

Technology Platform

OCS provides a comprehensive solution ensuring seamless, secure and automated interaction with your day to day operations, reporting and reconciliation.



As your on campus card system serves as the system of record for cardholders and their flexible spending balances, the OCS Central Platform sends real-time transaction requests from participating off campus merchants to the on campus card system via a certified transaction interface. This transaction interface and platform provides the following:

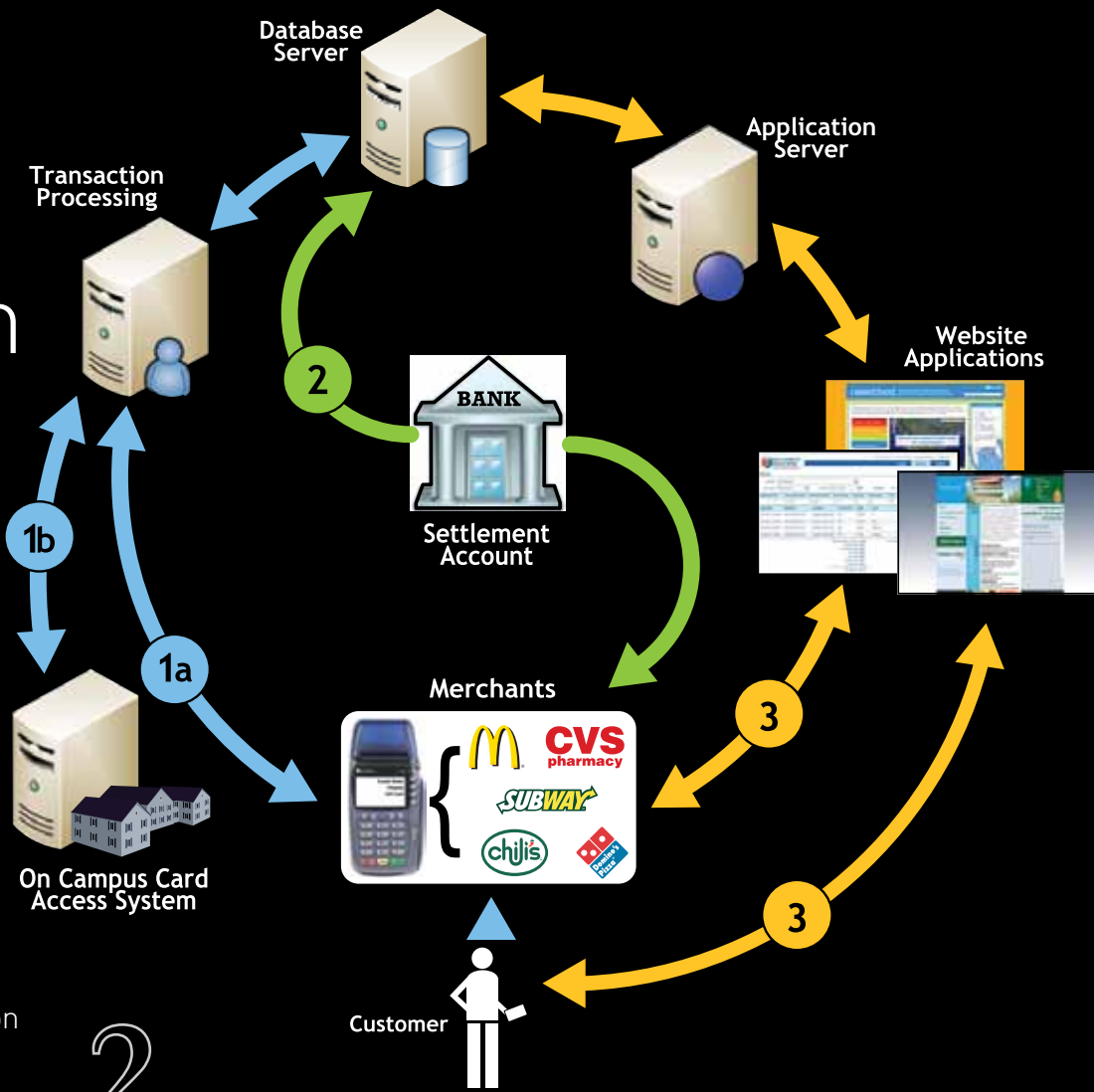
- **Secure, encrypted interface**

- Developed by OCS and certified by your card system provider
- Configured between the OCS Central Platform and the on campus card system
- All off campus merchant transactions take place in real time via your campus card system.

- **The OCS Central Platform and program is a SAS-70 certified solution.**

- All off campus merchant transactions are sent to the OCS Central Platform and then routed (switched) to your specific campus card system for real-time authorization.
 - ◆ The OCS Central Platform is hosted in a secure, Payment Card Industry (PCI) compliant, off-site facility and serves as the main hub for all transaction and merchant payment data.
- OCS negotiates agreements with institution approved off campus merchants to accept the Student ID card as a form of payment.
- OCS provides participating merchants with PCI compliant, Verifone Vx 570 Transaction Terminals
 - ◆ These terminals accept card swiped transactions and/or manually entered card number transactions.
 - ◆ The OCS Terminals may communicate with the OCS Central Platform via TCP/IP (High Speed) and/or analog (Dial Up).

The OCS Hosted Central Transaction Processing Platform



1

- Off campus merchant transaction requests are routed (switched) from the OCS Central Platform to your on campus card access system for real time authorization via a certified and encrypted transaction interface.
 - The OCS Certified Transaction Interface meets all requirements and specifications set by your card access system provider.
- OCS off campus merchant terminals may process transactions for multiple OCS participating campuses.
- Merchants have the ability to produce settlement reports to balance receipts on a daily basis.

2

- All merchant and transaction data is stored within the OCS hosted platform, is used for real time reporting and to process ACH settlement (electronic payment to merchants).
- OCS utilizes a 'Federally Compliant Settlement Account' and Merchants may choose to settle daily, weekly, bi-weekly, monthly and/or on a threshold of sales volume.
- The OCS Transaction Processing Platform is SAS-70 Certified and PCI Compliant where applicable.

3

- The OCS Merchant Portal (mymerchanttoolkit.com) provides participating merchants with online, real-time access to transaction and settlement activity and history.
- Interaction with program specific websites enabling location information, promotions and news.