

## Innovate > Transform > Revolutionize

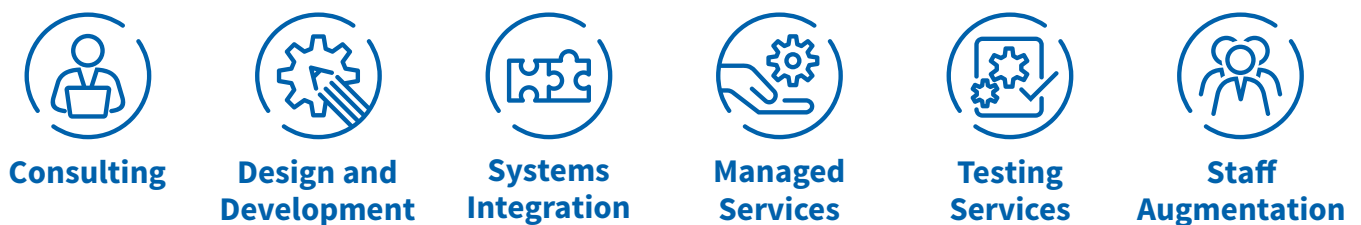


Renovite provides a portfolio of transformative software products and services for mission critical payment systems.

### PRODUCTS



### SERVICES





# Renovite

Transforming payments



## Who we are...

Renovite is a global technology company headquartered in Fremont, CA, USA specializing in EFT Switching products and custom payment solutions. Renovite's 21st century products help you revolutionize your payment system, giving you a sustainable competitive advantage.

## Why us?

### Experience & Expertise

Renovite is led by payment experts with significant experience in delivering leading edge solutions in the payments domain and Renovite's leadership team has differentiated itself by leading the technology wave in each domain they have served.

### Excellence

Renovite has demonstrated an historical capability to identify emerging market needs left unsatisfied by legacy and "me too" suppliers. Renovite's core competency is the satisfaction of those leading edge requirements through the deployment of leading edge technology coupled with a client-focused, 21st Century delivery model.

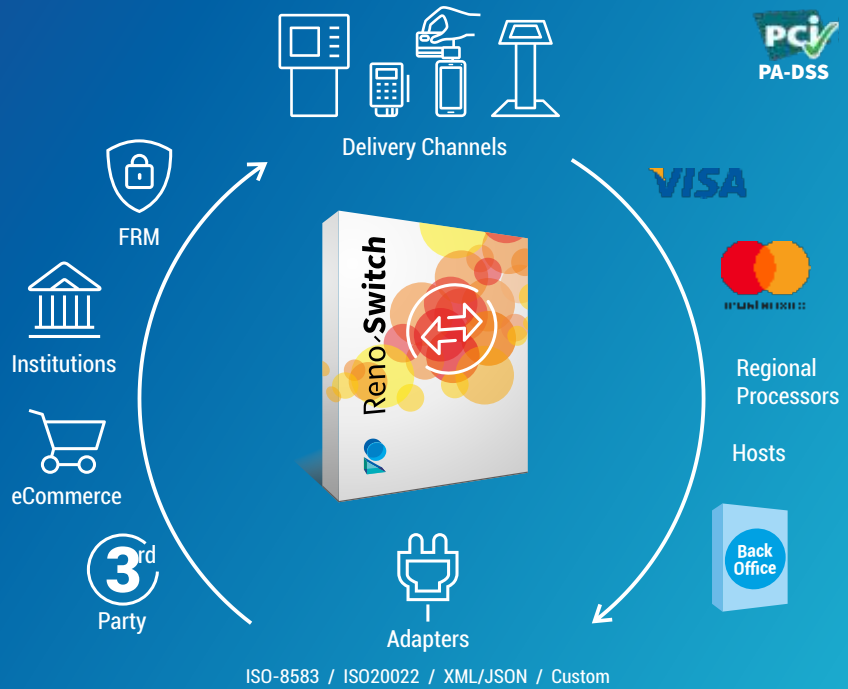
### Efficiency

Renovite provides an optimal mix of onsite and offsite teams to efficiently deliver products and services.

# Products Reno-Switch

Renovite's Reno-Switch is the first transaction switch designed to meet the needs of the 21st Century payments industry. Reno-Switch discards the legacy thinking that underpins other architectures, dispensing with historic assumptions about payment tokens, transaction routing and proprietary systems.

Renovite's willingness to embrace modern approaches has by-passed the solutions built in the early 2000s based on 1990 design patterns. It has delivered a product solution that can replace legacy payment switches from the 1980s and 1990s as an integral component in a 21st Century life cycle based on Continuous Delivery or DevOps principles.



## Key Highlights

### ✔ Smart routing

Route transactions efficiently by using an agile web UI based dynamic transaction routing system.

