X-Charge

Credit Card Processing

Software

X-Charge™ provides merchants with a fast and secure payment-processing platform that can be used by any Microsoft Windows compatible personal computer. Merchants can use X-Charge™ as a standalone credit card terminal or integrate it with existing POS (Point of Sale) applications. X-Charge™ authorizes and performs electronic draft capture for all major credit cards and debit cards. MO/TO (Mail Order Telephone Order) applications are supported via the built-in AVS (Address Verification System) feature that helps reduce fraudulent charges. The AVS feature also provides the merchant with lower processing costs since all mandated card data is transmitted to the processing network.

In addition to traditional credit card processing services, X-Charge™ also supports various check authorization platforms. Through the use of a standard drivers license, X-Charge™ allows the merchant to participate in Check Guarantee, Check Verification, and Check Recovery services. This provides the merchant with "piece of mind" and insurance when accepting checks from customers.

Settlements are simplified through the X-Charge™ "time initiated" feature. X-Charge™ automatically settles an existing batch of transactions at a designated time of day or night without any user intervention. Merchants will no longer experience delayed deposits or risk downgrades because of missed or late settlement transmittals. For those merchants requiring greater control, batches may also be settled manually multiple times per day. X-Charge™ provides all of the necessary features and functions to allow these types of merchants to assign cash drawer responsibility at an employee/shift level.

X-Charge™ can be used by most any type of business that accepts credit cards as a form of payment and employ a traditional bank terminal. This includes health clubs, dry cleaners, traditional retail stores, mail order houses, telephone order fulfillment centers, professional offices, and Internet businesses. These merchants will enjoy increased productivity and decreased costs associated with accepting credit card payments by applying X-Charge™ technology.

To find out more about X-Charge™ and how it can save you money, please visit our website at www.x-charge.com, or call us at 1-866-840-4443 to find the reseller nearest you.

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In addition to providing merchants with a better processing platform versus traditional credit card terminals, X-Charge™ helps merchants reduce the expense of accepting credit card payments by:

\# Transmitting all mandated information so the merchant receives the lowest possible discount rate.

\# Only one phone line required for multiple stations.

\# Full page reporting with dates to match merchant statements greatly reduces reconciliation time.

\# Built-in fraud control keeps merchants in compliance.

\# Historical transactions are easily accessible through the built-in lookup feature. This helps merchants reduce charge backs by allowing them to quickly reference the original receipt.

Benefits

X-Charge™ provides:

• One receipt transactions

• Easy auditing

• Fast approvals

• Automatic settlement

• Fraud Control

• Easiest to learn platform

• Low discount rates

X-CHARGE

X-Charge™ Includes:

• Processes all major credit cards

• Supports check approvals

• Full page auditing

• Retrieval of historical receipts

• Multi-stations one phone line

• Single user and server mode

X-Charge™ performs all of the functions of a bank terminal in a standard Microsoft Windows program. X-Charge™ operates on any IBM compatible personal computer that supports Windows 98/NT/2000/ME/XP.

X-Charge™ requires a dedicated communications (COM) port with a Hayes compatible modem attached. Credit cards can be automatically read by using a standard keyboard wedge swipe reader. X-Charge™ supports any printer under Windows with the appropriate print driver installed. 40 column printers are supported for receipts, and standard 80 column printers are supported for all report and auditing output.

Features