

# Driving Payment Transactions, Empowering Banks and Fintechs



## Power Real-time Transaction Processing with our EFT Switch

In the ever-advancing financial services sector, the efficiency and security of electronic funds transfer (EFT) systems are crucial for seamless transactions.

Our EFT Switch offers comprehensive electronic payment solutions, encompassing ATM, Micro ATM, POS, Prepaid, Debit and Credit Card processing and E-commerce transactions. Leveraging robust infrastructure, advanced security, and seamless integration capabilities, our platform manages high transaction volumes, ensures regulatory compliance, and provides customizable features. Leveraging a microservices-based architecture, it offers a modern and flexible solution tailored to the needs of financial institutions.

#### The EFT Switch: Your trusted Partner



#### **Modern & Secure**

Our EFT Switch is a microservices-based platform designed from the ground up. This architecture ensures robust security, compliance, and uninterrupted operation, enabling your customers to engage with your services without interruption.



#### Real-time Transaction Processing with robust safeguards

Transaction routing ensures appropriate authorization by considering factors like card type, transaction amount, and network availability. Secure authentication is enforced through PIN verification, card validation, transaction limits, and user access controls to prevent unauthorized activity. Funds availability is confirmed, and fraud checks are conducted to safeguard against fraudulent transactions.



#### **Terminal Driving**

The EFT Switch can drive acquiring terminals and endpoints, including ATMs, micro-ATMs, and POS devices, ensuring seamless communication and transaction processing between these terminals and the switch solution.



#### **Adaptive Routing**

Our EFT Switch enhances message flow and transaction processing by dynamically routing messages based on predefined rules and adaptable business logic. This system ensures efficient processing in various scenarios, including Bin-Based, Transaction-Based, Rule-Based, Primary, and Secondary Routing, adapting to changing conditions.



#### Compatibility

Our switch is compatible with various Card schemes. It can easily configure new network and host interfaces. Handles Message Level Interface and support for industry standards message formats like ISO 8583, ISO 20022, JSON, XML, etc.

# Business Continuity

The EFT Switch is engineered for 100% availability, it ensures seamless operations, high availability and scalability with our innovative active-active+ and adaptive routing capability.



#### Scalability

The switch has high throughput capacity capable of processing 4000 TPS. It supports horizontal, vertical, and linear scalability without bottlenecks.



#### **Security Compliance**

Our switch is PCI-SSS certified. It supports industry standard encryption and decryption features. Security functionalities include user authentication, access management, audit trails, data backup, and encryption of "data in motion" and "data at rest".



#### **Agnostic Design**

Being platform and database agnostic, the EFT Switch handles data across all stages of transaction processing. It can be deployed on private or public clouds such as Azure, GCP, and AWS.

#### The EPS Edge

07

of the Top 10 Leading Banks Trust Us

12+

Years of Proven Operational Excellence 5Bn

Transactions Processed Annually

360°

Payment Solutions Player

23,000+

Self-Service Terminals Managed

#### **EPS: Energizing Payments**

Since 2011, EPS has been a fearless pioneer, revolutionizing India's payment landscape. From pioneering ATM outsourcing to crafting cutting-edge digital payment and platforms, our robust payments portfolio empowers businesses and individuals alike. Our imagination, relentless pursuit of innovation and operational excellence has solidified our position as the trusted full-fledged payments partner for India's leading financial institutions. In the complex landscape of financial transactions, we stand out as a catalyst for clarity, efficiency and simplicity, energizing business with transformative payment solutions and novel perspectives.

At EPS, we do more than process payments

## We fuel possibilities We redefine payment experiences We energize payments



### **Experience the future of EFT Switching Solution with EPS.**

Contact Us Today!



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