### ✔ Config loader

With Reno-Switch you can setup and configure the solution through the administrative console and the Config loader will ensure this is brought into the IMDG (In-Memory Grid).

### ✔ PA DSS compliance

Secure payment transactions by industry recognized PA DSS certification.

### ✔ Multi-destination

Route transactions to multiple destinations, in parallel, sequential or mixed modes.

### ✔ In-memory data grid: Increase throughput

Both transaction data as well as configuration are processed in-memory, this fundamental feature ensure faster I/O operations and ability to run a distributed and flexible deployment.

### ✔ Adapter sub-system

The state of the art adapter sub-system allows for managing multiple incoming and outgoing channels across a variety of processing methods.

### ✔ Token agnostic

The Reno-Switch platform is token agnostic by default, allowing for transactions to be processed and routed based on a token that could be a mobile number, email, card number etc.

### ✔ Batch framework

Robust and lightweight implementation of the batch framework ensures efficient and quick operations for the back-office. A multi-job asynchronous configurable framework with support for multi-threaded execution.

### ✔ Internal object format

The Reno-Switch components across the architectural layers communicate using the internal object format, a plain java object based format makes inter process communication simple, efficient and scalable in a modular environment.

# Products Reno-ATM

Today, most ATM services are trapped in 20th century architectures and operating models. These architectures are dominated by fat-client ATM software stacks wholly dependent on the Windows® operating system which utilise legacy, proprietary protocols to communicate with a range of disparate host systems, each focused on a single element of the operating model – transactions, cash, exception management, software and content management. Reno-ATM is the 21st century answer to these legacy constraints.

Designed to be ATM operating system agnostic, Reno-ATM breaks the shackles currently restraining ATM services. A lighter ATM software stack interacts with a suite of integrated server-side components that provide the range of services required to deliver a full customer experience.



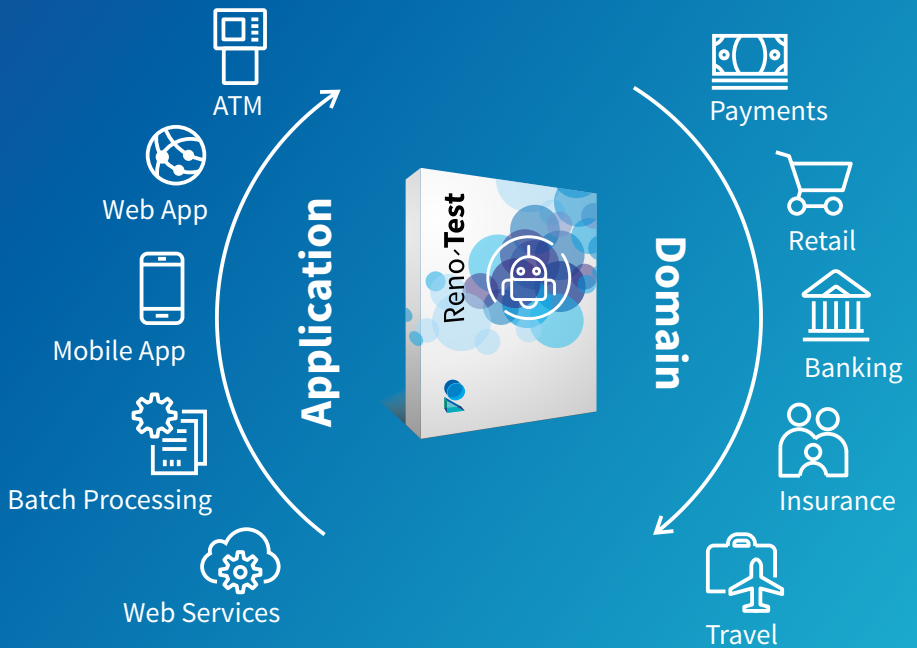
## Key Highlights

- Designed for easy delivery of business services through the ATM channel
- Flexible and easy to implement new feature rich transactions and quickly change existing transactions, without modifying code
- Individual transactions and screen content can be updated without restarting
- Enhanced customer experience: screen content is web based, uses standard tools and has the ability to use content from other channels
- Secure and PCI compliant software stack
- Modular ATM application (not monolithic), componentized and loosely coupled
- Provides multi-platform, hardware agnostic, service-oriented, high performance software
- CRM support - including branding, themes, targeted marketing, favorite and cardless transactions
- Targeted distribution of individual component updates across the ATM network
- Includes assistive technologies - Support for people with disabilities
- Reduced time to market for new business services
- Fast integration with bespoke customer features
- High quality, efficient and robust application

## Reno-Test

Testing is an integral part of software product development and very critical to the electronic payments business. Today's payment ecosystem is constantly changing with the need to introduce new products to meet the growing number of channels, payment options and types. Organizations face increasing pressure to manage change in their business systems at ever increasing speeds. Renovite recognizes the need for automation in the testing space to bring this important aspect in line with agile development and deployment. Renovite believes that the ability to automate objective test plans helps document, execute and test payment systems constantly.

