

RTS

Retail Transaction Switch



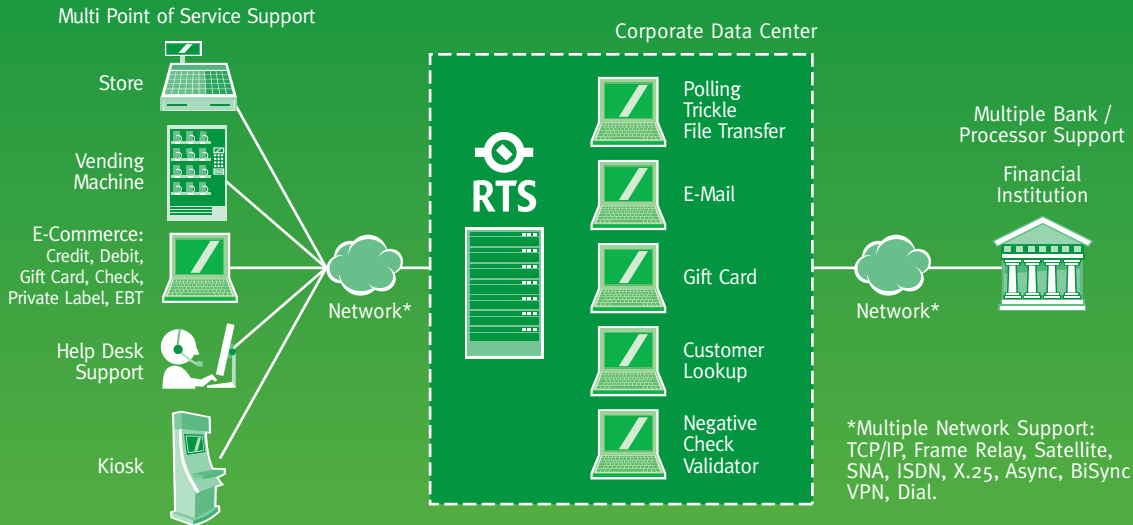
The Retail Transaction Switch (RTS) is the cornerstone of AJB's integrated payment solution designed specifically for tier 1 and tier 2 merchants who experience substantial transaction volume.

RTS is a multi-purpose transaction switch that performs real time authorization for a variety of transaction types from numerous sources over any communication medium, and prepares them for any destination. The flexibility of RTS allows merchants the ability to customize their solution to satisfy unique transaction & system configurations (for example, bank partners, PIN pads, and Point-Of-Sale (POS) needs).

RTS is a robust solution that communicates with any device, network, or host system. RTS gives vendors control over crucial data movements and the interaction required between stores, head office, banks, suppliers, and other business organizations in the store network.



RTS Setup



RTS Features

PAYMENT AUTHORIZATION In its simplest form, RTS is a transaction switch for electronic payment authorization connecting stores, banks, and other points of service (e.g. web commerce server). RTS takes the transaction request from the store, formats it, sends it to the bank for authorization, and then routes the response back to the point of service.

MULTIPLE TRANSACTION TYPES

RTS can be configured to accept any transaction type. Whether your customers use credit cards, debit cards, checks, electronic benefits transfer (EBT), gift cards, fleet cards or any private label applications, RTS can be customized to process the transaction and keep your business running.

ANY INPUT SOURCES

RTS accepts transactions from any point of service and formats these requests into a host protocol and then forwards them to a financial processor for approval. RTS interfaces with all POS systems, kiosks, vending machine, IVR systems, and even "pay at the pump" applications.

LOAD BALANCING A multiple RTS system can be load balanced to manage traffic across the store network.

COMPLIANT WITH ALL FINANCIAL PROCESSORS

AJB has relationships with all major North American financial processors allowing RTS to support any processor format required. This feature gives merchants complete control over their banking relationships.

DIRECT CONNECTION TO CREDIT CARD PROVIDERS

RTS allows the vendor to connect directly to Visa, MasterCard, Amex, Diners, or Discover rather than through a payment processor.

VARIETY OF COMMUNICATION OPTIONS

RTS operates over any communication medium allowing merchants the ability to select the network solution that best meets current needs, while having the ability to upgrade network solutions independent of the POS application, back office system or financial institution.

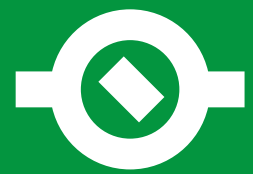
BATCH AUTHORIZATION Merchants who do not need to immediately authorize transactions can use batch authorization to create a large file for transfer and authorization. Batch authorization gives our customers the capacity of performing installment and recurring billing authorization.

AUTOMATIC ALERTS

RTS can be configured to send automatic alerts via pager or email in the event of a defined network issue. This feature allows technical experts to begin problem resolution sooner.

CONNECTION TO OTHER STORE PROGRAMS

RTS delivers real time messaging facilities from any POS to any application allowing integration of gift cards, loyalty programs, employee discount programs, stock locator or any other business application.



Benefits of RTS

PABP AUDITED RTS and its components have passed a PABP audit.

SECURITY Using active directory, authentication and other industry standard security protocols, RTS provides mission critical encryption protection for all data moving through the system. AJB provides encryption at the user level and on the hard drive. In addition, all communication is 128-bit encrypted using AES standards

DESIGNED FOR TIER 1 AND TIER 2 MERCHANTS AJB's products are designed specifically for high volume merchants.

LARGE TRANSACTION Throughput RTS is performance tuned for the highest transaction volumes on the busiest shopping days. RTS is engineered to maximize available bandwidth without impacting transaction flow. RTS has been tested to far exceed any anticipated transaction volume.

