



# Novate/DCC Adaptor

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

## Novate

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

Novate/DCC Adaptor forms part of the Novate application. It is designed to help Acquirers and Processors implement DCC on their existing systems with minimal changes.

## Quick facts

### Fits within existing infrastructure

Designed to work easily and consistently across a variety of POS terminal estates

### Improves ROI for DCC

Reduced time and cost for deploying DCC improves the business case and allows revenues to flow earlier

### Enables real-time & batch processing

Manages online transactions and provides settlement files for end-of-day processing

### Protects existing switch from change

Novate works alongside the existing switch, removing the need to make changes for DCC

Legacy payment systems are often costly to adapt for DCC - meaning the ROI can be slow to realise.

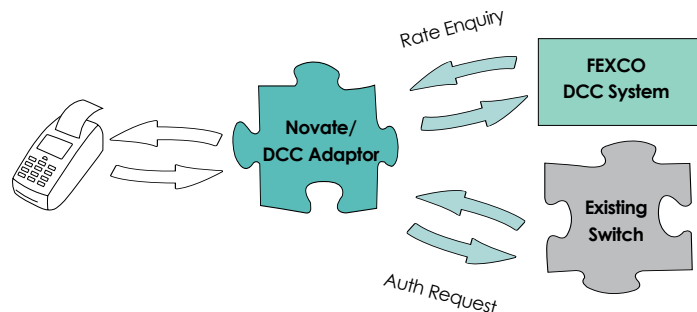
DCC Adaptor enables DCC connectivity quickly and cost-effectively reducing the cost and time to market for offering DCC services.

## How it works

1. Both local & foreign transactions are routed into Novate
2. **Non-DCC** transactions are routed to the existing switch, and logged in Novate

3. **DCC-eligible** transactions:

- a) Novate routes transactions to DCC provider for currency recognition & rates provision
- b) Novate returns DCC rate information to POS in required format
- c) Terminal sends DCC transaction to Novate which converts message format and sends to auth system, and logs transaction
- d) Novate sends transaction data to DCC provider 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:

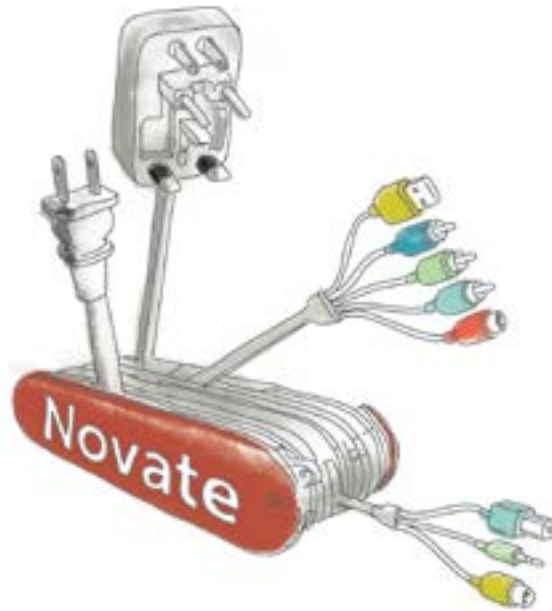
**Novate/Back Office** provides access to transaction data for back office processing.

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

**Novate/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.



## FAQ's

### What is DCC?

The DCC service allows merchants, acquirers & processors to benefit from the FX margin normally recognised by card issuers and card schemes

Can it enable DCC if the payment network is using a single message?

It depends on whether the payment network allows DCC - if so, then typically yes

### Who can DCC Adaptor help?

DCC Adaptor can help anyone wishing to rapidly deploy a DCC service

### What impact does Novate have on the terminal?

The terminal application will still need to be modified for DCC

### What message formats are supported?

Common payment networks are supported off-the-shelf and Novate's flexible interface config tool enables new interfaces to be quickly configured

## Contact Details:

Aviso,  
FEXCO Building  
Langford Street  
Killorglin  
Co. Kerry  
Ireland  
+353 66 9796523  
info@aviso.io

Peter Bove, Head of Sales  
+44 7775 812520  
peter.bove@aviso.io

[www.aviso.io](http://www.aviso.io)