

**mygate**



## JOOMLA DAY – CAPE TOWN

16<sup>th</sup> JUNE 2007

## BANDWIDTH BARNYARD



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## ITINERARY

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# mygate



## 1) INTRODUCTION TO MYGATE

- MyGate entered the South African market with a payment gateway solution equaling global gateway standards.
- Our product portfolio presently provides for online credit card payment processing, online debit card payment processing, credit card fraud detection services, and debit order functionality. We are currently developing solutions for card present transactions covering POS acquiring, prepaid services, hosted banking links, cellular network connectivity and loyalty cards.
- As a result of this product offering MyGate has established itself as a leading financial services and payment solutions company, dedicated to providing a safe secure platform to switch financial transactions.

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## 2) MYGATE PRODUCT SOLUTIONS

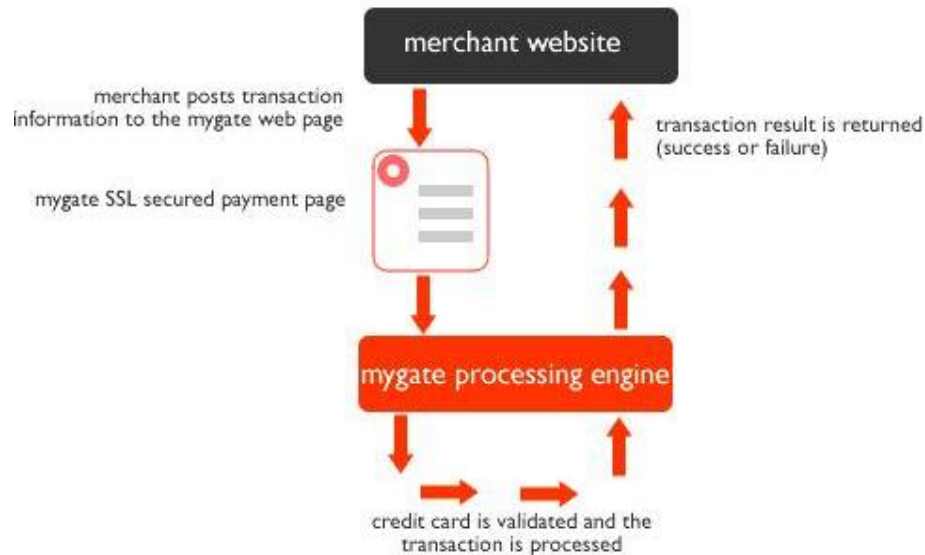
- MyGate offers the following payment options:
  - MyVirtual
  - MyEnterprise
  - MyTerminal – Turn your PC into a Point of Sale device





## 2.1) MY VIRTUAL

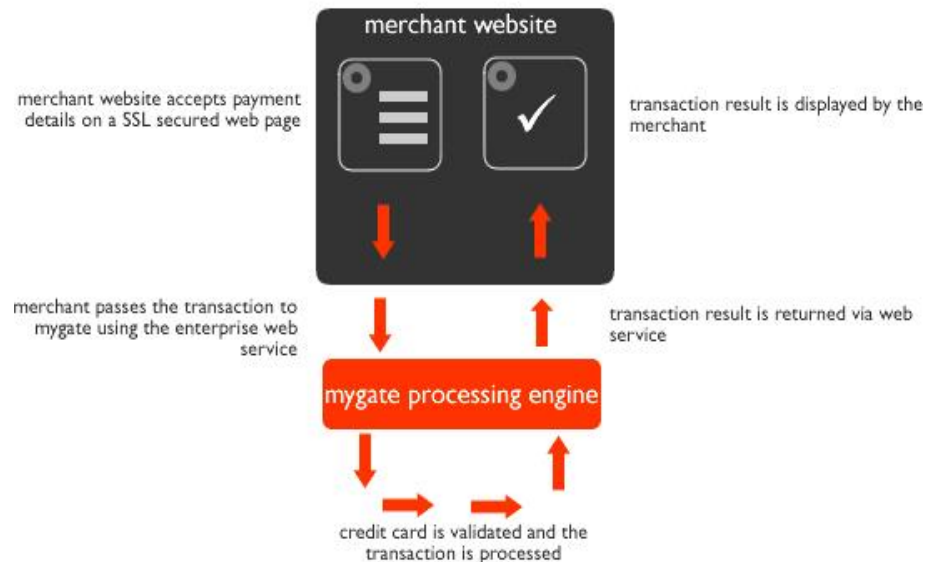
My Virtual enables the merchant to seamlessly direct the transaction to MyGate payment webpage. SSL encryption is utilized on MyGate's payment webpage ensuring that security risks are eliminated.





