Web Advantage Administration

User Guide

Version V1.8
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Web Advantage Merchant Business Solutions Help Desk 1800 029 749

Web Advantage Technical Help Desk 1800 932 238

Westpac

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1 INTRODUCTION

Westpac's Web Advantage eCommerce payment gateway provides you with an ability to process your customers' credit and charge card payments in a Card Not Present environment; i.e. via the Internet, Mail Order & Telephone Order (MOTO) and/or Interactive Voice Response (IVR) Phone payment system. You will need to obtain a unique Web Advantage Merchant Number if you require the IVR solution.

Your use of Web Advantage is supported by an administration facility known as Web Advantage Administration.

This guide illustrates the features of your Web Advantage Administration service, and provides instructions in the use of those features.

Web Advantage Administration is a web based management system that enables you to review and manage the transactions processed via your Web Advantage service. The system features

- an extensive transaction search capability,

- an ability to process an ad-hoc payment,

- an option to load a batch of payments for future processing,

- establish regular scheduled payments (recurring payments),

- establish a future dated payment, and

- process refunds and reversals.

LOGGING IN TO WEB ADVANTAGE ADMINISTRATION

The Web Advantage Administration site is located at www.webadvantage.com.au. Once you have accessed the site, you will be asked to Sign In via the screen illustrated in Figure 1.

Figure 1 – Web Advantage Sign In Screen

TO LOG IN:

Enter the 3 character Merchant ID that was issued to you by the Web Advantage Technical Help Desk.

Enter your Web Advantage User Name – an Administrative User with User Name of 'admin' was set up for your organisation by the Web Advantage Technical Help Desk. Other Users within your organisation can be set up by the Administrative User once you have changed your generic User Name and Password.

Enter your Password.

Press the Sign In button. When you have successfully logged in you will see a screen similar to that shown in Figure 2.
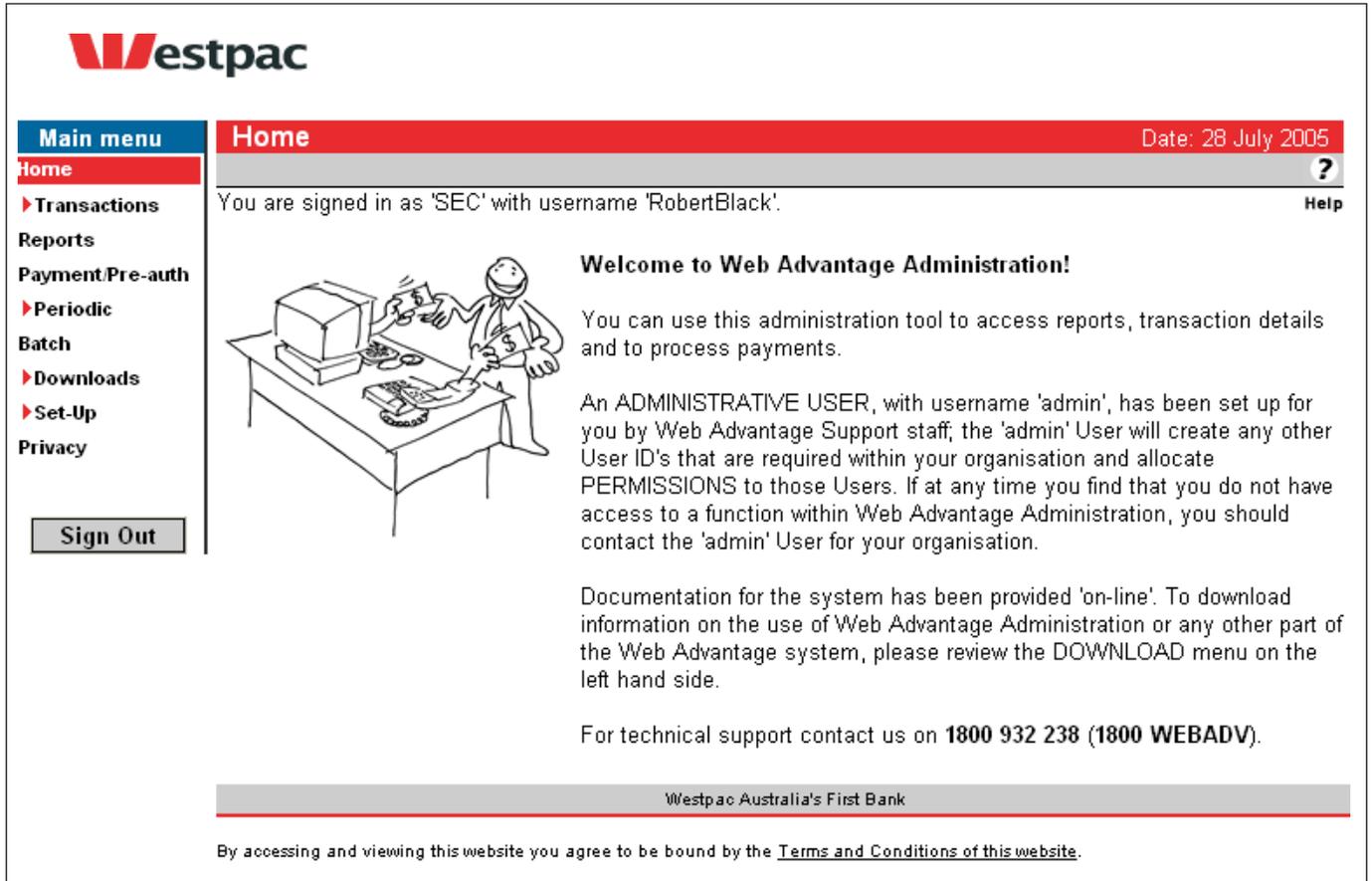
Figure 2 – Web Advantage Welcome Screen

2 NAVIGATION

Main menu **Home** ▶Transactions Reports Payment/Pre-auth ▶Periodic Batch ▶Downloads ▶Set-Up Privacy **Sign Out**	Once you are successfully logged in to Web Advantage Administration, you can perform the following functions via the Menu on the left hand side of each Web Advantage Administration screen. The ▶ symbol indicates that there are further selections available within this Menu Item. Select your Menu Item, and the item will become highlighted in red – e.g. **Reports**.

3 TRANSACTIONS

Main menu Home **Transactions** Today Yesterday Search **Reports** **Payment/Pre-auth** ▶**Periodic** **Batch** ▶**Downloads** ▶**Set-Up** **Privacy** Sign Out	Each transaction processed by Web Advantage is stored within a secure database. You can retrieve previously processed transactions by searching through **Today, Yesterday,** or **Search** parameters, listed under the Transactions heading. Note that transactions are stored in the database as they happen and are available via Web Advantage Administration immediately and for a period up to 6 months afterwards. Two sets of dates are stored with each Transaction; the Log Date and the Settlement Date. For a further explanation of these terms, please refer to the Glossary.

3.1 SELECT TRANSACTIONS TO REVIEW – TODAY & YESTERDAY

Main menu Home ▼Transactions Today Yesterday Search **Reports** **Payment/Pre-auth** ▶**Periodic** **Batch** ▶**Downloads** ▶**Set-Up** **Privacy** Sign Out	**Main menu** Home ▼Transactions Today Yesterday Search **Reports** **Payment/Pre-auth** ▶**Periodic** **Batch** ▶**Downloads** ▶**Set-Up** **Privacy** Sign Out	Select either **Today, Yesterday** or **Search** to review transactions. Today & Yesterday selections operate based on Log Date (i.e. the date that the transaction was processed via Web Advantage). Within the **Search** option, you have a number of selection parameters to help you to refine your search; these are described in the following pages. Once a **Search** is complete or **Today/Yesterday** has been selected, the pages presenting the transaction are identical. These are described in Section 4. Note that for any search performed; only the first 2,000 records will be displayed.

