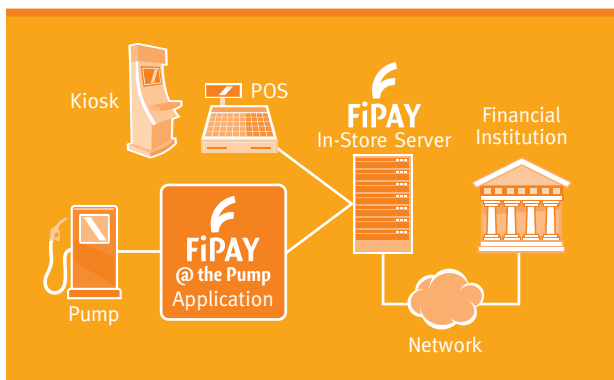


# FiPay @ the Pump

Pay-at-the Pump is an industry term used to describe fuel (gas) purchases directly at the outside pump using a credit, debit, or private label card rather than paying inside at the Point-Of-Sale (POS). The actual PIN pad and magnetic stripe reader are built into the pump dispenser.

AJB's FiPay @ the Pump solution is made up of components that support authorizations generated at the POS, kiosk or the pump. Each component is designed to have functionality that specifically addresses the requirements associated with either retail based transaction or pump based transaction.



FiPay @ the Pump manages the integration of the PIN pad and the merchant's pump controller application. FiPay @ the Pump also formats the authorization request according to bank protocols.

## FiPay @ the Pump Features

AJB's FiPay @ the Pump can do all or a combination of the following depending on the gas retailer's requirements:

**FORMATTING AND TRANSMISSION** of credit and debit transactions between the gas station and the financial institutions

**MANAGING THE PIN PAD** either directly in the case of a Kiosk/POS or through the Pump Controller in the case of Pay @ the Pump

**SUPPORT FOR BOTH SINGLE AND MULTI-THREADING** depending on whether there is a single encryption device or one for each pump

**COMMUNICATING WITH THE MERCHANT'S POS** using the communication protocol specified by the gas retailer (e.g., TCP/IP)

**RECEIPT HANDLING** for kiosk or POS

**SUPPORT FOR DEBIT STORE AND FORWARD (SAF)** based transactions

## FEATURES OF FiPAY @ THE PUMP

**SECURE** FiPay @ the Pump has passed a PABP audit

**SUPPORT OF ALL MAJOR FLEET CARD APPLICATIONS**

**SHORTER LINES AT THE CASHIER AND PUMPS** Allowing consumers to pay for their purchases at the pump speeds up the gas buying experience results in shorter line ups and more satisfied customers.

**FLEXIBLE** FiPay @ the Pump gives gas retailers the power to design and configure their system according to unique needs.

**POS INTEGRATION** FiPay @ the Pump has been integrated into several leading POS applications giving gas retailers the assurance that their network components will communicate effectively.

**SUPPORT FOR ALL MESSAGE FORMATS** FiPay supports all message formats required by North American financial institutions allowing merchants to select their payment processor and easily switch to a new bank should a better transaction rate be negotiated.

**EASY INTEGRATION** FiPay @ the Pump easily integrates into existing POS software, gas pump and PIN pad hardware.