

## JOINT PRESS RELEASE

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## GFT takes over application management of core applications at PLUSCARD

- Cooperation extended: GFT advises PLUSCARD on the company's digital transformation as a strategic IT partner
- Next steps are to optimise the IT infrastructure and the application landscape
- From application development to mobile payment processes: successful cooperation in diverse implementation projects since 2010

**Stuttgart – After many years of cooperation, PLUSCARD Service-Gesellschaft für Kreditkarten-Processing mbH has chosen GFT Technologies SE as its strategic IT partner for its digital transformation. GFT is taking over the application management of the company's core applications. It will focus on the continuous development and optimisation of the IT infrastructure – particularly their entire application landscape. PLUSCARD provides comprehensive services relating to Mastercard and Visa credit cards for banks and savings banks in Germany. GFT has been advising PLUSCARD since 2010 and has been responsible for various IT projects for the company in recent years.**

As a partner of PLUSCARD, GFT supports the company in ensuring efficient processing services and offering attractive services to PLUSCARD customers. For example, GFT led the project to introduce a new mobile payment process based on NFC technology. Card customers then pay directly at the point of sale via an app. Further features are to be added to the application in 2019.

### Steadily growing demands on the IT back-end

The service spectrum of the Saarland-based credit card expert ranges from product development, handling applications and a 24-hour call centre service for cardholders, through to payment disputes. This is all underpinned by a secure and reliable IT infrastructure. "PLUSCARD already looks after over 6 million credit card customers. As the number of cards increases, naturally so do the demands on IT. A central starting point is the continuous development of the entire application landscape – an essential success factor for PLUSCARD. The GFT team is working with us to create a new, up-to-date IT environment that meets the demands in terms of regulation, market and usability," says Thomas Maas, Managing Director of PLUSCARD GmbH.

### Payment transactions: a rapidly changing market with numerous requirements

Regulatory requirements such as Germany's Minimum Requirements for Risk Management (MaRisk), the Payment Service Directive 2 (PSD2) or the Regulatory Technical Standards (RTS) necessitate regular adjustments to payment procedures and the underlying digital processes. Bernd-Josef Kohl, Executive Director GFT Germany, explains: "Payment transactions is a rapidly changing market with numerous requirements. The IT systems in the background must be capable of performing accordingly. Our international team enables us to continually bring new momentum into ongoing projects. From the end of 2019, we will also assume responsibility for the application development of the card management system. This includes the creation of new applications as well as the further development, modernisation and replacement of existing solutions."

## Broad cooperation between GFT and PLUSCARD

Since 2011, GFT's IT team has been coordinating portfolio management for technical projects at PLUSCARD. From 2013 to 2014, GFT advised the company on the introduction of a new authorisation solution and fraud detection in the processing systems. This included project management as well as extensive test management. In 2015, GFT was also responsible for introducing the new PIN procedure for implementing the new custom PIN service at PLUSCARD, where cardholders can choose their own PIN. The GFT team has been advising on the introduction of a new chargeback system since 2017. The goal is to fully implement a new IT solution for the efficient handling of disputes regarding individual credit card transactions. The connection to Visa's systems for the new system was completed in the first half of 2018, followed by the connection to Mastercard in the second half of the year.

*The press release is also available to download from the [GFT Newsroom](#).*

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### About GFT

As an experienced technology partner, GFT Technologies SE (GFT) is committed to driving the digital transformation of the financial services industry. Drawing on our extensive knowledge of the sector, we advise the world's leading financial institutions and develop bespoke IT solutions – from banking applications and trading systems to the implementation and support of complete platforms, and the modernisation of core banking systems. Our global innovation team also develops new business models, focusing on topics such as blockchain, cloud engineering, artificial intelligence and the internet of things across all sectors

[www.gft.com](http://www.gft.com)

### About PLUSCARD

PLUSCARD Service-Gesellschaft für Kreditkarten-Processing mbH in Saarbrücken, founded in 1996, provides banks and savings banks with comprehensive services relating to Mastercard and Visa credit cards. Above-standard service and personal support are the principles that distinguish PLUSCARD as an essential driving force for the credit card and processing market. PLUSCARD is based in Saarbrücken, with a second office in Homburg/Saar.

[www.pluscard.de](http://www.pluscard.de)