

Prepaid Cards Solution

Our deep industry experience with prepaid cards is supported by best-in-class application development, management, and testing services to deliver maximum value for our customers.

Perot Systems has prepaid cards expertise in:

- Customized solutions development
- Designing applications for various prepaid card programs such as payroll, compensation, travel, and more
- Integration and testing of processing platforms
- Application assessment to develop prepaid cards processing transformation plans

Reduce costs while reducing risk

In the current economic climate, prepaid cards have gained popularity because they enable the cards issuers to reduce risk exposure while reaching out to the new market segment of “unbanked” customers. For operational benefits, several prepaid cards issuers and service providers have called upon back-end providers to service and process their prepaid cards. This business approach has the following limitations:

- Commodity functionality and an overall lack of differentiation across the products supported by the same processor
- Higher risk due to increased exposure of cardholder information

For these reasons and others, leading prepaid cards issuers are now reducing their dependency on external processors by taking over the control and management of cardholders’ data. In addition, as the prepaid cards industry is maturing, leading organizations such as yours need to continuously innovate to improve operational efficiency and reduce the costs associated with prepaid cards management.

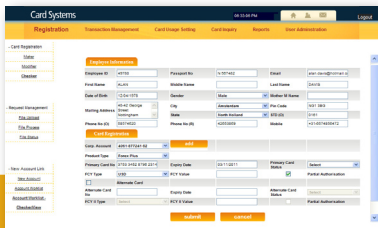
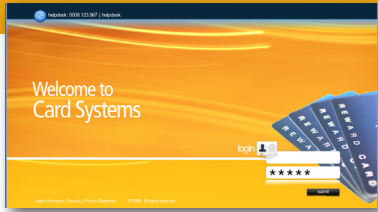
Perot Systems: Supporting innovation with domain-led solutions

Perot Systems has been serving leading organizations in the financial services industry for nearly 20 years. As a trusted services provider, Perot Systems has invested resources, time, and money to develop solutions that resolve business issues and deliver results. Our Prepaid Cards Solution helps both issuers and distributors better manage their corporate and retail customers.

The Perot Systems solution provides

- Increased flexibility and more options for product features and cardholder data management
- Reduced dependency on back-end processors for card management functions
- Added security and privacy of cardholder data to meet internal policies and industry regulations
- Structured pricing systems to handle various fees at an account level

Our solution is processor neutral and can be setup in conjunction with any cards processing platform, thereby limiting the back-end service provider’s interaction with the transaction-based rules engine. In addition, cardholder data reports can be compiled more readily to help analyze customer spending behaviour and design new prepaid programs.




A Snapshot of Perot Systems Prepaid Cards Prototype


A few examples of our prepaid cards success:

- Engagement with world's largest non-bank provider of commercial cross-border payment services to support launch of corporate prepaid cards
- Engagement with a large retail bank in Ireland to help launch two new prepaid card programs by developing production interfaces with TSYS platform

Key modules of the Perot Systems solution

Account Management 


Robust workflow driven system creates and manages cards/card holders at an account level with additional plug-ins for external interfaces

Program Set-Up 


Set up parameters can be defined to launch a variety of products such as compensation, travel, and payroll

Reporting 


Supports pre-defined regulatory reports, and an ability to generate ad-hoc reports as needed

Card Fulfilment 

Well defined prepaid card ordering and inventory management with alerts at pre-defined check points

Fee Management 

Flexible pricing module can manage fees based on various criteria including channel, number of transactions, and more

Master Reference Data 

Highly structured reference data model uses a simple user interface to capture prepaid card programs, products, account hierarchy, and more

Other key functionalities of our Prepaid Cards Solution:

- **Role-based user access** – Customizable screen layouts as per the user role and permissions
- **Maker/Authorizer concept** – 4-eye authorization and validation mechanism for transaction approvals
- **Plug-ins/Interfaces** - Extension point for data upload, external batch, provisioning messages, and SMS/IVR, ERP/HR/CRM systems
- **Audit log** – Maintains complete audit logs on selected components/all field(s)

Why you should select Perot Systems:

- **Increased responsiveness:** Reduced time-to-market for new prepaid programs like payroll, compensation, travel, and more
- **Higher revenues:** Increased customer base for the issuers and service providers
- **Better financials:** Reduced processor fees and lower development costs
- **Smoother operations:** Heightened data security and confidentiality
- **In-depth industry expertise:** Reusable framework and domain specialists

For more information about our Prepaid Cards Solution or other solutions for your business or organization, contact your Perot Systems account representative or one of our global offices.

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