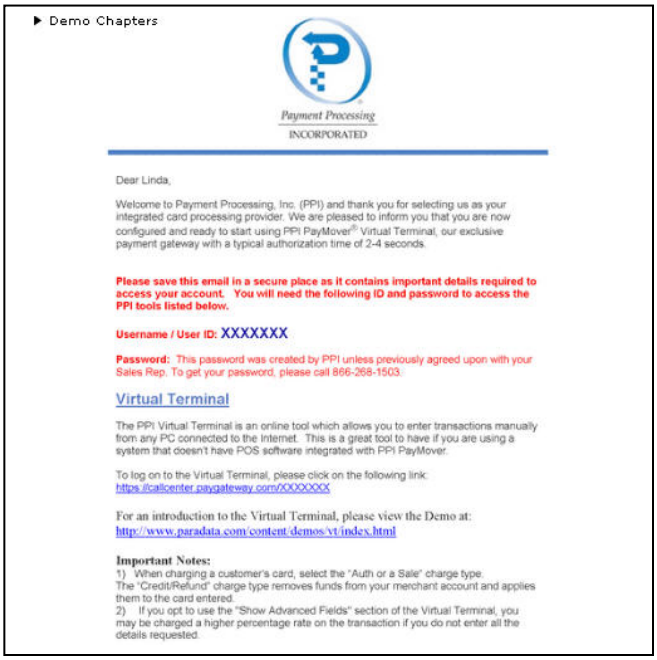
Welcome to the PPI PayMover Virtual Terminal Training. The Virtual Terminal allows you to process real-time credit card transactions without a standalone hardware terminal. You are able to process credit card transactions from any location that has a computer with an internet connection. All you need is a standard web browser and best of all, there is no software for you to install or update.

When your PPI merchant account was activated, you received a "Welcome to PPI" email containing a link to the Virtual Terminal, along with a user ID. You will need to retrieve that information in order to access the Virtual Terminal. For security purposes, we were unable to include your password in the email. **Please contact PPI at 866-268-1503 to get your password.**

To login to the Virtual Terminal, click on the link in your "Welcome to PPI" email, enter your user ID and password and click OK.



▶ Demo Chapters

Payment Processing
INCORPORATED

Dear Linda,

Welcome to Payment Processing, Inc. (PPI) and thank you for selecting us as your integrated card processing provider. We are pleased to inform you that you are now configured and ready to start using PPI PayMover® Virtual Terminal, our exclusive payment gateway with a typical authorization time of 2-4 seconds.

Please save this email in a secure place as it contains important details required to access your account. You will need the following ID and password to access the PPI tools listed below.

Username / User ID: XXXXXXX

Password: This password was created by PPI unless previously agreed upon with your Sales Rep. To get your password, please call 866-268-1503.

