

MERCHANT SOLUTIONS GUIDE



MOBILE



eCOMMERCE



POINT OF SALE



QUICKBOOKS

CONTACTLESS PAYMENTS • HOSTED PAYMENT PAGES
LEVEL II&III • INVENTORY • RECURRING • CASH DISCOUNT
mRDC • CUSTOMER DATABASE MANAGER • EMAIL BILL PAY
MULTI-USER • FRAUD CONTROLS • DEVELOPER TOOLS



Multiple Payment Methods

Ship To Options

Card On File

Purchase History

LEVEL III

Multi-Merchant

QuickBooks®

BATCH PAYMENTS

Upload batch payments using only the Customer ID. The CDM will use default payment on file, Credit or ACH.



CARD ON FILE

Connect and manage your customers more effectively and easily with ePNCDM, eProcessing Network's Customer Data Manager, our premier and secure centralized database portal. ePNCDM helps merchants store and manage sensitive customer data in the secure, ePN cloud-based environment and allows merchants to:

- Store/update preferred payment methods
- Store/update bill to/ship to methods
- Charge & re-bill for one-time purchases
- View customer transaction history
- Import and export customer data
- Analyze and sort customer data

CDM

Customer Database Manager



Customer Data

Securely-stored and easy-access to customer data and purchasing preferences gives merchants the ability to provide superior customer service.



Flexible Payments

With the ability to store customer preferred payment methods, merchants can easily facilitate repeat purchases.



ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.





- Multiple Pay Period Types
- Mobile Compatibility
- Custom Reporting Tools
- Overtime Tracking
- Graveyard Shifts
- POS Integration
- QuickBooks® IIF Files

INTEGRATED TIME TRACKING

Track and manage employees in-person and on-the-go.



Cloud-Based Time Tracking

Our Time Sheets solution is a time tracking service utilized through our Merchant Support Center, Point of Sale software and our Mobile App. This centralized reporting tool allows the tracking of time, schedules, and provides robust reporting allowing supervisors to manage corrections and adjustments, as well as upload IFF files directly into QuickBooks Pro and other popular accounting and payroll packages.

TIME SHEETS

Cloud-Based Time Tracking



Reporting

Our Time Sheets Solution allows you to manage multiple time sheets at once coming in from multiple locations, whether your employees are in the office or on the go!



Alerts & Approvals

Your manager(s) can customize alerts and approvals to better manage overtime, clock corrections and skipped lunches.



ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Purchase Cards

Enhanced Online Terminal

Hosted Payment Page

Customer Lookup

Auto-Populate

Email Invoicing

QuickBooks®



ENHANCED DATA PROCESSING!

Merchants can build their client base by fostering relationships with corporations, universities, and government agencies.



CORPORATE B2B & B2G

Our fully integrated B2B & B2G solutions for Level III help your business acquire and retain corporate, educational institutions, and government clients with high-ticket transactions. Solutions that fit your Business-to-Business (B2B) and Business-to-Government (B2G) needs and requirements. Our enhanced data processing supports all data field requirements of Level III qualified transactions, and gives B2B and B2G merchants the lowest interchange rates possible for Purchasing Cards.

LEVEL III

PROCESSING LEVEL III & AUTO POPULATION



Reduced Rates

Detailed transaction information is passed through our secure and PCI-compliant Online Terminal, allowing you to process commercial transactions quickly and at a substantially lower exchange rate.



Customer Reporting

You can easily track Level III purchases, reconcile, and analyze detailed transaction data to help your business reduce the number of disputes and chargebacks.



ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Easy Pay Link

Donation Solicitations

Recurring / Subscriptions

Inventory Tracking

Level III

ACH

QuickBooks®



SCAN TO PAY



Hosted Payment Page

No website, no problem! Our online, Payment Form Generator (PFG) Solution allows you to create secure payment forms that we host. We can host several payment forms at once, each with their own unique URL. This unique URL can be shared through a text, in emails, Facebook Business pages, and on printed invoices. If you have a website and prefer to host the page yourself, you can easily download the HTML code. We collect the credit card and ACH information on our servers, and store it for future use. When using our PFG service, you can feel confident knowing your transactions are safe, secure, and PCI-compliant.

