SILVERLAKE
SYMMETRI OMNICARD

The Current Landscape

In traditionally cash-based emerging markets, consumers are becoming increasingly comfortable with making payments by credit card. As a result, the global cards market is now growing faster than ever, giving banks in these emerging markets greater opportunities to attract and retain customers.

As industry players start to recognise this opportunity, it is vital that banks have the operational capabilities to launch new card products as quickly as possible, improve customer service to increase loyalty and cross-sales, and maximise profitability. They also need to be able to manage the different regulatory requirements, and make their cards and associated systems as secure as possible.

To achieve these objectives, and build or maintain a presence in the payments market, banks are facing a complex range of operational challenges, including:

o Offering and maintaining multiple payment card products (for example credit, debit, pre-paid etc.).
o Connectivity and compliance with a growing number of payment associations, such as Visa, MasterCard, Union Pay, Diners Club, American Express and JCB.
o Managing expectation and complex relationships with merchants and payment processes.
o Running complex loyalty and reward programs.
o Managing risks associating with running card business such as credit card fraud and disputes.
o Managing increasing need for integration with various systems, such as channels, core banking systems and other host systems for 360-degree customer service and a holistic view of customer relationships.

Silverlake Symmetri OmniCard

Silverlake Symmetri OmniCard is a universal card and payment management system, designed to help both acquiring and issuing institutions to run efficient, secure and profitable operations.

With Silverlake Symmetri OmniCard, banks can reduce time to market for new card products while at the same time offer excellent service to drive loyalty across the customer base. The solution also enables them to cross-sell and up-sell, while reducing fraud and risk, and ensuring regulatory compliance.

Card Management

> **Merchant Management**
> **Customer Management**
> **Card Management**
> **Loyalty Program**
> **Credit Authorization**
> **Payments**

Merchant   ATM   Internet
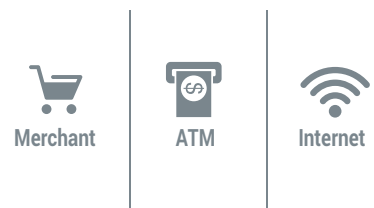
UNIVERSAL CARD MANAGEMENT SYSTEM

We understand your needs

Comprehensive and flexible card management
– Establish card management operations with ease
To capitalise on market opportunities, banks need the ability to quickly set up the thousands of parameters that drive a card management system. As a comprehensive and modular solution that can grow with their business, Silverlake Symmetri OmniCard includes pull-down lists with pre-loaded values and valid values selection lists. Banks can choose to start with a basic card system and then add new modules and features later. As a business grows, card offerings can be easily expanded to include a wider range of cards such as credit, debit, stored value and private-label cards.

Reduced time to market
– Launch new cards more quickly and efficiently
The wide range of parameter-driven choices provided by Silverlake Symmetri OmniCard enables banks to quickly launch new products with innovative features. The product supports tiered rates in computation of interests and delinquency charges, transaction pricing based on merchant or merchant category code (MCC), balance transfers, and payment methods like instalments and recurring payments.

Customer-centric sales and marketing
– Improve service and strengthen relationships
Silverlake Symmetri OmniCard makes it easy to manage new cardholder accounts. It supports online maintenance of customers' details, generation of approval letters, application scoring schemes and automatic card number generation. The solution also helps banks manage the multiple relationships they have with cardholders, enabling them to track customers with multiple accounts and cards of different types, while supporting card embossing and encoding.

Attractive loyalty and reward programs
– Attract and Retain customers
Loyalty programs are an essential customer retention strategy, and Silverlake Symmetri OmniCard enables banks to run multiple types of loyalty programs to promote card usage. In particular, the solution supports loyalty programs with special features such as points merging at customer level and multiple redemption options.

UNIVERSAL CARD MANAGEMENT SYSTEM

Effective merchant relationship management
– Maintain merchant's stickiness

To help banks manage business relationships with merchants, Silverlake Symmetri OmniCard supports differential discount rates for on-us and not-on-us cards, and different discount rates based on volume or promotions. It also automates many laborious processes such as credit/debit adjustments to merchant accounts, chargebacks to merchants, payment advice and cheque printing, and generates merchant volume analysis reports.

Dispute and collection management
– Quick dispute resolution and smooth collection processes

Silverlake Symmetri OmniCard automatically tracks the whole cycle of retrieval and chargeback, and processes all incoming and outgoing chargeback, retrieval and miscellaneous transactions. The solution has a comprehensive set of reports such as critical outstanding items reports, by days and by amount and excess chargeback listing, by MCC and by the merchant. This in turn aids the resolution of disputes. For collections, Silverlake Symmetri OmniCard has a rich set of parameters that classifies account stages such as delinquency, over-limit, billing cycle, product code, and account status. It also supports prioritisation and distribution of accounts to collection agents, and provides a rich set of template letters. Ultimately, this enables banks to benefit from an efficient built-in collection processes.

Greater control for customers
– Online real time notifications via various channels

With Silverlake Symmetri OmniCard's event module, alerts can be sent to customers by SMS or email to inform them of their usage or as a reminder for payments. This added service for cardholders gives them better visibility over their expenditure, enabling them to plan how they use their money more effectively.

Round-the-clock authorisation processes
– Reduce the dependency between back-end and front-end

With industry and consumer expectations of uninterrupted services (24/7 availability), banks need to ensure their front-end processor and back-end card management systems are fully integrated but can also run independently. This 24/7 availability will help banks maintain customer satisfaction and at the same time reduce the risks of any fraudulent activities.

