

BENEFITS AT A GLANCE

- **Secure, fast, and reliable PC-based payment processing, assisting your compliance with the Payment Card Industry Data Security Standards (PCIDSS)**
- **Multiple payment types supported, including credit, debit, purchasing cards (level II), gift / loyalty, EBT, check verification, guarantee, and conversion**
- **Customer database, recurring billing, consolidated settlement, and robust reporting makes business management and account reconciliation easier**
- **Designed for stand-alone, client-server, or integrated payment processing environments**



Use the Power and Flexibility of Your PC to Manage and Process Payments

PCCharge is an award-winning, Windows-based payment processing software solution designed to save merchants time and money by providing powerful features and performance at the point-of-sale (POS). PCCharge is a cost-effective PC-based payment solution for all business types, including traditional retailers, eCommerce merchants, restaurants, mail-order/telephone-order (MOTO) businesses, and self-service kiosk operations.

Perfect for merchants who demand more from a payment processing solution, PCCharge provides an intuitive graphical user interface and allows merchants to maintain a customer database,

provides recurring / installment billing capability, allows for creation and maintenance of customer contracts, provides robust business-friendly reports, allows for BIN management capabilities, offline transaction processing, American Express split dial, file import, historical receipt reprint, Book and Ship functionality for MOTO operations, and so much more.

PCCharge offers extreme flexible system configuration and setup. An automated setup wizard walks you through choosing your system options such as indicating which cards you want to accept, if you want to automatically create customers in the database,

whether you want to prompt for Visa Bill payment, just to name a few options.

For third party applications such as stand-alone order entry systems, multi-tier client-server applications, POS systems, or Internet specific applications, PCCharge Server provides a simple solution for integrators who want a simple method of handling their payment transaction processing needs. PCCharge Server, along with the PCCharge DevKit, rescues developers from the complexity of developing, maintaining, and supporting an electronic payment transaction process while providing interfaces to all major processing networks.

PCCharge

PCCharge

PCCharge has an intuitive Graphical User Interface (GUI):



Credit



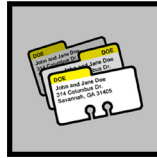
Debit



Check



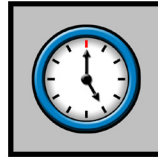
Gift



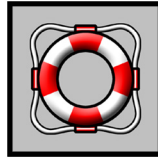
Database



Reports



End of Day



Help

Features & Benefits

Easy to Use and Install

- Process payments on your computer via a Windows-based Graphical User Interface (GUI)
- Provides a setup wizard, online help and tutorials

Flexible

- Merchants choose the payment processing network and communication method that fits their business
- Can be used out-of-the-box or as part of an integrated POS solution
- Compatible with best-selling receipt printers and magnetic strip readers
- Real-time or batch transaction processing

Powerful

- Supports multiple users/cashiers and multiple merchant accounts
- Robust and customizable reporting features offer full-page, formatted reports
- Reduced check-out times and

increased customer throughput with 3-5 second authorization times using Internet connectivity

Secure

- Adheres to security guidelines set forth by the Payment Card Industry (PCIDSS) and is a Payment Application Best Practices (PABP) validated solution
- Merchants using PABP validated payment applications are one step closer to reaching Visa Cardholder Information Security Program (CISP) compliance
- User-level password protection provides controlled permissions
- Comprehensive data file encryption including account number truncation and expiration date suppression

Fraud Protection

- CW2 (Card Verification Value), CVC2 (Card Verification Code),

SYSTEM REQUIREMENTS

- PC with Windows XP, Windows NT, Windows 2000, or Windows 2003 Server
- 64 MB minimum of RAM, 256 MB preferred
- 30 MB free space on hard drive, 100 MB recommended
- An Internet connection or a Hayes compatible modem (capable of 1200 baud or less) and an analog phone line
- CD-ROM drive
- Merchant account with a PCCharge-certified processor
- 400 MHz or higher processor
- Latest version of Microsoft's Internet Explorer
- Latest Microsoft service pack updates installed

and CID tools may reduce chargebacks in card-not-present environments

- Magnetic Strip Verification (MSV) and Address Verification Service (AVS) helps to reduce transaction fees
- Secure receipts shield sensitive cardholder information

Integration

- Comprehensive software development kit (PCCharge DevKit) is available to ease development and accelerate the integration process with third party applications
- PCCharge DevKit Suite includes (1) three hours of developer support (2) applications (3) code examples (4) gift card integration tools (5) test account information (6) manuals
- Supports integration via OLE (COM), OCX / DLL (Active X), Socket, and File Methods