Mbanq.

EClIPSE

Card Issuing Program-as-a-Service
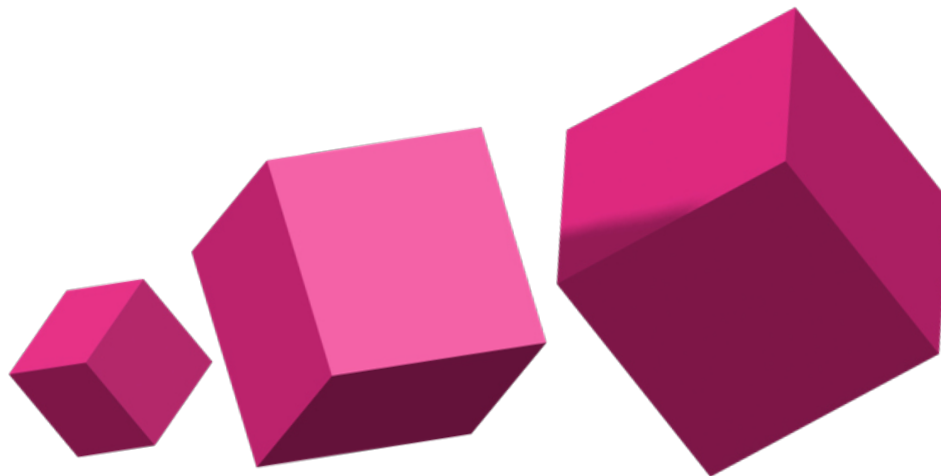
Mbanq.

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**Mbanq Eclipse
is the world's easiest-to-implement
card issuing program that operates
independently of any banking core**

Benefit your customers with modern financial tools
by issuing your own branded cards

ABOUT

MBANQ ECLIPSE

Mbanq Eclipse is a powerful and efficient **digital card issuing solution** tailored for banks, credit unions, and businesses of all sizes.

Designed as a **standalone product**, Eclipse operates independently or integrates seamlessly with **any banking core**, for maximum flexibility and ease of use.

Whether you require debit, credit, prepaid, or loyalty cards, Mbanq provides a secure, **fully managed platform for the entire client journey** - from digital onboarding to financial management, security and loyalty.

For businesses new to card issuing, Mbanq's expert team offers **end-to-end guidance**, helping you unlock rewards and deliver exceptional convenience for your customers.

CARD TYPES

Debit Card

Eclipse ensures seamless integration with your banking systems and customization to align with your brand's unique identity.

Credit Card

Banks gain new revenue streams through interest, fees, and reward partnerships, while providing customers with convenience and security.

Prepaid Debit Cards

Mbanq's secure and scalable platform helps your institution reach unbanked markets, deliver cashless alternatives, and boost customer acquisition.

Loyalty Card

Enables your institution to create a tailored rewards experience to build stronger brand loyalty and align with strategic goals.

Crypto/Fiat Card Wallets

State-of-the-art real-time conversion ensures seamless global transactions and opens new revenue opportunities in the growing crypto space.

POWERED BY VISA, TRUSTED BY YOU

Through a strong partnership with Visa, Mbanq Eclipse combines global reach and secure payment capabilities with Mbanq's world-leading technology. Together we ensure you can enhance customer satisfaction and unlock new revenue with your very own, fully customizable card program.

1 You have a great relationship with existing customers who will feel secure using your branded cards

2 You want to create and tap into a major source of new revenue

3 You want to improve client retention and customer-stickiness

4 You want something easy and straightforward to implement

5 Mbanq Eclipse provides program setup, regulatory & compliance, virtual and physical card issuance, back-end technology, a white label app and full program management

WHY LAUNCH A STRATEGIC CARD PROGRAM?

AI-DRIVEN FINANCIAL MANAGEMENT TOOLS

Mbanq Eclipse is leading-edge and future-ready for tomorrow's market. It incorporates cutting-edge AI to enhance financial management and decision-making

Advanced Spend Analysis

Gain deep insights into customer spending patterns with AI-powered data analysis. Optimize decision-making to uncover growth opportunities and streamline operations.

Automated Financial Insights

Generate personalized financial reports and recommendations based on real-time transaction data.

