

WELCOME TO PAYMENOW!



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

www.PayMeNow.com • dg@2gs.com • (949) 497-9011

**PAYMENT
GATEWAY**

**ONLINE
REPORTING**

**VIRTUAL
TERMINAL**

**SHOPPING
CART
INTEGRATION**

**CREDIT CARDS
& ACH CHECKS**

**RECURRING
BILLING**

**CHECK
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About PayMeNow

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 service in the industry.

Pay-Me-Now software is a leading provider of internet-based transactions with the ability to process major credit cards and online checks.

PayMeNow features a complete suite of free tools such as a virtual terminal, shopping cart integration and HTML weblinks, recurring billing, online check set up, check guarantee and electronic check conversion via Magtek MiniMICR check reader, card present virtual terminal via keyboard card swiper, card-present debit transactions via PinPad, fraud screening, and a comprehensive online reporting system.

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Reseller Program Highlights

1) Free Copies - Get As Many Free Copies of Pay-Me-Now software as you want – Sell them, lease them, or Give them away to customers who won't pay several hundred dollars or lease a terminal. Use Pay-Me-Now as a "Drop Down" sales tool.

If you can't get a customer to buy or lease a terminal or Online Gateway Product, Give them a Free Copy of Pay-Me-Now and start earning Residual Income. Almost every sales rep I know could put 10 accounts per month on the books if they gave away FREE copies to people who wouldn't commit to a Purchase or Lease.

2) Virtual Terminal and HTML Weblink - Pay-Me-Now does everything a credit card terminal will do and more. Use it as a "Virtual Terminal" or integrate it into a shopping cart or website quickly and easily for online real time orders. provides the merchant the ability to process sales as well as issue voids.

3) \$8 Monthly Gateway Fee Buy Rate – You Keep 100% over that. Most resellers charge \$20 and earn \$12 per month per merchant minimum.

4) Credit Card and ACH Processing - Process All Major Credit cards plus ACH transactions (Every merchant you sign up is pre-approved for \$10,000 per month and \$200 average ticket for ACH transactions. (Maximum \$200 Average Ticket) Higher ACH limits available. No application or additional paperwork necessary for the standard ACH processing program.

Agents earn 50% above \$.35¢ buy rate from all ACH transactions. You set your own discount rate and transaction fee. Example: You charge 2.00% + .50¢ per transaction - you earn 1.00% + .075¢ per ACH transaction.

5) Software/Virtual Terminal Leasing - NOW AVAILABLE thru our Exclusive Program with A-1 Leasing. (Information attached)

6) Activate Accounts Within Minutes - Activate and Setup a Merchant in under 5 minutes with our Add Merchant Feature. Use Pay-Me-Now with your existing Merchant Account Provider. Provides automatic email notification with login and password instructions to the merchant.

7) Commission Reports - See Real Time Commission Reports online thru our Reseller Portal.

8) Certified Networks - Certified on Most Major Networks including First Data Nashville (FDMS), First Data Omaha (FDR-7), Global Payments (Central), Vital, Paymentech (Tampa), NOVA, Digital Courier, Network One, and ECHO.

9) Recurring Billing - Process Recurring Credit Card and ACH transactions with the click of a button.

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Reseller Program Highlights

10) Multiple Merchant Accounts - Pay-Me-Now software can be set-up with multiple merchant accounts for businesses such as hair salons that have several independent hair stylists.

11) Multiple Group and User Accounts - The software can also provide multiple group and user login accounts with the option to choose which menus and reports you want to allow each user to have access to.

12) Membership Subscription Features - The Pay-Me-Now.com Membership system automates the entire process of selling login/password accounts for members-only web sites.

13) NEW Marketing Materials - Our resellers can order full-color glossy brochures (11" x 17" and 8.5" x 11"), sales flyers, postcards, business cards, sales presentation books. Sample marketing materials are available for you to view. We provide these brochures to resellers at cost.

14) NEW Co-Branded, Private-Labeled Website - Our resellers can order a Pay-Me-Now Software website that is co-branded and private-labeled using your domain name, company logo, and contact information. The co-branded websites are hosted and set-up on our servers and can be customized to fit your pricing and promotional offerings. To view the co-branded website, go to www.PayMeNow.com.

Join Our Team!

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Certified Networks

Currently, Pay-Me-Now is certified on the following the transaction processing networks.

If your merchant account provider uses one of the platforms, you may use Pay-Me-Now to process your credit card and ACH transactions.

