

## Description

### axept® Processing

#### 1. Overview

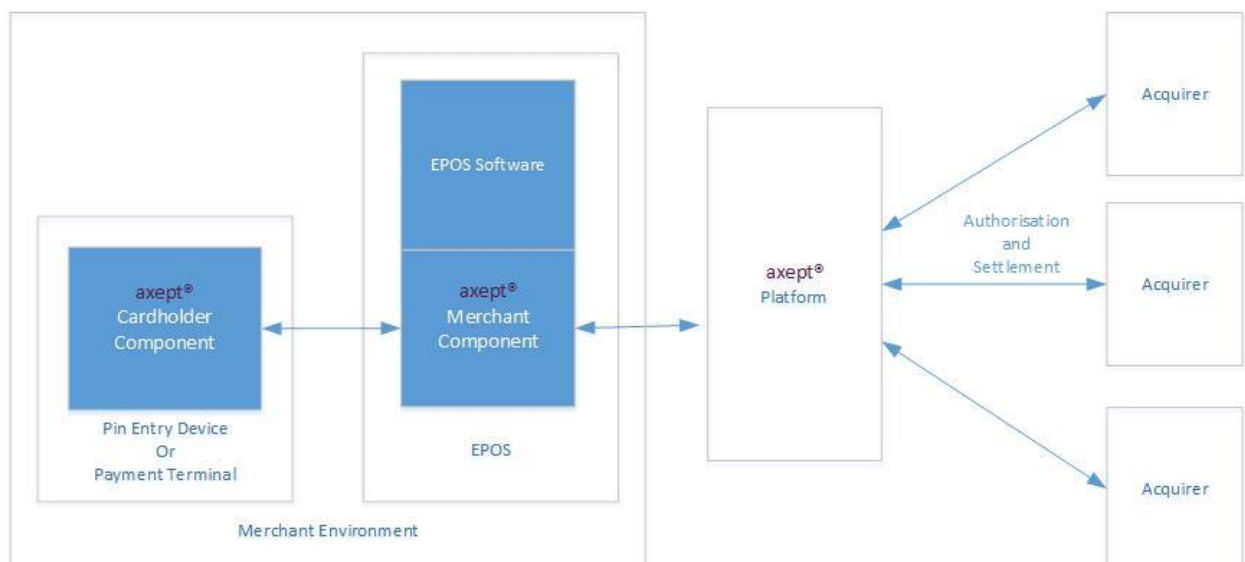
The primary role of axept® Processing is to accept payment and other value transactions originated by customers, in a number of supported formats, and routing such transactions to acquirers and other service providers appropriate to the details presented (in whichever form factor), for the purposes of authorisation, in the format required by the acquirer or service provider. Subsequently, axept® Processing includes the submission of authorised transactions to acquirers and other service providers in the formats required by those parties, in order to instigate the settlement of funds to the retailer by the acquirer or service provider (ordinarily, though not exclusively, as an overnight batch process).

#### 2. Transaction Origination

axept® Processing support transactions originated in a number of different market sectors, as described below:

#### Integrated EPOS

axept® Processing work for integrated EPOS, as depicted below.



The axept® solution may comprise a Pin Entry Device running the axept® Cardholder Component and the axept® Merchant Component resident on the

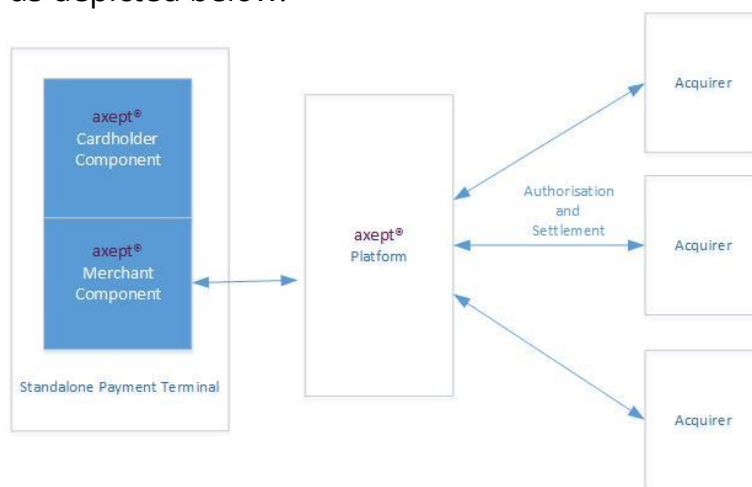
EPOS (such components as described in the “axept® Software” description below). These components interact with each other to manage the payment process and to interact with axept® Processing. Where the EPOS software will interact with the axept® Merchant Component to drive a transaction.

