



→ Issuing

Tieto Card Suite enables issuing, management of wallets and other financial products in a secure and regulatory compliant way. The modern, microservice based architecture and SaaS ready platform ensures fast time-to-market and gives the flexibility enabling quick adaption to specific business models, thus keeping up with market changes.

Digitalization of services has put big demands on infrastructure, particularly at those banks still relying on legacy systems. End-users expect service-on-demand, combined with more control of their finances. Tietoevry provides a new modern platform to embrace this digital journey. Tietoevry Card Suite for issuers offers full card lifecycle management and covers all aspects necessary for a profitable payment card issuance.



Functionality and major benefits of Tieto financial services issuing suite

Functionality



Key benefits

- Smooth integration process with other systems of a bank or financial institution
- Broad migration experience
- Fraud prevention and dispute management as optional features
- Public and private cloud ready platform

Main functionality

- Issuance of various physical and digital payment cards
- Card product set-up
- Flexible mechanism for calculating product and transaction fees
- Cardholder data management and customer segmentation
- Card lifecycle management
- Authorization and settlement
- Billing and invoicing
- PIN management
- Advanced reporting engine
- International Payment Scheme and domestic scheme connectivity
- Support for all major international card brands, as well as local proprietary cards
- GL export to bank's accounting system
- A multi-currency, multi-institution, multi-tenant solution

Value added services

- Commercial Cards solution
- Instant services capabilities
- Tokenization support for major card schemas and wallets
- Spending controls
- Various options for cardholder loyalty
- Fraud and dispute management
- Support of non-card products e.g. deposits and loans
- Debtor monitoring solutions

Benefits for issuers

- Fully integrated modular platform solution
- Future-proof investment based on new technologies
- Cost reduction and increased efficiency thanks to process automation
- Advanced product models
- Increased revenues with the help of advanced fee calculation tools
- Flexible adaptation to bank's business requirements
- Transparent business process management and control
- High performance and scalability
- Full compliance to industry requirements, PA DSS certified
- Convenience with user friendly workplace and well documented APIs for integration with 3rd party systems
- Value added services to gain competitive advantages in the market
- PSD2 compliance and Premium APIs

Benefits for cardholders

- Support of any kind of product models – prepaid, debit, credit, commercial
- Physical and digital cards allowing to build various use cases
- Out-of-box BNPL functionality
- Various installment options
- Full control of their finances via product management features and advanced notification mechanism
- Proprietary and OEM wallet support provides increased cardholder payment preferences and security

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 card issuing.

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

