

## Payment Gateway – Typical Costs

### Indicative Set-Up Costs

Bank Charges - \$230 (this is the fee charged by the BNZ)

DPS Charged - \$150 (plus extra \$100 for Multi-Currency, only available via BNZ)

### Monthly Charges

|  |       |
|--|-------|
| Bank Monthly Fee (fee charged by BNZ)  | \$35  |
| Bank Service Fee (minimum based on transaction, i.e. 2.25% of transaction)                 | \$50  |
| Payment Gateway Monthly Fee ( <i>100 transactions, \$0.50 per transaction thereafter</i> ) | \$50  |
| Monthly Fee (minimum)  | \$135 |

Westpac have joined forces with DPS and offer a combined solution that costs just \$45 to operate (minimum) per month, with JUST a \$275 Set-Up Cost (Covers DPS and Credit Card Establishment Fee), it does however require you to have a business account with Westpac to operate.

|  |      |
|--|------|
| Bank Monthly Fee (fee charged by Westpac)                                  | \$25 |
| Bank Service Fee (minimum based on transaction, i.e. 2.25% of transaction) | \$20 |
| Payment Gateway Monthly Fee ( <i>\$0.20 per transaction</i> )              | \$0  |
| Monthly Fee (minimum)  | \$45 |

Once you have your ETSL Number from you Bank you can sign up with DPS (on any of the plans below).

### directpaymentsolutions

| Pricing Plan | Monthly Fee | Transactions Included Each Month | Incremental Transaction Fee | Type of Support | Establishment Fee | Minimum Term |
|--------------|-------------|----------------------------------|-----------------------------|-----------------|-------------------|--------------|
| Starter      | \$50        | 100                              | \$0.50                      | General         | \$150*            | N/A          |
| Business     | \$150       | 500                              | \$0.45                      | General         | \$150*            | N/A          |
| Business A   | \$250       | 1,000                            | \$0.42                      | 24x7            | \$200*            | 24 Months    |
| Business B   | \$480       | 2,000                            | \$0.41                      | 24x7            | \$200*            | 24 Months    |
| Business C   | \$690       | 3,000                            | \$0.40                      | 24x7            | \$200*            | 24 Months    |
| Business D   | \$880       | 4,000                            | \$0.39                      | 24x7            | \$200*            | 24 Months    |
| Enterprise   | \$1000      | 5000                             | \$0.38                      | 24x7            | \$500*            | 24 Months    |
| Enterprise A | \$1800      | 10000                            | \$0.35                      | 24x7            | P.O.A             | 24 Months    |

The set up fee is automatically charges after the evaluation / testing period is over (30 days). And billing commences when the live account has been activated.

The set-up fee covers initial technical support (email only), access to our software development kit and a test harness to simulate processing via a Direct Payment Solution.

During testing and after activation a logon to the DPS Payment Manager is provided, as part of the service. Note: DPS can configure additional users to the Payment Manager for a one off fee \$30 (privileges can also be customized, as per our customers specific requirements)

Pricing is charged in the same currency as the acquiring bank account (e.g. if processing both NZ and AUD currencies you will receive two separate charges for the different currencies).

DPS customers can have their branding on the Hosted Payment Page and this is included in the standard set up. However, this is limited to one web based logo (.jpg, .gif, .png etc).

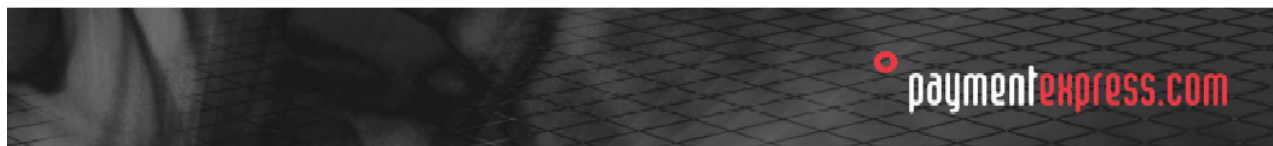
\* There is an additional \$100 set up fee for Multicurrency processing

\* DPS charge \$100 for setting up each additional merchant account (up to 9999 merchant accounts can be added and processed via a single interface into multiple bank accounts), after the initial set up.

\* There is an additional \$250 set up for customisation of the Hosted Payment Page (total \$400).

\* P.O.A for volumes exceeding 10,000 transactions per month.

All pricing is GST Exclusive



The system provided by DPS allows you to see all transactions that pass thru the gateway, note in the sample below you can see the 'Merchant Reference' which indicates who the payment was for.

