

**SecurePay**

 **Fat Zebra**

**SecurePay Merchant Portal User Guide**

## Document Control

<b>DESCRIPTION</b>	User Guide - SecurePay Merchant Portal		
<b>CREATION DATE</b>	02/04/2018	<b>CREATED BY</b>	SecurePay
<b>VERSION</b>	2.3	<b>DATE UPDATED</b>	05/06/2025
<b>CHANGES</b>	Updated logo		
<b>Previous</b>			

# Table of Contents

Table of Contents.....	3	3.6 Manage Future Payments.....	17
1. SecurePay Merchant Portal .....	1	3.7 Account Verification .....	18
1.1 Getting Started .....	1	3.8 Preauth A Payment.....	20
1.2 SecurePay Public Test Account.....	2	3.9 Preauth Increase and Cancellation .	21
1.3 Contacting SecurePay .....	2	3.10 Preauth Complete .....	22
2. Transactions .....	2	3.11 Refund A Payment.....	22
2.1 Account Summary .....	2	4. SecureBill .....	23
2.2 Bank Reconciliation .....	3	4.1 Upload SecureBill Data File .....	23
2.3 Search.....	5	5 Preferences.....	24
2.4 Transaction Details.....	6	6. Message Inbox.....	24
2.5 Download Daily Reports .....	7	7. Users.....	25
2.6 Alipay and WeChat Pay Tax Invoices and Settlement Reports.....	7	8. Roles.....	26
2.7 3DS2 Authentications Search .....	8	9. Log In History .....	27
2.8 3DS2 Authentication Details .....	9	10. Merchant Login.....	27
3. Take A Payment .....	9	11. Receipt Details .....	28
3.1 Cards.....	9	12. Contact Details.....	29
3.2 Bank Accounts.....	12	13. FraudGuard Settings .....	29
3.3 Batch File .....	14	14. PayPal Settings .....	31
3.4 Manage Payor List.....	15	15. API Transaction Password .....	31
3.5 Manage DD Agreements .....	16	16. Update Payment Details.....	33

# 1. SecurePay Merchant Portal

This user guide covers the functions and features of the SecurePay merchant portal. Through the Merchant Portal, you are able to search and view transactions, take card and bank account payments, perform refunds, upload batch files, and more.

For further assistance, please contact the SecurePay Support Team on 1300 786 756.

## 1.1 Getting Started

The SecurePay merchant portal can be accessed via SecurePay's website. Click on *Login* and you will be directed to the merchant portal. You will be asked for the *Merchant ID*, *User Name* and *Password* to sign in. The administrator of the account should receive the login credentials via an activation email. If you haven't received a copy of your account credentials, please contact the SecurePay Support Team on 1300 786 756 (Option 2).

SecurePay | Fat Zebra

Merchant Log In

Merchant ID

User Name

Password

Log In

Forgot your password?

By logging in to the Merchant Portal you agree to SecurePay's [Terms and Conditions](#)

## 1.2 SecurePay Public Test Account

You can use the SecurePay demonstration account if you don't have a live account. This can be accessed here: <https://test.login.securepay.com.au/v4/>

### Test Login Details:

Client ID: ABC

Username: test

Password: abc1234!!

## 1.3 Contacting SecurePay

You can contact SecurePay via the Merchant Portal by:

1. Clicking on the *Contact* tab

*Figure 1: Login Page*

required fields

3. Click *Send*

2. Enter the

You can also reach the following SecurePay Teams on:

- **SecurePay Sales**  
**Phone:** 1300 786 756 (Option 1)  
**Email:** sales@securepay.com.au
- **SecurePay Support**  
**Phone:** 1300 786 756 (Option 2)  
**Email:** support@securepay.com.au
- **SecurePay Accounts**  
**Phone:** 1300 786 756 (Option 3)  
**Email:** accounts@securepay.com.au

## 2. Transactions

### 2.1 Account Summary

This section is where you can view your consolidated net accounts received or net accounts paid of transactions that are processed in real time.

To view your accounts summary:

1. Click on *Accounts Summary* under *Transactions*
2. If you want a summary for a certain day, please fill in the search fields:
  - *Transactions processed, Start Date, End Date, Result and Currency*
3. Click *Search*

## **2.2 Bank Reconciliation**

This section is where you can view your consolidated transactions that have settled in your bank account. If you are enabled for Dynamic Currency Conversion and search by Currency, you will be able to see the AUD equivalent of the selected currency. This is only visible for VISA and MasterCard transactions.

An option to export the settlement amounts in an Excel format is also available. There is an export functionality at the bottom of the page. If there are Dynamic Currency Conversion transactions, they will be visible in the export with the AUD equivalent total.

To view your bank reconciliation report:

1. Click on *Bank Reconciliation* under *Transactions*
2. If you want to conduct a search for a certain period, please fill in the search fields:
  - *Account, From, To and Currency*
3. Click *Search*
4. Click on the *Tender Type* you want to view the settlements for

