

# EFTPOS terminal network management and transaction routing solution







10+ M

OPERATIONS PER MONTH  
WITHIN OUTSOURCING  
PROJECTS

20+

YEARS OF  
EXPERIENCE

40+

DEDICATED  
PROFESSIONALS

20 000+

EFTPOS TERMINALS  
WITHIN OUTSOURCING  
PROJECTS

3+ M

LOYALTY CARDS IN USE  
WITHIN OUTSOURCING  
PROJECTS

300 000+

EFTPOS DEVICES  
RUNNING  
Translink.iQ

# ASHBURN International

The company ASHBURN international was established in 1998 as a subsidiary of the Penki Kontinentai company group and focuses on development of specialized solutions for EFTPOS terminal network management (TransLink<sup>iQ</sup>) and the implementation of loyalty programs as well as providing transaction delivery services to processing centers of credit, financial, retail and other institutions.

The company also undertakes distribution, configuration and servicing of largest EFTPOS terminal manufacturers equipment specializing in card authorization for retail outlets.

Since 2007 ASHBURN International annually renews certifications required for compliance with the PCI DSS Level 1 standard, which guarantees the safety of card holder's data being used, processed and stored.

Working in accordance to the Visa PIN Security program allows ASHBURN International to develop and implement solutions that minimize risks in operating PIN Data of card holders and acquirers.

The main objective of ASHBURN International is development of advanced software products for optimizing the business of processing centers, banks and large retail organizations.

## Partners



# SOFTWARE SOLUTION TransLink.iQ

The TransLink.iQ system has been developed by ASHBURN International and intended for administration and control of EFTPOS terminal networks and transaction delivery, as well as real-time monitoring of transactions and technical features of payment terminals.

The system also expands the standard functionality on EFTPOS terminals by implementing additional features and lowering hardware and service infrastructure operating costs - thus increasing income.

The hardware-software solution TransLink.iQ was created in compliance with international payment system requirements for servicing chip-based, contactless and other types of cards. The solution meets international card security standards such as PCI PA DSS, PCI-DSS Level 1 and Visa PIN Security Program. The software is P2PE compliant, which greatly simplifies the process of PCI DSS Level 1 certification for merchants.





