

CardWorld



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CardWorld is CR2's powerful end-to-end card management system that enables banks to centralise the management of both the card product portfolio and card lifecycle. CardWorld is supplied with a complete set of modules to facilitate debt issuing, which include; core configuration, card management, card detail maintenance customer services, lost and stolen card processing, security and report generation.

Electronic payments provide consumers with a safe and convenient way to purchase goods and services, in addition to an instant tool to manage their spending behaviour. CR2's CardWorld provides financial institutions and processors with a card management system enabling the issuance, acquisition and production of debit cards as well as pre-paid cards.

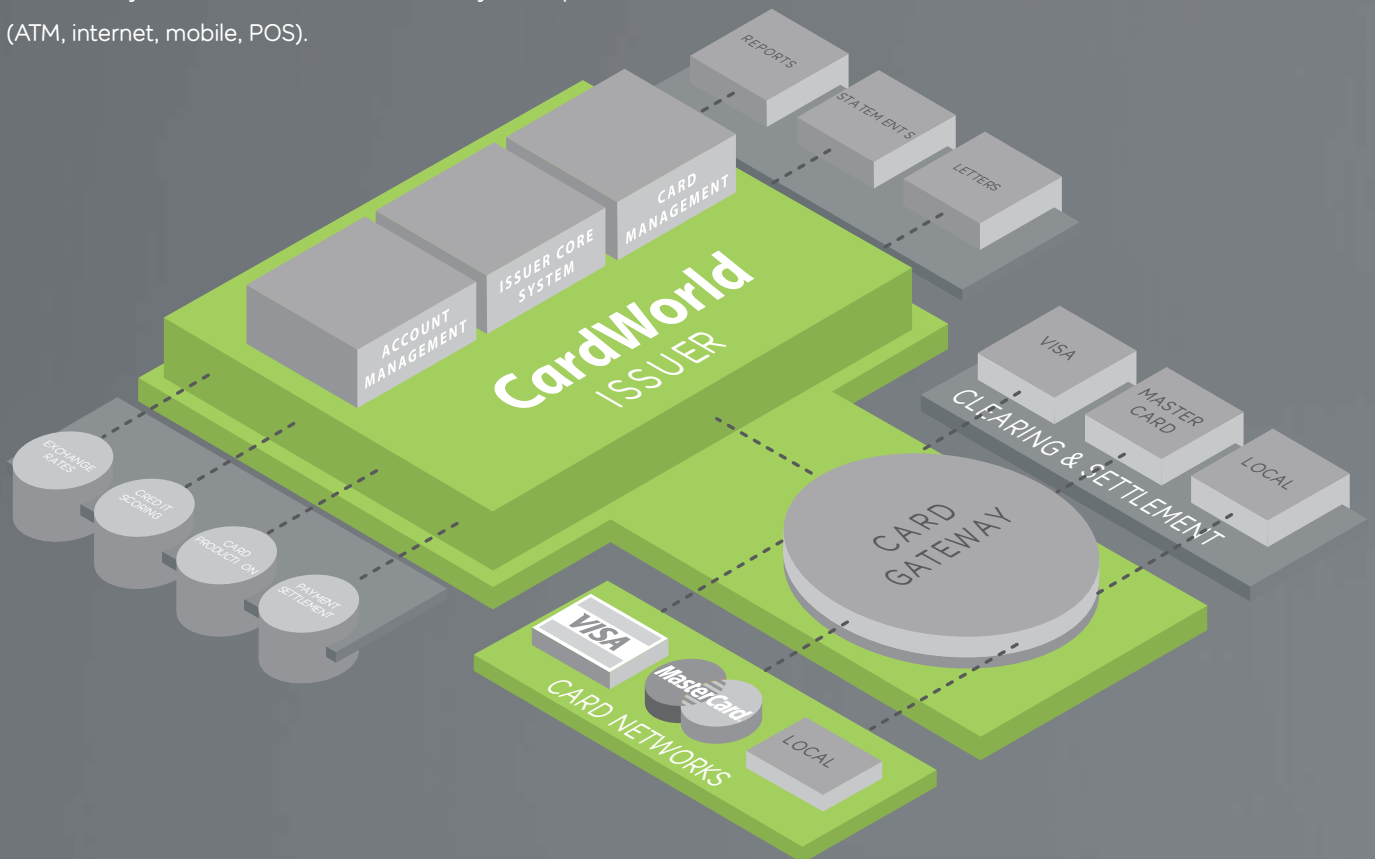
CardWorld is a future proof system that takes into account the fast changing pace and emerging trends of the payments market such as EMV or pre-paid solutions, as well as compliance with major international payment schemes such as Visa, MasterCard and UnionPay. CardWorld ensures customers can use their card continuously in a secure environment at every touch point (ATM, internet, mobile, POS).

