

MasterCard Integrated Processing Solutions offers full-scale debit and prepaid processing—it does more than just complete the transaction, it makes every transaction more valuable.

The platform—agile and efficient

Issuers can respond rapidly to changing consumer needs and evolving corporate objectives. MasterCard IPS's global framework provides greater speed, efficiency, reliability, and security. It provides exceptional control of user access rights, ATM messaging, MIS reporting options, and customizable workflows. Another benefit is the simplicity of a single, user-friendly interface instead of multiple programs with different kinds of navigation.

The people—customer focused

With MasterCard IPS, issuers have a single point of support for all brand and processing needs, eliminating management of multiple relationships.

The products—comprehensive and innovative

From fraud-fighting tools to tailored rewards, MasterCard IPS offers a full array of customizable services designed to make the platform work at every turn. And it's all presented in a single look and feel for all transactions, to improve productivity and offer the simplicity of a single point of contact. Cardholders are protected with best-in-class risk- and fraud-management tools.

Payment processing that goes above and beyond with outstanding additional services.

Card Processing Services

- Robust set of authorization services that are configured to support specific needs
- Advanced rewards capabilities that make incentives more relevant to consumers.
- Transaction warehouse and data analytics that help issuers target offers based on consumer spending patterns
- The flexibility of a parameter-based platform that facilitates innovation and improves speed to market

Fraud Detection Services

- Greater fraud-fighting power based on neural network models, as well as rules gleaned from the issuers' experience, to help immediately identify suspicious activity
- Real-time scoring capability for PIN- and signature-based POS and ATM transactions, plus on-us ATM transactions—all on a single platform
- Notifications of suspect transactions through MasterCard Alerts, accessed at the issuers' desktop via MasterCard OnLine™

ATM Driving Services

- Support of legacy, current, and next-generation ATMs to maximize issuer investment
- Customization and personalization of ATM marketing messages, as well as the option to distribute a standardized program across all ATM solutions
- Text and graphics distribution from the issuers' desktop

Portfolio Viewer

- Common look-and-feel presentation layer that delivers secure and flexible access for all users
- Centralized services for personalization, audit trails, billing events, and browser/device support
- Isolates users from underlying systems with an intuitive web-based interface

Processing Services

- Exception processing with a single, common data capture screen that provides information to the appropriate backoffice system
- Comprehensive tool to manage exception items, such as a disputed cardholder transaction, for all processing activities