“Debit BPO”
– The Right Choice!

Take advantage of new market opportunities that arise and strengthen your customer relationship with Debit Business Process Outsourcing (Debit BPO).

The areas debit cards can be used continue to grow. New debit cards open up a host of new possibilities for your customers. In addition to payments transactions where the card is not present, the card can also be integrated into well-known wallets such as Apple Pay, Google Pay and Samsung Pay.

Which banks are we targeting with our offer?
The comprehensive “Debit BPO” service package is aimed at issuers of Maestro cards with minimal integration depth who want to launch the new debit cards:
- Use of Debit Online WEB with customer data for card management
- Authorization of transactions at SIX
- KTB file for transaction clearing
  (upgrade from version 2.0 to 3.0 necessary)

What services are part of the offer?
“Debit BPO” builds on the following key components:
✓ Standardization while maintaining bank-specific branding in the debiX+ app
✓ Comprehensive outsourcing to SIX, including all fraud and chargeback processing
✓ Participation in all future and relevant developments
✓ Transparent costs
“Debit BPO” at a glance!
Take advantage of new market opportunities that arise and strengthen your customer relationship with the Debit BPO offer from SIX.

- **Customer relationship**
  With “Debit BPO” the customer relationship stays with you!

- **Operational flexibility**
  The issue of the new generation of debit cards brings with it a need for various operational services. With our all-flat model, you benefit from services tailored to your needs.

- **Economies of scale**
  SIX processes debit cards for over 100 banks. This leads to economies of scale and synergies that SIX passes on to the banks.

- **Easy on your finances**
  The onboarding package can be offered at an attractive price if a decision is made by the end of Q3 2022. The interchange (also new in Switzerland) will be fully passed on to the banks.

- **Tried-and-tested solution**
  The processing of the new debit cards is based on existing solutions. Only the KTB file for clearing the transactions needs to be updated/extended on the bank side.

- **Self service**
  The debix+ app with the current 3DS basis and mobile payment modules is being continuously developed and has high self-service potential.