Online EFTPOS & Xero Integration

User Guide

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How the integration works

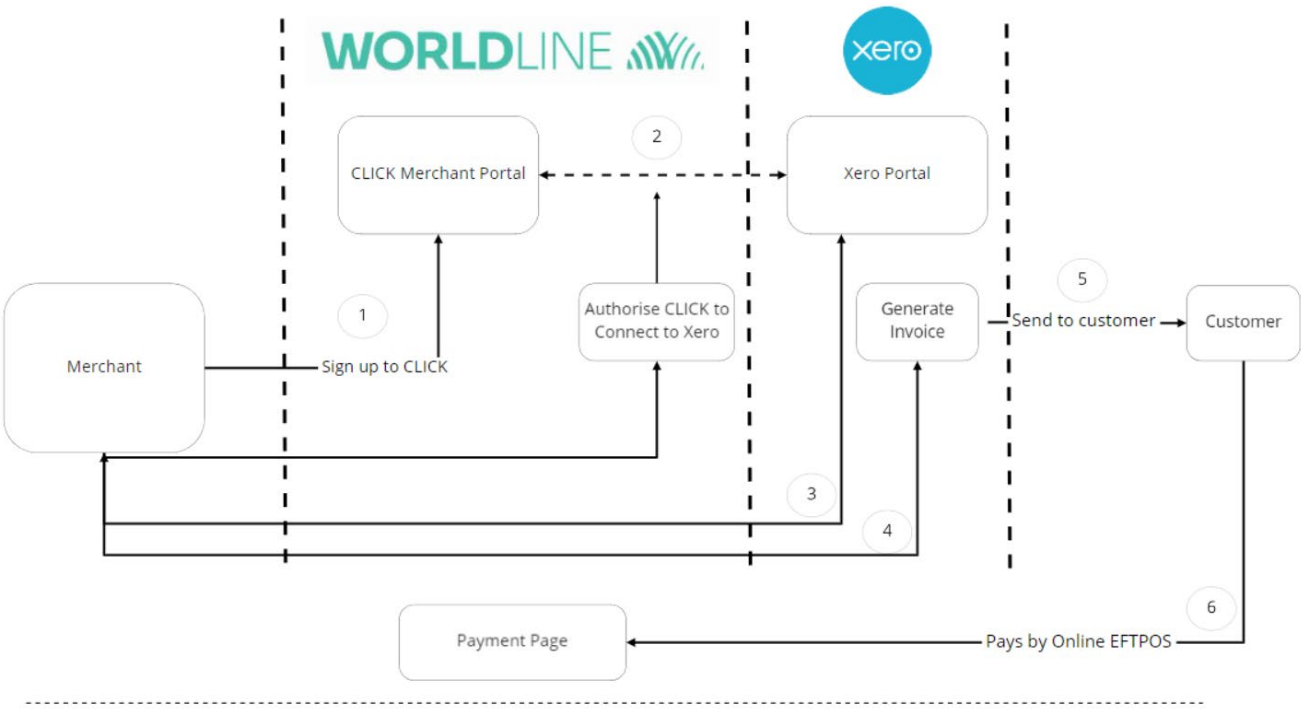
Online EFTPOS by Worldline is an innovative payment gateway.

Simply by entering their mobile phone number, a payment request is sent directly to your customer's banking app. Your customer can then securely access the banking app on their phone and confirm the payment remotely.

The Online EFTPOS and Xero integration allows your customers to pay their invoice safely and securely via their banking app all while reducing your accounting efforts by keeping you informed of their payment status and easily reconcile paid invoices.

The integration uses our CLICK portal to connect Online EFTPOS with Xero. CLICK is what powers Online EFTPOS.

