GlobalOnePay Auto Account Updater

Automatically update card changes.
Reduce declined transactions.

- Conserve revenue streams by eliminating authorization declines

- Reduce time and cost associated with manually updating card data

- Ensure uninterrupted payments for recurring billing and subscriptions

- Eliminate the risk of customers canceling their subscription when they are contacted about a declined charge

- Easily change processors and acquirers without changing platforms

- Seamless updating of Visa and MasterCard account numbers and expiration dates integrated with our tokenization service

Credit card declines are a fact of life in eCommerce, but they shouldn't be a constant drain on your revenue flow or a bottleneck for recurring subscription payments. Auto Account Updater technology, available on the GlobalOnePay payment processing platform, automatically updates buyers' Visa or MasterCard credit card information and changes in a timely, efficient and cost-effective way through a process that is completely frictionless to you and your customers. As a result, you can reduce the number of declined transactions, increase top line revenue and preserve income flow.

One major credit card issuer estimates that between 50 to 70% of its cardholders will have changes to their credit card information over a 12 month period – whether a new card is issued due to a loss, theft or an EMV update. Regardless of the reason, merchants do not have the time or resources to manually gather updated card information. That's why GlobalOnePay developed Auto Account Updater – to provide a better payment experience for both merchants and customers alike.

No more lost sales due to declined cards

If you can't bill your customers, you lose out on potential sales and there's a greater risk of credit card fraud if items are ordered and shipped using a lost or stolen card. GlobalOnePay's Auto Account Updater helps you eliminate the risk, time and extra resources needed to manually update declined Visa and MasterCard credit card information. Auto Account Updater helps merchants:

- Provide a positive online shopping experience with no delays due to credit card declines

- Eliminate the number of lost sales due to credit card declines

- Offer recurring billing and subscription plans with more confidence

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- Eliminate the need to track down customers to obtain a valid payment source

- Provide a frictionless checkout experience with seamless credit card processing

Most of all, automating credit card updates with Auto Account Updater provides a significant return on investment. The cost of each lost transaction due to credit card declines is between 10 - 100 times the cost of each credit card update with Auto Account Updater, not to mention the added cost and time of manually contacting customers to try to obtain a valid payment.

Avoid the "customer canceled" trap

If a charge is declined, perhaps due to a changing credit card account number or expiration date, your customer service group may have to contact the customer to obtain a valid payment source. In addition to being an expensive, labor intensive process, this is a high-risk action as it provides the customer with an easy way to cancel their purchase. For weekly or monthly recurring subscriptions, this can result in significant revenue loss. GlobalOnePay's Auto Account Update technology seamlessly takes care of all card changes and updates to protect your recurring revenue stream.

Direct integration for superior flexibility

In contrast to integration via third-party processors, GlobalOnePay's Auto Account Updater is integrated directly with payment card association brands. This is an important difference because direct integration provides the capability to support any acquirer and processor wherever their services are offered. Better still, it gives merchants the flexibility to remain on the same GlobalOnePay platform, but easily move from processor to processor without being tied down.

How GlobalOnePay Auto Account Updater works

Merchants subscribe to Auto Account Updater as a service of the GlobalOnePay platform. We register the merchant and all of the Visa and MasterCard cards in the merchant's customer database and securely send that data to Visa and MasterCard for weekly updates. Visa and MasterCard provides updates for any cards that have changed and we update our internal Auto Account Updater database with the most current card data.

To reduce PCI liability risk and security complexity, Auto Account Updater leverages GlobalOnePay's tokenization service, which provides access to billing data without the liability of storing sensitive card information. GlobalOnePay replaces credit card information with a neutral token, a random value that retains the card's essential information, without compromising security. Although the card number or expiration date is updated, the token remains the same. When a merchant takes a payment with the updated card using the token, the changes are completely transparent for a frictionless checkout. Neither the merchant nor the customer needs to take any action to update the card – and sales go through seamlessly.

Decrease declines. Increase revenue.

GlobalOnePay's Auto Account Updater service updates between 3-5% of our merchants' customer credit cards each month – and that can translate to the same percentage of sales that would not have been processed if those cards had been declined. As such, the use of Auto Account Updater has the potential to increase revenue by at least 3% -- and eliminate the risk of missing revenue projections based on recurring billing because too many credit card numbers have changed.

