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E-Commerce Payment Gateway Solutions

Getting started processing transactions through the Pay-Me-Now payment gateway is easy. This site will provide you with a description of the different processing options you have, and guide you through the steps to getting up and running quickly.

- **Virtual Terminal:** This is the easiest way to process transactions. No integration is necessary --- simply login to the Pay-Me-Now, select one of the Virtual Terminal menu options, fill out the form with your consumers account information and payment amount, and press Submit.
- **Credit Card Processing** - Accept all major credit cards, including Visa, MasterCard, American Express, Discover, Diner's Club, and JCB via Pay-Me-Now software.
- **ACH Checks** - Give your consumers the option of paying via Online Check.
- **Electronic Check Conversion** - Convert all your check transactions into electronic ACH transactions eliminating the need to make daily deposits at the bank.
- **ACH Check Services Equipment** - Take advantage of our full suite of ACH check services, check guarantee, electronic check conversion with our USB check imagers for your computer.
- **Recurring Billing** - Easy to use automated billing of recurring amounts.
- **Membership / Subscription Password Service** - Add "premium" content areas to your web site that can only be accessed for a fee.
- **Wireless Transactions** - Submit and view transactions from your WAP-enabled phone, Comstar mobile merchant, or the Palm VII.
- **Fraud and Risk Management (FRISK)** - Customizable fraud and risk management system helps you maximize sales and minimize risk.
- **Shopping Cart Integration:** Pay-Me-Now supports most available shopping cart software so it integrates easily with most e-commerce solutions.
- **HTML Web Link:** Pay-Me-Now Web Link is a secure online payment-processing check-out that allows Internet-based businesses to authorize, process and manage payment transactions without installing software on their Web site.
- **Online Reporting** - All the details of your transactions are available online via our comprehensive Pay-Me-Now web reporting site.
- **Dedicated Support** - Merchant Partners gives businesses the personal attention and responsiveness they need to succeed online.
- **Developer API:** Pay-Me-Now has multiple API programming interfaces allow your developers to integrate your custom application with the payment gateway. Integration options include SSL POST with name/value pairs, secure socket connection, and for Windows based applications a COM object is available to simplify your integration. Sample scripts are available (i.e. Perl, C++, Visual Basic, ASP) to shorten the learning curve and speed your development. Refer to our [Integration Guide](#) for detail interface specifications
- **Batch Processing:** Use our Batch Processing option to bulk upload transactions to the payment gateway. This is a good solution if you have an internal application that collects transactions and you would like to process them "off-line" in bulk. Using MS Excel, Access or any other program that can create a "flat file" of data that conforms to our batch processing format. Then send the file via FTP to our upload site for processing. The transactions are processed immediately, with reporting and receipt options available to notify you of the status of each transaction. This process can also be automated and scheduled. Refer to our [Batch Processing Guide](#) for more information regarding submitting batch files.

What happens when a transaction is submitted to the Pay-Me-Now.com Payment Gateway?

Transaction information is collected with either a form that captures the necessary customer information (name, credit card number, etc.) from a merchant's own secure transaction page, or via a page hosted on the Pay-Me-Now secure server, for the customer to fill out.

The customer's information is encrypted using 40 or 128-bit Secure Socket Layer technology and sent to an Pay-Me-Now transaction server. The server sends the data through the authorization network to the appropriate card issuer's bank, using a secure, proprietary connection. When the authorization process is complete -- this takes around five seconds -- the customer receives an approval or decline response and the Pay-Me-Now server stores the transaction. Transactions are automatically settled each day and are typically funded within two to three business days.

Merchants can check the status of transactions or run reports on past activity by going to the Pay-Me-Now Web site and logging on to their own password-protected Pay-Me-Now site. Online businesses also

can use the Pay-Me-Now Virtual Terminal to enter payment information manually if customers prefer to call in their credit card information.

The Pay-Me-Now Software Includes Free Tools to Process Credit Cards Through Your Website



Pay-Me-Now + Your Shopping Cart = Profits

**Payment Gateway Software • Virtual Terminal • HTML Weblink
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