

FAQ - Ecommerce & Security

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Q.1) What payment service does National Driving Academy Pty Ltd via it's agent Driving School Services Pty Ltd use?

We have chosen the *ANZ egate* service to provide real-time transactions for our Online Lesson Management Site.

Q.2) What are the advantages in using National Driving Academy Pty Ltd via it's agent Driving School Services Pty Ltd with ANZ egate?

There are numerous advantages when it comes to the ANZ egate service. Some of the key features include;

- Your Credit card details are not stored anywhere on the Internet
- ANZ egate is a secure transaction service
- You can use any SSL-enabled Web browser on any computing platform
- Transactions are simple and quick
- No subscription to the service is required
- You are purchasing goods in a currency you know and understand (\$AUD)

Q.3) In a nutshell, how does ANZ egate work?

Our implementation of ANZ egate uses a Hosted Payments Interface to process Credit Card transactions. National Driving Academy Pty Ltd via it's agent Driving School Services Pty Ltd integrates this service into our Lesson Management Site using ASP technology and your transaction is processed at ANZ EGATE using order data that is submitted from the Lesson Management Site.

This means that your credit card details are submitted directly into the ANZ EGATE banking network and do not pass through our site at all. When processing your electronic payment, you will be safely sending and receiving the transaction data to and from the bank (ANZ EGATE).

Q.4) Does this mean I need to have an ANZ EGATE bank account?

No, only National Driving Academy Pty Ltd via it's agent Driving School Services Pty Ltd need have an ANZ EGATE Merchant Account. Customers may use any supported credit card they want, no matter what bank or financial institution is was issued by.

Q.5) What types of credit cards are supported?

We will accept online payments made by Visa, Mastercard, or Bankcard.

Q.6) How long does it take to process a transaction?

Transaction processing using ANZ egate will take a matter of seconds. There are several variables that will impact your transaction speed, including the speed of your Internet connection, your network environment and any traffic congestion on the web.

Q.7) How secure is ANZ egate?

There are several mechanisms integrated into the ANZ egate platform to protect against security breaches. All communications between you and ANZ EGATE are encrypted using a 128 bit SSL connection. Transaction information is stored on the ANZ egate database which resides behind multiple firewalls within ANZ EGATE's secure environment. Finally, the Merchant Administration System is password protected and user privileges are managed by an administrator.

Q.8) Does the ANZ egate Payment Service require Internet consumers to have any special hardware or software?

The Payment Service has been designed to run on a variety of hardware platforms and operating systems. Consumers need only an SSL compatible browser with 128 bit security encryption. Most newer browsers support this level of encryption or can be updated to this level. Older browsers can be upgraded for free via the Microsoft or Netscape websites.

Q.9) How is the Payment Service different from Secure Sockets Layer (SSL)?

The ANZ egate payment service has been designed specifically for credit card transaction processing. SSL, on the other hand, is a security protocol only.