CORE

Enterprise Over-the-Counter Payments

FUNCTIONALITY

End of Day Process

- Reconciliation for individual cashier, department and treasury level
- Configurable maximum cash drawer limits
- Notifications and supports balancing / cash pulls
- Consolidated multi-user bank deposits and multi-department bank deposit consolidation

Cash Controls

- Individual user control totals maintained and available on-demand
- Cash float (change fund) tracking available ensuring cash control
- Single-click access to totals by bank account and tender, cash currency lists and check lists
- Secured cash balancing or 'blind balancing' utilized to provide advanced cash controls
- System validation against expected cash notification for cashier and supervisors for unbalanced deposits
- Point-of-sale and consolidated reporting

Point of Service

- On-account & non-billed payment processing
- Automated, integrated receipting
- Configurable business rules engine
- Integrated PCI compliant processing
- Configurable transaction types
- Beginning / end of day cash workflow
- Integrated user-based activity
- Departmental deposits & cash bag control
- Centralized grouping of daily file submissions
- Integrated baseline reporting & host systems

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Receipts

- Data elements as determined by customer
- Receipts can be issued in duplicate
- Receipts may be generated through the default or specialty printer
- Receipts may also be delivered electronically / on-demand via email
- Duplicate receipts can be generated with a single click from the over-the-counter payments, search and admin modules

Web-Service API

- Standard API exchange
- Development and maintenance of the system integration
- Supplementing or replacing internal IT efforts, if needed (at additional cost)

Managed Services Gateway

- Real-time, integrated PCI certification process for validating credit card authorizations
- Credit card data stored in PCI-DSS certified environment, eliminating need for local data storage
- Unique tokens created and stored in database for credit card voids and refunds
- No cardholder data stored on servers

Admin Center Console

- Central repository for configuration tools
- Access / manage files and execute file imports
- Report Generator
- Robust search functionality

ACH / ICL

- Automatically settle card transactions
- Initiate ACH delivery (contingent on bank capabilities)
- Integrated printer + check scanning
- Files verification ad transmission based on customer business requirements

Transfer API

- URL-based and web-services based API
- Commonly used for portal integration
- Common uses are shopping cart, check out and authenticated user transfer

File Exchange API (Batch)

- File mapping utility supporting import of AR and other data
- Unique keys can be identified, and weights assigned joining data from multiple imports

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MODULES

Over-the-Counter Payment Solution

- Processing of on-account and non-billed payment activity
- Automated, integrated receipting
- Configurable business rules engine
- Integrated PCI compliant credit card processing
- Configurable transaction types
- Beginning and end of day working cash controls and workflow
- Integrated user-based activity dashboard
- Departmental deposits
- Cash bag controls
- Centralized grouping of daily file submissions showing file status
- Integrated baseline reporting
- Integration with host and financial system
- Electronic research functionality that allows users to view imaged documents, reprint receipts

Configuration

- Controls most aspects of the user interface and experience within over-the-counter payments including departments, menus, transaction, and tender workflows
- Controls user access and security by role-based Security Profiles

Admin Center

- Robust receipt searching
- Reporting
- Bank deposit reconciliation (see below)
- File management - Cashier batch tracking/batch review and acceptance
- Batch update controller
- Activity log - audit logs
- File import - importing third party data such as Lockbox data form banks
- Device manager - dashboard into paired credit card devices

Deposit Reconciliation Services

- Automates reconciliation of bank deposits to expected over-the-counter payment deposits
- Support for multiple reconciliation methodologies including, auto, manual and forced
- BAI bank file integration
- Color coded operational dashboards
- Reconcile to one or multiple financial accounts

INTEGRATED PERIPHERALS

Multi-Functional Device

- Capture check images, check number and bank account information while endorsing the back of the check
- Prints customer receipt
- Prints and validates while imaging source documents (bill stubs)
- Images ID Cards (i.e., Driver's License)
- All images and data are stored in the transaction database for historical viewing and research

Bar code/QR Scanner

- Bar code Scanning to map bill data transaction types
- Miscellaneous product UPC scanning
- QR codes supported

Cash Drawer

- Durable steel construction
- Dual media slots provide extra storage for checks and large bills
- Key lock at the front center allows for an easy manual release
- A full-sized cash drawer for robust storage and high-volume cash flow

