

# SOLUTION CATALOGUE



INTESA SANPAOLO  
CARD

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**Intesa Sanpaolo Card** is a member of Intesa Sanpaolo Group, one of the largest European banking groups, which guarantees that global approach, customer-oriented philosophy, thorough understanding of clients' needs and long-term experience in broad range of payment operations and financial services form the cornerstones of our company.

## Flexibility, Proactivity, Innovation.

Apart from the extensive range of our services and diversity of markets we are continuously gaining experience from, our customers can benefit from our flexibility, both in project execution and service provision, and strong orientation towards innovation and development.

We assist our partners in delivering innovative and profitable solutions and maximize both client satisfaction and operational efficiency, in a particular market or across the whole region we cover.

All services and solutions are tailored to meet the regional, local market or individual partner requirements.

Our services are aimed at a wide range of audiences:

- banks and financial institutions
- retailers, from SME to high-end
- public sector: transit and municipal authorities, utilities, educational institutions

If you choose to work with Intesa Sanpaolo Card, the cooperation may begin either in larger steps or with a single product or a segment of your portfolio, gradually adding products up to full migration, according to your needs.

Our company proactively follows technology and industry standards. On an operational level, we monitor all the activities, test and implement solutions, alert clients in timely manner, which allows you to leverage your existing infrastructure investments and skill sets. In our dedication to satisfy specific customer needs, we have focused on innovative solutions for a range of industries. We support cutting-edge technology for all types of products, having implemented contactless cards and terminals, multi-application chip cards, as well as other innovative and first-on-the-market solutions aimed at various customers, from transport business and municipal authorities through to merchants and cross-industry solutions.

„We assist our partners in delivering innovative and profitable solutions and maximize both client satisfaction and operational efficiency, in a particular market or across the whole region we cover.“



**Intesa Sanpaolo Card** experts do what they have been doing for years - offering a full range of services across all stages of customer lifecycle, sharing their knowledge and experience and adjusting it for the local market specifics.

Our issuing solutions will provide you with a variety of **benefits:**

- reduced costs
- simple and flexible turnkey solutions
- innovative marketing opportunities
- new market entries and precise targeting
- functionalities on demand
- boosting customer spending
- building customer loyalty
- controlled fraud and customer risk
- reduced administration

Intesa Sanpaolo Card supports all services required for efficient performance of products within different brands: American Express®, MasterCard® Maestro®, Visa®, Visa Electron®, private label.

When developing a card product, we provide a variety of services required for different types of cards: consumer, commercial, co-brand products and affinity cards.

An extensive range of payment options on all products is supported. We support:

- charge cards
- direct debit cards
- delayed debit cards
- revolving credit cards
- cards with instalment repayment option
- pre-paid cards
- gift cards

Intesa Sanpaolo Card's card processing platform is more than a basic card processing tool, it's a universal solution that provides customer relationship management, reporting and fraud management, both online and offline. It supports a comprehensive portfolio of consumer and commercial products.

By working on reliable data centres, Intesa Sanpaolo Card maintains service, consistency, and recoverability, providing:

- multiple disaster recovery links
- business continuity management
- links towards MasterCard, American Express and Visa
- uptime above service level agreements.

# Cardholder and Card Management

Managing the cardholder data, all in accordance with applicable personal data protection regulation and security standards, is a necessity to maximise the customer profitability.

Now you can take advantage of our tools to obtain the following

**benefits:**

- customer satisfaction enhancement
- customer segmentation and fine-tuned targeting
- enabling up-selling and cross-selling opportunities
- reliable data protection
- cost savings

Intesa Sanpaolo Card platforms provide diverse ways to acquire, maintain and manage different type of cardholder data, which is a prerequisite in modern everyday card business, for more than 7 million accounts. We enable the collection of diverse cardholder or cardholder applicants' data, as well as search, review and change of the data in an easy and efficient way, in order to fulfil different customer care or other business needs like:

- card application management
- searching and segmenting the customers according to different criteria
- managing correspondence with the cardholder
- call centre functionalities
- card personalization
- automatic card renewals, card mailing and distribution
- letter generation
- transaction statements and billing
- PIN issuance
- cardholder credit history
- card lifecycle management

„Our platforms provide diverse ways to acquire, maintain and manage cardholder data.“

## Cardholder Contact Solutions

Intesa Sanpaolo Card provides a whole range of customer contact outsourcing solutions, from written correspondence and call centres to web applications and automated outbound alerts.

