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# GUIDE TO SETTING UP A PAYMENT GATEWAY

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## **Real-time Automatic credit card transaction processing by a website is achieved through a “Payment Gateway”**

When a credit card order is placed through a website using a payment gateway, the credit card details are sent securely by the website directly to the ‘payment gateway’. The credit card details are then verified by the ‘payment gateway’ through a direct connection with the users bank to validate and check for available funds. Once these details have been checked and OK’d the transaction is processed and completed, the funds are automatically transferred to the merchants account.

“Direct Payment Solutions” are the only certified gateway to have seamless connectivity for settlement into every New Zealand Bank.

### **Who are Direct Payment Solutions DPS ?**

DPS are a Payment and Billing Service Provider and the only certified gateway to have seamless connectivity for settlement into every bank in NZ, the 4 majors in Australia and Citibank in Singapore. DPS develops software which processes credit card transactions, in real time.

DPS evolved from CSD; the software development company which produced and certified several leading processing solutions, including the OCV Server, which was subsequently, licensed to Ingenico, ANZ and St George banks in Australia and PC Eftpos – the first integrated Windows POS / EFT-POS solution. In 2000 the PC EFTPOS technology was spun off in a multimillion-dollar deal to the ANZ bank and DPS replaced the legacy OCV Server with a next generation, zero hardware solution - Payment Express™.

## STEP 1. Business Merchant Account

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Before setting up a Payment Gateway a Business Merchant account must first of all be established with the bank that you wish to have all web transactions processed into. This will allow you to process Credit cards directly into your Bank account

You will need to approach your bank directly and ask them to arrange a “Business Merchant Account”

If you are a retailer or already process credit cards you will likely already have a Merchant account setup with your bank.

If you do not already have a Merchant account, you should talk to your bank and complete both Step1 and Step 2 at the same time.

## STEP 2. Merchant Facility

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With the Merchant account in place, the next requirement is a “Merchant Facility” This function will allow the DPS Payment Gateway to connect directly to your bank account and deposit the funds of any orders processed through your website

You will need to approach your bank directly and ask them to arrange a “Merchant facility”

Depending upon the different “Card types” that you would like to offer your clients to pay with, you will need to arrange a “merchant facility” with one, or a combination of the following “acquirers”

- If you want to accept Visa and MasterCard, you will need to contact either: ANZ (NZ), ASB, BNZ, NBNZ or Westpac (NZ).
- For American Express and JCB cards, you will need to apply for a merchant facility with American Express in their local country. To accept Bankcard, please contact either ANZ or Westpac. To be able to process Diners, please contact Diners directly.
- DPS can also authorize Farmers card in NZ; please speak to Farmers Merchant services about this process for more information.
- Please make sure to advise your banking representative that you are using [Payment Express](#) and that you need an ‘electronic merchant number’ (sometimes called: ETSL number, Eftpos number or Terminal ID) for DPS to process transactions.

## Step 3. Confirm your DPS Price Plan

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Please refer to the “DPS pricing table” below or contact a your Zeald.com Account manager to discuss your specific requirements

### DPS Monthly Service Fees

Price Plan	Monthly Service Fee	Free Transactions included (per Calendar Month)	Overage Fee (for subsequent transactions)	Setup Fee *
Starter	\$50	100	\$0.50	\$200
Business	\$150	500	\$0.45	\$200

If you require a pricing plan with a greater number of free transactions than the above options please talk to your Zeald.com account manager regarding alternate “Pricing Plans”

DPS monthly service fee is based on the volume of transactions processed – All ‘off the shelf’ and standard Payment Express software components / applications are included in these fees.

Set up fee is billed automatically after 30 days.

Monthly Service Fee commences after testing is complete and the live account is activated. The set-up fee covers initial technical support, access to our software and a test environment to simulate processing via a Direct Payment Solution.

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).

Multicurrency processing is currently only available via the National Australia Bank and Bank of New Zealand. There may be additional set up fees from the acquirer for this service. Please discuss this directly with your banking representative. There is an additional DPS set up fee for Multicurrency processing / account configuration.

All pricing is GST Exclusive.

## STEP 4. Payment Gateway Setup

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- Once an application has been received by DPS from Zeald.com, a user account will be setup to provide access to the DPS Payment Manager and relevant software.
- Customer’s can evaluate the software free of charge for 30 days (test transactions only), after which an invoice will be sent out (for the set up fee only). Monthly fees are not charged until you are set up for processing ‘live’ transactions.
- Activation - Live DPS account details are issued: new user name / password for the live merchant account. Merchants can then access reports and process manual transactions via our Payment Manager interface.

## Support

Please contact Zeald.com via email [sales@zeald.com](mailto:sales@zeald.com) or by phone +64 9 309 4693 if you have any questions. We are here to help and look forward to working with you.

## Acquirer Contacts

ANZ - 0800 338 767

American Express - 0800 800 855

ASB - 0800 272 555

BankCard - Please contact either ANZ or Westpac

BNZ - 0800 737 774

Diners - 0800 346 377

Farmers Card - 0800 101 170

JCB - 0800 800 855

National Bank - 0800 473 453

Westpac - 0800 888 066

## ASB Bank fees for connecting to DPS Payment gateway

Establishment Fee (one off) \$150.00 (if ASB are your primary bank) \$250.00 (if ASB are not your primary bank)

- Minimum Monthly Fee \$10.00
- MasterCard and Visa, see the following table



**ASB BANK**



**MERCHANT SERVICE FEE MATRIX**

MONTHLY SALES VOLUME	AVERAGE TRANSACTION AMOUNT				
	◀ \$45	\$46-\$90	\$91-\$150	\$151-\$250	\$251 ▶
\$1-\$1500	4.5%	4.25%	4.0%	3.75%	3.5%
\$1501-\$3000	4.25%	3.75%	3.5%	3.25%	3.0%
\$3001-\$10,000	3.75%	3.5%	3.25%	3.0%	2.75%
\$10001-\$25,000	3.5%	3.25%	3.0%	2.75%	2.5%
\$25,001-\$40,000	3.25%	3.0%	2.75%	2.5%	2.5%
\$40,001-\$65,000	3.0%	2.75%	2.5%	2.5%	2.5%
\$65,001 ▶	2.75%	2.5%	2.5%	2.5%	2.5%

ASB Bank Limited 3124 1108 0703