



CoreCard Software, Inc
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Norcross, GA 30093
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Corporate Fact Sheet

About CoreCard: **CoreCard Software, Inc.** (www.corecard.com) licenses transaction processing and account management software and offers boutique processing services as well. Combining unparalleled industry experience with end-to-end software capabilities across the payment industry, CoreCard's products provide software solutions from issuing (CoreISSUE) through collections (CoreCOLLECT).

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.

Executives: **Leland Strange**, President and CEO
Dan Stavros, Executive Vice President
Eswaraprasad Dontu, Vice President of Development
Anupam Pathak, Managing Director (India operations)

Ownership: **CoreCard** is a majority-owned subsidiary of Intelligent Systems Corporation [NYSE Amex, INS] (www.intelsys.com)

Headquarters: Norcross, Georgia, USA

Other Locations: Timisoara, Romania, and Bhopal, India

Products/Services: **CoreCard** enables processors, merchants and banks across the global payment industry to create and manage all aspects of their card programs including prepaid, fleet, credit card (private label and branded networks) and accounts receivable.

CoreENGINE

- The driving force behind all CoreCard products

CoreISSUE

- New account creation, card issuance, transaction processing, loyalty programs, AR billing, loans

CoreCOLLECT

- Case management, recovery strategies, collections automation

CoreACQUIRE

- Merchant account management, transaction processing and settlement

CoreDISPUTE

- Disputes and chargebacks, case management

CoreSALES

- Commission calculations

Boutique Processing

- Using CoreCard's software solutions, customers have a built-in option to license the software at a future date and become their own processors.

Key Differentiators: Faster To Time To Market

- Parameter drive configuration and extensive API and fee libraries speed time-to-market with new and unique card programs

Boutique Processing

- Customized version of the CoreCard software for each customer on an outsourced basis and provides an option to license and transfer the software to the customer later for in-house processing

International Support

- Embedded multilingual and multicurrency plus EMV capabilities support global opportunities on one platform

Credit Graduation

- Our software supports both prepaid and revolving credit so you can offer "credit graduation" from prepaid to revolving credit on the same software platform.

Clients:

CoreCard clients include card issuers and processors, consumer finance companies, fleet management companies, retail finance companies (catalog, storefront and internet) and marketers to the unbanked and underbanked consumer.

Our clients choose CoreCard's software solutions for our flexibility and scalability, our unmatched customer support and the industry and domain expertise of the CoreCard team.

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