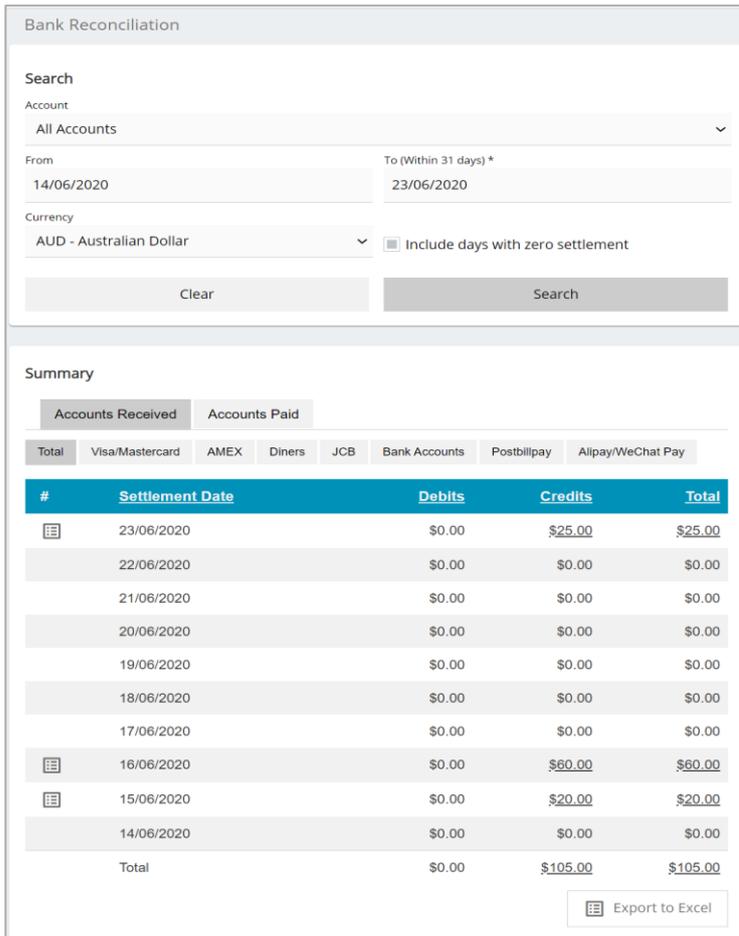


Figure 2: Bank Reconciliation

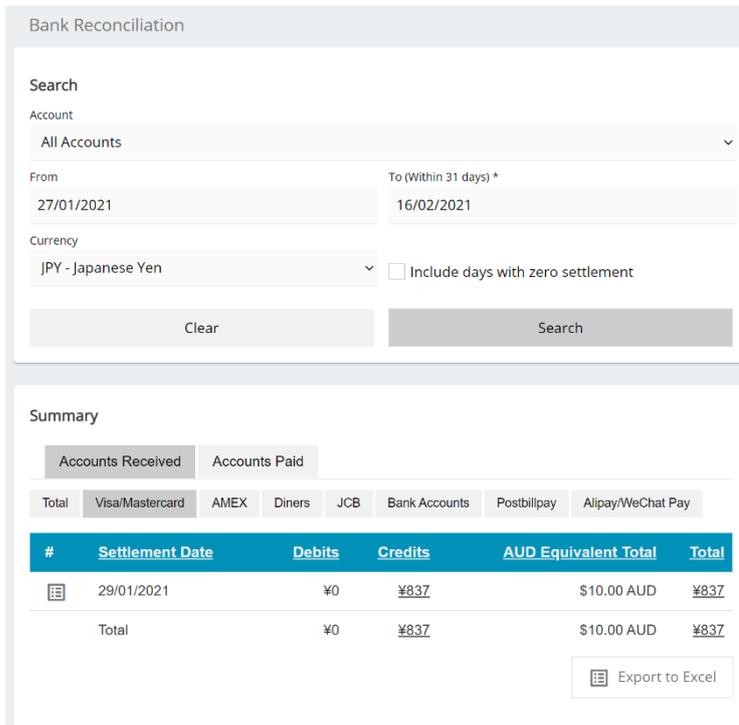


Figure 3: Bank Reconciliation screen for foreign currency for Visa/Mastercard tab with AUD equivalent total

## 2.3 Search

To view your transactions:

1. Click on *Search* under *Transactions*
2. Enter as many fields that you can recall or have obtained and click *Search*
3. You have the option to obtain a summary of your approved or declined transactions
4. Once you have clicked on *Search* you have the option to export a list of transactions in an Excel file. If you are enabled for Dynamic Currency Conversion, any foreign currency transactions that are displayed will show the AUD equivalent and the Foreign Currency Conversion Rate (FX Rate).

**NOTE:** All search fields are optional, and the maximum search period is 3 months at a time.

### Transaction Search

**Search Filters**

Accounts  
All Accounts

Transactions processed Reference

Date Period today Start Date 10/11/2021 00:00 End Date 11/11/2021 00:00

Result All Payor/Payee Bank Trans ID

**Amount**  
Use a decimal point for currencies with decimal parts, eg. USD, AUD, SGD etc.  
for \$10.50, type 10.50  
Min Max Currency AUD

**Customer Account**  
Type All First 6 digits Last 3 digits  
Expiry Month MM Expiry Year YY Wallet All

**Transaction**  
Type All Source All  Show Preauths  
 3DS2 Authenticated

All search fields are optional

Clear Search  
Less Options Summary

Figure 4: Transaction Search

## Wallet Type

To filter by the wallet type such as Apple Pay, select from the Wallet dropdown.



The image shows a filter interface with several dropdown menus. The 'Wallet' dropdown is open, showing 'All' and 'Apple Pay' as options. 'Apple Pay' is highlighted in blue. Other visible dropdowns include 'All', 'Expiry Month' (MM), 'Expiry Year' (YY), and 'Transaction'.

Figure 5: Wallet filter

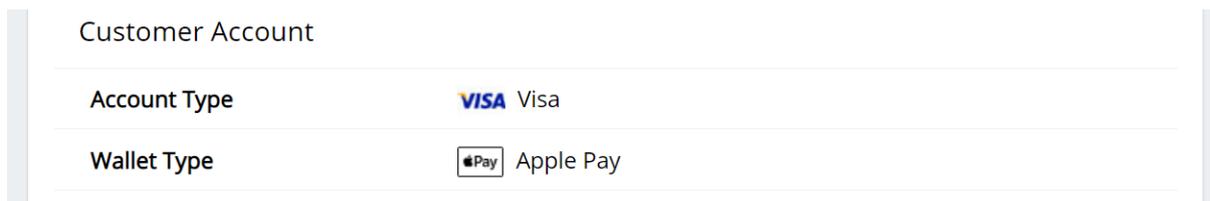
## 2.4 Transaction Details

To view the details of a transaction, select one from the transaction search. Here you will be able to view the below information (and sub fields):

- Transaction details
- Customer Account details
- Merchant Account
- Transaction Source
- Amount details
- Risk Results
- Transaction Results
- Related Transactions

## Wallet type

Any wallet transactions such as Apple Pay will be identified in the Wallet Type field.



The image shows a transaction detail view. It includes fields for 'Customer Account', 'Account Type' (with a VISA logo and the text 'VISA Visa'), and 'Wallet Type' (with an Apple Pay logo and the text 'Apple Pay').

Figure 6: Wallet type on transaction detail

## Additional fields for DCC transactions

For Dynamic Currency Conversion transactions, you will see the below additional fields in the Amount Details section

- AUD Equivalent
- FX Conversion Rate
- Markup Rate

From the Transaction screen you can also

- View Payor details
- Repeat a Payment
- Refund a payment
- View a Receipt
  - The receipt can be emailed to a chosen email directly from the merchant portal

## 2.5 Download Daily Reports

Daily reports contain a list of transactions that can be downloaded and imported into your software/ accounting package to assist with your reconciliation. There are two default reports that can be configured in either a .txt or .csv format. If you would like to enquire about configuring these report types, please contact the SecurePay Customer Service Team on 1300 786 756 (Option 2).

Custom reporting can also be configured however there is an additional fee. If you're wanting to enquire, please contact the SecurePay Sales Team on 1300 786 756 (Option 1).

Download Daily Reports

Search

Account \*

Select Account

From \*

21/06/2019

To (Within 31 days) \*

28/06/2019

Clear

Search

To setup or configure Daily Reports (.txt and/or .csv format) including adding or editing email recipients, please contact SecurePay Customer Support at support@securepay.com.au or call 1300 786 756

Figure 7: Daily report search

## 2.6 Alipay and WeChat Pay Tax Invoices and Settlement Reports

Alipay and WeChat pay are no longer supported.

