Access advanced payment tools through the Orbital® secure

Payment Gateway

Meet all your payment processing needs with a single solution

As a leader in the payment processing industry, Chase Paymentech understands your need for simple, Internet-based payment solutions that help you maximize your business opportunities.

That's why we created the Orbital Payment Gateway, the primary component of Chase Paymentech's modular suite of Web-enabled payment processing tools. Through the Orbital Payment Gateway, you can establish secure transaction processing in a true one-stop-shop environment. The Orbital Payment Gateway automatically collects, delivers and encrypts your customers' payment information during electronic transmission.

The Orbital suite of products is fully customizable; you can pick and choose services to add to your Gateway account to best manage your payments, regardless of your company's industry or size.

Select your ideal integration method

Orbital provides multiple integration options to best fit your technical environment. We offer raw application programming interfaces XML and Web Services for integration; and software development kits are available to simplify the process with programming in Java, C++, COM, .NET and Perl. Plus, Orbital is integrated with the leading hosted storefront and e-commerce service providers, giving you a streamlined payment solution without the need for additional development.

Optimize your payments management

The Orbital Payment Gateway provides a full suite of card-not-present payment tools. With your Gateway account, you can opt to use the Virtual Terminal, Managed Billing and Customer Profile Management modules of the Orbital suite. The Gateway itself offers support for advanced features and a wide range of payment methods.

Continue to the next page for examples of the Orbital Payment Gateway's functionality, and how it works with the rest of the Orbital suite.

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The secure Orbital Payment Gateway is a conduit – take advantage of the other components of the Orbital suite to create your ideal payment solution.

Orbital Virtual Terminal reduces hardware and maintenance costs

Our Virtual Terminal is a Web-based application that provides fast and easy payment processing for key-entered transactions and exception processing. The Virtual Terminal provides the processing functions of a physical, point-of-sale terminal, but eliminates any extra hardware and dedicated phone lines. All you need is a PC, an Internet connection and a Web browser.

Orbital Customer Profile Management protects your data

Orbital's Customer Profile Management feature securely stores your customer data off-site – eliminating the need to re-key or store account data, and supporting your compliance initiatives. Create a customer profile that includes: customer name, address, telephone number, e-mail address, payment account information and a unique profile number. In the future, you can use the assigned profile number to process transactions for that customer.

Orbital Managed Billing automates your recurring payments

Managed Billing gives you a simple, convenient way to collect payments automatically, on a regular schedule. We make it easy for you to offer recurring payments, run promotions with deferred or installment payments, or collect membership fees. Managed Billing includes full-service features such as customer e-mail tools, customizable re-authorization and Account Updater support.

Manage risk with customizable fraud tools

You work hard to capture every sale; the Orbital Payment Gateway helps you protect those sales. With Orbital's Merchant Selectable Response (MSR), you can pre-select transaction response codes to auto-decline. This custom functionality can be set up and changed as needed. It not only helps protect you from fraud, but also gives you flexible control over your risk exposure.

For additional protection, Orbital features a variety of fraud management tools like Address Verification Service (AVS), CVV2, CVC2, CID, Verified by Visa and MasterCard SecureCode. Access levels let you control how much access your employees have to customer transaction data.

Advanced Gateway features and support

- Standard card brands, including MasterCard®, Visa®, American Express®, Discover® Carte Blanche and Chase Paymentech Gift Cards

- Expanded payment options like electronic checks, Debit Bill Payment (PINless), Bill Me Later®, international currencies, European Direct Debit, International Maestro®, UK Maestro® and Solo

- Purchasing card (Level II and III) transactions, Gift Card block activation, Account Updater, multi-merchant batches of up to 999,999 transactions per file, split shipments, back orders and reversals

- Protection of sensitive transaction data through Chase Paymentech's network firewalls and industry-standard Secure Sockets Layer (SSL) protocol

- Simple technical interface that relies on your existing Internet connectivity with no need for additional hardware or expensive connections

- Single-step authorization and capture, or customizable auto-settlement times

- Retry function for resubmission of a transaction that may have failed without concern of duplication

- Comprehensive reporting and an extensive transaction history database ensure that you can securely access historical data when it's needed

Contact your Chase Paymentech representative to learn more, or visit

www.chasepaymentech.com

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