

CommSecure

Guide to Online Merchant Banking 2006

FOR: PAYSECURE CHECKOUT (for online shopping carts) PS-CO

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Guide for establishing internet trading with CBA, Westpac, ANZ, NAB or St George – and also American Express and Diners Club credit cards.

Welcome!

Thank you for choosing to implement the CommSecure PaySecure Checkout service.

This document will help you to obtain the correct information from your bank prior to completing the online CommSecure merchant registration form.

The information you need varies for each bank and is itemised under the “merchant requirement” heading in this document.

When contacting your bank, you should clearly state that you wish to use CommSecure as your payment gateway and you wish to receive customer credit card payments over the internet, not via EFTPOS.

Once you have received this information from your bank, this can be filled in on the Online Merchant Registration Form at www.commsecure.com/paysecurecheckoutonline.shtml.

This will ensure you are able to “go live” on the date you and your customers have planned.

Once again our thanks for choosing CommSecure – you can be sure that you are implementing the very best solution.

Should you have any questions please feel free to call our Help Desk on 02 9497 4400 or email helpdesk@commsecure.com.au

Terminals and Simultaneous Transactions

The banks will assign one or more *terminal identifiers* (termids) to you.

Most banks (NAB, Westpac, St George) allow any number of simultaneous transactions to share the same terminal identifier, in which case one terminal identifier is always sufficient.

Commonwealth Bank is the only Bank that requires a terminal identifier for each transaction processed. For instance, as each transaction can take between three and six seconds to process, if you expect to process three transactions in six seconds, you should apply for three terminal identifiers.

In addition, Commonwealth Bank are happy to increase the number of terminal identifiers assigned to you if your load warrants it. A good starting point is one terminal identifier.

CREDIT CARD PROCESSING

1. THE COMMONWEALTH BANK OF AUSTRALIA (CBA)

Contact your CBA Relationship Manager.

You need to request **CommLink** terminal types (where terminals are defined as *CAIC* and *CATID*.) Each *CATID* can process a single transaction at any time.

Since a transaction takes between 4 and 40 seconds to process, more than one terminal may be required for high-load or “bursty” loads (where many transactions may occur close together).

In essence, the number of terminals required should be the maximum number of transactions expected in any 15-second period. Please note that care should be taken not to request more terminals than necessary as subsequent requests may be impacted by incorrect requirement forecasts.

1.1 Merchant Requirements

To operate with the CBA, you must have:

- A merchant service agreement
- A merchant number
- One Card Acceptor Identification Code (CAIC) for the CommLink system
- Two Card Acceptor Terminal ID (CATID) for the CommLink system

NB: If you do not specify CommLink, the CBA will almost certainly give you numbers set up for EFTPOS terminals or some other system. These ID’s will **not** work when cleared through CommLink.

1.2 Set-up Time Required

Usually between 7-10 days.

2. WESTPAC BANKING CORPORATION

Phone 1800 029 749 to contact the Westpac Merchant telesales team. You need to ask to process credit card transactions through the CommSecure FDRA link. Your application for a Westpac Merchant Facility can be completed over the phone and sent to you for signing.

2.1 Merchant Requirements

To operate with Westpac, you must have:

- Merchant Number
- Terminal ID

2.2 Set-up Time Required

Your merchant facility will be set up within 5-7 working days then Westpac will advise you and CommSecure of the merchant terminal information. Please note

that if you have not heard from Westpac within 7 days you should call CommSecure Helpdesk on (02) 9497 4400.

Once you have your merchant ID and are ready for online transactions, Westpac will provide unlimited support via their 24 hour, 7 day a week help desk team.

3. NATIONAL AUSTRALIA BANK (NAB)

Contact your NAB Relationship Manager.

Application for merchant facilities is arranged by completion of all the following documentation.

1. Application for Merchant Facilities Form (supplied by NAB)
 - Copies of last 3 months' Bank Trading Account Statements
 - Copies of last 6 months' Merchant Statements
 - Copy of Business Name Registration Certificate or copy of Certificate of Registration
2. Letter of Offer
3. Establishment Form

Some of these documents may not be necessary, depending upon whether you are an existing NAB customer.

3.1 Merchant Requirements

To operate with NAB, you must have the following:

- A NEW merchant number suitable for electronic transactions.
- Two NEW terminal IDs matching the merchant number
- An Electronic Banking (EB) number

3.2 Set-up Time Required

It takes the NAB between 10 and 20 working days to have approved documentation signed and a merchant set up on their system, generating merchant and terminal numbers.

Generally the time to have approved a merchant service application is around two weeks.

4. ANZ

Contact ANZ on 1300 366 988 (option 2) to speak to ANZ new business department. You will need to request an application for **EPOS** terminal types (used to be called PCPOS). MultiPOS terminals will not work on this link.

The ANZ will require that a questionnaire be filled out detailing your site security for handling online payments. As CommSecure handles this process on your behalf, the questionnaire should be forward to the CommSecure Helpdesk where it can be answered before being sent back to ANZ.

The ANZ will also require a transaction projection from you, detailing the

expected average monthly dollar value per transaction, and also the expected average monthly number of transactions. If this information is already available, it should speed up the sign-up process.

4.1 Merchant Requirements

- A merchant service agreement
- A merchant number suitable for electronic transactions
- Two terminal IDs matching the merchant number

4.2 Set-up Time Required

The total setup time once the above has been completed by the merchant and provided to the ANZ, should be one week. This may vary during peak processing times.

5. ST GEORGE BANK

Contact your St George Relationship Manager. The facility you will need to set-up is an Online Credit Authorisation Merchant Facility or OCA.

Before you are accepted as an online merchant, Clients will be required to:

- a) Complete a Business Plan template,
- b) Send a photographic I.D. (Drivers Licence or Passports) with the completed application,
- c) Accept the St George Quote,

5.1 Merchant Requirements

- Merchant Number
- Two online credit Authorisation (OCA) Terminal IDs

5.2 Set-up Time Required

Generally a new facility can be set-up within 5 days from the time that the completed paperwork is received by St George.

Applying to accept Diners Club and American Express Credit Cards

6. DINERS CLUB

Call Diners on 1300 360 500

Diners Club will mail out a Diners Club Service Establishment Membership agreement which needs to be completed and returned. They will arrange for a representative to call you to discuss the agreement and to set up a rate, dependant on volume.

6.1 Merchant Requirements

- Merchant Number

6.2 Set-up Time Required

Once Diners Club have received the completed agreement forms, it will take 7 to 10 working days to become active.

7. AMERICAN EXPRESS

Call American Express and advise them that you would like to become an Internet Merchant.

The operator will then mail or fax you a form for Internet Merchant Facilities.

7.1 Merchant Requirements

- Merchant Number

7.2 Set-up Time Required

It can take up to 7 days to process once they have received the completed form.