



► **Applications**

- Retail
- Restaurants
- Direct Marketing (MOTO)
- Bill Payment
- e-commerce
- Petroleum
- Home-based businesses

► **Tender Types**

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

► **Value Add**

- Recurring Billing
- Signature, Receipt Capture and Retrieval
- Check Image Capture & Retrieval
- Shopping Cart Interface

A Complete Electronic Payment Processing Solution

Many large and medium-size businesses want to own and manage their payment processing server technology. They have a "make or buy" decision when reviewing their options.

The SmartPayments™ Payment Server was designed to meet the needs of these businesses by providing a low-cost, highly scalable, multi-threaded payment processing solution.

With the SmartPayments Payment Server and the Internet/Intranet, businesses can quickly and easily set up accounts, process, review, update and settle ePayment transactions from any where in the world, simply by using a browser.

Businesses can purchase a license to the software directly, thus fixing their cost and eliminating on-going transaction fees by using a gateway.

Use SmartPayments Server Software to centralize payments across the enterprise with speed, scalability, reliability and security at dramatically lower costs.

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WHEN YOU WANT QUICK AND EASY - IMPLEMENTATION AND RESULTS



Increased Sales ► Enable cash-restricted customers to make purchases

Increased Transaction Speed ► 2 to 5 seconds vs 15 to 30 seconds for dial-up terminals

Low Startup Costs ► Small merchants need only a standard web browser

Mobile Merchant Flexibility ► Leverage existing mobile phones

Simplified Billing ► Integrates into your CRM and accounting system

Powerful ► Browser-based tools allow merchants to manage accounts anywhere, anytime

ELECTRONIC PAYMENT PROCESSING SOFTWARE

TECHNICAL SPECIFICATIONS:

PLATFORM

- Microsoft Windows XP/2000/2003/Vista
- Windows 32 or 64 Bit

DATABASE

- Microsoft SQL Server 2000 & 2005
- Microsoft SQL Server MSDE
- Microsoft SQL Server 2005 Express Edition

SECURITY

- Payment Application Best Practice (PABP) certified
- PCI/CISP certifiable

PROCESSING

- 32 Bit – 6-10 transactions per second (TPS)
- 64 Bit – 30-40 transactions per second (TPS)

ENVIRONMENT:

- Premise based in-store
- Back office multi-lane server
- Corporate Headquarters
- Payment Gateway

EASY-TO-INTEGRATE

- Comprehensive Software Developer Kit (SDK)
- XML Web Services API
- HTTPS Post or Get
- ISO8583
- Name Value Pairs
- Works with most Shopping Carts

Low startup cost, Quick installation, Low maintenance

- ▶ Small merchants need only a standard web browser, there is no need to purchase additional software or hardware
- ▶ Eliminates costly phone lines and proprietary hardware terminals
- ▶ Works with both retail POS and Internet shopping carts, eliminates the need for a separate merchant account with a separate service provider
- ▶ Lower transaction fee when processing card-present or PIN-based transactions
- ▶ Eliminates gateway fee when running the server in house.

Increase Merchant Flexibility

- ▶ Eliminates phone lines and power outlets
- ▶ Speeds up the authorization process
- ▶ Reduces transaction cost with card-present transactions
- ▶ Leverages existing mobile phones
- ▶ Easy-to-deploy feature-rich client applications are hardware and platform independent
- ▶ Browser-based virtual terminal allows merchants to process payments from anywhere, anytime.

Integrated Retail POS Applications

- ▶ Image/receipt capture and retrieval for chargeback protection
- ▶ Eliminates redundant data entry
- ▶ Eliminates redundant phone lines
- ▶ Supports all major credit cards, PIN-based debit cards, gift/loyalty cards, checks, ACH and EBT/food stamps.

Powerful Browser-based Tools

- ▶ Automatic daily batch settlement with email notification
- ▶ Online and real-time reporting
- ▶ Sets up recurring billing contracts that will automatically invoice and process payments for customers
- ▶ Web service and SDK integration
- ▶ Delimited data export.

Increase Security

- ▶ Reduce the amount of cash the staff handles
- ▶ Lower risk of charge backs from customer-disputed transactions using digitized receipt or check images
- ▶ Provides AVS address verification and CVV verification to fight online fraud
- ▶ Velocity checks for suspicious refund or sales transactions
- ▶ Built-in alerts and a packet filtering system, when enabled, allow you to grant or deny access to any hosts or subnet for added security.

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"Next generation real-time credit card processing over the Internet"



"Admin tools make it easy to set up and use"



"Sophisticated reports provide detailed transaction activity"



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