CardControl by Nets

Card payments are one of the most frequent interactions a customer has with your brand, as consumers increasingly rely on card payments at home and abroad. However, cardholders have few opportunities to manage how their cards function. CardControl provides you with a platform of self-service features for you and your customers' management of card functionality. As part of your mobile agenda, CardControl adds value to the service you provide your customers.

CardControl provides you with a platform of transaction blocking functionalities, allowing you and your customers to set blocking rules on individual cards in real-time on the individual card through a smartphone app or online banking.

CardControl gives end-users, your customers, the opportunity to engage with their cards' functionality. It also promotes anti-fraud behaviour by actively engaging your customers in preventing fraud and misuse. CardControl allows the cardholder to determine in what situations a card will function and permit a successful transaction.

- **Broad customisation opportunities for the individual cardholder.**
  CardControl enables your customers to create their own unique settings for how a card will function, determining what transactions will be declined or accepted.

- **Easy integration and enrolment of cards.**
  When the CardControl web-service is installed, the functionality automatically becomes available for all securely enrolled cards.

- **Scheme independent.**
  CardControl is available for international and domestic cards.

- **Manage from your preferred interface.**
  The CardControl web-service can be plugged into the CMS system of your preference, and you decide how customers will access the functionality, whether through online banking, a mobile app, or both.

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Cardholder Customisation
Improve the customer experience by providing an accessible and intuitive tool to customise card functionality.

Issuer Customisation
Design how the solution is presented to end-users according to your priorities for purposed use and branding.

Digital Enablement
New user-friendly functionality as a value added service supports increased adoption of your mobile offering.

Platform of Functionalities
CardControl includes a range of new features including geo-blocking, customised spend limit, ATM block, block of gambling transactions and much more.

Customer Education & Habits
Increase loyalty through customer self-service and promote responsible card use.

Easy Enablement
Easily integrate the secure and stable web-service in your preferred digital environment and enrol all your customers in one go.

Product Features and Benefits

CardControl from Nets offers the following blocking features for you and your customers:

- **Physical point of sale**: block transactions in physical stores and self-service terminals

- **ATM**: block ATM withdrawals

- **Ecommerce**: block online transactions

- **Spend limit**: block all transactions over the customer-defined spend limit

- **Merchant category block**: block merchants in specific categories, such as gambling or luxury goods

- **Geographical blocking**: block transactions initiated outside countries of residence and frequent travel

Technical Details:

- **CardControl online interface provided to the issuer as JSON messages over HTTPS**

- **24/7 high availability**

CardControl has been developed using:

- Nets' reliable online transaction infrastructure, enabling scalability and high availability, performance and security

- All mandatory requirements for major card scheme compliance

CardControl does not conflict with your existing fraud management measures, it simply filters transactions according to your customers' preferences, further reducing fraud and associated losses.

This can prevent situations where a transaction is processed without the cardholder's consent.

You determine how the functionality is delivered, branded and marketed towards your customers by choosing the order and design of how the features are presented and in what digital environment it is communicated. In a mobile environment, such as a personal banking or dedicated card management app, the CardControl solution will be particularly compelling for your customers.

For more information on any of our products or services please visit **www.nets.eu**

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