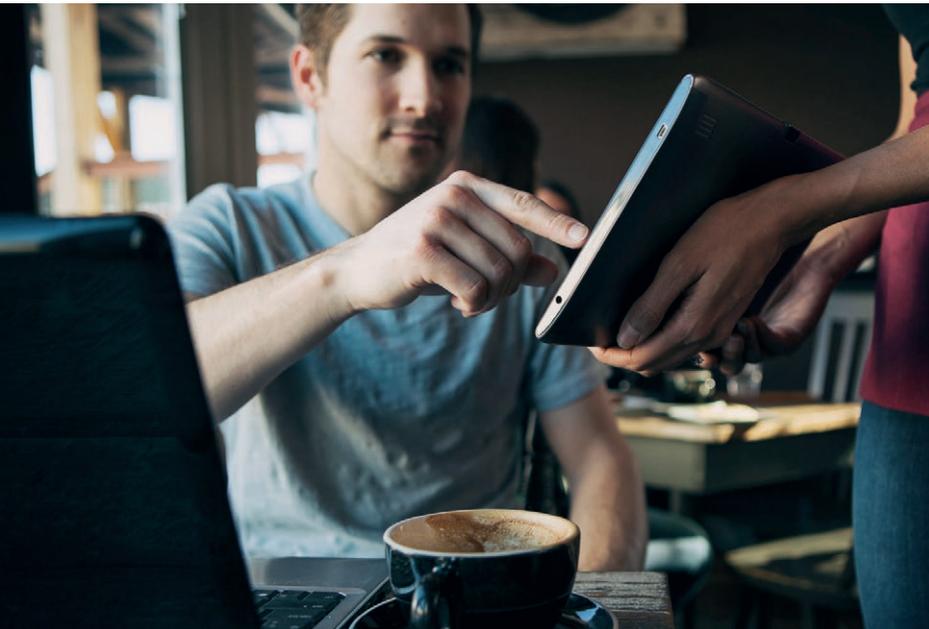




➤ SmartVista Card Management



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Managing the complete customer relationship

Nowadays consumers have more choice than ever before and are actively shopping around for the payment card that best fits with their lifestyle. In this competitive landscape, card issuers have a challenge to attract and retain clients and need to create the most suitable product at a price the client is willing to pay. With ever changing demands, which customers expect their bank to keep up with, it is more important than ever for financial institutions to be able to respond and roll out new products faster than anyone else. To address this challenge, card issuers seek automated solutions for efficient application processing and enhanced customer service.

SmartVista Card and Wallet Management

As an integral part of BPC's end-to-end e-payments system, SmartVista Card Management delivers a comprehensive card management solution that makes it quick and easy for issuers to design new card products that attract new cardholders, while encouraging current customers to use their cards more. It is built to support any card type, including debit, credit and prepaid cards and a range of products like personal loans and insurance. The solution makes it quick and easy to design new products, process applications and service assigned cards. From configuring new products faster to efficiently managing the complete customer lifecycle, SmartVista offers issuers the right tools to service their clients.

Single solution covering entire spectrum of cards

Common card products such as credit, debit and prepaid cards and technologies including magstripe, EMV and contactless are supported out of the box. SmartVista is designed to support product and service creation in real-time, often without needing to re-issue the physical card. This gives issuers the flexibility to offer a wide



STAND BY ME ESPRESSO

	8oz	12oz
FLAT WHITE	4	5
CAPPUCCINO	4	5
LATTE	4	5
CHAI LATTE	4	5
HOT CHOCOLATE	4	5
MOCHA	4	5
SHORT BLACK	3	
LONG BLACK	3.5	4
DOPPIO	3.5	
PICCOLO	3.5	
ALMOND MLK	1	
SOY MILK	50c	
SHOT	50c	
WATER	3	

range of products including corporate, personal, travel or gift, campus or association cards while at the same time also grant users access to non-card based accounts such as virtual cards, eWallets, mobile phones and QR codes.

Speed to market - roll out new products faster

Recognizing the need to design, develop and launch new products extremely quickly, SmartVista uses a profile-driven product design. By incorporating product attributes, such as fee or credit attributes, into services that are the foundation for creating an end-user product, it is possible to launch a new product in days.

