

## Solutions from ACI Help STB Card Improve Functionality



**STB Card is one of the largest third-party processors offering a full range of card-related services to banks in Commonwealth of Independent States (CIS). The company has 980 automatic teller machines (ATMs), 2,500 POS devices in nine time zones, and provides a full range of card-related services to banks. STB Card also is a third-party processor for Europay International, Visa International, American Express and Diners Club.**

### **Challenge**

- ▶ To implement a solution that could cope with STB Card's rapidly increasing business volume, meet its need for nonstop service, and meet its functionality and reliability demands

### **Solution**

- ▶ BASE24-atm<sup>®</sup>, an integrated electronic funds transfer (EFT) processing and switching system
- ▶ BASE24-pos<sup>®</sup>, which provides a fast, powerful authorization system that can improve margins by reducing losses and operational costs
- ▶ EMV '96<sup>™</sup>, a card interface that enables organizations using BASE24<sup>®</sup> to issue credit and debit cards using integrated circuit card (ICC) technology

### **Results**

- ▶ ACI's products accommodate STB Card's continually increasing volumes of transactions
- ▶ Transactions are effectively managed, resulting in decreased losses and operational costs
- ▶ STB Card has attracted new customers and has become Russia's premier third-party processor for consumers looking for reliability, performance and a vast range of services
- ▶ STB Card fully utilizes ICC technology with the help of interfaces from ACI's EMV '96 solution

“ACI’s solutions have helped STB Card position itself as Russia’s best third-party processor for consumers looking for reliability, performance and a vast range of services. With this edge, STB Card has attracted numerous customers, generated substantial revenue and gained significant market share.”

Vladislav Pershin,  
General Director of  
STB Card

## The Challenge

STB Card, one of the largest third-party processors in CIS, covers nine time zones and provides a full range of card-related services to banks. STB Card is a third-party processor for Europay International, Visa International, American Express and Diners Club.

STB Card sought a solution that could cope with its rapidly increasing business volume and meet its functionality needs. Nonstop transaction processing is integral to STB Card’s business; thus, implementing a reliable system became paramount to the organization’s success.

## The Solution

“Our experts performed thorough analyses of existing solutions and found solutions from ACI Worldwide to best meet the company’s needs for functionality, reliability and performance,” said Vladislav Pershin, general director of STB Card. “STB Card believes in ACI as a strategic partner to support the growth of its business in the future.”

STB Card chose ACI’s BASE24-atm<sup>®</sup>, BASE24-pos<sup>®</sup> and EMV ’96<sup>™</sup> solutions. BASE24-atm is an integrated electronic funds transfer (EFT) processing and switching system that provides ATM device driving, transaction routing and authorization, host and interchange interfaces, settlement, management reporting, network control, and stored-value functionality.

BASE24-pos provides STB card with a fast, powerful authorization system that can improve margins by reducing losses and operational costs and by allowing businesses to gain from new opportunities. BASE24-pos offers data integrity for these mission-critical applications. It allows businesses to leverage their infrastructure investment while building a foundation for future development.

ACI’s EMV ’96 solution is a card solution that enables STB card to issue, authorize and settle credit and debit cards that use integrated circuit card (ICC) technology. Europay, MasterCard and Visa aggressively encourage banks to implement ICC technology to reduce credit and debit card fraud. Furthermore, ICCs can facilitate new products, such as electronic purses.

## The Results

ACI Worldwide’s products support STB Card’s ever-increasing transaction volumes, preserve the company’s technology investments and meet international mandates by providing timely product enhancements. The solutions support emerging technologies, such as chip technology, mobile and Internet commerce, and wireless devices.

BASE24-atm and BASE24-pos allow STB Card to effectively manage its growing EFT authorization and processing system, while increasing its profit margin by reducing its losses and operational costs.

With EMV ’96, STB Card can fully utilize ICC technology, which greatly reduces the processor’s risk of credit and debit card fraud.

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