

# EasyV-Retail

## EMV Chip & PIN Card Payments for integrated retail POS

*EasyV-Retail* is a pan-European and North American outsourced and pre-accredited card payment solution. It enables merchants to process EMV Chip & PIN and magnetic credit and debit card payments within seconds via their electronic-point-of-sale (EPOS) systems without the need for formal bank testing. Combining powerful payment software with a choice of stylish PIN Pads, *EasyV-Retail* is installed within minutes and can be used in either standalone mode or integrated-with-EPOS making it ideal for any single-site or multi-chain high street merchant.

Intuitive step-by-step screen prompts enable merchants to securely on-line authorise and settle each transaction with their chosen card acquirer. Any sensitive credit and debit card details are fully point-to-point encrypted all the way from the PIN Pad to our secure PCI-DSS Level 1 certified EMBOSS payment gateway, thereby significantly mitigating the level and cost of on-going PCI-DSS compliance for the merchant.

*EasyV-Retail* goes beyond simply payments at the point-of-sale; it enables unique tokenisation for every credit or debit card for on-going marketing and recurring payments, supports Dynamic Currency Conversion (DCC) and Tax Free Shopping (TFS) transactions for foreign cards as a fully integrated solution, and accepts gift card and contactless card transactions all through a single, fully integrated payment application. With minimal capital investment and low on-going services costs, *EasyV-Retail* is the ideal payment service for all in-store card payment needs.

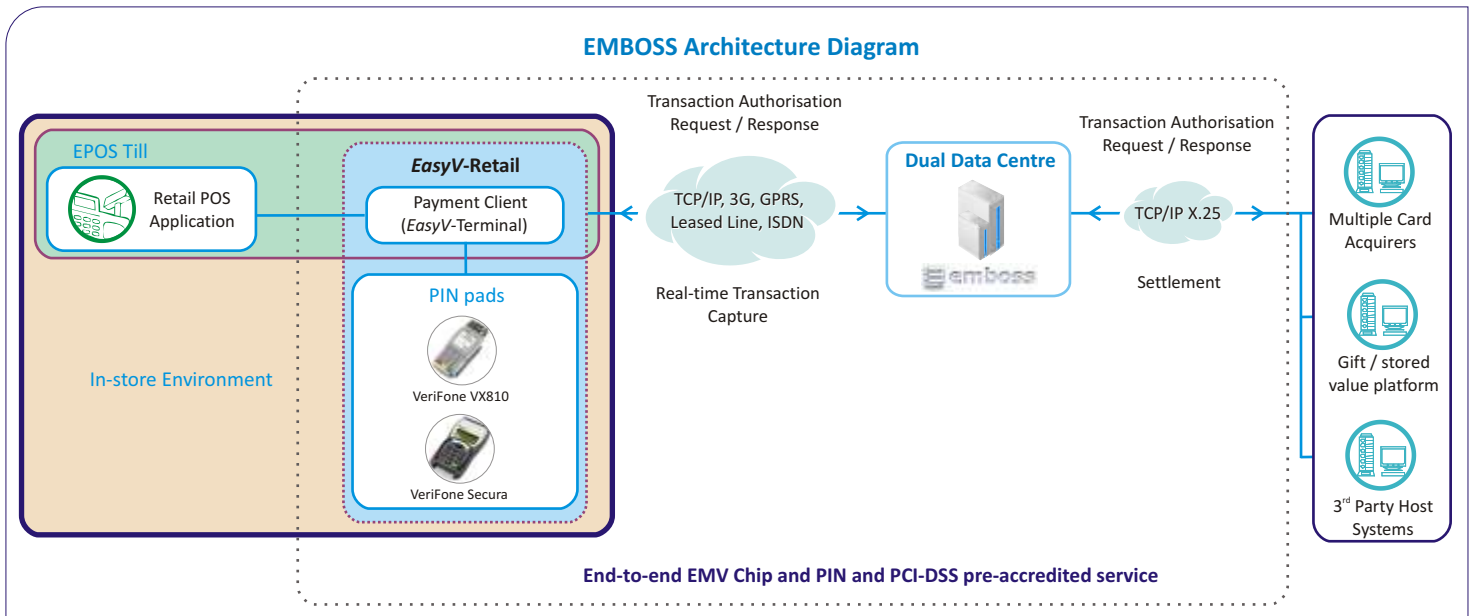


### Key Merchant benefits

- Multi-acquirer pre-accredited enabling payment services in over 35 countries
- PA-DSS and PCI-DSS Level 1 certified helping Merchants reduce the scope & costs of on-going compliance
- Point-to-point encryption of transaction data - no card data is exposed to the Merchant's POS
- Tokenisation enables recurring payments and CRM business processes without access to card data
- Fully integrated value added services include DCC & Tax Free Shopping, 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 single- and multi-chain retail environments

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[www.yes-pay.com](http://www.yes-pay.com)



### Multi-acquirer pre-accredited

EasyV-Retail linked to EMBOSS is generically **pre-accredited in over 35 European countries as well as Canada and USA** by leading international card acquirers. Merchants can fast track the deployment of their integrated POS card payment solutions in weeks without the any additional bank testing.

### PA-DSS & PCI-DSS approved

EasyV-Retail 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 mitigate the level and costs of on-going PCI-DSS compliance.

### Tokenisation

Since Merchants can no longer store cardholder data, EasyV-Retail 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 & settlement

Using IP connectivity, end-to-end authorisation requests are performed in less than **3-5 seconds**. Stand-in floor limits ensure Merchants can continue to accept card transactions and keep their business operational.

All transactions conducted via EMBOSS are either batch settled overnight or host captured at the time of transaction depending on the card acquirer requirements.

### Multi-PIN Pad support

EasyV-Retail has been accredited with a variety of PIN Pad devices (VeriFone VX810 & Secura) that link to EPOS tills via serial RS232 or USB connection. Each device is fully EMV Level 1 & 2, Visa PED, PCI PED and APACS Common Criteria approved. Security key injection within the PIN Pads for on-line PIN management is fully managed between YESpay and respective card acquirers.

### Card & transaction type support

All major EMV credit and debit cards (Visa, MasterCard, Interac, Maestro, Amex, Diners, JCB, Discover and more) are supported. In addition **on-line PIN validation** for credit and debit cards used in Canada, USA and some European countries is fully managed. All transactions types from sale, refund, purchase with cashback and MOTO transactions can be conducted via EasyV-Retail.

### 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 POS system, can be imported into in-house accounts and management reporting applications in a matter of minutes.

### Cost saving

Delivered through a **SaaS model** (Software as a Service), Merchants benefit from low on-going monthly fees per POS system. A one off setup fee per POS terminal ensures they are fully linked 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 POS software in a matter of days. Following a simple registration process, Merchants can deploy their retail systems 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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