PayWay

User Guide

Table of Contents

1   Introduction

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.

PayWay Recurring Billing and Customer Vault

- Automatic payment collection from your customer's credit card or bank account
- Reporting available on failed payments, expiring credit cards and final payment due dates
- Automatic retry of failed payments

PayWay Match

- Accept payments by direct credit or pay anyone
- PayWay matches every payment to the customer who paid
- You receive a single aggregate settlement to your bank account
- Customer number for each payment is included in a receipts file for upload into your accounting/ERP software

PayWay Payment Card

- PayWay Payment Cards are branded with your business's logo, displays payment instructions and ready to distribute to your customers
- Choose the payment options to suit your business including BPAY®, Australia Post*, Direct Debit and Credit Cards
- Card ordering is through a simple online process

*Subject to Australia Post approval

PayWay Phone

- Uses Interactive Voice Response (IVR) technology to automatically accept credit card payments from your customers
- Voice prompts can be customised with your trading name
- Westpac hosted 1300 number or your own 1300 number can be used

PayWay Net

- Westpac hosted website for collection of payments by credit card and PayPal®
- Customised with your trading name and logo and to suit the existing layout of your invoice or statement
- Accepts your customer reference number for easy reconciliation

PayWay Virtual Terminal

- Process eCommerce / Telephone and Mail Orders
- Your call centre or sales employees can collect credit card payments using a web page or a mobile optimised browser on a smart phone
- Multiple employees can access the system simultaneously

PayWay API

- The Application Programmer Interface (API) allows you to integrate credit card transactions into your call centre system, website or any other application software that you manage
- Multiple merchants maybe set up within the one facility
- Ability to download a payments file detailing transactions that can be reconciled with your back end system

PayWay Batch

- Accepts multiple credit card payments stored within your system by sending through a single file for processing
- Supports many standard file formats
- Single or dual file authorisation capability

PayWay Additional Transaction Reporting

- Enables you to consolidate the reporting of your PayWay, BPAY, Remittance Processing Service and Australia Post facilities to PayWay

Other PayWay Features

In addition, the PayWay web site provides the following features for authorised users:-

- Search and View previous credit card and direct debit transactions,

- View Settlement Report that shows daily totals and detailed settlement reports

- View graphical Trend Reports of sales over the last 2 years,

- Set a surcharge percentage to be applied for credit card transactions,

- Set a flat rate surcharge amount to be applied for bank account direct debit transactions,

- View information about your Merchant Facility and Bank Account,

- Setup additional users from your company and control their access to PayWay.

2 Quick Start

2.1 Setting Up Your Facility

Your PayWay facility will be setup by your Westpac Implementation Manager. Your Westpac Implementation Manager will setup the following:-

- The PayWay Modules available in the Facility

- A Sign-In for the Administrator of your Facility

- Your Westpac Merchant Ids for processing Visa, MasterCard® and UnionPay transactions

- Your Westpac Bank Accounts for Settlement of Bank Account Debits, Direct Credit Payments, BPAY and Australia Post payments

- Billing for the use of your PayWay Facility

Once the nominated Administrator of your facility has been given access, they are responsible for:-

- Setting Company Contact Details and a Company Logo for use on transaction receipts, PayWay Net web pages, Payment Cards and Recurring Billing documents

- Creating Sign-Ins for additional people to access the Facility (see User Setup, page 242)

- Establishing and linking American Express®, JCB, Diners Club Merchants (see American Express® and Diners Club, page 22)

- Setup a way to reconcile your bank accounts and record payments in your accounting system (see Settlement and Reconciliation, page 19)

Depending on the modules that you have selected to use, you may need to:-

- Develop, test and configure your Credit Card API (Refer to "PayWay API Developer's Guide" available from the Downloads page)

- Customise your PayWay Net payment pages and integrate your shopping cart (see PayWay Net, page 15)

- Customise your PayWay Phone prompts (see PayWay Phone, page 14)

- Customise your PayWay Payment Card

- Set up Standard Plans for PayWay Recurring Billing and Customer Vault (see Recurring Billing and Customer Vault, page 11)

- Setup any Custom Fields that you wish to use

2.2   Overview of Menu and PayWay Features

This is an overview of the features available in PayWay. Once you have logged into PayWay (see Sign In, page 10), use the menu on the left hand side to access these features. Each page has a Help button in the top right corner which you can click to get help with the page you are using.

Transactions

The Payment[1] page allows you to type in credit card details and immediately receive a receipt for your payment.

The Search and Refund[2] page allows you to find and view details of previous payments. You can refund payments to original cardholder or bank account up to the value of the original payment. The Open Pre-Auths[3] page allows you to view credit card pre-authorisation transactions that can be captured (checked out). The Suspended transaction allows you to review transactions suspected to be fraudulent and proceed or cancel them.

The File Upload[4] page allows you to upload a payment file to charge your customers.

Customers[5]

The Add Customer page allows you to setup a new customer and setup a Recurring Billing arrangement, order a Payment Card or open a Virtual Account. The Search and Edit page allows you to view and edit the details of an existing customer.

Recurring Billing

Use Standard Plans to save time when setting up many customers with the same payment amount and frequency. The Documents page allows you to download recurring billing documents, such as the Direct Debit Request and Service Agreement. The Setup page allows you to set your preferences for Recurring Billing.

Payment Cards

The Order Cards page allows you to order plastic wallet-sized cards for you to provide to your customers. The Assign to Customer page allows you to record the name and contact details of your customer when you provide them with a card. Recent Orders shows the card orders you have made. Setup allows you to setup your branding and banking for Payment Cards. Use Go Live once everything is setup in order to enable this module.

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[1] Only available when the Virtual Terminal module is selected

[2] Search if you do not have access to refunds.

[3] Only available when the Virtual Terminal module is selected

[4] Only available when the Recurring Billing and Customer Vault or Batch module is selected

[5] Only available when the Recurring Billing and Customer Vault or Payment Card modules are selected

Settlement Reports

The Daily Settlement report shows details of funds settled to your bank account. You can print a list of all the payments making up the total. You can download a file of all payments and refunds for a particular date. The file can be opened in Microsoft Excel.

The Monthly Settlement report shows details of funds settled to your bank account for a whole month.

The Yearly Settlement report shows details of funds settled to your bank account for a calendar or financial year.

View Reports

The Audit History page shows changes to your facility setup and changes to the users who can access these web pages.

The Trend Reports provides graphs of sales over the last eight weeks, and a month by month comparison of this year to last year.

The Customer reports allow you to list all customers or new customer in a particular month. The results can be exported.

The Virtual Accounts[6] report lists all the virtual accounts you have opened.

The Recurring Billing[7] reports allow you to find customers that may need attention as they are about to make their final payment, are in arrears or have credit cards that will expire soon.

Setup API[8]

Using the Application Programmer Interface (API) software developers can integrate credit card transactions into your call centre system, website or any other application software that you manage. The Setup API pages provide technical information, security options and downloads for Software Programmers.

Setup Phone[9]

PayWay Phone uses Interactive Voice Response (IVR) technology to automatically accept credit card payments from your customers. Use the Setup Phone pages to configure and go live with PayWay Phone.

Setup Net[10]

PayWay Net allows you to automatically accept credit card and PayPal® payments from your customers using a Westpac hosted website, customised to collect your customer reference number and display your logo. It is designed to allow you to easily collect payments for invoices or statements that you send to your customers. Use the Setup Net pages to configure and go live with PayWay Net.

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6 Only available when the PayWay Match module has been purchased

[7] Only available when the Recurring Billing and Customer Vault module has been purchased

[8] Only available when the API module has been purchased

[9] Only available when the PayWay Phone module has been purchased and you do not have the Payment Card module

[10] Only available when the PayWay Net module has been purchased and you do not have the Payment Card module

My Details

The Change My Details page allows you to change your contact details. The Change Password page allows you to change the password you use to access this website. The Security Questions page allows you to change your security questions used for password resets.

Administration

A Westpac Merchant Id is required in order to process Visa, MasterCard® and UnionPay credit card payments and refunds. The Merchants page allows you to view details of your Westpac Merchants. The page also allows you to setup your American Express® and Diners Club merchants if you wish to accept these types of cards.

The Surcharges page allows you to set the surcharge rate for transactions made through the Recurring Billing and Customer Vault, Virtual Terminal, Phone and Net modules in PayWay.

A Westpac Bank Account is required in order to process direct debit transactions. The Bank Accounts page allows you to view details of your linked Bank Accounts.

The Users page allows you to give access to other employees and select the tasks they may perform. If a user forgets their password, you can reset it. Never give out your password.

The Company Details page allows you to set your company's contact details and logo. These are shown on receipts and other documents produced by PayWay.

The Custom Fields page lets you setup custom fields. Use custom fields to store additional information against your customers and payments.

3   Sign In

The Internet address (URL) for PayWay is www.payway.com.au

To Sign In you will need your Login Name and Password. The first time that you Sign In, you will be asked to change your password, and choose two security questions. These questions will be used to verify your identity when you call PayWay Customer Care, or when you request a password reset through the PayWay web site.

Login Name

Your Login Name will be generated and provided to you by your user administrator. You need to enter it to securely log into PayWay. The login name is not case sensitive.

Password

You must change your temporary password when you first log into the PayWay website. The password field is case sensitive.

3.1   Forgotten Password

If you are having trouble signing in for the first time, contact the person who provided you with a Login Name and Password.

If you have forgotten your password and you have signed in successfully in the past, then you can reset your password using the Forgotten Password link located under the Sign In Button highlighted below. You will be asked for your email address and one of your security questions. If you answer correctly, you will be sent an email containing a new password.

