



➤ Merchant management and acquiring

Tieto enables acquirers to build an end-to-end solution that will bring their business to a whole new level. The solution supports complete lifecycle of payments acquiring in a secure and regulatory compliant way.

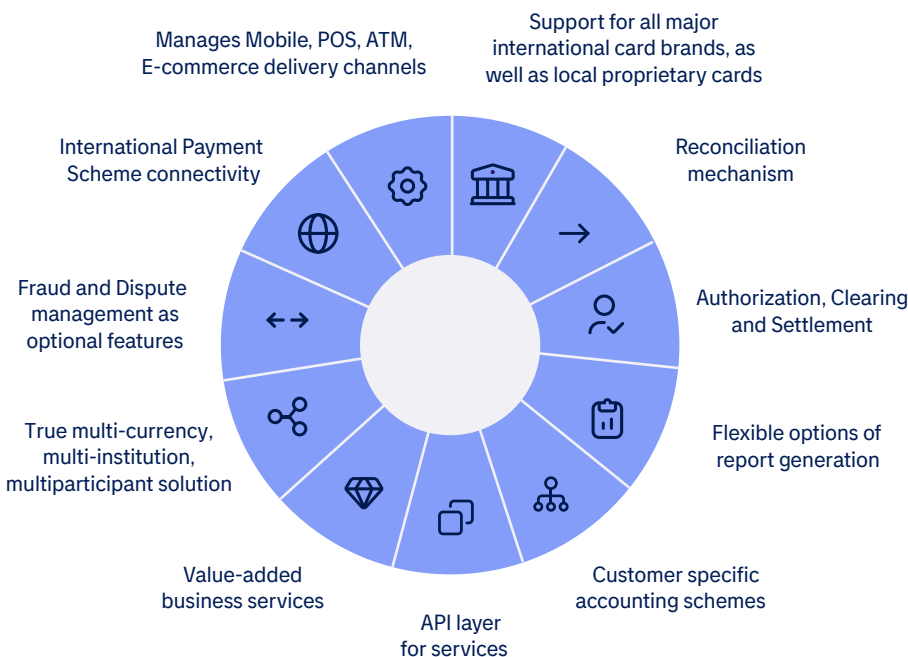


Customers of tomorrow will expect easy payment not only with cards, but also via Apple Pay, Google Pay, digital cards or wallets, or any other payment method based on cards or instant payment rails. With Tietoevry solution for acquirers you can provide a multitude of payment options in a straightforward way, providing easy integration and holistic views of merchant transactions.

The modern, microservice based architecture and SaaS ready platform ensures fast time-to-market and provides the possibility to generate new revenues from merchants. Tieto solution for acquirers covers all aspects necessary for a future-proof merchant and channel management.

Functionality and major benefits of the Tieto merchant management and acquiring solution

Functionality



Key benefits

- Process automation and less effort required on the platform maintenance
- Compliance with the requirements of International Card organisations and industry security standards
- Flexible integration and configuration possibilities
- Public and private cloud ready platform

Main functionality

- International Payment Scheme and domestic scheme connectivity
- Management of Mobile, POS, ATM, E-commerce delivery channels
- PSD API aggregation for account-to-account payment support
- Management of partner and agent data
- Customer specific accounting schemes, including support of "marketplace" business model
- Support for all major international card brands, as well as local proprietary cards
- Authorization, Clearing and Settlement
- Reconciliation mechanism
- Flexible options of report generation and delivery
- A multi-currency, multi-institution, multi-participant solution

Value added services

- Terminal lifecycle management to manage POS terminal inventory
- Flexible Merchant Service Charge calculation rules for implementing an optimal pricing policy, including "Interchange++" pricing option
- Creation of loyalty programs for merchants
- Fraud and Dispute management as optional features
- 3DS solutions
- Seamless integration with Tieto Switching solution
- High-performance Switching solution
- Channel management
- Seamless integration with Tieto or 3rd-party Switching solutions

Benefit for the bank or payment processor

- Reduced operational expenses thanks to process automation
- Compliance with the requirements of international card organizations and industry security standards
- Increased revenues with the help of advanced fee calculation tools
- Comprehensive merchant settlement, disbursement, billing and loyalty options
- Support for multiple currencies and cross-border acquiring requirements
- Convenience with user friendly workplace for remote access to all merchant information
- E-Commerce checkout page flexibility (cards, accounts, other)
- Value added services to gain competitive advantages in the market

Benefit for the banks' or payment processors' customer – benefits for the merchant

- Multi-level merchant hierarchy support allowing to build advanced settlement and reporting capabilities
- Flexible approach to agreement conditions between acquirer and merchant: creation of individual merchant settlement schemes
- Convenient, easy-to-use workplace allowing remote access to all merchant information
- Different solutions and 3rd party service integration for Dynamic Currency Conversion and Multi Currency Pricing
- Minimizing scope of PCI DSS compliance

Why Tieto?

The comprehensive suite is powering everyday payment transaction management for over 500 institutions globally, close to 80 installations in more than 30 countries worldwide, with more than 20 billion transactions processed annually.

It is a modern, platform-based solution, based on open architecture. A future-proof investment which will support achieving your business goals beyond merchant management and acquiring.

FLEXIBILITY:

- Fast adoption to new payment channels and technologies
- Creation of new business models and new products
- Ability to change and process any kind of payment instruments

EFFICIENCY:

- Process automation
- Operation optimization
- User convenience

EXTENDABILITY:

- Flexible integration possibility with any existing financial system deployed by a bank or payment processor

PERFORMANCE:

- High system performance and scalability