Below is a diagram flow of the onboarding and invoicing process:



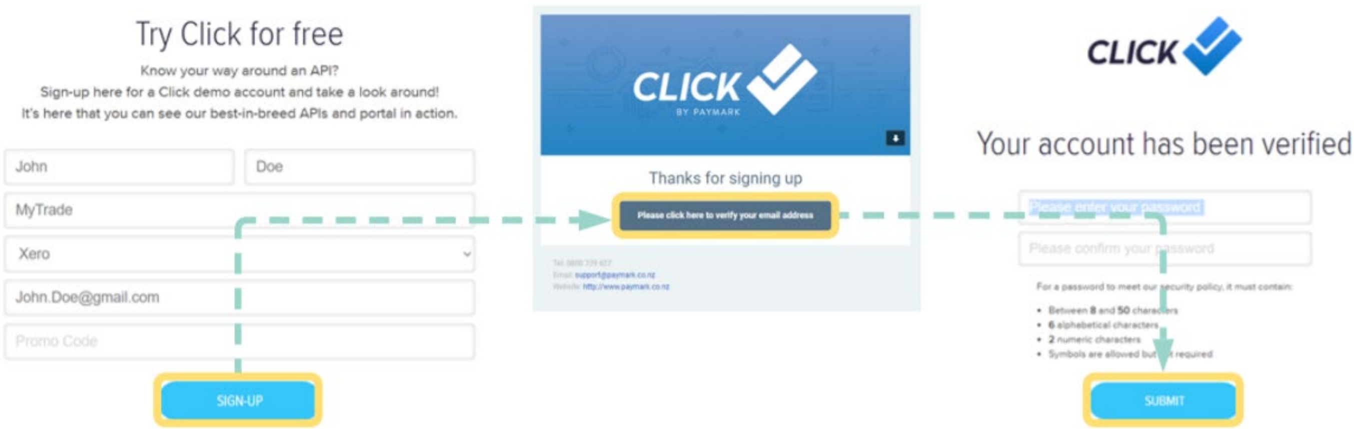
When an invoice is sent, its status will display as **Awaiting Payment**. Once paid, the status will change to **Paid**.

Signing up to Online EFTPOS

REGISTRATION AND SIGN UP

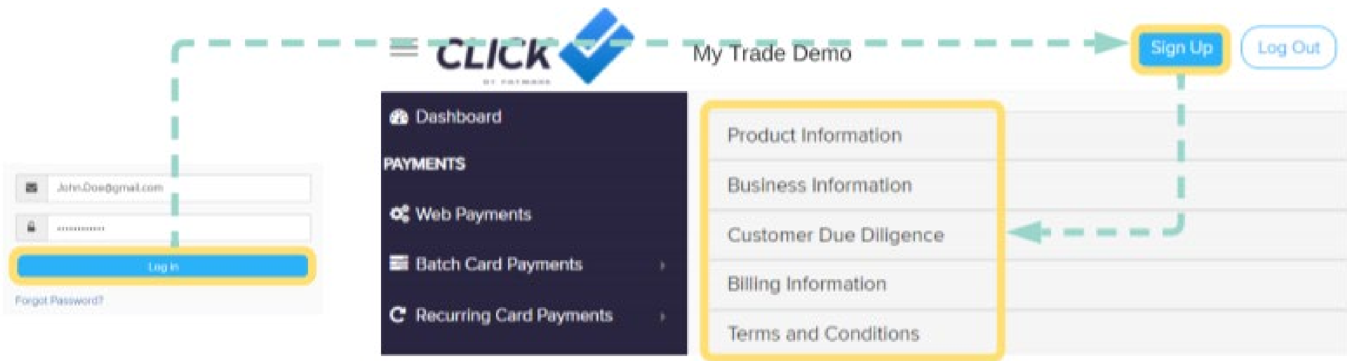
Register for your Online EFTPOS Demo account, powered by our CLICK payment gateway:

1. Complete your Demo registration on https://demo.paymarkclick.co.nz/signup/home
2. Verify your email account (it may appear in your junk or spam inbox)
3. Create a password for your Demo CLICK account



Convert your Demo CLICK account to a Live Online EFTPOS account:

4. Login here to your Demo CLICK account with your email and password
5. Begin your Live Online EFTPOS account application through 'Sign Up'
6. Complete each section as required (see appendix for detailed explanation to each section)



