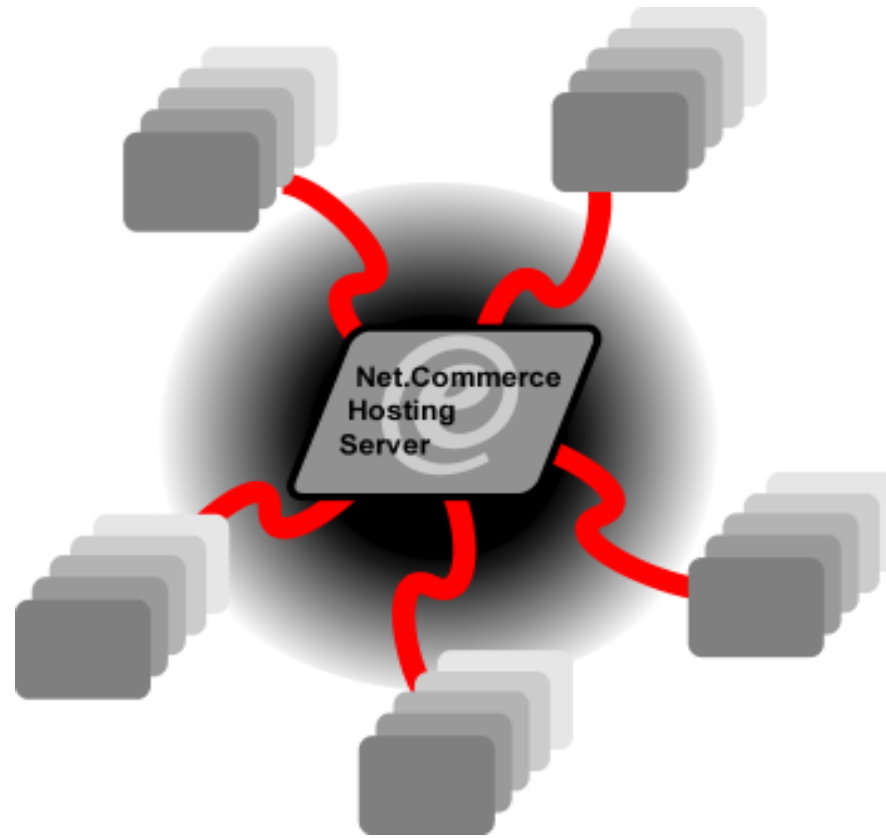


Hosted e-commerce with Net.Commerce NCHS V3.2.1 Plug-In Enhancements

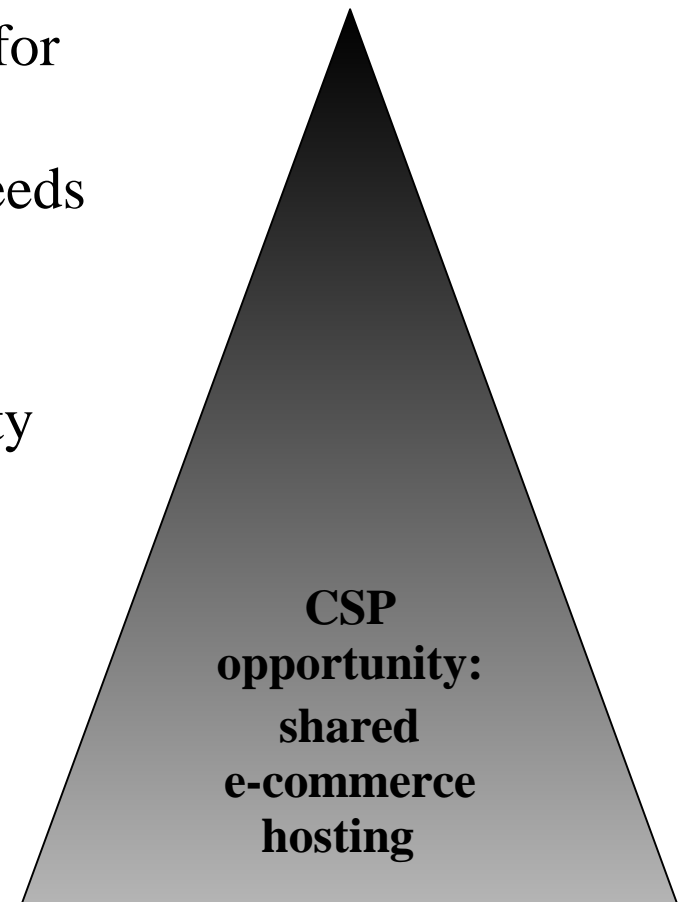


**Enhancing Solutions for
Commerce Service Providers**

Hosted e-commerce with Net.Commerce

NCHS V3.2.1 Plug-In Enhancements

- **Plug-In Objective**
 - ▶ Extend CSPs leadership in market for hosted e-commerce
 - ▶ Deliver on key emerging market needs
- **Evolving needs:**
 - ▶ Maximize CSP financial opportunity
 - ▶ Support a wider range of solutions
 - ▶ Facilitate Alliances
 - ▶ Enable the Financial Institution
 - ▶ Protect Merchant investments
 - ▶ Enhanced merchandising



Hosted e-commerce with Net.Commerce

NCHS V3.2.1 Plug-In Enhancements

- **Delivered Enhancements**
 - ▶ Snap-On e-commerce
 - ▶ Merchandising Capabilities
 - ▶ Enhanced Catalog Management
 - ▶ Customizations Made Easy
 - ▶ Improved Support for Custom Designed HTML Pages
 - ▶ Merchant tool enhancements
 - ▶ Open Payment Interface
 - ▶ Quick Buy



Meeting the
Challenges



Net.Commerce Hosting
Server

Hosted e-commerce with Net.Commerce

NCHS V3.2.1 Plug-In Enhancements

- **Snap-On e-commerce**
 - ▶ Commerce enable existing web sites
 - ▶ Site can reside anywhere on the Internet
- **How?**
 - ▶ It's easy
 - ▶ Merchants use the browser based tools
 - ▶ Add the e-commerce functions appropriate for their situation

