

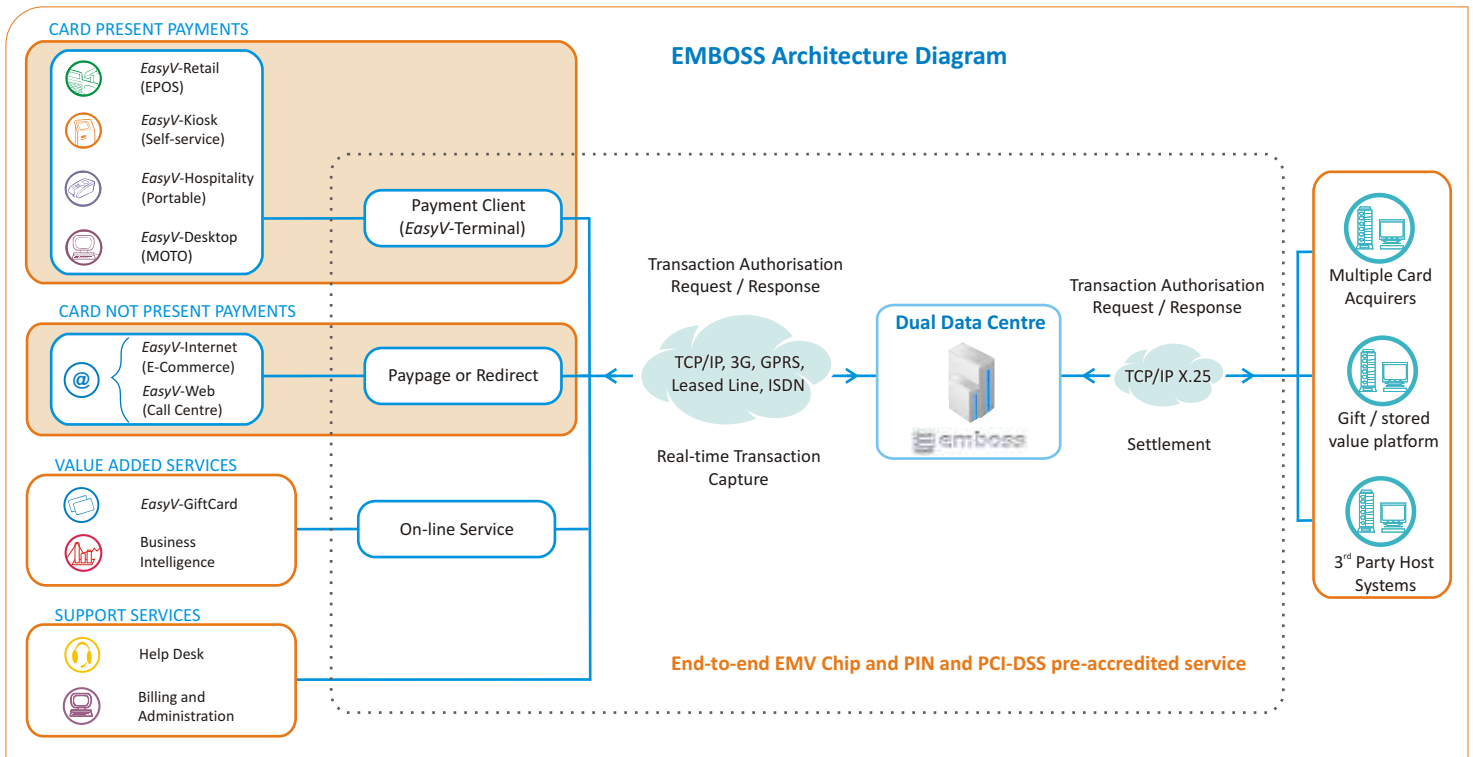
Acquirer pre-accredited and PCI-DSS approved EFT payment services

Integration of EMV credit and debit card payments into retail, kiosk, hospitality, mobile and e-commerce environments remains a high priority for merchants. YESpay's outsourced EMBOSS payment service enables merchants to upgrade and deploy their integrated point-of-sale systems and websites without formal bank testing. It is the only viable alternative to renting standalone bank terminals or operating an in-house managed payment platform.



EMBOSS is generically pre-accredited by multiple card acquirers across Europe and North America in card present and card not present environments. It manages the authorisation routing and settlement of EMV credit and debit card transactions between multi-channel retail systems and card acquiring networks. In addition, with the increased requirements of added transaction and card security, EMBOSS has also been fully certified to PA-DSS and PCI-DSS Level 1 ensuring that merchants can significantly reduce the costs and timescales of on-going security compliance.

