

# Oracle iPayment Configuration Integrated v/s Third Party Vendors

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## Presented By

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**iPayment Overview**

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**Integration with other Oracle Applications**

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**iPayment Architecture**

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**Integrated Vendors**

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**Quasi Integrated Vendors**

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**Non Integrated Vendors**

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**Considerations**

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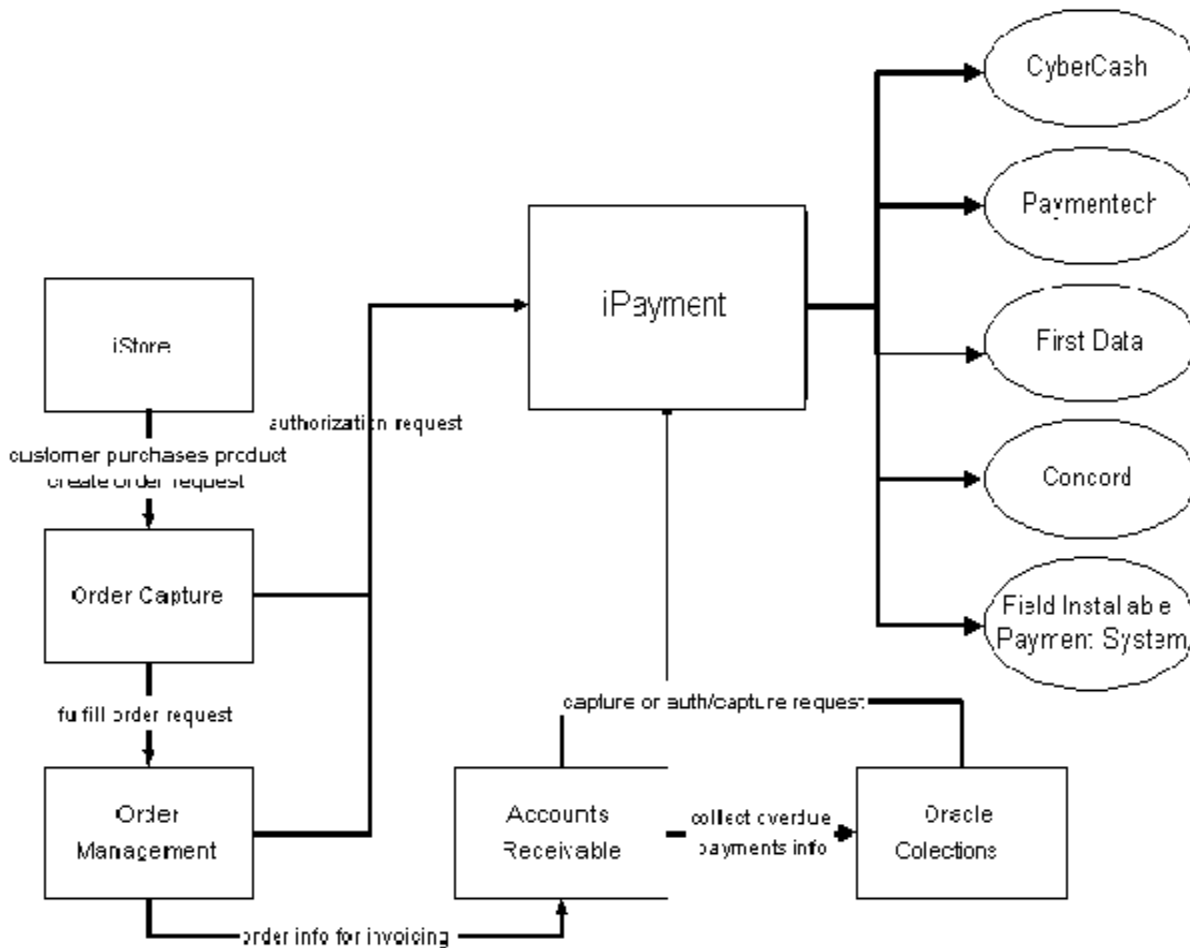
**Questions and Answers**

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- **Oracle's answer to automated credit card processing**
- **Provides an interface to financial institutions and payment processors**
- **Published API that other applications can use to enable payment processing**

- Integrates with many modules with the applications
- Ability to interface to several different payment processors
- Accepts Inbound as well as Outbound Payments
- Supports multiple payment methods
- Provides Security through SSL (Secure Socket Layer)
- Provides encryption for credit card data



