

## SINGLE AUTHORISATION SYSTEM

### The authorisation multichannel management solution

The ability to meet the requirements of clients and enhance their effectiveness, in line with system indications and with increased control & security needs, has always been one of TAS key assets in the area of authorization processes for electronic money.

With this in mind, TAS centres its offer on a multi-channel solution that enables banks to meet the manifold types of authorization requests and to monitor the activity of its cards, managing a single global use credit limit and fully controlling risk. Based on the SEPA compliancy rules, debit cards are the access key to current accounts in any place (Euro zone) and at any time.

#### SOLUTION

The solution allows to **manage the traditional mono or multi-branding applications** (domestic or international) as well as **pre-paid cards in the various types offered**. It fully meets the Transaction Authorisation by Issuer required by SEPA.

Various interfaces allow to check bank accounts on line; this also allows banks to grant debit cards to all account holders and co-holders, even upon opening of the current account and avoiding routine rating procedures.

The single debt authorisation system **meets the international standards** and the **EMV chip security rules**. All security elements, keys and checks related to authorisation processes are centralised and managed through a sophisticated key management system.

#### BENEFITS

Thanks to the centralisation within the bank, to the **perfect integration with all the management channels** of authorisation requests and to the accurate **monitoring** of information on operations and system performances, the solution proposed allows to achieve significant results in:

- Card/client risk control
- Fraud prevention
- Compliancy with SEPA provisions with respect to PSD.

#### FEATURES

The main functions concern operations on the major domestic and international circuits, re-charge functions for the leading market products (telephone, various pre-paid cards) and advanced

self-services and ordering utilities.

In particular:

- **Multi-bank and multi-group operations** – The application can manage operations of different groups of banks on the same installation
- **Modularity** – Modular structure for enhanced flexibility to follow the evolution of the banks' products (user interface, formal checks, application engine, data structure access, channel)
- **Flexibility** – Maximum configurability of characteristics and criteria based on the type of authorisation and channel
- **Integration** – Data inter-exchange with the bank applications, through appropriate exit
- **Completeness** – Management of the most widely-used electronic payment products and channels
- **High productivity** – Centralisation of the authorisation process allows accurate control of the card/client risk and, if linked to appropriate fraud prevention tools (Plus2 – Fraud Prevention), it can interact in real time and, if necessary, deny authorization.

