

Virtual Terminal

The Virtual Terminal module allows your business or organization to accept credit cards over the phone, by fax or through the mail and obtain authorizations quickly and securely in real time over the Internet. The Virtual Terminal module is easily accessible using most current web browsers and all transactions are processed securely. This solution is ideal for businesses that operate in call centre or order desk environments.



Benefits

- **Reduce errors and lost sales.** Transactions are authorized in real time, while your customer is on the phone.¹
- **Improve cash flow.** Receive payment from your customers faster and have access to your funds within two business days.²
- **Increase sales efficiencies.** Multiple users can sign on and process transactions on different computers at the same time.
- **Track employee usage easily.** Management can assign access to employees based on their role, then track usage to ensure accountability.
- **Reduce fraud.** Integrated eFraud tools such as Address Verification Service (AVS), and Card Validation Value (CVV) help identify potential fraudulent transactions before an order is fulfilled.



“ Implementing Moneris’ Virtual Terminal module into our call centre has significantly improved our sales efficiency. Now our agents can authorize credit card payments in real time, while on the phone with our customers, which has considerably cut down order processing time, allowing us to serve our customers quicker. ”

Customer Service Manager, Call Centre



“ By adding a PIN pad to our existing PC, we have created an additional payment station to serve our customers faster. We have saved money by eliminating the need for a dial-up line and a separate point-of-sale terminal. ”

Optometrist

Card Present

The Card Present module allows you to plug a PIN pad into your computer to process face-to-face debit and credit card transactions. If the majority of your customers pay for products or services in person by using credit or debit cards instead of cash, then this module is right for you.

The Card Present module is ideal for health care/service professionals such as dentists, doctors, opticians, veterinarians and chiropractors, and for business professionals such as accountants, financial advisors, insurance brokers, property managers and real estate brokers.



Benefits

- **Leverage an existing computer.** No need to invest in new hardware to process transactions.
- **Reduce communication costs.** Use an existing high-speed Internet connection to process all card transactions in addition to running other office applications.
- **Free up counter space.** A small PIN pad plugs directly into a PC serial port, so you don't need to have a separate point-of-sale terminal to process cards.
- **No software to install or maintain.** eSELECTplus Card Present is browser-based, so there's no software to be installed. Whenever there is an update, you automatically receive it.

For more information on eSELECTplus Card Present, visit moneris.com/espcp





“ With eSELECTplus, we are now able to accept flower orders and card payments from customers on our website securely in real time. Enabling our customers to purchase from us online at their convenience has significantly improved the quality of customer service we provide. We have increased sales and the 24/7 access to transaction reporting allows us to stay on top of our business. ”

Owner, Online Flower Shop

eCommerce

If you are conducting business over the Internet, or are planning to do so in the future, then you should consider the eCommerce module. This module enables you to accept payments by major credit cards in both Canadian and U.S. dollars. *Interac*® Online payments can also be accepted in Canadian dollars. Plus the eCommerce module gives you a choice of two different integration methods to get your website ready to accept payments:

- 1. eSELECTplus Application Program Interface (API)** option provides you with control over the entire shopping process as it integrates easily into your web store. Moneris transaction APIs are available in a variety of different web programming languages and enable you to process transactions directly from your website.
- 2. eSELECTplus Secure Payment Page** option is hosted by Moneris and seamlessly re-directs your customer to a secure payment page that allows them to pay for goods. There is no need to purchase an SSL certificate, and all cardholder information is captured and protected by Moneris.

Benefits

- **Easy access to transaction reporting.** View online credit card sales 24/7 from any PC so that you can stay on top of your business.
- **eSELECTplus hosted payment page.** Compatible with most popular shopping cart applications. If you require a shopping cart solution, please visit myebiz.ca™.
- **Instant order notification.** When your customer places an order, you can automatically receive an email so that you can fulfil the order quickly.
- **Enhance cardholder security.** Through the hosted payment page, your customers' credit card information is submitted and processed securely, ensuring their data remains protected.
- **Reduce fraud.** eSELECTplus supports such eFraud tools as the *Verified by Visa* service, MasterCard SecureCode®, Address Verification Service (AVS) and Card Validation Value (CVV).



WHAT IS VERIFIED BY VISA?

Verified by Visa is a global online cardholder authentication service from Visa that verifies the authenticity of an online shopper, in real time, through the shopper's use of his or her personal password. The *Verified by Visa* service gives your customers an extra level of security so they can shop online more confidently, and significantly reduces fraudulent transactions and chargebacks for you. It's a service offered exclusively to VISA* cardholders and merchants that accept VISA cards as a method of payment with a win-win outcome for both.



WHAT IS MYEBIZ.CA?

myebiz.ca is Moneris' one-stop resource for taking your business online. Whether you are seeking a domain, email services, a corporate website, or a full eCommerce solution, myebiz.ca is a solution that can help you expand your revenue channels. Loaded with tools and applications to optimize your online presence, myebiz.ca packages are backed with a 99.9% uptime guarantee, ensuring you are always open for business.



Visit visa.ca/verified to learn more.

Visit myebiz.ca for more information.



