



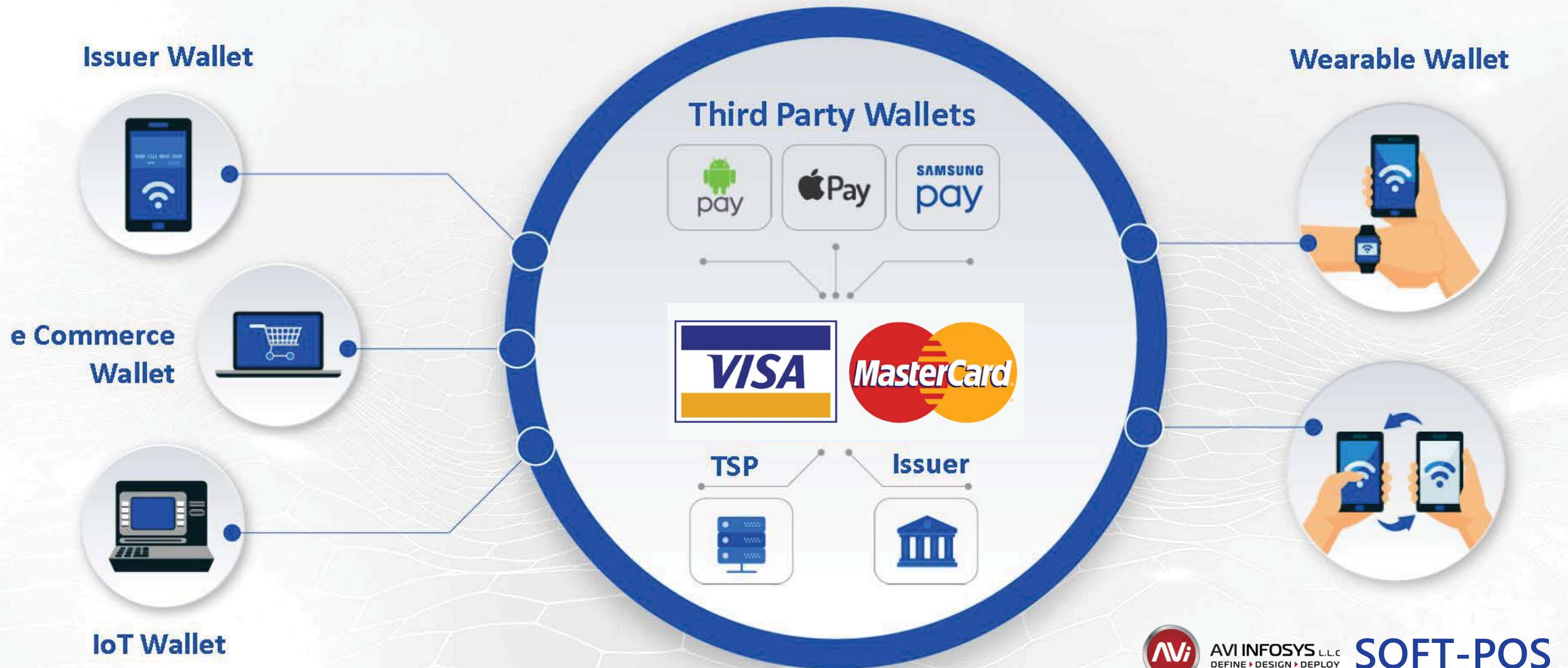
AVI INFOSYS L.L.C
DEFINE ► DESIGN ► DEPLOY

SOFT-POS

CONTACTLESS CARDS ACCEPTANCE SOLUTION ON SMARTPHONE
WITH NFC INTERFACE



TOKEN ECOSYSTEM IN THE FUTURE



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SOFT-POS

AVI INFOSYS SOFT-POS Solution



Accepting payments using digital wallets and wearables devices



Accepting payments using contactless cards

AVI INFOSYS SOFT-POS SOLUTION OVERVIEW



The merchant' mobile application provides acceptance contactless cards and digital wallets acceptance



Payment processing is performed through the AVI INFOSYS – SOFT-POS TMS (Terminal Management Server)

