



PaymentOnline

Standard Features Description

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, online. This solution is one of the easiest and most affordable ecommerce solutions available anywhere - without sacrificing security, reliability, functionality, or feature-set.

You may already have a Web site, or thinking of building a Web site for your company soon. Your Web site can reside with your current ISP (or it can reside on our Web site hosting servers). When your Web site is built and put up on the Internet, you can use the eCom Business Pack (Downloadable Software/Files) to easily build your "buy button" for your products through our easy-to-use online management tools. Our User's Guide shows you how to build the buy buttons, step-by-step (using screen-shot pictures) and easy-to-read instructions. Once the buy button(s) have been built, then you simple copy and paste the buy button html code (or hyperlink) into your Web site next to the product description.

Standard Features - The eCom Business Pack (Downloadable Software/Files) Solution:

1. **Instant downloading of software or digital files.** After placing an order online, your customer's credit card is processed for authorization. Immediately after successful authorization, your customer can download the purchased software or digital files - without any manual involvement on your part to email the client. This is a powerful feature.
2. **One of the quickest e-commerce solutions to built - in as little as 2 hours!** Many of our customers have setup their Buy Buttons in as little as a couple of hours. The step-by-step User's Guide makes ecommerce setup much easier than installing shopping catalog software on your Internet server and then on your PC.
3. **One of the easiest e-commerce solutions to configure using WIZARD setup.** The easy-to-follow User's Guide has a powerful WIZARD that helps you through a step-by-step setup of your company information and tax calculation options.

4. **Add/delete/modify products in a few seconds (using cloning tools).** This timesaving feature allows you to build hundreds of Buy Buttons for your products through a quick and easy to use cloning process. Who wants to type all day?
5. **Seamlessly works with your existing Web site design.** Since you are adding Buy Buttons to your Web site, the look and feel throughout your Web site is now very consistent - as oppose to using a shopping cart/catalog system.
6. **Professional storefront platform with almost unlimited scalability.** The industrial-grade ecommerce platform is a highly scalable system that should address all your needs as your eBusiness and technical knowledge grow.
7. **A completely integrated solution on powerful back-end application servers.** Avoid compatibility challenges by using a solution that already has fully integrated the various components needed in accepting credit cards online.
8. **Real-time online credit card processing with automatic tax calculation.** Avoid other systems that do not offer this very powerful feature of tax calculation and instant processing of credit cards. Other systems can cause many problems, such as 'order-deny' due to insufficient credit line, which would mean that you will not receive the funds.
9. **Integrated checkout page for processing of orders/transactions.** Once you place the Buy Buttons on your Web site next to your products - the checkout page will already be integrated for you.
10. **Integrated Internet merchant Account (2.15% Visa/MC rate in most cases).** One of the best rates available anywhere in North America, our partner banks offer great Internet merchant account rates and services.
11. **Integrated Customer/Order Management Database.** There is no need to buy a separate customer management database and a separate order management database. Both of these are provided - and again ready-integrated.
12. **Integrated Product Information Database.** Your product database is integrated with your ecommerce platform and you can upload your entire product database (say it is in Excel format) to the platform - yet again in only a few hours you can be up and running with your ecommerce site.
13. **Integrated Payment Gateway connection to the credit card banking network.** Unlike many other solutions, the Payment Gateway and integration through the transaction processing and banking network is included in the setup.
14. **Integrated SSL security on Internet Servers.** Security is of outmost important. SSL is an industry standard security system that employs certificate authority for authentication and data encryption for secure transmission.
15. **Up to 100 Mbps bandwidth (equal to nearly 70 T1 connection lines).** Our servers (transaction processing,

database, encryption, merchant, payment gateway) are connected within one hop away from the Internet Backbone.

16. **Carrier-class Data Center for Transaction/Security/Internet/Database Servers.** A leading data center for security, redundancy, and scalability means that your data is stored on servers located in world-class facility.
17. **Secure Online Management Tools for your ecommerce site management.** Once your ecommerce site is up and running and you placed your Buy Buttons on your site and tested the ordering process - this easy-to-use tool will allow you to check your orders, sales, and other customer information - and of course make modifications when necessary.
18. **Secure Online Management Tools for credit card transaction processing.** This will allow you to look at each transaction, by searching for either OrderID, e-mail address, first or last name, telephone number, credit card, and more.
19. **Security AVS (Address Verification System) Settings availability.** Each time a transaction is processed, the address verification security is submitted through the Payment Gateway to ensure address checking of cardholder.
20. **Security CVV2 (key code at the back of credit cards) availability.** A recently adopted anti-fraud tool to avoid the use of stolen credit card information from databanks. If this feature is implemented in your ecommerce site, then the actual CVV2 number at the back of the credit card must be present at the time of ordering your goods and/or services.
21. **Easy to use CRM (Customer Relations Management) functionality.** When your customers have questions or need assistance - what can be better than an instant online access to the most current customer transaction information?
22. **10 different ways to produce quick sales/marketing reports.** Reports can be produced in many different ways and queried through many different search parameters. Easy to use, quick to learn, and a powerful feature.
23. **Easy to use search features for Incoming Sales/Orders.** You want to search for an order- and have misplaced the e-mail confirmation you received? Just search incoming-orders database for the specific order you're seeking.
24. **Search customer database for Customer name, address, orders, e-mail, etc.** Powerful feature for ecommerce sites.
25. **Download customer database in text format and import to MS Excel.** Need the customer/order/transaction database downloaded to your local PC? Of course, and you can also import to MS Excel, text-files, and more.
26. **One-click transaction history report of a customer.** This is a wonderful feature for quickly searching and finding customer history. All you have to do is click on a *History* button next to customer - and the data is presented.
27. **One-click Virtual Terminal for manual sales processing.** One of the powerful features of this solution is the use of

manual credit card processing - when necessary. The Virtual Terminal is made to be easy to use, quick, and efficient.

28. **One-click Virtual Terminal for issuing credits.** When you need to issue credit (if needing to issue refunds) then you can do so with the click of a button. What can be easier.
29. **Technical Support and Customer Care Services.** We think we have made it easy for you to get your ecommerce site up and running without too much trouble - but if you need us for questions, don't forget we like to think of ourselves as your ecommerce partner. Our technical support people are available to answer your questions and our customer care department is devoted and dedicated to your satisfaction.

Additional features availability (contact your Payment Online Account Manager):

30. **Comprehensive integrated Affiliate/Reseller Tracking System.** There are additional features available for clients that have marketing and affiliate tracking requirements. Your Payment Online Account Manager can outline the additional costs involved and discuss the various implementation strategies of this feature with you.
31. **Dynamic Content Management.** Powerful feature available for content sites. Your Payment Online Account Manager can outline the additional costs involved and discuss the various implementation strategies of this feature with you.
32. **Custom development and programming.** Our popular customization services are available for your ecommerce requirements. Contact your Payment Online Account Manager and ask for the cost and service details.

THANK YOU FOR LETTING PAYMENT ONLINE BE YOUR ECOMMERCE PARTNER.

If you have any questions, you can contact our sales teams (9am-5pm PST) on **(206) 382-1515**. For your convenience, you can also contact us by e-mail. You can send your questions to info@paymentonline.com. We also welcome your comments and appreciate the time you take to let us know how we can serve you better.