3.2 STANDARD & ADVANCED SEARCH

Within **Search**, there are two options available to you – **Standard** and **Advanced**. The **Standard** search is presented as soon as you select Search from the Transaction Menu. The **Advanced** function is selected by pressing the Hyperlink within the **Standard** page as shown below.

3.3 TRANSACTION SEARCH – STANDARD

Figure 3 – Standard Search Parameter Entry Screen

You can use as many or as few of the Search Parameters as you wish. Note that when more than one parameter is used, only transactions which match ALL parameters will be displayed. For example if you choose AMOUNT of 10000 ($100.00) and Log Date between 01 JUNE 2005 and 07 JUNE 2005, only transactions of exactly $100.00 processed on and between those dates will be shown.

The Search Parameters available in the Standard Search are as follows:

Merchant ID / Number	All ▾	All ▾

Your **Merchant ID** is a 3 character code followed by two digits and is issued by the Web Advantage Technical Support Centre. In most cases, you will only have one Merchant ID. If true, you can leave this parameter set to "All". Organisations which use both Web and IVR versions of Web Advantage will have more than one Merchant ID and can select a single Merchant ID for review through this parameter.

Your **Merchant Number** is an 8 digit number issued by Westpac Merchant Services. If you only have one Web Advantage Merchant ID, you will only have one Merchant Number and can leave this parameter set to "All". If you have multiple Merchant Numbers, you can select a single Number for review through this parameter.

Transaction Reference	

The **Transaction Reference** is a number or alphanumeric code which you allocate to the transaction at the time that it was submitted to Web Advantage for processing. For further information, please refer to the Glossary.

Transaction Type	All Types ▾

There are a number of different **Transaction Types** that you can process via the Web Advantage gateway system. Use this parameter to specify limits the search will use to obtain transactions of a particular type. The types that you can select are:

All Types Payment Pre-authorisation Pre-auth Complete Refund Reversal Fraud Check Credits (Pay/Com) Debits (Ref/Rev)	All Types (default) – Payment – Normal sale transaction where the amount is authorised and lodged for settlement in one transaction. Pre-authorisation – Transaction where an amount is reserved but not lodged for settlement until the COMPLETE transaction is received. Please note: 3D Secure transactions are not able to be completed through Pre-Authorisation. 3D Secure transactions must always be processed as 'Payment' transactions. Pre-auth Complete – Request to settle a previous Pre-authorisation transaction. Refund – An amount credited back to a card holder against a previous Payment or Complete transaction. Reversal – A transaction which effectively cancels a Payment or Complete Transaction before it goes to settlement. A Reversal must be processed on the same day as the original Payment or Complete transaction before 6:00 pm AEST. Credits – a combination of Payment and Complete transactions – i.e. all those transactions which cause funds to be settled. Debits – a combination of Refunds & Reversals – i.e. all those transactions which cancel settlement or cause previously settled funds to be returned to the card holder.

Amount (in cents)	10000

If you are looking for a transaction for a particular amount, enter that amount in cents (i.e. ignore the decimal point). In the example above, the amount entered is the equivalent of $100.00.

If you have been contacted by a cardholder who is querying an entry on their credit or charge card statement, enter the first six and last three digits of the credit or charge card that was used for the purchase. Note that the Web Advantage server stores only the first six and last three digits of card numbers, and that you are required to avoid storing card numbers any where on your system.

Web Advantage stores all transactions, regardless of whether a payment was approved or not. Use these selection parameters if you wish to see only approved or declined transactions.

The Log Date is the date the transaction was processed by Web Advantage. Enter dates here to search for transactions within a specific date range. Note that these dates operate from midnight to midnight (AEST) and will therefore span more than one day of settlement. If you need to search by Settlement Date as a means of reconciling with your bank statement, please use the **Advanced Search** function, as described below.

3.4 TRANSACTION SEARCH – ADVANCED

Access the **Advanced Search** function by selecting the Hyperlink within the **Standard Search** screen.

Figure 4 – Accessing the Advanced Search Function

The **Advanced Search** screen appears as follows. Enter/Select your search parameters, noting that only transactions which satisfy ALL of your parameters will be displayed. All parameters are optional but a selection must be made based on either Log Date and Time or Settlement Date. Only the first 2000 transactions which meet the search parameters will be retrieved. If the information you require is not displayed, you may need to adjust your search parameters.

Figure 5 – Advanced Search Parameter Entry Screen

3.5 ADVANCED SEARCH PARAMETERS

Your Merchant ID is a 3 character code followed by two digits and is issued by the Web Advantage Technical Help Desk. In most cases, you will only have one Merchant ID, and so you can leave this parameter set at ALL.

Your Merchant Number is an 8 digit number issued by Westpac Merchant Services. If you only have one Web Advantage Merchant ID, you will only have one Merchant Number and can leave this parameter set at ALL. If you have multiple Merchant Numbers, you can select a single Number for review through this parameter.

The Transaction Reference is a number or alphanumeric code which you've allocated to the transaction at the time that it was submitted to Web Advantage for processing.

The Bank Reference is a 6 digit number banks use to trace a particular transaction.

Select Any Amount (default) or select Exact Amount and enter an amount in cents, ignoring the decimal point, for which you wish to search. In the example shown, the Exact Amount being searched for is $100.00. Alternatively, select Between and enter the lowest amount (in cents) and the highest amount (in cents) that you wish to view. In the example shown, the search is for amounts between $100.00 and $200.00

Select All Cards (default) to search regardless of card type or select from the list to search for transactions from a specific card type. Enter the first 6 digits and the last 3 digits of the card number used for the transaction(s) you wish to review. Select Expiry Date, if known.

Select Any Response (default), All Approved, All Declined or for a Specific Response Code (enter Response Code). For more information on the meaning of specific response codes, refer to Appendix A.

Transaction Date & Time

◉ Log Date & Time   ○ Settlement Date

From [28 ▾] / [Jul ▾] / [2005 ▾]   [28 ▾] / [Jul ▾] / [2005 ▾]
              [12 am ▾] : [00]

To [29 ▾] / [Jul ▾] / [2005 ▾]
              [12 am ▾] : [00]

Select either Log Date & Time or Settlement Date as your final search parameter. Please note: one of these two must be selected. For more information on Log Date/Time and Settlement Date please refer to the Glossary.

4 SEARCH RESULTS

4.1 LIST OF TRANSACTIONS

Regardless of whether your search was conducted using **Today, Yesterday, Standard or Advanced** search parameters, the transactions that you have selected will be displayed in a list similar to the one shown in Figure 6. You can change the sequence of this list by changing the **Order this list by:** selection and you can jump to the **Transaction Summary** either by scrolling down or by selecting the **View Transaction Summary** Hyperlink. For a full explanation of each column, please refer to the Glossary. Declined transactions are marked with an **X**, all other transactions have been Approved.

Transactions							Date: 28 July 2005
Search Results							?

You are signed in as 'SEC' with username 'RobertBlack'.   Help

Displaying results for search:

Order this list by: Log Time [Go]   **View Transaction Summary**

Click a Transaction Reference to see full transaction details.   Declined payments are maked with a '**X**'.

