

Ocius for PCs – Secura

An APACS Common Criteria Approved PIN Pad



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Ocius for PCs is enabling speedier customer transactions and enhanced retail counter efficiency whilst helping to protect against the threat of fraud in the background.

Bolton Wanderers FC

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Innovative, powerful and cost-effective – 3 words that define a leading Chip and PIN solution from Commidea – Ocius for PCs.

Ocius for PCs is a unique pre-approved “plug and play” Chip and PIN solution that brings affordability and rich functionality to the point of sale for card payment acceptance. Designed with simplicity and powerful processing at the heart of the solution, it is the leading Chip and PIN solution on the market today.

Any retailer can be up and running with the solution in minutes, by simply installing software from a single CD loaded with Ocius for PCs software onto a Windows PC based PoS and connecting a stylish PIN Pad. The adaptable solution can be utilised in a standalone or fully integrated environment, making it suitable for an international high street retailer with multiple outlets to an independent retailer.

As the Ocius for PCs software resides on the PoS, it has the unique advantage of utilising the PoS processor rather than a traditional Chip and PIN terminal to power through transactions in seconds. Add to this the ability to print receipts via the PoS printer and the user-friendly keypad to enter the customer’s PIN code and Ocius for PCs will streamline your PoS approach.

Powerhouse processing in the background using Commidea’s ICP hosted card payment processing system, a large technical support team and access to an advanced web based reporting tool to analyse transactions, completes the cycle to ensure this is not just a Chip and PIN device but a total payment processing solution.

Not only this but Ocius for PCs also has the functionality to accept e-top up transactions and contactless payments by simply connecting a contactless payment device.

To add the finishing touch – all hardware, software and processing costs are included in a low monthly fee, from as little as £10.99 per PoS, making Ocius for PCs the best value Chip and PIN solution on the market.

- Easy to install and operate but with advanced functionality and features
- Highly cost effective – a monthly charge from as little as £10.99 per PoS including hardware, software and processing fees
- Powerhouse processing using the point of sale processor and Commidea’s hosted ICP service for ultra fast transaction times
- Pre-certified by all major UK banks
- Available as a standalone or fully integrated solution and offers full PoS integration with the ability to process e-top up and contactless payment transactions
- Free access to advanced web based reporting tool and skilled technical support team
- One of the few highly stylish and advanced PIN Pads on the market to have achieved the APACS Common Criteria Standard



Technical Information:

There are four key elements to the Ocius for PCs solution.

1. Ocius for PCs Software

Ocius for PCs was designed, written and certified in-house by Commidea, the UK's leading developer of Chip and PIN payment solutions. Working in conjunction with the UK's major acquiring banks, Commidea has obtained generic certification for the Ocius for PCs software, which means it can be installed by any merchant without the need for further "merchant specific" certifications. By using IP for authorisation processing requests via Commidea's central processing service, merchants can avoid the need to install dedicated dial up lines for their authorisation processing. Instead, using their existing networks, transactions are routed to Commidea for onward transmission to the acquiring bank in real time over the X.25 network.

Key features of the Ocius for PCs software are as follows:-

- Generically certified
- Drives a variety of PIN Pad devices
- Integrates with PoS or can be run as a standalone solution
- Processes all major card types
- Supports Chip and PIN, mag swipe and CNP transactions
- Provides full range of local reports
- Supports user permissions and restrictions
- Ultra fast transaction processing
- Uses PoS printer for EFT receipts
- Intuitive user interface reduces staff training requirements

2. VeriFone Secura PIN Pad

Ocius for PCs has been developed to support a variety of PIN Pads. The Ocius for PCs Secura version uses the Secura PIN Pad from

VeriFone, one of the world's largest suppliers of smart card payment systems.

The lightweight and ergonomically designed Secura PIN Pad connects to the PoS via RS232. Extremely user friendly, it features a backlit, easy to read graphical display, highly functional keypad and simple to operate navigation paddle.

The Secura PIN Pad meets all of the industry requirements in terms of certifications, including EMV1 and 2, Visa PED, PCI PED and APACS common criteria.

3. Commidea Central Processing Service

Commidea's central processing service provides a real time card authorisation and settlement service for any retailer using a Commidea "front end" solution – including Ocius for PCs. The service is supported via Commidea's dual data centres, which are managed 24 hours a day, 7 days a week and have achieved the industry's most stringent security certification – PCI DSS level 1.

By using Commidea's central processing service, there is no requirement for any end of day process to be undertaken by the merchant and no need for merchants to become involved in the local support and maintenance of "card payment servers and communication lines". Processing in excess of £16bn card transactions each year and growing at a rate of 20% per annum, the central processing service remains the industry's leading managed service for IP based card authorisation and settlement.

4. Management Information System – WebCom

A direct benefit to merchants using a Commidea front end solution such as Ocius for PCs in conjunction with Commidea's central processing services, is the availability of comprehensive management information in relation to their card payment transactions from Commidea's acclaimed WebCom system. WebCom is a browser based Management Information System that provides merchants with the ability to configure account information and set up a massive variety of reports for import into back office applications.

