CoreCard Software, Inc.
Prepaid Card Solutions

Licensed Software & Outsourced Processing Services

Providing a feature rich, highly customizable solution and end-to-end processing services
Card Management Solutions Deliver Scalable, Reliable End to End Functionality Across the Payment Spectrum

Prepaid Card Issuers and Processors Face Many Challenges
In today’s growing and crowded prepaid market some of the bigger challenges include:
• Lack of flexibility in their systems to support new card types
• High cost of developing new functionality for their in-house systems
• Increasing cost of long term contracts with current card processors

CoreCard’s solution for the prepaid card industry is designed meet these challenges and to support the new types of cards that are gaining acceptance in the prepaid market space.

CoreISSUE Supports All Prepaid Segments
CoreISSUE is designed to support all of the prepaid card market segments including:
• Store/Gift/Rewards/Loyalty
• Rebate/Refund
• Teen/Family
• Phone
• Travel/Fleet/Fuel
• Payroll/Benefit/Incentive
• Healthcare/HSA/FSA/HRA
• Government/Benefits/Tansit

Critical Support For Hybrid Prepaid Solutions

Build New Card Programs Consumers Want
CoreISSUE, designed to handle both Bankcard and Private Label products, allows prepaid card providers to easily expand their offering to include a mix of features found in both the debit and credit card arenas, including the ability to offer branded cards.

Generate Fee Revenue In Multiple Ways
CoreISSUE’s flexible fee catalog enables card issuers to define a number of fees for prepaid cards including:
• Account Set-up Fees
• ATM Fees (For Both Approved and Declined Transactions)
• Balance Inquiry Fees
• Overdraft Fees
• Late Fees
• Transaction Fees
• Shipping and Handling Fees
• Replacement Card Fees
• Inactive Card Fees
• Paper Statement Fees and Statement Reprint Fees

Rich History of Success
The management team at CoreCard Software has been in the business of building and licensing card management software since 1984. CoreCard’s products provide transaction processing and account management for card issuers, acquirers and card servicing organizations.

CoreISSUE for Prepaid is available as licensed software for in-house processing. Or access the same software by taking advantage of CoreCard’s boutique processing services for speedier time-to-market with fewer internal resources required.

CoreISSUE for Prepaid is offered as a Software as a Service or Platform as a Service processing model. Each arrangement has distinct advantages that give program managers exactly the right amount of control and flexibility for their unique business requirements.

Program managers always have the option to easily transition the CoreISSUE for Prepaid solution from an outsourced service to an in-house licensed software deployment. CoreCard works closely with the program manager to ensure a seamless migration to the client’s operation.

Program ISSUE Supports All Prepaid Configurations
CoreCard recognizes that there are many ways to issue and account for money credited to a prepaid card. Each configuration is designed to support a specific use. CoreISSUE supports:
• Closed & Open Loop Cards
• Reloadable & Non Reloadable Cards
• Single & Multi-Application Card
• Multi-Payment Cards
• Card Not Present Applications

CoreISSUE for Prepaid
CoreCard’s CoreISSUE for Prepaid provides issuers and program managers with the most advanced and feature rich solution for issuing and managing prepaid cards.
• Comprehensive Fee Catalog
• Account & Product Setup and Management
• Transaction Processing
• Clearing and Settlement
• Exception Management
• Reports
• Customer Service
• Web Self-Service
• Multi-Currency Multi-Language

https://www.corecard.com/prepaidcards.html
CoreCard’s applications serve as the foundation on which their industry solutions are built. This suite of products grew out of the Research and Development group spun off from PaySys, the creators of the VisionPlus® card management system.

Today, the base products include: CoreISSUE, CoreACQUIRE, CoreCOLLECT, CoreSALES, and CoreDISPUTE. These products are supplemented with additional applications that expand and enrich CoreCard’s offerings. These additional applications include: CoreAPPLICATION, CoreSELFSERVICE, CoreREBATES, CoreMONEY, and CoreDASHBOARD.

All CoreCard products are supported by the CoreENGINE processing platform. The CoreENGINE platform powers the shared components that CoreCard applications leverage.

Parameterization is a key feature of all the CoreCard products, through these controls CoreCard’s applications can be quickly configured to support a company’s business. These same parameters make it easy to reconfigure the applications as needed to support new business models and programs. Parameterization also simplifies making changes to meet new regulations.

CoreCard’s industry solutions are all built on a single code base, so even though the system is divided into smaller applications, when they are deployed all of the applications remain on the single code base. The benefit of this approach is that it allows companies to free themselves from having to integrate multiple software products to obtain a complete card management system.

In addition to real-time authorizations CoreCard also provides processing of all transactions in real-time. Adding real-time posting creates a number of immediate benefits.

