



## Credit Card Processing Capabilities

- Production Support
- Application Upgrades and Business Enhancements
- Back-office Processing
- Security and PCI Compliance Adherence

## Reduce Costs, Save Time, and Preserve Customer Loyalty

Financial services companies around the world are increasingly outsourcing to meet these critical success factors. The cost and complexity of credit card processing, the time required by retailers to establish total end-to-end compliance, compounded with the threat to data security, builds a compelling case for working with vendors and service providers who can make the job easier.

### MphasiS in Credit Cards

MphasiS has an impressive financial services practice built through continual investment in domain and business expertise. Our credit card capabilities drive end-to-end processing for major institutions across the globe through a 24/7 support.

As world-class providers of credit cards processing, we support five different time zones spread across three continents, handling technical and relationship issues successfully for global banks for over a decade. Our functional capabilities span varied processes that include:

- Accounts Receivables
- Authorization
- Interchange Tracking
- Collections
- Merchant acquiring
- Application scoring and processing
- Transaction and Payments
- Fraud, loyalty and rewards
- Portals and Web services

Operating on rich experience acquired from delivering challenging assignments successfully, MphasiS today has on its portfolio the distinction of end-to-end card processing for seven countries. We have processed 32 million authorizations in the last year providing 24/7 support for 18 million cards. We have to our credit a capacity to service 650 requests involving 6400 person days. Our support extends over L1, L2, and L3. We have to our credit:

- 250+ person strong delivery team spread across 8 geographies
- Successful and ongoing 11-year relationship with a global bank
- MasterCard, Visa & EuroPay processing capabilities
- Robust Disaster Recovery (DR) support
- Multi language processing and support capability
- Multi layer networking infrastructure that is virtually fault tolerant and that remains operational during real disasters
- 99.99% service availability and SLA accomplishment

## Credit Card Processing Capabilities

Business Process Area / Delivery Support Area	Functional Knowledge	Production Support	Development / Enhancements	Business Analysis / SME / Consultancy	Web Based / Portals	Card Peripherals / Interfaces	Testing Services	ITO Services	BPO Services
Application Processing	●	●	●	●	●	●	●	●	●
Card Embossing	●	●	●	●	●	●	●	●	●
Card Activation	●	●	●	●	●	●	●	●	●
Authorizations	●	●	●	●	●	●	●	●	●
Interchange Tracking	●	●	●	●	●	●	●	●	●
Transaction Posting	●	●	●	●	●	●	●	●	●
Interchange Settlement	●	●	●	●	●	●	●	●	●
Merchant Settlement	●	●	●	●	●	●	●	●	●
Statement Production	●	●	●	●	●	●	●	●	●
Payment Processing	●	●	●	●	●	●	●	●	●
Collections Tracking	●	●	●	●	●	●	●	●	●
Fraud Prevention	●	●	●	●	●	●	●	●	●
Behavior Analysis	●	●	●	●	●	●	●	●	●
Customer Service	●	●	●	●	●	●	●	●	●
Credit Bureau Reporting	●	●	●	●	●	●	●	●	●

Our credit card processing capabilities include:

### • Production Support

Our 24/7 window supports multiple time zones and multi languages including non English speaking countries. We have solved 10000+ incidents in a 12-month time period well within SLAs. Our robust disaster recovery facility supports all business critical systems. We support satellite systems for complaint tracking and e-solutions.

### • Application Upgrades and Business Enhancements

We have derived our strengths from servicing over 10,000 person days of business enhancement requests over the past year to meet various new business initiatives. Our foray into the launch of additional card products in consumer loans and automated balance transfer has seen immense success. Today, we offer multi lingual systems development and maintenance, and E-Commerce and E-Statements through varied payment vehicles.

### • Back-office Processing

We have over 150 people supporting various back office operations and drive a SLA adherence of over

95% on turnaround time. We deliver credit processing and account set-up, authorization and interchange, accounting and settlement, cardholder billing, payment processing and card holder servicing.

### • Security and PCI Compliance Adherence

Our workplace and systems security are enhanced by secured VPN access to card system network, dual factor authentication access and triple data encryption standard for data transmission. The Cards Delivery centers are PCI certified. We further offer capability to develop and maintain PCI compliant solutions.

### What Sets Us Apart?

- Expertise in Legacy and open systems with high volume data processing, higher transaction scalability and cost saving models
- Expertise in Agile Card Framework (ACF), which is a software framework developed by EDS; This framework takes care of end-to-end card related processes and configurable to suite most of the business requirements.
- End-to-End testing capability on cards systems
- PCI compliance systems and delivery from Compliant Business Delivery Centers
- Well orchestrated steps of the delivery teams with the cards practice teams with focus on innovation
- Well defined performance improvements and productivity improvement strategies
- Structured multi country delivery teams geared to support multiple Service Delivery programmes
- Applications Delivery from high process maturity centers (Development Centers are CMMi Level 5 assessed)
- Staged training capability for Mainframe experienced resource
- Cross cards systems capability resulting in significant leverage of knowledge strengths

### About MphasiS

MphasiS is a leading Applications, Infrastructure Technology, and BPO services provider. The company delivers real improvements in business performance for clients through a combination of technology know-how, domain and process expertise. With currently over 34,000 people, MphasiS services clients in Financial Services, Manufacturing, Healthcare, Communications, Media & Entertainment, Transportation & Logistics, Energy & Utilities, Consumer & Retail, and Governments around the world. To know more, visit [www.mphasis.com](http://www.mphasis.com).

For more information, contact: [sales@mphasis.com](mailto:sales@mphasis.com)

**USA:** 460 Park Avenue South, Suite #1101, New York, NY 10016, USA  
Tel: +1 212 686 6655, Fax: +1 212 686 2422

**UK:** Edinburgh House, 43-51 Windsor Road, Slough, SL1 2EE, UK  
Tel.: +44 1753 217 700, Fax: +44 1753 217 701

**AUSTRALIA:** 410 Concord Road, Rhodes, NSW 2138, Australia  
Tel.: +61 290 221 146, Fax: +61 290 221 134

**INDIA:** Bagmane Technology Park, Byrasandra Village, C.V. Raman Nagar, Bangalore 560 093, India  
Tel: +91 80 4004 0404, Fax: +91 80 4004 9999

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