

# How TNSPay SmartRoute Reduces Routing Complexity for a Tier 1 Acquirer



# Advanced Routing Control Provides Performance Improvement, Cost Reduction and Customer Empowerment

A tier 1 acquirer was striving for a solution that allowed it to control its own payments routing logic while also reducing its operational overheads. Improvements to processing efficiency across its network plus seamless routing and failover management were also pivotal components to the acquirer's need for automation and autonomy of its routing.

## Business Challenge

Lack of flexibility in its payment network routing meant that the acquirer's payment traffic was dependent on manual coordination with service providers; a situation that was compounded during system maintenance or failover. The acquirer was looking for a routing solution that had:

- **Client-controlled routing logic**
- **Automated failover support**
- **Authorization improvement and cost reduction**

With its global reach, the acquirer also needed a solution partner that supported flexible and customizable deployment with around-the-clock continuous service availability.



## Solution

The acquirer worked with TNS to tailor the TNSPay SmartRoute solution to its specific needs. The solution is an intelligent transaction routing engine designed to enhance payment processing efficiency and flexibility.



### Intelligent Transaction Routing

Smart routing dynamically directs payments transactions based on performance and business rules to optimize payment processing



### Customer Control and Flexibility

Independently manage routing logic to control transaction flows across data centers and processors



### Integration and Orchestration

Seamless integration with TNS backend systems enabling effective orchestration of payment routing processes



### High Availability and Control

Provides reliable, high-availability payment infrastructure control

The dynamic and custom routing decision-making based on business rules allows the acquirer to control how its payment transaction traffic is routed across data centers, hosts and even processors.

TNSPay SmartRoute differentiates itself through not only its proprietary routing engine, but also its:

- **Highly Customizable and Modular Design**  
Allowing for tailored implementations, from basic routing to advanced orchestration
- **Single Customer Portal Experience**  
Offering a single platform to manage all routing rules.
- **Global Reach and Support**  
24x7x365 multi-country support via TNS' Global Service Support Centers
- **Secure and Cost-Effective**  
PCI DSS Level 1 certified infrastructure provides secure, flexible and cost-effective payment routing solutions
- **Proprietary Routing Engine**  
Unique routing engine enables customizable payment routing roles for enhanced flexibility

## Outcome

Since deploying TNSPay SmartRoute, the tier 1 acquirer has benefited from the solution's customer-controlled routing, automated failover configuration and its secure transactions and monitoring.

Following phased implementation, the acquirer now has secure access to the SmartRoute portal, providing it with powerful, custom visibility capabilities such as:

- **Visual network representation**
- **Visualization of progress**
- **Audit trails and status tracking**

The multi-tenant environment of SmartRoute means that the bank is prepared for scalability and future SmartRoute enhancements that are deployed.

Other benefits the acquirer has access to include:

- **Reduced service interruptions**
- **Increase responsiveness to application incidents**
- **Tangible improved service level to their clients**
- **Real-time visibility over the triggered failover operations**



**End-to-end security with PCI DSS certification**



**Maximum responsiveness with instant switchover following an incident, avoiding service interruptions**



**Scalable solution that adapts to the needs of the acquirer and its customers**



**Reduced risk of incidents through intelligent and automated monitoring**

## TNSPay SmartRoute Benefits for Acquirers

**Multi-layer security**

**Highly available**

**Specialist guidance**

**Complete scalability**

**Cost efficient**

**24/7 global expert support**

TNS is a global leader in providing full-stack, modern and secure payment solutions, offering managed services to more than 1,400 organizations in over 50 countries.

TNSPay SmartRoute is an intelligent transaction and network routing engine designed to enhance payment processing efficiency, resiliency and flexibility. It enables dynamic decision-making based on business rules, allowing customers to control how their transaction traffic is routed across data centers, hosts, or even processors.

**Discover how TNSPay SmartRoute can enhance your payment processing efficiency today by visiting**

**<https://tnsi.com/solutions/payments/orchestrate/optimal-routing/>**

**Or get in touch with a member of the TNS Payments Market team to see how our solutions can help your business at [solutions@tnsi.com](mailto:solutions@tnsi.com)**

