

EC-Batch, the File-Based Payment Solution with B2B Level-3 Data

A Fully Integrated Service of 3Delta Systems' Payment WorkSuite

EC-Batch[®] is designed for companies using or developing applications that call for file-based or batch processing of card authorization or settlement transactions. It is a flexible payment solution, designed to support the requirements of businesses that don't need real-time authorizations.

EC-Batch is typically used in higher-volume order entry, repeat invoice, subscription or on-going billing situations and allows transactions to be aggregated and transmitted to the Payment WorkSuiteSM platform at your discretion. Files are encrypted and delivered over the Internet using FTP, FTPS or SFTP.

Like all 3Delta Systems[®] services, EC-Batch is fully integrated into Payment WorkSuite, a new high-performance payment platform that gives businesses of every size the ability to manage the increasing complexity of payment and data security requirements. The platform includes an array of feature-rich applications designed to be independent yet fully interoperable with one another, allowing you to mix and match the services that best fit your needs.

The complete Payment WorkSuite lineup – CardVault[®], EC-Zone[®], EC-Linx[®], EC-Batch, EC-SentrySM and EC-NavigatorSM – has been designed from inception as stand-alone applications that are both securely separated and tightly integrated.

Uniquely Designed for B2B

3Delta Systems, Inc. (3DSI) specializes in business-to-business (B2B) Level-3 processing and has saved clients significant dollar amounts by reducing card fees through better interchange qualification.

B2B payment card processing is very different from processing consumer cards and the savings opportunities are significant. The key to qualifying for the best rates for B2B and Business-to-Government (B2G) card payments requires including "Level-3" information. Level-3 data provides descriptive line item detail about

the products sold such as Product Part Number, Product Description, Quantity, Unit of Measure, Price and more.

Flexibility

EC-Batch supports any number of files a day, and each file can contain a virtually unlimited number of records. There's no need to schedule or limit files – there are no pre-defined processing windows. You deliver files to us when you want and we will return transaction response files.

Easy to Implement

Industry standard methods are used for both file encryption and delivery. For example, PGP is used for encryption to secure card information as it is being transmitted to or from 3DSI, and the familiar FTP, FTPS or SFTP protocols are used for file delivery over the Internet.

Our integration specification clearly explains how to submit your transaction data in the required format and our technical staff will work with you to ensure a quick and smooth implementation.

Comprehensive and Customizable Administrative Tools

EC-Navigator is the "Command and Control" center for all of 3DSI's Payment WorkSuite applications. Access to comprehensive administrative tools gives you an unprecedented level of control to customize online users as well as manage your merchant information, customer accounts and cardholder data. Driven by permission-based access, EC-Navigator minimizes your exposure by automatically displaying only what each individual user is allowed to see based on the permissions and constraints established by your Payment WorkSuite administrator.

Advanced reporting facilitates daily operations and decision-making by offering you multi-level insights into transactions, user activity and

stored data. Multiple merchants, locations and terminals can be selected for inclusive reports or excluded for specific inquiries. EC-Navigator is an integral part of 3DSI's Payment WorkSuite, and is included as a standard feature with EC-Batch.

Detecting and Preventing Fraud

Fraud is a critical issue in today's complex payment environment. EC-Sentry provides maximum flexibility and protection to help your business guard against fraud. EC-Sentry gives you the ability to define access controls, user restrictions and transaction processing thresholds to identify and intercept any unusual behavior, regardless of its origin. With these granular controls, your account administrator may apply the restrictions universally or to individual users, depending on management levels and job functions within your organization.

By applying customized checks, restrictions and tolerances, you can significantly alleviate, if not avoid, the costs associated with high-risk transactions. EC-Sentry's fraud-fighting transaction verification and authentication tools empower you to run your business with confidence. EC-Sentry is a fully integrated component of 3DSI's Payment WorkSuite, and the standard version is included with EC-Batch.

Enhanced Security Option – Simplifies PCI Compliance

Since card security is a major concern for businesses today, 3DSI developed CardVault, an innovative data tokenization and card data storage service. CardVault removes the risk of storing information on internal systems by storing cardholders' profiles at a remote and secure location. It allows you to submit cardholder data to 3DSI's secure payment processing network where it is received and encrypted in 3DSI's database – after which a "token" for that data is returned to your company's system. Thereafter, you send your real-time transactions to 3DSI using the cardholder token, not the actual card



CARD.VAULTSM

EC.NAVIGATORSM

EC.SENTRYSM

EC.ZONESM

EC.LINXSM

EC.BATCHSM

Payment WorkSuiteSM from 3Delta Systems[®] is a new high-performance payment platform whose deep, multilayer security provides peace of mind to customers – whether small business or large enterprise – for managing the increasing complexity of payment processing and data security requirements.

number. Off-site card data storage significantly reduces Payment Card Industry (PCI) compliance costs versus holding the data on-premise and promotes streamlined certification.

Real-Time Authorization Option

If your business requires immediate card authorization, 3DSI offers EC-Linx, an online application that allows real-time payment processing and authorization. Many companies want real-time authorization with batch settlement at the end of the day or after products are shipped from a warehouse or fulfillment center. EC-Batch and EC-Linx can be mixed and matched to meet your unique needs.

Suitable For Consumer Applications

EC-Batch is not limited to B2B applications. Customers also use EC-Batch for high-volume consumer Mail Order/Telephone Order (MOTO) situations and can be easily integrated into order entry applications, fulfillment systems and enterprise resource systems running on every kind of platform and operating system.



EC-Batch Features

Supports Multiple Payment Channels

- » Internet
- » Mail Order/Telephone Order (MOTO)

Processes All Major Card Brands

- » Visa[®]
- » MasterCard[®]/Diners Club[®]
- » American Express[®]
- » Discover[®]
- » JCB[®]

Pervasive Security

- » 3DSI sets the bar for the highest industry security standards and is a Certified Payment Provider under the Payment Card Industry Data Security Standards (PCI DSS)
- » Files are securely transferred using file-level encryption
- » Transaction files are accepted only from registered IP addresses

Integration and Reporting

- » All services in Payment WorkSuite – CardVault, EC-Zone, EC-Linx, EC-Batch and EC-Sentry – can be used in conjunction with each other and administered in EC-Navigator
- » All services offer the same set of browser-based advanced reporting tools
- » 3DSI's services can be integrated with enterprise accounting and back-office solutions such as SAP[®], JD Edwards[®], Oracle[®], Microsoft[®] and more

Browser Application Requirements

- » Windows[®]: Internet Explorer 7 or greater, Firefox 3.5 or greater
- » Mac[®]: Firefox 3.5 or greater
- » JavaScript and cookies must be enabled
- » A minimum screen resolution of 1024x768 is recommended

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