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# PowerCARD Solutions

**General overview and key functions**

PowerCARD 3.5.3

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# Topics

- Objectives
- PowerCARD solutions catalogue
- PowerCARD key functional features
- PowerCARD application walkthrough



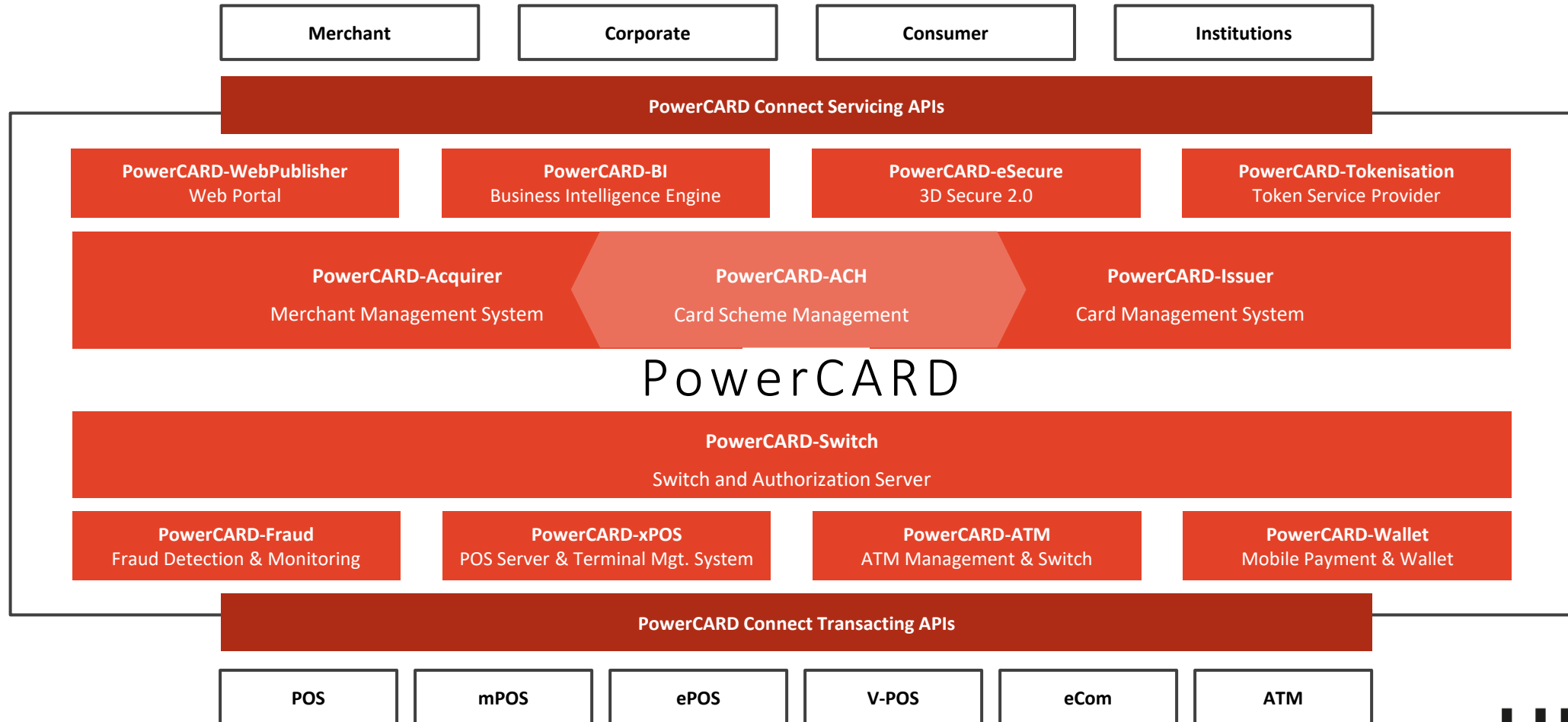
# Objectives

- **At the end of the presentation, you should :**
  - Know the list of the PowerCARD solutions that your institution acquired
  - Get the list of key functional features within PowerCARD 3.5
  - Become familiar with the PowerCARD application working spaces and organization



# PowerCARD solutions catalogue

# PowerCARD solutions catalogue



# PowerCARD solutions catalogue



## PowerCARD-Issuer

- Complete services for issuance and management of all payment instrument types.



## PowerCARD-Switch

- To manage routing, stand-in & authorization processing.



## PowerCARD-eSecure

- An added step for online payments for online authentication (ACS - 3DSecure).



## PowerCARD-Dashboard

- Set of graphs, tables, data grouped into Dashboard providing a clear visibility to business users on their KPIs



## PowerCARD-Fraud

- A stand-alone fraud solution monitoring in real-time or near real-time authorizations coming from any systems



## PowerCARD-WebPublisher

- Web portal solution offering unrivaled self-services function along with a powerful admin functions to manage and personalize multiple web portals.

# PowerCARD solutions catalogue



## PowerCARD-Acquirer

- Comprehensive merchant management platform enabling acquirers to tailor specific solutions for merchants.



## PowerCARD-xPOS

- Manages authorizations and transactions for any kind of Point Of Sales devices (POS, mPOS, ePOS,...).



## PowerCARD-ATM

- Comprehensive self-service solution that supports financial institutions and retailers in maximizing their ATMs.



## PowerCARD-ACH

- Setup and management of authorization, clearing & settlement between Clearing House members via SID standards (for authorizations) and LIS standards (for clearing).



## PowerCARD-Tokenization

- Complete solution to support the issuance, provisioning, storage and management of tokens on behalf of a token requestor



## PowerCARD-Wallet

- Mobile payment solution, with instant payment and instant notification capabilities, providing its own prepaid account or connecting to any external payment means.

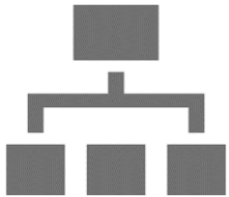


# PowerCARD key functional features



# PowerCARD key functional features

## Multi-institution



A single PowerCARD instance can simultaneously host acquiring and issuing institutions. Each institution will be having its own environment with its own users and business rules.

## Multi-currency



Transactions can be authorized with a given currency, presented and then settled with different currencies.

