



*PC Verifier™
Lite*

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Introduction


The **PC Verifier™** allows users to accept, authorize, and process credit card transactions over the Internet. You will be able to accept credit cards and electronic checks, issue credits, and print your reports all from the comfort of your home or office. Keep ahead of the competition, take your business anywhere and forget about leasing expensive credit card equipment. You will have a business companion you can't do without.

In order for your **PC Verifier™** to operate, we will be setting up a Merchant Banking account for you. This is a simple process that we will explain in the *Installation* section. A Merchant Banking account allows you to accept credit cards, along with electronic checks, and have the funds transferred into your personal or business checking account. Because of the nature of this account, there are some rules that you will need to follow. In fact, there are some innocent seeming actions that can cause you to lose your account.

Unlike card issuing banks, Merchant processing banks don't have a credit-reporting agency to gather report information about the way merchants manage its processing responsibilities. Therefore, card associations use a database file known as MATCH (previously known as the Terminated Merchant File "TMF"). Merchant processing banks such as Mastercard and Visa use these files to identify terminated merchants and find out the reasons for their termination.

The Four most common mistakes merchants make are:

- 1) **Using your own credit card to test your merchant account** - Usually, when merchants first acquire a Merchant Account, the first thing they want to do is to test it. But this is NOT such a good idea. You have to remember that this is YOUR account, and that if you attempt to use YOUR credit card, or even your spouse's card, you are in effect, "CASHING" your available credit into your checking account. **BANKS HATE THIS** and will terminate your Merchant Account **IMMEDIATELY**. This applies to any joint holders of your credit card account. Even a \$1.00 transaction can cause termination. If you wish to test your account, we strongly suggest you use a friend's card and not your own.
- 2) **Accepting payments for another merchant** - While it would seem an innocent case of one merchant helping another, depositing another businesses' transactions into your account is a practice the banks call Factoring. **THEY HATE THIS AS WELL**, and may even accuse you of money laundering. You also run the risk of a chargeback because the other businesses' customers will receive charges from a company they have never heard of. You want to avoid this since excessive chargebacks can mean the end of your merchant account.

- 
- 3) **Inconsistent company names on billing statements** - Make SURE your customers know your company name as it appears on their billing statements. When customers see a name on their bill they do not recognize, they will immediately request a chargeback.
 - 4) **Not maintaining records** - There are people out there, just like check bouncers, who purchase products or services with no intention of paying. We filter your transaction against a database of millions of known offenders, but new ones crop up every day. Maintain proof of delivery, or signed receipts to send to the bank if any of these people request a chargeback. UPS, Federal Express, and Airborne Express all require the receiver of the package to sign and indicate that the package arrived to its destination and was received. Remember, you WILL be terminated if your account presents excessive chargebacks.

The continued benefits of this type of account are worth a little time and care to protect, so pay attention to these guidelines and avoid getting your account terminated. Merchant Banking Accounts are the best way to improve the quality of your service, giving your customers funds to pay with, and time to pay. Congratulations, and good luck in your new business venture.

Setting up your Merchant Account

To set up your Merchant Account for the **Pocket Verifier™**, you need to go to our web site at www.MerchantAnywhere.com Click on "**Become a Member**".

Since you will be accepting credit cards, the system will bring up the Merchant Account Setup form. You need to provide all the information pertaining to your business such as Company Name, Address, Phone, Fax and e-mail address.

Once you have completed the online form, it will give you the opportunity to print it out. You will need to print it, and fill out the application and agreement, making sure you sign both as shown below. Mail them with a **VOIDED** check from the account you want your funds deposited into. The check must be imprinted, it cannot be a "temporary" or "counter" check. You can begin accepting credit cards immediately, but we cannot transfer funds into your bank account until we have received your voided check and signed paperwork.



Mail to:
Advanced Merchant Applications
C/O Payment Resources International
620 Newport Center Drive, Suite 150
Newport Beach, CA 92660

Merchant ID and Password

After you have completely finished filling out your on-line form, you will see a screen like the one below. This screen contains your Merchant ID and Password. Print this screen, or write down this information. Keep it in a safe and secure place, as you will need it to access your merchant account. You will use the same Merchant ID and Password when accessing your account with the **Pocket Verifier™** or on your PC with the **PC Verifier™**.



Logging In

In order to perform credit card and check transactions, you will need to log in to the system.

