

# VERIFONE PAYWARE SOLUTIONS



PAYMENTS ARE JUST THE BEGINNING.





Supports multiple applications, systems, users and locations.

## PAYware Solutions

With a wide range of card acceptance software solutions, VeriFone's PAYware software solutions provide powerful capabilities and sophisticated technologies for any customer in any environment.

VeriFone payment processing software solutions enable businesses of all types and sizes to quickly and securely process electronic payments including credit, debit, loyalty/stored value gift, purchasing cards (levels II and III), checks, EBT and more. VeriFone offers compelling PC-based, payment gateway and OS independent solutions - from standalone applications to customized, enterprise level payment servers - that meet nearly any need.

### PAYware Transact \*Supports VeriShield Protect

PAYware Transact is a powerful, highly scalable payment platform was made for high-volume, enterprise level transaction processing for businesses of any size. PAYware Transact helps consolidate payments from different sources like the POS, e-commerce, MOTO / call center environments and streamlines these concurrently while maintaining high throughput and complete security.

PAYware Transact provides the ultimate in flexibility. Its Java™-based engine is operating system, database, and machine independent, so it can be easily integrated into a wide variety of POS systems, databases, and corporate financial environments.

Further enhance you solution with management features like BIN management, store and forward capabilities, and VeriShield Protect, an end-to-end data encryption solution that eliminates usable cardholder data from your systems.

capture and reporting and adheres to the latest PCI DSS security standards.

### PAYware PC

PAYware PC provides secure, end-to-end payment processing and a multitude of advanced features complimented by an intuitive interface based on 2007 Microsoft Office.

PAYware PC can handle any payment need—credit, debit, checks, gift/loyalty, EBT, purchasing cards (levels II & III), Interac debit, and more—while providing the comprehensive functionality to easily manage customer records, payment schedules, contracts, payment devices. And with the ability to accurately perform nearly any task such as settlements, report generation and solution updates automatically, PAYware PC eases the daily burden and lets you focus on other aspects of your business.

### PCCharge

PCCharge software, our legacy PC-based solution, turns any PC or PC-based POS system into a secure payment-accepting device. It supports a wide range of peripherals, making it easy to accept all payment types including credit, debit, EBT, checks, stored value/loyalty, purchasing cards (level II), Interac debit and more. PCCharge is a cost-effective solution for all business types including brick-and-mortar merchants, e-commerce, MOTO, and QSR/restaurant.

Through its intuitive GUI, PCCharge allows merchants to easily maintain a customer database, manage recurring or installment billing, and run robust, business-friendly reports.

## Extraordinary Value and Depth

VeriFone offers an extraordinary range of card acceptance software solutions that bring powerful capabilities and sophisticated technologies for any customer in any environment. VeriFone brings the most established quality brand name that represents worldwide leadership in payment security, innovation and quality.

VeriFone offers the deepest and broadest portfolio of hardware, software and services. Strategic integrations. Industry partnerships and global resources.

## Unrivaled Expertise

Having been at the forefront of innovation and design in secure electronic payment technologies for over 25 years, VeriFone has millions of transaction solutions installed at locations around the world. We develop solutions that support changing requirements and emerging technologies to bring you only the best in security, compatibility and reliability. Our knowledge of security standards is an unmatched strength you can count on from our global engineering and development teams— we make it easy for you to adapt to a dynamic market and stay protected from payment fraud.

VeriFone solutions offer ultimate durability, implementation and future-proof upgrades, in addition to the most PA DSS and PCI approved solutions in the industry.

## Partner Connections that Go Beyond Expectations

VeriFone assembles powerful teams of industry experts from specialized vertical markets to create new solutions and improve existing products.

## Commitment to Payment Security

VeriFone's global knowledge of payment security standards and certifications is unmatched. Our solutions continually evolve to incorporate the most stringent security standards and industry best practices worldwide.

## End-to-end Support

VeriFone has worked closely with industry leaders during development to ensure our solutions are easy to implement in both large and small environments. We have developed the flexible infrastructure necessary to bring our complete software solution suite to market, and all are backed by VeriFone's unparalleled customer support and commitment to provide you with all you need.

