

 **dps** | payment **express**[®]



DIRECT PAYMENT SOLUTIONS

PHONE + 64 9 309 4693 | FAX + 64 9 309 4694 | EMAIL sales@dps.co.nz

INTRODUCTION

- Established in 1997, DPS developed the first integrated EFTPOS and online payment gateway (OCV) products in Australia and NZ.
- Now, one of the largest Ecom gateway and integrated EFTPOS providers in Asia Pacific; 10,000+ customers using DPS developed technology, facilitating 100,000,000+ transactions per annum and over 10 Billion dollars via 6 data centres.
- DPS is certified with direct links to over 50 acquirers across Australia, Bangladesh, Canada, India, Hong Kong, Malaysia, NZ, Pacific Islands, Singapore, South Africa, UK and USA.
- Low cost – Leveraging existing infrastructure and software developed for acquirers, 3rd party providers and merchants allows DPS to deploy cost effective switching, systems integration and transaction processing services, locally and globally.
- End – End Accountability – DPS owns all infrastructure and intellectual property pertaining to Payment Express.
- Supports all major credit and debit cards, plus 3rd party gift / loyalty / prepaid phone cards.
- Clients include: Apple, Air NZ, AXA, Amway, Coca Cola, City Sydney, EziBuy, HP, Ingram Micro, MyLotto, Pumpkin Patch, Qantas, Standard Chartered Bank, Supre, Shell, Telecom, Trade Me, Vodafone, Woolworths and Westpac.
- Security - supports local and international standards including: AIS / PCI DSS, PCI PED, EMV (4.2 type 22 and 25), CVC2, 3DES, VBV / Securecode, on / offline authorisation and AVS.
- Feature rich platform: Contactless, Chip, PIN, BillingVault / Tokenisation, IVR, Ecom, Moto, Vending, Micro, 3D Secure, Fully Customizable, Proprietary switch, Monitoring, CPC, Addendum Data, Fuel transactions etc
- Designed for supply direct to SME, Middlemarket, Corporate clients or; acquirer outsource deals.
- Multilingual – French, traditional / simplified Chinese and English capable.
- Integrated and certified with over 250 shopping cart and POS systems.
- Has (ISO8583, APACS, AS2805 or similar) connectivity to major banks in Australia, New Zealand, Pacific Islands, Singapore, South Africa, USA, United Kingdom and recently through most of South East Asia.
- Simple to support – using the latest in monitoring, automated alerts and internet based systems across all core functions and products allows DPS to provide unparalleled service.

BANKS AND PARTNER INSTITUTIONS

<p>Australia American Express ANZ Bank of South Australia BWA Merchant Services Citibank Commonwealth Bank Diners JCB National Australia Bank St George Tyro Westpac</p>	<p>Pacific Islands American Express Diners Westpac Fiji Westpac Cook Islands Westpac Tonga Westpac Vanuatu Westpac Samoa Westpac Papua New Guinea Westpac Niue Westpac Solomon Islands</p>	<p>USA American Express Bank of the West Costco Diners First Horizon National Key Regents Regions Bank UMB Bank Union Bank of California U.S Bank Wachovia Whitney Bank</p>	<p>Asia (Standard Chartered Bank): Bangladesh Brunei Hong Kong India Macau Malaysia Singapore Sri Lanka</p>
<p>Singapore American Express DBS Bank Diners Citibank Merchant Solutions / Standard Chartered Oversea-Chinese Banking Corporation United Overseas Bank</p>	<p>New Zealand American Express ASB Bank ANZ Bank of New Zealand JCB Diners Kiwibank National Bank Westpac</p>	<p>South Africa American Express ABSA Diners Nedbank BOE FNB Standard Bank</p>	<p>United Kingdom American Express Barclaycard Diners HSBC Maestro Switch</p>

ECOMMERCE

DPS can provide merchants with 2 products to process ecommerce transactions: Option 1 is where DPS host the payment page and compliance to PCI DSS standards; Option 2, is where merchant manages the payment page and passes credit card details direct to DPS via secure web service or similar.. The cost is the same and below is the advantages of these two options.

