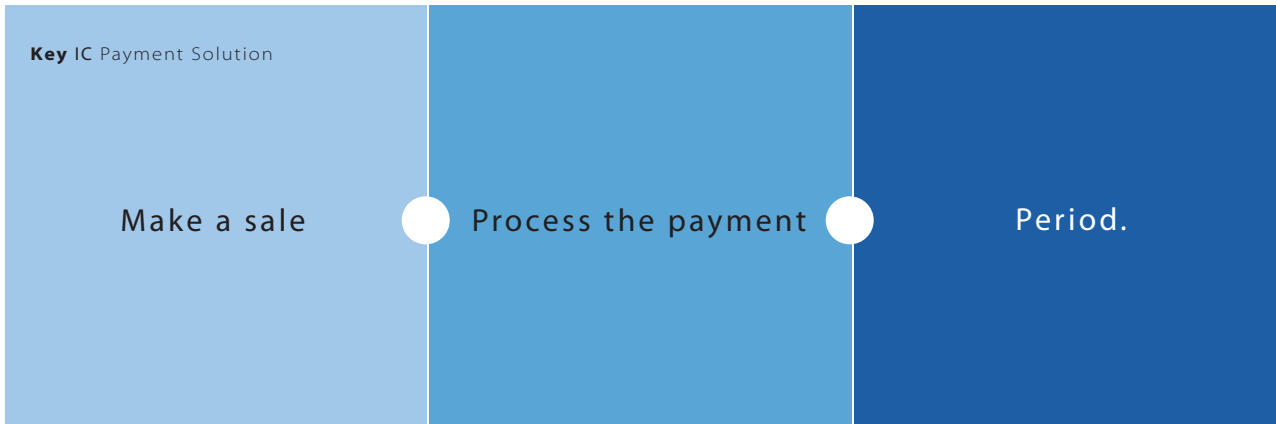


## Which payment system are you using?



It doesn't have to be so complicated.





# The Key IC Payment Solution

High Performance for High Volume.

## What is a Payment Solution?

In simple terms, a Payment Solution is software that facilitates payment transactions over the Internet. Payment Solutions enable businesses to accept credit cards and check payments on their e-commerce website in much the same way as 'brick and mortar' stores. Most gateways are focused on providing this functionality only to your website and not to your internal business systems. The Key IC Payment Solution

provides a comprehensive cost effective approach to the processing and management of your payment transactions whether your customers purchase your products/services via a website, phone or fax. The Key IC system is a complete solution, composed of a powerful Payment Processing back end and a versatile ActiveX software component, called ConneX, that's easily integrated into a business application to provide real-time transactions.

## How does Key IC work? Easy as 1, 2, 3 ...

|                 |   |
|-----------------|---|
| 1               | Collect the billing information (Name, Address, Credit Card or Check information, etc.) through the website, database or other application.   |
| 2               | The credit or check (also known as 'ACH') transaction is processed by the Key IC Payment system. The information is sent and received by the integrated ConneX component over a secured TCP/IP connection.                |
| 3               | In real-time (seconds!) the customer is informed of the success or failure of the transaction. If there is a failure, a specific reason is provided so that a correction can be made and the transaction attempted again. |
| What's missing? | <p>No time and money is wasted creating and mailing invoices.</p> <p>No delaying shipment waiting for payments to clear.</p> <p>No callbacks for declined transactions.</p>   |