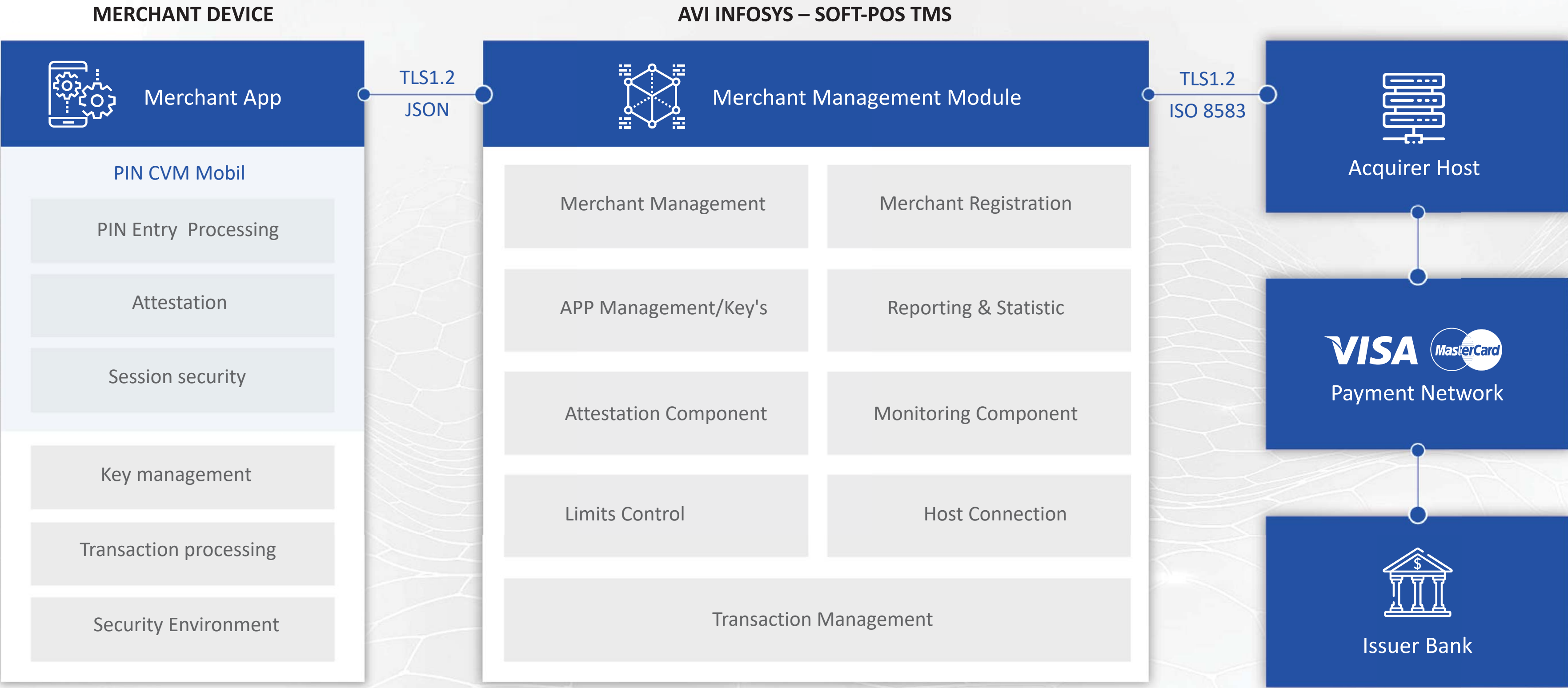


The merchant's mobile device must be able to exchange data wirelessly through open networks



GENERAL ARCHITECTURE

All sensitive data is encrypted, and the solution complies with the requirements set out in the PCI' Software based PIN Entry on COTS document



BASIC FUNCTIONALITY

MOBILE APPLICATION AVI INFOSYS – SOFT-POS App

- Remote merchant registration (activation/deactivation)
- Purchase, Reversal, Refund transactions
- Transaction statistic data collection
- Request transaction history
- Business day transaction receipt
- Configuring Application Settings

AVI INFOSYS – SOFT-POS TMS SERVICES

- Integration with the Bank' merchant registration system and POS acquiring host
- Operational reports
- Secure communications TMS- App
- Protection of the merchant application from threats and modification attempts
- The ability to block single merchant app or group of apps by using specific filters (group, MCC, network) or as a reaction on attestation procedure



