



"UNIVERSAL PAYMENT SOLUTIONS

TO GIVE POWER BACK TO BUSINESS"



Leading French payment software editor covering both acceptance and acquisition

Pioneer of open and interoperable solutions

A rich and urbanized software patrimony accumulated over 20 years

On-Premise & SaaS modes

Leading customer references among banks, PSPs and retailers

- **+5 billion** transactions per year including 20 million daily peaks
- **+600 million** Nexo flows per year
- **+ 700 000** merchants

 **+33 4 68 68 95 71**

 **contact@afsol.fr**

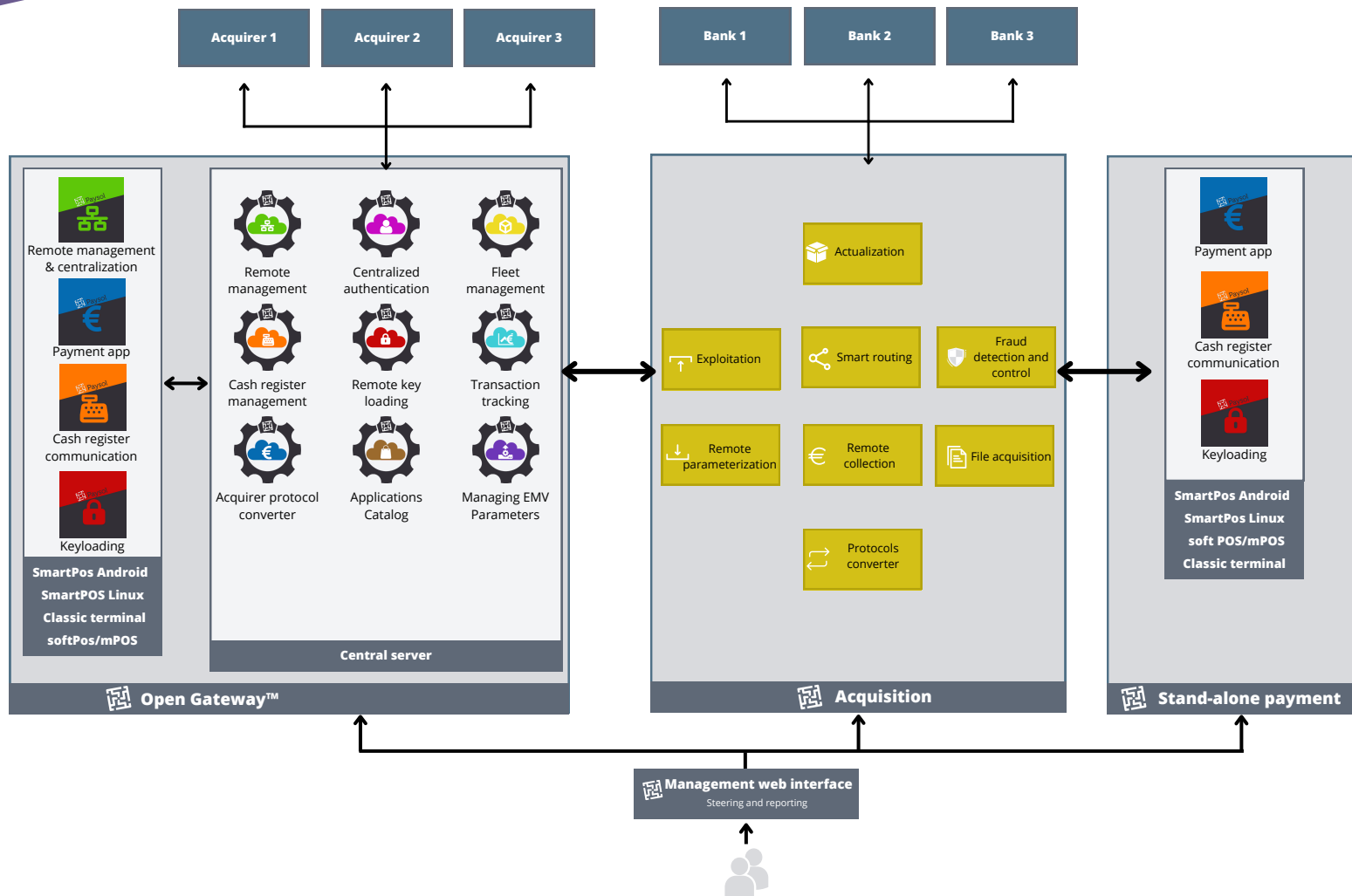
 **180 rue James Watt, Perpignan France**

