



PayTrace
gateway to happy

PRODUCT BREAKDOWN

Virtual Terminal: Pro

Not your basic VT (PayHub)

- Bigger businesses
- Merchants who want to know more about their sales, transactions, customers
- B2B
- B2G
- Professional Businesses
- Non-profits (dentations)
- Lodging (smaller, less sophisticated)

Notable features:

- Multimerchant
- Merchant branding
- Stored card data from customer database
- Custom fields for discretionary data elements (important)
- Level 2 & 3
- eCommerce (ideal for retail diversification)



Merchant Business Types

Professional Services (discretionary data):

- Doctors
- Dentists
- Attorneys
- Accountants & Bookkeepers
- Graphic Designers
- Management Consultants
- Insurance firms
- Real Estate Brokers
- Engineers

Charities / Non-Profits that accept donations

Data-rich businesses (Discretionary data)

Online & Subscription businesses (eCommerce)



Business to Government (B2G) (level 3):

- City Halls
- Municipalities
- Parking tickets
- Local & State Level (not federal)

Business to Business (B2B) (level 3):

- Public relations
- Advertising & Branding
- Marketing Communications
- Constructions & Infrastructure
- Web Design & Information Technology
- Supply Manufacturers

Level II and Level III Data

LEVEL II DATA

Merchant Name

Transaction Amount

Tax Amount

Transaction Date

Customer Code

PO Number

Zip Code

LEVEL III DATA

Ship From Zip

Ship to Zip

Invoice Number

Order Number

Item Product Code

Item Commodity Code

Item Description

Item Quantity

Item Unit of Measure

Item Extended Amount

Freight Amount

Duty Amount

About Level III Data

Definition: *detailed information about a transaction on an invoice that passes through: tax, product description, etc.*

- Used in B2B and B2G
- Corp cards, purchasing cards, government cards
- Added value of reporting for customers
- Level 3 processing is real time processing (card detection)
- How it's added to a transaction: can add after transaction is processed/approved. Notification on level 3 data helps with qualification. Level 3 fields can be prefilled with default values for ease.

VT will provide recommendations on what fields should be added (a guide for every transaction).

- PayTrace uses info it already knows about the merchant and card to autofill level III data

Why is Level III processing beneficial to merchants?

- Transactions that benefit from Level II or III data will save the merchant money in interchange cost
- A Visa Purchasing Card processed as card not present has interchange of 2.65%
- If the same transaction included level III data, then it can be processed with an interchange of 1.95%!
- That is a **70 basis point savings off of the interchange cost**
- Merchant will save money without reducing the markup cost



Visa Purchasing Card Interchange Rates

2.65% + \$0.10: Purchasing CNP

2.40% + \$0.10: Purchasing Retail

2.10% + \$0.10: Purchasing B2B

2.05% + \$0.10: Level II Data Rate

1.95% + \$0.10: Purchasing Level III

1.45% + \$35.00: Large Ticket

1.95% + \$0.10: Corporate Level III

Purchasing Large Ticket Sales Amounts must be over \$6,980.



MC Corporate Interchange Rates

2.65% + \$0.10: Data Rate I

2.50% + \$0.10: Data Rate II - Fleet

2.40% + \$0.10: Data Rate II - Purch

2.20% + \$0.10: Data Rate II - Business

2.15% + \$0.10: Data Rate II - Corp

2.05% + \$0.10: Data Rate II - Petro

1.80% + \$0.10: Data Rate III

1.25% + \$40.00: Large Ticket

Discretionary Data

Merchant can track any points of data they want

- Required or optional
- Unlimited points of data

Examples:

- Patient ID (doctor office)
- Room number (lodging)
- Customer number

Create reports with discretionary data for better insight on sales, customers, etc.

The screenshot shows the PayTrace Payment Gateway interface. The header includes the PayTrace logo and navigation links (home, support, feedback, log out). The main content area is titled 'New Discretionary Data Element' and contains a form for creating a new data element. The form includes a sidebar with navigation options: Virtual Terminal, Customers, Discretionary Data (highlighted), Custom Reports, User Profiles, and Account. The 'Discretionary Data' section has links for 'Create Discretionary' and 'Modify Discretionary'. The form fields are: Title (Case ID), Type (Text Box), Apply To (Customers), Required (No), Receipt (Yes), Maximum Length, Minimum Length, and Data Type (Alpha-Numeric). A 'Save Changes' button is at the bottom. A callout box points to the 'Apply To' dropdown with the text 'Select Apply To'.

