



Authorisation Service

The OmniPay Authorisation Service provides 24 x 7 secure authorisation switching for both domestic and international merchants on behalf of merchant acquirers.

The Authorisation Service is just one of several parts of the Acquiring Value Chain that OmniPay provide, the others including Scheme Clearing, Merchant Settlement, Exception Item Handling and Reporting. The service currently supports 27 merchant acquirers across Europe, Asia Pacific, and North America. It is therefore of paramount importance that the platform provide continuous availability, through a flexible, resilient and robust platform architecture.

Card Brand Support

- VISA
- MasterCard
- Maestro
- UK Domestic Maestro
- Diners Club International
- Discover
- American Express
- JCB
- ELV (German Electronic Direct Debits)

Supported Business Profiles

- Card Present POS
- Card Present EMV offline PIN
- Card Present EMV online PIN
- Card Not Present – MOTO
- Dynamic Currency Conversion
- E-Commerce
- Secure e-Commerce – MasterCard SecureCode and Verified by VISA
- SecureCode for telephone orders
- MasterCard Gaming (Payment of winnings)
- Address Verification Service
- Recurring and Instalment
- Hotel Gratuity
- Unattended Petrol

Supported Authorisation Message Protocols

- OmniPay ISO8583
- APACS 70

Options for Authorisations Connectivity to OmniPay

There are many options available to merchants and Payment Service Providers for authorisations connectivity to the OmniPay platform.

TNS – Various Telecommunications Protocols

Leveraging the telecommunications capabilities of our partner TNS, it is possible to establish authorisations connectivity to OmniPay using:

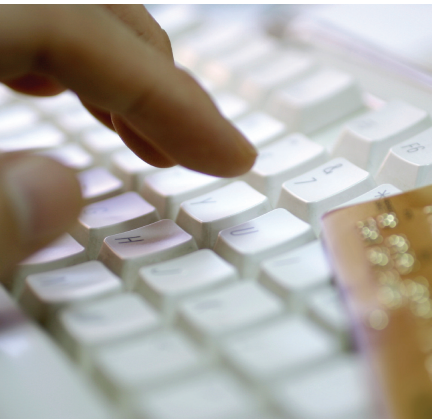
- PSTN
- ISDN
- GSM
- GPRS
- X25
- TCP/IP

DataWire VXN – Internet

Using the DataWire VXN, the merchant or PSP location can use outbound internet access for secure and PCI compliant transaction delivery over the internet.

“The OmniPay authorisation system allows us to provide our merchants a high quality, highly efficient and functionally rich authorisation service. From e-Commerce 3D Secure to Card Present EMV Online PIN support, we as the acquirer have the comfort of knowing that our merchants are benefiting from the best and most reliable service available.”

Rene Smits,
COO PaySquare BV



Connectivity to the Card Schemes

VISA

Each OmniPay Data Centre has either two or four VISA EAS servers and resilient connectivity to VISA Europe, VISA US and VISA AP.

MasterCard

Each OmniPay Data Centre has a dedicated MasterCard MIP and resilient connectivity to the MasterCard MIP in the other Data Centre. OmniPay have connections to Banknet for both European and non-European authorisations and use Banknet to process JCB and UKDM authorisations as well.

Diners / Discover

Each OmniPay Data Centre has connectivity to Diners Club International which is also used to process Discover Card authorisations.

American Express*

Each OmniPay Data Centre has connectivity to American Express' central processing host in the UK.

* For release in 2010

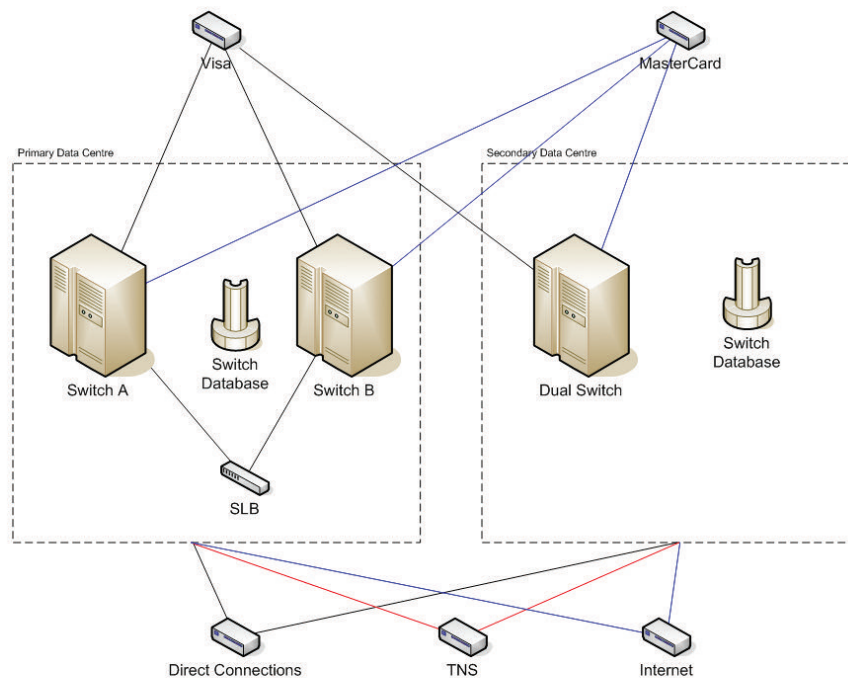
Direct Connections

Some Payment Service Providers with larger transaction volumes establish their own TCP/IP connectivity and provide their own routers within our primary and secondary Data Centres. This infrastructure can also be used for submission of settlement files and for the exchange of other files if required.

VPN Connections

OmniPay provide a facility for VPN connectivity for authorisations, offering customers a cost effective and secure means of communication.

OmniPay Authorisation Server Resilience



Hardware and scheme connectivity resilience are supported by also maintaining at the Production Data Centre a second hot backup authorisation host which is configured with different connectivity to the card schemes. With separate card scheme Access Points defined on each server OmniPay can provide local resilience and ensure that maintenance or upgrades can be performed non-disruptively.

A second level of resilience is provided by the 'Dual Switch' at OmniPay's Secondary Data Centre. This is an additional active authorisation host with its own database containing the same merchant static data as the primary authorisation host database, but with its own separate transactional data.

Inbound customer connectivity and outbound card scheme connectivity are provided to both the Production Data Centre and the Secondary Data Centre, and the transaction carriers can decide to route authorisations to the secondary switch if the production switch is unavailable for any reason. Subsequently, transaction carriers can automatically direct traffic back to the Production Data Centre when connection quality has been restored.

The OmniPay authorisation solution is designed to provide our clients with a 100% available authorisation service, 24 x 7 x 365, guaranteeing the highest levels of service quality.