By posting the transactions in real-time, CoreCard eliminates the need for the power provided by a mainframe each evening to batch process the daily transactions.

Real-time transaction posting makes it possible to offer a 24X7 environment where account holders can access real-time information about their accounts online via the internet. This ability, real-time web access, has now become the industry norm and was made possible because of real-time transaction posting.

CoreCard’s Technology Commitment

CoreCard’s goal is to continue finding ways to make the best use of technology to provide their customers with the most comprehensive card management platform at the best price in the market. The current product line was created because the team was dedicated to the idea of building a suite of products for the future.

At CoreCard the development team is not happy resting on past accomplishments. With the help of current customers and a team of product managers, the development team is continuously evaluating how to effectively use the information they are receiving.

This analysis is being used to determine the functionality to be added to the various applications to keep them current with new regulations and program offerings.

As CoreCard continues to add new features and functionality to the products the team will be keeping an eye of the future so that CoreCard and their customers can continue to grow.

CoreCard is also making sure that as development methodologies mature and new hardware is introduced the team researches the benefits of each to determine any impact it might have on the development of future product and feature offering.

https://www.corecard.com/prepaidcards.html
CoreISSUE for Prepaid is a flexible, browser-based card management, issuing and transaction processing system for banks, retailers, corporations and other financial institutions that issue prepaid cards.

CoreISSUE for Prepaid – Supports the processing of all types of single-use and reloadable private label and association branded prepaid cards. As more reloadable prepaid cards program manager look to add credit based features CoreISSUE is being recognized as the solution to support hybrid programs.

Full Back Office Functionality

Account & Product Set-Up and Management
- User-defined account set-up, workflows and mass update features reduce manual data entry errors
- Unlimited processing levels available for institutions, holding companies, products, company corporate structures and family cards for consumer accounts
- Ability to link multiple products, credit plans, physical plastic cards and physical addresses to a single account
- Automatic generation of account and card numbers
- Real-time management of lost/stolen cards
- Support for an unlimited number of products and institutions
- Interfaces to third-party credit card application processing and credit scoring applications
- Automatic generation of data files containing information for production of physical cards

Transaction Processing
- Dynamic processing and recording of all purchase, payment and fee-based transactions and corresponding account balances
- Easily configurable processing parameters for service charges, interest, insurance, payment, credit terms and more
- Real-time recalculation of payment reversals, purchase returns, chargebacks and disputes and all impacted balances up the hierarchy

Credit Management
- Credit limits definable for each processing level; hard and shared limits supported
- Interfaces to third-party collections, external risk modeling and scoring applications
- User-defined charge-off limits supported
- User-defined rules-based reissue decisioning
- User-defined delinquency and over-limit conditions

Statement Processing
- Flexible, user-defined billing and statementing periods
- Individual, central, summary memo and billing statements available
- Automatic generation and distribution of statement files to third-party statement production systems
- Statements available online

Clearing and Settlement
- User-defined settlement periods
- Real-time and batch settlement supported
- Real-time posting of clearing transactions
- MasterCard, Visa and American Express

Exception Management
- Chargeback processing and dispute management according to respective association rules supported

Integrated Letters
- Full integration with Microsoft Word is supported.

Reports
- Standard reports available
- Interfaces to third-party reporting tools for ad hoc and custom reporting

Customer Service
- Controlled access through user security
- Browser-based interface enables issuers to easily designate customer service functions to agents in remote locations

Web Self-Service
- Cardholder self-service via a secure web page (e.g. change of address, request for credit increase, request for replacement card and payment submission) increases operation efficiencies

CoreMONEY Opens Up Access To CoreISSUE For Clients

With CoreMONEY, program manager are able to delegate many of the time-consuming day to day administrative activities to their clients. Using built in controls, program manager can limit each client’s activity to just the tasks the processor is comfortable delegating.

Program manager can easily display or hide various fields in CoreMONEY based on different client requirements, without additional development efforts.

Program manager can fully customize an administrative portal for each client displaying the client’s logos, pictures, and messages. Client input fields can be configured based on their unique needs; i.e., one client’s identification field may be “Client ID” while another client’s identification field may be “Contract Number”. User-defined fields enable a processor to define and track any additional information that the processor or their clients may need.

Program manager using CoreMONEY are able to delegate many time-consuming day to day administrative activities to their clients. Using built in controls, program manager can limit each client’s activity to just the tasks the processor is comfortable delegating.

System alerts, audit controls, and reports keep the processor informed of any activity that might indicate an inappropriate transaction.

