About ATIOnet

Contents

About ATIO International

ATIO International is a key supplier of integrated solutions for the retail downstream petroleum in non-central markets, with a key target on Latin America, Middle East and Africa.

ATIO International integrates existing technologies from major manufacturers with its own intellectual property at hardware and software level to provide unique and comprehensive solutions both for Retail and Industrial sites.

ATIO International solutions cover the following areas:

- Retail Point of Sale:
    - C-Store
    - Forecourt (Full service)
    - Pre-Pay (Self Service)
- Back Office
    - Accounting
    - A/R
    - A/P
    - Customers
    - Inventory

- Fleet Management
        - Loyalty Management
    - Head Office
        - Accounting
        - A/R
        - A/P
        - Customers
        - Inventory
        - Fleet Management
        - Loyalty Management
    - Industry & Wholesale
        - Card Locks
        - Homebase
        - Mining
        - Marine stations
        - Railway
        - Airports (in-to-plane)
        - Agro

ATIO International is a Microsoft Gold Partner with products are developed on the latest platforms and permanently updated with State-of-the-art technologies.
ATIO International is a pioneer in adopting Cloud Based Technologies and has presented its **ATIOnet** solution on Microsoft's developers Key Notes in the US as an example of the first-in-class cloud solution for B2B markets.

About ATIOnet

ATIOnet makes owning your own private card extremely simple and affordable. No matter what size your operation is or may become, **ATIOnet** solves all the information processing issues for you.

ATIOnet provide the tools to capture and process the transactions; the portals for fleet managers and site owners to follow up their transactions and operations; the procedures to calculate and document what has been delivered by whom and to whom and the best practices to integrate all this information into a consolidated easy-to-use system.

Customers previously using a traditional approach with on premise, self maintained systems frequently discover they have an army of administrative resources and IT support guys to make the network run and the numbers flow. With **ATIOnet** they can minimize this assignment providing the best service to their fleet customers with minimum in-house resources.

Other customers have discovered that they are sharing the profit of customers they have captured and maintained with networks that provide little more than a financial follow up of the fleet balance and usage. They are also satisfied to provide a differentiate product to the customers keeping property over the relationship.

What size is right for me?

ATIOnet basically offers three flavors or subscription modes:

1. **Homebase**: targeted on the subscribers that own the three cornerstones of the system: Sites, Fuel and Vehicles. They are basically demanding a tool to improve the control on how their fuel is used in their sites.
2. **Retail**: Targeted on subscribers that own the Sites and the Fuel but not the vehicles. Typically a Single Site owner or a Single Owner of multiple sites that offer a pre or post paid service to his local customers who are able to refuel in any of his sites and pay in a single periodical statement.
3. **Network**: Targeted for subscribers who only own the private labeled card and use third party stations and offer the service to fleets. This subscribers need the tools to run their core business and therefore are extremely demanding.

Is my business big enough for ATIOnet?

ATIOnet can serve any customer size: from a single-site single-fleet business, to a multinational retail network with international clearing. No project is too small for **ATIOnet** since its cloud technology allows operating at marginal costs for every subscriber.

What's in ATIOnet for me?

ATIOnet assists you in every process from Authorization processing to Network Monitoring and maintenance. Including: Card Issuing; Transaction capture and transport; Cardholder statement processing; Site statement processing; Billing processing; Clearing processing; Fraud prevention and control; and Back office operation.

At the same time **ATIOnet**'s open approach protects subscriber investments in site level application by providing processing capabilities for the most popular systems, both in wholesale operations (Gasboy, Petrovend, etc.) and in Retail (ISO 8583, SPDH, Mannatec, etc.).

Key considerations when implementing ATIOnet

There are several areas of activity that need to be consider in order to deploy the solution successfully:

- Connectivity
  - Device level
  - Processor level
- Master Files
  - Sites
  - Customers
  - Vehicles and Drivers
  - Identifications

- Rules
    - Service Level Agreements (Contracts)
    - Group Rules
    - Individual Rules
- Operation
    - Network Configuration & Monitoring
    - Exemption handling
    - Billing configuration and processing
    - Identification issuing
    - Statement processing

ATIOnet Value Proposition

Traditionally customers had two options for implementing private-labeled cards:

1. Buy a software and run their own operation: which quickly becomes a costly nightmare
2. Fully outsource the product on a network provider: making it almost impossible to differentiate the product from others and turning the supplier into a partner (they usually charge a percentage of the transaction).
Many site owners have decided to hand over their private customers to networks just to eliminate the costs of maintaining the systems they put in place a few years before.

ATIOnet provides a third approach making possible for a site owner to become a private-labeled card owner without any of the associated costs of running complex technologies and avoiding variable costs associated to the transaction.

For a flat fee and after a small start-up process the owner manages his business with no concerns at all on running the technology that makes it possible.
There are many key processes involved in end-to-end processing of a private card:

- Authorization processing: with all the rules a gas station (retail or not) requires to control its fuel
- Card (identification) Issuing
- Transaction capture and transport
- Cardholder statement processing
- Site statement processing
- Billing processing
- Clearing processing
- Fraud prevention and control
- Back office operation
- Network Monitoring and maintenance

Traditional approaches use different specialized systems for each of this topics creating a highly

complex integrated (or not) system. This approach is inefficient and costly, both in capital as well as resources.

ATIOnet solves all of these challenges from a single platform and without any stress for the subscriber's organization.