

The logo for itm, consisting of the lowercase letters 'itm' in a bold, teal-colored sans-serif font. The logo is positioned on a white banner that has a pointed right edge, set against a dark blue background with a geometric pattern of overlapping triangles.

**Releases**

**4.4 - 4.9**

**Issuing**



**Euronet  
Software  
Solutions**



**Tony Warren**  
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WE DESIGN  
for the FUTURE



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## Euronet Software: Powering the Modern Payments Ecosystem

Euronet Software is a global leader in financial technology, delivering modern, mission-critical software that powers the world's most complex and high-volume payments environments. As part of Euronet Worldwide—a company with millions of digital and physical touchpoints in over 200 countries and territories—our software division offers the technology backbone behind secure, scalable, and real-time financial services.

We design and deploy cloud-native, API-first solutions that support a wide range of payment use cases—from traditional card issuing and acquiring to real-time payments, digital wallets, embedded finance, as well as ATM fleet monitoring and management. Our modular platforms are trusted by banks, fintechs, retailers, and governments to modernize legacy infrastructure, reduce operating costs, and accelerate product innovation.

From card and transaction processing to government banking systems, telco payments, and merchant acquiring, our solutions combine innovation with reliability—ensuring every transaction is fast, secure, and future-ready.

What sets us apart is experience at scale: not only do we build the software—we run it ourselves. This deep operational knowledge fuels a culture of continuous improvement and customer-centric innovation.

With Euronet Software, financial institutions gain more than a technology partner—they gain a proven platform for growth in the modern economy.

# Euronet Software Solutions **PRODUCT TEAM**

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# TIME TO MOVE FORWARD RELEASE 4.0 - 4.9

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## Integrated Transaction Management (ITM): A Proven Platform for the Future of Payments

Integrated Transaction Management (ITM) continues to be a strategic asset for over 100 clients worldwide. Its client-centric, modular architecture seamlessly integrates core functions such as client management, issuing and acquiring, international card organization interfaces, and electronic and digital channels. With over four decades of continuous innovation and modernization, ITM remains a trusted solution for today's dynamic payment landscape—and a robust foundation for the future.

With the release of version 4.9, Euronet is proud to highlight the ongoing investment in the ITM platform. This year's communication not only outlines the latest enhancements but also showcases historical improvements by release year, organized by business verticals. This approach reflects our commitment to transparency and long-term value creation.

We are proud to offer a platform that proactively evolves to meet our clients' needs. From card digitization and integration with international token vaults to emerging payment initiation and acceptance methods, ITM is built to support innovation and growth.

With over 750 microservices deployed across the platform, ITM is a truly open solution—designed to integrate seamlessly with third-party applications. Our microservices strategy has enabled clients to achieve smooth, orchestrated integration across all customer touchpoints.

As part of the ITM team, I am honored to work alongside professionals dedicated to delivering excellence across the payment ecosystem—whether it's credit, debit, or prepaid cards; plastic or digital formats; merchant management; payment gateway integration; money transfer; POS, ATM, or kiosk integration; internet or mobile channels; cardholder or operational alerts; or real-time interfaces with core banking systems—ITM is ready to meet the challenge.

Stay tuned for upcoming innovations, including our QR-based solutions and comprehensive platform-wide reconciliation capabilities.

We thank you for your continued support and encourage you to upgrade to the latest ITM release to take full advantage of these advancements.—**Stephen Butcher**

# Issuing

## Card & Account Management

### 4.7 - Cardholder Correspondence via Email

Provides an option to send cardholder correspondence via email, in addition to traditional postal mail.

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### 4.7 - Designated Address

Cardholders can now choose their designated address or addresses for receiving various types of correspondence and/or cards. For example, cardholders may choose to have statements sent to one address and other communications sent to another address.

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### 4.9 Pulse EMV & Contactless issuing

Network, ITM, embossing and EUI changes are needed to facilitate the issuing a Pulse card that supports EMV and or Contactless.

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### 4.9 - Enhanced debit card business card processing

Business card issuance has been expanded beyond credit products to include debit card offerings. This enhancement enables ITM's debit card functionality to support corporate debit card products, along with comprehensive corporate reporting on card usage—enabling financial institutions to better serve business clients with greater flexibility and visibility.

