



<http://www.cfxworks.com/>

770-441-0952

### **NovaXpress™ 400:**

Why pay several thousand dollars for a payment card solution for your iSeries when for a fraction of the cost you can be using **NovaXpress™ 400**? **NovaXpress 400** is a rewritten, enhanced and recertified version of the payment card gateway CFXWorks originally released in 2003 and distributed through resellers. It is currently in use by nearly one hundred iSeries users. CFXWorks' original product name was **CFXNova AS/400™**, however most of our resellers sold this product under a different name. **NovaXpress 400** provides iSeries programmers access to both a payment card and an encryption solution using data queues.

### **Why Upgrade to NovaXpress 400:**

New Certification – CFXWorks has been informed by Elavon, formally called Nova Information Systems, that **CFXNova AS/400™ will loose certification on or before 7/1/2010 due** to changes in the Payment Card Industry Data Security Standard (PCI DSS) and changes to Elavon's certification process. The changes to PCI-DSS and to Elavon's certification process required CFXWorks to do the following:

- Modify and rewrite our original code.
- Complete 3<sup>rd</sup> party security testing, including a review of our source code, to assure that it was implemented consistent with PCI-DSS.
- Recertify our code with Elavon.

**We have now completed the rewrite. Trustwave has completed 3<sup>rd</sup> party security testing, including a review of our source code. Elavon has recertified our new offering called NovaXpress™ 400. CFXWorks will not update or maintain Elavon, PCI-DSS, or PA-DSS certification for the outdated CFXNova AS/400 offering.**

**New Features** - The new **NovaXpress 400 Version 16** product contains several new features that are worth consideration:

- Trustwave has completed 3<sup>rd</sup> party security testing, including a review of our source code.
- Support for several changes and enhancements to Elavon's gateway specification.
- Elavon certification for Gift Cards.
- Elavon certification for Mail Order/Telephone Order (MO/TO).
- IBM iSeries certification for V6R1.
- Support for both 128-bit and 256-bit AES encryption.
- Support for MD5 digests.
- Convenience fee support for Government and Institutions.
- A transport agent added to support CFXWorks' CreditCardXpress® integration.

### **Summary of NovaXpress 400 Features:**

<b>Payment Card Features:</b>
<b>Operating Features:</b> <ul style="list-style-type: none"><li>• Uses the Internet to send transactions directly to Elavon (formerly NOVA Information Systems) for processing.</li><li>• Eliminates all 3<sup>rd</sup> party processors allowing the merchant to negotiate their own fee structure directly with Elavon rather than with a 3<sup>rd</sup> party processor who typically adds additional processing fees.</li><li>• Eliminates 3<sup>rd</sup> party fees, security vulnerabilities, performance issues and reliability issues.</li></ul>
<b>Security Features Supported:</b> <ul style="list-style-type: none"><li>• Encrypts (256-bit AES) and digests (MD5) sensitive card data.</li><li>• Provides support for LUHN formula (Mod 10) validation.</li><li>• Provides payment card number masking.</li><li>• Supports AVS, CVV2, Verified by Visa and MasterCard Secure.</li><li>• Deploys HTTPS to communicate to Elavon server.</li></ul>

<p><b>Elavon Market Segments Supported:</b></p> <ul style="list-style-type: none"> <li>• Retail</li> <li>• eCommerce</li> <li>• Mail Order/Telephone Order</li> </ul>
<p><b>Payment Cards Supported:</b></p> <ul style="list-style-type: none"> <li>• Credit, Debit, Purchase and Gift Cards.</li> <li>• All major issuers including Visa, MasterCard, Discover, American Express.</li> </ul>
<p><b>Transaction Types Supported:</b></p> <ul style="list-style-type: none"> <li>• Credit Card - SALE, PRE-AUTHORIZATION, FORCE, CREDIT and VOID</li> <li>• Purchase Card – SALE, CREDIT, PEAUTH and FORCE</li> <li>• Batch – CURRENT, PREVIOUS, PURGE and SETTLEMENT</li> <li>• Gift Card – ACTIVATION, SALE, CREDIT, INQUIRY, REPLENISH, REFUND, CURRENT and BATCH</li> </ul>
<p><b>Certifications:</b></p> <ul style="list-style-type: none"> <li>• Trustwave has completed 3<sup>rd</sup> party security testing, including a review of our source code.</li> <li>• Elavon Certification for Credit, Debit, Purchase and Gift Cards.</li> <li>• IBM certification for iSeries V6R1 operating system.</li> </ul>
<p><b>CreditCardXpress® Transport Agent:</b></p> <ul style="list-style-type: none"> <li>• <b>NovaXpress 400</b> can function as a transport agent, passing payment card transactions to CreditCardXpress for processing. For additional information please view either the IBM or CFXWorks site using the following links:  - <a href="http://www.ibm.com/smartmarket/us/en/ListingOverviewAction.action?listingId=114">http://www.ibm.com/smartmarket/us/en/ListingOverviewAction.action?listingId=114</a>  - <a href="http://www.cfxworks-enterprise.com/index.cfm?fuseaction=cCreditCard.overviewCreditCard">http://www.cfxworks-enterprise.com/index.cfm?fuseaction=cCreditCard.overviewCreditCard</a></li> </ul>

