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# Securing the Sale with Verifone Store and Forward

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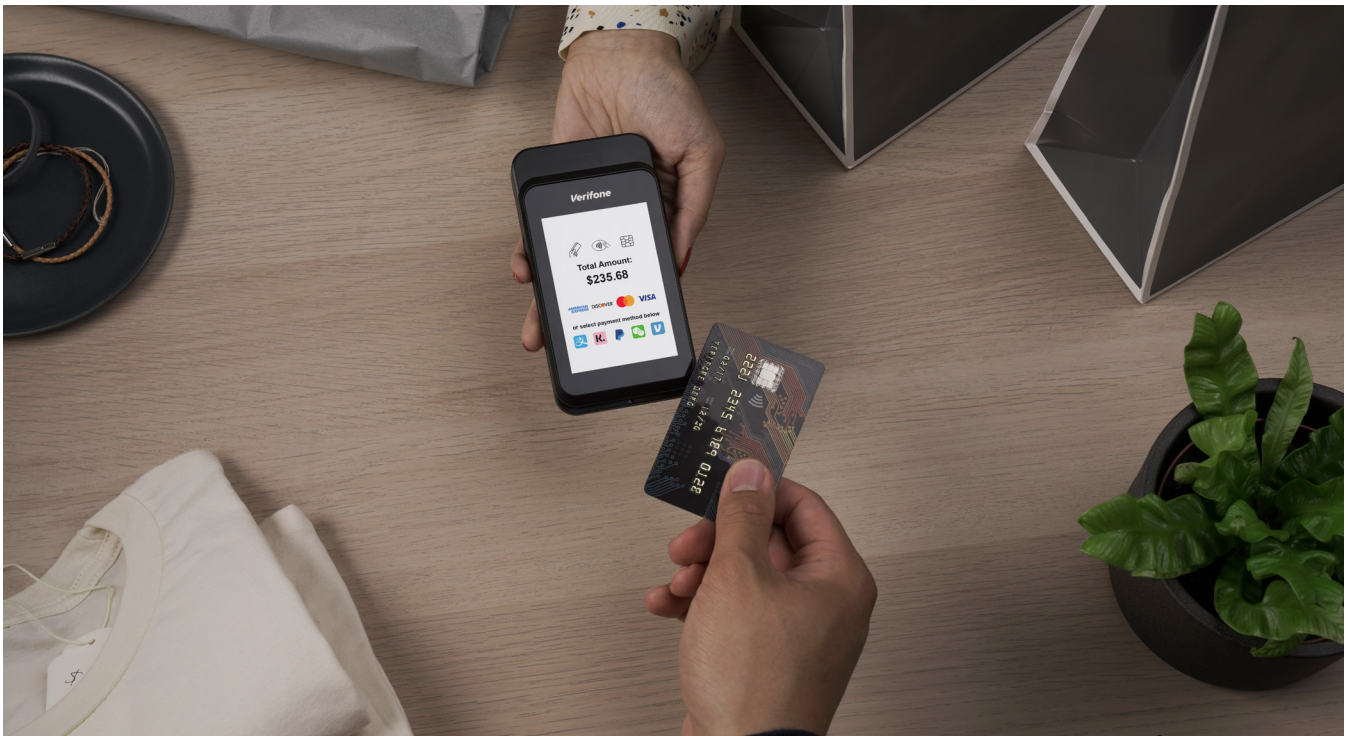
At Verifone, it's our mission to revolutionize customer journeys simply by providing a single, unified, global platform that enables seamless payment experiences – anywhere, anytime, with any payment method. We consistently solve the world's most complex payment challenges, and there's a reason why 46% of global non-cash transactions are processed on Verifone systems and solutions. The ability to take payments consistently and reliably is key, so Verifone has developed the Store and Forward (SAF) capability to enable payment processing even in the event of temporary network, internet, or payment gateway or host outages.

## Store and Forward — What is it?

In a typical semi-integrated or standalone configuration, where the payment capture and authorization are managed between the Verifone payment device and the payment gateway or host. The Verifone payment device must be able to communicate with the gateway or host over the local network and internet to provide the transaction details and card data to the host and to receive the host's response (typically, approve or decline). But this communication's pathway is not always guaranteed and may be intermittent or down for reasons such as:

- Power outages
- Internet service provider outages
- Local network issues (firewall configuration or issues, Wi-Fi AP issues)
- Gateway or host outages

In a busy merchant environment such as a retail store or quick service restaurant, the inability to accept payments in these conditions could have a major impact on business. That's why Verifone provides the Store and Forward feature, or SAF. SAF allows the Verifone payment terminal to locally approve magnetic stripe, chip, and contactless payments when host or gateway communication issues are detected, and when service is restored it posts the transactions to the gateway or host.



