

CoreACQUIRE

Comprehensive Merchant Account Management
And Payment Processing System



Supporting Transactions Globally

CoreACQUIRE Provides Unmatched Flexibility In Merchant Processing

CoreACQUIRE is a comprehensive, browser-based merchant account management and payment processing system for acquirers that handles a broad spectrum of domestic and international authorizations and payment transactions.

CoreACQUIRE provides scalable, fault-tolerant, real-time transaction processing and complete back office functionality including authorizations, clearing, settlement, exceptions processing, and risk management. Embedded multilingual and multicurrency capabilities within CoreACQUIRE enable acquirers to easily extend their merchant portfolio across multiple borders.

CoreACQUIRE is available with the capability to support MasterCard, Visa, American Express and Private Label cards. The solution can be configured to be deployed either alone as a subsystem to an existing merchant acquiring system or collectively as a comprehensive payment processing source.

CoreACQUIRE, CoreCard's merchant processing application supports authorization processing from an acquirer's perspective. CoreACQUIRE provides the ability to receive authorization requests from a network switch (or gateway) and routes authorization requests back to a switch (or gateway). The application also provides the ability to verify the merchant as part of an authorization request, to identify and process an authorization request for a merchant, cardholder, or for merchants and cardholders. Authorizations may be posted to merchants in a delayed process if required.

Robust Functionality



Account Set-Up and Maintenance

- Inheritable parameters provide seamless account insertion and ensure stable, consistent record setup.
- Multiple-level hierarchy provides the opportunity to group stores and locations uniquely for each merchant at set-up time, or during the life of the relationship, providing real-time reporting and parameter inheritance.
- The variety of merchant chains available allows acquirers to configure custom report features without additional programmer assistance.
- The ability to support flexible hierarchies enables users to meet the complex reporting and processing requirements of even large merchants and ISOs for greater competitive advantage.

Reporting

- User-defined invoice and statement production rules and flexible cycle periods will exceed the expectations of even the most demanding merchants.
- Merchant statements and acquirer reports can be conveniently generated in multiple currencies.
- Online ad hoc reporting capability is supplemented by reports generated using industry standard third-party reporting tools.

Integrated Letters

- Letter templates with commonly used variables are provided with the application, which can be easily customized as required. Full integration with Microsoft Word® is supported.

Merchant & ISO Web Self-Service

- Self-service reduces administrative costs by providing merchants and ISOs the option of secure online invoice and statement access with email notifications to alert them to new documents.

Flexible Pricing

- Configurable transaction-based, cycle-based, and user-defined fees enable acquirers to provide ultimate flexibility in pricing plans that will differentiate them from their competition.
- Discount and participation may be set based on net or gross volumes, flat or tiered, from the merchant level down to the individual transaction level.

Risk Management

- User-defined velocity parameters may be defined for authorization management with real-time email alerts to better manage acquirer exposure.
- Real-time transaction posting provides more timely risk management strategies allowing for the quick identification and resolution of potential problems.
- Online and ad hoc reporting allows risk managers to respond to new fraud schemes effectively.

Exception Processing

- Real-time posting enables acquirers to intercept and re-direct errant transactions, reducing the reconciliation load on the internal accounting department. Intuitive online screens provide quick problem identification and resolution.

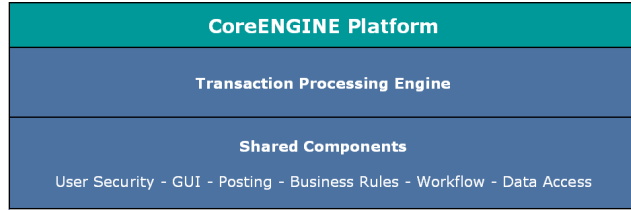
Customer Service

- Excellent merchant relationships are easy to maintain with CoreACQUIRE's browser-based access.
- Internal customer service representatives and those located in remote call center locations can access the system with their user name and password so long as they have Internet connectivity and Internet Explorer 5.5 or higher running on their PCs.
- Easy-to-use GUI screens reduce customer service training times and user-defined online scripts ensure consistency in handling merchant inquiries.

