

**PayTrace**<sup>®</sup>  
The Secure Advantage

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# YOUR NEXT GENERATION PAYMENT PROCESSING SOLUTION PROVIDER

## An Industry Leader

PayTrace provides comprehensive, easy to use, and efficient payment processing and data storage solutions. Our solutions offer businesses the ability to process credit card, gift card, and eCheck transactions over a secure internet connection. Additionally, our solutions allow businesses to store, manage, and export valuable data related to their payment processing. Our goal is to ensure our clients have the best payment processing tools available in order to be successful!

### QUICK FACTS

Founded in 2004

Currently Servicing Over  
35,000 Users

Processing Over \$10 Billion  
Annually

Processing Over 17 Million  
Transactions Annually

PCI DSS Validated Since 2005

### OUR VALUES

Helping our clients succeed.

Providing exceptional client  
support.

Committed to integrity in  
our business dealings.

Creating great working  
partnerships.

Developing a healthy, happy,  
and empowered workplace.

Being stewards of our  
community.

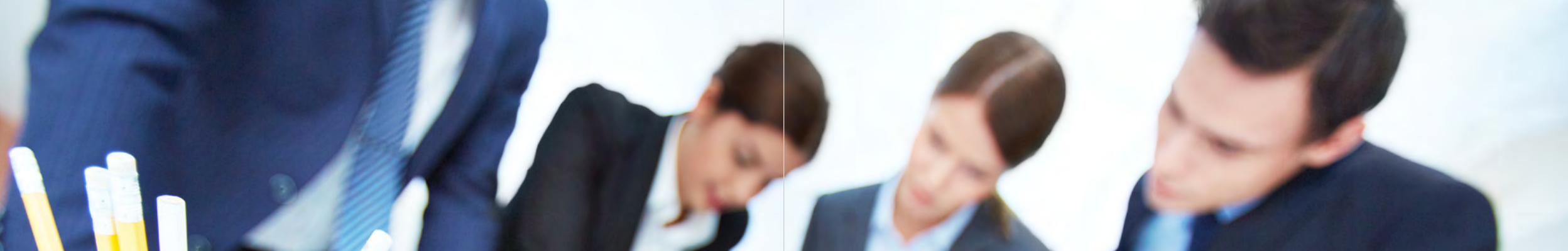
### VALUE PROPOSITION FOR MERCHANTS

Reduce Processing Costs

Reduce Equipment Costs

Increase Security &  
Reduce Fraud

Operate More Efficiently



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# WHAT'S INSIDE



# WHY USE PAYTRACE

## REDUCE PROCESSING COSTS

PayTrace's solutions provide real-time recommendations to help reduce your processing costs. Level II and Level III data can be added to Business, Corporate, Purchasing, and GSA card transactions. Swipe card-present transactions through the virtual terminal. AVS match evaluations can be performed. Your transactions can be settled automatically on a daily basis. All of these factors can contribute to a reduction in your processing costs.

## OPERATE MORE EFFICIENTLY

PayTrace offers features that help you operate your business more efficiently, including:

Process transactions from web-enabled devices, including computers, smartphones, and tablets.

Swipe and key-enter transactions.

Store customer profiles.

Create and distribute comprehensive reports.

Email receipts, reports, and alerts.

Access multiple PayTrace accounts with one User ID.

Add eCheck processing.

Add a pre-integrated payment cart or product shopping cart.

Integrate 3rd party or proprietary software.

Add recurring payments.

Add gift card processing.

## INCREASE SECURITY & REDUCE FRAUD

PayTrace has been PCI DSS Validated since 2005. Your sensitive data is stored within a Tier 3 high security data center. No sensitive data is stored on your computers or servers. Secure 256 bit SSL encryption is used for all communication over the internet. End-to-end encrypted card readers are available to provide an extra layer of security.

