CARD MANAGEMENT

OTS Card Manager™

The OTS Card Manager is a complete system for issuing cards, maintaining account information, tracking card usage and terminal activity as well as providing customer service. It supports all of the functions necessary to manage and service a cardholder and terminal base, including multiple currency support, multiple institution support and multiple application support, cardholder activity limits, corporate account relationships, PIN processing, card production, fraud monitoring, online inquiries and reporting.

Magnetic Stripe Cards

The Card Manager produces required card personalization data for VISA, Electron, MasterCard and Maestro cards as well as proprietary magnetic stripe cards. Security features include calculation of PVV, CVV (CVC), CVV2 (CVC2) and PIN generation. Both Thales and EraCom host security modules are supported.

Smart Cards

The Card Manager is able to prepare card personalization data for not only magnetic stripe cards but also for VISA Smart Debit/Credit and M-chip cards. The issuer has a choice of Security Static or Dynamic Data Authentication support, either online or offline PIN implementation or both.

Terminal Audit

Terminal audit implemented in the Card Manager allows to track terminal activity and print out terminal transaction reports on a daily basis.

Account Management

The Card Manager keeps cardholder account records, matches authorization holds and completions, posts financial transactions onto accounts, calculates transaction fees and produces cardholder available balances.

VISA and MasterCard

The Card Manager is certified with VISA and MasterCard for clearing files exchange. It parses incoming files from VISA and MasterCard and creates the appropriate outgoing files.

Fraud Monitoring

Fraud monitoring of the Card Manager assists both acquirers and issuers to identify suspect activity and combat fraud effectively.

Chargeback Management

There is a full automated chargeback cycle implemented in the Card Manager.

OTS Advantage

OTS Card Manager is a multi-currency solution to issue cards and keep cardholder accounts. The product support traditional magnetic stripe cards and innovative smart cards including multi-application ones.

FEATURES AT A GLANCE:

- True end-to-end solution

- Multi-currency support

- Personalization data preparation process for smart cards

- Multi-application smart card management

- VISA and MasterCard certified

- A range of Host Security Modules supported

- A range of personalization equipment supported

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