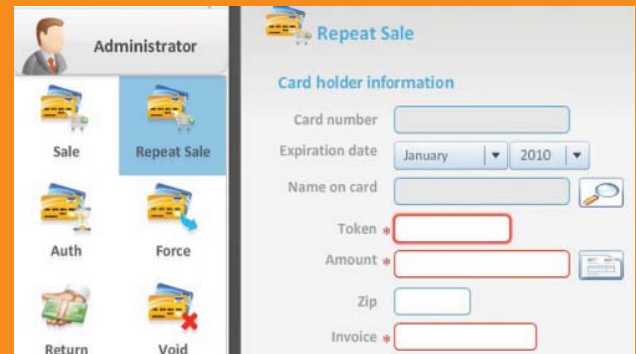


One Platform For All Your Payments – Credit, Debit, Checks, ACH and More – Improves Your Bottom Line.

Reduce fees, control fraud risk, and improve operational efficiencies.



Most people are under the misconception that the fees charged by card issuers (interchange fees) are fixed and non-negotiable. The fact is that while rates are fixed, over all **acceptance cost can be greatly reduced by optimizing interchange and by least cost routing every transaction.** These are two core features of our revolutionary, innovative platform.

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

- 1** We can't change interchange rates, the bulk of your non-negotiable credit card processing fees, but we can **improve your 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.

Electronic Bill Presentment & Payment Improves Cash Flow & Profits.

Reduce float time from invoice date to payment, reduce cost to deliver invoices and improve operational efficiencies.

Self service access to invoice information and payment reduces invoice disputes, incoming calls, and statement reprinting. Here are 5 reasons why our solution is the best on the market to improve your profits and cashflow:

- 1 Customers can make payment from the email, without logging into a secondary web site, which they probably can't remember their login information for anyway.
- 2 Tokenization **eliminates the risks associated with storing credit card data.** Your regular customers can now make payment with their secure token ID via EBP&P.
- 3 **Prevent internal and external theft.** Reduce risks associated with credit card information taken over the phone and via mail.
- 4 Improve **back office efficiency** by accepting payments from any source — phone, web, mobile, retail- and of any type - echeck, Credit card and debit card- with one reporting module for all.
- 5 **Dynamic real-time treasury reports** including cashflow, pending invoices, paid invoices, interchange optimization, and cashier efficiency. Eliminate manual 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.

Date: 14 Jun 2011 15:03:32 -0400
To: Christine Speedy <cspeedy@3dmerchant.com>
Subject: Service Invoice :# 308

Customer Information

	Customer Name: <input type="text"/>
	Email Address: <input type="text" value="cspeedy@3dmerchant.com"/>

Invoice Information

	Invoice Number: <input type="text" value="308"/>
	SubTotal: <input type="text" value="10.79"/> \$
	Tax: <input type="text" value="00.04"/> \$
	Total: <input type="text" value="10.83"/> \$

[Pay Now](#)

How does it work?

PDF invoice is attached to email. The Payment object (image above) is prefilled in the body of the email.

The merchant is notified of payment and the customer receives an email receipt.

Payment object is NEVER on merchant servers to ensure PCI Compliance.

How much does it cost?

According to a 2010 study, the average cost from start to finish to collect an invoice payment due is \$13.58. Our solution costs a small fraction of that.

FREE TRIAL WITH ALL FEATURES included.

Works with your existing credit card processor.

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CAPABILITIES

HOSTED PAYMENT PLATFORM

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

SOFTWARE INTEGRATION

Microsoft RMS or 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 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)*

Computer 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.

MOBILE PAYMENTS

iPhone, iTouch, iPad, Droid with retail swipe or key enter.

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, no coincidence matching IRS requirements.
- 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 and signature
- Check processing: o Check guarantee o eCheck
- Gift and reward card solution
- Automated Clearing House Origination

PRICING

Per quote based on transaction/business volume.



Single reporting dashboard with key metrics from all your payment sources.

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

Corporate:

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3Dmerchant.com/blog