Credit Xpress™
Credit Card Processing System

SST is a registered trademark of Federal APD, Inc.

Features:

- Integrated payment systems
- Tickets and/or credit cards are processed through the single SST Transport/Validator unit
- Point-of-sale equipment:
  - SST Auditor PowerPad
  - SST Ticket Spitter
  - SST Credit Card Exit Verifier
  - SST Automatic Pay Station
- Payment systems available:
  - Ticket In/Credit Card Out
  - Credit Card In/Credit Card Out
- High performance credit card processor features integrated modem and microprocessor
- Credit card transactions reconcile on the audit trail
- Comprehensive transaction reports

Seamless credit card processing

Cashless Transactions

The Federal APD Credit Xpress system enables you to configure your parking operation to capitalize on the opportunities offered by cashless payments. Point-of-sale devices that can be equipped with credit card features include the SST Auditor PowerPad Fee Computer, SST Ticket Spitter, SST Credit Card Exit Verifier, and the SST Automatic Pay Station.

Integrated Systems

Credit authorization is integrated seamlessly with the credit card processor in the SST equipment. The credit card processor (with built-in modem) transmits the transaction information to the financial processing network for authorization and settlement.

The point-of-sale terminal inside the equipment displays the transaction total, automatically authorizes and captures the transaction for settlement, and prints credit information on the customer slip and/or journal tape.

Smart System Transport (SST®)

The magnetic properties in the SST Validator mechanism are designed to read both the magnetic stripe information from SST AutoRead tickets and from bank cards. The information captured from the magnetic stripe is transmitted to the programming terminal and credit card processor for transaction processing.

Ticket In/Credit Card Out

This operation allows a parking patron to receive a ticket upon entry into the parking facility, and pay the parking fee due at the exit cashiering station, central cashiering station, or SST Automatic Pay Station. In each configuration, the ticket is first inserted into the SST Validator mechanism, followed by the credit card for payment. Short term tickets, special tickets, and bank cards of all types are processed through the single transport slot.

Federal APD has designed an innovative SST Credit Card Exit Verifier for facilities that offer unmanned exit cashiering. With this device, the patron inserts the parking ticket into the transport mechanism, followed by the credit card for payment. Payment is authorized by the credit card processor, and a receipt is granted on demand.

Credit Card In/Credit Card Out

Enterprising parking operators now have the ability to offer ticketless entry/exit lanes in their facility. This on line system enables the parking patron to enter the car park by inserting a credit card into the SST Validator mechanism, which captures the lane and card information and sends it to the communicating SCAN/Scan Net System database.

To exit, the credit card is inserted into the SST Credit Card Exit Verifier. The information captured is analyzed by the SCAN/Scan Net database, sent to the on-board programming terminal to compute the fee, and processed by the credit card transaction processor. A receipt is granted on demand.

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Credit Xpress™
Specifications

1. Purpose

The Federal APD Credit Xpress system shall be an on-line draft capture and credit authorization feature for SST AutoRead products. The system uses an integrated credit card processing device to acquire and electronically process the credit transactions from the point-of-sale devices to the authorization network. Point-of-sale devices shall include the SST Auditor PowerPad Fee Computer, the SST Ticket Spitter, the SST Credit Card Exit Verifier, and the SST Automatic Pay Station, when equipped with credit card transaction features.

2. Features/Functions
   a. Magnetic properties in the SST Transport/Validator mechanism shall be capable of reading ISO Standard magnetic stripe information from SST AutoRead tickets and/or credit cards.
   b. The information translated from the magnetic stripe shall be transmitted to the Programming Terminal for processing. The Auditor PowerPad platform shall be the central programming and processing terminal in all SST point-of-sale devices.
   c. The data captured by the Programming Terminal shall be sent to the credit card processor to transmit the transaction information to the financial processing network provider for payment authorization and settlement.
   d. The credit card processor shall have the capability to operate with either a host-based network, or a terminal-based network. The host-based network shall capture transactions sent by the credit card processor in a batch on the network's computer. The financial processing network shall store all the data at the network server, automatically assign batch numbers, and settle accounts once the batch is closed. The terminal-based network shall allow the remote application to capture approved transactions. All approved transactions shall be stored in the credit card processor in a batch, and forwarded to the network server. The terminal-based network requires the operator to open and close all batches, and settle accounts.
   e. The Programming Terminal shall provide specific credit card transaction reports, including: (1) Open Batch Report, (2) Close Batch Report, (3) Inquire Batch Report, (4) Transaction Summary Report, (5) Transaction Inquiry Report, (6) List Batch Report, (7) Local Summary Report, (8) Local Inquiry Report, (9) Local Status Report, (10) Local Total Report, (11) List Network Report, and (12) Void Sale Report.
   f. The Programming Terminal shall provide the capability to print a customer signature slip. This slip shall contain: (1) transaction number, (2) amount of transaction, (3) credit card account number, (4) date of credit card expiration, (5) authorization number for credit card purchase, (6) reference number for tracing the transaction, (7) signature line.

3. Software/Hardware Requirements
   a. The Federal APD Credit Xpress system shall utilize a credit card processor with integrated modem.
   b. The credit card processor shall integrate on-line electronic draft capture, credit authorization or other financially related processing with point-of-sale applications.
   c. The credit card processor shall be an external device that features an intelligent controller and a RAM based design that utilizes nonvolatile memory with integrated long battery protection to store transactions and network code modules.
   d. The credit card processor shall feature a 1200/2400 baud modem with a pass through data design, and Hayes SmartModem AT 5 command with MNP 5 compatibility.
   e. The credit card processor shall use an external interface cable that connects from its DB9F connector to the serial port of the Auditor PowerPad Fee Computer. The device also has a modular RJ11 jack that connects to a phone line.
   f. The credit card processor uses an external power supply that plugs into the back of the unit via a female circular plug and into a standard AC outlet. Power supply ratings - input: 120VAC/60Hz, 15 W; output: 9.0 VAC, 100mA.
   g. The SST Ticket Validator (with Parker or Burster mechanism) shall read the data encoded on the magnetic stripe, park the ticket so that a credit card can be inserted into the transport, and transmit the captured data to the credit card processor.
   h. The Programming Terminal shall use the data received from the SST Ticket Validator and send it to the credit card processor. The Alternate Payment key shall be configured to accept the credit card payment.
   i. The Programming Terminal shall open a batch to collect data from the credit card processor and process the transaction, and close a batch to send the data to the financial transaction processing network for payment authorization and settlement.
   j. The SST Credit Card Exit Verifier (with Parker or Burster mechanism for "Ticket In/Credit Card Out" systems) shall read the data encoded on the magnetic stripe, park the ticket so that a credit card can be inserted into the transport, and transmit the captured data to the credit card processor.

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