

Product Brief

Provider:

ePN Gateway, Virtual Terminal, Mobile, Point-of-Sale

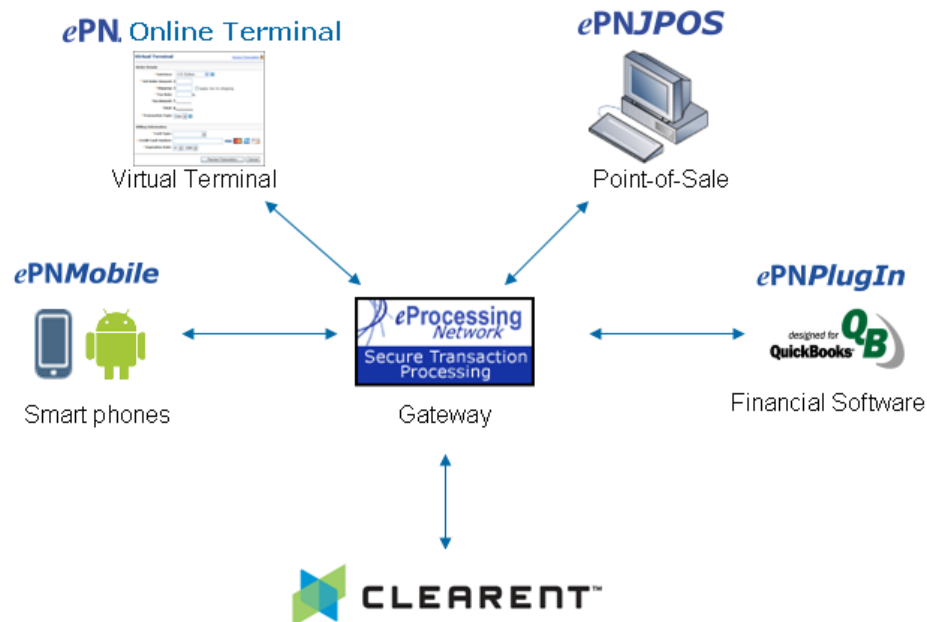
eProcessing Network (ePN)

Target Merchants

- Mail order/phone order merchants
- Mobile merchants (e.g., food delivery, flea market, craft show, taxi, field service, etc.)
- Retail merchants who use a PC at the point-of-sale
- Merchants who use QuickBooks Financial Software
- E-commerce merchants who sell products, accept donations or receive bill payments on their website

ePN Overview

eProcessingNetwork (ePN) enables merchants to securely process credit card and check transactions practically anywhere using a virtual terminal, mobile phone, point-of-sale software, e-commerce website or financial software. ePN is compatible with electronic check services providers such as Global eTelecom (GETI) and CrossCheck.



ePN Gateway and Online Terminal

The ePN Gateway is the foundation for ePN's products and services. It can be used on its own or in combination with other products to fit the needs of any merchant. ePN offers its gateway in two different packages:

	ePN Online Terminal Only	ePN Internet Basic
Target Merchants	Retail MOTO Mobile	E-Commerce Other merchants who prefer this pricing
Includes	Gateway Online terminal	Gateway Online Terminal ePNRecur (recurring billing)
Optional Add-Ons	Master Account ePNRecur ePNJPOS ePNPlugIn for QuickBooks ePNMobile Gift Card & Loyalty ePNInventory	All Online Terminal add-ons, plus: ePNRecur Advanced ePNCart ePNAuthenticate ePNShip

ePN Online Terminal

The Online Terminal is a web-based virtual terminal that enables merchants to process credit, debit, check, and gift card transactions. It supports swiped or manually entered card transactions, and manually entered checks.

Master Account

A Master Account is a log in with multiple gateway accounts “chained” under it. When someone logs in with a Master Account login, they can view reports and/or process transactions for each of the chained sub accounts.

ePNRecur

[product sheet](#)

ePNRecur allows merchants to process recurring transactions from within the ePN Online Terminal. It can be used for health club memberships, property management, subscriptions and other recurring payments.

- Flexible scheduling options (weekly, monthly, every 2 months, every 3 months)
- Schedule a fixed number of payments, or for an indefinite time period
- Notifies merchants of any recurring transactions associated with credit cards that will expire that month

ePNRecur Advanced

ePNRecur Advanced includes everything in ePNRecur, as well as the ability to process recurring transactions from websites using one of ePN’s developer integrations. ePNRecur Advanced is also required to support recurring credit card and ACH payments on a website from an electronic check services provider such as GETI.

ePNJPOS

[product sheet](#)

ePNJPOS is a point-of-sale software application for a Windows PC with an internet connection, enabling merchants to process credit, PIN debit, check, and gift card transactions. It’s a great solution for use with a laptop and wireless connection at craft fairs, flea markets, etc.

