

Online Payment Services



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 **Business
Sense[®]**

Online Payment Services

Online payments, also commonly referred to as CNP or cardholder not present, are those that provide the capability for a purchase to be made without physically being face to face with the seller, be that a purchase over the internet, over the telephone or by mail order.

It is important to remember, as with any payment service, that there are 2 aspects involved in an online payment, these are;

- **Processing** – this is the part of the transaction that gets the customer making the purchase routed through to the acquiring bank. It is essentially the software application that provides multiple options to take payment and routes those payments through to the acquiring bank.
- **Acquisition** – this is simply the banking aspect of the online payments service. When the payment service provider processes the transaction, it is passed through to an acquiring bank for the credit or debit card transaction to be processed.

This process is essentially no different to a face to face transaction replacing the physical terminal for a software application to deliver the capability to process a card transaction and deliver it to the acquiring bank. Business Sense can process on behalf of all major acquiring banks, as well as being able to provide the acquisition service directly. If you wish to use an acquirer other than Business Sense's services, you simply need to provide us with the merchant ID (MID) from your chosen acquirer.

It is important to note that a standard face to face MID cannot be used with online payments and a specific MID setup for an online service must be provided.

Business Sense's online payment solution is accredited with all major UK and a number of International acquirers. A full list of supported acquirers is available on request.



Great Reasons to choose Business Sense



Processing and Acquisition from one provider

Many online payment processors in the UK do not get involved in the acquiring aspect of the payments service and those that do tend to be above the market rate in terms of price. Business Sense has the capability to provide both the processing and acquisition, allowing us to cater for both aspects of your requirement rather than insisting you go elsewhere.



International Capability

Unlike many other payment service providers who have strong capability in one particular country, the Business Sense solution is accredited with a large number of International acquiring banks. This means the Business Sense payment processing service has a particular advantage to International businesses. A full list of supported acquiring banks is available on request.

Online Services

Online payments are split between two different types;

eCommerce Payments



MOTO Payments



eCommerce Payments



There are a number of ways that Business Sense can support you to integrate with our services and process eCommerce payments.

1. Hosted Form

2. API

3. Shopping Cart Plugins



Hosted Form Payments



Hosted Form integration is one of the easiest and quickest ways to integrate with the Business Sense payment service, if you don't operate a shopping cart or you have a shopping cart that Business Sense do not yet support with a plugin. Business Sense operates both a HTTP redirect hosted form as well as a Hosted iFrame that can be embedded within your existing website to maintain brand continuity.

With a hosted form solution, a customer goes through the purchasing process on your site completing any purchase information required, and when they reach the payment stage they are passed to Business Sense via secure HTTPS in the case of an integration using our redirect capability. With our iFrame functionality the payment process is embedded within your existing website. This provides seamless integration of the payment process without leaving your website but still ensuring the card detail is being submitted within the secure Business Sense Payments Network.

When using a redirect service, along with the request passing them to the Business Sense secure payment page, information for the transaction including their name,

address and the transaction value can also be provided. This information is encrypted at submission to Business Sense and is then used to dynamically populate a payments page. To be able to do this, Business Sense will provide you with a set of encryption keys when the service is activated. The payments page can incorporate your branding, controlled via the Revolution portal.

The hosted payments page in both cases will give the customer the opportunity to input their credit or debit card information and submit the transaction for processing. When the payment has been authorised, you have the option to forward the customer to a "Thank you" page in the case of a redirect installation. This method ensures you can accept card payments without having to have credit or debit card numbers keyed in to your website, relaxing your obligations under PCI DSS.

Business Sense provides a comprehensive Developer Centre via a third party provider for you to review the options when integrating by Hosted Form.

API — Application Protocol Interface



The API option is for those who want to take advantage of greater flexibility and are happy to assume greater responsibility when processing customer payments. The beauty about the Business Sense API is that it enables payment functionality to be integrated into any application, not just a website. With the growth of mobile applications that incorporate payment functionality, the API provides the ability for payments to be taken in any environment. If you have a desire to take a card payment within any application without limitations, then the API is the option for you.

