



# The E-ssential of E-Commerce

## PayDollar PayGate

Paydollar PayGate is a comprehensive, integrated, secure, real-time payment transaction-processing platform solution that enables banks or payment service providers to offer secure multi-currency, multi-card, multi-lingual and multi-channel payment acceptance to merchants of any size, enhancing sales and productivities with high return on investment.

PayGate real-time authenticates payment requests from online and wireless channels and interfaces with payment host for real-time authorization and settlement.

### Platform Functionality Summary



#### Core Features

- ❑ Multi-lingual and multi-currency processing and reporting capabilities
- ❑ Choice of payment processing modes: online, offline and demand payment
- ❑ Open, easy to deploy and flexible choices of interface integration with merchant sites
- ❑ Choice of individual or server side payment page without need for client software
- ❑ Payment processing devices, such as desktop computer, laptop, PDA and mobile POS
- ❑ Real-time web-based user admin and reportings



#### Payment Instrument Support

- ❑ Visa / MasterCard / Diners Club / American Express / JCB
- ❑ Local direct debit (e.g. PPS)
- ❑ Other card support possible



**Mobile**

**Palm**

Either swipe credit card or key in credit card info and amount



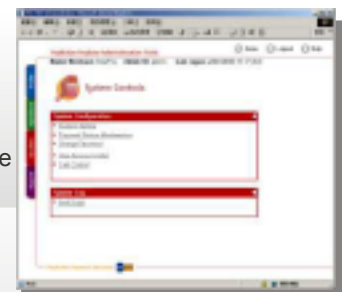
#### Transactional Sales and Authorization

- ❑ Internet and wireless POS transactions via online and wireless
- ❑ Real-time reversals, void sales and refund request handling
- ❑ Manual, automated settlement, and batch settlement support
- ❑ Reporting Order confirmation email notification functions via email
- ❑ Integrated merchant account management for payment transactions from various channels
- ❑ Comprehensive reportings on sales summary, and detail transaction for banks and merchants
- ❑ Single transaction query and batch transaction download



#### Control Features

- ❑ Multi-level user group function control management at bank and merchant
- ❑ Secure web-based administration for bank, service provider and merchant
- ❑ Merchant processing limits by transaction, day and month
- ❑ Fraud management tools including negative IP and card list blocking, real-time fraud potential transaction screening and alert



PayGate Admin Control Interface



#### Security Features

- ❑ Secure 128-bit SSL security encryption and CVV/CVC support
- ❑ Encrypted data store
- ❑ VISA 3D interface support
- ❑ 3D-Secure interface and reporting including Visa Verified by Visa, MasterCard SecureCode and JCB J/Secure
- ❑ IP and country trace



#### Other Valueadd Features

- ❑ Recurring billing capture and processing
- ❑ DIY shopping cart front-end and server processing