



Westpac Banking Corporation ABN 33 007 457 141

# PayWay Recurring Billing and Customer Vault Once-Off Customer Upload



## Document History

Date	Version	Description
6 Nov 2006	1.0	Initial Version
9 Oct 2007	1.1	Added Variable Frequency
9 Mar 2008	1.2	Updated for menu changes in the PayWay website Added Variable customer processing to the introduction
14 Nov 2010	1.3	Added Final Payment Date
18 Nov 2012	1.4	Added Automatically Email Receipts
16 Nov 2014	2014.R3	Added First Payment Amount and Final Payment Amount
12 May 2015	2015.R2	Renamed Recurring Billing to Recurring Billing and Customer Vault
25 May 2016	2016.R2	Credit card expiry date is now "recommended" instead of "required" to support scheme recurring

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# 1 Introduction

Using PayWay Recurring Billing and Customer Vault, you can set-and-forget the regular collection of funds from your customer's credit cards and bank accounts. If you charge a different amount each time you can record the credit card or bank account details in PayWay and upload a simple file containing the amount to charge. New customers are added and existing customers are amended using the PayWay website ([www.payway.com.au](http://www.payway.com.au)).

When you are first established on PayWay, you may have existing recurring billing arrangements in place with your customers. You have two options in order to transfer your existing customers to PayWay. Details of these options are shown in the following table.

	<b>Option 1: PayWay Website</b>	<b>Option 2: Spreadsheet Upload</b>
<b>What you do for your existing customers</b>	<ul style="list-style-type: none"> <li>➤ Enter details of each customer into the PayWay website using the Add Customer wizard;</li> <li>➤ Once the details have been entered, ensure that you stop charging them through your old mechanism.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Produce a spreadsheet containing the details of your existing recurring billing customers;</li> <li>➤ Encrypt the spreadsheet to protect sensitive customer data;</li> <li>➤ Once your PayWay facility is fully established, provide the spreadsheet to your implementation manager 5 banking days before the first payment is to be made;</li> <li>➤ Charge any customers that have payments due over the 5 day period;</li> <li>➤ Ensure that you do not charge any customers after the 5 day period.</li> </ul>
<b>What you do for any new customers</b>	<ul style="list-style-type: none"> <li>➤ Enter details of each new customer into the PayWay website using the Add Customer wizard.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Enter details of each new customer into the PayWay website using the Add Customer wizard. There is no option for another bulk upload.</li> </ul>

*Continued on the next page...*

	<b>Option 1: Data Entry</b>	<b>Option 2: Spreadsheet Upload</b>
<b>Use this option when...</b>	<ul style="list-style-type: none"> <li>➤ You have a small number of existing customers that you can type into the PayWay website</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>➤ Your existing customers are processed manually (e.g. You retype their credit card details into an EFTPOS terminal each month)<sup>1</sup></li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>➤ You are unable to extract your customer's information and convert it to the required spreadsheet format and encrypt that spreadsheet.</li> </ul>	<ul style="list-style-type: none"> <li>➤ You have a large number of existing customers and you (or your software vendor or third party provider) can extract and encrypt their details into the required spreadsheet format.</li> </ul>
<b>Advantages of this option...</b>	<ul style="list-style-type: none"> <li>➤ You do not require any special IT knowledge</li> <li>➤ You add your existing customers to PayWay in the same way you will add new customers in the future</li> </ul>	<ul style="list-style-type: none"> <li>➤ Large number of customers can be transferred without retyping</li> </ul>
<b>More Information</b>	<ul style="list-style-type: none"> <li>➤ Download the <b>PayWay User Guide</b> from <a href="http://www.payway.com.au/downloads">www.payway.com.au/downloads</a> for details on how to add a recurring billing customer using the website</li> <li>➤ Your Westpac implementation manager will provide a Sign In and initial password to the person nominated as your Administrator to give your business access to the PayWay website.</li> </ul>	<ul style="list-style-type: none"> <li>➤ The next chapter of this document.</li> </ul>

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<sup>1</sup> In this situation, it is recommended that once your PayWay facility is established that you add each customer to PayWay on the day their payment is due prior to 6pm Sydney time.

## 2 Once-Off Customer Upload Spreadsheet

### 2.1 Protection of Sensitive Customer Information

The Spreadsheet format described below contains sensitive information about your customers. This includes credit card and bank accounts details, address and contact details and the price they are paying for you service. Security of this information is important to your business and it is important to Westpac.

Email is not secure. Emails may be modified or read by malicious parties on the Internet while being transmitted to Westpac. For these reasons, Westpac requires encryption of any Once-Off Customer Upload Spreadsheets that are submitted by Westpac.