PFG

Payment Form Generator



Customization

You can customize the form using colors that match your brand. Background color, button color, text color and button text color can be set with hex values or choose from the color palette.



Payment Options

The PFG allows you to create separate payment pages for credit sales and ACH so you can collect fees for credit usres and still offer ACH users to pay direct without fees.



ePN Secure Cloud

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Off-Site Receiving
UPC Compatible
Barcode Generation
Centralized Reporting
Purchase History
LEVEL III
QuickBooks®



REAL-TIME REPORTING!

No software required; merchants can easily integrate or import their inventory directly to the ePNCloud.



INVENTORY ALERTS

Our integrated inventory management solutions enable your business to manage inventory levels, receive automated alerts, and track product sales through an existing gateway account, safe and securely. Cost-effective and easy-to-implement, our inventory management system doesn't break the bank or require technical resources in order to build and get started.

Inventory

REAL TIME INVENTORY SYSTEM



Accurate Reporting

Real-time reporting and notifications help track sales and seasonal trends accurately, virtually eliminating out-of-stock situations.



Customer Reporting

When a product is purchased, inventory levels are automatically adjusted, providing an up-to-date tracking of product assortment and quantity levels.



ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Installment Payments

Subscriptions

Convenience Fees

Fundraising

Card Account Updater

QuickBooks®



AUTOMATED PAYMENTS!

Sell merchandise in installments and offer products or services on a subscription basis.



CARD ON FILE

Our recurring transaction processing service allows your business to easily sell merchandise in installment payments, as well as offer services on a subscription or membership basis. Our recurring solution is conveniently bundled with our Internet Basic account setup; with just one click of a button, previous sales can quickly be converted to a recurring transaction using our activity reports.

RECURRING

RECURRING BILLING SYSTEM



Custom Scheduling

Specify the recurring payment method for each transaction, including type, amount, frequency, and quantity of recurrences such as weekly, biweekly, annually, to name a few.



Customer Retention

Provide flexible and automated billing plans and subscriptions to meet the purchasing needs of the customer and further instill customer loyalty.



Recur Card Updater

Add Recur Card Updater to proactively manage subscriptions and memberships, reducing the number of authorization declines due to expired card data or closed accounts.



Customizable

LEVEL III

Tips

Convenience Fees

Paperless Billing

Real-Time Tracking

QuickBooks®



CUSTOMIZED INVOICING

Add your logo, create and manage accounting processes to help stay up-to-date with invoicing, and real-time notifications.



EMAIL BILLING

Our online bill payment solution allows your business to generate and distribute email invoices. Your customers can pay by credit card and ACH payments – without the additional costs of maintaining a separate website or purchasing expensive accounting software. Through our solution, you can also enable convenience fees to offset the day to day processing expenses or prompt for a tip, which is the perfect way to say “Thank You” when exceptional service is provided.

BILL PAY

Email Invoice and Payment System



Unpaid Reminders

Automated follow up with customers by resending unpaid invoices after a specified time, helping reduce late or delinquent payments.



Faster Payments

By automating the accounting process, you can expect to receive customer payments quicker and deposit money in the bank faster.



ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Mobile

Point of Sale

Contactless/NFC

QuickBooks® Plugin

Cash Discount

Surcharge

PIN Debit



BEST IN CLASS TECHNOLOGY!

Leverage tap'n'go technology for use at the counter, curbside, or delivery.



CONTACTLESS POINT-OF-SALE

We offer best-in-class contactless capabilities with the Premier Verify SCN. The Premier Verify SCN integrates seamlessly with our retail solutions, JPOS, Mobile, or our QuickBooks® Plugin, or directly with the Online Terminal. This portable card reader allows businesses the flexibility to transact from anywhere via a Bluetooth/USB connection, avoiding the limitations of a standard countertop POS terminal.

PREMIER*Verify* SCN



Device Updates

Our experienced technical support team can walk you through all updates required to ensure compliance and optimize usability.

Flexible Payments

The Premier Verify SCN allows the merchant to offer curbside pickup, in-store checkout, and BOPIS to meet the purchasing needs of the shopper.

ePNSecure Cloud

The ePNSecure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Mobile

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BEST IN CLASS TECHNOLOGY!

