

SOLUTION

ProxyPay Acquiring Platform

Virtual POS Server and Payment Gateway



Don't make it difficult
Keep it easy, fast, customizable and secure
Hassle free on-line secure payments over the internet



Clear2Pay

Card Division

■ ProxyPay platform

ProxyPay is a platform for processing on-line payment transactions. As front-end between the Internet and the systems of an Acquirer, ProxyPay offers a flexible modular approach. By separating the POS Server and Payment Gateway functions, it is a flexible future proof e-payments solution that can connect third party POS servers. Both modules can be used in combination or independently. In short, it is a highly customizable payment transaction validation and processing platform.

Virtual Point of Sale Server

- Simple interface to Merchant shop
- Seamless integration with Merchant shop ('look and feel')
- Web-based interface for Merchant operations and post-processing
- Administration and Merchant back office with role-based access control

The POS Server provides an easy-to-implement and flexible interface to the Merchant web shop as well as to the back office using standard http(s) protocol. Furthermore, it enables integration with ERP systems using confirmation POST scheme.

Merchant and Acquirer have access to the browser-based back office through a multiple level role-based access control system. The Acquirer can add new payment methods easily and these changes reflect immediately in the Merchant's web shop.

The Virtual POS Server and Payment Gateways modules can run separately. The XML-based interface between Virtual POS Server and Payment Gateway modules provides additional opportunities to accommodate external third party POS Servers.

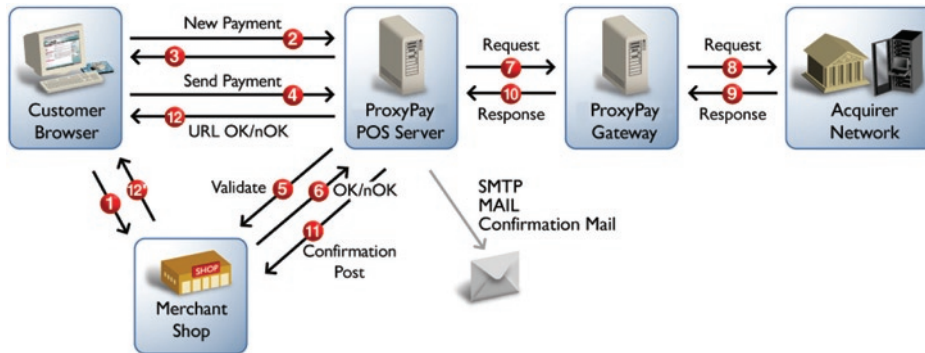
Payment Gateway

- Pure Gateway service with XML interface to connect external POS servers;
- Integration to legacy systems and interchange network for several protocols to financial institutions (ISO 8583)
- Local variations in credit card data, such as absence of Luhn check digit (ISO 7812), CVC2/CVV2

The ProxyPay Payment Gateway easily integrates with an Acquirer host. The interface with the Acquirer host uses a TCP/IP connection and customizable ISO 8583 protocol. ProxyPay works with an Acquirer host in a host-to-host or POS-to-host mode, both through asynchronous and synchronous connections.

Payment Transaction Flow

ProxyPay³/M is the central infrastructure in a secure payment transaction. The following illustrates the consecutive steps that are typically involved:



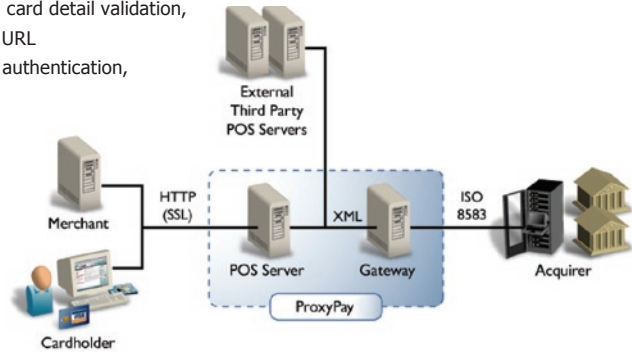
The Cardholder browses through the Merchant web shop and selects goods or services that he would like to purchase.

1. The Cardholder clicks on the payment button on the check out page.
2. The Cardholder is redirected to the POS Server and a secure channel (SSL) is established.
3. The POS Server returns a filled out HTML template to the Cardholder's browser, asking him to enter the card details.
4. The Cardholder sends his card details back to the POS Server.
5. The POS Server validates the transaction information to detect fraud with the Merchant shop through a secure channel whereby the Merchant shop checks whether the transaction parameters have been changed.
6. The Merchant shop replies to the POS Server with a confirmation or an error message.
7. When the Merchant shop has validated the transaction, the POS Server passes the transaction data in XML format to the ProxyPay³/M Payment Gateway.
8. The Payment Gateway transforms the information in the appropriate protocol, e.g. ISO 8583, and sends an authorization request to the Acquirer host.
9. The Acquirer host will reply with an approved or declined response.
10. The Payment Gateway will relay the response to the POS Server.
11. The POS Server will send a confirmation POST to the Merchant.
12. The POS Server will redirect the Cardholder's browser to the Merchant shop to the Merchant-defined OK or Not-OK page.

In addition to confirmation via POST method, the POS Server can also send confirmations via e-mail to the Cardholder and the Merchant. The content of these e-mail messages is customizable, depending on the Merchant and Cardholder requirements. Both options are configurable, 'ON' or 'OFF' on a merchant basis.

ProxyPay

- Credit cards and debit cards
- Single payment, direct sale payments, one-click payments, split payment for partial delivery, instalments and recurring payments
- Post-transaction Processing: Refund, Credit, Cancellation
- Processing of single or batch transactions
- Single Merchant or multiple Merchant Aggregators (Shopping Malls)
- Payment Security: floor limit, card detail validation, stop lists by Merchant, mall, URL
- Seamless integration of card authentication, e.g. 'Verified by Visa', MasterCard 'SecureCode', JCB 'J-Secure'.



The Next Generation

Clear2Pay understands the role that payments play in e-commerce today and has a clear vision on the trend to opening the existing payment systems for payments on the Internet. ProxyPay enables financial institutions to authorise, capture, route and settle all card based transactions on the Internet. Its modular system makes it very flexible and its fast integration ensures a "no worries" solution that guarantees a maximum online security. Our proven technology has already convinced established financial institutions and has made Clear2Pay a worldwide e-payments expert.

ProxyPay is everyone's answer. Join the next generation.

More information on www.clear2pay.com or mail us info@clear2pay.com



Card Division

Clear2Pay is an innovative payments technology company focused on delivering globally applicable solutions for secure, timely and streamlined payments processing.

Clarity in Payments

Clear2Pay 2009, All Rights Reserved

Clear2Pay Belgium nv

Leuvensesteenweg 325/3
 B-1932 Zaventem
 Belgium
 T: +32 2 717 69 00
 F: +32 2 717 69 67
 E: info@clear2pay.com
 W: www.clear2pay.com