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Online EFTPOS
Self Onboarding Guide

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Getting Started with Online EFTPOS

PLEASE READ THROUGH THIS GUIDE BEFORE STARTING SO YOU CAN GET UP AND RUNNING AS SOON AS!

Introduction

Online EFTPOS allows you to send a payment request directly to a Customer's banking app simply by knowing their mobile phone number. The Customer can then securely access their banking app on their own phone and confirm the payment. Neither of you need to touch each other's device, or even be in the same place!

Online EFTPOS is available for **ASB, Westpac, The Co-operative Bank and Heartland Bank** account holders (that's almost 2 million Kiwis!). And **BNZ** account holders will be able to use Online EFTPOS at the end of 2021.

And **any company** accepting online payments can offer Online EFTPOS, regardless of which NZ bank you use.

You need an Online EFTPOS account to accept Online EFTPOS payments. Important note: You do not need a card processing facility (Visa, Mastercard etc.) with your bank to be able to accept Online EFTPOS payments.

Before You Start

Registered companies can create an Online EFTPOS account via the Online EFTPOS portal. As soon as you have an account you can start taking payments.

To create an account you'll need to know:
1. Registered company name (as per NZ Companies Office).
2. NZ driver license details and residential address for each real person registered as an owner for this company (as per NZ Companies Office).
3. Bank account you want to receive payments into.

Once you have this information, start your journey in the Online EFTPOS portal: https://oe.paymark.co.nz/register.

The portal will walk you through creating an account, including completing New Zealand AML requirements. It's a legal requirement to complete AML for every company offering Online EFTPOS payments. This guide also provides handy hints as you go along.

PLEASE READ THROUGH THIS GUIDE BEFORE STARTING SO YOU CAN GET UP AND RUNNING AS SOON AS!

Just Checking…

Not a registered company? This process won't work for you so get in touch on oe@paymark.co.nz.

Have trusts as company owners? This process needs information for actual humans. Get in touch on oe@paymark.co.nz and we'll help you out.

Please Allow Some Time

You'll need about 15 minutes to get set up. Once you've started, you'll need to finish the process in one go. If you leave it midway through, it may be difficult to carry on later. You can call Paymark to sort this out for you but save yourself the extra work and plan to do this all in one go.

It's also easier to see the web site on a bigger screen. We recommend you wait until you are using your laptop or desktop computer.

We'll also need to get a copy of your bank statement: you don't need this right now; we'll be in touch later when we need this.

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Registering for an Online EFTPOS Account

The first page you see when you create an account is "Registration". This page creates an Online EFTPOS portal login for you. This gets you to the start line for creating an account that you can use to process payments.

Registration

BUSINESS CONTACT

First Name

As per New Zealand Driver Licence

Last Name

As per New Zealand Driver Licence

First Name and **Last Name**
This needs to be a real person.
This person will be used as Paymark's main contact at the company.
We recommend this is one of the company's beneficial owners as you'll need to include identification information for this person later in the process.

Email

Email
You'll need to be able to access emails sent to the email address you use here.
You may use an email address once only with Paymark. If you have another Paymark product you may not be able to use that email address here. You may need to use an email "alias" e.g. youremail+onlineeftpos@gmail.com.

BUSINESS DETAILS

Company Legal Name

Search for Company Name...

Company Legal Name
This searches the New Zealand Companies Office for your company name.
If your company name has more than 50 characters, **or** you're not a registered company, you're best to stop here and contact Paymark on oe@paymark.co.nz.

Website

https://

Website
Your website needs to include the "https" and "www" bits. We recommend you bring up your website in another browser tab and copy & paste the address from that browser tab into the registration screen.
Don't have a website? You can use your business Facebook page instead.

☐ I agree to the Terms & Conditions and Privacy Policy.

The **fine print links** open in a new browser tab so you can easily come back to the registration screen.

Register

Register button: If you have missed any information when you click on Register, you'll see an error appear in the problem area above. Fix this before clicking the button again. Then check your email (if you don't receive an email from Paymark in a few minutes check your junk folder).

Already have an account? Click here to login

Problem with your email address? You might already be registered. Use this **login link** instead. And if you have no idea what your password is, you can reset that here too.

