

ChargeLogic Online Process Flow

1. Cardholder enters payment information on merchant's web site and clicks the submit button
2. Merchant's web server submits standard web service request to ChargeLogic Online
3. ChargeLogic Online gets authorization from merchant's payment processor
4. Merchant's payment processor returns authorization response
5. ChargeLogic Online returns authorization response and transaction reference number to merchant's web site

6. Merchant's web site completes order and sends Cardholder an order confirmation

7. Later, merchant's web site sends order data and ChargeLogic Online reference number to merchant's NAV server, which creates a Sales Order

8. Merchant's NAV server requests transactions from ChargeLogic Online that are associated with the web order

9. ChargeLogic Online returns all transactions associated with the web order. Merchant's NAV server creates local EFT Transactions

10. Merchant settles the ChargeLogic Online transactions along with local transactions directly with the payment processor

11. Payment processor confirms batch transmission

12. Order is shipped to cardholder

Notes:

- The E-Commerce Server does not communicate with the NAV Server during the e-commerce transaction.
- The E-Commerce Server does not retain any sensitive Cardholder data

