ACM

The Future of Card

Management Solutions

https://pst.asseco.com/
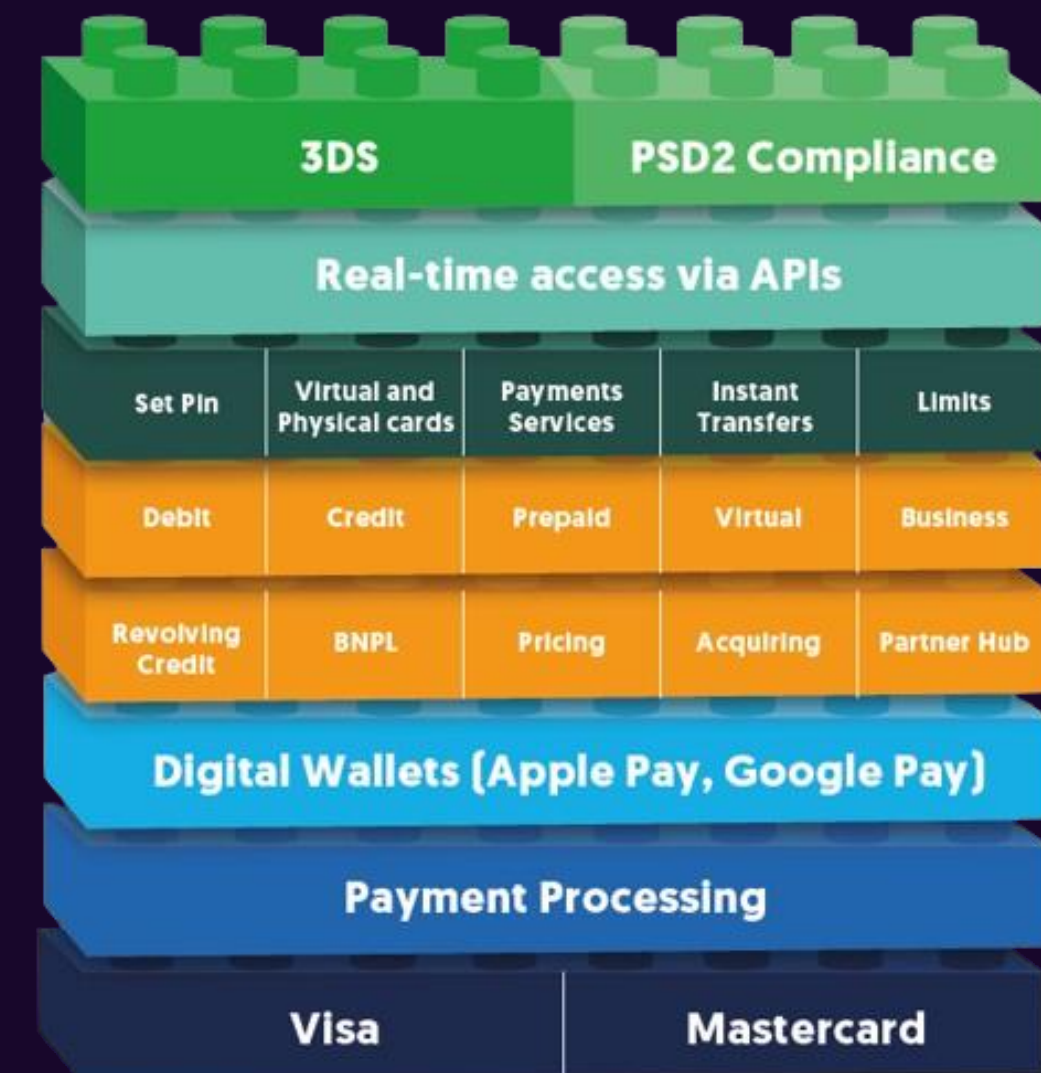
Contents

Introduction to
ACM

1

What is ACM?