Live Online EFTPOS account

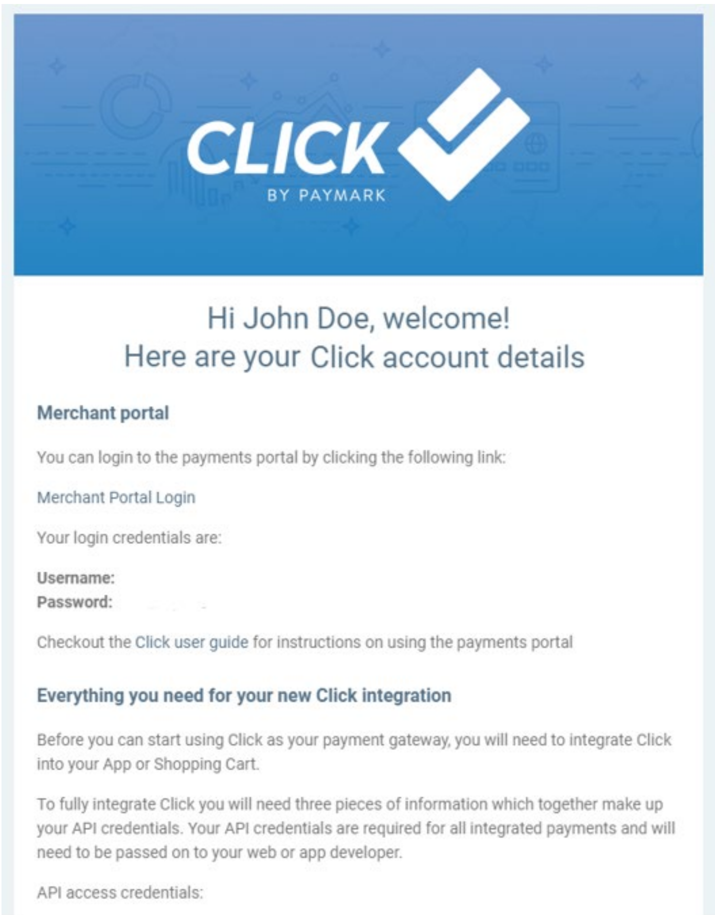
ON-BOARDING COMPLETE

After your application is submitted, our onboarding team may perform further due diligence with you if necessary.

Once your application is finalized and your Live Online EFTPOS account is setup, you will receive a welcome email from CLICK with your credentials to login.

While Online EFTPOS is powered by CLICK, the API steps in the welcome email is not required for integration with Xero. You will receive a separate email from Online EFTPOS to guide you through the integration.

Login your Live Online EFTPOS account with credentials from the Merchant Approved Account email (CLICK portal link is in the email or click here)



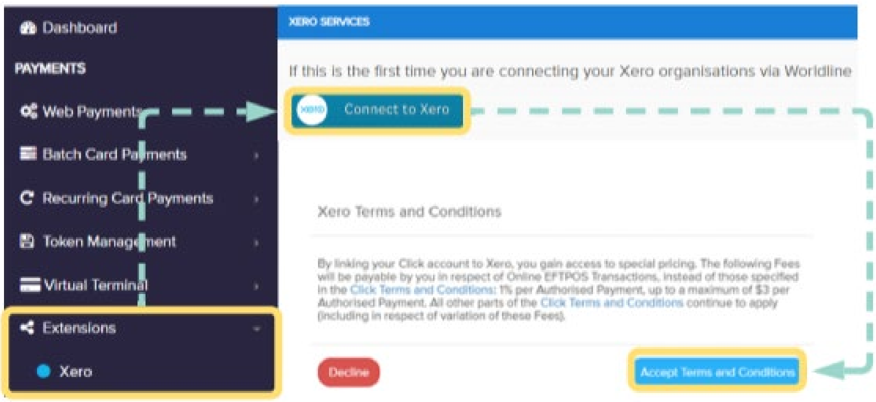
Note: The 'Business Contact' from your application will receive this email and credential.