- First Data Nashville (FDMS)
- First Data Omaha (FDR-7)
- Global Payments Central (NDC eCommerce)
- Vital
- Paymentech (Tampa)
- NOVA
- Digital Courier
- Network One
- ECHO

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Payment Gateway

Virtual Terminal - This is the easiest way to process transactions. No integration is necessary --- simply login to the Pay-Me-Now, select one of the Virtual Terminal menu options, fill out the form with your consumers account information and payment amount, and press Submit.

Credit Card Processing - Accept all major credit cards, including Visa, MasterCard, American Express, Discover, Diner's Club, and JCB via Pay-Me-Now software.

ACH Checks - Give your consumers the option of paying via Online Check.

Electronic Check Conversion - Convert all your check transactions into electronic ACH transactions eliminating the need to make daily deposits at the bank.

ACH Check Services Equipment - Take advantage of our full suite of ACH check services, check guarantee, electronic check conversion with our USB check imagers for your computer.

Recurring Billing - Easy to use automated billing of recurring amounts. Membership / Subscription Password Service.

Wireless Transactions - Submit and view transactions from your WAP-enabled phone, Comstar mobile merchant, or the Palm VII.

Fraud and Risk Management (FRISK) - Customizable fraud and risk management system helps you maximize sales and minimize risk.

Shopping Cart Integration - Pay-Me-Now supports most available shopping cart software so it integrates easily with most e-commerce solutions.

HTML Web Link - Pay-Me-Now Web Link is a secure online payment-processing check-out that allows Internet-based businesses to authorize, process and manage payment transactions without installing software on their Web site.

Online Reporting - All the details of your transactions are available online via our comprehensive Pay-Me-Now web reporting site.

Dedicated Support - Merchant Partners gives businesses the personal attention and responsiveness they need to succeed online.

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Payment Gateway

PayMeNow includes the following tools within the system:

Credit Card Terminal

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

Credit Card and ACH 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
- Tax Manager
- Web Link Wizard

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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.

Virtual Terminal suits businesses of all sizes because it reduces the complexity and expense normally associated with authorizing and processing credit card transactions. It's also much faster than standard dial-up authorization systems.

Businesses with a Pay-Me-Now account may access the Virtual Terminal through the Pay-Me-Now Web site using any Web browser. After logging into their Pay-Me-Now account using a unique user ID and a password, merchants can access the complete range of Pay-Me-Now services -- authorizations for purchases, credits and returns, status and activity reports, and much more.

To authorize credit card transactions, the merchant must complete an electronic form that provides the Pay-Me-Now system with the information it needs to complete the transaction. This information is encrypted using the latest 40 or 128-bit Secure Socket Layer (SSL) 3.0 technology and is sent to an Pay-Me-Now host server. The server then sends the data through the authorization network to the appropriate card issuer's bank using a secure, proprietary connection.

When the process is complete -- this usually takes around three seconds -- the merchant receives an authorization number, and the Pay-Me-Now server stores the transaction. Transactions are automatically settled each day and are typically funded within two to three business days.

Merchants can also check the status of transactions and run a variety of reports right from the Pay-Me-Now Merchant Interface.

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Accept Credit Card Payments

Accepting credit cards is becoming a must for small- and medium-sized businesses conducting business online. Customers are increasingly turning to plastic when they open their wallets. The average American cardholder has four credit cards.

Comprehensive online credit card processing - saves businesses the expensive and difficulty of implementing a turnkey payment processing solution. Pay-Me-Now Software provides all the service and functionality a business needs to start accepting credit cards online.

Rapid order processing - Delivers instantaneous online credit card processing to maximize sales opportunities and customer satisfaction. Accept all major credit cards -Visa, MasterCard, American Express, Discover, Diners Club and JCB. By accepting all major credit cards your business can increase its sales potential.

Pay-Me-Now - provides enterprise back-office services featuring robust reporting and utility options. Pay-Me-Now Software provides businesses the tools they need to effectively manage their online business

Industrial-strength security screening - ensures customers 100% online purchasing security over secure socket layer (SSL) or dedicated lease line.

Fraud and Risk Management (FRISK™) - customizable fraud and risk management system that allows businesses to employ an optimal level of protection for their business. The result is maximized sales and minimized risk.

Dedicated support - provides advanced and reliable client support. Pay-Me-Now Software gives businesses the personal attention and responsiveness they need to succeed online.

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ACH Check Solutions

ACH Check Transactions

PayMeNow ACH Checks provides a payment solution that enables online and traditional merchants to accept and process electronic check payments directly from their Web site's storefront or through the PayMeNow Virtual Terminal. By accepting electronic checks, merchants are able to expand the payment options available to their customers.

