



# Novate/Network Connector

Novate/Network Connector enables organisations to quickly connect to new payment networks.

## Novate

Novate is a modular suite of payment functions that provide connectivity for payment transactions using a flexible messaging interface.

Novate/Network Connector forms part of the Novate application. It helps organisations to reduce the cost and time to market for payment network connectivity.

## Quick facts

### Supports many protocols off-the-shelf

Available interfaces include American Express, APACS, UnionPay, IFSF, ISO8583, JCB, MasterCard, Visa and ISO20022 protocols

### Quick configuration of new interfaces

New interfaces can be quickly configured - typically within 4-6 weeks

### Enables interfacing to a range of systems

In addition to network interfaces, Novate can be used to provide connectivity with other payment systems and applications

### Improved ROI

The reduced cost of interfacing strengthens the business case for low-volume networks

Organisations need to be able to accept any type of payment from any payment card - quickly and cost-effectively.

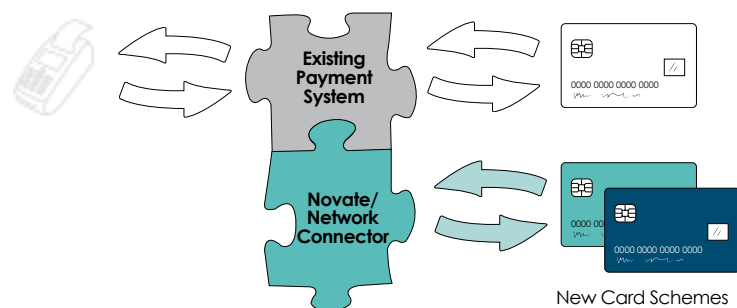
Network Connector reduces the cost and time to market associated with connecting to new payment networks.

### How it works

1. Novate receives transactions for the new payment network using an existing transactions message format
2. The incoming transactions are parsed, validated and translated

into the appropriate outgoing message protocol

3. Transactions are routed from Novate to the payment network; Novate manages the interaction with the network
4. Returning transactions are re-built in the correct protocol and routed back to the switch
5. Transactions can be logged if required and any logged transactions can be extracted into a batch file for settlement



## Novate features

### Open platform

Novate can be deployed on any hardware which provides a Java Virtual Machine (JVM)

### 99.999% availability

Novate runs in a multi-node active-active environment to guarantee high availability

### Tested with huge transaction volumes

The system has been tested to handle the transaction

requirements of the largest processors - ask for details of our benchmark tests

### Full security & network compliance

Novate complies with PCI-DSS, and all relevant industry and payment network regulations

### Service Oriented Architecture

Novate has a service oriented architecture: functionality within the system is encapsulated in a set of modular and reusable services

## About Aviso

Building on 25 years of experience in payments, Aviso has taken a fresh approach to building a switching solution that transforms the way payments are managed.

Aviso is a joint venture between FEXCO & Annadale Technologies - a partnership that combines expertise in large-scale payments projects worldwide and the design and development of high-volume, high availability payment systems.

## Aviso putting you in control

We are not reliant on the professional services and maintenance fees from which so many vendors come to derive large profits. This enables us to treat our customers as trusted partners, and to help them become self-sufficient should they so wish.

## Novate products include:

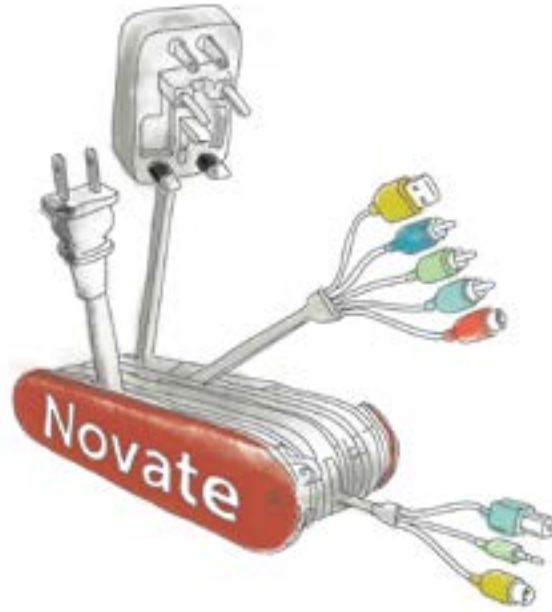
**Novate/Back Office** provides access to transaction data for back office processing.

**Novate/POS** provides a flexible way of acquiring POS transactions across all channels.

**Novate/VAS** connects your payment system to value-added service providers - helping you profit from your payment system.

**Novate/EMV** enables you to achieve EMV compliance without the need to modify or replace existing technology.

**Novate/DCC Adaptor** provides a quick & cost-effective method of offering DCC to your customers



## FAQ's

**What support do you provide for your new interfaces?**

Full compliance with industry and payment network mandates is provided under a maintenance agreement.

**Can Novate handle both single and dual message protocols?**

Yes - Novate is able to handle both single and dual message protocols.

**How does Novate handle batch processing?**

Novate's back-office functionality can be used to generate transaction files for submission to settlement systems.

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