

CALIBR Implementation



Application and Onboarding Process

- Calibr's Operations Director, will work with your team directly to collect information needed for the formal application for all Merchant ID's needed.
- Once the applications are signed and supporting documentation is gathered, they are sent to underwriting for review. Approval is received in generally 3-5 business days, if no additional documentation is needed.

Implementation and Training - Virtual Terminal

- Once the application is approved and the account is boarded, Calibr will setup the virtual terminal that is decided upon by the merchant with guidance from Calibr and can generally be utilized the same day for keyed transactions.
- Calibr will coordinate training webinars with necessary individuals via our Uberconference screen share.
- We will assist in setting up user profiles and customizing the Virtual Terminal and will coordinate the "go live" dates to ensure the transition is as seamless as possible.
- **Hosted Payment Page** is available to you should you choose to utilize this feature. Calibr will make this request upon the account being boarded.
 - This feature allows you to code a "Pay Now" button to the secure HPP into your website or create a payment link for emails and invoices.

Gateway/ Virtual Terminal Options:

- **Paytrace Gateway**
 - Hosted payment page for "Pay Now" button
 - Online virtual terminal portal
 - Customer vault
 - Recurring payments
 - Email an Invoice feature
 - User defined permissions
- **Cardpointe Virtual Terminal**
 - Hosted payment page for "Pay Now" button
 - Online virtual terminal portal
 - Customer vault
 - Recurring payments
 - Integrated Cardconnect reporting



- User defined permissions

30-60-90 Day Review

- After the first full month of processing, Calibr will conduct a full account review to make sure we are delivering the savings we anticipated. This is also to make sure we are meeting service expectations and to resolve any additional questions that the accounting team may have. We will pull the account review number for the following 2 months.

No Cancellation Fee

- Calibr believes in earning business on an ongoing basis, so we have no cancellation fee and \$0 Early Termination Fee. This means that at any point if you are unhappy with our services, you can switch processors with no penalty.

Ongoing Service and Support

- **PCI-DSS Compliance** - Calibr and its partners take seriously the risk noncompliance pose to our merchants. Fines for a breach or being hacked start at \$100,000. We will help your company come in compliance with the current standards and prepare for upcoming changes in the security landscape.
- **Continuing Service** - Calibr will consult and educate your employees as to the ongoing changes and nuances the industry presents, saving further in fees and workflow processes. As part of our service, we continually update the system and monitor your interchange activity. This includes making all the necessary on-going changes to our systems as well as notifying our clients when new information is required to achieve the most advantageous costs.
- **Virtual Terminal Security** -
 - **Point-to-Point Encryption (P2PE):** Upon swipe or card data input, the sensitive data is instantly encrypted. Your customer's credit card number will never be stored in your system and your customer's data remains safe.
 - **Irreversible, patented Tokenization:** Our unique tokenization process is mathematically irreversible, offering your customers total protection from identity theft.
 - **Virtual Terminal tokens** are “intelligent”, which means that they will comply with data integrity checks such as the Luhn test and those performed by various ERP systems.
 - **Customer Vault:** All encrypted card numbers are being stored in our 100% PCI compliant, cloud environment.