With PayTrace, you create a unique user for each person needing access to your account. Each user is configured with permissions based on their responsibilities. Multi-factor authentication is required for log-in and IP address restrictions further control access to the account. PayTrace provides other tools to assist in reducing cardholder fraud, including CVV/CSC and AVS match evaluations. Additionally, a duplicate transaction filter limits potential fraud.

## FIRST-CLASS CLIENT SUPPORT

Providing exceptional client support is one of our core values. We offer free training, free technical support, online training videos, and an easy to navigate help site. Our experienced and knowledgeable staff are available to promptly assist with your questions. Our goal is to exceed your client support expectations to ensure a long and successful partnership.

## REDUCE EQUIPMENT COSTS

A web-enabled device is all you need to process credit card, eCheck, and gift card payments through PayTrace: no credit card terminals, no dedicated phone lines, no software installation, no software maintenance, and no software update fees.



# DRIVING EFFICIENCY





# CUSTOMER DATA STORAGE



## Customer Profiles

PayTrace enables you to store customer profile information within our Payment Card Industry Data Security Standards (PCI DSS) Validated solution. An unlimited number of customer records can be stored at no additional cost. No payment data is stored locally on your network, computers, or premises by PayTrace. All customer payment account numbers are encrypted as they enter the PayTrace system. This data is stored within our Tier 3 high-availability data center in order to ensure that it is always available to you.

## CUSTOMER INFORMATION AVAILABLE AT YOUR FINGERTIPS

The stored customer credit card and checking account numbers that are part of your customers' profiles can be used to quickly process their payments. When utilizing customer profiles, you are no longer burdened with asking your customer for their payment information each time they make a purchase. And you will feel more confident that you will receive payment for orders that have been placed.

## VALUABLE MARKETING DATA

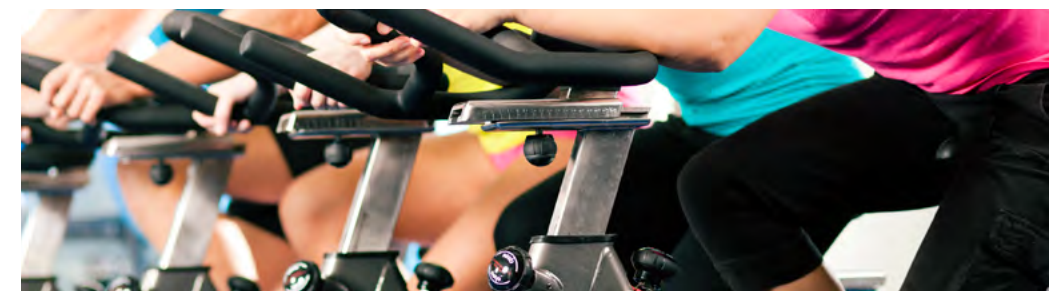
You can use your customer information to better understand your customers, to expand your business, and to inform your marketing efforts. Review your customers' profile data and get to know them better. Record their addresses for your next marketing campaign. Store their phone numbers so you can call when their orders are going to arrive early. Run reports on your customers' buying habits such as what zip codes you effectively pull customers from and whether that new billboard you put up across town is having the desired effect.



# SAVE TIME WITH OUR PAYMENT OPTIONS

## RECURRING PAYMENTS

Our Recurring Payments option allows you to easily automate regularly-occurring transactions: enter your customer's billing information, then create a Recurring Payment by defining the dollar amount and frequency of the transaction. Once a Recurring Payment has been created, it will process automatically. Recurring Payments can be reviewed, modified, or canceled at any time. Recurring Payments also can be created through the Product and Payment/Donation Shopping Carts and through the API.



## REPEAT PAYMENTS

You can quickly process transactions for the same customer but for differing amounts and/or at different intervals using PayTrace's repeat payment features. The key to increasing your efficiency is using the billing information stored within your PayTrace account, which eliminates the need to repeatedly collect payment information from your customers.

Our repeat payments features are available through the Virtual Terminal, Product and Payment/Donation Shopping Carts, and the API.

The Product and Payment/Donation Shopping Carts give customers the option to store their payment information to use for future transactions.

