

than 30 facilities -- including regional offices, development centers, and manufacturing and distribution centers -- are located throughout the United States, Europe and Asia. To date, VeriFone has shipped more than 3.7 million Transaction Automation systems, which have been installed in over 80 countries. The company's 1993 net revenues totaled \$258.9 million.

NOTE: VeriFone is a registered trademark of VeriFone, Inc. OMNI and OmniNAC are trademarks of VeriFone, Inc.

**Location:** California; Argentina

**Company / organization:** VeriFone Inc.

**Identifier (keyword):** Trade, VFIC

**Event classification:** 610: Contracts & orders received

**NAICS classification:** 33411: Computer and Peripheral Equipment Manufacturing

**Product classification:** 3573200: Computer Auxiliary Equip

**Publication title:** PR Newswire

**Pagination:** N/A

**Publication date:** Aug 11, 1994

**Dateline:** REDWOOD CITY, CA

**Publisher:** PR Newswire Association LLC

**Journal subject:** Business, Business, general

**Journal code:** OYMX

**Source type:** Newswire

**Language of publication:** English

**Document type:** Magazine/Journal

**Source attribution:** Gale Group New Product Announcements Plus, © Publisher specific

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**Date created:** 2010-11-27

**Updates:** 2012-09-26

First available: 2012-09-26

Database: Gale Group New Product Announcements / Plus® (1985 - current)

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## VERIFONE DELIVERS FIRST MAJOR ORDER TO JAPANESE TRANSACTION AUTOMATION MARKET

Publication info: PR Newswire 19 July 1994: p0719SF001.

[ProQuest document link](#)

**Abstract (English):** REDWOOD CITY, Calif., July 19 /PRNewswire/ -- VeriFone, Inc. (Nasdaq: VFIC), a leading worldwide supplier of Transaction Automation system solutions, today announced the initial delivery of more than 1,000 point-of-sale (POS) transaction systems to Daiei Finance Company, a leading Japanese issuer of Visa cards. Called the OMNI(TM) 395 Japan, the VeriFone solution performs credit card authorization and electronic draft capture at the point of sale. Each system consists of a terminal and a printer, both supplied by VeriFone. According to Daiei, VeriFone's OMNI 395 Japan solution will provide Daiei's merchant customers with a cost-effective means of processing credit card transactions.

**Full text:** REDWOOD CITY, Calif., July 19 /PRNewswire/ -- VeriFone, Inc. (Nasdaq: VFIC), a leading worldwide supplier of Transaction Automation system solutions, today announced the initial delivery of more than 1,000 point-of-sale (POS) transaction systems to Daiei Finance Company, a leading Japanese issuer of Visa cards. Called the OMNI(TM) 395 Japan, the VeriFone solution performs credit card authorization and electronic draft capture at the point of sale. Each system consists of a terminal and a printer, both supplied by VeriFone. According to Daiei, VeriFone's OMNI 395 Japan solution will provide Daiei's merchant customers with a cost-effective means of processing credit card transactions. In addition, Daiei says that the OMNI 395 Japan delivers the quality and reliability that Japanese companies demand.

Committed to Japanese Market

In order to better serve the Japanese Transaction Automation market, VeriFone recently established a Japanese subsidiary, Nihon VeriFone K.K. To support VeriFone's business in Japan, the company appointed Memorex Telex Japan Ltd. as its nation-wide distributor.

"VeriFone is committed to Japan and to helping develop this strategically important market," said John A. Hinds, executive vice president of VeriFone. "Working together with Daiei, Visa and other industry leaders, VeriFone will focus on providing complete, cost-effective POS solutions -- systems, software, service and support -- that will bring increased cost savings, security and efficiency to acquirers and merchants throughout the country."

Major Untapped Country Market for Transaction Automation

VeriFone's new POS solution is designed to address the needs of one of the world's largest -- and as yet largely untapped -- markets for Transaction Automation. VeriFone estimates Japan's current installed base of POS transaction systems to be approximately 150,000 units, compared with an installed base of roughly two million systems in the United States. The company believes that market growth in Japan has been restricted in part due to the high cost of the terminals coupled with very high floor limits. According to the Nihon Keizai Shinbun, March 7, 1993, the Japanese government is planning to reduce floor limits by as much as 50% over the next two to three years, which VeriFone believes will fuel sales of POS transaction systems in Japan.

VeriFone's OMNI 395 Japan solution is based on the company's multi-lingual OMNI 390 system, developed originally for the Asia-Pacific region and other countries with non-Roman-alphabet-based languages. The OMNI 395 Japan features a high resolution graphic display that shows prompts, responses and messages in Kanji,

Katakana, and Hiragana characters to ensure ease of use for the operator. The printer prints Katakana characters.

The Company

VeriFone, Inc., based in Redwood City, Calif., is a leading global provider of Transaction Automation solutions used to deliver electronic payment services to various retail segments, as well as the healthcare and government benefits markets. The company's more than 30 facilities -- including regional offices, development centers, and manufacturing and distribution centers -- are located throughout the United States, Europe and Asia. To date, VeriFone has shipped more than 3.6 million Transaction Automation systems, which have been installed in nearly 80 countries. The company's 1993 net revenues totaled \$258.9 million.

NOTE: VeriFone is a registered trademark of VeriFone, Inc. OMNI is a trademark of VeriFone, Inc.