Secure Capture Device

- VeriFone M400
- Encrypted card data and numeric data input at point of entry (P2PE)
- EMV Smart Chip supported
- Near Filed Communications (NFC) supported
- Signature capture

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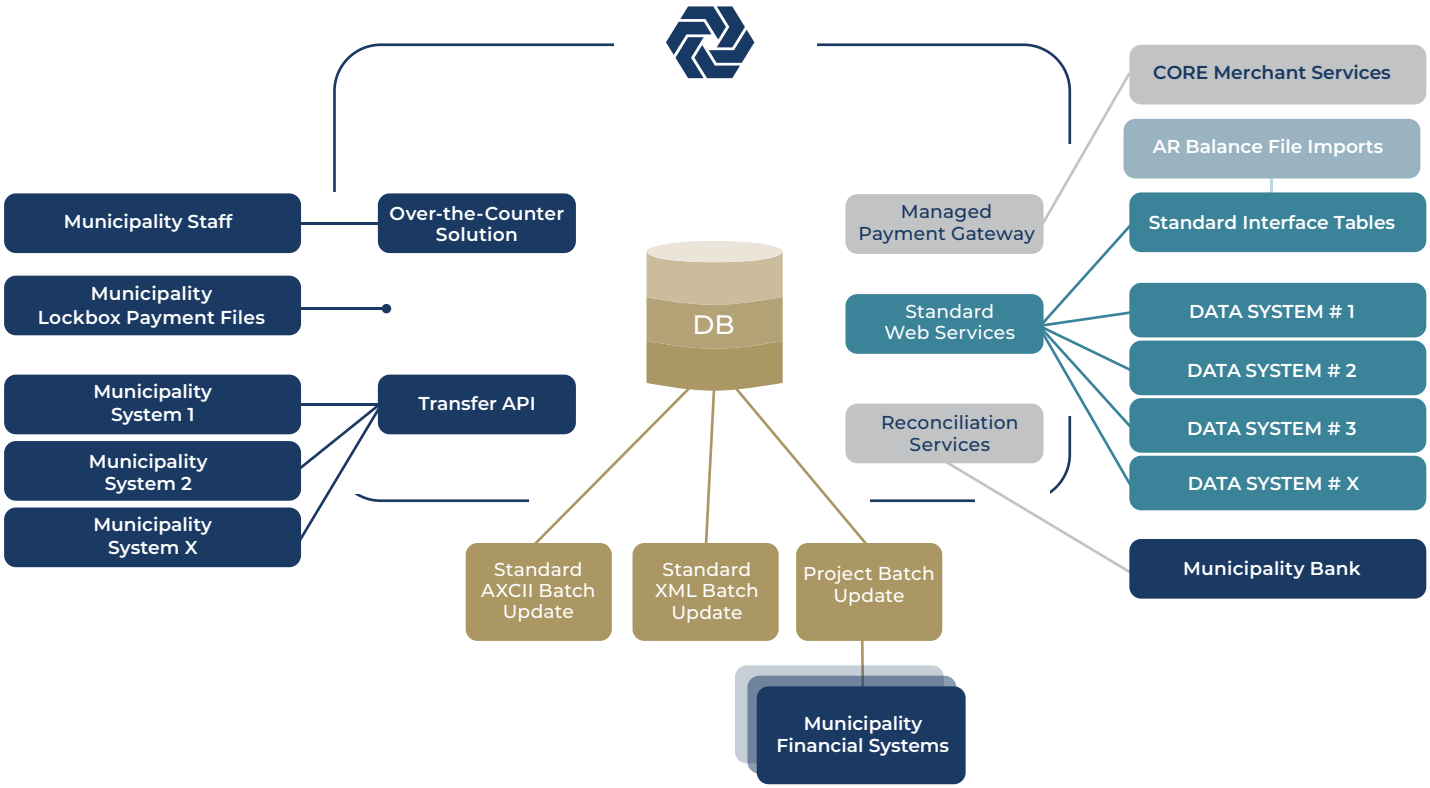
SYSTEM INTEGRATIONS

- Standard Web Services for CORE over-the-counter payments initiated real-time
- Import based inquiries
- CBU for configurable batch update
- Standard XML batch update
- Transfer API for launch



TRANSFORM YOUR PAYMENT EXPERIENCE

PCI-DSS Level-1 Compliant Platform

Anywhere, anytime, any device access

Actionable reporting and insights

CORE

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