



T2 Flex is a single, hosted unified system for parking management: enforcement, permits, access and revenue control and event parking. T2 Flex is the authoritative data source for everything related to parking, providing a unified platform that streamlines all parking tasks including: accounts receivable, residential and other permits, access cards and devices, citations, towing, monthly contract parking and more. It allows you to manage any and all parking-related data, providing centralized control, management, reporting and operation of all subsystems from one portal.

T2 Credit Card Solution

The T2 Flex Credit Card Solution is a suite of payment applications that provide credit card functionality and when installed per the T2 Flex Credit Card Solution PA-DSS Implementation Guide, the solution **facilitates your Payment Card Industry Data Security Standard (PCI DSS) compliance.**

The T2 Hosting Environment has received its official Report on Compliance (ROC) stating that it meets all PCI Data Security Standards. This means that T2 is listed as a Level 1 Service Provider on the Visa website. For T2 hosted customers, much of the work and cost associated with pursuing PCI DSS compliance for your organization is alleviated since T2 has made the investment and achieved the Attestation of Compliance.

Some T2 Flex Credit Card Solution components also have roles as Access and Revenue Control (ARC) components or handheld components*. The components of the Credit Card Solution you install will depend on your parking operation's configuration and your specific business needs, though the core components are required for any credit card processing in a T2 Flex enterprise. Following is a description of the different ways you can process credit card payments with T2 parking solutions, followed by a description of the different T2 Flex Credit Card Solution components that support these payment options.

Credit Card Payments with T2 Solutions

With the new **Credit Card In Selection Basket**, you can now process credit card transactions directly from T2 Flex in-office point-of-sale stations. This is a huge benefit over using a separate application on the PC or a separate black box to process credit cards and then reconciling the different systems. You can manually input credit card numbers or swipe the card through a T2 supported keyboard with an integrated magstripe reader.

In addition, T2 Flex now allows you to offer **recurring credit card billing** to your parkers. Using the Credit Card In Selection Basket feature, you can associate a credit card to an account in order to automatically bill that patron for auto-renewing permits.

Online Permit Ordering and Citation Payments

If you're implementing a T2 eBusiness Solution you are able to offer your patrons many different options, including the ability to purchase parking permits and pay parking citations online using the eBusiness "My Account" and shopping cart features. In addition to just one-time payments, your customers have the **ability to create, edit and update their recurring credit card information** using the "My Account" feature.

Access and Revenue Control (ARC)

Cashier Station

Of course you can give your parkers the ability to pay at an attended cashier station or terminal, which is a basic point-of-sale computer. You can manually enter credit card numbers or take payment via a magstripe reader.

Pay-on-Entry

This functionality enables transient parkers to pay a flat-fee upon entering a parking facility. The device resides in the lane and parkers pay by swiping their credit card. The transaction is processed and the parker is granted entry and then allowed free exit. This configuration allows operations to achieve maximum revenue for that specific facility.

Pay-in-Lane

Pay-in-Lane (PIL) functionality allows you to add Pay-on-Foot style devices (slightly smaller than pay-on-foot machines) to exit lanes. The PIL device is able to take both cash and credit card payments and vend the gate when appropriate.

Pay-on-Foot

Pay-on-Foot devices are similar to Pay-in-Lane except that the devices are larger and typically reside in a central location within a parking facility, near pedestrian entry and/or exit points, not directly in the lanes. Just like Pay-in-Lane, Pay-on-Foot devices typically accept both cash and credit card payments.

Credit Card Exit

This too is similar to Pay-in-Lane but is strictly for credit card payments. This device resides in the exit lane and receives the ticket from the parker, produces and displays a fee and then takes the credit card and processes the transaction.

*PermitNow Event Parking Management**

If your organization hosts sporting, concert or other large events, T2's unique PermitNow Handheld Software gives you more options for managing revenue during these events. Your attendants working in parking lots can take credit card payments directly in the field using an add-on handheld magnetic swipe reader. This gives you more control over revenue from your events while giving your parkers more options!

In addition, with T2 eBusiness Solutions you can pre-sell parking permits for your events and your parkers can pay online using their credit card.

T2 Flex Credit Card Configuration Software

This software is a core component of the T2 Flex Credit Card Solution and is required if you plan to process any credit card payments in your operation. The T2 Flex Credit Card Configuration Software is responsible for maintaining store and forward encryption keys to allow for batch processing of credit card transactions. It is also where internet payment gateway information is configured.

T2 Flex Credit Card Web Services

T2 Flex Credit Card Web Services perform the processing of credit card transactions to particular Internet Payment Gateways (IPG), which in turn communicate with merchant processors or banks.

