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**Enabling Online
payments for
B2B eCommerce**

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Agenda

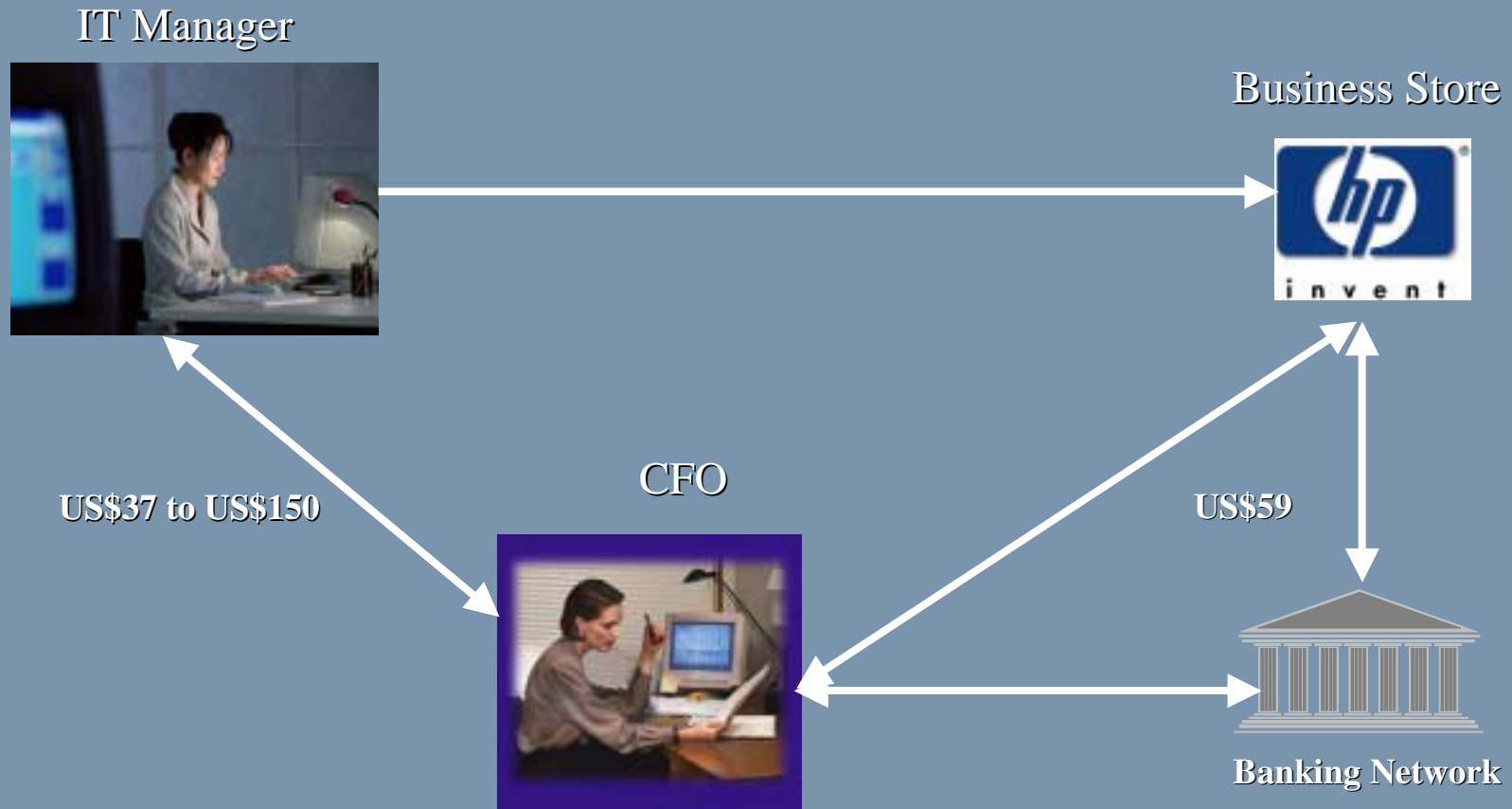
- Background on B2B ePayments
- The B2B ePayments solution for Broadvision sell side
- Demonstration
- Hosted edition of ePayments
- Q & A

