

 **E - Brochure**

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**Silicon House – Business Generation and Retention**

### **Shared Payment Gateways**

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**ISO 9001 : 2000 certified company**

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#### **Table of Contents**

- 1. About Us**
- 2. Overview**
- 3. What is a Shared Payment Gateway ?**
- 4. Features and Pricing**
- 5. Need Analysis**
- 6. Partners**
- 7. Press Releases**



## 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 Eurpore, 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.

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

**Shared Payment Gateways:** This type of payment gateways are issued as a third party payment processing to the vendor. The per transaction fee is very high when compared to Dedicated Payment Gateways. Billing is not done in the vendor name. Hosting environment does not require any special environment setting to be done. 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 Shared Payment Gateway Solutions?**

1. The first and foremost factor is Cost. The pricing for Shared Payment Gateway Solutions range between Rs.7500 to Rs. 25000.
2. Easy to use. Does not require high end integration skills or System Administration.
3. Can be easily integrated even in Shared hosting environment.
4. In built Fraud Alert system such as IP address tracking, Address verification, Charge Back alerts, Flagging based on suspicious transactions.
5. Wider Coverage including VISA, Master, Amex Cards. Net Banking also included in these payment gateways.

**Short Comings of Shared Payment Gateways**

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

1. Billing in the Card Statement will usually appear in the name of Payment Gateway provider. This might cause confusion to your customers.
2. Per transaction rates are too high [ 5 to 7 % per transaction ]. This is against 2.5 to 3.5 % in dedicated payment gateway solutions.
3. The per transaction rate does not change based on the volume of business done thro the payment gateway.

## ▶ Features & Pricing

### Shared Payment Gateway Plans

Feature	Shared PG	
	Economy	Premium
One Time Setup Fee	6999	21500
Annual Fee	1200	2400
Per Transaction Fee	7%	5%
Billing Name	Third Party	Third Party
Payment Realization	Weekly	Weekly
SSL Encryption	128 bit SSL	128 bit SSL
Cards Accepted	VISA [ Master requires additional formalities ]	VISA [ Master requires additional formalities ]
Environment Settings	NA	NA

[ There will be a 12.33 % service tax on the per transaction rate, setup fee, annual fee ]

### Steps to get Shared Payment Gateways



### How to get a Shared Payment Gateway ?

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

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

1. Current Account / Savings Account

2. Proper manufacturing or servicing setup with office and employees etc. with proof of existence.
3. 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 apply online. Fill up the application form attached and send to [paymentgateway@siliconhouse.org](mailto:paymentgateway@siliconhouse.org) 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 location, phone numbers, authorized contact person etc.

Website must contain;  
Domain Whois must contain your correct contact details  
Terms and Conditions  
Privacy Policy  
Cancellation and Refund Policy  
About Us  
Type of Product

### **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. Payment Gateway Agreement in stamp paper as mentioned in the confirmation mail
4. Bank Account certification by your bank.
5. Application for payment gateway in your letter head

#### **If Partnership**

1. Partnership Deed
2. ID Docs of the proprietor
3. Payment Gateway Agreement in stamp paper as mentioned in the confirmation mail
4. Bank Account certification by your bank.
5. Application for payment gateway in your letter head

#### **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. Payment Gateway Agreement in stamp paper as mentioned in the confirmation mail
5. Bank Account certification by your bank.
6. Application for payment gateway in your letter head

**Step 4: Testing Payment Gateway.** Once you receive the Merchant Id and other details , you can host in your reseller account and test with the payment gateway url

**Step 5: On successful completion of the testing, you can integrate with your shopping cart and go live !**

### **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 using its features such as Infomine, A.I.Chat, Interactive Support Systems, Free Downloads, Alerts, RAF Technical Journals etc. This will allow you to spend more time on Selling than Serving your clients.

