



IP Based ECR Card Acceptance Solution: Resellers Gain Control with POSLynx220

The Challenge

Electronic cash register (ECR) systems are the foundation of retail payments for small and medium sized merchants. While reliable, these systems have inherent limitations when it comes to efficient credit, debit, check and gift card acceptance. For the resellers who support ECRs, these challenges make it difficult to gain a competitive edge.

Today, there are two options for ECR merchants who wish to accept cards. The first is a stand alone dial payment terminal, while the second option uses a proprietary 'add-on' device to send transactions to a fixed processor.

What are the limitations of these schemes for resellers and their merchants?

First, neither option offers a 'one box' IP-based processing solution for faster, more cost effective transactions. Second, the reseller cannot proactively support the merchant without direct remote access to the payment device, resulting in costly onsite visits. In the case of the proprietary system, tasks such as reconfiguration and message format changes can only be performed (for a fee) by the vendor. This set up discourages merchants from negotiating pricing with competing processors, as any change is costly and time consuming.

Precidia's Solution

The POSLynx220™ with NetVu™ allows existing ECRs to more easily process card transactions, giving resellers a competitive edge in the marketplace. With 2 dial and 2 serial ports, this payment router integrates multiple cash registers with a pinpad, stripe reader, or contactless smart cards, converting dial based transactions to IP via a DSL, cable or wireless network. While existing proprietary solutions require the merchant to purchase multiple devices to gain IP connectivity, the POSLynx220 now delivers it in one cost effective box. With on-board network configuration management tools, The POSLynx220 can be accessed remotely by the reseller using a standard web browser.

Merchants can leverage tools in NetVu designed to help them manage their business. They can now view transaction or operational data from all stores at a glance, or drill deeper for even more detailed reporting on each store's performance. Data includes sales by card type, as well as network and host performance reporting.

For the reseller, Precidia's technology opens up a world of possibilities. With remote access to the merchant's store devices, the reseller can now configure, upgrade or assist with

Benefits:

- Faster, more cost effective transactions
- Eliminates configuration/upgrade fees
- Facilitates enhanced remote support by the reseller
- Places reseller in control of payment device for network upgrades, reconfigurations
- Gives merchant greater control of costs, with the ability to route to multiple competing processors based on card type
- Eliminates cost of onsite technical visits
- Delivers in depth reporting of operational and network statistics

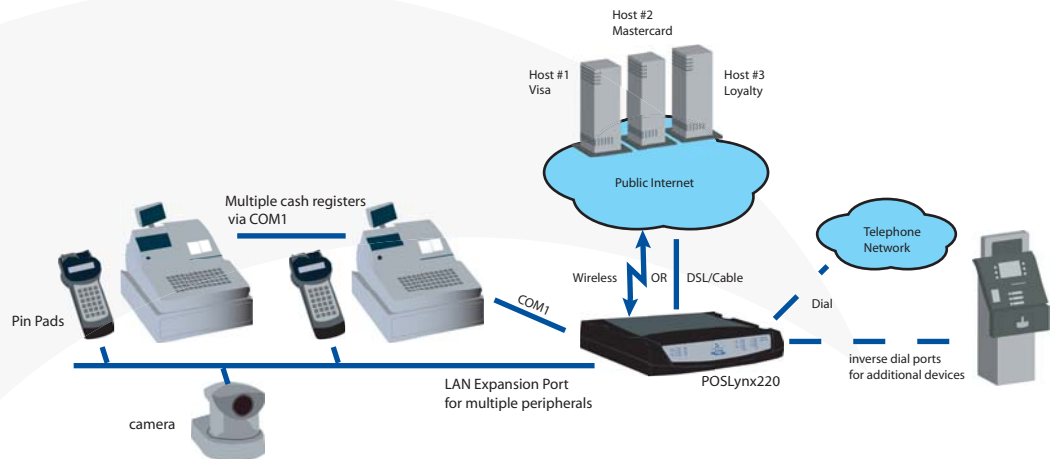
NetVu

Precidia's network configuration manager, NetVu facilitates deployment and configuration, while offering 'at a glance' network, transaction and operational reporting to help resellers and merchants better manage their businesses.



settlement without onsite visits. It is this attribute that makes the POSLynx220 a winning solution for the reseller, with benefits such as:

- Proactively offer 24/7 support services with pager/email alerts when problems occur
- Build and market value added support packages, including merchant view reporting
- Eliminate reconfiguration and upgrade fees associated with proprietary systems
- Allow merchants to switch to a competing processor easily



Both resellers and merchants stand to gain with the POSLynx220. The reseller regains control of the tools necessary to retain merchants, and will never unknowingly face the migration of a customer to a competitor again. The merchant eliminates a dedicated dial line and lowers his costs, achieves faster transactions, and can access the proactive support now offered by the reseller.

The POSLynx220 with NetVu boasts a suite of features designed with ECR merchants and their resellers in mind, including:

- Routing to multiple destinations based on card type with no switching fee; this allows merchants to take advantage of the best possible pricing, regardless of card type
- Inverse dial ports can connect additional equipment such as ATMs, to the network
- Dial back up offers peace of mind in case of network failure, and can also act as a conduit for dial-only card types
- LAN expansion port allows multiple peripherals such as pinpads, contactless smart cards or cameras to be integrated into a complete solution
- Standard SSL encryption protects cardholder data, exceeding CISP standards
- NetVu's store-level reporting dashboard enhances the offering to the merchant
- Upgrades and network changes can be handled quickly with remote download capability

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