



# Small Business, Big Challenges

Wouldn't it be nice to have an office full of experts trained in cutting-edge technologies to validate credit cards, use security measures to prevent fraud, to track orders, handle payment inquiries, observe user behavior and finally, to report on all these activities to provide a bird's-eye view of the whole process?



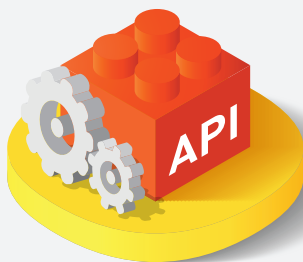
While you manage a developing business, you certainly can't afford to lose money to fraud or dishonest customers; but you also can't afford that full-time, in-house team to help avoid them. Virtual Data is here to provide you with all these services, without the office space, equipment, or salary overhead of hiring your own team.

## Virtual Data: Protecting Your Profits

When credit card validation doesn't yield a clear "accept/reject" indication, Virtual Data's team will contact high-risk customers for clarification, obtaining more information before order confirmation. In addition, we track your shipments automatically, updating you immediately about deliveries or delays; we handle all customer inquiries related to billing and delivery, and even provide a move-by-move analysis of who is doing what on your site... in real time.

And in addition to all these live updates, Virtual Data compiles all your data into clear, useful reports so you can follow trends, look for areas to improve, and most importantly, celebrate your success!

## Integration Methods:



### Option 1: Connect through our API

Automatically send individual orders to Virtual Data's system as they arrive through our API. Using this method, you provide Virtual Data with data from specific fields, from either your online check-out page or from your landing page. We analyze the information we receive, triggering a decision regarding the remainder of the business transaction (Accept and Charge Credit Card /Reject/Further Confirmation Required, etc.).

### Option 2: Use an iframe

You embed a snippet of code on your website's payment page, and we interact with your customer through a "window" within that page. We receive the data directly, in real-time, when the transaction takes place. We perform the appropriate analysis, and send back the answer in the same window.



### Option 3: Have virtual data build a site with built-in functionality

Instead of embedding our payment security, shipping tracking and support services into your existing site, Virtual Data can build a complete e-commerce destination site for you, incorporating a complete content management system, together with our wide-ranging features that manage, track and report the entire spectrum of customer activity from initial browsing, to payment authorization, to shipment.



Virtual Data was established by industry veterans with a deep understanding of e-commerce and the goal to level the e-commerce playing field. Virtual Data considers credit card validation to be a fundamental component of e-commerce and our goal is to streamline this frustrating process by providing a fast and reliable validation solution that is affordable for small online businesses. Our solution brings accurate credit card validation within easy reach of EVERY e-commerce site, irrespective of size.