Go to the MerchantAnywhere.com site, and click on the 'Your Account' menu item as shown here.



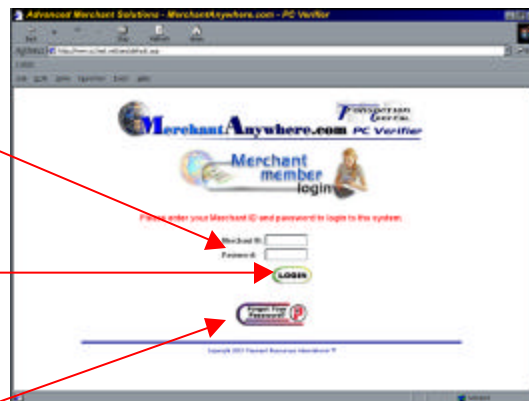
If you leave your computer unused for more than a few minutes, you will be required to re-log-in before accessing any encrypted information. This is to protect you from unauthorized users, and is standard in the Merchant Banking Industry

You will see the login screen:

Enter your Merchant ID and Password here


Click LOGIN to enter your account

Click here to have your password e-mailed to you.



Merchant Home Page

From the Merchant Home Page, you will be able to enter credit card and check transactions, issue credits, and void transactions, as well as run reports specified by date range. You will also be able to edit your company information.



The screenshot shows the Merchant Home Page interface. The page title is "Merchant Anywhere.com PC Verifier". The navigation menu includes: "Transaction Control", "MerchantID: 0000", "Merchant Home Page", "Edit Company Info", "Merchant Tools", "Transactions", "Void", "Batch Settlement", and "Batch Void". A message in the center of the page reads: "You have no electronic checks that have been returned by the bank." Red arrows point from callout boxes to specific elements on the page.

Click here to edit your company information.

Click here to access recent transactions.


Click here to enter a credit card or check.

Click here for settled items.

This message denotes that no electronic checks have been 'returned' by the bank.

Before we describe the different functions of the PC Verifier, we need to describe the settlement process. When you enter a transaction, and it is approved, it goes into your Merchant Account. These transactions are held in your Merchant Account until they are processed for deposit in a batch. This process is called Settlement. Before a transaction is settled, while it is still being held in your Merchant Account, it can be cancelled, or 'Voided'. Batch processing "Settlements" are performed automatically for you overnight. Once the settlement has been done however, the funds are no longer in the Merchant Account, they are in, or on their way to your checking account, and can no longer be voided. In order to reverse a transaction after settlement, you need to issue a CREDIT.

Edit Company Info - This option will allow you to modify your information, in case of a change of address, phone number, or e-mail.



Enter Transaction Online – Use this option to enter Credit Card and Electronic Check transactions.

Transaction Detail Record – This option gives you a review of all transactions in a date range you specify. If they are not settled yet, you can VOID the transaction. You can also issue a CREDIT up to the amount of the charge to the cardholder, as well as view DETAILS of each transaction.

Settled Summary Report – Each day in which you have activity will be processed in a batch. This report allows you to view each day's totals, as well as expand a day's batch to locate an individual transaction to issue a CREDIT, or view the details.

Entering a Credit Card

Press **Enter Transaction Online** button on the Merchant Home Page. You will see the screen shown below.

- 1) Transaction Type. Leave as Credit Card.
- 2) Optional invoice or reference number. The seller can put the sales ticket, invoice, sales order or other reference number in this field. It will appear on all reports generated from the PC, and makes it easier to reconcile your bank statements with your Merchant Account.
- 3) Customer credit card number
- 4) Customer's Name. This name **MUST** match the name on the credit card.
- 5) Customer Address. This must be the same address as the customer's billing address for the credit card.
- 6) Customer 5-digit Zip Code
- 7) Purchase amount with decimal point. 100.00 equals one hundred dollars.
- 8) Expiration month and year pulldowns
- 9) This button sends the entire contents of the form, over a secure, encrypted link to the processing bank.



The screenshot shows a web browser window titled "Advanced Merchant Solutions - MerchantAnywhere.com - PC Verifier". The page content includes the Merchant Anywhere.com logo and navigation links for Transaction Control, MerchantID: 60060, and Transaction Entry Form. The main section is titled "Credit Card Information" and contains the following fields with numbered callouts: 1. Transaction Type (dropdown menu), 2. Your Ref ID (text input), 3. Account Number (text input), 4. Name of Account (text input), 5. Address of the Cardholder (text input), 6. Zipcode (text input), 7. Expires (month and year pulldowns), 8. Amount \$ (text input with a note "100 equals \$100 and 1.00 equals \$1"), and 9. Place Secure Transaction (button).

