

CARD

The solution for issuing and managing all types of cards

The request for magnetic band and microchip cards by clients is constantly increasing, in line with their growing use as preferred national and international payment means. The growing popularity is also motivated by the new services that are provided by automatic teller machines, increased security of the electronic commerce and widespread diffusion of POS terminals. Furthermore, the adoption of the microchip technology opens up interesting perspectives also for uses in the field of services to citizens (health services card, electronic ID, etc.).

SOLUTION

CARD is a flexible and integrated system that manages the cards entire life cycle, directed to all the banks issuing domestic, international, and private cards, as well as pre-paid ones.

BENEFITS

The solution is **easy to customise** and simplifies the **introduction of new products and differentiated services** for card holders, depending on account terms and conditions or other differentiation criteria adopted by the bank.

The benefits of this solution are not only the high level of flexibility but also **solidity** and **high performances**, together with proven success record resulting from the adoption of CARD by the leading Italian banks.

FEATURES

The main functions concerning the management of the application, that can be executed through simple interfaces, include: request, start-up, block, unblock, re-charge/refund of pre-paid cards, expiry, renewal, information, statistics, data analysis and archive, etc.

The main characteristics of the solution are:

- **Multi-bank and multi-group operations** – The application allows to manage operations of different groups of banks on the same installation
- **Modularity** – CARD has a modular structure for enhanced flexibility, to follow the evolution of the banks' products (user interface, formal checks, application engine, access to data structure)
- **Flexibility** – Maximum configurability of user interface, product characteristics and criteria for proposition to clients
- **Integration** – Data inter-exchange with the bank applications, through appropriate exit

- **Decentralisation** – Data collection and contract print-out directly at the bank counter, through exits made available by the bank
- **Completeness** – Management of the most widely-used electronic payment products and channels
- **High productivity** – Increased automation of processes and faster delivery to clients

CARD MANAGEMENT

