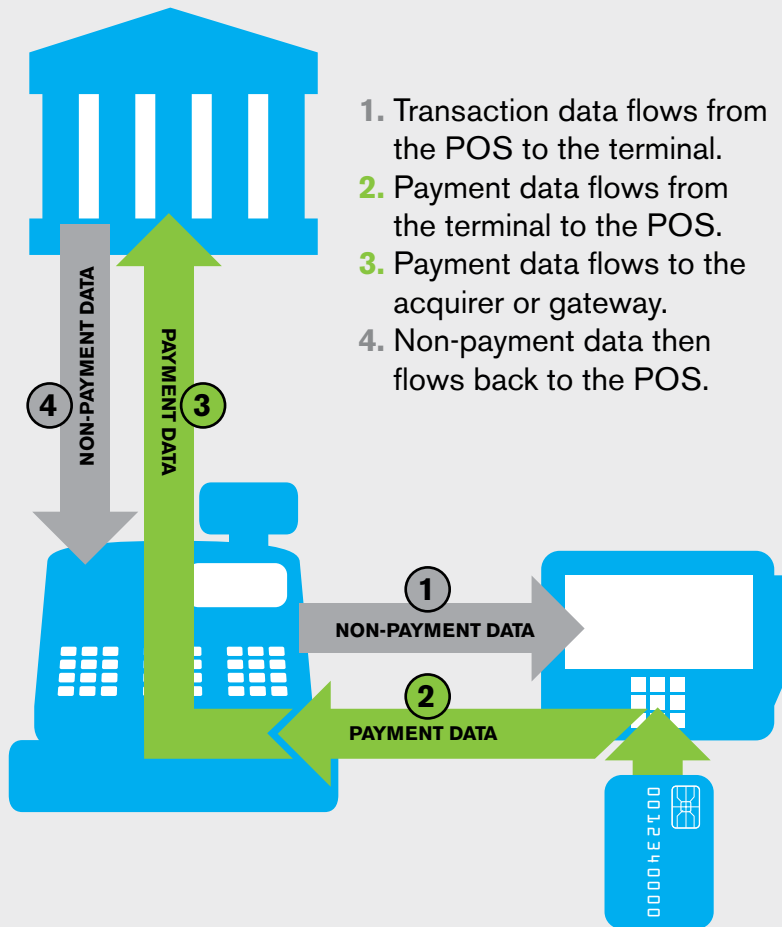
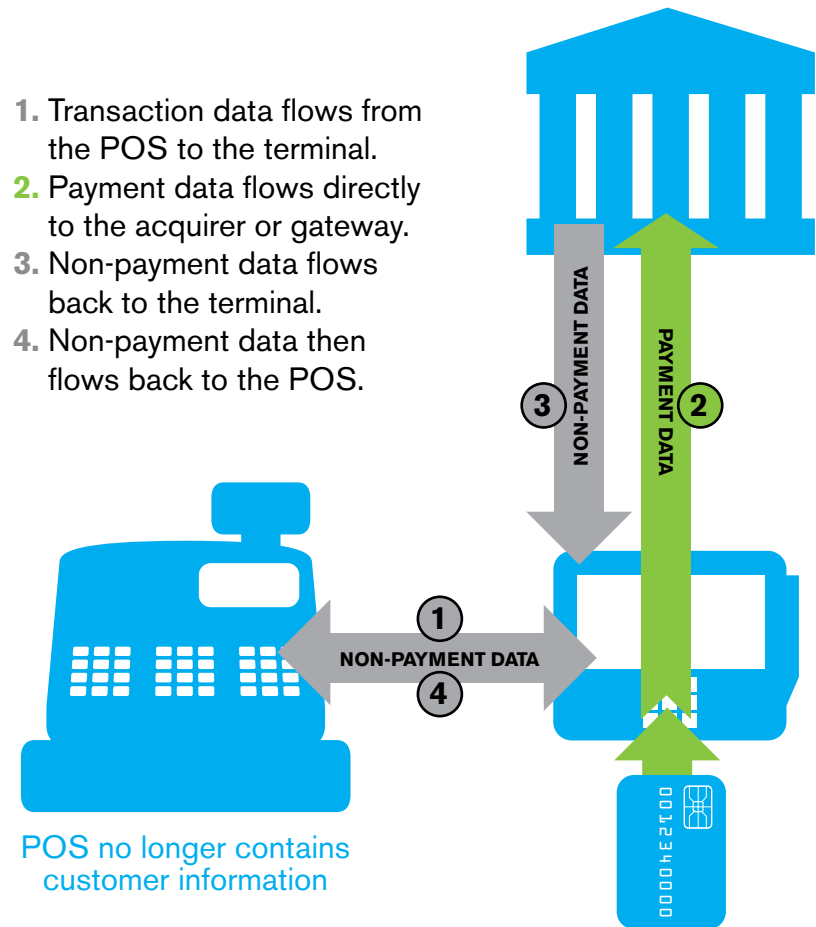


CURRENT MODEL



NEW SECURE COMMERCE ARCHITECTURE MODEL



Historically, payment data was transmitted through the retailer's POS system, which has become the target of recent data breaches.

The new model redirects payment data from the terminal directly to the processor, achieving the double benefit of eliminating data at the POS and simplifying the upcoming EMV certification burden.