This section is where merchants who previously had Alipay or WeChat Pay enabled as a payment method on their SecurePay account, can view their daily Settlement report files which will assist with reconciliation. Merchants will also be able to view their monthly Tax

Invoice file through this section. All daily Settlement reports and monthly Tax Invoice files can be downloaded and saved in PDF format.

## 2.7 3DS2 Authentications Search

This section is where merchants who have enabled their 3D Secure 2 (3DS2) feature on their SecurePay account, can search for all their authentication transactions.

1. Click on *3DS2 Authentications Search* under *Transactions*
2. Use the search criteria depending on the information available or have obtained and click *Search*
3. Once you have clicked on *Search* you have the option to export a list of transactions in an Excel file.

If you would like to enable 3DS2 feature, please contact the SecurePay Support Team on 1300 786 756 (Option 2) for more information.

**NOTE:** All search fields are optional, and the maximum search period is 3 months at a time.

The screenshot displays the '3DS2 Authentication Search' interface. It features several sections for filtering search results:

- Search Filters:**
  - Accounts:** A dropdown menu set to 'All Accounts'.
  - 3DS Status:** A dropdown menu set to 'All Statuses'.
  - Liability Shift Indicator:** A dropdown menu set to 'All'.
  - Order ID:** An empty text input field.
  - Date Period:** A dropdown menu set to 'today'.
  - Start Date:** A date input field containing '10/11/2021 00:00'.
  - End Date:** A date input field containing '11/11/2021 00:00'.
- Amount:**
  - Instruction: 'Use a decimal point for currencies with decimal parts, eg. USD, AUD, SGD etc. for \$10.50, type 10.50'.
  - Min:** An empty text input field.
  - Max:** An empty text input field.
  - Currency:** A dropdown menu set to 'AUD'.
- Customer Account:**
  - Card Type:** A dropdown menu set to 'All Cards'.
  - Last 4 digits:** An empty text input field.

At the bottom of the form, there are three buttons: 'Clear', 'Search', and 'Less Options'. A small note states 'All search fields are optional'.

Figure 8: 3DS2 Authentications search

## 2.8 3DS2 Authentication Details

To view the details of an authentication transaction, select one from the 3DS2 authentication search results. Here you will be able to view the below information (and sub fields):

- Authentication details
- Customer Account details
- Amount Details
- Authentication Results

## 3. Take A Payment

### 3.1 Cards

This function allows you to take a payment from a customer's credit card.

To take a payment:

1. Click on *Cards* under *Take A Payment*
2. If you have one SecurePay account, the account will be selected by default. If you have sub accounts, you will have to select the account via the drop-down menu
3. If the cardholder is a new payor you will need to enter in all the required details

The mandatory fields are:

- Payor: This is an alphanumeric field used to identify the transaction.
- Card Number: 14-16 digit card number
- Expiry Date: The expiry date of the credit card must be valid for the transaction to process successfully

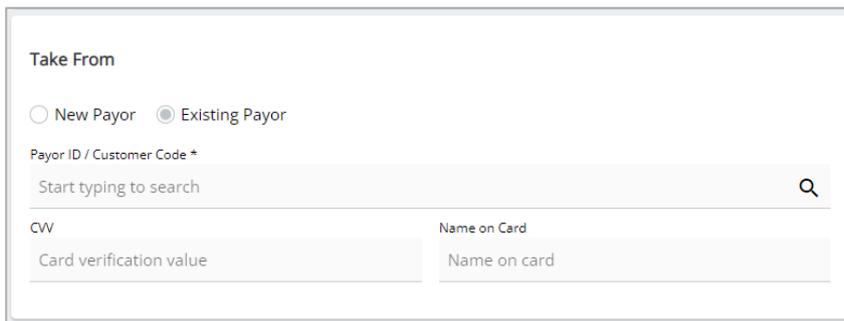
Optional fields:

- CVV (Card Verification Value): 3-digit number located on the back of the signature strip for VISA and MasterCard. For AMEX payments it's a 4-digit number located at the front of the card
- Name On Card: The name of the customer/cardholder

**NOTE:** *Saving the payor details means the next time you have to process a payment for the customer you don't have to enter their details again.*

**Merchant Initiated Transaction (MIT) – Once MIT is enabled, when saving a payor, an account verification will be performed for VISA and Mastercard cards. (Please note this functionality is not available yet. We will advise you of the date and provide detailed instructions ahead of the changes.)**

If it's an existing payor please click on the *Existing Payor* radio button. Type in the payor ID or Customer Code and select the payor from the drop-down menu. Once selected this will display the card number and expiry date that is attached to the payor. The CVV field and Name on Card is optional.



The screenshot shows a form titled "Take From". It has two radio buttons: "New Payor" (unselected) and "Existing Payor" (selected). Below the radio buttons is a search field labeled "Payor ID / Customer Code \*" with the placeholder text "Start typing to search" and a magnifying glass icon. At the bottom, there are two input fields: "CW" with the placeholder "Card verification value" and "Name on Card" with the placeholder "Name on card".

Figure 9: New or existing payor

4. Enter the Transaction Reference for the payment: This is a unique identifier for the payment such as an invoice number
5. The Amount field must include a decimal point (e.g: \$10.00 = 10.00)

**NOTE:**

- *Surcharging can be applied for once-off immediate card payments per tender type and via a percentage rate and/or a flat fee. This is applicable for AUD currency only.*
- *Click the 'Apply Surcharge' box to enable this.*
- *If surcharging is applied, Total Amount is computed as the sum of the Amount plus the surcharges.*

**Payment**

Transaction Reference \*

Transaction Reference

---

Amount \*

Amount

Currency

AUD - Australian Dollar ▼

---

Apply Surcharge

Surcharge Fee (if applicable)

0.00

Surcharge Rate % (if applicable)

0

---

Total Amount (with surcharge)

Total Amount

---

Note: Surcharge rate and fee is only applicable for immediate card payments with a currency of AUD. It is not applicable for non AUD currencies, Future Date or Scheduled payments. Please contact our Support team for configuration of surcharge rates and fees via this interface.

Figure 10: Cards Payment page

6. Enter the Currency you want the payment to be processed in: AUD is the default currency for all accounts.

**NOTE:**

- If your acquirer is NAB you have the option to process multi-currency payments, this will have to be enabled on the bank's end.
- If your acquirer is ANZ you have the option to process NZD payments, this will have to be enabled on the bank's end.

