

Cloud Native Card Management

A Cutting-Edge Card Management Platform Designed for Agility and Adaptability

In today's fast-paced financial and payment ecosystem, managing card programs is a complex and ever-changing task. Built on a robust foundation of APIs, Cloud Native Card Management from Fiserv is a revolutionary platform that redefines the way card-based operations are managed, offering unparalleled flexibility and scalability. The platform is designed to enable future capabilities, ensuring that card management is not just efficient, but agile and adaptable.

Cloud Native Card Management is a powerful solution that goes far beyond basic card capabilities. Our thoughtfully designed, API-first strategy enables you to configure and build any type of payment instrument offering, supported by all types of scheme cards and tailored to meet unique customer needs, all on a single, consolidated platform.

An Enhanced Customer Experience

Streamlined Self-Service Capabilities

With APIs, real-time data access and cloud scalability, cardholders enjoy a seamless and personalised experience. Cardholders can conveniently control and customise their card preferences, from setting spending limits to enabling or disabling specific transaction types.

Transaction Visibility

Cardholders can instantly access information on card activity, helping them stay informed and proactive about their financial decisions. Real-time data processing ensures that cardholders receive prompt notifications for peace of mind.







Personalised Offerings

Issuers can leverage card data analytics to deliver individualised consumer offerings in marketing efforts, loyalty schemes and personalised bundles of card management features. By analysing cardholder spending patterns and preferences, Financial Institutions create targeted rewards, discounts and incentives that align with individual cardholders' interests.

Seamless Integration

Cardholders benefit from simplified onboarding processes thanks to our cloud-based infrastructure, which empowers issuers to rapidly create and implement APIs. Users benefit from effortless integration and quick access to a world of possibilities.

Key Features

-  Scalable and Adaptable
-  Low Code/No Code Principles
-  Real-Time Processing
-  Multichannel Support
-  Self-Service Capabilities
-  Fully Customisable and Configurable



Key Benefits

For Consumers:

- **User-Friendly Interface** – Reduces the need for extensive coding, making it accessible and straightforward for users
- **Linking to Multiple Accounts** – Cards can link to debit, credit and loan accounts, allowing for seamless transitions between standard and customised card configurations based on specific transactions
- **Disposable Card Feature** – Simplify online transactions and reduce the risk of fraud with this feature, which offers enhanced security and safeguards financial assets
- **Custom Spend Limit** – Empower cardholders to manage their spending, support their financial goals and sustain fiscal responsibility
- **Personal Card Designs** – Multiple design options offer an additional layer of personalisation, allowing cardholders to tailor the appearance of both virtual and physical cards to their individual preferences

A Total Solution

Cloud Native Card Management leverages event-driven architecture to deliver an unrivalled cardholder experience in terms of flexibility, integration capabilities, transparency and personalisation. The platform seamlessly integrates with various other systems and services, both internal and external, empowering financial institutions to expand their cardholder offerings.



For Issuers:

- **Real-Time Feedback and Access to Data** – Enhance operations with real-time events and APIs, such as instant cards and immediate payments, eliminating the need for traditional batch processing
- **FICO Fraud Protection** – Fraud protection products from FICO provide robust security measures, real-time monitoring, data analytics and proactive responses
- **Accelerated Feature Integration, Reducing Time to Market** – Helps financial institutions to move early to empower cardholders to manage their spending and maintain their financial goals
- **Tailor-Made Bundle Features** – These adaptable solutions offer your institution the flexibility to deliver highly personalised services to each cardholder, ensuring they get what they need when they need it
- **Proactive Development and Scalability** – Leverage our next-generation, cloud-native technology to achieve rapid implementation and cost reduction, improving efficiencies

Connect With Us

For more information about Cloud Native Card Management:

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