

## Introduction to DPS

Direct Payment Solutions are pioneers of Payment and Billing systems; certified with seamless connectivity for settlement into every bank in Australia, Maybank Malaysia, all banks in New Zealand, Westpac Pacific Islands and Citibank in Singapore. DPS develops software which processes electronic transactions, in real time.

## Security and Infrastructure

DPS have a dedicated development and datacentre specially designed for payments processing. DPS are fully certified as Visa AIS and MasterCard SDP (PCI-DSS) compliant at processor level; using Ernst and Young Risk Management for quarterly scans on systems and full onsite audits, annually. DPS own all internal networking and security infrastructure; dual Host systems and cold stand-by at the IBM datacentre, dual UPS, multi-ohm internet connectivity, failover switches and back up generators. We also have a host system based in Sydney for our Australian customers and a private GPRS network, in Australia and NZ, for wireless payment processing.

## Reference Sites:

**DPS customers include:** AMI Insurance, American Express, APN holdings, Ascent Technology, Automobile Association, Auckland City Council, AXA, Aussie Stadium, Air Pacific, 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, EDS, eMatters, Empower, Energy Online, Fairfax, Fatso, Farmers, Fonterra, Fedex, Freedom Air New Zealand, Flexirent, Genesis Energy, Go Holidays, Holiday Shoppe, Hutt City Council, Hewlett Packard, IDG Communications, Intercity, Just Kids, Kroma Colour Prints, Lion Nathan, Microsoft, Ministry of Justice, Mitre 10, Neditnow, NorthShore City Council, NZ Herald, NZ Post, Northern Territories Government, NuSkin, OmegaTrend, Origin Pacific, Qantas Holidays, Qantas, Quotable Value, Progressive Enterprises, Pumpkin Patch, Ricoh, Signature Travel, Sabre Pacific, Sony, Southern Cross Insurance, Sun Microsystems, Sky TV, 2day Internet, Tasmania Temptation Holidays, Tech Pacific, Telecom, TelstraClear, Ticketek, TMP, Toll NZ, Tourism Holdings, Tower Insurance, Travel Spirit Group, Trade Me, TrustPower, UBD, Vero Insurance, Visa Preferred Seating, Wellington City Council, Wilson Parking, Woosh, Wotif.Com and Zuji.



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

Customer testimonials can be viewed at [https://www.paymentexpress.com/default.asp?id=a\\_testimonial](https://www.paymentexpress.com/default.asp?id=a_testimonial)

