



# INTELLECT CARDS

## AN OVERVIEW

Intellect Cards is a comprehensive, fully digital payment card application that addresses all credit card, debit card, prepaid card and retail card business needs across issuing, fraud monitoring, loyalty management and delinquency management. The solution is implemented across 3 continents and supports a cards in force volume of more than 100 million.

Intellect Cards meets global interface standards and thus integrates seamlessly with VISA, MasterCard or any private label issuer system. It comes inbuilt with MCP Technology (Multiple Cards on a Single Plastic), which can enable the bank to extend a variety of lending variants on a single credit card account.



CREDIT  
CARDS



DEBIT  
CARDS



PREPAID  
CARDS



DIGITAL  
WALLET



CARDHOLDER  
SELF-SERVICE  
PORTAL



END-TO-END  
ORIGINATION



CARDHOLDER  
MOBILITY APPS

**Benchmarked  
at IBM labs to  
handle**

Over **10 million**  
plus card volumes

**12 million** transactions  
per month

**1000+** concurrent users.





# KEY FEATURES

## Flexible & Parameterized



Highly flexible and parameterized system addressing the needs of Bank Cards and Retail Cards business

## Scalable & Cost Efficient



Highly Scalable and a Cost efficient system and benchmarked for supporting **10 Million cards, 12 million transactions and 1000+ concurrent users**

## Compliant



Intellect Cards supports all compliances mandated by EMV Co and various payment schemes such as VSDC1.4.1 for VISA and MChip 4 series for MasterCard. **PADSS 3.2 Certified Application**

## Technologically Advanced



Progressive Web application built using Angular Frameworks integrated with REST based APIs which delivers high performance with scalability and agility along with rich user experience

## Configurable



Supports Multiple Organizations, Multiple Currencies & Multiple Languages

## Modular



Built on a Modular Architecture which brings with it the convenience to choose 'mix and match' of modules relevant to the client's business rather than investing on the whole product

# KEY SOLUTIONS

## A. Credit Cards



**Comprehensive Functionality** – Robust Origination, Management and Collection systems



**Integrated Installment Module** – Real time alert, fulfillment, posting and communication to customer.



**Multiple Credit Lines** – 15 different credit lines for business to build differentiation | single statement for customer



**Transaction Level Pricing** – Interest rate defined as a function of 7 layers of segmentation



**Robust Collections Module** – Segmentation | Online Agency Collaboration | Field Collector App



**Real time Fraud Assessment** – Setup parameters to identify potential frauds at the point of transaction | 99 Risk Ranks



**Comprehensive Loyalty Module** – Differentiated rewards basis merchant, MCC, customer segment etc. | Multiple Redemption Options



**Virtual Cards** Instant issuance upon approval | Immediate availability on the Mobile App | Ready to use for e-commerce transactions



**Customer Self-Service Mobile App** – Digital Onboarding | Full Suite of Service Requests | higher engagement | lower ops cost

## B. Prepaid Cards



**Multiple Options** Prepaid solutions can be used in different flavours like gift card, travel card, etc.



**Closed Loop** In addition to scheme issued cards, intellect also support closed loop cards



**Revenue** Supports multiple out-of-the-box fees and charges on prepaid card



**Multiple Reloads** Supports single as well as multiple reloads



**Multi-Currency** Single travel card supports multiple currency wallets for convenience



**Secure** Supports restriction based on country, currency, MCC, etc.



**Enhanced Flexibility** Define card validity, set up limits and transaction controls





# OUR VALUE PROPOSITION

## Retail and Commercial Banks

- Offer point solutions such as Card Self Service Apps, Loyalty, Fraud Management Systems etc.
- Seamless integration with existing Card Management System & Loan Origination system
- Integration with Local Network (e.g. Rupay) – New scheme product can be launched on a new tech platform while keeping existing VISA/ MasterCard on existing CMS



## Microfinance Institutions

- Offer Prepaid Instruments for small banks where target segments are still the unbanked in interior regions
- Coupled with a wallet, prepaid cards would help promote cashless transactions and lessen dependence on traditional channels/ bank-agents
- Easiest way to grow the liabilities book while the same customer base can be harnessed for a full KYC bank account



## Retailers and E-Commerce Players

- E2E Model providing not just technology but also business expertise to grow portfolio
- Flexible pricing options (Pay-per-use)
- Multiple installment options as part of the cards proposition
- Sales finance proposition



INTELLECT FULL SPECTRUM BANKING AND INSURANCE DESIGNED FOR DIGITAL