Linking Online EFTPOS to your Xero Account

INTEGRATION SETUP

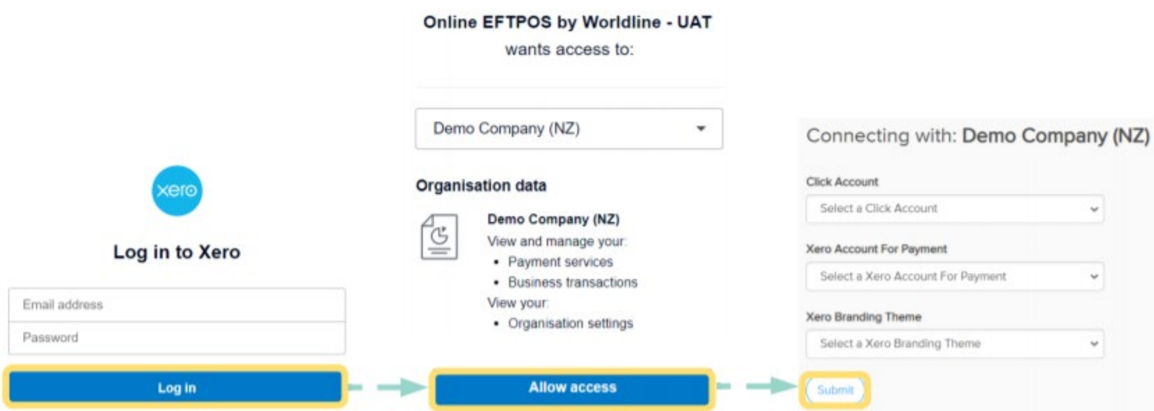
Connect your Live Online EFTPOS account with Xero in the CLICK portal:

7. Go to ‘Extensions’ then ‘Xero’ from the Dashboard
8. Select ‘Connect to Xero’
9. Review and accept Terms and Conditions to proceed



Xero integration continue through the pop-up:

10. Login to your Xero account
11. Choose your company from the drop-down list to connect with Online EFTPOS
12. Select the Online EFTPOS account, Xero account for payment and Branding theme



CLICK Account: this is your Online EFTPOS account used for payments
Xero Account: this is the bank account set up in Xero where funds will be settled
Branding Theme: this is the appearance you have chosen to use in your Xero account

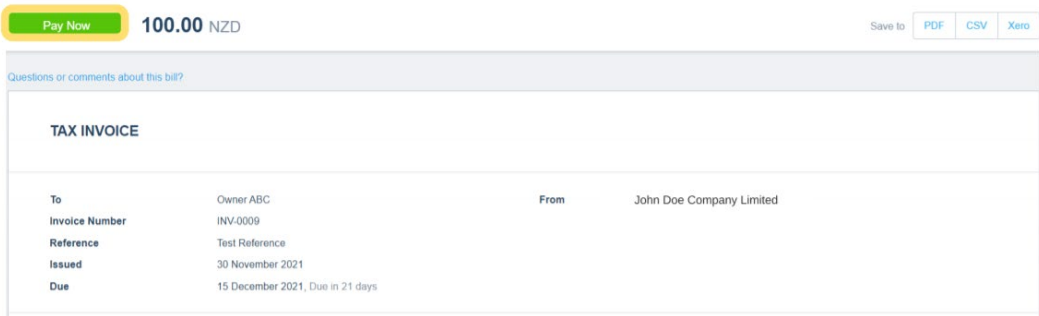
Linking Online EFTPOS account to your Xero account is complete

You are now ready to take Online EFTPOS payments!