The API allows 3rd party applications to initiate payments utilizing a customer token and the transaction amount, eliminating the need to store sensitive billing information in the 3rd party application.



# COLLECT, STORE & DISTRIBUTE VALUABLE DATA

## DISCRETIONARY DATA

Discretionary data fields can be added to your transaction pages to collect any additional information you desire. Discretionary data fields also can be added to your customer profiles to enhance the shopping experience for each customer. Reports can be created to utilize the information collected from your discretionary data fields.

You can configure discretionary data fields as free-text fields, multiple-select menus, or drop-down menus. Discretionary data can be set to be required or not required. You can also choose to include the custom field information on receipts.



## RECEIPTS

Email receipts to your customers.

Print receipts on standard or receipt printers.

Automatically print a receipt with each transaction.

Manually print additional receipts.

Access receipts for transactions run in the last 24 months.

Automatically email receipts to recipients within your business.

Customize your receipt content.

Add your company logo to receipts.

## REPORTS

View transactions from the past 24 months using convenient search functionality.

Create multiple custom reports that can be automatically emailed on a pre-determined schedule.

Conveniently manage who receives emailed reports.

Download reports to your computer for additional inference or back up. All of PayTrace's reports can be downloaded to CSV spreadsheet file format.





# MULTIPLE TRANSACTION SOURCES

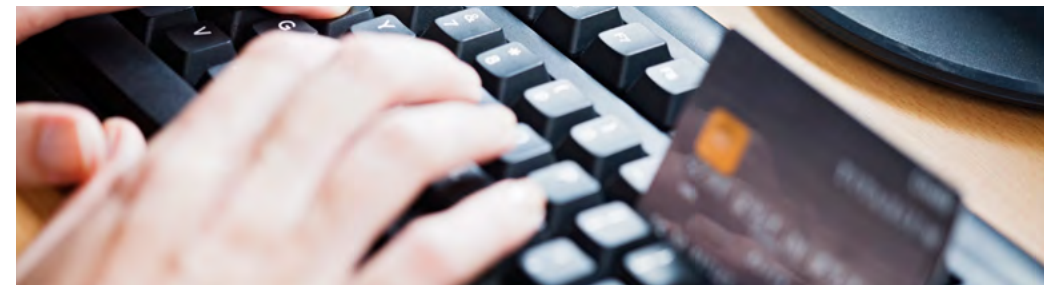




# VIRTUAL TERMINAL

## Use the Power of a Computer

With PayTrace's Virtual Terminal, you can leverage your current office equipment to process and manage payments, while also having access to functionality far beyond a traditional credit card terminal. Accept both Card-Present transactions and Card Not-Present transactions, then manage these transactions with ease using PayTrace's web based software solutions.



### CARD-PRESENT TRANSACTIONS

Eliminate the need for a stand-alone credit card terminal.

Use your computer with a plug-and-play USB card reader.

Utilize end-to-end encrypted card readers for increased security.

Print receipts on your office printer or a receipt printer.

Email receipts.

### CARD NOT-PRESENT TRANSACTIONS

Key-enter transactions.

Use stored customer profiles.

Process multiple transactions at once.

Upload a spreadsheet of transactions to process.

Authorize transactions for capture at a later time.

Store transactions for future processing.

Print receipts on your office printer or a receipt printer.

Email receipts.

### MANAGE TRANSACTIONS

Run ad-hoc transaction activity reports.

Void transactions that haven't been settled.

