



# YESpay is ready for Chip and PIN are You?

**EMBOSS** - DELIVERING PRE-ACCREDITED BUREAU SERVICES FOR ALL YOUR INTEGRATED EFT PAYMENT NEEDS

*Migrating your existing EPOS, kiosk and hospitality retail systems need not be a daunting, costly and time-consuming exercise. EMBOSS provides fully integrated and scalable Chip and PIN bureau services no matter what size payment infrastructure you have.*

## Addressing all your Chip and PIN needs

*EMV Chip and PIN integration to EPOS, kiosk and hospitality retail payment infrastructures remains a high priority for small to mid-tier retailers. However, they regard taking card payments at the point-of-sale as an essential necessity and not a strategic service they wish to operate and maintain in-house. By outsourcing their Chip and PIN payment management needs to YESpay, retailers forego the high project implementation costs, lengthy accreditation testing timescales and the continuous need to upgrade their own back-office retail systems to be compliant with new standards introduced by the card schemes (Visa and MasterCard).*

YESpay's EMBOSS bureau service provides highly secure and scalable outsourced Chip and PIN and magnetic credit & debit card payment services to small and multi-chain retailers operating in traditional high street, hospitality, leisure, mail order and web environments at a cost equivalent to a bank owned terminal.

EMBOSS is multi-acquirer accredited (Barclaycard, Bank of Scotland, HSBC, Lloyds Cardnet, Streamline and Amex) and certified to Payment Card Industry (Visa and MasterCard) standards.

YESpay's EMBOSS service features include:

- Accredited for retail, unattended, hospitality and Internet payments
- Compatible with the widest range for EMV PIN Pads (Dione, Verifone, Trintech and Sagem)
- Fully IP based providing high speed on-line authorisation (~5 seconds)
- Direct transaction settlement with acquirers
- Provides integrated Business Intelligence to improve business performance



## Outsourced bureau service for retail payments

*YESpay's pre-accredited EMBOSS bureau is the only viable alternative to standalone bank owned terminals that is capable of addressing all your Chip and PIN needs. Through the provision of fully hosted and managed EMBOSS™ payment services, our partners and customers benefit from minimal capital investment and low services costs. Retailers can now upgrade and deploy their accredited Chip and PIN solutions in as little as 2 to 4 weeks.*



# Integration made Easy

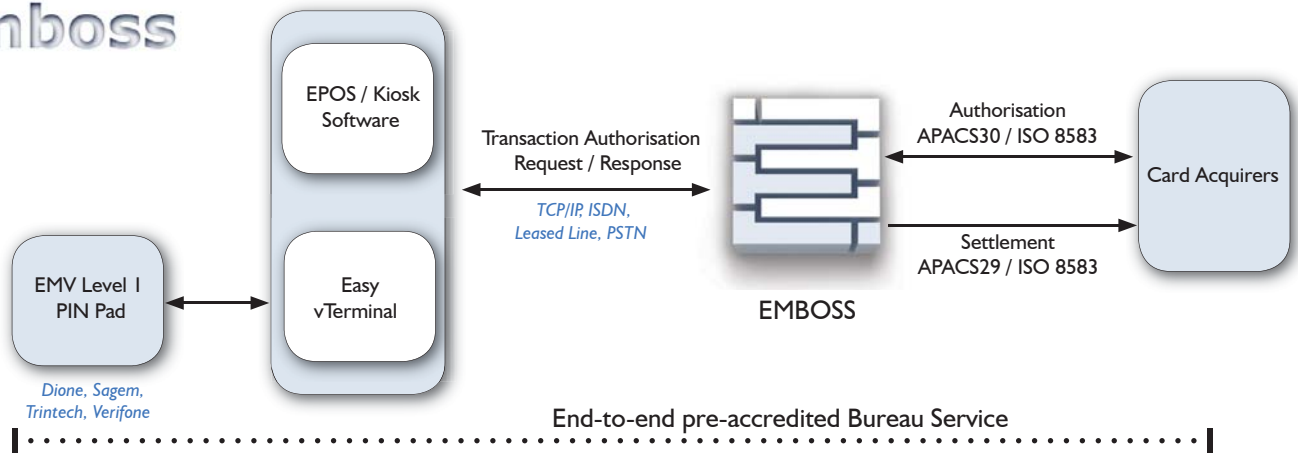
*Integrate with YESpay's EMBOSS bureau service and ensure Chip and PIN and PCI compliancy whilst maintaining your existing integrated payment environments.*

YESpay's **EMBOSS Solution Partner (ESP)** program is aimed at leading EPOS, Kiosk, Hospitality and Internet software companies who work with our toolkits to enable EFT payments in their retail applications.

YESpay's ESP partners use a simple software interface called **"Easy vTerminal"** to upgrade their retailer's payment software in a matter of days – no matter what size terminal estate they may have; and offer a variety of EMV PIN Pads depending on their customers preferences.

Easy vTerminal toolkits include:

- **EVT- RETAIL**  
Helps retailers migrate their retail EPOS / unattended kiosk payment infrastructures.
- **EVT-Hospitality**  
A multi-til and multi-PIN Pad solution for pay at table or bar supporting gratuity (tip) and split bills
- **EVT-Internet Plug-in**  
Provides web-merchants the ability to accept secure card payments via their web-sites.



Following less than half a day in-house validation testing, ESP partners have an approved integrated Chip and PIN payment system that can be deployed at their customer sites within days. A simple merchant application process enables YESpay to register new merchants within 5 – 10 days enabling them to go live with their integrated Chip and PIN systems in less than 2 weeks.

YESpay's pre-accredited EMBOSS bureau service manages the full end-to-end transaction from routing authorisation requests to the retailer's card acquirer (end-to-end time ~5 seconds), receipt printing via the integrated printer to transaction settlement overnight to the banks. No end of day polling of the EPOS tills or kiosks is required as transactions are captured on-line within EMBOSS as they occur.



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Please call us for a demonstration today ▶▶▶