4 Recurring Billing and Customer Vault

Before you can add customers for billing, you must complete your company details in the system. These details will appear in the Direct Debit Request and Service Agreement form that you will print and have signed by your customers.

Use the "Add Customer" menu item to start the Add Customer wizard. Enter the customer details, the payment schedule and the account details for the customer. You can choose to either have PayWay create a regular series of payments automatically, or you can choose to upload a spreadsheet containing the amounts you wish to charge.

When should I use a regular schedule of payments to charge my customers?

Use this option if you charge the customer on a regular basis, for example each month, and:

- You charge this customer the same amount each time

- You charge a special amount for the first payment, and then the same amount each time

- You charge a regular amount, with a different amount on the final payment

- You charge a special amount for the first payment, and then a regular amount, and then a different amount on the final payment

If you use this option you can still charge extra amounts using the file upload.

You can create a standard plan to save time when adding customers if you have many customers using the same payment frequency and amount.

When should I use a variable customer and file upload to charge my customers?

Use this option if:

- You wish to charge your customers a different amount each time or you charge them on an irregular basis

- You are able to fill out a spreadsheet containing a list of customer numbers and the amount you wish to charge

- You are able to search for each customer individually and enter the amount to be processed when it is due

Do not use this option if you wish to charge the same amount on a regular basis. In this case, you can setup a regular schedule of payments and have PayWay charge your customers on the due date.

When should I use the Application Programmer Interface (API) to charge my customers?

Use this option if:

- You wish to charge your customers a different amount each time or you charge them on an irregular basis

- You wish to have programmatic control over when and how much your customers are charged

- You are able to write software to invoke the PayWay API with a customer number and the amount you wish to charge

How does the Variable Recurring Billing and Customer Vault file upload work?

The recurring billing and customer vault upload file works as follows:-

- You add each of your customers and their bank account or credit card details to the list held in PayWay

- You download a spreadsheet, which will contain a list of these customers

- You enter the date at the top of the spreadsheet

- You enter an amount next to each customer you wish to charge

- You upload the spreadsheet and authorise it

- PayWay will debit your customer's credit card or bank account on the due date.

If you prefer, you can upload a .CSV format file to charge your customers. See Recurring Billing and Customer Vault Variable Customers File Upload, page 53.

What happens once I have added my customer?

Once you have entered the customer details, they are stored in the system and payments will be collected for that customer according to the regular schedule. If you have selected variable, then you must upload a file each time you wish to charge the customer.

The Recurring Billing reports page helps you locate customers that require your attention.

- You can find which customers have declined payments using the "Outstanding Failed Payments" report. You can easily change the customer's payment details and retry the payments from this report. Once the payment is successful, it will be automatically removed from this report.

- The "Customers with Final Payment Due" report shows you the customers that are nearing the end of their billing schedule. You should contact each customer to determine whether they wish to continue their billing arrangement with you. If so, you can edit the customer's Recurring Billing Setup to extend the number of payments remaining as required.

- The "Customers with Expiring Credit Cards" report shows customers who have credit cards that are due to expire. You should contact each customer to obtain their new credit card expiry date. Once you have this information, you should edit the customer's Recurring Billing Setup and enter the new expiry date.

What should I use for the customer number?

You should use whatever identifier your company uses internally for this customer (e.g. membership number, student number, policy number, licence number). Customer numbers can contain letter and numbers.

5 PayWay Match

PayWay Match allows you to accept direct credit or pay anyone payments from your customers. PayWay Match automatically matches every payment to the customer who paid and all payments are aggregated and paid into your underlying settlement account. PayWay Match includes the customer number for each payment in a receipts file which you can upload into your accounting/ERP software.

What is a Virtual Account?

A BSB and account number used to accept direct credit payments. Each of your customers uses a different virtual account. When a payment is sent to a virtual account, PayWay matches the payment to that customer. Your receipts file and settlement report includes the customer number for each payment. Your bank account receives a daily settlement for the total of all payments.

How do I open a Virtual Account?

Use the "Add Customer" menu item to start the Add Customer wizard. Enter the customer details and choose "PayWay Match Direct Credit". If you have more than one settlement account linked to your PayWay facility, you may then choose which one to use. Click "Save Customer and Open Account" to instantly open a new virtual account for the customer.

You should then instruct the customer make direct credit / pay anyone payments to the virtual account.

You can also open a virtual account for an existing customer by searching for the customer, and selecting the "Virtual Account" page.

How does my customer pay?

Your customer makes a payment to the BSB and account number you provide to them. They can do this using a direct credit or pay anyone facility offered by their bank.

How do I close a Virtual Account?

Click "Search and Edit" menu item under "Customers" heading. Find the customer, and go to the "Virtual Account" page. Click "Close Virtual Account".

6 PayWay Phone

Click the "Setup Phone" menu item and follow the steps of the wizard to configure your phone payment preferences. Once your preferences have been entered, and Westpac has recorded your customised prompts, you can enable payments using the "Go Live" page.

Which parts of PayWay Phone are configurable?

Using the Setup Phone wizard you can configure:

- The prompt stating the trading name of your company, and brief description of what your customer is paying

- The prompt instructing your customer where to locate the customer reference number (e.g. customer number, invoice number) you would like them to enter so that you can determine who has paid

- The number of digits in your reference number

- The check digit (if any) included in your reference number

- The minimum and maximum amounts that your customers can pay

- The percentage surcharge you wish to charge

- The Merchant Id to use for phone payments (if you have more than one)

What do I need to print on my invoice or statement?

Your invoice or statement will need:

- The PayWay phone number (1300 885 175) and a statement that credit card payments can be made by phone,

- Your PayWay Biller Code, which is the same on all your invoices,

- A customer reference number (e.g. Invoice number, policy number)

What can I use as my customer reference number?

You can use any number that you are already printing on your invoices or statements, provided it is less than 20 digits in length. Letters cannot be used as they cannot be entered using a telephone keypad using IVR technology. Typically, your invoice or statement will already have a customer number, invoice number or policy number printed on it. Use this number.

When you search for payments using the PayWay website, the customer reference number entered by your customer will appear in the "Customer Reference Number" field. When you click "Export Payments" from the Settlement Report, the customer reference number will be shown in the "CustomerReferenceNumber" column. This allows you to determine who has paid.

How long does it take to record my customised phone prompts?

Phone Prompts are recorded once a month. You must request your phone prompts using the Setup Phone pages by 6pm Sydney time on the 20th of the month in order to be included in the monthly recording session. The phone prompts will then be available before the first of the new month.

7 PayWay Net

Click the "Setup Net" menu item and follow the steps of the wizard to configure your net payment preferences. Once your preferences and your company details have been entered you can enable net payments using the "Go Live" page.

Which parts of PayWay Net are configurable?

Using the Setup Net wizard you can configure:

- The customer reference number label

- The help text instructing your customer where to locate the customer reference number you would like them to enter

- The number of digits in your reference number

- The check digit (if any) included in your reference number

- The minimum and maximum amounts that your customers can pay

- The percentage surcharge you wish to charge

- The Merchant Id to use for net payments (if you have more than one)

PayWay Net will also display the trading name of your business, contact details, your ABN and your company logo. These details can be modified on the "Company Details" page.

What do I need to print on my invoice or statement?

Your invoice or statement will need:

- The PayWay website www.payway.com.au and a statement that credit card payments can be made online

- Your PayWay Biller Code, which is the same on all your invoices

- A customer reference number (e.g. Invoice number, policy number)

What can I use as my customer reference number?

You can use any number that you are already printing on your invoices or statements, provided it is less than 20 digits in length. For compatibility with PayWay Phone, we do not recommend using letters in your customer reference number. Typically, your invoice or statement will already have a customer number, invoice number or policy number printed on it. Use this number.

Can I put a link from my website to the PayWay website?

Yes, you can create a simple link on your website as follows:

https://www.payway.com.au/net/NetTransactionEditView?BillerCode=XXXXXX

where XXXXXX is your 6-digit PayWay Biller Code as shown in the Setup Net wizard. This link will not work until you "Go Live" using the Setup Net pages.

8 PayWay Payment Cards

Click the "Setup" link under the Payment Cards menu item and follow the steps of the wizard to configure your preferences. Once your preferences and your company details have been entered you can enable payments using the "Go Live" page.

Which parts of the PayWay Cards Module are configurable?

Using the company details page and the setup wizard you can configure:-

- The logo printed on the front of the Payment Card

- The customised message printed on the back of the Payment Card

- The percentage surcharge you wish to charge for credit card payments

- The surcharge dollar amount you wish to charge for bank account direct debit payments

- The Merchant Id to use for phone payments (if you have more than one)

- The Bank Account to use for recurring billing, BPAY and Australia Post (if you have more than one bank account loaded into your PayWay facility)

- The voice prompt stating the trading name of your company, and brief description of what your customer is paying

You will then be ready to order payment cards and distribute them to your customers. You can order cards in a number of different ways, to suit your business.

It is recommended that you order a single sample card before performing a bulk order.

Why would I pre-order stock?

 The advantage of pre-ordering stock is that you can have it on hand to provide to your customers rather than waiting for Westpac to print and mail new cards to you.

When you pre-order stock a number of payment cards will be mailed to you for a series of customer numbers. For example, you can pre-order stock for customer numbers 1 to 100. When you win new customers and provide them with a card you must record the customer number so you will know who has paid. You can do this using the **Assign to Customer** page in PayWay or in your own accounting system.

Why would I order a card for a single customer?

