

Merchant Payment Gateway Solution



A single payment solution for multi-regional processing



Transaction Network Services

Transaction Network Services:

Global expertise in secure payment processing solutions for small to large merchants

We enable merchants to easily and economically process payments in local and overseas markets.

Enhance the power behind your payments

TNS' Merchant Payment Gateway solution offers a complete range of services that enable merchants to accept payments over the Internet and from other card-not-present channels. This includes any payment application where the cardholder is not present at the point-of-sale, such as call centres, IVRs, and recurring billing systems. As part of the TNS Global Payment Gateway range of solutions, our services enable merchants to authorise and settle multi-regional card transactions securely, reliably and cost-effectively. Today, our Merchant Payment Gateway solution represents the platform of choice for over 15,000 merchants, two major global card schemes, and 70+ banks worldwide. In addition, the solution utilizes the resilient, state-of-the-art TNS global network that transports billions of transactions each year.

Expand Your Market Reach

TNS' relationships with banks and processors around the world allow merchants to expand market reach and increase sales while reducing the operational complexity of accepting card payments in multiple countries. With one interface to TNS, merchants can expand outside of local markets without the cost of finding and maintaining relationships with local service providers.

Grow Your Business

Multi-currency processing enables merchants to accept payments in foreign currencies while continuing to process transactions through their local acquirer. This is the preferred solution for merchants looking for a simple way to extend their business outside of their own country without setting up a merchant account in each target country.

Streamline Payment Reconciliation

TNS' solution eliminates the work of sorting, matching and compiling transaction records for multiple banks and processors. The solution provides consolidated reporting that includes all transaction activity and information. Merchants can search through records online or receive reports electronically for importing into internal systems. This eliminates the need for manually consolidating and entering payment data, thereby streamlining operations and saving time and money.

Outsource PCI-DSS Compliance Requirements

TNS' Merchant Payment Gateway solution allows merchants to outsource the risk associated with handling and storing payment data, reducing security concerns and PCI-DSS compliance costs. For all types of transactions - refunds, captures and recurring payments - our PCI-DSS compliant solution enables sensitive payment information to be stored remotely in our secure database, away from a merchant's internal systems and networks. Additionally, for Internet payments, our Hosted Payment Page allows eCommerce merchants to completely avoid handling card details on their websites.

Reduce Fraud Risk

TNS' security architecture reduces the risk of processing fraudulent transactions, allowing merchants to accept card payments with confidence. Fully integrated with MasterCard SecureCode® and Verified by Visa cardholder authentication programs, merchants can validate payments in real-time. Our solution also includes support for additional fraud control measures such as card security code and address verification.

Why Choose TNS' Merchant Payment Gateway Solution?

Enhance Revenue Opportunities

- Support for all major card types - Visa, MasterCard, American Express, Diners and JCB - from anywhere in the world.
- Payment processing for a wide range of payment channels, including Internet, phone order, mail order, and IVR.

Leverage Payments and Networking Expertise

- Scalable technology, designed to grow with your business.
- Reliable, resilient, 24x7 monitored platform, providing high availability.
- Specialized integration support, including sample code, professional services and industry domain expertise.
- Integration with standard website and shopping cart applications.
- Simplified merchant boarding and establishment process.

Simplify Reporting and Reconciliation

- Powerful online transaction search and management tools to reduce administration costs.
- Transaction data available in simple electronic format for easy import into financial applications.
- Individual transaction reference number traceability to create a complete end-to-end audit trail.

Process Payments Economically and Securely

- Secure Hosted Web Page option for eCommerce merchants.
- Interfaces easily with most application environments including HTTPS, Sockets and Java.
- Real-time authorisation of card transactions with no need to store card details for off-line processing.
- Fully compliant with Payment Card Industry Data Security Standard (PCI-DSS).
- Multiple tools to minimize exposure to fraud including Verified by Visa, MasterCard SecureCode®, card security code and address verification.

