Commonwealth Bank BPOINT eCommerce

Daniel Howard
eCommerce Sales & Support Manager

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BPOINT eCommerce Introduction

BPOINT eCommerce is the Commonwealth Bank's premium solution for merchants that need to offer as many payment channels as possible to their customers.

The Multi-Channel Solution

The BPOINT eCommerce service provides businesses with the ability to accept payments using a number of channels which continues to grow.

INTERNET Payments

ADMIN, Call Centre & Reporting

BATCH & Recurring Payments

PCI-DSS Solutions

BPOINT

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BPOINT INTERNET Payments

BPOINT INTERNET is a customisable hosted payment page to accept payments in real time from consumers.

Features:

- Accept & Process all major Credit Cards & Scheme Debit Cards.

- BPOINT Internet is fully hosted by the Bank so credit card details remain secure (PCI compliant).

- Payment page can be tailored to your brand / colours using the BPOINT Theme Builder.

- Intelligent Services available (discounting, penalties, surcharging, reference field validation, fixed amounts, white & black lists etc).

- Supports Credit Card Secure Code Validation (CVV2) & 3D Secure (Verified by Visa and MasterCard SecureCode).

Additional Features

Enhanced Data Capture	Capture non-bill related data per payment.	Example: Charity using the bill payment page for donations captures donor name, email addresses and mobile phone numbers for tax receipting.
Auto Fill	Pre-complete the bill payment page fields (such as CRN and amount) to simplify the payment process for consumers.	Merchant emails an electronic invoice or payment request with a pay now button which pre-fills CRN and amount. Consumer simply selects card type and proceeds with payment.
Scheduled Payments	Ability for consumer to schedule a payment for a future date.	Consumer uses the Internet to establish recurring transactions for donations.
Biller Code Support	Assign different Biller Codes for payments	Assists in the reporting and reconcilliation of transactions i.e. know what the payment is

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BPOINT INTERNET Example

Upload your Organisations Logo

Add web links & custom colours

Add custom message

Supports unique & multiple Biller Codes

Supports 3 x Customer Reference Fields to capture unique customer data

Add web links & custom colours

Upload your footer logo

BPOINT INTERNET Example

Enter Credit Card Details

Pay Membership   Pay Travel Booking

Online Payment

You have entered the following details

Biller Code:	1234517 (TEST BPOINT Test 16 - Donations)
Donation Campaign:	Christmas Fund
Donor Name:	Daniel Howard
Donor Email Address:	daniel.howard@cba.com.au
Payment Amount:	$ 100.00

To change the above details click [Edit]

Please enter your card details to proceed

Card Number:	5123456789012346 MasterCard
Expiry Date:	05 / 13
CV Number:	321

[Proceed]

Transaction Confirmation & Email Receipt

Pay Membership   Pay Travel Booking

Web payment result

✔ Your payment was successful

🖨 Print View

Receipt Number:	27563170061
Date of Payment:	7/10/2012 8:36 PM AEDST
You have paid:	TEST BPOINT Test 16 - Donations
Biller Code:	1234517
Donation Campaign:	Christmas Fund
Donor Name:	Daniel Howard
Donor Email Address:	daniel.howard@cba.com.au
Payment Amount:	$ 100.00
Card Number:	512345...346
Expiry Date:	0513
Email this receipt to:	daniel.howard@cba.com.a [Send Email]

Click here to go back and pay another bill for the same biller

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BPOINT INTERNET Example

BPOINT ADMIN Back-Office Reporting

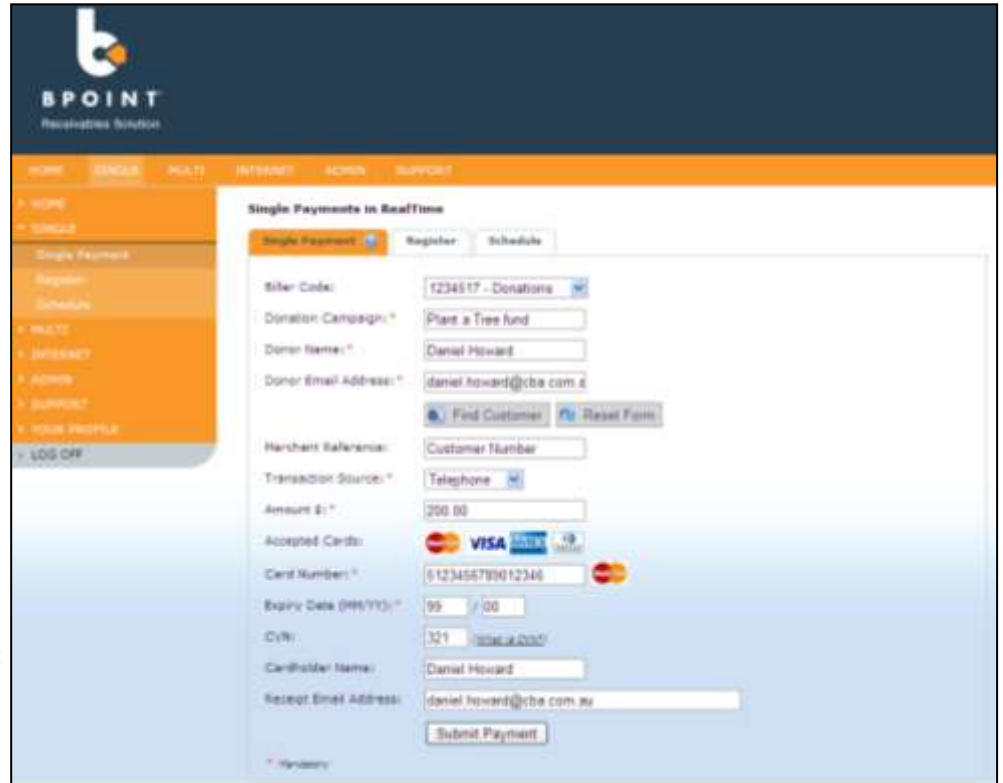Your Organisation Details

Custom Message

BPOINT SINGLE - Virtual Terminal

The SINGLE module is a virtual terminal which allows merchants to process real-time transactions at anytime, from anywhere with a Computer and Internet access.

