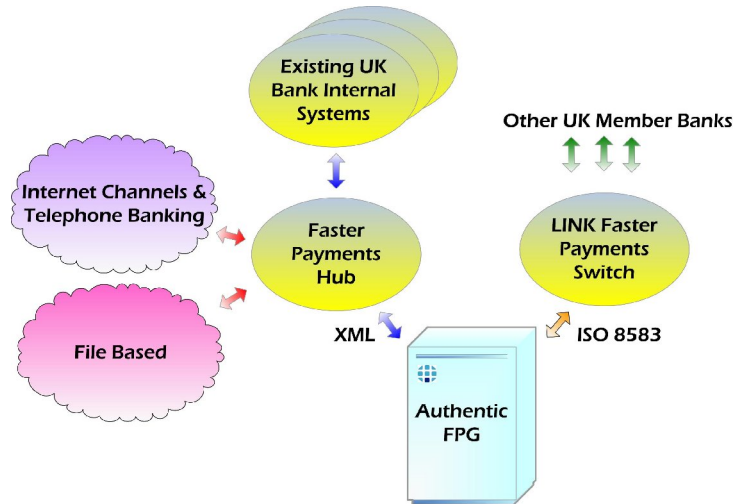


# Authentic Faster Payments Gateway

**Authentic Faster Payments Gateway is a variant of Alaric's high performance EFT product, Authentic, which enables rapid configuration and deployment of a gateway between banks' payment hubs and the Faster Payments Service switch implemented by VocaLink.**



## Faster Payments Project

A major change is on the way in U.K. payments. The Payment Systems Task Force, chaired by the Office of Fair Trading has agreed with banks that clearing times will be reduced on electronic payments between banks following telephone or internet instructions from customers, as well as standing orders. The new clearing service has resulted in at least same day or next day clearing depending on the time of day the payment is initiated.

Founder and agency banks need to make major changes to their systems to be able to effect Faster Payments, which includes the introduction of a payment hub to communicate with banks' existing systems and a gateway to the central ISO8583 based Faster Payments switch.

## Authentic FPG

Authentic FPG is a highly configurable payments gateway providing all the functionality required to interface between a payments hub/core banking software and a central ISO8583 switch such as:

- Support for ISO20022
- XML to ISO8583 transformation
- Advanced interface management (signon/signoff)
- Transaction timeout, late response and reversal management
- Transaction logging
- Store and forward
- Configurable business rules
- Enterprise monitoring

The Authentic product family is proven at high transaction volumes and provides the front end payments solution for a number of large international financial institutions.

By virtue of Authentic FPG's highly configurable architecture, new solutions can be implemented very rapidly, enabling quick project delivery of tried and tested, highly performant software.

### Authentic FPG Fast Facts

- ✓ Rapid integration with CI
- ✓ Low implementation risk
- ✓ Support for ISO20022
- ✓ Easy integration with ISO 8583-based Central Infrastructure
- ✓ Advanced interface management
- ✓ Highly configurable
- ✓ PCI/DSS PABP certified
- ✓ 100% written in Java
- ✓ Fully portable – runs on many operating systems including Linux, UNIX and Windows
- ✓ Proven on IBM, Stratus, HP and Sun amongst others
- ✓ Relational Database using Oracle or DB2
- ✓ Designed for 24x7, 99.999% resilience
- ✓ Scalable, distributed architecture