



ATM Network Management

Cumberland Building Society needed to replace its ATM Host authorization system. Cumberland selected Authentic because it is a future-proof platform providing flexibility and shared cost enhancements, giving Cumberland the means to strengthen its competitive edge and enhance its customer service.



Introduction

Established in 1850, the Cumberland is a strong U.K. regional building society with 34 branches mainly in Cumbria and Dumfriesshire, but extending to Preston in North Lancashire and Haltwhistle in West Northumberland.

The Society has in excess of 180,000 investors and 21,000 borrowers.

Background

Cumberland offers its customers a cash card or a VISA debit cash/purchase card. Purchase transactions are routed via the VISA network. ATM transactions are acquired via the LINK and VISA networks and the Cumberland ATM network.

Cumberland faced a number of changes/upgrades to its ATM Host driven by both market pressures and mandates.

The new requirements included Triple DES connectivity to both LINK and ATM, LINK Information Security Standard, chip based PIN Management Services (PIN change across the LINK network), Chip Card Acquirer and Chip Card Issuer, and improved functionality at the ATM such as provision of mini statements

These capabilities were not supported in its incumbent authorization system and Cumberland realised that the cost of implementing these in its existing system would be prohibitive.

Cumberland selected Authentic because it offered a modern, open system architecture which could run on the latest commodity hardware and software platforms with easy GUI based maintenance of business parameters together with a flexible messaging interface

Alaric also assisted Cumberland in its changeover from using UK SWITCH debit cards to VISA debit cards, a task made easier by Authentic's flexible configurability.

Authentic enabled Cumberland to achieve its key objectives, namely that Cumberland customers enjoy facilities the same as or better than they did with the previous system, faster service for ATM cash plus additional facilities such as mini-statement while all the while offering a flexible framework capable of coping with Cumberland's future

business requirements and mandates.

Why Alaric?

In licensing Authentic from Alaric, Cumberland acquired a high quality, advanced technology standard product already proven in the Building Society arena that addressed most of its requirements as standard.

The small amount of customization required to address the few remaining requirements was supplied by expert staff with in depth knowledge of payment systems.

Alaric offered a low risk migration path that allowed a phased approach to implementation combined with local UK-based maintenance and support.

Above all, Alaric demonstrated a total commitment to quality in all its dealings.

Authentic

Authentic is an easily-configured card authorization, routing and switching system that manages connections to payments systems, networks and devices and performs message transformation and routing between them.



User-maintained configuration parameters define message formats, validation, transformation and intelligent routing based on business rules without the need for expensive specialist programming.

Technology

Authentic 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 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 pick from many widely available commodity platforms provided by HP, Stratus, IBM and Sun.

Cumberland runs its copy of Authentic on a Windows 2000 platform.

Alaric

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

Summary

By selecting Authentic, Cumberland now has a flexible solution for the future enabling it to maintain its competitive edge and to continually improve its customer service.



© Alaric 2009. All rights reserved.
All other trademarks are the property of their respective owners.
September 2009

Email: sales@alaric.com
Website: www.alaric.com

London Office
Telephone: +44 (0) 207 593 2200
Kuala Lumpur Office
+60 (0) 3 2287 7410
Melbourne Office
Telephone: +61 (0)3 8610 6494
Ocean, N.J. Office
+1 732 481 2142