

Powering Payment Processing

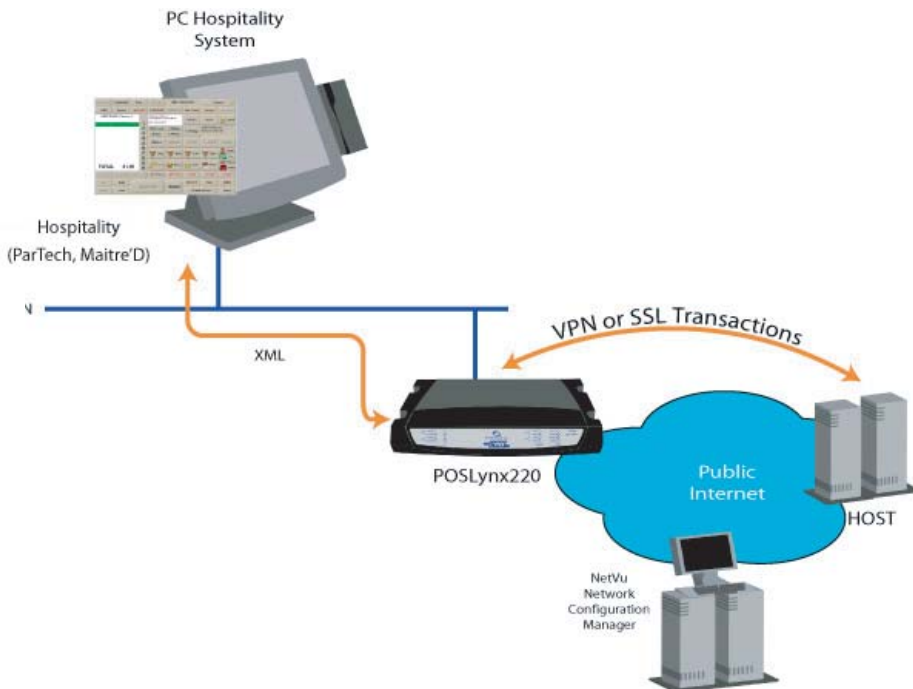
Leveraging TransNet™ for Secure and Efficient Restaurant Payments

The Challenge:

PC-based hospitality/ePOS systems are the restaurant industry's most popular means of accepting payments, with a host of features designed to streamline food service. Most restaurants use a payment application which is loaded directly onto the system for simplicity. While these systems work well, they are marked by a few key inefficiencies. First, hosting the payment application on a PC creates a security issue, as networked PCs can be vulnerable to attack from viruses and hackers. Second, achieving and maintaining PCI and PABP compliance is costly. Finally, vendors who do provide payments generally provide only a limited range of certified payment hosts.

The Solution:

Restaurants, equipment vendors and processors can take advantage of the TransNet™ solution to improve the way payments are managed. Fully certified by a wide range of processors, TransNet is a payment engine application that is housed on a secure router, provided by Precidia or Cisco (Application eXtension Platform). A small application that is loaded onto the router, TransNet seamlessly performs the payment function in the background. By choosing TransNet to process payments, restaurants gain an immediate security benefit by moving the payment function from a PC onto a secure router. Beyond this critical benefit, players in the restaurant industry have an unparalleled opportunity to manage both the transaction and cardholder data security compliance, resulting in more efficient operations.



Leveraging Precidia's NetVu™ management server, TransNet makes application changes or upgrades simple and cost effective. Changes to multiple PCs can be deployed at the click of a mouse from a remote location. Costly PABP and PCI recertifications can be avoided, with compliance maintained by TransNet. NetVu ensures that transaction logs, data and PCI compliance status are fully accessible from a standard web browser, placing control of the transaction squarely in the hands of the user and their service providers.

Ideal for:

- Restaurants
- Hotels
- Spas and Resorts



Benefits:

The TransNet AXP solution improves the way restaurants use their PC based hospitality systems. Key benefits of this payment processing option include:

Secures Cardholder Data

- leverages the expertise of the industry's most trusted names in secure networking and IP payments
- unique router-based design delivers fully PCI and PABP compliant transactions
- PCI and PABP 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 hospitality systems and applications – TransNet is seamless to existing payment applications
- offers ongoing operational savings, lowering the total cost of ownership (TCO), from more efficient provisioning to easier maintenance, resulting in significant return on investment
- built-in PABP 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, eliminating the middleman.

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
- unique router model offers a simple redundancy model, for enhanced reliability.

Powerful User-Controlled Functionality Creates Business Opportunities

- removing the payments function from the terminal 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.

"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

For a list of processors certifications for TransNet visit: www.precidia.com/certifications

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

www.precidia.com/payments

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