IBM Payments Gateway extends the IBM Financial Transaction Manager product family to offer consumer payments on a cloud platform

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At a glance

IBM® Payments Gateway:
- Offers a prebuilt, ready-to-deploy e-commerce payments solution implemented on a cloud platform that is designed to provide security.
- Integrates seamlessly into websites, mobile sites, smartphone apps, and call center tools.
- Provides an easy-to-use interface combined with a localized payment experience.
- Gives global retailers, billers, and solution providers the ability to set up and manage a robust online payment solution more quickly, easily, and cost effectively.

Overview

IBM Payments Gateway is a prebuilt, ready-to-deploy e-commerce payment solution that integrates seamlessly into websites, mobile sites, smartphone apps, and call center tools. With its easy-to-use interface, combined with a localized payment checkout experience, implemented on a cloud platform designed to provide security, the solution enables global retailers to set up and manage a robust local online payment solution more quickly, easily, and cost effectively.

This software as a service (SaaS) solution is easily accessed from a company's existing payment platform, helping to significantly reduce or eliminate the investment of time, money, and IT resources for payment processes. This approach helps companies to offer a shopping experience that is designed to provide security and that is consistent across multiple channels and devices, including mobile, and enables consumers to buy products and services anywhere, anytime.

Payments Gateway is a flexible SaaS solution that can help satisfy a broad range of needs:
- For consumer payment service providers, the solution offers banks, telcos, and other payment providers a secure, high-performance cloud-based payment solution that is designed to provide security and to quickly bring to market e-commerce and mobile digital wallet payments.
- For consumer billers, the solution can help cut costs and improve client experience by using a cloud-based payment gateway that offers immediate access to local payment options in more than 80 countries, with automated settlement and competitive cost per transaction.
• For consumer checkout providers, the solution offers merchants a cloud-based solution that can help improve interactions with customers worldwide, across multiple channels, while helping to cut costs and reach broader set of customers.

Key prerequisites

IBM Payments Gateway requires an Internet connection and a web browser. For more information, refer to the Technical information section.

Planned availability date

April 14, 2015

Availability of programs with encryption algorithm in France is subject to French government approval.

Refer to the Availability of national languages section for national language availability.

Description

IBM Payments Gateway provides connectivity with development, preproduction, and production environments. The cloud service includes the following:

• Payment Card Industry (PCI) vault, a storage facility that is designed to provide security for sensitive payment information
• Payment gateway, which performs routing, switching, and processing of payment transactions with third-party processors
• Virtual terminal, a web tool designed for payment collection in call centers, credit management, and back-office payment operations
• Authentication that is designed to provide security, fraud prevention tools, reports, documentation, and standard support

The following optional transaction services are purchased separately. One transaction service must be purchased with the base subscription service to IBM Payments Gateway.

• **API Payment** transactions are transmitted through an API that consists of a rich set of web services that offer simplified, flexible integration with client systems and that are designed with security attributes to be used with client systems. The API provides a single, consistent interface to global payments, with fully harmonized data fields, formats, codes, and values across different banks and processors in a large number of countries and currencies.

• **Hosted-Page Payment** transactions are transmitted through the Hosted Payment Page, which is a ready-made payment collection and wallet management GUI that is designed to be seamlessly integrated into websites, mobile commerce sites, smartphone apps, call center applications, and back-office collection systems. The Hosted Payment Page is designed to be delivered in an HTML inline frame (iframe).

• **Advanced API Payment** transactions are transmitted through the JavaScript Object Notation (JSON) interface, which is designed specifically to facilitate easy development of payment functions in native smartphone applications. The JSON interface is built on top of the API web services interface, and offers a set of payment APIs that are performed using HTTP methods on the related URL, with data delivered in the JSON format.

• **Settlement** transactions are transmitted from a seller to a buyer’s financial institution and contain payment information to enable transaction settlement to be completed. Settlement capabilities can help automate accounts receivable and treasury reconciliation processes, and allow payments to flow straight through financial back-office processes.
Payments Gateway includes the following features:

- **Global reach with local expertise to optimize conversion**
  - Localized payment checkout experience in 70 countries
  - Universally accepted global payment options
  - More than 150 supported payment types and growing

- **Payment collection**
  - Convenient one-click payments for returning customers.
  - Gift cards.
  - Installments.
  - Split payments across two payment cards.
  - Payment methods can support surcharges and rewards.
  - Loyalty points.
  - PayPal Express\(^{(R)}\) Checkout.
  - Payment review.