**Note:** If an email is received by Westpac that is not encrypted, it will be immediately deleted from our computer systems and will not be actioned. You will be required to resubmit the data in encrypted format.

Use WinZip 10.0 or a compatible program to encrypt your spreadsheet as follows:-

- Right-click on the filename in explorer
- Choose WinZip and then "Add to Zip File..."
- Tick the "Encrypt added files" checkbox
- Choose the strongest level of encryption available
- Enter an encryption password
- Email the encrypted .ZIP file to your implementation manager
- Provide the password to your implementation manager by phone

**Note:** Do not provide the encryption password for the spreadsheet in the same email as the encrypted data. This would allow a malicious third party that intercepted the email to read and/or modify your data.

### 2.2 Format of Spreadsheet

This chapter describes the format of the spreadsheet for the existing customer upload. An empty spreadsheet (PayWay Recurring Billing and Customer Vault Once-Off Customer Upload Spreadsheet.xls) for you to complete is available from your implementation manager of PayWay support.

The spreadsheet contains a header area. You must enter your PayWay client number (e.g. Q10000) and Client Name (Example Business Pty Ltd). Each row defines a recurring billing customer. Do not leave any blank rows or include any total rows.

If a row in the spreadsheet is correct, a new recurring customer will be created. The next payment will be automatically processed on the due date (or if the due date is in

the past, immediately). If a row in the spreadsheet is incorrect, a message describing the error will be reported to you.

When a Recurring Customer has been successfully uploaded it will be available to be viewed through the web pages in PayWay. An individual customer can be found by using the Search and Edit screen, which can be found under the Customers section in the left hand menu. All successfully uploaded customers can be viewed by searching for New Customers on the Recurring Billing page under the View Reports section in the left hand navigation bar.

Details of each column in the spreadsheet are shown below.

Column Name	Max Length	Required?	Description
Customer Number	20	Yes	Each row in the spreadsheet must have a unique customer number. Do not repeat the same customer number on different rows as only the first row will be processed.  Can contain only letters, numbers and dashes and be at most 20 characters in length.
Customer Name	200	Recommended	Using the PayWay website, you will be able to search on customer name. The PayWay website shows the Customer Name on various reports.
Email Address	128	Recommended	All contact fields (address, and phone numbers and email address) are recommended.  If contact details are provided, then they will be available for export to CSV from the PayWay website on reports such as the "Final Payment Due" and "Customer's with Expiring Credit Cards".  Must be a valid email address
Automatically Email Receipts	5	Recommended	The customer will automatically be emailed a receipt for each recurring transaction.  Set to 'false' if the customer does not wish to be emailed receipts. Defaults to 'true'.
Phone Number	20	Recommended	Phone numbers may only contain only numbers, +, and spaces.
Street Address 1	100	Recommended	
Street Address 2	100	Recommended	
City	100	Recommended	



Column Name	Max Length	Required?	Description
State	3	Recommended	Must be one of the following values if provided: NSW, ACT, VIC, TAS, SA, WA, NT, QLD
Post Code	4	Recommended	A four digit number
Next Payment Date	11	Optional – Provide Next Payment Date unless frequency is 'VARIABLE'	<p>Date when first payment for customer is to be made by PayWay. Must be in format 'dd MMM yyyy'.</p> <p>This field is ignored if Frequency is Variable as payments are scheduled in uploaded Payment Files.</p> <p>It may take 5 business days to process your spreadsheet once you have provided it, assuming that your PayWay facility is fully established. Take this into account to ensure your customers are not processed late.</p> <p>Payments cannot be scheduled for more than one month in the past or more than one year in the future.</p> <p>Any payments scheduled prior to the processing of your spreadsheet will be processed the day that the spreadsheet is processed. The next payment date will occur based on the original scheduled date and frequency.</p>

Column Name	Max Length	Required?	Description
Standard Plan	100	Optional – Provide Standard Plan OR Frequency, Amount and Number of Payments.  Leave blank if frequency is 'VARIABLE'.	Standard plans are used to save time when adding many customers with the same payment frequency, number of payments and amount. The PayWay website allows you to list all the customers on a standard plan. The payment amount for all customers on a standard plan can be changed easily.  If you have created a standard plan within PayWay, you can specify the name of the Standard Plan instead of providing the Frequency, Amount, Number of Payments and your banking information.  The value you provide in this column must exactly match the name of the standard plan.
Frequency	11	Required unless a Standard Plan was specified.	Must be exactly one of the following values:  WEEKLY FORTNIGHTLY MONTHLY QUARTERLY SIXMONTHLY YEARLY VARIABLE  This field is ignored if a Standard Plan was specified as the setting from the Standard Plan will be used.
Next Payment Amount	9	No	Optional field which allows for the next payment to be different to the regular payment amount.  See also: Amount column.