Xero Invoice and Payment

INVOICING IN XERO

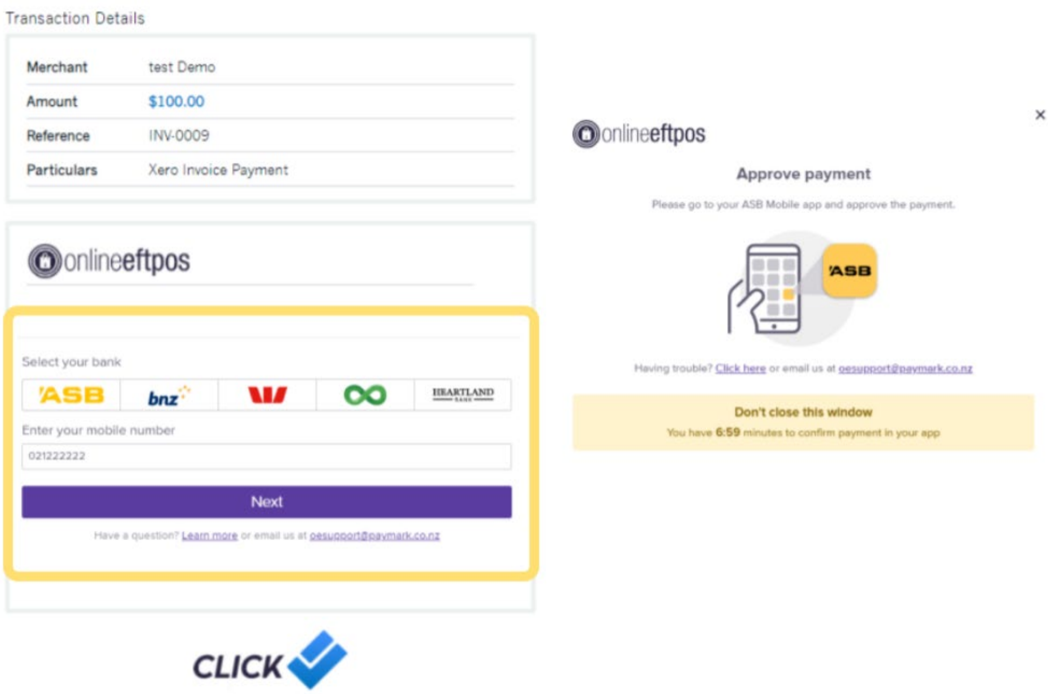
Generate the invoice to send to your customer, they can review the invoice prior to payment:



CUSTOMER PAYMENT

When your customer makes an Online EFTPOS payment:

They will select from the list of banks offered and enter their mobile number. A payment request is sent direct to their banking app where they will login to approve the payment. After payment is made the invoice will be stamped with PAID

