

# HP WORLD 2000

## Internet Payment is more than Just Moving Money

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# One Customer, One Experience

The ONLINE CUSTOMER, for some reason, is thought to be a separate beast from the person who strolls into the local mall with a shopping list in hand and a wallet in their pocket.....

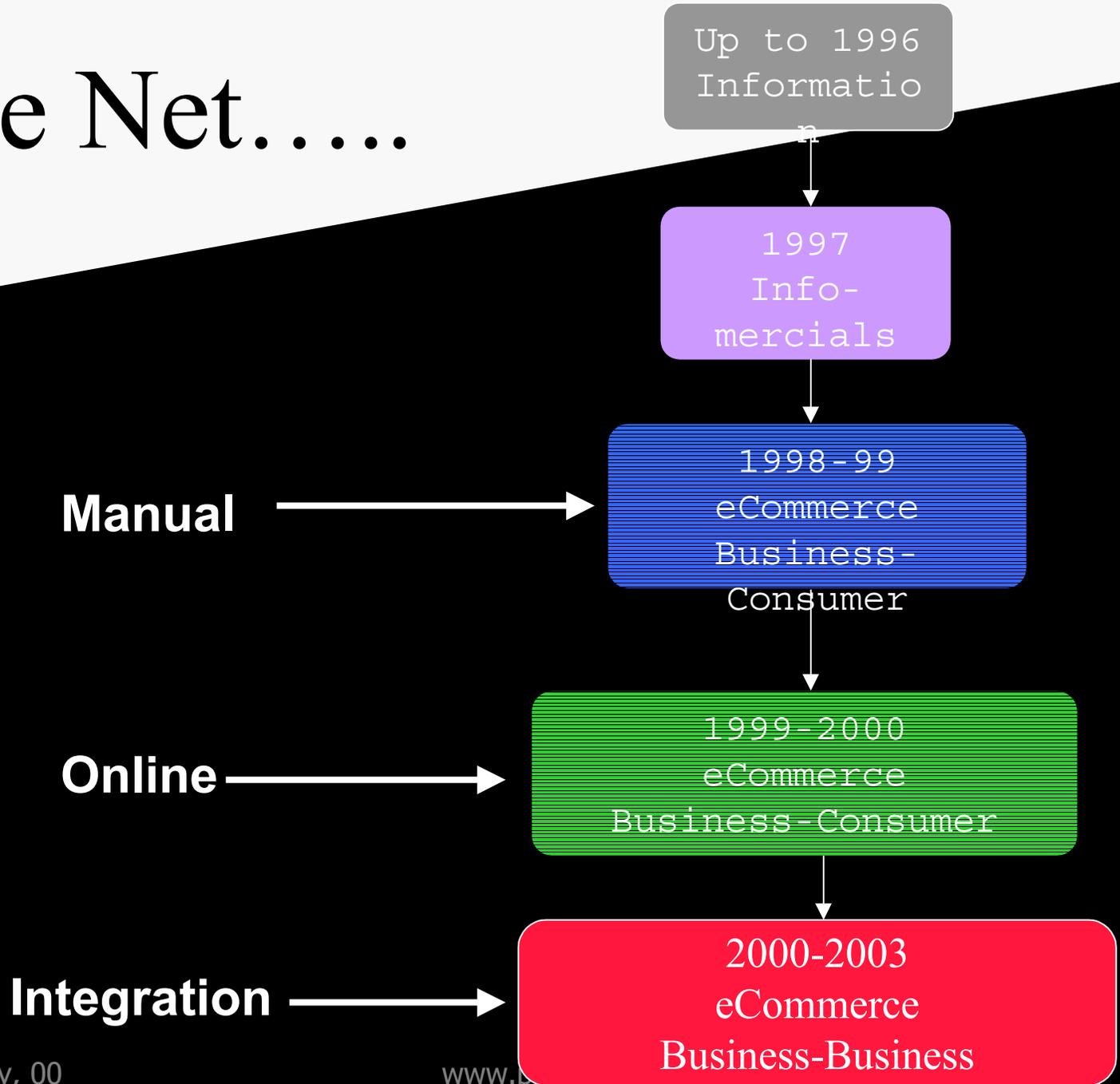


