

eCommerce Migration – Frequently Asked Questions

Contents

Section 1 : Changes to your Gateway	1
Section 2: Changes to settlement.....	2
Section 3: Changes to Statements and Billing	2
Section 4: Settlement bank account descriptions	3
Section 5: Migration background and recontracting	5
Section 6: Changes to service	6
Section 7: Support for your current service	6
Section 8: Merchant Portal	6
Section 9: Disputes.....	7
Section 10: Refunds	7
Section 11: 3 rd Party Terminals.....	7

Section 1 : Changes to your Gateway

1. What is the Migration and why is it happening?

ANZ Worldline Payment Solutions is planning to bring an exciting roadmap of new products and solutions to you, our valued customer, and the Australian market. To enable you to access the future release of products and features, you'll need be migrated to our new platform and there will be changes to your Merchant Agreement (Migration).

2. Will the migration effect my current website integration?

The migration will not affect your existing integration with your Gateway provider.

3. Will there be any time where I cannot process transactions or use the Gateway during Migration?

No, we do not anticipate any downtime.

4. Do I need to do anything prior to Migration?

We recommend that you review all these FAQ's. There are some changes to reporting and statement information that may impact your reporting/reconciliation processes.

5. What happens to existing Pre-Authorisations over migration

If you have existing Pre-Authorisation that have not been completed prior to the Migration Date these will not be available for completion after migration. If this impacts your merchant / customer relationship you will need to pre plan managing this possible event by creating a new Pre-Authorisation with your customer.

6. Will my eGate/ANZ Secure Gateway/ePOS facility Merchant ID remain the same?

There will be no change to your existing eGate/ANZ Secure Gateway/ePOS facility Merchant ID.

eCommerce Migration – Frequently Asked Questions

7. Do I need to make any changes to the recurring payments I have configured?

No. There is no change to your existing configuration and processing

8. Do I need to make any changes to the tokenised payments I have configured?

No. There is no change to your existing configuration and processing.

9. Will there be any changes to my 3D-Secure set up?

No. There is no change to your existing configuration and processing.

Section 2: Changes to settlement

10. Will I still receive same-day settlement?

Settlement times (including settlement times for same-day settlement into an ANZ bank account) will be the same or slightly later in the day than your current settlement time.

11. Will my bank account for settlement remain the same?

Yes. We will continue to settle funds to the same bank account as today.

Section 3: Changes to Statements and Billing

12. How can I access my statements after Migration?

The way you receive your Settlement Reports, Billing Notices and Cost of Acceptance Reports will be different from the way you receive your monthly statement today. After Migration, these reports and notices will be sent electronically via email, and will be made accessible through the Merchant Portal. You will no longer receive statements as printed letters to your nominated postal address. You'll receive access to the Merchant Portal shortly before your Migration Date.

13. Why can't I receive paper mailed statements after Migration?

You will receive reports (which will replace your monthly statements) via email, and you can access them via the Merchant Portal. In both cases, a PDF version is available that can be easily downloaded and printed. Our new technology solution, in line with global practice, is electronically based and does not support paper statements.

14. Will I continue to be billed Monthly?

Fees and charges will continue to be billed monthly, but you will be billed on the last calendar day of the month (instead of the last business day of the month as it occurs today). Note: where the last calendar day of the month is not a business day, the fees and charges will generally be debited from your account on the next business day.

eCommerce Migration – Frequently Asked Questions

Section 4: Settlement bank account descriptions

15. What is the new payment information I am seeing on my settlement bank account statement?

The new payment information on your settlement bank account statement is a settlement reference number that relates back to your Settlement Report or Merchant Portal. You can use this number to reconcile your settlements via the Merchant Portal. The settlement reference number is a unique code specific to each settlement. It is a combination of the settlement date and a unique, sequential reference number. The settlement reference number does not relate back to the settlement's specific store, and does not repeat for future settlements.

If you've already been given access to the Merchant Portal, [click here to login](#).

To access a range of tutorial videos and explore the key features of the Merchant Portal [click here](#).

