



Acquiring

versatile, powerful and customisable
acquiring transaction software

bankWORKS[®] Acquiring

Due to a rapidly changing marketplace and ongoing customer demand, the acquiring business is becoming increasingly complex, requiring more robust management of multi-currency, multi-region, multi-lingual and cross border interchange. RS2 Software's **Bankworks Acquiring** product enables our customers to meet all these challenges in a single platform.

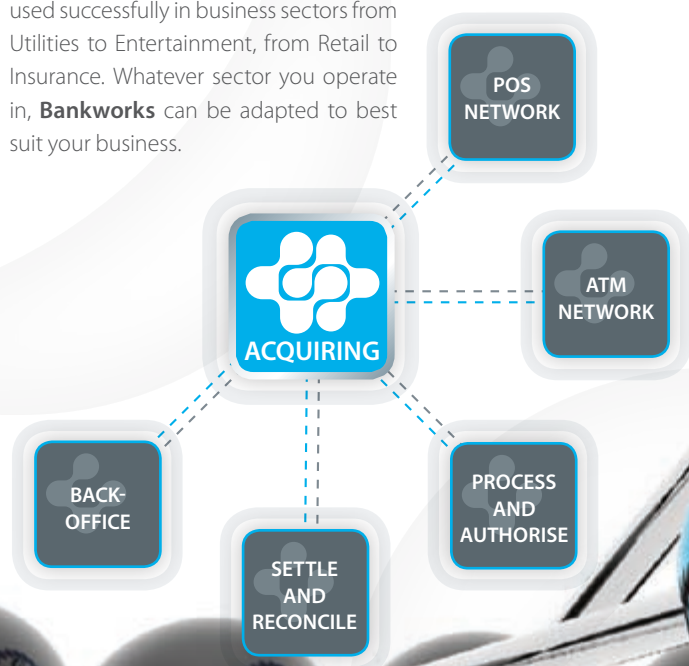
Quick time-to-market, significant cost savings and better control of your business are among the key benefits of the comprehensive reporting and monitoring capabilities of Bankworks Acquiring.

Bankworks Acquiring provides a superior range of functions, including retail merchant business and cash advances (branch teller/ATM), for an unlimited variety of card products. Using this product, our clients are able to settle and reconcile transactions with merchants, banks, domestic clearing houses and the card schemes. It provides the ability to service current business needs and to bring on board new acquiring business rapidly.

The product was designed to manage efficient large-scale acquiring and to enable acquiring business through POS, ATM and self-service kiosk and e-commerce networks. **Bankworks Acquiring** may be tailored to meet a huge range of business requirements thanks to it being highly parameterised, allowing customised configurations to match the unique needs of the user organisation.

Bankworks Acquiring ensures secure transaction processing and provides support for multiple currencies in cross-border acquiring environments as well as switching to multiple institutions. It also offers support for both standalone and integrated POS environments. It offers authorisation processing, routing, risk management, activity monitoring, foreign exchange, transaction management and merchant settlement.

A truly customer-based solution, **Bankworks Acquiring** is adaptable to the many and varied sectors our customers operate in. To date, it has been used successfully in business sectors from Utilities to Entertainment, from Retail to Insurance. Whatever sector you operate in, **Bankworks** can be adapted to best suit your business.



ATM and POS capabilities

ATM services

Bankworks Acquiring is designed to facilitate ATM services within a multi-institution and single institution environment. It allows for customised authorisation processing and supports the latest transaction security features. A central transaction warehouse, a customer database and automated transaction, reconciliation and online fee processing functions are included. Using **Bankworks Acquiring**, a detailed view is available of merchant accounts, transaction instruments and transaction activity.

ATM services supported: cash withdrawals, account transfers, BNA, balance enquiries, mini statements, mobile top-ups, money transfers, bill payment, ticketing services and others.

POS services

Bankworks POS Acquiring ensures all-round support for POS transactions. From front-end POS to back-office, settlement and reconciliation, all the required services are available. Supporting the leading POS devices, **Bankworks Acquiring** supports authorisation processing and allows flexible switching and routing to issuers, processors and other networks.

Bankworks ATM Management

Using cutting-edge communication and encryption techniques, **Bankworks Acquiring** provides support for authorisation traffic to Visa, MasterCard and other card schemes, including proprietary traffic. They operate in conjunction with the communications message switch and processing system and provide the functionality required for the continuous, real-time management of ATMs.



