

Chip & PIN, without doubt the biggest technological development of the retail and hospitality sectors in the past decade, is upon us. At a stroke it will vastly reduce credit and debit card fraud and provide consumers with a simple and secure method of paying.

As the UK's leading developer of credit and debit card solutions, Commidea is setting the standard for Chip & PIN technology in the UK, providing a range of solutions and services for both the retail and hospitality sectors, including a unique pre-certified system which avoids the dreaded approval process.

Working with all the UK's banks and the major hardware manufacturers, Commidea can offer Chip & PIN solutions to meet the demands of any organisation.

Welcome to the future of credit and debit card payment systems...



Solutions

Ocius

A generically approved solution, Ocius is totally unique and offers by far the simplest and most cost-effective route to Chip & PIN functionality.

Pre-certified by all major UK banks, the system can be simply integrated into an existing retail or hospitality POS system for immediate Chip & PIN acceptance.

Available as a fixed, portable or mobile solution, Ocius eliminates the costly and time-consuming need for bank testing while providing a highly versatile, reliable and efficient Chip & PIN solution.

PED (PIN Entry Device)

The traditional route to integrated Chip & PIN acceptance. Working with all of the UK banks and the major hardware manufacturers, Commidea is able to gain approval for and implement a fully integrated PED system linked to your POS system and developed to the exact requirements of your organisation.





Ocius terminals

Ocius 3600GPRS

The Ocius 3600 GPRS terminal is a 100% mobile payment terminal providing on-line card acceptance capability to any merchant on the move. Suitable for "off site" payment environments, the Ocius 3600 terminal can authorise card payments in as little as 6 seconds and is fully Chip & PIN capable.



Ocius 3600WI-FI

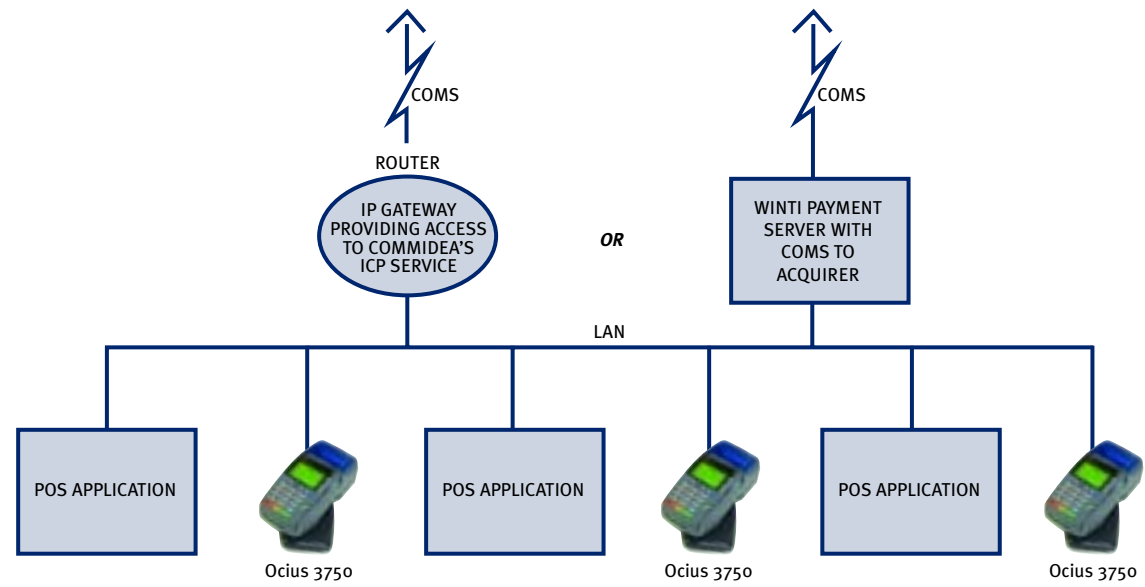
The Ocius 3600 Wi-Fi terminal is a Chip & PIN ready wireless payment terminal supporting integration with POS systems. Designed for use primarily in hospitality environments, yet proving popular with many traditional retail environments, the Ocius 3600 Wi-Fi terminal features support for "pay at table" environments including split tender, gratuity and bill selection functions. Using 802.11b technology and interfacing with all major acquirers through Commidea's universally acclaimed WinTI or ICP payment gateways, the Ocius 3600 Wi-Fi terminal represents a "best of breed" solution for wireless card payment acceptance.