### 2.2) MY ENTERPRISE

My Enterprise offers complete control to the merchant and fully integrateable into an existing website's payment page. Transactions are secured with your own SSL and our payment gateway is used for authenticating credit card transaction.





### 3) ADDITIONAL GATEWAY SERVICES

- MyGate have the following additional Gateway services
  - Notify Me Products:

SmsMe and EmailMe can be used by a merchant for either notification of a transaction or for daily totals of transactions.
  - Batch Updating: Load multiple transactions in a batch file from your merchant interface.
  - Automated Credit Card Billing (ACCB): ACCB gives you the ability to bill your customer on his credit card for the same amount on the same day every month.





### 4) FRAUD MODULE

MyGate's Fraud Module contains the following components:

- **Global IP Recognition** compares the purchaser's delivery/shipping address to the global geographic location assigned to their IP address.
- **Repeated Failure Identification** works in conjunction with blacklisting and allows the merchant to set the amount of failed attempts a purchaser can make before they're flagged as potential fraud or blocked from making further attempts.
- **Repeated Success Identification** works in conjunction with blacklisting and allows the merchant to set the amount of successful transactions a purchaser can make before they're flagged as potential fraud or blocked from making further transactions.

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## 4) FRAUD MODULE (CONT.)

- **Blacklisting** allows you to block purchase attempts on the payment gateway. You are able to blacklist fraudulent purchases which may have been picked up from either charge backs or any one of MyGate's Fraud Detection Tools by blocking one or more of the following:
  - IP Address
  - Country Code
  - Card Number
- **Unique Client Identifier** forms a one-to-one relationship between a client and a credit card number. The merchant has the ability to provide MyGate with a unique-client-identifier (such as a customerID) when processing a transaction. MyGate then stores the card number used by that client, and will flag / fail later transactions used by this client with a different card number. This insures that the credit card being used by the client is the card previously used for transacting.





## 5) ACCREDITED SHOPPING CART DIRECTORY

- MyGate launched an industry first Accredited Shopping Cart Directory in April 2007.
- The Accredited Shopping Cart Directory is a partnership between MyGate and Web Developers.
- Benefits experienced by joining the Accredited Shopping Cart Directory:
  - Integration between Developer Shopping Cart and MyGate Payment Gateway
  - Developers benefit from additional exposure, as they are listed on the MyGate website – at present [www.mygate.co.za](http://www.mygate.co.za) experiences 5000 hits per month.





## 6) SHOPPING CART INTEGRATION

- To ease integration between MyGate and Developers Shopping Cart, our Integration Department released integration code snippets in May 2007.
- These code snippets can be found on the MyGate website and are easily downloadable.
- Code Snippets for the following Shopping Carts have been released:
  - Joomla
  - osCommerce
  - CubeCart
  - ZenCart

As well as the following programming languages:

- PHP
- ASP and ASP.NET
- ColdFusion





## 7) TRANSACTION RATES

| PACKAGE                            | MYGATE STANDARD | MYGATE 300 | MYGATE 600 |
|------------------------------------|-----------------|------------|------------|
| <b>Connection and Monthly Info</b> |                 |            |            |
| Minimum Monthly Billing            | R 150           | R 300      | R 600      |
| Set up Fee                         | R 200           | R 200      | R 200      |
| Contract Period                    | 12 Months       | 24 Months  | 24 Months  |
| <b>Transaction Rates</b>           |                 |            |            |
| Authorization                      | R 1.50          | R 1.40     | R 1.30     |
| Settlements / Commissions          | None            | None       | None       |
| smSMe - Optional                   | R 0.75          | R 0.70     | R 0.65     |
| <b>Package Includes</b>            |                 |            |            |
| Subscription Fees                  | Free            | Free       | Free       |
| Fee for % of Transaction           | Free            | Free       | Free       |
| Value Add Payment Features         | Free            | Free       | Free       |
| MyGate Fraud Detection             | Free            | Free       | Free       |

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