



EasyV-Kiosk

EMV Chip and PIN Card Payments for
integrated self-service kiosks

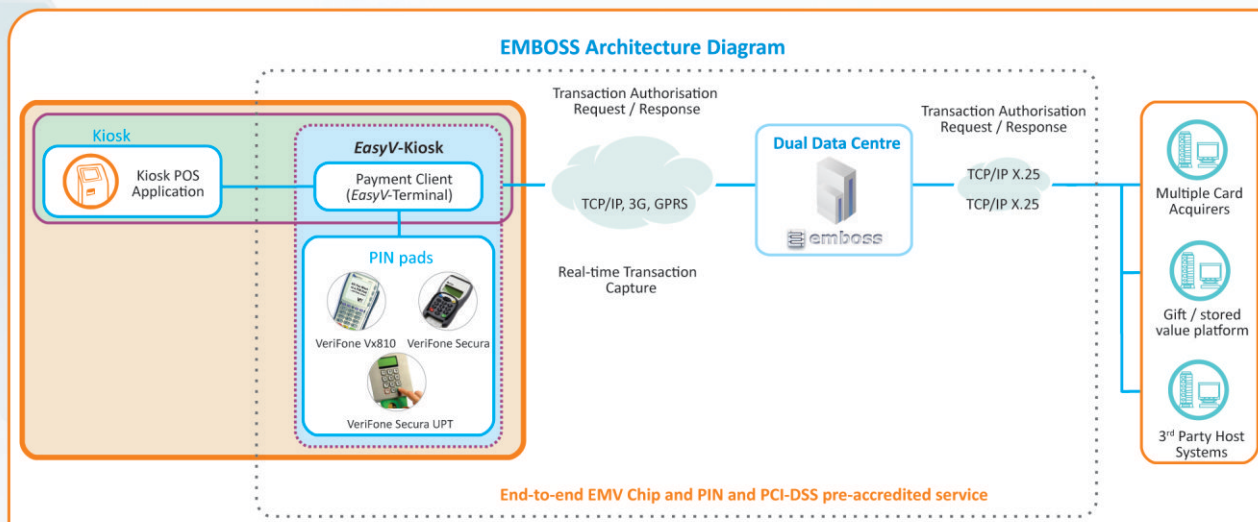
EasyV-Kiosk is the leading pre-accredited self-service card payment solution enabling any unattended PC-based kiosk environment to easily accept EMV Chip and PIN credit and debit card payments with minimal capital investment and low on-going services costs.

Installed within minutes, EasyV-Kiosk can be integrated with any semi-attended or fully unattended kiosk point-of-sale application. Digital photo-print booths, on-line shopping catalogues, local councils, cashless payment systems, pay and display parking, DVD and book dispensing are just a few applications adopting EasyV-Kiosk.

EasyV-Kiosk combines powerful payment software with a choice of robust PIN Pads in one convenient solution. Following simple screen prompts, customers can confidently process their card payments on a kiosk with the knowledge that each transaction is securely authorised and settled via emboss.

Key Merchant benefits

- Multi-acquirer pre-accredited enabling Merchants to avoid lengthy bank certification
- PA-DSS and PCI-DSS Level 1 certified helping Merchants reduce the scope & costs of on-going compliance
- Tokenisation enables recurring payments and CRM business processes without access to card data
- Fully integrated value added services include GiftCard and Contactless payments
- High-speed transaction authorisation and real-time or batch settlement
- Monthly service fees lower than bank rented payment terminals
- Extended help desk and support service
- Suitable for semi-attended of fully attended kiosk environments



Multi-acquirer pre-accredited

EasyV-Kiosk, linked to EMBOSS, has been end-to-end generically pre-accredited by leading European Card Acquirers as a fully unattended or semi-unattended payment service. Merchants can quickly deploy their kiosks with integrated card payment within a matter of weeks without the need to conduct any additional formal bank testing.

PA-DSS & PCI-DSS approved

EasyV-Kiosk is fully certified to PA-DSS and PCI-DSS Level 1 standards. Merchants can significantly reduce timescales and initial and on-going annual costs, sometimes up to 65%, to become fully PCI compliant since EasyV-Kiosk does not provide access to credit and debit card data.

Tokenisation

Since Merchants can no longer store cardholder data, EasyV-Kiosk can uniquely tokenise credit or debit card data. Merchants can use this token to charge customers for recurring payments or additional fees for example for late return of DVD's as part of their rental agreement, without access to full card details as part of a fully PCI-DSS certified solution.

High-speed authorisation & settlement

Using either IP, 3G or even GPRS connectivity, end-to-end authorisation requests are performed in less than 5 seconds. All transactions conducted via EMBOSS are automatically batch settled overnight with Merchants card acquirer.

Multi-PIN Pad support

EasyV-Kiosk links to a variety of PIN Pad devices dependent on whether the kiosk is used in fully unattended mode (VeriFone Secura UPT) or semi-attended mode (VeriFone VX810 or Secura). Each device is fully EMV Level 1 & 2, Visa PED, PCI PED and APACS Common Criteria approved.

Card & transaction type support

EasyV-Kiosk supports all major EMV credit and debit cards (Visa, MasterCard, Maestro, Amex, JCB and more). Being an unattended environment, EasyV-Kiosk only supports sale and cancel transaction types. Depending on the Merchants preference, refunds can be conducted at the existing EPOS tills, or via EasyV-Desktop within a call centre operation.

Real time reporting

Merchants can securely access real time transaction reports via the web through their EMBOSS account making reconciliation fast and simple. Downloadable transaction and settlement reports, all the way to a single kiosk can be imported into in-house accounts and management reporting applications in a matter of minutes.

Cost saving

Delivered as a SaaS service (Software as a Service), Merchants benefit from low on-going monthly fees per kiosk. A one off setup fee per kiosk ensures they are fully linked and tested with EMBOSS and the Merchant's card acquirer within days.

Integration made easy

YESpay provides a simple to use payment interface that can be integrated and tested with the Merchant's kiosk software in a matter of days. Following a simple registration process, Merchants can deploy their fully unattended or semi-attended kiosks within days without further EMV testing by card acquirers.

Service resilience & support

EMBOSS dual data centres, based on the latest cloud computing architecture provide 24x7 operation with 99.9% availability of payment service. Help desk services are available Mon-Sun with extended hours ensuring Merchants can access support throughout their working day.



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