Get started with Auto Account Updater

Minimize lost eCommerce sales and disrupted subscription purchases. You can subscribe to Auto Account Updater and add this robust feature to your GlobalOnePay service at any time without any long-term commitment. Contact us or learn more at www.GlobalOnePay.com.

The cost of a lost eCommerce transaction is between 10 -100 times the cost of automatically updating customer credit cards with Auto Account Updater.

GlobalOnePay Automated Recurring Billing

Easy, effective management of subscriptions and recurring payments.

- Reduce time and cost associated with managing client accounts

- Manage multiple subscription accounts more effectively

- Maximize on-going revenue streams

- Improve purchase experience for your customers

Subscriptions and recurring billing plans give your eCommerce customers flexible options on how to purchase your products – but how easy is it to manage those plans? Invoicing can be a monumental task as your subscription base grows, not to mention the need for different levels of billing for different types of recurring payment plans. And what happens if transactions are declined? If monitoring recurring billing processes manually simply takes too much time and too many resources, look no further than GlobalOnePay's Automated Recurring Billing service.

GlobalOnePay's Automated Recurring Billing technology provides effective storage and management of subscription accounts, including multiple and concurrent subscriptions with individual start/end dates. Regardless of billing frequency, intervals, and type of subscription plan, our Automated Recurring Billing technology is all you need to automate and simplify recurring billing. Best of all, GlobalOnePay's Automated Recurring Billing service is seamlessly integrated into our omni-channel payment processing platform, so it is fast and easy to add it to your existing GlobalOnePay services.

How GlobalOnePay Automated Recurring Billing works

Using GlobalOnePay's open API and developer toolkit, merchants and developers can easily integrate recurring billing and subscription plans for processing with GlobalOnePay using our Automated Recurring Billing service. Merchants set up their own flexible schedules for recurring payments, subscriptions, and other types of payment plans and the GlobalOnePay platform automatically processes the payments based on the merchant's schedules. Best of all, you never have to worry about missing a recurring payment or a subscription payment because the entire process is automated.

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Do your plans vary in price each month, or has a customer added, changed, or modified a subscription? No problem. GlobalOnePay handles everything automatically, regardless of billing frequency, monthly or yearly intervals, and type of subscription plan. Subscription cancellations are also processed seamlessly according to the Automated Recurring Billing parameters you originally set up with us. Most of all, Automated Recurring Billing makes subscription management easier and more efficient with these GlobalOnePay features:

- **Subscription billing automation** – Enables easy set-up of timed credit card transactions

- **Subscription database** – Provides effective storage and management of subscription accounts

- **Multi-subscription support** – Supports multiple, concurrent subscriptions with individual start/end dates, intervals and more

Integration with Tokenization and Auto Updater

GlobalOnePay can also easily integrate Automated Recurring Billing with our tokenization service for added security and PCI compliance as well as our Auto Account Updater service. As part of our omni-channel payment processing solution, tokenization provides merchants access to billing data without the liability of storing sensitive card information. Auto Account Updater can help reduce the number of lost subscription payments due to credit card declines by automatically updating buyers' Visa or MasterCard credit card information and expiration dates.

Get started with Automated Recurring Billing

Make subscription plan management easier. Add Automated Recurring Billing to your GlobalOnePay service at any time for a more streamlined payment process. Contact us or learn more at www.GlobalOnePay.com.

Never worry about losing revenue due to a missed recurring or subscription payment.

About GlobalOnePay: GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit: www.GlobalOnePay.com.

Reduce Data Breach Risk with GlobalOnePay Point-to-Point Encryption (P2PE)

- Enhance the security of cardholder data for in-store, card-present POS and mPOS transactions as well as EMV environments

- Reduce the risk of a data breach by encrypting credit card where it is most vulnerable – in transit between POS terminals and the payment processor

- Reduce the scope, time, and costs of PCI compliance procedures and audits

- Protect brand reputation and competitive advantage by avoiding negative publicity and penalties for a data breach

Unencrypted cardholder data is easy prey for cyber criminals who target vulnerable merchant systems that collect and transfer clear-text card numbers to a payment platform. Data breaches are serious violations of PCI compliance and result in hefty fines, not to mention the loss of customer confidence in your business and your brand. Don't be the next data breach victim in the headlines. Protect your cardholders and reduce your risk of data theft with GlobalOnePay's point-to-point encryption (P2PE) solution.