All you need is VeriFone—your single point of contact for payment solutions!

PAYware  
Transact

PAYware  
Connect

PAYware  
PC

PCCharge

## One Integration. Multiple Solutions.

VeriFone is continually innovating to maintain the highest security standards with a wide range of global PCI accepted payment software solutions.

### PAYware Software Solutions: A Smart Investment

#### Highest Security Standards

As a hosted gateway solution, PAYware Connect adheres to the latest PCI DSS validation. As licensed software applications, PAYware Transact, PAYware PC and PCCharge are all PA DSS validated and include the highest security safeguards and anti-fraud controls. VeriFone is continually innovating to maintain the highest security standards with a wide range of global PCI accepted payment software solutions.

#### PAYware SIM

PAYware SIM provides a single interface to simply and securely integrate Windows-based POS systems with VeriFone's complete portfolio of payment engines and PIN pads.

PAYware SIM provides a single interface to simply and securely integrate Windows-based POS systems with VeriFone's complete portfolio of payment engines and PIN pads. By writing the application only once, integrators and resellers can offer a fully integrated payment processing solution with multiple choices of payment engines and devices.

This secure developer tool greatly reduces the complexity and associated costs of achieving PCI requirements. PAYware SIM drives the payment devices, securely collecting both sensitive and non-sensitive transaction data. It passes only the payment command to the POS. By shielding POS applications from transmitting or storing sensitive data, PAYware SIM lessens the burden of PA DSS certification. It also cuts down on the time and expense of a PA-DSS audit because PAYware SIM is already PA-DSS accepted.

#### Comprehensive Services Offering

VeriFone is committed to delivering first class customer service with unsurpassed responsiveness and technical expertise.

VeriFone Services adheres to the highest standards of customer service by forming close partnerships with our customers to understand their needs today and in the future and to deliver a comprehensive service offering to meet those needs. The organization is staffed with professionals who are trained and compensated to deliver superior customer service. VeriFone can tailor service programs to meet specific needs and/or requirements in addition to offering cost-effective, packaged programs.

#### Strategic Partnerships

Far more than a handshake, VeriFone's partners play an important role in delivering the right solutions on time and on budget. VeriFone continues to establish and maintain long-standing partnerships with developers, financial institutions, payment processors and service providers. Our partnerships are one reason we're the global leader in providing technology that enables electronic payment transactions and value-added services at the point of sale.

### Integrating into PAYware Software

#### The Benefits of Integrating with PAYware Software Solutions



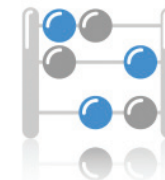
- **Comprehensive Solutions Portfolio**

VeriFone offers a broad portfolio of flexible, powerful and secure payment engines.



- **Common PAYware API**

PAYware solutions provides a common API across solutions portfolio – once you have integrated to one of the PAYware applications, you can effortlessly integrate to one of the other PAYware applications with little to no additional coding required.



- **Payment Transaction Flexibility**

PAYware solutions are highly scalable and flexible and offer interactive real time processing and offline batch transaction processing to accommodate high levels of growth and activity. They support numerous market types including e-commerce, MOTO, restaurant and retail environments, catalog, quick service and hospitality / card present, healthcare / FSA and more.



- **Adaptable to Customer Needs**

Designed to grow with your business, supporting multiple applications, systems, users and locations.



- **Flexible Solution Configurations**

PAYware solutions support multiple deployment options

1. Payments in the lanes/site/store (PAYware PC, PCCharge)
2. Corporate / Enterprise Payments (PAYware Transact / PAYware Connect)
3. Hosted/Managed Payments (PAYware Connect)



- **Unsurpassed Payment Security**

VeriFone solutions offer the best of breed payment security designed to help partners meet card association and local market requirements. Solutions adhere to all PCI guidelines. PAYware SIM helps to greatly reduce the complexity and associated costs of achieving PCI compliance for card present transactions.

Designed to grow with your business, supporting multiple applications, systems, users and locations.

