



MDpay VPOS 1.0

MDpay VPOS is a virtual point-of-sale terminal for the Internet, mobile and digital-TV e-Shops. In addition to conventional Internet e-Commerce, it allows payment service processors to provide card payment option for e.g. e-merchants selling digital content like ring tones or logos. It also enables functionalities for electronic identity, e-ID services e.g. age verification service.

Product benefits

New business opportunities for payment service providers

- Ability to offer cost-effective card payments to e-merchants selling low price services (like logos and ringtones) via mobile phones. Currently the only option for the shops is the Telecom operator payment method with up to 50% commission to the operator.
- Ability to offer age verification service for e-shops that need to verify the customer age

New business opportunity for card issuers:

- Increased transaction volume from mobile phone transactions
- Increased transaction volumes from sites that need to verify customer's age
- New revenues from the electronic identity, e.g. e-ID services for governmental use

Seamless integration to 3-D Secure:

- Common http -post interface to MDpay 3-D Secure MPI
- Ability to use common database with MDpay 3-D Secure ACS

Main functionalities

- Matching of phone numbers to payment cards. E.g. e-shops selling ringtones and logos check first, if card payment is available for given mobile number to submit the payment to card payments. If not, the normal telecom operator payment can be used.
- Flexible rules to gather several small mobile payments into one authorization transaction.
- Flexible rules to combine several authorizations into one settlement batch
- Query functionality to check for profile information about the cardholder (like age or delivery address)
- Plug-in architecture for authorization interface
- Plug-in architecture for settlement interface
- Plug-in architecture for sms interface
- SSL based security
- Web based graphical admin interface

Multi-Channel Support

The product supports the following channels as default:

- Internet (HTML)
- Mobile (WML), Mobile SMS
- Digital-TV (MHP)



Architecture

The product is designed to run on a Java 1.3 or Java 1.4 compliant servlet based platform

The Modirum supported reference platform is:

- Redhat Linux 9.0, Apache 1.3.24, Tomcat 4.1, Sun Java 1.3_09 and MySQL 4.0

The product is supported in the following architectures:

- Mandrake Linux 9.0, RedHat Linux 9.0, Windows, IBM AIX 5.2, FreeBSD 4.2
- Tomcat, WebLogic
- MySQL, Microsoft SQLServer, Oracle



Database is accessed through a standard JDBC interface. SQL commands for database creation are included to allow the use of any JDBC compliant database.

Licensing

The licensee has the right to install unmodified or modified product at unlimited number of installations within the same organization to support unlimited number of merchants. Also source license is available.

Warranty, Maintenance and Support

The product includes 6 months warranty, which includes:

- Bug fixes
- Functionality enhancements
- Access to Modirum support line

The warranty can be extended by paying 20% maintenance fee annually.

Several support packages are available either directly from Modirum or from Modirum partners.