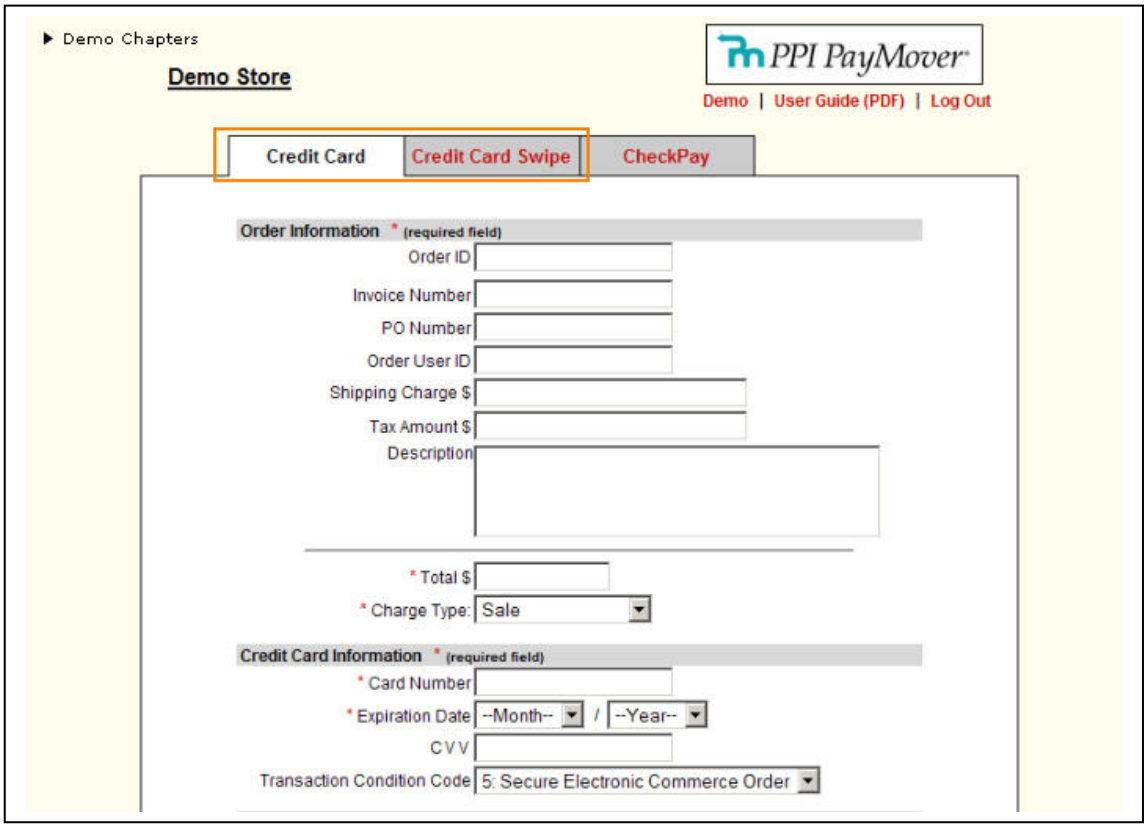
Virtual Terminal

The PPI Virtual Terminal is an online tool which allows you to enter transactions manually from any PC connected to the Internet. This is a great tool to have if you are using a system that doesn't have POS software integrated with PPI PayMover.

To log on to the Virtual Terminal, please click on the following link:
https://callcenter.paygateway.com/XXXXXXX

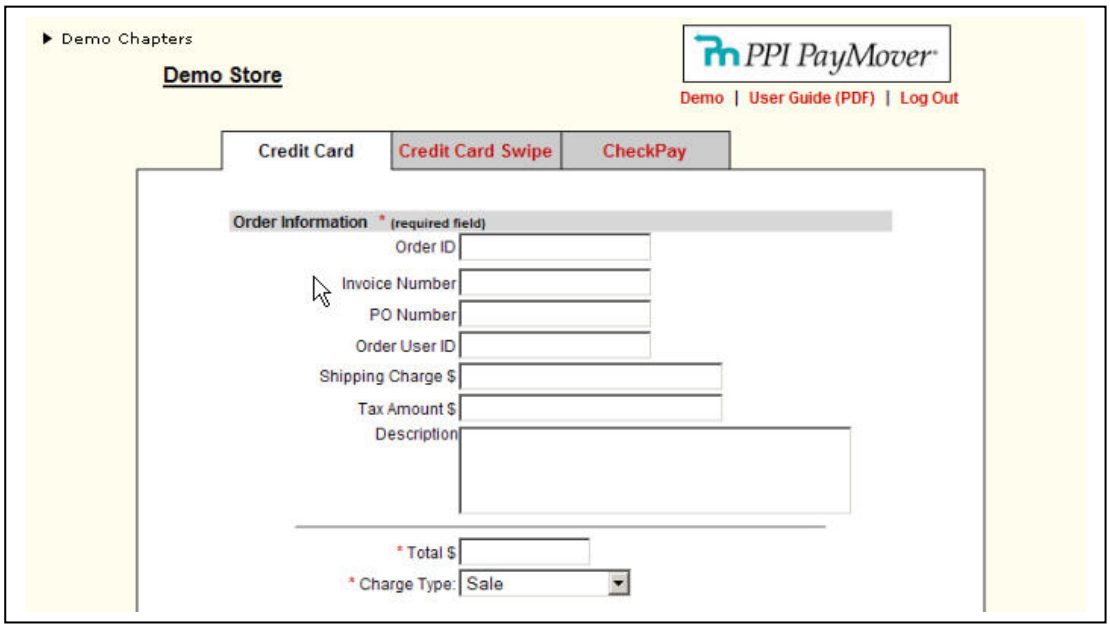
For an introduction to the Virtual Terminal, please view the Demo at:
http://www.paradata.com/content/demos/vt/index.html

Important Notes:
1) When charging a customer's card, select the "Auth or a Sale" charge type. The "Credit/Refund" charge type removes funds from your merchant account and applies them to the card entered.
2) If you opt to use the "Show Advanced Fields" section of the Virtual Terminal, you may be charged a higher percentage rate on the transaction if you do not enter all the details requested.