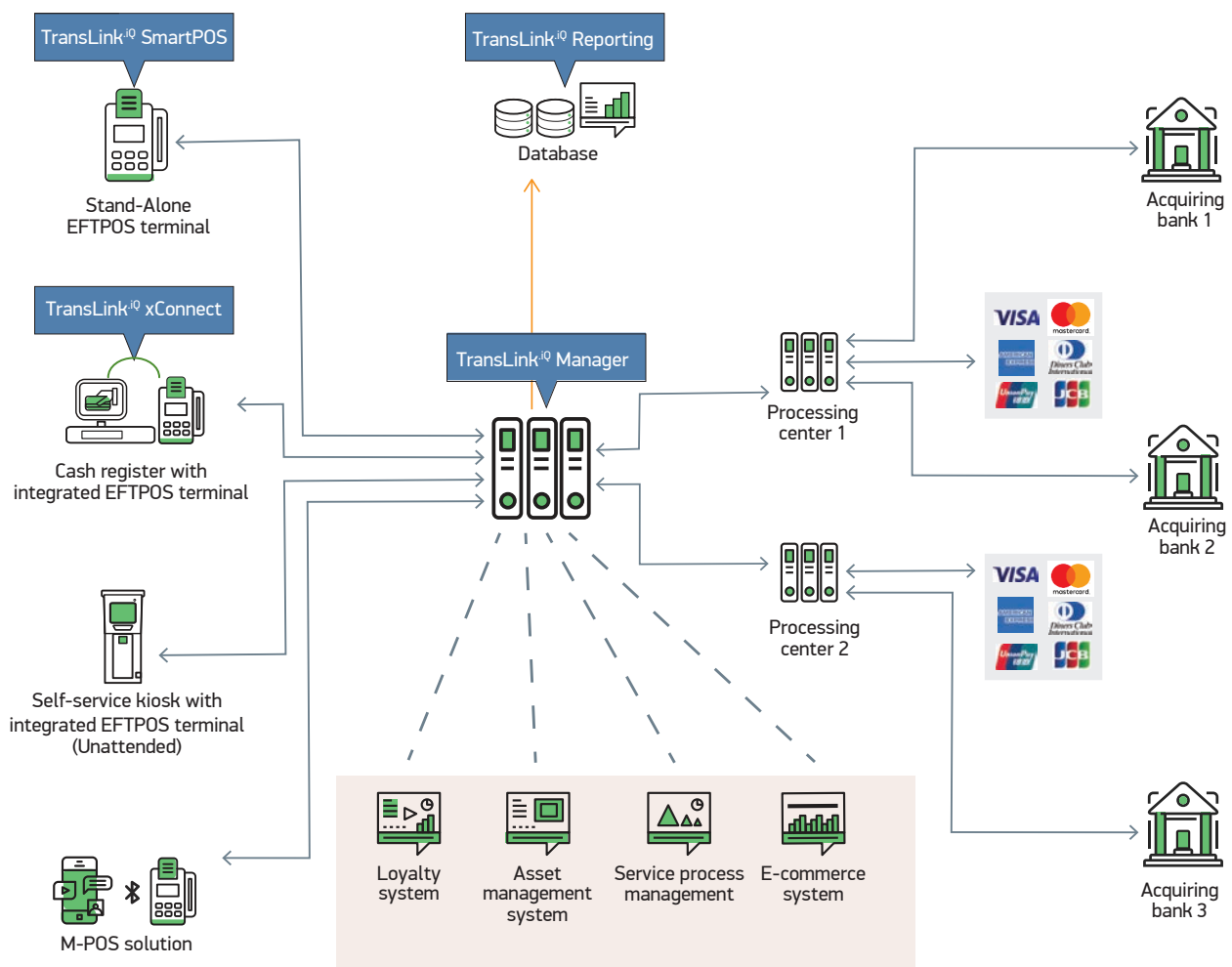
The TransLink<sup>iQ</sup> consists of several modules including: Manager, SmartPOS, xConnect and Reporting – each being an inseparable part of a unified ecosystem.

**TransLink<sup>iQ</sup> Manager** provides transaction routing services, payment terminal network management, advanced real-time device monitoring, remote software updating and data exchange to and from the acquiring system of the processing center.

**TransLink<sup>iQ</sup> SmartPOS** – an application designed for supporting payment functions of terminals from various manufacturers.

**TransLink<sup>iQ</sup> xConnect** manages the communications between TransLink<sup>iQ</sup> SmartPOS and cash registers using asynchronous data exchange principals.

**TransLink<sup>iQ</sup> Reporting** is a database tool used for extracting data to external systems and generating various analytical reports.



# MAIN SYSTEM FUNCTIONALITY

The TransLink<sup>iQ</sup> solution provides ample opportunities for optimizing workflows of PSP companies that deploy and support acquirer equipment networks.



## Centralized management of the device fleet

The solution allows remotely managing a fleet of various devices, configuring and installing software on EFTPOS terminals.



## Decentralization of EFTPOS terminals distribution

The solution allows distributing devices to regional servicing and storing facilities. This simplifies and speeds up the process of installing and replacing merchant terminals and reduces logistics costs.



## Automated management of encryption keys

Due to the use of asymmetric data encryption technology (RSA), TransLink<sup>iQ</sup> allows automating the management of encryption keys which significantly reduces the costs associated with the process of providing the necessary level of security.



## Integrated monitoring in real time

The system collects and displays information about the operating status of each EFTPOS terminal in the network as well as software and device parameters, monitors the intensity of the transaction flow, collects detailed information on each payment made, and much more within one platform.