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### 4.9 - Card Renewal Processing

Significant enhancements are being introduced to card renewal processing, streamlining and automating key workflows and serving to improve operational efficiency, reduce manual intervention, and help ensure only valid cards are renewed.

All card types—credit, debit, and prepaid—now share a unified set of functions and Euronet user interface options for renewal processing. Key improvements include:

- Automated scheduling: Renewal processing can now be scheduled to run automatically on a specified day each month.
- Advanced filtering and run options: These allow the system to make more accurate decisions on whether to renew or not renew a card.
- Core account validation: The system checks whether the core banking account linked to a card is still active, preventing renewal of debit cards tied to closed or inactive accounts.

# Issuing

## Euronet User Interface (EUI) cont'd

### 4.7 - Client Search Enhancement

EUI screen enhancement to display client services on the search results screen, allowing users the ability to easily identify cardholder services.

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### 4.7 - Simplify Percentage Entry

Percentages can now be entered as whole numbers and not decimals (e.g., 5 rather than 0.05 and 5.5 rather than 0.055).

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### 4.7 - Ability to Sort Columns

Creates the ability to sort the columns in the EUI in ascending or descending order by clicking on the column.

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### 4.7 - EUI Translation Tool

EUI field names can be translated from English to any language, and multiple languages can be supported within the same financial institution. Each user can also set their specific language preference.

### 4.7 - Client Address Entry

The EUI now includes two additional street address lines and an extended State/Province field. Additional addresses will be reflected on client correspondence.

### 4.7 - Browser Compatibility

4.7 version is compatible with Chrome, Firefox, and Edge enabling additional browser support beyond Internet Explorer.

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### 4.7 - Enhanced EUI User Security

The security definition to the EUI menu is modified so that a user's access may be defined at a card-type level (debit, credit, or prepaid). This new access criteria applies only when users try to view or manage card details.

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### 4.7 Finance Charge Details

The Finance Charge details screens are enhanced to improve the display and more clearly explain how interest is charged. Information is shown on the Finance Charge details screens for each card billing type.

# Issuing

## Euronet User Interface (EUI) cont'd

### 4.7 - Credit Card Usage

Credit card usage information (spend, payments, fees, and interest) is now available in the EUI. Summary usage information is displayed as a percentage of the limit, payments as a percentage of the limit, and interest and fee totals. This information will assist in making credit decisions.

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### 4.7 - Sponsor as a Client

Credit card sponsor information can now be entered as an additional client, enabling entry of additional sponsor data, thus improving credit and collections activity.

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### 4.8 - Assign Instant Card enhancement

EUI users will now be able to assign an instant card from the Euronet User Interface (EUI) client screen

### 4.8 - Data exchange with ACS server for OTP

During a 3D secure transaction when step-up authentication is required, additional information may be needed from the issuing system. This project adds support for an online interface with Cardinal Commerce for step-up authentication.

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### 4.8 - Debit Card Account Check

The core banking account status associated with a debit card can now be checked as part of card renewal processing. This provides the option not to renew cards that may no longer have active accounts associated with the card.

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### 4.8 - JCB EMV/Contactless issuing

JCB EMV contactless card issuing support.

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### 4.8 - JCB Stored balance processing

JCB EMV contactless card with offline stored balance processing. The balance is stored on the card for transaction processing. Transactions are done between the card and the terminal only.

The device will settle with the host, and the host will settle with JCB or the local JCB network

# Issuing

## Integrated Transaction Management (itm)

### 4.9 - User Access Reporting

Auditing of access from when the user was first given access, when access was removed and the daily sign in activity is reported.

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### 4.9 - Create test environment without production data

Establish a process to replicate the production ITM system for use as a PCI-compliant test environment. This tool enables users to generate a test instance that retains system setup and device configurations, while ensuring all production data is removed to maintain compliance and data integrity.

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### 4.9 - Copy setup Wizard in EUI

Many clients are seeking greater autonomy in configuring their own card products—whether debit, credit, or prepaid. The Euronet platform offers a more intuitive experience for product setup. This initiative is focused on enabling clients to define and launch new products independently, with minimal or no assistance from Euronet.

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### 4.9 - MERLINLOG enhancement

MERLINLOG, a tool previously used primarily by Euronet technicians, is now being extended to end users with enhanced functionality. Improvements include faster search performance, expanded search and filter criteria, the ability to create support tickets directly from ITM log data, and the capability to retain relevant log information until reported issues are resolved.