Check Guarantee

Check Guarantee is the most commonly used check service allowing the merchant to "insure" the face value of the check and protecting the merchant against checks written on non-sufficient funds (NSF). Merchants obtain electronic approval or voice authorization for the transaction and then deposit the checks.

Electronic Check Conversion

Check Conversion you can convert your customer's paper check into an electronic ACH transaction and process it using the same gateway process you use for all of your other electronic payments. Just scan the paper check through a check reader at the retail Point of Sale. Once the check has been converted, it is electronically processed just as if you entered it in directly via the Virtual Terminal. The original check is voided and handed back to the customer --- no paper processing is required!

Card Present Virtual Terminal

Now you can process retail POS transactions and take advantage of reduced card present merchant account transaction fees using our Virtual POS (VPOS) and an inexpensive credit card swipe reader attached to your PC. No software installation is required, and no dedicated credit card terminal needs to be installed.

Debit Transactions

Debit is an electronic payment method that allows cardholders to access funds from their bank account at the point of sale using a debit card and a Personal Identification Number (PIN). The cardholder must enter a PIN to authorize payment of goods, and once the transaction is authorized, the money is debited from the cardholder's bank account and credited to the merchant.

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Card Present Virtual Terminal via PayMeNow Software

Now you can process retail POS transactions and take advantage of reduced card present merchant account transaction fees using our Virtual POS (VPOS) and an inexpensive credit card swipe reader attached to your PC. No software installation is required, and no dedicated credit card terminal needs to be installed.

PayMeNow VPOS allows you to process real time credit card transactions using your existing computer with an Internet connection.

Reduced Processing Fees - Card Present transaction rates are generally lower than e-commerce rates.

No Software Fees - Everything you need is included in your PayMeNow gateway service. No additional software needs to be purchased or installed. Also, there are no software licensing or upgrade fees for multiple installations -- use it on as many computers at your location as you need.

Consolidated Reporting - All of your transactions (retail, mail-order, telephone-order, ecommerce, batch, etc.) are available for viewing online 24x7 using the Online Merchant Center system.

Debit card ready - Add on PIN based debit card transaction processing to give your customers additional payment options and further reduce your processing fees.

Secure - All transactions are secured using SSL encryption.

Card Swiper



MiniUSB Swiper

**Mini, magstripe
swipe card reader
for card present
transactions**

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Debit Transactions via PayMeNow Software

Debit is an electronic payment method that allows cardholders to access funds from their bank account at the point of sale using a debit card and a Personal Identification Number (PIN). The cardholder must enter a PIN to authorize payment of goods, and once the transaction is authorized, the money is debited from the cardholder's bank account and credited to the merchant.

This service allows customers to securely purchase products and services using their existing bank account while allowing businesses to expand their online payment options beyond credit cards and significantly reduce their processing fees.

PayMeNow is a pioneer in the transaction processing arena, and we continue to consistently provide our customers with leading edge products, ensuring every competitive advantage.

What is a PinPad?

To process PIN based debit transactions, the debit card must be swiped through a PIN Pad terminal that has been programmed with a unique encryption security code. Instead of signing the receipt for the transaction the customer will be prompted to enter his or her PIN number into the PIN Pad. The terminal will encrypt the PIN number and pass it to the bank for verification.

IntelliPIN PinPad



MiniUSB Swiper

**Mini, magstripe
swipe card reader
for card present
transactions**

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Check Guarantee for ACH Check Transactions via PayMeNow

Check Guarantee is the most commonly used check service allowing the merchant to “insure” the face value of the check and protecting the merchant against checks written on non-sufficient funds (NSF). Merchants obtain electronic approval or voice authorization for the transaction and then deposit the checks.

Checks that do not clear can be submitted for reimbursement. This reimbursement takes 30 days from the time of receipt of the original item, and is processed electronically via the ACH. It is sent under a specific category, so the merchant can identify that the credit is for a bounced item.

