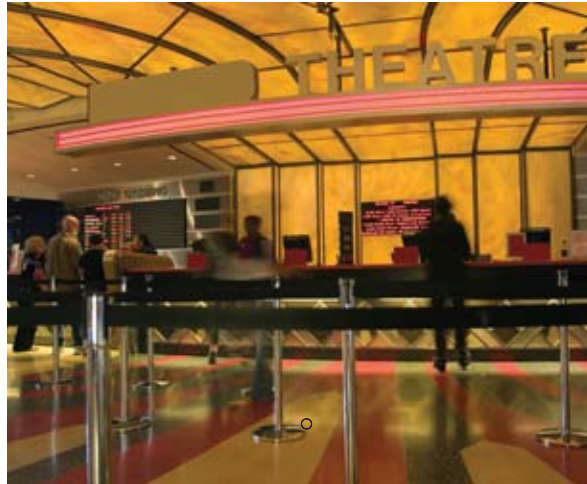


BENEFITS AT A GLANCE

- Ideal for larger merchants who want full control of their payment processing
- Easy to integrate or customize to meet customer or industry demands
- Works with virtually any existing hardware or software and chosen payment processor
- Adheres to the latest PCI security standards
- Simplified reporting for better management and reduced support requirements



Put the Power of Payment in Your Customers' Hands

VeriFone's PAYware Transact™, part of the PAYware® suite of software products, is a powerful, highly customizable software solution that supports enterprise-level transaction processing for businesses of any size. Hosted on your customers' servers, the solution gives retailers their own platform to securely run payment and value-added transactions through a single processor.

Payment Processing Made Simple

Running on proven Java technology, the solution is platform and database independent, supports multiple operating systems and is certified with most major payment processors — so it will work with virtually any hardware, software or processing option your customers currently use. PAYware Transact accommodates

a mix of front-end environments — including POS terminals, mail order/telephone order systems and e-commerce. And a comprehensive development kit simplifies integration and enables easy customization to targeted industries or individual customer needs.

VeriFone Provides Industry-Leading Security

Payment security is of paramount concern today. Let VeriFone take the burden off your shoulders and provide customers peace of mind. Both the Standard and Premier editions of PAYware Transact meet the most stringent PCI security standards. PAYware Transact Premier users can also add VeriShield Protect for end-to-end, format-preserving data encryption.

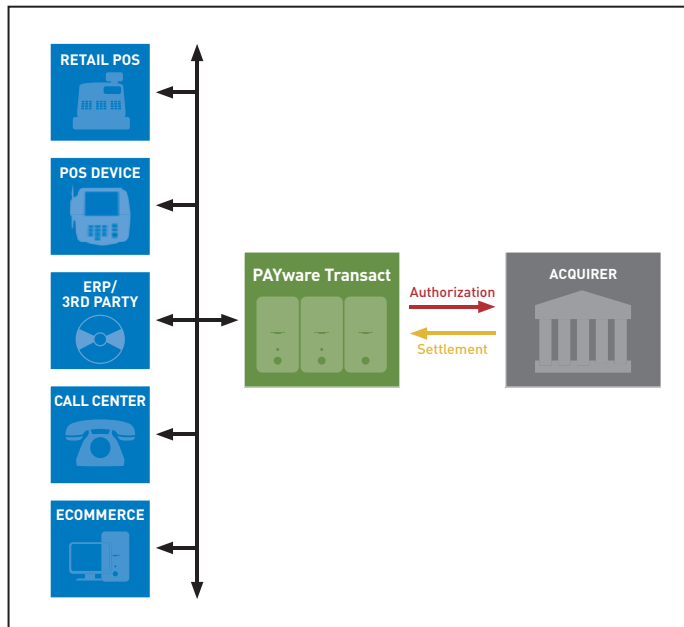
Management and Reporting Capabilities Minimize Support

The solution offers comprehensive reporting and management tools to reduce support requirements. Your customers can select manual or automatic settlement — while handling specific batches or transactions as required. The Premier edition includes additional payment management features that are ideal for busy retailers with far-reaching card-present operations. PAYware Transact incorporates advanced load-balancing and multi-threaded capabilities to maintain high throughput, even during the busiest periods. With VeriFone's PAYware Transact, you can put the power of payment in your customers' control — easily and cost-effectively.

PAYware Transact

Customizable, Customer-Hosted Payment

PAYware Transact



PAYware Transact provides the scalability and flexibility your merchants need, with the expertise that you depend on from VeriFone. We understand that payments and payment security are complex, so let us handle it so you can focus on your business.

Features & Benefits

The Self-Hosted Payment that Many Customers Demand

- Designed for customers who want payment processing control hosted on their own servers
- Process credit, debit, purchasing card (Levels II & III), gift/loyalty, EBT, and check transactions through a single solution
- Leverages advanced load-balancing and multi-threaded processing to maintain the highest processing speeds — even under the heaviest, enterprise-level volumes
- Includes a comprehensive PAYware Transact Development Kit for easy customization to specific industry or user requirements

Reduced Complexity to Address Virtually Any Requirement

- Available in Standard or Premier editions to match precise functionality to customer needs
- Features a Java-based engine that works with virtually any environment
- Certified with most major payment processors

- Advanced support to ease implementation through a customized individual team of product experts
- Scalability accommodates any number of stores, lanes, retail POS systems and payment devices
- BIN management on PAYware Transact Premier benefits customers by prompting for PINs at the terminals to grow debit transaction volumes
- Store and forward feature in PAYware Transact Premier is ideal for retailers that need to capture and securely store transactions while offline — authorizing and processing the transactions when access to the processor resumes
- PAYware Transact Premier terminal management provides a secure and easy way to interface the solution with VeriFone's popular payment devices

Extensive, Built-In Security and Reporting Capabilities

- Meets customers' security needs with the latest PCI cardholder payment security features built-in, and offers Payment Application Data Security Standards 1.2 (PA-DSS 1.2) validation

SPECIFICATIONS

PAYware Transact™ has been successfully tested on the following operating systems supporting Sun Java Virtual Machine:

Windows 2000 Family, Windows 2003 Server, Unix, Linux, IBM System i Version 5 Release 3 or higher

Databases

PAYware Transact has been successfully tested with the following SQL-compliant database products:

Microsoft SQL Server (2000, 2005 Enterprise, 2005 Express), Oracle, MySQL, IBM DB2 System i, PostgreSQL

Please note that PAYware Transact runs using SQL-compliant databases communicating via Type 3 or Type 4 Java Database Connectivity (JDBC) drivers. Currently, load balancing is available for Oracle, MS SQL, and MySQL.

Users must also have a merchant account with a PAYware Transact certified processing network (ask for details)

