



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 St.George 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
- St.George keeps your customer data secure, providing your business with peace of mind
- Email receipts to your customers



PayWay Virtual Terminal capabilities

Process credit card payments online

PayWay Virtual Terminal allows you to process credit card transactions via a secure St.George 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 JCB.¹

Real time authorisation

PayWay will authorise the credit card transaction in real time, providing you with an immediate approve or decline response. You will receive same-day settlement for Visa and MasterCard transactions completed before 6.00pm AEST to your St.George 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 payments 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.

 stgeorge.com.au/payway



Things you should know: Conditions, fees and charges apply. Information current as at June 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. St.George Bank - A Division of 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. ¹If you want to accept American Express, Diners Club or JCB you will need to enter separate agreements with American Express, Diners Club International or JCB International. WBF/STG031/PayWay-VirtualTerminal-June2015