



Global retail markets are being forced into tremendous change to survive and this is evident in the United States more than anywhere else. Media and Wall Street analysts continue to highlight that a new paradigm is impacting the retail market.

A Fortune Magazine article stated “Can America's Department Stores Survive?” The Atlantic Monthly stated “From rural strip-malls to Manhattan's avenues, it has been a disastrous two years for retail.” Recently, Amazon threw down the gauntlet and announced their intention to integrate the traditional bricks and mortar grocery vertical via their announced \$13.7B bid for upscale grocer Whole Foods Inc.

Today, Amazon's capitalization outweighs the entire European retail sector combined. The financial markets and the consumer are demanding that traditional based retailers need to make significant changes to survive.

The industry has become focused on Omni-Channel, and within that movement a key foundation to accomplishing it resides in the integration of payments as part of the strategy. Lusion, a payment specialist provides key elements to enable this need. In simple terms the retail industry has to unify their customer experiences across all channels in order to provide a highly personalized experience. A significant key to that accomplishment is an IT architecture that enables these goals.

A retailer's ability to deliver a true Omni-Channel experience is dependent on the evolution of the current operating models. However, what is possible to deliver is dependent on the foundation of their IT environment and what it is

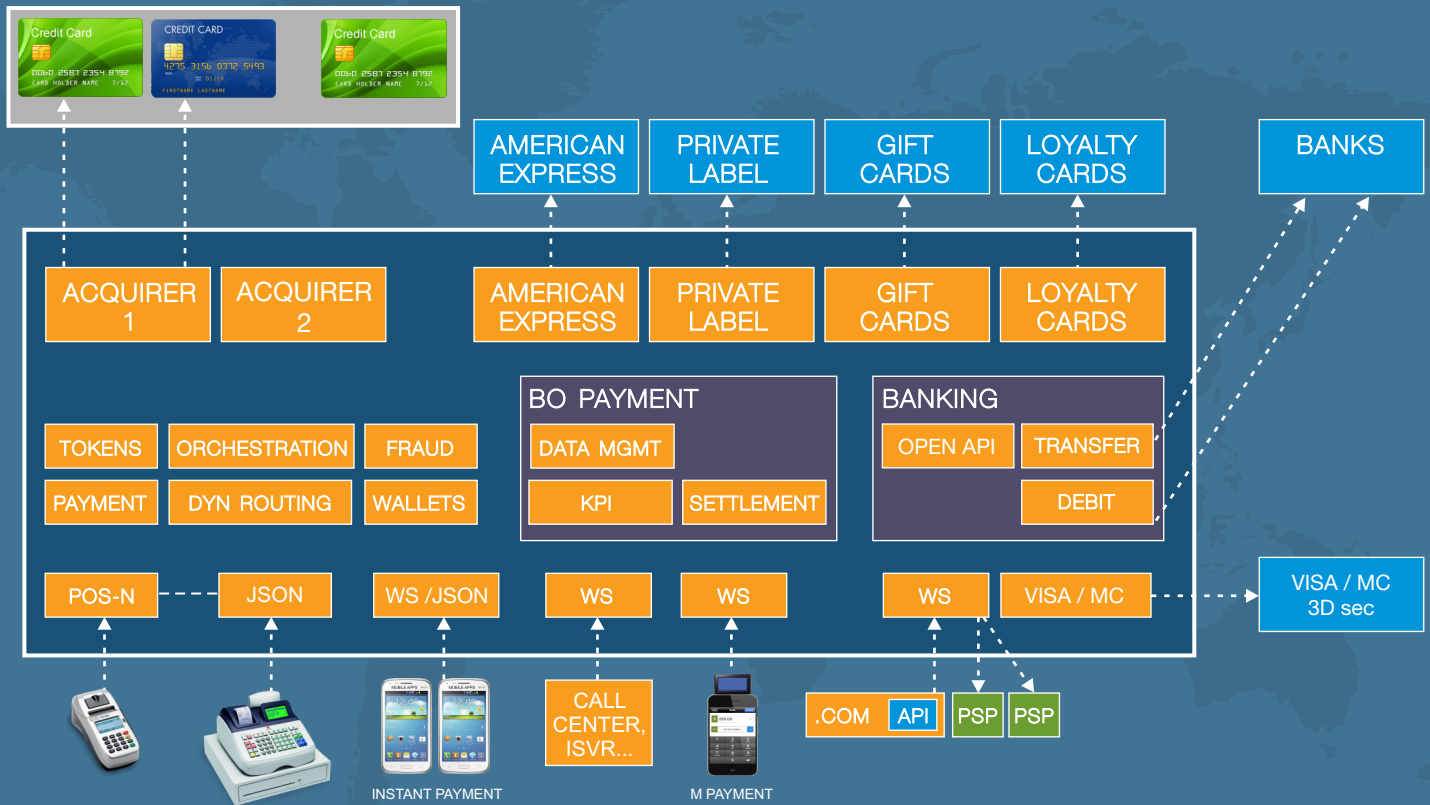
capable of. Old solutions are costly and slow to enhance and adapt. A modern micro-service payment architecture like the Lusion Tango product can keep pace and easily adapt to today's challenges.

The objectives are known and supported by the analyst's research; increased revenue from multi-channel shoppers, loyalty based revenue across all channels, emerging trends quickly and economically adapted. To accomplish the mission, retailers have to break down the channel silo's.

Lusion Payments solutions can:

- Provide integration of the payment path between channels, begin a payment path with one media while continuing with a second, and end with a third or fourth. This allows seamless multi-leg payments across all the various channels.
- Offer payment and refunds integrated and settled across channels.
- Manage payment events such as partial payments upon shipment and again on delivery.
- Provide payment integration with supply chain management.
- Support payment integration with cross channel fulfillment.
- Provide visibility, agility and integrity across all payment channels
- Provide aggregation for all methods of payments (cards, points, loyalty awards, wallets, accounts) and technology (POS, mobiles, e-commerce...) in a global vision to provide a smooth path and customer experience.

This can be achieved thanks to the flexibility of the micro-service architecture of the Lusic product -TANGO:



Main features of the Omni-Channel Tango platform are:

- Tokenization (convert PAN to token and vice versa, manage secured data as tokens)
- Dynamic routing: choose your acquirer dynamically regarding transaction conditions
- Payment: refund, payment with points, vouchers, wallet, accounts and others
- Orchestration: manage the complexity of multi-instance or event payments
- Payment acquiring layer
- Messages modules: JSON, all POS protocols
- Web services for Apps, websites, call centers, ISVRs and more
- Connections to Payment Service Providers (PSP's) and acquirers: adapting their protocol
- Connection to Loyalty engines and gift card applications
- Connections to schemes, Bank Card, Private Labels, Amex, Dinners and others
- Settlement across all channels, and business units.
- Terminal, merchant, and parameters management
- KPI management
- Banking: direct debit, credit transfer
- Fraud Management: black list, scoring, behavioral survey...

About Lusic Payments

Lusic Payments is a software and services provider to the global retail payments industry. The company's proven, state-of-the-art technology operates on numerous hardware and operating environments, including HP NonStop™. This, combined with the know-how to mitigate risk and deliver high levels of assured customer service, delivers a unique proposition for organizations faced with the challenge of changing, refreshing or updating their retail payments systems.

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