eProcessing Network

Anywhere Merchants Do Business℠

Transaction Processing Solutions Guide

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ePNSolutions

eProcessingNetwork Transaction Processing Solutions

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We help merchants realize the potential of unlimited business opportunities and profits with secure, reliable transaction processing services. eProcessingNetwork enables merchants to process credit card and check transactions automatically and in real-time, using a secure Web page, as well as wireless and POS hardware.

ePNPOS

eProcessingNetwork offers merchants the ability to process swiped credit card and check transactions from their Point-Of-Sale through their existing Internet-connected computers.
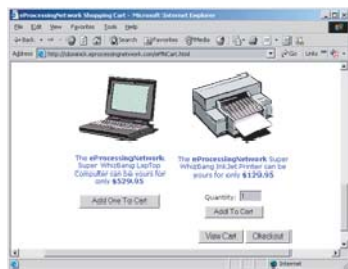
ePNMobile

Wireless transaction processing available at swiped rates through cell phones using various MagStripe Reader / Printer combinations.

ePNCart

eProcessingNetwork offers online merchants an easy to implement, customizable shopping cart for Internet storefronts. ePNCart is a simple yet powerful integrated shopping cart designed to help merchants increase sales to valuable, hard-earned online shoppers. ePNCart enables online merchants to take advantage of the unlimited income-generating opportunities available with the explosion of the Internet marketplace.

ePNShip

Merchants utilizing eProcessingNetwork's integrated shopping cart ePNCart can optionally offer shipping rates based on the U.S. Postal Service's Domestic and International Shipping Rates Calculators.

ePNAuthenticate

ePNAuthenticate allows merchants to utilize eProcessingNetwork's integrated shopping cart ePNCart to confirm the identity of their customers through Visa® Verified by Visa™ and MasterCard® SecureCode™ authentication services.

ePNRecur

Optional Recurring Transaction Processing Services integrated directly into our full suite of Secure Real-Time Transaction Processing Services allows merchants to offer memberships, service contracts, financing and more.

Call Us For Answers

Contact us today for more information. Technical support is available by calling **1-800-971-0997**. Visit us online at **www.eProcessingNetwork.com** or e-mail us at **Support@eProcessingNetwork.com**.

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*e*PN*POS*
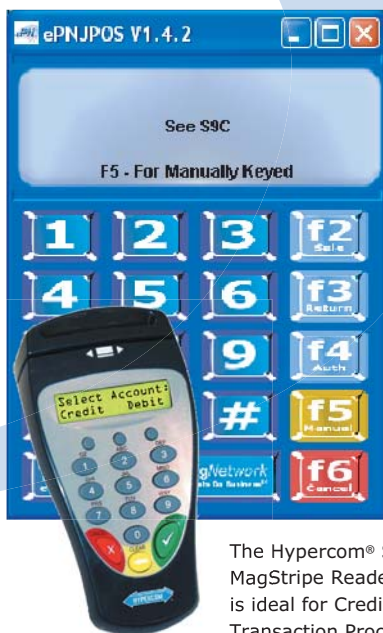
Secure Point-Of-Sale
Transaction Processing Services

eProcessingNetwork's Java Point-Of-Sale software for PC's and Laptops enables merchants to securely process credit and PIN debit card transactions.

Merchants receive real-time responses from cardholders issuing banks and batches are automatically settled every day.

Internet-Connected PCs

ePNJPOS works with various MagStripe Readers from Citizen®, Hypercom® and Magtek® so merchants can process transactions virtually anywhere.

The Citizen® CMP-10 MagStripe Reader / Printer is Great for Mobile Laptop Merchants!

- Fast receipt printing
- Uses standard 2.25" paper
- Long Battery Life
- Connects through Serial Port

The Hypercom® S9C MagStripe Reader / PIN Pad is ideal for Credit & PIN Debit Transaction Processing

- Easy PIN entry
- Receipts print to Windows® Printers
- VISA® PED & Triple DES certified
- Connects through Serial Port

Merchant Benefits
- Increase sales by accepting more payment types
- Lower Swiped Rates
- Chargeback Protection
- Unlimited Users per Account
- Unique User IDs for Reporting
- Secure Internet Payment Gateway
- Easy to Set-up Account.