## Multibanking feature support

Transaction routing to various acquiring banks depending on the card BIN and other parameters, which allows to conduct transactions from one physical terminal through different financial and non-financial processing centers.



## Multimerchant function support

The system allows making payments from one physical device on behalf of several merchants or sending transactions to different accounts of the same merchant.



### Analytical reporting

The solution supports exporting of valuable EFTPOS terminal operation and transaction data in the form of visual reports.



### Multihosting support

TransLink<sup>iQ</sup> allows the delivery of various types of transactions to different processing centers and other systems.



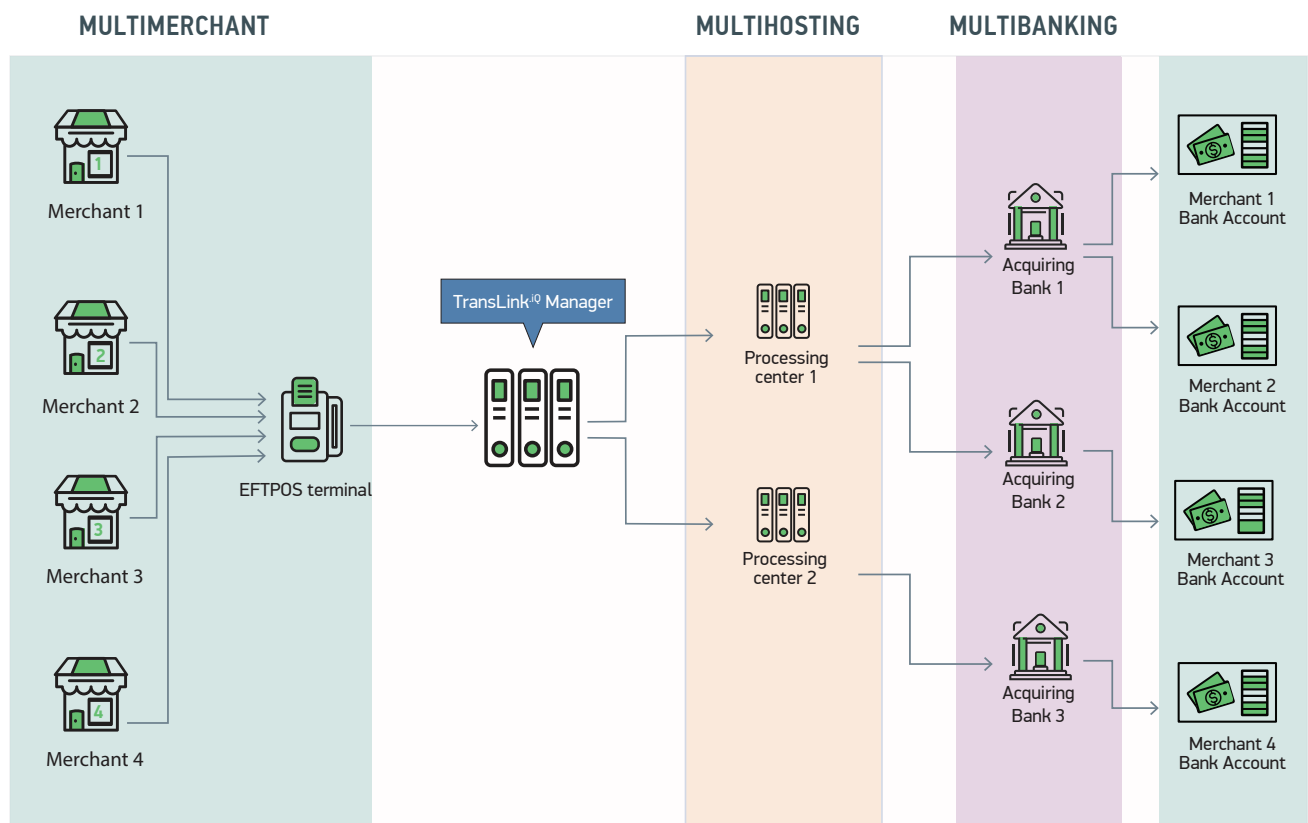
### Transactions flow recognition

Each transaction in the general flow can be identified by different characteristics for subsequent logical separation.