7. When:

- Now: Once off real-time payment.
- Future Date: Please enter the *Schedule ID* which is a mandatory field. The Schedule ID is a unique identifier for future or recurring payments. This ID may not match the saved payor name.  
Pay on: Select the first date the first payment needs to be processed.
- Scheduled: Allows you to setup automatic payments at particular intervals (Weekly, Fortnightly, Monthly, Quarterly, Half- Yearly, Annual or you can state the days you require them to be scheduled for).  
Enter the *Schedule ID*, *Schedule Type* (Recurring or Instalment) (if visible - new payors only), *Start on*, *Frequency* (intervals you want to set them up for) and *End*.

8. The *Email receipt to* field is optional. If you would like to send a receipt of the payment to the customer, please enter their email address in this field
9. Once you have entered all the relevant details click on *Continue*. Once the transaction has been processed a receipt page will be displayed

**NOTE:** *Scheduled payments will be processed at 17:30 (AEST) of the scheduled date.*

### **3.2 Bank Accounts**

This function allows you to take a payment from a customer's bank account. If you would like to start processing payments via this method, please contact the SecurePay Sales Team on 1300 786 756 (Option 1).

To process a payment:

1. Click on *Bank Accounts* under *Take A Payment*
2. Select your SecurePay account, if you have the one account it will be selected by default
3. If it is a new payor please enter their details

The mandatory fields are:

- Payor: This is an alphanumeric field used to identify the transaction. For Direct Entry payments, accepted values are EBCDIC – see [appendix A](#)
- Account Name: Account holder's name
- BSB Number: A 6-digit number
- Account Number: A maximum 9-digit number

Figure 11: Taking a payment from a bank account

**NOTE:** Saving the payor details means the next time you have to process a payment for the customer, you don't have to enter their details again.

If it's an existing payor, please select the *Existing Payor* radio button. Select the payor from the drop-down menu, this will display the account details attached to the payor.

Figure 12: New or existing payor

4. Enter the Transaction Reference for the payment: This is a unique identifier for the payment such as an invoice number

5. The Amount field must include a decimal point (e.g: \$10.00 = 10.00)

6. When:

- Now: Once off real-time payment.
- Future Date: Please enter the *Schedule ID* which is a mandatory field. The scheduled ID is a unique identifier for future or recurring payments. This ID may not match the saved payor name.
- Pay On: Select the first date the first payment needs to be processed.
- Scheduled: Allows you to setup automatic payments at particular intervals (Weekly, Fortnightly, Monthly, Quarterly, Half- Yearly, Annual or you can state the days you require them to be scheduled for). The Standing Instruction Type will default based on selection.

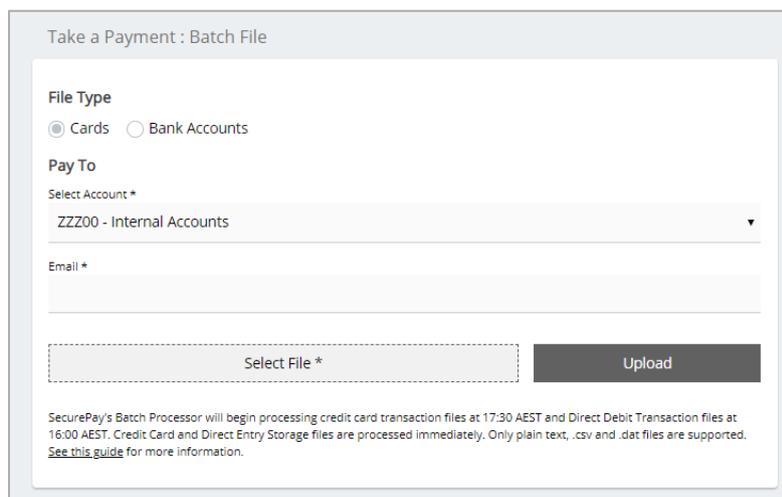
Enter the *Schedule ID*, *Start on date*, *Frequency* (intervals you want to set them up for) and *End*.

7. Once you have entered all the relevant details click on *Continue*. A receipt page will be displayed after the payment has been processed

**NOTE:** Scheduled payments will be processed at 16:00 (AEST) of the scheduled date.

### 3.3 Batch File

This function is used if you would like to process bulk payments simultaneously.



Take a Payment : Batch File

File Type

Cards  Bank Accounts

Pay To

Select Account \*

ZZZ00 - Internal Accounts

Email \*

Select File \* Upload

SecurePay's Batch Processor will begin processing credit card transaction files at 17:30 AEST and Direct Debit Transaction files at 16:00 AEST. Credit Card and Direct Entry Storage files are processed immediately. Only plain text, .csv and .dat files are supported. [See this guide](#) for more information.

Figure 13: Batch file upload

**NOTE:**

- *You will need to follow the SecurePay batch specification guide to create a batch file.*
- *If you need to resubmit the credit card batch file, please do so before the cut-off time of 17:30 that same day.*
- *If you're needing to resubmit a direct debit batch file, please do so before 16:00 that same day.*
- *As you can only submit one batch file per day, the second file you upload will override the initial file.*

To upload a batch file:

1. Click on *Batch File* under *Take A Payment*
2. Depending on the batch file you have created select the following: *Cards* or *Bank Accounts*
3. Select your *SecurePay Account*, if you have the one account it will be selected by default
4. Select the batch file you have created
5. If you would like to be notified once the batch has been processed, please enter your Email address
6. Click *Upload*

### **3.4 Manage Payor List**

This function allows you to store your customer's credit card details securely in SecurePay's database. The payor details that are stored can be used to trigger a payment via the merchant portal, scheduled payments, batches and XML API. Adding a payor replaces the steps of constantly entering the same customer's credit card details. When adding a payor with card details, an account verification will be performed.

Searching for a payor:

1. Click on *Manage Payor List* under *Take A Payment*
2. Click on the *Search* button
3. Enter the required details

4. Click *Search*

To add a payor:

1. Click on *Manage Payor List* under *Take A Payment*
2. Click on the *Add Payor* button
3. Complete the required fields
4. Click *Save*

Deleting a payor:

1. Click on *Manage Payor List* under *Take A Payment*
2. Select the payor you would like to delete
3. Click the *Delete Marked* button
4. Confirm if you want to delete the payor and click *Delete*

Exporting a payor list:

1. Click on *Manage Payor List* under *Take A Payment*
2. Click on the *Export to Excel* button at the bottom of the page, this will create an Excel file

### **3.5 Manage DD Agreements**

For merchants to debit a customer's bank account, a Direct Debit (DD) Agreement must be present. This section will allow you to view, add, delete and edit your DD agreements.

