



> SafePay – Frequently Asked Questions (FAQ)

Question	Answer
Who is Dialect Solutions?	<p>Dialect solutions is the largest payments processor in APAC since 1993 and has the corporate backing of Queensland Press Pty Ltd (QPL), an associate of News Corporation. Dialect is headquartered in Sydney and has offices in Brisbane, Melbourne, and London.</p> <p>Dialect solutions is the <u>only Australian Payment Provider</u> that has been tested and approved by both Visa and MasterCard to comply with, and in fact exceed, the requirements specified in the new Verified by Visa and MasterCard SecureCode fraud initiatives to help reduce Internet fraud.</p> <p>For more information please visit Dialect's website: www.dialectsolutions.com</p>
What banks do you connect to?	Dialect has "host to host" bank links with all the leading banks, including the National Australia Bank.
What cards can I process using Dialects payment gateway?	<p>Dialect's payment gateway processes all the major credit cards accepted in Australia including:</p> <ul style="list-style-type: none"> • Visa • MasterCard • Bankcard • American Express • Diners Club and • JCB <p>Please note that to process Amex, Diners and JCB you will need to apply to each of these groups individually.</p>
How reliable is the service?	Dialect's Payment Server is owned hosted and operated by MasterCard in Sydney and has a standby disaster recovery site outside of Australia. Dialect service availability over the past 12 months is 99.8% .
How much does it cost?	<p>Dialect has a number of payment solutions that can be customized to meet your requirements. GST exclusive pricing for our standard web based credit card payment solution is as follows:</p> <ul style="list-style-type: none"> • A one off set up fee of \$500 • A scaled transaction processing fee starting at 35c per transactions and reducing with volumes. • An annual access fee of \$600
What assistance do I get and from Dialect?	Product and integration assistance is provided by our client service team you can reach them on 1300 130 150.
Can I process refunds and reversals using the Dialect payment gateway?	Absolutely! Refunds and reversals can be processed through Merchant Administration. Please note that refunds and reversals are charged as normal transactions.
Am I locked in for a minimum period of time with Dialect?	Dialect provides a standard merchant customer agreement which needs to be signed in order for the service to go live. There is no minimum time period however you must provide 30 day written notification to terminate the agreement.
How often does Dialect provide reporting?	Dialect can provide reports on a daily weekly or monthly basis. The decision is up to you although reporting charges may apply. You can also get transactions reports from Merchant Administration at anytime.
How often does Dialect issue financial statements?	Dialect invoices and reconciliations are done on a monthly basis.

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What companies use Dialect?	Dialect has a long list of merchants ranging from government departments, to large corporates and SME's. There are over 1,200 merchants currently using the platform. These include: <ul style="list-style-type: none"> • Virgin Blue Airlines • Greyhound/McCaffertys Travel • Tattersalls and • HMV
What integration codes does Dialect support?	<ul style="list-style-type: none"> • ASP • Java • Perl/Sockets
What are the Pre-requisites before installing the software?	<ul style="list-style-type: none"> • Java Runtime Environment 1.3.1 or below installed on your server (N.B: JRE 1.4.1 is not compatible). • A valid Merchant Number and terminal ID's obtained from the bank.
What Internet Server Operating Systems do we support?	Unix and NT.
Where do I install the software i.e. Payment Client?	The Payment Client must be installed on the server where the website is being hosted.
What is the difference between SSL and MOTO?	SSL (Secure Socket Layer) is a 3 party Model which uses the SSL protocol to provide secure transmission of sensitive data between a customer's web browser and our Payment Server. The card details for example are entered directly to the Payment Server therefore the merchant does not carry the responsibility of storing the credit card details at their site. MOTO (Mail Order Telephone Order) is a 2 Party Model whereby the customer pays for goods or services by providing their payment details (for e.g. card number) directly to the Merchant or on the Merchant's site. Examples of Merchants who would use MOTO are Call Centres.
If the funds are not deposited into my bank account, who do I contact?	Please contact your bank before contacting our helpdesk as there may be a delay with the funds reaching your account.
How do I know if a transaction approved or declined?	You will receive a message advising 'Transaction Approved' or 'Transaction Declined'. If you view the transactions in Merchant Administration the Response Code '0' = approved transaction and the Response Codes 1 to 8 = declined transaction. For more details, please refer to the manual.
How do I reconcile using the reports you provide?	First make sure there are no transactions in the same batch on the report for the day before. Then sort by batch date, response, type and collate amounts by batch date, all transactions that have response = '0' and type = 'purchase'.
I want to begin straight away – what do I need to do?	Request a registration form and a service agreement then fill in the registration form and 2 signed copies of the agreement to: Commercial Manager Level 21, 300 Adelaide St Brisbane Qld 4000

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About Dialect

Dialect translates technology solutions for leading edge payments processing and interactive communication services, into profitable business relationships. With a vision to providing leading telephony and payment services to customers on a global basis, our philosophy is simple: understand the needs of the client, educate them to the possibilities and deliver solutions that meet, and often exceed, their requirements.

Headquartered in Sydney, with international offices and reach, Dialect employs a large team of experienced staff, including consultants, analysts, developers and customer service personnel. Customers include financial institutions, multinational corporations, government organisations, merchants, call-centres, media and marketing agencies. The company has a strong heritage that stretches over 10 years and boasts a global presence and a diverse client base.