

## BENEFITS AT A GLANCE

- Develop competitive card products and value-added programs to increase customer acquisition, satisfaction and retention
  - Efficiently manage your merchant accounts from account set-up, to settlement of funds, to payment processing
  - Reduce the risk of fraud and safeguard your brand by securing sensitive cardholder data
- Support multiple brands and card types, including credit, debit, prepaid and private label



## Comprehensive Card Management Solution Centered on Your Business Needs

VeriFone's PAYware CMS (Card Management System) is a comprehensive card payment solution for banks, financial institutions, processors and retailers who wish to issue cards and accept electronic payments. It supports all aspects of card and merchant management, payment authorization, clearing and settlement.

PAYware CMS is a flexible, modular and business-driven solution designed to address the main business challenges facing the card industry today, which include the importance of innovation, differentiation and customer retention in an increasingly competitive environment.

PAYware CMS enables you to easily set up and manage feature-rich card programs for

both physical and virtual card payments. Because it is highly customizable, it allows you to create innovative card offerings through defining card parameters like account fees, credit lines, promotions and payment/billing options. Then it matches prospective applicants to card offerings, automates the application process, sets up accounts and initiates card production, and monitors credit applications. This complete solution even includes debtor management and supports chargeback processing for issuers.

PAYware CMS also supports individual merchant needs such as acquiring services contracts to accept, authorize and settle card transactions. It also offers multi-merchant support at all levels—including the branch/store, department and device level (POS

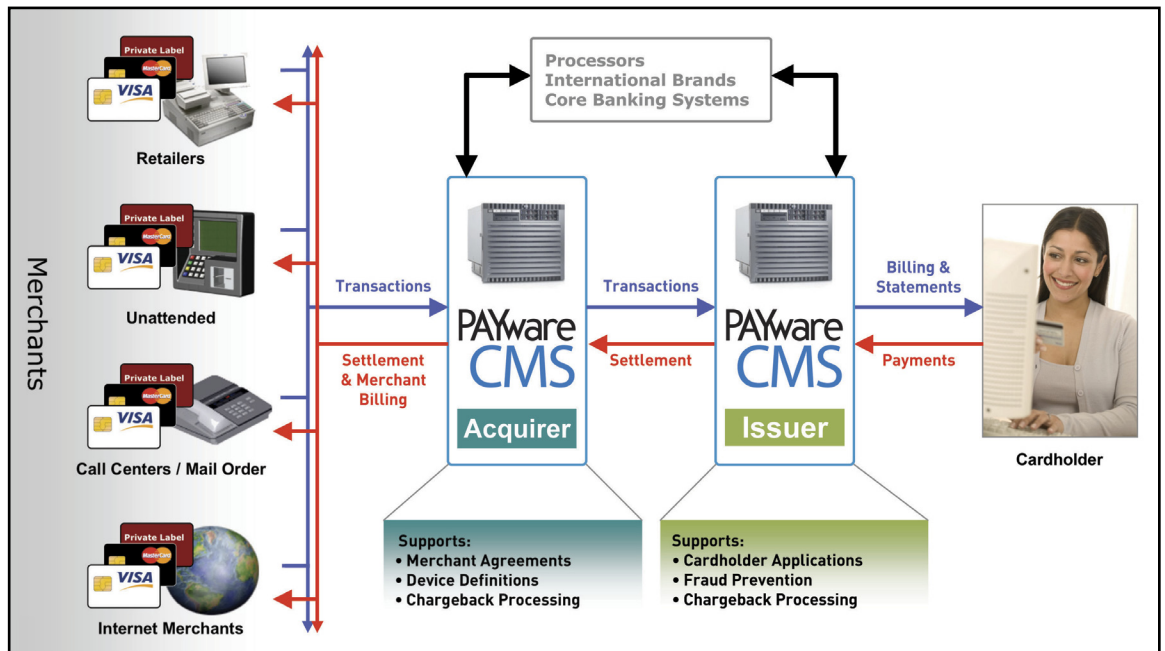
devices, ATM, manual, Internet). Finally, multi-currency, multi-brand, and multi-card types are supported.

Advanced security features including data encryption and audit trail logging of user activity allow you to comply with the Payment Card Industry Data Security Standard (PCI DSS), reduce the risk of fraud, and protect your brand.

Count on PAYware CMS as your powerful card management tool to meet the needs of today's competitive cards market.

# PAYware CMS

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## SYSTEM REQUIREMENTS

### Supported Server Platforms

- Sun/Solaris
- IBM/AIX
- HP/HP-UX

### Client Requirements

- Web Client: Application servers including JBOSS, BEA Weblogic and others
- Client OS: Windows XP, 2000, NT

### Database

- Oracle 10g or above

## Features & Benefits

### Extensive Flexibility to Meet Specific Merchant Requirements

- Works with all card types—including credit, debit, loyalty, private label, EMV, virtual and more
- Supports loyalty and incentive programs such as bonus points, cashback, discounts and payment holidays
- Multi-currency functionality includes cross-border issuing and acquiring
- Handles multiple languages simultaneously for user interface and customer communications
- Multi-channel capabilities for Internet, mobile commerce, and other emerging channels
- Provides a high-end, multi-layer client/server-based architecture designed for increased performance
- Scalable pricing model to deliver superior return on investment (ROI) and shorter payback period
- Offers sophisticated multi-level account structures with hierarchical parameters for authorization, credit lines and reporting

- Operates in a multi-institutional environment with separate business processing rules for each institution

### Maximizes Work Flow and Customer Service

- Automates routine tasks—such as process flows, approvals and queuing—to ensure maximum operational efficiency and superior levels of customer service
- Powerful on-line authorization engine ensures rapid processing of all authorizations and supports interfaces to the International Card Associations
- Provides structured software components addressing specific business functions to meet current requirements while providing a platform designed for future expansion
- Real-time postings deliver up-to-the-minute views of cardholder transactions

- Delivers a global view of the bank's relationship with its clients, regardless of whether the client is a personal cardholder or a large corporation with multiple cards

### Reduces Risk and Manages Fraud

- Supports all major card association schemes and full EMV compliance for both issuing and acquiring
- Defines and implements customized risk management strategies—based on over 200 user-defined variables—to maximize reward while minimizing risk
- Automates disputes and chargeback processing to ensure they are managed efficiently and in full compliance with card association rules
- Integrated fraud detection and prevention application can be readily configured to automate fraud prevention