To add a Direct Debit Agreement:

1. Click on *Manage DD Agreements* under *Take A Payment*
2. Click on *Add Direct Debit Agreement button*
3. Complete the mandatory fields
4. Click *Save*

To edit a Direct Debit Agreement:

1. Click on *Manage DD Agreements* under *Take A Payment*
2. Click on the *Account Name* of the agreement
3. Edit the required details
4. Click *Save*

To delete a Direct Debit Agreement:

1. Click on *Manage DD Agreements* under *Take A Payment*
2. Tick the checkbox of the direct debit agreement you want to delete
3. Click on the *Delete Marked* button
4. Confirm if you want to delete the Direct Debit Authority
5. Click *Delete*

### **3.6 Manage Future Payments**

This section will allow you to view your future scheduled payments. You can also delete, edit and export future payments.

To search for a Future Payment:

1. Click on *Manage Future Payments* under *Take A Payment*
2. Click on the *Show Search* button
3. Fill in the details of the future payment
4. Click on *Search*

To edit a Future Payment:

1. Click on *Manage Future Payments* under *Take A Payment*
2. Click on the *Schedule ID* of the future payment
3. Click *Edit*
4. Edit the fields that are required
5. Click *Continue*

To delete a Future Payment:

1. Click on *Manage Future Payments* under *Take A Payment*
2. Select the future payment record
3. Click the *Delete Marked* button
4. Confirm whether you want to delete the future payment and click *Delete*

Exporting a list of Future Payments:

1. Click on *Manage Future Payments* under *Take A Payment*
2. Click on the *Export to Excel* button at the bottom of the page, this will create an Excel file

### **3.7 Account Verification**

This function allows you to verify a customer's card details and its validity without impacting the customer's available funds.

**NOTE:** *This functionality only applies to Visa and Mastercard transactions and is currently available with the following acquiring banks - NAB, ANZ, Westpac Qvalent and Fiserv FDMSA.*

To process an account verification payment:

1. Click on *Account Verification* under *Take a Payment*
2. Select your *SecurePay Account*, if you have the one account it will be selected by default
3. If it's a new payor please enter their details. If it's an existing payor enter the *Payor ID* and *select* from the drop-down menu

For a new payor the mandatory fields are:

- Payor ID: This is an alphanumeric field used to identify the transaction
- Card Number: 14-16 digit card number
- Expiry Date: The expiry date of the credit card must be valid for the transaction to process successfully

Optional fields:

- Customer Code: A unique (within your organisation) identifier of your customer and can be used separately to Payor ID.
- CVV (Card Verification Value): 3-digit number located on the back of the signature strip for VISA and MasterCard.
- Name On Card: The name of the customer/cardholder.

**NOTE:** Saving the payor details means the next time you have to process a payment for the customer you don't have to enter their details again.

4. Enter the *Transaction Reference* for the account verification payment: This is a unique identifier for the payment, such as an invoice number
5. The *Amount* field will always be \$0 for account verification transactions
6. *Currency* will always be in AUD for account verification transactions
7. Once you have entered all the relevant details click *Continue*. Once you have confirmed the account verification payment details a receipt page will be displayed

### 3.8 Preauth A Payment

This function allows you to process a preauth payment against a customer's credit card. A preauth payment is when you reserve an amount to be charged against the credit card, allowing you to complete the transaction at a later date. If you don't choose to complete the payment the funds will be released within 5-10 business days. The exact time for the release is dependent on the card issuer.

To process a preauth payment:

1. Click on *Preauth* under *Take A Payment*
2. Select your *SecurePay Account*, if you have the one account it will be selected by default
3. If it's a new payor please enter their details. If it's an existing payor enter the *Payor ID* and select from the drop-down menu

For a new payor the mandatory fields are:

- Payor ID: This is an alphanumeric field used to identify the transaction
- Card Number: 14-16 digit card number
- Expiry Date: The expiry date of the credit card must be valid for the transaction to process successfully

Optional fields:

- Customer Code: A unique (within your organisation) identifier of your customer and can be used separately to Payor ID.
- CVV (Card Verification Value): 3-digit number located on the back of the signature strip for VISA and MasterCard. For Amex payments it's a 4-digit number located at the front of the card.
- Name On Card: The name of the customer/cardholder.

**NOTE:** Saving the payor details means the next time you have to process a payment for the customer you don't have to enter their details again.

4. Enter the Transaction Reference for the preauth payment: This is a unique identifier for the payment, such as an invoice number
5. The Amount field must include a decimal point (e.g: \$10.00 = 10.00)
6. Enter the currency you want the payment to be processed in: AUD is the default currency for all accounts
7. The *Authorisation for an Initial Amount* flag is used to indicate that the amount is an initial/estimated amount and can be adjusted (increased or partially/fully cancelled) at a later stage when the actual amount becomes known. This functionality is limited to certain merchants within specific industries and is currently available with the following acquiring banks - NAB, ANZ, Westpac Qvalent and Fiserv FDMSA. To find out if you're eligible to use this feature please refer to the [FAQs](#) document on the SecurePay website.
8. Once you have entered all the relevant details click *Continue*. Once the preauth payment has been processed a receipt page will be displayed

### 3.9 Preauth Increase and Cancellation

This feature is used when wanting to increase, fully or partially cancel a previously approved initial authorisation. The amount entered is what the current preauth amount is increased or cancelled by.

**NOTE:** *This functionality only applies to Visa and Mastercard transactions, and is currently available with the following acquiring banks - NAB, ANZ, Westpac Qvalent and Fiserv FDMSA.*

To complete a preauth increase or preauth cancel payment:

1. Click on *Preauth Increase and Cancellation* under *Take A Payment*
2. Enter your initial authorisation details and click *Search*
3. Click on the *Transaction Reference* of the initial authorisation payment that you would like to increase or cancel
4. Select the *Preauth Type* (Increase, Partial Cancellation and Full Cancellation) that you would like to initiate
5. Enter the *Amount* which you would like to increase, partially/fully cancel the current preauth amount by
6. If you would like to proceed press *Continue*, once you have confirmed that the details are correct click on the *Proceed with Increase or Cancellation* button. Once the transaction has processed a receipt page will be displayed.

**NOTE:**

- *For Visa, a Preauthorisation Increase, increases the amount only. It does not extend the validity period of the authorisation.*
- *For Mastercard, a Preauthorisation Increase, increases the amount and extends the validity period of the authorisation. Mastercard allows a \$0 increase to extend the validity period only. If you're wanting more information please refer to the [FAQs](#) document on the SecurePay website.*
- *The ANZ acquirer doesn't currently support partial cancellations, only full cancellations can be made on a previously approved Initial Authorisation transaction.*

**3.10 Preauth Complete**

This feature is used to complete a preauth payment.

To complete a preauth payment:

1. Click on *Preauth Complete* under *Take A Payment*
2. Enter the preauth details and click *Search*
3. Click on the *Transaction Reference* of the preauth payment
4. If you want to complete the *full amount* leave as is and click *Continue*. If you want to process a *partial complete*, change the *Amount to Complete* field and click *Continue*. Once the complete has been processed a receipt page will be displayed

**3.11 Refund A Payment**

This feature is used to process a credit card refund.

