

CARD SERVICES

ASL provides a comprehensive card issuing solution to support institutions issuing cards in either the domestic debit (eftpos), or international card schemes. ASL partners with global corporations Giesecke & Devrient (G&D) and First Data to provide a complete card issuing solution. G&D provide extensive card manufacturing and PIN generation capabilities along with a full range of distribution options. ASL's solution supports a wide range of options for card design, manufacture and distribution. ASL, in conjunction with G&D, support international card standards and currently specify EMV chip technologies for contact and contactless capabilities.

First Data provide a full range of card processing and support services covering transaction switching including a range of stand in functions, fraud management and lost and stolen card contact management.

Key features of ASL's card issuing solution are:

- Full support of your own BIN numbers
- Card & PIN production arrangements
- Card & PIN distribution arrangements
- PIN change support
- EFT Switching services
- Bi-lateral Interchange arrangements
- Full sponsorship in VISA
- Full sponsorship in the Issuers and Acquirers Community (IAC) Fraud Management
- Verified by VISA (VbV) solutions
- Lost & Stolen Cards support.

MAJOR BENEFITS TO YOU

- Full support for EMV, contact and contactless
- Major global card manufacturer partner
- Major global switching partner
- Range of options for configuring your specific card program requirements (either VISA or eftpos)
- Direct relationships with key vendors
- Transparency of vendors
- Exceptional value for money.

MAJOR BENEFITS TO YOUR CUSTOMERS

- Access to all VISA scheme programs
- Support for "Picture" card programs
- Comprehensive fraud management programs
- Full EMV card security.



WHY ASL?

ASL specialises in providing a range of wholesale payments services to financial institutions. ASL provides high quality, value for money and efficient service to its Members. ASL has partnerships with best of breed service suppliers to ensure that it can bring to its member clients the best solutions possible to their financial payments needs.

ASL has operated for over 20 years supporting Australian Mutual organisations, was the first non-bank to hold an Exchange Settlement Account and has an enviable performance record. ASL is an approved deposit taking institution and is supervised by the Australian Prudential Regulation Authority.

For further information on this, or any ASL product, please contact ASL.



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