**AVI INFOSYS – SOFT-POS
TMS**



**AVI INFOSYS
SOFT-POS App**



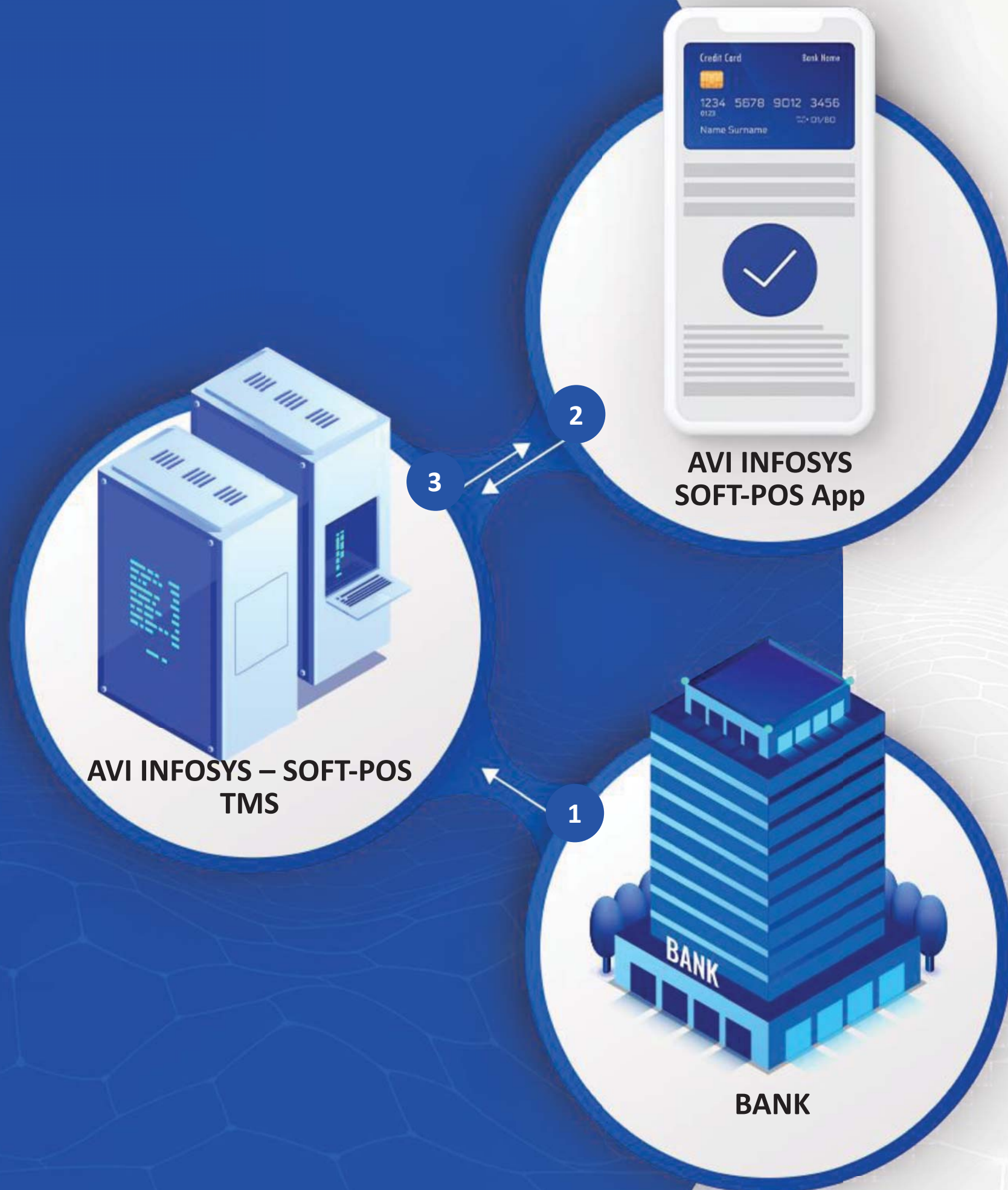
BANK

MERCHANT APPLICATION REGISTRATION

REGISTRATION STEPS

- The merchant has a pre-signed agreement with AVI INFOSYS
- AVI INFOSYS enters (or imports) merchant' data in the TMS system
- AVI INFOSYS tells the merchant the Application Activation Code
- The merchant knows contract details and activation code
- Merchant downloads the AVI INFOSYS – SOFT-POS App
- Merchant registers and enters Merchant ID and activation code
- The merchant enters a one-time OTP password
- Terminal data is loaded into the merchant application

1. Merchant ID, Terminal ID, Code Activation (Phone Number)
2. Merchant ID, Activation Code , OTP
3. Merchant Data, Name, MCC, Limits

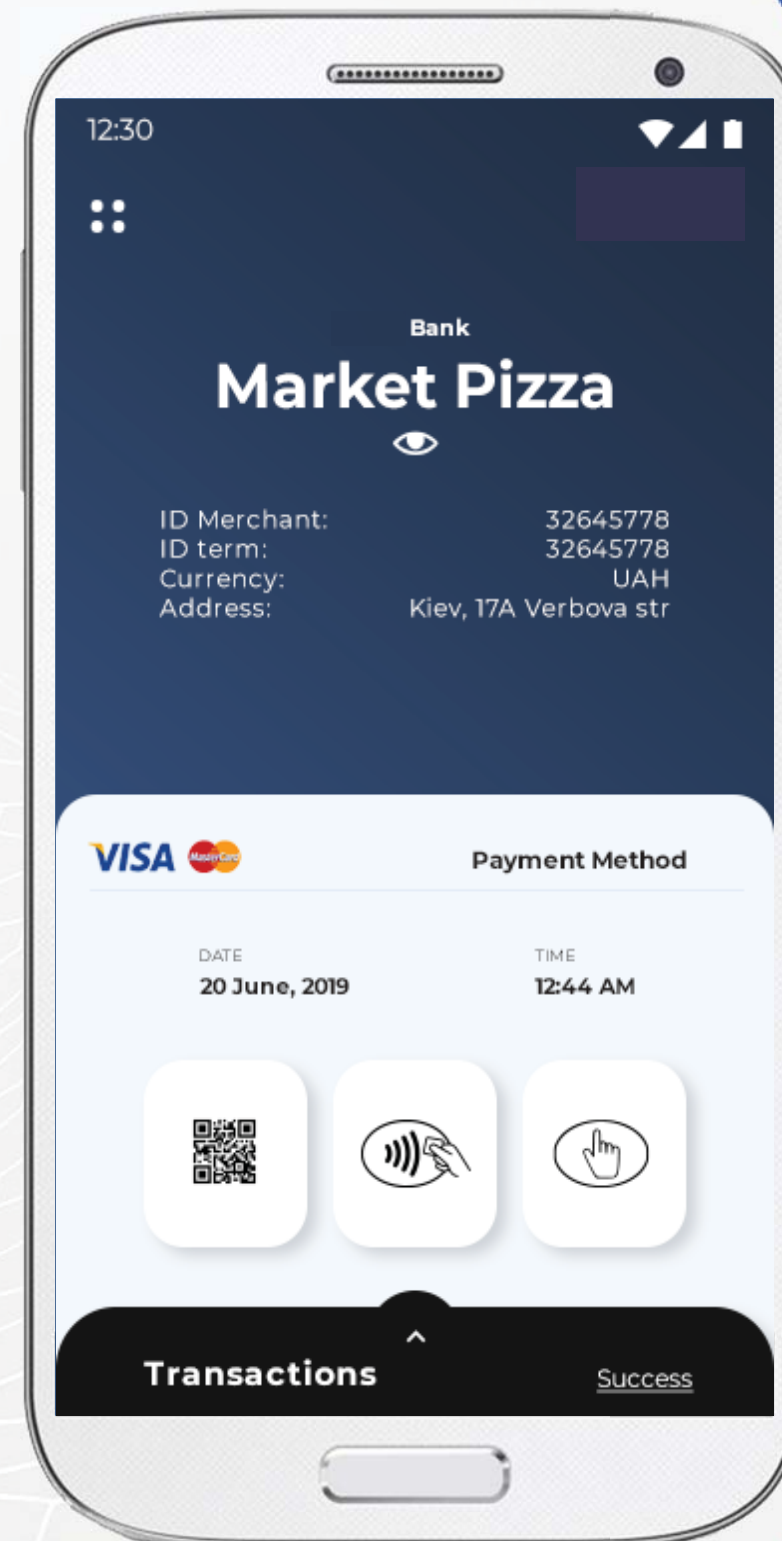


APPLICATION PROTECTION

Our solution uses technologies that provide a set of protecting mechanisms to satisfy all VISA/Mastercard security requirements.

