



ESP-Link™/FTS

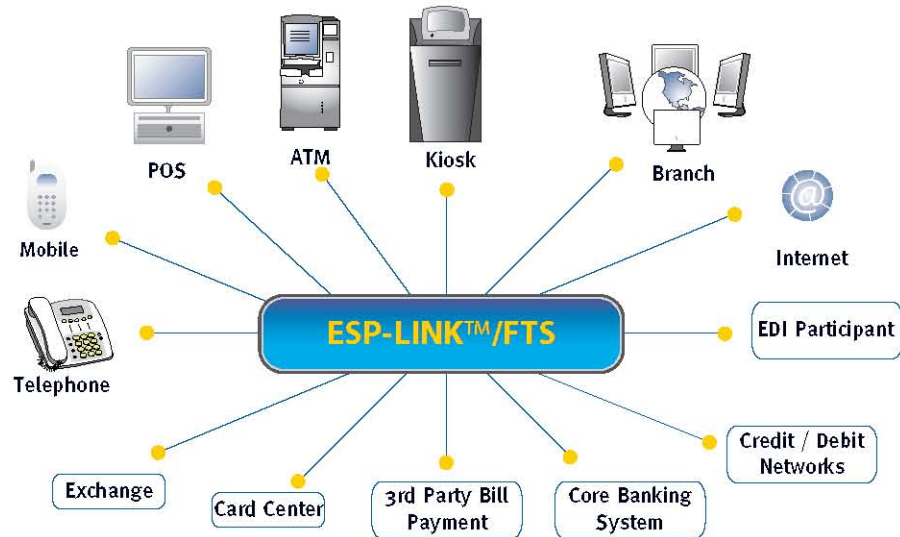
FINANCIAL TRANSACTION SOLUTIONS



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ESP-LINK™/FTS ENABLES EFFICIENT TRANSACTIONS FROM ANY DELIVERY CHANNEL AND EXCHANGES THEM SECURELY AND SEAMLESSLY WITH ANY DESTINATION: RETAIL BANKING SYSTEMS, CARD PROCESSING CENTERS, STOCK EXCHANGES, OR TRADING PARTNERS. FTS MAKES IT CONVENIENT AND EASY TO USE E-COMMERCE SYSTEMS AND GIVES CUSTOMERS CONTINUOUS ACCESS TO FUNDS AND INFORMATION.

DELIVERY CHANNELS



THE PHENOMENAL GROWTH OF ELECTRONIC DELIVERY CHANNELS HAS CHALLENGED COMPANIES TO ADAPT QUICKLY TO AN EVER-CHANGING BUSINESS ENVIRONMENT.

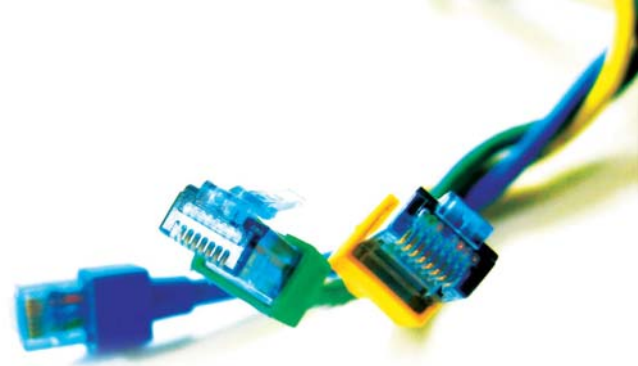
➤ BENEFITS

- + Improve Customer Satisfaction
- + Build on your investment
- + Generate New Revenue Streams
- + Competitive Advantage
- + Increase Revenues
- + Manage Risks
- + Build Winning Strategies faster
- + Offer faster service and shorter lines
- + Guaranteed availability (24x7x365)
- + Enable efficient integration of existing systems infrastructure
- + Reduce fraud and bad debt
- + Use stand-in authorization
- + Analyze in-depth customer usage trends
- + Create relationship-building, cross selling programs

➤ FEATURES

- + Certified With All Major Credit Bureaus (VISA™, Mastercard™, AMEX™ and China UnionPay)
- + Certified for EMV Acquiring
- + Easy to Install
- + Easy-To-Use Graphical User Interface
- + No more Unix Command Lines
- + Enhanced UI Security Features
- + New Message Queue Manager Improves Performance
- + Streamlined Configuration Process
- + Multi Currency
- + Multi Language
- + Multi Bank

ESP-Link™/FTS Features Overview



Certified for EMV Acquiring

FTS 5.0 is ready for EMV transaction processing. The internal message structure of the Transaction Management Engine now supports all the extensions required to manage the additional EMV data elements.

Graphical User Interface (No more command lines)

All user interactions with the FTS application (monitoring, command, control, and configuration) now take place exclusively through the FTS 5.0 graphical user interface. The new user interface eliminates all need for any command line interactions with ESP-Link™.

UI Security Features

FTS 5.0 provides enhanced application access security. Using the role-based security mechanisms, 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 5.0 users.

New Message Queue Manager

FTS 5.0 contains technology for the automatic monitoring, detection and repair of message queue incidents. There is also a new monitoring process for the switch that performs automatic instantiation and resource recovery based on loading parameters.

Streamlined Configuration Process

ESP-Link™/FTS is now easier than ever to configure and administer. All the configuration functions are in real-time and are regrouped and reorganized under a single top-level menu. A copy/paste functions 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.

Create Winning Solutions with

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

Credit, Debit and Authorization

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.

ESP-Link™ 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** solutions.

Technical Highlights

The **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 protocols such as X.25, NCR ISO, TC500, SNA LU 6.2, TCP/IP and many others.

The message level interface between terminals and the **ESP-Link™/FTS** system is managed by terminal drivers from the Terminal building block collection of software. **ESP-Link™/FTS** systems 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** systems use the software and services provided by the TME to move data between network endpoints efficiently, securely and error-free. 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.

***ESP-Link™** 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 offers the following transaction management functions

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

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

Switch Operations Workstation

ESP-Link™/FTS system maintains all the data required to run the monitors and commands that are used by operators to run the system. **ESP-Link™/FTS** is provided with an Operations Workstation that can be used by individuals with sufficient security clearance profiles to perform the tasks generally performed by network operators 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)