

# Westpac Quickstream Fact Sheet – Implementation Process

## 1 Introduction

Westpac is utilising technology developed by our Qvalent subsidiary in conjunction with existing market leading transaction banking products to provide comprehensive receivables management solutions. This document describes the typical Implementation Process that will be followed by all parties involved a Westpac Quickstream project.

## 2 Implementation Process

The following process may be used for a basic Quickstream implementation. If you are intending to implement more advanced and customised features, you will require a tailored process. This would be covered through direct consultation with your Westpac Implementation Manager and the Qvalent contacts provided for your implementation.

### 2.1 Define Scope of Solution

The scope of the solution will be identified during your initial meetings with Westpac.

### 2.2 Define Requirements

The requirements of the solution will be defined during your initial meetings with Westpac and Qvalent. You will be asked to read specific documentation related to your selected Quickstream Modules (e.g. QuickWeb, QuickVoice, QuickTerminal etc.) and answer a set of questions about your requirements.

A Business Requirements Document produced by Westpac is then required to be signed by all parties before moving onto the next phase.

### 2.3 Development and Feedback Iterations

Depending on the complexity of the requirements the length of the development phase may vary. Once all of the requirements have been defined your Implementation Manager will inform you of the development timeline, if you have any specific requirements for delivery please raise this with your Implementation Manager as soon as possible.

Once the development has completed on your implementation you will be provided access to the Quickstream solution in a testing environment. It is important that you review the solution as soon as possible to identify any changes or fixes that required as early as possible in the testing process.

## 2.4 Testing

### 2.4.1 Test Environment

After the development has completed you will be provided with access to a testing environment to review and test the solution which has been developed to your needs. The test environment is provided on a best-efforts basis and will be unavailable from time to time to receive upgrades for our base products. Please be sure to factor this into your testing timelines and raise any concerns you have regarding the availability of the test environment with your Implementation Manager.

This test environment will be able to simulate some areas of the banking system, such as simulating approved and declined transactions for credit cards and direct entry payments, without actually affecting any live bank accounts.

This testing environment will remain in place after go live for you to test the solution in the future to ensure that it is compatible with any future changes made to your systems.

After you have provided the following information a URL will be provided that will display your customer facing QuickWeb website, and a phone number for QuickVoice.

### 2.4.2 System Integration Testing (SIT)

The first phase of testing is known as system integration testing, and is used to perform high level end to end tests to ensure that the solution works and that any interface between the Quickstream solution and your systems is in place and working before the solution progresses to UAT.

### 2.4.3 User Acceptance Testing (UAT)

User acceptance testing is the final stage in the testing process and is carried out by the relevant stakeholders from your business. The solution should be tested from end to end as thoroughly as possible. These tests should not be restricted to approved payment flows but also extend to declined payments, refunds and all reporting requirements.

If your implementation is complex, it may be helpful for you to create a test plan which details the scenarios your users need to cover in their testing.

Once UAT has been completed successfully you will be asked to provide sign off that UAT has been conducted as one of the requirements to commence the process of lodging the solution into the production environment.

## 2.5 Production Lodgement

The production lodgement is the deployment of the solution into the live banking system. Once the lodgement has been completed your solution will be accessible by your customers.

### 2.5.1 Restrictions

Before the Quickstream solution can be lodged into the production environment, there are a number of steps which must be completed:

- **Legal Agreements** – All legal agreements for the module must be signed off

- **Merchant ID / APCA ID Establishment** – The necessary credit card merchants or APCA IDs must be established and provided to Qvalent
- **UAT Sign-off** – An acknowledgement must be sent to the Implementation Manager to indicate you have tested and are signing off the solution

## 2.5.2 Low Value Transaction Testing

Once the solution has been lodged into production it is strongly recommended that you perform some low value transaction testing before allowing your customers to access the Quickstream solution.

Once you have performed the low value testing you should check:

- The narrative on the card holders statement / bank account holders statement to ensure the narrative is suitable and clearly identifies your business
- The correct amount is debited from the customer's account
- The full value of all test transactions settles to your account correctly
- The narrative on your bank statement for the bulk settlement is suitable
- Any transactional reporting is received and processed successfully

Once all of these have been checked, this is a prime opportunity to check your refund process as well to refund the test transactions.

After the low value testing has been completed you should co-ordinate with your Implementation Manager to advise them when your customers will begin to access the solution.

## 2.6 Go Live

After go-live your Implementation Manager will continue to monitor the solution from the Qvalent side to ensure that it is running smoothly. If you notice any issues during this time they should be raised directly with your Implementation Manager.

After the post implementation period has passed and the project is formally closed, all further requests and enquiries should be forwarded to the help desk.