Transaction List

Type ?	Merch ID	Merchant Number	Transaction Reference	Log Time (AEST)	Card Number	Amount	Response Code	
PAY	SEC0021	xxxxxxxx	100010:	2005-07-22 15:07:56	456442...138	$43.95	08	
REV	SEC0021	xxxxxxxx	100010:	2005-07-22 15:11:18	456442...138	$43.95	00	
PAY	SEC0021	xxxxxxxx	33213	2005-07-26 16:49:17	456442...138	$100.00	05	X
PAY	SEC0021	xxxxxxxx	661551	2005-07-26 16:50:37	456442...138	$200.00	54	X
PAY	SEC0021	xxxxxxxx	665434	2005-07-26 16:53:12	456442...138	$0.00	100	X
PAY	SEC0021	xxxxxxxx	9138434	2005-07-28 12:36:12	456442...138	$45.00	01	X
PAY	SEC0021	xxxxxxxx	991656	2005-07-28 12:38:05	456442...138	$45.00	08	
REF	SEC0021	xxxxxxxx	991656	2005-07-28 12:46:34	456442...138	$45.00	08	
PAY	SEC0021	xxxxxxxx	77615	2005-07-28 12:48:45	456442...138	$37.00	08	
REV	SEC0021	xxxxxxxx	77615	2005-07-28 12:50:19	456442...138	$37.00	00	
PRE	SEC0021	xxxxxxxx	6365545	2005-07-28 12:53:33	456442...138	$150.00	08	
COM	SEC0021	xxxxxxxx	6365545	2005-07-28 12:55:28	456442...138	$150.00	00	

End of Transaction List

Figure 6 – Transaction Search Results

4.2 TRANSACTION SUMMARY

Following each **Transaction List** will be displayed a **Transaction Summary** showing the total financial value of the transactions selected.

Transaction Summary		
Description	**Count**	**Value**
Approved Payments	5	$209.85
plus Approved Pre-auth Completes	1	$150.00
less Approved Refunds	2	$84.95
less Approved Reversals	3	$124.90
Total Banked		**$150.00**
Approved Pre-authorisations	1	($150.00)

View Transaction List

End of Transaction Summary

Figure 7 – Transaction Summary

4.3 TRANSACTION DETAIL

From any list of transactions, you can select a particular transaction to view and manage by selecting the underlined Transaction Reference (ABC-123) in the example shown in Figure 8).

Transactions   Date: 28 July 2005

Search Results   ?

You are signed in as 'SEC' with username 'RobertBlack'.   Help

Displaying results for search:

Order this list by: Log Time ▾   Go   View Transaction Summary

Click a Transaction Reference to see full transaction details.   Declined payments are maked with a '**X**'.

Type ?	Merch ID	Merchant Number	Transaction Reference	Log Time (AEST)	Card Number	Amount	Response Code
PAY	SEC0021	xxxxxxxx	33213	2005-07-26 16:49:17	456442...138	$100.00	05 **X**

End of Transaction List

Figure 8 – Selecting a Transaction

5 UNDERSTANDING & WORKING WITH THE TRANSACTION DETAIL

The **Transaction Detail** screen comprises a number of sections, each of which is explained in the following sections.

5.1 MERCHANT, TRANSACTION & FINANCIAL RESPONSE DETAILS

These sections display a slightly expanded version of the information contained within the **Transaction List**. For an explanation of each term, please refer to the Glossary.

Figure 9 – Transaction Detail

5.2   3D SECURE RESPONSE DETAILS

If your service has been enabled for 3D Secure processing, the Security Response Details panel will be populated. Under normal circumstances, you do not need to consider this information; it is stored for reference purposes should you have an inquiry from Westpac's Disputed Transactions team. The XID field has been Digitally Signed by the Issuing bank which authenticated the cardholder associated with this transaction. Data which has been Digitally Signed reads as a series of unrelated characters, as in the example above. The presence of these characters indicates that your request for Authentication has been received and processed by the Issuing Bank associated with this cardholder.

The SLI or Security Level Indicator indicates the degree of Cardholder Authentication that has been applied to this transaction. The ECI or ECommerce Indicator, tells the bank how this transaction has originated, e.g. via Web, IVR, MOTO etc.

5.3 ANTIFRAUD DETAILS

Antifraud Response Details	
Primary Result	90
Secondary Result	1
Antifraud Response	400 - Fraud check passed

Antifraud Response Details	
Primary Result	-1
Secondary Result	1
Antifraud Response	407 - Suspected fraud

If your system has been enabled for Fraud Guard processing, the **Antifraud Response** panel will be populated. Under normal circumstances, you do not need to consider this information; your Fraud Guard system has evaluated the transaction and made a decision on whether or not it should be accepted.

It is important to note that the use of Fraud Guard in no way guarantees the removal of all fraud, disputes and/or chargebacks. It is a tool designed to educate merchants as to the risks involved with each transaction. As always, any decision to proceed with a transaction remains the responsibility of the merchant.

A number of fields are provided by the Fraud Guard system but the most important is the Primary Result:

This will range from 1-99 for a transaction which has passed the Fraud Guard checks, 0 for a transaction which could not be evaluated or –1 for a transaction which has failed the Fraud Guard checks and is suspected to be fraudulent.

The Secondary Result field indicates how the system determined that the Primary Result should be 1-99 (pass) or 0 (could not evaluate).

A Primary Result of 1-99 will be accompanied by the following Secondary Result, indicating the degree of evaluation that was applied.

When Primary Result is 1-99 (passed Fraud Guard checks)

- Secondary Result 1 = Full evaluation
- Secondary Result 2 = Partial evaluation
- Secondary Result 3 = VIP customer, automatic pass

A Primary Result of 0 (could not evaluate) may be caused by any of the following factors, as indicated by the Secondary Result:

When Primary Result is 0 (Fraud Guard could not evaluate)

- Secondary Result -1 = User ID/password not valid
- Secondary Result -2 = Missing mandatory field
- Secondary Result -3 = Data validation failure
- Secondary Result -4 = Out of credits
- Secondary Result -5 = User's account is suspended
- Secondary Result -6 = Malformed XML
- Secondary Result -7 = Other
- Secondary Result -8 = Invalid access code

When Primary Result is-1 (failed Fraud Guard checks)

- Secondary Result is not applicable.

Note that transactions which pass Fraud Guard processing will be passed through the normal payment processing system, including 3D Secure Authentication and so Financial Response Details, Security Response Details and Antifraud Response Details will all be populated, as in the example below.

Financial Response Details

Code	Message	Approved	Acquiring Bank Reference	Issuing Bank Reference	Settlement Date
08	Honour with ID	Yes	000059	016121	20050629

Security Response Details		Antifraud Response Details	
3D Secure XID	MDAwMDAwMDAwMDAwMDAxMDAwMDg=	Primary Result	90
3D Secure SLI	05	Secondary Result	1
3D Secure ECI	31	Antifraud Response	400 - Fraud check passed

Transactions which are suspected by Fraud Guard to be fraudulent will not be passed through the normal payment processing system. Under these circumstances, a Financial Response Error Code of 159 will be posted and Security Response Details will not be populated, since the transaction was abandoned before Cardholder Authentication was attempted. This is illustrated in the example below.

Financial Response Details

Code	Message	Approved	Acquiring Bank Reference	Issuing Bank Reference	Settlement Date
159	Suspected fraud	No	-	-	-

Security Response Details		Antifraud Response Details	
3D Secure XID	-	Primary Result	-1
3D Secure SLI	-	Secondary Result	1
3D Secure ECI	-	Antifraud Response	407 - Suspected fraud

6 REFUNDS & REVERSALS

While you are reviewing **Transaction Detail** you also have the opportunity (subject to User Permissions) to Refund or Reverse a Payment Transaction and to complete a Pre-Authorisation. For more information on each of these terms, please refer to the Glossary.

