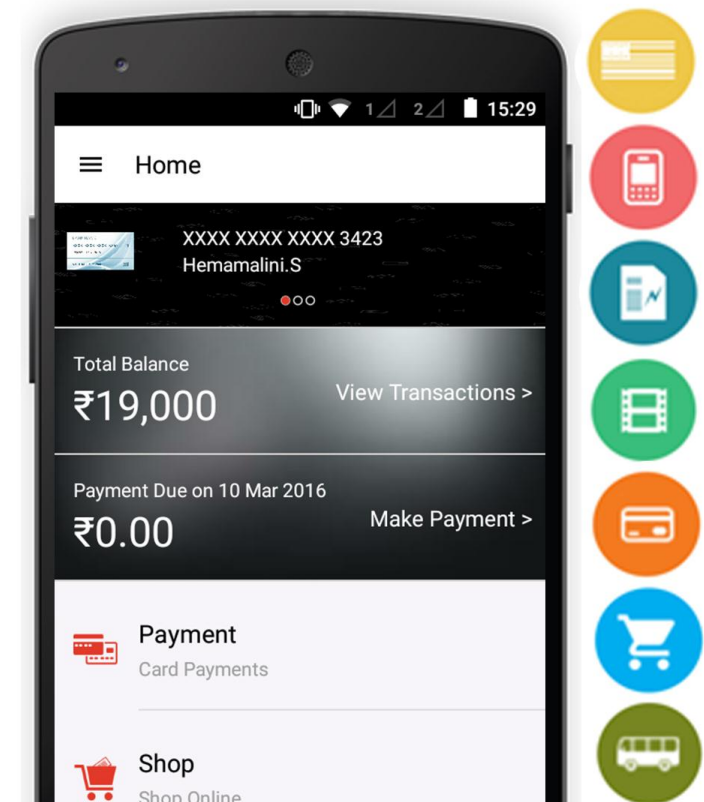


INNOVATION IN CREDIT CARD SOLUTIONS

# CARDS-APP

Offer your customers a smart, practical, and innovative branded service.



# Fast, convenient, with simple and straightforward user experience

## Features

Core functionalities of cards app are as follows:

### ❖ CARD PAY

Make credit card due payments by linking to your savings account

### ❖ BILL PAYMENTS

Make one time/recurring bill payments for electricity, gas, Insurance and telephone

### ❖ SHOPPING

Purchase services in-app with your credit card

### ❖ RECHARGE

Recharge mobile and DTH with your credit cards

### ❖ SERVICE REQUESTS

View your credit card details, block your cards and apply for supplementary cards

AaraTech's digital credit card platform is an end to end mobile-first credit card solution which can be deployed as a turnkey, OEM or hosted solution for banks across the world. The mobile solution is built from the ground up to easily integrate with telecom infrastructure, financial institutions, and other third-parties using custom built and standards based protocols.

Existing customers are automatically signed-up for the digital cards platform, and can avail services like manage multiple credit cards, pay dues, link savings bank account to the credit card, perform ecommerce transactions and purchase services provided by affiliate partners.

Since the global recession, credits cards spend have been showing a consistent growth, especially in ecommerce and online retail. Customers are increasingly buying tickets online, booking hotels and vacations, which has increased credit card spends.

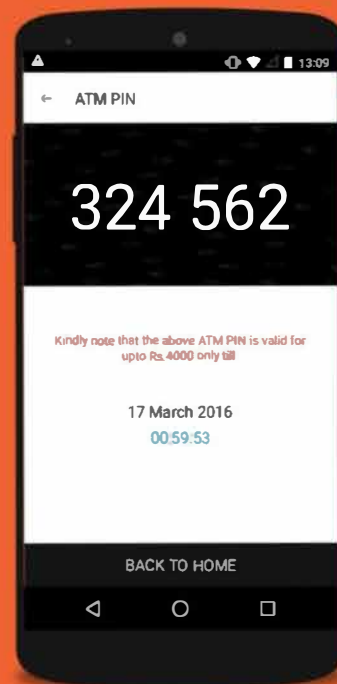
## CARDS APP SOLUTION

Access your multiple credit cards virtually anywhere with the Cards app. Track credit card purchases, view available cash and credit limits, pay due amounts by linking to your savings account, rewards and much more. Cards app can be deployed with minimum effort as a turnkey solution.

Cards app is integrated with external services for hotel booking, airline booking, movie and bus ticketing, shopping and utility bill payments.

For the exclusive credit card operations such as manage credit cards, block cards, pay due amounts and apply new credit card, cards app will be integrated with core banking and credit card systems.

Embedded APIs also enable you to integrate with any other services if required to enhance the value and utility of your ecosystem.



### Back Office Customization

- API for integration with service provider
- Add logo, menus
- Add services / fields
- Multilanguage support

### Benefits

- One-Stop Credit Card Management
- In-App Creditcard Payments
- White-label for your business
- Spend alerts
- ATM Cash-Out

### Features

- One-time recurring Payment
- Update daily/monthly spend limits
- Transaction History
- Apply Supplementary Cards
- Credit Card Details
- Dynamic reporting
- Service Request

