

Credit Card Management

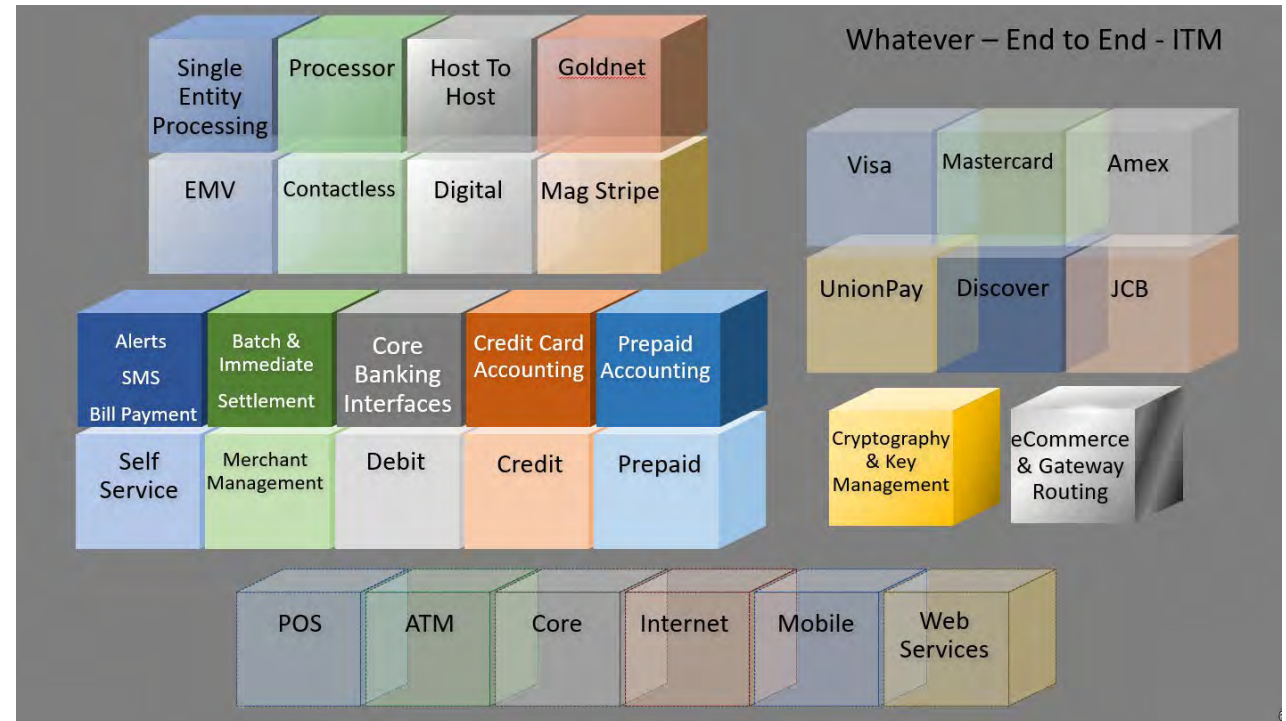
Our History

- Euronet product available since 1998
- Over 20 installations globally
- Trinidad & Pakistan beta installs
- Largest client around 1M cards
- Smallest around 50K cards
- Supports all network types except Amex Contactless



Pillar Product

- Credit card clients usually have many other Euronet products
- Credit card leverages most of the core ITM architecture
- Integral part of our client journeys





Product Maintenance Mode

Digital
Onboarding

Online CIF Pull

Designated
Addresses

Corporate card
account
transfer

Card inventory
and event
history

Online
autopayment

Online audit

Finance charge
detail

Extended Status
Codes

Credit Usage
including
delinquency
history

Annual activity

Installment
plans

Pillar Product

- Collections
- Fraud Monitoring
- Loyalty



Network Token Vaults

- Mastercard MDES and Visa VTS
- Wallets
- Other uses of tokens for payments via the networks



Digital First



Dedicated vendor qualification programmes are being put in place to guide issuers in their Digital First transformation.



2021 key strategic programmes for both VISA and Mastercard



Main objective to support issuers to develop a full digital experience for users.

**CDB, CMS, PPD, ICC and IMS -
complete package**



Services - option to install as needed

CDB

Client

CMS

Card

PPD

Prepaid

ICC

Credit

IMS

Merchant

**Web
Services
package**

ITM Rehosting

Q22023
Announcement

■ Cloud

- POC with IBM for ITM
- Not a SaaS solution but Cloud instead of or in addition to on-prem
- POC focus on credit card solution

■ Long-term

- Reduce on-prem cost
- Provide DR option
- Integration with REN
- Platform not hardware focus for clients



A close-up photograph of a person's hand holding a white, rectangular sign with rounded corners. The sign features the text "BUY NOW" on the top line and "PAY LATER" on the bottom line, both in a bold, orange, sans-serif font. The hand is positioned at the top and bottom edges of the sign, with the thumb visible on the left and the index and middle fingers on the right. The background is out of focus, showing a person wearing a brown and white checkered shirt. The overall lighting is bright and even.

**BUY NOW
PAY LATER**



biometric

5412 7512 3412 3456

VALID THRU

12/23

Lee M. Cardholder



mastercard.

A top-down view of a wooden desk. In the top left, a portion of a silver laptop is visible. In the top center, a white cup of coffee with a latte art heart sits on a white saucer. To the right of the coffee is a small white planter with a green plant. In the center, a spiral-bound notepad is open, displaying the text 'ARE YOU READY?'. A yellow pencil lies diagonally across the notepad. To the right of the notepad is a clear glass filled with several sharpened colored pencils. In the bottom left, a pair of black-rimmed glasses lies on the desk. In the bottom right, a tablet with a black screen is partially visible.

**ARE
YOU
READY?**