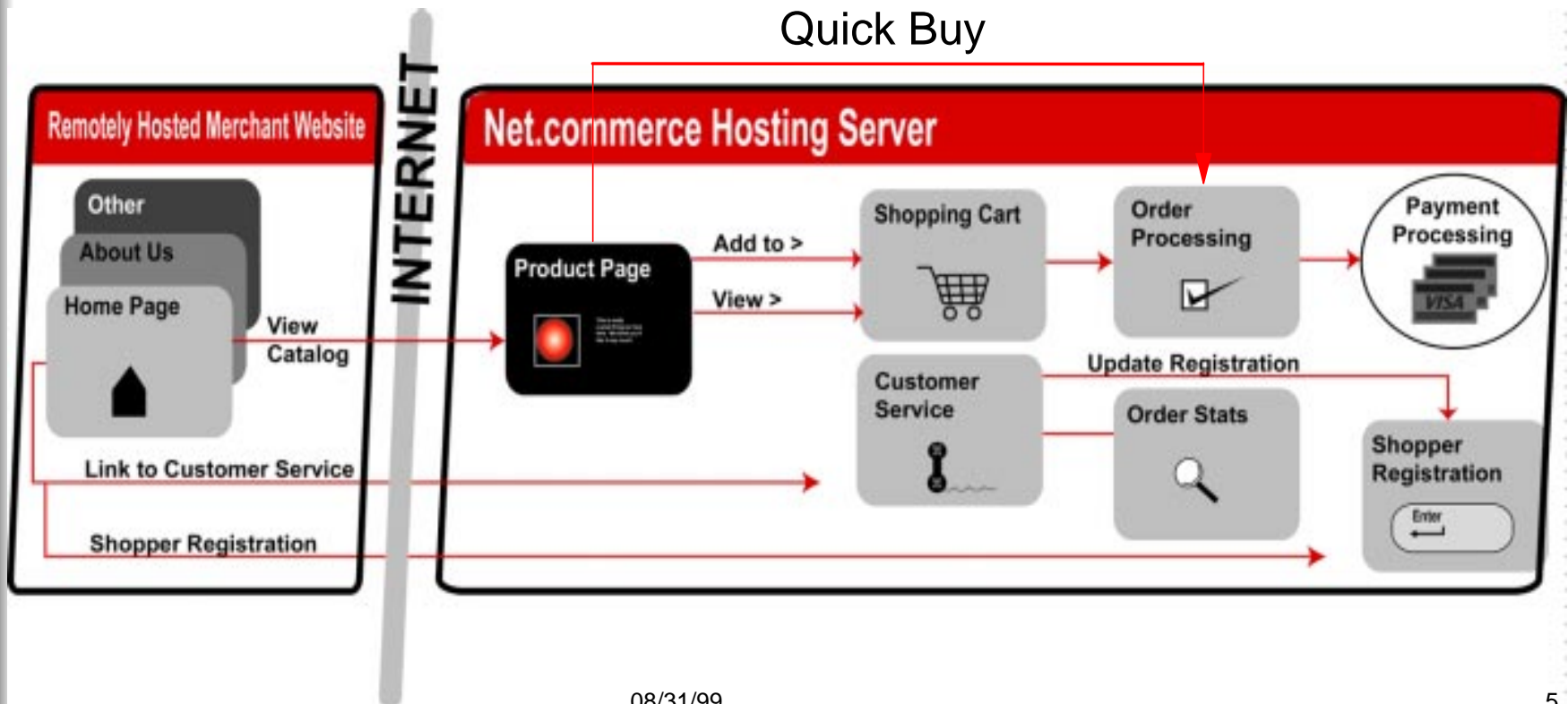
Lets consider two scenarios...

Hosted e-commerce with Net.Commerce

NCHS V3.2.1 Plug-In Enhancements

Full Commerce Enablement

- Merchants Snap-On:
 - ▶ A Searchable Navigable Catalog
 - ▶ Shopping Cart
 - ▶ Order Processing
 - ▶ Credit Card Transactions
 - ▶ Customer Service Functions

