jPOS Consulting

Developing *Your* Solutions to Mission-Critical Payment Card Transaction-Processing Software

Card-based payment systems require fast and precise software to work optimally. The open-source software system jPOS provides a high-performance and cost-effective bridge between card messages generated at the point of sale or ATMs and internal systems along the entire financial messaging network.

jPOS is an enabling technology. Its scalability and robustness is unmatched in the world of financial software, handling all card processing from messaging, to processing, through reporting. Yet as open-source software, jPOS requires custom programming to work in your transaction environment.

jPOS Consulting can help. jPOS Consulting designs and implements custom jPOS-based systems that work precisely as an organization envisions. Systems include transaction switches, card management networks, and accounting system interfaces, among others.

What is jPOS?

jPOS is open-source, mission-critical enterprise software, based on the International Organization for Standardization transaction card originated messages standard (ISO 8583). The standard "specifies a common interface by which financial transaction card originated messages may be interchanged between acquirers and card issuers. It specifies message structure, format and content, data elements and values for data elements."
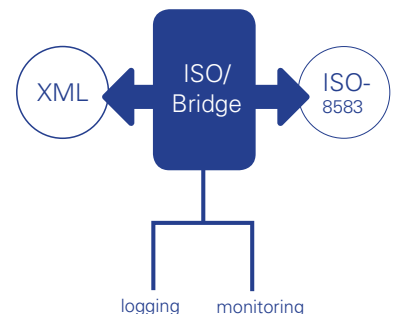
Java® platform-based jPOS provides an open-source software bridge between ISO 8583-based messages and your internal processing networks and systems. As such, it serves as the messaging foundation for systems that exchange electronic transactions made by cardholders using payment cards.

Whether an organization is tracking millions of transactions daily or tens of thousands, jPOS can be implemented to create a clean, efficient financial solution for documenting data associated with all transactions. Even so, implementing a jPOS based application typically requires a major development effort to integrate jPOS efficiently and effectively into your systems. This is where jPOS Consulting comes in.
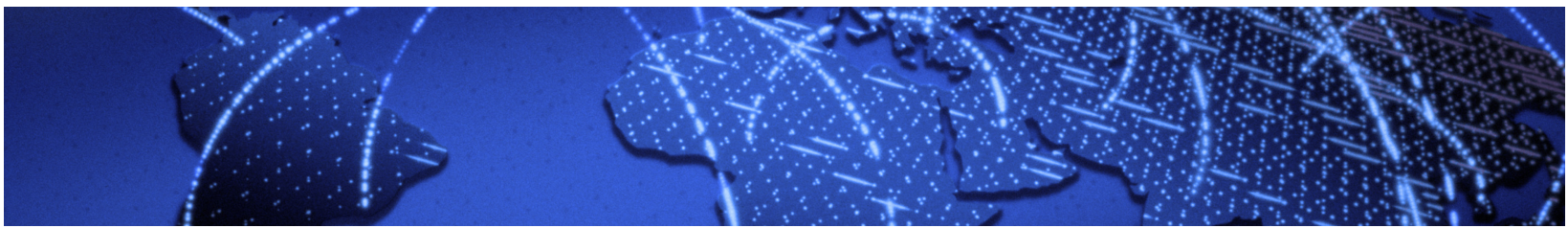
jPOS Consulting Makes jPOS Easy

jPOS Consulting **can help you**
- Decrease time to market by designing and developing needed functionality and add-on modules
- Ensure utmost processing efficiency in jPOS implementations
- Integrate jPOS seamlessly in any card processing environment
- Deepen your team's jPOS knowledge through standard and custom training
- Accelerate jPOS system development projects

jPOS Consulting is run by jPOS founder Alejandro Revilla and is the only substantial company providing commercial jPOS- related consulting and development services. In addition to its staff based in Montevideo, Uruguay, jPOS Consulting maintains contacts with a network of freelance jPOS developers around the world.

jPOS Community Edition

The Community Edition is distributed under the Affero General Public License (AGPL), which is a free software license for users implementing the software for their internal use. The jPOS Community Edition is suitable for end users that do not intend to redistribute their jPOS or jPOS EE based applications or situations in which the target source code is also available under an AGPL compatible license.

jPOS Commercial Edition

For commercial use, you must purchase a commercial jPOS license. jPOS Consulting offers two levels of commercial licenses.

The jPOS Commercial Nonsupport License allows you to use jPOS without open source obligations. For fees, visit http://jpos.org/private/fee_structure.pdf.

The jPOS Commercial Support License includes jPOS Consulting support and implementation services based on our reference applications, which include jCard (the jPOS Card Management System) and jPTS (the jPOS Transaction Switch). Costs depend on the scope of the project and ongoing support services required. Contact jPOS Consulting at sales@jpos.org for details.

Clients

jPOS is currently used by universities, corporations, banks, and small businesses in more than 70 countries on five continents. Users include small tribes in Southern India, Fortune 50 retail chains in the United States, card-issuers in Europe, central banks in the Middle East, and regional credit-card issuers in South America. For a more complete list, visit: http://jpos.org/clients.

Case Study:

How jPOS Consulting **Helped CardSmith Build an End-to-End POS Solution**
For CardSmith, jPOS Consulting helped develop a custom, jPOS-based campus card management solution. CardSmith makes it simple and affordable for any campus or card issuer to have a high-performance card program. The system, licensed under a jPOS Commercial Edition, is used by hundreds of thousands of students at more than 50 universities and colleges across the United States.

The CardSmith real-time, jPOS-based stored value engine is extremely flexible and extensible. Originally, the system connected to a Verifone® EPS front-end system running on HP® computers driving IPSX-, VISA-K-, and VISA-D-based transaction streams, as well as web-based terminals.

As part of its growth plan, CardSmith also licensed the jPOS Transaction Switch (jPTS) as part of a jPOS Commercial Support license, and outsourced the development of several source and destination stations to us. CardSmith migrated terminals in controlled phases to jPTS and now supports mission-critical commerce on major U.S. campuses using an end-to-end jPOS-based closed-loop solution.

About jPOS Licensing
Since its launch in the late 1990s, the jPOS software has been downloaded more than 50,000 times and is now supported by more than 2,000 developers internationally. jPOS was originally created by Uruguayan technological entrepreneur Alejandro Revilla, who continues to maintain open-source and commercial licenses of jPOS. jPOS is distributed under two licensed editions.

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