

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

Strategy	Card production and delivery	Transaction management	Customers and service management	Accounting
 Market analysis Design new products Pricing Fee management Risk management Business rules/conditions Manage sales channels 	Card issuance Data preparation Key Management PIN management Personalization Stock management	Transaction processing Authorization Stand-in Fraud monitoring and prevention Loyalty Security	Customer management Billing & Collections Statements Post sales Call Center Block/unblock Dispute management Value added services	Clearing and Settlement Reconciliation
Innovation and time to market	Full in-house capabilities: one vendor	Security and scalability: reduced processing costs	Centralized data – streamlining post sales	Simplified accountancy
Overall better service and lower TCO in the Issuing Value Chain				

Main Functionalities

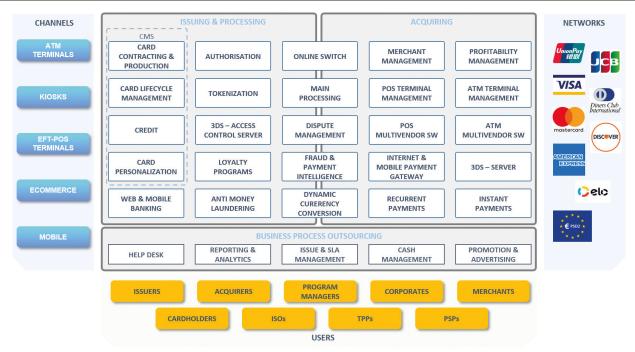
- Card issuance: Provisioning the physical support of the payment instrument: card personalization, credential generation (PIN, chip configuration), integration and management, distribution and activation.
- Origination: Card application processing, customer profiling, scoring, credit-bureau integration, 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)