PayTrace is your fast, secure, and comprehensive payment processing solution. **The secure advantage.**
Welcome Test User from Sports Shop / 888000002887 / 454

home | support | feedback | log out

Virtual Terminal
Customers
Discretionary Data
Custom Reports
User Profiles
Account

[Create Discretionary](#)
[Modify Discretionary](#)

New Discretionary Data Element

Enable helpful hints: [Yes](#) | No

Discretionary Data Information

Title: *

Type:

Apply To:

Required:

Receipt:

Advanced Information

Maximum Length: *

Minimum Length:

Data Type:

Select Apply To

Other Notable Features

Billing and invoicing

- Help merchants collect revenue
- Email link that leads to hosted site (hosted by PayTrace, but looks and feels just like merchant's website)

Tons of shopping cart integrations

Quickbooks integration with Verosa

- Software based Quickbooks
- Need Verosa & PayTrace

Event ticketing management

Parking management

Auctions and fundraising



Fees

\$10 Monthly Fee (base price)

5¢ per transaction

Transaction fee is billed on following month's statement (May transactions billed in July)

Optional Add-On Features

eCommerce: \$10/month

API: \$5/month

Recurring Payments: \$5/month

Batch upload: \$5/month

ACH Check processing: \$5/month (must also have Sage ACH Form & account)



The Basics

Easy VT login

- Username and password only.

Easy lost password process

- Password reset email is valid for 1 hour

VT Hardware

- Printer STAR TPS100 (already a Cpay product)

Tons of auto reporting emails

- Trigger emails notifications, etc

Discounts management

- Fully flushed couponing



EMV Solution: End of 2016

Chip and signature

Compatible with Ingenico devices

- Ipp320 pinpad is the most affordable

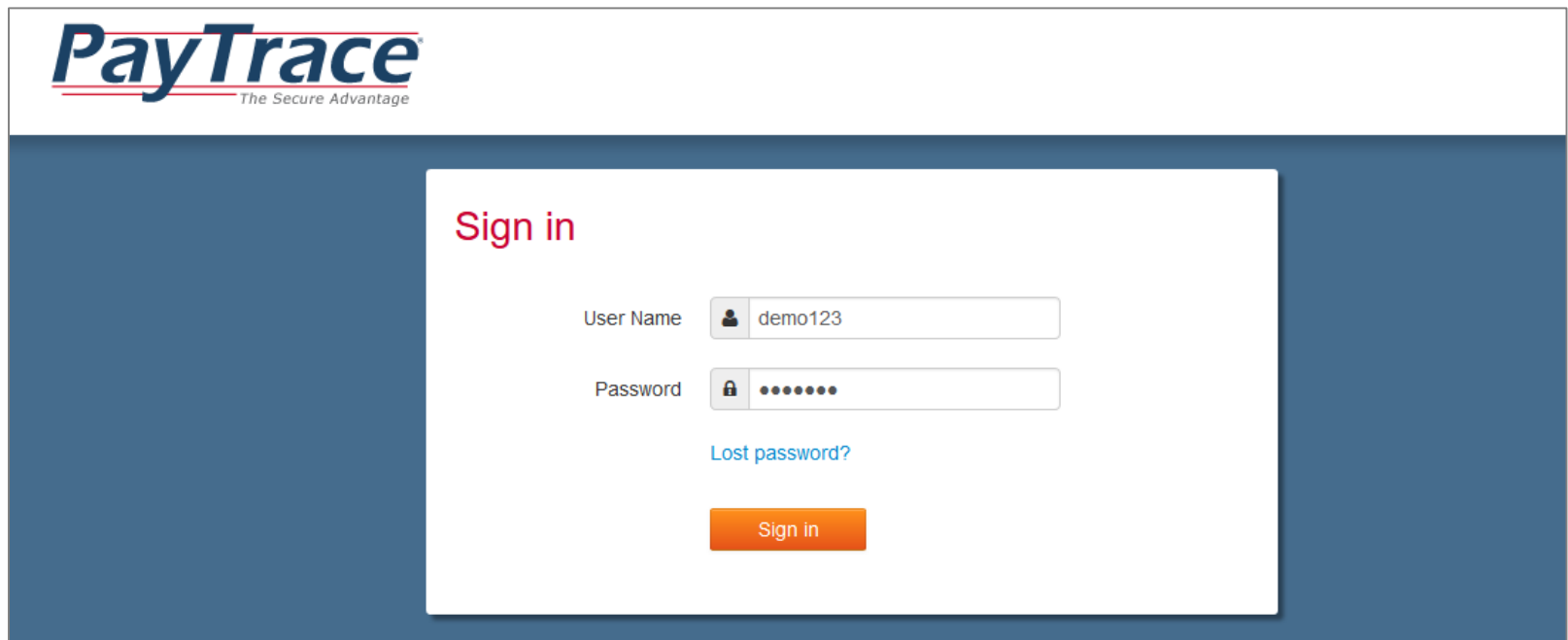


PayTrace Demo

Go to: [Paytrace.cpay.com](https://paytrace.cpay.com)

Username: Demo123

Password: demo123



PayTrace
The Secure Advantage

Sign in

User Name

Password

[Lost password?](#)

Sign in