6.1 REFUNDS

Figure 10 – Transaction to be Refunded

To refund this previously processed payment, simply press Refund. You will be re-presented with details of the original transaction & asked to re-enter the full credit card number. Please note that a refund can only be processed to the card associated with the original payment and although multiple partial refunds are possible, once the full amount of the payment has been refunded, no further refunds are possible. You may alter the expiry date if this has changed since the payment was initially processed.

Transactions   Date: 28 July 2005
Refund Transaction   ?
You are signed in as 'SEC' with username 'RobertBlack'.   Help

[Back to Detail]

Refund Transaction

Merchant ID	SEC0021
Merchant Number	xxxxxxxx
Transaction Reference	991656
Truncated Card Number	456442...138
Full Card Number	[ ]
Expiry Date	10 ▼ / 07 ▼
Amount (in cents)	4500
Bank Reference	000045

[✗ cancel]   [▶ submit]

Complete the full card number to refund the payment. Expiry Date may be adjusted if it has expired since the payment was processed. You may also specify a partial amount.

Multiple refunds may be performed on a single payment, but only up to the total of the original payment amount.

Figure 11 – Refund Process Screen

Enter the credit or charge card number & re-select the expiry date if necessary. Change the amount if a partial refund is required. Press Submit. The refund will be processed and if successful, a **Refund Receipt** will be displayed. Please note that although the refund will be processed immediately, there may be some delay before the refunded amount is available to the cardholder. Any delay is at the discretion of the cardholder's Issuing Bank.

Transactions   Date: 28 July 2005
Transaction Receipt   ?
You are signed in as 'SEC' with username 'RobertBlack'.   Help

[Back to Refund]   [Back to Detail]

Refund Receipt

Merchant ID	SEC0021
Transaction Reference	991656
Card Number	456442...138
Expiry Date	10/07
Amount	$45.00
Approved	Yes
Response	08: Honour with ID
Settlement Date	20050728
Bank Transaction ID	000046

Figure 12 – Refund Receipt

6.2 REVERSALS

Transactions — Date: 28 July 2005

Transaction Detail

You are signed in as 'SEC' with username 'RobertBlack'. — Help

Refund

Back to List

Reverse

Transaction Detail

Merchant Details

Merchant Name	Merchant ID	Merchant Number
SecureStore	SEC0021	xxxxxxxx

Transaction Details

Transaction Reference	77615	Card Type	VISA
Log Time (AEST)	2005-07-28 12:48:45.743	Card Number	456442...138
Type / Source	PAYMENT / Administration Website	Expiry Date	10/07
Amount	$37.00		
IP Address	143.238.96.216		

Financial Response Details

Code	Message	Approved	Acquiring Bank Reference	Issuing Bank Reference	Settlement Date
08	Honour with ID	Yes	000047	064747	20050728

Figure 13 – Transaction to be Reversed

Because this payment was processed today and has not yet been settled, the payment can either be Refunded or Reversed. For an explanation of the difference between Refunds and Reversals, please refer to the Glossary. To reverse this payment, simply press Reverse. You will be re-presented with details of the original transaction & asked to re-enter the full card number.

Figure 14 – Reversal Process Screen

The Reversal will be processed and if successful, a **Reversal Receipt** will be displayed.

Figure 15 – Reversal Receipt

7 REPORTS

<table>
<tr>
<td>
Main menu

Home

▶Transactions

Reports

Payment/Pre-auth

▶Periodic

Batch

▶Downloads

▶Set-Up

Privacy

[Sign Out]
</td>
<td>
Each day your Web Advantage service generates a list of all approved transactions to assist you in reconciliation or to act as an "upload file" for your business management system. The information in this report comes from the same database that you access through the **Transaction** functions described previously. The Report files produced contain only Approved transactions and contain the Transactions for a particular Settlement Date. Report files are sent to you by email and you are asked to nominate recipient(s) addresses at the time you establish your Web Advantage service. To change or add recipients, please contact the Web Advantage Technical Help Desk. Your files for the last 30 days are accessible through the Reports Menu option of Web Advantage Administration – if you require a report that is older than 30 days, please contact Web Advantage Help Desk
</td>
</tr>
</table>

Report Search

Merchant ID	SEC
Report Creation Date From (Usually the day after the required settlement date.)	29 / Jul / 2005
Report Creation Date To	29 / Jul / 2005

[✖ cancel]   [▶ submit]

Choose the range of dates on which you would have received the original Report file. Note that this function simply accesses a stored version of the file that was previously sent to you, it does not regenerate the report.

8 PROCESSING A PAYMENT or PRE-AUTHORISATION

Although your Web Advantage service is principally designed to allow you to receive payments via automated systems operating over the Internet or via Interactive Voice Response (IVR) Telephone systems, it is possible for you to process a Manual Payment or Pre-Authorisation via your Web Advantage Administration. A Pre-Authorisation is a transaction which reserves card holder funds but does not transfer those funds to your account until you perform a follow up "Complete" transaction. **Please note:** For Web Advantage with 3D Secure and Fraud Guard, this option is not available.

Figure 16 – Payment/Pre-authorisation Process Screen

ENTER THE REQUIRED INFORMATION AS FOLLOWS:

Select your Transaction Type – for a further explanation of Transaction Types, please refer to the Glossary.

If you have more than one Web Advantage Merchant ID, select the ID against which you wish to process the transaction. In most cases you will only have one Web Advantage Merchant Id and this will be displayed as the default input.

Transaction Reference

Enter your Transaction Reference. Transaction Reference is an alphanumeric code which you assign to this transaction for later retrieval via Transaction Search and/or as a link to your business management system. Typically you will use a value such as Order Number, Invoice Number, Customer Number etc or any combination of these as your Transaction Reference.

Card Number

Enter the Credit Card number against which the transaction is to be processed.

CSC (optional)

For added security, you can ask your customer to turn over the card (Visa & MasterCard) and advise the Card Security Code (CSC) which is printed on the signature panel but has not been embossed on the card itself. On American Express & Diners card, the Card Security Code is printed on the plastic on the front of the card. Bankcards do not have a CSC.

Expiry Date   07 / 05

Select the Expiry Date in Month / Year format.

Amount (in cents)   E.g. $25.45 is entered as "2545"

Enter the amount to be processed, in cents.

Press Submit.

After processing has been completed you will receive an on-screen Transaction Receipt in the format illustrated above. Press New Transaction to process another Manual Payment or Pre-Authorisation or use the Menu at the left hand side of the screen to perform another Web Advantage Administration function.

Transaction Receipt

Merchant ID	SEC0021
Transaction Reference	991656
Card Number	456442...138
Expiry Date	10/07
Amount	$45.00
Transaction Type	Payment
Approved	Yes
Response	08: Honour with ID
Settlement Date	20050728
Bank Reference	000045

New Transaction

Figure 17 – Payment/Pre-authorisation Receipt

9 COMPLETION OF A PRE-AUTHORISATION

To Complete a Pre-authorisation, access the detail of the Pre-authorisation by using the Search function **Today/Yesterday/Standard/Advanced** described in Section 2. Select the Hyperlink of the transaction to be completed. The Transaction Detail screen will appear, as shown in Figure 18.

Figure 18 – Pre-authorisation to be Completed

To complete this Pre-authorisation, simply press Complete. You will be re-presented with details of the original transaction & asked to re-enter the full credit or charge card number.

