ThomasNet WebSolutions

Credit Card Processing Information as it relates to the Shopping Cart within the Navigator Platform.

Think of the shopping cart as having three parts: **1**) Navigator Platform, **2**) Payment Gateway and **3**) Merchant Service Provider (MSP) (often generically referred to as the credit card processor).

Users place orders online via the Navigator Platform's Shopping Cart. The order information, including credit card information, is passed through the Payment Gateway (3 Delta Systems Inc) to the MSP where the credit card is authorized or denied. All of this happens almost instantaneously.

 Below are answers to some FAQ's.

1) Why is 3 Delta Systems or 3DSI the only Gateway that is currently integrated to work with the Navigator Platform's Shopping Cart?
> ThomasNet has a relationship with 3DSI that spans more than 10 years. They provide clients with a user-friendly web-based point-of-sale terminal that can be used to consolidate the processing of orders that may not originate from your website [while leveraging the 'online' rate'], and eliminate headaches and liabilities associated with consumer card data security in general. 3DSI works with many of the top MSP's and are one of the few payment providers/gateways that **pass Level 3 Commercial Card Data**.

2) How would payments be processed if a client decided not to use 3DSI? How would end users be charged for orders?
> The client would have to use whatever systems they currently have in place. They would get the credit card information from the '**Order Manager'** and type it into their machine or terminal or call it into their bank. This is considered off-line processing.

3) If the client desires, can they use their current merchant service provider (MSP)? They already have a machine they use to process orders.
> It is very possible, that the MSP in question is compatible with 3DSI.
> He can certainly continue to enter information manually as mentioned above.
> Below is list of compatible MSPs. 3DSI can also be contacted directly via www.3dsi.com.

✓ American Express Direct
✓ Elavon
✓ Chase Paymentech - Salem
✓ Fifth Third Processing Services
✓ First Data – North

✓ First Data –South
✓ Global Payments – Central Token
✓ Global Payments – East
✓ RBS WorldPay
✓ TSYS Acquiring Solutions