

Benefits of the Orbital Suite of Solutions

With the Orbital Payment Gateway, you can process your payments everywhere, simply and easily.

Orbital brings you:

- **All-inclusive Service** – Connectivity, processing and funding are all available through one interface, eliminating the need for multiple services and business relationships
- **Cost Savings** – Eliminate the need for additional hardware and dedicated phone lines. All you need to accept credit card payments is an internet connection and a web browser.
- **Flexibility** – The Orbital Gateway supports a full range of functions, with modules designed to suit merchant specific needs
- **Ease of Integration** – You can get up and running quickly with our software development kits or through an Orbital Gateway certified partner. Interface options and SDKs are available in XML, Web Services (SOAP), Java, C++, COM, Perl and .NET. Plus, we are integrated into the leading shopping cart and eCommerce software solutions.
- **Security** – You can rest assured that your transactions are protected with security protocols and measures that go above and beyond the PCI industry standard compliance requirements. You can increase your security factor with Orbital's optional fraud tools such as Verified by Visa and MasterCard Secure Code, and our proprietary Merchant Selectable Response.
- **Support** – When you need our assistance, Orbital Gateway Support is only a phone call or email away—24 hours per day.

About Chase Paymentech

Chase Paymentech processes more payment transactions than any other company in North America.

2005 Stats

- More than 15.5 billion transactions processed
- More than \$560 billion in annual bankcard volume in both the United States and Canada
- More than 600,000 merchants served, with approximately one million locations across the United States and Canada

Proven Payments Reliability

- **System Redundancy** – Chase Paymentech's processing redundancy means your business operations are not interrupted.
- **Load Balancing** – Transaction load volume is balanced between multiple servers. Each server can assume the full transaction load of alternate servers in the event of an unexpected outage.
- **Peak Period Reliability** – Our systems are designed to manage processing volume surges typical with retail seasons.

Connect with a Payment Processor that Will Support Your Business Goals

Every day, more than half a million merchants of all sizes and in all industries look to Chase Paymentech for secure and reliable processing. With sales and service offices located throughout the United States, Canada and Europe, we are positioned to support the markets you serve. By combining proven technology with a consultative approach, we can provide you with the best payment solutions for your business.

For more information, call 800.788.6010 or contact your Chase Paymentech Account Manager or Business Development Director.

full-service ecommerce solutions made easy

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www.chasepaymentech.com

 **Orbital**

Secure transaction processing in a one-stop-shop environment. As the acknowledged technology leader in the payment processing industry, Chase Paymentech understands how ecommerce works and where it's going. That's why we've developed a robust suite of virtual payment solutions to help you maximize your Internet opportunities. With our Orbital suite of products, you can pick and choose the services you want so you can join—and lead—the ecommerce revolution.

How Orbital Works

Whether you sell online, take phone or mail orders, or just need a simple method of processing transactions directly from any PC, Chase Paymentech's Orbital services make it easy. Our services include:

- Installation that's simple and fast—you can be accepting online transactions in as little as 48 hours.
- Processing your credit card sales.
- Direct, timely funding of your transactions.
- Protecting your business from fraud using a system which supports address verification and CVV2 fraud verification services—the industry standards in fraud protection.
- Superior technical support 24 hours a day, seven days a week.

Payment Gateway

Chase Paymentech's proprietary system enables secure online transaction processing in a true one-stop-shop environment. Simply deploy the interface to fully commerce-enable your storefronts. The Payment Gateway automatically delivers and encrypts your customers' payment information during electronic transmittal. Benefits of the Orbital Payment Gateway include:

- Supports the full range of credit, debit and T&E card acceptance.
- Sensitive transaction data is protected from unauthorized use through Chase Paymentech's network firewalls.
- Data transmission is protected with industry-standard Sockets Layer (SSL) protocol.
- Accepts Level III purchasing card data for Business to Business transactions.
- ACH enabled for eCheck transaction processing.
- Expands your marketplace by processing international credit and debit card transactions in 125 currencies.
- Support for European Direct Debit payments.
- Processes our proprietary FlexCache gift card and stored value solutions.

Virtual Terminal

Your control panel for fast and easy payment processing for key-entered transactions, Orbital Virtual Terminal is a web-based application supporting a full range of functions directly from your computer: authorization only, authorization and capture, refunds and voids. The Orbital Virtual Terminal provides the processing functions of a physical POS terminal, with the added convenience of easy access from a web browser. Virtual Terminal eliminates the need for added hardware and a dedicated phone line. All you need is an Internet connection and a web browser.

Batch Processing

Our batch processing interface component allows merchants to process multi-merchant batches of up to 999,999 transactions per file. Batch processing may be used independently or together with Orbital Gateway and/or Virtual Terminal.

Customer Profile Management

With this innovative option, you can store cardholder data within the Orbital system as a customer profile that can be retrieved and accessed through the Payment Gateway and Virtual Terminal. Opt to store a customer's name, address, telephone number, email address, credit card information and a unique profile number. Once you create a Profile, you can process transactions by simply using the assigned profile number to represent that cardholder and his/her information.

Merchant Selectable Response

Merchant Selectable Response (MSR) not only helps protect you from fraud, but it also gives you flexible control over your risk exposure. With MSR, you can configure the Orbital system to decline transactions based on predefined options. Select certain response codes for different types of transactions that you wish to auto-decline. MSR can configure the system to select certain response codes for different types of transactions that you want to auto-decline.

So What Are You Waiting For?

If you are an existing Chase Paymentech customer interested in Orbital, please contact your current relationship manager or call the customer service number found on your most recent merchant statement. If you're new to Chase Paymentech, call 800.788.6010 to get started today.