



# Novate/POS

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

## Novate

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

Novate/POS forms part of the Novate application. It helps Acquirers and Retailers accept transactions from all channels including POS or PED devices, e-commerce, mobile payments and MPOS applications.

## Quick facts

### Acquire transactions from multiple channels

Connects with a range of physical POS devices, e-commerce or MPOS channels, as well as a range of specialist devices such as self-service and fuel dispensing terminals

### Multi-currency & cross-border acquiring

Can be used to process transactions originating in multiple currencies and acquire transactions from multiple countries using a single system

### Can supplement or replace existing system

Can be integrated with the existing switch to manage new channels, or can replace existing POS systems

### Reduces costs

Features such as lowest-cost routing, hot card and VIP card checking and faster integration all lower the cost of processing transactions

Organisations today need to accept multiple currencies and message types from a range of channels - all within one platform.

Novate/POS manages transactions from any channel and can provide ubiquitous service irrespective of channel.

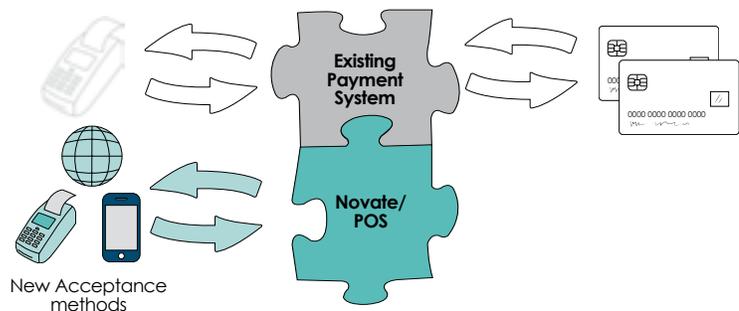
### How it works

1. Transactions arrive from any channel connected to Novate

2. The transactions are normalised, authenticated and routed for authorisation; value-added services can be integrated at this stage

3. Returning transactions are logged and routed back to the originating channel in the appropriate message format

4. Value-added services can be accessed at this stage, as can applications such as fraud prevention and loyalty



## 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:

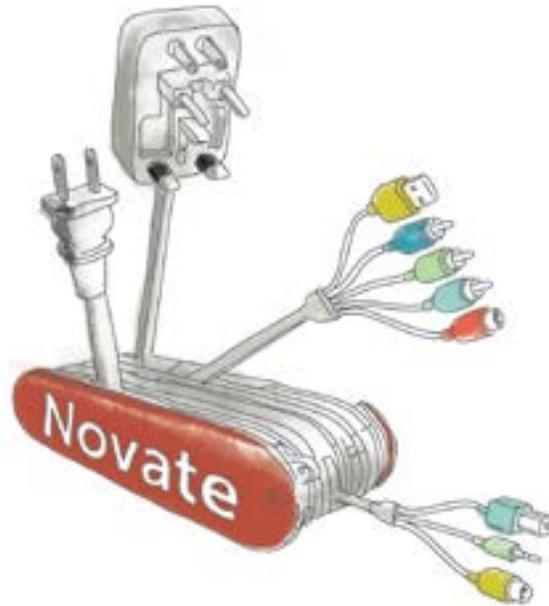
**Novate/Back Office** provides access to transaction data for back office processing.

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

**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

### How quickly can I add a new channel?

Where we already have a channel interface, it will be a matter of weeks to enable the new channel. Where a new channel interface has to be developed, typical effort would be between 1-2 months.

### Can you help connect to 3rd parties?

Novate can connect to acquirers and card schemes for on-line authorisation and 3rd party applications such as fraud monitoring.

### Is Lowest Cost Routing an option?

Yes - Novate's routing rules engine can be configured to enable Lowest Cost Routing, allowing you to take advantage of multiple acquirer or network relationships.

### Can it help enable e-commerce and MPOS channels?

Yes - Novate integrates with e-commerce channels using a range of APIs, and can enable mobile and MPOS payment acceptance.

### What about future channels?

Novate's flexibility allows it to be quickly adapted to accept transactions from new channels - whatever they may be.

### Can it enable Value-Added Services?

Yes - Novate allows you to provide the same value-added services irrespective of channel, as long as the service is supported by that channel. See Novate/VAS product sheet for details.

### Can it help me manage a mixed-terminal estate?

Yes - the flexible messaging allows terminals to use a number of different protocols supported by that channel. See Novate/VAS product sheet for details.

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