We will help you achieve the following **benefits:**

- optimizing your customer service delivery
- enhancing customer convenience
- saving time and money

We are available on a 24/7 basis offering support with educated high-quality staff and leading-edge technology. Operational support for personalization and complete back-office services, as well as card authorization are also provided. All the services are certified by payment card associations (MasterCard, Visa, American Express) and provide maximum security in dealing with cardholder information.

Having years of experience, we are familiar with every step of written correspondence with the cardholder, from letter generation to distribution and we can ensure that the whole process is performed in accordance with the best industry standards.

Intesa Sanpaolo Card systems offer a way to integrate cardholder data management through different interfaces thus matching all operations to your internal systems.

## Card Personalization and Distribution

Being in card issuing business for years, we know how to fulfil all the business needs regarding plastic procurement, production, distribution, activation and management for various card products.

**Benefits:**

- reduced risk through increased security
- reduced cost due to turnkey solutions provided
- quality and reliability
- large volume handling capacity
- innovative marketing opportunities

Our services cover everything from data preparation, card embossing (for chip, magnetic stripe and hybrid cards), additional chip applications to personalized card carrier and filling stuffers to safe distribution of cards and PINs and card renewal process set up according to partners' specifications.

In accordance with your specific needs, we can also provide additional services, such as:

- plastic and stock management (e.g. marketing materials that need to be distributed with the cards)
- security key management
- emergency card production
- enveloping, packing and distribution
- application of full-colour customized images to card plastic, using a complete web interface for card personalization

„We provide a whole range of customer contact solutions.“

## Cardholder Billing and Statement Generation

To assure and improve cardholder repayments, accurate and timely billing information is a prerequisite. Our parameter-driven tools provide a comprehensive service of entire billing calculation and preparation for billing the cardholder according to the partner's accounting policies, requests and preferences.

Your **benefits:**

- full security of the process due to Triple DES encrypting data to the printer
- flexibility in billing options
- marketing communication opportunities - marketing messages printed on the page or possibility of assembling the statement with marketing materials

Billing calculation can include a variety of MRA and interest calculations, several authorization parameters set up and different payment settlement orders, or any other figure according to your business needs.

We support different interfaces to connect to partners' accounting systems. Transfer of requested accounting data to general ledger is supported on a daily and/or periodical basis, in accordance with the partners' specifications.

Cardholder statements generation can include:

- statement hardcopy printing, packing and distribution
- data preparation for printing at selected partners' locations
- sending the statements by e-mail or
- sending an e-mail notice about an e-statement available on the issuer's website

## PIN printing

Intesa Sanpaolo Card provides sophisticated solutions for PIN generation and PIN printing and packing for different kinds of payment cards (American Express, MasterCard, Visa, proprietary). PIN distribution can also be offered to clients who do not have their own distribution capacity.

**Benefits:**

- increased security

Our system can also support PIN or password generation and printing for non-payment cards, such as frequent flyer club cards, and non-card products.

The process is executed in a secure environment, compliant to card schemes standards and controlled by a special application. PIN is encrypted through the whole process from the generation until the final print in order to prevent any potential interceptions.

PINs are printed on the Thermoseal paper with an option of attaching the secure 'scratch-off' label, folded into V or C form and sealed for mailing in the same process.

# Issuer Authorization Service

Intesa Sanpaolo Card operates using the complex authorization system, in accordance with your needs, providing you with the possibility to benefit from industry-standard software, created to suit specific issues on demand. Our system is designed to be robust and reliable, yet providing maximum flexibility.

Superior authorization service contributes to the following **benefits:**

- revenue growth
- customer satisfaction
- secure, risk-minimizing operations
- cost savings

All authorization requests can be handled through different channels, like electronic channels for different networks (American Express, MasterCard, Maestro, Visa, proprietary networks etc., including switching/routing to other issuer and acquirer institutions), voice authorizations (both IVR and handled by an operator), offline batch authorizations etc. Authorizations can be routed to partner's host systems as well, in case partners have the business logic and parameters already set up.