SPEED All AJB products are "Built for Speed". Over the last thirteen years AJB's product development team has made RTS a fast and efficient means of transaction authorization. The speed of RTS reduces customer wait time at the POS and shortens lines behind the cash register.

CUSTOMIZED OPTIONS AJB realizes that no two merchants are identical and that payment configurations must be adapted to unique circumstances. With this in mind, AJB carefully plans the options with each customer to fully understand their existing systems and needs for the future.

APPLIED TO ANY INDUSTRY RTS is used by tier 1 and tier 2 merchants in the following industries: retail, restaurant, hospitality, hotel, banking, government

services and health care. Any volume intensive merchant hailing from any industry can benefit from RTS.

INTERNATIONAL Many AJB customers use RTS' at their locations around the world including: Europe, UK, Asia and Australia

SCALABLE RTS is built as a modular, open-system solution with an architecture that can be easily expanded to meet the needs of a growing business. Businesses experiencing rapid growth are assured that RTS can be expanded to meet all transaction authorization needs (e.g. PIN debit or gift cards).

RELIABLE RTS has proven to be a reliable, "always on" technology that supports the backbone of many large businesses that process significant transaction volume. RTS has been battle tested and has delivered stellar results on the busiest shopping days for over thirteen years. RTS requires no scheduled down time.

COST SAVINGS Implementing a central transaction switch like RTS allows merchants the ability to take advantage of lower per unit transaction costs. These savings result from volume consolidation through a central switch and the movement from an off-line to an on-line processing environment. Cost savings also result from the elimination of phone lines and long distance fees.

ABILITY TO SELECT & CHANGE PAYMENT PROCESSORS RTS can be configured to route transactions to any financial processor. RTS gives our customers the

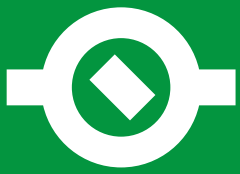
option of transferring their transaction authorization business to the financial institution of their choice. If a better relationship or processing rate is found, a vendor simply changes the routing parameters in RTS.

SIMPLE INSTALLATION RTS is designed for simple and quick installation so as to minimize interference with store systems.

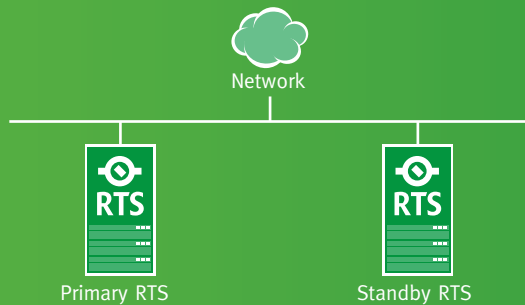
EASE OF MANAGEMENT RTS' open system design allows IT teams to quickly understand and maintain their system. In the rare event of an outage AJB's support team can quickly trouble shoot problems and provide remedies without the need to be on-site

BUILT ON INDUSTRY STANDARDS RTS is designed on industry standard hardware platforms and communication systems to facilitate interoperability between components. RTS is compliant with Windows NT, XP, 2000, 2003 and Vista.

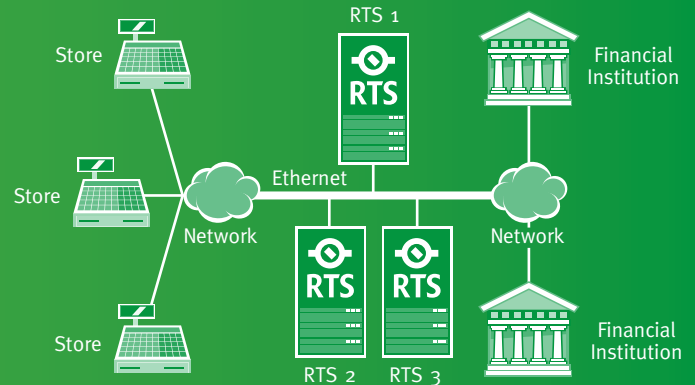




Implementing Standby in a Primary Server Solution



Multiple RTS Systems



Redundancy Protection

STANDBY RTS' Standby option is an inactive, backup RTS server with all software installed to mirror the active RTS server. In the event of a hardware failure, the merchant has the option to disable the active RTS and enable the backup RTS. The RTS Standby server is equipped to continue transaction processing and ensures that the store is down for only a short period of time. A configurable replication task on the active RTS server ensures that the Standby remains in sync with the latest production files.

MULTIPLE RTS SYSTEM To provide added protection against network outages some of our customers employ multiple active RTS'. Should one RTS go down, the active RTS picks up the added traffic and allows the merchant to continue authorizing transactions without any physical cut-over. Multiple RTS' are also recommended for large retailers who experience significant transaction volumes. An automatic replication feature guarantees that any upgrade made to one RTS is shared with the other switches in the network cluster.

Management and Control of RTS

MANAGEMENT AND CONTROL OF RTS
RTS Pathfinder is a GUI-based switch management system that allows merchants real time access to network, store, and bank links in a format that is user friendly and understandable. Using RTS Pathfinder, a merchant can schedule file transfers, detect store inactivity, decode transactions with each live payment processor, and generate graphical summaries of authorizations. Like other RTS components, RTS Pathfinder can be customized to modify information being analyzed. RTS Pathfinder also allows control over information access through user group definition.

FACILITIES & APPLICATION MANAGEMENT
Although AJB does not offer in-house facilities and application management of RTS, we have developed relationships with PCI certified organizations, including data centers, that specialize in server hosting and application management. Upon request AJB will refer customers to a certified business partner that has multiple disaster proof facilities. These partners are also trained on the RTS management including but not limited to: adding stores, changing banks and creating settlement files.