



PayWay

Reports your payments as fast as you collect them.

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.

Benefits for your business

Instant reporting

- Instant online access to all PayWay payment data
- Online transaction search lets you locate individual payments fast

Same day settlement

- PayWay modules linked to your St.George account settle on the same day¹

Flexible set-up

- Choose a payment module combination that suits your business
- Records and consolidates all payments into one report

Convenient and secure

- Offer your customers a variety of ways to pay
- Credit card data is held by St.George, minimising your technology costs²
- All data is held securely in St.George's network

1. Excludes PayWay Match module.

2. Excludes PayWay API and Batch Modules.

PayWay payment modules

With PayWay, you can create a complete receivables solution by selecting a combination of payment modules that suits your business.



PayWay Net

PayWay Net is an online payment solution for your customers. It allows your customers to make online payments quickly and securely using their credit card via a secure, St.George-hosted webpage. The PayWay Net webpage can be customised to include your business logo.



PayWay API

PayWay Application Programming Interface (API) allows you to process credit card transactions in real-time from your existing front-end systems.

PayWay API can be used to integrate to a number of payment systems including your call centre, website or any other application software that you manage.



PayWay Payment Card

With PayWay Payment Card your customers receive a payment card with a unique reference number offering a choice of convenient payment options that include BPAY®, Australia Post³, direct debit and credit card. PayWay Payment Cards can be branded with your business logo and personalised for your customers.



PayWay Phone

With PayWay Phone your customers can make credit card payments quickly and securely at a time that suits them by calling a St.George hosted 1300 number or your own 1300 number. PayWay Phone voice prompts can be customised to your business by a professional voice artist.



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.



stgeorge.com.au/payway



PayWay Virtual Terminal

PayWay Virtual Terminal is an online payment solution for your business. It allows multiple staff to process credit card payments at the same time via a secure webpage, eliminating the need for multiple merchant terminals in your business. You can access PayWay Virtual Terminal via a desktop, smartphone or tablet, giving you the convenience of processing transactions from various locations.



PayWay Batch

PayWay Batch gives your business the ability to process a large number of customer credit card payments by uploading a single payment file and supports a wide range of file formats.



PayWay Recurring Billing and Customer Vault

Recurring Billing and Customer Vault can automatically collect regular payments from your customers via credit card or direct debit. If you need to collect variable payments from your customers, you can also store their details in the customer vault and upload a payment file or send a payment message from your system. This helps deliver steady cash flow for your business and enables attractive payment terms for customers.



PayWay Connect

PayWay Connect allows you to automatically download a receipts file listing payments received. You can choose any one of the receipt file formats currently available.



PayWay Additional Transaction Reporting

PayWay Additional Transaction Reporting allows you to bring your existing BPAY® reporting into PayWay. This gives you the ability to generate a single report that consolidates the transactions from all your various payment options offered.



Things you should know: Conditions, fees and charges apply. Information current as at November 2016. 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. St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

3. Subject to Australia Post approval. BPAY® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

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