

Powering Payment Processing

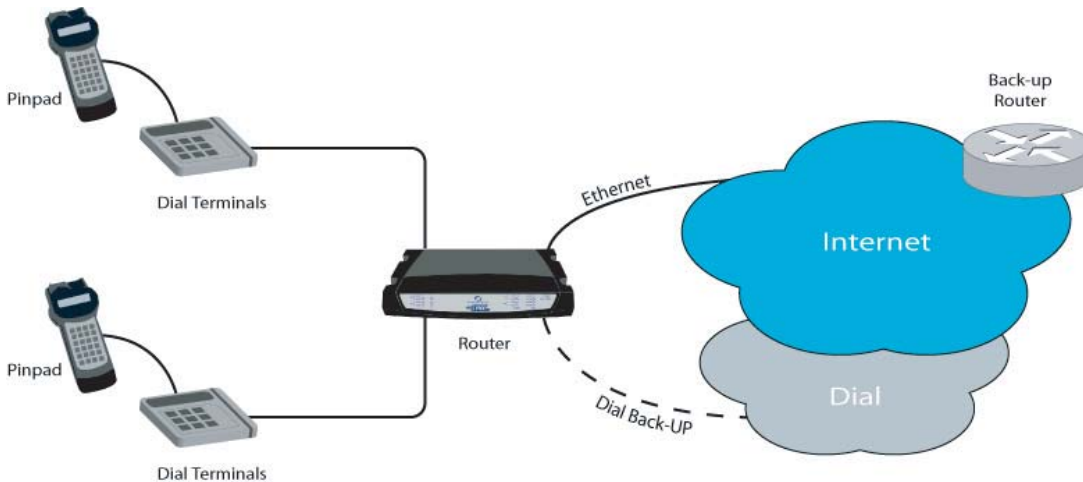
Transform Existing Payment Terminals with TransNet™ Payment Engine

The Challenge:

For more than 20 years, the payment terminal has dominated the payment industry, with more than 40 million units deployed worldwide. In recent years, however, these terminals have begun to lose favour in the context of newer, faster and more cost effective technologies. With the growth of broadband network availability, costs have lowered, and it is now more cost effective than ever to process dramatically faster transactions. Existing dial terminals cannot take advantage of broadband technology; IP-enabled terminals offer many of the benefits of broadband, but remain limited in their approach to PCI compliance and ability to integrate multiple peripherals.

The Solution:

Merchants who currently use payment terminals to process transactions can take advantage of TransNet™ for fast, secure and low cost transaction processing. This payment engine application is installed on a router, and connected to a payment terminal with the thin client application. TransNet is designed to work on a router-based platform; currently available options include the Cisco Application eXtension Platform (AXP) and the Precidia POSLynx220 payment router. Fully PCI compliant, this solution drives ongoing compliance by automatically updating as new threats emerge. The solution also features a virtual terminal interface, which guides the user through transactions using the terminal's existing display.



Ideal for merchants with an existing base of payment terminals, TransNet accepts credit, PIN debit, gift and other card transactions from many popular dial terminal models, including VeriFone, Ingenico and Hypercom. The only change is that the 'brains' of the terminal are moved into the router. This change benefits the user, transforming a once limited terminal into a feature rich payment device. TransNet manages the transaction until its completion at the processor's host. 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. Once considered near the end of their life cycle, terminals like the Trans330 can now regain their popularity, delivering all the features and functionality of the most sophisticated payment devices.

Benefits:

- **PCI Compliance Management**
- **Faster Transactions**
- **Retain existing legacy terminals**



Benefits:

The TransNet AXP solution transforms existing dial payment terminals into broadband payment processing machines running fully PCI compliant transactions. 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.

Legacy Terminals Become Sophisticated Payment Devices

- Dial terminals can perform new functions that were previously limited by the terminal's memory or processing capabilities
- With additional ports available from the solution's router, more peripherals can be added to the terminal

Cost Effective

- leverages the merchant's existing capital investment in legacy payment terminals
- lowers retraining costs, as solution is seamless to user
- 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 the dial terminal models working with TransNet today visit: www.precidia.com/certifications

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

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