Basic Tasks Simplified
- Easy to set-up and issue a variety of prepaid cards
- Establish and run payroll and benefit debit card programs
- Upload required supporting documents and attach them to the card or cardholder record
- Keep notes on existing cards and cardholders
- View recent card transaction history
- Request replacement cards
- Track card shipment status

Quick & Easy Deployment
- Preconfigured pages
- User templates
- Field level display control
- Display the client’s graphics, logo, and color scheme.

Support For Bulk Upload & Updates
- Upload new card requests
- Update existing cards
- Bulk upload to CoreISSUE via .XLS and .CSV files.

Support Professional Employer Organizations
- Instant issue PIN debit payroll cards
- Network branded payroll debit cards
- “Pay to the penny” checks
- Benefit debit cards

Reach “Unbanked & Underbanked” Consumers
- Support Payday Loan & Check Cashing Operations that want to establish payroll deposit programs
- Issue reloadable prepaid debit cards that can be used for direct deposit

Advanced Security Provides Peace of Mind
- Standard user ID and password protocols
- User IDs are restricted to a specific IP address or range of IP addresses.
- Suspicious or unauthorized activity can trigger an immediate shutdown and lockout of all activity for either a single client or all clients.
- Quarterly client audits are required to maintain access.
- Users who fail to logon are deactivated after a defined period of inactivity.

https://www.corecard.com/Prepaid-Program-Management.html
CoreSELFSERVICE is seamlessly integrated with CoreISSUE, providing card issuers with a plug and play, web-based customer self-service portal for cardholders. Web-based online self-service is a must in today's world. CoreCard's CoreSELFSERVICE simplifies delivering card information online as it is fully integrated with CoreISSUE and provides real-time account information to cardholders. CoreCard developed CoreSELFSERVICE to be seamlessly integrated with CoreISSUE, providing card issuers with a plug and play, web-based customer self-service portal that requires minimal set-up effort. During implementation of CoreISSUE, the staff at CoreCard will modify the look and feel of CoreSELFSERVICE to complement and interface with the issuer's existing website. CoreCard's staff will also make available the requested display items to meet the needs of the issuer. CoreSELFSERVICE meets the growing demand in the reloadable prepaid card market to allow cardholders to perform card-to-card balance transfers online. With CoreSELFSERVICE, cardholders can manage their accounts online within the parameters set by the card issuer.

Providing Account Holders 24x7 Information

**Account Summary Information**
- Balance inquiry
- Basic statement information
- Last transaction date
- Last transaction amount

**Prior and Current Statements**
- Access to last 4 statements
- Access to transaction details on each statement

**Current Account Activity**
- Transaction details since last statement

**Account Maintenance Tasks**
- Update online passwords
- Change account PIN
- Report lost or stolen card

**Internal Customer Support Information**
Internal customer service personnel will find links to CoreSELFSERVICE on a number of CoreISSUE's key customer service pages. This linkage allows customer support staff members to view the same screens and information that cardholders are viewing.

This linkage makes it easier for customer support personnel to speak with cardholders who have questions regarding the information that they are viewing online.

https://www.corecard.com/Self-Service.html
CoreENGINE Provides the Power Behind Our Applications

CoreENGINE, the driving force, behind CoreCard’s products was designed to reduce the cost of implementing, running and maintaining card management software on expensive legacy mainframe systems. CoreCard’s products offer fault tolerant processing throughout running on Intel®, UNIX® or Linux® based hardware.

CoreENGINE’s use of shared components and its parameter driven setup create a unique environment that eliminates many of the challenges often encountered during credit card processing implementations using other software.

System Architecture

**Transaction Source**
- Credit Card Associations
- POS Terminals
- ATM Networks
- Debit Card Networks

**Third-Party Applications**
- Statement/Invoice Production
- Letters Production (MS Word supported)
- Electronic Funds Transfer Interfaces (ACH supported)
- Plastic Card Production
- Host Security Modules
- Loyalty Redemption
- Reporting Tools (Crystal Reports & SRS-Microsoft)
- Credit Bureaus
- Interactive Voice Response
- Dialers
- General Ledger System

CoreENGINE is comprised of two layers; the top layer houses a library of general financial functions such as posting and transaction processing, message types, rules and workflows, etc. These serve as building blocks for all CoreENGINE-enabled applications. The interaction of the top and bottom layers gives all CoreCard applications their advanced capabilities.

**Shared Features Made Possible With CoreENGINE**

**Multi-Lingual & Multi-Currency Support**
- Multiple concurrent languages (includes double- and multi-byte characters) and multiple currencies supported.
- Unique GUI engine accommodates differences in character/alphabet spacing across languages.
- CoreCard Localization Editor allows non-programmers to perform translations.

**Real-Time Posting**
- CoreENGINE’s powerful real-time posting engine provides up to the minute data.
- Projections and re-projections are processed in real-time and impacted balances and interest are recalculated automatically.