Leverage tap'n'go technology for use at the counter, curbside, or delivery.



CONTACTLESS POINT-OF-SALE

We offer an easy and secure card software that allows your business to use EMV devices directly through your browser. Simply Tap, Insert, or Swipe and our gateway will handle the rest. Our secure card technology works with Windows® PCs, laptops, and 2-in-1 Surface tablets.

Secure Card

EMV CARD READER SOFTWARE



Affordable Solution

You can use your existing computers, printers and Internet access to process secure payments. All you would need to add is a secure reader to start processing today.



Contactless Payments

In today's environment, a customer facing, quick, and efficient checkout goes a long way. Our software can provide that, and more.



ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Track Cash
Fees Covered
Compliant Discounts
Reduce Chargebacks
PIN Debit Options
Processor Agnostic
QuickBooks®



PROCESSING THAT PAYS!

Cover your fees and simultaneously pass along the savings to cash-paying customers.



PROCESSING FEES COVERED

Our Cash Discount Program, is an add-on feature for Mobile and Point of Sale solutions. With cash discount, no matter the processor, merchants can provide a discounted percentage or dollar amount of the purchase price to customers who pay with cash, check, or PIN Debit. By incentivizing customers to pay with cash, your merchant's processing fees are practically covered.

Cash Discount

CASH DISCOUNT PROGRAM



Reduced Fees

When paying with cash, check, or PIN Debit, a discount is applied to the total. In addition, convenience fees, service fees, non-cash adjustment, and surcharge are available options through our secure gateway.

Industry Compliant

Our Cash Discount Program is compliant with all industry regulations, and is legal in all 50 states.

ePN Secure Cloud

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Contactless EMV
Signature Capture
PIN Debit
Inventory
LEVEL III
Cash Discount
Multi-Merchant
QuickBooks® Sync



CLOUD-BASED POS!

Supports card and check readers, PIN Debit, cash drawers, scanners, and signature capture devices.



POINT OF SALE

Our Point-Of-Sale (POS) software is for Windows® PCs, laptops, and 2-in-1 Surface tablets. It efficiently interacts with our cloud-based gateway, enabling you to securely process credit, contactless/NFC, PIN debit, signature capture, check, gift card, and loyalty transactions. With our intuitive user-interface and robust features, your business can start accepting electronic payments quicker and easier.

Point Of Sale

POINT OF SALE SOFTWARE



Custom Receipts

Through the ePN interface, all your customer data is 100% safe and secure behind industry standard 256 bit AES SSL encryption.



CDM

By adding Customer Data Manager, merchants can easily store customer preferred payment methods and securely facilitate repeat purchases.



ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Contactless/NFC/EMV
Signature Capture
Cash Discount
Level III
Inventory
Consolidated Reporting
SDK iOS & Android



PROCESSING ON THE GO!

Supports card readers, PIN Debit, cash drawers, receipt printers.



MOBILE PROCESSING

Our mobile app offers a complete suite of products and services for the on-the-go merchant, enabling you to succeed in today's competitive market. With our Mobile cloud-based solution, small to mid-sized businesses can easily and efficiently enter the mobile arena. With a quick download of the app on your own smartphone or tablet, your business can securely process payment from virtually anywhere.

Mobile App

POINT OF SALE APP



Versatility

Your business can process payments securely away from your store-front or back-office, and can consolidate reports through a single, cloud-based gateway account.

Payment Security

Mobile transactions are stored on our secure payment gateway and can be used to process future payments, giving you the peace of mind that customer data is never at risk.

ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Stored Check Images

Remote Deposit Capture

Consolidated Reporting

Check 21

iOS/Android

OCR

QuickBooks®



MOBILE APP WITH RDC!

Accept ALL types of paper checks and skip the trip to the bank!



MOBILE DEPOSITS IN A FLASH!

eProcessingNetwork offers the latest in mobile payment solutions with our Mobile Remote Deposit Capture feature through Paya Services and ePNMobile. With the mRDC app downloaded on either their iOS or Android device, B2B merchants can deposit checks electronically with a quick capture of the check image through their device's camera. Integrated with ePNMobile, our Mobile payment app, mRDC adds value and versatility, making it a one-stop mobile payment solution.

