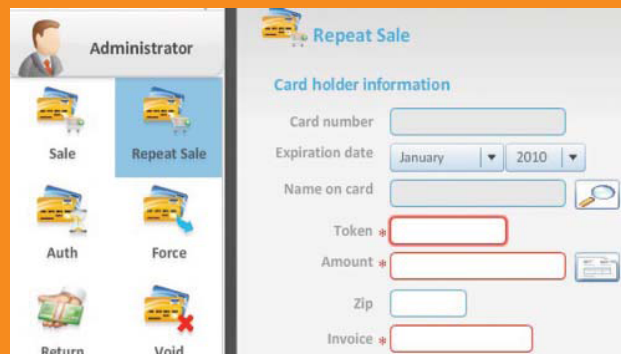


LEGAL AND PROFESSIONAL SERVICES

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 does staff spend on collecting payments, processing payments, and preparing financial reports?
How would it impact staff if procedures were automated and data could be securely accessed from anywhere?

Here are 5 things we do to protect your firm 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 up to 50% on merchant fees.**
- 2** Replace sensitive payment information with random alpha-numeric characters (tokens). Eliminate exposed card data from fax credit card authorization forms, file drawers, software, and everywhere else to mitigate the risks associated with storing credit card data and improve mandatory Payment Card Industry Data Security Standards (PCI-DSS)
- 3** All firms choose either the secure **online pay page** or **electronic bill presentment & payment (EBPP)** to offer 24 hour, self-serve payments, proven to improve cash flow. Clients can securely store and manage payment methods, plus receive automated reminders for expirations and receipts.
- 4** Drastically improve collections efficiencies - automate scheduled payments- any amounts, any schedule, any payment type (ACH and credit/debit cards.).
- 5** **Dynamic real-time treasury reports** including cashflow , future card expirations, failed payment attempts.

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

What inefficiencies would you improve?

Why do I need hosted payment processing?

Eliminate 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 a few 15-60 second videos.

FREE VIRTUAL TERMINAL
FREE ONLINE PAY PAGE
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, ADP Automotive, OpenBravo, Magento, PrestaShop, Microsoft RMS, 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 3D Secure certified

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

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