



The DirectOne E-Commerce System

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Introduction

Welcome to the DirectOne e-commerce system

DirectOne offers secure “real time” processing of credit card transactions.

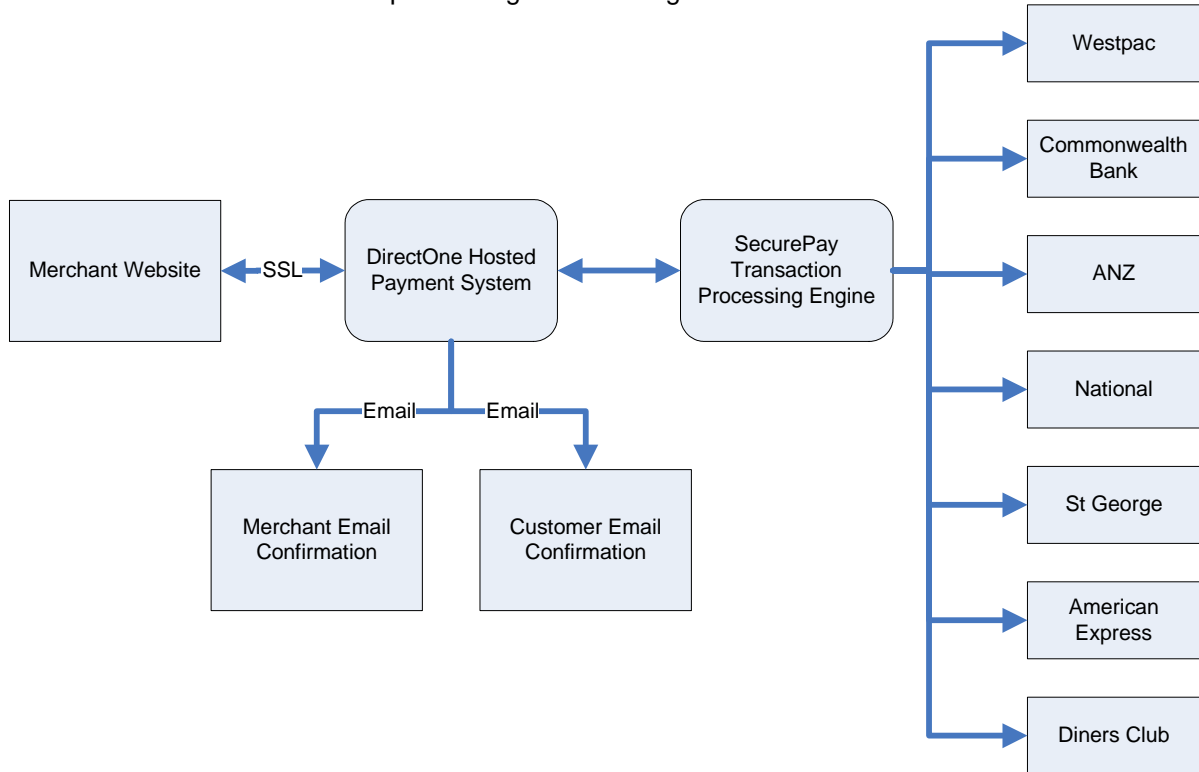
DirectOne allows your business to inexpensively enter the world of e-commerce and prove the viability of your online store. As your online stores grows, the DirectOne system can grow with you without any need to change your website hosting.

Key features of DirectOne are:

Feature	Benefit
Hosted payment page or direct processing interfaces	Integration can be as simple or complex as your site demands
Inexpensive	Low risk to implementation
Full range of transaction acquiring banks	No need to change your existing banking relationship
Full range of cards accepted	Maximises your customer base
Real-time processing	Immediate verification means no trips to the bank or chasing funds
Hosted payment page invoice building	Collect customer and purchase information, simplifying order fulfilment
Full testing environment	See the system in action before signing up
Secure online tools	Make managing your account, reconciliation and sundry payments easy
Platform and hosting independent	Integrates easily with your existing hardware and software environment

An overview of e-commerce and DirectOne

The role of DirectOne in credit card purchasing can be categorised as follows:



