

# Card Suite **Switching**

**The payment card business evolves and transforms every day. Mind-blowing technologies and revolutionary volumes of growth are not a rarity anymore. And banks are forced to keep up with this pace to stay on the top of the game. However, to achieve such levels of excellence, the basis has to be done right. Card Suite enables financial institutions to get the best out of their systems and most crucial processes.**



Card Suite Switching performs all the important functions of payment switching and beyond that, such as:

- Flexibly acquires, routes, authenticates and authorizes Electronic Payment Transactions
- Supports channels like ATM, POS, Self-service Kiosks, Mobile, etc.
- Provides plug-in-able online interfaces to national and international networks
- Easy to configure Routing rules
- Routing to more than one destination
- Configurability – for every business process/institution routing rules can be configured individually
- Integration with Tieto Fraud Management solution, back office solutions and System Monitoring solutions
- Transaction limits for any type of transaction activity
- Elastic message processing scenarios
- Add-on services available – stand-in, cryptography, on-line to retail banking systems, etc.

- Reliable authorization processing by controlling time-outs, duplicates, reversals
- Internally based on ISO 8583'93 standard and supports all industry known financial and informative messages

Different routing scenarios can be set-up for routing merchant/acquirer, acquirer/processor, agent/acquirer, acquirer/issuer, issuer/agent etc. To achieve this, routing can be configured by:

- Acquirer
- Issuer
- Any message data, like:
  - Processing code
  - Terminal type
  - Authentication method
  - Card entry mode etc.

Card Suite offers a rich set of functions for Acquirers, Processors and Issuers.

The system's availability and performance meet all industry expectations and is easy to integrate with other systems proving it to be a successful and safe solution for legacy system replacement.



To ensure almost 100% availability and stability, Tieto offers a differentiated Card Suite High Availability solution. Its deployment options include Active/Passive mode and Active/Active mode, allowing the bank to choose a solution most suitable to its operations and infrastructure.

Card Suite Switching ensures scalability and it means high volumes and stable performance (up to 1000 tps on production).

