

# PaymentSeal™

The Complete End-to-End Payment  
Security for E-Commerce

**PaymentSeal**  
a safer way to pay



## PaymentSeal™ A Win-Win-Win Situation

Credit card data security is an increasingly urgent issue of critical importance in the e-commerce world. Yet, understanding the requirements of PCI-Compliance and implementing an effective solution addressing these requirements is an overwhelming task for online retailers.

There is a solution—introducing: **PaymentSeal™**, a patent-pending data encryption service, that's easy to implement, and provides security vastly superior to all other protection options currently available.

**With PaymentSeal™**, the consumer's credit card information is encrypted (sealed) by the online retailer's payment gateway before transfer to the online retailer. The encrypted credit card information, or **PaymentSeal™**, can only be used on the target merchant's site. **PaymentSeal™** also enables the card holder to set an expiration date and maximum charge amount on the payment authorization. All these valuable features, plus; **PaymentSeal™** is easy for consumer's to use and simple for merchant's to adopt.



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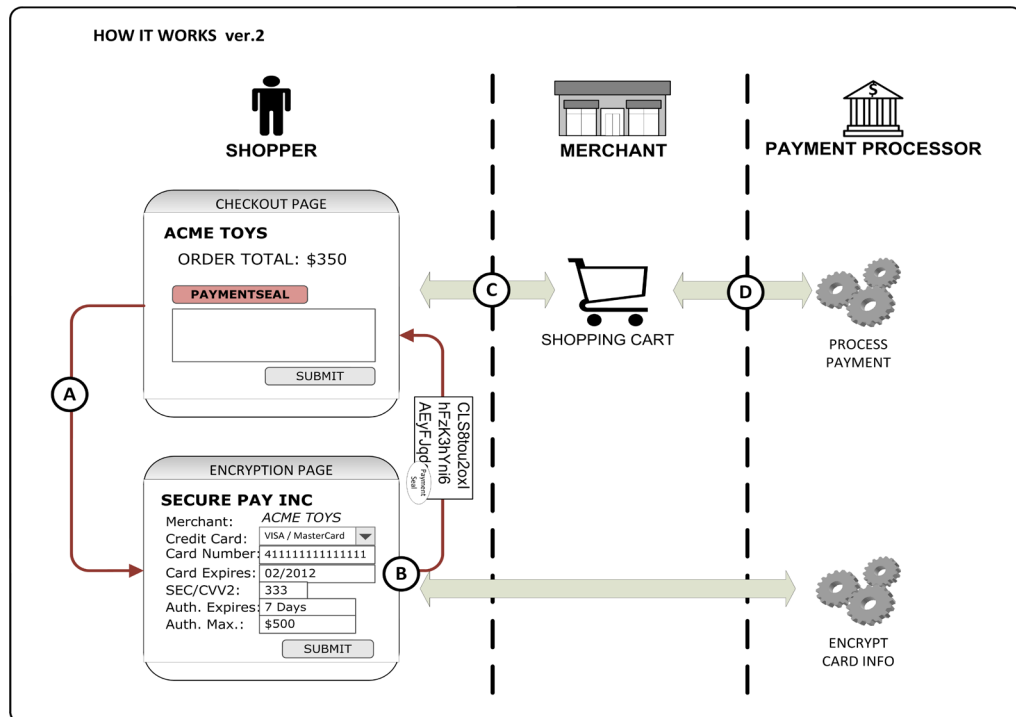
[www.paymentseal.com](http://www.paymentseal.com)

# PaymentSeal™ How it Works

**A** When shopper's reaches the checkout page on the merchant's website, they click the "PaymentSeal™" button to launch the payment encryption form (this form is provided by the payment processor). The encryption form identifies the target merchant and prompts the shopper to enter their credit card information. **The PaymentSeal™** form also allows the shopper to set an expiration date and maximum amount the merchant is authorized to charge.

**B** Shopper's enters the required information into the **PaymentSeal™** form, their data is PaymentSealed (encrypted) and transferred to the merchant's payment form. **The PaymentSeal™** includes a shopper's credit card information and their authorization restrictions. The PaymentSeal™ can only be used by the target merchant, within the restrictions set by the shopper.

**C** The shopper's encrypted PaymentSeal™ transmits to the merchant's shopping cart.



**D** The merchant requests payment from the payment service provider using shopper's encrypted **PaymentSeal™**. The payment service provider decrypts the **PaymentSeal™**, retrieving the shopper's credit card and authorization restrictions, and validates the authorization. If the decryption fails, the **PaymentSeal™** was not intended for the target merchant and the payment request is declined.

## Key Benefits of the PaymentSeal Process

- The merchant never obtains a shoppers raw card data
- Shoppers can set restrictions on the authorization and charge amounts
- Integration is quick and easy



## Enhanced Security with **PaymentSeal™**

When credit card information is PaymentSealed, the encrypted data cannot be decrypted without the cipher key, to which the merchant does not have access. The encrypted credit card data is targeted to the specific merchant receiving the **PaymentSeal™**, and cannot be used by any other merchant. The encrypted data can also incorporate additional restrictions on the payment, including expiration date and/or maximum charge amount. If encrypted payment information stored on a merchant's system is compromised, the perpetrator can only use the stolen data on the invaded merchant's website prior to the expiration date set by the card holder.

### **PaymentSeal™** verses Tokenization

With the tokenization method, the raw payment data travels thru merchant's system (software and network) and this transit region requires inspection to confirm PCI-Compliance. **PaymentSeal™** removes the risk created by the transit region, eliminating the need for inspection of the merchant's system.

