



# The Standard Solution for Authorization and Self-Service Network Operation

## K-GATE

Today it is increasingly important for customers to make cash withdrawals at any place, even at non-bank locations – be it in the mall or at a concert. Consumer demands are growing; they range from loans and investment offers to non-bank services such as cell phone credit and ticket purchase. The self-service trend continues to rise; this is proven by statistics from the Deutsche Bundesbank on payments in Germany: The number of transactions made using cards with a cash function has almost doubled in recent years.

Banks have to adequately answer to the increasing customer demands, the trend towards self-service and the growing demand for “electronic cash”. With K-GATE, FIS KORDOBA offers a highly available, high-performance standard solution which contains all the functionalities banks require for authorization and self-service operation. FIS KORDOBA thus ranks among the leading providers on the German market.

K-GATE is a universal solution which can be used flexibly and is suitable for institutions of any size, with self-operation or operation by a service provider. Moreover, K-GATE can be operated through the FIS KORDOBA data center.

Competence 

Quality 

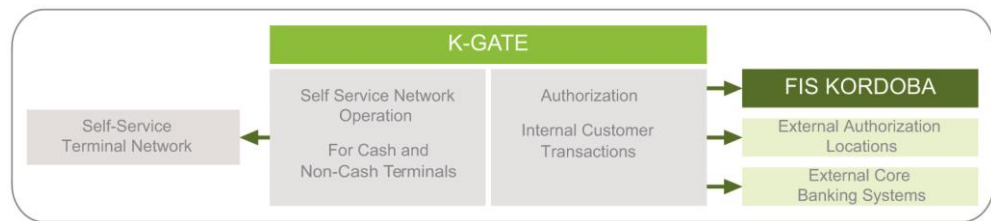
Safety 

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### Core Functions

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K-GATE is a modular system which essentially consists of a control system and other applications constituting the business logic. The K-GATE modules are configured in accordance with the banks’ individual demands so that it is guaranteed that transactions and the corresponding authorizations are reliably processed and that terminals in the system network operate smoothly.



*K-GATE Architecture Overview*

### Authorization

The authorization system K-GATE/AS offers the entire range of services required for authorization, such as PIN, blacklists and limit checks. Transactions originating either from the customer's own systems or from third-party network operator systems are processed. K-GATE/AS is also the interface to the core banking system or transaction management system. With GATE/AS it is possible to process the self-service operations for the bank's customers completely independently. All authorization-relevant tasks are processed in the bank's own system.

### Self-Service Operation

The self-service network operation system K-GATE/SB is the application module for the routing and processing of cash and non-cash self-service transactions, as well as for centralized monitoring, management and operational control of the self-service terminals such as ATMs, cash recyclers, money card loading terminals, customer terminals and bank statement printers. For the terminals unlimited vendor independence is granted.

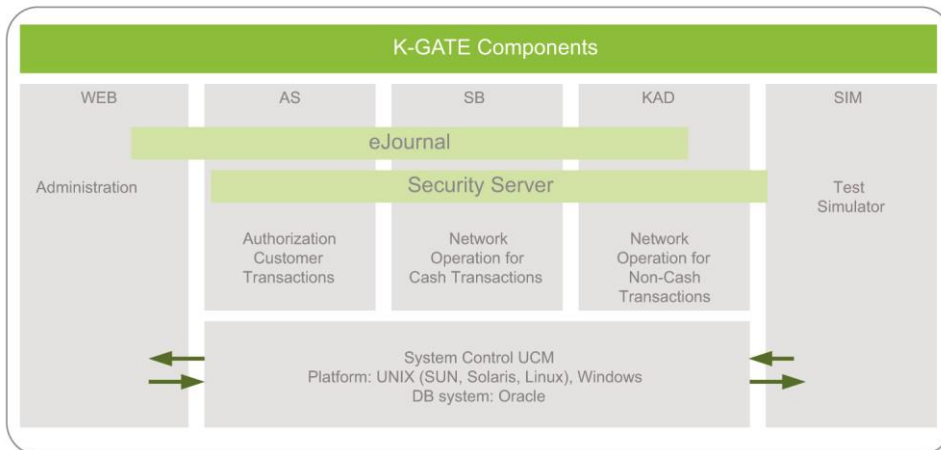
- Competence
- Quality
- Safety

## System Characteristics

K-GATE makes the processing of all bank card, debit card, money card and credit card transactions possible. It also supports EMV-based transactions, online prepaid transactions (cell phone credits) and PIN changes. With K-GATE it is easy to connect quickly to the most different core banking systems. The solution does not only offer the standard connection to the KORDOBA core banking system; we could also establish connections to various accounting and transaction management systems, such as SAP-AM, in the course of specific projects. For the clearing of monetary transactions files are made available to the host systems in DME format, including the calculated fees.

All notifications for monetary transactions are strictly secured in accordance with the ISO standard, using the cryptographic security procedure which is specifically prescribed for self-service transactions and based on the Triple DES standard. ISO or XML-based protocols are used for non-monetary transactions.

A security server of the highest security standards is used to store and administer the keys, and to process the cryptographic functions (PIN checks, notification security). An electronic journal (eJournal) provides the logging data over a configurable period, while the data for journal inquiries, the query processing and the research are directly accessible before they are available for the transfer to an archive system. An individual, customer-specific report can be created on the basis of the eJournal data.



### System Characteristics

K-GATE is easy to use, with a comfortable Windows or browser-based graphic user interface (K-GATE/WEB). The monitoring offers all functions required to control and monitor the terminals, the network and the applications.

The FIS KORDOBA solution also encompasses a test application for simulating and checking the messages (K-GATE/SIM) between the central self-service system and any given customer terminal. The test simulator enables the customer to carry out additional tests for analysis in case of a fault, or regression tests.

K-GATE features an excellent robustness and high performance. It offers all conventional features such as process control and resource monitoring or coordination and storage management. K-GATE also guarantees a controlled restart and supports both a central database connection and a distributed transaction processing.

- Competence ●
- Quality ●
- Safety ●

## Technology

K-GATE works on various platforms. Oracle is used for data management; of course, for specific projects other data bases can be employed. The scale of K-GATE is determined by the size of the overall application, dependent on the terminal network and the data volumes (transaction rates) generated. The demands on hardware for the server systems are very moderate. K-GATE can easily be adapted to the customer's demands in terms of type and number of terminals.

It is ideal for all system dimensions, ranging from networks with only a few customer terminals to networks with complex cluster solutions with several thousand terminals.

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## Outlook

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The constant expansion of the self-service business in banking, the introduction of new functions, the requirements set by DK (Deutsche Kreditwirtschaft, German Credit Committee) and regulatory changes necessitate ongoing further development. At FIS KORDOBA we design our systems in close cooperation with our customers and hardware manufacturers. We have reacted to the trend on the bank market toward multi-channel solutions by developing a Java-based solution, so that an integration into a bank's existing or planned multi-channel architecture poses no problems.

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## Summary

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K-GATE is an established, platform-independent standard software which is modular so that it can fulfill any customer-specific requirements. The software components of K-GATE can easily be integrated into existing and future system landscapes, and cover all self-service applications. In addition to its high scalability, the FIS KORDOBA solution is characterized by its high availability, performance and robustness. With K-GATE banks are guaranteed a non-stop operation of their self-service system without interruption. K-GATE can be operated by the bank itself or in the FIS KORDOBA outsourcing computing center.

Costs remain a key factor within the banking sector. The continuous shift of bank services and products to self-service processing offers enormous potential savings. It is the standard solution K-GATE with its low implementation effort and operating costs which makes a substantial contribution to realizing these cost savings.