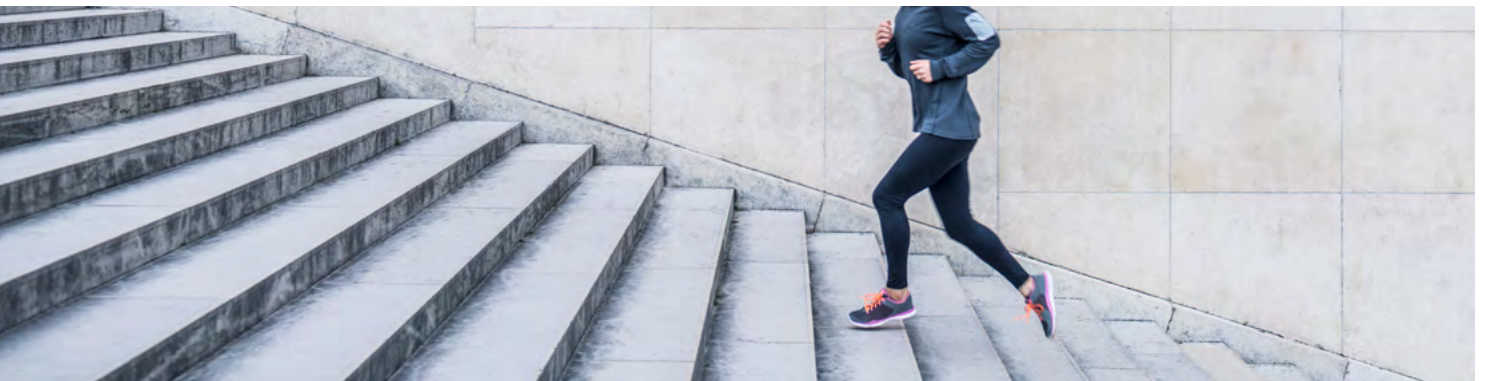




# TWINT Connection Made Easy



## How Does It Work?

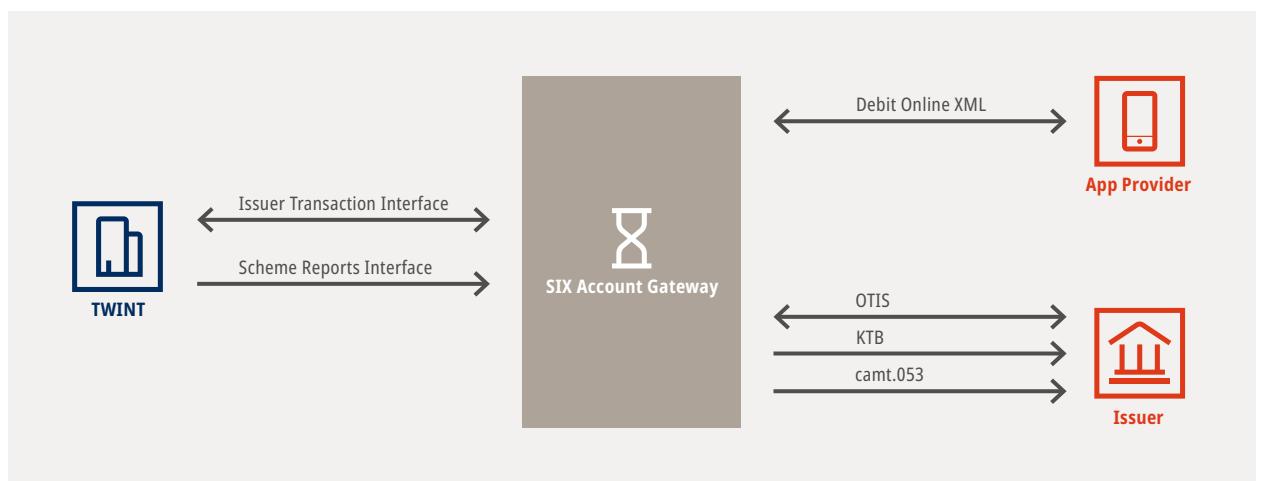
The TWINT scheme is based on a four-party model that includes issuers, acquirers, merchants and consumers.

You connect to the TWINT scheme via SIX to achieve significant improvements.

SIX provides TWINT services, such as:

- 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 functionalities
- Risk monitoring and blocking center
- Account management
- Full support for TWINT

## 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 interface maintenance

### Scalable

Scalability of the interface application:

- Cross-product application, e.g., debit issuing, ATMfutura and TWINT (limit and fraud management)
- Attractive pricing based on debit and bank card volumes (volume-based prices)

### Efficient

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

## Range of Functions

### Transaction processing:

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

### Account management:

- Creation, mutation, and deletion of TWINT accounts via Debit Online XML (optional; account management is possible via the app provider)
- Blocking TWINT accounts, tracking 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
- The Customer Service Center (CSC) of SIX provides full TWINT support on behalf of the issuer

### Reporting:

- camt.053 via file transfer with all TWINT transactions
- Pool account balance report with incorrect transactions and clearing period offsets
- Separate KTB record with all TWINT transactions for posting to customer accounts
- Division of the KTB into several files for the efficient and robust processing of large amounts of data

### How Does Onboarding Work?

Activation is offered at an attractive price and includes the following activities:

- Support from SIX Mission Management
- Connectivity setup
- Certificate exchange
- Network and interface (application) penetration test
- Systemic penetration test (end-to-end)
- Acceptance testing and OTIS certification (additional costs apply if OTIS is not already in use)
- Support during the pilot phase and go-live

If the bank is already connected to the TWINT scheme via another account gateway, migration tasks are necessary.

These tasks will be planned separately and coordinated by the bank with all parties involved. SIX can support bank with migration planning and the actual migration.