



Training Manual

SECTION 5: UPSELLING THE OMNI 3750 TERMINAL



Merchant Service Group, Inc.
With every transaction, every service,
every product, we put your needs first!

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VERIFONE TERMINALS AND PERIPHERALS



Omni 3730 Simple yet robust, supports credit, debit, check, plus 1 value-added app, such as loyalty or gift card.



Omni 3740 Small "hand-over" device combines a mag-stripe reader, internal PIN pad, and quiet, fast thermal printer.



Omni 3750 High performance, all-in-one terminal, complete with an integrated smart card reader.



Omni 3200SE The best-selling payment terminal in VeriFone's history is even better.



Omni 3210SE Includes a built-in PINpad supporting Triple DES security standards for debit and EBT transactions.



PINpad 1000SE Sleek new design with added security requirements such as Triple DES and PED.



CR 600 Reduce your exposure to fraud and bad checks.



CR 1000i An easy and efficient way to take advantage of the wide-ranging benefits of check conversion and check imaging at the point of sale (POS).



EverestPlus Consumer-activated PIN entry device with Triple DES security provides a combination of solutions.

VeriFone's Ships Its 450,000th Omni 3750 Payment Terminal, the Industry's Most Successful Terminal To Date

SANTA CLARA, Calif., - November 18, 2003 - VeriFone, Inc., the world's leading provider of payment solutions, announced today that it has shipped its 450,000th Omni 3750 payment terminal. This makes the Omni 3750 the most successful product launch in VeriFone's 22-year history. The VeriFone Omni 3750 was designed from the outset to become the de facto standard in payment terminals. Unique features the Omni 3750 include:

- **Modular Communications:** A unique design allows for "swap-out" capabilities of different communications modalities, including 14.4kbps dial-up, SSL-protected broadband DSL/cable, Wi-Fi, and Ethernet.
- **Smart and Secure:** EMV Level 1 and Level 2 type approval, Triple DES and PED certification; and file authentication extend peace of mind.
- **Powerful:** A 32-bit processor, coupled with 3MB of memory, easily manages multi-application functionality
- **Versatility:** Flexible libraries and multi-application support provide an easy and secure method to securely add value-added applications, bypassing the need for recertification.

The Omni 3750 has been certified by all of the leading U.S. processors, supports solutions from over 30 value-added application providers, and is shipping to merchants through existing acquirer and ISO channels. To date, Omni 3750 terminals have been installed in over 70 countries.

Upon reaching this milestone, Douglas Bergeron, VeriFone Chairman and CEO, was elated, stating: "It is truly gratifying for VeriFone to see its vision for the industry-standard POS terminal be validated so wholeheartedly by the market. The Omni 3750 squarely positions VeriFone as the definitive leader in the payment industry, as demonstrated by the resounding global success of this terminal.

It leads the rest of the pack in regards to certifications, speed, reliability, new market penetration and customer satisfaction. It is imperative that today's solutions support the latest in EMV, Triple DES and PED security, multi-app, and advanced broadband communications. The Omni 3750 is the best vehicle available to navigate the changing global payment landscape."

The Omni 3750 is the terminal enabling many industry firsts from across the globe including:

- The first Wi-Fi enabled payment system anywhere in the world, at The Mall of San Marino in Ecuador.
- The first terminal deployment at US Ford Mercury dealers needing to migrate from dial to DSL
- The first to support over 30 certified value-added applications, including "E-Top Up" via GPRS.

Customers have validated the Omni 3750 not just through purchases, but through testimonials as well. "VeriFone has hit a homerun with the Omni 3750, giving the industry a powerful tool for today and a smart migration path for the future," said Ton van der Bruggen, General Manager of CCV, VeriFone Dutch distributor "It's a great looking machine with the most user-friendly design available on the market."

Visit http://www.verifone.com/promos/omni3700_family.html to learn more about the VeriFone Omni 3750 wireless terminal.

About VeriFone, Inc.

VeriFone, Inc., (<http://www.verifone.com>) recognized worldwide as the trusted leader in secure electronic payment technologies, provides expertise, solutions and services for today with a smart migration strategy for tomorrow.