Data required for authorization processing can be updated in near real time or on a daily basis. Every authorization can be reviewed at a later time in an easy and simple way, using different single or multiple search parameters.

We can provide you with many security features:

- EMV compliance
- fraud detection
- Triple DES
- data encryption on POS device
- stand-in processing without service disruption in cases when partner systems are out-of-service.

# Transaction Processing

Intesa Sanpaolo Card provides the issuers with complete transaction processing solutions to handle requests for authorization in a secure and a reliable manner, contributing to critical **benefits:**

- flexibility, due to keeping up with product development and standards
- reliability, as our services are certified by payment card associations

To help you increase the operational efficiency, we collect and store all transaction data from the international payment schemes, such as American Express, MasterCard, Maestro, Visa, proprietary networks and "on-us" transactions, in an appropriate and compliant manner. The entire process is executed in a safe and secure environment, according to best industry practices, and covers:

- clearing file transfer from and to American Express, MasterCard, Visa and proprietary schemes
- full transaction reporting, reconciliation and settlement
- transaction lifecycle management, chargeback processing
- transaction history
- fraud reporting, interface with Fraud Detection Service
- m-commerce and e-commerce support
- connection to partners' accounting systems for transfer of requested accounting data

„We provide complete  
transaction processing solutions.“



Providing a complete portfolio of acquiring services, Intesa Sanpaolo Card assists you with the technical excellence, innovativeness and knowing the market you operate in.

Our card processing platform offers a wide range of innovative services and support which help you build a profitable card acquiring business.

You will be provided with a turnkey solution, fine-tuned in accordance with your needs, and supported by our service desk.

# ATM Solutions

Creating an ATM network nowadays is more than widening the geographic coverage.

Our experience in retail, SME and corporate banking has taught us what customers want and prefer to get from the ATM service.

From now on, you can gain the following **benefits** through the individual or packaged services:

- market expansion through widening your network
- revenue growth stimulation
- amplifying marketing opportunities

Besides standard functions such as:

- cash withdrawal and deposit
- balance inquiry
- transaction statement printing
- PIN change

ATM processing by Intesa Sanpaolo Card also supports more advanced functions:

- account mini statement
- mobile phone top-up
- bill payments
- multi-currency cash withdrawal
- fund transfer between connected accounts
- multi-accounting
- one-to-one marketing
- ticketing services
- fond balance

In a continuous service through our reliable network, Intesa Sanpaolo Card provides connectivity for all major card schemes (American Express, MasterCard, Maestro, Visa, Visa Electron, Diners, JCB), national payment schemes and proprietary schemes, as well as for all brands of ATMs.

We support literally every hardware type by a certified vendor on the market, and use software solutions for multivendor systems as well.

## Authorization and Transaction Processing and Routing

Our authorization system also provides support for “not-on-us” authorization requests and transactions. Our system provides:

- switching/routing of all the transactions to international card schemes - American Express, MasterCard, Visa, Diners, JCB, Discovery, private labels, national schemes
- clearing, reconciliation and settlement services executed in a secure and reliable mode.

## ATM Terminal Management

Intesa Sanpaolo Card provides you with a variety of services - from ATM configuration terminal management and key management for secure communication to network management, enabling you to build on our international experience and extensive knowledge in ATM management. You can leverage on this knowledge to speed up the certification of new ATM types and development of new ATM functionalities, thus reducing time to market new acquiring products.

Our tools will provide you with the following **benefits**:

- improved control
- reduced administration
- reliability

We support several monitoring features that will assist you in executing more secure and accurate ATM operations, from instant alerts and error identification, terminal ID and profile creation to adding and changing settlement accounts and report generation.

„You can build on our experience and knowledge in ATM management.“

## POS Solutions

Intesa Sanpaolo Card offers complete and flexible POS services - from POS terminal selection and leasing (procurement services), transaction processing, software development and integration, installation and training.

You can **benefit** from:

- security due to the selection of PCI DSS and EMV compliant POS terminals
- reliability due to our experience with POS development solutions
- reduced administration due to central transaction processing

Our reliable 24/7 acquiring services allow you to service cards by all major payment schemes (American Express, MasterCard, Maestro, Visa, Visa Electron, Diners) along with third-party cards, including prepaid, loyalty and petrol services.

