Courtland Brooks

Features	3rd Party Processors					Mainstream												Specialty Processors					
	JCheckout	Click and Buy	AdB Merchant Services	Ccbill	Epoch	Max Payments	Litle & Co	Premier Payments	Optimal Payments	L3 Payments	Net Billing	FastSafePayments	SafeCharge	Adgen	GetGambit	Paysentures	iTelebill	Zong	Billing Revolution	PaymentPro	PaybyCash	QTBill
Types of Sites Served																						
Dating Sites	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Adult Sites	✓	✓	No	✓	✓	✓	Yes, with some restrictions	✓	✓	✓	✓	✓	✓	On a case by case basis	✓	Yes, but no hardcore	✓	✓	✓	No for mobile, yes for home phone	✓	✓
Type of Processor																						
Payment Service Provider						✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓						
Third Party Processor	✓		✓	✓	✓					✓							✓	✓				
eWallet		✓																			✓	
Pre-loaded Debit card																						
Other Alternatives															GetGambit has a unique system where users may earn virtual money to pay for their membership by completing external offers		iTelebill is a mobile payment processor which complements your current billing solution and works for consumers who don't have or want to use a credit card	Zong is a mobile payment processor specializing in micro-payments and merchants who want to offer individual ala carte services	Mobile Phone billing which integrates with current merchant solution	Mobile & Home Billing	PaybyCash allows customers to pay cash at retail locations and receive a code good on your website.	QTBill allows customers to pay cash at retail locations and receive a code good on your website.
Merchant of Record	JCheckout	Click and Buy	AdB Merchant Services	Ccbill	Epoch	merchant	merchant	merchant	merchant	merchant	merchant	merchant	merchant	merchant	merchant	merchant	iTelebill	Zong	merchant	NA	PaybyCash	NA
Number of banks represented	N/A	N/A	N/A	N/A	N/A	several	1	8	5+	multiple	multiple	multiple	multiple	10	multiple	7	N/A	N/A	Integrates technology into existing relationships	N/A		NA
Forms of Payment Processed																						
Domestic - Visa, MC, AMEX, Discover	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓	✓
Int' - JCB, Maestro, Solo, Switch	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓	
Direct debit from bank account	pin debit only	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓		✓			✓	✓
Consumer can pay by mobile phone				✓		✓	Will give advice	✓	✓			✓		✓	✓		✓	✓	✓			
Consumer can pay by cash at retail locations						✓	Will give advice	✓				✓									✓	✓
Consumer can pay through home phone bill							Will give advice		✓											✓		
Number of Currencies Offered	27	120	Virtually all			32	200+	Unlimited	30	custom	virtually all	25 currencies	multiple	virtually all	multiple	almost all	30	dozens	Almost all	Any local currency	Almost all	US Dollars Only
Payout Currencies	12	10	13			U.S, UK, Euro	multiple	6-8	multiple	US, Euro, UK	US, Euro, UK	multiple	multiple	multiple	USD	26	4	any of the above	Whatever merchant has currently	USD	31	US Dollars Only
Rescouring Billing																						
Rescouring Billing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	No	✓	Mobile Only	Limited	✓
Suppressed retail notification of rescouring billing		✓	✓				✓			✓			✓	Merchant handles notice delivery		✓	✓	N/A	✓	Limited		✓
Personal Data and Security																						
Merchant Anonymity on cc statement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	NA	✓	✓	✓	Not applicable	✓
Offers cash-based option with no need for consumer's personal data						✓						✓					No			✓	✓	✓
Merchant never sees personal data - Stays with processor	✓	✓	✓	✓	✓			✓					✓		✓		✓	✓	NA	✓	✓	✓
Customer Service																						
Offers full Customer Service for Site Members	Yes, included	Yes, included	No	Yes, included	Yes, included	Yes, ala carte	Yes, and Litle assumes risk	Yes, ala carte	Yes, ala carte	Yes, ala carte	Yes, ala carte	No	yes, ala carte	No	Yes	No	Yes	Yes	BR supplies tools. Merchant handles		Not applicable	✓
24-hour customer service for merchants via 800 number	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	24/7 by email	✓	CS Center in each country, normal business operations	24/7 depending on needs	✓	✓	15 hrs / 6 days	Business Hours
Chargeback Assistance																						
