

The complete solution for managing contactless services and payments

Armadillo is the ideal platform for retailers and issuers of cards, loyalty services, pre-paid credit cards, tickets, gift cards and coupons. Furthermore, thanks to the plug-in architecture, it is simple to develop personalised services to link to the **Contactless Card** and to the brand new **NFC** (Near Field Communication) mobile phones.



Armadillo is entirely web-based, and accessible in ASP mode. The platform is able to supply and manage services for card issuers and retailers. Activation and management of the services may be carried out by the issuer or the retailer himself. The issuer and the retailer have the opportunity to monitor and manage all the users' transactions and accounts through web-based reporting and accounting tools.

Armadillo is able to manage all the main contactless devices in 'plug and play' mode, including the latest generation **credit card machines** and **NFC mobile phones**.

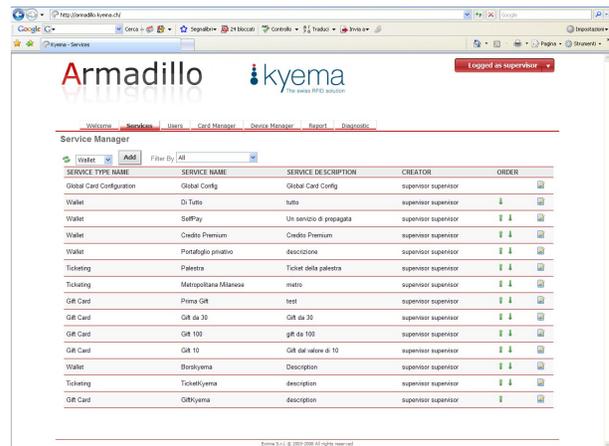
The ASP-mode licensing policy allows access to services, even with a small circuit, at limited cost.

For large circuits there is the opportunity to acquire **Armadillo** in Site Licence version with the aim of reselling the services in ASP to a company's own clients.

The Market

Armadillo is aimed at operators who deal with the same clients regularly and want to consolidate this relationship. For example:

- Banks
- Large-scale retailers
- City-owned enterprises
- Chain stores
- Hotels
- Holiday villages
- Restaurants
- Cruise ships
- Amusement parks
- Schools
- Universities
- Transport providers



Services

All the services described can be supplied and managed using a single contactless card and/or a NFC mobile phone.

Loyalty Schemes

The system offers the opportunity to configure and manage personalised loyalty schemes.

Management tools allow you to monitor the schemes in real time.

Pre-paid credit card

The service allows you to manage private pre-paid credit cards specifically for your own clients, with management tools which allow you to monitor the situation of each individual client in real time. The pre-paid credit card service may be linked to loyalty schemes.

Promotions

Personalised promotions such as amassing points or spending volume can be activated and/or linked to the pre-paid credit card and loyalty services.

Gift Cards and Coupons

The tool allows you to manage electronic coupons which can be transferred from one card to another.

Access controls

The service allows you to manage access through relevant doors or to authorise PC and internet access.

Tickets

The service allows contactless issuing of tickets, for public transport for example, or events, shows or restaurants.

Plug-ins

The plug-in APIs allow you to add new services capable of utilizing the Armadillo infrastructure to provide additional functions.



Technical Characteristics

Armadillo is a Java Enterprise product. In terms of security, durability and availability it represents the best that software technology currently has to offer. The modular setup, subdivided into clear, functional levels, enables you to maintain and develop added functionality, without risk of compromising the setup.

Client

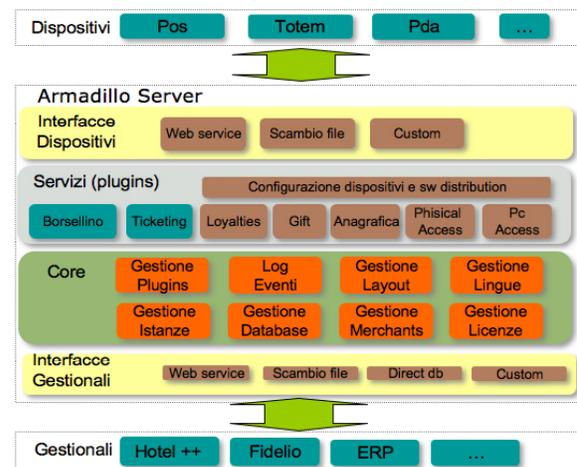
- Web interface on Armadillo server for interfacing with devices.
- ActiveX implementation for OEM applications.
- Framework for PDA and Windows-based client applications.
- C language for implementation on credit card machines.

- 100% web-based administration (Explorer, Firefox and Safari certified).

Server

- 100% J2EE server platform.
- 100% JSR-168 Armadillo Core.
- Commercial database support: Oracle, SQL server, DB2.
- OpenSource database support: MySQL, Postgres SQL.
- Supports Java application servers: Glassfish, ORACLE AS 10g, IBM Websphere, Jboss, Tomcat 6.0.
- Interfaces: web services based on Axis 2.2, message queuing Ftp, Sci.
- Client framework fully Ajax compliant.

The Armadillo architecture has been developed to allow integration with existing bank or private payment systems, with ERP/CRP systems and with the main payment processing devices in use on the market.



NFC

Near Field Communication (NFC) is a wireless technology developed jointly by Philips-Sony. It is bidirectional with a short-range radio frequency (RF) which allows two devices to communicate simply by being in close proximity. NFC technology enables read/write communication between individual mobile phones and was developed based on a combination of identification and interconnection technology. It operates at a frequency of 13.56 MHz at a distance of a few centimetres. The specifications of NFC technology are based on international standards. In addition, NFC is also compatible with the widespread contactless smart card architecture, based on ISO 14443 A/B, Philips-MIFARE and Sony FeliCa2.

Partnership

Armadillo is distributed in partnership with Eximia.

