

ANZ Worldline Payment Solutions Merchant Portal Frequently Asked Questions

Section 1: About the Merchant Portal

1. What is the Merchant Portal?

The Merchant Portal is a customer portal for ANZ Worldline Payment Solutions. It allows you to get a structured overview of your transactions, settlements and important details about your business.

By using the various filter functions, you can search for specific transactions and view the relevant details of each transaction. You can also manually export reports in .xls or .csv, or set up automatic reporting so the most important reports for you and your business are emailed directly to you.

2. How long is transaction and settlement information held in the portal?

In the Acquiring module, transaction information is available for two years. Settlement information is available for 9 months.

In the Online Transactions Module, transaction and settlement information is available for 540 days.

3. How can I contact my local Customer Service team?

If you need any kind of support, contact our Merchant Servicing Helpdesk on 1800 039 025. It is available 24 hours / 7 days a week.

4. Where can I find my Partner ID?

You can find your Partner ID via the settlement information in the portal.

Go to the Acquiring module and then to the Settlements area – when you choose one of the available settlements from the list on the left side, you will see the Partner ID within the presented details.

You can download the settlement as well and see the Partner ID in the 3rd column of the Excel file. You can also access this information in the settings by clicking the profile icon visible at the top right corner.

5. How do I change my password?

To change your password, Click on <Forgot Password> on the login page. You will then need to enter the email address associated with the account and click the <SUBMIT> button. You will receive a reset password link via email that will guide you to follow the prompts to reset your password.

Please be aware that your password must be changed every 90 days for security reasons.

6. Why is 2FA (two-factor authentication) needed and how does it work?

2FA is required for security reasons for transaction management. We are committed to ensuring the protection of our customers' data. Every merchant is requested to configure an authentication app when setting up the account. You will be provided with a list of compatible authenticator apps – choose one of them and download it to your mobile phone. After downloading the app, scan the QR code to generate an OTP (one-time password) in the app. You need to enter this OTP to finish the configuration. 2FA validation is needed every time you log in.

7. What do I do if I lose my mobile phone, or access to the 2FA app and cannot log in?

You will need to contact an admin user of the Merchant Portal who can deactivate 2FA for your account via the Manage Teams module. Once this is complete, you will be prompted to reactivate 2FA when logging into the Merchant Portal.

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8. How can another person from my company access the Merchant Portal?

To create a new user:

- 1) From the Welcome page, click on <MANAGE TEAM>.
- 2) Click <NEW MEMBER>.
- 3) Complete the form by entering all required information. Set user roles and permissions, which will allow you to grant unique access to specific sections of the Merchant Portal. You can edit or deactivate new member profiles at any time.
- 4) Include a personalised message by using the Welcome Email text field.
- 5) New members will receive an invitation via email, which will include a link to set up their own password and configure an authenticator app for 2FA.

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Section 2: Dashboard / Homepage

9. What information can I see on the Welcome page (the first page after the log-in page)?

After logging in, you will see the Welcome page with all the modules available for you (depending on your contract type).

- 1) Merchants with ANZ Worldline terminals will see two modules: Acquiring and Manage Teams
- 2) Merchants with an online merchant facility will have 4 modules: Acquiring, Manage Team, Online Transactions and Developers.

Please find a short description of the modules below:

Acquiring – a main dashboard that navigates you through various features of acquiring including:

- analytics of your company's performance
- your settlements
- your latest account documents
- your most recent transactions
- and a terminal overview (if your business has a terminal).

Click on one of the areas to go straight to the corresponding details.

Manage Team – from this area you can add new members and manage their permissions and roles

Online Transactions – if your business is e-commerce-based, you will have access to this section as well (on the condition that you have an e-commerce account with ANZ Worldline). You can view online transactions and make refunds, generate payment links or see disputes details

Developers – for managing technical aspects like APIs or webhooks.

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Section 3: Transactions

10. How can I find a transaction?

You can access all the transactions acquired by ANZ Worldline Payment Solutions from the Acquiring module. Once you've clicked into the Acquiring Module, click on the **<ALL TRANSACTIONS>** button.

Various filters are available to search for a transaction – depending on what information you have available. The filters that are used most often are displayed. Click on “Show more” for an advanced search. If you have an e-commerce account, you can also overview online transactions accepted by ANZ Worldline Payment Solutions within the Online Transactions module. Different filters are available as well.

11. What do the different statuses of a transaction mean?

Within the Acquiring module, you'll see different statuses pertaining to the transaction flow:

- “Processing” means a transaction has already been carried out and has been submitted to ANZ Worldline for processing.
- “Ready for settlement” means the transaction has been processed and the corresponding fees have been calculated.
- “Processed” refers to transactions that have already been paid out to you as part of a settlement.
- “Rejected” refers to payments that have been refused for any reason.
- “Undefined” means there is no status info present for this transaction.
- In addition, if you have an e-commerce account, you can see various statuses in the Online Transactions module as well.

12. Can I manage a transaction in the portal?

Yes, if you have an e-commerce merchant facility with ANZ Worldline, within the Online Transactions Module, go to the “Transactions” tab and click on a chosen Transaction ID available on the list.

You will be redirected to the transaction details page.

You can manage a transaction by clicking the “Action” button and using one of the three options: “Capture amount”, “Refund amount” or “Cancel authorisation”. Depending on what you intend to do, select the proper one.

