▶ Payment Gateway

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Silicon House – Payment Gateway

Prepared By:

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> ▶ **Why Silicon House ?**

About Silicon House

For more than Seven years, we have helped many of the corporate houses around the world to re-build their empire in the digital economy. We are now globally recognised.

Our focus lies in implementing Internet business solutions such as domain name registration, web hosting, email solutions, high performance dedicated servers, application hosting for e-commerce.

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 control panel and dedicated world class support has been key to our success.

We are e-transforming organisations in the US, UK, Denmark, Malaysia, Sri Lanka, Singapore, Bangladesh, Austria, Russia, Fiji, Germany and India as well.

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.

The power behind Silicon House is our experienced and energetic team. The State-Of-The-Art server control and In House call center enables Silicon House to deliver products and services that business customers not only demand, but deserve.

Silicon House has a wide spread network of Trusted Partners and Resellers in India and abroad.
[More than 700 in India alone]

Silicon House is specialized in making web enabled software as an extension of virtual private network. File Master, Edge, Virtual Office are among them.

Why Silicon House?

1. Silicon House serves thousands of clients around the world [in more than 26 countries]. This has enabled us to serve our clients at a quicker time and higher quality.
2. 90% of our support system is automated. This makes sure that you can get what you need 24 hrs a day, 365 days a year.
3. Corporate house like **Birla, Aavin, ICF, Penta Media, United One - Malaysia, Royal Challenge, Kumaran Software** etc enjoy Silicon House services.
4. All our servers are minimum Pentium PIV Intel based and are located in state-of-the-art infrastructures with higher bandwidth.
5. Silicon House maintains 99.99% uptime.
6. Silicon House offers personalized DNS [Name servers in your company name].
7. No company offers real time control panel as sophisticated as Silicon House.
8. 24 hrs. dedicated support through **Automated Service Engine**
9. Silicon House has a dedicated support facility with automated tracking systems. This ensures that you get support on time.
10. Silicon House ASP network is wide spread in India and abroad.
11. The entire Silicon House crew is well trained and professional. All our employees are either Graduates in Engineering or hold a Masters in Computer Applications.

Silicon House - Ecommerce Payment Gateways

 Silicon House E-commerce Payment Gateways is best suited for companies who sell or serve their customers online. Keeping in view of the increasing online shopping customers, Silicon House has come up with three different plans for going online. This can be installed in Small Biz, Corporate, Resellers, Dedicated Server Accounts only.

Unleashed ! Cost Effective Payment Gateways...

Internet Payment Processing refers to the process of obtaining the payment details on the Internet from the customer in a secured environment, processing the data and authenticating the transaction through the acquiring bank.

Our Payment Solution is fully equipped to handle the volume of transactions in a secured environment, processing and transmitting data quickly over the Internet.

The solution provides merchants with a host of distinctive advantages.

Real time processing of Internet transactions.

Highest level of Security for processing transactions, using 128 Bit SSL technologies.

Simple & User friendly operation and management.

Compatibility with almost all popular shopping carts.

Multiple currency handler.

Scalable to any platform.

Wide coverage: Visa and Master Card.

Transaction Management: Extensive, Internet enabled reporting features.

Fraud Detection: In-built and powerful fraud detection features supplemented by fraud monitoring facilities.

Validation & Authentication: Our payment gateway has a powerful built-in validation mechanism, which detects inconsistencies in the data provided by the user before the transaction is put through the acquiring bank.

Personalized customer support : Each merchant would be allocated an Account Executive who will be interacting with the merchant for customer support.

Payment Management: Our Payment Solution also provides an exhaustive payment management module. The Payment Management module is Internet enabled and the merchants can view their reports by logging on to the site. The module provides a wide range of reports on volume of transactions, status of transactions, etc. with facility for searching specific transactions by supplying one or more criteria.

Fraud Detection: Our Payment Solution has a very powerful and robust fraud detection engine built-in to detect and safeguard against all possible cyber frauds in the emerging e-business scenario. Our fraud engine is enabled to function on both Rules based Risk Management and Fraud Monitoring using Negative File Settings.
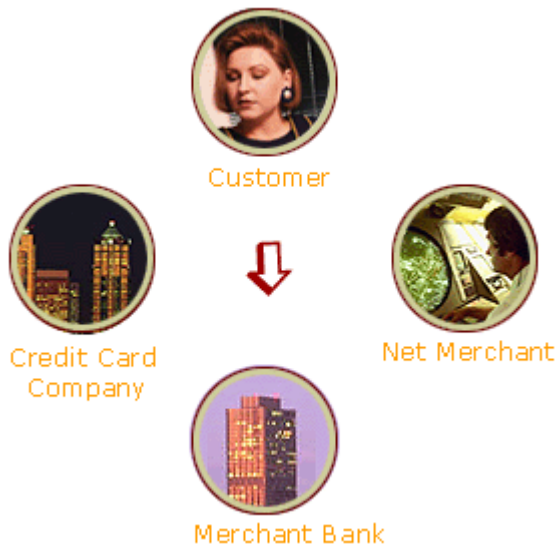
Authentication: Our Payment Solution accepts data from the merchant's web site, processes it, transmits the data to the acquiring bank and confirms it back to the merchant's web site, authenticating the transaction completely. The authentication process includes:

