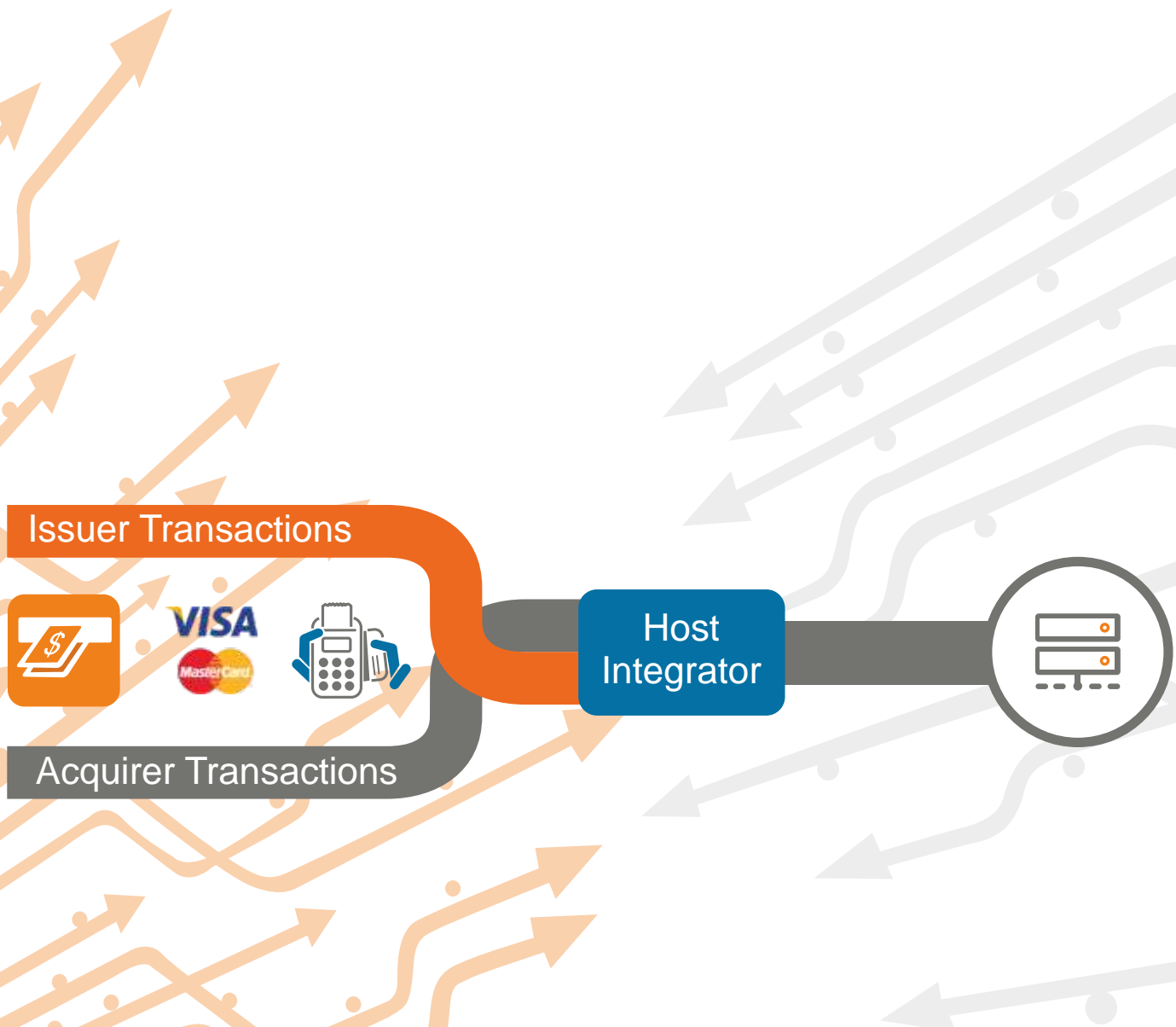


# pennApps Host Integrator's

Achieve efficiency with **flexibility** and adaptability



*Simplified Connectivity: "Comprehensive and modular solution to effectively integrate the ATM/POS channel with Core Banking System"*

## Overview

pennApps Host Integrator offers high level of operational efficiency due to its ability to manage multiple back end Core Banking Systems with different ATM/POS controllers and an unmatched flexibility leveraging its highly configurable accounting engine to easily configure the financial accounting, commission and fee parameters as per bank requirements. Network messages are seamlessly processed and transactions are authorized with the pennApps Host Integrator inbuilt capability that facilitates communication between ATM/POS controllers and the core banking system. pennApps Host Integrator leverages ISO 8583 standards to manage enquiries, authorizations and reversals of transactions in real-time from any ATM network into the Core Banking System. The add-on settlement modules handle end-of-day transaction settlements, reconciliations. In addition, extensive reporting system and the multi-point data logging ensures complete traceability of transactions at any given point of time.

## pennApps Host Integrator

Pennant Host Integrator supports numerous value added transactions such as bill payments, mobile recharge with further flexibility to configure as per banks specific requirements. This is in addition to the standard transactions (Financial and non-financial) that banks need to process on their core banking systems such as, cash withdrawal, balance enquiry, statements, cheque book requests, transaction reversals.

The perfect blend of standardization and flexibility makes pennApps Host Integrator truly modular. Such modularity simplifies customization, configuration and monitoring. While its communications module handles receiving messages from ATM controller and replying with response messages in line with ISO 8583 formats, the data parsing module transforms the message data in real time. The Processing module manages the complete financial accounting leveraging its flexible accounting engine. Through this, the Host Integrator ensures operational efficiencies and improves time to market for new banking products on its ATM/POS Channels including Cash Deposit Machines (CDM).