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

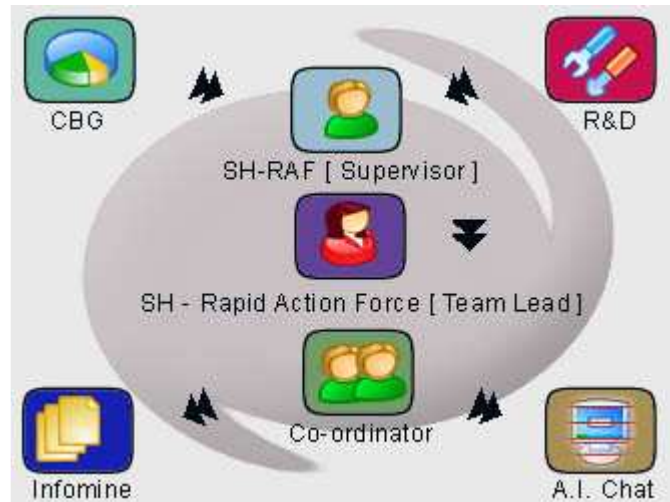
As a customer you can use our support system such as Infomine, A.I.Chat, Interactive Support Systems, Free Downloads, Alerts, RAF Technical Journals etc. Moreover, you can also train and educate your company users , administrators using these systems. This saves your precious time and also maintains continuity in your web presence.

#### **How does it work?**

The key to quicker and reliable service is our well defined and constantly updated work systems and our drive for automation. This enables us to provide almost full control of the services that we offer to the client themselves. But this requires years of experience and heavy investments on R&D and systems development.

Our simple and cellular hierarchy of Silicon House - Rapid Action Force™ enables us to provide personal and customized service for all your requirements. All our key infrastructures are monitored constantly with over 300 random samples at any given working time. Any deviation is intimated with proper escalation procedure.

The support systems do not end here. It is constantly updated with the help of CBG [Core Business Group ] and R&D [ Research & Development ]. This ensures that our services not only meets your present requirements, but also takes care of future upgrades that we may have to undergo.



Cellular Model - Silicon House - Rapid Action Force™ Support System.

**Infomine:** Infomine is a key component in Automated Service Engine. It follows a similar industrial practice of Knowledge Management. It also includes interactive support systems.

**A.I. Chat:** A.I.Chat is a 24X7 automated chat system which allows you to get trained in our products and services. This provides base level support throughout the day.

**Co-ordinator:** Co-ordinators manage and update Infomine and A.I. Chat. They offer a personalized and custom solution for all your issues.

**Team Lead:** RAF Team lead completes a Cell and is responsible for interacting and monitoring the co-ordinators and system administrators.

**Manager:** RAF Manager overviews the Silicon House - Rapid Action Force™ and also keeps abreast to the latest technological innovations and market situation with inputs from CBG and R&D.

 **Need Analysis**

<b>Your Requirements</b>	<b>Silicon House Offers</b>	<b>Benefits Technical</b>	<b>Benefits Commercial / Business</b>
To kick start online payment option in your website within shortest possible time.	Silicon House Shared Payment Gateways are best suited for kick starting online payments in your website. It requires lesser documents and procedural steps than a dedicated payment gateway, If all the required documents and proofs are submitted on time, it can be started within 7 days.	Lesser lead time	Lesser lead time means, quick implementation thus reducing cost of going live.
Easy Integration	Shared payment gateways are easy to integrate. You may have to pass only a few variables to the payment gateway. This can be done in asp, php easily.	Integration is possible both in asp and php	You need depend on particular environment for hosting and thus saving cost.
To have complete control of orders	The merchant interface allows you view captured orders, accept or reject, Fraud alerts etc.	No need for a dedicated chargeback or fraud detection team as the merchant interface has these features incorporated.	This means, less experienced personal handling order processing, thus reducing man power cost.
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.

<p>To get Payment Gateway Facility from a reliable third party provider</p>	<p>Silicon House is a market leader and has always partnered with best service providers for such services. It has an exclusive tie-up with Avenues India and a premier third party payment gateway provider for Shared Payment Gateways. This allows us to offer Shared Payment Gateways at the lowest possible 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>	<p>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,</p>	<p>Robust performance and in case of any eventuality, quick replacements thus enabling your processes up and running lowest possible time.</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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