



# Novate/VAS

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

## Novate

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

Novate/VAS forms part of the Novate application. Its flexible interface simplifies integration with a wide range of value-added service providers. Quicker implementation means faster flow of new revenues.

## Quick facts

### Rules based routing table

Flexible routing within Novate allows transactions to be routed to a range of endpoints

### Omni-channel

Novate's ability to manage transactions from any channel enables it to provide ubiquitous service across all channels

### Integrates with many types of services

Flexible interfacing makes it easy to connect to a wide range of service providers such as DCC, loyalty schemes, gift-cards, e-vouchers and mobile top-up

### Manages real-time & batch processing

In addition to managing the real-time processing, Novate can also provide any file extracts required

Organisations must reduce the cost of providing payment services, while also responding to new market opportunities such as the delivery of value-added services.

Novate/VAS provides a flexible interface that can be used to integrate new value-added services without making changes to the existing switch.

### How it works

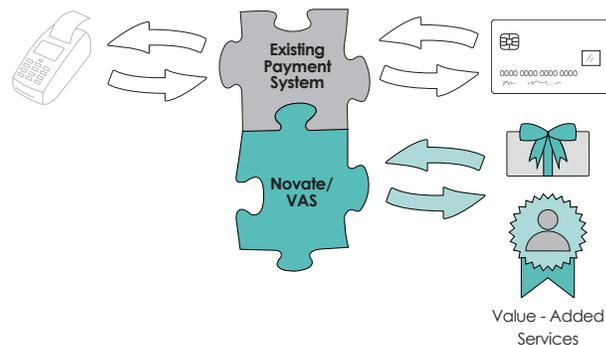
1. Transactions that are eligible for the Value-Added Service are routed to Novate in an existing message format

2. Novate validates the transaction, and routes it to the appropriate VAS destination

3. Returning transactions are logged, re-formatted and routed back to the existing switch

4. As an alternative, the channels can connect directly to Novate, which will then check VAS eligibility, and route the transaction accordingly

Having the channel connected directly to Novate opens up the opportunity to provide a broader range of services.



## 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:

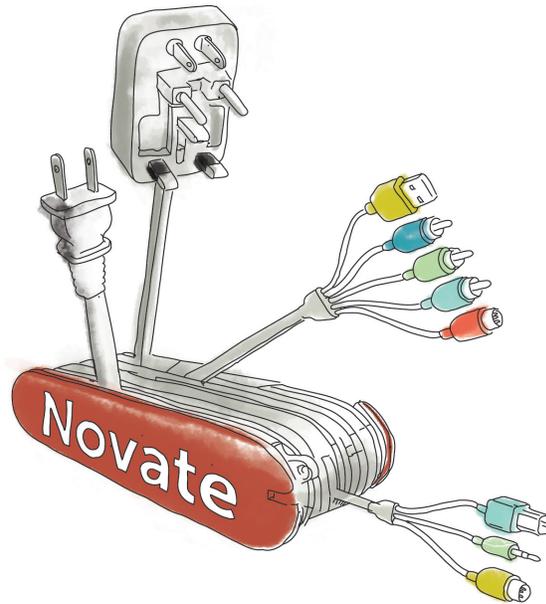
**Novate/Back Office** provides access to transaction data for back office processing.

**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/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 much does this increase transaction time?**

Novate will add about 20 milliseconds (running on modern hardware) to the transaction time. In addition, the service provider will add an overhead.

**Can I have multiple value-added services for the same transaction?**

Yes - the routing system will allow you to prioritise the sequence of services and also which services apply to any particular transaction.

**Will this application require change at the terminal?**

Possibly - the services may require an application change within the terminal or channel.

**Which service providers do you enable?**

We can enable any service provider.

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