

TRAVIC-Retail

The FinTS server for high loads

76% of the experts questioned said that a high availability of bank systems is their most important requirement.

This was the result of a survey of 33 experts in the financial sector.



Overview

TRAVIC-Retail is a FinTS server that provides a uniform online banking interface on the bank side. TRAVIC-Retail allows personal customers and small businesses to submit orders to their bank via mobile apps or stationary customer products, such as StarMoney, Quicken or S-Banking, for immediate forwarding to the bank's core systems. The same applies for intermediaries, who can use TRAVIC-Retail to transmit orders on behalf of end customers via a call centre application. Special features include the following:

- TRAVIC-Retail provides high-performance operation in high-load situations, in a single installation or in a cluster installation of up to 32 instances.
- All current user authentication procedures are supported, from PIN/TAN to Secoder II signatures.
- The Deutsche Kreditwirtschaft (DK, German Banking Industry Committee) FinTS 3.0 or FinTS 4.1 standards are used as communication protocols.
- TRAVIC-Retail makes all defined DK transaction types available to end customers.
- A PSD II compliant service interface for payment service providers will be included by mid-2018.
- TRAVIC-Retail connects to core banking systems via defined online interfaces to the bank's own business applications, generally on an individual basis.

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Standardised protocols, open interface, high security

Operation

TRAVIC-Retail has been developed for high load situations with many parallel active users and covers both small and extremely large installations. Operators can start with just a single instance of TRAVIC-Retail and support as many customers – i.e. banks – as they wish. Because TRAVIC-Retail is horizontally scalable, if the number of active customers grows, the number of installations can be increased in response to the increased load.

TRAVIC-Retail is available 24/7/365, provided that the database to which it is connected operates on an uninterrupted basis.

Configuration requires only a few items of master data. The database is needed solely to handle the FinTS protocol and save the session data required for the process.



Communication protocol

TRAVIC-Retail supports the standard FinTS 3.0 and 4.1 protocols defined by the DK for communication with stationary and mobile customer systems. FinTS 4.1 is used for internal communications. The requirements of PSD II will be incorporated by mid-2018.

A fundamental advantage of this protocol is that it is standardised. This enables different banks to provide one standard interface to their customers. At present, around 2000 banks offer their customers a FinTS interface.

Almost all well-known mobile customer systems for smartphones and tablets, and all relevant software products for desktops, use these protocols to connect to different banks and savings institutions in a uniform way.

Transaction types

All versions of TRAVIC-Retail support all of the DK transaction types defined in the FinTS protocol.

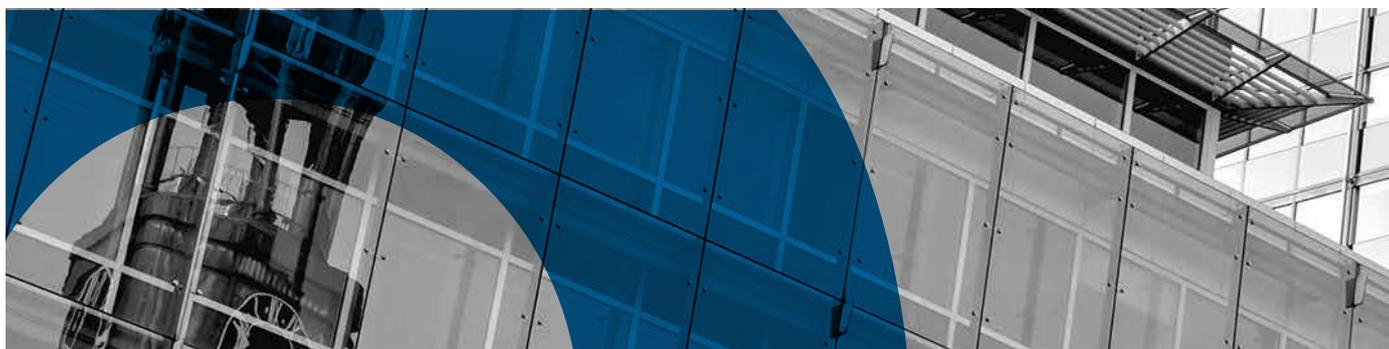
New transactions can be added individually at the request of the licensee. In this way, the portfolio of available transactions has steadily grown in recent years. TRAVIC-Retail also allows operators to define their own transaction types. An optional modelling tool is available for defining the data syntax of transactions.