VeriFone is leading the industry in the delivery of solutions that add value to the point of sale, resulting in improved merchant retention and the generation of new sources of revenue for its partners and customers.

VeriFone solutions are specifically designed to meet the needs of vertical markets including financial, retail, petroleum, government and healthcare. VeriFone has shipped over eleven million electronic-payment

Omni 3750 Offers the Modular Difference

Sleek and stylish, VeriFone's Omni 3750 packs all the features and functions merchants could want into a single, stand-alone terminal. From smart card capabilities and EMV certification, to secure support for multiple payment and value-added applications, to factory-installed memory configurations (1.5, 3 and 4 Mbytes), the Omni 3750 handles the most complex transactions and value-added applications.

What's more, the terminal easily adjusts to merchants' changing requirements with field-replaceable Communication and Security Access Modules (SAMs). Choose a 2400bps modem, 14.4 kbps modem, ISDN, or Ethernet communications module for easy access to any IP-based network. You also can add 2 or 4 SAMs to safeguard sensitive financial data and support multiple smart card schemes. By allowing merchants to choose the modules they need when they need them, their investment is effectively "future-proofed."

In addition, the Omni 3750's ergonomic design not only saves precious counter space, but it also can be easily handed over to customers for PIN input. Its "clam shell" printer features trouble-free, "drop-in" paper loading to virtually eliminate paper jams. And colorful faceplates can be customized to extend branding power to the point of sale.

Finally, the Omni 3750 is ideal for the most demanding chip card transactions. The terminals have earned Level 1 and Level 2 Type certification under the most recent EMV specifications. They also incorporate the latest 3DES encryption with DUKPT or Master/Session key management, and are PED-certified for PIN-based transactions.

Reliability and flexibility for today and tomorrow. Only VeriFone offers the modular difference.

Get Your Business Turbo-Charged for the Road Ahead

The VeriFone Omni 3750 puts unprecedented power, performance, flexibility, a user-friendly ATM-style interface, large display, and an integrated PINpad allowing your business to manage a full-suite of value-added services and products your customers will appreciate:

- Processes All Major Credit Cards
- Debit/ATM and EBT Cards
- Tracks Employee Time And Attendance
- Background Checks and Age Verification
- Return Exchange Services
- Check Verification and Guarantee
- Electronic Check Conversion
- Gift and Loyalty Cards
- Pre-Paid Internet Access
- Pre-Paid Cell Phones & Cellular Air Time
- Pre-Paid Long Distance Calling Cards
- Pre-Paid Home Phone Services
- MasterCard Debit Card Payroll Solutions
- Quiet, High Speed Thermal Printer
- Integrated PinPad
- Memory Expansion Capabilities
- Smart Card Ready
- Manager Password Protection
- Footer & Header Receipt Advertisements
- Compact Design Saves Counter Space
- Modem, ISDN, & Ethernet Communications
- Safeguards Sensitive Financial Data

Tips for Upselling The Omni 3750

To learn more about your customers' businesses and their terminal needs, ask focused, open-ended questions and then base your selling points upon their answers. This will enable you to identify their limitations and upgrade them to new technology that will both address these limitations and fit their needs.

Below are some sample questions you can ask a merchant to help you identify the shortcomings of their existing payment solution, and some suggested responses.

What type of business do you run?

When you understand the type of business your merchant is running, you can highlight the features of the Omni 3750 that fit their specific needs. In retail, it may be purchases card support or gift card. With restaurant, you can focus on suggested tip lines, consecutive tip adjustment and reporting. MOTO merchants will be attracted to the AVS and CVV2 compliance. Understanding their business will help you position yourself and the Omni 3750 successfully.

How long have you had your credit card terminal?

If it has been many years, you could suggest that technology has changed significantly and that a new machine would be faster, easier to use, support more features, save them money on some transactions because of compliance with the new Visa/MC rules, and provide better reporting. You can feel comfortable moving merchants into the Omni 3750 new technology, but not TOO new.

