



S1 Payments Solutions: Business Advantages

S1 payments solutions' comprehensive feature set delivers real benefits and advantages to the banks, processors, and retailers that deploy them. S1's open-systems payments platform is the most widely installed solution worldwide. Built on the same architectural product platform, all the S1 payments solutions can work together as an integrated solution to ensure any payments can be accepted at any payments channel, handling any transaction type and switching to anyone.

- **Lower Total Cost of Ownership**

S1's open-systems payments platform helps offer cost savings to organizations previously tied to mainframe or proprietary systems. High-performance hardware, enterprise-level operating systems, and industry standard database platforms deliver mission critical payments processing while reducing effort by consolidating multiple legacy systems, applications, and channels.

- **Operational Efficiencies**

Least cost transaction routing, stand-in processing, centralized system management, and automated dispute handling all deliver advantages and efficiencies to customers.

- **Increased Revenue**

The flexible S1 payments platform enables companies to offer fee earning value-added services like airtime top-up, dynamic currency conversion, instant card issuance, and card/account/transaction fee charging, resulting in incremental revenues and directly impacting profitability.

- **Faster Time to Market**

S1's open-systems payments platform enables companies to respond faster to new market and customer demands, gaining competitive advantage and increasing customer retention. S1's solutions often allow new functionality to be enabled through configuration changes rather than complex customization.

- **Greater Flexibility**

S1's solutions allow customers to phase their implementations growing their system over time with the addition of sales channels, new payments and transaction types, as well as new interfaces. The rich Software Development Kit (SDK) puts control in customers' hands, offering feature independence without breaking compatibility with S1's future releases.



- **Simplified Compliance**

S1's integrated payments solutions reduce the number of disparate systems to maintain, making it more manageable to achieve and maintain compliance to the various regulations. New technologies like point-to-point encryption and tokenization can also help simplify compliance scope and pain. Interfaces to the card schemes/network are kept up-to-date as part of S1's maintenance terms.

- **Improved Customer Service**

The 100% uptime delivered by S1's active/active payments architecture ensures that your organization's end-users never need to experience an out-of-service message. High processing performance, fast transaction times, and a single view of customer activity across multiple channels are tangible benefits. Instant card issuance is a further way S1 helps its customers stand out from the crowd.

- **Higher Employee Productivity**

Organizational staff with mainstream IT skills and experience can manage S1 payments solutions, removing the need for dedicated resources, offering greater flexibility, improved staff efficiency, and higher productivity. Our solutions have been designed to be managed remotely by a central operations team which reduces staff numbers while simultaneously ensuring all systems are correctly configured and running the latest versions.

- **Global Experience**

S1's global reach and established regional business unit organizational structure, together with a network of partners and customers in more than 75 countries, allows S1 to leverage its experience for its customers' benefit. We offer a powerful combination of global, regional, and local expertise, and have already developed hundreds of off-the-shelf interfaces. S1 combines the stability of a US publicly traded corporation with the entrepreneurial spirit of a South African software development company—the origin of our payments roots.

- **Platform for Growth**

S1's Java-based payments platform allows new source and sync nodes to be added as required to support new payments technologies, regulatory requirements, and bespoke functionality. Examples of how the solution can respond to market changes include support for EMV chip cards, contactless payments, mobile, pre-paid/gift cards, electronic vouchers, point-to-point encryption, and tokenization.

