



Real People Simplifying the Online Payment Process

Keeping payment information secure online is scary. As an industry-leader in secure payment portals at the forefront of new technology, we are here to calm your fears.

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About Payment Gateways



Why should your Business use an E-Payment Gateway?

Electronic payments are a vital part of doing business in almost every industry. They are central to how companies interact with each other, their customers, and their vendors. But the speed and convenience of ePayments brings with it risks: identity theft, credit card fraud, or bank account fraud.

"Our consistent goal at CBOSS is to provide clients with opportunities for increased efficiencies," says Douglas Carr, Director of Technology. "Our new enhancements offer advantages that include modifiable reporting capabilities, new user account management functionality, online help from within the application and easier navigation."

Carr adds, "These product enhancements prove that we deliver on our promise to our clients to provide new technological enhancements that make it easier to have all of the advantages of streamlined business processes."

About CBOSS Inc.

What is CBOSS Inc?

We are an online payment gateway, specializing in simplifying the payment process for your organization. Since 1997, over 700 businesses and government agencies have looked to us to deliver feature-rich services and solutions that are cost-effective, reliable, and secure. We specialize in the design and implementation of industry leading gateway solutions for e-payment processing. Our solutions allow businesses and governments to transform operations, improve information systems, and create new strategies for practical, efficient service to clients.

Even though we are a national leader in the ePayment industry, we are a small, locally owned business. This allows us to provide friendly customer service and regular interaction with our customers from our headquarters in Poland, Ohio, which sets us apart from large gateways. No other payment gateway offers the same combination of a big corporation's industry leading technology with the dedicated service and support of a locally owned business.



Ohio.gov



The Vindicator

Our Clients

Our expertise empowers all of our clients, regardless of the industry, to focus on their core business. We provide clients with solutions for online payment processing, web applications and business process automation.



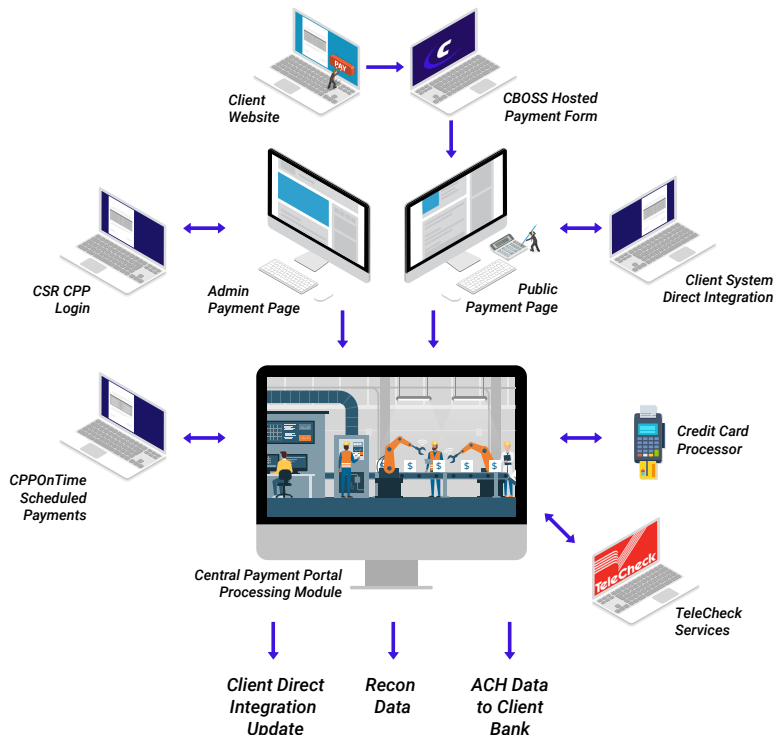
worldpay

Our Partners

Our software works with a number of other company's products and services. We work with the top online payment solution providers to create a flexible payment service that works for any business.



How Our Software Works



The Central Payment Portal

There are a multitude of e-payment solutions but not all are created equal. Many lack the necessary flexibility and others do not feature centralized reporting, auditing, and tracking for effective fiscal control. In addition, some solutions are not scalable enough to accommodate continued, rapid growth.

The **CBOSS Central Payment Portal (CPP)** is one of the few solutions that addresses the critical features of flexibility, centralized management, scalability and much more.