Multi's

## Multi-language



PowerCARD interfaces (GUIs, reports, messages) are displayed according to the user's preferred language. These interfaces support English and French by default

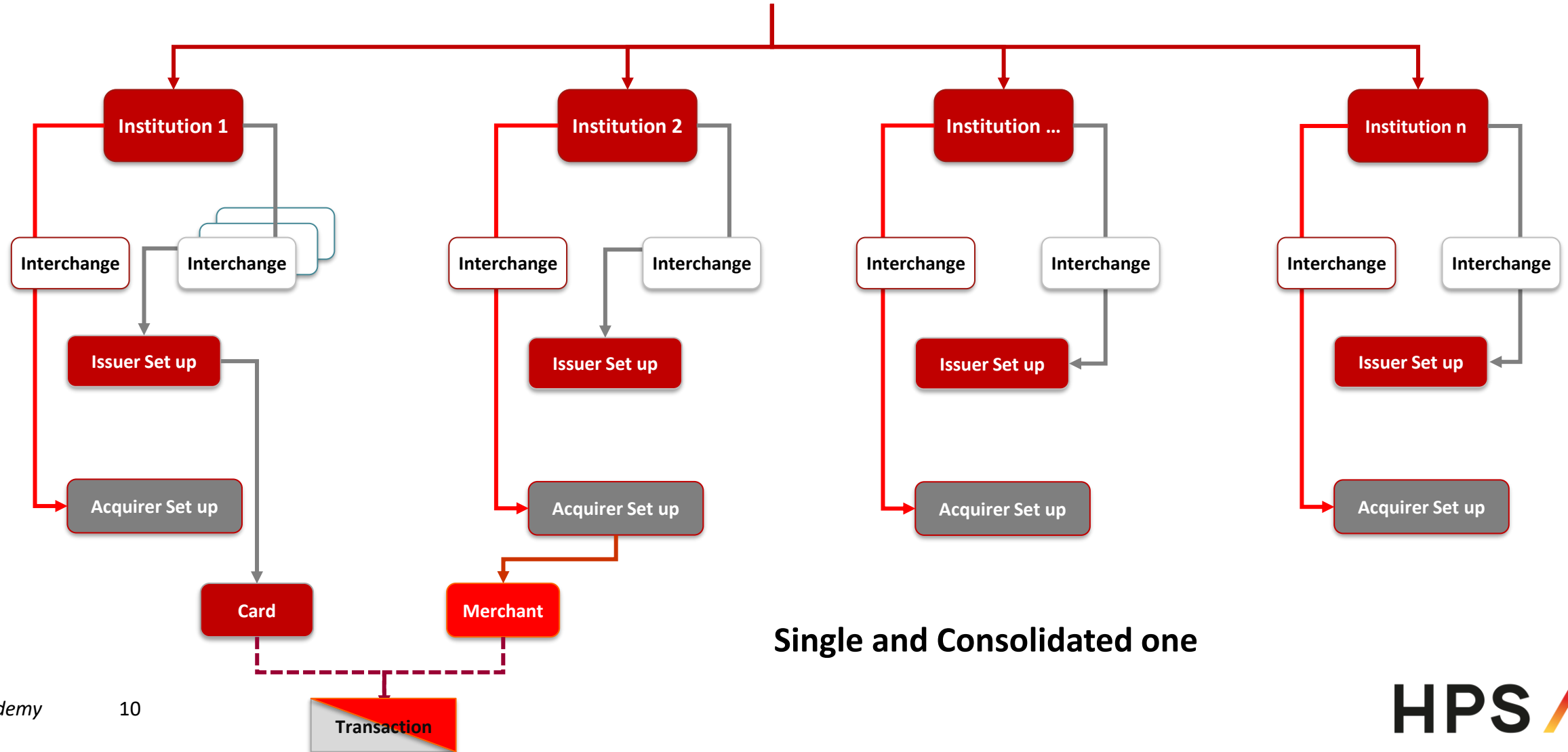
## Multi-address



PowerCARD allows the cardholder/merchant to have multiple addresses. Each address can be used for different purposes (recovery, marketing, etc.).

