

Reducing the cost of Electronic Credit and Debit Card payments

Adelante Software Limited is a leading supplier of electronic payment solutions. We specialise in developing solutions to enable our clients to accept electronic payments for goods and services throughout their business.

ToneSmart is an easy to use automatic Credit and Debit Card tone phone payment collection system. Based on Intel technology, the Call Tree software can be customised to your requirements, and the server rack mounted in your computer room.

E-payment solutions have traditionally focused upon Internet-based trade. Adelante recognise that the majority of consumers will continue to use the telephone as the most convenient way to make payments. Many consumers do not yet own a PC or do not feel comfortable with making payments via the Internet. The vast majority of 'cardholder not present' transactions are therefore completed via call centres, where payments outnumber online transactions by a factor of 20 to 1. This removes some of the benefits associated with installing web based payment solutions.



By installing **ToneSmart**, organisations can reclaim the time of costly customer services representatives by refocusing them on tasks other than collecting payment details. **ToneSmart** works 24 hours per day, 7 days per week to provide a complete service to clients all year round.

ToneSmart is a highly configurable solution, allowing from 4 to an unlimited number of telephone lines to seamlessly cope with simultaneous payment calls.

The core module for **ToneSmart** provides a Call Tree able to determine which application to run for each incoming call, and a series of application modules that carry out the required caller functionality, such as allowing payments of accounts, authorising credit card details etc.

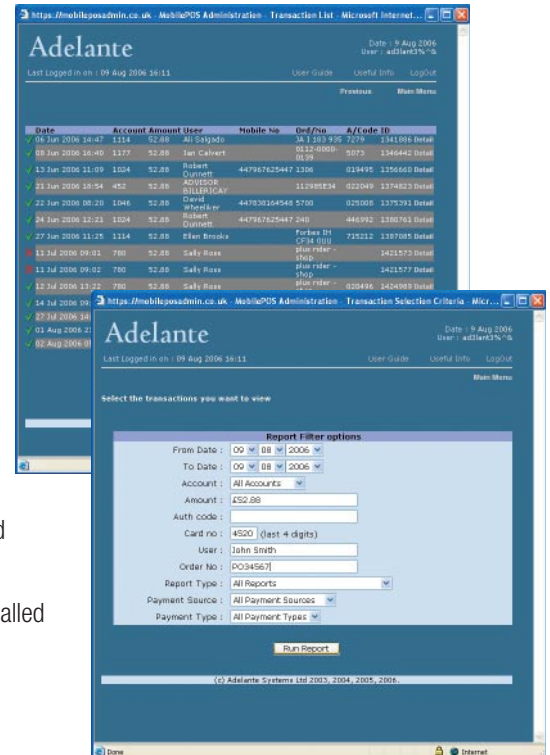
The number of simultaneous calls that can be handled by the system is limited only by the number of telephony channels connected. In the case of analogue telephone circuits, such as those that service residential clients, each 'channel' is a physical connection and can have only one number allocated to it. By utilising the latest ISDN digital telephony systems Adelante are able to provide up to 30 lines on a single circuit. Therefore up to 60 simultaneous calls could be taken on a single circuit if required. In addition, a variety of different numbers (DDIs) can be allocated to a digital circuit. These different numbers can select which application to run for a given call allowing for up to 30 different call trees for differing payment types.



ToneSmart is a module within the Adelante CardSmart System and fully integrates with Adelante's LogSmart product, allowing organisations to record and reconcile all the transactions and automatically upload these into their ERP, accounts or income management systems.

ToneSmart – Key Features

- Reduce the cost of running a call centre
- Supports all major Credit and Debit Cards
- Adelante do not levy transaction charges
- No Credit/Debit Card details are retained on the SmartPay system
- Compatible with LogSmart
- Transactions are conducted technically and financially directly with the Bank
- Encrypted using Public Key Cryptography and digital certificates
- Automatically collects tone phone Credit and Debit Card payments 24 hours a day
- Supports up to 30 concurrent calls depending on installed telephony system
 - Intel based Call Tree technology
 - Includes highly specified Rack-mount Server
 - Microsoft and UNIX environments supported
 - Compatible with all ERP, Accounts and Cash Receipting systems



LogSmart – Key Features

- Powerful Administration Client to manage Refunds, Viewing and Audit Tracking
- Exception reporting function for 'clean' reconciliation
- Compatible with all major ERP, Accounting and income management systems
- Supports bespoke report generation
- Accepts input from all SmartPay API's
- Microsoft and UNIX environments supported
- Runs on existing Oracle or MS SQL database

