



Host PC-EFT Functionality Overview

GLOBAL PAYMENT SOLUTIONS

A decorative graphic at the bottom of the page consisting of a horizontal band with a blue-to-white gradient. A yellow and blue checkmark shape is integrated into the right side of the band. Below the band is a large, white, curved shape that resembles a stylized wave or a large letter 'C'.

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Tokenisation

For merchants who wish to carry out continuous authorisations on the same card, without the need to hold card data locally, Servebase Tokenisation is the solution. As part of the authorisation process the card details are captured onto the Servebase Managed Payment service, where they are allocated against a unique secure Token.

Once the transaction is authorised, the Token is sent back to the merchant where it can be held and used for any further continuous authority transactions on the same card. This negates the need for the merchant to hold card details and helps assist them with achieving data security standards as required by the payment card industry.

EMV/Chip and PIN

(Chip and PIN is the implementation of the EMV standard in the United Kingdom).
Servebase support EMV processing using a wide range of wired and wireless PIN Entry Devices.

Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) enables you to offer a cardholder the convenience of paying in their own currency and provides you with a revenue stream.

Our payment processing solutions fully support DCC.

For EMV/Chip and PIN transactions, we have seamlessly integrated DCC and EMV processing on a range of PIN Entry Devices.

For keyed and swiped transactions, we offer our DCC Pop-up solution which can be easily integrated with our enterprise payment solutions.

Servebase has established partnerships with a number of acquirers and third party treasury management companies that offer a Dynamic Currency Conversion service.

3-D Secure™ Payment Authentication

The 3-D Secure™ protocol was developed by Visa to improve the security of Internet payments and is now offered with the service name 'Verified by Visa' and MasterCard 'SecureCode'.

Servebase has developed the **3-D Secure™ Payment Authentication** solution to enable an e-commerce merchant to authenticate a cardholder in accordance with the 3-D Secure protocol.

Each transaction is passed to our Merchant Plug-in (MPI) which checks if a cardholder is enrolled in either the Verified by Visa or MasterCard 'SecureCode' services. If a cardholder is enrolled, our MPI re-directs a cardholder to the Card Issuer's Access Control Server to carry out the online payer authentication. The result is then returned to the merchant system.



CVV2/AVS

Servebase 'cardholder not present' payment processing solutions support the use of the following anti-fraud measures: Card Verification Value or Code 2 (CVV2 or CVC2) and Address Verification System (AVS).

CVV2: CVV2 is an abbreviation for Cardholder Verification Value 2 which is a 3 or 4 digit value printed only on the payment card and used therefore to verify that a cardholder has the card in their physical possession, giving a merchant protection against fraud.

AVS: Address Verification System (AVS) enables a merchant to request address information from a cardholder when taking the card details and send it to an acquirer for checking. The acquirer compares the supplied address information with a stored value to confirm that the person presenting the card knows the address of the cardholder.

Purchasing Card

Servebase payment processing solutions support the processing of purchasing card data up to Level 3 (Line Item Detail) for 'B2B' transactions.

We support the following purchasing card schemes:

- **Visa (VGIS)**
- **Visa (LID 3)**
- **MasterCard**
- **American Express**

Simplify Procurement processes...

Purchasing Cards are designed to streamline procurement processes, manage cash flow and strengthen supplier relationships. But if customers are getting limited information on their reporting solution, it can be hard to realise their full potential.

With Servebase you can process Purchasing Cards with Level 3 line item detail - no matter who you or your customers bank with.

Level 3 line item detail provides additional information for VAT reporting purposes as well as specific purchase information such as:

- **Item description**
- **Quantity**
- **Unit of measure**
- **Price**
- **Item discount**
- **Item VAT rate**

This not only means that more customers can use their purchasing cards with you, it also offers them the benefit of streamlining their accounting and business practices, along with the ability to merge payment data with electronic procurement systems approved by HMRC.

PC-EFT Reporting

PC-EFT reporting is a secure browser based transaction reporting facility for financial and operational purposes. Providing centralised reporting the powerful search engine facility allows accounts departments to manage single or multi

sites centrally. PC-EFT Reporting gives you the ability to view all transactions including pre-authorisations, sales, refunds, referrals and declines through its powerful search engine facility and to export or download the data into Excel or CSV files.

Batch Processing

Batch Processing is used in environments where merchants wish to save transactions and then process at certain point(s) during the day, week or month. It is typically used by merchants who wish to save transactions until goods are ready

to be despatched or for monthly subscriptions. Batches are uploaded via secure FTP and sent by high speed link to your chosen acquirer(s).

Why Servebase?

Servebase is a leading provider of global payment solutions. Our multi-channel capabilities provide customers with secure card processing covering all payment environments, from single solutions to multi channel combinations of mail order, e-commerce and customer present Chip and PIN.