As a part of our comprehensive security suite, GlobalOnePay's P2PE solution encrypts cardholder data within the card reader at the point of sale (POS or mPOS) or whenever a credit card is swiped or a chip is inserted into a chip reader in an EMV environment. The card number remains encrypted all the way from the merchant's POS terminal to the end point at which GlobalOnePay decrypts the data and processes the sale on our payment platform. This additional layer of security prevents clear-text cardholder data from being present and visible in transit on public networks and in merchant systems where it is most vulnerable to data theft. As a result, businesses of all sizes can reduce their risk of credit card data theft and protect their customers' sensitive information – regardless of how they present their credit card.

The GlobalOnePay difference: seamless integration with our unified payment platform

GlobalOnePay provides point-to-point encryption as a part of our comprehensive offering of value-added payment processing services on our integrated payment platform – so you only need one vendor for all of your payment processing needs, including:

- Integration to best-in-class anti-fraud and security modules

- Auto Account Updater

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- Tokenization

- Automated Recurring Billing

- Smart Transaction Routing

- Multi-Currency Pricing

- GlobalOnePay 360 reporting and reconciliation dashboard

With GlobalOnePay, you can enjoy seamless integration with the POS system of your choice. Regardless of the payment environment, industry or sales channel, GlobalOnePay in-store payment solutions enable easier checkout and faster payment processing for higher levels of customer satisfaction. As new payment types and features become available, they can be added via remote software updates with no need for hardware upgrades or on-site visits.

How GlobalOnePay P2PE works

The GlobalOnePay system is a secure server-based transaction processing service that enables your business to authorize and process credit and debit card transactions online in real-time. The information needed to process the transactions is sent over a secure, encrypted Internet connection. Once the customer has completed the payment or pre-authorization form, the GlobalOnePay server connects with your acquiring bank for payment authorization. If the sale is authorized, the GlobalOnePay server returns a receipt to the customer. GlobalOnePay settles the transactions automatically and the acquiring bank deposits the funds into your bank account. GlobalOnePay automatically archives sales that are finalized so that you can refer to them at a later date, if necessary.

Added security and PCI compliance

GlobalOnePay's point-to-point encryption solution meets all of the requirements of the PCI Point-to-Point Encryption (P2PE) program, including version 1.1 of the PCI P2PE Solution Requirements and Testing Procedures (P2PE Standard) for hardware-based P2PE solutions if a validated solution is implemented (not all solutions are validated). We take the responsibility for meeting all of the P2PE requirements for solution design,

implementation, and management. As a result, our customers reduce the scope of their PCI compliance and related audits.

Our point-to-point encryption solution provides the highest level of security to prevent card data from being intercepted in the three most vulnerable card-present POS scenarios:

• Card swiped through a magnetic stripe card reader at POS

• Card with embedded chip inserted into chip reader at POS

• Card swiped on a mobile point of sale (mPOS) tablet or card reader device

Easy implementation

GlobalOnePay P2PE is transparent to both the merchant and customer. Our technicians use the API of the card reader terminal hardware to make any necessary changes to the firmware needed to support encryption. We can also work with the terminal provider to develop the encryption keys for encrypting and decrypting card data. For merchants, P2PE is a transparent, plug-and-play process that eliminates any complex and time-consuming integration.

Make credit card processing more secure with GlobalOnePay

Unfortunately, data theft is a fact of life in the Digital Age – but you and your customers don't have to be victims. GlobalOnePay's point-to-point encryption solution gives you the added assurance that cardholder data will make it to our payment platform securely – without compromise. Contact us to learn more.

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Integrating with the GlobalOnePay payment processing platform

Whether you're a professional third-party web developer of mCommerce apps or a tech-savvy eCommerce merchant who built your own website, GlobalOnePay has you covered when it comes to integrating with our payment processing platform. We provide a comprehensive documentation library, including sample codes and a "sandbox" for you to play in. What's more, our plug-in library makes integration to the most popular shopping carts a breeze.

