

GiftCardXpress™ - Elavon Brief

CFXWORKS, INC

2015

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GiftCardXpress™ (Elavon) Version 16.1:

This gift card solution, GiftCardXpress (Elavon), is an open loop gift card solution that supports direct, secure submission of gift card transactions to Elavon via the Internet. Elavon, formerly known as NOVA Information Systems, functions as the processor of the gift card transactions. Processing of a gift card means that Elavon keeps book on each card including transaction detail, card balance, and card status. Elavon is the fourth largest payment card processor in North America, processing 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.

This version of GiftCardXpress can be run on Windows, UNIX, Linux, and IBM's xSeries, pSeries, iSeries or zSeries platforms. GiftCardXpress also supports iSeries data queues that make it simple for iSeries programmers to interface their legacy applications with GiftCardXpress.

GiftCardXpress Processing Scenario

The following figure illustrates how a merchant might deploy **GiftCardXpress (Elavon)**:

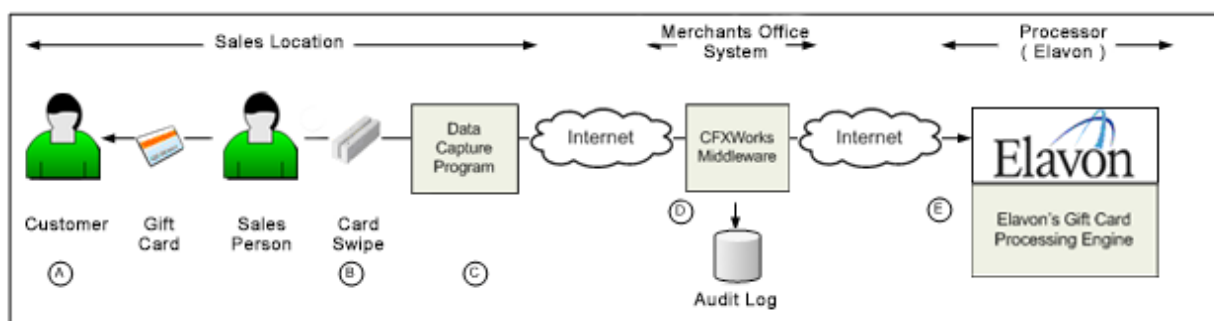


Figure 1 – GiftCardXpress (Elavon) Scenario

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

Government or Institutional Accounts:

Jeremy G. Krah
Regional Manager
Office: (865) 693-1231

Fax: (516) 826-4559
lewis.pergament@Elavon.com

Fax: (865) 403-5408
jeremy.krahl@elavon.com

2. **Card Design and Manufacture** - Generally speaking the merchant purchases their gift cards from Elavon. Card design is done by the merchant working with Elavon. Recorded on each card is a unique card account number. No personal information is recorded on the card. As manufactured, normally, cards are not **activated** nor do they have a specific dollar **amount** assigned to them.
3. **Gift Card Sale** - When the gift card is sold, the sales person **activates** the card and assigns a dollar **amount** to the card. When the holder of the card wants to use it to purchase something, 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.
4. **Transaction Flow – GiftCardXpress (Elavon)** transaction types include activation, sale, credit, inquiry, replenishment, and refund. Transactions flow through the system as follows:
 - a. A customer makes a purchase using an activated gift 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 (GiftCardXpress) 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 keeps book on the status of each gift card.

GiftCardXpress (Elavon) Features:

- **KEEP CUSTOMERS COMING BACK** - Purchase it, use it, and replenish it **only at the merchant's store or web site.**
- **NO PCI DSS REGULATIONS** - Closed loop gift card solutions are not subject to PCI DSS regulation. However, where applicable, we do deploy the design and coding requirements defined by PCI DSS and we subject our code to security source code reviews performed by a PCI DSS QSA organization.
- **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 and signed using digital signatures.
- **REPORT CAPABILITY** – Supports browser based reporting capability.
- **INTEGRATED PAYMENT CARD** – Integrated into our CreditCardXpress payment card solution, however, does not require the merchant to use our payment card solution.

GiftCardXpress (Elavon) Value Proposition:

- An affordable gift card and a cryptography solution in a single package.
- Implemented consistent with PCI DSS but does not expose the merchant to PCI DSS.
- IBM certified across several IBM hardware and software platforms.
- Certified to the Elavon network.
- Install internally or in the cloud.
- Runs on nearly any platform and database engine.
- Built on an identity access management system that controls who has access to specific data and tasks.
- Has a web services interface for integration with front and back office systems.
- Data queue interface for use by iSeries programmers.
- Built using Java Application Server technology for performance and scalability.

GiftCardXpress (Elavon) Product Availability:

GiftCardXpress 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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