

**Appendix: Summary Table**

Product	Type	Vendor	Product URL	Description	Payment Means	Performance	Level of Use/Implementation in Europe	Price
Intershop Enfinity	Hosted at Merchant	Intershop Communication AG	<a href="http://www.intershop.com/index.htm?callname=www/products/enfinity/index.htm">http://www.intershop.com/index.htm?callname=www/products/enfinity/index.htm</a>	The foundation of Intershop solutions is Enfinity, an industry-leading e-commerce platform. Intershop Enfinity is built from the ground up to take advantage of new e-business technologies, and to provide a flexible, feature-rich sell-side enterprise solution. Enfinity supports new business models, such as mobile commerce, silent commerce (machine-to-machine transactions) and selling indirectly through channels, affiliate sites, or marketplaces.	Depends on how the merchant decides to develop their e-commerce solution. Complete globalisation support for multiple languages and currencies	Enfinity supports load balancing and high availability through the installation of multiple Web adapters, eTSs, and eCSs. Multiple instances of key system components provide for scaling and performance improvement as well as fail over and high availability. Enfinity servers use cached session objects created for the users, and, in this way, improve performance and guarantee consistent data.	<b>Widely implemented in Europe.</b>	Between <b>100.000 and 500.000 Euro</b>

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iContm	Hosted at Merchant	Alta medius	<a href="http://www.altamedius.com/products/index.html">http://www.altamedius.com/products/index.html</a>	iContm is a powerful carrier-class platform for secure payment intermediation. It contains the depth and breadth of payment processing capabilities one would expect from a bank-grade system. Featuring a modular design, it provides the complete business solution for management of secure commerce exchange and eliminates the need for change to installed infrastructure or merchant systems. iContm is optimised for digital goods and services.	Full multi-currency support is provided. Alternative payment methods such as micro payment e-purse are supported; support is provided for conventional methods such as credit card, debit card and bank account.	N/A	<b>widely implemented in Europe.</b>	N/A

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IST/Switch	Hosted at Merchant	OASIS Technology Ltd.	<a href="http://www.oasis-technology.com/products/istswitch.html">http://www.oasis-technology.com/products/istswitch.html</a>	IST/Switch is an end-to-end software solution for businesses that manage m-Commerce, <i>Internet and real-world payments across the entire payment lifecycle</i> — merchants, issuers, acquirers, processors, payment gateways, and card associations. IST/Switch enables customers <i>to integrate all of their payments on a single platform without altering their existing infrastructure.</i>	The full range of Visa interchange standards	N/A	<b>not widely implemented in Europe</b> In fact Oasis is a Canadian company and its clients are mainly from North America.	N/A
IST/eMerchant	Hosted at Merchant	OASIS Technology Ltd	<a href="http://www.oasis-technology.com/products/merchant_1.html">http://www.oasis-technology.com/products/merchant_1.html</a>	IST/eMerchant is a virtual solution that enables merchants to bridge their real-world payment processing infrastructure to the Internet with a wide range of secure retail transaction processing capabilities. Merchants can set up online storefronts and use a plug-in interface for commerce servers to handle their own payments through easy-to-configure adapters.	Complete support for online authorization and multiple capture modes	N/A	The product/solution is not widely implemented in Europe – in fact Oasis is a Canadian company and its clients are mainly from North America.	N/A

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CyberSource Payment Manager	Hosted at Merchant	CyberSource Corporation	<a href="http://www.cybersource.com/resources/collateral/pdf/PB_PM51302.pdf">http://www.cybersource.com/resources/collateral/pdf/PB_PM51302.pdf</a>	CyberSource Payment Manager (CPM), an in-house payment solution, provides a robust, enterprise-wide transaction processing platform that gives an organization control, scalability and power. <i>CPM operates behind the scenes to process electronic payments through built-in connections with third-party processors</i> , all in seamless integration with front-end, financial management, and customer relationship management systems.	Payment Manager enables enterprises to offer customers a number of convenient payment types such as: <ul style="list-style-type: none"> <li>- Credit cards</li> <li>- Debit cards</li> <li>- Purchasing cards (level I, II &amp; III)</li> <li>- Private label cards</li> <li>- Electronic checks</li> </ul>	The end-to-end multi-threaded architecture integrates payment transactions originating concurrently from multiple channels and <b>keeps transactions moving at a rate of up to 50,000 transactions per hour on a single server</b> . And when business activity demands more, additional servers can be added to the network to act as one payment system	US Company, with offices in UK.	N/A

