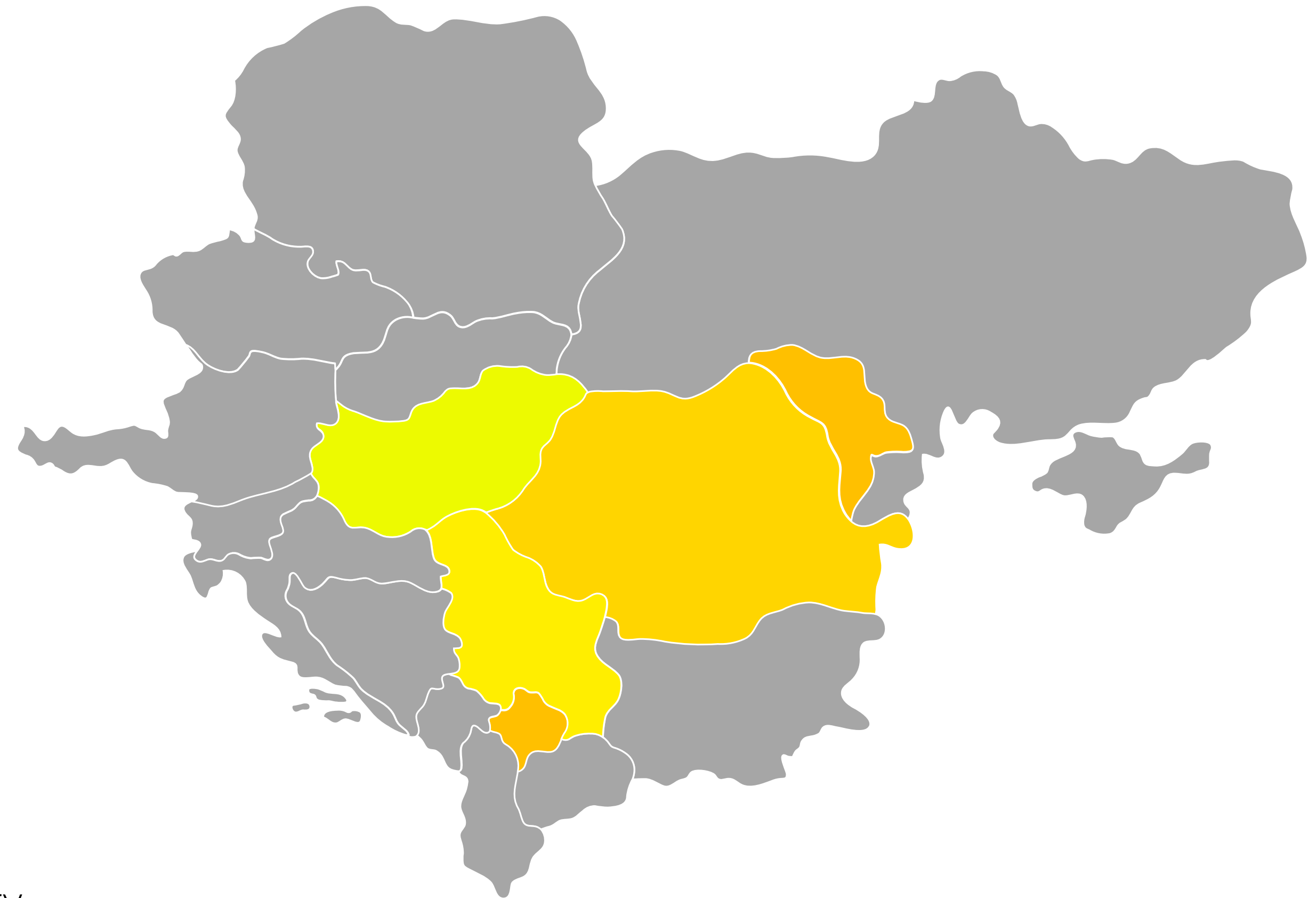


sun payments

Processing the Future

Delivering a tailor made solution
for all your needs

- One node for all processing
- Extension of your team with professional and experienced payment specialists
- All time redundant infrastructure
- Motto: Security comes first with frictionless delivery



