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.
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.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>debiX+</th>
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<tr>
<td>Issuer Branding</td>
<td>Bank-branded CardArts displayed in the app and color-coded menu items make your issuer branding recognizable.</td>
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<td>3D Secure Method as Identity Check</td>
<td>Based on the established 3D Secure process, the one-time registration code (OTRC) ensures that the card holder and app user match.</td>
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<td>One App for Multiple Cards</td>
<td>Card holders can store and manage multiple debit cards (from different banks) with the debiX+ app.</td>
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<td>Independent of Operating Systems</td>
<td>The app is available on both the App Store (iOS) and on the Google Play Store (Android). Smartphone models on the market are supported.</td>
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<td>Secure Online Purchases</td>
<td>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.</td>
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<td>Flexible and Modular</td>
<td>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.</td>
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<tr>
<td>Ongoing Further Development</td>
<td>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.</td>
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**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.