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BEA Tuxedo	Hosted at Merchant	BEA	<a href="http://www.bea.com/products/tuxedo/index.shtml">http://www.bea.com/products/tuxedo/index.shtml</a>	<b>BEA Tuxedo</b> is an integral component of the <a href="#">BEA WebLogic Enterprise Platform™</a> that businesses count on for their mission-critical e-business and transaction applications. BEA WebLogic Enterprise Platform provides a complete solution for running an e-business — the products are integrated into a multi-tiered "stack" with interoperable pieces. Unlike other platforms requiring manual integration, the WebLogic Platform is built on the world's #1 application server, and integrates all products in the platform — including those that support real-time personalization, business process management, business collaboration within and across enterprises, and the ability to create and maintain dynamic e-markets.	Depends on how the merchant decides to develop their e-commerce solution.	With Data Dependent Routing, BEA Tuxedo can route messages based on their context. This enables <b>efficient transaction processing and provides the highest level of performance.</b>	Widely implemented in Europe and worldwide.	N/A
iStore	Hosted at Merchant	Oracle Corporation	<a href="http://oracle.com/applications/customermgmt/ecommerce/index.html?istore.html">http://oracle.com/applications/customermgmt/ecommerce/index.html?istore.html</a>	Oracle iStore allows merchants to efficiently build, deploy, manage, and personalize powerful and scaleable Internet storefronts, serving consumers (B2C) and businesses (B2B), globally. Oracle iStore utilizes multilingual and multi-currency capabilities to provide a compelling and personalized shopping experience to customers in global markets.	<b>multiple payment types</b> such as credit cards, purchase orders and invoices in order to accommodate customer needs.	iStore leverages <b>Oracle's robust, scalable and high-performance Internet technology.</b> Merchants can accelerate the performance of iStore using Oracle9iAS Web Cache, which comes pre-integrated with iStore.	Widely implemented in Europe and worldwide.	N/A

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iPayment	Hosted at Merchant	Oracle Corporation	<a href="http://www.oracle.com/appsnet/products/ecom/docs/ipayment.html">http://www.oracle.com/appsnet/products/ecom/docs/ipayment.html</a>	Oracle <b>iPayment gives e-commerce application owners flexible electronic payment options</b> so that they may quickly and easily add, remove, or reconfigure payment methods or change business rules associated with payment processing	Credit Card Purchase Card –Level I –Level II Bank Transfers	N/A	Widely implemented in Europe and worldwide.	N/A
BillerXpert	Hosted at Merchant	Sun Corporation	<a href="http://www.sun.com/software/products/billerxpert/ds_billerxpert.html">http://www.sun.com/software/products/billerxpert/ds_billerxpert.html</a>	<i>This software is a comprehensive Internet bill presentment and payment (IBPP) solution</i> that allows an enterprise to provide customer convenience, build customer loyalty, manage customer relationships, and generate new revenue opportunities.	Allows for payments by credit card or check from multiple accounts. Provides end users with the flexibility to schedule payments in advance, make partial payments, or set up automatic payments.	The Sun ONE BillerXpert software supports a high volume of concurrent users. Scalability features include dynamic load-balancing and point-and-click application partitioning, enabling applications to scale dynamically to support thousands of concurrent users.	Widely implemented in Europe and worldwide.	N/A