Enable customers to set goals, monitor spending, and achieve financial wellness effortlessly.

AI-Powered Risk Assessment

Evaluate creditworthiness and make data-driven card issuing decisions by analyzing thousands of attributes. Deliver risk-based pricing and minimize exposure while enhancing approval rates.
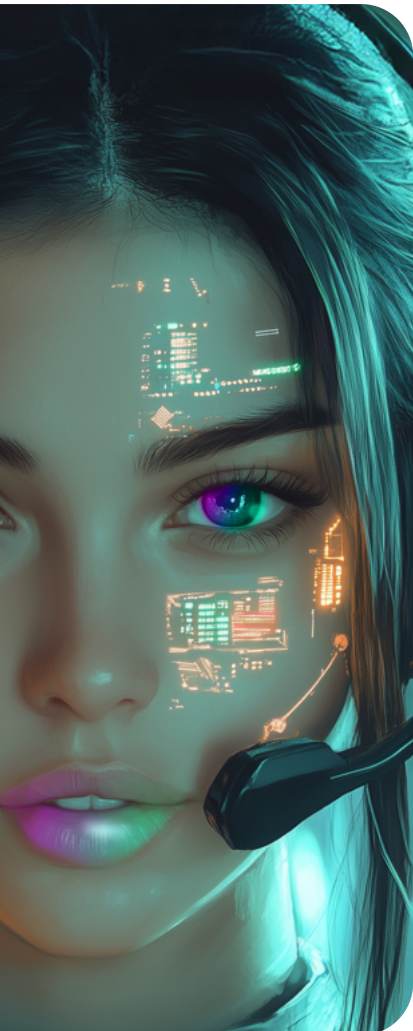
Fraud Detection and Prevention

Leverage AI algorithms to identify anomalies and flag potential fraud in real time. Protect your cardholders and ensure peace of mind with every transaction.

AI-POWERED CUSTOMER INTERACTION AND CALL-CENTER MODULE

Effortlessly improve customer engagement with Mbanq Eclipse's Call-Center and Customer Interaction Services.

24/7 AI-Powered Assistance

Provide instant support for card-related inquiries, from balance checks and transaction history to card activation and dispute resolution.

Intelligent Call Routing

AI identifies customer intent and routes calls to the most appropriate human agent when necessary.

Proactive Customer Engagement

Automated reminders for incomplete applications to boost conversion rates.

Personalized messages for cardholders based on spending patterns and preferences.

Multi-Channel Support

Integrate AI-driven customer interaction across email, chat, and phone channels for consistent support experiences.

Cost-Efficiency and Scalability

Handle high volumes of inquiries with ease.

EFFORTLESS CARD ISSUING WITH AI-ENHANCED GUIDANCE

Transform the card issuance journey
with AI-powered optimization

Smart Onboarding Flows

AI dynamically adjusts the onboarding process to reduce friction,
boosting applicant satisfaction and conversion rates.

Instant Approvals

Fast-track low-risk, high-quality applicants with instant decisions,
minimizing delays for qualified customers.

Automated Follow-Ups

Engage potential customers with AI-driven reminders and notifications,
encouraging them to complete their applications.

Enhanced Compliance

AI ensures regulatory compliance by analyzing and validating applicant
data in real time, reducing manual errors and risks.

Instant Issuance for Virtual Cards

- Issue branded virtual cards instantly into digital wallets
- Enable immediate use upon onboarding completion

Embed Cards into Your App

- Mbanq can provide you with a white label card-management app (iOS/Android) or integrate the card into your existing app.
- Integrate payments seamlessly into your user experience

KEY FEA

Customize Your Physical Cards

- Design your cards with custom logos, graphics, and versatile payment solutions (NFC, EMV chips, etc.). Mbanq can advise on the best choices

Comprehensive Card Management

- Manage user accounts, card inventory, and fulfillment through a unified platform
- Use APIs to manage lost, stolen, and damaged cards efficiently

Security and Spend Management

- Real-time transaction alerts, purchase protection, and advanced fraud monitoring ensure secure shopping experiences for your customers

- Approve or reject transactions based on contextual data for secure and reliable payments

- Set spending limits and category restrictions to manage card usage effectively

Integration with the Global Financial System

- Benefit from Mbanq's partnerships with leading payment networks, major card companies, card processing network providers and ATM networks

ATURES

Rewards Beyond Compare

- Customers can earn rewards redeemable for cashback, travel vouchers, merchandise, and more.