-0- 7/19/94

/CONTACT: David B. Barnes, 415-696-8823, or Beth Pampaloni, 415-598-4598, both of VeriFone/  
(VFIC)

CO: VeriFone Inc. ST: California IN: TLS SU:

TM -- SF001 -- 6745 07/19/94 09:20 EDT

**Business subject:** Contracts; Telecommunications equipment

**Company / organization:** VeriFone; Daiei Finance Co.; VeriFone (Contracts); Daiei Finance Co. (Contracts)

**Identifier (keyword):** Trade, VFIC

**NAICS classification:** 33429: Other Communications Equipment Manufacturing

**Product classification:** 3662190: Communications Eqp NEC

**SIC classification:** 3669: Communications equipment, not elsewhere classified

**Publication title:** PR Newswire

**Pagination:** p0719SF001

**Publication date:** Jul 19, 1994

**Publisher:** PR Newswire Association LLC

**Journal subject:** Business, News, opinion and commentary

**Journal code:** 4PRN

**Source type:** Newswire

**Language of publication:** English

**Document type:** Magazine/Journal

**Source attribution:** Gale Group Trade & Industry, © Publisher specific

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**Date created:** 2012-08-07

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**Database:** Gale Group Trade & Industry Database™ (1976 - current)

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## **Terminal Opportunities Are Being Made In Japan**

**Publication info:** POS News 11.2 (Jul 1, 1994): N/A.

[ProQuest document link](#)

**Abstract (English):** East is meeting West, if not politically or culturally then through another kind of advance: better POS terminals at better prices. The battle for Japanese market share among American POS terminal manufacturers is just beginning, and lucrative markets await those companies able to navigate through national politics and overcome out-of-date existing technologies. Now, U.S. firms are aggressively reaching out. Redwood City, Calif.-based VeriFone Inc. made a major move in the Asia-Pacific region in late May with the announcement it had set up a Tokyo-based subsidiary, Nihon VeriFone K.K., to sell its terminals in Japan. Of most interest to Japanese customers is likely to be VeriFone's new Omni 395, a combined terminal-printer that is based on the Omni 390 but which displays instructions in Japanese.

**Full text:** East is meeting West, if not politically or culturally then through another kind of advance: better POS terminals at better prices. The battle for Japanese market share among American POS terminal manufacturers is just beginning, and lucrative markets await those companies able to navigate through national politics and overcome out-of-date existing technologies. Now, U.S. firms are aggressively reaching out. Redwood City, Calif.-based VeriFone Inc. made a major move in the Asia-Pacific region in late May with the announcement it had set up a Tokyo-based subsidiary, Nihon VeriFone K.K., to sell its terminals in Japan. Of most interest to Japanese customers is likely to be VeriFone's new Omni 395, a combined terminal-printer that is based on the Omni 390 but which displays instructions in Japanese. Japan represents great opportunities for U.S. terminal makers, says Denis A. Calvert, VeriFone's managing director of Asia-Pacific. Japan is the largest new market today with a potential for at least 1.3 million terminals and an installed base of 105,000 to 130,000, he says. "The market is extremely large, extremely aggressive," he says. VeriFone's chief American competitor in the region, Phoenix-based Hypercom Inc., is eyeing Japan just as closely and expects the market to open up to U.S. imports to an unprecedented extent this year. "There's a great deal of demand," says Graeme Collings, president of Hypercom Proprietary Ltd. Japan, the U.S. company's subsidiary. "The market is wide open." The market probably will demand 1.5 million terminals over the next five years, Collings estimates, a significant acceleration over the 110,000 terminals that he estimates have been installed over the last 12 years. Free Trade Several causes are converging to increase the demand for debit and credit terminals. First, the loosening of controls by the powerful Japanese credit card association, which consists of banks, card associations and technology companies, will enable outside firms to modernize a nation with aging terminals that has become antiquated and which are incompatible with those of other nations. Current POS service, Collings says, often results in transaction times of 45 seconds to two minutes. "Everyone that I talk to thinks it's horrendous," he says. "They're slow, they're clumsy--the network's horrendous." Of the 100,000-plus terminals in Japan, 80,000 are slow and old and definitely should be replaced, and these include many outdated Hypercom terminals that were manufactured in Japan in a previous partnership with Omron Systems of America, says George Wallner, Hypercom chairman. "Japan is the latest and the most significant opening," he

says. "The (existing) terminals are expensive, outdated, and the result of a closed market." As the Japanese market opens up to terminal imports, prices will decline and competition will heat up with Hypercom, VeriFone, Omron and an assortment of Asian hardware manufacturers vying for a slice of the pie. Both Hypercom and VeriFone will be able to sell large numbers of terminals in Japan, Wallner says, as a flood of terminals is expected to hit the Japanese market at perhaps half the price of previous, comparable models.

New Incentives Also motivating banks to invest in new terminals is the serious problem of credit card fraud and plans by the government to combat it. Floor limits on electronic authorization of credit cards, which have been as high as \$10,000, now stand at about \$500. They are expected to be cut further by 1997, Calvert says, and this will encourage merchants to process purchases electronically. The Japanese credit card market is one of the most highly saturated in the world, and growth in cards in terms of absolute numbers is unlikely to occur, says James A. Cassin, president of MasterCard International's Singapore-based Asia-Pacific Region. Still, Cassin says the need for terminals will be great because such a small proportion of merchants in the country have terminals. Out of 1.5 million merchants, only 55,000 have personal identification number pad compatible terminals, he estimates. Cassin expects that Japanese merchants will install 30,000 to 50,000 replacement terminals for outdated boxes annually and then eventually will accelerate that pace as merchants without any terminals install them.

