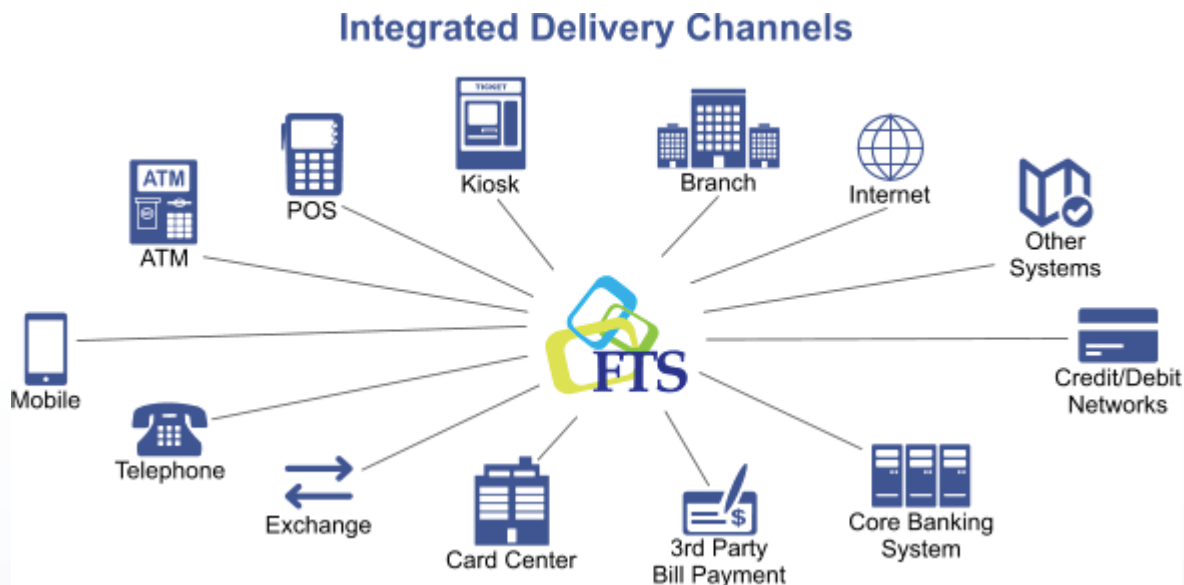




## Financial Transaction Solutions Overview

The ESP-Link™ Suite consists of a large number of general purpose and specialized software modules used in switching, transaction management and other mission-critical electronic payment and financial transaction processing applications. Financial Transaction Solutions (“FTS”) is the combination of ESP-Link™ software modules designed to meet the broadest transaction processing requirements of the financial services sector.



ESP-Link™ FTS can be used to manage transactions destined for a myriad of authorization end points. These include retail banking systems, credit authorization bureaus, etc. Each authorization center is not necessarily an ESP-Link™ application although several like Card Management, Internet Banking, Alert Server, Collections and Health Claims Services are available. These applications are designed using the same application architecture and fit seamlessly into ESP-Link™ FTS.

## FEATURES

- PCI PA-DSS certification
- Certified for EMV acquiring on all major networks
- Graphical user interface
- Enhanced role-based security features
- Full settlement and reporting
- Comprehensive transaction fee management
- Multi-currency by default
- Supports all major self-service devices
- Multi-institution (service bureau, processor) support

## Certified for EMV Acquiring

FTS is ready for EMV transaction processing. The internal message structure of the Transaction Management Engine now supports the all extensions required to manage the additional EMV data elements.

## PCI PA-DSS Certified Security

FTS provides enhanced application access security. Using the role-based security mechanism, access to key FTS functions can be linked to operational responsibilities or individual capabilities. All system actions initiated through the user interface as well as all system events are logged in as many as five separate, secure log files which can only be reviewed and managed by authorized FTS users.

## Graphical User Interface

All user interactions with the FTS application (monitoring, command, control, and configuration) take place exclusively through the FTS graphical user interface. The new user interface eliminates all need for any command line interactions with ESP-Link™.

## Designed for Continuous Operation

FTS contains technology for the automatic monitoring, detection and repair of system incidents. The FTS process monitor automatically restarts any failed process designated to be mission critical (e.g. communications). All user interactions as well as all system events are logged in as many as five separate, secure log files which can only be reviewed and managed by authorized FTS users.

## Streamlined Configuration Process

FTS is easily configured and administered by authorized users. All the configuration functions are in real-time and are regrouped and reorganized under a single top-level menu. A copy/paste function simplifies data entry. No specialized knowledge of database tables is required. The result is vastly improved workflow, elimination of configuration errors and much improved operational efficiency.