Intesa Sanpaolo Card supports all kinds of POS terminals, from entry-level to wireless.

Our POS solution experts will suggest the equipment most suitable for your business, along with the range of functions it offers. You will be also offered the most appropriate POS solution, whether it is supplied from a certified vendor or developed in-house according to your demands. An interface towards merchant cash register system can also be provided.

Besides standard POS functions like:

- purchase
- purchase with tip
- purchase reversal
- cash advance
- refund
- pre-authorization with completion
- MO/TO

POS terminals processed by Intesa Sanpaolo Card enable also:

- mobile top-up transactions
- merchant loyalty application
- instalment payments

„We offer complete and flexible POS services.“

## Authorization and Transaction Processing and Routing

Our authorization system also provides support for “not-on-us” authorization requests and transactions. Our system provides:

- adequate routing of all the transactions to international card schemes - American Express, MasterCard, Visa, Diners, JCB, Discovery, private labels, national schemes
- clearing, reconciliation and settlement services executed in a secure and reliable mode.

All data is handled and archived in accordance with the strict security guidelines.

## POS Terminal Management

In order to have a reliable POS network supporting an up-to-date acquiring business, a variety of services - from POS terminal configuration management to key management for PIN secure communication across to network management - are necessary. All these services are offered to the clients who can exploit our international experience and extensive knowledge in POS management, providing multi-functional and flexible systems for merchant POS networks.

We operate on a robust yet flexible platforms enabling:

- multi-vendor support and multi-protocol support (Dial-Up, Ethernet, ADSL, GSM, GPRS, Wi-Fi...)
- customized solutions for non-financial institutions
- integration with merchants' cash register systems
- scalable POS server architecture
- unattended POS terminals for kiosks and vending machines
- multi-currency transactions
- interactive loyalty applications
- inter-institutional POS sharing
- PIN Pads and integrated card readers

Several system and transaction security features are provided:

- key generation and production, on-site and remote key management
- full message encoding
- message and terminal authentication system
- fraud detection system integration
- dynamic stop-list management

Partners can use this knowledge and expertise to speed up the certification of new POS types and development of new POS functionalities, thus reducing time to market for new acquiring products.

## Merchant Management

A superb merchant management system is a necessity in order to achieve the operational excellence in merchant management and beat the competition. Apart from superior processing services, Intesa Sanpaolo Card will provide you with the reliable customer support.

We will help you to achieve the following **benefits:**

- reducing administrative effort
- providing flexible solutions for merchants
- enhancing merchants' satisfaction

Our systems support our partners' business processes, enabling modern and flexible acquiring business management, both 'classic' and e-commerce. The systems offer a variety of functionalities, such as:

- data management and account management for merchants
- flexible commission models, supporting calculation of commission based on transaction type (different for credit, debit or brand types, on-us or off-us transactions)
- POS setup and merchant payments according to different business rules (with delays, each transaction or after accumulation of transactions)
- advising on secure card acceptance

To help our partners maintain top of the class relationships with their merchants, merchant statements can be generated and distributed in different ways:

- hardcopy
- by e-mail
- web services

Open balances for particular merchants can also be calculated, accessed and checked easily.

Online transaction support and free online CRM solution are also available, providing a review of business data and POS trade information on American Express, MasterCard, Maestro and Visa cards.

„You can achieve the operational excellence in merchant management.“



In addition to standard services and processes, **Intesa Sanpaolo Card** provides a wide range of value-added services, giving our partners access to innovative and technologically advanced solutions, thus helping them retain their current customers, increase their profitability, while attracting the new ones.

## Reporting

Intesa Sanpaolo Card offers easy-to-use financial reporting tools, including both paper and electronic statements and web-based features, which allow you to access data that is current, comprehensive, easily shared and available whenever you need it.

### Mandatory Reporting

We provide our customers with reports requested by all major card schemes, such as:

- monthly American Express GNS report
- quarterly MasterCard reports
- quarterly Visa Europe and Visa International reports.

The level of details presented in the reports depends on the level of processing services provided to a particular customer.

