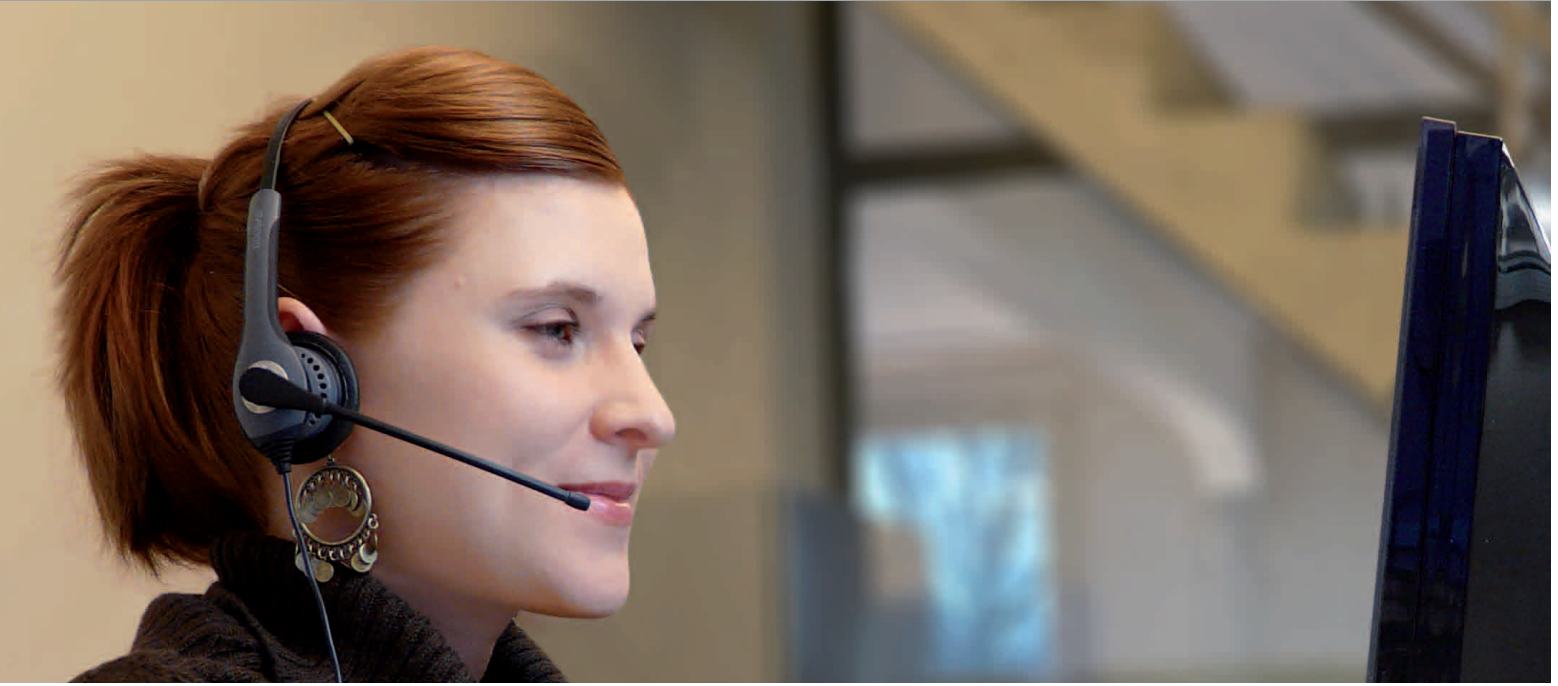


MyCardAccount

Closer to your Customer
in every Way



The Challenge



Meet new Customer Expectations and cut Costs

Credit card holders' demands are increasing. They expect transparent service solutions from their credit card issuers, if possible 24/7. Used to the convenience of online banking, they also expect comprehensive services from their credit card issuers.

At the same time, as a credit card issuer, you wish to optimise your internal customer support processes and cut costs.

Piece Work in Call Centres

- Where can I view the current balance of my credit card account at short notice?
- Is the card limit sufficient for my planned trip around the world?
- Have my most recent purchases already been debited from my credit card account?
- What does Verified by Visa or MasterCard SecureCode mean and how can I activate the service?
- Do promotions or discounts exist in connection with my credit card?

Such and similar questions are today the most frequent reasons why call centres are contacted.