Online/eCommerce integration

GlobalOnePay provides three integration options for online businesses:

1 | **XML gateway**
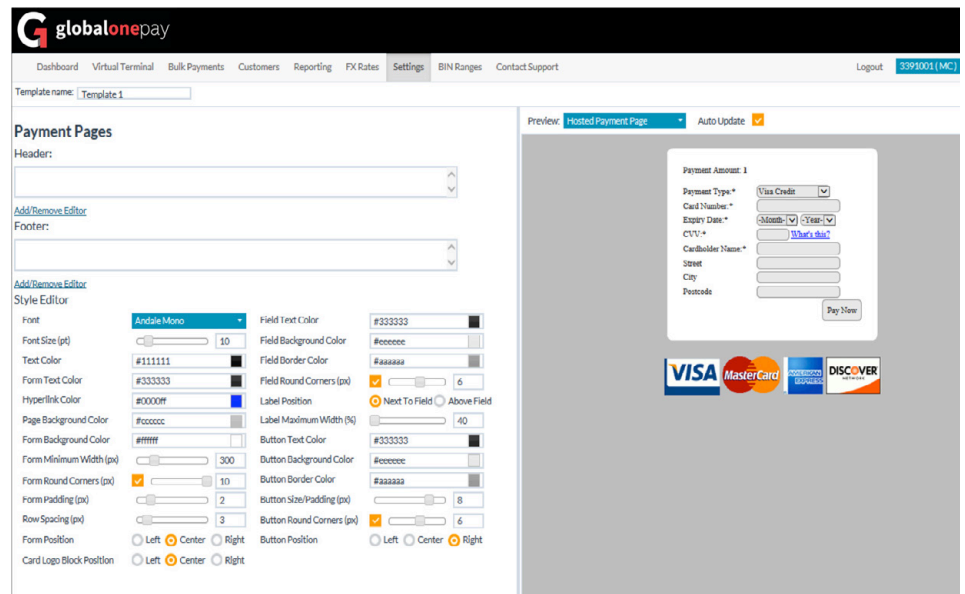
Direct integration via our API provides the most flexible implementation, regardless of your environment. This method offers full access to all of our products and functionality through a feature rich global gateway. All payment and related functionality is seamlessly integrated into your current infrastructure. Direct integration provides:

- **Access to all GlobalOnePay products** – Do it all through a single API, from processing payments, registering card information for secure storage on our system, setting up a recurring payment, checking the status of existing subscriptions or issuing a customer refund. Additional functionality may be available to meet your specific omni-channel payment processing needs. Just ask.

- **Seamless secure billing** – Cards may be securely billed via tokenization, enabling easy payment processing and reducing your PCI scope.

- **Easier interfacing with CRM/internal systems** – Passing data through our API makes it easier to interface GlobalOnePay with your internal systems.

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2 | Hosted payment page

Our payment page is an ideal method for businesses that want the most secure payment processing method, combined with simplicity. Hosted payment pages enable businesses to:

- **Simplify integration** – HPP integration is very simple as GlobalOnePay hosts the entire payment experience. When your customers check out, enter their credit card number and complete the purchase, that transaction is automatically redirected to the GlobalOnePay payment processing platform.

- **Deploy new functionality faster and easier** – The robust functionality of GlobalOnePay may be added to the HPP without additional development. As a result, you can offer your customers any new features of GlobalOnePay quickly and easily.

- **Save on SSL certificate costs** – Our hosted payment page has a 128-bit to 256-bit certificate with full "green bar" functionality to give customers additional confidence that they are making a secure transaction.

- **Reduce the scope of PCI** – Because GlobalOnePay handles all of your customer transactions on our PCI-compliant platform, we reduce PCI risk and scope.

3 | Shopping cart plug-ins

GlobalOnePay's off-the-shelf shopping cart plug-ins are a smart choice if you want to make integration simple and fast. We've developed downloadable plug-ins for a large number of shopping carts from many independent vendors. Simply download the appropriate plug-in widget, which will run from your server and emulate a GlobalOnePay integration directly from your shopping cart. After downloading, our integration specialists will test and confirm that transactions are being processed correctly. The benefit: you can be up and running with GlobalOnePay the same day.

