

What Do Merchants Need To Be Successful Online?

Understanding All of The Working Parts Involved In Successfully Accepting Payments Online



Domain Registrar



Web/App Developer



Web Hosting



Shopping Cart



Accepting Payments

The Common Merchant Struggle:

Piecing Together All of The Working Parts To Get Their Ecommerce Store Up and Running



This is Joe the Merchant
He wants to sell blue widgets online



To do this, he knows he will need to:



Register a Domain for
his ecommerce website



Find a good Web Developer



Decide on a Hosting Company



Select a Shopping Cart provider

and even after all of that, there is
still one missing piece Joe needs....

Accepting Payments



SO WHAT EXACTLY DO
I NEED TO ACCEPT PAYMENTS?



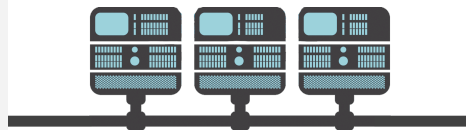
Great Question Joe.

What Do Merchants Need to Accept Payments?



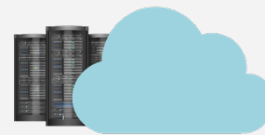
Merchant Account

- A merchant account, also known as a MID (short for Merchant ID), is a type of bank account that enables merchants to accept and process payments through debit & credit card transactions and connects the merchant with the processor.
- Merchants can obtain a merchant account through a Merchant Service Provider.
- Merchant accounts are a necessity for many businesses, and are essential for merchants with ecommerce businesses.



Payment Processor

A merchant account and payment gateway account both connect to the processor & both accounts are essential in order for merchants to accept payments.



Payment Gateway Account

- If a merchant wants to get paid, they need a payment gateway account.
- A payment gateway account connects to the processor & securely transfers information between the merchant's website and their merchant account.
- A payment gateway is what authorizes credit card payments and is the equivalent of a physical point-of-sale terminal located in most retail outlets.

Let's Walk Through the Steps with Joe

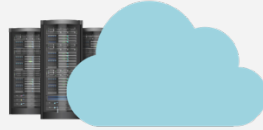
Now that Joe knows what he needs, he is only a few steps away from accepting payments on his ecommerce store



Joe's Merchant Account

- Joe applies for a merchant account through one of the many Merchant Service Providers.
- The Merchant Service Provider has a list of requirements given to them by its acquiring bank (see slide 5 for definition).
- Joe's application satisfies all the requirements and he is granted a MID!

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Joe's Payment Gateway Account

- Joe needs a payment gateway account so he can connect his MID to his website.
- Joe opens a gateway account with **NoblePay**

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Now Accepting Payments!



How Does Credit Card Processing Work?

Understanding All of The Working Parts Involved In Processing A Credit Card Transaction



Cardholder



Merchant



Payment Gateway



Payment Processor



Issuing Bank



Credit Card Network



Acquiring Bank

Key Players in Processing a Credit Card Transaction



This is Suzi

Cardholder

A cardholder is someone who has obtained a credit or debit card from a card issuing bank. They are the one who begins the credit or debit card transaction by using their card to make a payment to a merchant for their goods or services.



Look it's Joe!

Merchant

A merchant is someone who wants to accept credit and debit card payments from their customers (cardholders) for the goods or services they sell. They must obtain a merchant account and set up a payment gateway account before they can start accepting payments and get paid.



Suzi's Bank

Issuing Bank (Cardholder Bank)

The issuing bank issues credit cards to consumers. They are responsible for paying the acquiring bank for the purchases their cardholders make.



Credit Card Network

The credit card network helps to connect the issuing and acquiring banks by routing the appropriate transaction information between the two banks.



Joe's Payment
Gateway Account

Payment Gateway

A payment gateway authorizes credit card payments and is what securely transfers payment information between the merchant's website and their merchant account.



Joe's Processor

Payment Processor

The payment processor works to actually process the credit card transaction from start to finish. It does this by connecting the merchant account with the NoblePay Gateway so it can receive the transaction details and it also connects the NoblePay Gateway to the Credit Card Network for authorization from the issuing bank.



Joe's Bank

Acquiring Bank (Merchant Bank)

The acquiring bank is also referred to as the merchant bank because they create and maintain merchant accounts that allow a merchant's business to accept credit and debit cards.

Credit Card Transaction Flow

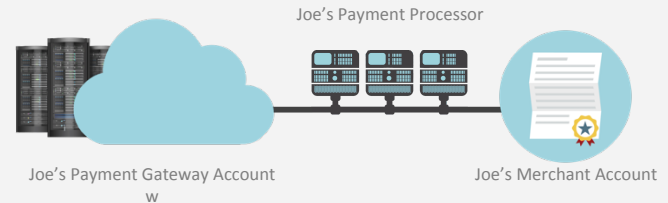


1. Suzi the Cardholder Purchases a Blue Widget

Suzi has been searching for the perfect blue widget and after finding Joe's Blue Widget's ecommerce site she decides to buy one. So she enters in her payment info and submits the transaction.

