

# VESTIGO

CARDS & PAYMENTS



## Vestigo Issuing

Vestigo Issuing is a card management system across all types of cards – credit, debit, prepaid, commercial. Powerful hierarchies supporting multinational banks, partnership models or third-party processors. Meeting flexible customer needs, e.g. multiple cards on single account and joint billing.

Vestigo Issuing is designed as a tool to support your business goals. Our business goal is to make you successful! The list below explains what we mean by this on few typical examples.

### Issuer strategies

Customer-centric business model and seamless customer experience across all card products

Strong innovation capability

Revenue optimization with existing customers

International growth

### Vestigo's capabilities

Credit/debit/prepaid/commercial cards supported on a single integrated system

Truly customer-centric solution with a person on top, covering roles, contracts, accounts, cards and many relationships between entities; any type of desired business structure, e.g. children having cards with their own addresses, with liability sitting with parents, statements can go where desired; single bundle fee across products possible

Highly parametrized to support fast time-to-market for new products and functionalities

Agile development within uniquely powerful framework  
Every single feature exposable via API – ideal for an eco-system-based innovation

Revenue optimization with existing clients through rich and granular fee & interest engine on level

Strong loyalty offering in combination with Vestigo Loyalty module

Support for profitability tracking across products, partners, marketing campaigns

Proven ability to enter new markets quickly  
Multi-country, multi-currency, multi-entity

Experience with supporting multinational clients; our organization is supporting portfolios across 7 European markets

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## Growth through partnerships

Vestigo EmbeddedFinancePartnerships /add link/ module supports management of relationships between financial institutions and non-financial partners with strong customer base

Automated management of commercial relationships with partners, e.g. revenue sharing  
Functionality is proven with a major, specialized, multinational B2B2C player with thousands of partners

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## Growth through acquisitions

Safe hands for implementation – experience with multi-country, multi-system migrations into a single, consolidated, multi-country, multi-entity, multi-currency system

Flexible deployment supports bespoke migration approaches

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## Volume growth

Proven in operation for multi-million portfolios

Credibly capable of handling very significant volumes (performance benchmark test)

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## Cost efficiency

Single integrated system across all card products with scale and scope efficiencies across the value chain, incl. considerable savings in customer care and back-office

Effective status management driving high level of process automation and adherence to policies, e.g. when card status changed to lost, all actions according to business policy taken automatically

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## Leverage synergies between issuing and acquiring

Vestigo Acquiring module is part of the same solution – this allows for seamless implementation of your synergy strategies, e.g. offsets between acquiring inflows and business card dues for a small business

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## Future proof solution with benefits of convergence across cards and account payments

Future proof solution through payments convergence strategy across cards and account-to-account payments

Single or strongly integrated system for cards and account payments has strong benefits in terms of consistent customer experience and significant structural efficiency in terms of system and processes