



# lusion LitePOS

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**lusion**  
Payments

As the payments market becomes more international and regulations such as SEPA and EMV are becoming increasingly common, POS applications have become more complex and in turn more expensive to maintain.

At the same time, financial institutions face difficulties addressing new markets and implementing new services in a timely fashion, while maintaining large terminal estates and managing the associated costs. The majority of these changes traditionally affect the software on the POS device, so changes and optimization cannot easily be made, and such solutions are expensive to deploy and maintain.

### The Lusis LitePOS Solution

Lusis LitePOS effectively splits a POS device into two component parts: a local device and a central terminal management server. The solution allows organizations to offer a secure, more cost-effective, flexible and scalable POS environment for retailers. Independent of terminal suppliers, Lusis LitePOS combines traditional payments services with value-added services — such as gift cards, online loyalty, promotional offers and installment payments — to create a complete, tailor-made offering for retailers.

By challenging the traditional POS terminal environment, the Lusis LitePOS terminal is used only for price, card reading and PIN entry.

This enables the deployment of inexpensive, limited-functionality devices. The payments server then provides the added functionality required for these local devices, including terminal and merchant parameters, the connection to the acquirers, data segregation, and compliance.

The POS terminal communicates with the payment server using a unique application dialogue based on JSON, which has already been implemented by top providers.

The payment server provides the following:

- Local device management
- EMV L2 processing
- Connection to acquirers
- Data segregation
- PCI compliance
- Connections to other service providers, such as loyalty

### Reduce Costs

Because of the lower costs associated with Lusis LitePOS, financial institutions can extend their POS terminal offerings to a wider base of smaller merchants, even allowing those not currently using online or EMV-compliant POS devices to roll out these PIN-pad devices by providing them with access to secure payments services.

### Standardize Updates

By deploying all of the logic and functionality within the Lusis LitePOS payments server, financial institutions can centralize all logic, so updates and changes can be implemented more quickly and standardized across a selected terminal estate.

## Improve Speed-to-Market

Due to the service-oriented design of Lusis LitePOS, Changes to the solution can be made independently of each other, so testing and development time is significantly reduced. The reduction in time spent making necessary but unprofitable compliance and mandate changes allow financial institutions to more quickly address the business benefits of how they can add value to payments for themselves and their merchants.

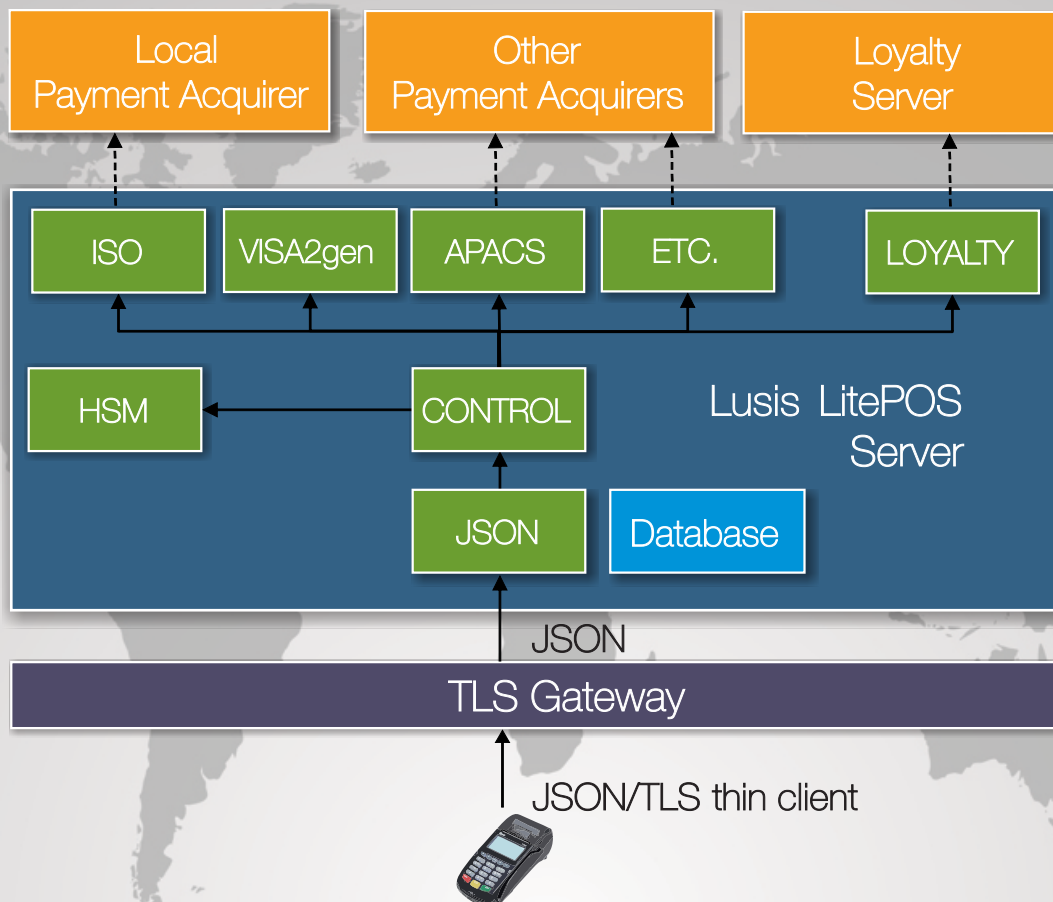
## Add Value to Payments

By centralizing the business functionality of the POS terminal estate, Lusis LitePOS makes it easy to add services, such as loyalty or prepaid functionality, without altering or making changes to the device itself.

## The Lusis Payments Advantage

Lusis LitePOS provides advantages to all participants in the value chain: Consumers benefit from a targeted loyalty program, immediate discounts and multichannel payments acceptance. Retailers benefit from the ability to manage transactions and to add new services simply via a drag-and-drop feature through an online portal, thereby enhancing and reinforcing the relationship with their consumers. Finally, the flexibility of the solution provides processors with better control over their terminals, increased market agility and the opportunity to capture further market share by offering innovative services to retailers.

## LUSIS LitePOS - Developed Architecture



## Payment Authorization Engine Independent

Lusis LitePOS is designed and developed based on Lusis Payments' knowledge and experience of the payments industry gained by implementing the TANGO payments engine at customer sites worldwide. This does not, however, limit the solution for use only within a TANGO payments environment. In fact, Lusis LitePOS can be implemented as a front end to any payments engine, whether an in-house development or from third-party suppliers.

## About Lusis Payments

Lusis 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.

## Features at a Glance

- Offers SEPA single-terminal accreditation
- Complies with EMV and PCI
- Provides a true service-oriented design
- Adds value to payments with nontraditional transactions, such as loyalty
- Connects to any terminal
- Offers a unique lightweight protocol that is easy to implement for any terminal vendor
- Allows changes to be made independently of one another



### United States Office:

315 Montgomery St., #900  
San Francisco, CA 94104  
(+1) 415 829 4577

### UK:

Providian House  
16 – 18 Monument Street  
London  
EC3R 8AJ  
(+44) 207 868 5288

### Luxembourg:

321, route d'Arlon  
L-8011 Strassen  
Luxembourg  
(+352) 31 35 02-1

### France:

5 Cité Rougemont  
75009 Paris  
France  
(+33) 1 55 33 09 00

[sales@lusispayments.com](mailto:sales@lusispayments.com)  
[www.lusispayments.com](http://www.lusispayments.com)