# What is the most critical behind the scene component of e-business?



- Customers
- Image
- E-People
- Time and Money

# The Net.....

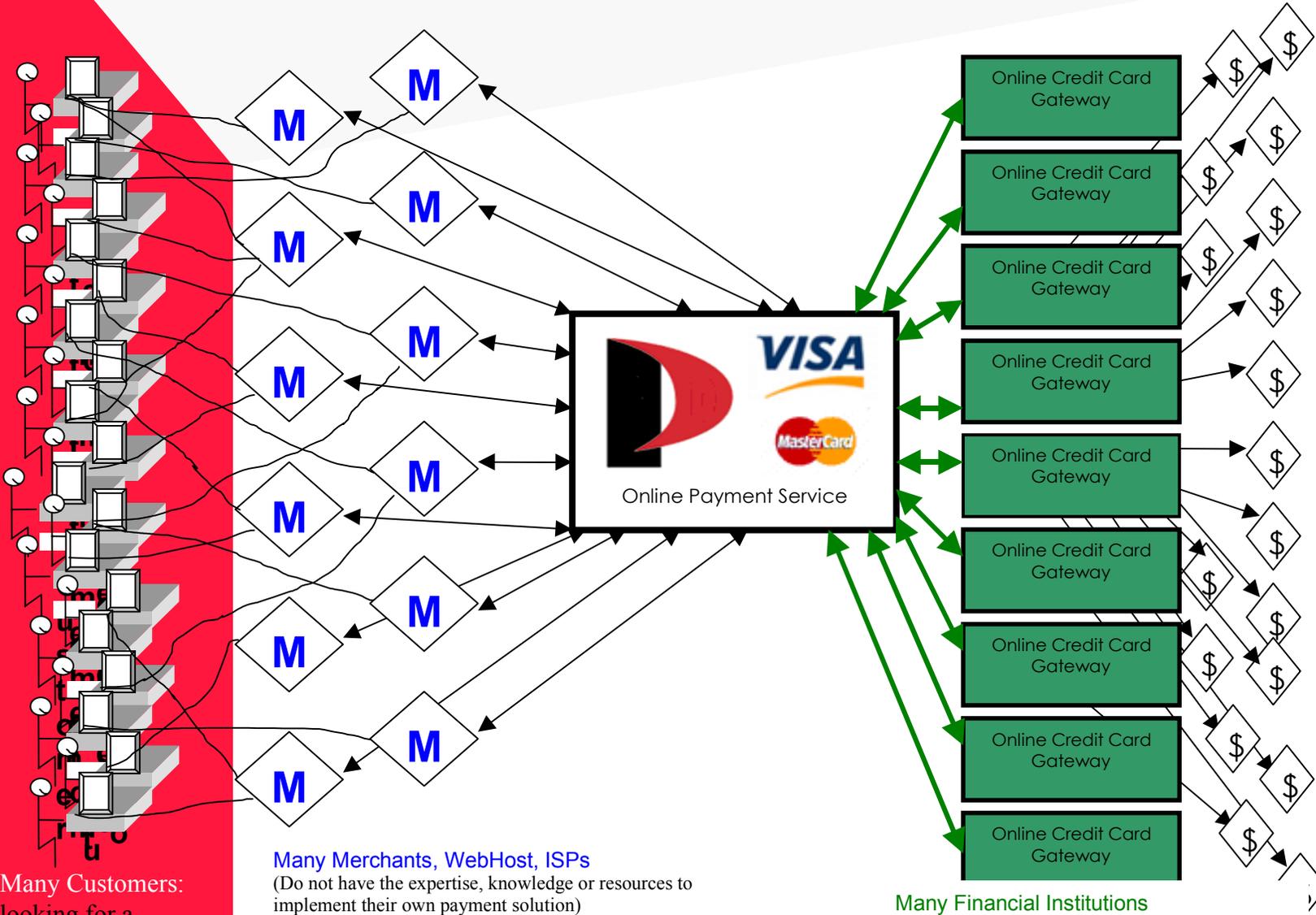


# Online Payment Service

- Connects the merchants pay button to the bank.
- Not an Internet Service Provider.
- Not a web developer, web host.
- Secure Sockets Layer (SSL).
- Secure Electronic Transaction (SET).



