

Credit Card Processing & Merchant Services

Competitive & Flexible

Credit Card Processing and Merchant Services from iStream are designed to meet the payment needs of organizations both large and small.



Point-To-Point Encryption

Provides a combination of secure devices, applications and processes a secure decryption environment



Dashboard Reporting

Provides real-time insight and details related to transactions



Software Integration

Enables transaction information to be captured as part of the overall work flow process

Credit Card Processing & Merchant Services

Credit Card Processing and Merchant Services from iStream are designed to meet the payment needs of organizations both large and small. Additionally, with the integration to the iStream Maximizer platform, iStream serves as your single partner for all payments (ACH, check, file/web based, recurring, remittance and debit/credit card). iStream Credit Card Processing and Merchant Services features access to all major card platforms to provide coverage across all industry segments. Merchant boarding and account management has been streamlined enabling a single point of entry for multiple payment options. The card services team at iStream has deep card industry knowledge of card network rules, regulations and cost structures to ensure the best match for both merchant and processor. iStream prides itself on being able to provide the integration and customizations

required to meet the unique and specific needs of merchants while providing first class sales and technical support.

Point-To-Point Encryption

Point-to-point encryption (P2PE) provides a combination of secure devices, applications and processes that encrypt data from the point of interaction (for example, at the point of card swipe) until the data reaches the solution provider's secure decryption environment.

EMV

EMV stands for "Europay, MasterCard, Visa" and was developed in 1993 as the first card-present chip-based smart card. EMV protects against the misuse of lost or stolen cards through cryptography and the use of a PIN (which a magnetic strip does not, making credit card replication more difficult

and more costly for thieves.)

- Chips are embedded in the card and contain encrypted data that is accessed by the reader in the point of service terminal.
- A code or “cryptogram” is sent to the processor during the transaction to validate the card and cardholder.

Hosted Payment Page

The Hosted Payment Page offering can be embedded into current web page(s) to maintain the look, feel and navigation for your web properties while enhancing functionality to include payments.

Virtual Terminal

The Virtual Terminal is the web based application for processing card present, card not present and recurring payments. The Virtual Terminal can be integrated with EMV devices and utilized point to point encryption for data security and further reduction of PCI scope.

Dashboard Reporting

Dashboard reporting provides real-time insight and details related to transactions, allowing for review and payment modification prior to settlement, providing a proactive approach to activity management.

Software Integration

API Integration into gateway allows for full payment integration into core systems, enabling transaction information to be captured as part of the overall work flow process.

Bank Program

iStream offers a competitive and robust offering for Financial Institutions looking to offer the best in credit card and merchant processing to their customers. This program takes advantage of host of features listed here, ensuring client satisfaction from all aspects – price, features and service.

Payment Gateway

With its processor agnostic platform, the payment gateway provides your organization the ability to select your payment processor and leverage the all in one solution for transactions including Credit, Debit, ACH, Check among others.

Online Reporting

Online reporting tools that include online access to all transaction details including real-time details, charge-back management reports, detailed reconciliation reporting and exportable data for posting payments.

