



## 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 iDEN, CDMA, GSM, GPRS or other internet network and process their customer's credit cards securely.

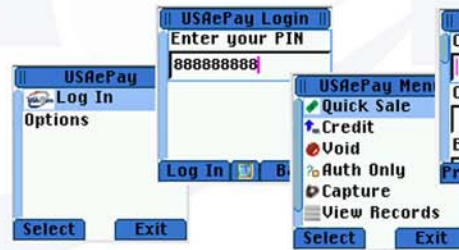
In the past, if a merchant wanted to process outside of the office they would either have to call in their transactions or collect the card information and process the card when they got back into the office; this would result in a non-swiped rate. Merchants who wanted to get a retail rate would then have to buy an expensive wireless credit card machine and then sign-up for a wireless plan for the machine. Wireless ePay takes these problems away with one simple solution: Merchants simply attach [or wirelessly pair] the credit card cradle to their mobile device(s) and, using the Wireless ePay Java software, process the cards.

All transactions run through the USA ePay Visa® CISP and MasterCard® SDP compliant [PCI 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 user-friendly interface. Upon installation, merchant are asked for a login pin which they will use every time they login, for security purposes.

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



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



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

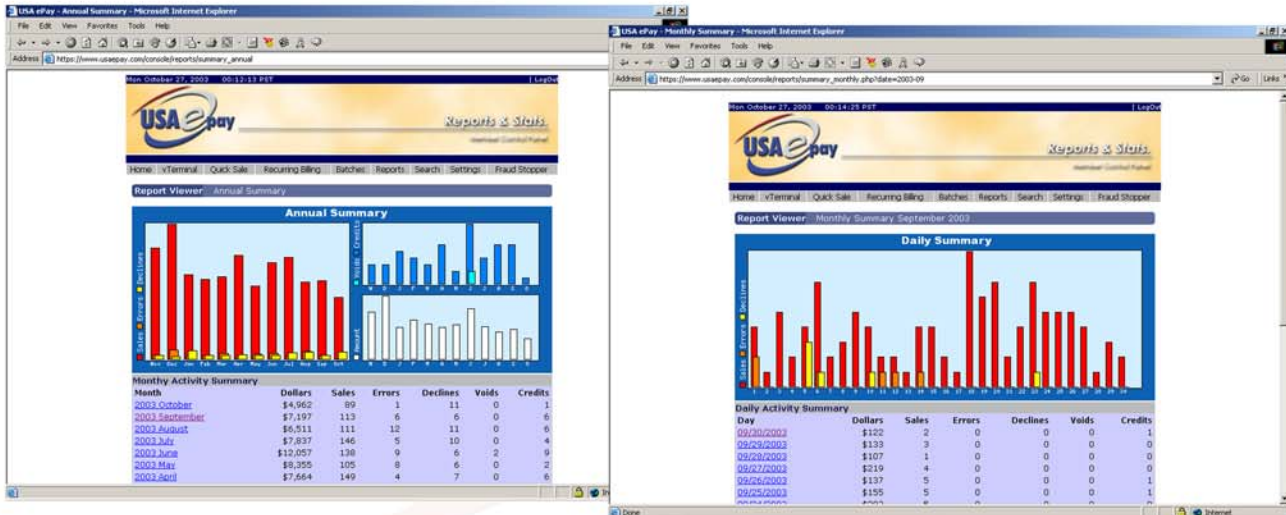
## Just Swipe and Process

The Wireless ePay software makes processing credit cards as simple as just swiping a card. Once the merchant logs into the software and selects a function, such as a sale, the software is automatically ready to read a card through the swiper cradle or wireless bluetooth swiper/printer. All the merchant needs to do after the card is swiped is enter a dollar amount and push process.

The software is also configured to support such things as calculating taxes as well as tips automatically which is added to the final dollar amount sent into the gateway for processing.

**For a live flash demo of how the program functions as well as more information about the software and the Wireless ePay program, we recommend you visit [www.wirelessepay.com](http://www.wirelessepay.com) .**

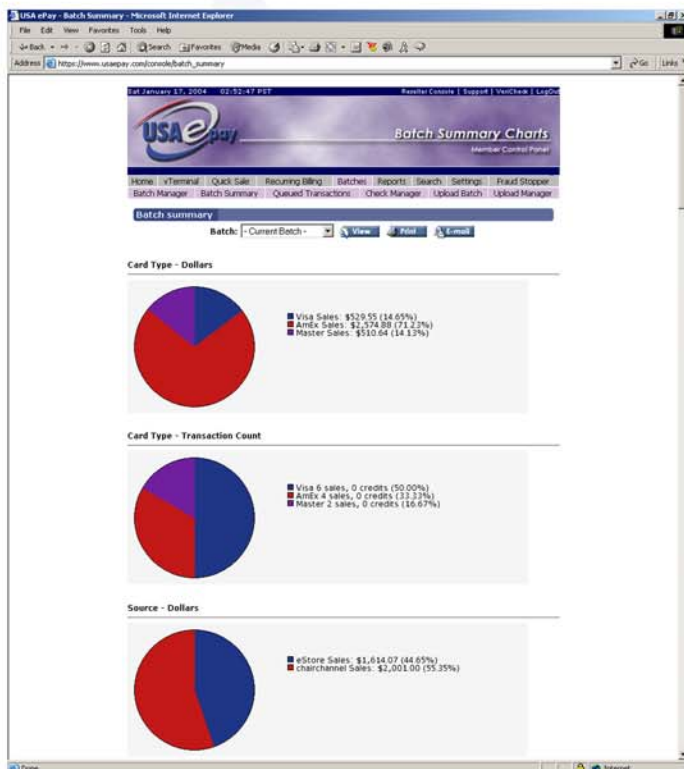
## Reports and Statistics



One of the greatest benefits of using Wireless ePay is the connection to the USA ePay Reporting features within the gateway. Since all transactions done through the wireless device come through the USA ePay gateway, the system captures and stores all transactions securely and generates reports and statistics on these transactions in real-time. Gone are the days of shifting through rolls and stacks of paper receipts from your credit card machine, everything is now 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.

**Batch Manager**

Batch:	Date:	Cardholder:	Type:	Cardnumber:	AVS:	CV2:	Amount:	Auth:	Credit:
2004-01-08 17:50:02	01/07/04	Enrique Fonseca	V	xxxxxxxxxxxx5859	YYY	YY	\$76.90	042221	
	01/08/04	Michael S. Healey	V	xxxxxxxxxxxx2452	YYY	YY	\$64.90	173302	
	01/08/04	Michelle A. Ward	M	xxxxxxxxxxxx4519	XXX	XX	\$525.00	009566	
	01/08/04	Carolyn D. Hall	V	xxxxxxxxxxxx3450	YYY	YY	\$71.98	004893	
	01/08/04	Charlotte Susenburger	V	xxxxxxxxxxxx6705	YYY	YY	\$111.80	657773	
	01/08/04	Joseph C. Wolfe	V	xxxxxxxxxxxx5518	YYY	YY	\$15.50	025817	
	01/08/04	Craig P. Thomasion	M	xxxxxxxxxxxx4451	YYY	YY	\$40.15	035597	
							<b>Total Sales (7):</b>	\$906.23	
							<b>Total Credits (0):</b>	(\$0.00)	
							<b>Batch Total:</b>	\$906.23	

This batch was closed 01/08/2004.