



## Sage Card Processing

### Accepting Credit and Debit Cards Increases Profits

Studies show that accepting credit cards increases sales by 15 to 50 percent. Today's consumer expects to be able to pay using their credit card. Plus, enabling customers to make spur of the moment buying decisions increases sales. Larger purchase amounts, increased credibility, and a more secure payment method than checks are some additional reasons to accept credit cards.

Sage Card Processing is a complete credit and debit card processing solution for retail, mail order/ telephone order and Internet businesses including corporate/government purchasing cards, stored value and loyalty cards, and check cards. Everything needed to process cards is included; merchant account origination and underwriting, terminal equipment for sale or lease, 24 hour customer service, training and supplies, voice authorization, online and paper statements, loss prevention specialists and recurring payments that automatically process transactions and make billing and collections easier and more efficient.

### Customized Solutions

The right fit. From your running shoes to your career, the right fit makes all the difference. Finding the right fit for credit card processing is no less important. With all the options and service levels available, determining the appropriate processing solution for your business at the beginning will save time and effort in the long run, not to mention a few headaches. Sage Card Processing services are customized to fit your business. Open communication and on-time customer support form the basis of satisfying, long-term business relationships. Sage Payment Solutions is a registered MSP/ISO for Harris N.A.

### WHAT'S IN IT FOR YOU?

A free savings analysis that proves you can save money

Great low rates

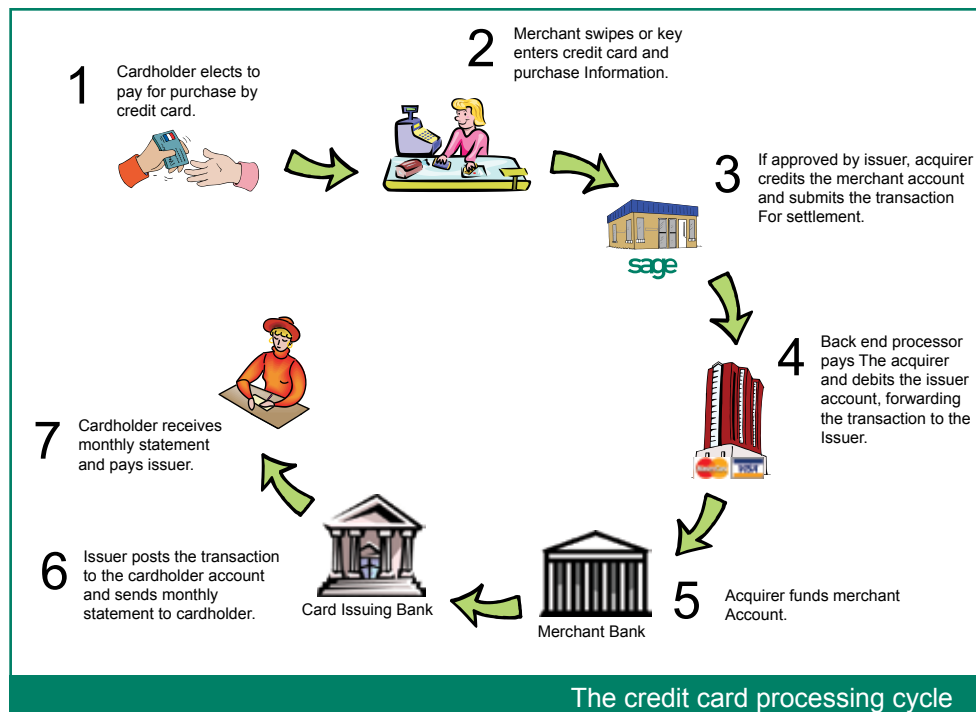
Secure 24/7 online transaction reporting

No equipment purchase required

Funds available in 2-5 business days

Reprogramming of compatible equipment

Reliable 24/7 customer service



← Sage Payment Solutions simplifies the payment process so you can focus on building your business.

WHAT'S IN IT FOR YOU?

- The data you need - fast!
- Easier account reconciliation
- Many report formats to choose from
- Monthly statements all in one place
- Quick access to batch detail
- Resolve chargebacks/retrievals
- Reduce time spent in support queue
- Create your own reports

## Online Reporting

Included with Every Merchant Account

Online reporting delivers timely accounting information and is a valuable business tool. So valuable, that every Sage Payment Solutions customer has access to it, understands how to use it and enjoys its benefits. Even if you are a retail merchant using a terminal to swipe transactions, that data is deposited daily into your merchant account and can be viewed using Sage Online Reporting. Your monthly statements are all kept there as well so you can compare month to month revenue.

Easy to Learn and Use

Simply go to [myvirtualreports.com](http://myvirtualreports.com) and login. The secure, web-hosted application requires no software downloads or updates. It is available 24 hours a day and is very easy to navigate.

Take Control of your Transaction Reporting

- Reconcile processed transactions against funds deposited in your bank account daily to manage your business.
- Search for and find a specific transaction by date, card number, auth # or amount.
- Reports can be exported to Excel, Word, HTML, XML or emailed which makes it easy to integrate with other systems used in your business.
- View batch detail on a daily basis and drill down to specific cardholder and transaction detail including card and process type, AVS, and much more.
- Chargebacks and retrievals are posted to your account daily, helping you to resolve chargebacks quickly and efficiently.
- Deposits are recorded daily, allowing you to manage your cash flow more reliably.
- Past monthly statements are all in one place, allowing you to compare your sales and perform trend analysis.
- Get transaction details for virtual checks and ACH transactions as well.

View the Demo:

[sagepayments.com/demo/onlinereporting](http://sagepayments.com/demo/onlinereporting)

Credit Card Daily Batch Summaries											
View	FileDate	Batch #	Term #	Sales Ct	Sales Vol	Return Ct	Return Vol	Net Count	Net Amount	Funded Amt	Key
	7/30/2005	417	V6041948	19	\$6,754.63	0	\$0.00	19	\$6,754.63	\$6,754.63	
	7/30/2005	437	V6041948	11	\$3,450.00	0	\$0.00	11	\$3,450.00	\$3,450.00	
	7/30/2005	438	V6041947	40	\$6,614.20	2	\$80.95	38	\$6,533.25	\$6,245.47	
	7/30/2005	439	V6041949	29	\$7,080.77	0	\$0.00	29	\$7,080.77	\$6,158.30	
	7/29/2005	416	V6041948	18	\$5,616.33	0	\$0.00	18	\$5,616.33	\$5,518.68	
	7/29/2005	436	V6041948	12	\$5,208.29	0	\$0.00	12	\$5,208.29	\$4,908.29	
	7/29/2005	437	V6041947	38	\$10,994.88	0	\$0.00	38	\$10,994.88	\$10,163.24	
	7/29/2005	438	V6041949	18	\$5,275.92	0	\$0.00				
	7/28/2005	415	V6041948	10	\$2,512.61	0	\$0.00				

Batch Detail

View	Receipt	TranDate	Code	Type	Card Number	Amount	Auth	Mode
		9/3/2005	Sale	AE	XX007	\$26.81	563951	Full Mag Strip/Transmitted
		9/3/2005	Sale	AE	XX007	\$116.90	524062	Full Mag Strip/Transmitted
		9/3/2005	Sale	VI	XXX7950	\$55.22	050626	Full Mag Strip/Transmitted

Quickly compare batches to deposits.

Locate batches by month or date range. Drill down to see transaction level data such as AVS response, purchasing card or downgrade reason.