

## Press Release

### NEW PRODUCT RELEASE: EFT Plus International™ from STJ Retail



**Toronto, May 21st 2009:** STJ Retail in conjunction with Smart Technology Solutions Limited (STS) is proud to announce the release of a new international retail payments solution. EFT Plus International™ is a globally deployable smart card application framework which delivers a variety of application modules including Chip & PIN and contactless payments. EFT Plus International interfaces to over 30 PIN pads and has more than 35 EMVCo certifications. It was built from world leading EMV experience gained while supporting over 120,000 POS devices (70,000 being IBM 4690 technology installations) across Europe, North America and Asia.

EFT Plus International is a software only solution that was specifically designed for the IBM 4690 operating system. Unlike other solutions currently available in the marketplace, EFT Plus International retains the security and redundancy of the 4690 environment and does not require any hardware modifications or additional wiring. Implementation in this environment requires limited customization and the entire solution can be delivered as a turnkey offering from STJ Retail.

With this new product, 4690 retailers with multinational operations can deploy a single payments solution in order to address the unique EMV requirements of a wide variety of countries. Implementing a common solution across multiple geographies will substantially reduce support fees, maintenance, training and other operational costs associated with retail payments. "EFT Plus International was built upon best practices and lessons learned acquired from numerous certifications and implementations. It is designed to lower total cost of ownership and accelerate speed to market concerns that have been expressed by international retailers", commented Dave Mahr, Senior Director of STJ Retail.

EFT Plus International offers extensive flexibility and scalability while enabling rapid speed to market. Other card types and drivers can be easily added, providing retailers with revolutionary flexibility in terms of devices, applications and payment methods. This flexibility will also allow future requirements for smart cards to be delivered without large scale investment or development. Cameron Olsen, Vice President, Business Development,

STS stated that “The solution is a combination of collective wisdom, proven processes and unique technologies that provide both interoperability and enhanced security. This solution is designed to address the majority of retail payment concerns related to card fraud, and can be implemented and maintained in a very cost effective manner”.

EFT Plus International will enable 4690 retailers to implement a global payments solution using the latest and most secure technologies while laying the foundation for future payments opportunities. EFT Plus International was officially launched at the IBM Retail Users Group Conference in Las Vegas, Nevada on May 17th 2009. For more information on EFT Plus International please visit [www.stjretail.com/products/eft\\_plus\\_international.asp](http://www.stjretail.com/products/eft_plus_international.asp).

#### **About STJ Retail**

Headquartered just north of Toronto, Canada, STJ Retail has been providing innovative solutions to the retail marketplace for over 14 years. STJ is aligned with several major hardware manufacturers, and offers both augmentation services and/or turn-key solutions, including 7x24 hour help desk services. In addition to having extensive 4690 POS development and support expertise, STJ has invested over \$6 Million in R&D in the last 8 years and has two leading products: EFT Plus(TM), addressing Chip & PIN Compliance and Fuel Plus, a complete fuel management solution that works seamlessly in 4690 environments. For more information on STJ, please contact Dave Mahr at (905) 851-6600 Ext 115 or [dmahr@stjretail.com](mailto:dmahr@stjretail.com)., or visit the company's website: [www.stjretail.com](http://www.stjretail.com).

#### **About Smart Technology Solutions**

Smart Technology Solutions Limited (STS) is a market leading software company that delivers innovative smart card solutions through industry partnerships. STS has built 20 years' experience into its award-winning products and continues to pioneer new advances in smart card acceptance. STS is the only company that specializes in enabling the use of smart cards at any point of interaction be that retail stores, unattended devices or over the internet. STS' vision is to drive the ubiquitous use of smart cards by working with key partners to develop the full potential of the smart card infrastructure. STS' approach to issues surrounding smart card acceptance has won it a broad user base delivering solutions to key customers throughout the world. STS won the 2002 award for VISA EU and CEMEA Chip vendor of the year and its flagship product Emvelink processed the first live Integrated Point of Sale (iPOS) transactions in the UK Northampton Trial. The company was founded in 1997 and registered in England and Wales (3451884) at The Old Dairy, Brewer Street, Bletchingley, Surrey RH1 4QP. For more information visit the company's website at [www.stslimited.com](http://www.stslimited.com).