- Compatible card swipes, PIN pads and printers (compatible with VeriFone PINpad 1000SE USB)
 - Supports MagTek card swipe models 21040110, 21040109, and 21073062
- Supports check readers and images for electronic check conversion and remote deposit capture
- Multi-merchant (requires a license fee for each computer and MID)
- Multiple users with permissions (e.g., only the manager can perform refunds and voids)
- Track sales by clerk
- Will not time-out or logout because it is software installed on the PC

ePNPlugIn for QuickBooks

[product sheet](#)

ePNPlugIn is a plug-in module for QuickBooks Financial Software that allows merchants to process credit card and check transactions directly from within QuickBooks.

- Process transactions and apply payments to open invoices or sales receipts in one easy step
- Compatible with QuickBooks Pro, QuickBooks Premier and QuickBooks Enterprise (2006 and newer)
- Supports MagTek USB card swipe for swiped rates
- Apply payments to card on file: process transactions for repeat customers without re-entering the card number (the full card number is stored securely on ePN’s servers – not on the merchant’s computer)
- See demo videos at <http://www.epnreseller.com/present/MerchantOverview2010/ePNPlugIn/index.html>

ePNMobile

[product sheet](#)

ePN Mobile enables merchants to process transactions using most of the leading mobile phones.

- Supports iPhone, Android, Blackberry, Java ME, MIDP 2.0 and CLDC 1.0/1.1
- Support multiple phones on a single gateway account – just pay the one-time fee for each phone
- Digital signature capture on touch screen phones
- Supports card readers for swiped rates
 - MagTek iDynamo for iPhones, iPad, iPod Touch
 - MagTek BT-90 Bluetooth for Android, Blackberry and Java-based phones
- Supports AVS, CVV, tax and tips
- Manually entered checks for check processing (does not currently support check readers)

Gift Card & Loyalty

[product sheet](#)

With the Gift Card & Loyalty add-on, merchants can use the Online Terminal to activate a card, obtain a balance and other administrative functions. Gift and loyalty cards can be applied to purchases processed through the ePN Online Terminal, ePNCart, ePNMobile and ePNJPOS. ePN is compatible with accounts from Global eTelecom (GETI), OptiCard and Secure Payment Systems.

ePNInventory

[product sheet](#)

Used with the ePN Online Terminal or ePNCart, ePNInventory provides merchants the ability to manage a perpetual inventory with a minimal investment of time and money. Because it is simple and reliable, it is an ideal solution for a storefront retailer, online retailer or even remote field sales.

- Inventory levels are automatically adjusted when products are purchased, either manually or by using a barcode scanner
- No software required – product database is stored online, no loss risk

ePNCart

[product sheet](#)

ePNCart is an easy-to-implement, customizable shopping cart for Internet storefronts. Customers can visit a merchant's website and buy a product with a credit card using a secure checkout process.

- Product Page Generator assists merchants in creating HTML pages for their website using easy to follow, step-by-step instructions for quick set-up
- Button Generator allows merchants to easily utilize ePNCart from existing Web pages
- Advanced shipping options (quantity, weight, price)
- Advanced tax options (flat rate, by state)

ePNShip

When used with ePNCart, ePNShip enables merchants to offer shipping rates based on the U.S. Postal Service's and FedEx's domestic and international shipping rate calculators.

- Merchants can offer customers shipping rates that are guaranteed to be current
- Merchants can choose which shipping options to offer
- Merchants can add a handling fee to each order

ePNAuthenticate

E-commerce merchants who use ePNCart can use ePNAuthenticate to confirm the identity of their customers through Visa Verified by Visa and MasterCard SecureCode. When a cardholder places an order using a credit card that is enabled with Verified by Visa or MasterCard SecureCode, his or her identify is confirmed by comparing their password with the password set at the cardholder's issuing bank.

WAY Systems Wireless Connectivity

Merchants with WAY Systems wireless terminals can connect to TSYS using the ePN gateway. (WAY Systems terminals are not Class A certified with TSYS.)

- Supports all current models (5000, 1531, 1581)
- Uses AT&T GPRS wireless network (AT&T account is included in the fees)

Mobilescape (Commerciant) Wireless Connectivity

Merchants with Mobilescape wireless terminals can connect to TSYS using the ePN gateway. (Mobilescape terminals are not Class A certified with TSYS.)

- Supports 3000 and 5000 models
- Uses Sprint CDMA wireless network (Sprint account is included in the fees)

Additional Information

- Go to www.epnreseller.com for product demos and more information.
- For additional details including pricing, please contact Clearent.