



# PAYMENT ACCEPTANCE FRAMEWORK

## OVERVIEW

Arkos is a universal payment acceptance framework.

Arkos simplifies secure electronic transactions acceptance whatever the context and the constraints. Leveraging the Arkos framework allows Amadis to build any EMV L3 payment acceptance solution with a minimum number of adaptations, reducing costs and risks for clients.

The Arkos framework conforms to nexo standards, ISO 20022 for card transactions, EMV, and payment networks specifications.

## TARGETED USERS

Acquirers, Processors, Gateway Operators, Payment Networks, Retailers and Vendors.

## APPLICATIONS

Retail, Transit, Petrol, Vending, Travel, Hospitality, Banking and Healthcare.

## BENEFITS

**Open:** Arkos allows full interoperability and remove unnecessary dependencies. In particular, it natively supports nexo protocols for the interfaces between Acquirer, TMS and Sales Systems.

**Agnostic:** Arkos is defined at a global level so that there is no hypothesis made on the type of merchants using it, the type of platforms running it, the surrounding physical architectures, and the business and regulatory contexts

### Secure:

Arkos is compliant with PCI requirements and leverages on PCI-PTS to reduce the PCI-DSS scope and cost.

### Extensible:

Arkos offers a flexible architecture and a set of open interfaces that ease the development from the simplest payment systems to the most complex server-based payment systems..

## TECHNICAL SPECIFICATIONS

### Environments:

Card Present (Attended, Unattended, Kiosk, MPOS)  
Card Not Present (MO/TO, E-commerce)

### Terminal Types:

- Classic POS , Smart POS , mPOS

### Payment Services:

Payment, Refund, Cancellation, Pre-authorization, Cashback, Cash Advance and Deferred Payment.

**Additional Services:** Currency Conversion, Split Payment, Recurring, Tip, Aggregation, Merchant Instalment, Issuer Instalment, Voice Authorization, Card Acquisition and Loyalty.

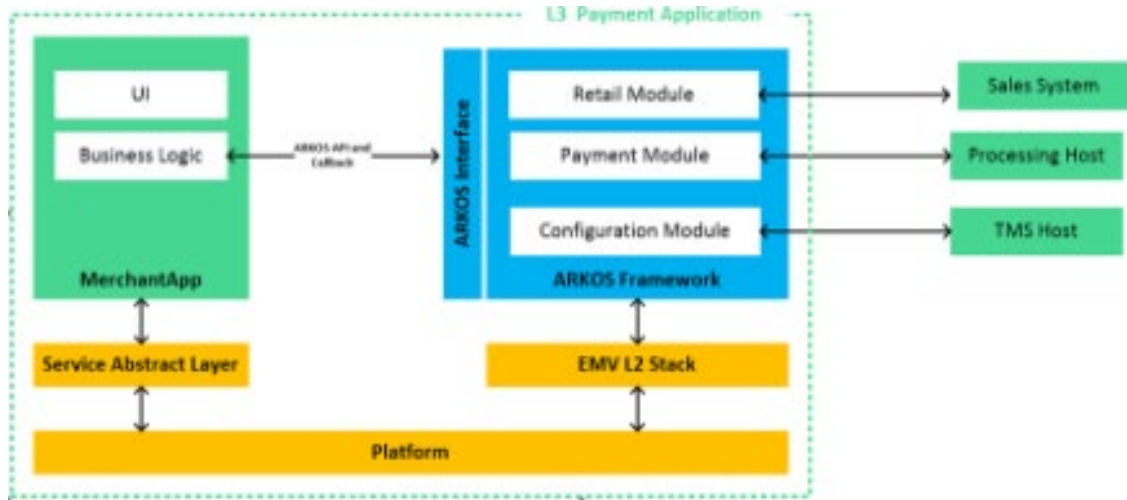
### Technologies:

Chip & PIN Contact, NFC Contactless and Magnetic Stripe

For more information please go to  
[marketing@amadis.ca](mailto:marketing@amadis.ca)



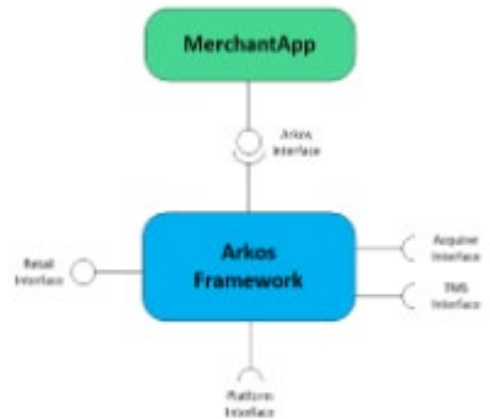
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The Arkos Interface enables stakeholders to control the user interface and the merchant business logic with their own Merchant Application (MerchantApp). With the MerchantApp, stakeholders have the flexibility to control the User Interface and the Merchant Business Logic.

The Arkos Interface provides a set of functions and call-backs that allows a clear separation between the Merchant Business and the payment processing.

The Arkos Framework includes the Arkos Payment Core library coded in C/C++. It is responsible for the payment processing including sales system interaction, payment configuration, payment transaction execution according to Nexo, ISO20022, EMV, card schemes requirements, Card detection and interaction with L2 EMV, authorization.



## KEY BENEFITS

Accept payments whatever the context and the constraints with a minimum of adaptations and by reducing costs and risks.

For more information please go to [marketing@amadis.ca](mailto:marketing@amadis.ca)