

BENEFITS AT A GLANCE

- Recurring source of revenue
- Simple integration via HTTPS POST; server-side maintenance keeps your application up-to-date
- Secure, Payment Card Industry (PCI) compliant solution
- Reseller console allows for fast, easy merchant setup and management
- Supports retail, mail-order/telephone-order (MOTO), eCommerce, and restaurant environments



A Secure, Web-Based Payment Processing Solution

Expand your software application's market reach by integrating to IPCharge, VeriFone's secure, web-based payment gateway service. IPCharge enables credit and debit payments to be processed from any computer with an Internet connection and Internet Explorer — there's no equipment, software, or payment engine to set up and maintain.

Designed with VARs in mind, IPCharge was built from the ground up to support easy merchant setup, billing, and reporting. VeriFone's attractive IPCharge pricing model provides

you with a recurring source of revenue. IPCharge supports all major processors, enabling you to support a broader range of merchants and their respective processor relationships.

IPCharge offers reseller and merchant access to our online interface and the IPCharge Development Kit, a set of tools that makes incorporating payment processing functionality easier than ever before.

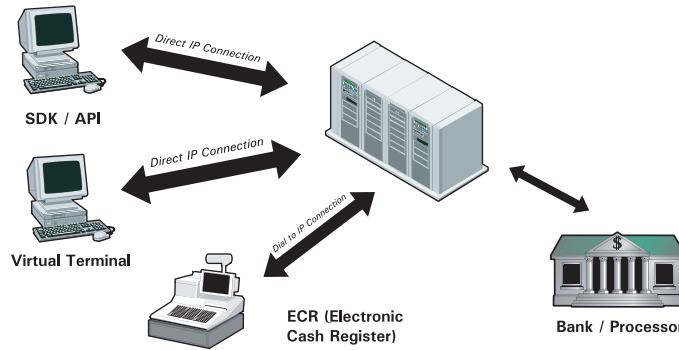
Additionally, VeriFone provides expert assistance to guide developers through implementation and integration

testing. Each integrator receives a unique test account to test all aspects of the integration from transaction processing to batch settlement, reporting, and reconciliation.

IPCharge

Web-Based Payment Processing for Integrators

IPCharge



SYSTEM REQUIREMENTS

IPCharge DevKit Includes

- IPCharge API*
- Integration via HTTPS POST
- Code samples
 - ASP
 - Microsoft XML
 - Visual Basic v6.0
 - Microsoft WinHTTP Services
 - C#
- ActiveX control for hardware
- Documentation
- Integration support

Security

- PCI compliant
- 128-bit SSL data encryption

IPCharge Hardware

- PC with Internet connectivity
- Magnetic card reader (optional)
- PIN Pad (optional)
 - IPCharge supports the SC 5000 and PINpad 1000SE
- Printer (optional)

IPCharge Software Requirements

- Internet Explorer 5.5 or higher
- Pop-up blockers disabled in Internet Explorer

Features & Benefits

Flexible, secure solution for a variety of merchant segments

- Payment Card Industry (PCI) compliant and conforms with Visa's® Cardholder Information Security Program (CISP) guidelines
- Card Verification Values (CVV) and Address Verification Services (AVS) provide effective, industry-standard loss reduction
 - A properly integrated software application can help MO/TO and eCommerce merchants achieve favorable interchange rates
- Hosted by a dedicated data center that offers world-class security, 24x7 network monitoring, comprehensive operational redundancy and support
- IPCharge gateway service and its online interface are accessible from any computer with an Internet connection and Internet Explorer 5.5 or higher

- Electronic Commerce certified (ECI compliant)
- User-level security and password protection provide controlled access

Easy to integrate, maintain, and use

- Simple integration via HTTPS POST
- Unique transaction ID enables IPCharge to access necessary information in order to submit a "follow on" transaction (void, tip, completion, etc.)
- Supports a broad range of transaction types, including Sale, Pre-Auth, Voice Auth, Void, Completion (Post-Auth), Tip, Return/Credit, and Book/Ship
- Flexibility to choose between manual or automatic batch closure/settlement based on merchant's preference
- Maintenance of the host system keeps processes up-to-date and compliant with market standards for you

Effective management and reporting controls

- Includes an intuitive web-based reseller management console so you can set up new merchants and manage all aspects of existing accounts
- Bill your merchants or let VeriFone bill them directly
- Reporting capabilities include: Transaction Summary and Transaction Detail; Pre-Settle and Post-Settle; Thread Exception and Transaction Search; General Configuration and User Configuration; Pending Threads