



# Your Blueprint for Managed Payment Solutions.

## Pay-at-the-Table

Safety against Card Data Breaches

Accept PIN-Debit at the Table

Accelerate Table Turns

Detailed Transaction Reporting

Includes a Virtual Terminal for Phone Orders

Integrates with Popular POS Systems

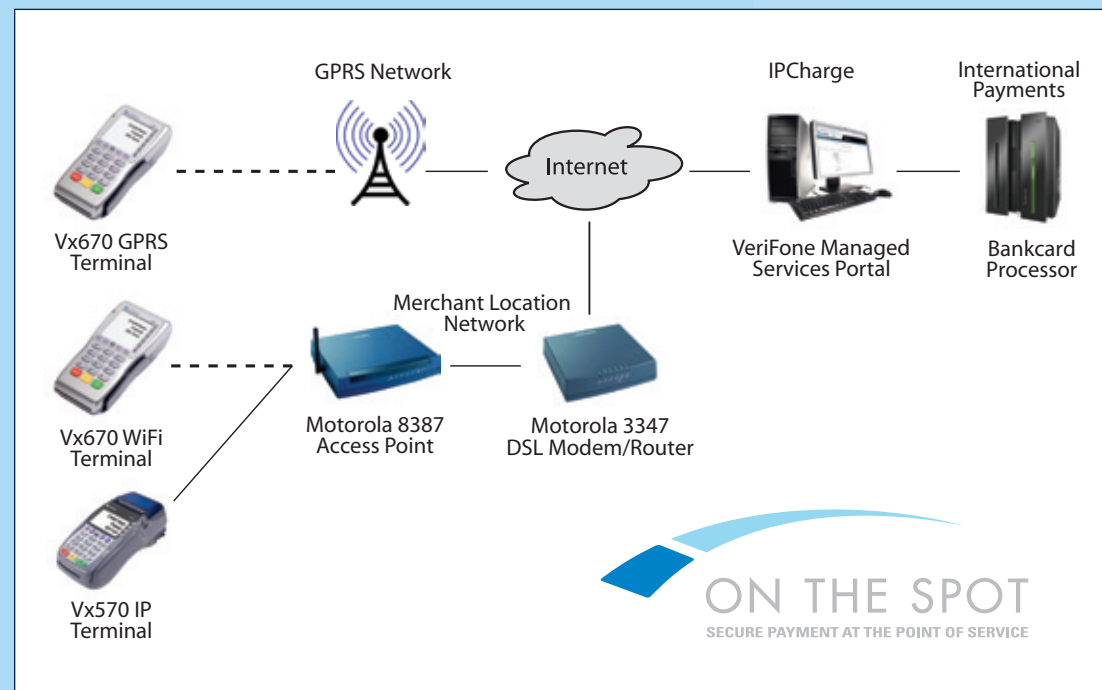


InternationalPayments™  
CORPORATION

*“Mitigating the risk of having your client’s card information stolen is on the forefront of International Payments’ pay-at-the-table strategy. One data breach can effectively put you out of business. Now with ON THE SPOT, you reduce the risk of card data theft and add the benefits of faster table turns.”*

**Len Marmino**  
National Sales Manager  
International Payments Corp.

# ON THE SPOT™ Components and Data Flow.



These components make up a typical ON THE SPOT (OTS) system. The number of VeriFone terminals may vary, but the basic structure remains the same.

**Vx670 WiFi Terminal:** A sleek and light weight POS terminal that securely connects to the Wireless Network.

**Vx670 GPRS Terminal:** In some cases merchants include GPRS cellular terminals for outside patios and catering events.

**Vx570 IP Terminal:** This high-speed terminal sits behind the bar.

**Motorola 3347 (or equivalent):** This is the modem and router connected to the DSL line. Cable modems are also supported.

**Motorola 8387 (or equivalent):** Varying on the number of square feet and restaurant layout, multiple access points may be used.

**IPCharge:** The full-featured portal to VeriFone’s Managed Services. One can login and view complete details of all transactions and reporting (e.g. TIPS reports). IPCharge includes a Virtual Terminal where one can manually enter transactions and gives restaurant owners the ability to close all terminals simultaneously at the end of the night.