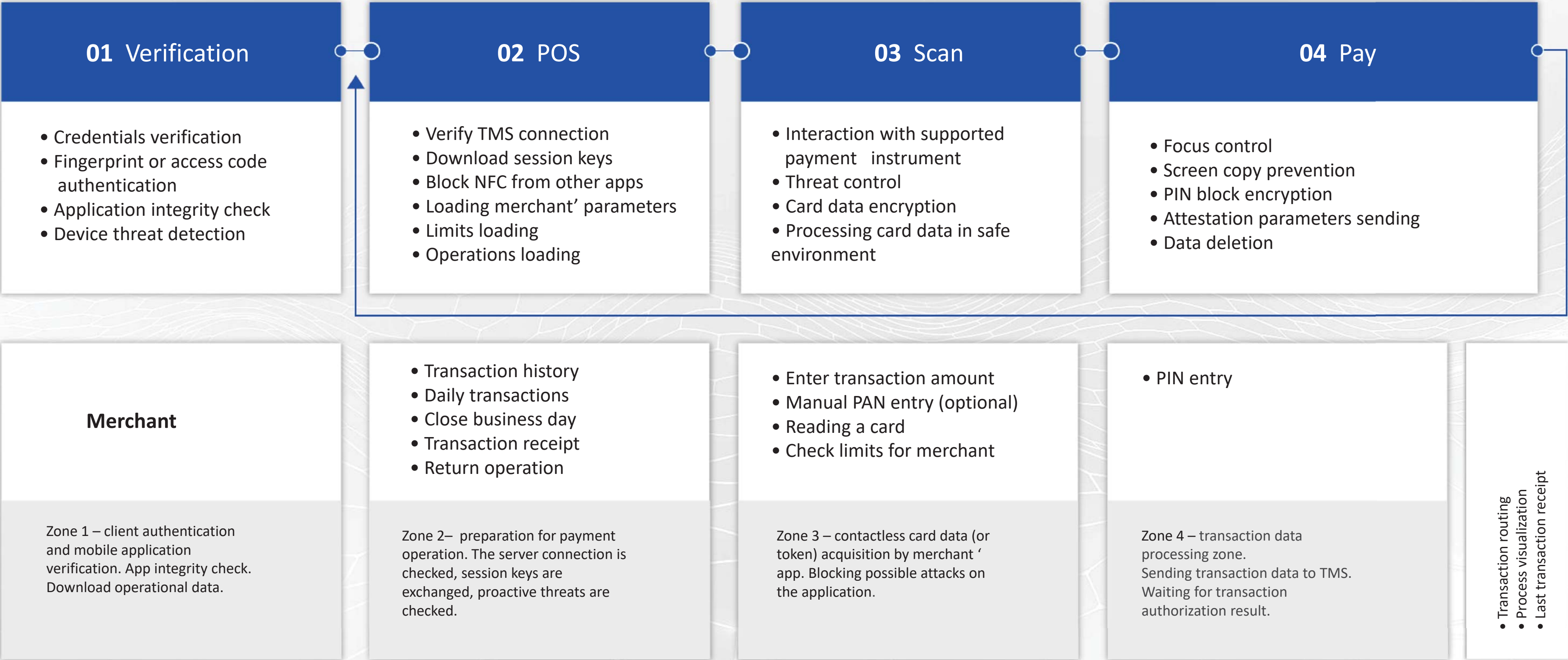
PROTECTION PROVIDES

- Proactive threat protection
- External attacks detection and blocking
- Integrity checks

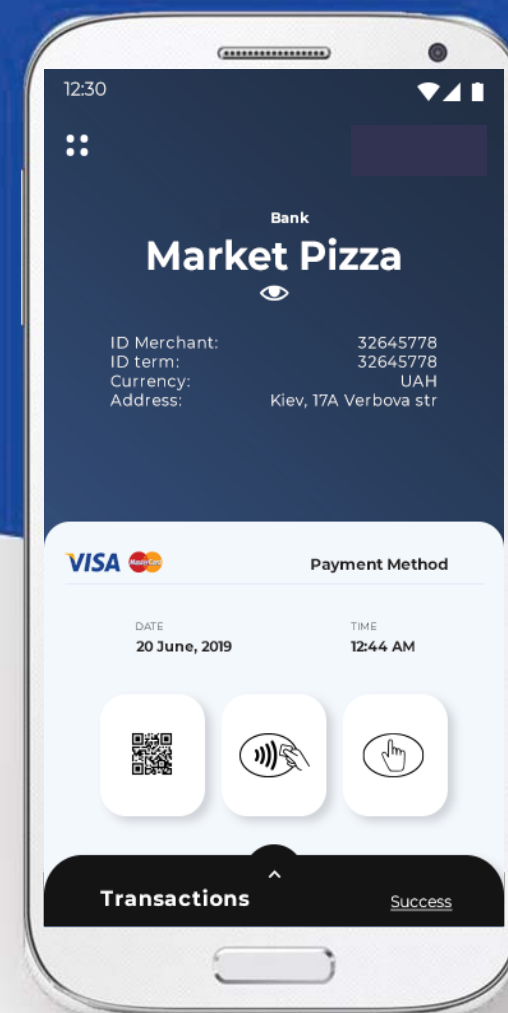


OPERATIONAL CONTROL ZONES

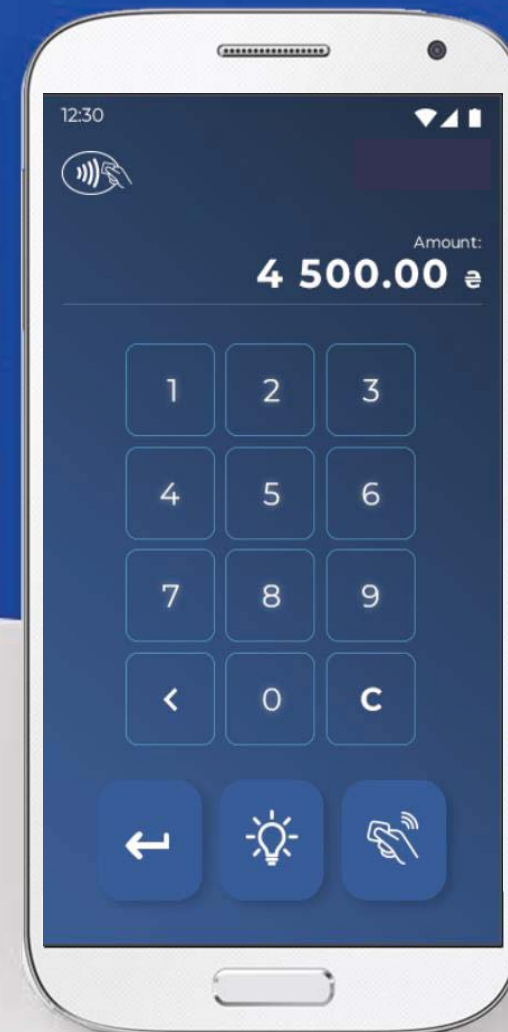
AVI INFOSYS – SOFT-POS | Terminal Management



