



Simple. Secure. Reliable.

Seamlessly Integrated Payment Processing



Payments made simple, secure and integrated.

OnePay, a registered ISO of First Data Company, is a leading provider of payment processing and technology solutions which serves more than 195,000 organizations, all with the common mandate to secure flexible card processing solutions in a PCI-compliant environment. The best part? OnePay can be seamlessly integrated with your existing software to streamline and secure all payment acceptance.

What's at Stake?

Data Breach Costs

\$3.86 Million – Average Cost of a Data Breach

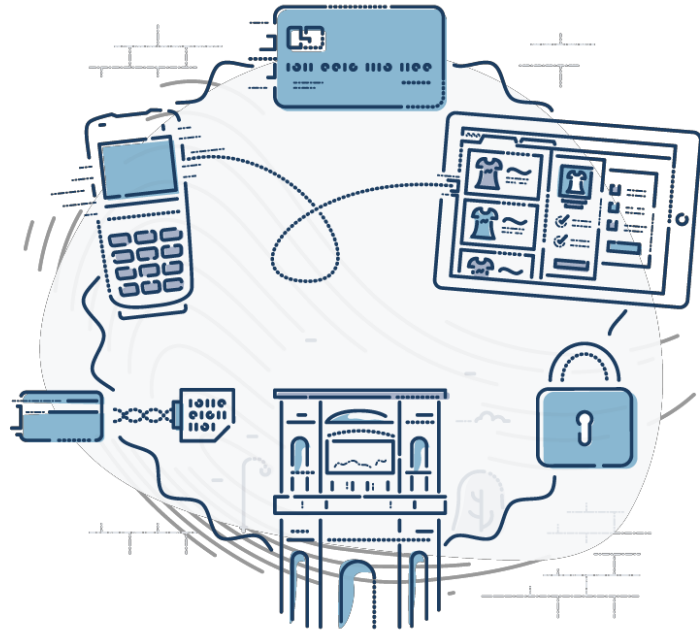
Customer Trust

Investor Evaluations

Brand Value

Executive-Level Positions

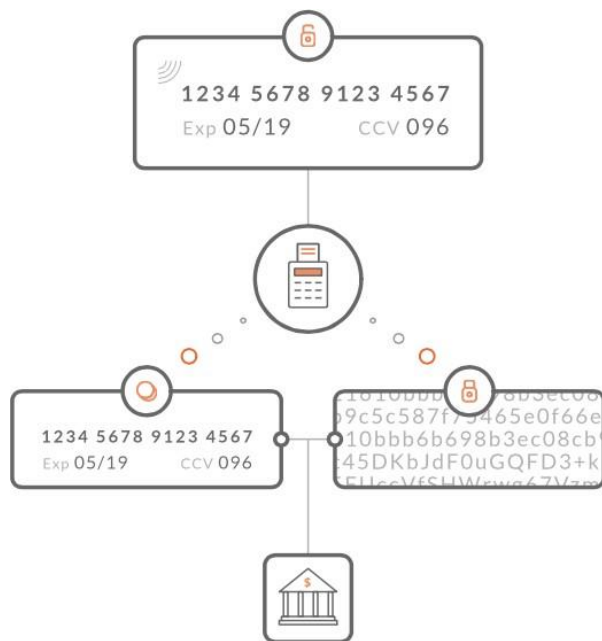
Payment Security Technologies



Tokenization + PCI-Certified P2PE

- + Secure all cardholder points of interaction
- + Protect sensitive data at rest and in transit
- + Minimize PCI scope and compliance costs

PCI-Certified P2PE



SOLUTION BENEFITS

Card Present & Not-Present Protection

The most effective way to secure cardholder data for swiped, dipped and keyed transactions.

Maximum PCI Scope Reduction

Reduce your SAQ to 26 questions, with the potential to eliminate the SAQ completely.

Stops Malware

Thwarts would-be attackers from spreading malicious software across your network of terminals.

Payment Acceptance



TYPES OF PAYMENT

Mobile Payments

The easiest way for consumers to make payments directly from their mobile device anywhere in the world

NFC Payment

Contactless payments that never requires the customer to pull out a credit card ever again. Allows for quick payments on the go, hassle free

EMV Payments

EMV payments eliminate the possibility of a chargeback at your place of business. This is also one of the most secure methods of payments used today.

Patented, Intelligent Tokenization

SOLUTION BENEFITS

+Irreversible

Tokens are randomly generated so it is impossible to decrypt.

+Intelligent

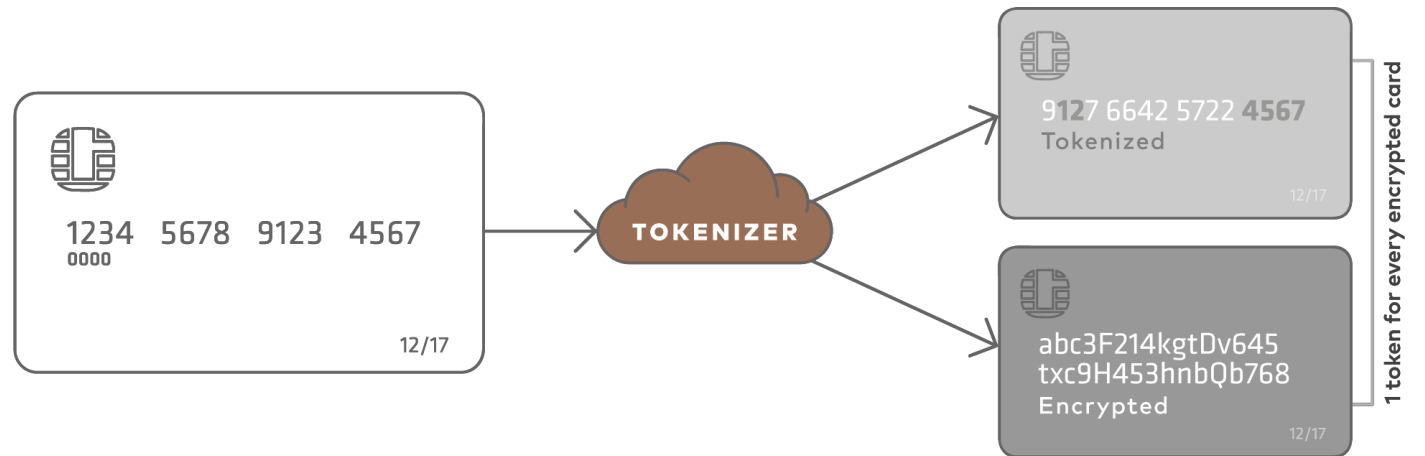
Passes Luhn test, maintains BIN recognition and last four.

+Persistent

Tokens can be used for recurring charges.

+Merchant-Specific

Tokens are unique to your organization.



Interchange Optimization

Interchange Rates

- + Fees assessed by Visa and MasterCard
- + Plus the fees a merchant's bank (the “acquiring bank”) pays a customer's bank (the “issuing bank”)

Reducing Interchange

- + OnePay aggressively manages interchange rates to ensure our customers receive the lowest rate possible
- + Interchange management
- + Automatically pass Level II + Level III data



team@onepay.com

650.272.0001 onepay.com