



FiPAY

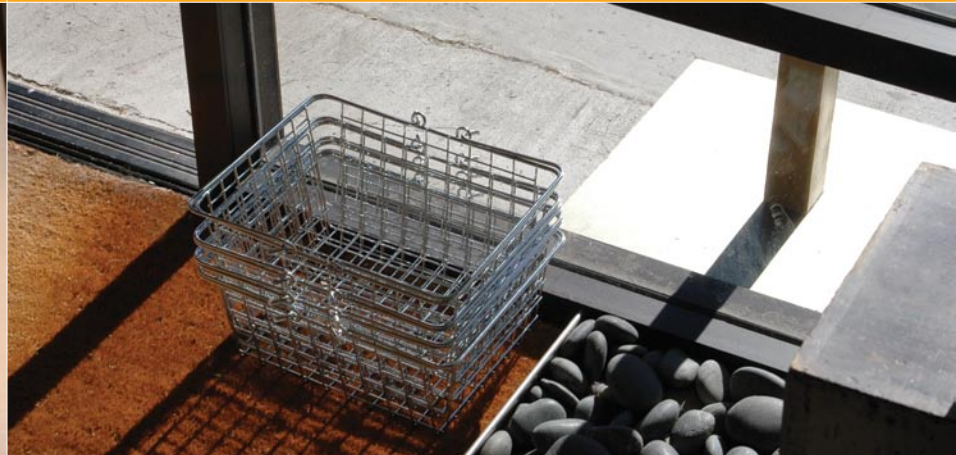
Flexible Integrated Payment System



AJB's Flexible Integrated Payment System (FiPay) is the ultimate store level communication gateway interfacing the merchant's PIN pad devices, Point of sale (POS) system, Retail Transaction Switch (RTS) network, and financial institutions.

Typically, FiPay connects the POS system to AJB's RTS. However, in many cases AJB's customers use the flexibility of FiPay to connect to the payment processors directly.

FiPay collects and consolidates transaction data for any payment method (credit card, debit, gift, loyalty cards, etc.) and formats the information according to the needs of the financial institution. Once all formatting is complete, FiPay transmits the message to the payment processor for authorization. FiPay completes the process by accepting the acknowledgement from the payment processor or RTS and passes the message along to the Point-Of-Sale (POS) device.



Benefits of FiPAY

SECURE FiPay has passed a PABP audit

FLEXIBLE FiPay provides merchants the power to design and configure their system according to unique needs. FiPay's design contains the flexibility needed to adapt according to the needs of each vendor.

EASY INTEGRATION FiPay has been integrated into all leading POS applications giving merchants assurance that their network components will communicate effectively.

REAL TIME MESSAGING FiPay integrates payment services and real-time transaction messaging into the merchant's POS. This provides POS system access for credit card, debit, gift cards, loyalty programs, and customer inquiries.

CROSS INDUSTRY APPLICATION FiPay has been deployed into retail outlets, restaurants, hotels, government institutions and other industries requiring payment.

PROVEN TIER 1 MERCHANT BASE The best companies world-wide use FiPay today.

SUPPORTS FOR ALL MESSAGE FORMATS

FiPay supports all message formats required by North American financial institutions to allow merchants to select their payment processor and easily switch to a new bank if better rates are negotiated.

MULTIPLE PIN PAD SUPPORT FiPay has been integrated with several PIN pads over the years including the most widely used devices. Customers simply have to tell AJB which device or PIN pad they want to use.

USES ANY COMMUNICATION PROTOCOL

FiPay operates over the most popular communication environments including TCP/IP, Frame Relay, ISDN, Internet VPN and X25 so merchants can implement network solutions based on the needs of each store.

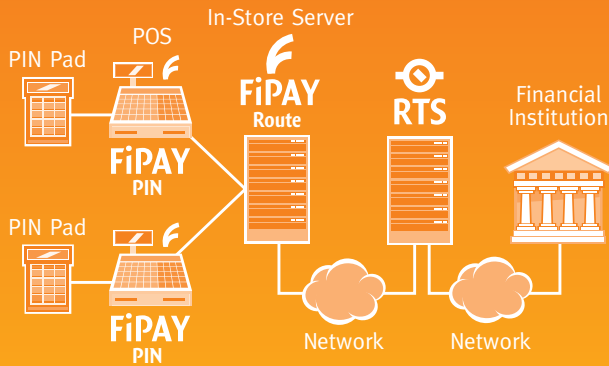
INTERNATIONAL APPLICATIONS FiPay can be delivered in a number of different ways to allow merchants in Canada, US, Asia and Europe to overcome the unique banking requirements in each country. At the time of setup AJB will configure FiPay based on upon the unique needs of each country.

BATTLE TESTED FiPay has been installed in the busiest stores and passes the rigorous test of post-Thanksgiving Day and Christmas season shoppers. Merchants can rest assured that FiPay and all other AJB components can handle the aggressive transaction volumes produced by the largest merchants.

