

Payment Processors Chart

Features	3rd Party Processors						Mainstream Processors										Specialty Processors					
	2Checkout	Click and Buy	AM Merchant Services	CBBI	Epoch	Merchant	Life & Co	Merchant Payments	Optimal Payments	PA Payments	Net Billing	Cardinal Payments	CardCharge	Adyen	GoPayment	Paycommerz	Global	Adyen	Merchant Payments	PaymentPro	PayByCash	GTBB
Types of Sites Served																						
Dating Sites	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Adult Sites	✓	✓	No	✓	✓	✓	Yes, with some restrictions	✓	✓	✓	✓	✓	✓	✓	✓	Yes, but no hardware	✓	✓	✓	No for mobile, yes for home phone	✓	✓
Type of Processor																						
Payment Service Provider																						
Third Party Processor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Website		✓																				
Pre-installed Credit card																						
Other Alternatives																						
Merchant of Record	2Checkout	Click and Buy	AM Merchant Services	CBBI	Epoch	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant
Number of banks represented	N/A	N/A	N/A	N/A	N/A	various	1	8	5+	multiple	multiple	multiple	multiple	10	multiple	7	N/A	N/A	Multiple technology and existing technology	N/A	PayByCash	N/A
Forms of Payment Processed																						
Accepted - Visa, MC, AMEX, Discover	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Visa - 235, MasterCard, Discover	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct debit from bank account	pp debit only		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Consumer can pay by mobile phone							Will give advice	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Consumer can pay for each at retail locations							Will give advice	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Consumer can pay through home phone bill							Will give advice	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Number of Countries Offered	27	150	Virtually all			32	200+	Unlimited	30	custom	virtually all	25 countries	multiple	virtually all	multiple	almost all	20	60+	Almost all	Any local currency	Almost all	US Dollars Only
Payment Currencies	12	10	13			US, Euro, UK	multiple	6-8	multiple	US, Euro, UK	US, Euro, UK	multiple	multiple	multiple	USD	26	4	any of the above	0/1/other or merchant has currency	USD	31	US Dollars Only
Recurring Billing																						
Recurring Billing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Suppressed email notification of recurring billing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Merchant handles notice delivery	✓	✓	✓	✓	✓	✓	✓	✓
Personal Data and Security																						
Merchant liability on cc statement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Other cash-based option such as need for consumer's personal data																						
Merchant never sees personal data - always with processor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Customer Service																						
Offers full Customer Service for Site Members	Yes, included	Yes, included	No	Yes, included	Yes, included	Yes, via chat	Yes, and UK assumes risk	Yes, via chat	Yes, via chat	Yes, via chat	Yes, via chat	Yes, via chat	Yes, via chat	No	Yes, via chat	No	Yes	Yes	Yes	BR supplies both Merchant handles	✓	Not applicable
24-hour customer service for merchants via 800 number	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Chargeback Assistance																						
Fraud Prevention Techniques	Database, hand processing on suspicious items	customer scoring, user credit screening	Real time fraud detection by experts, PCI compliant			Fraud rules and auto blocklist	Analysis and blocklisting	Shared database of blocked people, Automated scores	Assigns Risk Manager via analysis	Analysis, scrubbing and blocklist	Analysis, scrubbing and blocklist	Analysis	Analysis	Analysis	Analysis	Analysis	Analysis	Analysis	Analysis	Analysis	Analysis	Analysis
Customizable Fraud Scoring	Not applicable	Not applicable	Yes, through 3rd party	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Will pay chargeback fees	2Checkout	Merchant, but they offer application service	Merchant	Merchant	Merchant	Merchant, but they offer application service	Life & Co	Merchant, but they offer application service	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant	Merchant
Fees and Sign-up																						
Merchant Setup fee	48		Depends on volume	None	750	\$1500 plus addl fee	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Merchant Processing Fee (%)	See fee schedule on page 4	3-6%	Depends on volume	10.5% - 14.5%	10-15%	4-5.5%	50 cents to \$2 above bank discount rate based on merchant risk	3.0 - 5.95%	2.5% - 5.5%	2.5 - 8.5%	2.5 - 4.5%	2 - 7%	Worst Disclosure	2% Average	8-10% for traditional billing No fee for off fees billing	2.7% - 4.9% \$2 per month min.	2%	5% plus carrier charges Business 20% - 40% (depending on country)	Rev. Share Model - Depends on volume	depends on country 30% home phone 55% mobile phone	\$35 per month, 4% plus \$2 per transaction	None
Points Held Back	2% rolling	10-15% rolling reserve	Depends on volume and risk			5-10% based on history	depends on merchant	depends on merchant	5-10% rolling depending on merchant record	depends on merchant	10% rolling	None	depends on merchant	depends on merchant profile and type of payment	none	none	none	0	25% held back for 30-60 days depending on country	None	None	None
Payment Frequency	weekly	Monthly, but adjustable based on site	daily	Weekly	Weekly	daily or weekly	Daily	US - daily, Int'l - Weekly	daily	weekly	daily	2 days	weekly	twice weekly	monthly	daily	monthly	monthly	monthly	daily	Once per month	Monthly
End-User Fees	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	1	1
Processor Experience																						
Year Company Founded	2007	1999	1979	2004	1987	2001	2004	1997	1998	2005	1998	2000	1999	2000	2006	2007	2008	2008	2008	2005	1998	2006
Processor Size (volume, # of customers, etc)	30,000 merchants	14,000 merchants	35K merchants	100K+ merchants	35K merchants	\$5M rev / month billing	200 merchants	40 large merchants	Processor \$2 Billion in annual transactions	> \$200M	2,500 merchants	10,000 merchants	Worst disclosure	330 merchants	200+ merchants	110 merchants	WLD, Fraud/Invst, Dating Factory, others	Thousands of merchants including Facebook	Thousands of clients	25 merchant customers	Confidential	
# of Dating Clients	100 including Superbabe.com	100K+ including Superbabe.com	20	many	many	many	many	many	many	many	many	many	many	many	many	many	many	many	many	many	many	many
Base Country	US	UK	UK and Ireland	US	US	Canada and US	US	US	US with UK sales office	US	US	Cyprus and US	Multiple Europe offices	US	USA, with world partners	USA, with world partners	USA, with world partners	USA, with world partners	USA, with world partners	USA, with world partners	USA, with world partners	USA, with world partners
Contact Information																						
	www.2checkout.com	www.clickandbuy.com	www.ammerchant.com	www.cbbi.com	www.epoch.com	www.merchant.com	www.lifeandco.com	www.merchantpayments.com	www.optimalpayments.com	www.pa.com	www.netbilling.com	www.cardinalpayments.com	www.cardcharge.com	www.adyen.com	www.gopayment.com	www.paycommerz.com	www.global.com	www.adyen.com	www.merchantpayments.com	www.paymentpro.com	www.paybycash.com	www.gtbb.com