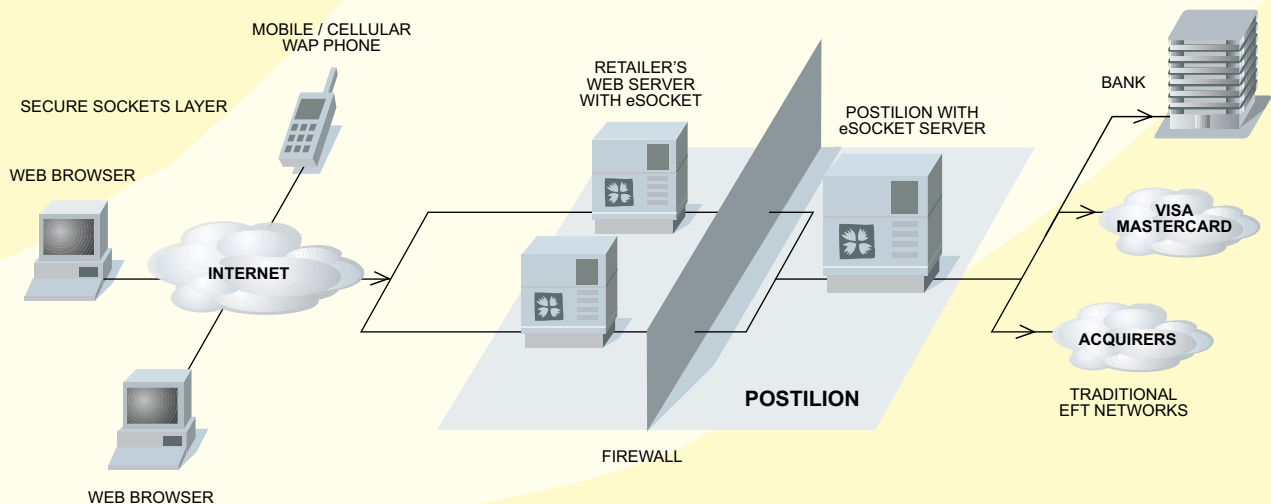


Remote Payments [Internet/WAP]

with Postilion's eSocket

- Simplify Internet commerce
- Bring down costs by marketing on the Internet
- Allow customers to transact using the Internet or the mobile/cellular phone

eSocket.WEB is
Mosaic Software's
Internet Payment
solution



Fits diverse business environments

Retailers running web malls or conventional stores may use eSocket.WEB to process transactions without requiring the services of a third party. Retailers may accept transactions via traditional Internet channels or via WAP-enabled mobile phone. Banks and other acquiring institutions may offer eCommerce services to individuals or to businesses.

Flexible and versatile

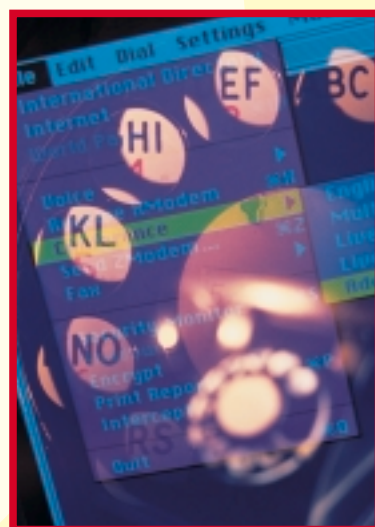
It offers a robust server product handling a comprehensive range of EFT functions, accepting transactions from clients such as ATMs, Point of Sale devices, and – via eSocket – from websites or client-written applications. It provides a gateway to the full range of acquiring institutions, from the major credit cards to participating banks.

Offers natural scaling

The modular nature of the solution provides natural scaling, from the small merchant transacting through a single eSocket Client, to nationwide commerce service providers maintaining networks of Postilion servers.

It's secure

eSocket Server does not store any credit card numbers – these are stored solely on the Postilion installation of the acquirer, situated on the acquirer's premises. Communications security – between Postilion and eSocket, as well as between browser and web server – is furnished by the Secure Sockets Layer application.



Postilion provides an eCommerce solution that allows Internet purchases to be made reliably and securely.

Product Overview

Postilion 4 is a comprehensive electronic commerce and funds transfer system that runs on Windows NT technology. It is designed to deliver consumer transactions at every level of an EFT network. The Postilion family of products provides custom-made electronic commerce solutions over a wide range of environments. The Postilion product may be enhanced to offer specific feature sets by adding software components to the core product. This modularity allows end-users to select the configuration to meet their specific needs.

eSocket Server and eSocket.WEB

eSocket Server is a Postilion source node interface and eSocket.web is an API (Application Programming Interface) functioning as middleware to Mosaic Software's Postilion. The eSocket.WEB interface:

- provides an API that allows third-party applications to introduce transactions to the Postilion system;
- supports computing platforms commonly used for Internet commerce and call center applications;
- is easily extensible;
- supports payments for goods using credit, debit and purchasing cards; and
- can be deployed on systems that do not have any Postilion components installed.

Transaction types supported

Funds reservation

A funds reservation is a request for funds to be reserved against a debit or credit account, for goods and services, or for cash. A successful response will reserve cardholder funds (setting the "open to buy" limit on the card), pending receipt of a corresponding funds fulfillment. If no fulfillment is received within an issuer-determined amount of time, the funds will be released.

Funds fulfillment

A funds fulfillment is used to notify the issuer that the goods have been shipped, the services provided or cash dispensed for a previous funds reservation.

Funds purchase

A funds purchase is a request against a debit or credit account for goods and services or cash that will be provided immediately. A successful response will result in a movement of funds.

Funds refund

A funds refund is a request for a refund against a debit or credit account. A successful response will result in a movement of funds.

Funds reversal

A funds reversal is a reversal of a previous funds reservation or funds purchase transaction. The partial reversal of a previous transaction is supported.



A single Postilion server can concentrate transactions for many Web stores and route transactions to various financial institutions.



POSTILION
the eSolution that pays

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