



Card Management System



ITM's versatile card management system (ITM CMS) quickly, efficiently, and securely meets today's and tomorrow's market requirements. ITM CMS is a modern end-to-end financial payments processing platform that enables financial institutions, fintechs, and payment processors to issue virtual, digital, or physical cards. It facilitates issuance, as well as end-to-end management of the credit card life cycle. Credit card issuance is supported for both retail and corporate customers and can be further categorized as scheme-based or private labeled card products. With ITM CMS you can operate and manage your card business with a customer-centric view.

Technology

While other systems struggle to keep up with customer demand, our flexible and customizable platform supports the features that today's modern financial institutions and consumers desire.

Relentless Reliability

ITM is a proven product, with years of experience and know-how built-in; providing a reliable product that you and your customers can count on.

Customer Centric

We strive to simplify the complicated new world of payments for our customers. Because we built ITM and use it ourselves, we have firsthand knowledge of how to solve any problem.

Issue and manage a complete range of integrated contactless and EMV compliant cards

Credit, debit and prepaid card management.

Accommodate all major card brands

as well as in-house private label cards.

Support all form factors

plastic, virtual, and digital

Cross-portfolio management

across credit, debit, and prepaid cards with a single view of your customer and integrated reporting.

Visit us at

www.euronetsoftwaresolutions.com

and learn how our platform can help you revolutionize your payment operations.



ITM CMS Features:

- **Credit Card Issuance**
 - Onboarding & client demographics
 - Previously defined card product features and attributes can be applied to new products
 - Onboarding of pre-approved credit card applications (both primary & supplementary)
 - Issuance of physical, digital or virtual cards
 - Issuance of primary & supplementary cards
- **Integration & Innovation**
 - Enriched catalog of RESTful APIs allows integration with consumer and business solutions via the ITM API gateway, providing fast, flexible, and scalable integration
 - API Integration with any 3rd party software
- **Card Personalization**
 - Supports MAG stripe & EMV contact and contactless cards
 - Integration with personalization vendor for card embossing process & personalization services
 - Embossing, card production, chip personalization, welcome letters, card mailers, PIN mailers
- **Card Activation**
 - Activate via ITM CMS UI Portal, Bulk Batch process or via API Integration to 3rd party
 - Activate upon selection of Activation Code, PIN, or upon first transaction (Payment or Purchase)
- **Card Replacement**
- **Card Reissue**
- **Highly Configurable Card Profiles**
 - Credit Card Limits
 - Card Controls
 - Transaction Controls
 - Card Status and reasons/actions
 - Account Controls
 - Fee Profiles
- **Payment, Interest, and Delinquency Calculation & Processing**
- **Statement Processing & Generation**
- **Transaction Routing & Authorization**
- **EMV Issuer Scripting**
- **Fee Management**
- **General Ledger**
- **Reporting and Data Analytics**
- **Data Extracts**