Service Highlights

Check Guarantee

- Competitive rates and fees
- Verify your checks using the Nurit 2080, Nurit 2085, or PayMeNow Software
- Merchants simply enter check data into the terminal or software, receive approval code, then deposit check into your bank account
- We provide more check authorizations and fewer declines
- Fast approval responses
- Easy claim submittal
- No financial risk
- 24/7 customer service
- Free supplies

Check Guarantee



**MiniMICR
Reader**
Small footprint,
low cost check
reader with high
accuracy and
dependability

Premium Services

Premium Check Services:

- Multiple Check Premium
- Disputed Stop Payment Premium
- Partial Payment Premium
- COD Premium
- Flat Fee Warranty Premium

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Electronic Check Conversion

With PayMeNow Check Conversion you can convert your customer's paper check into an electronic ACH transaction and process it using the same gateway process you use for all of your other electronic payments. Just scan the paper check through a check reader at the retail Point of Sale.

Once the check has been converted, it is electronically processed just as if you entered it in directly via the Virtual Terminal. The original check is voided and handed back to the customer --- no paper processing is required!

Both retail POP (Point of Purchase) and back-office ARC (Accounts Receivable Conversion) check conversion transactions are supported.

Service Highlights

Electronic Check Conversion - No more trips to the bank!

- Competitive rates and fees
- Merchant scans check into the Mini MICR Check Reader for approval
- Paper checks are automatically converted into ACH transactions
- Also works with PayMeNow Software
- Funds are automatically deposited into your business checking account
- 24/7 transaction reporting
- Wider acceptance of checks
- Fewer administrative returns

Check Conversion



MicrImage Reader

Highly accurate and dependable check reading and imaging

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Check Conversion Process

Retail Point of Sale (POP) check conversion process:

- The Merchant provides notice to the consumer that paper checks will be used to make an electronic conversion. Notice can take the form of a sign posted at the register or a written notice that the consumer is asked to sign.
- The Consumer presents paper check for payment. The check can be completely filled out, partially filled out, or blank.
- Using a MICR scanner, the Merchant scans MICR data from the check capturing bank ABA number, personal account number, and serial number (check number).
- The Merchant adds the payment amount and electronically submits the transaction.
- The paper check is stamped "VOID" and returned to the consumer (along with a copy of the receipt).

What restrictions are there to converting paper checks?

- PayMeNow has implemented our check conversion services to be fully compliant with National Automated Clearing House Association (NACHA) Operating Rules and Guidelines. NACHA guidelines specify the following restrictions for processing retail (POP) check conversion transactions:
- Only personal checks written against a U.S. bank account can be converted. Business checks, government checks, cashier's checks, etc. are not accepted.
- The paper check MICR line must be captured with a scanner/reader.
- Check data cannot be manually entered or keyed.
- The consumer must be notified that their paper checks will be used to make an electronic conversion. Notice can take the form of a sign posted at the register or a written notice that the consumer is asked to sign.
- The check must be stamped VOID and returned to the consumer.

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Recurring Billing

Membership dues and subscription fees are examples of products and services that are typically billed on a recurring basis. Recurring billing can also be used to offer installment billing plans for products (i.e. three payments of \$19.95) Pay-Me-Now Software offers a robust yet easy to use recurring billing system that can be configured to suit the needs of your business.

Multiple billing profiles: Merchants can configure different profiles for products and allow the consumer to select the one that fits their need. For example, your consumers can select to be billed monthly at one rate, or pick an annual fee at a different rate.

Flexible billing cycles: Recurring billing can be configured to bill weekly, monthly, bimonthly, quarterly, semiannually, annually, etc.

Different initial and recurring amounts: Different dollar amounts can be specified for the first billing and subsequent billings. For example, a separate "Signup Fee" and "Monthly Fee" and be configured. Special introductory rates can be set up, or free trial periods offered.

Configurable billing terms: The duration of billing terms can be configured from one time to unlimited.

Automatic rebilling: Transactions can be automatically retried if not successful. You set the retry interval and frequency --- we'll take care of the rest!

Detailed reporting: Detailed transaction history of your consumers' recurring payments are available online for your review. Also, daily summary reports keep you up to date on recurring activity: how many new subscribers, cancelled subscribers, how many were billed that day, whether a billing was successful or not.

Hosted Payment Services: Pay-Me-Now Software has a variety of customizable payment solutions that allow you to register your clients and process one-time or recurring payments. None of these options require programming on your part --- we host the sites for you on our secure gateway servers.

Non-Profit Donation Service: Start accepting donations from your non-profit web site using this complete donation solution. Your donors can register on the site, process one-time or recurring (installment) payments, view payment history, print donation statements, and much more.

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Shopping Cart Integration

Do you have a shopping cart system that you need to connect to a payment processor? We are compatible with leading shopping cart vendors.