TRAVIC-Retail thus offers a broad spectrum of business functions to the end customer.

Interfaces

TRAVIC-Retail has a large number of “provider interfaces”. They serve to provide services to TRAVIC-Retail’s core program, which the program can use when processing FinTS messages.

These interfaces can be, and usually are, customised to ensure that TRAVIC-Retail is seamlessly integrated into the target landscape.



The most important interfaces/services include:

- Encrypting and decrypting messages for various security procedures
- Creating and checking signatures for various security procedures
- User identification, PIN and TAN authorisation
- Authorising transactions and transaction data
- Preparing the back-end format for individual core banking systems
- Delivering authorised transactions for each supported bank and user
- Technical and business logging

To connect the individual core banking system, a standard interface is provided so that for each transaction type a separate implementation can be used to connect to the business application. It makes no difference whether the business application is operated locally or on a different system.

TRAVIC-Retail is not a rigid, one-size-fits-all solution. It is a system that can be expanded via multiple interfaces into a high-quality, flexible and customised solution.

Security

Security is of paramount importance in the FinTS protocol. TRAVIC-Retail supports the classic PIN/TAN procedures offered by banks. TRAVIC-Retail has a matching integration interface and associated applications for every variant of the PIN/TAN process.

In addition to PIN/TAN, banks can also use signature-secured and encrypted procedures with smartcards or other security media. The optional Secoder signature module also allows Secoder II, the DK's most secure current procedure, to be offered to customers.

Product design

TRAVIC-Retail is structured as a modular component system. Its core system is the TRAVIC-Retail Engine. It is complemented by a range of optional modules, which banks can use to define the scope of services they require to support the FinTS protocol. For example, the two supported protocols, FinTS 3.0 and FinTS 4.1, are provided as separate modules. General security procedures with PIN/TAN and cryptography (smartcard/security medium) are also available as separate modules in FinTS 3.0.



Banks can also purchase modules to execute cryptographic functions, verify Secoder signatures or generate their own standardised backend interface. Typically, PPI delivers a standard implementation for each interface. TRAVIC-Retail operators decide whether the standard implementation fulfils their needs or whether an in-house development needs to be connected. Further integration tasks can be custom-ordered from PPI or developed by the operator in-house.

The modular structure and a flexible licensing model make it possible to tailor TRAVIC-Retail to the individual needs of the bank in terms of supported procedures, distribution channels, functional range or number of customers. This helps keep budgets manageable.

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The most widely used FinTS server based on the transaction volume

Administration

TRAVIC-Retail is administered by a central Unix console application that uses a central system to integrate all installed instances. This application is batch-compatible and can be integrated into the automated processes of a computer centre. A graphical user interface is not available.

TRAVIC-Retail is currently used by:

- All German Sparkassen (savings banks) in the Finanz Informatik network
- All German Volksbanken and Raiffeisenbanken in the Fiducia & GAD network
- Comdirect Bank, Quickborn
- All Sparda banks in the Sparda-DV network
- Santander Consumer Bank
- TARGOBANK
- Augsburger Aktienbank and Netbank AG

To complement TRAVIC-Retail, PPI provides a wide range of other products and tools which, for example, perform cryptographic functions, convert the SWIFT and SEPA external formats used in FinTS or create and model FinTS transactions.

TRAVIC-Retail supports the following process environments:

Servlet Engine

- Tomcat, version 7 and above

Operating systems

- Solaris, version 10 and above
- AIX, version 6.1 and above
- Redhat ES, version 6 and above
- SLES, version 12 and above

Databases

- DB2/10 and above
- Oracle 11 and above

Other system environments may be released when needed.

For questions and further information



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