



# VirtualPay

*REP/CSR FACING WEB PAYMENTS*



info@e-complish.com

+1 888.847.7744

e-complish.com

**228 Park Ave S.**

**Suite 89324**

**New York, NY 10003**



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# VirtualPay Offers Merchants a Necessary Resource for Payment Management Systems

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The way merchants have managed payment systems has evolved significantly over the centuries. Early forms of accepting and managing payments could have been as simple as exchanging a portion of a merchant's inventory for a different product type. Usually, this transfer of goods was referred to as bartering. One merchant party would trade a portion of their products for a product they did not possess but required. For instance, a pelt trader might exchange their work for food or water from a local purveyor.

With advancements toward more universally recognized means of currency, a payment management system could be as simple as manually accepting coins, gold, or other currency as payment for a service or product. As currencies develop broader support, the emergence of banks allowed consumers to store their money in a remote entity. This led to more dynamic economies and markets. Eventually, consumers could draw funds from a bank without handling a physical currency. Check payments were first used as early as the 17th century.

This indirect form of payment, where consumers do not hand a physical currency over for purchases, has dramatically changed the landscape for how merchants manage payment systems. Directly paying with a physical currency has mostly become a backdrop to numerous modern payment methods. These methods range from making a payment over the phone to using a mobile device for electronic transfers with ACH payments or e-commerce purchases.



# VirtualPay Offers Merchants a Necessary Resource for Payment Management Systems Cont'd

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Such a diversity of methods necessitates a dynamic strategy for managing the many ways merchants accept payments. A significant amount of competitive processes will be sacrificed without the proper resources and infrastructure to meet a modern market's demands in payment methods. As such, a well-designed and robust payment management system has become a new standard for businesses aiming to remain competitive and viable in a complex market.

Streamlining the acceptance and processing of payments can be a challenge for merchants of all types, including call centers, retailers, service firms, and online businesses. For many entities, handling that challenge means implementing an employee-facing online payment portal to manage all payments within a single comprehensive system. This whitepaper serves to examine the features and benefits of E-Complish's [VirtualPay payment management platform](#) designed for in-house Customer Service Representative use.

We examine the broad-reaching capabilities and resources of using payment management systems. This exploration covers a brief history and modernization of the transition to payment management systems, including our VirtualPay solution's nuances and its benefits to diverse types of merchants. Our analysis shows how employing a payment management solution will empower merchants to meet the indisputable demands for this innovation in payment services for a modern market and consumer.



# Historical Context & Modernization

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There are two critical innovations in the historical trajectory of technology that have dramatically influenced the methods required for payment management systems. First, the development of the telephone would revolutionize communication, eventually impacting how consumers interact with merchants. Second, once primitive forms of digital networks evolved into the global phenomenon identified as the Internet, the face of payment transactions would be significantly and permanently altered.

From the earliest patent for an electrical version of the telephone in 1876, the technology has been the focus of significant innovation. Telephony resources would grow into a network of over three million phones by 1904. This would establish a critical foundation for the proliferation of the devices. Since the earliest days of networked telephones, merchants of varying types have used them to advertise or sell products. Rudimentary versions of this practice involved neighbors calling other neighbors to inform them of new services or products. As telephones and their networks grew more mainstream and easier to use, it would produce more extensive operations around telephone communications. Commercial use would lead to call centers and begin the early stages of going beyond advertising and sales to gain the ability for accepting payments.

# Historical Context & Modernization Cont'd

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With a similar influence, the emergence of the Internet has dramatically changed the landscape of how merchants accept payments. The online sale of goods and services dates back to the early 1970s. However, considerable rise in e-commerce occurred mainly in the final decade of the 20th century. The advent of major e-commerce sites E-Bay and Amazon contributed to rapid growth in online markets. Eventually, accepting electronic payments through websites would be established as a new standard. A vast majority of businesses now offer the ability to accept payments using the Internet.

Innovations to the phone and the Internet have generated an entirely new environment for payment management services. These services are now more complex and broader than their predecessors. And maintaining competitive market value is difficult for any business that does not have a comprehensive and accessible payment management system.

Merchants have been accepting phone payments for several decades, but the systems they have used have not made it easy to process these payments in an efficient, accurate manner. Integrating other types of payments, including e-commerce payments, has been difficult as well.

Twenty-plus years ago, E-Complish recognized the need for merchants to access an employee-facing portal that allows merchants to handle every payment aspect, from start to finish. The in-house need for 'Representative Payment Processing' led to the introduction of its VirtualPay payment management system. Since that time, E-Complish has introduced a myriad of other payment solutions, all of which are managed with VirtualPay as a 'Single-Stop-Hub Configuration.'



# What is VirtualPay?

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A payment management system is a platform used to accept payments—for example, payments made by telephone with a representative.

VirtualPay, however, can be considered a step above. It is a powerful online application that offers all the payment processing capabilities of a traditional point-of-sale terminal—and much more. Merchants' employees or call center representatives can leverage VirtualPay to accept and verify payments (including check and credit card payments), process voids and refunds, send receipts, access detailed transaction data, block specific consumer/customers from accepting a payment based on bad history, and generate customized reports—all through a single portal that is branded especially for them.

VirtualPay serves as a 24/7 call center payment portal for merchants. From sending the first invoice to the final receipt, VirtualPay makes it simple to execute payment processing. An organization can manage all payments from start to finish using all E-Complish solutions within one comprehensive system. With VirtualPay, a business can also access instant ACH before sending customers automated email receipts branded with its logo.



