

Simplify the process of getting cards into your customers' hands with the convenience of Valoores in' Cards Merchant Management capabilities. With Valoores in' Cards Merchant, you have a single resource for all your processing and card management activities. From forecasting issuance and fulfillment to file management and reporting, we can help you automate important back-office functions and reduce your process complexity.

**You Have The Value
We Bring You The Added Value**

Key Benefits:

- **Customer Acquisition Analysis:** Acquisition Trend, Inactivity Rate.
- **Card Portfolio Analysis:** Net Revenue, Spend Rate.
- **Delinquencies:** Default Patterns, Late Payments.
- **Portfolio Risk Analysis:** Customer Balance Movement, Over-limit Indicator.
- **Cross Sell and Loyalty:** New Product suggestions, Reward by Card Type.
- **Sales Representatives Performance:** Target Realization per Branch.
- **Boost revenues:** Grow card usage by increasing confidence in security, building card/brand loyalty, and providing faster access to balance information.

■ Valoores in'Cards Merchant Solution Suite includes universal card, POS management, designed to help both card-acquiring and card-issuing banks run efficient, flexible, secure operations. With our Solution Suite, banks can meet customer demands for new services and increase market share more rapidly, while improving cross-selling and up-selling to drive loyalty and profitability.

■ Valoores in'Cards Merchant is a 24/7 comprehensive and modular card management system that supports multiple card types and can grow with a business, allowing a bank to quickly set up the thousands of parameters that drive a card system, and quickly launch new products with innovative features. Helping manage multiple relationships with cardholders, the solution enables banks to track customers with multiple accounts and cards of different types. It also supports the running of loyalty programs to promote card usage and drive retention. This solution is workflow-enabled and with its case management tool provides easy access for smooth, efficient and fast resolution of operations management.

■ Valoores in'Cards Merchant is equipped with a platform independent range of pre-built and tailored dashboards (executive, Business...), reports, and real time alerts (compatible with the bank's portability trends). Its repository covers a wide spectrum of canned business areas and data mart structures, to secure a diversified decision-aware, business intelligence.



in' Cards Merchant

Key Features:

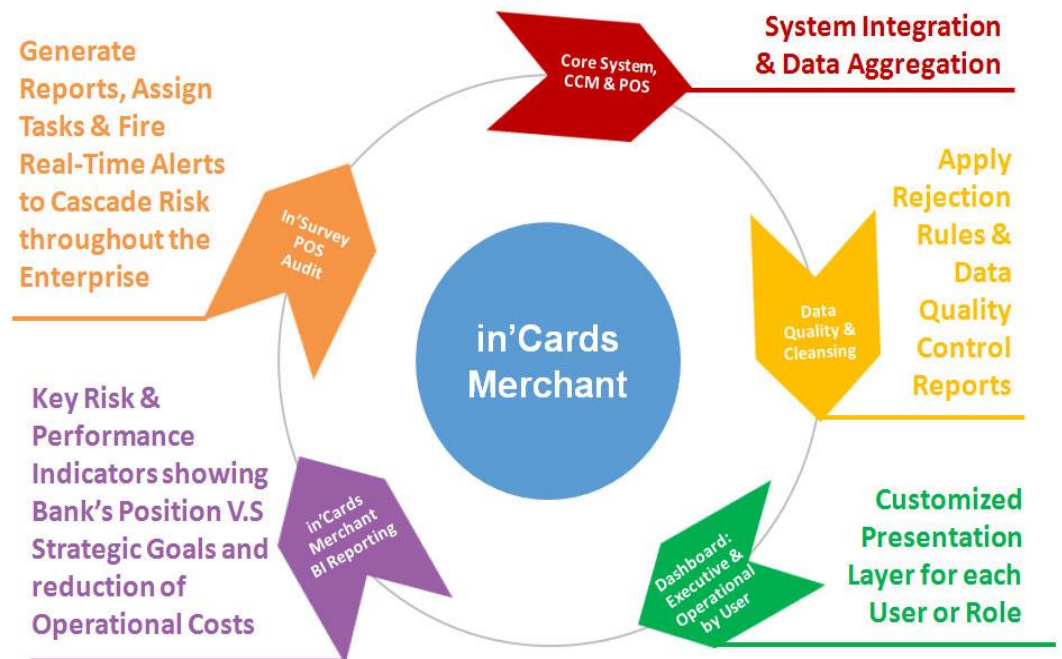
- Graphical and customizable interface that displays your current business position and status in terms of sales performance, credit quality, revenues.
- Alerts and signals as a pro-active approach, such as alert that immediately notifies you if certain incident occurred (threshold alert, approval rate per employee, ratio of cards rejection).
- Reports that allow you to access cardholder information (to monthly activation reports and profitability analysis reports...). Our reliable reports help you manage cardholders and your portfolio in order to achieve ultimate performance

- Valoores in' Cards Merchant out of the box Kernel Execution Tools accentuate operations based on a built-in workflow mechanism (establishes & manages the business process), a built-in user security management (creation and management of screen / features / data leveled user / role / profile authentication with LDAP/Site Minder integration), a multi-language management (translation capacity), a report designer (home grown tool), and an embedded integration platform.
- Valoores In' Cards Merchant includes the following added value components:

-Graphical and customizable interface that displays your current business position and status in terms of sales performance, credit quality, revenues...

- Alerts and signals as a pro-active approach, such as alert that immediately notifies you if certain incident occurred (threshold alert, approval rate per employee, cards ratio rejection...)

- With Valoores In' Cards Merchant, Banks can increase market share more rapidly by encountering customer demands and needs for new facilities.



Valoores was founded in 2011 by business intelligence experts to make raw business data meaningful and understandable for all people in all sorts of industries. It was built on the solid foundation of knowledge and experience of business intelligence and data warehousing which would ultimately bring our clients strides ahead in their competitive markets.

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