

### POSH™

## A Robust and Flexible Terminal Management, Authorization and Switching Solution for Payment Transaction Systems



Reliable handling of transaction processing throughout the entire transaction lifecycle, including authorization and switching, is critical in today's digital world. POSH from Fiserv provides financial institutions and other organizations with the secure, reliable solution they need.

From device driving to authorization support, POSH provides dependable operation of complex transaction processing through a fully integrated, end-to-end solution that covers the full range of services needed to complete the transaction lifecycle. POSH is compliant with the Payment Card Industry Payment Application Data Security Standard.

With many successful implementations in numerous countries and billions of transactions processed annually, Fiserv has the expertise to handle the complex switching needs of financial institutions, independent sales organizations, merchants and third-party processors.

#### **Flexible and Scalable**

POSH provides full support for multiple channels, enabling you to acquire, process, clear and settle credit and debit card payment transactions from any touch point across any network. The solution supports multiple currencies – making it suitable for worldwide use – and has the scalability to manage thousands of devices on a server

network running Microsoft® Windows®. You can easily add a processor to scale to higher volumes as your needs dictate.

POSH features a customizable, modular design that lets you add services as your organization expands or as market demand changes, simply by choosing additional capabilities to suit your network or operational needs. It has the flexibility to support more than 50 types of ATMs and a wide variety of POS devices and communications protocols – enabling you to speed your time to market by quickly and easily adding ATMs or POS terminals, or adding or updating merchant and device information.

Dynamic Currency Conversion (DCC) is available at ATMs and POS as an optional service, where customers traveling to a foreign country can process their transaction in their local currency, with real-time foreign exchange conversion.

#### **Cost-Effective and Revenue Generating**

POSH lowers your cost of entry and ongoing cost of ownership by using an easy-to-maintain Windows-based server platform that employs a LAN/WAN supporting TCP/IP. Through its proven technology and industry-standard software, POSH reduces your investment risk, improves operating efficiency and reduces the need for costly specialized skills in-house.



POSH also helps you increase your revenue per transaction with a surcharging option that supports full settlement, management and reporting for both fixed and percentage splits. By reducing costs and enhancing revenue-generating opportunities, POSH empowers you to focus on expanding your services and increasing your market share.

### **Reliable, Available and Secure**

POSH provides real-time authorization and guarantees 100 percent availability even during scheduled downtime through stand-in processing, which allows transactions to be approved with minimal risk when the host or network is unavailable. For the highest reliability, the solution delivers fault tolerance with comprehensive redundancy, along with real-time dynamic load balancing and failover capabilities.

To ensure your transactions are secure, POSH protects confidential transaction data with encryption technology that includes Triple DES and MACing, as well as firewalls, SSL and hardware encryption for PIN translation or verification. A secure, reliable settlement and reconciliation process helps to ensure business integrity from start to finish.

### **POSH Message Processor Switching**

The POSH system's switching capability processes debit and credit transactions from any source with online, real-time availability and stand-in processing.

POSH uses intelligent switching to route transactions to multiple hosts, based on rich business rules that you configure to suit your needs.

This EMV-enabled switching capability supports various connections for incoming on-us traffic acquired from external networks and provides communications support for dial-up and TCP/IP protocols. The POSH switching capability also includes a complete database with merchant, site and terminal data hierarchy, logging all transaction activity in detail.

### **Device Driving**

POSH gives you the control to drive and monitor dial-up and direct-attached devices including ATMs, directly and indirectly attached POS terminals, kiosks, cash registers and the Internet, with more than 80 device types supported. You gain the flexibility to manage ATMs and POS devices in-house for TCP/IP, dial-up or connected devices, with additional transactions easily integrated to support new payment methods like gift cards.

The system's intuitive ATM authoring tool can manage state-table ATMs, including 911/912 and NDC+ protocols, while vendor-specific features provide state-of-health and cash position information for many ATM types. POSH fully supports open account relationships and a wide variety of ATM transaction types, such as withdrawal, deposit 'top ups', bill payment, transfers, balance inquiry, mini-statements and couponing.

## **POSH Interchange Processor**

This feature manages transaction settlement within a business cycle, collects and distributes surcharges and other types of fees, and stores data for settlement, reconciliation, audit control and security.

Our comprehensive settlement and reconciliation packages support surcharges, adjustments and reporting and provide end-of-day processing files to settle all transactions and fee types. POSH creates and adjusts payment files for network providers, merchants, terminal owners or other parties and can be configured to pay daily, weekly or monthly and to segregate by payment type or by network processor.

POSH enables online adjustments and corrections and provides a choice of several batch management methods, including journal extract, batch upload, batch close and force close batch. The system offers a wide range of reports, produced on the schedule you choose to meet your business needs. ISO 8583 message formats are also supported.

## **POSH Data Management System**

This Web-based tool makes it easy to add, edit and delete terminal and merchant data through direct, secure access to the database, with screens dynamically presented based on the user-specific access level controls and permissions you define. You can configure devices, merchants, fees and methods of payment as you see fit, while you streamline data entry and reduce errors by entering common parameters just once for a group of terminals.

POSH also makes it easy to manage surcharge and network fees for ATM and POS environments, split with percentage or fixed amount allocations. Changes are tracked using a history function and on-demand audit trail reports.

## **Value-Add Services**

POSH helps you meet the changing needs of your market, gain a competitive advantage and grow your market share by supporting in-demand services like multi-currency dispensing, kiosk functionality and couponing. The system also supports a full range of value-added card products, such as loyalty cards, prepaid phone cards and prepaid wireless cards.

Fiserv also offers additional solutions that enhance and complement the capabilities of POSH, including:

- ConCentre™, a full-service network monitoring system with real-time notification services
- Key Injection Management System, a Web-based key injection management system for POS devices





Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next now.



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**Key Benefits**

- Gain the flexibility to acquire, process, clear and settle credit and debit card payment transactions from any touch point across any network
- Improve control by driving and monitoring dial-up and direct-attached devices
- Reduce your cost of ownership through a cost-effective, Windows-based server platform and no third-party service fees
- Speed time to market by easily adding ATMs or POS device terminals with no downtime
- Improve operating efficiency by using proven technology and commonly used software
- Increase revenue per transaction by leveraging the system's surcharging option
- Improve reliability with real-time authorizations and guaranteed 100 percent availability
- Simplify the task of adding, editing and deleting terminal and merchant data with a Web-based data management tool
- Gain a competitive advantage and grow market share by offering multi-currency dispensing, kiosk functionality, couponing and value-added card products

**Connect With Us**

For more information about POSH, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).