To process a refund:

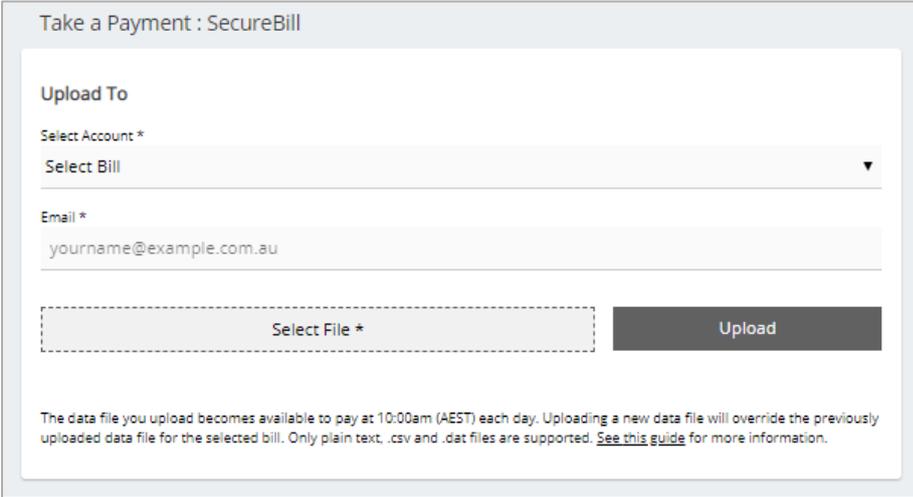
1. Click on *Refund A Payment* under *Take A Payment*
2. Enter the required details of the transaction you want to refund and click *Search*
3. Select the *Transaction Reference* of the payment
4. If you want to refund the *full amount* leave as is and click *Continue*. If you want to process a *partial payment*, change the *Amount to Refund* field and click *Continue*. A receipt page will be displayed after the refund has been processed

When refunding a Dynamic Currency Conversion transaction, you will only be able to refund the full amount. The amount to be refunded will use the FX conversion rate from the original date of transaction.

## 4. SecureBill

### 4.1 Upload SecureBill Data File

If you're using SecureBill to process bill payments, you can also upload a data file. Uploading a data file allows you to create a list of specific reference numbers that customers can use to pay their bills.



Take a Payment : SecureBill

Upload To

Select Account \*

Select Bill

Email \*

yourname@example.com.au

Select File \*

Upload

The data file you upload becomes available to pay at 10:00am (AEST) each day. Uploading a new data file will override the previously uploaded data file for the selected bill. Only plain text, .csv and .dat files are supported. [See this guide](#) for more information.

Figure 14: Uploading a SecureBill data file

#### NOTE:

- *The accepted file extensions are: .txt, .csv or .dat.*
- *If you need to resubmit the data file again please keep in mind it will override the original file*
- *Please ensure you upload your file with enough time for it to be imported by 10:00am (AEST)*
- *If you would like a SecureBill page configured, please contact the SecurePay Support Team on 1300 786 756 (Option 2)*

To upload a SecureBill Data file:

1. Once you have created your SecureBill data file that meets the specifications located in Appendix C 8.3 of the SecureBill integration guide. Click on *Upload SecureBill Data File* under *SecureBill*
2. Select the Bill
3. If you would like to receive a status update of the file you have uploaded via email, please enter your *Email Address*
4. Select the data file you have created
5. Click *Upload*

## 5 Preferences

Used to change your user details or reset your login password.

To change your details:

1. Click on *Preferences* via the *Manage* tab
2. Click on *Change Settings*
3. Edit the fields you require; you also have the option to *opt in/out to receive marketing emails*.
4. Click *Save*

To change your user password:

1. Click on *Preferences* via the *Manage* tab
2. Click on *Change My Password*
3. Enter your *Current password*, *New password* and *retype your new password*
4. Click *Save*

## 6. Message Inbox

This section is for any communications that is sent by SecurePay. The message will also appear on the homepage of your account.

## 7. Users

This feature allows the administrator of the account to add new users to their SecurePay account. It also allows the administrator user to edit existing users details and permissions, reset their password and delete a user.

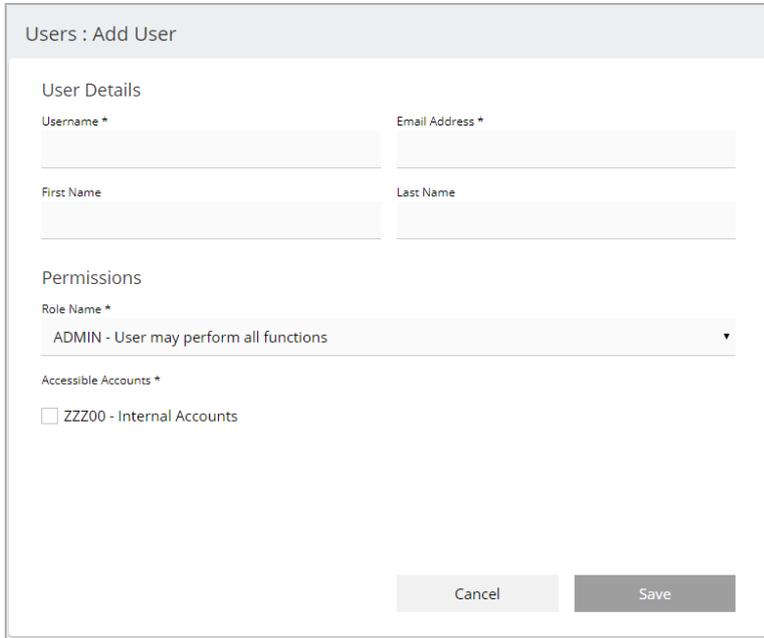


Figure 15: Adding a new user

To add a user:

1. Click on *Users* via the *Manage* tab
2. Click on *Add New User* button
3. Enter the *Username*, *Email Address*, *First Name* and *Last Name* of the new user
4. Select the *Role Name* (Refer to section 8 for more on Roles)
5. Click *Save*

**NOTE:** A temporary password will be automatically sent to the new users registered email address.

To edit a user:

1. Click on *Users* via the *Manage* tab
2. Select the *Username*
3. Click on *Edit*
4. You will be able to edit the following:
  - *First Name*
  - *Last Name*

- *Email Address*
  - *Role Name*
5. Click *Save*

To delete a user:

1. Click on *Users* via the *Manage* tab
2. Select the *Username*
3. Click *Delete*
4. Confirm whether you want to delete the user and click *Delete*

## 8. Roles

If you would like to restrict access to a user/s or provide them with certain permissions:

1. Click on *Roles* via the *Manage* tab
2. Click on *Add New Role* button
3. Enter the *Name* of the role
4. Enter a *Description* or the role (Optional)
5. Set the permissions you would like the user to have
6. Click *Save*
7. The role that has been created will be added as an option under *Role Name*

To edit a role:

1. Click on *Roles* via the *Manage* tab
2. Click on the *Name of the role*
3. Click *Edit*
4. Edit the permissions for that role
5. Click *Save*

To delete a role:

1. Click on *Roles* via the *Manage* tab
2. Select the *Name of the role*
3. Click *Delete*
4. Confirm whether you want to delete the role and click *Delete*

## 9. Log In History

This feature allows you to view:

- Which user has logged in recently
- Whether the user was successful or not at logging in
- What date and time they have logged into the system
- Be able to search by date period

## 10. Merchant Login

Saving the payor details means the next time you have to process a payment for the customer you don't have to enter their details again. By enabling this feature you don't have to manually tick the Save Payor checkbox when processing a payment.

