

geared for global requirements

To stay at the frontier of the business game, banks and financial institutions are scaling up their operations and services to deliver to an environment that demands more every minute. Especially for those managing credit cards, it is a daunting task to meet unique requirements across multiple geographies, multi-currency, multi-lingual and multi-institution environments.



electraCREDIT from ElectraCard Services (ECS) is a comprehensive EMV compliant credit management system. It manages and supports end-to-end requirements of a card center including Card Application Processing, Product Management, Card Issuing, On-line Authorization, Billing, Payment Processing, Clearing and Settlement, Payment Follow-up, Dispute Handling, Customer Care and Customer Self Care. Built using open technologies, electraCREDIT is inherently flexible and designed for ease of use and scalability. It is designed ground up for multi-institution, multi-country, multi-lingual, multi-currency environments.

flexible, scalable and highly robust

Organizations yearn for a solution that can help them succeed in their constant endeavor to contain costs, retain customers, offer new products, improve operating efficiencies, and decrease time-to-market. Add to this, there is also the pressure to operate and maintain legacy systems.

electraCREDIT allows organizations to become more nimble footed in managing their dynamic environments. *electraCREDIT* runs on Unix platform with Oracle RDBMS and leverages BEA Tuxedo to provide high throughput, high availability and scalability. Its robust and tested client/server architecture delivers optimal processing power to handle data intensive issuing and billing functions at the same time effectively managing online authorization requests.

features

- Multi- Institution, Multi- Country and Multi- Currency support
- Full fledged platform to support credit programs of any flavor
- Proven global payment system
- Delivers target segment based personalized products and services
- Highly configurable and scalable system
- Built on open standards with modular architecture
- Easy to use, intuitive Graphical User Interface (GUI)
- Fully compliant with EMV standards
- Interface capabilities using messaging and web services
- Horizontal and vertical scalability with fault tolerance

benefits

- Reduces time to market by enabling Issuers to configure differentiated card products
- Reduces operating costs by providing a solution that supports scalable, flexible and open platforms
- Facilitates segmented marketing strategies to maximize revenues
- Innovative reward programs to ensure customer retention



electraCREDIT driving credit card management for one of Vietnam's largest banks

One of Vietnam's largest Acquirers and Issuers has migrated to electraCREDIT to drive a large ATM/POS network, issue EMV compliant credit, prepaid and debit cards, and interface to VISA, MasterCard, JCB and other local networks.

A leading multinational bank in India relies on electraCREDIT

A leading multinational bank in India uses electraCREDIT for application processing, card management, transaction processing, billing, payment processing, collections and fraud management services for its high-end card portfolio.

ElectraCard Services (ECS), a wholly owned subsidiary of Opus Software Solutions, provides business critical applications and third party processing services for credit and payments management across the world. ECS is a PCI DSS certified Third Party Processor (TPP) for MasterCard® and VISA® across the issuing and acquiring side. Its deep domain knowledge, extensive global experience and cost effective solutions address the speed to market and flexibility challenges of today's market. ElectraCard Services enables financial institutions, retailers, finance companies and corporations to electronically process, in real-time, any type of payment transaction, including credit, debit, pre-paid, smart cards, and ACH.

ElectraCard Services' solutions are available on Licensing and Processing models.

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