

Infraxis X

PayStorm
Card Issuer
Processing

infraxis.com

PayStorm

The diversity of today's retail landscape in which customers expect fast and reliable payments across multiple channels using contact and contactless cards, app-based payments and online accounts, raises many challenges for the traditional card issuer.

PayStorm is the proven solution that enables card issuers to continually keep ahead of the latest card industry trends and standards and to integrate enhanced business processes within their own environments, all with the minimum of effort.

PayStorm provides a workflow driven processing environment coupled with a granular serviceoriented infrastructure, which is designed to adapt as processing requirements evolve, empowering issuers for offering enhanced services to their cardholders – today and in to the future.

PayStorm & Card Issuing

The Cardholder

PayStorm provides authorisation and online management functionality for single cards, family cards and corporate hierarchies. No matter how complex the card structures may be, PayStorm provides a uniform approach for managing the business of authorisation - out of the box.

The flexible account structures provided by PayStorm enable balances and limits to be shared across multiple card accounts held at the same level and across card accounts defined in a multi-level hierarchy. Individual or family card packs, together with corporate structures can be reflected in the standard data model, allowing a realistic representation of both personal and corporate card issuance to be maintained at the point of authorisation.

Card, Mobile and Online

Today's cardholders require mobile and online payment capabilities to be seamlessly integrated with their card accounts. PayStorm satisfies this requirement using MDES and VTS tokenisation from MasterCard and Visa.

PayStorm's card profiles control the ability of the network to issue tokens in to any supported wallet and fully manage the authentication processes when the issuer receives token provisioning requests from the token vault. Cardholders can now pay for their purchases using Apple Pay, Android Pay, Samsung Pay or any other wallet app or online account that the issuer makes available to them through the PayStorm configuration.

EMV

Already well established in Europe, the EMV set of chipcard standards continues to gain traction worldwide, with US adoption in progress and cross-Asian adoption mandated for 2020. PayStorm facilitates ease of adoption through support for the latest versions of VSDC/MChip standards together with the German SECCOS implementation. In addition to support for EMV cryptograms and Best Practices, PayStorm incorporates EMV script manipulation; allowing Issuers complete control over the behaviour of their smart payment devices from one integrated payments server.

Cardholder Support

The ability to support cardholders throughout every part of the card lifecycle is essential if customer satisfaction is to be maintained. PayStorm offers controlled access to card and transactional data whilst upholding the industry-wide PCI rules. Whether the issuer elects to use PayStorm's comprehensive, multi-language helpdesk functionality or is using an external enterprise-wide solution, PayStorm manages and delivers customer data in a secure and consistent manner, ready for the issuer to answer and act upon cardholder concerns.

Payment Authorisation

The methods used when authorising an incoming card payment request can vary from issuer to issuer, so the flexibility that PayStorm offers is of enormous value, as customisations are minimised during the implementation phase of the installation project, saving both time and money.

Using the array of business objects managed by PayStorm, issuers decide the authorisation criteria to use when processing incoming transactions. PayStorm's authorisation logic can consider the card hierarchy, shared limits and balances, generic card type configurations, individual card issuance settings, token usage settings and any data passed as part of the incoming transaction request.

PayStorm can perform full authorisation against a locally managed balance or pass pre-validated transactions to a host for final approval against an externally managed account. PayStorm can also perform stand-in processing if an external host system becomes unavailable. Hybrid local/external solutions are also catered for based upon the card type configurations present.

PayStorm can fully manage the spending power of a customer's account, using the clearing and payment cycles defined by the issuer.

Fraud detection rules can be configured in PayStorm's logic processor to act upon any detectable risk found in the incoming payment transaction. However, adding in a dedicated fraud prevention solution to the processing flow allows for much more detailed checks and analysis to take place. PayStorm's GRID technology enables simplified integration of fraud management solutions for greater protection of both the cardholder and issuer.

PayStorm's flexibility enables issuers to incorporate unique processing rules within a standard framework, allowing branddefining features to be offered to their cardholders.

PayStorm Card Issuing Capabilities

Card products

- Configurable identity, processing and default limits.
- Configurable tokenisation rules.

Cardholder accounts

- Personal, Family, Corporate with standalone or linked balances and limits.

Card issuance

- Full lifecycle – card status, override rules and limits.
- Reissuance cycle – standard, emergency card, emergency replacement.
- Customer specific tokenisation controls, including language settings.

Balance controls

- Balance maintained by PayStorm or on host with stand-in.

Card management interface

- Standard batch and online control (web services and bespoke interfaces)

Fraud prevention

- Both inline fraud checking and posting of post-transaction data to an external solution.

Networks

- Visa – Visanet including VTS tokenisation.
- MasterCard – Banknet including MDES tokenisation.
- Others – GRID connectivity.

Helpdesk interface

- Browser-based and fully PCI compliant.
- Language selectable using sign-on profile.
- Profile driven user capabilities.

Security standards

- PayStorm is PA-DSS Level 3 certified.

Other PayStorm Capabilities

Architecture

- Service-oriented, workflow driven.

Database

- ODBC cluster – controlled by PayStorm or through native cluster management; automated replication and failover.

Operating environment

- Virtual machine (Linux based).
- Replicated nodes and services for scalability and business continuity.

Network connectivity

- GRID technology – highly scalable, dynamically reconfigurable; rapid deployment using network profiles.

Web services

- Standard XML and SOAP with WSDL.

Monitoring & alerting

- Natively via Infraxis' IQS or externally via Syslog.

About Infraxis

We at Infraxis are proud of our growing reputation for delivering high quality, business focussed products and services, where our experience and efficiency combine with state-of-the-art technology to help empower our customers to continually reach their business goals.

Infraxis is a dynamic company with a strong footing in the electronic payments market. Formed in 2009, we set out to become the supplier of choice within the European financial processing market by offering outstanding solutions for processors of financial transactions.

Over the following years Infraxis built and deployed solutions for card issuers, fuel station operators and general retailers, helping prepare those businesses for expansion in today's highly competitive market.

Infraxis is also engaged by numerous internationally recognisable financial institutions to provide supporting services in the area of card payments.

Infraxis

infraxis.com

Infraxis Switzerland

Eigerweg 32
CH-3073 Guemligen
Switzerland
E: info@infraxis.com
T: +41 (0) 31 951 4011

Infraxis United Kingdom

Suite 20, 6 - 8 York Place
Leeds
LS1 2DS
E: uk@infraxis.com
T: +44 (0)113 451 0151

PayStorm - the business focussed, service oriented financial-processing solution from Infraxis AG.

Visa and VTS are trading names of Visa Inc; MasterCard and MDES are trading names of MasterCard Inc; Apple Pay is a trading name of Apple Inc; Android Pay is a trading name of Alphabet Inc, Samsung Pay is a trading name of the Samsung Group. Use of these names in this document is for reference purposes only.

Copyright Infraxis AG 2009 - 2018. All rights reserved.