

# 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:   
Email Address:

## Invoice Information

 Invoice Number:   
SubTotal:  \$  
Tax:  \$  
Total:  \$

[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.

**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

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 with retail swipe. (Blackberry key enter only; swipe soon.)

### 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 & PINless
- Check processing: o Check guarantee o eCheck
- Gift and reward card solution
- Automated Clearing House Origination

### PRICING

Per quote based on transaction/business volume.



Electronic Bill  
Presentment is  
here!

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

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