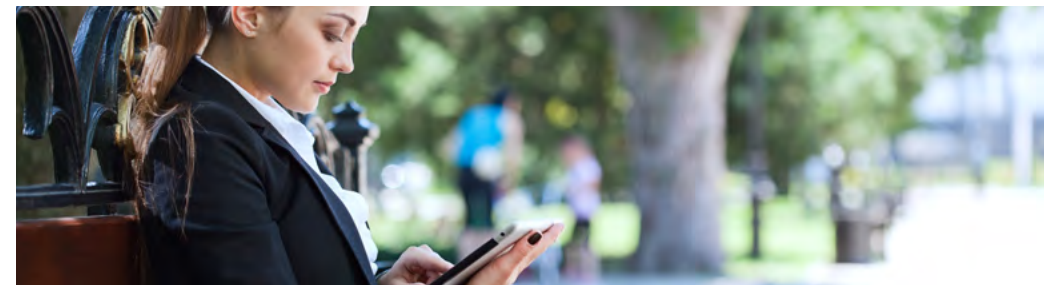
Refund transactions.

Manage transaction settlement.

Generate reports to manage and grow your business.



# PRODUCT SHOPPING CART



## Pre-Integrated E-Commerce Solution

PayTrace offers a fully-integrated Product Shopping Cart option that allows easy entry into the world of e-commerce. The shopping cart has many features, including optional branding with your company's logo and color scheme, real-time shipping rates, state and county tax calculation, and the ability to offer various discounts. The Product Shopping Cart can process transactions for all enabled payment methods, including credit card, gift card, and eCheck transactions.

### PRODUCT CATALOG

Link your website to a searchable product catalog.

Upload product pictures, prices, and descriptions.

Connect to a secure PayTrace-hosted payment page.

Perfect for getting started in e-commerce.

Reduce development time and costs.

### BUY BUTTONS

Link individual products on your web site to a secure PayTrace-hosted payment page.

Choose from numerous, pre-designed "Buy" buttons for flexibility and creativity.

Create your own "Buy" buttons to match your brand.

### 3<sup>RD</sup> PARTY SHOPPING CARTS

PayTrace is integrated with numerous 3rd party shopping carts. For more information, please refer to <https://paytrace.com>.



# PAYMENT SHOPPING CART

## Pre-Integrate Online Payment Solution

PayTrace's Payment/Donation Cart allows your customers/donors to enter their own payments/donations through your website. Customer/donor-entered payment information can be used to process a real-time transaction and can be stored to process future transactions. This functionality allows you to process payments without ever seeing the customer/donor sensitive data.

In addition, fraud prevention tools, such as Address Verification System (AVS) and Card Security Code (CSC/CVV), are available to help prevent fraudulent payments. The Payment/Donation Cart can process transactions for all enabled payment methods, including credit card, gift card, and eCheck transactions.



### PAYMENT/DONATION BUTTONS

Place a "Pay Now" or "Donate Now" button on your web site.

Choose from numerous, pre-designed payment and donation buttons.

Create your own buttons for unlimited possibilities.

Include a payment/donation link within an email.

### OPTIONAL PAYMENT FEATURES

Customers can store their payment information for future use.

Customers can set up recurring payments/donations.

Use discretionary data fields to collect additional information.



# MOBILE PROCESSING

## PayTrace GO

PayTrace GO is a mobile payment processing application that can be downloaded from the Apple App Store for free and installed on devices, including the iPhone, iPad, and iPod Touch, using the Apple iOS operating system version 4.3 or later. PayTrace GO adds another processing method to your PayTrace Professional account in order to securely accept transactions while in the field, further increasing your efficiency.

### INCREASE EFFICIENCY & REDUCE PROCESSING COSTS

Collect payment at the time of service or sale.

Reduce paperwork and communication from the field to the office.

Benefit from swiped transaction rates for sales in the field.

Email a copy of the signed receipt to your customer.

Add Level II and III Data to transactions through your virtual terminal.

Real time access to mobile transactions via your virtual terminal.

### FUNCTIONALITY

Swipe Transactions via an Encrypted Card Reader

Capture a Signature

Email Receipts

Key-Enter Transactions

View Transactions

Void Transactions

# APPLICATION PROGRAM INTERFACE (API)



## Integrate with PayTrace

PayTrace's Application Programmer's Interface (API) allows you to integrate your web site, proprietary application, or a 3rd party application into the power of your PayTrace Professional account. Once integrated, your software application communicates with the PayTrace system to process real-time transactions, securely store customer payment data, and much more.