Mobile integration

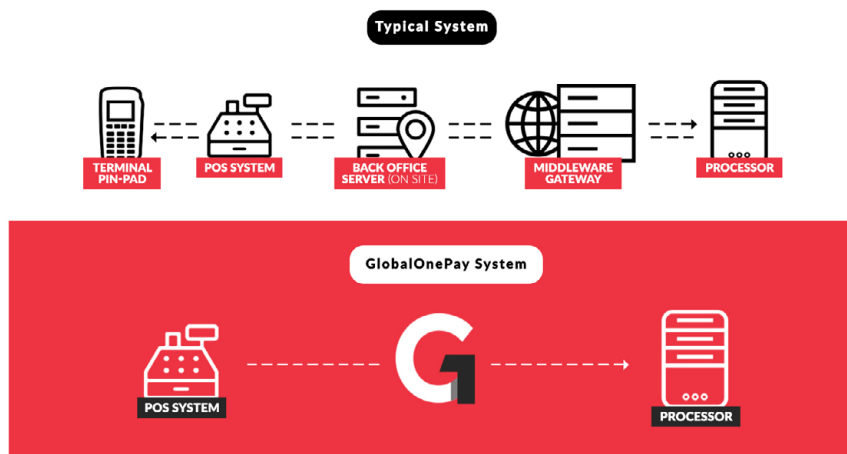GlobalOnePay supports integration of mobile payment processing through:

1 | **XML gateway**
This is ideal for mobile payment integration as mCommerce transactions are processed in the same way as eCommerce transactions. GlobalOnePay's mCommerce interface is compatible with all browser formats on all devices and includes a self-adjusting GUI that makes it easier for merchants and consumers to receive and make payments.

2 | **Mobile software development kit**
For mobile payment processing (mPOS or in-app), GlobalOnePay provides a robust developer's toolkit and an easily-accessible development portal with sample code and development tools for integrating, testing, and customization. We expose our core functionality to developers based on their specific application environment – either iOS or Android – to make integration easier.

In-store/mobile point of sale (mPOS)

GlobalOnePay makes payment integration simple, straightforward and inexpensive with no added gateway or middleware. GlobalOnePay also supports in-store mPOS integration through independent mPOS vendor partners and provides:

1 | **POS software development kit**
A dedicated development kit streamlines the testing and certification of your mPOS integration on both iOS and Android platforms.

2 | **POS terminals**
GlobalOnePay can provide POS terminals that range from cost-effective, basic models to those with high-end functionality depending on the merchant's requirements. GlobalOnePay supports both MSR and EMV credit and debit card transactions within an mPOS environment.

In-store POS payment processing with GlobalOnePay

Typical System

TERMINAL PIN-PAD ⇠ POS SYSTEM ⇠⇠ BACK OFFICE SERVER (ON SITE) ⇠⇠ MIDDLEWARE GATEWAY ⇢⇢ PROCESSOR

GlobalOnePay System

POS SYSTEM ⇢ G1 ⇢ PROCESSOR

Come play in our sandbox

GlobalOnePay understands the needs of developers when integrating third-party systems. That's why we provide a publicly accessible and comprehensive portal with everything a development team would need to integrate with our payment processing platform. You can easily access sample code, test credentials, and information for all of the integrated features that run on the platform, which can also be activated or deactivated through the portal.

You can also rely on GlobalOnePay's integration specialists to help you test and certify your integration before your shopping cart goes live. Our simple and efficient certification process involves testing both sample and live payment transactions to confirm that correct amounts are being received by GlobalOnePay. As a result, your business and your customers can have complete confidence in the online payment process.

Which GlobalOnePay integration method is right for you?

Whether you have a large enterprise or a small business, we have an integration method that is right for your industry, budget, and timeframe. Take a look at our API Integration Guide at www.GlobalOnePay.com/URL and then contact us to learn more about getting started with GlobalOnePay.

GlobalOnePay Multi-Currency Pricing (MCP)

Selling to global customers just got easier.

