

eValuCheck Merchant Integration

Summary

Release 1.96

September 10, 2002

Table of Contents

OVERVIEW.....	1
eValuCheck SYSTEM PARTICIPANTS.....	2
EXCHANGE MERCHANT ARCHITECTURE.....	3
eValuCheck SERVICES.....	4
TRANSACTION TYPES.....	6
eValuCheck Merchant Integration Environments.....	7
Requests for Detailed Documentation.....	7

OVERVIEW

Two interface points characterize the integration of INTERNET MERCHANT and eValuCheck. The transition from INTERNET MERCHANT to eValuCheck (BEGIN TRANSACTION) and the transition from eValuCheck back to INTERNET MERCHANT (END TRANSACTION). The eValuCheck logo/icon will appear on the INTERNET MERCHANT payment method selection page. Once the user has completed a required set of data entry, the user will select the eValuCheck 'Payment for Immediate Shipment' icon by clicking on it. The icon will link the user to the eValuCheck web site during which time a separate (independent of INTERNET MERCHANT) SSL session will be established between the eValuCheck web server and the end-user's browser. This link from INTERNET MERCHANT will be accomplished with the insertion of an eValuCheck provided HTML link (HTTP POST).

Once the transition is completed, the user will see three eValuCheck data entry pages. On the first page, all of the consumer data will be populated via information passed to eValuCheck from INTERNET MERCHANT. For a first time user, they will simply click the submit button; however, for the return user, they will enter their eValuCheck password.

On the second page, the consumer will enter the check number and MICR numbers. When the submit button is entered, the eValuCheck system will confirm the MICR number and confirm the ABA/TRN against our databases to confirm correct input.

On the third page, the consumer will type his signature and then enter his password. The consumer will then click the agree button to confirm his authorization of this particular check. Upon the click of the submission button on this page, the eValuCheck system will transition (HTTP REDIRECT/POST) the consumer back to the INTERNET MERCHANT system after having provided the INTERNET MERCHANT with the transaction approval code.

As eValuCheck's service option package, eValuCheck will optionally:

1. Validate the payment information with a third-party check guarantor and upon confirmation of denial/approval will link the user back to a related final INTERNET MERCHANT page.
2. Provide consumer age and/or address verification with a third-party identification service.
3. Validate the check amount according to a merchant group rule set where by a consumer may not process two or more checks within a given period of time for one or more merchants within the merchant group set.

eValuCheck Merchants may maintain their merchant configuration and information at <https://evalucheck.net/merchant.html>. Consumers may maintain their account information at <http://evalucheck.net/consumer.html>.

eValuCheck SYSTEM PARTICIPANTS

Purchaser - Buys online goods and services.

Merchant - Single online entity providing online goods and services.

Exchange - Typically serves as an online payment portal offering many payment methods to a group of merchants.

Aggregator- Consolidates many merchant deposit accounts into one deposit account at an eValuCheck bank. Temporarily holds eValuCheck consumer deposited checks until those checks have 'cleared' the banking system at which time the aggregator forwards- for a fee- the consumer money to the merchant. Small merchants may find this service beneficial as they may not be able to easily obtain merchant deposit accounts at some financial institutions.

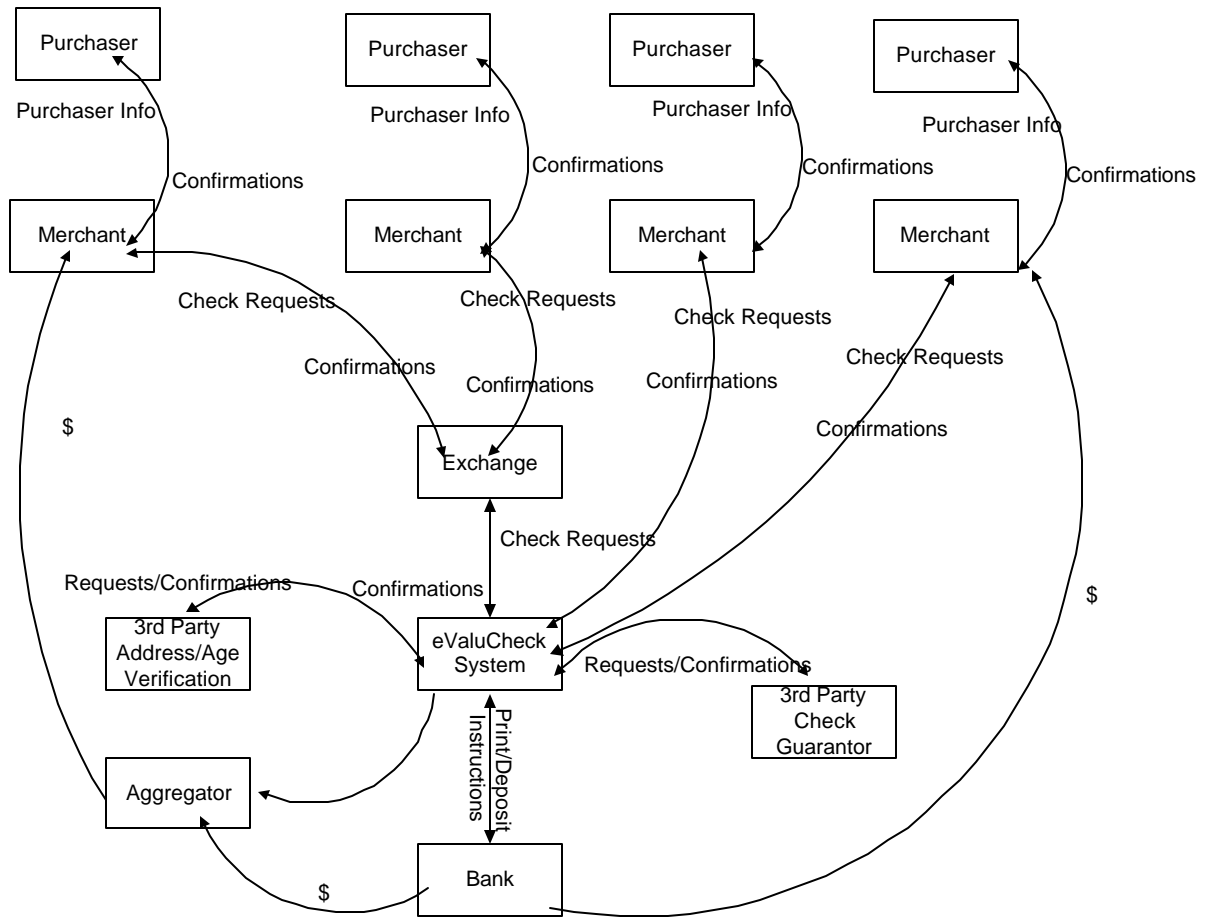
eValuCheck System- Accepts request transactions from merchants and exchanges, processing the 'Pay By Check For Immediate Shipment' to eValuCheck member banks for demand draft printing and depositing.

