

CARD 3.0 I.E. Issuing

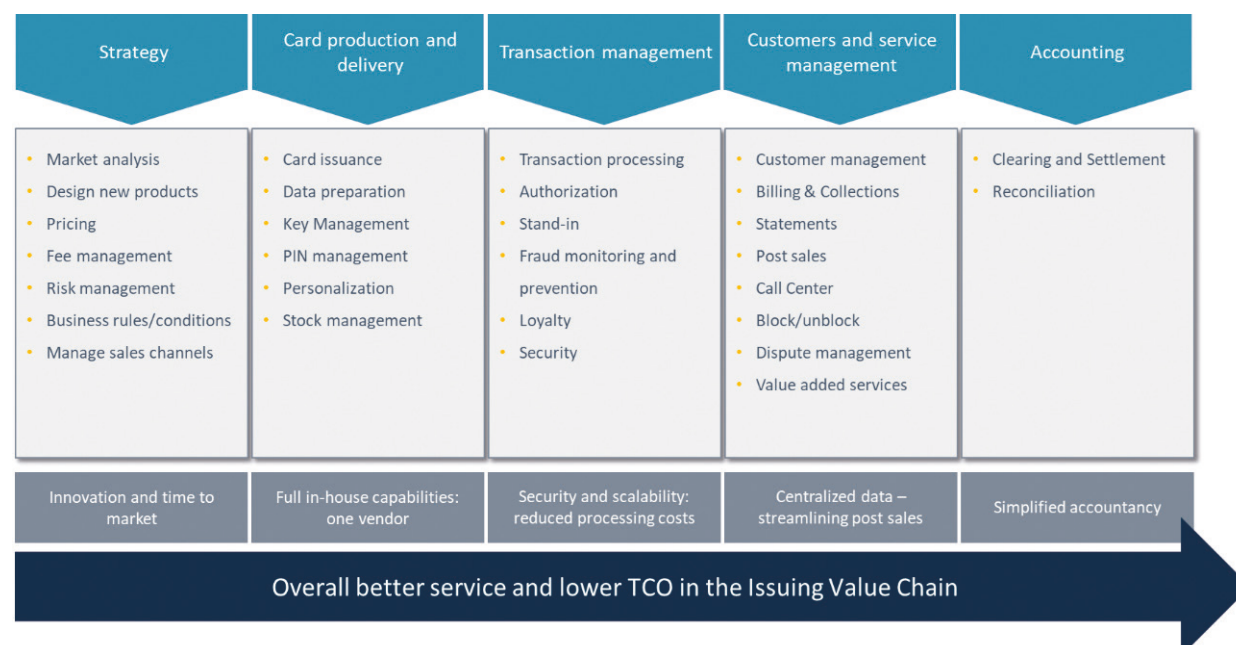
The end-to-end solution covering card issuing and processing in a unified platform to be installed on-premise or in the Cloud

CARD 3.0 I.E. is our innovative processing platform that enables Financial Institutions, Processors and Program Managers **to autonomously design and manage new payment products.**

TAS has over 35 years of experience in the design and management of software products for the **issuing and processing of credit, debit, prepaid and commercial (retail, fuel, corporate) cards.**

We continue investing in our platform by integrating **new payment channels and innovative services**, while leveraging cutting-edge technologies to improve performances and to manage higher volumes of transactions.

Creating value for issuers



Main Functionalities

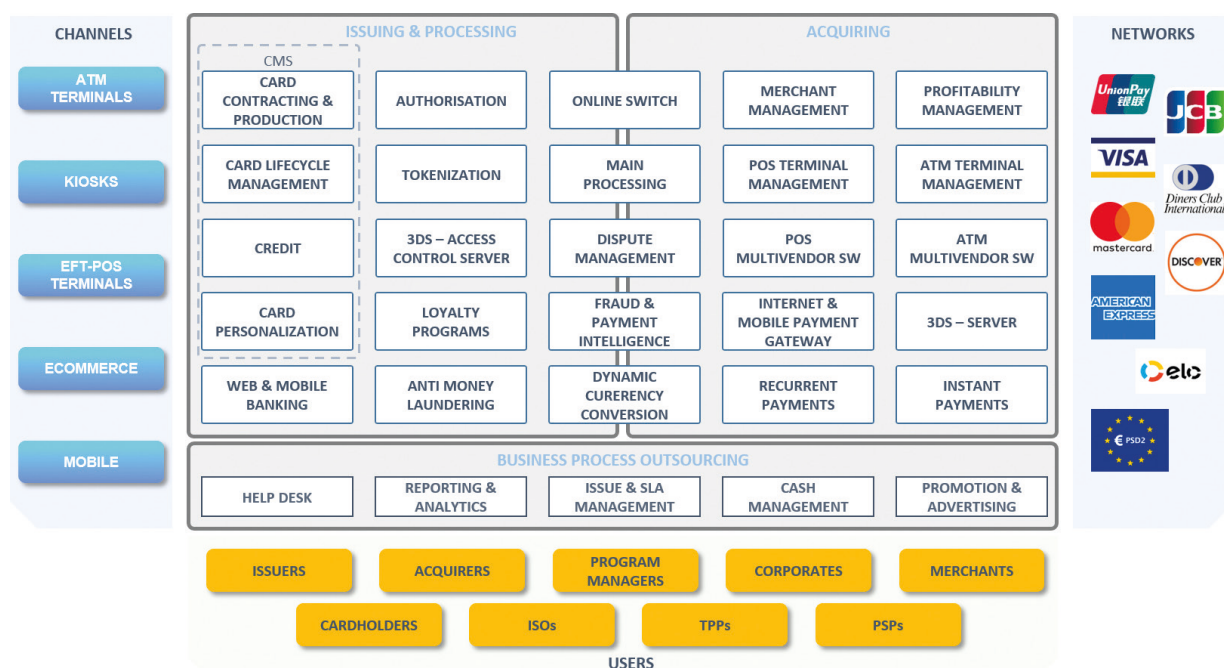
- **Card issuance:** Provisioning the physical support of the payment instrument: card personalization, credential generation (PIN, chip configuration), integration and management, distribution and activation.
- **Origination:** Card application processing, customer profiling, scoring, credit-bureau integration, private and corporate account setup
- **Product management:** Support for issuing and managing different card schemes: VISA, MasterCard, American Express, Discover, Diners, UPI, JCB and private labels
- **Account types:** credit cards, ATM/debit cards, private-label cards, fleet/petrol cards, prepaid GPR and gift cards, loyalty cards
- **Product configuration:** fees, transaction limits, allowed transaction sets, validation rules, attached loyalty programs, payment

cycles, credit/debit card association compliance, Europay-MasterCard-Visa (EMV) compliant chip cards and market segmentation

Benefits for Business

- Guarantees a **competitive time to market** for the release of new products, with a particular focus on the management of cards with multiple accounts, twin cards (linked to the same account) and cards with multiple applications
- **Easy to integrate with top Core Banking Systems** via different methods (file exchange, message queues, stored procedure, etc.) including standard APIs
- **Provides stored data encryption** (in-line with PCI regulations) and ensures compliance with international security standards and EMV specifications

CARD 3.0 I.E. Functional overview



- Leverages **State-of-the-Art Software Technology and Know How** from an in-house development team with 35 years of experience in payments
- In production in **over 40 Financial Institutions**, in 18 countries supporting 8 languages, processing millions of real-time transactions per day.
- Supports up to **5,000 payment transactions per second** (officially benchmarked on the HP Enterprise NonStop Platform)