



EC-Zone, the Browser-Based Virtual Payment Application

A Fully Integrated Service of 3Delta Systems' Payment WorkSuite

EC-Zone[®] is 3Delta Systems[®] browser-based payment application. Sometimes referred to as a virtual payment system, EC-Zone is designed specifically for manually processing purchase and credit card payments. There is no special hardware to buy or software to install or maintain on your computers. All that is required is a Web-browser and Internet access.

Like all 3Delta Systems, Inc. (3DSI) services, EC-Zone 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 and Reducing Card Fees

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. EC-Zone prompts for – and can store – all of the line item detail necessary to qualify for the best card processing rates.

EC-Zone is the easy and complete solution for your manual payment processing. It helps ensure you get the best purchasing card rates while instilling confidence in the security and integrity of your payment processes.

Any Number of Users – Any Number of Locations

Any size company can use EC-Zone, from small companies with only one user to large enterprises with numerous offices and hundreds of users. Your Payment WorkSuite administrator can create and maintain online user profiles – each with definable access and permissions for improved security and control.

Convenient and Time Saving Solution

EC-Zone was designed with the user in mind and it has a number of features tailored to make processing Level-3 information as easy as possible, including:

- » Real-time processing – the transaction is authorized in seconds
- » Customer and cardholder profile information is stored for reuse
- » Card account verification
- » Type-ahead search of previously stored line item details speeds and simplifies data entry
- » Ability to copy a prior transaction and modify only the information that needs to be changed
- » Quickly create and retrieve transaction templates to expedite recurring transactions
- » Automatic cardholder e-mail transaction confirmations
- » Reports utilizing multiple data fields

No Software to Install, Maintain or Secure

EC-Zone's "Software as a Service" (SaaS) application model means that there is no distributed or delivered software. 3DSI manages service and

security updates, training and all other maintenance activities that frequently add substantial hidden costs to other options. Best of all, you can be up and running quickly.

Improved PCI Compliance

Payment Card Industry (PCI) compliance is on everyone's mind. It can be complex, time-consuming and expensive. If you are using PC-based or distributed software, your compliance requirements are the most extensive and require completion of Form D of the PCI Self Assessment Questionnaires (SAQ).

Because EC-Zone is a virtual payment application and card data is remotely stored and encrypted, it qualifies for the streamlined PCI compliance form SAQ C-VT. Your compliance requirements just got easier.

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-Zone.



CARDVAULT

EC NAVIGATOR

EC SENTRY

EC ZONE

EC LINX

EC BATCH

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.

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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 application of 3DSI's Payment WorkSuite, and the standard version is included with EC-Zone.

Implementation, Training and Support

In-depth training options are offered to new customers, comprehensive user documentation is available online and 3Delta Systems' Customer Support Team is available to assist you.



EC-Zone Features

Supports Multiple Payment Channels

- » Manual entry for 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[®]
- » 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)
- » Secure Internet connections through the use of Secure Socket Layer (SSL) encryption
- » Each user has unique login credentials with assigned permissions that specifically define their level of access

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

Processing Growth Path

- » If you decide you want to automate your card processing by linking into your accounting system or website, 3DSI offers EC-Batch for file-based applications and EC-Linx for real-time card processing integration. CardVault data tokenization service can further assist you by removing card data from your operating environment and streamline PCI compliance.

For more information, please contact
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