

Product Brief

Provider:

Host Capture

TSYS Acquiring Solutions

Target Merchants

- Retail merchants
- Merchants who are especially concerned with the security of their terminals
- Merchants who are particularly frustrated by terminal downloads
- Merchants who frequently have problems with batches (e.g., rejects, duplicates)

Description

With Host Capture, transaction data storage, batch creation and payment acceptance logic has been moved from the point-of-sale device (terminal) to the TSYS host. This relieves the terminal from having to store sensitive data and significantly reduces compliance-related terminal downloads. Transaction data is also safe should terminal damage or power fluctuation occur at the merchant location.

Merchant Benefits:

- **Enhanced security.** Sensitive transaction data is stored on the host rather than the point-of-sale terminal.
- **Fewer terminal downloads.** Compliance requirements, card type acceptance changes and software upgrades are made at the host level, reducing or eliminating the need for downloads to add functionality.
- **Auto close.** Merchants have the option to have batches auto-close multiple times per day (e.g., after each shift). In addition, TSYS prevents batches from remaining open longer than 48 hours to avoid higher interchange rates. Merchants retain the option to manually close a batch at any time.
- **Improved terminal functionality.** Merchants can manipulate transactions in the open batch. For example, voided transactions are fully reversed and will not be included in the captured batch. Authorizations without a capture can be reversed to restore available funds to the cardholder's account and to avoid Visa authorization misuse fees.
- **Easy to use.** Basic terminal functionality remains unchanged. The terminal retrieves data from the host to obtain information about batches and transactions.
- **Increased batch size** because transactions are stored in the host (not the terminal).
- **“Worry-free” batch processing.** Host Capture eliminates rejected batch and duplicate batch processing errors, which frustrate merchants and generate many help desk calls.
- **Smaller software size** allows more room for third party software (e.g., check services, gift cards, etc.).
- **Supports several payment types**, including credit, signature debit, PIN debit and EBT.

Supported Class A Terminals

Terminal	Minimum Memory:	
	Dial	IP
Hypercom T7P	256 K	n/a
Hypercom T7Plus	512 K	512 K
Verifone Omni 3740 / 3750	4 MB	6 MB
Verifone Vx510 / Vx510LE	6 MB	6 MB
Verifone Vx570	6 MB	6 MB

Noteworthy limitations of Host Capture:

- TSYS Host Capture Class A applications do not support cash advance.
- Host Capture may not be an ideal solution for restaurants that make tip adjustments because tip adjustments are considered transactions and incur transaction fees.

Additional Information

- For the most up-to-date list of Class A terminals and applications, go to the [TSYS website](#) and do a search of terminal features with “Host Capture” selected.
- For additional details including pricing, please contact Clearent.