



Top 10 Reasons to Use SmartPayments™ Payment Server for Merchants

1. Greater Sales
 - Credit card customers spend significantly more than cash customers
 - Encourage impulse buying
 - Enable cash-restricted customers to make purchases
 - Enable processing of eCommerce and MOTO transaction with reduced risks
2. Increased Transaction Speed
 - 2 to 5 seconds average transaction time versus 15 to 30 seconds for dial-up terminals
 - Eliminate long wait times at the register and retain customer loyalty
3. Low startup cost, Quick Installation, Low Maintenance
 - Small merchant need only a standard web browser, there is no need to purchase additional software or hardware
 - Eliminate costly phone lines and proprietary hardware terminals
 - Work with both retail POS and Internet shopping carts, eliminates the need for a separate merchant account with a separate service provider
4. Mobile Merchant Flexibility
 - Eliminate phone lines and power outlets
 - Speed up the authorization process
 - Reduce transaction cost with card-present transaction
 - Leverage your existing mobile phone
5. Integrated retail POS Applications
 - Image/receipt capture and retrieval for charge back protection
 - Eliminate redundant data entry
 - Eliminate redundant phone lines
 - Support all major Credit Cards, Pin Based Debit Card, Gift/Loyalty Card, Check, ACH, EBT/Food Stamps, etc.
6. Stand alone virtual terminal and client applications
 - Easy-to-deploy feature rich client applications are hardware and platform independent
 - Browser based virtual terminal allow you to process payment from anywhere, anytime.
7. Powerful browser based tools allow you to manage your accounts anywhere anytime
 - Automatic daily batch settlement with email notification

- Online and Real-time reporting
- Set up recurring billing contracts that will automatically invoice and process payments for your customers
- 8. Simplify billing with integration into your CRM and accounting system
 - Web Service or SDK integration
 - Delimited data export
- 9. Reduce monthly recurring fee
 - Lower interchange fee when processing card-present or PIN-based transactions
 - Eliminate gateway fee when running the TPS in house
 - Lower communication fee by eliminate redundant phone lines
- 10. Greater Security
 - Reduce the amount of cash that staff handles
 - Lower risk of charge backs from customer-disputed transactions using digitized receipt image or check image
 - Provide AVS Address Verification and CVV Verification to fight online fraud
 - Velocity checks for suspicious refund or sale transactions
 - Instant alert when suspicious activities occur
 - Allow you to choose which countries you want to sell goods to and automatically block out those in black list
 - Many level of securities allow you to control who has access to each feature