Online Payments - B2C



Buyer and Payer are the same person

Online Payments - B2B



Buyer and Payer are different persons

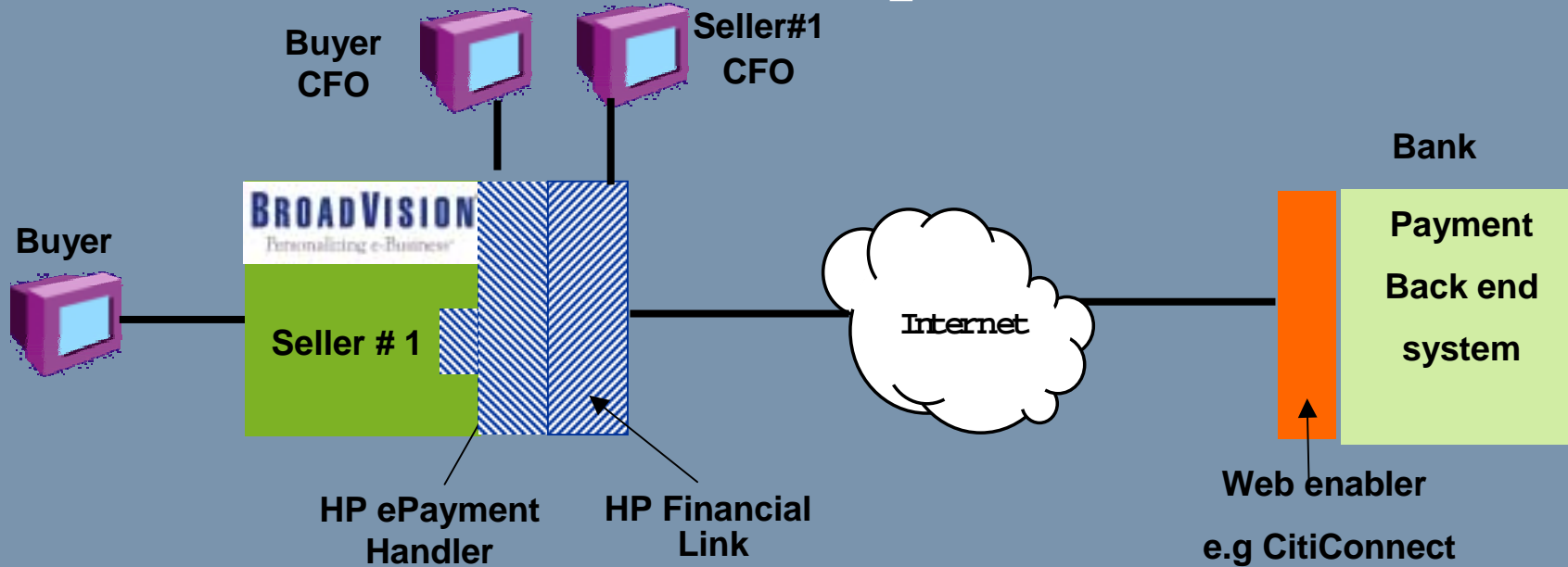
B2B Online payment needs

- Payment (full amount) at order
- Down payments
- Payment on billing
- Authentication of unknown parties
- ...

Payments at order

- Soft goods (instantaneous delivery) (e.g Software, Insurance, Travel, Conferences,..)
- Hard goods - short delivery times
- When seller is stronger than buyer (e.g Manufacturer with its distribution channel)
- When buyer wants to reduce cost of processing payments
 - estimated at US\$ 37 - US\$ 150 per payment

Announced B2B Payments Solution



HP's B2B e-Payment Solution

➤ B2B e-Payment Handler for HP ECS/BV

- "direct debit/credit" payment instruction and workflow engine for BroadVision-based HP Enterprise Commerce Solution
- Support for cross-border payments with more than 100 currencies

➤ Financial Link

- Server that processes payment instructions and connects to the traditional banking payment execution services like ACH
- It provides an XML-based interface that can be configured for the banking networks.

Connecting banks to web sites globally!

HP's B2B e-Payment Solution

Features & Benefits



B2B e-Payment Handler for BroadVision

- Payment registration and authorization workflow
 - Cross-border payments support with FX rates of over 100 countries.
 - Future dated payment
 - Pre-integrated with BV's Business Commerce and later with Market Maker & procurement app
- **Streamlines** the payment process with rest of the B2B e-commerce
 - Provides supports for traditional **business terms**
 - Provides **out-of-box B2B e-payment functionality** in HP's ECS solution

