

Instant Compliance

Patent Pending



✓ No **PCI** Fees ✓ No Contract Exit Fee ✓ Satisfaction Guaranteed

For further information on the terms and conditions of the merchant agreement please visit:
<http://support.payjunction.com/trinity/support/view.action?knowledgeBase.knbKnowledgeBaselD=599>

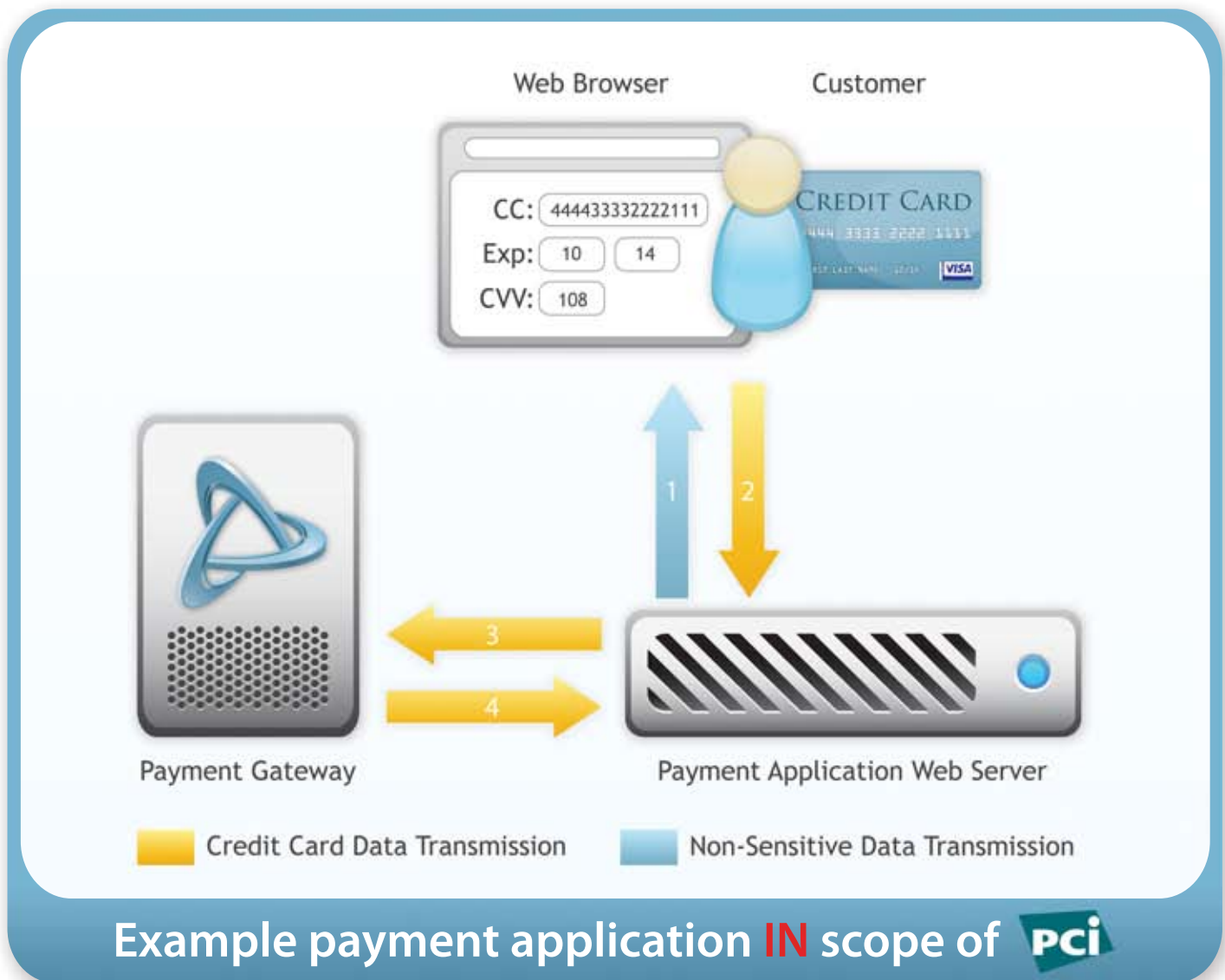
PCI Level 1 Compliant Provider

PayJunction
1903 State Street
Santa Barbara, CA 93101

Tel: 800-601-0230
Fax: 800-771-3821
www.PayJunction.com

Payment Applications Today

Require PCI Audits, Penetration Tests, and IT Overhead.



Who is in scope?