In addition, T2 eBusiness seamlessly integrates with PCI compliant solutions provided by most Internet Payment Gateway vendors. Implementing this type of interface reduces your PCI burden and in some cases allows for additional functionality like collecting ACH payments.

Supported Internet Payment Gateways (IPG) for T2 Flex:

- TouchNet Information Systems, Inc.
- Chase Paymentech
- Protobase
- Authorize.Net
- CyberSource
- PayPal - PayFlow Link

Supported Internet Payment Gateways (IPG) for eBusiness:

- TouchNet - Tlink, Basic Authentication
- CyberSource - Hosted Order Page
- PayPal - PayFlow Link
- Authorize.Net - Simple Integration Method (SIM)

Additional Internet Payment Gateways can be added through a T2 Professional Services engagement.

Supported Internet Payment Gateways (IPG) for recurring billing:

- Chase Paymentech
- CyberSource

Benefits of T2 Hosting Your Credit Card Solution

The T2 Hosting Environment has received its official Report on Compliance (ROC) stating that it meets all PCI Data Security Standards. This means that T2 Systems is listed as a Level 1 Service Provider on the Visa website. There are many benefits to having T2 host your application, but as it relates specifically to credit card payments, choosing a vendor with a compliant hosting environment offers significant cost and time savings.

When T2 hosts, much of the work and cost associated with pursuing PCI DSS compliance for your organization is alleviated. The T2 Hosting Environment is monitored 24/7 and uses state-of-the-art firewalls, Intrusion Detection and Protection Systems, high-end encryption and authentication solutions to ensure that customer data is protected. And as compliance standards continue to change, T2 will be responsible for keeping up with the latest requirements.

If you choose to host the application yourself, you can expect to pay large amounts of money to properly segment your network for compliance (if you haven't already done so), go through the assessment and remain compliant as PCI standards continue to evolve. This can include adding additional servers, network equipment and other security devices and services that can be upwards of \$70-\$100K in some cases.

Why not let T2 host? You pay one yearly hosting fee and we take care of all IT management and administration. Along with a compliant environment, you'll benefit from faster deployment, automatic upgrades to the latest version of T2 Flex (not offered by other vendors), as well as reduced costs because you won't need to invest in additional hardware or future technology requirements.

T2 Flex Credit Card Solution Summary

Again, if you plan to process credit card payments in your operation you will need to implement components of the T2 Flex Credit Card Solution. The components you install depend on your operation's business needs. Following are the different components that make up the T2 Flex Credit Card Solution and how they support the above described credit card payment options:

T2 Flex Credit Card Configuration Software (core component)
Responsible for internet payment gateway configurations and encryption.

T2 Flex Credit Card Web Services (core component)
Handle credit card transaction processing and are the only connection between the T2 Flex Credit Card Solution and the internet payment gateways.

T2 eBusiness Credit Card Capture Software
For those implementing a T2 eBusiness Solution; best described as a secure website that isolates credit card information from the rest of the eBusiness (and T2 Flex) system. This website seamlessly interfaces with your eBusiness parking website, passing credit card transactions to the T2 Flex Credit Card Web Services, and then returning a response of approved or denied to your site.

T2 Flex Credit Card Capture Software
For those implementing T2 Credit Card In Selection Basket. This component provides seamless integration with the T2 Flex application while maintaining a separate, secure site for inputting credit card information.

T2 Flex Device Communication Software (ARC POS station)
Provides secure credit card processing for ARC Point-of-Sale stations such as the ARC cashier station, credit card entry/exit stations, and pay-on-foot stations; also provides real-time device monitoring and reversible lane functionality.

T2 PermitNow Handheld Software (event parking solution)*
The event parking management solution that provides secure credit card processing for PermitNow handheld units.

T2 Flex Cashier Station Software (ARC POS station solution)
Provides secure credit card processing for the ARC attended cashier station, and supports a hosted cashier station solution.

Powerful Solutions from the Parking Experts

T2 Systems is trusted by over 350 organizations in the US and Canada including universities, cities, towns, hospitals, private operators and airports. For more information call 800-434-1502 or visit us on the web at www.T2systems.com.

* T2's QSA, TrustWave, approved PermitNow in its assessment of T2 Credit Card Solutions, however PCI SSC is currently not validating mobile applications like the PermitNow handheld software because PA-DSS standards for mobile applications are being revised. The PCI SSC is expected to publish new standards for mobile payment applications on 3/31/2011. In the meantime, merchants can attain their PCI compliance, including the PermitNow handheld software, in their PCI assessment process.