

Meet growing payment services demand

DXC Cards and Payments Services

DXC's industry innovation

As a leader in the cards and payment industry, DXC Technology has been at the forefront of key industry innovations:

- DXC created a merchant settlement platform for a global energy company that is being used as the market standard for processing retail transactions in the oil and gas industry. The service processes billions of retail card transactions annually and runs on a global platform, supporting multiple currencies and languages.
- DXC developed a travel-distress disbursement card for a major airline that allows its passengers to use a prepaid card for purchases in cases such as a flight delay. Instead of issuing paper vouchers, passengers get flexible prepaid cards that give them access to funds for airport food and services, and if needed, hotel accommodations.
- DXC helped create a national payment scheme for the finance ministry of a country in the Middle East. The payment tool facilitates the collection of service fees in a safe and secure manner and lets institutions such as banks perform transactions with a secure card.

Improve customer service and efficiency with proven cards and payment services.

In today's digital world, speed is essential. But processing high-volume customer transactions quickly and accurately is an ongoing challenge for companies. Enterprises also have to meet increasingly tough regulations and maintain stringent security while reducing total cost of ownership.

To meet these challenges, companies should engage with a provider that can deliver the capability, performance and resilience needed to deliver reliable cards and payment services around the clock. It is also essential to have access to cloud-native services that allow for flexible, volume-based pricing, which means paying only for what is consumed.

DXC Cards and Payment Services help you transform your cards and payments business with proven account and transaction management solutions that address all aspects of the card payment value chain. We provide secure transaction processing for consumer, commercial and specialty cards, and for merchants as well — backed by a secure, Payment Card Industry (PCI)-compliant framework for card issuing, switching and merchant acquiring.

Our front-end services focus on the digital customer journey, providing capabilities such as mobile payments, e-commerce solutions, data analytics and managing loyalty programs. Our back-end cloud-based solutions include real-time transaction switching and card processing, supported by

integrated back-office and contact center capabilities, archiving and digital printing facilities.

Key features

DXC Technology serves as a single-source provider that can not only implement a robust cards and payment platform but can also provide all the related capabilities. We tailor high-quality solutions to meet a client's needs and are able to wrap that around the depth and breadth of our global digital offerings.

We are constantly developing and implementing innovations in areas such as applications, security, analytics and fraud management, while capably delivering the pertinent business process services required to keep transactions flowing smoothly.

Enterprises can leverage DXC's global scale and buying capability and can access best-of-breed solutions in all scenarios, based on exactly what is needed. Once a platform is up and running, DXC provides a fast and agile change cycle focused on getting clients what they want when they need it. The primary components of DXC Cards and Payment Services are:

- **DXC Cards and Payment Card Issuing.** DXC enables financial institutions to provide customers with all aspects of card issuing — from applying for a card to issuing cards — including payment tokens (e.g.,

DXC Cards and Payment Services by the numbers:

- **17,000** contact center agents
- **18 billion** transactions processed per year
- **80 million+** accounts processed
- **3 million+** merchant accounts processed
- **100+** global delivery centers
- **50+** languages spoken

physical cards, e-wallets, wearables), as well as customer servicing. We also provide fraud detection capabilities and all the back-office capabilities needed to deliver monthly statements.

- **DXC Cards and Payment Merchant Acquiring.** DXC provides merchants and merchant acquirers with the ability to collect, settle, price and reconcile all types of payments and transactions. We ensure that processing is run through the proper card schemes and gateways.
- **DXC Cards and Payment Transactions.** We provide a payment gateway that facilitates all transactions in the cards and payment ecosystem. For example, we check that the switching process delivers accurate approval codes when a customer makes a credit card purchase at a store.
- **DXC Consumer Loan Processing.** This component delivers end-to-end processing services that support business needs and increase customer retention and satisfaction. The services are hosted in a secure environment and are backed by decades of proven prime and nonprime loan-servicing experience. Subofferings in this area cover personal finance, asset-driven finance and business finance.

As a payments integrator, we partner with top vendors in the industry to provide an end-to-end solution. Clients get the service delivery excellence of DXC combined with the expert application of the top technologies available in the cards and payments industry across the globe.

Key benefits

DXC Cards and Payment Services deliver increased agility, reduced risks, robust security and significant cost savings. Compared to processing payments in-house, our pay-for-use consumption model reduces total cost of ownership and capital requirements. We can help you achieve world-class operational efficiencies that cost-effectively help you accelerate time to market, generate revenue, and achieve world-class operational efficiencies.

Our global delivery model is clearly focused on driving digital transformation and spans more than 100 centers across five continents. This lets us take the best product features being developed in all corners of the world and make them available to our clients across multiple geographies. Also, DXC brings to bear all of the capabilities that enable an enterprise to become truly digital, backed by DXC Bionix, our digital-generation services delivery model.

Few if any providers have the capabilities, global reach, and cards and payment expertise that we provide. Outsourcing to DXC allows clients to focus on their customers and value propositions rather than managing and maintaining technology, and our solution ensures frictionless payments for customers, allowing them to make payments anywhere, at any time and across any channel. The DXC Cards and Payments Services offering is the optimal solution for enterprises looking to optimize operations, grow flexibly, achieve unparalleled security, and roll out new products and features quickly.

Learn more at
**[www.dxc.technology/
business_process_services](http://www.dxc.technology/business_process_services)**

About DXC Technology

As the world's leading independent, end-to-end IT services company, DXC Technology (NYSE: DXC) leads digital transformations for clients by modernizing and integrating their mainstream IT, and by deploying digital solutions at scale to produce better business outcomes. The company's technology independence, global talent, and extensive partner network enable 6,000 private and public-sector clients in 70 countries to thrive on change. DXC is a recognized leader in corporate responsibility. For more information, visit **www.dxc.technology** and explore **thrive.dxc.technology**, DXC's digital destination for changemakers and innovators.