



BANKING, CARDS, PAYMENTS AND LENDING SOLUTIONS

AT A GLANCE

Process Digital Payments In-House

Simplify Product Innovation

Accelerate Speed to Market

Create Revenue with Advanced Pricing

Automate Customer Service Processes

Comply with Major Network Regulations

CELERITI CARDS

Lead the Digital Payments Economy

As the world moves toward a cashless society, new payment products present new revenue opportunities. New technologies are increasing the use of payment cards, and electronic payments initiated with payment cards will continue to rise. Card issuers will see transaction volumes grow significantly, but new sales channels and technologies will pose long-term threats. With the digital evolution of cards, is your organization positioned to compete effectively in a cashless society?

Celeriti™ Cards is the SOA-based version of CFT's leading cards management software, the platform of choice for processing global cards and electronic payments. In addition to Visa, MasterCard and American Express, Celeriti Cards allows issuers to manage a variety of digital payments, including prepaid, debit, credit, EMV chips, private label, cobranded, affinity, loyalty/rewards, business cards, family cards, extended credit installment loans and others.

Accelerate End-to-End Processes

Celeriti Cards leverages CFT's business rules management to streamline development of new products with online, real-time business rule definitions. With Celeriti Customer, Celeriti Cards stores and maintains a wide range of customer data resulting in a 360-degree view of your customers and all associated relationships with your financial institution.

Celeriti Cards Features

Flexible Pricing

- Defines pricing terms for multiple card market segments with extensive pricing features
- Prices accounts to a "segment of one" to match value expectations of each customer with virtually unlimited promotional balances for each account

- Supports pricing by group, product, account, transaction and event
- Enhances pricing capabilities with a sophisticated rules engine designed to create and modify business rules
- Offers introductory and customer accommodation rates

Billing

- Details financial activities during the current cycle and triggers functions such as late payments, over-limit fees, skip payments, auto payments, prepayments, write-offs and refunds
- Renders the monthly installments due on extended-credit purchases for major items like furniture or appliances
- Performs finance charge assessment, calculation and posting based on the effective pricing program

Customer Loyalty and Rewards

- Supports multiple loyalty programs for individual accounts with the capability to accumulate points or monetary awards, pay or charge affinity, or co-brand partners
- Provides standard and promotional bonus accumulations, tiers, caps, point life cycle and an interface format to send reward information to external fulfillment vendors

Customer Service

- Supports 24x7 inquiry and update of customer and account data
- Streamlines processes for account maintenance, monetary adjustments, disputes, chargebacks and lost/stolen card handling
- Maintains a complete online history and audit trail of all financial and processing activity



- Provides rules-based financial claims support for interchange transaction disputes, payment disputes, fee and finance charge reversals and other related inquiries

Plastic Management

- Supports the automatic issuance of a variety of card products to a single customer, determined by portfolio segment
- Streamlines the plastic reissue and replacement process with automated controls
- Manages plastic inventory and pre-issues plastics

Authorizations

- Receives, initiates and responds to authorization inquiries for outgoing (foreign) and on-us accounts
- Provides flexible criteria and transaction decisioning based on previous events, in addition to parameterdefined velocity limits

Credit Line Management

- Supports automated credit line changes based on clientdefined parameters and performance-related criteria
- Offers systematic credit line increase analysis with optional automatic increase

Authorization Extension

- Systematically determines eligibility for a pre-approved extension of credit line

Settlement

- Provides multicurrency incoming and outgoing interchange files for the major associations, merchant settlement and a flexible, client-defined general ledger interface

Regulatory Compliance

- Includes regular updates of Visa, MasterCard and American Express regulatory changes with minimal system impact using Celeriti compliance isolation

- Isolates compliance updates to facilitate changes required at multiple times during the year

System Features

Advanced Technology

- Online, real-time 24x7 processing
- Multichannel architecture
- Proven scalability to 100 million active accounts

Processing Parameters and Rules Engine

- Provides online, effective-dated business parameters maintained in real time to define product features and functions
- Empowers the business to drive and control processing within the application
- Improves speed to market

Just-in-Time Processing

- Eliminates massive daily account calculations of every account by updating accounts only at points of access including online and batch

Continuous Post Processing

- Processes multiple batches of transactions in real time throughout the day
- Effectively reduces end-of-day batch processing window
- Greatly improves risk management

Smart Triggers

- Eliminates sequential pass of entire database by selectively processing accounts only when activity has occurred or when a specific event is scheduled

Event Tracker

- Supports capture, storage and retrieval of textual information and actual data fields required to accurately describe a business event
- Maintains a complete history and audit trail

Power Your Business with Celeriti

Celeriti Cards is part of CFT's Celeriti suite of end-to-end software products, components and services for financial institutions of all sizes that want to realize the benefits of modern enterprise banking, cards, payments and lending platforms. Celeriti is designed to help institutions create a richer, differentiated and consistent customer experience across all delivery channels; accelerate new product introductions and changes, especially in response to new regulations; and gain better insights into customer actions for improved decision making.

The software suite, which also includes Celeriti Customer, Celeriti Deposits, Celeriti Merchant and Celeriti Loans, features a Web portal user interface, business intelligence and data warehouse, business rules and parameters, and a distributed platform architecture.

About CeleritiFinTech

CeleritiFinTech, an HCL DXC Technology Company, is a banking software and services company that delivers digital software and services to global banking clients. This innovative enterprise helps banking clients globally extend investments in existing platforms and implement innovative solutions that combines people, technology, process and services to accelerate growth. CeleritiFinTech (CFT) invests in platform modernization and product functionality enhancements to capitalize on the proven capabilities of both parent companies in addressing the multi-billion-dollar, global core banking software market.

For more information visit www.CeleritiFT.com

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