



# PRODUCT FEATURE MATRIX

## AssureBuy Payment Services Product Suite

FEATURE	ASSUREBUY SERVICES		
	AssureBuy Payment Gateway	IntegriCharge®	View'n Pay™
Original Release Date	12/1995	12/1995	01/2004
Last Updated	07/2006	10/2005	07/2006
<b>PAYMENT PROCESSING</b>			
SSL Encrypted Transactions	X	X	X
Real-Time Credit Card Processing	X	X	X
Real-Time Debit Card Processing	X	X	X
Real-Time Purchase Card Processing	X	X	X
Electronic Check/ACH Transactions	X	X	X
Supports E-Commerce Transactions	X	X	X
Supports Card Not Present Transactions	X	X	X
Supports Card Present Transactions	X	X	N/A
Supports Authorization and Capture	X	X	N/A
Supports Multi-Currency Authorizations	X	X	X
Automated Settlement Processing	X	X	X
User-Defined Settlement Times	X	X	X
Supports Multi-Currency Settlements	X	X	X
Supports Address Verification (AVS)	X	X	X
Supports CVV2, CVC2, and CID	X	X	X
Supports Level II and Level III Processing	X	X	X
Web-Based Administration System	X	X	X
Virtual Terminal Capability	X	X	X
On-line Transaction Refund Function	X	X	X
Daily Batch Settlement Reports	X	X	X
Web-Based Transaction Search Capability	X	X	X
Web-Based Reports Available	X	X	X
Transaction Data Download Capability	X	X	X
<b>CERTIFICATIONS</b>			
Visa CISP Certified Security	X	X	X
Mastercard SDS Certified Security	X	X	X
American Express Certified Security	X	X	X
Third-Party Processor Approved	X	X	X

**X = Included In Standard Service**

**O = Optional Service (Available For an Additional Fee)**

**N/A = Not Applicable To This Product**



# PRODUCT FEATURE MATRIX

## AssureBuy Payment Services Product Suite

FEATURE	ASSUREBUY SERVICES		
	AssureBuy Payment Gateway	IntegriCharge®	View'n Pay™
Original Release Date	12/1995	12/1995	01/2004
Last Updated	07/2006	10/2005	07/2006
<b>INTEGRATION</b>			
Payment Information Collected Securely By Merchant	X		
Payment Information Collected Securely By AssureBuy		X	X
Payment Information Stored For Future Customer Use			X
Configuration Settings Obtained Directly From Merchant Provider	X	X	X
Initial Test Transaction Performed During Setup	X	X	X
Server-To-Server Integration (Customer Remains On Merchant Web Site During Transaction)	X		
Seamlessly Integrated Web Solution (Customer Is Transferred To AssureBuy System for Processing)		X	X
User Interface Is Customized To Match Client Web Site		X	X
Merchant Software Required			
COM Interface Available	X	N/A	X
Customer Creates Log In ID and Account Profile			X
Customer Can Review Payment History On-line			X
Invoice Customized To Match Merchant's Existing Paper Invoice			X
Integrates With Existing Shopping Cart Systems	X	X	
Integrates With Existing Accounting Systems	X	X	X
Integrates With Existing Fulfillment Services	X	X	N/A
Integrates With Existing Shipping Services	X	X	N/A
Production/Test Platforms Available	X	X	X

**X = Included In Standard Service**

**O = Optional Service (Available For an Additional Fee)**

**N/A = Not Applicable To This Product**



# PRODUCT FEATURE MATRIX

## AssureBuy Payment Services Product Suite

FEATURE	ASSUREBUY SERVICES		
	AssureBuy Payment Gateway	IntegriCharge®	View'n Pay™
Original Release Date	12/1995	12/1995	01/2004
Last Updated	07/2006	10/2005	07/2006
<b>OTHER SERVICES</b>			
E-Mail Receipt Sent To Customer	O	X	X
Customer Receipt Is Customizable	O	X	X
E-Mail Notification Sent To Merchant	O	X	X
User-Defined Order Values Supported	X	X	X
Customized Reports Available	O	O	O
Customized Download Format Available	O	O	O
Real-Time Shipping Cost Calculations	O	O	N/A
Real-Time Tax Cost Calculations	O	O	N/A
Shopping Cart Service Available		X	
Supports Recurring Billing	X	X	
Supports Digital Product Download		X	
Risk Management (Basic Service)	O	X	
Risk Management (Advanced Service)	O	O	
Web-Based Maintenance of Risk Management System	X	X	
Account Monitoring Service	X	X	X
Zero Transaction Warnings (Warns Merchant If No Transactions Are Reaching AssureBuy)	X	X	X
Buyer Authentication Service Available	O	O	O
<b>SUPPORT</b>			
Unlimited E-Mail and Web Support	X	X	X
Phone Support (8:30am to 5:00pm CST)	X	X	X
Extended Phone Support (24 x 7)	O	O	O

**X = Included In Standard Service**

**O = Optional Service (Available For an Additional Fee)**

**N/A = Not Applicable To This Product**