ACM, or Advanced Card Management, is a specialized software solution designed specifically for banks to **enhance the management and supervision of card-related operations.**
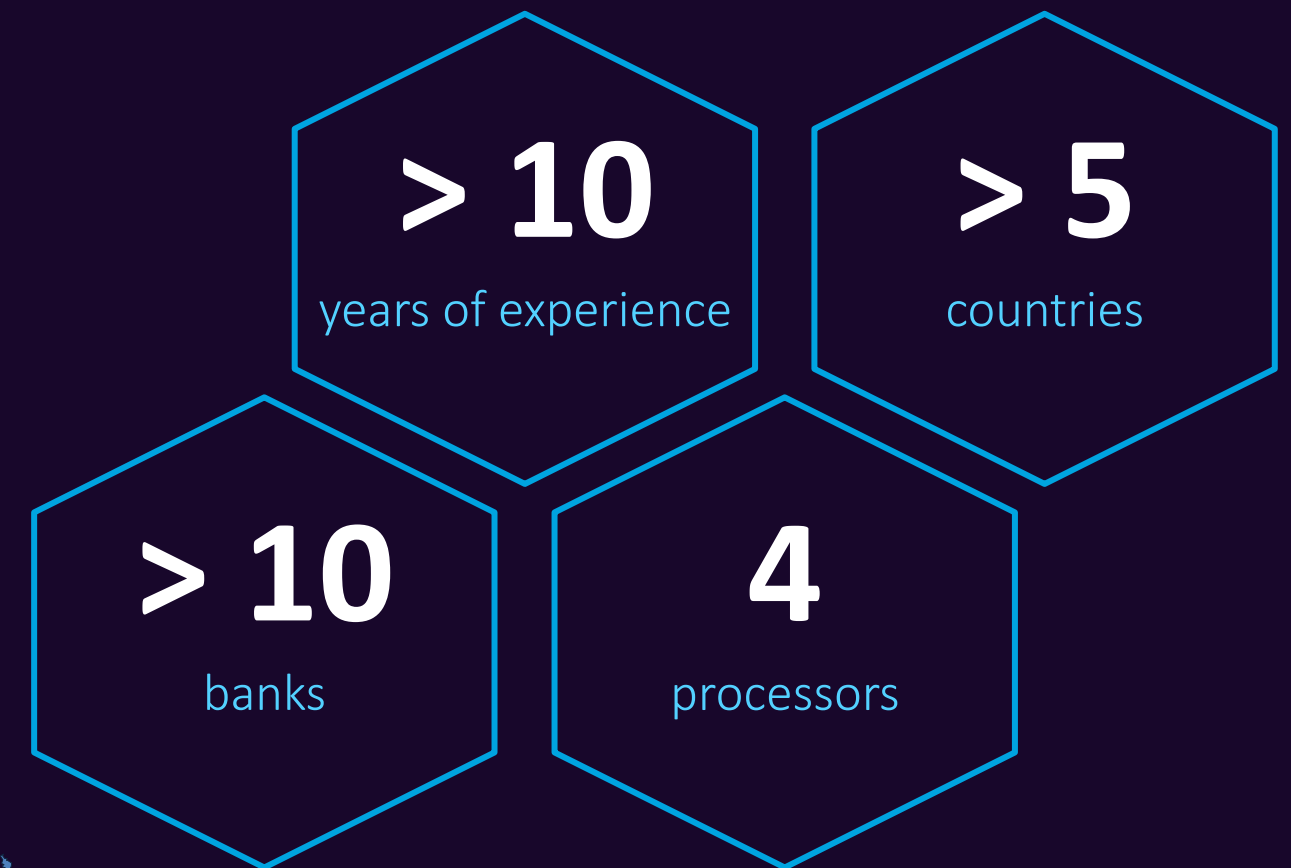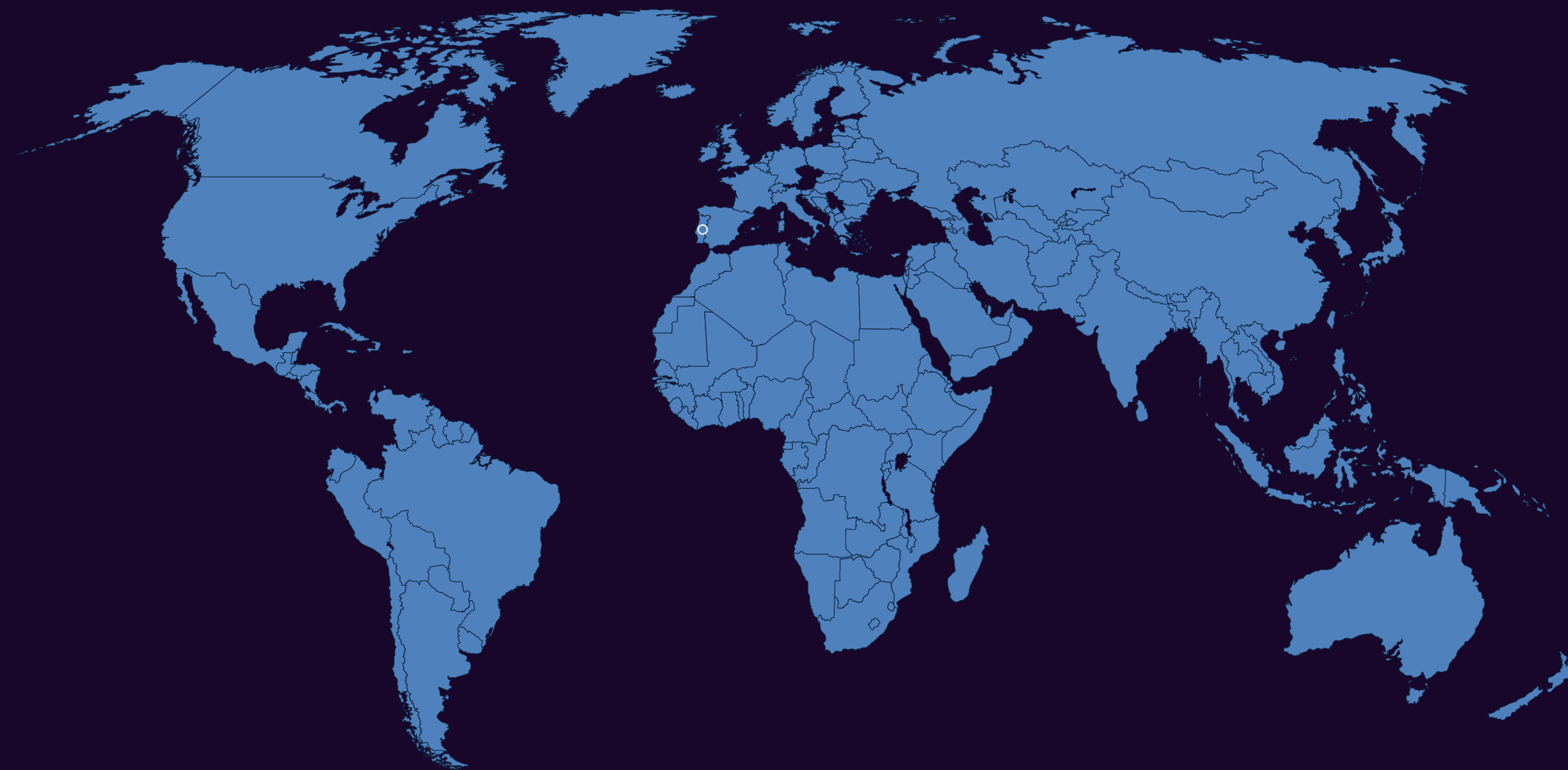
ACM empowers financial institutions to effectively manage the entire lifecycle of cards, This comprehensive platform offers a range of functionalities designed to simplify tasks such as card issuance, tracking, and maintenance.

Additionally, ACM provides intuitive card customization options and integration with banking schemes. Banks can handle the complexities of card management with confidence and agility by utilizing ACM's capabilities, guaranteeing a flawless experience for both employees and clients.

3DS	PSD2 Compliance
Real-time access via APIs	

Set Pin	Virtual and Physical cards	Payments Services	Instant Transfers	Limits
Debit	Credit	Prepaid	Virtual	Business
Revolving Credit	BNPL	Pricing	Acquiring	Partner Hub

Digital Wallets (Apple Pay, Google Pay)
Payment Processing

Visa	Mastercard

Solution used by several Financial Institutions Worldwide

> **10**
years of experience

> **5**
countries

> **10**
banks

4
processors

2010

First version of product to delivery on cape verde bank

2012

Implementation in a Portuguese bank. The largest consumer credit bank. Cetelem.

2014

Several implementations in other Portuguese banks

2018

Born the first ACM product version.

