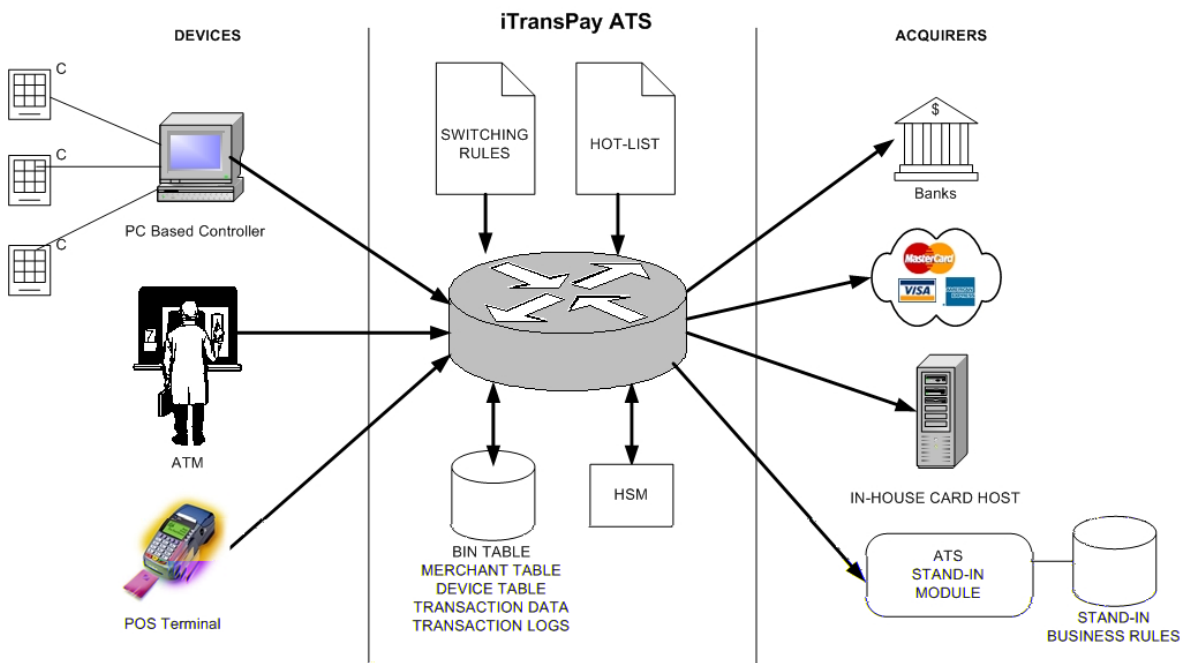


## iTransPay ATS



ATS is a comprehensive long-term solution that meets all the essential requirements of a true multi-channel transaction switching system.

ATS is designed for switching financial payment transaction messages from remote payment devices such as POS Terminals, ATMs, Kiosks, Internet and Mobile devices over a wide range of networks such as PSTN, TCP/IP and X.25.

ATS is built with a robust, configurable and portable switching and routing engine that is capable of routing transactions from any source node to any target node.

ATS is a comprehensive and extensible product built to be applicable to small switching requirements as well as complex high volume switching requirements with several optional add on modules. ATS can scale linearly according to the business and transaction volume needs.

## Key Features

- ⊕ Merchant Management: ATS allows ease of maintenance of merchant's within the system including registration of merchant profile, merchant transaction fees, transaction set to be supported, card types and BINs to be supported and security levels applicable to merchant.
- ⊕ Device Management: ATS supports comprehensive device management including registration of device profile, device type, device characteristics, device security profile, device identifiers and device transaction set capabilities.
- ⊕ Acquirer Management: ATS supports comprehensive acquirer management including registration of Acquirer profiles, association of merchants and BINs with acquirers, communication and messaging sets, security controls, settlement and reconciliation parameters and stand-in features.
- ⊕ BIN Management: ATS supports setting up of Global BINs easily and in a flexible manner. Extraction rules for determining BIN from an incoming PAN are possible allowing for unlimited configurations.
- ⊕ Real-time Device/Transaction Monitoring
- ⊕ Stand-in Authorization: ATS supports full stand-in authorization features with configurable business rules including velocity counts such as daily, weekly and monthly limits for transaction counts, transaction amounts. Stand-In Authorization can also be done against positive balance files and negative files. Limits can also be set at against a hierarchy such as PAN, BIN, Device, Merchant, Acquirer etc.
- ⊕ Store-and-Forward Messaging
- ⊕ Hot-List Management

