

# EC-Linx, the Real-Time Internet Payment Solution with B2B Level-3 Data

A Fully Integrated Service of 3Delta Systems' Payment WorkSuite

EC-Linx<sup>®</sup> is designed for companies using or developing applications that require real-time payment processing and authorization. The service allows server-to-server real-time credit card authorizations via the Internet. EC-Linx can be integrated directly to your e-commerce application, enterprise resource system, networked point-of-sale (POS) or back-office finance system.

Like all 3Delta Systems<sup>®</sup> services, EC-Linx is fully integrated into Payment WorkSuite<sup>SM</sup>, 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<sup>®</sup>, EC-Zone<sup>®</sup>, EC-Linx, EC-Batch<sup>®</sup>, EC-Sentry<sup>SM</sup> and EC-Navigator<sup>SM</sup> – 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.

## Easy to Implement

EC-Linx offers several versions of Web-service interfaces – all secured by SSL/TLS – to exchange transaction data between your computers and the 3DSI payment system. 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-Linx.

## 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-Linx.

## 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 token, 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.



Securely Separated. Tightly Integrated.

CARD.VAULT<sup>SM</sup>

EC.NAVIGATOR<sup>SM</sup>

EC.SENTRY<sup>SM</sup>

EC.ZONE<sup>SM</sup>

EC.LINX<sup>SM</sup>

EC.BATCH<sup>SM</sup>

Payment WorkSuite<sup>SM</sup> from 3Delta Systems<sup>®</sup> 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.

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## File-Based 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. 3DSI offers EC-Batch for customers who prefer to send settlements via a file. Both settlement and confirmation files are encrypted and exchanged via FTP, FTPS or SFTP. EC-Linx and EC-Batch can be mixed and matched to meet your unique needs.

## Suitable For Consumer Applications

EC-Linx is not limited to B2B applications, but can be integrated into your company's shopping carts, POS systems, order entry systems and enterprise resource systems. EC-Linx runs on every kind of platform and operating system, including UNIX<sup>®</sup> and IBM<sup>®</sup> AS/400.



## EC-Linx Features

### Supports Multiple Payment Channels

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

### Processes All Major Card Brands

- » Visa<sup>®</sup>
- » MasterCard<sup>®</sup>/Diners Club<sup>®</sup>
- » American Express<sup>®</sup>
- » Discover<sup>®</sup>
- » JCB<sup>®</sup>

### 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)
- » Secure SSL/TLS encrypted connections are used
- » Transactions 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<sup>®</sup>, JD Edwards<sup>®</sup>, Oracle<sup>®</sup>, Microsoft<sup>®</sup> and more

### Browser Application Requirements

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

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