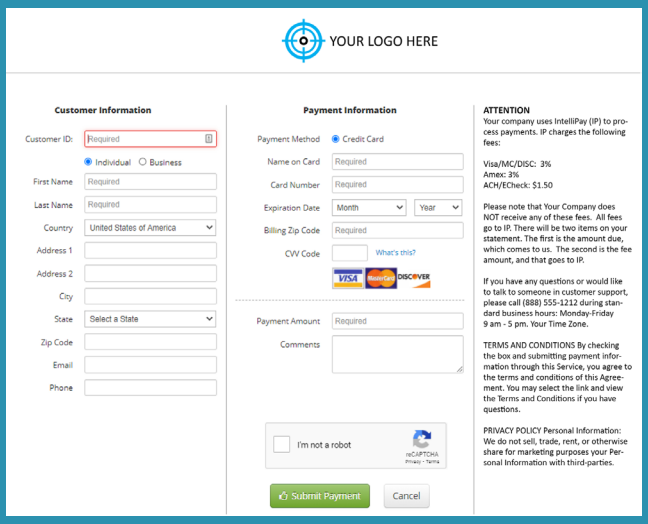
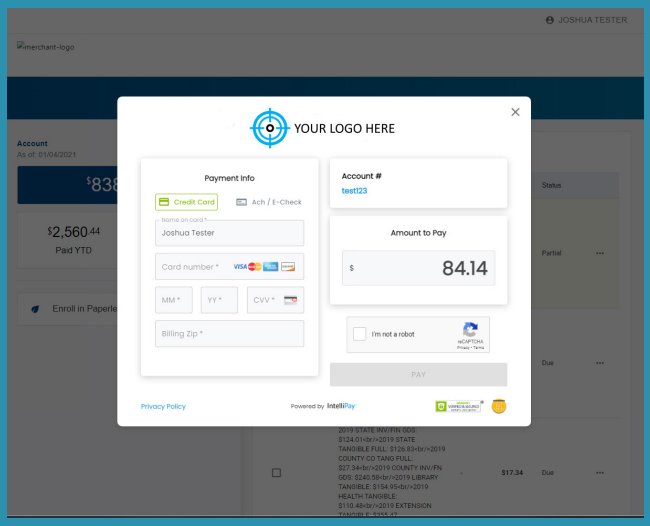
IntelliPay™





Online Payment Page Lightbox Comparison

April 2021

IntelliPay™

This document will walk through the functionality and technical operations of IntelliPay's fully -hosted Online Payment Page and it's Lightbox modals. A side-by-side comparison for evaluation purposes is included.

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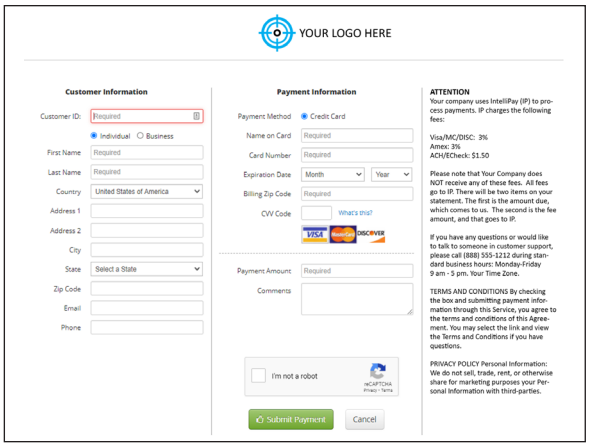
Online Payment Page (OPP)

Description: 1) IntelliPay hosted web form with various features that allow a customer to enter the amount they'd like to pay and process their payment. 2) IntelliPay hosted web-form that can be used as an integrated solution, whereby integrated partners can pass along data field information, including the amount, to enable their customers to make a payment.



Features:

- ***Brand-able –*** Merchants may add their logo to the top of the page
- ***Custom Disclaimers –*** Merchants may use a defaulted disclaimer or customize their own including privacy and refund policies, hour of operations, and other pertinent information
- ***Unlimited Custom Data Fields*** – Merchant can create an unlimited amount of custom data fields to collect the required data at the time of payment. Integrated partners can post data into these data fields from their native application.
- ***Customizable Drop-Down Menu*** – Merchants may create drop down menus with sub accounts, departments, and amounts. Integrated partners can create and display the custom menus from their native application.
- ***Customer Information Section*** – the OPP has a section that allows the merchant to collect customer information (i.e., address, phone, email) that may be different from the payer's information.
- ***Customizable "Pay now" button*** – merchants can change the verbiage on the pay now button to fit their needs. For example: Merchants can switch the verbiage on the button from "Pay Now" to "Submit Payment."
- ***Customizable Success Message*** – Merchants can determine what the successful receipt message reads when a customer has completed their payment.
- ***Tokenization*** – when a payment is completed, IntelliPay returns a customer ID and payment ID that can be stored and used later for future payments or refunds.
- ***Postback URLs*** – for integrated partners, the OPP will send all of the data elements that were collected in an arg list to a specific URL, so customer records can be updated as "paid" when the payments have settled.
- ***Mobile Optimization*** – the OPP has been optimized for mobile viewing and usage.
- ***PCI Level 1 Compliant*** – the OPP meets all requirements for the PCI Level 1 Certification.
- ***All Fee Processing*** – the OPP can process Convenience Fee, Surcharge Fee, Service Fee, Site Fee, and Traditional Fee methods.

