

# CommSecure implements DDRSecure with Brisbane City Council, further strengthening its position in the e-commerce market

Brisbane City Council, Australia's largest municipal body serving a population of 1.6 million, is now offering online direct debit payment to businesses and residents following a deal signed with electronic commerce specialist CommSecure Limited (ASX:CMS).

CommSecure's DDRSecure service is a comprehensive solution that allows businesses to outsource the management, storage and retrieval of direct debit request (DDR) forms via an ASP-style bureau service.

Direct debit offers the most cost-effective payment method for organisations that bill customers regularly. However, the efficiency of direct debit is often reduced by the administrative requirement to collect, store and manage customer DDR forms in hard copy.

Through DDRSecure, CommSecure stores customer debit requests electronically using a highly secure encrypted database. This protects customer confidentiality while facilitating instant access by authorised Council users when required.

A key benefit of DDRSecure is its ability to facilitate both direct debit transactions and Customer Initiated Direct Debit (CIDD) – an alternative to conventional direct debit that helps overcome customer reservations about this payment method.

With CIDD, the biller keeps a standing DDR authority on file and simply informs the customer when payment is due. The customer can then verify the amount and authorise payment by entering their password – without needing to re-enter their account details.

By making it simpler and safer for companies, utilities and governments with large user bases to transact electronically with their customers, CommSecure products enable them to increase service quality and decrease costs," said Mr Ray Lozaga, CommSecure Managing Director.

Existing CommSecure DDRSecure users include Toyota Financial Services, which offers online payment options to its 650,000 Australian customers, and major municipal organisations such as Sydney's Baulkham Hills Shire Council and Penrith City Council.

DDRSecure can be used as a stand-alone system or integrated with CommSecure's BillSecure (electronic bill presentment and payment) and PaySecure (payment gateway) e-commerce solutions. Baulkham Hills Shire Council, for example, has implemented DDRSecure in association with BillSecure.

BillSecure makes it simple for Councils to offer online payment facilities through Council websites and to present bills to ratepayers via their Internet banking websites using BPAY View. This in turn allows Councils to improve convenience and streamline operations. Hornsby Shire Council in Sydney, for example, has estimated BillSecure leads to savings of \$70,000 a year on issuing rates notices and receiving payments.

About CommSecure:

CommSecure Limited (ASX:CMS) is a technology and services company providing comprehensive e-business solutions to corporate, government and other clients in Australia, Asia and the US. Established in 1998, it is among Australia's leading e-commerce specialists with solutions that include: PaySecure (Australia's most complete e-payments gateway service); BillSecure (electronic bill payment and presentment); MarketSecure (online share trading and financial markets systems); and HostSecure (specialist Internet hosting). It captures and manages Direct Debit Request forms via its DDRSecure service and provides sophisticated Web development and technical consulting services. See [www.commsecure.com](http://www.commsecure.com)