# Online Payment Service



Many Customers:  
looking for a  
secure way to buy.

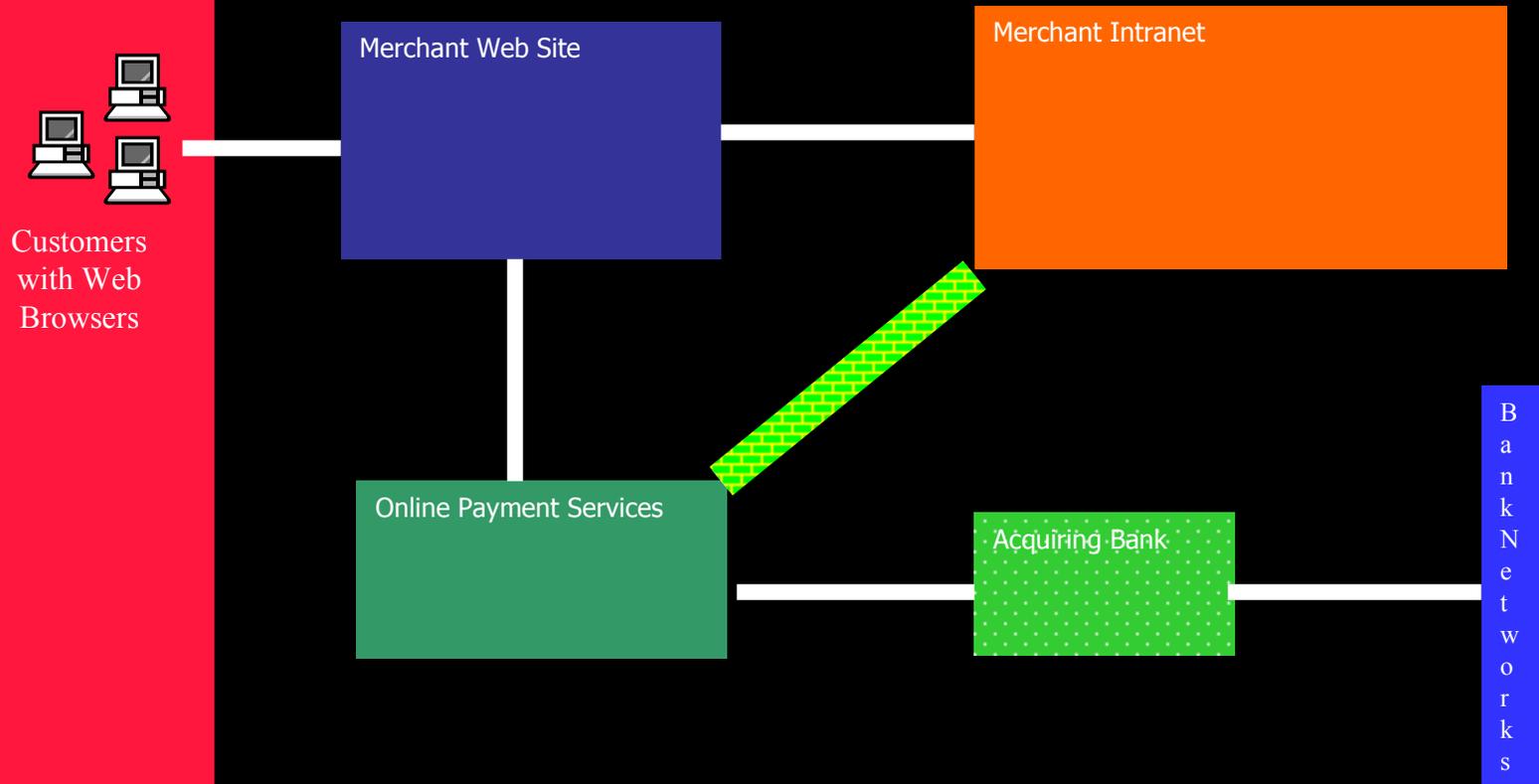
Many Merchants, WebHost, ISPs  
(Do not have the expertise, knowledge or resources to  
implement their own payment solution)

