

INFORMATION SHEET

Transaction Network Services (TNS) is a leading provider of cost-effective, full-function payment solutions for merchants.

SmartCCard Lite is a fully accredited, “off-the-shelf” solution designed for merchants that prefer a simple, turnkey approach to adding EMV/Chip and PIN technology to their POS environments. Developed with fast and easy implementation in mind, SmartCCard Lite is a pre-defined, “plug-and-play” solution that is pre-certified by all UK and Irish banks.

SmartCCard Lite eliminates complex, costly and time-consuming system development, EPOS integration and bank certification. Incorporating core functionality from SmartCCard, TNS’ parent solution, it is designed to support a basic transaction set and to work solely with VeriFone Chip and PIN entry devices. For authorization and settlement, SmartCCard Lite interfaces with Secure CXL, TNS’ hosted payment solution, to form an end-to-end processing solution.

Device Set-up and Download

Included with SmartCCard Lite is the CCard Estate Management System, CCEMS. Offering merchant-controlled administrative capabilities, CCEMS simplifies critical Chip and PIN entry device set-up and ongoing management.

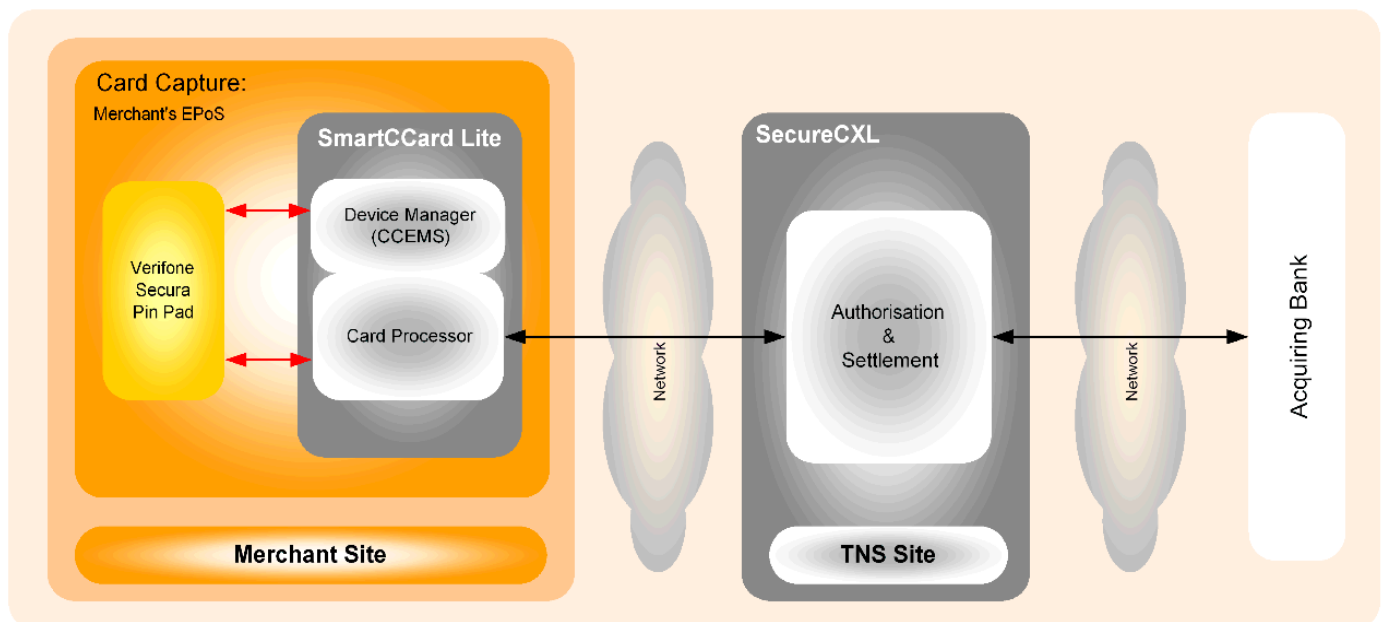
In addition, CCEMS allows devices to be deployed with minimal, pre-assigned configurations. At a later time, a full configuration can be downloaded to the device from any of the merchant’s locations.

Solution Components

SmartCCard Lite has three key components: the SmartCCard Lite Client, Server, and CCEMS.

The SmartCCard Lite Client manages all prompting and messaging. The Server manages any interaction with the merchant’s proprietary applications. If only chip validation is required, the Server passes the relevant data back to the merchant’s application. It also ensures that authorisation and settlement files are delivered to the SecureCXL system. CCEMS handles device software download and management, public and private key management, and parameter configuration and maintenance.

The combination of SmartCCard Lite, CCEMS and SecureCXL provides a secure, reliable and easy-to-implement processing solution for card present merchants.



Features and Benefits

- Pre-packaged, pre-approved EMV/Chip and PIN solution.
- Fast and easy deployment.
- Eliminates the need for bank certification prior to going live.
- Designed to work exclusively with VeriFone Chip and PIN entry devices and Secure CXL, TNS' hosted payment authorisation and settlement solution.
- Accredited by:
 - Allied Irish Bank
 - American Express
 - Bank of Ireland
 - Barclaycard Business
 - Diners Club International
 - Elavon
 - HBOS
 - HSBC
 - Lloyds TSB CardNet
 - RBS Streamline
- Includes remote device download and management capabilities.
- Eliminates costly and time consuming system development.
- Can be utilised by merchants with a single POS terminal to those with WANS or large distributed estates.
- Eliminates investment in higher-cost stand-alone terminal-based solutions.
- Includes comprehensive documentation and user guides.
- 24x7x365 support by TNS Help Desk professionals.

Offering complete end-to-end solutions, TNS has built its reputation on creating a suite of products and services that are ideally suited to the needs of our customers.

This expertise, combined with unique network technology and processing capabilities, has resulted in TNS becoming the preferred network and payment solutions provider around the world to processors, financial institutions, and merchants. For more information please email us at solutions@tnsi.com