Through YESpay's *EasyV-Suite* of multi-channel payment products that link to EMBOSS, merchants can benefit from minimal capital investment, fast time to market and low on-going monthly service costs. Merchants can upgrade and start to deploy their accredited retail systems in as little as 2-4 weeks, no matter what size payment infrastructure they have.



Multi-acquirer pre-accredited

EMBOSS has been end-to-end pre-accredited (generically) by leading European and North American card acquirers within retail, kiosk, hospitality, MOTO and e-commerce payment environments. Merchants can quickly deploy integrated card payment infrastructures within a matter of weeks without the need to conduct any additional formal bank testing.

PA-DSS & PCI-DSS approved

EMBOSS is PA-DSS and PCI-DSS Level 1 certified. All card data is **point-to-point encrypted** from the PIN Pad to the EMBOSS payment gateway ensuring Merchants can significantly reduce the level and costs of on-going PCI-DSS compliance, sometimes up to 65%, to become fully PCI compliant since they no longer have access to or store credit and debit card data.

Tokenisation

Since Merchants can no longer store cardholder data, EMBOSS can **uniquely tokenise** credit or debit card data to enable Merchants to track card usage for CRM and marketing purposes. In addition, the token can be used to perform recurring payments without access to full card details.

High-speed authorisation

EMBOSS is a transaction switch that manages the routing of payment authorisation requests originating from POS systems and websites to bank card acquirers. Utilising high-speed Internet (IP) connection, EMBOSS can fulfil end-to-end authorisation requests in less than **3-5 seconds**.

Automatic transaction settlement

EMBOSS overcomes issues related to polling transactions from POS terminals, and hence PCI-DSS, by capturing them in real time at the end of each authorisation request. Settlement to card acquirers can be immediate via host-to-host connectivity or batch transfer overnight prior to merchant settlement deadlines.

Stand-in authorisation

If merchants have agreed stand-in floor limits with their card acquirer, EMBOSS is capable of performing off-line transaction authorisation in case of IP connectivity failure. Any transaction value below the floor limit will be locally authorised whilst those above require manual authorisation (referral), thereby ensuring the merchant can continue to accept credit and debit card transactions and keep their business operational.

Multi-PIN Pad support

EMBOSS has been fully end-to-end accredited with a variety of EMV, PCI PED, Visa PED and APACS Common Criteria approved PIN Pad devices that support retail, unattended and hospitality environments, ensuring merchants have a choice of device depending on their retail needs. Security key injection within the PIN Pads for on-line PIN management (in case of USA and Canada) is fully managed between YESpay and respective card acquirers.

All major card & transaction types supported

EMBOSS supports all major EMV credit and debit cards (Visa, MasterCard, Interac, Maestro, Amex, Diners, JCB, Discover and more). It supports the processing of on-line PIN magnetic debit card transactions in both USA and Canada (Interac debit cards). All transactions types from sale, refund, purchase with cashback, MOTO and e-commerce transactions are fully supported.

Multiple connectivity options

EMBOSS is an end-to-end IP-based payment transaction switch. POS systems can connect via secure IP, 3G, GPRS or leased lines without affecting EMV or PCI-DSS approvals. Host-to-host connectivity is via secure IP and X.25 networks.

Real time reporting

Detailed transactions reports can be directly accessed in real time using the web via EMBOSS, making reconciliation fast and simple. Downloadable transaction and settlement reports, all the way to a single POS system or e-commerce website, can be imported into in-house accounts and management reporting applications in a matter of minutes.

Scalability & SLA

EMBOSS has a modular architecture that can be easily expanded to meet the needs of growing POS estates and transaction volumes. Dual data centres based on the latest **cloud computing architecture** ensure it is highly resilient and provides load sharing and disaster recovery capability. EMBOSS is operational 24x7 with 99.9% availability. Help desk services with extended operating hours (Mon-Sun) ensure merchants can access support throughout their working day.

Integration made easy

YESpay provides a simple to use payment interface that can be integrated and tested with the merchant's POS software and e-commerce website in a matter of days. Following half a day of validation testing with YESpay, merchants can deploy their retail and web systems immediately without further EMV bank or PCI-DSS testing. A simple registration process enables merchants to roll-out their approved POS systems and websites within days.

Multi-channel payment services

Merchants are seeking to extend their reach beyond traditional POS networks. YESpay's *EasyV-Suite* of multi-channel payment products enables merchants to accept and process EMV credit and debit card transactions from their retail, kiosk, hospitality, MOTO and e-commerce environments using EMBOSS as a single payment gateway linking to their respective card acquirers.