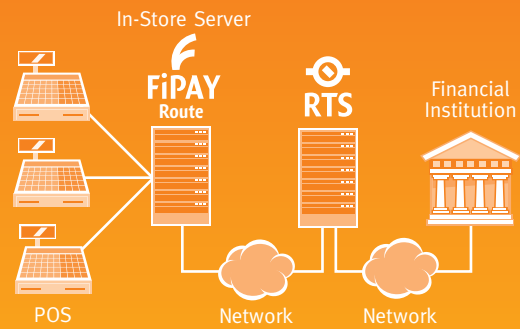
SCALABLE FiPay's scope can grow as customers expand their business. Merchants can add payment alternatives to FiPay over time without the hassle of a major system overhaul.



FiPay PIN Installation



FiPay Route & RTS



FiPAY PIN

FiPay PIN is the critical in-store system component responsible for integrating the PIN pad device to the POS application. FiPay PIN allows the POS system to communicate with each PIN pad device operating at every store lane. FiPay PIN collects payment information from the PIN pads and transmits it to FiPay Route or directly to the bank for authorization. FiPay PIN completes the process by accepting the response from the bank or RTS and passing the response on to the PIN pad. FiPay PIN also handles transaction reversal logic, store and forward logic, and certified receipts.

FiPay PIN supports multiple PIN pads and financial institutions allowing merchants to select PIN pad devices and financial institutions independent of their POS system. A copy of FiPay PIN is required for each POS terminal that has a connected PIN pad.

FiPay PIN is essential for merchants who want to quickly and easily implement integrated on-line PIN debit with their store POS system.

FiPay Route

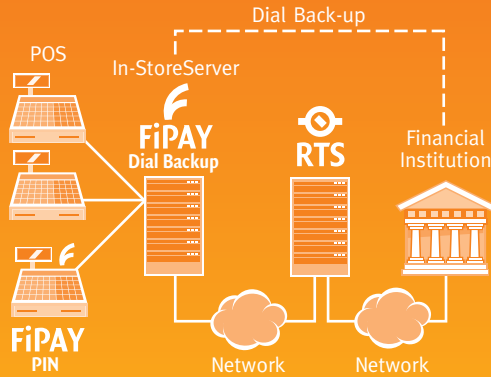
FiPay Route is an in-store software component responsible for the concentration and transmission of data between the store outlet and RTS. FiPay Route allows a store to easily send authorization requests to their bank via RTS. FiPay Route can be configured in many different ways allowing merchants ultimate flexibility.

FiPay Route provides a consistent message format and a streamlined, integrated interface that supports all payment and real time messages implemented by the merchant. FiPay Route also provides a simple Application Program Interface (API), for all dialogue with the POS application and acts as the TCP/IP communication gateway between the merchant's POS system and the financial institution. FiPay Route supports multiple IP destinations providing load balancing and redundancy with multiple RTS'.

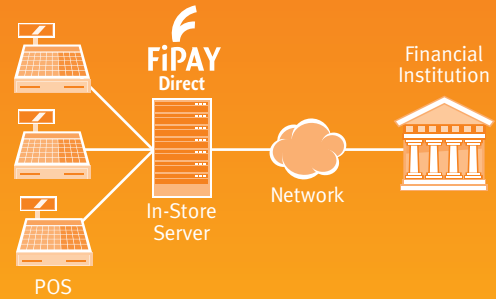




FiPAY Dial Backup Installation



FiPAY Direct to Financial Institution



FiPAY Direct

FiPAY Direct allows merchants the option to use IP direct connection between store POS systems and financial institutions for electronic payment authorization. In this scenario FiPAY Direct becomes responsible for formatting and transmitting financial transactions to banks and returning responses to the POS application.



RFID and EMV

FiPAY includes the logic required to accept an RFID equipped payment card. Deployed by MasterCard under the banner "PayPass" and also by VISA and American Express, RFID payment cards are a quickly growing mode of payment. The primary benefit of RFID is reduced check out time at each register due to the swipe and go methodology of the application. Among other RFID benefits, merchants have also experienced increased dollar value of purchase as compared to cash only transactions.

Another feature of FiPAY is the ability to accept Eurocard, MasterCard and Visa (EMV) transactions. These "chip and pin" transactions require an end-user to authorize a transaction with a PIN entry rather than a traditional signature. EMV is a widely deployed standard covering Europe, the UK and Asia. EMV is being rolled out in Canada but its future in the United States is unknown. The largest advantage of EMV is fraud reduction derived from the PIN entry requirement.

FiPAY Dial Backup

Merchants can add a dial backup option to guard against network failure by implementing FiPAY Dial Backup.

FiPAY Dial Backup runs on the in-store server or master POS terminal connected to the network. The software monitors the primary communication link at all times. When it determines that the primary link is down, the system automatically goes into dial backup mode and reroutes the traffic directly to the financial institution for authorization. This mode ensures that the financial transactions continue to be processed, even if the store loses WAN communications.

FiPAY Dial Backup offers merchants the option of communicating with the financial institution directly from the store or via the RTS central switch. FiPAY Dial Backup continues to route requests from the POS terminals to the RTS or the financial institution. FiPAY Dial Backup can also be used in conjunction with FiPAY PIN to integrate devices and POS applications.