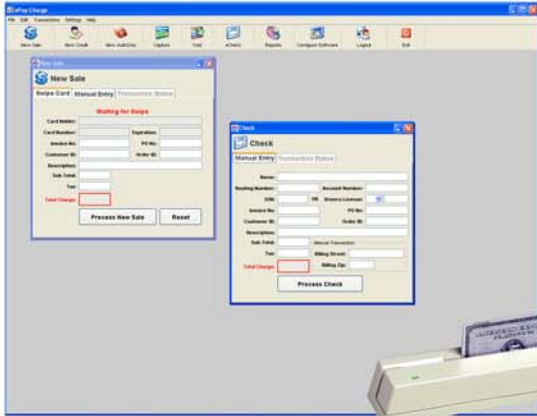




What is ePay Charge?



Software allows swipe or manual entry for a Sales [shown above].

Whether you are a Windows, Mac OS or Linux/Unix user, USA ePay's ePay Charge Retail Software is your number one solution for processing retail sales using your existing computer. By simply attaching a USB or Serial Mag-Reader to a computer and installing the ePay Charge software, the merchant can swipe cards at their computer/laptop and through their existing internet connection authorize retail [swiped] transactions in real-time.

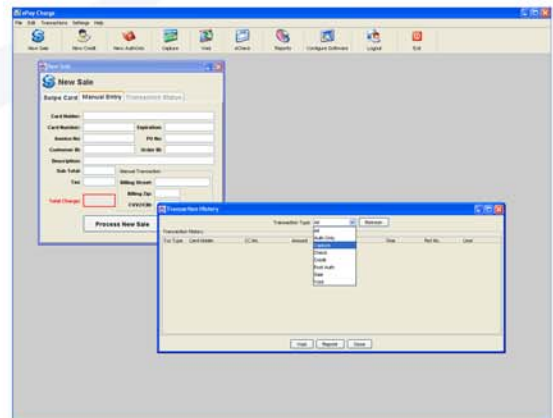
The need for expensive, bulky credit card machines are gone. In the past, when computers were still high-priced items, merchants were left with no choice but to buy a credit card machine. The evolution of the internet in business and home environments, as well as the significant drop in cost of the computer/laptop, makes it clear that it is truly cost-effective and efficient for the merchant to use their existing computer/laptop to process credit cards.

Most credit card machines that still use dial-up for processing could take up to 30 seconds to process a card. Using ePay Charge software with a DSL/Cable connection cuts the time down to 2-3 seconds per transaction. When a machine crashes the merchant is left with no solution to process transactions until a new machine arrives. With the software, all the merchant needs to do is reload the software onto another computer and they can processing immediately. The software also allows multi-users with different levels of access and multi-merchant accounts to run off one copy.

Easy Interface

The simplicity of the ePay Charge Retail Software is also a large advantage over other solutions. Merchants can easily interact with the software and start using it right away without training, as is the case with a complex credit card machine.

Simple and straight forward buttons and fields make it easy for any merchant to start using the software. The software carries full transaction history, allowing merchants to see an overview of transactions, easily re-print transactions or "quick void" transactions.



Security

One thing to keep in mind when dealing with security is that fact that *no credit card information is ever stored in the ePay Charge Retail Software*. The reports in the software only save reference numbers to the transactions and never store full card numbers, expiration dates, etc. All credit card information is stored securely on the USA ePay gateway; which is PCI Data Security Compliant. Every merchant using the ePay Charge software automatically receives a USA ePay gateway account which allows them to login to the system and view even more details reports, graphs and information.

For more information please visit the ePay Charge website at www.epaycharge.com .