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## How Does It Work?

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When configured to enable SAF, the payment terminal will detect network connectivity or gateway or host functional issues that prevent the normal payment approval flow and transition to “SAF mode.” In this mode, payments can continue to be processed via local approvals but with certain limits based on system configuration. These include items such as which payment transactions to permit (i.e. gift, refund, void), how large a given transaction can be (known as the floor limit), and limits on the total number of transactions and total dollar amount allowed to be stored on the payment device. Once the payment terminal detects that the outage has subsided, it will begin to post the transactions for the final host approval.

In certain integrations, the gateway can detect host issues and send a message to the Verifone payment device instructing it to enter SAF mode and exit when the problem is resolved. Similarly, certain point of sale (POS) integrations can send commands to put the Verifone payment device in or out of SAF mode. These advanced capabilities can be useful in cases where host connectivity is present but the host may have an issue and be processing very slowly, so switching temporarily to SAF mode can greatly accelerate payment transaction times.

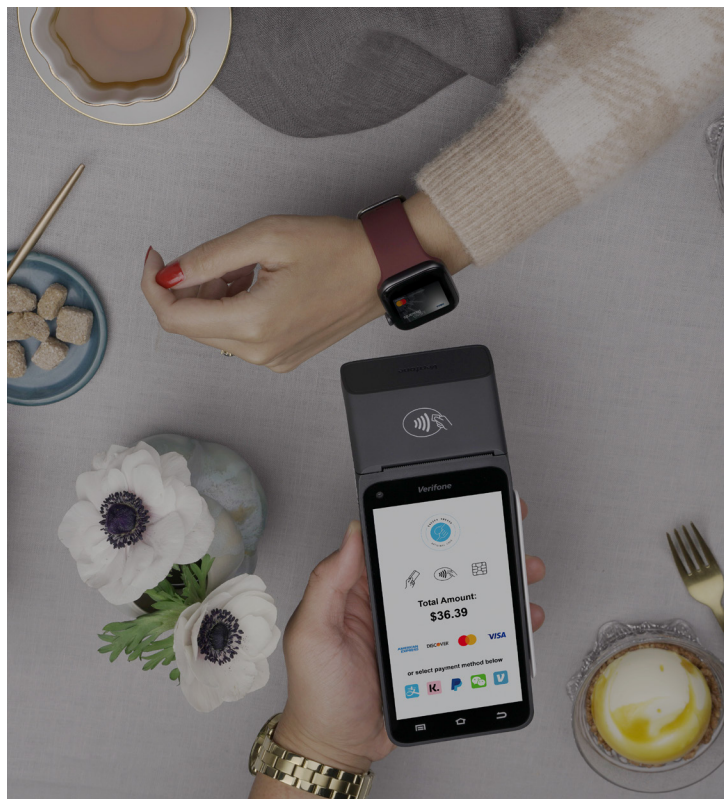
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## Merchant Responsibilities

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It is important to understand that when the merchant opts in to enable SAF, they are taking on the risk that not all of the locally approved transactions will be approved by the host, meaning there is the possibility that not all of the payment value will be recovered. The merchant also accepts the risk that the payment terminal may become inoperable at a time when SAF transactions are on the device and these transactions may not be able to be recovered. In these and other cases, Verifone does not guarantee the host approval of SAF transactions and the risk is then shouldered by the merchant. These risks, however, can be mitigated by intelligently selecting the SAF configuration values. For example, a lower floor limit reduces the risk of a very large transaction being locally approved but declined later.

For many merchants, these risks are well worth the ability to continue to take payments when short- or long-term outages occur.



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## Other SAF Facts to Know

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- Debit transactions cannot be approved offline and will decline when the Verifone payment terminal is in SAF mode.
- Some transactions, when posted to the host, will receive a Partial Approval. For example, a transaction for \$50 might get a \$25 partial approval, so the merchant will only recover \$25 of the transaction.
- In the event of long-term outages or high-volume or high-value transactions, the Verifone payment terminal may reach its total SAF transaction or value limits. In these cases, the terminal will no longer be able to take payments until it is brought back online and has started to post the SAF transactions.
- There is generally no visible indication on the Verifone payment terminal that it is currently in SAF mode. This is done to reduce opportunities for fraud. However, Verifone payment devices provide mechanisms for the POS to query the status of SAF transactions in the device. Consult with your POS supplier to understand how to access this functionality.

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## Best Practices

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- Work with your Verifone partner to define the full set of SAF configuration options that meet your continuity needs and risk tolerance, such as which transactions to accept in SAF mode and what floor limits to apply.
- Use Verifone Care. The Verifone Care product will soon have notifications for terminals that may be in SAF mode and need attention.