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:

- **Bundled processing expertise** for banks and card holders
- **SUPPORT FOR PARTNERS WITH OUR DEBIT SERVICES UNIT**
- **CUSTOMER SUPPORT WITH OUR CUSTOMER SERVICE CENTER UNIT**
- **CUSTOMER INTERFACE**
- **BANK**
- **CARD HOLDER**
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.

**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.

Benefits for you as a bank

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<tr>
<th>Benefit</th>
<th>Description</th>
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<tr>
<td>Relief</td>
<td>Instead of building your own infrastructure, expertise and service organizations, delegate to us.</td>
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<td>Flexibility</td>
<td>You determine what we take on. Our services are modular and can be combined with each other.</td>
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<td>Cost reduction</td>
<td>Reduce your costs by leveraging synergies and focus on your core business.</td>
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Benefits for your customers

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<tr>
<th>Benefit</th>
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<tr>
<td>Office hours</td>
<td>We are there for card holders around the clock – and in German, French, Italian and English.</td>
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<tr>
<td>Expertise</td>
<td>Our debit specialists and Customer Service Center agents are professionals and provide the best customer experience.</td>
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<tr>
<td>Security</td>
<td>On your behalf and with the necessary security precautions, our specialists reliably process your customers’ requests.</td>
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Synergy Effects as the Main Benefit.

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.

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