- Price and sell in 80+ currencies to convert more sales in international markets
- Settle transactions in your own native currency
- Offered for Visa and MasterCard
- Only one merchant account required
- Requires no setup of overseas bank accounts or business incorporation
- No delay in funds, no foreign account or wire-transfer fees

Your eCommerce business has no borders. Customers around the world can simply type in your URL and start browsing your online store. But you may be losing sales if they don't feel comfortable paying in U.S. Dollars if their native currency is the British Pound, Japanese Yen or another foreign currency. Don't miss out on your share of the US$1.3 trillion worldwide eCommerce market. It's easier than you think.

GlobalOnePay's Multi-Currency Pricing (MCP) technology, available as part of our payment processing platform, makes it simple and cost-effective to sell to global customers in their own familiar currency. With MCP, you can expand your business seamlessly into new international markets, or enhance existing customer relationships, with zero investment or change in your business infrastructure.

No guesswork. No surprises. Just seamless payments.

With GlobalOnePay's Multi-Currency Pricing technology, there are no surprises when your customers open their credit card statement. The amount they pay in their home currency matches their order or bill exactly. Because of the convenience of shopping in their familiar currency, your customers are more likely to buy. In fact, online merchants who sell their products in foreign currencies have reported a sales increase of 12% or more.

Other merchant benefits include:

- Gain access to a global marketplace with no additional investment in technology or infrastructure
- Enhance client satisfaction and loyalty by providing a "local" shopping experience
- Reduce service needs by billing the exact amount cardholders see on their statement
- Easily test international markets prior to investing more heavily in foreign business infrastructure

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GlobalOnePay's MCP technology enables merchants to offer a frictionless checkout experience to all customers regardless of location. Confusion over pricing can lead to lost sales. Mitigate that risk by adding MCP so you can display pricing and process transactions in the currency they know and use daily.

Faster, easier global growth

GlobalOnePay MCP makes it easy and cost effective to enter new international markets. You won't need multiple bank accounts or merchant accounts, and you won't need to set up a business infrastructure locally in each international market if you don't want to. Best of all, the GlobalOnePay payment platform provides a consolidated view of every transaction and there's no need to log into country-specific systems or accounts.

If you are a U.S. merchant selling to customers in the U.K. for example, GlobalOnePay MCP enables your business to:

- Price the products on your eCommerce site in British Pounds.
- Accept payments or bill your U.K. customers in the same familiar currency.

The GlobalOnePay gateway converts all payments back into U.S. Dollars and will deposit them in U.S. Dollars – all behind the scenes while you focus on building loyal relationships with your international customers. The bottom line: GlobalOnePay customers who use our MCP capabilities tell us that it's faster and easier to set up business in new global markets because everything they need for foreign currency processing is on a single platform. Adding MCP to your GlobalOnePay payment platform is as easy as letting us know the currency in which you want to accept payments.

Simplify taxation and avoid profit repatriation issues

GlobalOnePay's MCP enables merchants to price and process payments in foreign currencies without requiring them to establish a foreign entity. This is a significant advantage as most foreign entities are subject to local tax laws, which could mean paying taxes locally and in the U.S. In addition, some countries make it difficult to transfer profits back to the U.S. MCP resolves both of these challenges and simplifies tax planning as it enables merchants to process local currencies without having to set up a local business entity.

Seamless integration with our shopping cart plug-ins

GlobalOnePay's off-the-shelf shopping cart plug-ins integrate seamlessly with our multi-currency technology. We've developed downloadable plug-ins for a large number of shopping carts from many independent vendors. Simply download the appropriate plug-in widget, which will run from your server and emulate a GlobalOnePay integration directly from your shopping cart. After downloading, our integration specialists will test and confirm that transactions are being processed correctly – so you can be ready to sell to international customers in their familiar currency.

Is your eCommerce site optimized for mobile commerce (mCommerce)? If not, no problem. GlobalOnePay's MCP requires no extra steps or additional infrastructure to process mobile payments.

Take your business to the next level

Is your eCommerce business ready to expand globally? If so, talk to us at GlobalOnePay. We have a multi-currency processing solution that is right for your industry, budget, and timeframe. Learn more at www.GlobalOnePay.com.

