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## **High-Risk Merchant Account + Gateway Datasheet**

With the High-Risk Merchant Account + Gateway we consider ALL businesses (except for those that are on the prohibited business list) and financial circumstances in all European countries. These include all types of adult, escort agencies, mobile phones etc. All prices include VAT and are non negotiable for merchants new to online payments. Therefore please do not ask us to make an exception.

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<b>Prices and Costs</b>	
▶ Application Fee	<b>✗</b>
▶ Annual Fee	<b>✓</b>
▶ Account set-up Fee	<b>£200</b>
▶ Monthly Fee	<b>£25</b>
▶ Gateway Fee	<b>£0.30 per transaction</b>
▶ Credit Card Transaction Fee	<b>4.4%</b>
▶ Debit Card Transaction Fee	<b>4.4%</b>
▶ Initial Contract Period	<b>Month by month</b>
▶ Chargeback Fee	<b>£20</b>
▶ Settlement Period	<b>Weekly, 14 days in arrears</b>
▶ Rolling Reserve	<b>✗</b>
▶ Remittance Transfer Fee	<b>✗</b>

▶ Minimum Remittance Amount

✕

## Supported Information

▶ Supported Currencies

Afghani Algerian  
Dinar Argentine  
Peso Aruban  
Guilder  
Australian Dollar  
Bahamian Dollar  
Bahraini Dinar  
Baht  
Balboa Barbados  
Dollar Belize  
Dollar Bermudian  
Dollar Boliviano  
Bosnian Dinar  
Brunei Dollar  
Burundi Franc  
Cambodia Riel  
Canadian Dollar  
Cape Verde Escudo  
Cayman Islands Dollar  
Cedi  
CFA Franc BCEAO  
CFA Franc BEAC  
CFP Franc  
Chilean Peso  
Colombian Peso  
Comoro Franc  
Cordoba Oro  
Costa Rican Colon  
Croatian Kuna  
Cuban Peso  
Cyprus Pound  
Czech Koruna  
Dalasi  
Danish Krone  
Denar  
Djibouti Franc  
Dobra  
Dominican Peso  
East Caribbean Dollar  
Ecuador Sucre  
Egyptian Pound  
El Salvador Colon  
Ethiopian Birr  
Euro  
Falkland Islands Pound  
Fiji Dollar  
Forint  
Gibraltar Pound  
Gourde  
Guarani  
Guinea - Bissau Peso  
Guinea Franc  
Guyana Dollar  
Hong Kong Dollar  
Iceland Krona  
Indian Rupee  
Iranian Rial

Iraqi Dinar  
Jamaican Dollar  
Jordanian Dinar  
Kenyan Shilling  
Kip  
Kroon  
Kuwaiti Dinar  
Kwacha  
Latvian Lats  
Lebanese Pound  
Lek  
Lempira  
Leone  
Leu  
Lev  
Liberian Dollar  
Libyan Dinar  
Lithuanian Litas  
Loti  
Malagasy Franc  
Malaysian Ringitt  
Maltese Lira  
Mauritius Rupee  
Metical  
Mexico Peso  
Mongolia Tugrik  
Moroccan Dirham  
Myanmar Kyat  
Naira  
Namibian Dollar  
Nepalese Rupee  
Netherlands Antilles Guilder  
New Guinea Kina  
New Kwanza  
New Taiwan Dollar  
New Zaire  
New Zealand Dollar  
New Zloty  
North Korean Won  
Norwegian Krone  
Nuevo Sol  
Ouguiya  
Pakistan Rupee  
Pataca  
Philippine Peso  
Pounds Sterling  
Pula  
Quetzal  
Rand  
Real  
Rial Omani  
Rufiyaa  
Rupiah  
Russian Ruble  
Rwanda Franc  
Saudi Riyal  
Seychelles Rupee  
Shekel  
Singapore Dollar  
Slovak Koruna  
Solomon Islands Dollar  
Som  
Somalia Shilling

