

# Verizon Transaction Services

## Features

Intelligent network architecture for high-speed transaction capability

Variety of access methods

Reporting via a secure website

## Benefits

Calls are dynamically routed, preventing peak period traffic congestion

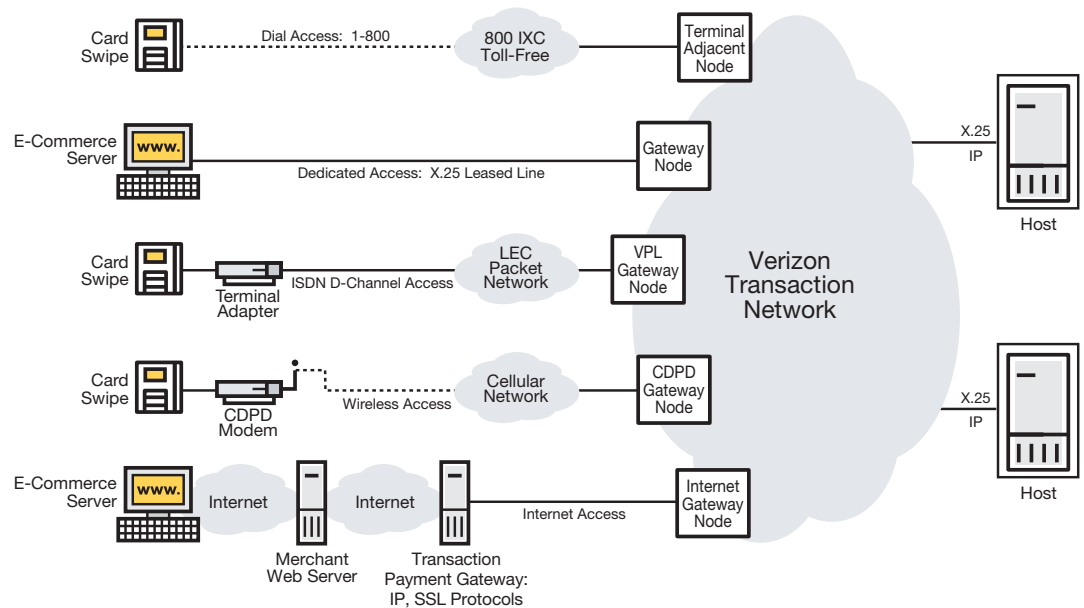
Ideally suited for many applications

Advanced features and capabilities available for all access methods

The Verizon Transaction Services network provides you with connectivity to point of sale (POS) processors for credit card authorization, as well as transaction applications for banking, health care, and other industries' transaction applications. Verizon is a technical leader in Transaction Services with three patents for its POS technology, and years of experience working with various systems vendors to optimize the transportation of transactions in a Wide Area Network (WAN).

**Various access methods.** You can connect to the Transaction Services network through the access method that best suits your business needs. Verizon provides dial, dedicated, wireless, and IP access to the Transaction Services network:

Access Methods—Verizon Transaction Services



Note: A single host interface can be used across all access methods into the network via IP or x.25. This enables you to provide new access methods to merchants without needing to touch the host interface.

**Global solution.** Verizon's global Transaction Services network provides you with connections in the U.S., Europe, Pacific Rim, Canada, and Mexico.

**Decades of experience.** For nearly twenty years, Verizon has consistently delivered managed access, transport, and delivery technologies specifically designed and optimized for Point Of Service (POS) transaction services. Over the years, Verizon's Transaction Services network has expanded to handle a variety of different transaction technologies and numerous network access methods. Verizon has led customers through the evolution of transaction networks—from a base of 300-baud dial terminals with async host delivery through to the X.25 era. Now, Verizon is once again ushering in the next era of networks by delivering a state-of-the-art offering that brings Internet, Frame Relay, ISDN, Wireless, and X.25 leased line customers into a single TCP/IP-based host interface.

**Unified services through a single point-of-contact.** Once you choose Verizon as your communications service provider, you receive support from a single point-of-contact that unifies various customer support mechanisms and services. This dedicated account team will work with other Verizon employees in the areas of implementation, service management, network management, and support services. This unified, team approach provides a high-level of technical expertise to support your inquiries.

**Packet routing shortens authorization times.** Verizon's Transaction Services network consists of specialized equipment deployed on the periphery of the packet network backbone, with access equipment and ports dedicated solely to transaction services. Routing intelligence is distributed to every node within the Transaction Services network, which means the path is built directly to the destination host without requiring a connection to a central routing host. This distributed routing intelligence shortens call set-up time, resulting in reduced dial-up credit card authorization times in the 8-10 second range.

**Network redundancy.** Verizon ensures your network remains up and running through the support of a wide variety of redundancy scenarios:

- Balancing traffic across multiple hosts and/or data centers
- Providing primary/secondary/tertiary back-up routing schemes to support back-up hosts and/or data centers
- Providing local telco redundancy for host links
- Providing communication center redundancy for host links

**Cost effectiveness.** Verizon has the scale, scope, and expertise to run its Transaction Services network efficiently, which means you experience savings through competitive pricing.

**Usage-based billing.** Your monthly invoice is determined by the network access method used and time spent on the network (based on sub-one-minute increments rather than the normal one-minute minimum). This billing is optimal for applications that have:

- Short and bursty data transmissions (time on the network is usually under 30 seconds and typically under 15 seconds)
- Inquiries and responses
- No operator input once the transaction has started
- Customer service elements (i.e., people standing in line for service)
- Transmitted data less than 3,000 characters (usually no more than a few hundred characters)

Verizon begins billing when the customer's host accepts the call from the network. Many competing networks, on the other hand, begin their billing as soon as the call from the terminal reaches their network. This means the customer is billed for call set-up time—the time it takes for modem training to complete and the network path to the host to be built. Call set-up time varies from call to call according to a number of factors, including modem training time which usually takes one to four seconds. Since Verizon bills only after the call reaches the network, you are not billed for call set-up times.

Because call set-up times vary, it is difficult to compare the costs of various transaction services providers. To alleviate confusion, it is helpful to think of transaction time according to three different definitions, as follows:

**Terminal time.** Measured from the moment the customer premises terminal begins its dial sequence until the terminal has received the reply from the host and disconnected the call. This is what the end-user usually thinks of as transaction time.

**Network time.** Measured from the moment the call hits the network until the transaction sequence is complete and the terminal-to-host connection has been torn down. This is what most network providers bill the customer for and is typically a few seconds shorter than terminal time.

## Fact Sheet

**Host time.** Measured from the moment the host accepts the network call until the transaction sequence is complete and the network-to-host connection has been torn down. This is what Verizon bills for and is typically three to five seconds shorter than network time.

These factors, as well as Verizon's usage-based billing, demonstrates how Verizon Business provides you with flexible, cost-effective solutions.

### **Solutions for Any Customer**

Whether you are a large corporation, a medium-sized business, or a small operation, Verizon Transaction Services can help you manage your POS systems. To learn more about how Verizon can help your business, contact your Verizon Business account representative or visit us on the Internet at [www.verizonbusiness.com](http://www.verizonbusiness.com).

