



Placing
Multi-Currency
Processing
Solutions at your
fingertips



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The Merchant Solution is registered in Panama and licensed by the Ministry of Finance to conduct financial services, e-wallet services, money transfer services, electronic payment processing, selling and funding debit cards, virtual credit cards and other related activities



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The Merchant Solution is an international multi-currency credit card processor for merchant credit transactions with financial institutions in every corner of the world.

The Merchant Solution maintains offices in:

- London, England
- Stuttgart, Germany
- Warsaw, Poland
- Istanbul, Turkey
- Panama City, Panama
- San Jose, Costa Rica
- Ft. Lauderdale, FL USA



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Solution Product

The Gateway Virtual Terminal allows Merchants to manually enter credit card transactions on any PC or Mac, via a browser, through a connection to the internet.



For your E-Commerce Website you can automate credit card transactions directly from the website via one of our connection methods:

Global Gateway Connect

Is a payment-posting tool that uses HTML. Ideal for Merchants with Web sites. Global Gateway Connect HTML script can be easily integrated to enable payment processing via your Web site.

Global Gateway API

integrate credit card processing into both simple and complex e-commerce Web sites. This allows customers to pay for products and services online with a credit card without leaving the merchant's Web site. Secure Sockets Layer (SSL) technology is used to encrypt confidential transactions.

Global Gateway VirtualCheck™

is an additional service that allows your customers to pay by check through your website or over the phone.



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Merchant Solution Services

Processing credit cards over the Internet is one of the fastest growing segments of transactions today. We understand this and have designed the best eCommerce solutions available to help your business succeed in the ever changing world of eCommerce.

To compete in the Internet and E-commerce world, businesses need to process transactions quickly. Flagship Merchant Services and the Global Gateway ensure speed for all your transactions, providing:

- **Global Gateway Virtual Terminal** - Process and manage credit card transactions and checks manually from any computer that has an Internet connection, web browser, and a user ID and password.
- **Credit card processing online** - Accept major credit cards including Visa®, MasterCard®, American Express®, Discover® Network, for products purchased on your website and/or shopping cart.
- **Accept Checks Online via ACH** - Give your consumers the option of paying via online check for products purchased on your website and/or shopping cart and over the phone.
- **Recurring billing** - automated billing of recurring payments.
- **Fraud and Risk Management** - Customizable fraud and risk management system helps you maximize sales and minimize risk.
- **Shopping cart integration** - We are compatible with many of the leading shopping cart vendors.
- **24/7 Experienced technical support** - 7 days a week.
- **Online reporting** - All the details of your transactions are available online.
- **User Friendly** - Easy to use program with multi user interface.
- **Process transactions** - anywhere around the world whenever you have Internet access.
- **Address Verification Service (AVS)**
- **Email receipts** - to both merchant and your customers.
- **User Accounts** - Supports unlimited number of users Unlimited transactions from nearly anywhere in the world.



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Dynamic Currency Conversion



The Merchant Solution provides the ability for the Merchant to allow the customer to choose their native currency for the transaction. The Solution converts the transaction into the cardholder's chosen currency at a competitive exchange rate before the transaction is forwarded to the card Issuer.



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Security Standards

The focus of our security is centered around the safe processing and handling of sensitive personal Credit Card, Charge Card and Direct Entry information. PCI DSS (Payment Card Industry Data Security Standard) Compliance is a strict security standard the card schemes (Visa and MasterCard) have introduced globally to ensure personal information is properly protected.

The Merchant Solution's Operations Network is audited on an ongoing basis by external auditors, namely ControlScan Corporation, for the purpose of certifying compliance with PCI DSS.

Ongoing network scans, a requirement of PCI DSS, are completely regularly and are performed by ControlScan.

