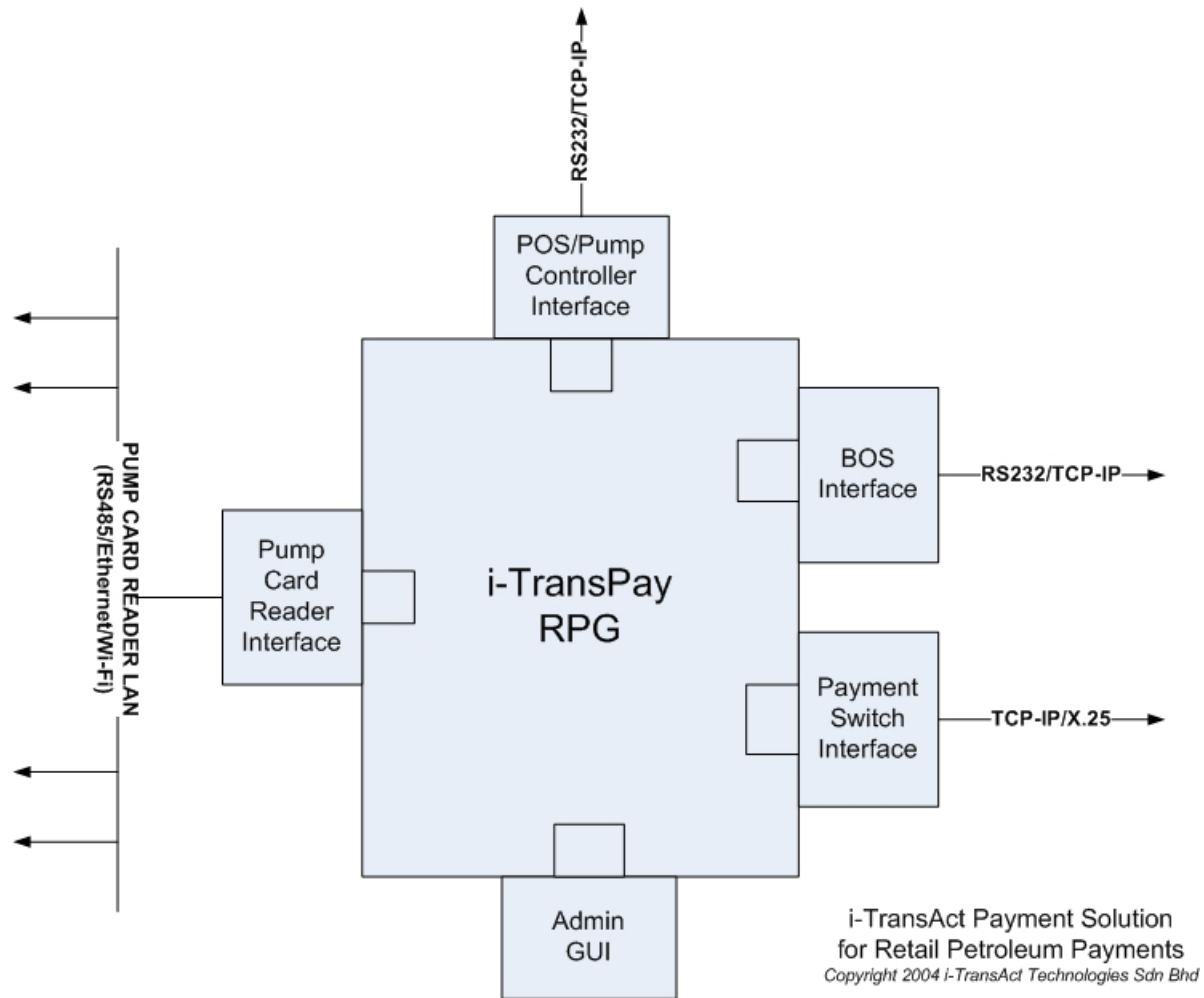


## ***i-TransPay* – RPG: A comprehensive Payment Gateway for Retail Petroleum**



***i-TransPay* RPG – comprehensive, flexible, multi-function payment gateway**

The Retail Petroleum Gateway [RPG] is a payment server product designed for retail petroleum businesses to enable them to provide a comprehensive online payment capability for both indoor and outdoor payments. RPG provides all the online payment functions required by an outlet for authorizing and settling credit cards, debit cards, private label cards and other instruments.