You would typically take the card information over your website or application and then submit a secure request to the Business Sense infrastructure using SSL. With Business Sense's value added capability, including services such as tokenisation, even those who opt for API integration don't have to worry about storing card information and extending your obligations under PCI DSS (tokenisation is better explained below). Business Sense provides a comprehensive third party Developer Centre website for you to review the options when integrating by API.

Shopping Cart Plugins



As the eCommerce opportunity has grown, so has the number of shopping carts available 'off the shelf'. These solutions provide a cost effective way to quickly establish an online shop. Even some of the largest sites on the internet use an off the shelf eCommerce solution. Business Sense has third party plugins available for some of the most popular solutions to allow those using these off the shelf eCommerce applications to easily integrate Business Sense as a payment option. Shopping cart plugins are not provided instead of Hosted Form or API features. Instead they use this technology to integrate with the shopping cart software.

When installing the our third party plugin you have the option of choosing Hosted Form or API integration. The decision between the two is typically dictated by security, those that choose the API option are allowing card details to be input within their shopping cart software which attracts additional obligations under PCI whereas a Hosted Form integration enables the shopping cart information to be passed to Business Sense's secure infrastructure before card details are input.

Value Added Services



No charge for Business Sense's third party plugins

Many other payment services providers will charge for the plugins they build or allow external businesses to develop plugins on their behalf and charge for access to them. Business Sense do not charge for any of the plugins we provide, so as well as a competitive price, you will not have any unexpected costs when attempting to integrate your shopping cart with our service



Comprehensive test mode

When you are developing your website, giving it a thorough test seems like a basic requirement and an absolute necessity if you want to ensure it will work for your customers. Many payment service providers don't provide a test mode for merchants and when they do provide a test mode, they rarely provide test card numbers that invoke a certain response from their system. Business Sense provides both a test mode and test card numbers that will enable you to effectively test your solution before making it available to your customers.



Tokenisation

Tokenisation removes the necessity for you to store card information within your own infrastructure, limiting the requirements under certain aspects of PCI DSS for card number storage. Tokenisation would typically be used if you are using Business Sense's third party API.

As opposed to storing credit or debit card information within your server, you can send a request to Business Sense as part of the initial authorisation, requesting a "token" to be returned. The token is effectively a code generated by Business Sense that you can use for future transactions using the same card information and is particularly useful for organisations that give their customers the flexibility to make repeat purchases without having to re-input their credit and debit card details. The card information is stored securely within the Business Sense PCI DSS Level 1 compliant infrastructure, reducing the merchants obligations under PCI DSS. It is important to note that the CVV2, otherwise known as the security code, is never stored and must always be entered, even if the customer is making a repeat purchase. Tokenisation is provided for a small increase in the monthly cost.

Security



Security

The Business Sense infrastructure is PCI DSS Level 1 compliant. This is the highest level of security certification available. As well as this, Business Sense ensure your security by incorporating capabilities such as 3D Secure.

3D Secure is designed to be an additional security layer for online credit and debit card transactions. It was developed by Visa with the intention of improving the security of Internet payments and is offered to customers under the name Verified by Visa. Services based on the protocol have also been adopted by MasterCard as MasterCard SecureCode, and by JCB International as J/Secure. American Express also added 3D Secure as American Express SafeKey. 3D Secure adds an authentication step for online payments, taking the customer from your website or the Business Sense Hosted Form to a screen where they will complete a password as an additional level of verification. 3D Secure has to be selected when provisioning your service and if you choose not to go down the route of 3D Secure, you should expect to receive a higher premium charge from your acquirer for what are considered insecure transactions.

Business Sense also take advantage of AVS (Address Verification), checking that the address supplied by the customer matches that from the issuing bank to flag up any potential address mismatches and reduce the level of fraud. AVS combined with 3D Secure and a PCI DSS Level 1 compliant infrastructure provides a comprehensive security capability for merchants.