A completely filled out transaction is shown here. It assumes that your customer is **John Q. Public**, living at **1234 Main Street**, in Anytown US, and his zip code is **99999**. He is purchasing a jacket from you at **\$100.00** including tax and all other charges. His credit card is a Visa, and the number is **4012-8888-8888-1881**. The expiration date is **03/02** (March 2002), and you have written him a sales ticket with the number **5236**. The information you need to transfer to the form is shown in **RED**.



The screenshot shows the "Credit Card Information" form with the following filled-in values: Transaction Type: Credit Card; Your Ref ID: 5236; Account Number: 40128888881881; Name of Account: John Q. Public; Address of the Cardholder: 1234 Main Street; Zipcode: 99999; Expires: 03/02; Amount: \$ 100.00. The "Place Secure Transaction" button is visible at the bottom.

When all this is complete, click on the **PLACE SECURE TRANSACTION** button.

After you press the PLACE SECURE TRANSACTION button, your PC will communicate the transaction to the processing bank via a secure, encrypted link. Once the transaction has been processed, you will see the following screen:



When you receive the “Approved” screen, the transaction is complete. The credit card has been determined to be valid, and funds are sufficient, by the Processing Bank. The funds have been transferred into your Merchant Account. These funds will be automatically transferred, in a batch with all of the day’s transactions, overnight into your assigned checking account. Due to banking transfer procedures, you will have access to these funds in 48 to 72 hours after the transfer.

If the credit card is not accepted, the screen will inform you of the problem. Some common errors are:

- 1) Invalid Card Number
- 2) Card expired or invalid date
- 3) Address line blank
- 4) Zipcode blank

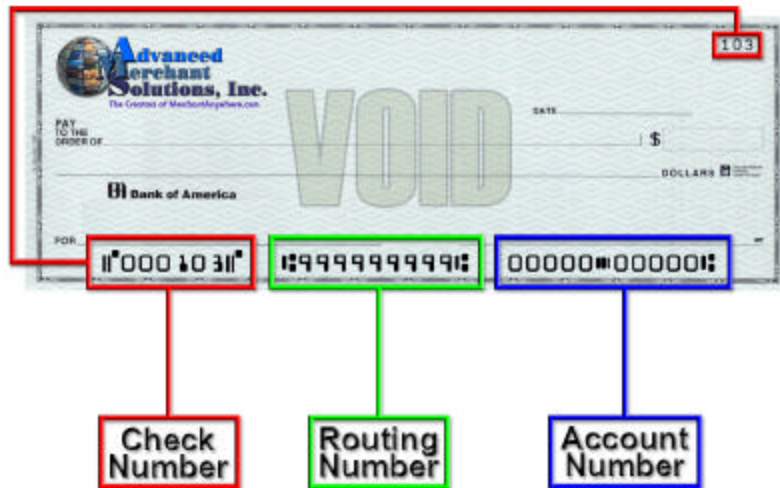
If you receive the “Declined” message, IT DOES NOT MEAN THAT THE CARD IS NOT VALID. Quite often, especially if the customer has not used this card on the Internet, the credit card issuing bank has detected a type of transaction that does not fit the customer’s “usual” profile. If the customer calls the toll-free service number on the back of their card, the problem is usually resolved.

Entering a Check

This option is primarily so your business can accept checks by Telephone, Fax Machine, or E-mail. If your customer can physically hand you a check, **YOU ARE BETTER OFF ACCEPTING IT, AND PHYSICALLY DEPOSITING IT IN YOUR BANK.** The “Bad Check” protection statutes and laws generally apply only to physical checks, with a pen-and-ink signature. In addition, the customer can challenge and reverse the electronic check up to 60 days after it is issued. The Electronic Check Acceptance feature is a convenience for the reputable vendor to accept non-physical checks from honest customers. To date, it does not offer all of the safeguards that physical checks and credit card transactions do.

Please familiarize yourself with the procedures for entering a credit card. The procedures for an electronic check are identical except that instead of entering a credit card account number and an expiration date, we enter the numbers on the bottom of the check.

