

XLS Ready

The Smart Transaction Platform on StarDC&more



In order to deliver the smart card's promise of greater convenience, Welcome's XLS (eXtended Loyalty System) and Giesecke & Devrient's complete range of EMV debit and credit cards are now compatible.

G&D's entire Debit/Credit product range is EMV compliant and certified by the payment card organisations.

Banks can already order "XLS Ready" smart cards from G&D.

The EMV payment function and the functionality necessary for Welcome's XLS application are integrated in the ROM of G&D's debit/credit cards. Cardholders will experience an integrated payment and loyalty transaction at the merchant's point of sale (POS) payment terminals. Frequent visit rewards and/or points will be issued in real-time at the point of sale and stored on the card's chip.

Welcome's smart transaction platform enhances payment transactions with revenue boosting services such as instantly awarded loyalty points, coupons, punch cards, vouchers, tickets, cash back – all in a single convenient payment process.



Welcome

Technical characteristics

Main Features

Supports XLS®

XLS®, for Smart Card

Card memory data

- ◆ Card issuer data
- ◆ Cardholder profile
- ◆ Secret keys file
- ◆ ePurse file
- ◆ RFM behavior file*
- ◆ Private and common loyalty points or cash back pools
- ◆ Electronic coupons and tickets file soon available

Deliverables

- ◆ Card mapping specifications
- ◆ Personalisation procedures

* recency / frequency / monetary value

G&D's EMV chip platforms supporting Welcome's XLS

- ◆ StarDC M&more
- ◆ StarDC V&more
- ◆ StarDC I&more
- ◆ StarDC U&more

- ◆ Java™ applets
- ◆ MULTOS™ applets
- ◆ ePurses on demand

XLS®, for Terminal

Point of sale terminal

- ◆ Reception of parameters configured centrally
- ◆ RFM loyalty engine processing (offline)
- ◆ Loyalty points / coupons / tickets issuing
- ◆ Loyalty points / coupons / tickets redemption
- ◆ Loyalty statement printing
- ◆ Seamless integration with any payment application (credit / debit or ePurse)
- ◆ Online capability

Virtual terminal

(Internet PC/kiosk reader)

- ◆ Card content display (loyalty status and rewards)
- ◆ Coupons, loyalty points and tickets downloading

- ◆ Ingenico Elite Family
- ◆ Lipman Nurit 3000
- ◆ Schlumberger MagIC
- ◆ Portable to most terminals on the market

- ◆ Security: SAM 3DES (multikey sets Java SAM)

- ◆ Apache Tomcat web server
- ◆ Security: server SAM / SSL

XLS®, for Management Server

Data collection and loyalty parameters

- ◆ Loyalty parameters definition and update
- ◆ Loyalty transactions data collection
- ◆ Terminal activity monitoring

Reporting and management

- ◆ Merchant statistic and card activity report
- ◆ Cardholder database management
- ◆ Clearing and settlement module
- ◆ Browser based access (Internet)

Interfaces

- ◆ Standard interfaces to third party components (legacy system, call center, CRM...)

Database

- ◆ Oracle

OS

- ◆ Windows NT
- ◆ Unix (Sun Solaris / IBM RS6000)

Communication Protocol

- ◆ TCP/IP or ISO8583 format

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