

# ANZ Secure Gateway Virtual Terminal

Quick Reference Guide

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Verify your identity by entering your details in the below fields and click Submit:

- **Organization ID:** Enter your CyberSource ID (obtained from Email 1).
- **Contact Email:** Enter the same email address where you received your activation emails.

CyberSource®  
A Visa Solution

Welcome to the new Business Center

Verify Identity

Organization ID  
anztest

Contact Email  
test@anz.com

**SUBMIT**

[Contact Support](#)

Create your Admin username and password for the Virtual Terminal by completing all fields as shown below. Once completed you will automatically be redirected to the Business Centre Login screen.

CyberSource®  
A Visa Solution

Welcome to the new Business Center

Create User

First Name\*                      Last Name\*

\_\_\_\_\_

User Name\*

\_\_\_\_\_

Password\*

\_\_\_\_\_

Confirm Password\*

\_\_\_\_\_

**SUBMIT**

**User Name**

- User Name must be 3-36 characters.
- User Name must contain only alphanumeric characters, period, and underscore.

**Password**

- Password must be between 8-50 characters.
- Your new password cannot contain your user name.
- Your new password cannot contain more than 4 instances of the same character.
- Your new password cannot be a previously used password.
- Your new password must contain at least 2 numbers and/or symbols.
- Your new password cannot contain one or more not allowed characters.
- Your new password must contain at least two letters.
- You cannot change your password more than three times in 24 hours.
- Password must contain at least 5 unique characters.
- Password must contain at least 2 unique numbers/symbols.
- Current password does not match the stored password.
- Your password must contain at least one uppercase letter.
- Your new password must contain at least one uppercase and one lowercase letter.

To log into the Business Centre, enter the CyberSource ID (from Email 1), and the Username and Password you just created. You will need to enter these details each time you log into the CyberSource Business Centre.

**NOTE:** If you forget your password, click 'Forgot Password' to enter the CyberSource Business Centre Account Recovery page. You will need to enter your CyberSource ID and Email Address to reset your password.

Once completed, you have successfully activated your Virtual Terminal account and will be automatically directed to the CyberSource Business Centre Homepage.

Download	Name	Type	Frequency	Report Date Range
<a href="#">Download</a>	Daily report	Payment Batch Detail Report	Daily	10/01/2020 00:00:00 - 10/02/2020 00:00:00 (Africa/Cairo)
<a href="#">Download</a>	sample report_portfolio	Transaction Request Report	Daily	10/01/2020 07:00:00 - 10/02/2020 07:00:00 (dashboard.tir.ustralia/Melbourne)
<a href="#">Download</a>	Test - Trxn All fields_portfolio	Transaction Request Report	Daily	10/01/2020 00:00:00 - 10/02/2020 00:00:00 (dashboard.tir.ustralia/Melbourne)
<a href="#">Download</a>	Transaction Detail	Transaction Request Report	Daily	10/01/2020 00:00:00 - 10/02/2020 00:00:00 (Australia/Syd)

## 2. Configuring The Virtual Terminal

### 2.1 VIRTUAL TERMINAL GENERAL SETTINGS

This section describes the Virtual Terminal fields that you can configure and how to configure a basic Virtual Terminal.

Select **Virtual Terminal > Terminal Settings**.

#### Global Payment Settings

In the Card Status drop down box, select 'Not Present' and tick the 'Default Transaction Method' box to use this as the default type of transaction.

GLOBAL PAYMENT SETTINGS   RECEIPT SETTINGS   READER SETTINGS

Settings Search ▲

Search

---

Card Present Settings ▲

Card Status

Default Transaction Method

#### Basic Information

- (a) Country = Australia
- (b) Currency = Australia: Dollar  
**Note:** You are only able to transact in AUD, so only select AUD in this field
- (c) Transaction Type = Sale
- (d) Payment Type = Credit Card

#### Basic Information

Choose default values to display the On-Time Payment page.

Country <input type="text" value="Australia"/>	Currency <input type="text" value="Australia: Dollar"/>
Transaction Type <input type="text" value="Sale"/>	Payment Type <input type="text" value="Credit Card"/>

#### Accepted Card Methods (Default Payment Methods)

- (a) Select the credit cards that you will support (default is Visa and MasterCard).
- (b) Ensure you tick the **'Display Security Code'** boxes for CVV2 to have the option to add the credit card security code to each purchase.
- (c) Tick the **'Require Security Code'** boxes to make the CVV2 fields mandatory.

Credit Cards ▲

Credit Cards

Select the card types you accept for this transaction type. At least one card is required.

Card Type	Allow Card	Display Security Code	Require Security Code
Visa	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mastercard	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
American Express	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Discover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Diners Club	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

### Customer Information & Order Information

1. Review each of these fields and determine whether you require these fields to be optional, mandatory or not required.

- If you tick the **Display** box, the fields will be optional for the user to complete.
- If you tick the **Require** box, the fields will be mandatory and the user will not be able to submit the order unless these fields are completed.
- If you leave both boxes unticked, the field will not be visible to the user when submitting an order.

