

H Y P H E N

Hyphen Technology (Pty) Limited

accepting card payments made easy

**TRADEQUEST**

TradeQuest™, Hyphen's PCI DSS Compliant eCommerce gateway, facilitates on-line credit card transactions seamlessly integrated to your website and line-of-business system.

# SERVICES INCLUDED

## in this solution

accept mobile payments

### MOBILE PAYMENT SDK



Hyphen are proud to announce the release of our mobile payment SDK's (software development kits) for both iOS and Android operating systems. This means that your dev team can now integrate your mobile application with Hyphen's gateway with minimal development effort.

on-line card payments

### ELECTRONIC CHECKOUT

TradeQuest™ is the digital equivalent of a credit card terminal, letting you offer on-line payments to your customers.

telephone order payments made easy

### CALL CENTRE PAYMENTS

TradeQuest™ means you can accept credit card payments telephonically (or where the card is not present) and the transaction detail is processed directly from your line-of-business system.

settlement file processing simplified

### CARD PAYMENT RECONCILIATION

All on-line transactions are processed centrally with Hyphen being able to provide your management information and reporting system immediately through your on-line portal.

The gateway receives daily settlement files which are matched against the total amount on your bank statement the next business day.



fully customisable payments page

## CUSTOM PAYMENT PAGE DEVELOPMENT

TradeQuest™ facilitates a fully customisable payments page — customers provide their credit card information directly to TradeQuest™ as part of your eCommerce solution if you don't want to collect credit card information.

bulk collections

## BATCH CREDIT CARD COLLECTIONS

Submit batches of credit card collections into our eCommerce platform for bulk collections processes in a batch fashion. Via our host-to-host channels the system allows you to integrate your line-of-business platform directly into our eCommerce gateway.

streamlining card processing

## RECURRING PAYMENTS

Payment Card Industry Data Security Standards (PCI DSS) protects credit card information letting you offer customers recurring and subscription payments from credit cards.

*Committed to  
strengthening and  
expanding our position in  
existing markets.*





# TRADEQUEST

## delivering products that meet your needs

TradeQuest is Hyphen's eCommerce Gateway, which facilitates online authorisations, settlements and refunds of Card transactions initiated by its Clients ("Merchants").

Designed to work with website sales (*Internet, eCommerce and mCommerce*), Call Centre Payments (*MOTO – Mail and Telephone Order*) and subscriptions (*Recurring Transactions*), TradeQuest accommodates medium to large Commercial and Corporate Merchants.

We can help streamline your implementation, improve integration across channels, and optimise your payment processes to speed up transactions, cut costs and improve your flow of funds.

Rest assured,  
we will keep your  
accounts and sensitive  
information secure



# THE VALUE YOU'RE LOOKING FOR



## ease of doing business

TradeQuest allows merchant's Customers to pay their accounts online via their Visa and MasterCard Credit Cards from anywhere in the world within seconds and facilitates both local and certain international Debit/Cheque Cards. Support is offered for American Express and Dinners Club cards should this be required.



## secure transactions

TradeQuest supports 3D Secure process for Customers that have registered for Verified by Visa and MasterCard SecureCode programmes. This process is for eCommerce transactions on Visa and MasterCard issued cards only.

TradeQuest and the online payment page have been built according to PCI DSS (Payment Card Industry Data Security Standards) which removes the complexity of compliance out of the Merchant's environment.



## recurring payments

TradeQuest recurring payments enables merchants to offer subscriptions to their Customers, which enables collections from credit card without having to store any card details in their line of business.

TradeQuest being fully PCI compliant, can store card information and provide merchants with a Token that enables them to process payments of a card without user having to re-capture all the time.



## mobile SDK

TradeQuest SDK facilitates the processing of credit/debit card (chip and pin enabled only) transactions through the Merchants mobile application. By integrating directly with our TradeQuest payment gateway, merchants can reduce the development time required to integrate with Hyphen, and let the SDK handle all the authentication, encryption and transacting on the payment gateway.



## referencing

TradeQuest can carry every Customer's individual reference per transaction through the entire transaction life cycle to ensure that the Merchant can update the Customer account and reconcile the transaction back to the Merchant's line of business system.

