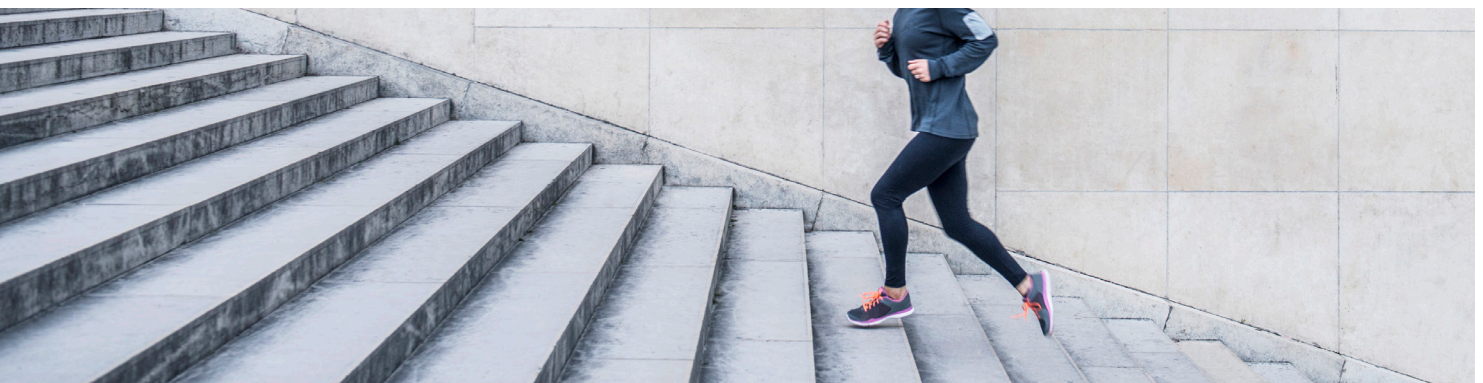




SIX Account Gateway – TWINT Connection Made Easy



How Does It Work?

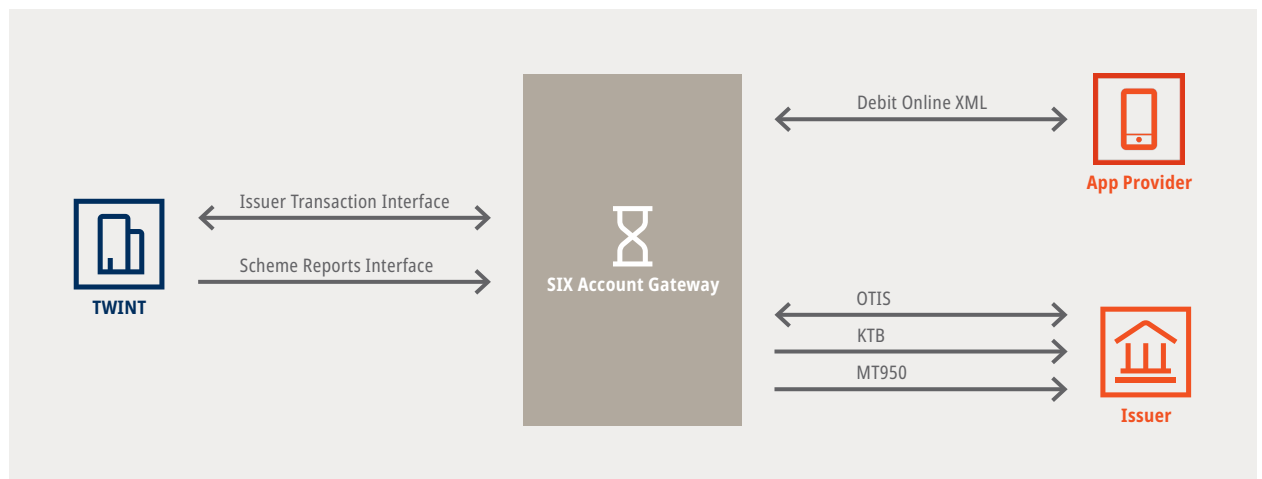
The TWINT scheme is based on a four-party model for issuers, acquirers, merchants and consumers.

You connect to the TWINT scheme via the SIX account gateway and thus achieve significant improvements in the TWINT environment.

The SIX account gateway performs services on your behalf, including:

- Application processing for transactions (authorization and clearing)
- Operation and maintenance of the processing systems
- Responsibility for the technical interfaces to the payment scheme (compliance)
- Development of application functions
- Risk monitoring & blocking center
- Account management

System Overview



What Are the Benefits for the Bank?

Reusable

Existing SIX interfaces and applications can be reused:

- Reduction in the number of interfaces at the bank
- Faster implementation times
- Lower operating costs for maintaining the interfaces

Scalable

Scalability of the interface application:

- Cross-product application, e.g. debit issuing, ATMfutura and TWINT (limit management, fraud management)
- Attractive pricing by taking the debit and bank card volume into account (scaled prices)

Efficient

The bank can use existing SIX processes and mechanisms that it has already implemented

Range of Functions

Transaction processing:

- Verification of account data with each transaction
- Fraud detection and prevention
- Processing of authorization requests via OTIS to the TWINT issuer (if OTIS is already in use)
- Stand-in authorization in the event that the TWINT issuer cannot be reached via OTIS
- Processing of financially relevant transactions (clearing & settlement)

Reporting:

- MT950 via file transfer containing all TWINT transactions
- Pool account balance report containing incorrect transactions and misaligned clearing periods
- Separate KTB record containing all TWINT transactions for book entry to the customer accounts

Account management:

- Creation, mutation and deletion of TWINT accounts via Debit Online XML (optional; account management is possible via the app provider)
- Blocking of TWINT accounts, tracking of TWINT account limits and display of transactions via Debit Online WEB
- Stand-in and OTIS fallback limits for TWINT accounts
- Up to four profiles can be created for stand-in limits
- Fraud management (risk monitoring)
- 24/7 blocking center

What Does It Cost?

Setup Price

One-time activation charge of CHF 30,000 (excl. VAT).

SIX carries out the following activities:

- Support via SIX Mission Management
- Connectivity setup
- Certificate exchange
- Network and interface penetration test (application)
- Systemic penetration test (end-to-end)
- Acceptance test and OTIS certification (additional costs for OTIS connection if not yet in use)
- Management of pilot phase and go-live

Migration tasks are required if the bank is already connected to the TWINT scheme via another account gateway.

The migration is planned separately and coordinated by the bank with all the parties involved. SIX can support the migration planning and the migration itself where needed.

Operating Costs (Recurring)

Transaction processing:

The same prices apply as in debit issuing processing. Account gateway transactions are added to the debit and bank card volume and allocated to the same scales.

Account management:

The same prices apply as in debit issuing processing. Account data delivery according to valid price list for debit issuing processing.

Reporting:

The standard reports are free of charge. The charge for the MT950 comparing TWINT transactions with the core banking system is CHF 600 (excl. VAT) per month.

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