



Virtual Terminal

THE MOST POWERFUL TERMINAL IN THE MARKETPLACE

SecureNet Virtual Terminal turns any PC into a full-featured POS terminal capable of processing virtually all payment card types, including Visa, Mastercard, American Express, Discover, ATM, Debit, gift/loyalty cards, plus check services.

FLEXIBILITY

- ▶ Card-Present Transactions
- ▶ Card-Not-Present Transactions
- ▶ PIN Debit
- ▶ PIN-less Debit
- ▶ Check 21
- ▶ ACH Processing
- ▶ E-Signature Capture
- ▶ Level II and Level III Processing
- ▶ Multi-Merchant Capable
- ▶ Certified for Retail, E-commerce, Restaurant, Lodging, and more.

FEATURES

- ▶ Tokenization
- ▶ Credit Card Vault
- ▶ Recurring Billing
- ▶ Installment Billing
- ▶ Automatic Account Updater
- ▶ Fraud Detection and Risk Management
- ▶ Integrated to Multiple Processors
- ▶ Multiple POS Integrations
- ▶ Quickbooks Integration

CUSTOMIZATION

- ▶ Customizable Data Fields
- ▶ Hosted Payment Pages
- ▶ E-Commerce Integration
- ▶ Gift Card Integration
- ▶ Shopping Cart Compatible
- ▶ Customizable IVR
- ▶ Customizable Receipt Settings
- ▶ Customizable Reports
- ▶ Invoice Presentment Integration
- ▶ Custom Accounting Integration



SecurePOS™

SIMPLE, SECURE, RELIABLE PAYMENT PROCESSING

SecureNet's SecurePOS™ is a standalone Windows application that can turn any PC into a fast, secure and stable point-of-sale terminal capable of processing a wide array of payment card and check transactions.

CAPABILITIES

- › Card-Present Transactions
- › Card-Not-Present Transactions
- › PIN Debit
- › PIN-less Debit
- › Check 21
- › E-Signature Capture
- › Level II and Level III Processing
- › No Web Browser Required
- › Highly Stable (Indefinite Runtime)

SECURITY

- › Multiple User Accounts
- › Customizable User Access Privileges
- › Multi-Merchant Capability

HARDWARE ACCESSORIES

- › USB Card Reader
- › Digital Receipt Printer
- › Electronic Signature Pad



SecureNet Vault™

SECURE STORAGE FOR CREDIT CARD NUMBERS AND OTHER SENSITIVE DATA

SecureNet Vault™ is an on-demand hosted application that stores your customers' names, credit card numbers and other sensitive data, reducing risk and helping your business meet and maintain PCI-DSS compliance with minimal cost and effort.

FEATURES

- ▶ PCI-compliant storage of credit card numbers and other sensitive data in a secure enterprise-grade environment.
- ▶ Centralized policy management and network access control handled by SecureNet Vault™.
- ▶ Access accounts through your web browser. No software installation required.
- ▶ Compatible with SecureNet Virtual Terminal, InvoiceNow and Automatic Account Updater.

DATA TYPES

- ▶ Credit card data, check card data, electronic check data, electronic signatures, social security numbers, membership ID's, and more.

SECURITY

- ▶ No need to store data locally on servers or devices.
- ▶ Protects your business from non-compliant end points with network access control.
- ▶ Now with tokenization.

CUSTOMIZATION

- ▶ Seamless integration with your current applications and devices.
- ▶ Custom solutions for electronic payment capture, telephone payment (IVR) capture.
- ▶ Accounting integration and support services.

SATISFACTION

- ▶ Build customer trust by letting them know that you are using the latest technology to store their sensitive data.



TouchPay™

PHONE-BASED PAYMENT PROCESSING AND ACCOUNT MANAGEMENT

SecureNet's TouchPay™ allows customers to authorize credit card payments anytime from any phone, avoiding the need to log in to a web site or payment page.

FEATURES

- ▶ Allows customers to make payments securely over the telephone anytime from any location without an internet connection.
- ▶ Monitor activity online through SecureNet Virtual Terminal. No need to install special software.

BENEFITS

- ▶ Reduces dependence on costly live agents.
- ▶ Eliminates the need for physical equipment or software.
- ▶ An excellent alternative for remote sales.
- ▶ A reliable backup solution.

CUSTOMIZATION

- ▶ Customizable IVR (Interactive Voice Recognition) available.
- ▶ Custom voices, menus and prompts available.
- ▶ Accounting integration and support services.



Account Updater

AUTOMATICALLY UPDATES STORED CREDIT CARD AND ACCOUNT INFORMATION

SecureNet's Account Updater maintains accuracy of customer data at all times by automatically receiving the most updated cardholder information from issuers.

FEATURES

- ▶ Utilizes state-of-the-art transmission and security technologies.
- ▶ Ideal for card-not-present merchants such as membership organizations, e-commerce merchants and more.

BENEFITS

- ▶ Extends the life of automatic payment arrangements and locks in revenue streams.
- ▶ Helps prevent failed recurring billing transactions due to expired credit cards, account closures and other reasons.

SATISFACTION

- ▶ Reduces the merchant cost of reaching out to customers and collecting/capturing updated information.
- ▶ Helps strengthen cardholder satisfaction and loyalty by maintaining continuity of service.



