

Making global commerce happen



Acquirer Systems  
www.acquires.com



Innovation in Transaction Management



FIRST DATA  
International

Acquirer Systems - A Customer View

John Ward - OmniPay  
Authorisation System & Relationship Manager  
28<sup>th</sup> February 2008

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Acquirer Systems – A Customer View

- Who are OmniPay & what do we do ?
- What is our relationship with Acquirer Systems
- How we use Acquirer Systems products & services
- OmniPay & Acquirer Systems in the future

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Who are OmniPay & what do we do ?

- OmniPay was founded in Dublin in 2000.
- Global Acquirer Processing Platform based in Dublin, Ireland
- Platform live for clearing and settlement in 2002, authorisation service live in 2003
- Supporting 22 Acquiring Institutions across Europe, Asia Pacific and North America
- Platform offer's robust acquirer processing in an outsourced 24x 7, mission critical, secure environment
  - Highly available, highly scalable and rigorous infrastructure
  - Modular, open, business driven architecture
  - Each institution owns independent BINs and ICAs
- Platform supports
  - Multiple Institutions
  - Multiple Currencies
  - Multiple languages
  - Multiple Regions and Countries

**The *only* merchant platform that operates Globally**

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### OmniPay Clients & Partners

- Full Service Processing
- Dynamic Currency Conversion
- E-Commerce
- BIN Rental Agreements

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### What is our relationship with Acquirer Systems?

- We provide an Authorisation Service for our European Acquirers & their PSPs/NSPs/Merchants
  - Three incoming Authorisation Message Protocols
    - APACS30, OmniPay ISO8583 & GICC
  - Multiple redundant links to VISA & MasterCard Europe
  - Mixture of POS/eCommerce business
  - 7 Acquiring Institutions
  - Multiple Communications routes & protocols
  - Many PSPs/NSPs & POS Devices certified on our Platform

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### What is our relationship with Acquirer Systems?

- We provide all PSPs & POS providers with comprehensive certification test plans
- We have our own comprehensive regression test cases
- All of this testing and certification is done using ASCert
- Acquirer Systems provided our own test cards for our card present and EMV test cases
- We also carry out many ADVT & TIP Certifications with VISA & MasterCard using VTS, VMTS & MEAS. But every certification project starts with ASCert.

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How do we use Acquirer Systems products & Services ?

- ASCert as the issuer simulator, providing specific response messages for specific test cases
- ASCert as a source of transactions for our own regression testing
- ASCert as a source of transactions for load testing of our Production Authorisation Infrastructure
- ASCert chip card reader (SCIM) to generate Chip test transactions
- Acquirer Systems ASCert support and training for my team
- Acquirer Systems EMV training for OmniPay
- Acquirer Systems Consultancy Services
  - Leveraging the Payments Industry Knowledge of Acquirer Systems
  - Helped us with a project to implement online PIN support in our own ISO8583 protocol

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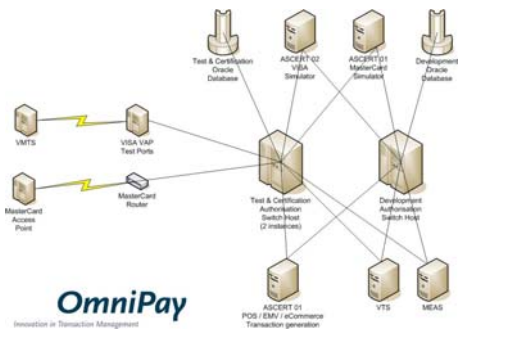
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Authorisation Switch Test/Certification Infrastructure




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OmniPay & Acquirer Systems in the future ?

- **CheckPointer**
  - We have licenced but not yet implemented the ASCert CheckPoint Module
  - Could enhance our certification process with more automated checking & reporting on test transactions
- **Retailer Acceptance and Testing Pack**
  - We have licenced the ASCert RAT Pack but haven't yet built the use of it into our certification process
  - Can be provided to 3<sup>rd</sup> parties who are developing to our specifications so that they can pre-validate their message formats prior to starting their OmniPay certification
- **Global Authorisation Migration**
  - ASCert as issuer simulator will be upgraded to support Banknet

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### Acquirer Systems – A Customer View

→ **In Conclusion . . .**

- OmniPay & Acquirer Systems have worked closely together over the last several years.
- We are happy that we chose ASCert as our simulator.
- ASCert is a key part of the OmniPay testing and certification process.
- We are very happy that it does everything we need it to do right now.
- We are also conscious of the fact that it has many more capabilities and that we could make more use of it in the future.

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Making global commerce happen



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