

Highly scalable switch solution framework for transaction processing

TFTransact is a robust yet scalable framework for acquiring and issuing transactions, accelerating development of complex switch solutions. Industry-standard features can be configured to customer needs, speeding time to market and delivering targeted value. The high-availability architecture supports payment processing end to end, dynamically routing transactions between merchants, acquirers, and card schemes. Scalable and resilient, TFTransact can handle the highest levels of throughput without impacting performance.



Scale without limits at optimal performance



Integrate with any device, system, or card brand



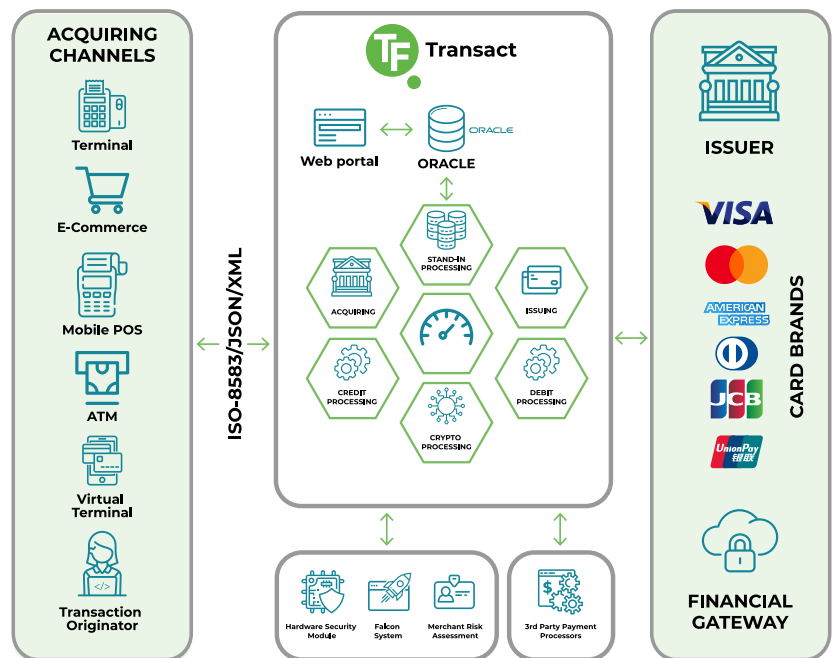
Optimize availability with 99.99% resilience



Custom brand and configure to business needs

FEATURES

- Card acquisition, settlement, and processing services for diverse acquiring and issuing transactions
- Support for multiple institutions, currencies, languages, and channels
- Configurable merchant onboarding, user management, card management, fraud management, stand-in processing, and BIN management
- Rule-based routing logic, easily configured for BIN-based transaction routing
- Robust security features e.g. key management, hardware security module (HSM) integration, and tokenization
- System and transaction monitoring with custom-based reports for business analysis
- Easy integration with third-party platforms via standard API libraries



700+

Transactions per second

99.99%

Resilience with 24/7 availability

<25

milliseconds data retrieval from database

BENEFITS



Reduce development costs and go to market faster.



Satisfy market demand for omnichannel payments.



Increase security with fraud management capabilities.



Flexibly configure features to suit your target market.



Slash processing times and maximize throughput.



Accelerate certification with a compliance-ready solution.

USE CASES



Merchant service providers

Accelerate onboarding and optimize the user experience.



Large retailers

Consolidate your transaction channels to gain end-to-end visibility into processing and monitoring.



Payment processors

Add value to your switch transactions, minimizing modifications and accelerating certification.

SECURITY & COMPLIANCE

- Secure platform certified with EMV and 3DS 2.0 standards
- Platform built on PCI-SSF and PCI-S3 standards
- Certified with major brands such as VISA, Mastercard, AMEX, JCB, CUP, and DINERS
- Multipoint communication via secure dedicated channel
- 3DES encryption/decryption with additional custom security layers
- Two-factor authentication enabled by default

TECHNICAL INFO

Transaction types, protocols & channels

All standard transaction types via TCP/IP and HTTPS protocols & channel support of ATM, POS, MPOS, Web, Virtual Terminal, Kiosk, and Wallet

Operating system & application server

AIX 5.2+, RHEL/Ubuntu, Windows 2012+, Windows IIS 10.0+, embedded Apache Tomcat 9.0.39

Database server

Oracle 11g+, SQL Server 2012+, and portable to MySQL and Postgres

Caching & middleware

Redis 6.2.6, XCOM 2.0

Centralized logging

Elasticsearch, Logstash, and Kibana (ELK Stack)

Deployment options

Azure, AWS, and private Cloud (PaaS), or on premise as packaged turnkey product

ABOUT THOUGHTFOCUS

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www.thoughtfocus.com

✉ info@thoughtfocus.com

☎ +14142143100

🌐 thoughtfocus.com