



**Moving business. Real-time. Real smart.**



## **E-xact Transactions**

### **TRANSACTION PROCESSING SOLUTIONS**

With specialized services for payment processing, E-xact enables real-time transaction processing for merchant businesses across North America. E-xact transactions focuses on providing leading edge Payment Processing solutions and prides itself on the fact that 100% of E-xact's solution has been developed in-house, allowing E-xact to quickly and easily adapt to unique requirements of a particular Merchant or to new standards for Payment Processing.

Whether creating automated payment processing for websites, billing cycles for recurring payments, card-swipe and PC terminals for brick & mortar outlets, wireless POS, or full provisioning for an enterprise-wide platform – E-xact offers a wide range of credit card purchase capabilities. Multi-currency and multi-language capability is provided for Merchants with International requirements.

E-xact provides advanced transaction processing security and fraud protection through industry standard 128-bit SSL Encryption and 448-bit Encryption for transactions in transit. E-xact also fully supports AVS, CVV2, Verified by Visa (VBV) and MasterCard Securecode. Credit card information is stored on the E-xact Secure Database, eliminating the need and therefore the risk to the Merchant of storing card details on internal systems. Transaction tags are provided to the Merchant, from which they can re-build card detail if required.

### **Member Services Manager**

Where E-xact's Payment Processing solutions distinguish themselves from traditional standard card-swipe terminal and card not present solutions is in the ability to access detailed transaction information through Member Services, a Web-based suite of reports and tools on the merchant's transactional activity. Member Services also includes a Virtual Point of Sale terminal capability allowing a merchant to take action on a transaction through the E-xact system web site from any Web Browser. The Member Services system is available 24x7, and is accessed with a secure username and password. The interface is intuitive, easy to read, and is SSL protected.

Member Services includes detailed transaction data such as, authorization, pre-authorization, settlements, refund, time, date, name, and authorization numbers. In addition, capabilities for; user defined reference fields, refund restrictions; duplicate transaction detection and fraud prevention tools are provided. Standard activity and deposit summary reports are available, as well as, the ability to dynamically search transaction details and account activity. Reporting on transactions can be configured to reflect Merchants time zone requirements for billing and settlement.

## FULLY INTEGRATED OR STAND ALONE SOLUTIONS

Merchants can make use of E-xact's solutions in a number of ways. Software plug-ins or components are available for use by experienced developers to fully integrate Point of Sale functionality into their unique solutions. EPOS Lite is a standalone Microsoft Windows based application that emulates the function of a typical Point of Sale terminal providing the Merchant with the ability capture card information via card swipe or manual entry. E-batch provides the ability to automate the processing of transactions for regular and/or recurring customers. Virtual Point of Sale (VPOS) allows a merchant to access POS functionality directly on the E-xact Web site should they have the need to perform a transaction function.

### Integrated Point of Sale Solutions

E-xact provides a variety of Software Development Kits (SDKs) that experienced developers can use to create customized integrated Point-of-Sale solutions for Merchants. Extensive transactional data can be tracked through the use of E-xact provided transaction reference fields allowing developers to address a wide range of end user transaction processing related requirements. Tagged transaction settings can be used to reference credit card detail (card number, expiry date) that is stored in E-xact's secure database, relieving the Merchant of the requirement to store and protect card details on their internal systems. All E-xact SDK's are available for free, and are downloadable from the E-xact web site.

E-xact SDK's have been integrated into many environments including: E-commerce shopping carts, Financial Accounting Systems, Kiosk solutions, IVR and Call Center systems, brick & mortar retail store systems, wireless POS solutions and many more. In many cases the integration efforts can take as little as one day. Merchants have the capability of having all POS transactions, whether they are generated from a traditional brick and mortar store location, web store or call center, stored in a central and secure database.

E-xact's SDK's can be integrated into Merchant application environments using popular Operating System platforms, including Windows, Unix and Linux and come in three different varieties: **Payment Plug-In** which represents the core E-xact functionality, **Redirect Plug-In** which supports remote transaction processing via E-xact's hosted solution, and **3-D Secure Plug-In** that is required for the implementation of Verified by Visa or Securecode and is used together with the core Payment Plug-In.

The Payment Plug-in component versions of E-xact's SDKs include; COM, Java, Perl, and VPOS Web Service The Redirect Plug-Ins include E-xact Buy Button (EBB) and FormPost Script versions (ASP, Coldfusion, and PHP). The 3-D Secure Plug-Ins are available in COM, C and Perl. Each SDK download includes detailed documentation for the developer, as well as, sample scripts with which to get an integration project started. The E-xact Payment Plug-Ins connect to the credit card authorization networks via a standard IP socket connection. Depending upon the Plug-in used, the Merchant may require an SSL certificate. E-xact does not provide SSL certificates; however, they are available from many sources.



