



SETTING UP A PROFITABLE CARDS BUSINESS

Card center managers are under great pressure to make immediate and evident profits from their card operations. Revenue is expected to grow while expenses are contained. To stay competitive new card programs have to be rolled-out quickly even when resources are limited. Card features are increasingly commoditized so excellent customer service is a major competitive strength. Furthermore, industry and payment associations are imposing new regulations with regular audits for compliance.

The Solution

SunGard's Ambit System Access CardPro is a complete card and payments solution that is designed to help you run secure and profitable card operations. With Ambit System Access CardPro you can offer innovative card products very quickly while serving your customers better, more efficiently, and more profitably.

- Comprehensive card and merchant management system
- Parameter driven and automated system
- Flexible application structure
- Flexible product definition & pricing
- Support for card business strategies
- Scalable and superior technical architecture
- Superior customer-centric design

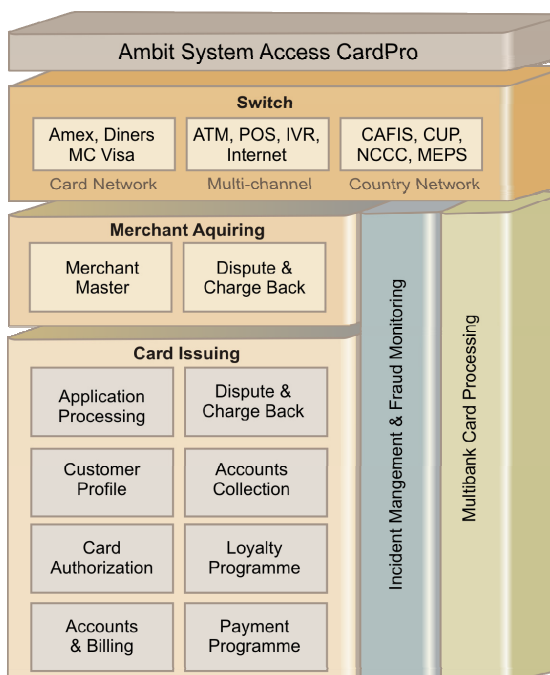
Comprehensive and Flexible

Quickly set-up with ease the thousands of parameters that drive your card system. Ambit System Access CardPro includes pull-down lists with pre-loaded values and valid values selection lists.

Ambit System Access CardPro is a comprehensive and modular solution that can grow with your business. You can choose to start with a basic card system and then add new modules and features later. As your business grows, you can easily expand your card offerings to include a wider range of cards such as credit, debit, stored value and private-label cards.

Customer-Centric Sales and Marketing

The wide range of parameter-driven choices provided by Ambit System Access CardPro enables you to quickly launch new products with innovative features. Ambit System Access CardPro supports tiered rates in computation of interests and delinquency charges, transaction pricing based on merchant or Merchant Category Code (MCC), balance transfers, and payment methods like instalments and recurring payments.



Ambit System Access CardPro makes it easy for you to manage new cardholder accounts. It supports online particulars maintenance, generation of decision letters, application scoring scheme and automatic card number generation.

Ambit System Access CardPro helps you manage the myriad of relationships you have with your cardholders. You can track cardholders with multiple accounts, multiple cards product types, and multiple cards with ease. Ambit System Access CardPro also supports card embossing/encoding.

Loyalty programmes are an essential customer retention strategy. Execute multiple types of loyalty programs to promote card usage. Ambit System Access CardPro supports loyalty programs with special features such as points merging at customer level and multiple redemption options.

Efficient Merchant, Dispute, and Collections Management

Manage your business relationship with your merchants with ease. Ambit System Access CardPro supports differential discount rates for on-us and not on-us cards, and different discount rates based on volume or promotions. It also automates many laborious processes such as credit/debit adjustments to merchant accounts, chargeback to merchants, payment advice, cheque printings, and generates merchant volume analysis reports.

Ambit System Access CardPro automatically tracks the whole cycle of retrieval and chargeback, and processes all incoming and

outgoing chargeback, retrieval and miscellaneous transactions. It has a comprehensive set of reports such as critical outstanding items reports, by days and by amount and excess chargeback listing, by MCC and by merchant. This eases the resolution of disputes quickly.

Ambit System Access CardPro has a rich set of parameters that classifies account stages such as delinquency, over-limit, billing cycle, product code, and account status. It supports prioritisation and distribution of accounts to collection agents, and has a rich set of template letters for use. This enables you to benefit from an efficient built-in collection process.

Highly Secure Card Transactions

Real-time and scalable validation of transactions based on user-defined credit and fraud control parameters allows for fast and secure transactions processing. Ambit System Access CardPro also provides online interfaces to various payment associations such as Visa's and MasterCard's Authorization systems for real-time 24-hour authorizations.

Ambit System Access CardPro includes a switch that links your card system to all external systems such as call centers, IVRs, Point-of-Sales (POS) terminals, ATMs, international and country-specific payment networks, and to your core banking system.

Ambit System Access CardPro's multi-bank features enable your card center to process card transactions for multiple financial institutions (i.e., member banks). This gives you facilities for a lucrative business in card acquiring.

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SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight through enterprise processing, treasury management, finance, risk and compliance, including Apsys, BancWare, STeP and System Access.

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