There are three groups of numbers on the check. One is the check number, the second is the ABA or Bank Routing Number (also known as the Transit Number), and finally the Account number. Take a look at the diagram below.



Note that the relative positions may vary from check to check, but the check number on the bottom always matches the number in the upper right hand corner, and the Routing Number is between the two marks that look like this: ⑆

Press **Enter Transaction Online** button on the Merchant Home Page. In the Transaction Type field, select ACH (Automated Clearing House) as shown here:



To begin an electronic check transaction, enter your transaction information just as if you were entering a credit card. When you get to the Routing and Account numbers, use the diagram on the preceding page to identify them until you become accustomed to it.

- 1) Most of the time, your customers will be writing checks from their checking account. Occasionally, one of your customers may want to give you the information for their savings account. In this case, use the pull-down to select savings.

- 2) Optional invoice or reference number.

The seller can put the sales ticket, invoice, sales order or other reference number in this field. It will appear on all reports generated from the PC, and makes it easier to reconcile your bank statements with your Merchant Account.

- 3) Description of Product or Service
- 4) Sale, or Service Date
- 5) Bank Routing Number. (Note: clicking on the this will bring up a window to help you identify check numbers)
- 6) Checking Account Number.
- 7) Customer or Company Name. This name MUST match the name on the checking account.
- 8) Purchase amount with decimal point. 100.00 equals one hundred dollars.

A screenshot of the 'ACH Information' form. The form has the following fields: 'Transaction Type' (set to 'ACH'), 'Account Type' (set to 'Checking Account'), 'Your Ref ID' (with a red note: '(Your Reference ID's, Check #, Order #)'), 'Description', 'Date Date', 'Bank Routing No.' (with a red note: '(Your account's Bank Routing No)'), 'Account Number' (with a red note: '(Your account number)'), 'Name of Account' (with a red note: '(Your Account Name)'), and 'Amount' (with a note: '100 equals \$100 and 1.00 equals \$1'). A 'Note' at the bottom states: 'Checking Account orders can only be accepted for United States banks. Orders from accounts with non-US banks will be rejected.' A 'Place Order Transaction' button is at the bottom.

After you press the PLACE SECURE TRANSACTION button, your PC will communicate the transaction to the processing bank via a secure, encrypted link. Once the transaction has been processed, you will see the following screen:



If you receive the "Approved" screen, the transaction is complete.

Reports, Credits and Voids

When you enter a transaction, and it is approved, it goes into your Merchant Account. These transactions are held in your Merchant Account until they are processed for deposit in a batch. This process is called Settlement. Before a transaction is settled, while it is still being held in your Merchant Account, it can be cancelled, or 'Voided'. Batch processing "Settlements" are performed automatically for you overnight. Once the settlement has been done however, the funds are no longer in the Merchant Account, they are in, or on their way to your checking account, and can no longer be voided. In order to reverse a transaction after settlement, you need to issue a CREDIT.

In order to access transactions that have not been settled, click in the **Transaction Detail Record**. This option gives you a review of all transactions in a date range you specify. If they are not settled yet, you can VOID the transaction. You can also issue a CREDIT up to the amount of the charge to the cardholder, as well as view DETAILS of each transaction.



The screenshot shows the Merchant Anywhere.com Transaction Detail Record interface. It includes a search filter section with fields for Date From, Date To, Transaction Type, and Find Transaction #. Below the search filters is a table of transactions with columns for Transaction ID, Reference ID, Transaction Type, Account Number, Pmt'd Rate, and Sett'd Rate. Red callout boxes with arrows point to specific elements: 'Change the start or end dates to alter the range of the report.' points to the Date From and Date To fields; 'Enter a transaction ID directly to locate' points to the Find Transaction # field; 'Click here to void A transaction.' points to a 'VOID' button in the table; 'Click directly on the transaction to issue a credit.' points to a transaction row; and 'Click on your reference ID to view transaction details.' points to a reference ID in the table.

Change the start or end dates to alter the range of the report.

Enter a transaction ID directly to locate

Click here to void A transaction.

