

inspiring trust. delivering confidence.



- Rich functionality
- Scalability
- Availability
- Performance
- Investment Protection



AGILE PAYMENT SOLUTIONS

In the 24 x 7 connected world, people and organizations want to collaborate seamlessly and achieve new heights. This environment demands fast solutions and faster results.

The financial and e-commerce industry is powering much of this change by providing new services and features. However, as the industry scales up, it needs partners that can provide agile solutions, services and cutting edge technology. ElectraCard Services' (ECS) solutions cater to the dynamic needs of global payment majors and are known worldwide for their performance, scalability and change responsive nature.

ElectraCard Services (ECS) is a subsidiary of Opus Software Solutions. MasterCard Worldwide also has a strategic investment of 12.5% in the company. Its deep domain knowledge, extensive global experience and cost effective solutions address the speed to market and flexibility challenges of today's payments landscape. ElectraCard Services enables financial institutions, retailers, finance companies and corporations to electronically process, in real-time, any type of payment transaction, including credit, debit, pre-paid and ACH.

By providing comprehensive and flexible solutions that can be deployed to a market of one, ElectraCard Services offers unmatched services.

recognized by customers applauded by experts

- Supports smart cards
- EMV compliant as an Acquirer and an Issuer
- Regarded as 'the partner of choice' by customers
- More than 150 product implementations across 4 continents
- Driving transactions for Fortune 500 companies
- Driving 70% of India's card based e-commerce transactions
- Secure credit card processing for one of the world's largest banks
- Facilitating 'inclusive banking' for the world's leading micro-finance institution
- Driving one of the world's largest ATM and POS installations



THE PAYMENTS SOLUTION SUITE



electraSWITCH™

electraSWITCH is an integrated payment platform for acquiring, authenticating and routing financial transactions from multiple channels such as ATMs, POS Terminals, Kiosks, Internet, Mobiles and IVR systems.



electraECOMM™

electraECOMM is a best of the breed electronic payment gateway, offering cardholders, merchants and financial institutions a secure internet payment infrastructure for credit, debit, prepaid cards, ACH and electronic check transactions.



electraCREDIT™

electraCREDIT is a comprehensive solution for financial institutions looking for robust credit card solutions. It is a multi-institution, multi-product, multi-currency system that supports interfaces to multiple payment systems like MasterCard and VISA and other national and international networks.



electraDEBIT™

electraDEBIT is a flexible and comprehensive solution for all debit cards including EMV chip and magnetic stripe. It is a multi-institution, multi-product, multi-currency system designed to support interfaces to multiple payment systems such as MasterCard and VISA as well as other networks.



electraPREPAID™

electraPREPAID is a feature-rich prepaid card solution. It manages and supports various flavors of Prepaid Cards such as Payroll Cards, Gift Cards, Travel Cards, General Purpose Retail Cards, Benefit Cards, Campus Cards, etc.



electraGUARD™

electraGUARD is a rule based online solution for monitoring and prevention of fraudulent transactions. It helps in minimizing exposure to risk by identifying possible fraudulent card transactions during the post acquisition stage.



electraSECURE™

electraSECURE is an authentication method to allow merchants, issuers, acquirers and cardholders to identify and authenticate themselves in the internet world for card not present payments. It is certified by MasterCard and VISA and has ACS and MPI components for Acquirers and Issuers.



electraCOLLECT™

electraCOLLECT is a comprehensive, web-enabled rule based system that supports both secured and unsecured loans. It includes modules for monitoring performance of recovery agents and the billing of agencies as well.



electraMERCHANT™

electraMERCHANT is a comprehensive solution for all cards solutions. It is a multi-institution, multi-product, multi-currency system designed to support interfaces to multiple payment systems such as MasterCard and VISA as well as other networks.



electraREWARDS™

electraREWARDS is a multichannel enterprise wide loyalty management solution which allows banks to define various Loyalty plans and promotions. Account holders and cardholders earn loyalty points for various transactions as per defined Loyalty promotions.



about Opus Software Solutions

Opus Software Solutions is a specialized provider of technologies, software products and integration services in the payments domain on a global basis. Its solutions are characterized as adaptable, scalable and change responsive and cater to the demanding needs of the payments industry. Opus professionals combine a wealth of experience, domain expertise, technological prowess and mature processes to deliver market-leading solutions for mission critical OLTP applications for retail payments. Opus has provided solutions for clients in more than 25 countries that deliver millions of sub-second stock transactions, create innovative prepaid card programs, implement cardless ATM withdrawals and integrate multiple channels such as traditional clients, web, mobile and kiosks for seamless service delivery.

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