



► **Applications**

- Retail
- Restaurants
- Direct Marketing (MOTO)
- Home-based businesses

► **Tender Types**

- Credit Cards
- PIN-based Debit Cards
- EBT
- Gift Cards
- Check Verification & Conversion
- ACH

► **Value Add**

- Signature, Receipt Capture and Retrieval
- Check Image Capture & Retrieval
- Works with most PC Point-of-Sale systems
- Works with QuickBooks Accounting
- Works with Microsoft Retail Management System (RMS)

Turn Inexpensive Interactive Terminals Into The Complete IP Retail Point of Sale Solution

Traditionally, only large retail merchants are able to implement point-of-sale (POS) systems with interactive payment terminals. Our patent pending SmartPayments™ Client levels the playing field and brings inexpensive, interactive retail terminals to merchants of all sizes.

It is a simple, versatile and non-invasive payment solution that requires little to no work to implement. It can either operate independently as a non-integrated payment system or easily integrate into your POS system for a complete solution. It allows you to easily expand to tomorrow's requirements with minimal effort on your part.

SmartPayments Client has been designed as an easy-to-use retail POS system that provides a versatile, simple, low-cost and high-value payment solution that every retailer needs today!

Use SmartPayments Client Software to easily add support for multi-lane interactive PIN pads with signature capture capability in a way that works with PC Point-of-Sale and accounting systems to speed up transaction time and reduce errors at dramatically lower costs.

Microsoft®
CERTIFIED

Business Solutions
Partner

Microsoft®
GOLD CERTIFIED

Partner



WHEN YOU WANT QUICK AND EASY - IMPLEMENTATION AND RESULTS



Simple reliable Windows Service ► Operates independently making it invisible and non-intrusive

Customer-facing interactive user interface ► Uses the device for input/output/display and interacts with customers independently

Easy integration ► Supports industry standard input/output file formats

Smart ► Easy configuration options automatically prompt for missing information

High Value ► One time, low-cost licensing fee

Versatile ► Interfaces with multiple POS peripheral devices including card readers, PIN pads, check readers and signature capture devices.

Lightning fast ► Supports dial and IP transactions that average 1 to 5 seconds

ELECTRONIC PAYMENT PROCESSING SOFTWARE

TECHNICAL SPECIFICATIONS:

PLATFORM

- Microsoft Windows XP/2000/2003/Vista

PAYMENT ENGINES

- SmartPayments Server, gateways and direct to payment processors

HARDWARE

- Hypercom P1300 PIN pad
- Hypercom S9 & S9C PIN pads
- Hypercom Optimum L4100, L4200 and L4250 terminals
- MagTek devices
- Other payment industry PIN pad devices

SECURITY

- Payment Application Best Practice (PABP) certified

EASY-TO-INTEGRATE

- Comprehensive Software Developer Kit (SDK)
- ActiveX Control (OCX)
- Industry Standard File drop with Name Value Pares
- TCP/IP XMLPay

Versatility with a Fast ROI

- ▶ Quickly and easily accepts multiple payment tenders including all major credit cards, debit cards, EBT, electronic check services including verification, guarantee, conversation, eCheck and ACH, signature capture/receipt retrieval and check image capture and retrieval
- ▶ Interfaces with multiple POS peripheral devices including card readers, PIN pads, check readers and signature capture devices
- ▶ Works as a standalone IP terminal or can be seamlessly integrated with PC POS systems
- ▶ One time, low-cost licensing fee
- ▶ Delivers payment transactions via the Internet without the extra costs of using a third-party gateway.

Customer-based Performance

- ▶ Operates as an independent Windows Service making it invisible and non-intrusive to the POS system
- ▶ Supports dial and IP (2-3 second) transactions
- ▶ With its interactive user interface on the customer-facing terminal, uses the device for input/output/display and interacts with customers independently.

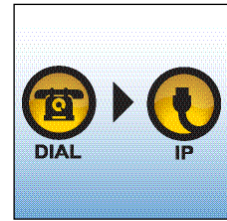
Smart, Fast and Easy

- ▶ Supports industry standard input and output file formats making it easy to integrate and support
- ▶ Easy configuration options allow you to specify menu prompts and process flow. The system automatically prompts for missing information
- ▶ Integration can be as simple as providing the amount from the point of service.

SmartPayments Plug-in provides an Out-of-the-Box Plug & Play Solution

- ▶ Combine Hypercom SmartPayments Client with other Point-of-Sale and accounting application to get an integrated solution. Integrated solutions speed up transaction times while reducing the chance for errors. Plug-ins are available for Intuit's QuickBooks Accounting and Microsoft Retail Management System (RMS).

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"Turns legacy devices into lightning fast IP terminals"



"Versatile - Supports tomorrow's next generation terminal that can easily be expanded and customized"



"Operates as an invisible service"



WORLD HEADQUARTERS:

Hypercom Corporation
2851 West Kathleen Road
Phoenix, Arizona 85053 USA
Tel: +1.602.504.5000
Fax: +1.602.504.4655

www.hypercom.com

Hypercom Payment Solutions

190 Technology Circle, Suite 119
Savannah, GA 31407
Tel: +1.912.965.9019
Fax: +1.912.965.9046

hps-sales@hypercom.com
hps-support@hypercom.com