



In the financial industry today, consumers are advocates of choice. Financial institutions need to offer multiple card types that can be used in an omni- and multi-channel environment in order to remain competitive. As the current economy recovers from the recession, credit cards have grown in popularity as an essential tool for FIs to both develop and maintain strong customer relationships. Credit cards offer FIs an additional avenue to grow revenues by offering credit to customers for their day to day financial activities in place of small value, short term loans. As the economy continues to grow and the recession slowly becomes a thing of the past, the demand for flexible credit products will continue to rise.

For financial institutions that want to offer their customers innovative credit card products, Compass Plus offers the TranzAxis Credit Card solution, a comprehensive solution that covers the entire credit card lifecycle management: taking into account both the customer and market requirements to help build a completely unique service.

With comprehensive management and reporting tools, the TranzAxis Credit Card solution provides financial institutions, merchants and merchant networks with everything they need to develop and manage multiple types of credit card programs to fit any customer need, from a simple charge card to a revolving credit card with complex business logic. As the credit card market evolves, Compass Plus provides financial institutions with the tools to not only keep up with the industry, but to lead innovation.

Product configuration options include:

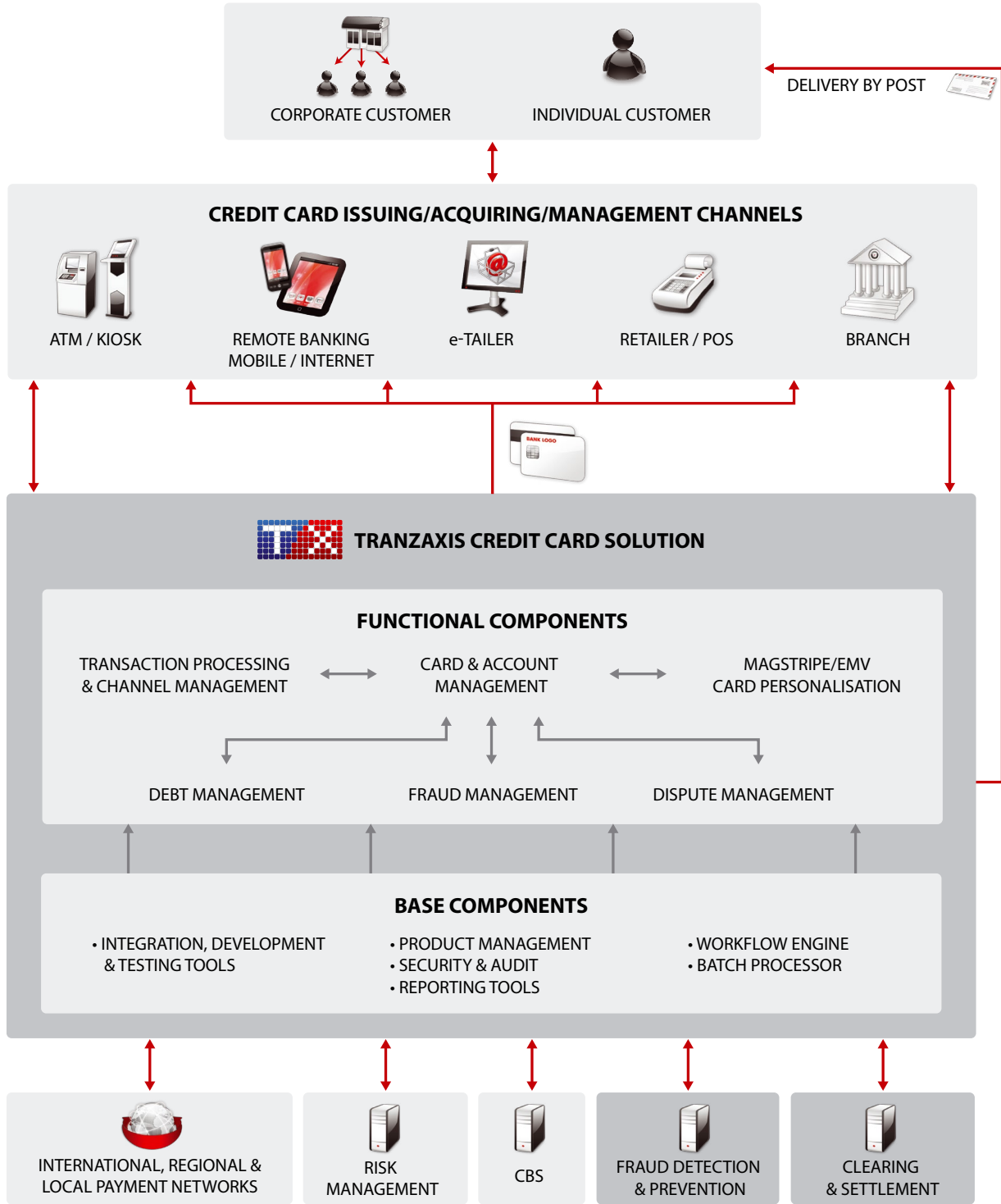
- Minimum payment calculation rules
- Interest accrual rules
- Commissions and fee calculation
- Usage limits and restrictions
- Debt repayment and delinquency management rules
- Statement configuration and distribution

Compass Plus offers a number of options for their credit card solution: it can be purchased as a turnkey solution, it can be extensively customised integrated into the existing infrastructure to extend the issuers functionality or the advanced development tools provided with TranzAxis can enable the organisation complete build their own unique solution.

Key solution functionality

- Flexible product configuration
- Full product lifecycle management
- Multi-institution and multi-currency support
- Credit line and fund management tools
- Individual and corporate programs
- Application processing and scoring engine
- Debt tracking tools and delinquency management
- Loyalty and marketing campaigns
- Real-time card and account management
- Clearing and settlement
- Comprehensive accounting engine
- Customisable formats and interfaces for system integration
- User-friendly graphical workplaces for system administration, monitoring and operations

TranzAxis Credit Card - Solution Architecture



About TranzAxis

Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet rapidly changing market demands. Our diverse customer base spans retail banks, processing centres, national switches and personalisation centres in countries across Europe, Asia, Africa, the Middle East, North and South America. With 30 years' experience, Compass Plus helps build and manage all-scale electronic payment systems that generate new revenues and improve profits for its customers.

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