

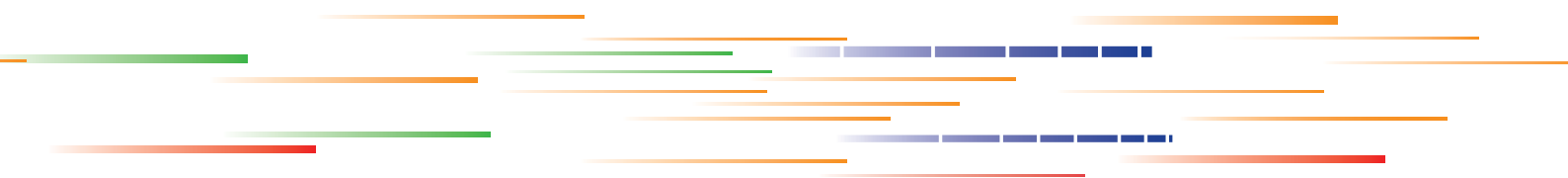
TAS Card 3.0

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



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

Card 3.0 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 a plug-in that can be easily added, modified or eliminated dynamically.

Each component has the following characteristics:

- Independence – all modules are auto-consistent
- Easy to integrate – all modules are plug-ins
- Gradual activation – migration to new platform is simplified

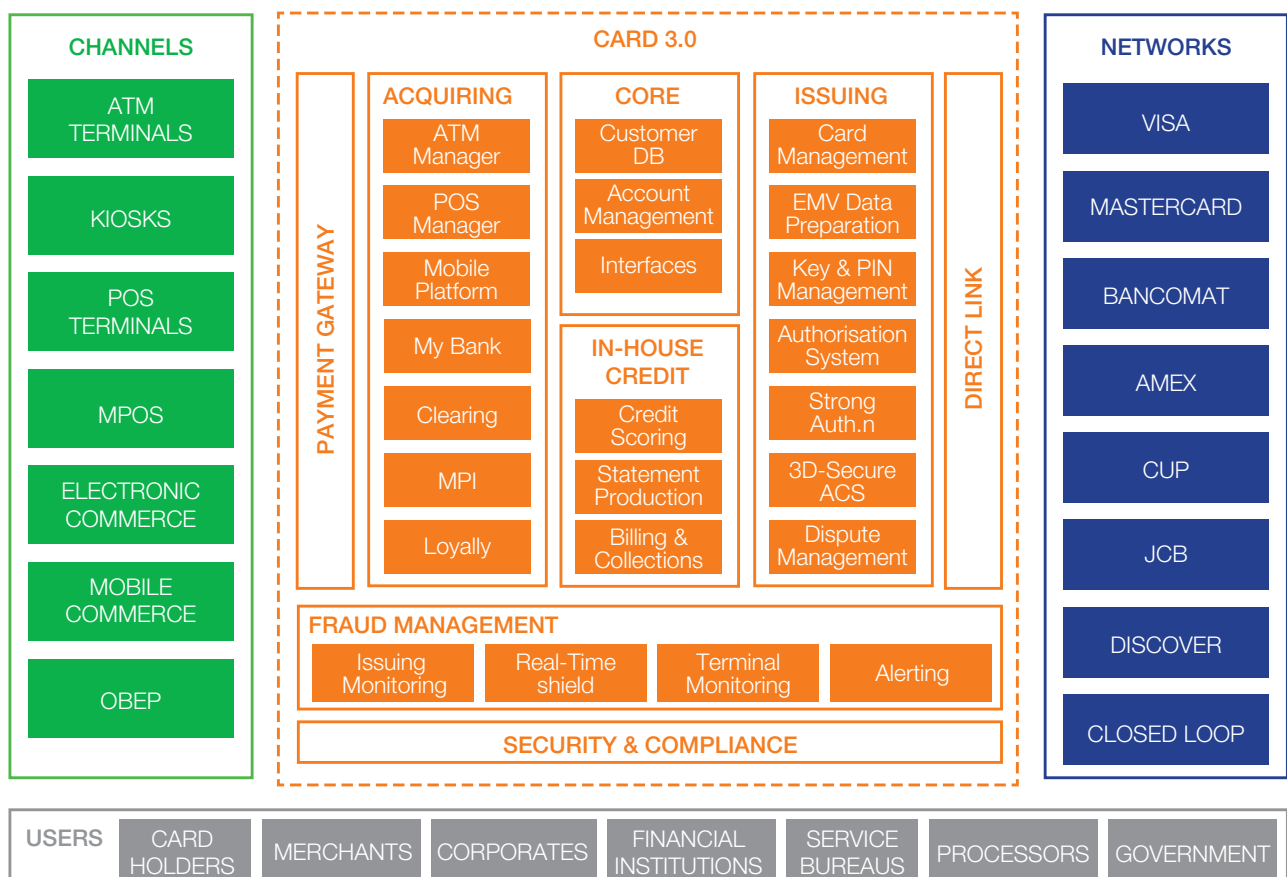
The solution can be easily installed and activated to guarantee: Existing products and services; New approach to new product design and management; Time to market; Performances; User friendliness. In a world where flexibility and time to market are key factors in the success of a new proposition, CARD 3.0 enables an accelerated time-to-market for the issuing of new products and services while offering highly parametric configuration characteristics.

