

# *Enterprise* Electronic Payment System

*Automate Payments for Your Entire Organization*



## Benefits

Provides the lowest possible transaction cost

Easily integrates payments into existing data systems

Audited and accepted by the Payment Card Industry (PCI) Council to meet PA-DSS requirements

Comprehensive security features protect sensitive cardholder and transaction information

Scalable from a single department to multiple departments with varying business rules and integration requirements

Supports payments by credit card, PIN-less debit card and electronic check

Processes payments via telephone, web, kiosk and over the counter

Prevents duplicate transactions across multiple interactive payment systems

Rapid transaction processing improves customer service

Payment transaction reporting accessed through web browser

Certified by major credit card processing services

Electronic payment systems are facing new challenges. The economic climate encourages organizations to achieve the lowest possible transaction cost. The security environment requires that payment systems meet the latest PCI standards and lower the organization's risk of disclosing cardholder accounts. And pressure on operational budgets makes it difficult to support an array of incompatible, out-dated payment systems.

With these requirements in mind, Sonant has developed Electronic Payment System version 5. EPS 5 implements features distilled from Sonant's years of experience in electronic payment systems. It was developed using the latest tools and techniques designed to reduce security vulnerabilities and meet the PCI data security standards. EPS was audited by an independent PCI-qualified auditor and has been accepted by the PCI Council to meet the PA-DSS (Payment Application Data Security Standard) requirements. Many of the complex PCI security requirements, such as dual custodians for cryptographical keys and key rotation, are managed by EPS to reduce the cost of remaining compliant.

EPS has a flexible integration architecture that has successfully integrated payments into a wide variety of customer data systems. This architecture supports pre-payment, post-payment, batch settlement, and end-of-day integrations. Custom processing and convenience fee calculations are easily implemented. All EPS transactions are classified by the payment type so that the integration logic for a web payment can be different than that of an IVR payment.

EPS has been certified by a variety of payment processors and payment gateways. By processing directly with a major processor, the lowest possible transaction cost can be achieved. EPS includes comprehensive merchant risk management features that can reverse or cancel transactions after authorization when they don't meet the merchant's risk requirements.

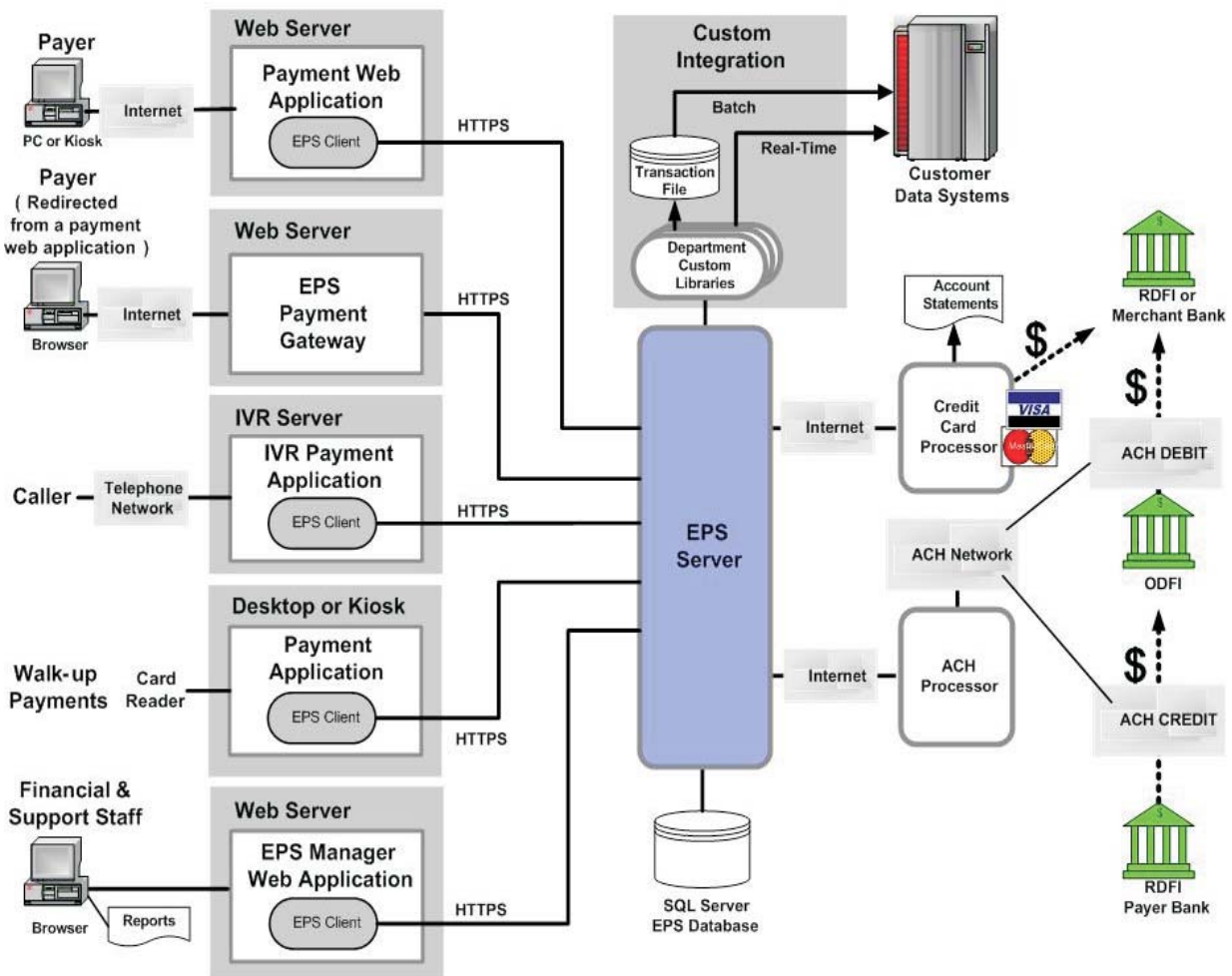
EPS was designed for scalability. It is appropriate for processing payments for a single application. Yet, it can scale up to meet enterprise requirements for multiple payment clients, merchant accounts, processors, and accounting departments. Users can be assigned independently to accounting departments for enhanced security. Enterprise EPS is a single automated payment solution for multi-division organizations that replaces isolated payment applications and improves service for both customers and administrators.

Of particular importance to organizations is EPS's ability to prevent duplicate payment transactions that can occur when multiple payment portals, including the Internet, telephone, and walk-up payment windows, are not coordinated. EPS eliminates duplicate payments and saves time spent refunding payments to customers.

EPS features were designed for ease of use. For example, users can view and print real-time reports of all financial transactions from a web browser. EPS ensures that the entire payment system operates efficiently with only a minimum of staff support.



# Electronic Payment System Architecture



## Specifications

### Operating Requirements

EPS Server: Windows 2003/2008 Server  
 Database: Dedicated SQL Server 2005/2008 instance,

### Payment Types

Credit Card  
 PIN-less debit card  
 Electronic checks

### Payment Clients

Payment Gateway  
 Windows .Net for web payment applications  
 COM object for ASP web payment applications  
 COM object for Windows desktop payment applications  
 DLL for IVR payment applications

### Security

Transport:  
 Client-server communications: HTTPS

### Storage:

Data encryption: AES-256  
 Key Management: Session keys encrypted using RSA Public/Private Key Infrastructure

### Host Integration

Custom DLL per department provides real-time or batch integration with the organization's business application and financial system at the following points:

- Pre-Authorization
- Post-Authorization
- Pre-Settlement
- Post-Settlement

