

# At a glance

Solution	Users	Features	Benefits
Stand Alone Electronic Data Capture (EDC) Terminals	Suitable for businesses wanting to accept debit and credit card payments in person.	<ul style="list-style-type: none"> <li>All major debit and credit cards are accepted (acceptance of American Express, Diners and JCB also requires an agreement with each card service provider).</li> <li>Includes option to add new features and functionality as they become available.</li> </ul>	<ul style="list-style-type: none"> <li>Customer convenience.</li> <li>Improved cashflow – payments are processed daily and deposited and credited to your nominated bank account.</li> <li>Electronic processing saves time by eliminating paper vouchers and phone authorisations.</li> <li>Less cash handling.</li> </ul>
Integrated Point of Sale Solutions	Suitable for medium to large merchants requiring payment solutions to be integrated with their Point of Sale system.	<ul style="list-style-type: none"> <li>All the features of stand alone EDC terminals but integrated with Point of Sale systems.</li> <li>Dial up or ISDN connectivity (subject to availability in your area).</li> </ul>	<ul style="list-style-type: none"> <li>No need to key transaction data into EDC terminal.</li> <li>Faster transaction processing times with ISDN connectivity.</li> </ul>
Batch Processing	Suitable for merchants wanting to process a large number of transactions that do not occur in real time, e.g. recurring subscriptions, pay by the month.	<ul style="list-style-type: none"> <li>Enables submission (uploading) of a transaction request file for processing.</li> <li>Enables retrieval (downloading) of a transaction response file or any reject response files.</li> <li>Enables the monitoring of arrival and processing batch files.</li> </ul>	<ul style="list-style-type: none"> <li>Email and SMS notification upon completion of batch processing.</li> <li>All file submission and retrieval via secure Internet.</li> <li>Reduces all communication costs.</li> <li>Easy to use and simple to implement.</li> <li>Could reduce administration costs.</li> </ul>
Internet Payments	Suitable for Mail Order / Telephone Order (MOTO) merchants wanting to accept credit card payments.	<ul style="list-style-type: none"> <li>Enables transaction processing and access to reports anywhere that Internet is available.</li> <li>Provides full credit card and purchasing card support.</li> <li>Provides comprehensive, downloadable transaction reports, charts and graphs.</li> </ul>	<ul style="list-style-type: none"> <li>Electronic processing eliminates paper vouchers and phone authorisation.</li> <li>Fast transaction processing.</li> <li>Eliminates the need for specialised hardware or software.</li> <li>Accommodates multiple users in multiple locations.</li> </ul>

# All options include 24/7 help desk support and daily settlement.

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# Merchant Solutions

An alliance between First Data and Standard Chartered Bank

## Accepting Card Payments

Solutions for Merchants in any Business



Acceptance of credit and debit cards enhances the choice of convenient payment methods you can offer your customers. Customers have come to expect this convenience.

Whether you're a traditional retailer, a direct marketer or an e-business, Merchant Solutions can offer services that allow your business to accept card payments in person, by the Internet, telephone, facsimile or mail.

## The Merchant Solutions team of payment specialists will guide you through cost effective payment solutions for your business. Our solutions range from point of sale through to Internet payment processing services to meet your business needs.

### Point of Sale Solutions

If you accept payments in person, why not provide your customers with the convenience of paying by card? Merchant Solutions provides a secure and efficient range of Electronic Data Capture (EDC) terminal solutions suitable for a diverse range of businesses including:

- Stand alone EDC terminals.
- EDC terminals integrated with a cash register.
- EDC terminals integrated with a personal computer.
- Credit card acceptance through a MICROS®+ Point of Sale or Property Management System.

### Internet Payment Solutions

Merchant Solutions Internet payment solutions are suitable for a wide range of businesses, from online retail stores through to call centres and direct marketing companies. Our Internet payment solutions can assist you in streamlining the processing of your transactions.

It eliminates the need for added hardware and a dedicated phone line, all you need is an Internet connection and a web browser to accept credit card payments. You can simply collect orders off your website or accept mail and telephone orders, then log in to the Merchant Solutions site to initiate card authorisations, settlements and refunds.

\* Accepting these card types also requires an agreement with the card scheme provider.

+ MICROS is a registered trademark of MICROS-Fidelio.

### Batch Authorisation

If you want to eliminate time spent manually completing paper vouchers or hand keying transactions via an EDC terminal, Merchant Solutions batch authorisation could be the solution for you.

With Merchant Solutions batch authorisation, all of your transactions are authorised online, offering a secure and efficient solution that could reduce your administration costs. This solution is easy to use and simple to implement. All you need is a personal computer with an Internet connection to upload batch files.

Data entry errors are minimised before your transactions are processed, as card numbers, expiry dates and duplicate transactions are validated before they are submitted.

Merchant Solutions batch authorisation supports all major credit and charge cards.

### Integrated Point of Sale Solutions

For merchants seeking maximum control, functionality and real time card processing, Merchant Solutions has relationships with integrated e-commerce providers that enable you to accept all major credit and charge cards by integrating a single payment interface with the following channels.

### Website

- Integrate your website into a secure payment gateway to instantly authorise your customer's credit card transactions.
- Use an Application Programming Interface (API) to encrypt and pass confidential transaction information directly to a secure payment gateway.

### Mail Order / Telephone Order

- Use an Interactive Voice Response (IVR) to accept card payments from across the region.
- Web-based point of sale, whereby you simply log on to a secure website and enter your customer's card details to process a transaction.

### Benefits to Your Business

Our services are competitively priced and there are no hidden fees or surprises. With Merchant Solutions, benefits to your business include:

- Business specific solutions which can meet your payments processing requirements.
- Providing your customers with a convenient and widely expected payment method.
- Allowing your business to accept all major debit and credit cards as well as cards issued by American Express\*, Diners\* and JCB\*.
- Improved cashflow – payments by cardholders are processed daily and credited to your nominated bank account.
- Electronic processing eliminates paper vouchers and phone authorisations and can potentially reduce the need for you to visit your bank branch.
- Less cash handling.

### Access to Your Transaction Information Needs

The Merchant Solutions online merchant management function provides access to all your transactional information needs – no longer do you need to wait until you receive your monthly merchant statement to view settlement information. This tool allows you to review all card activity, plus track chargeback items, enabling you to readily reconcile daily settlements and chargebacks with transactions processed.

### 24/7 Support

The Merchant Solutions team of technical specialists is available 24 hours a day, 7 days a week to ensure that your payment processing solution always works smoothly.

### Easy Application Process

Our merchant enrolment process is simple, accelerating the time taken to establish your merchant facility.

