FAQ – Ecommerce and Security

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Q.1) What payment service does IN-STeP Driving School use?

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

Q.2) What are the advantages in using IN-STeP Driving School with ANZ Bank Website Payment Gateway?

There are numerous advantages when it comes to the ANZ Bank Website Payment Gateway service. Some of the key features include;

- Your Credit card details are not stored anywhere on the Internet
- ANZ Bank Website Payment Gateway 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 Bank Website Payment Gateway work?

Our implementation of ANZ Bank Website Payment Gateway uses a Hosted Payments Interface to process Credit Card transactions. IN-STeP Driving School integrates this service into our Lesson Management Site using ASP technology and your transaction is processed at ANZ Bank Website Payment Gateway using order data that is submitted from the Lesson Management Site.

This means that your credit card details are submitted directly into the ANZ Bank Website Payment Gateway 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 Bank Website Payment Gateway).

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

No, only IN-STeP Driving School need have an ANZ Bank Merchant Account. Customers may use any supported credit card they want, no matter what bank or financial institution it 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 Bank Website Payment Gateway 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 Bank Website Payment Gateway?

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

Q.8) Does the ANZ Bank Website Payment Gateway 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 Bank Website Payment Gateway payment service has been designed specifically for credit card transaction processing. SSL, on the other hand, is a security protocol only.