Once you are in the Virtual Terminal, you'll see a Credit Card tab and a Credit Card Swipe tab. The Credit Card tab is for processing card-not-present transactions that need to be hand-keyed. The Credit Card Swipe tab is for merchants who have a card reader connected to the computer and would like to swipe a card that is present. Since most merchants do not have a card reader, this training focuses on how to run hand-keyed transactions using the Credit Card tab.

Let's take a look at the list of transaction fields available on the Credit Card page. You'll notice that required fields are marked with a red asterisk next to the field name. Those fields represent the minimum amount of information that needs to be entered in order to run a transaction.



The first section asks for the Order Information. The first few fields are not required to run the transaction, but may be helpful in maintaining your records. Those fields include:

Order ID: The order identifier is used to track the order. You can enter a unique order identifier that is numeric and no longer than 10 digits or you can leave the field blank and the system will randomly generate the order ID.

Invoice Number: If the transaction is tied to an invoice number, enter it here for your internal records.

PO Number: If your customer has a purchase order number that they would like to include on the transaction receipt, enter it here.

Order User ID: If you have multiple people processing transactions, you can assign each person a user ID and have them enter their ID in this field when running a transaction. This will allow you to keep track of who processed each transaction.

Shipping Charge: For your records, you may enter shipping and handling fees here. Use only numbers and a decimal point. Do not use currency symbols or commas. This amount must be included when entering the transaction total.

Tax Amount: For your records, you may enter the tax amount here. Use only numbers and a decimal point. Do not use currency symbols or commas. This amount must be included when entering the transaction total.

Description: Allows you to enter a description of the order

The last two fields in the Order Information section are required.

Total: You must enter the total transaction amount including, tax, shipping and handling fees. Use only numbers and a decimal point. Do not use currency symbols or commas.

Charge Type: Using the drop-down field, enter the type of transaction you'd like to perform.

Auth – Auth stands for authorization. Select this option when you want to verify and reserve funds for an intended purchase. This will reduce the cardholder's available credit limit but will not actually charge the account. For example, if you are in the vacation rental home industry, you would select this charge type when collecting a deposit for a transaction you plan to settle in the near future.

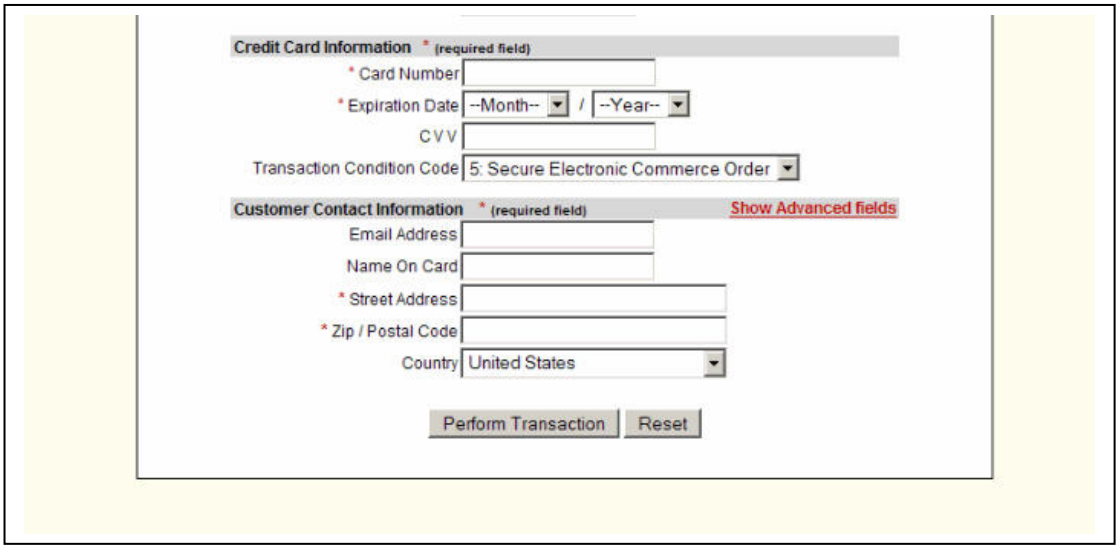
Note: Authorizations are good for 30 days.

Sale – Select sale when processing transactions that you want to settle immediately. If you are a vacation rental homeowner and want to collect a deposit for a rental that will take place one month or more in the future, select the Sale charge type.

Credit (Refund) – Select Credit when issuing a refund as a result of a product return or charge error. This option can also be used to refund all or part of a collected deposit.

Note: This may take up to 4 days to show in the cardholder's account.