### API FUNCTIONALITY

- Process Credit Card, Gift Card, and eCheck Transactions
- Process Level II and Level III Data
- Store Customer Profiles
- Process Recurring Payments
- Receive Real-Time Shipping Quotes
- Email Receipts

### API DEVELOPMENT

- Operating System and Platform Independent
- Detailed Integration Documentation
- Integrations Code Samples
- Test Account Available

### SECURE CHECKOUT

The Secure Checkout page is a PayTrace-hosted payment page that gives you the ability to process real-time payments without collecting, transmitting, or storing cardholder data. The Secure Checkout page may be branded to look like your website and configured to collect and require the custom fields of your choice.



**MULTIPLE  
TRANSACTION TYPES**





# LEVEL III PROCESSING

## Save Time and Money

Adding Level III Data through your PayTrace Professional account will help reduce the interchange fees on Business-to-Business (B2B) and Business-to-Government (B2G) transactions. Level III Data is additional information about a transaction that is commonly found on an invoice. Visa® and MasterCard® generally charge a lower interchange rate for B2B and B2G transactions when Level III Data is included with the transaction.



PayTrace is one of the few payment processing solutions that is certified to process Level III Data, and we make the process as easy and efficient for you as possible. PayTrace identifies which transactions will benefit from adding Level III data and then prompts you to add additional information, thus reducing excessive data entry. Our solution also intelligently calculates and pre-populates Level III data fields, further reducing your data entry burden.





# eCHECK/ACH PROCESSING



## A Complete Payment Solution

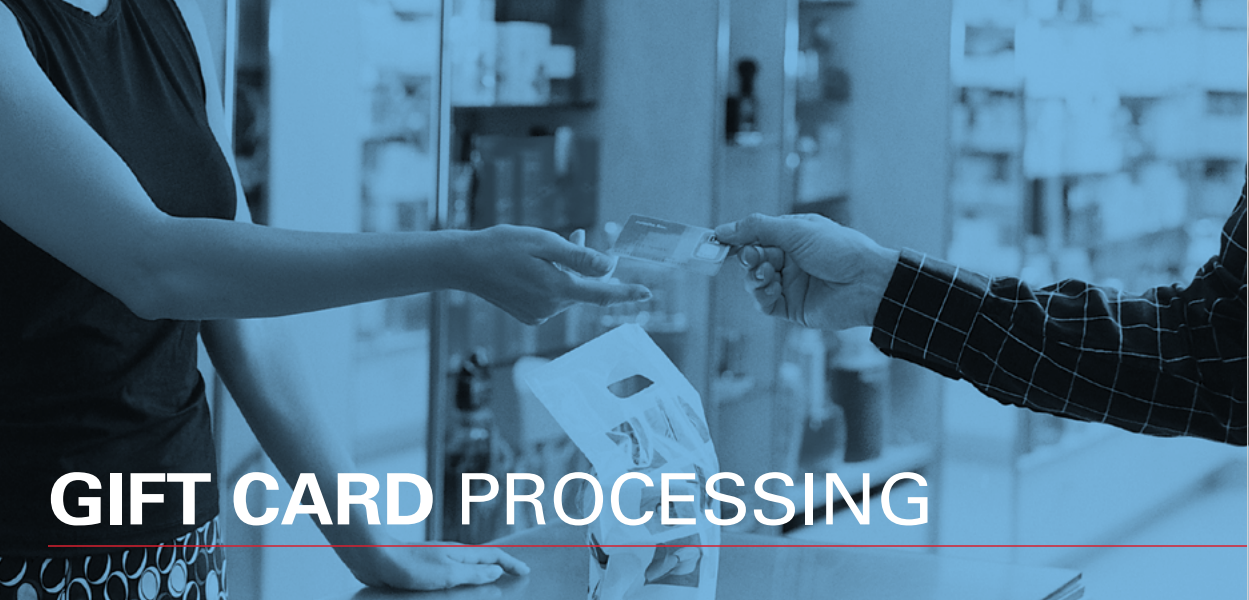
eCheck/ACH processing enables you to set up authorized debits from a customer's checking account. Debits can be scheduled as a one-time occurrence or as recurring payments. By incorporating eCheck/ACH processing into your PayTrace Professional account, you gain greater efficiency in record keeping, reporting, and payment processing. eChecks may also be accepted online via the PayTrace Shopping Cart and API solutions.

