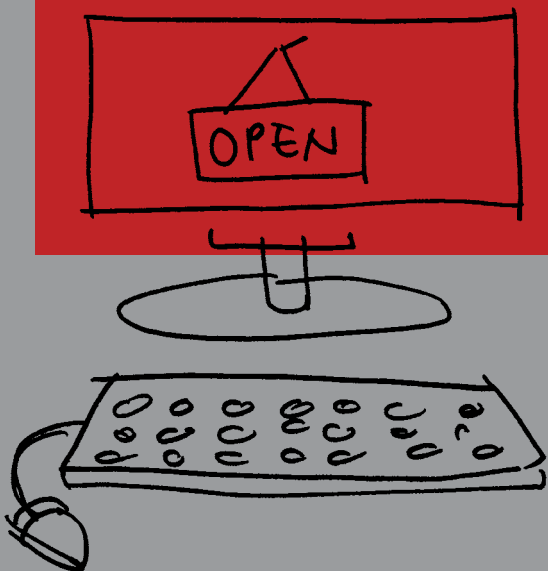**Westpac**

Processing credit card payments over the internet.

The business of getting paid.

Tap into the vast potential of the Internet today with WIPS Plus.

The internet is a huge opportunity for businesses large and small.

Westpac Internet Payment Solution Plus (WIPS Plus) is a secure online credit card payment solution that enables you to process credit card payments in a 'card not present environment'.

Developed in partnership with Direct Payment Solutions (DPS), WIPS Plus is secure and easy to use. It enables you to quickly and safely receive payments from your customers – whether it's for one sale or 1,000.

Getting started.

Before you get started with WIPS Plus, there are a few things you should consider when choosing the online payment solution that's right for your business

- do you have access to the internet?
- will you be selling online?
- will you be accepting payments over the phone or through mail order?
- how many sales do you need to process at one time?
- will you need to bill your customers on a regular basis?
- do you need immediate verification of purchase acceptance?
- what processes do you have in place to reduce potential fraud on your business?

WIPS Plus is loaded with features to help streamline your business.

If you're handling recurring transactions, or transactions from various sources (phone, fax, mail, internet), WIPS Plus allows you to consolidate them all for easier processing. On top of that, WIPS Plus offers a comprehensive transactional reporting package, enabling you to monitor and manage your online, phone and mail order sales for fast reconciliation and settlement of funds.

Which WIPS Plus solution is right for you?

Payline® Plus: Mail Order/ Telephone Order (MOTO)

Payline® Plus is a web-based data entry system used to process credit card transactions manually, process refunds and generate reports. You can choose to use Payline® Plus by itself, or in conjunction with Hosted Plus or Batch Plus. Payline® Plus is ideal for businesses that have traditionally telephoned or faxed credit card details to the bank for processing, and now need real-time, immediate processing and next-day settlement of funds. Typically, this includes call centres and businesses that accept credit card payments in a card-not-present situation.

To use Payline® Plus, simply login to the WIPS Plus website and enter the customer's credit card details. The payment is processed right then, safely and securely. Payline® Plus also comes with a comprehensive management reporting tool that provides easy reconciliation of your transactions. It's simple to use and no installation is required. With Payline® Plus you can easily

- manually process mail, telephone or fax credit card transactions online
- receive immediate confirmation of transactions
- enter your own reference codes to facilitate reconciliation
- immediately view transactions online
- have detailed transaction reports, which can be seamlessly integrated into most accounting software packages.

You can also choose recurring billing, which is very useful if you have customers that you want to accept credit card payment from on a regular basis. The transaction will occur automatically, saving you time.

Hosted Plus

Hosted Plus is designed for accepting credit cards online in real time. It is installed onto your website, just like any other page, and once it's set up you're ready to take payments.

By using Hosted Plus you can
- accept payments from customers online
- customise your payments page with your logo and company colours
- ensure the transaction is both valid and secure at the time of payment
- track purchases through Payline® Plus, the WIPS Plus online reporting system
- eliminate the potential risk that comes with storing credit card data.