**Location:** United States; Japan

**Identifier (keyword):** Trade

**Event classification:** 640: Foreign trade; 240: Marketing procedures

**NAICS classification:** 334119: Other Computer Peripheral Equipment Manufacturing

**Product classification:** 3573283: Point-of-Sale Terminals

**Publication title:** POS News

**Volume:** 11

**Issue:** 2

**Pagination:** N/A

**Publication date:** Jul 1, 1994

**Publisher:** SourceMedia, Inc.

**Journal subject:** Business, Retail industry

**Journal code:** OYLA

**Source type:** Newsletter

**Language of publication:** English

**Document type:** Magazine/Journal

**Source attribution:** Gale PROMT, © Publisher specific

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## VERIFONE ESTABLISHES SUBSIDIARY FOR JAPANESE TRANSACTION AUTOMATION MARKET

Publication info: PR Newswire 31 May 1994: p0531SJ002.

[ProQuest document link](#)

**Abstract (English):** Company Targets Major Untapped Market For Point-Of-Sale Transaction Systems REDWOOD CITY, Calif., May 31 /PRNewswire/ -- VeriFone, Inc. (NASDAQ: VFIC) today announced the establishment of a subsidiary -- Nihon VeriFone K.K. -- to address the Japanese Transaction Automation market. The Tokyo-based subsidiary will provide direct sales, technical support and after-sale service of VeriFone's point-of-sale (POS) transaction systems. To assist in developing and supporting VeriFone's business in Japan, VeriFone has appointed Memorex Telex Japan Ltd. as its distributor. Based in Tokyo, Memorex Telex is one of Japan's leading suppliers of high technology computer systems and peripherals, and offers a full range of services including installation and maintenance. VeriFone has developed a Japanese-language version of its popular OMNI(TM) 390 transaction system called the OMNI 395 Japan.

**Full text:** Company Targets Major Untapped Market For Point-Of-Sale Transaction Systems

REDWOOD CITY, Calif., May 31 /PRNewswire/ -- VeriFone, Inc. (NASDAQ: VFIC) today announced the establishment of a subsidiary -- Nihon VeriFone K.K. -- to address the Japanese Transaction Automation market. The Tokyo-based subsidiary will provide direct sales, technical support and after-sale service of VeriFone's point-of-sale (POS) transaction systems.

To assist in developing and supporting VeriFone's business in Japan, VeriFone has appointed Memorex Telex Japan Ltd. as its distributor. Based in Tokyo, Memorex Telex is one of Japan's leading suppliers of high technology computer systems and peripherals, and offers a full range of services including installation and maintenance.

VeriFone has developed a Japanese-language version of its popular OMNI(TM) 390 transaction system called the OMNI 395 Japan. Consisting of a terminal and a printer, the system is designed for credit card authorization at the point of sale and will be available in Japan in the second quarter of 1994. The OMNI 395 Japan was first demonstrated at the Card Fair exhibition in Tokyo, March 25 through 29.

Major Untapped Country Market

"With some 2.5 million merchants and an installed base of only about 150,000 POS transaction systems, Japan represents a significant untapped market for Transaction Automation," said John A. Hinds, vice president and general manager of VeriFone's International Division. "VeriFone's subsidiary demonstrates our commitment to Japan and to the development of this strategically important market. Working closely with Japan's credit card association, NTTD, and with banks and service providers, we plan to deliver complete, cost-effective POS solutions that will bring increased efficiency and security to consumers and merchants throughout Japan."

According to Hinds, Japanese market growth to date has been restricted in part due to the high cost of POS transaction systems coupled with very high floor limits for electronic credit card authorization. On March 7, 1993, Nihon Keizai Shinbun reported that the Japanese government had given guidance to reduce floor limits by 50 to 70 percent over the next two to three years, which VeriFone believes will fuel sales of POS transaction systems in Japan.

**Designed Especially for the Japanese Market**

VeriFone's OMNI 395 Japan was designed specifically for the needs of the Japanese Transaction Automation market. The system features a high-resolution graphic display that shows prompts, responses and messages in Kanji, Katakana, and Hiragana characters to ensure ease of use for the operator. The printer prints Katakana characters.

**The Company**

VeriFone, Inc., based in Redwood City, Calif., is a leading global provider of Transaction Automation solutions used to deliver payment processing and other transaction services to various retail segments, as well as the healthcare and government benefits markets. The company's more than 30 facilities -- including regional offices, development centers, and manufacturing and distribution centers -- are located throughout the United States, Europe and Asia. To date, VeriFone has shipped more than 3.5 million Transaction Automation systems, which have been installed in more than 70 countries. The company's 1993 net revenues totaled \$258.9 million.

NOTE: VeriFone is a registered trademark of VeriFone, Inc. OMNI is a trademark of VeriFone, Inc.

-0- 5/31/94

/CONTACT: David B. Barnes of VeriFone, 415-696-8823; or Beth Pampaloni of Wilson McHenry Co., 415-592-7600, for VeriFone/

(VFIC)

CO: VeriFone Inc.; Nihon VeriFone K.K. ST: California IN: TLS SU: PDT

TM -- SJ002 -- 1480 05/31/94 09:01 EDT

**Business subject:** Computer peripherals industry -- Foreign operations; Contracts; Foreign operations; POS terminals; Planning

**Company / organization:** VeriFone; Nihon VeriFone K.K.; Memorex Telex Japan Ltd.; VeriFone (Foreign operations); Nihon VeriFone K.K. (Planning); Memorex Telex Japan Ltd. (Contracts)