Many Financial Institutions  
(Looking for the expertise to enable their gateway  
efficiently and effectively.)

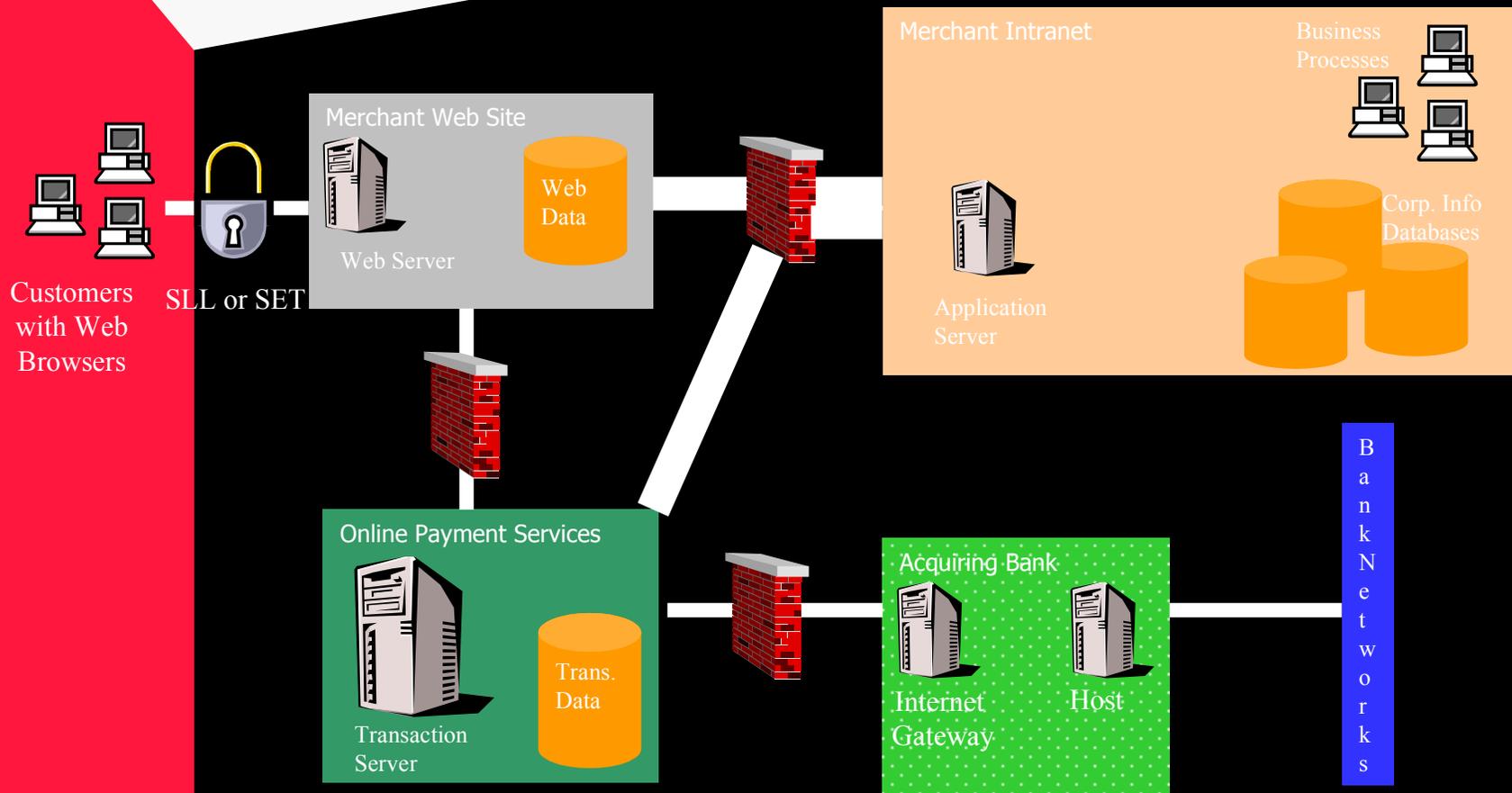
# The System

- 24X7
- System management tools
- System monitoring tools
- Redundancy
- High Availability

# The System

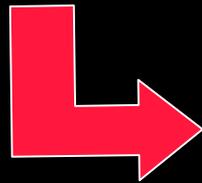


# The System



# Internet Advertising Says.....

- Online Shopping saves time and money



....but online customers have met with the physical world equivalent of crowded parking lots, long lines at the check out counter and empty shelves.....

....So much for delivering on the promise of  
eCommerce

# What is the Solution?

- Take marketing dollars and apply them to upgrading your tech infrastructure....
- Begin thinking that your offline customer and online customer are the same person.
- Retailers need to work hard to give eCommerce nearly the same intimacy that traditional retail offers.

# How?

PAY

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# How?

ATTRACT

PERSONALIZE

INFORM

DELIVER

CUSTOMIZE

SUPPORT

TRANSACT

PAY

# How?

## ATTRACT

- ❑ Transactions do not happen unless you have customers on your site.
- ❑ Traditional Retail.
- ❑ Loyalty programs.
- ❑ Targeted advertising.

# How?

## INFORM

- ❑ Customers need to be served relevant content.
- ❑ Many companies buy tools that act as content mediators.
- ❑ Commerce vendors outsource content generation, management, and delivery.

# How?

- ❑ Self service.
- ❑ Custom product configuration.

CUSTOMIZE

- ❑ Merchants needs tools to manage component databases.

