



**ecommerce solutions**

real fast.  
**real-time.**  
real easy.

**ecommerce solutions**



TM

**A Payment Processing Company**

The future of **ecommerce** is here™

real fast.  
**real-time.**  
real easy.

## ecommerce solutions

If the prospect of setting up an online payment systems seems overwhelmingly complicated, there's a simple and quick solution. iBill, Inc. is a leading worldwide provider of secure online billing solutions. If you want to do business on the web, iBill offers the real-time credit card processing services and innovative management tools that will help you run your online business effectively and efficiently.

### Click. You're in business...

#### *Real fast.*

The pace at which business on the web is growing gives a whole new meaning to the phrase "time is money." We know that the faster you can respond to customer demands, the more successful your business will be. That's why iBill can have you ready to start taking orders within 48 hours. After all, we're only as successful as you are.

#### *Real easy.*

Make things easy and user-friendly. That's our business philosophy and our competitive edge. With iBill, there's no software to learn, install or download.

#### *Real-time.*

Real-time transaction processing means greater cash flow for you and quick, convenient service for your customers. Real-time credit card authorization and transaction processing is...a real advantage!

### Reseller Payment Services from iBill

- Enable Internet entrepreneurs to outsource time consuming and costly ecommerce procedures, including Internet merchant account setup.
- Allow end-users to make secure credit card payments for access, content or services through iBill's Credit Card Subscription Sales feature.
- Offer Web merchants a secure credit card billing solution for online sales of tangible items through iBill's Catalog Sales feature.

### Transaction Processing Services (TP)

- Provide a turnkey management solution for Web entrepreneurs with existing Internet merchant accounts.
- Subscription Sales TP provides secure, reliable, real-time credit card transaction processing to Web merchants who sell access, content or services.
- Basic TP is for Web entrepreneurs who have their own secure servers and point-of-sale software and want to use iBill solely as a conduit to the credit card authorization network.

Whether you choose Reseller or TP Subscription Sales, iBill credit card payment services support both one-time and recurring billing.

ecommerce solutions

GLOBAL MARKET

tp



# Mobile Terminal

## Mobile Terminal: iBill's iPhone app

iBill's new app for the iPhone processes real-time credit card transactions. This app requires no special hardware. Just sync your iPhone (or iPod Touch) with the 2.0 firmware update and you're ready to go. Mobile Terminal can be purchased for 39.95. Browse for "iBill" at the iTunes App Store.

### Features

- Simple, fast entry of credit card number, expiration date, transaction amount, and zip code
- Tap the Detail Disclosure icon to enter other information such as: card security code, email, phone number, first name, last name, address, city, state, country, invoice number or description
- Supports AVS and CVV2/CVC/CID
- Instantly charges cards using "Authorize and Capture" transactions
- Connects over your carrier's Edge/3G network or "WiFi" wireless internet
- Securely transmits credit card numbers using SSL
- Stores your login and password securely using Apple Keychain
- Updates your account with all of your iBill transactions in real time



### Security

Credit Card Terminal transmits credit card information directly to iBill.net. All transactions are protected with SSL encryption. Credit Card Terminal does not store credit card numbers after the transmission is complete. Your iBill Login ID and password are stored using the Apple Keychain, which provides encryption and application isolation. We strongly recommend that you secure your iPhone by enabling Passcode Lock and Auto-Lock in order to prevent fraudulent transactions.

# iBill Complete

## Don't have an Internet merchant account?

*iBill Complete is for you!* iBill Complete is an outsourced payment processing solution that handles all banking, risk management, affiliate management and customer service issues for merchants who sell products and services online. In addition, iBill Complete provides the most comprehensive payment options on the Internet, offering credit card and online check transactions, as well as telephone billing.

## the iBill System

There's no better way to jump start sales on the Internet than with iBill. In addition to all of the robust features of our iBill Complete processing solution, the Complete and Complete Plus programs provide you with detailed information each time a purchase is made and can notify your fulfillment house for product delivery.

