

A Real-Time Internet Payment System Designed Specifically to Support B2B Level-3 Data

EC-Linx[®] is designed for companies using or developing applications that require real-time payment processing and authorization. It allows host-to-host, real-time credit card authorizations via the Internet – offering the speed of a dedicated telecommunications line without the cost. It can be integrated directly to your Web commerce system, enterprise resource system or other computer system.

Like all services provided by 3Delta Systems, Inc.[®] (3DSI), EC-Linx is a fully-certified Level-3 product - allowing companies to achieve the best processing rates possible by passing line-item detail through the credit card system when processing purchasing card transactions.

Business-to-Business (B2B) payment card processing is very different than processing for consumer cards and the savings opportunities are significant. 3DSI specializes in B2B Level-3 processing and routinely assists its clients in substantially reducing card fees through better interchange qualification. The key to qualifying for the best rates for B2B and Business-to-Government (B2G) card payments requires including line-item detail or “Level-3” information. Level-3 information provides descriptive detail about the items sold such as Item Part Number, Item Description, Quantity, Unit of Measure, Price and more.

Easy to Implement

EC-Linx uses the ubiquitous and familiar HTTP protocol – secured by SSL/TLS – to exchange transaction data between your computers and the 3Delta Systems payment system. Our integration specification clearly explains how to submit your transaction data in our format, and our technical staff will work with you to assure a quick and smooth implementation.

Enhanced Security Option – Simplifies PCI Compliance

Since card security is a major concern for most merchants today, 3Delta Systems developed CardVault[®], an innovative 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 a company to submit their cardholder data to 3DSI’s secure payment processing network where it is received and encrypted in 3DSI’s database – after which a “key” for that data is returned to the merchant system. Thereafter, the merchant sends its real-time transactions to 3DSI using the cardholder key, not the actual card number. Off-site card data storage significantly reduces Payment Card Industry (PCI) compliance costs versus holding the data on-premise and promotes streamlined certification.

Management Console

EC-Zone[®], 3Delta Systems’ browser-based payment application, can also be used to create standard and custom reports and complements EC-Linx with the ability to manually process transactions or status inquiries.

Batch Settlement Option

Many companies prefer to capture or settle card payments via a batch file at the end of the day or after products are shipped from their warehouse or fulfillment service. 3Delta Systems offers EC-Batch[®] for customers who prefer to send settlements via a file. Both settlement and confirmation files are encrypted and exchanged via FTP or SFTP.

Suitable For Consumer Applications

EC-Linx is not limited to B2B applications. Customers can integrate EC-Linx into shopping carts, point-of-sale systems, order entry systems and enterprise resource systems running on every kind of platform and operating system, including UNIX, AS/400 and Windows.

“3DSI’s solutions are secure, scalable and easy to implement. EC-Linx offered easy integration with our existing systems.”

— Paul S., Purchasing Director, High-tech Manufacturer

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EC-Linx Features

Supports all customer channels, including:

- ▲ Internet
- ▲ Mail Order/Telephone Order (MOTO)
- ▲ Card present (swiped) – by adding an optional card reader to your PC

Processes all major card brands

- ▲ Visa®
- ▲ MasterCard®/Diners Club®
- ▲ American Express®
- ▲ Discover®

Secures card data at every processing step

- ▲ 3DSI meets the highest industry security standards and is a Certified Payment Provider under the Payment Card Industry Data Security Standards (PCI DSS).
- ▲ Secure SSL/TLS encrypted connections are used.
- ▲ Two-factor authentication.

Provides integration and reporting

- ▲ All products – EC-Zone, EC-Linx and EC-Batch – can be used in conjunction with each other.
- ▲ All products offer the same set of browser-based advanced reporting tools.

Ensures compatibility

- ▲ Systems: Since 3DSI’s solutions are hosted in a secure data center and not on your computers, they are compatible with all systems that support SSL, including Windows, Macintosh, Linux, Unix and more.
- ▲ Applications: 3DSI’s solutions are easily integrated with enterprise accounting and back-office solutions such as SAP, JD Edwards, Oracle and more.

For more information, please contact 3Delta Systems at 703.234.6010, sales@3DSI.com, or visit our Web site at www.3DSI.com.