	<p>Sri Lanka Rupee St  Helena Pound  Sudanese Pound  Suriname Guilder  Swaziland Lilangeni  Sweden Krona  Swiss Franc  Timor Escudo  Tolar  Tonga Pa'anga  Trinidad &amp; Tobago Dollar  Tunisian Dinar  Turkish Lira  Uganda Shilling  Ukrainian Hryvnia  United Arab Emirates Dirham  Uruguayan Peso  US Dollar  Vanuatu Vatu  Venezuela Bolivar  Viet Nam Dong  Won  Yemeni Rial  Yen  Yuan Renminbi  Yugoslavian New Dinar</p>
<p>▶ Price Per Currency</p>	<p><b>FREE</b></p>
<p>▶ Supported Countries</p>	<p>Andorra  Australia  Austria  Belgium  Cyprus  Czech Republic  Denmark  Estonia  Finland  France  Germany  Gibraltar  Greece  Hong Kong  Hungary  Iceland  Ireland  Israel  Italy  Liechtenstein  Lithuania  Luxembourg  Latvia  Monaco  Malta  Netherlands  New Zealand  Norway  Poland  Portugal  San Marino  Singapore</p>

	<p>Slovenia Slovakia Spain Sweden Switzerland Turkey United Kingdom</p>
<p>▶ Supported Entities</p>	<p>Individual Sole Proprietorship Partnership Limited Company (Ltd) Public Limited Company (Plc) Corporation (for profit) Corporation (non-profit)</p>
<p>▶ Credit &amp; Debit Cards Accepted</p>	<p>Visa MasterCard Amex JCB Visa Electron (MOTO) Visa Delta Maestro (EU Only) Solo (UK Only) Laser (Ireland Only)</p>
<p>▶ Minimum transaction value</p>	<p>✗</p>
<p>▶ Deferred Payment Facility</p>	<p>✓</p>
<p>▶ American Express Supported</p>	<p>✓</p>
<b>Integration and Anti-Fraud Issues</b>	
<p>▶ Comprehensive Anti-Fraud Systems</p>	<p>✓</p>
<p>▶ 3D Secure Compatible</p>	<p>✓</p>
<p>▶ Integration Guide</p>	<p>✓</p>
<p>▶ FREE Technical Support (helpline)</p>	<p>✓</p>
<b>Features and Value Add</b>	
<p>▶ FREE Virtual Terminal</p>	<p>✓</p>
<p>▶ Repeat Billing Facility</p>	<p>✓</p>
<p>▶ Customer Management System</p>	<p>✓</p>



## **Application timescales & process**

The process should take **10 - 14 working days** from time of providing all your accompanying documents and check the information that you have provided.

## **Virtual Terminal VPOS System**

The VPOS (Virtual Point Of Sale) is a Windows-based software application that provides all the necessary features required for processing credit and debit card transactions quickly and easily in situations where cards are not present. The VPOS is a straightforward, powerful and effective tool that helps companies boost sales.

## **Repeat Billing Facility**

Unlike our other two accounts, the repeat billing facility is more manual. Once a customer's credit card details are completed and submitted, the information is then validated and saved securely. An ID for the card entered is given, which will be stored with the subscription record, for future billing. The card is charged using the stored card details and will either confirm their payment or inform you that the card was declined.

Within your website you will be able to view all new subscriptions and those which are due soon. Once a payment is due you will manually request funds from the card which was stored originally for the user, and save a payment record, so that from the subscriptions page, you can click the history button to see the list of payments that were made for that subscription. You will also be able to view a list of customers.

## **Integrating your website with Web Merchant**

There are numerous ways to integrate your eCommerce website with the Web-Merchant service. The method you choose will depend on your individual requirements. All guides, manuals and API's are available from our website to download.

## **Anti-Fraud Solutions**

Security is probably one of the most significant concerns for both the shopper and the retailer during an online transaction. In reality an online transaction is probably more secure than a card transaction in a shop or conducted over the telephone or by fax, as the information transmitted online is highly encrypted using complicated logarithm combinations. All three accounts come with anti-fraud solutions as standard helping you to avoid fraudsters and tipping you off when a transaction looks suspicious or too good to be true.

The anti-fraud solution supports the latest international security checks including MasterCard SecureCode and Verified by Visa. Plus, you can configure your own security checks using our online management facilities.

**For much more information on all the above features please visit us at:**

**[www.web-merchant.co.uk](http://www.web-merchant.co.uk)**