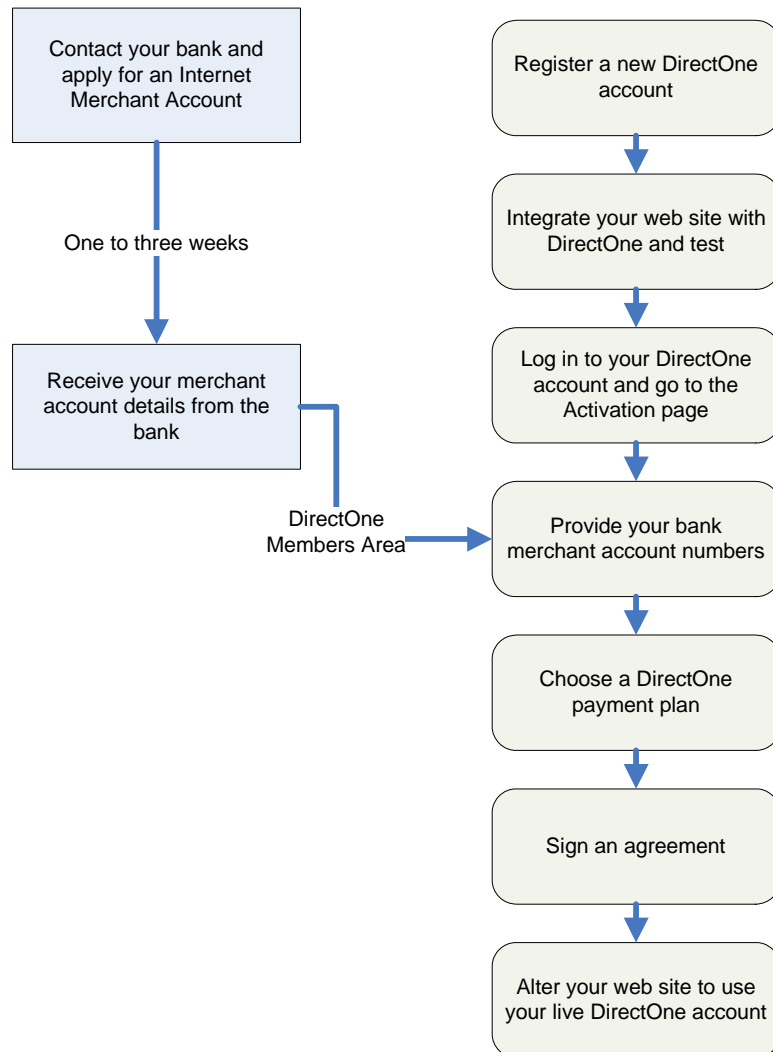
DirectOne acts as the glue between a merchant's web site and the financial institution(s) with which the merchant has a merchant relationship.

DirectOne provides the infrastructure, transaction accounting and security to allow you to quickly and easily integrate a complete payment system with your web site. Because DirectOne can be implemented by any web developer, your site can be up and running in only a few hours.

The DirectOne system is highly configurable via an online control panel, enabling all facets of DirectOne to integrate seamlessly with your web site design.

Implementing DirectOne

Implementing DirectOne is a simple process. Outlined below are the steps that are recommended to create and configure a new DirectOne secure payment system.

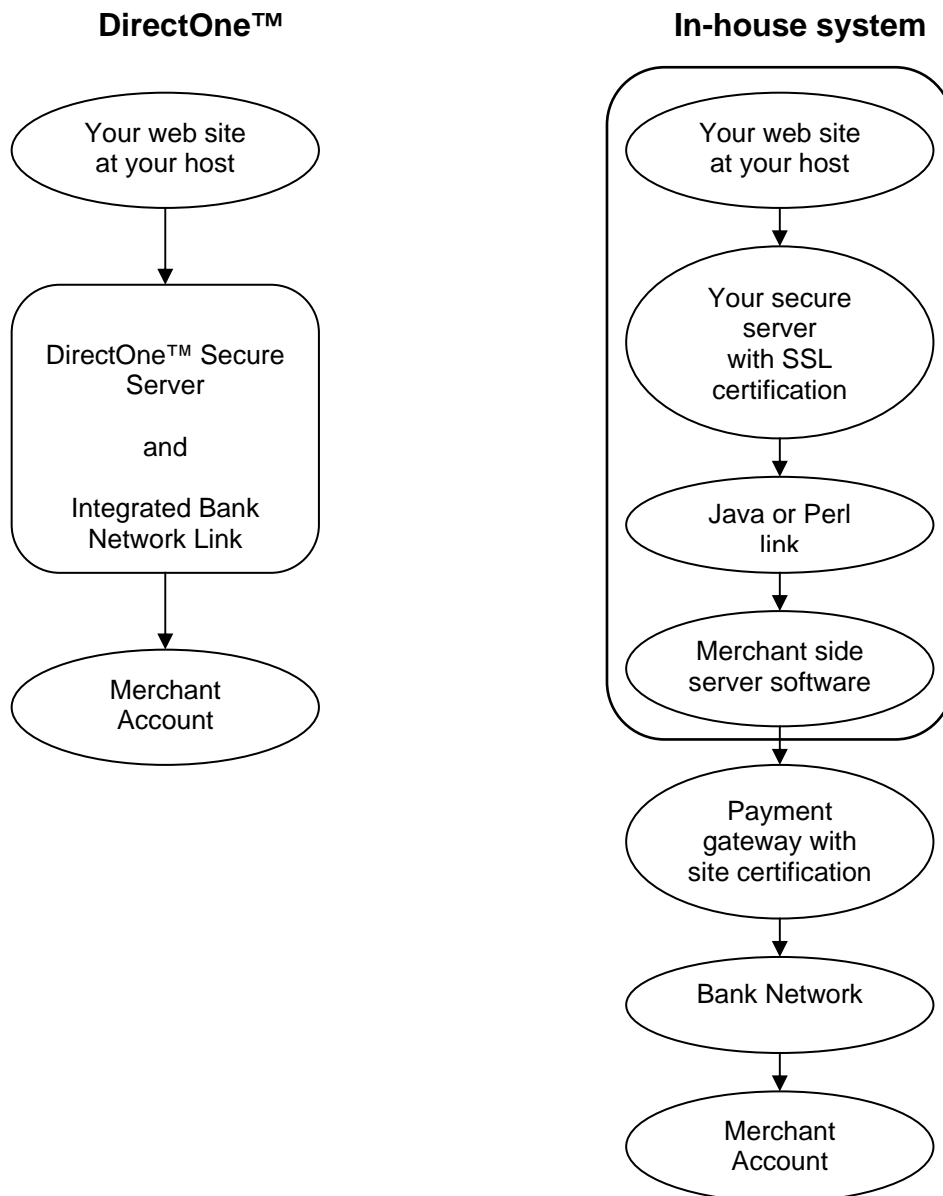


Security for customers and merchants

DirectOne employs 128-bit SSL security for both transaction processing and online merchant tools access.

