

# Case Study: ATM-POS and Credit Card Solutions

## About the Client

Lynxgate is a part of Fiserv group, providing backbone software for interconnecting banks, Credit Unions and for managing their Card business. It also provides drivers and control software for running ATMs, POS across own and third party networks for Banks and Credit Unions.

- LynxGate Solutions helps financial institutions take their ATM network operations to the next level. It provides in-house ATM management and EFT gateway solutions to financial institutions, enabling them to cost-effectively operate their own ATM networks.
- LynxGate's CAT product is already in place at 240 financial institutions. The newest version of CAT is available to credit unions and Banks.

Lynxgate's products work with variety of host systems, which includes Fiserv group's banking applications to third part host applications. The CAT NT middleware solutions to connect and drive the complete channels for Banks and Credit Union are a robust and next generation solution.

## Client Situation

Lynxgate's market scenario is very competitive and highly price sensitive. Considering the complexities and intricacies of financial transactions and protocol requirements, combined with regulatory and reliability requirements, the team developing the software needs to be highly qualified. It should also be cost effective to enable the sales in the market. Lynxgate was feeling the constraint of this. It had to go for a cost effective and reliable solution development and testing model.

## Our Solution

CS Solutions, with its expertise in the Banking middleware segment joined hands with Lynxgate. CS Solutions, experienced team which helped multiple banks in connecting all the channels and managing their ATM / POS networks and all the devices has formed a team with Lynxgate. The team, which understands all protocols, message formats and transaction requirements have been formed at CS Solutions offshore and at onsite. The model provided Lynxgate to benefit from the experience of CS Solutions and as well the much valued model of Global delivery.

Some of the solutions we deliver to LynxGate:

- Development of Host and ATM Network interfaces, with **SO 8583** and **Base 24** standards
- These interfaces enables LG's CAT product to transact between the ATM networks and host banking applications, as a transaction switch
- We are also handling the testing and certification of the solution to LG's clients and the Network operators
- CSSI has developed interfaces for the following networks and host applications connecting LG's latest release CAT product
- Networks: VISA, DPS, Star, Pulse, FDR, Shazam, FISERV EFT
- Host Applications:
  - XP2, Summit, Fiserv, and other custom built banking applications for various Credit Unions and Banks

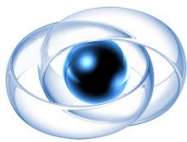
## Benefits

CS Solutions closely works with LynxGate in delivering its solutions to its end clients for the past 2 years

LynxGate leverages our Global Delivery Model for

- While we handle the sustenance of the innovation, LynxGate engineers are freed to high end activities and enhancing their product further-Quick time to Market
- Development cost savings to the tune of 50% and sustained profitability
- Reliable processes and resources in the middleware and critical areas like ATMs which are mostly driven by Standards
- Critical Card management technology

Financial transaction understandings



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