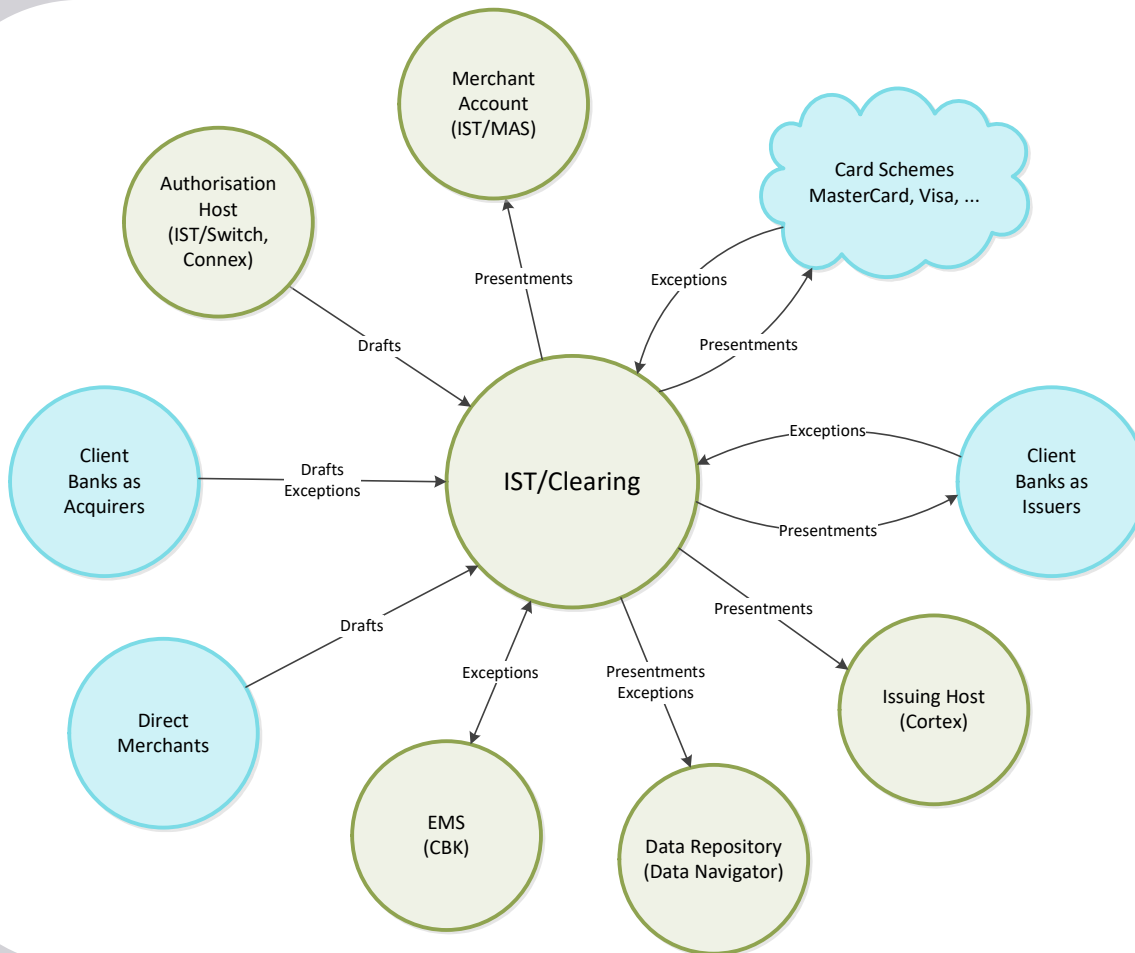




IST/Clearing

2019

IST/Clearing: Generic Solution



Supported Transaction Types

Originals

- Purchases ('Drafts')
- Purchases with Cash-Back
- Refunds>Returns/Credits
- Reversals
- ATM Cash Advances
- Manual Cash Disbursements
- Quasi-Cash ('Unique')

Presentments

- Presentments: 1st, 2nd, 3rd – for all 'draft' types
- Reversals - for all 'draft' types
- Rejects
- Returns
- Reclassifications, Downgrades

