



This datasheet was created on 26th March 2010

Even though we regularly update our datasheets, for the most up-to-date information please visit our website. Please also note that once this datasheet has been printed off by you, we are no longer liable for the accuracy of the content.

Optimal Account Datasheet

UK and Pan European business? With the Optimal Account we provide merchant facilities to all non high-risk, Pan European businesses.

Prices include VAT and are non negotiable so please do not ask us to make an exception.

Prices and Costs	
> Application Fee	✗
> Annual Fee	✗
> Account set-up Fee	£150
> Monthly Fee	£20
> Gateway Fee	£0.20 per transaction
> Credit Card Transaction Fee	2.99%
> Debit Card Transaction Fee	2.99%
> Initial Contract Period	12 months
> Chargeback Fee	£15
> Settlement Period	Weekly, 5 working days in arrears
> Rolling Reserve	5% of turnover, held 6 months
> Remittance Transfer Fee	✗ (FREE within the UK)
> Minimum Remittance Amount	✗

Supported Information

> Supported Currencies

Pound Sterling
Euro
US Dollar
Australian Dollar
Canadian Dollar
Czech Koruna
Danish Krone
Hong Kong Dollar
Japanese Yen
New Zealand Dollar
Norwegian Krone
Singapore Dollar
South African Rand
Swedish Krona
Switzerland Franc

> Price Per Currency

FREE

> Supported Countries

United Kingdom
Andorra
Austria
Belgium
Bulgaria
Croatia
Cyprus
Czech Republic
Denmark
Estonia
Finland
France
Germany
Gibraltar
Greece
Hungary
Iceland
Ireland
Israel
Italy
Latvia
Liechtenstein
Lithuania
Luxembourg
Macedonia
Malta
Monaco
Netherlands
Norway
Poland
Portugal
Romania
San Marino
Slovakia
Slovenia
Spain
Sweden
Switzerland
Turkey

<p>➤ Supported Entities</p>	<p>Individual * Sole Proprietorship * Partnership Limited Company (Ltd) Public Limited Company (Plc) Corporation (for profit) Corporation (non-profit)</p> <p>* We are recently experiencing with the banks we use for the Optimal Account that they are not fond of Sole Traders as they're not registered at an official body. Because of this they are reluctant in accepting these merchants. If you are a sole trader or an individual the only way we can place you is with good security otherwise we can only provide a 30 days delayed payment with weekly settlements. It would help if sole traders are registered at the Chamber of Commerce. Then the delayed payment will be 14 days with weekly settlements.</p>
<p>➤ Credit & Debit Cards Accepted</p>	<p>Visa MasterCard Visa Electron Visa Delta Maestro JB (Pre Paid) Solo - UK Only Laser - Ireland Only Amex</p>
<p>➤ Minimum transaction value</p>	<p>✘</p>
<p>➤ Deferred Payment Facility</p>	<p>✓</p>
<p>➤ American Express Supported</p>	<p>✓</p>
<p>Integration and Anti-Fraud Issues</p>	
<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>
<p>Features and Value Add</p>	
<p>➤ FREE Virtual Terminal</p>	<p>✓</p>
<p>➤ Repeat Billing Facility</p>	<p>✓</p>
<p>➤ Customer Management System</p>	<p>✓</p>



Application timescales & process

We try and get the process done in **10 - 14 working days**, however during busy periods, due to the amount of applications we receive, the application process may take **14 - 28 days** (from the time of receiving your documents).

Virtual Terminal - The original and still the best!

Web Merchant Services provide a FREE web based payment terminal that is a secure, browser-based interface that will enable your business to process credit card transactions. You don't even need a website*. You can also have multiple users using the virtual terminal at any one time. This means you can use it in a shop or call centre environment. No more having to wait for one person to process a transaction before another can be taken.

It also means you can take payments either sat in your office at work using a PC, or sat drinking cocktails on holiday using a Laptop... how easy is that!

Repeat Billing Facility

With the Optimal Account the recurring billing tool allows you to create, update, and search for recurring billing records. Once you set up your recurring billing records, we do the rest, processing the recurring transactions for the amount, at the frequency, and over the time period that you specify.

With the Optimal & Premier Accounts the recurring billing option is provided FREE

Batch Processing

The Merchant Batch Process allows you to easily process Purchase, Authorisation, Settlement, and Credit transaction requests through the transaction processing engine, simply by creating a CSV file and uploading it via a secure FTP connection. When you process transactions using this method, you can also use the back-office tools to run reports on your transaction requests, to view their status, totals etc.

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, plus many many more, please visit us at:

www.web-merchant.co.uk