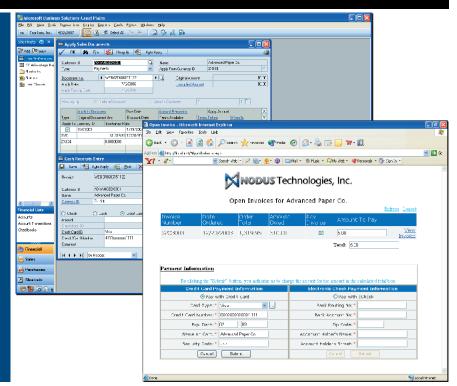
EPAY ADVANTAGE - ONLINE BILL PAY

Improve Cashflow with Online Bill Payments

ePay Advantage offers the latest online payment technology for enterprises that want to provide their customers with the convenience of online billing and payment collection. ePay Advantage allows customers to view their open invoices and pay them with a credit card or an electronic check. It integrates with Microsoft Dynamics GP to automate cash receipt entry and provide real-time payment processing, eliminating double data entry with improved cash flow. ePay Advantage can easily be integrated with your e-commerce website or Nodus eStore Solution Stack to accept payments for open account customers.



ePay Advantage - Brings Billing and Collection Automation to the Mid-market

For many companies, handling invoices is still an old-fashion paper process despite that customers' experience is becoming more web-based everyday - customers can browse around in digital catalogs and use special procurement portals to purchase goods and services. By using ePay Advantage, Microsoft Dynamics GP users can avoid this disjointed method of invoicing, and send the invoices electronically to their customers. The result is a streamlined and automated business process that reduces the billing cycle and collection cost; and improves operation efficiency, cash flow and communication.

Fast, Secure Transaction and Payment Management

ePay Advantage accepts credit card or electronic check as payment methods. The payment transaction is fast and secure with payment captured immediately. The transaction data is then seamlessly transferred to your back office for auto-posting to your cash management.

ePay Advantage - The Electronic Bill Presentment and Payment for Your Company

ePay Advantage allows your company to implement electronic bill presentment and payment capabilities with your Microsoft Dynamics GP to send invoices and collect payments electronically. The payments are automatically applied to the invoices and integrated directly with cash management for better cash position visibility. In addition, it lets you interact with your customers on payment shortfalls or overcharges with complete document trails. Your customers gain the convenience to check their invoices and payment history at their leisure. The end-result is that you have a happy customer, reduce operation cost, and enhance your company's competitive position.





PRODUCT FEATURES:

- Secured login using their Microsoft Dynamics GP customer's ID number with password protection or with extended feature to allow email address as login customer's ID.
- Customers can view their invoices stored in Adobe PDF format
- Customers can drill down on the detail of an invoice before payment
- Customers can selectively pay one or more invoices in full or partially with credit card or electronic check
- Allow customers to maintain multiple credit cards on file
- ✓ Allow customers to pay with multiple credit cards
- Full fault protection features, such as AVS and CVV2 support for credit card payment
- Send payment confirmation email including payment details
- ✓ Inactivity time-out for added security after login
- Autocreate Microsoft Dynamics GP cash receipts and process real time payment application to invoices selected by customer
- ✓ Notify customer if their credit card has expired

Get Up-to-Speed with Your E-Commerce Processing

With the rapid-fire pace of e-commerce, you can't afford to be held up by slow transaction processing. Disjointed credit card processes, disconnected systems, and errorprone manual data entry impede your pace, and your business. Speed and simplify business processes with integrated payment solutions from Nodus Technologies.

In today's business environment, time is money. To keep up with the pace of plastic, you need to eliminate the invisible barriers that slow you down. Whether you're accepting online bill payments, recording orders from a web store, processing and approving payments from a credit card terminal, or wrapping up reconciliation, poor integration and loose connectivity can be unsurpassable.

Nodus Technologies' credit card processing solutions, Credit Card Advantage and eStore Solution Stack integrate with Microsoft Dynamics GP to ensure smooth, fast, and accurate data transfer. The superior integration and flexibility of these e-commerce solutions enable you to integrate web orders and e-payments with ease!

EPAY ADVANTAGE

Online Payment Options for Diverse Business Models

ePay Advantage supports both Business to Business (B2B) and Business to Consumer (B2C) for the Biller Direct Model within Electronic Bill Presentment and Payment (EBPP) Models. This means that the vendor sends invoices directly to the customer and the customer can logon to the vendor's web site, browse their invoices, process payments, download invoices and confirm payments.

ePay Advantage does not require Nodus Credit Card Advantage to operate. The product is bundled with Transact Advantage, eConnect runtime license and additional software to perform the "Online Bill Pay" functions.

MINIMUM SYSTEM REQUIREMENTS

- Microsoft® Windows XP Professional or Windows 2000 Server
- Microsoft® Internet Information Services 5.0 (IIS)
- Microsoft® .NET Framework
- Microsoft® SQL Server 2000 or SQL Server 7.0
- Microsoft® Data Access Components 2.7 (MDAC)
- Internet Access

PARTNERS

- Microsoft
- VeriSign
- Paymentech
- CyberSource
- USA ePay
- · Authorize.net

ABOUT NODUS TECHNOLOGIES, INC.

Nodus Technologies sets the standard for electronic payment processing with revolutionary solutions. Based on a collaborative framework, Nodus' applications are designed to integrate with Microsoft Dynamics accounting systems as well as other accounting packages, ERP's, Retail, E-Commerce, B2B portal, and CRM solutions.

Downloadable evaluation copies of our solutions are available from our web site and are fully functional in The World Online company. For more information about Nodus Technologies' products and services, visit www.nodus.com or contact sales@nodus.com.

250 West First Street, Suite 302 - Claremont, CA 91711 Phone: 909.482.4701 - Fax: 909.482.4705





