

Quickstream User Guide



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10-Apr-2007	10.0	User Guide for P&P v10.0
29-Apr-2008	2008.R1	Changed to Quickstream. Added QuickVoice, QuickWeb and user administration
01-Jul-2010	2010.R1	Added new Transaction Search and Pre-registered Cards functionality
19-Nov-2010	2010.R3	Added section on Transaction Refund

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1 Introduction

Westpac is utilising technology developed by our Qvalent subsidiary in conjunction with existing market leading transactional banking products to provide comprehensive receivables management solutions.

This document provides a user guide to the **Quickstream** product features available to your business.

Section 2 contains some basic information relevant to all users, in terms of how to login, how to change your password and basic navigation.

Section 3 contains a quick reference section that provides a cross-reference between the Quickstream menu icons and the sections in this document that provide further details.

The remaining sections are solution-based, i.e. functions that you would typically use together are grouped in the one section. This may include functions from multiple menu icons.

1.1 Security

Qvalent treats security as a prime concern. As Qvalent is a 100% wholly owned subsidiary of the Westpac Banking Corporation, it must conform to all Westpac security policies. This is to ensure that the Customer's and Westpac's data is secure, the Quickstream administration uses 128-bit SSL encryption for all communications. To further enhance security, particular features may be turned on or off for individual users.

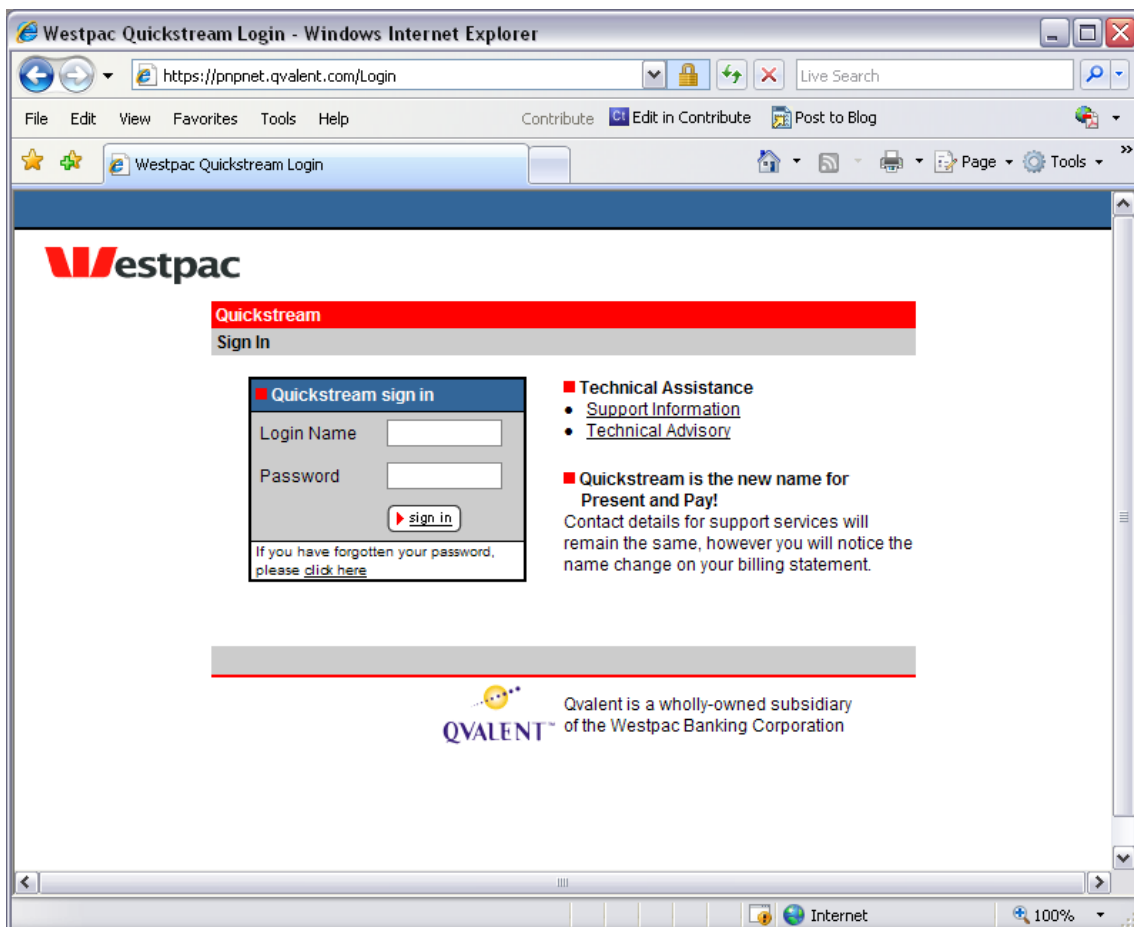
Qvalent meets the standards for tier 1 PCIDSS (Payment Card Industry Data Security Standard) compliance.

2 Basics

2.1 How to login to Quickstream

All you need to access the Quickstream system is an Internet connection and a compatible browser such as Microsoft Internet Explorer or Firefox. The accepted versions are listed in Appendix C.

To login to the Quickstream system, go to **https://quickstream.westpac.com.au**. This will display the following login screen:



Enter the Login Name and Password that you have been previously provided with and click on sign in. The system will then log you in and display the functions available to you. If you are logging in for the first time, you may be asked to change your password before you can do anything else (refer to Section 2.3)

If you cannot remember your password, refer to Section 2.2.

If you enter your Login Name and/or Password incorrectly, an error will be displayed saying "Login Failed. If an incorrect password is entered 5 times then your account will be locked out. You can use the 'Forgot Your Password' link to receive a reminder email". If this occurs, please retry your User Name and Password, ensuring that you type it correctly. In particular, ensure that your Caps Lock key is not set as the password is case-sensitive. If your account is locked out please use the forgot password function to get a new password sent to you.

2.2 Forgotten your password

If you cannot remember your password, click on the Forgot Your Password link on the login page. This will display a Forgot Password screen where you may enter your email address and security question/answer combination. An email will be sent to your email account containing the user name and password for the user registered with this email address.

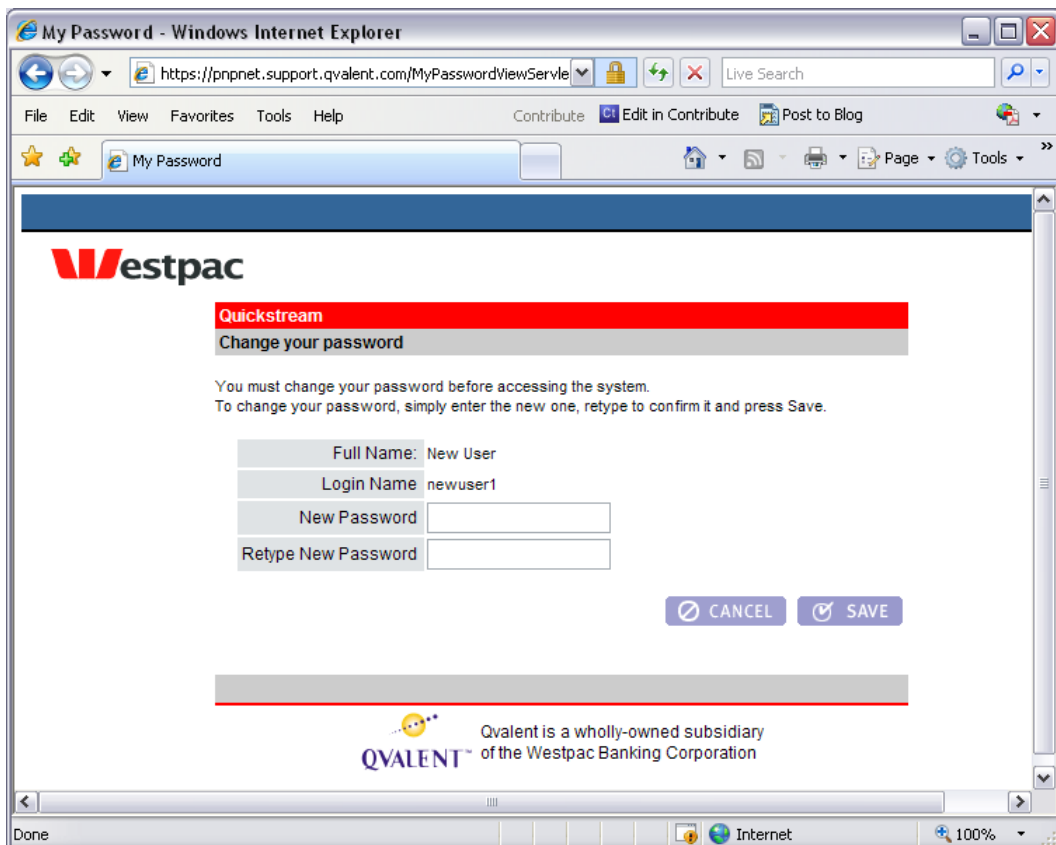
If you still cannot login, please send a fax request to Support on your company letterhead (see section 9 for contact details).

2.3 Changing your password

If you are logging in for the first time, you will be asked to change your password. This will ensure that the password is something that may not be easily guessed by someone else and may be more easily remembered.

You may also change your password at any time if you feel it may have been compromised or would like to change it to something more secure. Click on the Administration icon in the top navigation bar and then click on My Password. Enter your New Password, retype to confirm it and click on Save to complete the change. The new password will be effective the next time you login.

Passwords are required to be a minimum of 8 characters and contain at least one numeric digit and at least one letter e.g. west7pac. This will ensure that the password is more difficult for others to guess. Also note that the password is case-sensitive (i.e. lower case 'a' and upper case 'A' are different).



The screenshot shows a web browser window titled "My Password - Windows Internet Explorer". The address bar shows the URL: <https://pnpnet.support.qvalent.com/MyPasswordViewService>. The page content includes the Westpac logo at the top left. Below it is a red banner with the text "Quickstream" and a grey banner with "Change your password". A message states: "You must change your password before accessing the system. To change your password, simply enter the new one, retype to confirm it and press Save." The form contains the following fields: "Full Name: New User", "Login Name: newuser1", "New Password" (text input), and "Retype New Password" (text input). At the bottom right of the form are "CANCEL" and "SAVE" buttons. At the bottom of the page is the QVALENT logo and the text "Qvalent is a wholly-owned subsidiary of the Westpac Banking Corporation". The browser's status bar at the bottom shows "Done", "Internet", and "100%" zoom.

2.4 Security Questions

When you first login you will be asked to select 2 security questions and provide the answers. You will be required to answer these questions correctly to reset your password using the forgot password functionality. These security questions also allow support staff to prove your identity when required.

Security Questions - Windows Internet Explorer

https://pnpnet.support.qvalent.com/SecurityQuestionViewServlet

File Edit View Favorites Tools Help

Security Questions

Westpac

Present and Pay

Security Questions

IMPORTANT - PLEASE READ.

In order for us to maintain a high level of security, we ask that you select two questions and enter appropriate answers below. The questions and answers will be recorded and may be used when we receive a request for information regarding your account. For example, a request for a password reset.

Do I have to select and answer the questions? Yes. As this is a security feature applied to all customers, it is important that all customers provide this information. You will not be able to access Present and Pay until this step is completed.

Why is this necessary? This security feature has been implemented to help protect your account and allow for improved identification of unauthorised requests.

When will the security questions be used? Your security question/answers will only be used if you have forgotten your password or call our help desk. We will never send an email to you requesting you to supply these details. If you ever receive such an email, please report this to our help desk immediately.

What about my password? The answering of these security questions will not affect your password. Once you have selected and answered the questions, the next time you attempt to login you will need to enter the Login Name and Password that you normally use and you will be logged on as per usual. The Security Questions screen will not be displayed.

Please select two security questions, enter two appropriate answers and then click on Save to login.

If you click on Cancel, you will not be logged in. You will be asked again to enter these questions when you attempt to login next time.

Security Question 1: Name of your first school

Answer 1: Primary School

Security Question 2: Pet's name

Answer 2: Fido

SAVE CANCEL

QVALENT Qvalent is a wholly-owned subsidiary of the Westpac Banking Corporation

2.5 Navigating Quickstream

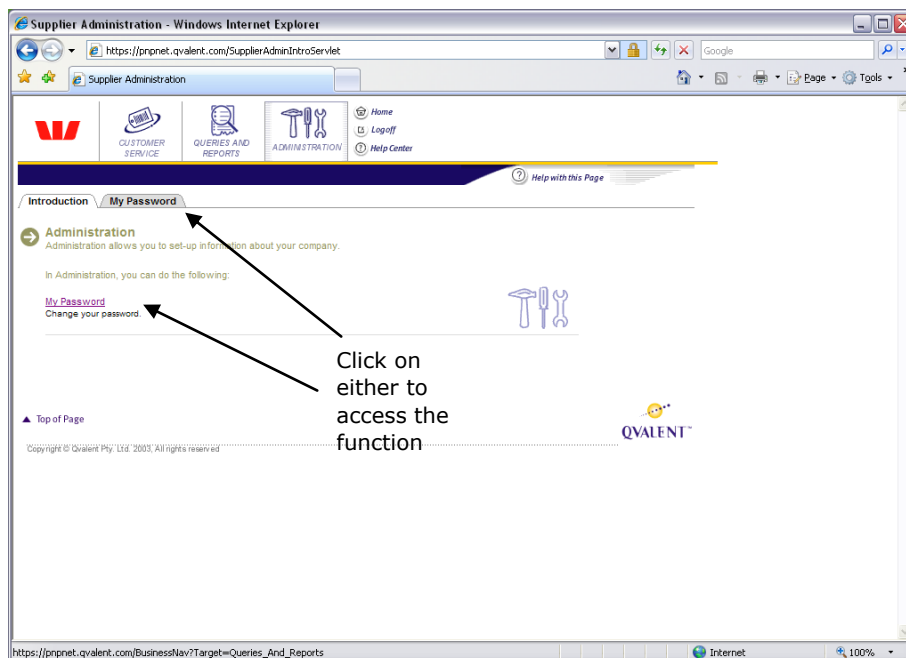
After logging on, you will be presented with a top navigation bar that will vary based on the features made available to your account. All users have access to the Administration feature in order to change their own password. The following is an example of the top navigation bar that may be available.

Some users will have a default function that will be automatically displayed after login; otherwise the Introduction page of the leftmost menu icon is displayed.



To access a function, click on the appropriate menu icon in the top navigation bar (e.g. Administration). This will display a selection of functions available under this menu. To enter a particular function, you may either:

- Click on the tab to the right of the Introduction tab (e.g. My Password tab); or
- Click on the link shown further down on the page (e.g. My Password underlined link), preceding the description of the function.



Click on the Logoff button to log off from Quickstream and exit the system.

3 Quick Reference

This section provides a cross-reference between the actual Quickstream menu structure and the section of this document that refers to the function.

3.1 Customer Service Menu

Function	Cross-reference
Credit Card Payment	Section 4.1
Credit Card Refund	Section 4.2
Net/Phone Refund	Section 5.1

3.2 Queries and Reports Menu

Function	Cross-reference
Credit Card API query	Section 4.5
Net/Phone Transaction Search	Section 5.2
Net/Phone DE Search	Section 5.3
Periodic Debits Search	Section 6.1

3.3 Administration Menu

Function	Cross-reference
My Password	Section 2.3
Users and Privileges	Section 7

4 QuickTerminal/QuickGateway Administration

The QuickTerminal solution consists of a set of administration features that:

- Allow ad-hoc credit card payments to be made
- Allow refunds to be made against previously successful captures
- Provide searches and export of credit card transactions

These online features may be used as a stand-alone solution or in conjunction with QuickGateway. Integration with the QuickGateway API (Application Programming Interface) allows your web site to accept credit card transactions online. A separate document is available for your web site developers to describe how to integrate with the API. Please speak with your Westpac relationship manager for further details.

4.1 Credit Card Payment (QuickTerminal)

The Credit Card Payment function allows a credit card payment to be made by entering the required details on a screen. For those customers familiar with the QuickWeb solution, this differs from QuickWeb in that payments can only be initiated by authorised users with a valid login name/password rather than any internet users.

The instructions on how to use this screen are as follows:

1. Enter the Credit Card Number, Expiry Date and Amount. The Card Verification Number is optional, but will be used if supplied to verify the card. Card Holder Name and Comment fields are optional but will be stored with the transaction for informational purposes. Most users will only have the Capture option enabled on this screen, so this will be selected by default. Click on the Make Payment button. See Figure 1 for an example of this screen.
2. If some required details are yet to be entered, a popup will be displayed indicating the missing items. Otherwise, the Confirmation page will be displayed. Please check these details carefully and click on the Previous button to go back to the previous screen if corrections need to be made. Click on Make Payment to process the transaction.
3. Receipt details will be shown with status of the transaction attempt. Please refer to Appendix A for a full list of response codes. Click on "Another credit card payment?" link to return to the payment screen or use the "Credit card payment" tab on the top of the page.

