

A photograph of two young women walking outdoors, smiling and looking at each other. They are both holding shopping bags. The woman on the left has long dark hair and is wearing a white sleeveless top. The woman on the right has long blonde hair and is wearing a light pink ruffled dress. They are walking on a paved surface, possibly a sidewalk or plaza, with a blurred background of buildings and trees.

GiftCardXpress™ - CFXWorks

GiftCardXpress (CFXWorks) Brief

CFXWORKS, INC
2015

<http://www.cfxworks.com>

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GiftCardXpress™ (Embedded) Version 16.1:

GiftCardXpress (Embedded), is an closed loop gift card solution that targets merchants who refuse to pay processing or per transaction fees; who do not want to expose themselves to banking, processor or association regulations; and do not want to expose themselves to PCI DSS. The lack of fees, regulation, and PCI DSS oversight creates an affordable environment that is open to creative marketing initiatives that captures new business and builds a loyal customer base.

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 (Embedded)**:

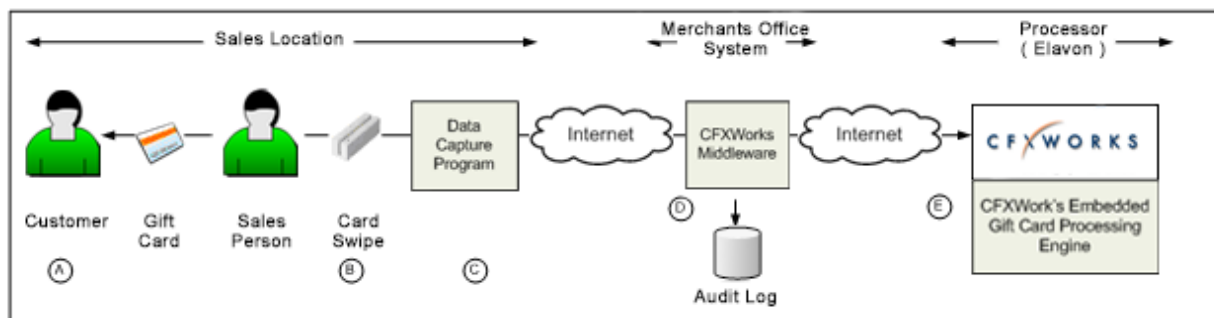


Figure 1 – GiftCardXpress (Embedded) Scenario

1. **M Merchant Account** – No merchant account need be purchased. Most merchants define their merchant account numbers in such a way that they identify specific stores, business units, or profit centers. This allows them to track gift card sales to store locations, business units, or profit centers.
2. **Card Design and Manufacture** - The merchant is responsible for the design and manufacture of their gift cards. However, since the trend is towards eGift cards, manufacturing may not be necessary. Whether or not the card is ever manufactured, no

personal information is recorded on the card. Cards, as manufactured, would not be **activated** nor would they have a specific dollar **amount** assigned to them.

3. **Gift Card Sale** - When the gift card is sold, a dollar amount is assigned to the card. The sales person could activate the card or the card recipient could activate the card before first use. When the holder of the card wants to use it to make a purchase, the sales person would swipe the card, or manually enter the card account number.
4. **Transaction Flow** – GiftCardXpress (Embedded) transaction types include add, sold, sold & activated, activate, sale, credit, inquiry, replenishment, refund, delete, reset, and freeze. Note that our embedded version of **GiftCardXpress** supports many transaction types not supported by our **Elavon** version of this product. We added several additional transaction types to the embedded version of our product for security purposes
5. . 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 the embedded processing engine.
 - Submits the request to the embedded processing engine.
 - Reads the response.
 - Formats the response into a usable form and returns it to the data capture program.

- e. CFXWorks' embedded processing engine records the transaction to the merchant's audit log and keeps book on the status of each gift card.

GiftCardXpress (Embedded) Features:

- **KEEP CUSTOMERS COMING BACK** - Purchase it, use it, and replenish it **only at the merchant's store or web site.**
- **NO PROCESOR or BANKING FEES** - Specifically designed for merchants wanting to deploy a gift card solution for which there are NO banking or processing fees.
- **NO PROCESSOR or BANKING REGULATIONS** - Supports gift cards issued by the merchant. No bank or processor is involved in processing closed loop gift card solutions. Therefore, the merchant is not subject to any bank or processor regulations.
- **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).
- **SECURITY FEATURES FOR MOBILE** - Includes many unique security features specifically designed to support eCards, certificates or plastic.

- **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 (Embedded) Value Proposition:

- An affordable gift card and a cryptography solution in a single package.
- No processor or banking fees or regulations.
- Implemented consistent with PCI DSS but does not expose the merchant to PCI DSS oversight.
- IBM certified across several IBM hardware and software platforms.
- Runs on nearly any platform and database engine.
- Install internally or in the cloud.
- 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 (Embedded) 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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