

CORPORATE FACT SHEET

Overview

3Delta Systems, Inc.® (3DSI) is a payment solutions company that delivers the power of secure, Internet-based purchase card (p-card) and credit card processing solutions to enterprise, business-to-business (B2B) and business-to-government (B2G) customers. As a leading Software as a Service (SaaS) provider, 3DSI delivers a complete suite of payment processing solutions to merchants and buyers for managing, authorizing and settling payment transactions in real time. Each product has been engineered from the ground up to be scalable, easy to implement and conform to Payment Card Industry Data Security Standard (PCI DSS) best practices.

The company specializes in B2B p-card and commercial credit card processing and routinely assists its customers in substantially reducing card fees by helping them qualify for better interchange rates via detailed, line-item transaction data known as Level-3. Level-3 information consists of descriptive detail about each product being purchased – from Product Part Number and Product Description to Quantity, Unit of Measure and Price.

In 2010, 3Delta Systems processed nearly 10 million transactions worth more than \$10 billion. Since its founding in 1999, the company has served approximately 6,000 corporations and government agencies.

Executive Management

Allen O. Cage, Jr. – Chief Executive Officer & Co-founder
Aaron Bills – Chief Operating Officer & Founder
John Zampino – Chief Financial Officer
Gary Beck – Senior Vice President
Chris Browning – Vice President, Software Engineering
Pete Hamel – Vice President, Platform Delivery
Howard Ives – Vice President, Sales & Business Development
Dan Miner – General Manager, Treasury Services
Rick Ricker – Vice President, Business Development, Enterprise Payment Solutions

Offices

Corporate Headquarters:
14151 Newbrook Drive, Suite 200
Chantilly, VA 20151
Phone: 703.234.6010
Fax: 877.408.7968
www.3DSI.com

Employees

25+ (affiliated operations bring total to 50+)

Customers 3DSI's customers range from small sole proprietorships to enterprise-level Fortune companies and government entities with volumes ranging from less than 10 to more than 100,000 payment transactions per month. Enterprise and government customers include the U.S. Department of Veteran Affairs, ThomasNet, BNSF, Cintas, GlaxoSmithKline, Honeywell, Standard Register, Bosch and Thermo Fisher Scientific.

**Sales Channels/
Partners** 3Delta Systems' payment solutions are available through various channels including:

- Direct from 3DSI
- Resold through Independent Sales Organizations (ISOs)
- Resold through a network of Channel Partners that includes Elavon Merchant Services, Vantiv (formerly known as Fifth Third Processing Services), First Data Merchant Services and Global Payments.

**Certified Merchant
Networks** American Express CAPN Direct
Chase Paymentech – Salem
Elavon Merchant Services
First Data – North
First Data – South
Global Payments – Central Token
Global Payments – East
WorldPay
TSYS Acquiring Solutions
Vantiv (formerly known as Fifth Third Processing Services)

History 3Delta Systems was established in 1999 in Fairfax, Virginia by a team of seasoned industry professionals who recognized a fundamental market need for Internet-based payment processing technologies that would add real value to procurement and payment processes for enterprise, B2B and B2G customers. The principals of 3Delta Systems – former procurement and financial managers with both corporate and government experience – designed and built a fully hosted Internet Protocol (IP) based payment processing system that supports information-rich electronic transactions, offers users a choice of adaptable interfaces and is highly secure.

Financial 3Delta Systems is a privately held company and a profitable enterprise.

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PRODUCTS

Payment WorkSuite Payment WorkSuite® 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. 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.

EC-Navigator EC-NavigatorSM is the browser-based “Command and Control” center that seamlessly integrates all of 3DSI’s Payment WorkSuite applications. Permission-based access drives the operation of EC-Navigator, ensuring account integrity and risk reduction by automatically displaying only what each individual user is allowed to see.

Comprehensive administrative tools provide organizations with an unprecedented level of control to further secure user access as well as easily manage merchant information, customer accounts and cardholder data. Advanced reporting facilitates daily operations and decision-making by offering multi-level insights into transactions, user activity and stored data across the full suite of applications.

EC-Sentry EC-SentrySM provides maximum flexibility and protection to help businesses guard against fraud. Payment WorkSuite’s EC-Sentry gives companies the ability to define access controls, user restrictions and transaction processing thresholds to help identify and intercept any unusual behavior, regardless of its origin. Account administrators have granular control and may apply the restrictions universally or to individual users, depending on their management level or job function within the organization.

CardVault CardVault® is an innovative card data “forward and store” tokenization service that removes the risk of storing sensitive card information on a merchant’s internal systems. CardVault allows a company to submit its cardholder data to 3DSI’s secure payment processing network where the data is stored and a corresponding “token” is assigned for each record. Thereafter, merchants only need to provide the token to access the actual card data and complete transactions.

- EC-Zone** EC-Zone® is the browser-based service of 3Delta Systems' suite of integrated payment solutions and is hosted and managed by 3DSI. EC-Zone's intuitive interface is designed specifically for processing p-card payments and much more. There is no special hardware to buy or software to install or maintain on your computers. It can be used by any number of employees in any number of locations provided they have an Internet connection.
- EC-Zone prompts for – and stores – all of the line-item detail necessary to qualify for the best card processing rates. 3DSI manages product and service updates, security updates, training and other maintenance activities that frequently add substantial hidden costs to other options. Best of all, merchants can be up and running quickly.
- EC-Linx** 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 an e-commerce system, Enterprise Resource System (ERP) or other computer system. EC-Linx is a fully certified Level-3 service, allowing companies to achieve the best processing rates possible by passing line-item detail through the credit card system when processing p-card transactions.
- EC-Batch** EC-Batch® is designed for companies using or developing applications that call for file-based card authorization or settlement transactions via batch processing. It is a flexible solution, designed to support the requirements of businesses that do not need real-time authorizations. EC-Batch is typically used in higher-volume order entry, repeat invoice or ongoing billing situations and allows transactions to be aggregated and transmitted to the 3DSI payment system at your discretion. Files are encrypted and delivered over the Internet using FTP, FTPS or SFTP.
- EC-Pay** EC-Pay® is an invoice payment system that provides superior transaction management capabilities to buyer organizations. EC-Pay lets buyers automate and initiate payments to sellers (merchants) and use the credit card processing networks to disburse funds. Since the EC-Pay application is software independent, buyers can interface the service with existing ERP or accounts payable applications.