If you order cards for a single customer, Westpac can print the customer name on the front of the payment card. Also, if you have some customers that have agreed to a Recurring Billing arrangement you need not buy them a payment card - saving you money.

Why would I use a spreadsheet upload?

You may wish to use a spreadsheet upload instead of the Single Customer option if you have a large number of customer orders to place and it is easier to cut and paste into the spreadsheet than to enter the details individually through the PayWay website.

Alternatively, you may wish to use a spreadsheet upload instead of Pre-order Stock if your customer numbers are not generated in a simple numeric sequence (101, 102, 103, etc.). This may happen if your customer number contains a check-digit, letters or special characters.

9   Credit Card Payment and Refund Processing

PayWay provides several mechanisms for processing credit card transactions.

- Using the PayWay Cards Application Programmer Interface (API), software developers can integrate credit card transactions into your call centre system, website or any other application software that you manage. Refer to the "PayWay API Developer's Guide" for technical information on setting up the credit card API. This is available from the "Download" page under the "Setup API" option on the PayWay website.

- The Payment page allows you to type in credit card details and immediately receive a receipt for your payment. This can be used for Mail Order or Telephone Order transactions.

- The Recurring Billing and Customer Vault module allows you to set up a series of automatic payments from your customers, or to record a customer number and associated credit card details. You can then charge your customer by providing the customer number and the amount to charge.

- The PayWay Phone and PayWay Net modules allow you to automatically collect payments from your customers 24 hours a day.

Why was my transaction declined?

Refer to the online help by clicking the help icon in the top left corner for information about declined transactions.

How can I refund a transaction that was not originally processed through PayWay?

Only transactions that were originally processed through PayWay can be refunded using this system. Use the original processing system to refund the transaction.

Do charge-backs appear in the system?

No. Charge-backs for your merchant will still be received through the normal mechanism (usually fax).

10 Direct Debit Payment and Refund Processing

Currently, PayWay provides only one mechanism for processing direct debit transactions.

- The Recurring Billing and Customer Vault module allows you to set up automatic payments from your customers.

Note that there is a 3 day clearing period for direct debit transactions. This means that transactions may be declined by your customer's bank for three banking days after they were processed. If a transaction is declined, its status will change from "Approved" to "Declined".

Why was my transaction declined?

Refer to the description in the transaction status for information about why a particular transaction declined.

How can I refund a transaction that was not originally processed through PayWay?

Only transactions that were originally processed through PayWay can be refunded using this system. Use the original processing system to refund the transaction.

11 Direct Credit Payment and Refund Processing

Direct credit payments may be refunded up until 6pm Sydney time on the banking day after the payment was sent by the customer. It is generally not necessary to refund a direct credit payment because your customer has sent the payment to you.

12 Settlement and Reconciliation

PayWay allows you to view the daily settlement report for all approved payments and refunds. For credit card transactions, it shows for each merchant the value of transactions approved for Visa/MasterCard®/UnionPay and for American Express® and Diners Club if you have registered those card schemes. For direct debit transactions, it shows the total disbursements and returns for each of your bank accounts.

To access the Settlement Report, click on the "Daily Settlement" option in the left menu.

What is the settlement date?

The settlement date represents the date that the transaction will be settled by the acquiring bank. The settlement date cut-off is always 6pm Sydney Time. If you process transactions after this time, the settlement date will be the following day. For example, if you process a transaction at 7pm on 24 Jan 2014, the settlement date will be 25 Jan 2014.

How are credit card transactions settled?

Different settlement rules apply for credit card transactions depending on which financial institution is the acquirer. Each acquirer will provide one settlement for each settlement date. The group of card schemes that an acquirer will settle is referred to as a credit group. The relationship between card scheme, credit group and acquirer is shown in the table below.

Card Scheme	Credit Group	Acquirer	Surcharges Can be Settled Separately
AMEX	AMEX	American Express®	No
DINERS	DINERS	Diners Club	No
JCB	AMEX	American Express®	No
MASTERCARD®	VI/BC/MC	Westpac	Yes
VISA	VI/BC/MC	Westpac	Yes
UNIONPAY	VI/BC/MC	Westpac	Yes

Table 12.1 – Card scheme, credit group and acquiring bank relationships

Westpac credits your account the same day, except on weekends and national public holidays when the settlement is delayed until the next banking day. The amount credited is the total of approved transactions. Any direct debit or merchant service fees will be deducted as separate transactions per your service agreement.

If your PayWay facility is setup to credit surcharges separately, you will receive one credit representing all the principal amounts and a second credit for all the surcharge amounts. This is only available on Visa, MasterCard® and UnionPay transactions.

American Express® and Diners Club may credit your account a number of days later and may be a net amount (ie approved transactions less the merchant service fees), depending on your contract with them. Although Westpac facilitates the processing of the transaction, we do not control

settlement for these schemes and therefore any queries should be made to American Express® and Diners Club directly.

For reconciliation purposes, all successful transactions through a given acquirer that return the same settlement date will be credited together on the same day.

How are direct debit transactions settled?

Direct debit transactions work differently from credit card transactions in that there is no immediate response from your customer's bank to indicate whether the transaction worked. Instead, the transaction is assumed to have worked unless it is later declined by the customer's bank. The customer's bank can decline the transaction for up to 3 banking days after the transaction was processed. If a transaction is declined in this fashion, the funds will be removed from your account when the transaction is declined.

Your account will be credited with the total amount of all direct debit transactions processed in one settlement day. Your account may also be debited with the amount of declined (or "returned") direct debit transactions. You will receive one debit for each returned transaction. If no transactions are returned, you will not receive a debit that day.

How are direct credit and pay anyone transactions settled?

All direct credit and pay anyone transactions will be credited in bulk to your nominated bank account on the following banking day.

How are BPAY and Australia Post transactions settled?

All BPAY and Australia Post transactions will be credited in bulk to your nominated bank account each banking day. This is a separate transaction to any direct debit and credit card transactions. Unlike direct debit and credit card payments, you are not notified of attempts to pay where your customer had insufficient funds and these do not appear in reports.

Which individual payments and refunds make up the settlement total amount?

You can download a full list of approved transactions as follows:-
1. Click on **Daily Settlement** in the menu
2. Enter the Settlement Date
3. Click **Display**
4. Click **Export Payments** or **Print Payments**

The exported transactions can be viewed in Microsoft Excel. You can also download or print an entire month of transactions using the **Monthly Settlement** page.

Can I download files in the RECall format?

You may wish to receive files in the **RECall format** as various accounting systems can accept this file format.[11] To enable RECall files:

1. Click on "Setup" under the "View Reports" menu item

2. Select the option "Recall File Format through web interface" and click "Save"

3. If your accounting software expects files to be named "erpYYYY.DDD" then select the "DeskBank naming standard" option.

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[11] This format is also generated by DeskBank and Corporate Online. Your accounting software may refer to DeskBank or the receivables module of Corporate Online.

4. Click Save

RECall files are generated overnight. You will still be able to access the CSV and Print reports.

13 American Express® and Diners Club

PayWay allows you to accept payments from American Express® and Diners Club cards if you register an Amex or Diners facility with the relevant charge card company.

How do I register an Amex or Diners facility?

To accept charge cards such as Amex or Diners through PayWay, you must first arrange a merchant facility directly with the charge card company. This cannot be arranged via Westpac.

You will receive a 10-digit merchant ID from Amex or Diners. If you have multiple Westpac merchant IDs in PayWay, you will require a separate Amex or Diners facility for each Westpac merchant ID.

Once you have established an American Express® or Diners facility, you need to:

1. Click **Register to accept Amex or Diners through PayWay** which is available by clicking "Administration" in the menu and then "Merchants".

2. Enter the 10 digit American Express® or Diners merchant ID and click **Continue**.

3. Tick all the boxes if you accept the registration pre-requisites and click **Submit**.

We will contact American Express® /Diners on your behalf to link the merchant facilities. You will then get an email confirming your registration and within 5 business days you will receive another email to confirm when you can start processing American Express® or Diners card transactions.

Note: Although PayWay provides a channel for accepting Amex and Diners transactions, any settlement or merchant service fee related questions for Amex/Diners transactions should be directed to the charge card company and not Westpac.

14 Trend Reports

PayWay allows you to download a report of sales made over the previous 2 years . This report can be downloaded in PDF or CSV format. Transactions are based on the settlement date.

The Trend Report will allow you to make comparisons of trends in sales from month to month or year to year. It contains data about the total value of sales, the number of sales made and average value of sales.

For clients with more than one merchant, data for each merchant will be separated out into different reports, though will be contained within the same file.

To access Trend Reports, click on the "Trend Report" option under "View" on the PayWay website.

When can I download a Trend Report containing information about today's sales?

The Trend Report for the current day will be available to download at 6 a.m. next day.

How can I find out a specific value on a graph?

For peaks within a graph the value is displayed. If the value required is not displayed on the graph, the CSV files provide a detailed summary of the data displayed in the PDF file. They can be used to look up what specific values are on the graphs. They can also be opened in Microsoft Excel where additional graphs can be generated and tailored to your own requirements.

15 User Setup

PayWay allows you to give access to other employees and select the tasks they may perform.

To access this feature, click the "Users" option. This page shows all users in your company. From this page you can create a new user, view details of existing users and edit or disable their access. It also allows you to reset a user's password.

When creating a new user, you will need to select roles for the user. The system will generate an initial password for the user. They must change this password the first time they login.

What do the roles mean?

Transactions

- **Make Manual Payments** - the user can process transactions but cannot search or refund transactions.

- **View Payments and Refunds** - the user can view all transactions but is not able to process or refund transactions.