## Integrated Vendors

- Paymentech
- First Data North (FDC)
- Citibank
- Cybercash
- Concord EFSnet

## Quasi Integrated Vendors

- Verisign (Paypal)

## Non Integrated

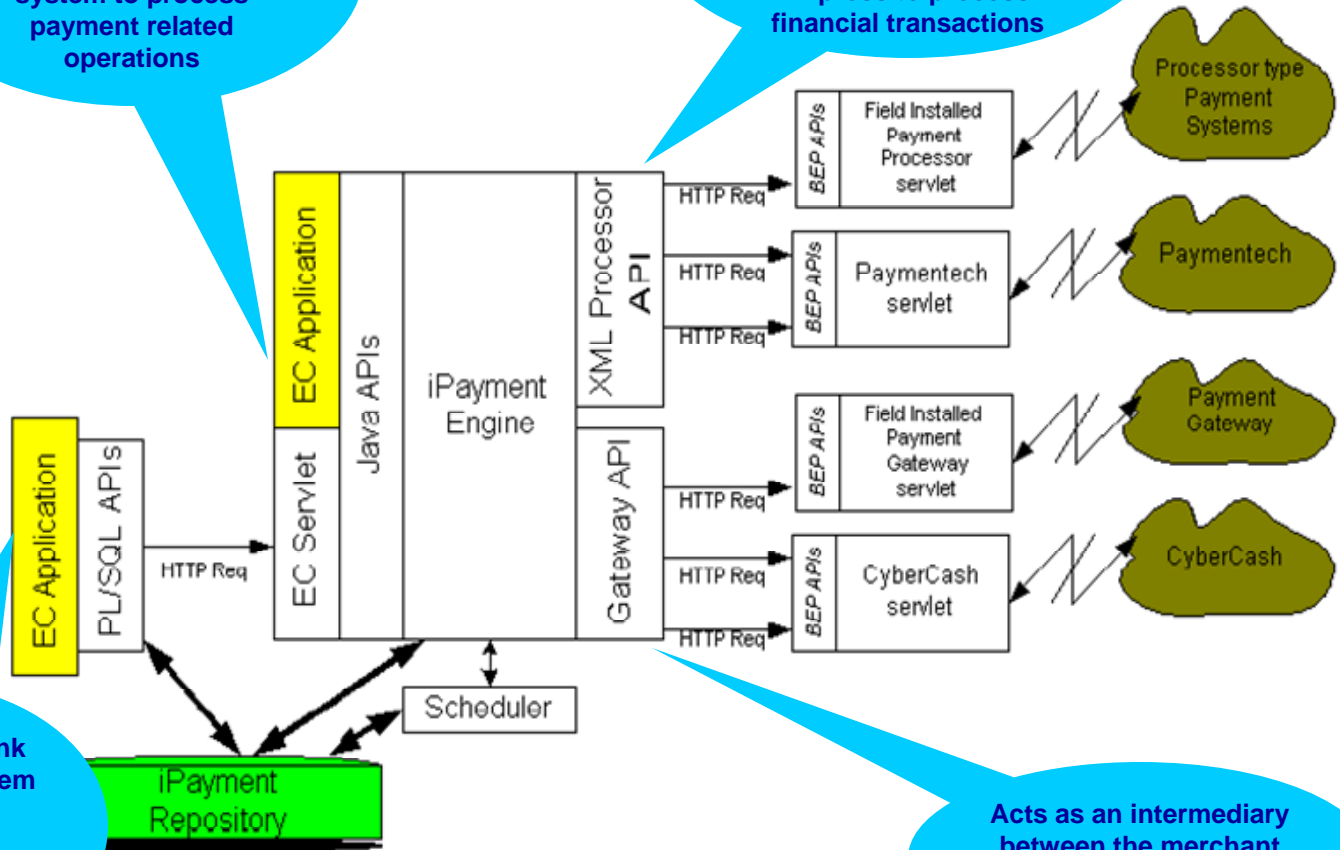
- Third Party Payment Processing Vendors

Provides the interface to the back end processing (BEP) system to process payment related operations

