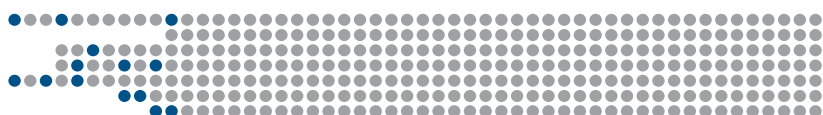




Integrated Authorisations System

The "SIA" multi-channel integrated authorisations system is TecnoCom's platform for all operations relating to device management, granting of authorisations and the connection with interchange networks in the Electronic Payment System Area.



TecnoCom

www.tecnocom.es



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Tecnom in Payment System Area

With over 18 years experience in the payment system area business, Tecnom is the market leader, processing over 300 institutions and managing more than 75 million cards worldwide.

Tecnom has a business unit dedicated exclusively to the payment system area, with a staff of 400 specialists. The services Tecnom provides include business consulting, product implementation and customisation, bespoke development, integrated application maintenance, business process outsourcing (BPO), including outsourcing of back-office operations.

What is SIA?

SIA manages the reception and resolution of authorisation requests made via the different communications channels the institution concerned has established, and finally resolves these requests by routing them appropriately to the relevant authorising centres.

SIA also controls the various terminal networks (ATMs, point of sale terminals, supermarkets/department stores, etc.), offering the owner institution total control over its devices, by means of clear and orderly parameterisation.

SIA is fully integrated in the international payment system area, ensuring broad connectivity with the main exchange centres locally (sermepa, ceca, 4b, sibs, unicare, local Latin American networks) and worldwide (Visa, Mastercard, Amex, etc.)

Did you know that...?

SIA offers the following features:

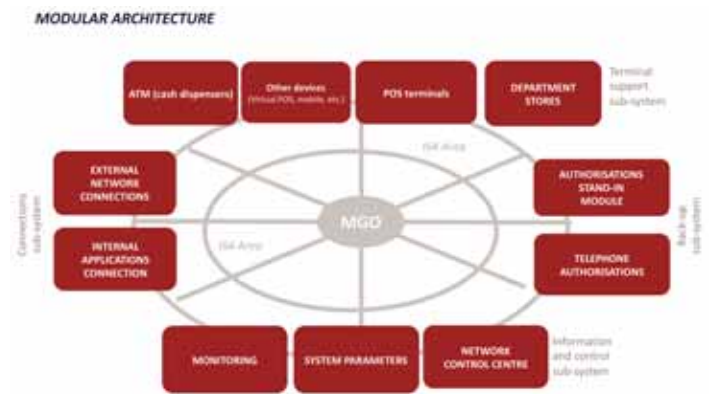
- It is able to support more than 500 concurrent operations a second, guaranteeing less than a 0.5 sec. on-us response time (Sun Microsystems benchmark data).
- Uninterrupted 7/24 operation, as it does not require any downtime, even for changes of session and back-office processes.
- Designed to ensure high availability service on suitable hardware platforms, including Z/Series systems, active/active clusters on Unix/Linux, to make optimal use of the processing capacity, and minimising risk in contingency situations.

Basic functions of SIA

Payments gateway, managing POSTs or retail hubs, routing onto networks or to institutions, with powerful parameterisation for each type of card or sales situation received.

Connections

- Call-centre connection.
- Electronic banking system connection.



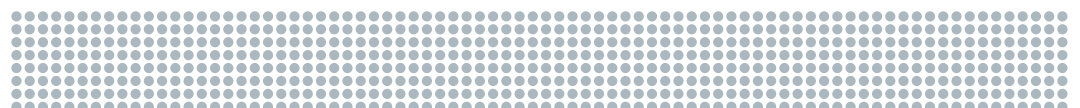
- Supermarket/department store connection for the management of retail outlets running their own network of terminals integrated in a till system (Price multi-merchant establishments protocols and similar).
- Virtual POS connection for the management of authorisations from an Internet payments gateway.
- Exchange network connection.
 - ✓ Spain: Sermepa, Ceca, 4B
 - ✓ Portugal: SIBS / UNICRE
 - ✓ Latin America: Redbanc, Transbank, ATH, RVA, Visanet, TecBan, Suiche 7B, Prosa, Servibanca, Credibanco, Unired, Redeban-Multicolor
 - ✓ United Kingdom: LINK and APACS
 - ✓ International: Visa, Mastercard, AMEX
 - ✓ Incorporation in any other network is easy and rapid