# PowerCARD key functional features

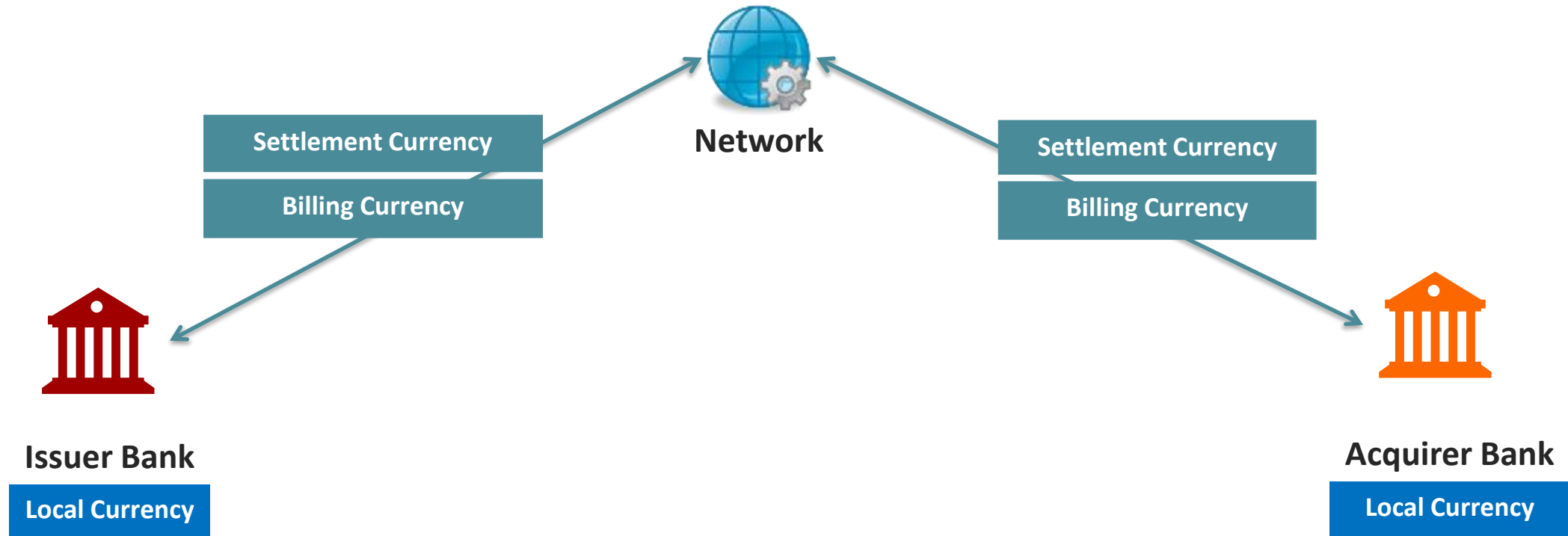
Platform



Single and Consolidated one

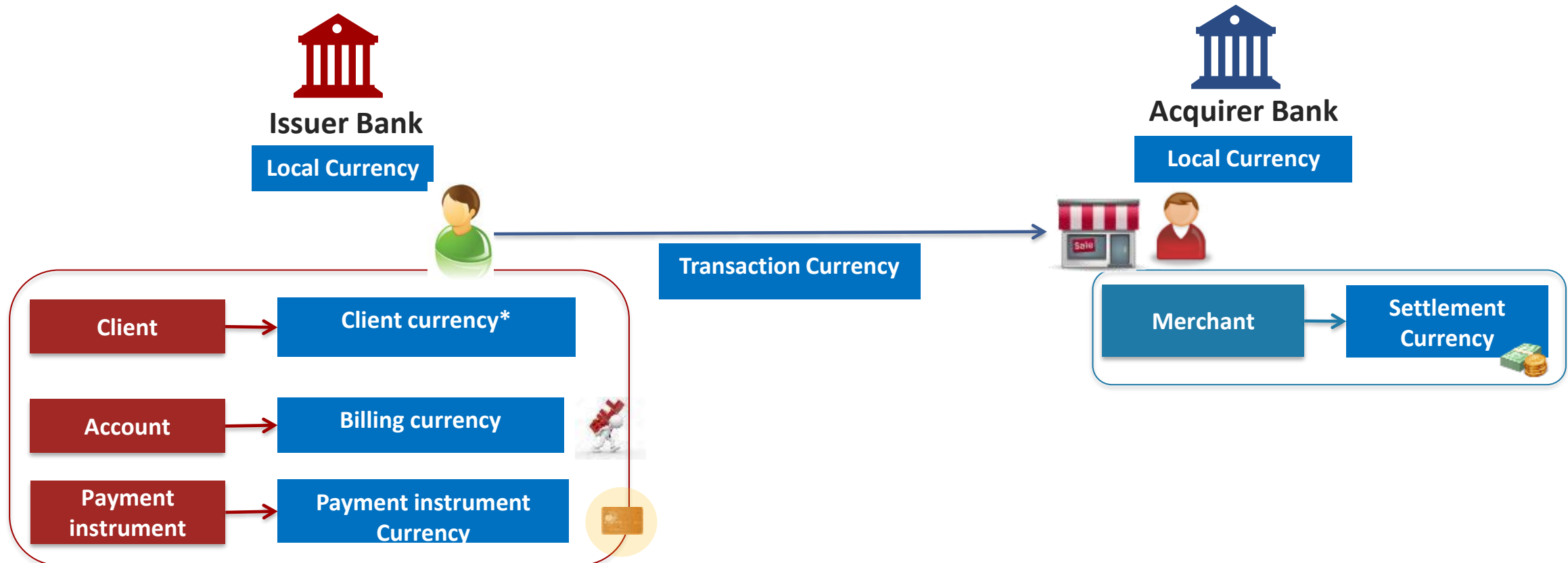
# PowerCARD key functional features

- Multi-currency (1/2)



# PowerCARD key functional features

- Multi-currency (2/2)



## PowerCARD key functional features

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### Multi language



- **Screens and messages interface**
  - Depends on the language select at connection time by the user
  - English & French are natively supported
- **Communication with customer**
  - Based on customer choice
  - Different languages for letters and notifications