In order to ensure high quality of information presented, we cooperate directly with card schemes in defining business dictionary for each data label presented in the reports. Reports for local monetary authorities (national banks, financial agencies) are also provided.

### Customized Reporting

We are continuously building the set of standardized card business reports which are enabling its users to analyse and predict the trends in their card business. The reports are built around the basic card business data within a given period of time, such as:

- number of cards and accounts
- number of POS and ATM
- number of issuing/acquiring transactions
- volume of issuing/acquiring transactions
- structure of issuing/acquiring volume (on us, domestic, international and other criteria)
- metrics (average spend per card, account, transaction, on-us ratio, cash-retail ratio..)

The prerequisite to maximize usability of these reports is to have Intesa Sanpaolo Card as a sole and all-inclusive processing provider, with both front-end and back office functionalities supported.

Furthermore, we are also able to support you with customized reporting, including behaviour research based on the data-mining technology, up to the level of details deriving from processed data.

„Our reports will enable you to analyse and predict the trends in your card business.“

## Call Centre

Due to our experience in running call centres in local markets, we know that customers should benefit from the point of information, authorization, lost or stolen card report and quick card replacement, while you have to obtain a valuable tool for acquisition, activation and spend, fraud management, disputes and chargeback.

Intesa Sanpaolo Card provides solutions to make customer contact service a simple and pleasant experience for the customer, productive and efficient for the partner and successful for both sides.

No matter whether you manage your own call centre or want to outsource some or all of your customer calls, we can assist you in finding an appropriate solution.

## Dispute and Chargeback Management

The dispute and chargeback management program is a sophisticated and organized approach to the required response to inquiries and complaints that must be handled in a timely and specific manner.

Intesa Sanpaolo Card's platforms cover American Express, MasterCard and Visa schemes, providing support in dispute handling and chargeback management throughout all the stages of the process, including access to global networks.

We can provide most appropriate dispute and chargeback processing service upon individual agreement with the partner or adequate access to the chargeback platforms.

## Strong Authentication

Strong authentication (2FA) is developed in accordance with 3D Secure solutions, such as Verified by VISA and MasterCard SecureCode, and enables companies to verify the owner of a payment account in real time at the point of online purchase. The implementation is based on CAP /DPA which consists of smart card usage and One Time Password devices.

User authentication could be used for:

- e-commerce purposes
- e-bank identification and transaction signing
- other channels of electronic banking business

Authentication solutions are developed for visually impaired people, key fob size readers and connected EMV/PCSC readers as well.

# Risk Management

Making wise risk decisions builds the backbone of a business case for every financial service. Let us help you make the right ones.

## Decision Science and Customer Management

In order to manage your margins, a structured and informed approach to customer risk management is the only way to understand your customers, manage risk at different levels and at the same time identify and validate most valuable customers.

Through our risk management solutions, combining analytics, card management know-how and competencies in accordance with your needs and the compatibility of available data, Intesa Sanpaolo Card operates as a technical services provider and a consultant in all stages of the customer lifecycle, from the moment of application to late debt collection, using scorecard modelling, statistical and advanced data analysis.

## Fraud Detection

Controlling payment card fraud becomes and remains one of the single biggest challenges - and opportunities - in the payment card industry.

In order to provide a superior fraud management service, Intesa Sanpaolo Card provides a single platform for card fraud detection in cooperation with a leading provider of risk management solutions. It:

- is tuned specifically to the European marketplace
- supports all payments schemes and
- provides an easy-to-deploy, secure, browser-based client interface that combines ease of use with automation for investigation queues and reporting

## Solution for issuers

Intesa Sanpaolo Card will provide you with the industry standard payment card fraud detection tool, built on a robust service-oriented architecture. The solution uses advanced analytic techniques that synthesize intelligence drawn from billions of payment card transaction to weigh key attributes and identify fraud, whether it is at the point of sale or at an ATM, with utmost reliability. The tool is implemented as near-real-time to authorization. You will obtain an easy-to-use client interface, without any investment and implementation requirements.

