



PHONE 1800 029 749

[Get a quote.](#)

Essentials

Take your business to your customers by accepting payments on a mobile phone

- A web-browser payment solution optimised for mobile use
- Referred to as Mobile PayWay Mobile, an extension of PayWay Virtual Terminal
- Accessible from any secure mobile device with internet connection
- Single transactions at a time
- Fully authorised, live transactions
- Search refund/void transactions while on the go
- View settlement amounts
- Email receipts to customers
- Allocate job numbers for easier reconciliation
- Accept Visa, MasterCard®, AMEX® and Diners Club®¹
- Available on a variety of [mobile devices](#)
- Your login details will give you access at the PayWay website to reports, statements, billing information and account support on your computer
- Linked to a [Westpac business transaction account](#) so funds will be paid into your account within [24 hours](#).²

Need help finding the right product?

[Help me choose the right merchant service](#)
[See our full range of website payments](#)

Did you know?

We have a range of [EFTPOS solutions](#). Check out which one is best for your business.

Things you should know

1. To add an Amex or Diners Club facility, you will need to enter into a separate agreement with those providers.
2. Online funds will generally be paid into your account within 24 hours if you have a Westpac account and settlement occurs at 5.30pm. On weekends and public holidays, funds will be received on the next business day.

Applications for merchant facilities are subject to approval. Conditions, fees and charges apply.

American Express® is a registered trademark of American Express Company.
Diners Club® is the registered trademark of Diners Club International Limited.
MasterCard® is a registered trademark of MasterCard International Incorporated.



<http://www.westpac.com.au/business-banking/merchant-accounts/mobile-payments/mobile-phone-payments/>

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Features

We'll set up your logon and password details and send support information for you and your staff.

Mobile Phone Payments - Mobile PayWay

- Available to both new and existing PayWay Virtual Terminal customers
- Multiple users can be established to use the one facility
- Simple to use - no integration required
- Online help available
- Transactions validated before they are processed
- To prevent fraud, refunds are only allowed against previous payments.

You will also have access via computer to the following:

- Online searchable transaction history of up to 220 days
- Optionally calculates credit card surcharge
- Export raw sales data to Excel for further analysis
- Settlement reporting
- Access downloadable reconciliation files via PayWay Virtual terminal on your computer
- Failed payments can be automatically retrieved by PayWay if you enable this feature.

Accessible via the following mobile devices:

- iPhone
- Blackberry® 6000 series and higher
- Nokia devices based on Symbian OS
- Sony Ericsson
- Android™ based devices including those from HTC, LG and Motorola.

Things you should know

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iPhone® is a trademark of Apple Inc., registered in the U.S. and other countries. BlackBerry is a trademark of Research In Motion Limited (RIM) registered in the U.S. and other countries. Android is a trademark of Google Inc. Portions of this page are reproduced from work created and shared by Google and used according to terms described in the Creative Commons 3.0 Attribution License. Visit www.android.com for more information.



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Fees

Every business is different and because what you offer, where you offer it, how many you sell and how much you sell them for differs from one business to the next, it's best to [contact us for a detailed quote](#) where we can work out what product is best for your business and the fees that will apply.

Here is a list of fees and charges. A full list is available on request. Not all fees and charges may apply to your business.

Fees and charges explained

Fee name	Description
Establishment fee	<p>One-off fee charged when you first become one of our merchants. It covers the cost of setting you up on both the Westpac and PayWay systems and providing your starter kit containing:</p> <ul style="list-style-type: none"> ■ Decals and product user guides ■ Terms and Conditions brochure ■ Merchant operating guide.
Monthly participation fee	<p>For online merchants, covers the cost of managing software and servicing</p>
Merchant service fee	<p>Charged according to:</p> <ul style="list-style-type: none"> ■ Transaction volumes (number of sales and returns) ■ The average \$ value of each sale ■ Domestic or international payments ■ Card present and card not present transactions.
Minimum service fee	<p>Charged if your calculated merchant service fee falls below the minimum monthly fee. It covers the overall cost of maintaining our services including merchant statements and other support costs.</p>
Interchange fees	<p>Fees we pay to the card issuer (bank or other financial institution) that supplied the card to your customer which vary depending on:</p> <ul style="list-style-type: none"> ■ The brand of the card, e.g. MasterCard® ■ Where the card was issued, e.g. Australia or overseas



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Fee name	Description
	<ul style="list-style-type: none"> How the transaction was processed, e.g. card present or card not present Card product type, e.g. premium card, business card.
Credit card transaction fee	When your customers use a credit card to make a payment, we may charge a credit card transaction fee.
Authorisation fees	<ul style="list-style-type: none"> When an 'operator' is required to facilitate an approval, or The merchant selects an automated process. <p>Applies to all authorisations, including those where the transaction has been declined.</p>
Chargeback fee	Partially covers the cost to banks of resolving a chargeback (disputed transaction).
Excessive chargeback fee	<p>We reserve the right to apply this fee (in addition to the Chargeback fee) where we deem excessive chargebacks have been incurred over a given period of time.</p> <p>You'll be notified 1 month in advance if the fee is to be charged.</p>
Cancellation fee	<p>Covers the administration cost of closing your merchant service.</p> <p>The cancellation fee to be charged will be set out in our Letter of Offer to you. This fee will be for an agreed amount. Where the agreement is for a fixed period of time, please note that the cancellation fee will be higher where the facility is cancelled prior to the agreed expiry date of the contract term.</p>
GST	Some charges include a goods and services tax (GST). For more information, contact the Australian Taxation Office on 132 866.

Things you should know

MasterCard® is a registered trademark of MasterCard International Incorporated.



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Support

Support is available when you need it

- A dedicated helpdesk is available on 1800 029 749 (Mon-Fri, 8.30-5.30, Sydney time)¹
- Downloads and detailed user guides are available online on the PayWay website
- PayWay live demonstrations provide reassurance for customers and staff.

Things you should know

1. Subject to systems availability.

Links

- > <https://forms.westpac.com.au/forms/merchquote.nsf/frmmain?readform&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fbusiness-banking%2Fmerchant-accounts%2Fmobile-payments%2Fmobile-phone-payments%2F>
- > 24 hours
<http://www.westpac.com.au/business-banking/merchant-accounts/manage-my-merchant-service/settlements-contracts-statements/>
- > contact us for a detailed quote
<https://forms.westpac.com.au/forms/merchquote.nsf/frmmain?readform&referrer=http%3A%2F%2Fwww.westpac.com.au%2Fbusiness-banking%2Fmerchant-accounts%2Fmobile-payments%2Fmobile-phone-payments%2Ffees%2F%3Fview%3DStandard>
- > EFTPOS solutions
<http://www.westpac.com.au/business-banking/eftpos/>
- > Help me choose the right merchant service
<http://www.westpac.com.au/business-banking/merchant-accounts/tools-calculators-rates/ms-product-selector/>
- > See our full range of website payments
<http://www.westpac.com.au/business-banking/merchant-accounts/website-payments-lp/>
- > Westpac business transaction account
<http://www.westpac.com.au/business-banking/bank-accounts/business-transaction-accounts/westpac-business-one/>
- > www.android.com
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