## PowerCARD key functional features

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### Multi addresses

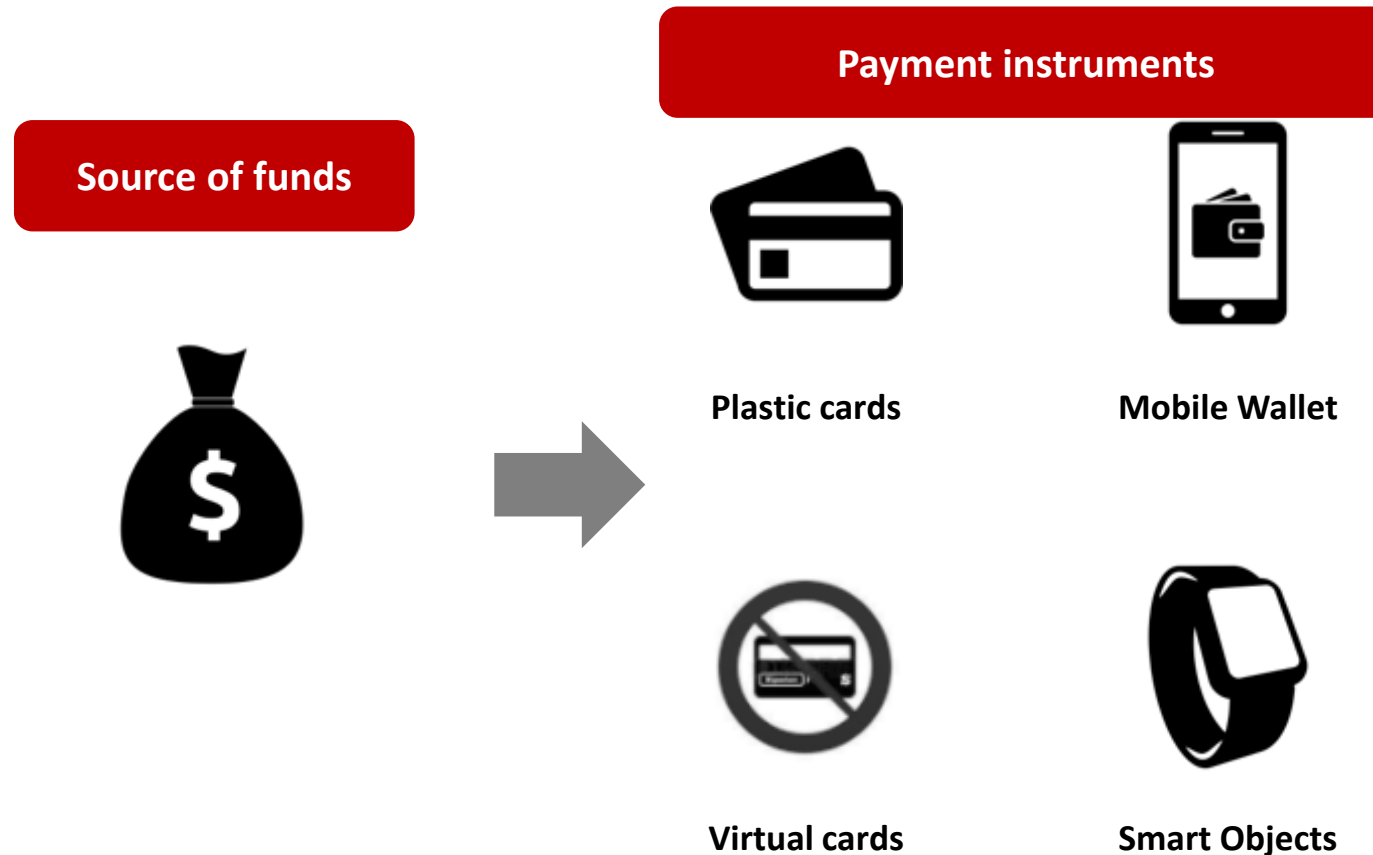


- **An address has a type, usage and a sending mode**
- **Some of the usage supported**
  - Sending address of the payment instrument
  - PIN mailer address
  - Customer Statement
  - Merchant office location
  - Address for dispute
  - ...
- **A customer (Cardholder or a Merchant) has one main address and may have additional addresses**

# PowerCARD key functional features

- **PowerCARD-Issuer**

- Separation between source of funds and payment instruments



# PowerCARD key functional features

- **PowerCARD-Issuer**

- Offer setup



Segmentation criteria

**Issuer catalogue**



Packs and bundles

Payment instrument  
product

Financial Account  
product

PI and FA Add on  
services products

Loan product

Loyalty product

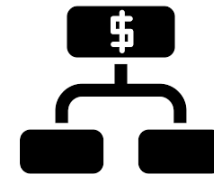
Services product



Template duplication



Ability to customize  
products characteristics to  
market needs



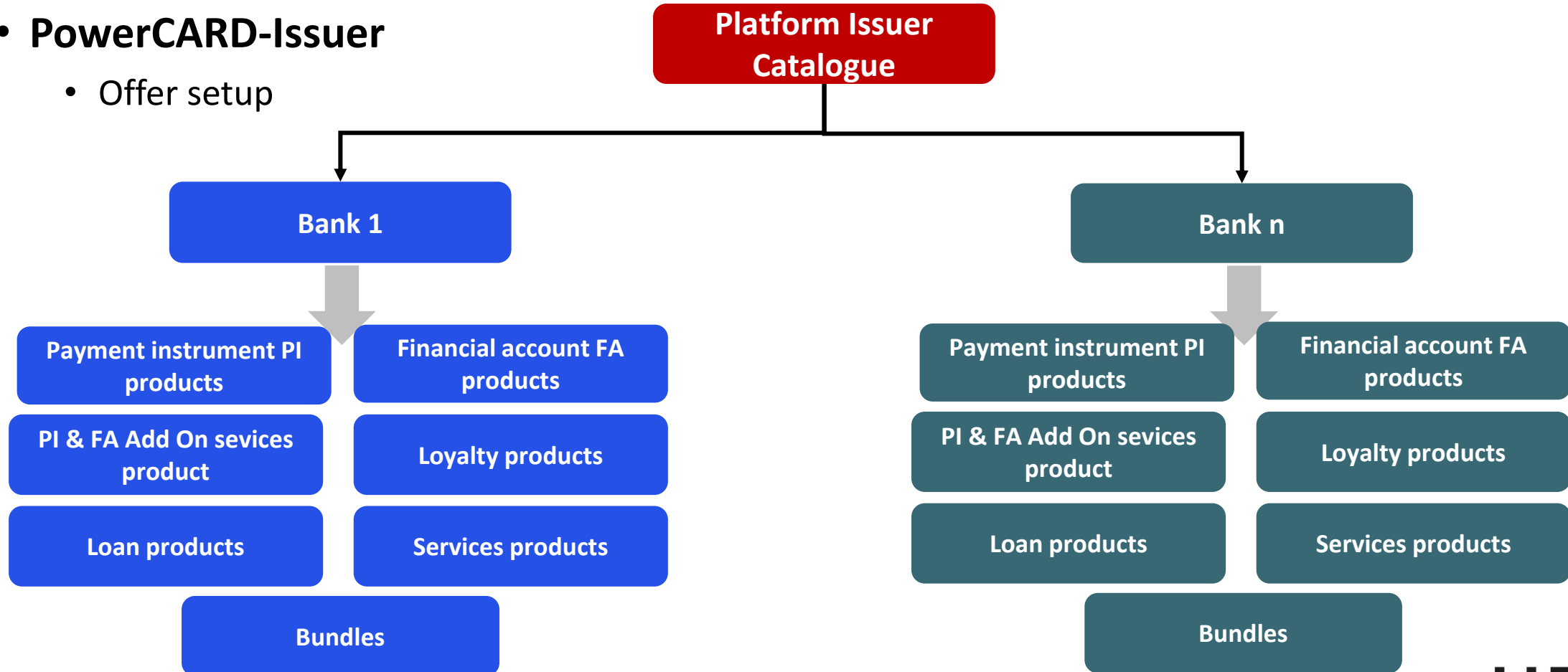
Multi-level propagation of  
products characteristics