# Benefits of VirtualPay

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Busy merchants want and need to be able to manage thousands and thousands of transactions simultaneously. Functioning as an around-the-clock call center payment portal, VirtualPay gives merchants this option because it enables them to equip employees or call center representatives with every tool necessary to accept and process payments received by mail, via the telephone, or through email.

**Handling payments in compliance with the Payment Card Industry Data Security Standard (PCI DSS) can deplete merchants' budgets and resources.** By contrast, optimized payment acceptance via VirtualPay benefits merchants' bottom line in several ways. Transactions are processed on Level One PCI-compliant servers, with secure payment information for future or recurring payments.

**Similarly, the ability to authorize transactions and, in most cases, ensure that consumers' checking accounts contain sufficient funds to cover payments means more successful payment attempts**—also increasing revenues rather than blowing a hole in the budget. Additional financial benefits come from savings on credit card processing.

**Moreover, VirtualPay streamlines call center operations** by enabling ACH, check, and credit card authorizations to occur instantaneously, as well as by seamlessly integrating all forms of payment (check, credit card, and direct debit) and allowing merchants to run in-person charges as well as to manually, but rapidly enter phone payment data. At the same time, consumers enjoy a faster payment experience with fewer transactions declined due to data entry errors; they receive automated email receipts branded with merchants' logo.

E-Complish understands that merchants have their own needs and work to customize the portal to satisfy them. Existing E-Complish customers can integrate any or all of E-Complish's payment solutions with VirtualPay for maximum productivity and flexibility.



# Benefits of VirtualPay Cont'd

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**E-Complish understands that merchants have their own needs and works with them to customize the portal to satisfy them.** Existing E-Complish customers can integrate any or all of E-Complish's payment solutions with VirtualPay for maximum productivity and flexibility.

**Our payments solution suite is extensive and reliable, offering support for business operations' diverse payment needs.** Some of the most popular payment solutions from E-Complish include [HostPay](#), [DirectPay](#), [MobilePay](#), [RecurPay](#), [Text2Pay](#), [BatchPay](#), [EBPP](#), and [EDOC](#).

HostPay is a solution that easily integrates with other E-Complish services while providing a system that links to the company's website, with the option of customizing it to match the website's unique design. DirectPay offers a dynamic interactive voice response (IVR) system to manage inbound phone calls. MobilePay provides consumer-facing mobile payments. RecurPay permits merchants to establish recurring and scheduled payments. Text2Pay is an innovative solution for SMS and text-based payments. BatchPay replaces manual methods of inputting credit cards safe for transmission through a payment gateway. Our EBPP offers e-billing and payments. And our EDoc signature service allows merchants to reliably produce, send, and retrieve signed documents electronically.

# VirtualPay

## Features

- **Functions as an online point-of-sale console.**  
Integrates with all E-Complish solutions (see “Who should use VirtualPay?”, below).
- **Easy access**  
from any computer with an internet connection.
- **Flexible transaction processing capabilities,**  
including payment acceptance, credit card transaction authorization, and issuance of refunds. Option to run in-person charges or manually enter phone payment data, with payments by check, credit, or debit card.
- **Quick, simple entry of transaction details**  
via a single web-based form.
- **Enables secure processing and storage of customer**  
ACH, check, and credit card information on Level One PCI-compliant servers for future and recurring payments.
- **Accepts all major credit cards,**  
including Visa, Mastercard, American Express, Discover, Diners Club, and JCB.
- **Automatic settlement**  
of payment batches.
- **Fully customized implementation**  
to meet individual merchants’ needs, with hassle-free setup (no need to install new equipment or make major changes to existing computer configuration).
- **Customized interface and response emails**  
to match merchants’ corporate brand image.
- **Effortless access**  
to a wide range of detailed sales activity reports.
- **Robust search function**  
for rapid access to details of specific transactions, orders, and batches.
- **Comprehensive web-based interface**  
displays customer payment history and all E-Complish sources of payment.
- **Advanced security and support**  
include 99 levels of security; full compliance with Payment Card Industry Data Security Standard (PCI DSS); use of Secure Sockets Layer protocol to deliver 128-bit data encryption; regular on-site security audits by McAfee, TrustWave, Vantage, and Fiserv; ability to detect most types of fraudulent payments; and free technical assistance.



## Who Should Use VirtualPay?

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VirtualPay is ideal for merchants that accept phone or in-person payments. Merchants seeking a branded, custom call center payment acceptance solution, instant authorization of ACH, check, and credit card transactions or the ability to send automated email receipts to customers will also benefit from implementing VirtualPay.

Additionally, the solution is a highly desirable option for E-Complish customers ready to obtain better results from their existing cadre of E-Complish tools by seamlessly integrating them via the VirtualPay console. These tools can include HostPay (consumer web payments), MobilePay (consumer-facing mobile payments), BatchPay (batch pay processing), RecurPay (recurring/scheduled payments), Text2Pay (SMS/text payments), EDoc (electronically signed payment documents), and EBPP (e-billing and payment)..

# About E-Complish

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E-Complish has more than two decades of commitment and experience refining the way businesses approach modern payment methods. Working with E-Complish to organize and implement payment management systems will free up any business to refocus its efforts and resources on growth.

Our service also provides in-house support staff dedicated to helping customers solve problems and make the most of their payment services. We accomplish our goals by remaining flexible to the variety of moving parts involved in payment processing.

E-Complish automates tasks so our customers can spend their time focusing on the more important things—like growing the business.

We continue a tradition and commitment to innovation and progressive technological solutions with our VirtualPay service.



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