**Customer Information** ▲

Select customer information to be captured during transactions

Fields	Display	Require
Customer ID	<input type="checkbox"/>	<input type="checkbox"/>
Company	<input type="checkbox"/>	<input type="checkbox"/>
Phone Number	<input type="checkbox"/>	<input type="checkbox"/>
Email Address	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Address Verification Service**  
 Allow AVS to be disabled for individual transactions. Note: AVS helps prevent fraud by verifying the cardholder's billing address with the card issuer. Disabling AVS may result in higher rates and increases in chargebacks.  
 Allow AVS Results to Be Ignored

**Order Information** ▲

Select order-related information to capture during transactions

Field	Display	Require
Order or Merchant Reference Number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Comment	<input type="checkbox"/>	<input type="checkbox"/>
Shipping Address	<input type="checkbox"/>	<input type="checkbox"/>
Merchant Descriptor	<input type="checkbox"/>	
Merchant Descriptor Additional Info	<input type="checkbox"/>	

**Note:** Customer ID = unique identifier you can assign to the customer.

### Merchant-Defined Data Fields

You can use these four fields to add non-sensitive comments or additional information to the order.

For example, you may use these fields to add an Order Number or a Unique Identifier to distinguish between your stores (eg. You have 3 stores in Victoria and can use this field to identify which store in Victoria the sale is coming from).

**Note:** Merchant-Defined Data fields must not be used to capture personally identifying information (e.g. Credit card number, CVV).

- Select '**Display**', '**Require**' or '**Receipt**', fill out the name and default value.
- Click '**Submit**' at the bottom of the page.

**Merchant Defined Data Fields** ▲

I accept the [Terms for Usage of Merchant Defined Data fields](#).

Add up to 20 custom data fields

Name	Display	Require	Default Value
Store Name	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text"/>
Manager's Name	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

You have now configured the Virtual Terminal.

## 2.2 VIRTUAL TERMINAL RECEIPT SETTINGS

This section describes the receipt settings for the Virtual Terminal.

Select **Virtual Terminal > Terminal Settings**.

Click on the **Receipt Settings** tab to configure receipt settings for the Virtual Terminal.

- 1 Header:** Enter header information to display on the receipt (ie. New Receipt).
- 2 Description:** Tick this box to enter merchandise or transaction information to display on the receipt.
- 3 Order Information:** Tick the boxes for fields you would like to have visible on receipts.
- 4 Customer Information:** Tick the boxes for fields you would like to have visible on receipts.
- 5 Email Receipts:**
  - (a)** Tick 'Send email receipt to customer after One Time Payment' box if you would like a receipt to be emailed to your customers after each transaction.
  - (b) Reply Email Address:** Enter the email address which you would like the email to be sent from.
- 6 Printable Receipt:** Enter contact information to display on printed receipts or packing slips and choose Single, Double or both formats.  
**Note:** Double Receipt option is beneficial in situations where you need to ship goods to your customers and wish to keep a receipt for your record however also attach a copy to the package for shipping.

GLOBAL PAYMENT SETTINGS   RECIPT SETTINGS   READER SETTINGS

### Settings Search

Search

### Card Present Settings

Card Status   Default Transaction Method

### Header

Enter header information to display on the receipt. (eg. New Receipt)

Receipt Header

### Order Information

Fields	Display
Order or Merchant Reference Number	<input checked="" type="checkbox"/>
Comment	<input checked="" type="checkbox"/>
Shipping Address	<input checked="" type="checkbox"/>

### Customer Information

Fields	Display
Customer ID	<input checked="" type="checkbox"/>
Company	<input checked="" type="checkbox"/>
Phone Number	<input checked="" type="checkbox"/>
Email Address	<input checked="" type="checkbox"/>

### Customer Receipt Options

Choose whether or not to automatically send email receipts for successful Virtual Terminal transactions. You can always send receipts manually at any time. Optionally, enter a custom Sender Name to display on receipt emails (for example, From: Gadgets and Gizmos, LLC). To allow customers to reply to you with questions, enter the email address in the Reply Email Address field. Otherwise, leave the field blank.

Send email receipt to customers after One Time Payment

Reply Email Address

Sender Display Name



**Printable Receipt**

---

Enter contact information to display on printed receipts or packing slips, and choose single, double or both formats.

Merchant Contact Phone Number

Merchant Contact Email Address

---

Receipt Format

Single Receipt Format [View Example](#)

Double Receipt Format [View Example](#)

Click **Submit**.

You have now configured your Virtual Terminal Receipt settings.

## 3. User/Admin Management

You can control the identity and the level of access of each user. Users can be assigned individual permissions or role, which contains a pre-determined set of permissions. When you register your CyberSource account, the initial user will be created with Administrator privileges.

As administrator you can add, modify and delete users.

### 3.1 PERMISSIONS

When a user performs a task, the Business Centre verifies that the user has the correct permission for the task.

**Popular types of permissions:**

- Payment Authorization: Ability to process credit card authorizations
- On Demand Payment: Ability to process a once-off payment
- Report Download: Ability to download reports

### 3.2 ROLES

By combining permissions into roles, you can customise how your users access and use the Business Centre.