**Open Architecture**
- Facilitates easy integration with third-party applications.

**Account and Role-Based Security**
- "CRUDE" (Create, Read, Update, Delete, and Execute) security feature enables point-and-click definition of system and account level access by user and user group levels.

**Unmatched Flexibility**
- Unlimited number of card and merchant account hierarchies supported.
- Parameter, language and currency inheritance capabilities enable rapid mass changes and eliminate manual data entry errors.
- Temporality feature enables merchant rates, payment schedules, credit limit increase and all processing rules to go into affect in the future and/or for a limited time period.
- Flexibility in scheduling critical and non-critical processes.
- Standard (e.g. daily, weekly & monthly) or custom (e.g. retail quarter) time periods supported.

**Automatic Audit Trail**
- Real-time or future-dated changes are fully tracked in audit trail logs.

**User Assistance**
- General online help tutorial, a "How to" FAQ, and field-specific help are all conveniently accessible within the application.

https://www.corecard.com/PDFs/CoreENGINE.pdf
CoreISSUE Software Environment Requirements *

**Hardware for CoreISSUE for Prepaid** – Hardware consists of servers, network, disk storage, and firewalls. As the need arises to grow the system, it is easy to scale. Simply add additional servers to accommodate higher volumes.

<table>
<thead>
<tr>
<th>Account Volume</th>
<th>Web Server</th>
<th>Application Server</th>
<th>Transaction Server</th>
<th>Authorization Server</th>
<th>Database Server</th>
<th>Storage</th>
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</table>

* Basic requirements for hardware, software, and user roles needed to operate a complete CoreISSUE for Prepaid system for in-house processing. Requirements will vary depending on options chosen.

**Required Additional Hardware** - CoreISSUE for Prepaid requires the use of some additional hardware as listed below:

- Additional Hardware
  - Host Security Module (HSM)
  - Standard Association (VISA, MasterCard, etc)
  - Payment Gateway Interface

**Required Additional Software** - CoreISSUE for Prepaid requires the use of some additional software as listed below:

- Additional Software
  - MS Windows Server 2008 R2
  - MS SQL Server 2012 Standard/Enterprise
  - MS .NET 2.0 and 4.0 framework

**Standard Interface Support** - CoreISSUE for Prepaid contains interfaces that may require support outside of the software system to either supply input or process output. Some standard interfaces are listed below:

- CoreISSUE Standard Interfaces
  - Welcome Package / Card Embossing
  - Statement Printing
  - Remittance / Payment Processing
  - Authorizations
  - Transaction Processing
  - Credit Bureau Checks
  - OFAC Checks
  - Letters
  - Collections Agency
  - Auto Dialer
  - IVR
  - General Ledger
  - ACH

**User Roles** - CoreISSUE for Prepaid requires the following user roles to run the software. CoreCard Software provides services that can fulfill all of these roles for a fee. Note – each role does not necessarily require a full time position to manage the software.

- Technical Roles
  - Systems Administrator – Runs the hardware and the production network.
  - Database Administrator – Manages the database server and its storage device.
  - Security Administrator – Manages users, groups, and PCI compliance.
  - Report Writer – Writes SQL queries to generate custom reports.

- Business Roles
  - Program/Operations Manager – Sets up key control parameters for programs & manages business & operations.
  - Credit Risk Manager – Sets up credit score criteria for the credit bureau
  - Collections Manager – Sets up collections dunning strategies and manages collectors.
  - Customer Service Manager – Manages day-to-day customer service.
CoreCard Software, Inc. (https://www.corecard.com) licenses transaction processing and account management software and offers boutique processing services as well.

CoreCard's solutions provide easy to use parameter-driven controls, real-time transaction processing, built-in fault-tolerance, and a fully scalable architecture. CoreCard's software provides the market's most feature-rich platform for processing and managing accounts receivables and a full range of card products including prepaid/stored-value, fleet, credit, debit, commercial, government, healthcare and private-label cards.

CoreCard's server-based architecture provides the speed, flexibility and control to effectively manage electronic and card-based payment products. CoreCard's software is ideally suited for program managers to create and manage card programs, merchant acquiring and authorization.

As a boutique processor, CoreCard processes card programs with a built-in option for the customer to license the software and become its own processor in the future.

Headquartered in Norcross, GA, CoreCard is a subsidiary of Intelligent Systems Corporation [NYSE Amex: INS].

System Requirements
Operating Systems
Microsoft Windows®

Database
Microsoft SQL Server®
Oracle

Hardware
Intel-PCs and Servers

Supported Interfaces
TCP/IP
SNMP
Host Connectivity
MSMQ
ISO 8583
XML
SMTP
HTTP
HTTPS