

EasyV-Desktop

Your Total Solution For PC-Based Card Payments



As small and medium sized retailers, call centres and professional businesses such as doctors, dentists and solicitors, you use your PC for many functions including tracking inventory, maintaining customer and employee records and accounting. Now you can use your PC to accept payments as well. *EasyV-Desktop* is a complete and easy to use PC application for payment processing.

Merchants don't have to be restricted to using slow card payment terminals as the only option to accepting payments. Using any Windows PC, you can install *EasyV-Desktop* in minutes and benefit from faster transaction speeds, increased efficiency and cost reduction. *EasyV-Desktop* is a secure and simple to use payment application that accepts all major credit and debit cards - Visa, MasterCard, Maestro, Interac, Amex, Diners, JCB and more.

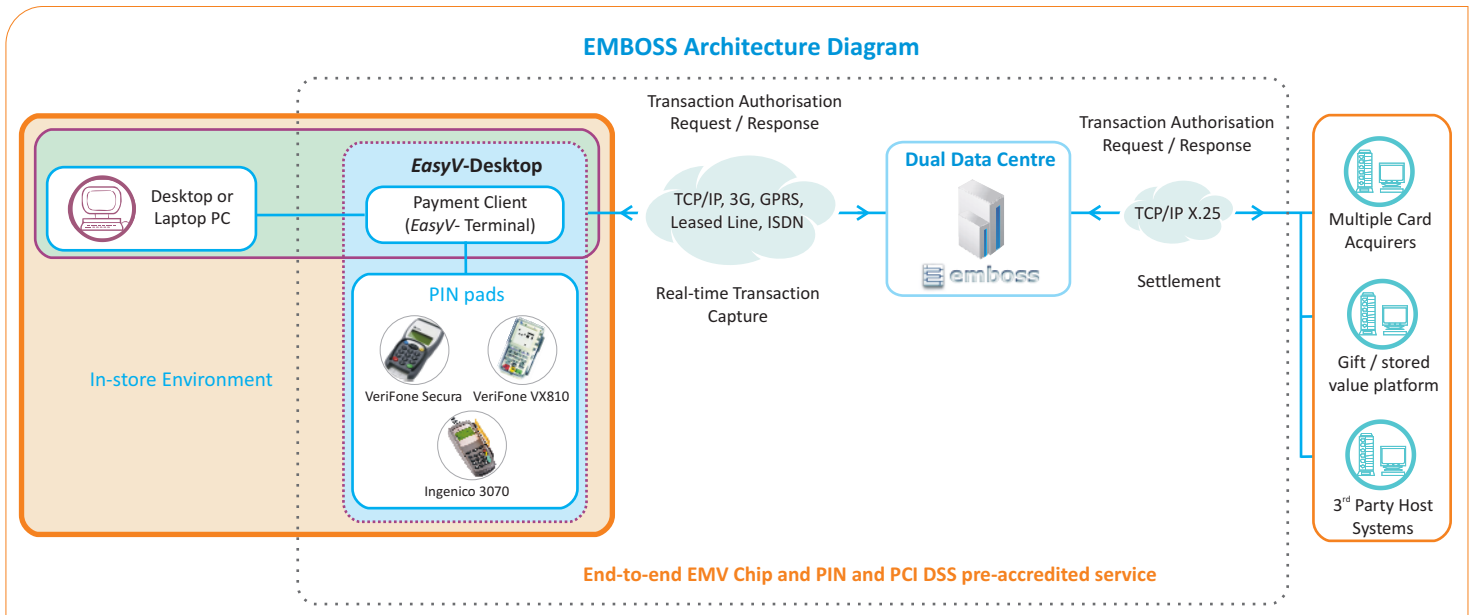
EasyV-Desktop can be used in single sites or multiple locations and utilises existing high-speed Internet connections. YESpay provides everything you need - from an optional magnetic and chip card PIN Pad to powerful payment software - in one convenient solution that links to our pre-accredited and PCI-DSS approved EMBOSS Bureau Service.

In customer present environments, *EasyV-Desktop* connects with the PIN Pad linked to your PC to perform credit and debit card transactions. In customer not present environments, *EasyV-Desktop* uses simple data entry screens to capture cardholder details for mail order and telephone order transactions. In both environments, EMBOSS manages the high-speed routing of on-line authorisation requests and settlement of card transactions on a nightly basis.

