



PayGuardian

EMV Certification Simplified

An all in one, highly secure EMV middleware that integrates into the point-of-sale (POS) transaction process. PayGuardian delivers the POS an EMV enabled payment module and removes the POS from the scope of PCI.

This simple user interface supports most industry types to easily enable EMV and also supports point-to-point encryption (P2PE) with a variety of EMV credit card devices. PayGuardian supports integrations with Android, Linux and Windows as well as iOS. PayGuardian's payment module drives the point-of-sale's acceptance of EMV transactions, NFC and mag swipe through the BridgePay Gateway to the merchant's processor.

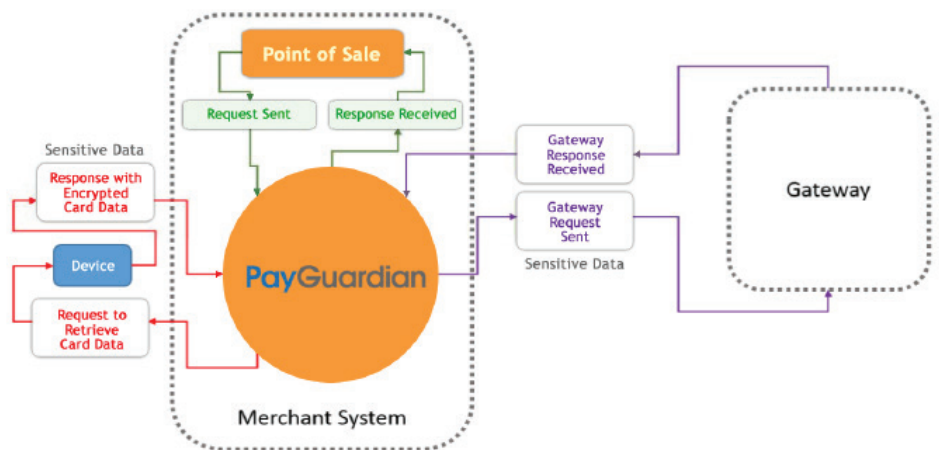


PAYGUARDIAN KEEPS THE PAYMENT INTEGRATED TO THE POS.

- PayGuardian works with all operating systems, including iOS and Android.
- PayGuardian is a true thin client application that is easy to install complete with an install wizard.
- PayGuardian includes EMV device certification.
- PayGuardian offers an NFC solution, including support of Apple Pay.
- PayGuardian offers an individual device license or a multi-lane license environment.
- PayGuardian provides PA-DSS certification.

HOW IT WORKS

PayGuardian is a middleware solution for a vendor's POS system keeping all EMV transactions out of scope for the POS. The POS initiates a payment transaction with PayGuardian. PayGuardian then commences the paired EMV ready terminal and collects the payment information (EMV, Swipe or NFC data) from the customer. This message then is delivered from PayGuardian to the BridgePay Gateway to the merchant processor.



EMV Powered by BridgePay

Avoid the time, expense and complexity of end to end EMV certification.

COMPREHENSIVE SOLUTION

Payment Security:

- EMV enabled
- Point to Point Encryption
- Tokenized Transactions
- PA-DSS Certified
- AVS
- CVV2/CvC2/CID
- User Audit Logging
- Password Protection Configuration

Product Features:

- Tip Adjust
- Auto Submit
- Virtual Keyboard
- Intuitive User Interface
- Customizable User Options
- BIN Management

Developer Methods:

- .Net Library (dll method)
- File Drop
- Restful Web Services
- iOS Binary Library
- Comprehensive API
- Demo Licenses
- Test Accounts
- Sand Box access

Payment Types:

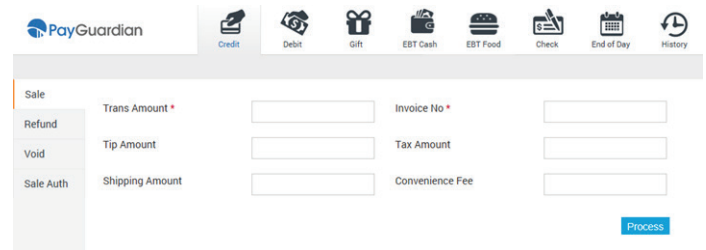
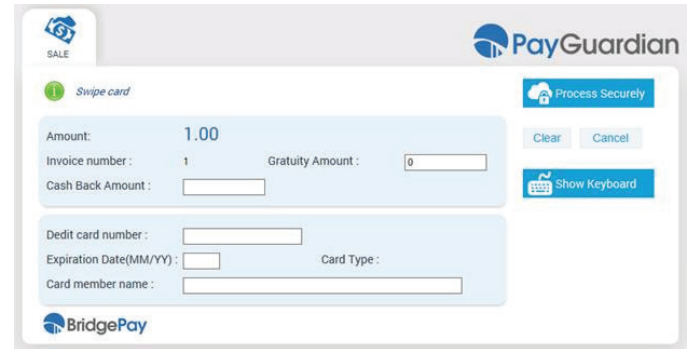
- Credit
- Pin-based Debit
- FSA/HSA
- EBT
- Gift Card
- Check Guarantee & Verification
- Level II & III Processing

Industry Types:

- Retail
- Restaurant
- Lodging
- Car Rental

Visit our Developer Center at <http://www.bridge-paynetwork.com> for more information on integrating to PayGuardian.

EASY TO USE INTERFACE



EMV READY DEVICES

PayGuardian and our iOS and Android applications support many dependable and easy to use encrypted peripheral devices. Visit our website at www.bridgepaynetwork.com for more information on certified devices.