**Types of roles:**

- Administrator: contains all permissions
- Custom Roles
  - Only administrators (or users with administer permissions) can create and modify roles.
  - When creating a new role, you can add and modify the role with any of the permissions that can be assigned to a user.
  - Instead of assigning individual permissions to perform a task, you can create a role for that purpose.

#### Creating a Role

- 1 Click Account Management > Roles
- 2 Your existing roles will be displayed
- 3 Click 'Add New Role'
- 4 Enter a name for the Role, a description and select the permissions you want associated with the role

**Examples of Common Roles Types & Permissions to select:**

Role Description	Permissions
Perform Basic Transactions & Refunds	Transaction Search Permissions, Payment Permissions, Virtual Terminal Permissions
Process Recurring Payments	Transaction Search Permissions, Payment Permissions, Virtual Terminal Permissions, Recurring Billing Permissions, Payment Tokenization Permissions
Manage Users	Payment Configuration Permissions, User Management Permissions
Transaction Search	Transaction Search Permissions
View/Manage Reports	Reporting Permissions

**Role Editor**

Role Name \*  
Invoice

Role Description  
Perform Basic Transactions & Refunds

Search for permissions 🔍

Select All EXPAND ALL COLLAPSE ALL

Device Management Permissions 0 of 8 Selected Fields ▼

Transaction Search Permissions 2 of 2 Selected Fields ▲

Transaction View  Transaction Results Export

Account Management Permissions 0 of 4 Selected Fields ▼

Payment Permissions 10 of 10 Selected Fields ▲

Payment Authorization  Payment Capture/Settlement/Debit  Payment Void

Create New Order from Previous Authorization  Re-Authorization  Re-Authorization and Settlement

Payment Credit  Payment Standalone Credit  Service Fee Refund

Full Authorization Reversal

Reporting Permissions 0 of 5 Selected Fields ▼

Credit Card Account Updater Permissions 0 of 1 Selected Fields ▼

Payouts Virtual Terminal Permissions 0 of 3 Selected Fields ▼

Virtual Terminal Permissions 3 of 3 Selected Fields ▲

Virtual Terminal Settings View  Virtual Terminal Transaction  Virtual Terminal Settings Management

### 3.3 CREATING A NEW USER

- 1 Click Account Management > User Administration.
- 2 Select 'Add User'.
- 3 Fill out the fields in orange.
- 4 Ensure you have created Roles before adding users so that you can select a role for each user.

**Note:** You can create a maximum of 10 users (including the Administration user). If you require more, contact [ANZCommerceSupport@worldline.anz.com](mailto:ANZCommerceSupport@worldline.anz.com)

**Add User**

Merchant ID \*  
anztest

First Name \*  
Bob

Last Name \*  
Smith

User Name (Optional)  
testuser

Email \*  
test@anz.com

Role \*  
Invoice

## 4. Using The Virtual Terminal: Key Features

### 4.1 PROCESSING A TRANSACTION

Click **Virtual Terminal > One-Time Payment**.

You need to complete at least the required fields marked with an \*.

#### Order Information

- Transaction Type: For each credit card transaction, you need to specify the type of transaction:
  - Authorisation: reserves funds on your customer's credit card for this purchase.  
**Note:** To have the money transferred to your account, you can either 'Capture' the authorisation or 'Void' the authorisation and process a new sale.
  - Sale: combines authorisation and capture in the sale request.
- Amount: Enter the transaction amount with the decimal point.
- Currency: Currency must be in Australian Dollars.
- Order or Merchant Reference Number: This field can be used to input your own custom reference.
- Click on Payment Information to enter Payment Information screen.

1 Order Information      2 Payment Information      3 Customer Information      4 Order Review

Card Not Present

Transaction Type \*  
Sale

Amount \*      Currency  
1.00      Australia: Dollar

Order or Merchant Reference Number  
1234567

PAYMENT INFORMATION →

#### Payment Information

- Select the Transaction Source (Mail/Phone Order or Internet Order).
- Select the Credit Card Type (Visa/MasterCard/AMEX/Diners etc..)
- Enter the Cardholder's Credit Card Number, CVV (if required) and Expiry Date.
- Click on Customer Information to enter Customer Information screen.

1 Order Information      2 Payment Information      3 Customer Information      4 Order Review

Payment Type  
Credit Card

Transaction Source \*  
MOTO - Mail/Phone Order

Credit Card Number \*      Expiration Date \*  
XXXX XXXX XXXX 1111      November / 2023

CVV      Credit Card Type \*  
\*\*\*      Visa

Use payment details to create more transactions

← ORDER INFORMATION      CUSTOMER INFORMATION →

## Customer Information

10 Enter the customer's personal information underneath the Billing Information section.

**Note:** Billing Address fields are mandatory. If you do not have this information, you have the option to use CyberSource's generic address instead (1295 Charleston Road, Mountain View, CA 94043, United States).

The screenshot shows a payment gateway interface with four tabs: Order Information (1), Payment Information (2), Customer Information (3), and Order Review (4). The Customer Information tab is active. The form is divided into two sections: Billing Information and Shipping Information. The Billing Information section contains fields for Customer ID, First Name (Bob), Last Name (Smith), Company, Street Address 1 (1295 Charleston Road), Street Address 2, City (Mountain View), State (CA), Zip/Postal Code (94043), Country (United States), Phone Number, and Email Address. The Shipping Information section is currently empty. Navigation arrows at the bottom allow moving to Payment Information or Order Review.

