



CARD PAYMENTS

Payments—More Efficient. More Profitable.



No matter your institution size, IQ can help you streamline workflows, handle large data sets, and manage cards and ATMs, all while delivering reports that suit your needs.”

The Card Payments suite of solutions makes it easy to meet consumer’s payment processing needs. With solutions that are tightly integrated with Finastra core systems, Card Payments helps you to stay on top of technology and stay ahead of fraud.

Fraud Prevention

Card fraud can be financially devastating—just one compromise can wipe out your financial institutions entire fraud reserve and jeopardize cardholder trust. Increasingly sophisticated attacks make managing fraud today harder than ever. It is a complex process that diverts employees from other responsibilities, and unfortunately many employees have no specialized training or access to fraud expertise. Another challenge is chargebacks. Facilitating chargebacks accurately is time-consuming, and many financial institutions miss the opportunity to fully recover losses. Finastra delivers an industry-leading fraud package that can be tailored to you financial institution’s needs. Our suite of fraud mitigation solutions enables you to select the solution that works best for your specific needs and budget.

IQ

Card Payments IQ is a web-based, user-friendly tool to access your card, transaction, and ATM data. This self-service solution provides actionable insights into running your institution more efficiently. No matter your institution size, IQ can help you streamline workflows, handle large data sets, and manage cards and ATMs, all while delivering reports that suit your needs. Resolve, a module within IQ, is a dispute and chargeback system designed specifically to save your institution time and money. Resolve features all-in-one, fully electronic chargebacks, customizable, low-dollar dispute thresholds, and customizable letters sent to your cardholders. With Resolve, the amount of time it takes to resolve a dispute or chargeback can be cut in half, contributing to improved cardholder satisfaction.

A Reliable ATM Network is an Opportunity to Extend the Reach of Your Brand

Debit supports MasterCard® and Visa® debit programs, as well as provides global access to ATM and retail POS locations.



Our Debit solution also offers the latest fraud management tools, comprehensive reporting, portfolio optimization services, and prepaid card options.”

DataEdge

Optimize your portfolio performance with Card Payments Analytics, a secure, web-based analytical and reporting application. This platform makes sense of large data sets so you can understand cardholder usage behavior, enable marketing campaign effectiveness, and reach your cardholders in more meaningful ways. DataEdge helps you to answer important questions such as “What could we be doing better?”, “How healthy is my portfolio”, and “How do we compare to the competition?”

Debit

The Card Payments Debit is a comprehensive and reliable solution that allows you to process all types of transactions on a common data platform, making debit card processing more efficient. Debit supports MasterCard® and Visa® debit programs, as well as provides global access to ATM and retail POS locations. With tight integration to Finastra core systems, Debit can meet the unique needs of your portfolio with unique cash withdrawal and purchase limits for individual cardholders, updates for limit increases or blocked cards, variable limits on transaction types by individual cardholder, multiple accounts and account types can be attached to one card, and more. Also simplify your card production with print-on-demand technology that produces personalized, high-resolution cards. Our Debit solution also offers the latest fraud management tools, comprehensive reporting and

portfolio optimization services, and prepaid card options. Card Payments Debit offers IVR PIN. Customers simply call in an automated system and are able to select their PIN number on their own. Further Because PINs are not mailed, debit cards go out 2 days earlier, meaning your cardholder is waiting for less time.

ATM

A reliable ATM network is an opportunity to extend the reach of your brand to existing and prospective cardholders. Whether you're looking for self-directed or managed ATM solutions, Card Payments ATM can help you generate revenue and build your brand. With our direct, network gateway services, you will have low-cost access to the regional and national networks of your choice. ATM features an innovative monitoring system that allows you to track activity and functionality across your entire ATM network, resulting in increased ATM uptime, help desk efficiency, and reduced service calls. Your marketing campaigns can extend to your ATM network with Card Payments ATM – you can deliver customized messaging, colorful graphics, and logos. And on receipts, customize messages, print coupons, and other reminders. Your ATMs can also remember cardholder preferences, resulting in shorter transaction times and increasing customer satisfaction. Our automated services save time, protect ATM data, and reduce downtime: electronic journal upload, cash management, software distribution, and deposit automation.



Rewards and Ampre

You already know that loyalty programs can help increase usage, attract and retain holders, and expand your relations. Finastra offers two turnkey programs that are easy to implement and customizable to your needs. Card Payments Rewards allows cardholders to earn points by making purchases and through relationship rewards based on products and services you determine. When they enroll, they will receive a welcome letter and program brochure, and they can access your branded rewards website with a complete redemption catalog and program terms. Cardholder support is available 24/7. Ampre is a merchant-funded debit rewards program that links merchant discounts offers to any debit card from a participating issuers. Digital incentives are delivered directly

to a cardholder's debit card so Ampre are extremely easy to redeem. These instant rebates can be targeted based on geography, spend history, and other factors. Cardholders receive an email or text message with a targeted offer to visit the merchant, when the card is presented, the electronic coupon is automatically applied. Your cardholders will appreciate the savings, moving your debit card to "top-of-wallet", and merchants will appreciate your involvement in the community and the ability to track buying behaviors.

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today –spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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