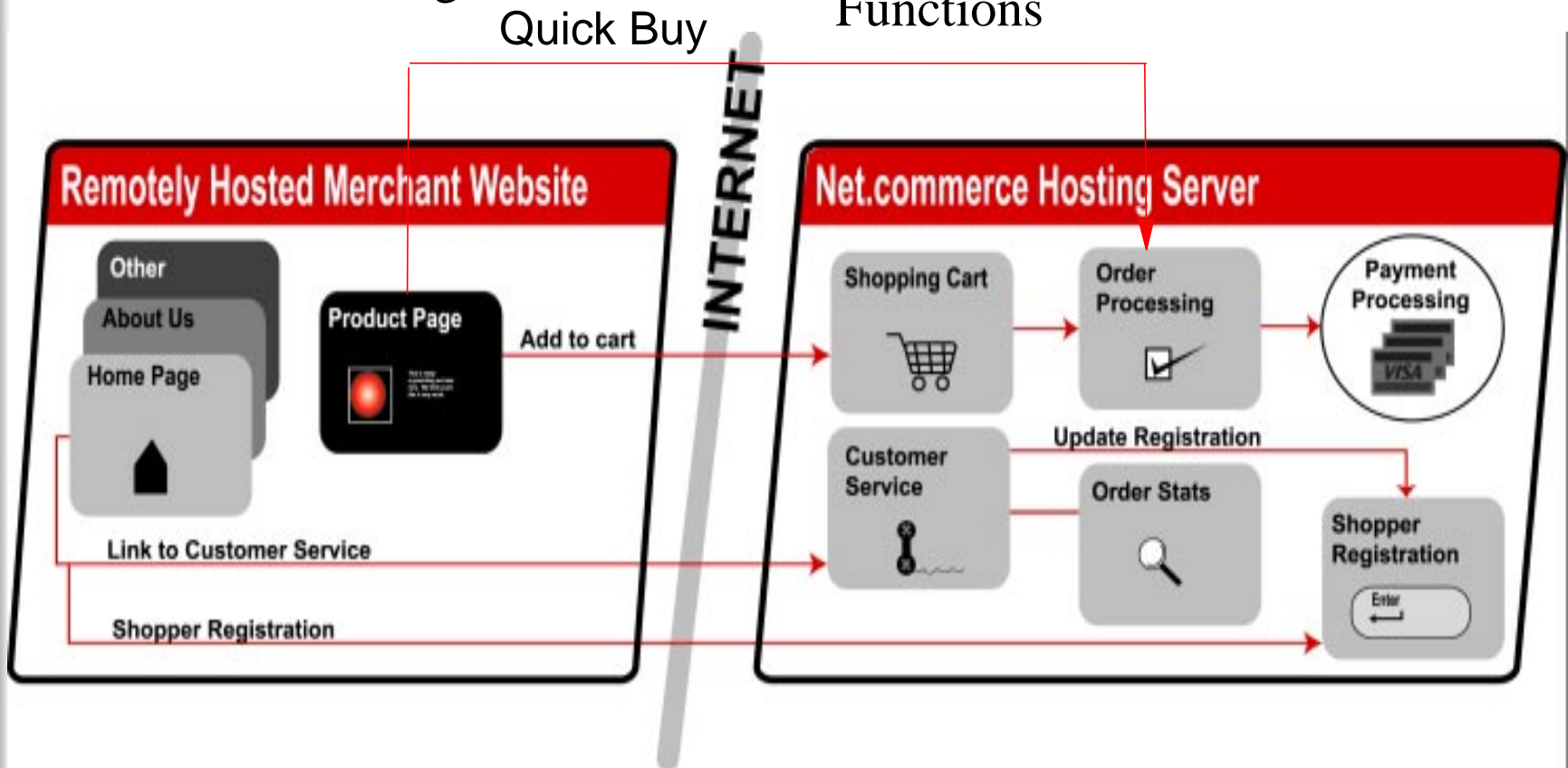


Hosted e-commerce with Net.Commerce

NCHS V3.2.1 Plug-In Enhancements

Partial Commerce Enablement

- Merchants Snap-On:
 - ▶ Shopping Cart
 - ▶ Order Processing
 - ▶ Credit Card Transactions
 - ▶ Customer Service Functions

