



Novate/Back Office

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

Novate

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

Novate/Back Office is a standalone system that forms part of the Novate product suite. It receives transaction data from the real-time system which can be provided to other applications for processing.

Quick facts

Settlement file creation

Data can be extracted to create settlement files for submission in a wide range of formats; new file formats can be configured

Data warehousing

Data can be retained within Back Office or archived into a transaction warehouse as required

Transaction reconciliation

Incoming files can be reconciled against in-house files to ensure both parties have a common view of transactions to be settled

Transaction reporting and queries

Transaction data can be used to generate a wide range of reports using industry standard SQL tools

Companies need a back office system that is able to provide settlement files, reports and service transaction queries quickly and reliably.

Back Office receives transactions in near real-time and makes them available for analysis, reporting and settlement.

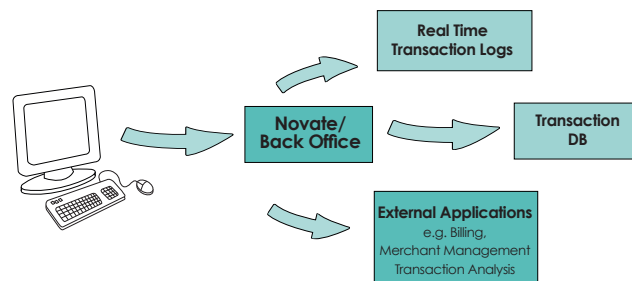
How it works

1. Back Office receives transactions in near real-time from the switch

2. Transactions are stored in the back-office database

3. Stored transaction data can be used for query purposes, to create any reports required, or extracted to batch files for submission to settlement systems

4. The database is available to be used by other applications to streamline processes and increase accuracy



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:

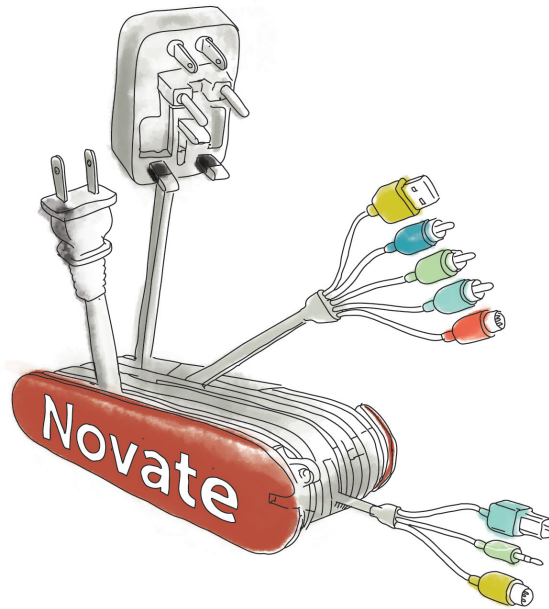
Novate/POS provides a flexible way of acquiring POS transactions across all channels.

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.

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



FAQ's

What file extract formats are available?

There are a number of standard formats available including APACS29B and Visa BASEII. Other file formats can be configured using Novate's configuration tools.

I have a limited time window to create my settlement files - can Novate help?

Yes - Back Office has been designed with performance and efficiency as the highest priority. It can process large transaction volumes within tight processing windows.

I need to be 100% sure that settlement files are submitted - how can Novate help?

Novate is engineered to work in an active/active mode so that no single failure will interrupt file generation. Equally, tools within Novate manage the file submission process, making sure that settlement files are delivered on time.

How does this fit within a PCI-DSS environment?

The transactions are stored securely on the database in accordance with PCI guidelines. This allows other applications to access the data securely.

How does this impact on my real-time processing?

Back Office is a separate system using its own database, therefore back office processing does not impact performance of the real-time system.

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