

# VirtualPay

VirtualPay is an easy to use and cost-effective solution for your call center that includes branded e-mail receipts in your corporate look and feel.

## VIRTUALPAY OVERVIEW

VirtualPay features a web-based application that performs the processing functions of a physical Point-of-Sale terminal. VirtualPay is an easy to use and cost-effective solution for any size business or call center, and includes branded e-mail receipts in your corporate look and feel.

Merchant reps simply login through any computer with Internet access. VirtualPay allows merchant reps to take advantage of real-time ACH, credit card or check verification using VirtualPay's sophisticated online transaction system.

## VIRTUALPAY IS DESIGNED FOR MERCHANTS THAT:

- Accept ACH and/or credit card payments from customers by phone, mail or email
- Have a call center and want to accept real time payment from their customers
- Employ traveling sales people with wireless Internet access on their computers
- Want to avoid the expense of integrating a custom payment solution and use an enterprise level payment processing site
- Want real-time authorizations on ACH, credit card or check verification
- Want to provide their customers with professionally designed email receipts

## FULLY FEATURED PAYMENT SOLUTION

- No installation required
- Real-time processing speed



- Sends email receipts in your website look and feel to the consumer cardholder
- A full range of credit card processing functions: authorization only, authorization and capture and refunds
- Single browser based interface contains all fields needed to complete each transaction
- Accepts major credit card types including: Visa, MasterCard, Amex, Discover, Diners, EnRoute, and JCB
- Accepts check information for ACH processing and/or check verification using Regal Check Verify
- Connected to multiple North American cred card processors



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## AFFORDABLE & EASY TO INSTALL

- Stand alone web-based solution
- Requires no integration
- User level security and logins

## SUPERIOR SERVICE & SUPPORT

- No charge technical support
- Rapid transaction processing times
- Reliable and redundant system

Web-based application that performs the processing functions of a physical Point-of-Sale terminal



## ROBUST REPORTING TOOLS

- Web-based reporting website portal
- View sales activity reports, order and settlement history
- Auto batch settlement
- Search for order, transaction and batch details
- Credit, void and capture transactions
- Report on transaction performance
- Payment posting files provided from secure site

## ADVANCED SECURITY

- 100% PCI Compliant
- 128-bit SSL Encryption
- CVV 1-2 Card Verification System
- AVS Address Verification System
- User level security
- Security audits by: The Royal Bank, Ernst & Young, Pricewaterhouse Coopers LLP, First Data, and ScanAlert.
- Integrated with Fraud Detection Suite which is a set of customizable, rules-based filters and tools that identify manage and prevent suspicious and potentially costly fraudulent transactions.
- Integrated with Regal CheckVerify to do check verification for funds availability