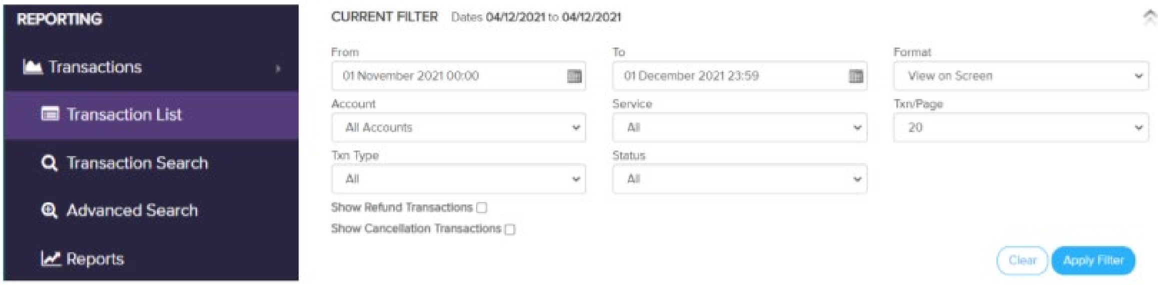


SETTLEMENT

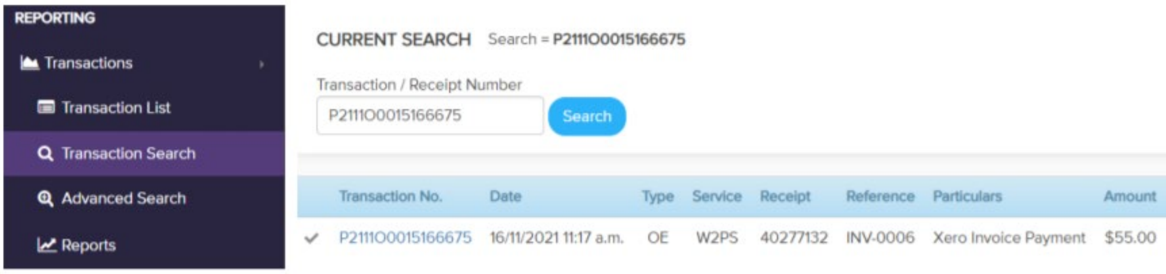
Money successfully authorized before 11pm will settle into your bank account the next working day. If a payment was made during 11pm, this would be included in the next working day settlement.

VIEW TRANSACTIONS

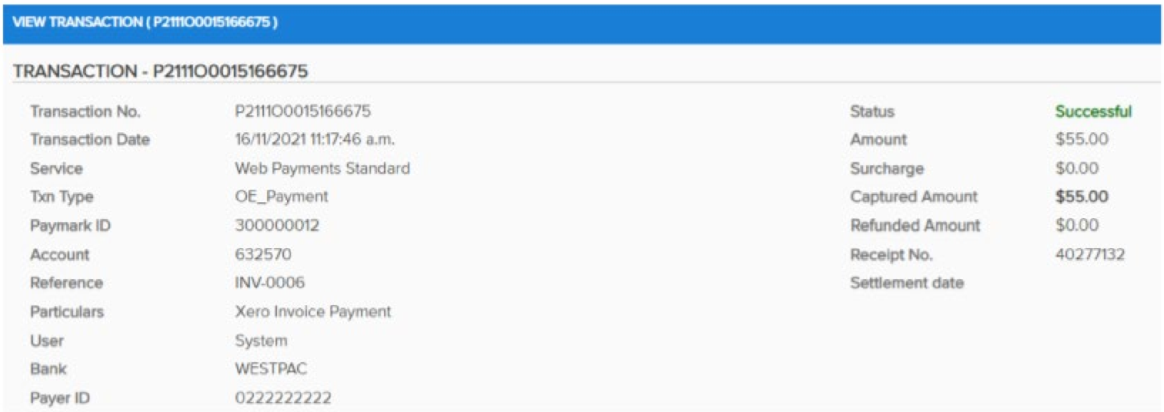
You can view and search for transactions by the date, payment amount or reference from the Dashboard:



Alternatively, search direct by the Transaction No.:



Select the Transaction No. for more details:



TRANSACTION REPORT

You can nominate an email address to automatically receive transaction reports on a regular basis:

PAYMENT STATUSES

The table below give details to payment statuses:

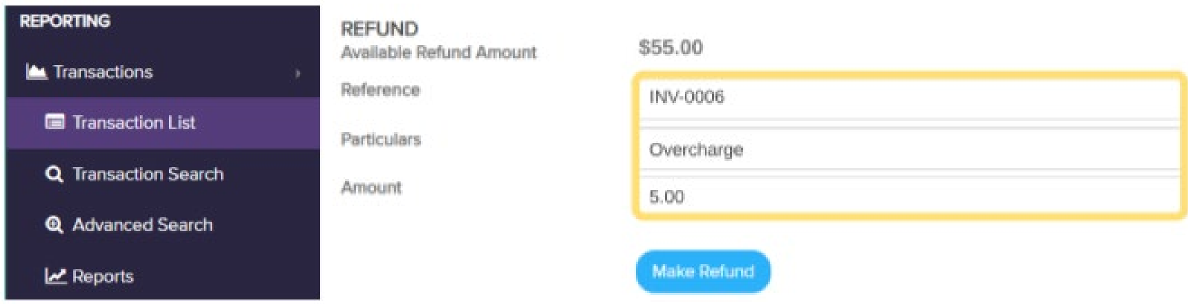
Status	Description	Next Steps
Successful	Customer has approved the payment and the payment was processed successfully.	Nothing further is needed. The payment amount will be reflected in the settlement overnight. Payment can be refunded by staff with the appropriate permission.
Declined	Customer or bank has declined the transaction e.g. customer not registered in banking app, payment exceeds customer daily limit.	Confirm if the customer declined the transaction. If customer didn't intentionally decline the transaction, confirm: • The "Online EFTPOS" option is enabled in their mobile banking app settings. • Customer has enough funds. • Payment doesn't exceed customer's daily limit ($3,000 for Heartland Bank customers, $5,000 for ASB and Westpac customers, customer configured for The Co-operative Bank customers). • The mobile number is valid for that bank (this can be checked in the bank app). Once the customer has confirmed and updated information as needed, they can attempt again.
Cancellation	Transaction has been aborted or cancelled.	Confirm if the customer accidentally aborted payment request, if not they can resubmit bank and mobile number for a payment request again.
Failed	A payment request could not be successfully sent to the bank due to a system error or expired session (not approved in banking app within 4 minutes).	Confirm if customer ran out of time to approve payment or cancelled the authorization request. If so, customer can resubmit bank and mobile number to attempt again and if unsuccessful, follow-up with Paymark Customer Care Helpdesk on 0800 PAYMARK (0800 729 627) support@paymark.co.nz.
Refunded	The payment has been fully or partially refunded.	No further action required. Refund amount will be reflected in the overnight settlement.