**NovaXpress 400 Crypto Features:**

<p><b>Encryption Features:</b></p>
<p><b>Algorithms Supported:</b></p> <ul style="list-style-type: none"> <li>• AES 128-bit and 256-bit encryption.</li> <li>• AES 128-bit and 256-bit decryption.</li> <li>• MD5 message digests.</li> </ul>
<p><b>Capabilities Automatically Enabled:</b></p> <ul style="list-style-type: none"> <li>• Automatically digests and encrypts credit card numbers, card names and card expiration dates using 256-bit AES encryption and returns these values in the response data queue.</li> </ul>
<p><b>Additional Capabilities Available To iSeries Programmers:</b></p> <ul style="list-style-type: none"> <li>• Provides native iSeries programmers access to 128-bit and 256-bit AES encryption</li> <li>• Provides native iSeries programmers access to MD5 message digests.</li> </ul>

**Special Feature For Government and Institutions:**

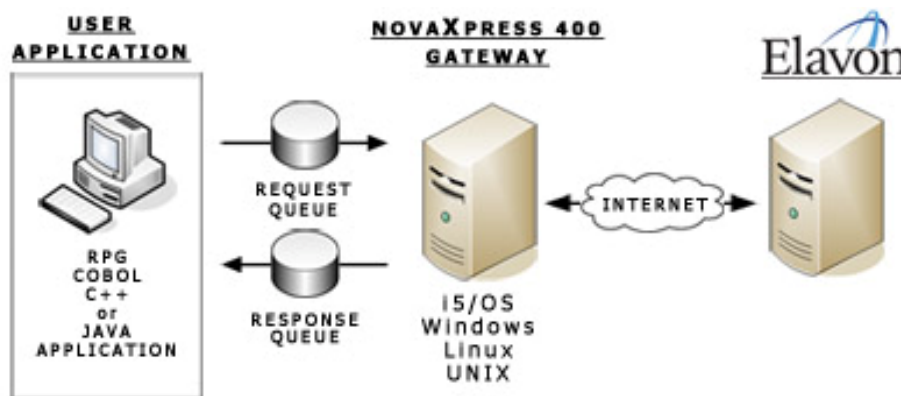
<p><b>Convenience Fee Feature:</b></p>
<p><b>Calculation and Validation:</b></p> <ul style="list-style-type: none"> <li>• Calculates and validates convenience fees based on rules imposed by Visa, MasterCard, Discover and American Express.</li> <li>• Supports Tax, College/University, Elementary Schools, Courts, Fines, Misc Government Services.</li> <li>• Supports Fixed (flat fees), Percent, Tiered and scaled calculations.</li> <li>• Supports caps imposed by Visa and by the agency or institution.</li> <li>• Configured using a configuration file.</li> <li>• Implemented as a data queue service.</li> <li>•</li> </ul>
<p><b>Convenience Fee Processing:</b></p> <ul style="list-style-type: none"> <li>• Automates the process of processing convenience fees where separate transactions are required for the primary amount and convenience fee.</li> <li>• Automates the process of voiding the convenience fee transaction if the primary transaction fails.</li> <li>• Implemented as a data queue service.</li> </ul>

**NovaXpress 400 Value:**

- Trustwave has completed 3<sup>rd</sup> party security testing, including a review of our source code.
- An affordable payment card and a cryptography solution in one offering.
- IBM certified across numerous IBM and non-IBM hardware and software platforms.
- Elavon certified.
- Convenience fee calculation and validation.
- Several deployment options including as a transport agent to CreditCardXpress for ease of integration with a shopping cart and back office systems.

**NovaXpress 400 Deployment:**

**NovaXpress 400** can be run native on the iSeries, or it can be deployed as an application appliance running on a Windows or Linux system connected to your network. Communication between native applications and **NovaXpress 400** is done using data queues as illustrated below:



**NovaXpress 400 Product Availability:**

**NovaXpress 400 is available only to organizations that acquire their merchant account through Elavon and register this account under VenderID MA13001. The software is available at “no cost” to users who install and activate their account under VenderID MA13001 by 10/01/2009.** Users who activate their new account after 10/01/09 will be charged a license fee. Support is offered as an option. All prices are for up to 10 merchant accounts or terminal IDs.

Annual Support Fees (1):	
Windows or Linux support	\$995
iSeries support V6R1	\$1995

1. Support includes required updates to maintain consistency with PCI-DSS and to maintain Elavon certification.

If you happen to be a merchant with an existing Elavon merchant account, in order to use NovaXpress 400 you will still need to register your merchant account under **VenderID MA130017**.

**Commercial Merchant Accounts:** To register a new account or transfer an existing account please contact Lewis Pergament at Elavon.

**Government or Institutional:** To register a new account or transfer an existing account please contact Jeremy Krahl.

**Commercial Accounts:**

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