

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.



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 reconciliation of transactions i.e. know what the payment is |

BPOINT INTERNET Example

The screenshot shows a donation page for 'Non-Profit Australia'. At the top, there is a header with the organization's name and a background image of hands. Below the header is a navigation bar with links like 'Home', 'Make a Donation', 'Pay Membership', and 'Pay Travel Booking'. The main content area is titled 'Welcome to Non-Profit Australia' and includes a message from the Commonwealth Bank. It contains a form for credit card transactions with fields for Biller Code, Donation Campaign, Donor Name, Donor Email Address, and Amount. There are also logos for MasterCard, VISA, AMEX, and iD. At the bottom, there is a footer with 'Terms', 'Privacy', and 'About' links, and a small logo for Commonwealth Bank.

← 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

| | |
|----------------------|---|
| Billers 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


Please enter your card details to proceed

| | | |
|--------------|---|---|
| Card Number: | <input type="text" value="5123456789012346"/> |  |
| Expiry Date: | <input type="text" value="05"/> / <input type="text" value="13"/> | |
| CV Number: | <input type="text" value="321"/> |  |

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 |
| Billers 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: | 05/13 |

Email this receipt to:

[Click here to go back and pay another bill for the same biller.](#)

BPOINT INTERNET Example

BPOINT Payment Receipt Print Receipt

Non-Profit Australia
ABN: 12 344 567 890
ACN: 0987654321
Address Line 1
Address Line 2
Sydney, NSW, 2000
Phone: 1300 Donate
Fax: 02 9000 000
Web: www.n-pa.org.au
Email: donate@n-pa.org.au

Payment Details

You have paid: TEST BPOINT Test 16 - Donations
Billor 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

Authorisation Result - Approved

Payment Date: 7/10/2012 8:36 PM AEDST
Receipt Number: 27583170061

Thank you for your payment to Non-Profits Australia. Please use this transaction receipt as a tax invoice.

© Commonwealth Bank of Australia 2007 ABN: 48 123 123 124

← Your Organisation Details

Custom Message ↓

BPOINT ADMIN Back-Office Reporting

Transaction Details


Payment Details

Merchant Number: 1000000000000016
Billor Code: 1234517
Donation Campaign: Christmas Fund
Donor Name: Daniel Howard
Donor Email Address: daniel.howard@cba.com.au

Payment Amounts **Payment Source**

Amount Paid \$: 100.00 **Source:** Internet
Amount Original \$: 100.00 **Processed By:** Card Holder
Amount Surcharge \$: 0.00 **3D Secure:** No

Financial Response Details **Card Details**

Type: Payment **Card Number:** 512345...346
Receipt Number: 27583170061 **Expiry Date:** 0513
Approved: ✓ **CVR Entered:** Yes
Result: Approved **Card Type:** 
Payment Date: 07/10/2012 08:36 PM AEST
Settlement Date: 07/10/2012

