

# SiNSYS

LEADS EUROPEAN CARD PROCESSING  
INTO AN EXCITING NEW AGE  
WITH CSC BY ITS SIDE

CSC



**SiNSYS IS EUROPE'S UNDISPUTED LEADER IN CROSS BORDER CARD PROCESSING TODAY. IT IS THE ONLY INTERBANKING COMPANY OFFERING MULTIPLE LANGUAGES AND MULTIPLE COUNTRY PROCESSING FROM A SINGLE, CENTRAL PROCESSING PLATFORM - DELIVERING CLEAR COST SAVINGS AND NEW BUSINESS OPPORTUNITIES TO ITS CUSTOMERS RIGHT ACROSS EUROPE.**

### CAMS II AT A GLANCE

- Online, real time processing for both monetary and non-monetary transactions
- Always-on online, 24/7 availability to support all business operations
- Continuous transaction posting facility for financial transaction posting throughout the business day
- Multi-currency issuing and acquiring
- Dynamic currency conversion and multi-currency conversion for merchant acquiring
- Loyalty and rewards
- Full support for EMV/chip and pin cards
- Flexible, client-defined processing relationships and hierarchy management to meet the needs of tomorrow's processor and client business structures
- A rules engine that allows for client-defined processing parameters and business rules, and promotional pricing schemes to maintain client-defined pricing terms for all market segments
- Account-level and transaction-level pricing based on client-defined parameters
- Flexible account architecture for multiple product consolidation and cardholder and merchant billing
- A business event tracking system for maintaining a repository of customer activities
- Relational database model using IBM DB2 Relational Database for z/OS
- Compliance isolation to minimize the impact of regulatory updates from Visa, MasterCard, MasterCard Europe, and American Express GNS.

CSC provides that platform, and backs the SiNSYS business model, flexibly and cost-effectively. A key technology partner, CSC leverages its wide global expertise to help SiNSYS continuously enhance its innovative market proposition, and stay ahead of the competition with state-of-the-art value added services.

SiNSYS was the first pan-European interbanking company set up to serve the cards payments industry - a response to the maturing Euro Zone, and the entry of new members into the European Union. Six years after it was formed, its business growth reflects its success, and its value to customers.

SiNSYS started with a 15 million card processing portfolio. By 2006 that portfolio had grown to 21 million cards and by 2009 to 30 million cards. Today, SiNSYS serves 12 European countries and executes more than one billion transactions a year, via 800,000 merchants, for customers that include 10 of Europe's leading banks.



## BENEFITS FOR TODAY AND TOMORROW

The SiNSYS solution is designed to fit the requirements of big European banking groups that need a global and centralised card processing solution for their affiliate banks operating in different European countries.

The proposition is simple. SiNSYS offers trusted and reliable cross-border processing that meets the highest standards of security, continuity and quality, backed by vast experience in migration

