

**Virtual Merchant** is your single-source, online terminal and payment solution. Virtual Merchant can do everything from online payment processing to transaction management, while offering a secure Internet payment gateway solution for traditional Retail, MO/TO and Internet Merchants.

- **Cost** – Lower cost than almost any Internet Payment Gateway on the market.
- **Support** – NOVA has a PC Support team that is designated 100% to Virtual Merchant clients at no cost.
- **Point-of-Sale Environments** - Complete hosted payment solution that instantly transforms PCs into “virtual” payment terminals.
- **Recurring Billing** - Easily handle recurring and installment payments.
- **Reducing Costs** - Eliminates costly charges for multiple terminals and dedicated telephone lines.