



Dogma Soft Ltd.

PAYMENT GATEWAY SERVICES PROPOSAL



About Dogma

DOGMA Soft Ltd. Is an **ISO 9001:2008** certified company, Registered by **Government of India** and Trademark in Business Class **42**. **DOGMA** is an IT service provider and Software Company with a skilled and competent Staff. **DOGMA Soft** laid its foundation on 2009 and education domain services like school, ITI/ITC, distance etc., IT Hardware and Software services, web based services, design and creative, desktop based application, SEO services, Toll Free Services, Payment Gateway Services, Security Systems and portals. **DOGMA Soft** stringent plus point is to keep the skilled resources available with best skills and abilities employed to ride out the best results out of the organization. Being proven infrastructure wise, resource wise and financially developed clients gain the advantages of value-based solutions and services excellent staff and techniques.

- **Rajasthan 's No- 1 Company to deal with ITI/ITC**
- **Presence in 259 Districts of 26 States and plan to this year All India**
- Offering more than **30 Services** (Software Development , Web Hosting, SEO , Project Training , Hardware Services and SMS Solution)

Approximately **99%** of **DOGMA** customers reported being satisfied with **DOGMA Soft** and the services it provides. Our **supports** is always available to hear our client's issues.

Vision

- To achieve excellence in IT Industry with Operations, Planning, Management, Computer Education and Accreditation throughout the India.
- To Computerized all Educational Institute of India by our Brand Product **CICCA**.
- To become the '**Talent Magnet**' in Distance Education, **ITI** and other aspects of Education.
- To boost Computer Education in India.
- To tackle shortage of IT Manpower world-wide

Mission

- To make a difference in everything we do.
- To do everything on or before time.
- To deliver quality & do more than what the clients expect.
- To bring the power of our advice and the strengths of our relationships to create enhanced value and wealth for our clients.

Core Values

- Attracting, developing and retaining the best talent for our business, challenging our people, demonstrating a "**can-do**" attitude and fostering a collaborative and mutually supportive environment.
- Enabling clients to become high-performance businesses and creating long-term relationships by being responsive and relevant and by consistently delivering value.
- Valuing diversity and unique contributions, fostering a trusting, open and inclusive environment and treating each person in a manner that reflects **DOGMA's** values.
- Being ethically unyielding and honest and inspiring trust by saying what we mean, matching our behaviors to our words and taking responsibility for our actions.

OUR BELIEFS

- If you plan for one year- Plant Rice,
- If you plan for 10 years – Plant Trees,
- If you plan for 100 years – "**EDUCATE MANKIND**"
- In future IT Company will come and will go; but only those Company will survive in Domestic Clients who have a reliable backup of education & training

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- Like theory is blind without practical experience, knowledge is worthless without application.
- Winners do not follow others footsteps, they create their own.

Our Services

DOGMA SOFT LTD. Offer the creative and consumer oriented solution to the clients as per their business needs.

- Web Designing & Development
- Software Development
- Online Promotion(**SEO, SMO**)
- Desktop & Web based applications
- ISO Certification(**9001:2008,14001:2004**)
- Toll Free Number(super receptionist)
- Trade Mark (**™, ®**)
- Copyright (©)
- Domain Registration
- Hosting (Reseller Hosting, VPS Hosting)
- PC Spy Software
- Cloud/Shared Hosting
- **Payment Gateway**
- Distance Edu. Management Application
- Coaching Management Application
- Computer Center Management Application
- School Management System
- Bulk SMS
- Voice SMS
- Bulk E-mail
- **Gold Mobile Number**
- Miss Call Management System
- Control System
- Email/Online Marketing
- Data Entry Project
- Business Analytics
- Social Media Marketing
- Google Ad words
- Ecommerce
- GPS System
- SSL Certificates
- Practical Training on Real Project
- ITI/ITC Management Application
- Security audit, hack & disaster recovery

We are providing Payment Gateway Services:

1. **PAYU Payment Gateway**
2. **ICICI Payment Gateway**

What is a Payment Gateway?

As India grows, more people are expected to enter the online market with access to easy and cheap internet services. With fast paced penetration of credit card, India is on the poised to be one of the most envied nations in the technology of e-commerce era. One cannot afford to miss participating in this growing industry. Such inclusive growth opportunity is available once in a lifetime.

An online credit, debit card & internet banking processing gateway that's a breeze to set up and get running in no time. No more waiting endlessly before you can accept payments. Fill in our online application and we'll set you up in 4 working days*!

1. **100% online registration.**
2. **Accept payments via Net banking & Credit and Debit cards.**
3. **All Indian & International MasterCard's, VISA, Discover & Diner's cards acceptable.**
4. **Over [52 Indian major banks](#) supported for net banking**
5. **Easy to integrate. Intuitive dashboards and APIs.**
6. **Customized payment flows to wow your customers and increased transaction success rates.**

Why Payment Gateway?

DOGMA has a goal of being a distinctive model - a business truly focused on providing a professional, consultative & merchant-centric payment processing service and Endeavour to benefit from quality over quantity.

