

PAYMENT APPLICATION ENGINE (PAE)

Payment Application Engine (PAE) is a middleware product that takes the pain of payments off your hands. PAE can save you 12 to 18 months of time to market and up to \$250,000 worth of expenses and can also reduce tens of thousands of maintenance costs. PAE takes as little as 10 weeks and includes EMV and Acquirer certifications.

PAE is the solution to your payment woes. It takes the burden of all PCI scope of the integration and significantly reduces the scope of the Merchant by only utilizing P2PE based devices, thereby removing any cardholder data from both the Partner and Merchant environments.

PAE handles all of the certification hassles & payment pieces.

CERTIFICATION

- No need to buy or lease special tools for EMV Certifications
- No need to update integrations (2x a year) due to new standards
- Save 3 to 4 months of integration to an Acquirer
- Save 9 to 12 months on EMV Certifications

PAYMENT

- Annual compliance & maintenance
- Complex processor integrations
- Payment industry certifications
- Payment security
- PCI compliance

PAE provides relief for Merchants & Partners.

MERCHANTS

- Eliminates Merchants maintaining annual PCI validation (SAQ) or paying penalties to Acquirer of up to \$75 per month
- With P2PE over 70% of questions are simply answered N/A on standard SAQ
- With validated P2PE the questionnaire is simply 15 questions asking for retail location & what validated P2PE solution is used

PARTNERS

- No PA-DSS software certification requirements for the partner
- All receipts & transactional data are shared with the POS to manage all the transactions

SUPPORTED FEATURES

TRANSACTION TYPES

- ✓ Credit
- ✓ Debit (no cash back)

CARD TYPES

- ✓ MSR
- ✓ EMV Contact
 - Offline PIN
 - Online PIN
- ✓ EMV Contactless

CERTIFICATION TYPES

- ✓ Attended
- ✓ Unattended

HARDWARE PRODUCTS

- ✓ VP5300
- ✓ VP6800

FUNCTION TYPES

- | | | | |
|-------------------------------------|--|---------------------------------|-----------------------------------|
| ✓ Sale/Purchase | ✓ Create Token During Authorization Only | ✓ Delete Token | ✓ Voids |
| ✓ Pre-Authorization | ✓ Create Token (Without Sale) | ✓ Token Query | ✓ Transaction Query |
| ✓ Post-Authorization | ✓ Create Token from TransID | ✓ Reversals | ✓ Store & Forward (Sale/Purchase) |
| ✓ Create Token During Sale/Purchase | ✓ Update Token | ✓ Refunds (With & Without Card) | ✓ Online Receipt Data |

IDTECH[®]

Value through Innovation

ID TECH, a global leader in payment technology, offers a wide range of products including MagStripe readers/writers, mobile payment readers, contactless readers, smart card readers, barcode readers, POS keyboards, signature capture devices, PCI-compliant PIN pads, and more. With sales, manufacturing, and R&D facilities worldwide, ID TECH delivers dependable, feature-rich solutions tailored to customer needs.

OTHER SOFTWARE SERVICES OFFERED:

REMOTE DEVICE MANAGEMENT (RDM) / REMOTE KEY INJECTION (RKI)

CORPORATE HEADQUARTERS

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