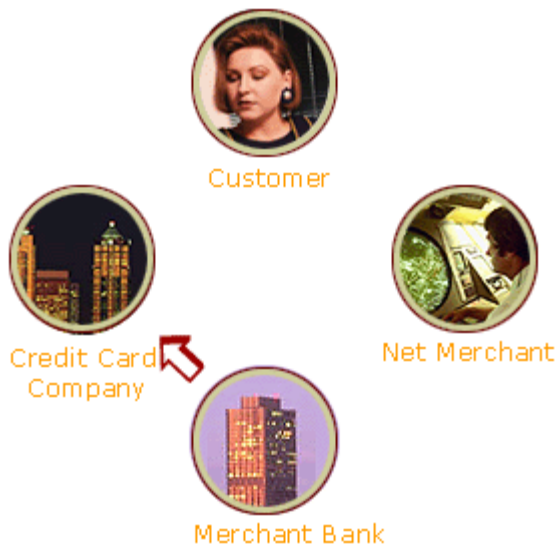Scanning the data obtained from the merchant's web site for prima facie invalidity.

Recording the data obtained from the acquiring bank for validation of future transactions.

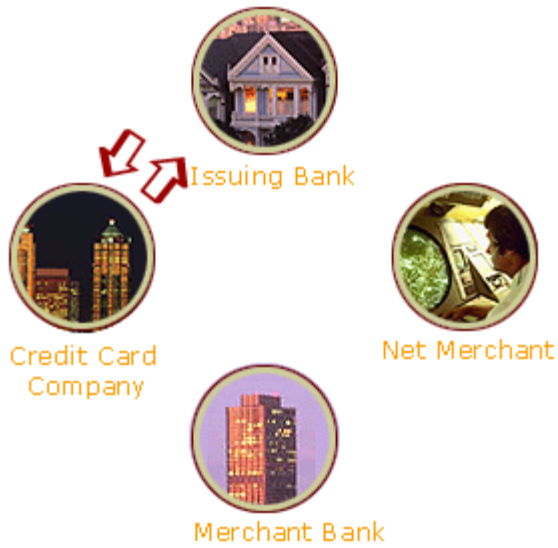### How a payment gateway works

1.Customer places an order on the web. Net Merchant receives the order. Payment details sent to Merchant Bank.
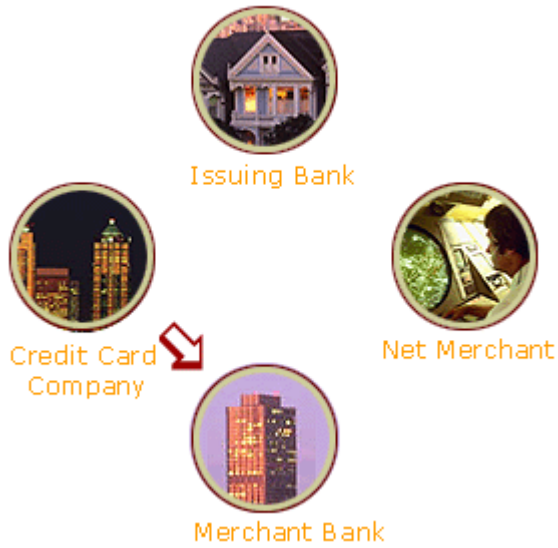

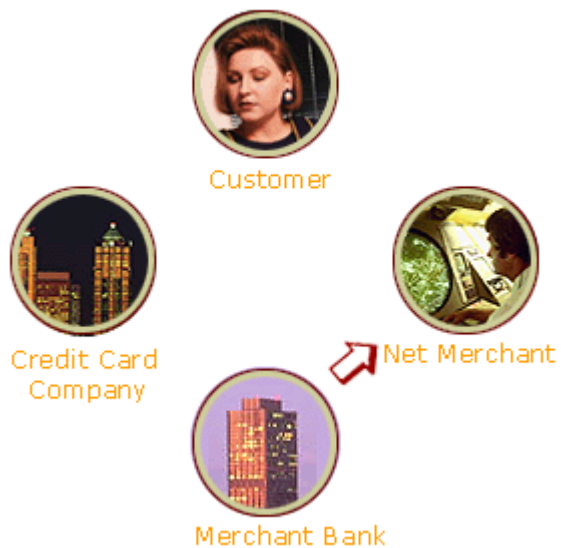
2.Merchant Bank sends details to Credit Card Company

