



Card payments are on the rise, with 135.33 billion payment transactions in 2011 and the global proliferation of credit cards and electronic payment acceptance methods such as wireless, Internet and mobile payments.¹



PhoeniXGate

A UNIFIED PAYMENT GATEWAY SOLUTION ISOs CAN CALL THEIR OWN

Using a single consolidated payment gateway to offer your customers a wide array of payment options is now an essential component in any merchant solution. The PhoeniXGate payment gateway enables physical and virtual payment devices to co-exist, taking advantage of the unique, secure and fully managed Phoenix payment infrastructure.

PhoeniXGate offers traditional gateway services such as electronic payment processing, recurring payments, receipt capture, check imaging and retrieval, signature capture, and certification to several of the largest payment processors. It also integrates the latest security services to protect ISOs and merchants from the increasing threat of fraud and data breaches.

PhoeniXGate provides an out of the box Virtual Terminal, with fast and easy integration using an open standard Application Programming Interface (API). The flexible API allows integrators to use industry standard web services or ISO8583 messaging to develop and maintain a single processing interface to a wide variety of payment processors.



Merchant Security

PhoeniXGate

Ecommerce and Multi-Channel Payments For ISOs

MERCHANT DATA SECURITY SIMPLIFIED

Cybercrime cost merchants \$8.9 million on average last year. Cybercriminals target retailer networks looking for sensitive financial information because they know merchant data is often unprotected. PhoeniXGate offers cloud based solutions to simplify data security for merchants.

- **Branded Virtual Terminal** – reap the benefits of no longer storing sensitive customer data locally by using the Virtual Terminal to turn a PC or tablet into a POS terminal. PhoeniXGate securely maintains and manages all transactional information in its cloud based PCI-DSS certified data repository.
- **Hosted Payment Page** – eliminate the expense and hassle of maintaining a PCI compliant environment by connecting a website or shopping cart application to the PhoeniXGate payment page. Hosted in our PCI-DSS compliant data centers, our solution de-scopes e-Commerce payment solutions from PA-DSS requirements.
- **Customer Payment Safe** – offer a streamlined buying experience to repeat customers by securely creating and maintaining client profiles with payment details and billing/shipping information that can be used in the checkout process. By eliminating the storage of sensitive customer account information at the merchant site or payment application, the merchant can de-scope their card data environment (CDE) and simplify their PCI compliancy.

- **Tokenization** – for merchants that operate payment applications requiring storage of cardholder data, PhoeniXGate offers a tokenization solution that replaces the Primary Account Number with a token, rendering the payment information useless to fraudsters. This minimizes the risk of fraud and reduces the scope of PCI compliance by shifting the burden of protecting cardholder data to PhoeniXGate.

FIGHTING FRAUD AS STANDARD

Fraudulent e-commerce transactions rose approximately 26 percent, from \$2.7 billion in 2010 to \$3.4 billion in 2011.²

PhoeniXGate incorporates world class security tools, offering a complete, easy to use solution designed to fight fraud, boost sales and reduce costs as standard-with no monthly fees.

A PAYMENT GATEWAY YOU WILL WANT TO PUT YOUR NAME ON

At Phoenix Managed Networks, we understand the importance of branding. PhoeniXGate is designed specifically for customer branding. It allows you to customize your gateway product information, setup links to your company sales and support contacts, incorporate your company logo, private label your documentation and define the look and feel of your management and reporting portals. You can even create an additional revenue stream by offering your partners and merchants the same branding capabilities.

OTHER ADVANCED FEATURES

Gateway Emulator

Using the Gateway Emulator you can easily consolidate past integrations of proprietary applications or shopping cart implementations into one gateway. Inbound messages from existing gateways can be reformatted with minimal changes to the application. The Gateway Emulator also has several open-source shopping cart templates and a step-by-step PhoeniXGate conversion guide.

Purchase Card Level III Support

PhoeniXGate offers Level III processing of corporate, business, and government purchasing cards, helping business-to-business and business-to-government merchants streamline payments, reduce processing costs and lower interchange fees. Level III data is supported in the PhoeniXGate Virtual Terminal and Web Services API.

PIN Debit On Virtual Terminal

Traditionally PIN debit transaction support was only offered by ISOs and merchants who deployed integrated payment applications. PhoeniXGate makes PIN debit available to any client using the PhoeniXGate Virtual Terminal by enabling debit acceptance on the merchant record. Once configured, a merchant can simply click on “Run Debit Client” and the required hardware drivers to support a USB PIN Pad will be installed ready to process PIN debit transactions.

