UNIQUE MICRO DESIGN
...engineering ICT solutions

CardGate.Mobile^{tm}, Mobile Payment Software
Merchant Instructions

Introduction

cardgate
...trusted payment technologies

Mobile

This document provides instructions to Merchants wishing to use **UMD's (Unique Micro Design's)** *CardGate.Mobile™*, **Mobile Payment Software**. This mobile payment software has been incorporated into the *Mobile Application Software* and enables real time collection and processing of credit card payments.

The **CardGate.Mobile™** software component links your *Mobile Application Software* to the **Cardgate.Ne**t **Pty Ltd** (UMD's e-commerce division) payment gateway via a wireless Internet connection. Cardgate.Net in turn connects to the *Commonwealth Bank of Australia* (CBA) credit card merchant facility for real time processing.

This product is supplied to Merchants under licence and is provisioned as a service.

The Bank

CardGate.Mobile™ works exclusively with the *CBA's Commlink service*. The CBA acts as the acquiring bank, and as such will charge the Merchant their standard *Merchant Service Fees*, which is some percentage of transaction value plus an authorisation fee. The Cleared funds will be deposited into **any** bank or branch. Hence the Merchant does not need to bank with the CBA.

They will however, need to establish a Merchant Facility with the CBA.

Simply contact the CBA on 1800 730 554 and ask for a "*Commlink via Cardgate Merchant Facility*"

Unique Micro Design Pty Ltd   (A.B.N. 29-007-419-490)
200 Wellington Road, Clayton VIC 3168 Australia
www.umd.com.au
Tel: +61-3-9582-7000
Fax: +61-3-9582-7001
sales@umd.com.au

AN-187 Issue 1.03 – 08/09   © Copyright 2009 UMD   Page 1 of 2

Cardgate.Net

Merchants are also required to establish a facility with *Cardgate.Net Pty Ltd* (www.cardgate.net), who, are the preferred suppliers to the CBA of electronic payment products and services.

Merchants must complete the *Cardgate.Net Services Agreement for Provision of Services*, which can be found at:

http://www.cardgate.net/documentation/sf287.pdf

Once the CBA approves your merchant facility, they will issue the Merchant identification numbers (CAIC and CATID). These numbers need to be emailed to: support@cardgate.net so the Cardgate.Net service can be enabled.

There is a monthly service fee to use Cardgate.Net Mobile Payment Software.

Support

Merchants may obtain support from:

(a) Their Mobile Application Software supplier for application software or system support issues;

(b) Cardgate.Net service support on: (03) 9582-7099 or support@cardgate.net

Summary

(a) *CardGate.Mobile™* adds real time credit card payment to a Mobile Application Software and is provided as a service to Merchants via Cardgate.Net, UMD's e-commerce division.

(b) Contact the CBA to discuss commercial arrangements and sign up as a Commlink Merchant.

(c) Download, sign and return the Cardgate.Net Agreement

(c) Forward the Merchant identification numbers to Cardgate.Net

(d) Your Mobile Payment System will then be activated.

(e) Any issues, contact support.