# PowerCARD key functional features

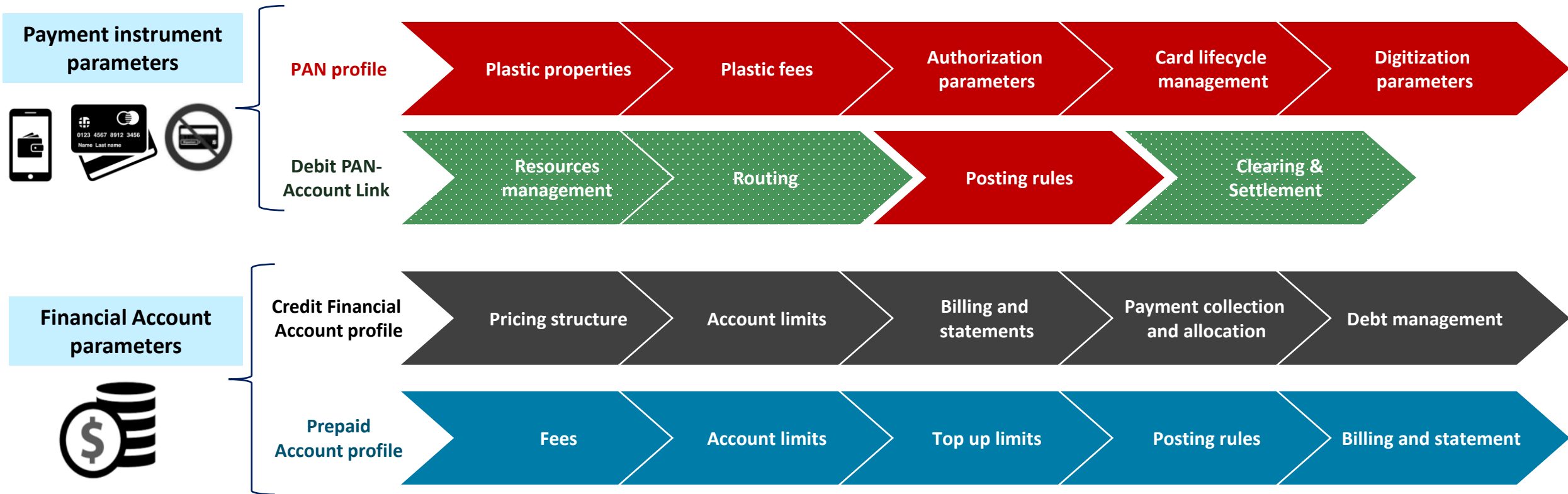
- **PowerCARD-Issuer**

- Offer setup



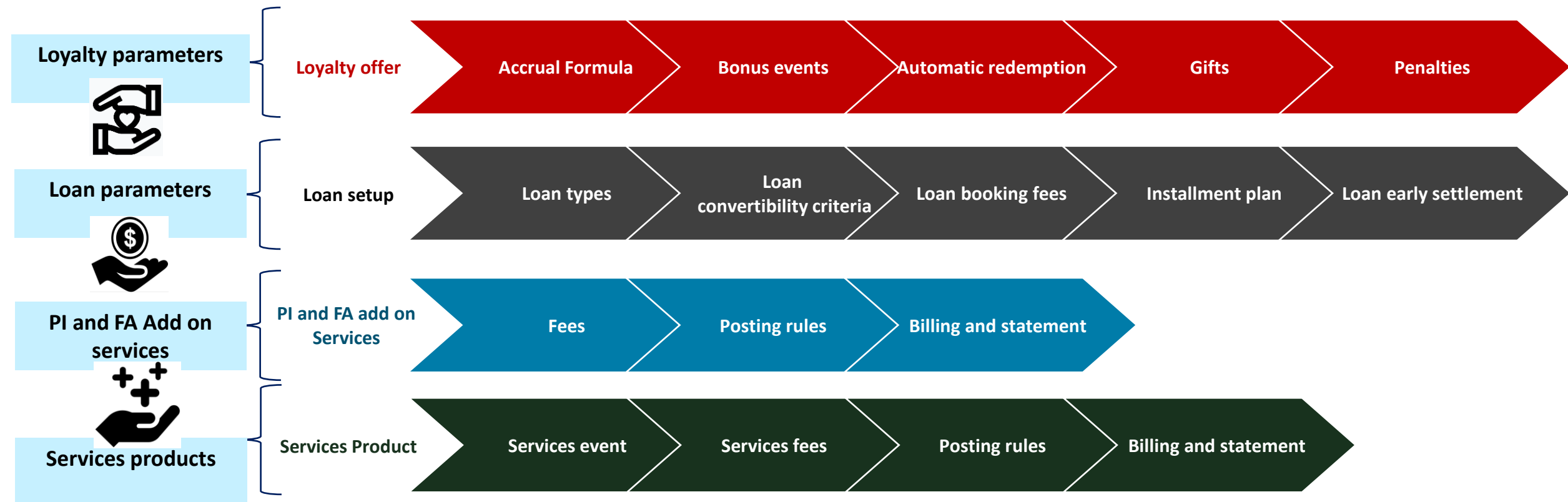
# PowerCARD key functional features

- PowerCARD-Issuer products definition



# PowerCARD key functional features

- PowerCARD-Issuer products definition



# PowerCARD key functional features

- **PowerCARD-Issuer**

- Flexible Posting engine



## **\*Posting based on...**

Issuer, Payment instrument product, MCC, MCC group, Transaction code, Transaction category, Transaction country, Transaction currency, Acquirer country, Cross border indicator, ....  
Account Customer or Corporate one.