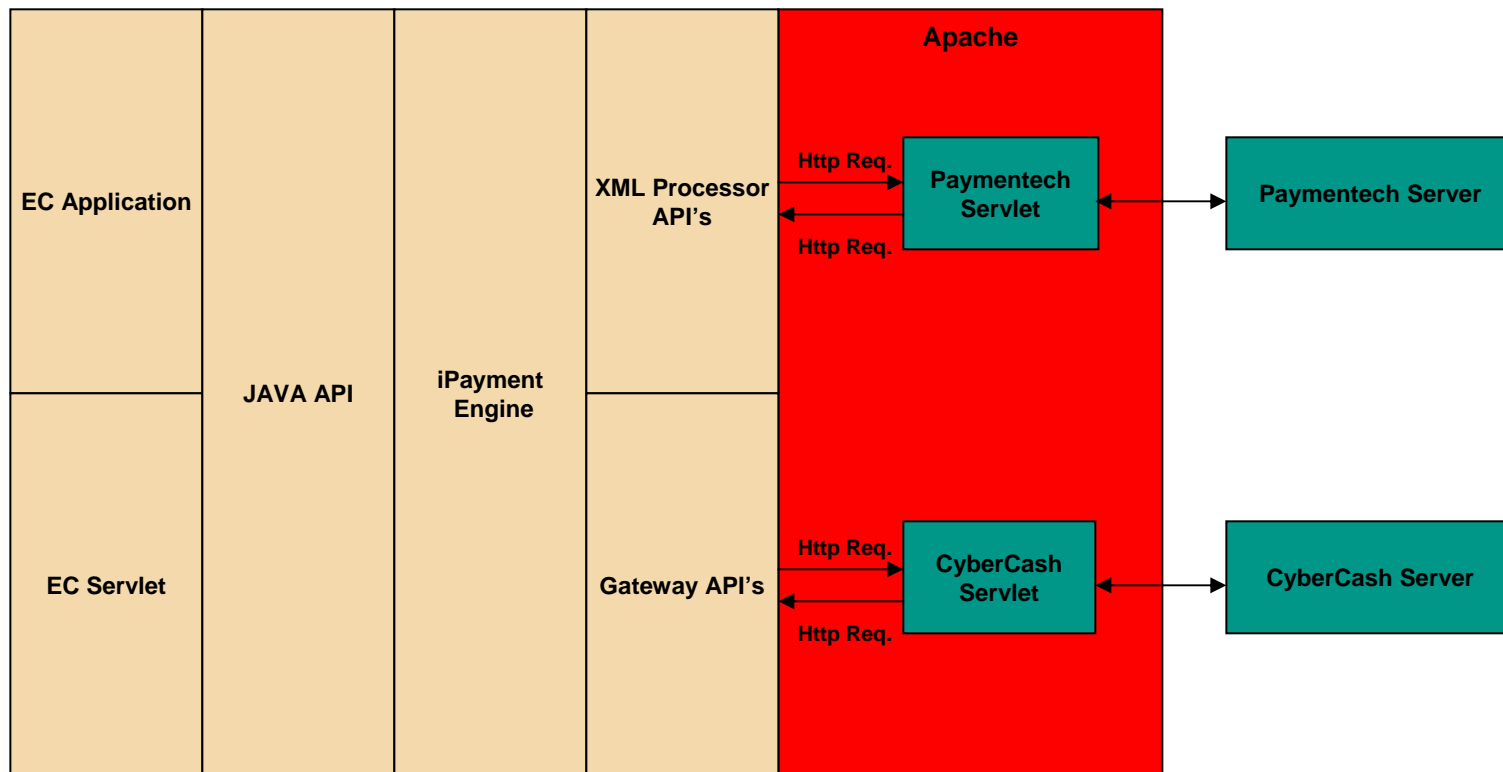
Interacts directly with banks and credit card institutions such as Visa, Mastercard and American Express to process financial transactions

Interfaces that link the payment system software to iPayment to facilitate electronic payment

