



# Novate/EMV Wrapper

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

## Novate

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

Novate/EMV forms part of the Novate application. It surrounds the existing payment system and handles the complexity of EMV whilst leaving existing mag stripe applications unaffected.

## Quick facts

### EMV compliance for Issuers and Acquirers

Novate can sit anywhere in the payment stream to manage EMV compliance - for Issuers and Acquirers

### Reduced risk in achieving EMV compliance

Novate provides EMV compliance without changes to existing applications, significantly reducing migration risk

### Reduced cost & time to achieve EMV compliance

Isolating change on Novate dramatically reduces development and testing effort, resulting in a faster and less expensive migration to EMV

### Network interfaces maintained as product

Payment network mandate compliance is provided through Novate's ongoing product maintenance

EMV compliance is a high priority, but the need to upgrade existing mag stripe systems with additional message fields and security requirements means that moving to EMV can be a lengthy, costly process.

Novate/EMV has flexible message translation functionality that enables it to isolate existing mag stripe applications from the complexities of EMV services.

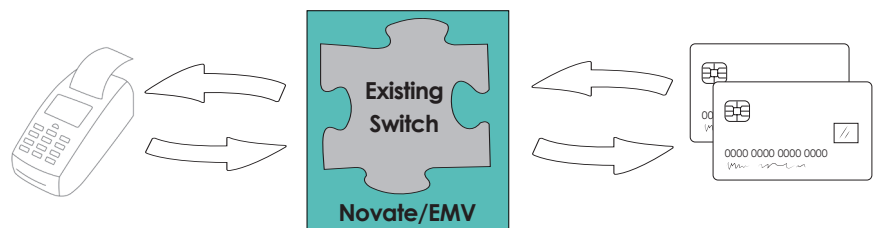
## How it works

1. Novate accepts the EMV transaction and performs EMV processing including validation of the EMV data fields

2. Novate strips out the EMV data, and passes the transaction to the existing issuer or acquirer applications as a mag stripe transaction

3. After processing, the transaction is passed back to Novate which rebuilds the message to include updated EMV data fields, and sends it for onward processing

To the outside world it appears that the applications have been re-engineered to support EMV, but in reality Novate is handling the EMV processing



## 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:

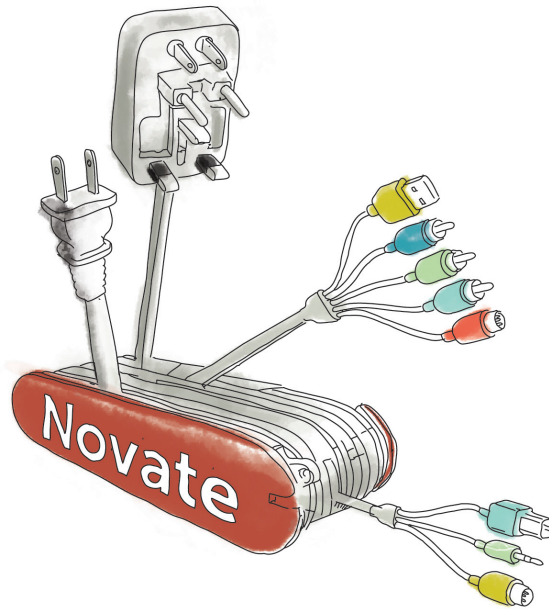
**Novate/Back Office** provides access to transaction data for back office processing.

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



## FAQ's

**Can Novate provide EMV compliance on all my interfaces?**

Yes - Novate can handle network, device and application interfaces.

**Can Novate provide any additional processing?**

Yes - Novate can provide any additional processing required for the transaction such as DB lookups, or access to value-added services and transaction types.

**Are there any EMV problems that Novate cannot solve?**

Yes - terminals will still need to be changed to comply with EMV POS requirements. Novate can help with all other EMV issues.

**How will it interface into my existing systems?**

Novate can be configured to use any message protocol that is supported by your existing systems.

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