Reno-Test is a platform that delivers automated quality assurance for mission critical systems across multiple business domains. Reno-Test is designed to complement agile system life cycles and supports Behavior Driven Development (BDD) to accelerate the growth of test coverage. The tool addresses accurate end-to-end automation of acquirer, hosts, with inbuilt pre-certification test suites and can easily be used by the SME team or business team, with limited coding knowledge.



### Key Highlights

#### ✔ End-To-End testing

Automate UI, Mobile and API testing; Deliver functional testing and performance testing using the same toolkit system.

#### ✔ Agile yet robust

Reno-Test Core together with its associated modules form a complete test suite that enables an agile end-to-end test solution.

#### ✔ Re-test and Reduce

The selective regression in Reno-Test Core uses a subset of the existing test cases to reduce the cost of retesting.

#### ✔ Multi-tenancy & cloud readiness

Increase testing efficiency with a multi-tenant cloud software architecture.

#### ✔ Fast parallel batch playback

Testers can combine hundreds of scripts in a test suite and execute them in parallel on one machine, or distribute them across multiple machines to reduce execution time.

#### ✔ Seamless Integration

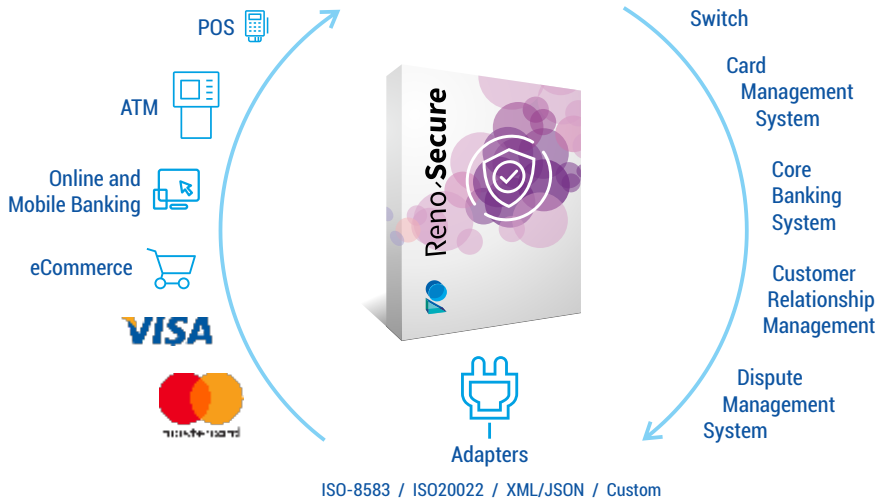
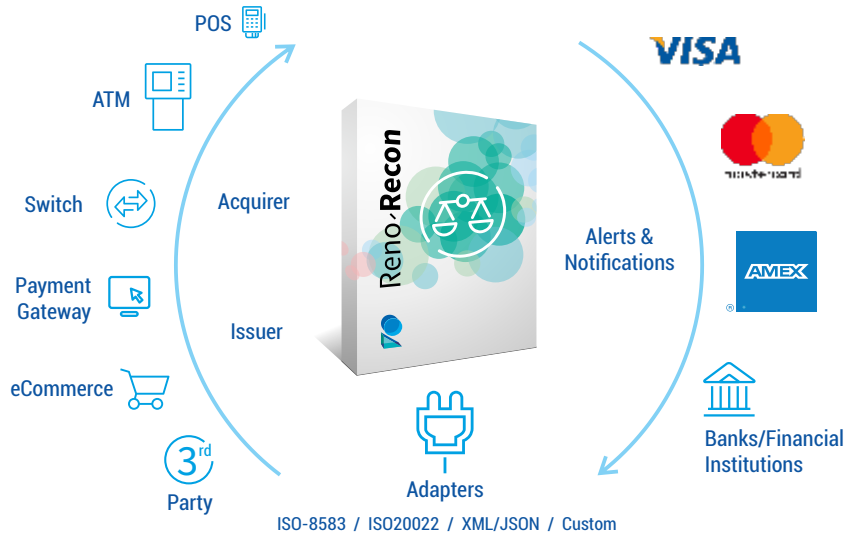
Reno-Test seamlessly integrates with most of the tools in the market. Integrate with collaborative tools and check analysis reports directly from the tool.

