

### THE VALUE OF POWER CREDIT

Power Credit is a family of "electronic payment" software products, sold in combination with system integration and support services. Our payment solutions are designed for companies with the volume and the IT resources for an in-house solution.



Power Credit products enable businesses to accept, process, and manage electronic payments in a real-time environment, including both traditional and Internet business. All payment methods are supported including payment cards, checks, and stored-value cards, with transactions originating anywhere on the network.

With Power Credit, merchants can reliably host and manage payment processing within their own firewalls, and maintain secure ownership of all information and data. Utilizing Power Credit's locally resident database engine, merchants are assured that all payment information remains accessible, yet confidential and secure.

### SOLUTIONS THAT FIT

#### End-To-End Integration

Our approach combines the benefits of flexible, phased implementation, minimal new hardware, and rapid, low cost customizing.

#### Power Credit Standard

Designed for mid-sized merchants with medium (10,000-500,000 per annum) transaction volumes and multiple locations.

#### Power Credit Enterprise

Designed for major enterprises with high (100,000-10,000,000 per annum) transaction volumes and multiple locations.

### WHY CHOOSE POWER CREDIT?

Power Credit's payment system architecture is unique and engineered for maximum flexibility, functionality and reliability. Important competitive advantages include:

**Centralized control** allows for consolidation of multiple electronic or manual payment methods into a centrally managed payment platform, resulting in reduced operating costs and improved business performance.

**Support for all sales channels**, including point-of-sale, telephone call center, and Internet e-commerce, eliminates the need for redundant payment systems within sales divisions.

**Support for all major card** brands including VISA, MasterCard, American Express, Discover, Diners Club, and JCB. Also supports debit cards, commercial cards level II & III, private label cards, stored value (prepaid) cards, recurring billing, and check guarantee and verification.

**One time data entry** saves time and increases accuracy. Power Credit easily integrates with all major platforms including Windows, Unix, AS400, Mainframes, Web, IVR, ERP, and POS systems, eliminating the need to make duplicate entries.

**Reliability and track record.** Intelligent methodologies and fully tested application components ensure system quality and consistency, and enable continuous, reliable performance above and beyond competing systems. Since 1993, Power Credit has successfully implemented payment software and systems solutions for a variety of businesses nationally.

**Scalable** in numerous ways, servers can be added to increase processing capacity. Subsystems and payment methods can also be added as needed.