- ✦ Financial and System Reporting: ATS provides a set of user-friendly financial and system reports for the various users of the system. Standard Financial Reports provide include Transaction Batch Summary Totals/Transaction Details by one or more of the following criteria:

- Merchant
- Card Type
- Transaction Type
- Device
- Acquirer

Reconciliation Summaries per Acquirer are also provided as the standard package in Exception. Standard System Reports provided include Communication Statistics for Device connections, Acquirer connections, communications exception conditions, transaction failures, System Configuration, File Transfer statistics, etc. ATS supports customized reports by the use of 3<sup>rd</sup> party reporting tools such as Crystal Reports.

- ✦ User Management: ATS allows flexible management of Users who are allowed to access and use the system. User profile captured includes user id, password and role. All passwords are stored hashed by default. iTransPay ATS follows a role-based user management that provides full flexibility in defining roles, defining access rights to roles and associating functions to each role. This provides full control of the granularity of access.
- ✦ 3<sup>rd</sup> party Secure Information Access: ATS provides a user-friendly password protected web-interface for Acquirers, Merchants and other 3<sup>rd</sup> parties who need to access the information from the Switch. This optional feature allows for quick, instant and secure access to information that is critical to various 3<sup>rd</sup> parties improving the time to response of the Switch operator. For instance, Switch operator may enable 3<sup>rd</sup> party access to their Merchants for obtaining latest status of payments and statements.
- ✦ Web-based System Administration
- ✦ Multi-channel Support
  - POS Terminals
  - ATM
  - Web-ATM
  - Kiosk

- ✦ Industry Standard Message Formats
  - ISO8583
  - HPDH
  - Base24

## **Key Benefits**

- ✦ Supports multiple modes of payment – credit, debit, fleet card, loyalty and private label card transactions.
- ✦ Supports multiple channels – ATMs, Web ATMs, POS Terminals, Internet and Mobile Devices over wide range of networks.
- ✦ Supports wide range of transaction sets depending on channels selected – ATM Transactions, EFTPOS/POS Transactions, Internet Transactions, Mobile Transactions
- ✦ Supports industry standard protocols such as ISO8583, Base24, HPDH, 3DSecure/Securecode, XML and can be extended to support custom device and backend protocols.
- ✦ Allows easy administration, maintenance and monitoring of the system through a user-friendly web-based administrator interface.
- ✦ Enables easy management of information of card types, merchants, nodes, devices and acquiring banks.
- ✦ Supports both on-line and batch links to card acquirers host systems.
- ✦ Can be configured for settlement at merchant and acquirer levels.
- ✦ Ready-built product options for Stand-In Authorization, Negative file, Positive balance file, Hot-list management features.
- ✦ Can be extended to support future channels and communication protocols

## Technical Specifications

ATS is built with a component architecture using EJB/Java to provide full portability and scalability across various Hardware and Operating System platforms.

### Hardware

- Intel Pentium Servers (HP, IBM, Dell)
- SUN Sparc Servers

### Application Servers

- BEA WebLogic
- IBM WebSphere
- jBOSS

### Operating Systems

- Windows 2000 Server
- Linux
- Unix (HP-UX, SUN Solaris, IBM-AIX)

### Database Servers

- Oracle
- MS SQL Server
- DB2

### High Availability Option

ATS is designed to support clustered environments using 3<sup>rd</sup> party tools such as BEA WebLogic Clustered Edition and Oracle RAC with the purchase of the appropriate options.

Further ATS can be customized to support other clustering environments on request.

**i-TransAct is at:****Web Site**

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