AUTHORIZATION AND SWITCHING

OTS Switch™

The OTS Switch is the backbone of a robust online transaction processing system. There is a wide range of interfaces and authorization options implemented.

Switching

The Switch is able to handle various interfaces to external networks, hosts and terminals. There are some 'ready-to-use' ISO 8583 interfaces available.

VISA and MasterCard

There are VISA Base I and SMS ATMs as well as MasterCard ISO 8583 interfaces already in place in the Switch. The product is certified with both VISA and MasterCard.

Authorization Controls

Authorization decision is subject to various authorization controls available to issuer. The Switch contains activity limits for both transaction amounts and counts, negative list, configurable restricted transactions, flexible response code conversion tables, etc.

Positive Authorisation

Positive authorization process of the Switch results in the issuer's decision that approves or declines a particular transaction. The process is very important not only for traditional magnetic stripe cards but also for EMV smart cards.

Stand-In Authorization

Switch can stand-in the bank host during scheduled or unscheduled downtime. Stand-in authorization of a transaction is subject to a number of parameters set up by a bank. As soon the bank's host goes up, it promptly receives advices on transactions authorized in stand-in mode by the Switch.

Magnetic Stripe Cards

During authorization of magnetic stripe cards CVV (CVC) and CVV2 (CVC2) may be checked. Also, there is a PIN verification process for PIN-based transactions.

EMV Smart Cards

For EMV smart cards Switch checks ARQC and generates ARPC as well as Issuer scripts if necessary. Both Thales and EraCom host security modules are supported.

OTS Advantage

The OTS Switch is a comprehensive solution for credit and debit card transaction processing that meets both acquirer and issuer requirements. The solution protects infrastructure investments in existing payment platforms.

FEATURES AT A GLANCE:

- High availability
- True software scalability
- Proven reliability
- Support of multiple interfaces on a single platform
- Support of multiple payment types and routing to various authorization systems
- Multi-currency support
- Different routing methods available

All product names are trademarks or registered trademarks of their respective companies.