

NETBANX®

Part of OPTIMAL PAYMENTS

Secure Online Payment Gateway



The NETBANX gateway is a leading, proprietary, online payment processing platform operating on a world class technology infrastructure. Trusted by global brands and companies around the world, the NETBANX gateway is a true end-to-end global payment processing solution. Robust and feature-rich, the gateway delivers processing of all international credit/debit cards, online direct debit as well as many global alternative and local payment options. Ecommerce and MOTO merchants rely on the gateway's extensive risk management functionality to minimize fraud exposure and liability and NETBANX's extensive back office suite delivers real-time data and comprehensive reporting.

For large scale merchants, NETBANX offers customized gateway solutions tailored to meet the processing and fraud prevention needs of specific industries or business models. Whether you are planning to expand to global markets, are interested in using tokenization, or face fraud issues specific to your industry, the NETBANX gateway has all the features and functionality to ensure you maximize online revenues while minimizing fraud losses.

Your Gateway to Online Success

- Merchant Account and Gateway Solutions
- Global Payment Processing
- Multicurrency Processing and Settlement
- Robust and Feature-rich Functionality
- Level 1 PCI-DSS Compliant
- Extensive Fraud Management Tools
- Customized Solutions
- Comprehensive Integration Tools

Secure and Reliable Global Payment Processing

Trusted by thousands of ecommerce and online businesses around the world, the NETBANX gateway is a true end-to-end global payment processing solution. With an integrated merchant account, merchants can choose from a wide range of processing options and develop customized solutions for specialized market segments including online consumer goods and services, downloadable products, travel services, telecommunications, web hosting, online dating, fundraising sites, card-not-present B2B and government services.

Ecommerce, MOTO Merchant



NETBANX[®]

Connection Methods



NETBANX[®]

Secure Online Payment Gateway



NETBANX[®]

Merchant Account



Payment Gateway Performance

Robust and feature-rich, the NETBANX gateway is a leading payment processing platform. Merchants around the world trust it's extensive processing capabilities and fraud protection tools and the NETBANX back office suite provides online businesses everything they need to manage transaction data and customer billing profiles.

- Integrated merchant account and gateway solution
- Certified to all major credit card and banking networks
- Global processing of all major international credit/debit cards
- Acceptance of direct debit payments in major global markets
- Increased conversions with global alternative and local payment options
- Integrated directly to your website with easy-to-use XML APIs
- Customized secure checkout hosted payment page
- Multicurrency processing and settlement directly to your merchant account
- Certified shopping carts including Magento, Volusion, OS Commerce, ZenCart and more
- Verified by Visa and MasterCard SecureCode supported
- Enter transactions manually with a user-friendly virtual terminal
- Fraud activity stopped before occurring with our advanced proprietary risk rules engine
- Management of consumer profiles and recurring billing schedules
- Processing of one-time or recurring transactions using tokenization
- Transactions submitted using batch file upload
- Transaction data management
- Customized real-time and scheduled reporting
- Online statements available in the comprehensive NBX back office



and more ...

Choose Your Optimal Connection Method

With the NETBANX gateway, online businesses can accept payments directly from a website by integrating our easy to use XML APIs, implementing our secure check-out hosted payment pages, or choosing to use our iframe payment pages. If you are accepting payments through a call center or order desk, our virtual terminal allows you to have multiple users enter payments in a secure web-based environment. The NETBANX gateway also allows merchants to send large transaction files using our secure batch upload tool.

Hosted Payment Page

Use a simple script to link your website to a web page hosted by NETBANX.



Batch Upload

Through a secure connection our batch upload tool allows you to process multiple transactions at one time, by creating and uploading a file.



Web-based Virtual Terminal

The NETBANX secure web-based virtual terminal allows for keyed-in transactions. No programming is required.



Direct Connection Using XML APIs

Connect your shopping cart, order pages, or back end systems using our XML APIs. Our APIs work across all operating system environments and include a test account and complete documentation. We also provide APIs for direct debit and recurring billing.



Process Manual Transactions Using a Virtual Terminal

With the NETBANX virtual terminal, merchants can accept all major credit cards as well as direct debit over the phone, by fax, or through the mail.

- Process payments directly from a secure Web page
- Obtain real-time credit and debit card authorizations
- Process direct debit payments
- Process refunds and voids, and obtain pre-authorizations
- Enter payments simultaneously with multiple users
- Virtual terminal transactions screened for fraud

Reduce Fraud and Chargeback Exposure

Minimize online payment fraud liability and chargeback losses with NETBANX's real-time fraud detection and prevention. Every transaction is scrubbed using multiple fraud screening tools and is subjected to the NETBANX proprietary "risk rules engine". Gateway fraud parameters can also be configured to meet industry specific needs. Our experienced and knowledgeable risk team is always there to provide industry specific best practice advice.

Address Verification System (AVS)	Used to verify the identity of the person claiming to own the credit card. The system will check the billing address of the credit card provided by the user with the address on file at the issuer of the credit card.
CVV & CVV2 Match	Used to verify that the person making the transaction is in possession of the credit card by validating the three or four digit codes on the front or back of the card.
Positive & Negative Databases	Checks against "negative databases" to validate whether card numbers match those that have produced fraud or chargebacks in the past. Checks against "positive databases" to recognize trusted customers that have made previous purchases.
Geo-IP Address Verification	Flags transactions originating from uncommon or suspicious computer configurations.
BIN Lookup	Validates the card issuing bank by checking the BIN (Bank Identification Number) on the credit card – the first six digits of the credit card number.
Velocity Checking	Used to screen multiple payments that originate from the same IP address by checking for repeated transaction attempts from the same computer or network.
Phone Number Verification	Validates that the phone number provided with the credit card matches the billing address for that card.
Device Fingerprinting	Analyzes the source of the transaction to determine previous and current computer Behaviour, including whether the computer has visited the website before, is white-listed or blacklisted, has attempted to use multiple credit cards in rapid succession, is part of a botnet, or is hiding behind a proxy.
Cardholder Authentication	Accepts the transmission of data for merchants enrolled in Verified by Visa™ or MasterCard SecureCode™.
Customized Rules	Implement customized validation and transaction filtering rules that are specific to a particular business model, industry sector, or location.