Below is an example of what you'll see on your current settlement bank account statement before Migration:

12 JUN	POS1234001 ANZ EFTPOS	\$1,000
12 JUN	POS1234002 ANZ EFTPOS	\$500

Below is an example of what you'll see on your settlement bank account statement after Migration:

12 JUN	ANZ TRANSACTIVE DIRECT CREDIT ANZ Worldline 202306120000001	\$1,000
12 JUN	ANZ TRANSACTIVE DIRECT CREDIT ANZ Worldline 202306120000002	\$500

eCommerce Migration – Frequently Asked Questions

- 16. I used to use the settlement reference number to identify settlements from my individual stores. How do I know which store the settlement amount relates to?** The information can be found on your emailed "Settlement Report – Detailed" or in the Merchant Portal in the Settlements section of the Acquiring module. Simply access the Merchant Portal and search the settlement reference number to display the settlement information. You can then export a report of all transactions that make up the settlement. This report will also show you a breakdown of the transactions in the settlement.

If you've already been given access to the Merchant Portal, [click here to login](#).

To access a range of tutorial videos and explore the key features of the Merchant Portal [click here](#).

Below is an example of what you'll see in your Settlement Report:

Settlement Report - Detailed					
Tax Invoice					
Crediting period: 20/02/2023					
Settlement date: 20/02/2023		Processed to account no.:		013006/838364553	AUD
Account ID (internal use) All Products:		103	Total Value of Txns*		91.90
Settlement reference no.:		2023022000000002	Txn Fees (excl GST)*		0.00
			Other fees, charges and adjustments (excl GST)*		0.00
			GST		0.00
Transaction Summary			No. of Txns	Total Value of Txns	Txn Fees (excl GST)
Mastercard			2	92.90	0.0000
eftpos			2	0.00	0.0000
Visa Debit			1	1.00-	0.0000
Surcharge payment amount			Total Value of Txns		
Total surcharge payment amount				0.06	
Settlement details			No. of Txns	Total Value of Txns	Txn Fees (excl GST)
Partner ID: 103					
VP Number: 900001462					
Dani's Sweet Shop					
3008 Docklands			Total	3	1.00-
					0.0000
					1.0000-
eftpos Term. period no. 30 from 14/02/2023					
Terminal ID 25150810			Seq. no.	202302140003839	2
				0.00	0.0000
Surcharge payment amount				0.06	
Date, Time			Card no.	Ref. no.	
14/02/2023 10:43			... 9043	68941000099	3.06
			Includes Surcharge amount of		0.0337-
14/02/2023 10:51			... 9043	36151000099	3.06-
					0.0367
					3.0263
					3.0233-

- 17. On ANZ internet banking, I am currently able to click directly on the settlement line and view the Settlement Transaction History. Will I still be able to do this after I am migrated?**

No, however you can refer to your emailed "Settlement Report – Detailed" or the Merchant Portal in the Settlements section of the Acquiring module to view this information.

eCommerce Migration – Frequently Asked Questions

Section 5: Migration background and recontracting

18. What will happen to my existing Merchant Agreement after Migration?

If you agree to the Migration, your existing Merchant Agreement will be replaced with a new Agreement. The notification letter you received from us outlines some of the key changes.

19. The Migration notification letter mentions a change in the way GST is calculated for my fees and charges. Does this mean I'm paying more?

In most cases ANZ Worldline Payment Services aims to keep your pricing consistent as part of the Migration. However, we are moving to a platform that uses a different GST calculation methodology and frequency. This could result in very small differences in your pricing. Your Migration notification letter from ANZ Worldline Payment Solutions will state the fees applicable to your facility.

20. Will my pricing change due to the new services provided after Migration?

Some of our merchants' pricing will be restructured during the Migration. You'll know if this applies to you if your Migration notification letter advises you that your pricing will change.

21. What are the differences between my current Merchant Agreement and the new Agreement?

The notification letter includes information about some of the changes to your Merchant Agreement. We recommend that you read this carefully. You can find the sample notification letter at anzworldline.com.au/upgrade-support.

22. Will there be changes to the General Conditions on Migration?

Yes. The updated version of the General Conditions can be located here: anzworldline.com.au/migration-general-conditions. If you're eligible for MOTO or Handkey transactions, you can find the relevant terms and conditions for these transactions here: anzworldline.com.au/migration-moto-handkey-terms.

