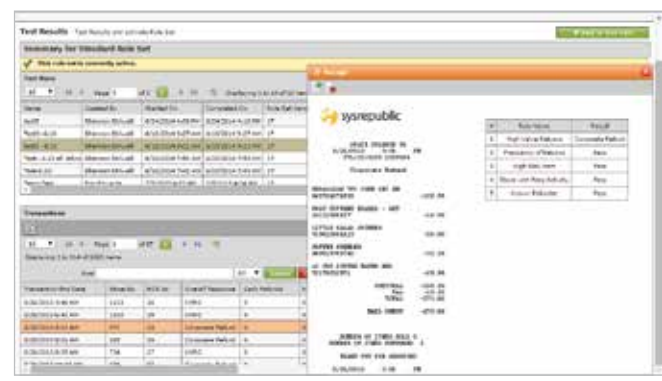




Quickly Authorize & Analyze Refunds

Real Time Rules Engine

- Rules based decision engine that provides sub-second decisions to Point-of-Sale with an Approve or Pending/Decline response for refund transactions
- Full visibility & control to create rule sets and triggers for Pending/Decline refunds
- Unique & dynamic rules can be established or modified (product, profile, geography, or risk) based on current trends



Profile Management & Queues

- Manages refund behavior with the ability to link, search profiles and build rules against identified conditions and trends
- Central note keeping facilitates multi-user collaboration and creates a secure audit trail
- Full flexibility to build queues for efficiency and organizational structure

Investigative Analytics

- Multiple deployment methods: POS integration, rules engine refund analysis, and profile management
- Run tests of proposed changes against real data
- Analysis and investigation capabilities to query both refund and profile to provide high level management reporting

