

Card Suite Issuing



With diverse and progressive card products to support, the ability to target the desired product right into your market in due time is essential for success. Being one of the top profit areas in financial business, the issuing sector of payment card industry needs reliable yet flexible software to support its commercial needs.

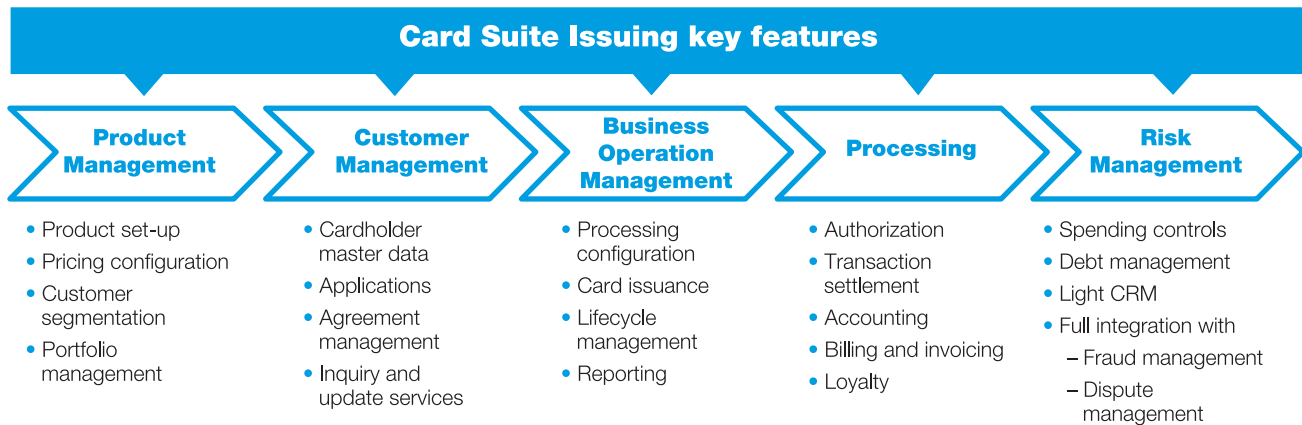
Card Suite provides its users with a unified, platform-based solution for entire card issuing cycle – from product definition, customer data and card issuance to full accounting, settlement and data warehouse for business intelligence needs. Being multilingual, multinational and multicurrency, it has proven the ability to work efficiently with local banks, international banks and processing centres, able


to integrate flexibly into existing business processes and **providing the most efficient solution for each particular financial institution.**

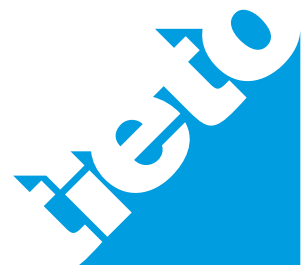
Card Suite Issuing supports:

- All major international card brands, as well as local proprietary brands
- Technologies including EMV chip, contactless, mag-stripe, hybrid, virtual and mobile
- Private and business cards

- Debit and credit cards
- A variety of credit card schemes (revolving, charge, installments)
- Prepaid cards, reloadable and non-reloadable
- Personalized or anonymous cards
- Instantly issued and batch-generated cards
- Virtual cards for Internet use
- Loyalty schemes and co-brand cards.



 Card Suite is a set of software products, developed by Tieto, which provides the base for a wide range of payment card issuing, acquiring, switching and clearing functions, as well as u-commerce and fraud and dispute management solutions.



Card Suite Issuing is a scalable **multi-functional** solution covering full range of business operations:

- **Product portfolio definition and management**, including extensive possibilities for defining conditions and services to create unique bank products
- Convenient **card application management** and customer master data maintenance with a diversity of additional possibilities like application scoring and approval, or ability to integrate with external customer portals for full self-service
- **Card lifecycle management**, helping to improve the whole card production management process and card stock maintenance
- **Intelligent issuer authorization**, providing full authentication and authorization services, as well as allowing to specify individual sets of verifications and scenarios for different card products and control various authorization limits, which help to reduce fraud risk and design unique and targeted card products. Issuer authorization system is able to perform in the role of the end authorization institution, or use on-line integration with bank system which takes the financial authorization decisions.
- Up-to-date **cardholder account management** with wide financial products differentiation possibilities, full accounting involving cardholder accounts and bank's balance and off-balance accounts, transaction settlement, fee and interest calculation, and GL reporting
- **Billing**, invoicing and statement delivery, as well as debt prevention, reminder services



Card Suite combines the best expertise and business knowledge from the long-term relationship with customers worldwide in developing and mature markets.



- and debt case tracking and management
- Extensive **reporting** including operational control reports, statistic reports, financial reports, and more. In addition to that, a separate data warehouse of customer, card, account, and transaction data is available for business intelligence purposes, or for creating bank's own, specific reports.

In addition, Card Suite Issuing can be integrated with other Card Suite

products to create complete and efficient solution, for example:

- Mobile Banking, offering notification and money transfer services via mobile phones
- Fraud Management, protecting cardholders from any possible fraudulent actions thus increasing trust and contentment in bank's services
- Dispute Management for entire dispute cycle processing, as well as accounting the related funds movement on cardholder accounts.



Card Suite is acknowledged by industry analysts as one of the world leading multinational card management systems.