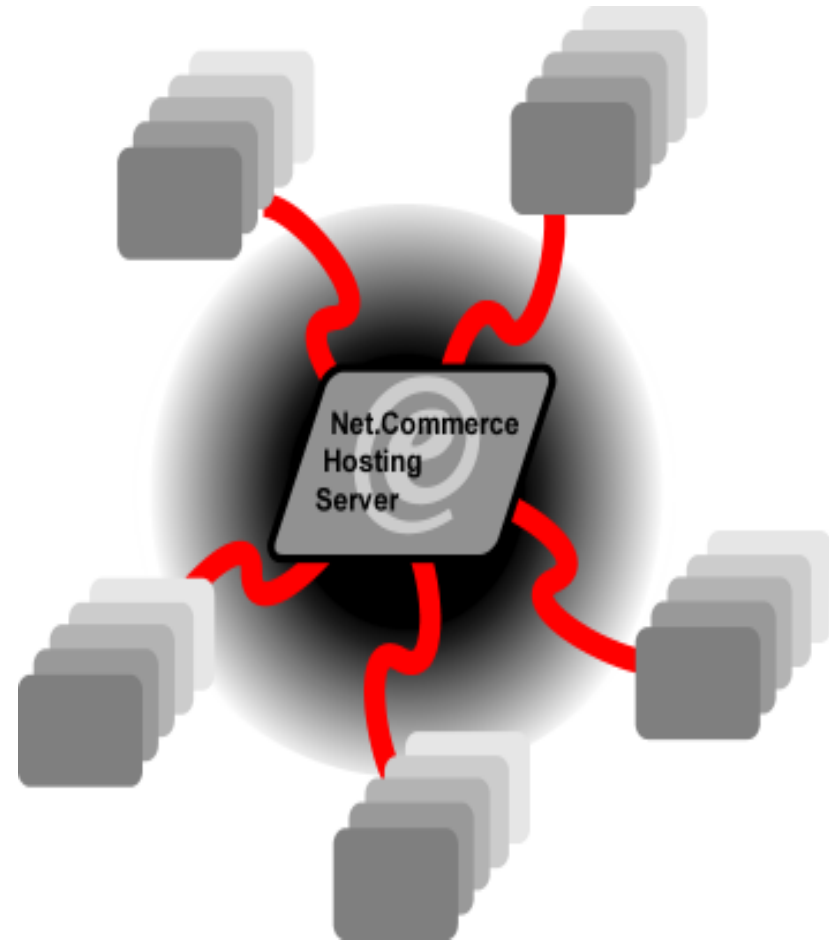


Hosting Net.Commerce

IBM's commerce server solution

Snap-On e-commerce

- **Value for the CSP**
 - ▶ Enhance the range of e-commerce solutions supported
 - ▶ Snap-On solution = lower cost structure
 - ▶ Increase revenue opportunity
 - ▶ Facilitate Partnerships



and the Financial Institution...