How DirectOne saves you time and money

DirectOne removes all the difficulty from setting up an online transaction system as part of your web site. Below is a comparison of DirectOne with a typical system set up in your own business. DirectOne helps you avoid complex hardware and certification issues and saves you time integrating the system into your web site. No other system combines this ease of use with the full level of user customisation offered by DirectOne.



Pricing

For the latest prices visit our web site.

DirectOne Services

DirectOne offers several payment processing options to suit your needs. All these services can be operated simultaneously from a single DirectOne account.

Hosted Payment Page

DirectOne's most popular service. DirectOne handles all of the security, receipts, transaction history and emailing of orders. We even store the complete invoice details in our system for retrieval via our online tools. All your business needs is a DirectOne account, a hosted web site and a bank Internet merchant facility able to accept Internet payments.

All you have to do is simply link your website to a Secure Payment Page hosted by DirectOne. This page can be completely customised to fit in with your existing web site design.

Direct Interface

If you have your own application or have a website with your own SSL certificate and are looking for a credit card processing method that can back-end in, then DirectOne can help you.

Our "direct" method allows you to handle all of the customer interaction through your own system with DirectOne processing card transactions in the background.

This method works via a secure socket connection and is ideal for any custom application.

Currency Conversion

Quote your prices in any one of 177 currencies, while still conforming to the banking requirement of processing in Australian dollars. The currency conversion system requires a separate agreement. For more information contact DirectOne.

Batch Transactions

If you require regular billing of your customers and can generate a file containing their payment details, then simply upload the file in the "Make a Payment" area of the Members section, once you have an active DirectOne account.

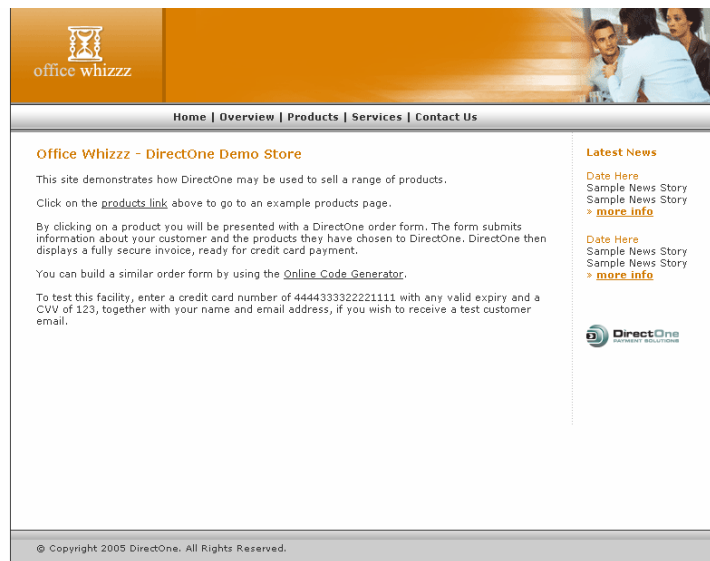
The DirectOne System

Someone purchasing goods or services from your website would be presented with screens along the lines of those presented in the following example.

A DirectOne purchase example

The web site

John wants to buy a printer and a chair for his office. He knows that Office Whizzz is the place to shop so he visits their website. (You too can visit the Office Whizzz example at <http://www.directone.com.au/mockup/OfficeWhizz/index.html>)



The products

From here, John goes to the company's product description page. On this page are pictures of the company's products and a brief description. When John is ready to buy, he clicks on the link that takes him to the order page.

Although this company has only four products, DirectOne allows for unlimited numbers of products to be purchased through its system. The presentation of your products is up to you. You may want drop down lists, or tables of products.



