

GBC POS.Net

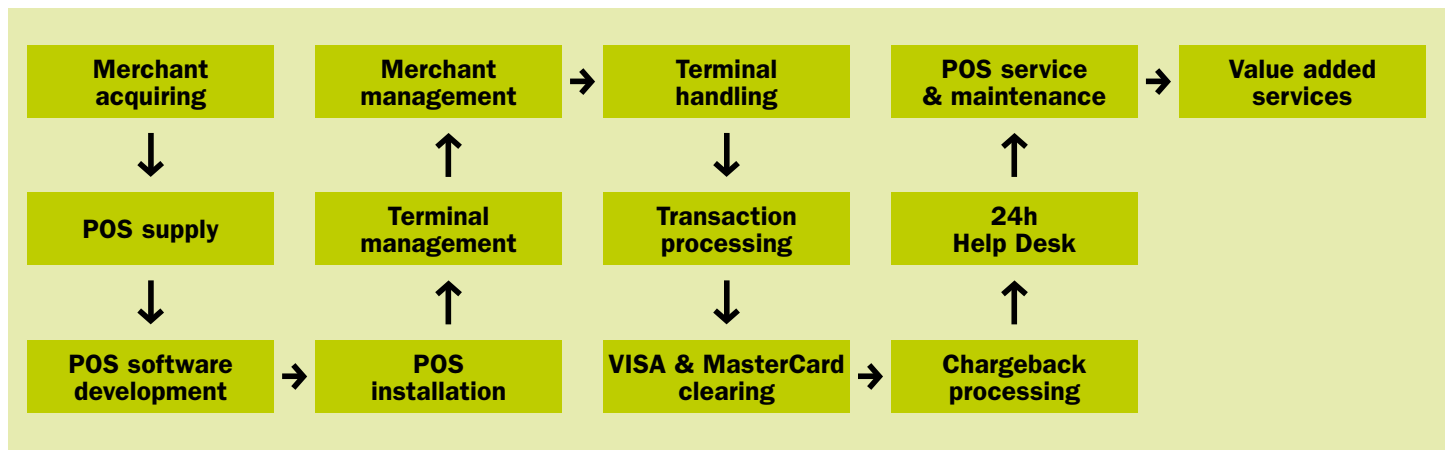
The end-to-end POS solution for acquirers



GBC, as the terminal handling competence centre of the SIA-SSB Group, provides its partners with full range of POS related services that cover the whole value chain of POS acquiring.

The service is available for acquirer banks, directly for merchants and other bankcard acquiring institutions as well.

In the frames of the GBC POS.Net service, GBC offers the following services:



Major points - Highlights

:: Merchant acquiring

GBC's POS terminal network setup and management services are also available directly for merchants.

:: POS supply

GBC has chosen a world-wide partner, Hypercom Corporation that delivers an unparalleled solution for its clients.

The high-performance OptimumR T42 family, the next generation of powerful and adaptable payment terminals offer the choice of three communication technologies:

- > high speed dial-up
- > mutual SSL based secure Ethernet IP
- > portable GSM/GPRS wireless.

1
• Ethernet/Dial
• RS-232 port

2
Clear lid has large labeling space

3
15 LPS Clam Shell 2¼" thermal printer supports logo images and holds a 50 mm roll

4
160 x 80 Graphical, white backlit FSTN display

12
External power supply

5
19-button support PCI PED PIN entry

11
Protected by RSA

6
ARM 9 Zilog 32 bit CPU

10
24 MB dynamic memory supports multi-application

9
Track 1, 2, 3 MSR

8
Li-Ion battery for extended use

7
Chip card reader (3 SAM)

Hypercom's state-of-the-art communication equipment is used for host communication that allows GBC to deliver one of the fastest analogue dial transaction times in the POS industry.

The offered POS terminals hold all the necessary certifications in a bank card processing environment, such as: EMV, PCI, MasterCard PTSP, etc.

:: **POS software development**

The unique and tailored development of the POS terminal application is based on different agreements with our partners (i.e. development of unique transaction types, development related to the connection of terminals to cash registers, etc.).

