



CreditCardXpress™ Elavon Brief



CFXWORKS, INC
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<http://www.cfxworks.com>

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CreditCardXpress® Version 16.1:

Why pay several thousand dollars for an Enterprise level payment card solution when for a fraction of the cost you can be using CreditCardXpress? CreditCardXpress is a payment card (credit, debit, purchase, and check card) solution that supports direct, secure submission of transactions to Elavon via the Internet.

Elavon was formerly known as NOVA Information Systems. *Elavon, is the fourth largest payment card processor in North America.* They process over a billion transactions annually for nearly a million merchant locations. *Elavon is rated the number 1 processing network by MasterCard® for speed, availability and reliability.*

CreditCardXpress targets merchants who need to:

- Process payment card transactions over the Internet
- Store detailed transaction data in their database
- Integrate their payment solution with a web site or back office systems

Release 16.1 is available as a no change upgrade to our licensed users. CreditCardXpress can be run on Windows, UNIX, Linux, and IBM's xSeries, pSeries, iSeries or zSeries platforms. CreditCardXpress also supports iSeries data queues that make it simple for iSeries programmers to interface their legacy applications with CreditCardXpress.

CreditCardXpress Processing Scenario:

The following figure illustrates how a merchant might deploy CreditCardXpress:

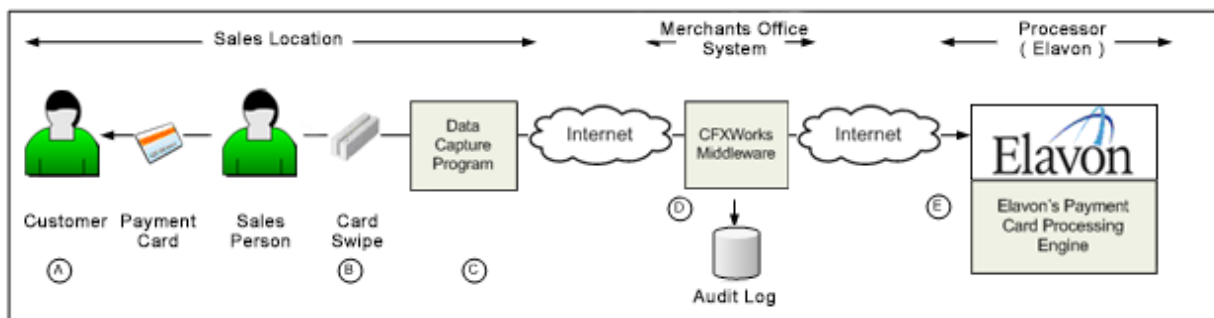


Figure 1 – CreditCardXpress Scenario

1. **Merchant Account** – To use this solution Elavon requires that the merchant purchase an Elavon merchant account. Their contact information to do this is as follows:

Commercial Accounts:

Lewis N. Pergament
Relationship Manager
Office: (516) 679-5919
Fax: (516) 826-4559
lewis.pergament@Elavon.com

Government or Institutional Accounts:

Jeremy G. Krahl
Regional Manger
Office: (865) 693-1231
Fax: (865) 403-5408
Jeremy.krahl@elavon.com

2. **Credit Card Sale** - When a buyer makes a purchase with a payment card, the sales person would swipe the card, or manually enter the card account number into the data capture program. Other information might also be entered including for example name and address information.
3. **Transaction Flow** –Transactions flow through the system as follows:
 - a. A customer makes a purchase using a payment card
 - b. The card is swiped using, for example, a keyboard swipe device to read the card number. As an alternative the card number might be manually entered.
 - c. The data capture program is also used to capture the purchase amount and transaction type.
 - d. When the sales person submits the transaction for processing, it is sent to CFXWorks' middleware program (CreditCardXpress) which performs the following tasks:
 - Validates the syntax of the data.
 - Encrypts sensitive data.
 - Creates a detailed audit log on the merchant's system.
 - Formats the transaction request as required by Elavon's processing engine.
 - Sends the request to Elavon using HTTPS.
 - Reads the response.
 - Formats the response into a usable form and returns it to the data capture program.
 - Records detailed request and response data to merchant's audit log.
 - e. Elavon records the transaction and processes settlement of the transaction.

CreditCardXpress Features:

- **CUT OUT THE MIDDLEMAN** - Eliminates all 3rd party processors allowing the merchant to negotiate their own fee structure directly with their processor, Elavon, rather than with a 3rd party processor who typically adds additional processing fees.
- **PCI DSS** - Source code is designed and coded consistent with PCI DSS and a QSA performs a security source code review of the code.
- **DEPLOYMENT OPTIONS** - Can be deployed internally or to a public or private cloud.
- **PLATFORM INDEPENDENCE** - Deploy to your platform of choice (Windows, UNIX, Linux, and IBM's xSeries, pSeries, iSeries or zSeries).
- **DATABASE INDEPENDENCE** - Use the database engine of your choice (MySQL, DB2, or SQL Server). In the near future Oracle will also be supported.
- **SERVER INDEPENDENCE** - Run on any Java 1.5 (or later) enabled platform capable of running Apache Tomcat 5.0 (or later), JBoss 6.0 (or later), or IBM's WebSphere 6.0 (or later).
- **DESIGNED TO SCALE** - Implemented using Java Application Server technology which is optimized to facilitate scaling without the need to make program change.
- **INTEGRATION OPTIONS** – Supports many integration options including a web service interface (name/value pairs or XML documents) and iSeries data queues (data structures or XML documents).
- **MULTIPLE LOCATIONS** - A solution that can support multiple merchant locations, departments and business entities.
- **AUDIT TRAIL** – As an option will log detailed transaction data to a database. All sensitive card information is automatically encrypted using AES 256-bit encryption, signed using digital signatures, and tokenized.
- **REPORT CAPABILITY** – Supports browser based reporting capability.

CreditCardXpress – 10 Reasons to Buy:

1. Affordable payment card and a cryptography solution in a single package.
2. Implemented consistent with PCI DSS and validated by a certified QSA organization.
3. IBM certified across several IBM hardware and software platforms.
4. Certified to the Elavon network.

5. Built on an identity access management system that controls who has access to specific data and tasks.
6. Runs on nearly any platform and database engine.
7. Install internally or in the cloud.
8. Has a web services interface for integration with front and back office systems.
9. Data queue interface for use by iSeries programmers.
10. Built using Java Application Server technology for performance and scalability.

CreditCardXpress Product Availability:

CreditCardXpress is available on a subscription basis. The subscription price includes support and upgrades. Please call CFXWorks (678-455-0952) for pricing information.

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