DPS Hosted:

- Is pre-certified and approved by banks to latest scheme security mandates (AIS / SDP / PCI DSS / 3D Secure);
- Verified by Visa & MasterCard SecureCode may be included (at no additional cost);
- State of the art exception handling i.e. cannot double charge card;
- Managed Service - should scheme rules / mandates change - DPS will upgrade service (no additional cost to Merchant);
- Consumer confidence - cardholders are typically more comfortable entering their credit card information on certified systems (especially first time online shoppers) and;
- Is easier for DPS to implement risk management rules;
- Typically the merchant needs to have a 3rd party DLL, Java application or similar API residing on its systems to manage encryption of transaction request, however, with Payment Express this is eliminated with its US Patent pending XML interface – PX PAY:
http://www.paymentexpress.com/technical_resources/ecommerce_hosted/pxpay.html
- Single payment page.

Merchant Hosted:

- No additional step in sales process with potentially less possible risk of abandonment;
- Easier to manage session / transaction statefulness;
- Typically when redirecting to 3rd party site, merchant loses visibility of transaction and; in the scenario where by there is a network failure or card holder does not hit next button, merchant may not know outcome of transaction (note: With DPS this is eliminated with fail proof notification);
- If wanting to process refunds or needing to recharge a card, merchant has access to the required information (note: with dps hosted, this is eliminated using its BillingVault™ service and refund matching system) and;
- The domain name remains the same;
- Can customize look and feel (although, this is a standard feature with Payment Express Hosted);
- Ability to add tracking code or any programming language to the payment page;
- Supports convenience fee and multi-tender payments i.e. giftcards.

Please see next page for some examples of DPS hosted payment page.



step 4 of 5: payment

checkout

Enter Credit Card Details

Amount (NZD) \$123.99

Credit Card Number

Card Expiry Date /

Name on Card

Card Security Code [What is this?](#)

SUBMIT ▶



[Privacy Policy](#)



Need Help? call us free on 0508 500 500

Westpac
Merchant's Payment Page



Any Merchant Checkout

Delivery Address Optional Transaction Details

Delivery Suburb Optional Transaction Details

Delivery City Optional Transaction Details

Amount (NZD) \$123.99

Credit Card Number

Card Expiry Date /

Name on Card

Card Security Code [What is this?](#)

SUBMIT



Merchant store name
www.companyname.co.nz



An alliance between First Data and Standard Chartered Bank



Payment Checkout

Amount \$99.95

Credit Card Number

Card Expiry Date /

Name on Card

Card Security Code [What is this?](#)

SUBMIT



[Privacy Policy](#)



The Warehouse - Payment Checkout

Amount (NZD)	\$123.99
Credit Card Number	<input type="text"/>
Card Expiry Date	<input type="text"/> / <input type="text"/>
Name on Card	<input type="text"/>
Card Security Code	<input type="text"/> What is this?

SUBMIT ▶

[Privacy Policy](#)

RECURRING (PCI COMPLIANT) ECOMMERCE PAYMENTS

DPS is certified and capable of storing credit card details and associating it to a token which the merchant provides or stores, so that they do not need to store card holder data. The BillingVault™ service is available off the shelf and at no additional cost; Merchants can process both refunds and subsequent purchases without storing or sending DPS the cardholders' credit card number or expiry date. It is also more elegant from the card holder perspective, removing the need to enter in their details each time a purchase is made. See below:

Step 1 – Merchant payment page. Note: "option to use existing (registered) or different card"

Step 2 – Note: "Save this card for next time option" (which enables the AddBillCard Property) on payment page – card holder must enter in their full number and expiry

Step 3 – Customer see's their truncated number prepopulated and; TradeMe uses DPS BillingVault™ service to rebill using BillingID – Trade Me does not store sensitive card data.

RECURRING / BATCH PAYMENTS

DPS provides Merchants with 4 Batch Processing Solutions:

Option A: A DPS offer a range of integration tools e.g. XML, Web Service, Java, and COM API's which can easily interface with MYOB, Oracle, SAP, and other Enterprise Systems.

Option B: Client / Server architecture to integrate and automate batch processing from within the Merchants network, by saving a simple .CVC file into a specified directory. Fully compliant with scheme ECI's, including no need for expiry dates, this solution is typically used by corporate clients e.g. Insurance, Utilities or Insurance companies. Note: Transactions can be processed with either a BillingID / Token or actual card number.



