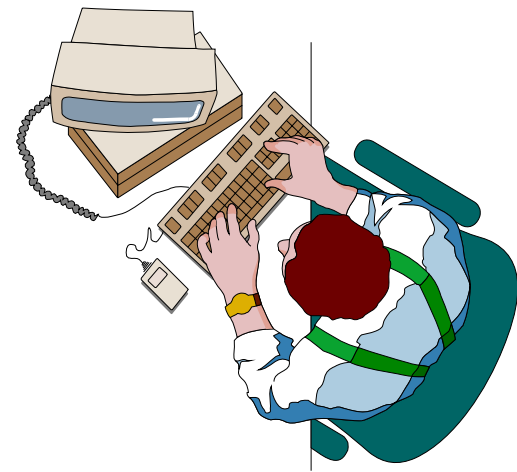


Product Overview

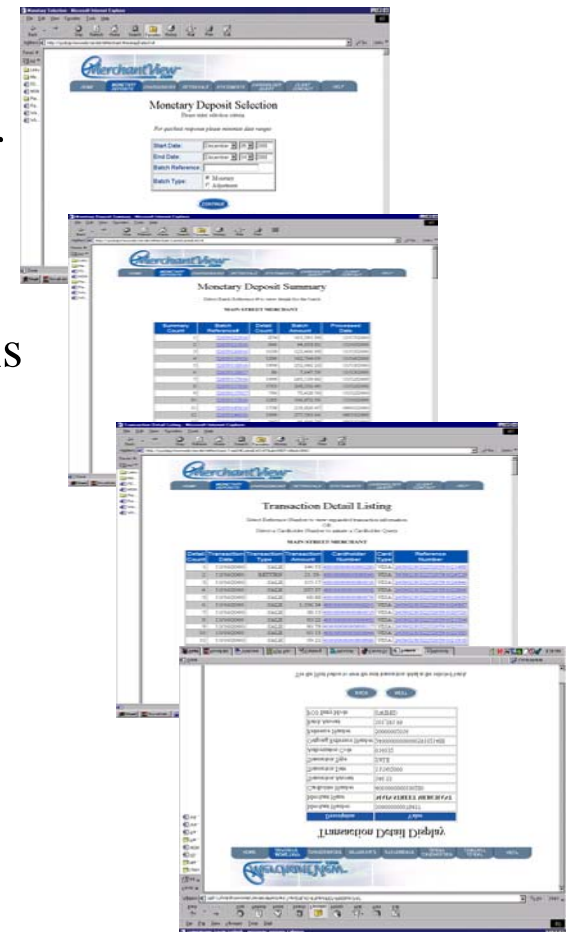
- ◆ An Internet-based solution that provides merchants direct access to their credit card transaction processing information
 - information available for all deposit types
 - Secured with digital certificates



Features cont...

◆ Deposits and Adjustments

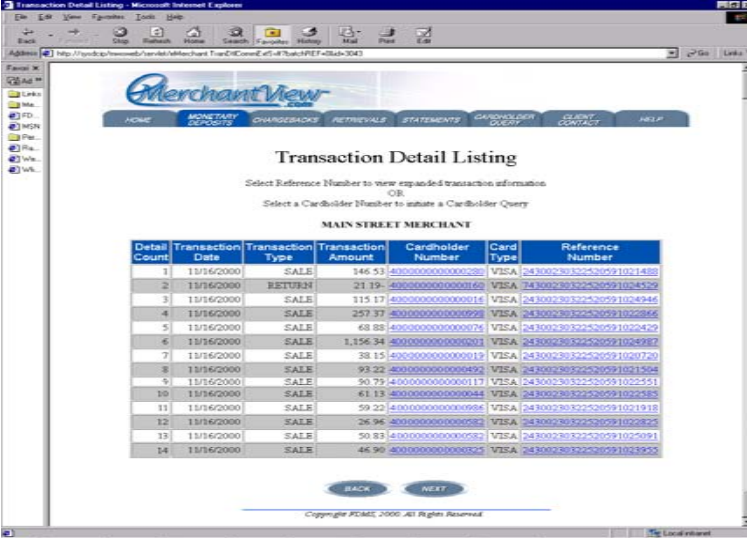
- Search by date and/or batch reference number
- Six months of history
- Search functionality with drill down for details
 - Batch summary listing
 - Batch detail listing
 - Individual transaction detail
 - Adjustment batches with details
 - Individual transaction details



Features cont...