### Work with equipment from different manufacturers

The solution can be applied in multivendor environments, if the device fleet consists of EFTPOS terminals of different manufacturers.



# SYSTEM MODULES

The TransLink.iQ system consists of four modules, each of which provides a separate function of the solution.



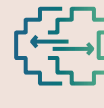
TransLink.iQ  
Manager



TransLink.iQ  
Reporting



TransLink.iQ  
SmartPOS



TransLink.iQ  
xConnect



## TransLink.iQ Manager

- Network management of EFTPOS terminals of different types and owners (banks, processing centers, service providers, large trading networks, etc.).
- A modern user-friendly graphical interface.
- Capability to deliver transactions to acquiring banks which are serviced by one or several processing centers.
- Configuration of individual parameters for each bank and/or processing center.
- Remote linkage of payment terminals to the system. The terminal gets delivered to the location with preinstalled universal software and can be configured remotely upon arrival to the merchant within 30-40 seconds (depending on signal quality).
- Remote installation and configuration of terminal parameters (payment parameters, functions and features, troubleshooting rules, etc.).
- Remote software update (systems application library) of payment terminals in the background without affecting usability.
- Automatic Serial Number registration and Terminal ID association.



- Routing capabilities of financial and non-financial transactions to different processing centers and other external systems. Monitoring of transaction processing issues.
- Real-time monitoring of terminal networks, server load and encryption module (HSM), transaction processing speeds at different points in the operation, progress of system and software updates.

## Data exchange channel encryption

- Data coming from the terminal to the TransLink<sup>iQ</sup> Manager server is transferred based on the DUKPT mechanism with the use of various AES128 encryption algorithms.
- Data coming from the TransLink<sup>iQ</sup> Manager server to the processing center of the acquirer's system is sent through a dedicated channel and/or with the use of the desired security system of the processing center.



## TransLink<sup>iQ</sup> Reporting

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- Collected information exporting to databases in a structured format.
- Ergonomic web-interface with flexible access management.
- Standard or custom-designed reporting templates.
- Automatic report send-outs for each individual user with scheduling capabilities.
- Data exporting from TransLink<sup>iQ</sup> to external systems for business analytics and other needs.
- Data importing from internal systems to a single platform for client-side work process optimization.



## TransLink.iQ SmartPOS

- Supporting different card types from most international payment systems.
- Working with different types and models of EFTPOS terminals from various manufacturers.
- Software adaptation for servicing various local payment systems including national systems.
- Carrying out various types of financial and non-financial transactions.
- Ability to set closing time for payment terminals automatically or manually.
- Multimerchant support.
- Ability to set unique receipt templates (Acquirer or service provider logos and additional information).

### Card holder language support

- Information is displayed on the screens in the recommended language, set on the payment card chip.
- The merchant receipt is printed in the language, set by the bank, and the clients receipt is printed in the language suggested by the card chip.





## TransLink.iQ xConnect

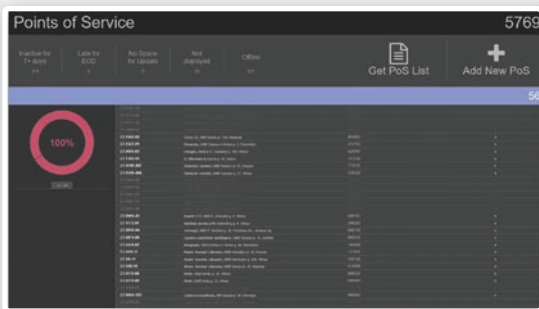
- Reducing the likelihood of errors in cashier's operation.
- Reducing costs of card servicing solutions.
- Communication of EFTPOS terminal software and cash register software through specialized protocols to ensure adequate customer servicing (preventing cases of double deduction or non-deduction of customer funds).
- Reducing time needed for servicing clients.
- Ability to carry out banking and non-banking operations through a single payment terminal.
- Various operating systems support.

