

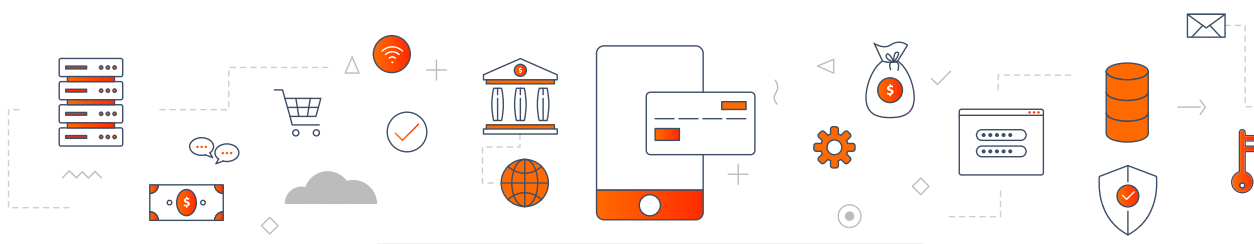


YOUR PAYMENTS OPERATIONS CENTRE PARTNER

Stanchion's comprehensive SwitchCare Managed Service offering ensures your Payments Switch is managed optimally, complementing your operational team with expert knowledge, skills, and best-of-breed tools...

Most payment processing companies have a transaction switching platform at the heart of their operational infrastructures. Irrespective of the technology stack, it is a mission-critical system that requires operational discipline and specialised knowledge to ensure high-quality service is guaranteed over the long term. However, all too often a shortage of the right skills, inadequate tools and an unstructured approach jeopardise an organisation's ability to meet its own high standards. This impact is frequently not visible immediately, but rather manifests as seemingly one-off incidents impacting online transaction processing, back-office processes, security systems and disaster-recovery capabilities. Left unattended, the problems become more frequent and more severe, until eventually the service degradation has a real and long-lasting effect on customer satisfaction and, ultimately, profitability.

The good news is that the solution to the challenge does not necessarily require the replacement of existing operational teams and processes, but rather the introduction of a complementary managed service. By identifying the specific areas where improvement is needed and filling the gaps with specialised skills and tools, operational risk can be managed effectively and efficiently.

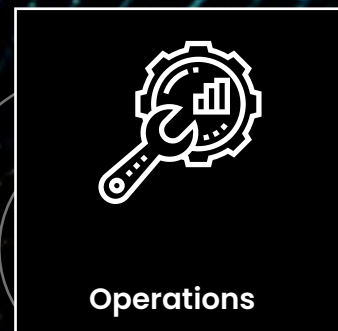
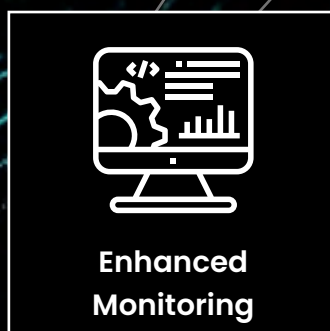
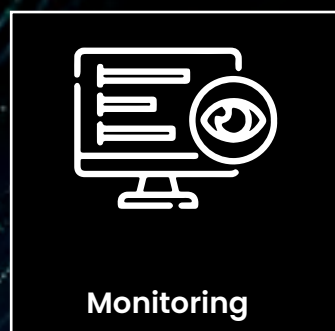


Stanchion's SwitchCare Offers

A flexible programme of services designed to complement any operational team responsible for transaction switching platforms.

- **A flexible programme of services** designed to complement any operational team responsible for transaction switching platforms.
- **Full stack observability** delivering round-the-clock application, platform and transaction monitoring.
- **Automated alerting** with configurable thresholds based on industry best standards.
- **24x7 Customer helpdesk** to provide timely and effective support to ensure customer satisfaction.
- **Efficient incident triage procedures** performed by payment experts to ensure workflow delays are minimised.
- **Payment process outsourcing** takes away the burden of running critical and time-consuming recurring processes.
- **Accurate, consistent and timely reporting** on operational management activities.
- **Access to payments expertise** in the key areas of system administration and maintenance.
- **Global reach** through the use of cloud technology and a "remote work" model.