## Hosted Payments Page

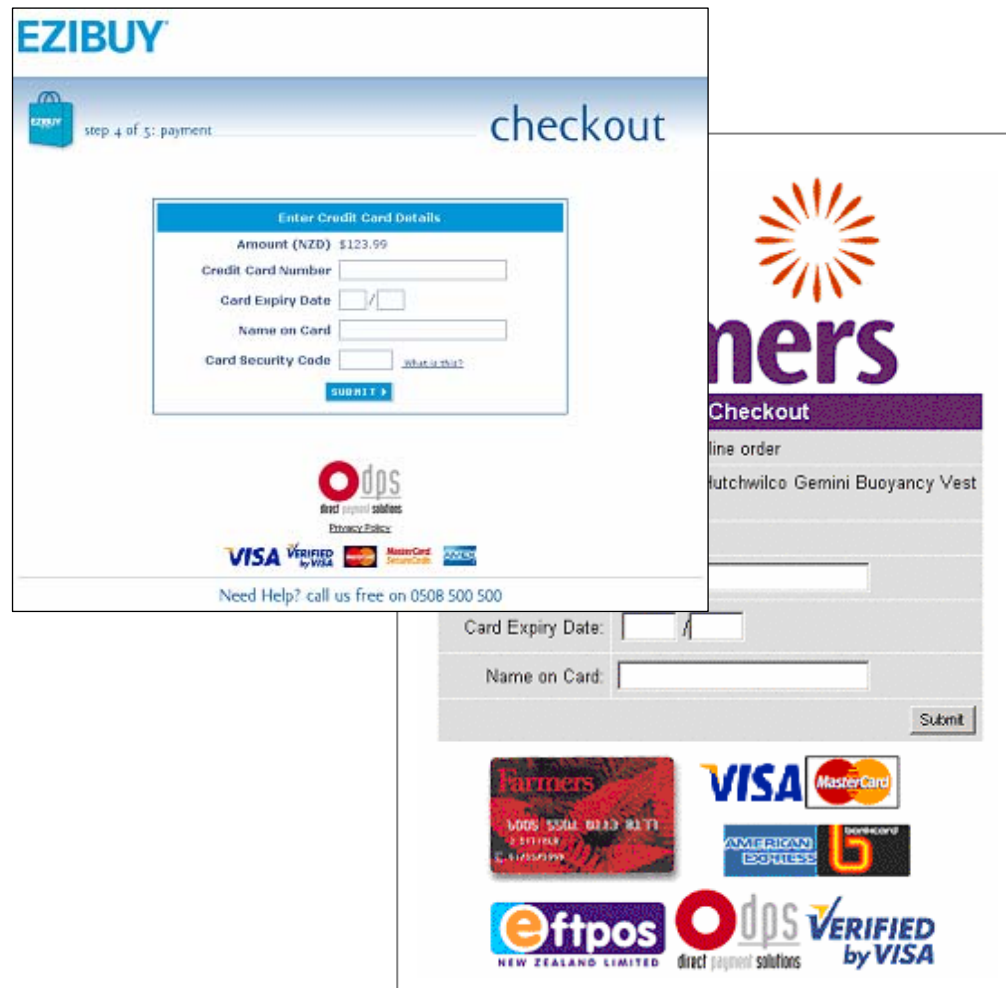
The Hosted Payment Page is a webpage managed by DPS. It is suitable for all websites that need to securely process credit card payments in real time. Whether you process 100 transactions a month, or 100 000; this is a highly cost effective and robust "off the shelf" solution. It also helps eliminate the risk of storing credit card data and supports DPS' Token Billing solutions.

### Technical information

- o [https://www.paymentexpress.com/blue.asp?id=d\\_pxaccess](https://www.paymentexpress.com/blue.asp?id=d_pxaccess)
- o 3D Secure enabled (Verified by Visa)
- o Web browser based (v.4+ prefer IE)
- o Does not require an SSL certificate
- o Purchase, Auth/Complete, Refund, Reporting (4 reports)
- o Quick and easy to setup with limited technical knowledge
- o Sample code available for most languages (ASP, ColdFusion, Java, .NET, Perl and PHP)
- o Windows Developer Reference ([www.paymentexpress.com](http://www.paymentexpress.com) – developers)

### Benefits

- o Seamless connectivity to any of financial institution in DPS network.
- o Added Security - Visa AIS and MasterCard SDP Certified.
- o Better merchant protection - with Verified by Visa and MasterCard Securecode.
- o Easy and rapid reconciliation - real-time reports on all transactions.
- o Look and feel can be customized, so that the same look and feel is presented.
- o 3-5 second response time and authorization from your bank with next day settlement of funds (acquirer dependent)
- o Easy integration – comes with pre-written API's and sample code.
- o Comes with DPS Payment Manager Suite comprising of Payline® and reporting features.
- o Fail proof result notification.



## PX ACCESS Interface Connection

This version of the Hosted Payments Page is designed to allow a customer's non-secure web site to link to a 128-Bit SSL secured payments page, by redirecting to an encrypted URL at Payment Express® that has the transaction details of the merchant. This URL is built with a 3DES key specific to a users account and done via the platforms encryption libraries or via a COM object for Microsoft based systems.

- o Does not require an SSL certificate
- o Windows NT COM object available to handle the encryption and functions
- o Standard http posts using the platforms 3DES encryption libraries for authentication and transaction security

Interface documentation is at [http://www.paymentexpress.com/blue.asp?id=d\\_pxaccess](http://www.paymentexpress.com/blue.asp?id=d_pxaccess)

## PX PAY Interface Connection

This version of the Hosted Payments Page uses an XML interface, which does not require encryption libraries to be installed on the host. This is particularly useful especially in a "shared" hosting environment or if you have purchased hosting from a company that has policies against the installation of library extensions. DPS handles the encryption and authentication process of the transaction instead, and as such, all functionality remains the same as PX Access.

