

Suncorp Bank Virtual POS

Facilities for processing card not present transactions.

24-hour high speed 'card not present' processing

Virtual POS explained

Suncorp Bank Virtual POS is a comprehensive eCommerce payment solution suitable for a wide range of businesses. It allows merchants to accept payments via a number of fully featured online options with real time authorisation, including:

MOTO (Mail Order Telephone Order) payments

The MOTO payment option allows merchants to process single payments in real time via a web-based payment page. This module is suitable for merchants who take payments through the mail or over the phone, or for larger entities that take ad-hoc payments – for example, Mail order and Telephone Orders.

Shopping Cart

The Shopping Cart option is a technical solution that is integrated with a business's website (online shop). Payments are initiated by the customer purchasing goods or services, and merchants receive real time authorisation of credit card payments. This solution is suitable for any business that has an online store or IVR system.

Batch Loader

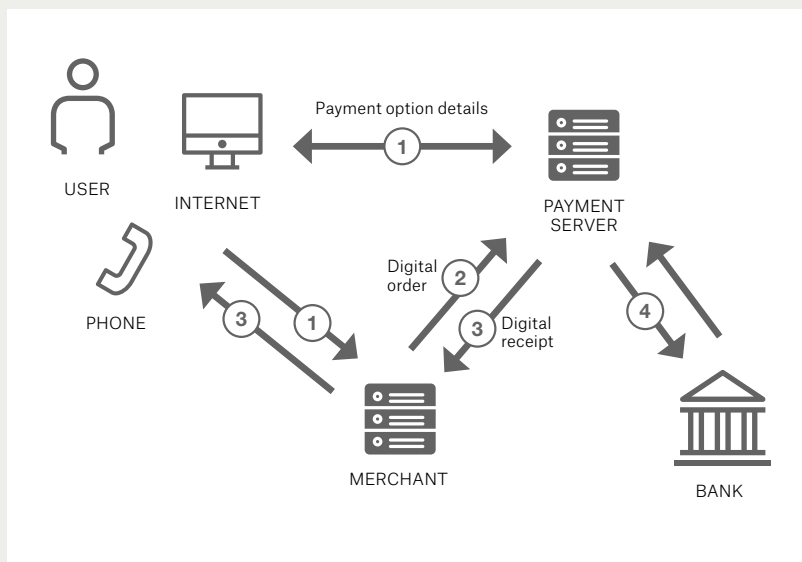
The Batch Loader option allows merchants to manage multiple payments simultaneously. Merchants can create payment files to be used on a recurring basis, and customer card details are stored securely. This facility is most suitable for businesses that process bulk recurring payments or large volumes of transactions on a regular basis, such as gym memberships.

Note: the Shopping Cart and Batch Loader modules both come with access to a MOTO payment page for ad-hoc payments, if required.

How it works

Server hosted solution for an online store

- Step 1** – The customer enters the details into the merchant's shop-and-buy application software at the checkout page.
- Step 2** – The customer pays for the goods and the merchant software sends an encrypted Digital Order to a Payment Server located at MasterCard International.
- Step 3** – The Payment Server receives the customer's order details and displays a series of screens. The first screen displays the cards supported by the merchant (ie. MasterCard and Visa), and the customer chooses the card type they want to use for the transaction. The second screen then accepts the details for the chosen card (card number, expiry date and security number if required).
- Step 4** – The Payment Server passes details directly to Suncorp Bank and the transaction is switched to the customer's card issuing bank. When payment has been processed, the Payment Server temporarily displays the result of the transaction before displaying the final screen asking the customer to please wait while they are redirected back to the merchant's site. The Payment Server then passes an encrypted Digital Receipt detailing the result of the transaction back to the merchant's site. This information is then passed back to the cardholder for their records.



Key features

Value

- Competitive pricing packages can be customised to the merchant's business needs.

Convenience

- 24-hour 'card not present' processing with real time transaction authorisation.

Flexibility

- Integrates with the merchant's website.
- Accepts all major MasterCard and Visa cards (Australian and international), American Express and Diners Club cards.
- Same day settlement where the proceeds of card sales are credited to a Suncorp Bank account on the same day for transactions processed before 6.00pm+, seven days a week.

Support

- Merchant Administration – an internet-based portal that can be accessed to view transaction, settlement and comprehensive reconciliation reports, and to make one-off payments.
- Historical sales and reconciliation enquiries are provided via the portal as either browser-based or server-based secure access to data.

Security

- Latest security features supporting Verified by Visa and MasterCard's SecureCode cardholder identification and fraud minimisation services.
- Triple DES secures encryption and protection of cardholder information.

Communications protocols

- Uses Hypertext Transfer Protocol Secure (HTTPS) to provide real time advice for authorisation and sales.

Online store compatibility

- Compatible with common shopping cart applications such as ZENCART, XCART, VPASP and OSCommerce.

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