CSF International, Inc.
u/SWITCHWARE

IBM

Business Challenge

Financial institutions that want to support an on-line authorization interface to their core system or support ATM/POS terminal driving from an in-house system.

Solution Description

The EZswitch on-line ATM/debit solution provides an interface between the financial institution's core system and their selected electronic funds transfer (EFT) network to support on-line authorization of ATM and debit issuer transactions.

The u/SWITCHWARE enterprise transaction processing and management system provides in-house ATM/POS terminal support, an interface to a core financial system and connectivity to regional, national or international networks. The primary purpose of the system is to perform transaction processing and routing decisions. Functions include sending on-us transactions to a primary authorizer, switching foreign transactions to networks, performing PIN validation, standing in when the primary authorizer is unavailable and performing processing decisions according to predetermined financial-institution settings.

Value Proposition

The main benefit of implementing the EZswitch on-line ATM/debit interface is to eliminate the financial institution's exposure by authorizing transactions against current account balances. Additional benefits include:

- On-line memo posting of ATM and debit card transactions.
- Reduced risk of authorizing ATM and debit transactions against outdated PBF/batch balances.
- Stand-in authorization when the core system is unavailable for authorization.

Some of the main benefits of implementing u/SWITCHWARE are as follows: substantial cost savings by processing the financial institution's own ATM transactions in-house, enabling the financial institution to generate fee income through acquired foreign transactions, autonomy and self determination in self-service functions, bringing selfservice products to market faster and improving customer service.

Company Description

CSF International (CSFi) is a global provider of enterprise transaction processing and management solutions. These solutions provide ATM/POS terminal driving and switching services to hundreds of companies in over twenty countries, process millions of transactions every year, and support thousands of ATM and POS terminals worldwide. Clients range from community banks and credit unions to multi-bank holding companies, national banks and EFT processing centers.

IBM Segment
- Data Management

Business Function
- Transaction Processing and Management

Target Industry
- Banking and Financial Markets

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