TPP offering

Card Management

1. Card Issuing

End-to-end administration of card portfolios, including card issuance, activation, maintenance, renewals, account linking, limit management, and lifecycle management to ensure seamless cardholder services.

2. PIN Production & Dispatch (E-PIN)
Secure generation, encryption, and delivery of Personal Identification Numbers (PINs) through electronic channels such as SMS, email, mobile banking, or internet banking, ensuring confidentiality and convenience.

3. Visa Settlement Including Chargebacks
Processing and management of Visa transaction settlements, ensuring timely reconciliation of funds between issuers and acquirers. The service also includes handling chargebacks, representments, and dispute resolution in line with Visa regulations.

4. Statistics for MIS Reporting & Strategic Planning
Provision of management information reports (MIS) and analytical insights on card performance, transaction volumes, customer behaviour, fraud trends, and profitability to support strategic decision-making.

5. Manage Card & Personalisation Vendor
Coordination and oversight of card manufacturing and personalization vendors, including card stock management, quality assurance, production scheduling, and compliance with security standards.

6. Transaction Switching/Routing
Real-time routing and authorization of card transactions between various payment networks, issuers, acquirers, and merchants to ensure efficient and reliable transaction processing.

7. Card Statusing (Hot listing) and Card Replacement
Immediate blocking or hot listing of lost, stolen, compromised, or fraudulent cards, together with the issuance and replacement of cards to maintain account security and customer service continuity.

8. 24x7 Transaction Monitoring
Continuous monitoring of card transactions to detect suspicious, fraudulent, or abnormal activities, enabling prompt intervention and risk mitigation around the clock.

9. 24x7 Call Centre Support
Round-the-clock customer support services for cardholders, including card inquiries, transaction support, PIN assistance, card blocking requests, and dispute logging.

10. Statement Production & Dispatch
Generation and distribution of cardholder account statements through email, providing detailed transaction histories, balances, fees, and payment information.

11. Reconciliation Reports
Preparation of detailed reports that reconcile transactions, settlements, and account

balances across multiple systems and payment networks to ensure financial accuracy and integrity.

12. Dispute Management
Administration of cardholder transaction disputes, including case logging, investigation, evidence gathering, merchant engagement, and resolution in accordance with scheme rules and regulatory requirements.

13. VISA, MasterCard, UPI & Verve Interchange Processing
Management of interchange transactions and fee calculations across major card schemes, ensuring accurate settlement, reporting, compliance, and efficient processing of domestic and international card transactions.

Fraud Management Services

1. 24-Hour Fraud Management
Continuous monitoring and analysis of card transactions on a 24x7 basis to detect, prevent, and respond to suspicious or fraudulent activities. This includes real-time alerts, fraud investigation, case management, and immediate mitigation actions to minimize financial losses.

2. EMV Compliant
Support for EMV (Europay, MasterCard, and Visa) chip card standards that enhance card security through dynamic authentication, reducing the risk of counterfeit card fraud and improving transaction security at point-of-sale terminals and ATMs.

3. PCI DSS Compliant
Adherence to the Payment Card Industry Data Security Standard (PCI DSS), ensuring that cardholder data is stored, processed, and transmitted securely through robust security controls, encryption, access management, and regular compliance assessments.

4. 3D Secure
Implementation of an additional authentication layer for online card transactions, requiring cardholders to verify their identity before completing purchases. This helps reduce card-not-present fraud and enhances e-commerce transaction security.

5. Transaction Control
Provision of configurable controls that allow the issuer and cardholder to manage transaction parameters such as spending limits, transaction types, geographic restrictions, merchant category controls, and channel-specific permissions to minimize fraud risk and improve card usage security.

Acquiring Services

1. Merchant Acquisition & Onboarding
The process of recruiting, evaluating, and registering merchants to accept card payments. This includes due diligence, KYC verification, risk assessment, and merchant account setup.

2. Merchant Payment Processing
Enables merchants to accept card payments through Point-of-Sale (POS) terminals, e-commerce platforms, mobile payments, and other acceptance channels, ensuring secure and efficient transaction processing.

3. Transaction Authorization & Processing
Real-time validation and routing of payment transactions to card issuers and payment schemes for approval, ensuring fast and reliable payment acceptance.

4. Merchant Settlement
Calculation and transfer of funds from card transactions to merchant accounts after deducting applicable fees, ensuring accurate and timely payments.

5. POS Terminal Management
Provision, installation, maintenance, monitoring, and support of POS terminals, including software updates and troubleshooting to ensure uninterrupted merchant operations.

6. Merchant Risk & Fraud Management
Monitoring merchant activities and transactions to identify suspicious behavior, prevent fraud, manage chargeback exposure, and ensure compliance with card scheme requirements.

7. Chargeback & Retrieval Request Handling
Management of chargebacks, retrieval requests, and transaction disputes raised by cardholders or issuers, including merchant communication and evidence submission.

8. Merchant Reporting & Analytics
Provision of transaction reports, settlement reports, performance dashboards, and business analytics to help merchants monitor sales and make informed business decisions.

9. Interchange & Scheme Processing
Processing transactions through card schemes such as Visa, Mastercard, UPI, and Verve, including interchange fee calculation, settlement, and compliance with scheme rules.

10. 24x7 Merchant Support
Round-the-clock support for merchants covering transaction inquiries, terminal issues, settlement queries, dispute management, and operational assistance.