



Newsletter Vol. 87 - Introduction

Softengine News is dedicated to keeping you up to date with the latest information regarding SAP Business One systems, Softengine solutions and Best Business Practices.

What's New?

Spotlight on Product & Service: Worldpay® - End-to-End Payments Secure Platform at Most Cost-Effective Rates.



Accept payments. Anywhere. Anytime.

Choose Worldpay as your payments processor and you can securely accept payments the way your customers prefer to pay:

- Credit and debit cards: Visa®, MasterCard®, Discover®, American Express®, PayPal™ and all of the major PIN-secured debit networks
- Checks: Check guarantee and electronic check conversion services
- EBT: Electronic Benefit Transfer cards issued by government agencies
- Gift cards: All major network gift cards and your own business' gift cards that you can create through Worldpay;
- support for third-party, stored-value gift products like Blackhawk and InComm
- EMV chip cards: Prepare for the next generation of credit cards

Accept payments in person, online or on the go - wherever your business takes you:

- In person: Using traditional POS (point-of-sale) terminals and certified integrated systems
- Online: Complete the sale with our Virtual Terminal or connect your shopping cart via our Link Gateway™
- On the go: Take payments off site or at roving locations within your storefront business using various mobile POS solutions for smartphones

Work with a retail specialist.

Choose Worldpay as your payments processor, and you'll work with a specialist in the retail industry who knows your business and your challenges. Worldpay has an in-depth understanding of your unique business needs and the integrated solutions that can help you succeed in today's multi-channel environment.

Broad support. Seamless integration.

Worldpay supports the top POS systems in the retail industry and we proactively work with retail POS providers to certify new systems with our network and add new features. Worldpay gives you seamless support and integration with **SAP Business One** and **iVend POS Retail**.



EMV: The Future of Payments

Soon all US cardholders will be paying with EMV chip cards and Worldpay can help prepare your business for the future of payments. EMV chip cards provide much more security than traditional magnetic stripe cards

because of their embedded computer chip which generates an encrypted number, which lets the issuer know that the card is authentic. This additional verification feature makes it extremely difficult to duplicate the card and reduces the risk of fraud at the point of sale.

The EMV standard is designed to increase security and reduce financial risk for both business owners and their customers. EMV cards are already the standard internationally, and the payment network rules required US merchants to fully migrate away from magnetic strip only payment cards by October 2015. Worldpay is ready for the transition to EMV acceptance, and can work with you to help ensure your payment terminals and practices are up to date with card industry milestones. In Britain, the use of EMV cards reduced card fraud by 70% between 2007 and 2012, according to the UK Card Association.

Protect your business. Secure your customers.

With Worldpay, your account team will review transactions for unusual card activity, helping to protect you and your customers. And we utilize cutting-edge security technologies with real value, so you can rest easy knowing your transactions are processed securely with us.

Worldpay's personalized online portal has the tools and info you need to assess your compliance with Payment Card Industry (PCI) Data Security Standards (DSS) as required by all major card issuers.

Support – when and how you want it.

Choose Worldpay as your payments processor and benefit from service, features and programs that make payments processing more efficient—so your team can spend more time with your customers. Clear and transparent, you can trust us as your premier payments processor. And, as payments industry thought leaders, we offer expertise that can help you grow your business and your bottom line.

We're always available for you.

- 24/7/365 US-based Help Desk: Help is available anytime you need it.
- Exceptional service: Industry-leading service levels with reps that are committed to one-call resolution.
- One-on-one support: Your personal Account Executive is here to support you in choosing the best payments processing options for your business—today and in the future.

We can help you grow your business.

At Worldpay, we go a step further than many other processors. We provide ongoing account analysis to identify opportunities for business efficiency and growth. We're always looking for ways to optimize payments for your business and lower your cost of acceptance.

Flexible programs for franchises and multi-agency organizations (i.e., Goodwill Industries)

With Worldpay's core franchise program, we offer:

- Set negotiated pricing to ensure franchisees who sign with Worldpay receive consistent rates across the enterprise base.
- Simple conversion and rollout plans to minimize business impact and training when switching to Worldpay.
- Upon agreement, we will mobilize our national sales organization and do the legwork to sign up your base.

Merchant Portal online reporting

- Anywhere, anytime account management: Get password-protected online access with SSL (Secure Socket Layer) security.
- Transactions: View transactions online, from 5 minutes to 18 months ago.
- Statements: See your statement history for the past 18 months
- Account reconciliation: Access deposit details and terminal batch reports
- Chargeback alerts: Access through Merchant Portal so you can respond quickly
- Reports: Find customized reports to help you analyze your business

A complete gift card program

Keep your business top-of-mind with proprietary gift cards featuring your company's branding. Worldpay offers a complete gift card program that can help your business:

- Increase revenue from existing customers.
- Bring in new customers.
- Develop greater brand recognition through personalized gift cards.
- Respond to customer service issues; use for promotions and store credits.

Franchises can share a gift card program because we automate settlement among franchise group members so a card issued from one location can be easily redeemed at another. This relieves franchise owners from the time-consuming and costly process of manually reconciling gift card transactions. Choose daily, weekly or monthly settlement and receive detailed reporting on all activity.



Softengine Worldpay Credit Card Integration: Connector that enables you to charge customers' credit cards directly from **SAP Business One**, **iVend Retail POS** and authorize/charge from **Magento eCommerce** platform.

For more information about Worldpay®, Softengine Worldpay Credit Card Connector and SAP Business One implemented to your specific needs, please contact Barry Lederman: 818.704.7000, blederman@softengine.com.

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