- **Refund Transactions** - the user can view all transactions and refund transactions. Refunds can only be made back to the credit card or bank account and to the value of the original payment.

- **Authorise Uploaded Files** – the user can authorise transaction files uploaded for variable recurring billing.

Customers

- **Manage Customers** - the user can add, view and modify customers set up for recurring billing. The user can open or close virtual accounts used for PayWay Match. The user can order PayWay Payment Cards.

Recurring Billing

- **Manage Standard Plans** - the user can add, view and modify standard plans, which are recurring payment schedules that apply to more than one customer.

Reports

- **View Settlement Reports** - the user can view daily settlement reports, trend reports and audited actions performed by users in your company.

Setup

- **Setup API** - this role is for use by software developers. The user can download an API Client, modify security settings, and download a certificate.

- **Setup Phone and Net** - the user can modify settings for Phone and/or Net services.

- **Setup Payment Cards** – the user can set the preferences for payment cards (including surcharges, marketing messages).

Administration

- **Client Administrator** - the user can view the details of merchants and register for Amex and Diners facilities, purchase new modules online

- **Administer Users** - the user can create new users, edit details of existing users, disable a user's access and reset a user's password.

How do I delete or disable an existing user?
1. Edit the user and click on the **Disable** button.
2. Enter your own password for security confirmation and press **Save**.

16 Support

➢ For issues relating to your Merchant agreement with Westpac, contact Merchant Business Solutions on **1800 029 749**.

➢ For issues relating to your Merchant agreement with American Express®, contact Amex on **1300 363 614**.

➢ For issues relating to your Merchant agreement with Diners Club, contact Diners on **1300 360 500**.

➢ For issues relating to the PayWay website or Credit Card API, 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)

17 Internet Sign Up for Recurring Billing

If you use the PayWay Recurring Billing and Customer Vault module, you can allow your customers to register themselves via the internet. There are three ways to do this:-

- **Variable Debit.** The customer follows a link from your website and enters their bank account/credit card details into PayWay. You upload a file of transactions containing the customer number, amount and date when payment is due. Alternatively, you develop software to invoke the PayWay API when payment is due.

- **Regular Debit - Standard Plan.** The customer follows a link from your website and enters their bank account/credit card details into PayWay. The link includes the name of a Standard Plan. PayWay automatically takes payments on each due date.

- **Regular Debit - Customer Chooses Schedule.** The customer follows a link from your website and enters their bank account/credit card details into PayWay. The customer chooses the payment amount, frequency, and number of payments. PayWay automatically takes payments on each due date.

Each of these options is discussed below.

17.1   Variable Debits

To setup this option:

1. Sign in to PayWay using your login name and password,

2. Click on "Internet Sign Up" under the "Recurring Billing" menu item,

3. Click "Details…" under "Customer Sign Up with Variable Schedule of Payments"

4. Click the "Enable" radio button

5. PayWay will display a HTML link. Copy this HTML link into your website.

6. Click "Save"

This link takes the customer to the start of the internet sign up wizard, where they must enter their contact and payment information. Your company contact details and logo will appear in this wizard. Your company contact details and logo can be set by clicking on "Administration" in the left-hand menu, and then clicking "Company Details". This option is only available to administrators.

This link has the base URL of https://www.payway.com.au/SignUp, and contains the following parameters.

Parameter Name	Optional	Example	Description
ClientNumber	No	Q10000	Your PayWay client number. This is shown in the top right corner of the PayWay web site once you have logged in.
Frequency	No	VARIABLE	This parameter must be passed as "VARIABLE".

Parameter Name	Optional	Example	Description
AddressRequired	Yes	true false	Whether the customer is required to enter their full contact information or not.
CustomerNumber	Yes	2442524G	Your unique reference for this customer. If empty, this will default to a system generated number.
CustomerName	Yes	Joe+Smith	The name of the customer. If present, the customer cannot override it. If empty, the customer must enter their own name in the sign up process.

Note: Parameters appear in the URL after a question mark symbol (?) and multiple parameters are separated by an ampersand symbol (&). If a parameter value contains spaces, replace the spaces with the plus symbol (+) when adding the value to the URL.

For example:

> https://www.payway.com.au/SignUp?ClientNumber=Q10000&Frequency=VARIABLE&AddressRequired=true&CustomerNumber=5245245&CustomerName=Joe+Smith

Westpac recommends that you open this link in a new browser window using the following HTML code:

> Sign Up Now

You should also display text similar to the following underneath the link so that your customers know they will be taken to another web site for the sign up process.

> "This link will take you to our sign up page hosted by Westpac. You do not have to be a Westpac customer to use this page."

The New Customers report shows details of customers that have signed up on the Internet. You can access this report by clicking on Recurring Billing under View Reports. The list of new customers may be exported to a CSV file for upload into your back-end systems.

In order to charge your customer's registered details, you must either:-

- Upload a transaction spreadsheet listing the customer numbers, amounts and date due,

- Edit the customer and switch them to a regular recurring billing schedule,

- Invoke the PayWay Application Programmer Interface (API) from your software and provide the customer number and amount[12]

17.2   Regular Debits - Standard Plan

To setup this option:

1. Sign in to PayWay using your login name and password,

2. Click on "Standard Plans" under the "Recurring Billing" menu item,

3. Click the "Add New Plan" button and follow the wizard,

4. Tick the "Allow customers to sign up on this plan on the internet" checkbox,

---

[12] This option is only available if you have both the PayWay Recurring Billing and Customer Vault and PayWay API modules.

5. At the conclusion of the Add Standard Plan wizard PayWay will display a HTML link. Copy this HTML link into your website.

This link takes the customer to the start of the internet sign up wizard, where they must enter their contact and payment information. Your company contact details and logo will appear in this wizard. Your company contact details and logo can be set by clicking on "Administration" in the left-hand menu, and then clicking "Company Details". This option is only available to administrators.

This link has the base URL of https://www.payway.com.au/SignUp, and contains the following parameters.

Parameter Name	Optional	Example	Description
ClientNumber	No	Q10000	Your PayWay client number. This is shown in the top right corner of the PayWay web site once you have logged in.
PlanName	Yes	Monthly+Gym+Membership	The name of the plan that the customer will sign up to. If empty, the customer will select a standard plan from a list.
AddressRequired	Yes	true false	Whether the customer is required to enter their full contact information or not.
FirstPaymentDate	Yes	18+Sep+2006	The date of the first payment for this customer. If empty, this will default to the current date. Also, if the date specified is more than one month in the future or one month in the past, the current date will be used.
CustomerNumber	Yes	2442524G	Your unique reference for this customer. If empty, this will default to a system generated number.
CustomerName	Yes	Joe+Smith	The name of the customer. If present, the customer cannot override it. If empty, the customer must enter their own name in the sign up process.

Note: Parameters appear in the URL after a question mark symbol (?) and multiple parameters are separated by an ampersand symbol (&). If a parameter value contains spaces, replace the spaces with the plus symbol (+) when adding the value to the URL.

For example:

https://www.payway.com.au/SignUp?ClientNumber=Q10000&PlanName=Monthly+Gym+Membership&AddressRequired=true&FirstPaymentDate=21+Sep+2006&CustomerNumber=5245245&CustomerName=Joe+Smith

Westpac recommends that you open this link in a new browser window using the following HTML code:

Sign Up Now

You should also display text similar to the following underneath the link so that your customers know they will be taken to another web site for the sign up process.

"This link will take you to our sign up page hosted by Westpac. You do not have to be a Westpac customer to use this page."

The New Customers report shows details of customers that have signed up on the Internet. You can access this report by clicking on Recurring Billing under View Reports. The list of new customers may be exported to a CSV file for upload into your back-end systems.

PayWay will automatically charge the customer based on the schedule entered as part of the standard plan.

17.3 Regular Debits - Customer Chooses Schedule

To setup this option:

1. Sign in to PayWay using your login name and password,

2. Click on "Internet Sign Up" under the "Recurring Billing" menu item,

3. Click "Details…" under "Customer Sign Up with Regular Schedule of Payments"

4. Click the "Enable" radio button

5. PayWay will display a HTML link. Copy this HTML link into your website.

6. Click "Save"

This link takes the customer to the start of the internet sign up wizard, where they must enter their contact and payment information. Your company contact details and logo will appear in this wizard. Your company contact details and logo can be set by clicking on "Administration" in the left-hand menu, and then clicking "Company Details". This option is only available to administrators.

This link has the base URL of https://www.payway.com.au/RegularSignUp, and contains the following parameters.

Parameter Name	Optional	Example	Description
ClientNumber	No	Q10000	Your PayWay client number. This is shown in the top right corner of the PayWay web site once you have logged in.
AddressRequired	Yes	true false	Whether the customer is required to enter their full contact information or not.
CustomerNumber	Yes	2442524G	Your unique reference for this customer. If empty, this will default to a system generated number.
CustomerName	Yes	Joe+Smith	The name of the customer. If present, the customer cannot override it. If empty, the customer must enter their own name in the sign up process.

Note: Parameters appear in the URL after a question mark symbol (?) and multiple parameters are separated by an ampersand symbol (&). If a parameter value contains spaces, replace the spaces with the plus symbol (+) when adding the value to the URL.

For example:

https://www.payway.com.au/RegularSignUp?ClientNumber=Q10000 &AddressRequired=true& CustomerNumber=5245245&CustomerName=Joe+Smith

Westpac recommends that you open this link in a new browser window using the following HTML code:

Sign Up Now

You should also display text similar to the following underneath the link so that your customers know they will be taken to another web site for the sign up process.