The solution is designed to reduce fraud losses with minimal impact on your business through targeted capabilities including:

- cardholder profiling technology
- neural network modelling
- consortium models
- transaction-based scoring
- case manager
- rule management

### Benefits

Using the selected fraud detection platform you will:

- reduce your fraud losses by detecting fraud earlier, with fewer false positives
- minimize cardholder impact on operational costs
- stop "flash frauds" on the spot
- decrease chargeback expense
- reduce charge-offs

## Solution for acquirers

For the acquiring side of the business, we offer a tailor-made solution, developed to suit the requirements of local markets we are operating in. It is a rule based system that provides merchant monitoring capability. The solution delivers near real time merchant monitoring using rules workstation and user attributes for client written rules. An offline database is used for more data intensive rules allowing transactions to be monitored over a longer period, typically 90 days, and with complex relationships.

According to your specific requirements, we can also offer an enhancement to the existing merchant fraud monitoring solution, which uses the foreign card ID instead merchant ID as the primary key within the solution. The sistem provides online fraud monitoring of all foreign cards within ATM, POS or e-commerce network.

Intesa Sanpaolo Card provides standardized reporting forms containing all the relevant data, such as:

- information on system activity
- totals on transactions processed
- rule effectiveness
- institution-specific participation
- alert analyst activity
- case management load
- false positive analysis and more

The reports can in addition be customized on your request to provide supplementary operational, statistical and performance data, such as analyst performance snapshot, system performance and monitor workload.

„Our solution is designed to reduce fraud losses with minimal impact on your business.“

# Loyalty Programs

Building long-term customer affinity through loyalty programs and different reward schemes considerably increases product revenue, customer lifetime value and yields customers eager to share information, thus becoming brand advocates. Intesa Sanpaolo Card is an expert in creating loyalty programs on demand, programs that are highly compelling, exceeding expectations and delivering tangible value.

No matter whether you preferred the complete service or just a specific solution, our team has the experience in most innovative loyalty programs in the markets we operate. From program concept, design and delivery, past transaction processing and clear and up-to-date communication with the end user, to redemption channel management and data analysis - we are ready to share our knowledge and competence.

By implementing a loyalty program you can achieve several **benefits:**

- activate card use in early stages of engagement
- drive spend increase
- ensure cardholder engagement on an ongoing basis
- enhance overall customer satisfaction
- build deeper customer relationships
- ensure long term customer loyalty
- reduce attrition and improve retention rates
- support new card acquisition

Having experience both in smart card issuing and in smart loyalty programs, we will assist you to increase transaction efficiency and stimulate spend, while decreasing costs due to human error, magnetic stripe failure or fraud.

Intesa Sanpaolo Card can provide a variety of loyalty solutions:

**Real-time loyalty solutions** are based on EMV technology, linking payment transactions to loyalty transactions based on money value or the frequency of the transactions at a designated merchant. Cardholders accumulate and redeem their rewards in real time at the point of sale. Awarding, monitoring and redemption of awards is performed in real time thanks to chip-stored loyalty data. The cardholder gets the rewards information on the sales slip.

**Cash-back solutions** support the accumulation towards a credit to the cardholder account.

**Lotteries** can be supported as occasional, single campaigns, whereas a certain amount of spend cumulated within a defined time period will earn the customer a lottery ticket. The customer can earn several lottery tickets. Bonus accruals and the draw itself can also be supported.

**Points-based system** allows the earning of points and their redemption for rewards or a credit towards the card account for payment of membership fees. It also enables bonus points to be earned or assigned to the account in a one-off campaign.

„Our team has the experience in most innovative loyalty programs in the markets we operate.“

# E-commerce Solutions

Constant growth of internet payment transactions makes secure e-commerce solutions a prerequisite for a successful business. Using Intesa Sanpaolo Card e-commerce solutions you will confidently take full **benefit** of:

- new revenue streams
- increased security and risk reduction due to SSL security, fraud protection tools and prevention measures
- high quality service due to fast processing of authorization requests
- liability shift for merchant due to 3-D Secure
- liability shift for merchant due to CVV2/CVC2/CSC numbers entry
- costs controlling
- reducing administration on complexity and compliance issues
- option to integrate the solution to the merchants' applications

We offer a fully integrated suite of e-commerce solutions. Our solutions support all American Express, MasterCard and Visa cards, as well as Diners and JCB for acquiring services, enable the mobile payment service and are compliant with the most stringent security standards (3-D Secure, PCI DSS).

