

Cards & Wallet Management

MANAGING THE COMPLETE CUSTOMER RELATIONSHIP

In today's fiercely competitive marketplace the key challenge in attracting and retaining cardholders is about delivering the product they want at a price they are willing to pay. As customer demands shift more and more quickly, you need a system that can deliver the products the market demands faster than anyone else.





Full Range of Products Supported

Cards and Wallet Management from BPC Banking Technologies supports credit cards, debit cards and prepaid cards straight out of the box. It also supports corporate, personal, travel or gift, campus or association cards, and non-card account access such as virtual cards, eWallets, mobile phones and QR codes.

In fact, it has been designed to add new products and services in real-time, often without needing to reissue the physical card. Our product supports magstripe, EMV and contactless (embossed, unembossed, and issued instantly) cards.

Launch New Products in Days

Recognizing the need to design, develop and launch new products extremely quickly, Cards and Wallet Management uses a profile-driven product design. By assembling product attributes, for example fee or credit attributes into services, which in turn are combined to define a product, it is possible to launch a new product in days.

A Tailored Product for Every Card Holder

Every customer wants to feel special and many want to have a card product designed specifically for them, with their own features and attributes. With other systems the cost of delivering this capability has rendered it impossible to achieve.

With the easy to use, visual design tools you can create an individual product for every single customer. And with the product's attribute inheritance and profile-driven product capabilities you can do it cost effectively. You can treat every customer as if they were your only customer, and you can do it profitably.

Cards and Wallet Management provides all the functionality needed to support the most sophisticated products, whether they are credit cards, debit cards, prepaid cards or any of the growing number of products in the market.

Maximize Your Revenue – Fees Engine

The flexible fee engine helps you embed and automate your fee structures. It supports a wide range of fees, including fixed, percentage thresholds and time-bound. They can be used in virtually any combination to help you maximize your revenue. The solution also supports preferential fees within marketing campaigns. All fees can be calculated both online and offline, based on transaction, or by event, cycle or limit.

Debit Cards

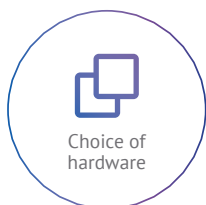
Cards and Wallet Management provides comprehensive support for debit cards of all types, including standard debit cards, prepaid cards, gift cards, virtual cards, co-branded cards, corporate cards and instant-issue cards. The solution's flexibility and multi-level hierarchies ensure that you can deploy the card portfolio your customers need.

Reward Specific Behaviors

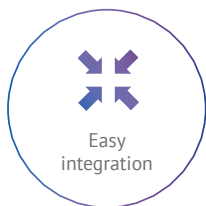
By combining limits and eligibility functionality you can use rewards to drive customer behaviors, e.g. "use your prepaid card to purchase product X from merchant Y and get a 10% discount on purchase fees".



Flexible fees engine



Choice of hardware



Easy integration