Figure 1, Credit Card Payment screen

The following additional points refer to this screen:

- **Limits.** In order to restrict the amount of transactions, minimum and maximum limits may be configured on request for your merchant. If a transaction request falls outside of these limits, an error will be returned. For example, a \$10,000 maximum transaction limit may be configured for your merchant to reduce the risk associated with erroneous transactions conducted through the gateway.
- **Duplicate transaction warning.** If a user attempts to process a transaction for the same card and amount on the same day, a warning will be shown on the Confirmation page in red. The user may choose to continue processing the transaction if it is valid.

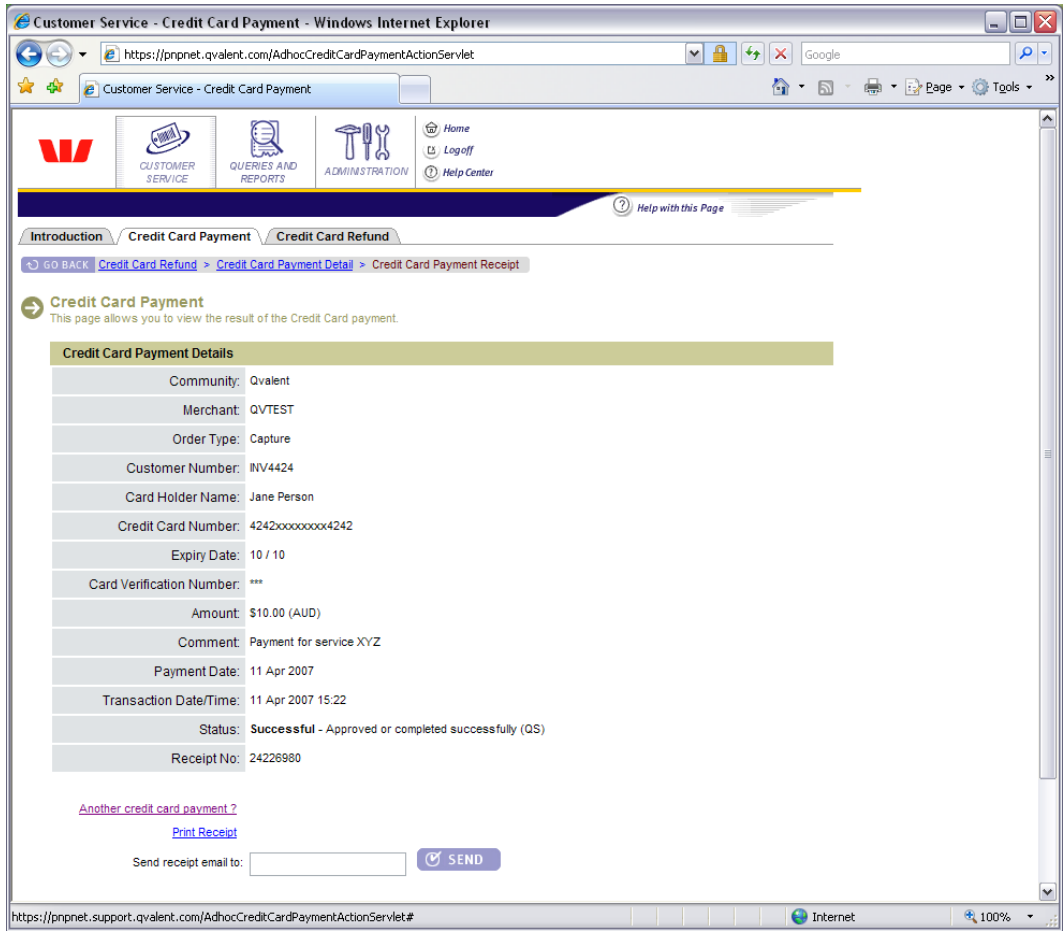


Figure 2, Credit Card Payment receipt

4.2 Printing Payment Receipts

Click on Print Receipt to display a printable receipt that may be printed and faxed to the customer if required.

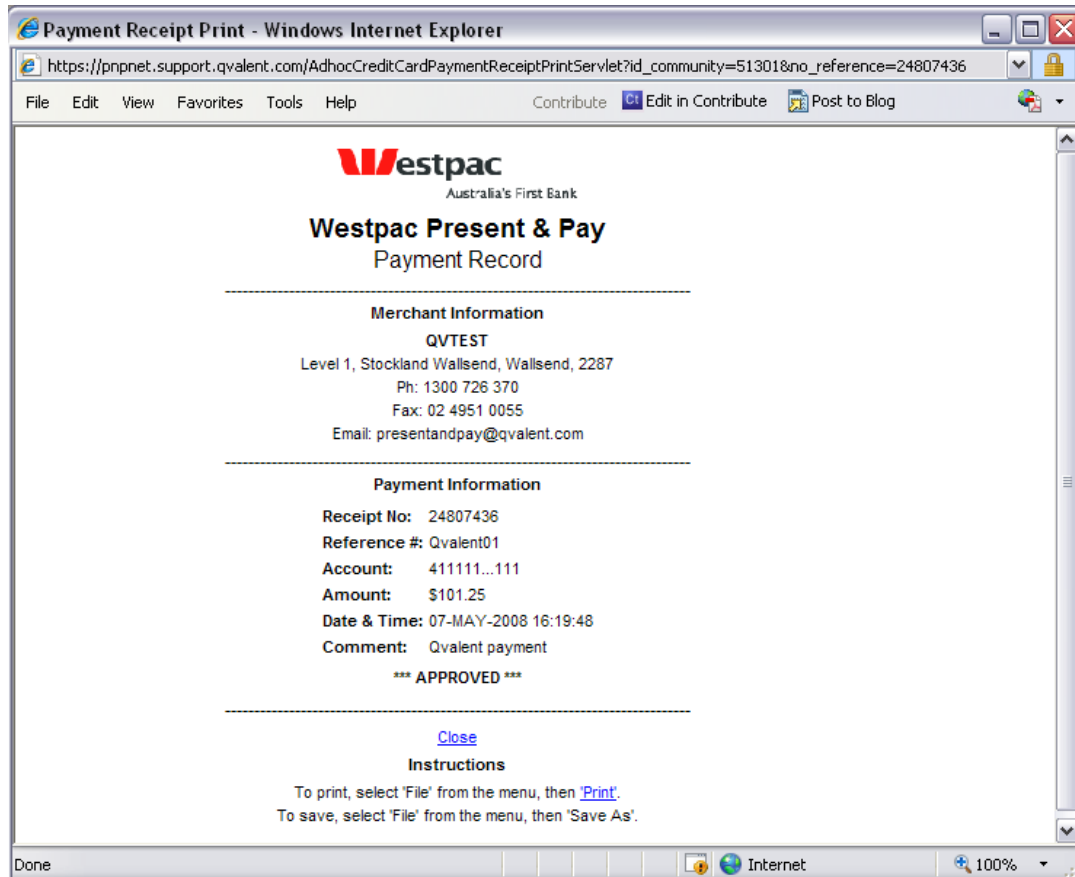


Figure 3, Print Credit Card Payment Receipt

4.3 Emailing Payment Receipts

Enter the customer's email address in the send receipt email to field and click on the send button. You will see a pop-up window notifying you that the email has been sent successfully.

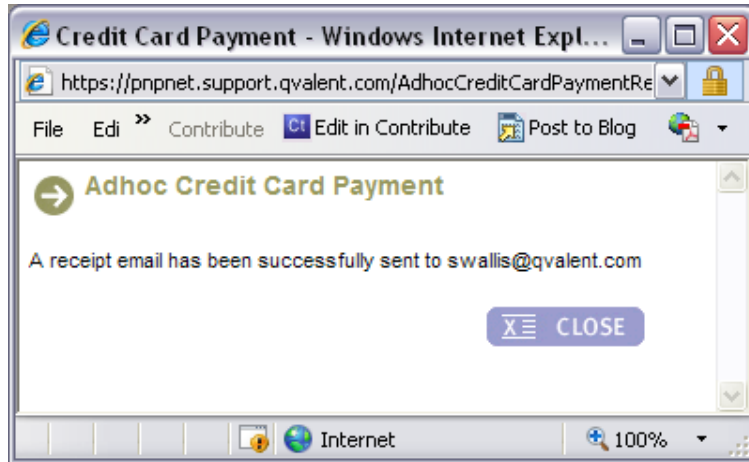


Figure 4, Receipt email confirmation

Dear Sir / Madam

Westpac Present & Pay
Payment Record

Merchant Information

QVTEST
Level 1,
Stockland Wallsend,
Wallsend,
2287

Ph: 1300 726 370
Fax: 02 4951 0055
Email: presentandpay@qvalent.com

Payment Information

Receipt No: 24807436

Amount: \$101.25

Date & Time: 07-MAY-2008 16:19:48

Comment: Qvalent payment

*** APPROVED ***

Figure 5, Sample receipt email

4.4 Credit Card Refund

The Credit Card Refund function allows a refund to be made against a previous capture. The refund may only be credited to the original card and only up to the amount of the original capture. Multiple refunds can be made against the one transaction provided the total of these refunds is less than the original capture amount.

The instructions on how to use this screen are as follows:

1. Search for the original transaction using as much search criteria as available (i.e. amount, card number, date). Any successful, capture transactions that meet the search criteria will be shown. See figure 6 for an example of this.
2. Click on the "Refund" link next to the appropriate transaction.
3. A further screen will be shown (see figure 7) with the original transaction details and the refund amount defaulted to the original capture amount. Change this value if required to the appropriate refund amount and click on Submit.
4. The system will attempt to perform the refund. Checks are performed to ensure that the refund does not exceed the original capture amount. A receipt page is shown. Click on "Another credit card refund?" link to return to the payment screen. Click on Print Receipt to display a printable receipt that may be printed and faxed to the customer if required

The following additional points refer to this screen:

- **Refund exceeding original capture.** If a refund transaction attempt would cause the total amount of refunds to exceed the original capture amount, the transaction will be rejected with a "Refund amount exceeds capture amount" error.

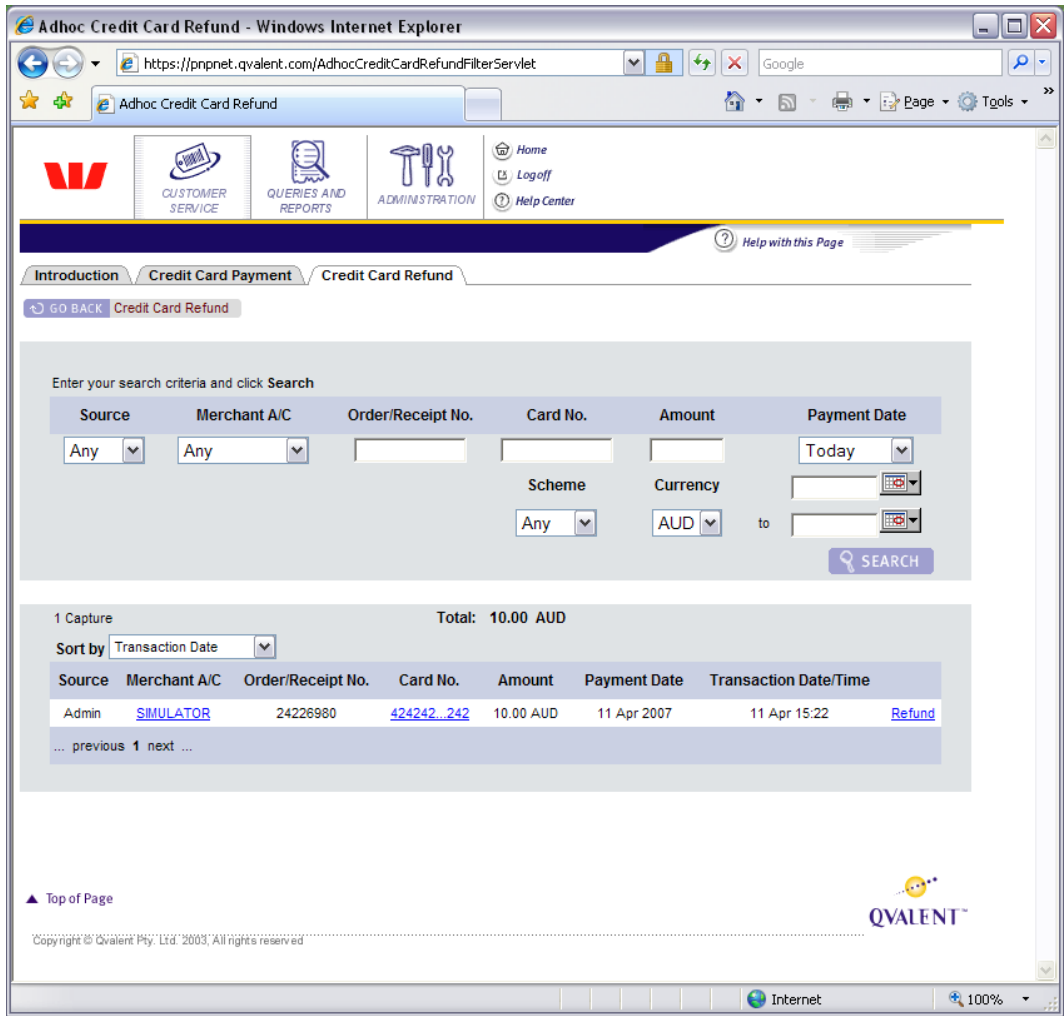


Figure 6, Credit Card Refund Transaction Search

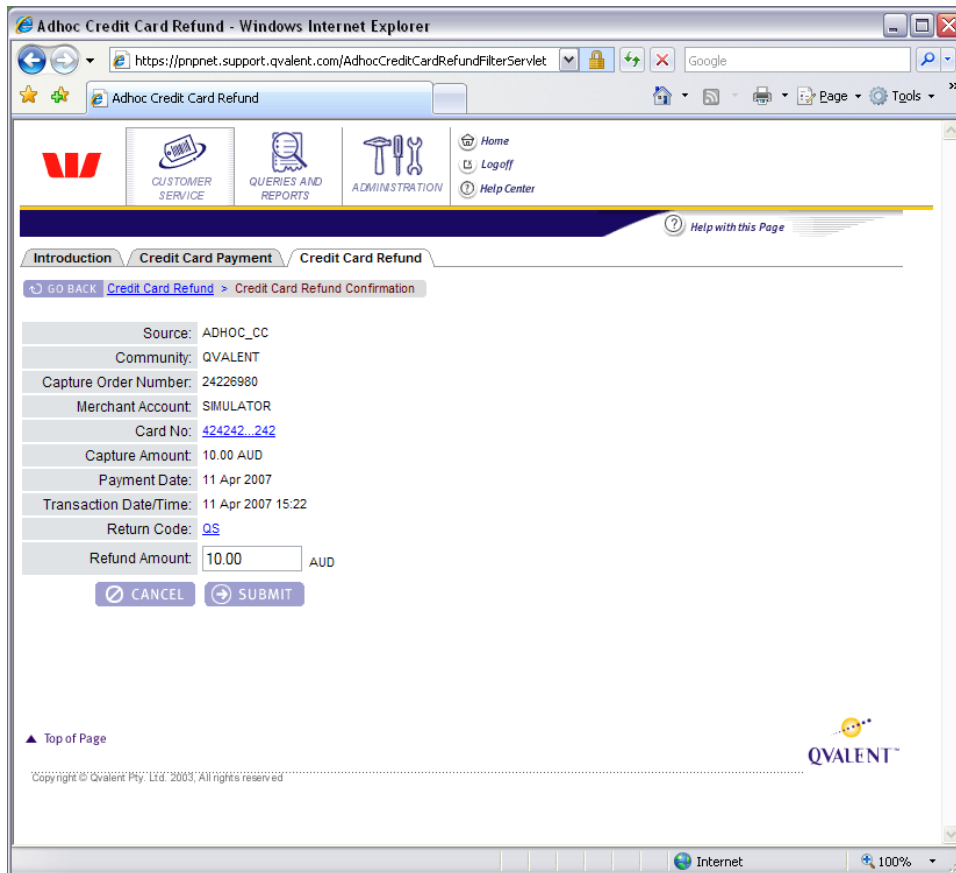


Figure 7, Credit Card Refund screen

4.5 C/C API Search

The Credit Card API (C/C API) query interface is provided to search for credit card transactions and export to an application such as Excel. Although this is called the “C/C API” search, it is used to find both P&P Cards API and Admin (i.e. using the web-based screens in the previous sections) transactions.

To conduct a search:

- Enter or select appropriate values in the search criteria fields. Note: in order for queries to be run as quickly as possible, it is important that the range of Payment Dates to search within is set to as small a period as possible. That is, if the day of the transaction is known or thereabouts, then enter the date range so that the query will return the result more quickly.
- Click on Search to execute the search.