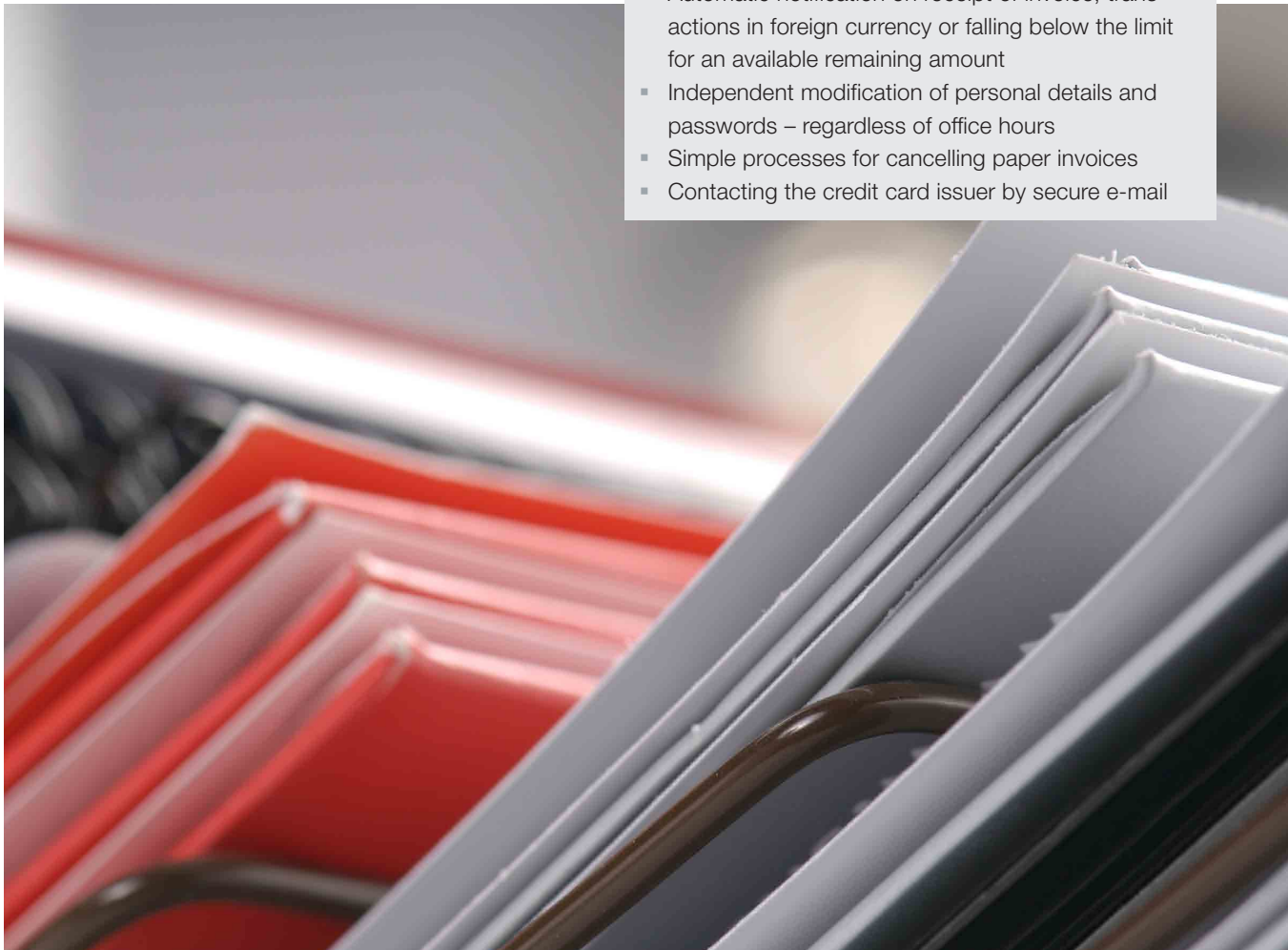
This means that your employees are mainly processing standard cases. It would make more sense if they could spend more time on the cases that require more detailed consultation and thereby generate real value added.

Expensive Paper Documents

Customers still receive credit card statements, general terms and conditions and advertising mostly by mail. But for a medium-sized card issuer printing and postage can easily cost millions. At the same time, card holders nowadays expect up-to-date documents and relevant information at all times and at the click of a button.

Card Holders' Demands

- Total overview at all times: Invoices, transactions and current card balance
- Automatic notification on receipt of invoice, transactions in foreign currency or falling below the limit for an available remaining amount
- Independent modification of personal details and passwords – regardless of office hours
- Simple processes for cancelling paper invoices
- Contacting the credit card issuer by secure e-mail



The Solution



MyCardAccount Managing Credit Cards as easily as using Online Banking

- MyCardAccount ensures that your customers can access information on their credit cards, invoices and transactions any time at the click of a button
- With MyCardAccount your customers can process simple business cases themselves
- MyCardAccount allows secure e-mail communication with your customers via an integrated online mailbox
- Thanks to MyCardAccount, you can provide your customers with electronic invoices, product information and other documents 24/7 and in a tailor-made fashion

Information available everywhere and any time

Card holders can access their credit card's relevant data any time at the click of a button. All documents remain available in the electronic archive.

Processing simple Business Cases online

Your customers can process simple business cases themselves at any time of the day or night: for instance, they can change their personal details like place of residence or contact details, activate automatic e-mail and SMS notification services or cancel paper invoices. Connecting MyCardAccount to an existing customer relationship management system guarantees a high level of automation when processing such simple business cases.

Secure, targeted and tailor-made Communication

A personal e-mailbox supports communication between you and your customers. Your card holders can always contact you easily. Such a system makes it easier for you as a credit card issuer to inform your customers of suitable, supplemental services and products in a targeted way and thereby offer them good advice.