Value added services

In addition to EMV credit and debit card processing, EMBOSS supports fully integrated Dynamic Currency Conversion and Tax Free Shopping, on-line gift, private-label and contactless card transactions through a single payment application, making it ideal for all in-store card payment needs.

Cost saving

Delivered through a SaaS model (Software as a Service), merchants benefit from low on-going monthly fees per POS system or e-commerce website and not a per click or individual transaction charge. One off setup fee per POS terminal or website ensures they are fully linked with EMBOSS and the merchant's card acquirer.

EasyV-Suite – For multi-channel payment processing environments

YESpay's *EasyV-Suite* is the most innovative and cost-effective range of card payment products for Retail, Kiosk, Hospitality, MOTO and E-commerce Websites. Linked to YESpay's hosted EMBOSS payment service, *EasyV-Suite* enables merchants to perform EMV credit or debit and gift card payments in both card-present and card-not-present environments.

Card Present Payments



EasyV-Retail

Integrated EMV Chip & PIN payment application for integrated EPOS environments supporting DCC & TFS, contactless and gift card payments.



EasyV-Kiosk

Integrated EMV Chip & PIN payment application for fully unattended and semi-attended self-service environments.



EasyV-Hospitality

Integrated or standalone EMV Chip & PIN hospitality payment application for hotels, restaurants, bars and catering environments.



EasyV-Desktop

PC-based stand-alone application for accepting EMV Chip & PIN card payments (independent of EPOS applications) within a store with full EMBOSS benefits.

Card Not Present Payments



EasyV-Internet

On-line E-commerce payments for web merchants with full support of 3D Secure, AVS, CVV and e-Wallet for storing cardholder details in a fully PCI-DSS approved manner.



EasyV-Web

Browser based virtual terminal for mail order and telephone order (MOTO) and call centre operations.

Value Added Services



EasyV-GiftCard

Comprehensive closed loop merchant gift card solution managed by EMBOSS.



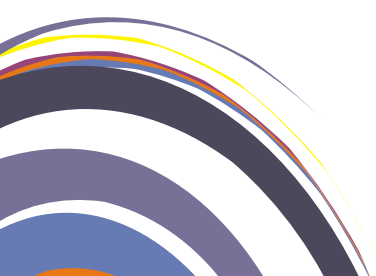
YESpay Store Manager

Merchants can access detailed transaction reports, set up electronic discounts or coupons and perform sale or refund transactions.



YESpay-Wallet

Combination of Cardholder wallet that simplifies payment without having to enter card details for each transaction; and Merchant Subscription Wallet enabling merchants to perform delayed or recurring credit or debit card payments securely without access to cardholder details thus maintaining PCI-DSS Compliance.





EasyV-Suite EFT credit and debit card payments anyplace anytime

Bank accreditation → Generically pre-accredited EMV Chip & PIN and Magnetic Card Payment service approved with European and North American card acquirers
 → No formal bank testing, fast-track merchant installation

PA-DSS & PCI-DSS approved → EMBOSS is fully PA-DSS and PCI-DSS Level 1 approved, reduces scope and costs for merchants to become PCI-DSS certified

Accepts all major EMV credit/debit cards → Visa, MasterCard, Interac (Canada), On-line PIN debit (USA), JCB, Amex, Diners, Discover plus others
 → Transaction types – sale, purchase with cash-back, refund, pre-authorisation, gratuity, split bill, cancel, MOTO and e-commerce (3D Secure, AVS, CVV supported)

EasyV-Suite Chip & PIN / magnetic card PEDs → Desktop (VeriFone VX810 & Secura), Kiosk (VeriFone Secura), Portable and Mobile devices (VeriFone Vx670wifi and Xplorer Bluetooth)
 → Approved to EMV Level 1 & 2, Visa PED, PCI PED and APACS Common Criteria
 → North America – key injection managed by YESpay and respective Card Acquirers
 → Simple swap-out in case of failure » no reconfiguration required

Connectivity → IP, 3G,GPRS and leased line for high-speed (~3 to 5 seconds) on-line transaction authorisation and settlement with Card Acquirers

System reliability → Dual data centres providing Disaster Recovery and load sharing capability
 → Provides 24x7 99.9% availability of payment services

Installation and first line support → Out-of-the-Box payment solutions provided by YESpay or our Partners directly to merchants

Payment Integration → EMBOSS Solutions Partners can integrate EasyV-Suite clients easily and simply into their EPOS/Kiosk/Hospitality/E-commerce applications using free toolkits
 → Free end-to-end validation testing

Transaction reports → Free web based reporting via secure login to EMBOSS merchant account

Help desk with extended hours → Monday to Sunday with extended hours

Payment Service Monthly fees → Single set up fee plus low on-going monthly service fee per POS / E-commerce website

