

# UBS Card Center – The Quality Processor



Would you like further information?  
Please contact us:

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UBS Card Center Ltd is specialized in the card business and, with more than one million processed credit cards, is one of Switzerland's leading card processors.



Backed by many years of experience and a state-of-the-art, highly flexible infrastructure, we provide our partners with customized, multi-client capable solutions.

We assign the highest priority to the absolutely secure processing of client data. Our certification in accordance with Payment Card Industry Data Security Standard (PCI DSS) requirements, which is subject to regular revision by accredited assessors, guarantees the secure processing of credit card transactions.

Our credit card offering ranges from simple basic products through corporate cards to premium cards and covers the needs of the most varied of client segments. We also offer total solutions for debit and client cards (private label).

Processing Visa and MasterCard on one single card account (full duality) is for us a matter of course.

## Full Processing

### Plain Processing

#### Fulfillment

Account opening and management  
Card and PIN production data

#### Transaction processing

Authorization of transactions  
Processing interchange  
Processing bonus programs  
Processing revolving credit

#### Statement and repayment processing

Invoicing process  
Preparing invoice data  
Processing cardholder payments

### Additional Services

#### Customer application processing

Card application entry  
Credit check

#### Chargeback handling

Return debiting to the acquirer

#### Reporting data warehouse (DWH)

DWH reporting in accordance with the issuer's requirements

#### Customer Service (7 × 24)

By telephone and in writing (g,f,i,e)  
Customer complaints  
Customer data management  
Reacquisition of lost clients

#### Debt collection and recoveries

Receivables management  
Collection

#### Fraud Prevention (7 × 24)

Early identification of fraud  
Processing cases of fraud

#### Transaction Monitoring (compliance)

Reporting on monitoring compliance with money laundering regulations



### **IT architecture**

UBS Card Center Ltd employs state-of-the-art systems whose ongoing development ensures cutting-edge standards and corresponds with the needs of the card schemes.

Our service-oriented IT architecture (SOA) guarantees the optimal interplay of business processes with the relevant process applications. It offers the possibility of passing on proven business logic to downstream internal and external applications via standardized interfaces.

Experienced project managers provide you with professional, expert assistance from the specification phase through to the introduction of your product.

### **Our strengths, your benefits**

- Extensive and in-depth know-how across the entire issuing processing value chain
- Many years of experience not only in processing but also as a former issuer and acquirer
- Professional and competent contact on operational and technical matters
- Project assistance by experienced project managers (from specification through to product launch)
- Fast time to market for new product launches
- High quality of services and strongly client-focussed approach
- All core competencies are well supported by processes and subject to continuous enhancement
- Data stored and processed exclusively in Switzerland
- High quality of transaction processing

### **Business model**

Under our business model, the partner has the required issuing licenses (VISA and/or MasterCard) and assumes full responsibility for the risk, while UBS Card Center Ltd assumes responsibility for processing the cards issued by the partner.

### **Governance**

Our organizational structure meets the requirements of modern and proper corporate management.

- Separation of risk management/control and risk processing
  - Established change management
  - Regular quality assurance meetings
  - Internal control system
  - Internal and external audit
  - Sarbanes-Oxley standards (SOX 404)
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- Efficient and high-availability IT systems
  - Business continuity management that is subject to annual review
  - Experienced in processing with various firms and in accordance with different business models
  - Corporate structure complies with modern governance requirements
  - Flat hierarchy and fast decision-making processes
  - High compliance standards (PCI DSS, Sarbanes-Oxley [SOX], internal control system [ICS], Swiss Federal Banking Act, Money Laundering Act)
  - Rapid and efficient implementation of regulatory requirements
  - All execution, support and management processes under one roof