



Accept card payments 24 hours a day

- > Accept payments from all major cards using a secure web site hosted by the Commonwealth Bank.
- > Offer your customers 24 hour access to your web site with shopping cart capability. Process multiple payments simultaneously.

At a glance: A suite of card payment eCommerce solutions.

Our dedicated merchant services team can help you choose a solution designed to meet your business needs:

- > Capture new sales by giving customers more ways to shop and pay.
- > Streamline your finances by putting cash in your bank account faster.
- > Save on costs with easy administration and reconciliation.

Designed for:

- > Small to medium businesses and not-for-profit organisations, who sell over the Internet or by phone, fax, mail or email.
- > Call centres with multiple operators taking transactions over the phone.
- > Mobile teams making sales on the road with wireless internet access.
- > Businesses that sell products by subscription or instalment plan.

How eVolve can help you

Your need	Our solution
A cost-effective card payment solution	> eVolve allows you to process card payments from all major credit cards, scheme debit cards and charge cards in real time through a secure, web-based interface. That means you can accept card transactions by phone, post, email or fax, 24 hours a day.
Flexibility	> Whether you just want to take orders over the phone or create a fully-fledged online shop, eVolve has a cost-effective package to suit you. And because they're completely compatible, it's easy to change packages to suit your evolving needs.
Streamlined processes	> eVolve is supported by a feature-rich Back Office portal that makes it easy to track transactions, download settlement reports, manage refunds and even search transactions in real time.
A secure solution	> Your eVolve service is hosted by the Commonwealth Bank on a platform that complies with the Payment Card Industry Data Security Standard (PCIDSS), so you can be sure that your customer card information is safe.

Options

Package	At a glance	Features
eVolve iSHOP	> A completely integrated online shop, with product catalogue, shopping cart, payment page, order and stock management tools.	<ul style="list-style-type: none"> > Fully integrated and hosted solution. > Easy-to-use design and content wizards. > Customised with your branding. > Accepts all major card types.
eVolve SINGLE	> A virtual terminal that enables you to process transactions in real time, 24 hours a day.	<ul style="list-style-type: none"> > Fast, web-based interface. > Authorisation within seconds. > Supports sales by phone, fax, mail, email and in person.
eVolve MULTI	> The easy way to process multiple card payments.	<ul style="list-style-type: none"> > Secure, web-based interface. > Create and process batch files or simply use Batch Manager. > Excellent for subscriptions, standing orders or customers set up for periodic payments.

Package	At a glance	Features
eVolve Back Office	<ul style="list-style-type: none"> › Included with all eVolve packages, the Back Office function makes administration easy. 	<ul style="list-style-type: none"> › Download user friendly settlement and reconciliation reports. › Manage refunds securely. › Search transactions in real time. › Manage multiple users. › Learn quickly, with easy to use online training and support.

What makes us different

Why we're different	How it helps you
The eVolve advantage	<ul style="list-style-type: none"> › We are the only Australian bank to offer an online payment solution like eVolve. Fast, affordable and secure, eVolve is the complete online solution to help your business grow.
We offer you simplicity	<ul style="list-style-type: none"> › Our easy application process, together with a fast turnaround time for new installations, helps to get you up and running sooner. Because our merchant solutions have been designed with simplicity in mind, you'll find it easier than ever to accept transactions.
We provide you with the broadest range	<ul style="list-style-type: none"> › Whether they're paying in person, online or by phone, we have the solutions your business needs to accept card payments from your customers, wherever they are. And we give you more choice, with Australia's broadest range of merchant solutions.
We give you more support	<ul style="list-style-type: none"> › We help you install and set up your system, then provide you and your staff with training if you need it. You'll also enjoy the peace of mind of round-the-clock customer support – 24 hours a day, 7 days a week.
We've been named Best Bank in Australia for two years running by Global Finance Magazine (2009 and 2010), who also ranked us the twelfth safest bank in the world	<ul style="list-style-type: none"> › You can rely on our financial strength – especially in uncertain times.
We've been helping businesses like yours for 90 years	<ul style="list-style-type: none"> › With over 90 years of experience, we have the knowledge to meet your business needs.

Complementary solutions

Business cheque account	<ul style="list-style-type: none"> › Settle merchant transactions to a Commonwealth Bank business cheque account for convenient and cost-effective access to your cash.
NetBank or CommBiz	<ul style="list-style-type: none"> › Manage your finances online and get an instant snapshot of your cash flow situation, 24 hours a day, with one of our award winning online banking solutions, NetBank or CommBiz.

Other solutions

eVolve is just one in our range of our market-leading merchant solutions:

EFTPOS	Online	Value-added services	Bill payment solutions	Healthcare
Accept card payments in person, by mail or over the phone	Discover new sales opportunities online	Delight customers and capture new money-making opportunities	Streamline bill payments with an all-in-one solution	Process claims on the spot
EFTPOS LITE	eVolve	XPOS	BPOINT Biller	MediClear
EFTPOS PLUS	CommWeb	Dynamic Currency Conversion	BPOINT Merchant	HealthPoint
EFTPOS Mobile	Internet Merchant Accounts	Contactless payments		
EFTPOS Integrated				
EFTPOS Broadband				

 To find out more, visit www.commbank.com.au/business

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