



### Card Management Solutions (CMS)

Highgate's Card Management Solutions allows financial institutions to manage their credit and debit card issuing business. This includes defining revolving credit products, acquiring cardholders and merchants, authorizing and processing credit, debit and payment transactions, statement generation and fraud prevention. In addition to network links to major associations such as Visa and MasterCard, the system allows for the issuance and processing of loyalty and private label cards.

CMS is Highgate's total, customized solution to managing all facets of card issuing business. CMS manages all functions of a card processing operation, and supports issuing all types of debit and credit cards.

CMS supports issuance of Smart Cards (EMV) carrying the Visa VSDC application. CMS is based on our knowledge and the experience of our associate companies.

#### FEATURES:

- ✓ Comprehensive reporting and real-time transaction processing
- ✓ Full Smart Card (EMV) compliant
- ✓ Smart Card (EMV) Issuing Certified
- ✓ Interfaces to plastic encoding/embossing, personalization systems and secure PIN generation hardware
- ✓ Create multiple card products, families and accounts
- ✓ Support multiple currencies for product differentiation
- ✓ Get instant updates to HOT Lists and WARNING Bulletins for lost cards
- ✓ Request upgrades, transaction tracing, statement explanations and on-line applications for products
- ✓ Access on-line card production of renewals, reissues and replacements
- ✓ Interface with external systems
- ✓ Accommodate international debit and credit networks
- ✓ Set-up collection agencies & executive information systems
- ✓ Respond in real-time to market needs faster than the competition

**Call us for more information on how CMS can help your business grow!**