

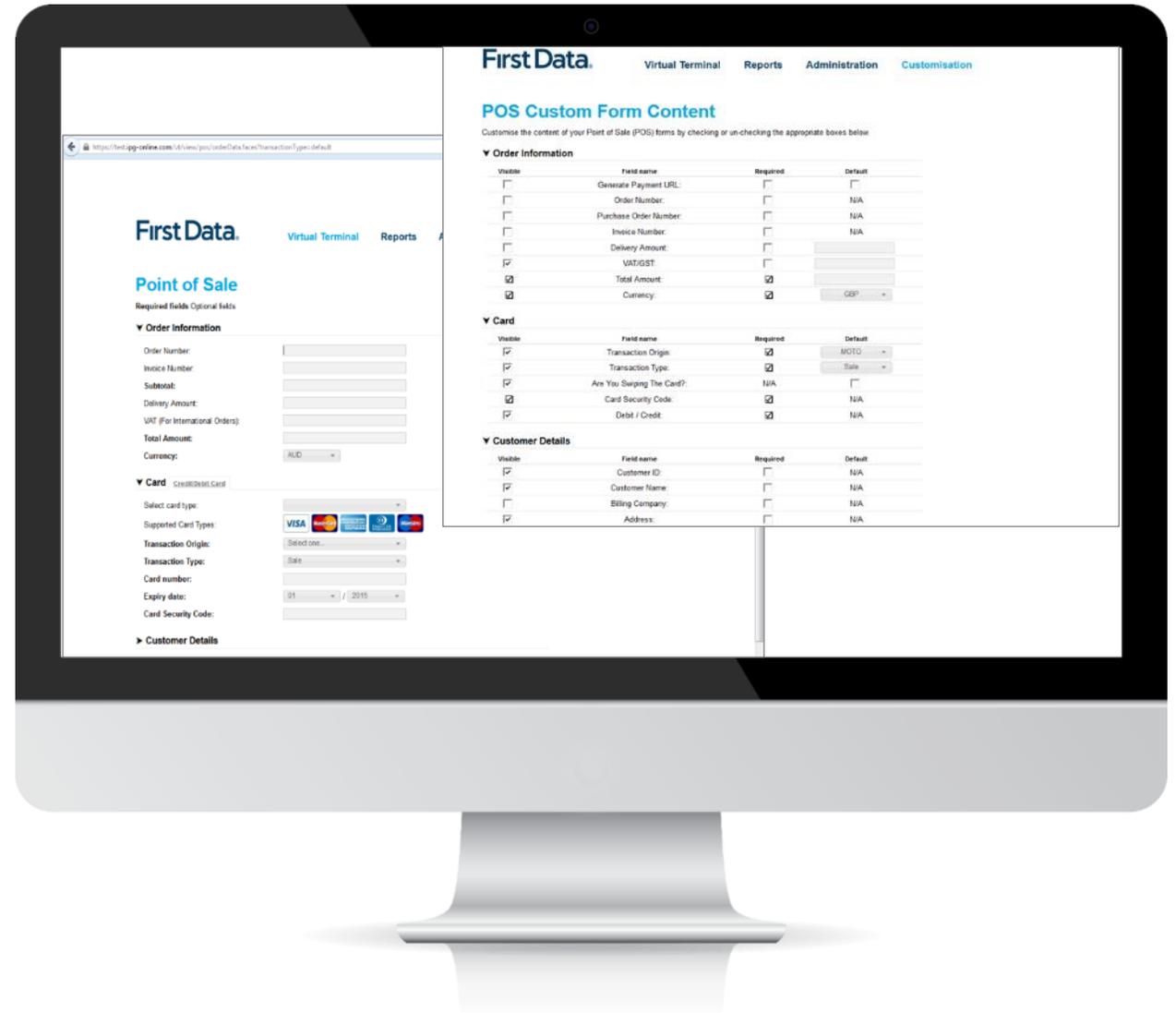
# Teleos

## Alternative Payment Options

# Virtual terminal

The Virtual Terminal turns an Internet connected PC into a Point of Sale device, e.g. for orders taken via phone

- **Terminal “in the cloud”** – no software to install
- Payment data hosted for maximum security
- customisation of entry fields/default values
- Integrated Product Catalogue
- Access to online real-time reports and **administration/customisation** options
- Schedule Recurring Payments
- **User Administration** and **password** management
- **Basic Fraud Filters**
- The Virtual Terminal’s look and feel can be customized for White Label resellers with their own logo, font types, colors, etc.



