

EC-Zone: Browser-based virtual payments

Getting paid is supposed to be a good thing right? So don't let it get complicated. Got a Web browser? Got a secure Internet connection? Well, then your company can get paid — and get lower, Level-3 interchange rates.

Forget complicated credit card payment systems, IT integration hassles or laborious PCI compliance documentation. This is a robust, stand-alone processing system, giving you a powerful virtual payment terminal right inside your Web browser, designed for manually processing card-not-present transactions on purchase cards. There's no special software to buy and no need for you to manage updates. With EC-Zone® on the back end, you can rest easy that your system is secure and you're reducing your PCI scope.



EC-Zone's simple interface makes accepting payments a breeze. This virtual terminal can equally handle the needs for a one-person operation or a large enterprise with many offices and hundreds of users. It's powerful enough to handle Level-3 payment data for B2B cards, with huge interchange fee savings.

BENEFITS

Reduce PCI scope

EC-Zone makes meeting your compliance requirements much simpler. With it you:

- Qualify for using the streamlined PCI compliance form SAQ C-VT — with 80 questions instead of 288 — because 3DSI securely stores your cards.

Prevent fraud

- Alleviate costs associated with high-risk transactions:
 - Define access controls and can apply user permissions globally or to individual users.
 - Add point-to-point encryption (P2PE) for security from swipe or keypad entry to authorization — for card-present and card-not-present business.
 - Set transaction processing thresholds to intercept unusual behavior.
 - Accept CVVs, SIDs and other card security codes.
 - Ensure integrity of customer data on file with Address Verification System support.
- Send buyers a simple, secure email link to pay, removing vulnerable credit card touchpoints.

Save time and improve flexibility

EC-Zone makes entering and processing information as easy as possible:

- Process in real-time, get authorizations in seconds.
- Schedule recurring payments — like monthly subscriptions — with ease.
- Verify card accounts.
- Securely store customer, cardholder and bank account info for reuse.
- Accept payments in more than 100 currencies.

- Enter line-item information fast. Predictive text anticipates entries based on previous data.
- Choose to copy a prior transaction, changing only updated information for a new transaction.
- Quickly create and retrieve transaction templates for repeat transactions.

Simplify operations

EC-Zone is a software-as-a-service model. You can:

- Avoid installing software.
- Be up and running quickly.
- Forget software updates. 3DSI handles service and security updates, training and maintenance — saving you headaches and hidden costs.

Lower card fees for B2B and B2G

B2B and B2G customers can save huge dollar amounts with 3DSI's Level-3 data support, thanks to better interchange rates and reduced card fees.

To qualify for these rates, your transactions need Level-3 line-item data — part numbers, product descriptions, quantity, unit of measure, etc. EC-Zone prompts for, and stores, this Level-3 detail.

Large Ticket Interchange transactions also require Level-3 processing for big-ticket transactions prevalent in the B2B and B2G arenas.

Learn more about Level-3 data

Visit 3DSI.com for more on understanding Level-3 processing and estimating savings — and watch a great video primer.

FEATURES

Supports powerful integration, control, reporting

- EC-Zone complements enterprise accounting and back-office solutions such as SAP, JD Edwards, Oracle, Microsoft and more.
- Comprehensive administrative tools give you unprecedented control to customize online users and manage your merchant information, customer accounts and cardholder data.
- Customize your landing page, colors, or receipts for your business needs.

Adding power through Payment WorkSuite

EC-Zone, with its web-based interface, is one of three Payment WorkSuite® applications. You can use these apps individually or integrate them to fit your business need. The others include:

- **EC-Linx®:** For real-time payments, for companies whose technology supports transactions processing or need live transaction results.
- **EC-Batch®:** For file-based payments, like invoicing or billing runs that occur daily, weekly or at other intervals — ideal for card-on-file customers who don't need an immediate response.

- Advanced reporting offers multi-level insights into transactions, user activity and stored data for easier decision making and daily operations. Select multiple merchants, locations and terminals for reports, or exclude them for specific inquiries.
- Run reports on the fly or schedule them so they're waiting for you in EC-Zone or emailed directly to your email inbox.

Processing power and flexibility

- Supports all major acquiring processor platforms.
- Supports all major card brands.



Supports multiple payment channels

- Internet
- Mail order/Telephone order
- Card-present

HOW IT WORKS



1. Transaction information and payment card data is entered into EC-Zone via a Web-browser.
2. 3Delta Systems sends transaction information and payment card data to the card network for processing.

3. The card network provides 3Delta Systems with the transaction result.
4. 3Delta Systems displays the transaction result in EC-Zone.

About 3Delta Systems

Founded in 1999, 3DSI provides secure web-based payment solutions, including credit card payment processing and top-tier tokenization security, for enterprise, B2B, B2G, B2C and e-commerce clients. Its solutions enable merchants and buyers to authorize and settle encrypted electronic payments in real time, and tokenize cardholder data for long-term storage and security.