



What is Wireless ePay?

Wireless ePay is USA ePay's solution to wireless credit card processing with the support for retail rates. Merchants can use their existing Java-based (J2ME) cellular phones on any provider's GSM, GPRS or other internet network and process their customer's credit cards securely.

In the past if a merchant wanted to process outside of the office they would either have to call in their transactions or collect the card information and process the card when they got back into the office; both would result in a non-swiped/retail rate. Merchant who wanted to get a retail rate would then have to buy an expensive wireless credit card machine and then sign-up on a wireless plan just for the machine. Wireless ePay takes these problems away with one simple solution. Merchants simply attach the credit card cradle to their existing phone(s) and use the Wireless ePay Java software on the phone for processing the cards.

All transactions run through the USA ePay Visa® CISP and MasterCard® SDP compliant gateway. These transactions are all processed and stored securely on the gateway so merchants can refer to their transactions at any time using any computer with an internet connection. This is just one of the many benefits of using Wireless ePay.

Easy Interface

The Wireless ePay software has a very easy-to-use user interface. Merchants upon installation are asked for a login pin which they would use every time they login; for security purposes.

Once logged inside the software the merchant has all the capabilities of a regular credit card machine right on their phone. Merchants can do sales, credits, voids, authorizations and captures on credit cards as well as view the records of transactions right on the phone.

The software also supports Address Verification System (AVS) and Card Verification Value (CVV) for your Mail Order / Telephone Order or Internet merchants or for those merchants who don't use the cradle for swiping the card for the transactions.



Above shows the process of logging in as well as accessing the Sale portion of the easy-to-use Wireless ePay program which installs on J2ME supported phones on any network.

Non-Provider Dependent

Since the Wireless ePay works on almost any wireless device with Java (J2ME) support the program is not provider dependent. This means that it doesn't matter who the wireless service provider is as long as the wireless device has the technology, one can process transactions.

Some of the networks that have phone that the software supports are :

- Nextel
- Cingular
- AT&T
- T-Mobile
- Verizon
- Sprint

just to name a few.

The phone along with the support for J2ME must also have MIDP 2.0 or higher on it and support the service providers GSM, GPRS or other internet connection service.