### FEATURES

- Single eCheck/ACH Transaction
- Recurring eCheck/ACH Transactions
- B2B eCheck/ACH Transactions
- Online Reporting
- Multiple Processing Methods

### BENEFITS

- Ability to Debit Business and Personal Checking Accounts
- Automated Recurring eCheck/ACH Transactions
- Eliminates Manual Paper Check Handling Costs
- Gain Efficiency by Using One Application for All Payment Processing Needs



# GIFT CARD PROCESSING



## Benefit from Offering Gift Cards

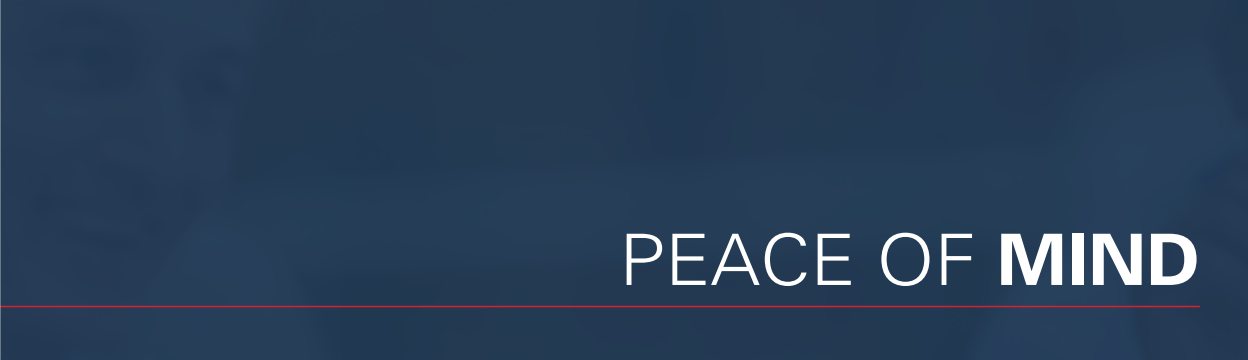
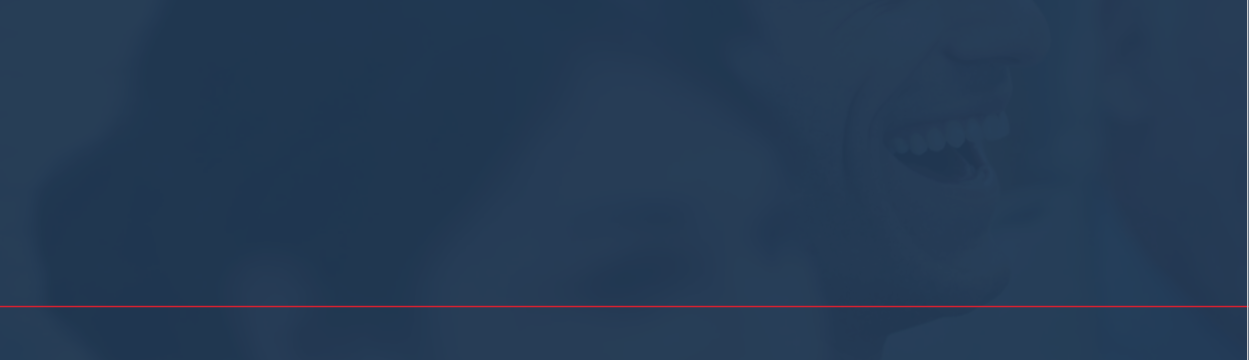
Gift card processing can be added to your PayTrace Professional account to increase customer loyalty, while you benefit from cash in-hand before the product/service is rendered. PayTrace makes accepting gift cards easy and consolidates gift card functionality and reporting with all of your other payment methods.

