# Online payments

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# Alternative Models

## Requires Online Merchant Account

- Merchant gateway account connected to bank online merchant account
- Settlement typically 24 hours
- Examples:
  - eWAY
  - SecurePay
  - TNSI (was Dialect)
  - PayPal Pro
  - Payment Express
  - Various bank gateways

## No Online Merchant Account

- Transactions settled to any bank account
- Settlement period typically 2 days +
- Examples:
  - PayPal (Standard & Express)
  - Paymate
  - POLi (Can be same day – but generally 24 hours)
  - Skrill (was Moneybookers)
  - Google Checkout (USA)
  - Braintree

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# Hosted vs Integrated

| Hosted Payment Page | Integrated Payment Page |
| --- | --- |
| ➢ PayPal style model<br>➢ Customer leaves the website to pay<br>➢ Payment page hosted on providers' servers<br>➢ Payment page branding<br>➢ PCI Compliance<br>➢ Return to website for confirmation of order | ➢ eWAY style model (support both)<br>➢ Payment page exists inside merchants' website<br>➢ Information not kept on website<br>➢ Information transferred using encrypted (HTTPS) URL, XML or similar<br>➢ SSL encryption essential<br>➢ Stay on the website |

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# Payment Gateway Flow

Website Checkout

Transaction sent to gateway

Gateway checks with merchant bank

Credit Card entered in hosted page

3D Secure direct to issuer bank

Merchant bank corresponds with issuer bank

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# Some Payment Providers

| Wallets | Gateways | | | Bank |
|---|---|---|---|---|
| PayPal | eway | QVALENT | BPOINT Receivables Solution | CommWeb Secure Transaction |
| POLi | SecurePay | DirectOne Payment Solutions | PayPal Pro | nab Secure payments enabled by NAB |
| Skrill moneybookers | paymentexpress | e-Path | TNS | ANZ eGate ANZ |
| paymate | CAMTECH | Paycorp | GOpay | Westpac |
| RBS WorldPay | | | | |
| Braintree | | | | |

**Note: Not a complete list**

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# Cross Section – Supported Banks

| | nab | CommonwealthBank | ANZ | Westpac | BankSA | BankWest | st.george | Bendigo Bank | Others |
|---|---|---|---|---|---|---|---|---|---|
| eway | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| SecurePay | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ |
| TNS | ✓ | ✓ | ✓ | ✓ | | | ✓ | | ✓ |
| QVALENT | | | | ✓ | | | | | |
| netregistry | ✓ | | | | | | ✓ | | |
| paymentexpress | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | | |
| CAMTECH | ✓ | ✓ | ✓ | ✓ | | | ✓ | | |
| e-Path | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ |
| DirectOne Payment Solutions | ✓ | ✓ | ✓ | ✓ | | | ✓ | | |
| GOpay | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | |

# Sample Costs

| Provider | Setup Fees | Annual Fees | Volume Rate | Trans % | Fees | Note |
|---|---|---|---|---|---|---|
| eway | No | Yes | Yes | No | 0.15c – 0.50c / trans | Merchant account fees |
| PayPal | No | No | Yes | Yes | 2.4% - 1.1% + 30c / trans | No bank fees |
| SecurePay | No | Yes | Yes | No | 0.22c – 0.45c / trans | Merchant account fees |
| netregistry | Yes | No | N/A | No | $55 / month | Merchant account fees |
| TNS | Yes | Yes | Yes | No | 0.16c – 0.24c / trans paid annually in advance based on package | Merchant account fees |
| paymentexpress | Yes | Yes | Yes | No | 0.10c – 0.50c / trans based on volume package paid monthly | Merchant account fees |

Note: Publicly available information taken from vendors' websites

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# PCI DSS Principles and Requirements

| | |
|---|---|
| **Build and Maintain a Secure Network** | ➢ Install and maintain a firewall<br>➢ Do not use vendor-supplied defaults |
| **Protect Cardholder Data** | ➢ Protect stored cardholder data<br>➢ Encrypt transmission of cardholder data over open networks |
| **Maintain a Vulnerability Management Program** | ➢ Use and regularly update anti-virus software<br>➢ Develop and maintain secure systems & applications |
| **Implement Strong Access Control Measures** | ➢ Restrict access to cardholder data by business need-to-know<br>➢ Assign a unique ID to each person with computer access<br>➢ Restrict physical access to cardholder data |
| **Regularly Monitor and Test Networks** | ➢ Track and monitor all access to network resources and cardholder data<br>➢ Regularly test security systems and processes |
| **Maintain an Information Security Policy** | ➢ Maintain a policy that addresses information security |

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# Website Security and Trust

## Hackers: exist and difficult to stop

- Increase in available hacker scanning and protection systems
- PCI certified scanners listed – **www.pcisecuritystandards.org**

## SSL Certificates: essential for an online store that accepts personal details or payments

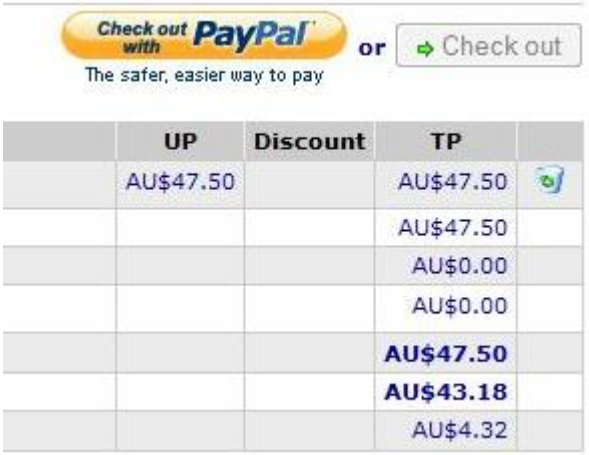
- Many suppliers – 128/256 bit encryption
- Make shopping both safer and more **trusted**

## Additional supplier Anti-fraud options

- eWAY – Beagle Alerts Anti-fraud integrated
- Retail Decisions (ReD)Technologies

# Improving user experience

## Your payment methods can be a marketing tool




| | UP | Discount | TP | |
|---|---|---|---|---|
| | AU$47.50 | | AU$47.50 | |
| | | | AU$47.50 | |
| | | | AU$0.00 | |
| | | | AU$0.00 | |
| | | | **AU$47.50** | |
| | | | **AU$43.18** | |
| | | | AU$4.32 | |

- PayPal Express Checkout
- Customer and Shipping data provided by PayPal
- Less information input by buyer online

eway VISA PayPal™

- Offer multiple payment methods
- Consumer choice
- People without credit cards

- Integrated Anti-fraud detection
- Geographic, blacklists, IP checks, matching etc
- Example – eWAY Beagle and Beagle Alerts
- PayPal – built-in anti-fraud

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