



Solutions for a Changing World

Bevertec is a leading developer of electronic payment systems and transaction processing solutions, with a focus on the financial services industry. From offices in Canada and Peru, Bevertec provides real-time, end-to-end, e-banking solutions that include transaction switching, internet banking, debit and credit card issuing, smart card solutions, automated teller machine and point-of-sale network management, debit collection software, financial decision support systems, interfaces to all major payment networks and business process event management solutions.

Bevertec empowers its customers with a tailored mix of traditional and electronic delivery tools for a total transaction management solution. We are a single-source provider of in-house and outsourced solutions based on our ESP-Link™ Suite of technology and services as shown in the diagram below:





Processing Network



Bevertec's Processing Network provides financial institutions and payment service providers with a robust, secure, multimodal and convenient platform that delivers end-to-end banking technology for your payment business that is PA-DSS Certified and EMV Compliant.



FTS - Financial Transaction Solutions

FTS manages transactions destined for a myriad of authorization end points, including retail banking systems, authorization centres, global payment networks and more. FTS provides the infrastructure to ensure that transactions move swiftly, securely and reliably. FTS is PA-DSS certified and EMV compliant, provides enhanced application access security, and contains technology for automatic monitoring, detection and repair of system incidents among its many features.



CCS - Card Management Solutions

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.



FPS - Fraud Prevention Solution

FPS is a fully integrated fraud management solution developed to assist financial institutions in reducing fraudulent transaction activity. FPS enables both card issuers and acquirers to prevent, alert and detect card fraud by verifying transaction information and identifying suspicious transactions in both real time and batch operational modes.



Agency Banking

Bevertec's Agency Banking solution enables a financial services delivery model whereby a financial institution (the Principal) appoints a third-party entity (the Agent) to perform banking transactions on its behalf.



ICMS - Integrated Collection Management Solutions

ICMS identifies delinquencies and enables agents to actively pursue cases, follow up and ultimately collect funds in a timely and cost effective manner. ICMS consolidates a customer's account receivables and provides up-to-date information to collectors. With ICMS, the entire collection process becomes integrated, efficient and streamlined.



AMS - Alert Management Solutions

AMS enables banks and financial institutions to deliver real-time, personalized alerts to consumers based on the occurrence of any transaction or business event deemed to be time-sensitive. Alerts can be delivered using multiple media sources including SMS and e-mail.

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.

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

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.

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