

BENEFITS AT A GLANCE

- Turns any PC or PC-based POS system into a payment processor
- Intuitive interface makes it easy to use
- Payment Application Best Practices 1.4 (PABP) validated to help merchants meet PCI DSS compliance
- Eliminates the need to integrate directly with payment devices and peripherals
- Superior speed, stability and reliability from a modern SQL database structure



Loaded with Assets. Brimming with Benefits.

PAYware PC offers the benefits of a complex, customized payment processing solution in a simple, easy-to-use package. PAYware PC turns any PC or PC-based POS system into a secure payment device without interfering with other programs. Credit, debit, stored value/loyalty, purchasing cards, checks and EBT are all a part of PAYware PC.

Excellent Management Skills

PAYware PC combines business-driven functionality with a host of streamlining benefits. Backups, database purge and customer notifications are all easily scheduled to keep businesses running smoothly. Merchants can also manage, schedule and edit settlements based on chosen transactions, instead of having to settle all transactions at once. Plus they'll receive settlement results via email to save valuable

time. PAYware PC also emails notification of processed contracts to merchants, making customer management a breeze. And automatically sends notification of expired cards in their database so payments are not interrupted. PAYware PC's BIN management encourages consumers to use debit cards, resulting in lower transaction fees.

PAYware PC offers a comprehensive list of payment processing networks and communication methods. It also provides for effective management with data gathered from customizable, full-page, real-time reports.

Easy. Anyway you look at it.

The familiar user interface makes it easy to learn and use. Writing to a single API, PAYware PC can operate in a back office or as a

centralized payment server for merchants with multiple locations. And for merchants with recurring revenue streams, it's an ideal operating service.

The ultimate in protection.

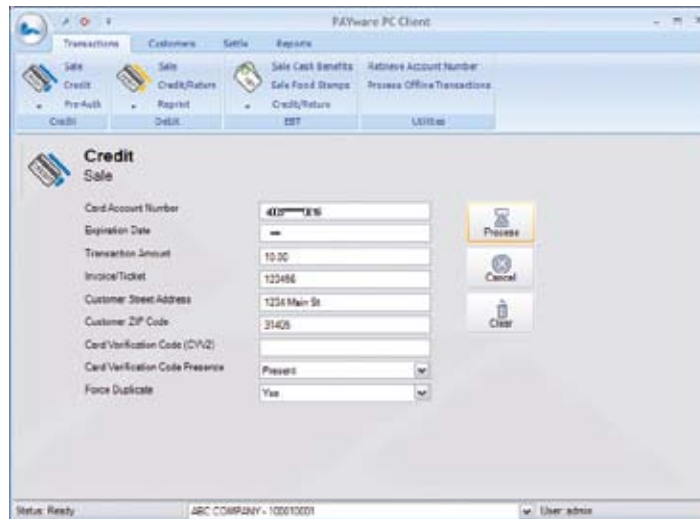
PAYware PC's inherent safeguards protect and shield sensitive cardholder data. And since updates and service packs can be configured to download automatically, merchants are always current and compatible. PAYware PC is also armed with fraud protection to help reduce the cost of card-not-present transactions and the risk of chargebacks.

PAYware PC from VeriFone. Powerful processing with powerful benefits.

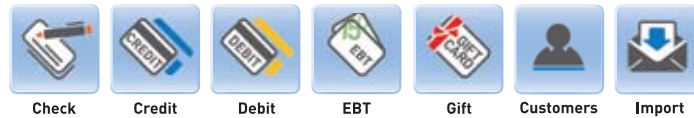
PAYware PC

PC-Based Payment Software

PAYware PC



PAYware PC's streamlined, uncluttered workspace makes it easy to configure and support any size installation base.



Familiar Windows-based user interface and graphics make PAYware PC easy to learn and use.

Features & Benefits

.NET Framework and modern database architecture

- Performs tasks with exceptional speed and reliability
- Completes transactions in a wide array of formats
- Runs as a Windows service, utilizing minimal resources

Simple benefits with advantageous results

- Simplifies customer contracts with email notification of processed contracts
- Utilizes graphic icons to simplify payment processing
- Offers comprehensive list of payment processing networks and communication methods
- Notifies merchants of expired cards in database, for uninterrupted sales

Business-driven functionality

- Schedule common tasks like settlement, database backup, customer notification and contract processing so merchants can stay focused on running their business
- Effectively manage payment operations with data gathered from customizable, full-page, real-time reports
- Operates as a service for recurring revenue streams

Comprehensive security and fraud protection

- Helps merchants achieve PCI DSS compliance
- Prevents individuals from performing certain tasks and limits access to database with permission controls and password protection settings

SPECIFICATIONS

- PC with Microsoft Vista™ Business Edition, Home Premium or Home Basic; Windows XP™ Professional or Windows 2003 Server Edition
- 1 GHz or higher processor; 2 GHz preferred
- 512 MB minimum of RAM; 1 GB recommended
- 500 MB of available hard-disk space; 1 GB preferred
- An Internet connection or a Hayes compatible modem (capable of 2300 baud or less) and an analog phone line
- CD-ROM drive
- Latest Microsoft service pack updates installed
- Merchant account with a PAYware PC certified processor

Payment Devices Supported

- MX870, MX860, MX850 and MX830
- SC 5000 (U.S. only)
- PINpad 1000SE

Integration Methods

- Native (using SOAP programming language)
- TCP/IP (SSL or non-SSL)
- Legacy (from PCCharge to PAYware PC)

- Provides account number truncation and expiration date suppression

- Reduces the cost of card-not-present transactions and can lower the risk of chargebacks

- Encrypts sensitive cardholder data in database and utilizes tokenization to run voids without retrieving sensitive data

Simple integration tools and world-class support

- Ready to deploy, right out of the box

- Simplifies development and speeds integration process with the PAYware PC development kit, available at no cost

- Backed by VeriFone, the world-class leader in payment solutions