

## Innovations that will drive tomorrow..

- **Biometric**
- **Tokenization**
- **UPF/RPS Framework**
- **BCaaS**



# Biometric (fingerprint) Authentication for ATM and POS



Today transactions such as cash withdrawal, Bill Payment and other Value added services can be consummated using your fingerprint, however all these implementations have been stand-alone solutions within the silo of one institution.

Our solution enables the safe, fast and convenient use of a fingerprint for the authentication of transactions on the ATM, PoS and Mobile channels, ***across multiple financial institutions***, enabling interoperability and driving adoption.

Our solution incorporates all our expertise in transaction Switching and Processing, maintaining transaction integrity and security, monitoring, dispute resolution, settlement, reporting, reconciliation and finality.



## 1. **Security and reliability**

Biometrics provide unmatched protection against fraudulent activities.

## 2. **Enhanced user experience**

Consumer is presented with a simple and intuitive experience without compromising on security.

## 3. **Non-transferable**

PINs and passwords are often shared. Biometrics are non-transferable, the consumer has to be present for transaction success.

## 4. **Hard to spoof**

Biometric authentication relies on physical traits that are unique by default, meaning that there is no other person who shares that same feature.

# Tokenization

# All you need to know about Tokenization

ISW Token Service, a new security technology from ISW, replaces sensitive account information, such as the 16-digit account number, with a unique digital identifier called a *token*. The token allows payments to be processed without exposing actual account details that could potentially be compromised.



### Online

Making eCommerce purchases is becoming commonplace. Tokenization provides online retailers with an innovative and secure way of handling payments.



### In-Store

Tokenization provides a secure way for consumers to make in-store payments by simply waving their device near the payment terminal.



### In-App

The ability to pay with ISW is increasingly embedded in innovative mobile applications that make it even easier to pay for your transaction on the go.

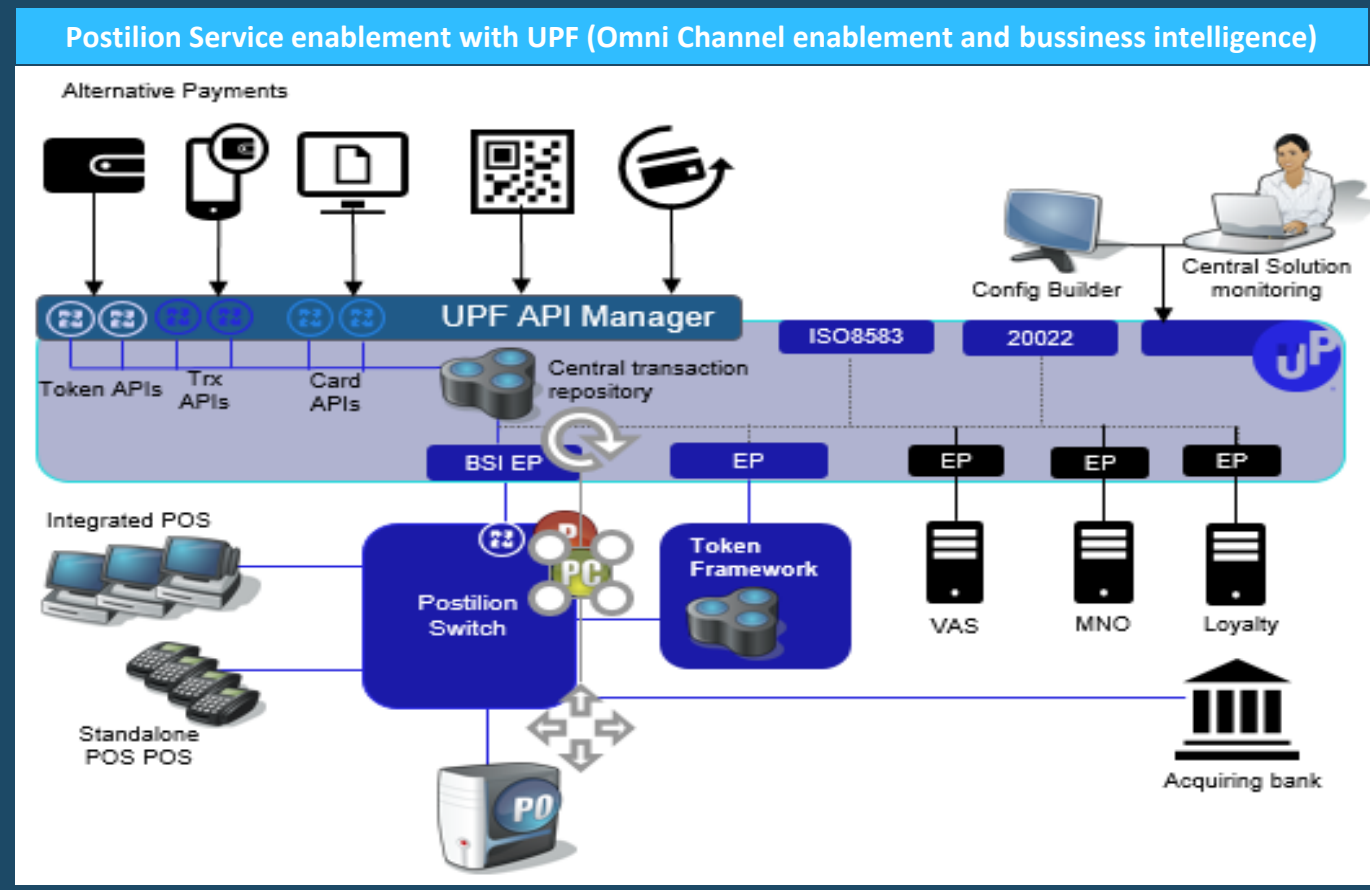


# UPF/RPS Framework



# UPF/RPS PRODUCT OVERVIEW

UP Retail Payments Solution for Postilion is a scalable solution that rapidly integrate new payment types (non-card, account to account) and new channels/services for improved payments capabilities. This initiative will help us defend our switching market share as solution is a robust consolidated platform, inline with current market trends – Open APIs, user experience, flexibility and re-usability in order to help our customers stay relevant and competitive in this ever-changing payments environments