### FEATURES

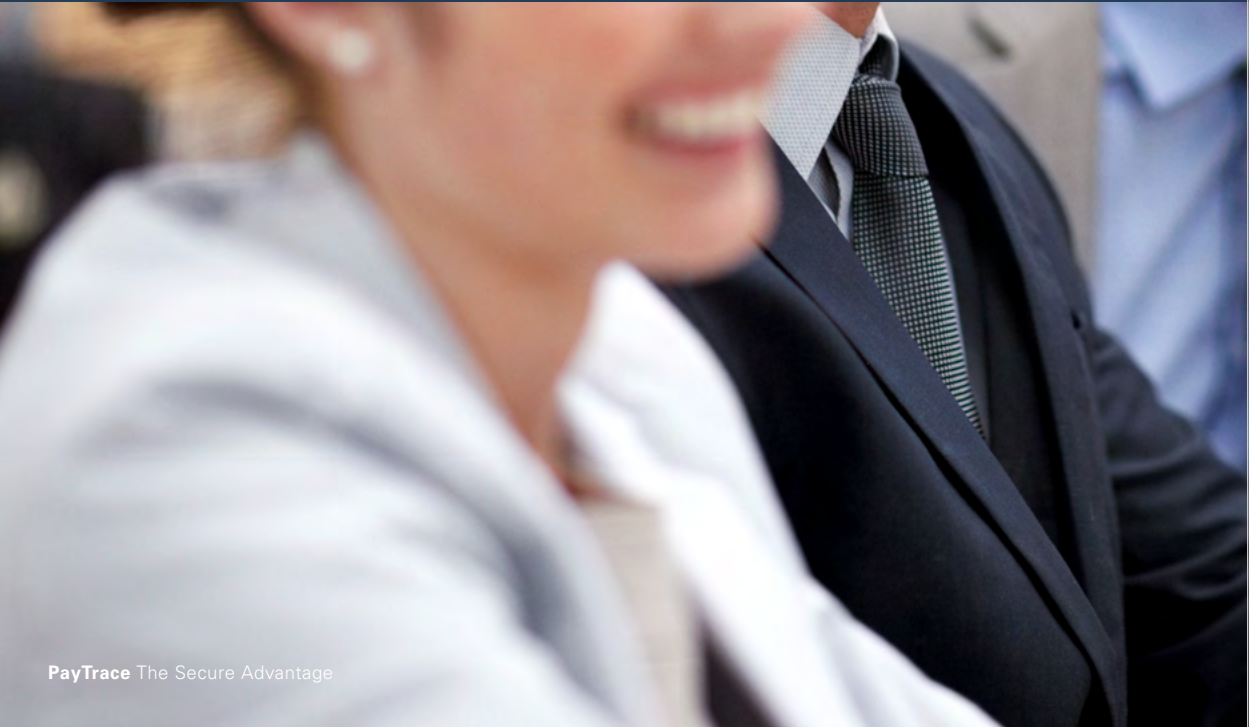
- Accept Gift Cards for Payment
- Create Gift Cards
- Add Value to Existing Gift Cards
- Replace a Gift Card
- View the Balance on a Gift Card
- Delete a Gift Card

### BENEFITS

- Consolidate Reporting
- Consolidate Record Keeping
- Increase Business Traffic
- Increase Customer Loyalty
- Reward Your Customers
- Increase Brand Recognition
- Benefit from Cash Up-front



**PEACE OF MIND**





## Maximize Data Security

PayTrace is PCI DSS Validated and has been since 2005. Your sensitive data is stored within a Tier 3 high security data center. No sensitive data is stored on your computers or servers. Secure 256 bit SSL encryption is used for all communication over the internet. All customer payment account numbers are immediately encrypted upon entry into the system. End-to-end encrypted card readers are also available to provide an extra layer of security.

