

PayWay

API

PayWay Application Programming Interface (API) allows you to simply and securely integrate the processing of credit card payments from your server into Westpac. This gives your business the ability to process credit card payments in real-time directly from your front-end systems.

Benefits for your business

- A simple and secure way of processing credit card payments with real-time authorisation
- Can be used to integrate into a number of payment systems including your call centre, website or any other application software that you manage
- Retain creative control over your payment pages
- Multiple merchant IDs can be linked to the same facility
- Accepts MasterCard®, Visa, American Express®, Diners Club and JCB¹



PayWay API capabilities



Simple integration

PayWay API allows you to keep creative control over your payment pages by integrating Westpac's credit card processing system into your existing front-end application. PayWay API supports a number of software platforms including Java, .Net, Active Server Pages, COM, PHP and SOAP.

Security for you and your customers

PayWay API uses industry standard SSL protocol in combination with digital certificates to transmit data securely, removing the need for any additional software development. You can choose to add Fraud Guard to PayWay API to provide your business with additional security.

Real time authorisation

Once PayWay API is in place, your business can process credit card payments through your front-end systems and Westpac will provide authorisation in real-time. This way, you will receive an immediate approved or declined notification, along with same-day settlement for all approved MasterCard® and Visa transactions processed before 6.00pm AEST to your Westpac account. PayWay API accepts payments from MasterCard®, Visa, American Express®, Diners Club and JCB¹.

Easy reconciliation and reporting

PayWay API generates a file of payment receipts for you to upload into your accounting system each day. You can also view information for transactions made in the past 220 days online or in a spreadsheet.

FOUR EASY STEPS

- 1.** Intergrate PayWay API software with your systems.
- 2.** Your customers make credit card payments using PayWay, accessed through your front-end system.
- 3.** Payments are processed and credited to your nominated Westpac account.
- 4.** Your customers receive confirmation of payment and a receipt number.
Download your settlement reports from the PayWay online portal.

PayWay

PayWay is a simple, secure, internet-based solution to collect and manage your customer payments. PayWay offers a wide range of payment channels, helping you to better manage your cash flow.

Things you should know: Conditions, fees and charges apply. Information current as at July 2015. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation and needs. Terms and conditions available on application. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. MasterCard is a registered trademark of MasterCard International Incorporated. American Express is a trademark of American Express. 1. If you want to accept American Express, Diners Club or JCB cards you will need to enter into separate agreements with American Express, Diners Club International or JCB International.