



## Application Briefing: OLS.Switch.Bridge

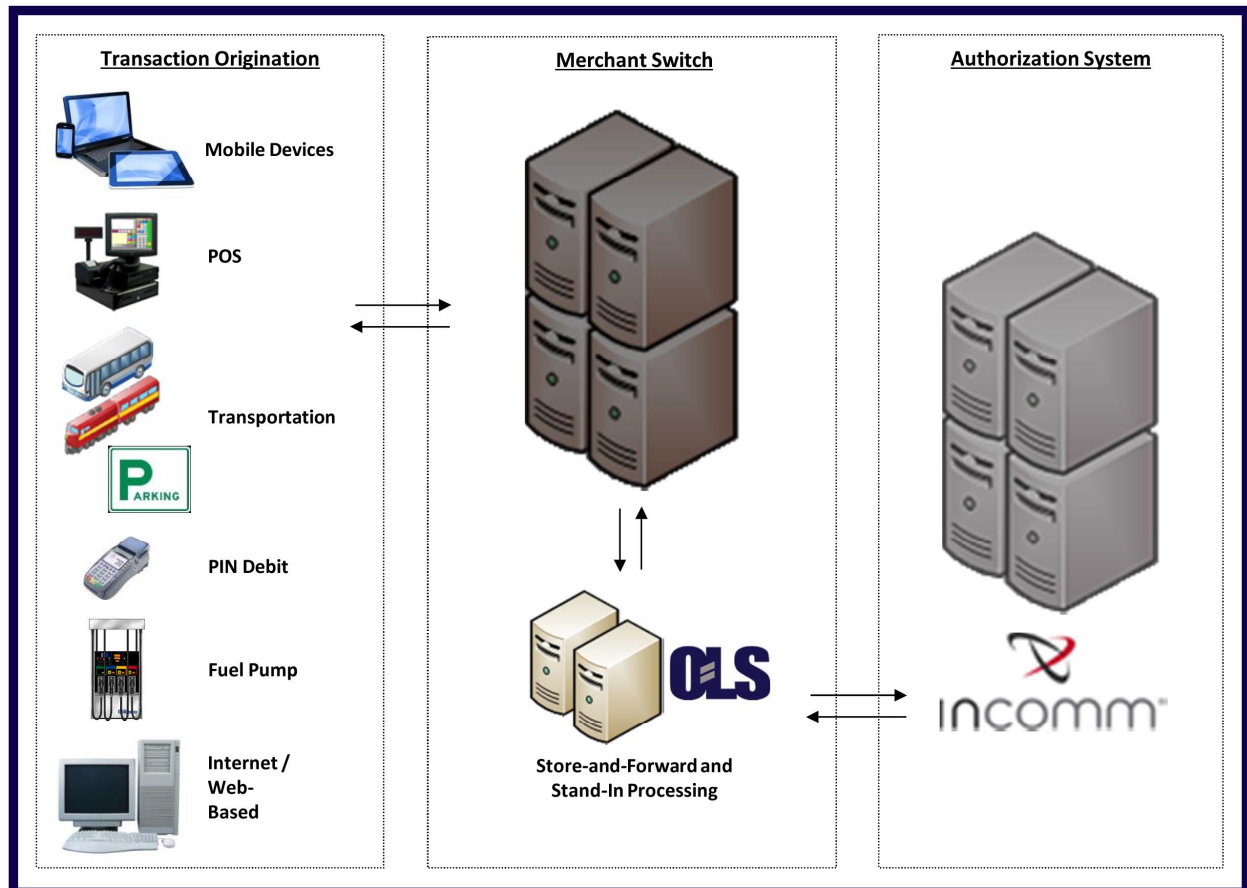
**Positioning Statement:** OLS.Switch.Bridge was developed in response to merchant demands for increased flexibility and added protection from possible stored-value card authorization system outages. Unlike credit and debit transactions where consumers may use multiple payment alternatives when authorization is unavailable, stored-value and gift card processing are often limited to a single closed-loop system, leaving consumers little alternative but to abandon their purchases should authorization be delayed.

Functioning as a provisional processor, OLS.Switch.Bridge performs store-and-forward and user-defined stand-in processing capability whenever transactions cannot be timely completed, due to authorization system slowdowns or reported "soft" transient errors. Merchants may now enjoy improved functionality, reliability and protection from outages that can negatively impact gift and stored-value card revenues and consumer satisfaction.

**Capabilities:** OLS.Switch.Bridge resides with a client's existing payments processing system and provides the following capabilities:

- Client chooses transaction types routed to Bridge
- Store-and-forward or stand-in invoked as warranted
- Minimal payments system integration required
- Configurable stand-in approval conditions
- Stand-in and SAF applicable to multiple endpoints
- Extensive SAF status reporting
- Definable product / transaction combinations
- Transactions may be throttled at varying rates
- Stand-in may trigger on "soft declines"
- Duplicate transactions not allowed in SAF queue
- Delayed activation detail printable on receipt
- SAF content available for management review

## Example Implementation: OLS.Switch.Bridge



## Results / ROI

- Adds protection and flexibilities to existing payments system
- Improves reliability
- Eliminates impact of authorization system outages
- Non-disruptive to host payments system
- Reduces IT and administrative burden and related expense
- Improves customer satisfaction
- Offers significant and measurable operational, financial and profitability improvement