
TREVICA and OpenWay Urge Competition on Polish Cards Market

TREVICA, Polish payment processing company, whose one of main shareholders is MasterCard Europe Spri, has successfully launched the multi-institution card issuing and acquiring platform WAY4 from OpenWay to get a jump-start on the highly-competitive Polish cards market. With WAY4 TREVICA plans to become a strong rival to well-known card processing players in providing both traditional payment processing services and advanced value-added services, such as 3-D Secure Internet payment processing and real-time risk management. (Read More)

«We have selected WAY4 because we were looking for technologically modern and functionally mature, stable system that can help us minimize time-to-market with each new bank we connect and sustain long-term growth», - said Maciej Stepień, TREVICA's COO. «We enjoyed WAY4's flexible business rules and are able to set up new products and features quickly without programming. Thanks to its flexibility we implement new products and banks extremely fast and reliably», he added.

«I am sure that TREVICA and its clients are going to boost consumers e-payment experience in the nearest future», - commented Wim Pardon, Managing Director of OpenWay EMEA. «As many start-up companies, TREVICA can leverage the most up-to-date payment infrastructure to introduce innovative tailored solutions. It gives real competitive advantage over those using cumbersome legacy platforms».

TREVICA S.A. (www.trevica.pl) was founded in 2008 as a new payment processing company on the Polish market. The company offers its services to banks and financial institutions who wish to issue cards or acquire transactions in ATM and POS networks without building their own infrastructure.

TREVICA offers full life cycle of card issuing processing including account and card record maintenance, authorization and settlement, credit card account management, transaction switching, fraud and dispute management, and more. These services are supported for all types of card technologies like: magnetic stripe card, EMV, contactless, virtual, paper voucher, etc.

Acquiring transaction processing is a set of services offered to a broad range of institutions involved in electronic payments like: ATM/POS/eCommerce acquirers, ATM/POS/eCommerce network operators, GSM top-up operators, bill payment operators, mobile payments operators who plan to extend the scope of services available at their merchants' location.

OpenWay Group (www.openwaygroup.com) is a payment processing software vendor (rated as **strong positive by Gartner** in 2009 and 2010*). OpenWay's **WAY4** Card Issuing and Merchant Acquiring, Personalised Channel Banking, Loan Management, Payment Switch/Hub, Behaviour Loyalty and other customer-centric software solutions successfully operate at **more than 100 banks, processing and telecom companies** in Europe, Asia, North America, the Middle East and Africa.

WAY4 is a single rule-driven environment for debit, credit, prepaid and commercial cards, deposits, loans, current accounts, mobile money and other financial products, for personalised self-service and targeted marketing campaigns via ATMs, kiosks, POS terminals, web, mobile banking and other channels.

Based on open platform clusters, WAY4 ensures 24/7 processing and scales from compact to high-end systems supporting 3000 TPS, 150 million cards and 20 thousand branches in 11 time zones.

WAY4 solutions are SEPA-compliant, certified by MasterCard, Visa, AMEX, Diners Club, JCB, CUP, and PCI SSC (PA-DSS compliance).

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