

# PayWay

## Net

Every business needs a way of processing payments that isn't time consuming or resource intensive. With **PayWay** Net your customers can make online payments quickly and securely using their credit card or PayPal® account via a secure Westpac-hosted webpage.

### *Benefits for your business*

- Improve cash flow, by migrating customers to online payments
- Customise the look and feel of the secure webpage to suit your brand and website
- Ability to reduce the number of failed payments with real-time authorisation
- Resolve payment queries more efficiently with accurate online records
- Gives you the option of additional security to protect your business from fraudulent activity and keep your customer data secure, providing your business with peace of mind



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# PayWay Net capabilities



## Online payment solution

PayWay Net allows you to accept credit card and PayPal® payments from your customers using a Westpac – hosted website. You can use PayWay Net to collect payments from invoices or statements, or integrate it with your shopping cart or website. PayWay Net accepts MasterCard®, Visa, American Express®, Diners Club and JCB<sup>1</sup>.

## Customisable webpage

You can tailor PayWay Net to your business by adding your logo to the secure webpage. If you have your own website, you can change the colours, fonts and background image of the PayWay Net webpage to match your website's look and feel. PayWay Net also allows you to fully integrate the payment flow with your website without needing to process credit card details on your server.

## Real time authorisation

PayWay Net has the ability to identify failed payments by providing real time authorisation, along with same-day settlement for all approved MasterCard® and Visa transactions processed before 6.00pm AEST into your Westpac account.

## Additional security for you and your customers

It is important to protect your business from fraudulent activity and keep your customer data secure. You have the option of adding 3D Secure and/or Fraud Guard to PayWay Net. These options provide your business with additional security by allowing further checks on internet transactions.

## Easy reconciliation and reporting

PayWay Net 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. PayWay Net also provides trend reporting showing the volume and value of sales over the past two years.

### FOUR EASY STEPS

- 1.** Select your payment method from one of three available options:
  - I do not have a website
  - I want a simple link from my website
  - I need to pass across information from my website.
- 2.** Your customers are able to make payments using a credit card or PayPal®.
- 3.** Payments are processed and credited to your nominated Westpac account.
- 4.** Your customers receive confirmation of payment and a receipt number.

## 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. PayPal is a registered trademark of PayPal, Inc. 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.