

# E-Commerce Websites

## Simple, secure payments solution for websites.

### The Challenge:

Businesses in every industry and sector rely on their websites to inform customers and prospects. Many would like to accept payments online for the convenience of their customers, but the cost and complexity of available options for accepting online payment is prohibitive. These options require the business, as a 'merchant', to comply with Payment Card Industry Data Security Standards (PCI DSS), a difficult and expensive proposition for businesses. In addition, currently available online payment solutions incur monthly gateway and service fees, as well as the cost of integrating the service with a website. Businesses offering online payment need a solution that is cost effective and simple to implement, while ensuring the integrity of cardholder data.

### The Solution:

TransNet is a router-based payment engine that will deliver secure, PCI compliant payments for websites without the costs and hassles of competing options. Linking directly to transaction processors, businesses can eliminate the cost of clearing payments through a gateway. With the SSL encrypted, PCI compliant POSLynx220 handling all sensitive cardholder data, there is no need for the website owner to pursue costly and time consuming audits or certifications. This simple solution does not require advanced technical expertise to implement, making it ideal for any business.

### The TransNet payment engine offers several benefits to e-commerce websites, including:

- Always PCI compliant online payments, eliminating the need to monitor, audit or certify for PCI
- Low online transaction processing costs, with no gateway fees
- Familiar look and feel ensures consistent corporate branding
- Requires only minimal resources to integrate with website

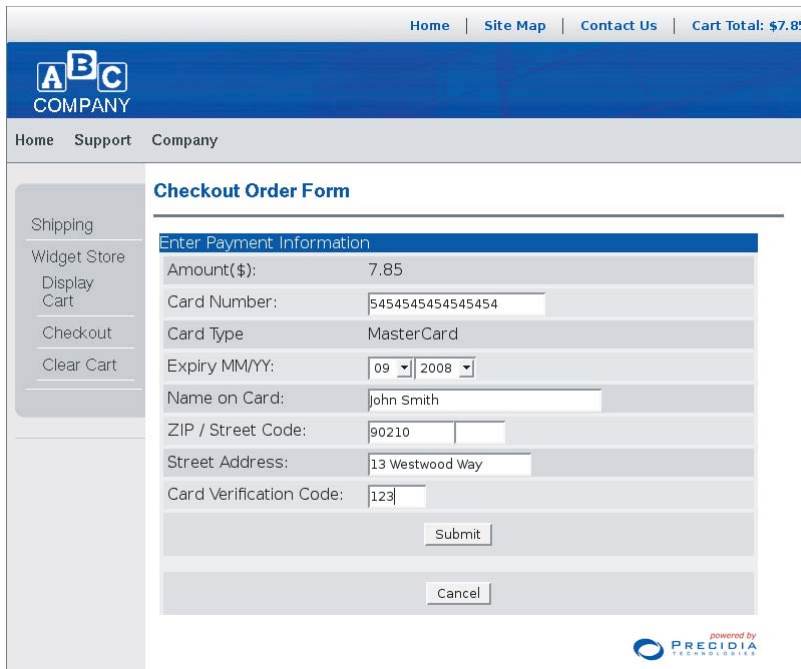


Figure 1. Checkout Screen

The website's user will find the payment function simple to use with TransNet. The user simply clicks on a payment link found on the merchant's website, and lands on a web page which is hosted by the secure POSLynx220 payment router. The look and feel of this page will be identical to the existing website. After entering required credit card data and submitting, the user is issued a printable receipt upon the completion of the transaction.



## Benefits:

The TransNet AXP solution improves the way companies process e-commerce transactions. Key benefits of this online payment processing option include:

### Eliminates PCI Compliance Issues

- unique router-based design delivers fully PCI and PABP compliant transactions
- eliminates need for businesses to monitor, audit or certify PCI for e-commerce websites
- PCI and PABP compliance is constantly monitored and updated as new threats emerge

### Cost Effective

- low online transaction processing costs, with no gateway fees
- built-in PABP and PCI compliance eliminates need for costly audits and recertifications
- transaction fees will be reduced for many businesses, routing transactions directly to the processor's host

### Easily Integrates with Website

- Integrates with existing website, retaining look and feel for positive brand identification
- Very simple integration procedure does not require advanced technical skills

### Advanced Management and Reliability

- management tools unprecedented in the industry, delivering 24/7 access to transaction data and diagnostics files
- management suite facilitates remote deployment, for cost effective support
- router-based approach offers a simple redundancy model, for enhanced reliability.

The screenshot shows a web browser window with a navigation bar at the top containing links for Home, Site Map, Contact Us, and Cart Total: \$7.85. Below the navigation bar is a logo for 'ABC COMPANY'. The main content area is titled 'Checkout Order Form' and contains a 'Transaction Confirmation' section with the following details: Date 09/08/08, Time 15:28, Sale \$7.85, XXXXXXXXXXXX5454 0908, Approval Code: MC0785, Reference Number: 1220902135, and Record Number: 18005. Below this information, it states 'AUTHORIZATION DONE' and includes 'Finish' and 'Print' buttons. A sidebar on the left contains links for Shipping, Widget Store, Display Cart, Checkout, and Clear Cart. The bottom right corner of the page features the Precidia logo with the text 'powered by PRECIDIA'.

*"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 Hwong, Cisco Systems**

For a list of processor certifications for TransNet visit: [www.precidia.com/certifications](http://www.precidia.com/certifications)

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

[www.precidia.com/payments](http://www.precidia.com/payments)

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