MOTO Payments

There are a number of ways that Business Sense can support you to integrate with our services and process mail order telephone order payments.

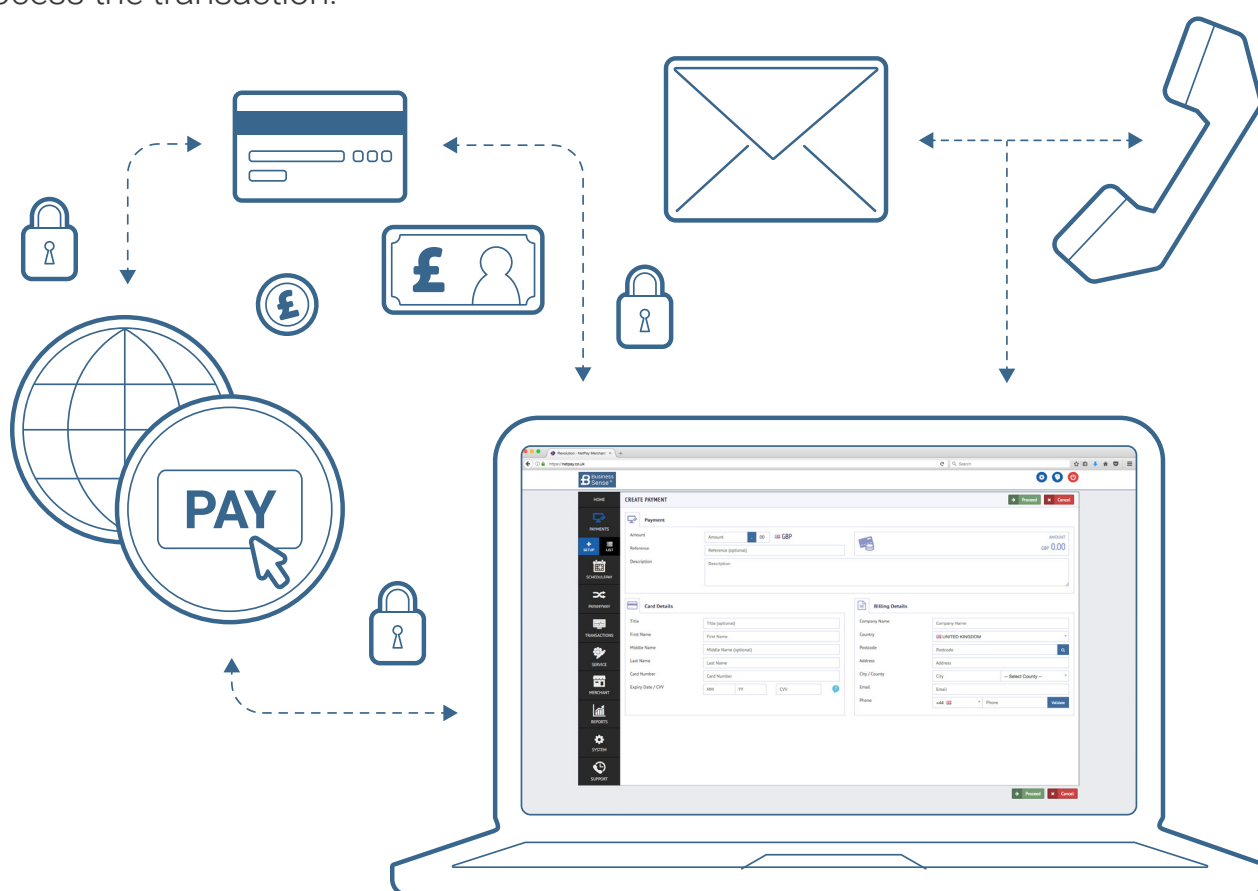




MOTO, or mail order/telephone order, payments can be provided either independently of, or as a value added bolt, to eCommerce payment services. MOTO transactions are performed over the internet using a “virtual” terminal with the customer either being on the end of the phone or having submitted their credit or debit card details via a mail order. A virtual terminal is effectively a secure payment screen within the Revolution portal web browser that enables you to input the various personal details of the customer, including their credit or debit details and submit them to Business Sense for processing.