- Easy Set-up
- Receipts print to Windows® Printers
- Connects through USB port

MagTek® USB MagStripe Reader for Credit Card Processing

Call Us for Answers
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ePNMobile

Secure Cell Phone Transaction Processing

Are you Mobile?

*e*ProcessingNetwork now makes wireless transaction processing available **at swiped rates** through **Java**® enabled cell phones.

The *e*PNMobile J2ME™ Credit Card and Check Transaction Processing Application can prompt for invoice number, gratuity, other charges, process the transaction in real-time, and show the transaction authorization number **right on the phone display**.

Merchant Benefits

- Fraud Prevention: Real-time credit card and check processing, get approval or decline response at time of sale.
- Lower Cost: Lower investment than dedicated wireless transaction processing units.
- Swiped Rates: Reduced rate with Card swipe transactions from credit card processors.
- Real-Time Processing: No chasing after customers for declined transactions.
- Ease Of Use: Less time consuming than phone-in (voice) processing.
- Reporting: Online tracking and transaction reports.
- Lower Overhead: No personnel needed in the back room to do manual entry authorizations.
- Multi-Function Device: Phone, email, 2 way radio (walkie-talkie) and credit card/check terminal.

Am-Tech® Mobile Pro Basic In-Vehicle Swivel Mount MagStripe Reader / Printer with a Motorola® v551™

The entire process is simple and convenient to use. *e*ProcessingNetwork offers reliable and secure credit card and check transaction processing services and professional support every step of the way.

Zebra® Cameo™ 2 MagStripe Reader/Printer with rechargable battery and belt clip connected to a Motorola® i870™

Call Us For Answers

Contact us today for more information on how *e*ProcessingNetwork can work for you**.** Technical support is available toll-free at **1-800-971-0997**. Check us out on the web at **www.eProcessingNetwork.com** or send an e-mail to us at **Support@eProcessingNetwork.com**.

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MagStripe Reader Printer Hardware

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- **Zebra® Cameo™ 2**
  Heavy Duty MagStripe Reader / Printer
  w/Internal Rechargable Battery
  Ships with Belt Clip,120V Charger, 3 Rolls of Paper

- **Citizen® CMP-10-U5M™**
  Medium Duty MagStripe Reader / Printer
  w/Internal Rechargable Battery
  for Cell Phones and PCs
  Ships with Lanyard, Belt Clip,
  Battery, 120V Charger, 1 Roll of Paper

- **Infinite Peripherals® PP-55MS™**
  Table Top / In-Vehicle
  MagStripe Reader / Printer
  Internal Rechargable Battery
  Ships with 120V Wall Charger and 3 Rolls of Paper

- **Am-Tech® Mobile Pro Basic™**
  In-Vehicle Swivel Mount
  MagStripe Reader / Printer
  Cigarette Lighter Powered
  Ships with 3 Rolls of Paper

- **VeriFone® Vˣ 610™**
  CDMA/GPRS Payment Terminal
  MagStripe Reader / Printer
  Credit & Debit

- **WAY Systems MTT**
  GPRS Payment Terminal
  Credit & Debit
  Infrared Printer

- **SemTek®**
  Side Swipe™
  MagStripe Reader
  Phone Powered
  No Printer

- **MagTek® USB**
  MagStripe Reader
  for PCs

- **Hypercom® S9C™**
  MagStripe Reader / PIN Pad
  for PCs

- **Commerciant MobileScape**
  MagStripe Reader / Printer
  GPRS/CDMA Touch Screen

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Cell Phones and PCs require Internet connections for processing.
MagStripe Readers / Printers ship with required cables, but do
not include Phones/PDAs/Computers.

