

When a  
plain vanilla  
switch just  
won't do  
anymore



**JWARE TECHNOLOGIES**  
**Flexible and Reliable**  
**Payment Software Solutions**

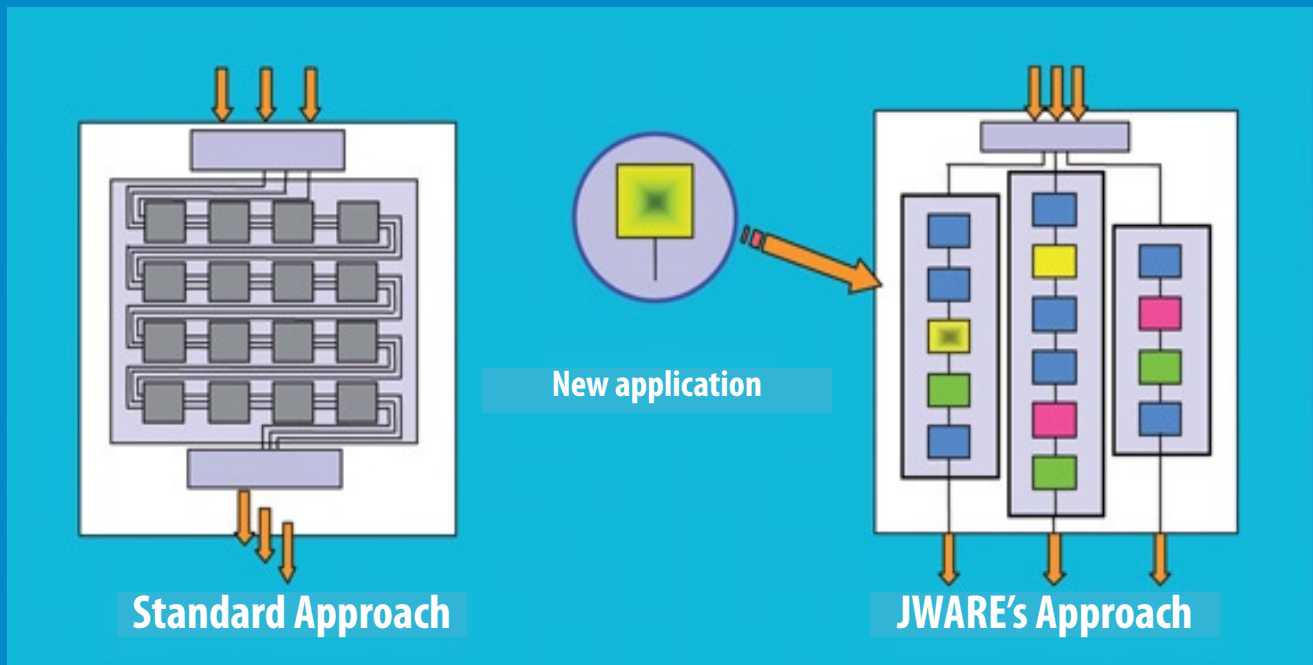


EMV is in full progress  
 SEPA is just around the corner  
 New actors like mobile operators are emerging payment players  
 New approaches to service delivery like web ATMs are being deployed  
 New technologies like RFID and biometrics are being applied to payments

## Continual change is the only certainty we have!

The JWARE Payment Processing Suite emerged from the collective experience of some of the most experienced players in the electronic payments industry. They have created a solution that better meets end-user demands for performance, flexibility, and universality.

JWARE has applied the power and flexibility of JAVA to the strict mission critical world of secure transaction processing. The result is a solution that has its place in the most demanding banks, third party processors and retail environments and seamlessly integrates in new payment venues such as transportation, ticketing, oil & gas distribution, e-government, health, identification...



