



MERCHANT DEFENDER™

What is Merchant Defender™?

- Merchant Defender™ eliminates clear text credit card information from a merchant's environment, regardless of their processing method.



How does it work?

- Once activated, Keyed-In transactions (MOTO), Swiped transactions (Card Present), and E-Commerce transactions (Card Not-Present) function only using encrypted card data. If a merchant attempts to process an actual unencrypted credit card, Merchant Defender™ will defend the transaction attempt by disallowing any data transmission or processing.

Keyed-In transactions (MOTO)

- An encrypted keypad will be supplied to any users that will manually be Keying-In credit cards to process or search for transactions.

Swiped transactions (Card Present)

- An encrypted card reader and licensed Gateway SwiPe software will be supplied to any users that will be performing card present swiped transactions.
- iProcess™ Mobile Payments application will be supplied to any users that will be performing Mobile Payments (Important Note: an encrypted mobile card reader will be required [see supported hardware devices below] to use iProcess™ with Merchant Defender™ activated. Keying-In of transactions is disallowed).

E-Commerce (Card Not-Present)

- Lock down all web based consumer entered payment data to require collection via patent pending Three Step API™.