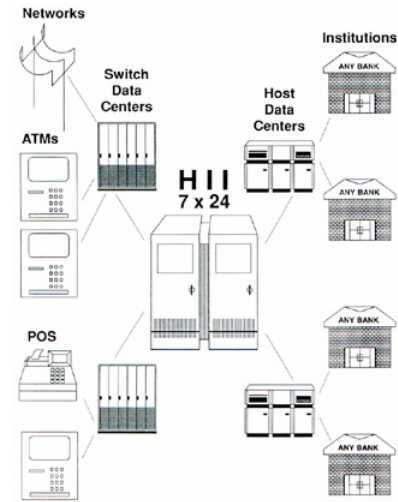


HII 7x24

Online Transaction Authorization System



Looking for a proven software system that handles real-time transaction authorizations for bank cards and debit cards?

Need source code so you can have control of your EFT destiny?

The **HII 7X24 EFT System** consists of two independent modules: **Host Module** and **Stand-In Module**. The Stand-In module will meet the needs of any developer who must deal with Electronic Funds Transfer (EFT) authorization, in real-time.

This 'round-the-clock' system is designed for financial institutions or processors that provide their customers with the ability to access their accounts using networks that drive ATMs and Point-Of-Sale as well as eCommerce networks. Many issuer institutions and many unique networks can be accommodated with a single Stand-In module.

The software was designed to handle multiple networks and multiple financial institutions and to accommodate large volumes of financial transactions, with intended high growth rates.

The code is written in well documented C language, using Microsoft C and adheres 100% to ISO 8583 Bankcard Interchange Message Specifications and ANSI x9.2 Standards.

HII 7x24 Features

Processes Transactions Quickly In Real-Time

- Accepts POS Pre-Authorization Transaction Requests from multiple networks
- Translates incoming Requests to 100% ISO Standards format for internal processing
- Translates outgoing Responses from 100% ISO Standard to each network's required transaction format
- Compares Authorization Requests to Customer, Card and Account records
 - ... Approvals
 - ... POS transaction HOLDS, aged to the minute, for Pre-Auth transactions
 - ... Partial dispense (for ATM transactions)
 - ... Cash-back OK (for POS debit transactions)
 - ... POS Pre-Auth Cancellations and Returns
 - ... Denials with individual network Reason Code requirements

Parameter Driven Design

- Real-time ability to Add, Change, Delete all parameter types
- Security by: System level, issuer level, user level

Statistics

- ... Issuer Datacomm
- ... Issuer Advises
- ... Network Datacomm
- ... Network Transaction Translate
- ... Authorization by Tran Type

HII 7x24 Advantages

Speed

- Transactions are always turned around consistently and fast
- Transaction volume increases are handled through multiple copies of Authorization Process Modules, resulting in no slow-down

Proven Performance

- 100% Up-Time record: System has never crashed due to hardware, environmental software or application software over a 7 year period.

Compatibility

- Portable code, written to ANSI Standards
- Top-Down design completed before any code was written
- Modular design of processes for easy integration
- Full Technical documentation available for easy understanding
- Adaptable to multiple EFT networks
- Multiple or single CPU's

Expandability

- Additional processing power can be incorporated by adding additional modules without interrupting processing.
- As additional networks or switching networks are added to the system, the primary requirement is a duplication and modification to an independent process named Network Translate. An independent Network Translate runs for each attached network. All other code stays the same!

Accurate Balances

- Allows 'real-time' processing
- Live customer account balances maintained 24 hours a day
- Eliminates the need for Switch Data Centers or other networks to 'stand-in' for Authorizations

HII 7x24 Benefits

Compressed Project Development Schedule

Bug-Free Proven Operation

Fast Project Development

- Proven, tested Code
- Simple modular design
- Complete, easy-to-read, design documentation

Faster To Market

Lower Development Costs

Also provided is built-in software, for the financial centers, for the maintenance of plastic card issuing and re-issuing. This software deals with information that often changes, e.g. expiration dates, card status conditions (lost, stolen, restricted), customer VIP codes, individual customer withdrawal limits, positive and negative fee structuring and many other dynamic functions.