Devices

- Handling the institution's own network of point of sales (POS) terminals running standard protocols (Datáfono, TPV, POS ISO 8583, etc).
- Handling proprietary network of cash dispensers (ATMs), whether standards -based (Servired, CECA, NDC+, etc), or using proprietary manufacturer protocols or protocols designed by the institution itself.

Resolution and backup centres

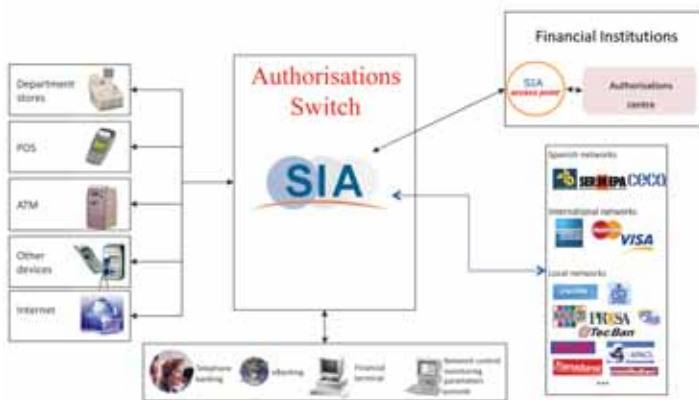
- Connection to primary or back-up resolution centres (cards, personal accounts, mobile phone operators, etc.) using easily parameterisable routing.
- Internal back-up system (stand-in), parameterisable based on general balances or specific card/account balances.
- Voice authorisation centre, for telephone helpline or emergencies department.
- On-line connection to additional systems for fraud detection.



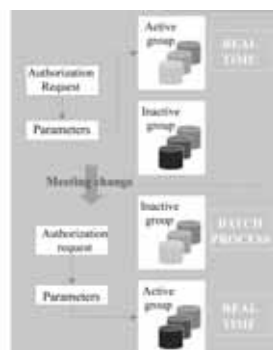


Characteristics

- Quick and easy to implement, with full integration with the corporate platform.
- Complete, intuitive, and easily controlled parameterisation.
- Central governance of the functional and quality of service parameters (time-out, etc.)
 - ✓ Control over permitted operations according to levels of parameterisation.
 - ✓ Establishment of resolution centres according to parameterisation.
 - ✓ Establishment of event notification centres according to parameterisation.
- Multidisciplinary character:
 - ✓ Multi-institution
 - ✓ Multi-card
 - ✓ Multi-channel
 - ✓ Multi-currency
 - ✓ Multi-country
 - ✓ Multi-network



- Overall system control:
 - ✓ Control over the network and connection status of the various channels and possibility of interacting with them (opening/closing a channel, testing, etc.)
 - ✓ Generation of real-time monitorable alerts.
 - ✓ Sending commands/files to devices.
 - ✓ Operating incident management.
 - ✓ Integrated monitoring. Enables the state of the machine and application to be displayed simultaneously using parameterisable graphs or by integration in external network control systems.
 - ✓ Modelling of input channels, enabling addition of new modules in a parameterisable way (behaviour, protocols used, etc.)
 - ✓ Monitoring of authorisation/refusal traffic in real time.

