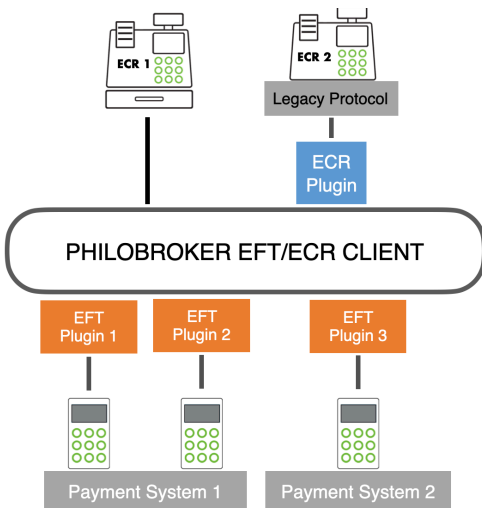


The **PHILOBROKER** solution aims at connecting devices and services in-store. The EFT edition enables the integration of Point of Sale/Electronic Cash Register(ECR) applications with EFT terminals and can be implemented as an in-house solution by a Retailer or as a service component by a Payment Services provider.

Retailers operate in a complex world. Consumers, suppliers and the economic environment and compliance regulations, create a competitive marketplace where every decision matters. With a variety of payment methods and payment providers available, retailers and merchants should be flexible to choose what is best for their business and the consumer. In many cases though, technical obstacles as well as integration costs restrict some of these options. It becomes decisive to seek solutions that overcome such limiting barriers.

The solution consists of a general-purpose Client application which is intended to be installed on the Point of Sale/ECR register terminal. The PHILO EFT Client contains a native set of Rest Web Services interface for communicating with the ECR/POS system and a plugin manager that enables connecting various EFT terminal specific custom plugins.



A custom plugin can be created for each specific EFT Terminal while POS/ECR applications can either adapt to the client or in case this is not feasible, purpose-made ECR plugin can be developed to adapt the PHILO Client to the specific POS/ECR legacy protocol.

The outcome is a solution that can serve any environment protecting investments and reducing risks direct integrations with critical POS/ECR systems - Retailers with single type or multiple Point of Sale/ECR can leverage either a single EFT Terminal across the board or multiple EFT Terminals or even multiple Payment Providers can co-exist within the same organisation.

We craft cloud technologies that enable commerce and financial services through innovation and simplicity. Our solutions and services aim for an exciting consumer experience and a simple, admin-less and robust operation for your business. We specialise in the digital transformation of legacy in-store services and the omni-channel consumer engagement!