BATCH PAYMENTS (CONTINUED...)

Option C: Merchants can simply logon to Payline (web accessed merchant admin portal) where batch transactions can be securely uploaded and processed, for a fixed monetary value or; merchants can set and forget recurring payments quickly and securely.

PAYMENT MANAGER

- Downloads
- EFTPOS Terminals
- Merchant Accounts
- Other
- Batch Upload**
- Custom Hosted
- Reports
- Transactions
- Variable Billing
- Exit

Upload Payment Express Batch File

Batch File:

Recurring Billing

Merch Ref:

	Card Num	CardHolder	Amount	Start Amount	Cur	Start Date	Frequency	Recurr Count	Txn Count	Next Run Time	Last Processed	Billing Id	Merchant Ref
✓	411111...1119		30.00	150.00	NZD	25/01/2008 22:00:00	Three Monthly	100	5	25/10/2008 15:00:00	25/07/2008 14:01:22	cust12223	first recurring
✓	411111...1111	LHL TEST	1110.00	1110.00	NZD	03/02/2008 22:00:00	Monthly	8	6	03/08/2008 21:00:00	03/07/2008 21:01:11	FYSC	LHL - Entry number
✓	411111...1111	leo test	100.00	200.00	AUD	22/05/2008 22:00:00	Daily	0	67	28/07/2008 22:00:00	27/07/2008 22:00:26	1234	leo test
✓	411111...1111	TEST	13.95	7.95	USD	20/06/2008 22:00:00	Monthly	1000	2	24/08/2008 22:00:00	24/07/2008 22:00:47	123456789	rsr
✓	411111...1111	TEST ME	7.95	7.95	USD	24/06/2008 22:00:00	Monthly	1000	2	24/08/2008 22:00:00	24/07/2008 22:01:07	12345678901234567890	RSR
✓	411111...1111	Nicktest	244.00	244.00	AUD	30/06/2008 22:00:00	Monthly	12	1	30/07/2008 22:00:00	30/06/2008 22:02:12	Nicktest	Nicktest
✓	411111...1111	Merchant Solutions	50.00	50.00	EUR	03/08/2008 22:00:00	Monthly	12	0	03/08/2008 22:00:00	01/01/1990 22:00:00	124	1234
✓	540439...22	sa	1200.00	100.00	AUD	07/07/2008 22:00:00	Daily	12	12	01/01/2101 11:00:00	19/07/2008 22:01:43	123	a1234
✓	411111...1111	IVR CUSTOMER	87.00	87.00	SGD	15/07/2008 22:00:00	Two Monthly	4	1	15/09/2008 22:00:00	15/07/2008 22:01:13		55558
✓	411111...1111	test	10.00	5000.00	NZD	16/07/2008 22:00:00	Daily	10	10	01/01/2101 11:00:00	26/07/2008 22:01:20	ari1234	aritest



RECURRING BATCH PAYMENTS (CONTINUED...)

Option D: Using Payline Merchants can re-bill a customer's credit card without the hassle and security risk of having to store sensitive credit card information on file. This can also be used to load a BillingID i.e. if card holder returns a form to register recurring payments, a unique value for the cardholder can be entered, along with the credit card number, so that subsequent payments can be processed (via any Payment Express component) with the Billing Token.

Card Number	Cardholder Name	Expiry	Merchant Ref	Billing Id			
✓ 411111.....11	AJ Cardholder	1208	AJ47825	000001	Edit	Delete	Add Recurring

New Record Page 1 / 1 Goto |< < > >|

New Recurring Billing

Card Holder: AJ Cardholder
Card Number: 411111.....11

Enabled:

Amount:

Start Amount:

Currency:

Frequency:

Start Date:

Recurring Count:

Merchant Ref:

PAYLINE®

All DPS customers receive access to Payline as part of the services – it's a web based tool Merchants can use to manage transactions. Privileges are customized on a per user basis. To evaluate, please logon to www.paymentexpress.com with username: sample and password: sample.