CardWorld Issuer

This solution enables the management of local or international debit cards such as Visa, MasterCard, UnionPay, Diners Club International, AMEX as well as pre-paid cards.

Features:

- Account management
- Core issuer system
- Card management system
- PIN verification
- Transaction limit verification



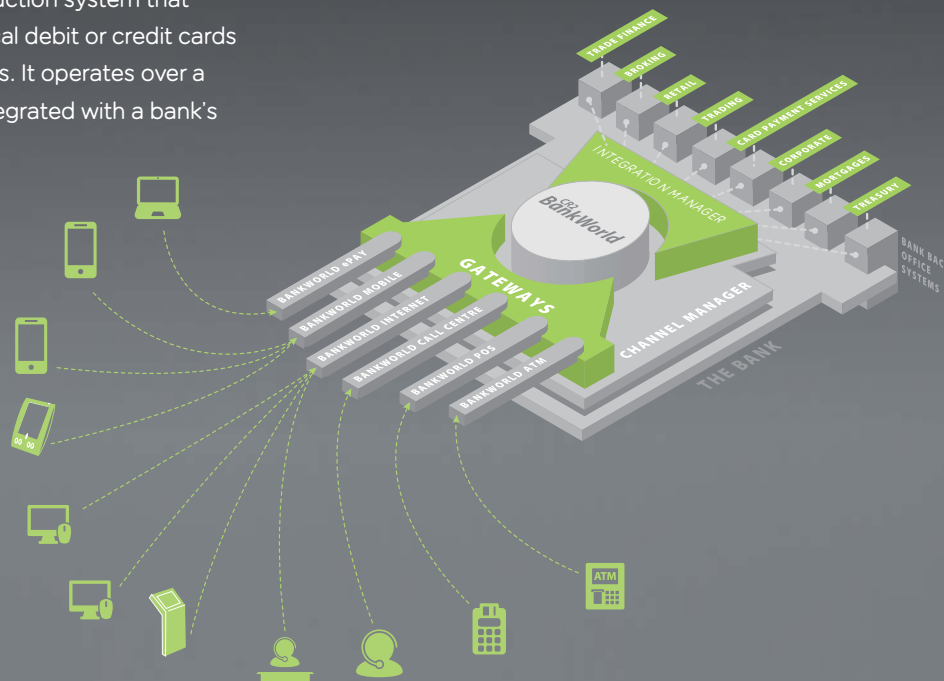
Powerful Card Management Systems

CardWorld Producer

This solution is a flexible in-house card production system that gives banks the ability to produce the physical debit or credit cards from a central location or from their branches. It operates over a network, enabling the process to be fully integrated with a bank's operational processes.

Features:

- Data encryption via HSM
- EMV chip card issuing
- Chip data personalisation
- Card & envelope design
- Magnetic strip encoding
- Card embossing
- Card & envelope design
- PIN mailing
- Printing card carriers
- Multi-currency
- Interface to card management system



CardWorld FraudTrap

CardWorld FraudTrap is a real-time monitoring system that enables banks to identify and prevent fraudulent activity on bank-issued cards. The solution uses a sophisticated rules engine that will stop a fraudulent transaction before it gets authorised, protecting your users from fraudsters attempting to defraud your customers.

Features:

- Detection & decline of transactions
- Card status change
- Status notification
- Real-time alerts
- Configurable rules
- Rules catalogue
- Simulation mode
- Transaction history
- Card on/off

BankWorld Pre-Paid Cards

The BankWorld pre-paid card suite is a set of solutions based around a standard pre-paid card module, enabling banks to offer new services to corporate, retail and government customers. Furthermore, pre-paid cards enable financial institutions to target a broader client base, including non-account holders.

