



Available Features Description

Application Programming Interface (API) for Direct Connect

by Payment Online, Inc.

This is a powerful ecommerce solution that is designed for companies that only require a direct connection to Transaction and Payment Gateway Servers through the banking networks for transaction authorization and processing. You may have an existing back-end database software/server for your order processing and customer management, and may already have a secure SSL Internet server (or hosting), then all you want is to directly connect to the Payment Online processing servers through the Payment Online API direct connect using the https POST, or server-script, or software-embedded methods.

Recognized for its award winning innovations, Payment Online's ecommerce solutions are indeed one of the most affordable, yet feature-rich, ecommerce solutions available in North America. These affordable top-quality ecommerce solutions are sensibly designed and easy to deploy, use, and manage for professional-looking ecommerce sites, yet with unmatched functionality and 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). The API is a completely integrated and easy-to-deploy ecommerce solution - that is, the secure credit card processing, Internet merchant account, payment gateway to banking network connections, and easy-to-use online management tools are ready-integrated for you.

Available Features - The Payment Online API Ecommerce Solution:

1. **Automated recurring billing system (weekly, monthly, quarterly, yearly, etc.).** One of the most powerful features of the Payment Online API is the flexibility and versatility of the automated recurring payment processing feature allows you to process orders without having to manually re-enter the transaction information each time the recurring takes place.

2. **Seamlessly works with your existing Web site design.** Since you are using the API to directly connect your Web site to Payment Online processing servers, the look and feel throughout your Web site would look very consistent - as oppose to using a shopping cart/catalog system.
3. **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.
4. **Real-time online credit card processing.** Avoid other systems that do not offer this very powerful feature of 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.
5. **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.
6. **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.
7. **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.
8. **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.
9. **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.
10. **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.
11. **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.
12. **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.

13. **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.
14. **10 different ways to produce quick transaction 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.
15. **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.
16. **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.
17. **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):

18. **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.
19. **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.
20. **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.