## The Key IC Payment Solution (cont'd)

### Administration Interface: High Performance Tools, Advanced Security

**Month-to-Date Dollar Volume Report**

[Download to spreadsheet](#) [Display as text](#)

| COMPANY NAME                   | PRIOR MONTH | CURRENT MONTH | DELTA      | PERC DELTA |
|--------------------------------|-------------|---------------|------------|------------|
| Infrastructure                 | 172,833.15  | 141,861.50    | 289,031.35 | 156        |
| Black Tiger                    | 0           | 46,300.00     | 46,300.00  | 0          |
| Blackhawk                      | 172,833.15  | 441,864.50    | 269,031.35 | 156        |
| Black Falcon Security          | 10,208.05   | 121,110.14    | 101,002.09 | 931        |
| Osvelt Air                     | 0           | 81,412.50     | 81,412.50  | 35,297     |
| Essence                        | 0           | 229,351.00    | 229,351.00 | 13         |
| Essence Financial              | 0           | 23,750.00     | 23,750.00  | 0          |
| Gratz Plan                     | 17,023.00   | 38,514.84     | 21,491.84  | 126        |
| Gratz Research And Development | 6,540.00    | 26,780.00     | 20,240.00  | 309        |
| Hammond Associates             | 10,316.76   | 29,681.01     | 19,364.25  | 187        |
| Ingall Inc                     | 84,786.02   | 103,754.94    | 18,968.92  | 22         |
| Ingall Imports                 | 200         | 18,000.00     | 18,000.00  | 9,250      |
| Ivy Research Laboratories      | 57,673.28   | 75,444.83     | 17,771.45  | 31         |
| Karavatic South World Research | 166,065.22  | 183,808.15    | 17,742.93  | 11         |
| Levon Fuel                     | 17,031.04   | 34,180.54     | 17,149.00  | 101        |
| Kingstone Services             | 3,815.40    | 11,826.00     | 8,010.60   | 210        |
| Knight Riders Incorporated     | 7,550.00    | 15,207.00     | 7,657.00   | 101        |
| Kosim Global Exchange          | 0           | 7,030.00      | 7,030.00   | 0          |
| LimeLight Molecular Services   | 1,000.77    | 7,941.40      | 6,940.63   | 636        |
| Marsaki Industries             | 0           | 6,710.00      | 6,710.00   | 0          |
| McFarland Industries           | 1,036.00    | 7,252.50      | 6,216.50   | 600        |
| New World Development          | 0.00        | 5,185.31      | 5,185.31   | 0          |
| Union Industries               | 4,075.30    | 9,425.35      | 5,350.05   | 131        |
| Ominix Weapons Systems         | 2,903.80    | 8,167.02      | 5,263.22   | 181        |

The advanced reporting tools are completely customizable.

### Capability (cont'd)

- Advanced reporting - numerous preset reports plus a custom report builder is available.
- The ability to create and track multiple "site tags" related to your account. A site tag allows you to categorize transactions for different websites, applications or projects.
- Customizable e-mail receipts. Different formats can be created for each site tag.
- Membership module allows tracking of memberships for subscription-based services.

## Much more!

**View or edit membership details**

**Membership details**

|                           |                               |                                   |
|---------------------------|-------------------------------|-----------------------------------|
| Member ID                 | 10999127359                   |                                   |
| Primary member site       | <b>BILLING</b>                |                                   |
| Membership status         | <b>ACTIVE</b>                 |                                   |
| Signup charge ID          | <b>109954201071</b>           | <a href="#">edit</a>              |
| Signup date               | Mon 2000-Nov-08 18:44:38 CDT  | <a href="#">disable</a>           |
| Expiration / renewal date | Sun 2002-Dec-01 00:00:00 CDT  | <a href="#">refresh user</a>      |
| First and last name       | Paul Johnson                  | <a href="#">view transactions</a> |
| Email address             | pjohnson@company.com          | <a href="#">eventlog</a>          |
| Login name                | pjohnson                      | <a href="#">mail</a>              |
| Password                  | jsyhl0yg                      |                                   |
| Rebiling income           | <b>45.00</b> (2 transactions) |                                   |
| Total revenue             | <b>45.00</b> (2 transactions) |                                   |

