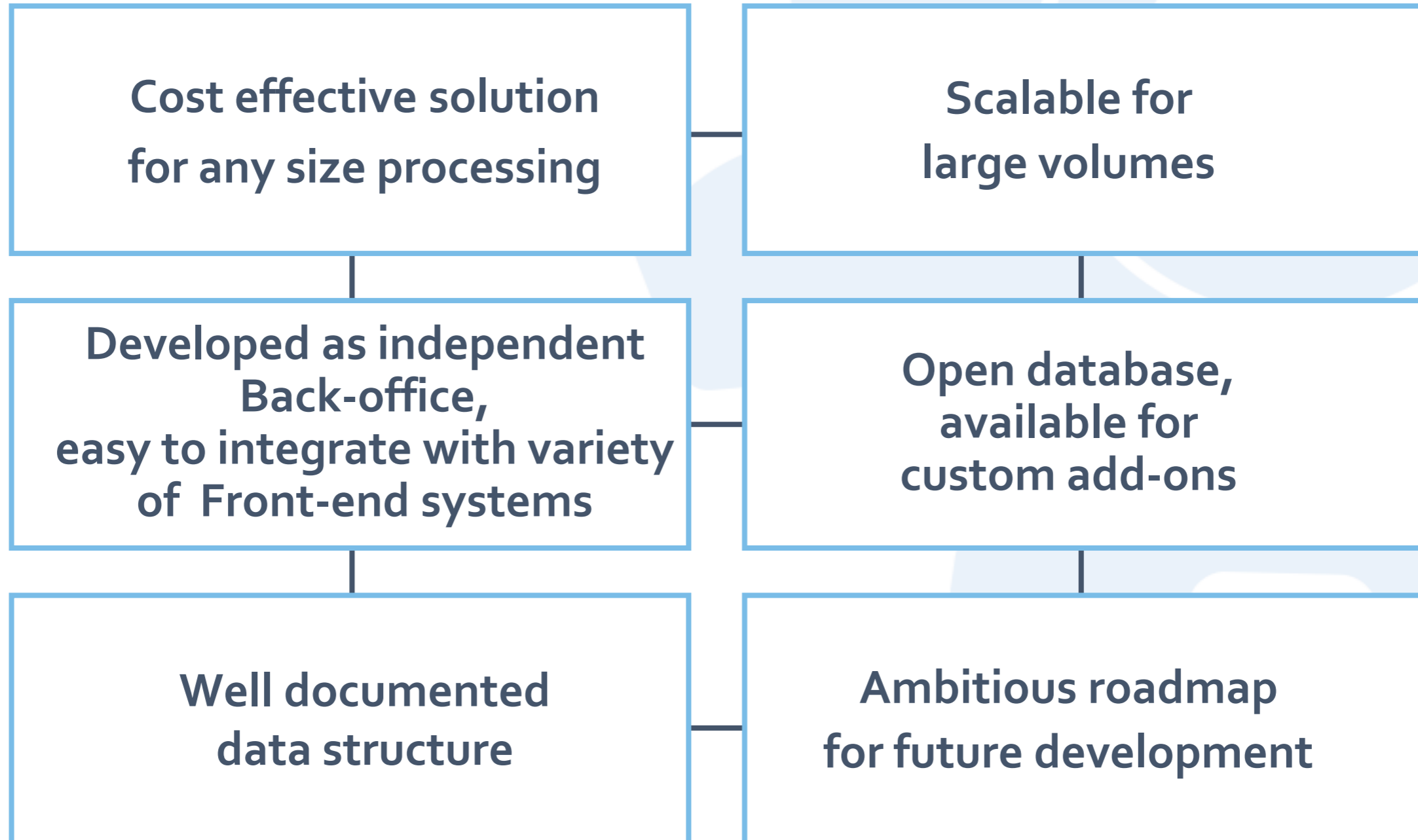




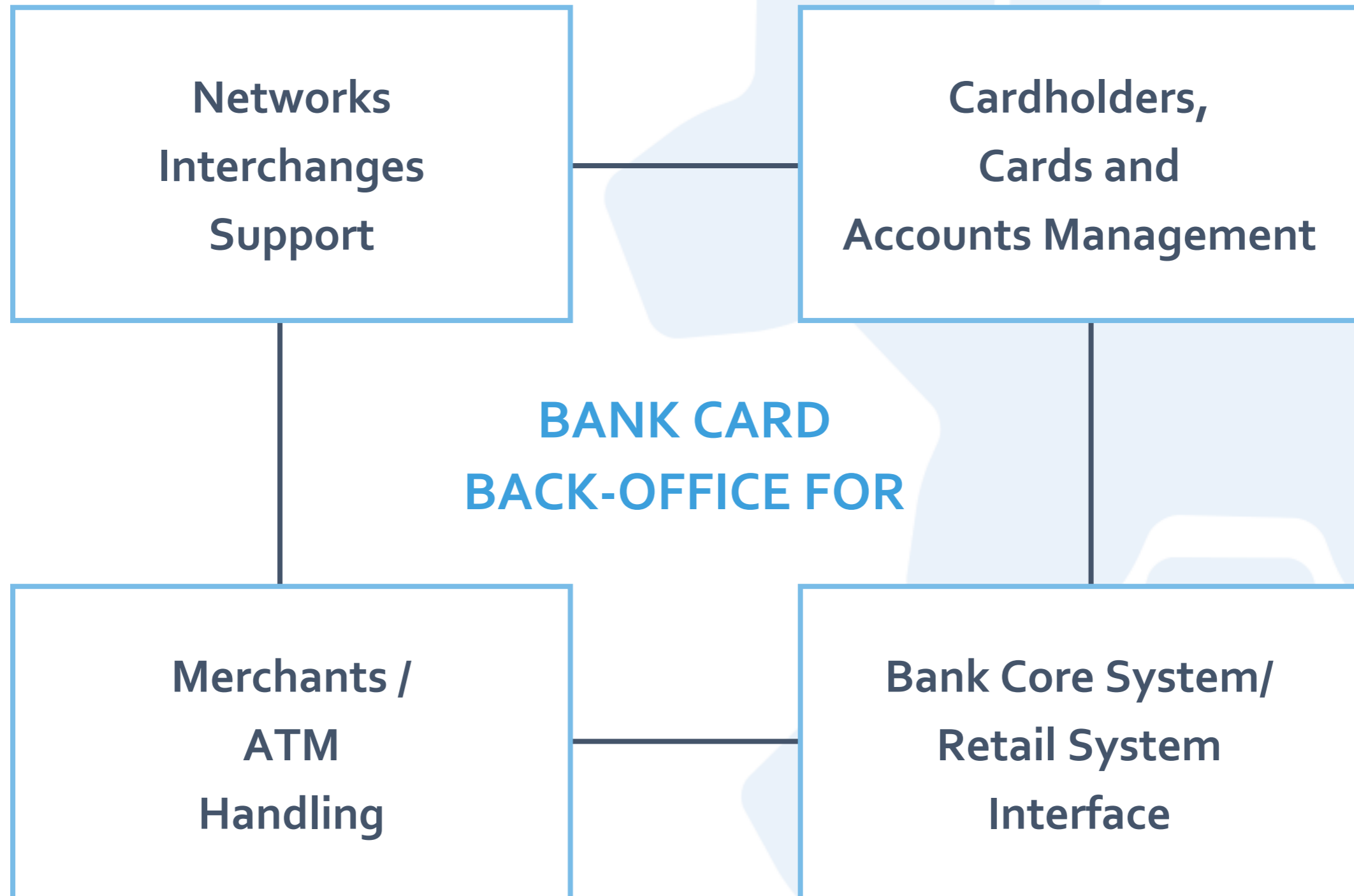
CARD MANAGEMENT SYSTEM

Capital Markets
and Banking Solutions

CAPSYS



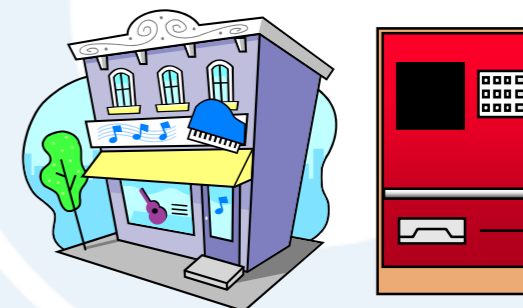
**OVER 20 YEARS EXPERIENCE
DEVELOPING SOLUTIONS FOR CARD PROCESSING**



BUYER



SELLER ATM



Goods & Services



Form of payment



Services



Fees



Fees



Services



CMS
