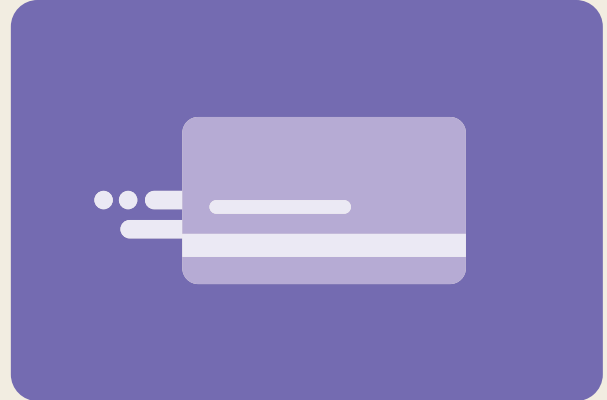


Card Issuing

Eliminate complexities
and enable your users with
a seamless card product



Common problems with card issuing

Developing and managing card payments is a complex and time-consuming process. It requires a significant financial investment, as well as the resources and technology in place.

Do you have access to a card network?

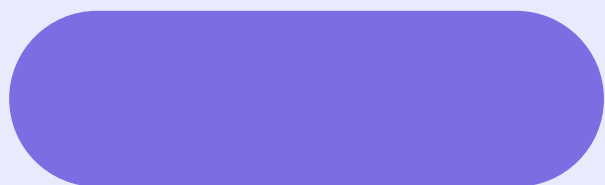
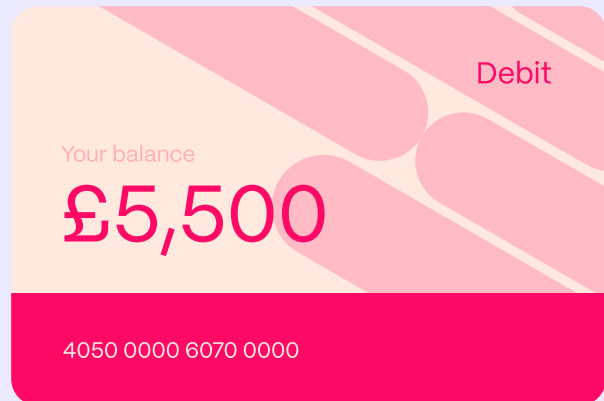
To issue Visa or Mastercard labelled cards, you need to have a card scheme membership or be sponsored by someone who is a member of a card scheme.

Have you got the right teams and technology in place?

Dedicated resources are essential to manage integrations with the card networks and run settlement and reconciliation cycles.

Are you compliant with the correct licenses, to offer open-loop cards?

To hold or transfer cardholder funds, you need to have a payment or EMI licence which can take up to 2 years.



How we can help you

Our flexible card issuing allows you to choose the capabilities you need to power your programme without the cost and complexities of having to run your own infrastructure. You can piggyback on our licenses and use our scheme membership enabling you to quickly enrich the user experience with a card product that's right for your user.



Access to a global card network

As a Mastercard Principal Member, we can sponsor Mastercard BINs on a dedicated or shared basis. We can help you create a custom card programme for your business, with prepaid, debit, or credit functionality.



Simplified card management

Our experienced teams will work with you to design and deliver a card programme that meets your needs. They will coordinate with card manufacturers and look after all set up, design, configuration and testing processes.



Provide flexible payment options

Instantly issue active virtual cards and enable users to start spending straight away from within your app or web portal. Virtual cards can be tokenised with the Mastercard Digital Enablement Service (MDES) for digital wallet providing convenience and security.



Customisable physical cards

Design a physical card which reflects your brand. We are integrated with 14+ card manufacturers who can help bring your card design to life and using our existing integrations helps to streamline the card fulfilment process, reducing time-to-market by up to 10 weeks.



Control and manage card spend

Configure your card payments to work as you want. An array of options are available to you to help manage spend policies based on time of day or merchant type. You can also add transaction limits, for example in accounts used by children.