**Memo**

Member called to revalidate password 06/23/02

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**Recurring billing**

|                         |  |                             |
|-------------------------|--|-----------------------------|
| Rebiling ID             | 109954201070                                       |                             |
| Template transaction    | <b>110011673246</b> (/WS4 xxxxxxxxxxxx8329 / 1202) |                             |
| Current rebiling status | <b>RUNNING OK</b>                                  |                             |
| Rebiling setup date     | Tue 2000-Nov-07 09:58:10 CDT                       |                             |
| Next rebiling due date  | Mon 2002-Aug-05 18:11:05 CDT                       | <a href="#">edit</a>        |
| Rebiling schedule       | 1st Monday every month                             | <a href="#">change card</a> |
| Next rebiling amount    | 45.00  | <a href="#">stop</a>        |
| Regular rebiling amount | 45.00  | <a href="#">remove</a>      |
| Pay periods remaining   | 12   |                             |
| Rebiling job ID         | 4234226  |                             |
| Next checkpoint time    | Mon 2002-Aug-05 18:11:05 CDT                       |                             |
| Failed checkpoints      | 0  |                             |

[Apply](#) [Return](#)

Membership, subscription and rebiling services are a snap.



## The Key IC Payment Solution (cont'd)

### Convenience

Key IC transaction processing form

keyIC Payment Solution

KeyIC Sample Inputs.

account/ansite: 10928840842  
 authtype: Sale  
 Retail ID:   
 Sale amount: 100  
 Sale description: A rebilling test

| Billing Address   | Payment Information   | Result |
|---|---|--------|
| name1: Matthew<br>name2: Schwartz<br>street: 1250 Remington Road<br>city: Schaumburg<br>state: IL<br>zip: 60173<br>country: USA<br>phone: 847-781-9186<br>email: matt@nelix.com | Credit Card<br>ccnumber:<br>company:<br>cvv2:<br>ACH (Check)<br>routing: 1234<br>account: 12345678<br>check number: 123<br>SSN:<br>TAxID: |        |

Process Transaction

An example of the Key IC Connex Module integrated with a customer's dynamic database.

The Nelix® Key IC Connex Module integrates with database driven applications to process check and credit card transactions with the click of a button.

The two modes of integration – Interactive and Direct – makes integrating into any application a snap. The ActiveX component ConneX is available to provide the full array of credit card, check and subscription (rebilling) functions to any application that supports ActiveX or COM objects. Ideal for integrating into:

- ♦ Websites
- ♦ Databases
- ♦ Accounting Software
- ♦ Virtually any application!

### Cost

- ♦ If you are not using an integrated, real-time payment solution for your current payment transactions consider the time and money you spend on invoicing and mailing for payment. How many people could be freed up for other tasks if your payments were automatic and immediate? Think of the benefits of being able to move even half of your transactions over to the Key IC system. The potential savings in time and labor are significant.

### Beneficial Cost Structure

- ♦ Key IC offers an advantage over other processors in the separation of the transaction into two steps. 1) *Authorization* and 2) *Settlement* allows for a more beneficial cost structure. If your customer enters her credit card, expiration date or another field incorrectly and tries to submit the transaction it will not be successful. This is known as a failed transaction. With other gateways you would be charged a full transaction rate, but with the Key IC system it's charged only as a partial transaction – an *Authorization*. Failed transactions minimize your profit and are estimated to account for 5% of all transactions.

| Huge Potential Savings  |   | Est. "fails" cost on 100,000 transactions |
|-------------------------|---|---|
| Other Processors        | Pay full price for failed transactions.         | \$1,250                                   |
| Key IC Payment Solution | Cost structure prevents full charge on "fails". | \$750                                     |

Estimated failed transaction rate of 5%.

### Improve your Bottom Line

The Key IC Payment Solution reduces cost by streamlining payment processing, eliminating invoices, mailings, callbacks, and eliminating charge for declined transactions.

When your cost is reduced, your bottom line is improved. Please contact us with any questions or to request more details. We offer a risk-free, no-cost consultation and access to a demo account to further evaluate the Key IC system. We look forward to helping your business become more profitable.