Process Refund Print Receipt Close

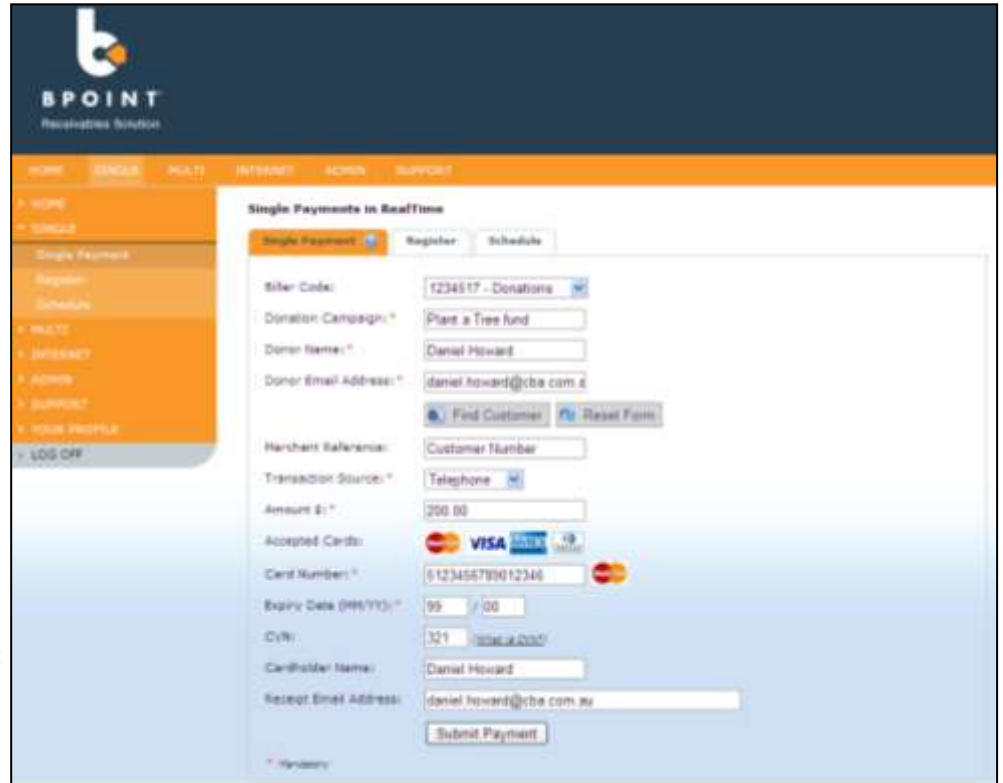
BPOINT SINGLE - Virtual Terminal

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 3x 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



The screenshot displays the BPOINT SINGLE Virtual Terminal interface. The header includes the BPOINT logo and the text "BPOINT Realtime Solution". The main content area is titled "Single Payments in RealTime" and features a "Single Payment" form. The form includes the following fields and options:

- Single Payment** (dropdown menu)
- Register** and **Schedule** (buttons)
- Biller Code:** 1234517 - Donations (dropdown)
- Donor Campaign:** Plant a Tree fund (dropdown)
- Donor Name:** Daniel Howard (text input)
- Donor Email Address:** daniel.howard@cbs.com.au (text input)
- Find Customer** and **Reset Form** (buttons)
- Merchant Reference:** Customer Number (text input)
- Transaction Source:** Telephone (dropdown)
- Amount \$:** 200.00 (text input)
- Accepted Cards:** VISA, MASTERCARD, AMEX, DISCOVER (checkboxes)
- Card Number:** 6123456789012345 (text input)
- Expiry Date (MM/YY):** 99 / 00 (dropdowns)
- CVV:** 321 (text input)
- Cardholder Name:** Daniel Howard (text input)
- Receipt Email Address:** daniel.howard@cbs.com.au (text input)
- Submit Payment** (button)

At the bottom of the form, there is a small asterisk and the word "History".

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

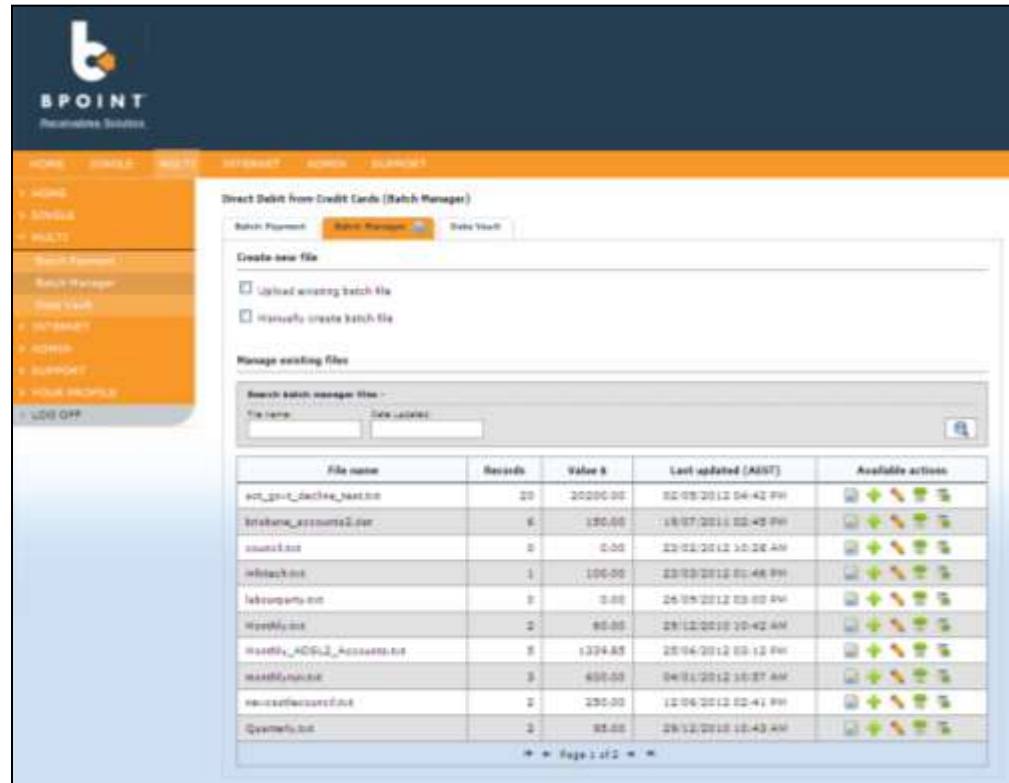
MULTI is a batch processing solution, which allows merchants to submit multiple card transactions at anytime.