◆ Cardholder Account Inquiry

- Search for cardholder account within a date range
- Search transaction database
- Six months of history
- Cardholder account listing
- Individual transaction details



Transaction Detail Listing

Select Reference Number to view expanded transaction information.
OR
Select a Cardholder Number to initiate a Cardholder Query

MAIN STREET MERCHANT

Detail Count	Transaction Date	Transaction Type	Transaction Amount	Cardholder Number	Card Type	Reference Number
1	11/16/2000	SALE	146.93	40000000000000000000	VISA	243002303225205911011480
2	11/16/2000	RETURN	21.19	40000000000000000000	VISA	243002303225205911024526
3	11/16/2000	SALE	115.17	40000000000000000000	VISA	243002303225205911024946
4	11/16/2000	SALE	257.37	40000000000000000000	VISA	243002303225205911025866
5	11/16/2000	SALE	68.88	40000000000000000000	VISA	243002303225205911025429
6	11/16/2000	SALE	1,156.34	40000000000000000000	VISA	243002303225205911024987
7	11/16/2000	SALE	38.15	40000000000000000000	VISA	243002303225205911020720
8	11/16/2000	SALE	93.22	40000000000000000000	VISA	243002303225205911021506
9	11/16/2000	SALE	90.79	40000000000000000000	VISA	243002303225205911022551
10	11/16/2000	SALE	61.13	40000000000000000000	VISA	243002303225205911022585
11	11/16/2000	SALE	59.22	40000000000000000000	VISA	243002303225205911021918
12	11/16/2000	SALE	26.96	40000000000000000000	VISA	243002303225205911022825
13	11/16/2000	SALE	50.83	40000000000000000000	VISA	243002303225205911022091
14	11/16/2000	SALE	44.90	40000000000000000000	VISA	243002303225205911024555

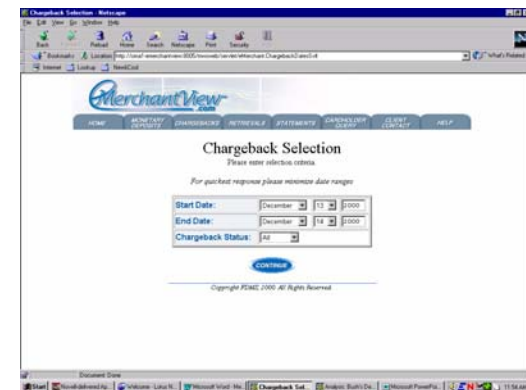
BACK NEXT

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Features cont...

◆ Chargebacks

- Six months of chargeback history
- Search by date and/or status
- Search functionality with drill down for details
 - Chargeback summary listing
 - Chargeback detail listing
 - Individual chargeback transaction detail



Features cont...

◆ **Retrievals**

- Six months of retrievals history
- Search by date and/or status
- Search functionality with drill down for details
 - Retrieval summary listing
 - Retrieval detail listing
 - Individual retrieval detail

Features cont...

◆ **Statements**

- Three months of statements available
- Presentation will be similar to the physical and online statements
- “Buttons” that will take the merchant to each “section” of the statement

Features cont...

◆ **Acquirer Contact**

- Acquirer defined page
- Include Acquirer names, phone numbers, e-mail, etc.
- Hot link to bank home page

Benefits

- ◆ Information at your fingertips
 - 24 x 7 availability
 - Information available in a timely fashion - next day
 - Reduction of phone calls to the bank to ask for details
- ◆ Easy point and click functionality
- ◆ Tool for reconciliation
- ◆ Improved efficiency and productivity
 - Reduction in paper
 - Reduction in expenses

Questions

Thank You!