

Card Excellence – The Full Card Value Chain

- ➔ Full suite of secure, fully compliant card services: issuing, processing, cards, mobile payments, wallets and more
- ➔ Complete service or single modules via SaaS/BPO
- ➔ Fraud prevention real-time monitoring
- ➔ Nordic market leader now expanding across UK and Europe



Service across the card value chain

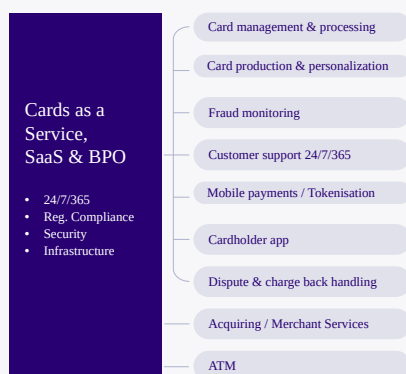
Tietoevry Banking is the leading provider of card services in the Nordic market, delivering solutions to customers across Europe. Our fully compliant and comprehensive solutions are designed to securely manage the entire card value chain.

From sustainable card production to transaction monitoring and processing, we deliver flexible card and mobile solutions tailored to meet your needs. Tietoevry Banking has the card solution you are looking for.

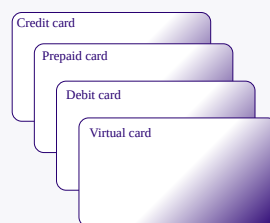
Flexible end-to-end card solutions that help you grow

Our cloud-based solutions are built for flexibility and are future focused on physical and digital commerce. The combination of deep industry knowledge, superior quality services and **industry-leading Service Level Agreements (SLAs)** drives our growth and delivers value for clients in every aspect of the card business.

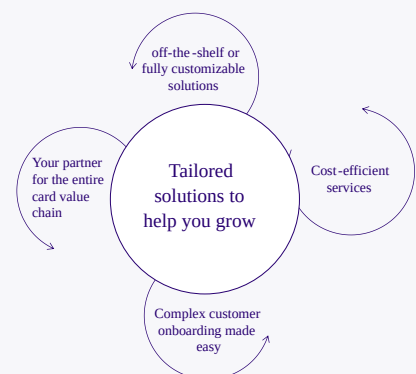
Card service & processing capabilities



Service offerings



Business outcomes



Partners:



Key benefits

Cardholders seek resilient, secure payment systems they can trust—payments that are low friction and easy to use, both online and in-store. We leverage the latest technologies, including AI, cloud services, and advanced fraud defence, to deliver sustainable, fully compliant card solutions across Europe.

Our clients range from Nordic Tier 1 banks to regional players, digital challengers, and fintechs.



Market leader

- #1 card issuer and #1 independent processor in Nordics
- >180 customers in 18 countries, 650 card experts across Europe
- 20 million cards produced and personalized, over 90% with sustainable card bodies, 7.1 billion transactions processed in 2024
- Over 340 million euros saved through our fraud prevention defence centre in 2024



Fully secure and compliant

- >90% detection rate for fraudulent transactions
- Best-in-class security, scalable and fully compliant platform
- Fraud Prevention solution with the flexibility of a fully managed service or a scalable SaaS model, empowering you with self-service capabilities to effectively detection.
- Three production sites with full redundancy



Flexible, innovative services

- Wide range of service delivery options – SaaS, BPO. Services tailored to fit your customer's needs
- Market leader in sustainable card production
- Powered by innovative artificial intelligence, our fraud solutions are highly specialized and continuously upgraded

About Tietoevry Banking

Tietoevry Banking is the market-leading provider of financial SaaS solutions for the Nordics and beyond. With 3,400 dedicated experts and customers in 60 countries, we deliver solutions for payments and card value chains, financial fraud prevention, lending, and wealth management, as well as a banking-as-a-platform. By combining decades of experience with our modular, scalable, and secure solutions, we empower financial institutions to unlock significant value, and rapidly adapt to market changes, meet regulatory demands, and deliver exceptional customer experiences. Tietoevry Banking is a specialized business unit of Tietoevry; the group's annual turnover is approximately EUR 3 billion. Tietoevry's shares are listed on the NASDAQ exchange in Helsinki and Stockholm, as well as on Oslo Børs.

For more information, visit www.tietoevry.com/banking

To find the card solutions that fits your needs, get in touch today:

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