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.



The screenshot displays the BPOINT Batch Manager interface. The top navigation bar includes 'HOME', 'BATCHES', 'MULTI', 'PAYMENTS', 'ACCOUNTS', and 'REPORTS'. The left sidebar contains 'HOME', 'BATCHES', 'MULTI', 'Batch Manager', 'Direct Debit', 'PAYMENTS', 'ACCOUNTS', 'HOW TO USE', and 'LOG OFF'. The main content area is titled 'Direct Debit from Credit Cards (Batch Manager)' and includes a 'Batch Manager' button. Below this, there are options to 'Create new file' (Upload existing batch file, Manually create batch file) and 'Manage existing files'. A search bar is present for 'Batch manager files'. The main table lists various batch files with columns for 'File name', 'Records', 'Value \$', 'Last updated (AEST)', and 'Available actions'.

| File name | Records | Value \$ | Last updated (AEST) | Available actions |
|-----------------------------|---------|----------|---------------------|-------------------|
| act_govt_debt_pay_batch.txt | 20 | 20000.00 | 22/05/2012 04:42 PM | [Icons] |
| brisbane_accounts2.txt | 6 | 150.00 | 18/07/2012 02:43 PM | [Icons] |
| sound.txt | 0 | 0.00 | 23/02/2012 10:28 AM | [Icons] |
| whitlock.txt | 1 | 100.00 | 23/03/2012 01:46 PM | [Icons] |
| laburgate.txt | 0 | 0.00 | 25/05/2012 03:00 PM | [Icons] |
| Weekly.txt | 2 | 80.00 | 28/12/2010 10:42 AM | [Icons] |
| month_+CCG2_Accounts.txt | 5 | 1324.80 | 22/04/2012 03:12 PM | [Icons] |
| month/Account | 3 | 600.00 | 04/01/2012 10:07 AM | [Icons] |
| newcastleAccounts.txt | 2 | 250.00 | 12/06/2012 02:41 PM | [Icons] |
| Quarterly.txt | 2 | 80.00 | 29/12/2010 10:43 AM | [Icons] |

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.

The screenshot displays the BPOINT web application interface. At the top, the BPOINT logo and tagline 'Recall-free Solution' are visible. Below the logo is a navigation menu with options: HOME, SINGLE, MULTI, INTERNET, ADMIN, and SUPPORT. The main content area is titled 'Register payment methods' and features three tabs: 'Single Payment', 'Register', and 'Schedule'. The 'Register' tab is active, showing a form with the following fields and values:

- Biller Code: 1234517 - Donations
- Donation Campaign: Emergency Relief
- Donor Name: Daniel Howard
- Donor Email Address: daniel.howard@cba.com.au
- Accepted Cards: VISA, MasterCard, American Express, Discover
- Card Number: 5123456789012345
- Expiry Date (MM/YY): 99 / 00
- Cardholder Name: Daniel Howard
- Email Address: daniel.howard@cba.com.au

There are buttons for 'Find Customer' and 'Reset Form'. A checkbox labeled 'Show Extra Fields' is checked. Below the form, there is a checkbox with the text 'I have identified the customer and advised that the conditions of the Direct Debit will be made available within 7 days.' and a 'Register' button.

BPOINT REGISTER & SCHEDULE

Schedule payments





Single Payment Register **Schedule**

Billers Code: 1234517 - Donations

Donation Campaign: * Emergency Relief

Donor Name: * Daniel Howard

Donor Email Address: * daniel.howard@cba.com.au

Accepted Cards:    

[Find Customer](#) [Reset Form](#)

Registered details

Card Number: 512345 6789

Expiry Date (MM/YY): 99 / 00

Cardholder Name: Daniel Howard

Email Address: daniel.howard@cba.com.au

[Click here](#) to process single payment using these details

Add new schedule payment

Description: Flood Appeal

Recurring Amount: * 100.00

Frequency: * Weekly

Start Date: * 08/10/2012

End: *

No end date

End after 4 payments

End on

I have identified the customer and advised that the conditions of the Direct Debit will be made available within 7 days

[Schedule Payment](#)

* Mandatory

Manage existing schedule payments

| Status | Description | Next Payment | Processed Payments | Amount Collected \$ | Actions |
|-----------------------------|-------------|--------------|--------------------|---------------------|---------|
| No payment schedules found. | | | | | |

THANK YOU

daniel.howard@cba.com.au

02 9117 1382 | 0478 321 200

