



# Core

the driving force  
behind transactions

# bankWORKS<sup>®</sup> Core

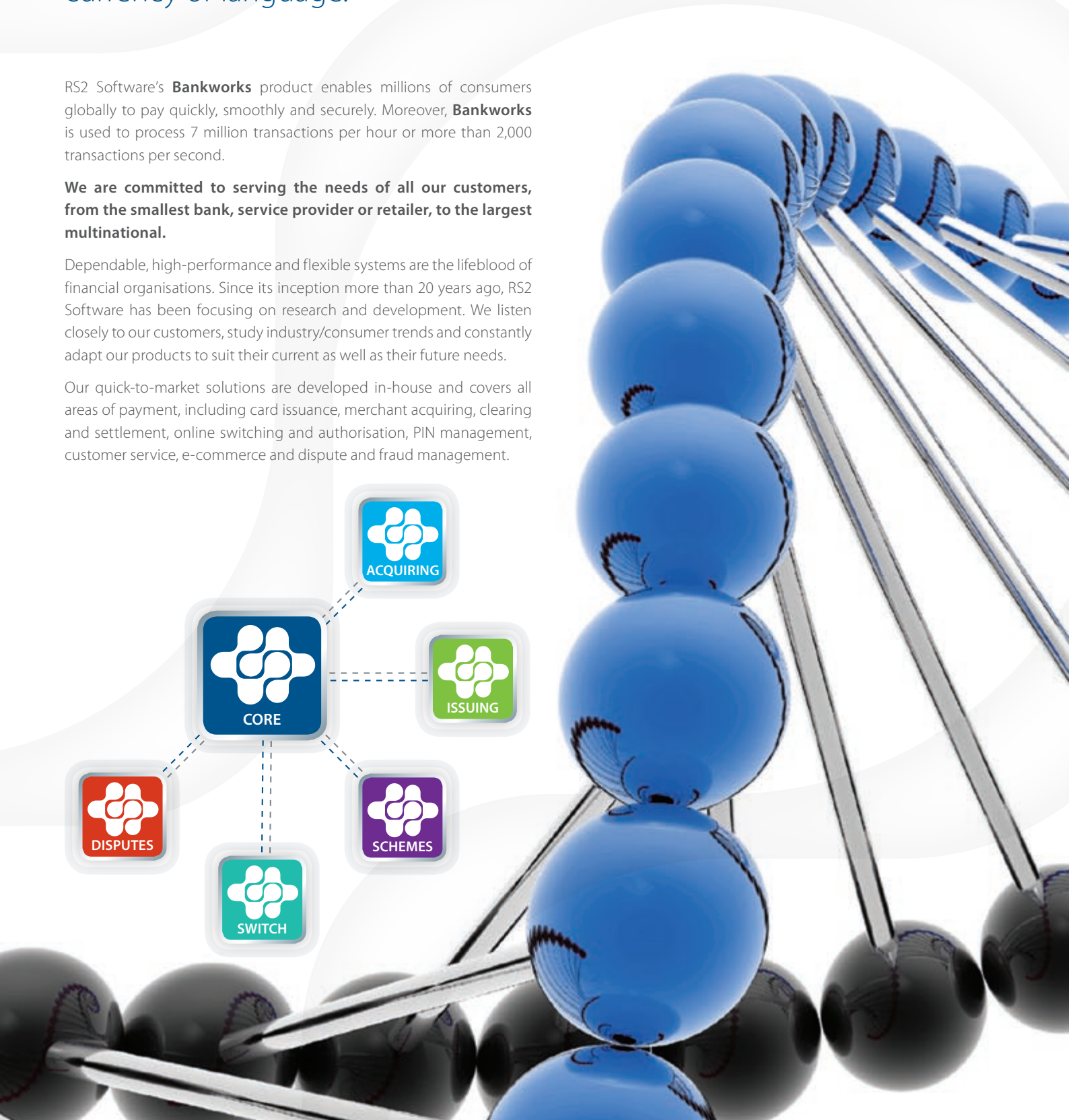
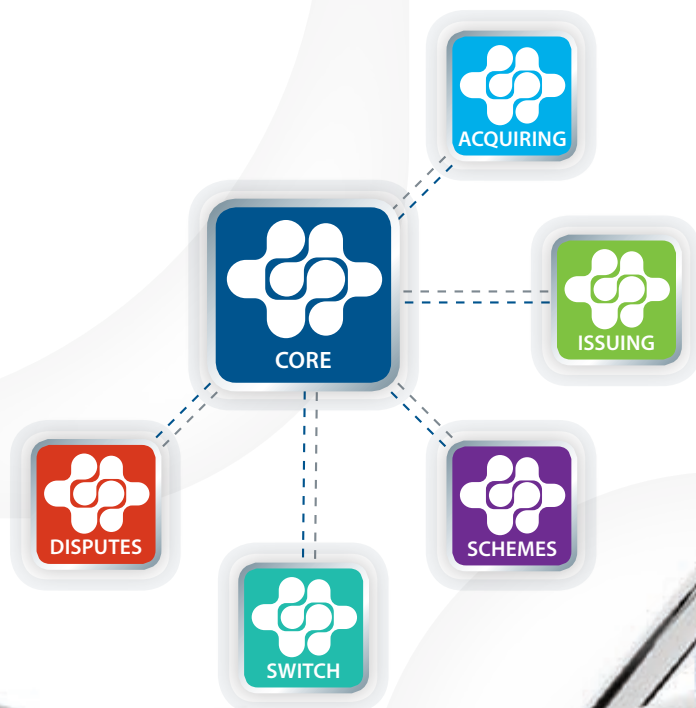
The speed and ways in which money changes hands is constantly evolving. Transactions are being made and settled in split seconds across different channels, across borders and in every possible currency or language.