# TransLink.iQ OPERATOR INTERFACE

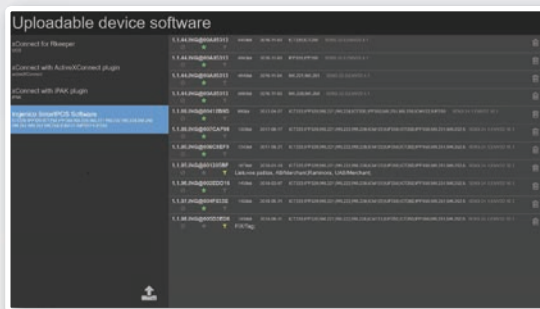
Operator's control panel



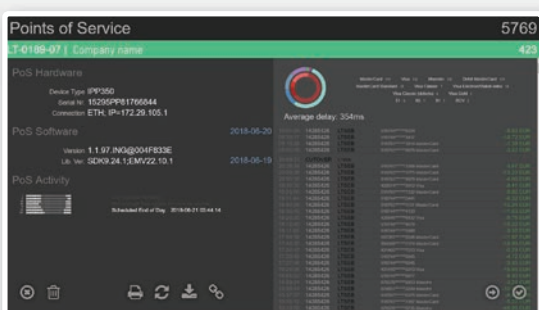
EFT POS-terminal control panel



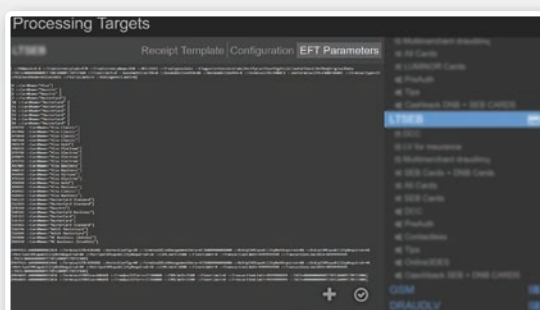
Software management panel



Control panel for separate EFT POS-terminal units



Control panel for the configuration of data exchange between processing centers







# BENEFITS FOR YOUR BUSINESS



Optimizing operational processes and reducing expenses



Complex monitoring and analytical tools



Enhancing device functionality and acquirer infrastructure



Ensuring a high level of system availability in processing large data amounts and efficient system backup



Increasing revenue in the acquirer network



Workflow automation whilst sustaining a set level of security

# SOLUTION APPLICATION CASES

Implementing the TransLink<sup>iQ</sup> system allows partners (acquirer network operators) to optimize the workflow and to be able to offer a variety of additional features to the end user of the EFTPOS terminals.



## Process optimization of EFTPOS terminal installation on the merchant site

The initial configuration of the EFTPOS terminal is completed by the distributor and includes initializing the terminal along with installation of the TransLink<sup>iQ</sup> SmartPOS application, after which the terminal is sent to the merchant or the servicing warehouse.

### The following steps:



**Entering the detailed descriptions** of the commercial organization and retail outlet as well as terminal parameters and setting accessible functions all in a comfortable user-friendly interface.



**Payment terminal delivery** to the merchant with optional installation of any chosen model in-stock at the servicing authority.



**Generation of a one-time unique activation code** for setting up a temporary communication channel between the EFTPOS terminal and TransLink<sup>iQ</sup> Manager.



**Activation code transfer** for EFTPOS terminal input.



**Automatic public encryption key exchange.**



**Automatic data exchange** of the EFTPOS terminal and TransLink<sup>iQ</sup> Manager (terminal information exchange and software updates) within 30-40 seconds (depending on connection quality).