2019

Implementation in a Namibian bank

2020
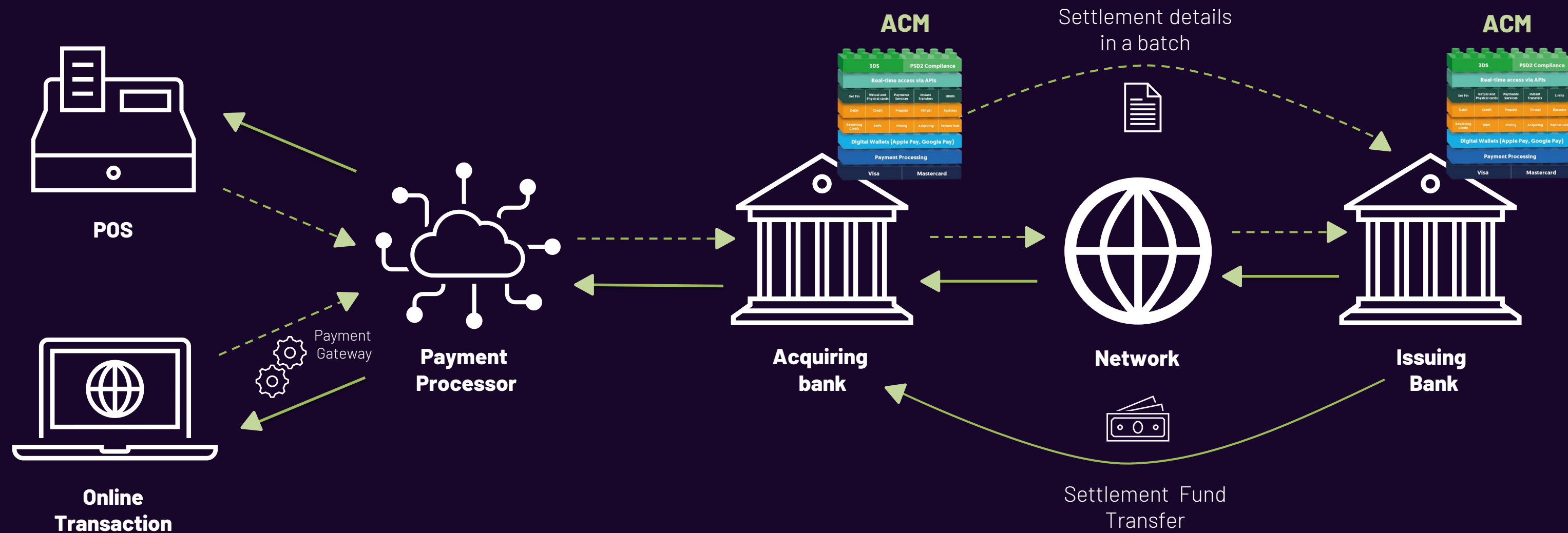
Growth of ACM product and refinements

Where ACM Stands

2

The structure of the **bank card payment system** is defined by the following interactions:

ACM

Settlement details
in a batch

ACM

POS

Payment
Gateway

Payment
Processor

Acquiring
bank

Network

Issuing
Bank

Online
Transaction

Settlement Fund
Transfer

2 Payment Process

Phase 1: Initiating the Purchase
- Consumer Confirms Purchase: The cardholder confirms the purchase at a Point of Sale (POS) terminal or online checkout.
- Consumer Submits Transaction Details: The cardholder swipes their card at the POS or enters card details online.

Phase 2: Data Transmission
- Encryption: Transaction details are encrypted and sent to the payment processor.
- Processor to Network: The payment processor sends the encrypted data to the Credit Card Network.
- Network to Issuer Bank: The Credit Card Network forwards the data to the issuing bank.

Phase 3: Payment Verification
- Issuing bank verifies the cardholder's funds and the transaction's legitimacy, then sends an approval or decline message back through the Credit Card Network.

Phase 4: Authorization
- The authorization response is sent to the payment gateway or card reader, displaying the result to the consumer. If approved, the merchant proceeds with the delivery of goods or services.

Phase 5: Processing and Settlement
- The merchant's bank (acquiring bank) processes the batch of approved transactions submitted by the merchant.
- Payment Settlement Flow:
- The acquiring bank requests settlement from the issuing bank.
- The issuing bank transfers the funds to the acquiring bank, deducting fees.
- The remaining funds are deposited into the merchant's account within 2-3 business days.

Role of ACM in the Transaction Process

The ACM plays a crucial role in **assisting the issuing bank**, particularly during phase 3 and phase 4:

Phase 3:
Payment Verification

Phase 4:
Authorization

ACM supports the issuing bank in verifying if the client has sufficient funds to cover the payment. Once the verification is complete, ACM sends an approval or decline message back to the payment processor.
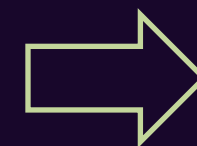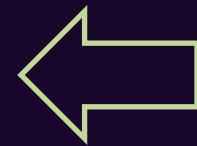
During the authorization process, ACM helps the issuing bank to efficiently process and validate transactions. Using advanced algorithms and real-time data analysis, ACM enhances the speed and accuracy of authorizations for merchants and consumers.

Current Features
Showcase

3

The ACM Suite offers several key advantages due to its **full modularity**:

