

# TranzWare Online



A high-performance, fault-tolerant, electronic payments processing system for the secure growth of payments businesses in an increasingly multi-card and multi-channel environment



With increasing transaction volumes and the expansion of alternative payment options, payment service providers need to ensure that they have a future-proof and secure processing system in place with the flexibility to cope with changing industry and customer requirements.

Leveraging legacy systems and stretching them beyond their initial capacity is no longer an option, and financial institutions built on these underlying architectures are struggling to cope in a multi-channel and multi-device industry that they weren't built for. As the industry becomes more customer-centric, system failures can be devastating to customer retention and loyalty.

To help future-proof your payments business, Compass Plus offers TranzWare Online, a system that enables the secure multi-card processing of all transaction types, across all available delivery channels. TranzWare Online is proven and trusted globally as a highly efficient, fault-tolerant engine for the switching, routing and authorisation of electronic payment transactions.

This processing engine was specifically designed to deliver flexibility for system expansion unrestricted by hardware, operating system, network and host system, financial product, type of transaction, device and delivery channel. Its unrivalled advantage lies in the advanced customisation capabilities, extensive library of interfaces and near-linear scalability enabling customers to build a bespoke processing system with the flexibility to meet and exceed both customer and industry requirements.

Compass Plus is trusted across the globe to build and manage processing systems that generate new revenues and improve profits for customers.

## **ATM driving and management**

Built on object-oriented technology, TranzWare Online offers extensive functionality for the management of ATM networks. Though often overlooked, ATMs remain essential to a payment service providers' business as the only financial interaction point between themselves and their competitors' customers. TranzWare Online can help turn a network of cash dispensers into a secure, lucrative customer relationship tool, offering everything from standard services to innovative products such as virtual prepaid cards and even loans. Due to the highly customisable architecture of the TranzWare Online system, the products and services that could be available via an ATM are limited only by the imagination of the payment service provider.

The ATM monitoring component of the system enables better customer service through both real-time monitoring and in-depth analysis of the network as a whole, a group of terminals or a singular ATM, in various data cross-sections.

TranzWare Online also provides complete support for POS processing. The product processes all types of transactions made by any type of card via a vast number of POS makes and models.

## **Advanced customisation features**

The availability of a unique customisation engine, TranzWare Online Algorithmix, allows customers complete control over the configuration of the processing system. By offering extensive scripting functionality, Algorithmix enables customers to implement new and differentiating product features without having to make any changes to the system core.

The benefits this engine delivers are clear: customers can create, test, adjust and improve product features as frequently and in as many ways as they want, offering them an advantage over their competitors. Examples of innovative uses of this module include leveraging the system to significantly enhance existing and launch new products and services available at ATMs and utilising the rules-based scripting engine to effectively prevent fraud.

This product has an unparalleled library of interfaces with payment networks, host systems and CBS' and also contains a comprehensive SDK for interface development, empowering customers to take control and quickly develop interfaces themselves with ease.

## Remote access features

An additional component of the system is TranzWare Online Financial Institution Maintenance Interface (FIMI), an advanced system management tool providing remote access to the resources of the processing centre built on TranzWare Online. This module provides a web application for remote access, enabling the administrator to perform virtually any operation in the system. TranzWare Online FIMI provides extremely secure remote access which makes use of a standard Internet browser yet, being transaction-based, is subject to all security controls and audits applicable to transactions.

### KEY ADVANTAGES

- Secure and flexible payments switching, routing and authorisation
- Extensive library of interfaces to host systems, payment networks, CBS' and comprehensive SDK
- Multi-institution, multi-account, multi-card, multi-currency, multi-channel, multi-device, multi-transaction and multi-language capabilities
- Advanced monitoring options
- Remote access to processing resources with the capability to perform system operations
- Unique flexible, scripting engine enabling the customisation and implementation of new product features, increasing competitive advantage and significantly speeding up time to market
- Near-linear scalability encouraging business growth by effectively managing ROI with support available for networks of any size from local systems to global networks
- Fault-tolerant system with 24/7 availability
- PCI PA-DSS compliant



## About Compass Plus

Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet rapidly changing market demands. Our diverse customer base spans retail banks, processing centres, national switches and personalisation centres in countries across Europe, Asia, Africa, the Middle East, North and South America. With 30 years' experience, Compass Plus helps build and manage all-scale electronic payment systems that generate new revenues and improve profits for its customers.

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