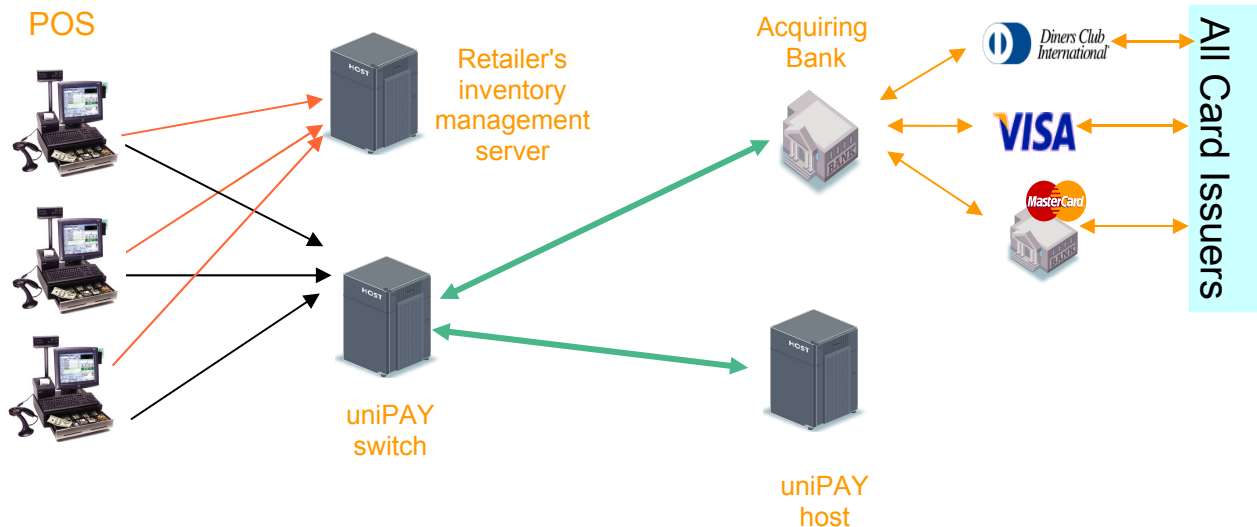


*Frequently asked questions on
uniPAY*

FAQ's on uniPAY

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1. How does uniPAY work?



The image above shows the architecture of the over all system. The POS is the existing billing system of the retailers. The POS consists of billing software and uniPAY client application. uniPAY client is an application which is integrated with the billing software. uniPAY client captures billing information and card swipe data and sends transactions to uniPAY switch. Based on the transaction type the transaction is sent to acquiring bank or uniPAY host for authorization. The response received from respective Bank/hosts is sent to the uniPAY client which passes on the response to billing application. The billing application prints the receipt based on the response received.

2. What is an uniPAY client?

uniPAY client is an dll or so based library files for Windows and Linux respectively. It allows billing application to send payment transactions to uniPAY switch.

3. What is an uniPAY switch?

uniPAY switch accepts transactions originating from uniPAY client. It then based on routing rules which is based on different retailer's parameters like time, location, binrange etc are routed to different host for authorization.

4. What is an uniPAY host?

uniPAY host accepts transactions from uniPAY switch for authorization. All marketing programs are configured in uniPAY host. It maintains the customer marketing accounts. It also provides retailers different reports for their analysis.

5. What are the Point-of-Sale (PoS) hardware requirements?

The POS system should have the following hardware

- a) Magnetic-stripe reader
- b) Internet connectivity.
- c) Printer

6. What if there is no magnetic-stripe reader on the POS?

In case of no magnetic-stripe reader, it would be provided by *Innoviti* as additional cost. The POS system should have an unused USB port for the same.

7. What if there is no Internet connectivity available at POS?

In case of no Internet connectivity on POS system, an external EDC would be used to carry out transactions. The POS system would need an unused serial port (DB9) or an unused USB port. The EDC terminal would be connecting to uniPAY server over a telephone line.