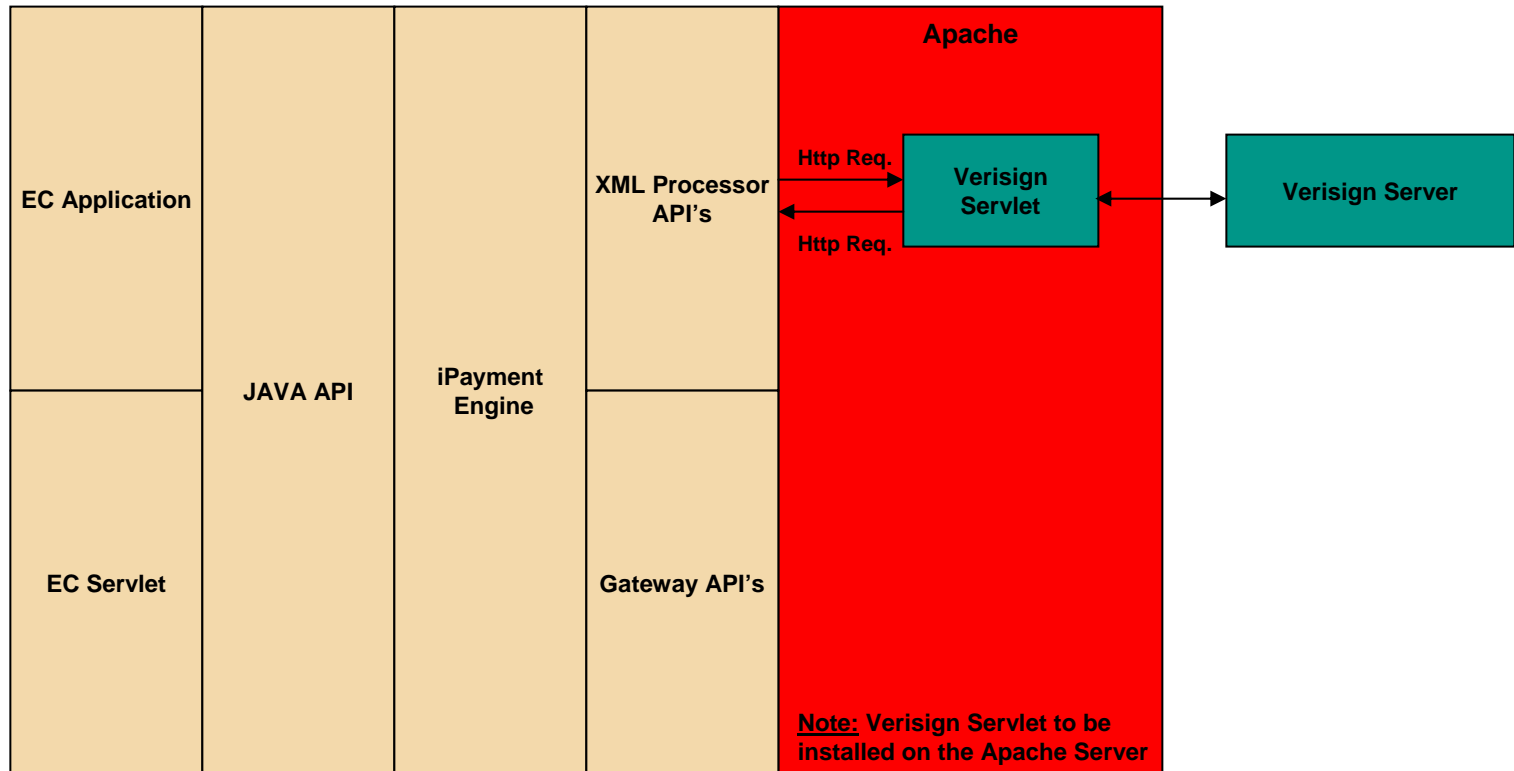
Acts as an intermediary between the merchant and a payment processor



