

POS Acquiring & Merchant Management



Service Flyer

Euronet is a leading provider of Point of Sale (POS) acquiring & merchant management services worldwide and has deployed best-in-class applications for terminal driving & back office support in Pakistan

The end to end service provided by Euronet for managing merchants & POS terminals allows banks to focus and nurture client-bank relationships and grow business, while Euronet manages the terminal driving, merchant management, back end processing, settlements and dispute processing (chargebacks).

Maximize The Potential Of Your Merchant Acquiring Portfolio

Merchants are always looking to reduce costs while providing consumers with greater convenience. Acquiring banks must respond to these demands in the face of global competition and the constant pressure of security mandates. Whereas at the same time, increased control over service levels, the strongest available data security, and quick rollouts of new value-added services are essential if they hope to retain these merchants and attract new ones.

Euronet brings together more than 15 years of experience in Point of Sale (POS) and merchant management technologies to deliver the best in payment services.

Our Point of Sale (POS) Acquiring & Merchant Management service enables you to manage the terminals, route and authorize transactions, perform customer service functions, and manage the merchant portfolio.

By utilizing these services, financial institutions can acquire and authorize both debit and credit transactions originating at all types of terminals i.e. dial-up, ethernet, GPRS - all with multiple currency capability.

Our POS Acquiring & Merchant Management service can help improve service levels and increase revenue, all while taking advantage of the simplified integration and management that comes with a service-oriented architecture. Our flexible, scalable, leading edge IT and POS platform serves the immediate needs of banks and enables planning for the future.

Euronet's processing platform has a comprehensive POS controller and merchant management system that supports POS machines on industry standard protocol. The terminal management functionality supports both debit and credit card transactions and performs routing to the appropriate domestic or international network for

Key Features

- EMV Ready
- NFC & Contactless Ready
- Support for all major POS vendors
- Dynamic Currency Conversion
- Closed Loop POS Driving
- Supports both single and dual pass transactions
- Supports both PIN & signature based transactions
- Velocity parameters on merchant/terminal level
- VISA, MasterCard & UnionPay Ready
- PCI DSS Compliant Infrastructure
- PA DSS Compliant Application
- End to End Business Continuity
- SLA Based Services



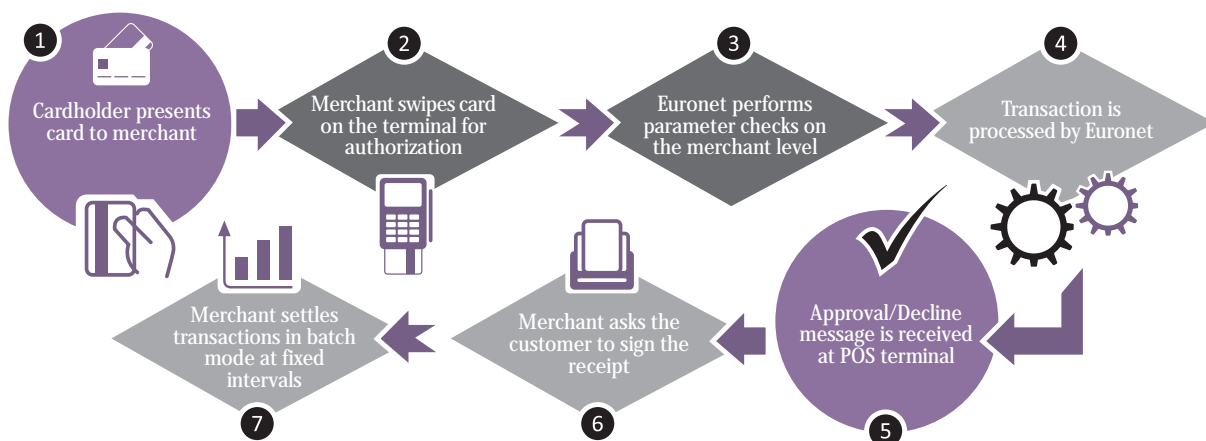
authorization. Transactions from a financial institution's debit or credit cards can be authorized locally thus eliminating any network fees.

For merchants that do not have POS terminals or for times when a merchant's terminal is not functional, POS management supports call-in authorization requests. Merchants can call the financial institution for authorization and transactions can be generated via user-friendly graphical screens. Transactions generated using the call-in functionality are routed and authorized in the same manner as POS terminal generated transactions. Our system readily handles all exceptions like timeouts, duplicate transactions, late replies etc.

Our comprehensive merchant management system offers a high

level of flexibility in managing your merchants with the following features:

- n Merchant Addition/Deletion
- n Velocity parameters on merchant/terminal level
- n Merchant Commissions and Discounts
- n Merchant Hierarchy
- n Handling of Merchant Payouts & Delayed Payments
- n Handling both Single & Dual Pass authorizations
- n Handling both PIN & Signature based authorizations
- n Online transaction monitoring
- n Manual entry of transactions
- n Clearing & Settlement
- n Dispute Handling



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