

maximize your services potential

With the rapidly changing retail payments landscape, banks and financial institutions are faced with a variety of challenges - to look for credible alternative solutions to legacy systems, lower their transaction costs, contend with the reality of lower interchange fees, as well as enhance customer service by providing multiple touch points such as ATMs, IVR, kiosks, mobiles, POS terminals to their customers. In trying to reach a larger customer base they also now require the ability to support large volumes of transactions at lower ticket sizes.



electraSWITCH from Electra Card Services (ECS) is a powerful payment processing application software that acquires, authenticates and routes financial transactions from multiple channels such as ATM, POS terminals, mobiles, IVR and kiosks to account management hosts, utility companies, service providers and interchanges such as MasterCard, VISA or domestic networks.

achieve your business objectives

electraSWITCH drives transactions for some of the biggest banks and financial institutions and plays a pivotal role in reducing the cost per transaction while enhancing services offered to their customers. It also provides rich features to manage risk and fraud and complies with EMV standards. It increases the efficiency and velocity of the transactions while reducing fraud.

electraSWITCH, built on world class middleware and RDBMS, runs on HP Integrity NonStop, the world's leading platform for availability and scalability, as well as UNIX platforms which are robust, secure and stable.

As one of the leading partners for the banking and financial industry, electraSWITCH is looked upon to provide market leading capabilities that instill confidence and trust. With an impressive customer base, you can bank on electraSWITCH to help you achieve your business objectives.

features

- Drives ATM/CDT/CDM/Kiosks of various makes - NCR, Diebold, Wincor Nixdorf, Hitachi
- Acquires transactions from POS, Mobiles, IVR
- Provides advanced customer transaction set
- Delivers powerful risk management rules
- EMV compliant
- PCI DSS compliant and PADSS certified

benefits

- High degree of parameterization, thus empowering customers to set up and modify business rules
- Ease of integration with external systems using powerful drag and drop facility to define and extend interfaces
- High performance - electraSWITCH processes payment transactions using very small processing units
- Flexibility - ability to add new functionalities quickly and with ease
- Scalability and availability - to support large volumes of transactions at low price
- Aggressive TCO
- Proven solution with track record of replacing legacy platforms

ElectraCard Services (ECS), a wholly owned subsidiary of Opus Software Solutions, provides business critical applications and third party processing services for credit and payments management across the world. ECS is a PCI DSS certified Third Party Processor (TPP) for MasterCard® and VISA® across the issuing and acquiring side. Its deep domain knowledge, extensive global experience and cost effective solutions address the speed to market and flexibility challenges of today's market. ElectraCard Services enables financial institutions, retailers, finance companies and corporations to electronically process, in real-time, any type of payment transaction, including credit, debit, pre-paid, smart cards, and ACH.

ElectraCard Services' solutions are available on Licensing and Processing models.

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Pioneering banking in India with electraSWITCH

In early 2001, one of India's leading public sector banks devised an aggressive retail strategy to increase its customer base, broaden its portfolio of services and lower the cost of retail operations. Today, electraSWITCH powers the Bank's network of over 1100 ATMs, interfaces to card associations, 3rd party networks and utility companies. It also provides value added services such as bill presentment and payment, open funds transfer, tax payments to its 5 million cardholders. This critical channel platform has resulted in the Bank being awarded for its innovative channel delivery.

Leading the technology brigade in India

India's largest Bank has selected electraSWITCH, on the HP Integrity NonStop platform, to run its 25000 strong network of ATMs, process transactions from 80 million cardholders, and route transactions to CASA, credit, prepaid hosts, card associations and domestic networks. electraSWITCH is replacing a legacy platform to become the engine for the Bank's aggressive plans to support 50,000 ATMs, 200 million debit cards, and 1 million POS terminals.