



# **The Ultimate Guide to Ocean 2.0 Acquiring and Issuing Solutions**

# Table of Contents

<b>The Ultimate Guide for Ocean 2.0 Acquiring and Issuing Solutions</b>	
<b>A Rapid Look at the Current World of Payments</b>	<b>2</b>
<b>A Single Platform with a Variety of Solutions</b>	<b>3</b>
<b>Acquiring</b>	<b>3</b>
POS Terminal Management	4
ATM Monitoring	4
Merchant Management	4
Transaction Switch	4
<b>Issuing</b>	<b>5</b>
Credit Card Management	5
Debit Card Management	5
Prepaid Card Management	6
<b>And Even More...</b>	<b>6</b>
Loyalty & Campaign Management	6
Clearing & Settlement	6
Dispute & Chargeback Management	6
Fraud Detection & Prevention	6
<b>Key Benefits of Ocean 2.0 Unified Payment Platform</b>	<b>7</b>
<b>About PayCore</b>	<b>7</b>

# A Rapid Look at the Current World of Payments

During the last two years, we've experienced a global shift in how we spend money, work, socialize, and access services due to the emergence of the global pandemic COVID-19 and the uptick in changes in financial conditions.

Similar to the rest of the sectors in the world, this transformation has also shaped the future of payments in a myriad of ways and created a need for reassuring priorities for banks, e-money providers, financial institutions, and payment facilitators.

In today's world, payment processes have turned into an enabling, embedded, and invisible power determining if the customer experience is seamless, immersive, and frictionless.

Therefore, to keep up with the changing world of payments, operating institutions, like banks, payment facilitators, and e-money providers, should renovate their payment processes and card management systems quickly.

To help these institutions meet all issuing and acquiring needs today and well into the future with ease, we've transformed our processing solutions into an easily adaptable, customizable, and unifying card management system.

**Let's take a closer look at PayCore Ocean 2.0 which allows institutions to innovate their card management systems quickly without stopping any operations.**



# A Single Platform with a Variety of Solutions

Ocean 2.0 is a holistic card management system and a platform including any-to-any processing components that meet all the needs of omnichannel payments.

## Issuing Services

- Credit Card Management
- Debit Card Management
- Prepaid Card Management

- Loyalty & Campaign Management
- Clearing & Settlement
- Dispute & Chargeback
- Fraud Detection & Prevention

## Acquiring Services

- POS Terminal Management
- ATM Monitoring
- Merchant Management
- Transaction Switch

The Ocean 2.0 platform enables banks, payment facilitators, and e-money providers to enhance card management systems and issuing and acquiring operations easily with flexible operational models and customizable solutions.

## Acquiring

The EMV-compliant acquiring platform within Ocean 2.0 provides financial institutions and all sizes of service providers with a comprehensive management platform for all forms of payment acceptance.

The Ocean 2.0 acquiring solutions enable all kinds of institutions to manage acquire transactions comprehensively and flexibly and support multi-platform, country, channel, and currency operations.

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In addition, acquiring solutions present continuous developments for improving customer experience and security by complying with changing market dynamics and regulations.

**Here are the innovative and cutting-edge acquiring solutions provided by the Ocean 2.0 unified card management platform.**



## POS Terminal Management

Designed to manage various types of payment terminals, the Ocean 2.0 POS terminal management module enables financial institutions' merchants and POS providers to acquire and manage payments via multiple devices from physical terminals to mobile and web terminals.

## ATM Monitoring

The ATM management and monitoring solution offered by the Ocean 2.0 acquiring platform enables institutions to monitor and manage ATM faults and cash statutes in real time.

The ATM monitoring solution includes a variety of features, like ATM driver and switch, file distribution, remote key loading, electronic journal, incident, SLA, queue, and location management. It also includes cash optimization and availability calculation to maintain operational convenience.

## Merchant Management

Web-based merchant management systems allow both merchants and payment service providers to access transaction data in real-time. Though it seems simple, currently operating banks are obligated to manage a high volume of merchant networks, which turns merchant management into a complex process.

The merchant management module within the Ocean 2.0 acquiring platform provides a seamless, multi-level merchant infrastructure to ease the automation process.

The module supports all global and domestic schemes, credit, debit, private-label, and co-branded cards. Additionally, it supports all kinds of payments with its EMV, contact, contactless, and magnetic stripe features.

