



# All you need for card excellence

- Full suite of secure and PCI compliant card services: issuing, acquiring, processing and more.
- Complete service or single modules via SaaS/BPO/on premises.
- KYC, AML, fraud and Digital ID specialists.
- Nordic market leader now expanding across Europe.



## Service across the card value chain

Tietoevry is the Nordic market leader in the provision of card services – now expanding across Europe. We can manage the entire value chain of services for your institution and its end customers with fully secure, PCI compliant services delivered either as a complete package or as single modules. Service delivery methods include Software as a Service, Business Process Outsourcing or on-premises.

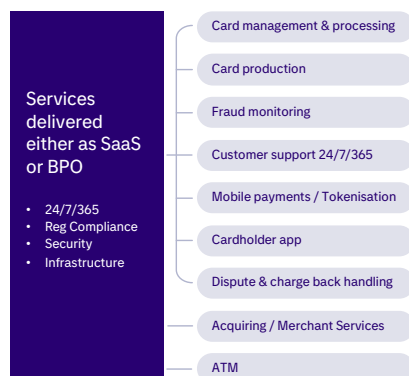
Our flexible card and mobile solutions can be tailored to meet your needs, from integrated service offerings featuring all components through to single modules that meet specific challenges. From the design and production of sustainable cards through to onboarding, issuing services, KYC, AML and fraud management, transaction processing and customer management, Tietoevry has the card solution you're looking for.

## Flexible end-to-end card solutions that help you grow

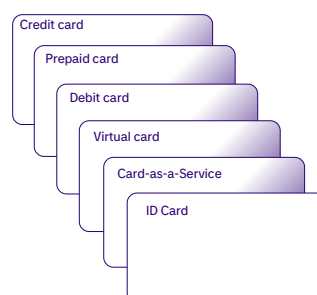
Our cloud-based solutions are built for flexibility and a future focused on physical and digital commerce. The combination of deep industry knowledge, superior quality services and industry-leading Service Level Agreements (SLAs) drives our growth and delivers value for clients in every aspect of the card business:

### Tietoevry Card Services – SaaS & BPO

#### Card service & processing capabilities



#### Service offerings



#### Business outcomes



Partners:



Google



fitbit

GARMIN

VISA



tag systems



THALES

## Key benefits:

Cardholders are looking for resilient, secure payment systems they can trust. Payments that are low friction and easy to use, both online and in-store. We employ the latest technologies, from AI and ML through cloud services and leading-edge fraud defence to deliver sustainable, fully-compliant card solutions for close to 200 clients across Europe – from Nordic Tier 1 banks to regional players, digital challengers and fintechs.



### Market leader:

- #1 card issuer, #1 independent processor, #1 in ATM management in Nordics
- >180 customers in 18 countries, 650 card and ATM experts across Europe
- 20 million cards produced and personalized, 5.9 billion transactions processed in 2022.
- 256 million withdrawals from 12,000 ATMs in 2022.



### Fully secure and compliant:

- 100% uptime in processing
- Best-in-class security and full PCI compliance
- Full suite of onboarding, digital ID and fraud management services including KYC/AML, more



### Flexible, innovative services:

- Wide range of service delivery options – on premises, SaaS, BPO. Services tailored to fit.
- Market leader in sustainable card production
- Innovative applications of AI and ML to fight fraud
- Tap on phone acquiring – turn mobile phone into a POS terminal

## About Tietoevry

Tietoevry creates purposeful technology that reinvents the world for good. We are a leading technology company with a strong Nordic heritage and global capabilities. Based on our core values of openness, trust, and diversity, we work with our customers to develop digital futures where businesses, societies, and humanity thrive.

Our 24,000 experts globally specialize in cloud, data, and software, serving thousands of enterprises and public-sector customers in more than 90 countries. Tietoevry's annual turnover is approximately EUR 3 billion and the company's shares are listed on the NASDAQ exchange in Helsinki and Stockholm, as well as on Oslo Børs.

[www.tietoevry.com](http://www.tietoevry.com)



**To find the card solution that fits your needs, get in touch today:**

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