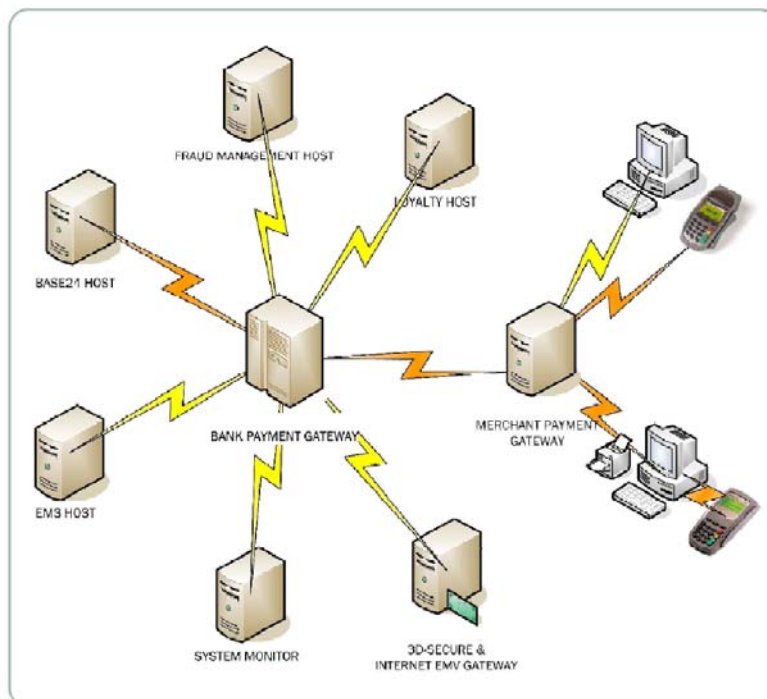


E-Payment Processing Solution

The AllSecure EPPS provides a major innovation to the traditional credit card payment transaction and other value added processes. It offers a cost effective solution to improving the level of service thus strengthening the value added dimension of their services. It offers the merchants high performance electronic payment processing with a choice of various connections to bank networks. It is a highly robust, multi-threaded system with a high performance transaction server for enterprises. The AllSecure transport transactions directly to payment and transactions processors offering rapid response times.

System Overview

The AllSecure EPPS provides card transaction processing functionality based on a comprehensive multiple-component package. The diagram below provides a pictorial correlation of the position of the system and the manner in which it integrates the various other systems within the complex environments depicted.



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The AllSecure system is positioned in the middle of several related systems. It integrates and interconnects the different and independent systems into one complete system in the following manner:

- The AllSecure system performs different roles and connects the modules in different ways according to the required configuration thereby acting as a router, PTP, Proxy or adaptor etc.
- The AllSecure System can be described as sitting in between the merchant on one side and the bank on the other side. At the merchant side, the AllSecure gateway sits in between the rd reader and the POS system used by the merchant. The system thus integrates the POS system to the EFT system via a simple and easy to use protocol using TCP/IP or structured file system. In this way the merchant POS system does not need to take into account the EMV or any banking protocol specifications, as all this is handled in the system.
- The AllSecure system connects the EMV compliant hardware via the API used by the hardware. In this way the system is hardware independent
- At the same time, the AllSecure system will connect the TMS(Terminal Management System) and the EPOS terminal for configuration or change of security keys.
- The AllSecure system will connect the terminal to the remote monitor system for remote diagnostics and analysis.
- The system also integrates the POS System and EFT system to any other systems such as Fraud Management System, Loyalty Schemes, Prepaid top-up Systems etc.

Uniqueness & Sustainability

The AllSecure is unique due to the fact that it truly integrates and is integrated to the other related modules within the whole process. It is not a concentrator to connect several devices to a single point, subsequently connecting this point to the bank authorisation system.

The AllSecure integrates the modules in an intelligent way. This enables it to act or not act only as a network provider according to the demands being made. It provides the secured infrastructure and acts as an adapter when required. An important part of the uniqueness of the system is that it provides auditing and reporting services, remote monitoring & diagnostics facilities for the complete process.

The AllSecure system will help the merchants to utilise the full benefits of the chip in a multi-application environment without a radical change to their systems. This presents many merchants, particularly the larger international organisations such as hotel chains, airlines etc, with a new set of opportunities rather than just the cost of EMV compliance.

