

Press release

TAS Group to deliver state-of-the-art card management system to BNL - BNP Paribas Group

TAS Group's CARD 3.0 solution has been selected by BNL to manage its card portfolio. By taking advantage of the solution's flexible modular architecture, the Bank will be able to accelerate its go-to-market strategy while adopting a risk-free, gradual approach to migrating away from its legacy system.

Rome, Italy - 7 January 2019 - On 13th November 2018, TAS Group was awarded the contract following BNL's call for tender as part of BNP Paribas Group's *Domestic Market 2020* Strategic Plan. The plan sees the complete overhaul of the Bank's existing debit, credit and prepaid card platform.

The main goal behind such a move is to upgrade its technological infrastructure to be able to better respond to the needs of the market, enable an improved Customer Digital Experience and strengthen the relationship with its Retail and Corporate customers.

The latest generation issuing solution, developed by TAS Group and part of its cashless3.0® suite, goes beyond the traditional idea of a card management system, acting as a platform to manage all payment products independent from any physical support. The platform is highly customizable to the target end-users and can be interfaced by a number of different devices and channels.

In today's challenging and rapidly-evolving payments landscape, BNL has chosen TAS Group as its partner for its ability to respond in an innovative and highly reliable way to the immediate and evolving needs of the Bank.

"The trend in e-payments has led to the unification of payment services with value-added ones. In the near future, the act of paying in itself will be made increasingly transparent and the banks' customer touch points are increasingly at risk of disintermediation", said Valentino Bravi, CEO of TAS Group. "To avert this risk, we decided to invest well in advance in our application portfolio and are among the first to offer a solution that enables the "banking as a platform" paradigm. This allows the bank to exploit the 'network effect' and create a flourishing business ecosystem with the other operators within this interconnected universe. A space in which its current or potential clients are already operating".

The technological architecture that underlies CARD 3.0, common to all TAS Group's new product releases in the Global Payments area, is aimed at optimizing and making all individual micro services that make up the payment processes accessible, to give the bank greater flexibility and



speed of implementation for new features and new use cases, also in collaboration with third parties.

TAS Group's cashless 3.0 suite covers the entire card and digital payments lifecycle, including fraud management, disputes, clearing with international card networks, tokenization and security. A cloud-ready platform, progressively activated through its many modular components, that easily integrates with the core banking framework of the target environment.

"We wanted a flexible solution, capable of modernizing our e-money systems, and to extend our portfolio of products and services to respond to the needs of an increasingly competitive and changing market," commented Massimo Romagnoli, CIO of BNL-BNP Paribas. "We identified in TAS Group's proposal the best possible answer to our growth strategy: deep application know-how, technological reliability and scalability, mitigation of migration risks and above all, a functionally rich solution that allows us to stay ahead of the curve with new products as the market evolves."

One of the first milestones in the roll-out of the new Card Management platform will be the issuance of innovative prepaid cards for the Group's business customers, followed by credit products for the retail market.

TAS Group

TAS Group is a market leader in payments technology, delivering innovative software solutions for cards, payment systems and capital markets for over 35 years. With a global reach and offices in 7 countries spanning Europe, North and Latin America, customers around the world rely on its advanced technology, secure, flexible and seamless payment solutions. TAS Group strives to simplify the way private enterprise, public sector, commercial and central banks interact with their customers, stakeholders and technology systems. Trusted by European Central Banks to manage millions of financial messages each day, its solid reputation in the market and outstanding SWIFT expertise has made it an internationally preferred partner in the financial industry. Today, over 100 million cards are managed on TAS solutions.

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