Exceptions

- Chargebacks: 1st, 2nd
- Fee Collections
- Retrieval Requests

Reconciliation and Settlement

- Visa VSS
- MC Settlement Reports

Special Types

- BIN table updates
- Currency Exchange Rate updates

Core Interfaces



*Diners Club
International*



Card Schemes

- VISA: BASE II, BIN, ARDEF, RegARDEF
- MasterCard: IPM, MPE
- AmEx: GNS, CAPN, EMEA, JAPA
- Diners
- JCB
- Discover
- UnionPay
- DinaCard

Payment Processors

- Draft256
- Paymentech
- TSYS

Internal

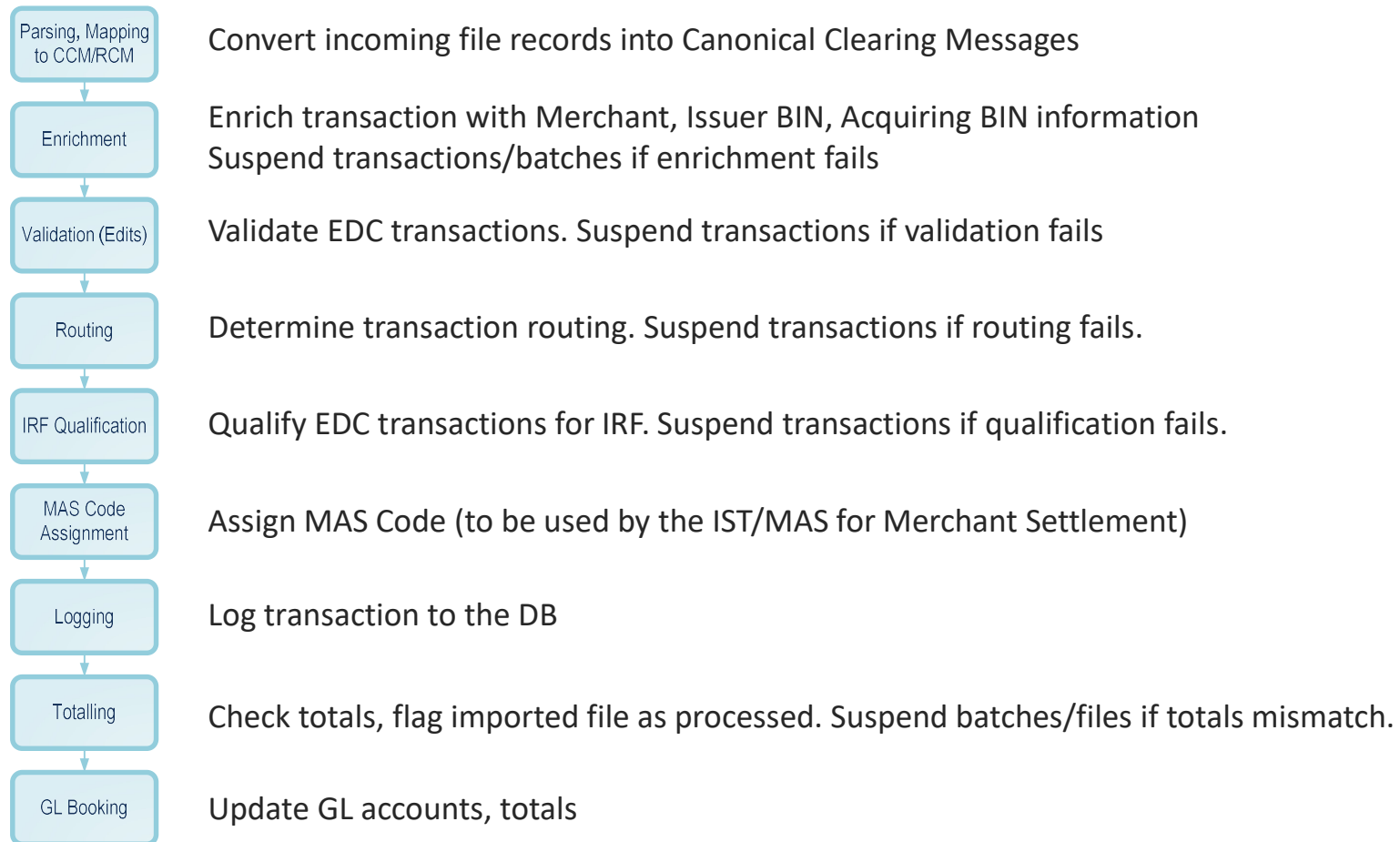
- TC57
- OCS

Main Features



- **Multi³**: Multi-Institution, Multi-Region, Multi-Currency
- **Universal**: Support for all major Card and Payment Schemes
- **Compliant**: Semi-annual compliance releases
- **Profitable**: IRF qualification process optimized for best rates
- **Evolving**: New features are being added constantly
- **Customizable**: Easy to use custom features, even on the fly
- **Scalable**: Multi-threaded, optimized to utilize available hardware
- **Lights-off Ready**: Runs 365x24x7, minimum administration
- **Flexible**: Extended configurability in every functionality
- **Secure**: PA-DSS 3.2 certified