Easy to Adjust

High Performance
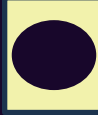
Customizable

Versatile

Goal-Focused Setup

Personalized Solutions

Improved Efficiency

11
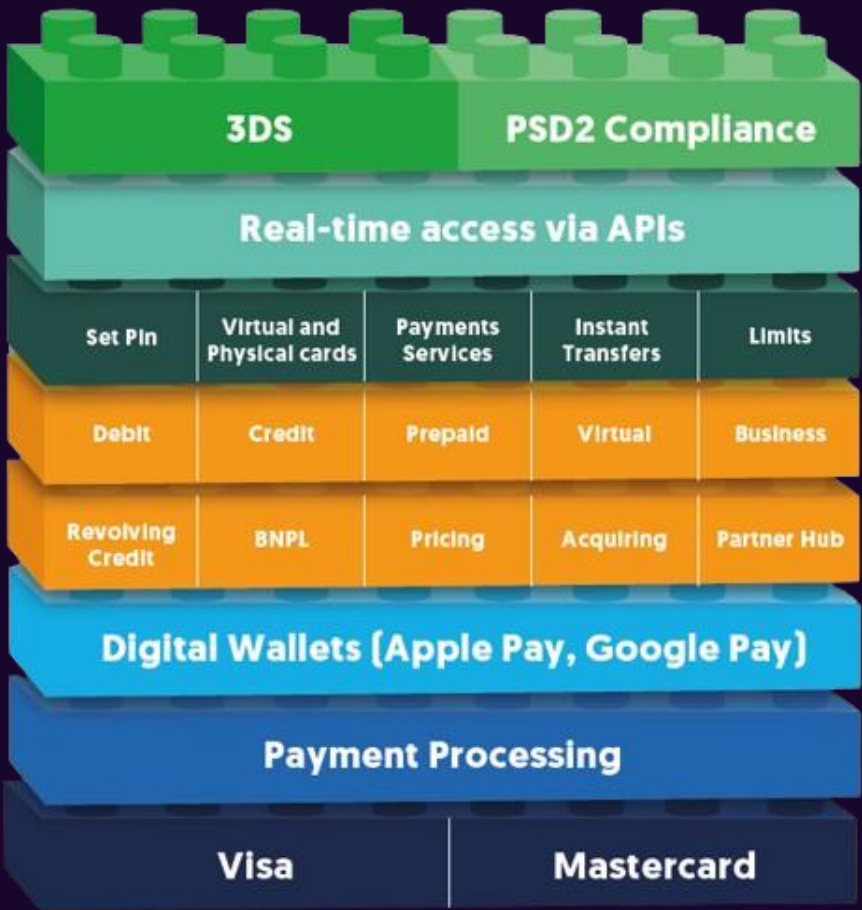
International payment schemes

International Payment Schemes: We specialize in global payment systems.

VISA and Mastercard Solutions: We offer complete services for issuing and managing these cards worldwide.
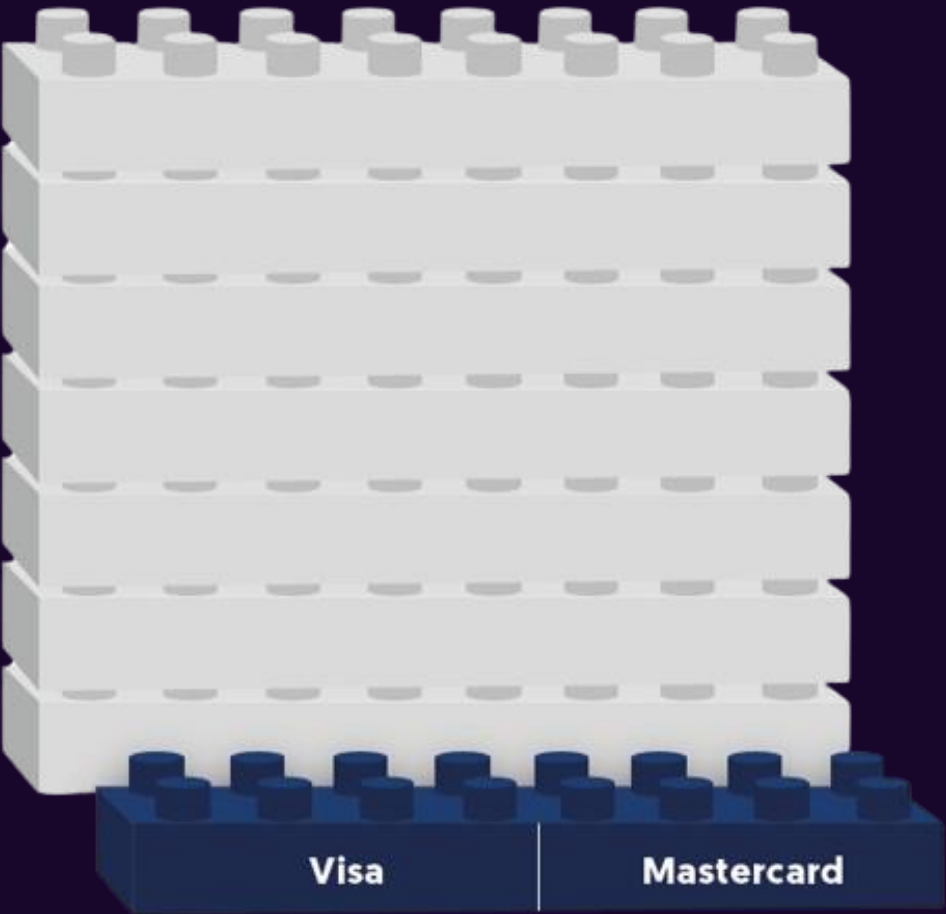
Cross-Border Transactions: We facilitate transactions across international borders.

Global Card Administration: We ensure seamless management of cards on a global scale.

Efficiency and Reliability: Our expertise guarantees efficient and reliable services for our clients.

Visa | Mastercard

3 Certified integration with multiple processors

Certified Integration: We are certified to integrate with a wide variety of processors.

Seamless Compatibility: Our solution ensures smooth compatibility with different systems.

Local and International Processors: We integrate with processors both locally and globally, including:

- SIBS (Portugal)
- EMIS (Angola)
- SIMO (Mozambique)
- SISP (Cape Verde)
- Danubepay (international)

Smooth Operations: Our integration ensures clients enjoy smooth operations.

Payment Processing

Streamlined Processes: Clients benefit from streamlined processes across various platforms and regions.

Tokenization and integration with digital wallets

Exceeding Standards: We aim to surpass modern standards in user convenience and payment security.

Seamless Transaction Processing: It efficiently handles transactions, including those from digital wallets.

Tokenization Support: The ACM solution supports card tokenization, enhancing security and ease of use.

Digital Wallet Compatibility: The ACM solution works smoothly with Apple Pay and Google Pay.

Digital Wallets (Apple Pay, Google Pay)

Support for different card types

Comprehensive Card Suite: Includes debit, credit, prepaid, virtual, and corporate cards.

Sophisticated Card Management:

- Seamless lifecycle management
- Flexible limit management
- Enhanced security with 3D Secure
- Secure tokenized payments