**Identifier (keyword):** Trade, VFIC

**NAICS classification:** 334119: Other Computer Peripheral Equipment Manufacturing

**Product classification:** 3573283: Point-of-Sale Terminals

**SIC classification:** 3669: Communications equipment, not elsewhere classified; 3575: Computer terminals

**Publication title:** PR Newswire

**Pagination:** p0531SJ002

**Publication date:** May 31, 1994

**Publisher:** PR Newswire Association LLC

**Journal subject:** Business, News, opinion and commentary

**Journal code:** 4PRN

**Source type:** Newswire

**Language of publication:** English

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## THE CHALLENGER:

**Publication info:** CardFAX (May 27, 1993): N/A.

[ProQuest document link](#)

**Abstract (English):** The U.S. terminal market, long dominated by VeriFone Inc. and Hypercom Inc., is getting some competition, CardFax has learned. Newcomer Instafone International plans to market two models of Korean-made terminals within a few months. Armed with a worldwide marketing agreement with international electronics behemoth Goldstar Electric Machinery Co. Ltd. and Koryo Trading Co. of South Korea, Instafone intends to compete with worldwide market leader VeriFone and high-end terminal specialist Hypercom chiefly on price. Instafone, which is headed by former VeriFone manager John J. O'Toole, claims VeriFone terminals sell for 50% more of what it plans to charge on a wholesale level for its products - the model 640, which offers 64K of memory, and the model 1000, which offers 128K of memory.

**Full text:** The U.S. terminal market, long dominated by VeriFone Inc. and Hypercom Inc., is getting some competition, CardFax has learned. Newcomer Instafone International plans to market two models of Korean-made terminals within a few months. Armed with a worldwide marketing agreement with international electronics behemoth Goldstar Electric Machinery Co. Ltd. and Koryo Trading Co. of South Korea, Instafone intends to compete with worldwide market leader VeriFone and high-end terminal specialist Hypercom chiefly on price. Instafone, which is headed by former VeriFone manager John J. O'Toole, claims VeriFone terminals sell for 50% more of what it plans to charge on a wholesale level for its products - the model 640, which offers 64K of memory, and the model 1000, which offers 128K of memory. The terminals will compete with VeriFone's Omni 330 and Omni 380 terminals. The Omni 330 has 32K of memory, while the 380 can be configured with 64K, 128K or 256K. Instafone, which claims its products at least equal the feature functionality and warranties of competing terminals, will target retail merchants, and the time-and-attendance and electronic- benefits transfer markets. Instafone projects sales of \$13 million in its first year.

One merchant banker who requested anonymity says Instafone is in the process of being certified for use by several major networks. In addition, as many as four large independent sales organizations already may have placed orders with Instafone. "If Instafone comes in significantly lower than the Omni and Hypercom, they could be a serious contender," the banker says. Hypercom President and Chief Executive Officer Albert A. Irato is not so certain price alone will provide Instafone with quick share gains. "If they're going to sell on price only, then I find it hard to understand how they're going to penetrate the high end, where you have to have a lot of feature-functionality," says Irato." VeriFone declines to comment about competitors.

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**Identifier (keyword):** Trade

**Publication title:** CardFAX

**Pagination:** N/A

**Publication date:** May 27, 1993

**Publisher:** SourceMedia, Inc.

**Journal subject:** Business, Transportation industry

**Journal code:** OWIC

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**Document type:** Magazine/Journal

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**Updates:** 2012-09-26

**First available:** 2012-09-26

**Database:** Gale Group Newsletter Database™ (1988 - current)

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## The box makers bounce back

**Author:** Lucas, Peter

**Publication info:** Credit Card Management 6.2 (May 1993): 49.

[ProQuest document link](#)

**Abstract (summary):** Credit card terminal manufacturers are experiencing a resurgence in demand, buoyed by several factors, including: 1. growing interest in direct debit, 2. an aging terminal base, and 3. rule changes from

MasterCard International and Visa USA requiring more data per transaction to improve settlement. Vendors also stepped up their marketing for networking products that integrate terminals with personal computer-based cash registers and for other technology. Terminal shipments last year jumped 21.1% to 952,156. Maintaining this growth rate will be closely linked to the ability of acquiring banks to sell higher-end terminals to paper-based merchants and low-volume merchants using authorization-only terminals. With the federal government mandating guidelines for electronic medical-claims processing and the card associations pushing their products harder to physicians and dentists, health care is a ripe market for sales.

**Full text:** After three years of slow growth and nagging questions about market saturation, credit card terminal manufacturers are surging ahead with double-digit gains.

The resurgence is attributable to a combination of factors that are expected to keep sales strong for several years, terminal vendors say. Increased demand in 1992 was buoyed by growing interest in direct debit, an aging terminal base ripe for replacement, and rules changes from MasterCard International and Visa U.S.A. requiring more data per transaction to improve settlement—a move expected to prompt a bonanza of terminal upgrades. Vendors also see potential sales in health care now that the federal government is mandating claims-processing standards.

In addition, vendors stepped up their marketing for networking products that integrate terminals with personal computer-based cash registers and for other new technology, such as portable debit terminals.

With so much changing in the terminal market, vendors are betting that sales growth will remain in the double-digit range for several years. Growth estimates vary. Michael J. Shade, director of marketing for VeriFone Inc., however, argues that since the majority of existing terminals are nearly 7 years old—the typical life span of a terminal—vendors can expect to replace up to 15% of their terminal base annually.

Small wonder vendors are forecasting a bright future. "Merchants are going to pay more attention to retail payments systems," says Albert Irato, president and CEO at Hypercom Inc., which sold 126,000 terminals in 1992, a 23.7% increase. "There is going to be a need for more functionality and integration of products and I think it will help keep sales vigorous for the next four or five years."