Transactions — Date: 28 July 2005
Complete Pre-authorisation ?
You are signed in as 'SEC' with username 'RobertBlack'. Help

[Back to Detail]

Complete Transaction

Merchant ID	SEC0021
Merchant Number	xxxxxxxx
Transaction Reference	6365545
Truncated Card Number	456442...138
Full Card Number	[ ]
Expiry Date	10 / 07
Amount (in cents)	15000
Authorisation Code	055481

Enter the full card number to complete the pre-authorisation. Expiry Date may be adjusted if it has expired since the authorisation was processed. You may also specify a partial amount.

A single pre-authorisation may be completed only once.

[✗ cancel]   [▶ submit]

Figure 19 – Complete Process Screen

Enter the credit or charge card number & re-select the expiry date if necessary. Change the amount if the transaction is to be completed for only part of the initially Pre-Authorised amount. Press Submit. The completion will be processed and if successful, a **Complete Transaction Receipt** will be displayed.

Transactions — Date: 28 July 2005
Transaction Receipt ?
You are signed in as 'SEC' with username 'RobertBlack'. Help

[Back to Complete]   [Back to Detail]

Complete Receipt

Merchant ID	SEC0021
Transaction Reference	6365545
Card Number	456442...138
Expiry Date	10/07
Amount	$150.00
Approved	Yes
Response	00: Approved
Settlement Date	20050728
Bank Transaction ID	000050

Figure 20 – Complete Receipt

10 PERIODIC PAYMENTS

The term Periodic within Web Advantage relates to a service that is made available to you to assist you to manage future dated payments that are either Once-Off or are regular payments that occur over a period of time. Two options are available to manage regular payments; **Day-Based**, where the payment is scheduled to occur every X days and **Calendar-Based**, where the payment is scheduled to occur on a weekly, fortnightly, monthly, quarterly, half-yearly or annual basis. In each case, the Number of Payments and Start Date are also selected. All Periodic Payments, including regular payments and One Off payments specify a Client-ID to identify and manage the payment, Card Number, Expiry Date and Amount (in cents). The Web Advantage server encrypts this information for storage in a secure database. Please note: To successfully identify your right to charge a cardholder in an ongoing manner (periodic or recurring payments), merchants must hold on file the cardholders signature authorising payment on credit or charge card number being billed.

10.1 PERIODIC – VIEW PAYMENTS

Figure 21 – View Periodic Payments

The View Payments screen within the Periodic Menu Option allows you to see what Period Payments are currently recorded for processing against your Merchant ID(s).

10.2 PERIODIC – DELETE PAYMENTS

Figure 22 – Delete Periodic Payments

The Delete Payments screen within the Periodic Menu Option allows an Authorised User to delete any Period Payments that are currently recorded for processing against your Merchant ID(s). Simply check the box beside the record(s) to be deleted and press 'Delete'.

10.3 PERIODIC – ADD PAYMENT

Figure 23 – Add Periodic Payments

CREATE A NEW PERIODIC PAYMENT AS FOLLOWS:

Merchant ID	SEC0021 - ✗✗✗✗✗✗✗ - SecureStore ▼

If you have more than one Web Advantage Merchant ID, select the ID against which you wish to process the transaction. In most cases you will only have one Web Advantage Merchant Id and this will be displayed as the default input.

Client ID	

Enter your Client ID. The Client ID is an alphanumeric code which you assign to this transaction for later retrieval via **Transaction Search** and/or as a link to your business management system. Typically you will use a value such as Order Number, Invoice Number, Customer Number etc or any combination of these as your Client ID. After each instance of processing of a Periodic payment, Client ID is combined with an incrementing "processing sequence number" in the range 000001-999999 to create a unique Transaction Reference. For more information on Client ID and Transaction Reference, please refer to the Glossary.

Card Number	

Enter the Credit or Charge Card number against which the transaction is to be processed.

Visa Recurring	☐

This field is reserved for future use, checking it has no effect at present.

Expiry Date	07 ▼ / 05 ▼

Select the Expiry Date in Month / Year format.

Periodic Type	– Select Periodic Type – ▼

Select the Type of Period Payment that you wish to set up. Periodic Types are Once-Off, Day-Based & Calendar-Based.

10.3.1 ONCE-OFF Periodic Payment

Periodic Payment Details (continued)	
Merchant ID	SEC0021
Client ID	ABC-123
Card Number	1234567890123456
Expiry Date	10/07
Visa Recurring	No
Amount	$190.00
Periodic Type	Once-Off Payment
Payment Date	31 ▼ / Aug ▼ / 2005 ▼

◄ back   ✗ cancel   ► submit

Select the date on which you want the payment to occur.

10.3.2 DAY-BASED Periodic Payment

Periodic Payment Details (continued)

Merchant ID	SEC0021
Client ID	ABC-123
Card Number	1234567890123456
Expiry Date	07/08
Visa Recurring	No
Amount	$65.00
Periodic Type	Day-Based Payment
Payment Interval	[ ] days
Number of Payments	[ ]
Start Date	28 ▾ / Jul ▾ / 2005 ▾

◀ back   ✕ cancel   ▶ submit

Enter the Payment Interval (in days), the Number of Payments, and select the Start date.

10.3.3 CALENDER-BASED Periodic Payment

Periodic Payment Details (continued)

Merchant ID	SEC0021
Client ID	ABC-123
Card Number	5123456789012346
Expiry Date	07/08
Visa Recurring	No
Amount	$95.00
Periodic Type	Calendar-Based Payment
Payment Frequency	Weekly ▾
Number of Payments	[ ]
Start Date	28 ▾ / Jul ▾ / 2005 ▾

◀ back   ✕ cancel   ▶ submit

Select the Payment Frequency (Weekly, Fortnightly, Monthly, Quarterly, and Half-Yearly), enter the Number of Payments and select the 'Start Date'.

11 BATCH PROCESSING

Your Web Advantage service allows you to upload a batch of transactions to be processed later the same day. The batch file is lodged via the secure Web Advantage Administration screen and is checked immediately for 'syntax' errors such as invalid card numbers or expiry dates. The transactions within the batch are processed beginning at 5:30 pm on the day that they are loaded. Most batches should complete processing before the bank's 6:00 p.m. AEST cut-off.

Please Note: Any batch which you submit overwrites any existing unprocessed batches – if you want to submit additional transactions and have already lodged one batch, ensure that the second batch includes the transactions from the first. If you are in any doubt as to whether a batch has been processed or not, simply view **Today's** transactions via the **Transaction** Menu option.

Figure 24 – Upload Batch File

If you have more than one Web Advantage Merchant ID, select the ID against which you wish to process the transaction. In most cases you will only have one Web Advantage Merchant ID and this will be displayed as the default input.

Enter or select the file you wish to lodge – format and naming conventions for the Batch file can be found in Appendix B of this document.

Press Submit.

12 ESTABLISHING USERS, PERMISSION LEVELS, AND CHANGING ACCESS

When your Web Advantage service was first enabled by the Web Advantage Technical Support Centre, a single Administrative User with User ID of 'admin' was created. This User or others with appropriate permissions can use the Set-Up Menu to create other Users within your organisation and also to change the Transaction Password, which is used by the Tailored Interface.

12.1 SET-UP USERS – Change User Password

Figure 25 – Change User Password

Use this option to change your own password only – the rules for creation of your password are shown on the screen. For security reasons, your password must be changed at least every 42 days and cannot be changed within 3 days of a previous change. If you require your password to be reset you should contact the Administrative User. If you are the Administrative User and require your password to be reset, you should contact the Web Advantage Technical Support Centre.

