

## ACCEPT CREDIT CARD PAYMENTS ONLINE

Accepting credit cards is becoming a must for small and medium-sized businesses conducting business online. Customers are increasingly turning to plastic when they open their wallets. The average American cardholder has four credit cards. Credit card purchase volume has been expanding about 15 percent per year for the last five years, or three times faster than the increase in overall U.S. purchases. Credit card purchases account for 85 percent of all Internet transactions. And according to one estimate, businesses forfeit up to 80 percent of consumer impulse buys if they don't accept credit cards.



CCNJ helps small and medium-sized businesses expand their online selling power with secure credit card processing. Online Charge gives businesses the complete infrastructure to authorize, capture and settle online credit card purchases. Accepting credit cards online with CCNJ is quick, easy, safe and affordable. CCNJ incorporates state-of-the-art fraud and risk prevention mechanisms, and has been certified by the preeminent credit card processing networks.

### Online Charge Features

- Comprehensive online credit card processing - saves businesses the expensive and difficulty of implementing a turnkey payment processing solution. CCNJ provides all the service and functionality a business needs to start accepting credit cards online.
- Rapid order processing - Delivers instantaneous online credit card processing to maximize sales opportunities and customer satisfaction.
- Accept all major credit cards - Visa, MasterCard, American Express, Discover, Diners Club and JCB. By accepting all major credit cards your business can increase its sales potential.
- Online Merchant Center - provides enterprise back-office services featuring robust reporting and utility options. CCNJ provides businesses the tools they need to effectively manage their online business.
- Industrial-strength security screening - ensures customers 100% online purchasing security over secure socket layer (SSL) or dedicated lease line.
- Fraud and Risk Management (FRISK) - customizable fraud and risk management system that allows businesses to employ an optimal level of protection for their business. The result is maximized sales and minimized risk.
- Dedicated support - provides advanced and reliable client support. CCNJ gives businesses the personal attention and responsiveness they need to succeed online.

### Automated Recurring Billing

Membership dues and subscription fees are examples of products and services that are typically billed on a recurring basis. Recurring billing can also be used to offer installment billing plans for products (i.e. three payments of \$19.95).

CCNJ offers a robust yet easy to use recurring billing system that can be configured to suit the needs of your business.

### Recurring Billing features

- Multiple billing profiles - Merchants can configure different profiles for products and allow the consumer to select the one that fits their need. For example, your consumers can select to be billed monthly at one rate, or pick an annual fee at a different rate.
- Flexible billing cycles - Recurring billing can be configured to bill weekly, monthly, bi-monthly, quarterly, semi-annually, annually, etc.
- Different initial and recurring amounts - Different dollar amounts can be specified for the first billing and subsequent billings. For example, a separate "Signup Fee" and "Monthly Fee" can be configured. Special introductory rates can be set up, or free trial periods offered.
- Configurable billing terms - The duration of billing terms can be configured from one time to unlimited.
- Automatic rebilling - Transactions can be automatically retried if not successful. You set the retry interval and frequency --- we'll take care of the rest!
- Detailed reporting - Detailed transaction history of your consumers' recurring payments are available online for your review. Also, daily summary reports keep you up to date on recurring activity - how many new subscribers, cancelled subscribers, how many were billed that day, whether a billing was successful or not.

### Credit Cards, NJ

p. 201.645.0132 | f. 201.490.5451  
e. info@creditcardsnj.com | w. www.creditcardsnj.com