#### HELPING HAND

Terminal shipments last year rocketed 21.1% to 952,156, up from 786,000 in 1991, according to POS News. This was welcome news for beleaguered vendors who turned in collectively weak performances the preceding two years. Industry growth totaled 8% in 1991 and just 7% in 1990.

Maintaining this torrid new growth rate, however, will be closely linked to the ability of acquiring banks to sell higher-end terminals to paper-based merchants and low-volume merchants using authorization-only terminals. Help on this front is coming from MasterCard and Visa, which are tying their lowest interchange rates to the merchant's ability to insert additional data at authorization to track a transaction through the settlement process. This requires more sophisticated terminals, but the card associations hope that the new rates will be incentive enough for most Mom & Pop merchants to invest in new terminals. "The moves by the card associations are going to push a lot of low-volume merchants to make terminal upgrades in order to get the lower interchange," says VeriFone's Shade, who adds that VeriFone shipped 560,000 terminals in 1992, a 16.4% increase.

Lower interchange is just one incentive small and mid-size merchants will have to open the door to new POS terminals. The advent of national debit networks Interlink and Maestro U.S.A. is being hailed by terminal vendors as one more reason small merchants will pay closer attention to card-based payment systems. Handling more payment options, such as credit, debit, and electronic benefits transfer, justifies the cost of purchasing the terminal, argues Shade.

#### OVERSEAS LINK

With national debit networks sparking the development of programs in previously virgin markets, small merchants will have a tougher time avoiding card-based retail programs. "It's getting to the point where merchants have to offer some type of card-based payment," says Connie A. Festa, executive vice president for

International Verifact Inc. "Debit is no longer a question of when in the U.S. and Canada and that has a lot of people listening to debit presentations." Toronto-based Verifact benefited handsomely from the rollout of Canada's Interac national debit network in Quebec and Ontario last September. The company shipped 65,400 units in 1992, a 306% leap.

Debit is but one vehicle vendors can leverage to push terminals into new merchant segments. With the federal government mandating guidelines for electronic medical claims processing and the card associations pushing their products harder to physicians and dentists, health care is a ripe market for sales, says Hypercom's Irato. "As the federal government pushes automation, more physicians will embrace electronic payment terminals that can do claims processing," he says.

As card-based payment systems wend their way deeper into the merchant psyche and become a bigger competitor with cash, vendors say they intend to step up their emphasis on integrating stand-alone terminals with PC-based cash registers and low-end electronic cash registers without card-swipe devices. The benefit of integration for the merchant is that cashiers only have to enter data once on one device, explains VeriFone's Shade, instead of once on a cash register and again on a stand-alone box. "There is a massive number of electronic cash registers that are not sophisticated enough to integrate all payment functions," he says. "There will be a strong integration market."

Shade predicts that sales of equipment to integrate free-standing terminals with PC-based cash registers will provide robust sales, well above the less than 10% of total U.S. sales they now account for at VeriFone. VeriFone improved its case for integration products in March with the introduction of Omnihost, a PC-based network platform that links with the host system and supports a variety of terminals and functions, such as credit and debit switching, draft capture, and negative-file authorization. VeriFone plans to market the product overseas, where poor telecommunications hinder the centralized processing so common in the States. But, while integration products may make sense in markets with poor telecommunications networks, some vendors have their doubts about the integration market in the United States. Hypercom's Irato argues that most major merchants with PC-based cash registers have already added at least a card-swipe device to the unit. And he says small merchants are reluctant to invest in new technology unless there is clear-cut financial advantage. "Most merchants want to hang on to technology as long as possible and are not going to rush into making a significant capital investment just to accommodate a new payment system when the old one works fine," says Irato.

What really works these days, says Hypercom, is cost-cutting technology like its plural interface processor program. This product accounted for about half the company's sales in 1992. PIP allows merchants on-line to American Express Co. to send bank card transactions directly to third-party processors, rather than routing them first through AmEx. PIP also allows merchants using third-party processors to avoid fees for AmEx transactions by routing those transactions directly to AmEx. PIP has sold especially well with travel-and-entertainment merchants, such as restaurants.

#### BLESSING IN DISGUISE

Indeed, surging sales are pushing technical innovation at all the vendors. With merchants being required to add more transaction data at the point-of-sale, for example, the demand for larger screens and improved graphics is growing. Market leader VeriFone plunged into the market last month with the introduction of its Omni 390 terminal, which supports up to 2,000 graphic characters and can mix languages on the screen display. International Verifact is testing a hand-held terminal and PIN pad. It hopes this device will make debit cards practical in such places as white-table-cloth restaurants where patrons do not pay at the counter. The terminal, being piloted with processor Buypass Inc., can store up to five transactions before being downloaded for authorization. VeriFone is also developing a portable terminal.

If portable terminals are successful, Festa predicts cellular technology will be a natural outgrowth. "Merchants, such as pizza-delivery and home-repair services, which do business within a local area would be likely

candidates to use these terminals," she says.

Debit, however, is just one part of the sales equation. Vendors stress that no single market segment is likely to carry sales in the near future. That, they say, is a blessing in disguise: Should one segment slump, overall sales will remain strong.