# VT Administration

- Real-time reporting and management capability 24 x 7 x 365 accessible from anywhere around the globe from any device
- Comprehensive order and transaction search facility across all historical data
- Batch reporting, facilitating easy reconciliation of funding
- Order management using a number of payment actions – Authorize, Completion, Sale, Void, Return & Credit
- Allows the merchant to manage recurring payment schedules
- All reports downloadable in CSV/Excel and XML formats
- User and password management
- customisation of Hosted Payment Page, Virtual Terminal POS & receipts
- Management of automated emails for variety of tasks

The screenshot shows the 'View Transactions' search form in the First Data Administration interface. The form includes several sections for filtering transactions:

- Display Transactions:** Radio buttons for 'By Time' (selected), 'By Currency', 'By Card Number, Amount And Time', 'By User ID And Time', 'By Customer ID And Time', 'By Order Number', 'By Terminal ID And Time', 'By Trace Number And Time', and 'By Transaction Type And Time'. There are also checkboxes for 'Sale', 'Auth', 'Completion', 'Periodic', 'Return', 'Void Sale', 'Void Auth', 'Mobile Topup', 'Payer Auth', 'Credit Card', 'German Direct Debit', 'GiroPay', 'PayPal', 'ClickandBuy', 'iDEAL', 'RuPay', 'Netbanking', 'MasterPass', 'Sofort', and 'Klarna'.
- Specify Time Period:** Radio buttons for 'This Month' (selected), 'This Week', 'Today', 'From' (May 01, 2018), 'To' (May 31, 2018), 'Last Calendar Month', 'The Last 7 Days', 'The Last 30 Days', 'Yesterday', and 'The Last' (Days).
- Display Preference:** 'Display data in groups of: 25' and 'Sort By: Date / Time - descending'.

Buttons for 'Submit Query' and 'Reset' are located at the bottom right of the form.

The screenshot shows the 'Transactions Processed' report for the period May 1, 2018 - May 31, 2018. The report includes a table with the following data:

Order #	Date	User ID	Type	PayerAuth	Invoice #	PO #	Trans ID	Card/Account Number	Exp. Date	Approval	Amount
1111	May 1, 2018 5:27:32 PM	1001	Sale				462285	411111...1111	01/2022	Y:OK3996:4516160952:PPX :462285	1.00 USD
Page total:											1.00 USD
Visa Total:											1.00 USD
Total:											1.00 USD

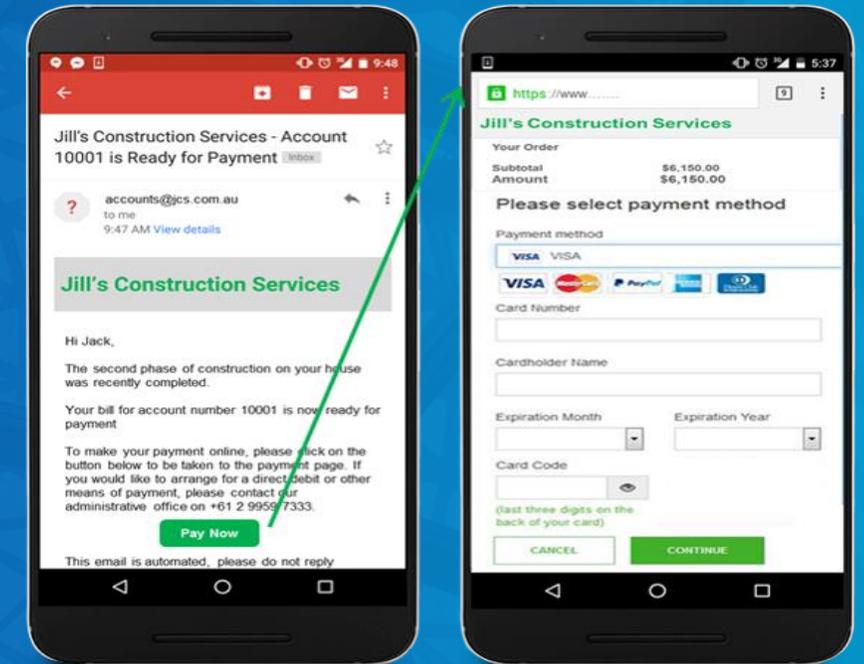
Below the table, it indicates '1 Transaction(s) out of 1 listed' and provides a 'CSV' dropdown menu and an 'Export All Data' button.