12.2 SET-UP USERS – View Recent Logins

Username	Login Time	Successful
Recent Login Attempts		
richardm	28-07-2005 12:04:26	Yes
RobertBlack	28-07-2005 11:57:10	Yes
richen	28-07-2005 11:51:51	Yes
richardm	28-07-2005 11:25:49	Yes
richardm	28-07-2005 10:52:42	Yes
richardm	28-07-2005 09:24:19	Yes
anthonym	28-07-2005 07:14:36	Yes
anthonym	27-07-2005 22:55:09	Yes
andrewm	27-07-2005 20:10:30	Yes
andrewm	27-07-2005 19:36:58	Yes
andrewm	27-07-2005 19:21:15	Yes
richen	27-07-2005 15:57:17	Yes
richen	27-07-2005 15:57:01	No
sarahn	27-07-2005 15:46:26	Yes
sarahn	27-07-2005 15:46:08	No
sudeshw	27-07-2005 15:38:02	Yes
richardm	27-07-2005 13:46:38	Yes
aprils	27-07-2005 11:53:20	Yes
sarahn	27-07-2005 11:45:16	Yes
sarahn	27-07-2005 11:45:05	No

Figure 26 – View Recent Login Attempts

Use this option to review and validate recent attempts by all Users to Login to your Web Advantage Administration service.

12.3 SET-UP USERS – Users and Permissions

Users					Date: 28 July 2005	
Users & Permissions						?
You are signed in as 'SEC' with username 'admin'.						Help

Add User

Username	Name	Account Access	Added	Last Password Change	Type	Locked
Administration Website Users						
RobertBlack	Robert Black	SEC	28-07-2005	28-07-2005	User	No
sudeshw	Sudesh Wijesingha	SEC	17-06-2005	21-07-2005	User	No

Figure 27 – View Existing Users

Selection of this Menu option displays a list of the existing Users (other than the Administrative User) that have been set up for access to your Web Advantage service.

12.4 SET-UP USERS – Users and Permissions – Adding a New User

To set up a new User, press 'Add User'.

Figure 28 – Add New User – Initial Screen

Enter the User Name and real name of the User you are establishing. The real name is for display purposes only, to assist you in identifying Users. If your organisation has more than one Merchant ID, you can choose to give the User access to all Merchant IDs or to a specific ID only.

Figure 29 – Add New User – Temporary Password

The new User will be established within the Web Advantage service and a Temporary Password will be generated. You should communicate this password to the User in a secure manner. This password will allow the newly-established User to Sign In once only, at which time they will be forced to change their password.

Users   Date: 28 July 2005

User Details   **?**

You are signed in as 'SEC' with username 'admin'.   Help

Go Back to User List

Displaying user details for 'RobertBlack' (Robert Black):

Account access | All ▾ | ▶ submit | **Reset Password**

                                                                  Delete User
                                                                  Lock Out User

User Permissions

Grant	Section	Page
☐	Transactions	Today
☐	Transactions	Yesterday
☐	Transactions	Search Results
☐	Transactions	Transaction Detail
☐	Transactions	Refund Transaction
☐	Transactions	Reverse Transaction
☐	Transactions	Complete Pre-authorisation
☐	Reports	Search
☐	Payment / Pre-auth	Submit Transaction
☐	Periodic Payments	View Payments
☐	Periodic Payments	Add Payment
☐	Periodic Payments	Delete Payments
☐	Batch	Upload Batch File
☐	Downloads	Software
☐	Downloads	Documentation
☐	Downloads	Forms & Applications
☐	Users	Users & Permissions
☐	Users	View Recent Logins

✗ cancel   ▶ submit

Figure 30 – Add New User – Permissions

New Users are granted Permission to access Web Advantage Menu Options via this tab. The Administrative User is the only User who can access this function and Permissions are granted by checking the appropriate boxes. The Administrative User can also Re-set a Password or Lock Out a User using the functions on this screen.

12.5 SET-UP USERS – Users and Permissions – Change an Existing User

Figure 31 – Change an Existing User

To change an Existing User, select the User Name Hyperlink (i.e **Robert Black** in the example above).

Figure 32 – Change Existing User – User Details

As with setting up a New User, Permissions are changed by checking the boxes and the Administrative User can Re-set the User's Password or Lock Out the User.

13 SECURITY – CHANGE TRANSACTION PASSWORD
(Tailored Interface Only)

If you are using the Web Advantage Tailored Interface, you need to send a password with each transaction processed. This password should be kept secure and not revealed to any unauthorised person. If you have a change in staff or suspect that the password has been revealed to another person, you should change the Transaction Password via this Menu Option. Note that only the Administrative User has access to this function. Once the Transaction Password is changed via the Web Advantage Administration function, it must also be changed in your Tailored Interface.

Your developer will know whether you are using the Web Advantage Standard Interface or the Web Advantage Tailored Interface and will need to be advised of the new Transaction password.

Figure 33 – Change Transaction Password – (Tailored Interface Only)

If you have more than one Web Advantage Merchant ID , select the ID for which you wish to change the Transaction Password. In most cases you will only have one Web Advantage Merchant Id and this will be displayed as the default input.

Enter the current Transaction Password.

Enter and re-enter the new Transaction Password.

Note that at this point, any transactions attempted for processing via the Tailored Interface which are coded with the old Transaction Password will be rejected. The Transaction Password has no impact on transactions processed via the Standard Interface using Manual Processing through Web Advantage Administration, through Periodic, Batch processing, or via Web Advantage IVR.

14 CONTACTING YOUR WEB ADVANTAGE SUPPORT AREAS

For any Inquiry relating to your use of the Web Advantage Service, contact the Web Advantage Technical Help Desk between 8:00 a.m. and 8:00 p.m. AEST Monday to Friday.

Telephone: 1800 Web Adv

(1800 932 238)

email: support@webadvantage.com.au

For any Inquiry relating to your Credit Card Merchant facility, contact the Merchant Business Solutions Help Desk between 24 hours a day & 7 days a week.

Telephone: 1800 029 270 (option 2)

For any inquiry relating to your charge card facilities, please contact Amex, Diners or JCB directly.

15 GLOSSARY

3D Secure	A method used by Visa, MasterCard and JCB to authenticate the cardholder during an online transaction. Cardholders who have enrolled in either the Verified by Visa, MasterCard SecureCode or JCB J Secure programs can be asked to supply a password during the shopping experience to validate their identity. The password request is made by the cardholder's Issuing Bank and the response is available only to that bank. Under certain circumstances, the cardholder's right to deny involvement in the transaction is removed by the application of 3D Secure. Refer also to J Secure, MasterCard SecureCode and Verified by Visa.
Batch	This feature allows you to upload a file of transactions to be processed later in the day. Merchants considering Batch may find that Web Advantage's Periodic functions are more suitable.
Client ID	The Client ID is an alphanumeric code used to identify and manage a Periodic Payment. Each Client Id must be unique. Typically you will use a value such as Order Number, Invoice Number, Customer Number etc or any combination of these as your Client ID. After each instance of processing of a Periodic payment, Client ID is combined with an incrementing "processing sequence number" in the range 000001-999999 to create a unique Transaction Reference. Refer also to Transaction Reference.
Complete	The transaction which transfers funds previously reserved by a Pre-authorisation from the cardholder to the merchant. Refer also to Pre-authorisation and Payment.
CSC	Cardholder Security Code. This is an extra code printed on the back of a Visa or MasterCard, typically shown as the last three digits on the signature strip. It is used during a payment as part of the cardholder authentication process. You may also know it as the Cardholder Verification Value (CVV), Card Verification Code (CVC), or the Personal Security Code.