CPP is a flexible e-payment engine that supports a wide range of transactional applications and gives customers the freedom to make payments quickly and conveniently. The CPP can process credit cards, debit cards, and electronic checks and can record cash payments for centralized reporting.

Payment Portal Features

Flexibility with Online Banking Processors

Making the secure payment process even easier, we work with most banks and processors to assure payment security, no matter what payment processor you prefer.

Easy Onboarding

Implementing a new payment portal doesn't need to be scary. We give you the tools you need and are with you every step of the way.

Customer Service

We are here for you. 24/7. Our customer service team consists of real people, **not bots**.

Telecheck

Working with one of our partners, **Telecheck**, we are able to instantly analyze the check-writing history of 98 percent of U.S. check writers. Any returned checks become our liability, relieving you not only of loss, but also the hassle and countless hours of trying to collect.

Security

As a designated **PCI-DSS Level 1 Service Provider**, we maintain the highest level of security standards to ensure that our customers have peace of mind in knowing their sensitive data is secure. We are a **Microsoft Silver Partner**, as well as **SSAE18 TYPE II** compliant.

Intuitive Payment Scheduling Tool

Our **CPP OnTime!** module allows the ability to accept recurring payments, allowing you to guarantee payment, accurately forecast and maximize convenience for customers.





Online API Integration

CBOSS offers multiple integration options with flexible APIs to bring online payments into your application, while keeping most PCI compliance responsibility in ours. Customer Experience options include:

- Redirecting your customer to our environment via a **Hosted Integration**.
- Launching a secure iFrame on top of your application via the **CPP Wallet**.



CBOSS Hosted Integration

CBOSS offers several *Hosted Integration* options, all using our standard APIs. With these integrations, your customer will be redirected from your website or application to our secure environment. Your customer's experience while making their payment can be customized to match the look and feel of your website to offer a near seamless experience.



CPP Wallet iFrame Solution

The CPP Wallet offers even more flexibility and a seamless user experience. Using our newest APIs, the CPP Wallet is a digital wallet and payment gateway solution that launches in an iFrame within your application. This frame can be branded to match your website by customizing several options. Since the customer never leaves your website, you have full control over their experience.

In addition to performing one-time transactions, the CPP Wallet can store your customer's payment information (credit/debit card or bank account) within CBOSS' secure environment. CBOSS will generate several tokens to represent your customer and their payment information, which your application can store. These tokens can be used the next time your customer needs to make a payment, or to create payment schedules for recurring or future payments.



CBOSS Hosted Payment Forms

Allow our team to create a **CBOSS Hosted Payment Form** that completely mimics the look and feel of your website. Through this form, we collect the customer information you need to ensure accurate reporting and data security. This information remains with the transaction in our reporting portal, and is searchable.

CPP Features

Efficient Tools



User Management

The Central Payment Portal streamlines user management with an easy to use interface and flexible access options. Individual users may be assigned standard roles and data access, or custom roles can be generated to tailor access to your organization's needs. Standard roles include: Reporting, Payment, Refund/Void, and Administrative. Access can also be segmented by MID, location, or division to keep access to financial data as wide or narrow as necessary. Users can be limited to only certain reports as well via custom claims for the most tailored access. Each user has their own individual account, and user activity in the portal is tracked and auditable.



Reporting

The CPP reporting interface provides a set of default, transaction-based reports, with both detail and summary information available for all your organization's payments. These reports are in a spreadsheet format and permit filtering, sorting, grouping, and the export of all available data. All reports allow the user to specify a desired date range, and the ability to further filter by type of payment or source of payment. All columns can be filtered to search for individual transactions, or groups of transactions so CSRs can find customer transactions quickly and easily. Reports can be customized and saved for future use, so the data you need is always the easiest to find. Nightly Reconciliation files are also available via CPP or secure FTP.



P2PE Card Reading Devices

In addition to providing payment security and simplicity, we also offer **Point-to-Point Encrypted (P2PE) Point of Service (POS)** devices that accept both EMV and magnetic stripe cards. CBOSS devices from **VeriFone** and **Ingenico** will put your organization on the forefront of data security, customer experience, and industry compliance standards. From these brands, CBOSS offers a range of device options, from those with basic functionality to flagship touchscreen devices. CBOSS' multiple **POS Device integrations** to major processors and gateways allow us to offer several processing options, in addition to our preferred partners.

