

# SIA CARD PROCESSING

Advanced, secure and digital payment solutions





# SIA Card Processing

**Best-in-class solutions  
suitable for any type of client  
to make them achieve a competitive edge**

**SIA** complete range of issuing and acquiring processing solutions covers the full value chain: debit, charge, revolving, co-branded, commercial and prepaid cards with domestic and international brands.

**SIA** solution is centralized, for issuing and for acquiring services, running on the same data center, capable of providing operational excellence and economies of scale for both small banks and big European banking groups.



#### **ABLE TO MANAGE**

huge volumes for maximum scalability



#### **HIGHLY CUSTOMIZABLE**

to offer tailor made solutions



#### **CONSTANTLY UPDATED**

with International networks and Central Banks Regulations



#### **COMPETITIVE PRICING**

given by the economy of scale and operational efficiency

# Issuing

**SIA issuing solution supports issuers by providing safe and secure services for the entire life cycle of a card.**

## Card Management

The solution suits the needs of multiple clients, from domestic Banks and International Groups to corporate clients. The platform is fully compliant with International network rules and is ready to manage credit, debit, prepaid and all type of payment card.

## Value added services

A wide range of value added services is completing the offering. From SMS service that represents the ideal communication channel to reach cardholders anytime and anywhere, to loyalty program management passing through Business Intelligence and 3D Secure.

# Acquiring

**SIA acquiring solution supports acquirers by providing payment acceptance services that help protect and grow their merchant portfolios.**

## Back-end/Front-end management

The solution dedicated to full back-end acquiring processing: it is modular, multi-currency, multi-lingual and certified PA DSS/PCI with integrated chargeback management system. Furthermore, a full end-to-end processing over SIA high-capacity network that instantly collect payments from all major credit and debit cards whether at points of sale or online

## Value added services

A wide range suite of services, aimed to complete the offer: from the Merchant Portal used by retailers to check their own data, see their own transactions, payments and statements to Business Intelligence services that gives to retailers tools to analyze their customer base or to couponing program management.

# Dedicated services

**SIA support issuers and acquirers: 24/7.**

## Back-office

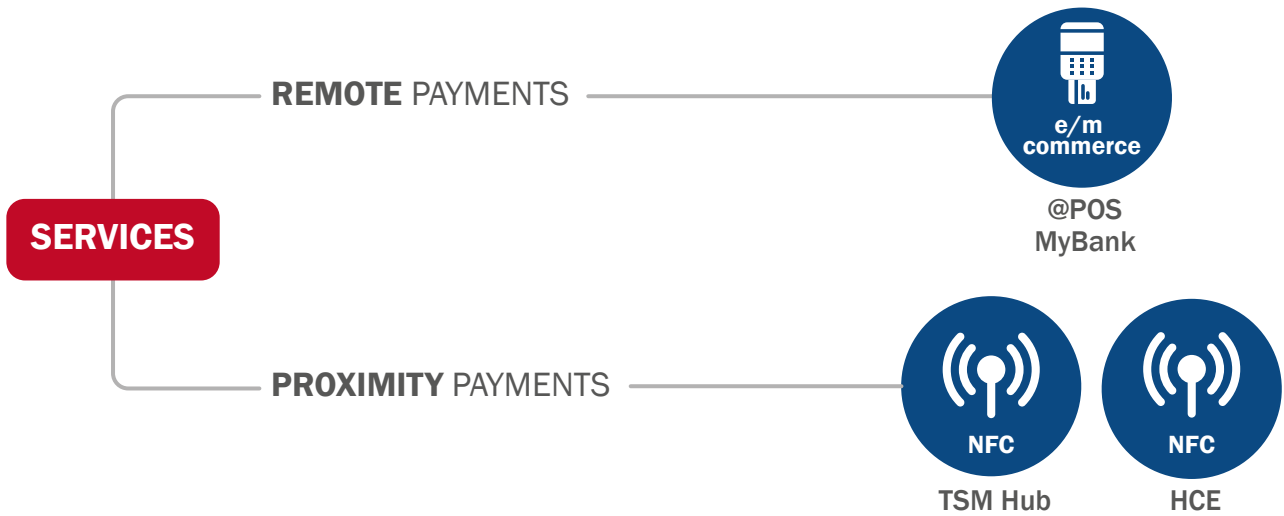
Issuers and acquirers are fully supported by a dedicated and skilled team to perform a wide range of back office activities, such as customer care, data entry and reconciliation & settlement service.

