

VIRTUAL TERMINAL PAYMENT PROCESSING

Submitting Electronic Checks and Credit Card Transactions Over the Internet

Accept credit cards or electronic checks without the cost – or hassle – of owning a point-of-sale terminal! Virtual terminal payment processing for checks and credit cards lets you process payments on the Internet – using just your computer and a basic Internet connection.



Highlights

- Very easy to use and low-cost.
- Instant processing.
- Full on-line reporting of transactions, including summary and detailed information (see reverse).
- Fast deposit of funds to your account – usually within 24 – 48 hours.
- Secure. Uses your PIN and SSL encryption.

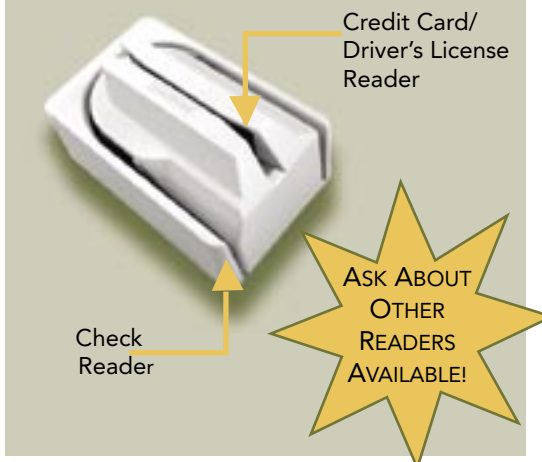
For Credit Cards

- Accept Visa, MasterCard, American Express or Discover cards.
- Process all types of transactions – authorizations, authorizations with deposits, credits, etc.
- Fraud protection with Address Verification Service and security codes.
- Key in credit card data or swipe through optional card reader.

For Checks

- Automated Clearing House® (ACH) debit transactions (electronic checks) for mail order (ARC), telephone order (TEL), Internet (WEB) or retail businesses (POP).
- Paper checks can be verified and deposited at your bank, if desired.
- All transactions verified by our National Check Network® (NCN®), to prevent acceptance of potentially bad checks.
- Key in check data or swipe through optional check reader or imager.
- Bank routing information validated before processing.
- Automatic re-initiation for NSF or UCF items (optional). Can be timed to paydays to maximize collection.

Optional Unit Will Scan Checks and Swipe Cards!



CORPORATE CARDS

Credit Cards

PAYMENT PROCESSING

E-commerce

DEBIT

Check Collections

CUSTOMER SUPPORT

ON-LINE MERCHANT ACTIVITY

REPORTING

Merchant Services VERIFICATION on-line reporting

Streamlined Accounting and Management of On-line Payments

Real-time reporting is available on-line through MERCHANTAMERICA, letting you easily reconcile your bank deposits, track collections of NSF electronic checks, locate invalid credit card numbers, etc.

ECHO Transaction Review
123-4567890

ID	Date/Time	TI	Account Number	Exp #1	Amount	SA	Auth/Type	Order Number
00000001	06/15/2004 09:45:00	00	XXXXXXXXXXXXXXXXXXXX	1234	25.00	0	TRUST	0000-00000-0000
00000002	06/15/2004 09:45:00	00	XXXXXXXXXXXXXXXXXXXX	1234	00.00	0	TRUST	0000-00000-0000
00000003	06/15/2004 11:00:00	00	XXXXXXXXXXXXXXXXXXXX	1234	1.00	0	TRUST	0000-00000-0000
00000004	06/15/2004 11:00:00	00	XXXXXXXXXXXXXXXXXXXX	1234	1.00	0	TRUST	0000-00000-0000

Transaction Totals					
	Total	Approved	Declined	Pending	Cancelled
Deposits	4	4	0	0	0
Checks	0	0	0	0	0
Authorizations	0	0	0	0	0
Authorizations w/Offline	0	0	0	0	0
AVS Only	0	0	0	0	0
System Checks	0	0	0	0	0

Total your credit card transactions by day, week or month!

A variety of check payment search options is available.

ECHO Report Selection
Merchant Log In

REPORT SELECTION MENU

List Checks From: 7-13-2004 To: 7-13-2004

Select Checks By: These Date of Initiation These Current Status

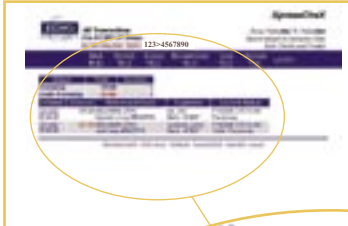
SEARCH FOR A SPECIFIC ITEM

Search for Checks By: And: Or:

REPORT TYPE

- All Checks
- To Do Processed
- Voided/Not
- Unable to Initiate Processing
- Returned/Failed
- Included
- All Deposits
- 1st Presentation
- 2nd Presentation
- 3rd Presentation
- 1st Presentation Returned
- 2nd Presentation Returned
- 3rd Presentation Returned
- Adminstrator Returns
- Converted to Paper Draft
- Released Checks by Return Date
- Declined at the Point of Sale
- Return Analysis
- Only First Presentments/Returns
- All Presentments/Returns

On-line reporting gives you complete status information.



ECHO ONLINE TEST [123-3713632]

Amount	Reference/Check	Customer	Current Status
\$15.00	0002-00564-27916	last, first	7/14/2004 2:15:16 AM Processing
(\$1.00)	0002-00564-27915	mcdowell, jackie	7/14/2004 2:15:16 AM Credit Processing

Call your representative for more information today!