

What Does The NMI Gateway Offer?

Understanding the core features & value-added services (VAS) available on NMI's platform



Processing Environments



Core Features



VAS - Security &
Fraud Detection



VAS - Payment Types &
Acceptance Methods



VAS - Back Office
Tools

Merchant Payment Processing Environments

Our omni-channel platform supports all types of merchant payment processing environments such as ecommerce, retail, mobile, MOTO, restaurant & Apple Pay

Virtual Terminal



Enables merchants to process transactions by submitting credit card and electronic check payments online.

Swipe



Enables merchants using card readers to accept card-present transactions by installing a lightweight Windows based point-of-sale software application.

iProcess™



Enables merchants to accept mobile payments through a secure application for Apple & Android devices.

Mobile APIs



Provides developers with a toolkit that makes adding card readers to a payment application seamless and straightforward.

Gateway APIs



Take advantage of our flexible Integration Library that enables you to support ecommerce, mobile and retail payment processing environments for your customers.

Batch Processing



Facilitates processing large quantities of payments efficiently by multi-threading simultaneous transaction requests.

Payment Gateway Core Features



Virtual Terminal

Swipe credit & key-in cards, and checks from your browser



Multi-Tiered Hierarchy Structure

Organize your customers, partners and sub-Affiliates



Currencies Accepted

USD, CAD, many international currencies based upon processor integration



Reporting Capabilities

Search & get detailed insight into transactions



Card Types Accepted

Visa, MasterCard, Discover, American Express, Diners Club, JCB



Recurring Billing

Setup payment plans & subscriptions without having to collect payment information again

Payment Gateway Core Features



Manage Multi-MIDs

Board multiple MIDs to a single gateway account to consolidate reporting, manage branches, organize products, etc.



Customer Support Options

Choose to either use our in-house support team or support your own customers.



Product Manager

Manage product SKUs & quickly recall products when creating new Virtual Terminal transactions.



Advanced Transaction Routing Interface (ATRI)

Allows a merchant with multiple MIDs on a single gateway account to automatically determine which MIDs to route transactions to based on advanced load balancing directives



Three-Step Redirect API

Reduces a merchant's PCI footprint by eliminating transmission of sensitive payment information.



QuickClick

Allows merchants to quickly & easily link a website to the payment gateway by utilizing a native payment gateway shopping cart solution.



Gateway Emulator

Enables merchants to migrate from other industry gateways to the ours.

Value-Added Services - Security & Fraud Detection



iSpy Fraud

Real-time fraud scrubbing utility that helps to differentiate legitimate from fraudulent transactions.



Certify PCI

Automated and integrated web-based process to PCI-certify qualified merchants in minutes. Includes unlimited vulnerability scans by an Approved Scanning Vendor (ASV), if necessary.



Payer Authentication

Allows merchants to use Verified by Visa and Mastercard SecureCode to verify payer's authenticity through the gateway.



Customer Vault

PCI-compliant encrypted and tokenized customer credit card and ACH account data storage. Tokenization allows merchants to process transactions without transmitting credit card or ACH account data.



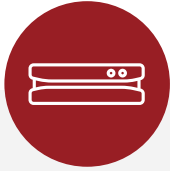
Account Updater

Helps ensure uninterrupted payments for customers, particularly those with recurring payments, by seamlessly updating card-on-file account information.*

**Requires Customer Vault and is supported on First Data North, First Data South and PaymentTech Salem*

Red icon = Commonly used by merchants

Value-Added Services - Payment Types & Acceptance Methods



Swipe

Provides merchants and retailers with true end-to-end encryption processing by integrating the MagneSafe Transaction Security Solution.



iProcess

The iProcess™ Mobile Only application provides merchants mobile payment processing software for their Apple and Android devices. Merchants can swipe credit cards to obtain retail card-present rates with the optional encrypted card reader.



Electronic Check

Enables online and traditional merchants to accept and process electronic check payments directly from an ecommerce storefront or through Virtual Terminal.

Red icon = Commonly used by merchants

Value-Added Services - Back Office Tools

nmi



Electronic Invoicing

Enables merchants to invoice customers via email. Customers can then submit payments by following an embedded link. Invoices are generated with line detailed information and automatically convert to PDFs that are attached and emailed to customers .



Sync Pay

SyncPay provides support for payment processing from directly within QuickBooks Pro™, QuickBooks Premier™, and QuickBooks Enterprise™. The plug-in allows merchants to pay invoices, generate sales receipts, process batch transactions, and view batch reports without ever leaving QuickBooks™.



Level III Processing

Level III Processing is used by government and enterprise-level corporations when handling large orders through business-to-business and business-to-government transactions.

Red icon = Commonly used by merchants

Third-Party Integrations

NMI has a broad set of relationships with third-party shopping carts and payment processing networks

Third-Party Shopping Cart Integrations

- Enables consumers to make purchases online via an interface between the merchant and back-end processing systems
- NMI offers a proprietary shopping cart as well as integrations with over 150 various shopping cart providers
- NMI integrates a number of shopping carts internally, though any shopping cart provider can externally integrate itself



Processor & Payment Network Integrations

- More than 125 types of processors and payment networks include:
 - Credit Card Processors (i.e., First Data, TSYS, Global Payments)
 - Electronic Check Processors (i.e., GETI, Checkgateway)
 - Secure Authentication Providers (i.e. Cardinal Commerce, FAC)
- NMI's end merchants can process transactions via multiple processors via a single gateway account