InvoiceNow™

AN ELECTRONIC INVOICE PRESENTMENT AND RECURRING BILLING SOLUTION

InvoiceNow™ enables billers and payers to conduct the entire invoice and payment cycle electronically online, shortening days sales outstanding and eliminating costs traditionally associated with paper-based systems.

FEATURES

- Requires only an internet connection and web browser.
- No special software installation necessary.
- Paperless invoicing, with invoices emailed to customers or email notifications sent to inform them of new invoices waiting to be reviewed online.
- Invoices are available for review on the same day they are issued.

BENEFITS

- Substitutes a live-staff and time-intensive process with an efficient electronic process.
- Reduces days sales outstanding (DSO).
- Eliminates costs associated with traditional paper-based systems.
- Accelerates payment settlement by eliminating of mail time and float.
- Frees staff to handle other tasks.
- Continue to accept cash receipts.

CUSTOMIZATION

- Customize invoices with your company logo and other elements.
- Access, view and print all invoices and applied payment history for any or all customers.
- Group customers by location, account status and custom categories.
- Administrator and multiple user accounts.
- Payments deposited directly into merchant's bank account.



Hosted Payment Pages

PCI-COMPLIANT ONLINE PAYMENT PAGES WITH A CUSTOMIZED LOOK AND FEEL

SecureNet's Hosted Payment Pages service provides e-commerce merchants with PCI-compliant web pages for collecting online payments while maintaining a consistent "look and feel" for a seamless online payment experience.

FEATURES

- Customizable "look and feel" to mirror merchant's existing web site design.
- Available payment confirmation page with the ability to post order confirmation numbers.
- URL "hiding" so shoppers never know they have left the merchant's web site.
- Fewer abandoned purchases and more completed orders.

SECURITY

- Fully PCI-compliant payment pages.
- Higher security without additional setup, hosting and auditing costs.
- No payment account data stored in your web application or on your servers.
- All data stored in SecureNet's state of the art PCI-compliant data centers.

CUSTOMIZATION

- Integration of merchant's CSS stylesheet in addition to matching of general color themes, fonts, logos and graphics.
- No harsh transitions from the merchant's web site to another company's external checkout page.
- Fully customizable fields for additional data collection.



Online ACH

DRAFT FUNDS DIRECTLY FROM CUSTOMER BANK ACCOUNTS

SecureNet's Online ACH service allows merchants to draft funds directly from customer bank accounts, avoiding the delays and costs associated with handling paper checks.

FEATURES

- Process electronic check payments right off the internet.
- Excellent for MOTO (mail order/telephone order), membership clubs (buyer's clubs, fitness centers, associations), charities, property management, subscriptions, utilities and insurance companies.
- Fedline Advantage, a direct connection to the Federal Reserve, for fast, reliable processing.

ADVANTAGES

- Expands potential customer base to include customers who do not own payment cards.
- Better serves customers who prefer to pay with checks.
- Cost-effective alternative to paper checks.
- Low processing and transaction fees that decrease with volume.

CUSTOMIZATION

- Routing verification services included, plus customizable fraud and risk management tools.
- Integrate into merchant's existing web site or create links to our Hosted Payment Pages web-based payment interface.
- Access to SecureNet's toll-free 24/7/365 merchant support services hotline.



PIN-less Debit

DEBIT CARD PAYMENTS PROCESSED THROUGH LOW-COST DEBIT NETWORKS

SecureNet's PIN-less Debit allows qualifying low-risk merchants to accept debit cards online without requiring a PIN number, while taking advantage of lower processing rates and faster receipt of funding.

FEATURES

- A convenient payment alternative for ATM cardholders.
- No need to enter a routing number and checking account number. Only the debit card number is required.
- Enables debit card customers to pay certain bills online that previously only accepted Visa and MasterCard.
- Compatible with hosted payment pages and IVR (interactive voice recognition).

BENEFITS

- Processing costs significantly less expensive than payments made through the major credit card networks.
- Billed on a per transaction basis with a fee cap.
- Funds automatically withdrawn from the customer's account with no waiting or clearing period.

SECURITY

- Verifies funds in real-time, thus guaranteeing funds.
- No charge back risk and funds guaranteed to the merchant.
- Ideal for low-risk industries where the merchant has an ongoing relationship with the customer, such as insurance, utilities, lenders, government agencies, etc.



Stored Value Cards

GIFT CARD AND LOYALTY CARD PROCESSING AND PROGRAM EXECUTION

SecureNet's pre-packaged and customized closed loop stored value card solutions enable merchants of all types and sizes to boost brand loyalty as well as attract new customers.

FEATURES

- Full service processing, settlement and hosting.
- Easy activation, redemption and reloading.
- Quality plastic cards personalized with logo and text.
- Personalized merchandising materials such as POP displays, racks and card holders.
- eCommerce solutions.

BENEFITS

- Reduces billing and transaction processing costs.
- Minimizes risk by collecting payment up-front.
- Provides a friendly option for consumers who have online security concerns.
- Reaches consumers who lack a credit card.

CUSTOMIZATION

- Custom accounting integration.
- Franchise settlement and support services
- Custom reports and summaries.
- POS and terminal certification.
- Toll free 24/7 technical support.
- Custom card design and full-color printing available.