UNIVERSAL CARD MANAGEMENT SYSTEM

Highly secure and integrated transactions
– Provide safe connection to reconciliation, payment association and core banking systems

Real-time and scalable validation of transactions based on user-defined credit and fraud control parameters allows for fast and secure transactions processing. Silverlake Symmetri OmniCard also provides online interfaces to various payment associations such as Visa's and MasterCard's authorisation systems for real-time 24-hour authorisations. Through Silverlake Symmetri OmniCard, the bank's card system can be linked to all other external systems such as call centres, interactive voice response systems, point-of-sale terminals, ATMs, international and country-specific payment networks, and to core banking systems.

Silverlake Symmetri's Card Management Solution Suite

Silverlake Symmetri OmniCard is a component of Silverlake Symmetri's Card Management Solution Suite:
o   Silverlake Symmetri OmniCard
o   Silverlake Symmetri 3D Protect
o   Silverlake Symmetri OmniCard ATM Manager
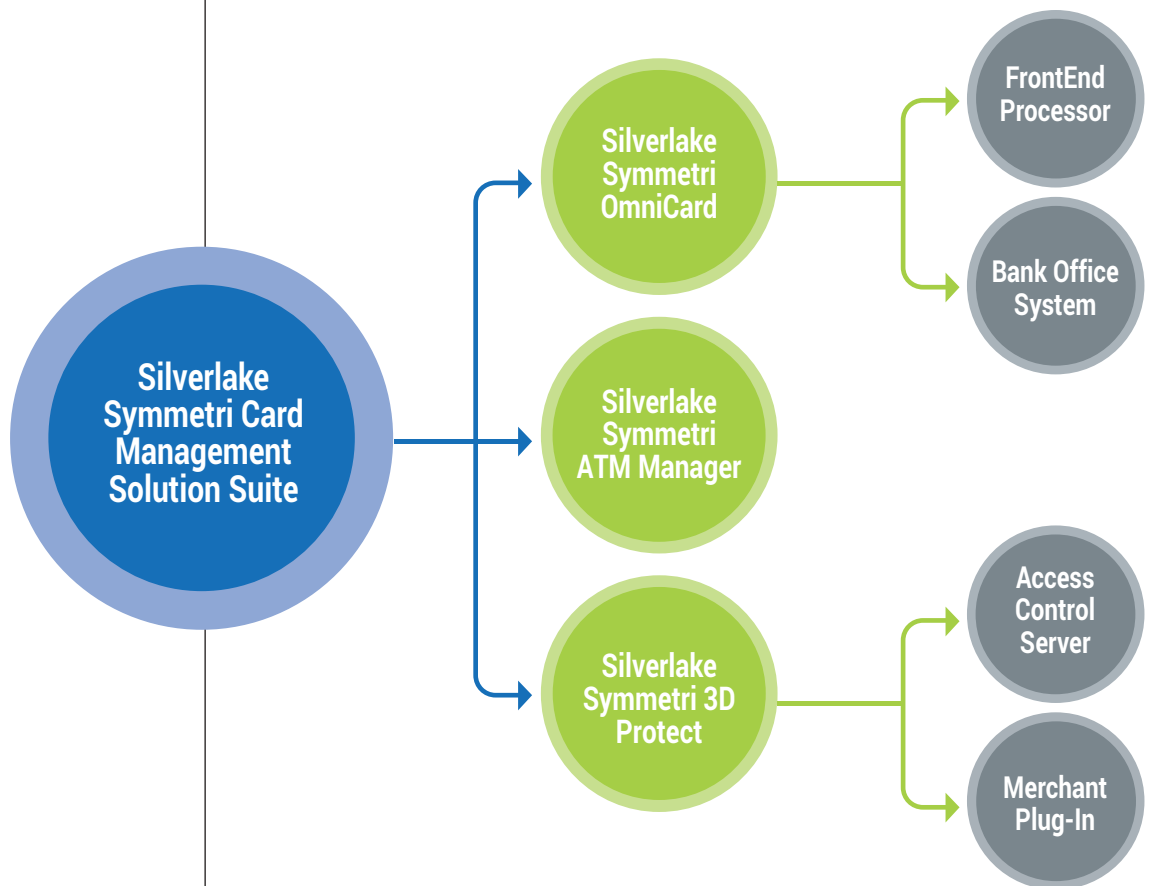
About Silverlake Symmetri OmniCard

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About Silverlake Symmetri

Silverlake Symmetri's solutions provide banks with a range of banking software that enables them to address their core banking, customer management, online banking, mobile banking and card management requirements.

Banks around the world are using the suite's componentised business solutions to help drive their customer service, retention and core operational strategies through improved visibility of customer relationships and increased front to back office efficiencies. The flexibility and functional breadth of these solutions helps banks to optimise the customer experience, improve operational efficiencies and excel through innovation, ensuring banks drive profitability and maintain compliance.

About Silverlake Axis

Silverlake Axis creates technologies and build sustainable and dynamic environments to enable the Digital Economy. What sets Silverlake Axis apart is the foundation for its computing principles, which are grounded on mathematical theories.

Silverlake Axis has more than 25 year track record of experience and a breadth of expertise as a leading provider of Digital Economy solutions and services for major organizations in Banking, Insurance, Payments, Retail and Logistics industries. Over 40% of the top 20 largest banks in South-East Asia run the Silverlake Axis core banking solution, and we are the core system platform partner of choice for 3 of the 5 largest ASEAN super regional financial institutions.

Today, the Group's solutions are delivering operational excellence and enabling business transformations at over 200 organisations in ASEAN, Australia, China, Europe, Japan, Middle East, New Zealand and South Asia. Silverlake Axis is listed in the Mainboard of the Singapore Stock Exchange (SGX).

For more information, please visit **www.silverlakesymmetri.com**
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