C.A.R.D.S.
( Cashless Arcade/Redemption Debit System )
With several thousand card reader units in locations all over the country, working in various capacities, we can confidently offer a system that will suit the operator’s needs. Whether our customers are converting redemption games, arcade games, vending machines, cash register point-of-sale, or any other device that accepts bills or coins as payment, we have a cashless payment solution.

The C.A.R.D.S. Solution offers a cost effective, flexible, secure and expandable open architecture platform. The system revolves around the GemClub Memo smart card by Gemplus, the largest smart card manufacturer in the world.

The C.A.R.D.S. program is a complete end-to-end solution with several components that can be utilized to best fit the individual needs of each operator. In other words, it can be as extensive, or as simple, as you prefer.

NOW.......let the explanation begin!
CARDS

Cards:  It all begins with the card.  The C.A.R.D.S. program utilizes the Gemplus GemClub Memo card. The GemCLUB Memo represents the latest generation of secured memory card on the market. It is extremely reliable and has very attractive expansion capabilities for future applications. Additionally, the price point for these cards is very attractive in comparison to earlier smart card offerings. C.B. Sales offers the cards in a standard generic or custom version.

The card can be customized to meet your system requirements whether combined with proximity magnetic stripe, and/or barcode. The card contains 2k bits of memory and is fully capable of supporting two e-purse applications or one e-purse and one loyalty application. The card uses a T=0 protocol and communicates asynchronously with 16MB Ram or greater. The card needs to be programmed to operate in the system. This is done with the Prime Solutions Software suite, a 32 bit program certified to run on Windows 98SE, 2000, XP, and NT.
PRIME SOLUTIONS CARD ENCODING
SOFTWARE

Only for use in Full-Application. Not required for simple use

There are three software modules that make up Prime Solutions and support the issuing of the system keys, administrative programming cards, and user cards. The function of each is described below:

**Key Administration System (KAS)** is used to create, track and manage all ADMINISTRATIVE and USER Keys for your installations, by location. This program generates the ‘SYSTEM KEY CARD’, that is essential for proper operation of the location programs and terminals. This card is then given to the site manager, allowing them to load the appropriate keys into their CARD Readers and (if required) Admin Card Maker and User Card Maker. Also, this card, or a duplicate, should be held in a secure place, should fire or any other disaster occur.

**Administrative Card Maker (ACM)** is used to create all Programming and Maintenance cards that are required by the Card Readers in the field. Additionally, it is used to program the ‘Collection & Upgrade Unit’ (the GMX). It is activated by the ‘System Key Card’, which was created by the KAS program.

**User Card Maker (UCM)** is used to create and manage individual user’s cards and (if desired) to add value to these cards. The amount of value that can be assigned is completely controlled by the system administrator through the use of UCM ‘Bank Accounts”. The users’ cards can be distributed during the card production or loaded into Revalue Stations to be dispensed.
Revalue Stations

The C.A.R.D.S. card has several ways to have funds loaded into it. Value can be loaded from User Card Maker, attended point of sale stations (Elite 510 and Portable Elite 770) and unattended re-value stations including: Cash to Card with or without optional visitor/guest card dispenser and Credit Card to Card units.
OFF-LINE, STORED VALUE CARD READERS
by application:

Arcade/Redemption Game Controller - The game controller offers a simple, inexpensive alternative to traditional payment and redemption systems. The unit allows a user to walk up to the game and insert their card to activate the machine. The user has the choice of deducting $1, $5, $10, or $20 from their card with the push of a single button. The card balance is reduced by the amount of the selection. At the conclusion of the play, the customer can simply remove their card from the game reader. If they wish to collect any unused or accumulated credits, they press the ‘Ticket’ button on the game and the appropriate amount is credited back to the player’s card.

Vending - A card reader is mounted into the vending machines, typically, where the bill acceptor mount is located, the installation varies on make and model of machine. A program has been developed that can interface with most makes and models of vending machines produced in the last 16 years. Customers insert their card and make a selection on the vending machine. Upon completion, the ending balance is written back to the card and returned to the user. On certain single-price drink machines, the value is deducted from the card as soon as the card is read. This forced-vend operation is a function of the machine and not the card reader. All other vending machines allow readers to operate so that a customer can insert a card and read their balance without having to make a selection and debiting the card balance.

Counter Top POS Terminals - The C.A.R.D.S. solution offers the Elite 510 countertop POS terminal and the portable Elite 770 each with a smart card reader that is incorporated into our POS interface line. These terminals function as add value and debit stations. They support two different PIN code definitions that prevent unauthorized use of the cards. A receipt is generated for each transaction. The Elite 510 is capable of accepting credit and bank debit cards. The Elite 770 has a portable design that allows you to carry it to the customer, who can insert their card and conduct either an add value transaction or cashes them out when the customer wishes to cease play. The 770 of is capable of conduction approximately 200 transaction on a full charge.
The C.A.R.D.S. Solution offers many benefits like:

**Increased Revenues** - It has been proven that card systems increase revenues. The C.A.R.D.S. users find it easy to use and like the fact that they don’t have to search for change when making purchases. The users typically purchase more products and services when using a card verses a cash system. In addition to the increase in sales, the monies are prepaid which means that cash float is a direct benefit to the system.

**Increased Efficiency** - Operational efficiency is improved with the reduction of cash handling, waiting in line, improved machine performance and easy of use. The users find that with the elimination of searching for cash and making change, that the time waiting in line is reduced. The merchants find that they can reduce the number of payment points while maintaining a high level of service. Machine performance is improved by not having to insert multiple coins to make a purchase, copy, or vend a product.

**Reduced Cash handling** - Cash handling is reduced in several areas like machine collections, cash draws, and back room counting. The use of the C.A.R.D.S. system allows for fewer collection points by eliminating the need for cash vending. The system can eliminate shrinkage and increase profits through better accountability.
Customer Convenience - The system eliminates the need to carry multiple cards, offers an easy method of payment for service and products and is easy to use. The users like the fact that they only need to carry one card for ID and making purchase. The reduction in the transaction time also minimizes time waiting in line.

System Flexibility - The C.A.R.D.S. system is a stored value system. The system is based on an open architecture platform which allows for the customers card to be used in multiple applications. The intelligence in the C.A.R.D.S. system is between the reader and the cards. Additional units can be place into service or moved to a better location without having to require or add additional software packages like some other systems. The points of payment are virtually unlimited as the system can grow as additional machines are required. This feature allows you to meet your requirements today while allowing for future expansion and growth.

C.A.R.D.S. is a reliable, proven, system based on a sound hardware and software platform to bring you and your customers the benefits of a cashless stored value program, backed by companies with over 16 years of stored value experience. The result is a winning combination.