Import: Step by Step



Transaction Suspension



- Three levels of suspension: Transaction, Batch, File
- Transaction level:
 - Errors in enrichment, edits, routing, IRF qualification, mod10 check, etc.
 - Inactive or expired merchant
- Batch level:
 - Missing or misconfigured merchant
 - Inactive or expired merchant
 - Unmatched totals – amounts or counts
 - Number of suspended transactions exceeds threshold – count or percentage
- File level:
 - Unmatched totals – amounts or counts
 - Number of suspended transactions exceeds threshold – count or percentage
 - Number of suspended batches exceeds threshold – count or percentage
 - Time-outs
- Suspended transactions may or may not be sent to GL and MAS (configurable)
- Most suspended transactions may be fixed and re-processed

Transaction Enrichment



Card Scheme Determination

- | | |
|--|---|
| <ul style="list-style-type: none">• Card Scheme BIN Tables• Client BIN Tables• Prioritization Rules• Overlapping Range Resolution Logic | <ul style="list-style-type: none">• Card Scheme• Issuing BIN• Processing BIN• Card Product |
|--|---|

Enrichment

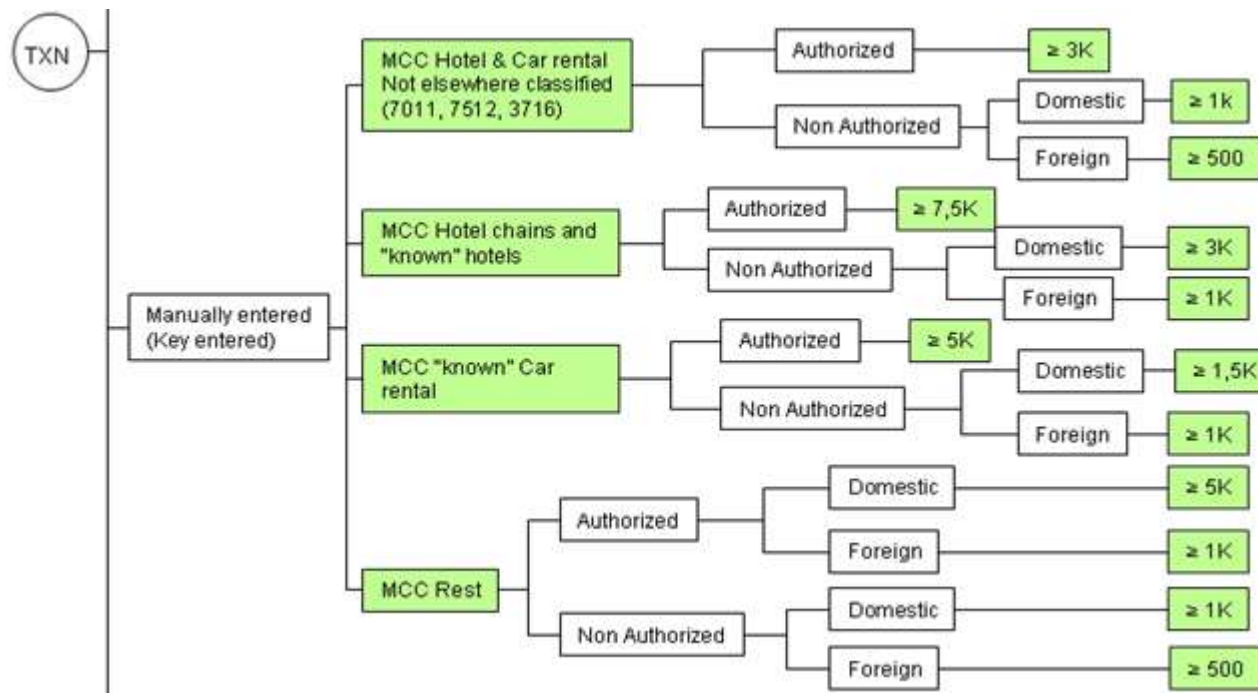
- | | |
|--|--|
| <ul style="list-style-type: none">• Issuing BIN• Acquiring Institution ID• Merchant ID | <ul style="list-style-type: none">• Acquirer and Issuer Information<ul style="list-style-type: none">• Region, Country• Card Program Registration• Merchant Information<ul style="list-style-type: none">• MCC• Address, Telephone, URL, etc.• Scheme-specific Merchant ID• Activity Status |
|--|--|

