



**PaymentOnline**

# Description of Services and Fees

## Application Programming Interface (API) Solution

by Payment Online, Inc.

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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.

There are many reasons why a company that already has the back-end servers and the technical staffing would use Payment transaction processing servers. Firstly, there is no need for you to store and retain credit card numbers of your customers and add fiduciary responsibility to your operation. There is also the fact that developing a subscription software platform is no easy task and requires experience and know-how. Even with experience and knowledgeable technical staff, it takes years to develop a comprehensive, reliable, secure, fully functional feature-set, tested, and proven secure-credit-card-processing platform with integrated payment gateway and protocol exchange servers. Of course, the main reason for using Payment Online API connection to the Payment Online Subscription-Recurring processing servers is the unmatched functionality and feature-set for a platform of its type. Which receives constant addition of features and functionality to remain years ahead of competition.

### API Ecommerce Solution from Payment Online includes:

1. **Testing of Direct Connect Application Programming Interface (API).** Once your technical staff have developed the Order Page (or software script submission), they can test the system and Payment Online staff will monitor and report on the success or failure of the testing of connection and transaction processing. After the development is complete the Order Form will submit the fields, described in the API document, to the Payment Online Processing Servers.

2. **Secure Hosting of your Order Interface/Checkout Page.** Our servers (Internet, Database, 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 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. Also includes access to online 24/7 for emergency support.
8. **Account Access and Log in.** Upon completion of the initial setup and installation (usually 1-2 days), You will also receive by e-mail an API Guide, as well as the login and password access to the Online Administration.

## Standard Fees - API Ecommerce Solution

(a) **Setup charges for services described above:** **\$ 495.00/one time**

- Server Setup of transaction database, Merchant ID Number, and the credit card processing;
- Security setup for receiving POST submissions for transactions;
- Secure log-in account and password setup for you Online Management Tools and Administration;
- 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):** **\$ 99.00 /month**

- Monitoring, maintenance and management of system security and reliability;
- 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 order/transaction/customer 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 - API Ecommerce 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.**

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](mailto:info@paymentonline.com). We also welcome your comments and appreciate the time you take to let us know how we can serve you better.