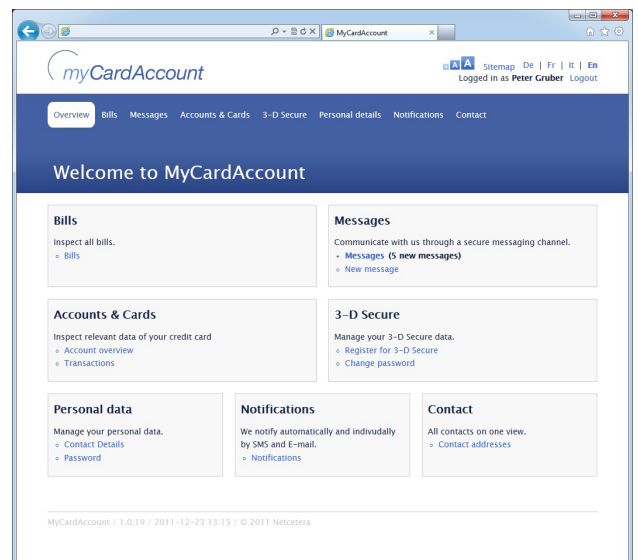
The communication technology is based on secure and tried-and-tested methods, which have been used successfully for some time in online banking for instance.

Identify and meet Customer Requirements

Valuable statistics on user figures and surfing behaviour on MyCardAccount allow you to meet your customers' needs even more specifically.

Your Benefits with MyCardAccount

- The self-service portal for your customers cuts your call centre costs
- Your card holders are more satisfied, because they can access their details and information on their credit card any time and from anywhere
- Your employees are relieved by the automation for standard cases
- Your experts can focus on concerns of your card holders that require a more detailed consultation
- Expenses for mailing and paper drop to the actually required minimum; this protects the environment
- You fully tap customer potential thanks to better availability by e-mail and SMS and enable individualised marketing communication (cross-selling)
- The systematic evaluation of the portal and user statistics helps you to optimise your range for your customers



The Integration



Website

- MyCardAccount can be easily adjusted to your corporate design and integrated into your website
- MyCardAccount links to existing web content, such as product information, bonus systems, promotions, etc.

Customer Relationship Management System (CRM)

- MyCardAccount automates most of your business processes and ensures that they are observed
- MyCardAccount ensures loss-free data transfer between you and your customers
- MyCardAccount allows the targeted, paper-free dispatch of product information to your customers

Additional Service in a familiar Environment

MyCardAccount adapts to your existing means of communication and their design. This makes your customers immediately feel at home in the familiar visual environment of your corporate identity.

System Integration creates Automation

Embedded in your existing CRM system, MyCardAccount performs numerous processes fully automatically. The service-oriented architecture (SOA) guarantees a simple integration in your system landscape.

Service à la carte from Netcetera

Get the most out of your MyCardAccount, while focusing entirely on your core business. Netcetera offers you comprehensive solutions on a project basis that further maximise the benefit of your MyCardAccount solution:

- Integration in your website
- Adjustment to your brand identity, also for several products or companies (multi-branding)
- Integration in your CRM system for the full automation of your business processes
- Create tried-and-tested and secure authorisation systems or connect existing ones
- Integration of a module for electronic invoicing (EBPP)
- Applications for mobile devices (smartphones, tablet computers, iPads, etc.)
- Integration of co-browsing, which allows you to advise and serve your customers in an even better way
- Expand the functions of MyCardAccount to your desire
- Hosting and operation of your MyCardAccount solution

Your Benefits with Netcetera

- Everything from one source: product, website and CRM integration, hosting, operation, consulting and support
- Long-standing experience in the security-sensitive finance and insurance sector: secure e-mail traffic, user authorisation and secure data management
- Excellent knowledge of the credit card sector and its requirements

Date	Bill	Minimal payment	Amount	PDF	Pay in slip
16.06.2010	Abrechnung Mai 2010	CHF100.00	CHF865.30	Download	Show
Payment due: 16.06.2011					
Minimal payment due: 30.08.2011					
Status minimal payment: Received					
Number of bonus points: 10211					
15.05.2010	Abrechnung April 2010	CHF80.00	CHF102.10	Download	Show
15.04.2010	Abrechnung März 2010	CHF100.00	CHF322.90	Download	Show
15.03.2010	Abrechnung Februar 2010	CHF100.00	CHF122.70	Download	Show
15.02.2010	Abrechnung Januar 2010	CHF100.00	CHF665.30	Download	Show
15.01.2010	Abrechnung Dezember 2009	CHF100.00	CHF165.30	Download	Show
15.12.2009	Abrechnung November 2009	CHF20.00	CHF35.30	Download	Show
15.11.2009	Abrechnung Oktober 2009	CHF100.00	CHF215.16	Download	Show

Date	Transaction	Category	Charge	Credit
22.10.2010	Interdiscount Baden	Multimediahändler	CHF418.30	
17.10.2010	Hotel Drei Könige	Hotel	CHF56.80	
16.10.2010	Apple Store Baden	Computerhändler	CHF865.30	
10.10.2010	Manor Baden	Detailhändler	CHF128.50	
09.10.2010	Clobus Zürich	Detailhändler	CHF895.30	

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Software
Engineering

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