# PowerCARD key functional features

- **PowerCARD-Acquirer**

- Offer setup



Segmentation criteria

**Acquirer catalogue**

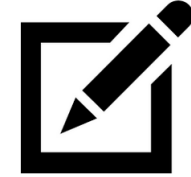
Acceptance products

Equipment products

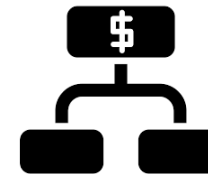
Additional services products



Template duplication



Ability to customize products characteristics to market needs

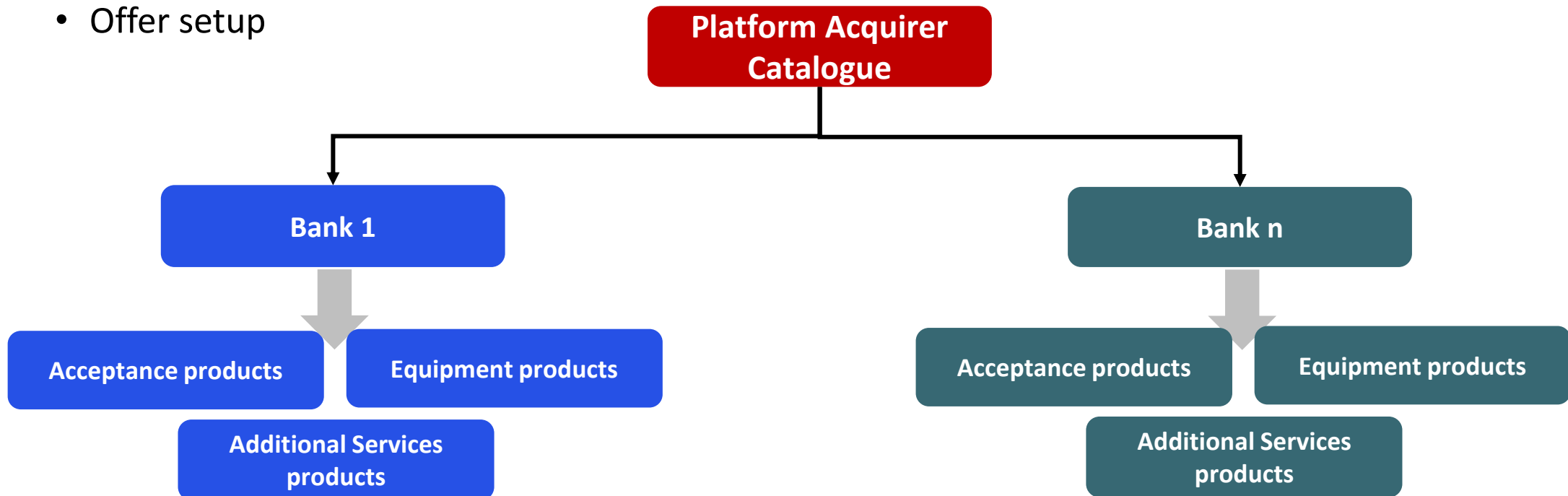


Multi-level propagation of products characteristics

# PowerCARD key functional features

- **PowerCARD-Acquirer**

- Offer setup



# PowerCARD key functional features

- **PowerCARD-Acquirer**
  - Flexible settlement engine



## **\*Settlement based on...**

Network, Card type, Transaction currency, Card payment mode, Transaction territoriality, Ecom Security level, Reversal....



# PowerCARD application walkthrough



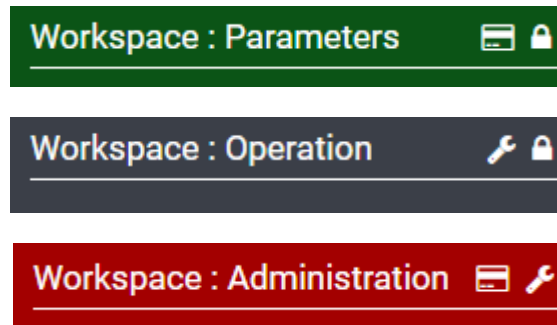
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# PowerCARD application walkthrough

- **Application is organized**
  - In a three workspaces
    - Parameters, operations and administration
    - The access to these workspaces is defined by user profile and rights
  - Up to three sub menus to access a screen
  - Offers faster tools for navigation :
    - Shortcuts,
    - Bookmarks,
    - Recent navigation
    - Definition of default workspace, default module...

# PowerCARD application walkthrough

- Application design



# PowerCARD application walkthrough

- 360° view on a customer portfolio and activities

## Customer view

	Client code	First name	Family name	Legal ID	Phone	Birth date	Address
▼	0330871750	RACHAEL	HAWKINS	C985424	0662447777	03/12/1980	LINE 1, LINE 2, LINE 3, LINE 4 ...
▶	Payment instruments						
▼	Accounts						
	CREDIT RETAIL	199589497		Normal		04/11/2016	
▼	0322214750	VANESSA	MULLINS	C985424	0662447777	03/12/1980	LINE 1, LINE 2, LINE 3, LINE 4 ...
▶	Payment instruments						
▶	Accounts						
▼	0399854750	LYNN	PECK	C985424	0662447777	03/12/1980	LINE 1, LINE 2, LINE 3, LINE 4 ...
▶	Payment instruments						
▶	Accounts						

# PowerCARD application walkthrough

- 360° view on a customer portfolio and activities

[Back](#)

Customer service

• Customer view

[Memo](#) [Account transactions](#)

**IDENTIFICATION**

Institution	HPS Middle East	ISS004	Full name	Mrs. FRANCES MORRIS		Embossed name	MRS. MORRIS FRANCES	
PAN	335818XXXX8236		Client code	0371021419		Account number	190472195	
PAN status	NORMAL	N	Client status	Normal	N	Account status	NORMAL	0
PAN status reason			Client status reason			Account status reason		
PAN status date	04/11/2016		Client status date	08/03/2018		Administrative status date	04/11/2016	
Client host ID			Legal ID	C985424		Corporate ID		
Phone	0662447777		Address	LINE 1, LINE 2, LINE 3, LINE 4, Prague, Default Czech R		Corporate name		
Birth date	03/12/1980		Member since	04/11/2016		Currency	CZK	203
VIP level	Normal	1	Customer type	Individual	01			




[PAN SUMMARY](#) [ACCOUNT SUMMARY](#) [ACCOUNT FINANCIALS](#) [BILLS AND LOANS](#) [LOYALTY](#) [ADD-ON SERVICES](#)