ISSUER

ISSUER

Interchange

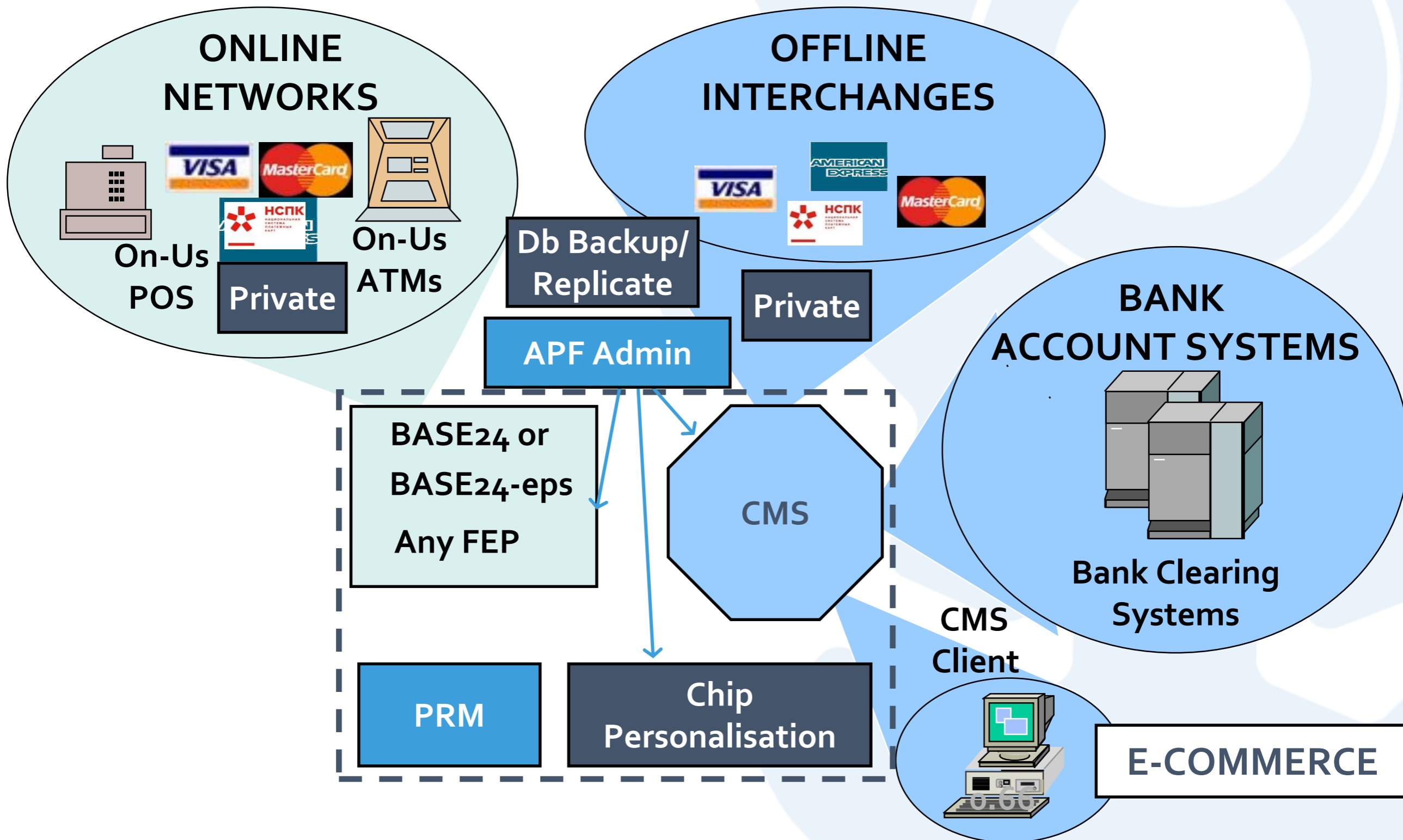


Payment guarantee
& other services



CMS
ACQUIRER

ACQUIRER



DEFINITION

Card Product
Merchant Product
Institution
System Parameters

ISSUING

Card / PIN / Chip
Fees / Interest
Account Management
Statements
Payments

CONTROL

Reconciliation
Security
Credit Control
Execution Control

ACQUIRING

Fees
Account Management
Statements
Settlement

INTERCHANGE

VISA
MasterCard
AMEX
NSPK MIR
Disputes

- Debit
- Credit
- Pre-Authorised Debit
- Charge
- Gift
- e-purse

- Multos/Java Open Platform
- M/Chip4
- VSDC
- MasterCard Pre-Authorised Debit
- VSDC++ (New Horizon)

- International
- Domestic

- Standard
- Co-brand
- Affinity

- Magnetic stripe
- Chip card - EMV
- Contactless card