A sophisticated management console provides secure access to powerful reporting and transaction search making it easy to reconcile transactions across your entire payment terminal estate. You can rely on *EasyV-Desktop* to reduce queues, serve more customers, reduce fraud, and ultimately lead to lower transaction charges; and rely on YESpay for expert professional services and customer support to simplify the implementation process of your PC payment application.

EasyV-Desktop - Replace Your Traditional Bank Owned Terminals

- Ideal for retail, call centres, mail order and professional businesses
- Windows based payment application with intuitive interface
- Accept all major card types: Visa, MasterCard, Maestro, Interac, Amex, Diners, JCB and more
- Fast, secure and reliable transaction authorisation and settlement
- Low monthly bureau service fees
- Proven and reliable in high-volume environments
- Multi-acquirer pre-accredited payment service
- Payment Card Industry Data Security Standard (PCI DSS) approved
- Utilises the latest security standards to protect against fraud (AVS and CVV)
- Low-cost handheld PED devices
- Detailed reporting to simplify account reconciliation and business management



EasyV-Desktop Features

Acquirer pre-accredited & PCI DSS certified

EasyV-Desktop, combined with EMBOSS, has been end-to-end generically pre-accredited by leading European and North American Card Acquirers. Merchants can quickly deploy their PC based card payment solutions within days without the need to conduct any additional formal bank testing. In addition, with the increased requirements of added transaction and card security, EMBOSS has been fully certified to **PCI DSS Level 1**.

High-speed authorisation

EasyV-Desktop manages the full transaction authorisation process via EMBOSS. Utilising high-speed Internet (IP) connection, EMBOSS can fulfil end-to-end authorisation requests in less than 3-5 seconds.

Stand-in authorisation

Using stand-in floor limits, EasyV-Desktop is capable of performing off-line transaction authorisation in case of IP connectivity failure from the merchants' site.

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

EasyV-Desktop links to a variety of PIN Pad devices (VeriFone VX810 & Secura and Ingenico 3070) that link to EPOS tills via serial RS232 or USB connection. Each device is fully EMV Level 1 & 2, Visa PED, PCI PED, APACS Common Criteria and Interac approved. 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

EasyV-Desktop supports all major EMV credit and debit cards (Visa, MasterCard, Interac, Maestro, Amex, Diners, JCB, Discover and more). In addition, EasyV-Desktop supports on-line PIN validation while processing magnetic debit card transactions in USA and Canada (Interac). All transaction types from sale, refund, purchase with cashback and MOTO are fully supported.

Multiple connectivity options

EasyV-Desktop connects to EMBOSS via secure IP connection. In cases where fixed IP connectivity cannot be provided, EasyV-Desktop will use 3G or GPRS connection to EMBOSS to ensure continuity of payment service.

Real time reporting

Real time transaction reports can be accessed via the web through EMBOSS 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.

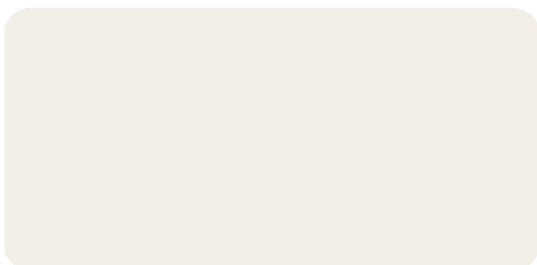
Cost saving

Delivered under a Software as a Service (SaaS) model, merchants benefit from low on-going monthly fees per EasyV-Desktop installation and not a per click or individual transaction charge. One off setup fee per EasyV-Desktop installation ensures they are fully linked and tested with EMBOSS and the merchant's Card Acquirer.

Service resilience & support

EMBOSS dual data centres ensure 24x7 with 99.9% availability of payment service for transactions conducted via EasyV-Desktop. Help desk services are available (Mon-Sun) ensuring merchants can access support throughout their working day.

YESpay Partner contact information:



UK Office:

YESpay International Ltd.
 Checknet House, 153 East Barnet Road, Barnet, Hertfordshire EN4 8QZ. UK
 Main Tel: +44 (0)871 221 9510 | Fax: +44 (0)20 8370 6820 | Support: +44 (0)871 221 9520
 Email: sales@yes-pay.com

Canadian Office:

YESpay International Ltd.
 133 Richmond Street West, Suite 406, Toronto, Ontario, Canada. M5H 2L3
 Main Tel: +1 416 214 6012
 Email: sales.ca@yes-pay.com

Web: www.yes-pay.com