

POWER PAY BY SKIPJACK



The Skipjack PowerPay application is designed to meet the needs of businesses that process large volumes of transactions that originate from credit card slips, payment reports or other documents.

PowerPay can simultaneously process multiple transactions, displaying the real time status of each transaction as they are keyed into the application.

PowerPay dramatically improves the way that you manage paper-originated transactions.

PowerPay is simple to use:

- 1) Key payments into the application
- 2) View transaction responses (e.g. authorized, declined, AVS information, secure code (CVV2/CVC2/CID) results etc.)
- 3) Take appropriate action (e.g. continue, void, follow up)

PowerPay is perfect for processing:

- lockbox payments
- delivery company payments
- taxi credit card payments
- preauthorized payments

PowerPay incorporates several levels of data entry error trapping and credit card fraud protection, minimizing customer callbacks and costly credit card chargebacks.

- credit card number validation
- dollar amount validation
- expiry date validation

PowerPay can also take advantage of Skipjack's fraud prevention tools, including Address Verification Service (AVS), CVV matching and velocity checks.

PowerPay is powered by Skipjack Transaction Network—one of North America's leading payment gateways. Information about Skipjack can be found at www.skipjack.com.

Key Advantages

Rapid key entry of credit card data improves efficiency

Instant payment status feedback via real time processing

Built in fraud control

Multiple real-time reporting types

Securely-accessible via the Internet. No software to install

Simple to use—minimal training required

Key Features

- Ability to post to multiple merchant accounts through a single interface
- MOD10 check to determine if credit card number is valid prior to posting
- Expiry date validation to ensure that the credit card date has not expired
- Dollar amount verification to prevent incorrect amount submission
- Fast transaction response time
- Fast next field navigation for rapid data entry
- "Get transaction status" function to determine the status of any posted transaction
- Delete transaction option for immediate voiding of any existing payment
- Access to Skipjack's powerful suite of reporting tools
- Customizable interface to meet the needs of any merchant

INTERFACE HIGHLIGHTS

POWER PAY BY SKIPJACK

Company name and logo can be added to the interface

Credit card and reference info

Address Verification info can be entered if required

The dollar amount is entered again to verify the amount

Transaction results are displayed here in real time

The status of each transaction can be viewed with the click of a button

Multiple transactions can be processed as quickly as the operator can type. Results for each transaction are displayed in real time.

Control Totals: Number and dollar amounts of approved and in-progress transactions are displayed in real time

Transactions can easily be deleted as required (prior to settlement)

The number and dollar amounts of declines and settlements can be viewed in real time

The date range for generating reports is easily selected

Reports can be generated in printable, HTML or downloadable formats

A variety of reports can be generated with the click of a button

REPORTING

- Authorization
- "Declines" only
- Settled Batch
- Auths/Declines
- Pending Settlement
- Batch Summary

Additional reports are accessible using Skipjack's internal reporting tool.

Card Type	Approved Dollars	# Approved Transactions
VISA	\$15.00	6
MasterCard	\$0.00	1
AMEX	\$0.00	0
Discover	\$0.00	0
Diners	\$0.00	0
Total	\$15.00	7

Batch ID	Row ID	Order Number	Date	Card Type	Card Last 4	Amount	Approved Code	Merchant Name	Reference #
00000000720	1	39072686	9/20/2005 2:47:05 PM	VISA	6791	\$4.00	VITAL1		33038038
00000000720	2	39072687	9/20/2005 2:47:34 PM	MC	6791	\$0.00	VITAL4		43045034
00000000720	3	1194440	9/20/2005 2:50:14 PM	VISA	6791	\$1.00	VITAL2		43045045
00000000720	4	1194450	9/20/2005 2:50:43 PM	VISA	6791	\$4.00	VITAL6		43045046
00000000720	5	305271	9/20/2005 2:51:23 PM	VISA	6791	\$1.00	VITAL4		43045045
00000000720	6	305272	9/20/2005 2:51:41 PM	VISA	6791	\$2.00	VITAL6		00000000
00000000720	7	305233	9/20/2005 2:52:08 PM	VISA	6791	\$0.00	VITAL7		9903839

ERROR TRAPPING & FRAUD CONTROL

- Credit card # validity check (MOD 10)
- Dollar amount confirmation
- Expiry date check
- Address verification
- Secure code validation
- Others as required