



PayFabric is a cloud-based electronic payment processing solution designed with an innovative and secure storage algorithm. Validated with a PCI Data Security Standards, PayFabric alleviates many major challenges of PCI Compliance by integrating points and transaction data in the cloud. With the ability to allow connections to multiple payment gateways, processors, and ERPs, PayFabric delivers unparalleled simplicity, flexibility, and security to you and your customers.

## Simple, Seamless, Powerful

### A Unified Payment Solution

An electronic payment solution should do more than simply process payments. We have worked to automate and simplify the entire transaction process for businesses of all sizes.

### Rapid Payment Application Development

Platform boundaries are eliminated with our extensive industry-standard API library. Processing a transaction can be quick and easy with only five lines of code. With PayFabric®, rolling out elegant, compact, and secure payment applications is a breeze.

### Promote Seamless User Experience

Designed with fully customizable hosted payment screens via flexible Cascading Style Sheet and JavaScript, the checkout process is seamlessly integrated into the rest of the site.

*"As the QSA for Nodus Technologies, Inc.'s Payfabric, I was pleased to see the originality of the steps Nodus has taken to secure the storage of protected cardholder data, namely the Primary Account Number. Unlike other service providers offering tokenization, Nodus has implemented an innovative process where they only store a tokenized value and not the PAN, but still provide clients the ability to perform functions such as recurring payments. By implementing this unique process, Nodus has gone beyond the minimum requirements outlined in PCI DSS for securing cardholder data."*

BARRY JOHNSON, Data Security

## Total Flexibility & Complete Control

### Your Choice of Gateways & Processors

You have the freedom to choose your preferred payment gateway without being tied to just one provider. PayFabric® is constantly adding support for gateways and processors so you can choose the one that is right for you.

### Integration Powerhouse

PayFabric® provides developers the unique ability to integrate payment processing and share transactional data across multiple platforms, devices, and software applications.

### Customers Choose the Payment Option That's Right for Them

Offer a world of payment options to your customers, including US and international credit cards, PayPal, eChecks, Automated Clearing House (ACH), and more.

## State of the Art Security

### Unique Encryption & Tokenization Technology

PayFabric® uses innovative encryption and tokenization technology, providing worry-free security and Payment Card Industry (PCI) compliance. Merchants can opt-in for additional protection for point of entry with point-to-point encryption (P2PE) via a hardware encryption device.

### Hosted Payment Entry and Wallet Screens

Sensitive payment data are entered on PayFabric® screens, securely stored, and hosted in the cloud - not on your servers - reducing your PCI Compliance responsibilities and providing true no-touch payment processing. PayFabric also supports hardware terminal devices for point-of-sale needs.

### PCI-DSS Certified

PayFabric® ensures that all aspects of the transaction process comply with Payment Card Industry Data Security Standards (PCI-DSS), putting your mind, and also your customers' minds, at ease.

# Key Values

## Faster Payment Gateway Implementation

Innovative hosted payment page, wallet page, and API simplifies integrating your systems with different types of payment gateways, allowing you to bring payment processing online within hours instead of days.

## Smart Field Level Handling for Level 2 & 3 Transaction Data

PayFabric® provides tools to help you easily qualify your transactions for Level 2 & 3 rates in order to help you reduce processing fees.

## Reduce Liability & PCI Compliance Challenges

No more collecting, entering, or storing credit card information. Our hosted payment page significantly reduces merchant liability.

## Simplify PCI DSS Compliance

PayFabric® is designed to meet the Payment Card Industry Data Security Standards (PCI DSS) to keep customers' data safe, reducing the complexity and cost of the PCI DSS compliance self-assessment process.

## International Payments

PayFabric® supports both US and international payment gateways and processors.



# PayFabric®



## Connect Once, Grow Infinitely

Why deal with the complexity of integrating with multiple gateways and keeping up with ever-changing compliance regulations? Make the switch to PayFabric and let us handle the updates while you enjoy the infinite growth.

*"PayFabric has greatly simplified our development effort for payment processing. Using industry standard simple RESTful API methods, we only have to develop to a single interface instead of developing to every single payment gateway. This then puts choice of payment gateways in the hands of the merchant. As PayFabric expands into more payment gateways and payment methods, our ISV solution automatically evolves with it."*

BRIAN WHARTON, Catalina Technology

## Processing Payments Securely in the Cloud

The feature-rich PayFabric application gives you access to an embedded hosted payment page and our innovative wallet entry page. End users can enter their sensitive payment information into PayFabric's iframe, be it credit card information or bank information for electronic check processing, and PayFabric will securely store the payment information in the cloud.

Through this entire process, from the customer inputting their payment information to PayFabric processing and storing it, you will never have to come into contact with sensitive data. This relieves you of the responsibility of capturing and storing credit card data in your local environment. As a result, it greatly reduces your liability and the potential cost of a data breach.