The axept® solution may also comprise of a payment terminal running both the axept® Cardholder Component and the axept® Merchant Component. Where the EPOS software will interact with the axept® Merchant Component to drive a transaction.

The axept® solution provides a feature-rich interface to EPOS integrators to facilitate integration of their EPOS software with the axept® Payment solution for Integrated EPOS. (Note that the solution is only supported in certain environments on the EPOS).

### Payment Terminals

axept® Processing also work alongside the standalone integrated terminal solution which shall incorporate the axept® Software and the applicable PoS (terminal/PED) as depicted below.



## **axept® Platform**

### **1. Overview**

axept® Processing includes the operation of the axept® Platform which accepts and validates inbound transaction requests from the various environments described above in a number of supported formats. The axept® Platform then manages the authorisation of the transaction to the appropriate acquirer or third party service provider in the appropriate format required by those parties. Finally, axept® Platform generates a response back to the originator advising of the transaction authorisation outcome.

The axept® Platform shall also accept requests from the axept® solutions to capture the transaction details for subsequent submission for settlement.

The axept® Platform shall maintain a full audit trail of all authorisation and settlement request activity, whatever the outcome of the authorisation.

### **2. Inbound Communications Methods Supported**

axept® Processing includes support for transactions being routed to the axept® Platform over IP only.

### **3. Transaction Submission**

axept® Processing includes the submission of all authorised transactions to the acquirer, card scheme or third-party service provider, in the format required by those parties, thereby instigating the transaction settlement process.

### **4. Card Support**

The following cards types are supported by the Processing Services:

Visa, MasterCard, Maestro, American Express, Diners Club, Discover, UnionPay, JCB

The following card capture methods are included in the axept® Processing:

EMV ICC, Contactless (EMV and Magnetic Swipe Equivalent, NFC (Near Field Communication), Magnetic Card swiped, PAN Key Entry (as governed by scheme and acquirer rules)

## axept® Control Centre

### Overview

Subscribed Services include the provision of the axept® Control Centre, a public facing browser based web application including a suite of tools allowing the reporting of transactions and the management of the payment environment for customers. In terms of reporting, axept® Control Centre offers a number of pre-defined reports covering different reporting periods, as well as the capabilities for the customer to create their own specific reports and have these run on a scheduled basis to be automatically generated and delivered to the customer via email.

### axept® Software

In connection with the Integrated EPOS and Payment Terminal scenarios, the Supplier licence the use of the axept® Software to Customers which comprises the axept® Cardholder Component and the axept® Merchant Component and which provides the following functionality:

#### Software for Payment Terminals

The axept® application (comprising the Cardholder and Merchant Components) on the terminal shall manage the entire payment process, including transaction type selection, settlement records, amount entry, the capture of sensitive payment data, the validation of the cardholder's PIN, the transmission of an authorisation request to the axept® Platform, the receipt of the authorisation response from the axept® Platform and the printing of a transaction receipt.

#### Software for Integrated Epos

When the EPOS process reaches the stage where payment is required, the EPOS application shall make requests via the Integration API to the axept® Merchant Component, which shall then manage the payment process, typically including the capture of the cardholder's sensitive payment data in the secure environment of the PED, the validation of the cardholder's PIN, the transmission of an authorisation request to the axept® Platform (via the merchant's provided network connectivity) and receipt of the authorisation response from the axept® Platform. The outcome of the payment is available to the EPOS software. Resultantly, the integrator's EPOS solution is never exposed to sensitive payment data which therefore reduces the scope of PCI compliance for the customer.



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When the EPOS process reaches the stage where payment is required, the EPOS application shall make requests via the Integration API to the axept® Merchant Component, which shall then manage the payment process including the transmission of an authorisation request to the axept® Platform (via the merchant's provided network connectivity) and receipt of the authorisation response from the axept® Platform. The outcome of the payment is available to the EPOS software. Resultantly, the integrator's EPOS solution is never exposed to sensitive payment data which therefore reduces the scope of PCI compliance for the customer. The axept® Cardholder Component typically performs the capture of the cardholder's sensitive payment data in the secure environment of the PED, including the verification of the cardholders PIN in an offline PIN environment. For online PIN environments the PIN shall be verified by the issuer.

