

# TOSHIBA

# TCx<sup>™</sup> PAY

## Version 1, Release 2

### A Semi-Integrated Payment Platform

#### Achieving Brilliant ommerce with a platform that manages your payments complexities

Increasing payment security, accepting EMV chip cards, and integrating contactless payments have historically been the key obstacles facing retailers. While a majority of retailers have completed EMV certification for their stores, a new set of payments challenges have come to the forefront. Retailers have started recognizing the incredible value that a single payments platform brings to their business to resolve those challenges by supporting customer touchpoints across their entire enterprise, accepting new tender types, and allowing global retailers to expand their operations across borders.

With the release of TCx<sup>™</sup> Pay V1R2, Toshiba has not only continued to manage the growing payments complexities with a single end-to-end solution, we have also added even more capabilities that help retailers simplify their payments infrastructure, reduce supplier complexity, and integrate with business applications. With these new performance enhancements retailers can support additional customer touchpoints, implement best-in-class payment security, and enhance the customer experience without the continuous drain on costs and resources for the business.

#### Choice and Flexibility

Continuous business requires continuous availability. The pace of change is unprecedented. The new norm is to have on-demand customer services payable at anytime, anywhere, and on any device. TCx Pay provides retailers with the ability to choose the solution components that best suit their business requirements, from payment terminals to payment processors.

TCx Pay V1R2 adds to that choice and flexibility with:

- > Expanded EMV contactless support for Ingenico iSC250 and Ingenico iSC480 devices
- > Online WIC support enabled on Verifone and Ingenico devices
- > Smart Card WIC support on Verifone devices
- > Moneris Solutions Certification (in process)



### Retailers

Streamlines vendor complexity and enables retailers to be agile while offering choice, security, and touchpoint advantages.



### Associates

Optimization across touchpoints allows associates to provide an easier and more seamless checkout process.



### Customers

Simplified payments process allows for multiple payment types so shoppers can pay the way they prefer.

### Payment Innovation and Security

Payment technology makes the world go round – from points of sale, to credit cards, mobile payments and beyond. As more of our transactions become reliant on technology, more innovation is required to keep the system efficient, and secure.

To answer the needs of retailers seeking an enterprise-wide semi-integrated payments platform, TCx Pay V1R2 adds architecture enhancements, additional customer touchpoints and specialized retailer types:

- > **TCx Pay and ACE/EPS Co-Existence** – Retailers now have the ability to utilize both EPS and/or TCx Pay for cashless transactions, allowing retailers the flexibility to enable a mixed environment, and helps smooth the transition from a fully integrated to semi-integrated payments infrastructure
- > **CHEC Enablement** – Allows retailers to consolidate their payments infrastructure across devices, leveraging all the features and capabilities of TCx Pay, now for their self-service lanes
- > **AIG & AIR Enablement** – Independent retailers and grocers can now take advantage of TCx Pay
- > **Improved 4690 OS Security** – TCx Pay V1R2 now supports 4690 OS whitelisting features

### Performance Enhancements:

Over the years, retailers have learned that they need to protect their front office and back office investments while reducing costs. Part of that process is also understanding that the simpler they're able to make their payment process, the more likely their customer will have a positive experience – which will reflect in more business for the retailer and ultimately deliver a more frictionless shopping experience to their customers.

To aid in that endeavor, TCx Pay V1R2 adds additional performance enhancements like:

- > **Improved dip speed and EMV Quick Chip** - helps retailers dramatically improve the customer experience and optimize payment during checkout
- > **Automated Application Installer** - Simplifies Credit Card Terminal provisioning and setup in existing hardware environments, protecting retailer's investments and helping to streamline the provisioning process with much lower service costs
- > **Scrolling Receipt** - Enables retailers to show a running record of purchases on the Credit Card Terminal, allowing customers to verify items scanned and receive real-time feedback – like discounts or coupons – as items in their cart are being scanned

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