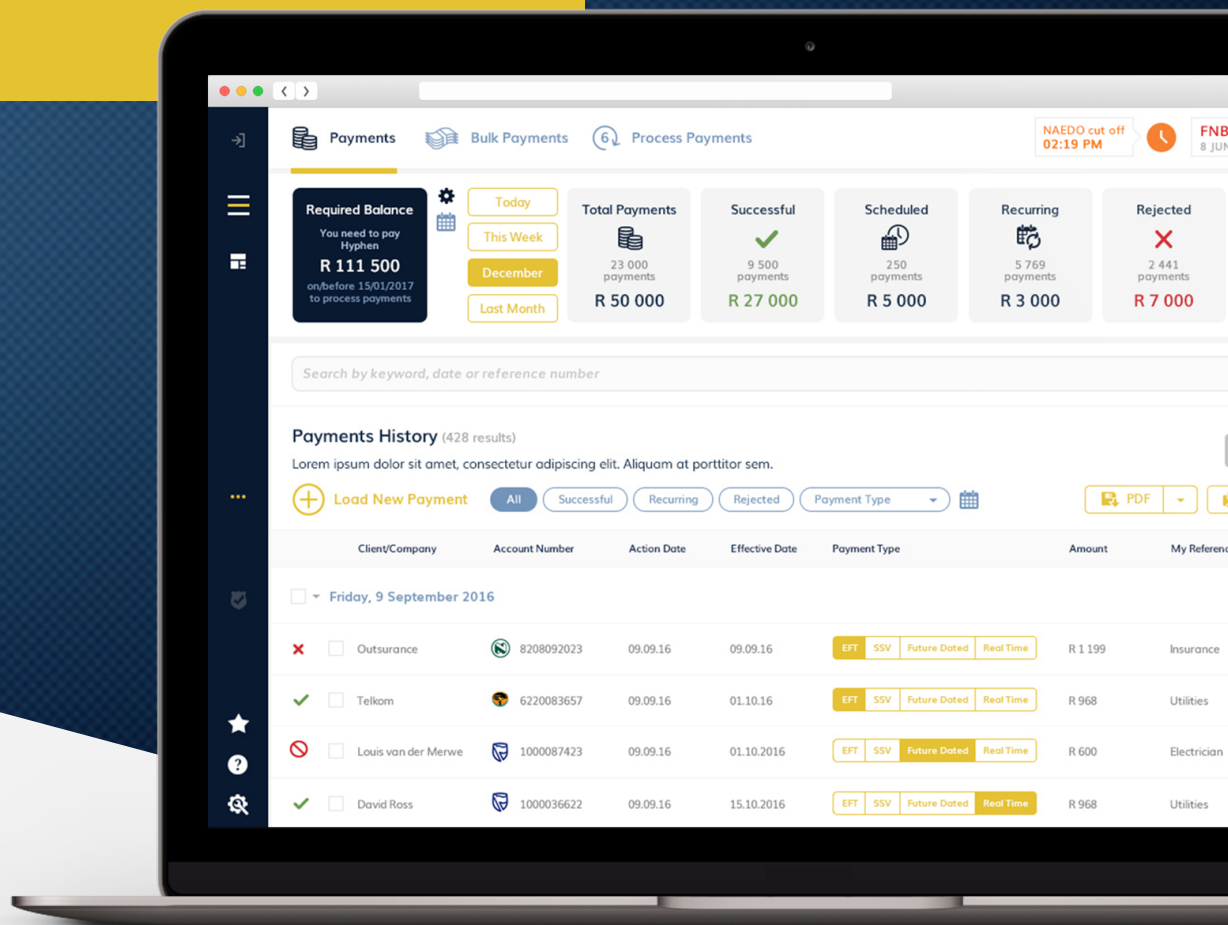


## reporting and matching

TradeQuest offers intensive reporting anytime, through the self-service portal. Settlement files are processed daily, which enables TradeQuest to match amount appearing on the Bank Statement next day using the FACS (Financial Activity Control System) Reconciliation Engine. More information can be supplied upon request by the Merchant.



Our Solution complies  
with all Payment Card  
Industry Data Security  
Standards