**Subject:** Terminal; Market strategy; Manufacturers; Industrywide conditions; Growth rate; Credit cards; Credit Cards Technology

**Location:** US

**Classification:** 9190: US 8651: Computer industry 8120: Retail banking services 7000: Marketing

**Publication title:** Credit Card Management

**Volume:** 6

**Issue:** 2

**Pagination:** 49

**Number of pages:** 4

**Publication year:** 1993

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**Publication subject:** Business And Economics--Banking And Finance

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## NEW OFFERINGS:

**Publication info:** CardFAX (Apr 26, 1993): N/A.

[ProQuest document link](#)

**Abstract (English):** VeriFone Inc. last week expanded its mid-range terminal line with the introduction of the Omni 390 and Omni 490 terminals. The Omni 390 features split-dialing capability that permits lower-cost access to asynchronous and synchronous networks, a feature that is expected to appeal to restaurants that accept bank cards and American Express cards.

The terminal also can display characters in Chinese, Thai, Korean and Arabic and has expanded graphics capacity. The OMNI 490, which is being marketed to multi-lane merchants, prompts cardholders through each step of the transaction. Kroger Co. plans to roll the terminal out in 81 Kentucky stores by Thanksgiving.

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**Full text:** VeriFone Inc. last week expanded its mid-range terminal line with the introduction of the Omni 390 and Omni 490 terminals. The Omni 390 features split-dialing capability that permits lower-cost access to asynchronous and synchronous networks, a feature that is expected to appeal to restaurants that accept bank cards and American Express cards.

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## VERIFONE: VERIFONE'S OMNI 390 TRANSACTION SYSTEM FEATURES EASY-TO-USE, ATM-STYLE INTERFACE

Publication info: PR Newswire 20 Apr 1993: p0420SJ002.

[ProQuest document link](#)

**Abstract (English):** REDWOOD CITY, Calif., April 20 /PRNewswire/ -- VeriFone Inc. (NASDAQ-NMS: VFIC) today announced the OMNI(TM) 390 transaction system for retail point-of-service (POS) applications. The newest member of VeriFone's OMNI family, the OMNI 390 offers exceptional ease of use in support of applications for electronic credit and debit card authorization, draft capture and settlement. The system features a high-resolution, multi-line display; an automated teller machine (ATM)-style, menu-driven interface; and color-coded function keys. In addition, the OMNI 390 supports split-dialing, which permits merchants to directly access both asynchronous and synchronous payment networks from a single system.

**Full text:** REDWOOD CITY, Calif., April 20 /PRNewswire/ -- VeriFone Inc. (NASDAQ-NMS: VFIC) today announced the OMNI(TM) 390 transaction system for retail point-of-service (POS) applications. The newest member of VeriFone's OMNI family, the OMNI 390 offers exceptional ease of use in support of applications for electronic credit and debit card authorization, draft capture and settlement. The system features a high-resolution, multi-line display; an automated teller machine (ATM)-style, menu-driven interface; and color-coded function keys. In addition, the OMNI 390 supports split-dialing, which permits merchants to directly access both asynchronous and synchronous payment networks from a single system. Merchants can thereby realize faster settlement times and avoid potential surcharges for transaction routing. "As transaction automation systems become increasingly sophisticated and powerful, it is essential that they remain easy to operate," said Roger Bertman, VeriFone's vice president and general manager of Marketing and the Network Systems Division. "Along with its advanced features -- including split-dialing, debit support and electronic draft capture -- the OMNI 390 sets a new standard for ease of use with its friendly display and keypad."

### A New Standard for Ease of Use

Like an ATM, the menu-driven OMNI 390 steps the user through each operation. The product's high-resolution screen can display up to four lines of information: the upper lines can be used to give an instruction or ask a question, while the lower lines can display the response entered by the user. This is particularly helpful in busy retail environments such as restaurants, where cashier activities are subject to continual interruption.

Operator efficiency is further enhanced by the system's eight color-coded function keys. These keys can be configured to perform the most frequently used operations in a single keystroke. With restaurant applications, for example, one function key can be programmed to perform electronic tip adjustment, which expedites server close-out at the end of a shift.

The OMNI 390's high-resolution screen can display graphics, including company logos, and character-based languages such as Chinese, Thai, Korean or Arabic. One of the function keys can be programmed to switch between English and the operator's native language. This feature is especially useful in ethnic cuisine restaurants where language preference can vary widely among employees. The OMNI 390 supports up to 2,000 graphic characters and can display as many as 18 Chinese characters without scrolling.

### Split-Dialing Accelerates Settlement Times, Lowers Transaction Fees

Until recently, merchants who wanted to use a single system and processor for multiple card types needed to pay the processor additional fees to route the transaction to other card networks. The OMNI 390 can eliminate these fees by performing split-dialing, which enables merchants to directly access multiple processors from a single system via both asynchronous and synchronous networks. Thus, merchants can receive payment sooner and avoid surcharges for transaction routing. Applications can be programmed to select protocols and convert message formats on a transaction-by-transaction basis.

### Easy to Develop Software and Customize Applications

The OMNI 390 runs in the TXO(TM) operating environment, which lets programmers create and modify applications using the industry-standard C language. TXO comes with pre-coded modules, which simplify and accelerate application development. Applications developed for the currently available OMNI 380 are easily migrated to the OMNI 390, with only minor modifications to accommodate differences in the display and keypad. With VeriFone's ZONTALK(TM) 2000 application management software, application programs and files can be downloaded over telephone lines to an OMNI 390 system at any remote location.

### Compatibility Preserves Investment in Peripherals

The OMNI 390 is fully compatible with all VeriFone peripherals, including roll and slip printers for receipts and reports, PIN (personal identification number) pads for cardholder verification on debit card transactions, and smart card readers. As a result, users can easily upgrade their transaction systems while preserving their hardware investment.

Connected to a VeriFone printer, the OMNI 390 lets merchants print reports at the end of a shift or the end of a business day. This provides an audit trail that can be compared with the electronic record at closing time, and simplifies such activities as tip reporting.