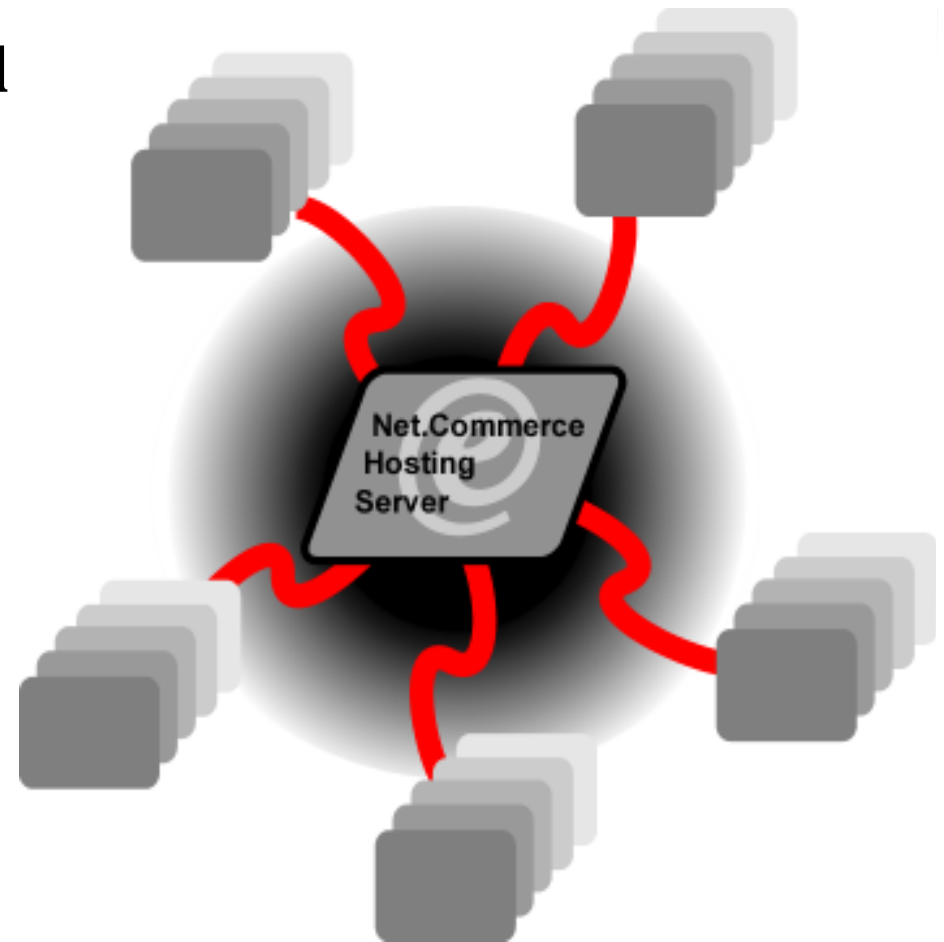
Hosting Net.Commerce

IBM's commerce server solution

Snap-On e-commerce

- **Value for the Financial Institution**

- ▶ Logical extension of existing merchant services
- ▶ Lead with core competency of financial transaction processing
- ▶ No requirement to invest in web site creation and management staff - NCHS does it all.



and the merchant...