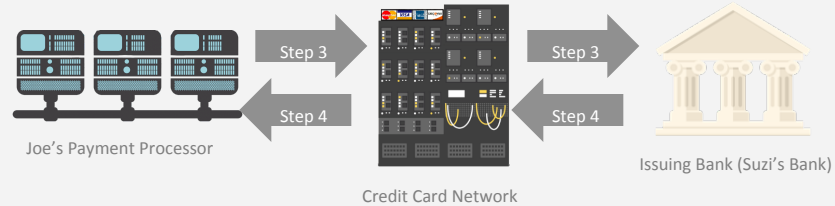
2. Suzi's Transaction Details are Sent to NoblePay

The NoblePay Payment Gateway references Joe's MID and using a secure connection to the payment processor, routes the transaction details on to them.



3. Joe's Payment Processor Receives the Transaction Details

After Joe's payment processor receives them, they send the request on to the Credit Card Network who identifies the issuing bank for the payment card and sends the request on to them.

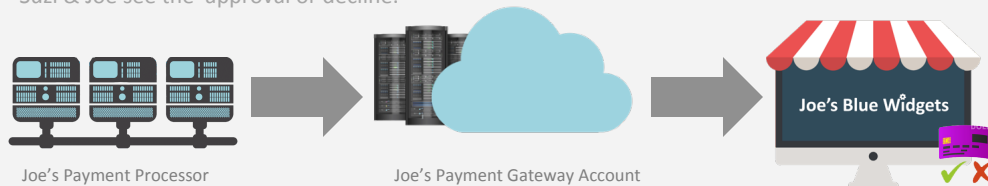


4. Suzi's Issuing Bank Approves or Declines Transaction

After the issuing bank checks Suzi's account, they either approve or decline the transaction and then the results back to the Credit Card Network who sends it back to Joe's payment processor.

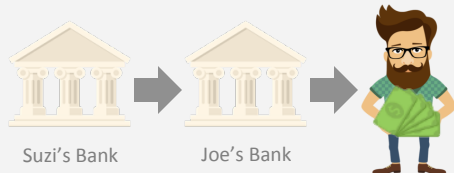
5. Joe's Payment Processor Relays the Results back to NoblePay

After Joe's Payment Processor receives the results, they relay them back to the NoblePay Gateway where NoblePay stores the results and then sends them back to the website where Suzi & Joe see the approval or decline.



7. Joe Gets Paid

The issuing bank (Suzi's bank) releases the funds to the acquiring bank (Joe's bank). After the settlement period Joe's bank releases the funds to his account where he can access the money.



6. Suzi's Transaction was Approved!

Now that Suzi's transaction has been approved, Joe can now send out the blue widget to Suzi.



What Does The NoblePay Platform Offer?

Understanding The Payment Gateway Capabilities and How They Can Benefit Your Business



Processing Environments



Core Features



Security & Fraud Detection



Back Office Tools



Third-Party Integrations

Merchant Payment Processing Environments



Our Omni-Channel Platform Supports All Types of Merchant Payment Processing Environments Such As
Retail, Ecommerce, Mobile, MOTO, Restaurant & Apple Pay

Virtual Terminal



Enables merchants to process transactions by submitting Credit Card and Electronic Check payments online.

SwiPe



Enables merchants using card readers to accept card-present transactions by installing a lightweight Windows based point-of-sale software application.

iProcess™



Enables merchants to accept mobile payments through a secure application for Apple & Android devices.

Mobile API



Provides developers with a toolkit that makes adding card readers to a payment application seamless and straightforward.

Gateway APIs



Take advantage of our flexible Integration Library that enables you to support eCommerce, Mobile and Retail payment processing environments for your customers.

Batch Processing



Facilitates processing large quantities of payments efficiently by multi-threading simultaneous transaction requests.

Payment Gateway Core Features



Virtual Terminal

Swipe Credit & Key-In Cards,
and Checks From Your Browser



Multi-Tiered Hierarchy Structure

Organize Your Customers, Partners
and Sub-Affiliates



Customer Support Options

Choose to Either Use Our In-House
Support Team or Support Your Own
Customers



Currencies Accepted

USD, CAD, Many International
Currencies Based Upon Processor
Integration



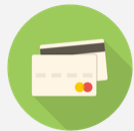
Reporting Capabilities

Search Transactions & Track
Commissions



Manage Multi-MIDs

Board Multiple MID's to a Single Gateway
Account to Consolidate Reporting, Manage
Branches, Organize Products, Etc.



Card Types Accepted

Visa, MasterCard, Discover,
American Express, Diners Club, JCB



Recurring Billing

Setup Payment Plans & Subscriptions
without Having to Collect Payment
Information again



Advanced Transaction Routing Interface (ATRI)

Allows a Merchant with Multiple MID's on a
Single Gateway Account to Automatically
Determine Which MID's to Route Transactions
to Based on Advanced Load Balancing
Directives

Security and Fraud Detection



Reduces Your Burden to be PCI Compliant

CertifyPCI™

Helps merchant maintain PCI Compliance through a do-it-yourself web-based assessment tool.



