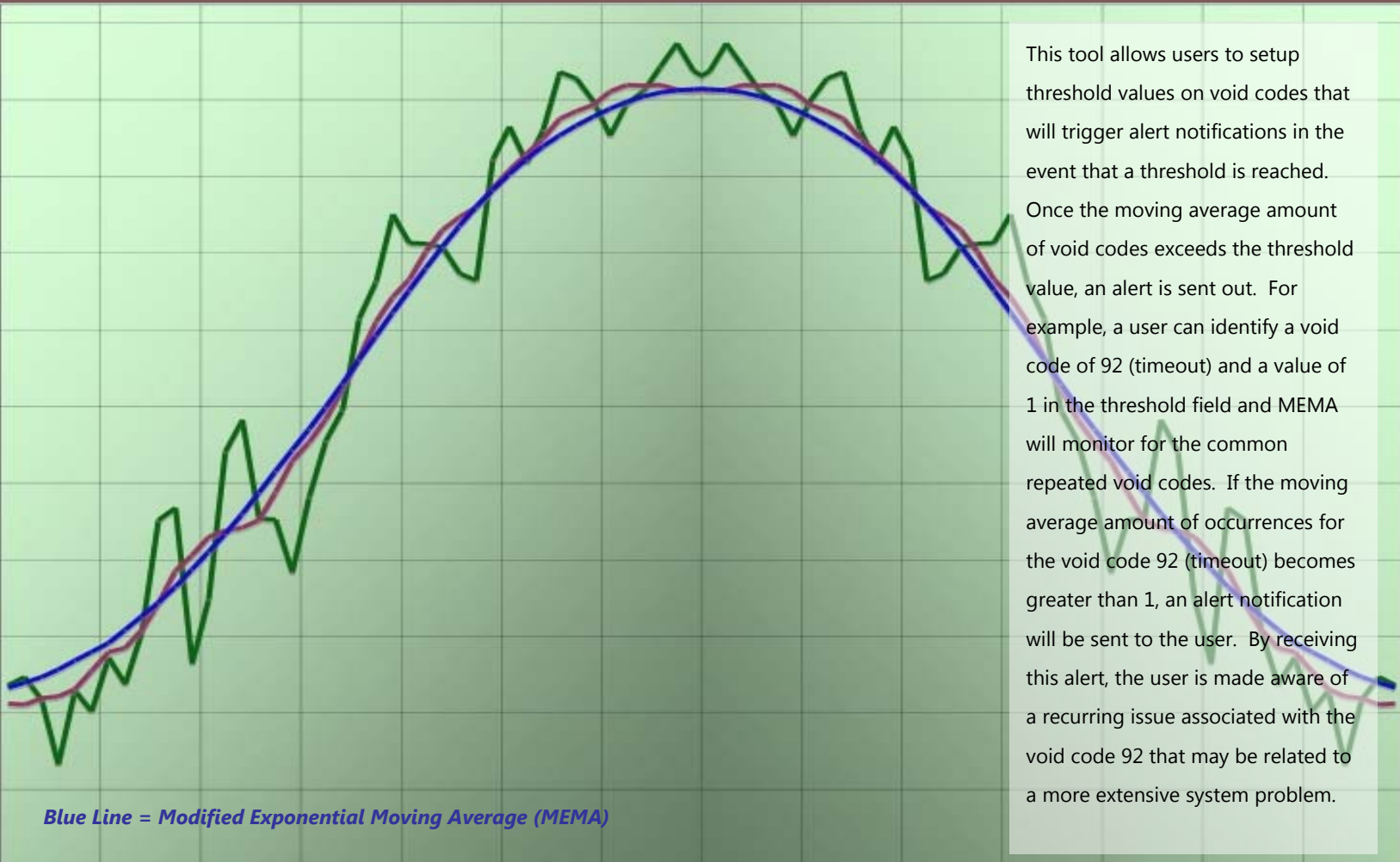


MEMA

Void Code Pattern Detection Tool



Functions & Benefits

- Proactive system monitoring and void code pattern detection
- Problems reflected by recurring void codes are detected and identified
- Operations staff can be notified of an impending problem before their customers are affected
- Immediate proactive measures can insulate customers from a potentially widespread problem occurring within the payment authorization system
- Alert notification of recurring void code patterns when using Sentinel™
- Real-time pattern detection
- User-defined customizable alert thresholds