Payment Applications that

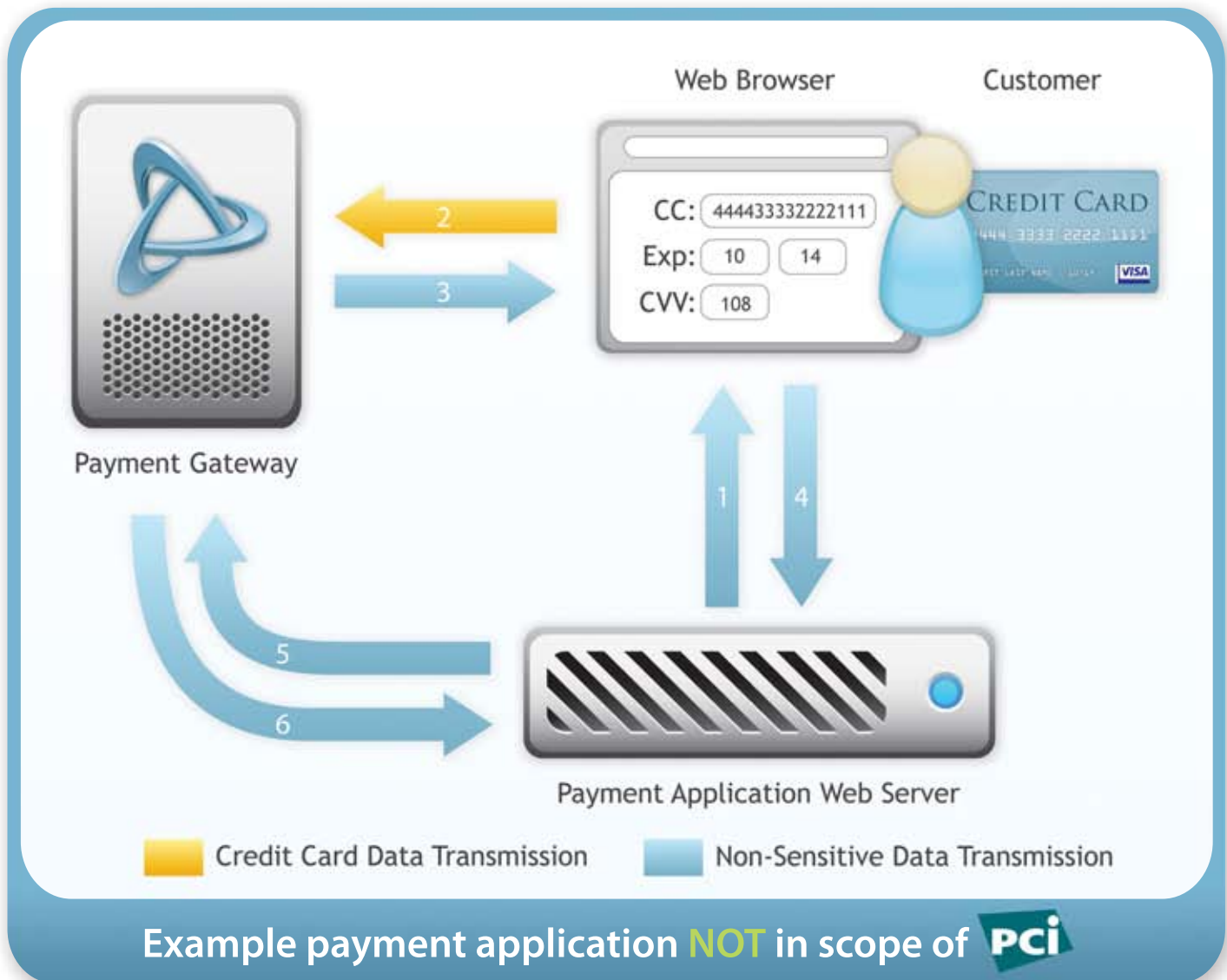
- ✓ store
- ✓ process
- ✓ transmit

Credit Card Data

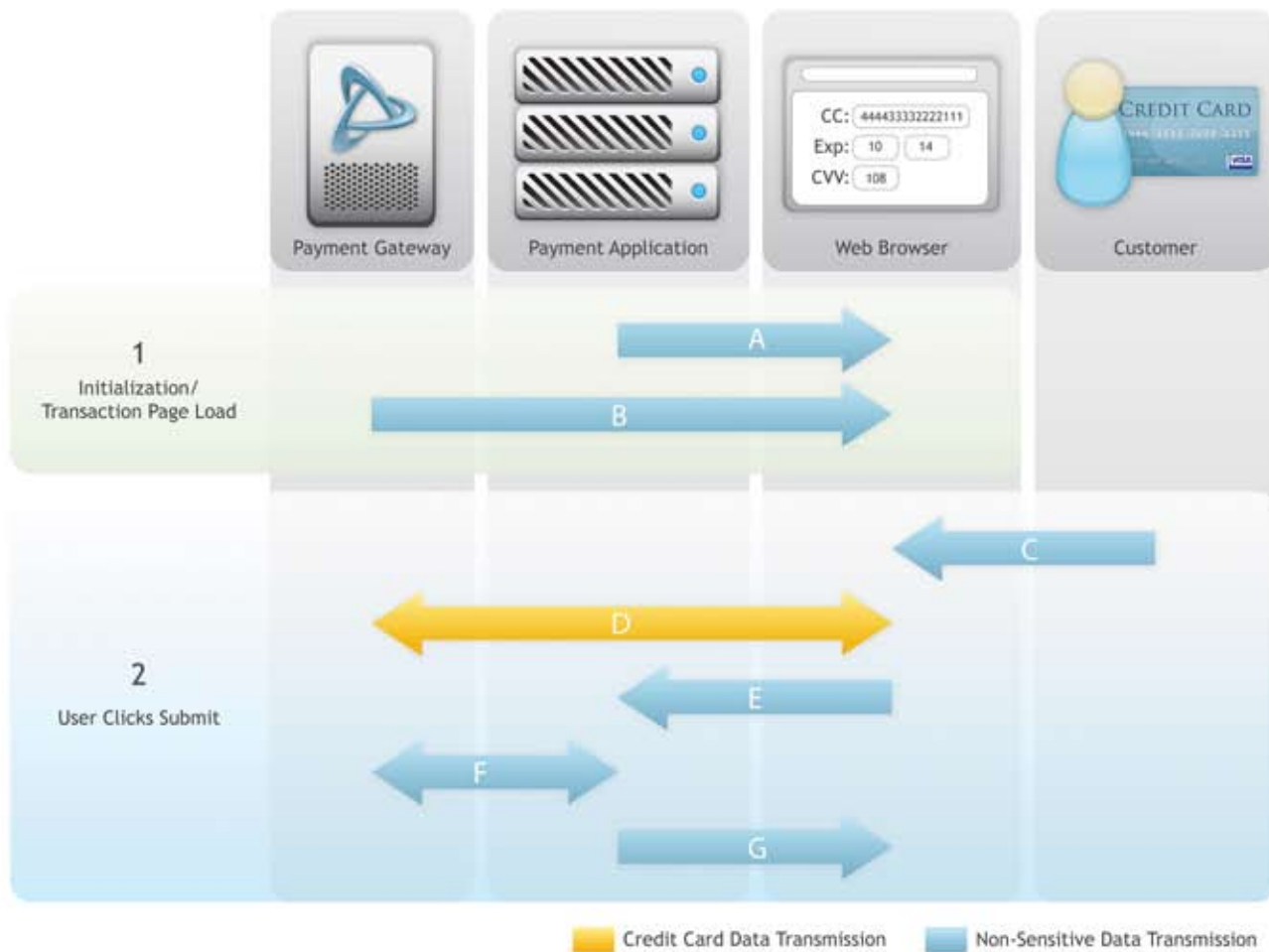
- 1 Your payment application sends a purchase page.
- 2 Customer enters credit card and submits page.
- 3 Credit card is sent to payment gateway.
- 4 Payment gateway responds approved or declined.
- 5 Your payment application takes action based on response.

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No audits, less headache, and fewer overhead costs.



- 1 Your payment application sends a purchase page.
 - 2 Customer enters credit card & clicks submit. Instant Compliance reroutes credit card.
 - 3 Instant Compliance returns token referencing credit card.
 - 4 Credit card is removed & token sent to your payment application.
 - 5 Token sent to payment gateway (Note: Can be safely stored for future transactions).
 - 6 Payment gateway responds approved or declined.
- ★ By using Instant Compliance the payment application never stores, processes, or transmits cardholder data. **Customer is unaware that the credit card is rerouted and exchanged for a token. They are never sent to another website.**



Instant Compliance Timeline

1 TIMELINE - STEP 1

- 1A Your payment application server sends a purchase page.
- 1B PayJunction sends our Instant Compliance javascript to your customer.

2 TIMELINE - STEP 2 : Your customer never leaves your website.

- 2C User enters credit card and clicks submit.
- 2D The Instant Compliance javascript intercepts the form submit, reroutes the credit card, and exchanges credit card data for a token. Cardholder data is removed from the payment form and replaced with the token.
- 2E Token is sent to payment application. Note: Credit Card Data has been removed.
- 2F Token is sent to PayJunction for processing. PayJunction uses referenced cardholder data to complete transaction and returns approved/declined to the payment application.
- 2G Payment application confirms or declines purchase to end customer.