Ocius 3750

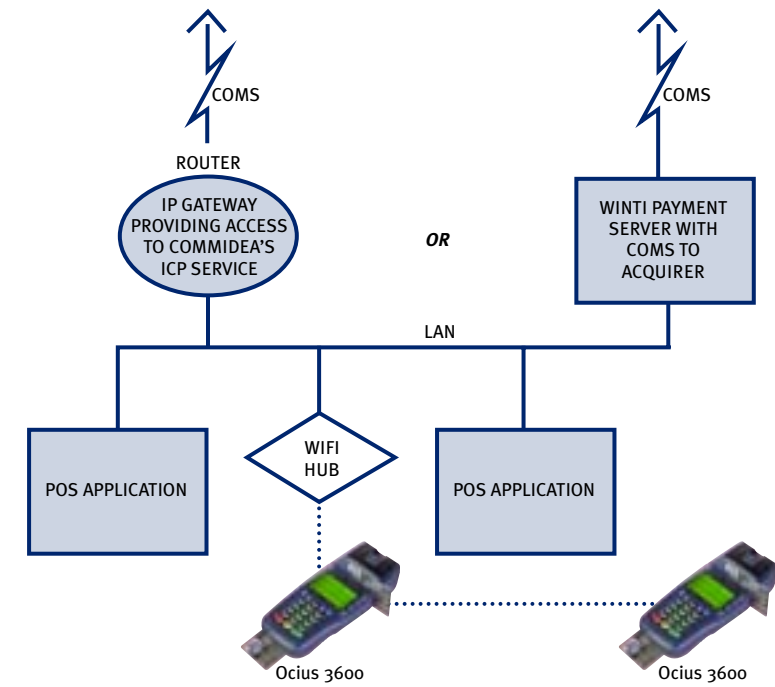
Fully Chip & PIN ready and designed specifically for fixed POS retail environments, the Ocius 3750 terminal has been described as a "saviour" for retailers trying to implement integrated Chip & PIN solutions before the 1 January 2005 liability shift. Easy to implement, fully pre-certified and supporting both IP and RS232 POS integration, the Ocius 3750 (shown here with rotary podium for cashier and customer use) comes complete with trouble free drop-in paper loading, a backlit display, both magnetic swipe and chip card readers and a fully approved internal PIN pad.



Sample configurations Ocius 3750



Sample configurations Ocius 3600



PIN Entry Device

Until the introduction of Ocious terminals, most retailers have been considering or trying to implement pinpad solutions to achieve Chip & PIN acceptance. Pinpad solutions are designed for integration with POS systems but rely on both hardware and software at the POS to undertake a card transaction. This means that the POS becomes an integral part of the solution and is therefore included as part of the overall solution – and the approval process.

Due to the variety of POS configurations and components, pinpad solution certification is required on a merchant by merchant basis and is a process which can take several months and involves significant costs to the merchant. Furthermore, given acquirer resources and the complexity of the approval process, it is widely acknowledged that only the very large retailers and a few early adaptors of Chip & PIN will be ready for the 1 January 2005 liability shift.

