PAYware PC

Version 1.0

**White Paper
for Merchants**

VeriFone

THE WAY TO PAY™

Notice

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Overview

PAYware PC, the next generation of PCCharge, turns any PC-based POS system or computer into a secure, payment-accepting payment device without interfering with other programs. PAYware PC gives customers a powerful payment application, peripheral management, and customer management through a SQL database and is complemented by a sophisticated, graphical user interface based on 2007 Microsoft Office. It's ideal for a variety of environments, from integrated environments as a payment server to a stand-alone solution for brick and mortar and online merchants. It accepts all major credit cards, supports a range of processors and connection methods, and can process credit, debit, purchasing card (I, II, & III), EBT, gift/loyalty, and check transactions.

Why PAYware PC?

PAYware PC has been modularly designed using Microsoft's .NET Framework which makes for easier implementation of functionality and deployment. Modern database structure utilizing MS SQL Express 2005 offers increased stability and reliability. The addition of new processors, VeriFone devices, and other VeriFone applications can be supported by simply delivering a new assembly. PAYware PC runs as a Windows service requiring no login and uses minimal resources. Enhanced tools for configuration, integration, and management of the software are provided to make installation and maintenance trouble-free.

PAYware PC Advantages

Simplified

- Integration Manager
- Configuration Manager
- Windows Service
- .NET Framework

Flexibility

- Accepts all major credit cards
- Real time or batch transaction processing
- Highly scalable and flexible to accommodate high levels of growth and activity
- Supports a wide range of processors and payment types
- Developers can integrate hardware devices like PIN Pads, Check Readers, and Card Readers to take advantage of all payment types
- Process Credit, Debit, EBT, Purchasing Card (II & III), Stored Value/Loyalty, and Check Transactions

Functionality

- Signature capture with the MX870
- Smart Settlement automatically detects errors in settling, quarantines those errors and resubmits until the settlement file is successfully transmitted
- Designed for client-server, integrated solutions
- Multi-lingual capable
- Manual or auto-settle functionality based on merchants' needs
- Built-in customizable reporting features
- Easily imports existing customer records and contracts from existing PCCharge installation

Security

- Compliance with Visa U.S.A. PABP (Payment Application Best Practices) requirements
- TripleDes encryption for sensitive transaction data storage
- SSL Integration
- CVV2/CVC2/CID verification for fraud reduction
- AVS (Address Verification Services) reduces fraud as well as keeping you compliant in order to receive the lowest rates for processing
- Role based security
- Luhn algorithm for validation of card numbers
- SSL connectivity for processing over the public internet

PAYware PC Features

BIN Manager

The BIN Manager encourages consumers to choose debit as their payment choice by automatically prompting for the PIN. Running transactions as debit when available can reduce the overall fees to the merchant.

Callback Manager

The Callback Manager is used during integration to verify all data is included in the transaction based on business rules and compliance regulations. If the data is not present, PAYware PC will prompt the user for the additional data.

Device Manager

PAYware PC manages the prompts for integrated devices for the duration of the transaction. In essence, sensitive data management is performed by PAYware PC which reduces the liability on the merchant.

Integration Manager

Open integration architecture allows for third-party developers to create integration "handlers" to import transactions in a wide array of formats. The Integration Manager component is essentially a mapping tool for the various formats. By creating a format handler, PAYware PC can accept transactions in any format by mapping each data element to a property of the transaction object.

Settlement Manager

The Settlement Manager is available through the PAYware PC UI to manage, schedule, and edit settlement batches. Email notifications of settlement results frees merchants up from monitoring settlement.

Scheduled Task Managemen

PAYware PC allows for common tasks to be automatically scheduled. Merchants may now schedule database backups, database purges, and customer contract processing to meet their needs.

Store and Forward (SAF)

SAF allows for setting floor limits to increase the speed of processing transactions, i.e. a QSR environment. This enables local authorization on preset floor limits when communications are down and stores the non-authorized transactions until the communication link is reestablished.

Update Manager

Patches and updates to PAYware PC can now be applied with minimum effort. The Update Manager allows for electronic delivery to automatically deliver updates through the PAYware PC application. Updates to large installation bases will be much easier to handle. Developers may choose which updates to install or ignore; based on the configurable setting in the software, updates do not have to be automatically delivered or installed.

Requirements for PAYware PC

System Requirements

- PC with Vista Business Edition, Vista Home Premium or Home Basic Edition, Windows XP Professional Edition or Windows 2003 Server Edition.
- 512 MB minimum of RAM, 1Gb recommended
- 500 MB of available hard-disk space, 1Gb preferred
- An Internet connection OR a Hayes compatible modem (capable of 1200 baud or less) and an analog phone line
- CD-ROM drive
- 1 GHz or higher processor, 2 GHz preferred
- Latest Microsoft service pack updates installed
- Merchant Account with a PAYware PC-certified processor

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Processors

PAYware PC provides connectivity to many U.S.-based processing platforms. This diverse range of supported processors is advantageous to merchants, resellers, and developers. Some merchants may prefer to use a certain processing company and using PAYware PC will not limit the choices available to a merchant. Some resellers or developers may have specific preferences as well. One easy integration to PAYware PC gives merchants and resellers connectivity to all of the following processing companies:

Processor	Credit	Debit	EBT	Gift	Check	Supported Industries
Chase Paymentech	•	•	•	•	•	Retail, MOTO, eCommerce, Restaurant
Fifth Third St. Pete	•	•	•	•	•	Retail, MOTO, eCommerce, Restaurant
First Data Omaha	•	•	•			Retail, MOTO, eCommerce, Restaurant
Nova	•	•	•	•		Retail, MOTO, eCommerce, Restaurant
Stored Value Systems				•		Retail
TSYS	•	•	•			Retail, MOTO, eCommerce, Restaurant

*****New Processors are added routinely.

Supported Hardware

- MX870
- SC5000 – US
- PINPad 1000SE

***MX830 and MX850 available through integration only

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