



Always Available

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Company Summary

On-Line Strategies' ('OLS') mission is to deliver value-priced solutions to our customers through the development and sale of products and services to the Personal Consumption Expenditures ('PCE') transaction processing market. OLS specializes in the sale of products (software) and services related to payment processing in the expanding PCE market. Typical requirements in this market include electronic payment acceptance, 24x7x365 production support, integration of traditional and Internet-based payment solutions, and performance optimization.

The company provides strategic and technical business process consulting, production and performance support services, as well as OLS-developed products and services for implementation, integration, monitoring, and decision support. Systems and related on-line processing supported by OLS typically include automated teller networks, point-of-sale devices/networks, and third-party pharmacy adjudication networks.

OLS customers are any enterprise needing support of their "mission-critical payment" systems. Due to the extremely high total cost of ownership ('TCO'), the classic market characterization of the in-house systems user in the PCE transaction market is organizations whose annual revenues exceed \$1 billion. The high cost of traditional in-house solutions forced many organizations to use some form of service bureau or outsourcing solution.

OLS has used its experience and industry knowledge to develop an industrial-strength software product solution addressing the most current standards and using the most current, widely accepted technologies. This solution is deliverable as an in-house solution at a TCO that is orders of magnitude lower than the typical legacy offering. Additionally, the solution is deliverable as a managed service that completes favorably with the typical outsourced or service bureau solution. This allows almost any size organization to have a payment solution they control. OLS' current product mix consists of two service offerings and two product solutions.

Consulting Services is a traditional service offering sold on a one-by-one basis, usually "by the day" or "by the project." OLS offers a variety of consulting services on a stand-alone basis, as part of an implementation project or as ongoing production support of a payment solution implementation. Consulting services available include systems integration, project management, business consulting, technical consulting, risk mitigation and migration planning.

Production Support Services is a recurring services offering supporting a customer's 7x24x365 operation. We specialize in rapid-response problem solving, performance optimization, and value-added support. No one knows mission-critical OLTP better than our team of experienced engineers. Reflective of our excellent service levels is a retention rates for production support above 90% with losses mainly due to acquisition-related consolidation.

Company Summary

OLS.Switch is a market-proven PCE payments software product developed in 2004 through 2006. You can use OLS.Switch to:

- Replace your current transaction processing environment (issuer or acquirer).
- Work in conjunction with your current transaction processing environment to add new services while reducing development costs.
- Transition from an outsourced to an 'in-sourced' solution.
- Install an in-house payment processing solution for the first time.

With each of these strategies, OLS.Switch can reduce your overall cost of operations, resulting in a rapid 'mean-time to payback' on your investment. For newcomers, part of that payback is being able to focus your efforts on your vision and your solution rather than worrying about the details of the underlying technology.

The payment systems marketplace is quickly moving away from outdated 'legacy' OLTP environments. By basing OLS.Switch on the Java 'virtual machine' environment, OLS customers can choose the operating platform that best suits their enterprise's capabilities.

OLS.Host is our newest managed services payment processing solution offering. Our managed service payment solution model closely resembles those offered for conventional business applications in a Software as a Service ('SaaS') environment. In the OLS.Host model, one key facet is that it's your solution, doing what you want when you want it.

You can use OLS.Host to

- Replace your current switch or processor with a managed services solution you control.
- Work in conjunction with your current switch or provider.
- Add a new payment type or service.
- Transition from one payment solution to another.

OLS.Host delivers all the benefits of an in-house solution, with none of the IT operations headaches. OLS provides management, monitoring and support for the payment switch processing, freeing up our customers to focus on business issues not technical ones. With OLS.Host, our customers have time to create and implement revenue building strategies rather than putting together tactical expense reduction plans.

OLS provides strategic and technical business process consulting, production support services for integration, monitoring, and decision support to medium and large enterprises in support of their mission-critical payment systems. We support both issuer and acquirer payment systems including some of the nation's largest automated teller networks, point-of-sale networks and third-party pharmacy networks. For the past decade, our customers have entrusted OLS with the care, custody, and control of these highly complex, mission-critical systems that collectively process billions of dollars of non-cash transactions annually.