

CommSecure



enabling eBusiness

DDRSecure

Streamlining Direct Debits Payments

DDRSecure is an electronic direct debit management and payment solution that streamlines the way customers register and initiate direct payments.

Direct debit payment is generally a lower cost payment method in comparison to other methods such as credit cards and cheques. It is, however, a more cumbersome method because of the manual effort involved in completing and processing the DDR forms. With DDRSecure, customers are offered a self service website to enable them to register their DDR forms online and then initiate subsequent payments from the same portal, all without the need for merchant involvement.

DDRSecure is therefore, an ideal service to encourage customers to opt for direct debit payment to reduce merchant receipting costs.

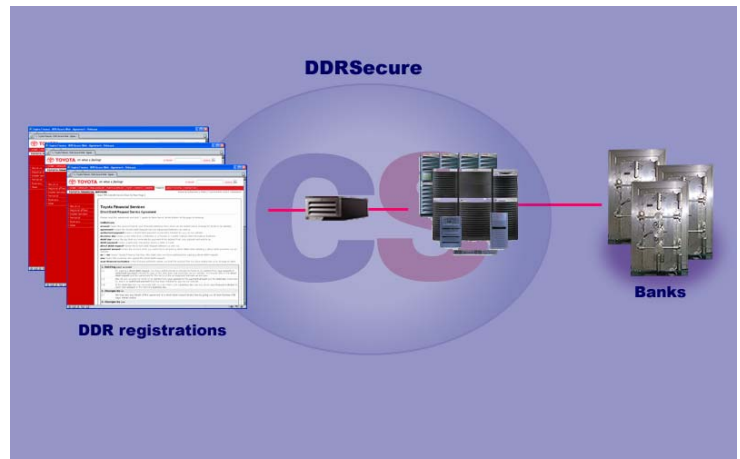
Total Management Approach

DDRSecure is offered as an outsourced service. CommSecure provides a merchant branded web portal for customers to register their DDR. If signed paper form is required, CommSecure can act on behalf of the merchant to receive and archive the forms. Once a DDR is setup, customers can then login to the web portal to initiate one-off or recurring direct payments. Merchant staff can access the portal to retrieve reports on DDR status and payment transactions.

Lower Ownership Cost

DDRSecure services are delivered via a proven and highly secure 24x7 ASP service that is charged on a pay as you use basis. The ASP business model eliminates the need for capital investment in IT infrastructure, the purchase and maintenance of software applications, or the allocation of support personnel.

Services are provided according to pre-determined service standards supported by a service level agreement (SLA). This approach has proven to be a highly cost effective way to introduce and manage business applications.



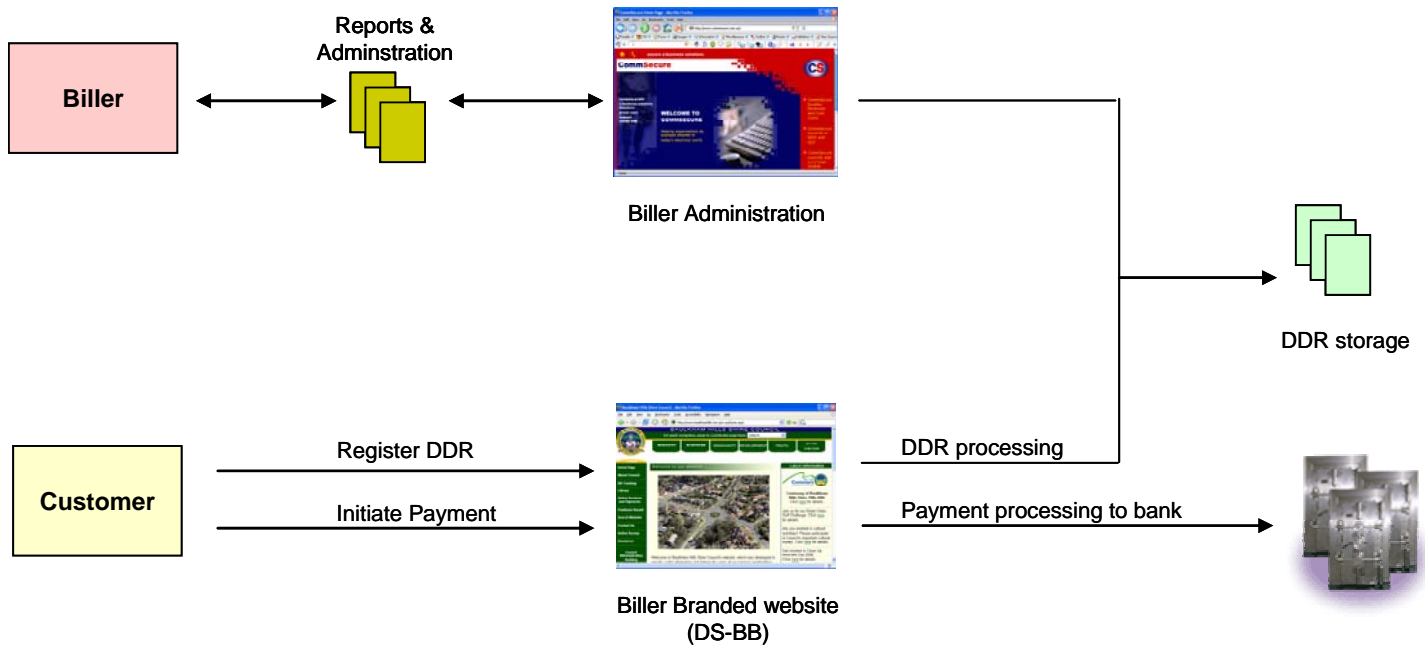
Features

- Merchant branding on DDRSecure website
- Customer self service to register DDR
- Customer can register multiple DDRs
- Option for paper DDR forms to be returned to CommSecure for processing and storage
- Customer self service to view and maintain DDRs registered
- Customer to initiate direct debit payment
- Option for immediate or future dated payment
- Option for recurring payment
- Customer self service to view and manage scheduled payment instructions
- Merchant access to payment reports
- Merchant access to view DDR registrations
- Merchant access to view scheduled payments
- 24 x 7 system monitoring and management

Solution Benefits

By using DDRSecure, billers can streamline the way they process payments as well as taking advantage of a lower cost payment method. Customers have total control over when a payment is taken from their bank account. They can register multiple bank accounts and decide which bank account to draw funds from for a particular payment.

CommSecure is one of Australia's original e-businesses and has a proven track record in delivering high performance e-payment and bill processing services since 1999. Accredited by leading banks and certified to federal government security standards, CommSecure will enhance the security of your e-services environment.



Code	Type	Description
DS-BB1	Core	Billers Branded DDR management and payments website
DS-BB2	Core	Billers Branded DDR management and payments website with signed DDR forms processing

About CommSecure

CommSecure, an ASX listed company, is a leader in the provision of e-receivables business applications and services, providing an end to end business process solution from billing through payment to reconciliation and records archiving. CommSecure solutions include e-billing, e-payments, IVR phone payments, direct debit payments and management, customer self-serve and call centre applications, reconciliation and archiving.

Contact us today to find out how CommSecure can help your company upgrade its e-receivables capability quickly and cost effectively.

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