

 **E - Brochure**

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**Silicon House – Business Generation and Retention**

**Dedicated Payment Gateways**

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**ISO 9001 : 2000 certified company**

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 **About Us**

**Silicon House** is a global leader in providing internet infrastructure and application development. For more than **a decade**, we have helped many of the corporate houses around the world to re-build their empire in the digital economy. Our presence is spread in over 36 countries.

Our focus lies in implementing Internet business solutions such as **domain name registration, web hosting, email solutions, high performance dedicated server clusters, application hosting for e-commerce and SaaS, payment gateways, media streaming etc.**

On one hand we help small NGOs to make a web presence, on the other hand we are implementing e-governance for conglomerate federations for tracking thousands and thousands of their members. Be it a **dedicated server solution for distribution chain management or a small hosting solution for a SOHO**, our process & product automation has enabled us to provide the most sophisticated solution at the shortest possible time.

At Silicon House, we invest on high quality and future secured technologies. The State-Of-The-Art infrastructure, fully automated processes and dedicated world class support has been key to our success. Being an **ISO 9001:2000** certified organisation, our processes are well defined and globally benchmarked.

We are e-transforming organisations in North America, West Europe, Middle East, Asia and Australia. We constantly work on identifying your business needs and developing innovative solutions that address them completely. We future secure your business by constantly updating you on the latest trends of the digital economy.

Research and Development is our passion and work on some of the most exciting avenues such as Artificial Intelligence, VOIP & Video, Corporate Compliance, Extension of EPP in mitigating risks in e-commerce environment. These research has resulted in truly beneficial and cutting edge products such as XMAIL Trac, AIO, .Net based EPP tool kit etc.

The power behind Silicon House is our experienced and energetic team. We are a professionally managed and technology driven company.

## Overview

**Payment Gateways** are online credit card validation and processing system that allows vendors to sell their products and services online. Silicon House has helped hundreds of businesses to accept payments online. Silicon House is the only organization in India to offer payment gateways with the lowest transaction rate. Our aim is to provide Payment Gateways at the lowest possible cost so that Small and Medium Businesses can harness the full potential of Internet.

### Why go for a Payment Gateway ?

Payment Gateways are very handy in completing a sale online. For instance, there are many items such as gifts, electronic gadgets, software etc which are purchased online. The whole activity of online sales ends with payment processing using Payment Gateways. Payment Gateway also indirectly serve as means of Validity of a company, Makes impulsive buying possible,

Acquiring the payment is the most significant process in a e-business. Without this an enquiry is not converted into an order. Typically a Payment Gateway involves Customer, Vendor, Issuing Bank and Acquiring Bank and the Card Service Provider. Above all, it shortens the duration for making payment for a client as well as realization of payment by the vendor. Our Expertise in hosting can make your payment gateway up and running within few minutes from approval. That's why payment gateway implementation with Silicon House takes 75% lesser time than what others promise.

 **Dedicated Payment Gateways****What is a Dedicated Payment Gateway ?**

**Dedicated Payment Gateways:** This type of payment gateways are directly issued to the vendor. Usually the per transaction fee will be lowest for this payment gateways. Billing is done in the Vendor Name Itself. Hosting environment needs to be setup specially for running sites with Dedicated Payment Gateways. This consists of Economy and Premium Packages.

**There are three financial components in a Payment Gateway.**

1. Set Up Fee [ Usually one time fee ]
2. Annual Maintenance Fee
3. Per Transaction Fee

**Why go for Dedicated Payment Solutions?**

1. The first and foremost factor is Per Transaction Rate. The Per Transaction Rate is lowest in a Dedicated Payment Gateway and hence it is much preferred if the online payments via your website is expected to be more.
2. Billing is directly in your name. This means, the customer will see your name in their credit card statement.
3. Can Accept VISA / MASTER cards.
4. You will deal directly with the bank that provides payment gateway thus reducing your business risk.

**Short Comings of Dedicated Payment Gateways**

The following are the most familiar short comings in a Shared Payment Gateway Solution.