The RPG may be easily integrated with forecourt and back-office systems such as Pump Controllers, POS Terminals and Back-office Servers. RPG provides both message-driven and API-driven integration interfaces to enable support for legacy and new-age systems. Further the integration interfaces are fully customizable.

The RPG provides a comprehensive web based interface for processing transactions as well as for the configuration and administration of the product. The user interface can be customized for local language on request at additional cost.

The RPG is designed with scalability, flexibility and portability in mind. It has been built with Java/J2EE component technology. The RPG can be deployed customer's choice of hardware, operating system and database platforms. RPG can also support clustered and HA configurations.

### ***i-TransPay IPG – takes the pain out of online payments***

✓ ***Provides wide range of payment options***

*i-TransPay* RPG supports international credit cards such as Visa, MasterCard, Amex, JCB and Diners as well as Private Label or House Brand Credit/Debit/Fleet Cards. The product supports both mag-stripe and chip-card payment standards such as EMV.

✓ ***Provides comprehensive security***

The product supports industry strength Hardware Security Modules supporting DES, 3-DES, ANSI X9.8, ANSI X9.9, ANSI X9.24 financial transaction security standards. In addition, user profiles may be configured to various Users to restrict access to the products functions. Card numbers are stored encrypted in the database to prevent misuse of the number. Further the product allows configuration of several risk-management parameters such as Pre-Auth Limits, Velocities, Floor-limits, Permitted transactions, Hot-lists, etc. by Card Type and Device Category (In-door/Outdoor).

✓ ***Supports transactions for all your business needs***

*i-TransPay* RPG supports a wide range of payment transactions such as Authorization, Sale, Capture, Refund, Reversals and Batch Settlement to fit different business process flows.

✓ ***Grows with the business***

*i-TransPay* RPG is designed and built with scalability and flexibility in mind from both the business and technical perspectives. The product also supports unlimited number of payment devices hence enabling multi-lane environments (limited only by the physical hardware constraints).

✓ ***Adherence to international payment standards***

*i-TransPay* RPG is developed with the emerging payment standards such as EMV in mind. *i-TransAct's* strong in-house R&D and innovative support ensures that the product stays relevant in today's dynamic world.

***i-TransPay* RPG – rich features for every business need**

*i-TransAct's* strong in-house R&D is committed to continuous improvement and enhancement of the product with value added features while striving to maintain backward compatibility of its releases.

**Administration**

- ✓ Manage Users
- ✓ Manage Acquirers
- ✓ Manage Payment Devices
- ✓ Manage Security Keys
- ✓ Configure Communication Interfaces
- ✓ Download Hot list
- ✓ Configure Transaction Risk Management (Floor-limit, Pre-Auth limit, Velocity, Permitted Transactions etc.)
- ✓ Download Outlet Configuration File (MMI, Restrictions, etc.)
- ✓ Setup Scheduler

**Payment Functions**

- ✓ Pre-Authorization
- ✓ Sale Completion
- ✓ Sale/Auth/Refund/Voids/System Reversals
- ✓ Batch Close

**Reporting Functions**

- ✓ Batch Reports by Date/Device/Card Type/Device Type
- ✓ Transaction Audit Logs
- ✓ Transaction Exceptions
- ✓ Hot list Statistics
- ✓ Browse/Export/Print Reports

**Security Support**

- ✓ DES, 3DES, EMV, ANSI 9.8 PIN Encryption, ANSI 9.9 MAC
- ✓ CVV2/CVC2/CID
- ✓ Configuration of User Access Rights
- ✓ SSL for host communications

**Financial Message Set Supported**

- ✓ Generic ISO8583
- ✓ HPDH
- ✓ Custom Bank-protocols
- ✓ XML

**Minimum System Requirements****Hardware**

- Dual CPU Pentium III 1GHz Class Server or equivalent server
- 1GB RAM or above
- 20GB HDD

**System Software and Database**

- Windows, Linux, Unix
- Oracle, DB2, MySQL