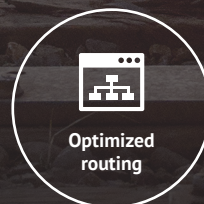
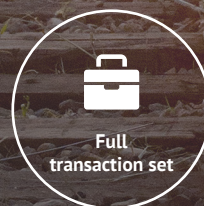


Switch

HIGH PERFORMANCE, REAL-TIME AUTHORIZATION SWITCHING

As transaction volumes grow and the number of transaction sources and destinations explodes, the pressure on switches is growing. With Switch from BPC, issuers, acquirers and processors can manage the fast-moving payments landscape and deliver the best levels of service to their customers.





High Performance, Absolute Reliability

With Switch, issuers, acquirers and processors can manage the authorization of payment transactions across all channels. Switch supports real-world volumes of over 2,000 transactions per second, and has been benchmarked in excess of 6,000 TPS. It offers 99.999% service uptime plus active-active and load-balancing support.

Switch also monitors the availability of issuers across the network in real-time, providing “stand-in” authorization to ensure continuous customer service is delivered.

Key Features

Switch supports:

- EMV and contactless support
- 3D Secure support
- Tokenization capabilities
- Hosted Card Emulation support
- MasterCard MDES & Visa VTS integrated
- Support for Fuel/Fleet payments
- EPAS interface support
- SEPA compliant
- Least cost routing
- User friendly web interface (GUI)
- Extensive report capabilities
- Comprehensive authentication support (biometrics 2 factor etc)

Comprehensive Transaction Support

Switch manages a full range of transaction types for both issuers and acquirers, including purchases, ATM cash withdrawals, manual cash advances, Internet and mobile payments, refunds and fund transfers.

Non-financial transactions are also supported including balance inquiries, statement requests, PIN changes and card activations. Transaction delivery sources supported include e- and m-commerce, retail, virtual terminals and mo/to. Switch also offers guaranteed message consistency, automatic rollback and reversals processing.

Scalable, Reliable, Adaptable

The solution operates in a wide range of environments, from supporting an individual bank's standalone ATM / POS network, to interfacing with other domestic and international networks and supporting the running of national switches.

Deployment Options

Switch can completely replace the existing switch or work in parallel with it. It can be deployed with other SmartVista modules as part of a complete, end-to-end e-payment replacement project or as a standalone module to upgrade authorization, routing and switching capabilities.

Platform Choice & Interfaces

Switch is platform-independent, working on HP, IBM and ORACLE. Out-of-the-box interfaces are available too support Visa, MasterCard, American Express, Diner's Club, JCB, and Union Pay.

Configurable Routing Capability

Switch from BPC comes with completely flexible transaction routing configuration capabilities. This is based on Routing Tables and if required a BPM (Business Processes Management) engine allowing any sequence of routing logic and actions providing key configuration flexibility for complex transactions processing.

As the payments space continues to evolve, our customers find this functionality crucial in ensuring flexibility to introduce new channels and consumer services without incurring huge expense.

Flexible Fees, Online Charges Engine

Switch supports issuers' and acquirers' online fees and charges (cardholder fees, bill payment fees and ATM surcharges) based on transactions, cycles, and events. Individual fees can be defined as flat, percentage tiered, and percentage threshold, with effective start and end dates. Once changed, new fee values can be instantly applied.

Network Management

The solution supports configuration of message formats and the setup of monitoring and recovery interfaces. In addition, it provides network management capabilities, enabling continual network monitoring as well as terminal networks, third-party online authorization systems, various security parameters setting etc. Automatic unique key management between different networks can be used to ensure different keys for each transaction, significantly enhancing network security.

Integration capabilities

Switch integrates with any transaction delivery channel, authorization host or other third-party payments processing system. This is delivered via SDK and open API's providing a very high level of autonomy to the customer if required. Customised and ready to use Plugins are available for ISO 8583, ISO 20022, web services and HTTPS. The software development kit means interfaces can be designed rapidly in a matter of days, shortening time to market.