



- ▀ Overview of VeriFone
- ▀ Multi Channel Processing
 - Add-on Services
 - Central Reporting
- ▀ VeriFone Solutions
- ▀ Upcoming Technologies
- ▀ Card Payment Lifecycle
- ▀ Integration
- ▀ Q & A



WHO ARE VERIFONE?

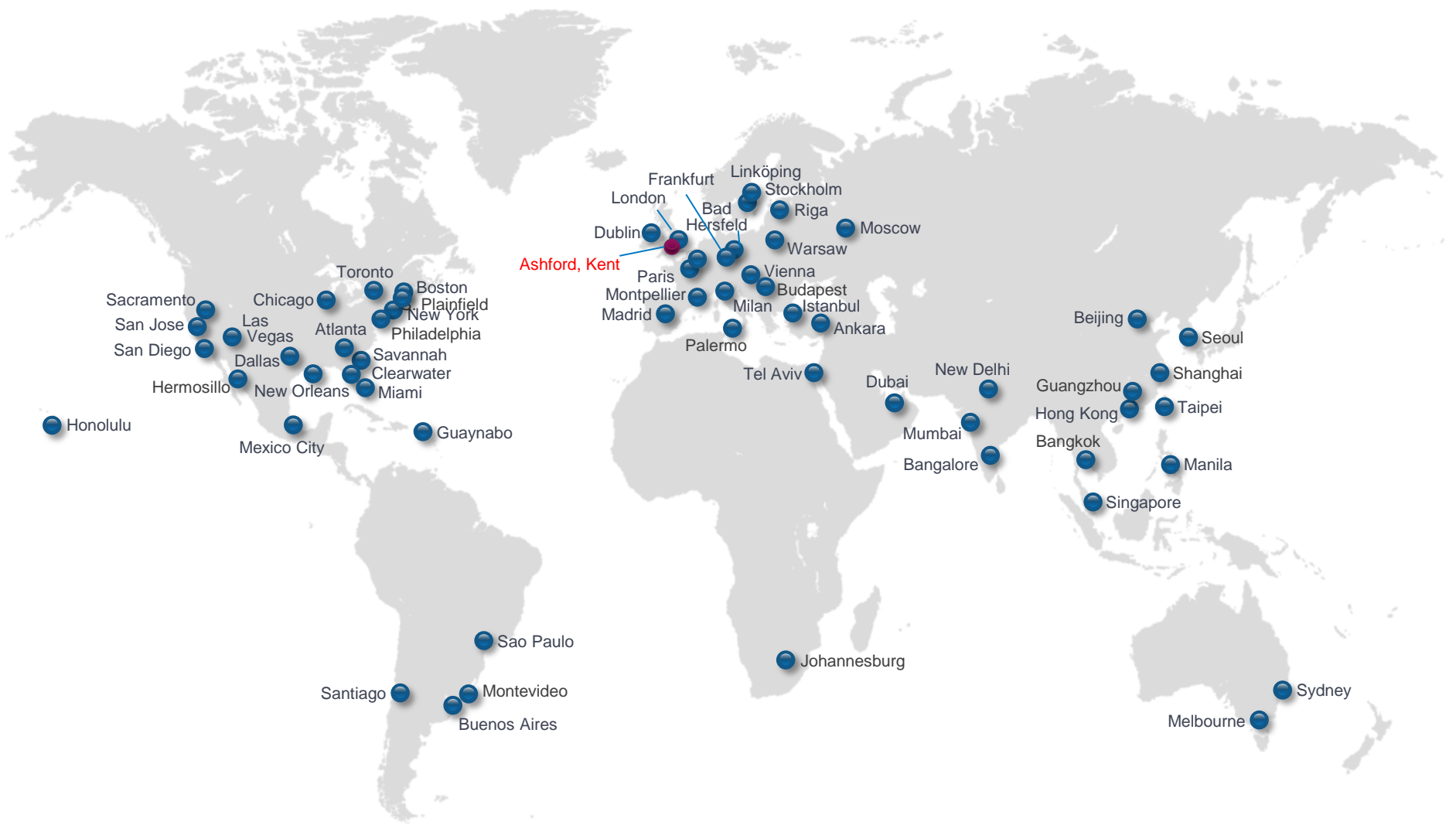
WHO WE ARE

A leading global provider of technology that enables electronic payment transactions