## Transaction Switch

The Ocean 2.0 transaction switch solution supports a variety of formats to provide high transaction-volume messaging between institutions.

With its user-friendly configuration structure, the transaction switch module can be easily utilized without requiring any kind of software deployment.

The interfaces within the solution create an easy process to follow. The formatted interfaces accept the transaction, the stand-in processing module gives authorization on behalf of the bank within specific limits, and the limit management feature assesses the risks periodically.

# Issuing

The comprehensive issuing platform within Ocean 2.0 is designed to empower financial institutions, banks, and payment service providers to build flexible, scalable, and secure payment offerings.

Ocean 2.0's EMV-compliant issuing platform enables end-to-end management of all credit, debit, and prepaid card products in all forms of

payments. In addition, the platform supports all international and local card schemes.

Therefore, our issuing platform stands out as the core solution for enabling institutions to innovate new card product rollouts and deliver value-added services to partners and cardholders.

## Credit Card Management

The credit card management solution within the Ocean 2.0 issuing platform comes with a modular and effective structure. The solution allows institutions to manage all their card products, issuing operations, authorizations, card fees, card charges, and interests through only one installation.

Additionally, it supports all kinds of card types from commercial and contactless cards to EMV and virtual cards.

By utilizing the solution, institutions can also control the management of cardholder statements, card life-cycle, clearing, settlement, dispute, and chargeback.

## Debit Card Management

The EMV-compatible Ocean 2.0 debit card management solution provides outstanding scalability and performance to allow institutions to build and expand their payment card programs.

It directly connects with customers' deposit accounts for financial transactions and manages and reports card issuing processes, activations, parameters, transaction limits, PIN and key management, and clearing and settlement.

## Prepaid Card Management

With its ready-to-use interfaces and quickly adaptable integrations, the Ocean 2.0 prepaid card management module provides financial institutions with a comprehensive, stand-alone, and flexible prepaid card management system.

The system makes it possible to manage all issuing and acquiring functionalities of prepaid cards with an omnichannel payment experience.

Developed to support a variety of business concepts and prepaid card types, the system supports all kinds of prepaid cards from general-purpose and corporate cards to payroll and eCommerce cards.

### And Even More...



#### Loyalty & Campaign Management

A reward mechanism supporting system with scenario-based campaign definitions to create a win-win relationship between banks, merchants, and customers

#### Clearing & Settlement

An all-inclusive clearing and settlement management system allowing the management of incoming and outgoing file processes, validation, fee calculation, consolidation and chargeback, and dispute processes



#### Dispute & Chargeback Management

A facilitating dispute and chargeback system to manage disputed transactions effectively with a workflow and rule-based structure and sophisticated responses to any kind of inquiry or complaint

#### Fraud Detection & Prevention

A customizable and rule-based fraud management system offering complete fraud detection and prevention solutions that allows institutions to define criteria while blocking any loss that may arise



# Key Benefits of Ocean 2.0 Unified Payment Platform

## One Stop Shop

Comprehensive and modular payments solutions across the entire payments value chain.

## Shorter Time to Market

Create and launch innovative products easily, improve your speed to market for new services.

## Partner with the Experts

Dedicated team of experts that truly understands the complexities of the payment processes and industry.

## Innovative Services

Real-time and open banking capabilities to create a seamless customer experience for both traditional and digital payments.

## Solution You Can Count on

Industry-proven solutions to manage your transactions ensuring high availability, scalability and security.

## Models That Suit You Best

Software licensing for business process outsourcing, different implementation, and operational models that fit you!

**Ready to enhance all your issuing and acquiring processes?  
Feel free to consult our experts to learn more about PayCore  
solutions that fit your needs.**

**Contact Us**

## About Paycore

Since 2021, we've been offering innovative, end-to-end payment technology solutions for our partners from various sectors like banking, telecommunications, payment services, public services, and retail.

From traditional payments and innovative eCommerce solutions to mobile payments and secure payment solutions, we provide our partners with complete infrastructures with our licensing and third-party processing models.

As a proud winner of more than 30 local and international awards in the fields of card management, digital payments, EMV solutions, processing services, and secure hardware products, we're here with our expertise to support our clients to put their card management strategies and innovations on the map.

## Establishing Powerful, Reliable Connections Through Payment Innovations

**190+**  
Clients

**30**  
Countries

**500+**  
Projects

**21+**  
Years of  
Experience

**400+**  
Team  
Members