With Payline® Plus added to your Hosted Plus solution, you can also use the recurring billing feature to allow your customers to set up regular payments, such as monthly subscriptions.
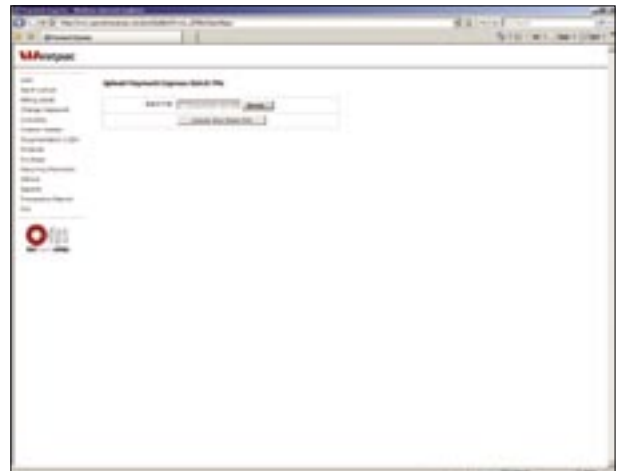

Batch Plus

Do you accept credit card payments by phone or mail order? Do you collect a lot of payment information over the course of a day, and wish that you could send it all for processing in a single batch at the end of the day? Would you like to have transactions authorised and the money deposited in your account the next day?

If you answered yes to any of these questions, Batch Plus is for you.

With Batch Plus you can transmit thousands of transactions quickly, all through a website featuring state of the art encryption for security. What's more, DPS's unique recurring token billing system means the credit card numbers can be replaced by your own reference numbers: that means you don't need to store credit card details and your risk of fraud is reduced.

Batch Plus can
- process thousands of transactions in one session
- provide next day settlement
- support Purchase, Refund & Recurring Billing type transactions
- provide reports of all batched transactions for easy reconciliation.

Batch Plus can be easily incorporated with your existing systems – even your existing credit card files can be reformatted to be uploaded into Batch Plus for authorisation and settlement. There is no installation required – all you need is an internet connection and web browser. We'll give you a login and password to a secure website, and that's it!

Batch Plus comes with the added feature of Payline® Plus. Payline® Plus can provide a cost effective, quick and simple process for accepting one-off credit card payments. Payline® Plus also comes with a comprehensive management reporting tool for easy reconciliation of your transactions.

Minimising the risk of potential fraud.

Any merchant accepting credit card payments must be alert to potential fraud. This is especially so for transactions when the actual card is not present and the signature cannot be verified.

WIPS Plus could significantly increase the safety and security of your data and your customers. Here's how.

Keeping your data secure

With WIPS Plus, all credit card data is encrypted during transmission to ensure security for you and your customer.

As a merchant, you can perform "token based" transaction processing, in which a token links you to an actual credit card number held by DPS.

This allows you to process payments without ever seeing real credit card numbers, providing further security for both you and the cardholder when repeat transactions occur.

Hosted Plus also comes with an added security function – during each transaction it checks the three-digit security code on the back of credit cards to confirm that a genuine card is being used.

Authentication programs

Until recently, merchants have been unable to confirm that the person making a payment in a "card not present" environment is the real owner of the credit card.

That has now changed. Westpac has integrated MasterCard SecureCode™ and Verified by Visa™ into the WIPS Plus gateway. The recent initiatives from these two card companies aims to reduce the number of chargebacks associated with payments processed in a card not present environment.

Internet Authentication software, as it's called, offers several benefits
- customers can feel more confident using their credit card on your site
- fewer cardholder disputes
- reduced chargeback liability and greater profitability.

Best of all, there are no additional costs to participate in the MasterCard SecureCode™ and Verified by Visa™ authentication programs for merchants using WIPS or DPS gateway products.

Easy to transact safely

Internet Authentication software installation is simple. Westpac will work with you to install the Verified by Visa™ and MasterCard SecureCode™ logos onto your website payment screen. You can also display them on your homepage if you wish. Customers can shop online with increased confidence and know their transactions and details are more secure.

Managing chargebacks

If the rightful cardholder did not place an order, they have the right to dispute the transaction up to 300 days after it has taken place, depending on whether it was processed on a MasterCard or Visa card. Here are some tips to help reduce the number of chargebacks

- use an online payment gateway, like Westpac's Internet Payments Solution Plus (WIPS Plus), for internet transactions
- have goods delivered to your customers by your choice of courier, and make them 'Signature Required'
- watch out for suspicious orders placed from overseas and be especially aware of recurring transactions
- on orders from overseas, request the name of the cardholder's bank and the country in which the card was issued
- limit employee access to sensitive data payment systems.

For up to date information on credit card fraud and how to reduce the risk, visit

www.visa.com
www.mastercard.com
www.merchantservices.co.nz

Want to talk to someone now?

Call **0800 888 066** now and we can give you all the advice you need to help your business start processing payments right now. We can explain all the ins and outs, what it costs and how easy it is to set up. Call anytime between 8am to 5pm, Monday to Friday.

Westpac