Bankworks Acquiring Modules

- Merchant Boarding and Automated Application Processing
- Merchant Accounting
- Merchant Commission and Fee Calculation
- Rolling Reserve and Funding Suspension
- Agent and ISO
- Merchant Instalment and Loan
- Merchant Loyalty
- Dynamic Currency Conversion (DCC)
- E-wallet
- Merchant Web Portal

Key benefits

High availability

Complete availability is provided in the event of system failure to ensure secured data. An active/active architecture ensures complete transaction data integrity, high system availability and disaster recovery. Application level synchronisation eliminates downtime, further ensuring maximum availability.

Robust risk management

Bankworks Acquiring has the ability to detect unusual activities in accounts or transactions rapidly. It carries out configurable risk controls by ensuring that risk-based rule profiles are in place. Acquirers may opt to employ rules-based business parameters. As part of the transaction authorisation process, various validation actions are performed.

Compliance/EMV

- EMV Chip Acquiring is fully integrated within **Bankworks Acquiring**. The product is always being updated with the latest EMVCo requirements, ensuring that chip card transactions are authorised and cleared. This minimises acquirer risks, liabilities and interchange fees.
- All **Bankworks** products are PA-DSS verified every year by independent auditors and listed on the PCI Security Council's list of Validated Payment Applications. With such certification, clients save time and money in achieving their PCI certification. SEPA compliance: **Bankworks** has been enhanced to allow our customers in the EU to setup the rules being mandated by the SEPA Card Framework (SCF).
- The system is handling and maintaining all the changes required by the EPC in regards to acquiring and clearing.

Automated dispute management

Bankworks' dispute management system is an exception processing system which allows users to process exceptions at all points of the dispute life cycle, from presentment stage up to the conclusion of each case. It automates the processing of different exception items, improving overall business productivity and cost efficiency. It analyses incoming transactions using pre-defined rules and determines if a transaction qualifies as an exception. Users may set up not only the rules provided by card organisations, but any types of rules as required by their businesses.

Cutting-edge merchant relationship tools

We provided acquirers with cutting-edge tools to manage their relationship with retailers. Acquirers, acquirer processors and networks are enabled to provide POS authorisation, capture and settlement services.

Merchant web portal

Bankworks merchant web portal allows merchants to view their transactions, chargebacks and other data activity. It also provides access to reports, statistics and other information. Internet banking security is optimised by using a User Authentication Service and a Security Key.



Bankworks Acquiring Features

- Flexible acquiring product setup
- Individual Merchant Agreement
- Multi-level Hierarchies
- Hierarchy Movement at any level
- Consolidated billing and statement
- Merchant Cashback
- Address Verification Service (AVS)
- Flexible pricing @ multiple levels / merchant level
- Tiered Pricing
- Activity Monitoring
- Card Schemes Reporting (SAFE, TC40, MATCH, QMR)
- Multi-settlement schemes for one merchant
- Point-to-point encryption

Bankworks Acquiring Capabilities

- Supporting multiple:
 - institutions
 - currencies
 - languages
- Domestic, regional and cross-border Acquiring
- Risk Assessment and Risk Management
- **Supporting all card schemes**
MasterCard/Visa/Amex/Diners/JCB/Discover/CUP/PL
Private label, closed loop, gift cards, virtual card
- Multi-level Merchant hierarchy
- Multi BIN/ICA transaction processing under a single institution (International, domestic, On-us)
- Card Schemes Reporting (SAFE, TC40, MATCH, QMR)
- ATM
- POS
- E-Commerce
- M-Commerce
- NFC (Near Field Communication)
- MOTO
- Recurring payment
- Vertical market support, covering multiple sectors, e.g. supermarkets, travel/leisure, hospitality, insurance and healthcare.
- On-us /Interbank/Intrabank capability
- One or multi statement for the same merchant

Bankworks product suite



Why choose Bankworks?

- Integrated modular structure
- Quick-to-market
- Cost efficient, open architecture
- Scalable to business growth
- Supported by all leading card organisations
- Full multi-currency support
- Service provider facility
- Automated processing

About RS2

RS2 Software is a public-listed global provider of fully comprehensive, high-performance and high-availability card management solutions for international and domestic banks, service providers, retailers and financial organisations.

With a presence in the market for over 20 years, RS2 Software is focused on the development and implementation of flexible card payment solutions under its product brand **Bankworks**.

RS2 aims to deliver an enduring service and future-proof solutions to help its clients, no matter how large or small, drive their businesses to success.

Testimonial

“OmniPay has benefited hugely from deploying **Bankworks** as its Back Office Merchant Accounting System. **Bankworks’** flexible architecture and parameter driven rules based approach has supported the rapid growth of our business, which now processes in excess of 1 billion transactions annually. We look forward to continued sustained growth with the support of our vendor partner RS2.”

Hubert O’Donoghue, CEO, OmniPay

More information

For more information about Bankworks Acquiring and its key functionalities, call us

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