



► Applications

- Retail
- Restaurants
- Direct Marketing (MOTO)
- Home-based businesses

► Tender Types

- Credit Cards
- PIN-based Debit Cards
- EBT
- Gift Cards
- Check Verification & Conversion
- ACH

► Value Add

- Signature, Receipt Capture and Retrieval
- Check Image Capture & Retrieval
- Works with most PC Point-of-Sale systems
- Works with QuickBooks Accounting
- Works with Microsoft Retail Management System (RMS)

Turn Inexpensive Interactive Terminals Into The Complete IP Retail Point of Sale Solution

Traditionally, only large retail merchants are able to implement point-of-sale (POS) systems with interactive payment terminals. Our patent pending SmartPayments™ Client levels the playing field and brings inexpensive, interactive retail terminals to merchants of all sizes.

It is a simple, versatile and non-invasive payment solution that requires little to no work to implement. It can either operate independently as a non-integrated payment system or easily integrate into your POS system for a complete solution. It allows you to easily expand to tomorrow's requirements with minimal effort on your part.

SmartPayments Client has been designed as an easy-to-use retail POS system that provides a versatile, simple, low-cost and high-value payment solution that every retailer needs today!

Use SmartPayments Client Software to easily add support for multi-lane interactive PIN pads with signature capture capability in a way that works with PC Point-of-Sale and accounting systems to speed up transaction time and reduce errors at dramatically lower costs.

Microsoft
CERTIFIED
Business Solutions
Partner

Microsoft
GOLD CERTIFIED
Partner



WHEN YOU WANT QUICK AND EASY - IMPLEMENTATION AND RESULTS



Simple reliable Windows Service ► Operates independently making it invisible and non-intrusive

Customer-facing interactive user interface ► Uses the device for input/output/display and interacts with customers independently

Easy integration ► Supports industry standard input/output file formats

Smart ► Easy configuration options automatically prompt for missing information

High Value ► One time, low-cost licensing fee

Versatile ► Interfaces with multiple POS peripheral devices including card readers, PIN pads, check readers and signature capture devices.

Lightning fast ► Supports dial and IP transactions that average 1 to 5 seconds

ELECTRONIC PAYMENT PROCESSING SOFTWARE

TECHNICAL SPECIFICATIONS:

PLATFORM

- Microsoft Windows XP/2000/2003/Vista

PAYMENT ENGINES

- SmartPayments Server, gateways and direct to payment processors

HARDWARE

- Hypercom P1300 PIN pad
- Hypercom S9 & S9C PIN pads
- Hypercom Optimum L4100, L4200 and L4250 terminals
- MagTek devices
- Other payment industry PIN pad devices

SECURITY

- Payment Application Best Practice (PABP) certified

EASY-TO-INTEGRATE

- Comprehensive Software Developer Kit (SDK)
- ActiveX Control (OCX)
- Industry Standard File drop with Name Value Pares
- TCP/IP XMLPay

Versatility with a fast ROI

- ▶ Quickly and easily accepts multiple payment tenders including all major credit cards, debit cards, EBT, electronic check services including verification, guarantee, conversation, eCheck and ACH, signature capture/receipt retrieval and check image capture and retrieval
- ▶ Interfaces with multiple POS peripheral devices including card readers, PIN pads, check readers and signature capture devices
- ▶ Works as a standalone IP terminal or can be seamlessly integrated with PC POS systems
- ▶ One time, low-cost licensing fee
- ▶ Delivers payment transactions via the Internet without the extra costs of using a third-party gateway.

Customer-based Performance

- ▶ Operates as an independent Windows Service making it invisible and non-intrusive to the POS system
- ▶ Supports dial and IP (2-3 second) transactions
- ▶ With its interactive user interface on the customer-facing terminal, uses the device for input/output/display and interacts with customers independently.

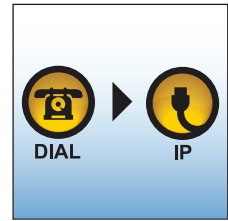
Smart, Fast and Easy

- ▶ Supports industry standard input and output file formats making it easy to integrate and support
- ▶ Easy configuration options allow you to specify menu prompts and process flow. The system automatically prompts for missing information
- ▶ Integration can be as simple as providing the amount from the point of service.

SmartPayments Plug-in provides an out-of-the box plug & play solution

- ▶ Combine Hypercom SmartPayments Client with other Point-of-Sale and accounting application to get an integrated solution. Integrated solutions speed up transaction times while reducing the chance for errors. Plug-ins are available for Intuit's QuickBooks Accounting and Microsoft Retail Management System (RMS).

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"Turns legacy devices into lightning fast IP terminals"



"Versatile - Supports tomorrow's next generation terminal that can easily be expanded and customized"



"Operates as an invisible service"



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