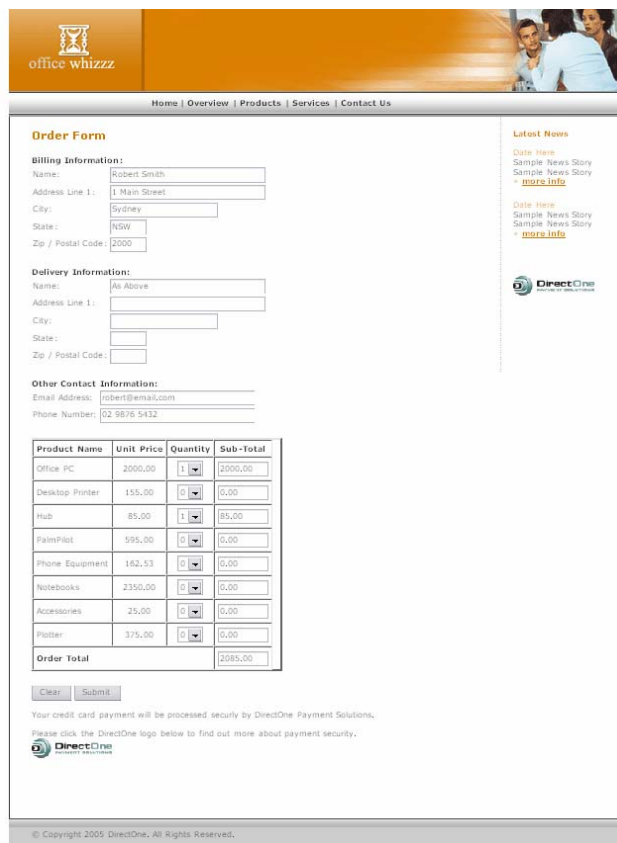
The order page

A base order page can be generated from the DirectOne JavaScript order page generator. You may then configure this page to suit your business, including your products and services as well as your own web site layout and appearance.

There is no restriction on the presentation of this page. DirectOne's only requirement is that the right information is passed to the secure server when the "submit" button is pressed.

You may include fields such as a feedback form or other company information. The number of items and type of information is up to you.

In this case John selects one chair and one printer. The form tallies the totals and John is ready to buy. When he selects "Submit this order", an encrypted secure session is started.



The screenshot shows the 'Order Form' page for 'office whizz'. It includes a navigation bar with 'Home | Overview | Products | Services | Contact Us'. The form is divided into several sections:

- Billing Information:** Name (Robert Smith), Address Line 1 (1 Main Street), City (Sydney), State (NSW), Zip / Postal Code (2000).
- Delivery Information:** Name (As Above), Address Line 1, City, State, Zip / Postal Code.
- Other Contact Information:** Email Address (robert@email.com), Phone Number (02 9876 5432).
- Product List Table:**

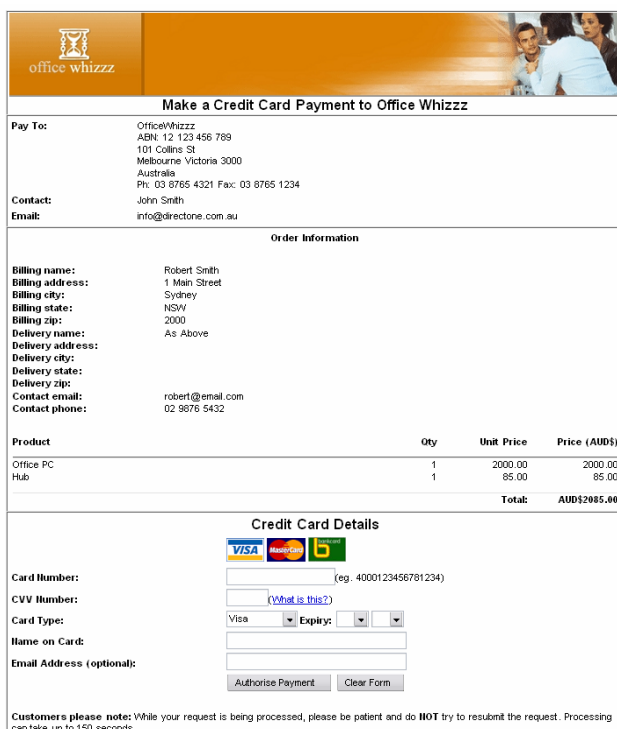
Product Name	Unit Price	Quantity	Sub-Total
Office PC	2000.00	1	2000.00
Desktop Printer	155.00	0	0.00
Hub	85.00	1	85.00
Fax/Modem	595.00	0	0.00
Phone Equipment	162.53	0	0.00
Notebooks	2350.00	0	0.00
Accessories	25.00	0	0.00
Printer	375.00	0	0.00
Order Total			2085.00
- Clear** and **Submit** buttons.
- Security notice: "Your credit card payment will be processed securely by DirectOne Payment Solutions. Please click the DirectOne logo below to find out more about payment security." with the DirectOne logo.
- Footer: "© Copyright 2005 DirectOne. All Rights Reserved."

The payment page

This is the DirectOne payment page. It is generated from information provided by the vendor upon registration and is highly customisable, through the DirectOne website Advanced Customisation page, in terms of colours, headings and backgrounds.

Information entered on this page is transmitted securely using SSL encryption. You can see by the closed lock symbol on your browser that SSL is being used.

The information displayed on this page is determined by fields passed from the vendor's DirectOne-enabled order page.



The screenshot shows the 'Make a Credit Card Payment to Office Whizz' page. It includes a navigation bar with 'office whizz' and a header with 'Make a Credit Card Payment to Office Whizz'.

