Sage Virtual Terminal

Process payments the easy way. Sage Virtual Terminal processes credit card and ACH (electronic check) payments over the Internet from your office, home office or on the road. It works with Sage's advanced payment gateway to provide a secure, reliable, and cost-effective system for authorizing and managing payment transactions. The Virtual Terminal solution includes a fully integrated merchant account, customer support, online reporting and training as well as the added convenience of 24/7 access from any Internet enabled PC. E-commerce merchants also get a free shopping cart and product management tools.

Security First

Sage Virtual Terminal is safe to use because data is not stored on your computer. Sage Payment Solutions takes security very seriously and is PCI (Payment Card Industry) compliant according to Visa/MasterCard data security standards. An intensive outside audit is performed to ensure that Sage Payment Solutions systems and processes protect sensitive merchant and consumer data. The virtual terminal offers additional fraud and risk prevention features like AVS, CVV and CVV2 and a staff of risk specialists monitor transactions to protect merchants from chargeback exposures.

Recurring Payments

Any merchant (including retail) that serves a customer base which is billed regularly can process credit cards and deposit checks more quickly and easily with the virtual terminal. Customers can pre-arrange to automatically make payments directly from their bank account or credit card. The exact payment is made directly to your company's account on time, every time.

Electronic Checks

Skip the snail mail and bank deposit hassles, electronic check payment data is entered directly at the time of purchase and sent to the Federal Reserve's Automated Clearinghouse (ACH) for funds transfer in as little as 72 hours. Processing rates are lower than credit cards and Internet fraud is minimized through real-time customer identification by Equifax. Best of all, customers do not need to "register" to use this payment option.

SAGE PAYMENT SOLUTIONS

Virtual Terminal

transaction management | batch management | products | reporting | configuration | help

Current Batch		
Bankcard Activity	4	$4,710.00
Virtual Check Activity	0	$0.00
Totals	4	$4,710.00
		View Current Batch

Recurring Summary		
Group Count	3	Manage Groups
Schedule Count	2	Manage Schedules
Recurring Transaction Count	2	Edit/Review

WHAT'S IN IT FOR YOU?

Processes both credit card and check payments

Integrated with QuickBooks

Includes automated recurring billing and scheduling at no extra cost

Provides convenient 24 hour access to payment processing and online reporting

Maximum Security features - AVS (address verification service), CVV and CVV2 (card verification value)

Reduces invoicing costs by 90%

No installation or upgrades required

Test drive the Sage Virtual Terminal today at sagepayments.com

◄ Quick and easy real-time reporting provides a snapshot of daily activity and drill down options to view detailed transaction data

SAGE GATEWAY

Simplified Payment Integration
- gateway services provided via XML Web services to software providers, industries with complex payment needs, and large chains with advanced in-house systems for credit card and check/ACH transactions
- comprehensive APIs (Application Programming Interface)
- multiple types of processing equipment can be integrated; including terminals, scanners, magnetic card readers, and swipe devices

Lower Costs
- integration provides simpler and less expensive payment processing through consolidated account structures, optimized account types and reduced downgrades
- no separate gateway and transaction fees
- reduce/eliminate terminal lease costs
- profit from your customers' transactions

Customized Functionality and Branding
- streamline your customers' payment processes by customizing credit card, check and electronic payment processing, enabling seamless real time transactions and accepting online customer payments
- users remain in your familiar software application to process payments so your branding message remains consistent
- integrating customer databases with the gateway enables access to payment data within your current customer interfaces

Increased Security
- PCI (Payment Card Industry) compliant, secure system includes fraud controls - AVS, CVV and CVV2
- confidential cardholder information is securely handled to protect consumers from identity theft and protect merchants from the liability exposure of storing confidential information on their own systems
- integrated merchant account support and gateway support strengthen the ability to maintain and transmit data safely

Flexible Reporting
- authorization and capture data is available in the Sage Virtual Terminal
- daily financial reporting is available through myvirtualreports.com
- data can also be passed into third party software reporting systems

Complete Web Hosted Interface Available
- integration partners also have access to the Sage Virtual Terminal, a proprietary web-based payment processing interface
- the virtual terminal can be privately branded to provide a seamless experience for your customers while limiting the amount of integration development required

Maximum Protection
- Sage Vault utilizes an encrypted alias to provide maximum data protection
- eliminate storage of sensitive financial data
- transactions are securely processed behind the gateway firewall

Extended Value
- payment processing services are already integrated into many of the Sage Software products which can be used in conjunction with third party software

ABOUT SAGE PAYMENT SOLUTIONS

Sage Payment Solutions provides merchant services to over 75,000 retail, business to business and e-commerce businesses throughout North America. Our products enable businesses to process customer payments including credit cards, debit cards, checks and electronic payments. Sage Payment Solutions is a registered ISO/MSP for Harris N.A.

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