

Electronic Bill Presentment Payment (EBPP) / Electronic Invoice Presentment Payment (EIPP)

Critical business to business credit card processing technology features for mid-market. Christine Speedy, 3dmerchant.com

3Delta Systems	BillTrust	CenPOS	Comments	
INTERCHANGE MANAGEMENT				
Interchange optimization	no	no	yes	While companies focus on negotiating the discount rate, over 95% of your what you pay is interchange fees, therefore, managing interchange rate qualification is critical to controlling costs. Manufacturers and distributors can save as much as 40 basis points by focusing on this area. The complexity requires a technology solution and CenPOS delivers measureable results; ROI is often instant.
level 3 data supported online payments	yes- required on every transaction unless level 3 is turned off	yes	yes	CenPOS provides multiple ways to ease burden of supplying Level 3 data, including ability to save templates for different customers, significantly reducing workload for merchant entered transactions. Level 3 data must be supplied by merchant, not software, but many other other solutions send dummy data, even if you enter your own. Ask your provider if they enhance or replace the data you submit, with their own formatted data. To avoid liability of fees and fines, do not use any solution that sends altered or enhanced level 3 data.
level 3 data supported retail payments	no	n/a	yes	
EIPP	yes	yes	yes	
requires customer login to pay a bill	yes	yes	no	Logins create friction, including reducing the ability for a customer to 'pass' the bill on to someone else to pay it. CenPOS makes it easy to pay a bill, with additional security protocols to view invoice history.
delivery methods	email, ??	email, fax, mail	email, fax, SMS/text	Delivery to smart devices is not only efficient in a mobile world, but also creates a uniqu trail of evidence in the event of a future dispute.
MULTI-CHANNEL / OMNICHANNEL				
retail card swipe	yes	no	yes	CenPOS was developed from ground up as a multi-channel solution, creating many efficiencies.
signature capture with EMV	no	no	yes	
ecommerce	yes	no	yes	
online payments	yes	?	yes	
mobile app	not sure	no	yes	
kiosk	no	no	yes	
REPORTING				
stored data	1 year online access; 2 years archived	pay per length of time stored- most choose 2 years	7 years online access	CenPOS merchants can research transactions from the virtual terminal regardless of source.
OTHER				
integrates with ERP's	yes		yes	
tokens / tokenization	yes		yes	
virtual terminal	yes	?	yes	
recurring billing			yes	CenPOS supports recurring, installment, variable installment
START UP COST	\$1000's	\$1000's	easy	CenPOS has minimal set-up fee; ready to use within days; month to month service
Disclaimer: All 3Delta and BillTrust information was obtained from their web sites, except 'start up costs', which came from other sources.				
Christine is an authorized reseller of CenPOS and 3Delta services				