We've deployed more than 100,000 Omni 3750s demonstrating that it is proven technology and one of the best selling terminals in VeriFone history. The Omni 3750 is also built for the future with the ability to support debit, EBT, check processing, smart card readers and multi-application.

Zon jr. XL was introduced in 1986 17 year old technology
Tranz 330 was introduced in 1987 16 year old technology
Tranz 380 was introduced in 1991 13 year old technology
P250 debuted in 1989 14 year old technology
Hypercom T7P debuted in mid 1990s 7 to 8 year old technology

How many of your merchants have computers in their businesses that are that old?

What don't you like about your existing terminal?

Responses are varied depending upon merchants answer. Focus on less counter space, quiet and fast thermal printing (less disruption to their business), ability to add gift card or debit, reliability and recognition of the VeriFone brand name.

Does the speed of the terminal keep up with the pace of your business?

The Omni 3750 is lightning fast. It supports a pre-print function where the header lines of the receipt are printing while the terminal is dialing out. It also boasts one of the fastest printers on the market at 12.5 lines per second, compared to only 6 lines per second on the ICE terminals and 8 lps on T7 series. The Omni 3750 is multi-tasking, such as printing a receipt while entering data on the keypad.

Do you ever have to batch out more than once a day?

The Omni 3750 has 4 MB memory and can hold hundreds of transactions in one batch. Plenty of space for one day's worth of transactions.

How much employee turnover do you have? If a lot, how easy is it to train your help on your

Tips for Upselling The Omni 3750

The Omni 3750 is so easy to use it virtually eliminates training. Designed to operate like an ATM, the Omni 3750 has an off-line demo mode that can be enabled to allow new employees to run transactions that won't be added to your batch.

How many times have you called the help desk in the last year? Why did you have to call? Two key features of the Omni 3750 are reliability and ease of use. Merchants cannot operate a successful business with a non-functioning credit card terminal. The Omni 3750 is durable, with a covered paper path, drop-in loading of paper, and strong keys that withstand considerable wear and tear all features that reduce the potential need for help desk calls.

Do you find your terminal easy to use? Do your employees? Again, the intuitive ATM-like design of the Omni 3750 makes running transactions a snap for the newest of employees. The combination of the soft keys on the side of the menu screen and the function keys at the top of the keyboard make the Omni 3750 the easiest terminal you can find.

How do your terminal, printer and PINpad fit into your countertop? Is it crowded? Too many cords?

The Omni 3750 is a sleek and compact "all-in-one" unit. With dimensions of 3.3" by 8.3", the integrated terminal, printer, PINpad and smart card reader takes up considerably less counter space compared to separate devices. You now need only one machine and one power cord. Want to support additional applications like gift card or prepaid? The multi-application capability allows you to run multiple applications on ONE terminal!

Does your terminal provide all of the reports you need or would like? The Omni 3750 supports a comprehensive report library including the traditional:

- Totals and Detail Report
- Shift Reporting
- Clerk or Server Reports
- IRS Tip Report that allows the entry of cash tips
- Tip Discount Report that allows the merchant to charge servers for the interchange on their charged tips
- Unadjusted Tip Report that provides a list of transactions that have not had their tips adjusted prior
- Last 7 Batch Settlements History Report
- Customized Print Sizes

The advanced reporting features are designed to save you time and money and provide you with better information to manage your business.

The Omni 3750 is current with all of the latest fraud protection features. The terminal shows the card number on the screen so that it can be compared to the number imprinted on the card. Additionally, the Omni 3750 can be set up to require that the last four digits of the card number be keyed on after a swipe. The Omni 3750 also supports CVV2/CVC2 for non-swipe transactions. CVV2/CVC2 is used to deter fraudulent card use in the MOTO and electronic commerce segments. It can also be activated in retail and restaurant environments.

Have you had many charge backs with your phone order or non-swipe transactions? The Omni 3750 supports CVV2/CVC2. When activated, and the card number is entered manually, the terminal will prompt for "card code". In addition to reduce fraud, CVV2/CVC2 will decrease the

Tips for Upselling The Omni 3750

number of charge backs and cardholder disputes and improve merchant satisfaction through increased security for non face-to-face transactions.