Mobile RDC

REMOTE DEPOSIT CAPTURE



Reduce Fees

With Remote Deposit Capture, merchants can reduce the banking fees and handling costs associated with paper check deposits.

OCR Functionality

OCR Optical Character Recognition functionality eliminates the need for manual check entry, saving the merchant time and reducing the possibility of errors.

ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.





- Role Management
- Permission-Based
- Customer Database Manager
- Recurring Payments
- Bill Pay
- Activity Reports
- Cloud-Based

CENTRALIZED USER MANAGEMENT!

Control what your users can access within your Merchant Support Center.



USER MANAGER

Our User Manager function allows administrators within the merchant support center to control access to their merchant account(s) based on permission-based settings. User Manager focuses on managing permissions for access to devices, software such as our Point-Of-Sale and Mobile applications, and services, as well as monitoring usage by sales clerks, management, and accounting. User Manager also has the flexibility to add default permissions through our Quick Permissions functionality, and with cloud-based access, the administrator can easily edit, disable, or delete the user from any location.

Multi-User

POINT OF SALE APP



Security

Using our user manager tool, merchants can maintain strict controls of user access, preventing unauthorized access from both the inside and outside, helping to mitigate risk.

Quick Permissions

Automating user management via Quick Permissions increases efficiency and expedites the process of enabling and disabling users, reducing management's workloads.

ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Single Login
Account Linking
Multi-Account Reporting
Permission Management
Centralized Processing
Online Terminal
QuickBooks®



CENTRALIZED REPORTING!

One company login, regardless of the number of sub-accounts.



MANAGE LOCATIONS

Our Master Account solution is a management tool designed for businesses with multiple locations needing their central or corporate site to view transaction activity for all areas within its organizational hierarchy. You can add an additional master account that allows users the ability to run reports and not process them.

Master Account

MULTIPLE ACCOUNT MANAGER



Master Reporting

Master Reporting provides the ability for businesses to view all reports for each of their sub-accounts from a centralized point, helping minimize time spent searching between multiple databases.



Master Processing

Our Master Processing tool gives the central or corporate location the ability to view transaction activity, as well as process transactions on behalf of all associated sub-accounts.

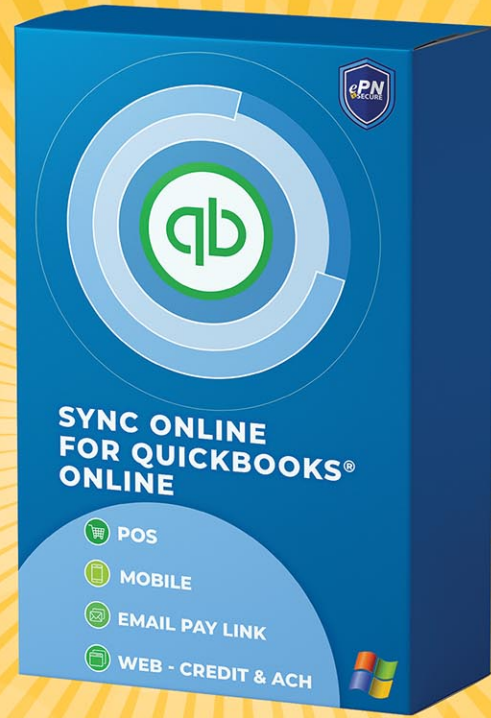


Master Tools

Businesses can process transactions from a central point, using ePN's Master Processing Account option and the ePN Online Terminal.



Real-Time Authorization
Automatic Synchronization
Email Invoicing
Convenience Fees
Recurring Billing
Easy Installation
eCommerce



QUICKBOOKS® ONLINE!

Our latest solution for QuickBooks Online!



SEAMLESS AUTOMATION

When it comes to automatic synchronization, Sync Online for QuickBooks® Online (QBO), makes it as easy as it gets. Merchants have several options of expanding their payment acceptance, whether it be emailing invoices, adding a shopping cart, or processing contactless Google & Apple Pay through one of our universal devices for Windows®, iOS, or Android. The automatic settlement will sync back up to QBO saving time and money, while providing more avenues of revenue.

