

PayWay

Virtual Terminal

Avoid the cost of having multiple merchant terminals in your business. With **PayWay** Virtual Terminal your staff can quickly and easily process credit card payments simultaneously via a secure Westpac-hosted webpage.

Benefits for your business

- Cost-effective method of processing credit card payments online
- Simple to set up and doesn't require any software
- Multiple staff can access the PayWay Virtual terminal at the same time
- Accept credit card payments from various locations via a desktop, smartphone or tablet
- Reduce the number of failed payments with real-time authorisation
- Westpac keeps your customer data secure, providing your business with peace of mind
- Ability to email receipts to your customers



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PayWay Virtual Terminal capabilities



Process credit card payments online

PayWay Virtual Terminal allows you to process credit card transactions via a secure Westpac web page without the need to implement any software. You can access PayWay Virtual Terminal via a desktop, smartphone or tablet, giving you the convenience of processing transactions from various locations. PayWay Virtual Terminal accepts MasterCard®, Visa, American Express®, Diners Club and JCB¹.

Real time authorisation

PayWay authorises credit card transactions in real time, providing you with an immediate approved or declined response. You will receive same-day settlement for Visa and MasterCard® transactions processed before 6.00pm AEST to your Westpac account.

Easy reconciliation and reporting

PayWay Virtual Terminal generates a file of payment receipts for you to upload into your accounting system each day. You can also view information for transactions made in the past 220 days online or in a spreadsheet. PayWay Virtual Terminal also provides trend reporting showing the volume and value of sales over the past two years.

FOUR EASY STEPS

1. PayWay provides your business with an online terminal.
2. Access PayWay Virtual Terminal online via a desktop, smartphone or tablet.
3. Multiple staff can key in credit card payment details in real-time. Reference details and customer numbers can be included for easy reconciliation.
4. Download your settlement reports from the PayWay Portal.

PayWay

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

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