Have you incurred any additional fees on your statement because of non-swipe transactions? AVS (Address Verification) is supported on the Omni 3750. AVS prompts for ZIP code entry on manual, card present transactions, and ZIP code and street number for MOTO transactions. Compliant AVS entries will provide a lower interchange rate on these keyed transactions.

Are your receipts readable?

The Omni 3750's thermal printer creates crisp, clean receipts. It also supports 42 and 32- column inch font sizes - you can choose the size of print that is right for you.

How often do you have to change the ribbon on your printer?

Because the Omni 3750 is thermal, there is no ribbon required. The “clam shell” printer features trouble-free, “drop-in” paper loading to virtually eliminate paper jams. Simply change out the paper roll as needed.

How do your servers input their tips?

The Omni 3750 allows for consecutive tip adjustment of multiple transactions. With this feature, your clerks and servers can quickly and easily adjust all of their credit card tips or a manager can adjust all the tips in a batch at the end of the night in very little time.

Highlights of Omni 3750 that make it the easiest terminal to choose and use:

- Large backlit display. The Omni 3750 large backlit screen is easy to see and use, even in dark environments like most restaurants and bars.
- Easy user interface. Familiar ATM-Style user interface reduces server entry errors for faster and easier transactions. Reduces training and retraining timelines.
- High-speed thermal printer. Integrated thermal printer features graphic capabilities and prints 12.5 lines per second.
- Drop-in paper loading. Its “clam shell” design facilitates drop-in paper loading, virtually eliminating paper jams.
- Integrated PINpad. The “hand over” design allows for easy PIN entry by the consumer.
- Configurable font sizes for receipts and reports. Supports different font sizes for receipts and reports. This allows the merchant the best font size for their business.
- Large batch size and auto-settle. With plenty of memory to store transactions, you'll only need to settle once per day. With the auto settle feature, you'll never forget!
- Triple track card reader. Track 1 can be read and the cardholder name is then printed on the receipt. Helps you know who your customers are and makes finding a receipt much easier. Track 3 can be read and utilized in many age verification type applications.
- One-touch reporting. Color-coded keys are used for easier access to transactions and reports.
- Configurable reporting, features and options. A merchant can configure the terminal to meet his specific needs.

Omni 3700 Terminal Family

The VeriFone Omni 3700 family of terminals puts unprecedented power, performance, and flexibility into the palm of your hand. They offer a user-friendly ATM-style interface, large display, and an integrated PINpad in a compact, “hand-over” design. Then by adding modularity to three base models, the family of terminals easily adjusts to merchants’ changing requirements:

- Factory-installed memory configurations – 1.5, 3 and 4Mbytes – handle the most complex transactions and value-added applications.
- Optional field-upgradeable Security Access Modules (SAMs) – 2 or 4 – safeguard sensitive financial data and support multiple smart card schemes.
- Factory- or field-installed communications modules – 2400bps modem, 14.4 kbps modem, ISDN, or Ethernet – offer easy access to any IP-based network.

The terminals are ideal for the most demanding chip card transactions. The terminals have earned EMVCo Level 1 and Level 2 Type Approval. They also incorporate the latest 3DES encryption with DUKPT or Master/Session key management, and are PED-certified for PIN-based transactions.

Finally, the Omni 3740 and Omni 3750 offer a “clam shell” printer that facilitates trouble-free “drop-in” paper loading to virtually eliminate paper jams.

With our Omni 3700 products, customers get the right combination of features and functions at the right price. Only VeriFone offers the modular difference.

Omni 3720

Want EMV-certified smart card capabilities, but don’t need an integrated printer? The Omni 3720 is your best buy.

Omni 3740

Need a quiet, lightning-quick thermal printer, but not an integrated smart card reader? Choose the Omni 3740.

Omni 3750

Prefer a complete package with full EMV smart card and printing capabilities? The Omni 3750 is the terminal for you.

