

## Payment WorkSuite, the New High-Performance Payment Platform

Securely Separated. Tightly Integrated.

Payment WorkSuite<sup>®</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. This technologically advanced system delivers increased productivity while reducing costs and business risk. Engineered from the ground up, Payment WorkSuite sets the new standard for account and payment integrity through comprehensive security, extensible design and administrative controls.

### Securely Separated. Tightly Integrated.<sup>®</sup>

The complete Payment WorkSuite lineup – CardVault<sup>®</sup>, EC-Zone<sup>®</sup>, EC-Linx<sup>®</sup>, EC-Batch<sup>®</sup>, EC-Sentry<sup>SM</sup> and EC-Navigator<sup>SM</sup> – comprises a feature-rich series of payment-centric applications designed to be fully interoperable with one another. Access and use of each application is tightly controlled through granular, assignable permissions and security measures that provide our clients with confidence in facing a complex and uncertain payments landscape.

**CardVault** is 3Delta Systems, Inc.'s (3DSI's) enterprise-level data tokenization solution that lets you safely and securely process transactions via a "token" or "alias" while removing the risk of storing card data on your internal systems. A token is a replacement value for the actual card data. Off-site card data storage significantly reduces Payment Card Industry (PCI) compliance costs and promotes streamlined certification when compared with holding the data on-premise.

**EC-Zone** is 3DSI's virtual payment application that lets you process payments from a Web-browser.

**EC-Linx** is designed for when you are using or developing e-commerce applications that require integrated real-time payment processing and authorization.

**EC-Batch** provides a file-based payment processing solution for when you want a batch upload interface from your internal computer systems.

**EC-Sentry** enhances the security inherent to Payment WorkSuite with an additional layer of account protection and fraud detection and prevention.

**EC-Navigator** is the browser-based "Command and Control" center that seamlessly integrates and administers all applications, merchant information, customer accounts, cardholder data and reporting.

### Achieve Reliable and Consistent Results

All of the applications in 3DSI's Payment WorkSuite use an integrated and centralized processing engine to ensure uniformity. You benefit from consistent, reliable results whether running transactions from a Web-browser with EC-Zone, a file-based batch process with EC-Batch, or a server-to-server real-time connection with EC-Linx. Applications are universally administered from EC-Navigator so that you need only update one area to apply changes throughout the suite.

### Emulate Real-World Company Structure

From single storefronts to large enterprises with multiple subsidiaries, 3DSI's Payment WorkSuite brings together company data under a flexible hierarchy that mirrors its real-world counterpart. Larger enterprises can effortlessly manage multiple merchants under a parent organization, multiple locations under a given merchant, and multiple terminals per location. Smaller companies will appreciate the ability to begin with a streamlined hierarchy while also having the ability to scale as their business grows.

### Control Access at All Levels

A defensive layer encapsulating the centralized processing engine serves as the foundation of Payment WorkSuite's multi-layered security. This unified security layer ensures that all information requests are initiated from an authenticated user account and adhere to strict security requirements.

In addition, every service in the suite is embedded with its own security measures and access controls. Before a request is processed, authorization is verified by the individual service and then again by the unified security layer.

### Safely Store Confidential Information

Sensitive data, including stored card numbers and batch files, are secured with state-of-the-art encryption technology. Every piece of sensitive data is encrypted with multiple keys. The system's security is aggressively dynamic – working to ensure that your protected data remains secure.

### Ensure Accountability

A detailed audit trail provides the ability to know what actions occurred at any given point in time, an invaluable tool for responding to internal inquiries or external audits. Activity tracking can be used to review all the actions of a specific user, or to investigate changes to a particular item such as a cardholder or terminal. Additionally, a thorough history of each transaction captures its life cycle from creation to final processing, ensuring confidence and transaction integrity.



CARD.VAULT™

EC.NAVIGATOR™

EC.SENTRY™

EC.ZONE™

EC.LINX™

EC.BATCH™

## Leading-Edge Payment Processing and Data Management Solution

When accepting payments, you need an easy-to-use solution that provides the best processing rates, complies with legal and regulatory requirements and protects sensitive and confidential information. 3DSI payment solutions do this and more. 3DSI's services, delivered via the Payment WorkSuite platform, are designed to provide you with the most secure, cost-efficient transaction processing solutions that help you save money and create operational efficiencies.

## Move Forward with Confidence

3DSI's Payment WorkSuite is engineered to evolve in a rapidly changing industry. The "Software as a Service" (SaaS) model means that new features are easily deployed without end-user downloads or updates. When new threats emerge, built-in rapid-response capabilities can be used to help counter any known malicious actions. When new opportunities or market requirements arise, enhancements can be deployed to the centralized processing engine for immediate implementation by all applications.



## Payment Work Suite Features

### Supports Multiple Payment Channels

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

### Offers Choice of Interfaces

- » Manual processing via browser-based application
- » High-performance, real-time server-to-server integration
- » File-based transactions via batched process

### Reduces Card Fees/Optimizes Interchange

- » Since 1999, 3DSI has specialized in processing transactions with "Level-3" information (line item detail) for business-to-business (B2B) payments
- » Level-3 data can help significantly reduce your cost-per-transaction
- » Clients save an average of 30% on Level-3 processing with some merchants saving as much as 50%

### 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 Standard (PCI DSS)
- » Card and sensitive data is encrypted with multiple, unique keys
- » 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

For more information, please contact  
3Delta Systems at 703.234.6010,  
sales@3DSI.com, or visit [www.3DSI.com](http://www.3DSI.com).

