

SIP Trunks for Payment Transactions

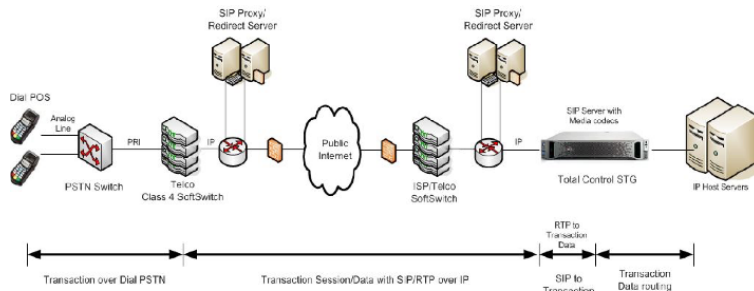
SOPHISTICATED SIP TRUNKING FOR DIAL POS AND ATM INITIATED TRANSACTIONS

Sophisticated SIP Trunking

SIP Trunking is used to displace dependencies on legacy dial transport solutions - with no impact to existing installed modem-based equipment.

- Eliminate dial transport per transaction fees on dial-enabled ATM and POS initiation devices
- No impact to existing installed dial, enabled equipment
- Codecs uncompressed architecture standards maximize performance

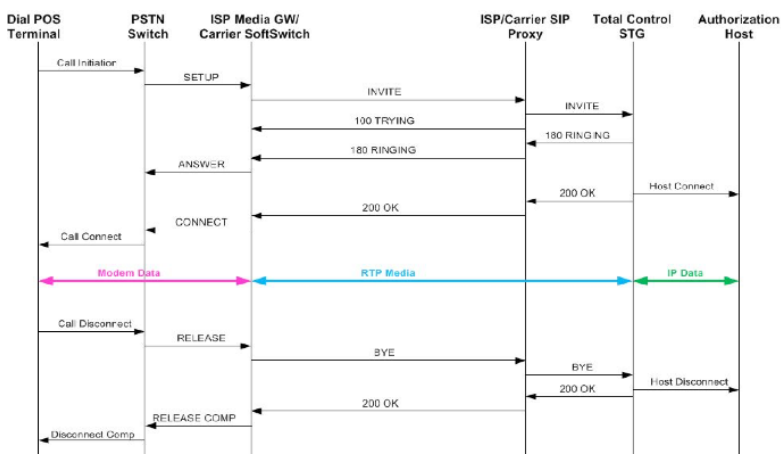
SIP Trunking Solution Architecture



SIP Trunking for the Payment Ecosystem

1. SIP trunking adoption is accelerating due to the fact that many major service providers have begun to phase out legacy services (T1 and PRI connections) altogether in favor of SIP trunking.
2. Some carriers no longer offer traditional time-division multiplexing (TDM) access in certain sections of the U.S. In some cases, you cannot connect to new T1 or PRI trunks, so SIP trunking is the only choice.
3. SIP spending is expected to outpace that of IT spending by 2020
 - a. Lowers costs compared to T1/PRI trunks
 - reduces conferencing costs and international calling charges.
 - b. Delivers flexible continuity and supports agile capacity provisioning
 - c. Eliminates VoIP gateways; replace STN with Telco/ISPs offering SIP trunks.

SIP Based Payment Traffic Flow



KEY PRODUCT FEATURES

SIP RFC Support

- SIP RFC 3261
- Support for associated RFC suites for RTP, SDP, RTCP, RTSP
- SIP User Agent Server
- SIP via UDP/TCP with optional TLS support

SIP Entity Interfacing

- SIP Registrar, Proxy Server, Redirection servers

Codecs

- G.711 (u/a) Codec support

Modem Data Handling

- Powerful DSP processing for modem data transcoding
- TDM bridging with PCM bus interconnection, 8.192 kB/s



High and Low Speed POS Modem Traffic Handling

- V.22, V.22bis, V.32, V.32bis, V.34, V.90 from POS

Efficiency and Performance

- Integrated support for SIP traffic and Payment transaction routing
- Redundant systems for resiliency
- High capacity system for volume handling

SIP Trunking Products

- Provides modem traffic support with uncompressed codecs
- Delivers relevant, server-based solution
- Eliminates dial transport fees per transaction
- Minimizes impact to legacy payment initiation devices via support of tenured equipment
- Enables progression plan for existing telco roadmap