## Advanced Fields

If you had set up additional Merchant Defined Data Fields (page xxx), they will appear in the Advanced Fields tab.

The screenshot shows the Advanced Fields tab (4) selected in the payment gateway interface. The form displays Merchant-Defined Fields with two entries: Store Name (Victoria) and Manager's Name (Anna Smith). Navigation arrows at the bottom allow moving to Customer Information or Order Review.

## Order Review

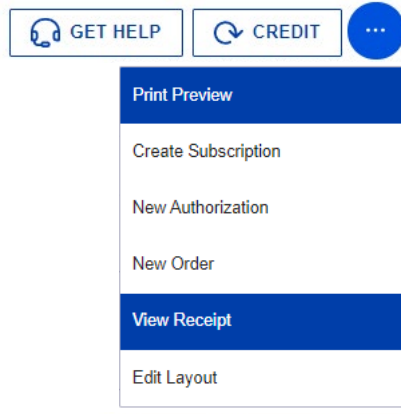
Ensure the entered details are all correct in the Order Review tab then click on SUBMIT ORDER to process the payment.

### 4.2 TRANSACTION RECEIPT

After you process a transaction successfully, you receive a message advising of the transaction outcome. Clicking the **Request ID** hyperlink will bring up the Transaction **Details** screen.



Transaction was successfully submitted and is currently processing. A Request ID [5616030545856335704004](#) has been created.

Under the '...(More Options)' icon (right side of the page), you will see an option to **VIEW RECEIPT**.



A **Substitute Receipt** will appear, providing you with further options to either **Print** or **Resend Receipt**.

### Substitute Receipt ×

  [Help](#)

**Enter email address(es)**  
Separate multiple addresses with a comma.

Email Address (Optional)

**SEND**

**testgiff3**  
1 test St  
Melbourne, VIC 3000  
AU

**Merchant ID**  
test

#### Return Codes

**Request ID**  
[6016064976876009203005](#)

Result Code	Authorization Code
SOK - Request was processed successfully.	831000

#### Order Information

<b>Order Number</b> 1234567	<b>Subtotal Amount</b> 1.00 AUD
<b>Total Amount</b> 1.00 AUD	<b>Transaction Type</b> Sale
<b>Transaction Date</b> Oct 02 2020 12:41:37 PM AEST	<b>Authorization Date</b> Oct 02 2020 12:41:37 PM AEST

### 4.3 TRANSACTION SEARCH

You can use the search toolbar or the search field at the top of the Transaction Management page to find details on specific transactions. You can apply filters in your Search Toolbar to narrow your result and help you quickly find a transaction.

To search for transactions:

- 1 In the left navigation panel, click on Transaction Management.
- 2 Click Transactions. The Transaction List will appear, showing any transactions processed within the last 7 days. Click the Date Range filter to change the date range as required.
- 3 In the search toolbar, click Add Filter and choose a filter category from the list.
- 4 Press Enter. A list of transactions matching your search criteria will appear.
- 5 The 'Applications' column will provide details on the type of transaction and whether it was successful or unsuccessful. See below for examples:

GREEN = Successful      ORANGE = Not Successful      GREY = Not Attempted

Application	Result
Credit Card Authorization	Authorisation Successful
Credit Card Settlement	Settlement Successful
Credit Card Authorization Credit Card Settlement	Authorisation & Settlement Successful
Credit Card Authorization	Authorisation Declined
Credit Card Authorization Credit Card Settlement	Settlement was Not Attempted as Authorisation Declined
Credit Card Credit	Refund Successful
Credit Card Credit	Refund Declined
Credit Card Authorization Credit Card Credit	Credit was Not Attempted as Authorisation Declined

**Note:** you are able to export the results to excel by clicking on 'Export Results'.

- 6 Once you have located your transaction, click into the **Request ID** hyperlink to enter the Details page, where you will find more information about the transaction and also have further options to perform extra actions (ie. Refund, Void, View or Resend Receipt, Settle.)

### 4.4 REFUNDING A TRANSACTION

You request a credit when you need to give your customer a refund.

Click **Transaction Management > Transactions**.

Complete a transaction search to find the transaction you want to refund.

If your original transaction was successful, a **'Credit'** option appears on the top right corner.



You can request a credit up to 60 days after the original transaction.

From 60 days after the original transaction, you will need to contact ANZ Worldline Payment Solutions for further assistance (on 1800 039 025).

Refunds processed before 5:30pm (AEST/AEDST) for transactions processed on that day will be included in same-day settlement. If the refund is processed after 5:30pm (AEST/AEDST), it will be in the next day's settlement.

### 4.5 VOIDING A TRANSACTION

You can void the following kinds of requests if CyberSource has not sent the request for settlement:

- Credit card captures
- Credit card credits

After the transaction information for a request has been sent for settlement at 5:30pm each day, the Void option disappears.

