

H Y P H ≡ 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

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

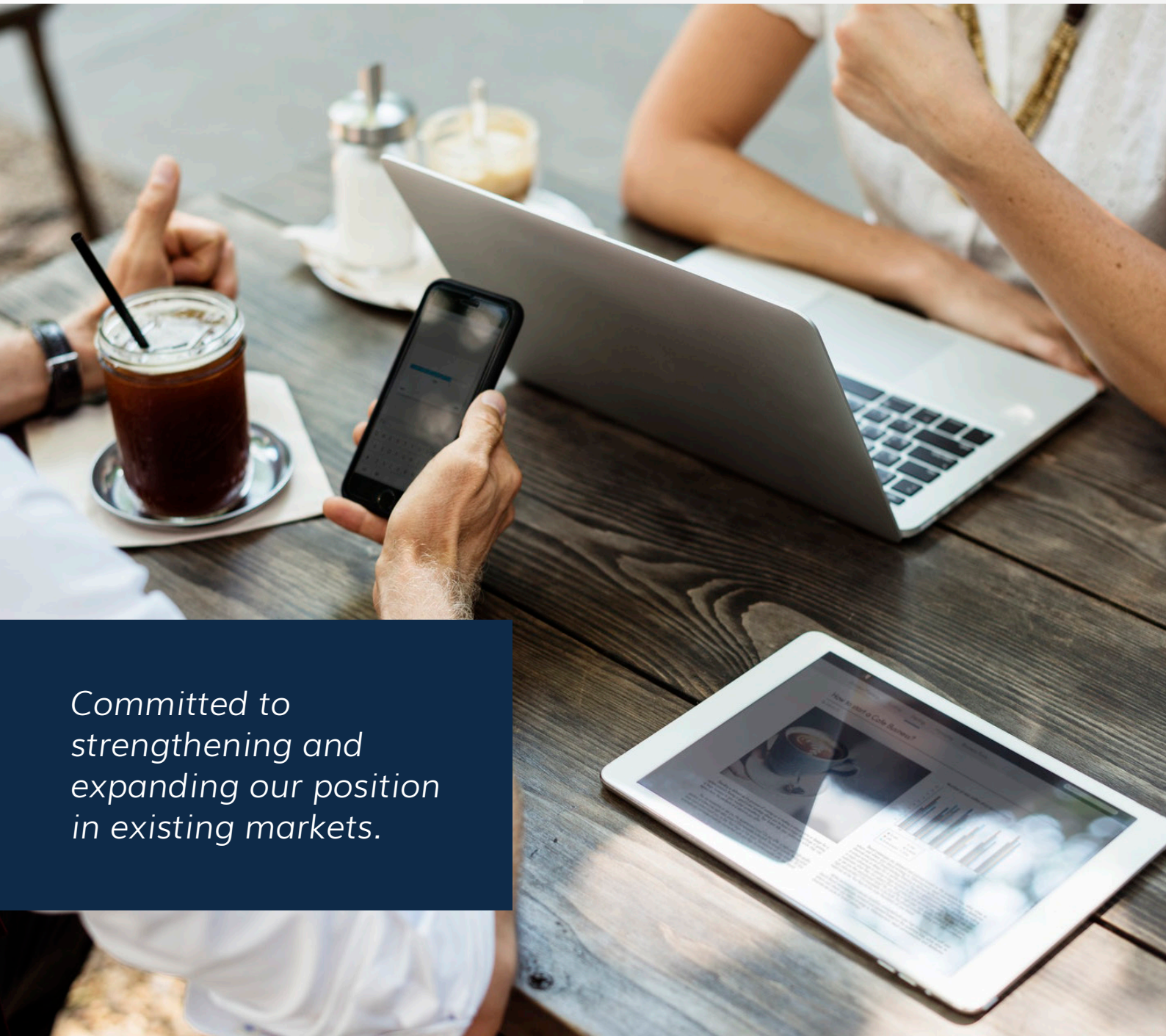
## BATCH CREDIT CARD COLLECTIONS

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 with your customers



Secure transactions, built according to PCI DSS  
(Payment Card Industry Data Security Standards)