Omni 3700 Family Sales Sheet

Unique MODULAR payment terminals that deliver extraordinary PERFORMANCE, EMV, and secure MULTI-APPLICATION support

The VeriFone Omni 3700 family of terminals puts unprecedented power, performance, and flexibility into the palm of your hand. Sleek and stylish, the flagship Omni 3750 model packs all the features and functions merchants could want into a single, stand-alone terminal—from smart card capabilities and EMV certification, to secure support for multiple payment and value-added applications.

What’s more, you can choose from an array of field-replaceable communications modules, including up to 14.4 kbps dial-up, ISDN, or Ethernet—for easy access to any IP-based network. The modular difference

In today's business world, change is a constant. Technologies that were once leading edge become obsolete. Standards are continually revised or replaced. That's why it's critical to invest in payment terminals that efficiently adapt to change. Omni 3700 terminals offer a userfriendly ATM-style interface, large display, integrated PINpad, and critical security protections in a remarkably compact, "hand-over" design. Then, by adding built-in modularity to three base models, the family of terminals easily adjusts to merchants' changing requirements.

Benefits at a glance

- Modular design for unbeatable flexibility and investment protection
- Exceptional 32-bit performance for the most demanding transactions , including EMV smart card
- Secure support for multiple payment and value-added applications
- VeriFone's well-deserved reputation for quality and reliability

All three Omni 3700 models offer a variety of memory options to meet specific needs and budget requirements. In addition, you get your choice of field-upgradeable Security Access Modules (SAMs) for smart card applications, and factory- or field-installed communications modules.

Outstanding application performance

The Omni 3700 family features powerful 32-bit processing and multi-tasking to handle the most complex transactions, while speeding customers through line.

With VeriFone's proven Verix multi-application architecture and up to 4 MBytes of memory, the terminals securely run both payment and value-added applications.

The Omni 3720 and Omni 3750 are ideal for the most demanding chip card transactions, including EMV-required Dynamic Data Authentication (DDA). The terminals have earned Level 1 and Level 2 Type certification under the most recent EMV specifications, providing access to a world of global smart card solutions.

An advanced security architecture incorporates the latest triple DES (3DES) encryption with DUKPT or Master/Session key management, and is PED-certified for PIN-based transactions.

Support for value-added applications

Payment at the point of sale is just the beginning today. A growing list of value-added applications provides new sources of revenue and relationship-building opportunities for payment service providers and merchants alike—turning the point of sale into a point of profit.

Interested in gift card, pre-paid telco, or electronic check applications? Targeting applications to the government or health care sectors? The Omni 3700 family of terminals provides all the power and memory capacity you'll need for a broad spectrum of profitable solutions.

Plus, hardware- and software-based application separation keeps each application discrete—safeguarding data and minimizing the need for recertification.

The advantages of advanced communications

In addition to dial-up communications using 2400 bps and 14.4 kbps modems or ISDN, the Omni 3700 family offers an Ethernet communications module that delivers a variety of advantages—without the need for proprietary infrastructures.

Enjoy super-fast, “always-on” service— With a continually connected high-speed service such as DSL, broadband cable, or T1/T3 lines, transaction times average 2–4 seconds. And no time is lost waiting for dial-up connections.

Lower communications costs—Your merchants can run voice and data over a single broadband connection, and support multiple terminals in a store with the same service — eliminating the cost of separate dial-up lines for each device.

Access new services or information online—With VeriFone’s exclusive micro-browser technology and full support for SSL standards, the Omni 3750 becomes a secure on-ramp to new services and information sources—using the same technology designed for cell phones and PDAs.

Simplify support requirements and reduce costs—Save time and money with faster application downloads. Streamline system upgrades and minimize help desk time. Improve terminal management and two-way messaging through the use of standard browsers and protocols. Support cross-border acquiring without expensive infrastructure investments.

The Omni 3750 is a small miracle—combining magnetic stripe and smart card readers, PINpad, and graphics-capable thermal printer into a device with an amazingly small footprint. The ergonomic design not only saves precious counter space, but also can be easily handed over to customers for PIN input.

Like all VeriFone terminals, the Omni 3700 family requires little training—saving hours of handholding and help desk time. The familiar interface puts needed functions at clerks’ fingertips. Lastly, the “clam shell” printer features trouble-free, “drop-in” paper loading to virtually eliminate paper jams.

