

case  
study

# National Australia Group

National Australia Group uses BASE24-eps™ to  
enable EMV script management





**National Australia Group (NAG) Europe Limited is a member of the National Australia Bank Group, one of the world's largest and most successful financial services groups with a wide geographic spread of assets in Australia, Asia, the United Kingdom, Ireland and New Zealand. Today, NAG manages more than 4 million credit cards and 4 million debit cards across four bank brands.**



### **Challenge**

- ▶ To integrate an in-house EMV script management solution with the existing online payments and card management systems.
- ▶ To enhance overall risk management surrounding card transactions by allowing the flexibility to proactively amend EMV and credit risk parameters of individual cardholders.

### **Solution**

- ▶ BASE24-eps™, an integrated payment engine used to acquire, authenticate, route, switch and authorize financial transactions across multiple channels. BASE24-eps is the pivotal process interfacing between BASE24® and NAG's in-house card care solution.

### **Results**

- ▶ The EMV script management solution, incorporating BASE24-eps is used to improve risk management for NAG's card customers.

**“It was a challenging exercise introducing BASE24-eps to our environment, but now that we have achieved this we can move forward to take advantage of the more powerful aspects of the product.”**

*Mary McGrath  
Senior Manager Electronic Payments Systems  
National Australia Group*

## The Challenge

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National Australia Group (NAG) Europe Limited is a member of the National Australia Bank Group and was formed by a series of acquisitions. Comprised of the Clydesdale Bank in Scotland, Yorkshire Bank in England, Northern Bank in Northern Ireland and the National Irish Bank in the Republic of Ireland, NAG manages over 4 million credit cards and 4 million debit cards across its four bank brands. Currently, NAG authorizes over 28 million transactions a month with an equal spread of acquired and issued traffic.

NAG is an active participant in the U.K. chip-and-PIN project, a mass rollout of EMV cards with an offline PIN infrastructure. NAG is well-versed in risk management and had created an in-house card care system designed to manage the credit risk facilities of EMV.

The challenge was how to integrate this in-house system into the real time authorization path. Unfortunately, NAG had no way to connect BASE24-atm® and BASE24-pos® to that system and faced tight deadlines to meet European chip-and-PIN objectives.

## The Solution

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NAG opted for BASE24-eps™, a flexible and powerful payment engine used to acquire, authenticate, route, switch and authorize financial transactions across multiple channels. The EMV script interface in BASE24-eps enabled NAG to reduce duplication of customizations in its core authorization systems, thereby saving valuable time.

The open architecture and multiple development options of BASE24-eps position NAG for future expansion into full enhanced authorization services, and greater use of the flexible scripting capabilities of BASE24-eps. Moreover, the solution enables NAG to port its EMV script management solution to the hardware platform that best meets their needs in the future, ensuring the system stays current with the latest platform technology.

Additionally, NAG harnessed the power of GoldenGate™, distributed by ACI Worldwide, to ensure that data integrity was maintained as files moved in real time between platforms. GoldenGate is a transactional data management (TDM) solution that enables high volumes of transactional data to be moved across systems with sub-second latency and preserved data integrity.

## The Results

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As the financial services industry continues to look for ways to fight fraud at every level, NAG's intelligent, flexible and integrated risk management strategy positions it at the forefront. ACI will assist in this process by continuing to work closely with NAG's leadership teams to ensure the advance scripted authorization functionality of BASE24-eps.

The flexible risk management capabilities of EMV and the comprehensive capabilities of solutions such as ACI Proactive Risk Manager™ work in conjunction to provide NAG with a truly effective and enterprise-wide risk management solution.



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