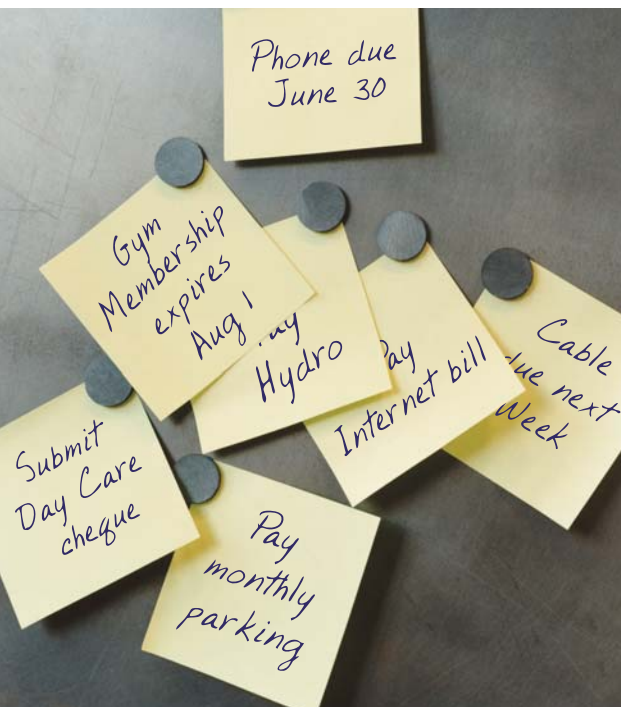
“ With eSELECTplus Recurring Payments, we have been able to save a significant amount of time with processing payments. We have an increase in monthly cash flow, we can easily track sales and we no longer have to worry about missed payments. ”

Owner, Fitness Centre

Recurring Payment

Do you bill your customers automatically for routine products or services on a monthly or weekly basis? If you are a membership-based or subscription service organization, or even a charitable organization, then the Recurring Payment module is the right solution for you.

The Recurring Payment module allows you to take control of the customer billing process by giving you the flexibility to set up automated, recurring payments for fixed amounts on your customer's credit card. With this module you can set up and manage payments, schedule payment frequency and duration, suspend payments as required and generate credit card expiration reports in advance of upcoming billing. Moneris also stores and protects all of the credit card information, so you don't have to worry about keeping it on file.



Benefits

- **Reduce administration time.** Access transaction reports with the click of a button and eliminate the process of manually diarizing cheque payments.
- **Improve cash flow.** Get paid faster – once a credit card is authorized, the funds are channelled to your bank account and you can access them within two business days.²
- **Reduce errors.** Automated payment on credit cards reduces all of the errors that occur with the acceptance of cheques, such as encoding problems and wrong amounts or dates.
- **Reduce collection expenses.** Time spent collecting missed payments can be very costly, especially with NSF cheques.
- **Increase customer satisfaction.** When customers pay for routine bill payments using their credit card, they often benefit by collecting additional loyalty points.
- **Reduce security risk.** Store customers' credit card information on our secure servers and limit the risk of cardholder account compromise.



“ Creating and sending batch files at our convenience through eSELECTplus is quick and easy. Once files are sent, we simply log into the Virtual Terminal to view detailed reports on our transactions. The automated billing process has allowed us to reduce manual input and reduce double billing errors. ”

Account Administrator, Parking Garage

Batch Processing

If you process a large amount of transactions on a daily, weekly or monthly basis that do not require a real-time authorization response, then the Batch Processing module will meet your business needs. Processing batch transactions through eSELECTplus is a seamless and secure process, as batch files can be created in any spreadsheet or database program and saved in a CSV format, or sent via XML. All batch files are transferred to Moneris' secure servers for processing using an industry standard Secure File Transfer Protocol (SFTP).

Batch processing is ideal for merchants in the following businesses:

Publishing – newspapers, magazines, book clubs

Communications – Internet service providers

Charities – one-time or regular contributions

Parking – lots and garages

Insurance – personal, auto, travel

Utilities – cable, hydro, gas, oil

Government – tax collection, educational institutions.

Benefits

- **Save time.** Reduce manual input by automating your billing process.
- **Enhance security.** Transfer your files to Moneris for processing over a 128-bit encrypted connection using SFTP.
- **Reduce errors.** Since all batched transactions are sent in a single file, there is no risk of a transaction dropping or you having to reinitiate your batch.
- **Flexible processing.** Create and send your batch files when it's right for you by simply logging onto the Virtual Terminal.





“ By accepting corporate purchasing cards through the Enhanced Data module instead of invoicing our customers, we now have money in our account much sooner, while our customers receive the level of data they require to better manage their expenses. It’s a win-win situation. ”

Operations Manager, Wholesale Distributor

Enhanced Data

If you operate mostly in a business-to-business environment and the majority of your customers make payments using their corporate purchasing cards, then the Enhanced Data module is the perfect solution for you. The purchasing card feature allows you to capture additional (enhanced) data that may be required as part of your vendor/supplier relationship. You can process enhanced data transactions for Visa, MasterCard and American Express, which ensures that you can satisfy the reporting needs of any corporate card client.

With enhanced purchasing card Level 2 and Level 3 transaction reporting and processing capability, you'll be able to capture detailed billing information such as sales taxes (GST, PST), customer accounting codes, product codes, descriptions and quantities, purchase order numbers, and more. You can process enhanced data transactions through the Virtual Terminal and APIs.



Benefits

- **Better customer service.** Provide accurate, complete reporting for your corporate customers.
- **Improve cash flow.** Get paid faster when you accept credit cards for business purchases.
- **Single solution.** You will never need to source another enhanced data processing solution, since eSELECTplus can process all major card types.
- **Streamline payments.** Integrate payment processing functionality into existing Enterprise Resource Planning Software (ERP) or accounting systems using the eSELECTplus APIs.



Notes

¹ Cards will be authorized providing customer has sufficient funds to complete purchase.

² To receive access to funds within two business days, a Royal Bank of Canada or Bank of Montreal business bank account is required. Excludes Saskatchewan, Alberta and British Columbia merchants.

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