



OmniPayments

Financial Transaction Switch

Introducing OmniATM

OmniATM is a feature-rich solution that is built on HPE Nonstop for the highest possible availability, scalability, and reliability. It performs transaction acquiring, processing and routing decisions that include sending on-us transactions to your core system for authorization, sending not-on us transactions to interchange networks, and standing in when your host is unavailable. OmniATM is sold separately or as part of the OmniPayments Financial Transaction Switch. It seamlessly interfaces with other systems or third-party products. We currently support over 14,000 ATMs.

- **Continuously available with automatic failover for hardware, software, and network failures**
- **Supports cardless transactions and web-based banking**
- **Provides user personalization and targeted offers**
- **Value-added services can be added in real time to each interaction**
- **Options include balance inquiries, EMV, payments, withdrawals, and PIN changes**
- **Supports multiple host platforms, multiple device vendors, and shared communication lines**

Acquirer/Driver Interfaces

- OmniATM acquires transactions from various channels, including ATMs, web-based banking, and mobile devices. The transactions are routed for authorization to the appropriate issuer or network interface.
- ATMs can be driven in their native modes, thereby optimizing their capabilities, or uniquely loaded and controlled from a centralized location
- Thin client model for ATM driving reduces the cost of ongoing software delivery

Bulletproof Security

- ATM remote key loading secures entire transaction
- Delivers role-based and permissions-based authentication and authorization, hardware and software encryption for data-at-rest and data-in flight
- Provides 3DES PIN and password management
- Conforms to all industry standards

A major U.S. bank counts on OmniATM to operate its extensive ATM network. OmniATM's feature-rich functionality creates a superior customer experience.

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Success Stories

Scalable and Available

One of the five largest banks in the United States recently moved its debit/credit card authorization network from ACI's Base24 to the OmniPayments financial-transaction authorization system running on HPE NonStop servers. This move accomplished two goals. It allowed the Bank to keep its highly available NonStop servers in operation following ACI's announcement that it would cease support of Base24 on NonStop. In addition, it allowed the Bank to save millions of dollars in licensing costs over the life of the system. OmniPayments now powers 1 billion transactions received from over 14,000 ATMs and 40,000 POS for the bank.



Enabling a Retailer's Growth

Casa Ley is one of Mexico's largest, privately held grocery-store chains. The retailer's multipurpose point-of-sale (POS) terminals are used for many creative services. In addition to enabling in-store purchases via credit cards and debit cards, customers also can top off cell-phone minutes, make bank deposits, and pay bills – all accomplished at the cash register. Key to making such services available is the OmniPayments Transaction Authorization Switch. The comprehensive and cost-efficient solution provides the transaction processing and Loyalty program services to support Casa Ley's sustained growth

Latest Technologies Leveraged

Carvajal uses the OmniPayments transaction switch to manage the Colombian Government's payments to its citizens for social programs. The Colombian Government has put into place a social safety net for poor mothers who have difficulty feeding, educating, and maintaining health care for their children. The program leverages OmniPayments biometrics authorization capabilities to securely validate participants.



OmniCloudX

Banco Agrario, one of the largest banks in Colombia migrated from a Microsoft Windows infrastructure to OmniCloudx. The bank had been using old technology and was experiencing availability issues. The OmniCloudX solution offers OmniPayments services on HPE NonStop servers for high availability. The bank enjoyed a rapid time-to-market by trusting OmniPayments with the entire application development, infrastructure and production operations. This allows the bank to modernize, and to increase availability while reducing its total.