

BENEFITS AT A GLANCE

- Accepts card payments securely and reliably
- Proven and reliable in high-volume environments
- Meets industry best practices for data security
- Comprehensive reporting and management tools



Comprehensive Card Payment Solution

PAYware Merchant is ideal for retail, Internet, call centers, and mail order businesses that need a fast, secure and reliable transaction authorization and settlement solution to accept card payments.

PAYware Merchant accepts all major card schemes and supports the latest fraud prevention initiatives, including EMV and 3D Secure for Internet payments. Designed with industry best practices for data security, it enables retailers to become compliant with the Payment Card Industry Data Security Standard (PCI DSS). All of this guards against fraud and helps protect the brand reputation of retailers and increase consumer confidence.

Seamlessly integrated with point-of-sale and back office business systems, a single PAYware Merchant server is capable of authorizing thousands of transactions per minute. This advanced solution supports high availability and resilience to ensure business continuity as well as timely and reliable settlement of collected funds.

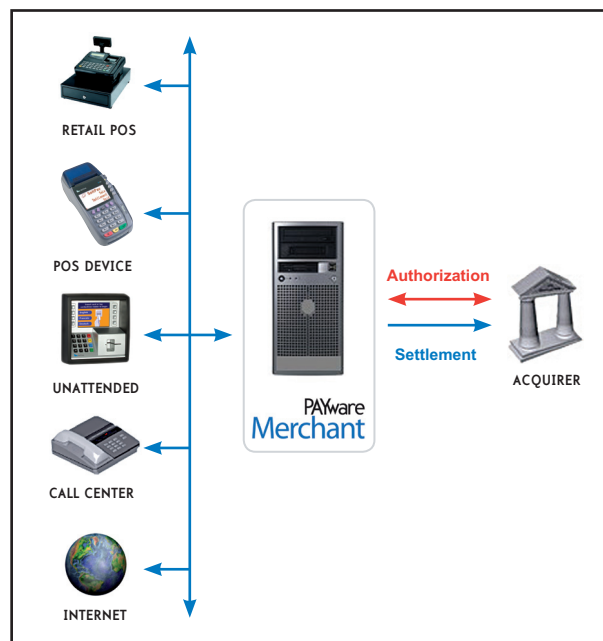
A sophisticated management console or graphical user interface provides secure access to powerful reporting, transaction search, data entry, system configuration and user management capabilities. Centralized reporting makes it easy to reconcile transactions across the entire estate, and a detailed log file management system provides a comprehensive audit trail.

PAYware Merchant is fully scalable to grow with business needs – whether part of an integrated POS system within a single site or as a centralized solution supporting multiple locations and business channels. It offers advanced features such as multi-merchant, multi-acquirer and multi-currency processing capabilities.

Count on PAYware Merchant to reduce queues, serve more customers, reduce fraud, and ultimately lead to lower transaction charges. And count on VeriFone for expert professional services to help customers through the implementation process and provide the dedicated support that a business critical system deserves.

PAYware Merchant

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PAYware Merchant caters to all card payment environments.

SYSTEM REQUIREMENTS

Operating System

Windows 2000/XP/Server 2003

Database

MS SQL Server or Oracle

Server

Dual Processor Intel Pentium 4

Memory

1GB RAM

Storage

40 GB hard disk storage (RAID)

Features & Benefits

Proven Performance and Reliability

- Rapid online authorization capable of processing thousands of transactions per minute
- Automated settlement to help ensure that funds are cleared on time
- Alert messaging helps rectify issues quickly and efficiently
- Support for clustered database, load balancing and multiple communications for high availability resilience and fault tolerance
- Supports stand-in authorization in case of communications/bank failure

Exceptional Security

- Complies with industry security standards and best practices, including PCI DSS
- Accepts EMV transactions to reduce the risk of fraud and chargebacks
- Supports 3D Secure authentication for Internet transactions via merchant plug-in

- Address verification (AVS) and card security code (CV2) checking provide additional safeguards against cardholder-not-present fraud
- Secure user administration based on workgroup permissions

Improved Operations

- Avoids double keying of payment data that can lead to errors and fraud
- Supports multi-currency and dynamic currency conversion (DCC)
- Bulk delivery of settlement data as a single file may attract lower merchant fees
- Easy to extract and export data into business systems for reporting and reconciliation
- Easy reconciliation across multiple sites with comprehensive centralized reporting
- System parameters and log files stored in a database for easy management and comprehensive audits

Easy Implementation and Support

- A comprehensive software developer kit (SDK) accelerates integration in any environment
- VeriFone's Professional Services team helps merchants through the implementation process and bank certification