



# FIS KORDOBA Card Solution

## A Complete Solution for Your Card Processing

A sophisticated software solution is essential for a successful card program; and it is the FIS KORDOBA card solution which is the best on the market. But the software is only a component of a comprehensive solution. FIS KORDOBA offers know-how, technology as well as experience in the overall field of card processing. Regardless of whether you would like to offer credit cards, prepaid cards or customer loyalty systems, we will help you to acquire customers and increase your profits. We support you in finding customers with whom you can work together. Also, we offer consulting for the conception of your products for connecting your customers to your company in the long term.

### Unlimited Service

We offer you the flexibility you expect from us. Involve us right from the beginning of the development of your credit, prepaid or customer card and profit from our professional expertise which covers the entire range of the management of card portfolios. We will perform the whole management including choice of customers, transaction management, account management, customer communication and statements of accounts. We even take care of the fraud management.

If you already have the professional know-how and only need a software solution, we will also be the perfect choice for you. You can mandate us to operate the software for you or you acquire the license of the software and decide on your own which services you would like to use additionally.

No matter whether you are operating only in Germany or also in foreign countries, our solution can be implemented internationally. If you wish to have a multi-company or multi-country processing we can support you with one single global implementation. With centralized hosting and multi-language support from our global competence centers we can offer real economies of scale to multinational organizations.

## Complete Service

The FIS KORDOBA card solution includes any aspect of card processing.



## Full Service

You will work together with your own account manager who understands your business and the specific challenges you are faced with. Your account manager is your partner on the road to success. He or she will support you in all strategic decisions which will have an influence on your portfolio. Also, a delivery manager will help you to guarantee that you accomplish your strategic objectives. The team you are working with will be supported by 200 card specialists, plus 2,000 employees from competence centers around the world.

## Flexible Accounting

The FIS KORDOBA card solution offers a flexible business model. We meet your requirements and current challenges and work closely together with you to create an optimal business relationship. With this approach you can adjust the costs according to the business model which is most suitable for your organization.

## Constant Optimization

The FIS KORDOBA card solution has been one of the world's leading systems for card processing for decades. We process more than 70 million card accounts in over 20 countries. Within the last five years we have invested more than \$50 million in extending our card solution, and we will continue to invest in our solution in order to guarantee that it will retain its leading position. It is our principle to create a software which will take the load off from you so that you can care for your business. Customer-specific workflows will undertake the administration of tasks concerning account management, commercial processes as well as collections. Our system can be connected to your existing applications through a number of interfaces.

## Rapidity

We know that rapidity is a critical issue within the context of card processing. This is the reason why we designed our solution in a way that it can be implemented rapidly – after the implementation you will be able to roll out new products within a few weeks and to adjust existing products within a few days.

## Simplicity

Our solution is not only highly developed, but also simple. Simple because the software is designed in a user-friendly way when it comes to the creation of new products or the management of customers' accounts. For product designers the software is parameterized comprehensively so that no code changes are necessary when releasing or adjusting new products. For the service staff of the customers the solution offers a user-friendly interface which simplifies the contact with card holders. The user interface "ServiceView" can be navigated and adjusted to customer requirements in a simple way, and it can display messages in each local language. This way you can offer your customers and your service staff a work station which is easy to operate.

## Customer comes first

One of the most outstanding advantages is that the software has been designed in a way to set the focus on the customer. For instance, a customer who has three cards will be sent only one instead of three account statements. This way the customer service program can easily run via a range of cards, at the same time optimizing your risk management and cross-selling opportunities. The software translates user-defined business requirements during the data processing. Therefore, it is not necessary to strain your IT department with endless system changes.

## Risk, Fraud and Compliance

The system completely controls collections, fraud management and compliance reporting. The FIS KORDOBA card solution is also integrated in the market-leading systems for fraud and compliance management such as Falcon, TRIAD, NBSM and Hunter.

## FIS KORDOBA card solution – an overview

- Rapid implementation of new products
- Constantly updated compliance requirements
- Modular options according to your requirements
- Choice between business models based on maintenance or license
- Strong local and global support
- Overview of all card data for each customer
- Comprehensive ways of communicating with the customer
- Pricing on transaction basis
- Risk and fraud control

Since we provide this solution worldwide with several data processing centers, we can offer a comprehensive, customized and flexible card solution as well as service for credit cards, prepaid cards and customer loyalty systems. We process more than 70 million card accounts worldwide.

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## Summary

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### A complete solution

Our service exceeds mere technology. Experienced consultants work to ensure that you will have a solution which is best for your business.

### Fast and cost-effective

Through high-performance and flexible parameters you can roll out new products in a simple and rapid way and remain compatible at the same time.

### Financial flexibility

You will have flexibility for optimizing direct investments and choosing for a payment model which makes it possible to increase your profits with due regard to the costs.

### From local to global

One single application yields real economies of scale for multi-national companies and can be managed efficiently from our European data processing center which also features multi-lingual professional expertise.



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