With 128 kilobytes of random access memory (RAM), the OMNI 390 can store complex applications and the high volume of detailed transaction information that they generate. Memory can be expanded to 256 kilobytes for users with even greater storage requirements.

The OMNI 390 system's dual-track magnetic stripe card reader reads ABA Tracks 1 and 2 or Tracks 2 and 3. It can read both tracks of a card concurrently, and can complete a transaction even if one track of the customer's card is damaged. The system reads data when the card is swiped from either direction. Because the OMNI 390 can read cardholder information on Track 1, merchants can print personalized receipts.

### Price and Availability

The OMNI 390 system is available now. U.S. reseller prices range from \$321 to \$402, depending on quantity and memory options. Retailers should contact their service provider for end-user pricing and financing information.

### The Company

VeriFone Inc., based in Redwood City, is a leading global provider of Transaction Automation solutions used to deliver payment processing and other transaction services to the retail, healthcare and government markets. The company has more than 30 facilities -- including regional offices, development centers, and manufacturing and distribution centers -- located throughout the United States and in or near Frankfurt; London; Madrid; Milan; Paris; Singapore; Sydney; Taipei and Kaohsiung, Taiwan, R.O.C.; and Bangalore, India. To date, VeriFone has shipped more than 2.8-million Transaction Automation systems, which have been installed in over 70 countries. The company's 1992 revenues totaled \$226.1 million. VeriFone was named one of the 200 best small companies by Forbes in 1991 and 1992.

NOTE: VeriFone is a registered trademark of VeriFone Inc. OMNI, TXO and ZONTALK are trademarks of VeriFone Inc.

-0- 4/20/93

/CONTACT: David Barnes of Verifone, 415-696-8823; or Beth Pampaloni of Wilson McHenry, 415-592-7600, for

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## VERIFONE EXPANDS CORE PRODUCT LINE WITH THREE NEW TRANSACTION SYSTEMS

**Publication info:** PR Newswire 26 Apr 1991: 1.

[ProQuest document link](#)

**Abstract (English):** VERIFONE EXPANDS CORE PRODUCT LINE WITH THREE NEW TRANSACTION SYSTEMS  
REDWOOD CITY, Calif., April 26 /PRNewswire/ --Verifone, Inc. (NASDAQ:VFIC) today announced three new transaction systems for the retail payment processing market: the OMNI 480, OMNI 380 and TRANZ 380 products. These new products provide the company's customers with both entry-level and high-end solutions for payment and business applications at the point of service. "VeriFone is committed to expanding the core retail market for Transaction Automation," said Mike Fisher, director of worldwide product marketing at VeriFone. "The incorporation of the OMNI 480, OMNI 380 and TRANZ 380 into the company's basic line of transaction systems gives our customers more options and greater application flexibility. These three systems deliver superior performance and functionality at competitive prices.

**Full text:** VERIFONE EXPANDS CORE PRODUCT LINE WITH THREE NEW TRANSACTION SYSTEMS

REDWOOD CITY, Calif., April 26 /PRNewswire/ --Verifone, Inc. (NASDAQ:VFIC) today announced three new transaction systems for the retail payment processing market: the OMNI 480, OMNI 380 and TRANZ 380 products. These new products provide the company's customers with both entry-level and high-end solutions for payment and business applications at the point of service.

"VeriFone is committed to expanding the core retail market for Transaction Automation," said Mike Fisher, director of worldwide product marketing at VeriFone. "The incorporation of the OMNI 480, OMNI 380 and TRANZ 380 into the company's basic line of transaction systems gives our customers more options and greater application flexibility. These three systems deliver superior performance and functionality at competitive prices. In addition, they offer our customers the ability to move easily from basic payment processing to more sophisticated information management programs."

OMNI 480

The OMNI 480 is at the high end of the OMNI family of systems, which supports synchronous and asynchronous communications and industry-standard programming languages. This system handles basic payment processing as well as sophisticated information management applications, including inventory control and price lookup.

OMNI 380

The OMNI 380 serves market requirements between the low-end OMNI 330 and high-end OMNI 480 products. In addition, it provides a path for the upward migration of applications within the OMNI family. The OMNI 380 supports complex business applications, such as tip reporting, and the storage and transfer of large transaction batches.

TRANZ 380

The TRANZ 380 can automate basic business management programs, such as employee time and attendance, in addition to payment processing.

Providing program compatibility with the popular TRANZ 330, the system features a faster processor, expanded memory options and a dual-track magnetic-striped card reader. The TRANZ family of products also includes the TRANZ 340 and TRANZ 420 transaction systems, as

well as TRANZ 330pnc and TRANZ 340pnc payment network controllers.

More than 450,000 TRANZ systems are currently installed worldwide.

**Price and Availability**

Prices and availability for U.S. customers follow. U.S. reseller prices depend on quantities and memory options selected.

TRANZ 380 -- \$285 to \$360. Currently available.

OMNI 380 -- \$315 to \$400. Available for shipment in June 1991.

OMNI 480 -- \$380 to \$1,000. Available for shipment during the third quarter of 1991.

**The Company**

Verifone Inc., based in Redwood City, is a leading supplier of Transaction Automation systems used to deliver payment processing and other financial services to the retail and petroleum industries worldwide. In addition, Verifone is developing new market segments for Transaction Automation, such as vending and food service, fast food, health care and government. The company has more than 25 offices located throughout the United States and in London; Paris; Madrid; Singapore; Sydney; Taipei and Kaohsiung, Taiwan; and Bangalore, India. VeriFone has shipped more than 1.7 million systems to date.

