

Infraxis X

**PayStorm
Fuel
Payment
Processing**

infraxis.com

PayStorm

The challenge for processors of fuel payment transactions is that a multitude of different processing methods must be supported to control the spending restrictions when different fuel cards are used for payment at a single fuel station. That can significantly add to the complexity of the processing solution.

PayStorm Fuel delivers a standard approach for multi-scheme fuel card acquirers, supporting many fuel card schemes and messaging protocols, which are commonly used in the European retail fuel market.

PayStorm is the proven cross-scheme solution for fuel station acquirers that helps remove complexity and delivers the flexibility needed to efficiently manage payments for forecourt operators of all sizes.

PayStorm & Fuel Payments

Fuel Station Connectivity

PayStorm's hierarchical fuel station configuration allows each forecourt to be grouped under an operator where default processing controls are set.

PayStorm connects to the forecourt controllers and payment terminals using point-to-point encryption between each end-point wherever available.

Scheme Connectivity

PayStorm connects to the fuel card networks and passes transactions for authorisation to the relevant card scheme in whatever format is required for that issuer. PayStorm efficiently connects with new schemes and ensures that each connection can be scaled to support even the heaviest of business loads.

Data format transformation between the acquiring and issuing format is performed by PayStorm wherever necessary and that includes the translation of scheme specific product codes so that purchase validation can be applied. PayStorm can also pre-validate the goods purchased to ensure that any configured rules are followed prior to passing the transaction for final authorisation by the issuer.

Standards Supported

PayStorm supports the International Forecourt Standards Forum (IFSF) POS to FEP and host-to-host protocol standards, which have been adopted by thousands of forecourt operators worldwide.

PayStorm also supports the EP2 fuel standard, which is heavily used within the Swiss market. PayStorm is capable of translating EP2 fuel transaction into other protocol formats, for example IFSF host-to-host.

The Future-Proof

Connections to card issuers and acquirer networks are achieved using PayStorm's powerful HyperGrid technology to simplify all connectivity requirements.

The clever design of PayStorm HyperGrid assures that all future interfaces can be supported, so PayStorm is a truly compelling option for any fuel card processing business wanting to protect its IT investments for the years to come.

Non- fuel card

PayStorm is PA-DSS Level 3 certified and it therefore manages all card industry data using methods and techniques that meet the PADSS security requirements.

PayStorm is therefore capable of processing all transactions on behalf of fuel station operators in an issuing, acquiring or hybrid acquiring capacity, where transactions are pre-processed by the acquirer before authorisation routing takes place.

Other PayStorm Capabilities

Architecture

- Service-oriented, workflow driven.

Database

- ODBC cluster – controlled by PayStorm or through native cluster management; automated replication and failover.

Operating environment

- Virtual machine (Linux based).
- Replicated nodes and services for scalability and business continuity.

Network connectivity

- GRID technology – highly scalable, dynamically reconfigurable; rapid deployment using network profiles.

Web services

- Standard XML and SOAP with WSDL.

Monitoring & alerting

- Natively via Infraxis' IQS or externally via Syslog.

About Infraxis

We at Infraxis are proud of our growing reputation for delivering high quality, business focussed products and services, where our experience and efficiency combine with state-of-the-art technology to help empower our customers to continually reach their business goals.

Infraxis is a dynamic company with a strong footing in the electronic payments market. Formed in 2009, we set out to become the supplier of choice within the European financial processing market by offering outstanding solutions for processors of financial transactions.

Over the following years Infraxis built and deployed solutions for card issuers, fuel station operators and general retailers, helping prepare those businesses for expansion in today's highly competitive market.

Infraxis is also engaged by numerous internationally recognisable financial institutions to provide supporting services in the area of card payments.

Infraxis

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PayStorm - the business focussed, service oriented financial-processing solution from Infraxis AG.

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