Sales graphs and reports give you up-to-the-minute reports on orders. There is no need to download and install other software; everything is managed through your web browser, which means that you can log in from anywhere in the world.

iBill handles all transactions on its secure servers, performing customer service, data management, back office management, and reporting functions so you can focus on your business. For a flat percentage of each sale, you receive:

- State-of-the-art, turnkey point of sale interface
- Sophisticated tools that help you manage customer access, memberships and subscriptions
- Fast, secure transaction processing on our secure web server
- Advanced fraud control to reduce the risk of chargebacks and refunds
- Industry-leading business management and reporting tools
- Inventory tracking
- Style/design templates
- Wizard guides
- Ability to import data files
- Individual product promotion
- Automatic site updates
- Site graphics management
- Shopping cart / Service cart
- Tax and shipping calculation
- Credit card validation and processing
- Customer information retention
- Session information retention
- Store hosting capability on our secure servers
- Customer and merchant email confirmation
- Online ability to review, search, and filter orders
- UPS/FedEx shipping options
- Affiliate management through our RevShare program
- Multiple payment options that include iBill Checks, iBill Telephone Billing, and all major credit cards

**no startup fees.**

**no monthly minimum.**

**no software to buy.**

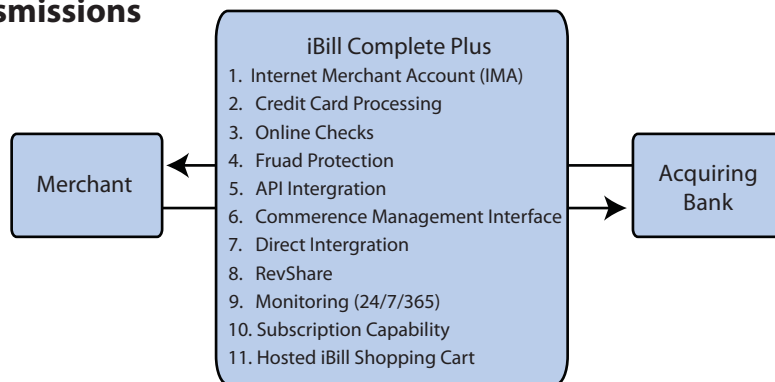
# iBill Complete Plus

## Already have or want an Internet merchant account?

Then use *iBill Complete Plus*. iBill Complete Plus serves the needs of merchants who manage their own customer service through an individual Internet merchant account. iBill provides transaction processing, fraud control, business reporting tools, subscription capability, shopping cart functionality, and affiliate management.

### iBill Complete Plus, simplifying electronic transmissions

Traditionally, merchants doing business on the web needed to establish relationships with a variety of third party vendors in order to set-up their online billing and processing solutions. iBill Complete Plus simplifies the process, enabling merchants to conduct business online quickly and easily. With iBill Complete Plus, simply sign up for the service. You'll be up and running in minutes.



iBill Complete Plus offers:

- Internet Merchant Account (IMA) – Qualify for IMA within minutes. This account is used to receive the merchant's sales.
- Online Checks – Both iBill's online checks and Telecheck's guaranteed Internet Check Acceptance product are included.
- API Integration – This software starter application from iBill helps integrate the merchant's system with iBill's system.
- Commerce Management Interface (CMI) – iBill's CMI handles all of your business management and reporting needs.
- Direct Integration – This module allows clients to download our CMI data into your internal reporting systems.
- Hosted iBill Shopping Cart – A full-featured storefront and shopping cart that enables businesses to maximize their selling power on the Internet by selling physical products.
- Subscription Capability – Enables merchants to sell website access, software and other downloadable content online.

#### Processing Periods

iBill Credit Card issues payouts to merchants two times per month, according to the following schedule:

Billing Period	Charge Occurs	Payment Issued
A	1st – 15th day of month	On or about the first day of the next month
B	16th – end of the month	On or about the 15th day of the next month

For example, if credit card charges post to your account between January 1st and January 15th, we'll issue your payment on February 1st. If charges are posted to your account between January 16th and January 31st, we'll issue your payment on February 15th. Should the payment date fall on a weekend or holiday, payout will occur on the next business day.