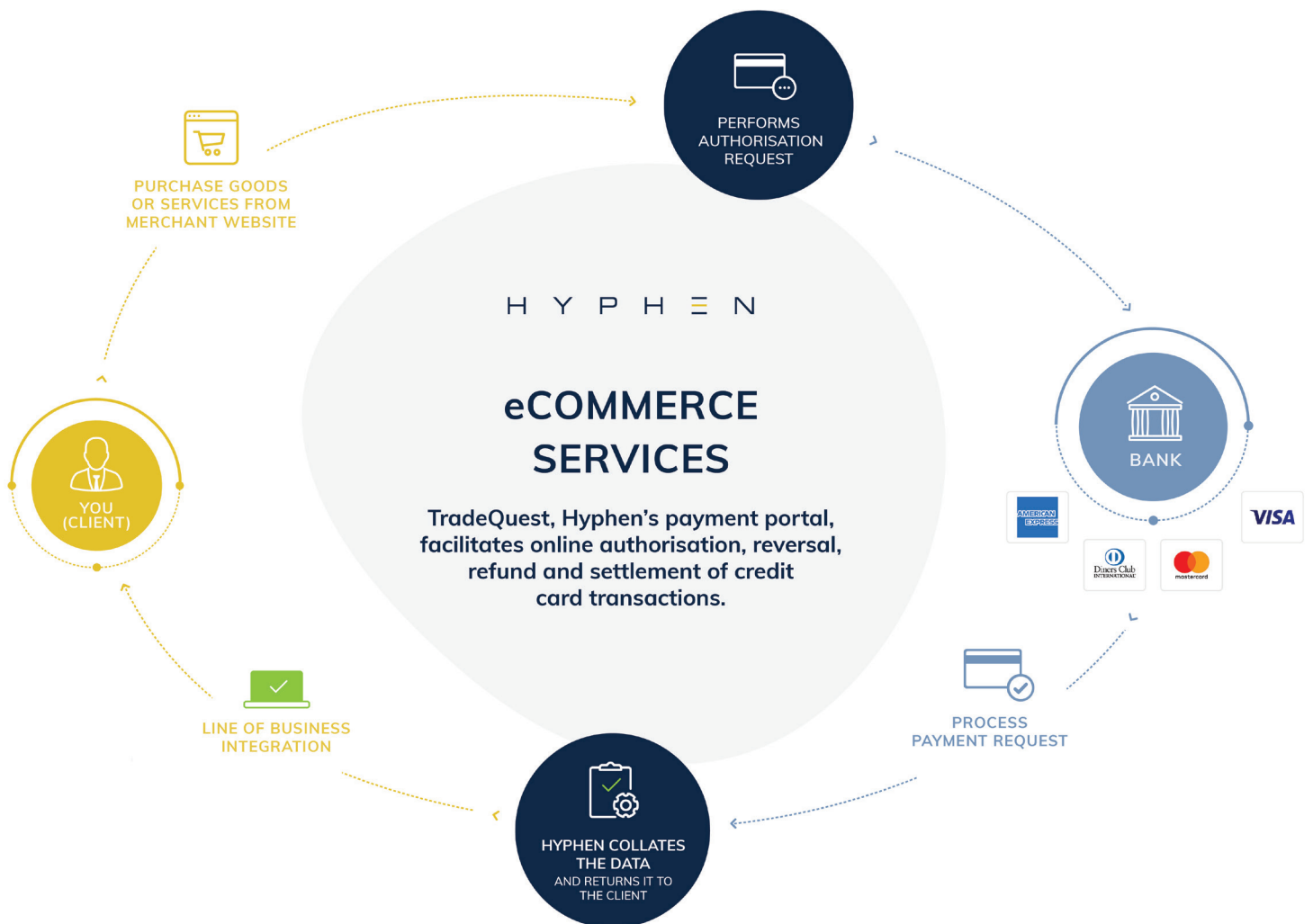


## robust system

In addition, TradeQuest offers the following services:

- Customisable hosted HTML Payment Page integrated on the Merchant Website for Internet/eCommerce transactions.
- Direct systems integration, i.e., Host to Host via Web Service Interface.
- Mobile SDK for ease integration with Android or iOS applications.
- Batch processing through FACS Integration.
- Secure connectivity.
- Call Centre to manage queries and exceptions.
- PCI DSS compliant tokenisation for repeat transactions.
- Various refund and settlement options are available to fit Merchant needs.
- Multiple Merchant number capabilities.

# TRADEQUEST EXPLAINED





## SINCE **1997**

### credible track record

Hyphen processes in excess of **180 million transactions per annum** and has built a thorough understanding of the different industries within the marketplace. Its management, sales, operations and customer service personnel have **deep industry experience**, which enables them to understand the unique needs of both small business entities and large corporate entities.



## DEDICATED **SUPPORT**

### quality people with a service ethos

Hyphen strives to **exceed your expectations** around service and related product offerings by being **in tune with your needs** and implementing efficiencies that translate into cost savings.

Hyphen provides solutions and services to some of the largest organisations in Southern Africa, including life assurance companies, short-term insurance companies, furniture and retail groups, municipalities, certain banks and prepaid service providers.

We are committed to  
helping businesses run  
more efficiently





# DISCLAIMER

This document has been prepared by Hyphen Technology (Pty) Limited a subsidiary of FirstRand Group. Whilst all care has been taken in the preparation of information contained in this document, Hyphen does not make any representations or give any warranties as to the correctness, accuracy or completeness, nor does Hyphen assume liability for any losses arising from errors or omissions in the opinions, forecasts or information irrespective of whether there has been any negligence by Hyphen, its affiliates or any officers or employees, and whether such losses be direct or consequential. Nothing contained in this document is to be construed as guidance, a proposal or a recommendation or advice to enter into, or refrain from entering into any transaction.

This document contains information which is confidential and may be subject to legal privilege. It is for intended recipients only. Irrespective of whether you are the intended recipient, you must not copy, distribute, publish, rely on or otherwise use it without our consent. Some of our communications may contain confidential information which it could be a criminal offence for you to disclose or use without authority.

If you have received this document in error, please notify us at the address below and destroy the communication immediately. This communication is not intended to nor should it be taken to create any legal relations or contractual relationships.

## Address

Building 3, 2nd Floor, Inanda Greens Office Park,  
54 Wierda Road East, Wierda Valley, Sandton  
Private Bag X9980, Sandton, 2146

**Switchboard: +27 11 303 0400**

**Let's talk**

**+27 11 303 0400**  
**[www.hyphen.co.za](http://www.hyphen.co.za) | [sales@hyphen.co.za](mailto:sales@hyphen.co.za)**