



NET ACCESS

Service Description

**Accepting VISA / Mastercard
payments on your website**

Accepting VISA / Mastercard payments on your website

Introduction

Secure is an online real-time credit card payment acceptance system. With **Secure** merchants who are looking at an economical way to deploy payment enabled websites on the web, can do so with ease, no hassles and no applications etc.

Secure Merchant services are available, simply by providing the one-time application fees, and the fixed recurring deposits for your services.

Some of the advantages of **Secure** are:

- No applications are required, no business/corporate registrations are required, no Income tax, no site office, no nothing. Its that simple.
- There is no need for a bank account to be opened in Singapore for the purpose of transferring money collected from internet sale, We can remit the funds via TT to any bank account in the world for you. Please note (TT charges are applicable).
- Currently, no such withholding nature type of tax for e-commerce transaction before funds can be remitted. If your server is located in US (outside Singapore) and all your activities are coordinated outside of Singapore except for appointing **Secure** as a collecting agent/system, **no income tax is assessed. 100% Tax Free.**
- Currently, **Secure** can process payments made with Amex and Diners cards manually initially, the automation factor is being worked on.

- Q. How is our client informed that "Payment" was accepted against an order. Is it via e-mail?
 - A. Once a successful transaction is done, an email will be sent to the client. The client will than have to go into **Secure** system via a password to check on the status of sales i.e. to check which product was sold so that the client can process delivery.
- Q. How long does it take for us to collect money from the Internet Sale? i.e. settlements.
 - A. The banks settles credit card transactions within 3-4 working days. You can leave standing instructions with our principals to remit (TT) the money to your dedicated account once a certain limit is reached. Typical charges for Telex Charge is US \$20-30 and Transfer Commission is 0.125% - 0.25% of money being transferred.
- Q. How fast can the "link" and access to Secure be setup from your side?
 - A. Provided all payments can be made, Within 2 -3 weeks (this is the maximum limit).
- Q. A visitor comes to "MY" website, and orders Flowers that I promise to ship. She enters her credit card number and your System approves it. 2-3 days later, I settle with Net Access' Principals and take the money in my account, BUT - I DO NOT Deliver the flowers.....Now what will happen? How do you control it, and who is responsible?
 - A. We are merely the agents for the merchant and

Service Description



HOW THE SYSTEM WORKS:

1. Once a customer decides to make a purchase and has indicated and confirmed on the items to purchase, he/she enters his credit card details on the order form.
2. The credit card details are encrypted to 128 bit and sent our payment server.
3. The credit numbers are de-encrypted on our payment server and sent to the bank via a private leased line for verification.
4. Once the card is verified and the bank approves the transaction, the bank returns an authorisation code to our payment server.
5. Our payment server passes on the authorisation code to the customer following a successful transaction.
6. Simultaneously, the payment server sends an email to the client informing them on a successful sales transaction.
7. The client is able to have access to settlement report at anytime at our website (address will be given later) with a password. The settlement report will consists of the number of transactions and the amount of revenue collected. *This is under the assumption that the client already has his own necessary application to keep track of orders, shipping and customer details.*

Once the customer decides to make payment, an active-x component is downloaded for the encryption. This takes between 5-15 seconds. If the customer is using someone else's credit card numbers to make payment, there is no way to check on that. If the credit card number entered is invalid or has been reported stolen, the bank will reject the transaction. The time taken for this credit card transaction is between 10-15 seconds.

Net Access offers 'Secure' WebMaster

Overview

Secure WebMaster package employs Security Integrated Toolkit (SIT) to achieve a secure end-to-end Online Commerce Solution. The SIT was developed by National Computer Board (Singapore) under the Online Technologies Consortium (OTC) program. SIT is responsible for the transmission of sensitive data in a secured manner. It uses the Triple DES cryptographic algorithm for encryption, using 128 bits key. This is far more secure than the normal 40 bit Secure Socket Layer(SSL) technology.

This solution allows the clients with existing web servers to do secure online payment using existing our principals existing infra-structure. The server is residing behind a firewall with a dial-up connection to a local bank. The payment solution is able to handle multiple concurrent transactions and multiple EDC (Electronic Data Capture) devices.

Payment Types Supported

1. VISA
2. MasterCard

Browser Support

1. Currently supports Internet Explorer 3.02 and above.
2. Netscape 3 and above will be supported in the near future.

Implementation Overview for Internet Explorer Version

A. Terminology

1. Client - The company that is using our principals' payment services.
2. Customer - The user that is purchasing goods or services on the Client's website.

B. General Process Flow

Purchasing page (Client)	Payment processing (Net Access/Principal)	Reply page (Net Access/ Principal or client)
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C. For payment processing, the following information is required from the customer:

1. Credit card name
2. Credit card number
3. Expiry date
4. Expiry year

Service Description



D. Also includes the following fields which are hidden from the customer:

1. Bill amount to be charged to the customer
2. A company identification number to identifying the client using our principals' online payment services
3. The URL page to return to, after the transaction is completed
4. Unique Transaction Identification Number

E. Transaction Flow:

1. When the payment page is loaded by the customer, the SIT component will automatically be downloaded if it is the first time the user is visiting the page. *Client will have to inform their customers concerning the necessity of downloading of the SIT components for purposes of 128 Bit Encryption.*
2. After the software is downloaded and automatically installed, the customer enters his credit card details in the payment form. Upon submitting the form, credit card details are encrypted by the Active-X component and the customer is redirected to our principals' website for processing.
3. After the transaction is completed, the customer is redirected to the client website's reply page, which will display the bank's authorisation code if successful. Otherwise an error message will be displayed.
Example:

http://www.abc.com.sg/reply.htm?invnum_345;Result=success;ResultCode009810071297

or

<http://www.abc.com.sg/reply.htm?invnum345;Result=invalid;ResultCode=InvalidCreditCard>

4. We will assign the client with a company identification number. Client will have to generate a unique transaction ID for each transaction

NB: Actual implementation may differ from case to case depending on the clients specification.

FINANCIALS

One-time Setup Fees:	S\$	3,000.00
Monthly Recurring Fees:	S\$	575.00*

(Monthly Maintenance fees is waived if total charges charged to the Client's account exceed S\$ 20,000.00 per month).*

No transaction limits, and No items limit and/or per item charge.

Transaction Charges (Visa / Mastercard)	3.00% of transaction Amount
Our Principals' Charges	3.00% of transaction Amount

(All figures mention in Singapore Dollars for "Financials" Section).

Please note, you would be billed directly by our principal.

Client takes all responsibility of making sure their system is program, equipped, and/or designed to interact with an online commerce system, generating Unique Ids etc. Net Access Communication Systems (Private) Limited and/or our principals only provide the backend payment processing system.

Net Access Communication Systems (Private) Limited and / or its principals have the right to change prices and/or specifications without notice.

Net Access Communication Systems (Private) Limited is not responsible for any errors and/or omissions in this document / quote.



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