



Application Briefing: OLS.Payments

Positioning Statement: OLS.Payments is a comprehensive suite of applications dedicated to initiating, authenticating, authorizing, processing, disbursing, tracking and reporting on virtually any form of electronic payment. Operating in a PCI compliant, 24x7x365 environment, OLS.Payments is architected for the most demanding users, but is equally appropriate for traditional users needing fewer capabilities to serve their customers. It is also ideal for organizations desiring or required to replace or augment an existing legacy system.

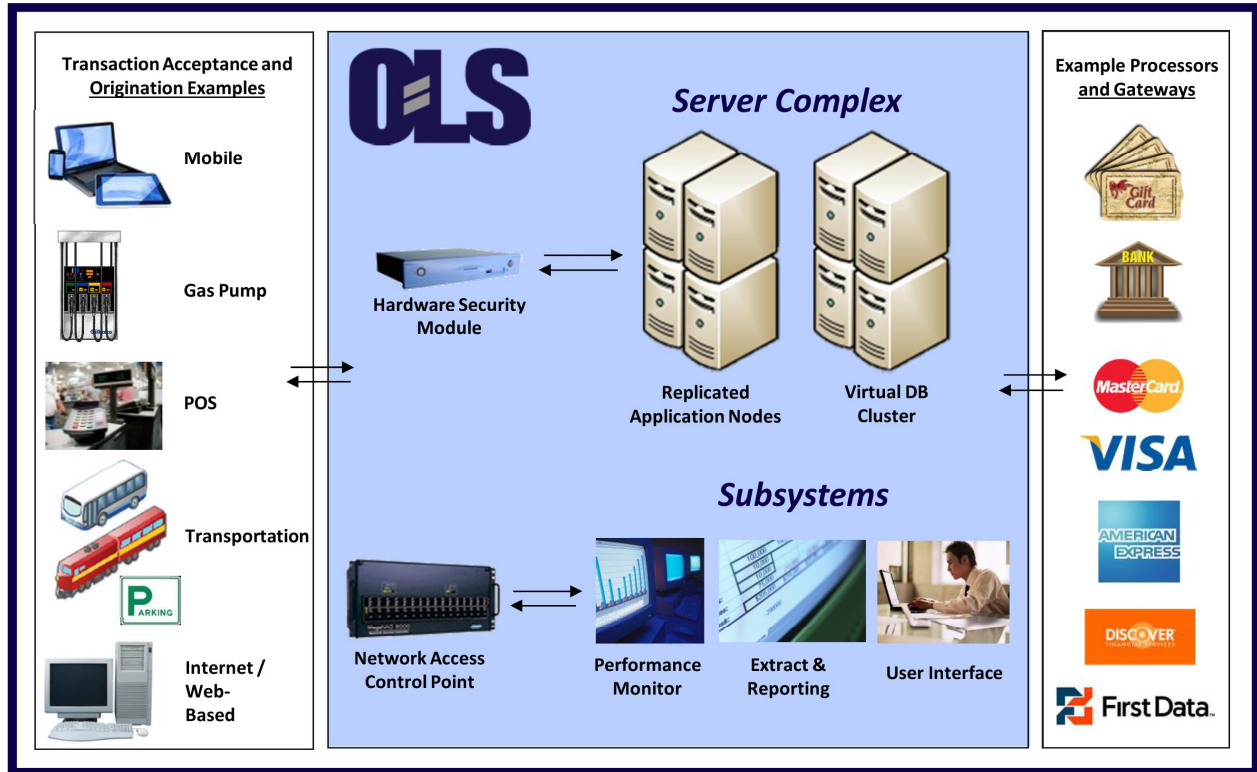
Capabilities: OLS.Payments provides functionality and flexibility previously found in only the most specialized and costly transaction processing systems. Architected from the ground up by some of the industry's most seasoned and respected "founding fathers" using financial software development best practices and the latest technologies, OLS.Payments manages from a few to all of the following capabilities:

- Credit and debit card authorization
- Pre-paid debit / stored value card processing
- Stand-in processing w/ user-definable limits
- Full issuer and acquirer functionality
- Velocity checking / cardholder authentication
- Card issuance and management
- Electronic benefits transfer
- Supplier payments / payroll disbursement
- Settlement
- Flexible spending accounts
- Healthcare savings accounts
- Mobile payments / [EMV support](#)
- PCI compliance and compliance assistance
- PA/DSS certification
- [Vault / Tokenization](#)
- VERAFIED status

Markets: OLS.Payments may function in virtually any business environment, although it is most often associated with the following segments:

- Retail and retail pharmacy
- Wholesale and distribution
- Healthcare providers and payers
- Transportation
- Energy
- Education
- Insurance
- Financial services

Example Configuration: OLS.Payments – Merchant Acquirer



Results / ROI

- Proven lowest TCO alternative to home-grown systems or legacy payments processors
- Increases functionality and flexibility
- Implement only what you need – add capability as you need it
- Improved flexibility through compatibility with loyalty / rewards and other applications
- Improves overall payment options, control, security, speed and versatility
- Helps ensure customer satisfaction and retention
- Reduces IT staff burden and related expense
- Assures significant and measurable operational and financial improvement