- After results are displayed, click on the Export button to save a CSV (Comma Separated Value) file containing the displayed transactions or to open the file directly into an application such as Microsoft Excel.

An example of this search is shown in the following screenshot.

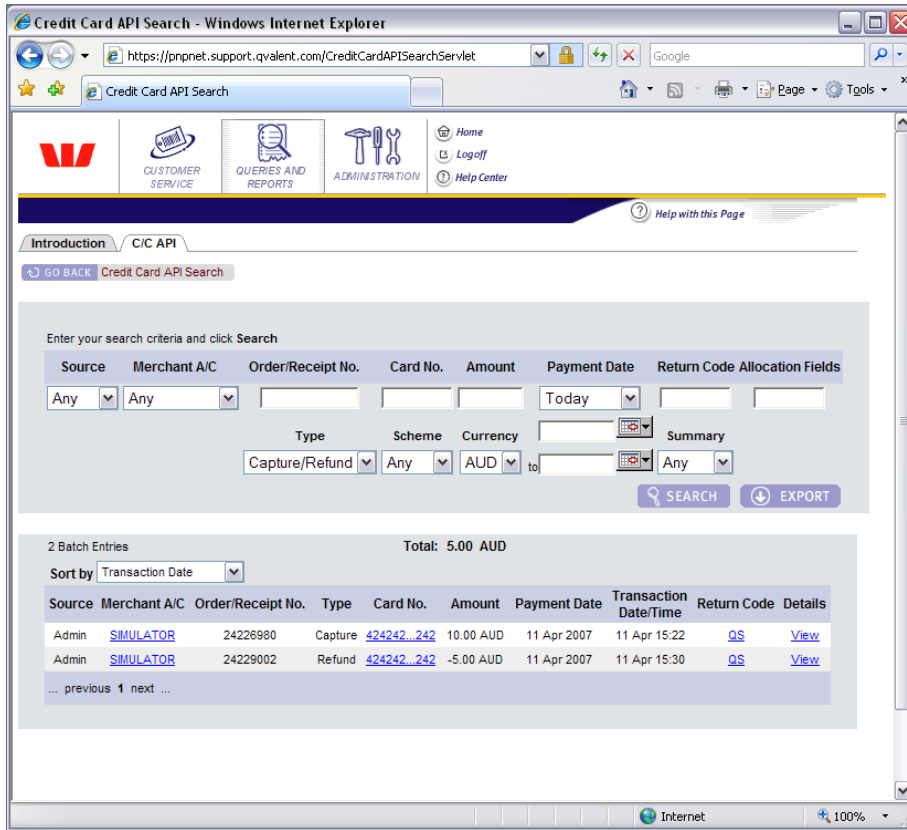


Figure 8, C/C API Search

4.5.1 Search Criteria

An explanation of the fields is included in the following table.

Field	Description
Source	This will either have "Admin" for captures/refunds performed via the screens or "API" for transactions performed via the API.
Merchant A/C	This will provide a dropdown of merchant accounts to search within. For customers with a single merchant account, this will default to your only value.

Order/Receipt No.	<p>This is either:</p> <ul style="list-style-type: none"> ➤ Order number provided via the API call; or ➤ Quickstream generated order number for Admin transactions. <p>Clicking on the Order No. in the results will view the transaction details, the same as clicking the View link.</p>
Type	Capture or Refund
Card No.	<p>To search for a transaction against a particular card, enter up to the last 3 digits of the card to find any such transactions. Clicking on the card number in the results will display the first six and last three digits of the card as well as the supplied expiry date and cardholder name if applicable. If supplied, the Card Verification Number will only show the number of digits (as asterisks) but not the actual value.</p> <p>The full card number is not shown on the screen or exports for privacy and security purposes.</p>
Scheme	The card scheme search may be useful when reconciling transactions for a particular card scheme.
Amount	Enter the amount of the transaction if known.
Payment Date	<p>The Payment Date, also known as Settlement Date, corresponds with the settlement date returned from the financial institution after processing the transaction. Refer to Section 8.2.5 for more details.</p> <p>When searching, you may either select one of the quick date searches (e.g. Today, Yesterday, etc) or enter a specific date range. If anything is entered into the date range fields, they will be used in preference to the dropdown value.</p>
Transaction Date/Time	The Transaction Date/Time is the actual timestamp of the transaction attempt. This may show a different date to the Payment Date (see Section 8.2.5 for more details). This date is not available to search on but is shown on the results and in the export.
Return Code	The Return Code is the response from the credit card gateway. A full list of these is provided in Appendix A –

	<p>Credit Card Response Codes. Click on the Return Code in the results for a description.</p> <p>Also, the Summary drop-down allows a search on any transactions where the Return Code was within one of the Summary Response groups. These groups are also listed in Appendix A, however they are:</p> <ul style="list-style-type: none"> ➤ 0 – App = Transaction Approved ➤ 1 – Dec = Transaction Declined ➤ 2 – Err = Transaction Erred ➤ 3 – Rej = Transaction Rejected <p>For example, select “0 – App” in the dropdown to only find transactions that have worked successfully. This is particularly useful when performing bank reconciliation.</p>
Allocation Fields	<p>The Allocation Fields search is provided for future expansion planned to the API and Admin screens. Currently, if a comment is entered on the Admin screen, it will be searchable via this field, displayed on the transaction detail screen as an Allocation Field and included in the Export.</p>

4.5.2 Typical searches

The user may enter various search criteria to find required transactions. These criteria may be combined to easily achieve answers to complex queries. For example, to find all approved AMEX transactions from yesterday, select:

- Scheme “AMEX”
- Summary “0-App”
- Payment Date “Yesterday”

and click on Search.

Another example is that a customer calls to query a particular transaction. You should be able to obtain an approximate date, card number and amount from the customer. To find the transaction, enter:

- Last 3 digits of card number
- Amount of transaction

- Approximate date range into Payment Date fields

and click on Search. If the transaction still cannot be found, try extending the date range by a day or two either side. The system will store the last 220 days of transactions only to ensure that the system maintains its current performance levels.

5 QuickWeb/QuickVoice Administration

Customers using the QuickWeb and QuickVoice solutions can use the Quickstream administration screens to report on payments and refund payments when necessary.

5.1 Net/Phone Refund

The Net/Phone Refund function allows a refund to be made via a screen against a previous capture. The refund may only be credited to the original card and only up to the amount of the original capture.

The instructions on how to use this screen are as follows:

1. Search for the original transaction using all of the search criteria available (i.e. amount, card number, date). Any successful, capture transactions that meet the search criteria will be shown. See Figure 9 for an example of this.
2. Click on the "Refund" link next to the appropriate transaction.
3. A further screen will be shown (see Figure 10) with the original transaction details and the refund amount defaulting to the original capture amount. Change this value if required to the appropriate refund amount and click on Submit.
4. The system will attempt to perform the refund. Checks are performed to ensure that the refund does not exceed the original capture amount. A receipt page is shown. Click on "Another credit card refund?" link to return to the payment screen. Click on Print Receipt to display a printable receipt that may be printed and faxed to the customer if required

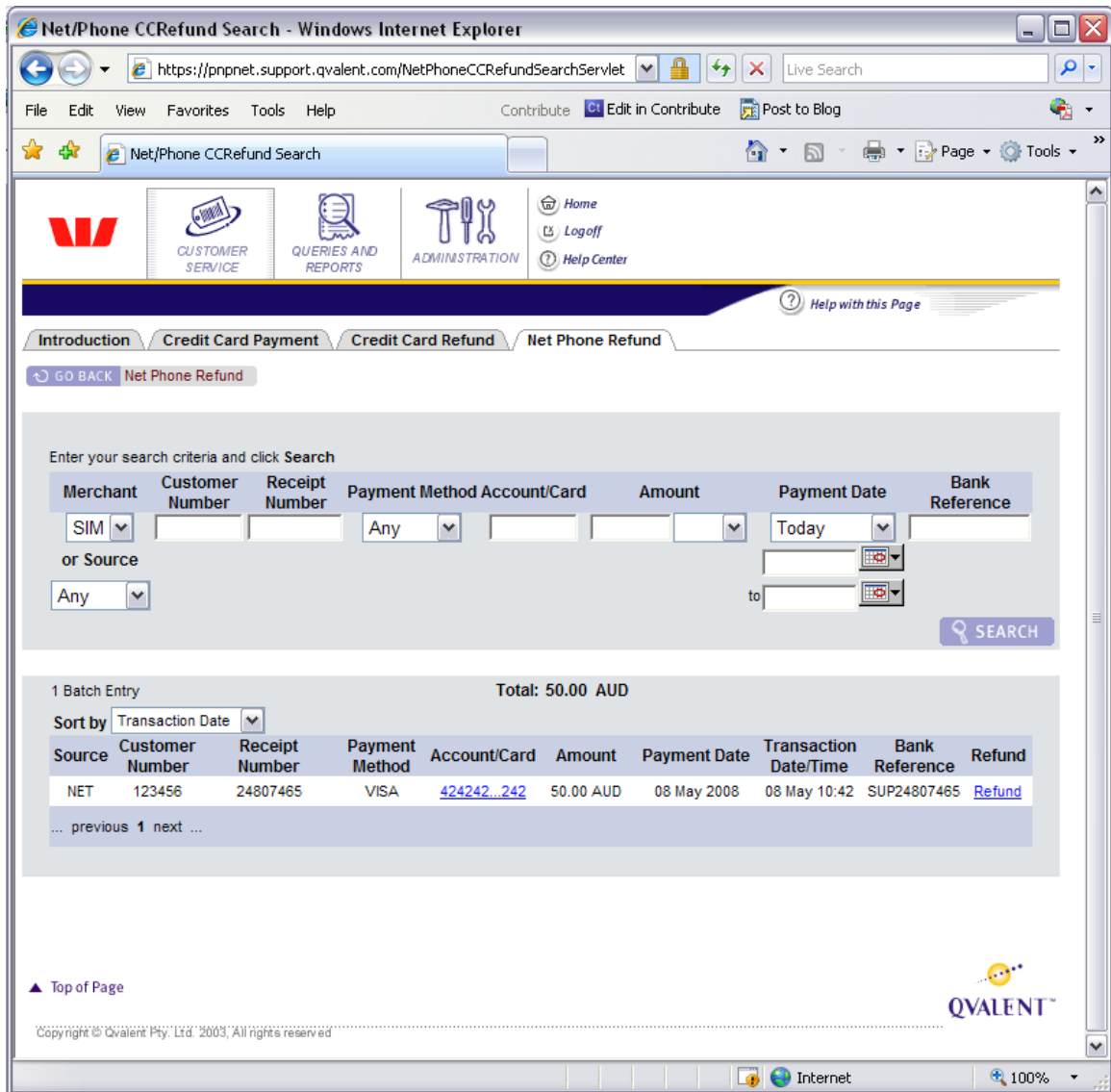


Figure 9, Net/Phone Refund Transaction Search

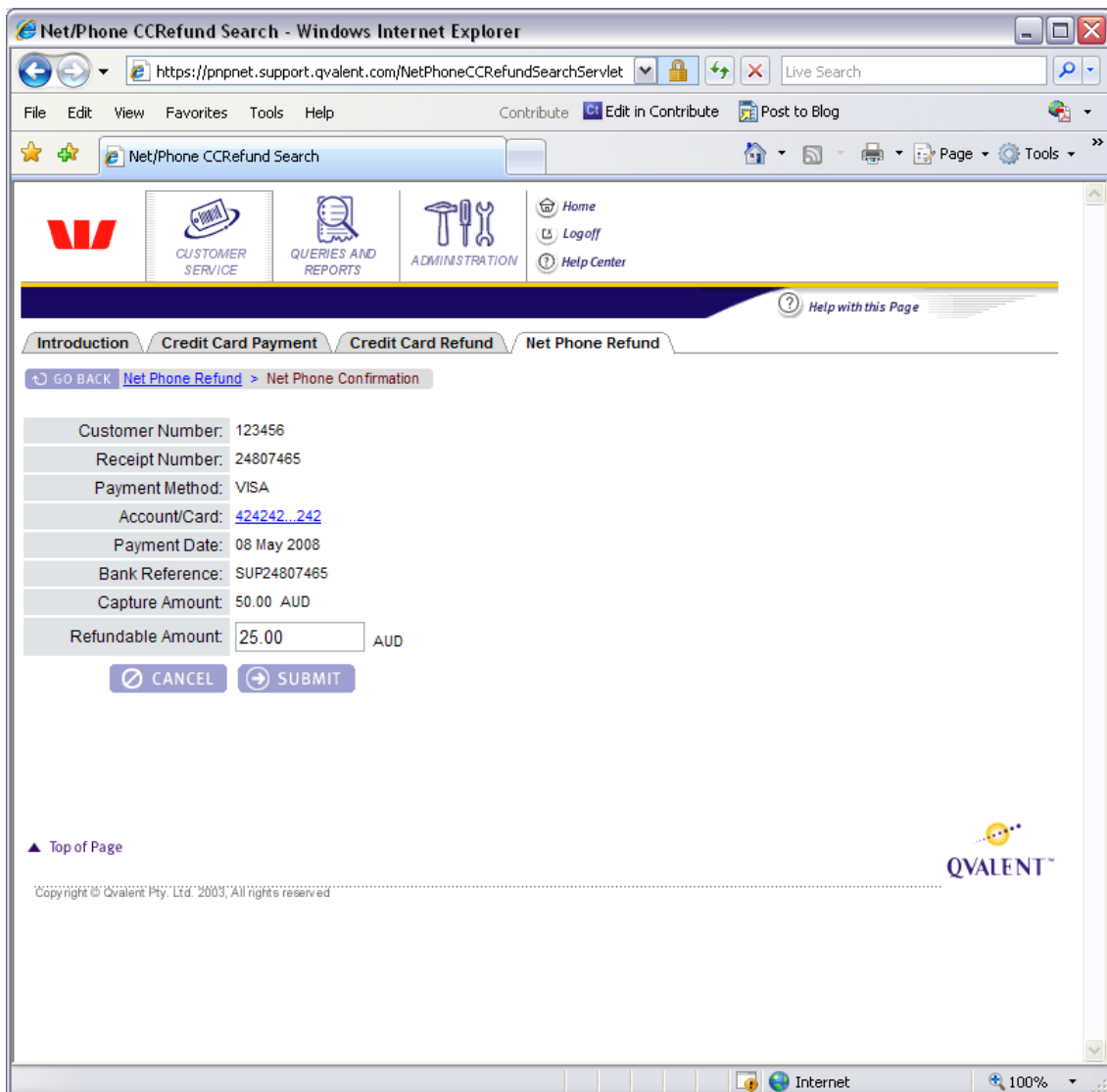


Figure 10, Net/Phone Refund screen

The following additional points refer to this screen:

- **Refund exceeding original capture.** If a refund transaction attempt would cause the total amount of refunds to exceed the original capture amount, the transaction will be rejected with a "Refund amount exceeds capture amount" error.

5.2 Net/Phone Search

The QuickWeb/QuickVoice query interface is provided to search for credit card transactions and export to an application such as Excel.

To conduct a search:

- Enter or select appropriate values in the search criteria fields. Note: in order for queries to be run as quickly as possible, it is important that the range of Payment Dates to search within is set to as small a period as possible. That is, if the day of the transaction is known or thereabouts, then enter the date range so that the query will return the result more quickly.
- Click on Search to execute the search.
- After results are displayed, click on the Export button to save a file containing the displayed transactions or to open the file directly into an application such as Microsoft Excel.

An example of this search is shown in the following screenshot.

1 Batch Entry Total: 100.00 AUD

Source	Customer Number	Receipt Number	Card No.	Amount	Payment Date	Transaction Date/Time	Return Code	Summary Details
NET	ABCD1234	24805068	424242_242	100.00 AUD	01 May 2008	01 May 15:52	42	1 View

EXPORT
Download as ZIP

Figure 11, Net/Phone Search

5.2.1 Search Criteria

An explanation of the fields is included in the following table.