Enrichment Modes

- **No Enrichment:** All transaction data elements are derived from incoming files, empty or missing elements are not enriched
- **Partial Enrichment:** DB is used to populate data elements missing or not populated in the incoming files
- **Forced Enrichment:** DB is used to overwrite all data elements, including those that can be derived from the incoming files



Transaction validation – Custom rules



Transaction Routing



- Transaction Source
- Transaction Type
- PAN range
- Card Scheme
- Transaction Currency Code
- Transaction Receiver
- + up to 3 optional conditions

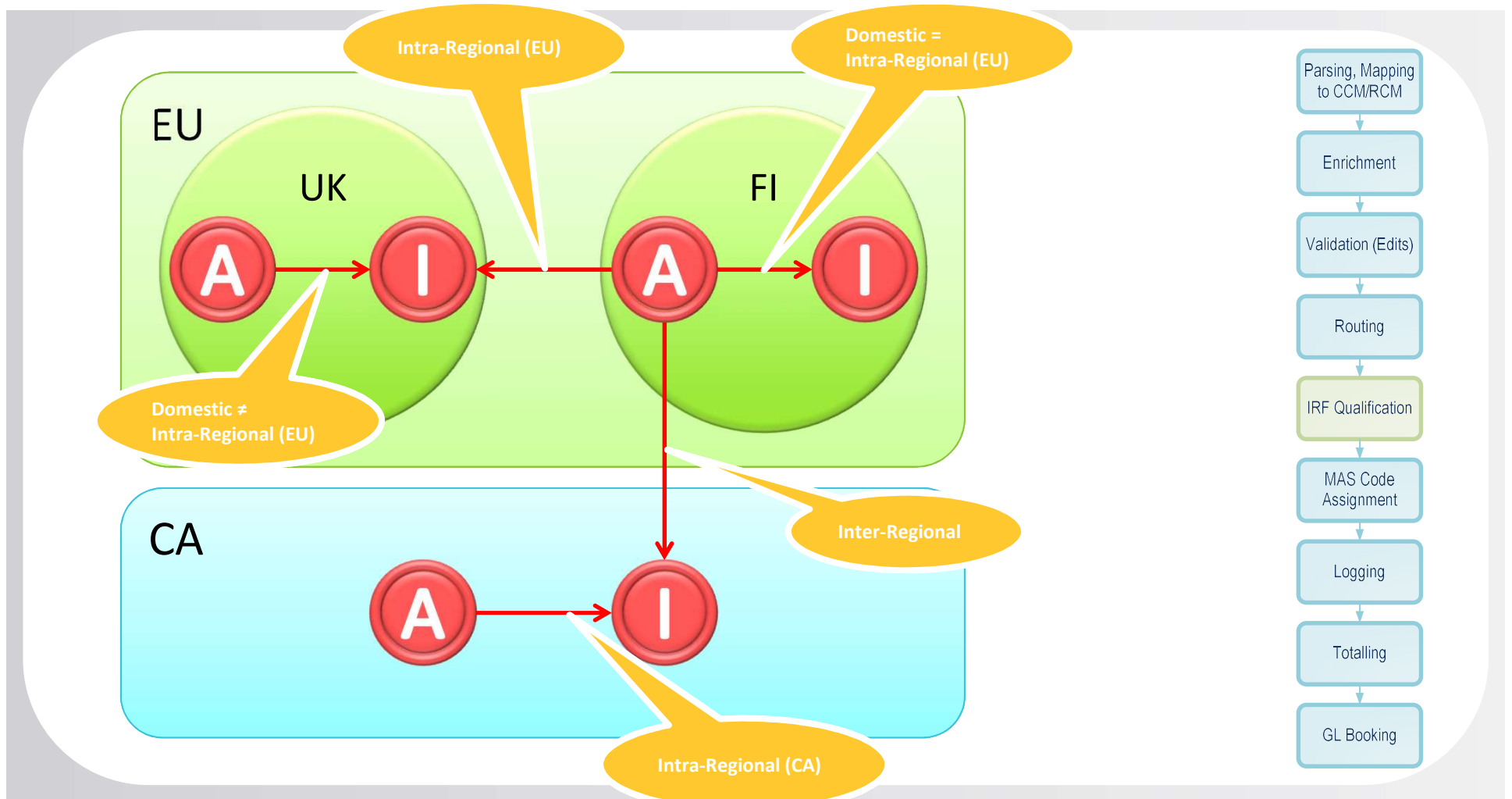
- Destinations (Primary, Secondary)
- Destination File Formats
- Processing Modes
- Acquiring BIN
- Acquiring ICA
- Business ID