 **www.afsol.fr**



OUR GLOBAL & UNIQUE OFFER ON THE MARKET

COVERING ACCEPTANCE AND ACQUISITION



A platform multi-... : channel, currency, PSP, acquirer, protocol, POI manufacturer, cash register software ...

A software architecture, based on APIs and WEB services, open and interoperable, promoting extensive pooling of developments and certifications and allowing customers time to market cross-border deployment and at the lowest cost

Urbanization based on software bricks operating in independent mode or in integrated platform mode :

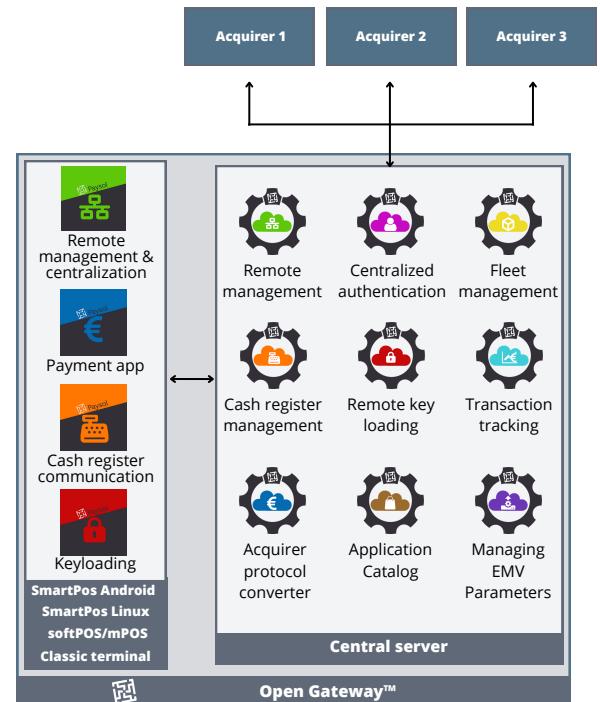
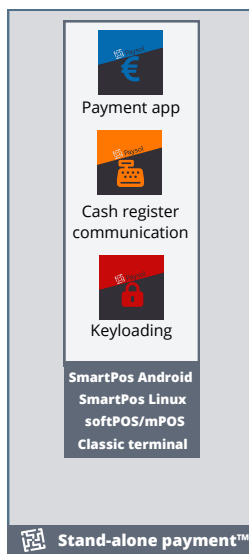
- REMOTE PARAMETERIZATION
- REMOTE COLLECTION
- PROTOCOLS CONVERTER
- FRAUD CONTROL
- SMART ROUTING
- MANAGEMENT & REPORTING
- OPEN GATEWAY™
- OPEN STANDALONE PAYMENT™
- OPEN mPOS/softPOS™
- OPEN TMS™

OUR ACCEPTANCE SOLUTIONS

OUR CENTRALIZED ACCEPTANCE SOLUTION

"OPEN GATEWAY™"

It is a solution based on centralized architecture, certified, open and independent of acquirers, PSPs, cash register software, protocols, POI manufacturers, ...