HP's B2B e-Payment Solution

Features & Benefits

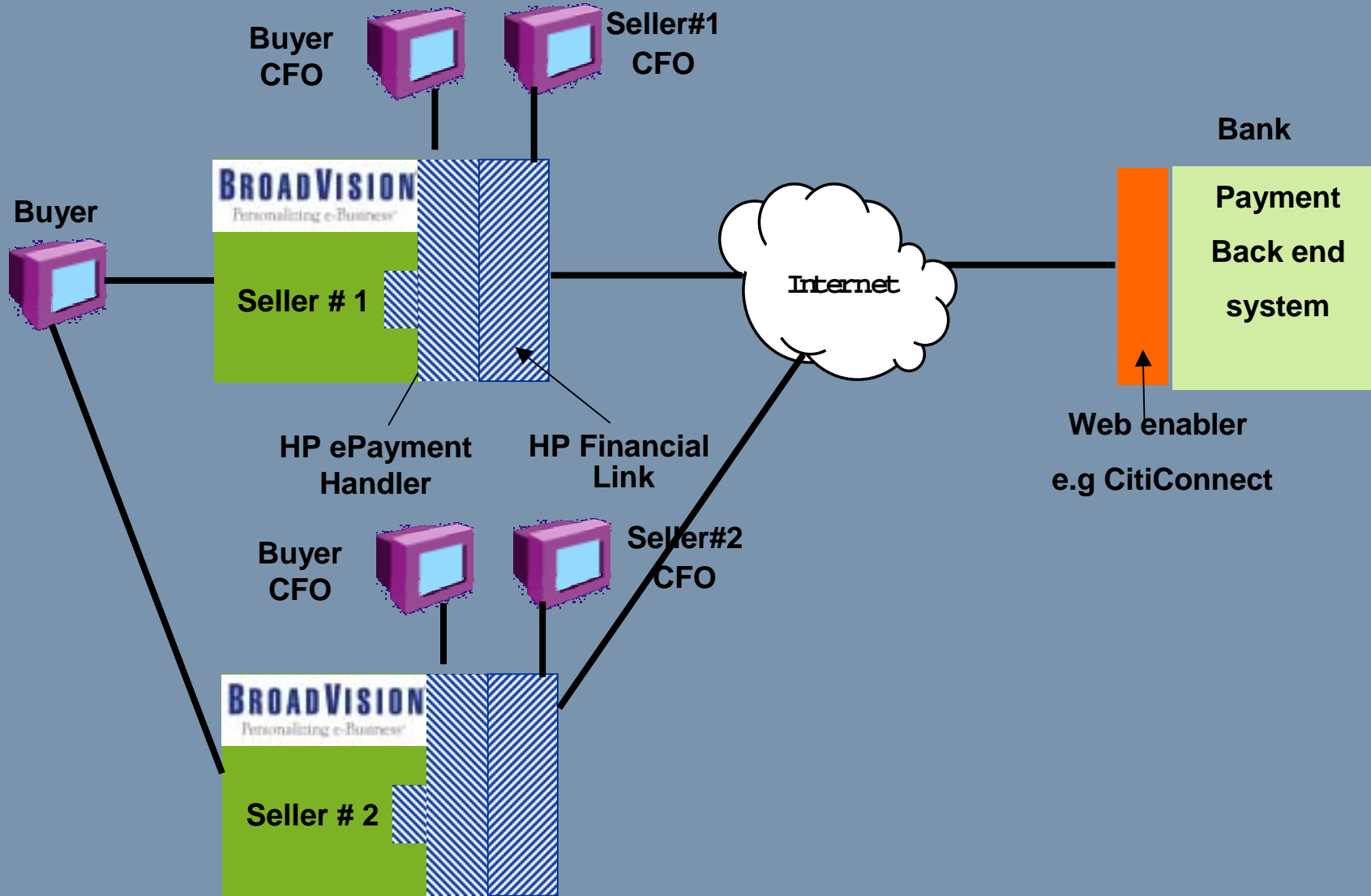


Financial Link

- Payment transactions processing
 - Logging, tracing, reporting
 - Supports XML-based interface for opening up financial services
 - Supports leading ERP-integration capabilities for accounting systems
 - Built with SSLv3, PKI and Digital Certificate technology
 - Implemented with HP's Always-On infrastructure and Oracle database
- Provide the **crucial link** between payment handlers in ECS and banks
 - Helps you store, **monitor and analyze** each payment instruction
 - Offers **rock-solid and secure** implementation with **mission-critical** infrastructure