Click **Transaction Management > Transactions**.

Complete a transaction search to find the transaction you want to void.

If your original transaction was successful, a **'Void'** button appears on the top right corner.



Click on this button and it will void the transaction.

**Note:**

You cannot undo a void. If you void a transaction but then decide to process it, you must resubmit the transaction request.

You cannot void a transaction that has been successfully settled. Your only option to undo the transaction is to issue a credit to your customer.

#### 4.6 SETTLING A TRANSACTION

You can settle part of or all of an authorisation that has not already been reversed or fully settled or that is not yet expired. The Business Centre will allow you to partially settle transactions multiple times until the original value of the authorisation is met.

##### To Settle Transactions:

1. Use steps outlined in section **4.3 Transaction Search** to locate and select the **Request ID** of the transaction you would like to settle.
2. On the **Details** page, click on 'Settle' button. The **Credit Card Settlement** panel opens.
3. Enter an amount less than or equal to the value of the original authorization amount you wish to settle.
4. Enter any customer reference information or comments in the settlement.
5. Click **Settle**.
6. Click **Confirm** to complete the settlement request.



### Credit Card Settlement ×

[Help](#)

\* = Required

#### Transaction Information

**Request ID**  
6018572716556761603002

**Merchant ID**  
test

**Authorization Amount**  
1.00 AUD

**Authorization Code**  
831000

#### Settlement Information

Settlement Amount

Currency

Comments

Customer ID

# 5. Subscription Payments

## 5.1 CREATING A SUBSCRIPTION

Recurring Billing supports recurring subscription payments.

A **Subscription ID**, also known as a payment token, which you can store on your server, is a unique identifier that cannot be reverse-engineered. It is generated to replace sensitive card and billing information.

You can add new payment subscriptions that enable you to save the order, payment, customer, and billing/shipping details, as well as set an amount, frequency, and number of payments to be made:

- **On-Demand:** no future scheduled payments. An on-demand subscription allows you to charge a customer's preferred payment method whenever you need to process a payment.
- **Instalment:** has fixed number of payments and an end date (ie. Repayments for the purchase of a mobile phone).
- **Recurring:** has ongoing payments based on a start date and no end date (ie. Monthly payments for a gym membership).

### Creating a New Subscription

- 1 On the left navigation panel, click the **Virtual Terminal** icon.
- 2 Click **Recurring Billing**.
- 3 Click **New Subscription**.
- 4 Enter the Order, Payment, Customer and Shipping and Billing Information.
- 5 Under Subscription Information, select whether you want to create an On-Demand, Instalment or Recurring subscription.
- 6 Complete the subscription details accordingly.
- 7 Click Submit.

### × Add Subscription

**Order Information**

Fields marked with \* are required

Order/Merchant Reference Number \*  
1234567

Comments

(You can enter a maximum of 256 characters without line breaks.)

Merchant Defined Data Field 1      Merchant Defined Data Field 2

Merchant Defined Data Field 3      Merchant Defined Data Field 4

I accept the [Terms of Usage for Merchant Defined Data fields](#)

**Payment Information**


Payment Type  
Credit Card

Card Type \*  
Visa

Credit Card Number \*  
4xxx xxxx xxxx xxxx

Card Verification Number      Card Expiration Date \*  
●●●      July / 2019

Ignore Fraud Checks

Bill Payment with Visa 



### Customer Information

Customer ID

\_\_\_\_\_

First Name \*

Bob

Last Name \*

Smith

Company

\_\_\_\_\_

Street Address 1 \*

1295 Charleston Road

Street Address 2

\_\_\_\_\_

City \*

Mountain View

State\*

CA

Zip/Postal Code\*

94043

Country

United States

Phone Number

\_\_\_\_\_

Email Address \*

test@anz.com

### Subscription Information

Subscription Type

On Demand: no scheduled payments

### On-Demand Transaction

Title

Gym Membership

Default Amount

1.00

Currency

Australia: Dollar

Set Up Fee

50.00

## 5.2 SEARCHING FOR A SUBSCRIPTION

If you would like to make an on-demand payment or update a subscription, you first need to search for the subscription. The Recurring Billing page contains a list of your payment subscriptions.

- 1 To search for a subscription click **Virtual Terminal > Recurring Billing**.
- 2 The **Manage Subscriptions** page will appear which displays a list of all your subscriptions. If required, use the filter options at the top of the page to filter your search results.
- 3 Click the **Subscription ID** of the customer subscription you want to view. The Subscription Details screen appears. From here you have the option to edit subscription information, view payment history, make an on-demand payment, skip payments etc.