EXECUTION OF PURCHASE OPERATION



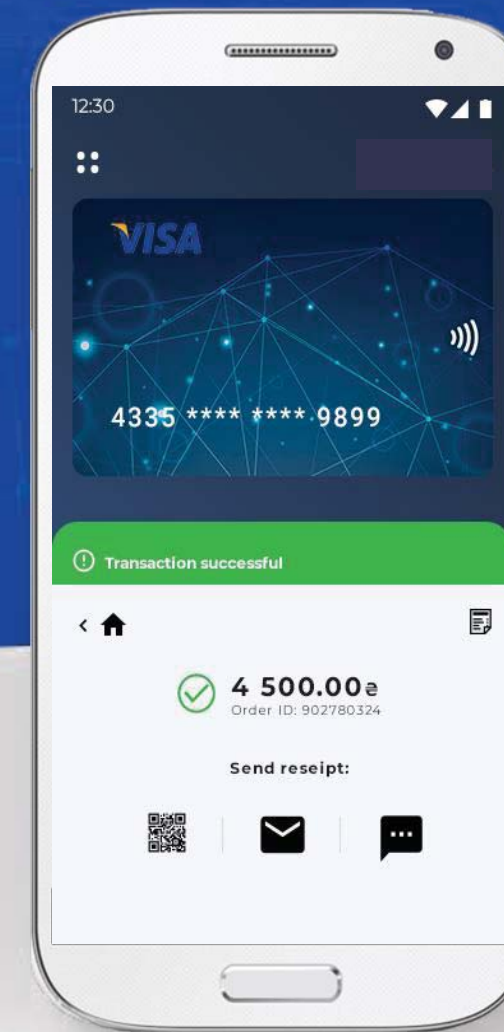
Selecting a card read operation via NFC



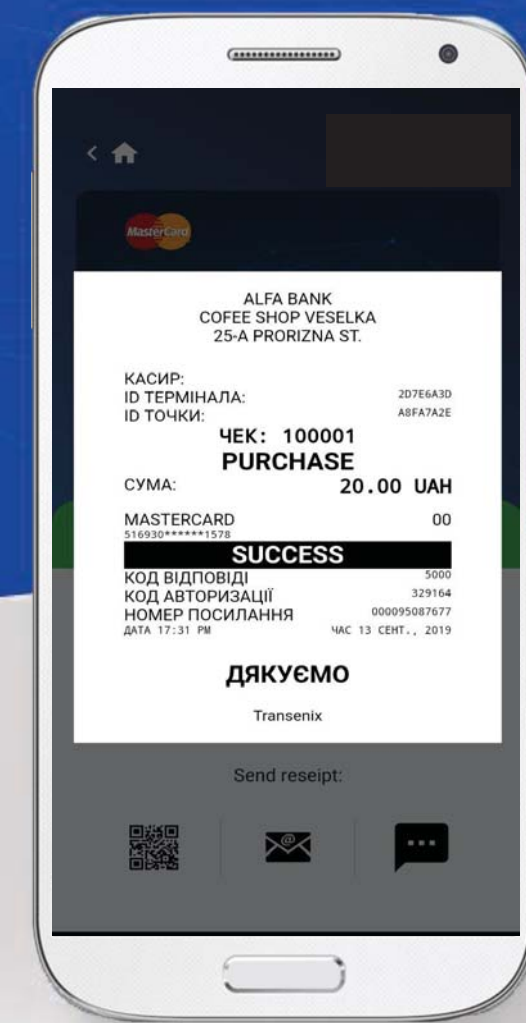
Enter the transaction amount and click the Pay button.