## **Standalone Point-of-Sale solutions**

E-xact Transactions' Electronic Point-of-Sale solutions are ideal for any Merchant looking for an robust alternative to traditional dedicated function POS terminals.

### **Working with the Internet**

E-xact's Point-of-Sale (POS) applications run on computers with Microsoft Windows operating systems in either a fully networked, or stand alone environment. Card information can be entered manually through a keyboard, or through a card-swipe device enabling any PC to mimic a standard card-swipe terminal. Merchants are provided with efficient Authorization and Capture, Clearing and Settlement processing solution with robust real-time web-based reporting tools. And, by taking advantage of standard Internet or IP connectivity merchants in many cases can eliminate the expense of dedicated POS data communications lines.

Card transactions captured through E-xact's stand-a-lone POS solutions are tracked and stored in the same secure database as those captured through an integrated solution, allowing a Merchant to manage and report on all card transaction activity from a central location.

### **EPOSLite – Retail Processing**

E-xact's EPOSLite has all the features of a standard POS terminal and is available at no cost. For enhanced security and flexibility user levels and transaction types are definable depending upon an individual users profile. EPOSLite is an excellent tool for call centers, businesses with multi-level customer support, or as a replacement for traditional dedicated function POS terminals in brick and mortar retail locations. Card swipe devices and printers can be attached to provide "card present" functionality.

### **EBatch – Recurring Transactions**

E-xact's EBatch is a convenient tool for businesses with recurring billing cycles. E-batch has the capability import external files containing customer and credit card information that can be sent in a batch format for processing, eliminating the requirement to re-key information for each billing cycle. Procedures that take hours or days for inputting can now be done in minutes or hours with real-time processing and reconciliation.

### **Virtual POS**

E-xact's vPOS (virtual Point-Of-Sale) permits users to ring in transactions anywhere they have access to a Web browser and the World Wide Web. Using E-xact's SSL protected Member Services merchants can enter card data by logging on to our Website. No software installation is required. Each user receives an individual login credentials. VPOS is ideal for businesses on the "go" and mobile companies, as well as offices with Web interfaces. And with our Search engine, clients can refund or complete transactions simply and with confidence.

## Partners

E-xact Transactions has developed Partnerships with many organizations, who bundle or integrate E-xact's solutions into a broader solution offering for the market. These partnerships are wide ranging, including Financial Institutions, E-Commerce Shopping Card providers, Industry Vertical Solution providers within industry sectors such as Health, Transportation, High Technology and many others. E-xact's Payment Processing capabilities have also been integrated into popular Enterprise Wide applications and Financial Accounting systems.

## Customized Solutions

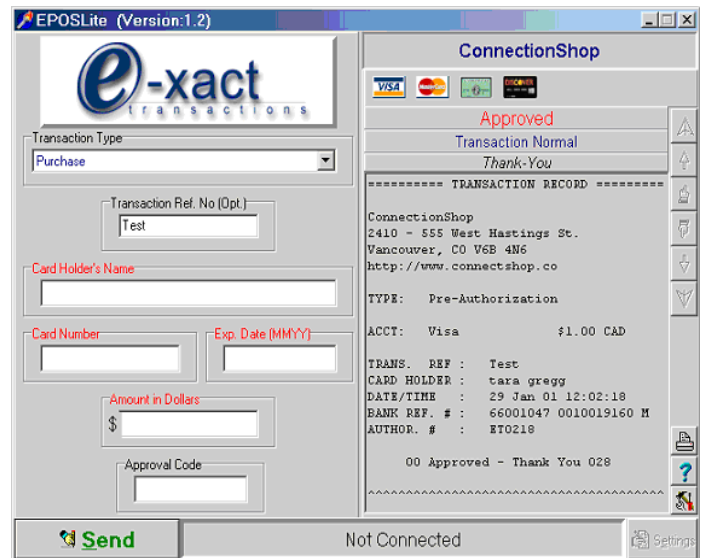
E-xact has many years of experience focusing exclusively on Payment Processing and has consulted with many customers to address very specific Payment Processing requirements. And, because E-xact has owns 100% of the Intellectual Property, we are able to work with our customers on a development basis to address unique requirements to either enhance the core E-xact product offering, or to assist in integrating E-xact technology into a customers existing application infrastructure.

## User Interface

E-xact stand-alone POS solutions provide a simple easy to use interface, which if required can be branded with a Merchants own unique identity. Using E-xact's SDKs developers can create a unique POS interface to meet the needs of Merchants.

## Additional Information

All software SDK's are available at the E-xact Transactions Web Site. Additionally, detailed documentation for Merchants and developers are available from E-xact, as well as, the stand-alone software applications such as EPOSLite and EBatch.



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