Debit	Credit	Prepaid	Virtual	Business
Revolving Credit	BNPL	Pricing	Acquiring	Partner Hub
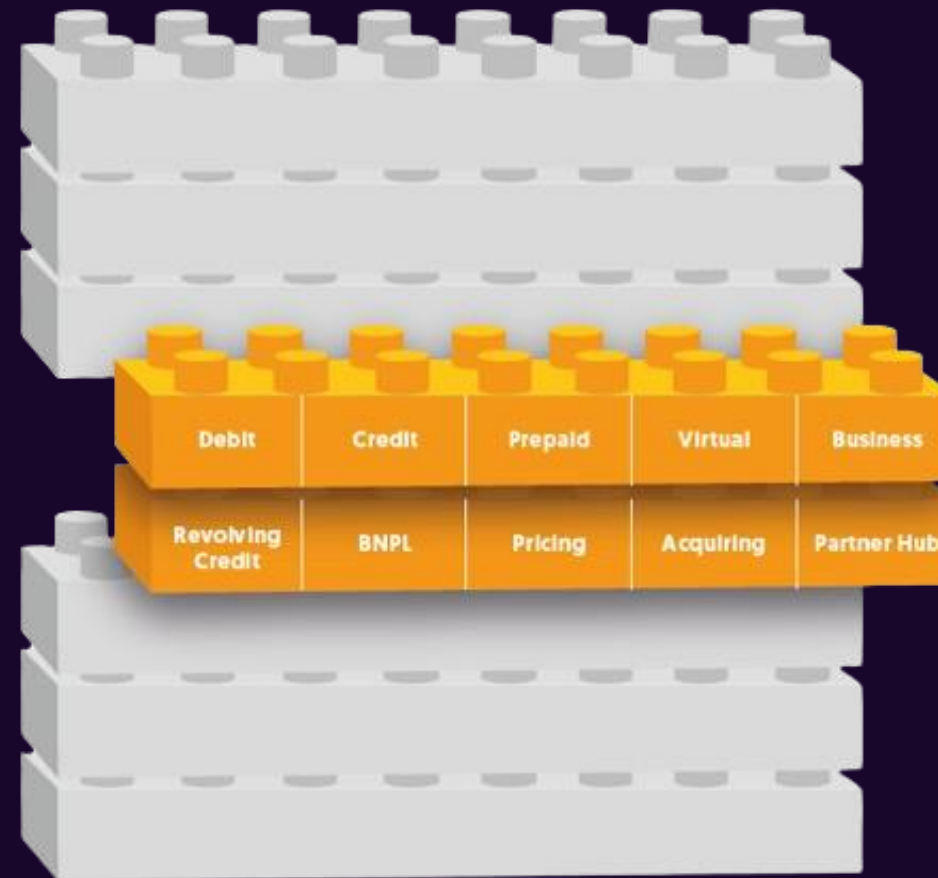
Diverse Functionalities:

- Revolving credit options
- Flexible split purchase alternatives
- 'Buy now, pay later' features
- Efficient price list management
- Streamlined accounting
- Effective acquiring network management
- Hub for partners
- Strategic notification management for marketing

Solid API for integrating across your channels

Powerful Service API: Provides seamless card management for cardholders.

Enhanced Banking Experience: Effortless access to features for improved user convenience.

Real-time access via APIs

| Set Pin | Virtual and Physical cards | Payments Services | Instant Transfers | Limits |
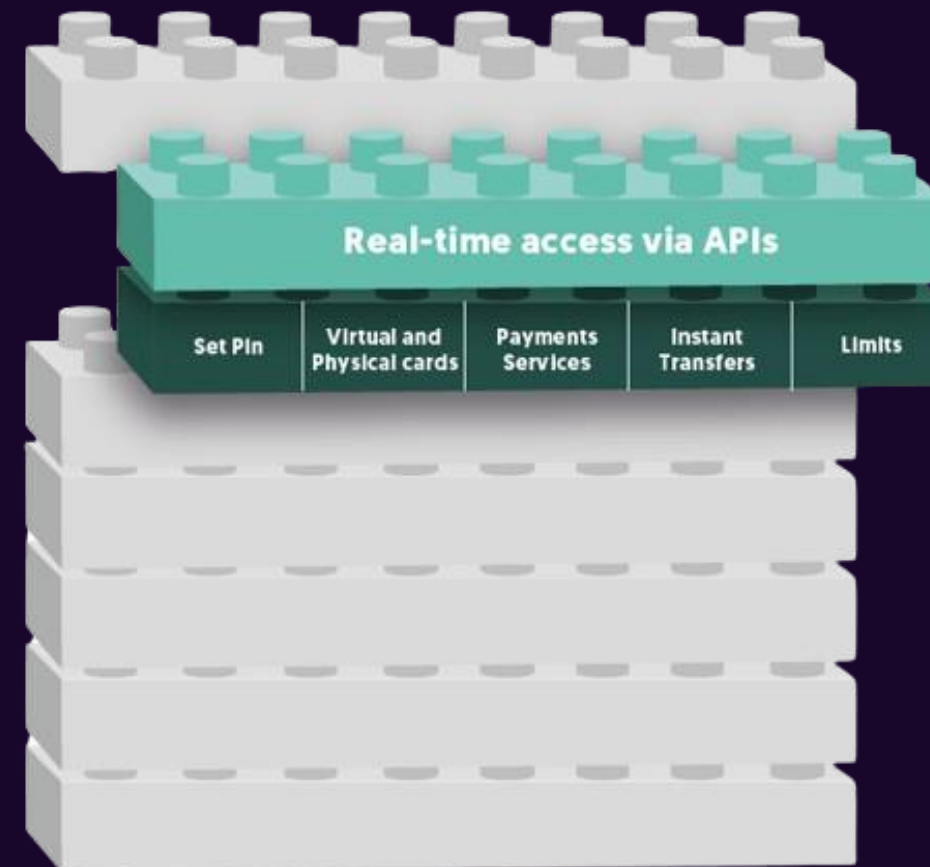
Key Functionalities:

- Requesting a new PIN
- Comprehensive card lifecycle management (block, replace, request new issues)
- Flexible limit management options
- Convenient payment capabilities for services and purchases
- Hassle-free mobile phone top-ups
- Swift and secure instant transfers

Simplified Card Operations: ACM handles 3D Secure implementation seamlessly for secure online transactions.

Effortless Compliance: Organizations can focus on core operations while we manage the complexities of 3D Secure.

Streamlined 3D Secure Process:

- Enrolling 3D Secure contracts for cards
- Managing contact details linked to contracts
- Handling cardholders' preferred authentication methods
- Ensuring PCI-DSS and Open Banking Directive PSD2 compliance

