



Authentic Gateway for e-commerce multichannel integration

TeleGlobal needed a flexible payments system that they could rely on to meet their ambitious business plans. They chose Alaric's Authentic Gateway to provide their transaction validation and authorisation needs.

www.snapcard.com

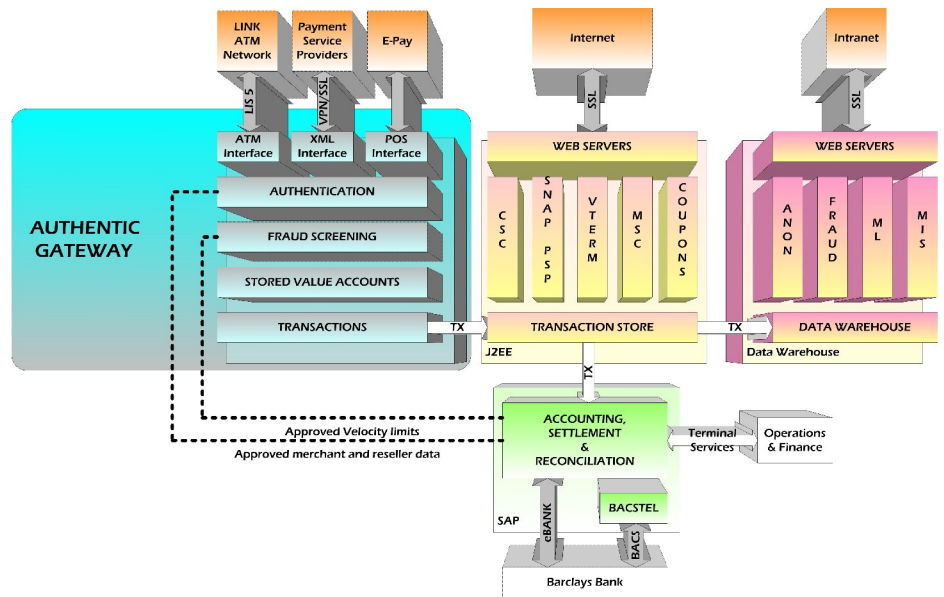
Introduction

TeleGlobal, a private limited company with offices in London and Geneva, is the developer of the SNAP (Secure Network Alternative Payments) Payment Platform and Technology. TeleGlobal Ltd., the UK subsidiary, has an eMoney Issuer's Certificate from the Financial Service Authority (FSA).

SNAP is a payment product for the internet which brings together established financial networks to enable and promote e-commerce and m-commerce (mobile commerce).

TeleGlobal SNAP provides a prepaid card that lets people shop online privately, securely and easily with no forms to fill out, no registration, and no credit checks, with patented PIN protected security. SNAP Cards are available free at thousands of locations, where they can also be topped up whenever desired.

SNAP's features will continue to be enhanced to provide the consumer with a comprehensive payment card for all electronic payments. SNAP will also be rolled-out to other European countries initially and gradually into markets further afield. For the



merchant, SNAP is not just a secure way to bring cash customers to the web and grow revenues. SNAP includes a range of built-in Marketing Services such as Card Branding and Special Offer Coupons. Businesses can also take advantage of SNAP.Biz, a B2B Payments, Settlement & Reconciliation System.

Background

TeleGlobal chose Alaric's Authentic Gateway to provide integration between its electronic voucher sales via e-pay, its own Customer Self Care system, and its selected Payment Service Providers. Authentic provides authorisation, PIN validation and enquiry services within the TeleGlobal SNAP system.

Authentic is configurable to communicate with different Payment Service Providers using a variety of proprietary

messaging formats as well as ISO 8583.

Application

SNAP cards are available free at SNAP outlets, and can be loaded with value in post offices and many other stores in the UK and spent over the internet on on-line gaming, films, ring-tones and other goods and services.

To shop online with SNAP, the customer simply selects SNAP as the preferred payment method on a merchant's website and then enters the SNAP code printed on the card and the secret PIN in the clearly marked boxes on the website.

Why Alaric?

Authentic answered the initial TeleGlobal requirement to connect to e-pay, their Customer Self Care system and their initial service provider, and it provided the flexibility to easily extend to further



payment service provider connections, and to connect in other transaction sources such as ATMs.

Implementation

TeleGlobal had a strong vision of what they wanted in their system, and had built their own small scale proof of concept system. However, to bring their idea to market more quickly, more robustly and with a less risky deployment they sought an existing proven yet extremely flexible payment product, and so they selected Authentic Gateway.

Technology

Authentic Gateway has a modern open design written in

100% Java code using object orientated design techniques. The product is a linearly scalable, multi-processor solution giving high performance and high availability.

Authentic Gateway can run on any platform that supports a Java run-time environment and Oracle database. Operating systems supported include: UNIX, Windows and LINUX.

This approach allows the user to choose from many widely available commodity platforms provided by Stratus, HP, Dell, Stratus, IBM and Sun.

Alaric

Authentic Gateway has been developed by Alaric Systems based on its extensive experience of providing and supporting card payment systems worldwide.

Summary

TeleGlobal has extended and is continuing to extend both the range of services it offers and the markets in which it operates knowing that its evolving payment requirements can be handled quickly and efficiently using Authentic. TeleGlobal is now well positioned to make a major impact on its chosen market place.



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