"This link will take you to our sign up page hosted by Westpac. You do not have to be a Westpac customer to use this page."

The New Customers report shows details of customers that have signed up on the Internet. You can access this report by clicking on Recurring Billing under View Reports. The list of new customers may be exported to a CSV file for upload into your back-end systems.

PayWay will automatically charge the customer based on the schedule entered as part of the sign up process.

18 Transaction Export CSV File Format

This section describes the format of the transaction export file which can be downloaded from the Settlement Report page or the Search Transactions page.

The file is in Comma-Separated Value (CSV) format. Each line in the file represents one row of data. Each value on a line is separated by a comma. If a value contains a comma in the data, then the entire value is enclosed in quotation marks. For example

Q10000,"Comma, Client", 1234

Represents the following data

Q10000	Comma, Client	1234

The first row is a header row containing the name of each column. All rows after the header row represent transactions in the report.

As additional features are added to PayWay, new columns may be added. You should consider this if you are building software to import this data.

This report will list both approved and declined credit card transactions for a given day. The settlement total for a merchant will be the sum of all approved transactions for that merchant on the settlement day. Pre-auth transactions are not included in this file.

This report can contain Direct Debit transactions where money is transferred directly from one account to another. Direct Debit transactions work differently from Credit Card transactions in that there is no immediate response to indicate whether the transaction worked. Instead, the transaction is assumed to have worked unless it is later declined by the customer's bank. The customer's bank can decline the transaction for up to 3 banking days after the transaction was processed. If a transaction is declined in this fashion, the funds will be removed from your account when the transaction is declined.

This transaction processing has implications for the report that you download. If you export the payments from the Settlement Report page, a Direct Debit transaction may appear in the report on two different days. For example, a transaction for $50.99 is processed on 29th of August and rejected by the customer's bank on the 31st of August. This transaction will appear in the settlement export on both these days. On the 29th of August, it will appear as a successful transaction with an amount of $50.99, and on the 31st of August, it will appear as a declined transaction with an amount of -$50.99. This behaviour allows you to see which transactions contributed to your settlement total on any given day.

The fields in this report format are shown in the table below.

Column Name	Comment	Example
PayWayClientNumber	Your PayWay client number.	Q10000
MerchantId	For credit card transactions, the merchant number that the transaction was processed with. This determines which account the funds for this transaction will be settled into.	22000000 TEST
CardPAN	For credit card transactions, the truncated card number that was used for this transaction. The card scheme for the card is also given: VI for Visa, MC for MasterCard®, UP for UnionPay, AX for American Express®, DC for Diners Club and JC for JCB.	VI 455701...841
CardCVN	When the Card Verification Number (CVN) is present, this will be **** for Amex and *** for all other card types. If the CVN was not present for this transaction, this column will be blank.	***
CardExpiry	The expiry date for the credit card in yyyy-mm format.	2007-01
CustomerBankAccount	The customer bank account that was used for this transaction (i.e. the account funds were taken from). In the case of payments made through BPAY, Australia Post, Westpac Branch or Remittance Processing Service, this will contain a description of the source of the transaction rather than a bank account number. For a direct credit payment, this is the Virtual Account credited.	012-770 321321 or BPAY STG
YourBankAccount	The bank account that the funds were transferred into for this transaction (i.e. your bank account).	032-020 195905
YourBankReference	The reference on your bank statement for the credit that this transaction was included in.	PAYWAY105526601

Column Name	Comment	Example
TransactionSource	The source of the transaction within PayWay. This describes where PayWay received the transaction request from (i.e. Virtual Terminal, API, or Recurring Billing). Values may be:- AUSTRALIA_POST BPAY BRANCH_PAYMENT CREDIT_CARD_API DIRECT_CREDIT NET PHONE RECURRING REMITTANCE_PROCESSING_ SERVICE	RECURRING
OrderType	The order type for the transaction: "Capture" (a sale or purchase), "Refund" or "Pre-Auth"	Capture
PrincipalAmount	The dollar amount of the transaction, including decimal point, before the surcharge has been added. This is negative for a refund.	14.95
SurchargeAmount	The dollar amount of the surcharge for the transaction. The surcharge amount is calculated from the Principal Amount based on your surcharge rates.	1.50
Amount	The total dollar amount the customer will be debited, it is equal to the Principal Amount plus the Surcharge Amount.	16.45
Currency	The currency of the transaction that was performed.	AUD
OrderNumber	The unique transaction reference you provided for the transaction through an API.	A2342623
CustomerReferenceNumber	The customer reference number provided for a Virtual Terminal, Net or Phone transaction, or the customer number for a Recurring Billing or direct credit transaction.	B4245
CustomerName	The customer name for a Recurring Billing, Payment Cards or PayWay Match transaction. The cardholder name for other credit card transactions.	Barry Smith

Column Name	Comment	Example
ECI	For credit card transactions, the Electronic Commerce Indicator for this transaction, describing how the credit card details were obtained from the customer. For API transactions, this is the value you passed in the API request.	SSL
User	The login name of the user that performed the Virtual Terminal transaction. May also be present for the initial Recurring Billing transaction for a customer. This field will be blank for API transactions.	janedoe
NoRetries	The number of times the transaction has been retried. This applies to Recurring Billing transactions only.	1
OriginalOrderNumber	For refund API transactions only. Your unique customer order number for the original transaction that is being refunded.	A2342623
OriginalCustomerReferenceNumber	For refund Virtual Terminal and Recurring Billing transactions only. Your customer reference number for the original transaction that is being refunded.	B4245
SummaryCode	A one digit code indicating whether the transaction was successful or not. 0 = Success, 1 = Declined, 3 = Rejected, 2 = Unknown. Westpac recommends using this field to determine if the transaction is approved or declined, rather than the Response Code.	0
ResponseCode	A two character code indicating the reason for approval/rejection.	08
ResponseText	A description of the response code.	Honour with identification
ReceiptNumber	The PayWay internal receipt number for this transaction. Quote this number when contacting PayWay customer care about this transaction. This is the number given to your customer for a Net or Phone transaction.	122020832
SettlementDate	The settlement date for the transaction in the format yyyymmdd. This is the date that the funds are credited to your account (see chapter 12).	20060825

Column Name	Comment	Example
CardSchemeName	For credit card transactions, the name of the card scheme of the card used for this transaction.	VISA MASTERCARD®
CreditGroup	For credit card transactions, the settlement group in which funds will be credited to your account (see chapter 12).	VI/MC/BC
TransactionDateTime	The date and time the transaction was processed in dd/mm/yyyy hh:mm:ss format. This is Sydney time.	28/08/2006 13:33:00
Status	Indicates if the transaction is Approved, Declined, or Voided. Direct debit transactions that may be returned by your customer's bank are shown as "Approved*".	Approved
AuthorisationId	For a credit card pre-authorisation transaction, this is the authorisation id returned by the bank that issued the credit card.	G39244
FileName	For a transaction created using the Recurring Billing and Customer Vault File Upload or PayWay Batch, the name of the uploaded file.	RecurringBillingAndCust-omerVaultUpload.xls
BPAY Ref	This is a 14 digit number assigned by PayWay for BPAY payments. If you open the file in Excel because this is a long number it will display as: 2.5049E+13	25049000045078
BPAY Ref for Excel	This is a 14 digit number assigned by PayWay for BPAY payments. The column is specially formatted to display correctly in Excel.	25049000045078
YourSurchargeAccount	If your facility is setup to settle surcharges separately and the transaction has a surcharge, then this field will list the BSB and account number into which the surcharge has been paid.	112-112 195905354
Custom Field 1	If your facility is setup with custom fields, this field will be given the name of your first custom field. Data in the field will be as entered against the transaction or customer against the first custom field.	
Custom Field 2	As above, for the second custom field.	

Column Name	Comment	Example
Custom Field 3	As above, for the third custom field.	
Custom Field 4	As above, for the fourth custom field.	
CustomerPayPalAccount	For a PayPal transaction, the email address of the customer.	customer@example.net
YourPayPalAccount	For a PayPal transactions, the email address of your PayPal facility.	paypal@example.com
ParentTransactionReceiptNumber	For a refund, the receipt number of the original transaction. For a capture of a pre-auth, the receipt number of the pre-auth. For a capture of a transaction suspended by Fraud Guard, the receipt number of the suspended transaction.	122020821
CustomerBankReference	For a direct credit payment, the reference entered by the customer when sending the payment.	Invoice #123
CustomerIpAddress	IP address your customer used to connect and process the transaction (if applicable)	172.217.6.163
FraudResult	Outcome of Fraud Guard checks. See table below.	LRGAMT
CustomerIpCountry	For a transaction suspended because of the country the customer connected from, the two character code of that country	NG
CardCountry	For a transaction suspended because of the country of the bank which issued the credit card, the two character code of that country	RU

18.1   Fraud Result

Fraud Result	Meaning
OK	Payment was not unusual
SKIP	Fraud Guard was skipped for this payment
VELCTY	Many payments using the same credit card were made in a short period of time
LRGAMT	Payment is unusually large
HRSKIP	Customer connected from a high-risk country (e.g. Nigeria) See CustomerIpCountry
ANPRXY	Customer connected using an anonymous or suspicious proxy
BLCKIP	Customer connected from a country where you do not do business. See CustomerIpCountry
BLKBIN	The bank which issued the credit card is not in a country where you do business
BINMIP	Customer is in a different country to the bank which issued the credit card. See CustomerIpCountry and CardCountry
ERROR	Contact Technical Support