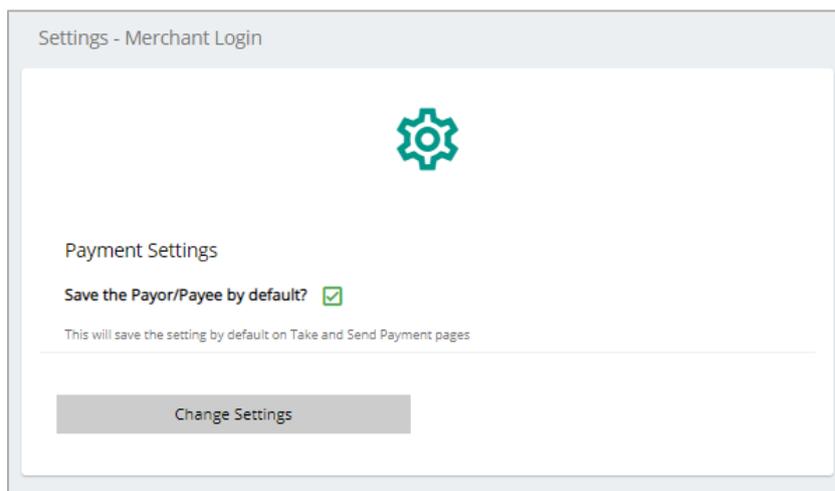


Figure 16: Save Payor/Payee

If you want to save the Payor/Payee details by default:

1. Click on *Merchant Login* via the *Manage* tab
2. To enable the payment settings click on *Change Settings*
3. Tick the *Save the Payor/Payee by default?* checkbox
4. Click *Save*

## 11. Receipt Details

This feature allows the merchant to choose whether they would like to send a custom or default receipt to a customer if the *Email receipt to* field is populated.

If you would like to create a default receipt:

1. Click on *Receipt Details* via the *Manage* tab
2. Select your *Merchant Account*, if you have the one account it will be selected by default
3. Click on *Change Settings*
4. Click on *Default* in the *Use Receipt Details* field
5. Click *Save*

If you would like to create a custom receipt:

1. Click on *Receipt Details* via the *Manage* tab
2. Select your *Merchant Account*, if you have the one account it will be selected by default.
3. Click on *Change Settings*
4. Click on *Custom* in the *Use Receipt Details* field
5. Enter the *Send From Email Address*
6. Enter the required *Contact Details*
7. Click *Save*

Change Receipt Details

Receipt Settings

ZZZ00 - Internal Accounts

Use Receipt Details

Default  Custom

Contact Details

Merchant Name

Send From Email Address

Fields below left blank will be omitted from receipts

Phone

ABN/ACN/ARBN

Website (Omit http:// or https://)

Contact Email

Address

Cancel Save

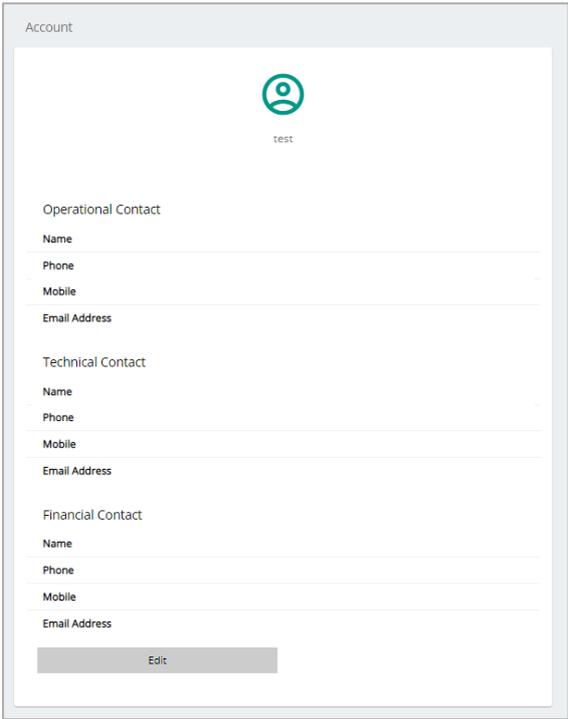
Figure 17: Changing your custom receipt details

## 12. Contact Details

The administrator of the account can amend the operational, technical and financial contact details.

To change the details:

1. Click on *Contact Details* via the *Manage* tab
2. Click on *Edit*
3. Amend the details that are required
4. Click *Save*



The screenshot shows a web interface titled "Account" with a user profile icon and the name "test". Below this, there are three sections for contact information: "Operational Contact", "Technical Contact", and "Financial Contact". Each section contains four input fields: "Name", "Phone", "Mobile", and "Email Address". At the bottom of the form, there is a grey "Edit" button.

Figure 18: Contact details of the account

## 13. FraudGuard Settings

FraudGuard is a set of rules that assists with identifying potential fraudulent transactions and minimising the chances of chargebacks.