PAYMENT MANAGER

- Downloads
- Documentation | SDK
- EFTPOS Terminals
- EFTPOS Terminal Events
- Merchant Accounts
- Hosted Activation Checklist
- Non-Hosted Activation Checklist
- Other
- Batch Upload
- Custom Hosted
- Reports
- Reports
- Transactions
- Purchase - Corporate
- Auth
- Complete
- Purchase
- Purchase - Travel
- Refund
- Transaction Search
- Variable Billing
- Billing Cards
- Add Billing Card
- Recurring Billing
- Exit

Transaction Search

Start Date: 29 | May | 2008 | 0 | 0 | 0
End Date: 30 | July | 2008 | 0 | 0 | 0
Card Number:
Merchant Ref:
Card Holder:

Date	Card Number	Cur	Amount	Card Holder	Merchant Ref	Type	
✓ 29/07/2008 18:59:52	543111...11	SGD	99.00	TEST	citi demo	Purchase	Details
✓ 28/07/2008 22:00:11	411111...11	AUD	100.00	leo test	leo test	Purchase	Details
✓ 28/07/2008 14:39:55	543111...11	NZD	80.95	JAME JONES	SC21C Optical Mouse	Purchase	Details

Transaction Result

Authorized: Yes
 Response Text: APPROVED
 Response Code: 00
 Authorization Code: 085952
 Electronic Merch Num: 9999999999
 Settlement Date: 29 Jul 2008
 Liability: Standard

Credit Card Information

Card Number: 543111...11
 Card Name: MasterCard
 Card Holder: TEST
 Expiry Date: 09/09

Transaction Information

Transaction Type: Purchase
 Currency: SGD
 Amount: 99.00
 Transaction Date: 29 Jul 2008 18:59:52
 Group: Sample
 Group Account: sample

Optional Reference Fields

Merchant Reference: citi demo
 TxnData1:
 TxnData2:
 TxnData3:

INTEGRATED EFTPOS

Standard features include:

- Certified to latest Chip / PIN and PCI PED / DSS / UPT standards, with full support for on and offline transactions.
- Integrated with all leading POS systems.
- Uses any Internet connection to process transactions.
- 3 levels of redundancy, including GPRS and offline back up.
- Works in retail, Kiosk and unattended environments.
- Choice of Ingenico, Uniform or VeriFone devices.
- 24*7*365 support, standard
- Incredibly quick – up to 10 times faster than other EFTPOS systems.
- Elegant and ergonomic PINpad only solution – maximise valuable counter space!
- Reduce time to reconcile with DPS online reporting tools.
- Real time monitoring and proactive alerting systems via SMS, Voice or Email.
- Full redundancy and support for electronic offline processing (EOV).
- Settle cash, eftpos and credit cards, to the cent, at end of day.
- USB Plug and Play - no need for complex or onsite install.
- Can be used in range of environments, including: Citrix, Vending / KIOSK, Fuel, Hospitality and WINCE.
- .NET, XML, File and Active API's available for ease of integration with POS.
- New features / services / software updates delivered over Internet.



VENDING

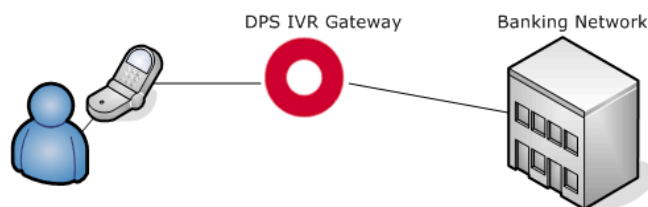
DPS has significant experience and expertise integrating with a myriad of vending technologies and supporting complex customer requirements. From embedded devices, WIN2K+ or WIINCE, DPS has tools and modules to lower costs, increase functionality and help merchants / manufacturers comply with scheme security standards. It is worth noting, DPS provide PCI UPT compliant, Chip and Contactless Vending Solutions.



TELEPAY - PCI DSS COMPLIANT IVR / PHONE PAYMENTS

Paying bills by Credit Card using a touch-phone is an accepted and trusted system, regularly used by utilities, insurance companies, councils, publishers, banks and other businesses. The IVR payment option is recommended for merchants which would like to give their customers a payment option when they may not have access to a website, or want to process payments outside of normal business hours.

The DPS IVR system is PCI DSS certified and preconfigured for the merchant business, with appropriate scripts and prompts. Credit card and payment details are requested from the caller and authorized real time with the acquirer, securely on DPS' certified systems. Note: Funds are automatically settled, as per your merchant agreement.



