



Comprehensive Card Solutions Overview

ESP-Link™ CCS is Bevertec's solution to manage all facets of a card issuing business. ESP-Link™ CCS centralizes all functions of a card processing operation, and supports issuing all types of debit cards and credit cards.

CCS allows banks to manage their credit and debit card portfolios, including defining revolving credit products, acquiring cardholders and merchants, authorizing and processing credit, debit and payment transactions, statement generation and fraud prevention. In addition to network links to major associations such as Visa and MasterCard, the system allows for the issuance and processing of prepaid, loyalty and private label cards.

The diagram below depicts how CCS integrates with the major functional areas of a card business.



By implementing CCS from Bevertec, customers obtain significant benefits over those who select outsourcing or third-party processing solutions. These benefits include:

- Management of card portfolio risk in-house
- Streamlined issuing operations incorporated into existing workflow
- Target product-specific card markets to any level of segmentation
- Deliver customer service excellence using the built-in CIF and business intelligence tools
- Respond in real time to market needs faster than the competition

Features

CCS is feature-rich, highly flexible card management application. The features and functionality of CCS are among the most sophisticated in the market but are available at highly competitive prices.

- Comprehensive reporting and real-time transaction processing.
- Interfaces to encoding/embossing, personalization systems and secure PIN generation hardware.
- Create multiple card products, families and accounts.
- Support multiple currencies for product differentiation.
- Get instant updates to hot lists and warning bulletins for lost and stolen cards.
- Request upgrades, transaction tracing, statement explanations and on-line applications for products.
- Manage on-line card production of renewals, re-issues and replacements.
- Interface with external business systems (EG, GL, core banking).
- Accommodate international debit and credit networks.
- Set up collection agents & executive information systems.

Technical Highlights

CCS provides an online, real-time interface from host banking applications, to a proprietary network via the ESP-Link™ Suite Transaction Management Engine (the CCS “Front End” in stand-alone installations) or via full integration with your ESP-Link™ FTS network, and, by extension, to local and foreign networks (Plus, Cirrus, etc.).

CCS supports both on-line and off-line issuer and acquirer interfaces to Visa, MasterCard, American Express and Diners. Other off-line batch interfaces are available to accommodate off-line processing and exchange information from retail banking, general ledger, and other host systems.

The open systems architecture of CCS allows the product to be enhanced to accommodate interfaces to external systems or outsourcing operations, such as international debit and credit networks, loyalty programs, data warehouses, collection agencies, and executive information systems.

CCS interoperates seamlessly with the following ESP-Link™ Suite products:

- Financial Transaction Solutions - FTS
- Fraud Prevention Solution - FPS
- Integrated Collection Management Solutions - ICMS
- Alpha Banking Solutions - ABS
- Alert Management Solutions - AMS

ESP-Link™ CCS is a complete solution designed to manage, control and administer all aspects of a credit card operation from cardholder acceptance, card issuance, history checks, statement generation through to collection and fraud prevention.



Management

Set up and control operating policies for institutions, card families, product accounts, user fees, exchange rates and commissions, and general ledger accounts.

Administration

Support daily operations for end-of-day (EOD) posting, cycle cut-off, end-of-month, statement and reporting production processes.

Credit Control

Access credit history for approvals and card renewals. Improve risk management with on-line direct access to data for issuers and merchants.

Collections

Manage and control collections through automated steps and collection agent activities, ensuring effective and efficient tracking.

Advanced Fraud Control

CCS identifies possible fraud conditions during the EOD process, enabling control of fraud risk at cardholder and merchant levels.

*** ESP-Link™ is a registered trademark of Bevertec CST Inc.*

About Bevertec CST Inc

Established in 1981, Bevertec CST Inc. is a world leader in IT consulting and open systems transaction management solutions, offering an unique combination of resources and technology solutions to maximize your company's return on investment from IT projects.

ESP-Link™ Suite is a first-class powerful, secure, open system, multi-platform family of e-commerce financial products and services that enables "anytime, anywhere" electronic financial service delivery for today's electronic commerce marketplace.

For more information please visit Bevertec CST Inc. at:
www.bevertec.com

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