Txn Source	AcmeBank
Txn Type	010105001* (any draft capture)
PAN Low	*
PAN High	*
Card Scheme	VISA
Currency	EUR
Txn Receiver	456789
Additional	<i>not used</i>

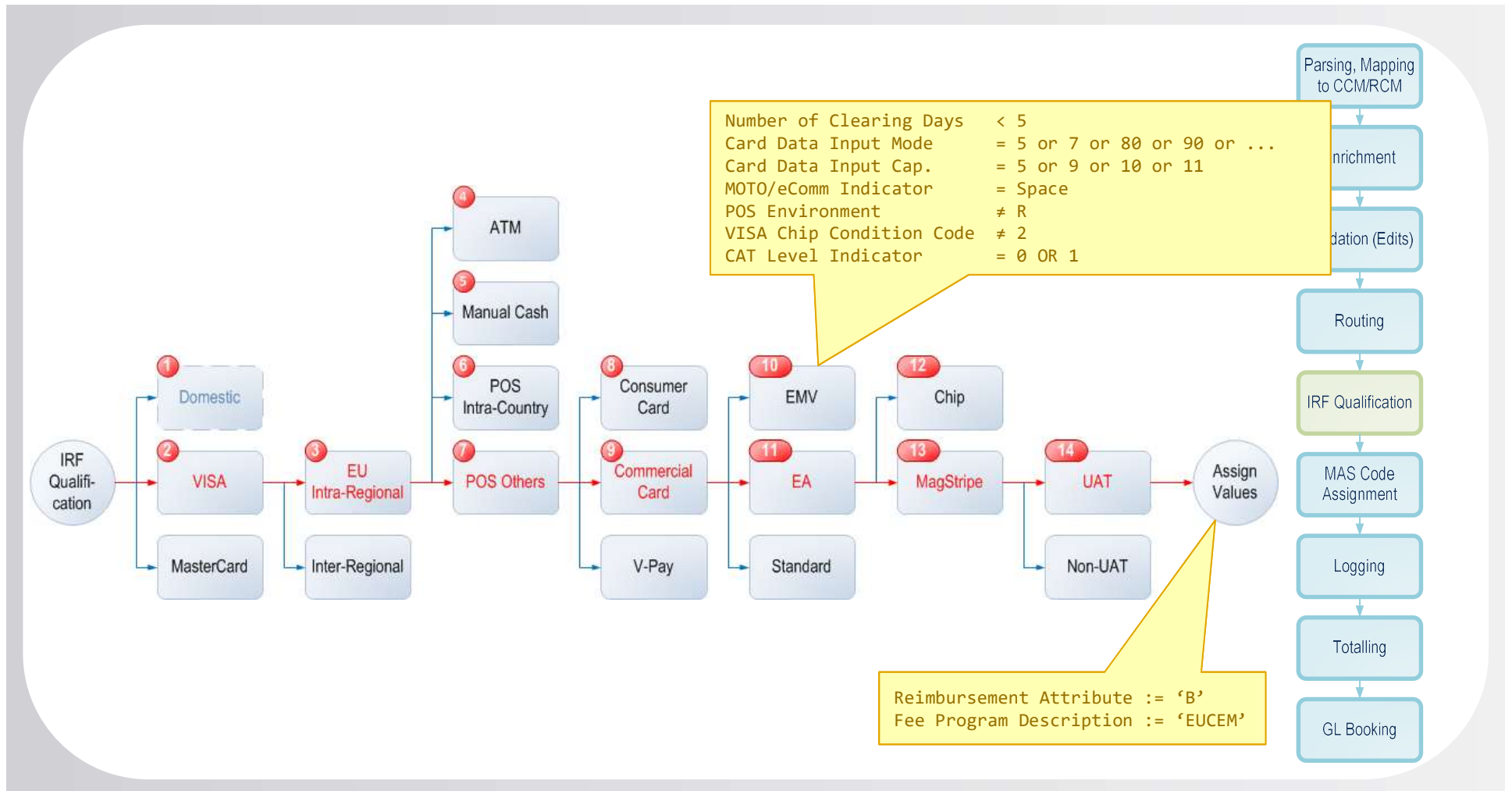
Primary Dest	VISA
Primary Format	BASE II
Primary Mode	File Export
Secondary Dest	IST/MAS
Secondary Format	MAS
Secondary Mode	File Export
Acq BIN	456780
Acq ICA	<i>not set</i>