Field	Description
Merchant	This will provide a dropdown of merchant accounts to search within. For customers with a single merchant account, this will default to your only value.
Source	Net (QuickWeb) or phone (QuickVoice)
Customer Number	This is the customer reference number of your QuickVoice/QuickWeb payments.
Receipt Number	Quickstream generated reference number for QuickVoice/QuickWeb transactions.
Payment Method	Card Scheme of the credit card used for payment e.g. Visa, MasterCard, American Express
Card No.	<p>To search for a transaction against a particular card, enter up to the last 3 digits of the card to find any such transactions. Clicking on the card number in the results will display the first six and last three digits of the card as well as the supplied expiry date and cardholder name if applicable. If supplied, the Card Verification Number will only show the number of digits (as asterisks) but not the actual value.</p> <p>The full card number is not shown on the screen or exports for privacy and security purposes.</p>
Amount	Enter the amount of the transaction if known.
Currency	Currency of the transaction (AUD or NZD)
Type	Capture (payment) or refund.
Payment Date	<p>The Payment Date, also known as Settlement Date, corresponds with the settlement date returned from the financial institution after processing the transaction. Refer to Section 8.2.5 for more details.</p> <p>When searching, you may either select one of the quick date searches (e.g. Today, Yesterday, etc) or enter a specific date range. If anything is entered into the date range fields, they will be used in preference to the</p>

	dropdown value.
Return Code	<p>The Return Code is the response from the credit card gateway. A full list of these is provided in Appendix A – Credit Card Response Codes. Click on the Return Code in the results for a description.</p> <p>Also, the Summary drop-down allows a search on any transactions where the Return Code was within one of the Summary Response groups. These groups are also listed in Appendix A, however they are:</p> <ul style="list-style-type: none"> ➤ 0 – App = Transaction Approved ➤ 1 – Dec = Transaction Declined ➤ 2 – Err = Transaction Erred ➤ 3 – Rej = Transaction Rejected <p>For example, select “0 – App” in the dropdown to only find transactions that have worked successfully. This is particularly useful when performing bank reconciliation.</p>

5.2.2 Typical searches

The user may enter various search criteria to find required transactions. These criteria may be combined to easily achieve answers to complex queries. For example, to find all approved AMEX transactions from yesterday, select:

- Scheme “AMEX”
- Summary “0-App”
- Payment Date “Yesterday”

and click on Search.

Another example is that a customer calls to query a particular transaction. You should be able to obtain an approximate date, card number and amount from the customer. To find the transaction, enter:

- Last 3 digits of card number
- Amount of transaction
- Approximate date range into Payment Date fields

and click on Search. If the transaction still cannot be found, try extending the date range by a day or two either side. The system will store the last 220 days of transactions only to ensure that the system maintains its current performance levels.

5.3 Net/Phone DE Search

The Net/Phone Search allows you to search for direct debit transactions made via QuickVoice or QuickWeb.

To conduct a search:

- Enter or select appropriate values in the search criteria fields. Note: in order for queries to be run as quickly as possible, it is important that the range of Payment Dates to search within is set to as small a period as possible. That is, if the day of the transaction is known or thereabouts, then enter the date range so that the query will return the result more quickly.
- Click on Search to execute the search.

Net/Phone Direct Entry Search - Windows Internet Explorer

https://prpnet.qvalent.com/NetPhoneDETransactionSearchServlet

File Edit View Favorites Tools Help

Net/Phone Direct Entry Search

W CUSTOMER SERVICE QUERIES AND REPORTS MANAGE CUSTOMERS ADMINISTRATION Home Logoff Help Center

Introduction Net/Phone Net/Phone DE

GO BACK Net/Phone Direct Entry Search

Enter your search criteria and click Search

Customer Number Receipt Number Amount Payment Date Return Code

Summary

Pending Payments (not sent to the bank) to Any

SEARCH

2 Batch Entries Total: 591.00 AUD

Sort by Transaction Date

Customer Number	Receipt Number	Amount	Payment Date	Transaction Date/Time	Return Code	Summary	Details
000134	PNPNET240582	276.00 AUD	08 Apr 2008	08 Apr 16:00	G	0	View
2360362360	PNPNET241527	315.00 AUD	11 Apr 2008	11 Apr 16:00	G	0	View

... previous 1 next ...

EXPORT

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QVALENT

Figure 12, Net/Phone DE Search

Field	Description
Customer Number	This is the customer reference number of your QuickVoice/QuickWeb payments.
Receipt Number	Quickstream generated reference number for QuickVoice/QuickWeb transactions.
Payment Method	Card Scheme of the credit card used for payment e.g. Visa, MasterCard, American Express
Amount	Enter the amount of the transaction if known.
Currency	Currency of the transaction (AUD or NZD)
Type	Capture (payment) or refund.
Payment Date	<p>The Payment Date, also known as Settlement Date, corresponds with the settlement date returned from the financial institution after processing the transaction. Refer to Section 8.2.5 for more details.</p> <p>When searching, you may either select one of the quick date searches (e.g. Today, Yesterday, etc) or enter a specific date range. If anything is entered into the date range fields, they will be used in preference to the dropdown value.</p>
Return Code	The Return Code is the response from the credit card gateway. A full list of these is provided in Appendix A – Credit Card Response Codes. Click on the Return Code in the results for a description.

6 QuickBatch Administration

6.1 Periodic Debits Search

The Periodic Debits query interface is provided to search for credit card and direct debit transactions.

To conduct a search:

- Enter or select appropriate values in the search criteria fields. Note: in order for queries to be run as quickly as possible, it is important that the range of Payment Dates to search within is set to as small a period as possible. That is, if the day of

the transaction is known or thereabouts, then enter the date range so that the query will return the result more quickly.

- Click on Search to execute the search.

An example of this search is shown in the following screenshot.

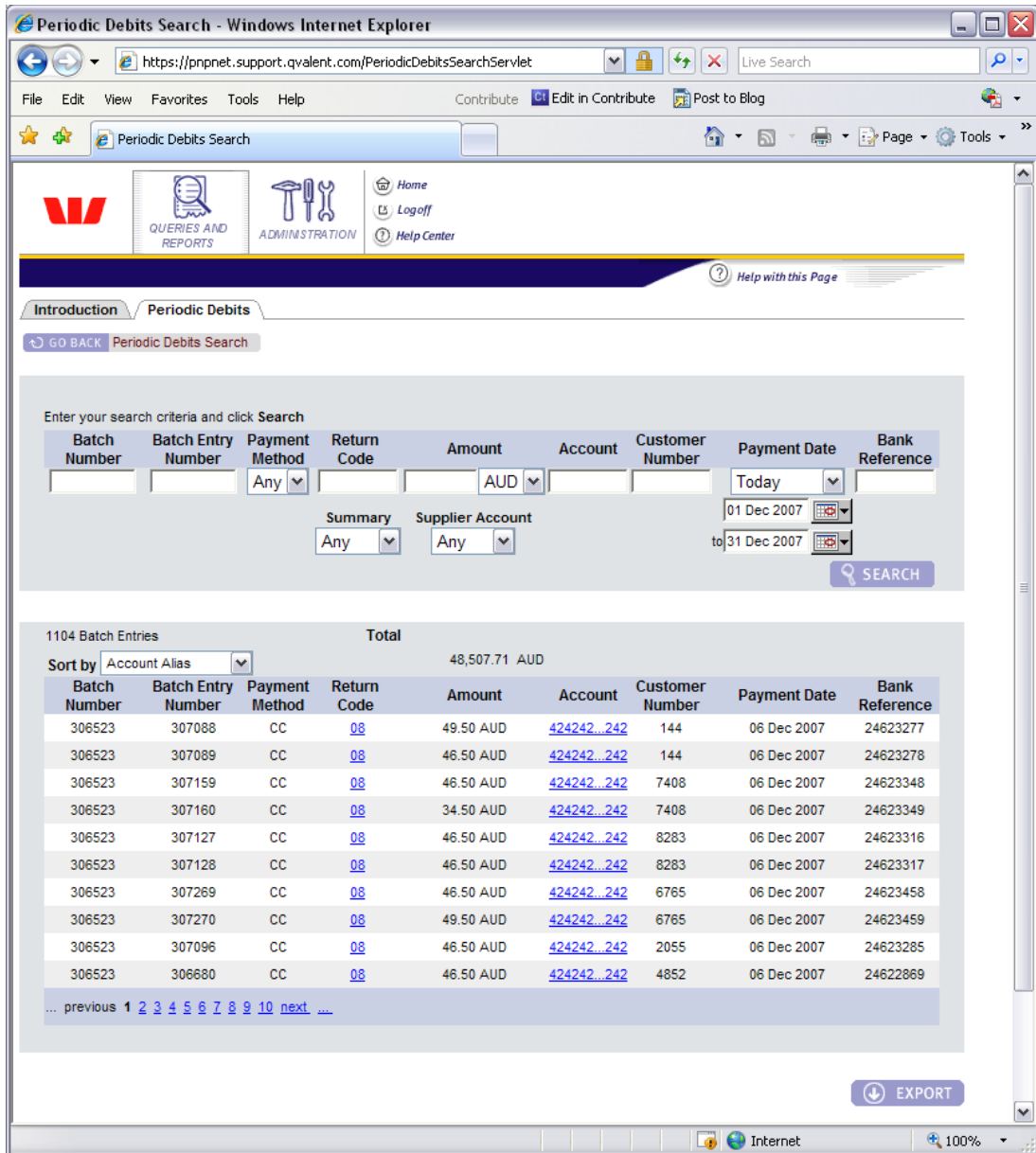


Figure 13, Periodic Debits Search

6.1.1 Search Criteria

An explanation of the fields is included in the following table.

Field	Description
Batch Number	The unique identifier of the batch containing the transaction
Batch Entry Number	The reference number of the transaction
Payment Method	CC (credit card) or DD (Direct debit)
Return Code	<p>The Return Code is the response from the credit card gateway. A full list of these is provided in Appendix A – Credit Card Response Codes. Click on the Return Code in the results for a description.</p> <p>Also, the Summary drop-down allows a search on any transactions where the Return Code was within one of the Summary Response groups. These groups are also listed in Appendix A, however they are:</p> <ul style="list-style-type: none"> ➤ 0 – App = Transaction Approved ➤ 1 – Dec = Transaction Declined ➤ 2 – Err = Transaction Erred ➤ 3 – Rej = Transaction Rejected <p>For example, select “0 – App” in the dropdown to only find transactions that have worked successfully. This is particularly useful when performing bank reconciliation.</p>
Amount	Enter the amount of the transaction if known.
Account	To search for a transaction against a particular card, enter up to the last 3 digits of the card to find any such transactions. Clicking on the card number in the results will display the first six and last three digits of the card as well as the supplied expiry date and cardholder name if applicable. If supplied, the Card Verification Number will only show the number of digits (as asterisks) but not the actual value.

	<p>The full card number is not shown on the screen or exports for privacy and security purposes.</p> <p>For direct debit customers the account alias can be entered. The account alias can be found in the buyer administration pages for customers that have this functionality.</p>
Customer number	The customer identifier for the transaction.
Payment Date	<p>The Payment Date, also known as Settlement Date, corresponds with the settlement date returned from the financial institution after processing the transaction. Refer to Section 0 for more details.</p> <p>When searching, you may either select one of the quick date searches (e.g. Today, Yesterday, etc) or enter a specific date range. If anything is entered into the date range fields, they will be used in preference to the dropdown value.</p>
Bank Reference	The identifier for a direct debit transaction once it hits Westpac. For credit card transactions the Quickstream assigned reference is displayed.

7 Quickstream Transaction search

7.1 Transaction Search

The **Transaction Search** screen has three panels which allow you to search for transactions based on the information that you have available:

- **Date:** The Settlement Date is the actual date on which the transaction was banked with Westpac.
- **Customer and Receipt Number:** Identifies a single transaction based on a unique customer number or the receipt number.
- **Card Details:** Return transactions specific to the actual card entered.

About the Search Buttons

Please note that the search buttons on each panel are independent of each other. This means that when you click on a button that only the criteria entered in that panel will be used for that search.

In effect, this means that there are three separate search panels on the one screen.

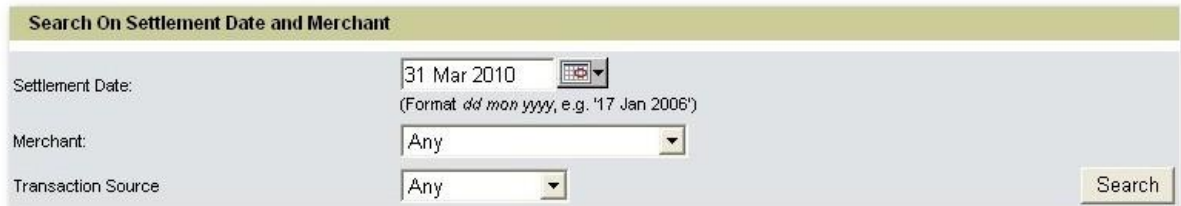


Figure 14, Search on Settlement Date or Merchant

Select one or more of the above criteria to locate:

- All transactions received on a specific date,
- All transactions related to merchant account on a specific date,
- All transactions from a particular source (i.e. Payment Channel) on a specific date.

Then click the **Search** button in that panel.

Any combination of the above may be entered; however there must be a date if you use this panel. Additionally, if you enter conflicting criteria (e.g. Merchant = BPAY, Transaction Source = QuickCapture) into a panel and then click the search button (for that panel), the search will return NO RESULTS.



The screenshot shows a search panel titled "Search On Receipt Number". It contains two input fields: "Customer Number:" and "Receipt Number:". A "Search" button is located on the right side of the panel.

Figure 15, Search on Customer or Receipt Number

Enter either or both of the above criteria to locate:

- All transactions in relation to a specific customer
- A specific transaction (i.e. receipt number supplied).

Then click the **Search** button in that panel.



The screenshot shows a search panel titled "Search On Card Number and Amount". It contains two input fields: "Card Number:" and "Amount (inc surcharge):". A "Search" button is located on the right side of the panel.

Figure 16, Search on Credit Card Number and/or Amount

Enter either or both of the above criteria to locate:

- All transactions in relation to a specific credit card,
- A specific credit card transaction matching the specified amount.

List of transactions		Count = 10		Page 1 of 1				
Business	Source	Receipt Number	Division Code	Customer Code	Amount	Transaction Date/Time	Status	
<input checked="" type="radio"/>	TEST	QuickMatch	27007865	TEST	817181563	AUD 891,526.50	08 Apr 2010 16:20	Approved
<input type="radio"/>	TEST	QuickWeb	26974837	TEST	819432261	AUD 100,000.00	08 Apr 2010 12:06	Approved
<input type="radio"/>	TEST	QuickWeb	26974831	TEST	800199867	AUD 100,000.00	08 Apr 2010 11:46	Approved
<input type="radio"/>	TEST	BPAY	27006561	TEST	817504301	AUD 100,000.00	08 Apr 2010 13:31	Approved
<input type="radio"/>	TEST	BPAY	27006566	TEST	824189278	AUD 86,044.12	08 Apr 2010 13:31	Approved
<input type="radio"/>	TEST	QuickCapture	27007831	TEST	812851269	AUD 75,600.00	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickCapture	27007814	TEST	812411031	AUD 50,043.22	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickCapture	27007822	TEST	812628428	AUD 50,000.00	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickMatch	27007861	TEST	815142633	AUD 8,000.00	08 Apr 2010 16:20	Approved
<input type="radio"/>	TEST	BPAY	27006568	TEST	824668487	AUD 6,100.00	08 Apr 2010 13:31	Approved

Sort By:
Amount
Descending

- NONE -
Descending

- NONE -
Descending

Figure 17, Transactions List (example)

Field	Description
Business	The supplier business that the transaction was made against.
Source	The payment method\source via which the transaction was received into Quickstream.

Field	Description
Receipt Number	<p>The Receipt Number is generated according to transaction source, and will differ slightly for each:</p> <ul style="list-style-type: none"> ➤ For Credit Card transactions, the value of the Westpac /Qvalent Transaction ID and the Receipt Number is the same. ➤ For Cheque payments, the receipt number is the actual cheque number. ➤ For EFT payments, the receipt number that the customer will receive is provided by each customer's internet banking system. This value is not passed through to Westpac. Westpac instead, will provide a Lodgement Reference for EFT payments. ➤ For BPAY, Westpac will receive a payment reference number, but this will not necessarily be the receipt number that the customer receives from their internet banking/BPAY service. <p>ALSO NOTE: Other than credit card transactions, the uniquely generated Westpac /Qvalent Transaction ID is separate to the Receipt Number.</p>
Division Code	If your business has been setup in Quickstream to use multiple divisions, you can filter the transactions by entering the appropriate division code.
Customer Code	Unique customer identifier
Amount	The amount of the transaction
Transaction Date/Time	System Timestamp for transaction.
Status	The current status of the transaction.

Transactions List Transport Buttons

When the search results are displayed, there are four transport buttons which function as follows:

View Details	Show transaction details for the selected transaction.
Export	Download the transaction details in spreadsheet format* Note that where there are multiple QuickMatch transactions found, the report will include details for ALL matches returned by the search (not just the transaction currently selected on screen, or the transactions currently displayed).
Modify Search	Return to the search screen in the state that you left it.
New Search	Return to search screen with all previous selections cleared.

* **NOTE:** In the case of large volumes of matches, Quickstream will display a maximum of 1,000 results, and the system will return a maximum of 100,000. If the number of results > 1,000 they will be printed in total if you Export the data to a file.

7.1.1 Transaction Search Criteria

The definitions for each field on the transaction panels are as follows:

Field	Description
Settlement Date	This is the date on which payment was banked by Westpac. NOTE: This will only be a business banking day i.e. a customer can make a payment on a Saturday, but the settlement date will be the next banking day. In the case of cheque dishonours, the Settlement Date will be the date on which Westpac received the cheque dishonour.

