

Commerce Toolkit for Applications

Simple Integration for Payment Applications from IP Commerce[®]

More easily integrate multiple payment types to multiple payment processors using the FREE Commerce Toolkit for Applications from IP Commerce. Access a number of payment types, including bankcard, stored value and electronic check – all through a single integration!

PROVIDE FOR YOUR BUSINESS:

- ▲ Simplified integration to service providers
- ▲ Expansion of core product offering
- ▲ Access to new distribution channels
- ▲ Deeper customer relationships

HELP YOUR DEVELOPERS:

- ▲ Easily integrate new payment types
- ▲ More simply connect to new payment processors
- ▲ Rapidly comply with PABP security standards

Business Benefits

Simplified Integration, Reduced Maintenance Costs

Commerce Toolkit for Applications makes development of commerce applications faster and simpler, and greatly reduces your cost to maintain service provider connections. The Toolkit creates an advantage over current industry practices by allowing you to write your application once and have interoperability to all existing and future service providers and payment processors integrated with the IP Commerce Platform, the back-end platform that drives the Toolkit. One integration to the Platform using Commerce Toolkit for Applications eliminates the need to maintain several one-to-one connections, which can lead to a significant reduction in maintenance costs.

PABP Compliance

Stricter mandates regarding the security of commerce applications will come into effect this year. Software companies are expected to bear the expense of developing and validating applications against the card data security guidelines set by Visa's Payment Applications Best Practices (PABP) guidelines. The Toolkit provides the fastest and most cost-effective route to PABP compliance by including best practices implementations of PABP recommendations. The Toolkit facilitates PABP compliance throughout the development process, removing the challenge of implementing functionality such as encryption key and complex password management. This means developers can focus on what they do best, creating user experiences and business logic.

Open New Sales Channels

Your network of sales channels and opportunities increases every time a new member joins the IP Commerce open commerce Network. Enjoy collaboration with top-tier participants, including payment processors, acquiring banks, retailers, ISOs and value-added resellers. By offering on-demand payment types from multiple payment processors, you can easily distribute your product to other members of the IP Commerce Network and explore new channel distribution opportunities. You can also deepen your current customer relationships by offering them new, secure payment applications.

Technical Overview of the Commerce Toolkit for Applications

Commerce Toolkit for Applications provides convenient integration to the IP Commerce Platform, the back-end technology that powers commerce solutions. Developing to the IP Commerce Platform lowers the cost of technology implementation and opens up a vast array of services that were previously either unavailable or cost prohibitive to develop and market. The Platform alters the current point-to-point, closed architecture of the payments application industry and creates a many-to-many, open world of commerce where new and traditional services are available to virtually any merchant.

Commerce Toolkit for Applications provides everything you need to get integrated in one simple package:

- ▲ Toolkit Messaging API
- ▲ Tutorial Application and Sample Code
- ▲ Developer's Guide
- ▲ Access to a Developer Sandbox
- ▲ Free Developer Support
- ▲ Sales and Marketing Support

Payment Types Currently Available

Bank Card Processing

- ▲ Credit/Debit
- ▲ PIN Debit
- ▲ Electronic Benefits Transfer (EBT) – FNS and Cash benefits

Stored Value Account

- ▲ Gift Card & Loyalty Card

Electronic Check

- ▲ Automated Clearing House, Remote Deposit Capture (formerly Check 21)

More Information:

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