Products & Services Overview

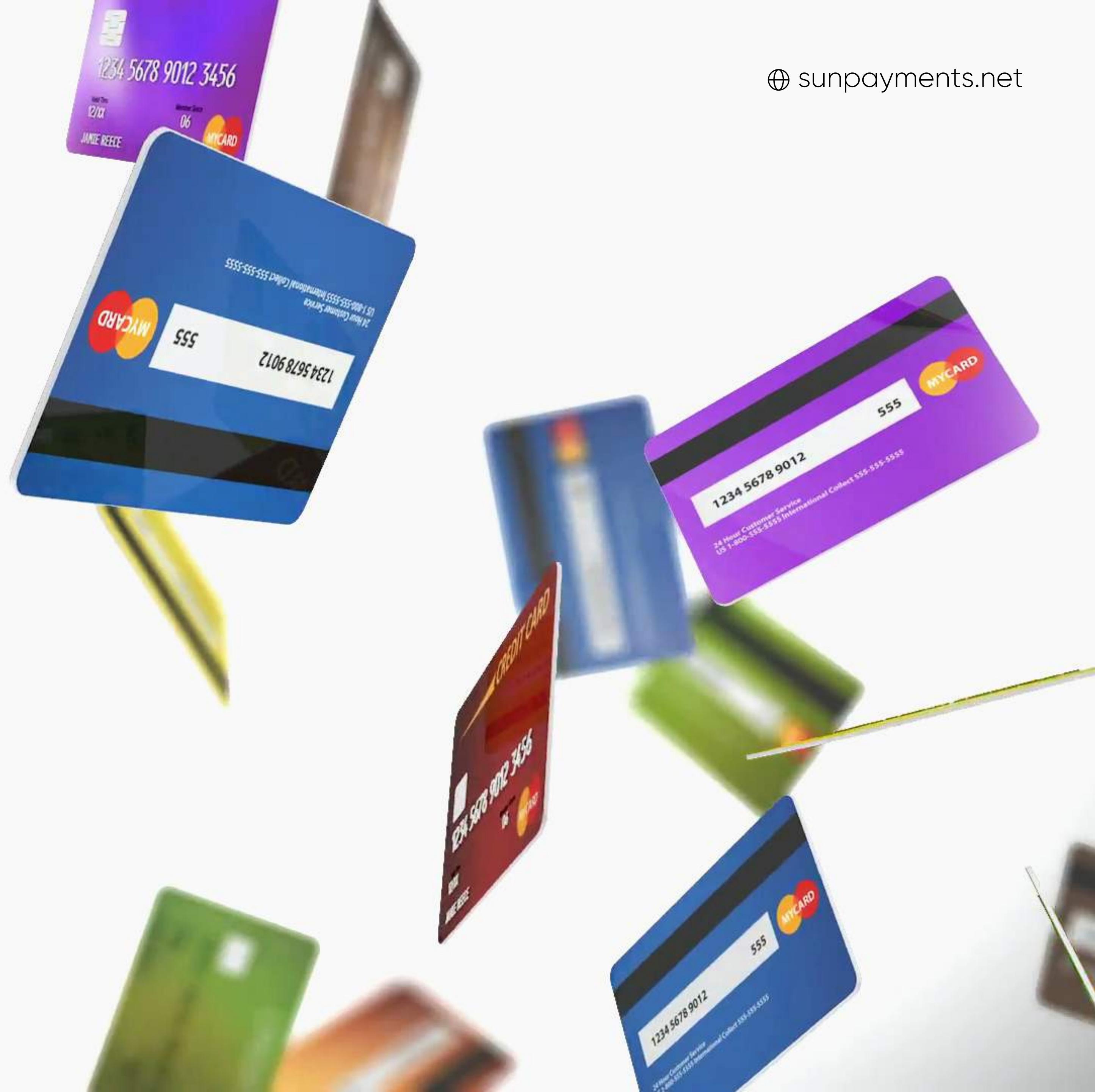
Card type agnostic processing – Debit/Credit/Prepaid/Closed loop •
Clearing and Settlement Services • SUN POS • Kiosk POS •
Merchant management • 24/7 Call-center •
Loyalty- Financial/ non-financial • Campaign Management •
Cloud Based Payment • Bring your own device concept •
Android based Soft POS/Tap-on Mobile • mPOS •
Risk Management Services •

Our partners



Operations Services

Flexible, tailor made, scalable solutions and services designed for your needs



Card Operation Services

Project Management

Application Entry / Personalized reporting / Risk reporting / Authorization, switching and clearing services / Chargebacks

Support

Call Center Services / Multiple notification channels / In-house development for additional function and services

Personalized Services

Credit Card Program / Debit Card Program / Parameters / Multi language / Adjustable calculation for fees, interests etc.