Ease of integration, User Friendly interface to acquire online payments, World Class Security systems, Risk Monitoring on an ongoing basis, Smooth reconciliation, Multiple Payment Options on single platform are some of the essential features made available by **DOGMA** to Merchants, for a smooth E-commerce experience.

The following are 4 key propositions that no other aggregator in India offers:

1. **Transparency** with insights into each and every transaction that hits the payment gateway - what failed/dropped/bounced any why.
2. **Better success rates** through retrying failures, improving success rates of retries, capturing abandoned carts, higher uptime, payment analytics, dynamic routing of transactions etc.
3. We can **become your payment technology partners** - we can combine all your payment gateways through us so that you get the best of all worlds in terms of pricing, payment options and most importantly success rates (dynamic routing of transactions). All the analytics of all your transactions can be accessed through a single platform (of **PayU**)
4. **Excellent customer service.**

Enclosed is the brief presentation about our services .We'd be happy to offer you a demo to help you understand our unique value proposition.

Payment Gateway – Features

- Small & medium sized companies can go online.
- Single platform for processing major credit cards & other payment options
- 100 % server uptime with multiple acquiring banks on the same platform.
- Affordable pricing for merchant to exploit E-commerce opportunities.
- Seamless integration process with most online applications.
- One time integration for future upgrades.
- State of Art Risk Management system & Fraud detection tools.
- **'Brand name'** in Credit Card statements**.
- User friendly backend with detailed reports.
- Technical & Transaction support.
- 256 Bit SSL VeriSign Secured.
- Verified By Visa & Master Card Secure Code enabled gateway.
- PCI DSS 1.2 Certified systems & Architecture.
- Authorize & capture facilities.
- Cancellation / Refund / Partial Capture available.
- Virtual client payment processing available.
- Online Bill collection facility available.
- Integrates with almost all Platforms / Languages.
- Funds will be credited to your existing bank accounts.
- T+2 payment settlements.

BENEFITS

- **No Set Up Fee & No AMC**
- **TDR flat TDR of 3.2%+ 3 Rs/-** is applicable.
- **Go Live in 48 hours**
- Multiple card and netbanking payment options to suit your needs.
- Intuitive dashboard and APIs to manage your payment operations
- Customized payment flows to wow your customers and increase attempts to payments conversion
- Managed payment analytics and fraud detection services

1. Highest Conversion Rates

Boost your sales instantly by over 12% through our cutting edge features like dynamic switching, intelligent retry framework, mobile optimized payment page and many more. Avail the benefit of multiple payment options and get your transaction rates soaring. Your success is our only objective.

2. Store Card Feature

PayU offers a white label solution to help you store your customer's card data. This helps your returning customer to do a speedy checkout by just entering their CVV and 3-D secure password and thus increasing customer retention. The best part here is that since it is a white label solution, the customer data is always yours.

3. Collect Card Details Using I-Frame

We help you collect card data on your own page using our secure iFrame solution. The best thing is that to do this you need not be PCI DSS certified! The benefits of collecting card data on your own page is that your customer bounces reduce down to zero. It reduces steps in payment process leading to increase in conversions



4. Become PCIDSS Compliant

PCI DSS or Payment Card Industry Data Security Standard certification helps you to establish your site security through a third party verification. This builds the trust factor for your customers and further increase your conversions. It is also mandatory according to RBI ruling if you are a large merchant.



5. Shopping Cart Support

We have developed integration API's to help you easily integrate with more than 30 shopping carts, some of them are-

- Interspire
- Opencart
- Joomla Virtue Mart
- Magento
- Prestashop
- Zencart
- PHP
- JSP
- OSCommerce
- Wordpress Ecommerce
- WordPress Woo-commerce
- Drupal Ubercart
- Drupal Commerce
- WHMCS
- .NET
- Tomatocar



6. Payment Analytics

What matters the most in online payments is the status of your transaction. Whether successful or failed, bounced or dropped. PayU aims to solve exactly this puzzle of understanding your transactions in and out through its detailed analytics where you get the complete control and insight into your customer's behavior by examining the reports on real time basis.



7. Accounting & Reconciliation

Our dedicated merchant panel gives a deep insight into your daily transactions

1. Our dashboard has a Billings tab to tell you in detail about your payments, settled transactions and transactions waiting to be settled.
2. We Auto-capture all your transactions. No need to do it manually.
3. Settlement in T+1 for cards, T+2 for net banking



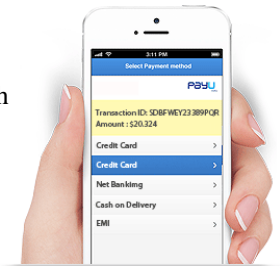
8. IVR Payment Facility

DOGMA (PayU's) India provides secure and user friendly Interactive Voice Response payment system which reduces the time of transaction completion by 40%. It enables you to accept payment of your products and services over the telephone. While your customers can conveniently pay by phone from anywhere in India, you can cost-effectively acquire new customers who are beyond the online strata.