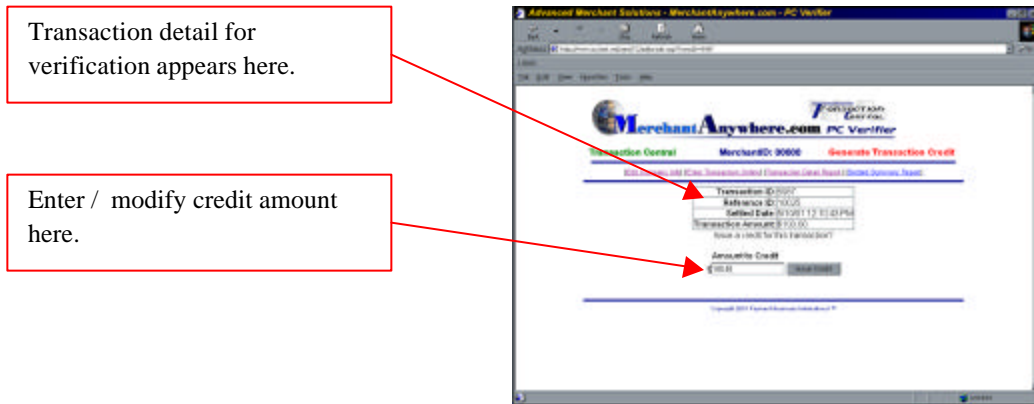
Click directly on the transaction to issue a credit.

Click on your reference ID to view transaction details.

Issuing Credits

Once you have located the transaction, click on its entry in the first column of the Transaction Detail Report. NOTE: you cannot issue a credit if the transaction has not settled. In that case, VOID the transaction instead.

When you click on the transaction, the credit window appears, looking like this:



Once you are certain that this is the transaction you wish to enter a credit for, you can enter the amount for the credit. The default is the amount of the sale, as would be the case for a refund, but you may lower the credit to any amount to take into account restocking fees, or any non-refundable charges such as shipping.

You can not issue a credit for more than the amount of the original transaction.

Voiding a Transaction

In order to Void a transaction, you need to locate it in the Transaction Detail Report. Once you have found it, locate the Settled Date column. If it contains a date, it is already settled, and you will have to issue the customer a CREDIT. If however, you see “[NOT SETTLED YET](#)” in that column, you can click on it to void the transaction. See screen below:

Merchant Anywhere.com PC Verifier
Transaction Detail Report

MerchantID: 80690

Search Filters:
Posted Date From: [] To: []
Transaction Type: []
Find Transaction #: []

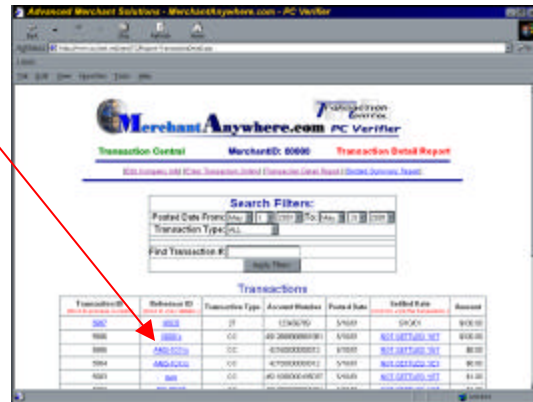
Transaction ID	Reference ID	Transaction Type	Account Number	Point of Sale	Settled Date	Amount
583	583	CC	47900000001	57607	5/26/11	\$10.00
584	583	CC	47900000001	57608	NOT SETTLED YET	\$10.00
585	583	CC	47900000001	57609	NOT SETTLED YET	\$0.00
586	583	CC	47900000001	57610	NOT SETTLED YET	\$1.00

Click on “[NOT SETTLED YET](#)” to void the transaction

Transaction Detail

In order view the details for a given transaction, locate it on the Transaction Detail report, and click on the Reference ID. See screen below:

Click on the Reference ID to view the transaction



Transaction ID	Reference ID	Transaction Type	Account Number	Point of Sale	Setoff Date	Amount
0001	0001	CF	0000000000	5/10/09	5/10/09	\$10.00
0002	0002	CF	0000000000	5/10/09	6/11/07\$10.00	\$10.00
0003	0003	CF	0000000000	5/10/09	6/11/07\$10.00	\$10.00
0004	0004	CF	0000000000	5/10/09	6/11/07\$10.00	\$10.00
0005	0005	CF	0000000000	5/10/09	6/11/07\$10.00	\$10.00
0006	0006	CF	0000000000	5/10/09	6/11/07\$10.00	\$10.00

The details of the transaction will appear on this screen. Use the “Back” button your browser when you are finished with this screen.



