

CARD SERVICES

ASL provides a comprehensive card issuing solution to support institutions issuing cards in either the domestic debit (EPAL) or VISA 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 VISA standard and currently specify DDA EMV chip technologies. Full contactless capabilities are available.

First Data provide a full range of card processing and support services covering transaction switching (EPAL and VISA scheme) including a range of stand in functions, fraud management, Verified by VISA 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 Consumer Electronic Clearing System (CECS)
- 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 EPAL)
- Direct relationships with key vendors
- Transparency of vendors
- Access to VISA Incentives of 2.5bps based on volume growth
- 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:

Canberra

'ASL House' 6 Geils Court
Deakin ACT 2600
Tel: +61 2 6281 1588
Fax: +61 2 6217 5199

Sydney

Level 11, 275 Alfred Street
North Sydney NSW 2060
Tel: +61 2 6281 1588
Fax: +61 2 6217 5199

Electronic

Web: www.asl.com.au
Email: info@asl.com.au