Capture – Select Capture when you are ready to process a transaction that you previously authorized. When you select Capture, you'll notice that the order ID field becomes required. In order to perform a capture transaction, you'll need to enter the order ID of the auth transaction you previously ran. This will allow you to settle the transaction in the current batch.



The next section is for credit card information. The first two fields are required and the last two are optional. The two required fields are:

Card Number: Enter the credit card number here.
Expiration Date: Enter the expiration date of the credit card.

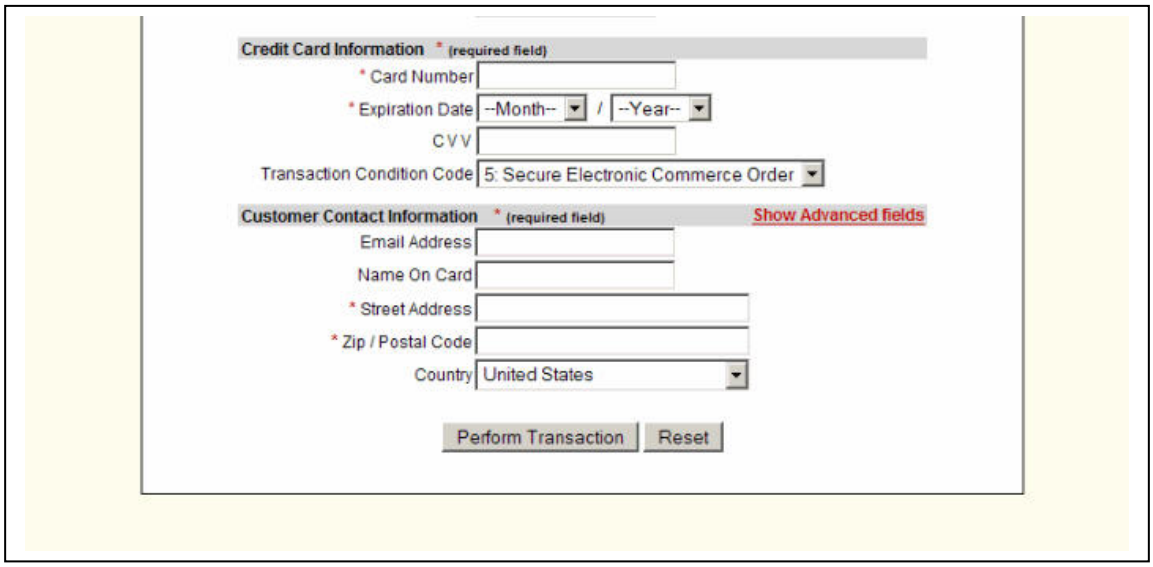
The next two fields are optional.

CVV: The CVV, also called the Credit Card Verification Number, is a 3 or 4 digit security number printed on most credit cards. It is usually located in the signature panel on the back of Visa and MasterCards and on the front of American Express cards.

Transaction Condition Code: Using the drop-down list, select the appropriate numeric code that best describes how you received the credit card information. The code options are:

1: Mail / Fax Order
2: Telephone Order
5: Secure Electronic Commerce Order
6: Recurring Billing Order
9: Retail Order

It is recommended that you leave the default selected because generally that code will work best for your business.



The last section is for Customer Contact Information. Let's review the fields in this section.

Email Address: Enter the cardholder's email address.

Name On Card: Enter the cardholder's name as it appears on the credit card.

The next two fields are required.

Street Address: Enter the cardholder's billing address. You only need to enter the numeric portion of the address. For example, 123 Main Street would be entered as 123.

Zip / Postal Code: Enter the cardholder's billing zip code (or postal code). If the cardholder doesn't have a zip code because they are from outside of the United States, you must enter your zip code in order to run the transaction.

Country: Select the country where the cardholder resides.

"Show Advanced Fields"

If you'd like to add more details about the transaction, click on the Show Advanced Fields link in the Customer Contact Information section. The advanced fields allow you to enter billing and shipping Information. This information is not required and is purely for your own records.

Note: If you choose to enter information in the advanced fields, you must fill out all fields completely or you may be charged a higher percentage rate.