1. Experience System Admin and Payment Gateway integrators are required to implement this solution.
2. Hosting requires special environment to be set so as to run the payment gateway.
3. Frauds / Charge Back are directly handled by you, this means you will be required to keep such facilities and tools to manage them effectively.

## ▶ Features & Pricing

### Dedicated Payment Gateway Plans

Feature	Dedicated PG	
	Economy	Premium
One Time Setup Fee	7500	15000
Annual Fee	10000	10000
Per Transaction Fee	5.0 % - 3.5 %	3.5% - 2.5%
Billing Name	Your Name	Your Name
Payment Realization	Instant	Instant
SSL Encryption	128 bit SSL	128 bit SSL
Cards Accepted	VISA / MASTER	VISA / MASTER
Environment Settings	YES	YES

[ There will be a 12.33 % service tax on the per transaction rate, setup fee, annual fee ] [ Set up fee for both the accounts must be paid as Rs.15000 + tax. After payment gateway approval, Rs.7500 will be refunded for Economy account alone ]

### Steps to get Dedicated Payment Gateways



### How to get a Dedicated Payment Gateway ?

#### Check Before You Apply : The Pre-requisites

The following are the general pre-requisites to apply for a HDFC Payment Gateway;

1. Sales turnover of Rs.100 Lakhs per annum
2. Last 2 years of profitable balance sheet / profit and loss account

3. HDFC current account [ Can be opened during the course of application also ]
4. Proper manufacturing or servicing setup with office and employees etc.
5. Products or services sold cannot include but not limited to drugs, medicines, alcohol, multilevel schemes etc.

### **Step 1: Apply Online**

The first step to get a payment gateway is to fill the application form attached and send to [paymentgateway@siliconhouse.org](mailto:paymentgateway@siliconhouse.org) to apply online. Once you have applied, we will review the application and update you with the technical and commercial details. Unless you receive a confirmation from us, please do not proceed to the documents stage.

### **Step 2: Verification**

On meeting the basic pre-requisites, you will be verified for the following but not limited to; Location and Business Verification like office premises, sign boards, invoices, customers etc.

Your company's existence for atleast last 2 years with profit balance sheet and a sales turnover of 60 lakhs per annum.

Website must contain;

Domain Whois must contain your correct contact details

Terms and Conditions

Privacy Policy

Cancellation and Refund Policy

About Us

Shopping cart with Customer Registration

SSL

Product Catalog

Type of Product

Server Security Testing [ This is important and a detailed PCI Scan / verification is done. ]

### **Step 3: Documents & Other Requirements**

For most of the payment gateways, the documents required are almost the same, except few variations. Extra documents or credentials are required to be submitted if request by the Bank.

1. Commercial Documents
2. Technical Documents

### **Commercial Documents Required For Payment Gateways**

#### **If Sole Proprietor**

1. Proof of proprietorship
2. ID Docs of the proprietor
3. Ecommerce Agreement
4. Risk Monitoring Acceptance in the company letter head
5. Charge Back Dispute & Acceptance in the company letter head
6. Balance sheet for the past 2 years duly signed by your auditor
7. Profit / Loss Account for the past 2 years duly signed by your auditor

#### **If Partnership**

1. ID Docs of Authorised Partners as specified in the partnership Auth letter
2. Photocopy of the partnership deed
3. Company Pan no
4. Ecommerce Agreement
5. Risk Monitoring Acceptance in the company letter head
6. Charge Back Dispute & Acceptance in the company letter head
7. Balance sheet for the past 2 years duly signed by your auditor
8. Profit / Loss Account for the past 2 years duly signed by your auditor

### **If Private Limited**

1. Copy of ID proof of all the directors with " Company For Seal and Signature of all the directors "

Any one of the following is accepted as ID proof;

1. Voters ID
2. Pan Card
3. Drivers License
4. Passport

2. MOA and AOA documents along with Certificate of Incorporation. If certificate of incorporation is not included in MOA or AOA, it can be provided separately.

