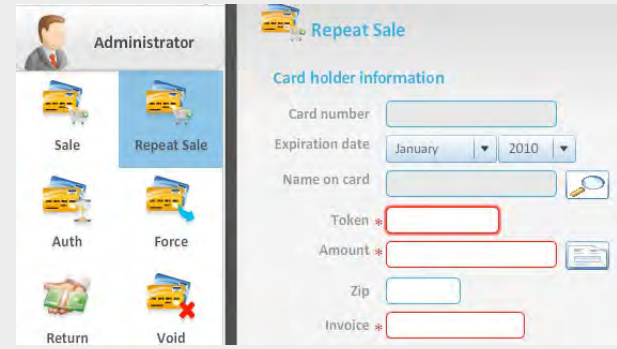


PAYMENT PROCESSING TECHNOLOGY

UNIVERSAL HOSTED PAYMENT PLATFORM



If you could negotiate your credit card processing fees to Zero, how much would you pay a month?

Probably a bundle, because over 95% of your fees are non-negotiable.

They're set by the card associations and there's nothing you can do about it. Right?

Wrong! There are rules within rules about how to qualify for each rate, creating 100's of rates. They are fluid and changing, yet merchants have dumb equipment that's programmed one time to collect just enough information to process a transaction and, if they're lucky, include basic fraud prevention and commercial card data collection prompts. It's virtually impossible for a business to control credit card processing costs this way.

The solution is an **Intelligent Transaction Engine**, allowing each card type to be processed in the least costly manner. It automatically identifies credit vs. debit cards as well as different credit card types, i.e, personal vs commercial cards, and then sends the necessary data to qualify that transaction for the lowest cost possible. It eliminates costly human errors. Since other solutions cannot identify the card-issuing bank to determine what elements are needed to process efficiently, this is truly unique.

Unique benefits for moving and relocation industry:

* How often are your good faith estimates exactly the same as the final bill? When an authorization amount and capture amount are different, it automatically costs more. Our engine resolves this, saving you up to .7% in interchange fee downgrades.

* For commercial accounts, eliminate repetitive steps to charge the same account over and over again. Create billing contracts and enter card data one time only. Add multiple cards and multiple contracts. To charge enter a Token ID, amount, and an invoice number, and the receipt is automatically emailed to your client.

Will this hosted payment processing technology improve your EBITDA?

Does your business accept credit cards over the phone?

Do you get an initial authorization, and then charge later? Is the amount you charge different than the initial auth?

Do you have accounts that you bill over and over again?

Do you have multiple business units?

If you answered yes or sometimes to any of these questions, the answer is YES. Nearly EVERY business just like yours who saw a demo, also implemented our platform.

Why do you need hosted payment processing?

- Eliminates issues that cause higher credit card processing costs, including human error and equipment set-up.
- 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.

How to Get Started?

Contact Christine Speedy
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cspeedy@3dmerchant.com

HOSTED PAYMENT PLATFORM

No software to install, other than a driver for retail POS solutions.

PROCESSOR INTEGRATION

Certified with the majority of the payment processors in the industry. You can keep your existing processor.

SOFTWARE INTEGRATION

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

CARD PRESENT TRANSACTIONS: Computer with high speed internet, web browser, and signature capture terminal for access to all features. Other options with reduced features available. Mobile Payments supported.

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.

PCI COMPLIANCE

Certified PCI Compliant. Merchants never store card data.

BENEFITS SHORT LIST

- * Least cost routing: Ensures you that each card type is processed in the least cost method.
- * On-Line, real-time reporting: Up to the minute information on your business, showing transaction data using user defined criteria. Allows for multiple acquirers based on business objectives and agreements.
- * Electronic signature capture: Helps reduce costs and allows for fast and efficient transaction retrievals.
- * Substantially reduces charge backs through electronic transaction researching engine.
- * Automatic debit card recognition allows user to process the transaction through least cost routing.
- * On-line real-time transaction research: Eliminates the need to store paper receipts while substantially reducing the amount of time required to process transaction research.
- * Optimization of human resources: Provides an easy platform to help mitigate fraud by quickly identifying potential areas of risk.
- * Host based centralized processing/mobility: Allows users to set up and process transactions from anywhere.

OTHER SERVICES AVAILABLE

Credit card processing

- * Debit card processing: Including PIN and PINless option
- * Check processing
 - o Check guarantee
 - o Check21
 - o eCheck
- * Gift and reward card solution
- * Reporting and Reconciliation
- * Automated Clearing House Origination

Mobile Payments

PRICING

Per quote based on transaction/ business volume. We close nearly all sales inquiries because customers strongly recognize the ROI value. Zero or minimal upfront cost.

For more information or to schedule a demo:

954-942-0483

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