23. What happens if I do not use my existing merchant facility during the acceptance period highlighted in the notification letter?

Unless you've opted out of the Migration, ANZ Worldline Payment Solutions will attempt to contact you to confirm whether you want to accept the offer.

24. What happens if I do not want to be migrated?

Please contact ANZ Worldline Payment Solutions to discuss your options. However, ultimately, the current platform and software will be decommissioned.

25. What happens if I do not consent to the Migration, but still need to transact on my merchant facility during the acceptance period?

In this scenario, you need to contact ANZ Worldline Payment Solutions to opt out of the Migration. If you do not do this, you will be deemed to be accepting the offer by processing a transaction through your facility during the acceptance period stated in your notification letter.

26. When will I be migrated?

You will have received a notification letter that states when we'll start migrating merchants to the new platform.

27. I can see a price for Eftpos and UPI does this mean I can accept these cards

No. Some customers have accepted pricing for these Card types in anticipation of acceptance being available in the future. You will be notified of this in advance.

eCommerce Migration – Frequently Asked Questions

28. I have multiple Merchant ID's. Will all of my merchant facilities be migrated together?

If your Merchant IDs are linked under a Chain or Group, and use the same eCommerce Gateway, we will endeavor to migrate them together but this is not guaranteed. If the MIDs are not part of a Chain or Group our system doesn't recognise there's a linkage between the MIDs and they may not be migrated at the same time.

29. How will I know that Migration has occurred?

You will know you have been migrated as you will begin receiving a daily settlement report from us, sent to your email address held on file.

30. Can I select my Migration Date? Can I be moved sooner or later ?

If you have been notified that you are to be migrated, this means that ANZ Worldline Payment Solutions has scheduled the migration of your facility as soon as possible to ensure you are upgraded to our new platform.

Section 6: Changes to service

31. Will my ANZ Worldline Merchant ID remain the same?

No, You will receive a new Merchant ID (called a VP Number); this will be advised to you by ANZ Worldline Payment Solutions a few days before your Migration Date.

Section 7: Support for your current service

32. How can I contact support?

For support, our Customer Contact Centre will still be available for assistance 24/7, on 1800 039 025. If you wish to change any of the details we have on file, you may also wish to submit a Merchant Maintenance form, detailing your required change. The form can be accessed via our website at anzworldline.com.au/merchant-support.

Section 8: Merchant Portal

33. What is the Merchant Portal?

The Merchant Portal is an online portal that provides you with a quick overview of daily, monthly or annual transactions as well as detailed information on your transactions and settlements. Once logged in, you get an overview of your transactions through your dashboard and you can view and download detailed reports on your transactions, settlements and summarised monthly reports.

34. Who has access to the Merchant Portal and how do I add additional users?

Initially only one email address will be given access to the Merchant Portal – the email address we have on file for you.

If you want to add additional users such as other staff members, you can easily give them access by logging in and creating a new user in the Merchant Portal. Click on the Company Name in the upper right corner, select Settings and click on Users.

Please note that under the updated General Conditions, the Merchant has obligations relating to the use of the Merchant Portal, login credentials and creation of Merchant Users. The Merchant will be liable for use of the Merchant Portal and anyone who accesses it using the login credentials will be treated as having been authorized by the Merchant.

eCommerce Migration – Frequently Asked Questions

35. When will I receive access to the Merchant Portal?

You will receive detailed information on how to access and use the Merchant Portal, including password information, prior to Migration.

Section 9: Disputes

36. What if a cardholder disputes a transaction that occurred prior to Migration?

Cardholders can still raise a dispute as they do today and ANZ Worldline Payment Solutions will reach out to you, if necessary, as we do today. You should not notice any change.

Section 10: Refunds

37. What if I'm required to perform a refund for a transaction that occurred prior to Migration?

There is no change to your existing process to perform a refund within your eGate/ANZ Secure Gateway/ePOS facility.

Section 11: 3rd Party Terminals

Applicable to terminals supplied by a 3rd Party and processed via that 3rd Party's Platform/Switch

38. How do I ensure my terminal Settles?

There is no change to your existing Settlement processes.

39. Will I Receive a new terminal or software?

There are no plans to change to your physical terminal or software, if a change is required you will be advised by your terminal provider.