- Fully customizable rewards programs that are individually tailored to you so rewards are personalized for your customers.

- Each customer purchase drives revenue for your business.

Your Brand Takes Centre Stage

- Your customers will carry your brand in their wallets. Your your card becomes part of their daily lives.

Personalized and Tailored to Your Audience

- Customize your offering to provide corporate spending controls, parental allowance limits, season ticket discounts, and more to cater to your audience's exact preferences.

Grow Revenue

Expand your product offerings and generate new income with branded cards.

Frictionless Integration

Eclipse's API-driven architecture integrates seamlessly with your existing systems.

HOW YOU BENEFIT

Quick to Market

Launch your program in record time with Mbanq's plug-and-play capabilities.

Cost-Effective

Scalable pricing ensures high ROI, even for smaller financial institutions.

WHY CHOOSE MBANQ ECLIPSE?

Mbanq is a globally leading FinTech and banking technology provider. Mbanq Eclipse is built on Mbanq's stellar track record of issuing millions of physical and virtual cards for numerous banks, credit unions and FinTechs in the USA, Europe, Asia and the Caribbean Region.

Scalable and Reliable
A cloud-native solution hosted on secure, scalable infrastructure

Full Compliance
As a global leader in regulatory and compliance support, Mbanq handles regulatory and compliance requirements, to ensure your card program adheres to every necessary law and standard

End-to-End Management
From client onboarding and card issuance to program management, Mbanq supports you every step of the way

Visa-Backed Assurance
A globally recognized partner, Visa ensures the highest levels of trust and security

TECHNICAL INFRASTRUCTURE

Fast And Seamless Integration Delivered By Mbanq

Advanced API Configuration

Detailed customization to define card attributes that are right for you and for your consumer base, such as online or point-of-sale transactions, verification requirements, ATM use.

Flexible use that allows you to create single-use or multi-use cards with specific expiration dates to suit your business model.

Build Once, Deploy Anywhere

Tailor a card program to your unique business needs and deploy across multiple markets with ease for global reach.

Sandbox Testing

Test and validate your card programs securely in a dedicated sandbox environment before going live.

Simulate transactions, build programs, and validate application integrations. This ensures your solutions are flawless and ready for production.

Key Features of the Sandbox Environment

- Build and test cards
- Simulate transactions.
- Customize spend controls
- Integrate authentication logic
- Track cardholder data

A risk-free space to innovate, test, and perfect your solutions, ensuring they meet your expectations before going live.

REGULATORY AND COMPLIANCE FOR CARD ISSUING

Mbanq is a recognized financial industry leader in regulatory and compliance solutions. It offers compliance-first services that ensure your card program meets all necessary regulations and operates smoothly. Mbanq's expert team handles all the details to get your card program approved and running efficiently.

Issuing cards in the USA or globally involves a complex set of regulatory and compliance requirements designed to protect consumers, ensure fair lending practices, and maintain financial system stability. Mbanq excels in this arena, to ensure that your card program adheres to all necessary regulations.

Mbanq manages all aspects of compliance, from anti-money laundering (AML) and know your customer (KYC) requirements to data security and privacy standards. We prioritize data security and adhere to the Payment Card Industry Data Security Standard (PCI DSS) to protect card information rigorously.

Operational compliance is also a key focus. We provide comprehensive transaction monitoring, efficient dispute resolution procedures, and meticulous reporting and recordkeeping to meet all regulatory requirements.

By partnering with Mbanq, you will be confident that your card program will operate smoothly and in full compliance with all relevant laws and regulations. We handle the entire regulatory and compliance process.

ECLIPSE

TAKE THE NEXT STEP

"Mbanq Eclipse is the most efficient, technologically advanced, compliance- first card issuing solution in the world.

It makes card issuing easy to implement and will transform your consumer and corporate financial offerings to drive revenue."

Lars Rottweiler, CTO, Mbanq

Get in touch: hello@mbanq.com   Learn more: www.mbanq.com/cards