



# Tailored Solution for Your Payment Systems

BOA Card is an end-to-end card management system that provides **issuing, acquiring, processing and reporting platform** to manage your credit, debit and POS programs.

It is EMV compliant and multilingual, providing full service processing capabilities through one simple solution.





## What We Offer?

**01** **Certified** platforms and processes approved by payment authorities and international schemes (VISA, Mastercard, local schemes (such as BKM Troy))

**03** **In-house developed,** high-tech payment solution with continuous improvement of services, products and compliance

**02** **Complete product portfolio** for all processing needs: Credit Card, Debit Card, VCCs, POS, Merchant Management System, E-commerce and more

**04** **Advanced feature set** including Fraud Management, Campaign Management, Security, Merchant Management, POS, Risk Control and Customization

# One Solution

## Modular Depending on Your Needs

- Debit Card
- Credit Card
- Virtual Card
- Fraud Management
- Campaign Management
- Clearance and Settlement
- Merchant Management
- Soft POS
- Tech POS
- Virtual POS
- Physical POS
- Cash Register POS
- Terminal Management

## Certifications

### POS Acquiring

Visa ADVT  
Mastercard MTIP  
BKM Troy

### Card Issuing

BKM Troy  
Visa  
Mastercard

### Virtual POS

Mastercard Secure Code  
Visa VbV  
BKM Go  
BKM Express

# Robust and fully proven with real metrics

The BOACard system has evolved over time by making continual enhancements, by listening to customers' needs and wants, and by assimilating the requirements of our new and existing customers as part of our continuous improvement programme.

“ 4 million Debit Card, 1.5 million Credit Card, 200K Terminal ”

Transactions per day

**2M**  
Switch

**650K**  
Credit Card

**650K**  
Debit Card

**700K**  
Terminals

# Functional and Technical Features

Boacard provides API based, secure and stable system for all processing needs, increases service quality, improves transaction management, predicts risk, and drives profitability.

- Native integrations with major card networks
- Extensive product management, including offering card products for special business agreements and closed loop cards
- Extensive channel management
- Single and dual message authorizations for debit, virtual and credit cards
- Life cycle management (billing, refinancing, revolving credit, and debt restructuring)
- Instant virtual card creation with flexible expiration and dynamic CVV
- Dynamic spending controls per MCC, customer, card and more
- Multithreaded EOD actions, parallel processing for faster operations
- Digital Merchant Onboarding Process
- Multi Terminal Support per Merchant
- End-to-end virtual POS, mobile POS and collection systems
- Merchant Chain Management Support
- Fraud prevention integration and risk control
- Customizable loyalty and awards programs
- Enhanced installment and deferral options
- Personalization in card and statement designs
- Comprehensive RESTful API library with more than 1519 APIs
- Service Oriented Architecture, more than 581 user screens
- Scalable and High available 24 x 7 x 365 processing
- Disaster management for handling extraordinary situations

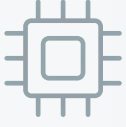


# Integrations

Pre-existing integrations with various system partners (Core Banking System, Card Issuers, POS Field Services, HSMs and Courier firms)

We can easily adopt our system to any partner applicable in your region.

## Chip brands



Oberthur  
Gemalto  
Austria Card

## Card issuers



Bileşim AŞ  
AustriaCard

## Instant card printers



Evolys Dualys/Primacy

## Secure key generation devices



Thales 1000  
Gemalto SafeNet ProtectServer

## Courier companies



Kurye Net  
PTT

## POS field firms



Beko  
Teknoser  
Ingenico



Teknopark İstanbul, Yeditepe Teknoloji Üssü  
Pendik / İstanbul  
Phone: +90 (538) 415 61 10



**General inquiries contact**  
For general queries please email  
[info@boacard.co](mailto:info@boacard.co)



**Technical or account support**  
We're here to help! If you have technical issues  
[support@boacard.co](mailto:support@boacard.co)