# IBM Payment Manager Workshop
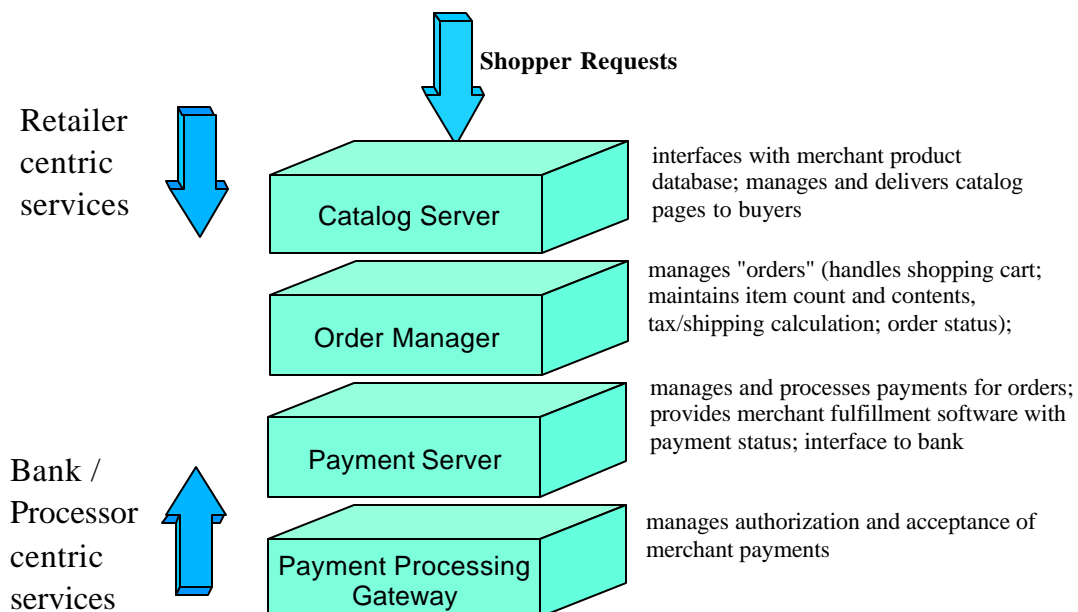## e-Commerce Overview

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October 26, 1999
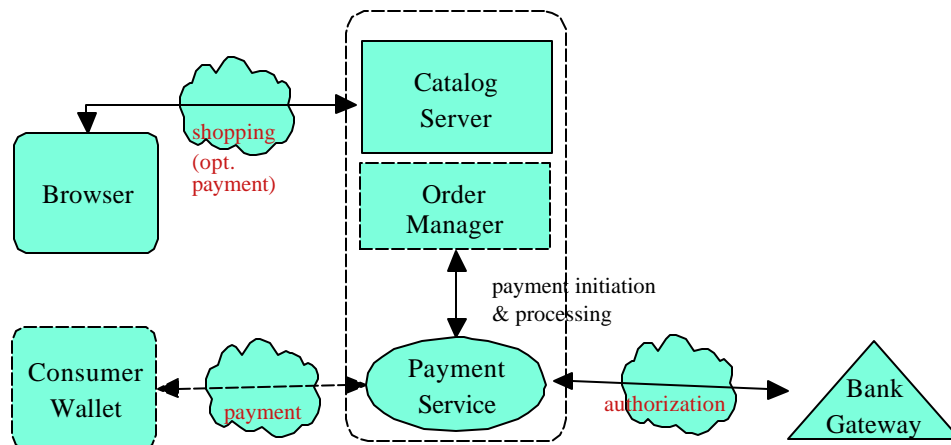
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# Review: Components of a Merchant e-Commerce Environment

**Shopper Requests**

Retailer centric services

**Catalog Server** — interfaces with merchant product database; manages and delivers catalog pages to buyers

**Order Manager** — manages "orders" (handles shopping cart; maintains item count and contents, tax/shipping calculation; order status);

**Payment Server** — manages and processes payments for orders; provides merchant fulfillment software with payment status; interface to bank

Bank / Processor centric services

**Payment Processing Gateway** — manages authorization and acceptance of merchant payments

# Traditional Merchant Configuration
## flows

Catalog
Server

shopping
(opt.
payment)