- VeriFone Systems, Inc. (NYSE: PAY)
- Founded in 1981
- \$1.3 billion revenue in FY2011
- Leader in most markets
- 4800 employees worldwide
- Active in over 110 countries
- Systems installed in over 20 million locations globally



WORLDWIDE OFFICES





MULTI CHANNEL PROCESSING

PAYMENT ACCEPTANCE ENVIRONMENTS

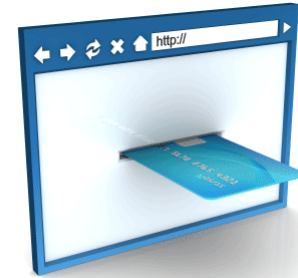
Retail



Hospitality



E-commerce



MOTO



Hostage Page
Template driven

Unattended



Mobile Processing



VX 680

GPRS
Pre-Configured Solution

- Processed 508 Million Transactions in 2011
- Processing service monitored 24/7, 365 days a year
- ICP is a level 1 Payment Card Industry Data Security Standard (PCI DSS) certified payment processing infrastructure
- 100% Up time over the past 12 months
- *Dual Room Processing and DR site for added resilience*
- 100% secure – uses encryption to safeguard against interception of sensitive card details

VALUE ADDED SERVICES

- Gift and loyalty cards
- Mobile vouchers
- Tax free Shopping / DCC
- E-top up
- Online reporting service





CENTRAL REPORTING

- WebCom is an online reporting and management tool for reconciliation and terminal management throughout the merchant's multi-channel estate
- All sales channels can be accessed via a single WebCom login
- Support for user management, allowing multiple users to be given different levels of access to the system
- Terminal Management Facilities as well as support for changes to system configuration
- Comprehensive and customisable reporting tools.
- Create and View Tokens
- Ability to process transactions adhoc (CNP)

Instantaneous Reporting

- Transaction Search
- Custom Reports
- Scheduled Reports
- Live Store Reports
- Submitted Reports

Detail Transaction Report - Live Store (Accepted Transactions)
 Report Generated on 13/Oct/2009 15:41:14
 Report Period: 13/Oct/2009 00:00:00 -> 13/Oct/2009 23:59:59

Account Name	Misg No	Txn Type	Card Number	R&D Ext Expiry Date	Issue Date	Start Date	Cashback	Gratuity	Txn Value	Auth Message	Txn Date Time
							0.00	1.00	220.00	AUTH CODE:511496	13/10/2009 06:28:04
	9701	PURC	530125*****0191	0908	0313		0.00	0.00	0.01	AUTH CODE:209458	13/10/2009 10:29:21
	9702	PURC	454818*****1014	0313	0313		0.00	0.00	5.00	AUTH CODE:329010	13/10/2009 10:31:50
	9703	PURC	454818*****1014	0313	0313		0.00	0.00	15.00	AUTH CODE:392562	13/10/2009 10:34:03
	9704	PURC	454818*****1014	0313	0313		0.00	0.00	12.50	AUTH CODE:439570	13/10/2009 10:39:24
	9705	PURC	454818*****1014	0313	0313		0.00	0.00	15.00	AUTH CODE:139337	13/10/2009 11:17:38
	9706	PURC	497011*****0005	1009	0313		0.00	0.00	10.00	AUTH CODE:995259	13/10/2009 11:20:09
	9707	PURC	454818*****1014	0313	0313		0.00	0.00	2.22	AUTH CODE:436537	13/10/2009 12:02:10
	9708	PURC	530125*****0191	0908	0908		0.00	0.00	2.00	AUTH CODE:104955	13/10/2009 12:30:56
	9710	PURC	530125*****0191	0908	0908		0.00	0.00	2.00	AUTH CODE:190352	13/10/2009 12:31:49
	9711	PURC	530125*****0191	0908	0908		0.00	0.00	30.00	AUTH CODE:104955	13/10/2009 12:32:24
	9712	PURC	530125*****0191	0908	0908		0.00	0.00	4.00	AUTH CODE:634364	13/10/2009 12:33:00
	9713	PURC	530125*****0191	0908	0908		0.00	0.00	-8.00	AUTHORISED	13/10/2009 12:33:34
	9714	RFND	530125*****0191	0908	0908		0.00	0.00	2.00	AUTH CODE:625232	13/10/2009 12:34:14
	9715	PURC	530125*****0191	1112	1112		0.00	0.00	12.12	AUTH CODE:075072	13/10/2009 12:34:44
	9716	PURC	530125*****0191	1112	1112		0.00	0.00	-50.00	AUTHORISED	13/10/2009 12:37:07
	9717	RFND	530125*****0191	0908	0908		0.00	0.00	-9.00	AUTHORISED	13/10/2009 12:38:09
	9718	RFND	530125*****0191	0908	0908		0.00	0.00	-80.00	AUTHORISED	13/10/2009 12:38:48
	9719	RFND	530125*****0191	0908	0908		0.00	0.00	5.00	AUTH CODE:758290	13/10/2009 12:39:52
	9720	PURC	492912*****3123	1111	1111		0.00	0.02	50.00	AUTH CODE:680272	13/10/2009 12:39:57
	9721	PURC	530125*****0191	0908	0908		0.00	0.00	5.00	AUTH CODE:950292	13/10/2009 12:42:17
	9722	PURC	530125*****0191	0908	0908		0.00	0.10	2.00	AUTH CODE:362832	13/10/2009 12:53:30
	9723	PURC	530125*****0191	0908	0908		0.00	0.00	2.22	AUTH CODE:597341	13/10/2009 14:44:36
	9724	PURC	530125*****0191	0908	0908		0.00	0.00			

