

## Business-driven

### - Central Merchant Acquiring

*BankWORKS®* is a flexible modular and business driven central merchant acquiring solution designed to meet present and future business requirements in the international payment industry. *BankWORKS®*, as one of the leading edge solutions in the market, supports all aspects of merchant acquiring services and processes needed by banks, service providers, retailers or other financial organisations to operate as professional acquirers in the market. *BankWORKS®* is built on open architecture, taking full advantage of new technology and business opportunities within Internet and e-payments are offered through the use of Smart Cards, e-Commerce, Internet and Mobile-Banking.

The Merchant Acquirer Module enables a financial institution to perform a complete range of acquirer functions. This includes both retail merchant business and cash advances such as branch teller ATMs, for an unlimited variety of card products. It provides the facility for the user financial institution to settle acquired transactions with merchants (retail transactions), and banking institutions (cash advances). In addition, facilities are provided for the settlement of acquired transactions with the card issuer utilising the Interchange Clearing Module.

*BankWORKS®* is built to support both single and multi-institution acquiring processing, handling all kinds of domestic and international authorisation and payment transactions. *BankWORKS®* is a highly parameter-driven solution which flexibility permits customers to define multiple and variable acquiring relationships to manage their business and services in accordance with their policies and needs.

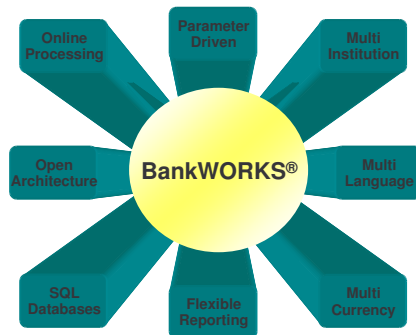
#### Full Multi-Currency Facility

As one of the very few solutions in the market, *BankWORKS®* provides full multi-currency support of foreign currency, including the Euro. Multiple foreign exchange rates are maintained in the system and separate FX conversion rules are defined for each level of conversion. All FX related accounting entries are automatically generated according to internationally accepted accounting principles.

Major European banks are today using *BankWORKS®* for their multi-currency domestic and cross-border acquiring operations.

#### Key Features

- Automated Application Processing
- Merchant Customer Service
- Merchant Relationship Management
- Individual Merchant Agreements
- Merchant Hierarchy Structures
- Product Service Management
- Multi-level Price Structure
- Merchant Management
- Transaction & Payment Processing
- Interchange Clearing
- Disputes Processing
- MIS & Multi-level Reporting
- Sub-general Ledger



#### Product Strengths

- Business & Parameter-driven
- Time-to-market, Short lead-time
- Cost Efficient - Open Architecture
- Internet Driven Access
- Workflow Management
- Scalable to Business Growth
- Service Provider Support
- Multi-Currency & Language Facility
- Real-time Update & Processing
- Industry Standard Technology
- International Card Scheme Support

## Interchange Clearing

Financial Institutions must be able to rely on maintainable, yet expandable clearing and settlement packages which adhere to domestic and International Card Organisations' standards. As an acquirer, an important facet of the card processing business lies in being able to interface with third parties

**BankWORKS®** Interchange facility is part of the core engine processing feature designed to enable financial institutions to clear and settle with Card Organisations. It provides the tool to create file-based interfaces to other account systems and allowing parameterised customised configurations to meet individual needs.

Transaction types supported:

- first presentments
- re-presentments
- chargebacks
- retrieval requests
- fee collections
- miscellaneous charges

## Design and Architecture

Built around core engine processing, **BankWORKS®** is structured on a multi-tiered client/server architecture. It embraces technology which allows the system to run on single or multiple servers and to exploit the ever-increasing power of multi-processor technology. Design philosophy is based on five principles, which facilitates our clients' needs to support card business management, meet ever-changing market needs, and improve customer relations.

- **Modularity** – An architecture which enables a structured delivery program which incorporates different software components addressing specific customer requirements
- **Scalability** – A platform which will allow clients to be well positioned for future growth in terms of volume, service and product expansion.
- **Functionality** – The ability to select modules required for Acquirer business operations.
- **Parameterisation** – Eliminating the need of software or hardware changes and permitting IT expertise to make changes adaptable to new business opportunities in the market.
- **Industry Standards** – Standard languages, Oracle database, Windows NT and Unix operating systems, and standard communication protocols, empowering our clients to stimulate market growth.

## Merchant Customer Service

Our clients are in daily contact with thousands of cardholders and merchants, who ask various kinds of questions to the bank's customer service desk.

Customer Loyalty and how the banks handle customer requests is one of the key elements to maintaining customer satisfaction. To help our clients to meet this challenge, RS2 has launched a *Call Center* module where the bank has all the important information available at its fingertips to face the customer online in an efficient and professional manner.

*Merchant Customer Service  
- a key to customer satisfaction*

## All major card organisations supported

**BankWORKS®** Modules and components have been approved and certified by the major card organisations. **BankWORKS®** can also be adapted to any domestic infrastructure for acquiring processing and bilateral clearing.



**Build your future business the profitable way with the RS2 solution**

### RS2 Software Group

RS2 Software Group is a global provider of Card Payment Solutions, IT Consultancy and related Services to the Financial Services Industry

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