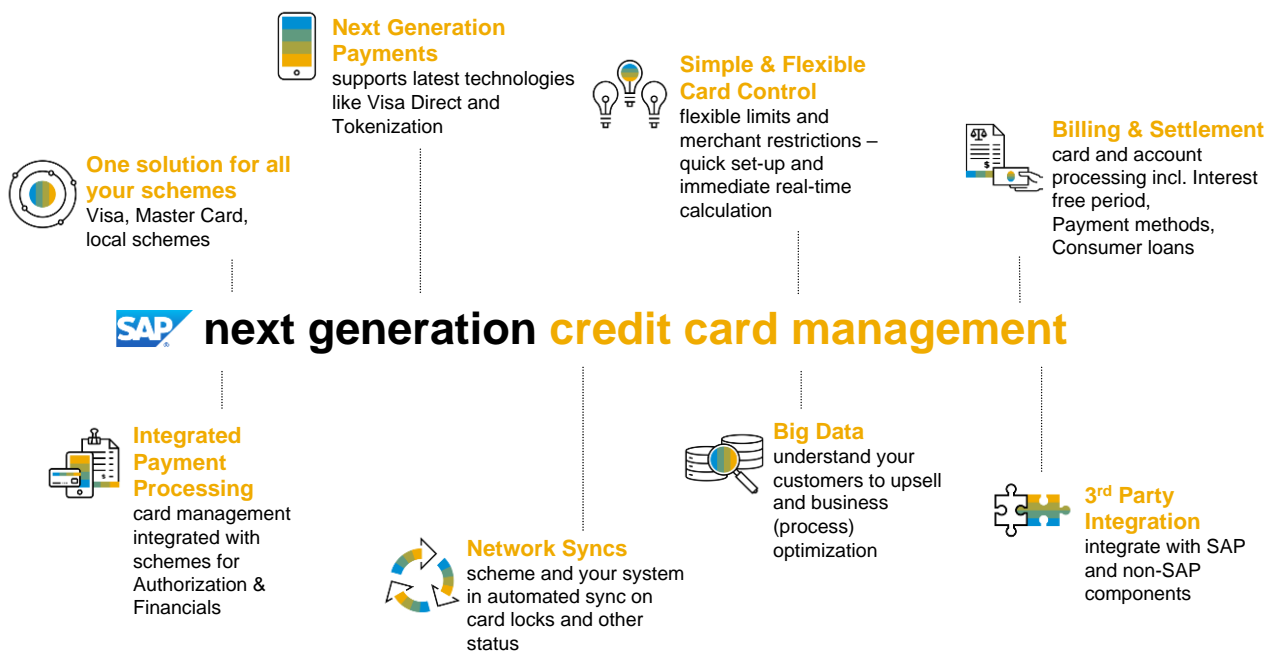# Next Generation: SAP Credit Card Management Solution

The SAP Credit Card management is a full End-to-End card lifecycle management solution for any type of card, e.g. Credit-, Debit Cards, Bonus- and Gift cards as an card issuer. Therefore, a direct integration with the card network is required in order to manage all transactions performed with the Cards issued by the Bank.

SAP Credit Card Management

Each card is created based on a card product. SAP Deposits Management (DM) makes use of products to define the characteristics of contracts, which includes product features as well as standard conditions and limits. Each card type would be defined via a corresponding card product. On card creation, the card bases on the corresponding card product. With that, it inherits the product features, which can – to the extent allowed for the product – be individualized for the specific customer.

Next Generation Payments
supports latest technologies like Visa Direct and Tokenization

Simple & Flexible Card Control
flexible limits and merchant restrictions – quick set-up and immediate real-time calculation

Billing & Settlement
card and account processing incl. Interest free period, Payment methods, Consumer loans

One solution for all your schemes
Visa, Master Card, local schemes

next generation credit card management

Integrated Payment Processing
card management integrated with schemes for Authorization & Financials

Network Syncs
scheme and your system in automated sync on card locks and other status

Big Data
understand your customers to upsell and business (process) optimization

3rd Party Integration
integrate with SAP and non-SAP components

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SAP credit card management has the following main features:
- Card and card account management
- Authorizations (via e.g. BASE I)
- Clearing and settlement (via e.g. BASE II)
- Flexible limit management
- Restrictions on e.g. merchant categories
- Buy on loan
- Interest free periods
- Different payment options
- Direct integration to schemas (e.g. Visa) and automated synchronisations
- Direct integration with other services (e.g. PIN/Chip, embossing, fraud)
- Virtual cards and token-based services

Business Value
- High flexibility on product design and customer servicing
- Real-time information usable for campaigns, marketing and next best offers
- Improved customer experience possibilities
- One solution for all cards (e.g. credit, debit, etc.)
- Simplification and automation of card processes

alseda will help you in the design- and analysis process and supports your journey towards a state of the art card solution including the full implementation, roll-out and after Go-live support.

Scope of Application:
- **Banks, Card Issuer**
- **Merchands as card issuer** in Retail space
- **Any issuer of cards (e.g. bonus, Loyalty)**

FURTHER INFORMATION:
http://www.alseda.com