## **BENEFITS**

- Improve customer satisfaction
- Build on your investment (future-proof)
- Generate new revenue streams
- Enhance competitive advantage
- Increase existing revenues
- Manage financial risk
- Build winning strategies faster
- Offer faster service and shorter teller lines
- Guaranteed availability (24x7x365)
- Non-disruptive integration of legacy systems
- Reduced fraud and bad debt
- Uses stand-in authorization when necessary
- Analyze in-depth customer usage trends
- Create relationship-building, cross selling programs

## Create Winning Solutions with FTS

In addition to ATM and POS proprietary and shared interchanges, the building block architecture of ESP-Link™ FTS can be used to build winning transaction management solutions like those described below:

### Credit, Debit and Authorization Networks

FTS provides complete support for credit, debit and check authorization requests for private label, national or international cards.

### Remittance Processing

FTS supports information exchanges to enable the acceptance and processing of remittance transactions. In this configuration, funds deposited in a office abroad are available instantly to recipients at home from any self-service device.

### Bill Payment Services

A centralized bill payment service bureau can be established on behalf of several financial institutions, reducing the need for each institution to have separate agency agreements with each utility company.

### Branch to Host Switching

FTS can act as a bridge between incompatible branch applications and host systems by re-formatting, routing and managing transaction traffic from teller workstations and branch automation controllers.

### Branch to Branch Switching

FTS provides cost-effective regional hubs that provide transaction switching services between disparate branch systems.

### Telephone Top-up Services

FTS interfaces to mobile service providers allow consumers to top-up mobile telephone minutes at any enabled point of service (e.g. ATM, POS, Internet).

*FTS provides the infrastructure or "glue" to ensure that transactions move swiftly, securely and reliably. These functions are collectively known as a switch or retail transaction delivery management system.*

ESP-Link™ FTS can be used to meet any business requirement in the financial services industry where a transaction originating at a terminal must be sent to an authorization center and an answer returned to the terminal operator. Software from the Communications Building Block is used to support connectivity between terminals and the system. Communications can be performed using most popular communication protocols.

The message level interface between terminals and the ESP-Link™ FTS is managed by terminal drivers from the Terminal Building Block collection of software. ESP-Link™ FTS utilize financial terminal drivers for ATMs, POS devices, statement printers, personal computers, credit authorization terminals, and other self-service and card-activated devices including those that are EMV-compliant.

ESP-Link™ FTS terminal interfaces are also responsible for transforming terminal specific message formats into ESP-Link™ standard message formats and passing these messages to the ESP-Link™ Transaction Management Engine (TME).

All ESP-Link™ FTS modules use the software and services provided by the TME to move data along transaction pathways. The TME examines messages and routes to their proper destination. Other TME functions and services include: transaction logging transaction timing, message security, authorization, system status monitor updates, system log maintenance, supplementary authorization routines, and interfaces to host security modules.

## Transaction Management Functions:

- EMV-compliant message processing
- Acquire transactions from any customer point of interaction
- PIN block transaction, PIN validation, PIN change
- Offer all common retail delivery transactions
- Transaction switching, ISO 8583 message management
- Transaction logging
- Bill payment processing
- Network, system and device monitoring
- End-of-day settlement and processing
- Report generation
- Stand-in & store/forward processing

ESP-Link™ FTS supports four different relational databases: Informix, Oracle, DB2 and PostgreSQL.

## Switch Operations Workstation

FTS provides network operators with a graphical Operations Workstation interface to perform routine tasks such as:

- Monitor hosts and external networks
- Monitor and manage persistently connected devices (ATM, HSM, etc.)
- Manage links to external hosts and networks
- Monitor the system log
- Generate reports and perform routine maintenance (reports, backup)

*\*\* ESP-Link™ is a registered trademark of Bevertec CST Inc.*

## About Bevertec CST Inc

Established in 1981, Bevertec CST Inc. is a world leader in IT consulting and open systems transaction management solutions, offering an unique combination of resources and technology solutions to maximize your company's return on investment from IT projects.

ESP-Link™ Suite is a first-class powerful, secure, open system, multi-platform family of e-commerce financial products and services that enables "anytime, anywhere" electronic financial service delivery for today's electronic commerce marketplace.

For more information please visit Bevertec CST Inc. at:  
**[www.bevertec.com](http://www.bevertec.com)**

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