



TURNING YOUR SUPPLY CHAIN INTO A COMPETITIVE ADVANTAGE

## Merchant Payment Gateway - L'ePAY



The Merchant Payment Gateway is a consolidated end-to-end suite of payment services that are managed within the umbrella of an intelligent payments gateway. Based on merchants' business rules, the payments gateway determines what payment methods will be offered to a merchant's customer for each payment transaction and provides a single resource for reviewing all payment transactions for call centre support or ongoing payment cost analysis.

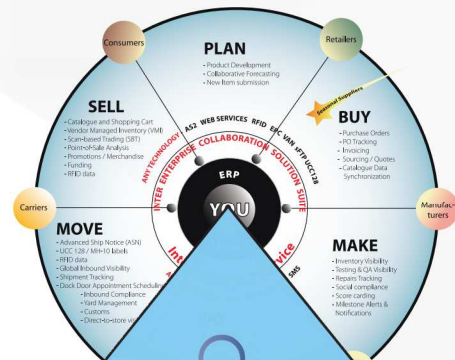


### Functionality

- Common platform supporting multiple payment types
- Payment processor is neutral, giving merchants the ability to easily migrate to the payment processor offering best rates
- Payment Card Industry (PCI) level 1 compliant - fully secure network and data encryption algorithms
- Payment data consolidation for analysis, tracking and auditing reconciliation

### Benefits

- Enhance customer experience and increase traffic on client's website by offering alternative payment options
- Reduce cost of payment processing by replacing cheques with electronic payments
- Access to multiple payment methods
- Cost reduction with migration to electronic payments

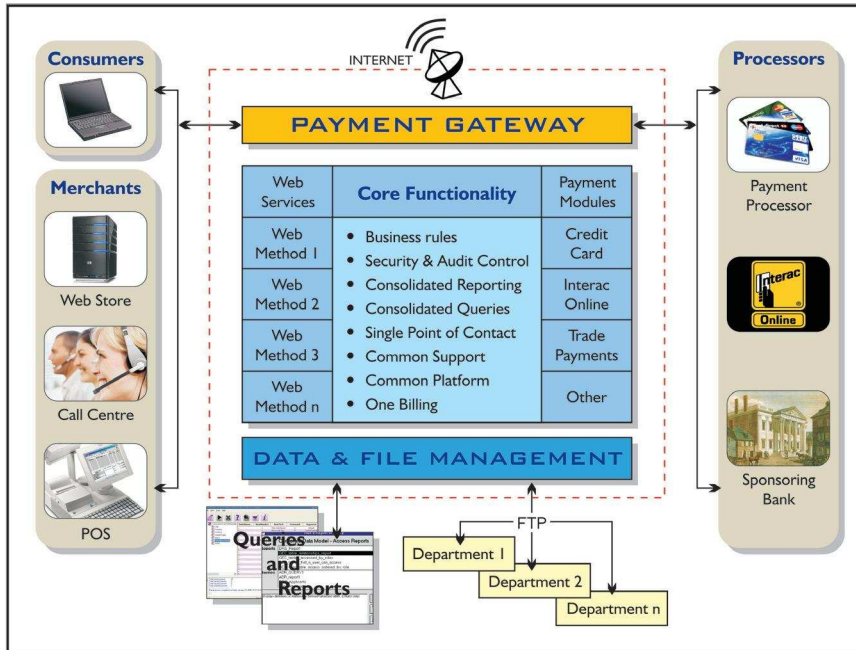


### PAY

- Acquiring Services
- Merchant Payments
- Consumer Payments
- Scheduled Payments
- Certification Services
- Mobile Payments
- Consolidated Payments Reporting
- Audit & Security Reporting

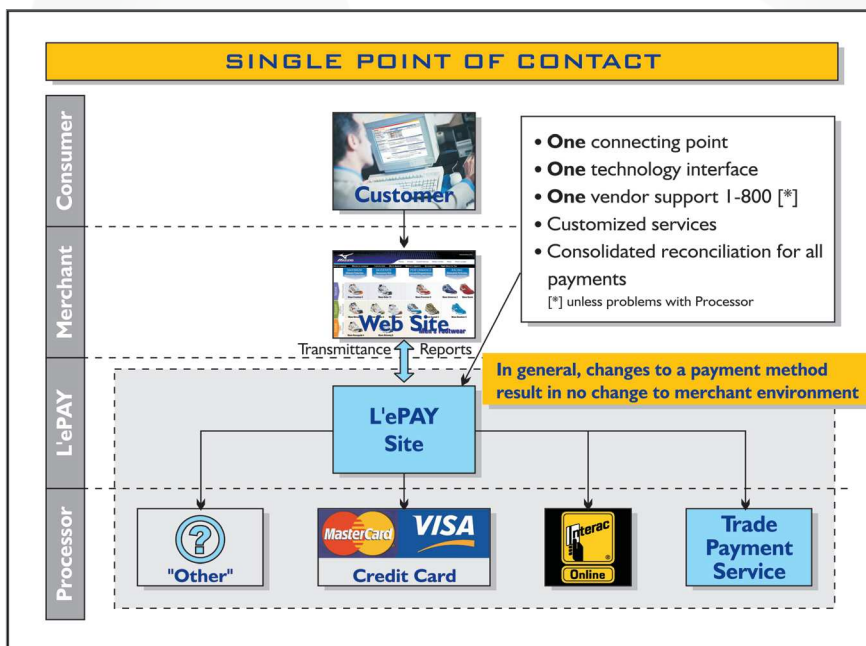


## Merchant Payment Gateway - L'ePAY (cont'd)



### Payment Gateway

- Facilitate the rationalization of payment processors and acquirers handling overall merchant card activities through a platform designed to be a single Payment System that bridges to any number of Payment Processors, Acquirers and settlement banks
- Improve operational effectiveness of payment process
- Simplify interaction / integration with external processors and internal systems



### Single Point of Contact

- Accelerate flow of incoming funds
- No major investment required to benefit from this fully managed turnkey solution
- Consolidated storage and reporting of payment transaction data across divisions of the client and payment methods