Project Management

Access rights and user roles / Activity logging / Risk Management Services

Cloud Based Payment

The Future is now

Transforms your NFC phone into your payment tool

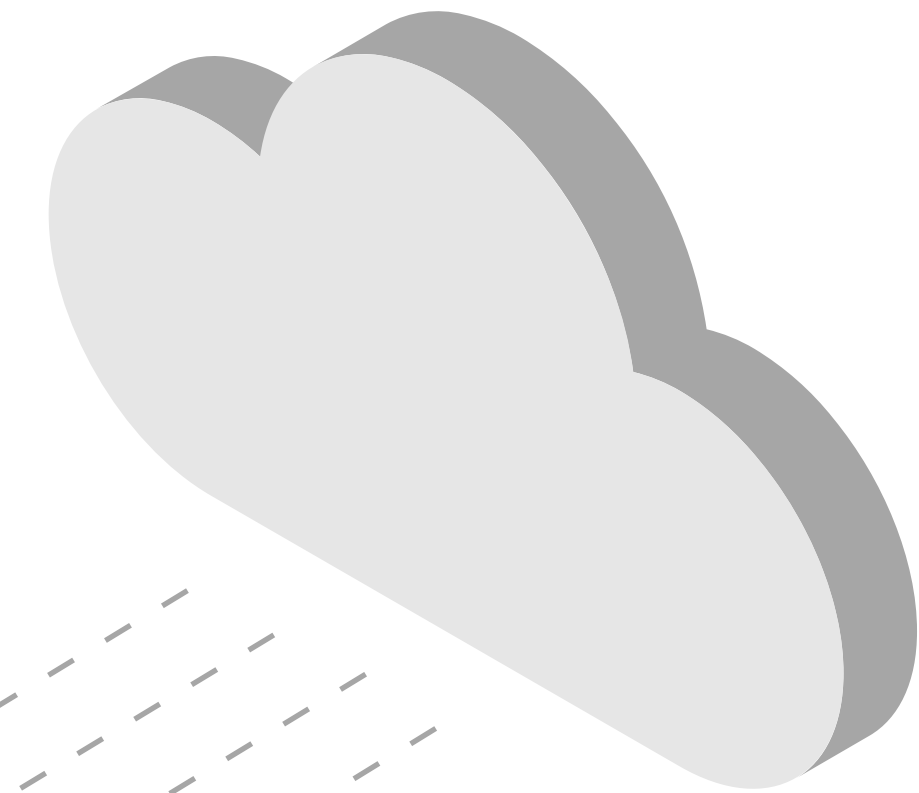
Payments without internet connection via tokens

Integration

Transaction History / Bank Account / Balance

Multiple Top-up Channels / Card Controls

Card Details / Change of personal data



Security

Software only solution / EMV compatible

Certified by VISA and MasterCard

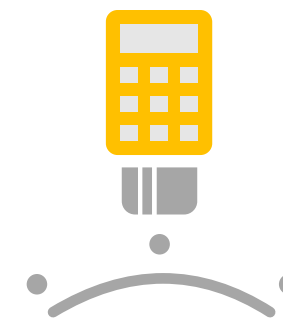
Tokens are issued and stored in a secure infrastructure

Risk Management Services



Transaction Risk Analyzer

analyzes activity and detects fraudulent transactions through sets of user-configured fraud rules



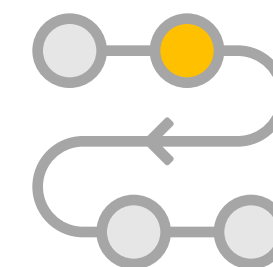
Multi channel

analyzes payment transactions – ATM, POS, MOTO, web, mobile



Separate and combined rules for

Issuers and Acquirers
Transaction Switch



Models

Real time / Post-authorization (near real-time)
Batch processing

Operations for Merchants

We are embracing the future by providing professional services as an All in One payments platform for our clients, both for online and offline activity.