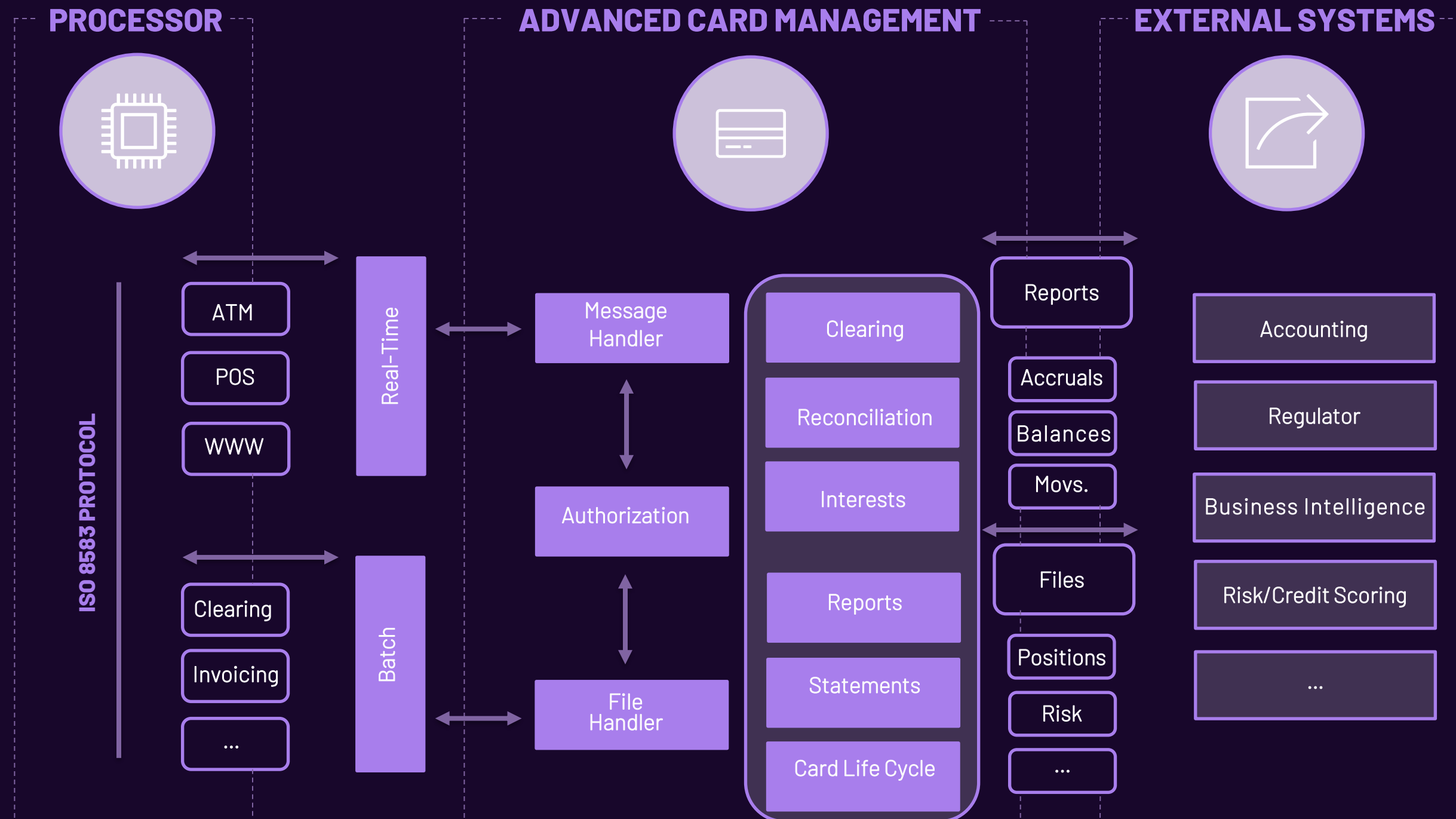3DS   PSD2 Compliance

Architecture and Technology in Use

4

ACM Technology

Support Database	Development frameworks	Frontend
Microsoft SQL Server	Java	React
git	docker	
mongoDB	spring	

Types of Cards

5

Types of cards

ACM offers a diverse range of card types, catering to various financial needs and preferences.

Prepaid/debit cards

With prepaid cards, users load funds onto the card in advance, allowing for controlled spending without the risk of overspending or accruing debt. Debit cards, on the other hand, are directly linked to the user's bank account, enabling seamless access to funds for purchases and withdrawals.

Credit cards

Credit cards provide users with a predetermined credit limit for making purchases, with the option to pay later.

Combined cards

Combined cards offer users the convenience of both debit and credit functionalities in one card. They provide access to funds from the user's bank account while also allowing borrowing up to a set credit limit.

Virtual cards

Virtual cards provide a digital alternative to physical cards for online transactions, particularly in ecommerce. They offer added security by not exposing sensitive card information and are ideal for one-time or limited transactions.

Tokenized cards

Cards integrated with digital wallets, like Apple Pay, Google Pay, or Samsung Pay, offer users a convenient and secure way to make payments using their smartphones or other mobile devices.

Business cards

Business cards offer features for corporate spending. These cards can be customized to provide individual spending limits (X limit for each employee), allowing businesses to manage expenses effectively and track spending per employee. Alternatively, they can be shared, with one collective spending limit for all employees, simplifying administration and providing flexibility in allocating funds across the organization.

5 Product Customization

Initially, you customize your product to meet your specific requirements, defining its parameters. Once your product is personalized, you have the ability to further refine the following aspects:

