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 *(100 transactions, $0.50 per transaction thereafter)*	$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 *($0.20 per transaction)*	$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).

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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	24×7	$200*	24 Months
Business B	$480	2,000	$0.41	24×7	$200*	24 Months
Business C	$690	3,000	$0.40	24×7	$200*	24 Months
Business D	$880	4,000	$0.39	24×7	$200*	24 Months
Enterprise	$1000	5000	$0.38	24×7	$500*	24 Months
Enterprise A	$1800	10000	$0.35	24×7	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).
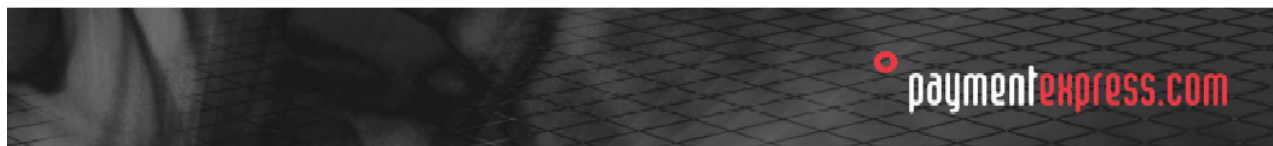
* There is an additional $100 set up fee for Multicurrency processing

* 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

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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.

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

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 you 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

Be better off with...
• Text & Email Alerts
• Online Statements
• NetGuard Security
REGISTER NOW →

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			Filter / Sort
From	15/08/2008	OK	
To	26/08/2008		Export

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

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