Recurring Billing  
Manage Subscriptions SUBSCRIPTION SETTINGS

3 subscriptions with filters: Organization Scope: CyberSource Merchant ID Type: Subscriptions Scope: All Subscriptions CLEAR

<input type="checkbox"/>	Subscription ID	Title	Merchant Reference Number	Name	Type (Frequency)	Amount	Create Date	Cancelled Date	Start
<input type="checkbox"/>	0153762870761111	Gym Membership	38274873285932	BOB SMITH	recurring ( weekly )	55.00	Jan 24 2019		Ja
<input type="checkbox"/>	0153638376771111		1234567	BOB SMITH	recurring ( weekly )	50.00	Jan 16 2019		Ja

Subscription Information		Billing Information	
Subscription ID	0153762870761111	First/Last Name	BOB SMITH
Subscription Type	Recurring (payments with a start date, a frequency, but no end date)	Company	
Title	Gym Membership	Company Tax ID	
Amount	55.00 AUD	Customer ID	
Set Up Fee	99.00 AUD	Address	1295 Charleston Road
Start Date	Jan 25 2019	City	Mountain View
Billing Frequency	Weekly	State	CA
Payments Completed	23	Zip/Postal Code	94043
Payments Pending	2	Country	US
Status	Current	Phone Number	
Approval Required	No	Email Address	test@anz.com

### 5.3 MODIFYING A SUBSCRIPTION


After a subscription has been created, you have the option to modify the below information:

- Description and Comments
- Merchant Defined Data Fields
- Credit Card Information
- Customer Information (Name/Billing & Shipping Address/Phone Number/Email Address)
- Title of Subscription
- Recurring Amount
- Set Up Amount
- Ability to 'Require Approval Before Processing Payments'

**Note:** The below information **cannot** be amended. If you require any of the below to be updated, you will need to cancel/delete the current subscription and create a new one.

- Order/Merchant Reference Number
- Subscription Type (On Demand/Instalment/Recurring)
- Subscription Start Date
- Subscription Billing Frequency

Follow the below steps to modify a subscription:



- 1 In the left navigation panel, click on **Virtual Terminal**.
- 2 Click on **Recurring Billing**.
- 3 In the **Manage Subscriptions** page, locate the subscription you wish to modify and click into the **Subscription ID**.
- 4 On the top right corner, click on the pencil (  ) icon to bring up the **Edit Subscription** page.
- 5 Edit the required information accordingly and click on **Submit** to save the details.

### 5.4 DELETE OR CANCEL A SUBSCRIPTION

You have the option to either delete or cancel a subscription.

- **Deleting** a subscription will completely remove the subscription from the Manage Subscriptions page.
- **Cancelling** a subscription will change the subscription status to Cancelled however the subscription information will still be available to view in the Manage Subscriptions page.

To delete a cancel a subscription:

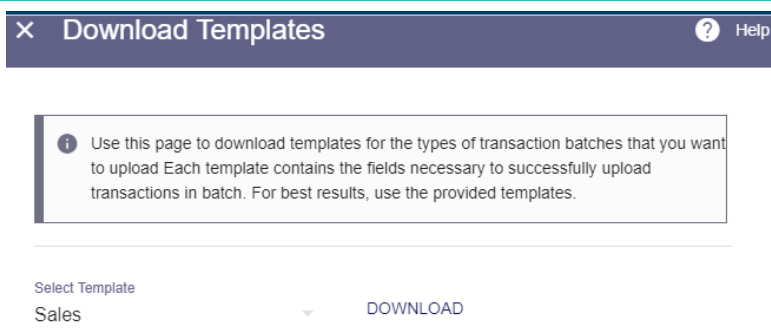
- 1 In the left navigation panel, click on **Virtual Terminal**.
- 2 Click on **Recurring Billing**.
- 3 In the **Manage Subscriptions** page, locate the subscription you wish to delete or cancel and click into the **Subscription ID**.
- 4 On the top right hand corner, click either icons below:
  -  Cancel Subscription
  -  Delete Subscription

## 6. Batch Processing

The New Business Centre provides you with the option to upload a single file, called a batch file or batch transaction file, containing multiple order requests. The information you provide for each request in the batch file is the same as the information you provide for an individual service request. In the Business Centre, you can download a template for each of the types of transactions that you can submit in a batch file (Authorisations, Captures, Credits, Create Subscription, Update Subscriptions etc..).

### 6.1 DOWNLOADING A BATCH TEMPLATE

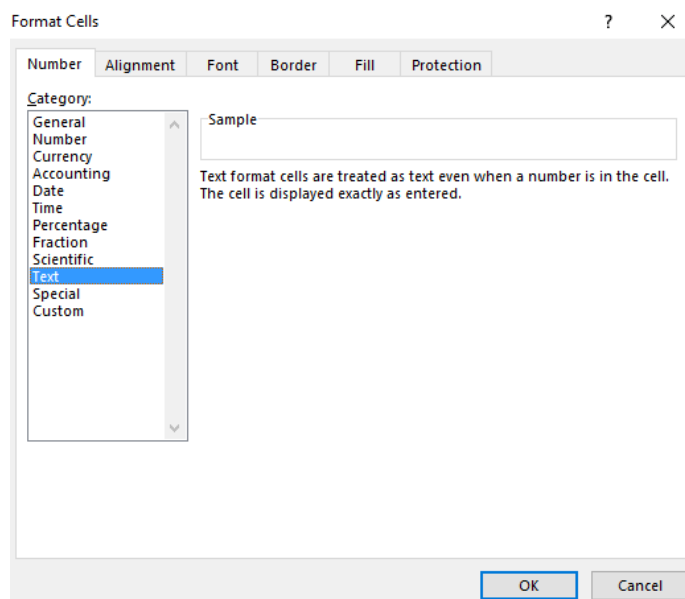
- 1 On the left navigation panel, click **Virtual Terminal**.
- 2 Click Batch Transaction Upload. The **Batch Transaction Upload** page displays.
- 3 From the top right corner, click **Templates**. The Download Templates panel opens.
- 4 In the Templates drop down box, select the type of template you want to download, click '**Download**' and save it to your computer.