BIN

PRICING

ACCOUNTING EVENTS*

FEES*

PRODUCT CUSTOMIZATION

BANK STATEMENTS*

CAMPAIGNS

DEFAULT LEVELS*

INSURANCE *
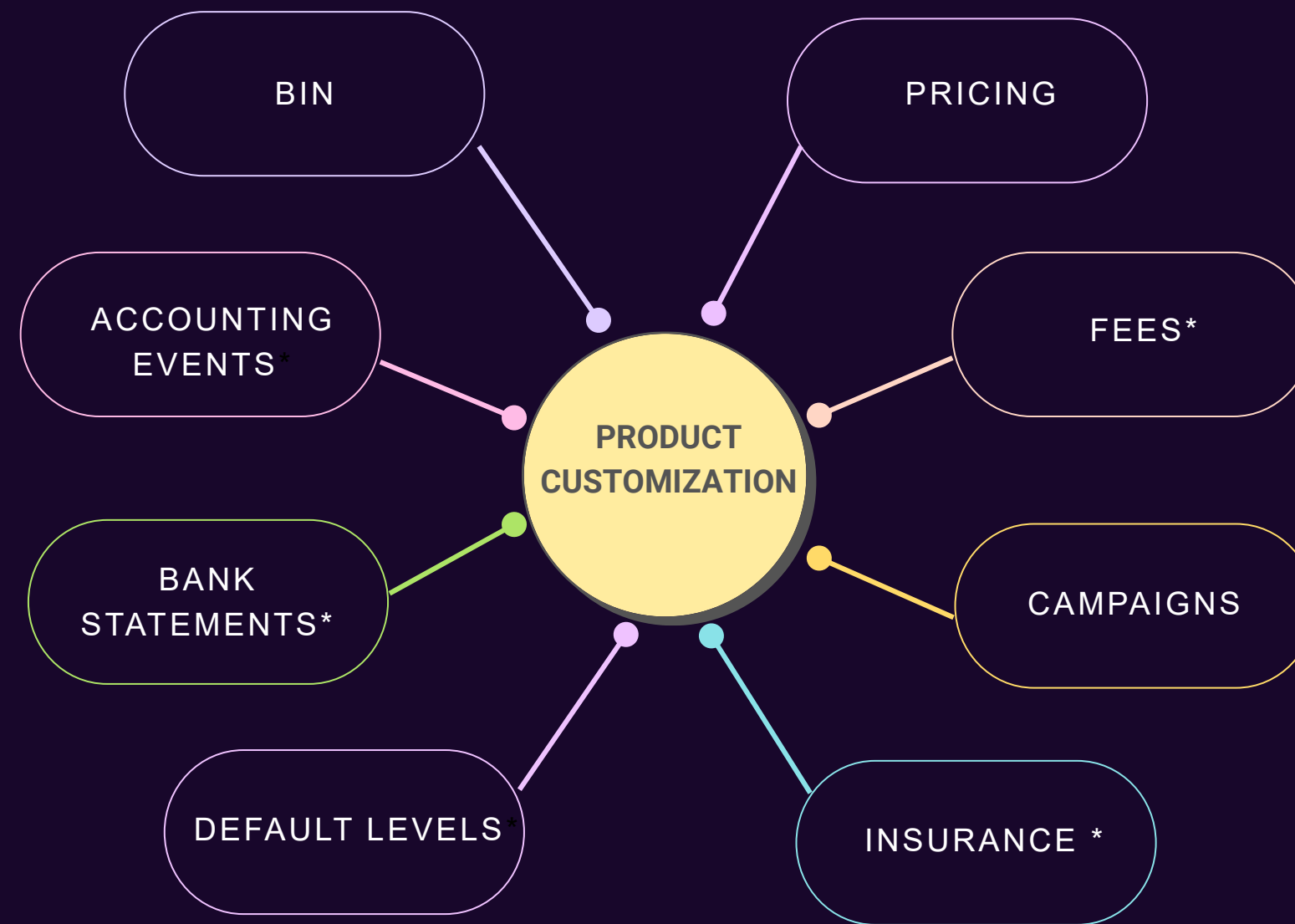
* → Only prepaid and credit cards

Product Customization

1

2

3

4

Card BIN

Customize the Bank Identification Number (BIN) range for your cards, allowing for unique identification within the payment network.

Price

Adjust pricing structures to suit different customer segments or market conditions, ensuring competitiveness and profitability.

Accounting Events

Define specific events or transactions that trigger accounting entries, facilitating accurate financial reporting and analysis.

Fees

Customize fee structures for various services or transactions, aligning with your revenue model and client needs.
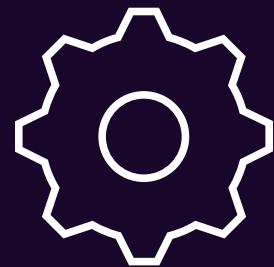
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6

5

Insurance

Offer customized insurance products or coverage options to enhance the value proposition of your offerings.

Bank Statements

Customize bank statements processes to generate reports detailing financial transactions, providing insights into your financial activities.

Campaigns

Create targeted promotional campaigns or incentives to attract customers and drive business growth.

8

9

10

Terminals (acquiring)

Customize terminal configurations or settings to optimize performance and meet specific operational requirements.

Approval Workflow

Define approval processes and workflows for various tasks or transactions, ensuring proper authorization and compliance with internal policies.

Default Levels

Set default parameters or thresholds for various settings or configurations, simplifying setup and ensuring consistency across your operations.

5 Card Issuing process

1. To apply for an ACM card, simply link your account number and choose the card type from options including credit, debit, or prepaid, with personalized characteristics to suit your needs. You can also opt for instant issuance for immediate access.

