

PRODUCTS AT A GLANCE

- **PAYware PC** — State-of-the-art PC-based payment processing solution for small-to-medium-sized merchants
- **PAYware Transact** — This OS and database independent payment processing software solution fits the needs of retailers or businesses of any size
- **PCCharge** — PC-based payment processing solution perfectly suited for standalone or integrated environments



Quickly and securely process all forms of electronic payments with VeriFone's standalone or integrated payment solutions.

Comparing and Evaluating VeriFone's Payment Processing Software Solutions

VeriFone's payment processing software solutions enable businesses of all types and sizes to quickly and securely process electronic payments including credit, debit, loyalty/stored value gift, purchasing cards (levels II and III), checks, EBT and more. VeriFone offers compelling PC-based, payment gateway and OS independent solutions - from stand-alone applications to customized, enterprise level payment servers - that meet nearly any need.

PAYware PC

If you're ready to get more power, sophistication and savvy out of your PC, it's time to get PAYware PC. A perfect blend of results-inspired styling and business-driven substance, PAYware PC provides secure, end-to-end

payment processing functionality and a multitude of advanced features complimented by an intuitive, state-of-the-art interface based on 2007 Microsoft Office™.

PAYware Transact

PAYware Transact (formerly RiTA Server) is a highly-scalable and customizable Java™-based payment solution that supports high-volume transaction processing for retailers and businesses of any size. Providing direct TCP/IP, TCP/IP SSL, or dial connectivity to a comprehensive list of processors, PAYware Transact can quickly and securely process credit, debit, purchasing cards (levels II and III), stored value gift, loyalty, EBT, and checks. With its advanced load-balancing capabilities and the ability to support multi-threaded

processing, PAYware Transact can process numerous transactions rapidly and simultaneously.

PCCharge

PCCharge™ software turns any PC or PC-based POS system into a secure payment-accepting and processing device without interfering with other programs. It supports a wide range of peripherals, making it easy to accept all payment types including credit, debit, EBT, checks, stored value/loyalty, purchasing cards (level II), Interac (Canadian) debit, and more. PCCharge is a cost-effective solution for all business types including brick-and-mortar merchants, e-commerce, MOTO, and QSR/restaurant.

Solution Comparison

Payment Processing Software Solutions



PCCharge

PAYware Transact

PAYware PC

Feature	PCCharge v5.8	PAYware PC v1.0	PAYware Transact v3.1.1
Payment engine - Windows Service capable	No	Yes	Yes
Streamlined navigation and dynamic menus	No	Yes	N/A
Administrator-level user access controls & role-based permissions	Yes	Yes	N/A
GUI based on Microsoft Office 2007	No	Yes	N/A
Visual Basic 6.0 code base	Yes	No	No
Access Database	Yes	No	No
.NET Framework architecture	No	Yes	N/A
SQL Express 2005 Database	No	Yes	N/A
Database and Platform independent	No	No	Yes***
Multi-threading	No	No	Yes
Built-in automatic batch settlement	No	Yes	Yes*
Batch settlement e-mail confirmation	No	Yes	Yes*
Custom user-created reports	No	Yes	Yes
Audit report	Yes	Yes	No
Suspend transaction for batch settlement	No	Yes	Yes*
Multiple logging levels	No	Yes	Yes
Dial-up Modem and TCP/IP Internet transaction processing	Yes	Yes	Yes
Frame Relay connectivity	Yes****	No	Yes
Automatic updates	No	Yes	No
Recurring billing customer database (standalone only)	Yes	Yes	No
Level III commercial card acceptance	No	Yes	Yes
Store and Forward functionality	No	Yes	Yes*
Robust Integration Manager utility	No	Yes	No
GUI Cashier Permissions	Yes	Yes	N/A
Signature Capture with MX terminals	Yes**	Yes	Yes*
Debit Encouragement through BIN Management	No	Yes	Yes*
Customer Database Automation	No	Yes	N/A
Multiple integration methods	Yes	Yes	Yes
SSL Integration	Yes	Yes	Yes
Credit, PIN-based Debit, EBT, Check, Gift	Yes	Yes	Yes
Multi-lingual capable	No	Yes	N/A
PABP Validated	Yes	Yes	Yes
Scheduled Task Management	No	Yes	Yes*
Development Kit Tools and Applications available	Yes	Yes	Yes
AmEx Direct Authorization and Settlement (Reverse PIP)	Yes	No	Yes
Built-in file-based transaction import	Yes	No	No

* - Available with optional add-on modules

** - Available through integration only (using SIM.dll)

*** - Compatible with most SQL-compliant level databases

**** - Processor specific