Modernize card management with agility and flexibility

Institutions that process and issue payment cards (digital and physical) are being more mindful of their ability to quickly adapt to fast-changing environments while addressing the ever-evolving needs of improving service levels, customer experience, business offerings, and managing risk.

Vynamic® Issuing | Card Management enables automation of business processes, supports the tailoring of features to individual card programs, and increases the ability to respond to new opportunities.

Our modern, PCI-SSF certified payments platform provides the ultimate in configurability and performance. DN can meet your processing and debit card issuing needs and offer flexibility to maximize the greatest opportunity now, with the ability to facilitate innovation and scale for the future. Vynamic Issuing is part of a suite of payment agnostic services, powered by Vynamic Transaction Middleware, our cloud-native, microservices architecture, and API connectivity that can enable banks to realize the desired end state of building once but using across multiple payment rails. It's truly a build-once-but-use-often design that will reduce overall operational costs, increase speed to market for alternative payment methods, support a variety of payment products, and quickly adapt to changes in regulations, schemes, or other protocols.

Debit Card Issuing and Management Services

CONSUMER FOCUSED

Identify consumers and their relationship with your institution, rather than just the processing of an account number. Vynamic Issuing | Card Management is a consumer-centric payments system that uses business logic and rules to set parameters used in the authorization of funds—including setting individual limits based on behavioral patterns, defining withdrawal frequency and types of purchases by person, card, account, or any combination.

PRODUCT TARGETING

Allow specific transactions, merchant types, and spend limits to be set for a variety of different product types, e.g., student, business, VIP, online only, etc., providing the ability to focus on specific target consumer groups. APIs to mobile/digital banking apps support consumer-specific configuration options including card status updates in real time.

PRODUCT CONFIGURATION

Define specific product use cases, including where the products can be used, transaction and usage limits, controllable status, account linkages, and validity controls.

ISSUING AND LIFECYCLE MANAGEMENT

Set up and support delivery of PIN mailers and embossing files to issue new cards/tokens, digital cards, and replacement or stock cards and manage the master database to handle card production and updates, including putting cards on hold or canceling if lost or stolen.

By using industry-standard, agile tools, this common set of services can be maintained centrally regardless of deploying in a single payment hub or used in multiple instances. Intelligent workflow and API services enable your organization to integrate risk management and controls through configuration for ease of maintenance and lower costs.

Is your organization ready to modernize its payments ecosystem? **Let's discuss how we can help you develop an optimal migration plan.**

Card Management Functionality

Debit

- Card issuance for Debit cards
- Branded and individual card designs
- Direct connection with CMS for consumer details
- Multi-account capabilities
- Configurable card-lifecycle management
- Individual shipping options
- Card stock management
- Flexible API

- Business continutiy
- Full integration with Vynamic Issuing | Transaction Processing
- Settlement Periods for clearing built-in
- Business Continuity (DR/Blue Green) incl. Monitoring
- Security built-in from scratch, PCI SSF certified, Key Management portal

To learn more, **visit DieboldNixdorf.com.**