



a next generation  
payments  
operations system



Far more than just  
another terminal  
management system

The payments industry has undergone an unprecedented amount of change in recent years but the operational systems used to manage them have hardly changed in the last two decades.

Merchants now rely on being able to accept electronic payments round the clock and these mission critical systems require proactive management and monitoring. PayOp provides merchants, PSPs, ISOs and acquirers with the insights to ensure payment systems are always working correctly.





## Improved operation control from access to realtime data

As PayOp operates in realtime you are always aware of what is happening and can take action faster if needed. You no longer need to wait for a device to make contact allowing changes to be made instantly if required. By seeing all transaction information the business can benefit from rich analytics and improved insight.

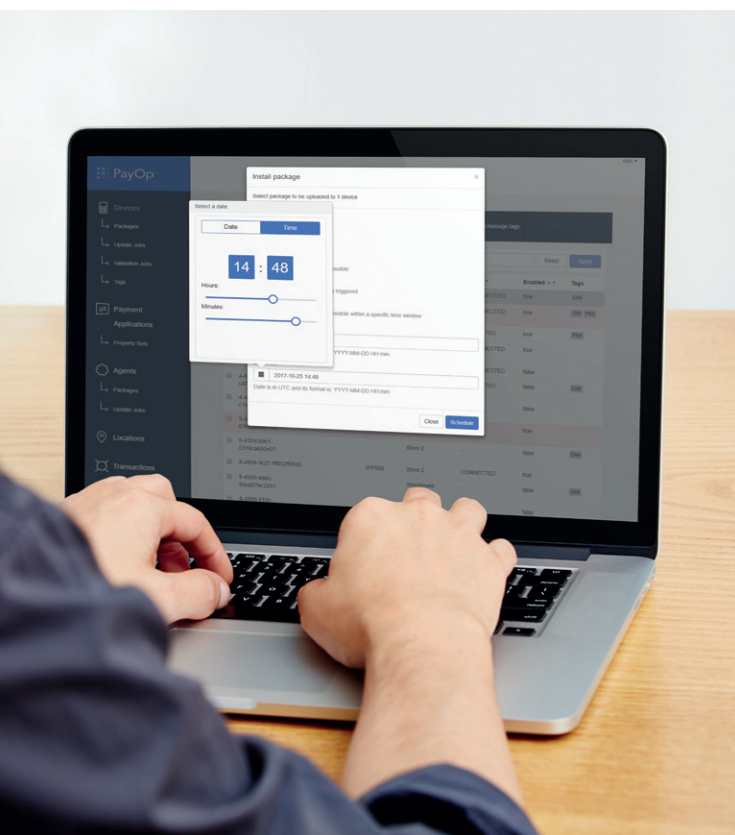
## Avoiding terminal manufacturer lock-in

If you use a TMS provided by a terminal manufacturer then it becomes far more difficult to change your choice of device supplier later on. You typically become stuck with your initial vendor resulting in higher device costs and a restricted choice of models. Running multiple TMS adds costs, complexity and is often impractical from an operational perspective.



## PayOp supports a 'pick and mix' approach

When we developed PayOp we maintained our long-term vendor agnostic approach and therefore offer support for models from the leading suppliers. This allows you to take a 'pick and mix' approach to device selection, offering improved flexibility, support and cost savings, as well as enjoying a superior operations system.



## PayOp – a next generation payments operation system

Before developing PayOp we completed extensive market research in order to understand the needs of merchants, payment service providers, ISOs, acquirers and those that provide them with operational and logistical support.

This informed us that a comprehensive payment operations system was required rather than limited capability TMS that primarily focus on initial deployment rather than on-going management and operational insight.

Payment systems must be able to interact seamlessly with multiple operation systems as well as providing a broader range of capabilities. As such we ensured PayOp offered support for an extensive range of core functionality, advanced features and new smart capabilities as well as simplifying system integration.

## PCI-P2PE (Point-to-Point Encryption) compliance feature set

PayOp allows improved automated asset tracking to be maintained throughout the lifecycle of devices and also supports chain of custody requirements within Point-to-Point Encryption implementations.

PayOp helps prevent fraud by authenticating devices and credentials in realtime preventing rogue terminals or software applications being added to networks by criminals. PayOp allows devices to be swapped easily within a location but not outside a location; suspect devices can be easily disabled remotely.

## Core features



### Remote management

As you would expect PayOp provides software configuration management, remote terminal software downloading, firmware updating, batch processing and a range of reporting options. These can all be managed securely through an easy to use web based administration portal that offers role based authentication and strong access control.



### Manufacturer independence

As PayOp offers independence from device manufacturers we support terminals from multiple suppliers. This allows a mixed estate to be managed from a single operational system.



### Any device

PayOp is not restricted to managing traditional payment terminals it can also be used to manage cash recycling devices and in the operational management of Internet of Things (IOT) devices.

## Advanced features

### Simplified integration

The inclusion of RESTful APIs simplifies the integration with helpdesk applications, logistic service applications, dashboards and monitoring/alerting tools, thereby helping improve overall operational management efficiency. Additionally, PayOp offers a range of notification options ensuring support staff receive appropriate and timely information.

### Advanced scheduling

The advanced scheduling of remote management tasks simplifies administrative effort and speeds up the completion of estate updates.

### P2PE compliance

Assisting with P2PE compliance programmes by providing full lifecycle asset tracking, including when devices are not operationally live and supporting chain of custody requirements.

## Smart features

### Realtime data

PayOp allows an improved customer service to be delivered thanks to all transactional activity being seen in realtime, unlike most TMS that only connect at fixed intervals. This enables unusual behaviour and trends to be more quickly identified and proactive maintenance actions to be undertaken.

### Insight & analytics

Traditional TMS offer basic management reporting but with PayOp we have taken this to the next level by offering extensive reporting options, deep insights and analytics.

### Proactive management

PayOp can be used as an effective diagnostic tool, predicting failures by monitoring transaction count and looking into unusual payments behaviour such as an increased rate of fall back transactions or declines. It also allows the quick spotting of trends, the monitoring of authorisation times and the identification of bottlenecks.



PayOp is a next generation payments operations system offering far more than a traditional terminal management system



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