

*Banking and Finance Industry  
Solutions*



*Delivering e-commerce solutions to  
merchants.*



## *Flexible, affordable online payment solutions for your e-commerce needs*

### **Invest in the future with online payment solutions**

Internet spending is increasing rapidly. IBM Merchant Enablement Program for e-commerce is designed to help you take advantage of this growing business opportunity by allowing you to deliver a complete portfolio of proven e-commerce solutions to merchants.

Merchants want to reduce losses resulting from fraud and chargebacks. With IBM Merchant Enablement Program for e-commerce, you can provide merchants with a proven set of e-commerce offerings that have been used by IBM customers worldwide. These effective online payment solutions can help you to improve customer satisfaction with existing merchants while generating revenue from e-commerce transactions and value-added payment services.

Merchant Enablement is an open, flexible program developed as a cooperative effort between IBM and affiliated financial institutions.

With IBM Merchant Enablement program for e-commerce, you can gain the competitive edge by becoming a marketing and sales channel geared toward merchant customers who want convenient and affordable payment products and services.

### **A proven set of offerings backed by IBM**

With Merchant Enablement solutions, you can offer merchants IBM products and payment services that enable them to establish e-commerce sites quickly and process online payments more securely. As a marketing and sales channel, you can choose to resell the products and services directly or arrange to reference sell them through a partnership with IBM Business Partners or IBM Global Services.

These IBM solutions can be tailored to your particular needs, supporting customized setup, operation and enablement of storefront and payment products and services. You'll receive technical, marketing and sales literature that you can customize, as well as training for your sales force concerning how they can offer these solutions to your merchants. Revenue can be generated from transaction fees through your payment gateway and through the sale of payment software and services.

This IBM program will allow you to enhance merchant relationships by providing standard and customized solutions that meet individual merchant requirements. Whether purchasing or leasing electronic storefronts or purchasing payment services, you can accommodate merchants of any size.

### **Storefront and payment products**

You can increase transaction volumes while maintaining your payment processing relationship with merchants. The standard and customized offerings include software and implementation services delivered by service providers.

The IBM Net.Commerce Start Now program is a packaged Net.Commerce offering that includes IBM Payment Server™. This program is designed for small and medium merchants who want to quickly establish a storefront and payment server. The standard bundle includes hardware, software and services that are delivered by IBM-affiliated services organizations, customized to accommodate your payment processing services.

Net.Commerce PRO is a fully flexible storefront you can offer to larger merchants who want Net.Commerce in-house or hosted for them by a third party. This customized offering includes implementation services and IBM Payment Server technology, configured to work with your payment processing services.

**Storefront and payment services**

Net.Commerce Hosting Server is a robust storefront hosting product for automated catalog, order management and payment processing that enables you to offer small and medium merchants a complete e-commerce solution. Net.Commerce Hosting Server allows you to expand on standard transaction processing, providing value-added services to merchants.

You can choose to host Net.Commerce Hosting Server in-house or contract an external service provider to host it on your behalf.

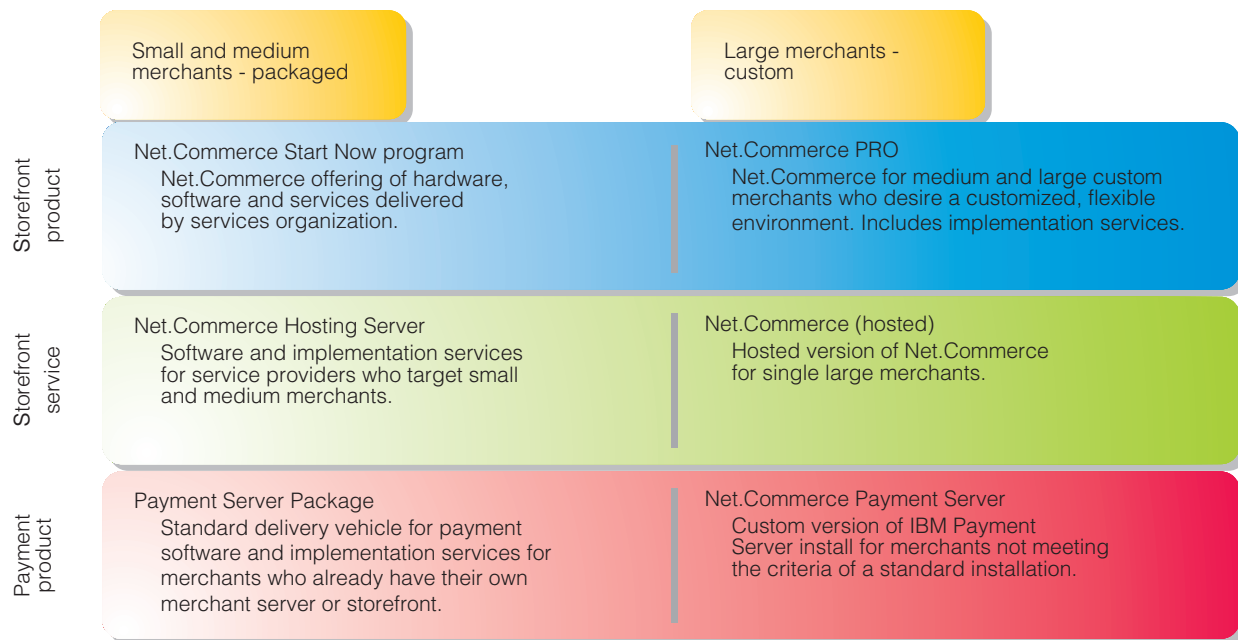
**Payment product**

IBM Payment Server Package is designed to provide efficient and effective deployment of IBM Payment Server, Release 1.2 to merchants who have storefronts and require payment options. The offering may also include optional software products, such as a payment cassette particular to your institution. Merchant payments are configured to work with your payment processing services.

The standard, fixed-price offering provides for remote installation and configuration of IBM Payment Server with many merchant servers, including IBM Net.Commerce, Version 3.1.2, Microsoft® Site Server Commerce Edition 3.0 and many in-house-developed environments. A custom version of IBM Payment Server Package is available for merchants who do not meet the criteria for a standard installation.

**For more information**

Contact your IBM marketing representative, IBM Business Partner or visit the IBM Web site at: [www.ibm.com/commerce](http://www.ibm.com/commerce)



IBM Merchant Enablement Program for e-commerce offering overview



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