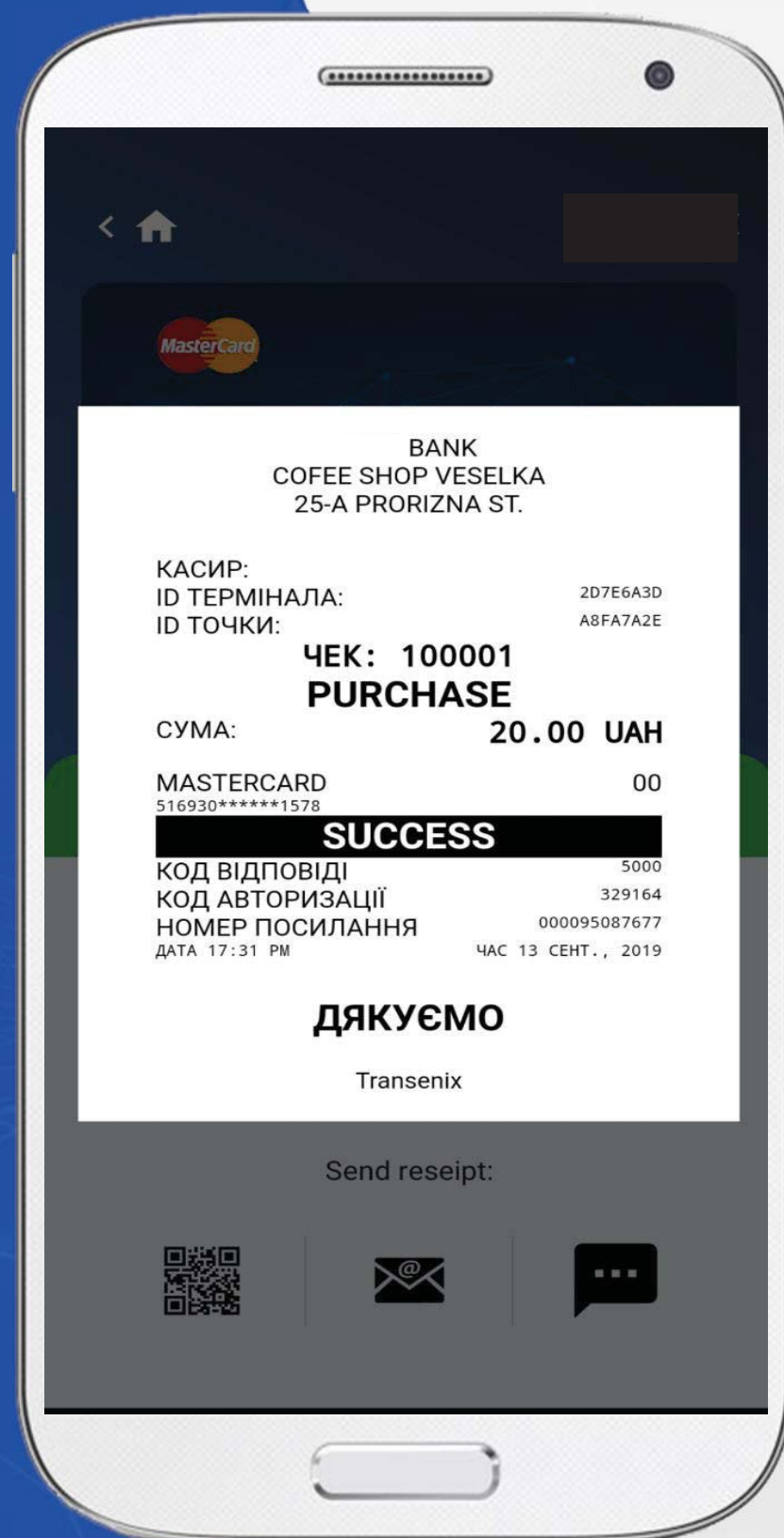
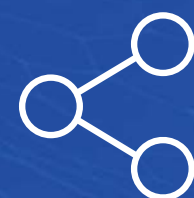
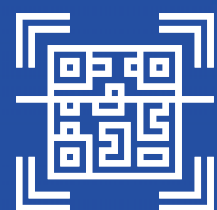
Reading a card and sent card data to TMS and to Bank-acquirer



Response received - Successful operation. Request a receipt



A customer can receive an E- receipt by choosing the option:
Form QR
Get SMS
Get Mail



ELECTRONIC RECEIPT

CUSTOMER CAN GET A RECEIPT BY ONE OF THE METHODS:

QR – receipt data and link to WEB resource

SMS – receipt data

E-Mail – receipt data

The client, using the transaction reference number, can request a receipt on the TMS WEB resource at any time.

Receipt details:

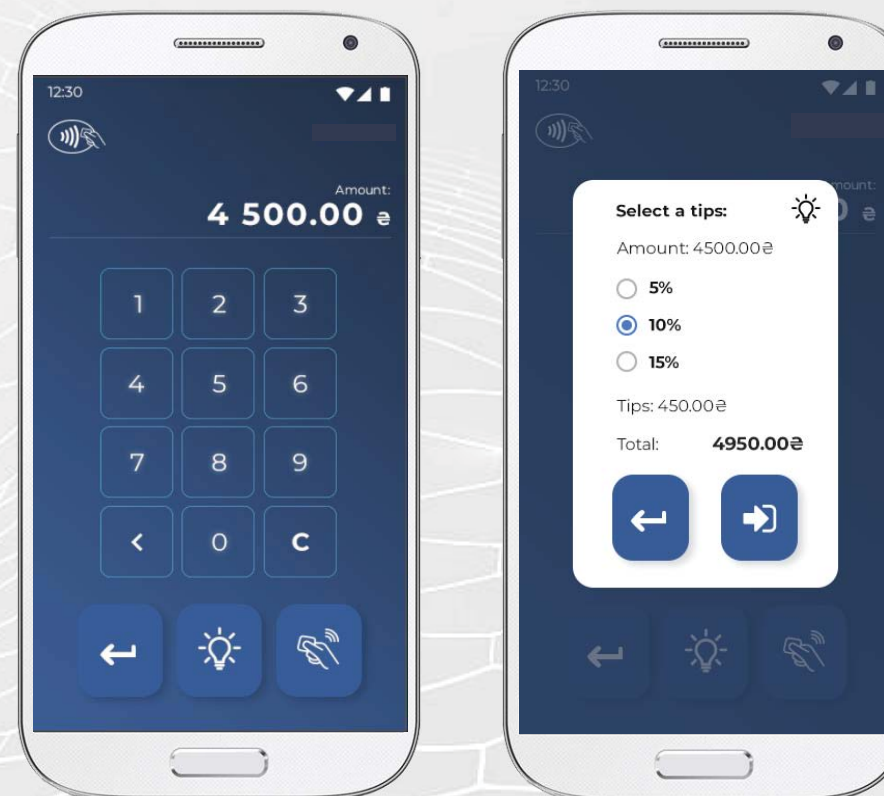
- Merchant address
- Merchant name
- Terminal_ID
- Merchant_ID
- Check number
- Transaction type
- Transaction amount
- Masked card number
- Operation result
- Authorization code
- Operation number
- Sequence number of operation
- Date and time