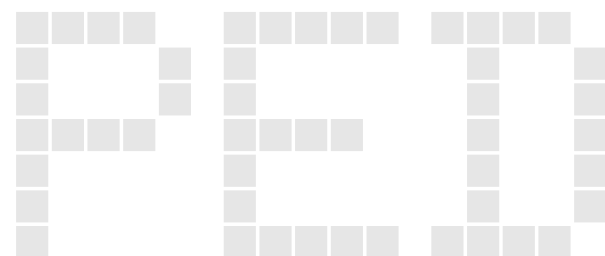
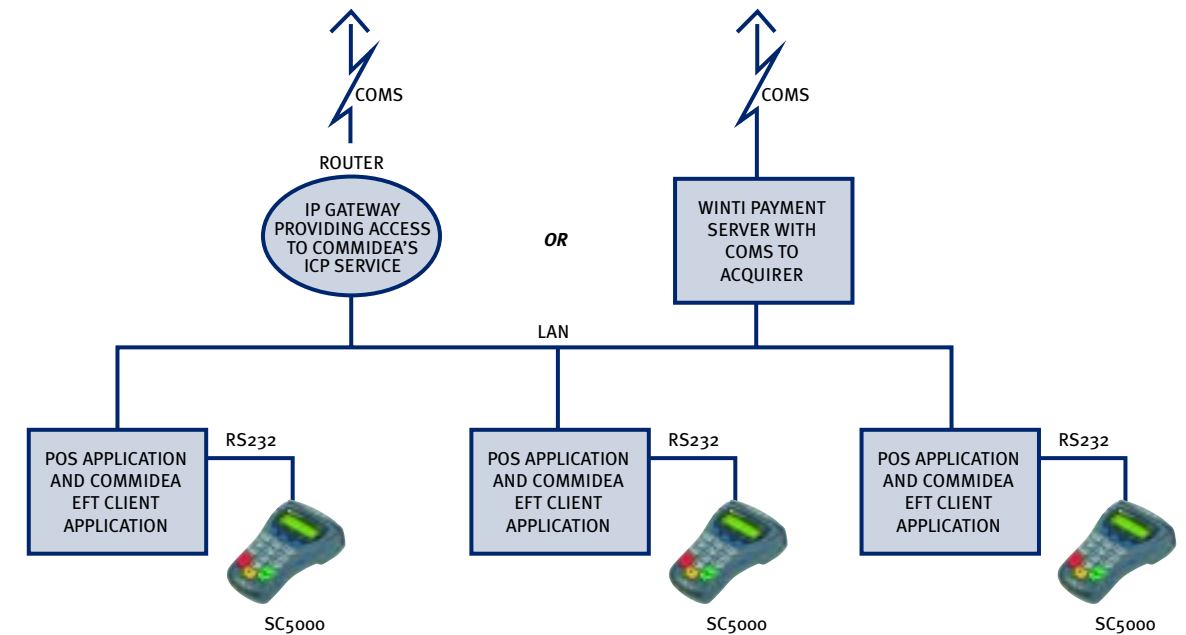
However, Commidea provides full support for the pinpad route to Chip & PIN acceptance via its integration of several different pinpads with its WinTI and ICP payment systems and has already completed full pinpad certification projects for several UK retailers.

SC5000

The Verifone Sc5000 is a low cost PED providing both magnetic stripe and Chip & PIN acceptance through a compact and ergonomic unit.



Sample configuration PED



Application Manager

The Commidea Application Manager (CAM) is a versatile and fully featured application suite which enables Ocius terminal users to maintain full control of their Ocius terminal estate and gain access to detailed information at local or head office level. CAM, a 32 bit MS Windows application, acts as a “container” for any or all of the following Commidea applications:

Accounts. This module provides details of the merchant account configurations used by the terminals to process transactions from each store. It also includes the permissions available within each account for different groups of users (e.g. administrators, supervisors etc). Such permissions are configurable by central control to determine the activities available to different users in different stores. This application also details the card types accepted under each account and other account specific information.

Management. This module contains a variety of management utilities including the creation of backup policies, scheduled tasks, the creation and maintenance of users and user groups as well as the software update import function which is used to import software updates for later download to the terminal estate.

Local Reports. Local reports is a reporting suite that can be used to design report templates and criteria templates that are used in tandem to generate quick reports on transactions that have been processed through the payment server.

TMIS Reports. Further detailed management reports which also provide financial settlement information.

Reconciliation. This application provides users with the ability to calculate MSC's and apply chargebacks to specific transactions in order to provide accurate data for reconciliation with settlement accounts.

Messages. This utility is a system messaging service that provides administrators with important messages concerning operations within the Commidea Application Manager suite of modules. Messaging can also be used to enable Commidea messages to be delivered concerning release of terminal application software updates.

I-link. I-Link is the application that receives incoming terminal generated transaction processing requests and forwards them to the payment server for processing. It is also responsible for returning outgoing processing results to the terminals.

Terminals. The terminals module provides information on the location, IP address and identity of terminals throughout the estate. It also provides information about terminal application software levels. More importantly, the terminal module allows administrators to select which terminals should receive new updates that have been imported via the management module.



EFT payment systems

Whether it's Ocius or PEDs, at the heart of our card acceptance solutions lies one of Commidea's leading edge payment server systems, which acts as a gateway to your acquiring bank for authorisation and financial settlement.

WinTi

With over 10,000 UK installations, WinTI is a payment server application that can be installed at branch or head office level. WinTI is a state of the art, fully Chip & PIN compliant payment server which can support from 1 – 10,000 POS simultaneously and which can communicate with your acquirer via PSTN, ISDN, Paknet or X.25. A Windows 32 bit application, WinTI supports all major card schemes, acquirers and transaction types (including gratuity and cash back).

ICP

Commidea's “outsourced” payment solution enables retailers to eliminate payment server installation and maintenance whilst benefiting from all of the functionality and reliability of Commidea's WinTI system. Running at two mirrored UK data centres, ICP is a fully managed payment service (24/7) and is available to both Ocius and PED users.

For further information about WinTI or ICP or to request a brochure please visit www.commidea.com