HOW PhoeniXGate WILL TRANSFORM YOUR BUSINESS

- Full branding capabilities for ISOs and merchants for increased company value
- Simplified Merchant PA-DSS and PCI-DSS compliance
- Multi-channel card not present and card present payment processing
- Fast, reliable and secure processing of all payment types including card, check, ACH and gift/loyalty payment methods
- Easy acceptance of dial, wireless or over the Internet transactions using legacy dial-up terminals, wired or wireless SSL devices, web payment pages, shopping carts, or our integrated Virtual Terminal
- Sophisticated fraud prevention tools to reduce chargebacks, false positives and card scheme fines
- Hosted cloud based payments page to reduce the scope of PCI compliance
- Simple terminal integration providing access to all major processing platforms via an open Application Programming Interface (API)
- Tokenization to minimize fraud risks and costs associated with PCI compliance.

OTHER ADVANCED FEATURES

Supported Industries:

- Bill Payment
- Direct Marketing
- e-Commerce /Internet
- Petroleum
- Restaurant
- Retail

Payment Types:

- Credit
- Debit (PIN)
- Debit (PINless)
- EBT
- e-Check / ACH
- Gift / Loyalty
- Purchasing Card
- Verification

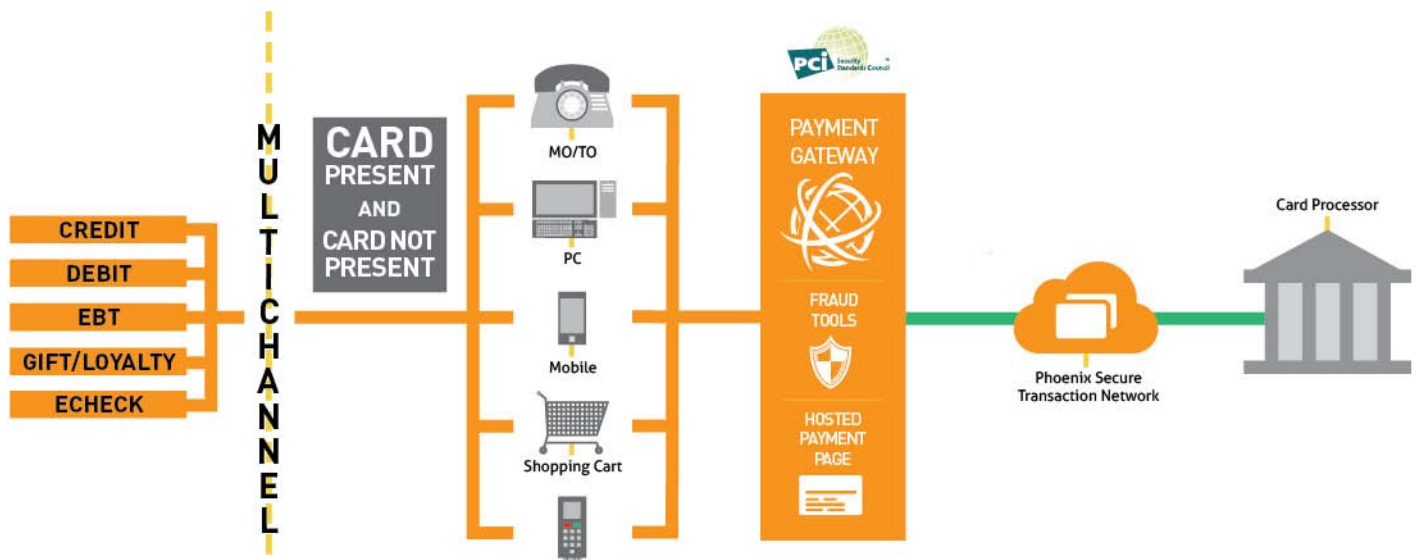
Value Added Services

- Recurring Payments
- Hosted Shopping Cart
- Signature Capture
- Receipt Capture
- Check Imaging
- Check Retrieval
- Tokenization
- Branded Virtual Terminal
- Sensitive Data Security Module

Access Methods:

- Dial
- Internet
- Wireless

SIMPLY PUT, PhoeniXGate PROVIDES A FAST RESILIENT AND SECURE HOSTED PAYMENT SOLUTION.



¹Pymnts.com, 2011 Global Credit Card Transactions Rose 12.1% over 2010.

²CyberSource, 2012 Online Fraud Report: Online Payment Fraud Trends, Merchant Practices and Benchmarks.

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