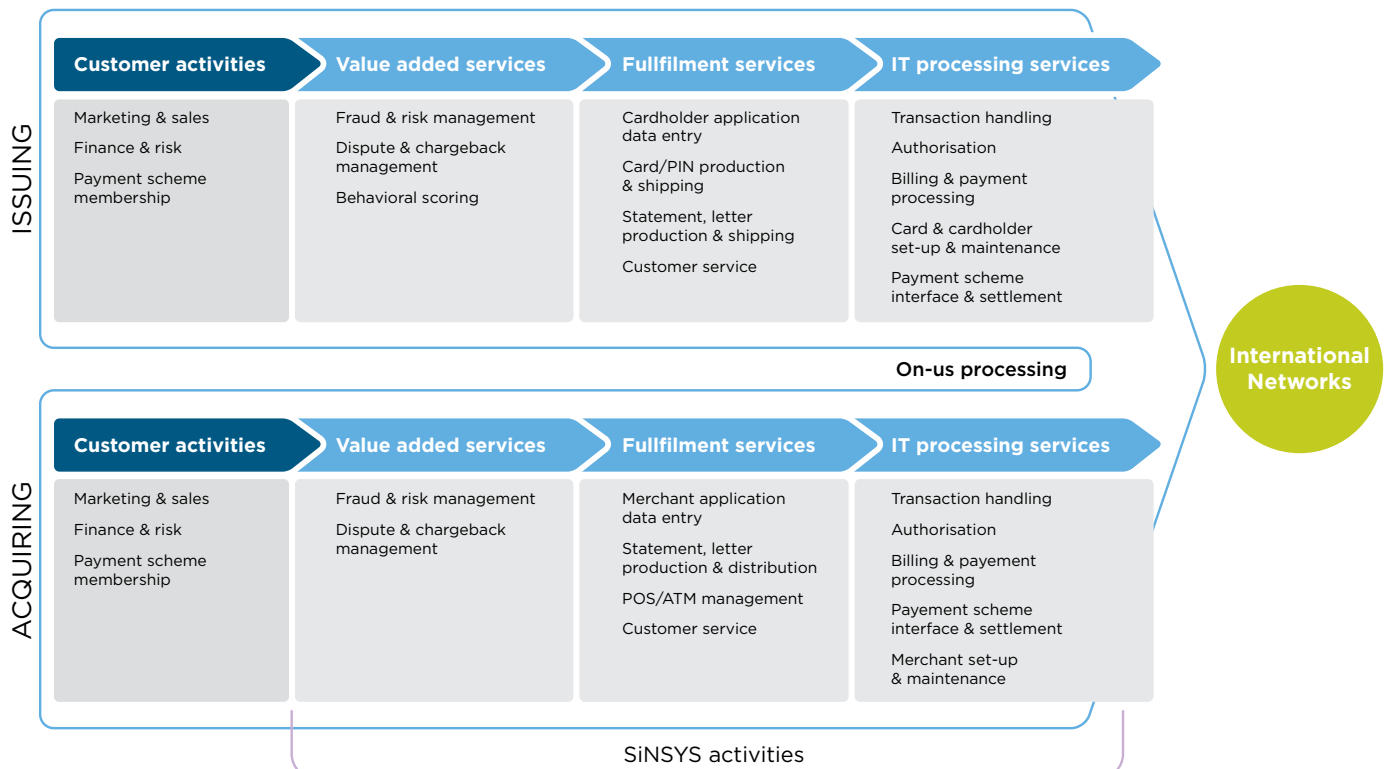
management. It also offers tailor-made value added services covering the entire range of activities in the issuing and acquiring payment processing value chain.

Customers use this combination to accrue real and immediate benefits, but also to improve their positioning in managing and exploiting future trends and opportunities.

## SiNSYS CUSTOMERS REGULARLY REPORT:

- **Better cost efficiency and lower cost processing** - through outsourcing to a single IT processing platform that provides operational excellence, economies of scale, and minimised risks
- **Increased revenue** - by bringing products to market faster across European operations, and using proven decision support tools (for account and portfolio management, for example)
- **Expanded market share** - through the access that SiNSYS has to local national markets, knowledge in card processing, and deployment of SiNSYS value added services to support group payments strategies.

## THE VALUE CHAIN



## SiNSYS FACTS AND FIGURES

- First consolidating initiative in the European card payments processing sector
- Single integrated IT platform for issuing and acquiring processing
- More than 200 highly skilled specialists
- Access to a network of more than 1,000 experts in cards processing
- European company operating from multiple locations with local expertise
- 30 million card portfolio (after three years in operation)
- 800,000 merchants
- 1 billion + transactions completed
- 10 leading European banks as customers
- 5 top providers in payments services as partners.

## FOUNDED ON A FIRM PLATFORM

CSC is the partner at the heart of SiNSYS technology. It provides the single integrated CAMS II platform for all transactions across European countries, and the technology infrastructure for the burgeoning range of SiNSYS value added services.

CAMS II provides SiNSYS with one of the world's most popular and well-proved cards and merchants systems. The system streamlines and automates operations for the entire card business. It authorises new applicants, creates and dispatches PIN numbers and cards, and handles transactions every time a card is used - including automatically deducting fees payable.

CAMS II can process a wide variety of card products for SiNSYS, including revolving credit, debit, gift, payroll, commercial, gas, and prepaid cards. It is also EMV-compliant for smart cards and equipped with merchant processing functionality, including flexible pricing and hierarchical merchant accounting.

The system's scalability is important to SiNSYS, as customer mergers can create sudden increases in transaction requirements. CSC has benchmarked CAMS II, demonstrating that it can scale to 100 million active accounts with a peak transaction rate of 1,500 online transactions per second.