Core components of pennApps Host Integrator include:

- Communication component - primarily handles the messaging aspects using IBM MQ or TCP Sockets for better processing speed.
- Accounting Engine - A highly flexible component that enables banks to configure accounting entries including exchange commission, charges.
- Data parser component – Modular component that handles message transformation either in ISO 8583 based message or Custom message formats as required by the bank
- User Exits- Add-on feature assists banks to add custom processing rules and validations as per business requirements.

## Key modules of the Host Integrator

### Definition

ISO Message Types  
Transaction Types  
Events Definition  
Accounting Definition

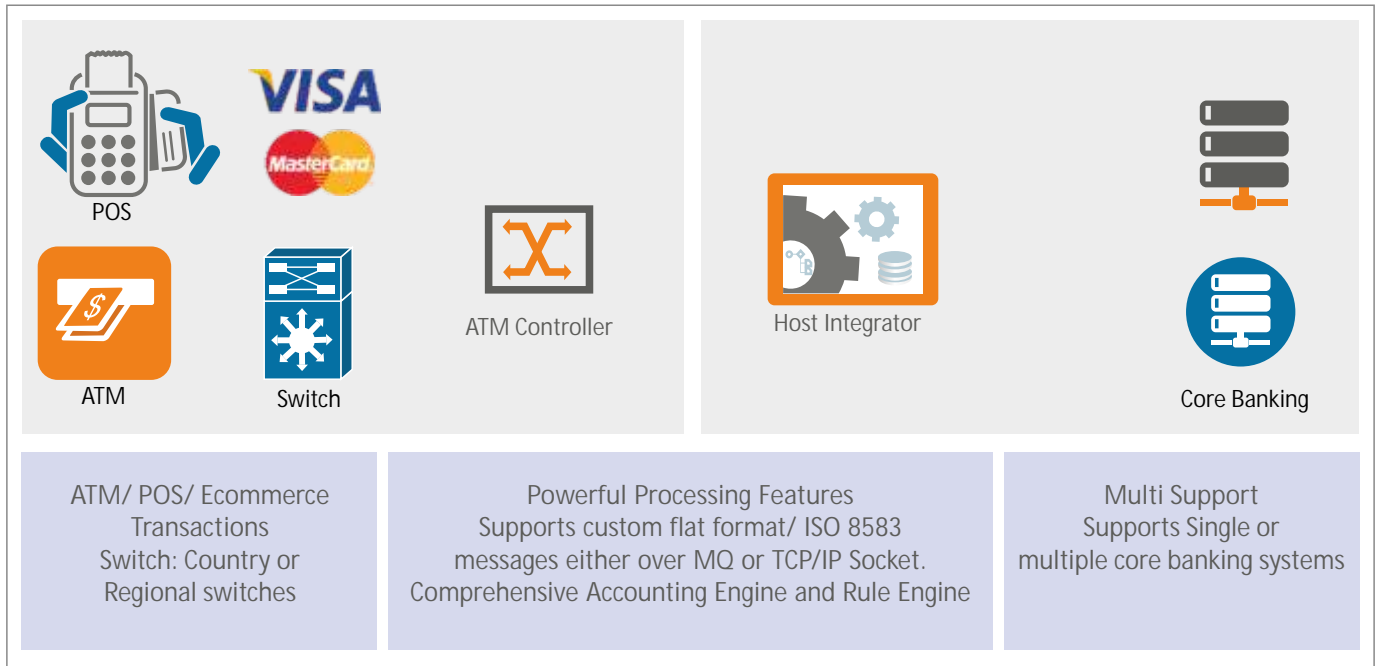
### Transactions Processing

Direct Debits  
Holds (Base 1 Processing)  
Transaction Settlement  
Expired Transactions  
Fee Management  
Exchange Rates Management  
Reversals Management

### Integration

ISO 8583 Support  
TCP/IP or MQ Based  
User Exits

## Host Integrator - High level overview



### Why pennApps Host Integrator

Fusion of a set of componentized approach and extensive technology insights, makes pennApps Host Integrator the right fit product for any bank.

#### Proactively meets market demands

Its unmatched flexibility in defining new products and varied level of charge structures according to customer account classification and transaction type enables banks to effectively meet the evolving business dynamics with the added advantage of improved time to market.

#### Achieve operational efficiencies

pennApps Host Integrator's compliance with ISO 8583 messaging structure enables banks to implement the application with minimal customizations.

Extensive parameterization built into the pennApps Host Integrator's system significantly improves the operational efficiencies of banks

#### Cost Effective:

Its ready ability to mount on the iSeries version without the need for any external hardware makes pennApps Host Integrator a cost effective and efficient option as it thereby, enables banks to leverage existing infrastructure.

#### Configurable Accounting Engine:

Configurable accounting engine enables streamlining different types of accounting entries in line with changing business dynamics. High-level of configurability enables banks to define multiple accounting entries for each financial transaction. Exchange rates can also be configured with a variety of commission mark-ups. With this, banks can offer specialized products with fee waivers for any specific customer segments or transaction types or as per bank's unique requirements.

## Technology Highlights

- > Built on Java Technology using JPOS APT's
- > Easy deployment on any JVM
- > Fully compliant with ISO8583 standard
- > Based on TCP/IP socket or MQ Based
- > Standards based Logging framework

## About Pennant

Pennant Technologies, dynamic and innovative software solutions and services company offers comprehensive suite of end-to-end business driven technology services and products covering all the functional areas of BFSI vertical. Pennant's pennApps product suite offers the right-fit and next generation products that address the unique requirements of banking.

Pennant empowers its customers to effectively address their business challenges with its deep domain expertise backed with excellent insights of local market dynamics and leveraging the latest technology advancements.

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