

# AJB QUARTERLY



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## FiPAY PIN EPS

AJB has built a new FiPAY PIN EPS electronic payment server application ahead of the December 31, 2007 Interac compliance deadline for petroleum merchants. The new solution eliminates the costly replacement of pumps and enables retrofitting existing pumps with Interac certified payment terminals.

FiPAY PIN EPS delivers legacy magnetic stripe processing, enables future EMV Chip and RFID transaction processing for Interac Debit, VISA, MasterCard, American Express, Discover, fleet cards and stored value (gift) cards. The new solution retains legacy fuel dispensing components, provides a new API for the POS system and implements a new payment terminal at the pump that can process payments, display digital video, and play digital audio. Locations covered by the new EMV solution include "pay-at-pump" automated fuel dispensers, kiosk point of sale (POS), vending machines, ticketing machines and drive-thru lanes.

For more information on FiPAY PIN EPS contact Bohdan Myroniw (ext. 5275).



## CUP - Another Reason for Discover Connectivity

As more Chinese tourists and business travelers venture out to North America they will come to our retail locations bearing their own Signature Credit CUP card. China Unionpay (CUP) is China's sole nationwide payment network operator. The Discover Network is currently technically enabled to process CUP cards, but not scheduled into full production acceptance until November, 2007. The Signature Credit CUP card range IIN for Discover is 62212600-62292599. To enable CUP processing existing merchants will need to contact their Discover representative.

Discover Network direct connectivity is in use and available to all AJB RTS merchants. It streamlines operations, speeds up authorizations, and eliminates costly service fees imposed by other payment processors. AJB's RTS direct connectivity to Discover enables merchants to save a considerable amount of service charges depending on the volume of Discover transactions processed. In early 2006 Discover announced it would no longer require retailers to charge customers for using credit or debit cards (common practice among such competitors as Visa U.S.A., MasterCard, and American Express). The Discover Network is the largest independent credit card network in the United States with approximately 4 million merchant and cash access locations.

Additional benefits include:

♦ **Faster authorization**

By dealing directly with Discover Financial, you can save time and reduce the hassle of dealing with another intermediary.

♦ **Bank neutrality**

Merchants do not have to move the primary bank relationship to take part in Discover Financial direct connectivity. Discover Financial can direct deposit money into any account required.

♦ **Added security features**

With full RTS redundancy and disaster recovery, AJB merchants enjoy complete peace of mind.

For more information on CUP or Discover please contact Bohdan Myroniw (ext. 5275).

### AJB 2007 USER GROUP EVENTS

AJB User Group – Sept 19 and 20 in Niagara Falls, ON.  
Epicor Perspectives 2007 – October 14-17 in Orlando  
NRF – January 14-15 in New York

## PABP Note

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The importance of AJB having PABP compliant applications is that they can enable PCI compliance at a merchant site. A merchant can become PCI compliant, only when they install AJB's PABP compliant applications, on systems within a network that is already secured to PCI standards. AJB does not recommend installation on systems and networks that have not been secured to the PCI DSS specifications.

To properly implement RTS Pathfinder security and authentication in a PABP compliant manner a number of steps must be performed.

These steps include:

- Integrating with Microsoft Windows Active Directory
- Creating key management process
- Validating PABP compliance

Please note, you cannot install or configure Pathfinder Security or Authentication fully unless you are already running Windows Active Directory. Windows Active Directory is part of the Microsoft Windows 2000 or 2003 Server operating system. In addition, RTS should not be installed before the security has been setup and encryption key management established.

Lastly, the merchant is ultimately responsible for securing the payment environment and achieving PCI compliance. AJB can assist the merchant with the RTS installation and configuration phase. Merchants that choose to deploy Encrypted File System (EFS) support for the payment applications (RTS) must run Microsoft Windows 2003 Server on their RTS server.

For more information on PABP or PCI contact Robert Spivak (ext. 5255).

## .NET and AJB

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Last year AJB switched software development tools from C to C# under Microsoft's .NET platform.

What is .NET?

Microsoft .NET is the Microsoft strategy for connecting systems, information, and devices through Web services so people can collaborate and communicate more effectively. .NET technology is integrated throughout Microsoft products, providing the capability to quickly build, deploy, manage, and use connected, security-enhanced solutions through the use of Web services.

C# benefits AJB's software developers by providing a tightly integrated set of tools for building and integrating services. Most importantly, it enables AJB with the best, fastest, and most cost-effective way to build custom payment processing solutions for our merchants. "We just hit a new 1000 TPS peak performance benchmark with AJB's newest product offering for sustained high volume processing RTS4. We also expect more performance gains in the FiPAY family of products under C#, especially when it comes to EMV," says Paul Millett.

AJB's new product releases of RTS4, FiPAY EMV and RPM now require .NET(1.1, 2.0) on the server where AJB software is executed.

For more information on .NET contact Paul Millett, Director of Product Delivery (ext. 8802).



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### AJB SUPPORT DEPLOYS WEBEX

AJB breaks through the traditional VPN boundaries to support our customers through the use WebEx to handle more calls and resolve production issues in less time, with fewer resources. By streamlining our connectivity processes in AJB support we have gained a fast reliable, secure and auditable process that allows us to connect with our customers systems. WebEx enables the AJB support team to manage and resolve issues through remote desktop sharing. AJB's customers can initiate a session with an AJB Support team member by sending them an e-mail or providing a URL with access details for a controlled access time interval.

One AJB customer said, "The time it takes for us to explain a problem has been drastically reduced."

For more information on AJB Support and WebEx contact Pat Polillo (ext. 8806).