“Without the MEMA rules, we’d have to rely on our customers telling us that there was a problem or staff happening to notice that there was a problem (particularly difficult on weekends)... With MEMA, we can now avoid customer frustration by controlling problem situations more efficiently...it’s definitely been a helpful tool for us!”

Larisa Snyder

Tompkins Trust Company



About CSFi

CSF International is a global leader in providing software for payment authorization, transaction switching, ATM driving, and debit card management. The company's software solutions offer services to hundreds of companies in over twenty countries, processing millions of transactions each year, and supporting thousands of ATM and POS terminals worldwide. Clients range from community banks and credit unions to national banks, multi-bank holding companies and processing centers worldwide.



What is MEMA?

MEMA stands for "Modified Exponential Moving Average" and is a statistical inquiry-tool that is included with recent versions of the SWITCHWARE® base release software. The tool allows the establishment of void code thresholds that (when integrated with Sentinel™) can trigger an alert message when the predefined threshold is met (see Figure 1). Failed or lost transactions can be very costly to a card issuer, and there is nothing worse than a cardholder transaction being rejected due to a problem with the card issuer's system. The MEMA tool is focused on identifying systematic problems, whether they are occurring from a particular authorizing system, device or other source. Due to the wide range of void codes and the meaning associated with each one, users can combine void codes, frequency, and authorizer information to pinpoint problems in the payment authorization system that could lead to rejected transactions. This feature represents a significant value added piece to the system, because it helps rectify problems that can affect the revenue stream and customer support services that are both very important to any financial institution. By using MEMA, financial institutions are now able to maximize the revenue streams associated with their ATM/EFT network by ensuring that transactions are processed effectively and efficiently.

Where has MEMA been successful?

One regional bank in Texas successfully implemented the MEMA Void Code Pattern Detection Tool and was able to detect a series of void codes that pointed to a synchronization error occurring with their HSM. MEMA allowed the bank to quickly identify and easily correct the problem before it became a more widespread situation affecting many more of their customers.

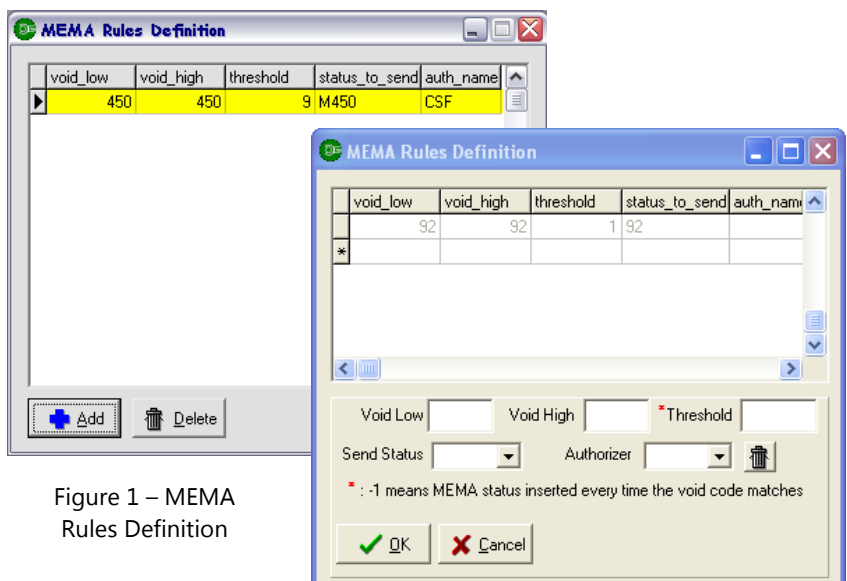


Figure 1 – MEMA Rules Definition