



Introduction to DPS and Internet / Web Processing Solutions

Payment Express is a Visa and MasterCard certified solution, developed by DPS, which facilitates electronic payments seamlessly from multiple access points i.e. EFTPOS, Billing, IVR, CRM, Vending, MOTO (Mail Order / Telephone Order), Web and Wireless.

DPS are certified with banks in Australia, New Zealand, Pacific Islands, Singapore, South Africa and Malaysia.

DPS evolved from CSD; the software development company which produced and certified several leading processing solutions, including the OCV Server, which was subsequently, licensed to Ingenico, ANZ and St George banks in Australia and PC EFTPOS – the first integrated Windows POS / EFT-POS solution. In 2000 the PC EFTPOS technology was spun off in a multimillion-dollar deal to the ANZ bank and DPS replaced the legacy OCV Server with a next generation, zero hardware solution - Payment Express™.

Our area of expertise is with complex high value, high volume merchants: Ticketing, Utilities, Telecommunications, Insurance, Government, Online Trading, Travel, Vending etc. Complex merchants use DPS technology for the ease of integration with billing and fulfillment systems and our global reconciliation facility, which provides organizations with business intelligence and reporting tools across multiple business units and countries.

DPS' clients include: AMI Insurance, American Express, APN Holdings, Ascent Technology, Automobile Association, Auckland City Council, AXA, Aussie Stadium, Air Rarotonga, Bank of New Zealand, Bond and Bond, Boise, BTI, Cardmember Wines, Cash Handling Systems, Computerland, CommSecure, Contact-Energy, Cosmos, Department of Internal Affairs, DHL, Docklands, Dun and Bradstreet, EDS, eMatters, Empower, Energy Online, Fairfax, Fatso, Farmers, Fonterra, Fedex, Freedom Air New Zealand, Flexirent, Genesis Energy, Go Holidays, Hutt City Council, Hewlett Packard, IDG Communications, Intercity, Just Kids, Kroma Colour Prints, Lion Nathan, Microsoft, Ministry of Justice, Mitre 10, Needitnow, NorthShore City Council, NZ Herald, NZ Post, Northern Territories Government, NuSkin, OmegaTrend, Origin Pacific, Progressive Enterprises, Pumpkin Patch, Ricoh, Signature Travel, Sony, Southern Cross Insurance, Sun Microsystems, Sky TV, SkyTrans Airlines, 2day Internet, Tasmania Temptation Holidays, Tech Pacific, Telecom, TelstraClear, Territory Discoveries, Ticketek, TMP, Toll NZ, Tourism Holdings, Tower Insurance, Travel Spirit Group, Trade Me, TrustPower, UBD, Unicef, Vero Insurance, Visa Preferred Seating, Wellington City Council, Wilson Parking, Woosh, World Vision, Wotif.Com, XXXX, and many more.

The Sony logo in a bold, blue, sans-serif font.

"Sony has used Payment Express from DPS for many years and have found it reliable, easy to implement and very robust. The reporting features are particularly valuable and have aided in the streamlining of the financial process. Payment Express requires minimal maintenance - once implemented, the system will take care of itself."

Customer testimonials can be viewed at https://www.paymentexpress.com/default.asp?id=a_testimonial





Net24 / Direct Payment Solutions

Net24 in partnership with Direct Payment Solutions offer transactional processing solutions for accepting payments securely from your website. The Payment Express solution helps ease the administrative challenge and help mitigate the risk of fraudulent transactions.

With real-time credit card processing there is safety in the knowledge that the transaction will be correctly processed and the funds will arrive in the bank account the following day.

How it Works

In it's simplest form, DPS acts as a gateway between your web site and your existing bank, much like an EFTPOS terminal. When a customer places an order at your web site the credit card details are automatically verified and the amount processed and transferred to your electronic merchant bank account. The transaction process takes seconds and is encrypted over secure links for data security.

DPS provide connectivity to every bank in New Zealand, Australia, Pacific Islands, Malaysia and Singapore. With a DPS solution you can also accept a vast variety of credit card types (e.g. Visa / MasterCard / AMEX / Bankcard / Diners / Farmers Card / JCB and many more ...)

Payment Processing Options

DPS offer merchants a variety of payment processing options and can provide an all encompassing solutions for every processing requirement.

- Internet / Web
- Call Centre
- Batch / Regular Billing
- EFTPOS Terminals
- Mobile Payments

For more information on these solutions, please visit www.paymentexpress.com. Alternatively, please contact your Net24 account manager or a payments specialist at Direct Payment Solutions who will be able to assist in providing solutions for every aspect of your payment processing requirements.