Pay To: OfficeWhizz, ABN: 12 123 456 789, 101 Collins St, Melbourne Victoria 3000, Australia, Ph: 03 8765 4321 Fax: 03 8765 1234

Contact: John Smith, Email: info@directone.com.au

Order Information:

- Billing name:** Robert Smith
- Billing address:** 1 Main Street
- Billing city:** Sydney
- Billing state:** NSW
- Billing zip:** 2000
- Delivery name:** As Above
- Delivery address:**
- Delivery city:**
- Delivery state:**
- Delivery zip:**
- Contact email:** robert@email.com
- Contact phone:** 02 9876 5432

Product List Table:

Product	Qty	Unit Price	Price (AUD\$)
Office PC	1	2000.00	2000.00
Hub	1	85.00	85.00
Total:			AUD\$2085.00

Credit Card Details:

- Logos for VISA, MasterCard, and American Express.
- Card Number:** [input field] (eg. 4000123456781234)
- CVV Number:** [input field] (What is this?)
- Card Type:** Visa [dropdown], Expiry: [dropdown]
- Name on Card:** [input field]
- Email Address (optional):** [input field]
- Buttons:** Authorise Payment, Clear Form

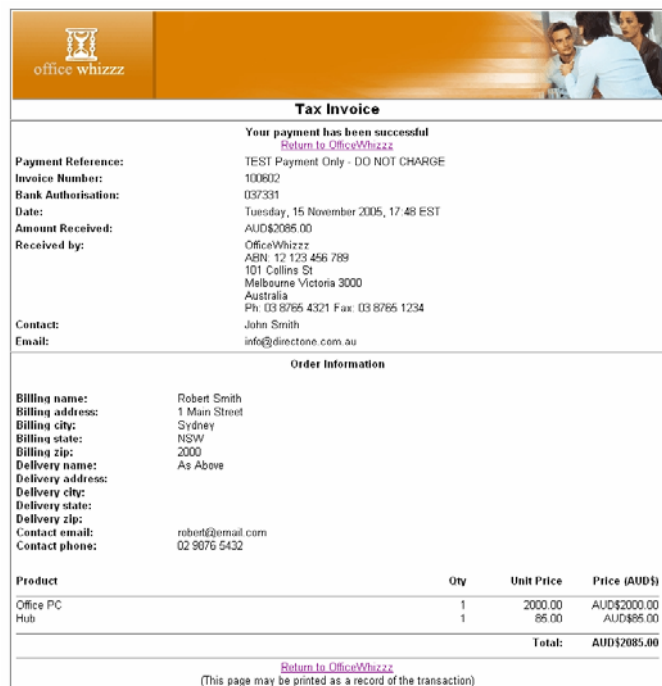
Customers please note: While your request is being processed, please be patient and do NOT try to resubmit the request. Processing can take up to 150 seconds.

The Receipt Page

Once the customer has entered their credit card information and submitted their payment, they are presented with a receipt page like this one. They may also have requested an e-mailed receipt which they would receive at the same time.

Simultaneously, the vendor will receive the customer's order details via e-mail and will also be informed that a payment is waiting to be retrieved using the encrypted retrieval system.

The colours on this page are again customised to match the vendor's web site.



office whizz

Tax Invoice

Your payment has been successful
[Return to OfficeWhizz](#)

Payment Reference: TEST Payment Only - DO NOT CHARGE
 Invoice Number: 100602
 Bank Authorisation: 037331
 Date: Tuesday, 15 November 2005, 17:48 EST
 Amount Received: AUD\$2085.00
 Received by: OfficeWhizz
 ABN: 12 123 456 789
 101 Collins St
 Melbourne Victoria 3000
 Australia
 Ph: 03 8765 4321 Fax: 03 8765 1234

Contact: John Smith
 Email: info@directone.com.au

Order Information

Billing name: Robert Smith
 Billing address: 1 Mann Street
 Billing city: Sydney
 Billing state: NSW
 Billing zip: 2000
 Delivery name: As Above
 Delivery address:
 Delivery city:
 Delivery state:
 Delivery zip:
 Contact email: robert@email.com
 Contact phone: 02 9076 5432

Product	Qty	Unit Price	Price (AUD\$)
Office PC	1	2000.00	AUD\$2000.00
Hub	1	85.00	AUD\$85.00
Total:			AUD\$2085.00

[Return to OfficeWhizz](#)
 (This page may be printed as a record of the transaction)

A payment retrieval example

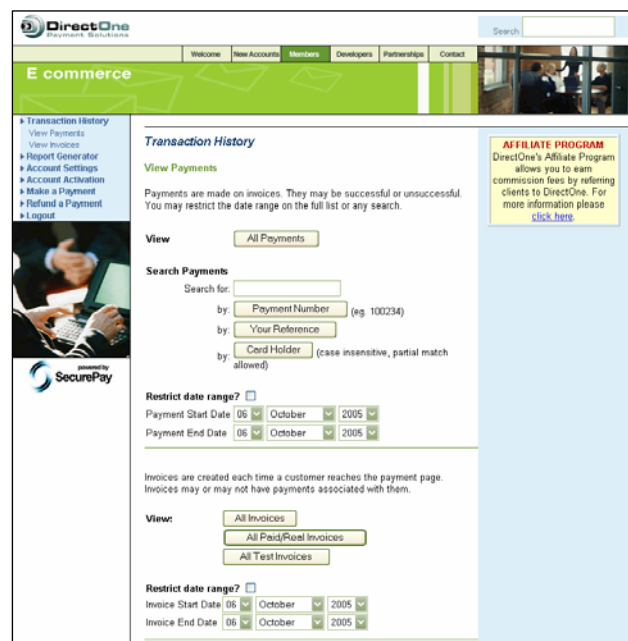
The vendor interface

Once the vendor receives a notification of a payment, they can proceed to the payment retrieval section of the DirectOne web site which can be found at:

<http://www.directone.com.au/html/members>

A secure session is established the moment the vendor requests this page, and all subsequent actions are secure.