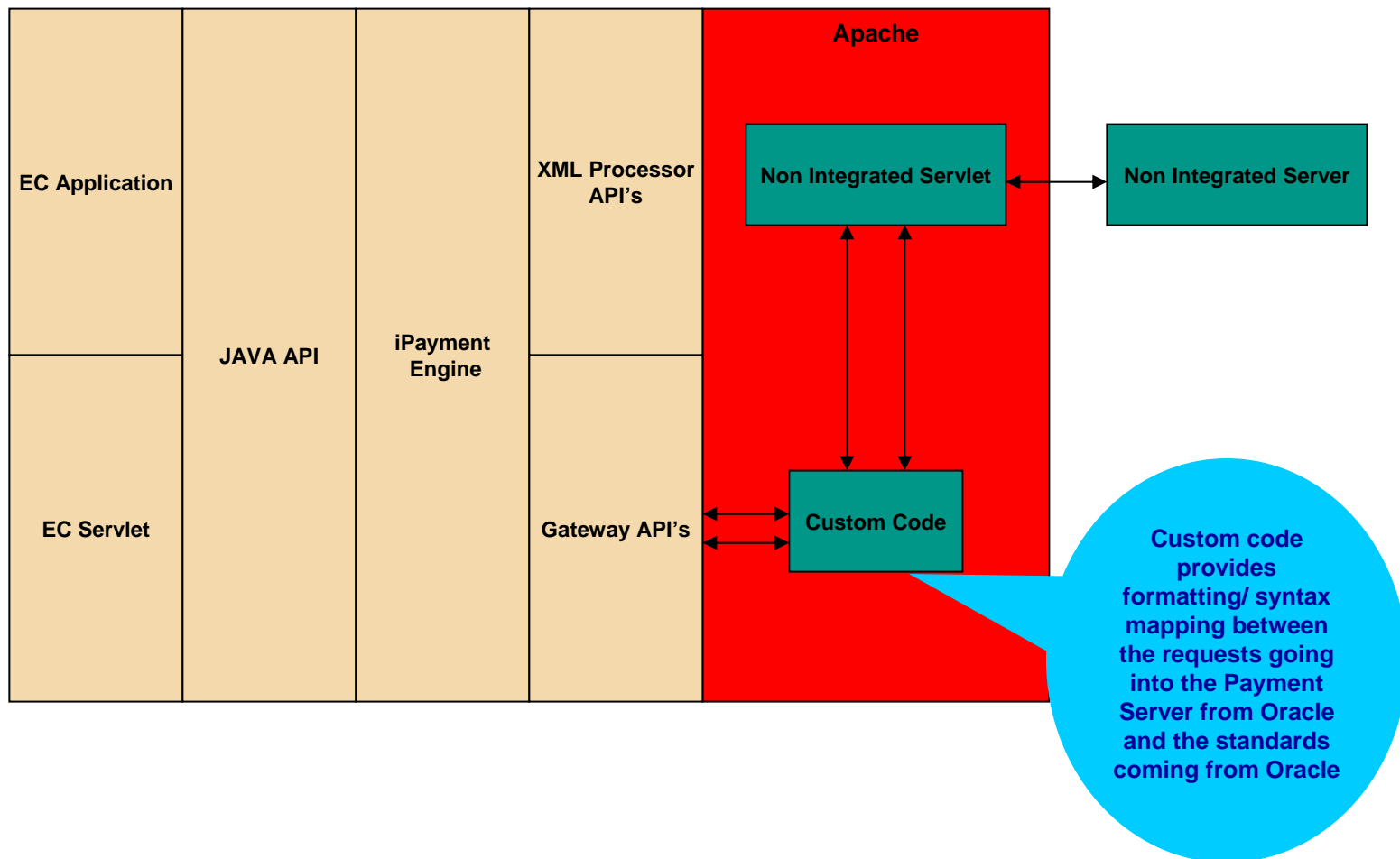
## iPayment Servlet Flow for Integrated Vendor



## iPayment Servlet Flow for Quasi Integrated Vendor



## iPayment Servlet Flow for Non Integrated Vendor



- **Available Support**
- **Available Reporting Capabilities**
- **Types of payment methods supported**
- **Corporate Relationship**
- **Cost/Transaction**

- **Pre-built solutions**
- **Shorter Implementation duration**
- **Available Support**
- **Available Reporting capabilities**
- **Types of payment methods supported**
- **Lower Cost of Ownership and Maintenance**

- **Partially Pre-Built Solutions**
- **Available Support**
- **Available Reporting Capabilities**
- **Types of payment methods supported**

- **Existing Corporate Relationship**
- **Lower Costs per transactions**
- **Personalized Solutions**

Integrated	Quasi-Integrated	Non-Integrated
<b>Pre-Built Integration</b>	<b>Partially Pre-Built Integration</b>	<b>Fully Custom Integration</b>
<b>Oracle Support Available</b>	<b>Limited Support Available</b>	<b>Limited or No Support</b>
<b>Reporting Available</b>	<b>Some Reporting Available</b>	<b>Fully Custom Reporting</b>
<b>Maintenance for Upgrades- Low</b>	<b>Maintenance for Upgrades- Medium</b>	<b>Maintenance for Upgrades- High</b>
<b>Cost of Ownership- Low</b>	<b>Cost of Ownership- Medium</b>	<b>Cost of Ownership- High</b>

## Questions and Open Discussions



### Contact Information

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