

i-TransPay – Merchant Payment Server

The Merchant Payment Server [MPS] is a payment server product meant for merchants to provide a comprehensive online payment capability to their business transactions. MPS provides all the online payment functions required by a merchant for authorizing and settling credit cards, debit cards, private label cards and other instruments depending on the modules purchased.

The MPS may be interfaced to any merchant application by integrating the payment API provided with the merchant application. The MPS supports both hosted and non-hosted merchant environments. The MPS has optional payment plug-ins to handle virtual world payment protocols such as SSL, Visa's 3D Secure and MasterCard's SPA. The MPS also supports multiple acquirers and multiple currencies.

A solution enabling payments for the merchant's e-Commerce, m-Commerce and Call Center systems using MPS is illustrated in the figure below. This is achieved by a simple integration of the payment API with the respective merchant application.

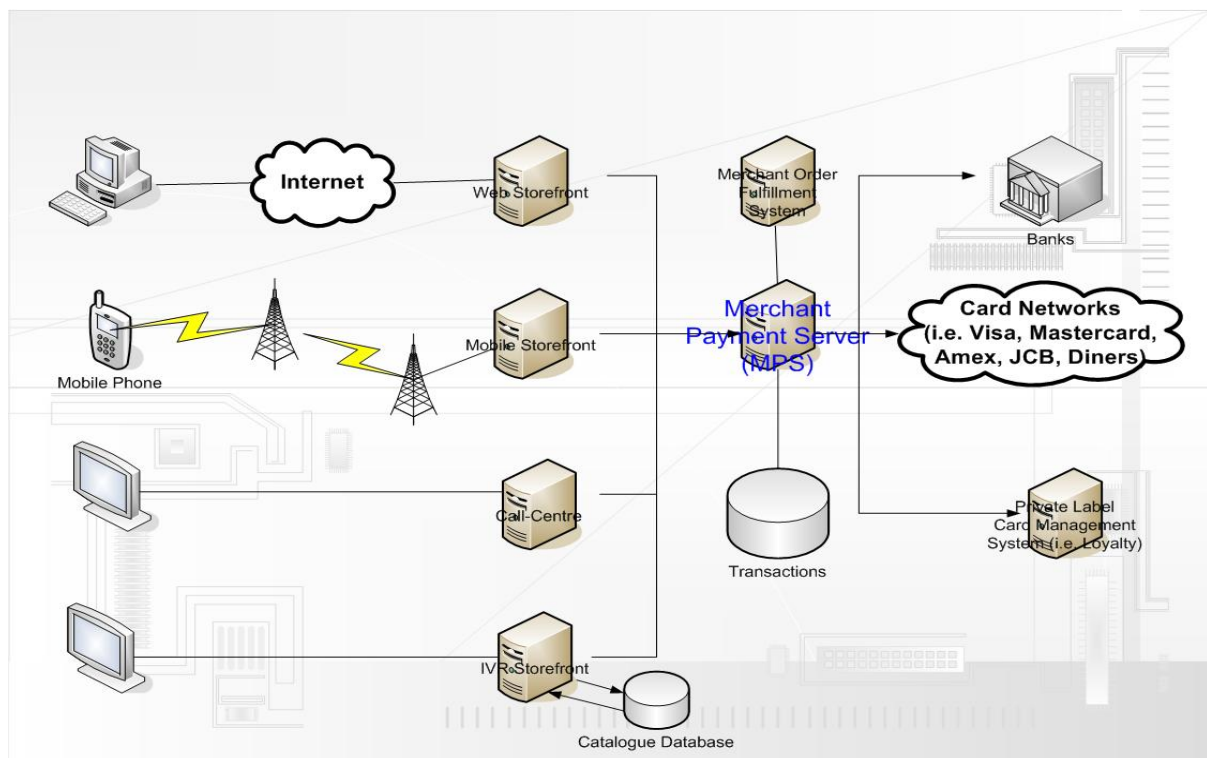


Figure 1 – i-TransPay SSL Merchant Payment Server

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MPS provides a comprehensive web based interface for processing transactions as well as for the configuration and administration of the product.

MPS is designed with scalability, flexibility and portability in mind. It has been built with Java and EJB 1.1 compliant technology. The MPS has been designed for both hosted and non-hosted environments and the number of shops, merchants and acquirers it can support is limited only by system resources and the type of license purchased.

MPS maybe deployed on any EJB 1.1 compliant application servers such as BEA WebLogic 8.1, IBM Websphere etc.

i-TransPay–MPS v1.1 Features (Partial List)

The following is a summary of features and functions that can be performed by various Actors/Users of the i-TransPay SSL Merchant Payment Server supported by the current release (version 1.0) of the product. *i-TransAct* is committed to continuous improvement and enhancement of the product with value added features while striving to maintain backward compatibility of its releases.

- Supports International Credit Card, National Credit Cards and Private Label Credit Cards
- Supports Visa's 3D Secure
- Supports multiple merchants with multiple departments
- Supports multiple acquirers
- Supports multiple brands (Visa, MasterCard, Diners, JCB, Amex)
- Supports ISO8583 over TCP/IP and HTTPS [128bit SSL] or to NAC
- Supports multiple currencies
- Supports IE and Netscape with 128bit SSL for administrator interface
- Supports merchant web-server IP authentication (configurable)
- Supports Linux/NT/Solaris//AIX or any other Unix with JVM
- Supports Oracle 8i/MS-SQL Server 7.0 or any other RDBMS with JDBC compliance
- Supports http/https based merchant storefront integration

➤ Supports following transactions:

- o Authorize Transaction
- o Capture Transaction
- o Sale Transaction
- o Credit [Refund] Transaction
- o Void Transaction
- o Auto Reversal
- o Test Transaction
- o Batch Close (both Manual and Scheduled)

Supports scheduling of batch close based on time, # of transactions, total value of batch

Supports configuration of transaction amount limit per department

Supports configuration of transaction types enabled per merchant

Supports configuration of card types enabled per merchant

Supports query/view of the following information:

- o Batch Summary per card type per merchant
- o Failed transactions
- o Audit trail of transactions

Supports flexible deployment models from single server to multi-server deployment

Supports EJB 1.1 compliant Application Servers such as BEA WebLogic, IBM WebSphere

Supports clustered editions of EJB application servers

Supports role-based user configuration

Super User

MPS Administrators

Merchant Administrators

Supports user login/password security for all users

Provides merchant storefront integration via simple to use payments API

Provides extendible merchant administration interface via API for call center operators or operations staff

Provides extendible multi-channel support via payments API

Recommended System Requirements

Hardware

- Dual CPU Pentium III 1GHz Class Server or equivalent server
- 1GB RAM or above
- 20GB HDD

Software

- Windows NT 4.0 w/SP6a
- Oracle 9i or MS-SQL Server 7.0
- Apache Web Server 1.3.22 with TomCat 3.3
- JBoss 2.4.3 Application Server
- JTurbo 2.0 Enterprise (JDBC Driver for SQL Server)
- Internet Explorer 5.0 or equivalent