It is perfect for a small office or home office and is scalable for large departments that require a call centre payment solution where multiple users need to log in and process payments at the same time.

Features:

- Instant transaction processing.

- Select Biller Code, supports 3 x Reference Fields & a Merchant Reference field for unique customer data.

- Accept & Process all major credit cards & scheme debit cards;

- PCI-DSS compliant, & supports CVV2 number validation.

- Transaction details instantly stored in BPOINT Reporting

BPOINT MOBILE

BPOINT MOBILE is optimised for merchants to access the processing features of BPOINT SINGLE via their iPhone, Android, or iPad.

Features

SINGLE: Allows merchants to process payments from their customers while on the road. This is the key function of the site.

SEARCH: Allows merchants to search for transactions whilst out on the road, and process refunds where required.

Email Receipts: Receipts can be sent to the client and the merchant in the same step as processing a payment.

BPOINT MULTI – Batch Processing
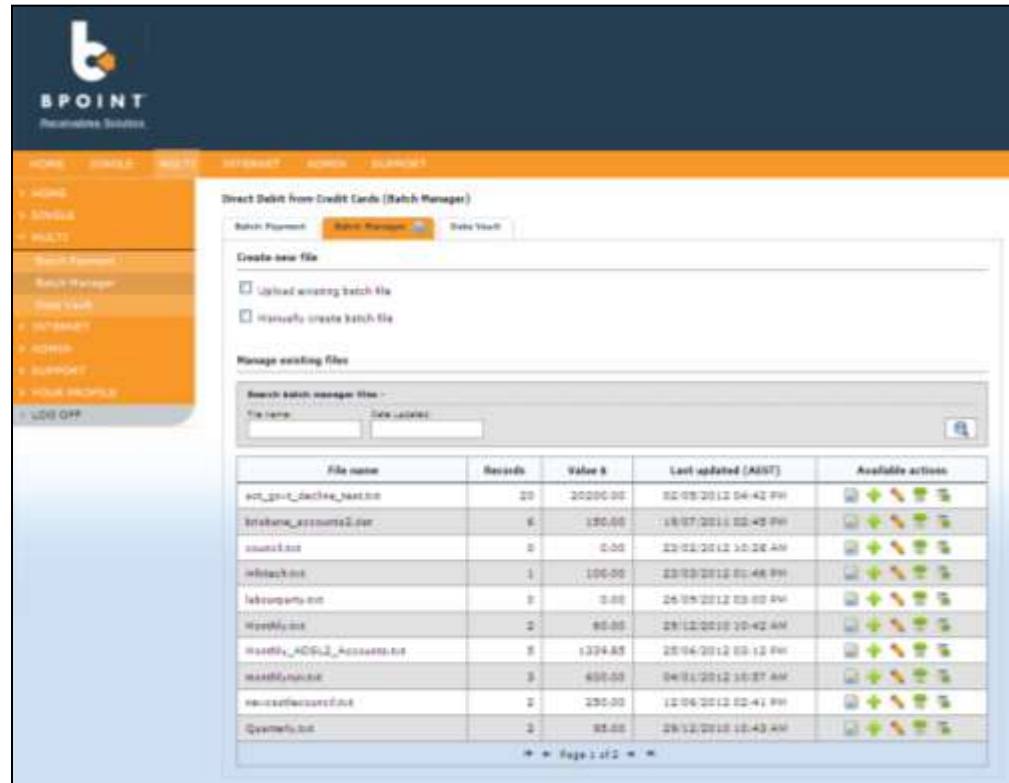
MULTI is a batch processing solution, which allows merchants to submit multiple card transactions at anytime.

Card number batches can be submitted for processing in several ways including:

1) Using the Batch Manager, an online card detail management tool within the BPOINT eCommerce service.
2) Uploading a batch file from the clients Finance system into BPOINT eCommerce in the BPOINT file format.

Features:

- Use for donations, membership, subscription, & instalment plan payments.

- Process batch file payments within minutes.

- Store card numbers and files securely.

- Supports BPOINT DataVault tokenisation solution.

BPOINT REGISTER & SCHEDULE

REGISTER your customers credit card details & create a payment **SCHEDULE** for each customer and let BPOINT manage the automatic debiting of their accounts.

Features:

- Register credit card and/bank account details or in a PCI-DSS compliant environment & utilise a token for all future transactions

- Establish customers for set and forget payments.

- Supports SINGLE payments for once-off transactions.

- Define Payment Frequency i.e. weekly, fortnightly, monthly, annually et;

- No End Date, Define Payment End Date, End After so many payments;

- Enter a description to identify the nature of the payment

- Run reports to see future Scheduled transactions.

BPOINT REGISTER & SCHEDULE

THANK YOU

daniel.howard@cba.com.au

02 9117 1382 | 0478 321 200

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