OPERATIONS IN THE APP

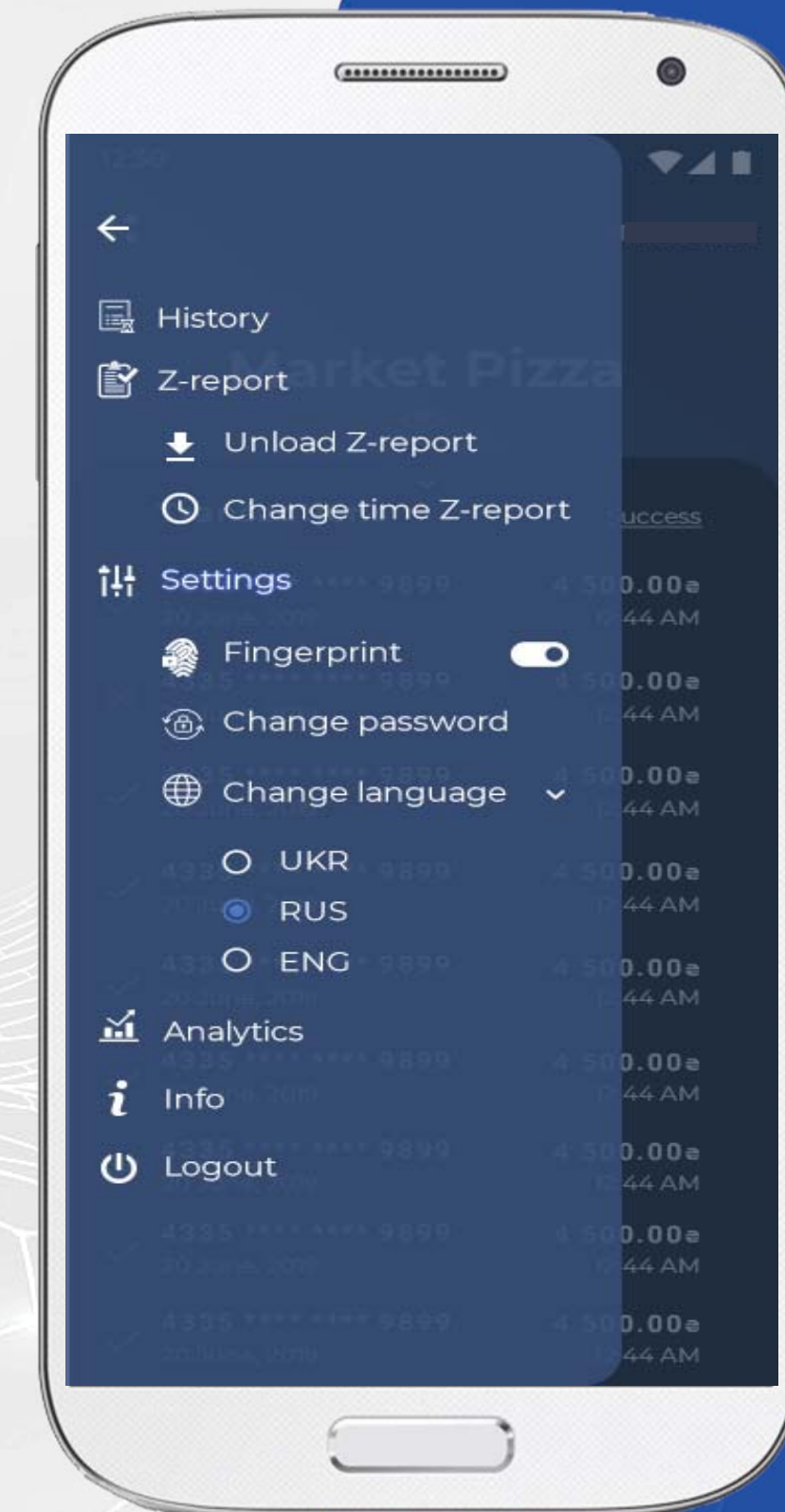
ADDITIONAL OPERATIONS AVAILABLE FOR MERCHANT

The customer can perform the following operations:

- Transaction history
- Business day (all subsequent operations will relate to the current financial day)
- Reversal
- Refund
- Repeat receipt for current day
- Send message to TMS
- Register additional terminal
- Help
- Configuration
 - *language setting*
 - *tips setting*



Tips may be added to transaction amount



ADVANTAGES

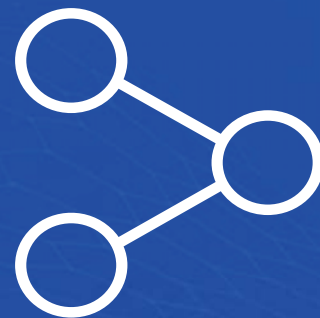
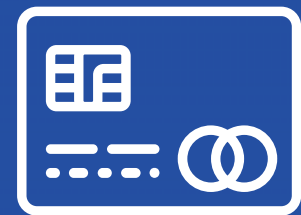
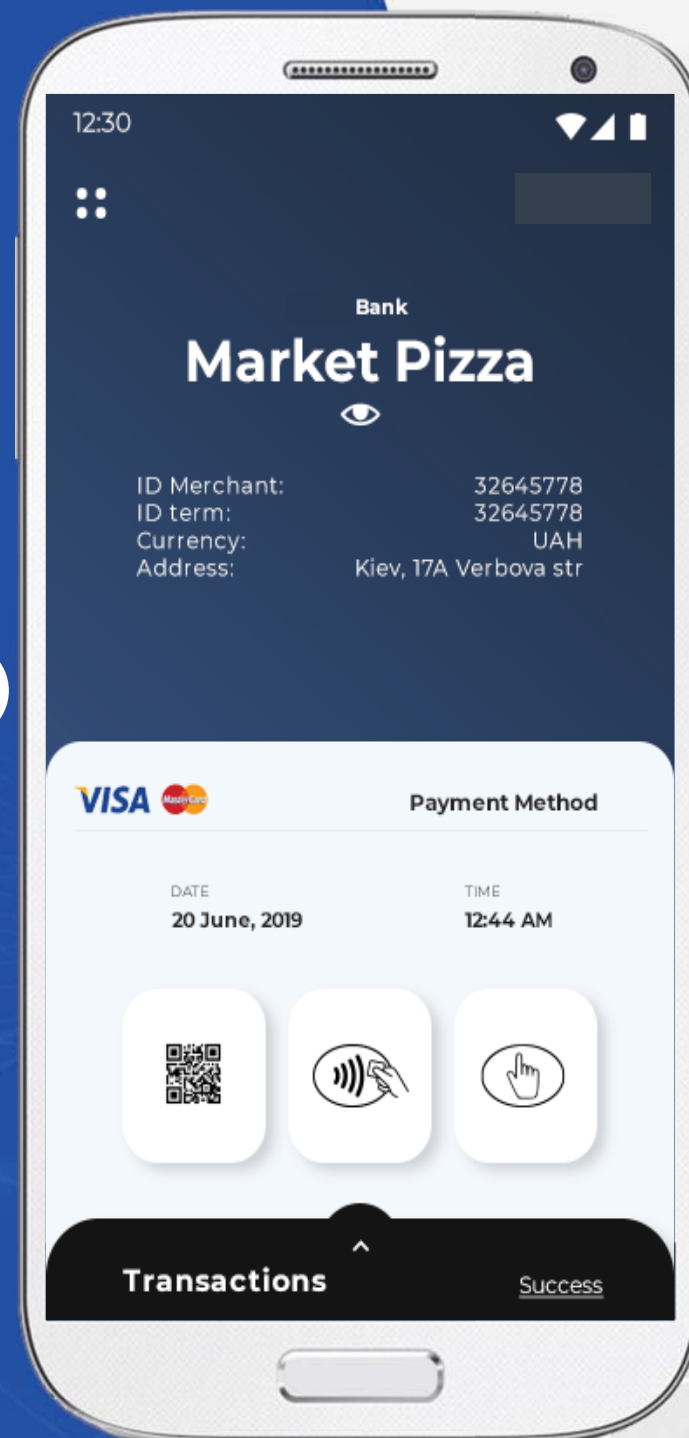
A MERCHANT CAN SERVE A CUSTOMER AT ANY TIME