RS2 Software's **Bankworks** product enables millions of consumers globally to pay quickly, smoothly and securely. Moreover, **Bankworks** is used to process 7 million transactions per hour or more than 2,000 transactions per second.

**We are committed to serving the needs of all our customers, from the smallest bank, service provider or retailer, to the largest multinational.**

Dependable, high-performance and flexible systems are the lifeblood of financial organisations. Since its inception more than 20 years ago, RS2 Software has been focusing on research and development. We listen closely to our customers, study industry/consumer trends and constantly adapt our products to suit their current as well as their future needs.

Our quick-to-market solutions are developed in-house and covers all areas of payment, including card issuance, merchant acquiring, clearing and settlement, online switching and authorisation, PIN management, customer service, e-commerce and dispute and fraud management.



**Bankworks Core is the heart of our system.** Combined with our other **Bankworks products** it is the basis for an end-to-end solution supporting all aspects of card issuing, acquiring and clearing services needed by financial and non-financial organisations.

All our other products and services are built around the core, providing highly scalable and flexible solutions. This enables clients to set up their system rapidly and cost effectively by configuring only those products and modules required for their business.



## Bankworks Core Modules

- Product Configuration for issuing and acquiring
- Fees and Charges Generation
- FX and Conversion
- Cardholder and Merchant Customer Relationship Management
- Report Generation
- Statement and Billing
- General Ledger and Accounting
- Access management

### **Bankworks Acquiring**

**Bankworks Acquiring** provides a superior range of functions, including retail merchant CNP and CP business and cash advances (branch teller/ATM), for an unlimited variety of card products.

### **Bankworks Issuing**

**Bankworks Issuing** provides advanced and fully integrated card issuing capabilities. The high-performance solution is designed to support millions of cards across every possible type/range of product.

### **Bankworks Schemes**

**Bankworks Schemes** offers two modules, **Interchange and Clearing** and **Settlement and Reconciliation**. These modules are both fully flexible and adjustable to customers' needs and can be used as stand-alone modules that can easily be plugged into your existing systems.

### **Bankworks Switch**

**Bankworks Switch** is a powerful authorisation and message processing system that enables real-time electronic funds transfer and inter-network switching across unlimited devices and delivery channels.

### **Bankworks Disputes**

**Bankworks Disputes** allows users to process exceptions at all phases of the dispute lifecycle, from the presentment right through to the conclusion of each case. All cases are fully recorded and easily accessible.



## Bankworks Core Features

- Flexible product and fees setup
- User-driven product configuration
- Hierarchical change within cardholder/corporate and Merchant Group
- Loading of multiple rate files on the same day keeping a record of each rate
- Reports can be easily designed by the user
- Process monitoring
- Web based

## Bankworks Core Capabilities

- Supporting multiple:
  - institutions
  - currencies
  - languages
- Local, regional and cross-border capability
- **Supporting all card schemes**
  - **MasterCard/Visa/Amex/Diners/JCB/Discover/CUP/PL**
  - **Private label, closed loop, gift cards, virtual card**
- Multi-level hierarchy for merchant and cardholder
- Flexible pricing at multiple/merchant levels
- Consolidated reporting
- Multi BIN/ICA transaction processing under a single institution (International, domestic, On-us)
  - ATM
  - POS
  - E-Commerce
  - M-Commerce
  - NFC (Near Field Communication)
  - MOTO
  - Recurring payment
- Vertical market support, covering multiple sectors, e.g. supermarkets, travel/leisure, hospitality, insurance and healthcare.
- On-Ups /Interbank/Intrabank capability
- Global compliance of interchange rates

## Bankworks product suite



## Why choose Bankworks?

- Integrated modular structure
- Quick-to-market
- Cost efficient, open architecture
- Scalable to business growth
- Supported by all leading card organisations
- Full multi-currency support
- Service provider facility
- Automated processing

## About RS2

RS2 Software is a public-listed global provider of fully comprehensive, high-performance and high-availability card management solutions for international and domestic banks, service providers, retailers and financial organisations.

With a presence in the market for over 20 years, RS2 Software is focused on the development and implementation of flexible card payment solutions under its product brand **Bankworks**.

RS2 aims to deliver an enduring service and future-proof solutions to help its clients, no matter how large or small, drive their businesses to success.

## Testimonial

“ In 2010 Croatian Postal Bank conducted a major project to change the complete information core system at the bank. During this project both the RS2 team and the **Bankworks** software showed great flexibility and support capabilities. All our requests were handled in time and migration to our new core system happened smoothly and without any impact on the ongoing card business. ”

**Croatian Postal Bank (HPB)**

## More information

**For more information about Bankworks Core and its key functionalities, call us**

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