- o Platform independent, as http posts are XML based
- o Requires an SSL Certificate
- o Does not require any software installation, as Payment Express® handles the 3DES encryption process for authentication and transaction security.

Interface documentation is at [http://www.paymentexpress.com/blue.asp?id=d\\_pxpay](http://www.paymentexpress.com/blue.asp?id=d_pxpay)

The screenshot shows a web page titled "Online Store" with a banner for "TelstraClear Now's Good". The main content is a "Credit Card Payment Details" form. The form fields are: Amount (NZD) \$99.00, Credit Card Number 4111111111111111, Card Expiry Date 09 / 09, Name on Card Direct Payment Solutions, and Card Security Code 487. A "CONTINUE" button is at the bottom of the form. Below the form is the "dps direct payment solutions" logo and a "Privacy Policy" link. At the bottom of the page are logos for VISA VERIFIED by VISA, MasterCard SecureCode, and AMEX. The footer contains "© Copyright 2005, TelstraClear Ltd" and links for "Terms & Conditions | FAQ | Contact Us".

## Customizing the Hosted Payments Page

You can customize the look and feel of your Hosted Payments Page to meet your company's corporate branding requirements. This customization feature will allow you to choose from a variety of styles DPS can make available, to conform to your websites' color schemes and style.

The image shows a web-based graphical interface for customizing a hosted payments page. On the left is a settings panel with the following fields:

- Page Style: **Style 1** (dropdown)
- Main Title: **Custom Hosted Page** (text input)
- Page 1 Title: **DPS Sample** (text input)
- Page 2 Title: **Transaction Response** (text input)
- Field 1 Text: **Customer Number** (text input)
- Field 2 Text: (empty text input)
- Field 3 Text: (empty text input)
- Frame Colour: **CC0000** (color picker)
- Title Text Colour: **ffffff** (color picker)
- Title Background Colour: **CC0000** (color picker)
- Body Text Colour: **ffffff** (color picker)
- Body Background Colour: **ffffff** (color picker)
- Page Background Colour: (empty color picker)
- DPS Background Colour: (empty color picker)

In the center, there are three link configuration sections:

- Link 1:** Text: **Buy a Shopping Cart**, URL: **http://www.minacart.com**
- Link 2:** Text: **Contact Us**, URL: **http://www.paymentexpress.com**
- Link 3:** Text: **Privacy Policy**, URL: **http://www.paymentexpress.com**

Below the links are several checkboxes for logos and security requirements:

- Visa Logo:
- Verified by Visa Logo:
- MasterCard Logo:
- MC SecureCode Logo:
- Amex Logo:
- Require Security Code:
- Minimum Card Digits: **14** (dropdown)

At the bottom of the settings panel are buttons for **Preview**, **Reset**, **Save**, and **Cancel**.

On the right is a preview of the payment page with the following fields:

- Email Address** (Optional Transaction Details): (empty text input)
- Extra Text Field** (Optional Transaction Details): (empty text input)
- Amount (NZD)**: **\$123.99**
- Credit Card Number**: (empty text input)
- Card Expiry Date**: **January - 01** (month dropdown), **2005** (year dropdown)
- Name on Card**: (empty text input)
- Card Security Code** (What is this?): (empty text input)

A blue **Submit** button is located at the bottom right of the preview area.

All of these changes are easily achieved, with our user friendly web-based graphical interface. DPS customers can also add a logo atop their payment page, in any web conformant format they choose.

### 3D Secure Authentication (Verified by Visa / MasterCard SecureCode)

As part of DPS' continuing efforts to promote best practice solutions, the Hosted Payments Page allows for merchants to participate in the Verified by Visa and MasterCard's SecureCode schemes, with no additional cost or development to the merchant.

These latest schemes allow merchants to enjoy:

- Fraud reduction
- Reduced liability
- Reduced operational costs
- Increase sales and marketing opportunities



These schemes allow merchants' to prove to their potential customers that they are serious about protecting the identity and integrity of their customers' private details while using their website. In doing so, the merchant can potentially increase sales generated through their web services, by converting 'window-shoppers' to 'shoppers'.

