



OneConnect Financial
Technology Co., Ltd.



pismo

Powered by
OneConnect Financial Technology Co. Ltd & Pismo



ONECOSMO

Card Payment

SaaS Platform

Issuing Cards Have Never Been This Simple! Trusted by more than
50 Million Banking Customers Worldwide

Our Performance Proven By Numbers *as of 2022**

50+M
New
Accounts

2+B
Transactions
Processed

US\$109+B
Transaction
Value

Customer Benefits

"Issuing Sophisticated Cards Instantly at HYPERSCALE with Real Time Visibility at Volume Based Pricing"



1. One Stop for all kinds of CARDS & Digital Banking Solutions

- Debit, Credit, Pre-Paid, Combo Cards, Plastic Cards, One-Time Cards
- Virtual - Digital card with fixed PAN and Dynamic CVV
- Visa & Mastercard Integration
- Zero Balance Network Integration
- One stop omni platform for core banking, lending and channels



2. Instant Issuance

- Open API-driven card issuing infrastructure
- Instant issuance of credit, debit, pre-paid, white-label cards, and private label cards
- Instant virtual card creation with flexible expiration



3. Volume Based Pricing

- Pay per client



4. Real-Time Visibility for Transactions & Spending Controls

- Dynamic spending controls per MCC, customer, card, and more
- Real-time timeline data. Extensive data streaming, in real time or in daily files



5. End to end Life Cycle Management

- Billing, refinancing, revolving credit, and renegotiations
- **Online dispute management** so your users can do everything from their apps
- **Full CRM capabilities** with our APIs



6. Fully Certified for Major Embossers & Wallets

- Embossers Ecosystem: JallCard, Gemalto (Thales), Alterosa, EM1, Idemia, Intelcav, Sessaasai
- Apple, Google, and Samsung Pay wallets
- Fraud prevention integration with best solutions worldwide

Products



Debit & Credit Cards
(Visa & Mastercard)



Virtual Cards
(with Dynamic CVV)



Combo Cards
(Debit + Credit either
Visa or Mastercard)



Pre-paid Cards
(Visa, Mastercard, Closed Loop)



**Zero Balance Network
Integration**
(We connect your client's balance
to Visa & Mastercard)

Full Set of Functional Features

The possibilities are endless when you can combine APIs in a myriad of ways to address your needs.

- Immediate virtual card creation with flexible expiration date and dynamic CVV
- Existing templates for convenient card integration
- Message authorizations for cards
- Dynamic spending controls
- Life cycle management support
- Compatible with Apple Pay, Google Pay, and Samsung Pay wallets
- Online dispute management for customer support
- Real-time data updates
- Full CRM capabilities
- Variety of card products for Islamic financial Institutions

Next Gen SaaS Technical Features

- Over 600 integration endpoints
- Native integration with major card networks
- Auto-scaling
- Comprehensive knowledge base
- PCI, ISO 27001, and SOC II-certified cloud infrastructure
- High processing availability

World Class Security Features

- Tokenization support for all PCI zones
- WAF and edge firewalls
- Hardening of infrastructure built into provisioning scripts
- Regular tests for vulnerability, audit logs and internal and external penetration
- AES 256-bit data encryption with keys stored separately from actual data



**OneConnect Financial
Technology Co., Ltd.**

Data Protection & Privacy

OneConnect will work closely with you to ensure your firm stays compliant with applicable data protection and privacy laws throughout our engagement with you. We will take care to ensure we fulfil our obligations as a data intermediary to protect your data accordingly.

To find out how OneConnect Solutions help you to stay ahead of the innovation curve, visit www.ocft.com.sg or email us at enquiry@ocft.com

