

Complete Contactless Payment Solutions





Today's Cash-Free Payment Solution

OTI's contactless payment solutions are designed to let cardholders just tap or present the card in front of the reader, putting an end to the time-consuming searches for change and shortening lengthy waits for credit card authorization.

Contactless solutions are ideally suited to quick-service businesses: movie theaters, convenience stores, gas stations, and fast-food restaurants. With read and write capabilities, OTI's contactless readers interface with existing POS terminals and read various devices (key fobs, cards, vehicle tags) for secure cash-free purchases and payments.

Payments can be made either online or offline as an e-purse, loading funds through a refill system, or putting funds directly on the card. Or, alternatively, credit card information can be stored directly on the chip.



Safe and Secure

OTI has worked closely with financial institutions and service bureaus to maintain and ensure the highest standards of security. All stored information is protected against fraud using high-level encryption.

Contactless readers and cards from OTI form today's most comprehensive cash-free payment solution system. They are easy to install and integrate seamlessly to create a maintenance free, cost-effective solution.

Nearly maintenance free, OTI's contactless payment solutions are a cost-effective.

OTI's patented cards and readers fully comply with ISO 14443, financial institutions and industry standards.



Payment Devices

OTI payment devices come in many shapes and forms — key fobs, cards, vehicle tags, wristwatches, and more. OTI works closely with its customers to determine and develop the most appropriate payment device for the end-users.

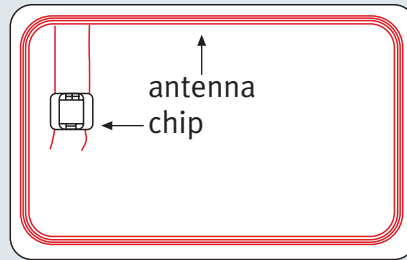
Hooked to a key chain, the **key fob** is ideal for drive-thru purchases or for use inside a convenience store. The credit card (size) smart card is a convenient choice for carrying in a wallet.

The **vehicle smart tag** can be placed anywhere in the car (no line of sight required), for a fast, secure, hands-free transactions. Perfect for parking lots and toll roads.

All of OTI's smart devices offer branding and personalization options.

In support of financial institutions programs such as MasterCard PayPass and other programs, OTI offers its reliable inlay solution and personalization process for integration with existing card manufacturers assembly lines.

OTI is CQM certified by MasterCard for its PayPass program.



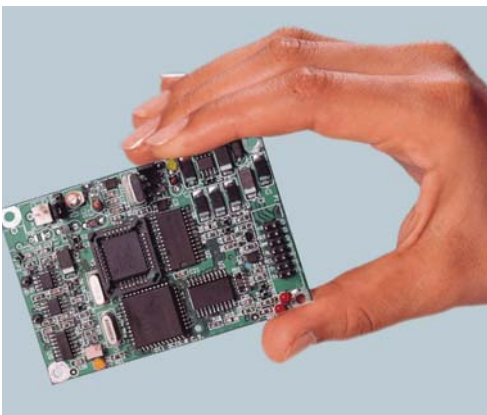
Readers

OTI Readers are conveniently designed for easy installation and integration with existing infrastructure.

Saturn 5000

Built to allow quick upgrade of existing POS terminals to accept contactless payments, the Saturn 5000 reader faces the customer for the ultimate in an “easy payment” experience. The Saturn 5000 reader is ideally suited to small retail locations looking for a plug and play, low-cost solution. Saturn 5000 —

- supports multiple programs and is compatible with all major POS terminal providers;
- supports all major financial contactless programs; and
- reads a variety of sources, including key fobs and cards.



SCI 1000

The SCI 1000 reader is an OEM board that is integrated with the POS manufacturer's electronics. This solution is the seamless way to include contactless capabilities in POS terminals. It is the perfect solution for supermarkets, drug stores, and other multi-lane businesses.

Outdoor Contactless Solution

Harsh weather conditions — from extreme heat (or cold) to rain, snow or sleet — won't affect OTI's specially built outdoor payment solution.

The OTI Advantages

- One-stop-shop for contactless payment solutions
- MasterCard CQM certified
- Strong R&D and engineering, 24/7 local technical support
- Member of the ISO 14443 committee for contactless standard
- ISO 9001, 9002 QA facility
- FCC and UL certified
- Fully leveraged patents and IP
- MasterCard PayPass, ExpressPay from American Express and Visa contactless program compliant

About OTI

Established in 1990, OTI is a global leader in contactless microprocessor-based smart card solutions for ID, contactless payments, petroleum payments, and other applications. The products are based on OTI's patented common platform, which consists of contactless smart cards, readers, the Hercules operating system, application software, and a communications technology that ensures security and reliability from end to end. Marketing and support of all OTI products is handled by the company's expert staff around the globe.

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