OmniPay is First Data’s™ cost effective, industry-leading payment processing platform.

The OmniPay platform Authorization Service gives you 24/7 secure authorization switching for both domestic and international merchants on behalf of merchant acquirers.

Card brand support

The Authorization Service supports a wide range of payment products including:

- Visa
- MasterCard
- Maestro
- Union Pay
- JCB
- Diners Card International
- Discover
- BCMC

Supported business profiles

In addition to card present POS processing, the OmniPay platform Authorization Service also supports these transaction types and products:

- Card Present EMV offline PIN
- Card Present EMV online PIN
- Card Not Present – MOTO
- Dynamic Currency Conversion
- eCommerce
- Secure eCommerce – MasterCard SecureCode, Verified by Visa and SecurePlus
- Purchase with Cashback
- SecureCode for telephone orders
- MasterCard Gaming (Payment of winnings)
- Address Verification Service
- Recurring and Installment
- Hotel Gratuity
- Pay-at-the-Pump
- Aggregator
- Maestro Advanced Registration Program (MARP)

Supported authorization message protocols

- OmniPay ISO8583
- APACS 70
Authorization Service

Connectivity to the Card Schemes

**Visa** – Each Data Center has either two or four Visa EAS servers and resilient connectivity to Visa Europe, Visa US, Visa Canada, Visa CEMEA and Visa AP.

**MasterCard** – Each Data Center has a dedicated MasterCard MIP and resilient connectivity to the MasterCard MIP in the other Data Center. The OmniPay platform has connections to Banknet for both European and non-European authorizations.

**Diners/Discover** – Each Data Center has connectivity to Diners Club International which is also used to process Discover Card authorizations.

**JCB** – Each Data Center has connectivity to Japan Credit Bureau which is used to process JCB authorizations.

**UnionPay** – Each Data Center has connectivity to UnionPay International which is used to process UnionPay authorizations.

**BCMC** – Each Data Center has connectivity to BCMC which is used to process BCMC authorizations.

Options for authorizations connectivity

There are many options available to merchants and Payment Service Providers for authorizations connectivity.

**TNS – Various Telecommunications Protocols**

With the telecommunications capabilities of our partner TNS, you can establish authorizations connectivity using:

- PSTN
- ISDN
- GSM
- SSL
- GPRS
- X25
- TCP/IP

**DataWire VXN – Internet**: Using the DataWire VXN, the merchant or PSP location can use outbound internet access for secure and PCI compliant transaction delivery.

**Direct Connections**: Some Payment Service Providers with larger transaction volumes establish their own TCP/IP connectivity and provide their own routers within First Data’s primary and secondary Data Centers. This infrastructure can also be used for submission of settlement files and for the exchange of other files if required.

**VPN Connections**: VPN connectivity for authorizations gives customers a cost effective and secure means of communication.

OmniPay Authorization Server Resilience

By having a second hot backup authorization host at the Production Data Center, First Data has hardware and scheme connectivity resilience. And with separate card scheme Access Points defined on each server, First Data not only provides local resilience but also ensures non-disruptive maintenance or upgrades.

The ‘Dual Switch’ located within the Secondary Data Center provides an added layer of resilience, giving clients an additional authorization host. The dual switch has its own database containing the same merchant static data as the primary authorization host database, but maintains separate transactional records providing clients with two routing options.

Both the Production Data Center and the Secondary Data Center receive inbound customer connectivity and outbound card scheme connectivity. Should the production switch become unavailable for any reason, transaction carriers can decide to route authorizations to the secondary switch. Subsequently, transaction carriers can automatically direct traffic back to the Production Data Center when connection quality has been restored.

Designed to provide our clients with a 100% available authorization service, 24/7 x 365, First Data guarantees service quality.