



Enhance Your Payment Acceptance With PayPro

PayPro (EFT POS) application helps you to streamline your payment operations and increase your business efficiency by managing the payment process from start to finish. At the same time, it offers new possibilities for interaction with your customers through various value-added functionalities, innovative payment methods and a new way of transaction handling (switching). It is a proven Payten solution for EFT POS terminals that results from more than 15 years of experience in solution development on different platforms for different clients and is certified with more than 80 acquirers.

PayPro application offers a standardized set of functionalities, which meet the requirements of different platforms and vendors. Functionalities enablement is configurable and can be done remotely by UTMS (Universal Terminal Management System). Furthermore, the application runs in the same way and without limitations for both attended and unattended POS terminals. It is a future-proof application that can be upgraded and enriched with new functionalities to match the customers' and industry requisites.

PayPro is designed for different protocols, processors, communication channels, payment methods and various card types.

- Supported protocols: ISO 8583 Flavours (Hypercom, SIA HPDH, Cortex, TPII, OpenWay, and Borika) and SPDH;

- Supported communication channels: dial (telephone line), Ethernet (IP), Wireless, Bluetooth, GPRS, Serial (RS232), and USB with different backup options.
- Supported card types: magnetic stripe cards (domestic, international, local, proprietary), chip cards (Visa, MasterCard, Amex, CUP), contactless cards (Visa PayWave, MasterCard PayPass, Amex Express Pay, NFC, ApplePay) and mifare cards.

Cash register connection

POS terminal has a supported protocol for connection to the workstation – cash register. This protocol called ECR can be highly adaptive due to various vendors of cash register/workstation application. Communication can be established through serial RS232, USB, WIFI or TCP/IP protocol. POS and workstation represent a system in which the choice of transaction and initiation are performed from a workstation and all other operations are performed on the POS terminal (reading the card, entering a PIN if required, connecting with the processing host and informing workstations about the success of a transaction).

Receipt printing can be done on a POS terminal or on a workstation. Cash register can be on different platforms, such as Windows, Linux, and Android. Payten also offers DLL for Windows and Android cash registers.

Receipt printing

PayPro application can enable or disable transaction receipt printing. It has the possibility to print only one receipt. The application allows PAN masking-printing of only last four digits of PAN. PayPro enables printing additional fields for cash transactions. Optionally, it can be used for printing a large amount of data sent by a cash register (for example, vouchers, coupons, pictures, logos, QRs, etc.). This powerful application supports different types of financial transactions, and a huge set of administrative, value-added and security features.

Supported financial transactions are: sale and offline sale (force offline and below floor limit), sale with instalments (as a regular or separate transaction), sale with tip, purchase with cashback, cash, refund (merchandise return), mail order, preauthorization (preauthorization completion), and balance inquiry

Supported administrative features are: voiding (full and partial), adjusting of the transaction amount, automatic timeout reversal generation, settlement, cashier processing, various reporting (summary and audit), PIN set/change (depends on the host protocol), terminal statistics, time scheduled automatic settlement, and initialization.

Supported value-added features are: multi-acquiring, multi-currency, dynamic currency conversion (DCC), payment services including mobile phone top-up, RKL (remote key injection for PIN, MAC and DATA encryption), loyalty, mobile payment, multi-language user interface including language selection according to the card country code, main screen customization with shortcut buttons, terminal locking, additional text at the end of receipt, printing user logo in the

receipt header or footer, screensavers, easy configuration for different types of merchants (retail, hotel, restaurant), transaction limits including chip and contactless transactions limits, and password-protected functions.

Instant payment

Instant payment at POS terminal enables generating a QR code that contains all necessary data for payment initiation. The QR code will be scanned by the client mobile application, and the POS terminal will receive a notification about the transaction status via the National Bank's new infrastructure.

Transaction switching

PayPro application also supports transaction switching towards different destination hosts. This kind of service is gaining increased popularity among large and medium retailers. Depending on the request, transaction switching is realized based on different criteria (amount, type of card, location, etc.). The number of banks is not limited, and in most cases, a bank can be added or removed remotely (without field intervention).

Depending on the POS model, the PayPro application can support high-quality touch screen coloured displays based on the HTML5 technology. These new types of terminals are mostly used in the case of a huge volume of interaction with the client at the point of sale (i.e. questionnaires, loyalty, KYC).

Supported security features are: PIN encryption according to PCI PTS, MAC (Message Authentication Code), data encryption (including sensitive cardholder data) and TLS.

The following table represents the list of supported processors and their host locations.

Processor	Host location	Processor	Host location
Euronet	Serbia - Hungary	Diners Club	Croatia
SIA	Slovakia	CaSys	Macedonia
ChipCard	Serbia	Qiupu	Germany
Vojvođanska Banka	Serbia	Mellon	Serbia
Bankart	Slovenia	Borika	Bulgaria
PBZ Banka (ISP Card)	Croatia	BRD	Romania
Banka Koper (ISP Card)	Slovenia	ING	Romania
FIS	Slovenia	OTP Processing	Hungary
Raiffeisen Bosnia & Herzegovina	Bosnia and Herzegovina	Raiffeisen Processing Center	RPC Slovakia
CKB Bank	Montenegro	TPII	UPC Ukraine
MBU	Croatia	Danubepay	Slovakia
		Diners Club	Serbia