



Making **Online Shopping** easy  
 Accept **Multiple Payment Options**  
 turn browser clicks into **Money !**



*"Information and communication technologies (ICTs) have the potential to profoundly change global trade, finance and production. By making businesses more competitive and economies more productive, and most of all by empowering people with knowledge, ICTs can support faster economic growth and thus strengthen the material basis for development...."*

*New technologies and applications continue to emerge. Current technologies are maturing, and old ones are finding new uses. We must ensure that developing countries are not left further behind by all these dramatic changes, but can join in and benefit from them in their efforts to achieve the Millennium Development Goals". -Kofi Annan Secretary General of the United Nations 2005*

**Benefits to participating merchants include...**

- The ability to connect to the global banking community in a secure environment allowing bank customers to pay for goods and services through both online and offline banking services.
- The **SeniTechOnline** payments system is highly secure and a far cheaper alternative to traditional credit cards for both merchant and bank customers.
- Supports all bank customers from private individuals to corporates and institutions and so is B2C and B2B compatible.
- Reaches a global community hitherto excluded from eCommerce numbering in the 100's of millions.
- Merchants attain a competitive advantage over other non-participating merchants,
- Low fees and charges in comparison to credit cards, with no charge back fees
- The **SeniTechOnline** system is more secure than credit cards because the buyer, not the merchant authorizes the payment.
- Any merchant system both on and offline is capable of connecting to the **SeniTechOnline** system as long as it has access to the internet.
- Does not require technology changes to connect to **SeniTechOnline**.
- For a limited time, it's free.



**Payment Options**

Individuals and businesses can make payments to participating merchants via the internet or on an internet enabled mobile device via a single application covering online trade (B2B) through to B2C..

**Integration**

Via a single adaptive API that is compatible with any client platform, offering a suite of both on and offline solutions.

**Settlement Method**

Each bank acts as the settlement engine for all their client orders providing immediate value to both bank/client and guaranteeing payment to the merchant.

**Disaster Recovery**

All transactional information is backed up and copies held in an off-site recovery server ensuring added security in the event of a disaster or system failure.

**Security**

Our multi-tier security architecture minimises the likelihood of both commercial and identity fraud: Anti hacker protocols and merchant control eliminate money laundering opportunities; sensitive data is not required to complete payment(s) and any information deemed sensitive is never held online by the system virtually eradicating system exposure to fraud.

**Global eCommerce @ Your Fingertips**

**SenitechOnline.com** is the next generation of payment platform specifically geared towards providing universal access to the benefits of eCommerce for the entire global community irrespective of the underlying 'Development Status' of any one of the markets served.

The **SeniTechOnline.com** Platform enables secure financial transactions between any financial institution and any merchant, whether off or online anywhere in the World via a single modular architecture. Product features include;

- Emergent market support
- Multiple payment options
- Non reliance on credit cards
- Non reliance on technology
- Mobile phone payment support
- B2B & B2C functionality
- All available content can be supported
- Multiple currency support
- Integration via single adaptive API
- Cross platform compatibility ensures that an infinite number of client platforms are supported
- Highly secure
- Multiple language support
- Designed to support a very large transaction volume

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