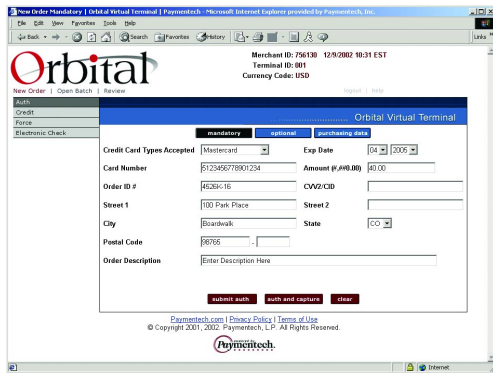


don't just process your transactions;
manage your payment processing



Whether you sell online, or take phone or mail orders—Orbital™ Virtual Terminal is your control panel for fast and easy payment processing for key entered transactions. Paymentech hosts the web-based Orbital Virtual Terminal application, which performs the processing functions of a physical POS terminal and much more, for our merchants.



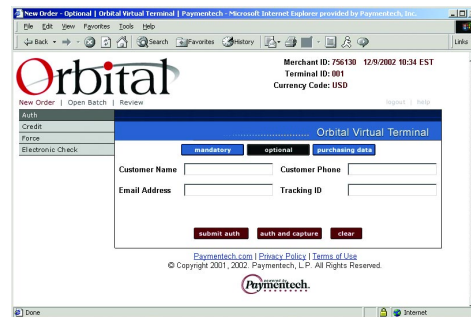
The typical point-of-sale terminal is the preferred device to initiate sales, refunds, reversals and voids—but that's about as far as it goes. Paymentech's proprietary virtual terminal provides the functionality needed to accept credit cards, plus a full set of payment administration tools. Orbital Virtual Terminal eliminates the need for added hardware and a dedicated phone line. To begin accepting credit cards in as little as 48 hours, all you need is an Internet connection and a web browser—it's that easy.

Service, support, processing, technology, billing and customer care are provided by Paymentech.

benefits every business can use:

- **money savings** – Eliminates the need for additional hardware and dedicated phone lines. All you need to accept credit cards is an Internet connection and a web browser.
- **time savings** – After your merchant account is approved and set up, Orbital Virtual Terminal is normally activated within 48 hours.
- **immediate access** – It's fast and easy to log in. You will be provided a unique login at time of set-up.
- **flexibility** – Orbital Virtual Terminal supports a full range of functions: authorization only, authorization and capture, refunds and voids.

- **data collection** – In addition to basic payment data, you can also enter optional order data including customer name, phone number, e-mail address and order tracking number.



designed with you in mind:

- **ready assistance** – A team of specialists is ready to assist you with both initial use and any operational problems. They are available and waiting 24 hours a day, seven days a week.
- **customer support** – A toll-free hot-line is available to answer your questions regarding any aspect of the product.
- **fraud prevention** – Currently the system supports address verification and CVV2 fraud verification services—the industry standards in fraud protection.

- **automatic settlement** – At the time of set-up, you can elect to have captured transactions “auto settled” at the end of each day.
- **detailed transaction information** – All transaction detail



is readily available to help with customer inquiries and other research needs.



www.paymentech.com

features and functionality:

Web-Based Browser Simplicity

With Paymentech's web-based virtual terminal you can simply collect orders off your web site(s) or accept telephone or mail orders, then log in to the Orbital Virtual Terminal to initiate card authorizations, settlements, refunds, etc. No additional hardware, phone lines or other technical integration is required.

Advanced Transaction Security

Three tiers of system access allow users to be authorized for different levels of access:

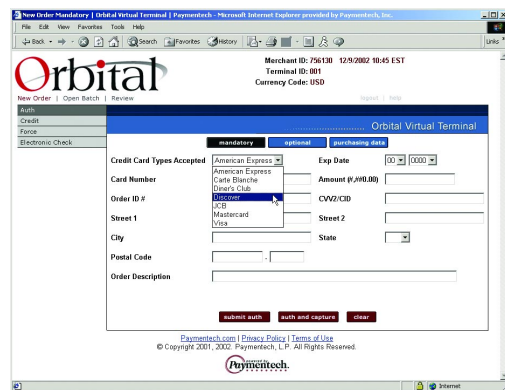
- authorize
- authorize and settle
- authorize, settle and refund

Transmission of your data is protected with 128-bit encryption using the recognized industry standard Secure Sockets Layer (SSL) protocol.

Wide Range of Payment Methods & Types

Orbital Virtual Terminal supports the full range of payment methods offered by Paymentech, which include:

- Visa®
- MasterCard®
- American Express®
- Discover®
- JCB®
- Carte Blanche Card®
- Diners Club®



And for select merchants electronic check processing and international currency processing are supported.

Orbital Virtual Terminal also allows merchants to accept and process purchasing card (level II) transactions. In addition, it is fully enabled to allow you to manage split shipments, back orders and reversals.

technical requirements:

Orbital Virtual Terminal runs on any PC or Macintosh that meets the following minimum requirements:

- | | |
|-----------------|---|
| Internet access | any |
| security | 128 bit encrypting |
| browser | Netscape 4.79 and higher
Explorer 4.0 and higher |

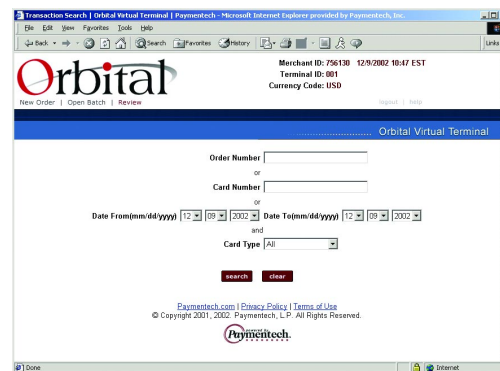
Around the Clock Service Availability

Redundant servers and Internet connections eliminate single points of failure at the hardware, network and application levels. This results in very few, if any, downtime or inaccessible periods, which ensures your processing will virtually be available around the clock and all year long.

Easy End of Day Closing

At the time of set-up, you can elect to have captured transactions "auto settled" at the end of each day, or at your close of business you can securely log in to the Virtual Terminal and manage the process. In either case, you have complete control over your processing. In auto settle mode, you can even specify a time of day (within your local time zone) to close out activity. This important feature helps you reconcile the payments processed with your internal order logs.

Comprehensive Online Transaction Reporting



Orbital Virtual Terminal retains extensive transaction history so you may retrieve past data from anywhere, at any time. You can research past orders by card number, order number, batch number or date. This feature can be invaluable in resolving your customer inquiries and monitoring all activity.

True 24/7 Technical Support

It's the middle of the night and you've encountered a question. Paymentech provides around the clock application support by phone and e-mail. A team of specialists can assist you with both initial use and any operational problems.