



VoicePay®

VoicePay® Mobile Technical Integration Guide V1.2

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1 About This Guide

Welcome to the VoicePay[®] Mobile Technical Integration Guide. This guide explains in detail how to integrate your internet based business to the VoicePay[®] payment processing system and take advantage of our patented VoicePay[®] Mobile voice biometric payment technology. It provides step-by-step instructions on how to simply and quickly get up and running with our service as well as detailed reference material.

This guide assumes a basic working knowledge of HTML and forms but you do not need in-depth knowledge of these concepts to integrate with us and process payments through VoiceTransact. In fact it is possible to use VoicePay[®] Mobile to process payments with no HTML integration.

In addition to this guide we have a team of specialists providing technical support during your integration with VoiceTransact. To receive support please visit our website - <http://www.voice-pay.com> – and go to the Contact section for details on how to log support calls with us.

2 Introduction – VoicePay^{®1}



VoicePay[®] is your one-stop payments provider. We offer secure processing of credit and debit card payments both online and over the phone and our rates are amongst the most attractive available anywhere.

We can process payments for your business worldwide in multiple currencies and our anti-fraud technology virtually eliminates chargebacks. In addition we offer the unique VoicePay[®] voice authenticated payment account for individuals which allows consumers to authorize transactions using their own unique voice signature.

VoicePay[®] enables payments and purchases to be undertaken by your customers in 3 ways

1. Using a credit or debit card over the Internet
2. Using a VoicePay[®] account over the Internet
3. Using VoicePay[®] Mobile to make payments from anywhere.

If you choose to integrate with VoicePay[®] in the standard internet merchant method then your customer will be presented with a branded version of our hosted payment pages which will present him or her with a choice of these 3 payment options.

If you are integrating your online store or application to VoicePay[®] using the remote interface where you host all of the cardholder and transaction details on your systems then only credit and debit card processing is available.

¹ Registered EU Trademark, USA Pending

3 VoicePay® Mobile

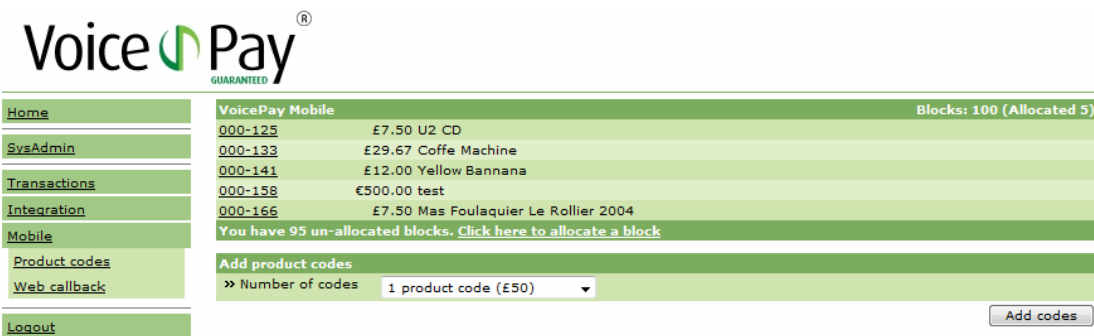
When a customer chooses to purchase a product using VoicePay® Mobile they will call into the VoicePay® Mobile free phone number for their country of residence. The VoicePay® Mobile IVR system will check that the customer has a VoicePay® account by referencing the incoming phone number. VoicePay® Mobile will then prompt the customer to enter the unique product ID that you will have defined for the product using the VoicePay® admin system.

Once the product code has been entered VoicePay® Mobile will confirm to the customer the value and currency of the product to be purchased. The customer's identity is then biometrically verified against the voiceprint associated with that customer. VoicePay® Mobile will then confirm authorization or rejection of the transaction to the customer and the call is ended.

At this point VoicePay® Mobile can send a message to you to confirm details of the transaction. VoicePay® Mobile will only contact you with details of successful transactions. You will not be contacted if a purchaser fails to authorize their purchase.

3.1 Creating VoicePay® Mobile Product Codes

You can purchase VoicePay® Mobile product codes using the VoicePay® admin system. Once you have done this you simply display the product codes in whatever form of advertising media you choose.



The screenshot shows the VoicePay Mobile admin interface. At the top is the VoicePay logo with 'GUARANTEED' underneath. Below the logo is a navigation menu with links for Home, SysAdmin, Transactions, Integration, Mobile, Product codes, Web callback, and Logout. The main content area is titled 'VoicePay Mobile' and shows a table of product codes. The table has columns for product code, price, and description. The table contains five rows of data. Below the table, there is a message: 'You have 95 un-allocated blocks. Click here to allocate a block'. Below this message is a section titled 'Add product codes' with a dropdown menu for 'Number of codes' set to '1 product code (£50)'. An 'Add codes' button is located at the bottom right of the interface.

Product Code	Price	Description
000-125	£7.50	U2 CD
000-133	£29.67	Coffe Machine
000-141	£12.00	Yellow Bannana
000-158	€500.00	test
000-166	£7.50	Mas Foulaquier Le Rollier 2004

Click on the 'Add codes' button and you will be able to enter a description of the product, the currency and the price as well as stock and availability details.

Home	VoicePay Mobile
SysAdmin	Code 000-174
	Store Demo Store (ID 1)
Transactions	Product details
Integration	>> Description Dummy Product
Mobile	>> Currency GBP
Product codes	>> Amount 0.00
Web callback	
Logout	Product availability
	>> From 1 Jan 2007 00:00 GMT
	>> To 31 Dec 2020 23:59 GMT
	<input type="button" value="Update"/> <input type="button" value="Cancel"/>

Review and confirm that the product details are correct and you will be allocated a unique product code. Repeat the process to create more product codes.

3.2 Obtaining the Results of the Transaction

Using the VoicePay[®] admin system, you can configure a callback for each authorized transaction.

VoicePay Mobile - Web Callback	
If you want your website to receive notification of any purchases made using VoicePay mobile, you need to specify what URL the purchase details will be sent to.	
Only transactions that have been authorised and confirmed to the user will be sent.	
Store Details	
Store	hoskin Plc (Store ID 111)
Callbacks	
Authorised	<input type="text" value="http://yoursite.com/callback"/>
Password	<input type="password"/> ?
	<input type="button" value="Update"/>

The VoicePay[®] server will directly contact the URL given, passing details of the purchase (including the cart_id and amount) back to your system. You will use these details to create your record of the transaction. Please note that although the callback URL in the illustration uses a standard http connection, VoicePay[®] Mobile also supports sending callback messages to secure https connections and we advise that secure connections are used if possible.

With VoicePay[®] Mobile callbacks are not mandatory but they do provide a convenient method of notifying you that a customer has purchased one of your products or services and passing you the transaction details. If you do not have the infrastructure in place to receive web callbacks or if you simply do not wish to receive transaction notifications in this way then you can access details of your transactions on the VoicePay[®] Mobile admin system.

Callback fields:

Field	Description
store_id	Your VoicePay [®] store ID
cart_id	The VoicePay [®] Mobile purchase token(e.g. 000117)
cart_cost	The cost of the item purchased
cart_currency	The currency code that the purchase is priced in.
cart_desc	The description of the item(s) purchased.
tran_testmode	0 = Live, 1 = Test
auth_code	The confirmation code given to the customer
bill_name	Customers name
bill_address	Customers address
bill_postcode	Customers post/zip/area code (if known)
bill_country	Customers country
bill_email	Customers email address
bill_tel	Customers telephone number
password	Optional password as configured in the Web Callbacks section of the VoicePay Mobile admin system.