18.2 Example file

```
PayWayClientNumber,MerchantId,CardPAN,CardCVN,CardExpiry,CustomerBankAccount,YourBankAccount,YourBankReference,TransactionSource,OrderType,PrincipalAmount,SurchargeAmount,Amount,Currency,OrderNumber,CustomerReferenceNumber,CustomerName,ECI,User,NoRetries,OriginalOrderNumber,OriginalCustomerReferenceNumber,SummaryCode,ResponseCode,ResponseText,ReceiptNumber,SettlementDate,CardSchemeName,CreditGroup,TransactionDateTime,Status,AuthorisationId,FileName,BPAY Ref,BPAY Ref for Excel,YourSurchargeAccount,Custom Field 1,Custom Field 2,Custom Field 3,Custom Field 4,CustomerPayPalAccount,YourPayPalAccount,ParentTransactionReceiptNumber,CustomerBankReference,CustomerIpAddress,FraudResult,CustomerIpCountry,CardCountry

Q10000,5559999,MC 535316...198,***,2019-05,,,,NET,Capture,138,0,138,AUD,,18829/2,Aaron Aardvark,SSL,,0,,,0,08,Honour with identification,1396867339,20140804,MASTERCARD,VI/BC/MC,04-08-2014 18:01,Approved,,,,"="""",,,,,,,,,,,,

Q10000,5559999,VI 450949...443,,2016-05,,,,RECURRING,Capture,3000,0,3000,AUD,,28571,Barry Buffalo,REC,WALTER,,,0,08,Honour with identification,1397151652,20140804,VISA,VI/BC/MC,04-08-2014 11:28,Approved,,,,"="""",,,,,,,,,,,,

Q10000,5559999,MC 516310...260,***,2016-03,,333-030 555552289,PAYWAY1392902001,ADHOC_CC,Capture,32036.62,0,32036.62,AUD,,CRAIG,Craig Cat,MTO,WALTER,,,,0,08,Honour with identification,1392677455,20140804,MASTERCARD,VI/BC/MC,04-08-2014 10:29,Approved,,,,"="""",,,,,,,,,,,,

Q10000,55538066,VI 472437...335,***,2016-08,,,,NET,Capture,314.91,1.57,316.48,AUD,,00667071,Dianna Duck,SSL,,0,,,0,08,Honour with identification,1396873542,20140804,VISA,VI/BC/MC,04-08-2014 18:17,Approved,,,,"="""",,,,,,,,,,,,

Q10000,55538066,MC 552350...485,***,2014-09,,,,PHONE,Capture,2579.53,12.9,2592.43,AUD,,00306456,,IVR,0,,,0,08,Honour with identification,1396883537,20140804,MASTERCARD,VI/BC/MC,04-08-2014 19:00,Approved,,,,"="""",,,,,,,,,,,,

Q10000,55538066,VI 472437...416,,2015-12,,,,CREDIT_CARD_API,Capture,2420,0,2420,AUD,135654,,,REC,,0,,,1,05,Do not honour,759699632,20140804,VISA,VI/BC/MC,04-08-2014 19:43,Declined,,,,"="""",,,,,,,,,,,,

Q10000,55538066,MC 558321...607,,2015-04,,,,CREDIT_CARD_API,Capture,1210,0,1210,AUD,135655,,,MTO,,0,,,1,51,Not sufficient funds,759699758,20140804,MASTERCARD,VI/BC/MC,04-08-2014 19:44,Declined,,,,"="""",,,,,,,,,,,,

Q10000,55538066,MC 537196...002,,2016-03,,,,CREDIT_CARD_API,Capture,2057,0,2057,AUD,135656,,,MTO,,0,,,1,04,Pick-up card,759710643,20140804,MASTERCARD,VI/BC/MC,04-08-2014 22:14,Declined,,,,"="""",,,,,,,,,,,,

Q10000,,,,,BPAY STG,112-879 555570503,Deposit 00719,BPAY,Capture,780,0,780,AUD,,115,Erica & Ernie Erickson,,,0,,,0,Success,Approved or completed successfully,31887596,20140804,,,04-08-2014 00:00,Approved,,,10000000001151,"=""10000000001151""",,ELIZA,,,,,,,,,

Q10000,,,,,BPAY CBA,112-879 555570503,Deposit 00719,BPAY,Capture,395,0,395,AUD,,483,Faaiq Fadhil,,,0,,,0,Success,Approved or completed successfully,144322163,20140804,,,04-08-2014 00:00,Approved,,,10000000004833,"=""10000000004833""",,FRANK,,,,,,,,,

Q10000,,,,,Australia Post Cash,112-879 555570503,Deposit 00719,AUSTRALIA_POST,Capture,450,0,450,AUD,,519,G Graham,,,0,,,0,Success,Approved or completed successfully,247572/03/62397,20140804,,,04-08-2014 00:00,Approved,,,10000000005194,"=""10000000005194""",,GRAHAM,,,,,,,,,

Q10000,,,,,062-801 55558942,112-879 555570503,PAYWAY1396096450,RECURRING,Capture,-390,-1,-391,AUD,,468,Harry Houlin,,,,,1,6,Refer to Customer,1394724897,20140804,,,02-08-2014 04:31,Declined,,10000000004684,"=""10000000004684""",112-879 555549261,HOOLI,,,,,,,,,

Q10000,,,,,062-800 55557724,112-879 555570503,PAYWAY1396368243,RECURRING,Capture,390,1,391,AUD,,1042,"I India, G & T Ingleburn",,,,,0,Success,Approved or completed successfully,1396368246,20140804,,,04-08-2014 03:02,Approved*,,10000000010426,"=""10000000010426""",112-879 555549261,1042,,,,,,,,,

Q10000,55538066,MC 535316...784,***,2015-04,,,,ADHOC_CC,Refund,-200,0,-200,AUD,,12081049,J JACKSON,MTO,WALTER,,Web-INV-1144247,,0,08,Honour with identification,1396567151,20140804,MASTERCARD,VI/BC/MC,04-08-2014 10:02,Approved,,,,"="""",,,,,,,,759080538,,,,
```

19 RECall File Format

This chapter describes the RECall File Format. To enable RECall files:

1. Click on "Setup" under the "View Reports" menu item
2. Select the option "Recall File Format through web interface" and click "Save"
3. If your accounting software expects files to be named "erpYYYY.DDD" then select the "DeskBank naming standard" option.
4. Click Save.

19.1   Header Record

Field No.	Field Name	Position	Length	Comments
1	Record Type	1-1	1	"0"
2	PayWay Client Code	2-6	5	The last 5 digits of the PayWay Client Code i.e. the client code minus the leading 'Q'. Your PayWay Client Code is displayed on the top right corner of the screen when you log into PayWay
3	Client Name	7-34	28	Client Names - the name of your client - left justified, blank filled
4	Entry State	35-35	1	State in which transaction is entered - '2' - NSW/ACT - '3' – VIC - '4' – QLD - '5' - SA/NT - '6' - WA
5	Biller BSB	36-41	6	Bank-State-Branch
6	Biller Account	42-47	6	Biller Account -right justified, zero filled
7	Unit Charge	48-52	5	Cannot provide, default to zeroes
8	Processing Date	53-60	8	DDMMCCYY
9	Filler	61-200	140	Spaces

19.2 Detail Record

Each detail record represents a payment or a refund.

Field No.	Field Name	Position	Length	Comments
1.	Record Type	1-1	1	"1"
2.	PayWay Ref	2-30	29	If the transaction is for a customer with a Payment Card then the customers PayWay Ref is used. Else the Customer Reference Number for the transaction is used - left justified, blank filled - max 26 digits
3.	Transaction Type	31-31	1	'B' for Payment 'R' for Refund
4.	Payment Amount	32-42	11	Payment/Refund Amount - shown in cents without punctuation - Refunds will be shown as with a positive value - right justified, zero filled - if your facility is setup to credit surcharges separately, this will be the principal amount without any surcharge. - if your facility is setup to include surcharges in the principal credit, this will be the total amount including surcharges
5.	Originating System	43-44	2	PayWay module capturing this transaction • 'CD' for PayWay Phone • 'NC' for PayWay Net and PayWay Virtual Terminal • 'CC' for PayWay API • 'RD' for PayWay Recurring Billing Direct Debit • 'RC' for PayWay Recurring Billing Credit Card

				- 'IB' for BPAY
				- 'AP' for Aust Post
				- 'DC' for Direct Credit
6.	Receipt Number	45-52	8	The trailing 8 digits of the receipt number. Blank for BPAY and Australia Post transactions.
7.	Voucher Trace Number	53-68	16	Cannot provide, default to blank
8.	Extended Receipt Number	69-89	21	Please refer to **Extended Receipt Number** for a description of this field.
9.	Transaction Type	90-93	4	To identify the transaction type Please refer to **RECall Transaction Types** for a description of the different transaction types
10.	Transaction Sequence No.	94-96	3	Trace details for Westpac's use. Cannot provide, defaults to Zeroes
11.	Filler	97-200	104	Spaces

19.3   Trailer

Field No.	Field Name	Position	Length	Comments
1	Record Type	1	1	"9"
2	No. of Credit Transactions	2-10	9	Number of payments processed - right justify, zero filled, (Count of 'B' transaction type records)
3	No. of Refund Transactions	11-19	9	Number of Refunds processed - right justify, zero filled, (Count of 'R' transaction type records)
4	Total Bill Amount credited	20-34	15	Total amount of payments processed and credit to Biller's account - right justify, zero filled

5	Total Amount Refunded	35-49	15	Total amount of refunds processed - right justify, zero filled
6	Zeros	50-109	60	Reserved for Future Use, defaults to Zeroes
7	Filler	110-200	91	Spaces

19.3.1   RECall Transaction Types

The Transaction Type field uses a four digit code to represent the payment channel.

