



PRIMESM Mobile Banking - Cardholder Empowerment



Mobile banking has shifted from a 'want' to a 'need' with cardholders expecting a seamless customer experience, anytime and anywhere across all banking channels.

By moving beyond simply offering a mobile banking application, financial institutions are able to gain greater traction with their customers, and ultimately forge closer relationships, empowering customers that seek greater control and visibility over their card accounts, spend limits and transaction preferences.

TSYS' PRIME Mobile Banking offering leverages PRIME Software Development Kit (SDK) to provide financial institutions with a toolkit of accessible APIs to support their mobile banking application, including a range of APIs designed for greater 'Cardholder Empowerment.' These specific 'Cardholder Empowerment' APIs allow cardholders to truly personalise their card authorisation settings and selective alerts, manage their spend limits, increase their card security - and ultimately enable them to have better control over their money.

PRIME Mobile Banking for Cardholder Empowerment includes:

Payment Method/ Transaction Type Settings

Cardholder controls to allow or block transaction types, such as blocking or temporarily limiting ecommerce usage, international usage, and transaction characteristics at the Point of Sale - such as blocking

or limiting contactless transactions or specifying EMV authorisations over magstripe.

Card Block/Unblock

Simple, yet effective, controls for cardholders to block and unblock cards of their choice, in a timely manner.

Merchant Restrictions

Restrictions enabling cardholders to limit a specific card's usage to one or a selective number of merchants, either permanently or temporarily.

Country and Currency Settings

Geographical controls to allow, or restrict, transactions per country based on cardholder preferences or usage. Currency settings are enabled and tailored to cardholder demand.

Spend Controls

Controls using Merchant Category Controls (MCC) to enable cardholders to set spending rules, e.g. restrict spending to specific purchase types such as fuel at gas/service stations, or to block spending at betting/casino gambling related businesses, and to set category spend limit amounts.

Date and time settings empower cardholders to further reduce risk of fraudulent transactions with date and time 'allow or block' settings, covering days of the week and specific time ranges that can be linked to spend amount limits.

Velocity controls allow cardholders to set spend limits based on an aggregate count or sum of the transaction values over a user-defined validity period.

Personalised Combination Settings

Combination of personalised settings and spend controls over a user-defined period to tailor the cardholder's payment experiences, reinforce security and help manage spend behaviour.

CLIENT BENEFITS

- Strengthen your Mobile Banking value proposition
- Increase card usage, reduce fraud losses
- Empower cardholders with more control
- Enhance your customer relationship

TO LEARN MORE

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