Encrypt and Protect Sensitive Cardholder Data and Information

Customer Vault

Protects sensitive customer information by exchanging it with a payment token and storing the encrypted data in a secure environment.

Payer Authentication

Protects merchants and consumers from unauthorized transactions by validating cardholder identity.

Three-Step Redirect API™

Reduces a merchant's PCI footprint by eliminating transmission of sensitive payment information.

Merchant Defender™

Eliminates clear text payment information from a merchant's environment by utilizing a suite of tools including encrypted devices.



Detect Transaction Fraud

iSpy Fraud™

Detects fraud by using a rule-set based management interface that screens suspicious transactions.

Payer Authentication

Protects merchants and consumers from unauthorized transactions by validating cardholder identity.

Back Office Tools



Enhanced Billing Capabilities

Electronic Invoicing

Allows merchants to send invoices via email by dynamically creating a PDF with line by line detail.

Recurring Billing

Allows merchants to charge customers regularly by establishing custom billing schedules.



Streamline Account Integration and Transaction Process Flow

SyncPay (QuickBooks® SyncPay)

Allows a merchant to process transactions and reconcile payments by installing a plug-in that communicates with QuickBooks.

ATRI (Advanced Transaction Routing Interface)™

Routes transactions to multiple merchant accounts by configuring advanced load-balancing directives.



Business Management Tools for Your Complex Business Needs

Multi MIDs

Manage Multiple MIDs under a single gateway account and enable your merchants to run real-time consolidated reporting.

Multi-Tiered Hierarchies

Setup, organize and manage an infinite number of “parent-child” relationships using NoblePay’s scalable and flexible multi-tiered hierarchical platform. Sign up and manage sub-affiliates to resell your gateway and organize and structure sales teams, departments, stores and even products.

Back Office Tools



Stay on Top of Your Inventory

Product Manager

Product Manager provides an easy to use Product Management solution to help you manage product SKUs and quickly recall products when creating new Virtual Terminal transactions.



B2B, B2G and Extended Transaction Data and Interchange Management

Level III Processing

Provides merchants with optimal interchange rates by passing enhanced data to satisfy certain industry classifications.



Merchant Migration Tools

Gateway Emulator

Enable merchants to migrate from other industry gateways to your own branded gateway.

Shopping Carts

Allows a merchant to utilize third party shopping carts without additional programming.

QuickClick

Allows merchants to quickly and easily link a website to the payment gateway by utilizing a native payment gateway shopping cart solution.

Third-Party Integrations

NoblePay Has a Broad Set of Relationships With Third-Party Shopping Carts and Payment Processing Networks



Third-Party Shopping Cart Integrations

- Enables consumers to make purchases online via an interface between the merchant and back-end processing systems
- NoblePay offers a proprietary shopping cart as well as integrations with over 150 various shopping cart providers
- NoblePay integrates a number of shopping carts internally, though any shopping cart provider can externally integrate itself



Processor & Payment Network Integrations

- More than 125 types of processors and payment networks include:
 - Credit Card Processors (i.e., First Data, TSYS, Global Payments)
 - Electronic Check Processors (i.e., GETI, Checkgateway)
 - Secure Authentication Providers (i.e. Cardinal Commerce, FAC)
- NoblePay's end merchants can process transactions via multiple processors via a single gateway account



NoblePay Behind The Scenes

A Look Into The NoblePay Payment Gateway Tech Specs and The Guys Who Make It Happen



Technology Overview



Data Centers & Security

Technology Overview

NoblePay is powered by the NMI Platform Which Has Over 12 Years In The Payments Industry



Modular Build Designed for Flexibility

- Modular architecture allows Partners to preferentially choose any desired combination of products and services with ease
- Scalability of platform enables NMI to add on any number of services, Partners, merchants and transactions with little incremental expense

Strict Security Standards

- All data centers are SAS_70 / SSAE 16 Compliant
- All processing environments are Level 1 PCI Compliant
- Corporate offices and data centers utilize user access controls to restrict facility access
- Third party audits regularly conducted to supplement proprietary security management controls

Long Track Record of Stability

- Software and network architecture designed with scalability in mind to accommodate growing volume
- Primary and secondary datacenters on independent networks and power grids
- Processing Uptime (November 2009 – October 2014) of 99.997%
- Average Transactions per Second (“TPS”) between 10mm and 11mm
- Peak production processing has exceeded 225mm TPS and gateway has been stress tested above
- 300mm TPS

Well Positioned for Future Growth

- Platform designed to allow for additional servers to be simply “plugged in” for more processing power or increased data storage
- Infrastructure currently able to handle much more processing and data storage than it does at this time
- Technology platform is key enabler of NMI’s future development and growth

Data Centers and Security

NMI's Technology Infrastructure Is Scalable and They Maintain The Necessary Redundancies



Data Center Geo-Redundancy

Geo-redundant Primary and secondary



Network and Data Security

Payment Gateway recently upgraded to
fully support the latest PCI security
Standard - PCI DSS 3.0



Security Monitoring

External 3rd party security network and
security monitoring