9300	BPAY - (WBC) Debit Account
9301	BPAY - (WBC) Visa card
9302	BPAY - (WBC) MasterCard®
9303	BPAY - (WBC) Bankcard
9304	BPAY – Internet WBC Debit
9305	BPAY – Internet WBC Visa
9306	BPAY – Internet WBC MasterCard®
9307	BPAY – Internet WBC Bankcard
9310	BPAY - (other bank) Debit Account
9311	BPAY - (other bank) Visa card
9312	BPAY - (other bank) MasterCard®
9313	BPAY - (other bank) Bankcard
9314	BPAY – Electronic Bill Presentment – from Debit account
9315	BPAY – Electronic Bill Presentment – from a Visa
9316	BPAY – Electronic Bill Presentment – from a MasterCard®
9317	BPAY – Electronic Bill Presentment – from a Bankcard
9318	BPAY – Electronic Bill Presentment – from a Debit account
9319	BPAY – Electronic Bill Presentment – from a Visa
9320	BPAY – Electronic Bill Presentment – from a MasterCard®
9321	BPAY – Electronic Bill Presentment – From a Bankcard
9602	Australia Post Third Party Bill Payment
9603	Australia Post Adjustments / Error Corrections
9604	Australia Post Dishonour
9605	Australia Post Dishonour Fee
9606	Australia Post NSW Government Deposits
9610	Australia Post Third Party Bill Payment - BankCard
9611	Australia Post Third Party Bill Payment – Visa
9612	Australia Post Third Party Bill Payment – MasterCard®
9613	Australia Post Third Party Bill Payment – non-credit card Telephone BillPay
9614	Australia Post Third Party Bill Payment – non-credit card Internet BillPay
9615	Australia Post Third Party Bill Payment – Credit Card Charge Back
9616	Australia Post Third Party Bill Payment – credit card Telephone BillPay
9617	Australia Post Third Party Bill Payment – credit card Internet BillPay
9700	PayWay Virtual Terminal
9701	PayWay API
9702	PayWay Recurring Billing Direct Debit
9703	PayWay Recurring Billing Credit Card
9704	PayWay Net
9705	PayWay Phone

9707	PayWay Match Direct Credit

19.3.2   Extended Receipt Number

Payment Method	Format

Australia Post	AP<Receipt Number>PPP
	
	Where:
	
	  AP – is for Australia Post
	
	  <Receipt Number> - is the Receipt Number as displayed in PayWay
	
	  PPP – is a 3 character code identifying the way the customer paid

BPAY	BNKDDMMYYYY<Receipt Number>
	
	Where:
	
	  BNK – is the 3 character bank code
	
	  DD – is the 2 digit day when the transaction was entered
	
	  MM – is the 2 digit month when the transaction was entered
	
	  YYYY – 4 digit year when the transaction was entered
	
	  <Receipt Number> - is the Receipt Number as displayed in PayWay

Credit Card	BNKDDMMYYYY<Receipt Number>
	
	Where:
	
	  BNK – is the 3 character bank code
	
	  DD – is the 2 digit day when the transaction was entered
	
	  MM – is the 2 digit month when the transaction was entered
	
	  YYYY – 4 digit year when the transaction was entered
	
	  <Receipt Number> - is the Receipt Number as displayed in PayWay

Direct Credit	The reference entered by the customer when sending the payment

Direct Debit	BNKDDMMYYYY<Receipt Number>
	
	Where:
	
	  BNK – is the 3 character bank code
	
	  DD – is the 2 digit day when the transaction was entered
	
	  MM – is the 2 digit month when the transaction was entered
	
	  YYYY – 4 digit year when the transaction was entered
	
	  <Receipt Number> - is the Receipt Number as displayed in PayWay

19.3.3 QuickRent Compatibility

Clients who have previously received RECall files from the QuickRent system will notice minor differences in the RECall file format used within PayWay. Listed below are the differences for all clients that will occur in the Header record of the file:

- PayWay Client Number/RECall Number, in the header record the PayWay Client Number will be used instead of the RECall Number.

- The Client name in PayWay is used as the Biller name. The client name can be configured on the PayWay screens.

- The entry state will always be '2', for NSW.

Clients who only receive BPAY and Australia Post Payments will notice no difference in the Detail records. Clients who receive credit card and direct debit payments will notice differences in the way these transactions are recorded.

- Refund transactions will be included in the RECall file. These transactions will have a Transaction Type of 'R'

- The Originating System will be defined based on which PayWay module the payment was made through.

- Receipt number will be the trailing 8 digits of the receipt number displayed on the screens in PayWay

- Voucher Trace Number will be empty

- BPAY receipt number will be as defined in 'Extended Receipt Number'

Transaction Types 9700-9705 will be used for credit card and direct debit payments made through PayWay see 'RECall Transaction Types' for more details.

20 Recurring Billing Export File Format

20.1 Outstanding Failed Payments

This report shows recurring billing customers that have declined credit card transactions or returned bank account direct debits.

Column Name	Comment	Example
Customer Number	The customer number for the failed transaction.	574753Q
Customer Name	The name of the customer.	Jane Doe
Receipt Number	The PayWay internal receipt number for this transaction. Quote this number when contacting PayWay customer care about this transaction.	122020832
Currency	The currency of the transaction that was performed.	AUD
Principal Amount	The amount before the surcharge has been added.	14.95
Surcharge Amount	The surcharge amount is calculated from the Principal Amount based on your surcharge rates.	1.50
Payment Amount	The total amount the customer will be debited, it is equal to the Principal Amount plus the Surcharge Amount.	16.45
Date	The settlement date for the transaction in the format dd MMM yyyy.	18 DEC 2006
Automatic Retry Date	The date the transaction will be retried if automatic retry is enabled in the format dd MMM yyyy. This will be blank if the transaction will not be retried (eg. the response code indicates a problem with the customer's details, such as invalid account number). This column will only be displayed if automatic retry of failed payments is enabled.	22 DEC 2006
Email Address	The customer's email address.	jdoe@example.com
Phone Number	The customer's phone number, will contain only numbers, spaces and +.	02 4734 4441
Street Address 1	The customer's street address.	1 Barrington Place
Street Address 2	The customer's street address.	Unit 3
City	The name of the customer's city.	Sydney
State	The customer's state code, this will be one of the following: NSW, ACT, VIC, TAS, SA, WA, NT, QLD	NSW
Postcode	The customer's 4 digit postcode.	2000
Custom Field 1	Custom fields are used to store extra information about your customers and payments. If you have setup custom fields, the column heading will change to the name of your custom field.	
Custom Field 2		
Custom Field 3		
Custom Field 4		

20.2   Customers with Final Payment Due

This report shows customers that are reaching the end of their regular recurring billing payment schedule.

If you click "Stop Remaining Payments", the customer will be included in this report for the month containing their last payment.

Column Name	Comment	Example
Customer Number	The unique reference for the failed transaction.	574753Q
Customer Name	The name of the customer.	Jane Doe
Final Payment Date	The date the final payment will be processed.	18 DEC 2006
Email Address	The customer's email address.	jdoe@example.com
Phone Number	The customer's phone number, will contain only numbers, spaces and +.	02 4734 4441
Street Address 1	The customer's street address.	1 Barrington Place
Street Address 2	The customer's street address.	Unit 3
City	The name of the customer's city.	Sydney
State	The customer's state code, this will be one of the following: NSW, ACT, VIC, TAS, SA, WA, NT, QLD	NSW
Postcode	The customer's 4 digit postcode.	2000
Custom Field 1	Custom fields are used to store extra information about your customers and payments. If you have setup custom fields, the column heading will change to the name of your custom field.	
Custom Field 2		
Custom Field 3		
Custom Field 4		

20.3   Customers with Expiring Credit Cards

This report shows customers who have credit cards that are due to expire. Customers that have had all remaining payments stopped are not included in this report.

Column Name	Comment	Example
Customer Number	The customer number for the failed transaction.	574753Q
Customer Name	The name of the customer.	Jane Doe
Email Address	The customer's email address.	jdoe@example.com
Phone Number	The customer's phone number, will contain only numbers, spaces and +.	02 4734 4441
Street Address 1	The customer's street address.	1 Barrington Place
Street Address 2	The customer's street address.	Unit 3
City	The name of the customer's city.	Sydney
State	The customer's state code, this will be one of the following: NSW, ACT, VIC, TAS, SA, WA, NT, QLD	NSW
Postcode	The customer's 4 digit postcode.	2000
Custom Field 1	Custom fields are used to store extra information about your customers and	

Column Name	Comment	Example
Custom Field 2	payments. If you have setup custom fields, the column heading will change to the name of your custom field.	
Custom Field 3		
Custom Field 4		

20.4   New Customers

This report shows customers that were created in the specified month. Many of the fields will be empty for variable customers as the values depend on what you include in your uploaded file.

