# Data Security & Fraud Detection

### iSPY FRAUD

Real-time fraud scrubbing utility that helps to differentiate legitimate from fraudulent transactions.

### CERTIFY PCI

Automated and integrated web-based process to PCI certify qualified merchants in minutes. Includes unlimited vulnerability scans by an Approved Scanning Vendor (ASV), if necessary.

### PAYER AUTHENTICATION

Allows merchants to use Verified by Visa and Mastercard SecureCode to verify payer's authenticity through the gateway.

### CUSTOMER VAULT

PCI-compliant encrypted and tokenized customer credit card and ACH account data storage. Tokenization allows merchants to process transactions without transmitting credit card or ACH account data.

### ACCOUNT UPDATER

Account Updater helps ensure uninterrupted payments for customers, particularly those with recurring payments by seamlessly updating card-on-file account information.*

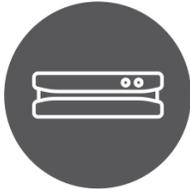*Requires Customer Vault and is supported on First Data North, First Data South and PaymentTech Salem*

# Payment Types & Acceptance Methods

### SWIPE
Provides merchants and retailers with true end-to-end encryption processing by integrating the MagneSafe Transaction Security Solution.

### iPROCESS
The iProcess™ Mobile Only application provides merchants mobile payment processing software for their Apple and Android devices. Merchants can swipe credit cards to obtain retail card-present rates with the optional encrypted card reader.

### ELECTRONIC CHECK
Enables online and traditional merchants to accept and process electronic check payments directly from an ecommerce storefront or through Virtual Terminal.

# Back Office Tools

### ELECTRONIC INVOICING
Enables merchants to invoice customers via email. Customers can then submit payments by following an embedded link. Invoices are generated with line detailed information and automatically convert to PDFs that are attached and emailed to customers

### SYNC PAY
SyncPay provides support for payment processing from directly within QuickBooks Pro™, QuickBooks Premier™ and QuickBooks Enterprise™. The plug-in allows merchants to pay invoices, generate sales receipts, process batch transactions, and view batch reports without ever leaving QuickBooks™.

### LEVEL III PROCESSING
Level III Processing is used by government and enterprise-level corporations when handling large orders through business-to-business and business-to-government transactions.