The AllSecure system will facilitate the EMV migration to old and non-compliant systems with ease and in the shortest time possible. It simplifies the EMV protocol to a simple protocol. At the same time, it does not need EMV certification but it merely requires end-to-end testing once operational.

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Positioning on the Value Chain

The role of the AllSecure system is really a very small but critical one within the whole electronic payment processing system. Its position is one that is based on its continued enhancement in the middle of all the related and un-related systems in the process. It thus adds value in two critical ways.

- AllSecure provides the infrastructure, networking, routing, security, auditing, protocol adaptor and reporting facilities;
- AllSecure inter-connects other systems and increases the value of each system by integrating them with the other systems. In this way, in the authorisation process, AllSecure connects the POS, PINPAD, Terminal Management System and the authorisation host in one large and more efficient system. Concurrently, it simplifies complicated protocols to a simple, easy to use API. This functionality increases the number of participant elements that can be integrated with the system, thereby providing scope for additional services. When adding a new integrated system, the value of every system is increased and the total value of the whole system is multiplied.

Main Functionalities

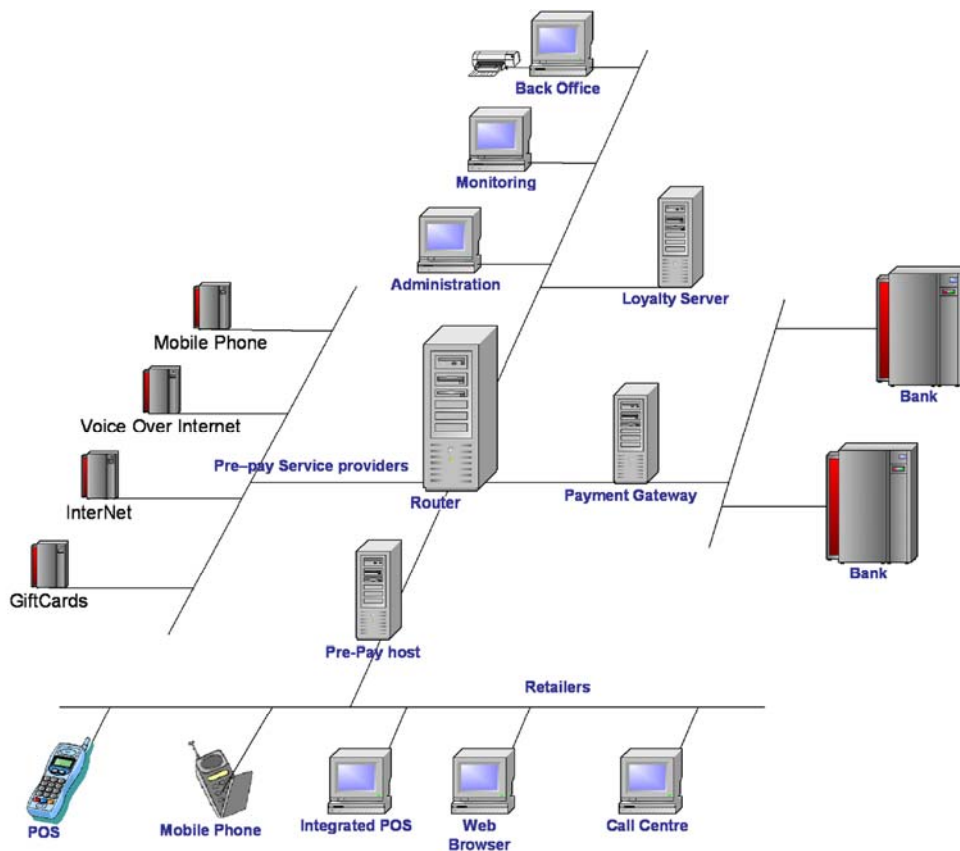
The main functionality of the AllSecure system can be defined very simply as follows:

- Secure (3DES) networking infrastructure
- Routing, P2P;
- Protocol/API Adaptor between the connected system;
- Reporting and analysis facilities
- Auditing facilities
- Remote configuration, monitoring and diagnostics
- Basic intelligence in routing and “what to do next” decisions taking and generating one response from a collective response from different systems.

E-Payment Processing Solution

The AllSecure suite of value added applications by AllSecure International Ltd provides a tremendous opportunity for services operators to utilise state-of-the-art technology to improve the service delivery process to their customers. The AllSecure suite thus includes:-

- E-payment solutions-
- Top-up solutions-
- Loyalty solutions-
- Micros Fidelio interface-
- E-billing solutions



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