Hosted Payments Page

[Visit the Online Reference](#)

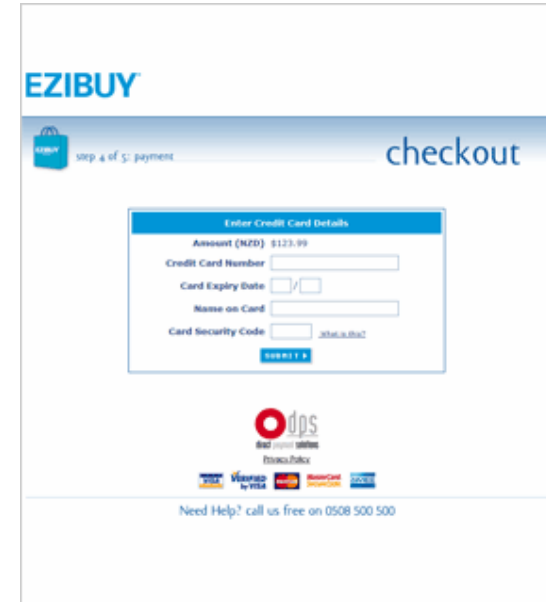
The Hosted Payments Page is a cost effective, easy to integrate solution that allows for your customers to browse and select the products they wish to purchase from your website - and when they are ready to complete their purchase, they are then forwarded onto a secure payment page that is hosted by DPS. Once authorization has been gained, the user is presented with a message confirming this authentication process and is re-directed back to your website.

The hosted payments page also comes inbuilt with 3D Secure, the latest security schemes to help mitigate fraud.

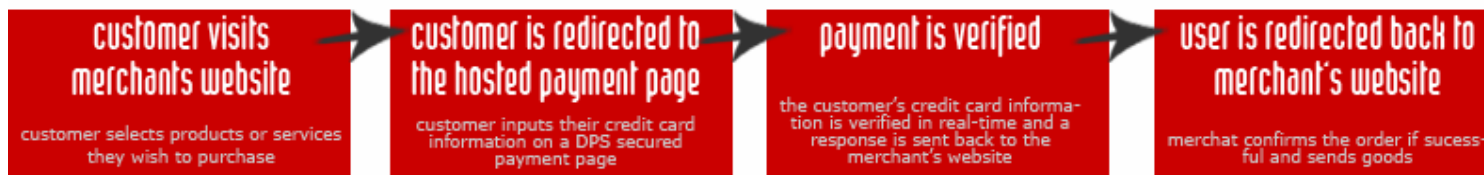
Benefits

Easy integration; comes with pre written API's and sample code .NET, ASP, Java, PHP, Perl and Cold Fusion for quick and easy set up. NT/2000 via COM object and HTTPs Post on Linux – will work in any environment / platform.

- Does not require a SSL certificate.
- Comes with DPS' Payment Manager Suite comprising manual processing and reporting features.
- Fail proof result notification.
- No Additional Charge for 3D Secure (Verified by Visa / Securecode) Authentication.
- Visa / MasterCard certified solution (PCI DSS certified)
- 2 connectivity options; [PXAccess](#) and [PXPay](#)



How The DPS Hosted Solution Works ...





Non Hosted Payment Pages and Payment Processing Applications

PX Post

PXPost enables merchants to securely authorize credit card transactions, direct from the merchant's website to their acquirer(s), in real time. This method is web host friendly; requiring no DPS executables or libraries to be installed on the hosting provides servers. PX Post transactions are secured via the SSL protocol and sent to the acquirer securely via DPS. DPS returns a response in XML format to the direct to the merchant's web server.

Software Toolkit

The Payment Express SDK is a combination of software components and applications that facilitate credit card processing, from multiple access points i.e. Web, Billing (PXBAT), IVR, CRM, Vending (GPRS), CRM (Mail Order / Telephone Order), seamlessly to the acquirers below, in real time. Merchants / developers use the Payment Express SDK, to tailor customized processing solutions, integrated with their choice of technology and banking platforms.

Software Toolkit Components

[DPSAUTHS.DLL - AuthSSL.COM Object](#)

[PX Web Service](#)

Important Note

Certain banks mandate PCIDSS compliance, and require for [3D secure](#) to be setup.

Merchants who choose to use a non-hosted payment page (manage their own payment page), must be compliant at their own cost. Please note that DPS provide a certified solution; the Hosted Payment Package.

Payment Express EFTPOS

Imagine being able to plug a PINpad directly into the USB port of your computer and instantly processes EFTPOS transactions securely over the internet - Now, for the first time, you can! Get rid of that dial up terminal / phone line and use the next generation solution - Payment Express. It supports DSL, GPRS, VPN, LAN, WAN and Citrix networks, in both standalone and integrated POS environments.

Interactive Voice Response (IVR)

Paying bills by credit card using a touch-phone is now an accepted and trusted system, and is regularly used by councils, banks and retail businesses for the payment of utilities, fees, licences, fines, subscriptions and orders. This service is available to your customers 24 hours a day, seven days a week. You will be able to receive payments all through your after hour and holiday periods.

