

KEY FEATURES

▶ **High Security:** Complete end to end data encryption is at the heart of EPG. In addition, merchants can opt to never handle their clients' credit card details; these are only divulged to the processing bank. This saves merchants the responsibility of handling highly confidential data and gives clients greater security and peace of mind.

▶ **High Reliability:** Several measures (both software and hardware) have been taken on the EPG web servers to ensure continuous operation.

▶ **High Volume:** EPG specifically caters for high volume merchants. These include priority processing of transactions and dedicated channels.

▶ **Easy Integration:** EPG is a fully hosted solution, including 128-bit SSL security certificate. No plug-ins or other modules are required on merchants' servers.

▶ **Online Merchant Interface:** Merchants have full online access to their transaction history at all times. Powerful searches, reporting and exporting of data to accounts packages are possible through the interface.

▶ **Transaction Reports:** Detailed reports are available through the online interface allowing merchants to analyse transaction data to get trends, breakdown by country and transaction statistics over any given period. The transaction data is also displayed as a graph (over a 12 month period) for easier interpretation.

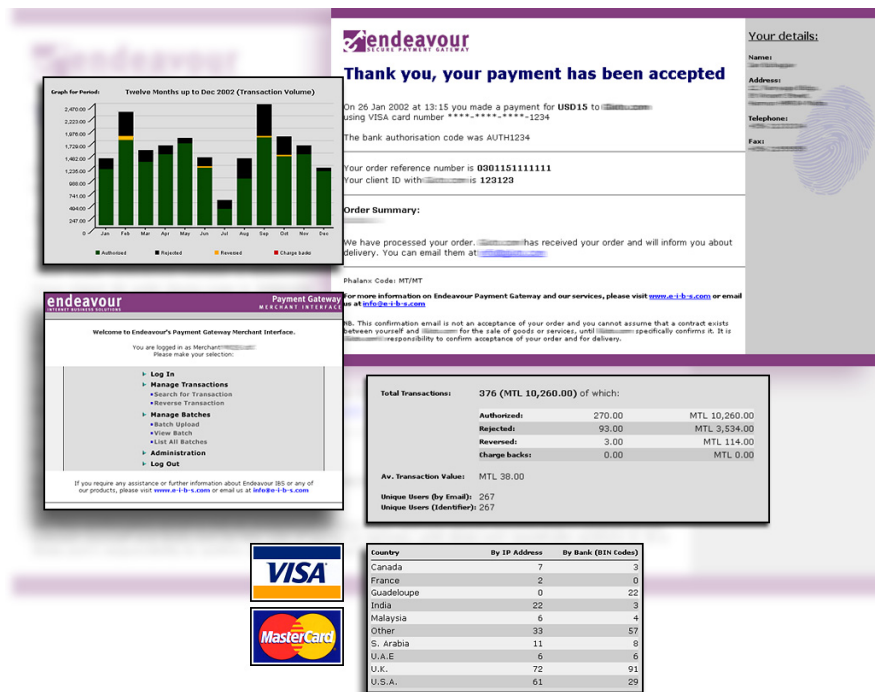
Email Features:

▶ **Automatic Email Notification (Optional):** EPG can automatically send a confirmation email detailing the outcome of a payment to the merchant and the client. Merchants may opt to turn off this feature.

▶ **Multilingual Emails:** EPG's payment confirmation emails can be sent in a growing number of languages, allowing clients to totally experience the gateway in their own native language, from payment forms to email confirmation.

▶ **Email failure Detection:** Merchants are automatically notified if there are any problems with the delivery of a client's payment confirmation email. This allows the merchant to take the necessary steps to ensure that the client is informed of the outcome of a transaction.

▶ **Shopping Carts:** Any third-party shopping cart can be easily integrated into EPG with minimal customisation.



Thank you, your payment has been accepted

On 26 Jan 2002 at 13:15 you made a payment for USD15 to [redacted] using VISA card number [redacted] *****1234
The bank authorisation code was AUTH1234

Your order reference number is 030115111111
Your client ID with [redacted] is 123123

Order Summary:

We have processed your order. [redacted] has received your order and will inform you about delivery. You can email them at [redacted]

Phalanx Code: MT7MT

For more information on Endeavour Payment Gateway and our services, please visit www.e-i-b-s.com or email info@e-i-b-s.com

This confirmation email is not an acceptance of your order and you cannot assume that a contract exists between yourself and [redacted] for the sale of goods or services, until [redacted] specifically confirms it. It is [redacted] responsibility to confirm acceptance of your order and for delivery.

Total Transactions:	376 (MTL 10,260.00) of which:
Authorised:	270.00 MTL 10,260.00
Rejected:	93.00 MTL 3,534.00
Reversed:	3.00 MTL 114.00
Charge backs:	0.00 MTL 0.00
Av. Transaction Value:	MTL 38.00
Unique Users (By Email):	267
Unique Users (Identifier):	267

Country	By IP Address	By Bank (BIN Codes)
Canada	7	3
France	2	0
Guadeloupe	0	22
India	22	3
Malaysia	6	4
Other	33	57
S. Arabia	11	8
U.A.E.	6	6
U.K.	72	91
U.S.A.	61	29

▶ **Multiple Currencies:** EPG accepts all major currencies. Some of these are:

	USD	United States Dollar
	CAD	Canadian Dollar
	EUR	Euro
	GBP	British Pound
	SEK	Swedish Krona
	NOK	Norwegian Kroner
	DKK	Danish Krone
	CHF	Swiss Franc
	SAR	Saudi Riyal
	AUD	Australian Dollar
	NZD	New Zealand Dollar
	HKD	Hong Kong Dollar
	JPY	Japanese Yen
	ZAR	South African Rand

▶ **Fraud Detection:** Apart from CVC2, EPG also features Endeavour's Phalanx™ Fraud Detection. Phalanx™ will check the originating IP address for each transaction and map it to a country, as well as determine the issuing bank's BIN code from the card being used (also mapped to a country). This, together with advanced profiling techniques, gives the merchant essential information when deciding whether a transaction should be considered as being high risk.

▶ Endeavour offers Verified by Visa and MasterCard Secure Code. These new authentication protocols from Visa and MasterCard eliminate fraud and risk of chargeback.

▶ **Customer Support:** Apart from standard support by phone or email during normal business hours, merchants can also call or send SMS to a mobile phone number available 24/7 to deal with urgent requests.

▶ **Chargebacks:** Chargebacks are handled directly by the processing bank. Chargeback rates must be kept very low, otherwise fines may be levied by Visa or Mastercard which can be severe. With the introduction of Verified by Visa and Secure Code, card associations are less tolerant of chargebacks than ever.

▶ **Refunds:** Merchants can refund a payment directly through the online merchant interface. A single transaction can be partially refunded multiple times up to the total value of the transaction.

▶ **Payouts:** Targeted at the gaming industry, this feature allows winnings and withdrawals to be paid straight to a credit card. Any amount can be paid, irrespective of amounts collected.

▶ **Account Settlement:** Money will be transferred to the merchant's bank account two days from capture of transaction authorisation. Merchants can also cancel transactions before they accept the funds.

Contact us for prices and special offers