Strenghts

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

Benefits for Business

- Enable Financial Institutions 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 and functionalities. The EMV chip is ideally the “collector” of products/services and can be activated on a card, on a smart-phone or on other devices. Card 3.0 guarantees true flexibility and a natural predisposition towards the integration between banking products and Value Added Services (VAS). Most of our customers’ flagship products are, in fact, multi-application cards.

The main features of the product are:

- **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 facilitate secure linkages with other systems and partners**
- **PCI compliant**
- **PA-DSS certified**

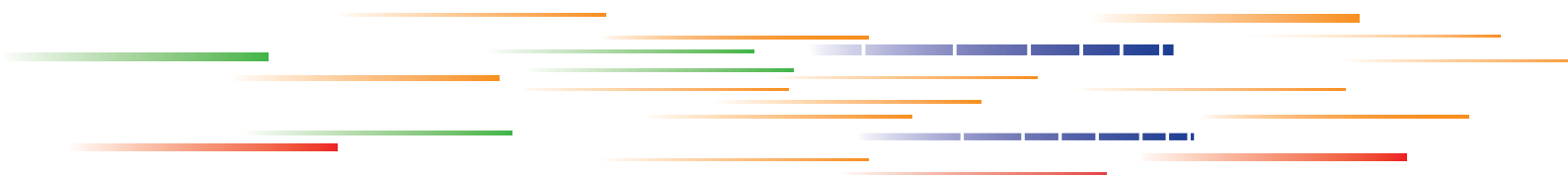
The main independent modules that make up the platform are: **Issuing; Acquiring; Credit Management; Fraud Management; Payment Gateway; Direct Link.**

Additional insights:

- **New product designer:** it introduces a logical separation between the business parameters of a new product and the functional system parameters, allowing each organizational unit to make relevant decisions autonomously.
- **Single Authorisation System:** this module centralizes all activities related to card usage enabling all transactions to be authorised in an “On-line to Issuer” mode. It is the heart of the Card Management System and it operates 24/7 with high-class performances.
- **Security & compliance:** modular structure for management of authentication and authorization processes. It provides stored data encryption (in-line with PCI regulations) and ensures compliance with international security standards and EMV specifications.

Technological aspects

Card 3.0 relies on the innovative programming models offered by the Java EE 6.0 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 in any situation, with the ability to independently scale each individual service. The SOA approach, on which the entire solution is based, enables each service application to be made immediately available as a Web Service in order to support the interoperability of multiple functions.





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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