

### **Benefits of Internet Payments for Brick and Mortar Merchants**

- *Transactions via the Internet are very fast and inexpensive – everyone benefits!*
- *Shorter lines, happier customers and more efficient employees*
- *Easily installed and available everywhere Internet or VPN service is found*
- *Clients and servers can be configured for E-payment consolidation and management at the store level, regionally or enterprise-wide.*
- *Free client controls make distribution and installation of payment software a breeze.*
- *Client controls speed integration and increase system reliability*
- *Optional use of Datacap's PDC™ (Peripheral Device Controller) with client controls simplifies peripheral interface and installation, and extends available serial ports*
- *Multi-threaded transactions mean even faster auths*
- *NETePay comes complete with client and peripheral controls, consolidation, database management and reporting already built-in.*
- *Flexible configuration means E-payments can fit store or enterprise business operations and help merchants get the best processing rates.*
- *Standard TCP/IP transport allows use of VPN or public networks, giving merchants maximum flexibility in communications options.*
- *Send transactions via DSL, cable, dial-and-hold modems or frame relay.*
- *Ultra high security means sensitive transaction information is protected.*
- *Use of included Access database, or any ODBC compliant database increases reporting flexibility.*
- *With the included client payment application, businesses can even benefit without integration, or integration can be accelerated.*
- *Dial back-up available through Datacap's DIALePay™ server application, without extra integration! DIALePay also accepts transaction requests from DSIClientX.*

### **High Speed Payment Processing via the Internet**

#### **Overview**

NETePay enables retail, restaurant and other businesses to do fast, secure electronic payment authorizations via the Internet or other TCP/IP Virtual Private Network services, for transactions as fast as 2 seconds or less. NETePay includes client and server applications for Windows NT/2000/XP single and multi-paypoint users, and is scalable so customers can configure their store and enterprise system to fit their requirements and to get the most favorable rates from their payment service. NETePay Server accepts multi-threaded transaction requests from DSIClientX™, Datacap's XML ActiveX client control, for even faster service.

DSIClientX also sends transactions to DIALePay™, Datacap's payment server for sending transactions via dial, wireless or ISDN communications services. Now, one simple interface to DSIClientX provides access to Internet, VPN, dial and wireless services simply by loading a different Datacap server application.

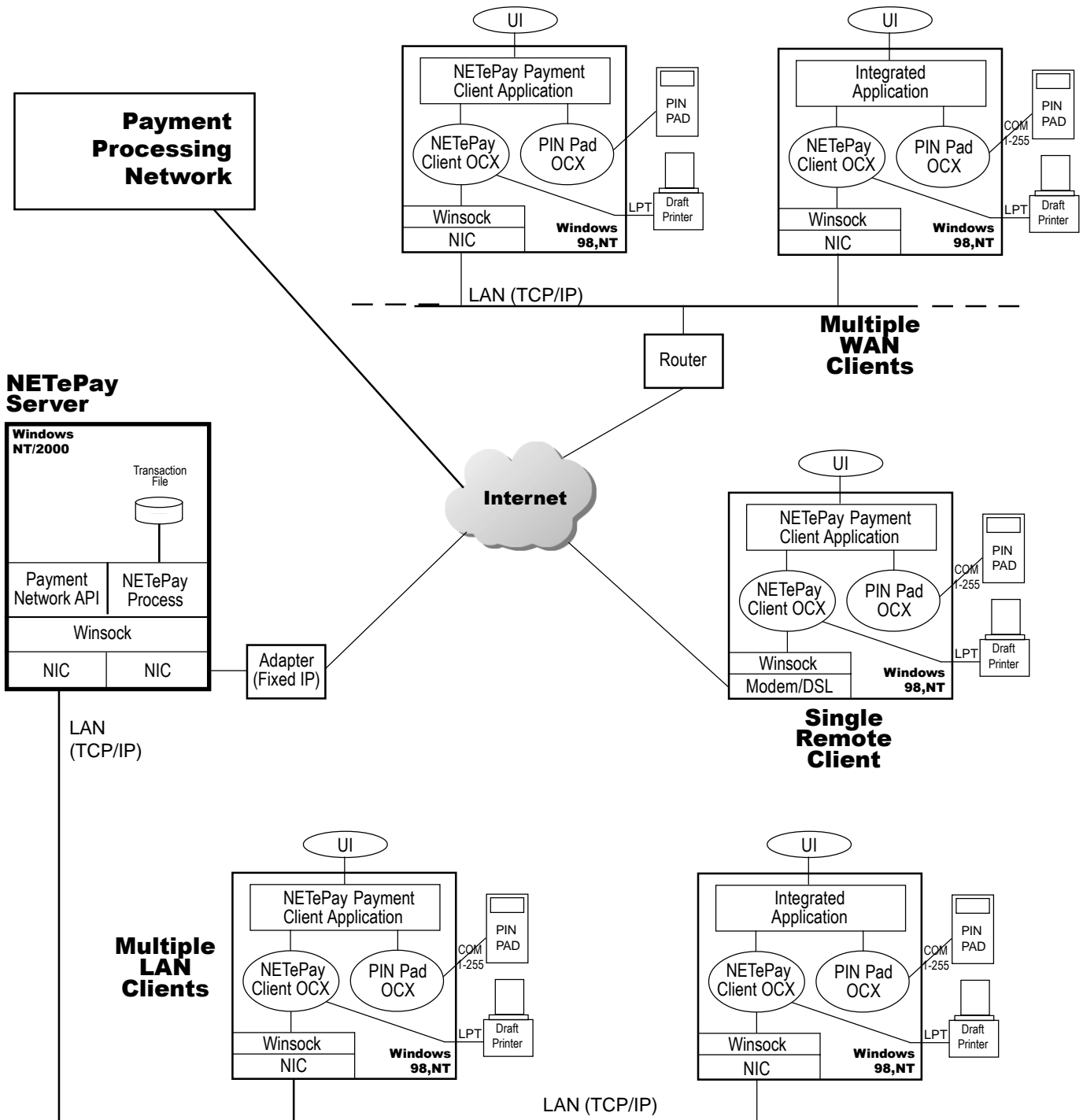
DSIClientX, NETePay's client can be used as a payment application, or is easy to interface. Merge modules are available free of charge to software developers for inclusion with their standard application installation routines. Or it can be installed separately at system installation. DSIClientX sends encrypted commands to NETePay server, which can be located either at the store level or remotely at the enterprise level. DSIClientX also includes controls for handling payment peripherals such as magnetic card readers, PIN pads and check readers. Because of the robust 128-bit encryption used, transactions are safely transmitted over the open Internet, reducing communications costs and improving system flexibility.

NETePay configurations are based on the capabilities of the various payment processors. For host-based systems, it can be operated as a store based system or as a gateway for concentrated enterprise-wide use, minimizing store level involvement. Retail and restaurant functionality is available on host-based platforms, resulting in simplified batch management, even for tip handling applications. For terminal-based systems, NETePay is always operated at the store level.

NETePay is multi-threaded (accepts simultaneous requests from many DSIClientX's), so high transaction volume stores are easily supported without sacrificing customer throughput or service. Transactions are collected, managed, reported and stored in either an Access or any ODBC compliant database. Communications between NETePay and the payment processor is also encrypted and secure, based on unique implementations with each payment processor.

# NETePay System Diagram

## TCP/IP Gateway Payment Processing for the Store or the Enterprise



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