

JWARE  
LPay



*Even big banks don't have it this good!*

END TO END  
CARD  
PAYMENT  
SOLUTION

 **JWARE**  
Technologies

# Erase the technological advantage of your largest competitors!

JWARE LPay is the only payment solution designed with the challenges of small and medium sized banks in mind! This makes LPay the perfect choice for banks who want to introduce a card-based payment offer from scratch.

LPay is an all-in-one solution that works with your bank's existing IT system so you avoid unnecessary purchases or expensive resource duplication. LPay directly retrieves all of the information it needs to manage client profiles from your bank's Host instead of re-producing an un-necessary back-office environment.

LPay is plug and play for easy integration! Projects are on-time, and on budget. Once in production, LPay is reliable. Its intelligent architecture enables coherent transaction management throughout the transaction life-cycle which provides enhanced security and lighter resource utilization so that you can increase performance without necessarily having to increase CPU. LPay is so predictable and easy to manage that

your maintenance costs will be low and predictable.

JWARE LPay is modular so it can grow with your bank. The basic offer which provides cash withdrawals from private ATMs can evolve into an interbank offer that can connect to the national and international payment networks and a merchant offer so that you can deploy EFT POS terminals in the stores of your merchant clients.

JWARE LPay manages several kinds of cards including smartcards, magnetic stripe cards, Mastercard, Visa, American Express cards. It is fully EMV compliant and it is multilingual, multi-currency, multi-channel and multi-institution for Third Party Processors and Interbanks. It includes a web-based administration interface that lets your production teams easily manage the solution by themselves and it features a state of the art security module that provides strong encryption. Finally it executes intelligent fraud management to protect both your bank and your customers.

There is no limit to the number of cards that LPay can manage and as your needs mature you can seamlessly migrate to other JWARE Payment solutions.



## Because bigger isn't always better...

# A powerful card offer!

LPay comes in **4 versions** that when combined can exactly suit your commercial strategy and competitive environment.

## JWARE LPay

LPay includes everything you need to deploy card based cash withdrawals from private ATMs. It also lets clients consult their account balances, print bank statements and order check books.

Customers can bank after hours and in areas where you do not have a bank branch. Your bank's employees enjoy increased security since they will manage less cash so thieves will be less tempted.

JWARE LPay manages cards and card holders, cash withdrawals and other ATM services, transaction authorization, client billing, exception processing and ATM management.

## JWARE XLPay

XLPay is perfect for banks with subsidiaries, multi-banks and Third Party Processors. It includes all of the extra features necessary to manage multi-institutions and it provides complete operational independence.

There are significant economies of scale that can be achieved by providing services from a single platform and there are functions of exchange and compensation between all member institutions.

Separation of concerns is achieved by intelligent data management so that entirely different offers can be rolled out for each bank.

## JWARE LPay Interbank

LPay Interbank allows you to issue cards that will be accepted by other banks and allows you to accept other banks' cards. It provides connectivity with the national and international payment network so that your clients can bank seamlessly wherever they choose.

This service requires special abilities such as providing interbank compensation, putting a dispute system into place, adding new rules to the withdrawal process, and expanding fraud detection abilities.

## JWARE LPay Merchant

LPay Merchant lets you offer EFT POS terminals to your merchant clients so that they can accept card payments. This service is tremendously popular with merchants and customers alike as it makes cashless purchases possible which facilitates increased spending and impulse buying.

LPay Merchant opens and activates merchant contracts and goes on to manage the merchant relationship and the POS terminals including fees, commissions, and commercial characteristics. When combined with LPay Interbank it allows your merchant clients to accept the cards of all other banks and provides the necessary interbank compensation.

- 3 Increase revenue per client
- 3 Provide banking services in areas where you do not have a branch
- 3 Protect your bank and your customers from fraud
- 3 Reduce the risks associated with dealing in cash
- 3 Increase client deposits
- 3 Make your bank more customer centric

JWARE LPay is part of the JWARE Secure Transaction Processing Suite which emerged from the collective experience of some of the most experienced actors in the electronic payments industry.

JWARE has created a solution that better meets end-user demands for **performance, flexibility,** and **universality** based on the most modern, future-proof technological concepts available.



Do exactly what you want

Card offers increase revenue via the sales of cards and transaction processing fees. They also dramatically increase customer satisfaction!

JWARE LPay is a unique platform that includes all functionalities required to provide a turnkey payment solution that features complete card management and transaction processing. With LPay you can quickly offer premium card-based services.

The only Java-based payment solution that is:

- 3 multi-channel,
- 3 multi-protocol,
- 3 multi-institution,
- 3 multi-currency,
- 3 multilingual,
- 3 multi-service