SwitchCare Core Services:



SwitchCare Foundational Services



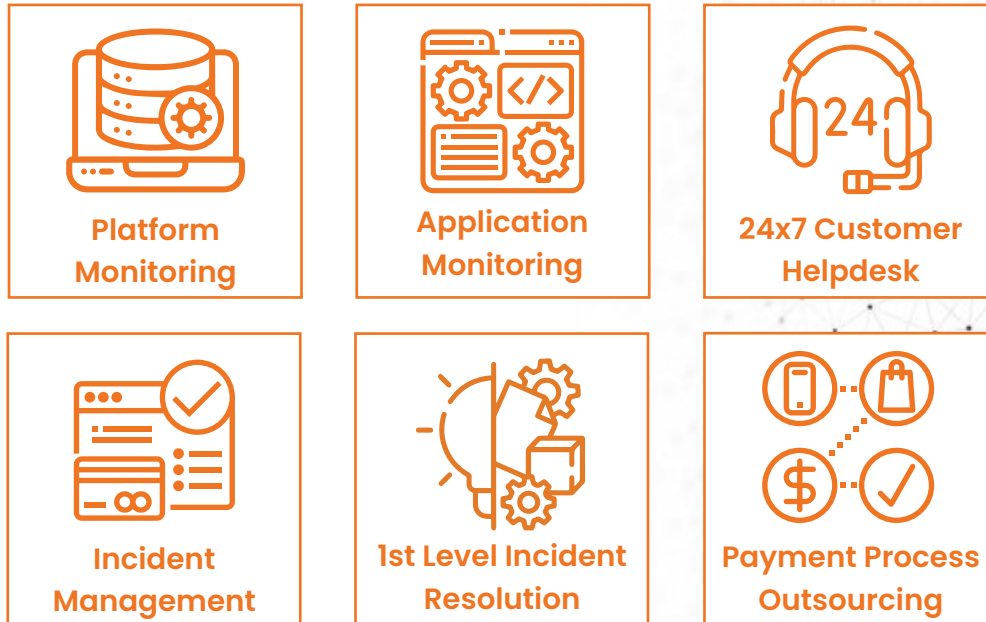
BUSINESS BENEFITS AT A GLANCE

- Provide capabilities to unify traditionally fragmented platform, application and transaction data into a single platform
- Immediate pressure relief for overburdened teams
- Reduce avoidable outages
- Improve incident detection and resolution times
- Reduce financial impact associated with outages
- Reduce Risk Mitigation, including eliminating “key man” risks
- Preserve valuable institutional knowledge
- Access global operational management expertise
- Improve scalability for system growth and peaks
- Long-term cost savings through greater efficiency



SwitchCare Core Services:

SwitchCare Monitoring



SwitchCare Monitoring provides a 24x7 Payments Operations Centre, which includes platform and application monitoring services to ensure your payment application and the supporting platforms are monitored round the clock by advanced observability tools and supported by a team of payment specialists. The SwitchCare observability platform is managed and maintained by the SwitchCare team and configured based on years of global payment experience to ensure the key metrics are observed and accurate thresholds are implemented to ensure a high degree of visibility into the incidents impacting the payment switch.

Once incidents have been identified, the automated workflow supports rapid incident triage to ensure incidents are escalated to the correct teams without delay. Whether that's to the SwitchCare Level 1 incident resolution team who performs pre-approved remediation tasks, or whether it's to the SwitchCare Operations L2 and L3 incident support team or to your own operational teams, SwitchCare Monitoring ensures SLO- and SLA-impacting delays are kept to a minimum.

Payment Operations isn't just about identifying and solving issues. SwitchCare's Payment Process Outsourcing feature ensures your critical payment processes are performed 24x7 reliably and accurately, reducing costly mistakes and freeing the existing teams to focus on more complex areas of the payment switch.