Transaction Details	
Transaction ID	0001
Transaction Type	CF
Reference ID	0001
Account Number	0000000000
Name on Account	John Doe
Mail	00000000
Amount	\$10.00
Point of Sale	5/10/09
Setoff Date	5/10/09
Auth Code	0000

Settled Summary Report

Each day that you have transaction activity is batched into a settlement. On days that you have no activity, there is no settlement. Since each settlement represents a single day's activity, the Settled Summary Report makes an excellent overview of your receipts:

Modify these dates to change the scope of the report

Click on the settle date to view the day's detail


Settle Date	Daily Transaction Amount	Number of Transactions	Daily Credit Amount	Number of Credit Transactions	Daily Total
5/21/08	\$1.00	2	\$1.00	0	\$2.00
5/22/08	\$100.00	1	\$1.00	1	\$99.00
Summary Total:					\$101.00

The Settlement Detail Report shows each transaction, and a summary total for the day. Below, any credits are displayed as well. Individual transaction details can be accessed by clicking on the Reference ID.

Click on the Reference ID to display detail.

Transaction ID	Reference ID	Transaction Type	Account Number	Posted Date	Credit Date
975	123	CR	123456	5/21/08	5/21/08
976	123	CR	123456	5/21/08	5/21/08
Summary Total:					\$2.00





Frequently Asked Questions

What is The PC Verifier?

PC Verifier™ is an innovative application that allows MerchantAnywhere.com members to accept credit card transactions over the internet. Small and home businesses can forget about waiting to receive their checks in the mail or worry about bad checks because with the PC Verifier™, you can clear any credit card from virtually any internet terminal. You no longer have to buy or lease an expensive credit card terminal, and what's best, you don't have to sell your product through an e-commerce store to use the PC Verifier™. Non-internet related businesses such as contractors, plumbers, programmers, etc., benefit from this exciting new application because they can provide the 30 day billing their customers demand, and at the same time, they get immediate cash flow from their customers, thus becoming the perfect solution.

Why would I want to accept credit cards?

Credit cards make it easier for the customer to buy from you. They don't have to pay immediately, they don't have to mail you a check, and unlike cash, the transaction can even be done over the telephone. Credit cards enable you to make more sales, and often with additional items added to the sale, because the customer has time to pay. You can even offer time payments to your customers, without the fear that they will forget to make payments!

Who can use this service?

This service can be used by anyone with a legal U.S. business and U.S. based checking account (unless they have current tax liens against their bank account, a current bankruptcy or have been placed upon the Terminated Merchant List) and is eager to sell his/her product or service.

What is a Merchant Account?

A Merchant Account enables merchants (business owners) to accept credit cards from their customers. This gives the merchant fast access to the funds, and their customers get the 30-day billing from the credit card company.


Will I be approved?

Yes. The processor has agreed to approve all Advanced Merchant Solutions members with a U.S. based checking account, unless they have current tax liens against their bank account, a current bankruptcy or have been placed upon the Terminated Merchant List.

Is there an application fee for an Internet credit card merchant account?

There are absolutely NO up-front charges:

- NO application fees
- NO set-up fees
- NO down payments
- NO statement fees
- NO monthly minimums



NO leases
NO equipment costs
NO time commitment
NO commission fees

What do I need to do to start using the PC Verifier?

First you have to install the PC Verifier™ software and then sign up and set up the PC Verifier™ account so you can have access to our interface. You can then start processing credit cards anytime, anywhere. In addition, you can download our Pocket Verifier™, and get credit card verification from your Palm OS or Windows CE handheld!

Can I sign up without a business checking account?

Yes. The processor has agreed to allow Advanced Merchant Solutions members to process with a personal bank account and can change the bank account at any time by simply faxing a voided check to Advanced Merchant Solutions from the new bank account. There are no additional charges for this service.

Can I sign up without a business name?

Yes. The Advanced Merchant Solutions members can also start with just their personal information and change to a business name at any time. Again just by faxing the new information to Advanced Merchant Solutions. (No charge)

Which credit cards can I accept?

Visa and MasterCard are automatically approved. Advanced Merchant Solutions will also apply for (at no additional cost) American Express, and Discover merchant accounts, although everyone is not automatically approved. These merchant numbers are issued on a case by case basis.

What does the 2.20% and 30-cent transaction fee mean?


