

Business-driven

- Card Management Processing

BankWORKS is a flexible modular and business driven card management solution designed to meet present and future business requirements in the international payment industry. BankWORKS, as one of the leading edge solutions in the market, supports all aspects of card issuing services and processes needed by banks, service providers, retailers or other financial organisations to operate as professional players in the market. BankWORKS is built on open architecture, taking full advantage of new technology and business opportunities offered by Smart Cards, e-Commerce, Internet and Mobile-Banking.

BankWORKS is built to support both single and multi-institution card processing, handling all kinds of domestic and international debit, credit and charge cards for private, corporate and business-to-business markets. BankWORKS is a highly parameter-driven solution which permits the customers to tailor the system based on present and future business needs.

Developed by highly experienced professionals expert in the financial services industry, our card processing system handles all information related to application processing, cardholders, corporations, products and services, card production, risk management, statement generation, accounting, transaction processing, and reporting. BankWORKS provides comprehensive management information to improve business decisions, and helps you to increase productively by enhancing professional customer service.

Time-to-market, A key to success

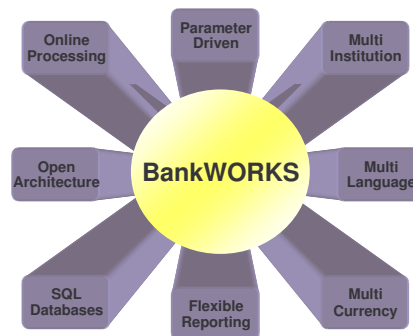
The key to success in the Card Business Industry is marketability. A quick response to meet individual customer needs is a must. BankWORKS successfully permits our clients to respond quickly and efficiently to market demands. The parameterised conceptual design enables our customers to rapidly launch new products and services, segment customer needs and target niche markets without involving external IT specialists.

Full Multi-Currency Facility

As one of very few solutions in the market, BankWORKS provides full multi-currency support of foreign currency, including the Euro. Multiple foreign exchange rates are maintained in the system and separate FX conversion rules are defined for each level of conversion. All FX related accounting entries are automatically generated according to internationally accepted accounting rules.

Key Features

- Automated Application Processing
- Call Center Customer Service
- Customer Relationship Management
- Individual Customer Agreements
- Private & Corporate Structures
- Product Service Management
- Card Issuing & Management
- PIN Management & Card Personalisation
- Transaction & Payment Processing
- Billing & Statement Generation
- Interchange Clearing
- Risk Management
- MIS & Multi-level Reporting
- Sub-general Ledger



Product Strengths

- Business & Parameter-driven
- Time-to-market, Short lead-time
- Cost Efficient - Open Architecture
- Internet Driven Access
- Workflow Management
- Scalable to Business Growth
- Service Provider Support
- Multi-Currency & Language Facility
- Real-time Update & Processing
- Industry Standard Technology
- International Card Scheme Support