## Fraud prevention & claim management

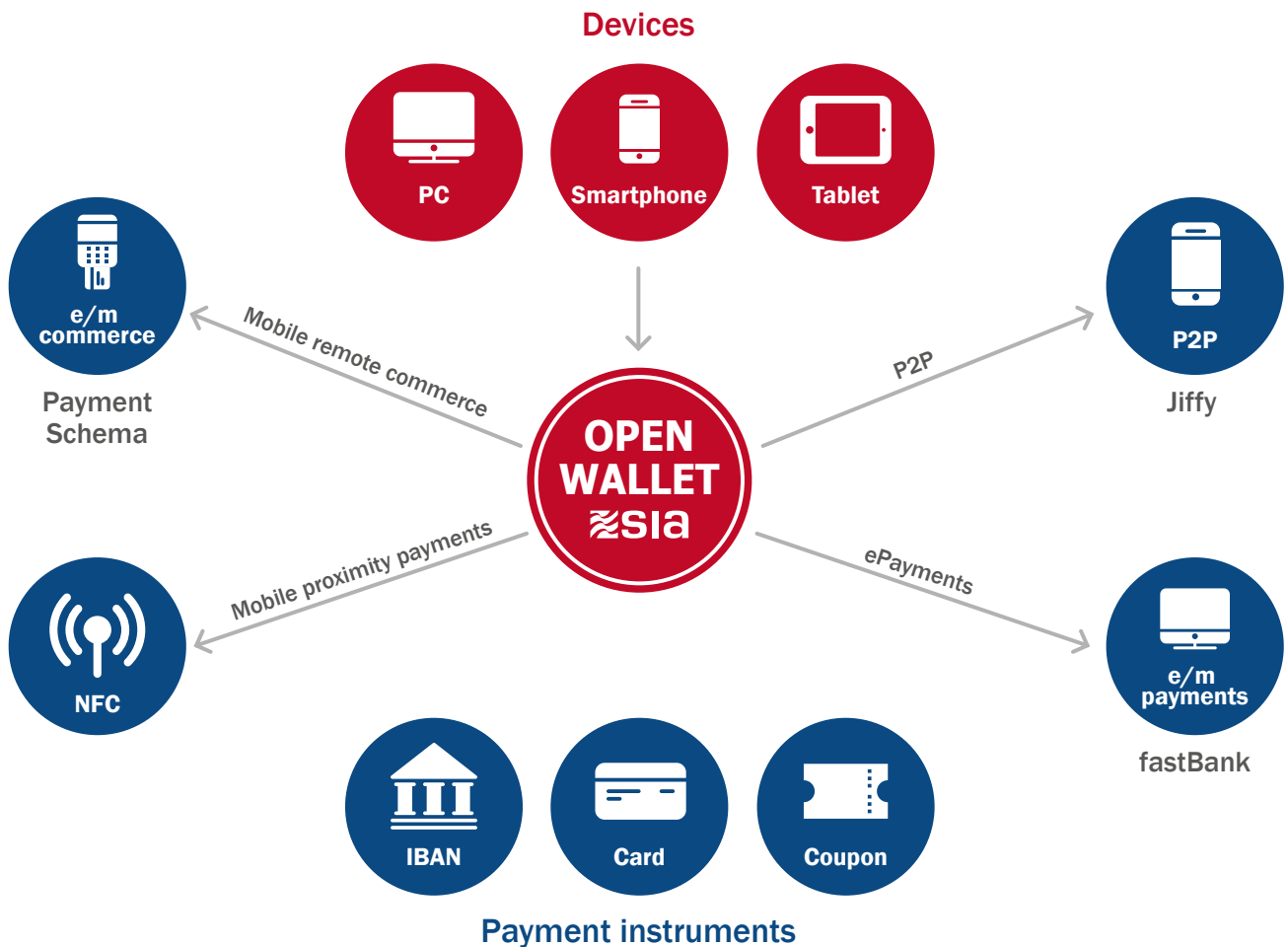
A specific platform developed to supports clients to quickly and effectively stop fraud and communicate with customers.

# Card processing & mobile solutions

An extensive range of digital payment solutions from remote, in proximity and in mobility.



SIA Wallet brings together the various payment services, making their use available with various payment instruments.



# SIA, your processing partner

SIA solutions enables customers to develop the card business and to achieve a competitive edge.



## EFFICIENCY

Card volume pooling generates long-term competitiveness and will allow SIA to continue the investments in the core processing platform ensuring you cost advantages and efficiency.



## JUST IN TIME

SIA's experience in implementation and supporting multiple clients in multiple countries is available for any new customer. This experience in combination with the strong capability of the parameter-driven platform allows you to launch new products with a very short time to market.



## INNOVATION

The platform is constantly updated with a large variety of functionalities based on SIA Roadmap and on customer needs. The availability of an Innovation Lab, dedicated to developing innovation in the payments industry, can support you in the launch of new products.