### Shortcomings of the Standard Approach:

- Difficult, costly, and risky to evolve
- Based on technologies that are 15 years out of date
- Expensive to maintain with an average of ¾ budget spent on maintenance
- Unable to manage multi-application & multi-channel requirements
- Difficult to deploy across national borders due to inability to natively manage protocols, languages, regulations etc.
- Proprietary, so that vendor lock-in is inevitable

### JWARE's has built flexibility into the architecture so your organization can adapt to change:

- New components are easily deployed in separate flows
- Provides a conceptual view for greater flexibility
- Uses JAVA/J2EE so it will endure for a long time
- Maintenance is easy and non-disruptive
- 3 tier architecture manages all foreign protocols for complete geographic, channel and industry portability
- Standards based
- Multi everything so that innumerable options can be executed... multi channel, multi-protocol, multi-institution, multi-currency, multilingual, multi-services, multi-platform and database persistence, EMV compliant

## Consulting, Training, Integration, Support & Maintenance

Administration



Development



Converter



Documentation



ATM

Loyalty

POS

Switch

### JWARE Flow



The JWARE Secure Transaction Processing Suite is a modular software package that can provide all of the payment and secure transaction processing functionalities required by most customers:

1. JWARE Flow: responsible for managing transaction processing
2. Modular business applications suites like JWARE ATM, JWARE POS, JWARE LPay
3. Development and self-help studios that let clients manage their own system, create new applications and customize existing applications


### An approach for every need


**Integrate existing payment silos** You can trim your operational costs via harmonization and improving maintainability.


**Offer New Services** JWARE's modernity and flexibility work to your advantage allowing you to offer new services without going through the cost of up-grading your entire system. JWARE's business applications can be combined with your existing payment system to roll out new offers.


**Upgrade antiquated systems** Payments generate considerable revenue (for example 33% of a bank's revenue) so it is important to have a competitive system. JWARE is the perfect choice for institutions wishing to modernize without putting this mission-critical activity at risk.

**Beyond payments** JWARE is already delivering value in non-payment environments. If you have a secure transaction processing challenge, bring it to us!

 **Lower TCO** (price, integration costs, new offer introduction and savings on maintenance)


 **Exceptional performance**, measured by reliability, availability, volume, response times...


 **Flexible enough to change** as your business requirements evolve and to adapt to uncertainty


 **Highly portable**, platform agnostic and complete database portability for integration into all environments


 **Faster time to market** due to quicker integration, configuration and maintenance with non-regressive testing


 **Customized applications are easily available** and can be quickly developed internally so that our client's can differentiate their service offering

 **Modular** so that you can deploy only the applications you need and add new functionalities at will

 **Escape vendor lock-in** with self-help tools that let you or anyone else service the solution

 **Predictable maintenance** with upgrades included in the standard contract

 **Operational ease** with graphical administration tools that give system-wide and need-to-know only views and privileges

 **Meets all new norms** (EMV, ISO...) and is inherently international (language, currency...)

*"We bought the software because of its modern concepts and because it lets us unify our existing authorization payment system which has a real positive effect on our operational costs. We were really pleased to see that JWARE respected their schedule and the project was developed in time. The application went into production without a hitch."*

**Philippe Vigand**  
Director of  
Operations  
Cards and Services  
Experian

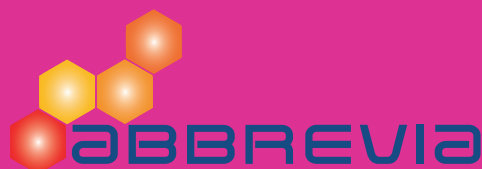
**EPCA**  
payments  
excellence  
awards  
**2005**

The European  
Commerce  
(EPCA) has  
Card Recognition  
the JWARE  
as the Most  
and Advanced  
Software/Hardware  
Product in Europe

The objective of the award is to  
the development of European payment  
technology and processing and  
encourage the implementation of the EPA  
concept

And now for the  
cherry on top...

- JWARE offers a true software product that features up-to-date documentation and all necessary products and services.
- An International solution that respects all necessary standards and protocols.
- Built with modern technologies (Java/J2EE) so clients enjoy greater openness and portability at performance levels that surpass the expectations of even the largest customers.
- JWARE provides the tools that let clients manage and monitor their own solution.
- Easy to integrate due both to the solution architecture and our integration tools that cut project times and budgets in half.
- Modular and customizable so clients can have a highly personalized solution that changes as their needs evolve.
- JWARE's software is so adaptable that it can provide "exotic" functions to address all industries whether they have payment or secure transaction processing needs.



[www.abbrevia.com](http://www.abbrevia.com)

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