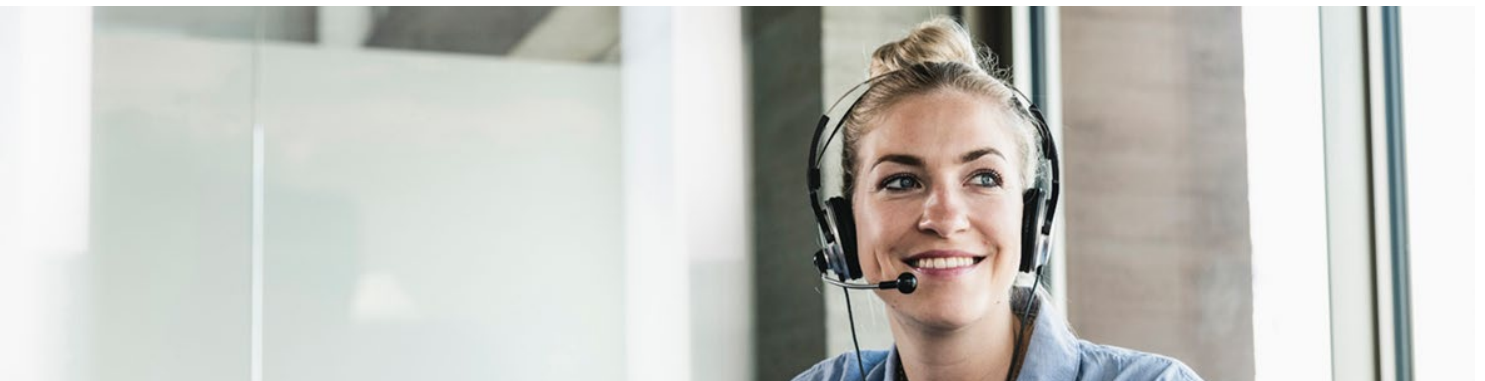




Issuer Services for Issuing Debit Cards

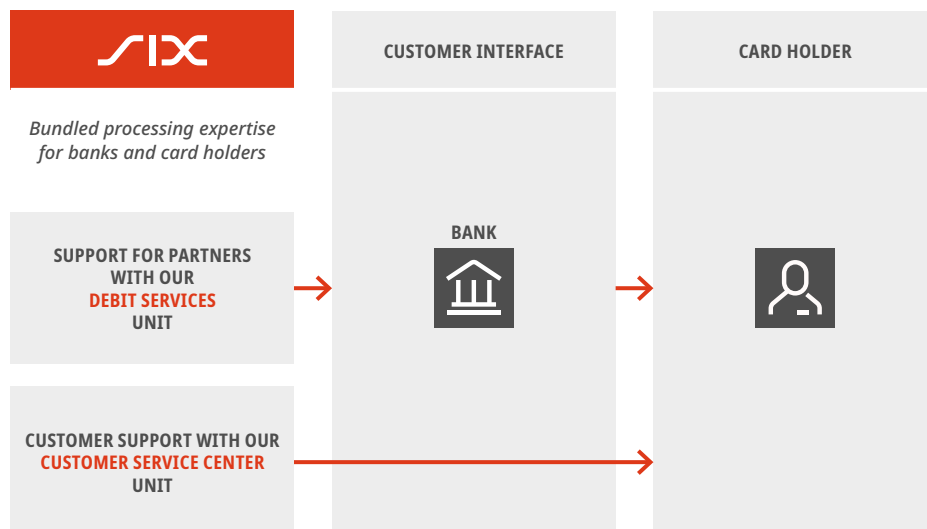
Flexible processing and modular support solutions for issuers and card holders – including fraud detection and prevention



As a competence center for debit cards, SIX offers comprehensive services for the operational processing of all debit and mobile services from a single source. In this way, we support a product strategy that focuses on continual expansion.

Operational expenses and risks are continually minimized through the use of modern technology, while at the same time the focus is on personal customer contact with debit card issuers and card holders.

