

AUTHENTIC GATEWAY

Authentic Gateway is a versatile, highly configurable middleware product targeted at payments system integration and SOA Web Services applications for modernization and life cycle extension of legacy payments applications.

Authentic Gateway

Authentic Gateway is a derivative of Alaric's well established Authentic product.

Authentic Gateway includes connection management and message routing capability in addition to the powerful message interfacing and transformation provided by Alaric's Message Mapper.



Authentic Gateway facilitates the creation and deployment of custom payments integration solutions that require a combination of message transformation, network and connection management and message routing.

The message transformation component is provided by Message Mapper, which is included in all Authentic Gateway solutions.

Written in Java, Authentic Gateway sits naturally in the SOA/Web Services space and can be used to Web Services-enable existing legacy payment applications.

Typical applications

By virtue of its highly configurable architecture, Authentic Gateway enables complex payment integration solutions to be implemented very rapidly, usually in a matter of a few elapsed weeks, enabling quick project delivery of tried and tested, high performance software.

Authentic Gateway can be used for a diverse range of purposes, as the following examples show.

SOA/Web Services enabling

Yorkshire Building Society

YBS wished to implement a BEA Weblogic-based internet banking system without changing their existing payment systems. YBS uses Authentic Gateway to talk in proprietary format to its existing systems and in XML to its internet banking solution.

Enabling payment product innovation

Authentic Gateway has been deployed by Ukash, Teleglobal and TradePro, in each case to facilitate the delivery of their respective innovative payment services over existing networks.

Ukash e-vouchers

Ukash vouchers are used for internet payments on a wide range of websites. Ukash and ePay vouchers can be bought at PayPoint, PAYzone, and El Corte Ingles outlets throughout the UK and Europe, and redeemed at major on-line sites for gambling, theatre tokens, CDs and DVDs, and other goods and services.

Teleglobal SNAP cards

These are available in physical or virtual form. The physical cards are available free from thousands of retail based SNAP outlets in the UK. A SNAP card can be loaded with value through various channels and

Authentic Gateway Fast Facts

- ✓ The ultimate in configurable, high performance EFT
- ✓ Transparent and re-configurable business logic
- ✓ Real-time risk management Rules
- ✓ PCI/DSS PABP certified
- ✓ Easy configuration for new network and host interfaces via use of Message Mapper
- ✓ Major network configurations available off-the-shelf
- ✓ Fully EMV compliant
- ✓ Scalable 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

then the value redeemed over the internet for on-line gaming, films, ring-tones and other goods and services.

TradePro Card

TradePro offers specialist credit cards to the building trade. It manages the processing of payments for orders over the internet or mobile phone for building materials using its e-payment cards. TradePro cards are available to all UK building contractors and can be used in all major merchants in the UK, both in-store and via telephone or internet ordering.



Legacy system preservation

European Processor

A European processor has deployed Authentic Gateway as a flexible messaging front end to its core payments application, in order to route payment messages via Authentic Gateway and so insulate the existing application from change. In future, message interfacing will be *configured* in Authentic Gateway rather than *coded* in the core application. This not only extends the ROI of the pre-existing application but also makes migration away from the legacy technology easier.

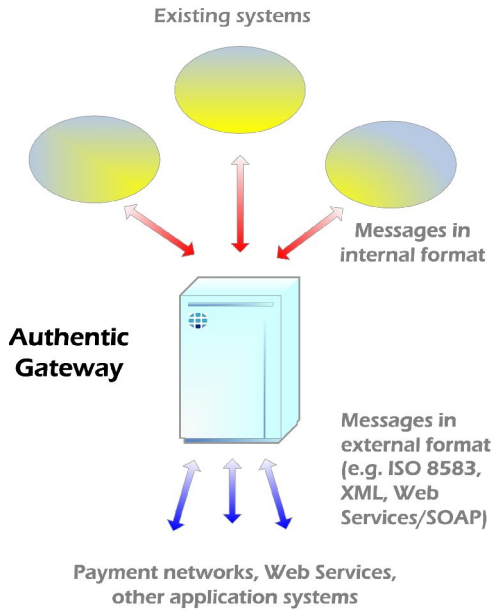
Flexibility & configurability

Authentic Gateway is typically used when a payments system needs to be integrated with multiple other systems and/or payment networks.

Using the Message Mapper subsystem, Authentic Gateway can be readily configured to handle the message formats expected by each of the connected systems and networks. These are often complex, using formats such as ISO 8583 or XML-based (such as ISO 20022) including SOA/Web Services formats.

Authentic Gateway manages the complexities of the dialogue with the payment network, including sign on and transformation of messages into the format expected by the network.

Multiple messages can be sent to a network without waiting for a response. Responses can come back in a different sequence from the sequence in which the request messages were sent. Authentic Gateway matches responses to requests.



In addition to the configurability inherent in Message Mapper, the sign on and sign off process, the matching of requests to responses, the timeout of messages, the actions to be taken on timeout and message routing are also configurable in Authentic Gateway.

If the user wishes to create a new action not immediately available in Authentic Gateway, Authentic's Action List Processing architecture permits stand alone Java code to be written and configured via GUI into the Gateway at an appropriate point in the processing sequence.

Authentic Gateway provides a simple, yet powerful and effective, way to rapidly address payments integration issues.

Technology

Authentic Gateway is open standards based, written in Java and has a distributed component architecture. Its

central design goal is that client-specific customization should be achievable by configuration with minimal resort to custom coding.

Authentic Gateway provides scalability and high availability through the use of a distributed, multi-threaded architecture running on clusters or on fault tolerant hardware.

Authentic Gateway only requires a Java runtime environment and access to either an Oracle, DB/2 or EnterpriseDB database, thereby offering a high degree of platform independence.

Authentic Gateway is in live production on a wide range of platforms including Stratus, IBM, SUN and HP running Unix, Linux and Windows.

Secure

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



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