

Accepting Purchasing Cards

If your company sells goods and services to corporations or government agencies, you probably already accept or have been asked to accept purchasing cards. These are specialized credit cards issued to employees who are authorized to make purchases on behalf of their organization.

Purchasing card transaction payments are priced differently than consumer credit card transactions.

Business-to-Business (B2B) payment card processing is very different than processing for consumer cards and the savings opportunities are significant. 3Delta Systems, Inc.[®] (3DSI) specializes in B2B Level-3 processing and routinely assists its clients in substantially reducing card fees through better interchange qualification. The key to qualifying for the best rates for B2B and Business-to-Government (B2G) card payments requires including line-item detail or “Level-3” information. Level-3 information provides descriptive detail about the items sold such as Item Part Number, Item Description, Quantity, Unit of Measure, Price and more.

Focus on Total Cost

When accepting card payments from large businesses or government entities, you need an easy-to-use solution that is specifically designed to provide the best processing rates. But there is more. Companies today have to address multiple issues regarding their payment processing – a Total Cost view encompasses these requirements.

- ▲ **Data Security Compliance and Risk Mitigation:** Compliance with the Payment Card Industry Data Security Standards (PCI DSS) is mandatory and can be costly if not done correctly.
- ▲ **Card Fee and Interchange Management:** “Interchange” rates are set by Visa[®] and MasterCard[®] and comprise the majority of your total card processing fees. Interchange is the single most important cost element to manage.

- ▲ **Operations Improvement:** Costs to support inefficient payment processes, distributed software, updates, telecom connections, obsolete terminal/PC-based card processing systems and back office reconciliation processes can sap time and money.

3Delta Systems offers card payment solutions that are secure, scalable and easy to implement.

3DSI services are designed to help our clients’ profitability by providing the most cost-efficient card processing solution. 3DSI accomplishes this by offering multiple payment interfaces, on-demand real-time reports and transaction management through Web-hosted applications. By using a “Software as a Service” (SaaS) delivery model, 3DSI’s clients avoid the on-going upkeep and associated risks of distributed applications.

Solutions for All Situations and Company Sizes

3Delta Systems will help you select the best service to fit your particular situation and business need. 3DSI’s solutions are delivered through its proprietary electronic payment services and offer three interface options:

EC-Zone[®] lets anyone with a Web-browser process credit card payments. It can be used by multiple employees in any number of locations so long as they have an Internet connection. EC-Zone provides full customer and transaction history – including downloadable transaction detail and reports – and is included with all 3DSI solutions. You can be up and running on EC-Zone in only a few days.

EC-Linx[®] is designed for suppliers using or developing Web commerce applications that require real-time payment processing and authorization. EC-Linx allows host-to-host, real-time credit card authorizations via 3DSI’s Internet payment service. It can be integrated directly to your accounting system, Web site or other computer system.

EC▲ZONESM

EC▲LINXSM

EC▲BATCHSM

EC-Batch® provides a file-based interface for companies that want a batch interface to their internal computer systems. Files are delivered to and from a secure Internet gateway using the FTP or SFTP protocol.

Enhanced Security Option – Simplifies PCI Compliance

Since card security is a major concern for most merchants today, 3Delta Systems developed CardVault®, an innovative card data storage service. CardVault removes the risk of storing information on internal systems by storing cardholders' profiles at a remote and secure location. It allows a company to submit their cardholder data to 3DSI's secure payment processing network where it is received and encrypted in 3DSI's database – after which a “key” for that data is returned to the merchant system. Thereafter, the merchant sends its real-time transactions to 3DSI using the cardholder key, not the actual card number. Off-site card data storage significantly reduces Payment Card Industry (PCI) compliance costs versus holding the data on-premise and promotes streamlined certification.

Implementation, Training and Support

In depth training options are offered to new customers, comprehensive user documentation is available online and 3Delta Systems' Customer Service is available to assist you.

Features of 3Delta Systems Services

Supports multiple payment interfaces, including:

- ▲ Internet
- ▲ Mail Order/Telephone Order (MOTO)
- ▲ Card present (swiped) – by adding an additional card reader to your PC

Processes all major card brands

- ▲ Visa®
- ▲ MasterCard®/Diners Club®
- ▲ American Express®
- ▲ Discover®

Secures card information at every processing step

- ▲ 3DSI meets the highest industry security standards and is a Certified Payment Provider under the Payment Card Industry Data Security Standards (PCI DSS).
- ▲ Secure connections are used – Secure Sockets Layer (SSL) or FTP/SFTP.
- ▲ Each user has a unique login with privileges specific to the function performed.

Provides integration and reporting

- ▲ All products – EC-Zone, EC-Linx and EC-Batch – can be used in conjunction with each other.
- ▲ All products offer the same set of browser-based advanced reporting tools.
- ▲ Payments authorized in real-time with EC-Linx may be settled using EC-Batch.

Ensures compatibility

- ▲ Systems: Since 3DSI's solutions are hosted at a secure data center and not on your computers, they are compatible with all systems that support SSL (EC-Zone and EC-Linx) or FTP (EC-Batch), including Windows, Macintosh, Linux, Unix and more.
- ▲ Applications: 3DSI's solutions are easily integrated with accounting ERP and back office solutions such as SAP, JD Edwards, Oracle and more.



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