The services that the Merchant Solution is authorized to provide under PCI DSS include:

- Authorization Services
- Clearing / Settlement Services
- IPSP (e-Commerce)
- Payment Gateway
- Switch
- Processing MOTO Transactions
- 3-D Secure Access Control Server



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Risk Management

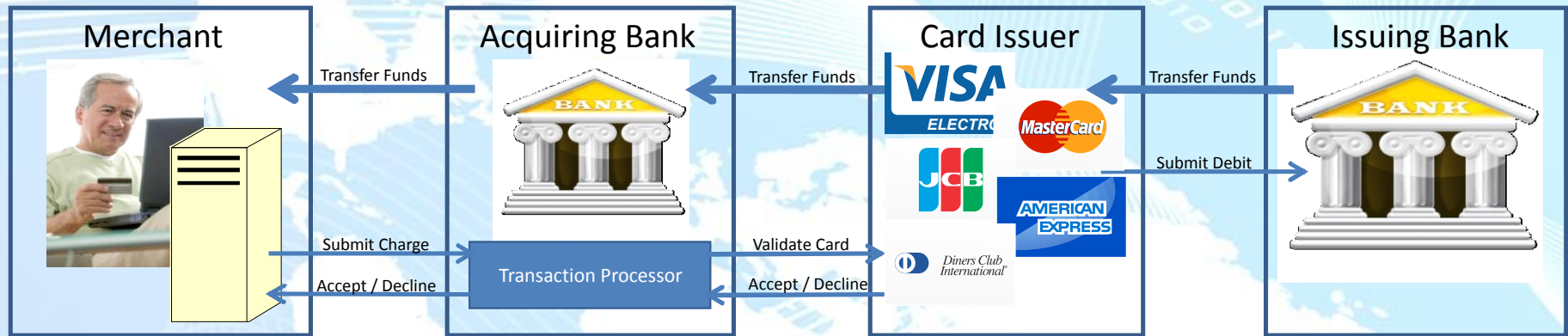
The Merchant Solution utilizes many crucial preventive measures to thwart fraud and reduce risk to both Merchants and Customers including:

- Blocking of Credit Card numbers, Customer names, Internet Protocol (IP) addresses, Class C IP addresses and Domain names identified as High Risk.
- Utilization of Address Verification Service (AVS) to compare the consumer's billing address with the address on file with the card-issuing bank.
- E-mail Notification to Merchants and the customer of pending order and transaction approvals.
- Monitoring of Merchant transactions for adherence to predetermined limits. Merchants will be *notified* when thresholds are *approached* and may be *suspended* when limits have been *exceeded* for:
 - Minimum and Maximum transaction amount limits
 - Maximum daily and monthly transaction limits
 - Maximum number of transactions declined by Card Issuer
 - Maximum Chargeback ratio
 - Additional limits based upon individual Merchant Agreement
- The Merchant Solution is always searching for the latest in commercial "Scrubbing" services and at present uses solutions from:



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How the Merchant Solution Network Operates



A Merchant Submits Transaction to Solution Server

- card information validated for correct data
- card checked against fraud databases and country of origin alert notifications
- card and transaction amount checked against custom Risk Management criteria
- Failures of above criteria result in Decline Transaction notification to Merchant *before* data is submitted to Card Issuer

The Merchant Solution submits *validated* card data and transaction amount to Card Issuer

- Card Declined - Information deciphered and transmitted to Merchant - Transaction Ended
- Card Accepted - Card Issuer notifies Issuing Bank

Issuing Bank transfers funds to Acquiring Bank

- Fees specified in Merchant Agreement subtracted (rolling reserve, transaction fees, etc.).
- Balance of transaction paid to Merchant Bank per method and schedule of Merchant Agreement




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Reporting & Data Management

Real Time Web Interface

- "At a glance" Account Balance Summary
- Simple Merchant account reconciliation
- Comprehensive Query tools help the Merchant to "mine" the extensive data warehouse to discover transaction trends.
- Export the results of your query to a Comma Separated Variable (csv) file on your desktop for extensive analysis, charting and importing into your own accounting software package




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Partner	Client URL	API Url
Test Merchant	local	local
Total 1		
Partner Balance...		
Balance		




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From: Month 1 Day 30 Year 2010
To: Month 1 Day 31 Year 2010 Test Merchant Apply Reset Export to Excel