### 6.2 OPENING A BATCH FILE

The format of your excel file must be "Text" (otherwise numerical data may truncate and cause issues when uploading to CyberSource). Follow the below instructions to ensure your batch file has the correct formatting:

- 5 Open the saved batch file template from your computer (from Step 3).
- 6 Click onto any cell and hold **CTRL + A** on your keyboard to highlight all cells.
- 7 Right click on any cell and select **Format Cell**.
- 8 Select '**Text**' from the list of Categories.
- 9 Click OK. Your cells should all be formatted as 'Text'. (To check this, type '0123' into any cell, if the 0 does not disappear then the cell should be in text format.)



### 6.3 COMPLETING A BATCH FILE TEMPLATE

- 10 Enter a batch ID in the file header. This value is a file (batch) identifier that you assign. The batch ID must be unique. Format: alphanumeric with a maximum of 8 characters.
- 11 Load your transaction data into the file starting in row 4 and save it.
  - The information that you provide for each request in the batch file is the same that you provide for an individual transaction request.
  - The mandatory fields are denoted by a \*
- 12 Once all the transaction data is entered, count the number of records and enter that value in the recordCount section located in the file header.

	A	B	C
1	batchID=12345615	transactionType=sale	recordCount=3
2			
3	merchantReferenceCode*	purchaseTotals_currency*	purchaseTotals_grandTotalAmount*
4	Reference1	AUD	\$1.00
5	Reference2	AUD	\$2.00
6	Reference3	AUD	\$3.00
7			

- 13 Save the file as **CSV (Comma Delimited)**. Close the file and upload it to the Virtual Terminal.

### 6.4 UPLOADING A BATCH FILE

- 14 From the Business Centre, click on **Virtual Terminal > Batch Transaction Upload > Batch Upload**.
- 15 Enter an email address you would like status updates to be emailed to.
- 16 Click on Browse, upload the batch file and click 'SAVE'.
- 17 CyberSource reads the file, verifies that it is in the correct format, and sends you an email indicating whether the file passed the verification test.

✕ Batch Upload
?

**i** Use this page to upload CSV files containing multiple transactions. Before uploading a file, make sure it contains the correct values for the selected transaction type.

Merchant ID

Notes

Email Address  
  
Status updates are sent to this email address.

Select a File  
 BROWSE

File cannot exceed 20MB

### 6.5 CHECK BATCH FILE STATUS

You can view the batch file's status on the Batch Transaction Upload page.

- 18 Click on **Virtual Terminal > Batch Transaction Upload**.
- 19 Click on Filter.
- 20 Select either **Batch ID** or **Date**.
- 21 In the search field, either input a Batch ID number or select a date range.
- 22 The results show how many transactions were accepted and rejected.

Virtual Terminal  
Batch Transaction Upload TEMPLATES

Showing 1 results with Date: Today CLEAR

Batch Upload List <span style="float: right;">BATCH UPLOAD</span>					
Batch ID	Date Uploaded	Total Transactions	Accepted	Rejected	Status
<input type="radio"/> 12345	Oct 01 2020 09:25:58 PM	1	0	1	Completed

See table below for a list of Batch File Status:

Status	Description
Validating	This status will appear once the file is uploaded. This means the system is currently validating all the transactions in the batch File.
On-Hold	This status explains the file is on hold due to some errors. Make the necessary corrections and upload the file again for validation.
Rejected	If the validation fails, you will receive a Rejected status. You will receive an email when a batch fails and the email will contain what needs to be done to remedy the batch status.
Processing	Indicates that the system has begun processing the transactions in the batch. The processing time can differentiate depending on the time of the day and the size of the file.
Completed	This status will appear once all transactions in the batch file have been processed.

## 6.6 AVAILABLE BATCH FILE REPORTS

After all the transactions in a file are processed, CyberSource creates two reports:

**1. Payment Batch Summary** – shows a summary of the transactions in the batch

- From the left navigation panel, click on Reports
- Underneath Transaction Reports, click on Payment Batch Summary

**2. Payment Batch Detail Report** – shows details of the transaction in the batch

- From the left navigation panel, click on Reports
- Underneath Downloadable Reports, click on Available Reports
- The Payment Batch Detail Report can be found in the Standard Reports tab  
(You must first be subscribed to the Payment Batch Detail Report. Refer to next section for further information on subscribing to Standard and Custom Reports)

**Note:** If your batch file is processing from 5:20pm-5:35pm, only the transactions processed before 5:30pm will be same day settlement. Transactions processed after the 5:30pm cut-off time will be settled the next day.