By augmenting your existing operations teams with SwitchCare, you can ensure your in-house expertise is utilised in areas that will provide the most value to your business as opposed to being consumed in continuous firefighting and recurring payment processing activities, which have the knock-on effect of slowing down and increasing the risk of your project streams.

SwitchCare Enhanced Monitoring

SwitchCare Enhanced monitoring adds end-to-end, transaction-level monitoring to the base level SwitchCare Monitoring service to centralise platform, application and transaction data and remove the drawbacks of managing multiple toolsets.

Built specifically for payment environments, Stanchion's Enhanced Monitoring has the unique ability to capture "in-flight" transactions, from multiple links along the transaction path, straight off the network. Multi-protocol transaction links are automatically decoded and correlated across end-to-end payment journeys. Every message field is displayed, along with application response timings and network-level information. By optimising the acquisition and decoding of real-time transaction data, Stanchion's SwitchCare teams can focus most of their efforts on investigating and remediating bottlenecks, unexpected declines and transition point failures as quickly as possible.



These teams can configure real-time alerts to immediately pick up on performance issues such as:

- Loss of a network link
- Unexpected declines/fallbacks
- Abnormally high transaction rates or decline rates
- Card acceptance problems owing to PINs or passcodes
- Transaction slowdowns and failures
- Status and response-code errors
- Lack of transactions or specific card rail activity during peak periods
- Lack of device, issuer, host or third-party application availability

SwitchCare Operations



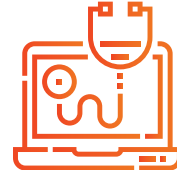
**Incident Resolution
Support**



**System
Administrations**



**System
Maintenance**



**System Health
Checks**

SwitchCare Operations gives SwitchCare customers access to a team of global payment experts to help them run and maintain their payment applications. Recruiting and securing resources with the necessary skills and experience required to perform payment-related incident management, administration and maintenance tasks, can be challenging and expensive, leading to overburdened teams, which will inevitably impact quality and requires reallocating resources from other teams to fill the gaps.

SwitchCare Operations provides incident resolution support services at varying service levels to give you the necessary confidence that you will have support when you need it most.

In addition to this, SwitchCare Operations provides an administration and maintenance service that gives you access to named resources that can perform deployments, patching and configuration tasks in your production environment whilst ensuring that you are aware of and follow industry best practices to reduce the risk associated with operating critical payment applications.

Summary

Managing a payment switch is inherently high risk and trying to do this with your internal teams incurs significant overheads that impact your ability to deal with complex issues. This puts pressure on your human resources who are caught between firefighting, meeting strict SLAs and ensuring new business requirements are released into the production environment on time and with minimal impact to transaction processing.

SwitchCare Monitoring, SwitchCare Enhanced Monitoring and SwitchCare Operations deliver a flexible package of services to provide 24x7 full payment stack observability, rapid incident resolution, payment processing outsourcing and system administration, as well as maintenance services to ensure you are maximising the value of your payment switch and minimising the associated risk that comes with owning and operating a switch.

How Stanchion can help you

Founded in 2001, with offices globally, Stanchion provides a complete range of PayTech solutions recognised for consistently delivering high performance and total system integrity across complex payment environments. With a global team of more than 100 specialists, Stanchion has collaborated with high-profile clients from retailers, banks, credit unions, card schemes, payment processors and payment systems around the world.

We develop solutions to meet the evolving demands of the highly complex payment landscape.

- Extensive IP in the switch environment;
- Global offices with insights and resources where required;
- An intimate understanding of the complex needs for payment businesses.

For more information on how Stanchion can help you, please contact us on engage@stanchionpayments.com or speak to your local representative located in Africa, Europe, the Americas, the Middle East and APAC.

For more background on Stanchion, please visit our website at

www.stanchionpayments.com

We understand the need for Payments businesses to implement changes, respond to demands as well as innovate and maintain their environment with agility and quality.

