

# CARD 3.0

## cashless 3.0

The solution for the issuance and management of cards and payment products



Card 3.0 is our innovative processing solution that enables financial institutions and card program managers to autonomously design and manage new payment products.

Card 3.0 is a CASHLESS 3.0 payment platform module and also supports: EMV personalization, on-line authorization, key management, 3-D Secure, card stock management, real-time fraud detection, terminal management, switching, mobile remote and proximity payments and more.

While maintaining a strong focus on processing of credit, debit and prepaid cards, Card 3.0 goes beyond the usual “card-centric” approach focusing on the final customer’s payment experience.

# A modular approach

Card 3.0 has been designed as a framework, in which each component is an independent plug-in that can be easily added, modified or eliminated dynamically.

The platform can be easily installed and activated also in a gradual, simplified way, to guarantee:

- Existing products and services
- New approach to new product design and management
- Performances
- User friendliness

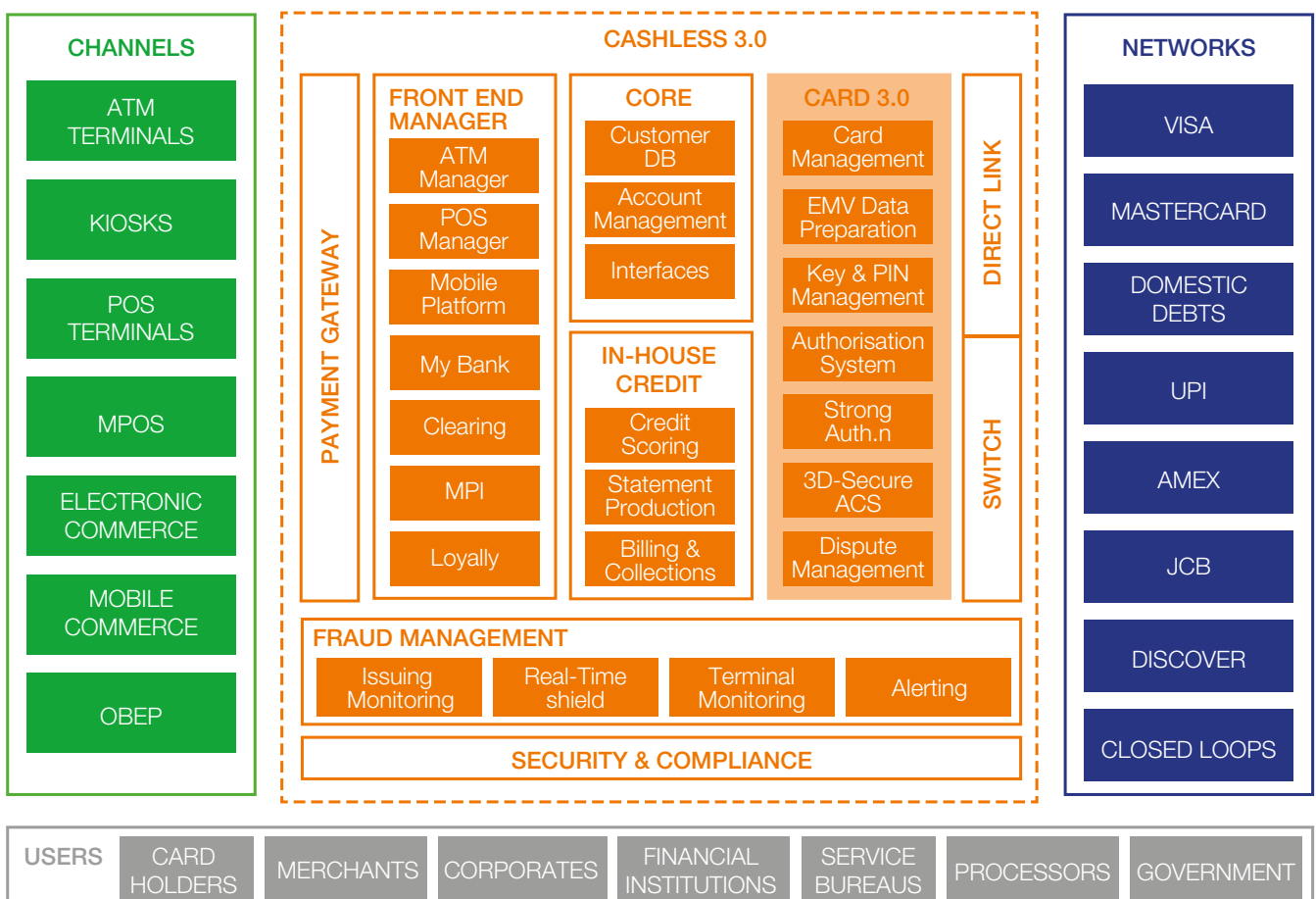
In a world where flexibility and time-to-market are key factors in the success of a new proposition, Card 3.0 enables an accelerated time-to-market for the issuing of new products and services while offering highly parametric configuration characteristics.

## Strengths

- Time to market
- Scalability
- Technical and regulatory compliance
- Modularity
- Single authorisation system
- Fraud prevention rules
- Configurable user friendly interfaces
- Market technology standards

## Benefits for Business

- Enable Financial Institutions and Program Managers to issue and manage new products with a faster time to market, focusing on multi-application products (e.g. payment + transport and/or loyalty)
- Leverage cutting edge technologies to integrate new payment channels, improve performances and manage higher volumes of transactions
- Overcome card-centric approach and focus on customer payment experience
- Export success cases (e.g. prepaid) complying with latest Industry security requirements (i.e. PCI)



# Features and Modules



Card 3.0 introduces innovative features. The EMV chip is the “collector” of products/services and can be activated on a card, a smart-phone or other devices. It simplifies the integration between banking products and Value Added Services. Most of our customers’ flagship products are, in fact, multi-application cards.

## All in one platform supporting:

- Online Authorisation for Real Time Processing
- Operates 24/7
- Real Time Fraud Prevention
- Supports All Card Types
- Card Association Compliant
- Modular Design
- Highly automated
- Flexible Business Rules
- Flexible data model
- Portal/web services components
- Open Banking APIs
- PCI compliant and PA-DSS certified

## Modules

The main independent modules that make up the platform are:

- CMS
- EMV Data Preparation
- Key & PIN Management
- Authorisation System
- Strong Authentication
- 3D-Secure online authentication
- Dispute Management
- Fraud Management

## Additional insights

### • Card 3.0 CMS is composed of:

- Designer
- Sales
- Process-Control System
- Stock Management
- Post Sales and Lifecycle Management
- Channel management
- Web Portals

- **Security & compliance:** modular structure to manage authentication and authorization processes. It provides stored data encryption (PCI compliant) and ensures compliance with EMV and international security standards.

## Technology Highlights

Card 3.0 relies on the programming models offered by the Java EE 7.0 platform, to ensure total independence from the Application Server, the Operating System and the DBMS, resulting in true portability at no additional costs. The solution is designed to ensure the highest level of flexibility, with the ability to independently scale each individual service.

A **comprehensive set of APIs** allowing real-time and safe access to cards data and operations, covering the full card life-cycle, are available over the **Oracle Cloud Marketplace**.





TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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