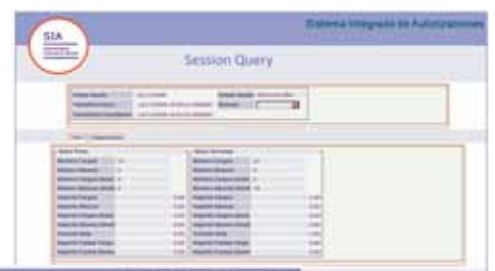


- Automatic back-up authorisation system (stand-in):
 - ✓ Choice of moment of switching to back-up (based on time-outs, at will according to the type of card and parameters).
 - ✓ Choice of stand-in mode (based on balances with periodic refresh, based on general parameters).
- Cryptographic management:
 - ✓ ISO 8583 and EMV (DES, 3DES Variant or AKB, RSA) cryptographic management.
 - ✓ Dialogue with HSMs: Racal, Atalla, IBM, AR, etc.
- Control over authorisations granted:
 - ✓ Parameterisation of the routing chosen for each variety of authorisation, based on BIN-prefix, type of availment (debit/credit), acquiring institution, logical input channel, type of incoming transaction.
 - ✓ Restrictions permitted by activity code and currency in any routing range.
 - ✓ Fraud control, by establishing business rules for authorisation, and parameterisable back-up limits, which make it possible to authorise, refuse and/or send a fraud alert to the SIA console.
- Complete information system on operations performed using the system.

Our customer

Without doubt, the main asset of the SIA platform lies in the numerous customers who have entrusted the management of their means of payment authorisations centre to Tecnomcom. Some of the leading names are:

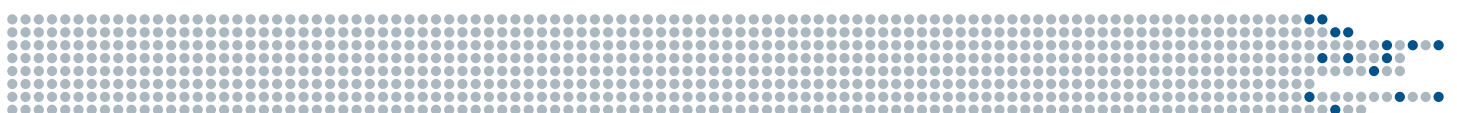
Santander Group (Chile, Brazil, Venezuela, Mexico, Puerto Rico, Colombia, UK) • Banco Bilbao Vizcaya Argentaria (Argentaria, Caja Postal, Conexión Price BBVA) • Bancaja • Bansefi (México) • Banco Popular Group • RSI (Cajas de Ahorro Rurales) • Banco Sabadell - Banco Cetelem • Bankinter • Deutsche Bank • Fibanc • Banco de Crédito del Peru • Caja Rioja • Caja de la Inmaculada • La Caja de Canarias • Caixa Sabadell • BNP • Interbank • Banco Português de Negócios

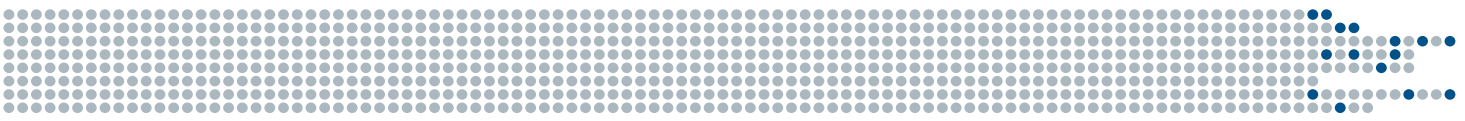


Technological Environment

The following technology architectures are available:

- Transactional system: JAVA J2EE
- Host system:
 - ✓ Mainframe IBM OS/390, CICS-IMS, DB2
 - ✓ Open systems UNIX-LINUX, ORACLEDB2





Tecnocom is an ICT Multinational Company listed on Madrid stock market since 1987, with a strong presence in the Iberian market. It is one of the top five ICT companies in Spain, and the second Spanish. Tecnocom regional presence includes Spain, Portugal and Latin America.

Its broad experience in these areas puts Tecnocom in an exceptional position to offer its customers advanced solutions and services across the entire spectrum of ICT. In 2006, the Company initiated a business project with a clear vocation to be a market leader in Spain and a reference in its remaining markets.

One of our key differentiation points is to be more efficient, more flexible and more accessible than most global competitors, with more power, capacity, a more complete solutions portfolio and financial strength than small niche players.

Among Tecnocom's customers rank the main financial companies including the top ten banks, the top ten savings banks in the country and 70% of all saving banks, Tecnocom is present in 100% of the Spanish Public Administration, and in 50% of the autonomous regions and major local authorities. 23 of the 35 IBEX companies are also customers. 60 of the country's top 100 companies are clients of Tecnocom.

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