Quickref	Type	Description	Date created	Amount	Fees	Net Amount	Status	Conciliated
368302	Test Merchant-Rolling Reserve Auto Credit	Rolling Reserve from transaction 368301	2010-01-30 22:42:26 ET	10.00	-0.00	10.00	1.Approved	No
368301	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:42:26 ET	65.00	-16.85	48.15	1.Approved	No
368299	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:41:09 ET	65.00	-16.85	48.15	1.Approved	No
368300	Test Merchant-Rolling Reserve Auto Credit	Rolling Reserve from transaction 368299	2010-01-30 22:41:09 ET	10.00	-0.00	10.00	1.Approved	No
368297	Test Merchant-Rolling Reserve Auto Credit	Rolling Reserve from transaction 368296	2010-01-30 22:14:47 ET	10.00	-0.00	10.00	1.Approved	No
368296	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:14:47 ET	100.00	-20.00	80.00	1.Approved	No
368294	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:14:21 ET	100.00	-20.00	80.00	1.Approved	No
368295	Test Merchant							
368293	Test Merchant							
368292	Test Merchant							
368284	Test Merchant							
368289	Test Merchant							
368286	Test Merchant							
368288	Test Merchant							
368287	Test Merchant							



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Transaction Conciliation first 200 shown >> Applied Transactions <<

Show only: Pending Errors Applied Declined Void Charge Back All Partners Apply Reset Export to Excel

Internal ID	Partner ID	Type	Description	Date created	Amount	Fees	Net Amount	Status	Conciliate
7ECB1E83-6A95-4D68-9755-AB4178FD77D8	1264924358	Test Merchant-Transaction	Test transaction	2010-01-30 22:05:53 ET	100.00	-20.00	80.00	1.Approved	<input type="checkbox"/>
65AB504D-232D-4D15-ABF2-7D9D7CCC15A8	1264925623	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:13:45 ET	100.00	-20.00	80.00	1.Approved	<input checked="" type="checkbox"/> checked OK
DE2051A3-8EC3-4CA1-A2F0-95AF7966561A	1264925660	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:14:21 ET	100.00	-20.00	80.00	1.Approved	<input type="checkbox"/>
9F7B3E97-3E00-405D-8A7E-3AAE39D266EF	1264925683	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:14:47 ET	100.00	-20.00	80.00	1.Approved	<input type="checkbox"/>
047ECEC5-AE35-4FB0-8011-C7E9F01698F3	1264923669	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:41:09 ET	65.00	-16.85	48.15	1.Approved	<input type="checkbox"/>
2CAF645E-F254-4D0F-89A9-B78A87AF2628	1264923746	Test Merchant-Transaction	Test transactionTest Declined	2010-01-30 22:42:26 ET	65.00	-16.85	48.15	1.Approved	<input type="checkbox"/>

Transactions Count:6 Total Amount: \$530 Total Net Amount: \$416.3



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Database Security

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Name: Login: **Test Merchant**

<u>Partner</u>	<u>User</u>	<u>Login</u>	<u>Active</u>	<u>Role</u>
Test Merchant	Roger Copeland - Sr Cashier	RCopeland	Yes	Cashier
Test Merchant	testmerchant	merchanttest	Yes	Partner Group Admin
Test Merchant	JD Powers	jdp	Yes	Partner Group Admin
Test Merchant	George Atwood - Admin	GAtwood	Yes	Partner Group Admin
Test Merchant	Lynn Cheney - Support	LCheney	Yes	Customer Support

User Count:5

- **Access to Transaction Data**

- After the Merchant is given an administrative login, the Merchant controls access to the database.
- The Merchant may add users at his/her discretion with 24/7 access to this function independent of the solution's personnel
- The Merchant may add, delete, modify, change rights, enable/disable any of the users.

- **Network Security**

- The Merchant Solution utilizes the latest encryption algorithms for data transmission over the Internet. An encryption "key" will be provided to the Integration Team that may be changed as conditions warrant.
- A combination of factors and the encryption key are used to scramble the transmitted data to minimize the risk of exposure to electronic data eavesdropping.
- Based upon PCI requirements, NO CUSTOMER DATA (Personal or Financial) is stored in the Merchant Solution Servers.