### The Benefits of Integrating with PAYware Software Solutions



- **Ease of Integration**  
PAYware solutions support a variety of integration languages and methods including .Net, C+, TCP/IP Sockets, Socket Method, Data Queue Method, Direct Java Method and more.



- **Highly scalable**  
PAYware solutions are designed to help partners meet their clients' needs for increased throughput and high-volume, enterprise-level payment processing. Designed to grow with your business, supporting multiple applications, systems, users and locations.



- **Environment Flexibility**  
Solutions support a variety of network topologies including O/S, wireless, WAN/LAN environments, databases, system agnostic and certified by all major processors.



- **PAYware SIM** - a single interface to simply and securely integrate Windows-based POS systems with VeriFone's portfolio of payment engines and PIN pads. By writing the application only once, partners can offer a fully integrated payment processing solution with multiple choices of VeriFone payment engines and hardware devices.



- **Payment Network Options**  
PAYware solutions are certified by over 30 of the largest card transaction processors, enabling partners to have the freedom to support an expansive base of merchants and their respective processor relationships.



- **Payment Device Support**  
If required, PAYware solutions also effortlessly support numerous hardware devices including MSRs, customer facing terminals, portable terminals, contactless payments and more.



- **Multiple Tender Type options**  
PAYware solutions support several payment options including credit, debit, checks, EBT, purchasing card (Level II and III), gift card, stored value/loyalty, private label cards, and electronic check transactions.

VeriFone's global knowledge of payment security standards and certifications is unmatched. Our solutions continually evolve to incorporate the most stringent security standards and industry best practices worldwide.

### VeriShield Protect Offers Benefits Beyond End to End Encryption

VeriShield Protect is a breakthrough global end-to-end payment card security solution that ensures cardholder data cannot be compromised, even in the event of a breach. VeriShield Protect shields credit and debit account information from the moment a card is swiped until the data is received at a secure decryption appliance located in a retailer's secure data center, at an off-site service provider, or at an acquirer or processor organization.

Employs a breakthrough technology called VeriShield Hidden Encryption (VHE), a format-preserving encryption that encrypts the primary account number and discretionary data in a manner that other applications interpret as valid card data. Card data is never in an unprotected state while in your systems until it is decrypted by the decryption appliance. Visit [www.verifone.com/verishield-protect](http://www.verifone.com/verishield-protect)

### VeriFone's Commitment to Payment Security

For more than 25 years, VeriFone has lead the industry in payment security, integration, and flexibility and helped retailers achieve their goals with safe, innovative and reliable end-to-end payment solutions. VeriFone's global knowledge of payment security standards and certifications is unmatched.

- The only payment terminal manufacturer elected to the PCI Security Standards Council's Board of Advisors
- VeriFone payment platforms support the most stringent security standards around the world, extending peace of mind to the point of sale and helping simplify compliance.
- Dominating the payments industry, VeriFone offers more PA DSS and PCI PED approved solutions than any other vendor
- Weekly Payment Security Newsletter helps retailers get the latest information on payment security news, trends, standards updates, events, and technologies. Email [securepayments@verifone.com](mailto:securepayments@verifone.com) to register today.
- Annual Retail Payments Security Conference is dedicated to providing retailers the most up-to-date information on payment security standards and new payment technologies, trends and applications.
- [SecureRetailPayments.com](http://SecureRetailPayments.com) website provides a one stop shop for all the accurate and helpful information you need to better understand what is required to fully protect cardholder data from compromise.



## About VeriFone

VeriFone is a global leader in secure electronic payment technologies. We provide solutions, services and expertise that enable electronic payment transactions and value-added services at the point of sale and in self-service applications.

Our software and systems process a broad spectrum of payment types, incorporate existing and the latest in emerging technologies, and comply with all major global security standards. We operate with a network of nearly 30 sales and marketing offices throughout the world.

Contact us today to put your payment vision in motion. We'll discuss your specific requirements and talk about all that we can deliver to implement a comprehensive, reliable and secure payment solution.

Contact us at [salesinfo@verifone.com](mailto:salesinfo@verifone.com)