3. If all the directors are not mentioned in MOA or AOA, then Form 32 must be provided for directors who are not mentioned in the MOA or AOA.

4. All the directors must sign the Ecommerce Agreement and Board Resolution in each page with For Seal of the company.

5. Risk Monitoring Acceptance in the company letter head

6. Charge Back Dispute & Acceptance in the company letter head

7. Balance sheet for the past 2 years duly signed by your auditor

8. Profit / Loss Account for the past 2 years duly signed by your auditor

### **Technical Documents for all of the above categories**

Detailed Technical Document briefing about Security, Firewall, IT Policy, Environment Settings Etc.

### **Training**

Your employees must be trained on using and following Payment Gateway Best Practices as mentioned in the HDFC manual.

Fraud monitoring systems and methods must be in place and your employees must be trained in them.

Logistics / Proof Of Delivery Documentation for handling Charge Back Disputes.

**Step 4:** Testing Payment Gateway in Sandbox Interface. Once you receive the test kit from HDFC, you can host in your Payment Gateway Hosting Account and test with the Sandbox URL. Please note that

**Step 5:** On successful completion of the Sandbox testing, you will be provided with live kit from HDFC, which has to be hosted to integrate with your shopping cart.

## **Silicon House - Rapid Action Force™, Industry's most acclaimed support system**

Silicon House offers world class support for its customers worldwide through;

24 hrs support with our Automated Service Engine

iFIX - Advanced Reseller Support System

Exhaustive, informative Help Desk

In house call center

Rapid Action - Trouble Ticketing System

For the first time in India, Silicon House offers a fully brandable support site to serve your clients.

With this, from day one you can start serving your clients with innovative support tools like flash demos, exhaustive manuals, status alert etc. This service engine is fully updated by Silicon House.

This allows you to concentrate on selling than serving your clients.

iFIX is an advanced reseller support system which can automatically help you fix your issues. Using these self fix tools you can identify and fix any issue at your end. By this way, you can respond to your customers quickly thus reducing the support lead time.

### **How do you stand to benefit as a Reseller?**

As a reseller you can start serving your clients with our industry acclaimed Automated Service Engine within minutes. You can install our support system in your domain with full branding and start



 **Need Analysis**

<b>Your Requirements</b>	<b>Silicon House Offers</b>	<b>Benefits Technical</b>	<b>Benefits Commercial / Business</b>
To avail Dedicated Payment Gateway with direct billing in your name	Silicon House provides dedicated payment gateways wherein the per transaction rates will range between 5 % to 2.5 %  The billing will be in your name and the payment realisation will be instantaneous.	Lesser Per Transaction Fee with Direct Billing in Your Name	Huge savings on per transaction rates
To have complete control of orders	The merchant interface allows you view captured orders, accept or reject,	You can accept or reject orders once they are captured. You can also have batch processing	This means even collection of payments in instant as well as batch processing allowing various payment schemes
To avail a responsible and responsive support services	As a customer you can use our support system such as Infomine, A.I. Chat, Interactive Support Systems, Free Downloads, Alerts, RAF, Technical Journals etc.	Quick and effective support. Self supporting tools, Access to our experts on designing your present and future hosting / web presence requirements	Less dependent on outside support. This means more control over your processes, thus enabling you to serve your customers better.
To get Payment Gateway Facility from a reliable third party provider	Silicon House is a market leader and has always partnered with best service providers for such services. It has an exclusive tie-up with HDFC Bank for Dedicated Payment Gateways. This allows us to offer Dedicated Payment Gateways at the lowest possible	Continuity in your web presence or payment gateway hosting. You need not run from one company to another every year. Since Silicon House provides complete web solution,	Robust performance and in case of any eventuality, quick replacements thus enabling your processes up and running lowest possible time.

	<p>rates.</p> <p>We have resellers in any major city in India and serve clients in over 36 countries spanning North America, West Europe, Middle East, South East Asia, Australia. Silicon House is a fully qualified and accredited registrar for .IN domains. Silicon House is an ISO 9001:2000 certified organisation.</p>		
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## Partners

**Silicon House** is a global leader in providing hosting and e-commerce application services. This enables us to partner with highly innovative companies and market leaders to provide end - to - end solutions.

