INDIA'S WIDEST RANGE OF PAYMENT OPTIONS

Credit Cards

AMERICAN EXPRESS | Diners Club INTERNATIONAL | JCB CARDS | MasterCard | VISA

and more...

Net Banking (Direct Debit To Online Bank Accounts)

ABN-AMRO | AXIS BANK | Bank of Baroda | Bank of India | Bank of Maharashtra

BBK Bank Of Bahrain & Kuwait | citibank | CITY UNION BANK LTD | Corporation Bank | Deutsche Bank

FEDERAL BANK YOUR PERFECT BANKING PARTNER | HDFC BANK | ICICI Bank | IDBI BANK | IndusInd Bank

J&K Bank | Karnataka Bank Ltd. | KVB Karur Vysya Bank | kotak Kotak Mahindra Bank | LAKSHMI VILAS BANK

ORIENTAL BANK OF COMMERCE | punjab national bank | SOUTH INDIAN Bank | State Bank of India With you - all the way | State Bank of India ASSOCIATE BANKS

SyndicateBank | THE BANK OF RAJASTHAN | Union Bank of India | VIJAYA BANK | YES BANK

and more...

ATM Cum Debit Cards (Authorised through ATM PIN)

Canara Bank | citibank | punjab national bank | State Bank of India With you - all the way | Union Bank of India

and more...

Debit Cards (Visa Electron and Maestro Debit Cards, Authorised through VBV/Secure Code Password)

MasterCard | Maestro / Cirrus | VISA | VISA ELECTRON / PLUS

and more...

Other Payment Options

SBI freedoM your mobile. your bank. | Itz Cash The power of money | PayMate pay buy sms | Done Card

CCAvenue®, South Asia's largest payment gateway solution powers thousands of eMerchants with real time, multi-currency, online payment processing services with multiple payment options. This powerful solution is powered by proprietary technology that integrates transaction processing, hosted shopping cart, fraud control, interactive voice response system (IVRS), financial reporting and order tracking.

Avenues® has been appointed as a 'Member Service Provider' by MasterCard International and Visa in the Indian region and is approved as a 'Merchant Account Service Provider' by American Express. It is the only service provider in India to offer MasterCard and Visa processing merchant accounts to merchants through all leading Indian Banks including Axis Bank, Citibank and ICICI Bank. It is also the only Indian Payment Gateway solution that is certified by American Express to process American Express and JCB cards directly through their Phoenix switch.

CCAvenue® was the first Indian payment gateway to be successfully audited for the Payment Card Industry's Data Security Standards (PCI DSS) in the year 2007 and all its systems and solutions continue to be in compliance of the PCI DSS as of today. Serving more than 85% of India's web merchants and hundreds of resellers across the country, the CCAvenue® Payment Gateway powers electronic payments and solutions through proven technology and relentless ingenuity in application.

FEATURES AT A GLANCE

WIDEST RANGE OF PAYMENT OPTIONS ▶

- No other Payment Gateway in India processes the complete range of Credit Cards - **MasterCard, Visa, American Express, Diners Club International and JCB Cards**
- Processes 20+ ATM-Cum-Debit Cards from the finest Indian & International banks
- India's largest direct debit engine with **30+ Indian Net Banking options** (Real time Direct Debit to Online Bank Accounts)
- **Cash Cards, Mobile Payments** and many more next generation payment options processed

MERCHANT ACCOUNTS OFFERED ▶

- For MasterCard and Visa, choose your own Merchant account with Citibank, ICICI and Axis Bank. No separate integration required as the Banks are already integrated with CCAvenue
- One consolidated payout across all payment options and one consolidated MIS to manage all your transactions
- Your Brand Name on your customer's credit card statement