# E-invoicing: Payment URL

For cases where products have been pre-ordered long in advance of delivery, the Payment URL functionality allows you to provide a link to your customer (e.g. in an email invoice, WhatsApp message, SMS, QR code, etc.) when the goods are ready to get shipped. The link takes the consumer to a First Data-hosted page to securely make the payment with their preferred payment method, whenever convenient for them.

This page can be customized with your logo and colors.

- › You request a Payment URL through the Web Service API (or manually using our Virtual Terminal)
- › The platform creates a reference (Order ID) for the open amount and sends a response to the merchant with a confirmation and the Payment URL (link)
- › The customer has received the link and clicks on it to make the payment.
- › The payment page shows your name at the top, shows item details in the Your Order box (if provided) and allows the customer to make the payment with one of the payment methods you accept



# Recurring payment

- PCI Compliant payment scheduler via Hosted Payment Page, API and Virtual Terminal
- The cardholder pays for a subscription service, for example, from the merchants website and they choose the number of instalments, the amount and instalment frequency
- You can select the periodicity (i.e. daily, weekly, monthly, yearly) and frequency (i.e. every two days or two weeks) of future payments. You can also indicate when the schedule should start and end.
- Notifications can be configured to email the merchant about Payment Schedules when they are processed and to notify the merchant about cards due to expire
- These recurring payments can be viewed, amended and deleted through the 'reports' section of the Virtual Terminal

First Data. Virtual Terminal Reports Administration Customisation

### Active Periodic Bills

► Filter

Show 10 entries

Order ID	Card number	Exp. Date	Amount	Start date	Periodicity	Installments	Recent failures	Next bill date
No data available in table								

Showing 0 to 0 of 0 entries  
Download all active periodic bills as a [CSV file](#) or [XML file](#).

▼ Make Recurring (For Credit Card Sale Transactions ONLY)

