



PayWay API

PayWay Application Programming Interface (API) allows you to simply and securely integrate the processing of credit card payments from your server into St.George. This gives your business the ability to process credit card payments in real-time directly from your front-end systems.

Benefits for your business

- A simple and secure way of processing credit card payments with real-time authorisation
- Can be used to integrate to a number of payment systems including your call centre, website or any other application software that you manage
- Retain creative control over your payment pages
- Multiple merchant IDs can be linked to the same facility
- Accepts MasterCard®, Visa, American Express®, Diners Club and JCB¹



PayWay API capabilities

Simple integration

PayWay API allows you to keep creative control over your payment pages by integrating St. George's credit card processing system into your existing front-end application. PayWay API supports a number of software platforms including Java, .Net, Active Server Pages, COM, PHP and SOAP.

Security for you and your customers

PayWay API uses industry standard SSL protocol in combination with digital certificates to transmit data securely, removing the need for any additional software development. You can choose to add Fraud Guard to PayWay API to provide your business with additional security.

Easy reconciliation and reporting

With PayWay API you are able to download a payments file detailing your transactions making reconciliation easier. This information is available for transactions made in the past 220 days. You can also generate trend reports showing the volume and value of sales over the past two years.

Real time authorisation

Once PayWay API is in place, your business can process credit card payments through your front-end systems and St. George will provide authorisation in real-time. This way, you will receive an immediate approve or decline notification, along with same-day settlement for all approved MasterCard® and Visa transactions processed before 6.00pm AEST to your St. George account. PayWay API accepts payments from MasterCard®, Visa, American Express®, Diners Club and JCB.¹

Four easy steps

- 1 Intergrate PayWay API software with your systems.
- 2 Your customers make credit card payments using PayWay, accessed through your front-end systems.
- 3 Payments are processed and credited to your nominated St. George account.
- 4 Your customers receive confirmation of payment and a receipt number. Download your settlement reports from the PayWay online 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.

 stgeorge.com.au/payway



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