OUR DECENTRALIZED ACCEPTANCE SOLUTION

This autonomous payment solution is very suitable for small merchants. It has the same characteristics of certification, openness and independence as other AFSOL products

UNIQUE CUSTOMER BENEFITS

- Independence from any type of hardware, software or service provider : PSP, Acquirer, POI manufacturer, POS software publisher, etc
- Independence from geographical borders and domestic protocols thanks to the "BLACK-BOX NEXO® " concept
- Ability to challenge suppliers and secure supplies (COVID lesson)
- Better time to market thanks to the speed of cross-border deployments enabled by the universality of our solution
- Significant optimization of the overall cost of payment activity thanks to the universality of our solutions

OUR OPEN mPOS/softPOS™



This highly secure solution which perfectly meets the needs of “3.0 mobile payment collectors” was built with the same engine which agnostically addresses both Android Smartphones and Tablets in softPOS mode and lightweight Android/Linux terminals in mPOS mode

It has the same openness and interoperability characteristics as other AFSOL products

FEATURES COVERED

- Contactless payment of any amount and anywhere
- Innovative and advanced dematerialization of payment receipt and cash register ticket (sms, email, etc.)
- New value-added services for the consumer

UNIQUE CUSTOMER BENEFITS

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OUR ACQUISITION SOLUTION



It is a leading acquisition and pre-acquisition platform in France, even in Europe

It has been used for over 20 years by the most important acquirers in France

It is considered by the French authorities as critical because it is used to manage, configure and collect +30% of merchants

Due to its position as the undisputed historical market leader, it is complete and very rich in features

THE DIFFERENT STAP[®] MODULES



ACTUALIZATION



EXPLOITATION



SMART ROUTING



FRAUD



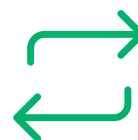
**REMOTE
PARAMETERIZATION**



**REMOTE
COLLECTION**



FILE ACQUISITION



CONVERTERS

UNIQUE CUSTOMER BENEFITS

- Great functional richness
- Technical stability and robustness
- Ability to process very large volumes, including daily peaks of +20 million transactions
- Great agility and responsiveness in terms of support and taking into account updates, particularly regulatory ones
- Very rich and intuitive WEB interface for managing repositories and controlling flows

OUR MANAGEMENT PLATFORM

“AEGISS®”

AEGISS® is a transversal management and decision support tool covering both acceptance and acquisition activities

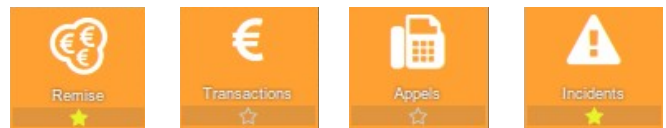
FUNCTIONALITIES

- Single management of repositories
- Single configuration of activities
- Management of front (merchants) and back-office (acquiring and pre-clearing) activities
- Production of structured reports
- Interface with business intelligence tools

UNIQUE CUSTOMER BENEFITS

- Very rich functional coverage
- Global and unique vision of the entire payment chain
- Intuitive user interface
- A real tool of management and decision support

PAYMENT FLOWS & FINANCIAL REMITTANCES MONITORING



REPOSITORIES & POI FLEET MANAGEMENT



ACTIVITY REPORT



APPLICATION PARAMETERS MANAGEMENT



BANKING PARAMETERS MANAGEMENT



USER RIGHTS ADMINISTRATION



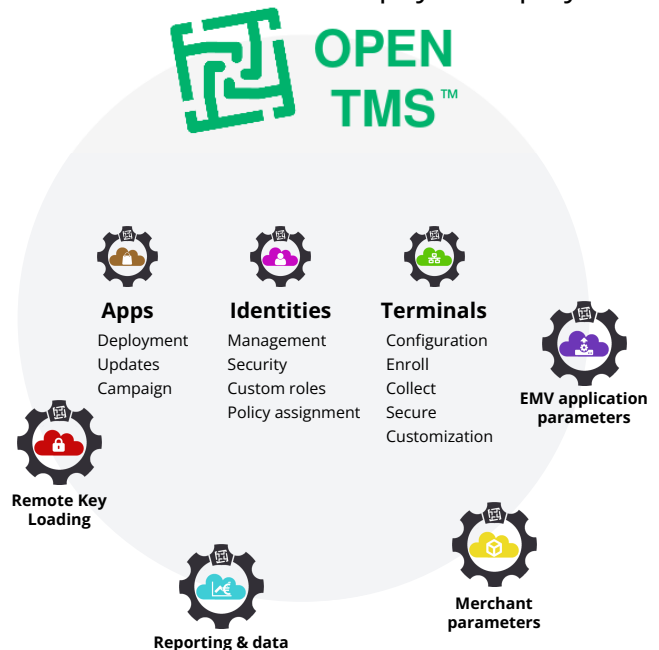
OUR MAIN INDEPENDENT PRODUCTS

OUR OPEN TMS™

Our "OPEN Terminal Management System™" is the most open and agnostic solution on the market. It comes at the top of the benchmarks of the main French and international payment players

