



## EXCEPTIONAL MERCHANT SUPPORT

At Pivotal, our support services are second to none and our merchants have access to our experienced technical helpdesk experts 24x7. Our support center will provide you with all the right tools and services needed to grow your business. Our dedicated technology and merchant care teams work closely with our merchants and are uniquely positioned to add value and experience to the relationship. Their cross training and excellent merchant service skills are what separate **Pivotal Payments** from other merchant account providers.

Equally important to us is our unwavering commitment to excellence and merchant satisfaction. We strive to make it easy for our customers to do business with us. We are also committed to excellence in technology and constantly expand our best of breed partnerships with industry technology leaders, allowing us to deliver leading-edge, value-added services to our merchants.



- 24 x 7 Operating hours
- Technical support
- Chargeback resolution
- Statement reconciliation
- Dedicated relationship managers available
- Consulting services



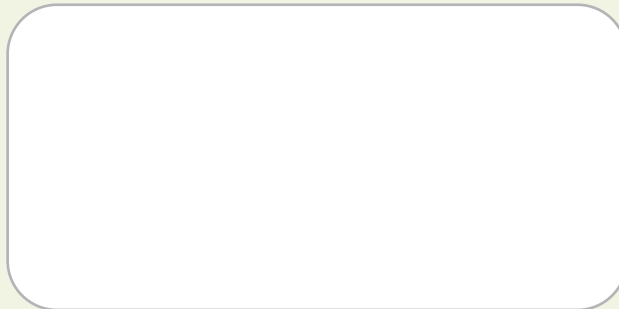
## ABOUT US

At **Pivotal Payments**, we understand the constantly evolving payment processing industry and are committed to providing merchants with the services that will ensure their business growth & success. An established company, Pivotal maintains a strong reputation for its complete range of payment processing services, scalable solutions and merchant focus.

We also provide merchants with a full-suite of services for card present environments including, nationwide credit & debit card processing, gift & loyalty programs and terminal management solutions.



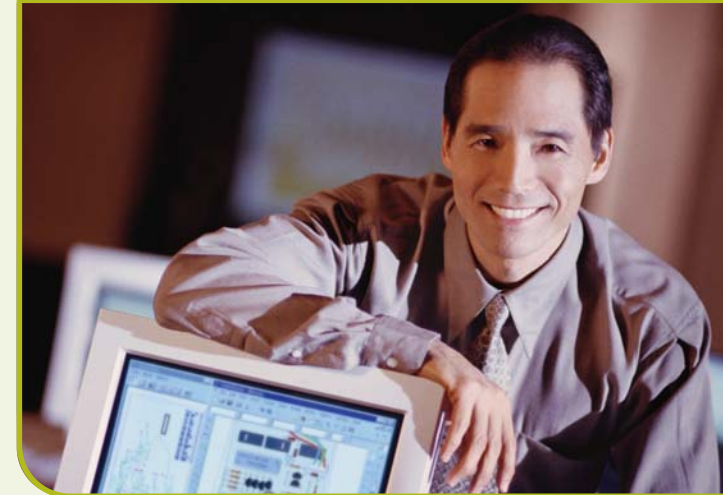
For more information call one of our representatives or visit our website.



[www.pivotalpayments.com](http://www.pivotalpayments.com)



## PAYMENT PROCESSING SOLUTIONS FOR ECOMMERCE AND MO/TO BUSINESSES



## CREDIT CARD ACCEPTANCE FOR INTERNET AND MO/TO MERCHANTS



Accepting credit card payments over the Web or via mail order/telephone order involves more risk for merchants as both the card and consumer are not present. At **Pivotal Payments**, we have been providing eCommerce and MO/TO payment processing solutions to thousands of merchants and have developed comprehensive and reliable services at **highly competitive rates**.

Pivotal makes it easy for eCommerce or MO/TO merchants to seamlessly integrate merchant accounts to their website, product database/catalog, shopping cart and processing gateway.

## FAST AND SIMPLE APPLICATION PROCESS

Becoming a **Pivotal Payments** merchant is fast and easy. With one phone call and one application, we can set up your Visa, MasterCard, Discover and American Express merchant accounts. With an approval rate of 98%, you can be accepting cards almost immediately!

- **Accept Visa, MasterCard, American Express, Discover**
- **One application process for all merchant accounts**
- **Solutions for high-volume merchants**
- **Virtual terminals or API integration**
- **Daily settlement of funds**
- **Comprehensive reporting**
- **Exceptional merchant support**
- **Integration to all major gateways including CyberSource, VeriSign and Authorize.net.**



## CHOOSE A SOLUTION THAT IS RIGHT FOR YOUR BUSINESS

### **eCommerce Merchants**

Whether you are running a full-scale Internet business or looking to expand your sales with an online presence, **Pivotal Payments** can provide you with easy-to-use and cost-effective online payment processing solutions. Our sales experts can provide extensive information on account set-up, gateway options and other web-based tools such as Verified by Visa®.



- **Free application**
- **Free set-up**
- **Fast approval**
- **No annual fees**

### **Mail Order/Telephone Order Merchants**

**Pivotal Payments** MO/TO merchant accounts allow merchants to accept credit card payments without a cardholder's signature. For example, if you are a catalog or direct marketing based company, you would be able to accept orders by mail, telephone or fax. Pivotal provides all the tools you will need to accept MO/TO payments, including easy-to-use virtual terminal interface or a custom integration to process transactions through your own order management system.



- **Direct Marketing Businesses**
- **Catalog Sales**
- **Recurring Services**
- **Subscription Services**
- **Inbound Call Centers**

## “MEET OR BEAT” RATE POLICY

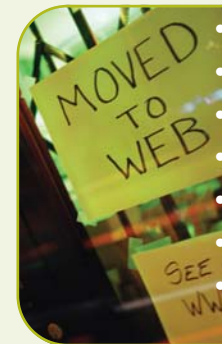


At **Pivotal Payments** we offer highly competitive processing rates. Our policy is that we will meet or beat any rate you are offered. Simply fax us a copy of your current payment processing statements and within minutes we can show you how you can start saving money.

## LET US HELP WITH GATEWAY INTEGRATION OPTIONS

At **Pivotal Payments** we can help you decide which gateway is best suited for your business needs. And, if you choose to implement a CyberSource, Authorize.net or VeriSign gateway, Pivotal will obtain and integrate your gateway for you.

### **All secure payment gateways integrated by Pivotal include:**



- **Online payment processing**
- **Fraud prevention tools**
- **Transaction level reporting**
- **Virtual terminals**
- **Recurring billing**
- **Shopping cart integration**
- **Address Verification Service (AVS)**