2. After selecting your preferred card type and choosing the destination for delivery (either to the bank for pickup or directly to the client's address), the next step is for the card to be produced on the main processor.
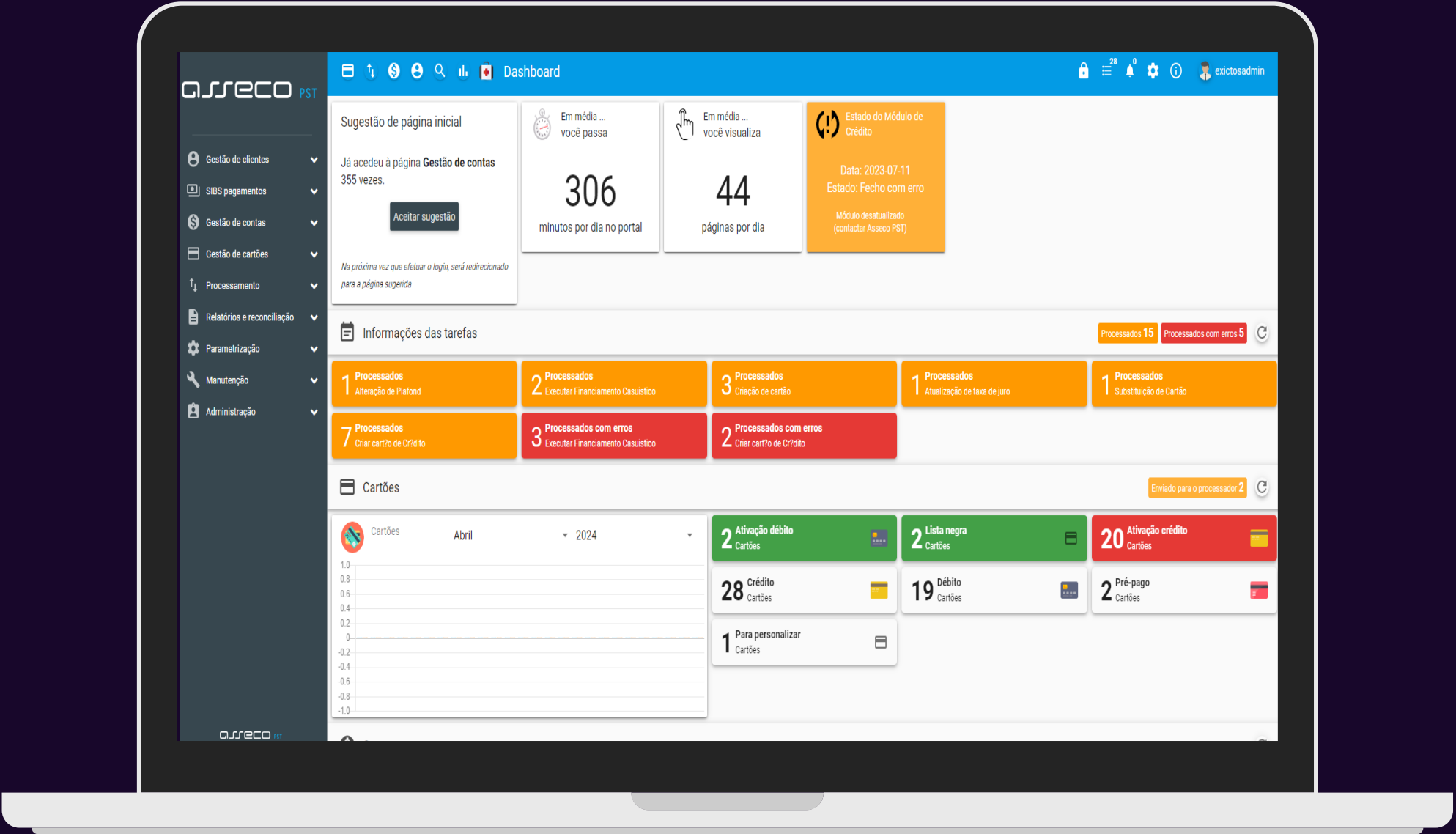
3. After production on the main processor, the card will be dispatched to the specified destination, typically arriving within 2-3 days, or within 1 day if it was issued with urgency. **Simple as that!**
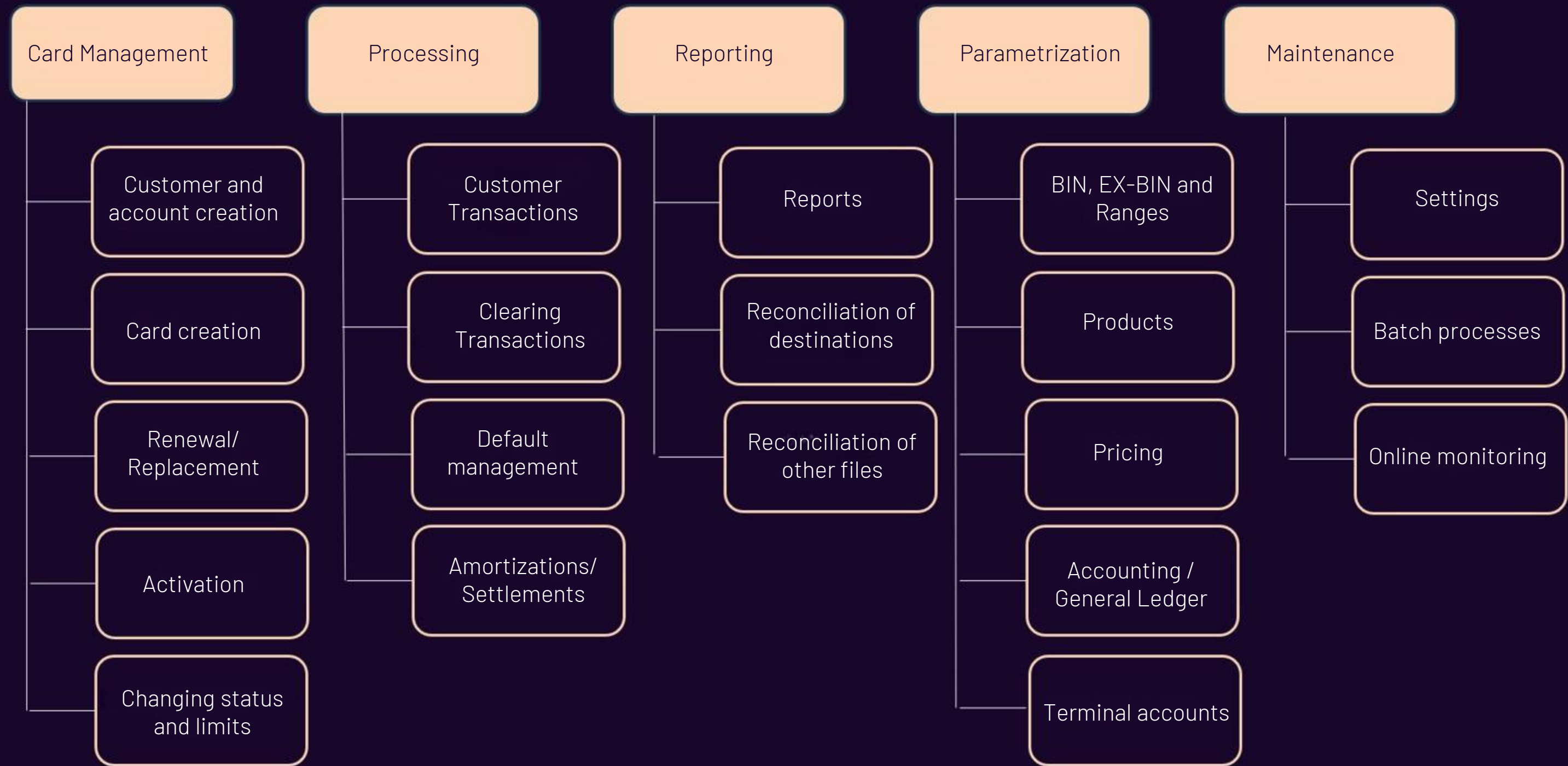
Our
Back Office

6

6

Suite ACM

This is our portal: **Suite ACM**

6 ACM Features

Card Management
- Customer and account creation
- Card creation
- Renewal/ Replacement
- Activation
- Changing status and limits

Processing
- Customer Transactions
- Clearing Transactions
- Default management
- Amortizations/ Settlements

Reporting
- Reports
- Reconciliation of destinations
- Reconciliation of other files

Parametrization
- BIN, EX-BIN and Ranges
- Products
- Pricing
- Accounting / General Ledger
- Terminal accounts

Maintenance
- Settings
- Batch processes
- Online monitoring

Our implementation process

7

7 Implementation Steps

1

Solution Design

- Requirement analysis
- Workshops
- Defining your card solution

3

Launch

- Define users
- Lauch your card
- Testing amd feedback

5

Continuous improvement

- Supervision and Support
- Unlock new features

12 weeks

2

Client integration

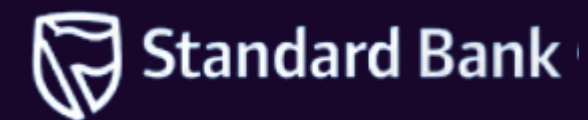- Product configuration
- Environment available
- Core integration

4

Rollout

- Production environment
- Grow your business
- Grow your userbase

Grow your business in only 12 weeks!!

Our
Clients

Our Clients

8 Feedbacks

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Contacts

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