📖 **Overview**

VisionPLUS®

Step up your competitive edge – unlock the value of your cards and payment instruments with our world class processing technology platform

VisionPLUS from Fiserv provides an enterprise processing platform for your customers' payment cards (credit, debit, prepaid), loans and commercial card products. Our platform can be hosted on your premises, in simple servers or on the cloud, and easily integrates with other systems to provide a holistic view of customer account relationships.

Step up your competitive edge with faster time to market

No need to invest time and resources in developing new technology or intellectual property yourself. Simply use our latest services and updates to configure, test and launch your new product at an unprecedented pace.

Ride the latest wave of innovation

Access the latest innovations and product capabilities, ensuring that you remain competitive and up to date.

Advanced risk control

Mitigate risk by accessing world class technology, with continuous investment in industry compliance and alignment with scheme mandates.

Cost control and investment leverage

Predictable and structured license payments reduce upfront investment, freeing up capital for other strategic initiatives.

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VisionPLUS 10: the future-proof payment platform

Future-proof your business and services with new solutions that generate revenue and support the digital experience.

Unified issuing platform

Multiple issuing products are provided in one consolidated platform.

Single code ecosystem

A unified code base facilitates effortless scaling and system evolution.

Developer-friendly customisation

The Vision SDK environment empowers developers to tailor VisionPLUS.

Rapid service deployment

Robust API architecture ensures swift rollout of new services, slashes development costs and eliminates coding effort.

Cloud-ready

Embrace the flexibility of the cloud with VisionPLUS 10.

Key benefits

- Turn on new functionality with no new implementation, improving time to market

- Leverage open APIs for quicker application development and integration

- Reduce operating cost by implementing a new deployment model

- Remove cost of renewing not-fit-for-purpose technology

- Stay feature relevant to compete today and tomorrow

Key features

→ **Deployment** – Designed to run on servers or cloud

→ **Development** – Source code retained by Fiserv, on Fiserv infrastructure; development is undertaken remotely using software development kit (SDK); object code is compiled on your infrastructure

→ **Technology** – API related to Lite UI (web based) and a developers' portal, with access to more than 4,000 atomic and functional APIs

→ **Core processing** – Includes all core processing requirements for credit, debit, prepaid, business cards and loans including flexible finance capabilities like BNPL*

→ **Value added modules** – Availability of value-added, non-core modules such as loyalty and offer management, collections, dispute tracking and processing, and security modules

→ **Fraud and risk management** – Provides the flexibility to integrate with external fraud and risk solutions

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Product and service offerings

Schemes

→ Visa

→ Mastercard

→ American Express

→ JCB

→ UPI (CUP)*

→ Diners

→ Private label cards

Products

→ Debit card

→ Credit card

→ Corporate card

→ Personal loan (term)

→ Revolving line of credit (non-card)

→ Loyalty

→ Prepaid card

→ Multicurrency prepaid*

→ Virtual cards

→ BNPL*

Services

→ Account management

→ Authorisations

→ Servicing

→ Clearing and settlement

→ Security management

→ Key management

→ Hierarchical corporate card management

→ Collections

→ Dispute resolution

→ Loyalty/offer management

→ Customer communications

→ Merchant settlement

→ Wallet support

→ Support for PCI DSS encryption of PAN*

→ Card controls*

Experience

→ HTML5-powered UI

→ Digital enablement

→ Atomic and functional services

→ Restful API (JSON)

→ API developer portal

→ API generator

*Features on roadmap

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Connect with us

For more information
about VisionPLUS:

✈ emeafioriginationteam@
fiserv.com

🌐 fiserv.com

Fiserv is driving innovation in Payments,
Processing Services, Risk & Compliance,
Customer & Channel Management and
Insights & Optimisation. Our solutions
help clients deliver financial services
at the speed of life to enhance the way
people live and work today.

Visit **fiserv.com** to learn more.

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