



FREQUENTLY ASKED QUESTIONS

IntegriCharge®
Online Order Management Service

Can I use IntegriCharge® with my existing web site?

Yes. If you already have an existing web site, AssureBuy will create a secure order checkout system which seamlessly integrates with your existing site, using your textures, styles, logos and colors. This order page can calculate appropriate shipping/handling charges and sales taxes according to your specifications, and present the charges to your customer prior to processing their payment. You simply link to your new IntegriCharge® secure checkout pages on AssureBuy's servers.

How do I get notified when someone places an order for my product or service?

IntegriCharge® processes your orders in real-time. Each time the system accepts a valid and approved order, it will send you an AssureBuy order notification, including the items ordered and the customer's shipping instructions. AssureBuy payment specialists can also work with you to interface our system to your existing customer service, inventory and order fulfillment systems. You are then responsible for shipping the product to your customer.

Is the customer notified that an order has been processed and approved?

Yes. Each customer is notified immediately by e-mail that an order has been accepted. The customer is also notified if the payment was approved or declined. These e-mail order confirmations can be customized with information unique to your company, such as special shipping and return policies.

Other than signing up for IntegriCharge®, is there anything else that I need?

Yes. In order to use the IntegriCharge® service, you will need a credit card processing merchant account. A merchant account is a banking relationship that permits a business to accept credit card transactions as a form of payment. Since the bank incurs the risk in the event you are unable to cover disputed charges, applying for a merchant account is similar to applying for a bank loan. You may use an existing merchant account provided it is compatible with one of the many processing networks supported by AssureBuy. If you do not have an existing merchant account, AssureBuy can recommend one from our list of quality merchant processing partners.

What happens if I lose my order information from AssureBuy?

Included with IntegriCharge® is a robust web-based administration system that allows businesses to securely access transaction information, review processed orders, review pending orders, view order details, change system configuration settings, maintain the risk management system and create a variety of processing reports. AssureBuy's web-based administration system also offers the industry's most comprehensive search capabilities, allowing users to search for transactions on over 17 different transaction aspects and create online reports or immediate downloads for direct import into a spreadsheet or other analysis application.



FREQUENTLY ASKED QUESTIONS

**IntegriCharge®
Online Order Management Service**

What types of payment transactions are supported?

IntegriCharge® supports credit card, debit card, purchasing card and ACH (electronic check transactions). Please consult your Merchant Services provider to find out which transaction types are available to you.

What credit card processing networks are supported by IntegriCharge®?

IntegriCharge® currently supports the processing of transactions on the First Data Nashville, First Data South, Vital, and Paymentech processing networks. New networks are being added on a regular basis. Please contact AssureBuy directly if your network is not on this list.

Is the credit card information encrypted?

Yes. AssureBuy is a Visa PCI (Payment Card Industry) Certified provider of payment gateway services. This means that our products and services undergo a stringent security audit on an annual basis to ensure they meet high Visa standards for security and reliability. In addition to encrypting all credit card numbers, AssureBuy adheres to a strict security policy regarding the storage, transmission, and archiving of all cardholder information.

Can I use IntegriCharge® with more than one web site?

Yes. You can use your IntegriCharge® account for more than one web site provided they all use the same credit card merchant account. However, if you use more than one merchant account in your business, then you would need multiple accounts, since a single IntegriCharge® account can only be linked to one credit card merchant account.

How is IntegriCharge® different from the AssureBuy Payment Gateway?

IntegriCharge® is a seamlessly integrated, fully-functional order processing and order management system that eliminates the need for your business to write complicated error checking and processing applications to accept payments from your web site. When using the AssureBuy Payment Gateway, you or your developers are responsible for securely collecting and error checking the transaction data before it is sent to AssureBuy for processing. IntegriCharge® is specifically designed for use by businesses with limited or no technical web resources.



FREQUENTLY ASKED QUESTIONS

**IntegriCharge®
Online Order Management Service**

Can I manually process a credit card transaction using IntegriCharge®?

Yes, the IntegriCharge® service includes a virtual terminal for manually processing credit card transactions. Using the virtual terminal, you can enter and process a credit card authorization, sale, or refund and print a transaction receipt. The Virtual Terminal also includes the ability to enter a complete set of order information, including BillTo information, ShipTo information and line item detail.

How does AssureBuy help reduce fraud?

AssureBuy offers an optional proprietary risk management and fraud detection service built on over 10 years experience in successfully combating sophisticated Internet criminals. The risk management service is available in two versions, basic and advanced. The basic risk management service offers a total of 7 fraud filters that scan transaction details such as order value, credit card number, e-mail address, and IP address. The advanced risk management service offers a total of 36 fraud filters that examine nearly all aspects of a payment transaction and online order. Using AssureBuy's risk management service, businesses can spot potentially fraudulent orders before they turn into costly product losses and credit card chargebacks.

I also send out invoices for orders not taken on my web site. Many of my customers are asking if they can pay open invoices using the Internet. Does AssureBuy allow me to offer this service?

Yes. AssureBuy also offers an online invoice payment application called View N Pay that seamlessly integrates with your existing company web site. Using the View N Pay service, you can automatically post invoices to the View N Pay web site and allow your customers to log in and pay those invoices with a credit card or electronic check. Please contact AssureBuy for more information about View N Pay.