**Note:** For ANZ business account holders, the funds are available on the same day for transactions settled before 5:30pm AEST. For non-ANZ business account holders, ANZ transfers funds to the Merchants bank on the following business day and the availability of funds will be determined by the Merchant's bank.

# 7. Reporting

## 7.1 REPORTING USER PERMISSIONS

Administrators can subscribe to, configure, view, and download reports for all the merchant IDs that they control.

If you are an administrator, you can control access to reports by assigning appropriate permissions to each user/role. Users with access to reporting features must have the below permissions assigned (see Section 4 – User/Admin Management above for more information on user permissions):

- Report Settings View (View report settings and subscriptions)
- Report View (Search for a view reports)
- Report Settings Management (Modify report settings and subscriptions)

## 7.2 TYPES OF REPORTS

**One Time Reports:** You can create your own (ad-hoc) reports when you don't need an ongoing subscription (ie. You need a once-off report which shows all the refunds processed for the previous month).

**Standard Reports:** There are several standard reports with pre-defined fields which you may use.

See below for available types of standard reports:

Transaction Request Report	• All transactions passed through CyberSource gateway
Payment Batch Detail Report	• All sales and refunds that CyberSource has successfully submitted to your payment processor
Transaction Exception Detail Report	• Details failures that happened after a follow on transaction is submitted to the payment gateway
Processor Event Report	• Shows payment notifications received from the processor for a variety of payment events from select processors
Invoice Summary Report	• Shows a summary of the transactions that appear on your invoice

**Custom Reports:** CyberSource Business Centre allows you to create your own customized reports based on the type of data you require. You can add/remove fields based on your needs, choose the order in which they appear and how they display in the report. You can either create a brand new report, or use one of the available standard reports as a template to create your custom report.

### 7.3 REPORT SUBSCRIPTIONS

In order for CyberSource to generate recurring reports, you must create a Report Subscription.

#### Subscribing to Standard Reports

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- 1 In the left navigation panel, click on the **Reports** icon.
  - 2 Under Downloadable Reports, click Report Subscription Management.
  - 3 Click on the Standard Report Subscriptions tab.
  - 4 Select one or more of the following:
    - a. In the **Enable** column, tick the box to activate the report subscription, or untick the box to deactivate the subscription.
    - b. In the **Frequency** column, click the Down Arrow icon to modify how often you **would** like the report to be generated (Daily, Weekly or Monthly).
    - c. In the Format column, click the Down Arrow icon to modify the file format of the report.
    - d. Click **Save As**. You will be directed to the '**Save As New Subscription**' page.
    - e. Enter a Report Name in the **Report Name** field.
    - f. Change the Subscription Time Zone to a time zone of your choice (*ie. For AEST, select Australia/Sydney – Australian Eastern Standard Time (New South Wales)*).
    - g. Click **Save As**. Your report will be available to view in the **Custom Report Subscriptions** tab.
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#### Subscribing to Custom Reports

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- 1 In the left navigation panel, click on the **Reports** icon.
  - 2 Under **Downloadable Reports**, click **Report Subscription Management**.
  - 3 Click on the **Custom Report Subscriptions** tab.
  - 4 Click on **Create Subscription**
    - a. Enter a Report Name in the **Report Name** field.
    - b. Select a file format from **the File Format** field.
    - c. Select if you wish to create a '**Recurring Report Subscription**' or '**One-Time-Report**'.
    - d. At **Subscription Frequency**, select how often you would like the report to generate (or select a Date Range for One-Time Reports).
    - e. Select the **Subscription Start Time**.
    - f. Select the **Subscription Time Zone**.
    - g. Expand **Advanced Report Features** section.
    - h. If required, tick the '**Display Credit Amounts as Negative**' box.
    - i. In the **Field Selection** tab, tick all the fields you wish to have displayed on your report.
    - j. In the **Field Ordering** tab, drag and drop fields to change the desired order.
  - 5 Once you have completed your selections, click **CREATE** to create your custom report. Your report will be available to view in the **Custom Report Subscriptions** tab.
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## About ANZ Worldline Payment Solutions

On 15 December 2020 Australia and New Zealand Banking Group Limited announced that it was setting up a partnership with Worldline SA to provide leading payments technology and merchant services in Australia.

The joint venture formed by ANZ and Worldline SA is known as ANZ Worldline Payment Solutions and aims to give merchant customers in Australia access to Worldline SA's market-leading payments technology and future innovations. ANZ Worldline Payment Solutions commenced operations on the 1st April, 2022.

Pairing Worldline SA's global leadership with ANZ's local expertise and existing relationships, ANZ Worldline Payment Solutions aims to offer fast, reliable and secure point-of-sale and online payment acceptance for merchants and their customers in Australia, and strives to deliver a suite of competitive products and an innovative roadmap to help your business grow.

ANZ Worldline Payment Solutions means Worldline Australia Pty Ltd ACN 645 073 034 ("Worldline"), the provider of merchant solutions under the Merchant Agreement. Worldline is not an authorised deposit taking institution (ADI) and entry into the Agreement is neither a deposit nor liability of ANZ or any of its related bodies corporate (together "ANZ Group"). Neither ANZ nor any other member of the ANZ Group stands behind or guarantees Worldline.

