



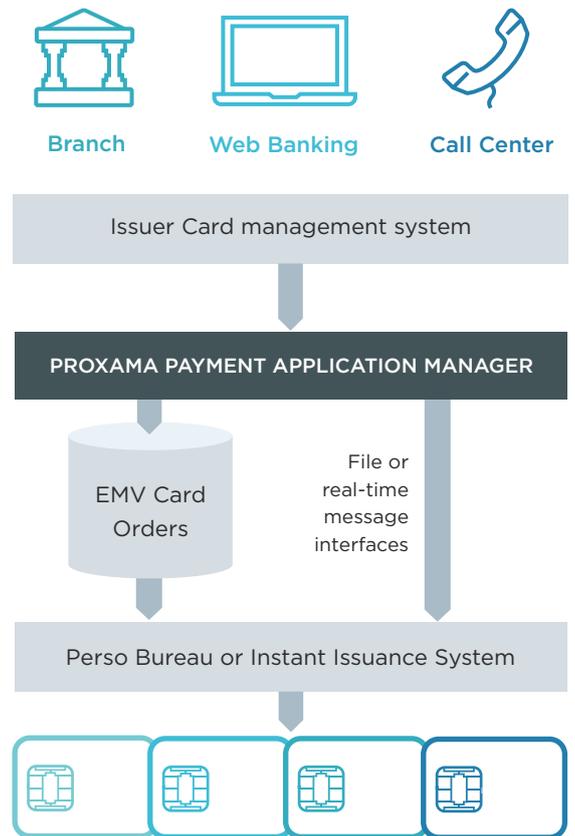
PAYMENT APPLICATION MANAGER

Unlocking the potential of chip cards

From issuance of chip cards with a fixed single-use application, to managing sophisticated products with multiple apps and post-issuance updates - there's a significant opportunity for innovation in the area of smart payment products. Whether you're getting started in chip card issuance, or moving onto next generation products, you can put a platform in place that will enable you to accomplish your business goals in a flexible and cost effective manner.

Proxama's Payment Application Manager builds from basic chip issuance through to sophisticated smart product support.

Proxama's Payment Application Manager is a complete solution for managing a smart product base, such as regular EMV cards and mobile payments via smartphones, or any other device containing a chip, e.g, desk-top boxes and smart meters. It is also a core component of Proxama's Digital Enablement Platform™, supporting features such as real-time data prep, lifecycle management and key management for applications and end to end security for application provisioning, e.g. APDU encryption.



Growing business from within your Business

ENTRY LEVEL SMART ISSUING

Proxama's Payment Application Manager delivers high performance data preparation services for any application on any type of chip, with all security and key management processes built in as standard. The entry-level package will quickly enable an issuer to do chip issuance, but also brings the added benefit of lifecycle management of individual cards and applications, something many low-end data prep packages are unable to do, simply adopting a 'fire and forget' approach.

ADVANCED SMART PRODUCT SUPPORT

Proxama's Payment Application Manager goes beyond basic smart card issuance with support for multiple applications issued on a single card. There is an ability to update, add and delete applications on the card after initial issuance and this transforms the card from a static token into a dynamic device that can be used more frequently, in more locations, thereby increasing revenue and flexibility for both the issuer and for application provider partners.

SCALABILITY TO MATCH AND FUTURE-PROOF YOUR OPERATION

Delegating EMV data preparation to a card vendor may appear simple on face value, but can be expensive in the longer term. It may also leave the issuer locked in to a vendor with little control over costs, service levels and time to market for new products. It also requires an issuer to hand over strategic business assets (customer data and security keys) to external organisations. By supporting data prep in-house those concerns disappear. In-house data prep also brings its own advantages, such as the ability to dual-source personalisation services and procure best-of-breed providers for cards and chip hardware.

MAKING A SMARTER RETURN ON INVESTMENT

The Future is Multi-app

Revenue from interchange and card transaction fees continues to fall. Furthermore, credit cardholders are revolving balances, further reducing interest revenue opportunities for issuers, whilst at the same time the cost of issuing cards, especially chip cards, is increasing.

In these conditions, card issuers have to protect market share and seek new sources of income from card portfolios. Other than adding new cardholders, the only sure way to generate incremental revenue is to increase the volume of transactions, whether traditional purchases or new transaction types such as mobile payments, rewards collection and redemption or transit payments.

Innovative card issuers can use chip technology to build compelling smart product propositions through co-branding and companion apps. These products will help keep the card at top-of-wallet and create new income streams through bilateral or industry deals with complementary organizations, introducing smart products that will entice consumers, exploit synergies in brand loyalty and increase card usage. To profit from these opportunities, you will need a smart card management system that has these multi-app and dynamic post-issuance capabilities.

Complexity made simple

Proxama's Payment Application Manager was built from the ground up to manage a smart product card base from initial issuance of multi-app cards to the dynamic update of existing cards post-issuance. Its key differentiators in comparison to basic entry-level data prep systems are:

- Easy integration with existing card systems
- Data retention – all chip, app and parameter settings are retained
- Concurrent support for multiple perso bureaus
- On-demand operation for real time post-issuance, instant issuance and mobile support
- Multi-issuer support for processor deployment
- The ability to source perso data from diverse sources, internal and external
- Integration with Proxama's EMV scripting engine.

The tech

Proxama's Payment Application Manager comprises a suite of enterprise Java applications that run on an industry-standard hardware, OS, middleware and database platform. It is scalable, supporting multiple servers and instances of key processes, and performant, with internal load balancing to optimise operation. Payment Application Manager from Proxama integrates easily with existing card management systems, which usually require no change to start ordering chip cards. HSMs from a range of vendors can be used for key and certificate generation and other crypto processes.

Payment Application Manager is independent of chip and application types, and most new apps can be introduced through configuration changes, in which users receive full training.

Payment Application Manager is a component within Proxama's mobile payment solution, the Digital Enablement Platform (DEP). As such, any client who deploys Payment Application Manager is already future proofing their solution to support mobile payments, as and when they are ready to do so.

About Proxama®

Proxama is an international mobile proximity commerce and payment solutions company. Proxama provides end-to-end digital solutions to banks and card issuers to securely transition their card portfolio onto mobile for Near Field Communication (NFC) contactless payments as well as solutions for EMV enablement, electronic PIN delivery, tokenisation and card issuance management.

Proxama's award-winning mobile proximity marketing platform, TapPoint®, enables brands to connect physical and digital assets via mobile to increase consumer engagement, retail sales and loyalty across a network of high footfall locations.

Contact Proxama today to learn more about **Payment Application Manager**

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