Loyalty Services

Multiple Models

- One-to-one
- Merchant funded rewards and promotions
- Coalition program
- Points
- Miles
- Cash Back Program
- Instant Rewards at POS

Transaction Processing

- Acquire transaction (cash register, POS)
- Authenticate devices
- Provide routing
- Ensure efficient straight through processing

Loyalty card Management

- Card service contract management
- Card creation and renewing
- Service level management and supervision

Customer and token management

- Multi-Application management
- Account management and customer service
- Automated enrollment

Technology

- Modular Architecture
- Web based management interface
- J2EE application providing: Platform independence and scalability

Point accumulation

- Different points can be accrued for the same transaction under different schemes
- Point calculation can be rounded to the nearest point for percentage calculations
- Points can be credited as a percentage of transaction amount or at a fixed rate
- Points can be posted in segments

Issuing

Mifare, EMV

PVC Card, bracelets, wearables

PIN option

Acquiring

Card readers with Windows application for cashiers

POS with PIN option for session

Top-up

Windows based application for cashiers

Cash-in kiosk with POS option

Closed loop POS

Mobile Application



Sunflex Pay

Closed Loop Solution



Back-office

Portal for Cardholders

Portal for Merchants

Personalized reporting

Reconciliation files

End of cycle files for Institution and for Merchants

Ideal for

Events, concerts

Residential complex, resorts

Malls, stadiums, parking

Complex parks

Kiosk POS

THE POS

3.5" color display with touch screen or 2.4" color display with physical keypad

PCI PTS v 4.x, EMV L1 and EMV L2 certifications

Built- in magnetic stripe, contact and contactless readers

Supports ISO 14443 Type A, B, ISO 18092 NFC and Sony FeliCa

Supports RS232, USB, Ethernet and GPRS/3G

Supports MDB/EXE interface

PCI PTS 4.x, EMV L1 L2

Options of Touchscreen availability

Accepts all payment types - contact, contactless and magnetic stripe

SERVICES

Application Development

TMS – remote parameter download

Transaction Processing

Customized reporting

Certification with VISA/MasterCard

IDEAL FOR

Food and beverage vending machine

Gas station / Parking

Mobile Top-up kiosk

Flower dispenser

Ticket kiosk

SUPPORT

Call Center for Merchants

Support for kiosk integration

Support for new function development
– in-house development

Support for certification of a new
Acquirer

VAS

SUN POS concept available

SUN Flex Pay concept available

Issuing

Mifare, EMV

PVC Card, bracelets, wearables

PIN option

Top-up

Windows based application for cashiers

Cash-in kiosk with POS option

Closed loop POS

Mobile Application

Sun POS

One POS

Back-office

Portal for Cardholders

Portal for Merchants

Ideal for

Events, concerts

Residential complex, resorts

Malls, stadiums, parking

Complex parks

Bring your own device concept

Shared Infrastructure

Portal • Processing • Encryption • Reporting

mPOS

Low cost with hardware / Mobility /
Transactions permitted independent of value

Tap-on Mobile

No cost with hardware / Mobility /
Saving time for starting / Saving money and time
eliminating the need for equipment services

Bring your own device concept

mPOS

Mobility

Electronic receipt / Bluetooth and USB connection to smartdevice / Speedy check-out

Support

API for integrators / Libraries for ECR integration
Integration with ECRs / Transaction history

Customized Services

Personalized application / Personalized portal
Multiple channels for sending the receipt
Parameters for loyalty / Settlement option

Security

VISA and MasterCard fully certified / Point to Point encryption / Fraud monitoring

Bring your own device concept

Tap-on mobile

Download • Install • Register • Accept Payment

Technology

NFC Technology / Android Smart devices / CVM Limit applies – PIN on glass is in the process of certification

Incentives

Easy to use / Comfortable / Speedy set up – no time lost with couriers / No cost with additional equipment and no costs with equipment related services / No time lost on additional maintenance

Safety

Contactless EMV L2 Kernel Certification / Strong encryption compliant with the Visa and MasterCard standards / White-Box Cryptography

Call Center Services

Front Office

- 24/7 Inbound calls and tickets
- Debit and Credit card support
- E-commerce support
- Loyalty, Meal and Vacation cards
- 1st Level transaction analysis
- 1st Level ATM&POS support
- 1st and 2nd Level Merchant Support
- 24/7 System Monitoring
- Reporting

Back Office

- mPOS Operational and Technical support
- KYC checks (Know Your Customer)
- Disputes and Chargebacks



Thank you.