

AXIS Diplomat

Real-Time Payment Card Processing

Axis First have teamed up with Protix to offer real-time credit card and debit card processing, both from AXIS Diplomat and from AXIS VMerchant. Protix are the largest independent Payment Service Provider in the UK and are approved by all of the major UK acquiring banks, including Lloyds TSB Cardnet, Bank of Scotland, Barclaycard Merchant Services, HSBC and NatWest Streamline.

With the real-time payment card processing module, you are able to enter your customer's card details within the Sales Order maintenance screen. The card can be authorised at that point, or payment can actually be collected.

If you also have an AXIS VMerchant web site, then the card can be authorised, or payment collected, by the web site as part of the checkout procedure. In the case of authorisation, payment can be subsequently collected as part of the Import e-Business Orders function.

In cases where payment is not collected at the point of taking the order then payment can be collected at any point between taking the order and dispatch.

What are the advantages of processing cards in Real-Time?

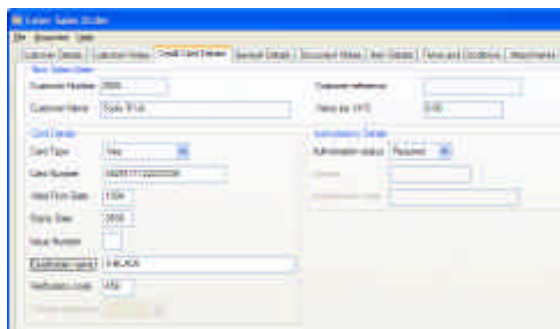
Once you have entered the card details as part of the sales order, or the customer has entered the payment details on your web site, the details are sent to Protix. Irrespective of whether you are authorising, or collecting payment, typical turnaround on the transaction is less than two seconds. This means that your customer is still on the 'phone, or is still logged on to your web site, and can immediately correct any errors in the details that they have provided, or supply alternative card details.



With this software, you have no more return calls to customers to clarify details, you have immediate confirmation of the availability of funds, and can proceed with processing the order.

If you currently process card payments using a traditional EFT terminal then you also save the time taken to write down the card details, walk to the machine and process the payment, shred the piece of paper with the card details on and then return to your desk.

For very busy mail order operations, the availability of the EFT terminal(s) can also be a bottleneck, with people queuing to process payments. With the AXIS Diplomat solution, anyone can be granted access to the card payment facilities without needing additional software installed.



Card Details within AXIS Diplomat's "Enter Sales Order" function

What if I need to make adjustments or corrections?

Most changes are handled automatically by the AXIS Diplomat software but for unusual transactions, Protix provide a web-based administration site that allows you to manage your payment transactions.

What if I part-ship an order?

Under normal circumstances, you should only charge your customer's card at the point of dispatch.

If you are using AXIS Diplomat to authorise at receipt of orders and collect payment on dispatch then it will collect payment for the value of goods being shipped and automatically re-authorise the remaining balance.

What are the transaction costs?

In addition to your usual fees charged by your acquiring bank, Protix charge a small processing charge - at the time of writing, that is £20 per month for a small business account (suitable for up to 1000 transactions per quarter) or 10p per transaction for a corporate account (for businesses doing more than 1000 transactions per quarter).

For more information, please contact Axis First or visit our web site:

How does it work?

AXIS Diplomat and AXIS VMerchant communicate with Protix using a secure internet channel (the same technology which gives users the secure padlock icon when purchasing from a web site).

Card details are transmitted using standard encryption which adheres to the security specifications set by both Protix and the merchant service providers. This method eliminates the need for any specialist card processing equipment and avoids the bottle-neck of older generation solutions which involved dialing-up using a 'phone line.

Can I use this module from a Point-of-Sale terminal?

This software is designed for use in a "customer not present" situation; when the customer is present, the transaction will need to be processed via a traditional EFT terminal (or "PDQ" machine) since the customer will need to enter their PIN number.

What do I need?

You'll need AXIS Diplomat 2006 in conjunction with the Real Time Payment Processing module to use Protix with Sales Order Processing, and AXIS VMerchant if you wish to use the Protix interface on your eCommerce site. Your system must also have an "always on" internet connection (e.g. broadband).

Before you can sign up for a Protix account, you must have a suitable merchant account; in if doubt, please check with your acquiring bank. It is important that you set up your Protix account via the Axis First web site so that Protix are aware of the software that you are using. You should do this by visiting the support section of our web site.

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