



VirtualPay

Web-based application that performs the processing functions of a physical Point-of-Sale terminal

VirtualPay is an easy to use and cost-effective solution for any size business and is branded to your corporate look and feel.

VirtualPay Overview

VirtualPay features a web-based application that performs the processing functions of a physical Point-of-Sale terminal and is compatible with most card-swipe devices. VirtualPay is an easy to use and cost-effective solution for any size business and is branded to your corporate look and feel.

Merchants simply login through any computer with Internet access. VirtualPay allows merchants to take advantage of card-present discount rates and VirtualPay's sophisticated online transaction system.

VirtualPay is uniquely tailored to meet the needs of Businesses that:

- Accept payment from customers by phone, mail or email
- Accept card-present payments from their customers
- Attend trade shows and want to accept real time payment from a booth
- Employ traveling sales people with wireless Internet access on their computers
- Want to avoid the expense of integrating a custom payment solution and have the pages designed to look and feel of existing website
- Want real-time authorizations on credit card orders
- Want to provide their customers with professionally designed email receipts



Fully Featured Payment Solution

- No installation required - Designed to look and feel of your website
- Real-time processing speed
- Sends email receipts in your website look and fee to the consumer cardholder
- Process card-present transactions or manually enter credit card transactions for mail or phone order sales
- A full range of processing functions: authorization only, authorization and capture and refunds
- Single browser based interface contains all fields needed to complete each transaction
- Accepts major credit card types including: Visa, MasterCard, Amex, Discover, Diners, EnRoute, and JCB
- Payment posting files provided from secure website

- Additional payment tools available for: Recurring Billing, Batch Transactions, QuickBooks compatible Data Export

Affordable and Easy to Install

- Stand alone web-based solution
- Compatible with most card swipe devices
- Requires no integration
- Designed to your corporate look and feel



Superior Service & Support

- 24.7 On-Line merchant technical support
- Rapid transaction processing times
- Reliable and redundant system

Robust Reporting Tools

- Web-based reporting website portal
- View sales activity reports, order and settlement history
- Auto batch settlement
- Search for order, transaction and batch details
- Credit, void and capture transactions
- Report on transaction performance

Advanced Security

- 100% PCI Compliant
- 128-bit SSL Encryption
- CVV 1-2 Card Verification System
- AVS Address Verification System
- User level security
- Security audits by: The Royal Bank, Ernst & Young, PricewaterhouseCoopers LLP, First Data, and ScanAlert.
- Integrated with the Fraud Detection Suite which is a set of customizable, rules-based filters and tools that identify manage and prevent suspicious and potentially costly fraudulent transactions.

Pricing

- Setup: Quote
- Monthly Hosting fee: Quote
- Transaction Gateway Fee: Quote