The vendor chooses whether they want to retrieve payments, list payment amounts or list payment information. This allows long term tracking of payments as a way to monitor web site performance.



DirectOne
Payment Solutions

Welcome | **New Accounts** | Members | Developers | Partnerships | Contact

E commerce

- Transaction History
 - View Payments
 - View Invoices
 - Report Generator
 - Account Settings
 - Account Activation
 - Make a Payment
 - Refund a Payment
 - Login

Transaction History

View Payments

Payments are made on invoices. They may be successful or unsuccessful. You may restrict the date range on the full list or any search.

View:

Search Payments

Search for:

by: (eg 100234)

by:

by: (case insensitive, partial match allowed)

Restrict date range?

Payment Start Date: 06 October 2005

Payment End Date: 06 October 2005

Invoices are created each time a customer reaches the payment page. Invoices may or may not have payments associated with them.

View:

Restrict date range?

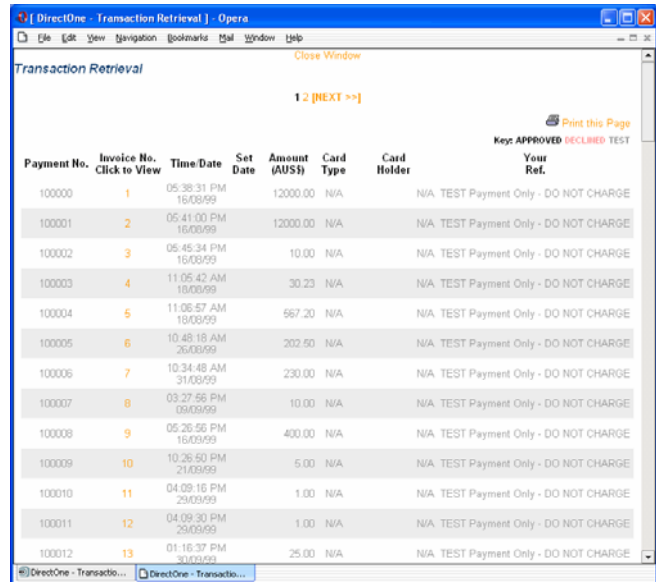
Invoice Start Date: 06 October 2005

Invoice End Date: 06 October 2005

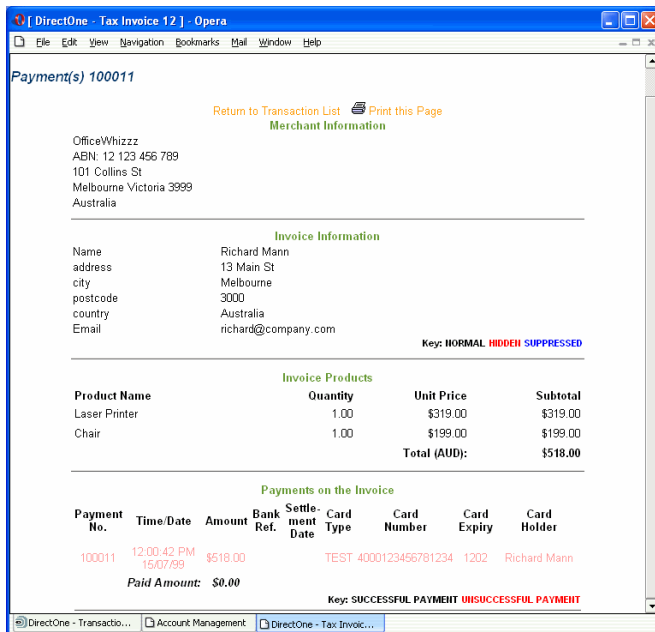
AFFILIATE PROGRAM
 DirectOne's Affiliate Program allows you to earn commission fees by referring clients to DirectOne. For more information please [click here](#).

The retrieved information

Here is an example of retrieved payments derived from the website. This securely retrieved information can be printed by the vendor and kept as a permanent record. This information is essential for account reconciliation.



Payment No.	Invoice No. Click to View	Time/Date	Set Date	Amount (AUS\$)	Card Type	Card Holder	Your Ref.
100000	1	05:38:31 PM 16/09/99		12000.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100001	2	05:41:00 PM 16/09/99		12000.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100002	3	05:45:34 PM 16/09/99		10.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100003	4	11:05:42 AM 16/09/99		30.23	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100004	5	11:05:57 AM 16/09/99		567.20	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100005	6	10:48:18 AM 26/09/99		202.50	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100006	7	10:34:48 AM 31/09/99		230.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100007	8	03:27:56 PM 09/09/99		10.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100008	9	05:26:56 PM 16/09/99		400.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100009	10	10:26:50 PM 21/09/99		5.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100010	11	04:09:16 PM 29/09/99		1.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100011	12	04:09:30 PM 29/09/99		1.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE
100012	13	01:16:37 PM 30/09/99		25.00	N/A	N/A	TEST Payment Only - DO NOT CHARGE



Payment(s) 100011

Return to Transaction List [Print this Page](#)

Merchant Information

OfficeWhizzz
 ABN: 12 123 456 789
 101 Collins St
 Melbourne Victoria 3999
 Australia