# PowerCARD application walkthrough

- 360° view on a customer portfolio and activities

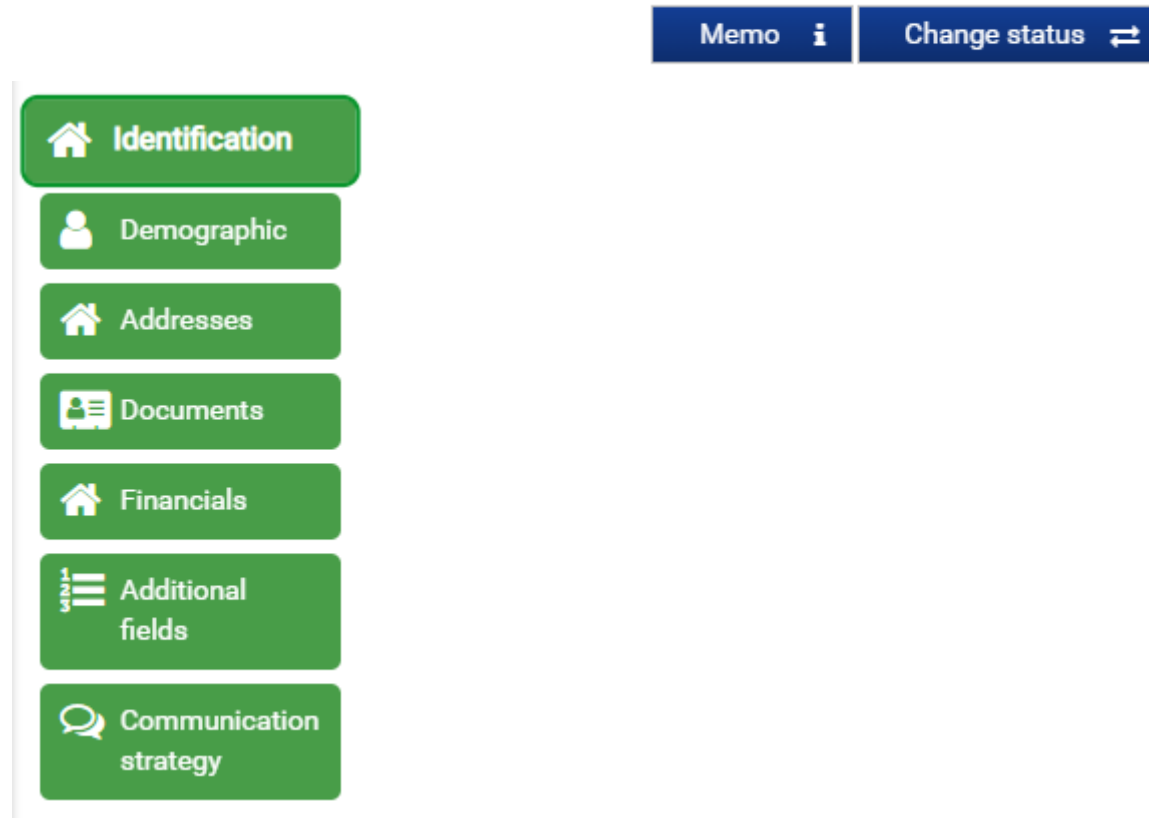
## Customer view

### IDENTIFICATION

Institution	HPS Europe	ISS003	Full name	Mrs. RACHAEL HAWKINS		Embossed name	MRS. HAWKINS RACHAEL	
PAN	515990XXXXXX8451		Client code	0330871750		Account number	199589497	
PAN status	NORMAL	N	Client status	Normal	N	Account status	NORMAL	0
PAN status reason			Client status reason			Account status reason		
PAN status date	04/11/2016		Client status date	08/03/2018		Administrative status date	04/11/2016	
Client host ID			Legal ID	C985424		Corporate ID		
Phone	0662447777		Address	LINE 1, LINE 2, LINE 3, LINE 4, Milano, Milano, Italy		Corporate name		
Birth date	03/12/1980		Member since	04/11/2016		Currency	EUR	978
VIP level	Normal	1	Customer type	Individual	01			

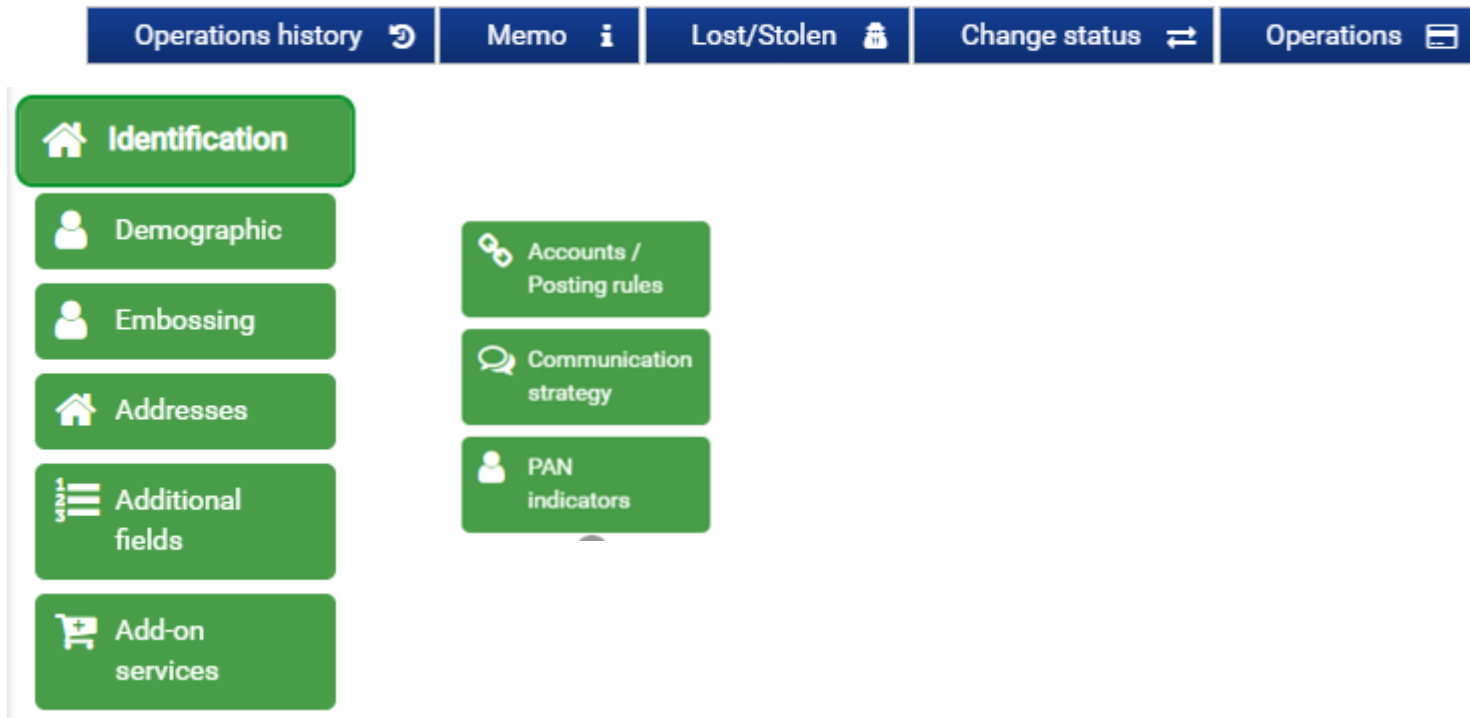
# PowerCARD application walkthrough

- 360° view on a customer portfolio and activities
  - Client



# PowerCARD application walkthrough

- 360° view on a customer portfolio and activities
  - Payment Instruments details



