



Description of Services and Fees

eCom Business Pack (Downloadable Software/Files)

by Payment Online, Inc.

This is a completely integrated solution that is designed for companies that want to sell downloadable software, or digital files (PDF, etc.). This solution is one of the easiest and most affordable ecommerce solutions available today - without sacrificing security, reliability, or feature-rich functionality.

What's great about this solution is that the initial technical integration and installation of all the complex systems are undertaken by Payment Online, as outlined below. No need to download and install software on your PC. All you have to do is enter your company information (name, address, e-mails, etc.) through an easy to use WIZARD and build your "buy button" for the products that you offer. Also, since you are inserting buy buttons into your existing Web site, you will retain the *look and feel* of your Web site. With the eCom Business Pack, you don't need to invest a lot of money and time in having your own Internet servers, SSL secure certificates, data center and bandwidth costs, design and development costs of an HTML Order Page, e-commerce shopping catalog/cart, server management, and other costs associated to wasted time on technical troubleshooting.

The eCom Business Pack (Downloadable Software) Solution from Payment Online includes:

1. **Service installation and server configuration of the ecommerce system.** A full-featured ecommerce platform that handles all the critical e-commerce functions - tax calculation, software upload to the Internet servers, checkout process, software download management, and much more. The ecommerce platform offers modularity and upgrade path, which means you can add an almost limitless set of products, categories, or features to your online business in the future.

The installation by Payment Online includes: a) software setup and installation on secure servers, b) integration with the back-end Commerce Engine that performs the credit card processing, and c) secure encryption certificate with SSL 128-bit encryption installation and configuration.

2. **Secure Hosting of your Order Interface/Checkout Page.** Our servers (Internet, Database, Access, Router Security, Transaction Processing, Payment Gateways, and Order Management) are located in a secure data center with fast connection to the Internet - offering fast access to your online storefront and transaction processing, download speeds, excellent uptime levels, even during the peak hours of online shopping periods (e.g. during holiday season) when many e-tailers have traditionally experienced downtime and lost sales.
3. **Security.** Payment Online protects its clients and their customers through a four-layer security process. First, our system establishes a secure encrypted connection (SSL) between your electronic shopping system and your customers' Internet browser. Second, we use a validation system to ensure that your customers have entered the correct credit card information. Third, we use a sophisticated AVS system (full functionality depends on your Internet Merchant Account) to verify address of registered credit card for fraud prevention (unlike other companies, Payment Online does NOT charge extra for this service). CVV2 security option, and an array of security systems auditing from your customers' orders through to the to banking networks.
4. **Commerce Engine.** This serves as a powerful platform for transaction processing, order management, customer service, and product marketing reports. Using this fully automated real-time processing network, authorization of credit card orders normally take place in a few seconds. And since this engine is real-time, your clients don't experience the typical problems encountered by batch-processing, such as batch loss, shoppers' credit card limits exceeded before product delivery due to batching, etc. In addition, you will receive an easy-to-use Virtual Terminal online for manual processing should you take telephone or fax orders.
5. **Payment Gateway connections to banking networks.** Payment Online connects directly to banking processing networks at speeds of up to 100Mbps (1286 times faster) instead of the slow 56kbps modem connections offered by many other processors. Modem connections are responsible for up to 40 seconds authorization speeds - which can result in shopper frustration or multiple order submission error.
6. **Internet Merchant Account Application assistance.** Payment Online does not issue Internet merchant accounts. However, we have arranged with various banks to give special treatment to our clients, including free merchant account application, very low discount rates depending on the merchant's business model and products, and special attention during the application process. In most cases an application can be completed between 60 minutes and 3 days.

7. **Technical Support and Customer Service.** Dedicated to providing excellent customer service and technical support services by phone. Payment Online merchants also have access to online support 24/7 for emergency situations.
8. **Account Access and Log in.** Upon completion of the initial setup and installation (usually 1-2 days), Merchant shall receive by e-mail a easy-to-follow User's Guide, as well as the login and password access to the Online Support area, which provides additional documentation, and emergency support. In addition, Merchant can access both the Online Management Tools, directly from the Online Support area.

Standard Fees - eCom Business Pack (Downloadable Software/Digital Files) Solution

(a) **Setup charges for services described above:** **\$ 195.00/one time**

- Server Setup of the electronic shopping platform, and Merchant ID Number;
- Setting up the credit card processing, checkout ordering system, and the installation of product database;
- Security setup to send encrypted order information from checkout page to the credit card engine;
- Secure log-in account and password setup for you Online Management Tools, report generation and secure Administration access to ordering system to modify product information, prices, promotions, etc.;
- Setting up a Virtual Terminal for manual transactions (telephone/fax orders received from your customers);
- Setting up on the payment gateway and connections to the banking network for authorization/processing.

(b) **Monthly service fees (includes the following services):** **\$ 49.00 /month**

- Monitoring, maintenance and management of system security and reliability;
- Monthly hosting of Merchant's ecommerce platform system;
- Secure server certificate costs and installation on Payment Online servers;
- Monthly bandwidth usage for Merchant and its customers' access to the Payment Online servers;
- Online Emergency Technical support; and
- Access to Online Management Tools for Wizard driven setup, generating reports, and order/transaction information - available 24/7 from anywhere in the world through your secure online login account.

(c) **Per transaction fee (includes payment gateway connection fees):** **50¢ per transaction**

- This covers credit card transaction processing service, payment gateway access fees, AVS (address verification) security processing fee, CVV2 security processing fee, database recording and processing of each transactions, bandwidth fees for connection through the Payment Gateway to banking networks, and through the Internet for fast speed transaction processing and authorization reporting and recording.

Other Service Fees - eCom Business Pack (Downloadable Software/Digital Files) Solution

Of course, we are not just providing you with a solution and expect not to hear from you. Here at Payment Online we do everything we can to help our customers succeed in their eBusiness and we take this very seriously. As a result we offer all the services you may need to succeed with your ecommerce site, whether marketing services, custom programming, or custom Web site design. We have an excellent track record in helping our clients success - whether marketing, or other professional services.

These are some of the additional services we offer - contact your Payment Online Account Manager for more detail.

a) **Web Site Hosting Services:** **Starting from: \$ 20 / month**

- Including FTP access, CGI-BIN, email POP accounts, high bandwidth, and more.

b) **Search Engine Optimization and Registration Services:** **\$ 100 / hour**

- Comprehensive range of services, including content development, optimization, tracking, and submission.

c) **Marketing, Advertising, Consulting, and Affiliate-Networking Services:** **\$ 200 / hour**

- Including business development contracts, resellers marketing, and affiliate program development.

d) **Custom Programming for Platform Development:** **\$ 200 / hour**

- Custom Order Page design, custom checkout page development, and a wide range of customization services.

e) **Training Services on Custom Development:** **\$ 200 / hour**

- Training services for your specific requirements.

THANK YOU FOR LETTING PAYMENT ONLINE BE YOUR ECOMMERCE PARTNER.