:: **POS installation**

The installation of POS terminals includes the loading of the necessary applications, parameters and keys into the terminal, delivery of terminals to merchants, terminal setup and merchant education.

:: **Terminal management**

Our terminal management service includes the maintenance of POS terminals' administrative data, management of their parameters, the transfer of proper software versions and data to the terminals. The usage of GBC's terminal management system has substantial cost saving implications for its partners by providing remote software and parameter download possibility into the POS terminals.

:: **Merchant management**

We provide a complete merchant management system for acquirer banks, where the data of contracts with merchants can be stored. The system calculates the fee

to be paid by the merchant, prepares the statements to be sent to merchants, generates the clearing files for international payment card organisations and handles the chargebacks.

:: **Terminal handling**

GBC's BASE24 system provides the necessary resources for the operation of POS terminals and monitors the terminals.

:: **Transaction processing**

GBC collects and switches transactions coming from its POS terminals to the proper authorization centre. Our transaction processing system is able to process besides transactions initiated on MasterCard and VISA cards, also ones on AMEX, Diners, JCB, and proprietary cards, together with DKV, UTA, LOMO, Routex fuel card transactions originating at petrol stations.

:: **Health care card acceptance**

Since GBC is in direct or indirect connection with all Hungarian voluntary health care funds, our POS terminals can accept all types of health care cards.

:: **VISA & MasterCard clearing**

The bankcard issuer and acquirer banks clear the transaction value of VISA and MasterCard transactions and the related interbank interchange fee through the international clearing systems. Our clearing services support this clearing process by generating and transferring the necessary files to and from the networks.

:: **Chargeback processing**

Our chargeback processing service ensures the handling of disputed transactions settled through the international clearing systems.

:: **24h Help Desk**

In case of POS terminal faults merchants can call a 24 hour help desk. The help desk attempts to solve the problem through the phone, if it is not possible, the service experts solve the problem on the spot.

:: **POS service & maintenance**

GBC conducts regular maintenance works for POS terminals. In case of problems our country-wide service network replaces the terminals at the merchant or repairs them.


:: **Value added services**

GBC intends to provide mobile top-up, bill payment and additional value added services, as well.




Types of POS terminals offered

POS terminals with dial and ethernet connection

				
Type of terminal	T4210	T4210 + S9 PIN PAD	T4220	T4220 + S9 PIN PAD
Telecommunication	Dial	Dial	Dial and/or ethernet	Dial and/or ethernet
Suggested usage area	Equipped with telephone connection	Equipped with telephone connection	Equipped with telephone and/or ethernet connection	Equipped with telephone and/or ethernet connection
Type of PIN PAD	Internal	External	Internal	External
Desktop/portable	Desktop	Desktop	Desktop	Desktop
Power supply	Electrical wiring	Electrical wiring	Electrical wiring	Electrical wiring

POS terminals with GPRS connection

				
Type of terminal	T4230	T4230 + S9 PIN PAD	M4230	M4230 + Docking charger
Telecommunication	GPRS	GPRS	GPRS	GPRS
Suggested usage area	Not equipped with telephone connection	Not equipped with telephone connection	Not equipped with telephone connection	Not equipped with telephone connection
Type of PIN PAD	Internal	External	Internal	Internal
Desktop/portable	Desktop	Desktop	Portable	Portable
Power supply	Electrical wiring	Electrical wiring	Rechargeable storage battery	Rechargeable storage battery

SIA-SSB Group. Multiple services and solutions. One company.

The SIA-SSB Group is an industry leader in Italy and among the first in Europe to perform, fully and in an integrated manner, in the areas of:

- :: credit and debit card processing, with full processing services, system services and accessory services;
- :: payment systems, with clearing services, inter-bank corporate banking, solutions for central and commercial banks and system services;
- :: capital markets with market platform management services, securities back office and financial information system, surveillance solutions for financial intermediaries, access systems to fixed income markets;
- :: networking services for connectivity and messaging.

The Group is composed of the parent company, SIA-SSB, and the subsidiaries GBC, Kedrios, Perago, RA Computer, SiNSYS and TSP.



SIA SSB Group

For more information about our GBC POS.Net services please contact:

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