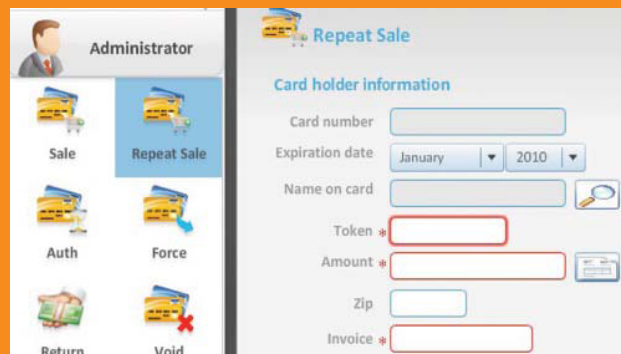


Billing Efficiency And Payment Collection Solutions to Improve EBITDA.

Solutions improve operational efficiencies and reduce PCI Compliance scope.



How will it impact your sales and client retention if you offer clients a solution to collect payments instead of just paying for yours? Regardless of how or where your clients accept payments now, CenPOS is an easy sale, and revenue generator for you, too.

Here are 5 things we do to protect their business AND improve profits:

- 1** We can't change interchange rates, the bulk of non-negotiable credit card processing fees, but we can **improve qualifying for lower rates with automated interchange optimization.**
- 2** Tokenization **eliminates the risks associated with storing credit card data on faxed approval forms**, in file drawers, software, and everywhere else for **improved Payment Card Industry (PCI) Compliance.** Drastically **reduce staff time** to process transactions for repeat "card not present" customers, especially for variable amount billing.
- 3** **Increase successful charges on recurring billing.** Block prepaid cards, a major problem for recurring billing, add multiple cards for a customer contract, set the order for charge attempts, and the frequency of attempts for failed transactions. Automatically send receipts, card expiration notices, and future pending charges.
- 4** Improve **back office efficiency** by accepting payments from any source — phone, web, mobile, lockbox, retail- with one reporting module for all.
- 5** **Dynamic real-time treasury reports** including cashflow, future card expirations, and failed payment attempts. Eliminate manual end of month report creation.

Regardless of who your processor is, or what software or hardware you're using, we **GUARANTEE** you cannot do all of these now.

Not only can we do these FIVE things better, we can do FIFTY more.

Why do I need hosted payment processing?

Logic switch eliminates issues that cause higher credit card processing costs, including human error and hardware/software limitations. Dynamically route deposits exactly where you want.

- Flexible, scalable, hierarchy with real-time data and dynamic reporting, to see payment data in the format and groups you need.
- Reduces internal and external fraud risk.
- Single reporting module for all payments sources.

How quickly can I implement?

How quickly do you need it? From initial consultation to processing, you can be live within days. Users can process orders within minutes of viewing 15-30 second video

FREE 14 DAY TRIAL WITH ALL FEATURES included.

Works with your existing credit card processor so you can validate the difference!

WARNING: If you've been with your current vendor for more than three years, your company is especially vulnerable to potentially overpaying interchange fees.

CAPABILITIES

HOSTED PAYMENT PLATFORM

No software to install. Process from anywhere. Certified with major payment processors.

SOFTWARE INTEGRATION

Simple API available for integration into accounting, CRM, web and other systems.

PAYMENT TYPE COMPATIBILITY

Credit, debit, ACH, check, check guarantee, gift/loyalty, EBT.

CARD PRESENT REQUIREMENTS

Computer, iPad or smartphone with high speed internet, web browser. Choose from signature capture terminal for access to all features or card reader with reduced features.

CARD NOT PRESENT REQUIREMENTS *(mail, phone, fax, ecommerce)*

Any device with high speed internet and web browser.

ONLINE PAYMENTS

I-frame HTML code for accepting bill payments on your web site can be ready in just minutes. Flash required. Html 5 will be supported in future.

MOBILE PAYMENTS

iPhone, iTouch, iPad, Droid with retail swipe.

PCI COMPLIANCE

Merchants never store card data. Redundant PCI DSS and SAS 70 compliant centralized data centers.

BENEFITS SHORT LIST

- Least cost routing: Each card type is processed via lowest cost method.
- On-line, real-time reporting and reconciliation: Essential data using user-defined criteria. Allows for multiple acquirers based on business objectives and agreements.
- Electronic signature capture: fast, efficient transaction retrievals on demand.
- CenPOS customers with signature capture terminals average > 75% pin debit conversion vs. signature debit, lowering risk and cost.
- On-line, real-time transaction research: Eliminate storing paper receipts while substantially reducing the amount of time required to process transaction research. 7 years data storage.
- Optimization of human resources: Provides an easy platform to help mitigate fraud by quickly identifying potential areas of risk. Identify in real time which employees are performing throughout the day and when your peak customer activity is.
- Advanced user management: Micro manage user access to all functions.
- Advanced fraud protection: Vary fraud controls based on associated risk of the transaction, and the user; set automated alerts by user and risk.
- Incent customers to use lower cost cards with automated discounts

INTEGRATED SERVICES

- Debit card processing: PIN
- Check processing: o Check guarantee o eCheck
- Gift and reward card solution
- Automated Clearing House Origination

PRICING per transaction, call for a quote

For more information or to schedule a demo, contact Christine Speedy.

Direct:
954-942-0483
cspeedy@cenpos.com

www.cenpos.com

twitter.com/3dmerchant
3Dmerchant.com/blog