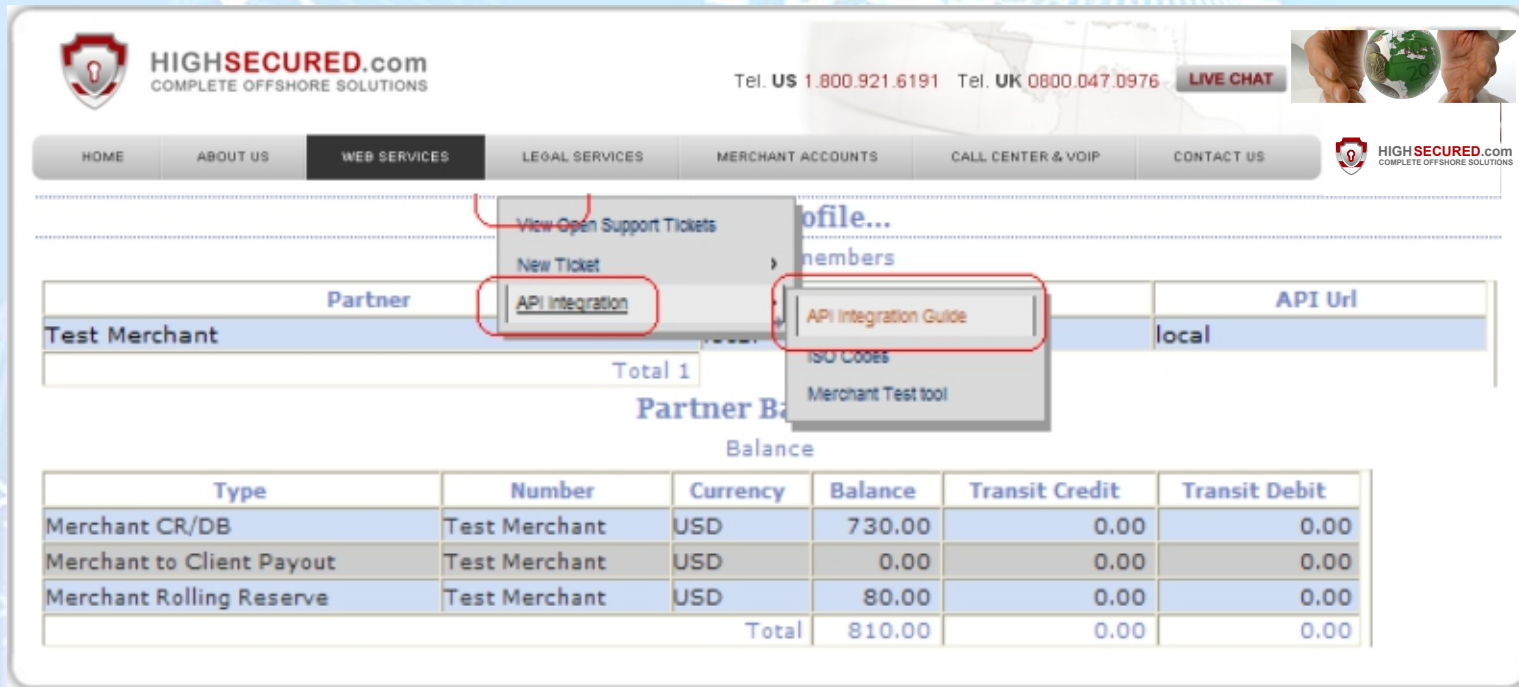


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Merchant Integration Tools

Built-in Online Integration tools

All information necessary to integrate the Merchant Solution into the Merchant's Shopping Cart or Point Of Sale application is available from the online Help Menu. This assures no issues with integration problems due to out of date information.



