



# FinPay

The Financial Switch drives all the industry standard front-end devices such as ATMs, Point of Sale (POS) devices for processing of Debit, Credit and Smart cards, cash-in systems, and provides transaction authorization by connecting to Core Banking systems of different banks, interchanges and co-networks. Typically, a financial switch is an electronic payment software for driving ATM terminals, transaction switching, card management and interfacing to National Financial Switch and financial switches of other banks. The Financial Switch also integrates with new generation payment channels, such as internet payment gateway and mobile payment systems. As such the Financial Switch is a must have solution for a payment solutions provider.

DataVision Financial Switch, **FinPay** is a flexible, scalable and secure payment solution that is designed on a less expensive platforms and offers efficient card processing services. The entire switch solution revolves around Java technology and handles transaction processing throughout the entire transaction lifecycle from acquiring to switching. It offers reliable acquiring of devices, authentications, card management, settlements, switching to multiple networks and authorizations to card based transactions from multiple channels. It enables banks to add and maintain terminals with no down time through a web based monitoring tool. With high availability and centralized monitoring and control, it enhances operations and customer experience.

## KEY FEATURES

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- Supports Cash withdrawal, balance enquiry, mini statement, fund transfer and PIN change
- Multi-lingual screens
- Reversal mechanism and transaction reports
- ATM configuration and support for any number of ATM terminals
- Reliable, Secure and Flexible
- Scalable and cost effective
- Online transaction monitoring tools
- Card management interface
- Integration to National Financial Switch

### TECHNOLOGY & INTERFACES

**Datavision's FinPay has a robust technology framework-**

- Supports ATMs with NDC
- Hardware Security Module (HSM) supports PIN / CVV1 / CVV 2 generation, validation & translation
- Routing Engine - routes messages to authorization system depending on the routing rule
- Interchange I/F - uses ISO 8583 messaging to interface with National switch
- Supports multiple Cash Dispense logic
- Scheduler supports scheduling of batch processes
- Transaction engine ensures processing and routing of messages per workflow

### THE ADVANTAGE

- The application provides switching and routing to major networks, card associations and processors
- Supports the routing of transactions through various delivery channels including smart mobile devices and phones
- FinPay also allows a common set of middle office services to be accessed by multiple channels and supports a wide range of POS devices and ATMs
- FinPay supports high volume, high availability processing through a scalable architecture that can run on a variety of platforms
- FinPay enables bin based multi interchange routing
- Supports consumer e-payment transactions


Mentioned here are some of the important product features. DataVision will be pleased to provide more information upon request. Please contact us.



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