

ONLINE BANKING



Excellent security for your credit card operation

In order to meet increased card payment security requirements, Cale offers online authorisation of payment card transactions, which improves overall security and decreases the risk of fraud.

The Cale online banking solution is compliant with PCI DSS Level 1 at all stages, from the terminal to the acquirer.

PCI DSS is a card transaction handling security standard created by VISA and MasterCard. PCI DSS stands for Payment Card Industry Data Security Standard and is an internationally approved standard, which all companies handling credit card transactions must fulfil.

The PCI standard contains requirements for the storage and processing of card transactions, as well as information about the handling of visitors and access routines at the location where the transactions are processed.

It also regulates how sensitive information is to be sent in e-mails, how computer passwords are to be handled etc.

When you use this card authorisation service from Cale or one of our partners, you can rest assured that all the above PCI requirements are being fulfilled.



Accepted cards

The system accepts VISA, MasterCard, credit cards and petrol cards. Card acceptance may vary depending on the market and processor.

System overview

Service availability is extremely high. For some processors, card payment is still possible even if the connection with the bank is down. In this case, verification is carried out against a central blacklist in Cale WebOffice. If the communication between Cale WebOffice and the terminal is temporarily unavailable, the card is validated against a local blacklist in the Cale terminal.

When the end customer uses the card in the Cale terminal, the card number is encrypted and sent to the relevant acquirer and processor via Cale WebOffice. The card number is authorised by the acquirer and a status message is returned to the terminal, which, if the card number is approved, then prints the ticket.

Instead of being authorised by a bank online, petrol cards are checked against a central blacklist in Cale WebOffice.

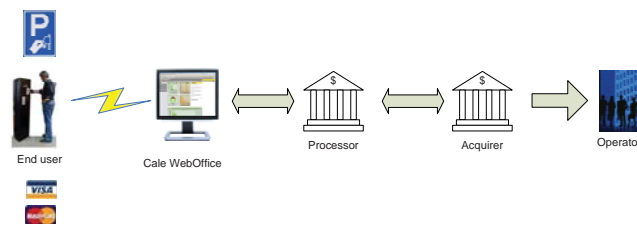
Processor overview

Processor	Market(s)	Platform	Accepted cards	Authorisation	Offline / Batch support	Real time payment
Cale Access	Sweden, Norway	MP 104 / MPC	Visa, MasterCard, AMEX, JCB, Diners and Petrol cards	Online validation	X	X
DIBS	Sweden, Norway	MP 104 / MPC CWT	Visa, MasterCard	Online authorisation	X	X (not for CWT)
ADVAM	Australia	MP 104 / CWT	Visa, MasterCard	Online authorisation	X	
First Card	USA	MP 104 / CWT	Visa, MasterCard	Online authorisation	X	

Specifications are subject to change without notice.

Real time payment

The online banking solution is compatible with real time payment according to the processor overview below. Real time payment offers the user the flexibility to check in and out using an accepted payment card and only pay for the actual parking time.



System requirements

The terminal must be connected to Cale WebOffice over GPRS or LAN and the customer must have an agreement with the processor and with an acquirer.

Implementation

Is your market missing in the table? Please contact your local Cale representative for more information. Please note the online banking requires market specific development, which must be performed before the service can be available.



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