DPS offers a live demonstration of the IVR Processing solution; just follow the steps below for the sample call scripts.

Zippy Cabs

This is a taxi company scenario. The taxi driver calls up and enters the required details (fare amount, card number, card expiry). The phone is handed to the customer to confirm the details, and then handed back to the driver. If all is well, the driver commits the transaction, and is told the outcome.

Call: +64 9 309 3700 (New Zealand)
Press #8294 (TAXI) - To enter the live demo

Save the Whales

This will be a sample call script of a donation line, where callers choose how much they would like to donate (\$10, \$20, \$50, \$100), enter their card details and payment is made.

Call: +64 9 309 3700 (New Zealand)
Press #94253 (WHALE)- To enter the live demo

Sample Data

DPS has pre-approved 'test card' numbers which can be used rather than live card numbers. DPS recommend using the following: 4111 1111 1111 1111 with Expiry Date: 0610 (Format is MMY) for all DPS demonstrations and sample solutions.

RECONCILIATION REPORTS

All transactions processed via Payment Express can be accessed and reported on, with appropriate privileges configured on a per user basis. DPS provide merchants with at least 3 options to reconcile their transactions and access DPS reports:

A) DPS can email a reconciliation settlement report (PDF, CSV or XML) on daily, weekly or monthly basis;

B) Merchants can logon to Payline and download appropriate report (please evaluate by going to <http://www.paymentexpress.com> and logon with username: sample and password: sample -> reports) or;

C) DPS provides necessary transaction details real time in XML response, including date of settlement which would allow the merchant to manage its own reconciliation engine or;

On a case by case basis, DPS can customise solutions, including FTP and web service based reporting services.

Create Report

Group:

Contains

Report: **Standard with Billing ID New**

- Active Ports
- Billing Tokens
- Billing Tokens by Expiry
- Detailed Transactions 1 New
- Detailed Transactions 2 New
- Detailed Transactions New
- Device Summary
- Merchant Summary - New
- PreAuth Codes New
- Reseller Txn Summary New
- Risk Management
- Settlement (Caid)
- Standard
- Standard (Caid)
- Standard (Settlement Date)
- Standard 1 New
- Standard 2 New
- Standard 4
- Standard EFTPOS
- Standard EFTPOS (Settle Date)
- Standard Travel
- Standard with Billing ID New**
- Standard with DPS Ref
- Standard With ReCo
- Transaction Log
- Transactions by Applet
- Transactions by Device Id New
- User Breakdown

Direct Payment Solutions

Merchant Summary Date Range: 3 Apr 2007 00:00:00 - 4 Apr 2007 00:00:00

Group Account: sample

Currency	Card Name	Type	Count	Total
NZD	Amex	P	2	357.00
NZD	Amex	R	1	-258.00
NZD	Diners	P	1	55.00
NZD	MasterCard	P	1	12.50
NZD	Visa	C	1	500.00
NZD	Visa	P	1	80.95

Currency	Accepted Transaction Count	Total
NZD	7	747.45

Direct Payment Solutions

Transactions - incl Ref Info Date Range: 2 Jan 2007 00:00:00 - 3 Apr 2007 00:00:00

2 Apr 2007

Time	Type	Cur	Amount	Outcome	Name	Reference	Info1	Info2	Info3
23:53:34	P	NZD	15.95	Declined		MRJ21 Floppy Disk	Mr Test	111 Test Lane, Testville	New Testland
22:56:05	P	NZD	2.00	Accepted	AAA	test			
21:00:44	P	NZD	50.00	Accepted	A J CARDHOULD		Recurring: () TxnCount:19 of 0		
17:37:03	C	NZD	30.00	Accepted	IRIS	cancelled			
17:34:47	A	NZD	300.00	Accepted	IRIS	Iris - 1234			
09:37:42	P	NZD	80.95	Declined		SC2IC Optical Mouse	Mr Test	111 Test Lane, Testville	New Testland

3D SECURE AUTHENTICATION

DPS was the first processor in Asia Pacific to authorize a Verified by Visa transaction, back in October 2001. Now, all merchants using its best practice solutions can benefit, for no additional cost (Note: Your acquiring bank will also need to support this). VBV and SecureCode is a global program being implemented worldwide by Visa and MasterCard Members (banks) which mitigate fraud and charge back liability.