Features

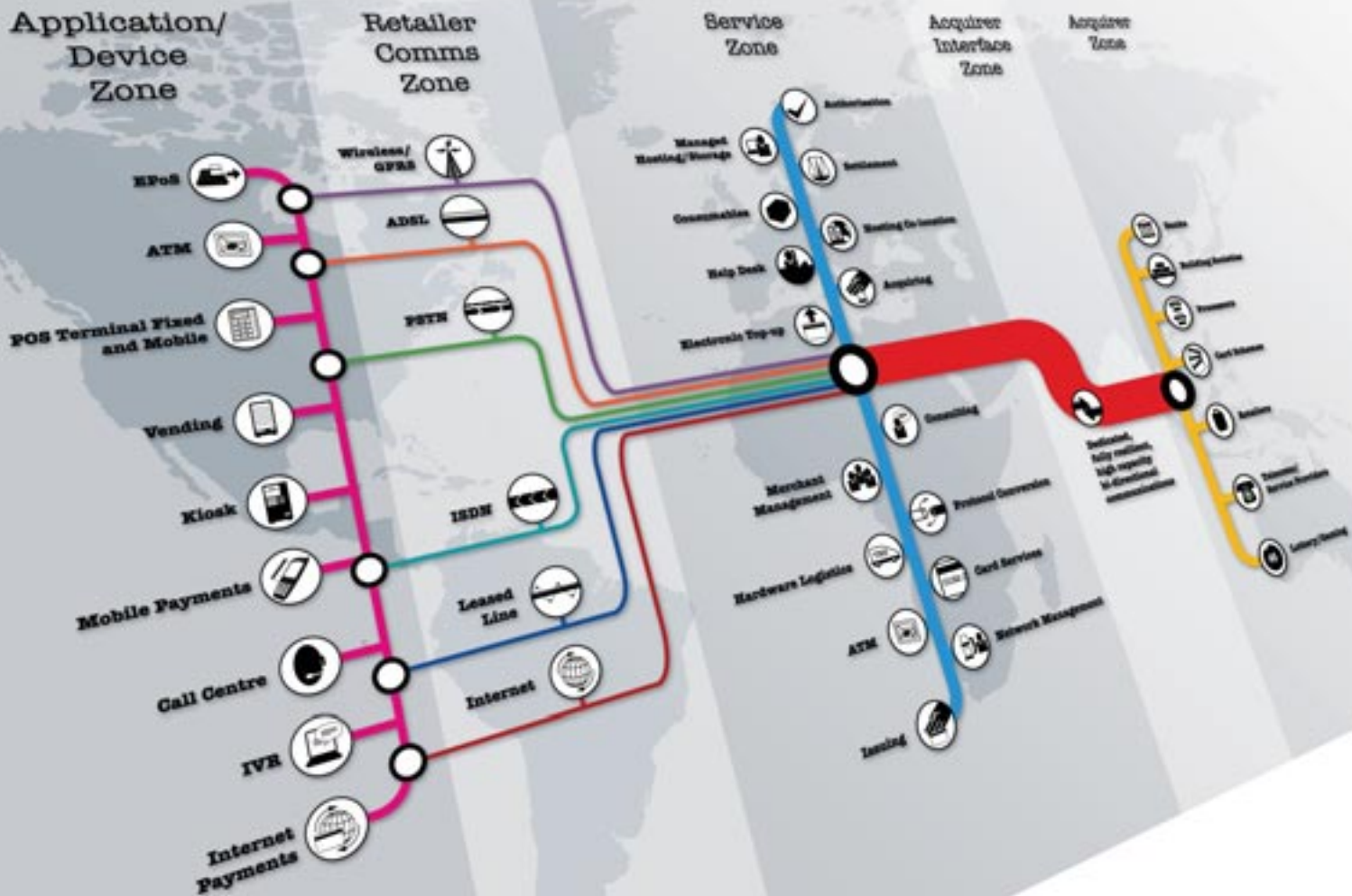
- Accept and process all major cards from anywhere in the world.
- Multi-currency support to process card payments in foreign currencies.
- Connectivity to global acquiring institutions.
- PCI-DSS compliant, token-based, secure payment data storage for recurring payments.
- Rich reporting interface including detailed records of all approved and rejected payments.
- Supported by a global team of payments and networking specialists.
- Secure, reliable network with 24x7 monitoring.

Benefits

- Increase sales by processing a full range of payment types.
- Simplify processing and reduce costs by using a single payment gateway.
- Eliminate need for in-house payments infrastructure.
- Identify and mitigate fraud risk.
- Minimize PCI-DSS compliance costs.
- Streamline reconciliation and reporting.



TNS: Enabling the world to transact



TNS: A Trusted Global Partner

TNS provides business critical data processing and communications solutions to leading acquiring banks, payment processors, and merchants around the world, securely delivering billions of transactions each year. With over 16 years of experience in the data communications and payments industries, we understand the challenges faced by merchants today, regardless of size or type of business. TNS' Merchant Payment Gateway solution is hosted within our fully resilient, global network and monitored 24/7 by TNS network operations professionals. This, combined with our commitment to best-in-class service, makes TNS the smart choice for your payment needs.



To find out more about how TNS can help you with a wide range of payment solutions, please call **1300 130 150** (from within Australia) or **+61 7 3503 8508** (from outside Australia), email: merchantsolutions@tnsi.com or visit www.tnsi.com