Here's an explanation of the available actions:

- Capture amount – the authorised transfer of funds from the customer's account to a merchant account
- Refund amount – the amount of money that is given back to the customer
- Cancel authorisation – informs the issuer that a sale has been cancelled in all or in part and that the authorisation hold should be withdrawn.

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Section 4: Settlements

13. How can I search for a settlement?

Access settlement details in the Acquiring module – in the “Settlements” area by clicking on the **<ALL SETTLEMENTS>** button. You can filter by time period, company name or amount. You can also search by settlement number or means of payment by clicking on **<SHOW MORE>**.

Details of a selected settlement are displayed when you click on the date or the amount (left-hand column). In order to download a report of the settlements, click on the download button on the right-hand side. You will be presented with three different download options:

- 1) List of filtered settlements: All settlements from the overview page. For the report, the filter is set to 2 months by default and can be downloaded with up to 9 months of data.
- 2) List of filtered settlements with transaction details: In addition to the settlements from the overview, transaction details are displayed for each settlement.
- 3) List of one selected settlement with transaction details: Only a selected settlement from the overview is displayed with the transaction details.

14. Why are there differences between the original transaction amount and the settlement amount?

Fees are incurred for every transaction for delivering cashless payment services and transaction processing. Note that these are not only the fees imposed by us, but also card scheme and issuer bank fees. They are all deducted from the actual transaction amount and the settlement amount is reduced as a result. You can also view the transactions related to the settlement as well as download a report.

15. How can I download an overview of all my settlements?

In the acquiring module, within the settlements page:

- 1) Apply a filter for the settlement(s) you wish to export
- 2) Click on the first **<DOWNLOAD>** button towards the top of the screen and select .csv or .xls to download the report in the format you like
- 3) A message will appear saying Your report is being generated. Please be patient.
- 4) Once the download is complete, you can view the report

16. How can I download the individual transactions for a settlement?

In the acquiring module, within the settlements page

- 1) Apply a filter for the settlement listing you wish to export
- 2) Click on the second **<DOWNLOAD>** button within the settlement and select .csv or .xls to download the report in the format you like
- 3) A message will appear saying Your report is being generated. Please be patient.
- 4) Once the download is complete, you can view the report

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Section 5: Terminals/deliveries

17. What is a Terminal ID (TID)?

Every terminal can be uniquely identified with the Terminal ID.

18. Where can I find my Terminal ID?

You can find your Terminal ID on a receipt that has been printed from the terminal. In addition, the Terminal ID can be found directly on the Merchant Portal by going to the "Terminals / Deliveries" area in the Acquiring module. In the "Terminals" tab, you'll see the table with the "Terminal ID" column."

19. Which terminals are displayed in the terminal overview?

The Merchant Portal only displays ANZ Worldline terminals. If you have purchased or rented your terminal from another provider, this terminal will not be displayed in the list of terminals, unless the terminal is migrated to ep2 protocol, which is ANZ Worldline software.

Information regarding the transactions which have been carried out and the associated settlements processed via these terminals can be found in the "Transactions", "Settlements" and "Documents" areas as usual.

20. I am experiencing problems with my terminal. What can I do?

In case of any problems related to your terminal, you can visit our support page: anzworldline.com.au/merchant-support. You can also contact us on 1800 039 025, 24/7 for support.

21. What does the terminal status mean?

There are two statuses: "Active" or "Inactive". "Active" means the terminal is ready to process transactions. "Inactive" means the terminal cannot process transactions at the moment. This may be because the terminal was recently cancelled or is only activated on a seasonal basis.

22. What do I need to do to reactivate a terminal?

You will need to contact ANZ Worldline Payment Solutions on 1800 039 025 for assistance.

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Section 6: Documents

23. How can I download a settlement report?

In the Acquiring module go to **<ALL DOCUMENTS>** and click on **<OPEN>** in the last column to download the report. You can refine the search by filtering by the time period, company name or file format. You can find documents from a time period of up to two years ago.

24. Which type of documents are available in the Portal?

The following types of notices are available in the Merchant Portal:

- 1) Reimbursement Notices
- 2) Billing Notices
- 3) DCC Report

What you see in your portal account will depend on which notices were selected in the initial merchant onboarding.

Reimbursement Notice – This is a detailed report of the merchant's transactions and settlements for a specified date (or date range). This report breaks down the settlement at a transaction level (ie. transaction by transaction) and shows the value deposited into the merchant's settlement account.

Reimbursement Summary - This is similar to the detailed report, except it's a summary of the settlement. It does not go into a full breakdown of transaction by transaction as the detailed report does. This also shows the value deposited into the merchant's settlement account.

Reimbursement Recap – This report provides a summary of all subsidiaries of a merchant. The transaction level, nor the terminals are visible on this report

Billing Notice Detailed – This notice is an invoice with a breakdown of the costs incurred related to scheme brands, a detailed list of all costs incurred (service fees, enabling costs, etc) and terminal rental costs.

Billing Notice Summary – This notice is similar to the detailed billing notice, except it provides a summary of the breakdown of costs incurred related to scheme brands, a list of scheme-related costs incurred by subsidiary and terminal rental costs.

Billing Notice Recap – This notice provides a breakdown of the costs incurred related to scheme brands and terminal rental costs.

DCC Report – This report will provide you with an overview of your DCC transactions, rebates, savings etc.