

opening the door to easier ecommerce payment processing

Paymentech, the single largest processor of ecommerce and direct marketing payment transactions in the nation and the acknowledged technology leader in the field, has developed a proprietary payment gateway for Internet merchants. Our new Orbital™ Gateway enables you to establish secure online transaction processing in a true one-stop-shop environment.

You may deploy the interface to fully commerce-enable your storefronts. All service, support, processing, technology, billing and customer care are provided by Paymentech. The Orbital Gateway supports the full set of payment options—MasterCard®, Visa®, American Express®, Diners Club®, Carte Blanche®, Discover Card®, JCB® and electronic check processing.



advantages for every business:

- **all inclusive service** – Merchants using third party gateways are dependent on up to four service providers—a storefront hosting service, gateway service, front end processor and, of course, the acquirer. With Paymentech's Orbital Gateway, you only have to find a storefront hosting solution, and establish our interface—we then provide you connectivity, processing and acquiring services.
- **solid foundation** – The size, strength and proven track record of Paymentech provide you with the assurance of stability in the constantly changing world of the Internet.
- **support** – Paymentech takes great pride in deploying mission critical technology that is backed by 24 hours a day,

7 days a week support. Our Orbital Gateway is no different. It's the middle of the night and you've encountered a question. We provide around the clock support by phone and e-mail. A team of specialists can assist you with both initial training and any operational problems down the road.

- **service reliability** – Orbital Gateway runs on Paymentech's technology infrastructure that currently processes over 100 million items a year for 1/2 million merchant locations—including major etailers, ISPs, retailers and more. If you're ready to take payments—we're ready to process them!

multiple payment interfaces:

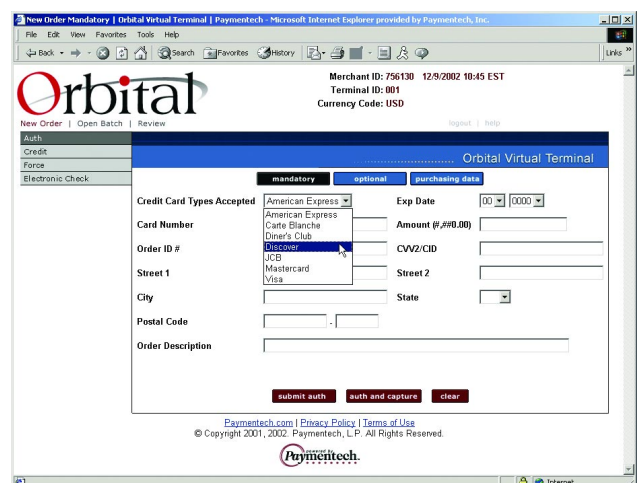
Orbital Gateway has been designed to enable payment processing for everything from the most basic storefronts right up to a highly integrated ecommerce system. Our integration options include:

Orbital Virtual Terminal – A web-based terminal which performs the processing functions of a physical POS terminal and much more. Orbital Virtual Terminal enables small merchants to simply harvest their orders off their web sites and login to initiate card authorizations, settlements, refunds, etc. No technical integration is required.

XML API (Application Program Interface) – Paymentech has adopted XML as its standard to process transactions over the Internet. A complete specification is available to allow merchant integration on any XML capable platform.

Software Development Kits (SDKs) – Integration SDKs are available to assist with programming in Java, C++, COM and Perl.

Payment Modules – Orbital Gateway currently supports a payment module for the industry-leading Kurant StoreSense™ shopping cart system.



www.paymentech.com

features and functionality:

High Scalability and Throughput

Already known for our high capacity and up-time payment processing, Orbital Gateway offers the same levels of throughput, response time and 24/7 availability. Since the Orbital Gateway is a combined gateway and payment processing service, merchants are not exposed to the risks of additional “transaction hops” inherent in the use of third-party gateways.

Wide Range of Payment Methods

Orbital Gateway supports the full range of payment methods offered by Paymentech, which include:

- Visa
- MasterCard
- American Express
- Discover Card
- JCB
- Carte Blanche
- Diners Club

And for select merchants electronic check processing and international currency processing are supported.

Variety of Payment Types

Orbital Gateway allows merchants to accept and process purchasing card (level II) transactions. It is also fully enabled to allow merchants to manage split shipments, back orders and reversals to qualify for the lowest interchange.

Commerce Solution Integration

The XML interface can be deployed with virtually any commerce server.

Easy End of Day Closing

At the time of set-up, you can elect to have captured transactions “auto settled” at the end of each day, or at your close of business you can securely log in to the Orbital Virtual Terminal and manage the process. In either case, you have complete control over your processing. In auto settle mode, you can even specify a time of day (within your local time zone) to close out activity. This important feature helps you reconcile the payments processed with your internal order logs.

Transaction Security

Data transmission is protected with the industry standard Secure Sockets Layer (SSL) protocol. The SSL communications capability is built into our transaction interface, with all transmissions encrypted at 128 bits.

more information:

For more information, please contact your account manager or visit us at www.paymentech.com.

Network Security

Paymentech’s production network is protected with firewalls that prevent any unauthorized access to our servers. Sensitive transaction data is secured behind internal layered defenses that prohibit direct access to transaction databases.

Hosted Storefront and eCommerce Partners

Paymentech has integrated its combined payment processing and online merchant enrollment processes with leading ecommerce solution providers. These are some of our hosted storefront and ecommerce solution partners that are already integrated with our systems:

- Microsoft’s bCentral – www.bCentral.com
- CN! Express – www.auricsystems.com
- Paymetric – www.paymetric.com
- StoreSense – www.kurant.com

Many other leading storefront and ecommerce partners are in the process of certifying to Paymentech’s ebusiness solutions.

