

Elavon's End-to-End Retail Solutions



Every day, more than 1 million merchants depend on Elavon to securely and reliably manage their payments business.

Delivering Robust Solutions for Retailers

The payments landscape for retailers is increasingly complex. Consumers demand acceptance for a variety of payment types. The cost of card and check processing are on the rise. PCI compliance and data security are major priorities. And the system resources necessary to keep up with the changes are limited.

Elavon brings more than 20 years' experience in global processing networks and gateway technology to deliver robust and flexible payment software and gateway solutions to help retailers, ISPs and VARs stay ahead of changing industry dynamics.

Elavon's solutions are flexible to meet the needs of a variety of POS configurations, in-store environments and connectivity options. Retailers can choose the elements that deliver the most value across their enterprise.

Flexible Solutions Suited to Your Business

Elavon's entire focus is on the delivery of reliable and secure solutions to help retailers of all types better manage payment processing costs, stay compliant, and remain competitive.

- Reliable and secure processing for all types of payments: credit and debit cards, EBT, prepaid/gift cards and check verification/guarantee/conversion
- BIN file matching maximizes PIN-based debit transactions, reducing costs
- A hosted electronic journal, signature capture and receipt management solution reduces the time and costs associated with chargebacks and retrievals
- Elavon's Electronic Check Service (ECS) conveniently and cost-effectively converts checks into electronic transactions at the POS — reducing handling costs and speeding access to funds
- Comprehensive reporting solutions help manage payment activity across your enterprise
- Backing from our experienced and knowledgeable Support and Service teams extends peace of mind



Manage POS Payments Securely at Store Level

Store™ is Elavon's store-level payment software for Multi-lane, Specialty, Grocery, Pharmacy and C-Store retailers. It consists of a suite of modular applications that securely and efficiently manage the payments process within the store environment. An API interface to the POS system minimizes the integration effort while allowing you to respond quickly to changing industry regulations. Additionally, the solution has the ability to securely capture and mask card data to prevent it from entering the POS, mitigating risk and some of the overhead associated with managing and maintaining PCI compliance. Security access, transaction routing and reporting options are tailored to meet your needs. Elavon supports interfaces with all the major PIN pads and POS systems, including IBM, NCR and Fujitsu.

Elavon provides advanced BIN file management solutions that allow you to maximize PIN-based debit transactions to reduce costs and keep lines moving. The identification of debit cards is automated, removing any guess-work from the consumer or cashier. The solution can be sold as part of Store, or can integrate with your existing in-store processor.

Signia™ is a powerful electronic journal, signature capture and receipt management system that provides extensive, assisted response flexibility for chargeback management. Signia creates a paperless merchant copy of the receipt, which reduces the costs and labor associated with receipt handling and storage. It can be installed alone, or as part of Elavon's end-to-end payment processing solution.

Payment Processing Across Your Enterprise

Enterprise™ is a retailer- or Elavon-hosted payment switch that allows you to bring processing in-house and lower the costs of card acceptance. This robust system manages all authorization and settlement activities to provide efficient routing of credit, debit, electronic check, gift, and EBT transactions directly to the processing networks. It can even host your organization's negative check files, further reducing the risk and costs associated with check acceptance, while ensuring that the data is protected in a secure PCI-compliant data center.



Extensive Payment Solutions and Connectivity Options Provide Freedom of Choice

Elavon understands that the way you accept payments varies greatly depending on your business. Our suite of retail payment solutions can be tailored specifically for your POS and enterprise environment. The solutions streamline the processing of credit, debit, gift card, EBT and electronic check transactions, and include support for value-add services like hosted negative files, signature capture and BIN file management. In addition, Elavon can implement secure tokenization and encryption solutions that mitigate risk and reduce the liabilities and overhead associated with PCI compliance.

End-to-End Connectivity & Reporting

At the Point of Sale



Simplify implementation with our integrated POS software solution, providing advanced API interfaces that support a variety of message formats.

In the Back Office



Aggregate and manage payment activity through a secure online portal.

Across an Enterprise



Consolidate processing with our secure and redundant solution.

To Any Processing Endpoint



Route transactions to processors for authorization and settlement.

Security That Delivers Peace of Mind

Elavon provides highly secure, reliable and flexible gateway and software solutions that make it easier to handle the growing volume of payment and other transactions.

- Elavon's solutions incorporate the latest data security protections and exceed the most stringent PCI and PA-DSS compliance standards.
- Hosted gateway solutions move critical cardholder data from a retailer's stores to a centrally managed host within a secure data center
- Tokenization solutions replace actual account numbers with Unique IDs
- Secure Device Modules support the removal of all cardholder information from the POS/PMS
- End-to-end solutions protect data at every point in the transaction process through encryption / decryption technology
- Integration solutions for legacy POS systems help reduce PCI liability, while avoiding the labor and costs of system-wide upgrades



Retail Solutions Service and Support

You can rely on our knowledgeable support team to provide 'round-the-clock coverage, unmatched experience and a professional, consultative approach to service.

Elavon can design a custom technical architecture, consult on security encryption and tokenization and provide development resources to connect your systems to Elavon. Our Solutions Design team can help tailor your POS solutions, add enhancements, define your implementation requirements, and even consult on best payment practices.

We back it all up with essential customer support from 24-hour first-line help desk, to back-end technical support and even onsite support.

Learn more at www.elavon.com