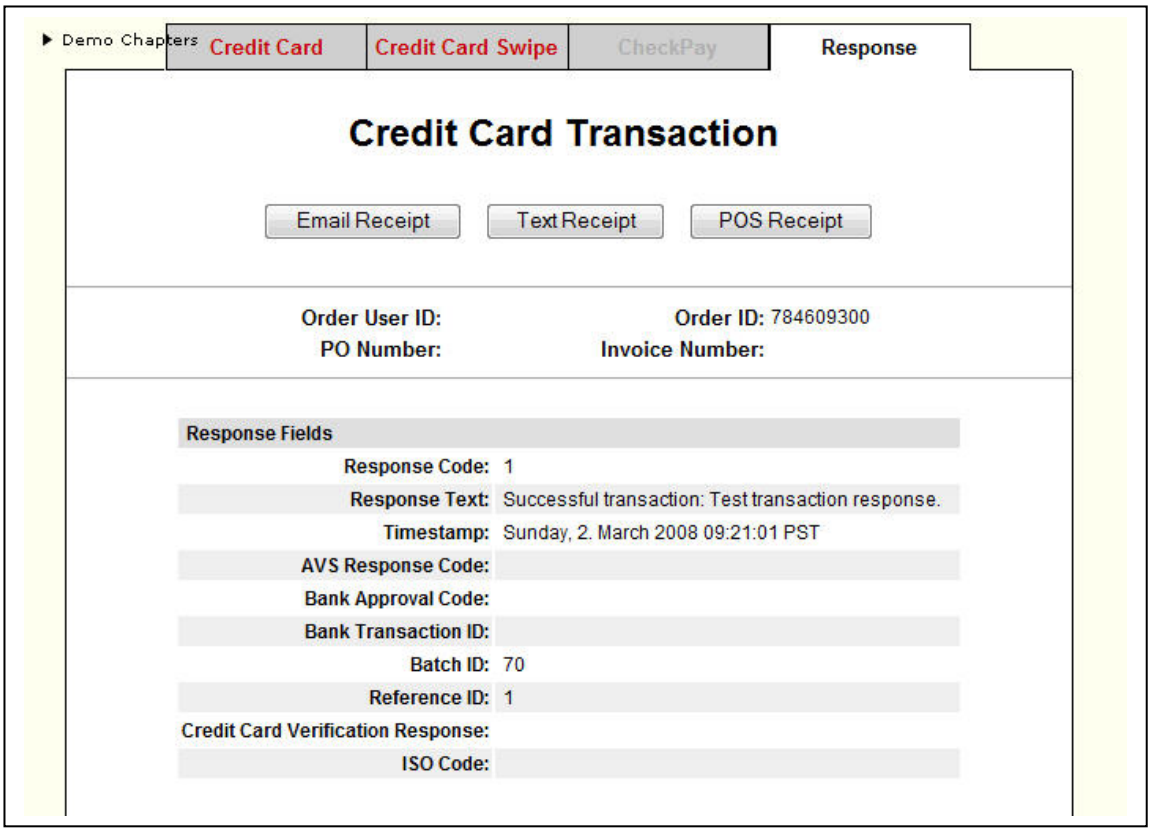
Sample Transaction

Now that we have reviewed the fields, let's run a sample transaction for $1.00 by filling out all the required fields.

In the Total field, enter 1.00 with no currency symbol.
Next we select Sale as the Charge Type since we want the transaction to settle immediately.
Then enter the Card Number. For this sample transaction, let's enter 4012888888881
Expiration Date 12/2008
Let's enter 123 as the Street Address
Then, enter the Zip Code as 12345.

Click the "Perform Transaction" button and a response page will appear.

This page will show you if the transaction was successfully processed or not. Make sure to wait for the response page after each transaction to confirm that you receive a "Successful Transaction" message. If your transaction is not processed successfully, copy down the response text, and call Technical Support to find out why the transaction was not processed.



Once you get the “Successful Transaction” message, you have three receipt options to choose from.

The first option is an Email Receipt. If you click this option, it will open your default email program and allow you to email the receipt to yourself or to your customer. This feature works with the following email programs:

- Microsoft Outlook 2000 or later
- Outlook Express 5.5 or later
- Netscape Messenger 7.X
- Apple Mail 1.39 for Mac

The second option is for a Text Receipt. Clicking this button will open a new window with the transaction details in a plain text format. To print, simply click the “Print” button in the window. This option allows you to print and mail the receipt to your customer. The text receipt can also be copied and pasted into a document or email program not supported under the Email Receipt option.

The third option is for a POS Receipt which prints a signature slip for the customer to sign. You should only select this option when running a card present, swiped transaction using the Credit Card Swipe tab.

To process a new transaction, simply click the Credit Card tab at the top of the page and a new blank transaction page will appear.

Thank you for taking the time to view this training presentation. We hope you found it useful. If you have any questions or would like to receive further training, please contact us at 866-268-1503.