Field	Description
Merchant (A/C)	<p>This field contains a drop down list of all accounts into which payments are credited upon receipt/processing.</p> <p>These are the actual Merchant ID's used by Quickstream for transaction processing.</p>
Transaction Source	<p>This indicates the channel through which the transaction was received into Quickstream. This will be either one of the Quickstream applications or the BPAY channel.</p>
Customer Number	<p>Unique customer identifier.</p>
Receipt Number	<p>The Receipt Number is generated according to transaction source, and will differ slightly for each:</p> <ul style="list-style-type: none"> ➤ For Credit Card transactions, the value of the Westpac /Qvalent Payment ID and the Receipt Number is the same. ➤ For Cheque payments, the receipt number is the actual cheque number. ➤ For EFT payments, the receipt number that the customer will receive is provided by each customer's internet banking system. This value is not passed through to Westpac. Westpac instead, will provide a Lodgement Reference. ➤ For BPAY, Westpac will receive a payment reference number, but this will not necessarily be the receipt number that the customer receives from their internet banking/BPAY service. <p>ALSO NOTE: Other than credit card payments, the uniquely generated Westpac /Qvalent Payment ID is separate to the Receipt Number.</p>
Card Number	<p>The number of the credit card (where applicable).</p>
Amount (Inc surcharge)	<p>The gross payment amount received for the transaction.</p>

As was previously mentioned, if you enter conflicting criteria (e.g. Merchant = BPAY, Transaction Source = QuickCapture) into any single panel on the screen and then click search, the search will return NO RESULTS.

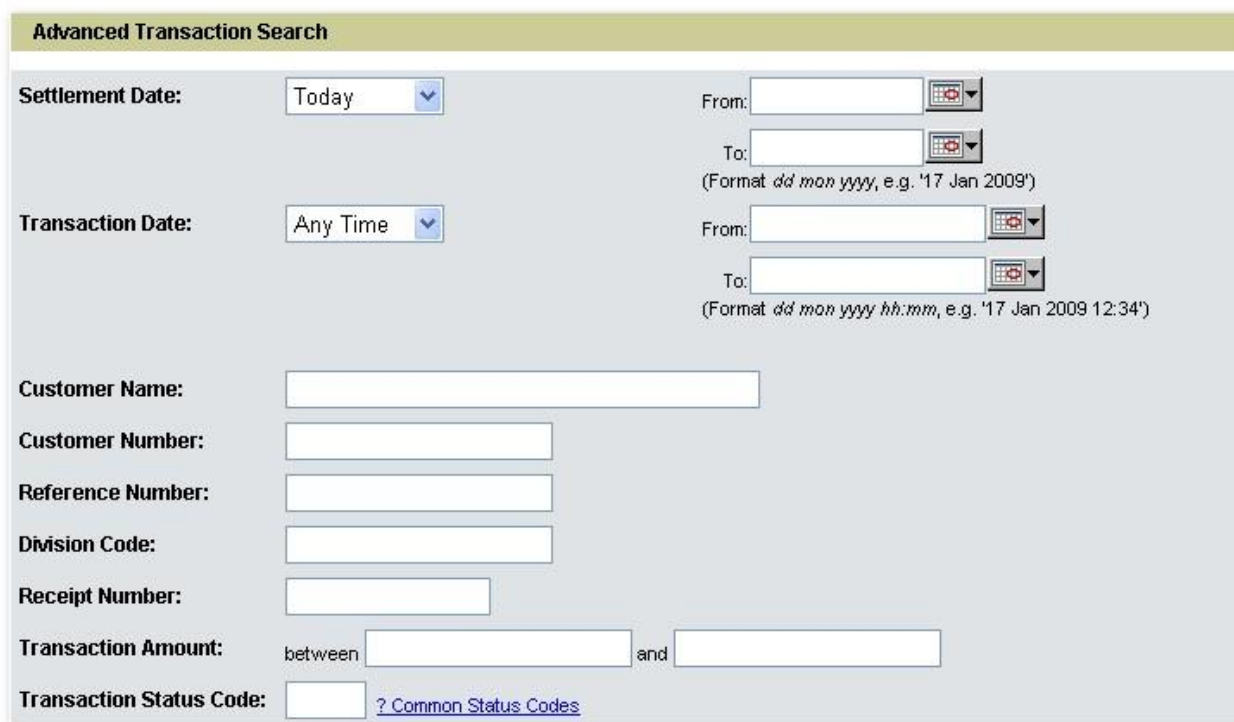
7.2 Advanced Transaction Search

The **Advanced Transaction Search** screen has eight panels which allow you to perform a more extensive search for transactions based on more specific information as available.

Unlike the **Transaction Search** dialog, all parameters selected will affect the results displayed (i.e. the details selected on all panels are included in the search).

There are a number of panels (in addition to the main panel) which allow you to refine the search in various ways. Note that by default, all options on these panels are selected, so in order to filter out unwanted criteria, they must be manually deselected.

7.2.1.1 Main Panel



Advanced Transaction Search

Settlement Date: Today From:
To:
(Format *dd mon yyyy*, e.g. '17 Jan 2009')

Transaction Date: Any Time From:
To:
(Format *dd mon yyyy hh:mm*, e.g. '17 Jan 2009 12:34')

Customer Name:

Customer Number:

Reference Number:

Division Code:

Receipt Number:

Transaction Amount: between and

Transaction Status Code: [? Common Status Codes](#)

Figure 18, Advanced Search Main Panel

Field	Description
Settlement Date	<p>This is the date on which payment was banked by Westpac.</p> <p>NOTE: This will only be a business banking day i.e. a customer can make a payment on a Saturday, but the settlement date will be the next working day.</p> <p>In the case of cheque dishonours, the Settlement Date will be the date on which Westpac received the cheque dishonour.</p>
Transaction Date	<p>This is the date on which transaction was made by the customer.</p> <p>Note: This can be any date of the year, regardless of weekends or public holidays.</p>
Customer Name	<p>This is the name associated with the customer (e.g. Telecom, Coles Myer, etc).</p> <p>NOTE: The search engine will only search from left to right, so if for example, you wish to search for the name BHP, then that is what you should enter. If however you wish to search for 'Newcastle – BHP' you need to enter 'NEW...' etc, etc. The point is; that to enter BHP only in this instance the search will not locate "Newcastle – BHP".</p> <p>The same applies to full name searches for customer accounts with personal naming conventions. If you wish to search for 'Susan Jones' you cannot enter 'Jones' only.</p>
Reference Number	<p>Depending on the transaction type, this field is:</p> <ul style="list-style-type: none"> ➤ The Cheque Number for QuickCapture transactions ➤ The EFT Narrative entered for OSBSB transactions ➤ The Payment Reference for BPAY ➤ Qvalent generated reference for QuickWeb and QuickVoice

Field	Description
Customer Number	Unique customer identifier.
Division Code	The division within the supplier business (if used)
Receipt Number	<p>The Receipt Number is generated according to transaction source, and will differ slightly for each:</p> <ul style="list-style-type: none"> ➤ For Credit Card transactions, the value of the Westpac /Qvalent Payment ID and the Receipt Number is the same. ➤ For Cheque payments, the receipt number is the actual cheque number. ➤ For EFT payments, the receipt number that the customer will receive is provided by each customer's internet banking system. This value is not passed through to Westpac. Westpac instead, will provide a Lodgement Reference. ➤ For BPAY, Westpac will receive a payment reference number, but this will not necessarily be the receipt number that the customer receives from their internet banking/BPAY service. <p>ALSO NOTE: Other than credit card payments, the uniquely generated Westpac / Qvalent Payment ID is separate to the Receipt Number.</p>
Transaction Amount*	The total amount for the transaction (not including credit card surcharge).
* Between / And Fields (Optional)	<p>To search for an exact amount, enter the amount in both fields.</p> <p>To search for an amount between a specific range, enter the low and high amounts (e.g. between \$500 and \$1500).</p>

Field	Description
Transaction Status Code	<p>These are the actual response codes which are sent to Quickstream from the banks (e.g. if it's a credit card transaction Quickstream receives a two-digit response code).</p> <p>Most of these codes relate to declined payment reasons. See appendix A and B for a full list of codes and descriptions.</p>

7.2.1.2 Additional Search Option Panels

In addition to the main panel, there are a number of options which allow you to refine the search to a very specific set of criteria. Using various combinations of options you can perform virtually any query you can think of.

These options are described in the following sub-sections.

Figure 19, Advanced Search screen options

The initial state of the remaining panels is 'collapsed'. To expand any of these click on the **Show** button for the group of options required.

By default, all entries on each panel are selected, so the purpose of each panel therefore becomes to reduce the number of options to be included in the search if necessary.

Each panel has a standard set of transport buttons which provide simple display/select functionality.

<input type="button" value="Hide"/>	Collapse the panel. All selections will apply to the search upon execute.
<input type="button" value="Select All"/>	Select all listed accounts, transaction source, payment methods, etc. By default all entries are selected.
<input type="button" value="Deselect All"/>	Deselect all listed accounts, transaction source, payment methods, etc.

7.2.1.3 Selected Options Indicators

When you are conducting an Advanced Search, the additional options tabs (in their unexpanded state) will indicate which option on each tab has been selected. As mentioned, all options are selected by default and the purpose of these tabs is to allow you to filter out unwanted transaction parameters from search results.

Merchant/Bank Accounts:	<input type="button" value="Show"/>	Selected: ALL
Transaction Source:	<input type="button" value="Show"/>	Selected: QuickCapture QuickMatch
Payment Instrument:	<input type="button" value="Show"/>	Selected: ALL
Payment Method:	<input type="button" value="Show"/>	Selected: ALL
Transaction Type:	<input type="button" value="Show"/>	Selected: Refund Authorisation
Transaction Status:	<input type="button" value="Show"/>	Selected: Approved Pending

Figure 20, Selected Options (example)

The example shown indicates that all Merchant Accounts are selected, that QuickCapture and QuickMatch transactions ONLY will be included in the search, and so on.

7.2.1.4 Merchant Bank Accounts Panel

This panel provides a list of all merchant bank accounts on the system. You can select/deselect any combination of these to be included/excluded from the search.

This panel would be useful when searching for a particular transaction(s) that the user knows went through a particular merchant.

For example, we can show all transactions for a specific date for the merchant in order to try to resolve a reconciliation issue between a CAF and a bank statement.

Merchant/Bank Accounts:

- AUD CHEQUE
- AUD DIRECT CREDIT
- BPAY
- VOICE A (25555555)
- WEB A (25555555)
- VOICE B (25555555)
- WEB B (25555555)

Figure 21, Merchant Bank Accounts panel (example)

7.2.1.5 Transaction Source Panel

This panel provides a list of all transaction applications on the system from which the various transaction types originate. You can select/deselect any combination of these to be included/excluded from the search.

Transaction Source:

- QuickCapture
- QuickVoice
- QuickWeb
- QuickMatch
- BPAY

Figure 22, Transaction Source panel

Transaction Source	Description
QuickCapture	All cheque transactions (and remittance advices) come through this stream.
QuickBatch	All credit card and direct debit transactions that were processed in a batch file.
QuickVoice	All credit card transactions made by phone come through this stream.

QuickWeb	All credit card transactions made online come through this stream.
QuickMatch	All EFT and BPAY transactions.
BPAY	All BPAY transactions come through this stream.

7.2.1.6 Payment Instrument Panel

This panel allows searching by any payment instruments that are enabled for your company. The payment instrument refers to the channel Qvalent uses to process the payment with Westpac.

Payment Instrument:

Hide Select All Deselect All

BPAY

AUD CHEQUE

AUD DIRECT CREDIT

UNKNOWN

WESTPAC TANDEM

Figure 23, Payment Instrument panel

7.2.1.7 Payment Method Panel

This panel provides a list of all payment methods on the system from which transactions originate. You can select/deselect any combination of these to specify which payments are to be included/excluded from the search.

An example use of this panel would be to view all AMEX transactions for a particular day.

Payment Method:

Hide Select All Deselect All

PRINT/LOCKED BOX (Includes BPAY)

ERP/DIRECT CREDIT (Includes OSBSB)

CREDIT CARD

Card Number:

Card Scheme:

VISA

MASTERCARD

AMEX

Figure 24, Payment Method panel

Transaction Source	Description
Print/Locked Box	BPAY and QuickCapture transactions. NOTE: If you wish to filter the search on EITHER BPAY or Cheque transactions, use the Transaction Source panel.
ERP/Direct Credit	EFT transactions.
Credit Card	Select this and use in conjunction with the Card Scheme options as required.
Card Number	Enter a card number to refine the search.
Card Scheme	Select /Deselect options to filter the search as required.

7.2.1.8 Transaction Type Panel

This panel allows searching based on the type of transaction that was attempted.

Transaction Type	Description
Capture	Taking funds from the customer's credit card or bank account
Refund	Returning funds to the customer's credit card or bank account
Authorisation	Reserving funds on a customer's credit card to claim at a later date.

The screenshot shows a panel titled "Transaction Type:" with three buttons: "Hide", "Select All", and "Deselect All". Below the buttons are three checked checkboxes corresponding to the transaction types: "Capture", "Refund", and "Authorisation".

Figure 25, Transaction Type panel

7.2.1.9 Transaction Status Panel

This panel provides the ability to filter the transaction search by Status. You can select/deselect any combination of these to be included/excluded from the search.

Figure 26, Transaction Status panel

Field	Description
Approved	The transaction has been fully processed.
Approved* (Direct Debit only)	In the case of Direct Debit transactions, there is a possibility that the bank can decline for up to three working days subsequent to original approval.
Declined	The transaction was declined. This will be either: <ul style="list-style-type: none"> ➤ cheque dishonour ➤ declined credit card payment (e.g. card reported lost or stolen)
Pending	Transactions that are yet to be sent to the banking system.
Voided	The transaction was voided before it was sent into the banking system.

7.2.1.10 The "Sort By" Panel

The last panel on the Advanced Search dialog is the Sort By panel which allows you to further structure the search with a standard query sorting tool.



Figure 27, Sort By panel

Choose either category and specify whether to display results in ascending or descending order.



Figure 28, Further sorting options

7.2.1.11 To Perform an Advanced Search

When all search parameters have been entered, click the **Search** button at the bottom of the dialog and all matching entries will be displayed.

NOTE: The List of Transactions screen is common for the **Transaction** and **Advanced Transaction** search functions.

List of transactions		Count = 10		Page 1 of 1				
Business	Source	Receipt Number	Division Code	Customer Code	Amount	Transaction Date/Time	Status	
<input checked="" type="radio"/>	TEST	QuickMatch	27007865	TEST	817181563	AUD 891,526.50	08 Apr 2010 16:20	Approved
<input type="radio"/>	TEST	QuickWeb	26974837	TEST	819432261	AUD 100,000.00	08 Apr 2010 12:06	Approved
<input type="radio"/>	TEST	QuickWeb	26974831	TEST	800199867	AUD 100,000.00	08 Apr 2010 11:46	Approved
<input type="radio"/>	TEST	BPAY	27006561	TEST	817504301	AUD 100,000.00	08 Apr 2010 13:31	Approved
<input type="radio"/>	TEST	BPAY	27006566	TEST	824189278	AUD 86,044.12	08 Apr 2010 13:31	Approved
<input type="radio"/>	TEST	QuickCapture	27007831	TEST	812851269	AUD 75,600.00	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickCapture	27007814	TEST	812411031	AUD 50,043.22	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickCapture	27007822	TEST	812628428	AUD 50,000.00	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickMatch	27007861	TEST	815142633	AUD 8,000.00	08 Apr 2010 16:20	Approved
<input type="radio"/>	TEST	BPAY	27006568	TEST	824668487	AUD 6,100.00	08 Apr 2010 13:31	Approved

Sort By:

Amount	Descending	<input type="button" value="Sort"/>
- NONE -	Descending	
- NONE -	Descending	

Figure 29, Transaction Search results (example)

7.2.1.12 Sorting Transaction Results

To sort the list, select the sorting options as required and then hit the **Sort** button (See section 7.2.1.10 for sorting options)

7.2.2 Viewing Transaction Details

Initially, a Transaction Search in Quickstream - either standard or advanced - will return a list of matching transactions, as shown in the example.

