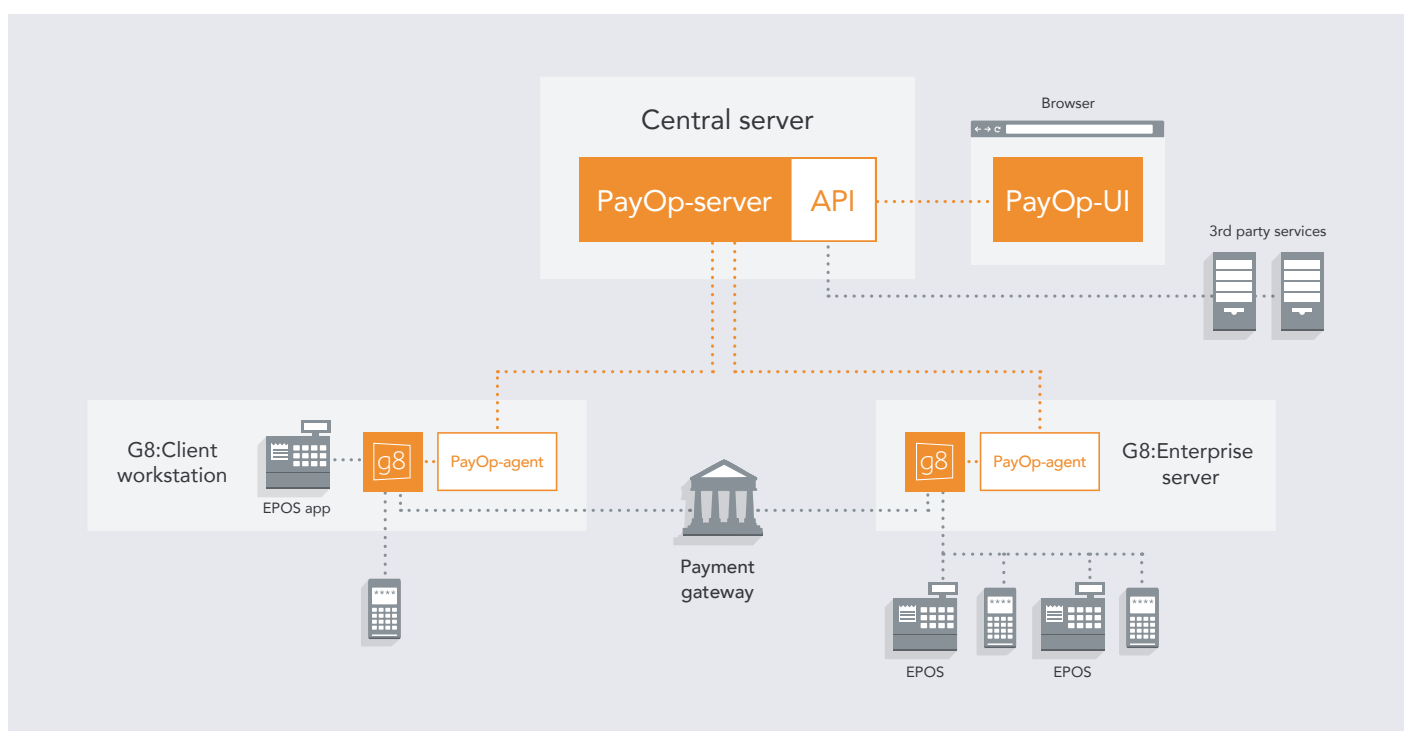Payments are a critical component of a merchants business today. It has become a mission-critical business system. Any disruption to services has a massive impact on business operations and to the end customers. Therefore, it is important to make sure that payment systems always stay up-and-running and up-to-date. Powerful operational management systems are required to do this and to ensure high quality customer service is maintained, business efficiencies are delivered and cost savings are achieved. It is now important to be able to support the latest terminals from multiple manufacturers and to avoid becoming locked into a single supplier.

PayOp is a complete terminal and payments operation tool. It comprises traditional terminal management functions, such as device firmware updates, and advanced features including transaction analytics and payments insight, all the while being manufacturer and device agnostic. Deployed in a central location, solution and service providers can administrate all aspects of payments-related configuration, track terminal usage and spot potential problems in real-time. New stores can be on-boarded quickly and operations can be alerted to suspicious activity and unusual behaviour. Akin to a network management tool in an IT infrastructure environment, it is the must-have operational tool for managing complex in-store payments solutions.

PayOp is a Java Enterprise (J2EE) database-backed application, typically installed on a central server or cloud service. Remote G8 instances connect to PayOp to provide the latest status information and to pull down updates. It has a web front-end for easy administration and a simple, but comprehensive, API for integration with other business systems and operational tools.

Core Features

At the heart of PayOp are four core features, sufficient to set up and maintain an in-store payment solution:

Terminal reporting

PayOp provides a live view of an estate's terminals. It might be enough to simply know if a terminal is currently connected, but ancillary information is also collected, such as terminal model, software version and connection information, like IP address, to allow real-time troubleshooting and diagnosis.

Remote Terminal software download and update

PayOp can push down firmware and other software updates to terminals, including encryption keys.

Remote Payments configuration

Set up your payments configuration once, and have it propagated to your whole terminal estate; alternatively, pilot new configuration on some select terminals first.

Web admin and API

Administrate your terminal estate using an easy to use web interface, with secure access control and privilege levels, ideal for an operations team or business team alike. Expose tailored views and functions to specific user groups. Through its comprehensive RESTful API, PayOp can also be integrated into existing systems, such as monitoring tools, dashboards and even those of third-parties such as hardware maintenance providers.

Additional Features

Useful features for getting more from your payments solution:

Asset Tracking

Simple check-in check-out of terminals at locations, to help with P2PE chain of custody requirements.

Transaction Reporting

PayOp collects real-time transaction data, excluding PCI sensitive data.

Notifications

Send alerts to designated personnel by email or SMS based on any number of configurable parameters.

Scheduling

Plan for configuration or software updates to happen at a particular time; manage updates in batchs; or trigger them from the POS.

Smart Features

Advanced data monitoring and analysis to spot potential problems before your customers do:

System integrity checking

Continual monitoring of software versions, connection details and terminal usage compared with expectations, to help spot rogue or compromised devices. Verify terminals by serial number.

Transaction insight

PayOp can spot unusual behaviour or trends in payments processing, such as a higher-than-average use of signature verification instead of PIN, fallback to magnetic stripe, or the reason behind a large number of declined transactions.

If you would like to discuss your requirements with our team, please send us an email to info@stspayments.com or call the office on +44 (0)20 8680 0252.