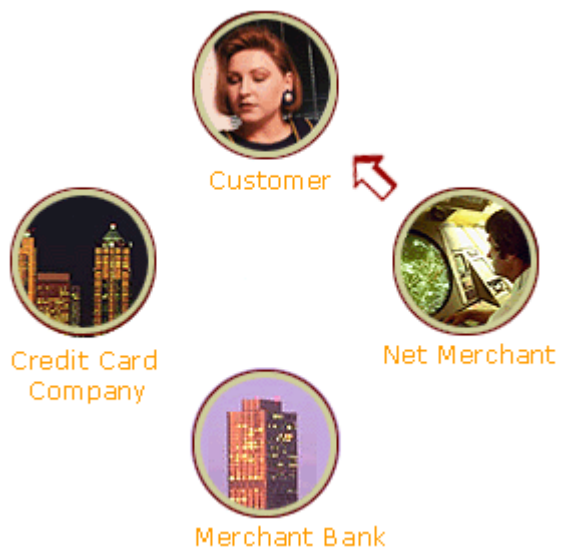**3.Credit Card Company sends details to Issuing bank**

4.Payment Processing is completed and sent back to Merchant Bank.

5.Merchant Bank sends back the payment details to Net Merchant

6.**Net Merchant Confirms the order to the customer.**

Tech Support

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

- 24 hrs support with our **Automated Service Engine**
- Exhaustive, informative Help Desk
- Rapid Action - Trouble Ticketing System

E-com Provisions

- **ICICI payment gateway "Pay Seal" integration**
- **Verisign Payflow Pro 3.0**

Documents Required [For Merchants in India]

If you are planning to apply for a payment gateway, please check whether you have the following documents or pre-requisites;

1. Your website up and running
2. Photo Id of the CEO / MD / Proprietor
3. Current Account in a Bank for atleast 3 Months
4. Signature and Bank Account attestation by your Bank Manager

On approval of the Payment gateway, you may be required to sign an agreement in a Rs.100 Stamp paper.

Shared Payment Gateway - Economy	
Set Up Fee	Rs.7500
Per Transaction Fee	7 %
Annual Maintenance Cost	Rs.1200
Shared Payment Gateway - Premium	
Set Up Fee	Rs.25000
Per Transaction Fee	5 %
Annual Maintenance Cost	Rs.2400
ICICI - Payseal	
Set Up Fee	Rs.75000
Per Transaction Fee	3 to 4.5 % [Based on transactions]
Integration Fee	Rs.50000
Annual Maintenance Fee	Rs.7000
Verisign Payflow Pro 3.0	
Integration Fee	Rs.15000
Other Charges	As charged by Verisign

Payment Gateway Clients

Zikee
Alphamind Power
Sai Provisions
Bandvalley
Trichyjandr
AnchorPlus
Online Qurbani
Trade and Taxes

Silicon House - Rapid Action Force™

Silicon House - Rapid Action Force™ offers worldwide support services using state of the art **Automated Service Engine**.

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.
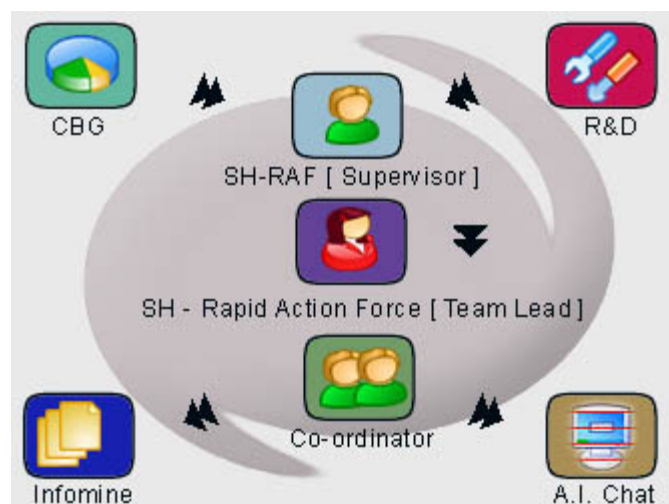
How does it work ?

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 does 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.

Press Release

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.**Supervisor:** RAF Supervisor 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.

Press Release

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

WEB HOST INDUSTRY REVIEW

The Web Host Industry Review [thewhir.com]

Silicon House Becomes .in Registar

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.
[*Logos represent the respective companies / organisations and are owned by the respective companies*]