Invoice Information

Name: Richard Mann
 address: 13 Main St
 city: Melbourne
 postcode: 3000
 country: Australia
 Email: richard@company.com

Key: NORMAL HIDDEN SUPPRESSED

Invoice Products

Product Name	Quantity	Unit Price	Subtotal
Laser Printer	1.00	\$319.00	\$319.00
Chair	1.00	\$199.00	\$199.00
Total (AUD):			\$518.00

Payments on the Invoice

Payment No.	Time/Date	Amount	Bank Ref.	Settlement Date	Card Type	Card Number	Card Expiry	Card Holder
100011	12:00:42 PM 16/07/99	\$518.00			TEST	4000123456781234	1202	Richard Mann

Paid Amount: \$0.00

Key: SUCCESSFUL PAYMENT UNSUCCESSFUL PAYMENT

You can click on each invoice to view the details of the purchase.

These details are also emailed to you when your customer completes a successful transaction via the Hosted Payment Page product.

A permanent record is kept of every transaction that passes through the DirectOne gateway.

DirectOne Setup

Quick Start Guide

This section lists the specific steps required to set up your web site to use the DirectOne system.

Registration

1. Visit the secure registration page at <https://vault.directone.com.au/customise/registration.html>
2. Enter your company details.
3. Choose a vendor name no more than 15 characters and all one word.
4. Choose two passwords to allow access to your account
5. Your PIN number will be e-mailed to the admin e-mail address upon submission of the form.

Customisation

1. Visit the order form generator page at www.directone.com.au/html/new_account/order_forms.html.
2. Use the JavaScript form to produce a subtotalling order page or visit the simple order page and save it to your computer.
3. Modify the skeleton order page to suit your products.
4. Test the order page through the DirectOne system.
5. Use your admin password and PIN to retrieve payments.

Activation

1. Please go to https://vault.directone.com.au/members/account_access.html and login using your account name, admin password and the PIN (Our system would have emailed you these details when you registered for an account, please ask your technician/developer for these details if you don't have these details).
2. Select the "Account Activation" option from the left side menu.
3. Submit your bank merchant id.
4. Download, fill and fax the merchant agreement. (You have already completed this step)
5. Select the appropriate plan and make the payment.
6. Once you have received the confirmation from our Support Staff change the *Action* of your DirectOne form to point to `make_payment.pl`

Additional options

1. All pages served by the DirectOne system, including e-mails, can be fully customised by the vendor. This process is covered in another booklet, so please contact DirectOne if you wish to further improve your online payment facility.

Registration

To use DirectOne you must first register online. This provides you with access to all the tools you need to get DirectOne up and running on your web site and also provides you with passwords for later retrieval of information. These passwords allow separate functionality to be configured by your web developer or technical staff, and other security and payment related configuration to be controlled by the administrator of your account.

To register for free with DirectOne, visit the registration page at https://vault.directone.com.au/new_account/registration.html. Note that you pay nothing until you are satisfied that your DirectOne website is working to your satisfaction.

During registration, enter your company details, password choices, and e-mail addresses. When submitted, you will receive notification on-screen and via e-mail. Your e-mail will also contain your PIN, to be used in conjunction with your password when you wish to retrieve payments.

These details can be amended at a later date using the DirectOne Advanced Customisation facility.

Integrating DirectOne

To bring DirectOne to life on your website you must include the DirectOne HTML code. This lists your products and prices and calls the secure session when a customer is ready to purchase your products or services.

One of the big advantages of DirectOne is that you can fully customise this page to the requirements of your business. It can have the same background, headers and footers as the rest of your web site and may include images or any other information you wish to provide. There are no restrictions.

You can quickly get DirectOne running on your web site by using our JavaScript Code Generator, found under the Vendor Area of our web site. This produces a skeleton store that can be modified to suit your products. You can also build your DirectOne page from scratch using other web sites as a guide or using the templates provided.

We recommend reading the DirectOne Technical Information booklet to help you get the most out of your DirectOne store.

Using DirectOne Real-Time Payments



Using DirectOne the transaction is automatically credited to your bank account via your Internet Merchant Facility. Therefore, one fundamental requirement for using DirectOne is to have an Internet enabled Merchant Account with your bank.

Note that banks require specific merchant accounts to receive Internet transactions. A list of people to contact at our acquiring banks is presented at the end of this document. Even if you have an existing merchant account you may need an additional account for online transactions. When contacting the bank, specify that you want to receive transactions through *SecurePay*.

Customisation

In addition to your DirectOne-enabled website being fully formatted to your liking, you can also control the appearance of the pages that come from our DirectOne secure server. These are, primarily, the payment page and the receipt page. Both of these pages use information obtained from the merchant during registration. The merchant's details are inserted into these pages when a customer initiates payment. You are able to control the colours of the text, table frame, and background, as well as alter the text on the headings and merchant details such as contact e-mail address etc.

You can also upload a logo and background image to further integrate DirectOne with your existing web site design.