Making A Refund

REFUND A PAID INVOICE

If you need to perform a refund for any reason, it must link to the original successful transaction. The refund amount can be less than or equal to the full amount charged. Payments from a Westpac customer will need to be refunded via another method if the transaction exceeds 180 days since payment date.

Login to CLICK portal and locate the original transaction either by payment date, transaction number, amount or reference. Select the ‘Transaction No.’ and fill in details to appear on your customer’s bank statement:



Every refund transaction is assigned its own transaction number:

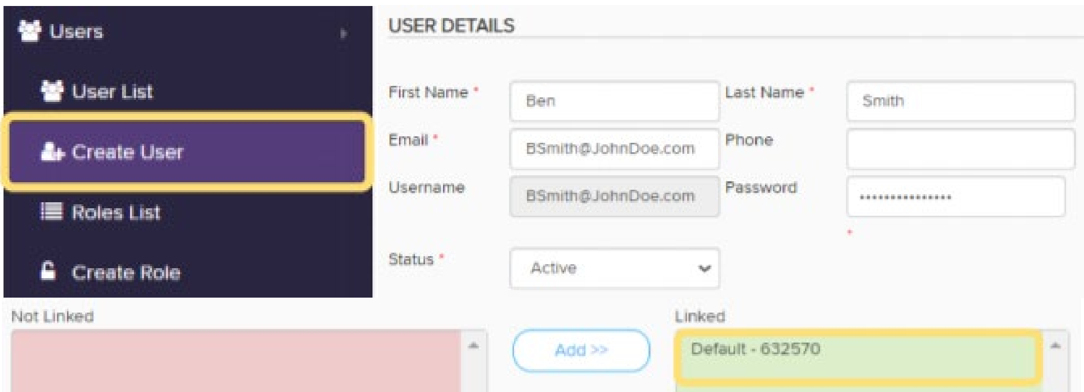
	Transaction No.	Date	Receipt	Reference	Particulars	Amount	Captured
✓	P211100015166706	16/11/2021 11:31 a.m.	40277163	INV-0006	Overcharge	$5.00	$5.00

Refunds will not reflect on the Xero invoice. A manual credit to the Xero invoice is required to reconcile the refund. Depending on your scenario, follow the steps in Xero guide to apply the credit.

User Roles and Access

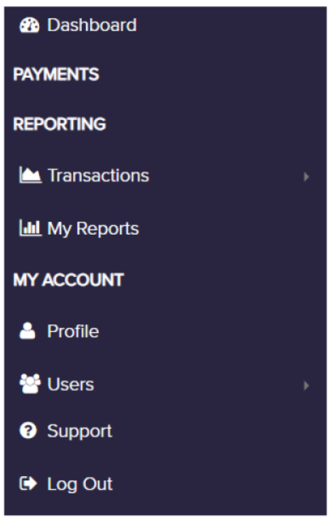
Access to your CLICK Portal is only setup for the 'Business Contact' from your signup application. Additional users or permission changes can be adjusted within the portal.

