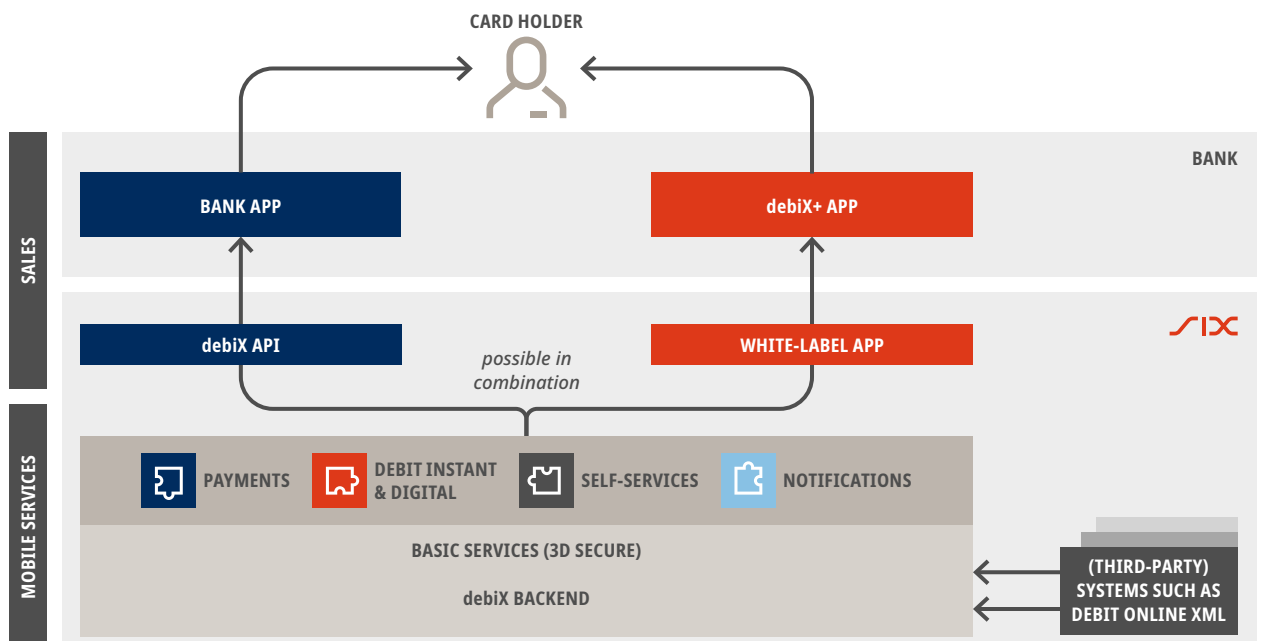# debiX+ White-Label App and debiX API Integrative Services

A User-Friendly Digital Experience for Your Customers for Everything to Do With the New Generation of Debit Cards.

You as the issuer decide which procurement channel suits you: integrate our digital services via the debiX API or make use of them via a white-label solution (with the "debiX+" app). A combination of the two is also a possibility. Procure specific services via the debiX API in order to integrate them into your applications. At the same time, make selected services available to card holders via our white-label app – creating a user-friendly, digital experience for your customers.

CARD HOLDER

BANK

SALES

BANK APP

debiX+ APP

debiX API

possible in combination

WHITE-LABEL APP

MOBILE SERVICES

PAYMENTS   **DEBIT INSTANT & DIGITAL**   **SELF-SERVICES**   **NOTIFICATIONS**

BASIC SERVICES (3D SECURE)

debiX BACKEND

(THIRD-PARTY) SYSTEMS SUCH AS DEBIT ONLINE XML

Available Modules

The following modules will be available both in the white-label app and via the debiX API:

Basic Services (3D Secure)
Module relating to registration and secure and direct approval of online purchases with 3D Secure (app or SMS code).

Payments
– Store cards in wallets directly from the app (SDK for bank's own apps; support during implementation by SIX)
– Overview and management of tokens at online merchants

Debit Instant & Digital
New use virtual debit card use cases:
– Use of digital card instead of plastic card (also as a bridge) including all card data
– Opening of digital additional card

Self-Service
Leave debit card management to your customers:
– Blocking cards
– Ordering replacement cards
– Restrictions on use

Notifications
Push message mechanism that is customizable and notifies your customers about various events such as transactions or in the case of fraud.

Operative Services
SIX handles customer support in the mobile services area for you:
– General eCommerce support
– Mobile services support relating to wallet payments and the debiX+ white-label app.

What Is an "SDK"?
Software development kits, or SDKs for short, are previously developed, specific tools, serving the development of a software. Read more in our Learning Nugget.

Benefits

Issuer Branding	debiX+	Bank-branded CardArts displayed in the app and color-coded menu items make your issuer branding recognizable.
3D Secure Method as Identity Check	debiX+	Based on the established 3D Secure process, the one-time registration code (OTRC) ensures that the card holder and app user match.
One App for Multiple Cards	debiX+	Card holders can store and manage multiple debit cards (from different banks) with the debiX+ app.
Independent of Operating Systems	debiX+	The app is available on both the App Store (iOS) and on the Google Play Store (Android). Smartphone models on the market are supported.
Secure Online Purchases	debiX+ debiX API	When making an online purchase with 3D Secure, a risk check is performed in the background. If additional authentication is required to complete a transaction, users are prompted to approve the payment.
Flexible and Modular	debiX+ debiX API	The mobile services functions can be obtained from SIX on a modular basis. It is also possible to start with the basic services (3D Secure) and adapt the modules to your needs over time.
Ongoing Further Development	debiX+ debiX API	Within the framework of our "Digital Services Client Panel," you as an issuer have the opportunity to actively participate in further development and proactively contribute ideas.