 YBOX Media

YBox is a pre-hardened and fully loaded hosting environment usually a cluster to deliver web2.0 technologies seamlessly. It comes thro' stringent testing norms for more than 170 man hours for various devices and components. YBox now runs enterprise level applications, Saas applications for many organisations in India and Abroad. Silicon House has an exclusive partnership on deploying and supporting YBox Servers, YBox Media, YBox Ebiz Suites.

 zerOparking

Silicon House has exclusive tie-up with zerOparking.com, only company in India to provide Domain Parking and Domain Portfolio Management Services to small and mid size domain holders. Domain Parking itself is a new concept in India and zerOparking is one of the pioneers in the industry. Domain Parking is the easiest way to generate revenue from your domain name. Be it a new domain or a name that you have grabbed to build content later, domain parking generates quick add-on revenue. Every reseller account will be provisioned with a Domain Portfolio Manager, to park your idle domains and start earning the revenue.

 HDFC

HDFC a flagship banking and financial institution in India provides services such as net banking, payment gateways for online e-commerce. Silicon House has partnered with HDFC to provide payment gateway solutions for customers across India. Silicon House has quick processing and hosting process in place for enabling HDFC payment gateways. This enables the lowest possible duration for going live with your payment gateways.

## Quality

Silicon House attaches highest importance for quality of products and services delivered to customers. Our commitment towards quality is shown in our processes and products that we deliver to thousands of customers around the world.

Well defined processes, strict adherence to SOP and continuous training of man power about quality helps us in delivering services of the highest quality.

**Silicon House is an ISO 9001 : 2000 certified organisation.**

### Quality Policy

1. Innovation and Transparency in all our processes and business practice
2. Continuously monitoring and improving all our processes
3. Rapid Action on all our services and extremely flexible models in our product development
4. Creating and environment that will allow people to develop and deliver world class products and services

## THE HINDU

[The Hindu - India's National Daily News Paper \[ CHENNAI, FEB. 16 \]](#)

### SiliconHouse.Net's Business Plan

By Our Corporate Reporter

CHENNAI, FEB. 16. The Chennai-based siliconhouse.net, which provides domain name registration, web hosting, email solutions and application hosting for e-commerce, plans to increase its client base to about 50,000 plus live websites before the end of the current financial year.

The promoter of the company, V. Natarajan, told this correspondent that for more than seven years, the company had helped many corporate houses around the world to re-build their empire in the digital economy. We were now globally recognised and our focus was on implementing Internet business solutions. He said the company was recently appointed as registrar for .IN Registry by the National Internet Exchange of India (NIXI).

It had become a fully accredited and authorised registrar for .IN domain names from February 16. Mr. Natarajan said the real-time registration for the general public opened today and the company was able to register 500 domains on the first day itself. The company was also in the process of acquiring 2,000 sq. ft for .IN registry purpose alone.

<http://www.hindu.com/2005/02/17/stories/2005021704531800.htm>



[The Web Host Industry Review \[ thewhir.com \]](#)

### Silicon House Becomes .in Registrar

February 21, 2005 – (WEB HOST INDUSTRY REVIEW) – Web hosting provider Silicon House (siliconhouse.net), based in India, announced last week that it was named a fully accredited registrar for the .in domain, joining six other companies recently appointed as .in registrars by the National Internet Exchange of India.

The company opened .in for registration on February 16, acquiring 500 customers on the first day alone.

Silicon House said it would offer discounted .IN registrations for readers of the Web Host Industry Review. The .in domain will be available for \$15.50, while .co.in, .net.in, .org.in, .firm.in, .gen.in and .ind.in will be available for \$6.99.

The company said it hopes to register 50,000 domains in the next year.

<http://www.thewhir.com/marketwatch/sil022105.cfm>

[Developer's IQ \[ March Issue 2005\]](#)

A press coverage about Silicon House has appeared in March 2005 about Silicon House.

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