FUNCTIONAL COVERAGE

- Management of equipments, softwares and applications
- Management of merchants contracts
- App store
- Activity tracking & Data
- Notification, administration, supervision



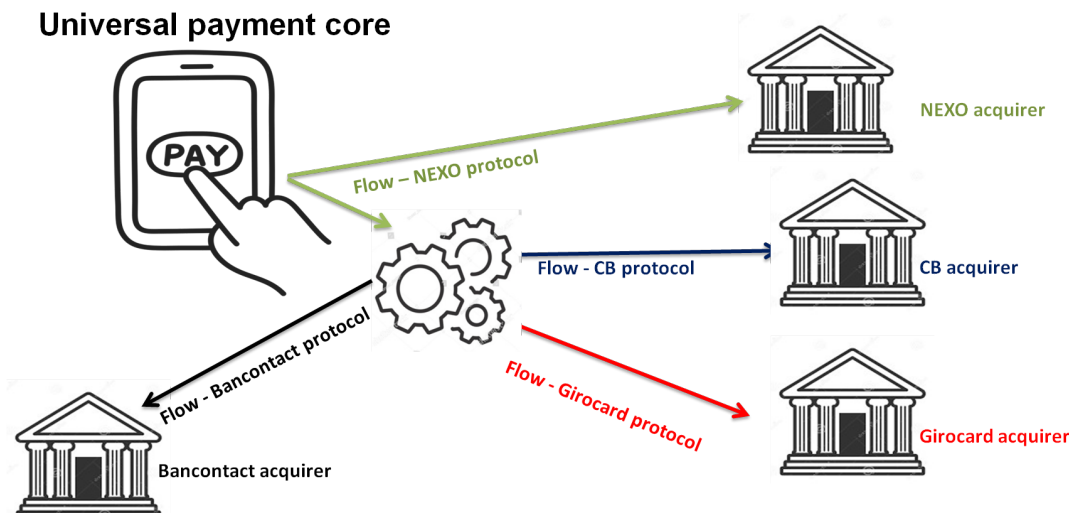
UNIQUE CUSTOMER BENEFITS

- Real-time management of heterogeneous terminals fleets and points of sale
- Possible delegation of EMV settings to acquirers
- Remote terminal initialization using QRCode
- Optimization of equipments maintenance costs
- Independence from any type of hardware, software or service provider : POI manufacturer, payment software publisher, cash register software editor ...
- Ability to challenge POI suppliers and secure supplies (COVID lesson)

OUR PROTOCOLS CONVERTER

AFSOL is the historic leader in protocols conversion in France

Universal payment core



OUR SMART ROUTING PRODUCT (ON US)

Thanks to the electronic payment DNA of its teams, AFSOL has been developing for 20 years a unique multi-criteria solution for aggregating, splitting and routing merchant and e-merchant payment flows

This mechanism notably makes it possible to transmit directly to each bank the flows of its own cardholders without going through an intermediary (centralizing acquirer)

AFSOL is the historic leader in smart routing in France (ON US) and counts among its references the most important customers of this mechanism



UNIQUE CUSTOMER BENEFITS

- Significant optimization of acquisition costs
- Significant financial gains in cash flow thanks to real-time clearing of payment flows, especially where large volumes are at stake

OUR DETECTING AND CONTROLLING FRAUD PRODUCT

This product offers a lot of possibilities for modeling different risks as well as great capacity for processing large volumes of remittances and transactions.

In this field, AFSOL counts among its references the best “students” in France