American Express and Diner Club Cards use a 4 digit Security Code in much the same manner. |
Hyperlink	A shortcut to another function within the system, accessed by clicking on an underlined label.
IVR	Interactive Voice Response – the system used to accept input over a Telephone by pressing the number keys in response to an automated spoken prompt.
J Secure	JCB's brand name for it's version of 3D Secure. Refer also to 3D Secure.
Log Date/Time	The date and time that the transaction was processed via the Web Advantage service. Log Date and Time helps to tie a transaction back to your business system and assists in searching (via Web Advantage Transaction Search) for transactions which occurred during a specific period. Refer also to Settlement Date.
Merchant ID	Your 3-character Web Advantage access code for use of Web Advantage Administration tools.
Merchant Number	Your 8-digit Westpac merchant number.
MOTO	An acronym for Mail Order/Telephone Order. MOTO is now a general term used to describe any process of processing a credit or charge card transaction by manual entry of the card details.
MasterCard SecureCode	MasterCard's brand name for it's version of 3D Secure. Refer also to 3D Secure.
Online	A cardholder initiated transaction processed via either the Web Advantage Standard or Tailored Interface.
Payment	A transaction which both reserves card holder funds and transfers those funds to the merchants account in a single step. Refer also to Pre-authorisation and Complete.
Pre-authorisation	A transaction which reserves card holder funds but does transfer not those funds to the merchants account until a follow up Complete transaction is performed. Refer also to Complete and Payment.

Periodic   Transactions processed via Web Advantage's Periodic function (Once-off, day-based or Calendar based).

Refund   A transaction which transfers funds from a merchant to a cardholder. In the Web Advantage system a Refund can only be processed if a previous Payment or Pre-authorisation/Complete transaction has been processed. The refund can only be applied to the credit or charge card used for the original transaction and although multiple partial refunds can be processed, the total of these refunds will not be permitted to exceed the amount of the original Payment or Complete transaction. Where a Refund is processed, the cardholder will see 2 transactions on their statement; one for the original Payment or Pre-authorisation/Complete and one for the Refund.

Response Code   A numeric code associated with a transaction to indicate a specific transactions processing result. Transactions which are successfully passed through the banking system are returned with a two digit response code allocated by the banking system. Transactions which were rejected during Fraud Guard processing or which encountered technical problems and therefore were not successfully returned by the banking system will be allocated a 3 digit response code by the Web Advantage service. A full list of Response Codes is included in this document as Appendix A.

Reversal   A transaction which cancels the effect of a prior Payment or Pre-authorisation/Complete transaction. A Reversal can only be processed against a transaction which has not yet gone to Settlement. A Reversal must be processed prior to 6:00 pm AEST on the same day as the Payment or Pre-authorisation transaction. Where a Reversal is processed, the cardholder will not see any transactions on their statement.

Settlement Date   The date on which funds associated with successful Visa, MasterCard and Bankcard transactions are transferred to the merchant's account. Settlement is usually same day for transactions which have been processed by Web Advantage before 6:00 pm AEST and next day for transactions processed after that time. Settlement for American Express, Diners and JCB cards will vary depending on your relationship with these organisations. Searching by Settlement Date helps to tie a transaction back to your bank statement. Refer also to Log Date/Time.

Transaction Reference   A meaningful business reference such as customer name, customer number, order number, reservation number etc which you allocate to your transaction at the time of processing. Transactions processed by Web Advantage are immediately recorded in the secure database which is accessed by the Web Advantage Administration system. Transaction Reference (or any part of it) is an important search criterion within Web Advantage Administration.

Transaction Source   The point of origination of this transaction. Valid Transaction Sources are: Online, IVR, Batch, Periodic, and Administration. Each of these is individually explained in more detail in this Glossary.

Transaction Type   The type of processing requested by this transaction. Valid Transaction Types are: Payment, Pre-authorisation (except for 3D Secure and Fraud Guard Merchants), Complete, Refund and Reversal. Each of these is individually explained in more detail in this Glossary.

Verified by Visa   Visa's brand name for it's version of 3D Secure. Refer also to 3D Secure.

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35	Contact Acquirer—Pick Up	94	Duplicate Transmission
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40	Requested Function not Supported		

Section 3 –
RESPONSE CODES WHICH INDICATE THAT A PROCESSING ERROR HAS OCCURRED.

100	Invalid Transaction Amount	If payment transaction amount is non-integer, negative, or zero
101	Invalid Card Number	If credit card number contains characters other digits, or bank does not recognize this number as a valid credit card number
102	Invalid Expiry Date Format	If expiry date does not follow the format MM/YY or contains an invalid date
103	Invalid Purchase Order	If purchase order is an empty string
104	Invalid Merchant ID	If Merchant ID does not follow the format XXXDDDD, where X is a letter and D is a digit, or Merchant ID is not found in Web Advantage database
106	Card type unsupported	Merchant is not configured to accept payment from this particular Credit Card type
109	Invalid credit card CVV number format	CVV Number contains character other than digits or contains more than 6 characters
110	Unable To Connect To Server	API Use only – reserved for possible future use
111	Server Connection Aborted During Transaction	API Use only – reserved for possible future use
112	Transaction timed out By Client	API Use only – reserved for possible future use
113	General Database Error	Payment Gateway was unable to read or write information to the database while processing the transaction
114	Error loading properties file	Payment Gateway encountered an error while loading configuration information for this transaction
115	Fatal Unknown Server Error	Transaction could not be processed by the Payment Gateway due to unknown reasons
116	Function unavailable through Bank	The bank doesn't support the requested transaction type
117	Message Format Error	Payment Gateway couldn't correctly interpret the transaction message sent
118	Unable to Decrypt Message	Payment Gateway's security methods were unable to decrypt the message
119	Unable to Encrypt Message	Payment Gateway's security methods were unable to encrypt the message
123	Gateway Timeout	Produced by Payment Gateway when no response to the transaction has been received from bank within predefined time period
124	Gateway Connection Aborted During Transaction	Produced by Payment Gateway when connection to bank is lost after the payment transaction has been sent

125	Unknown Error Code	Produced by the bank, textual description of the actual problem is stored in the database
126	Unable to Connect to Gateway	Payment Gateway couldn't establish a connection to Bank Gateway
131	Invalid Number Format	A string entered cannot be parsed as an integer. i.e. string must contain only digits, or preceding '-' sign
132	Invalid Date Format	Date entered does not follow the format DD/MM/YYYY, where DD is the 2-digit day of the month, MM is the 2-digit month number, and YYYY is the 4-digit year number; also if month is < 1 or > 12, or date is < 0 or > maximum days in that month
133	Transaction for refund not in database	Refund operation requested, and the original approved transaction is not found in the database
134	Transaction already fully refunded / Only $x.xx available for refund	Refund operation is requested, and the given transaction has already been fully or partially refunded
135	Transaction for reversal not in database	Reversal operation requested, and the original approved transaction is not found in the database
136	Transaction already reversed	Reversal operation requested, and the given transaction has already been reversed
137	Pre-auth transaction not found in database	Complete operation requested, and the matching approved pre-auth transaction is not found in the database
138	Pre-auth already completed	Complete operation requested, and the given pre-auth has already been completed
139	No authorisation code supplied	Client performing Complete transaction did not provide Pre-auth Code from original pre-auth transaction
140	Partially refunded, Do refund to complete	Reversal operation is requested, and the given transaction has already been partially refunded
141	No transaction ID supplied	Client performing Refund/Reversal transaction did not provide original payment's Bank Transaction ID
142	Pre-auth was done for smaller amount	Complete operation was requested but the amount specified is greater the pre-authorised amount
143	Payment amount smaller than minimum	The payment amount was smaller than the minimum accepted by the merchant
144	Payment amount greater than maximum	The payment amount was greater than the maximum accepted by the merchant
145	System maintenance in progress	The system maintenance is in progress and the system is currently unable to process transactions
146	Duplicate Payment Found	Reserved for possible future use
147	No Valid MCC Found	The merchant does not have a valid MCC (Merchant Category Code) set up to complete this transaction (Refers to Recurring transactions only at present)