Secure Card

EMV CARD READER SOFTWARE



Automatic Sync

Universal fields like invoice number, customer name, and amount can be used to sync your transactions throughout each of our services making payment application a breeze.



Real-Time Batch

All transactions are centralized in a single real-time batch which the merchant is able to view, edit, or upgrade prior to settlement. Batch times can be adjusted for optimal funding.



Email Invoices

Create invoices with features like tip or convenience fee, with an option to add your own logo. Invoices are automatically uploaded to QBO when the batch is settled.



- Real-Time Authorization
- Automatic Synchronization
- Email Invoicing
- Convenience Fees
- Recurring Billing
- Easy Installation
- Training Available



PLUG-IN SOFTWARE

Solutions for QuickBooks® Pro, Premier, and Enterprise!



SEAMLESS AUTOMATION

Small- to Mid-sized merchants need a simple and easy way to efficiently accept payments while still using their preferred accounting system. eProcessingNetwork (ePN) offers ePNPlugin, a robust plug-in, that allow real-time processing of multiple types of payments via ePN's Secure Payment Gateway.

SOLUTIONS

PLUG-IN SOFTWARE



Automatic Sync

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RESTful API
SDKs
Recurring
Tokenization
Sandbox Account
Contactless Integration
Level III



SDKS AVAILABLE

IOS
ANDROID
C-SHARP
WINDOWS
OBJECTIVE-C
MAC



FREE DEV ACCOUNT

Integrate eProcessingNetwork's (ePN) one-to-many processor agnostic payment platform directly into web pages, shopping carts, mobile apps and third-party software via the ePN Transparent Database Engine Integration (TBDE). ePN provides FREE online documentation, sample code, and integration support for registered developers because a partnership with ePN supports a speedy ROI for your business.

INTEGRATIONS

DEVELOPER TOOLS



The TBDE

The Transparent Database Engine Integration (TBDE) API allows integrations for the web or for use with your own application to perform credit card, debit card, gift card, and check transactions. RESTful API Available.

Database Engine

The Database Engine Integration (DBE) was developed for merchants that securely collect and save customer, order, and shipping information to their own database, but wish to leave the secure collection of credit card data to us.

ePN Secure Cloud

The ePN Secure Cloud is a PCI-Compliant and certified portal that safely and securely manages your customers' confidential and sensitive data.



Real-Time Authorization
Automatic Synchronization
Email Invoicing
Convenience Fees
Recurring Billing
Hosted Payment Page
eCommerce



INTEGRATED SOLUTIONS

Products for QuickBooks® Pro, Premier, Enterprise and QBO!



AUTO RECONCILIATION

CPA's save time with our suite of processing solutions auto-synced to QuickBooks® and QuickBooks Online® (QBO). Our payment solutions give clients an easy experience when it comes to handling various payment types. Whether it's taking payments with their QuickBooks software, emailed invoices, online payments from their website, using our hosted payment pages, or processing contactless payments through Google & Apple Pay, our universal devices compatible with Windows®, iOS, and Android have got you covered.

CPA Solutions

SEAMLESS AUTOMATION



Automatic Sync

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NEXTGEN MERCHANT SOLUTIONS

ABOUT US

Remedy Capital & Merchant Services, offers NextGen Solutions powered by eProcessingNetwork (ePN) to help merchants adapt quickly to the ever-growing omnichannel, BOPIS, and subscription-based needs of the consumer. Our fully integrated solutions for mobile, QuickBooks®, JPOS, and eCommerce unify payments across all applications – in-person, online and on-the-go and since all devices and peripherals are compatible with our applications, universal card acceptance is guaranteed. For registered developers interested in taking advantage of our existing certifications to quickly generate their own customer-centric applications, the experienced members of ePN's development team offer FREE online documentation, sample code, SDKs, and integration support.

Remedy Capital & Merchant Services knows how important security is, especially during today's increase in online shopping, so fraud protection is an integral and built-in piece of the ePNSecure product offering. It's so essential, that it is included with every type of merchant gateway account Remedy Capital & Merchant Services, offers, because you can't put a price on peace of mind. Compliance with the Payment Card Industry Data Security Standard (PCI-DSS) demonstrates our commitment to protecting the confidentiality and integrity of cardholder data for any merchant processing through the ePN Secure Pay-