List of transactions		Count = 10		Page 1 of 1				
Business	Source	Receipt Number	Division Code	Customer Code	Amount	Transaction Date/Time	Status	
<input checked="" type="radio"/>	TEST	QuickMatch	27007865	TEST	817181563	AUD 891,526.50	08 Apr 2010 16:20	Approved
<input type="radio"/>	TEST	QuickWeb	26974837	TEST	819432261	AUD 100,000.00	08 Apr 2010 12:06	Approved
<input type="radio"/>	TEST	QuickWeb	26974831	TEST	800199887	AUD 100,000.00	08 Apr 2010 11:46	Approved
<input type="radio"/>	TEST	BPAY	27006561	TEST	817504301	AUD 100,000.00	08 Apr 2010 13:31	Approved
<input type="radio"/>	TEST	BPAY	27006566	TEST	824189278	AUD 86,044.12	08 Apr 2010 13:31	Approved
<input type="radio"/>	TEST	QuickCapture	27007831	TEST	812851269	AUD 75,600.00	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickCapture	27007814	TEST	812411031	AUD 50,043.22	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickCapture	27007822	TEST	812628428	AUD 50,000.00	08 Apr 2010 16:18	Approved
<input type="radio"/>	TEST	QuickMatch	27007861	TEST	815142633	AUD 8,000.00	08 Apr 2010 16:20	Approved
<input type="radio"/>	TEST	BPAY	27006568	TEST	824668487	AUD 6,100.00	08 Apr 2010 13:31	Approved

View Details Export Modify Search New Search

Sort By: Amount Descending Sort

- NONE - Descending

- NONE - Descending

Figure 30, Transaction Details list (example)

From this list the user can select the transaction whose details they wish to view.

7.2.2.1 Viewing Transaction Detail Options

To view the details for a specific transaction:

- Click on the radio button to the left of the transaction to select it
- Click **View Details**.

Alternatively, click on the **Receipt Number** for that transaction.

- Either method will display the details for the transaction selected

- You can return to the list at anytime using the **Back to Search** button.

Transaction Details	
Division Code:	TEST
Customer Name:	Customer Pty Ltd
Order Number:	51904
Envelope:	1860650
Transaction Source:	QuickCapture
Transaction Amount:	AUD 8,672.28
Transaction Date/Time:	09 Apr 2010 12:50
User:	MATTHEWC
Your Bank Account:	TEST-5
Settlement Date:	08 Apr 2010
Status:	Approved - Completed successfully (SUCCESS) ? Common Status Codes
Receipt No:	27013024
Send receipt email to:	<input type="text"/> <input type="button" value="Send"/>
<input type="button" value="Back to Search"/> <input type="button" value="New Search"/> <input type="button" value="Print Receipt"/>	

Figure 31, Transaction Detail (example)

Field	Description
Division Code	Division within the supplier business (if used)
Customer Name	The name of the customer who initiated the transaction
Order Number	<ul style="list-style-type: none"> ➤ In the case of cheque transactions, this is the Cheque Number. ➤ In the case of EFT transactions, this is the 'Comment' text that the user has the option to enter when they make transaction. <p>NOTE: Does not apply to credit card or BPAY.</p>
Envelope	This is the envelope ID. Click on this to go to the Envelope Details if applicable to your solution.

Field	Description
Transaction Source	This indicates the channel through which the transaction was received into Quickstream. This will be either one of the Quickstream applications or the BPAY channel.
Transaction Amount	The total amount for the transaction. Where a payment has been split over multiple invoices, this will be the Total Amount paid. NOTE: The credit card surcharge is NOT included in the amount.
Transaction Date/Time	This timestamp for the original transaction. This is the original date/time that the transaction was received, and does not change.
User	System User ID
You Bank Account	Credit card transactions only. This is the merchant account that was used.
Settlement Date	This is the date on which payment was banked by Westpac. Note: This will only be a business banking day i.e. a customer can make a payment on a Saturday, but the settlement date will be the next working day.
Status	For a list of Transaction Status and definitions, see Appendix A and B

Field	Description
Receipt Number	<p>The Receipt Number is generated according to transaction source, and will differ slightly for each:</p> <ul style="list-style-type: none"> ➤ For Credit Card transactions, the value of the Westpac /Qvalent Payment ID and the Receipt Number is the same. ➤ For Cheque payments, the receipt number is the actual cheque number. ➤ For EFT payments, the receipt number that the customer will receive is provided by each customer's internet banking system. This value is not passed through to Westpac. Westpac instead, will provide a Lodgement Reference for EFT payments. ➤ For BPAY, Westpac will receive a payment reference number, but this will not necessarily be the receipt number that the customer receives from their internet banking/BPAY service. <p>ALSO NOTE: Other than credit card transactions, the uniquely generated Westpac /Qvalent Payment ID is separate to the Receipt Number.</p>

7.2.2.2 Email Receipt to Customer

To email a copy of the transaction details/receipt to a customer enter the **Email Address** and click **Send**.

Figure 32, Email Receipt to Customer fields

7.2.2.3 Print Receipt

Quickstream allows you to print a hard copy of the transaction details/receipt as required.

The on screen prompts will provide a print preview and guide you to select the printer as required. Just click **Print Receipt**.



Figure 32, Print Receipt

7.3 Transaction Refund

For some customers it is useful to be able to perform refunds against previous transactions through the administrator interface. This role is often given to a smaller group of users within the business, often finance users with the authority to perform refunds.

Select Roles

Select roles to be made available to the user:

Role Name	
<input type="checkbox"/>	Advanced Transaction Search
<input checked="" type="checkbox"/>	Registered Cards Query
<input checked="" type="checkbox"/>	Preregistered Cards Add Customer
<input checked="" type="checkbox"/>	Transaction Refund
<input checked="" type="checkbox"/>	Transaction Search
<input checked="" type="checkbox"/>	User Administrator

After performing a transaction search, or an Advanced transaction search, for users with the 'Transaction Refund' role, there will be a button available to Refund the transaction.

List of transactions		Count = 3		Page 1 of 1				
Business	Source	Receipt Number	Customer Reference Number	Reference Number	Division Code	Amount	Transaction Date/Time	Status
<input type="radio"/> Test	QuickTerminal	31221006	31244600	SUP31221006		AUD 55.00-	22 Oct 2010 09:38	Approved
<input checked="" type="radio"/> Test	QuickBatch	31244600		31244600		AUD 55.08	20 Oct 2010 15:56	Approved
<input type="radio"/> Test	QuickBatch	31244598		31244598		AUD 25.08	20 Oct 2010 15:25	Voided

Sort By:

[Introduction](#)
[Transaction Search](#)
[Advanced Transaction Search](#)

Enter in the details to refund the transaction below.

This refund may take between 1 and 7 days to appear on the cardholders statement. The time taken depends on the bank that issued the credit card you have refunded.

All information with an asterisk * is mandatory.

Original Transaction Details

Reference Number:	31244600
Order Number:	127462331
Cardholder Name:	Test User
Card Number:	MC 527082...374
Expiry Date:	07/07
Transaction Source:	QuickBatch
Transaction Amount:	AUD 55.08
Transaction Date/Time:	20 Oct 2010 15:56
Merchant Id:	Test User

Refund Details

* Refund Amount:	<input type="text" value="0.08"/>
Refund Comment:	<input type="text" value="Refunding partial amount"/>

You can refund the full amount of the previous transaction, or a partial amount.

[Introduction](#)
[Transaction Search](#)
[Advanced Transaction Search](#)

Please confirm that you want to process this refund. The refund will be processed immediately.

Confirm Refund Details

Reference Number:	31244600
Order Number:	127462331
Cardholder Name:	Test User
Card Number:	MC 527082...374
Expiry Date:	07/07
Transaction Source:	QuickBatch
Transaction Amount:	AUD 0.08-
Merchant:	Test User
Comment:	Refunding partial amount

[Introduction](#) [Transaction Search](#) [Advanced Transaction Search](#)

The status of your transaction is:

Refund Receipt

Customer Reference Number:	31244600
Reference Number:	SUP31701310
Cardholder Name:	Test User
Card Number:	MC 527082...374
Expiry Date:	07/07
Transaction Source:	QuickTerminal
Transaction Amount:	AUD 0.08-
Transaction Date/Time:	19 Nov 2010 13:22
Merchant Id:	Test User
Settlement Date:	19 Nov 2010
Status:	Approved - Honour with identification (08)
Receipt No:	31701310
Comment:	Refunding partial amount
Send receipt email to:	<input type="text"/>

The refund receipt can be printed or emailed.

8 Pre-registered Accounts

8.1 Adding pre-registered customer

To add a customer to the system you will need to enter the following details

Figure 33, Add pre-registered customer screen

Field	Description
Business name	Name of the customer's company
Business code	A unique identifier for the business

Field	Description
Comment	Optional comment to be seen when viewing the customer details.

8.1.1 Add customer account

To register an account against a customer you will need to enter the following details

Figure 34, Add customer account

Field	Description
Cardholder name	The name on the credit card
Credit card number	The customer's full credit card number
Comment	Optional comment to be seen when viewing the account details.

8.2 Searching pre-registered customers

The manage customers screen allows to search for users by business name, business code/number, pre-registration number (if the pre-registered code option is being used) or registered credit card number. You can find all customers by leaving all fields blank and clicking search.

Westpac logo

QUERIES AND REPORTS

MANAGE CUSTOMERS

ADMINISTRATION

Home

Log off

Help Center

Help with this Page

Introduction Add Customer Manage Customers

GO BACK Preregistered Business Search

Enter filtering criteria

Customers

Supplier Business Name: [dropdown]

Business Name: [text input]

Business Number: [text input]

Pre-registration Number: [text input]

Pre-registered Credit Card Number: [text input]

+ Add Customer Search

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QVALENT

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Figure 35, Manage customers screen

8.3 Updating pre-registered customers

Click on the Edit Business link next to the details of the customer that you wish to update to view and change their details.

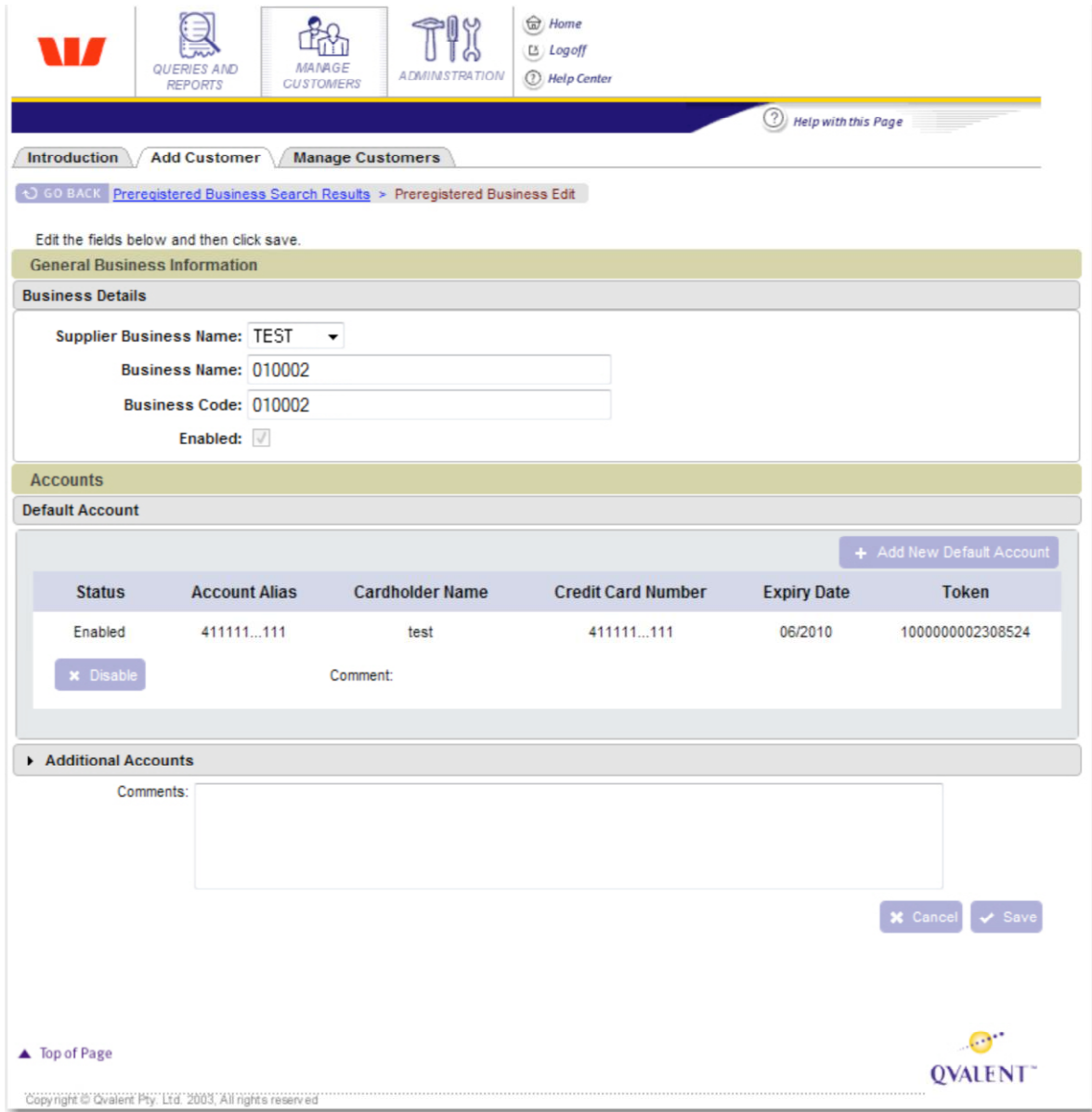


Figure 36, Edit pre-registered customer

Field	Description
Supplier business	The supplier business that this customer will transact against
Business name	Name of the customer’s company
Business code	A unique identifier for the business

8.3.1 Updating customer accounts

To add a new bank account or credit card click on the "Add new default account" button in the Accounts section.

8.3.2 Disabling customer accounts

To disable a customer's credit card or bank account click on the disable button next to the account you wish to disable.

8.4 Expired Cards Report

To get a CSV report of cards that are expiring in a particular month go to the pre-registered accounts tab under queries and reports. Select last month, this month or next month and click the generate report button.