Browser

Order
Manager

payment initiation
& processing

Consumer
Wallet

payment

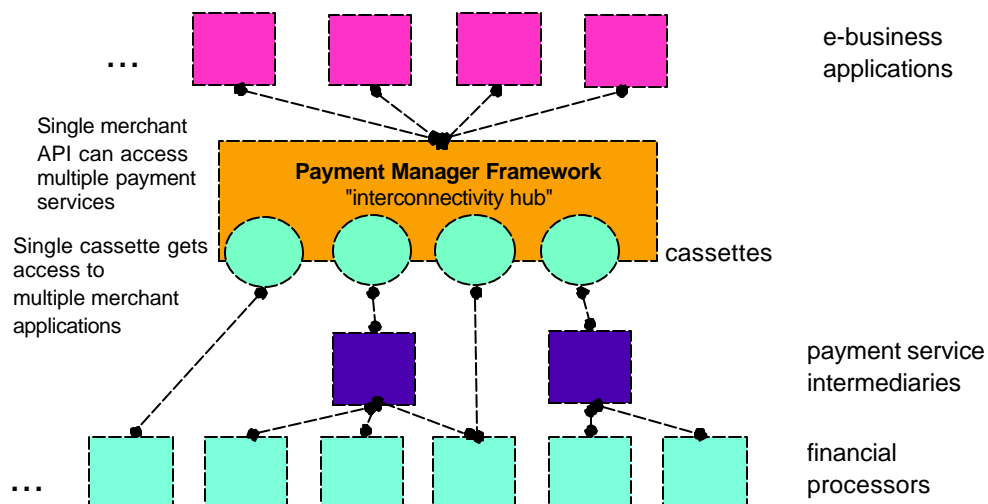Payment
Service

authorization
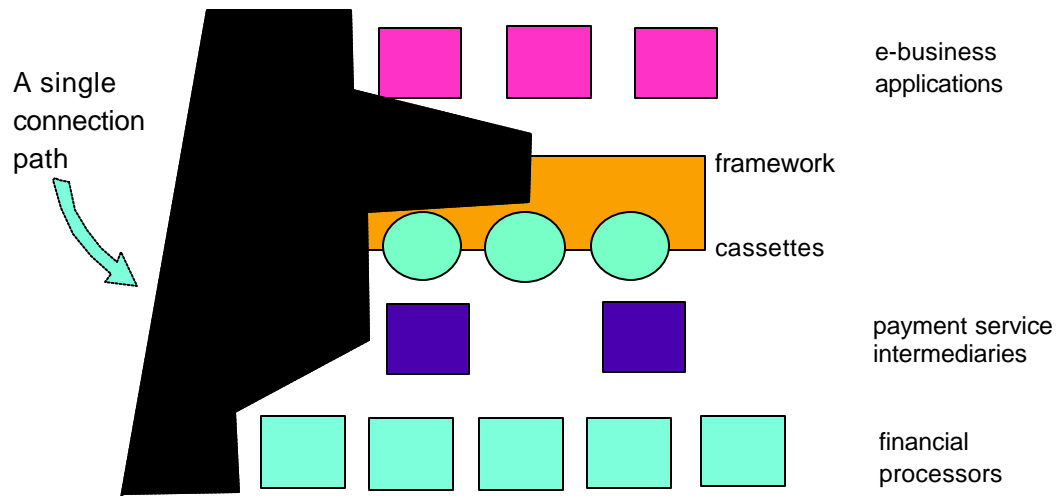
Bank
Gateway

Characteristics:
- single store served by a single Catalog Server & Order Manager
- Catalog Server on same machine as Order Manager (dotted line)
- IBM Net.Commerce is example of Catalog Server & Order Manager
- Catalog Server & Order Manager on same machine as payment service (dotted line)
- IBM Payment Manager can fulfill role of payment service
- Wallet form of payment is optional

# IBM Payment Manager
## Provider of Multiple Payment Services to Multiple Applications

...

e-business
applications

Single merchant
API can access
multiple payment
services

**Payment Manager Framework**
"interconnectivity hub"

Single cassette gets
access to
multiple merchant
applications

cassettes

payment service
intermediaries

...

financial
processors

# Connectivity Matrix



A single connection path

e-business applications

framework

cassettes

payment service intermediaries

financial processors

The Framework/Cassette model has strength when there are many applications that need to select among a variety of financial services - that is, when there is demand for many different types of connectivity.

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# Connectivity Matrix
## Single Merchant Example



Merchant Server

SCM

AR/AP

CRM

Merchant e-business applications

**Payment Manager Framework**
"interconnectivity hub"

cassettes

payment service intermediaries

financial processors

Credit Card

EFT

Elec Check