

<https://PayTrace.com>

## PayTrace Virtual Terminal Information

- Swiped and Key Entered Sales, Authorizations, Refunds, Voids, Forced Sales, and Captures
- Cash Advance, gift card, private label, Level 2, and Level 3 transaction processing available
- Transactions are settled automatically and batch reports are emailed with every batch
- Transaction details, receipts, and invoices may be viewed, emailed, and printed at any time
- Customer profiles may be created, modified, imported, and exported for recurring and repeat billing
- Convenient multiple transactions feature is perfect for repeat billing
- User profiles may be created and modified with specific permissions to prevent unauthorized access and track transactions
- Virtual Terminal design, including colors, fonts, text, and logos, may be tailored through an easy to use point and click interface
- Advanced security settings are included with every account to help prevent fraud
- Online reporting allows merchant to view detailed statements at any time
- PCI/CISP compliance ensures that merchant, customer, and transaction information is safe and secure
- PayTrace Virtual Terminal does not use cookies or allow information to be stored in merchant computer's cache
- Web based software requires no installation and offers maximum accessibility

## PayTrace Shopping Cart Information

- All the same comprehensive features as the PayTrace Virtual Terminal
- Integrates directly with the PayTrace Payment Gateway, so no merchant configuration required
- Easy point-and-click design interface allows merchant to change colors and logos with out HTML
- Calculates real-time shipping costs as quoted directly from all of the major shipping providers
- Allows merchants to recoup sales tax based on shipping state and shipping county
- Product profiles may be created, modified, imported, and exported for easy checkout
- Product images may be uploaded for display during checkout
- Coupons and other discounts may be applied to specific products or all orders in general
- Confirmation receipts, including inventory count, are emailed for each approved order

- Integration with secure customer database allows returning customers to easily access their password protected billing and shipping information

### PayTrace API Information

- All the same comprehensive features as the PayTrace Virtual Terminal
- XML or DLL based software integration module allows third party software to interface with the PayTrace Gateway
- Third party software may be running on any operating system that supports XML, including Linux, Unix, and Windows
- Allows third party software to process credit card transactions, create customers, update customers, delete customers, email receipts, calculate shipping real-time shipping costs, export customers, and export transactions using a simple HTTPS Post and name / value pair string
- No software installation or registration is required on the computer(s) connecting via XML

### PayTrace Recurring Billing Information

- All the same comprehensive features as the PayTrace Virtual Terminal
- Create, modify, and view recurring payments against stored customer profiles.
- Transactions are processed each morning that they are scheduled in the event that a transaction needs to be voided or viewed prior to settlement.
- Receipts are emailed to merchants for each transaction and may be emailed to customers, if specified.
- Recurring payments make managing subscription based customers simple and automated.

### PayTrace Batch Upload Information

- All the same comprehensive features as the PayTrace Virtual Terminal
- Import transactions for real time processing and authorizations
- Allows merchants with external software to import credit cards transactions directly into the PayTrace Payment Gateway
- Email transaction receipts as soon as the transactions are approved

## PayTrace Level III Processing

- Transactions processed with Level III data generally process at premium interchange rates and offer detailed reporting to merchants and customers, specifically transactions processed on purchasing, business, and government cards.
- Level III Processing allows detailed transaction information to be passed to the customer's bank statement in order to help them account for the transaction.
- Transactions that may benefit from having Level III Data entered are identified as such, and are displayed to the merchant once the transaction has been approved. This helps merchants determine what transactions should have Level III Data for reduced processing costs.
- Line Items may be added for additional product reconciliation and transaction qualification.

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