Interchange Qualification: Countries, Regions, World



Interchange Qualification: Engine



GL Booking



- Transaction Source
- Source Format
- Transaction Type
- Destination
- Card Scheme
- + up to 3 optional conditions

- Account Payable
- Account Receivable
- Suspend Account
- Write-off Account
- ForEx Account



	Payable to Merchant	Receivable from CA	Suspended	ForEx
Normal Flow	100	100		
Suspended	100		100	
Re-processed		100	100	
Foreign Currency	\$100	3000		2900
	3000	3000		
		2900		2900

Tasks



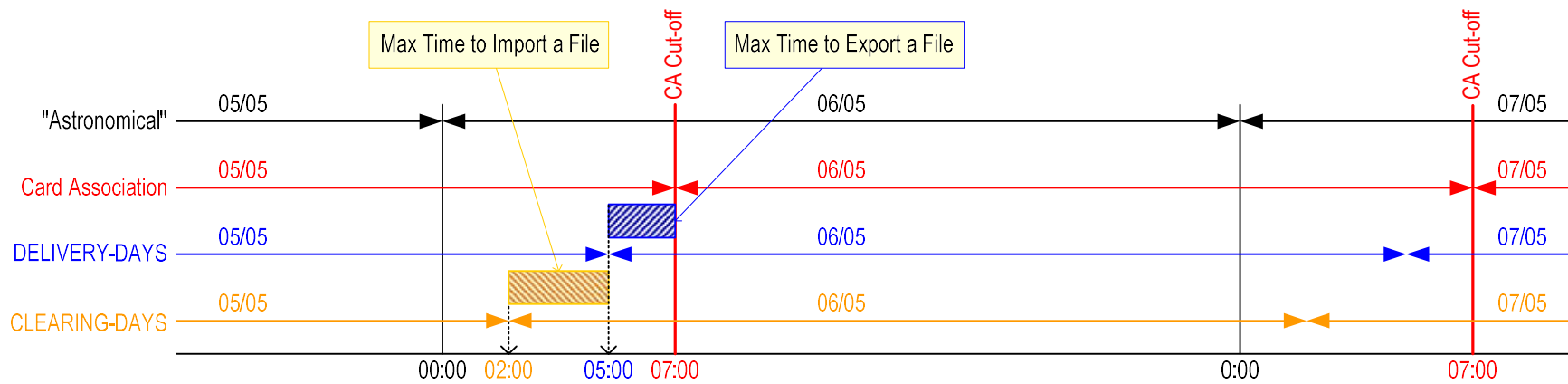
Tasks

- Import
 - Prescheduled
 - Directory scan (start / stop)
- Export
- System tasks
 - BIN table updates
 - Memory cached data reload
 - Suspended transactions re-processing
 - Anything else

Scheduling

- Immediate execution (“Run now”)
- One time scheduled tasks
- Recurring tasks
 - Day of week
 - Date of month
 - End of month

