

## Card Issuing – SaaS & BPO

Agile, secure, scalable. Card services - reimagined  
We serve:

- Banks** modernising their legacy infrastructure
- Fintechs** launching digital-first card programmes
- Processors** seeking scalable, compliant platforms
- Corporate issuers** offering employee or customer cards



## Accelerate your card strategy

Tieto's Card Issuing SaaS is a cloud-native, API-first platform that enables banks, fintechs, and processors to launch and manage card programmes with speed, security, and flexibility. Supporting the fullcard lifecycle

across debit, credit, prepaid, and virtual products, it delivers a modular, future-ready solution trusted by over 80 institutions across Northern Europe.

## Flexible & modular architecture – build what you need



### **Infrastructure & delivery** (base layer – foundational services)

- Multi-tenant SaaS model: High availability, shared services, and cost efficiency
- Cloud-native & API-first: Scalable, secure, and integration-ready
- Security & compliance: PCI DSS, PSD2, ISO standards, scheme approvals



### **Core card services** (Middle layer – essential issuing functions)

- Card management system (CMS)
- Authorisation & risk management
- Clearing & settlement
- Ledger (Credit & Prepaid)
- PIN management
- Billing & invoicing



### **Value added services** (optional layer – configurable enhancements)

- Fraud monitoring & EMV 3D secure
- Dispute & chargeback handling
- Tokenisation & mobile wallets
- MyCards - white-label wallet app
- Customer service Outsourcing (BPO)
- Event engine for notifications



### **Integration & extensibility** (top layer – external connectivity)

- Open API platform: REST/SOAP APIs for rapid integration
- Third-party integration: core banking, card personalisation, loyalty systems
- Custom front-end enablement: build your own UI/UX on top of Tietoevry's engine

# Seamless cardholder experience – from issuance to support



- 1 Card issuance**  
Instant virtual or physical card creation
- 2 Wallet enrolment**  
Push provisioning to Apple Pay, Google Pay, wearables
- 3 Spend controls**  
Set limits, freeze/unfreeze, manage subscriptions
- 4 Real-time alerts**  
Transaction notifications, balance updates
- 5 Dispute resolution**  
Self-service tools and transparent tracking
- 6 24/7 cardholder support**  
Multilingual assistance via phone, chat, email

## Strategic value delivered by Tietoevry card issuing SaaS & BPO



### Cost efficiency

Shared services reduce overhead  
Predictable pricing models  
Transparent cost allocation



### Speed to market

Quick onboarding  
API-driven integration  
Roadmap aligned with market needs



### Innovation

Modular Card-as-a-Service model  
European expertise - built in the Nordics  
Opt-in features via single code base



### Security & compliance

PCI DSS, PSD2, ISO certified  
Real-time fraud monitoring  
Stable multi-tenant SaaS delivery

Ready to modernise your card issuing services, get in touch today:

Let's build your next-generation card programme – faster, smarter, and more secure.

**Sebastian Østgaard**

Head of Sales, Card Issuing Tieto BankTech

Email: [sebastian.ostgaard@tieto.com](mailto:sebastian.ostgaard@tieto.com)

**tieto**  
Banktech