A tailored product for every cardholder

SmartVista provides flexible configuration tools to help issuers create innovative card products on-the-fly. By selecting from pre-defined sets of card characteristics, issuers can quickly design targeted card products that exactly match customers' requirements. From spending and credit limits to fees, all terms of the customer agreement can be tailored to meet the needs of a given client or customer segment. Even more complex scenarios such as a card linked to many accounts in

different currencies, one account linked to different cards, or one card-holder with multiple card products can be supported thanks to the sophisticated configuration option.

Maximize Your Revenue – Fees Engine

SmartVista's flexible fee engine helps issuers to embed and automate their fee structures. It supports a wide range of transactional and event-driven fees, including fixed, percentage thresholds and time-bound. These fees can be used in virtually any combination to help financial institutions to maximize their revenue. All fees can be calculated both online and offline, based on transaction, or by event, cycle or limit and promotional fees can be applied in the context of marketing campaigns.

Enhanced customer service through a range of powerful tools

Customers want to stay on top of their financials. Therefore, SmartVista Card Management is built in a variety of notifications for different transactions and events, providing customer information pertaining to both financial and

non-financial messages, such as a PIN change. Card issuers can leverage this to keep their customers informed on the outcome of their transactions or to notify them when there is a potential fraud case detected. The notification service allows card issuers to broadcast service announcements, such as card issuance or service activation and improve their customer service levels.

Card statements can equally be tailored to improve customer service and SmartVista supports different statement rules with various statement generation cycles - weekly, monthly, or quarterly according to customers' banking requirements. These statements may be automatically delivered via mail, email, or fax and various levels of statement generation may be set up for customers, accounts, or for individual cards. Issuers can define their unique statement layouts, including co-branded statements for coherent product positioning and messaging.





Solution benefits - why SmartVista?

Increased speed of innovation

SmartVista helps issuers easily design new card products and new program features to coincide with new marketing initiatives, increasing speed to market, even in legacy environments.

Efficient card program management

SmartVista speeds application processing, with a scoring component that helps pre-qualify applicants, capturing the application data either digitally or through manual input. The solution equips the card issuer with the right tools to efficiently manage the customer relationship once a card has been issued, with automatic generation of statements, invitation letters, online fees, and reports. Card issuers can communicate around any events related to the usage of the card product with their customers through the channel that best meets the context of that customer, be it regular mail, fax, email, or SMS.



Flexible product design

SmartVista supports from the simplest to the most complex product types, including card product combinations and card products with varied accounts, such as savings, checking, deposit, and others. SmartVista can cater for different currencies and various credit products such as overdraft, credit, and instalment. Value-added services including notifications, stand-in orders, and others allow card issuers to build fit for purpose solutions for their clients.

Rapid Deployment, Rapid Return

SmartVista has been designed to seamlessly and quickly integrate into virtually any infrastructure. It has a range of pre-configured online, offline and near real-time options for integrating with core banking systems, application scoring systems, authorization switches, call center systems, IVR, payment scheme networks, statement distribution systems and datawarehouse systems.

SMARTVISTA KEY FEATURES

- Efficient onboarding by capturing data from core banking or other external personal data management systems, to eliminate manual entry and improve accuracy, and reduce operational costs.
- Powerful product development tools offering complete flexibility and at the same time offering product templates to simplify product setup and maintenance.
- Multicurrency Support with rules to define fund sources, accommodating different account debiting options and Dynamic Currency Conversion (DCC) across all channels.
- Comprehensive cardholder information for operators to better manage the customer relation, including an overview on issued cards and linked accounts, cards and account transaction histories, customer applications, customer account limits and financial data.
- Full clearing and settlement cycle support for all authorized financial transactions in accordance with the issuer's pre-set rules, including support for non-financial transactions such as balance inquiries, statement requests, card activation, card block, limit changes, PIN changes, and others.
- Sophisticated Accounting Tool to manage the complexity and sophistication of the payments business, delivering a complete picture of the income and expenses to better monitor business profitability.
- Comprehensive set of standard reports, including reports required by local regulators or payment schemes, operational reports, and management reports and giving issuers the option to create customized reports to fit specific business needs.
- Powerful integration capability with adjacent systems.



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➤ Want to find out more?

Request a free discovery workshop from BPC Banking Technologies and one of our experts will be in touch to book your 1-2-1 workshop.
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Banking



Payments



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