Group Totals			
Account Name	Cashback	R&D Ext Gratuity	Txn Value
Total:	0.00	1.12	249.07
No.Recs:	23		

Report Grand Totals			
Account Name	Cashback	Gratuity	Txn Value
Total:	0.00	1.12	249.07
No.Recs:	23		

PROFESSIONAL SERVICES

- VeriFone is ready to support you during testing, setup, implementation and on-going operations. We offer:



- Integration services
- Help desk support
- Repair centre

- Business consultancy
- Installation services
- Project management





VERIFONE SOLUTIONS

A FULL RANGE OF PAYMENT DEVICES

All new VeriFone devices are NFC ready

Countertop



VX 520

NFC Ready

Portable



VX 520

VX 680

NFC Ready

PIN pad



VX 820

NFC Ready

Mobile



VX680
GPRS

VX520
GPRS

NFC Ready

Countertop



VX 820 DUET

NFC Ready

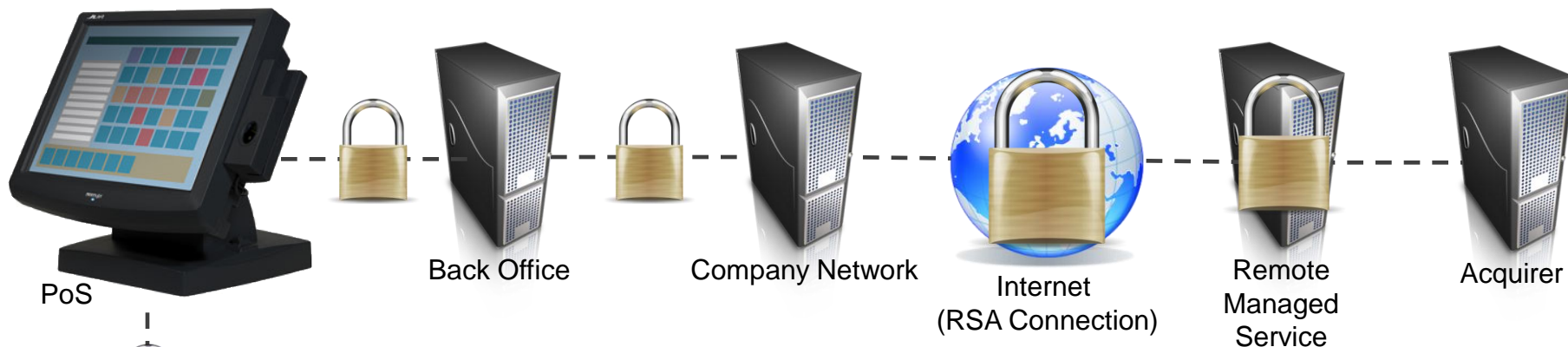
PAYware Mobile



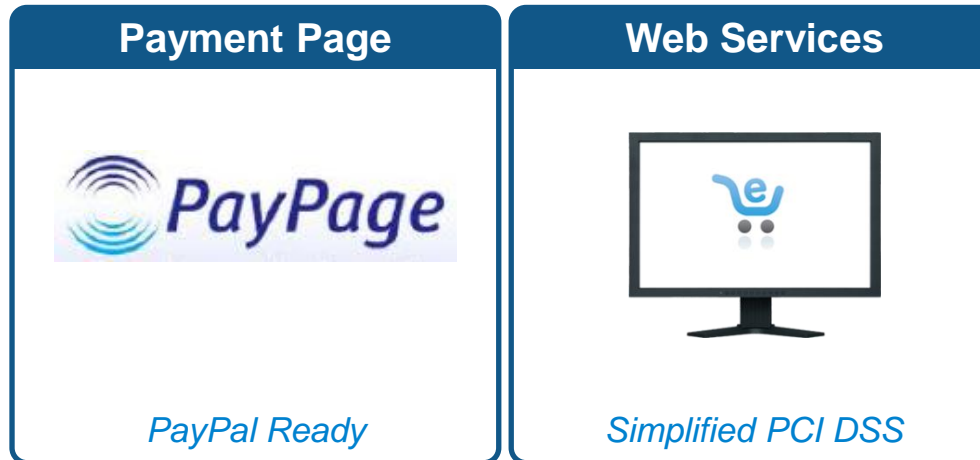
NFC Ready

- ▀ Solutions for all environments
- ▀ Pre-accredited payment solution
- ▀ Standalone and Integration options
- ▀ Simplify installation process
- ▀ Simplify PCI DSS certification
- ▀ Value Added Services

PAYWARE OCIUS – POINT TO POINT ENCRYPTION



- Ocious Software securely resides on PinPad within a PCI PED/APACS Common Criteria environment
- Encryption performed within the PED prior to onward transmission
- Ocious application on the PoS receives encrypted data packets and forwards across the network to ICP. 'Malware' rendered useless
- End-to-end encryption with ICP Managed Service via Secure Internet Connection, through to Acquirer



- Fast, resilient payment services
- Tokenisation
- Fraud Checking, PayPal and Gift



UPCOMING TECHNOLOGIES

CONTACTLESS/NFC MOBILE PAYMENTS



NFC TIMES

