
ONLINE PAYMENT GATEWAY FOR TOURISM INDUSTRY

ONLINE PAYMENT GATEWAY (PAYNET):

PAYNET is a solution that allows the implementation of a powerful, affordable, and reliable system which offers merchants the opportunity to conduct safe, easy, undisturbed and secure online and real-time payment transactions. This solution, being easily integrated within the existing and available internal and external constituents systems, allows customer / payer to efficiently and securely accomplish his/her common financial transactions on 24x7 basis.

PAYNET offers merchants the benefit of facilitating both card-based (including credit and debit cards) and direct account-to-account electronic fund transfers. Thus, even non-card holders can avail of a secure, quick payment channel for all their online transactions, effectively extending the business opportunity to a wider base of end-users. This solution also provides for the market segment who choose not to use their bank accounts and prefer to use disposable, pre-paid cards to conduct simple and low-risk online payments.

HOW TO DEPLOY PAYNET INTO YOUR ORGANIZATION:

In order to deploy the **PAYNET** solution, the potential merchant is required to go through the process outlined below and satisfy the conditions/requirements put forward by the Joint Venture:

- a. Contact Joint Venture to apply for the **PAYNET** service with mention that the applicant is a tourism establishment and thus can qualify for the discounted rate;
- b. Provide USAID Jordan Tourism Development Project with a copy of the application;
- c. Provide the Joint Venture with the required application form and business documentation to apply for the **PAYNET** service. (The required documentation will be forwarded electronically to attendees following the presentation or can be obtained through directly contacting Joint Venture);
- d. A PDF document entitled “Merchant SDK White Paper” will be included in the documentation pack. This document will detail the minimum IT requirements to enable integration with **PAYNET** and to successfully deploy and operate the service;
- e. Ensure website meets the Joint Venture web requirements for verification and approval.
- f. After approving the merchant application along with the merchant website, The Joint Venture will submit **PAYNET** agreements for signing.
- g. Merchant shall Pay JD350.00 a non refundable enrollment fee paid once and directly to Visa Jordan.
- h. Accordingly, the Joint Venture will provide **PAYNET** SDK “Software Development Kit” - in Java and .Net technology – to integrate the merchant website with **PAYNET**. Subsequently, the merchant can commence system integration task. The merchant has the following three options to undertake this step:
 1. Internally through the merchant’s IT Department, or
 2. Through the web developer/IT company currently handling the IT infrastructure for the merchant, or
 3. Through **PAYNET** CPSI “Certified **PAYNET** System Integrator”, where **PAYNET** have agreed with four CPSIs listed below, to facilitate enrolling merchants into **PAYNET** services. The integrators are in the business of designing, developing, implementing and/or hosting websites and web-based ecommerce application and shopping carts(Applications) as well as providing relevant professional services (e.g. system integration) for merchants.

- ESKADENIA , Tel: 06 5510717
- Primus , Tel: 06 5535733
- dot.jo, Tel: 06 5544889
- Beat , Tel: 06 5800300

or

4. Apply to USAID Jordan Tourism Development Project to undertake this process **at no cost to the merchant**, through a USAID Jordan Tourism Development Project contracted company, who will be responsible for merchant/**PAYNET** system integration.

SYSTEM INTEGRATION SUBSIDY THROUGH USAID JORDAN TOURISM DEVELOPMENT PROJECT:

To be considered for USAID Jordan Tourism Development Project support in this process, the merchant will be required to review, validate and provide USAID Jordan Tourism Development Project with the request form entitled “Application for **PAYNET** – Merchant System’s Integration Support through USAID Jordan Tourism Development Project”. The form attached email can also be downloaded from our website at www.siyaha.org/paymentgateway.

USAID Jordan Tourism Development Project will review applications received and at its own discretion and in accordance to USAID regulations, will advise the applicant if the USAID subsidized integration request has been accepted and agree on a mutually convenient time for integration.

The **PAYNET** service will be deployed and fully operational on merchant’s website within 6 – 8 days of completion of the required integration. The integration process may take up to 6 working days provided that the merchant’s website and IT infrastructure conforms with PAYNET requirements

For further details:

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USAID Jordan Tourism Development Project

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Best Regards,

Ibrahim K. Osta
Chief of Party
USAID/Jordan Tourism Development Project