## Transaction Products Overview

Your Business Needs	American Express Product	Features
Secure point of sale device for your business.	Amex EFTPOS	<ul> <li>Accepts selected chip or smart cards in addition to credit, debit and charge cards.</li> <li>Provides the full range of transaction types including purchasing and refunds.</li> <li>Provides tipping and pre-authorisation.</li> <li>Provides an immediate response to approving or declining a transaction.</li> </ul>
Secure transactions.	Amex Batch	<ul> <li>Processes large volumes of American Express transactions by creating and submitting a batch file for processing.</li> <li>Provides online responses for approving or declining transactions.</li> <li>Convenient online access to settlement and transaction reporting.</li> </ul>
Secure processing of recurring payments.	Amex Recurring Billing	<ul> <li>Online batch submission product.</li> <li>Provides enhanced authorisation rules for recurring transactions.</li> <li>Automated, real- time processing 24 hours per day.</li> </ul>
Online payment gateway.	Amex Paygate	<ul> <li>Accepts Amex transactions online.</li> <li>Automated, real- time processing 24 hours per day.</li> <li>Secure transactions, using industry standard SSL 128-bit technology.</li> <li>Access to a full suite of fraud prevention tools.</li> <li>Clear visibility of your transaction status through a secure online portal.</li> </ul>
Payments in multiple currencies online.	Amex Multicurrency	<ul> <li>Access to major international currencies.</li> <li>Online reporting of foreign currency transactions.</li> <li>Variety of settlement options for multicurrency.</li> </ul>