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GlobalOnePay Smart Transaction Routing

Reduce costs with optimized transaction flow

- Reduce cross-border fees and qualify for the lowest interchange programs

- Optimize conversion rates by routing transactions to the best converting scheme

- Meet acquirer requirements to safeguard valuable merchant IDs

- Reduce losses and minimize risk of cardholder fraud risk

- Automate volume throttle between merchant accounts

GlobalOnePay developed its Smart Transaction Routing (STR) technology to automatically optimize each payment transaction and make it easier for merchants to control how transactions are processed. Using our powerful rules-based engine, we'll work with you to create a number of routing parameters that determine how a payment transaction is processed. As a result, you'll be able to send transactions to the most cost-efficient acquirer every time, increasing authorization approval rates and minimizing fees.

Smart Transaction Routing is an ideal solution for merchants who have more than one merchant account, whether domestic, international or both. In fact, the more accounts you have, the more value Smart Transaction Routing delivers. GlobalOnePay creates the rules based on a number of unique data values determined by the merchant. Best of all, merchants can create custom defined values as part of a routing rule and apply more than one rule to a transaction with a pre-defined order/priority.

Here are just a few examples of the many uses of STR:

- **Automatic routing by card type** – Transaction routing preferences can be defined by card type (Visa, MasterCard, etc.) and merchant account(s). The entire process is automated and completely seamless for merchants and their customers. GlobalOnePay does it all behind the scenes.

- **Automate volume throttle between merchant accounts** – STR automates volume throttle between merchant accounts to ensure that the limit permitted by the processor is not exceeded. A merchant may have three different merchant accounts, each of which has a different processing cap. GlobalOnePay can create rules so that transactions are routed to each merchant account in a round robin or in any fashion preferred by the merchant. When one of the accounts reaches the cap, it is removed from the distribution rounds and the transactions are routed to the next account. Merchants are assured that they will never exceed the cap and will stay in good standing with each account holder. Most of all, Smart Transaction Routing simplifies your life – you don't have to write software or design a system on your own to manage volume throttle requirements.

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- **Identify and route cards by BIN** – Smart Transaction Routing can identify cards by their Bank Identification Number (BIN). If a card is issued by a U.K. bank, for example, GlobalOnePay would route that payment to a U.K. merchant account. As a result, the merchant would benefit from the lowest interchange rate and the highest approval ratio.

- **SKU pass-through** – Merchants can also use Smart Transaction Routing to recognize and pass through certain product SKUs to trigger a second-level verification on credit card purchases of high-value, big ticket items. In this case, the rule authorizes the transaction, but does not capture the payment so that the merchant can verify the card manually before billing and shipping the product to the customer.

These are just a few examples of the power and flexibility of our unique technology and how it can help merchants optimize the outcome of payment transactions among multiple accounts.

We simplify the complex

Smart Transaction Routing is a highly complex, leading-edge technology. But don't be concerned – we take care of it all. GlobalOnePay will work closely with you to analyze your requirements, determine appropriate routing rules, implement the application, and track performance against those rules. We'll fine tune routing rules and provide you with detailed tracking and reporting.

STR is completely seamless for merchants and their customers. GlobalOnePay does it all behind the scenes.

How GlobalOnePay Smart Transaction Routing works

GlobalOnePay's Smart Transaction Routing engine optimizes payments through a set of rules applied in real-time and enables merchants to monitor each outcome. Rules can be combined with multiple merchant IDs (MIDs), providing the ultimate in customization. Configuration options include:

- Credit card brand
- Currency
- Credit card/debit card issuing country
- Credit card/debit card BIN or BIN range

- Weighting (e.g., 70% to 30% split)
- Recurring or one-time payment
- Ticket size (payment amount)

Smart Transaction Routing can be configured to route transactions to third parties in specific countries, enabling transactions to be checked against fraud modules and a database of fraudulent credit cards. As a result, transactions can be declined before or after authorization, reducing financial losses due to fraud.

Get started with Smart Transaction Routing

Automate multiple account transaction processing with Smart Transaction Routing and make the management of multiple merchant accounts more cost-effective and efficient. Contact us to get started with STR, or learn more at www.GlobalOnePay.com.

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