Processing of recurring payments

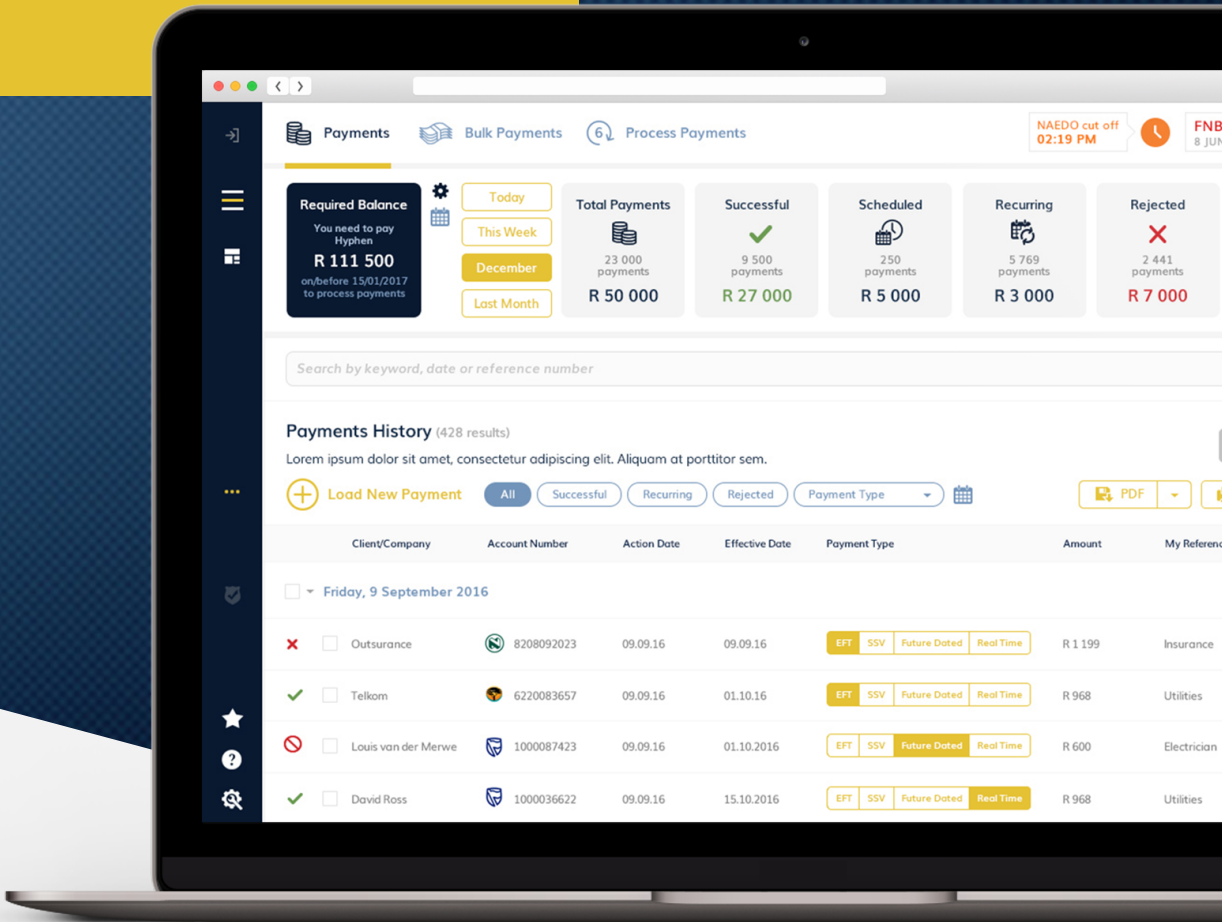


Extensive Referencing, Reporting and transaction matching

*We manage your  
financial transactions.  
Simple.*



Our Solution complies with all Payment Card Industry Data Security Standards

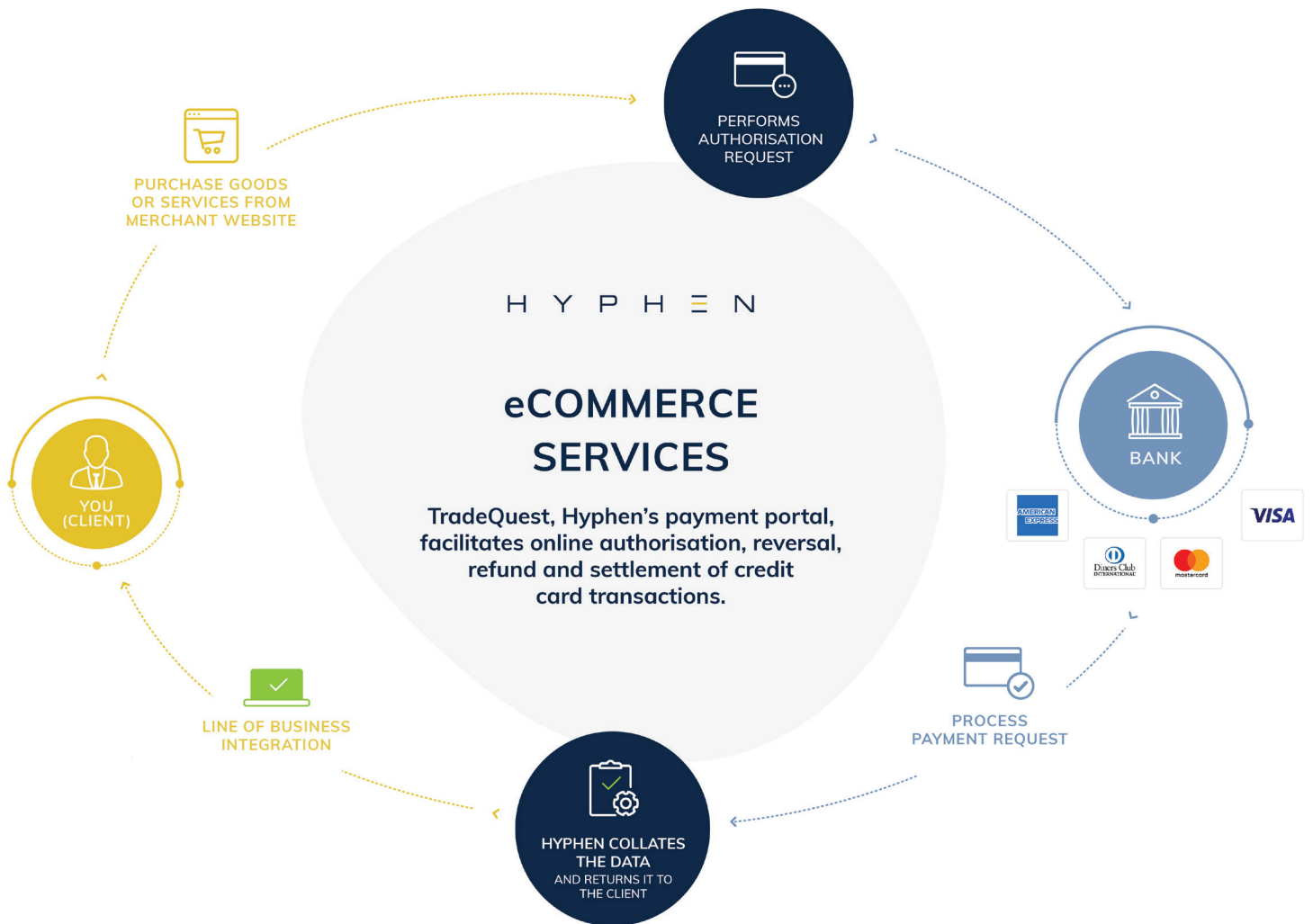


### robust system

In addition, TradeQuest offers the following services:

- Customisable hosted Payment Page integrated on the Merchant Website for Internet/eCommerce transactions.
- Direct systems integration, i.e., Host to Host via REST Web Service Interface.
- 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 more than 180 million transactions per annum and has developed a thorough understanding of the different industries within the marketplace.

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, banks and prepaid service providers.



## 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.

Our management, sales, operations and customer service personnel have deep industry experience, which gives us insight into the unique needs from small businesses to large corporate entities.

*We are committed to helping businesses run more efficiently*





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## Let's talk

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