FraudGuard can be integrated with the following products:

- XML API
- DirectPost
- SecureFrame

- SecureBill (Refer to section 6.1 of the SecureBill integration guide)

**NOTE:** If you would like to enable FraudGuard please contact the SecurePay Sales Team on 1300 786 756 (Option 1).

Transactions : FraudGuard Settings

**Please Note**

FraudGuard settings are used for the following services:

- SecureFrame
- DirectPost
- XML API
- SecureBill (see section 6.1 of SecureBill guide)

FraudGuard Settings are not used for the following services:

- Batch
- Periodic Payments
- SecurePay Merchant Portal

Restore Default Settings      Change Settings

Rule	Enabled	Criteria	Rule Score
<b>Country Access Settings</b>			
Allowed/Restricted Country List	<input type="checkbox"/>	<a href="#">View</a>	100
<b>Purchase Settings</b>			
Amount below low threshold	<input type="checkbox"/>	\$0.01	100
Amount above high threshold	<input type="checkbox"/>	\$1000000.00	100
<b>Customer IP Settings</b>			
IP is known open proxy <a href="#">?</a>	<input type="checkbox"/>	-	100
IP and card issuing country do not match <a href="#">?</a>	<input checked="" type="checkbox"/>	-	100
IP is from high risk country <a href="#">?</a>	<input type="checkbox"/>	-	100
<b>Customer Billing Settings</b>			
Customer IP and billing country do not match	<input type="checkbox"/>	-	100
Customer IP and delivery country do not match	<input type="checkbox"/>	-	100
Delivery and billing countries do not match	<input type="checkbox"/>	-	100
Customer email is from a free domain <a href="#">?</a>	<input type="checkbox"/>	-	100
<b>Transaction Screening Rules</b>			
Too many transactions from same issuing bank <a href="#">?</a>	<input type="checkbox"/>	More than 5 in 5 mins	100
Too many declined transactions from same IP <a href="#">?</a>	<input type="checkbox"/>	More than 5 in 5 mins	100
Too many transactions from same card	<input type="checkbox"/>	More than 5 in 5 mins	100
Low txn amount followed by high txn amount on same card <a href="#">?</a>	<input type="checkbox"/>	At least 10 times higher in 10 secs	10
Too many transactions with same customer email	<input type="checkbox"/>	More than 5 in 5 mins	100

**High Risk** if total Score equals or exceeds 100

**Risk Action**

**Notify Me Of Fraud** [?](#)

If Low Risk, notify me of score [?](#)      If High Risk [?](#)

     Allow transaction

Figure 19: FraudGuard rules

## 14. PayPal Settings

If you would like to start accepting PayPal payments you will have to enable this on your SecurePay account.

### To enable PayPal settings:

1. Send a request in writing to the SecurePay Support Team ([support@securepay.com.au](mailto:support@securepay.com.au)) stating that you would like to start accepting PayPal payments
2. Establish a business PayPal account if you don't have one
3. Click on *PayPal Settings* via the *Manage* tab
4. Select your *Merchant Account* and click on *Change Settings*
5. Click on the *Production API Credentials here* link
6. Login to PayPal
7. Copy the credentials over to the PayPal settings in the merchant portal
8. Add the company logo URL which must be securely hosted and publicly accessible
9. Click *Save*

**NOTE:** *The only SecurePay products that you can integrate PayPal as an additional payment choice is SecureFrame, DirectPost and SecureBill.*

## 15. API Transaction Password

Your API transaction password is used for integrating with an ecommerce platform. If you're currently using the following products you will be needing an API transaction password:

- XML API
- DirectPost
- SecureFrame

Generating a new *API Transaction Password* can be done via the Merchant Portal under the *Manage* menu option.

Note: Once you generate a new API Transaction Password you will need to also update it in your backend system. You will not be able to process live payments if the update does not occur.

**Preferences**

Manage your user details and password

**Message Inbox**

Communications sent by SecurePay

**Users**

Add or delete users

**Roles**

Setup access permissions

**Log In History**

View user login history

**Merchant Login**

Save payor/payee by default

**Receipt Details**

Setup custom receipts

**Contact Details**

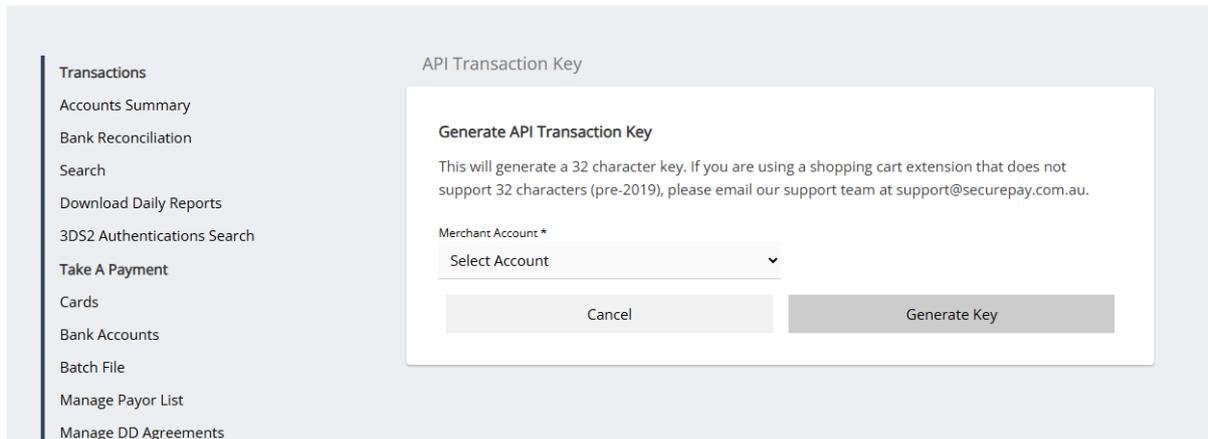
Amend merchant contact details

FraudGuard Settings

PayPal Settings

API Transaction Password

Update Payment Details



The screenshot shows the 'API Transaction Key' dialog box. It has a title bar 'API Transaction Key' and a main heading 'Generate API Transaction Key'. Below the heading is a warning: 'This will generate a 32 character key. If you are using a shopping cart extension that does not support 32 characters (pre-2019), please email our support team at support@securepay.com.au.' There is a dropdown menu labeled 'Merchant Account \*' with the text 'Select Account' and a downward arrow. At the bottom of the dialog are two buttons: 'Cancel' and 'Generate Key'.

Figure 20: Change of API credentials

To change your API transaction password:

1. Click on *API Transaction Password* via the *Manage* tab
2. Select your *Merchant Account*, if you have the one account it will be selected by default
3. Enter your *Current* API transaction password
4. Enter your *New* API transaction password
5. Re type your *New* API transaction password
6. Click *Change*

## 16. Update Payment Details

This section allows you to update your payment account details that SecurePay use to take payments from for billing purposes.

Change Account Payment Details



Select Account

Merchant ID XXXXXXXXXX

Merchant Name XXXXXXXXXX

Default Account \* Credit Card ▼

Select at least one of payment card or bank account details

Payment Card

Card Type Existing Card Number  
 444433XXXXXX111  Delete Card

New Card Number Expiry Month Expiry Year  
 04 ▼ 26 ▼

Terms and Conditions

I/we, the undersigned, request that SecurePay charge my/our Credit Card as payment for fees. This authority will remain in place until SecurePay receives written notification from me/us to cancel it.

I AGREE

Figure 1 Updating payment details

## Appendix A: EBCDIC Character Set

Description	Characters allowed
Numeric	0 - 9
Alphabetic	a - z, A - Z
Oblique slash	/
Hyphen	-
Ampersand	&
Period	.
Asterisk	*
Apostrophe	'
Blank space	