Make Recurring?:  Yes

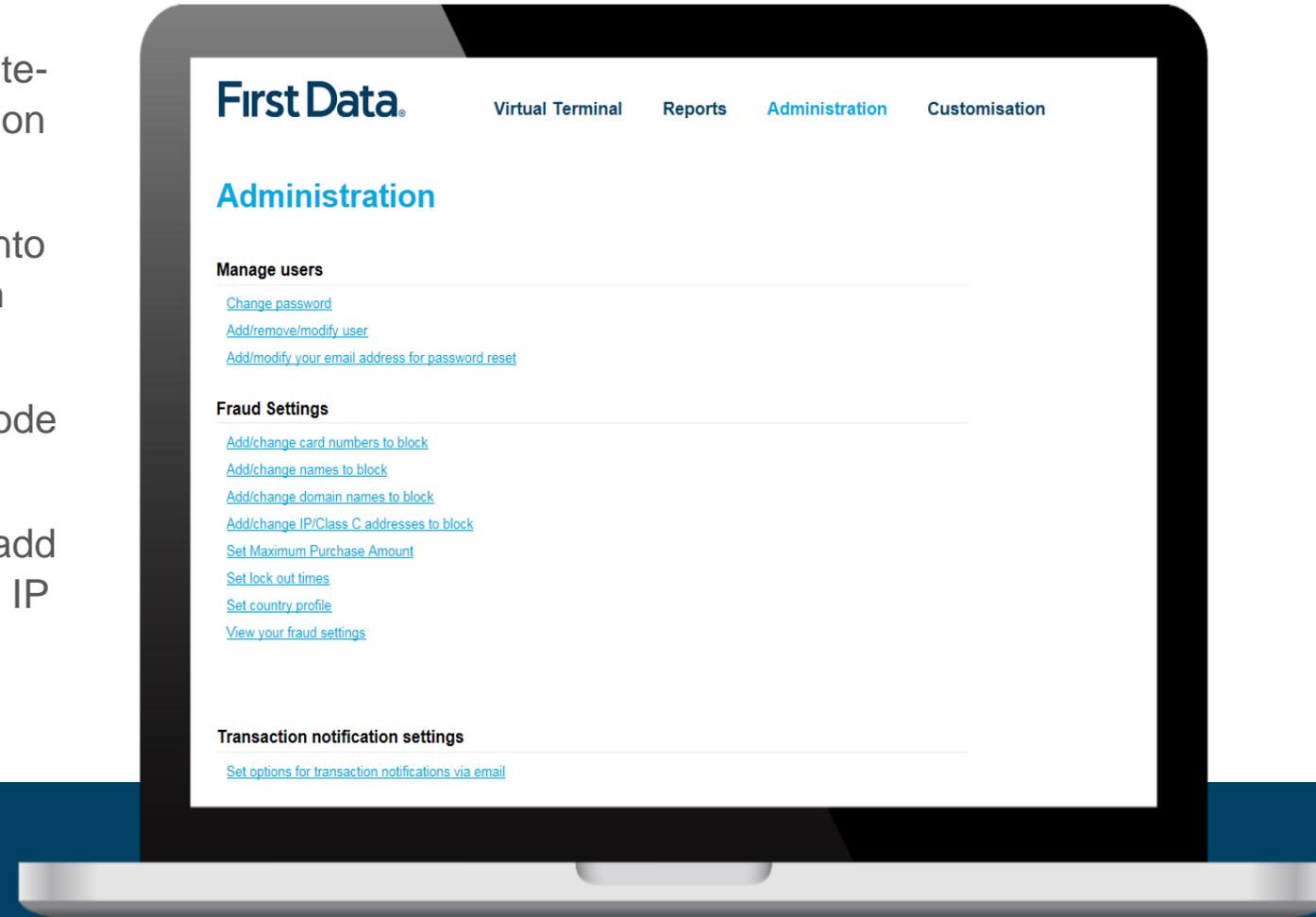
Bill The Customer: every  Select one... ▼

Start On (MM/DD/YYYY):

End After:  payments

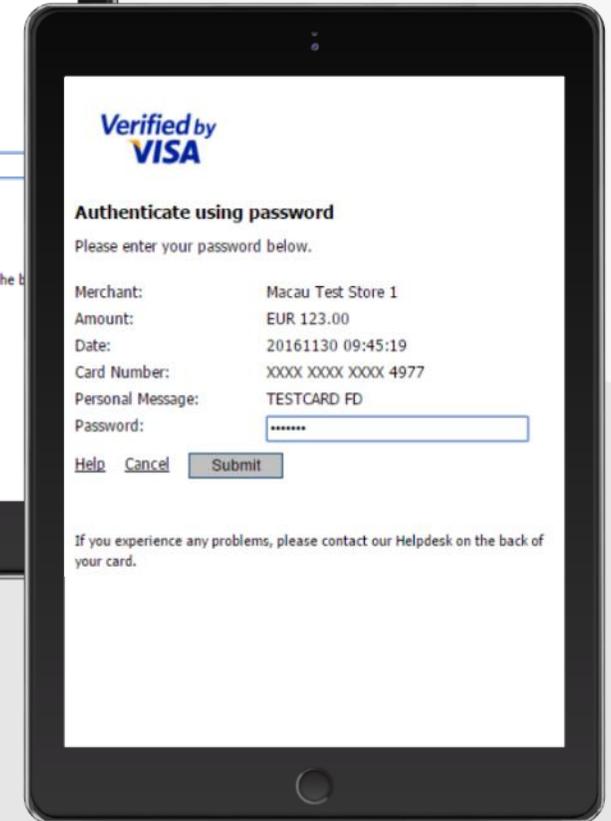
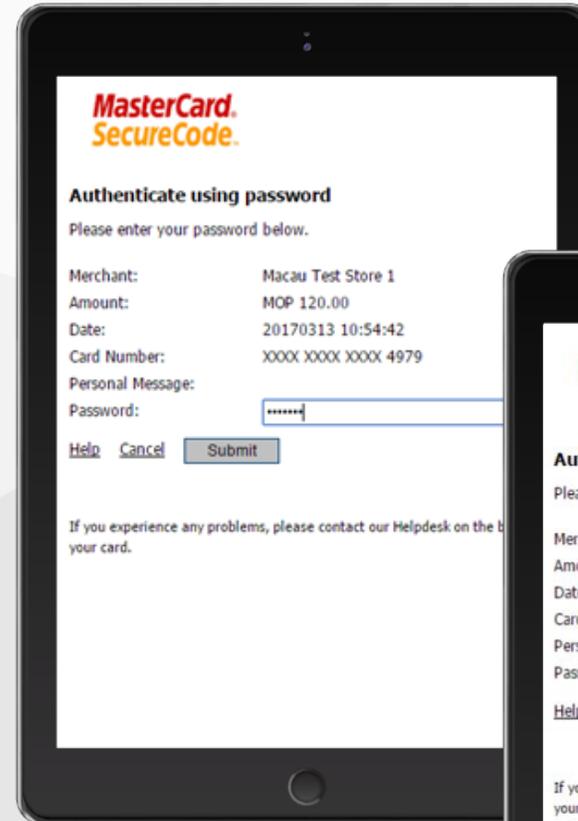
# Fraud prevention tools