CoreENGINE Provides the Power Behind Our Applications

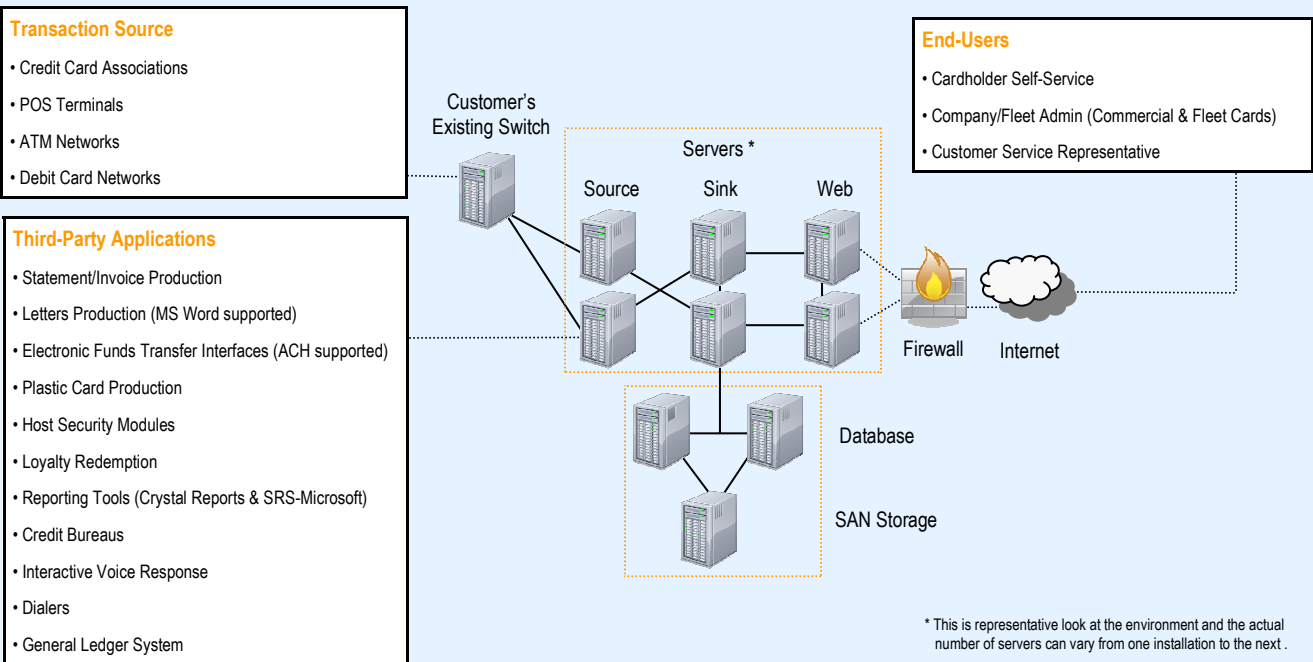
CoreENGINE, the driving force, behind CoreCard's products was designed to reduce the cost of implementing, running and maintaining card management software on expensive legacy mainframe systems. CoreCard's products offer fault tolerant processing throughput running on Intel®, UNIX® or Linux® based hardware.

CoreENGINE's use of shared components and its parameter driven setup create a unique environment that eliminates many of the challenges often encountered during credit card processing implementations using other software.



CoreENGINE is comprised of two layers; the top layer houses a library of general financial functions such as posting and transaction processing, message types, rules and workflows, etc. These serve as building blocks for all CoreENGINE -enabled applications. The interaction of the top and bottom layers gives all CoreCard applications their advanced capabilities.

System Architecture



Shared Features Made Possible With CoreENGINE

Multi-Lingual & Multi-Currency Support

- Multiple concurrent languages (includes double- and multi-byte characters) and multiple currencies supported.
- Unique GUI engine accommodates differences in character/alphabet spacing across languages.
- CoreCard Localization Editor allows non-programmers to perform translations.

Real-Time Posting

- CoreENGINE's powerful real-time posting engine provides up to the minute data.
- Projections and re-projections are processed in real-time and impacted balances and interest are recalculated automatically.

Open Architecture

- Facilitates easy integration with third-party applications.

Account and Role-Based Security

- "CRUDE" (Create, Read, Update, Delete, and Execute) security feature enables point-and-click definition of system and account level access by user and user group levels.

Unmatched Flexibility

- Unlimited number of card and merchant account hierarchies supported.
- Parameter, language and currency inheritance capabilities enable rapid mass changes and eliminate manual data entry errors.
- Temporality feature enables merchant rates, payment schedules, credit limit increase and all processing rules to go into affect in the future and/or for a limited time period.
- Flexibility in scheduling critical and non-critical processes.
- Standard (e.g. daily, weekly & monthly) or custom (e.g. retail quarter) time periods supported.

Automatic Audit Trail

- Real-time or future-dated changes are fully tracked in audit trail logs.

User Assistance

- General online help tutorial, a "How to" FAQ, and field-specific help are all conveniently accessible within the application.

System Requirements

Operating Systems

Microsoft Windows®

Database

Microsoft SQL Server®

Oracle

Hardware

Intel-PCs and Servers

Supported Interfaces

TCP/IP

SNMP

Host Connectivity

MSMQ

ISO 8583

XML

SMTP

HTTP

CoreCard Software, Inc. (www.corecard.com) licenses transaction processing and account management software and offers boutique processing services as well.

CoreCard's solutions provide easy to use parameter-driven controls, real-time transaction processing, built-in fault-tolerance, and a fully scalable architecture. CoreCard's software provides the market's most feature-rich platform for processing and managing accounts receivables and a full range of card products including prepaid/stored-value, fleet, credit, debit, commercial, government, healthcare and private-label cards.

CoreCard's server-based architecture provides the speed, flexibility and control to effectively manage electronic and card-based payment products. CoreCard's software is ideally suited for program managers to create and manage card programs, merchant acquiring and authorization.

As a boutique processor, CoreCard processes card programs with a built-in option for the customer to license the software and become its own processor in the future.

Headquartered in Norcross, GA, CoreCard is a subsidiary of Intelligent Systems Corporation [NYSE Amex: INS].



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