

Debit Card Hosting and Management



Service Flyer

Debit Card Transactions continue to take market share from other types of payment methods as they easily allow people to bypass the use of cash

Euronet's comprehensive card management system covers the entire spectrum of a debit card life cycle management. Euronet strives to make it more user friendly and increase its functionality to keep up with the pace of the global cards industry

With Euronet you will never have to incur the cost of chasing technology and compliance mandates

Seize The Opportunity Of Customer Centric Innovation

Debit cards continue to gain market share from credit cards, and the use of electronic and mobile payments continued to show exponential growth in 2012. With this growing trend, card issuers are challenged to offer a variety of choices, ensure excellent service, and authorize and process transactions efficiently, all while providing the assurance that cards are safe and easy to use.

As more consumers embrace electronic, mobile and debit card payments, industry innovation will continue to focus heavily on these payment methods.

According to industry analysts, there were an estimated 28.3 billion electronic and mobile payment transactions globally in 2011. In the year 2010 more than one third of non-cash payments globally were made using a debit card, an increase of 15.2 percent. With only 2.1 percent of mobile users making m-payments, the potential for growth is still huge, in 2013 mobile payments are set to reach an estimation of

17 billion and e-payments 31.4 billion. As a user friendly method, the debit card allows people to “bypass the use of cash”, thus projecting an exponential growth in innovative payment solutions.

A majority of banks in Pakistan currently have in-house solutions for debit card and mobile financial services (MFS). These banks have to incur unnecessary costs which are both predictable like annual maintenance etc. and unpredictable like mandatory upgrades related to regulatory and payment schemes. We at Euronet make sure that the predictable costs are reduced and the unpredictable costs are avoided altogether. The reduction in costs is essential for banks as debit card volumes continue to grow rapidly and banks face an increasingly competitive electronic banking market with newer services and value added services launched by the day.

Bureau services or outsourced processing provides banks with a greater level of flexibility and cost effectiveness that cannot



Key Features

- EMV Ready
- VISA, MasterCard & UnionPay Ready
- Foreign Currency Debit Cards
- Enhanced Limit Profiles
- Extended Transaction Limits
- Temporary Transaction Limits
- Session based ecommerce activation
- Complete Fee Management
- Customer Centric System
- PCI DSS Compliant Infrastructure
- PA DSS Compliant Application
- End to End Business Continuity
- SLA Based Services



be achieved from in-house solutions. By out-sourcing debit card processing to Euronet, banks are well-positioned to out-source ATM driving & prepaid card processing to reap the benefits of outsourcing for all segments.

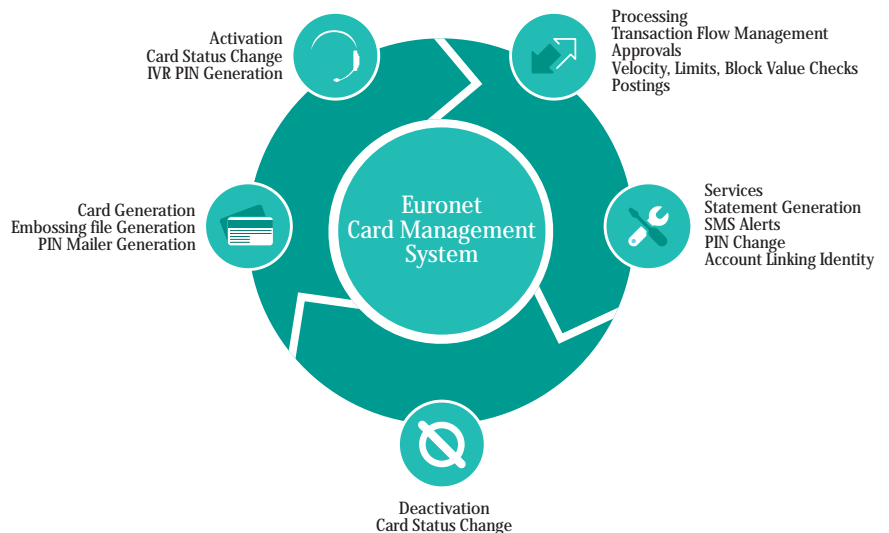
Our debit card processing fully supports PIN-based and signature-based transactions (both EMV and Mag Stripe).

Euronet Pakistan systems are ready to host, issue and processes debit cards and their transactions for both EMV & Mag Stripe. The comprehensive suite of services include card management, authorization, risk management, settlement and reporting. Our services reduce your traditional transaction processing overhead while you gain a reliable, revenue-generating opportunity. Euronet's debit card processing fully supports hosting of Visa®, MasterCard® and Union Pay® debit cards.

Euronet offers its decades of experience delivering highly effective, cost-efficient solutions to financial institutions of all sizes. Some benefits of using our card services include:

- Issuance of VISA, MasterCard or UnionPay Debit Cards
- Support for EMV & Mag Stripe Cards
- Linking of multiple accounts with a single card

- Supplementary Card Issuance
- Complete Card Life Cycle Management
- Card Data & Embossing File Preparation
- Web Based Card Management Console
- Customizable Limit Profiles
- Integration with 3rd party CRM applications
- E commerce activation/deactivation



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