

Provided services

Please find below the list of basic services and features that are available for the Customers who are using White Label or TPP services.

Services/Features	For White Label	For TPP
Connection to International Payment Card Organization (IPCO) networks	DECTA	DECTA
Serviced card brands	Mastercard	Visa, Mastercard, UnionPay
Processing of authorization messages	DECTA	DECTA
Native host-to host interface integration	DECTA/ Customer	DECTA/ Customer
Settlements with IPCO	DECTA	Customer
Transaction processing and clearing	DECTA	DECTA
Card personalization and PIN generation services	Tieto	Various
Risk management and fraud prevention system	DECTA	DECTA or other
Dispute management	DECTA	DECTA or other
3DS Secure for online payments	DECTA	DECTA or other
Card management reporting	DECTA SFTP	DECTA SFTP

Services/Features	For White Label	For TPP
Card management: • card order • change card delivery address • replace card • supplementary cards • easy card status change • PIN management • etc.	DAPI	DAPI
Push notifications	Webhooks to end-point	Webhooks to end-point
Tokenization	Apple Pay, Google Pay	Apple Pay, Google Pay, Samsung Pay
Messaging	Infobip	Infobip, Twilio or other
Spending limits	Agreed with DECTA	Decided on Customer's side