Demonstration

Embedded solutions : Issues

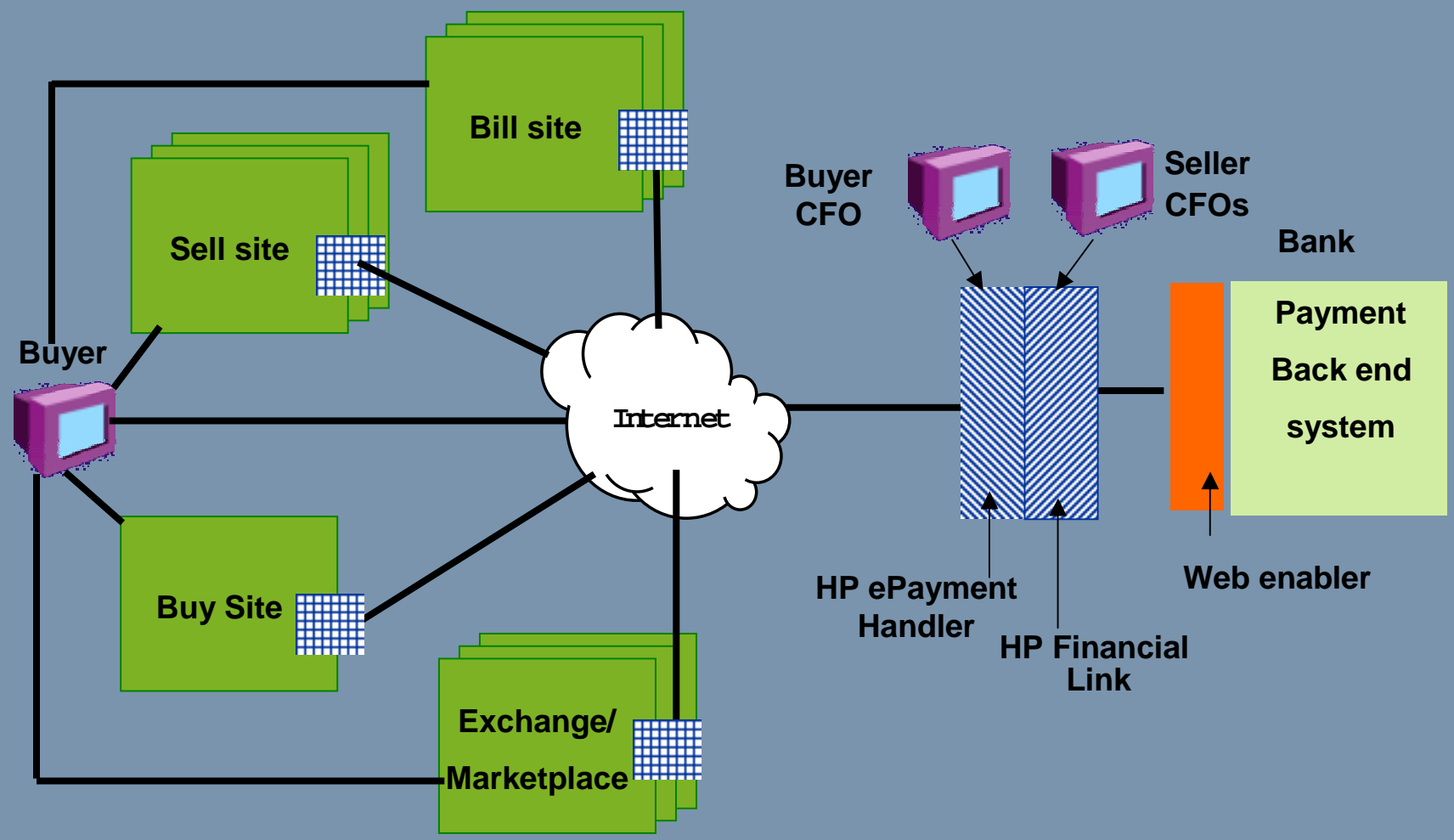


Embedded solutions Issues

- CFOs have to register company and authorised users on multiple sites
 - Difficult administration
- Complicated reporting across multiple sites for CFOs
- Banks have to establish relationships with multiple ISVs
- Banks have spend energy in multiple tests
- Banks have very limited branding possibilities
-

HP B2B payments

Hosted edition



 **Plug-in**

Plug-Ins

- Offer Buyers the same user experience as with an Embedded version
 - avoid re-keying of data
 - help in ensuring transaction integrity
- Published specification
- HP will market Plug-in specs to B2B ISVs through its Partner Division
- Development of Plug-ins could be done by
 - HP
 - B2B ISV
 - eB2B site



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