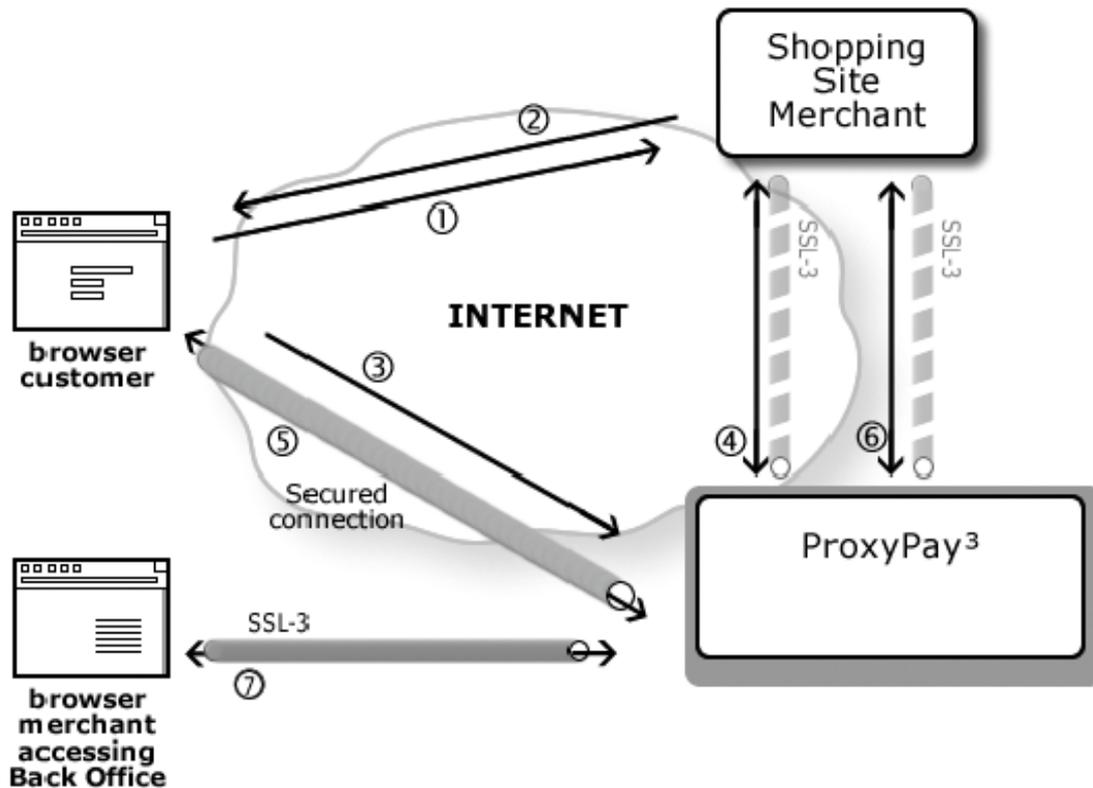


Offered Functionality

The solution is designed for processing on-line transactions from the Internet merchant system. Stress is laid on simple integration, platform independence, possibility of implementation with the aid of an optional server side script language, use of any web server and database. A standard http(s) protocol data exchange. The Merchant Back Office executes the transaction allowing access of users at several levels.

Standard Transaction Description



1. The cardholder selects on-line payment.
2. The Business Partner sends the cardholder a browser page with details of the transaction (in a form) and the possibility of selecting the method of payment.
3. The cardholder selects the possibility of remittance with the aid of a payment card. The "POST" form method is activated containing information on the transaction on the URL ProxyPay System.
4. ProxyPay shall check the data and sends this data to the URL specified by the Business Partner (Validation Post). The Business Partner checks whether the data matches with the originally sent data. If yes, he answers by pressing "[OK]".
5. ProxyPay generates the page into the cardholder's browser with a requirement for entering information about the payment card. The cardholder shall fill in this data and send the form with the card details to ProxyPay, which shall execute its own authorisation. After completing authorisation, ProxyPay shall generate the page for the cardholder with the result of the payment operation. It shall also reroute this page of the cardholder to the specified "OK" or "NOK URL" of the Business Partner.
6. The Business Partner is sent confirmation and status of the transaction with the aid of script confirmation and optionally. The cardholder is also emailed information about the execution of the transaction.
7. The Business Partner has the possibility in the Merchant Back Office to browse through and process the transaction.

Necessary Modifications

1. Creation or modification of the form, posting data (POST to the Česká spořitelna, a. s. system).
2. Modification of the database (introducing the necessary fields).
3. Creation of validation and confirmation scripts for checking data received from Česká spořitelna, a. s. with data stored in the database. The scripts received must be variable, execute a check and reply with the aid of html.
4. Creation of "OK" and "NOK" pages on which the cardholder is rerouted by the Česká spořitelna, a. s. payment system after completion of the transaction (the payment identification number is constantly transmitted, i.e. it is possible with the aid of scripts to record, for example in the database, the status of the transaction).
5. Validation and confirmation post must be secured by the SSL protocol. These addresses therefore begin with https://.