



## TRAVIC-Retail

# The multi-channel platform for high loads

Due to the continuing rapid progress of digitisation in all areas of life, highly available systems that are also equipped for the load of tomorrow gain more and more importance.

## Overview

TRAVIC-Retail is a multi-channel platform that provides a uniform online banking interface on the bank side. TRAVIC-Retail allows private customers and small businesses to submit orders to their financial institution via mobile apps or stationary customer products which use the FinTS protocol, such as StarMoney, Quicken or S-Banking. TRAVIC-Retail processes the FinTS messages, checks the submitted orders and transfers them to the back end of the financial institution for synchronous processing. Third-party providers, or TPPs, use the XS2A interface provided by TRAVIC-Retail. Special features of TRAVIC-Retail include the following:

- TRAVIC-Retail can be operated in small installations as well as in server farms at high load.
- All current user authentication procedures are supported, from the PIN/TAN procedures established on the market to Secoder II signatures.
- The 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.
- The often customised connection to core banking systems is realised via defined online interfaces.

## Travic-Retail

# 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 already operate TRAVIC-Retail with a cluster of just two nodes and support as many clients – i.e. financial institutions – as they wish. Because TRAVIC-Retail is horizontally scalable, if the number of active customers grows, the number of installations can be adjusted 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. TRAVIC-Retail needs only few configuration data. The database is only required for storing the configuration and for storing the session information necessary for the execution.



### Communication protocol

TRAVIC-Retail supports both the FinTS 3.0 and 4.1.1 protocols defined by the DK (German Banking Industry Committee) for communication with stationary and mobile customer systems and the XS2A protocol of the Berlin Group.

A fundamental advantage of this protocol is that it is standardised. This enables different financial institutions to provide one standard interface to their customers. At present, around 4000 German financial institutions offer their customers a FinTS interface. Starting mid-September 2019 the XS2A interface will be applied all over Europe.

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

### Transaction types

In the FinTS protocol all the business transactions of the German Banking Industry Committee (DK) that can be supported in all versions of TRAVIC-Retail are defined.

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 interfaces – so-called provider interfaces. They are used to provide services to TRAVIC-Retail, which the programme can then 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
- Checking user ID, performing authorisation based on PIN and TAN
- Authorising transactions and transaction data
- Preparing the back-end formats for individual core banking systems
- Delivering authorised transactions for each supported financial institution (BPD) and user (UPD)
- 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 flexibly be expanded via multiple interfaces into a high-quality customised solution.



### Security

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

In addition to PIN/TAN, financial institutions 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 financial institutions can use to define the scope of services they require to support the FinTS protocol. For example, the support of the protocols FinTS 3.0 and FinTS 4.1.1 is provided in separate modules. General security procedures with PIN/TAN and cryptography (smartcard/security medium) are also available as separate modules in the FinTS protocol. Furthermore, TRAVIC-Retail offers the XS2A protocol in a separate module.

Financial institutions can also purchase modules for the execution of cryptographic functions, the verification of Secoder II signatures or the customised generation of own business transactions. Typically, PPI delivers a standard implementation for each provider 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 financial institutions in terms of supported procedures, distribution channels, functional range or number of customers. This helps keep budgets manageable.



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# The FinTS server by the European market leader in electronic banking

## 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 savings institutions in Germany
- All Volksbank and Raiffeisen banks of the Fiducia and GAD IT in Germany
- Comdirect bank in Quickborn
- All Sparda banks of the Sparda-DV in Germany
- Santander Consumer Bank
- TARGOBANK
- Augsburger Aktienbank and Netbank AG
- ApoBank (German bank for pharmacists and physicians)

To complement TRAVIC-Retail, PPI provides a wide range of other products and tools which, for example, perform cryptographic functions that FinTS provides in the form of a library on the client side, or create and model FinTS business transactions.

TRAVIC-Retail supports the following process environments:

### Servlet engine

- Tomcat as of version 8

### Operating systems

- AIX as of version 6.1
- Redhat ES as of version 7
- SLES as of version 12

### Databases

- From DB2/11
- From Oracle 12 c

Other system environments may be released when needed.

## For questions and further information:



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