## Solutions for Issuers

Our Access Control Server (ACS) solution will help you:

- comply with card associations' regulatory requirements
- stimulate spend online by introducing payment by debit card
- reduce costs

The application provides a real time 3-D Secure cardholder authentication of MasterCard, Maestro and Visa payment card on internet. It enables 3-D Secure authentication for cardholders and prevents customer from unauthorized usage of stolen card data on web-shops. The service encourages use of Maestro debit cards on internet, thus creating new revenue streams.

## Solutions for Acquirers

**MyCheckOut** is our turnkey acquiring solution that enables simple linking of existing and new e-commerce solutions to payment gateway system.

It is created to serve merchants providing an interface for payment data capture, but supports the checkout payment page in merchant website as well.

The application fulfills two basic e-commerce acquirer's functions:

- a real-time 3-D Secure cardholder authentication of MasterCard, Maestro and Visa payment card, through connection to MasterCard and Visa Directory Server, checking whether the card is enrolled to the 3-D Secure program or not, thus
  - preventing fraud on merchant's point of sale
  - moving liability to the 3-D Secure to a non-compliant part
  - enabling use of Maestro debit cards on internet

- Legacy Transaction Switch - a real time authorization system featuring:
  - CVC2/CVV2/4DBC numbers entry
  - expiration date of payment card
  - Address Verification Service (AVS) which verifies billing address, for American Express cards
  - different kind of anti-fraud limits (e.g. permitted transaction amount or the number of transactions with single payment card for a day, ...)
  - checking whether the web merchant is from same region as issued payment card used in transaction
  - account ID creation for recurring standing order transactions or instalment payments, with the possibility of different period definition
  - MO/TO
  - informative currency conversion

MyCheckOut accepts two types of authorization requests:

- redirect, when merchants use the provided checkout payment page
- autosubmit, when merchants use their own payment page, sending card data through SSL connection to the acquirer

It also provides a fraud monitoring function through risk parameters, set according to your needs and the merchants' preferences.

The solution will enable you to customize checkout payment page layout to suit the requirements of the virtual POS, through a combination of the appropriate html template, CSS database and text and images definition. You can create several checkout payment pages as well, for example, to enable language choice or some other specific change.

**MyCheckOut - Admin** is an integrated platform for merchant configuration, monitoring and administration. The application includes administration function for the acquirer, who can assign administrator and operator roles to the merchant. Each role can perform several operational and/or administrative functions.

# Electronic and Mobile Services

Customer experience encompasses all forms of contact between provider and customer across all available channels: branch, ATM, telephone, online and - most recently - mobile. E&M channels have entered every single area of customer's life and personal financial planning is no exception.

Routine financial transactions are more and more carried online. It's the matter of time that electronic and mobile payment channels will become the predominant ones for every personal financial activity - and we can help you provide your customer with the uninterrupted access and convenience, while you can **benefit** from:

- customer satisfaction
- higher retention
- reduced costs

We can provide you with the following services:

- sending e-mails with statements,
- e-mail notifications
- SMS notifications
- complete website solution and hosting
- mobile device and smart phone applications

for various business occurrences like statement and balance information or card authorizations, loyalty program updates and marketing messages.

„Provide your customers with the uninterrupted access and convenience.“

## Training and Consulting Services

In addition to the specific card processing services and comprehensive card management solutions both in the issuing and acquiring business, Intesa Sanpaolo Card is willing to provide support and consultancy services outside any commercial agreement, in all those fields in which we have gained, over many years working in the card business, specific expertise and knowledge, from consulting services regarding compliance with payment schemes' requirements and implementation of security standards, through to product development and management, chargeback processing training and consultancy, as well as risk management consultancy.

By working with your representatives, we can assist you in attaining the following **benefits**:

- enhanced capacity to adopt new technologies and methods
- improved efficiencies in processes, resulting in financial gain
- focus on innovation in strategies and products
- security and risk awareness

Our experts will discuss your business needs and concerns and tailor the training to best suit your specific requirements.

# CONTACT US

Get in touch to learn how our expertise can contribute to your business.

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