UNIQUE TRANSACTION ENHANCING FEATURES ▶

- Don't want to invest in developing your own shopping cart? Use CCAvenue's Free Shopping Cart with your simple html page website. No need to maintain a database or complicated application servers at your end as CCAvenue offers complete Product Management and Sales Reports online
- Want to collect payments for your transactions negotiated offline? Use CCAvenue's Bill/Invoice Payment Collection facility to send an invoice by email with details of the negotiated amount and collect the payment instantly
- Want to collect payments for products sold through eBay or any other auction site? Use CCAvenue's Auction Payment Collection facility to send an invoice by email to the winning bidder and collect your auction payment instantly
- Want to collect payments from your customers across the counter at offsite locations like events, exhibitions, trade fairs and conferences, where getting an EDC/POS terminal is difficult? Simply log into your CCAvenue MARS account and use the Virtual Terminal Interface to manually enter the card data and securely collect the payment instantly
- Want to collect payments from your customers whose transactions have previously failed? Use CCAvenue's email based Transactions Failure Payment Collection facility and collect payments for earlier rejected orders

CCAVENUE PHONEPAY ▶

CCAVENUE PHONE *pay*

- With more than 400 million phone users in India (and growing!), CCAvenue® PhonePay allows you to securely collect payments in real time from millions of customers who were previously not reachable through your website
- Get the capability of an enterprise-level IVRS with your CCAvenue account, without the equipment, hosting, programming or any recurring maintenance costs
- Largest bouquet of payment options processed on an IVRS with real time risk mitigation tools
- Collect payments securely from your customers without your sales agents getting access to their card details. Provide your customers much-needed security as they know that the card number touch-tone (DTMF) inputs cannot be deciphered by your sales agent by ear

CCAVENUE M.A.R.S.® (Merchant Accounting & Reporting System) ▶

- Feature rich, user friendly merchant MIS
- Seamless Integration kits available in ASP, JSP, PHP, .NET etc.
- Fully customizable CCAvenue pages as per your site look 'n' feel
- Online currency convertor and Email/Mobile SMS Order Alerts facility available

COMPREHENSIVE REPORTS ▶

- Generate daily, 30 days/ 60 days/ 90 days turnover reports, transaction status reports, payout reports, etc. at a single click
- Download any report for any time period in Excel and CSV formats
- Track payments, refunds, chargebacks and other transactions online

TOP OF THE LINE SECURITY ▶

- International Standards of Security employed to secure, store and transmit your customer's sensitive data
- India's first Payment Card Industry Data Security Standards (PCI DSS) Compliant Payment Gateway
- VeriSign's SGC enabled SSL Certificate used, enabling up to 256 bit encryption, which is the most powerful SSL encryption available today
- Daily Hacker Safe Audit of our online servers by McAfee
- Card Transaction Security Protocols: MasterCard Secure Code, Verified By Visa, American Express' AVS, JCB's - J/Secure
- High-end HP rack servers with a dedicated hardware firewall with an intrusion detection and prevention system hosted in one of the most advanced and secure data farms in Mumbai, India

CCAVENUE F.R.I.S.K.® Engine (Fraud & Risk Identification System & Knowledge-base) ▶

- Through a combination of best practices, leading technology and human interaction, the CCAvenue F.R.I.S.K. engine provides an unprecedented level of risk detection that helps you to convert more valid orders automatically and reduces both expenses and potential chargeback losses
- CCAvenue F.R.I.S.K. is an unrivalled Heuristic Fraud Detection engine that assesses etransactions using over 150 variables such as Negative Database Mapping, High Risk Global IP Address Verification, Velocity Checks, Negative E-Mail Validation, Issuing Bank BIN Number Mapping, Zip Code and Telephone Validity Check, Keystroke Speed Recording etc.
- The F.R.I.S.K. engine maps every transaction against a comprehensive negative database built over the last 8 years from fraudulent transactions that have taken place in over 85% of India's Merchants, who use the CCAvenue Payment Gateway
- All transactions are scanned for risk factors and all flagged orders are manually authenticated by our qualified 18 member strong Risk Management team

FREE SUPPORT SERVICES ▶

- 24 x 7 transaction and server monitoring services
- 24 x 6 technical support by experienced CCAvenue engineers
- Support through multiple mediums like email, live chat and telephone

---

Avenues®