Payment Details SSL SECURED

Please enter your Credit Card details below.

Accepted Cards:

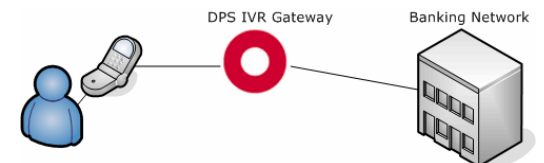
Card Number:

Month Expiry:

Year Expiry:

Name on Card:

dps
direct payment solutions
[Privacy Policy](#)





Payment Manager / Payline™

[Visit the Online Reference](#)

All of Net24 / DPS' customers receive access to the Payment Manager, as part of our standard service. This enables merchants to use Payline™ - a virtual EFTPOS terminal on your computer; run transactions queries, for both web and MOTO transactions and; access our reporting and business intelligence services, for rapid reconciliation and settlement of funds. Payline can also be provided as a stand alone service to process telephoned, or faxed credit card details, in real-time, with next-day settlement of funds. As a Net24 customer, you can purchase the Payment Manager / Payline™ at a special price (conditions apply).

PAYMENT MANAGER

- Account Txns
- Auth
- Complete
- Purchase
- Refund
- Reports
- Transaction Query
- Transaction Search
- Transactions
- Exit

Purchase

PAYMENT ENTRY

Merchant Reference : USB Optical Mouse
Credit Card Number : 4111111111111111
Name on Card : David T Jones
Expiry Date on Card : 05 / 05
Amount : NZD 19 .99
CVC2

Transaction Search

Search

StartDate: 03 Nov 2004
End Date: 04 Nov 2004
Merchant Reference: USB Keyboard
Card Holder Name: David T Jones
Card Number: 4111111111111111
Date Range must be less than 30 days, e.g. start da

Reports

Create Report: Standard

Report Options

Report Name : Sales Report 04/11/04
Output Format : PDF
Txn Types : Completion Purchase Refund Auth
Sort Results : Accepted Declined Both
Start : 03 Nov 2004 00 00
End : 04 Nov 2004 00 00
 Use Settlement Date
Group Account : All Accounts
Sort Results : Ascending Descending

Transaction List

Date/ Time	Number	Name	Amount	Type	Merch Ref	AuthCode
03/11/2004 01:57:23	544064.....	JORDON LEE	15.95	Purchase	MRJ21 Floppy Disk	125723
02/11/2004 19:00:00	424242.....	TEST	80.95	Purchase	SC2IC Optical Mouse	060000
02/11/2004 18:58:09	411111.....	TEST	1.00	Purchase	tats	055809
02/11/2004 17:55:10	411111.....	JOHN	1.00	Refund	refund	045510
02/11/2004 17:48:07	411111.....	TEST	1.23	Complete	23121	044807
02/11/2004 17:46:30	123213.....	SDFPSDSA	55.00	Purchase	re	
02/11/2004 10:00:26	411111.....	JOHN	1.23	Purchase	merchant reference(appears on txn reports)	210027
01/11/2004 12:32:19	411111.....	TEST	1.23	Auth	test	233219
01/11/2004 10:55:30	411111.....	TESTSER	10.00	Refund	123	215530
01/11/2004 10:53:36	411111.....	JOH	1.23	Purchase	merchant reference(appears on txn reports)	215336

Records : 21 - 30

Payline is popular with businesses that have previously had to telephone, or fax credit card details to the bank for manual processing, and are now at a stage where real-time, immediate authorization and next-day settlement of funds is a requirement. To evaluate Payline™ please logon to <https://www.paymentexpress.com/pxmi/logon> with the Username: sample and Password: sample – then select Purchase.





Testimonials from some of DPS' clients



"AA has been very impressed with the DPS products and services. The DPS Credit Card system has allowed us to make significant improvements to our batch and online processing of Credit Card payments in the back office. The DPS personnel have always been helpful and efficient in assisting us set up new options."



"We currently use the Hosted Payment page solution from DPS to process online orders. Customers can see their cards being authorised and debited in real time, all in an SSL secure environment. The Hosted Payment page enables us to offer customers a safe and speedy online shopping experience."



"In Dec 03 we were looking at options to process real time credit card transactions which intergrated with our existing travel Wholesaler software being Calypso. Their service during the implementation we found to be exceptional and they have maintained that level of service in any subsequent dealing we have had with them."



"DPS Payline via the DpsAuth COM object allows us to cost effectively wrap our NZ internal credit card processing requirements into components that can be interfaced from selected web applications."



"Payment Express allows Red Tickets to process all ticket purchases made through our call centre in real time. The solution has value added to our business and reduced costs. We are currently looking to extend its application to incorporate all web-based purchases."



