

The Complete Solution for Getting the Best Purchasing Card Rate

When accepting card payments from large businesses or government entities, you need an easy-to-use solution that is specifically designed to provide the best processing rates. But there is more. Companies today have to address multiple issues regarding their payment processing – a Total Cost view encompasses these requirements:

Data Security Compliance and Risk Mitigation:

Compliance with the Payment Card Industry Data Security Standard (PCI DSS) is mandatory and can be costly if not done correctly.

Card Fee and Interchange Management:

“Interchange” rates are set by Visa[®] and MasterCard[®] and comprise the majority of your total card processing fees. Interchange is the single most important cost element to manage.

Operations Improvement: Costs to support inefficient payment processes, distributed software, updates, telecom connections, obsolete terminal/PC-based card processing systems and back office reconciliation processes can sap time and money.

Business-to-Business (B2B) payment card processing is very different than processing for consumer cards and the savings opportunities are significant. 3Delta Systems, Inc.[®] (3DSI) specializes in B2B Level-3 processing and routinely assists its clients in substantially reducing card fees through better interchange qualification. The key to qualifying for the best rates for B2B and Business-to-Government (B2G) card payments requires including line-item detail or “Level-3” information. Level-3 information provides descriptive detail about the items sold such as Item Part Number, Item Description, Quantity, Unit of Measure, Price and more.

3DSI services are designed to help our clients’ profitability by providing the most cost-efficient card processing solution. 3DSI accomplishes this by offering multiple payment interfaces, on-demand real-time reports and transaction management through Web-hosted applications. By using a “Software as a Service” (SaaS) delivery model, 3DSI’s clients avoid the on-going upkeep and associated risks of distributed applications.

No Software to Install, Maintain or Secure

EC-Zone[®] is the browser-based service of 3Delta Systems suite of integrated payment solutions and is hosted and managed by 3DSI. Sometimes referred to as a virtual payment system, EC-Zone’s intuitive interface is designed specifically for processing purchase card payments and much more. There is no special hardware to buy or software to install or maintain on your computers. All that is required is a Web-browser and Internet access.

EC-Zone prompts for – and stores – all of the line-item detail necessary to qualify for the best card processing rates. 3DSI manages product and service updates, security updates, training and other maintenance activities that frequently add substantial hidden costs to other options. Best of all, you can be up and running in a matter of days.

Any Number of Users – Any Number of Locations

Any size company can use EC-Zone. It is used by small companies with only one user and by large companies with dozens of offices and hundreds of users. Your administrator can create, modify and delete users online – each with definable access and use privileges for improved security and control.

Highly Secure System – Simplifies PCI Compliance

3DSI does the hard part – keeping your customers’ credit card information stored securely in compliance with the highest industry standards. You can rest easier knowing your customers’ card information is stored on highly secure servers in our dedicated network and world-class data center. Off-site card data storage significantly reduces Payment Card Industry (PCI) compliance

“3Delta Systems delivered a great advantage. We are less vulnerable to processing errors and the hosted solution frees-up valuable IT time. EC-Zone is also more cost-effective, and did not require any upfront licensing fees or ongoing maintenance charges.”

— MaryJane K.,
Global Electronic
Protection &
Communications
Systems Equipment
Supplier

3Delta Systems

14151 Newbrook Drive
Suite 200
Chantilly, VA 20151
P: 703.234.6010
F: 703.234.6004

www.3DSI.com

costs versus holding the data on-premise and promotes streamlined certification.

In addition, you can worry less about employee fraud, as access to EC-Zone is controlled by your administrator. User access can be restricted to only the functions or information employees need to see and all transactions are directly traceable to the user ID and visible through the EC-Zone reporting tools.

Convenient and Time Saving Solution

EC-Zone was designed with the user in mind and it has a number of features tailored to make processing Level-3 information as easy as possible, including:

- ▲ Real-time processing – the transaction is authorized in seconds
- ▲ Click-selectable online list of previously stored line item details to speed data entry
- ▲ Customer and cardholder profile information is stored for reuse
- ▲ Ability to copy a prior transaction and modify only the information that needs to be changed
- ▲ Automatic customer e-mail transaction confirmations
- ▲ Custom reports using multiple data fields

Implementation, Training and Support

In depth training options are offered to new customers, comprehensive user documentation is available online and 3Delta Systems' Customer Service is available to assist you.

EC-Zone Features

Supports all customer channels, including:

- ▲ Internet
- ▲ Mail Order/Telephone Order (MOTO)
- ▲ Card present (swiped) – by adding an optional card reader to your PC

Processes all major card brands

- ▲ Visa®
- ▲ MasterCard®/Diners Club®
- ▲ American Express®
- ▲ Discover®

Secures card data at every processing step

- ▲ 3DSI meets the highest industry security standards and is a Certified Payment Provider under the Payment Card Industry Data Security Standards (PCI DSS).
- ▲ Secure Internet connections through the use of Secure Socket Layer (SSL) encryption.
- ▲ Each user ID has a unique login with privileges specific to the function performed.

Streamlines system requirements

- ▲ Web-browser with SSL (128 bit) and Internet connection.
- ▲ Javascript and cookies enabled.
- ▲ Operating systems: Since EC-Zone is hosted at 3DSI's secure data center and not on your computers, it is compatible with all systems that support SSL, including Windows, Macintosh, Linux and Unix.

Offers a processing growth path

If you decide you want to integrate card processing into your accounting system or Web site, 3DSI offers EC-Batch® and EC-Linx® for batch and real-time card processing integration.

For more information, please contact 3Delta Systems at 703.234.6010, sales@3DSI.com, or visit our Web site at www.3DSI.com.