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[Merchant Test tool](#)

Partner	API Url
Test Merchant	local

Total 1

Partner Balance

Type	Number	Currency	Balance	Transit Credit	Transit Debit
Merchant CR/DB	Test Merchant	USD	730.00	0.00	0.00
Merchant to Client Payout	Test Merchant	USD	0.00	0.00	0.00
Merchant Rolling Reserve	Test Merchant	USD	80.00	0.00	0.00
Total			810.00	0.00	0.00



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Merchant Integration Tools

(continued)

Complete Integration Guide

- The latest Application Program Interface (API) is available instantly to the developer.
- API includes sample code

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HIGH SECURED.com
MERCHANT API
INTEGRATION GUIDE
API INTEGRATION GUIDE (v 1.0)

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Communication Procedure

All communication between glopronet and merchants are performed via http POST method in the form field=value to corresponding url address.

Requests

The POST operation will contain only one field called strrequest, the value of the strrequest field will be the formurlencoded data of the corresponding xml data of the transaction.

All the tags within xml data must respect the case; all calls will contain the following information plus the transaction specific information:

<?xml version="1.0" encoding="utf-8" ?>

<transaction>

<apiUser>merchant api user</apiUser>

<apiPassword>merchant api password</apiPassword>

<apiCmd>command</apiCmd>

<checksum>2F5750A7A4E05DE317610E386833EF97E6B8A1E6</checksum>

</transaction>

Data description:

Node	Description
apiUser	The user assigned by glopronet to the merchant.
apiPassword	The password assigned by glopronet to the merchant
apiCmd	3 digit numeric code of the transaction



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Merchant Integration Tools

(continued)

Merchant Transaction Test Tool

- Allows the developer to enter a test transaction into the Merchant Server.
- Displays the actual data transmitted to the Test Server
- Displays the Response data string returned from the Test Server
- Allows development to take place 24/7 without assistance.
- Lowers Implementation costs and reduces initial programming errors.
- Populates the Test Server with transactions in order for the Merchant to test the Database Query Tools and train personnel.


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Welcome to the Test Merchant Integration Tool

This page allows you to enter any valid or invalid credit card information and amount to simulate a call to the Global Processing Network gateway.

Conditions


No real processing will take place.
 Transactions will be send using the Test Merchant account.
 Transactions will have a random chance to be declined or approved.

Test Merchant info

Description :	Test Merchant	Stament Name :	Test Merchant
API Allowed IP :	*	API Key :	1F1C2F45-088F-4C19-AF31-0999D0A3C834
API User :	UTestMerchant	API Password :	PTestMerchant
API Notification Url :	local	API Version :	1
Back end Login:	testmerchant	Password:	merchanttest

Fixed Customer and billing info

Name:	John Doe	Birth:	10/10/1910
ssn:	1234		
Address:	123 ave		
Personal Phone:	+1 888 1		
Account Id:	test123		
First Deposit:	11/5/20		


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Merchant Solution

String to calculate Checksum

apiUser + apiPassword + apiCmd + merchanttransid + amount + curcode + ccnumber + ccvv + nameoncard + API Key
 UTestMerchantPTestMerchant750126499255148.53USD1555236145687457306John Doe1F1C2F45-088F-4C19-AF31-0999D0A3C834

Calculated Checksum

86746d79607517f8d9e881e94e9a749b351785e

Data to post

```
<transaction>
<apiUser>UTestMerchant</apiUser>
<apiPassword>PTestMerchant</apiPassword>
<apiCmd>750</apiCmd>
<transaction>
  <merchanttransid>1264992551</merchanttransid>
  <amount>48.53</amount>
  <curcode>USD</curcode>
```



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The Merchant Solution Value Proposition

What we offer Banks and Processors

- Expanded product offering
- A new high margin revenue stream
- Enhanced merchant loyalty & competitive differentiator
- Better service for multinational merchants
- An outsourced, scalable, currency-neutral platform
- Turnkey solution allowing greater speed-to-market

What our products deliver to Cardholders

- Choice Convenience Clarity
Certainty
- Complete transparency Security

What we offer Merchants

- Lower acquisition costs
- Improved customer service
- Ability to target and complete more international sales
- Greater internal efficiencies and visibility from consolidated reporting Better marketing decisions using data analytics



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