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Web Sphere Payment Manager	Hosted at Merchant	IBM Corporation	<a href="http://www2.ibm.link.ibm.com/cgi-bin/master?xh=aNTyNkREdplqsX1U SenGnN9332&amp;request=announcement&amp;parms=H%5F200%2d401&amp;xhi=us">http://www2.ibm.link.ibm.com/cgi-bin/master?xh=aNTyNkREdplqsX1U SenGnN9332&amp;request=announcement&amp;parms=H%5F200%2d401&amp;xhi=us</a>	The Web Sphere Payment Manager Version 2.2 program helps empower merchants and service providers to: <ul style="list-style-type: none"> <li>· <i>Securely manage Internet payments</i></li> <li>· Integrate payments into business processes and software such as online catalogs and accounting packages</li> </ul> Payment processing integrated into business applications such as accounting, inventory management, and shipping (ERP candidate) Customer Relationship Management — Customer Call Centers — where customer orders for goods or services are placed and payments are initiated	Manages credit card, debit card, stored value smart cards, and emerging Internet payment methods	N/A	Widely implemented in Europe and worldwide.	About 16 000 USD
FuturePay	Hosted at Intermediary	WorldPay	<a href="http://worldpay.com/uk/index.html">http://worldpay.com/uk/index.html</a>	FuturePay provides <i>an Internet based solution where payments are taken periodically by credit or debit card. This is ideal</i> for subscriptions to web sites, online magazines, hosting services. In fact, it is appropriate for <i>any application where payments are taken by installments</i>	Credit Cards, Debit Cards	N/A	We estimate that since the company is worldwide represented, and especially represented in Europe, the product/solution is quite common and widely used.	One off <b>set up fee of £175, Plus:</b> Annual Fee - includes 3 free currencies <b>£150 Plus:</b> Service charges per transaction Credit Cards <b>4.5%</b> Debit Cards <b>0.5 GBP</b>

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ALLCASH unified transaction platform	Hosted at intermediary	AllCash	<a href="http://www.allcash.de/english/leistungen/leistungen_epayment.html/">http://www.allcash.de/english/leistungen/leistungen_epayment.html/</a>	ALLCASH offers a uniform interface for processing transactions in e-commerce via the Internet payment system.	Credit Cards, MasterCard/ EuroCard, Visa, Diners Club, Eurocheque cards in <i>18 trading currencies</i> . direct debits in Germany and in other European countries. HomePay, Paybox and Paysafecard are supported; micro payments	N/A	We estimate that since the company is the first to be certified by the German Engineering Control Association (TÜV), and also has active partnership with WorldPay to promote Internet payments, the product/solution is <b>well known Europe-wide</b> .	N/A



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Payment Service	Hosted at Intermediary	Bibit Payment Services	<a href="http://www.bibit.com/payment.shtml">http://www.bibit.com/payment.shtml</a>	Bibit's Payment Service processes payments real-time over the Internet. While originally designed for e-commerce purposes, the service offering has developed into a 'plug & play' solution for handling multi-channel, multi-currency payments from beginning to end. Whatever the sales channels connected, all Bibit's clients' payments are processed over the same Internet infrastructure, in a largely identical way.	All international credit cards PLUS extremely large number of European country-specific payment systems	Bibit's infrastructure's capacity allows for <b>high transaction volumes</b>	Extremely widely presented in Europe	A fixed monthly subscription fee of either EUR 145 or EUR 199 <b>plus:</b> EUR 0.50 for transactions 1 to 1000 EUR 0.35 for transactions 1001 and up

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Epay	Hosted at Intermediary	Data Max Ltd	<a href="http://www.datamax.bg/redirect.cgi?lang=en&amp;body=epay_description">http://www.datamax.bg/redirect.cgi?lang=en&amp;body=epay_description</a>	E-pay is an Internet payment processing system that is developed by the Bulgarian company Datamax. E-Pay has been developed to enable <i>Cardholders of Bulgarian domestic debit cards</i> and <i>cardholders of international credit cards</i> to use their cards to pay for goods and services over Internet;	Visa, MasterCard, Bulgarian debit cards	N/A	<b>Not europe-represented</b>  Theoretically the system can be used outside Bulgaria, but in practise, it is <b>only a Bulgarian domestic system.</b>	<b>Initial Registration Fee</b> – 100 DEM <b>First alternative</b> for month subscription: 50 DEM per month (or 500 DEM per year) + 1 % per transaction, but at least 0.20 DEM <b>Second alternative</b> for month subscription: 20 DEM per month (or 200 DEM per year) + 2 % per transaction, but at least 0.30 DEM