Once the checks are processed, we send them out via regular mail. You can request overnight delivery or wire transfer at an additional cost. You should expect to receive mailed checks around the 5th and 22nd of each month.

Total Revenues for billing period	High Risk	Medium Risk	Low Risk
\$0 – \$9,999	7.50% + 0.35	5.00% + 0.30	3.25% + 0.25
\$10,000 – \$24,999	7.25% + 0.35	4.75% + 0.30	3.00% + 0.25
\$25,000 – \$49,999	7.00% + 0.35	4.50% + 0.30	2.75% + 0.25
\$50,000 – \$99,000	6.75% + 0.35	4.25% + 0.30	2.50% + 0.25
\$100,000 +	6.50% + 0.35	4.00% + 0.30	2.19% + 0.25

iBill's service fee for iBill Credit Cards are never more than 10% percent of the retail amount charged during any billing period.



# Password Management

## Stay secure with iBill's easy password management

iBill Password Management is a secure, seamless way for merchants to manage and control access to their websites. Through Password Management, merchants allow customers to create unique usernames and passwords without purchasing or writing complicated CGI scripts.

iBill Password Management also provides a direct connection between the merchant's server and iBill's Commerce Management Interface (CMI), which is accessible on the Internet.

The CMI contains all of the real-time data related to the merchant's account and is securely hosted on iBill's server. Utilizing this tool, the merchant can manage all aspects of the password management program, including the ability to add, cancel and delete users, and can manage online business reporting needs.

## Features

- Hassle-free functionality—no PIN codes required
- Ability to generate a listing of current users, should the client change servers or lose their member listing on their server
- Easy installation of scripts (provided by iBill)
- Complete username and password management, including the ability to add, delete and edit users

# RevShare

## Do you want to share subscription revenues?

iBill's RevShare program is a simple and effective way for clients to share revenues from subscription signups that originate at a referring site.

iBill identifies both RevShare Client and the referring site (the RevSharer), tracks all sales, and provides CMI reporting and payment services.

At this time, iBill's RevShare Program works with iBill Complete, Checks, and iBill Processing Plus services.



# iBill Financing

**Offer financing to your customers...  
effortlessly**

In order to grow with an evolving global economy, small business owners must be given big business tools. The small business owner has been, and continues to be, the underpinning for the U.S. economy. Yet this group that is so vital to the marketplace has experienced an access gap when it comes to securing financing for their customers. iBill closes this gap.

iBill financing puts you in charge of the decision making but does the work for you. You set up the terms for each agreement and identify your own approval criteria. iBill pulls the applicant's credit report, makes an approval determination based on your criteria, reports the monthly payments to the credit bureaus, bills the customer for you and also provides collection services.

With iBill, small business owners have the consumer financing tools needed to grow their operation, customer base and, ultimately, their business value.

## Features

- 7.9% APR consumer financing
- Increase sales as much as 55%
- Set your own customer scoring model
- Set your terms for each customer
- Overturn credit denials
- Change customers' due dates
- Full, live, up-to-the-minute reporting on all of your customers

## About iBill

iBill, Inc. is a provider of turnkey ecommerce solutions for small and large businesses around the world. The company provides secure transaction services that enable merchants to accept and process real-time payments for goods and services purchased over the Internet. It also manages all back office functions including reporting, tracking, customer service, and sales transactions and helps small businesses offer consumer financing to their customers.

For more information about iBill, contact us at [sales@iBill.net](mailto:sales@iBill.net) or call (877) 374-2455.



To learn more about how iBill can help start or grow your **ecommerce** business,  
contact us at (303) 337-6161 or toll free at (877) 374-2455

E-mail: [sales@iBill.net](mailto:sales@iBill.net)  
Visit our web site at [www.iBill.net](http://www.iBill.net)



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