Bank - Accepts print and deposit instructions from eValuCheck system and processes disbursements into the banking system.

Third Party Check Verification Service - Provides check guarantee services to subscribing merchants and exchanges.

Third Party Address/Age Verification Service - Provides address and age verification for subscribing merchants and exchanges.

EXCHANGE MERCHANT ARCHITECTURE



eValuCheck SERVICES

Check Guarantee - The merchant or exchange establishes a relationship with a third-party company who accepts the risk of the demand draft not funding. eValuCheck, as part of each real-time transaction, confirms the purchaser's driver's license number with the third-party and forwards to the merchant or exchange the confirmation or denial.

Address Verification- eValuCheck receives from a third-party a probability rating of the likelihood that the purchaser's address is accurate. These probability scores are

- 10 - High Risk
- 20 - Moderate Risk
- 30 - Low Risk
- 97 - conflicting information
- 98 - deceased
- 99 - record not found

If a score of 97 or above is returned, eValuCheck rejects the purchaser. The merchant or exchange chooses the minimum acceptable probability score and eValuCheck validates the returned score to confirm or reject the purchaser according to the merchant's or exchange's criteria.

Age Verification - eValuCheck receives from a third-party an age score substantiating the purchaser's age category. Those categories include:

- 00 - no age information
- 01 - under age 18
- 18 - age 18 or greater
- 21 - age 21 or greater
- 97 - conflicting information
- 98 - deceased
- 99 - record not found

If the age category is lower than the acceptable age category preconfigured to the merchant's desire or if a score of 97 or above is returned, eValuCheck rejects the purchaser.

Velocity Verification - Each exchange and/or merchant can configure eValuCheck to limit the total number or total amount of checks a purchaser writes during a specified period of time. For example, a group of merchants within an exchange may limit the number of checks written by a purchaser to 3 checks at any single merchant site and to 5 checks at all the combined site within a period of seven days. If a purchaser exceeds this limit, eValuCheck returns a reject confirmation to the merchant or exchange.

Transaction Types

Within the eValuCheck framework defined above, the on-line *Pay By Check For Immediate Shipping* payment processing system accepts two categories of transactions: One-Time Only Checks and Repetitive Payments. One-time only payments are single check disbursements that most often occur on the same business day that the consumer completed the purchase transaction. eValuCheck passes the print and deposit instructions to the bank immediately. Repetitive Payments are payments that are printed and deposited according to a schedule of payment terms through time. Repetitive payments are often referred to as annuities and perpetuities. These transaction types are further defined by the characteristics outlined below:

1. **One-Time Only Checks:** Single payment checks entered for immediate deposit.
2. **Agent/Representative Checks:** Checks entered by an agent or sales representative on behalf of a consumer.
3. **Delayed Fulfillment Checks:** Merchant Manual Release/Deposit Upon Fulfillment
4. **Initial Sign-Up for Repetitive Payments/Batch Processing:** Initial one-time only payment designed to commence the repetitive payment cycle through batch processing (transaction type 5).
5. **Initial Sign-Up for Repetitive Payments/Batch Processing/Delayed Fulfillment Checks:** Initial one-time only payment designed to commence the repetitive payment cycle through batch processing (transaction type 6). This payment is held until the merchant confirms order fulfillment at which time eValuCheck post-dates the check.
6. **Repetitive Payments/Batch Processing:** Multiple checks imported into eValuCheck from a text file and batch processed.

eValuCheck Merchant Integration Environments

To facilitate software development, testing, and production rollout in conjunction with valued eValuCheck merchants, three eValuCheck Merchant environments have been established:

1. Development/Lab Environment

<http://206.117.135.128:100>

2. Merchant Test Environment (SSL) Port 442

<https://evalucheck.net:442>

3. Merchant Production Environment (SSL) Standard Port 443

<https://evalucheck.net>

Transactions entered into the Development and Test environments will not be deposited at the eValuCheck bank. Those checks terminate at a test bank database.

Detailed Documentation

To request the detailed merchant integration documentation, please submit an email to support@evalucheck.com.