Both these schemes require the card holder to enter a password (only if the card holder is enrolled) as an additional step to entering their credit card details that is verified by the issuing bank. Once the issuing bank has verified the password, the user is then redirected back to the merchant's website.

Direct Payment Solutions have implemented an MPI (Merchant Plug-In) that securely authenticates the cardholder, with no development cost or hassle to the merchant. Visa estimates that with these new security mechanisms in place, merchants will experience an increase in sales generated and lower operational costs – having to deal with fewer charge backs.

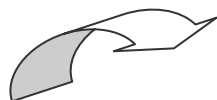
If you have any questions on how DPS can help better secure your e-commerce website and assist with providing top of the range, best practice solutions, please contact the DPS team either via email [info@paymentexpress.com](mailto:info@paymentexpress.com) or by phone 0800 PAYMENT (NZ) 1 800 006 254 (Australia). We have dedicated specialists that can help assist in every aspect to provide the most cost effective, complete solution to meet your business' requirements.

[sample hosted payments page]

|  |                                |             |
|--|--------------------------------|-------------|
|  | SC21C Optical Mouse            | NZD\$ 80.95 |
|  | MRJ21 Floppy Disk (Pack of 10) | NZD\$ 15.95 |
|  | FR924 Monitor and Keyboard     | NZD\$ 99.95 |

View Custom Payments Page:  Default Payments Page:

Select Transaction Type:  Purchase  Auth



## How it Works

Payment Checkout

: Mike Smith  
: 123 Smith Road  
: Testville

**Amount NZD:** \$80.95

**Credit Card Number:** 4111111111111111

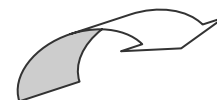
**Card Expiry Date:** 05 / 05

**Name on Card:** Mike Smith

**Cvc2:**

**Test Corrupted Cavn:**

**Test Corrupted Xid:**



**MEMBER BANK**

**Enter Your SecureCode™**

Please submit your MasterCard SecureCode password.

**Merchant:** DpsTest1  
**Amount:** **80.95 NZD**  
**Date:** 02:12:2004  
**Card number:** XXXX XXXX XXXX 7082  
**Personal Greeting:** Hello Rachel  
**Password:**

[Forgot your SecureCode?](#)

Home Cancel

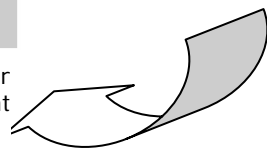
1. Your customer selects the items they wish to purchase and proceeds to enter their credit card number as part of the checkout process.

dps sample // hosted payments page // dps sample

Your **Test** Order was successful.  
This order will not be sent out as this is just a test site.

Your Order:

Amount Charged:



5. Your customer is re-directed back to your website where you can confirm the amount charged and the details of the order.

2. Your customer enters their credit card details in a secure environment.

Payment Complete

**Response:** APPROVED

**Description:** SC21C Optical Mouse

**Transaction Type:** Auth

**Amount NZD:** \$80.95

**Card Type:** MasterCard

**Card Holder Name:** LONNIE RANDALL

**Authorization Code:** 01143500c7dc1e00000003

4. Once your customer's password is verified, they will receive a confirmation message acknowledging the transaction was successful. The user is then prompted to push the 'Next' button where they will be re-directed back to your website.



### The Payment Manager (Payline®)

The Payment Manager is one of the many value added services that DPS provide, with the Hosted Payments Page Package. The Payment Manager is a simple, user friendly interface designed so that users can process manual transactions, refund, and generate reports. More information on the Payment Manager can be found under the download section of our website – [www.paymentexpress.com](http://www.paymentexpress.com)

**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

**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 date 1-dec / end date 30-dec

**Reports**

**Create Report: Standard**

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

**Step 1: Search for Transaction to Refund**

Start Date: 21 Jul 2004  
 End Date: 22 Jul 2004  
 Merchant Reference:  
 Credit Card:  
 Date Range must be less than 30 days. e.g. start date 1-dec / end date 30-dec

