

# NP Integrate card payment solution



## Semi-Integrated Payment Environment

Semi-integrated payment solutions limit the necessity for communication between the PIN pad and the EPOS system to non-sensitive exchanges. During setup, your EPOS system and PAX terminal are connected via Wi-Fi. When your staff creates a sale on the EPOS system, the PAX terminal receives the tender amount from the EPOS via Wi-Fi. The sale amount is combined with encrypted cardholder data, which is then sent to the Acquirer for authorisation directly from the PAX terminal.

## Key Benefits:

- ▶ Quicker, seamless transactions;
- ▶ Reduces prospects for staff errors or fraud;
- ▶ Consolidated card transaction end of day reporting on EPOS terminal; and
- ▶ Reduces the merchant's scope of PCI DSS compliance.



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## Payment Process for Semi-Integrated Terminals

- 1** Payment request is sent from EPOS to your PAX A920 payment terminal.
- 2** Sale amount and encrypted cardholder data sent to the Acquiring Bank.
- 3** Payment authorised or declined, message sent back to EPOS via terminal.



## Payment Device Semi-Integration with PAX Technology

The NetPay Semi-Integration payment environment works by using the PAX A-Series Weblink platform. This platform is available on the PAX A920 and A50 terminals available from NetPay Merchant Services.

- ▶ Your PAX terminal connects to EPOS system via the on-site Wi-Fi network (no external web domain is required);
- ▶ The payment terminal connects to Clover for payment authorisation via Wi-Fi or 3G/4G;
- ▶ The payment process retains fallback to stand-alone payments via your PAX terminal if the EPOS system or W-Fi goes down.

### After Integration:

- ▶ PAX payment device range is available from NetPay Merchant Services;
- ▶ Certification support with the Acquirer;
- ▶ Merchant onboarding via Revolution;
- ▶ Device sale and supply to merchant; and
- ▶ Technical support and repair/replacement.

## EPOS Accreditation

When the EPOS software has finished its development phase, it will require accreditation by the acquirer.

NetPay will sponsor and expedite this part of the solution on behalf of the customer, if the accreditation is successful then the acquirer will issue an Approval Certificate. There may be costs associated with this which will be discussed at the start of the process.