## Why Security Matters

Would you give your credit card to a complete stranger? Well, that is exactly what you’re doing every time you eat at a restaurant. Both Visa and MasterCard, plus the Electronic Transaction Association, have stated that restaurants are one of the largest sources of stolen card information. Little devices called “skimmers” can easily be obtained online, and when a valid card is run through a skimmer, all data on the magnetic stripe is copied. Once the perpetrator is done copying many cards, the skimmer is used to duplicate the card data on blank counterfeit credit cards. These cards can now be used anywhere, and the original cardholder is charged for the fraudulent purchases. Visa, MasterCard and Card Processors are able to isolate a Common Point of Purchase (CPP), where it can

be narrowed down that many counterfeit cards were once used at your establishment. It is possible to have your card processing service terminated and to be labeled as a high-risk merchant. In addition to no longer being able to accept cards, the business is likely to receive steep fines and perhaps legal action from its customers.

There is no need to go through this horrendous process. In Europe the Pay-At-The-Table method is widely accepted and is even mandatory in some countries.

### PCI-DSS Compliance

In recent years, the card industry has adopted firm policy to prevent card data breaches. This is called the Payment Card Industry - Data Security Standard. It delineates the steps to take in order to prevent a data breach at your location. Merchants that do not comply with the PCI-DSS once again leave themselves open to tremendous risks. It has been found that common POS systems/registers are also a large source of card data breaches. These systems collect and store sensitive card data usually unbeknownst to the merchant, and once they find out that their system stores card data, it’s too late. Since the ON THE SPOT system is a closed-loop network that does not store card data at the merchant’s location, it helps merchants comply with the PCI-DSS.



**A solid electronic payments alliance, that translates into high-tech equipment and excellent processing service.**

With over four decades of combined industry experience, IPC and VeriFone enjoy a long-standing relationship of providing merchants with state-of-the-art, point-of-sale devices and superior customer service. International Payments Corporation is one of the leading advocates for merchant and cardholder protection. VeriFone (NYSE: PAY) is one of the largest POS equipment providers in the world and dominates the frontier of new payments technology.

### Faster table turns.

ON THE SPOT improves the efficiency of your servers by freeing up their time to focus on serving and significantly accelerates bill payments by simplifying the entire process.

### Lower your processing costs.

Since your customers pay at the table, it is possible to accept PIN-debit transactions, which are generally cheaper to process than credit cards.

### Offer safety against ID theft.

Allow consumers to keep their credit or debit card in hand when paying for their bill and decrease the chances of cardholders getting their card data stolen by untrustworthy servers, who otherwise are able to copy the card when it's handed to them.

### Detailed online reporting.

ON THE SPOT technology comes with VeriFone's IPCharge online gateway portal. Restaurant owners are able to run transaction reports and IRS (tip) reports and can easily look up transactions in the event of disputes.

### Managed payment solution.

VeriFone terminals are managed from the IPCharge portal; thus there are additional features not available with other terminals. The IPCharge portal is, for instance, capable of closing batches of all terminals and tips at day's end with the click of a mouse. In this case the server or manager does not have to keep track of which terminal has an open batch and which one doesn't.

### Includes a Virtual Terminal.

In the event that the restaurant does a catering job or does large food deliveries to parties, offices and other events, transactions can be processed online through a Virtual Terminal that's built-in with IPCharge. Simply enter the card information, and the transaction is processed securely and quickly.

### POS System integration.

The V\*670 POS Terminals are able to be integrated with systems such as Aloha® or Micros®. Close the ticket and table from your POS System at the end of the shift.

# Bring secure payment solutions right to the spot of the transaction.



**VeriFone V\*670:** This advanced terminal has a built-in PIN-Pad. It is also able to split tickets between several customers at one table. Automatic Tip calculation is also available.



#### ■ Card Processing

Since International Payments Corporation is a premier bank-card processor, we are able to provide our clients with competitive wholesale rates. We have relationships with a large variety of processing platforms so that our merchants have a vast array of options, such as 24-hour funding of bankcard transactions.



