

# TNSPay is the Solution for StrataPay



Transaction Network Services (TNS) is one of the leading providers of fast, secure and cost effective data communication services for transaction-oriented applications

## Background

Formed in 2000, StrataPay provides 1000's of small business merchants with multiple payment options, helping them to simplify the accounts receivable process and improve cash flow. StrataPay has expanded to cover more than 35 industries across Australia and is helping streamline collection and payment services for almost 6,000 registered billers, by offering eight common payments channels for customers to settle levy notices.

## Business Challenge

As StrataPay's business grew, it became apparent they needed a card-not-present payment solution for securely accepting credit and debit card payments, designed



to encourage business growth and expand along with them. The primary goal was to find a flexible platform that would accommodate StrataPay's dynamic marketplace, enabling them to process payments safely and securely while at the same time allowing them to capitalise on industry-specific opportunities quickly.

## Solution

StrataPay is using TNSPay for Web and interactive voice response systems (IVR) to process credit and debit card payments made by its clients' customers online and over the phone. Provisioning a new business merchant couldn't be simpler. Once the appropriate information is passed to TNS via electronic workflow, a same day on-boarding service level guarantees merchants can begin processing live transactions within hours. TNSPay enables companies to easily and economically process all forms of card-not-present payments in both local and overseas markets and is PCI DSS certified meeting security best practice requirements.

## Outcome

Tony Irvine, Chief Operating Officer for StrataPay, said:

*TNSPay ideally suits our needs as a growing business, giving us the flexibility to handle more and more merchant profiles as our business expands.*

*As a payment processor, scale is extremely important and TNS provides this, as well as the capability to tackle other markets in the future. This is a vital advantage in the competitive landscape in which we find ourselves and helps us to meet our compliance obligations as well.*



Transaction Network Services

# Why Choose the TNSPay Solution?

## Enhance Revenue Opportunities

- Support for all major card types - Visa, MasterCard, American Express, Diners and JCB - from anywhere in the world.
- Payment processing for a wide range of payment channels, including Internet, phone order, mail order, and IVR.

## Leverage Payments and Networking Expertise

- Scalable technology, designed to grow with your business.
- Reliable, resilient, 24x7 monitored platform, providing high availability.
- Specialized integration support, including sample code, professional services and industry domain expertise.
- Integration with standard website and shopping cart applications.
- Simplified merchant boarding and establishment process.

## Simplify Reporting and Reconciliation

- Powerful online transaction search and management tools to reduce administration costs.
- Transaction data available in simple electronic format for easy import into financial applications.
- Individual transaction reference number traceability to create a complete end-to-end audit trail.

## Process Payments Economically and Securely

- Secure Hosted Web Page option for eCommerce merchants.
- Interfaces easily with most application environments including HTTPS, Sockets and Java.
- Real-time authorisation of card transactions with no need to store card details for off-line processing.
- Fully compliant with Payment Card Industry Data Security Standard (PCI DSS).
- Multiple tools to minimize exposure to fraud including Verified by Visa, MasterCard SecureCode®, card security code and address verification.



**One Connection – A World of Opportunities**



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