

NETBANX®

Part of **OPTIMAL PAYMENTS**

Trusted Online Payment Solutions



Join the thousands of online businesses who trust Optimal Payments and the NETBANX gateway for their end-to-end online payment processing solutions. Our solutions allow merchants to create new revenue opportunities and increase their customer satisfaction, while meeting the highest standards in payment processing technology and security. No need to find multiple suppliers. NETBANX can provide you with worldwide merchant account solutions for accepting credit/debit cards, online direct debit, global alternative and local payments, and a secure proprietary online payment gateway for processing payments. In addition, we offer management services for reducing and managing online payment fraud.

With NETBANX, no business process is too complex. We offer customized solutions for both large international businesses and government agencies, allowing you to focus on your core business while we deliver secure and reliable payment processing!

Take your Online Business to New Heights

- Global Payment Acceptance Options
- Secure Online Payment Gateway
- Comprehensive Risk and Fraud Management
- Industry Specific Solutions
- Best Practices and PCI Compliance Consulting

Secure End-to-end Online Payment Solutions



Merchant Account Solutions

Increase check-out conversions and online revenues with our global merchant account solutions. Integrated directly to our secure online payment gateway, NETBANX merchant accounts make accepting online payments from anywhere in the world fast and easy.

- Multi-country, integrated merchant account-gateway solutions
- Global processing of all major international credit and debit cards
- Acceptance of online direct debit payments in major global markets
- Single integration solution for accepting alternative and local payments
- 100+ multi-currency processing and settlement options
- Real-time transaction data and reporting
- Wide range of reports that can be customized and scheduled
- View transaction history by customer and generate transaction receipt
- Merchant account statement available online



and more ...

Trusted by
Ecommerce
MOTO and Multi-
channel Retailers
around the Globe



Secure Online Payment Gateway

Robust and feature-rich, the NETBANX gateway has all the functionality you need from your online payment processing solution.

- Proprietary processing platform
- PCI-DSS Level 1 compliant
- Integrated to major online shopping carts
- Integrated directly to your website with easy-to-use XML APIs
- Customized and secure checkout hosted payment pages available
- Process payments with a virtual terminal
- Batch upload large transaction files
- Process transactions using tokenization
- Manage customer billing/shipping profiles
- Set automated recurring billing schedules
- Manage expired/expiring credit cards
- Process VbV and MC SecureCode transactions

Risk Management Services

Protect your online business and reduce your fraud exposure with NETBANX's comprehensive risk-management technology and expertise including:

- Integrated proprietary risk rules engine
- Customized fraud management solutions
- Address verification system (AVS)
- CVV and CVV2 matching
- Positive and negative database checks
- Geo-IP address verification
- Credit card BIN validation
- Transaction velocity checking
- Phone number verification
- Device fingerprinting
- Cardholder identity authentication
- Age verification
- Automated chargeback disputing
- PCI-DSS compliance assistance



Founded in 1996, Optimal Payments is a global provider of online payment solutions. A publicly traded company (LSE: OPAY) with more than 400 employees, Optimal maintains offices and data centers in both Canada and the UK. The company has two trusted brands used by businesses and consumers in over 180 countries that move and manage billions of dollars each year. Merchants use the NETBANX services to accept and process credit/debit cards, online direct debit and local payments and the NETELLER services to accept e-wallet payments. Consumers around the globe also use the multi-lingual NETELLER e-wallet to make online payments.

The NETBANX services include a proprietary secure online payment gateway. Thousands of e-commerce, MOTO, and multi-channel businesses around the world rely on the NETBANX gateway and services for the payment processing of credit/debit cards, online direct debit and alternative payments as well as the management of online payment fraud. The NETBANX gateway is state-of-the art, geo-redundant and PCI-DSS Level 1 compliant. A robust and flexible platform, it can be configured or customized to meet the card-not-present needs of any businesses from local ecommerce websites to large scale international online businesses.

The NETELLER services provide businesses and individuals with an online alternative to traditional payment methods. Millions of customers around the world have used their NETELLER ewallet payment account to pay and get paid on thousands of websites and to send money to individuals around the world. And with Net+ Prepaid MasterCard® and Net+ Virtual Prepaid MasterCard® linked directly to the funds in their ewallet, they also enjoy instant access to their cash at millions of MasterCard® point-of-sale, ATM and online locations. NETELLER (UK) Ltd. is an electronic money issuer, authorised by the Financial Services Authority (FSA) in the United Kingdom.

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