

BENEFITS AT A GLANCE

- Offers complete, on-premise control of payment processing
- Works with virtually any major payment processor
- Supports multiple operating systems, databases, and payment environments – and scales as business demands increase
- Adheres to PCI security standards and protects sensitive cardholder data
- Easily integrates with existing systems
- Offers simplified Windows-based reporting



Comprehensive Control of Your Payment Transactions

VeriFone's PAYware Transact™, part of the PAYware® suite of software products, is a powerful retailer-hosted software solution that provides needed control over your entire payment infrastructure — from card swipe to payment processor. Running on proven Java technology, the robust and highly flexible solution offers a secure and easy way to support an unlimited number of stores, lanes, retail POS systems and payment devices.

A Fit for any Retailer

Designed for maximum flexibility, PAYware Transact is platform and database independent, supports multiple operating systems and has been certified to work with virtually any major

payment processor. The solution consolidates transactions from various payment devices, locations and front-end environments — including POS terminals, mail order/telephone order systems and e-commerce — processing transactions concurrently to maintain high throughput. PAYware Transact further streamlines transaction processing by supporting automatic settlement or manual scheduling, and efficiently managing specific batches or individual transactions as needed.

Scalable, Highly Secure and Feature-Rich

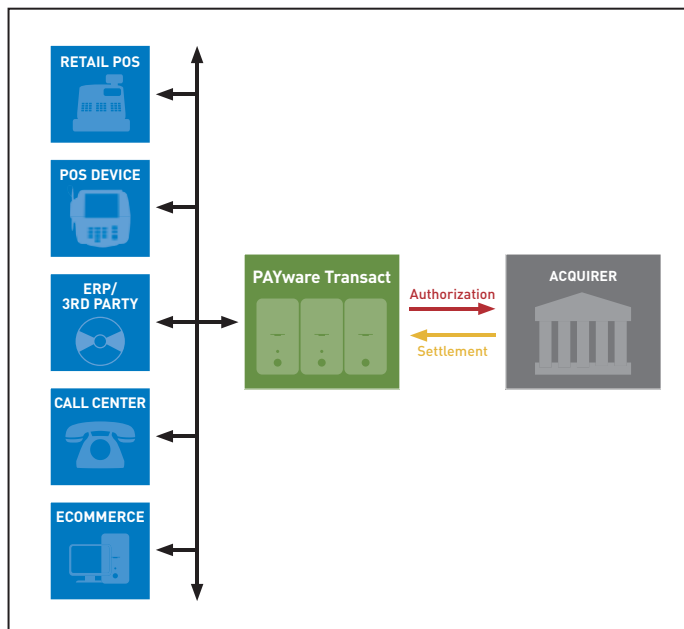
With PAYware Transact you have a choice between the Standard edition or Premier edition, which

includes a number of convenient payment management features. The solution easily scales as transaction volume increases and payment environments expand. It meets the latest security standards and shields sensitive cardholder data from fraud and misuse. In addition, PAYware Transact Premier users can now add VeriShield Protect for end-to-end, format-preserving data encryption that's transparent to systems and networks. PAYware Transact also offers a simplified interface for real-time transaction and audit reporting — plus customized reports. For comprehensive control of your payment transactions, let VeriFone's PAYware Transact put payment at your command.

PAYware Transact

Payment At Your Command

PAYware Transact



PAYware Transact consolidates payments from different sources and streamlines these concurrently, while maintaining high throughput as well as the highest level of security.

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).

Features & Benefits

An Enterprise-Level Payment Solution That Keeps You in Control

- Runs on corporate servers, providing comprehensive control over the entire payment process
- Processes credit, debit, purchasing card (Levels II & III), gift/loyalty, EBT, and check transactions through a single solution
- Handles concurrent transactions to maintain processing speed, even during the busiest periods
- Advanced support guides you through implementation and integration with existing systems and networks, or you may work with VeriFone Professional Services for a complete solution
- Offers powerful tools to efficiently suspend, restore or void individual transactions
- Includes a convenient development kit for customization and creating additional functionality

Exceptional Flexibility to Meet Virtually Any Requirement

- Java-based solution supports multiple operating platforms and databases
- Available in Standard or Premier editions to match precise functionality needed
- Scalability accommodates any number of stores, lanes, retail POS systems and payment devices
- BIN management on PAYware Transact Premier encourages debit transactions at the terminal by prompting customers for PINs
- 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 with VeriFone's popular payment devices

Extensive, Built-In Security and Reporting Capabilities

- Meets all PCI cardholder payment security standards and is Payment Application Data Security Standards 1.2 (PA-DSS 1.2) validation
- Shields POS applications from transmitting or storing sensitive cardholder data by passing only payment commands from the POS to the payment engine
- Reduces the risk of chargebacks or fraudulent transactions with verification tools such as CVV2, CVC2 and CID as well as Address Verification Services (AVS) — especially in card-not-present environments
- Offers the VeriShield Protect advanced data encryption solution as a PAYware Transact Premier option to eliminate usable cardholder data from card swipe to processing
- Includes robust reporting capabilities, including fully customized reports