Hosting Net.Commerce

IBM's commerce server solution

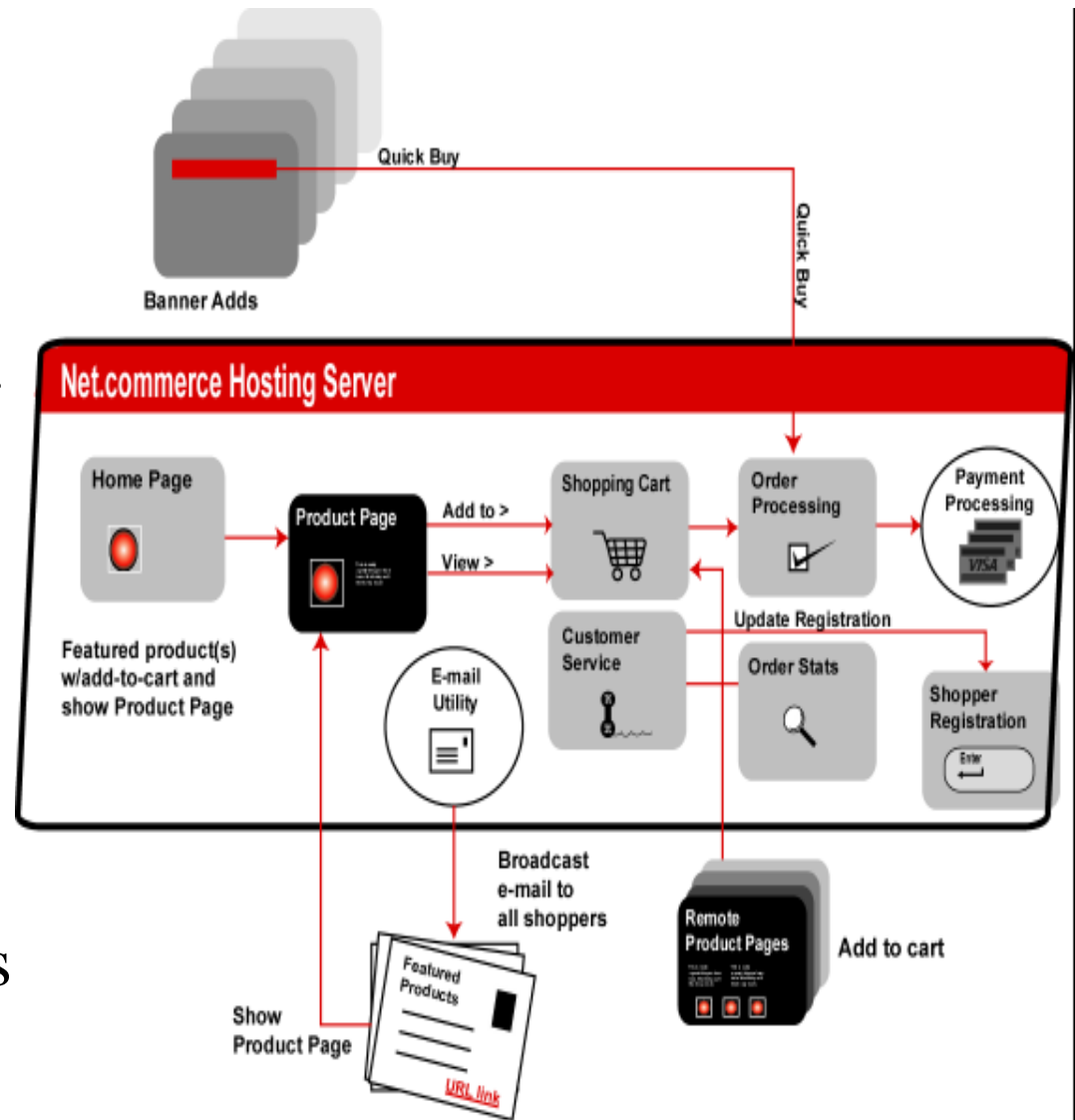
Snap-On e-commerce

- **Value for the Merchant**

- ▶ 30% - 45% of all very small, small and medium sized businesses have already invested in creating a Web site
- ▶ Investments include:
 - Web site design and creation
 - Marketing programs to drive traffic
 - Printed collateral
- ▶ Snap-On e-commerce protects these investments

Merchandising

- Commerce enable:
 - ▶ NCHS broadcast e-mail
 - ▶ Banner ads all over the Internet
 - ▶ Product pages everywhere
 - ▶ NCHS reporting tracks click throughs and associated revenues



Enhanced Catalog Management

- CSPs can upload large catalogs into NCHS on behalf of the merchant using the Mass Import Utility
- Merchants maintain their catalogs through the performance enhanced browser based catalog editor
- Catalog Image Manager files, sorts and lists catalog images

Improved Support for Custom Designed HTML Pages

- NCHS Supports customer designed HTML pages today
- Link Generator makes it easier
- Link custom pages to all aspects of NCHS quickly and easily
- HTML can be hard-coded
- HTML creation tools such as TopPage can be used

Open Payment Wizard

- Now CSPs, BPs, and ISVs can extend NCHS V3.1.2 to support additional payment solutions
- An open, architected interface allows custom payment solutions to be used with NCHS