Unlike Tokenization, with encrypted data and cipher key located in the same system, **PaymentSeal™** separates the encrypted data from the cipher key. The merchant and the payment gateway's systems would have to be compromised to gain access to raw credit card data. **PaymentSeal™** requires no additional storage

or communication, saving time and money in maintaining the infrastructure necessary for the Tokenization method.

### **PaymentSeal™** Seal of Approval

Consumers are concerned about credit card security, but the credit card certification logos that adorn most online checkout form don't inspire trust. With **PaymentSeal™**, shoppers actually witness their credit card data being encrypted within the **PaymentSeal™** vehicle (clearly separate from the merchant's system) and they move forward with the assurance of added protection.

When a shopper visits an unfamiliar e-commerce site, they are often apprehensive about using their credit card. However, when the shopper reaches the check-out page and recognizes the **PaymentSeal™** seal of approval, they are much more likely to complete the purchase, reducing the merchant's cart-abandonment rate.

Additionally, **PaymentSeal™** can be used as a marketing tool. When consumers visit a merchant's site and see the **PaymentSeal™** seal of approval, they will feel more comfortable doing business with that merchant. Payment authorization. All these valuable features, plus; **PaymentSeal™** is easy for consumer's to use and simple for merchant's to adopt.

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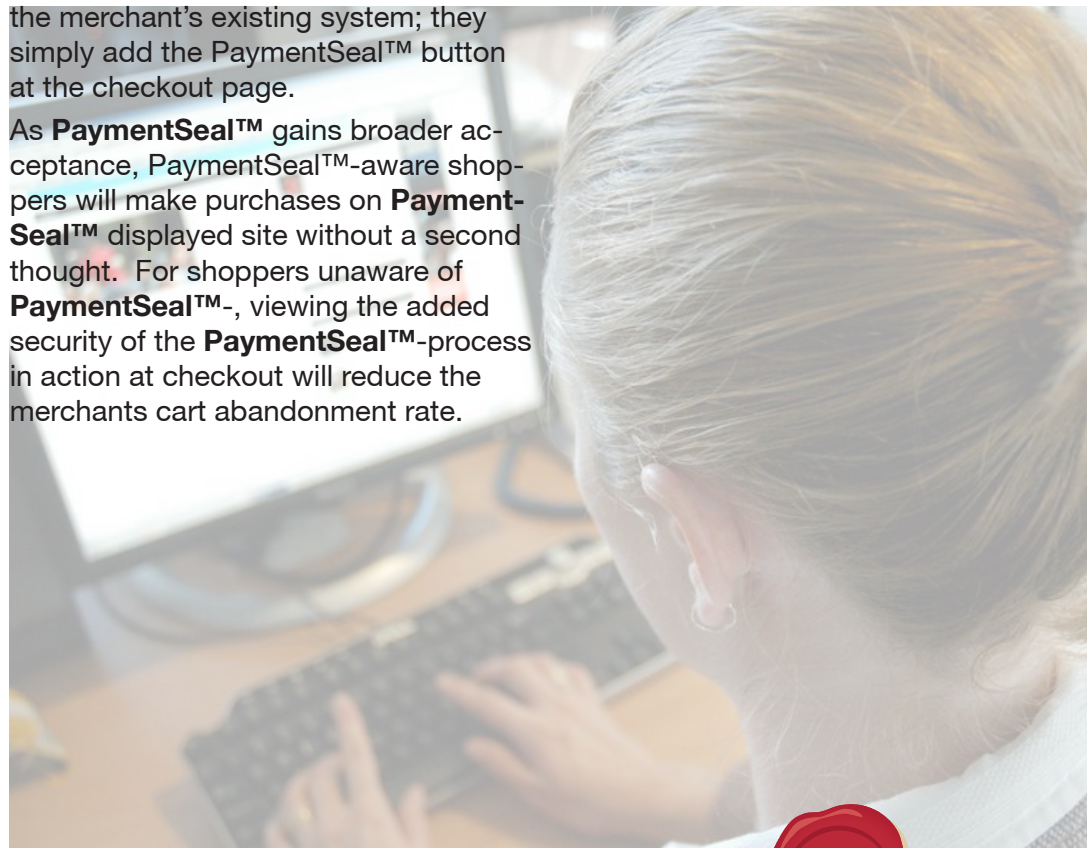
## The **PaymentSeal™** Advantage

The benefits of **PaymentSeal™** are obvious for online merchants: it alleviates their PCI-Compliance issues, serves as an unique marketing tool, and reduces cart-abandonment.

With **PaymentSeal™**, merchants avoid the cost, time and struggle involved with regularly auditing and updating to maintain PCI-Compliance. The payment service provider handles the sensitive aspect of payment transactions, eliminating the need for financial institutions to review and update a merchant's compliance measures. Plus, **PaymentSeal™** easily integrates into the merchant's existing system; they simply add the PaymentSeal™ button at the checkout page.

As **PaymentSeal™** gains broader acceptance, PaymentSeal™-aware shoppers will make purchases on **PaymentSeal™** displayed site without a second thought. For shoppers unaware of **PaymentSeal™**, viewing the added security of the **PaymentSeal™**-process in action at checkout will reduce the merchants cart abandonment rate.

Less work, improved security and increased revenue, the **PaymentSeal™** advantage is clear. Online merchants will certainly pay a premium for this valuable service. **PaymentSeal™** also enables payment service providers to market directly to consumers and grow a **PaymentSeal™** biased shopper community. Ultimately, payment service providers offering **PaymentSeal™** exclusively will gain new clients, increase transaction volume and realize revenue growth!



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## PaymentSeal™ A Win-Win-Win Situation

**PaymentSeal™** is not only a superior technical solution addressing the increasingly urgent data security issue; it's an exceptional marketing strategy with a number of unique selling points, providing tangible benefits to consumers and merchants.

For further information on **PaymentSeal™** contact:  
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