System Highlights

- ... 24-hour on-line, real-time, fault-tolerant reliability
- ... Local store-and forward capabilities
- ... Not dependent upon a switch data center for store-and-forward
- ... Multi-network and Multi-host interfacing
- ... Real-time balance updating to/from host computer
- ... Time maintained in GMT to accommodate different time zones for host computers and networks
- ... Parameter driven system with usage of national and international standards
- ... Written only in Cobol and 'C' programming languages, portable to other platforms
- ... Ongoing synchronization of data bases between host computer and Stand-In computer
- ... Up to 5 different card types supported with up to 10 copies per type
- ... Complete access from any card to any account type for a given customer
- ... Complete control of sensitive data
- Complete on-line control of reconciliation reporting selectable by:
 - Terminal Type
 - Transaction Type:
 - ... Withdrawals
 - ... Inquiries
 - ... Deposits
 - ... POS Debits
 - ... POS Returns
 - ... POS Corrections
 - ... Back outs
 - ... Pre-Authorization Holds
 - ... Cancelations
 - Network:
 - ... Local
 - ... Proprietary (owned)
 - ... Non-proprietary
 - Host Computer (location of issuer's accounts)
- Card Issuer (the financial institutions)
- Customer (relative to all accounts and cards, each customer)
- Account Type:
 - ... Demand Deposit
 - ... Savings
 - ... Credit Line
- Card Type (up to 5 different logo types per customer)
- Card copy (up to 10 per Card Type)

- Customer Account

Balances Are Accurate and Available 24 Hours A Day

Pre-Authorization Hold Aging

Individual Fee Structuring For Each Card Issuer

- A 3 tiered fee structure is determined by analysis of all the customer's deposit account balances.
- A 16 tiered fee structure can be determined by Geographical Location, i.e., Country, State and Local location such as Supermarket/In-Lobby/etc.
 - ... Account Type
 - ... Transaction Type
 - ... Balance
 - ... VIP Status, from 16 selections per issuer
 - ... Individual ATM, if owned or controlled by Issuer Institution
 - ... Incentive fee payments may be credited to the customer's accounts for any or all transaction types.

Total System Design

- ... International Standards
- ... National Standards
- ... Allowed for increased activity
- ... Modular Expansion
- ... Multiple Host Computers
- ... Multiple Switch Computers
- ... Multiple Financial Insts.
- ... Multiple Networks

Complete Control of Sensitive Data

- ... Customer Data
- ... Plastic Card Data
- ... Account Data
- ... Issuer Data
- ... Network Centers (communication with the Merchants)
- ... Merchant
- ... Point-of-Sale
- ... ATMs

Financial Institution Customer Satisfaction

The HII 7x24 system maintains positive account balances at all times. This provides correct balance figures to networks and accurate authorization for customers at merchant locations. For bank processing, the teller-line transactions, in-clearing checks, and service charges are posted immediately.

When a customer uses a card at a merchant's location, the customer is 100% dependent upon the availability of a working system. HII ensures this availability with a *true* 24-hour system.

Cost Effective

The Stand-In software is designed to function on fault-tolerant and/or mirror image disc computers, which support the 'C' Language. This means that the software can be moved to newer, less costly and faster computers without costly re-design or code rewrite.

The software is totally parameter driven and allows real-time control, from the different security levels, without the need for program code changes.

Reliability

When run on a fault tolerant computer the Stand-In computer has redundant hardware components which allows it to continue processing transactions at all times, even during component failure or disc failure. Power failures are ignored with attached UPS.

"..the best out of many card issuer host systems for total transaction up-time and request-response message throughput rate..."

- Jack D. LaBounty, Managing Member, Benefit Payment Solutions

The source code to this system is available for license.