# Products

## Reno-Recon

Clearing and reconciliation is a key function in any payment organization. Managing this function effectively helps in executing complex operations effectively, processing customer requests efficiently and providing predictability in cash flow.

Reno-Recon is an enterprise solution designed to process high volumes of transactions using a centralized reconciliation environment in an agile, reliable and compliant manner.

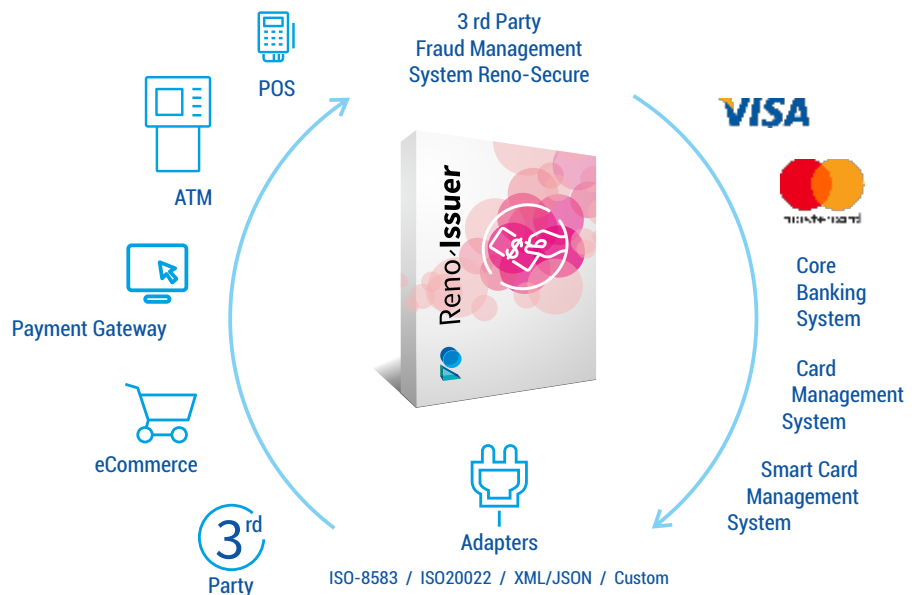


## Reno-Secure

Reno-Secure is a fraud management system which has the capability to monitor and evaluate real time authorizations and transactions for issuers, acquirers, PSPs, ISOs and merchants. It uses a sophisticated analytics engine to detect and identify fraudulent patterns and trends. Its superior analytical capability integrated with your payment engine provides an accurate and real-time detection and prevention of fraud early in the payments cycle, thereby minimizing your losses.

## Reno-Issuer

Reno-Issuer is an authorization sub-system which authorizes a transaction on a payment token. It performs real-time authorization based on a choice of tokens, token type, transaction type, payment system and features provided by the issuing institution. Reno-Issuer is designed to be flexible, secure and scalable and thereby enabling innovative payment services.



# Services

Revolutionize payments systems, modernize payments services and enhance the customer experience.



## Consulting

Renovite has a strong design and development team with in-depth experience in the electronic payments space.



## Design and Development

Renovite has a strong design and development team with in-depth experience in the electronic payments space.



## Systems Integration

Renovite has extensive experience of deploying its own software into each stage of the application lifecycle in major financial institutions.



## Managed Services

Renovite deploys a blended team of product and operations experts who have expertise in managing products on behalf of its clients.



## Testing Services

Renovite offers a full range of testing services and engagement models, helping clients to benefit from our expert support.



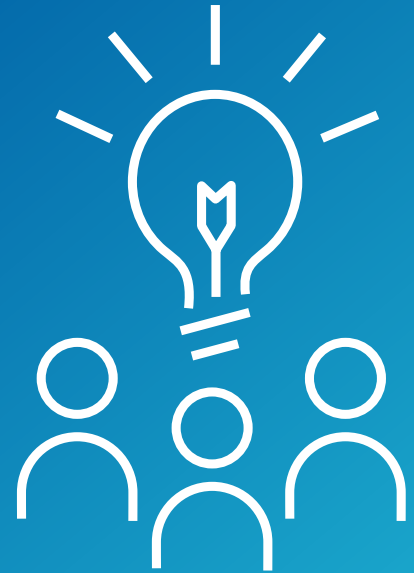
## Staff Augmentation

Renovite is a dedicated payments company, and is positioned to identify and provide the right people to rapidly augment a client's workforce.

## A team of payment experts with a proven track record in delivering leading edge payment technology solutions.

We are a global team of payments experts with extensive knowledge and decades of experience in the ever-evolving field of electronic payments. Together we have a proven track record of delivering and managing innovative solutions worldwide.

With offices in the USA, Europe and India, we are delivering mission critical payment systems across the globe.



**Renovite**  
Transforming payments

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