# PowerCARD application walkthrough

- 360° view on a customer portfolio and activities
  - Financial account details

The screenshot displays the PowerCARD application interface. At the top, a dark blue navigation bar contains the following menu items: Memo, Instant balance, Rollup, Full loan payoff, Account transactions, Statements list, Capture an adjustment, Account Operations, and Loans list. Below this bar, the main content area is divided into two columns of green buttons. The left column includes: Identification, Account Information, Account indicators, Credit line, Account financials, and Direct debit accounts. The right column includes: Additional fields, Communication strategy, Add-on services, Aging, Account Activity, and Preferences / indicators.



# PowerCARD application Walkthrough

- Corporate hierarchy setup

**IDENTIFICATION**

* Institution	HPS Europe	ISS003	* Hierarchy code	YLHLRG
* Wording	Large Business		* Abbreviated wording	Large Business
* Description	Large company/hierarchy			

**HIERARCHY COMBINATION**

Add +

Add sub level +

Add Account +

Delete

▼ Headquarters - ( **Mandatory** ) - ( **Accept PAN** ) -- Contract element ID: **C1**

CREDIT RETAIL YG - V: 1 - ( Optional ) - Account AC1 - Contract element ID: **AC1**

▼ Division - ( **Mandatory** ) - ( Doesn't accept PAN ) -- Contract element ID: **C11**

Sub-division - ( Optional ) - ( Doesn't accept PAN ) -- Contract element ID: **C111**

▼ Division - ( Optional ) - ( Doesn't accept PAN ) -- Contract element ID: **C12**

▼ Sub-division - ( Optional ) - ( Doesn't accept PAN ) -- Contract element ID: **C121**

CREDIT RETAIL YG - V: 1 - ( Optional ) - Account C121 - Contract element ID: **AC121**

Division - ( Optional ) - ( Doesn't accept PAN ) -- Contract element ID: **C13**

# PowerCARD application Walkthrough

- Corporate structure setup

Back

Identification

Hierarchy contract elements

Accounts / Posting rules

IDENTIFICATION

Institution

HPS Europe

ISS003

Branch

AURIGA 2

000008

Application ID

CO000000000000821

Existing corporate

Application type

Ordinary corp application

Application status

Processed

HIERARCHY SELECTION

Hierarchy Visualisation

☐ Tree

Select corporate hierarchy

Remove selection

Remove hierarchy

Contract workflow trail

▼

Division : HPS Head-Office - ( Mandatory ) - ( Doesn't accept PAN ) - - Status: **Processed** - Contract element ID: C1

■

CREDIT RETAIL YG - V: 1 - ( Mandatory ) - Corporate Account AC1 - Status: **Processed** - Contract element ID: AC1

■

Division : HPS Solution - ( Mandatory ) - ( Accept PAN ) - - Status: **Processed** - Contract element ID: C11

■

Division : HPS Processing - ( Mandatory ) - ( Accept PAN ) - - Status: **Processed** - Contract element ID: C12

■

~~Division : ( Optional ) - ( Accept PAN ) - - Status: **Removed** - Contract element ID: C13~~

# PowerCARD application Walkthrough

- Dispute managed with cases

Dispute case detail

Back

IDENTIFICATION

Institution

HPS America

ISS002

Network

VISA

01

Merchant number

0000000000000001

Acceptor point

Creation date

04/24/2020

Status

Open

Case id

A20115\_08511341

ARN

81111118306100144496810

Merchant legal ID

DEBIT RET

Access number

111111

Limit date

04/29/2020

Locked

☐ No

Case wording

First Chargeback

Amount

20,000.00

USD

Doing business as

01

PAN

447133XXXXXX1265

Closing date

Transaction

Customer view

Memo

Documents list

Event category	Creation date	Limit date	Clearing date	Review date	Queue	Status	Closing date
CHARGEBACK CLAIM DEBIT	04/24/2020	04/29/2020	04/24/2020		QUEUE CHARGEBACK DEBIT VISA	Open	
Automatic chargeback	04/24/2020	04/24/2020					04/24/2020
CHARGEBACK CLAIM DEBIT	04/24/2020	04/29/2020	04/24/2020		QUEUE CHARGEBACK DEBIT VISA	Open	

# PowerCARD application Walkthrough

- Maker cheker feature

Checking queue

Institution

Operation name

Operation ID

Maker

Creation date From

To

Status

Decision date From

To

Search

Clear

Screen	Operation name	Operation ID	Maker	Status	Comment	Creation date	Decision date	
Account transactions	Cancel transaction	324	elmehdi	Opened		7/16/2020, 8:05:01 PM		
Financial account	Capture an adjustment	343	elmehdi	Opened		7/17/2020, 1:11:18 PM		
Financial account	Account cycle change	61	ISS003	Opened		7/9/2020, 11:43:32 AM		
Financial account	Account cycle change	62	ISS004	Opened		7/9/2020, 12:17:39 PM		
Financial account	Account status change	63	ISS004	Opened		7/9/2020, 12:23:37 PM		

Operation details and decision



# PowerCARD application Walkthrough

- 360° view on a merchant hierarchy and activity

\* Institution

DB BANK NAME T00001

T00001

Merchant ID

MER000001

Contract reference

Status

▼

Acquiring site external id 1

Branch

Doing business as

External identification

Acceptor point

Contract item Id

Legal identification

Company name

Customer private Id

Access number

► Advanced search

Search

New

Clear



Merchant hierarchy



Operations by level

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# Topics

- Objectives
- PowerCARD solutions catalogue
- PowerCARD key functional features
- PowerCARD application walkthrough
- **Summary**



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- Summary





*Thank you*