- **Full control over user experience**
  - Accordion-based GUI design to minimize pages
  - Checkout GUI delivered in an iframe, designed to blend seamlessly into your websites, mobile sites, and smartphone apps
  - No disruptions, no inserted pages, or pop-ups from third parties
  - Customizable payment option descriptions, in-line advertisements, and surcharge, reward, and promotion messages

- **Systematic elimination of exceptions that prevent customers from completing payment**
  - Dual payment processor setup
  - Assumed approval
  - Referral solution
  - Reduced need for additional payment processors who add cost, not value
  - Credit hold

- **Data feeds designed to lower manual workload and achieve straight through processing of payments**
  - Automated closing and opening and reopening of accounts receivable records
  - Automated posting of bank and processor fees
  - Automated cash application and deposit forecasting

- **Improved controls and lower settlement reconciliation costs**
  - Bank and payment processor reconciliation
  - Controls over lost settlements, fees and downgrades, settlement timeliness, and foreign exchange
  - Settlement reconciliation as a managed service to reduce operating costs

- **Embedded fraud prevention options**
  - Verification of cardholder name, billing address, security code, issuing country, bank routing, and account number
  - Dynamic 3D cardholder authentication that is designed to provide security
  - Dynamic payment method restrictions
  - Hot list and velocity checks
  - Pre-integrated connectivity to leading fraud specialist providers
  - Maximized fraud identification while examining fewer orders and lowering the rejection rate of valid transactions
• **Payment processing**
  - Automatic handling of partial shipments, amount deviations, and expired authorizations
  - Support for referrals, returns, cancellations, disputes, partial refunds, partial chargebacks, and reversals
  - One-step and two-step, push and pull payments
  - One-time and recurring billing transactions
  - Create and maintain customer accounts
  - Credit management with embedded credit controls

• **Intelligent routing**
  - Full pre-authorization validation
  - Independent authorization and settlement routing
  - Auto-recognition and auto-processing of level 2 and level 3 card transactions, with auto-filling of level 2 and level 3 details
  - Lower cost routing of co-branded cards
  - On-Us routing
  - Configurable payment method restrictions

• **Easy integration**
  - One common interface for global payments
  - Single format with fully harmonized codes and values across all tools, payment methods, countries, and payment processors
  - Option to start with a basic solution and then plug in additional, advanced features later
  - Add new countries and payment methods with a single click
  - Full suite of interface modules, including GUIs, web services, APIs, reports, and payment data feeds

• **High performance IT delivery options**
  - Solution can be delivered by IBM as a cloud-based software as a service (SaaS) or as a fully managed service, implemented in client data centers.
  - High performance, throughput, and availability to minimize checkout abandonment.

• **Compliance**
  - Payment Card Industry Data Security Standard (PCI DSS)-certified solution and service
  - Single Euro Payments Area (SEPA)-ready
  - Automatic compliance with card association rules, National Automated Clearing House (NACHA) rules, and Web Content Accessibility Guidelines (WCAG)

• **Bank independent**
  - Use existing payment assets
  - Immediate access to numerous banks and payment processors connected to the IBM cloud platform
  - Access to a large and growing number of banks and payment processors

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**Accessibility by people with disabilities**

Reference information

For information about Financial Transaction Manager products, refer to:


Availability of national languages

The IBM Payments Gateway mobile and web UIs are translated into the listed languages. The virtual terminal UI, and product reports and documentation are English only.

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Program number

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Offering Information

Product information is available via the Offering Information website

http://www.ibm.com/common/ssi

Also, visit the Passport Advantage(R) website

http://www.ibm.com/software/passportadvantage

Publications

No publications are available for these programs.
Services

Global Technology Services

Contact your IBM representative for the list of selected services available in your country, either as standard or customized offerings for the efficient installation, implementation, or integration of this product.

Technical information

Specified operating environment

Hardware requirements

IBM Payments Gateway is accessed through the cloud and requires hardware on the web browser client that is capable of running the Secure Sockets Layer Virtual Private Network (SSL VPN) for administrative access or a standard web browser for nonadministrative access.

