



PRODUCT SHEET

CARDS

Card Management Module from Banqsoft supports the complete lifecycle of card issuing related to credit cards, debit cards, prepaid cards, virtual cards, wallets, as well as micro savings or donations to charity.

BanQsoft

CARDS

SOLUTION

Contactless cards, virtual cards, wallets, micro savings, cards in multiple colors, shapes and materials as well as wearables, loyalty programs offering benefits and rewards are just some of the trends to keep up with.

The Banqsoft credit card solution supports Visa and

MasterCard as well as national schemes. It is highly automated and delivered seamlessly integrated with issuer gateway services from TietoEvry and Nets, including card fraud management and 24/7 emergency services as well as PIN management toolkit.



The solution supports VISA and MasterCard and national schemes combo

Card fraud, 24/7 emergency services and PIN management is automated.

BASIC FEATURES

- Complete lifecycle of card issuing
- Online onboarding
- Credit and risk process
- Risk-based pricing
- Instant Issuing
- Card Virtualization

CARDS

- Credit cards
- Debit cards
- Prepaid cards
- Virtual cards
- MasterCard
- Visa
- Combos
- Micro Savings

BANQSOFT IN BRIEF

Banqsoft is a leading provider of financial software in the Nordics, offering solutions for Digital Banking, Asset Finance and Credit Management.

Banqsoft was established in 1994, and is since 2015 a fully owned subsidiary of the IT group KMD A/S, an NEC company. KMD is a leading supplier of IT services to Denmark's public sector, as well as the private sector in Denmark, Sweden and Norway, while NEC is a global Japanese technology group.

350+ employees in Norway, Sweden, Denmark, Finland, Poland and Malaysia support more than 300 customers across the globe, with software used in over 30 countries today.

MORE INFORMATION

Please contact us if you have any questions or would like more information about our product & services.

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www.banqsoft.com

CARD MANAGEMENT MODULE (CMM)

The card management module from Banqsoft (CMM) supports the complete lifecycle of card issuing

The solution is seamless integrated with View21's account ledgers and credit engine and delivered as a highly automated and managed service.

The card module consists of a ledger, online customer onboarding including KYC, FATCA, AML, eID, eSignature, credit- and risk processes, risk-based pricing, card ordering, production process, PCI compliance, PIN services, card renewals, STIP and clearing, settlements, rewards, cashback, cashpoints, invoicing,

payments, dispute handling, dunning and pre-collection, customer statements and reporting. Issuing services handled by 3rdparty (e.g TietoEvry/Nets) is fully integrated with View21. The module support major existing and upcoming payment schemes with different token technology.

Flexible pricing methods makes it possible to customize card products to specific market segments. Multiple credit applications can be handled simultaneously on the internet or mobile bank, where the customer also can administrate their own PIN codes.

SERVICES FROM BANQSOFT

Mandatory services:

- Customer and account opening
- Card production orders
- Financial transaction authorization
- Transaction processing
- Statements and invoices
- Payments and cash flow
- Balance monitoring
- Dunning and pre-collection
- 24/7 emergency client

Optional services:

- Card application processing
- Loyalty processing
- Customer portal/my-page net/mobile
- Collection agency preparation
- Configuration services

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Card Management Module

	Requirement	Solution
Scheme Flexibility	<ul style="list-style-type: none"> Support major existing and upcoming payment schemes with different token technology as transaction sources for relevant View21 account products 	<ul style="list-style-type: none"> Configurable product data tag structure Plugin modules to handle issuing, authorizations and settlement formats
Customer centric	<ul style="list-style-type: none"> Several cards or tokens of different schemes on one account with different holders Support credit, charge, debit and prepaid 	<ul style="list-style-type: none"> Keep ledger together Keep existing well-proven functions and processes Utilize existing View21 deposit and revolving account classes
Automation	<ul style="list-style-type: none"> All major process steps shall be automated Customer Capture, Risk, Pricing, Origination, Issuing, Clearing, Payments, Dunning/Collection, Reporting, Data staging 	<ul style="list-style-type: none"> Configurable functional services Operational services acc. ITIL AO automation services Monitoring tooling and setup
Cost efficiency	<ul style="list-style-type: none"> Proven Best-in-Class indirect cost Minimize PCI/DSS scope Competitive operational unit prices and TCO trends 	<ul style="list-style-type: none"> Utilize existing View21 principles Tokenization handling acc. PCI Industry standard infrastructure Industrialized delivery processes
Configuration Flexibility	<ul style="list-style-type: none"> Support bank owned and third party channels Support vertical and horizontal best of breed solution 	<ul style="list-style-type: none"> Architecture for service integration Flexible delivery strategy

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