



The Standard Solution for Authorization and Self-Service Network Operation

K-GATE

Customers want to be able to withdraw cash wherever they are, even in places where their bank isn't located – be it in the mall or at a concert. Consumer demands are growing; they range from loans and investment offers through to non-bank services such as reloading prepaid cell-phone cards and ticket sales. The self-service trend continues to rise. This is shown by statistics from the Deutsche Bundesbank on payment behavior in Germany: The number of transactions made using cards with a cash function has almost doubled in recent years.

Banks have to adequately answer to the increasing customer demands, the trend towards self-service and the proliferation of "electronic cash".

With K-GATE, FIS KORDOBA offers a high-availability, high performance standard solution that contains all the functionalities banks require for authorization and operating self-service terminals. Thus FIS KORDOBA belongs to the leading providers on the German market. Around 25 % of all ATM transactions in Germany are handled using K-GATE.

K-GATE can be used anywhere and everywhere. It is ideal for banks of all sizes, self-operated or run by a service provider.

K-GATE can even be operated in the FIS KORDOBA Outsourcing data computing center.

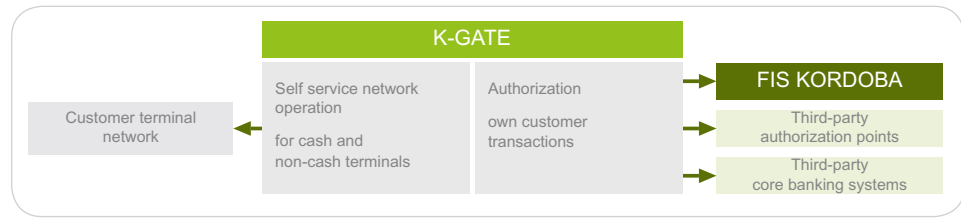
Competence ●

Quality ●

Safety ●

Core functions

K-GATE is a modular system. Its main components are a control system and various applications that depict the commercial logic. The K-GATE modules are configured in accordance with the individual bank's demands, in order to ensure the reliable processing and authorization of transactions and the uninterrupted operation of the terminals in the system network.



K-GATE architecture overview

Authorization

The authorization system K-GATE/AS offers the entire range of services required for authorization, such as PIN, blacklis and limit checks. Transactions originating either from the customer's own systems or from third-party network operator systems are processed. K-GATE/AS is also the interface to the core-banking system or transaction management system. With K-GATE/AS, connection to self-service networks of individual banks is an integral part of the GATE application, and authorization of transactions from the bank's own customers can be carried out entirely within the GATE application if so desired.

Self-Service Operation

The system self-service network operation K-GATE/SB is the application module for the routing and processing of cash and non-cash self-service transactions, as well as for centralized monitoring, management and operational control of the selfservice terminals such as ATMs, cash recyclers, money card loading terminals, customer terminals and statement printers. It works without restriction with all makes of terminal.

● Competence

● Quality

● Safety

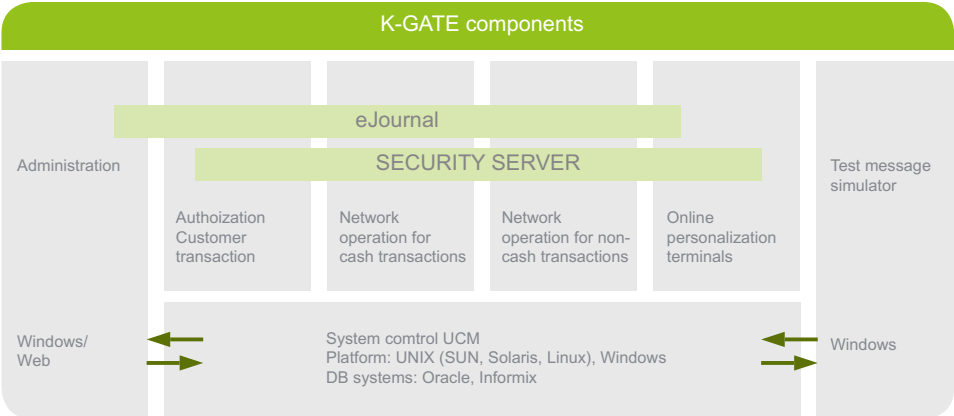
System characteristics

K-GATE makes the processing of all bank card, debit card, money card and credit card transactions possible. It even supports EMV-based and POA (Prepaid online) transactions and PIN changes. An intelligent cash management solution controls and monitors the entire cash supply. With K-GATE it is also easy to connect quickly to the most varied of corebanking systems. Alongside the standard connection to the KORDOBA core-banking system and the SAP-AM connection, we have also realized links to many other accounting and transaction management systems. For the clearing of monetary transactions files are made available to the host systems in DTA format, a SWIFT-like German standard format. The entire exchange of messages for monetary transactions is strictly secured in accordance with the ISO standard, using the cryptographic security procedure prescribed for self-service transactions, based on the triple DES standard. ISO or XML-based protocols are used for non-monetary transactions.

A security server of the highest security standard is used to store and administer the secret codes and to process the cryptographic functions (PIN checks, message security). An electronic journal (eJournal) provides the logging data across a configurable period, while the data for journal inquiries, query processing and research are directly accessible before being made available for transfer to an archive system. An individual, customer-specific report can be compiled using the eJournal data.

K-GATE is easy to use, with a comfortable Windows or browser-based graphic user interface. The monitoring offers all the functions required to control and monitor the terminals, the network and the applications, even for secure transportation companies or help desks.

The FIS KORDOBA solution also encompasses a test application for simulating message flows between the central self-service system and any given customer terminal. The message simulator enables the customer to carry out additional tests for analysis in the case of an error, or regression tests.



System characteristics

K-GATE excels due to its extreme robustness and high performance. It offers all conventional characteristics such as process control and resource monitoring or coordination and storage management. It also guarantees a controlled restart and supports both a central database connection and distributed transaction processing.

Competence ●

Quality ●

Safety ●

Technology

K-GATE works on various platforms. Oracle and Informix are used for the data management, but of course, if required, other databases can also be used.

The scale of K-GATE depends on the size of the overall application, dependent on the terminal network and the data volumes (transaction rates) generated. The demands on hardware for the server systems are very moderate. K-GATE can easily be tailored to the customer's demands with regards to type and number of terminals. It is ideal for all system dimensions, be it a network with just a few customer terminals or one with complex cluster solutions with several thousand terminals.

Outlook

The constant expansion of the self-service business in banking, the introduction of new functions, ZKA requirements and regulatory changes make ongoing further development a must. At FIS KORDOBA we design our systems in close cooperation with our customers and hardware manufacturers. We have reacted to the trend on the bank market toward multi-channel solutions by developing a Java-based solution, so that an integration into a bank's existing or planned multi-channel architecture poses no problems.

Summary

K-GATE is a well established, platform-independent standard software. It is modular, so it can fulfill any customer-specific requirements. The software components of K-GATE can easily be integrated into existing and future system landscapes, and they cover all self-service applications. In addition to its extreme scalability, the FIS KORDOBA solution is characterized by its high levels of availability, performance and robustness. Using K-GATE enables banks to operate their self-service systems around the clock, without interruption. K-GATE can be operated by the bank itself or in the FIS KORDOBA Outsourcing computing center.

Cost remains a key factor within the banking sector. Continuing to shift bank services and products to self-service offers enormous potential savings. And the standard solution K-GATE, with its low implementation overhead and operating costs, can play a major part in realizing these savings.

● Competence

● Quality

● Safety

FIS | KORDOBA

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