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### 4.9 - ITM in the Cloud POC with IBM

An official proof-of-concept research initiative was conducted in collaboration with IBM to explore the roadmap for migrating ITM to a cloud-based environment. The goal was to validate the feasibility of running a representative “day in the life” scenario for an ITM client entirely in the cloud.

Primary Objectives:

- POC leveraging IBM’s cloud services
- Provide clients the choice of Cloud service provider
- ITM environment with core ITM modules and ICCS (credit card issuing)
- Thales cloud technology or interface should be demonstrable
- No impact to Euronet’s IBMi administrative resources or hardware during project
- No change in software licenses
- In-country/region cloud consideration

# Issuing

## Integrated Transaction Management (itm) cont'd

### 4.9 - Active Active connection to card processing networks

Most international card organizations now require that new clients or installations support multiple connection paths from their members to the network. To meet this requirement, Euronet clients have the option to implement an active-active, round-robin connection model. This setup enables alternate routing and load balancing, enhancing both reliability and performance.

Currently, this functionality is available for Visa and Mastercard. Support for American Express, UnionPay, Discover, and JCB is planned for future project phases.

## Integrated Credit Card Solutions (ICCS)

### 4.9 - Autopay whatever is available

Earlier ITM releases introduced credit card autopay functionality, enabling cardholders to schedule batch or online debits from their core banking accounts to pay their credit card balances.

The solution supports multiple debit requests and has now been enhanced with new functionality that allows the system to debit any available amount—not just the scheduled payment—providing greater flexibility and improved payment success rates.

### 4.9 - Card Promotions

Financial institutions can now offer fee and limit promotions to their credit, debit, and prepaid cardholders at both the account and card levels.

Each promotion includes defined start and end dates (the period during which the promotion is available) and a specified duration (the length of time the promotion remains active once applied).

### 4.9 - CII Enhancements

Enhancements have been made to the Credit Card Cardholder-Initiated Installments (CII) feature. These improvements include more detailed transaction descriptions, clearer statement information, and an upgraded Euronet user interface for displaying CII transaction details—delivering a more transparent and user-friendly experience for both clients and cardholders.

# Issuing

## Integrated Credit Card Solutions (ICCS) cont'd

### 4.9 - One Account/Multiple Card Types

The one-to-one relationship between credit card products and their associated accounts has been removed. Now, a single credit card account can support multiple card types or products—such as Visa, Mastercard, American Express, UnionPay, Discover, and JCB—enabling a more flexible and unified account structure. The shared account will:

- Track the master credit limit and balances
- Serve as the source for fee assessments
- Be used to determine over-limit and past-due status

Key benefits for clients include:

- One account, one payment – Simplified repayment process
- Multiple card types on a single account – Greater flexibility without additional accounts
- One consolidated statement – Easier tracking and reconciliation
- No additional credit review – When adding a second card type to the same account

## Web Services

### 4.9 - iTSP (Integrated Token Service Providers)

Card Digitization Apple and Google Pay

In addition to the existing ITM web service catalog, three new catalogs have been introduced to support Apple Pay, Google Pay and Click to Pay.

These additions enhance ITM's digital payment capabilities and streamline integration with major wallet providers.

Furthermore, web services have been added for:

- Visa
  - Entrust
  - Meeza (Egypt's national token vault)

These services support tokenization and digitization processes through integrated Token Service Providers (iTSPs).

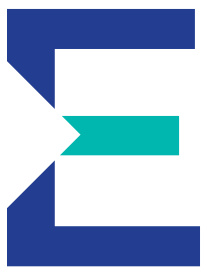
# Issuing

## Web Services cont'd

### 4.9 - iTSP (Integrated Token Service Providers) cont'd

Digitization functions include:

- Card digitization
  - Get Card Description
  - Approve Tokenization
  - Request Activation Methods
  - Send Activation Code
  - Notify service activated
  - Notify STIP tokenization decision
- Token Lifecycle management
  - Suspend Token
  - Resume Token
  - Delete Token
  - Notify token updated
  - Update Card
  - Visa Cloud Token Framework
  - Approve binding



# Euronet Software Solutions

We create the solutions that move money  
in all the ways the world depends upon.

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