



AJB FiPAY EPS



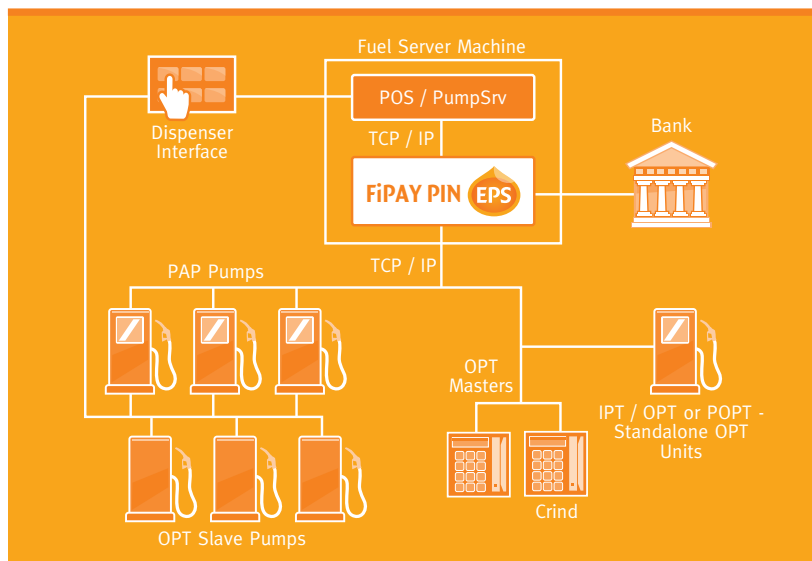
AJB launches a revolutionary approach to oil and gas payments by taking over the electronic payment process. Save time. Save money. Get immediate results with FiPAY EPS.

AJB has once again innovated electronic payments at the pump with the development of FiPAY EPS. This innovation is born out of the reality that gas stations need to implement changes quickly and cost effectively.

In its position as a payment industry expert, AJB identified a need for a new pump payment solution. Existing pump solutions for payments are too complicated, too expensive and very difficult to change.

AJB's EPS solution is ideal for large oil companies and independents who are forced to run lean in their downstream operations at the gas station. The addition of a new payment device, recertification, prompt for fleet cards, are a challenge to execute on a timely basis. The easy option of purchasing a complete new pump environment, typically at a price of twenty thousand dollars per pump terminal is not an effective cost option. Further, in any gas station there are multiple suppliers and aligning their effort is difficult and time consuming. Meeting new PCI regulatory requirements is even harder.

FiPAY EPS was developed to quickly upgrade payment technology at the gas station while leveraging existing hardware. FiPAY EPS makes an oil and gas upgrade simple and inexpensive.



FiPAY EPS FEATURES

- End to end integration, implementation and support of payment processing
- Direct processing from store to bank or centralized solution for concentrating transaction through headquarters for authorizations and settlement
- Enterprise cardholder account data protection
- Automated configuration management
- Electronic updates to consumer marketing offers
- Automated end of day process

FiPAY EPS BENEFITS

- Significant cost savings because a new pump environment is not needed
- Create a revenue stream from advertisement sales, indoor and outdoor
- Increased sales due to targeted marketing capabilities using the digital video display
- Improved customer service because all customers needs can be serviced at the pump
- Improved customer loyalty due to loyalty program functionality
- Runs on industry standard communication protocols
- Speed up service processes because of quick pay at the pump terminals
- Use terminal capture with settlement or electronic draft capture (EDC)
- Automatically authorize credit, debit, fleet, and gift card



AJB's Solution

The basic technology of electronic payments at the pump includes the payment entry device, a numeric entry pin-pad, a card reader, display screen and printer. At the pump the payment entry device is either known as a "CRIND"™ (Card Reader and Dispenser) or a "CAT"™ (Customer Activated Terminal) depending on the vendor. FiPAY EPS (EPS) can work with any device vendor in the market. EPS is the secure (PABP certified) "brains" behind the "CRIND"™ or the "CAT"™. EPS provides pump instructions to end users, supports fuel based loyalty programs, authorizes and settles transactions, controls the terminal display, and prints the receipt requests of the customer at the gas station.

FiPAY EPS enables cost effective retrofitting of existing pumps with new certified devices for EMV, RFID and legacy magnetic stripe payments. AJB retains legacy fuel dispensing components by enabling a significantly smaller interface between the payment terminal at the pump and the POS vendor. AJB eliminates the need to possess expert knowledge of PCI on the POS team. These new terminals from industry leaders like Gilbarco and Verifone can process payments and display graphics. EPS allows leading oil and gas merchants to improve ROI by adding digital content (GIF files) for co-branded marketing and it even promotes car wash, fast food, or in-store items. The customer interaction at the pump has been designed to make it easy for the end user to choose items of interest. Locations covered by the new EPS solution include "pay-at-pump" automated fuel dispensers, kiosk point of sale (POS), vending machines, ticketing machines and drive-thru lanes.

Value of FiPAY EPS

FiPAY EPS delivers a cost effective solution in a very short duration which will save oil and gas merchants thousands of dollars per pump terminal. AJB simplify retrofits the current environment. Oil and gas merchants do not need to install an entire new pump environment. EPS makes the payment process easier in the future when it is time to install new technology or deal with financial changes. AJB can make this promise because EPS becomes the electronic payment server at the station.

EPS Prepaid

AJB's FiPAY EPS Prepaid helps oil companies, petroleum merchants and convenience store operators add electronic pre-paid payments to their point of sale (POS) systems.

Petroleum and convenience store merchants face new labor laws for mandatory pre-payment at gas stations. These "safe workplace legislation" recognize the potential for violence and injury facing individuals who work in isolation in the proximity of cash. The protective legislation requires consumers to pre-pay their fuel purchase in advance. Late night retail locations such as a gas station and convenience stores are noted in these new regulations.

FiPAY EPS is a Windows based server application that accepts pre-paid card

FiPAY EPS TECHNICAL SPECIFICATIONS

- Client server software – resides on the POS server
- Data transfer via TCP/IP Ethernet
- Remote software upgrades and diagnostics
- Runs on Rugged PC-based hardware
- Service multiple pumps and industry payment terminals from Gilbarco, Verifone and others
- Fuel Control API with Retalix POS vendor
- Remote administration and support capabilities
- Compliant with payment industry standards such as EMV, PCI, and Interac(Canada)
- Payment support for Contactless devices compliant with the global RFID standards ISO 14443 A and B, at 13.56 MHz

payments. EPS Prepaid handles magnetic stripe, RFID and future EMV chip based cards. It accepts all forms of card payment including credit, debit, fleet and gift cards. Payments can be processed with or without loyalty cards and discount coupons. EPS Prepaid uses touch screen terminal technology with graphic interface that looks and feels like an ATM. The device is connected to the local store network. It resides in the protective kiosk or on the store counter. EPS Prepaid talks with the retail POS to control the pump where the customer's automobile is parked for fueling. Pre-paid customer receipts are printed locally to an attached printer.