



Rapyd

Rapyd Issuing

Enhance your user
experience with local
card issuing



ONLY **18.4%**
OF THE WORLD'S POPULATION
HAS A CREDIT CARD

GROW FINANCIAL
EMPOWERMENT BY ISSUING
CARDS.

* Source: World Bank - Global Financial Inclusion. 2017 15+ population

Start focusing on growing new markets instead of building a global card issuing infrastructure

Your global success depends on growing new markets rapidly. Adding cards to your offering generates increased customer and partner engagement, loyalty, improves financial empowerment and streamlines transaction experiences. Unfortunately, finding a single processor and bank partner to issue cards in multiple markets around the globe is like finding a unicorn. The traditional route to multi-country issuing often meant knitting together several regional bank and issuing partners around the globe who all operate on their own terms and specifications. This approach creates inconsistent user experiences, duplication of card programs and operational efforts with untold amounts of regulatory and back-office complexity.



45%
OF WORLDWIDE
ONLINE
SHOPPERS

WILL BUY ACROSS
BORDERS BY 2022*

Designed for businesses that want to improve money management

The Rapyd Issuing platform can help reach new territories and handle local transactions through country specific card networks. Unlike other card issuing products, Rapyd offers global scalability and powerful add-on services including the ability to couple card issuing with Rapyd's white-label Wallet platform. Businesses can focus on growing new financial capabilities that drive retention for their users rather than managing disparate global card issuing programs.

*Forrester Research, Inc., 2017. Online Cross-Border Retail Forecast, 2017 To 2022 (Global).



Improve engagement with your sellers, partners and customers around the world

Rapyd powers your local payments strategy globally:

- **Global Reach:** Increase engagement and retention with your brand with a scalable multi-country card program.
- **Single Integration:** Reduce development costs by working with a single API. Our microservices API approach means that you only consume the services that you need.
- **Consistency:** Create better user experiences with a consistent and harmonized global interface.
- **More Control:** Reduce back-office payments administration by offering a single point of access for reconciliation and settlement. Rapyd enables you to decouple user accounts from the card networks, allowing for greater flexibility when adding features or changing providers.
- **Easier Management:** Lower operating and administrative costs of your card program with a comprehensive globally scalable issuing solution. Rapyd handles the local licensing and regulations.
- **Financial Empowerment:** Improve your end users financial access by providing a powerful financial tool that can be used just like any debit card.

Streamline your card issuing program with the Rapyd Issuing API. Our rich feature set can simplify your regional or global B2B and B2C issuing strategy. Create Visa or MasterCard debit cards that are tied to a funded account allowing for more flexibility when managing your issuing program.



CARD MANAGEMENT

Rapyd Issuing includes end-to-end card issuing management support. From card design, production and delivery, to a complete set of card lifecycle tools, our service offering has everything needed to effectively manage an issuing program.

- Complete Card Lifecycle Management:
 - **Design:** reflect your brand
 - **Activate:** single and bulk activation
 - **Set PIN:** single and bulk activation
 - **Block/Unblock:** fraud monitoring and card blocking
 - **Lost/Stolen/Expired:** auto and manual reissuance
 - **Closed:** account closure



CARD AUTHORIZATION

The Rapyd Issuing API supports two authorization models. Both models are flexible and give clients better control over fund management. All funding is determined by the client and numerous rules can be applied such as declining ATM withdrawals or specific MCC codes.

- **Remote authorization:** With remote authorization, Rapyd passes every transaction through our own fraud filters then we send the transaction to the client to authorize. We make a direct call into the client's infrastructure to authorize every transaction. This allows our clients to use their own business rules and logic to control authorizations. Using this model, Rapyd will never authorize on behalf of our client.
- **Direct authorization:** With direct authorization Rapyd is connected directly to a processor and can authorize payments in real-time. The authorization is primarily based on fund availability, and funds can be added and removed instantaneously providing our clients with more control over fund management.



CARD REPORTING

With flexible reports and KPI tracking, you can measure the effectiveness of your global issuing program.

- **Client Portal:** Our online portal provides complete visibility into your global issuing program.
- **Reporting:** Get a complete look into the health of your card program. View and download transaction, settlement, and reconciliation reports, or use the query tool and build your own custom reports.
- **KPI tracking:** Monitor key indicators such as card portfolio growth rates, average balance, and cost of service per card to stay informed on the performance of your card program.



CARD LOYALTY

Make your card more attractive to your users by integrating loyalty and rewards.

- **Rewards:** points, cash-back, promotions, and loyalty add-ons.*



* options available based on in-country network

The Rapyd Global Payments Network

Over 900 payment types

In over 100 countries

Accept cash from over 2M

global access points

**Rapyd is a Fintech-as-a-Service platform
designed for modern commerce and payments.**

Rapyd's global APIs deliver new capabilities
to the fintech and commerce applications
that power your business.

Explore the Rapyd platforms:

RAPYD
Collect

RAPYD
Disburse

RAPYD
Wallet

RAPYD
Issuing

Rapyd

Find out more: www.rapyd.net