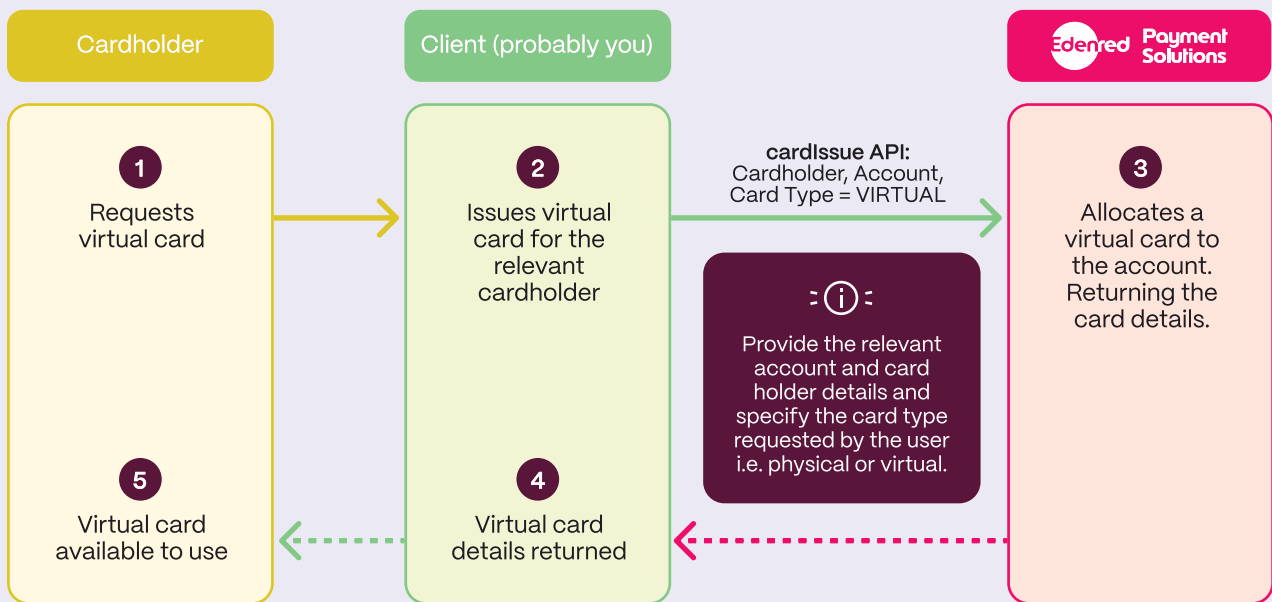


Robust and configurable in-house processor

Our diversified all in one processing platform handles card authorisations, clearing records and settlement, supporting multi-currency and mobile wallet transactions amongst others.

How the solution works

A suite of functional APIs enables you to quickly integrate cards into your product offering. This is a high level flow demonstrating the process of creating a virtual card. We take care of all backend infrastructure, so your developers can simply connect to our platform to integrate the features needed for your app.



Commercials

We provide a transparent, tiered pricing model based on the volume of transactions. Pricing includes one-off set up fees and any additional 3rd party costs such as Mastercard, Apple, Google.

About Edenred Payment Solutions

Edenred Payment Solutions is a payment solutions provider, enabling its clients to offer digital banking, embedded finance and card-based solutions to its customers. Edenred Payment Solutions provides a suite of functional APIs that enable clients to access an ecosystem of connections including payment schemes, licenses and banking solutions. As an Electronic Money Institution, regulated by the FCA and NBB, it helps fintechs, corporates and retailers deliver a unique product experience, without the technical and regulatory complexities.

As a trusted partner and Mastercard Principal Member, it offers flexible solutions and guidance every step of the way. Successful brands across the UK and Europe such as Tide, Sainsbury's, Focia and Bouygues benefit from Edenred Payment Solutions' technology, licensing and 15+ years of industry expertise, giving them the freedom to focus on providing the best experiences for their customers. For more information, please visit eps.edenred.com

If you're looking to empower your users with card payments, contact us today to get started.

info.eps@edenred.com
eps.edenred.com

