

Vertical Application Services (VAS) by VeriFone make it **SIMPLE** and **AFFORDABLE** for banks, processors and vertical market service providers to **DELIVER** value-added applications—loyalty, gift card, utility payment, telco top-up and pre-paid telco, right to the point of sale. VAS are turnkey, hosted services that transform your point of sale into a new point of **PROFIT** and dramatically **EXPAND** the value you provide to merchants across the region.

Turnkey, value-added services

Vertical Application Services by VeriFone use state-of-the-art IP-enabled VeriFone terminals with a secure Internet connection to deliver powerful revenue generating e-services to the point of sale. Banks and processors can effortlessly bundle the applications with IP-enabled VeriFone terminals and resell the complete, turnkey solution to merchants.

Convenient and affordable

Because Vertical Application Services are hosted, they are an ideal way for banks, processors and vertical market service providers to offer new revenue generating capabilities to merchants on a pay-per-use basis, without requiring large up-front investments in network infrastructure and application development.

Improve margins, expand markets

Vertical Application Services let you penetrate new markets, improve margins, and earn new sources of revenue from merchant accounts. In addition, the services help you establish strong relationships with merchants—relationships that help improve merchant retention.

Better control of your business

With VAS, banks, processors and vertical market service providers also enjoy better control over their business. A secure web-based interface puts your business at your fingertips, so you can monitor the performance of your business, check transaction volumes, monitor merchant activity, and check inventories.

How it works

IP-enabled VeriFone terminals use a browser to connect to a variety of hosted services running on application servers located at one of the largest and most technically advanced data centers in the U.S. Located in Miami, Florida, this network access point currently provides high-speed Internet access and other communication services to leading telcos in the US and throughout the world.

State-of-the-art

With VeriFone's VAS, transactions are processed in the same environment as leading edge high profile hosting services, complete with redundancy, fiber optic lines, state-of-the-art facilities, and all of the support services needed to ensure your business stays up and running. It meets the highest standards for security and reliability, including redundant systems for 99.999% network availability.

A simple, centralized solution

Because each VAS application resides on a hosted application server, not the terminals, each application can be activated, configured, monitored and managed centrally. Any change made to an application is immediately reflected in all of the terminals in a merchant's fleet that have activated the application. Centralized network management makes it easy and economical for service providers and their merchant customers to deploy and maintain a fleet of terminals. A centralized solution also makes it easy for merchants to add new applications to their point of sale as they become available.



Fast and secure transactions

VeriFone IP-enabled terminals process transactions in just 3-5 seconds. Through the use of SSL (Secure Socket Layer) you and your merchants can be assured that transactions are safe and secure.

Increase productivity, lower costs

IP-enabled VeriFone terminals not only support super-fast, end-to-end transaction speeds over wireline or wireless networks, they also support “always-on” connectivity, which eliminates the time-consuming dial-up process and monthly fees for dial-up phone lines. VeriFone terminals that support VAS also help your merchants improve productivity, lower transaction costs, and increase security compared to older, traditional POS equipment.

Bank on the payment leader

VAS builds on VeriFone's unsurpassed reputation for quality, reliability and innovation in electronic payments. All VAS network operations, terminal activation, application development and support services are handled by VeriFone. With more than 11 million systems sold worldwide, VeriFone is recognized as the trusted leader in secure electronic payment technologies.



BENEFITS AT A GLANCE

- Provide merchants a complete, turnkey solution for loyalty, gift card, telco top-up, pre-paid telco and utility payments
- Deploy advanced payment terminals with increased capabilities and flexibility
- Generate new sources of revenue from merchant accounts
- Penetrate new markets and improve merchant retention
- Improve operational efficiencies and lower costs
- Deliver super-fast 3-5 second transactions
- Simple to deploy and maintain
- Affordable, pay-per-use solution
- Highly reliable and secure
- Centrally hosted and managed by VeriFone—the trusted name in payments
- Flexible and customizable value-added applications
- Includes unmatched support services
- Supports new applications in the future

VERIFONE CONNECTS YOU WITH CONFIDENCE

- One of only 5 Tier-1 network access points in the world
- Routes Internet traffic between the Americas, the Caribbean and Europe
- Connects VeriFone IP-enabled terminals to servers hosting your Vertical Application Services
- A carrier-class facility backed by a consortium of over 100 major carriers, ISPs and other telecom companies
- Meets the highest standards for network security
- Uses redundant systems for 99.999% network availability
- Has a capacity of up to 178,000,000 packets per second of throughput
- Provides a full menu of managed services

TECHNICAL OVERVIEW

VeriFone terminals supported:

- Omni 3700 and Omni 3600 terminals
- Supports wireless and high speed connections:
 - CDMA
 - Wi-Fi
 - GPRS
 - Ethernet
- Also supports traditional dial-up modem connections
- Terminals come equipped with 3 megs of RAM and the latest 32 bit processor
- Terminals are IP enabled and utilize SSL and VeriFone's micro-browser
- Other connectivity options are available

VAS merchants must have public or private access to the Internet.

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