

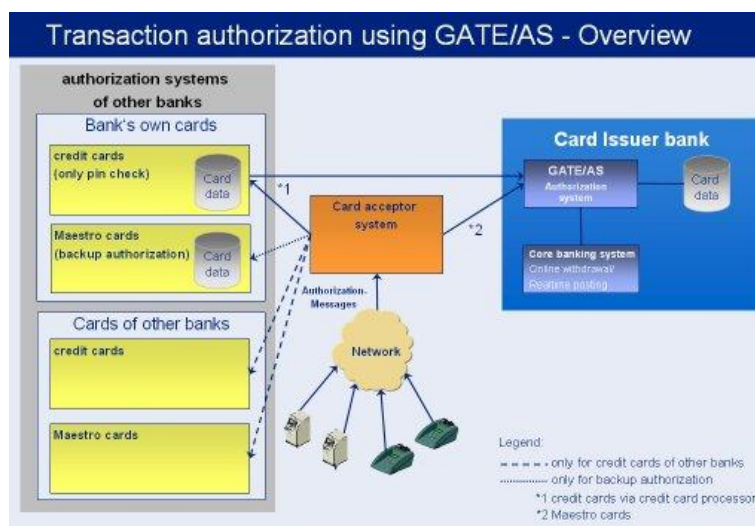
Authorization of all Business Events in the Area of Self-Service

Bank customers want to have access to cash all over the world, whether at an ATM machine, at a shop or in a restaurant on the Italian Riviera.

However, the customer's own bank is often notified too late via Transfer Orders (DTA) about any customer transactions that have taken place. Or even worse, the customer transaction cannot be authorized at all without connection to the authorization system of the customer's own bank.

The authorization system GATE/AS from the product family K-GATE closes this information gap.

Core Functions



GATE/AS knows where the customer wants to withdraw cash and can decide for each individual customer between different limit alternatives and also how much cash is available to the customer. The bank and the customer can count on GATE/AS to recognize and reject blacklisted cards and faulty transactions. GATE/AS is also capable of controlling and storing withdrawals via different limit alternatives. Limit administration can be implemented for ATM transactions, POS transactions, electronic purse and transactions in foreign countries.

GATE/AS offers a complete solution range for authorization such as PIN-, blacklisting and limit verification. Transactions are processed that emanate from the customer's own systems or from an external network. Furthermore, GATE/AS is the interface to the bank's core banking system or to other cash transaction booking systems. GATE/AS offers via its own balance tables (shadow accounts) optimal control over account balance, even if the bank's core banking system is offline.

Function Overview:

- Self-authorization of Maestro cards, credit cards and diverse bank cards
- Administration of card-specific limits as well as other limit methods
- Authorization and posting of national and international Point of Sales transactions
- Authorization and posting of SparCard transactions
- Loading-/unloading of electronic purse cards
- EMV (Eurocard/Mastercard/Visa) transactions on chip cards Versions 5.0, 6.0 und 6.1
- Supports POA transactions (Prepaid Online loading of cell phones)
- Implementation of the ISO 8583 protocol with cryptographic message security
- Uninterrupted logging of all transactions for research and revision
- Provision of log data or transaction volume data for statistical analyses

Performance Characteristics

GATE/AS supplements core banking systems with additional authorization functionality and offers many possibilities for the posting of customer transactions, administration of limits or blacklists and the processing of one's own credit cards:

Posting alternatives:

- Immediate recording of cash transaction with or without realtime posting to/from account
- Online authorization with current daily shadow account when the core banking system is not available
- Online withdrawals or direct posting of credit card transactions is possible
- Account balance display at ATM's
- Account linkage at ATM's of one's own bank (Choice of all accounts of the customer)
- Blacklists in posting systems can be taken into account

Limits and Blacklists:

- Card-individual limits
- Categorized limits (Youth, VIP...)
- Special limits are possible (i.e. higher limit POS for one day due to car purchase)
- Limit algorithm freely configurable (ie. how the different types of transaction should affect the various withdrawal limits?)
- Different limits for real time and online authorization
- Blacklists in the bank's own system become active immediately
- Blacklist data files and the required reaction to a blacklist entry adjustable on a customer-individual basis
- Configurable number of permissible PIN retries

Credit Cards:

- Authorization of credit cards is also possible if the allocation of the credit card number is linked to the list of cardholder's accounts.
- Online recording or realtime posting of credit card transactions is possible
- Thus, credit cards can be issued for customers with a low credit allowance

Performance

GATE/AS can be installed on different platforms. The database systems ORACLE and Informix are used optionally for data storage. Of course, any other databases can be integrated, if needed. GATE/AS's scalability conforms to the size of the entire application, depending on transaction volume and the corresponding data that results from that. The requirements for the server system hardware are very moderate. GATE/AS can easily be tailored to customer requirements concerning type and amount of authorizations. The operational area ranges from systems with a small card inventory up to complex cluster solutions with several million accounts.

Outlook

FIS KORDOBA takes into account the central trend towards multi channel solutions in the banking market with the development of a Java-based solution. The unproblematic integration into a bank's existing or planned multi-channel architecture is guaranteed. The introduction of new functions, ZKA requirements or legal changes require continual further development. This takes place in close cooperation with our customers and hardware producers.

Summary

GATE/AS is the link between self-service machines or POS cash machines and the financial institute's core banking system. There are no limits to the implementation of GATE/AS as an authorization system for a bank's own customers or as an authorization system within a banking network. It is important for the customers and the bank itself to have safe, fast and hassle-free authorizations of money transactions of every kind.