

Powering Payment Processing

Secure PC-Based Payments using TransNet™-VT

The Challenge:

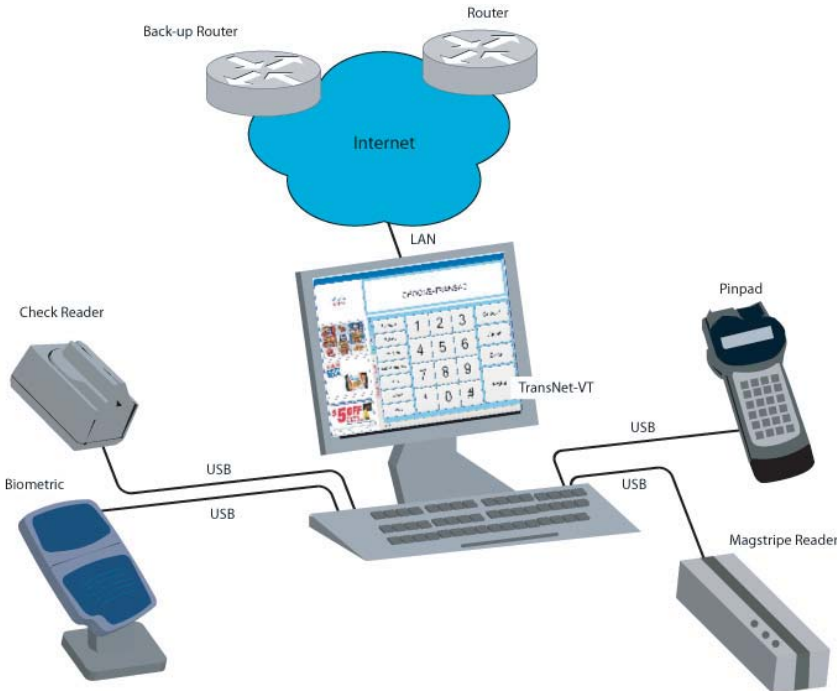
Almost every business in the world depends on PCs. For many businesses that accept payments, there is no efficient or secure way to process credit, debit and other card transactions. Those that do accept payments in professional offices or small retail typically process transaction using a dial terminal. This set-up is less than ideal for a few reasons: transactions are slow, a dedicated telephone line is required, and staff cannot process transactions from their own workstations. In addition, there is little opportunity to integrate additional peripherals, such as pinpads and check readers, with a dial terminal. Virtual Terminals, which integrate payment processing with the PC are the ideal solution for these businesses, and many processors and vendors offer alternatives. However, existing virtual terminals are tied to a particular processor, and impose services on the user. This set-up does not allow businesses to shop around for low transaction fees or best services.

The Solution:

TransNet™-VT is a payment engine application designed for PCs, which features a virtual terminal interface for those without an existing payment application. Housed on a secure router provided by Precidia or Cisco (TransNet AXP Solution), TransNet-VT is ideal for PC users who wish to process card transactions more efficiently. This unique router-based approach isolates the payment function from the PC, making it more secure than other solutions. In addition, TransNet delivers full PCI compliance, maintaining it on an ongoing basis as new threats emerge. Beyond the benefits of broadband based processing, including faster, lower cost transactions, TransNet delivers some key benefits to PC users. Limited only by the serial and USB ports on the PC, users can integrate magstripe readers, check readers, biometrics, pinpads and other devices. In addition, the software can be downloaded to multiple PCs, so each workstation can process transactions independently.

Secure, cost effective payment solution for:

- Professional offices
- Small business
- Small retail



TransNet's unique user-friendly virtual terminal design can create new business opportunities, with features such as couponing, email receipts, advertising and custom logos. The NetVu management server 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.

Benefits:

The TransNet AXP solution transforms existing PCs into PCI compliant virtual terminals. 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
- PCI and PABP compliance is constantly monitored and updated as new threats emerge, ensuring hassle-free ongoing cardholder data security.

Virtual Terminal Creates Business Opportunities

- TransNet-VT includes a virtual terminal, a simple user interface for entering card and transaction data for processing
- Options for couponing, advertising and customizable logos create new opportunity
- Customer deployment is as simple as a download, with configuration parameters all entered into the router

Integrate Multiple Peripherals

- Multiple peripherals can be integrated using the PC's USB ports, including check readers, magstripe readers, pinpads and biometrics

Cost Effective

- leverages the merchant's existing capital investment in PCs
- changing hosts or adding new services allows for shopping the best transaction rates
- 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
- unique router model offers a simple redundancy model, for enhanced reliability

Powerful User-Controlled Functionality Creates Business Opportunities

- removing the payments function from the PC offers the user greater control by the router over the payment function
- application or specification changes can be deployed from the router to multiple locations at the click of a mouse
- the client terminal can be updated or changed without user intervention
- 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 certified processors 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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