8. How does one do integration with uniPAY client?

uniPAY client is a *dll* and so based application which has api call based interface. uniPAY client requires an xml input and provides a xml output.

9. What are the different compatible OS ?

Currently, uniPAY client works on Windows and Linux based systems.

10. What is the security features of uniPAY client?

uniPAY client uses SSL for data encryption. There is no card data storage on the POS system. uniPAY client is a PA-DSS certified application that ensures security while processing and communication of data.

11. Today the bank gives me an EDC with a MID and TID, how will this change using uniPAY?

In uniPAY, every uniPAY client has its unique identification which is mapped on to respective bank's TID and MID, thus a change in MID, TID and its related parameters doesn't change uniPAY client. This reduces the support and maintenance required at POS level.

12. What is the minimum system requirement?

Minimum disk space : 1200 KB

Minimum RAM usage : 200KB

13. Who will send me MPR reports?

MPR reports would be sent by acquiring bank as it currently happens.

14. Do I need to do batch closure?

There is no need to do a batch closure at POS. It is carried out by uniPAY switch. Batch closure is an automated process for which the time is scheduled by the retailer.

15. How will I get my funds?

Fund transfer would continue to happen in same manner as it happens currently.

16. Whom should I contact if the system is not working?

Support would be provided by the same terminal maintenance people as its happening currently.

17. How is the system maintenance done?

System maintenance can be done remotely if the network allows or it can be done at store level as well.

18. What are the different network supported?

uniPAY can work in all kind of network which allows an all time connectivity of uniPAY client with centralized uniPAY server over TCP/IP. The connectivity between client and server can be of a VPN, open Internet etc.

19. What are the security features of uniPAY switch?

uniPAY switch uses SSL encryption for all its interfaces with external network eg. SSL for connectivity with uniPAY client and https for web-browser interface. uniPAY switch is PA-DSS certified application thus ensuring a secured storage of data in switch.

20. What are the different kind of server hosting available for the retailer?

There are 2 modes of server hosting. In first case server is hosted and maintained by retailer and second Innoviti hosts and maintains the server on behalf of retailers.

21.What are the different configuration required?

Retailer's store level details are required to be configure. This configuration is required to validate the POS system when they send transactions to the uniPAY switch.

22.How is the batch closure done?

Settlement is an automated process handled from uniPAY switch. They schedule for settlement can be configured by the retailer.

23.How is the batch closure report generated?

Post settlement process a report is generated in an Microsoft excel file which can be downloaded from the switch. There are various online reports available for the retailer eg:. Date-wise reports, Store-wise reports, unsettled reports etc.

24.How is batch closure reconciled with banks statement?

UniPAY switch provides retailers to upload the bank's MPR reports. UniPAY switch reconciles with the MPR reports and provides a report on the same.

25.How does uniPAY support for payment and marketing programs?

The uniPAY host is server class machine that connects to the uniPAY switch over TCP/IP. All transactions originating from POS system are routed to uniPAY switch. uniPAY switch routes the transaction to bank host for cr/dr transaction and to uniPAY host for all other transactions. Thus, the uniPAY client is common for all kind of programs.

26.What are the other services available?

uniPAY offer four different marketing program that can be enable merchant to increase foot fall. The programs are namely,

- a)Discount Card
- b)Gift Card
- c)Loyalty
- d)Staff Card

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27. What are the different configuration configurations for uniPAY host?

Following are the list of configuration required to enable retailer to run their marketing program,

- a) *Program* : Enable different programs out of the 4 listed above.
- b) *Store details* : Store details in order to allow a store accept their marketing cards.
- c) *Tiers* : Configure different segments in a program to allow different privileges for customers.
- d) *Campaign* : Configure different campaign which merchant wants to run for their customers.

28. How do I place order for card?

Retailer can request online or can send mail at support@innoviti.com with their request for card. Card would be dispatched within 15 days. Retailer need to mention the following for which they need the card,

- a) Program
- b) Tier if exists
- c) Number of cards
- d) Delivery address
- e) Design if any