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## Euronet Integrated Debit Card System

### At a Glance

- Robust online card record
- Multiple card activation options
- Multiple card numbering options
- Acquisition and processing of debit card transactions
- Online EFT network connections with over 60 networks
- Currency conversion and multi-currency processing
- Transaction history analysis
- Different limits for different transaction types

### Empower Your Customers With Debit Cards

Provide your customers with freedom from cash and checks and boost your competitive edge in the banking industry by incorporating ATM and debit cards into your service offerings.

Euronet Integrated Debit Card System is a premier transaction processing software providing online debit card authorization and settlement processing.

Utilizing your organizations preferred networks or gateways, the Debit Card System allows transaction to flow through associations such as Visa Card and MasterCard.

The Debit Card System enables financial institutions to quickly and easily deploy card management, customer assistance, online transaction authorization, as well as offline posting, hold processing, settlement processing, charge backs, and re-presentment.

Euronet can provide consultation and strategies to assist you in choosing the right options for your organization based on your objectives.

### Manage Client Information & Strengthen Customer Service

Client Management includes a comprehensive point-and-click database for storing and maintaining cardholder information and transaction history. The institution can set parameters for debit card groups and controlling activities such as daily usage limits (amounts and times), and invalid PIN entries.

Customer Service Representatives can investigate cardholder issues and transactions with minimal customer information and without requiring the representative to move between applications for information. Customer service can assist clients instantly because the most pertinent cardholder information is visible on a single summary screen, which helps keep customer service calls as brief as possible, and lowers call center volume because it empowers your institution with a flexible and user-friendly customer service tool.

**Connect with us!**

**Euronet**®

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Starting in Central Europe in 1994 and growing to a global real-time digital and cash payments network with millions of touchpoints today, Euronet now moves money in all the ways consumers and businesses depend upon. This includes money transfers, credit/debit processing, ATMs, point-of-sale services, branded payments, currency exchange and more. With products and services in more than 200 countries and territories provided through its own brand and branded business segments, Euronet and its financial technologies and networks make participation in the global economy easier, faster and more secure for everyone.

A leading global financial technology solutions and payments provider, Euronet has developed an extensive global payment network that includes 51,437 installed ATMs, approximately 590,000 EFT POS terminals and a growing portfolio of outsourced debit and credit card services which are under management in 65 countries; card software solutions; a prepaid processing network of approximately 777,000 POS terminals at approximately 352,000 retailer locations in 63 countries; and a global money transfer network of approximately 509,000 locations serving 188 countries and territories. Euronet serves clients from its corporate headquarters in Leawood, Kansas, USA, and 66 worldwide offices. For more information, visit our website:

[www.euronetsoftware.com](http://www.euronetsoftware.com).  
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# Today's Investment Meets Tomorrow's Business Needs

To be successful, institutions must employ new technologies quickly and efficiently. The Debit Card System integrates seamlessly with the Euronet product suite, including our powerful transaction engine, to provide a comprehensive transaction processing solution that can be leveraged across multiple delivery channels, customer touchpoints and transaction experiences including:

- ATM Management
- Telephone Banking
- POS Management
- Internet Banking
- Mobile Banking
- Merchant Management

## Secure Information and Systems

Access to Euronet systems is restricted using proven industry-standard hardware security. Similarly, card verification and device-to-institution communications are all secured through Euronet's core system.

When cards are lost, misused, or stolen, customer service can identify them as hot, and the system automatically notifies shared networks and ATM controllers not to accept the cards or card numbers. Internal security features enable an administrator to secure fields or whole screens of the GUI interface. The organization has comprehensive control of user access to sensitive information – the administrator can hide specific fields from user groups as desired.

## Authorization Options

Debit card transactions can be authorized online or offline. For offline transactions, a financial institution can pre-authorize the debit and then memo-post it when the merchant balances the POS device using Euronet's software.

## Multiple Ways to Activate Cards

Cards can be used as soon as all the required information is sent to the Debit Card System. Activate immediately online, at the ATM or by calling the issuing branch.

## Online real-time core banking interfaces

Several online real-time interfaces available to integrate debit card issuance with the core banking system of your choice to enable access to checking and savings accounts.

## Reports

You can also analyze cardholders and transactions as you oversee the activities of your operators with the extensive collection of card management reports:

- Cardholder report
- Expirations and New Cards
- Hot Cards
- Operators Audits

## The Bottom Line

With Euronet's debit card solution, institutions increase their bottom line through fee-based income, interchange fees, and improved customer retention.