The Business Sense MOTO capability also provides a number of value added services, including SchedulePay and LinkToPay which are explained in more detail within this document.

Business Sense **Virtual Terminal**. Enter the customers payment details and click to process the transaction.



Value Added Services



SchedulePay

SchedulePay provides the ability for you to set up recurring credit and debit card transactions with your customers, processing at a frequency decided by you and agreed with the customer, be that weekly, monthly, quarterly or annually. SchedulePay is accessed through the MOTO portal. SchedulePay agreements will continue until cancelled, the card expires or the payment fails, at which point a notification is shown within the Revolution portal giving you the opportunity to update the SchedulePay agreement to new details as required.



LinkToPay

LinkToPay allows you to initiate a one-off or recurring payment request to a customer from your merchant portal. The customer will be sent an email (as well as an SMS if requested) asking them to complete the payment request securely over the internet. This avoids the merchant having to take any card details over the phone and bringing their call recordings within the scope of compliance. LinkToPay also allows you to generate a secure payment link that can be included in your invoices for the customer to follow to make a payment.

LinkToPay



As the payments industry continues to change and evolve alongside the PCI DSS compliance obligations associated with processing card payments, merchants and their customers are looking for the easiest, flexible and most convenient payment options whilst ensuring they meet their compliance obligations.

Business Sense has developed LinkToPay, the first service launched as part of its PayAnyway product suite, created to provide innovative and convenient ways for customers to pay and merchants to get paid. LinkToPay enables you to send a payment request to a customer by email or by text message with a link for them to pay you securely via a web page.

The secure web page is responsive allowing payments to be made simply and easily through mobile devices as well as computers. LinkToPay also generates a short URL and a QR code, enabling customers to incorporate alternative options to pay invoices

LinkToPay helps you get paid faster and makes it more convenient for your customers and improves your cashflow.

How does LinkToPay work?

LinkToPay is an integrated feature of our third party, award-winning, Revolution platform. Merchants can use the web based tool to create a LinkToPay request. Alternatively there is also an API option to integrate the feature into your existing CRM or billing system. The merchant chooses how the request should be made to the customer, by mail, by text message or both. The system will also create a short URL and QR code that can be sent to the customer to initiate payment. This can be for a one-off charge or a recurring payment (subscription) from a customer.

The merchant simply supplies the contact information of the customer including name, address, email address and mobile number (if a text message request is required) along with information relating to the payment request, such as order reference, description, amount and whether the payment is one-off or recurring.

Fulfilling PCI DSS compliance obligations

The functionality of LinkToPay also enables merchants to achieve PCI DSS compliance quickly and easily. LinkToPay enables merchants to avoid coming in to contact with card information at any stage when receiving payments from customers. It removes the challenges associated with accepting mail order requests detailing card information, as well as taking card details over the phone where calls are recorded without suppression. The merchant generates the payment request and never sees the card information, only the fact that the transaction has been processed by Business Sense on their behalf providing both them and the merchant a receipt.



Great Reasons to choose Business Sense



Great selection of value added services

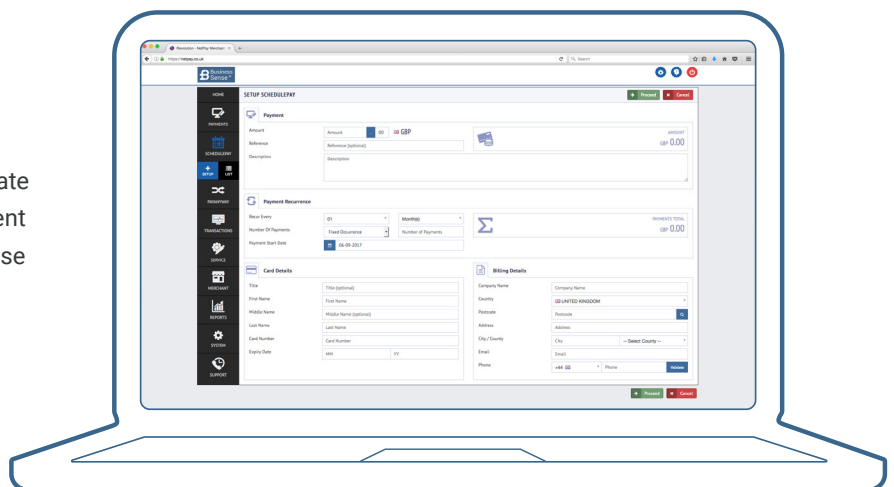
The Business Sense value added service suite for MOTO Payments makes taking payment from your customers simple and efficient.