Features:

- Credit re-loading
- Salary, welfare, travel, family, decoupled, online cards
- Reports & statements
- PIN security
- Distribution
- Personalisation & branding
- Visa, MasterCard or UnionPay
- Batch file upload

Real-Time Monitoring Systems

In-house card management to reduce cost

With CardWorld, banks have the capability to centralise the production of cards or equip their own branches with CardWorld for instant card issuance. Our card management feature allows for card personalisation, enabling banks to take complete ownership of the production elements of card schemes, from production to embossing to encoding and PIN mailing. Our solution incorporates a powerful layout editor so that banks can apply their own branding and layout formats to the card. The layout editor also ensures that compliance with the strict guidelines for design and embossing laid out by Visa, MasterCard, UnionPay and other international card organisations are adhered to and applied. As an example, a CR2 customer has launched a 7 minute maximum account opening process and card issuing campaign, placing a high value on customer service. By having full control of their card management in-house, banks are empowered to considerably reduce costs.

Personalisation and segmentation

CardWorld enables banks to personalise the card, the envelope, the EMV chip card and also the products and charges associated with the card - pending the customer segment. A personalised offering can be provided to the customer thus enhancing client satisfaction.

Cross-channel integration

CardWorld operates as part of the BankWorld multichannel management system. The solution will work in tandem with other channels such as ATM, POS, internet, mobile, kiosks or call centres to ensure the fast processing of payments and consistency across all touch points.

Revenue generation

CardWorld includes a wide range of cards and prepaid services depending on the type of customers or institutions banks are dealing with. Card types range from local to international schemes and from debit to pre-paid cards. The card and services associated can be linked to different fees and charges that can considerably increase revenues for the banks. As an example, a CR2 client bank has enabled customers to design their own cards facilitating the generation of additional revenue.

High security & compliance

CardWorld includes a wide range of cards and prepaid services depending on the type of customers or institutions banks are dealing with. Card types range from local to international schemes and from debit to pre-paid cards. The card and services associated can be linked to different fees and charges that can considerably increase revenues for the banks. As an example, a CR2 client bank has enabled customers to design their own cards facilitating the generation of additional revenue.

Multi-region management

CardWorld helps manage card portfolios in different countries and regions, and for different issuers all on a single platform. The system has multi-currency, multi-product, multi-installation and multi-language capabilities.

CR2 CARDWORLD - BANKWORLD CARD MANAGEMENT ARCHITECTURE

CardWorld Issuer	CardWorld Producer	CardWorld Acquirer	CardWorld FraudTrap	Pre-paid Cards
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CARDWORLD BENEFITS

Increase Revenue	Improve Customer Service	Cut Costs
<ul style="list-style-type: none"> ✓ Card fees & charges ✓ Maximisation of card availability ✓ Large range of cards: debit, pre-paid, etc. 	<ul style="list-style-type: none"> ✓ International schemes ✓ Multi-currency choice ✓ Fraud prevention ✓ Convenient pre-paid or online payment services ✓ Card Personalisation ✓ Card alert services ✓ Card on/off feature 	<ul style="list-style-type: none"> ✓ Single integrated platform ✓ Multi-channel ✓ Fraud detection ✓ Reduce risks & errors ✓ In-house production

CR2's BankWorld

A personalised self-service experience

Why Choose BankWorld?

BankWorld is the world's only integrated self-service platform that enables you to drive all channels regardless of your existing IT system.

BankWorld Product Suite includes:

- BankWorld Channel Manager: an integrated self-service platform driving a complete suite of electronic channels
- BankWorld on ATM: a powerful suite of solutions including an ATM switch, ATM management, screen design, monitoring and support tools
- BankWorld on Internet: best of breed internet banking solution for retail and corporate clients
- BankWorld on Mobile: mobile banking platform compatible with all technologies: SMS, GPRS, Web and smartphone applications for iOS and Android
- BankWorld on POS: a point of sale acquiring and payment system
- CardWorld: a complete end-to-end card payment, management and processing service

With BankWorld, you can:

- Service your customers anytime, anywhere, while at the same time reducing the cost to serve
- Offer personalised services to your customers. Tailor product offerings across all or selected channels
- Speed up product's time to launch
- Cross-sell to your existing customers
- Convert leads into immediate sales
- Avail of greater opportunity to generate new fee income

