

Bulk Delivery System – Multi store bulk submission

The ACK Bulk Delivery System (BDS) is an extremely sophisticated card transaction management system which is intended for use at a retailers head-office. It is designed to automatically manage and process credit and debit card transaction data collected from multiple retail branch outlets and deliver them to the appropriate acquiring bank without the need for operator assistance.

BDS performs extensive record-level integrity checks which will identify and block invalid transactions, whilst allowing valid transactions to be submitted to the acquiring bank. This ensures that good transactions are 'banked' so that the merchant receives payments as soon as possible and invalid transactions do not reach the bank which helps reduce RFIs and chargebacks.

BDS is designed to operate automatically and operator intervention should only be necessary when conditions outside the control of BDS are encountered, such as data communications failure or transactions which are suspected of being duplicates.

Multiple levels of access security allow low-security operators to see and remedy general problems (such as a communications failure) whilst the highest level of security allows access to a transaction editor.

Major features:

Comprehensive, menu driven, configuration facility enables merchant specific parameters to be set for both branch (site) details and acquirer (bank) specific options.

Import process performs extensive record level integrity checks to ensure data is good before presenting data to main database.

Conversion process allows different file format types to be imported including: ECP125, ECP126, Comma Separated Variable (CSV) and Commidea.

Record level duplicate checking during registration of data to main database

Transaction editor to allow transaction records to be corrected and manipulated

Full audit trail which record each process and records operator intervention events

Automatic and immediate archiving of all processed data

Automatic, periodic archiving and compression of main database

Automatic exception and summary total report generation

Extensive reporting facilities including automatic generation of exception reports and export of CSV data for all jobs.

Automatic operation of communication session with acquirer with built in scheduler for submission and retrieval sessions by acquirer

Automatic recovery from error conditions (power cuts etc) and re-start from last know completed process

A simple user interface for progress messages and graphical status indicators for all jobs BDS is or has processed

Graphical warnings and alerts inform the operator when intervention is required. Command line options can be used to instruct BDS to perform specific tasks.

External application can call BDS to perform specific tasks - BDS will return error response codes for event tracking.

Manual override for session control

Simple control and maintenance of the system once it is installed and running.

Advanced configuration and data recovery area for system administrator

Automatic formatting of registered data into a delivery file in APACS 29 / APACS 29B as used by American Express, Barclaycard Business, Euroconex, HSBC, Lloyds, and also NatWest Standard file format

Automatic delivery of data to the relevant acquirer destinations via FTP or other file transfer protocol.

Approved by all acquirers of bulk submission data

Benefits to the user:

Minimal operator intervention required in normal operation

Designed to operate non-stop unless fatal error is encountered

No need for separate data manipulation or generation of input and output data

Reduces RFIs and chargebacks

Automatic generation of daily reports for ease of reconciliation with bank statement and POS reports

User defined query function for generation and export of data in any combination

Eliminates polling charges

System requirements:

BDS is a full 32-bit application and is designed to run under Microsoft 32 bit operating systems. Recommended system configuration:

Pentium III processor or better

Windows 2000, Windows 2003 or Windows XP (home or professional) operating system.

Minimum memory of 128Mb - ideally 512Mb or above. For maximum database efficiency, the amount of RAM available is more important than processor speed.

At least 250Mb of disk space for the run-time program and archive folders.

Dial-up Networking must be present and configured as this is used to connect to the acquirer(s).

Modem or ISDN equipment compatible with the acquirer's host system.