- NFC phone shipments will approach 40 million units in 2011 and reach more than 500 million by 2015



- 1 in 6 users worldwide will have a NFC-enabled phone by 2014



- 85% of POS terminals shipped worldwide will be contactless-enabled in 2016
- 1 Billion contactless payment cards will be shipped globally by 2016

NFC ENABLED PHONES AVAILABLE

Google



Nexus S

SAMSUNG



Galaxy S II



Wave 578



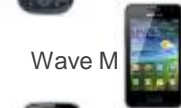
S5230



S5260



SHW-A170K



Wave M

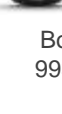


Wave Y

RIM



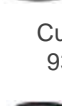
Bold 9900



Bold 9930



Curve 9350



Curve 9360



Curve 9370

NOKIA
Connecting People



C7



N5



600



700



701

LG
Life's Good



T530



Optimus Net

HUAWEI



U8650

acer



E320

PANTECH



Vega Racer

And these brands all have plans to introduce NFC phones soon



MOTOROLA

ZTE中兴



Sony Ericsson



htc
smart mobility

sagem
Wireless

A lot of entry-level smart phones are expected to be available commercially which can be deployed in almost any market

Source: NFC Times, NFC World

Innovation at the Point of Interaction

- **Global leader** in the accelerating electronic payments industry
- Driven to develop **innovative solutions** on the forefront of technology
- Engine for **emerging markets** penetration
- Leader in all markets with strategic focus on **geographic expansion**
- Owns the accepted standard for credit card **end-to-end encryption**, being adopted industry-wide
- Providing expertise, solutions and **services that add value** to the point of sale
- Leading the way in redefining the new landscape of ***Intelligent Checkout***

