

Complete Payment Solutions

flexible platform options

We offer a fully redundant host-based system for a variety of solutions to meet your processing needs including point-of-sale (POS) interfaces, stand-alone terminals and PC products for multi-terminal configurations requiring central reconciliation.

expanded payment offerings

More than just MasterCard®, Visa®, American® Express®, Discover®, Diners Club® and JCB®, we support debit cards and many stored value card payment options such as gift cards, merchandise return cards, employee cards, pre-paid cards and electronic gift certificates.

chargeback and retrieval handling

Our expert chargeback and retrieval handling helps you protect the sales you've already made. Often we can act on your behalf to prevent chargebacks before they even occur.

comprehensive reporting

We provide detailed location and corporate reporting in daily, weekly or monthly formats through varied delivery means, including Web-accessed reports.

superior service

We offer around-the-clock terminal support and an experienced account management team to ensure your establishment runs smoothly and efficiently.

variety of terminal options

Our providers offer a range of terminal solutions that deliver the flexibility your business needs. From expanded memory capacity and integrated printers to easy-to-read and easy-to-train touch screens, you will have the latest functionality when you choose us.

advanced communications

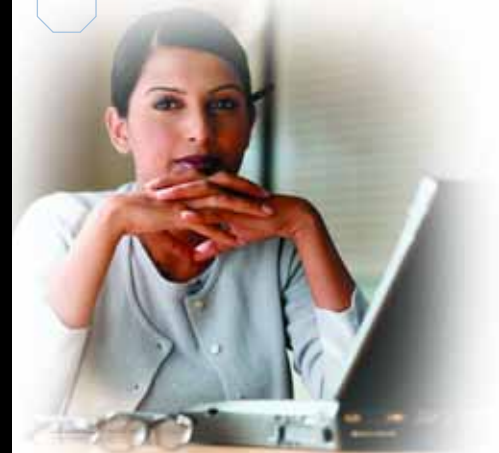
We support a wide variety of connectivity methods including VSAT, NetConnect, frame relay, Internet transport and various wireless technologies.

For more information, call your sales representative.



Resource Online™

secure online reporting and data solutions for your business



Financial Control at Your Fingertips

Resource Online is our proprietary suite of innovative Web-based tools that enables you to quickly and easily access all of your payment processing data. With just a click of the mouse, you'll see a snapshot of your financial picture. You can view everything from front-end point-of-sale data to back-end reconciliation data through your Web-browser. Access to Resource Online's Web-based tools is modular, so we can tailor your needs to the tools that make the most sense for you. Regardless of what your Web-based needs are, Resource Online offers the following benefits:

cost savings

View and analyze your payment data, discover which locations are not receiving the lowest Interchange rates through Instant Alerts and take action so you can reduce your business costs.

improved cash flow

Review your deposit activity daily, ensuring locations have submitted batches in a timely manner.

reduced fraud

Minimize the potential of fraudulent activity by receiving alerts when suspicious transactions such as high volume returns, transactions and frequent usage take place in a short period of time.

time savings

Receive your data faster, and access it whenever you need it—24 hours a day, 7 days a week.

uncompromised security

Data access is based on a user ID and password. Optional card masking is available for an added level of protection.

easy to learn

Intuitive screens make the Resource Online applications easy to learn and use, and online help is just a click away.

tailor to your needs

With Resource Online's robust functionality you can customize how you view your data. Select the hierarchy and date range to be searched, and apply filters and other user preferences so the data appears the way you want. View, print and export data with a click of the mouse.

The Modules of Resource Online

Recon Solution

With Recon Solution, you can access comprehensive bottom-line processing recaps. You can view summary reports, as well as detail reports that provide you with all of your consolidated transaction reporting and reconciliation



See how deposits, exceptions and processing fees combine to determine your overall bottom line.

data. Look up batch and transaction detail, deposits, retrieval and chargeback requests, qualification data, fees, review your statements online and more! Recon Solution offers optional modules including:

Decisionable Data

Enables you to analyze payment data in three areas—transaction qualification, chargebacks and retrievals, and credits without offsetting debits. These innovative reports highlight locations that may be experiencing payment issues, and ultimately costing your business unnecessarily.

Exception Item Respond

An interactive chargeback and retrieval module, Respond allows you to view and immediately respond to Visa, MasterCard, Diners and JCB inquiries over the Internet. Scan and upload your supporting sales documentation when responding to exception items, and eliminate paper and the time spent waiting for faxes to arrive.

Instant Alerts

Our revolutionary Instant Alerts technology, allows you to instantly receive email notifications of potential financial risks and exception conditions delivered right to your email inbox. Resource Online is the first Web-based reporting tool on the market that monitors these high impact alert categories for exception to the limits you set: chargebacks, interchange, retrievals and velocity. When exceptions occur, alerts are triggered, with you determining

the what, how and when of receiving your alerts. From multiple chargebacks at a single location to open batches and repetitive high volume card usage, Instant Alerts proactively keep you on the forefront of your financial operations.

Virtual Transaction Manager

Virtual Transaction Manager (VTM) provides ad hoc Web-reporting that delivers a merchant-centric view of real-time transaction and batch activity. Users can specify a single day to view, or a date range of days, weeks or months. In addition, VTM also offers users a summary view of transaction counts by card type across the entire reporting hierarchy and also allows you to search for transactions using several different search criteria. With 24/7 real-time reporting activity, batch summary figures and detailed transaction data seconds after the authorization, VTM provides the detailed level of data you need, whenever you need it.

FlexCache Reports

Our FlexCache stored value program is the perfect way to issue gift, pre-paid, merchandise return and employee cards, and electronic gift certificates to your customers. When you sign up for FlexCache, you can view your stored value program reporting through Resource Online's FlexCache Reports. Daily, weekly and monthly reports are available that show transaction detail and summary information that can be accessed and used for reconciliation so you can manage your stored value program.

Business Sense

Web-based and easy to access, Business Sense is your electronic access point for retrieving the profitability and portfolio data needed for quick, easy and paperless merchant and portfolio analysis. With a wealth of data on everything from profitability, fee code detail, merchant profitability, merchant sales, and merchant income, Business Sense can help you identify:

- Early signs of attrition
- New merchants that are not depositing
- Errors in merchant account setup
- Price-related retention problems
- Reason behind unprofitable merchants