*e*PNCart

*e*ProcessingNetwork Integrated Shopping Cart

*e*Commerce Shopping Solutions

ePocessingNetwork now offers online merchants an easy to implement, customizable shopping cart for Internet storefronts. **ePNCart** is a simple yet powerful integrated shopping cart designed to help merchants increase sales to valuable, hard-earned online shoppers. Combined with **eProcessingNetwork's Secure Real-Time Credit Card Transaction Processing Service,** online merchants can take advantage of the unlimited income-generating opportunities available with the explosion of the Internet marketplace.
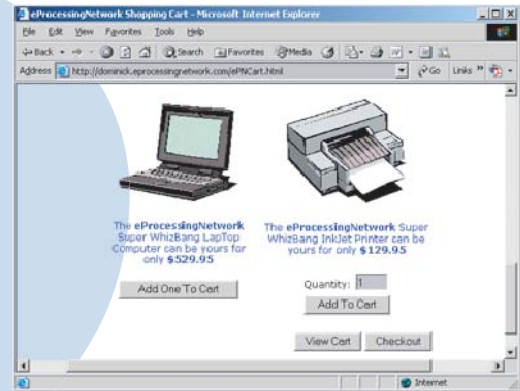
Cards, Cart, Easy!

With the **ePNCart Integrated Shopping Cart**, no software installation is needed. The **ePNCart Product Page Generator** assists merchants in creating HTML pages for their Web site using easy to follow, step-by-step instructions for quick set-up, conveniently generating an **ePNCart**-enabled Web page with the look and feel of the merchants own existing Web site, business model and products. Also, the **ePNCart Button Generator** can be used to quickly enable existing Web pages for use with the **ePNCart Integrated Shopping Cart**.

What does this mean for the online merchant? **Simplicity.** Online businesses can begin accepting payments via the Internet immediately, on an automated basis, 24 hours a day.

*e*PNCart Product Page Generator Features

• Page-specific options to match the look and feel of your online business.
• Product-specific options to clearly describe and sell products.
• Advanced shipping charge options (quantity, weight and price).
• Advanced tax options (flat rate, by state). Easy For Online Shoppers To Use
• Customer visits your Web site and chooses to buy your product and/or service using the **ePNCart Integrated Shopping Cart**.

Integrated Shopping Cart Sample

• Customer completes an order form, securely providing credit card payment information.
• Order confirmation is immediately sent to you and your customer.
• Customer's credit card is charged and funds are deposited directly into your bank account.
• The transaction appears on customer's credit card statement.

Convenience for the merchant, ease and security for the online shopper.

Call Us For Answers

Contact us today for more information on **eProcessingNetwork** and the **ePNCart Integrated Shopping Cart.** Technical support is available by calling **1-800-971-0997**. Visit us online at **www.eProcessingNetwork.com** or e-mail us at **Support@eProcessingNetwork.com**.

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e**PN**_Ship_

Real-Time Shipping Rate Calculator

Merchants utilizing **eProcessingNetwork's** integrated shopping cart **ePNCart** can optionally offer shipping rates based on the U.S. Postal Service's Domestic and International Shipping Rates Calculators.

Providing Real-Time Accuracy

Continuing in our tradition of specializing in secure, real-time transaction processing services, **eProcessingNetwork** has integrated access to the U.S. Postal Service's Rates Calculators directly into **ePNCart** as a real-time transaction processing service. This means that merchants can offer their customers shipping rates that are guaranteed to be current as each customer places an order at a merchant's Web site.

Providing Flexibility

ePNShip allows merchant to easily define which shipping services to offer their customers, so merchants can easily offer shipping solutions specific to the products they offer.
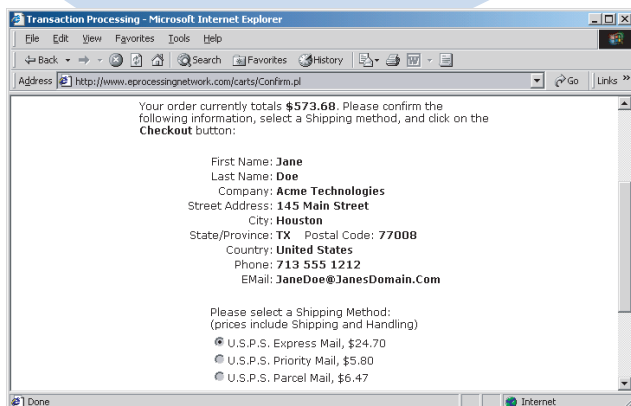
Merchants can offer any combination of the following shipping services:

