

# PayStorm Issuing

## The API-first card & digital payments issuing platform

### One single platform, unlimited possibilities

Today's consumer expects to be able to pay in a **fast, secure** and convenient way, across **multiple channels**, using a mix of cards, apps and online accounts. When it comes to the payment experience, they are looking for **Rapidity, Mobility, Control**

**PayStorm is an open API and microservices technology based platform that enables you to build business functionalities and deliver rich digital user experiences, across any channel, quickly and with minimum effort.**



### Our advanced platform unlocks business-case-driven configurations enabling you to:

1. **Generate new revenue streams** through better customer segmentation and the integration of value-added services, allowing collaborative business approaches
2. **Reduce time to market to gain competitive advantage** thanks to powerful issuing and processing capabilities and easily design new products and services using flexible workflow configurations
3. **Lower costs and adopt a more sustainable approach** thanks to modular architecture which allows you to use just the functionality you need and granular scalability for maximum efficiency

We empower you, whatever stage you're at. Whether you're an established bank that needs to modernize and deliver seamless, safe digital payments experiences, or a challenger that requires agility, rich functionality and elastic scalability to move quickly, keep pace with demand, and ensure competitive advantage through differentiation, we have the right solution to match your needs.

**Open API platform** PayStorm makes both exposing RESTful APIs and consuming services over APIs a very simple process. Using PayStorm's API management dashboard, APIs can be defined, secured and the supporting workflows configured dynamically.

Exposed APIs enable businesses to open up services for consumption by external partners and internally across the enterprise. External APIs can be configured for use in workflows when including services provided by partners and external systems.

With PayStorm, there is no need to expose customer or card data, so no need to worry about PCI data compliance issues.

# Advanced technology, rich functionality and features to power innovation and new payment experiences

## Advanced technology

- RESTful APIs
- Cloud-ready containerized deployment
- Built for high performance and high frequency micro-interactions
- Provides structured distribution which is fully scalable
- Multi-instance service group deployment
- Scaled with no pre-configuration
- Non-stop upgrades
- Provides complete business contingency covering both processing and data
- Easy integration of external services via open API architecture

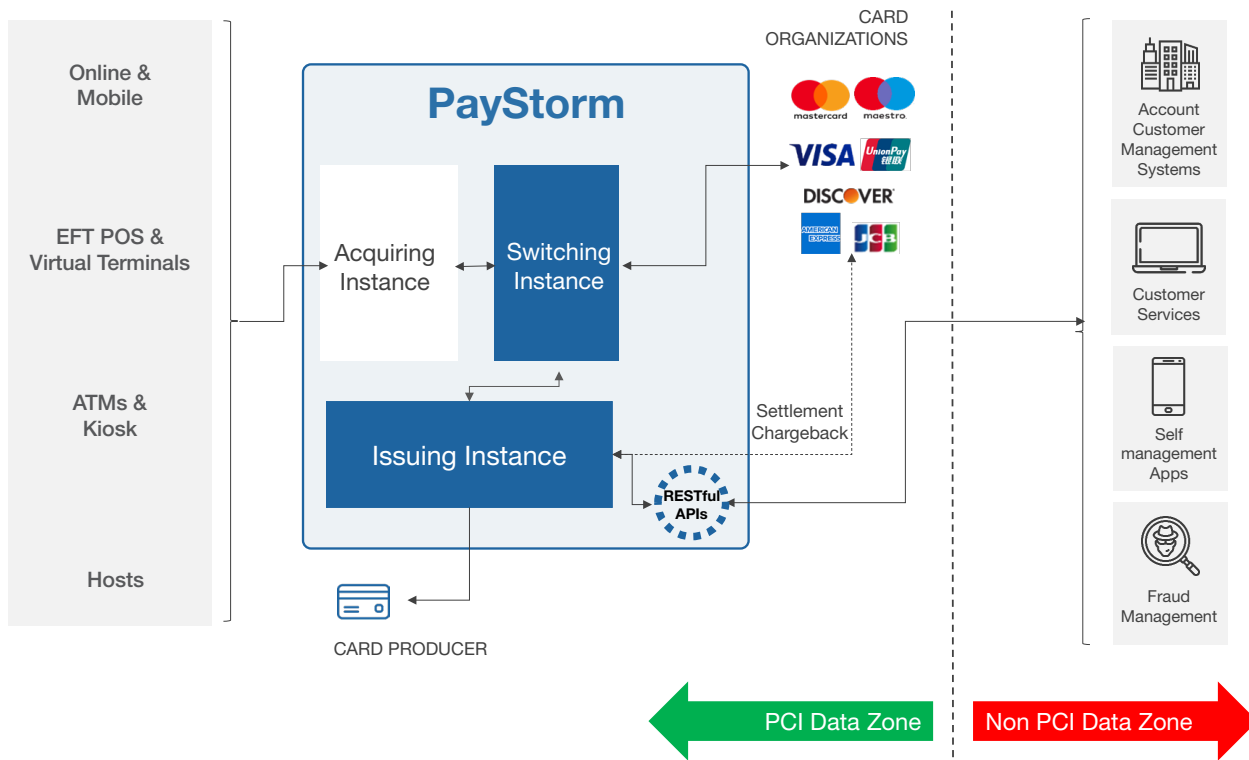
## Why choose PayStorm

- Enjoy a quicker time to market
- Deliver a richer payment experience and increase loyalty and usage through high customization
- Create innovative and highly differentiated offerings for a competitive edge
- Boost revenue streams by leveraging single customer view to cross-sell highly relevant products and services
- Deliver a seamless payments experience across all customer touchpoints
- Deploy just what you need thanks to the modular design of the platform
- Granular scalability in line with business usage
- Continuous updates in compliance with the card schemes and latest PCI standards.
- Full PA-DSS certification
- Easy transition from legacy systems to open technology
- Experience a significant reduction in operating costs

