



The **n&ts group** operates in the electronic payment sphere of credit cards, debit cards, pre-paid cards, petrol cards and loyalty cards.

The parent company **n&ts SpA**, an Italian concern founded in Milan in 1995 is the national leader in the development of software applications for managing electronic transactions in multichannel payment.

Its main purpose is to offer the “electronic money” market global solutions specific to each market segment, thanks to the proficiency and synergies between the companies belonging to the group:

n&ts software design and consultancy

L&ts hardware proposals

s&ts service and maintenance.

MISSION

To achieve an increasingly important position in the finance, services and telecommunications sectors, interpreting the new scenarios and challenges created by electronic money in a strategic manner and offering innovative, targeted and efficient products.

The approach of the **n&ts group** aims to create hardware and software solutions, for departmental mission critical contexts, winning for Price vs Performance and Time to Market.

OFFER

Products are offered by proposing customized software and/or hardware solutions integrated into the client's IT system.

The software technology, developed entirely by **n&ts** is certified by the major operators present on the market, both at a national and international level (Abi, Co.Ge.Ban, Progetto Microcircuito, American Express, Cirrus, Diners Club International, Edc/Maestro, MasterCard, Visa, Jcb, Dkv, Routex).

PRODUCTS

The commercial range is based on software products of the ® registered **Financial Systems** suite interpreting and satisfying the demands of the electronic money market through applications with a high technology content characterized by the Made in Italy philosophy:

ACFS® Card management

FTFS® Terminal management

NTFS® Device management

IGFS® Payment gateway

MTFS® Payment processor

GRFS® Payment routing.

STRUCTURE

The **n&ts group**, which has its operating bases in MilanoFiori and Rome, has a top level team with an average of ten years' experience devoted entirely to software design and related consulting and assistance services.

The decision to adopt the remote-assistance format ensures that help reaches the clientele in real time, independently of their geographical location.

TECHNOLOGY

The applications created by the **n&ts group**, with object oriented design logic for open or standard architectures, are based on innovative technologies such as java, relational data base and integrated business continuity functions.

Developments aim towards technological innovation, the autonomy of the hardware platforms and the safeguarding of software investments through total modularity, scalability and portability of the applications created.

CERTIFICATION

For the organizations requiring such, both at a national and international level (Abi, American Express, Diners Club International, Europay, Jcb, Visa, MasterCard, Routex, Dkv) **n&ts** ensures the certification of its products or, in the case of clients providing services, the approval of specific installations.

The company processes are monitored by quality management systems certified by TÜV CERT as per the EN ISO 9001:2000 standard.

PARTNERSHIP

Partnerships with the leading exponents of the Information and Communication Technology sector enable the **n&ts group** to market hardware and software solutions aimed at satisfying the requirements of the various sectors of the "electronic money" market.

The solutions proposed range from fault tolerant and high availability hardware platforms, to specialized cards for communication interfaces and cards which implement hardware security module functions.

MARKET

The **n&ts group** has achieved a leading position in diversified market segments, meeting with great success at a national and international level.

In over ten years of business it has counted among its clients the most important companies of the finance, telecommunications and services sectors.

FINANCE

The successes of the **n&ts group** are centred on card management functions for the international credit and debit card circuits using EMV technology (Visa, MasterCard, American Express, Diners) and on the complementary functions which range from fraud prevention to the management of prepaid cards.

Brilliant results have also been achieved by the **n&ts group** for its POS terminal management, dealer station and Web ATM applications.

TELECOMMUNICATIONS

The **n&ts group** has a solid installed base for all functions associated with the direct debit of services provided through electronic payments, using payment processor applications.

Another extremely important sector concerns the multichannel payment gateways for topping-up utilities prepaid by means of electronic transactions.

SERVICES

In the service sector, the **n&ts group** plays a leading role, proposing a range of specialized applications for the oil, television, motorway and energy sectors.

Its avant-garde e-commerce payment gateway applications, which conform to the international specifications, are installed at companies operating in the insurance, energy, telephone and service provision sectors.

RESULTS

The year 2010 is expected to deliver a group result featuring profits equal to € 10m, coupled with a remarkable rate of growth, profitability, proficiency and visibility.



Networks & Transactional Systems



Services & Technological Solutions



League & Trusted Supports

MilanoFiori Strada 4 Palazzo A5 □ 20090 Assago (MI) □ Italia
Tel. +39.02.822765.1 □ Fax +39.02.57514170 □ www.netswgroup.it □ marketing@netswgroup.it