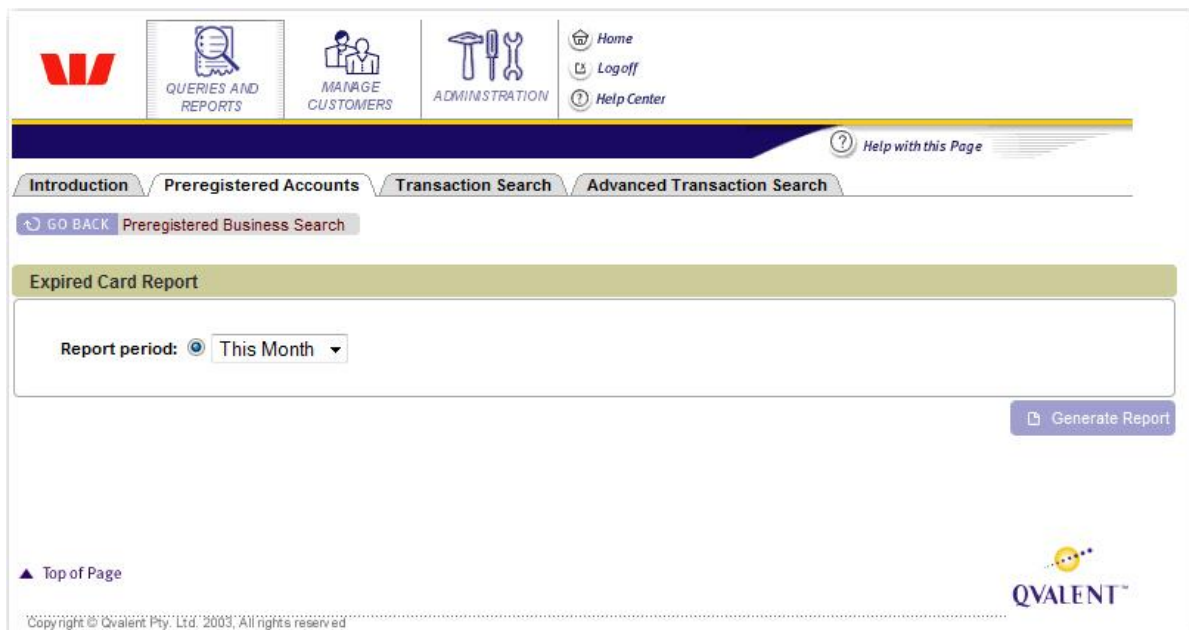


Figure 37, expired cards report

9 User Administration

9.1 Adding Users

To add a user to the system you will need to enter the following details

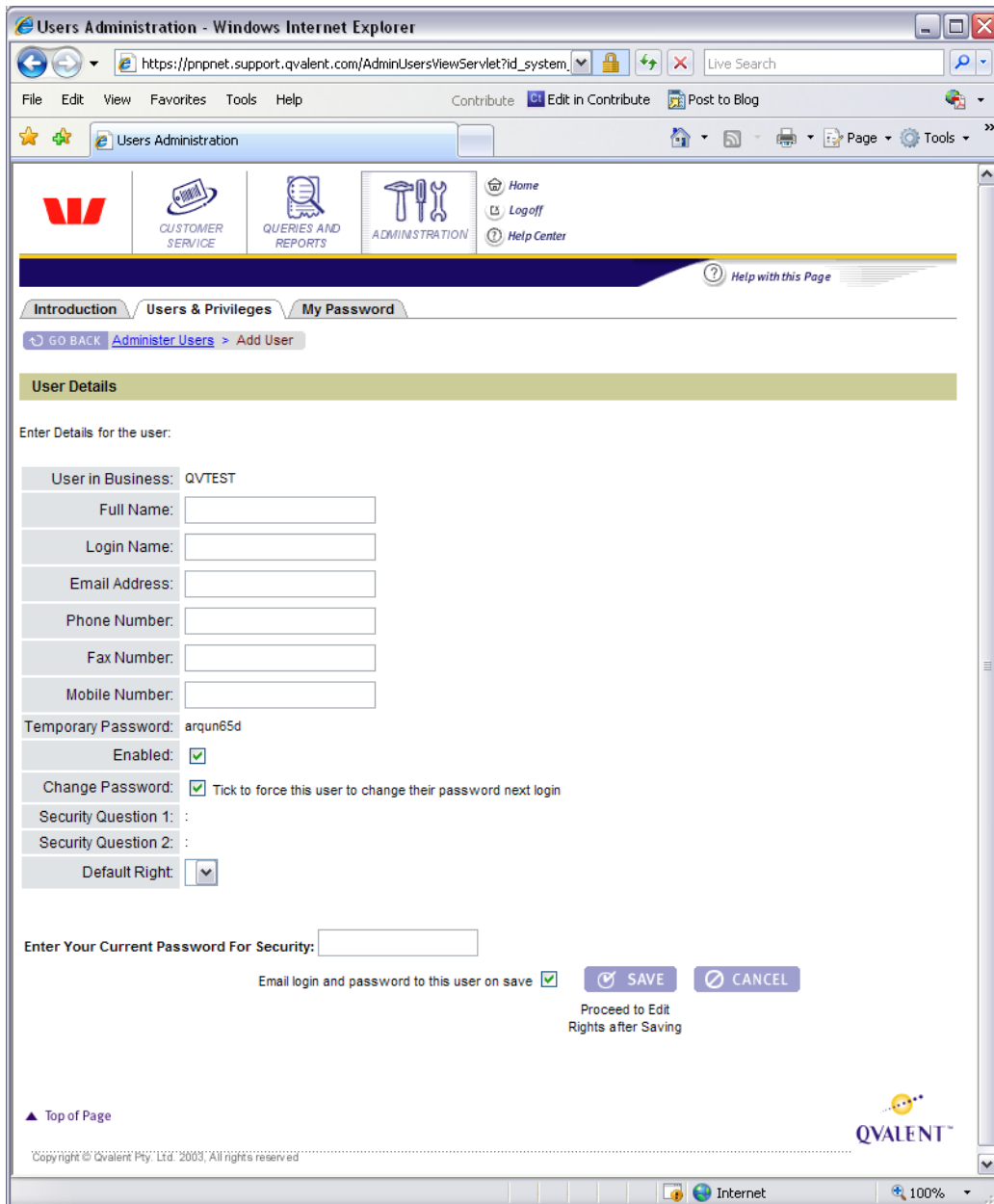


Figure 38, Add User screen

Field Name	Description	Required
User in business	If you have more than one business configured you can select which business this user will be in. This can	Yes

	affect which transactions they can see in searches and which merchants they can make transactions against.	
Full name	Users given name and surname	Yes
Login name	Unique name used to access Quickstream	Yes
Email Address	An email address that only belongs to the user i.e. no group addresses.	Yes
Phone number	User's work phone number	No
Fax number	User's work fax number	No
Mobile number	User's mobile phone number	No
Enabled	If this box is checked then the user can log in to Quickstream, if a users leaves the company or no longer requires access to the system you will need to uncheck this box to block their access	
Change password	If this box is checked the user will be presented with the change password page when they next login	
Default Right	If your company has any default rights configured you will be able to select them here.	No

Once you have entered all of the data correctly and saved the user details you will be presented with a page of roles that have been configured for your business. Select the combination of roles that corresponds to the level of access that you wish to give this

user. Roles can apply to the business that the user is in or the entire company. See section 7.4 for details.

9.2 Updating User Details

The administer users screen allows to search for users by full name, login name or email address. You can find all users by leaving all fields blank and clicking search.

Users can have the following statuses:

- **Enabled** – Can log in to the system
- **Locked** – This user has either entered their password wrong 5 or more times or has been set to locked because they have not logged into the system for 3 months. Users can be unlocked by resetting their password. These users can also unlock their account using the forgot password functionality.
- **Disabled** – This user has been disabled by an administrator. These users can not use the forgot password functionality to activate their user again.

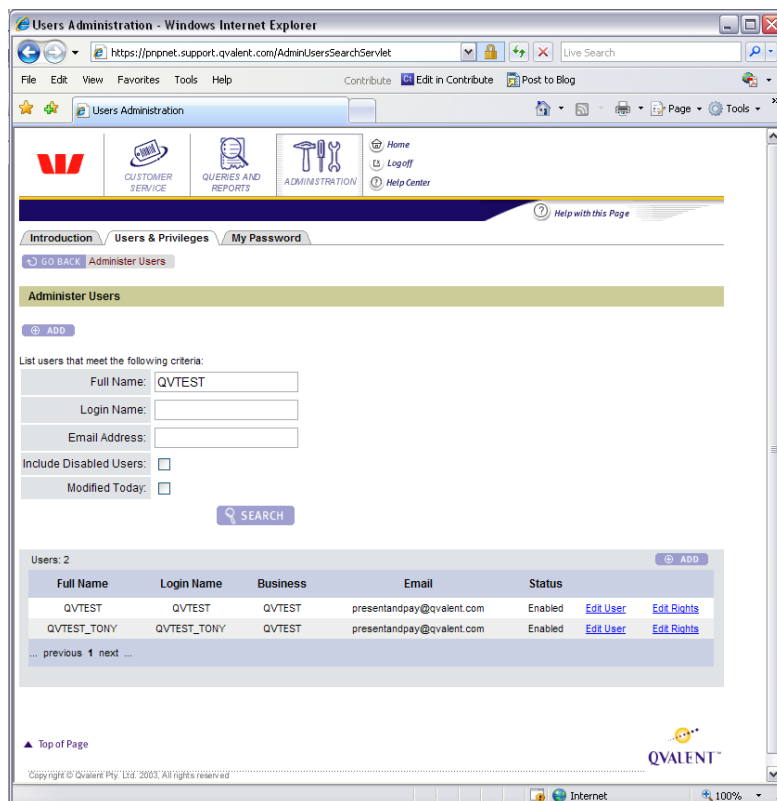


Figure 39, User search

Click on the edit user link next to the details of the user that you wish to update to view and change their details.

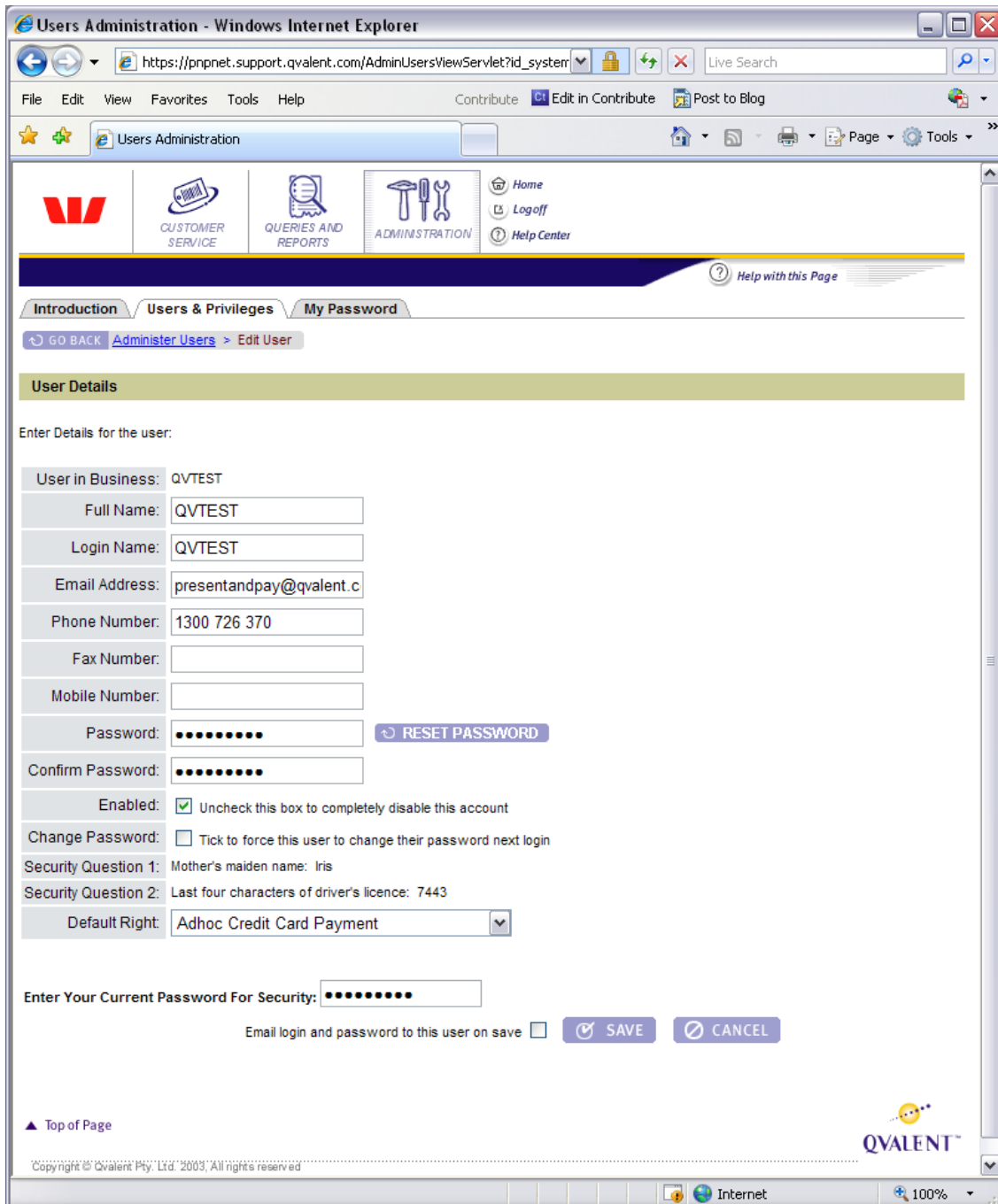


Figure 40, Edit User Screen

Field Name	Description	Required
------------	-------------	----------

User in business	If you have more than one business configured you can select which business this user will be in. This can affect which transactions they can see in searches and which merchants they can make transactions against.	Yes
Full name	Users given name and surname	Yes
Login name	Username	Yes
Email Address	An email address that only belongs to the user i.e. no group addresses.	Yes
Phone number	User's work phone number	No
Fax number	User's work fax number	No
Mobile number	User's mobile phone number	No
Password	Set the password for this user. Note that only passwords that have been reset using the reset password button can be emailed from the system	Yes
Confirm Password	Confirm the password typed into the password field above. This is to check that a typing mistake hasn't been made into the masked field.	Yes
Reset Password (button)	This triggers the system to generate a new password for a user. This password can then be sent to the user from the system.	No
Enabled	If this box is checked then the user can log in to	

	<p>Quickstream, if a user leaves the company or no longer requires access to the system you will need to uncheck this box to block their access. Disabled users do not have access to the forgot password functionality.</p>	
Change password	<p>If this box is checked the user will be presented with the change password page when they next login</p>	
Default Right	<p>If your company has any default rights configured you will be able to select them here.</p>	No

9.3 Disabling Users

You should disable any users that no longer require access to the Quickstream administration screens for security reasons. To disable a user, find them on the user search screen, click the edit user link. On the user details page uncheck the enable checkbox and save.

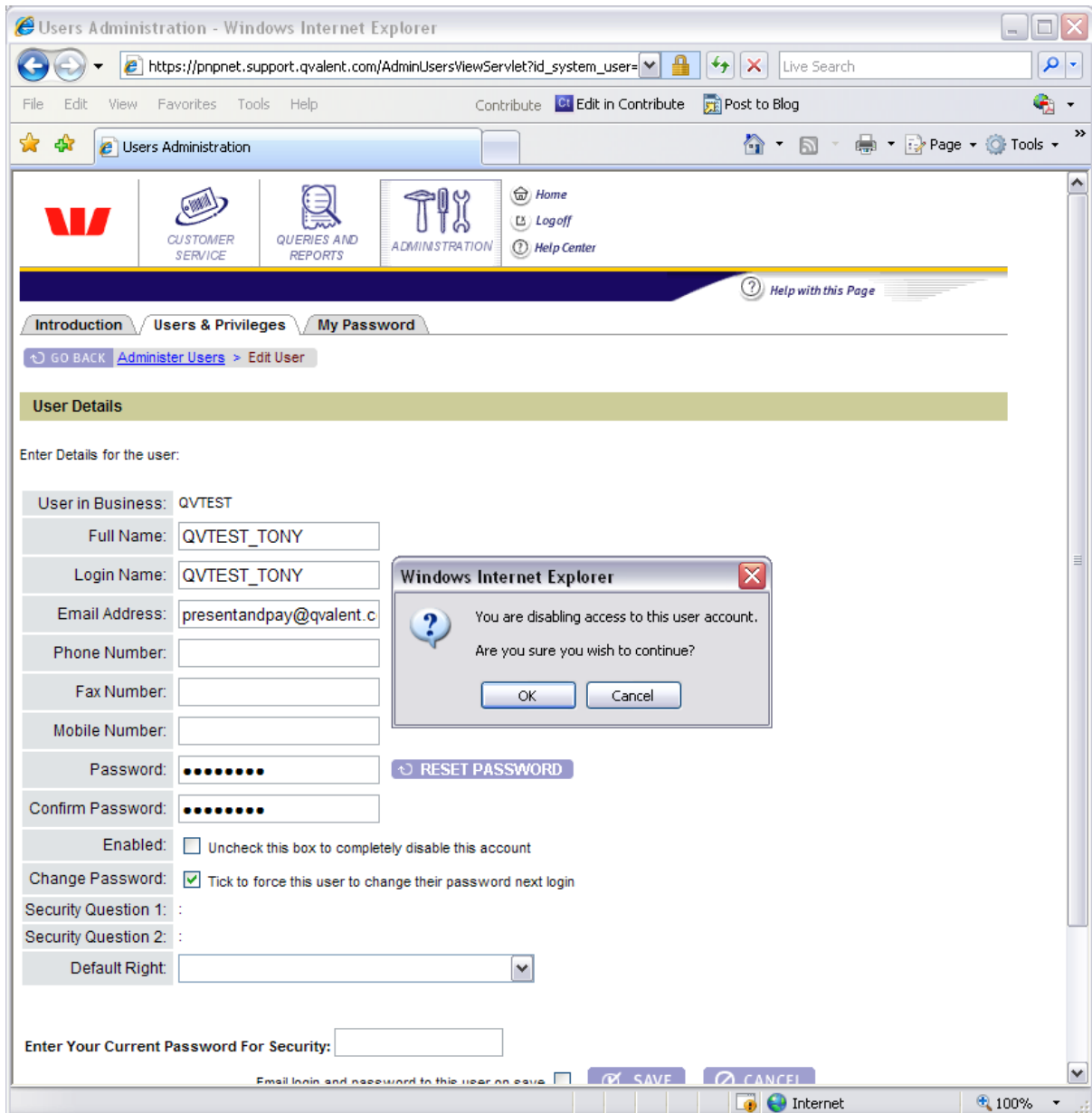


Figure 41, Disable User

9.4 Managing User Rights

To view and edit user's rights, find them using the user search screen and click on the edit rights link. You will be presented with a list of rights configured for your company. Tick the checkbox that corresponds to a right to add it or un-tick the checkbox to take the right away from the user.

The screenshot displays the 'Rights Administration' interface. The main content area is titled 'Edit Rights for User' and shows the following details for the user 'QVTEST':

- User in Business: QVTEST
- Full Name: QVTEST
- Login Name: QVTEST

Under the 'Select Roles' section, the instruction reads: 'Select roles to be made available to the user:'. Below this is a table of roles:

Role Name	Community
<input checked="" type="checkbox"/> Payments	Qvalent Test
<input type="checkbox"/> Payments - all businesses	Qvalent Test
<input type="checkbox"/> Refunds	Qvalent Test
<input checked="" type="checkbox"/> Reporting	Qvalent Test
<input checked="" type="checkbox"/> Reporting - All businesses	Qvalent Test

At the bottom of the form, there is a field for 'Enter Your Current Password For Security:' followed by 'SAVE' and 'CANCEL' buttons.

Figure 42, Edit user rights

10 Reconciliation

The following section provides details on reconciling transactions via various payment channels with your bank statement.

