



Abbrevia is an innovative provider of leading-edge payments solutions and services targeting the Middle East, North Africa & South Asia regions. We provide our customers access to best-of-breed payments products through exclusive alliances with international market leaders in the EFT payments arena.

At Abbrevia, we realise that today's payments strategies focus on flexibility, teamwork and technology to meet the challenges of the ever-changing business environment. We appreciate that payments providers' success hinges on their ability to cultivate an innovative, efficient, responsive and customer oriented culture.

With this in mind, we are continuously evolving our products and services to meet the challenges in the payments sector resulting in solutions and services that offer the technology and flexibility to our customers to re-evaluate and reorganise to achieve their business objectives.

Abbrevia's founding partners have an accumulated electronic payments experience in excess of 85 man years covering a full range of business and technical skills. The team as a whole has very much been part of the evolution of the payments landscape within the GCC region over the past fifteen years and have an intimate knowledge of local and regional payments standards and paradigms which provides a deep insight in assessing and anticipating future payments technology trends within the region.



Located in the prestigious Dubai Internet City technology hub, we present the best technology available to our customers and pass on the cost and service advantages of our local presence to our business partners.

Our regional offices are staffed with local payments experts who are aware of the market conditions and are able to respond to our customers' needs effectively and efficiently in step with our Dubai Internet City Head Office.

SOLUTIONS

MOBILE PAYMENT SOLUTIONS

An award winning solution for Mobile Commerce GFG:Mobile is a proven market-leading solution designed to enable a mobile phone to act as a secure fully mobile EFT device.

GFG:Mobile delivers a mobile payments platform which enables exciting new product and services driving both Average Revenue Per User (ARPU) and customer loyalty as well as enhancing established merchant revenue streams.

GFG:Mobile delivers an immediate and compelling return on investment through the elimination of costly and inflexible mobile Pre-Pay purchase and distribution channels.

The breakthrough capability of GFG:Mobile is to offer bank-level security and non-repudiable payments and transactions initiated via mobile phone. This opens up the mobile network to become a robust real-time payments channel available to merchants, operators and banks.



EFT SWITCH SYSTEM

The JWARE Secure Transaction Processing Suite is a modular software package that can provide all of the payment and secure transaction processing functionalities that are required by most customers. The suite is composed of three kinds of application:



JWARE Flow: responsible for managing transaction processing and including a web-based administration interface

Business applications suites like JWARE ATM, JWARE POS, JWARE LPay

Development studios: so that clients can manage their own system, create new applications and customize existing applications

Jware Flow, a secure transaction platform is central to the Jware Technologies approach. All business application suites have been designed to plug into Jware Flow.

HIGH PERFORMANCE TEST & SIMULATION SOLUTIONS

ASCert is a toolkit designed from the ground up as a comprehensive environment for helping in the design and development of payment networks and payment applications, including EMV, magstripe, stored value and others.

ASCert supports a wide range of protocol handlers, including Visa BASE I, Mastercard CIS, Mastercard Host-EM, APACS 30/40, BASE24 Host ISO, ISO 8583, SPDH, iPOS, GICC and two special handlers, the first which operates as a Level-2 EMV interface, permits ASCert to work with physical cards, and to generate transaction data from them. The second, generates fully virtual transactions, extracting transaction content from the backend database's transaction, issuer, PAN, terminal, merchant and other tables.

SERVICES

EMV ACADEMY

Our award winning card management system, leading edge EFT switch and our high performance simulation solutions have all been integrated together to provide a seamless end-to-end operating environment that presents the trainee with a visual view of different elements of an EMV transaction.

The EMV simulator allows the user to view each transaction through its entire life cycle to interrogate details of a transaction at any point from POS terminal/ATM to EFT Switch, to Communication drivers, to CMS, to the backend host whilst being presented with a visual and literally tangible view of the impact of each user action on the transaction.

Our state of the art EMV Academy is specifically designed to cater for hands-on EMV solutions implementers. The courses are delivered by our own industry specialists who have managed and implemented EMV compliant solution. Our hands-on courses de-mystify the theoretical complexities of implementing EMV solutions based on a combination of physical (cards, terminals) and virtual components (card association network simulators, scripting engine, host simulators).

The courses are aimed at both business and technical levels and do not require any prior EMV knowledge. Abbrevia's EMV Academy accommodates 6 to 10 students for each course type. The courses can be delivered in our offices or at customer site.



CENTRE OF EXCELLENCE



Abbrevia's Centre of Excellence provides our customers and partners access to highly specialised payments solutions experts based on the most competitive professional services rates and local market knowledge. Our consultants can either operate in-house as part of the customer's project team or undertake projects on an outsourcing basis providing technical management, project management, design, development, testing, implementation and total quality management.

PARTNERS

Abbrevia has assembled best-of-breed next generation product portfolio of mobile commerce, e-commerce and EFT payment solutions through exclusive alliances with leading-edge international technology companies. This includes GFG-Group in New Zealand, JWare Technologies in France and Acquirer Systems in Ireland.

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