- Domestic Shipping Services
    - Express Mail
    - Priority Mail
    - Parcel Post
    - Bound Printed Matter
    - Library Mail
    - Media Mail

- International Shipping Services
    - Package
    - Postcards or Aerogrammes
    - Matter for the Blind
    - Envelope

Merchants can also define a handling fee to be automatically added to each shipping service offered to the merchant's customers as they place orders at the merchants Web site.

Call Us For Answers

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Live Shipping Costs based on Order Weight, Source and Destination Zip Codes and Handling Fee

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ePNAuthenticate

Do You Know Who You're Accepting Credit Cards From?

Unlike traditional retail shopping, Internet shopping does not offer merchants a signed sales receipt and therefore, in the past, an Internet merchant had no sure way to dispute a cardholder claim that a purchase was not made.

But now, Internet merchants can confirm their customer's identity.

What is ePNAuthenticate?

*e*PNAuthenticate is an optional service allowing merchants utilizing *e*ProcessingNetwork's integrated shopping cart *e*PNCart to confirm the identity of their customers through **Visa**® **Verified by Visa**™ and **MasterCard**® **SecureCode**™ authentication services.

How does it work?

Continuing in our tradition of specializing in secure, real-time transaction processing services, *e*ProcessingNetwork has integrated access to **Visa**® **Verified by Visa**™ and **MasterCard**® **SecureCode**™ authentication services directly into *e*PNCart as a real-time transaction processing service. When a cardholder presents a **Verified by Visa**™ or **SecureCode**™ enabled credit card for an order placed at a merchant's Web site, his or her identity is confirmed by comparing their password with the password set at the cardholder's issung bank.

Merchant Benefits
- Increased Sales: Consumers are more confident shopping online.
- Less Fraud: The cardholder's identity is confirmed.
- Lower Processing Costs: Fewer chargebacks.

MasterCard SecureCode

MasterCard

MEMBER BANK

Enter Your SecureCode™

Please enter your MasterCard SecureCode in the field below to confirm your identity for this purchase. This information is not shared with the merchant.

Merchant	Merchant Name Here
Amount	**$45.00**
Date	5/14/2003 11:27:28 AM
Card Number	XXXX-XXXX-XXXX-3000
Personal Greeting	Sample Message
SecureCode	

Forgot Your SecureCode ?

√ SUBMIT

Help Cancel

Call Us For Answers

Contact us today for more information on *e*ProcessingNetwork, the *e*PNCart Integrated Shopping Cart, and *e*PNAuthenticate. Technical support is available by calling **1-800-971-0997**. Visit us online at **www.eProcessingNetwork.com** or e-mail us at **Support@eProcessingNetwork.com**.

MEMBER BANK

VERIFIED by VISA

Please submit your Verified by Visa password.

Merchant:	Merchant Name Here
Amount:	$146.99
Date:	05/14/2003
Card Number:	XXXX-XXXX-XXXX-4013
Personal Message:	My personal message at My Bank
User ID:	MyUserID
Password:	

Forgot your password?

Submit ? Help Cancel

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*e*PNRecur

Recurring Transaction Processing Services

*e***ProcessingNetwork** offers optional Recurring Transaction Processing Services integrated directly into our full suite of Secure Real-Time Transaction Processing Services.

Merchants can use the *e***PNRecur** option to sell merchandise in installments, to offer products or services on a subscription basis, and to offer products or services on a membership basis.

Providing Flexibility

The *e***PNRecur** option allows merchants to define Recurring Methods. Each transaction request is processed based on the specified Recurring Method.

