



## Credit Card Processing

Credit cards are an important payment option that may be vital to your sales success.

### Your one-stop global payment solution

Clear cheques,  
credit cards,  
postal orders,  
direct debits,  
bank transfers  
and more  
through a single  
client account  
at PacNet.

*PacNet gives you the ability to offer customers convenient local-currency payment options via the web, direct mail, or other direct sales channels virtually anywhere in the world.*

*Our robust, end-to-end credit card processing solution includes: merchant accounts in the currencies you need; batch processing; real-time processing; a virtual terminal for handling refunds, telephone orders and exceptions; and clear, concise online reporting.*

#### The benefits are clear:

- **Extended Market Reach** - Visa and MasterCard merchant accounts in the national currencies of over 30 countries.
- **Speed** - International cards authorised within seconds and rapid settlement in the currency of your choice.
- **Convenience** - 24 / 7 secure access to Payment Files, Reports, and Transaction History along with a Virtual Terminal, ideal for refunds, telephone orders, and exceptions.
- **Security** - CVV2 capabilities and proprietary fraud screening.
- **Savings** - All-inclusive percentage commissions without miscellaneous fees.

#### How it works:

The currency of your merchant account and the descriptor that appears on cardholders' statements will be chosen to meet your unique business needs. Merchant accounts can be established in as many currencies as you require.

Transactions can be authorised either in batches, or individually via secure link from your shopping cart, or through the RAVEN virtual terminal. Files of approved transactions can be released with the click of a button at the end of each business day.

Funds are settled to your PacNet account in the currency of your choice, usually within two business days. Maintain the balance as a credit on your client account, or forward the funds by wire to whichever bank account you use today.

#### Requirements for real-time authorisation:

- Static internet address
- Accurate system clock (for server submitting payments)
- Existing sales application (shopping cart with secure web server)
- Some application integration expertise

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