9. Mobile Payments

DOGMA (PayU's) advanced mobile based payment solution helps you accept payments through mobile. Our all new mobile payment solution accepts a wide variety of mobile browsers including default browsers of all OS-Android, Java, Symbian, Blackberry, iOS. We have developed intelligent APIs to determine any handset and browser in realtime. These are lighter versions of website which helps the pages to be uploaded in less time and hence eases the experience of making payments through the mobile.



10. Risk Management System

DOGMA (PayU) India Provides Class Leading Risk Management Solution which helps in identifying and monitoring risky transactions on the basis various parameters and ensures safety of International standards.

PayU has a tie-up with ReD (Retail Decisions Inc.):

World renowned Risk Management group: ReD has a rich database of fraudsters which is updated every 15 minutes Each transaction is screened through PayU-ReD Solution.

1. IP & Geography based
2. Negative List and Bins
3. Velocity Checks



11. All Payment Options

1. Visa/MasterCard/Diners/Amex credit Cards
2. All Debit Cards including Maestro
3. 33+ Net banking options
4. EMI of Citibank, HDFC, ICICI, Axis etc
5. Cash cards and mWallets
6. IVR Payments and Email Invoicing



12. Multi currency gateway

We enable you to accept international orders and give you the liberty to collect foreign currency payments as well. You can accept payments in all the major global currencies like **Dollars**, **Pound**, **Euro**, **Dirham** and many more with our efficient and very secure **Multi-currency payment gateway**.



13. Reliable Technology

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- I. **No single point of failure:** As we are connected to four major ISP's directly so that connectivity is consistent and we do not have a single point of failure with redundancy for Firewall Load Balancers Web servers and Database servers.
- II. **Connectivity through multiple paths:** Within India directly connected to 4 Major ISP's and for International, connectivity through 2 different undersea cabling paths.
- III. **24X7 Monitoring:** Our NOC (Network Operations Centre) team monitors the connectivity and performance 24X7.

How does the payment process work?



<https://payseal.icicibank.com/mp/ssl.jsp?txnid=C292C43BC5A7EBE50148A006F4819C411293510A37FBE4CC>

ICICI Bank

Welcome to PAYSEAL
ICICI Bank Secure Payment Gateway

Dear Customer,
 PaySeal will secure your payment to **fashionandyou.com**

Card Type *

Card Number *
(Please enter your card number without any spaces)

Expiry date * :
(Please enter expiry date provided on your card)

CVV2/CVC2 Number *
(CVV2/CVC2 is the three digit security code printed on the back of card)

Name on Card
(Please enter your name specified on the card)

Purchase Amount **INR 4499.00**

more people around the world go with **VISA**

After pressing Pay, to ensure a successful transaction, **DO NOT** close your browser.

A service brought to you by ICICI Bank.



COST:-

PAYU Payment Gateway: - Our pricing is the most aggressive in the market.

Choose Plan	Economy	Silver	Gold	Platinum
Setup Fees	6000	12,000	24,000	36,000
Visa/MasterCard/ Diners Credit Cards	4.90%	3.90%	3.25%	2.75%
American Express Cards	4.90%	3.90%	3.50%	3.25%
Debit Cards - all banks (Visa, MasterCard, Maestro)	0.75% for Transaction Value up to INR 2000 1.00% for Transactions Value above INR 2000			
Netbanking (33+ banks)	4.90%	3.90%	3.25%	2.75%
EMIs	3.50% for 3 months, 5.50% for 6 months			
Cash Cards	4.90%	3.90%	3.25%	3.00%

Note:- “There is a Rs 2400 annual maintenance charge with each plan.”

HE COST OF QUALITY

It is a fact that Quality Management System cost time and money.

Typically a **quality** takes somewhere between **3 to 12** months to develop and implement. Exactly how long and how much and dependent on a number of variables such as;

- Commitment** of management
- Availability** of resources
- Current level** of formal process documentation
- Current level** of record keeping
- The nature** of the business
- Complexity** and nature of internal communications

Terms & Conditions-

1. **60%** payment will be payable in advance in Favor of "**Dogma Soft Ltd.**"
2. Rest payment will be Payable at the time of **Integration** of **Payment Gateway Service**
3. Whole **Integration** Period will take around **3-5 working days** from the Starting.
4. **DOGMA** must be the only online payment gateway (or online payment method) on the merchant's website in case of a 3rd party website.
5. Please let us know once you complete the registration. So that we could forward your registration for approval.

Documents Required for Payment Gateway -

1. Copy of **PAN Card** of Proprietor
2. Copy of **Registration Certificate** of Company
3. Copy of **Telephone Landline/ Electricity bill** for address verification of the firm signed by all partners with stamp
4. Copy of Letter Head & Visiting Card of Company
5. List of product and services on firm letterhead that you will be selling signed by the individual/sole proprietor and proprietor stamp on it.
6. Last audited P/L statement and balance sheet OR Last 12 month (or from the date of opening) the bank statement of the firm with bank seal/logo.
7. Bank Verification Letter

Clients Using Our Products and Services-



YOU CAN APPLY →

Click Here

For any query or any type of further information about us, you can log in to our websites-

www.dogmaindia.com

Feel free to contact us as follows-

Waiting for your Kind & Earliest Reply.....

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