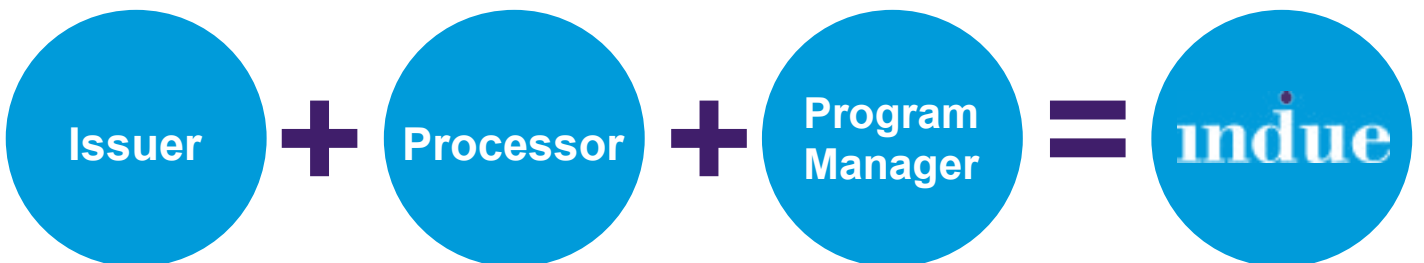


Gift & Prepaid Program



Issuance, Processing and Program Management



Indue's Nucleus card processing platform enables the deployment of both simple and complex prepaid card programs. Its configurable design and comprehensive suite of APIs enables the support of simple browser based customer journeys, through to sophisticated integrated app based experiences.

Indue's proprietary Nucleus platform is managed, enhanced, and maintained in Australia allowing agile customisation and enhancement cycles via a responsive and accessible local team.

In addition, Indue's in-house program operations hub specialises in supporting complex prepaid programs, including contact centre, client servicing, card stock management, fraud & anti-money laundering (AML) monitoring, and complaints/ dispute management.

As an ADI regulated by APRA and an Australian Financial Services License holder, Indue provides a single partner for issuance, processing and program management services encompassing single load, reloadable, Visa and eftpos prepaid programs.

What is an ADI?

Authorised Deposit-Taking Institution (ADI) is an Australian government term for a corporation which is authorised under the Banking Act 1959 to take deposits from customers. ADIs include banks, building societies and credit unions



Core Technology Processing

- Payment card processing platform
- Web applications
- System Integration via Web Services and Data Feeds
- Fraud & AML Monitoring



Payment System Sponsorship

- Authorised Deposit Taking Institution
- Australian Financial Services Licence Holder
- Licensee Visa Principal Member
- Participant eftpos, Direct Entry



Clearing & Settlement Services

- Direct and indirect exchange of validated and compliant payment data (BECs)
- Funds Settlement



Operational Support Services

- Contact Centre
- Fraud & AML Monitoring
- Inventory Management
- Disputes and Exceptions
- Analytics & Operations



Safe, Secure & Focused on Partnerships

- Specialist in white label program design
- Local regulated vendor
- Rigorous compliance and risk oversight
- Robust program delivery

Platform Overview



Nucleus is a feature rich, intuitive and robust processing and program management platform:

Core Processing

- Transaction Processing
- Payments Processing
- Comprehensive API suite
- Optional Cash-out & ATM
- Data Feeds and Reports
- Cardholder Fees
- Card Stock Management
- Web Services Integration
- Open or Closed Loop Programs

Cardholder Interface

- Card Activation
- Personal Details Capture
- Change PIN
- View Card Details
- View Balances
- Transaction history
- Multiple Top-up Options
- Set Cardholder Alerts

Admin Interface

- Account Management
- Balances and Transactions
- Card Lifecycle Management
- Single and Bulk Loads
- Manage Multiple Programs
- Brand Maintenance
- Program Reporting
- Granular Security
- Closed Loop Management

INDUE'S SERVICE & SUPPORT CENTRE



Cards Team

Manages back office processes relating to the operation of the card throughout the lifecycle of the program



Contact Centre

Provides a cardholder inbound and outbound telephony and email support channel



ePayments Team

Manages inward and outward direct entry processing



Fraud Team

Provides a full 24x7 fraud management service. Monitored by sophisticated real-time fraud management tools.



INDUE PROVIDES AN AGGREGATED CARD FRAUD & AML MONITORING SERVICE

Depending on the program requirements, fraud and AML monitoring may be required in order to be compliant. That's where Indue can help through our Orion Financial Crimes service.

The Orion Financial Crimes team monitors, identifies and takes action on suspect card transactions. Our expert team has built a strong reputation within the industry as one of Australia's leading aggregated fraud monitoring services, saving our clients over \$1 billion in 'at risk' funds since 2003. The service is managed by our 24/7/365 Australian based specialist analytics and operations team who ensure our fraud detection rules and parameters reflect the latest market intelligence.

The Orion Anti-Money Laundering Counter-Terrorism Financing (AML/CTF) service monitors transactions for unusual patterns, to detect account activity that may be reportable under the Australian Anti-Money Laundering and Counter-Terrorism Financing Act.

Gift & Prepaid Program

indue

Let's Connect



With over 50 years' experience in the cards and payments industry, the Indue team is well placed to help you pioneer the new payments frontier. Our experience and scale enables us to be responsive to the changing needs of our diverse markets.

We listen, we learn, we lead the way for faster, simpler, smarter payments.

CONTACT US TODAY TO DISCUSS YOUR NEW GIFT & PREPAID PROGRAM.

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