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Hypercom Releases the Industry's First Universal Contactless PIN Pad; Touchscreen Device Also Accepts EMV & Mag Stripe Cards, Offers WiFi Option

Enables Rapid PIN & Contactless Rollout with Multiple Terminal & ECR Brands

PARIS, Nov 06, 2006 (BUSINESS WIRE) -- CARTES 2006 - Hypercom Corporation (NYSE: HYC) today announced the availability of the new P4100 PIN Pad, the first PIN entry device that includes a choice of contactless, EMV smart card or magnetic stripe payments, a touchscreen display, and a vendor-agnostic architecture enabling integration with Hypercom, VeriFone or Ingenico card payment terminals as well as leading electronic cash register systems. These features allow retailers to quickly add PIN-based and contactless payments and signature capture to their legacy systems without upgrading their entire terminal or ECR infrastructure. Hypercom is also offering a WiFi option for use with wireless and IP-enabled payment terminals.

The P4100 is designed to meet the rigorous new PCI (Payment Card Industry) security standards established by Visa International, MasterCard Worldwide and JCB International to ensure secure PIN entry, offers multi-application capabilities enabling electronic payment and value-added applications to be processed simultaneously, and has a compact handheld design allowing customer handling to ensure privacy.

"For the merchant, the P4100 offers a means of immediately bringing three of the most important point-of-sale technologies to the retail countertop -- contactless payments, PIN-based payments from debit cards to Electronic Benefit Transfer (EBT), and signature capture -- all in a form that meets today's stringent security requirements," said Neil P. Hudd, senior vice president, Global Product Development and Marketing, Hypercom Corporation. "For Hypercom, this device provides maximum sales opportunities because of the variety of needs it serves as well as the ability to support both Hypercom and non-Hypercom hardware. No other vendor offers a comparable product, so we have the market to ourselves."

Key features of the P4100 include:

- Contactless ISO 14443-compliant RF reader that supports ExpressPay from American Express(R), MasterCard PayPass(R) and Visa(R) Contactless payment programs to help speed transaction times.
- EMV certification ensuring full compliance with the joint Europay, MasterCard, Visa and JCB global interoperability and security standards.
- WiFi option permitting wireless transactions when using wireless and IP-enabled payment terminals. The WiFi model also eliminates countertop clutter by providing cable-free connectivity between the P4100 and the card payment terminal or electronic cash register, which in turn allows cardholders to pick up and hold the P4100 for enhanced privacy.
- Multi-application support for multiple smart card-enabled payment and value-added applications.
- Stringent high security designed to meet PCI PED standards for secure PIN entry, and also including Triple DES encryption, DUKPT (Derived Unique Key Per Transaction) key management and MAC (Message Authentication Code).
- Tamper-proof construction with intrusion detection to safeguard the device from external attacks.
- Small, flexible ergonomic design that fits comfortably in the customer's hand and allows twist and turn motion for enhanced privacy.
- High contrast touchscreen display with 320x240 pixel 64K full-color or 16-grayscale screen for clear and precise user prompting.
- Hard capped color-coded Cancel, Clear and Entry keys that minimize finger slips and other customer errors and are water and splash resistant.
- Multiple connectivity options with support for RS-422, RS-232 and USB that allow fast and easy integration with competitive credit/debit terminals, and electronic cash registers.

About Hypercom Corporation (www.hypercom.com)

Global payment technology leader Hypercom Corporation (NYSE: HYC) delivers a full suite of high security, end-to-end electronic payment products and services. The company's solutions address the high security electronic transaction needs of banks and other financial institutions, processors, large scale retailers, smaller merchants, quick service restaurants, and users in the transportation, healthcare, prepaid, unattended and many other markets. Hypercom solutions enable businesses in more than 100 countries to securely expand their revenues and profits.

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