



SM PROCESSING / CARD & PAYMENT PROCESSING

THE TRANSACTION CORE FOR WHAT'S NEXT

Authorize. Route. Connect. Evolve.

A resilient, modular processing foundation that connects every payment channel, network and institution in real time.

COMPOSED FOR CONTINUOUS CHANGE

A strong transaction engine. Independent applications. Open interfaces. One coherent operating model.

ATM / POS / E-COMMERCE / SELF-SERVICE / ISSUING / ACQUIRING

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CONTROL EVERY TRANSACTION. EXPAND WITHOUT FRICTION.

Banks and processors need more channels, more connected networks and faster product change - without fragmenting authorization, security or operational visibility.

01 LAUNCH FASTER

Add channels and interfaces through modular applications and configurable routing.

02 OPERATE WITH CONTROL

Centralize authorization, monitoring, device management and operational insight.

03 GROW WITH CONFIDENCE

Extend capacity and connected networks without redesigning the foundation.

A UNIFIED PROCESSING LAYER

CHANNELS → AUTHORIZE → SWITCH → CONNECT → CONTROL

MULTI-CHANNEL

ATM / POS / E-COMMERCE / SST

REAL-TIME

AUTHORIZATION & SWITCHING

MODULAR

CONFIGURE & EXPAND

BUILT FOR

Issuing and acquiring banks | Processors and payment operators | Cards and payments teams | Technology and operations leaders

ONE CORE. EVERY CHANNEL. PRECISE CONTROL.

Combine authorization, switching, channel support, security and operations in a platform designed to be composed around each institution.

01 AUTHORIZATION & ROUTING

Apply configurable checks and select the right authorization path.

02 CHANNEL CONNECTIVITY

Support ATM, POS, e-commerce and self-service transaction sources.

03 ISSUING & ACQUIRING

Process issuer and acquirer traffic across internal and external networks.

04 SECURITY CONTROLS

Protect transactions with PIN, MAC, key and HSM-supported controls.

05 REAL-TIME OPERATIONS

Monitor routes, sessions, devices, queues and communication channels.

06 REPORTING & DATA

Enable transaction inquiry, operational reporting and controlled data exchange.

THE OPERATING LOOP

01 CONFIGURE

Rules, routes, limits

02 CONNECT

Devices, hosts, networks

03 OPERATE

Authorize, switch, monitor

04 EVOLVE

Add channels and services

REPRESENTATIVE USE CASES

ATM processing / POS acquiring / Issuer authorization / E-commerce processing / Self-service payments

OPEN BY DESIGN. RESILIENT AT SCALE.

Connect channels and networks through a resilient processing and communications foundation built for continuous change.

REFERENCE ARCHITECTURE

CHANNELS	ATM POS E-COMMERCE SST HOSTS
APPLICATION	AUTHORIZATION SWITCHING OPERATIONS
PROCESSING CORE	MESSAGING ROUTING MONITORING DATA
ECOSYSTEM	APIs PAYMENT NETWORKS HSM THIRD PARTIES

TECHNOLOGY PRINCIPLES

OPEN CONNECTIVITY

ISO 8583, host-to-host and API integration.

SECURE BY DESIGN

PIN, message and cryptographic controls with HSM integration.

DEPLOYMENT CHOICE

Aligned to resilience, infrastructure and governance requirements.

A PRACTICAL PATH TO VALUE

DISCOVER → CONFIGURE → INTEGRATE → VALIDATE → LAUNCH → OPTIMIZE

COMPOSE THE NEXT GENERATION OF PAYMENT PROCESSING

Talk to us about your processing environment | info@sequoiamosaic.com | sequoiamosaic.com