

# Transaction Central™

## Frequently Asked Questions

### Q. “What is TransAction Central™?”

A. TransAction Central is TransFirst’s innovative proprietary payment processing system that lets you accept payment cards and checks through any Internet connection.

### Q. “How can TransAction Central help me grow my business?”

A. TransAction Central is a cost-effective, versatile tool that combines the functionality of a processing terminal with enhanced reporting capabilities. You’ll have the power to run your business when and where you need to – and that flexibility gives you more opportunities for growth.

### Q. “What can I do with TransAction Central?”

A. TransAction Central offers multiple payment processing functions. You can:

- Use it as a payment gateway: TransAction Central supports shopping carts and custom integration for secure transactions
- Use it as a virtual terminal: Conduct real-time, secure credit card, signature debit card and ACH transactions
- Transmit batch uploads: You’ll get automated response for a full batch of transactions and return files online or via text or e-mail
- Set up ACH processing: Electronic funds transfer eliminates the need to process paper checks
- Set up tokenized recurring billing: Automatically process credit card, signature debit card or ACH transactions for regular customers

### Q. “What kinds of payments can I process?”

A. TransAction Central lets you process these payment methods:

- Credit cards: MasterCard, Visa, Discover, American Express
- Signature debit cards
- PIN debit cards
- ACH (checks)

### Q. “Do I need to buy special equipment or install extra hardware?”

A. No. TransAction Central works on your PC and with your existing broadband or IP connection; no additional phone lines or special terminals are necessary.

### Q. “What types of businesses can use TransAction Central?”

A. TransAction Central supports a number of business models and industries, including:

- Retail
- E-commerce
- Mail order/phone order
- Government services
- Utilities
- Healthcare



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## Frequently Asked Questions (cont.)

### Q. “How many of my employees can use TransAction Central?”

A. You can choose to set up a multi-user TransAction Central account that can hold an unlimited number of user IDs. There are no extra fees for additional users.

### Q. “I own a business-to-business company.

#### What can TransAction Central do for a business like mine?”

A. Business-to-business merchants can benefit from TransAction Central’s flexibility. Customers and clients with whom you do business on a recurring basis can be set up for automated billing, saving the time and trouble of individual invoicing. You can operate your business from multiple workstations within a facility or even multiple offices at different locations – anywhere you can access the Internet. With secure, tiered password protection, you control which users can access TransAction Central.

### Q. “How does TransAction Central work with businesses that deal directly with consumers?”

A. Direct-to-consumer businesses can save money on equipment by using TransAction Central to process their point-of-sale retail, e-commerce or mail order/phone order transactions with whatever payment methods your customer want to use – there’s no need for multiple devices. TransAction Central is especially ideal for small or home-based businesses that need powerful processing but have limited budgets.

### Q. “Is TransAction Central a secure way to process payments?”

A. Yes. TransAction Central is fully PCI compliant, so your risk of data security breaches is minimized. We do recommend that all businesses consider adding additional security through our Data Breach Security Program.

### Q. “I’m hoping to expand my business in the coming months.

#### Can TransAction Central expand with me?”

A. Yes. TransAction Central is fully scalable and can accommodate whatever increased business you take on. Its integration features can adapt to the processing needs of any business.

### Q. “How can I find out more about TransAction Central?”

A. If you’re ready to take your business to the next level of productivity and profit, ask your sales representative to give you more specific information about how TransAction Central can help you grow your business.



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