

PayAnywhere Case Study

BNZ

M-Credit



With M-Com's PayAnywhere mobile banking product, BNZ's customers can process real-time credit card transactions using their mobile phone. For small business owners, like plumbers and transport operators, this means that they can receive payment for services immediately, without needing a specialised payment terminal.

About BNZ

BNZ is part of the National Australia Bank (NAB) - a Fortune 500 company providing banking services to millions of customers in Asia Pacific and the UK. NAB is Australia's largest bank with a long history of innovations in the field of electronic payments and merchant services.

Business Objectives

BNZ wanted to deploy a mobile payment service to its smaller merchants which delivered:

- Ease of implementation - minimal disruption to existing technology and processes.
- Being simple to communicate to customers - merchants and consumers-at-large.
- Demonstrating payment technology leadership in the market.



Business Solution

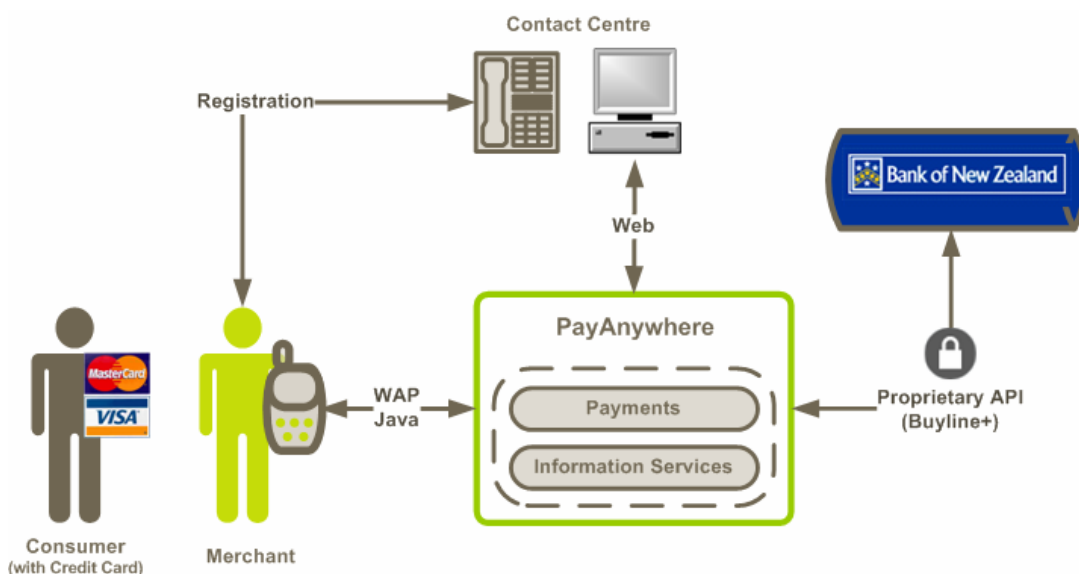
M-Com's PayAnywhere solution - branded M-Credit - met the needs of BNZ by:

- Re-using its existing merchant processing interface (Buyline+).
- Re-using existing credit card transaction processing capability.
- Implementing BNZ's security standards and policies associated with credit card payments.
- Deployment options and support for a broad range of mobile phone devices.
- A mobile payment platform which could be extended to additional models and processes in the future.

BNZ Solution

M-Com's M-Credit implementation for BNZ includes the following mobile commerce technology elements:

- Configuration of M-Com's PayAnywhere product, enabling merchants to process credit card transactions and review recent payment activities.
- Rich customer interactions through wireless Internet (WAP) and mobile Java application (J2ME).
- Deployment on M-Com's hosting infrastructure.
- Operator assisted registration through Web interface.
- Service Management - monitoring and reporting - via PayAnywhere's Web-based Control Centre.
- Real-time core system integration into BNZ's credit card application interface (Buyline+ API)



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