Column Name	Comment	Example
Customer Number	The customer number for the new customer.	574753Q
Customer Name	The name of the customer.	Jane Doe
Date Added	The date the customer was created in the format dd MMM yyyy.	18 DEC 2014
Standard Plan	The name of the standard plan the customer is signed up to. This will be blank if the customer is not on a standard plan.	12 x $14.95 per week
Date of First Payment	For a regular customer, the first date the customer will be debited in the format dd MMM yyyy.	23 DEC 2014
Date of Next Payment	The next payment date for a regular series of debits, or blank if the customer is on a variable series of debits.	23 DEC 2014
Frequency	For a regular customer, the frequency at which the customer will be debited.	Weekly
Next Payment Principal Amount	For a regular customer, the amount before the surcharge amount is added for the next payment only.	20.00
Next Payment Surcharge Amount	For a regular customer, the surcharge amount Is calculated from the Next Payment Principal Amount based on the surcharge rates for the customer.	1.50
Next Payment Amount	For a regular customer, the amount of the next customer debit. This can be different from the regular amount debited.	12.50
Principal Amount	For a regular customer, the amount before the surcharge has been added.	14.95
Surcharge Amount	For a regular customer, the surcharge amount is calculated from the Principal Amount based on the surcharge rates for the customer.	1.50
Payment Amount	For a regular customer, the total amount the customer will be debited for each regular payment. Equal to the Principal Amount plus the Surcharge Amount.	16.45
Final Payment Principal Amount	For a regular customer, the amount of the final customer debit before any surcharge is added. If the schedule continues until further notice, this field will be blank.	100.00

Column Name	Comment	Example
Final Payment Surcharge Amount	For a regular customer, the surcharge amount is calculated from the Final Payment Principal Amount and the surcharge rates for the customer.	1.50
Final Payment Amount	For a regular customer, the total amount the customer will be debited for their final payment. This can be different to the regular payment amount	101.50
Total Number of Payments	For a regular customer, the total number of payments the customer will be debited. This will be blank if the customer is to be debited indefinitely.	12
Payments Remaining	For a regular customer, the number of payments remaining. This will be blank if the customer is to be debited indefinitely.	9
User Created	The name of the user who created the customer. This will be blank for customers that have signed up on the Internet.	John Smith
Date of Final Payment	For a regular customer with a set number of payments, the date that the last payment will be created.	23 DEC 2015
Email Address	The customer's email address.	jdoe@example.com
Phone Number	The customer's phone number, will contain only numbers, spaces and +.	02 4734 4441
Street Address 1	The customer's street address.	1 Barrington Place
Street Address 2	The customer's street address.	Unit 3
City	The name of the customer's city.	Sydney
State	The customer's state code, this will be one of the following: NSW, ACT, VIC, TAS, SA, WA, NT, QLD	NSW
Postcode	The customer's 4 digit postcode.	2000
BPAY Ref	This is the Reference Number that must be entered in order to make a BPAY transaction.	10000000000024
BPAY Ref for Excel	This is the same as the "BPAY Ref" field, but formatted so that it will display correctly in Excel.	10000000000024
Custom Field 1	Custom fields are used to store extra information about your customers and payments. If you have setup custom fields, the column heading will change to the name of your custom field.	
Custom Field 2		
Custom Field 3		
Custom Field 4		

20.5   Current Customers

This report shows all your current Recurring Billing customers including those with outstanding failed payments. This report shows new customers, customers with final payment due and all customers in the middle of their recurring billing payment schedule.

Customers on a variable payment schedule remain on this report until you "Stop all Remaining Payments". Many of the fields will be empty for variable customers as the values depend on what you include in your uploaded file.

Column Name	Comment	Example

Column Name	Comment	Example
Customer Number	The customer number for the new customer.	574753Q
Customer Name	The name of the customer.	Jane Doe
Date Added	The date the customer was created in the format dd MMM yyyy.	18 DEC 2014
Standard Plan	The name of the standard plan the customer is signed up to.	12 x $14.95 per week
Date of First Payment	The first date the customer will be debited in the format dd MMM yyyy.	23 DEC 2014
Date of Next Payment	The next payment date for a regular series of debits, or blank if the customer is on a variable series of debits.	23 DEC 2014
Frequency	The frequency at which the customer will be debited.	Weekly
Next Payment Principal Amount	For a regular customer, the amount before the surcharge amount is added for the next payment only.	20.00
Next Payment Surcharge Amount	For a regular customer, the surcharge amount Is calculated from the Next Payment Principal Amount based on the surcharge rates for the customer.	1.50
Next Payment Amount	For a regular customer, the amount of the next customer debit. This can be different from the regular amount debited.	12.50
Principal Amount	For a regular customer, the amount before the surcharge has been added.	14.95
Surcharge Amount	For a regular customer, the surcharge amount is calculated from the Principal Amount based on your surcharge rates.	1.50
Payment Amount	For a regular customer, the total amount the customer will be debited; it is equal to the Principal Amount plus the Surcharge Amount.	16.45
Final Payment Principal Amount	For a regular customer, the amount of the final customer debit before any surcharge is added. If the schedule continues until further notice, this field will be blank.	100.00
Final Payment Surcharge Amount	For a regular customer, the surcharge amount is calculated from the Final Payment Principal Amount and the surcharge rates for the customer.	1.50
Final Payment Amount	For a regular customer, the total amount the customer will be debited for their final payment. This can be different to the regular payment amount.	101.50
Total Number of Payments	For a regular customer, the total number of payments the customer will be debited. This will be blank if customer is to be debited indefinitely.	12
Payments Remaining	For a regular customer, the number of payments remaining. This will be blank if the customer is to be debited indefinitely.	9
User Created	The name of the user who created the customer. This will be blank for customers that have signed up on the Internet.	John Smith

Column Name	Comment	Example
Date of Final Payment	For a regular customer with a set number of payments, the date that the last payment will be created.	23 DEC 2015
Email Address	The customer's email address.	jdoe@example.com
Phone Number	The customer's phone number, will contain only numbers, spaces and +.	02 4734 4441
Street Address 1	The customer's street address.	1 Barrington Place
Street Address 2	The customer's street address.	Unit 3
City	The name of the customer's city.	Sydney
State	The customer's state code, this will be one of the following: NSW, ACT, VIC, TAS, SA, WA, NT, QLD	NSW
Postcode	The customer's 4 digit postcode.	2000
BPAY Ref	This is the Reference Number that must be entered in order to make a BPAY transaction.	10000000000024
BPAY Ref for Excel	This is the same as the "BPAY Ref" field, but formatted so that it will display correctly in Excel.	10000000000024
Custom Field 1	Custom fields are used to store extra information about your customers and payments. If you have setup custom fields, the column heading will change to the name of your custom field.	
Custom Field 2		
Custom Field 3		
Custom Field 4		

21 Recurring Billing and Customer Vault Variable Customers File Upload

Customers that have been registered in recurring billing can be charged by uploading either a spreadsheet or a .CSV file. See the comparison table below.

Comma Separated Values Format (.CSV)	Spreadsheet Format (.XSL)
• Includes a single settlement date, list of customer numbers and amount to charge • Easy format if generating directly from an accounting software • Each file name must be unique and cannot be the same as a previously uploaded file • You must generate the file in the correct format • File format is documented below	• Includes a single settlement date, list of customer numbers and amount to charge • Easy format if entering amounts manually or using cut and paste • Each file name must be unique and cannot be the same as a previously uploaded file • Start with an Excel template in the correct format that includes a list of your customers • Download a template spreadsheet from the "File Upload" page once you have logged into the PayWay website

The CSV file consists of two header rows and then one or more detail rows. Each detail row consists of the customer number, optionally the name and the amount to charge.

21.1 File Name

The file must be named with a .CSV extension. PayWay does not allow two files with identical names to be processed. Therefore it may be useful for your software to generate each file with a unique name.

21.2 Header Row

The header row is the first row in the CSV file. It consists of comma separated values:-

        Recurring Billing and Customer Vault Upload, v1.00, 9 May 2007

The first value must always be exactly "Recurring Billing and Customer Vault Upload". This identifies the file. The second value is the file version, and must always be "v1.00".   When PayWay enhancements are made in the future, your existing files will continue to be accepted without you needing to make any changes.

The third value is the requested settlement date. The file will not be processed before this date.

21.3 Detail Rows

After the header row are one or more detail rows. Each detail row represents a charge to a single customer.

     1000,"John Smith", 49.50, INV9484345

The first value is the customer number, exactly as it was entered into PayWay using "Add Customer"[13]. The second value is the customer's name. This is optional and is *not checked.* This column is to allow you to make the file easier to read, and may be left blank. Please note that commas and quotes in customer's names must be escaped using the usual rules for a CSV file. The third value is the amount to charge. Do not include dollar signs, commas or any alphabetic characters.

The fourth value is an optional Order Number. This is a number that you use to identify this transaction (e.g. your Invoice Number or a Statement Number). The order number is at most 20 characters and may include letters and numbers. Do not use any of the following characters in your order number: & % +. Include at least one letter or use a maximum of 15 numeric characters to ensure the order number is displayed correctly in Microsoft Excel. The Order Number column appears in daily and monthly settlement reports.

Do not include any further columns.

---

[13] If the customer number you use consists only of the digits 1 to 9, then any leading zeroes will be removed. If it contains other characters, leading zeroes will remain.

21.4   Sample File

The following sample file contains two payments for customers with numbers 1000 and 1001[14].

 Recurring Billing and Customer Vault Upload, v1.00, 13 May 2015

 1000,"John Smith",49.50

 1001,"Isabell O'Doherty",99.00

If this file was opened using Excel, it would look as follows:-

	A	B	C	D
1	Recurring Billing and Customer Vault Upload	v1.00	13 May 2015	
2	1000	John Smith	49.5	
3	1001	Isabell O'Doherty	99	
4				
5				
6				
7				
8				

[14] In this example, the optional OrderNumber column is not used.

22 Credit Card and Direct Debit Status Code

22.1 Credit Card Status Codes

See https://www.payway.com.au/docs/credit-card-response-codes.html

22.2 Direct Debit Status Codes

See https://www.payway.com.au/docs/direct-debit-response-codes.html