

# System Environment

## - Introduction

POSATEL INC has developed its own proprietary applications providing a myriad of "Retailer-Consumer Financial Solutions. Such applications are viewed as modules of a greater system called C.A.P.S.

C.A.P.S refers to a Combined Applications Platform System offering the most comprehensive point of sale services system currently known.

C.A.P.S is also supported by a numerous systems (which are outlined below) and which may benefit any prospective users.

## COMBINED APPLICATIONS PLATFORM SYSTEM &ndash; C.A.P.S

C.A.P.S was developed by POSATEL INC Financial Technologies as a universal platform for creating applications related to information and transaction processing. C.A.P.S is a Combined Applications Platform System encompassing all the essential elements required to complete a "Consumer-Retailer" based operation. C.A.P.S is a modular system and its architecture gives POSATEL INC the ability to provide holistic, end to end, point of sale solutions that are limited only by one's imagination.

## How was C.A.P.S Developed?

Service providers constantly yearn for market dominance by acquiring a wide distribution network and effective marketing. Consumers want high availability of their desired goods or services at the lowest possible cost. Retailers, on the other hand, wish to serve the population with maximum return at a limited risk.

The ever increasing interaction between consumers, retailers and service providers has resulted in a growing demand to provide innovative solutions. C.A.P.S was designed to cater for the common elements in "consumer-retailer" based interactions with an aim of facilitating information and transaction processing.

## - Information Processing

Reliable Information processing is vital to the success of any business. C.A.P.S provides platform solutions for loyalty programs, private label cards, credit scanning, cheque payment analysis and debt recovery.

- Diagrammatic Representation of C.A.P.S

- Transaction Processing

Transaction processing refers to monetary type transactions at a point of sale. C.A.P.S offers a variety of transaction processing applications such as electronic pre-paid voucher systems, gift certificates, bill payment as well as money transfers. In processing of transactions C.A.P.S accommodates for ordering and invoicing systems, debit or credit cards, public telephony and electronic currency.

- Modular Approach

C.A.P.S is modular allowing for flexible integration of applications in different environments through a variety of mediums.

Through a variety of contact modules C.A.P.S enables users of Point of sale devices, computerized tills or the internet to communicate via a variety of mediums such as X25, GSM or Radio. Received transactions are further processed by modules resulting in a billing or settlement process.

- Support Modules

The ability to provide a myriad of services is largely dependant on supporting systems and infrastructure. Such supporting systems are developed by POSATEL INC to ensure complete management of merchants and their respective services.

- Approved Pos/Eft Equipment

All POSATEL INC equipment has been tested accredited in accordance with local and international standards.

- Computerized Tills and Chain Stores

POSATEL INC currently provides services to hundreds of computerized tills.

- Elements in Till Interfacing

- Front End Interface: This is the interface where data is captured. It allows for the capturing of the desired data or the performance of a transaction.

- Reports and Audit trails: This is important for merchants for maintaining normal business practices as well as for reconciling purposes.

- Communication Module: The module is the interface into the central host.

POSATEL INC presents different options to accommodate for interfaces into third party till systems. Such options depend on the operating system and the network protocol of the respective retailer.

- Retailers Running Windows Operating Systems

Till-Check is a Windows based program developed by POSATEL INC for the purposes of incorporating third party services onto a retailer's till. Till-Check can function in one of two modes i.e Integrated or Stand-Alone. Both modes may then be applied to a LAN or WAN depending on the retailer's setup.

The biggest advantage of Till-Check is the ability to apply it to tills with little or no intervention from existing point of sale software developers.

- Retailers using TCP/IP Networks without Windows

There are many retailers who are not users of Windows operating systems. Commonly in this scenario Windows is replaced by UNIX. POSATEL INC has recently completed testing a product called Back-Check which is a back office

application (API) which accepts TCP/IP calls from a point of sale and transmits such data to the POSATEL INC cluster.

- Non TCP/IP Networks

Although this is unlikely, Back-Check may be interfaced to serially via RS232. This may be necessary in multilane tills where TCP/IP is not used as the network protocol.