CONTACT: Tod Bottari of VeriFone, 415-598-5570; or Doug Molitor, of Regis Mctenna, 415-354-4495, for VeriFone

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### **VeriFone introduces first SDLC product**

**Publication info:** PR Newswire 18 Sep 1990: 0918SJ007.

[ProQuest document link](#)

**Abstract (English):** VERIFONE INTRODUCES FIRST SDLC PRODUCT

NEW YORK, Sept. 18 /PRNewswire/ -- VeriFone Inc. (NASDAQ: VFIC) announced today the OMNI 330, its first Transaction Automation system with Synchronous Data Link Control (SDLC) as well as asynchronous networking capabilities. Introduced here at the American Bankers Association (ABA) National Bankcard Convention, the system provides a fast, low-cost way to authorize and settle credit and debit card transactions, and to guarantee checks. The OMNI 330-which complements VeriFone's best-selling asynchronous system, the TRANZ 330-can also run applications for electronic benefits transfer, time and attendance, and other value-added services beyond traditional payment processing.

The OMNI 330 supports not only SDLC, but also high-performance, bit- mapped transaction message formats based on the International Standards Organization (ISO) 8583 standard for financial transactions and

**Full text:** VERIFONE INTRODUCES FIRST SDLC PRODUCT

NEW YORK, Sept. 18 /PRNewswire/ -- VeriFone Inc. (NASDAQ: VFIC) announced today the OMNI 330, its first Transaction Automation system with Synchronous Data Link Control (SDLC) as well as asynchronous networking capabilities. Introduced here at the American Bankers Association (ABA) National Bankcard Convention, the system provides a fast, low-cost way to authorize and settle credit and debit card transactions, and to guarantee checks. The OMNI 330-which complements VeriFone's best-selling asynchronous system, the TRANZ 330-can also run applications for electronic benefits transfer, time and attendance, and other value-added services beyond traditional payment processing.

The OMNI 330 supports not only SDLC, but also high-performance, bit- mapped transaction message formats based on the International Standards Organization (ISO) 8583 standard for financial transactions and the American National Standards Institute (ANSI) 9.15 standard for terminal- to-host connections. Flexibility for VeriFone Customers

"The OMNI 330 demonstrates our support of open systems and open network architecture," said Mike Fisher, director of product marketing at VeriFone. "Asynchronous communications continue to serve the networking needs of the majority of the core payment processing market, and we will continue to support this mode of

communications fully, throughout our product line. However, the Transaction Automation industry is taking on new dimensions of complexity and sophistication. Applications today show a widening range of message characteristics and connectivity requirements. As a result, we see SLDC co-existing with asynchronous protocols as an emerging standard for the Transaction Automation industry."

Asynchronous communications are most effective for short, character-based messages under normal transmission conditions and for connectivity among different networks. Synchronous communications are optimized for long messages in a closed network environment. Under less than ideal transmission conditions, synchronous protocols can also provide high-performance error detection. Co-Existing Communications Standards

Since the OMNI 330 supports both asynchronous and synchronous protocols, it can easily be integrated into existing on-line transaction processing networks using either protocol or a mix of the two. According to Fisher, the support of both protocols will not only serve to protect the existing investments of VeriFone customers, but also enable a smooth, economical transition from asynchronous to synchronous networks for Verifone customers that choose this direction.

The OMNI 330 supports the traditional character-based message formats in addition to the new generation of bit-mapped message formats, such as the ISO 8583 and ANSI 9.15 standards. The synchronous and asynchronous protocol options can be selected on a per-transaction basis through application programming. As a result, the OMNI 330 provides a universal communications interface that effectively bridges the asynchronous environment of Transaction Automation today with the synchronous/asynchronous environment of the 1990s.

#### Key Features

The OMNI 330 offers a number of features that will allow VeriFone customers to take full advantage of the reliability of synchronous communications and the flexibility of bit-mapped message formats. These features include transaction reversal, which allows instantaneous transaction denial for stolen or invalid cards; shadow draft capture, which provides efficient settlement of daily batch transactions; terminal statistics, which support network up-time; and remote systems administration and troubleshooting capabilities.

Other key attributes of the OMNI 330 system include:

- ABA Track 1 or Track 2 card reading
- Small footprint -- 6 by 5.6 inches
- Easy-to-read 16-character display
- 32K of random access memory
- Built-in 300/1200-baud modem
- Support of VeriFone printers, PIN pad security devices and bar-code wand.

In addition, the OMNI 330 supports VeriFone's TransACTION Express Option (TXO) operating system and development environment. Designed especially for Transaction Automation, TXO features standard programming languages that will enable transaction service providers to accelerate their development of new applications. TXO will also allow seamless migration of applications among OMNI 330 and other VeriFone system platforms that support it. Price and Availability

The OMNI 330 will begin shipping to customers in the United States in the fourth quarter of 1990. U.S. reseller prices range from \$278 to \$373, depending on quality. The Company

VeriFone Inc., based in Redwood City, Calif., is a leading supplier of Transaction Automation systems used to deliver payment processing and other financial services to the retail and petroleum industries worldwide. In addition, VeriFone is developing new market segments for Transaction Automation, such as fast food, health care and government. The company has 30 offices located throughout North America and in London; Paris; Madrid; the Hague; Sydney; Taipei; Singapore; and Bangalore, India. VeriFone has shipped more than 1.5 million Transaction Automation systems to date.

-0- 9/18/90

/CONTACT: Tod Bottari of VeriFone, 415-598-5570; or Doug Molitor of Regis McKenna, 415-354-4495, for VeriFone/

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