Make a Credit Card Payment to Office Whizzz

Pay To: OfficeWhizzz
 ABN: 12 123 456 789
 101 Collins St
 Melbourne Victoria 3000
 Australia
 Ph: 03 8765 4321 Fax: 03 8765 1234




Contact: John Smith
Email: info@directone.com.au

Order Information

Billing name: Robert Smith
Billing address: 1 Main Street
Billing city: Sydney
Billing state: NSW
Billing zip: 2000
Delivery name: As Above
Delivery address:
Delivery city:
Delivery state:
Delivery zip:
Contact email: robert@email.com
Contact phone: 02 9876 5432

Product	Qty	Unit Price	Price (AUD\$)
Office PC	1	2000.00	2000.00
Hub	1	85.00	85.00
Total:			AUD\$2085.00

Credit Card Details

Card Number: (eg. 4000123456781234)
([What is this?](#))

CVV Number:

Card Type: Visa Expires:

Name on Card:

Email Address (optional):

Customers please note: While your request is being processed, please be patient and do **NOT** try to resubmit the request. Processing can take up to 150 seconds.



Welcome
New Accounts
Members
Developers
Partnerships
Contact

E commerce

- Transaction History
- Report Generator
- Account Settings
 - Change Colours
 - Change Headings
 - Change Email
 - Contact Details
 - Manage Images
 - Change Borders & Spacing
- Passwords
 - Security Settings
 - Shopping Carts
- Account Activation
- Make a Payment
- Refund a Payment
- Logout

Account Settings

Use the following links to change aspects of your DirectOne account.

COLOURS

HEADINGS

EMAIL

CONTACT DETAILS

IMAGES

BORDERS & SPACING

PASSWORDS

SECURITY

Set the page foreground, background and border colours on the secure pages.

Change any heading on the secure pages.

Change both the email address visible to your customers as well as the administration and payment notification addresses.

Change your name, address and telephone numbers.

Upload company logo and background images for display on the secure pages.

Change the table border and cell spacing on the secure pages.

Change your administrative and technical passwords.

Change how your account may be disabled in the event of an unauthorised attack.

AFFILIATE PROGRAM

DirectOne's Affiliate Program allows you to earn commission fees by referring clients to DirectOne. For more information please [click here](#).

Apart from the DirectOne web pages, you are also able to configure other elements of your account. Our Advanced Customisation page allows you to configure:

- E-mail notification addresses.
- Merchant contact information.
- Security information (such as the number of times you can enter an incorrect password before the system locks you out and for how long - see the next section).

Access to various tools is controlled depending on whether you log in with Administrator or Technical privileges.

DirectOne Payment Solutions P/L

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Current as at 16/11/05

Security

One of the key aspects of the DirectOne system is the level of security provided both for the customer and the vendor. Access to customer's information by vendors is strictly controlled and can be customised by the holder of the administration password and PIN.

The following parameters can be controlled through "Account Settings" in the "Members" web area:

1. Login Attempts - The number of allowed login attempts within the specified "Login Window".
2. Login Window - The period within which the number of "Login Attempts" must occur before an account lockout is invoked.
3. Lockout Period - The number of seconds an account is locked based on the above conditions. The minimum time is ten minutes and the maximum time is one week.

You can also control who is notified of a lock or failure to access the account.

The holder of the Administration Password also has control over their passwords. They can change both the Administration and Technical Passwords and *disable* the Technical password if they wish. Also, upon notification of DirectOne, they can change their PIN.

All these tools give the vendor complete control over their account and ensure that security is at its highest both for the customer and the vendor.

Testing

Your DirectOne-enabled web page can be tested to ensure that the information it passes to the DirectOne secure server is reproduced correctly on payment and receipt forms.

The DirectOne form on your website should point to the DirectOne test payment script:

```
<FORM METHOD=POST ACTION="https://vault.directone.com.au/cgi-bin/test_payment.pl">
```

This allows test credit card numbers and names to be entered on your payment page, but without e-mail notification of mock customer and vendor.

For testing purposes, bring up your DirectOne enabled page in your web browser and do a mock purchase of your products. Enter the card number 4000-1234-5678-1234 and the expiry date 12/04 for a VISA card type. These numbers do not refer to an actual credit card, but will pass the DirectOne test for a valid VISA card number. Your mock purchase will be stored with DirectOne for retrieval through the Retrieve Payments section in the Vendor Area of the DirectOne web site.

Activation

When you are satisfied that your online store is correctly configured, you activate your account via the DirectOne Account activation page on our web site, and change the action of your DirectOne form to:

```
<FORM METHOD=POST ACTION="https://vault.directone.com.au/cgi-bin/make_payment.pl">
```

Please ensure that you provide the following information via the Activation Page.

- Payment
- Faxed/mailed copy of the Vendor Agreement
- Your merchant numbers via the form provided

Once this information is received, we will set up and test the bank link and deposit a small amount. Check to make sure that the funds are correctly deposited in your back account before allowing customers to purchase through the system. This ensures that each stage of the transaction is correctly configured.

Company and Contact Information

SecurePay Pty. Ltd., which is a company registered in Australia (ABN 92 088 101 875).

Address: Level 4, 20 Queen St, Melbourne, 3000.

<http://www.directone.com.au>

e-mail: sales@directone.com.au

Tel: 1300 786 756

Fax: 03 9629 5550

To apply for a merchant facility that can accept DirectOne payments, call one of the banks listed on the DirectOne web site under "Banks and Credit Cards" in the "New Accounts" section.