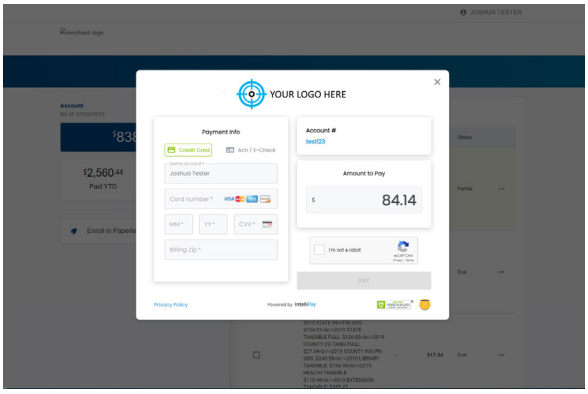
Does not have:

- ***Username/Password Credentialing*** – customers do not need to login or create an account to process a payment.
- ***View Invoice Capability*** – the OPP is unable to display saved invoice information. The idea is that the customer will have the invoice in hand when they use the OPP to make a payment.
- ***Auto-pay/recurring payment set up functionality*** – only one-time payments are allowed.

For documentation, please visit: https://intellipay.com/wp-content/uploads/2020/01/IntelliPay-Hosted-Web-Form-with-Post-Back-Data-V-2.2.pdf

Lightbox Modal

Description: 1) IntelliPay's Lightbox Terminal is used primarily for integrated partners. 2) The Lightbox may be used as a stand-alone page as well. The modern looking payment application displays a payment form that floats over your existing website content. The form makes it easy for your customer to submit a payment without having to leave your billing portal.



Features

• ***Superior Security*** – the Lightbox is our most secure terminal. It uses an HMAC cryptographic signature to securely validate and authorize the request to prevent unauthorized use by fraudsters and hackers. The code is isolated from your website or application and therefore prevents third party malicious scripts from capturing data or otherwise hacking the system.

• ***Authentication*** - Due to the HMAC cryptographic signature your application provides control on the use of the terminal. Transactions can only be completed with your explicit authorization giving you full control of payment acceptance.

• ***Application Continuity/Branding*** – this payment form overlays on top of your application giving the illusion that the customer has not left the site. The lightbox can be branded with the merchant's logo for improved continuity of look-and-feel.

• ***One Custom Data Field*** – The Lightbox has one data field that can be custom labeled. For example: "Invoice Number" or "Account Number."

• ***Pass-through Data*** – the Lightbox allows the partner to post the Amount and one custom data element into the terminal for the customer to review. Additionally, because the lightbox displays only the data fields required to make a payment, the integrated partner or hosted provider can send demographic and other data elements through the transaction process without displaying on the lightbox terminal. This data is returned when the payment is completed so the customer's record can be updated with the required data.

• ***Sample Integration Code*** – the Lightbox documentation provides sample integration code for easier and faster installations.

• ***Form Customizations*** – the Lightbox enables our clients to customize font, font size, and other elements to match the style of the hosted application.

• ***Customer messages*** – the partner can create and define the messages that their customers will see on completed and declined transactions

• ***Store Only Mode*** – the Lightbox can be used by partners as a "payment registration" terminal where their customers can enter and save their payment information without processing a payment.

• ***Mobile Optimization*** – the lightbox is the most user-friendly terminal for mobile device processing.

• ***Modern Look*** – the Lightbox has a fresh and modern looking user-interface.

• ***PCI Level 1 Compliant*** – the OPP meets all requirements for the PCI Level 1 Certification.

• ***All Fee Processing*** – the OPP can process Convenience Fees, Surcharge Fees, Service Fees, Site Fees, and traditional processing.

• ***Tokenization*** – when a payment is completed, IntelliPay returns a customer id and payment id that can be stored and used later for future payments or refunds.

Does not have:

• ***Customizable drop-down menu***
• ***Unlimited customizable data fields***
• ***Auto pay/recurring payment capability***
• ***Credentialed login***
• ***Invoice hosting/viewing***

For documentation, please visit: https://intellipay.com/wp-content/uploads/2020/02/LightBox-Terminal-Quick-Start-2-4-20.pdf

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Online Payment Page vs. Lightbox Comparison Matrix

Feature	OPP	Lightbox
Superior Security		✓
Brand-able	✓	✓
Authentication		✓
Application Continuity/Branding		✓
One Custom Data Field		✓
Pass-through Data		✓
Sample Integration Code		✓
Form Customizations		✓
Store-Only Mode		✓
Mobile Optimization	✓	✓
Modern Look		✓
PCI Level 1 Compliant	✓	✓
All Fee Processing	✓	✓
Tokenization	✓	✓
Customizable Drop-down Menu	✓	
Unlimited Customizable Data Fields	✓	
Auto-pay/Recurring Payment Capability		
Credentialed Log-in	✓	
Invoice Hosting/Viewing		
Customer Messages	✓	✓
Customizable Success Messages	✓	✓