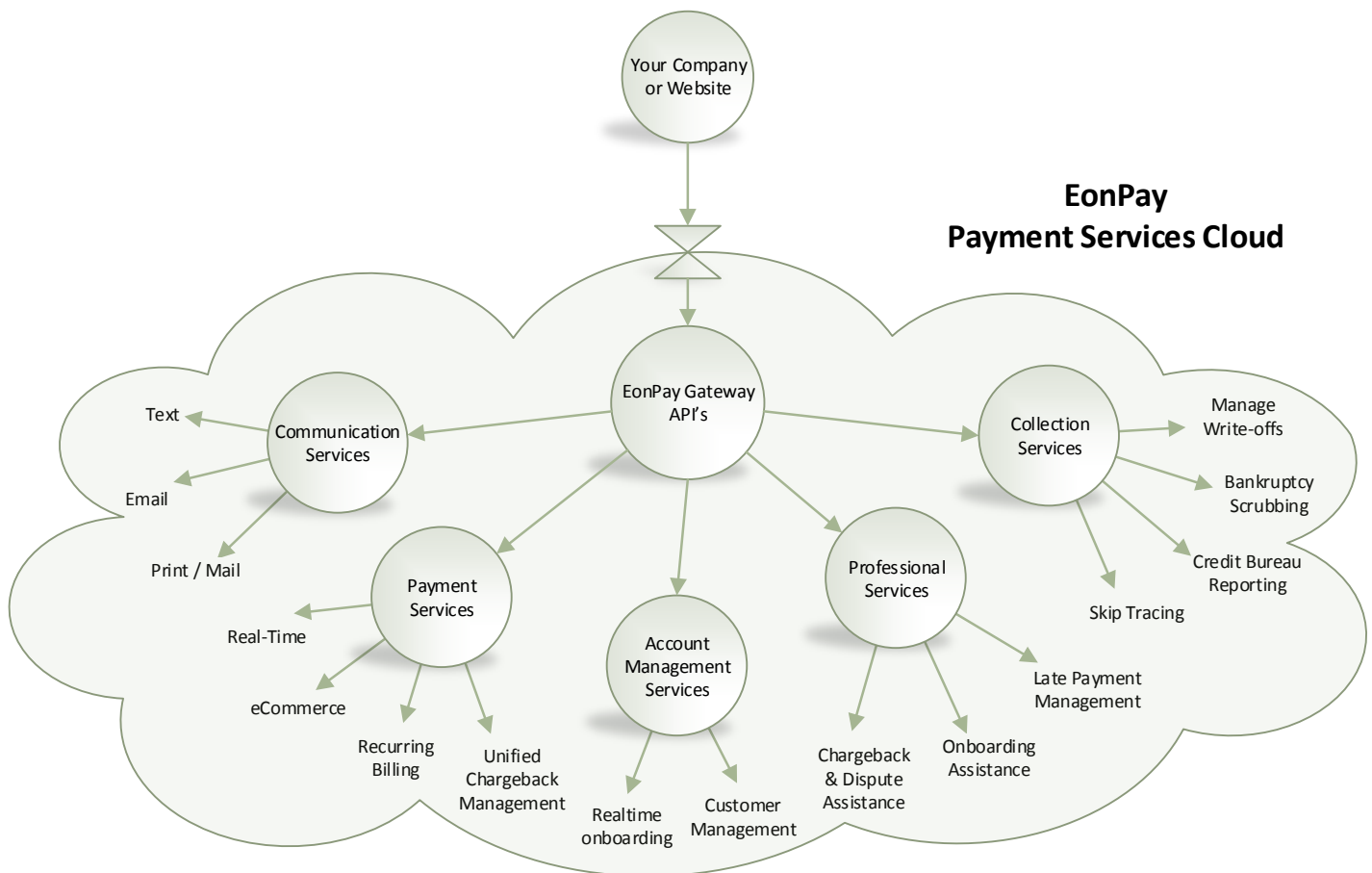


EonPay

Payment Management Platform



The EonPay Platform provides unmatched processing and remittance functionality for companies looking to leverage a hosted, security compliant Payment Gateway for use in their merchant-facing endeavors. EonPay users are able to offer a best-in-class gateway solution that offers their own merchant clients the comfort and security of working with a tool branded by an industry-leading and trusted Merchant Service provider.

EonPay offers sophisticated funds remittance capabilities that allow users to easily handle reseller and agent commissions, residual payments, and other fee-split scenarios, as well as full support for Credit Card and ACH processing through multiple platforms / banks for both real-time and batch needs.

Years of experience developing Payment Processing solutions, Credit Card Gateways and Collections software packages have been combined with the newest emerging technologies to provide the most seamlessly integrated and robust Payment Management Platform on the market.

