

CADENCIE™

COMPREHENSIVE CARD MANAGEMENT



The cards market is highly competitive and regulators are making margins tighter. New partnerships and liaisons between business players are emerging where previous opportunities didn't exist. To be successful, enterprises must seek compliant solutions that can turn innovative ideas into reality fast. Cadencie provides this and helps organisations maximise profit by minimising operational costs and managing risk effectively.

Cadencie is a comprehensive card management solution that supports all aspects of the issuing and acquiring business end-to-end. It is designed for banks, financial institutions, large retailers and telecommunications organisations that demand a high level of flexibility to launch new products quickly and cost effectively.

What Cadencie does

► The platform

Cadencie delivers end-to-end card management services via its robust and secure platform: Cadencie Core provides User security, reporting and business tools for business to respond quickly to market opportunities; Cadencie Acquiring manages the complete merchant life cycle from account establishment through to settlement; Cadencie Issuing incorporates card management, customer services, authorisation, clearing and settlement, dispute management, billing, statements, collections, and risk management; and Cadencie Payment Hub provides real-time transaction processing and secure connectivity to core banking systems, other switch networks, all international schemes and ATMs and POS networks.

► Modular implementation

You can choose to implement the acquiring module or the issuing module, or both. Regardless of the chosen module/s, all include: system controls, security and interchange & financial transaction processing.

► Customer centric

Cadencie lets you use customer queries and other points of contact to leverage stronger customer relationships. The customer-centric design allows you to view the total customer relationship at a glance across all cards and accounts.

► Third-party integration

The Payment Hub provides a fast and secure way to link to any third party via a switch. International card schemes can be connected directly to the Payment Hub along with existing

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retail schemes, core banking systems, ATMs, POS and mobile networks. Monitoring is via client server or integration using SNMP (e.g. ZABBIX), a third-party open-source dashboard.

Cadencie complies with the Payment Card Industry Payment Application – Data Security Standard (PCI PA-DSS).

► Low operational costs

Internal IT and operational support ensure costs are kept low due to the solution's business enablement, highly automated system. Cadencie™ can run commodity servers and is scalable to meet your needs as your business grows.

► Risk management

Real-time processing and financial integrity with daily balancing, providing effective risk management. Fraud alerts are generated for both issuer and acquirer in real time and near real time.

► Compliance

Cadencie is fully certified and kept certified with international card schemes mandates including EMV and contactless, as well as the emerging domestic card scheme standards, e.g., EFTPOS, RuPay, NSICCS, MCCS, etc. Scheme requirements – such as product rules, merchant category types, interchange management, and qualification for particular services – can be met simply by setting parameter screens. In addition,