148	Invalid Track 2 Data	Reserved for possible future use
149	Track 2 Data Not Supplied	Reserved for possible future use
151	Invalid Currency Code	Reserved for possible future use
152	Multi-currency not supported by bank	Reserved for possible future use
153	External Database Error	Reserved for possible future use
175	No Action Taken	The payment was held in the processing queue too long and was rejected without processing. Usually a symptom of slow bank responses. Additional terminal IDs may help solve this problem if it occurs frequently.
190	Merchant Gateway Not Configured	The merchant has not yet been configured to be live by Web Advantage Help Desk staff
195	Merchant Gateway Disabled	Web Advantage Help Desk staff have disabled the merchant
199	Merchant Gateway Discontinued	Web Advantage Help Desk has discontinued the merchant gateway
900	Invalid Transaction Amount	Contact Web Advantage Help Desk
901	Invalid Credit Card Number	Contact Web Advantage Help Desk
902	Invalid Expiry Date Format	Contact Web Advantage Help Desk
903	Invalid Transaction Number	Contact Web Advantage Help Desk
904	Invalid Merchant/Terminal ID	Contact Web Advantage Help Desk
905	Invalid E-Mail Address	Contact Web Advantage Help Desk
906	Card Unsupported	Contact Web Advantage Help Desk
907	Card Expired	Contact Web Advantage Help Desk
908	Insufficient Funds	Contact Web Advantage Help Desk
909	Credit Card Details Unknown	Contact Web Advantage Help Desk
910	Unable to Connect to Bank	Contact Web Advantage Help Desk
913	Unable to Update Database	Contact Web Advantage Help Desk
914	Power Failure	Contact Web Advantage Help Desk
915	Fatal Unknown Gateway Error	Contact Web Advantage Help Desk
916	Invalid Transaction Type Requested	Contact Web Advantage Help Desk
917	Invalid Message Format	Contact Web Advantage Help Desk
918	Encryption Error	Contact Web Advantage Help Desk

919	Decryption Error	Contact Web Advantage Help Desk
922	Bank is Overloaded	Contact Web Advantage Help Desk
923	Bank Timed Out	Contact Web Advantage Help Desk
924	Transport Error	Contact Web Advantage Help Desk
925	Unknown Bank Response Code	Contact Web Advantage Help Desk
926	Gateway Busy	Contact Web Advantage Help Desk
928	Invalid Customer ID	Contact Web Advantage Help Desk
932	Invalid Transaction Date	Contact Web Advantage Help Desk
933	Transaction Not Found	Contact Web Advantage Help Desk
936	Transaction Already Reversed	Contact Web Advantage Help Desk
938	Pre-auth Already Completed	Contact Web Advantage Help Desk
941	Invalid Transaction ID Supplied	Contact Web Advantage Help Desk
960	Contact Card Issuer	Contact Web Advantage Help Desk
970	File Access Error	Contact Web Advantage Help Desk
971	Invalid Flag Set	Contact Web Advantage Help Desk
972	Pin-pad/Gateway Offline	Contact Web Advantage Help Desk
973	Invoice Unavailable	Contact Web Advantage Help Desk
974	Gateway Configuration Error	Contact Web Advantage Help Desk
975	No Action Taken	Contact Web Advantage Help Desk
976	Unknown Currency Code	Contact Web Advantage Help Desk
977	Too Many Records for Processing	Contact Web Advantage Help Desk
978	Merchant Blocked	Contact Web Advantage Help Desk

Section 3 – FRAUD GUARD RESPONSE CODES.

157	Reserved for possible future use	Reserved for possible future use
158	Fraud check error	Fraud Guard was unable to evaluate the transaction, there was an internal Fraud Guard error or no connection could be established with the Fraud Guard server
159	Suspected fraud	Fraud Guard was used to check the transaction and detected possible fraud

APPENDIX B – BATCH FILE FORMAT

Batch File Name

You need to create a text (ASCII) file named with your 7-character Merchant ID supplied by the Web Advantage Help Desk, with a ".txt" extension, e.g. "XYZ0011.txt", where XYZ0011 is your Web Advantage Merchant ID.

Batch File Contents

Header

To use the features described below, the first line of the batch file must read:

```
BATCHVERSION=2
```

Detail

The file should contain one transaction per line.

Each line contains 5 fields, separated by a comma character. The comma character cannot be used elsewhere within any of the data fields.

Fields in each line are as follows:

Field	Description	Required	Format	Example
1	Transaction Type	Yes	P = payment, R = refund, A = pre-authorise, C = pre-auth complete	P
2	Card Number	Yes	Field must contain the full card number with no spaces. For a Refund or Complete, the card number must match that of the original Payment or Pre-authorisation.	4444333322221111
3	Expiry Date	Yes	MM/YY MM is a 2-digit month, e.g. January is "01". YY is a 2-digit year, e.g. 2008 is "08".	01/08
4	Amount	Yes	Amount is in cents, with no currency formatting. E.g. $125.17 is passed as 12517. $21.00 is sent as 2100. For a refund, an amount less than or equal to the original payment amount may be specified. Multiple Refunds may be processed on one Payment, up to a total of the original Payment amount. For a Complete, an amount less than or equal to the original Pre-authorision amount may be specified; only a single Complete transaction may be processed for each Pre-authorisation.	12517

Field	Description	Required	Format	Example
5	Reference	Yes	A unique sequence of up to 30 characters, containing no spaces. For more information on Transaction Reference, please refer to the Glossary. For Refunds and Completes, the reference field must match the reference field of the original Payment or Pre-authorisation.	
6	Bank Auth	Trans Type 'R' and 'C' only	For a refund, this field should contain the Bank Transaction ID of the original payment. For a pre-auth complete, this field should contain the Pre-auth Code of the original pre-authorisation. For other transaction types, this field can be either omitted or blank.	000123

Sample File

```
BATCHVERSION=2
P,4444333322221111,07/08,24350,TransRef00000101
P,5123456789012346,09/07,2300,TransRef00000102
R,371234567890125,06/08,1400,TransRef00000087,056128
A,4444333322221111,09/06,21000,TransRef00000103
C,5123456789012346,08/10,4400,TransRef00000091,218400
```

Description of Sample File lines:

1. Header line: Must contain the value "BATCHVERSION=2".

2. Payment for AUD $243.50.

3. Payment for AUD $23.00.

4. Refund of AUD $14.00 with original reference of "TransRef00000087" and Bank Reference of "056128".

5. Pre-authorisation for AUD $210.00.

6. Complete of AUD $44.00 against a previously processed Pre-authorisation with original reference of "TransRef00000091" and Bank Reference of "218400".

Westpac Banking Corporation ABN 33 007 457 141   GD51738 (9/05)