3D Secure authentication allows merchants to enjoy:

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




DPS has developed an MPI (Merchant Plug-In) that securely allows for these schemes to be implemented with no development cost or hassle to the merchant. Visa estimates that with these new security mechanisms in place, merchants will experience a stark increase in sales generated and lower operational costs – having to deal with fewer chargebacks. With a host of multi-national corporations such as: British Airways, Emirates, Epson, Farmers, and Samsung (to name a few), already deploying these schemes, there is no better time to get Verified by Visa and SecureCode.

More information can be found at: Visa <http://www.visa-asia.com/verified/> and MasterCard at: <http://www.mastercard.com/us/personal/en/cardholderservices/securecode/faqs.html>




1. Merchants customer enters their credit card details in a secure environment.

Payment Checkout	
:	Mr Test
:	111 Test Lane, Testville
:	New Testland
Amount NZD:	\$80.95
Credit Card Number:	<input type="text"/>
Card Expiry Date:	<input type="text"/> / <input type="text"/>
Name on Card:	<input type="text"/>
Cvc2:	<input type="text"/>
<input type="button" value="SUBMIT"/>	
  	

2. Merchants customer enters their password, on a secure server / website, managed by Visa and their issuing bank, authenticating their identity.

Verified by Visa	
 TESTBANK 1	
iDreams VbV Test Store	
Total Charge: 12.95 GBP	Date: 02:11:05
Card Number: XXXX XXXX XXXX 0232	
My Personal Assurance Message: This is my message, so I know this is from my card issuer.	
Cardholder:	<input type="text" value="TEST"/>
Visa Password:	<input type="password" value="*****"/>
  <input type="button" value="Cancel"/> <input type="button" value="Submit"/>	

3. 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.

Payment Complete	
Response:	APPROVED
Description:	SC2IC Optical Mouse
Transaction Type:	Auth
Amount NZD:	\$80.95
Card Type:	MasterCard
Card Holder Name:	LONNIE RANDALL
Authorization Code:	01143500c7dc1e00000003
<input type="button" value="NEXT"/>	
  	

DEVELOPER INTEGRATION TOOLS

Audit
CRM Management
Customer Accounts
Downloads
Documentation SDK
EFTHOST Management
EFTPOS Terminals
Events
GroupAccounts
Merchant Accounts
Monitoring
Other
Ports
Reports
Risk Management Rules
Servers
ServerStats
Transactions
Upload
User Accounts
Variable Billing
Exit