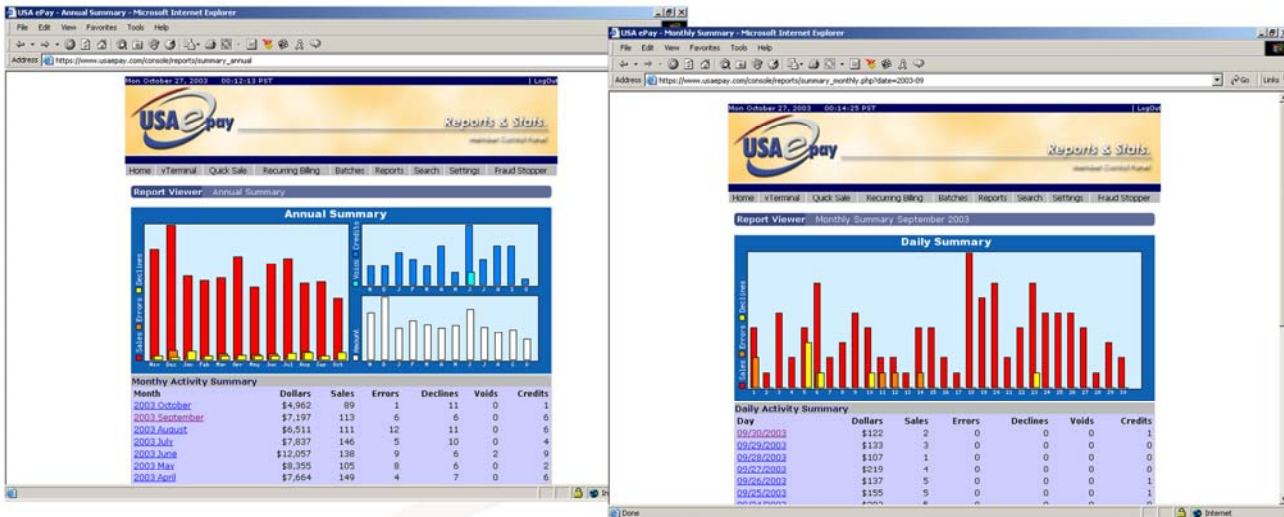
Just Swipe and Process

- The Wireless ePay software makes processing credit card as simple as just swiping a card; actually that is all which is involved in processing a card. Once the merchant logs into the software and goes to do a function, such as a sale, the software automatically is ready to read a card through the swiper cradle. All the merchant needs to do after the card is swiped is enter a dollar amount and push process.

- The software is also already configured to support such things as calculating taxes automatically and support for a tip field which is added automatically to the final dollar amount sent into the gateway for processing.

- For a live flash demo of how the programs functions as well as more information about the software and the Wireless ePay program we recommend you visit www.wirelessepay.com.

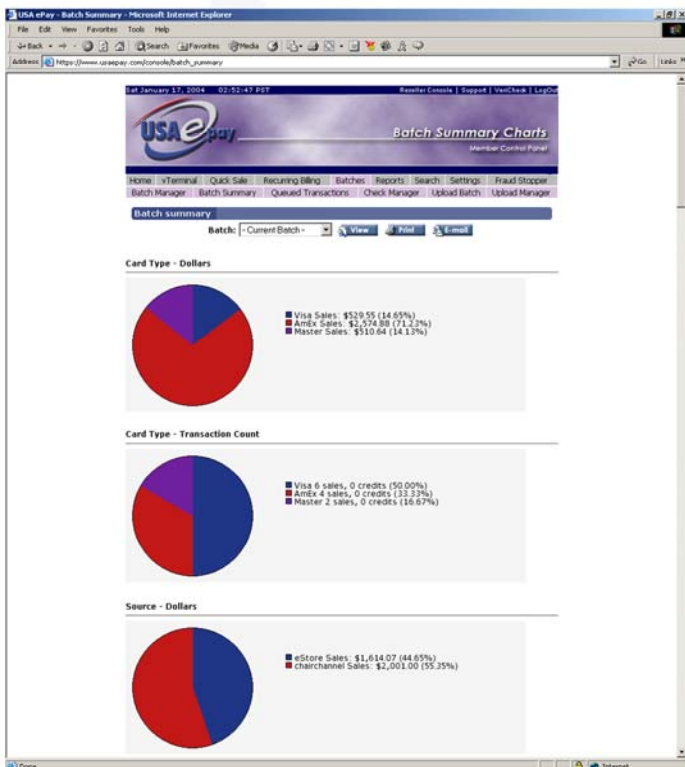
Reports and Statistics



One of the largest benefits of using Wireless ePay is the connection to the USA ePay Reporting features within the gateway. Since all the transactions done through the wireless device come through the USA ePay gateway the system captures and stores all the transactions securely and generated reports and statistics on these transactions in real-time. No longer are the days of shifting through rolls and stacks of paper receipts from your credit card machine, everything is calculated and stored online for easy access.

USA ePay's reports are the most comprehensive in the industry. Reports can be seen based on any field or filter. Merchants with multiple phones or multiple users for every phone can tell which transaction came from which phone and from which user. All reports and stats in the gateway have the ability to be emailed, printed and downloaded in such formats as Comma delimited, Tab delimited, and Quicken files

Even with all the pre-made reports, statistics and graphs in the USA ePay gateway we understand that each merchant has their own needs for reports. With this in mind USA ePay has developed an advanced yet easy-to-use Custom Report builder. Merchants can make reports on any specifications they may have. Whether the wireless device is used in a taxi, limo, trade show or just out in the working field all the reporting needs are met within the USA ePay Custom Reporting feature.



USA ePay Batch Manager allows merchants to backtrack charges and easily Void or Credit charges with a click of the mouse. The Batch Manager also allows merchants to view complete details of their Wireless sales such as which device it came from, complete customer information and which sales person ran the transaction through. Each batch also creates a Batch Summary of pie charts for details on the report.