Calendars

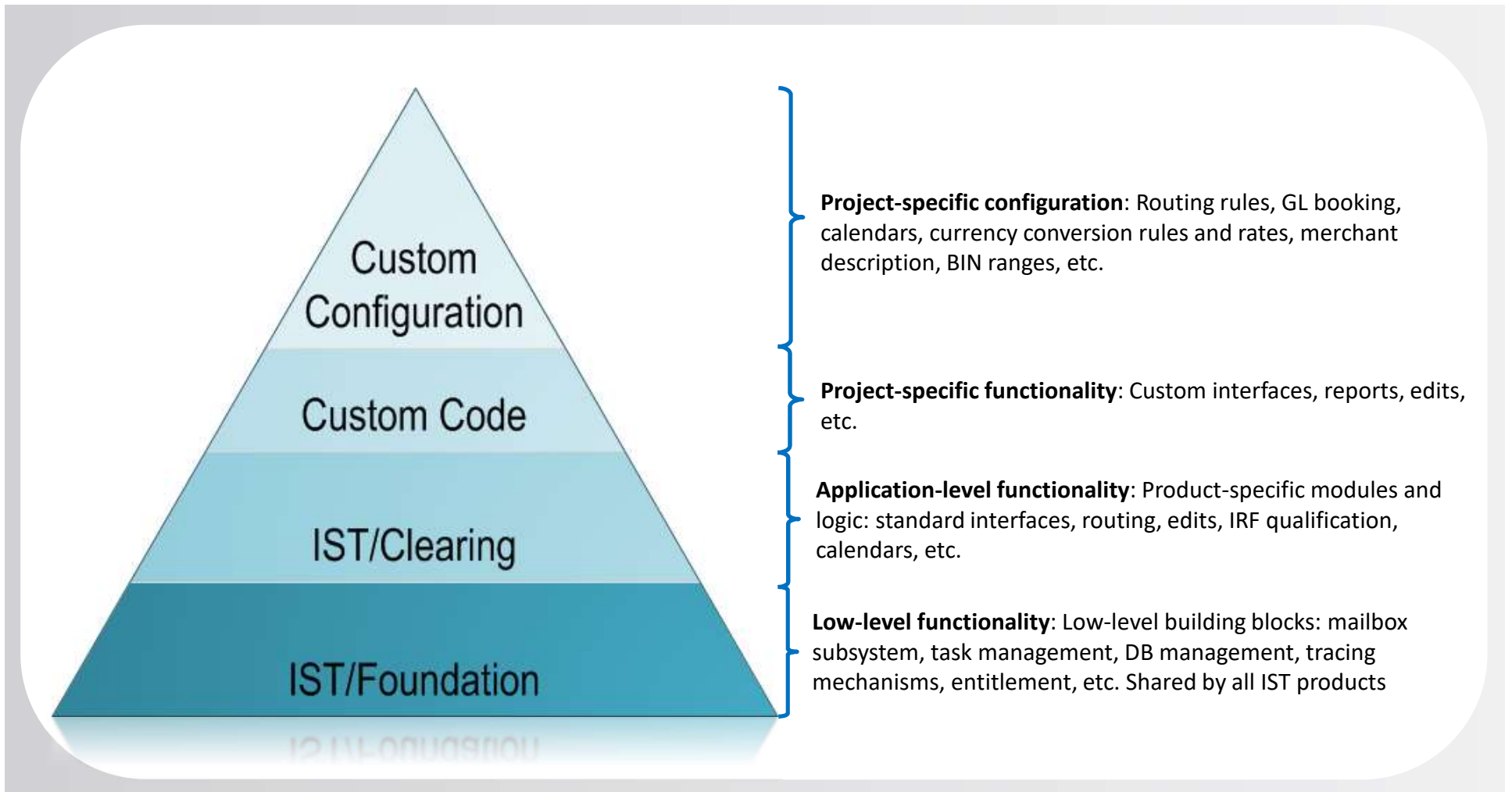


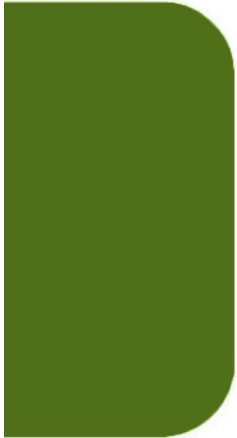
Multi-currency



- Support multiple rate sets
- Exchange rate set origins:
 - Card Schemes: VISA (BASE II), MasterCard (IPM), etc.
 - Generic format for local/national Forex rates providers
 - Manually entered via a GUI screen
- Rate set selection:
 - By destination
 - By transaction card scheme
 - Default set
- Use historic or current rates
- Conversion results consistent across IST/Clearing and IST/MAS

Building a Solution





Thank you