EonCharge

Recurring / Batch / Real Time



PAYMENT PROCESSING



CREDIT CARDS - LEVEL I, II, III



BANK ACCOUNTS - ACH



RECURRING BILLING

EonCharge is a flexible automated processing and remittance engine, that supports Credit Card and ACH real-time and batch processing through multiple platforms and banks. It can handle sophisticated funds remittance scenarios, including reseller and agent commissions as well as residual payments. Some of the key features of the engine are:

Direct Marketing

eCommerce

Bill Payment

PIN and PIN Less Debit

Automated Decline recycling

Recurring and Installment

Support for ACH Blacklists

Chargeback Management

Credit Card Account Updater

Level I, II and III Card processing

Partial Authorizations & Reversals

Direct integration with American Express
Custom processing rules for each merchant
Advanced Automated Funds remittance
Automated reserves handling
Highly flexible merchant fee structures
Management of Agents & Resellers
Highly flexible Commission Structures
Advanced audit logging
Secure application passwords handling
Support for heartbeat services

Comprehensive merchant and reconciliation statements
Batch and statement review/approval queues
Strict user account management and monitoring
Transparent switching between processing platforms/banks
Support for multiple remittance sources (bank accounts)
Implementation of PCI requirements support for tokenization of account holders' data

Restful API for merchant management, API for batch transaction processing

Flexible Integration Features API for real-time transaction processing

Detailed integration specifications and certification scenarios

Processing emulator for integrators' certification testing

EonBill

EonBill is an advanced Account Receivable Management system with extensive recurring billing and collections functionality. It supports single and recurring payments, handles multiple forms of payments as well as multiple payment arrangements. It also provides functionality for automation of the debt recovery process.

Account Management:

- | | |
|--|--|
| Personal Contact & Billing information | Payment plans and arrangements |
| Financial transactions history | CRM features - Account Notes and Task Management |
| Contract or Membership information | Audit log of account change history |
| Payment Methods - Bank and CC | Digital Asset Mgmt. (contracts, letters, statements, etc.) |

Advanced Recurring Billing Management:

- | | |
|---------------------------------------|--|
| Monthly by Date or Anniversary | Manage Prepayments & PIF Accounts |
| Weekly, Biweekly, Quarterly, Annually | Handle Freezes, Billing Deferment and Cancellations |
| Schedule Custom Payments | Sophisticated Rebill logic for Declines and Balances |

Customers' Self-Service Portal

- | | |
|------------------------------------|--|
| Make payment | Review/adjust active contracts |
| Review payment and billing history | Download copies of mailed letters and active contracts |
| Update billing information | Upload documents (bank statements, bankruptcy letters, etc.) |

Service Fees and Decline Accounting:

Automatic assessment of fees on declines, returns and chargebacks as well as support for late fee charges
Printed letter and email notifications for invoices, payments and declines as well as age based account notifications

3rd Party Collections:

- | | |
|---|--|
| Agent Management and Account Distribution Tools | Automated Credit Bureau Reporting |
| Account Aging With Age Based Letters and Emails | Management of Settlements and Write-Offs |
| Automated Skip Tracing and Bankruptcy Scrubbing | Support for Auto-Dialers |

SKIPTRACING & MAIL



CREDIT REPORTING



TRANSACTIONAL EMAILS



Flexible Integration features allow full control of all account information through the integration library, out-of-the-box support for Java, .NET, PHP, ColdFusion and Groovy, as well as code sample library for common scenarios.



EonSell

EonSell is an innovative paperless contract sales system that functions as a User Interface Extension for EonBill's Account Management and Recurring Billing Modules. It supports card swiping terminals and digital signature capture devices, and can function as a limited POS system for service contract sales.

EonSell takes advantage of the EonBill and EonCharge features and brings unique features of its own, some of which are:

- Paperless Contracts, PIF and Recurring Billing Contract Sales
- PIF and Recurring Billing Contract Cancellations, Freezes and Adjustments
- Legal Waivers and Disclosure Notices
- Multi-Document and Multi-Signature Support
- Dual-Monitor Support for On-Screen Contract Preview
- Digital Archive for all Processed Documents

Payment Processing:

- Virtual Terminal for ACH and Credit Card Transactions (including swiped)
- Down-payments, Contract Payments and Service Fees
- Non-Service Payments and Future Billing Prepayments
- Recurring Billing Payment Options Updates

Sales Management:

- Contract Drafting
- Salesforce Management
- Lead source tracking
- Performance and Commission Reporting

Sales Automation:

- Credit Card Reader Integration
- Digital Signature Capture
- Driver License and Check Scanning
- Paper Contract and Receipt Printing

Data Synchronization:

- Direct Integration with EonCharge Transaction Processing Module
- Seamless integration with EonBill Recurring Billing Module
- API for Data Synchronization with other Front-End Systems



**MODERN INTEGRATION
TOOLS & APIs**

