Founded in August of 2001, **Network Merchants**™ developed an e-commerce payment gateway that enables companies to process online transactions in real-time anywhere in the world. With an exceptional team of software engineers, Network Merchants created, maintains and delivers a substantial suite of payment solutions through a unique channel of distribution.

This channel of distribution was designed exclusively for financial institutions, ISOs / MSPs, payment processors, VARs, and other e-commerce developers interested in retaining their existing merchant-customers and acquiring new business. With an easy to integrate private-label program, Affiliate members can private label / brand our interface while providing their merchant customers with efficient and secure payment processing solutions.

## *Building Payment Gateways*
### *One Partner at a Time*

## Network Merchants Advantages:

❖ **Non-Compete Commitment**
  o No direct engagement with merchants
  o No pursuing merchants
  o No directly boarding merchants

❖ **Patent Pending Advanced Transaction Routing / Load Balancing**
  o Allow you to easily distribute capped, product specific or high risk accounts.
  o Provide routing/load balancing between multiple processors for a single merchant through a single gateway.

❖ **Transparently Branded Gateway**
  o Offer you gain instant creditability as a PCI certified gateway processor.
  o Manage your suite of payment solutions from a single location on your Web site.
  o Branded with your look and feel completely transparent to your ISO, sub-agents and merchants.

❖ *Customer Vault*
  o Store your merchants' customer credit card and ACH information in the NMI Level 1 PCI certified data facility.
  o Allow your merchants to initiate transactions remotely without having to access cardholder information directly
  o Provide security that allows your merchants to process transactions **without transmitting any payment information** through their web application.

❖ **First Call Problem Resolution**
  o Assist you with a strong support team of software design engineers and programmers
  o Provide unsurpassed help desk support and **first call problem resolution**.

❖ **iSpyFraud Protection**
  - Offer you additional value to your clients while increasing your revenue through iSpyFraud.
  - Implement custom strategies to identify the difference between legitimate shoppers and fraudulent shoplifters.
  - Facilitate you with strategy management and customer service tools to help your merchants save legitimate transactions that appear risky
  - Set policies for accepting and rejecting transactions. That means less risk to your merchant and a better relationship with you.

❖ **Manage Multi-tiered Agents / Sub-Agents**
  - Provide unlimited built-in agent residual accounting.
  - Give you the ability to allow sub-agents to maintain their own gateway account for privacy.

❖ **Cardholder Authentication Card Programs:**



❖ **Virtual Terminal**
  - With a Level 3 intuitive user interface, your merchants will be able to authorize, process and manage credit card transactions manually from any computer that has an Internet connection and a Web Browser.

❖ **API Integration**
  - With our API Integration solution your merchants will utilize the highest level of secure transaction infrastructure available.
  - Our API uses secure sockets layer (SSL) digital certificate technology to connect securely and directly between a merchant and the Payment Gateway.

❖ **Batch Upload Processing**
  - With batch upload processing your merchants will be able to control and approve transactions manually prior to settlement.
  - Our batch processing automatically allocates the batches in 1/16 bins and reduces overall processing time to a fraction of our competitors.

❖ **Electronic Check**
  - Provide a payment solution that enables online and traditional merchants to accept and process electronic check payments directly from their Web site's storefront or through the Virtual Terminal.
  - By accepting electronic checks, merchants are able to expand the payment options available to their customers and increase sales.

❖ **Recurring Billing**
  - Your merchants can bill their customers daily, weekly or monthly for as many payments as required.

❖ **Processors**
  - Vital
  - Concord / Buypass
  - Global Payments – East
  - Chase Paymentech – Tampa / Salem
  - EPX
  - FDMS Nashville / Omaha
  - Pago