10.1 Reconciliation Email

Different card schemes (Amex, Diners, Visa, etc) make separate credits to your bank account. In order to allow you to reconcile, Quickstream may provide a reconciliation report. This email may be sent daily after the expected cut-off of the acquiring banks to your nominated email address. The email contains the value of approved and declined transactions (captures minus refunds) by card scheme. The number of captures and refunds performed will also be shown. If a customer processes using multiple merchant accounts, then a summary will be provided for each merchant within the one email.

Sample Reconciliation Email

From:	presentandpay@qvalent.com		
To:	customer@nominated.com.au		
Subject:	Present and Pay: Reconciliation Report for 20-Jan-2003		
Customer:	<Community Name>		
Value Date:	<Value Date>		
<Supplier Business> MERCHANT <Merchant Working Name 1>			
CARD SCHEME	AUD TRANSACTIONS	AUD DECLINED	AUD APPROVED

VC/MC/BC	1,732,301.12	(16,234.23)	1,716,066.89
Amex	200,000.00	(2,342.65)	197,657.35
Diners	122,904.00	(2,023.43)	120,889.57
TOTAL:	2,055,205.12	(20,600.31)	2,034,613.81
CARD SCHEME	NUMBER TRANSACTIONS	NUMBER DECLINED	NUMBER APPROVED

	Capture / Refund	Capture / Refund	Capture / Refund
VC/MC/BC	226,044 / 0	21,234 / 0	204,810 / 0
Amex	23,123 / 12	xxx,xxx / yy,yy	xxx,xxx / yy,yy
Diners	13,234 / 3	xxx,xxx / yy,yy	xxx,xxx / yy,yy
TOTAL:	262,401 / 15	xxx,xxx / yy,yy	xxx,xxx / yy,yy
Should you have any enquiries regarding the use of this site, please contact us via email at presentandpay@qvalent.com or phone us on 1300 301 444 (available Monday to Friday, 7 a.m. to 6 p.m. AEST), and a representative will be happy to assist you.			
Yours sincerely			
Qvalent Customer Care			
http://www.qvalent.com			

10.2 Reconciliation Process

Quickstream offers a number of tools to aid reconciliation between what has been processed through the various payment channels and what has been deposited in the bank account. The following is provided as a suggested process for performing reconciliation.

The reconciliation process will depend on the payment channels that your business is using. If you are using:

- QuickGateway (and potentially QuickTerminal), refer to Section 10.2.1
- QuickTerminal only, refer to Section 10.2.2
- QuickWeb and QuickVoice, refer to Section 8.2.3
- QuickBatch, refer to Section 8.2.4

IMPORTANT: All customers should be aware of the settlement cut-off implications described in Section 8.2.5.

10.2.1 Reconciling QuickGateway Transactions

The first step in the reconciliation is to reconcile approved QuickGateway transactions with your bank statement. If these reconcile, no further reconciliation effort is required.

The reconciliation process for a merchant on a given date may be performed as follows:

1. Add up the order.amount field (note: deduct refunds from captures) for all transactions where the response.summaryCode = 0 (Approved) for the given date and merchant, grouped by response.creditGroup and card.currency.
2. Match the values calculated above with credits (or debits if refunds exceed captures) to your bank statement, with the following items to be aware of based on past experience:
 - Amex and Diners credits may not be value-dated (i.e. credited) on the settlement date and therefore the credit may appear up to 5 days later. For example, although the settlement date is Wednesday, the credit may be dated for the Thursday or later. The credit may be less the merchant service fee deducted by Amex/Diners (the gross amount is often shown in the narrative). This is part of your merchant relationship with Amex/Diners and is not a deficiency of Quickstream.
 - Westpac credits will be posted on the settlement date, except where the settlement date is a weekend or non-banking day (i.e. public or bank holiday). In this case, the credit will be dated with the next business day.
 - If you are performing other transactions using the same merchant ID, there may be other transactions affecting the value of the credit and therefore further reconciliation effort will be required. For example, if you are performing web-based transactions, please refer to Section 10.2.2.

If you are unable to reconcile QuickGateway transactions with your bank statement, you should try to reconcile API transaction attempts with the Approved amounts on the provided reconciliation email.

If the amounts still cannot be reconciled, we suggest that you use the credit card transaction search screen to identify the transaction(s) that account for the difference and try to determine the cause of the difference. If more assistance is required, please contact Support preferably via email with full details on the difference.

If your business is using the QuickGateway and QuickTerminal facilities detailed in Section 4 to perform credit card payments and refunds, and these are using the same merchant ID, then there will be reconciliation differences between your QuickGateway transactions and what is on the bank statement. These differences should be equal to the value of transactions performed via the web-based interface and may be obtained from the Admin section of the reconciliation email.

For example, QuickGateway transactions may total \$900 but the bank statement may show \$1000. The difference may be explained by a \$100 transaction performed via the Credit Card Payment (QuickTerminal) function.

10.2.2 Reconciling QuickTerminal transactions

To reconcile transactions performed via the Admin interface with your bank statement, you should compare your statement with the amounts on the provided reconciliation email.

If the amounts still cannot be reconciled, we suggest that you use the credit card transaction search or the screen daily cash applied file if you receive one to identify the transaction(s) that account for the difference and try to determine the cause of the difference. If more assistance is required, please contact Support preferably via email with full details on the difference.

10.2.3 Reconciling QuickVoice/QuickWeb transactions

To reconcile credit card transactions performed via QuickVoice/QuickWeb with your bank statement, you should compare your statement with the amounts on the provided reconciliation email.

If the amounts still cannot be reconciled, we suggest that you use the credit card transaction search screen or the daily cash applied file if you receive one to identify the transaction(s) that account for the difference and try to determine the cause of the difference. If more assistance is required, please contact Support preferably via email with full details on the difference.

Direct debit transactions can be declined up to 3 to 5 days after the day the transaction was processed by Westpac. On the day of the direct debit payment being processed by Westpac you will receive a report of the transactions that Westpac has either processed themselves or forwarded on to other banks. Over the next 3 to 5 banking days the other banks will process these transactions and send any failure notifications back to Westpac. These failures will come back in a separate file each morning. Transactions in this file may have been initiated on different dates.

10.2.4 Reconciling QuickBatch Transactions

To reconcile credit card transactions performed via QuickBatch with your bank statement, you should compare your statement with the amounts on the provided reconciliation email.

If the amounts still cannot be reconciled, we suggest that you use the periodic debits search screen or the payment batch response file if you receive one to identify the transaction(s) that account for the difference and try to determine the cause of the difference. If more assistance is required, please contact Support preferably via email with full details on the difference.

Direct debit transactions can be declined up to 3 to 5 days after the day the transaction was processed by Westpac. On the day of the direct debit payment being processed by Westpac you will receive a report of the transactions that Westpac has either processed themselves or forwarded on to other banks. Over the next 3 to 5 days the other banks will process these transactions and send any failure notifications back to Westpac. These failures will come back in a separate file each morning. Transactions in this file may have been initiated on different dates.

10.2.5 Credit Card Settlement Date vs. Transaction Date

The Settlement Date, also referred to as the Payment Date, is the date as passed from the back-end system of the acquiring bank and therefore may reflect a date different to the date that the actual API call is being made (Transaction Date).

Consider a merchant that accepts payments for Visa/MasterCard/Bankcard (where Westpac is the acquiring bank), Amex and Diners (where the latter two each act as separate acquirers). When the API call is made, the acquiring bank will return a settlement date as part of a successful transaction response. Each acquiring bank has their own cut-off times for a given day and will return a future date for API calls received after the cut-off.

For example, if Westpac's cut-off is 6pm, an API call for a Visa card received on Monday, 6th Jan at 6:15pm would be expected to return a settlement date of Tuesday, 7th Jan. However, if Amex has a 6:30pm cut-off, then an API call at the same time for an Amex transaction would return a settlement date of Monday, 6th Jan.

Furthermore, the settlement date does not necessarily mean that the funds will be credited on the settlement date returned. Again, this is up to the relevant acquiring bank. However, for reconciliation purposes, it is reasonable to expect that all successful transactions through a given acquirer that return the same settlement date will be credited together on the same day.

11 Support

During the implementation and testing phase, all support will be provided by the person nominated to assist during this phase. However, after migrating to Production, support will be provided via a more formal process. Prior to contacting support, we recommend that some basic steps be performed:

- Use online transaction query facilities to try to determine the cause of the issue.
- Get as much information about the problem as possible (e.g. date/time of issue, actual errors on screen/email, card/bank account in use if applicable) as this may provide further clues and will be required by the support team.

If the troubleshooting does not resolve a production issue, contact support as follows:

- For urgent issues where the system is unavailable or a serious malfunction is occurring, contact **Quickstream Support** on **1300 726 370** (24 hrs/7 days). They will ensure you are able to get in contact with the appropriate person to resolve the issue as soon as possible.
- For less urgent issues that may be handled during normal business hours (Monday to Friday, 7 a.m. to 6 p.m. AEST), contact Quickstream Support either via phone (1300 726 370) or email (presentandpay@qvalent.com).

Please note: Support is only available to direct customers of Westpac and not to end customers. If your customers are affected by issues, they must direct all support requests via your own customer care processes. Your personnel may then contact Present & Pay Customer Care for assistance as described above.

Appendix A – Credit Card Response Codes

The following response codes are relevant to users of the QuickGateway, QuickTerminal, QuickWeb and Quick Batch card processing.

These response codes have been included for your reference and are derived from the message format defined in Australian Standard 2805.2 (1997).

It is highly unlikely that you will receive many of these response codes; as a general rule you should use the summary response code, which is supplied to determine whether a transaction is approved or declined.

Valid response codes are of a two digit alphanumeric format.

If an unknown response code is returned please contact Westpac with the appropriate transaction details.

Please note that there are no response codes specific to card verification number mismatches. This is because no financial institutions in Australia currently return any such information if declining a transaction.

Summary Response	Description
0	Transaction Approved
1	Transaction Declined
2	Transaction Erred
3	Transaction Rejected

Code	Description	Summary Code
00	Approved or completed successfully	0
01	Refer to card issuer	1
02	Refer to card issuers special conditions	1
03	Invalid merchant	1
04	Pick-up card	1
05	Do not honour	1
06	Error	1
07	Pick-up card, special condition	1
08	Honour with identification	0

Code	Description	Summary Code
09	Request in progress	1
10	Approved for partial amount	0
11	Approved VIP	0
12	Invalid transaction	1
13	Invalid amount	1
14	Invalid card number (no such number)	1
15	No such issuer	1
16	Approved, update Track 3	0
17	Customer cancellation	1
18	Customer dispute	1
19	Re-enter transaction	1
20	Invalid response	1
21	No action taken	1
22	Suspected malfunction	1
23	Unacceptable transaction fee	1
24	File update not supported by receiver	1
25	Unable to locate record on file	1
26	Duplicate file update record, old record replaced	1
27	File update field edit error	1
28	File update file locked out	1
29	File update not successful, contact acquirer	1
30	Format error	1
31	Bank not supported by switch	1
32	Completed partially	1
33	Expired card	1
34	Suspected fraud	1
35	Card acceptor contact acquirer	1
36	Restricted card	1
37	Card acceptor call acquirer security	1
38	Allowable PIN tries exceeded	1
39	No credit account	1
40	Request function not supported	1
41	Lost card	1
42	No universal account	1
43	Stolen card, pick up	1
44	No investment account	1
45-50	Reserved for ISO use	1

Code	Description	Summary Code
51	Not sufficient funds	1
52	No cheque account	1
53	No savings account	1
54	Expired card	1
55	Incorrect PIN	1
56	No card record	1
57	Transaction not permitted to cardholder	1
58	Transaction not permitted to terminal	1
59	Suspected fraud	1
60	Card acceptor contact acquirer	1
61	Exceeds withdrawal amount limits	1
62	Restricted card	1
63	Security violation	1
64	Original amount incorrect	1
65	Exceeds withdrawal frequency limit	1
66	Card acceptor call acquirers security department	1
67	Hard capture (requires that card be picked up at ATM)	1
68	Response received too late	1
69-74	Reserved for ISO use	1
75	Allowable number of PIN tries exceeded	1
76-89	Reserved for private use	1
90	Cutoff is in process (Switch ending a days business and starting the next. The transaction can be sent again in a few minutes).	1
91	Issuer or switch is inoperative	1
92	Financial institution or intermediate network facility cannot be found for routing	1
93	Transaction cannot be completed. Violation of law	1
94	Duplicate transmission	1
95	Reconcile error	1
96	System malfunction	1
97	Advises that reconciliation totals have been reset	1
98	MAC error	1
99	Reserved for national use	1
EA	<i>response text varies depending on reason for error</i>	2
EG	<i>response text varies depending on reason for error</i>	2
EM	Error at the Merchant Server level	2
N1	Unknown Error (NZ Only)	1
N2	Bank Declined Transaction (NZ Only)	1

Code	Description	Summary Code
N3	No Reply from Bank (NZ Only)	1
N4	Expired Card (NZ Only)	1
N5	Insufficient Funds (NZ Only)	1
N6	Error Communicating with Bank (NZ Only)	1
N7	Payment Server System Error (NZ Only)	1
N8	Transaction Type Not Supported (NZ Only)	1
N9	Bank declined transaction (NZ Only)	1
NA	Transaction aborted (NZ Only)	1
NC	Transaction cancelled (NZ Only)	1
ND	Deferred Transaction (NZ Only)	1
NF	3D Secure Authentication Failed (NZ Only)	1
NI	Card Security Code Failed (NZ Only)	1
NL	Transaction Locked (NZ Only)	1
NN	Cardholder is not enrolled in 3D Secure (NZ Only)	1
NP	Transaction is Pending (NZ Only)	2
NR	Retry Limits Exceeded, Transaction Not Processed (NZ Only)	1
NT	Address Verification Failed (NZ Only)	1
NU	Card Security Code Failed (NZ Only)	1
NV	Address Verification and Card Security Code Failed (NZ Only)	1
Q1	Unknown Buyer	1
Q2	Transaction Pending	2
Q3	Payment Gateway Connection Error	3
Q4	No Accounts Found	1
QA	Invalid parameters or Initialisation failed	3
QB	Order type not currently supported	3
QC	Invalid Order Type	3
QD	Invalid Payment Amount - Payment amount less than minimum/exceeds maximum allowed limit	1
QE	Internal Error	3
QF	Transaction Failed	3
QG	Unknown Customer Order Number	3
QH	Unknown Customer Username	3
QI	Transaction incomplete - contact Westpac to confirm reconciliation	2
QJ	Incorrect Customer Password	3
QK	Unknown Customer Merchant	3
QL	Business Group not configured for customer	3
QM	Payment Instrument not configured for customer	3

Code	Description	Summary Code
QN	Configuration Error	1
QO	Missing Payment Instrument	3
QP	Missing Supplier Account	3
QQ	Invalid Credit Card \ Invalid Credit Card Verification Number	1
QR	Transaction Retry	2
QS	Transaction Successful	0
QT	Invalid currency	3
QU	Unknown Customer IP Address	3
QV	Invalid Capture Order Number specified for Refund, Refund amount exceeds capture amount, or Previous capture was not approved	3
QW	Invalid Reference Number	1
QX	Network Error has occurred	2
QY	Card Type Not Accepted	1
QZ	Zero value transaction	0
RA	<i>response text varies depending on reason for rejection</i>	3
RG	<i>response text varies depending on reason for rejection</i>	3
RM	Rejected at the Merchant Server level	3

Appendix B – Direct Debit Response Codes

Code	Description
1	Invalid BSB Number
2	Form PDC Cancelled
3	Account Closed
4	Customer Deceased
5	No Account/Incorrect Account#
6	Refer to customer
7	No form PDC held
8	Invalid User number
9	Other
R	WBC Exception Processing Error - see description
G	WBC Exception Processing released successfully
C	WBC Exception Processing - Cancelled
D	WBC Exception Processing - Recalled
Duplicate	Duplicate transaction
Zero	Zero

Appendix C – Accepted Browser Versions

The following describes the browser and Operating system combinations supported. General policy will be to support the 2 most adopted major versions of Internet Explorer and Netscape on common platforms.

'Fully Tested and Supported' indicates that we carry out full system tests for that combination for software releases.

'Supported' indicates that Quickstream supports this combination - any problems reported are resolved according to Service Level Agreements. While we do not carry out full system testing against this combination for every software release, Quickstream will work for this combination.

Browser	OS	Support
MS Internet Explorer v6.0+	MS Windows NT, 2000 Prof, XP	Fully Tested and Supported
Netscape 7.x	MS Windows NT, 2000 Prof, XP, Mac OS 9.x/X	Fully Tested and Supported
Firefox 1.0	MS Windows NT, 2000 Prof, XP, Mac OS 9.x/X	Fully Tested and Supported
Safari 1.x+	Mac OS 9.x/X	Supported