**PAYMENT MANAGER**

- Change Password
- Custom Hosted
- Documentation | SDK
- Hosted Activation Checklist
- Purchase
- Refund
- Reports
- Transaction Search
- Exit

**Transaction Search**

Start Date: 15 August 2008 0 0 0  
 End Date: 18 August 2008 0 0 0  
 Card Number:   
 Merchant Ref:   
 Card Holder:

| Date                  | Card Number | Cur | Amount | Card Holder       | Merchant Ref | Type     | Details                 |
|-----------------------|-------------|-----|--------|-------------------|--------------|----------|-------------------------|
| ✓ 17/08/2008 16:01:18 | 456492...27 | NZD | 78.75  | L F DENTON        | Four Acres   | Purchase | <a href="#">Details</a> |
| ✓ 16/08/2008 12:02:38 | 492102...61 | NZD | 32.50  | ALEXANDRA JOHNSON | Pachamama    | Purchase | <a href="#">Details</a> |
| ✓ 15/08/2008 16:16:00 | 547343...69 | NZD | 95.00  | HELEN PEDERSEN    | HBWCTA       | Purchase | <a href="#">Details</a> |
| ✓ 15/08/2008 15:40:44 | 547433...53 | NZD | 125.00 | J N ROBERTSON     | HBWCTA       | Purchase | <a href="#">Details</a> |
| ✓ 15/08/2008 15:23:34 | 540223...33 | NZD | 125.00 | P A SMALL         | HBWCTA       | Purchase | <a href="#">Details</a> |

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The screen below is a sample of the 'details' view, this will contain information such as the invoice number, email address of purchaser etc.

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**Transaction Details**

**Transaction Result**  
 Authorized: Yes  
 Response Text: APPROVED  
 Response Code: 00  
 Authorization Code: 670744  
 Electronic Merch Num: 29529501  
 Settlement Date: 26 Aug 2008  
 Liability: Standard

**Credit Card Information**  
 Card Number: 499916...94  
 Card Name: Visa  
 Card Holder: J L FOWLER  
 Expiry Date: 09/09

**Transaction Information**  
 Transaction Type: Purchase  
 Currency: NZD  
 Amount: 1.00  
 Transaction Date: 26 Aug 2008 11:17:03  
 Group: Go2Max  
 Group Account: Go2Max

**Optional Reference Fields**  
 Merchant Reference: Go2Max  
 TxnData1: CustomerID: 42  
 TxnData2: Reference: Go2Max  
 TxnData3: Email: jose@fowler.net.nz

**Hosted Payment Page Only**  
 HPP Failure URL:  
 HPP Success URL:

**Acquirer Response**  
 Acq. Response Code: 00  
 Acq. Response Text: 670744

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Whilst there are many reports that you can get from the DPS system, the reality is that you may NOT be able to 100% reconcile a days' trading with a days' worth of transactions. This is because all deposits up to around 6:00pm are totaled and transferred into your bank account. The time is variable depending upon how busy the banks are before closing your accounts. A single sum is deposited (see sample below) with no reference to how this payment was broken down.

Bank of New Zealand
LOGOUT

ACCOUNT INFO TRANSFERS & PAYMENTS OTHER SERVICES PREFERENCES

**ACCOUNT INFO**

- Account Summary
- Online Statements
- Transaction History
- Account Details
- Logout

PRINT
 MAIL
 HELP

Internet Banking Current Time: 12:21, 26/08/08 Last Login: 12:44, 22/08/08

### Transaction History

To view your transaction history, select an account from the drop down list and click the OK button.

|         |   |    |               |
|---------|---|----|---------------|
| Account | <input type="text"/>                    |    | Filter / Sort |
| From    | <input type="text" value="15/08/2008"/> | OK |               |
| To      | <input type="text" value="26/08/2008"/> |    | Export        |

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| Date                                    | Type | Description                              | Amount             |
|---|------|--|--------------------|
| <b>Closing Balance as at 25/08/2008</b> |      |  | <b>3,076.01 CR</b> |
| 25/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 24/08 0000295295 | 22.50 CR           |
| 21/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 21/08 0000295295 | 155.00 CR          |
| 20/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 20/08 0000295295 | 345.00 CR          |
| 19/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 19/08 0000295295 | 476.00 CR          |
| 18/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 18/08 0000295295 | 660.00 CR          |
| 18/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 17/08 0000295295 | 78.75 CR           |
| 18/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 16/08 0000295295 | 32.50 CR           |
| 15/08/2008                              | DC   | BNZ CREDIT CARDS<br>Nzd 15/08 0000295295 | 343.00 CR          |

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- Text & Email Alerts
- Online Statements
- NetGuard Security

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