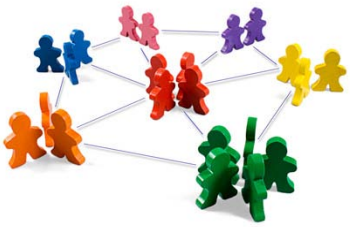
PROSWITCHING STANDIN



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ProSwitch Stand-in Module

ProSwitch standin module allow proswitch to authorized for transaction when the destination host is offline or unavailable. ProSwitch can be configured to authorize the transaction based on the limits and account balances stored in the database. Such transactions will be stored in the Store and Forward (SAF) database until the link to the host is re-established; transactions in SAF will be transmitted to the host for advice processing. In case of stand-in transaction processing ProSwitch can be configured to use offline limits for authorization. Standin facility is optional.

Standin Authorization

ONLINE

ProSwitch supports the following methods of authorization:
Issuer / host authorization

No card database is maintained. transactions are switched to the issuer or host for authorization.

Positive/Negatif authorization

Authorization is performed using the card database. (Optional)
Positive Authorization on Balance

ProSwitch can performs authorization using the card and account balance information stored in the database.

Negative Authorization
Transactions are authorized using the negative list.

The following levels of authorization are supported:

Online Authorization

ProSwitch will route the transaction from the delivery channel to the host for authorization. If the host is unavailable the transaction will be declined.

Online/Offline Authorization

The transaction will be routed to the host as per the routing parameters. If the host is unavailable or the connection to the host is down the transaction will be authorization based on the card and if required account balance information stored at ProSwitch .

Offline Authorization

If the financial institution chooses to, ProSwitch will authorize all transactions based on the card and if required account balance information stored at ProSwitch. Transactions will not be routed to the host.