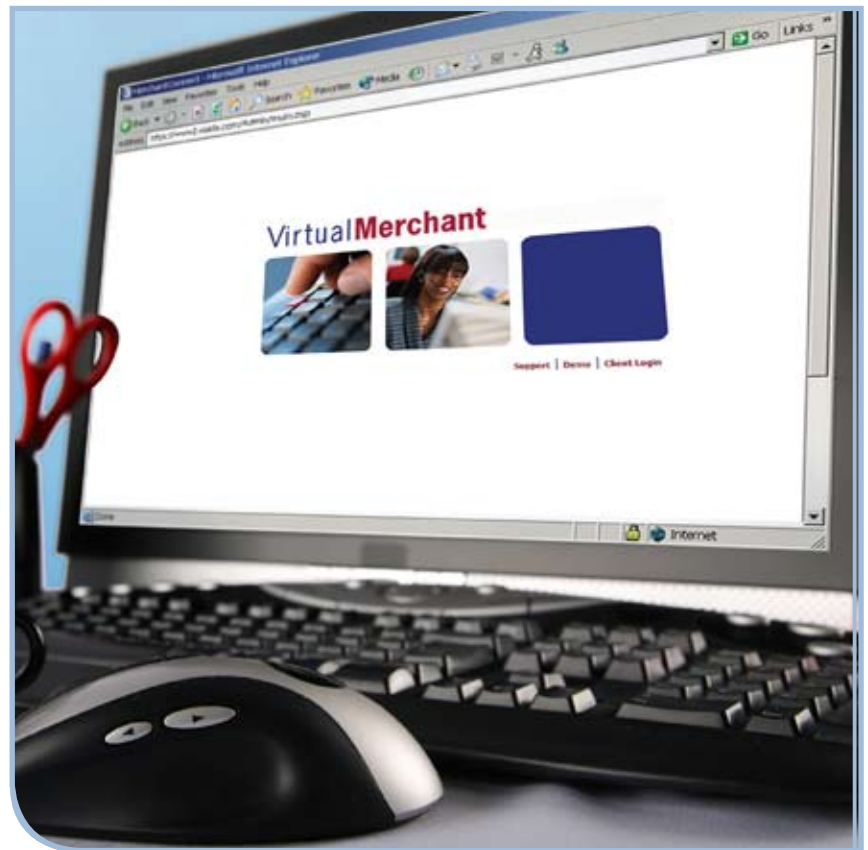


VirtualMerchant

Complete Hosted Payment Solution



Turns Any Web-Browser
Into a Cost-effective
Payment Terminal



Benefits at a Glance

- Processes a full array of payment types – credit, PIN-based debit, electronic benefits transfer (EBT), electronic check and gift card
- Supports all payment environments including retail face-to-face, mail order, telephone order and e-commerce
- Accommodates up to 5,000 user and merchant numbers to grow with you as your business grows

Now, if you have a computer, you can take payments – quickly and securely, anywhere, any time – without a major investment of money or effort.

Elavon's VirtualMerchant is a complete hosted payment solution that instantly transforms your PCs into "virtual" payment terminals. Accept a full range of payment types – from credit and debit cards to electronic checks and gift cards. Process transactions in physical face-to-face, mail order/telephone order, or e-commerce environments. Easily handle recurring and installment payments. And reduce your risk and compliance headaches by letting Elavon protect your financial data and ensure you're in compliance with the latest industry security standards and regulations.

Best of all, VirtualMerchant is designed to accommodate organizations of any size in any business segment.



VirtualMerchant

Versatile & Flexible

- Turns any web-browser into a virtual payment solution in physical (face-to-face), mail order / telephone order (MO/TO) and e-commerce environments
- Integrates "Buy Button" functionality easily and affordably with your shopping cart to securely process e-commerce transactions
- Processes a full array of payment types – credit, PIN-based debit, electronic benefits transfer (EBT), electronic check and gift card
- Supports dynamic currency conversion (DCC) in both physical and e-commerce environments – enabling customers to make purchases in U.S. dollars or their home currency, and providing your business a new source of revenue
- Supports real-time processing and also features a highly efficient multiple-entry mode for key entering a series of non-real-time transactions
- Accommodates up to 5,000 users and Merchant IDs and easily scales over time, making VirtualMerchant ideal for any size business and any number of locations
- Allows smaller businesses to leverage existing PCs to handle all their accounting, inventory management, and payment processing needs
- Eliminates need for software upgrades, which which are provided as part of the hosted service

Powerful, Secure Data Management

- Fully-hosted solution by Elavon minimizes your security liability and ensures card association regulations and standards are met
- Allows you to establish business rules for e-commerce transactions that fall outside your normal business patterns – flagging transactions by type, value, or other criteria – and "pending" those that need further review

- Allows you to limit which computers users can access the user interface from, helping to ensure unauthorized users do not gain access to your account
- Exports comma separated value (CSV) data into other applications for further analysis or tracking
- Maintains a detailed, 12-month history and supplies powerful, easy-to-use tools to identify trends and analyze transactions over time
- Employs the latest SSL certificate encryption technologies to ensure transactions are processed in a safe and secure manner
- Can be easily configured to ensure users only view and have access to appropriate data and reports

Efficient & Cost-Effective

- Leverages your existing PCs and Internet connections, eliminating the expense of investing in dedicated payment terminals and telephone lines
- Processes transactions in as little as three seconds over an always on, high-speed Internet connection
- Enables you to process authorizations at the time of sale, but submit transactions for settlement at a later date, without re-keying the transaction data – ideal for MO/TO or delayed delivery environments

Reliable & Easy to Use

- Can be quickly and easily accessed from any web-browser using a secure login; no hardware specifications, network infrastructure, or software installation required
- Offers instant assistance when needed using screen-sensitive "help"
- Supports widely used eXtensible Markup Language (XML) as well as http post integration, for easy integration into most payment environments
- Supports a variety of peripherals, including mag-stripe readers, PIN pads and receipt printers