Features and Benefits

- Factory-installed or field-replaceable communications modules “future-proof” your investment.
- Memory configurations range from 1.5 to 4 MBytes.
- Advanced communications module supports 2400 bps or 14.4 kbps dial modems, or provides access to IP-based LAN or WAN networks.
- Omni 3700 terminals are EMVCo Level 1 and Level 2 Type Approved under the most recent EMV specifications.
- Optional, field-upgradeable SAMs (2 or 4) support multiple smart card schemes and protect data.
- Customizable faceplates offer a variety of branding options and colors.
- Optional privacy shield and swivel stand.

The performance merchants want

- 32-bit processing and multi-tasking streamline even the most complex transactions, including EMV-based smart card.
- Verix architecture with large memory configurations and dynamic memory management supports multiple payment and value-added applications.
- Exceptional graphics-handling by display and printer quickly renders logos, graphical fonts, and character-based languages.
- Integrated PINpad offers added convenience for debit and other PIN-based applications.

Outstanding convenience & security

- Compact, all-in-one design preserves counter space and reduces clutter.
- Lightweight, highly ergonomic device is ideal for handing to customers when a PIN or other input is required.
- Intuitive ATM-style interface, 8 x 21 backlit display with split-screen capabilities and large keys reduce clerk training and help desk calls.
- Integrated, high-speed thermal printer features “clam shell” design for “drop-in” paper loading and virtually no paper jams.
- Triple-track, high-coercivity card reader is included at no extra charge.
- Hardware- and software-based application separation eliminates recertification when adding or modifying software.
- VeriShield security architecture supports sophisticated file authentication, including Master/Session and DUKPT key-management. All devices are also PED-certified for PIN-based transactions and support the latest 3DES encryption algorithms.

SPECIFICATIONS

Processor	32-bit microprocessor
Memory Options	1.5, 3 or 4 MBytes
Display	128 x 64 pixel LCD with backlighting; supports 8 lines x 21 characters, including graphics
Magnetic Card Reader	Triple track (tracks 1, 2, 3), high coercivity, bi-directional Primary Smart Card ISO 7816, 3V, or 5V synchronous and asynchronous cards (Omni 3720 and 3750); EMV-certified
SAM Card Reader	2 or 4 SAMs optional (Omni 3720 and 3750)
Keypad	3 x 4 numeric keypad, plus 8 soft-function keys and 4 screenaddressable keys
Peripheral Ports	Two RS-232 ports and 1 telco port support peripherals
Printer columns;	Integrated thermal printer with graphics capabilities, 12.5 lps, 24/32/42 standard roll paper 58 mm (2.25 in.) x 25M

Communications Module

Dial	Bell 103/212a; ITU V.21/V.22/V.22bis/V.32/V.32bis — 300/1200/2400/9600/14.4 kbps; V.42 LAPM error correction
ISDN	DSS1 (Euro-ISDN) or 1TR6 (German National ISDN) ITU— V.110/V.120 in B channel; X.75, PPP, or HDLC in B channel; X.25 in B or D channels; X.31 in D or B channels (9600/64000 bps); ML-PPP (PAP or CHAP—MD5 or Microsoft CHAP variants).
10BaseT Ethernet	Standard RJ45 connection; supports general internet protocols: FTP, TCP/IP, UDP DNS, SMTP, POP3, MIME, HTTP, and Telnet; LAN internet protocols: ARP, ICMP and DHCP; 10 sockets (2 server sockets), AT+I application-level commands, SerialNET transparent session. Internet Security: SSL modem: Bell 103/212a, CCITT V.21/V.22/V.22bis, 300/1200/2400 bps, synchronous and asynchronous
Protocols	Application selects between asynchronous protocols (Visa 1, Visa 2, and others) and synchronous protocols (including ISO 8583/SDLC)
Security	3DES encryption; DUKPT and Master/Session key management; PED certified; VeriShield file authentication
Physical	Length: 210 mm (8.3 in.); width: 104 mm (4.1 in.); depth, including