

Pcounter Web Pay (PWP) is a customised, hosted application, developed by Pcounter Europe, enabling customers to allow secure on-line payments using credit/debit cards to purchase credit to be added to their Pcounter database account.

1) PWP / Customer Questionnaire & checklist (Separate document called PWP Setup Checklist.pdf)

Customer is required to fill out a questionnaire and checklist, where a series of customisation questions are asked.

There are 4 sections:

- (a) "Pcounter" which relates to their server and the integration (Windows and Novell supported)
- (b) "Pcounter WebPay" which relates to the customisation of the customer's PWP system.
- (c) "Customer Information" which is general customer information.
- (d) "Merchant Information" which can be completed once the merchant account is set up, and what Pcounter Europe needs from the customer to sign up on their behalf.

If not all information can be provided immediately, the sections (b) and (c), (Pcounter WebPay and Customer Information) should be provided first to enable the customisation work to start.

2) Merchant Bank Account (for more detailed information see below)

The customer requires a 'merchant bank account', typically arranged with their existing bank. This process approves the customer for accepting payments on the Internet. This is typically a formality, as customers will often already have "merchant" relationships setup. Merchant bank account approval process is expected to take approximately 2 weeks.

Note: any charges are in addition to PWP set-up and transaction charges

3) Payment Processing Company (for more detailed information see below)

Pcounter Europe will sign up to a payment processing company on behalf of the customer, based on information received in #1. This company will be used to process the payments. The payment gateway works by PWP sending the students billing information, the gateway verifies the information against the banking networks, and transfers the funds from student to the universities bank account. Recommended company is Protx (see below).

Note: any charges are in addition to PWP set-up and transaction charges

4) Install PWP Gateway and open firewall port

The PWP Gateway needs to be installed on the customer's Pcounter data server – this is a software application that allows the PWP shop, sitting on Pcounter Web Pay's server, to communicate with the customer's Pcounter server. The customer needs to open up a port in their firewall specifically from the Pcounter server to the PWP server, so the two can communicate.

The Merchant Account

To accept online credit and debit card transactions the customer requires an Internet merchant account with an acquiring bank. An Internet merchant account allows the customer to accept transactions when the cardholder is not present (such as via the Internet, or in some cases, over the telephone). This is a separate account from their business account, and because not all banks are acquiring banks, the customer can have an Internet merchant account at a different bank from the one at which their business account is located.

All banks have different requirements and fees. Any fees are in addition to the service, hosting and transaction fees charged by Pcounter Europe or Altman Technologies Ltd. The acquisition rates are dependant upon a number of factors such as the length of time their business has been established, type of goods sold and annual turnover. Consequently, it is difficult for us to estimate how much this will cost the customer. However, the customer will usually be charged a set up fee, a percentage rate for credit card transactions and a flat rate for debit card transactions. Once the customer have a trading history and have established a relationship with their acquiring bank, they will be able to negotiate these rates.

Protx is an accredited provider of the following acquiring banks:

- Lloyds TSB Cardnet - 0870 901 7915
- Barclays Merchant Services - 0800 616161
- HSBC - 08457 585150
- Streamline - 0800 010166
- Halifax Bank of Scotland - 0800 652 5808

Arranging an Internet merchant account with one of these banks will enable the customer to accept the following card types: Visa, MasterCard, Switch, Solo, Electron and Delta.

Recommendation

When applying for the merchant account, the customer may be asked to describe the online business – it is important to keep this concise – e.g. on-line shop allowing students to buy prints and copy credits. It should not refer to “deposits to print accounts” because the customer will not be allowed to act as a bank as such which can be a common misunderstanding by the acquiring banks when they hear the word "deposit".

Payment Processing Company

The developers of Pcounter Europe recommend using Protx (<http://www.protx.com>) as the payment processing company, however there are several choices and the customer may choose an alternative one if required, such as WorldPay or Secpay.com.

Pricing information (this is in addition to PWP set-up and transaction charges)

from the Protx Web site @ <http://www.protx.com/products/pricingvsp.asp>

There are two pricing packages which are driven by the customer’s authorised transaction volume. Protx do not charge for unauthorised transactions, nor include them in PWP volume calculations.

a) Small business service

For customers who process less than 1,000 transactions per quarter, the small business service offers the simplest and most affordable pricing package in the UK.

Small business users are charged £20 fixed fee per month (exclusive of VAT) with no additional charges.

b) Corporate payment service

Customers who process 1,000 transactions or more per quarter, are automatically included in the corporate payment service scheme. Corporate customers pay 10p per transaction (exclusive of VAT) with no additional transaction charges.

Pcounter Europe will arrange the signing up to Protx for the customer, as they have to provide a range of technical information.

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