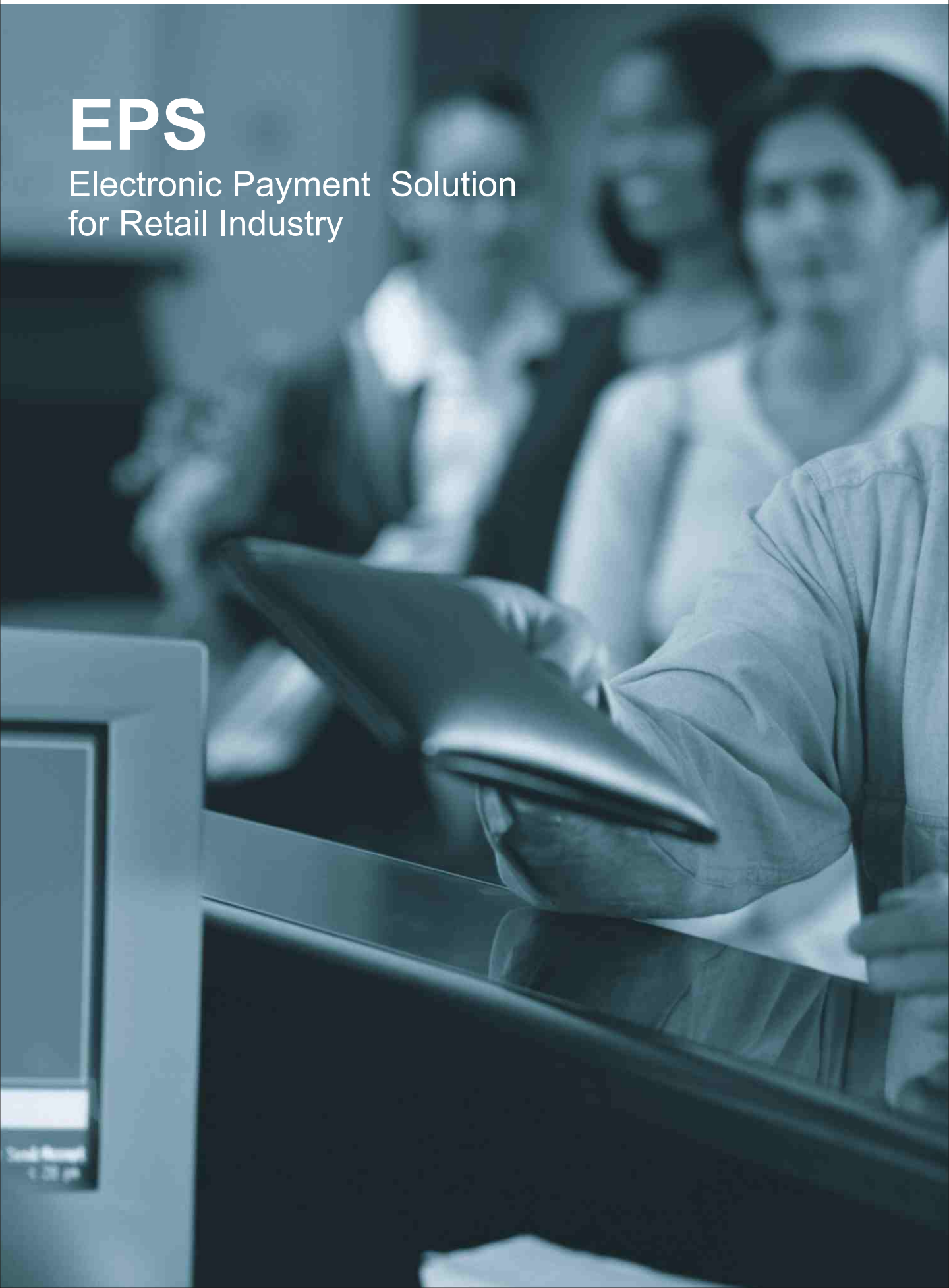


EPS

Electronic Payment Solution
for Retail Industry



The client is a leading global technology company helping businesses build stronger relationships with their customers. The client's ATMs, retail systems, data warehousing systems and IT services provide "Relationship Technology" solutions that maximize the value of customer interactions.

CHALLENGE

The client came up with a requirement to develop a customized Electronic Payment Solution for automating the operations of unattended gas stations across Asia Pacific. The system also had to be implemented at gas stations owned retail stores and would provide a combined bill to the consumers for the purchases made at these stores.

3 of the top 5 leading multinational petroleum giants were looking for a customized Electronic Payment Solution to automate unattended gas stations across Asia Pacific. A successful rollout in the other region had brought major cost benefits and they wanted to implement in this region.

SOLUTION

Opus was selected by the clients Retail division to customize, enhance and maintain a robust application infrastructure that works on client-server architecture to provide mission-critical real time transaction processing capabilities.

Developed on Microsoft technologies and an ISO8583 messaging interface, the Electronic Payment Solution (EPS) allows the unattended fuel dispensers with EPOS terminals to accept and route card based transactions. The system has interfaces for VISA, MasterCard, Amex cards apart from private label cards and supports the EMV standards. The forecourt dispensers or EPS clients connect to the central EPS server which interfaces to the back office server to obtain prices for various wet and dry stock products to be purchased and routes the transactions to the acquiring Bank through an EFT switch.

Opus engineers have integrated the EPS platform with outdoor payment terminals from different vendors, multiple back office applications, as well as front end retail systems and EFTPOS terminals. The client and Opus leveraged their core expertise in the retail payments domain and EPOS technology to deliver an end-to-end solution that provides petroleum companies' customers a hassle free transaction experience.

RESULTS

Consumers now just drive into a gas station, insert a card into the dispenser/retail pos and punch in the amount of fuel and other products they want to buy. The EPS checks their validates the transaction, sends the transaction to the acquiring bank for authorization and instructs the dispenser to release the fuel. What is more, consumers get a combined bill for everything they purchase at the gas company owned retail store as well.

- The system supports AS 2805, ISO 8583 and ISO Link messaging standards for financial transactions
- The system supports EMV compliant financial transactions
- Supports various acquirers like VISA, MasterCard, Shell, Diners Club to name a few
- The system supports fuel as well as retail transactions



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TECHNOLOGY

Operating system:
Windows XP

Technology:
**VC++.NET, ActiveX,
COM, Device drivers &
controllers for third
party automation tools**

Database:
SQL Server