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Payflow Pro	Payment platform hosted at Intermediary, client resides at merchant	VeriSign	<a href="http://www.verisign.com/products/payflow/pro/index.html">http://www.verisign.com/products/payflow/pro/index.html</a>	Payflow <sup>SM</sup> Pro is the payment solution for those merchants that require a seamless payment processing solution with peak performance and complete customizability. Payflow Pro enables payment processing through the Payflow Pro client software. This software is a small SSL TCP/IP enabled messaging agent that controls communications between merchant's application and the Payflow Platform. Designed for scalability and reliability, Payflow Pro creates a dedicated SSL TCP/IP level communication thread for each transaction between the client and the server.	Multiple payment instruments including: Credit cards, purchase cards, debit cards, and electronic checks.	<b>Ordinary not more than 1000 transactions per month.</b> If a merchant is looking to process a higher volume of transactions, they should contact VeriSign sales team directly. VeriSign has specially designed service and support packages to fit such merchants' business needs.	VeriSign, Inc. (Nasdaq:VRSN) is one of the US leading providers of digital trust services. VeriSign creates a trusted environment powered by a global infrastructure that manages more than 6.5 billion communications and transactions a day. <b>However, the company is not widely presented in Europe.</b>	\$249 Set-up fee +\$59.95 monthly fee  for transactions under 1000 per month;  Each transaction above the 1000 is charged 10 cents (\$0.10) per transaction

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EPX	Hosted at Intermediary	Electronic Payment Exchange (EPX)	<a href="http://www.epx.com/service.asp">http://www.epx.com/service.asp</a>	EPX offers a real-time transaction component for multiple operating systems and programming languages. These components will build and encrypt the transaction data, <i>open the connection to EPX's real-time pay servers, submit the transaction in the required EPX XML format, and decrypt the response string.</i> Merchants just supply the transaction data in their application or executable! In-depth documentation is included for these components.	credit card, purchase card, debit and electronic check payments	N/A	<b>Not presented in Europe.</b>	N/A

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Proton	Hosted at Intermediary		<a href="http://www.protonworld.com">http://www.protonworld.com</a>	Proton is an open smart card technology with which any system (cards, terminals, operating system and host system) can be adapted to work with. Proton-based systems can support multiple-application cards so a new range of applications can be incorporated in a Proton-based system, with or without an e-purse. All transactions are fully accountable, with centrally available audit trail. As only small amounts are involved (below BEF 500/EUR13), and for the sake of speed and convenience, payments are made without using a PIN code. Card-to-card payments are not possible	Several applications can be combined on one card, including E-purse; loyalty schemes; cardholder identity (e.g. university students or staff); secure access; E-register (e.g. to record attendance at University lectures etc.); E-benefits transfer (EBT) for the payment (or refund) of health benefits; cardholder information (eg. medical information, social security card, driving licence, etc.); E-commerce: using a special card reader with the e-purse;	N/A	<b>The most widely-used smart card technology in the world:</b> there are national-scale schemes operating in <i>Belgium, Netherlands, Sweden and Switzerland</i> , and licences have been sold for 16 other countries. Altogether, the licensees have issued 33 million smart cards and installed 280,000 terminals	The annual fees charged to the cardholders range from free to ca. 0.75 Euro. Using or downloading value must remain free. Retailers pay a percentage of the amount stored in their terminals plus a fixed fee (depending on the contract) per collect.
Confidential				SU	home banking; public transport.			

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Magex	Hosted at Intermediary	Magex, Ltd	<a href="http://www.magex.com/magexsolution/overview/">http://www.magex.com/magexsolution/overview/</a>	<p><b>Commercially deployed for digital rights management (DRM) technology.</b>                      B2C DRM offering previously marketed directly to final consumers, still supported by Magex:                      Initially offered directly to consumers, the Magex DRM software has been designed to safeguard intellectual property by wrapping content in a digital container, known as the "DigiBox" container, incorporating encryption technology.</p>			In March 2001, 5 music vendors were using the Magex solution, including Universal Music on a pilot basis and Didi o, <b>the UK's biggest publisher of audio books.</b>	<p><b>Customer:</b> no joining fee; the software is free.  <b>Merchants:</b>  <i>Subject to negotiation</i>                      Fees are negotiated on a per customer basis but will include an implementation component and then transaction fees that cover the ongoing cost of processing and settling payments with merchant's company.</p>

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