## RPS license Includes access to

### Postilion

- 4 X Postilion instance licenses (Including office)
- All Host and Network interfaces (Unlimited)
- DCC interfaces
- All office reports/ extract and recon

### UPF

- 4 X Instances
- Central transaction log
- Central Monitoring and management interface
- ISO8583 /20022 endpoint templates
- ACI BSI session template
- Configurable endpoints (online and file)
- Configurable sessions
- Configurable DB uses (Logging/ Static/ Totaling)
- Orchestration
- Enrichment

### API Manager

- API Management
- API import
- API security
- Logging and Audit trail

### Token framework

- Payment tokens (Tokenize PAN in payment)
- Request token/ Detokenize
- Token Management

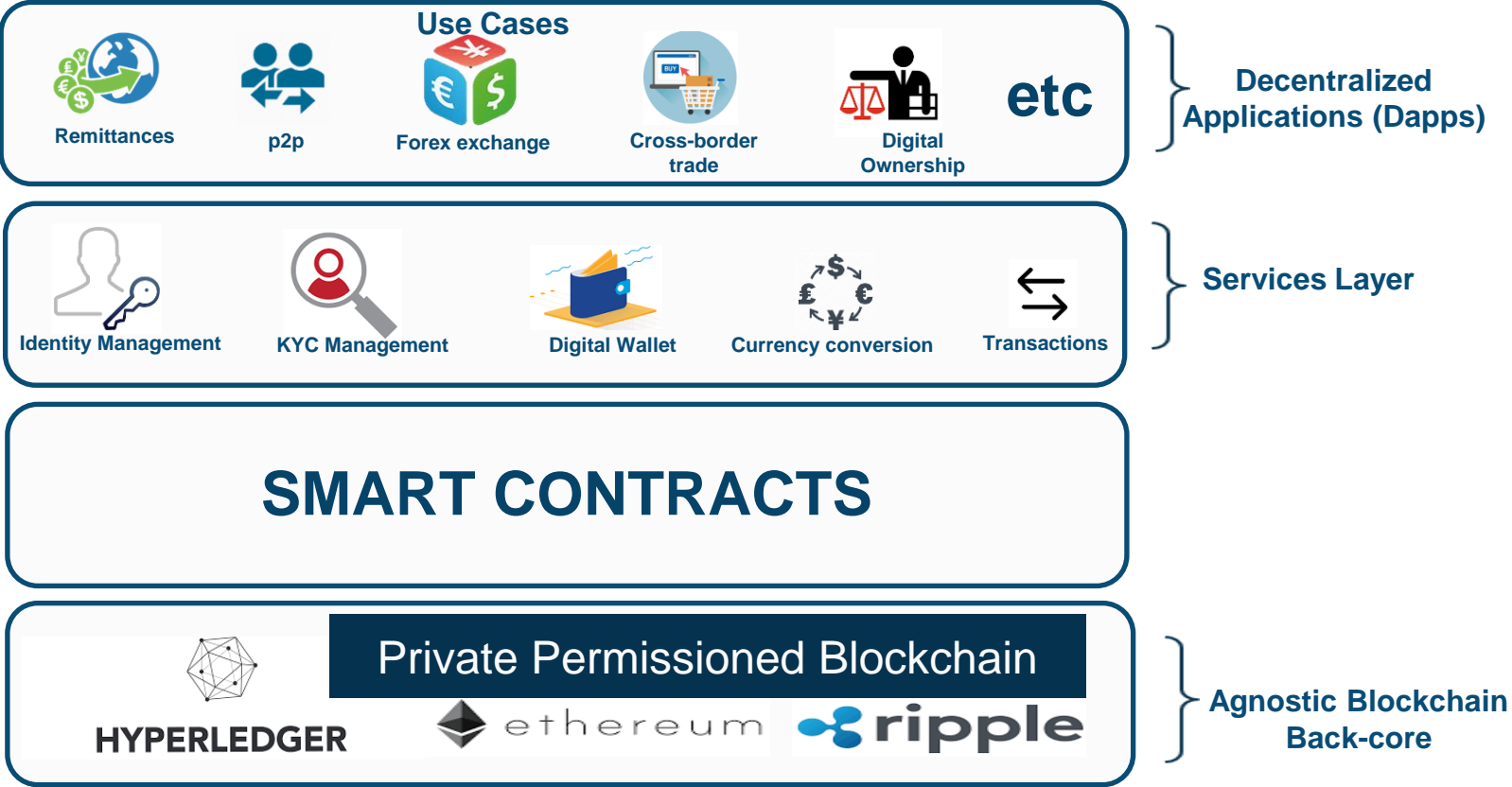
### Immediate Payments (Optional)

- IP Sessions (Rules based workflows)
- Canonical data model
- Liquidity management/ Proxy service/ Exceptions queues

# Blockchain as a Service



# INTERSWITCH BLOCKCHAIN PLATFORM SERVICE TECHNOLOGY STACK





**Interswitch** 

[www.interswitchgroup.com](http://www.interswitchgroup.com)