Complete the details to create a user and ensure the account is linked:



Altering the permission will restrict or allow access to the named category. You can change individual setting for each user through this icon in the user list.

For example, to setup access to transaction and reports only select 'Full Control' to **Credit Card Transactions** and **Reports** and the rest to 'Explicit Deny', the user will only see these options on their Dashboard:



Online EFTPOS Invoice

YOUR ONLINE EFTPOS BILL

At the beginning of the month, you will receive your Online EFTPOS invoice from Worldline for the previous billing period. The total fee will be debited on 20th of the month via your nominated bank account.

To change your bank account for billing, please communicate with us via the contact methods on the invoice. Alternatively you can download the Direct Debit Authority form and send it to OE@paymark.co.nz.

CLICK

Tax Invoice
GST Number – 52 431 360

Paymark Limited t/a Worldline
PO Box 799, Shortland Street, Auckland 1140, New Zealand

JOHN DOE LIMITED
123 QUEEN ST
AUCKLAND 1010

ATTN: John Doe

Invoice Date:	**31 October 2021**	**Invoice Number:**	**15689192**	**Customer:**	**#30000**

Online EFTPOS

Fees for Oct 2021	13.24
Subtotal:	13.24
GST:	1.99
Total:	**$15.23**

Total Amount Due by 20 November 2021 $15.23

Unless you advise Paymark to the contrary by 10/11/2021, $15.23 will be direct debited from your account 389008 00 on the 20/11/2021

Need help? You can find lots of handy information by visiting our support centre at www.paymark.co.nz. If you need to change your payment method or have any questions regarding your charges, please contact us at accts.receivable@paymark.co.nz or on 0800 729 627.

WORLDLINE

Frequently Asked Questions

FAQ

My bank is not an option in Acquirer Bank.
Please select "ANZ" and advise our onboarding team of the correct bank you are with.

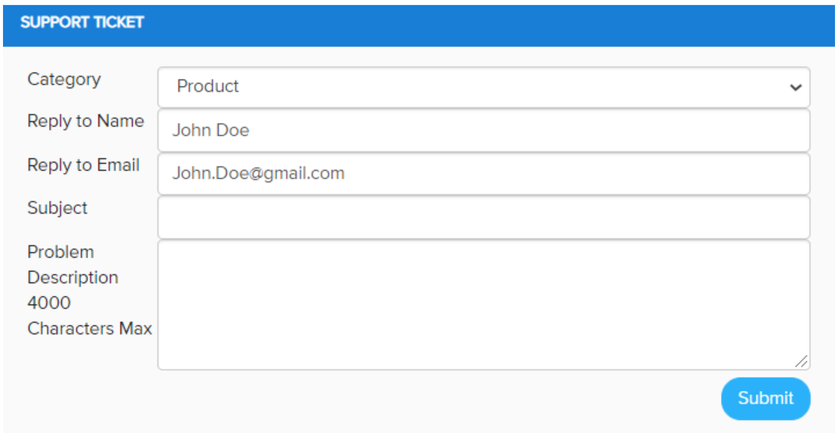
I got a "referred" status after verifying.
You may proceed further as our onboarding team will reach out to re-verify the details.

I do not currently have personal information for people listed in customer due diligence.
You may use placeholder information while we wait for the correct details to be shared, our onboarding team will be able to advise what information is missing.

My welcome email is not in my inbox.
Please check with our onboarding team on your application progress. If your account is ready, please let the team know and they can resend the welcome email.

I accidentally generated the API password.
That's fine, it will not affect your integration with Xero.

How do I change my settlement bank account.
Contact us via OE@paymark.co.nz or through the Support ticket in CLICK portal and our team will reach out to validate your request.



I want to add another user.
You can create users, adjust permission and reset passwords within your CLICK portal. Steps are available in the CLICK user guide, link is in the welcome email or please click here.