Documentation | SDK

Name	Description	Release Date	Download
Auth SSL JavaBean	Auth SSL JavaBean 1.02.05	10/04/2006	Self Extracting ZIP File
Auth SSL JavaBean Doc	Auth SSL JavaBean Documentation	03/05/2004	Self Extracting ZIP File
Auth SSL Java Servlet	Auth SSL Java Servlet 1.02.05	10/04/2006	Self Extracting ZIP File
PAYMENT EXPRESS SERVER	Private Files	27/11/2003	Text File
PXBAT Batch Processor	Batch Processor For Windows	23/12/2008	Zip File
Payment Express Server(Win)	Payment Express Server For Windows	27/11/2003	Zip File
EFTPOS C Sharp .Net Sample	EFTPOS C Sharp .Net Sample	04/01/2007	zip file
EFTPOS VB Dot .Net Sample	EFTPOS VB .Net Sample	04/01/2007	zip file
DPSAUTHS	SSL COM Object (Windows)	28/12/2005	Self Extracting ZIP
USB Driver for the Eftpos Pinpad	USB Driver for the Eftpos Pinpad	12/07/2005	ZIP File
EFTPOS CPP Demo	EFTPOS CPP Demo	14/02/2006	zip file
EFTPOS Delphi Demo	EFTPOS Delphi Demo	14/02/2006	zip file
EFTPOS Visual Basic Demo	EFTPOS Visual Basic Demo	09/01/2007	ZIP FILE
PX PHP	Payment Express PHP Interface	16/05/2001	ZIP FILE
Eftpos ActiveX	Eftpos ActiveX for Test Mode	09/01/2007	ZIP FILE
PX JAVABEAN SRC	Payment Express PXXML Javabean Source	20/05/2004	ZIP File
OsCommerce PxPost	OsCommerce PxPost Plugin	24/08/2005	ZIP FILE
PXACCESS JAVA	Hosted Payments Page Java Sample	17/05/2007	ZIP File
PXAccessCSharpDemo	PXAccess C# .Net Demo	10/02/2005	zip file
PXACCESS COM OBJECT	Hosted Payments Page Object for Windows	23/01/2007	Self Extracting ZIP File
PXAccess Perl Module	PxAccess Perl Module	17/05/2004	ZIP FILE
PXACCESS PHP	Hosted Payments Page PHP Sample	28/02/2008	ZIP File
PX PERL	Payment Express PERL Interface	16/05/2001	TAR File
PXCL	Payment Express ActiveX Object	18/12/2003	Self Extracting ZIP File
PXCLVBZ	VB Sample Project	18/12/2003	ZIP File
PXCVT	Payment Express Format Converter	11/07/2005	Self Extracting ZIP File
PXC_v325	Payment Express Data Entry Client	30/09/2003	Self Extracting ZIP
PAYMENT EXPRESS DAEMON	Payment Express Server Linux	16/05/2001	TAR File
EFTPOS XML Interface Demo	EFTPOS XML Interface Demo	20/04/2006	zip file
PX Pay PHP Demo	PX Pay PHP Demo	04/01/2007	zip file
PX Pay PHP CURL Demo	PX Pay PHP CURL Demo	04/01/2007	zip file
PAYMENT EXPRESS JAVA DAEMON	Payment Express Server Java	17/08/2004	TAR File
PX JAVABEAN	Payment Express Javabean PXXML	16/05/2001	ZIP File
PERL SIMPLE XML	PERL Simple XML Module	16/05/2001	Tar File
C Sharp Web Service Sample	C Sharp Web Service Sample	04/01/2007	Zip File



CLIENT TESTIMONIALS



Sony has used Payment Express from DPS for many years and have found it reliable, easy to implement and very robust. The reporting features are particularly valuable and have aided in the streamlining of the financial process. Payment Express requires minimal maintenance - once implemented, the system will take care of itself."



"EziBuy migrated from its existing integrated Ecommerce & EFTPOS solution to Payment Express in November 2005. As Australasia's largest fashion clothing and home catalogue company, we needed a robust and reliable trans-Tasman solution that was quick, easy to deploy and leveraged existing IP infrastructure. Payment Express provided a tangible reduction in operating costs, support calls and speed of service at the counter. As an additional value, DPS settlement reports make reconciling a breeze! And on after sales support, DPS has been extremely competent and prompt."



"Since Territory Discoveries began using the Direct Payment Solutions Credit Card payment facility, life in the finance department has become much easier. No more manual keying in the card numbers and we have a fully integrated system that charges the card and enters the amount into our reservations in different currencies. It's so simple and has decreased the workload in our department."



"APN Holdings have used the DPS suite since April 2002. Payment Express is a mission critical component of our business; being integrated with our JD Edwards Applications and internal systems, our team maximise sales opportunities in real time, minimise rework through effective solutions and reconcile accounts with ease."



"TravelSpirit Group is one of the largest Travel Wholesaler's in Australia. In Dec 03 we were looking at options to process real time credit card transactions which integrated with our existing travel Wholesaler software being Calypso. In Jan 04 we worked with Direct Payment Solutions and Tourism Technology to implement the credit card processing solution. We found the team at DPS to be extremely competent, knowledgeable patient through this process. Their service during the implementation we found to be exceptional and they have maintained that level of service in any subsequent dealing we have had with them. On 14th Jan we successfully processed our first transaction"



"We have been using the DPS Payline service since May [2003]. It enables us to instantly authorise and debit a credit card whilst on the phone with a customer. The simple interface and reporting features enable us to process credit cards and reconcile with ease. I would recommend DPS for anyone looking for a credit card processing solution"



"Payment Express via the DpsAuth COM object allows us to cost effectively wrap our NZ internal credit card processing requirements into components that can be interfaced from selected web applications."



DPS HOSTED CLIENTS



NON DPS HOSTED



FORTUNE 1000

