



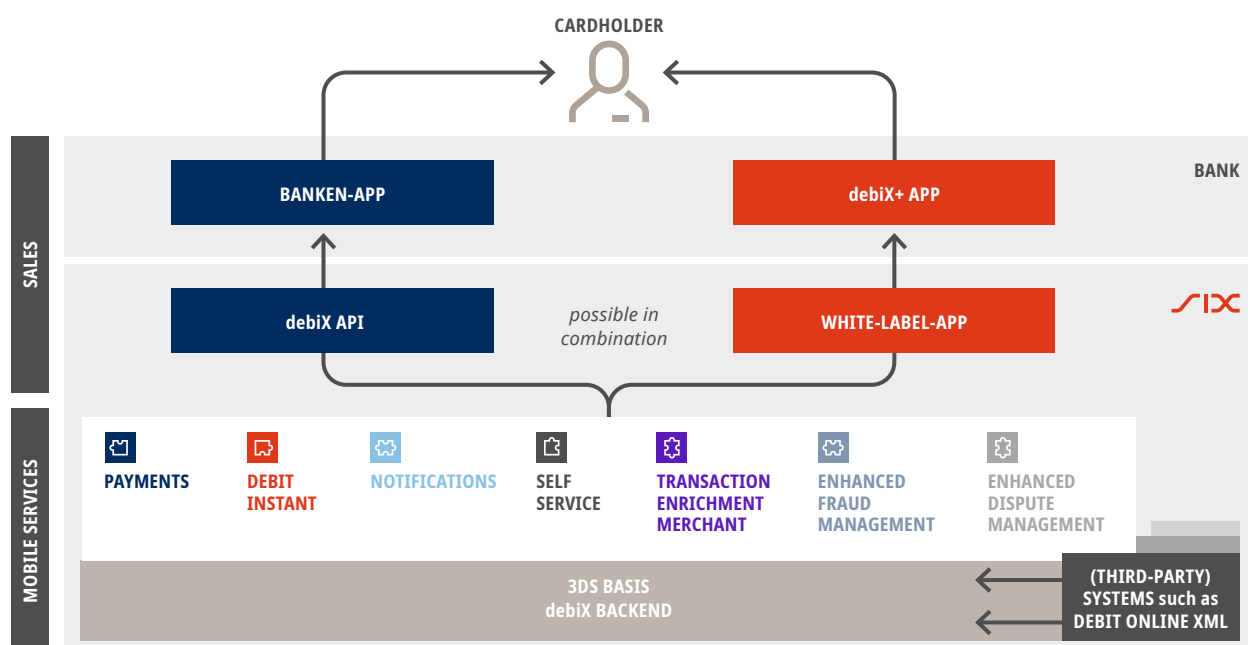
debiX+ White-Label App and debiX API Integrative Services

A user-friendly digital experience for your customers with debit cards.



As an issuer you decide which procurement channel suits you best. You can integrate our digital services via the debiX API, or you can or use a white-label solution with the “debiX+” app. A combination of the two is also possible. Procure specific services via the debiX API in order to

integrate them into your applications! At the same time, make selected services available to cardholders via our white-label app – to create a user-friendly digital experience for your customers.



Available Modules

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

BASIS

3DS BASIS

Module for registering and securely approving online purchases directly with 3-D Secure (app or SMS code).



PAYMENTS

Storing cards in wallets directly from the app (SDK for bank-specific apps, implementation support from SIX) and overview and management of tokens at online merchants and in wallets.



TRANSACTION ENRICHMENT MERCHANT

Module for enriching transactions with merchant information (logo, understandable company name, contact information, location, category).



DEBIT INSTANT

Module for the functions "Display sensitive card data" and "Virtual additional card" (provided the bank has implemented the integration).



ENHANCED FRAUD MANAGEMENT

Module for forwarding and processing fraud notifications to cardholders.



SELF SERVICE

Module for offering classic card management functions such as feature toggles, card blocking/unblocking, PIN setting, and geolocation restrictions.



ENHANCED DISPUTE MANAGEMENT

Module for cardholder disputes and their automated processing.



NOTIFICATIONS

Customizable push notification mechanism to notify cardholders of various events such as transactions or suspected fraud.

Operative Services

SIX handles customer support in the mobile services area for you:

- General e-commerce support
- Mobile services support relating to wallet payments and the debiX+ white-label app

Benefits			
Issuer-Branding		debiX+	Your issuer branding is recognizable by the display of the bank's own CardArts and the bank logo on the app launcher icon.
3-D Secure Method as Identity Check		debiX+	Based on the established 3-D Secure process, the one-time registration code (OTRC) verifies the identity match of the cardholder and app user.
One App for Multiple Cards		debiX+	Cardholders can store and manage multiple debit cards (from different banks) with the debiX+ app.
Independent of Operating Systems		debiX+	The app is available on the App Store (iOS) and Google Play Store (Android). Smartphone models on the market are supported.
Secure Online Purchases		debiX+ debiX API	When making an online purchase with 3-D 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	Mobile services functions can be obtained from SIX on a modular basis. You can start with the basic services (3DS Basis) 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.



What Is an "SDK"?

Software development kits, or SDKs for short, are pre-made specific tools, used to develop software. Read more in our [Learning Nugget](#).