

YOUR PAYMENT GATEWAY TO E-COMMERCE

SUCCESS

Pay-Me-Now
PAYMENT GATEWAY .com
AND VIRTUAL TERMINAL

THE #1 TRANSACTION PROCESSING SOFTWARE FOR
BUSINESSES TO AUTHORIZE, SETTLE, & MANAGE CREDIT
CARD AND ELECTRONIC CHECK TRANSACTIONS ONLINE



Pay-Me-Now software is a leading provider of internet-based transaction providing the ability to process major credit cards and online checks featuring a suite of free tools such as a virtual terminal, free shopping cart integration tools, free recurring billing, free online check set up, and free fraud screening.

Pay-Me-Now has formed strategic alliances with leading financial institutions and technology partners to deliver the most comprehensive online credit card and e-check processing.

- **Credit Card Processing** - Accept all major credit cards, including Visa, MasterCard, American Express, Discover, Diner's Club, and JCB.
- **Electronic Check Processing** - Give your consumers the option of paying via online check.
- **Recurring Billing** - Allows you to charge your customers on a recurring basis, automatically. Allows you to set up regularly scheduled payments, such as dues for membership services or installment payments.
- **Wireless Transactions** - Submit and view transactions from your WAP-enabled phone or PDA.
- **Fraud and Risk Management (FRISK)** - Customizable fraud and risk management system helps you maximize sales and minimize risk.
- **HTML WEBLINK TOOLS** - HTML web link code allows you to link your shopping cart to the Pay-Me-Now software to process real-time credit card transactions.
- **Shopping Cart Integration** - We are compatible with many of the leading shopping cart vendors.
- **Online Reporting** - All the details of your transactions are available online via our comprehensive web reporting control panel.
- **Dedicated Support** - Pay-Me-Now gives businesses the personal attention and responsiveness they need to succeed online.
- **Membership / Subscription Password Service** - Membership system automates the entire process of

VIRTUAL TERMINAL



PAYMENT GATEWAY



CREDIT CARDS/ACH



RECURRING BILLING



SHOPPING CARTS



Use Pay-Me-Now Software As A Virtual Terminal

The Pay-Me-Now Virtual Terminal is a secure, browser-based interface that enables businesses to authorize, process and manage credit card transactions from any computer that has an Internet connection and a Web browser. Virtual Terminal replaces standard authorization terminals or software, and provides the best solution for merchants who manually enter credit card transactions for mail or phone order sales.

Use Pay-Me-Now Software As An HTML Web Link

Linking a merchant's Web site to the Pay-Me-Now Software Web Link system is simple. The merchant's Web site designer or developer simply inserts a few lines of HTML code (which we provide) onto the transaction page. Pay-Me-Now Software supports most available shopping cart software so it integrates easily with most e-commerce solutions.

Compatible Shopping Carts

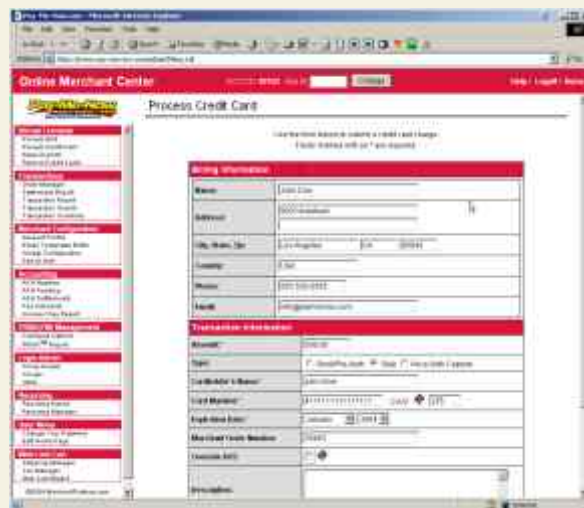
Do you have a shopping cart system that you need to connect to a payment processor? We are compatible with the following shopping cart vendors:

- Miva Merchant
- Mercantec
- CartManager
- SoftCart
- ezStore123
- ShopClerk
- Dansie
- Hazel
- InterShop
- Tek9 Pro
- osCommerce
- cf_ezcart
- Mal's e-commerce

Certified Networks

- First Data Nashville (FDMS)
- First Data Omaha (FDR-7)
- GlobalPayments Central (NDC eCommerce)
- Vital
- Paymentech (Tampa)
- NOVA

FEATURES



Credit Card Terminal

- Virtual Terminal
- Process ACH
- Process Credit Card
- Refund (ACH)
- Refund (Credit Card)

Transactions

- Order Manager
- Settlement Report
- Transaction Report
- Transaction Search
- Transaction Summary

Merchant Configuration

- Account Profile
- Email Templates Editor
- Global Configuration
- Sub ID Add

Accounting

- ACH Batches, Pending, Settlements
- Fee Schedule
- Invoice / Fee Report

Fraud & Risk Management

- Configure Options
- FRISK Report

Login Administration

- Group Access, Groups, Users

Recurring Billing

- Recurring Manager & Export Tools

User Menu System

- Change Your Password
- Edit Home Page
- Shipping Manager

E-COMMERCE SUCCESS

The Pay-Me-Now Real-Time Internet Credit Card Processing Software is indispensable to your web business success. If your customers could not place orders online, you would have to hire more employees to maintain customer service and inquiries. It's great to open your e-mail account each morning and retrieve all of the orders placed online - already approved and ready to fill. Online shoppers help keep your expenses down and our prices competitive, because the Pay-Me-Now Software automates an otherwise very manual process.

Pay-Me-Now Software Is Great For:

- **E-Commerce Businesses & Entrepreneurs**
 - Telephone, Mail, or Fax Orders
- **Recurring, Membership & Subscription Services**
 - Tanning Salons & Massage Therapists
 - Health and Fitness Clubs
- **Retail Stores with Computer and Card Swipe Unit**
 - Magazine Subscriptions
- **Great for Multiple Location Businesses**
- **Complete Accounting, Reporting, & Import/Export Tools**