**Step 2: Select a Transaction to Refund**

| Date       | Amount | Card Number     | Name                     | Reference                                  | Type     |
|------------|--------|-----------------|--------------------------|--|----------|
| 21/07/2004 | 150.00 | 411111.....1111 | DIRECT PAYMENT SOLUTIONS | Dual Password                              | Purchase |
| 20/07/2004 | 80.95  | 411111.....1111 | DSDSDS DS                | SC2IC Optical Mouse                        | Purchase |
| 20/07/2004 | 80.95  | 411111.....1111 | FRED FD                  | SC2IC Optical Mouse                        | Purchase |
| 20/07/2004 | 1.23   | 411111.....1111 | TEST                     | merchant reference(appears on txn reports) | Purchase |
| 19/07/2004 | 1.23   | 411111.....1111 | TEST                     | merchant reference(appears on txn reports) | Purchase |
| 19/07/2004 | 1.23   | 411111.....1111 | TEST                     | merchant reference(appears on txn reports) | Purchase |
| 19/07/2004 | 1.23   | 411111.....1111 | TEST                     | merchant reference(appears on txn reports) | Purchase |
| 19/07/2004 | 1.23   | 411111.....1111 | TEST                     | merchant reference(appears on txn reports) | Purchase |

**dps**  
direct payment solutions

DPS have a working example of the Hosted Payments Page where merchants can view how our system works. This test website ([www.pos.co.nz](http://www.pos.co.nz)) allows us to simulate a transaction, with a real-time response. This test transaction can also be viewed by logging on to the Payment Manager <https://www.paymentexpress.com/pxmi/logon>

Please visit our website for a list of other products and services that we offer ([www.paymentexpress.com](http://www.paymentexpress.com)). Alternatively, please download a copy of the DPS brochure from the 'Downloads' section of our website.

To apply for the service, please complete our online form <https://www.paymentexpress.com/apply.asp> If you are not sure about the technical questions on our form, that is OK. We will call the nominated technical contact and confirm which software components we need to provide and test details. Alternatively, to discuss any of our products or services please send us an email at [sales@paymentexpress.com](mailto:sales@paymentexpress.com). We are here to help and look forward to hearing from you

| Pricing Plan | Monthly Fee | Transactions Included Each Month | Incremental Transaction Fee | Type of Support | Establishment Fee | Minimum Term |
|--------------|-------------|----------------------------------|-----------------------------|-----------------|-------------------|--------------|
| Starter      | \$50        | 100                              | \$0.50                      | General         | \$150*            | N/A          |
| Business     | \$150       | 500                              | \$0.45                      | General         | \$150*            | N/A          |
| Business A   | \$250       | 1,000                            | \$0.42                      | 24x7            | \$200*            | 24 Months    |
| Business B   | \$480       | 2,000                            | \$0.41                      | 24x7            | \$200*            | 24 Months    |
| Business C   | \$690       | 3,000                            | \$0.40                      | 24x7            | \$200*            | 24 Months    |
| Business D   | \$880       | 4,000                            | \$0.39                      | 24x7            | \$200*            | 24 Months    |
| Enterprise   | \$1000      | 5000                             | \$0.38                      | 24x7            | \$500*            | 24 Months    |
| Enterprise A | \$1800      | 10000                            | \$0.35                      | 24x7            | P.O.A             | 24 Months    |

The set up fee is automatically charged after the evaluation / testing period is over (30 days), unless written notification is provided to [info@paymentexpress.com](mailto:info@paymentexpress.com), and billing commences when the live account has been activated.

The set-up fee covers initial technical support (email only), access to our software development kit and a test harness to simulate processing via the Hosted Payments Page. During testing and after activation a logon to the DPS Payment Manager is provided, as part of the service.

Note: DPS can configure additional users to the Payment Manager for a one off fee \$30 (privileges can also be customized, as per our customers' specific requirements)

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).

DPS customers can have their branding on the Hosted Payment Page and this is included in the standard set up. However, this is limited to one web based logo (.jpg, .gif, .png only).

\* There is an additional \$100 set up fee for Multicurrency processing

\* DPS charge \$100 for setting up each additional merchant account (up to 9989 merchant accounts can be added and processed via a single interface into multiple bank accounts), after the initial set up.

\* P.O.A for volumes exceeding 10,000 transactions per month.

All pricing is plus GST (if any).

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