

CARD ACQUIRING PROCESSING



Benefits

- ▶ Direct acquiring experience with a number of acquirers and financial institutions e.g. Wirecard Bank
- ▶ Modular technology and product structure allows tailored services
- ▶ Extensive merchant expertise in different industry business models
- ▶ Established dispute and claim management processes e.g. for chargebacks
- ▶ Fraud prevention suite and risk management services for real-time transaction processing, merchant on boarding and merchant management
- ▶ Established card scheme and brand management
- ▶ Operational excellence with scalable, reliable and secure real-time processing 24/7
- ▶ International reach with multi-country, -scheme, -language, -currency support
- ▶ Business process outsourcing services e.g. merchant management
- ▶ Extensive issuing knowledge

Full service card acquiring processing services for financial institutions & acquirers.

Wirecard Group offers high-performance and tailored Acquiring Processing Services together with Service Business Process Outsourcing to Card Acquirers & Financial Institutions. The Wirecard acquiring processing platform is an open, multi-service environment allows acquirers to utilize dedicated acquiring processing building blocks as white labeled services.

Wirecard is connecting and managing all major credit card schemes such as Visa, MasterCard, Maestro, JCB, Amex, Diners Club, Discover. This allows acquirers and financial institutions to flexibly outsource parts or even the complete processing operations – saving cost and concentrating on the core financial services within the merchant and consumer network.

BENEFITS

- ▶ Connectivity to all major credit & debit-card brands of Visa, MasterCard, Maestro, JCB, Diners, Discover, AMEX
- ▶ Pro-active card scheme and card business management and development
- ▶ Extensive transaction routing and processing features e.g.
 - Support for all established transaction and settlement currencies
 - Recurring payments, installment payments, OCT/CFT
 - 3D-Secure
 - Address Verification Service (AVS)
 - CVC Verification, CVC Verification Response
 - Dynamic describer processing
 - Processing of industry specific addendum data for airline, hotel, rental businesses
- ▶ Full service merchant management
 - Administration of acquiring profiles of merchants, accounts, card products
 - Full synchronization with PSP platform
- ▶ Device management & monitoring (POS, Virtual Terminals, ATM)
- ▶ Clearing and settlement
 - Card scheme compliant clearing & settlement files
 - Connectivity to national settlement schemes (regional regulations, multi-regional or global acquiring)
- ▶ Dispute / claims management (mgmt. of chargeback and retrieval requests, case management)
- ▶ Merchant monitoring (fraud screening, performance monitoring)
- ▶ Basic acquirer statement generation capability, daily settlement, reserve management, interchange+
- ▶ Merchant settlement (settlement instruction processing, Core Bank System or retail banking integration, general ledger integration)
- ▶ Treasury support for FOREX / cash management