

Developer Solutions

Payment Solutions for Pharmacies



Payment Technology & Services for the Unique Needs of Your Pharmacy Customers

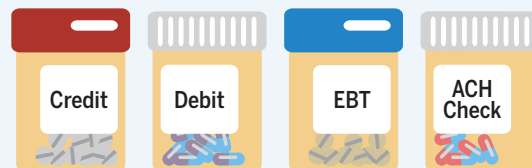
Your software solutions guarantee that independent retail and chain pharmacies can meet the crucial **health care needs** of their communities. The payments technology embedded in that software should make the pharmacy checkout experience **seamless** and allow the customer to pay in the **most convenient** fashion. **OpenEdge Pharmacy Solutions** offer an array of payments-related products and services to meet the demands of your customers. **Security, mobile payments** and **pharmacy-specific services** are all part of an integration what will build your customer base and keep pharmacies using your product.

Learn More About Our Pharmacy Solutions

 855.443.8377 developers@openedgepay.com openedgepayment.com/pharmacy blog.openedgepayment.comPayments **Integrated. Innovative. Intelligent.**

Payments for How Pharmacies do Business

OpenEdge supports Flexible Spending Accounts (FSA) and Health Spending Accounts (HSA). In fact, OpenEdge representatives will help your pharmacy customers complete SIGIS registration to accept health benefit cards. Pharmacies using the OpenEdge integration can accept:





Point-of-Sale and Mobile

Consumers have never before had so many choices for how to pay. OpenEdge offers:

HARDWARE OPTIONS

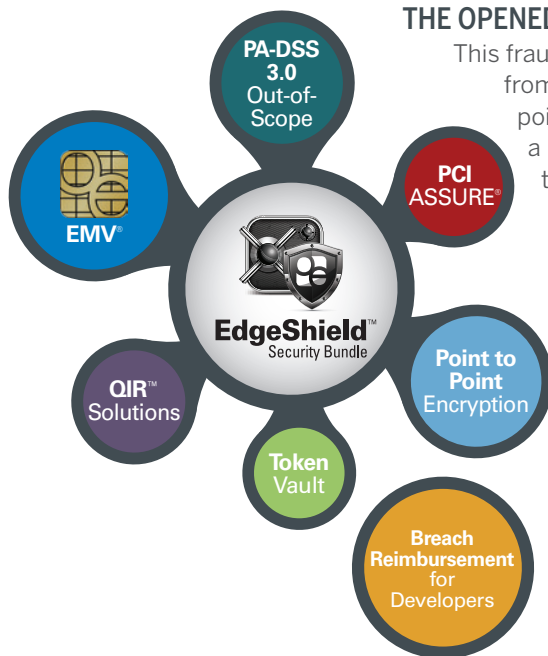
Pharmacies can rent or own the **iSC Touch 480** (with oversized touchscreen) or the **iSC 250** for checkout lanes. Both units support EMV, signature capture and NFC contactless payments.

APPLE PAY™ & ANDROID PAY™

Allows pharmacy customers to pay with the latest mobile NFC-enabled technologies.

The EdgeShield™ Security Bundle

OpenEdge maintains that the most effective method for keeping cardholder data safe is a **multi-pronged** approach, combining EMV®, encryption and tokenization. EdgeShield™ is the OpenEdge answer – an **advanced security services bundle** intended to protect credit card data, prevent counterfeit fraud, and enhance payment processing security. Through a unique collection of complementary security solutions, EdgeShield delivers one of the industry's **most secure** payments platforms while aiding point-of-sale developers and pharmacists with EMV. When integrated into systems that accept payments, the bundle **protects credit card data** while at rest and in transit. Included with EdgeShield:



THE OPENEDGE EMV SOLUTION

This fraud-reduction technology protects card issuers, merchants and consumers from losses due to the use of counterfeit and stolen payment cards at the point-of-sale. EMV smart cards are embedded with a chip that interacts with a merchant's point-of-sale device, ensuring the card is authentic and belongs to the user. This chip technology is virtually impossible to duplicate. The technology helps insulate developers from complex device driving and card brand certifications.

P2P ENCRYPTION

OpenEdge's proprietary encryption is designed to render cardholder data unreadable, encrypted at the device. Pharmacists are unable to view card numbers after the swipe or hand-key.

TOKEN VAULT

Cardholder data is replaced by digital "tokens" based on this technology. Sensitive data is stored in the secure OpenEdge vault rather than in the POS environment.

PA-DSS 3.0 OUT-OF-SCOPE

Payment applications are rendered out-of-scope with EdgeShield, eliminating cumbersome PCI validation requirements.

OPENEDGE SOLUTIONS FOR QIR™

The latest requirements from the PCI Security Standards Council state that small businesses must have their payment applications and terminals installed by Qualified Integrators and Resellers (QIRs). These security professionals are trained and certified to install and maintain PA-DSS validated payment applications. OpenEdge will help you navigate the QIR™ requirements, whether you need access to certified installers or plan to get your staff certified.

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OpenEdge: QIR Certified

The security experts at OpenEdge have achieved QIR certification and can ensure your small business merchants are using payment applications installed and serviced in accordance with PCI standards.

Get Certified: QIR ASSIST

For developers who wish to pursue QIR certification, OpenEdge offers QIR ASSIST, a support program to get your staff certified and ensure you have access to payments security best practices. QIR ASSIST includes:

- Consultation with PCI security experts
- Education on topics such as: secure remote access, malware prevention, encryption and tokenization
- QIR exam preparation
- Post-certification marketing assistance to promote your new status as a Qualified Integrator and Reseller

PCI ASSURE®

EdgeShield includes the PCI ASSURE® program to help pharmacists simplify PCI compliance with online access to security self-assessment questionnaires, network scans, and custom security profiles generated from processing activity.

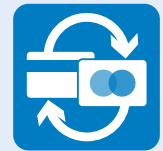
BREACH REIMBURSEMENT FOR DEVELOPERS

OpenEdge can cover up to \$150,000 in legal costs associated with a developer's defense against a customer in the unlikely case of a card data breach while using EdgeShield.



Solutions to Reduce Card-on-File Declines

Many rely on medication refills on a predictable schedule, so pharmacies often maintain cards on file for these recurring transactions. While convenient, there's a potential downside – declined payments resulting from lost, expired or outdated card information. **Decline Minimizer from OpenEdge** is an automated card updating service easily integrated into your software solution. A pharmacy simply requests the service and OpenEdge handles the rest. Decline Minimizer automatically updates expired and outdated card information stored in our Managed Payer Data Vault daily. The process is virtually invisible to your customers, yet they'll notice the impact on their businesses – fewer card declines and more approvals.



Gift & Loyalty

Pharmacies often use gift cards to prompt additional spending. The OpenEdge Gift Card Program offers:

- Secure real-time gift transaction processing
- Quality branded gift card production
- In-store displays and merchandising
- Complete program activity reporting