These are the fees that Visa / MasterCard charges to process each transaction. These fees are in addition to the \$24.95 monthly fee. For example: If a merchant does a \$100.00 transaction, Visa / MasterCard will charge them \$2.20 + \$0.30 for a total of \$2.50

What does the \$24.95 monthly fee include?

The \$24.95 covers the monthly statement fee, the monthly minimum processing fee, data input fee, and fax communication cost. There is NO equipment cost with Virtual Verifier. (Other processors typically charge a statement fee of \$10.00 to \$12.00, and a monthly minimum-processing fee of \$15.00 to \$25.00 dollars in addition to the equipment lease fees, which range between \$39.00 to \$79.00. Cost with other providers typically range between \$75.00 and \$250.00 per month when you add all the fees together).

Can I use this system for any business that I own?

Yes, as long as the business name is the same. This is one reason a generic name is important. "BAR Enterprises" could be any type of business, where "Bob's Auto Repair" is limited.



I already have a merchant account; can I just use it for my new business?

It depends. If you were approved for retail only and start doing non-retail transactions your current processor could shut you off. If you were approved for phone or mail order you should check your rate, the rates Advanced Merchant Solutions has quoted are below industry standards. The Advanced Merchant Solutions merchant account is approved for all types of merchants.

Why process credit cards online?

There are many reasons! Processing credit cards online allows you to do the following:

- Real-time authorization (within seconds)
- Real-time settlement (money is generally deposited into your account within 48 hours)
- Receive payments instantly and securely
- No need to maintain expensive phone or fax operations
- Open 24 hours a day, 7 days a week

What credit cards can I accept with this system?

Visa and MasterCard are automatically approved. Advanced Merchant Solutions will also apply for (at no additional cost), American Express, and Discover merchant accounts, although everyone is not automatically approved. These merchant numbers are issued on a case-by-case basis.

Can I accept checks with this system?

Yes. You can now accept checks from your customers, over the phone, fax, or e-mail! You will need the numbers from the bottom of the check in order to do this. Just click on the "Checks" button on your PC or Pocket Verifier! This will allow you to take deposits and payments from customers that lack a credit card, but are not physically present (like a telephone order).

Is there an additional fee to accept checks?

Not right now. As an introductory special, anyone who opens a merchant account will receive this service at no additional charge, forever. After this introductory special expires, the check acceptance service will be an additional \$2.00 per month.

Who is Payment Resources International?

Payment Resources International, with over 20 years of experience in merchant banking, is our card verification partner, and processed over \$1.7 billion in transactions in 2000. All of the credits from your card transactions, as well as the monthly charges on your credit card will be from Payment Resources International, or PRI.

Now that I have signed up, what happens?

Your merchant account will be setup the following day after sign up and your Information will be programmed into a credit card processing software located in the Advanced Merchant Solutions central computer.



When do I receive my money?

In most cases, funds are available in the checking account you specified within two to three business days after you batched (reconciled) your daily business. (The SETTLEMENT button on your PC Verifier screen)

What are the four common mistakes that can cause me to lose my account?

1) Using your own credit card to test your merchant account - Usually, when merchants first acquire a Merchant Account, the first thing they want to do is to test it. But this is NOT such a good idea. You have to remember that this is YOUR account, and that if you attempt to use YOUR credit card, or even your spouse's card, you are in effect, "CASHING" your available credit into your checking account. BANKS HATE THIS and will terminate your Merchant Account IMMEDIATELY. This applies to any joint holders of your credit card account. Even a \$1.00 transaction can cause termination. If you wish to test your account, we strongly suggest you use a friend's card and not your own.

2) Accepting payments for another merchant - While it would seem an innocent case of one merchant helping another, depositing another businesses' transactions into your account is a practice the banks call Factoring. THEY HATE THIS AS WELL, and may even accuse you of money laundering. You also run the risk of a charge-back because the other businesses' customers will receive charges from a company they have never heard of. You want to avoid this since excessive charge-backs can mean the end of your merchant account.

3) Inconsistent company names on billing statements - Make SURE your customers know your company name as it appears on their billing statements. When customers see a name on their bill they do not recognize, they will immediately request a charge-back.

4) Not maintaining records - There are people out there, just like check bouncers, who purchase products or services with no intention of paying. We filter your transaction against a database of millions of known offenders, but new ones crop up every day. Maintain proof of delivery, or signed receipts to send to the bank if any of these people request a charge-back. UPS, Federal Express, and Airborne Express all require the receiver of the package to sign and indicate that the package arrived to its destination and was received. Remember, you WILL be terminated if your account presents excessive charge-backs.

