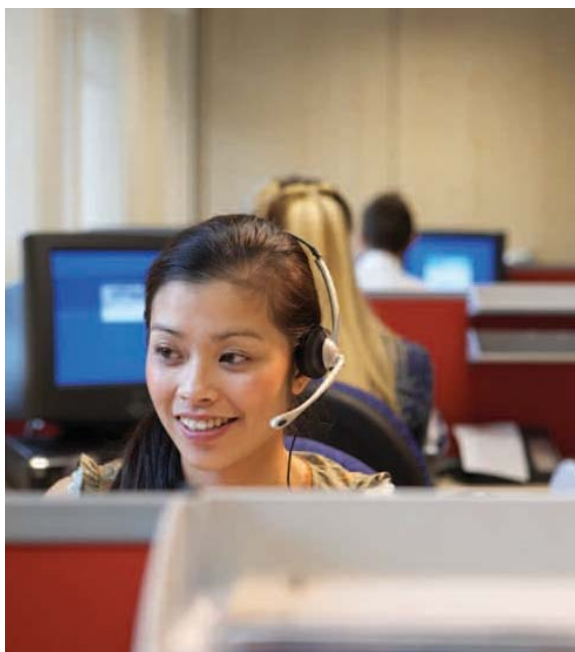


Virtual Terminal

The Virtual Terminal module allows your business or organization to accept credit cards over the phone, by fax or through the mail and obtain authorizations quickly and securely in real time over the Internet. The Virtual Terminal module is easily accessible using most current web browsers and all transactions are processed securely. This solution is ideal for businesses that operate in call centre or order desk environments.



Benefits

- **Reduce errors and lost sales.** Transactions are authorized in real time, while your customer is on the phone.¹
- **Improve cash flow.** Receive payment from your customers faster and have access to your funds within two business days.²
- **Increase sales efficiencies.** Multiple users can sign on and process transactions on different computers at the same time.
- **Track employee usage easily.** Management can assign access to employees based on their role, then track usage to ensure accountability.
- **Reduce fraud.** Integrated eFraud tools such as Address Verification Service (AVS), and Card Validation Value (CVV) help identify potential fraudulent transactions before an order is fulfilled.



“ Implementing Moneris’ Virtual Terminal module into our call centre has significantly improved our sales efficiency. Now our agents can authorize credit card payments in real time, while on the phone with our customers, which has considerably cut down order processing time, allowing us to serve our customers quicker. ”

Customer Service Manager, Call Centre