Compatible Shopping Carts:

- Miva Merchant
- Mercantec
- CartManager
- SoftCart
- ezStore123
- ShopClerk
- Dansie
- Hazel
- InterShop
- Tek9 Pro
- osCommerce
- cf_ezcart
- Mal's e-commerce
- 1stshoppingcart
- ShopPal Stores
- MoneyCart
- HSphere
- PDShopPro
- PDGSoft
- KickStartCart
- ShopZone
- Pay-Me-Now Software Shopping Cart

We are compatible with many other carts --- our tech support dept. can check into a particular cart for you if necessary.

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HTML Web Link

Pay-Me-Now Software Web Link is a secure online payment-processing system that allows Internet-based businesses to authorize, process and manage credit card transactions directly from their Web site. There are no worries about the complicated software, hardware and expertise normally associated with enabling e-commerce.

Pay-Me-Now Software Web Link works in one of two ways: It either captures the necessary customer information (name, credit card number, etc.) from a merchant's own secure transaction page, or it displays a customizable transaction page hosted on an Pay-Me-Now Software secure server, for the customer to fill out.

The customer's information is encrypted using 40- or 128-bit Secure Socket Layer technology and sent to an Pay-Me-Now Software transaction server. The server sends the data through the authorization network to the appropriate card issuer's bank, using a secure, proprietary connection.

When the authorization process is complete -- this takes around five seconds -- the customer receives an approval or decline response and the Pay-Me-Now Software server stores the transaction. Transactions are automatically settled each day and are typically funded within two to three business days.

Merchants can check the status of transactions or run reports on past activity by going to the Pay-Me-Now Software Web site and logging on to their own password-protected Pay-Me-Now Software site. Online businesses also can use the Pay-Me-Now Software Virtual Terminal to enter payment information manually if customers prefer to call in their credit card information.

Linking a merchant's Web site to the Pay-Me-Now Software 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.

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Auction Checkout for Ebay Users

Our PayMeNow Auction Checkout solution is a leading tool in managing either one or one thousand eBay auctions with a click of the mouse. Certified with eBay and completely integrated into USA ePay, Auction Checkout is the complete way to sell on eBay.

What is Auction Checkout

Auction Checkout instantly enables web merchants to sell their products on eBay - the world's largest online marketplace. It's a complete service that gives you the power to sell on eBay all in one affordable package.

How Auction Checkout Helps

Did you know what eBay sellers say is the most difficult part of selling? It's hunting down their winning bidders to agree on a payment method and complete the transaction. This process can take weeks and often results in the buyer losing interest.

And with more and more buyers using BuyItNow as their preferred purchase option, you need an instant payment option. Auction Checkout has changed all that. Now you can accept credit cards for your eBay items and let customers checkout instantly. No more waiting for funds to transfer from such services as PayPal. In a snap you can start using Auction Checkout and get your money instantly.

Buyers shop with confidence when they see the Auction Checkout logo displayed in your item description. The entire process is completely secure using the most advanced 128-bit encryption. And Auction Checkout is 100% eBay compliant. All buyers are authenticated before they begin the checkout process to ensure that you are selling to the correct winning bidders.

Features:

- It's certified by eBay!
- Includes all eBay features including BuyItNow!
- Easy to use and install. Manage it online!
- Automatic email notifications to winning bidders.
- Free email support from Auction Checkout.
- Optional Verified by Visa and MasterCard SecureCode.

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Transaction Reporting

PayMeNow's Online Merchant Center web site is a robust set of administration and reporting tools in an easy to use web browser-based interface.

Online Merchant Center features:

Virtual Terminal: Submit credit card and ACH transactions from a web browser. Allows merchants to collect and process billing information in cases where a consumer has no Internet access.

Transaction reporting: Track your sales using a flexible set of reporting tools. View transaction reports by date period (today, MTD, YTD, or date range), transaction type (CC, ACH, recurring/non-recurring, pre-auth/sale), transaction result (accept, decline). Convenient "drill-down" options let you see complete detail for individual transactions.

CC and ACH refund: Allows you to automatically refund a customer's transaction.

Transaction search: Find the transaction you are looking for quickly using a variety of criteria: Order number, account number, customer name, etc. Our tools will help you provide fast and efficient response to your customer's inquiries.

Account administration: All of the configuration options you need to manage your account are available online.

Report export: Download transaction detail for import into your enterprise systems.

Invoice/Fee report: Fees invoiced to your account are viewable online, taking the mystery out of what charges you incurred.

Group / User administration: Create different security groups and UserIDs for your employees, and give them access to the features and functions that you decide are appropriate for each group.