"Pacific Retail Limited: Noel Leeming, Bond and Bond and Big Byte Direct Sales Channels use DPS' software to process Phone and Internet orders. DPS technology is reliable, easy to implement and requires little to no maintenance. Backed up with 24*7 support and real time reporting features, we have found the DPS team to be flexible, with a "can do attitude" in supporting our business requirements."



"We have been using the DPS payable service since May. It enables us to instantly authorise and debit a credit card whilst on the phone with a customer. The simple interface and reporting features enable us to process credit cards and reconcile with ease. I would recommend DPS for anyone looking for a credit card processing solution"



"Signature Travel has been using the DPS payable service since October 2003. We have found it very useful and cost effective as a single setup enabled us to serve all our travel consultants in 7 different locations. The system is very easy to use, provides good reporting and DPS has a good support service available. I would recommend it to anyone looking for an online system."



"Sony New Zealand Limited has used Payment Express from DPS for many years and have found it reliable, easy to implement and very robust. The reporting features are particularly valuable and have aided in the streamlining of the financial process. Payment Express requires minimal maintenance - once implemented, the system will take care of itself"



"The NZ Herald have used the DPS suite since April 2002. Payment Express is a mission critical component of our business; being integrated with our JD Edwards Applications and internal systems, our team maximise sales opportunities in real time, minimise rework through effective solutions and reconcile accounts with ease."



"We have been using DPS Payline since October 2003, and we find this method to be efficient and easy to use when putting payments onto client's credit cards. The system is easy to use and to understand and has a variety of reports that are useful for month end reconciliation."



"DPS has an excellent reputation in the market and was recommended to us by our bank. Immediately we had found the answer to our problems and chose Payment Express, as it could easily integrate with our internal applications and allows us to process over 1000 transactions in approximately 1 hour, with their batch processor client. We look forward to using them for many years to come."





DPS Monthly Service Fees

Price Plan	Monthly Service Fee	Free Transactions included (per Calendar Month)	Overage Fee (for subsequent transactions)	Support	Setup Fee *	Term
Beginner	\$30	50	\$1.00	Email Only	\$150	N / A
Starter	\$50	100	\$0.50	Email Only	\$150	N / A
Business	\$150	500	\$0.45	Email Only	\$200	N / A
Business A	\$250	1 000	\$0.42	24x7x365	\$200	24 Months
Business B	\$480	2 000	\$0.41	24x7x365	\$200	24 Months
Business C	\$690	3 000	\$0.40	24x7x365	\$200	24 Months
Business D	\$880	4 000	\$0.39	24x7x365	\$200	24 Months
Enterprise	\$1 000	5 000	\$0.38	24x7x365	\$500	24 Months
Enterprise A	\$1 800	10 000	\$0.35	24x7x365	\$500	24 Months
Enterprise B	\$2 250	15 000	\$0.32	24x7x365	\$500	24 Months
Enterprise C	\$2 500	20 000	\$0.30	24x7x365	\$500	24 Months
Enterprise D	\$3 000	25 000	\$0.28	24x7x365	\$500	24 Months
Transaction	\$3 500	30 000	\$0.25	24x7x365	POA	36 Months
Transaction A	\$4 000	35 000	\$0.22	24x7x365	POA	36 Months
Transaction B	\$4 500	40 000	\$0.20	24x7x365	POA	36 Months
Transaction C	\$4 750	45 000	\$0.15	24x7x365	POA	36 Months
Transaction D	\$5 000	50 000	\$0.10	24x7x365	POA	36 Months
DPS Infinite	\$10 000	Unlimited	N / A	24x7x365	POA	36 Months

All monthly service fees will be included in your monthly invoice from Net24. Please email info@net24.co.nz to confirm costs and receive a quote for these services, specific to your needs.

Set up fee is billed automatically after 30 days. Monthly Service Fee commences after testing is complete and the live account is activated. The set-up fee covers initial technical support (email only), access to software and a test environment to simulate processing via a Direct Payment Solution.

Pricing is charged in the same currency as the acquiring bank account (e.g. if processing both NZ and AUD currencies you will receive two separate charges for the different currencies).

Multicurrency processing is currently only available via the National Australia Bank and Bank of New Zealand. There may be additional set up fees from the acquirer for this service. Please discuss this directly with your banking representative. There is an additional \$100 set up for Multicurrency processing / account configuration.

* DPS charge \$100 for setting up each additional merchant account, above and beyond the 4 included in a standard set up (up to 9989 merchant accounts can be added and processed via a single interface into multiple bank accounts, with 9990 – 9999 reserved for testing).

* There is a \$30 set up fee for setting up of additional users to the DPS Payment Manager

Development and Professional Services cost is \$150 per hour, per person (if required).

Customer must agree to DPS standard terms and conditions.

All pricing is GST Exclusive.

Please Note: All transaction types and requests, sent to DPS by the merchant, are billable.

