



bpcbt.com



Switch as a Service

A New Era of Electronic Transactions



Seamless, secure, and cost-effective transaction processing

In the financial industry, efficiency and cost-effectiveness are paramount. Cheque printing, with its hefty price tag and resource consumption, is a relic of the past. Embrace the future with SmartVista Switch as a Service, an innovative, comprehensive service aimed at cutting costs and streamlining operations.



Unified integration with multiple payment networks

Through integrating with a multitude of payment networks and schemes including Visa, Mastercard, American Express, Discover, CUP, Diners Club, Pulse, SEPA, and JCB, and any local network, our service simplifies payment flow. Customise the process to fit your unique business needs, ensuring seamless and secure transactions.

How it works...

- Get flexible transaction routing, ensuring your transactions reach their intended destination, be it issuers, regional payment networks, or international payment networks.
- Utilise a robust set of tools for authorisation checks, which you can customise or use as pre-configured by our experts.
- Service supports various channels: card payments, POS/SoftPoS, e-commerce, customised ATM offerings
- Our service fully supports ISO8583, direct debits, account-based payments, SEPA transfers, BACS, CHAPS, Swift, and instant payments. It is PSD2 ready, API enabled, and supports SCA and ISO20022 messaging.
- Configure your processing flow and authorisation checks according to your business needs

The screenshot displays the BPC Transactions dashboard. On the left is a navigation menu with categories like CUSTOMER SERVICE, ACQUIRING STRUCTURE, and SYSTEM. The main area shows a 'Transactions' table with columns for Card Number, Date, Terminal PID, Transaction Type, Amount, and Response Code. Below the table is a detailed view of a transaction with fields for General, Amounts & Accounts, Codes & Responses, Acquirer, Issuer, Transaction Services, EMV Data, POS Data Code, and Additional Auth Info.

Card Number	Date	Terminal PID	Transaction Type	Amount	Response Code
014613400281	10/03/2023 14:25:10	44	Fee Inquiry	5,000 XOF	Approve Transaction (-1)
427550136207	22/07/2023 09:53:45	44	Fee Inquiry	5,000 XOF	Approve Transaction (-1)
849912057396	02/11/2023 18:12:30	44	Fee Inquiry	5,000 XOF	Approve Transaction (-1)
913460258703	08/06/2023 21:04:55	44	Fee Inquiry	5,000 XOF	Approve Transaction (-1)
210796184539	14/09/2023 12:37:20	44	Fee Inquiry	5,000 XOF	Approve Transaction (-1)
681027538410	30/05/2023 16:58:35	44	Utility Payment by card	5,000 XOF	Approve Transaction (-1)
572901643802	18/12/2023 10:20:15	44	Fee Inquiry	5,000 XOF	Approve Transaction (-1)
936254019372	27/04/2023 08:46:40	44	Utility Payment by card	3,000 XOF	Approve Transaction (-1)
284709365012	06/08/2023 23:15:05	44	Utility Payment by card	3,000 XOF	Approve Transaction (-1)
157893402756	19/01/2023 07:30:50	44	Fee Inquiry	3,000 XOF	Approve Transaction (-1)

General	Amounts & Accounts	Codes & Responses	Acquirer	Issuer	Transaction Services	EMV Data	POS Data Code	Additional Auth Info
Authorization Code: 164904	Card Number: 427550136207	Transaction Type: Fee Inquiry						
RBN: 302420835891	Issuer Institution: Caixa Geral (009)	Date/Time: 22/07/2023 09:53:45						
Status: COMPLETE(99)	Terminal ID: 1000024	Transaction Amount: 5,000 XOF						
Response Code: Approve Transaction (-1)	Merchant Name: Music Online	Actual Amount: 5737 USD						



Key benefits of Switch as a Service

- › **Multichannel support**
- › **Global and local regulatory compliance**
- › **Cost effective**
- › **Configurable processing flow**
- › **Integration with multiple payment schemes (international and domestic)**
- › **Support of modern messaging protocols**
- › **PSD2 ready**
- › **Open APIs**

Working for financial institutions

- Online acquirer and issuer fee calculations: Simplify the fee calculation process with automated online tools.
- Cost reduction: Significantly reduce the cost associated with traditional cheque printing and transaction processing.
- Compliance: Ensure full compliance with both global and local regulatory frameworks, including ISO8583, SEPA, BACS, CHAPS, Swift, and instant payments.

Working for banks...

- Stand-In support: Receive comprehensive support in facilitating stand-in authorisation on behalf of your CBS.

- Flexible authorization: Customise your own set of authorisation checks according to your bank's needs.
- Global reach: Connect to both global and local payment schemes and interfaces for a wide reach.

Working for PSPs...

- Quick onboarding: Experience a seamless and speedy integration with your existing systems.
- Cost savings: Cut down operational costs with our end-to-end SaaS model.
- Multichannel support: Accept payments via various channels, such as cards, POS/SoftPoS, e-commerce, and custom ATM offerings.



Power your transactions with BPC



Start benefiting from our Switch as a Service alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

www.bpcbt.com

Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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