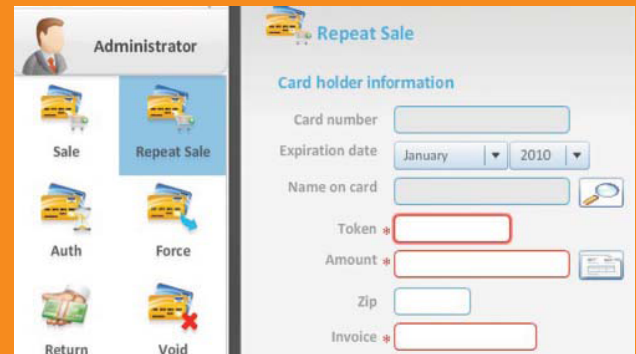


# Billing Efficiency And Payment Collection Solutions to Improve EBITDA.

**Credit, Debit, Checks, ACH, RDC and More.**  
Solutions improve operational efficiencies  
and reduce PCI Compliance scope.



How much time and money do you and your staff spend on collecting payments, processing payments, and preparing financial reports? How would it impact financial staff if procedures were automated?

Here are 5 things we do to protect 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, saving you .50%-1.05%/transaction.**
- 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; save 22-42 key strokes per transaction.
- 3** **Increase successful charges on recurring billing.** Add multiple cards or methods 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 42 more.**

## Why do I need hosted payment processing?

It's virtually impossible to manage qualifying for the lowest interchange rates, the bulk of credit card processing fees, with desktop terminals, and even other payment gateways.

- Flexible, scalable, hierarchy with real-time data and dynamic reporting, to see payment data in the format and groups you need.
- Mitigate 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 videos.

**FREE VIRTUAL TERMINAL**  
**FREE RECURRING BILLING**  
**FREE MOBILE APP**

Works with your existing credit card & check processors

**WARNING:** If you've been with your current vendor for more than three years, your company is especially vulnerable to non-qualified interchange rates.

## CAPABILITIES

### HOSTED PAYMENT PLATFORM

No software to install. Process from anywhere by logging in to a secure web page. Certified with all major payment processors. Payment Gateway & virtual terminal included.

### SOFTWARE INTEGRATION

Simple API available for integration into accounting, CRM, ERP, web systems, including Infor, CDK (ADP Automotive), SAP, Microsoft, OpenBravo, Magento, PrestaShop, and others.

### PAYMENT TYPE COMPATIBILITY

Credit, debit, ACH, check, check guarantee, remote deposit capture gift/loyalty, wire, Apple Pay, Google Wallet.

### CARD PRESENT REQUIREMENTS

Computer, iPad, smartphone or mobile device with high speed internet, web browser. Choose from multilane signature capture terminals to card readers (some features not available with basic card reader.)

**CARD NOT PRESENT REQUIREMENTS** (*mail, phone, fax, ecommerce, EBPP, kiosk*) 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, or use our hosted pay page. Flash or Html 5 options.

### 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**

### SPOTLIGHT:

- LEVEL III Data Supported all sales channels
- EMV and Cardholder Authentication solutions

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

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