## Rich functionality

- Dynamic spend controls
- Virtual Card instant issuance
- Instant funding
- Entire card lifecycle management
- Flexible business case-driven workflows
- Flexible product configuration
- Card issuance, production and shipping
- Interest calculation, billing and smart account hierarchy management
- Tokenization and integration into digital wallets such as Apple Pay and Google Pay.
- Financial provisioning, statements, limit management, blocking, fraud alerting and push notifications
- Customer onboarding and KYC
- Rule-based transaction switching (including Immediate Payment switching)
- Credit, prepaid, debit and fuel card authorisation
- Fleet card issuance and fuel payment processing
- Dispute Management
- 3DS 2.X Access Control Server
- Service API management





## Key Functionalities

### Microservices and Smart Workflows

PayStorm is an omni-channel solution where transactions are processed using microservices and smart workflows. PayStorm integrates the different channels and processes transactions using various protocols built on standards such as ISO 8583, ISO 20022, JSON, XML and SOAP. Channel services support the specific protocol and select the correct workflow to provide designated business functions.

Workflows can consume services provided on PayStorm as well as those provided by third-parties, making it quick and easy to support collaborative business approaches, where components of an offering are provided by multiple organisations. Examples of existing business functions provided by PayStorm workflows include financial authorisation, financial product management, reformatting transactions and switching, app management, instant payment connectivity, instant issuance, immediate funding, customer onboarding, KYC and fleet card management.

### Flexible Program Management

PayStorm's highly adaptable financial program management supports credit, debit and prepaid instruments of any form factor including apps, accounts and tokens. PayStorm supports the easy configuration of: BIN ranges, balances (multi), multi-currencies, default limits, fees, and processing rules.

### Multipurpose Hierarchical Customer Accounts

Customer account data can be held for both individuals and companies. Customer accounts can include individual personal accounts, family accounts or corporate accounts with our without departmental configurations. Financial limits and controls can exist at any level in the hierarchy based on the financial products supplied.

### Financial Accounts

Financial accounts are attached to a specific customer account when a financial product is issued to that customer. Financial accounts may hold balances for both credit and debit products, together with any personalized usage limits applied to the specific customer. A powerful rules engine delivers ultimate control over product usage and security including restricting transactions by MCC, location, time frame and more.

PayStorm allow a single customer view and provides enormous flexibility and control in defining customer bases, where a single customer can have multiple financial accounts, each having limits and balances managed individually or in combination with other accounts. Multiple customers can have multiple financial products, each with multiple instruments.

## Key Functionalities

### VISA & Mastercard Tokenisation

PayStorm fully supports Visa VTS and Mastercard MDES tokenisation. Step-up authentication is defined to meet the issuer's requirements and this can include SMS messaging, email and call centre options using data held on PayStorm. Tokens are linked to an underlying card, allowing card lifecycle events to be reflected on the attached tokens in keeping with card scheme rules. PayStorm can process all tokenised card channels including Apple Pay, Android Pay, Google Pay and Samsung Pay.

### Fraud Protection

PayStorm provides "stop" and "go" list management for controlling the authorisation and switching of transactions. These control lists can be updated via exposed services or by the PayStorm configuration dashboard.

Usage of instruments and accounts can be tracked and managed by external fraud management services. PayStorm supports real-time fraud scoring and can post transaction data to external fraud management solutions for inclusion in data models. Instruments and accounts can be temporarily or permanently blocked based upon responses from integrated fraud management services. Automatic blocking of instruments can be applied by PayStorm when certain events occur, for example, a number of incorrect PIN entries. Manual blocking of accounts and instruments can occur through PayStorm's customer dashboard or through APIs attached to external customer helpdesk facilities, self-management portals and apps.

### Business Continuity

PayStorm provides the non-stop technical platform for non-stop financial businesses and is deployed on securely clustered servers which normally span multiple physical locations. Elements of a suitably configured PayStorm cluster can be removed for scheduled maintenance without any loss of service whatsoever. Should a network, server or even a complete data centre fail for any reason, then PayStorm will continue delivering the business using the remaining configuration. When an infrastructure outage has been addressed, the expected PayStorm components are brought back online, again with no interruption to the ongoing processing.

### Permanent & Stand-in Financial Authorisation

PayStorm can provide financial authorisation functions that operate using its highly adaptable internal account configurations or transactions can be switched out for external authorisation. Stand-in authorisation against preconfigured limits can also be provided by PayStorm, if the expected external authorisation service is unavailable.



### Elastic Scalability

As PayStorm operates within a virtual processing cloud, configurations can seamlessly span multiple servers where containers are loaded to support designated services. The services inside the container are defined to match the business processing environment and replicated can be brought into service on demand.

**PayStorm is available on-premise, in Cloud/SaaS or in hybrid mode.**

## PayStorm by industry

Here are just some of the business cases supported by PayStorm:

- **Digital banking**
- **Online travel**
- **Workplace benefits**
- **Remittances**
- **Fuel/fleet**
- **Corporate**
- **Incentives and rewards**
- **Gig economy**



### Why choose TAS

- Over 35 years of payments experience
- Market leader in card and digital payments technology
- Established relationships with Issuers, Networks and Card fulfilment providers
- Chosen by leading banking groups and challengers alike to power their payments