MOBILE POS – A COMPELLING PROPOSITION



Portable POS



POS



Scanner



Card
Acceptance



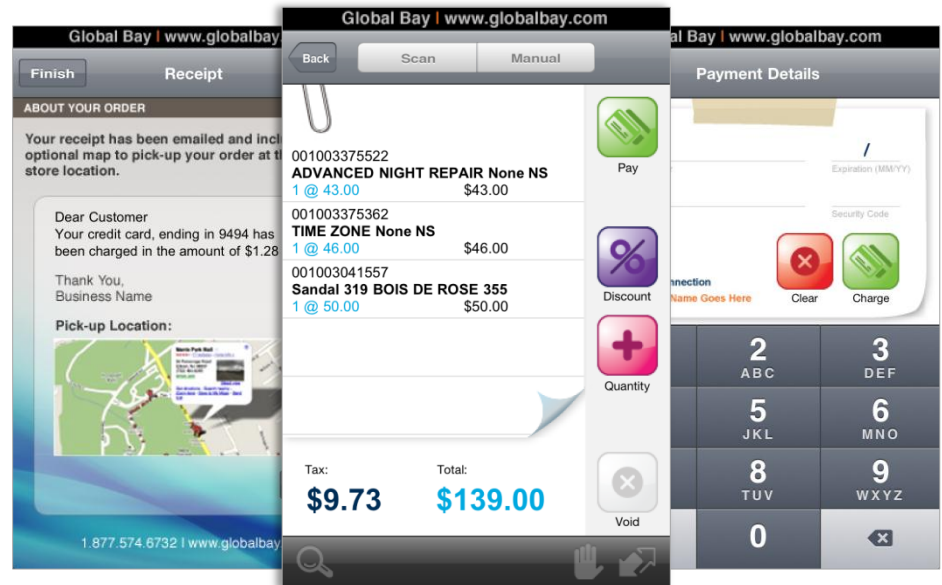
Contactless



Encryption

MOBILE POS - KEY FEATURES

- Item/price lookup
- Apply discount
- Email receipts
- Suspend transactions
- Retrieve transactions
- Tender with credit card
- Store locator
- Gift card sales





CARD PAYMENT LIFECYCLE

1. Card Capture



- Web Site Payment Page
- Hosted PayPage
- Integrated Payment Application
- Standalone Payment Terminal

2. Authorisation Request



- Transaction Record
- Txn Type, Value and Reference etc.
- Encryption Applied
- Sent to the Payment Gateway

3. Processor communicates with the Acquirer and Card Scheme



- Encryption Removed
- Transaction Directed to Relevant Service
- Authorisation Message Compiled
- Communicate with the Host

4. Authorisation Verification



- Authentication Performed
- Funds Reservation
- Authentication Code Issued

5. Processor communicates the authorisation result to the Merchant



- Transaction Result
- Receipts Created
- No Sensitive Card Data

6. Processor performs settlement on behalf of the Merchant



- Transactions are stored during authorisation process
- Complied into bulk submission file
- Transmitted to Acquirer
- Monitored 24/7/365



INTEGRATION

WHY INTEGRATE?

- Faster checkout process
- Avoid un-necessary errors
- Simplify reconciliation
- Merchants and PoS integrators typically do not want to handle sensitive card data
- Acquirers mandate that payment applications need to be PA-DSS certified
- Lengthy certification processes

Retail

Socket Connection

- Comma Separated Record

Web Services

XML Based Messaging

- XSD formatting



Transaction Request Messages

- Transaction Type
- Transaction Value
- Merchant Reference
- Token Registration Decision

- Cash back can be added during the transaction process
- Gratuities are added by the cardholder on the PED

Transaction Response Messages

- Transaction Result
- Authorisation Code
- Card Scheme
- Masked PAN
- Date/ Time
- Merchant and Account details
- Authorisation Message
- Token ID

Additional functions

- Value Add-ons
- Request Information
- Get Card Details
- Report Generation



QUESTIONS?



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Thank
You



VeriFone®

T H E W A Y T O P A Y™