Software requirements

• For nonadministrator access, use a standard web browser to access the cloud instance.
• For administrator access, connect to the cloud instance through an SSL VPN web browser.

The program's specifications and specified operating environment information may be found in documentation accompanying the program, if available, such as a readme file, or other information published by IBM, such as an announcement letter. Documentation and other program content may be supplied only in the English language.

Limitations

For additional information, refer to the license information document that is available on the IBM Software License Agreement website http://www.ibm.com/software/sla/sladb.nsf

Planning information

Packaging

This offering is accessed through the Internet. There is no physical or electronic media.

Security, auditability, and control

The product uses the security and auditability features of the host hardware or software.

The customer is responsible for evaluation, selection, and implementation of security features, administrative procedures, and appropriate controls in application systems and communication facilities.

Ordering information

For ordering information, consult your IBM representative or authorized IBM Business Partner, or visit
This product is only available via Passport Advantage. It is not available as shrinkwrap.

Product group: B2B & Commerce

Product name and product ID

IBM Payments Gateway (5725-V30)

Product category: Banking and Payments

Passport Advantage

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<td>Per Instance, Per Thousand Events</td>
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Instance

Instance is a unit of measure by which the IBM SaaS can be obtained. An Instance is access to a specific configuration of the IBM SaaS. Sufficient entitlements must be obtained for each Instance of the IBM SaaS made available to access and use during the measurement period specified in customer’s Proof of Entitlement (PoE) or Transaction Document.

Thousand Events

Thousand Events is a unit of measure by which the IBM SaaS can be obtained. Thousand Events entitlements are based on the number of occurrences of a specific event related to the use of the IBM SaaS, measured in packs of one thousand. Thousand Events entitlements are specific to the IBM SaaS and the type of event may not be exchanged, interchanged, or aggregated with other Thousand Events entitlements of another IBM SaaS or type of event. Sufficient entitlements must be obtained to cover every event that occurs during the measurement period specified in a PoE or Transaction Document.

For this IBM SaaS, an event is defined as a Master Transaction, counted in packs of one thousand. A Master Transaction is a set of instructions initiated from an
application external to the program (for example, business banking web channel or manual message entry channel) or triggered by an event in the program (for example, recurring payment or time of day to start bulk processing). The Master Transaction manages the related business activity and logical unit of work including all updates and events associated with the various processing steps and ending when the final instruction is sent to an external application or the processing lifecycle is complete. A Master Transaction will initiate underlying transactions during its processing lifecycle.

Terms and conditions

The information provided in this announcement letter is for reference and convenience purposes only. The terms and conditions that govern any transaction with IBM are contained in the applicable contract documents such as the IBM International Passport Advantage Agreement, the International Passport Advantage Express Agreement, the Cloud Services Agreement and associated Service Descriptions, or the IBM SaaS Terms of Use.

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Subscription

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Refer to additional technical support information in the IBM Software as a Service Terms of Use document for the program.

Terms of Use

The program’s Terms of Use and CSA Service Description document is available on the IBM Software as a Service Agreements website


Limited warranty

If warranted, refer to the warranty as stated in the Terms of Use document or the Cloud Services Agreement for this offering.

Money-back guarantee

No

Volume orders (IVO)

No
Passport Advantage applies

Yes, and through the Passport Advantage website at
http://www.ibm.com/software/passportadvantage

Software Subscription and Support applies

No

IBM Operational Support Services - Support Line

No

System i Software Maintenance applies

No

Variable charges apply

No

Educational allowance available

Education allowance does not apply. Education software allowance does not apply. Special education prices are available for qualified customers through Passport Advantage.

Statement of good security practices

IT system security involves protecting systems and information through prevention, detection, and response to improper access from within and outside your enterprise. Improper access can result in information being altered, destroyed, or misappropriated or can result in misuse of your systems to attack others. Without a comprehensive approach to security, no IT system or product should be considered completely secure and no single product or security measure can be completely effective in preventing improper access. IBM systems and products are designed to be part of a comprehensive security approach, which will necessarily involve additional operational procedures, and may require other systems, products, or services to be most effective. IBM does not warrant that systems and products are immune from the malicious or illegal conduct of any party.

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Announcement countries

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