**Full EFTPOS terminal preparedness** for client servicing.

This way, the system simplifies and speeds up the process of terminal installation, minimizes operational errors and, among other things, helps with installation of devices without the involvement of service staff, which significantly reduces the costs associated with the primary placement and replacement of EFTPOS terminals.



## Automation of payment services

TransLink<sup>iQ</sup> solution help identify the payer and the payee, process payments and automates information input with the accounting system of the actual seller of the goods and services.

In practice, this means that barcode or QR-code encrypted details about the service (such as the type, price and the end beneficiary) can be acquired from the payment document with the use of a scanner connected to a standard EFTPOS terminal. Any payment is redirected to the correct bank account of the beneficiary, which significantly speeds up the payment reception and diminishes the expenses relating to payment transfers. At the same time, the transaction is immediately recorded in the internal system of the provider, which ensures service quality and solidifies customer loyalty.

The solution is most efficient for insurance and customs brokers or any other companies that provide escrow services. The specialized solution allows building a more transparent and effective relationship between all participants in the sales process.

In addition, TransLink<sup>iQ</sup> can be used to safely collect and store the details about the payer and their bankcard in order to allow regular (partial) payments to take place if needed. Using this function does not require repeating client authorization to confirm the payment.





## Solution for restaurants and cafes

Unique integration between TransLink<sup>iQ</sup> system and specialized software for HoReCa industry (restaurants, cafes, etc.). The program R-Keeper provides customer service process management using a standard payment terminal.

### The integration with R-Keeper enables:

- Cash register functionality at terminal (EFTPOS terminal act as a user interface);
- The waiter identification using cards or codes at EFTPOS terminal;
- Serviced table selection and bill operation (bill separation by guests, preliminary receipt printing if such functions are supported by the software of the cash register);
- Loyalty card use at EFTPOS terminal with authorization from external systems;
- Entering and accounting tips for specific waiters;
- Payment type selection (by bank card or cash).

Thus the TransLink<sup>iQ</sup> system increases ease of servicing clients and business resource use optimization.







## Self-service terminal infrastructure solution

TransLink<sup>iQ</sup> software can be used to operate EFTPOS terminals that are integrated into self-service devices (Unattended POS). This solution allows the device user to independently make payments using any convenient means while the owners of the payment infrastructure (gas station terminals, vending machines, ticket kiosks etc.) may optimize the working processes and diminish staff expenses.



### Usage of integrated EFTPOS terminals provides:

- Cashless payment acceptance (including contactless payments);
- Convenient use of self-service kiosks thanks to thought-out placement of EFTPOS terminal components;
- Absolute payment security in accordance with all standards of the industry.

TransLink<sup>iQ</sup> is compatible with EFTPOS terminals produced by different manufacturers. The solution serves to centralize self-service infrastructure management with independent units within the framework of a single network.

The flexible architecture of the TransLink<sup>iQ</sup> solution allows for enhanced integration with external systems of EFTPOS terminals with the use of the TransLink<sup>iQ</sup> xConnect module. This allows for additional solution functionality and easier integration with the client infrastructure.

# RELATED PRODUCTS



**Service Desk.iQ** – is a solution for the automation of servicing processes of equipment for banks and retailers, responsible for opening, distributing, executing and closing customer cases, organizing the work of the personnel of the service company and generating reports.

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**Paylo** – is a universal loyalty program and payment management tool. It can be easily integrated into cash registers or used on separate payment terminals.

