



STERLING

Payment Technologies

spot 

Sterling Payment Online Terminal

What is SPOT?



- SPOT – Sterling Payment Online Terminal
- Proprietary browser based online terminal used to process secure transactions over any internet connection



SPOT Functionality



- Merchant logs in and performs a transaction
- SSL encrypted transaction is delivered to Sterling's gateway
- Transaction is approved and logged to gateway
- Approval sent back to merchant

Benefit to Merchants



- Cost Effective
 - No need for additional phone lines or hardware
- Convenience
 - Process from any internet connection
- Speed
 - 2-3 second transactions
- Safe and secure
 - Secure socket layer (SSL) encrypted transactions

Benefit to Partners



- Easy Sell
 - SPOT offers features our competitors do not
 - No lengthy software installation or downloads
- Show me the money
 - Merchant retention
 - Selling low cost peripherals instead of high priced terminals
 - Additional untapped markets
 - Utilities, communication (VOIP), etc.

System Requirements



- Windows 2000/2003/XP/Vista
- Web Browsers
 - Internet Explorer 6 and above
 - Netscape 8 and above
- Microsoft.NET Framework 2.0
- Connection to Internet



SPOT – Standard Features



- Recurring Billing
- Customer Defined Data (CDD)
- Batch Upload Capabilities
- Custom Reporting
- File Exporting

Recurring Billing



- What is Recurring Billing?
 - An agreement between the merchant and their customer to pay a specific amount for a specific timeframe
- What are the benefits?
 - It's included at no additional charge
 - Convenient and virtually effortless
 - Saves money and resource time

Recurring Billing



- Who Uses Recurring Billing?
 - Anyone who charges a set amount to a customer for any period of time
 - Gyms
 - Doctors – Orthodontist, Physical Therapist, etc.
 - Oil Companies
 - Apartment Complexes
 - Garages
 - Companies with Membership Dues
 - Churches or Charities

Recurring Billing



- How does it work?
 - The merchant adds an account for each customer they want to charge on a recurring basis
 - Daily email is sent to merchant, listing the transactions scheduled to be processed
 - SPOT processes the transactions and settles the merchant's batch every evening
 - A follow-up email is sent to the merchant listing the transactions processed and the result of those transactions

Recurring Billing



- What's required from the merchant?
 - Review the initial email to ensure all accounts listed should be billed
 - Review the follow-up email to ensure all transactions have been approved

Customer Defined Data



- What is Customer Defined Data (CDD)?
 - Enables merchant to customize the names of fields for every account and transaction
 - SPOT provides 45 CDD fields
 - SPOT offers an additional 5 CDD drop-down fields

Customer Defined Data



- What are the Benefits?
 - *Ease of Use* – Users find it easier to use because they are filling in familiar field names
 - *Safety* - Merchants can house their data on our gateway instead of their PC
 - *Convenient* – Merchants can export data to their POS using matching field names
 - *Savings* – No need to back-up data since it resides on the gateway

Customer Defined Data



- Who Uses Customer Defined Data?
 - Everyone!
 - Depending on the industry and application, merchants can use various ways to identify their customers, instead of the generic 'Customer ID'
 - Apartment Complexes – Apt #
 - Doctor's / Medical Offices – Patient # or Group #
 - Gym / Fitness Centers – Member ID
 - VOIP Providers – Subscriber #
 - Custom drop down fields limit errors from end users

Customer Defined Data



- How do the CDD fields get set-up?
 - Define names for custom fields
 - Determine whether field will be viewable and/or required
 - Select sections where fields will display in SPOT
 - Virtual Terminal
 - Recurring Billing / SecureHost

Batch Upload Capabilities



- Allows merchant to programmatically import data files into SPOT
- Upload options include the following:
 - Invoices
 - Recurring Billing accounts
 - SecureHost Accounts & Transactions
 - Transaction Batches
- Saves both time and money

Batch Upload Capabilities



- Formats supported include CSV or TSV
- Merchant selects fields to be uploaded and the desired file layout
- Once merchant sets parameters, selections will be saved for future use

Custom Reporting



- User selects desired fields to appear when viewing transactions
- Can select different options for Recurring Billing & SecureHost accounts

File Exporting



- Allows merchant to export data stored on the gateway into a variety of formats
- Data can be exported from standard transaction reports, recurring billing, and SecureHost
- Provides merchant with a creative opportunity for increased customer satisfaction

SPOT – Standard Features



- Enhanced Fraud Protection Suite
- Signature Capture
- Merchant Grouping
- Administrative Controls
- SecureShop
- SecurePay

Enhanced Fraud Protection



- Used in Card Not Present environment
- Minimizes merchant's exposure to mail order fraud
- Lowers overall cost of doing business
- User can set rules for AVS and CVV acceptance

Signature Capture



- Allows merchant to capture cardholder signature electronically
- Captured signature will be housed on gateway
- Merchants benefit through quick and easy response for retrieval requests
- Signed receipt can either be emailed or printed directly from SPOT

Merchant Grouping



- Used in an environment where multiple merchant capability is required
 - Doctor / Medical Office
 - Law Firm
 - Nail or Beauty Salons
- Single login provides access, via drop down list, to grouped merchants

Administrative Controls



- Administrator creates unique logon for each user to provide access to the following:
 - Transactions
 - Reporting
 - Recurring Billing
 - SecureHost
 - SPoS
 - Access to Online Terminal

SecureShop



- Multi-featured Shopping Cart
- Allows customer to select multiple items from the merchant's inventory
- Great option for small to mid-sized merchants who wish to broaden their customer base via the internet
- Tax and Shipping Calculators just released
- 'SecurePay Online Payment' available for merchants that don't actually sell a product

QuickBooks Export



- Merchants using QuickBooks accounting software can now process transactions via SPOT and import the transaction data into QuickBooks

SPOT Optional Services



- ACH Processing (called SecureCheck)
- SMART TouchPay
- SecureHost



ACH Processing



- Referred to as SecureCheck
- Used primarily in a recurring environment
- Enables merchants to ACH a customer's savings or checking account
- Merchant benefits from lower processing costs
- Partners benefit from additional revenue stream

SMART TouchPay



- Sterling Merchant Audio Response Terminal
- Enables merchant to process transactions using a touch tone phone
 - Sale, Void, Return and Prior Sale
- Transactions are captured at the time of the sale
 - No Prior/Forced Sale required
- Check current batch totals, research transaction history

SecureVault



- Securely stores cardholder data on the host for future use
- Eliminates merchant's risk of compromising cardholder's sensitive information
- Saves money normally spent on PCI compliance
- Merchant simply passes the Customer ID and amount to charge a cardholder

SPOT Supported Peripherals



- Roll Printers
- Signature Pads
- PIN Pads
- Card Readers



Supported Peripherals



- Roll Printers
 - Any printer that uses Windows drivers
 - Tested Printers:
 - Star TSP100 and TSP700
 - VeriFone P250
 - SAM4s Ellix 20
 - Samsung 350 Series
- Signature Pads
 - Topaz T-L460

Supported Peripherals



- PIN Pads
 - VeriFone 1000SE
 - Ingenico 3010
- Card Readers
 - MagTek MiniMag