What is a charge-back dispute?

A charge-back dispute is a forced refund from a customer's credit card company. Disputes occur when a customer formally disputes a charge on their credit card bill, often because they are dissatisfied with the product, or because they do not recognize your business name on their credit card bill. Products purchased by professionals, women, and families usually experience a statistically lower amount of fraud. When an issuing bank sends a charge-back dispute, the bank also charges a research fee that can range from \$10.00 to \$50.00 depending on the bank.



Do you have a few suggestions on reducing the occurrence of customer disputes?

Here are a few suggestions:

Use a package service that provides proof of delivery if you are shipping expensive items - Although occasionally there are packages that are lost or stolen, there is always a chance that some customers will falsely claim that a package was not received. Since you bear the responsibility for those losses, you should make sure not to put large amounts of money at risk. UPS, Federal Express, and Airborne Express all provide insurance on packages for a small fee, which requires the receiver of the package to sign and indicate that the parcel arrived undamaged.

Make sure your customers understand that their credit card transaction will be handled by your company name, so there is no confusion when the monthly credit card bill arrives.

Be accessible - if customers have questions about the products you are selling, they can reach you and are less likely to be dissatisfied when the order arrives.

Be sure that customers are completely familiar with your products before they order.

Thoroughly describe your merchandise, show photos, and disclose any important limitations. Ensuring that your customers expectation's match what arrives in the mail will save you and your customer time, money and aggravations.

Is my credit card information secure?

We protect your credit card information with a highly secure encryption system (SSL 3.0 with 128 bit encryption). In fact, your information is a lot more secure with us than with your local gas station attendant or restaurant cashier.

What is Secure Socket Layer (SSL)? Why do I need it?

SSL stands for Secure Socket Layer (or secure server) and it is a protocol which enables data encryption and server authentication. When SSL is running, all data sent to or from a client (your customer's web browser) is encrypted. This feature provides extra security for your shoppers since their credit card number or personal information is encrypted before reaching you (the merchant).

Do I have to sign a long contract to get all this?

No! There are no contracts. To keep it all simple there are no lengthy service commitments, you may cancel any time since this program operates on a month-to-month basis.




Increasing your Business with Credit Cards

Accepting credit cards online allows you approve credit, authorize purchases, and receive credit card funds from your customers, but what's most important, it allows you to increase your business profits.

These are some key points of how credit cards can help your business grow:

- /// **Bigger Sales:** Customers who make purchases with credit cards spend 2.5 times more on merchandise than those who buy with cash.
- /// **Payment Options:** By giving customers the option to pay with a credit card, you are increasing the buying power of your customers. They can make the purchase and pay at their own pace instead of paying a lump sum right away.
- /// **Internet Strategy:** Credit cards are the primary method of payment over the internet. If you don't accept credit cards, you will miss out on a sale. Accepting credit cards also separates your business from those merchants who do not.
- /// **More Expensive Merchandise:** Customers who use credit cards are usually not aware of slight price differences as are those who pay by check or cash. Usually, they are more interested in businesses that offer credit rather than those that offer discounts or wholesale items and do not accept credit, thus increasing the average amount of each sale.
- /// **Impulse Buying:** Customers have a sense of freedom when using their credit cards to make unplanned purchases.
- /// **Increase Sales Volume:** Accepting credit cards has shown a sales volume increase of up to 40%.
- /// **Steady Sales:** Customers who use credit cards, make purchases whenever the need arises. Customers who use cash on the other hand, only make purchases on payday or during the holidays.
- /// **Return Customers:** Studies show that customers who use their credit card, usually like to return to the place where they made their previous purchases.
- /// **Card Usage:** There are 243 million MasterCard and Visa cards in the United States equaling a total spending of \$215 billion.
- /// **No Risk:** When credit cards are processed and approved, you can be certain that the funds will be there for you. You don't have to worry about taking a risk because the customer



deals directly with their credit card provider in case they can't pay their bill. Remember, your money is already in the bank. (However, please remember that any customer can dispute a charge on their card statement)

As you can see, accepting credit cards is vital to the success of your business. Allowing people to use credit cards is the easiest, fastest, and best way to increase your profits.