We love processing but we love acquiring too

Business Sense don't charge a premium for those who exclusively perform eCommerce or MOTO/CNP transactions, removing premium charges and making the solution as competitive as a face to face transaction. If you have acquiring services elsewhere, it is unlikely you will escape premium charges when exclusively processing MOTO transactions and this is likely to be an additional cost you perhaps haven't already considered. Talk to Business Sense about our acquiring capability.

This is the option to create a **SchedulePay** agreement within the Business Sense merchant portal.



Jargon Buster



3-D Secure

3-D Secure is a protocol designed to be an additional security layer for online credit and debit card transactions. It was developed by Visa and Mastercard with the intention of improving the security of Internet payments and is offered to customers under the name Verified by Visa.

API (Application Programming Interface)

An API specifies how software components should interact with each other. A practical example would be an API (written by our developers) to enable e-commerce integration of the Business Sense online payments capability into the majority of e-carts used on the web today.

CNP (Card not Present)

Card Not Present (CNP) transactions occur where there is no card or cardholder present, i.e. orders via mail, telephone, fax as well as Internet/eCommerce payments.

CV2 (Card Verification Value)

All credit and debit cards carry a security code number. This number is known to the bank and printed on the card, but is not stored or printed anywhere else. Therefore, it can be used as a check that when you make your purchase you are in physical possession of the card, or have at least seen the card at some time.

GUI (Graphical User Interface)

A GUI is a type of user interface that allows users to interact with electronic devices through graphical icons and visual indicators. Examples of GUIs most familiar to people today would be Microsoft Windows or Mac OS for desktop and laptops. Blackberry OS, Android & Apple iOS for handheld devices (smartphones).

Hosted Form

A solution which enables a customer to go through the purchasing process on a merchant's website either being redirected to Business Sense's payment page or using an embedded solution such as our hosted iFrame. When the payment stage is reached, they are passed to the payment

service provider gateway via HTTPS where the customer inputs their credit/debit card information and submits the transaction for processing. This method enables you to accept credit/debit card payments quickly and easily with very little integration, but also importantly without having to handle or store card information and as a consequence relaxes PCI DSS compliance obligations surrounding the storage of card information.

MOTO (Mail Order / Telephone Order)

MOTO transactions are performed over the internet by using a 'virtual terminal' with the card holder either being on the end of the phone or having submitted their credit/debit card details via a mail order. A 'virtual terminal' is effectively a secure payment screen within a web browser that enables the merchant to input the various personal details of the consumer/card details and passing them to the payment service provider's gateway for processing.

PCI DSS (Payment Card Industry Data Security Standards)

PCI DSS is a proprietary information security standard for organisations that handle cardholder information for the major debit, credit, prepaid, ATM, and POS cards.

Defined by the Payment Card Industry Security Standards Council, the standard was created to increase controls around cardholder data to reduce credit card fraud via its exposure. Validation of compliance is done annually.

Revolution

Revolution is the name of the Business Sense's market leading and feature-rich portal that has no equal in the merchant services market today. It is a web based system that allows you to manage your services with Business Sense and see detailed performance reporting and analytics. The platform is multi-channel; this means you can have consolidated visibility of both your online and terminal based transactions from one platform improving visibility of business performance.



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