

The best e-payment for the best vendors

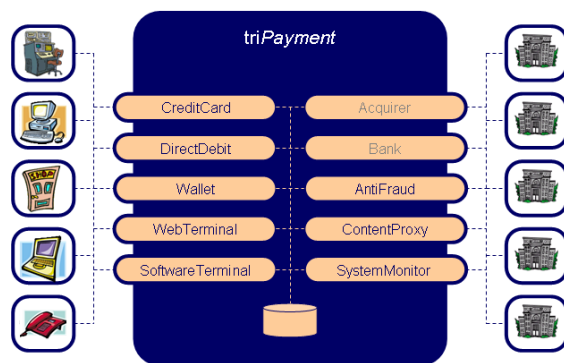


As a top seller in e-commerce, you know exactly how you ask your customers to pay. We supply you with the technology that enables each and every one of your customers to pay simply and securely online.

triPayment is a highly scalable plug and play solution for e-payment by credit card and direct debiting. In triPayment, you have a system with which you can process

- the orders from your Internet shop
- mail and telephone orders via your call centre
- software terminals at the point of sale
- individual and bulk payments at every preconnected client or server system.

In this way, we'll make your e-business affordable too.



This is why e-payment pays

When you opt for triPayment you'll be buying your own in-house system with a direct connection to the bank and credit card networks. What is more, triPayment is available in two versions:

With the triPayment Merchant Edition, you handle credit card payments via your own acceptance agreement and direct debit payments via your own bank account. You can calculate easily whether triPayment will bring a return for you. If there are 10,000 payments per month, the mere fact that there are no longer any transaction charges means that triPayment will pay for itself within a year.

The triPayment Provider Edition is a multi-merchant system for service providers and combines. In this system, any number of companies can be administered within the software as individual clients, each with its own banking connection and credit card acceptance. triPayment costs only a fraction of the amount that a system developed in-house would involve – and saves you many man-years in the development and maintenance areas.

Count on us – we're counting on you.

How to reach your online customers

The best offer is useless if customers can't conclude their purchases over the Internet because they don't have the required payment method at their disposal. The sales are lost and you'll never see those customers again. That's why choosing the right payment method is crucial to your success. Criterion number one must be how many potential customers you will reach with your range of payment methods.

If an international customer base is being served, the credit card is a must as the only cross-border method of payment. With it, a vendor can reach up to 20 million cardholders in Germany, 250 million in Europe and 2 billion around the world.

If the target market is restricted to Germany, direct debit is unbeatable in its reach: with more than 80 million current accounts in Germany, you'll reach almost 100% of the adult population.

triPayment combines both payment procedures in one system.

Controlled risk

If, during credit card payments, the card identification number is asked for in addition to the card number and expiry date, this ensures that the purchaser is actually in possession of the card. Online authorization inquiries guarantee that the card is not blocked and that the drawing limit has not been exceeded. New security standards such as "Verified By Visa", moreover, prevent purchases being made with a stolen but still unblocked card, which means that they are de facto more secure than payments at the point of sale.

During direct debit payments, it can be ascertained whether the account number and bank code that were entered really exist and whether they belong together. In addition, a list of blocked accounts can also be requested.

In addition to this, correct addresses are recognized quickly and reliably by means of address inquiries submitted to up-to-date directories. Credit inquiry agencies send a statement on the customer's credit rating in just a few seconds.

triPayment makes it possible to scale the security level in e-commerce in such a way that your risk of default is reduced effectively without your having to dispense with accepted and widespread methods of payment.

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Components

Credit card

triPayment CreditCard Gateway

Payment server for credit card payments

triPayment CreditCard Wallet

Plug & play Web client for credit card payment in Internet shops

triPayment CreditCard WebTerminal

Plug & play call centre client for MOTO payments with credit cards

triPayment CreditCard SoftwareTerminal

Plug & play software cash desk for POS payments with credit cards

Direct debit

triPayment DirectDebit Gateway

Payment server for direct debit payments

triPayment DirectDebit Wallet

Plug & play Web client for direct debit payments in Internet shops

triPayment DirectDebit WebTerminal

Plug & play call centre client for MOTO payments by direct debit

triPayment DirectDebit SoftwareTerminal

Plug & play software cash desk for POS payments with ELV

Security

triPayment AntiFraud

Payment data, address and credit investigation

triPayment ContentProxy

Secure delivery of digital Web content

triPayment SystemMonitor

System monitoring for triPayment and payment network

About us

As pioneers in the field of e-payment, our team developed the first Internet payment solutions in Germany and Switzerland as early as 1997. In 1999 we founded trilab Informationssysteme GmbH, based in the Swabian town of Böblingen. Our priority was, is and will continue to be the production of software for secure payment over the Internet or alternative electronic media.

In the meantime, Deutsche Telekom with T-Pay, O₂, TeleCash with Click&Pay Easy and the InFoScore group with E-Score trust our technology. Today we are a fundamentally solid, profitable mid-market enterprise. We know how to combine the ideas from the new economy with the good sense of the old economy – from both technological and commercial points of view.

We regard ourselves as the long-term technology partner for all of our customers.

Test us.

Your benefits

High levels of acceptance and reach

With direct debit you can reach 80 million current accounts in Germany and with credit cards up to 20 million cardholders in Germany, 250 million in Europe and 2 billion around the world.

High level of security

Account and card checks and address and credit rating inquiries protect you and your customers from abuses.

High efficiency

The one-off investment in triPayment pays for itself after just 100,000 transactions simply because there are no longer any transaction charges.

Maximum flexibility

With triPayment you remain independent in your choice of bank and acquirer. In this way you can secure the best terms for yourself in the long run.

Time-to-market

As a turn-key plug and play solution, triPayment is ready for operation in one week.

Multi-channel

In triPayment you bundle the payments from your online shop, your call centre and the point of sale. This simplifies your infrastructure and reduces connection costs.

Multi-national processing

triPayment supports credit card processing in Germany, Switzerland, the UK, Norway, South Africa and other countries.

Multi-bank

triPayment supports payment transactions with all banks in Germany.

Multi-merchant

Combines, international companies, computing centres and service providers can settle their payments with thousands of merchants in trouble-free style via a triPayment gateway.

High efficiency and scalability

triPayment processes up to 200 transactions per second. In this way you won't lose any business, even in peak periods.

Latest technology

Three-tier architecture that is independent of platforms and based on the future-proof Java™ industry standards protects your investment.