

AUTHENTIC

Payment Authorization & Switching

Authentic is a state of the art EFT system that reduces costs, increases business agility and enhances competitive edge. Authentic achieves this via an approach which uses configuration rather than coding to implement client-specific customizations.

Introducing Authentic

Authentic is an SOA-ready authentication, authorization and switching system suitable for issuers, acquirers and processors of debit, credit and charge cards, electronic vouchers and other pre-paid products.

Authentic is designed to be highly configurable so it easily can cope with continual change in the payments market. It allows new business needs to be addressed quickly, accurately and cost effectively.

Developed wholly using open systems standards, Authentic incorporates ground breaking features such as true point-&-click configurable payment message transformation, user configurable business rules and dynamic reconfiguration of system components.

Authentic can handle a wide variety of interfaces to national and international payment networks, Point of Service (POS) devices, Automated Teller Machines (ATMs) and internet channels.

Authentic's flexible architecture ensures that it integrates readily with other systems to enable and support new payments services and delivery channels. Authentic also integrates with Alaric's Fractals and 3rd party fraud detection systems for real time fraud detection and prevention.

Configurable business rules

In Authentic, authorization rules can be defined and maintained by business users via a windows GUI.

These rules enable users to rapidly deploy changes to authorization policy and set up fraud prevention and credit risk management strategies.

Authentic rules can be created and deployed without programming or detailed knowledge of how the core of Authentic works. In other systems, such rules are typically hard coded, making them slow to introduce and expensive to support.

Configurable processing

Client specific processing is defined in a series of 'Action Lists', which include all tasks needed to perform the desired functionality. 'Actions' are discrete Java code items performing a limited, well-defined function. Authentic comes with many useful actions already predefined. Actions are configured via a point-&-click GUI.

The objective is that client specific processing should be almost entirely definable by Action List configuration, without programming, but if custom coding is required, a GUI interface allows compact, easily tested Java code segments to be written and added to Action Lists.

Configurable integration

Every payment project demands integration with external and internal systems or networks. It is vital to minimize the time and cost of this work. Authentic includes Alaric's Message Mapper, which enables interface message formats to be defined using a point-&-click interface that radically reduces project development and testing effort.

Network & Host Interfaces

Message Mapper allows the easy creation and support of multiple host and network interfaces.

Message Mapper translates both ways between ISO8583, XML formats, such as ISO 20022 and proprietary formats and supports connectivity to Visa, MasterCard and domestic payment networks.

Compartmentalization

The soft configurability of authorization rules, action list processing and message transformations means that client specifics are compartmentalized and kept completely separate from the core Authentic processing engine.

Alaric customers can customize Authentic without needing to know how the core engine works. Compared with other products, upgrades to new Authentic releases is extremely straightforward because customizations are not intertwined with core product code.

Authentic Fast Facts

- ✓ The ultimate in configurable, high performance EFT systems
- ✓ PABP PCI/DSS certified
- ✓ Transparent and re-configurable business logic
- ✓ Real-time Risk Management Rules
- ✓ Easy configuration for new network and host interfaces through Message Mapper
- ✓ Major network configurations available off-the-shelf
- ✓ ATM support for all major devices
- ✓ Multiple POS device support
- ✓ Fully EMV compliant
- ✓ Scaleable from small gateway systems to global networks
- ✓ Easily interfaces to Fraud Detection Systems
- ✓ 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



ATM Acquiring

Authentic's ATM subsystem supports a wide range of devices and transactions and has standard support for NDC+ and D912 interfaces.

Bank staff control creation of their own attractive, multi lingual ATM screens to reflect the bank's desired brand image. Receipt and journal printing formats are also configurable as is the workflow for every transaction type.

Authentic displays the current status of each device for network managers and allows them to interrogate the current operational condition of each peripheral within each ATM.

POS Acquiring

Multiple POS formats are supported, including ISO8583, APACS30/40, TRT and CAR1 & 2. EMV is fully supported.

Authentic also has a call center authorization facility that supports card-not-present or referral services for merchants.

New devices and payment services can be added to any delivery channel quickly and at low cost using Alaric's Message Mapper, which is delivered as part of every Authentic installation.

Continuous Availability and System Management

From the outset, Authentic was designed with the goal of continuous availability and automated 24x365 operations. Authentic application and related resources, regardless of machine, can be proactively managed from a single graphical console which includes:

System Monitoring

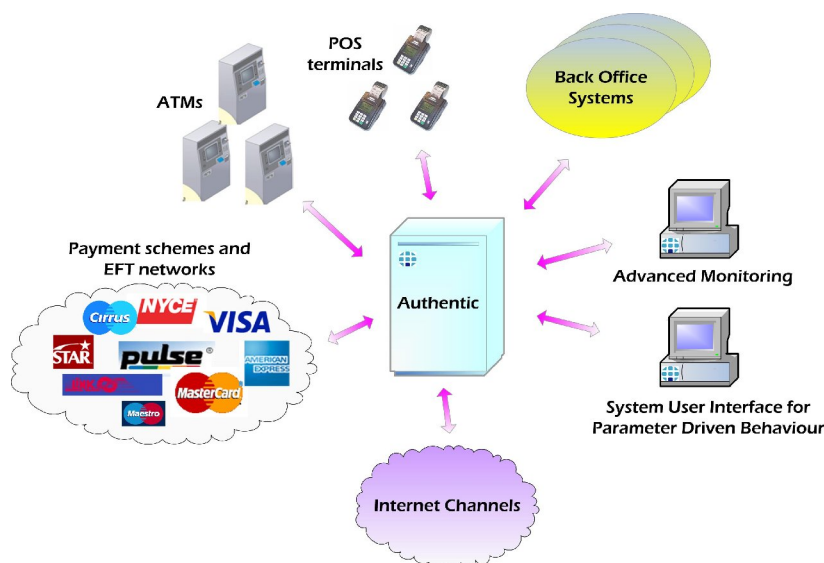
Device Monitoring

Automated end of day cutover

Command and Control.

Smart Cards, Chip & PIN and EMV Support

Migration to Chip & PIN is inevitable for all issuers, acquirers and processors.



Authentic has been designed for full EMV (Europay, Master-Card, Visa) support and can ensure a smooth and easy transition from the use of magnetic stripe cards to debit/credit and multi-application smart cards.

Advanced Technology

Authentic is a modern, open application written 100% in Java using object oriented design for ease of development and maintenance.

The product provides a linearly scalable, multi-processor solution resulting in high performance and high availability.

Authentic will run on any platform that supports a Java run time environment and Oracle, DB2 or EnterpriseDB database.

Operating systems supported include UNIX, Windows and Linux.

This approach allows clients to choose their preferred platform from Stratus, IBM, HP, Sun and others.

Security and PCI Compliance

Authentic is certified by VISA under the PCI DSS PABP certification (Payment Card Industry Data Security Standard Payment Application Best Practice).

Authentic's Value

- ✓ Quick time to market for new products, functionality and channels
- ✓ Lower cost of ownership through use of open systems
- ✓ No dependency on specialized legacy skills avoiding technology lock-in
- ✓ Leverage existing investment in systems by using Authentic components for progressive renovation
- ✓ Future proofed architecture with no legacy baggage ensures good return on investment for long term
- ✓ Product PCI DSS PABP certified



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