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Visa introduces payclick... Should Paypal be worried?

Posted on 26-JUN-2010 14:33. | Filed under: [News](#) : [Consumer Electronics](#).

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Visa way to pay online, that is ideal for downloadable content such as music, games and movies. The [system](#) was developed by Visa and Australian consumers are the first to experience this innovative online payment service.

A payclick account – which can be funded from any Visa, MasterCard or bank account – enables consumers to pay online without sharing personal details or financial information with sellers.

Part of Visa's global innovation strategy, payclick has been developed to respond to the needs of consumers and sellers of lower priced downloadable content. Analysis undertaken by Investment Trends indicates that

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there will be some AU\$646 million of online micropayments (online payments under AU\$ 20) in Australia during 2010 across the online gaming, music and micro retail sectors.

Big Pond Games, Big Pond Music, Flexischools, Habbo, iTunes and Kids Help Line were announced as the first sellers to accept payclick.

Chris Clark, General **Manager** Visa, Australia, New Zealand and South Pacific, said: "Visa has been making ecommerce payments as safe, reliable and convenient as possible since the advent of online shopping. With global ecommerce continuing to grow at more than 10 percent annually, payclick continues this evolution. We know consumers seek convenience, **security** and value when shopping online – and payclick offers a secure new way to pay."

Greg Storey, General Manager, payclick, said: "payclick is designed to meet growing consumer demand for digital content, such as music, games and movies. payclick accounts are suitable for the different needs of family members, including those under 18 years old.

"We are providing a solution for sellers to monetise their content and services. We see payclick's potential to expand their market reach and unlock new revenue streams. We are confident payclick's benefits will inspire many more online sellers to explore how our system can help them connect with new customers."

The services provides consumers with a single, commonly accepted account – one password to authorise purchases from a range of sellers. The 'Sponsored Account' feature enables parents to set up accounts for their teens, allowing them to buy online safely and securely while parents control the amount spent and monitor purchases.

Once an account is set up, the customer clicks the payclick button on participating merchant sites and enters a password to authorise their purchase. An automated top-up function makes it easy for users to transfer funds to the account on a regular basis.

For sellers, key features include an easy way to pay, with accounts suitable for the different needs of family members including under 18 years. It also provides increased security and efficiency by managing all sensitive card or bank account information.

More information: <http://www.payclick.com.au...>

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