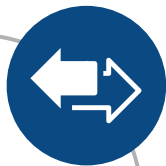
## RELIABILITY

SIA is certified with all International and Domestic networks. Security and quality are priorities and SIA continuously renews its certifications on: Quality (ISO 9001:2008), Information Security (ISO/IEC 27001:2005), Business Continuity (BS25999-2:2007) and Data Security Standard (PCI-DSS).

# SIA, the italian partner with International expertise

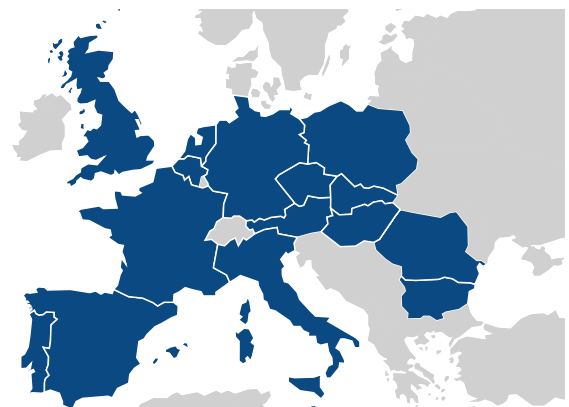
more than  
**65.1 million**  
cards

**3.9 billion**  
transactions  
processed



**747,325**  
merchants

**16 countries**  
served



Austria	France	Malta	Slovakia
Belgium	Germany	Poland	Spain
Bulgaria	Hungary	Portugal	The Netherlands
Czech Republic	Italy	Romania	UK

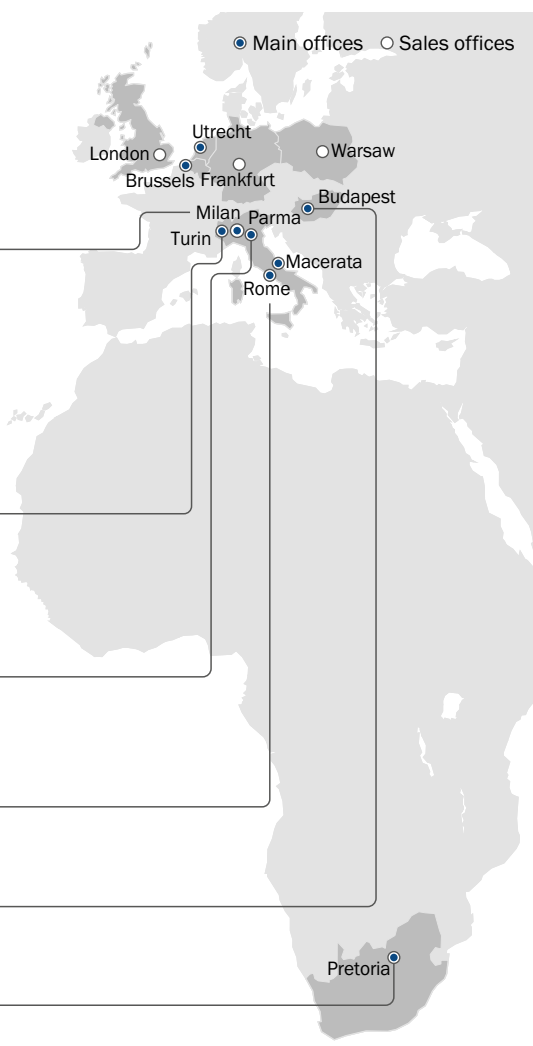
# About SIA

**SIA** is European leader in the design, creation and management of technology infrastructures and services for Financial Institutions, Central Banks, Corporates and Public Administration bodies, in the areas of payments, e-money, network services and capital markets.

**SIA Group** provides its services in over 40 countries, and also operates through its subsidiaries in Hungary and South Africa. The company has offices in Milan, Brussels and Utrecht.

## SIA Group

- **SIA**  
The parent
- **TSP**  
Front-end services for companies and PA
- **Pi4pay**  
Advanced collection and payment services
- **Emmecom**  
Innovative network applications for banks and businesses
- **Ubiq**  
Innovative technology solutions for marketing
- **LM-e**  
Consulting
- **SIA Central Europe**  
ATM/POS terminal management
- **Perago**  
RTGS



## SIA Group key facts

in 2015

**9.9 billion** clearing transactions

**3.3 billion** card transactions

**41.7 billion** financial transactions

**358.2 terabytes** data carried on the network

**1,600+** employees

**€449.4 million** revenues

**SIA S.p.A.**  
Via Francesco Gonin, 36 - 20147 Milan

Tel. +39.02.6084.1

europe@sia.eu

www.sia.eu | jiffy.sia.eu