- Facilitates Partnerships
 - ▶ CSP + PSP = Powerful end to end solution
- Merchant Benefits
 - ▶ Fast and easy start up
 - ▶ Quick problem resolution
 - ▶ Single source for complete seamless solution

Customizations Made Easy

- Customization Themes For Future Releases
 - ▶ Customers are not required to learn proprietary languages
 - ▶ Customers are not required to learn underlying code
 - ▶ Use industry standard languages and tools
- Open interface to plug into existing systems
 - ▶ Modify XML
 - ▶ Override URL commands or enable custom URL calls
- Customization points are documented in:
 - ▶ Downloaded PDF with Plug-In
 - ▶ Examples provided

Customizations Made Easy

- Open Payment Wizard
 - ▶ Enables CSP to easily add custom PSP services
 - ▶ Modify XML based merchant payment wizard to:
 - Reflect payment method offered
 - Custom panels for capturing merchant account information
 - Finish step sends captured info. to PSP via XML

Customizations Made Easy

- Order Management Tool
 - ▶ Modify XML to provide URL links to:
 - ▶ Get authorization status of an order
 - ▶ Add custom code to change status
 - ▶ Add custom code to add comments

Customizations Made Easy

- Updating Shopping Flow
 - ▶ Customize Net.Commerce to plug-in new payment method
(Using do_payment API)
 - ▶ Modify XML file to plug-in custom Net.Data macros
(show shopper payment methods available)