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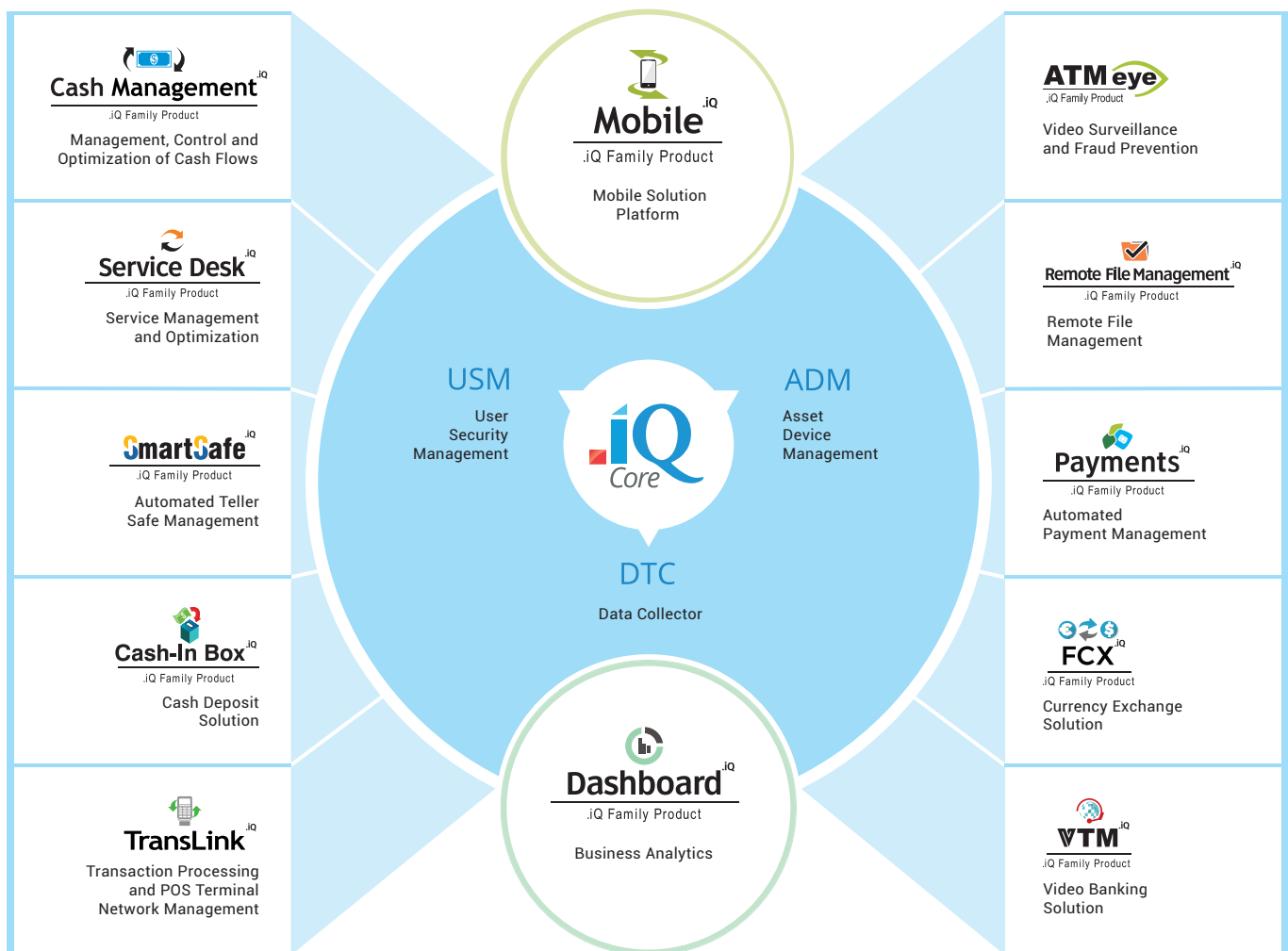
**Payments.iQ** – is a software solution for receiving payments (utility services, taxes, and fines), selling any kinds of electronic goods (tickets, vouchers, etc.), automating retail banking and managing the networks of informational and payment self-service terminals and ATMs.

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**VTM.iQ** – is a solution for remote banking services, used to reduce the costs of providing various banking services, improving their quality and strengthening customer loyalty.

# PRODUCTS OF FAMILY .IQ





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