PayTrace completes an on-site audit annually in order to maintain its PCI Certification. To learn more about PCI Certification, visit [pcisecuritystandards.org](http://pcisecuritystandards.org).

### DATA CENTER SECURITY FEATURES

24/7 on-site staff monitoring of physical and electronic network access.

Three-factor authentication required for access.

24 hour video surveillance with a 60-day minimum retention policy.

Visitors are escorted by authorized personnel at all times.

Built to be resistant to explosions, and other penetration threats.

With PayTrace, you can create a unique user for each person needing access to your account. Each user can be configured with permissions based on their responsibilities. Multi-factor authentication is required for log-in and IP address restrictions further control access to the account. Transactions within PayTrace are tracked by user account, allowing effortless follow-up, when needed.

Customers utilizing PayTrace's Payment Cart or the API Secure Checkout can enter their own payment information into a secure PayTrace-hosted page. Their payment information may be stored and used to process future transactions. This functionality allows your staff to process transactions without ever seeing sensitive payment information.



# CLIENT SUPPORT

## The Core of Our Business

Providing exceptional client support is one of our core values. With virtually no staff turnover, you can expect the same great service each time you need assistance. Our experienced and knowledgeable staff will promptly assist with your questions. We offer free training, free technical support, online training videos, and an easy to navigate help site. Our goal is to exceed your client support expectations to ensure a long and successful relationship.



### ENSURING PAYTRACE IS RIGHT FOR YOU

We can assist you in evaluating whether PayTrace fits your needs.

We can help you identify opportunities for cost savings and efficiency improvements.

We are happy to provide you with a live demonstration of the system.

Our goal is to ensure that you are comfortable with PayTrace.

### NEW CLIENT TRAINING

We offer online training to ensure your success with PayTrace.

We can provide single person or group trainings.

In addition, we have multiple self-guided training resources to provide on-demand help.

### WE BUILD LASTING RELATIONSHIPS

We are here to help with your challenges and questions.

And as you add staff, we're happy to help train your new team members.

As your needs expand and evolve, we're happy to train you on additional functionality.

We take client feedback seriously and use that feedback to improve the PayTrace system.



# COME JOIN US

## Our Culture

At PayTrace, we are guided by our core values as a compass to create an environment that is mutually beneficial for our clients, sales partners, team members, and community. We hope that you join us and experience our unique approach.

### OUR CORE VALUES

Help our clients succeed.

Provide exceptional client support.

Committed to integrity in our business dealings.

Create great working partnerships.

Develop a healthy, happy, and empowered workplace.

Be stewards of our community.

### CLIENTS

One of PayTrace's founding principles was a dedication to providing exceptional support to our clients.

This core value has persevered and remains a pillar of PayTrace's success today. We are committed to listening to our clients and to incorporating their feedback into our products and processes. Our number one goal is to help our clients succeed.

### TEAM MEMBERS

PayTrace is dedicated to creating a cohesive sense of community among its team members through open communication, a supportive and empowering culture, and a sense of belonging that extends beyond office hours.

PayTrace is employee-owned: all of its employees are committed to the company's success. When you reach out to PayTrace, you can be sure you are reaching someone who enjoys their job and takes pride in their role within the company.

### COMMUNITY

At PayTrace, we value community and are actively engaged in supporting and giving back to our local community. We organize company-wide community service events at least twice a year. Employees are provided with two days off from work a year to volunteer at the nonprofit of their choice. Our annual company philanthropy program allows each employee to choose a community nonprofit organization to receive a donation from PayTrace.

### SALES PARTNERS

We wouldn't be successful without a network of strong sales partners. We strive to work closely with our sales partners to support their needs, while being guided by a strong sense of integrity in all of our business relationships. And we aim to select sales partners that model this same approach, ensuring overall positive results for our clients.