

## 24/7, secure, reliable payment management

Easily process credit cards, debit cards and electronic checks online or over the phone, plus swipe cards for your in-person transactions! The Sage Virtual Terminal is a secure, reliable, and cost-effective solution accessible 24/7 for authorizing and managing payment transactions. Conveniently swipe the cards that you receive and key enter the rest. Additionally, Level 3 Processing is available for government, corporate, and purchase cards. As a bonus, e-commerce businesses have the opportunity to get a free shopping cart.

### Top of the Line Security

Nothing is more important than keeping your customer's sensitive information safe. Sage Payment Solutions is PCI (Payment Card Industry) compliant, and we take every effort to protect both merchant and consumer data. The Sage Virtual Terminal safeguards your customers' data by storing it behind our firewall, rather than on your computer. Additionally, the Virtual Terminal provides security and fraud prevention features like

Address Verification Service (AVS), Card Verification Value (CVV and CVV2) and a staff of risk specialists monitoring transactions to protect merchants and minimize chargebacks.

### Recurring Billing

Businesses that bill customers regularly can give customers the convenience of setting up automatic payments through the Sage Virtual Terminal. Customers can pre-arrange to make these payments directly from their bank account or charge their credit card. Not only can you provide your customers with peace of mind, you will also ensure prompt payment while making billing and collections easier and more efficient.

### Electronic Checks

Save time by processing checks electronically through the Virtual Terminal rather than making trips to the bank. Check information is entered at the time of purchase and sent to the Federal Reserve's Automated Clearinghouse (ACH) for funds transfer in

as quickly as 72 hours. Other advantages of accepting checks include lower processing costs than credit cards and minimized internet fraud through real-time customer identification by Equifax.



### BENEFITS

- Securely process credit card and check payments 24/7
- Card swipe capability
- No installation or upgrade required
- Level 3 Processing capability
- Convenient 24-hour access to online reporting
- Automated recurring billing at no extra cost

**Sage Virtual Terminal Home Page**

**Batch Summary**

Activity	Debit Count	Debit Volume	Credit Count	Credit Volume	Total Count	Total Volume
Credit Card	12	\$17,104.01	0	\$0.00	12	\$17,104.01
Purchase Card	0	\$0.00	0	\$0.00	0	\$0.00
Virtual Check	0	\$0.00	0	\$0.00	0	\$0.00
<b>Total</b>	<b>12</b>	<b>\$17,104.01</b>	<b>0</b>	<b>\$0.00</b>	<b>24</b>	<b>\$17,104.01</b>

**Recurring Summary**

Type	Count	Options	Upcoming Schedules
Group	11	Manage Groups	NA - 3/6/2010
Schedule	16	Manage Schedules	Monthly on the 15th - 3/15/2
Recurring Transaction	32	Review Transactions	TEST RECURRING 15 - 3/15/2

**Transaction History**

**Payment Type**

◀ Home page gives a snapshot of your account, recent activity, a transaction history graph and payment type chart.

<b>User Friendly Interface:</b>	Includes color coded graphics and charts that outline transactions. Collapsible and expandable summary windows allow you to see the information that's relevant to you. Intuitive drop-down menus allow you to get the information you need quickly!
<b>Level 3 Transactions:</b>	Securely process government, corporate and purchase cards and provide itemized detail for each transaction.
<b>Robust Reporting:</b>	Better understand your transaction trends by getting a transaction snapshot or detailed overview of your processing history. Conduct a transaction search for a specific transaction during a specific period or review current and settled batches. Get reports on payer card expiration, recurring payments, EFT rejects and EFT requirements. Plus, you can export your reports to Excel, PDF and XPS formats.
<b>Ultra Secure:</b>	There are a host of security options to protect your customers' data. In addition to safeguarding your customers' data by storing it behind our firewall, we have a staff of risk specialists monitoring transactions to protect you and minimize fraud and chargebacks. Additional security features includes AVS and CVV, as well as IP restrictions that can be established to block fraudulent users. User level settings allow the administrator to set up processing options and restrictions by user.

## About Us

Sage Payment Solutions, the payments division for Sage North America, has been providing businesses and organizations with electronic payment systems for more than 20 years. The company makes electronic payment processing easy for more than 155,000 merchants, allowing them to accept multiple forms of payment, including credit and debit cards, electronic checks, Check21, gift and loyalty cards, and automatic recurring payment. Sage Payment Solutions provides a wide range of secure standalone and integrated payment processing solutions. Sage Exchange, its PA-DSS certified payments platform, integrates with many Sage software products to maximize the value of customers' business systems with automatically updated credit and debit card transaction information. Future Sage Exchange releases will offer additional integrated payment capabilities, including advanced point-of-sale (POS) device integration, payment origination solutions, and cash management applications.