# How?

- ❑ Merchant needs to create a market-maker platform to get the buyer and seller to close the deal.
- ❑ For example:
  - ✓ catalogue software
  - ✓ shopping carts
  - ✓ auction software
  - ✓ exchange
  - ✓ barter models

TRANSACT

# How?

- ❑ Your online buck stops here.....
- ❑ Goods and services must be paid for.
- ❑ Merchant options:
  - ✓ Manual.
  - ✓ Buy, build, and mgmt 24X7.
  - ✓ Outsource.

PAY

# How?

- ❑ Once a transaction is complete.....

- ❑ Customers need:

- ✓ Information

- ✓ Advice

- ✓ Problem resolution

- ✓ Order Status Updates

- ❑ Customer information platforms:

- ✓ Call centers

**SUPPORT**

- ✓ Live online customer service

- ✓ Order tracking

# How?

- Manual
- Fulfillment and Delivery Systems
- Outsource

DELIVER

# How?

## PERSONALIZE

- Analyze customer data.
- Mine the data.
- Personalization techniques.

# How?

ATTRACT

PERSONALIZE

INFORM

DELIVER

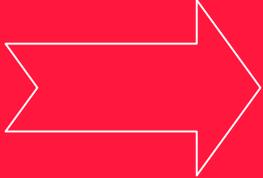
CUSTOMIZE

SUPPORT

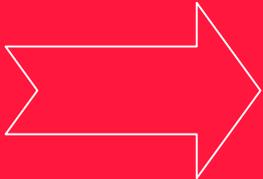
TRANSACT

PAY

# Wrap Up



If you leave out one of the eight areas discussed today you will be a very challenged online merchant.



Ultimately there should be no division between an offline and online customer. BOTH ARE THE SAME PERSON WITH THE SAME NEEDS.

# Wrap Up

Online Organizations should focus on getting problems solved:

- Providing buyers with an adequate supply of goods.
- Getting orders right.
- Delivering on promises.



# Questions ????????

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