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Confirming Your Account

Great news, you got through the first screen and you have received an email something like the one below.

PLEASE READ THIS EMAIL CAREFULLY AND FOLLOW THE INSTRUCTIONS IN THE EMAIL.

The email instructions will walk you through setting up a password. Your password has certain requirements e.g. length and type of letters and numbers. You'll be prompted on screen what you need to include in your password.

You need to click on the first (long) link within 1 day for things to go smoothly.

Welcome to Paymark Online EFTPOS ▶ Inbox ×

noreply@paymark.co.nz
to
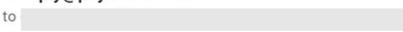
Hi

Thanks for registering for Paymark Online EFTPOS.

To get started, we need to confirm your email address. Click on this link to set a password and start using Paymark Online EFTPOS: https://account.paymark.co.nz/set-password?userId=04e0c609-81c0-4cca-8ac1-072854908a27&otp=ad82b29744543651d9736a4ed45de6758e83fd27d65155a1806b077996343ae6

If you have not requested access to Paymark Online EFTPOS please let us know on 0800 PAYMARK (0800 729 637), or send any questions to support@paymark.co.nz.

Thanks,
The Paymark Team.

Need help getting set up? See https://www.paymark.co.nz/support/centre/.

Not the intended recipient of this email? Contact support@paymark.co.nz.

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Completing New Zealand AML Requirements

Paymark needs to comply with New Zealand anti money laundering (AML) legislation. This means we need to confirm the identity of every beneficial owner in your company. You use a New Zealand driver's license for this.

Once you have confirmed your account you need to log in to the Online EFTPOS portal. You can login from here: https://oe.paymark.co.nz/. Use the email address you entered on the first screen. And use the password that you just set up.

After you have logged in you'll see three are three steps to complete:
1. Business Details
2. Beneficial Owners
3. Bank Details

Step 1: Confirm Business Details

Good news, all the information you entered when you started this process has been carried through. You just need to click the Continue button.

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Step 2: Add Beneficial Owners' Details

In this step you need to add address and identity details for all beneficial owners of your company, and the person named as the contact point when you first created an account (if this person is not also a beneficial owner).

The beneficial owners are those people registered with the New Zealand Companies Office.

Once you have added details for each person, click on the Verify Identity button. This is when the AML check is done.

Once you have verified the identity of everyone you'll be taken to the last step.

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Step 3: Add Bank Details

Almost there! We now need some bank details.

Once you've filled in all the details, click on the Activate Account button and you're good to go!

Note: If there has been any mismatch when verifying your identity, you're not quite good to go yet, we'll be in touch and help you sort this out.

Merchant Account Activation

✓ Business Details ——————— ✓ Beneficial Owners ——————— ③ **Bank Details**

BANK STATEMENT DETAILS

Short Name

Short Name
This is the company name your customers see on their bank statement. Make this as clear as possible for your customers.

Trading Name
This is the company name your customers see when they approve a payment to you. This should match the trading name for your registered company.

You can use special characters like & and ' here.

Trading Name

You have 12 characters to express your company name, and you can only use letters and numbers.

Something like "BobsCakeShop" is useful, something like "OnlineShop" is not as helpful.

BANK ACCOUNT DETAILS

Settlement Account Number

00-0000-0000000-000

Settlement Account Number
This is where we put the money people pay you. So triple check it's your correct bank account number.

We need you to set up an automated way to pay your bill. Direct debiting your settlement account is the least work for you to set up.

You can change your direct debit account later by contacting us on 0800 PAYMARK.

☐ I Request to authorise Paymark to Direct Debit my settlement account as per Service Agreement.

Activate Account

You need to use a 3-digit account suffix (the last set of digits). If your bank uses 2 digits, add a 0 before your suffix e.g. 01 becomes 001.

The system will accept any possible NZ bank account, so make sure it's yours!

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Sending Your Customer a Payment Request

Once you have an account set up you can log into the Online EFTPOS portal and send your customer a remote payment request.

Check out the Online EFTPOS portal user guide here: https://www.paymark.co.nz/assets/Online-EFTPOS/OE-Merchant-Portal-User-Guide.pdf. Then look for the Remote Payments section.

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