Column Name	Max Length	Required?	Description
Amount	9	Required unless a Standard Plan was specified OR Frequency is 'VARIABLE'.	<p>Amount in AUD. Must be in dollars and cents format. Amount must be positive and non zero.</p> <p>This field is ignored if a Standard Plan was specified as the setting from the Standard Plan will be used.</p> <p>This field is ignored if Frequency is Variable as Amount is set in uploaded Payment Files.</p> <p>A maximum payment amount of \$9,999.99 applies. Contact your implementation manager to change this limit.</p> <p>Surcharges may be applied to amount. Surcharges are calculated based on the rate set within PayWay.</p> <p>The Surcharge rates can be changed through the surcharge screen under the administration tab in PayWay.</p>
Final Payment Amount	9	No	<p>Optional field which allows for the final payment of the schedule to be a different from the regular payment amount.</p> <p>See also: Amount</p>

Column Name	Max Length	Required?	Description
Number Of Payments	4	Leave blank for, "Continue until further notice" OR if Frequency is 'VARIABLE'.	<p>A whole number representing the total number of payments remaining.</p> <p>This field is ignored if a Standard Plan was specified as the value from the Standard Plan will be used.</p> <p>This field is ignored if Frequency is Variable as payments are scheduled in uploaded Payment Files.</p> <p>When neither Number of Payments nor Final Payment Date contain a value it is assumed that the customer is on an open ended payment plan ("Continue until further notice").</p> <p>May not contain a value if Final Payment Date is provided.</p>

Column Name	Max Length	Required?	Description
Final Payment Date	11	Leave blank for, "Continue until further notice" OR if Frequency is 'VARIABLE'.	<p>No payment will be made after this date. Must be in format 'dd MMM yyyy'.</p> <p>This field is ignored if a Standard Plan was specified as the value from the Standard Plan will be used.</p> <p>This field is ignored if Frequency is Variable as payments are scheduled in uploaded Payment Files.</p> <p>The Final Payment Date may not be scheduled before the Next Payment Date or more than forty years after the Next Payment Date.</p> <p>When neither Number of Payments nor Final Payment Date contain a value it is assumed that the customer is on an open ended payment plan ("Continue until further notice").</p> <p>May not contain a value if Number Of Payments is provided.</p>
Credit Card Number	18	Required for credit card payments	Must be a valid credit card
Card Expiry Date	5	Recommended for credit card payments	Expiry date of Credit Card. Must be in format 'dd/MM'
Cardholder Name	60	Recommended for credit card payments	Cardholder Name as it appears on Credit Card

<b>Column Name</b>	<b>Max Length</b>	<b>Required?</b>	<b>Description</b>
Merchant Id	9	Recommended for credit card payments  Required if you have more than one linked Merchant Id	<p>Must match your Merchant Id in PayWay.</p> <p>The available Merchant Ids can be confirmed on the PayWay website if you have Administrator access by clicking on "Administration" in the left-hand menu and then clicking on "Merchants".</p> <p>If no Merchant Id is provided here and you have only one linked Merchant Id, then payment will default to that merchant.</p> <p>It is not necessary to include your Amex or Diners id for Amex/Diners cardholders. These are linked to your Westpac Merchant Id within PayWay.</p>
Account Number	9	Required for direct debit payments	The Customer's Bank account number.
Account BSB	Exactly 7	Required for direct debit payments	The Customer's BSB number in the format '000-000'. Must be a valid BSB.
Account Name	60	Required for direct debit payments	Name of Customers bank account

Column Name	Max Length	Required?	Description
Your Bank Account	Exactly 14	Recommended for direct debit payments  Required if you have more than one linked direct debit bank account	Your BSB and bank account in the format '000-000 000000'.  This must match the Bank Account linked in PayWay that you provided when establishing the facility.  The available Bank accounts can be confirmed on the PayWay website if you have Administrator access by clicking on "Administration" in the left-hand menu, and then clicking on "Bank Accounts".  If no Bank Account is entered, and you have only one linked Bank Account, then payment will default to that Bank Account.
Custom Field 1	60	No	Use custom fields to save extra information about each of your customers. Setup the master list of custom fields by click on "Administration" and then "Custom Fields".  Populate the spreadsheet with the values you wish to save for the custom field.
Custom Field 2	60	No	
Custom Field 3	60	No	
Custom Field 4	60	No	

### 3 Support

- Contact your Implementation Manager or Payway Customer Care by phone on **1300 727 111** (available Monday to Friday, 8:30 am. to 5:30 pm AEST) or send an email to [payway@qvalent.com](mailto:payway@qvalent.com).