



# Beanstream Credit Card Processing...

Beanstream provides **everything you need to accept all of the most popular card types.** We'll make it easy and cost-effective.

## In this document...

- ✔ Our Feature-Rich Solution
- ✔ Payment Process Options
- ✔ Streamlining your Back-End
- ✔ Keeping Things Secure
- ✔ The Beanstream Guarantee



**Call Us Toll-Free at 1.888.472.0811**

visit us at [www.beanstream.com](http://www.beanstream.com) or contact [sales@beanstream.com](mailto:sales@beanstream.com)



## High value from a low cost, feature-rich solution.

- Create a custom, one page payment form for your site within minutes.
- Add a simple inventory, shopping cart and checkout pages.
- Integrate full function 3rd party carts and custom forms using a simple xml-based API.
- Automate recurring transactions at no extra cost.
- Set up a virtual terminal and process mail orders/phone orders.
- Review and download comprehensive transaction reports.
- Minimize the risk of fraud using our free risk management tools.

### ...from merchant accounts to free risk management tools

Whatever your business needs  
-we've got the solution for you



### Working with your bank

Our payment gateway operates on the six most common bank platforms in North America including TD, First Data, TSYS, Paymentech, Global and Elavon. We're also the one-stop-shop for all Canadian clients - we've partnered with leading financial institutions to offer cost-competitive Visa, MasterCard, Amex and Interac **Online merchant account services**.



### DON'T FORGET...

We offer **INTERAC Online** as a stand-alone service as well as comprehensive **Electronic Banking options** such as Direct Deposit and Direct Debit services.

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## For Ultimate Flexibility... the Beanstream API

- ✔ Intuitive XML implementation
- ✔ No downloads or SDKs
- ✔ Full system/data access
- ✔ Seamless Server-to-Server integration options
- ✔ Connect to 3rd party carts
- ✔ Comprehensive documentation
- ✔ Live technical support

Visit [beanstream.com](http://beanstream.com) for a  
list of pre-integrated 3rd  
party carts

# How will your payment process take shape?

- **Hosted payment page** - Collect credit card information on Beanstream's secure servers using a fully customizable one-page payment form. No one will ever know they've left your site.
- **Hosted carts** - Our simple hosted carts offer a simple solution for merchants that need enterprise level power with minimal investment or technological know-how.
- **Custom forms and applications** - Get the full power of our gateway through any custom e-commerce interface. Our API allows you to easily connect to a custom or 3rd party solution.
- **Secure Payment Profiles** - Ideal for recurring clients! Customers enter their card information once. No repeat entries when they come back to your site. They'll choose a secure password and we'll link it to the unique credit card information stored on OUR secure servers. Eliminate your need for PCI compliance.

**...creating the best payment  
experience for your online customers**  
The payment pages on your site may be the make-or-break factor when it comes to an online purchase.



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## Get the most out of our gateway with these services.

- **FREE Web POS/Virtual Terminal** ~ Eliminate the need to swipe credit cards. Perfect for phone-in/mail-order transactions, or anyone who processes cards on the go.
- **FREE Recurring Billing** ~ Cut down on late payments, customer follow-ups and timely manual entry - let our system charge the right amount on the right date.
- **FREE Batch Processing** ~ Upload hundreds of credit card transactions at once using our simple upload format. All transactions are processed in real time on our secure server.
- **Event Registration** ~ An online service coupled with our gateway. Increase attendance and decrease time and effort. Let your attendees register and pay online!
- **FREE Online Reporting Tools** ~ Access a range of downloadable reports. We also have a reporting API to let you integrate data with customer business applications.

### ...Streamlining your transaction flow

There's more to a web store than the customer facing pages. Simplify transaction management, save money and take the hassle out of billing.



### DID YOU KNOW?

According to the 2007 Nielsen Global Online Survey, "More than 85 percent of the world's online population has used the Internet to make a purchase—increasing the market for online shopping by 40 percent in the past two years."



### DON'T FORGET...

We pride ourselves on our customer support. When you succeed - we succeed. We're going to help you when you need it. That's a promise!

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## Beanstream takes security standards seriously

We're PCI Level 1 certified. That means a Visa approved assessor completes an on-site assessment of our facility each year and quarterly scans of our network. We've partnered with top technology companies to ensure we make the grade.



# Keeping transactions safe & secure

We work hard to give our clients the tools they need to stay proactive when it comes to fraud. We offer a range of free risk management tools that enable you to validate card transactions, monitor account activity, screen for high risk scenarios and more...

- ✓ Address Verification Services (AVS)
- ✓ Credit Card and IP Filtering
- ✓ Card Verification Digits
- ✓ Velocity Controls
- ✓ AFirst nonymous Proxy Detection
- ✓ Valid Referring Web Site
- ✓ Inventory Price Validation
- ✓ PGP Signing and Encryption
- ✓ Internal Controls

## Our Authentication Services include:

- QuickMatch
- eIDCompare
- SafeScan
- eIDVerify
- SafeScan ID

Visit [www.beanstream.com](http://www.beanstream.com) to learn more about these services!

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## Our Guarantee to you

- **Top level security and reliability standards**  
We're held to the highest standards in the industry. You'll receive fast, secure payment processing around the clock.
- **Pricing packages that work for you**  
We keep things transparent. You're getting the best deal for your business - No locked contracts, no penalties.
- **Simple, flexible services for all**  
We cater to businesses of all sizes. Have an e-commerce requirement? We'll help at the lowest possible price.
- **Unparalleled customer service**  
We care about the success of each and every one of our clients. Benefit from LIVE in-house customer support.

" ...a big thank you for helping us get this company live. We have dealt with a LOT of people throughout this process, dozens of lawyers, programmers, accountants, hundreds of customer service people etc etc. You have been one of the best. "

*Chris Thornham, Painting with Purpose*

**...top-notch customer service and products you can depend on**

That's why we're the **first choice for thousands of merchants** across North America.



**Get the service you deserve!**

Contact us toll-free  
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**Don't get lost** in the crunch of large, faceless payment processors. We handle businesses of all sizes and value each and every business relationship as though it were our first!



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