

PaySecure



SECURE ELECTRONIC PAYMENTS PROCESSING

PaySecure has been designed as a secure payments gateway to facilitate electronic payments for credit card and direct debit. It supports merchant acquiring through all major Australian banks and can process major credit cards including VISA, MasterCard, American Express and Diners Club

Using military-strength encryption technology, PaySecure ensures tight security – an essential safeguard for online transactions. The service also uses a fault-tolerant architecture to enable rapid data re-routing in the case of individual equipment failure, while also using duplicate site locations to save data in the event of a major disaster.

COST SAVINGS

By offering electronic payments, merchants can reduce cost of receipting by encouraging customers to opt for lower cost electronic channels rather than the traditional and more costly methods such as cheques or over-the-counter processing.

Electronic payments processing generally means that funds are available to the merchant the next business day. This potentially can improve cash flow and reduce cost of manual payments reconciliation. A comprehensive set of reports will allow merchants to reconcile payment results into their back-office accounting system.

CHOICE OF SOLUTION MODULES

PaySecure is offered as a flexible range of solution modules suitable for a wide range of business applications. This can be an interactive checkout page for a merchant's online shopping cart (*PaySecure Checkout*), a file based processor for regular account payments processing (*PaySecure Batch*), a programmatic SSL connection for backoffice systems interaction (*PaySecure Direct*), or a fully developed payments website hosted and managed by CommSecure at one of its secure data centres (*PaySecure Web Hosted*).

LOWER RISK

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.

PAYSECURE GATEWAY

- Secure data centre to DSD ASCI-33 standard
- Multi-server hardware architecture
- Dynamic bank switching
- Real-time and Batch credit card processing
- Online direct payments processing
- Supports merchant acquiring through major Australian banks
- Accepts VISA, Mastercard, American Express and Diners
- Support for CVV2 verification
- Merchant online access to payments reporting
- Payments report in various formats including CSV and BPAY
- 24 x 7 system monitoring and management
- PaySecure gateway housed in dual data centres

PAYSECURE MODULES	Checkout	Web Hosted	Batch	Direct
Secure hosting of payments web pages	✓	✓		
Purchasing details passed from Merchant website (eg: shopping cart)	✓			
Purchasing details entered by payer on CommSecure hosted website		✓		
Merchant branding on payments pages	✓	✓		
Merchant specific Help pages to assist payment		✓		
Merchant specific data to be passed through to payment report	✓	✓		
Real-time credit card surcharge calculation		✓		
BPAY check digit validation on payment identifier		✓		
Supports CVV2 capture	✓	✓		✓
Real-time credit card processing	✓	✓		✓
Recurring credit card processing		✓		
Real-time credit card refund processing				✓
Credit card refund processing via Merchant administration facility	✓	✓	✓	✓
Online direct debit processing				✓
Online direct credit processing				✓
File based batch credit card processing			✓	
File based batch direct debit processing			✓	
File based batch direct credit processing			✓	
SSL based API to PaySecure gateway for Merchant back-office integration				✓
Generation of unique transaction receipt	✓	✓	✓	✓
Payments reporting via Merchant administration facility	✓	✓	✓	✓
Report format in CSV and BPAY	✓	✓	✓	✓
Downloadable payment reports	✓	✓	✓	✓
24 x 7 onsite system monitoring and operational management	✓	✓	✓	✓

* Bank and currency dependent

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.

CommSecure Australia Pty Limited

ABN 14 001 950 670964

**964 Pacific Highway
Pymble NSW 2073
Australia**

T +61 2 9497 4400

F +61 2 9497 4499

E ebusiness@commsecure.com.au

www.commsecure.com