#### ■ Complete Solution

ON THE SPOT terminals can be supplied with cradles that recharge the units when idle. Additional batteries can also be charged while the unit is in the cradle. Cradles come with the ability to connect to our processing networks via dial-up lines, thus providing a back-up solution if your ISP goes down.



#### ■ Hardware Options

If your restaurant has a bar, a wireless unit may not be feasible at this location. We can set up a V\*570 IP-based terminal behind the bar, that's still part of the same network and able to be managed by the IPCharge portal. This high-speed terminal can open and close tabs, can adjust for tips and comes in a dial back-up version.

# Inquire about our full range of restaurant processing solutions.



## VeriFone V\*670

The V\*670 is a sleek, lightweight terminal that is robust enough to handle the daily restaurant traffic. Works with WiFi or GPRS, and the ON-THE-SPOT system.



## VeriFone V\*570

The V\*570 complements the V\*670 and the ON-THE-SPOT system. Offering high-speed broadband (IP) connectivity, it's perfect for behind the bar.



## Ingenico i7780 Bluetooth

This cutting-edge terminal offers IP-based transactions at lightning-fast speeds by communicating with its base station via Bluetooth®.



## Dejavoo M5 WiFi and GPRS

A versatile terminal capable of switching between WiFi and Cellular data transmission (GPRS). It offers flexibility in various challenging environments.

### International Payments Information

**Sponsor Bank:** Harris, N.A., Chicago, IL  
**Additional Bank Partner:** Wells Fargo, N.A.  
 Walnut Creek, CA  
**Front-end Platforms:** ChasePaymentech  
 TSYS (Vital)  
 First Data Omaha  
 First Data North (Cardnet)  
 First Data Nashville  
 First Data Memphis (EFS)  
 First Data BuyPass  
**Funding Time:** 48-hours and 24-hours\*  
 \*Requires First Data platform.

### VeriFone V\*670 WiFi Specifications

**Processor:** 32-bit ARM9 microprocessor  
**Memory:** 6 MB (4 MB Flash/2 MB SRAM)  
**Display:** 128 x 128 pixel graphical LCD  
**Keypad:** 3x4 numeric keypad, plus 10 soft-function keys and 6 screen-addressable keys  
**Peripheral Ports:** RS-232, USB host, USB slave  
**Wireless Modem:** 802.11g, WPA encryption, 2.4 Ghz  
**Security:** 3DES encryption, DUKPT Key Management, PCI-PED Certified  
**Printer:** Thermal, 18-lines per second

### VeriFone V\*670 Cellular Specifications

**Processor:** 32-bit ARM9 microprocessor  
**Memory:** 6 MB (4 MB Flash/2 MB SRAM)  
**Display:** 128 x 128 pixel graphical LCD  
**Keypad:** 3x4 numeric keypad, plus 10 soft-function keys and 6 screen-addressable keys  
**Peripheral Ports:** RS-232, USB host, USB slave  
**Network Mode:** GPRS with multi-carrier SIM-Card  
**Security:** 3DES encryption, DUKPT Key Management, PCI-PED Certified  
**Printer:** Thermal, 18-lines per second

### VeriFone V\*570 IP Specifications

**Processor:** 32-bit ARM9 microprocessor  
**Memory:** 6 MB (4 MB Flash/2 MB SRAM)  
**Display:** 128 x 64 pixel graphical LCD  
**Keypad:** 3x4 numeric keypad, plus 10 soft-function keys and 4 screen-addressable keys  
**Peripheral Ports:** RS-232 (X2), USB, Ethernet, Telco  
**Network Mode:** GPRS with multi-carrier SIM-Card  
**Security:** 3DES encryption, DUKPT Key Management, PCI-PED Certified  
**Printer:** Thermal, 18-lines per second

**IMPORTANT NOTE:** The ON-THE-SPOT system and IPCharge portal are VeriFone products and only works in conjunction with VeriFone terminals.



**International Payments Corporation**  
 1740 Technology Drive, Suite 205  
 San Jose, CA 95110  
 Tel: 888-502-6374  
 Fax: 866-402-6374  
 sales@intlpay.com

### REPRESENTATIVE INFORMATION: