



itm Integrated Credit Card System

At a Glance

- Dual currency statements
- Issuer fraud management
- Delinquent account processing
- Collections interface
- Historical data conversion
- Multi product processing
- Collections and over limit processing support
- Flexible fee structure

Generating New Business with Credit Cards

A credit card issuing solution is a vital part of any financial institution's offering. A mature ever-evolving credit card issuing market requires a mature product.

Euronet's Integrated Credit card System (ICCS) has been implemented globally, meeting the needs of financial institutions with individual demands, specific not just to industry mandates, but to each country's needs.

Euronet's Integrated Credit card System (ICCS) can help you to improve marketability, profitability, and revenue potential across your card issuer operations. It will allow you to develop and launch new card products, including EMV, Contactless, and Apple or Google Pay more rapidly and effectively.

Euronet's debit, credit, and prepaid card issuing products enable financial institutions the flexibility needed to meet the demands of their consumers. Whether the requirement is to provide a local spend, international, Visa, MasterCard, American Express, proprietary, personal, corporate, affinity, magnetic strip, EMV or contactless card, ICCS offers the flexibility to issue all or any mixture of these products types.

An extensive set of product templates and profiles allows setup at the individual account level to control fees, interest, limits and transaction authorization parameters.

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An Integrated Solution

ICCS is fully integrated with other Euronet solutions such as Internet and Mobile Banking, providing a rich cardholder experience.

Third-party integration is a breeze with Euronet's robust catalog of web services, all while addressing today's requirements for real-time and open banking.

Through modular design, your investment overhead is optimized by selecting only the applications and modules that meet your specific business needs.



Euronet Worldwide is an industry leader in providing secure electronic financial transactions. The company offers financial payment middleware, financial network gateways, outsourcing and consulting services to financial institutions and mobile operators. These solutions enable their customers to access personal financial information and perform secure financial transactions — any time, any place.

The company has processing centers located in the United States, Europe and Asia, including owning and operating the largest independent ATM network in Europe. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Hungary, Euronet serves more than 200 clients in 70 countries.

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Benefits of ICCS

ICCS will strengthen existing customer relationships and retain loyalty by offering services that meet the cardholder's needs while improving operational efficiency with a solution that provides automated operations as well as ease of use.

- **Dual Currency Accounts** - Issue and manage accounts in a local and one other currency while printing on the same statement.
- **Multi-Currency Processing** - Issue cards billable in the currency choice of your institution
- **Flexible Billing dates** - Accounts can be billed on a day decided by the financial institution or the cardholder
- **Statement Messages** - User-defined statement messages either based on a default message or the account status
- **Automated Fees** - Automated system generated user-defined fees that cover account status, card generation and transactions
- **Card Plastic Management** - Generates card plastic, PIN and card mailers on demand without compromising security
- **EMV and Contactless Support** - Supports the issuance of EMV and or contactless cards, compliant with international EMV standards
- **Individual Card Limits** - Each card on the ICCS account has its own limit if access to the entire account limit is not desired
- **Interest Accrual** - Options available to control interest accrual start date (at BIN level) from the transaction, posting, billing or due date
- **Auto Payment Options** - Setup automatic debit of the minimum payment, account balance, a percentage of the balance or a fixed amount from the banking account via batch and real-time interfaces
- **External Interfaces** - External Loyalty, Fraud Monitoring and Collections interfaces
- **Automated Renewal Processing** - Automated card renewal decision based on user-defined parameters that take advantage of the extensive account historical information
- **Installment Processing** - Deferred payment processing based on an installment plan agreed to by the cardholder and merchant. Installment transactions can have their own interest rates and transaction limits. Installments can be merchant initiated at the merchant or cardholder initiated via the bank's channels.
- **Digital Wallets** – All Euronet card solutions provide support of Apple and Google Pay as well as integration to the Visa and Mastercard token faults for tokenization of the card number.

The Bottom Line

Euronet ICCS is a sophisticated solution with the capability to support all card-based payment instruments. ICCS is a totally flexible, functionality rich credit card product solution for issuance of the world's most successful brands - Visa, MasterCard, American Express, UnionPay and Discover).