



Make Modern Payments a Reality

Ren CMS is a modern, end-to-end card management platform that enables financial institutions, FinTechs, and processors to issue and manage virtual, digital, and physical cards. Supporting both retail and corporate customers, it covers the entire credit card lifecycle for scheme-based or private-label products, offering a customer-centric approach to card operations.

Ren doesn't stop, even when everyone else does.

Modern Technology

While other systems struggle to meet customer demand, our flexible, customizable microservices-based platform enables instant innovation.

Relentless Reliability

Say goodbye to downtime. Ren is a self-aware, self-healing platform designed to remain always on in active payment environments.

Customer Centric

We simplify the complex world of payments for our customers. Because we built and use Ren, we know how to solve challenges firsthand.

Ren enables financial institutions to issue and manage a complete range of contactless and EMV-compliant credit, debit, and prepaid cards. It accommodates all major card brands, including in-house private label cards, and supports plastic, virtual, and digital formats. With cross-portfolio management, users can view credit, debit, and prepaid card portfolios in a single customer view, supported by integrated reporting.



Euronet®

Ren 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 Ren 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 Ren 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 Re-issue
- Highly Configurable Card Profiles
 - 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

