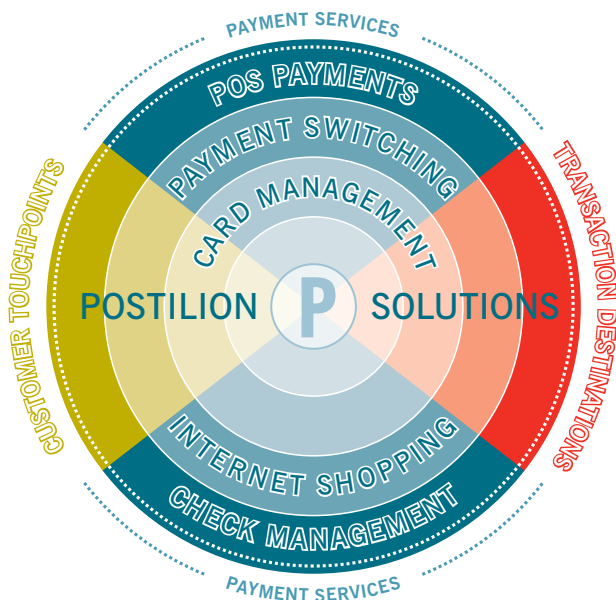




Postilion solutions for multi-lane retailers

Postilion solutions for multi-lane retailers are optimized for high-volume transaction processing, while providing high application availability on industry-leading hardware. Our Postilion solutions meet all your business needs in the areas of POS payments, payment switching, card management, Internet shopping, and check/cheque management. These solutions—made up of selected Postilion modules—are available as dedicated hosted services in our data center, or as in-house deployments in your data center. Postilion solutions are easily supported and offer flexible options not available in the market today.



The solutions

Postilion POS Payments

Postilion provides an end-to-end retail payment solution, including an in-store payment capability that enables a retailer to accept card-based payments at the checkout lane. In addition to managing EMV-based and PIN-based security, the solution offers full stand-in authorization and hotcard checking at the level of the store or electronic cash register to minimize fraudulent transactions. Postilion supports an extensive range of payment instruments, including gift vouchers, gift cards, and loyalty cards.

Postilion Payment Switching

Postilion provides an end-to-end retail payment solution, including a central payment switching capability for consumer-generated transactions, and back-office processing functions such as reconciliation. These functions ensure the integrity and daily balancing of the entire payment chain. Monitoring and configuration are centralized, with reporting available by store, region, and enterprise. Postilion's scalable architecture supports growth in the number of lanes and stores, as well as increasing payment volumes as card use increases.

Postilion Card Management

This solution provides the range of card management services required by retailers. With Postilion Card Management, you can control and manage your own prepaid card programs, reducing your reliance on third-party outsourcers and lowering the costs associated with card programs. Store-branded gift cards can be offered in a manner that is cost-effective, easily managed, flexible, and secure. Postilion helps to improve the margin and revenue of card programs, and gives you better insight into your business through customizable reporting tools, available via the solution's relational database environment.

Postilion Internet Shopping

The Postilion Internet Shopping solution, which interfaces with the Internet store front, enables safe and secure card-not-present transactions over the Internet.

Postilion Check Management

This solution provides a complete range of check management services that are required by retailers, such as check validation, customer verification, online authorization, duplicate and velocity checking, and overrides.

Payment instruments

In card-present environments, practically any payment instrument is accepted by the Postilion solutions for multi-lane retailers: magnetic stripe cards, EMV cards, cash, checks, and reloadable and non-reloadable prepaid cards (such as gift cards, stored value cards, and private label cards).

Transaction types

Postilion solutions for multi-lane retailers support all standard transaction types and a wide variety of advanced transactions, such as purchases, cash withdrawals, balance inquiries, mini-statements, voids, check management, electronic benefits transfers, service procurements, and value-added services.

A single integration point

Postilion solutions can accept transactions over every type of delivery channel, including PIN pads that are integrated with POS terminals, self-checkout terminals, ATMs or kiosks, call centers, mobile phones, and transactions that are switched into the system from third parties.

All transaction sources are combined into a single system, enabling you to use one platform to process transactions from multiple channels. Consolidated data allows for sophisticated reporting and trends analysis, easier system support, and single vendor relationship.

You also have total control to support any kind of transaction or new sales channel, and the capability to change transactional flows cost-effectively.

Phased deployment

Postilion solutions enable you to phase in the deployment of new system capabilities without any impact on in-store operations. This enables you to roll out software updates during normal business hours, which eliminates planned outages.

Open systems support

For multi-lane retailers wanting to bring their payment solutions in-house, we offer deployments on the IBM System p server platform (for AIX) or the Stratus Technologies ftServer platform (for Microsoft Windows). Our open systems support provides you with the opportunity to choose the platform that meets your internal business and IT requirements.

PCI DSS compliance

Postilion solutions used by multi-lane retailers have attained Visa Payment Application Best Practices (PABP) validation. This means that the Postilion solutions meet the data security standards required of our customers to attain their PCI DSS compliance.

Active/active deployment

For 100% business continuity, an active/active Postilion deployment uses two, fully redundant production servers to maintain services during failure at either site, whether the failure is communication, network, server, or data-center related. Furthermore, the two servers balance the load of transactions between them. This ensures increased service levels because both servers process transactions and neither is passive. Both servers in an active/active deployment are capable of handling 100% of the load should one of the servers fail.

Minimized third-party vendor reliance

Postilion significantly reduces the complexity of development and cost of integrating your POS, ATM, kiosk, or e-commerce sales channel into your payment switch, allowing for rapid rollout of new capabilities to support new business growth, while minimizing your reliance on third-party vendors.

Reduced overall system cost

Postilion solutions allow for incremental capital investment to your hardware environment to support your desired capacity increase. This helps eliminate monolithic hardware upgrades, while leveraging the most advanced technological improvements at the time of purchase.

A graphic featuring the Postilion logo in blue and red, with a white rounded rectangle containing contact information. The background consists of several overlapping colored squares in shades of blue, yellow, and red.

Postilion™

For general information about Postilion, visit www.postilion.com. If you have a specific question about implementing one of our solutions, contact the appropriate regional office or e-mail us at info@postilion.com

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