

TransNet™ Payment Engine

Integrate Payments with Existing POS Devices or Applications

The TransNet payment engine application offers the retail payments industry a payment alternative that is flexible, cost effective, secure and reliable. It delivers end-to-end processing from card swipe to processor authorization. Small businesses, restaurants, retail and the mobile workforce are uniquely positioned to take advantage of the cost savings, simplicity and security this payment solution offers.

Benefits

TransNet, housed on a secure hardware platform (Precidia POSLynx220 payment router/Cisco ISR router or PAX Terminal), helps customers avoid the costs and hassles associated with compliance mandates. Working with all major processors, it allows merchants to easily take their processing business to the lowest cost provider. TransNet leverages existing POS equipment to deliver fast, secure, highly managed IP transactions. This architecture delivers several key benefits:

Secures Cardholder Data

- Leverages the expertise of the industry's most trusted names in secure networking and IP payments
- unique hardware-based design delivers fully PCI and PA-DSS compliant transactions
- PCI and PA-DSS compliance is constantly monitored and updated as new threats emerge, ensuring hassle-free ongoing cardholder data security.

Cost Effective

- leverages the merchant's existing capital investment in POS equipment
- offers ongoing operational savings, from more efficient deployment to easier maintenance, resulting in significant return on investment
- built-in PA-DSS and PCI compliance eliminates need for costly audits and recertifications
- transaction fees will be reduced for many businesses, since they can now route transactions directly to the processor's host.

Advanced Management and Reliability

- management tools unprecedented in the industry, delivering 24/7 access to transaction data and diagnostics files
- management suite facilitates simple remote deployment, making it very cost effective for processors and support organizations
- automatic dial back-up and network alerts for enhanced reliability

Powerful User-Controlled Functionality Creates Business Opportunities

- removing the payments function from the PC or POS device offers the user greater control over the payment function
- application or specification changes can be deployed to multiple locations at the click of a mouse
- processors and network providers can expand their offerings beyond payments, creating new revenue streams.

Secure, cost effective payment solution for:

- **Small business**
- **Retail**
- **Restaurants**
- **Mobile Commerce**
- **Professional Offices**



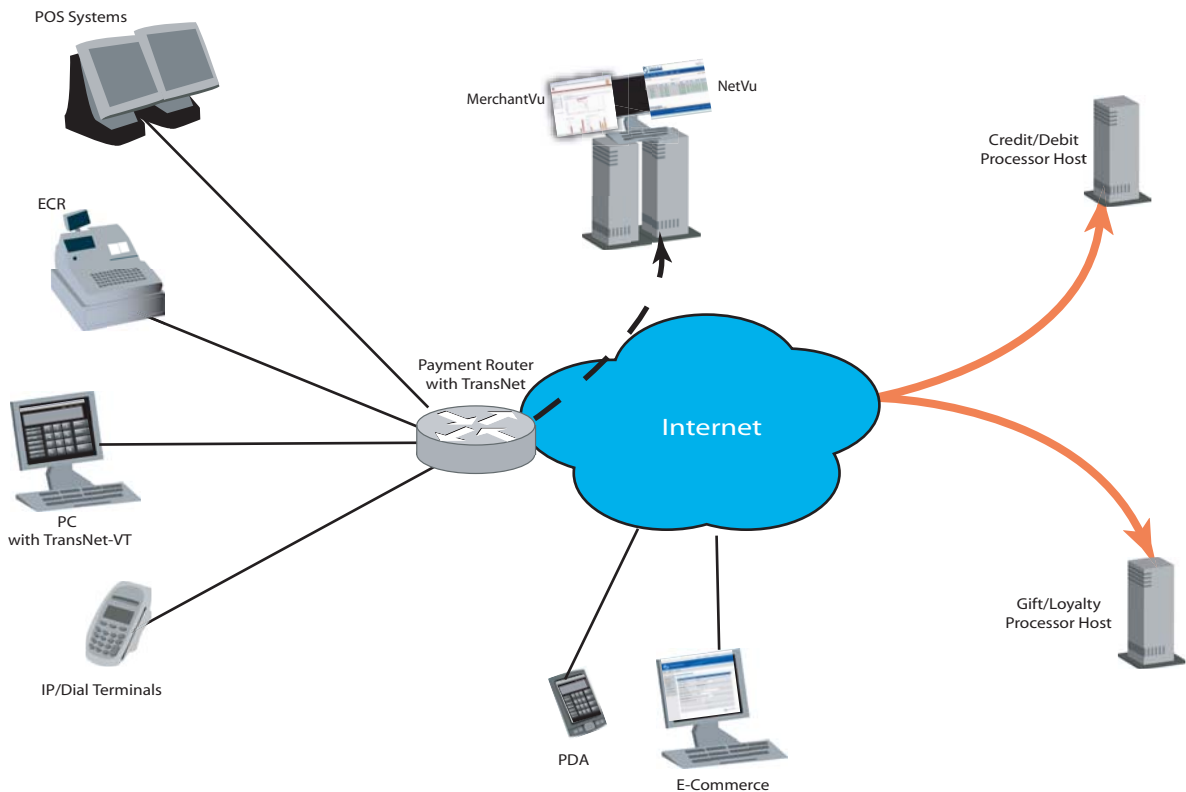
TransNet

"TransNet is a key plank in Cisco's core unified communications strategy. It's unique design, when coupled with Cisco's router, delivers the industry's most secure, convenient and cost effective payments alternative for small business and retail, mobile business, and other users. This strategic partnership will further entrench Cisco in the key retail payments market, by bringing a better solution to segments of the market previously underserved by existing payment processing options"

-Jenko Hwang, Cisco Systems

How It Works

The TransNet payment engine is a transaction processing application, which is housed on a secure hardware platform. Available platforms include Precidia's POSLynx220 payment router, Cisco's popular 1841/2811/3825 routers, or the PAX S90 IP payment terminal. TransNet accepts credit, debit, gift, check and loyalty card transactions from a wide variety of POS devices, including PCs, cash registers, payment terminals, and even e-commerce websites, managing the processing of the transaction until its completion at the processor's host. Fully accessible from a standard web browser, the payment engine's unique design places control of the transaction squarely in the hands of the user and their processor.



Find out more about how to get TransNet working for you.

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Hardware Partners:

