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GET READY FOR THE  
NEW WORLD OF SEPA  
WITH WAY4™

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With WAY4™ SEPA-compliant software solutions and their agile adaptability to your business and technical strategies, you will assume a vantage position for developing your business in the new SEPA world.

## WAY4™ SEPA COMPLIANCE

- Pan-European and Local Rules
- Cross-border SEPA Issuing and Acquiring
- Multi-Institution Payment Switching and Clearing
- UNIFI Support
- Gateways to Visa, MasterCard, AmEx, Diners, JCB, CUP
- Full 100% EMV Support Since 2001
- All product types
  - *Credit*
  - *Debit, Pre-paid*
  - *Commercial, Petrol, Fleet*
  - *Loyalty, Gift*
  - *Virtual and more*
- Integrated Debit and Credit products
- Product-oriented reporting facilities
- Multi-channel services
  - *POS*
  - *ATM, Self-Service Kiosk*
  - *Web, Mobile*
  - *IVR and more*
- Seamless integration with your legacy environment

## WAY4™ PAYMENT SOLUTIONS

- WAY4™ CMS solution
- WAY4™ Advanced Switch
- WAY4™ Merchant Acquiring
- WAY4™ EMV In-Branch Instant Issuing
- WAY4™ Consumer Loans
- WAY4™ Self-Service
- WAY4™ Behaviour Loyalty
- WAY4™ Commercial CMS
- WAY4™ Smart Card Perso
- WAY4™ Dynamic Currency Conversion

## WAY4™ SOFTWARE MODULES

- **Base**
  - *WAY4™ Core*
  - *WAY4™ Issuing*
  - *WAY4™ Acquiring*
  - *WAY4™ Multiple Financial Institutions*
  - *WAY4™ Data Preparation and Card Personalisation*
- **Terminal Management**
  - *WAY4™ POS Management*
  - *WAY4™ ATM Management*
  - *WAY4™ NDC/DDC Configuration Builder*
  - *WAY4™ Self-Service Kiosk Management*
  - *WAY4™ ATM/Kiosk Statistic Analyser*

- **Payment Schemes**
  - *WAY4™ AMEX Interface*
  - *WAY4™ CUP Interface*
  - *WAY4™ Diners Club Interface*
  - *WAY4™ JCB Interface*
  - *WAY4™ MasterCard Interface*
  - *WAY4™ Visa Interface*
- **Host Interfaces**
  - *WAY4™ Bill Payment Interface*
  - *WAY4™ Core Banking Interface*
  - *WAY4™ Host System Interface*
- **e-Channels**
  - *WAY4™ Mobile Banking*
  - *WAY4™ Web Banking*
  - *WAY4™ 3-D Secure ACS*
  - *WAY4™ 3-D Secure MPI*
- **Business Process Automation**
  - *WAY4™ Chargeback Management*
  - *WAY4™ Consumer Debt Collections*
  - *WAY4™ Real-Time Risk Management*