Fraud Prevention Techniques	Database, hand processing on questionable ones	customer scoring, user credit screening	Real time fraud detection systems, PCI compliant			Fraud ratios and auto blacklists	Analysis and blacklisting	Shared database of blacklisted people. Assigned risk scores	Assigns Risk Manager site analysis	Analysis, scrubbing and blacklists	Analysis, scrubbing and blacklists	Analysis	Analysis online and offline	Points based system	Analysis and scrubbing done internally	work with companies specializing in fraud prevention	PCI Compliant secure servers. Fraud detection algorithyms	Blacklisting and internal database	Level 4 PCI compliant - Industry standard	Will blacklist problematic numbers	Not applicable	Patented technology
Customizable Fraud Scrubbing	Not applicable		Yes, through 3rd party			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	NA	✓		Not applicable	✓
Who pays chargeback fees	JCheckout	merchant, but they offer collections service	merchant			merchant, but they offer collections service	Litle & Co	merchant, but they offer collections service	merchant	merchant	merchant	merchant	merchant	merchant	GetGambit	merchant	N/A	Zong	merchant	merchant	PaybyCash	QTBill
Fees and Sign-up																						
Merchant Set-up fees	49		Depends on volume	None	750	$1500 plus adult fee	None		None	None	None	None	Won't Disclose	none	none	carrier-waived	None	None	$99	None	None	Minimal
Rates/Processing Fee (%) (Rates are guidelines only. All vary based on volume and risk. Contact merchant for exacts)	5.5%	3-6%	Depends on volume	10.58 - 14.5%	10-15%	4-5.5%	30 cents to $2 above-back discount rate based on merchant risk	3.0 - 5.75%	2.5% - 5.5%	2.5 - 8.5%	2.5 - 4.5%	2 - 7%	Won't Disclose	2% Average	8-30% for traditional billing. No fee for offers billing	2.7% - 4.9% $25 per month min.	5% plus carrier charges (between 25% - 40% depending on country)	Rev Share Model - Depends on volume	$0.50 per transaction. $29 per month service fee. Plus normal processing fees from merchant's bank	depends on country - 30% home phone 55% mobile phone	$25 per month, 4% plus $2 per transaction	
Funds Held/Back	5% rolling	10-15% rolling reserve	Depends on volume and risk			5-10% based on history	depends on merchant	depends on merchant	0-10% rolling: depending on merchant record	depends on merchant	10% rolling	None	depends on merchant	depends on merchant profile and type of payment	none	depends on merchant profile. 0 - 15%	0	25% held back for 30-90 days depending on country	None	None	None	None
Payment Frequency	weekly	Monthly, but negotiable based on size	daily	Weekly	Weekly	daily or weekly	Daily	US - daily, Intl - Weekly	daily	weekly	daily	2 days	weekly	twice weekly	monthly	daily	monthly	monthly	daily	Once per month	Monthly	Weekly
End-User Fees	None		None	None	None	None	None	None	None	None	None	None	None	none	none	none	yes, if fees are passed along	None - unless fees are passed on	None	?	?	Yes, depends on transaction
Processor Experience																						
Year Company Founded	2000	1999	1979			1997	2001	2004	1997	2005	1998	1999	2000	2006	2007	2006	2008	2000	2006	2005	1998	2006
Processor Size (volume, # of customers, etc)	35,000 merchants	14,000 merchants	35K merchants			$34 mm / month dating	250 merchants	40 large merchants	Processes $3 Billion in annual transactions	> $30mm	2,000 merchants	10,000 merchants	Won't disclose	100 merchants	200+ merchants	110 merchants		Thousands of merchants including Facebook	Hundreds of clients	25 merchant customers		Confidential
# of Dating Clients	100 including sugardaddie.com	Many including Meetic, Penthip, EasyDate, iLove	20			many	Over 40 including Spark Networks and Truecom	30+ including FriendFinder	Many, but confidential	many	Many including Friendfinder	1	Won't disclose	6 including eDarling, Jet2, LoveMatch, Hyves	Currently only in adult	More than a dozen	WLD, Friendfinder, Dating Factory, others	Zoosk and SpeedDate	A few including Skout	0	1	Confidential
Base Country	US	UK	UK and Ireland			Canada and US	US	US	US	US	US	Cyprus and US	Multiple Europe offices	LIS, UK, Singapore	US	USA, with world partners	UK with sales offices in multiple countries	Switz w/ offices in US	USA	US	US	USA
Contact Information																						
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