Advantages for Merchants

- The mobile application does not require additional devices to work
- Mobile application is always available (24/7)
- Registration and activation in three clicks (3 screens)
- The merchant can see the total amount of the day directly on the screen
- Merchant can view transaction history

Advantages for Bank

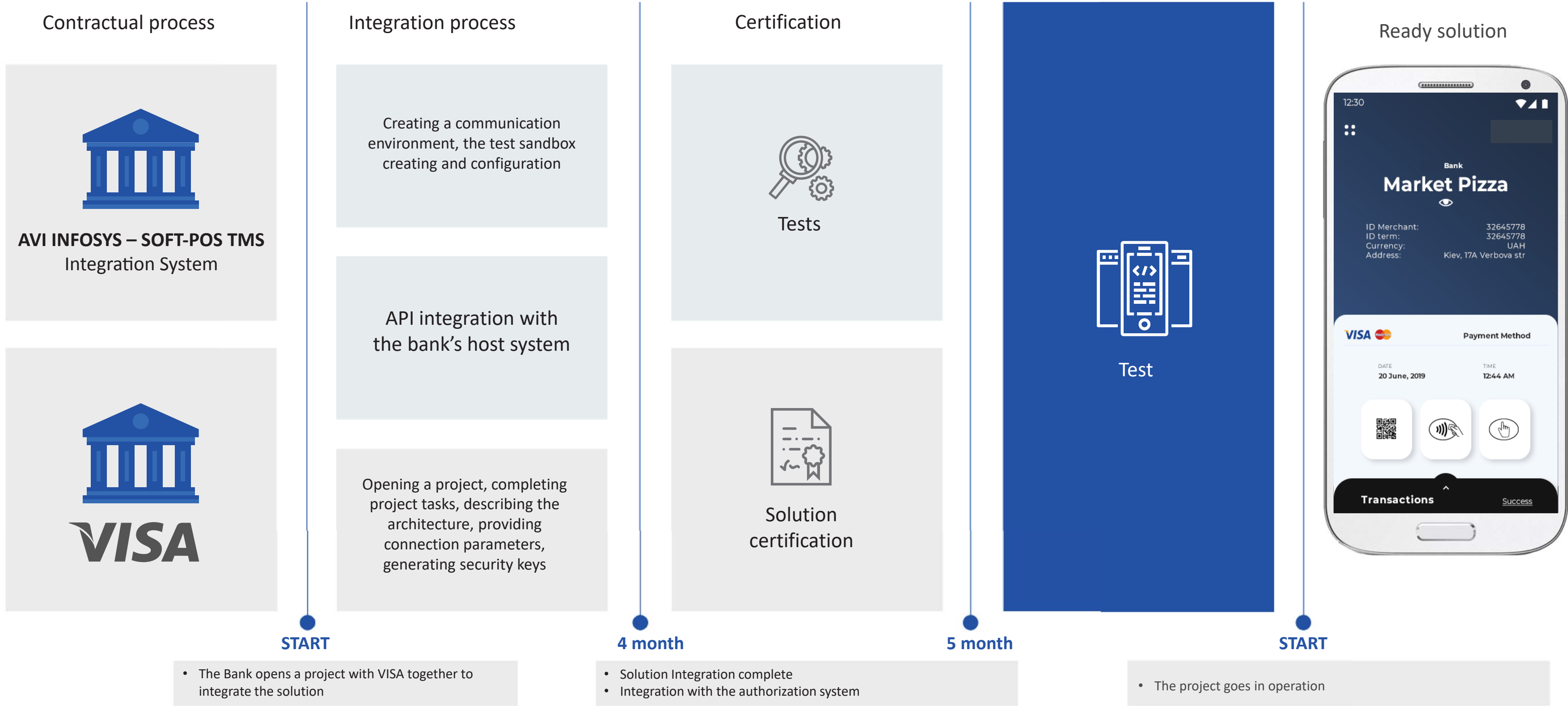
- Simplified merchant service logistics
- No security key management costs
- Improved merchant monitoring mechanisms
- New opportunities to attract merchants from various segments
- Registration automation
- The ability to turn off the merchant app automatically in case of security violation detection
- Application usage history monitoring



PROJECT IMPLEMENTATION

The integration of the AVI INFOSYS – SOFT-POS solution is provided with the support of the project by VISA/Mastercard

HIGH-LEVEL PROJECT REVIEW





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Simple and Trusted Payments

Got more questions?

Our team will be happy to assist you at
Softpos@avi-infosys.com