

ATM Network Management

Yorkshire Building Society needed to replace its legacy ATM authorization system. YBS selected Authentic as a future-proof platform providing flexibility and shared cost enhancements, enabling YBS to provide enhanced customer service and further reinforce its competitive edge.



Introduction

The Yorkshire Building Society, based in Bradford, West Yorkshire, is the third largest building society in the UK. It has nearly 2 million members, 130 plus branches nationwide, and assets of over £16.3 billion.

The society is an issuer of ATM debit cards, of which about 200,000 are currently in use. These cards, issued in association with savings accounts, can be used across the LINK network as well as at the Society's own ATMs. It also offers a range of internet-only accounts.

Background

YBS offers its customers a debit card linked to an account. ATM transactions are acquired via the LINK network and the YBS ATM network of around 40 NCR NDC Plus compatible ATMs, with Thales 7000 security modules.

YBS faced a number of changes/upgrades to its legacy ATM Host driven by both market pressures and mandates.

The new requirements included Triple DES connectivity to both LINK and ATM, LINK Information Security Standard, chip based PIN Management Services (PIN change across

the LINK network), Chip Card Acquirer and Chip Card Issuer, and improved functionality at the ATM such as provision of mini statements

These capabilities were not supported in their legacy authorization system and YBS realised that the cost of implementing these in its existing system would be prohibitive.

YBS selected Authentic because it offered a modern, open system architecture which could run on the latest commodity hardware and software platforms with easy GUI based maintenance of business parameters together with a flexible messaging interface

Authentic enabled YBS to achieve its key objectives, namely that YBS customers enjoy facilities the same as or better than they did with the previous system, faster service for ATM cash plus additional facilities such as mini-statement while offering a flexible framework capable of coping with YBS's future business requirements and mandates.

Why Alaric?

In licensing Authentic from Alaric, YBS acquired a high quality, advanced technology standard product already proven in the Building Society

arena that addressed most of its requirements as standard.

The small amount of customized software required to address the few remaining requirements was supplied by expert staff with in depth knowledge of payment systems.

Alaric offered a low risk migration plan that allowed a phased approach to implementation combined with local UK-based maintenance and support.

YBS and Alaric had a well-established business relationship since Alaric had been supporting YBS's legacy payment systems for several years and Alaric had already implemented a Message Mapper system for YBS to enable YBS customers to do internet banking.

Above all, Alaric demonstrated a total commitment to quality in all its dealings.

Authentic

Authentic is an easily-configured card authorization, routing and switching system that manages connections to payments systems, networks and devices and performs message transformation and routing between them.

User-maintained configuration parameters define message formats, validation,



transformation and intelligent routing based on business rules without the need for expensive specialist programming.

Technology

Authentic 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 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 pick from many widely available commodity platforms provided by HP, Stratus, IBM and Sun.

Alaric

Authentic has been developed by Alaric Systems based on extensive experience of providing and supporting card payment systems worldwide.

Summary

By selecting Authentic, YBS now has a flexible solution for the future enabling it to maintain its competitive edge to continually improve its customer service, and introduce new functions.



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September 2009

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