- Integrated with Fraud Detect – comprehensive, state-of-the-art Machine Learning fraud prevention solution
- 3D Secure (Verified by Visa, MasterCard Secure Code, Amex SafeKey & JCB JSecure) integrated into the Hosted Payments Page and supported through the API
- Address Verification Service (AVS) and Security Code (CVV) checking supported
- Real-time fraud tools which allow the merchant to add black & white-lists, block cards, cardholder names, IP addresses and set maximum purchase limits



# 3D Secure

- Options for improved online transaction security with 3D Secure
- Integrated Merchant Plug-in (MPI) solution
- Automated redirection of enrolled consumers to their issuing bank and back to the web shop
- Alternatively merchants can generate a Payer Authentication Request through our API and in return get the redirect URL for the card issuer's Access Control Server (ACS) back in the API response
- Verified by Visa, MasterCard SecureCode, American Express Safekey, JCB J/Secure
- Support of merchant-owned 3D Secure solutions



# PayPal

We enable you to allow consumers to check out using their PayPal account and provide you with their shipping and billing details that they have stored so they do not need to re-enter this in your web shop.

This implementation also allows you to charge the consumer only once the goods are getting shipped and to issue Refunds to the PayPal account if consumers should send anything back.

The First Data Gateway redirects the consumer to the PayPal pages....



**PayPal**

Email  
PayPal Password

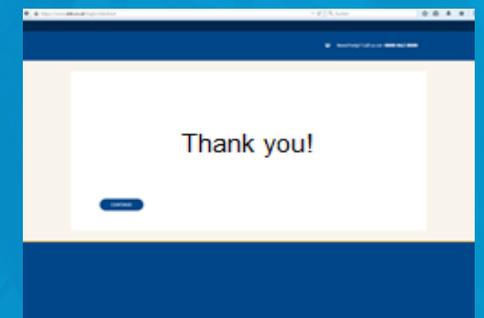
**Log In**

**PayPal**

Confirm stored  
shipping & billing details

**Pay Now**

... and redirects the consumer back to your shop.



# tokenisation and vaulting

- › Securely store card numbers and their expiry dates in a First Data-hosted encrypted database
- › The token can be defined by the merchant which also allows migrating tokens from other providers
- › Registered users can pay with a minimum number of “clicks”
- › A securely hosted page shows the brand, expiry date and last four digits of the registered card number
- › If the stored card details should no longer be valid, the cardholder can directly update them
- › TransArmor option for US Market

Please provide payment details

Payment method  
 MasterCard

Card Number ...4979

Cardholder Name

Expiration Month  
12 ▼

Expiration Year  
2024 ▼

Card Code  
 

First Data  
is now **fiserv.**