



Innovative payment gateway with fraud detection

Smart Voucher needed a flexible payments gateway that they could rely on to meet their aggressive business plans to connect their electronic voucher application to existing payments infrastructures.

They chose Alaric's Authentic Gateway and regard it as a unique product for this class of payments solution.

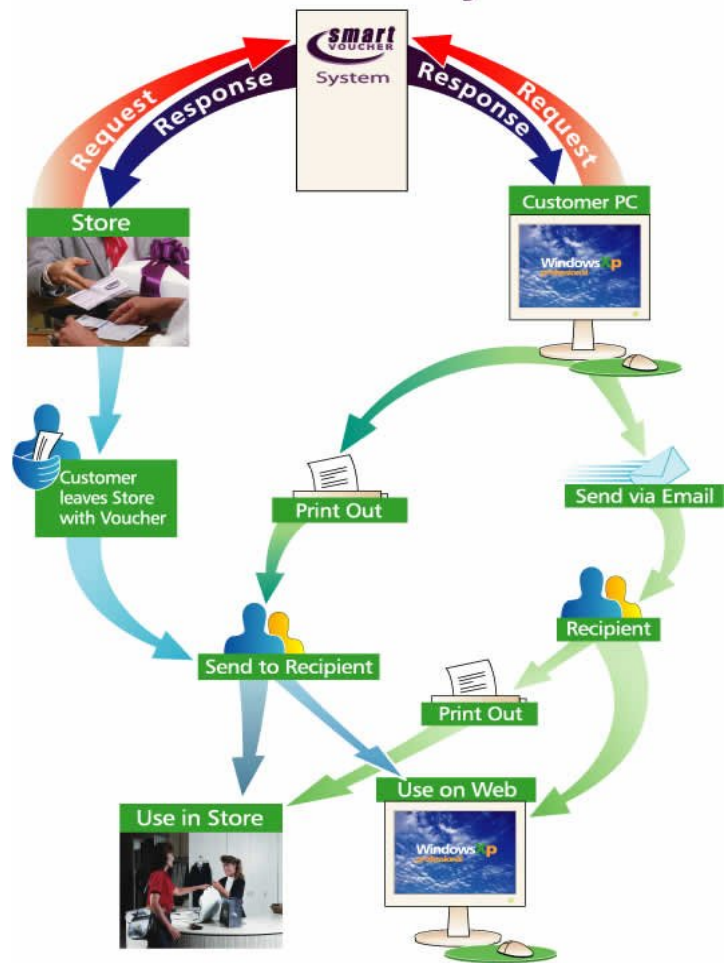
Introduction

Smart Voucher is an established international company that provides an alternative way for people to pay for goods and services online, and is the trading name of Smart Voucher Ltd. which is authorised and regulated by the Financial Services Authority in the United Kingdom as an electronic money institution. Smart Voucher is the brainchild of Scott Thomson, who launched the Switch payment card in the UK.

Smart Voucher chose Alaric's Authentic Gateway to provide integration between its electronic voucher system and the payments infrastructures of major card transaction acquirers.

Authentic Gateway is configurable to communicate with transaction acquiring systems using their native language (such as ISO 8583 and APACS-30). It provides one common message format to the Smart Voucher back office system.

Smart Voucher System



Background

Although the Smart Voucher system was initially developed as a solution to the needs of the voucher and gift certificate market its scope extends beyond this to encompass money transmission, coupons, and incentive promotions.

Applications

Smart Voucher's customers include William Hill, one of the UK's largest high street

bookmakers. Using the Smart Voucher solution William Hill was able to introduce its "QuickCash" service in August 2003 and allow consumers to bet online without the need to use credit or debit cards or even to have a bank account. Smart Voucher enabled William Hill to become the first betting organisation in the world to allow its customers to collect their online gambling winnings



immediately from high street outlets.

In the UK and Europe, Smart Voucher now connects with PayZone, e-pay, PayPoint, and Il Corte Ingles to provide accessible purchase points for consumers to buy Smart Voucher vouchers. There are currently 120,000 payment/purchase terminals operating in the UK, Germany, Ireland and Spain, in newsagents, grocery stores, department stores, petrol forecourts and other convenient locations.

The vouchers can be used to buy goods and services online from more than 300 redeeming merchants, from Ladbrokes to Skype. New merchants are signing up rapidly, including sites such as Bet365, Cyberdog fashion, Gaydar and EMI.

Why Alaric?

Authentic Gateway answered the initial Smart Voucher requirement to connect quickly to RBS Streamline and provided the flexibility to easily extend the payment connections to William Hill, PayPoint, PAYzone, e-pay, Datacash, and Il Corte Ingles. Due to the advanced design of Authentic, these connections were able to be configured and put into live operation without interruption to the existing service.

Implementation

The Smart Voucher developers wanted to concentrate on the core functionality of their back

office system and therefore did not want to develop support for payment message protocols such as ISO 8583. Authentic Gateway was configured to sit between the transaction acquiring system and the Smart Voucher system, translating request/ responses between external formats and a simple internal format . Authentic Gateway is also responsible for transaction matching, context management, store and forward and the sign-on/sign-off processes to the acquiring systems.

Technology

Authentic Gateway has a modern *open* design written in 100% Java code using object orientated design techniques.

The product is a linearly scalable, multi-processor solution giving high performance and high availability.

Authentic Gateway can run on any platform that supports a Java run-time environment and Oracle database. Operating systems supported include: UNIX, Windows and LINUX.

This approach allows the user to choose from many widely available commodity platforms provided by HP, Dell, Stratus, IBM and Sun.

Alaric

Authentic Gateway has been developed by Alaric Systems based on its extensive experience of providing and

supporting card payment systems worldwide.

Fraud Protection

In order to gain FSA approval as an electronic money institution, Smart Voucher needed to add fraud detection software to its system, Alaric were able to meet this requirement easily by supplying their **Fractals** Fraud detection software and integrating this with the Smart Voucher Authentic Gateway.

An Award-winning combination

Smart Voucher was awarded the European Payment Card Association's Excellence in Payments Award as the Most Innovative Payments Service in 2005.

Authentic was awarded the Most Innovative Software/Hardware Product at the same time.

Summary

Smart Voucher has extended and is continuing to extend both the range of services it offers and the markets in which it operates knowing that its evolving payment requirements can be handled quickly and efficiently using Authentic Gateway. Smart Voucher is now a globally-recognised e-commerce cash payment operator which is issuing hundreds of thousands of e-vouchers a month, with a combined value of millions of pounds and seeing greater than 30% month on month growth.



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July 2009

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