Who Are We? Introducing Our Organization:



SUPPORT FOR PARTNERS WITH OUR DEBIT SERVICES UNIT	Our Debit Services specialists provide successful fraud detection and prevention using state-of-the-art systems and proven partners. They assist in the processing of complaints (chargeback) and claims, complex clarifications and are available to support our agents at the Customer Service Center.
SUPPORT FOR CUSTOMERS WITH OUR CUSTOMER SERVICE CENTER	Our Customer Service Center is available to card holders 24/7 and in four languages. Our agents provide efficient and professional support for standard issues such as blocking or card replacement and, on request, also for suspected fraud, disputed transactions, or questions relating to online card use and our mobile solutions. As the first point of contact for issuers, a dedicated general banking support team answers inquiries from bank-internal specialists on products, systems, reporting, clearing and settlement, and much more.

What Do We Offer? Our Solutions:

OUR SERVICE MODULES

SUPPORT FOR PARTNERS WITH OUR DEBIT SERVICES UNIT			CUSTOMER SUPPORT WITH OUR CUSTOMER SUPPORT CENTER			
SUPPORT DURING OFFICE HOURS (Fraud detection around the clock)			AVAILABLE 24/7			
FRAUD	CHARGEBACK	GENERAL BANKING SUPPORT	GENERAL CARD HOLDER SUPPORT	DIGITAL SERVICES SUPPORT	TWINT	

Contact with banks
 Contact with banks/card holders
 Contact with card holders

Provided by our Debit Services unit:

Fraud

Our experienced analysts handle the monitoring and prevention of fraud in all debit, mobile and TWINT transactions as part of our Payment Risk Management solution (PRISMA). They continually analyze card transactions that have been recorded for clarification in our systems based on stored fraud rules and trigger the necessary follow-up measures and clarifications. The experienced team acts as an interface between debit issuers, the Fraud Competence Center and schemes.

Chargeback

SIX receives transactions disputed by the issuer or card holder and processes them based on the contractual provisions with the card holder and the rules of the international card organizations. Depending on the issuer's requests, SIX handles the retrieval and chargeback cycle with national and international acquirers.

Provided by our Customer Service Center:

General banking support

Our card specialists are the direct point of contact for debit issuers when it comes to technical inquiries on topics such as e-reporting, clearing and settlement or general support issues for debit, mobile and TWINT services.

General card holder support

If cards are lost or stolen, they need to be blocked as quickly as possible. SIX operates a card blocking center that is available to your customers around the clock.

If our fraud monitoring reveals suspicious card transactions that require clarification with the card holder, or if the card holder notices improper transactions, our agents can provide rapid and competent support.

Digital services support

On request, we support holders of the new debit card with questions relating to the online shopping process and the new digital services. This includes registering for 3D Secure (e.g., with the debiX+ white-label app) and confirming payments via the app or SMS during the shopping process. Our Customer Service Center also provides support for questions and processes related to mobile payments, be it the manual release of a token request or for in-app provisioning, as well as the remaining scope of function of the debiX+ app.

TWINT

If a TWINT account needs to be blocked, SIX provides a blocking center that is available around the clock.

Prerequisites for Outsourcing

Our outsourcing solutions are designed to cover issues such as data security, customer identification or call routing.

The various service offers can be purchased individually or in combination. To exploit synergy potential, our solutions are designed as standard processes. Each issuer is kept up to date on the relevant clarifications and card transactions via the tried-and-tested interfaces.







With our telephone system, we can implement various call routing strategies using IVR, depending on requirements. Together, we define when and where which types of inquiries are received and answered.



What is an IVR? Simply put.

IVR (Interactive Voice Response), also known as a voice response system, is an electronic voice menu that automatically prequalifies incoming calls according to their needs and directs them to the right contact person. By pressing a button on the telephone, the caller can select their request and is then connected to the most suitable agent or department.

Synergy Effects as the Main Benefit.

Benefits for you as a bank		Benefits for your customers	
Relief 	Instead of building your own infrastructure, expertise and service organizations, delegate to us.	Office hours 	We are there for card holders around the clock – and in German, French, Italian and English.
Flexibility 	You determine what we take on. Our services are modular and can be combined with each other.	Expertise 	Our debit specialists and Customer Service Center agents are professionals and provide the best customer experience.
Cost reduction 	Reduce your costs by leveraging synergies and focus on your core business.	Security 	On your behalf and with the necessary security precautions, our specialists reliably process your customers' requests.