



## VIRTUALMERCHANT

Complete Hosted Payment Solution

### **VIRTUALLY EVERYTHING. VIRTUALLY ANYWHERE.**

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

NOVA'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 NOVA 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. Plus, all transactions are powered by the NOVA Network®, the payment network rated #1 by MasterCard® for speed, availability, and reliability.



# TURN YOUR PC INTO A "VIRTUAL" PAYMENT TERMINAL

VirtualMerchant quickly and securely processes payment transactions.

## VERSATILE & FLEXIBLE

- Turns any PC into a virtual payment solution in both physical (face-to-face) and mail order/telephone order (MO/TO) 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 an unlimited number of users, departments, 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 fees for software upgrades, new releases, and technical support – all of which are provided as part of the hosted service – greatly reducing the total cost of ownership

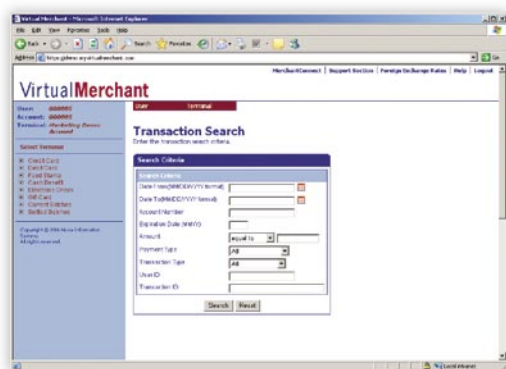
## POWERFUL, SECURE DATA MANAGEMENT

- Fully-hosted solution by NOVA minimizes your security liability and ensures CISP, PCI, and other card association regulations and standards are met – without the need for expensive compliance audits
- 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 – to process most transactions automatically, but "pend" those that need further review
- 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 safely and securely
- 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
- Features Bank Identification Number (BIN)-specific prompting to identify transactions (such as those made using corporate purchasing cards) that require the collection of additional information to qualify for the best rate
- 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

### Transaction Search



Various search criteria allow for prompt resolution of inquiries.





## RELIABLE & EASY TO USE

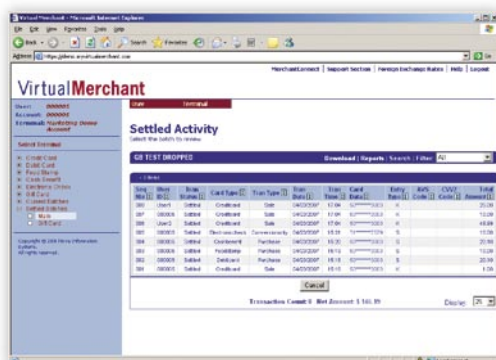
- Can be quickly and easily accessed from any PC with an Internet connection, using a secure login; no hardware specifications, network infrastructure, or software installation required
- Relies on a familiar browser-based interface, making screens very easy to navigate
- Offers instant assistance when needed using screen-sensitive "help"
- Supports widely used eXtensible Markup Language (XML) as well as http post integration, for easy integration into most web-based environments
- Supports a variety of peripherals, including mag-stripe readers, PIN pads, check imaging devices and receipt printers

### Recurring Payments



Recurring billing allows you to setup transactions to automatically occur over a period of time.

### Settled Activity



Detailed batch information is available at your finger tips. Research and reconciliation couldn't be easier.

## ADD VALUE TO YOUR BUSINESS

Your business is unique and so are its challenges. No matter what type of business you run – retail, restaurant, service, healthcare, mail order/telephone order or Internet, we have the solutions you need to optimize your processing services.

### Electronic Check Service

If your business handles checks, then you understand the time, labor and paperwork associated with paper checks and returned items. With Electronic Check Service (ECS), you can minimize risk, reduce costs and speed access to funds by converting paper checks into electronic transactions. ECS converts personal and business checks, whether presented in person or through the mail.

Checks are electronically imaged and processed just like credit card transactions. Funds are settled with the same speed and ease as credit card deposits, typically within 24-48 hours. Verification and Guarantee services reduce the risk of returned checks.

### Electronic Gift Cards

There's no disputing the popularity of electronic gift cards. These attractive merchandising tools can increase revenue and attract new customers. They also reduce the fraud and labor associated with paper gift certificates. Getting started is easy; you can add your logo to a choice of select card designs, or create a custom card specifically designed for your business.

### Dynamic Currency Conversion

Dynamic Currency Conversion (DCC) allows businesses to offer international cardholders the convenience of paying in their home currency. Receipts reflect U.S. dollars and the cardholder's home currency, eliminating any confusion. A percentage of the foreign exchange conversion fee will be rebated back to you on your monthly processing statement, resulting in a new revenue stream for your business.