

ATM/Debit On-Line Issuer System

Overview

The EZswitch™ Plus ATM/Debit On-Line Issuer System provides an interface to your core system and to an EFT Network to support on-line authorization of ATM and debit issuer transactions. Your core system will perform the transaction authorizations and EZswitch Plus will perform stand-in authorization when the core system is unavailable for processing. The main benefit is to eliminate the bank's exposure by authorizing transactions against current account balances.

Core System Interface

A high speed local interface is used between EZswitch Plus and the core system to perform on-line authorization of ATM and debit issuer transactions. Should the core system not be available, authorization decisions are made using a positive card file and a current balance file.

EFT Network Interface

An EFT Network interface is used to process ATM and debit issuer transactions that are acquired by the EFT Network. The EFT Network will send issuer transactions through the interface and route all foreign transactions to other external connections supported by the EFT Network.

Stand-In Authorization

When the core system is unavailable for processing, EZswitch Plus will make authorization decisions against limits contained in the positive card file and a balance file reflecting current core system transaction activity. Transaction requests that do not violate the positive file processing limits and have sufficient funds in the balance file will be authorized. Transaction requests that exceed the positive card file limits or current balances will be rejected. When the core system becomes available for processing, all authorized transactions will be automatically forwarded for posting.

Card Management

EZswitch Plus's Customer Card Management (CCM) module provides comprehensive control over your card file data. CCM positive card file functions include:

- Multiple ATM and debit card issues for each financial institution defined on the system.
- Card limits and privileges that can be changed to meet the needs of each individual bank customer.
- Separate ATM and POS debit processing limits.

- Multiple ATM and debit cards accessing the same bank account can have different transaction permissions.
- Card file data includes name and address information, processing limits, transaction privileges and bank accounts
- A transaction history is maintained for each cardholder and accessible by any authorized customer service representative.
- Card file queries by card number, account number, first/last name, reference ID (i.e., social security number or driver's license number) or other ID.
- Time saving administrative tools including a card duplicate and replace function.
- When supported by the EFT Network, Open Account Relationships (OARs) where a cardholder has the ability to select from multiple accounts of the same account type.

Transaction Logging and Querying

ATM and debit issuer transactions are stored in a log that can be accessed by bank personnel with approved access. Flexible on-line electronic searches of this log include the ability to search on any combination of dates, amounts, card number, transaction type and void code with a sort function that organizes the resulting matches in the desired order.

Transaction information may also be reflected on the following core system products:

- Core system's user interface application
- Teller system
- Internet system

System Monitoring

EZswitch Plus is provided with a Network Access Controller (u/SNAC™) that includes a System Monitor client that provides a graphical representation of the interfaces to the EFT Network and the core system. The interface connections (nodes) are represented by icons that are color-coded to indicate the communication and operational status at a glance. For each node you can access current status and configuration data, as well as status and transaction histories.

Automated Notification

The u/SNAC system also includes a function that will periodically check the availability of the system for processing. If a condition occurs that identifies the system as unavailable, an alert is sent to predefined personnel. Alert messages are delivered by email and can be sent to alphanumeric pagers or mobile phones.

Additional Functions and Products

In addition to the system's base functions, there are some additional features, functions and products that may be implemented by your financial institution:

- Card Maintenance File for sending card maintenance data to the EFT Network. This function is used to streamline card maintenance data entry by sending card maintenance data used for address verification and new card ordering.
- Address Verification Service (AVS) used to verify cardholder's billing address for debit card authorizations. This service protects cardholders against fraudulent activity in non-face-to-face transactions.
- Visa and MasterCard cardholder verification methods providing additional security in preventing magnetic stripe counterfeiting.
- Reconciliation program that compares the EFT Network's electronic switch settlement report against EZswitchPlus' transaction log file and automatically identifies any discrepancies.
- Card extract application that outputs card data in a pre-defined file format used for plastic card encoding and embossing. This file can be transmitted to the EFT Network or directly to the plastic card manufacturer.
- Fraud protection when the EFT Network sends advice messages to EZswitchPlus. After a predefined number of advice messages, preventative measures can be invoked to restrict authorization (i.e., block card after a repeated number of PIN entry errors or a number of CVV or CVC failures).
- Data extracts that can support a variety of functions including but not limited to performing card conversions or generating custom reports.
- MIS Reporting System that provides critical management report data. Reports include; ATM availability, transaction types and volumes, foreign vs. on-us transactions (including breakdowns by PIN and signature transactions), transaction activity, transaction fees and transaction response times.

Note: Some of the options listed above may require additional hardware or software or are dependent on CSFi's support of the EFT Network's function. Certain MIS Reporting System functions are contingent on the EZswitchPlus operational environment utilized.

Benefit Summary

Implementing the EZswitchPlus ATM/Debit On-Line Issuer System solution helps financial institutions achieve several business benefits:

- On-line memo posting of ATM and debit card transactions.
- Reduced risk of authorizing ATM and debit transactions against accounts with insufficient balances.
- Stand-in authorization when the core system is unavailable with positive card file limit checking, balance file checking and store and forward processing.
- Comprehensive ATM and Debit card management functions that include support for multiple ATM and debit card issues.
- Ability to streamline card maintenance activities and reduce the number of card maintenance data entry points.
- Transaction logging with query functions available at any client workstation.
- ATM and debit transactions will also be reflected on various core system applications for inquiries.
- System monitoring at any client workstation.
- Periodic system checks alert predefined personnel of any disruption preventing the system from processing transactions.
- Ability to change EFT Network providers without affecting the ATM/debit on-line authorization interface to the core system.

CSF International (CSFi) is a global provider of Enterprise Transaction Processing and Management software, used by financial institutions in over twenty countries ranging from community banks to multi-bank holding companies and service providers.

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