Recurring Methods allow merchants to define:

- Type (Sale, AuthOnly) and Amount of the Initial transaction.
- When to process the Initial Transaction, allowing for immediate or delayed processing.
- Amount of the Recurring Transactions.
- How often to process Recurring Transactions (Weekly, Monthly, 60, 90 days).
- Number of times to process the Recurring Transaction, allowing for a limited number of recurs or recurs until the merchant deletes the transaction.

*e***ProcessingNetwork's** *e***PNRecur** also:

- Allows merchants to edit cardholder information for each transaction.
- Takes full advantage of the *e***ProcessingNetwork** Processing and Fraud Control functionality.
- Notifies merchants of the status of each transaction.
- Notifies merchants of any recurring transactions whose credit card will expire that month.

*e***PNRecur** allows merchants to offer recurring transaction processing through any of *e***ProcessingNetwork's** integration methods, including *e***PNCart** and *e***ProcessingNetwork's** Online Terminal, by simply specifying which Recurring Method to apply to the transaction.

Initial Transaction — The **Initial Transaction** is the amount charged to the credit card when the customer is first prompted for the cardholder information. This amount **can** be 0.00, in which case an **AuthOnly** will be processed in the amount of the **Recurring Transaction** specified below to confirm that the cardholder information entered is valid. If the transaction is declined, the transaction is not added to the recurring database.

Specify Initial Amount: `0.00`

Recurring Transaction — The **Recurring Amount** is the amount charged to the credit card on the recurring basis specified. This amount **cannot** be 0.00.

Specify Recurring Amount: `0.00`

Specify how often (**Cycle**) to process the recurring transactions, and when (**Day of Cycle** or **Number of Days After** initial transaction) to process the first of the recurring transactions:

	Cycle	Day of Cycle	Number of Days After
○	Weekly	● Sunday	○ 1
●	Monthly	○ 1	● 5
○	2 Months	● 1	○ 1
○	3 Months	● 1	○ 1

Number of Recurs — The **Number of Recurs** is the number of times the customer is charged after the **Initial Transaction**. Enter **0** to continue to charge the customer until you delete the customer from the recurring database. If you enter a number greater than 0, the customer will be charged that many times and will then be deleted from the recurring database.

Number of Recurs: `0`

Call Us For Answers

Contact us today for more information on *e***ProcessingNetwork** and the optional *e***PNRecur** **Recurring Transaction Processing Service.** Technical support is available by calling **1-800-971-0997**. Visit us online at **www.eProcessingNetwork.com** or e-mail us at **Support@eProcessingNetwork.com**.

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*e***PN***Mobile*
Carrier / Phone Compatibility List
July 1, 2006

Carrier	Compatible Phones
AT&T	**Motorola V505, V600**
Cingular	**Motorola V400, V540, V55X, V600, RAZR*, ROKR*** **Nokia 6620*, Palm Treo 6X0, Siemens CT66*, S66***
Nextel	**Motorola i95cl, i99cl, i265/275, i355, i560,** **i605, i710, i730/733/736, i760, i830, i836,** **i850, i860, i870**
Sprint	**Palm Treo 600 & 650, LG MM-535*** **Sanyo MM-5600*, MM-7400*, MM-8300*, MM9000*** **Samsung IP-A790*, MM-A700*, MM-A8XX*, MM-A9XX***
Southern LINC	**Motorola i95cl, i265, i355, i560, i605, i710, i720,** **i730, i760, i830, i850, i860**
Cincinnati Bell	**Palm Treo 600 & 650,** **Motorola V400, V600, T725**
Dobson	**Motorola V400, V555, V600, T725**
Alltel	**Palm Treo 650**
T-Mobile	**Palm Treo 600, Motorola A630*, C650*,** **V300*, V330*, V600*, Nokia 6600***
Verizon	**Palm Treo 600 & 650**

Phones with an * support manually-keyed transactions only. It is not possible for eProcessingNetwork to test all phones, but system requirements include J2ME, MIDP 2.0 and CLDC 1.0 or 1.1. If you are not sure whether your phone supports these requirements, please contact your phone's manufacturer or wireless carrier.

An updated list of known compatible phones is maintained at
http://www.eProcessingNetwork.Com/mobile.html