“CAMS II provides a fantastic platform for us and our customers,” says Gabriele Boni, SiNSYS Chief Information Officer. “It gives us all the functionality and operational quality we need, and it can be integrated superbly with our other systems. The really strong integration with FICO’s behavioural scoring system, TRIAD, is a very important example. So it helps us offer the most comprehensive and advanced processing platform in the market today, and gives us a distinctive competitive advantage.”

## LONG-TERM PARTNER WITH COMPLEMENTARY SERVICES

As well as the flexibility and robustness of the CAMS II platform, and CSC's software integration capabilities, Gabriele Boni says SiNSYS is gaining increasing value from its CSC partner - particularly from its flexible and responsive service to meet changing SiNSYS support requirements.

**"From the start, we knew we had to offer flexible and bespoke support to customers with complex international requirements, multiple languages, cultures and regulatory frameworks,"** explains Gabriele Boni. **"So we needed the same flexibility from CSC's service to us, or our business model wouldn't have worked."**

In response, CSC developed a new approach to services, such as systems integration and development, which it called the Total Value solution. The solution provides SiNSYS with flexible resource capacity to support its customers, anywhere in the world, but only requires payment for the use SiNSYS makes of CSC's support. So SiNSYS keeps its own customer charges competitive, and can manage business peaks cost effectively while delivering innovative solutions, without needing to invest in in-house resource.

**"The dialogue with SiNSYS, and their support, has been essential to achieve a greater level of efficiency and a more mature delivery capability,"** comments Gian Sergio Bordonni, CSC Banking Director.

**"That support solution has developed so well that we almost think like one company now,"** says Gabriele Boni in response. **"We are constantly adding new services that need development, and the Total Value solution means we can plan thousands of man days of work, and manage the resource costs without waste."**

SiNSYS has been an excellent reference for CSC in many campaigns in Europe, and in new emerging markets such as Asia.

**"CSC prospects value the unique pan European characteristics of the SiNSYS single source processing model,"** says Gian Sergio Bordonni. **"This unique positioning gives us great new joint business opportunities to look at with SiNSYS, using our complementary capabilities."**

CSC and SiNSYS are also looking to leverage in the European market some of CSC's card research and experience from the US markets.

**"CSC's knowledge about developments in prepaid cards in the US is invaluable for us,"** Gabriele Boni says. **"We expect prepaid cards will be a major new market in Europe."**

**"The whole CAMS II roadmap - and specifically Service Oriented Architecture integration and alternative platforms portability - open up a range of new and interesting joint opportunities in Europe."** Gian Sergio Bordonni says.

CSC is helping SiNSYS to keep ahead of its rivals in the payment card processing marketplace. Today, SiNSYS leads in business volumes and achievements, and in maximising its customers' profitability. It has firm plans to stay ahead in the future, too, continuously developing its offerings to enable customers to address their challenges and grasp new opportunities for growth.



**CAMS II provides a fantastic platform for us and our customers. It gives us all the functionality and operational quality we need, and it can be integrated so well with our other partners' systems - a really strong integration with TRIAD, for example. That means we can offer the most comprehensive and advanced processing platform in the market today, and get a distinctive competitive advantage."**

**"We almost think like one company now...it gives us great new joint business opportunities to look at, using our complementary capabilities."**



**Gabriele Boni,**  
Chief Information Officer of SiNSYS



BUSINESS SOLUTIONS  
TECHNOLOGY  
OUTSOURCING

To find out more about our experience in your industry or discuss a particular need, email [EMEA-finance@csc.com](mailto:EMEA-finance@csc.com)

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## About CSC

*The mission of CSC is to be a global leader in providing technology enabled business solutions and services.*

*With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.*

*CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.*

*For more than 45 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.*

*The company trades on the New York Stock Exchange under the symbol "CSC."*



Leading European Payment Card Services

## About SiNSYS

*SiNSYS is a leader in delivering payment card processing services both in issuing and acquiring. The excellent payment processing services in combination with the expertise of the European team and a network of partners will enable banks to grow and maximize the profitability in card payments.*

*Established as the first pan-European, interbanking company serving the card payments industry, SiNSYS is the reliable and experienced partner of banks looking for:*

- *Increasing revenues with innovative card programs and sophisticated portfolio management techniques*
- *Reducing costs through operational excellence in card processing*
- *Expanding market share through local expertise in Europe*