Maintain Detailed Customer Profiles

The NETBANX gateway allows online merchants to effectively manage customers payment profiles including storing multiple payment methods and shipping information, modifying a payment status of a customer, setting recurring billing schedules and generating tokens for future processing. Transaction history can be viewed, and receipts can be generated for completed transactions.

- Modify customer status (e.g., active, inactive, or suspended)
- Set multiple payment methods per customer
- Store complete shipping information
- Set recurring billing schedules for credit or direct debit cards
- Generate tokens by customer using tokenization
- Manage expired/expiring credit cards

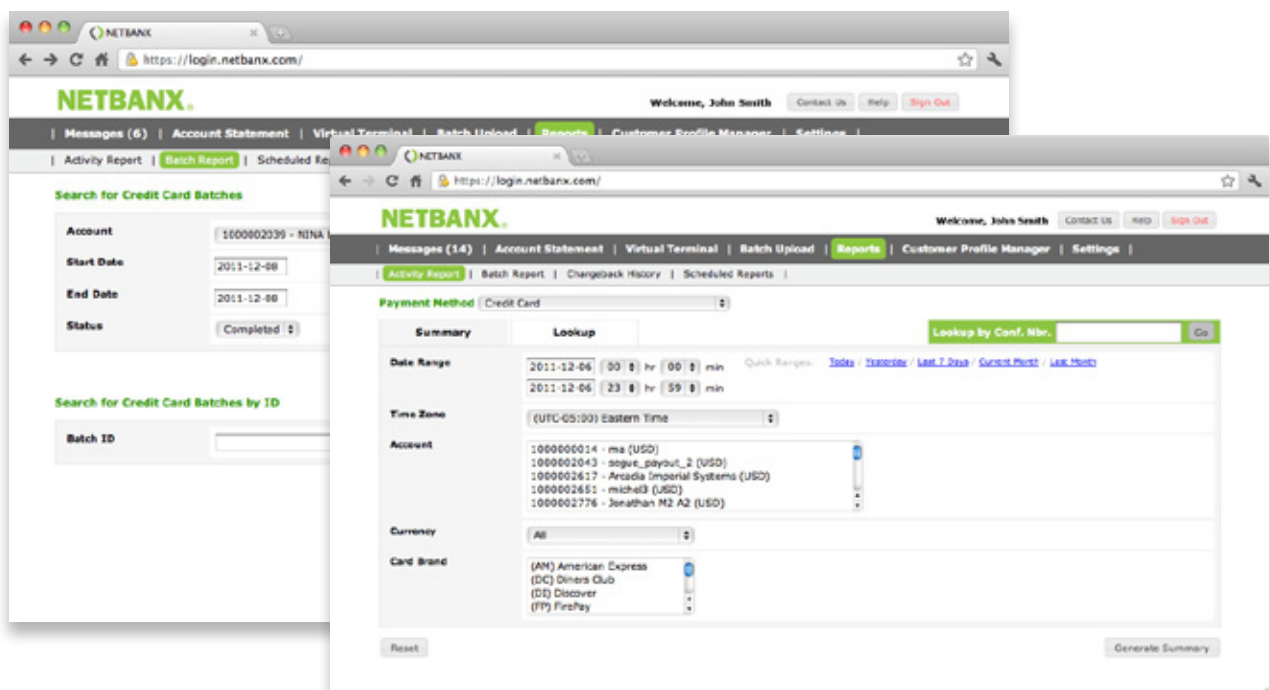
The screenshot displays the NETBANX Customer Profile Manager interface. The top navigation bar includes links for Messages (6), Account Statement, Virtual Terminal, Batch Upload, Reports, Customer Profile Manager (highlighted), and Settings. The main content area shows the profile for customer (233) Jack Bauer, with tabs for General Information and Addresses. The Billing Records section is also visible, showing a table of transactions.

Billing ID	Ref ID	Account	Consumer	Service	Payment Method	Interval	Amount	Last Billed
15248		1000002039	London Tipton	end date	CC xx 8316	1st/15th of month	198.88	2008-07-18
16617		1000002039	ruilest ruilest		CC xx 6309	Monthly	100.00	2011-01-07
12327	Lock	1000002039	John Simpson		CC xx 8581	1st/15th of month	150.99	2011-06-04

Manage Payment Data with Comprehensive Reporting

The NETBANX back office suite simplifies the management of transaction data. Real-time data can be accessed in a multitude of reports that include activity data, authorizations, settlements and chargeback data by card type. Reports can also be automated to run on preset schedules. The easy to use interface makes data look-up fast and easy.

Account Statement	Take advantage of online access to your NETBANX statement, including all transaction and processing-fee details.
Activity Report	Generate real-time reports that provide detailed information on transactions that have been processed through the merchant account. You can select a variety of search criteria to narrow or broaden the report as required, and you can drill down to view details on individual transactions.
Transaction Report	You can either view a summary of transactions over a date range you specify or quickly locate a specific transaction.
Batch Report	This provides real-time detailed status information on batches previously uploaded.
Chargeback History	Generate a summary of disputed transactions over a date range selected for the merchant account you choose.
Scheduled Reports	Preset reporting provides detailed information on a variety of transactions that have been processed through your merchant account.





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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