



Ocius for PCs - Secura

Ocius for PCs is a unique pre-certified “plug and play” Chip and PIN payment solution from Commidea, the UK’s leading developer of Chip and PIN payment processing solutions. Complementing the company’s widely used Ocius terminal payment solutions, Ocius for PCs brings affordability and rich functionality to the point of sale for card payment acceptance.

Unlike Ocius terminals or bank issued terminals, Ocius for PCs is a Windows PC application that replaces the traditional “terminal” with software whilst driving a more cost effective PIN Pad for use by the cardholder for card insertion and PIN entry.

Ocius for PCs can be used as a “stand alone” or fully integrated solution offering a seamless interface with

the POS application and removing the possibility of human error in transaction processing. Simple to install (one click set-up executable) and intuitive to use, Ocius for PCs has already established itself as the best of breed solution for the retail, hospitality and unattended POS sectors delivering speed, efficiency and reliability in card acceptance environments.

- Easy to install and operate
- Eliminates need for Chip and PIN terminal, requiring only a PIN Pad.
- Pre-certified by all major UK banks
- Requires no additional bank certification
- Offers full POS integration
- Utilises IP for communications via Commidea’s Bureau Service (no lengthy dial up delays)



Ocius

Technical Information:

There are four key elements to the Ocius for PCs solution

1. Ocius for PCs Software

Ocius for PCs was designed, written and certified in-house by Commidea, the UK's leading developer of Chip and PIN payment solutions. Working in conjunction with the UK's major acquiring banks, Commidea has obtained generic certification for the Ocius for PCs software which means that it can be installed by any merchant without the need for further "merchant specific" certifications. By using IP for authorisation processing requests via Commidea's central processing service, merchants can avoid the need to install dedicated dial up lines for their authorisation processing. Instead, using their existing networks, transactions are routed to Commidea for onward transmission to the acquiring bank in real time over the X.25 network.

Key features of the Ocius for PCs software are as follows:-

- Generically certified
- Drives a variety of PIN Pad devices
- Integrates with POS or can be run stand alone
- Processes all major card types
- Supports Chip and PIN, mag swipe and CNP transactions
- Provides full range of local reports
- Supports user permissions and restrictions
- Ultra fast transaction processing
- Uses POS printer for EFT receipts
- Intuitive user interface reduces staff training requirement

2. Dione Secura PIN Pad

Ocius for PCs has been developed to support a variety of PIN Pads. The Ocius for PCs Secura version uses the Secura PIN Pad from Dione, one of the world's fastest growing suppliers of smart card payment systems.

The lightweight and ergonomically designed Secura PIN Pad connects to the POS via RS232. Extremely user friendly it features a backlit easy to read graphical display, highly functional keypad and simple to operate navigation paddle.

The Secura PIN Pad meets all of the industry requirements in terms of certifications including EMV1 and 2, Visa PED, PCI PED and APACS common criteria.

Secura Specifications:

Key Features

- Tamper-responsive high security module
- Security approvals including PCI PED, Interpay, APCA and ZKA.
- DES, Triple-DES and RSA encryption
- EMV 2000 Levels 1 and 2
- Fast 32-bit RISC processor
- Multi-application Xtra-C™ operating environment
- Up to 3 SAM cards
- 2 MB SRAM memory with battery backup
- Backlit graphical LCD display with 132 x 64 pixel resolution (4 text lines x 22 characters)
- Ergonomic backlit keypad with optional navigation paddle and two additional function keys
- 2-track magnetic stripe card reader (3-track optional)
- Smart Card reader with illuminated card entry slot
- RS-232 interface
- Bluetooth enabled wireless communications (SecuraBlue only)
- Removable rechargeable pack with intelligent battery management (SecuraBlue only)
- Support for a wide range of payment and value-added applications
- Moulded rubber non-slip grips
- Height 40mm (1.57in)
- Width 95mm (3.74in)
- Depth 185mm (7.28in)
- Weight 400g (0.88 lb)

3. Commidea Central Processing Service

Commidea's central processing service provides a real time card authorisation and settlement service for any retailer using a Commidea "front end" solution - including Ocius for PCs. The service is supported via Commidea's dual data centres, is managed 24 hours a day, 7 days a week and has achieved the industry's most stringent security certification - PCI DSS level 1.

By using Commidea's central processing service there is no requirement for any end of day process to be undertaken by the merchant and no need for merchants to become involved in the local support and maintenance of "card payment servers and communications lines". Processing in excess of £12Bn card transactions each year and growing at a rate of 20% per annum, the central processing service remains the industry's leading managed service for IP based card authorisation and settlement.

4. Management Information System - WebCom

A direct benefit to merchants using a Commidea front end solution such as Ocius for PCs in conjunction with Commidea's central processing services, is the availability of comprehensive management information in relation to their card payment transactions using Commidea's acclaimed WebCom system. WebCom is a browser based MI system that provides merchants with a massive variety of reporting data for use in reconciliation. Report data can be generated for an entire retail estate right down to a specific user and all data can be exported in a variety of formats for import into back office applications.

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