



**SecurePay**

## **User Guide**

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# **SecurePay Merchant Portal**

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## Document Control

DESCRIPTION	User Guide - SecurePay Merchant Portal		
CREATION DATE	02/04/2018	CREATED BY	SecurePay
VERSION	1	DATE UPDATED	25/10/2018
CHANGES			



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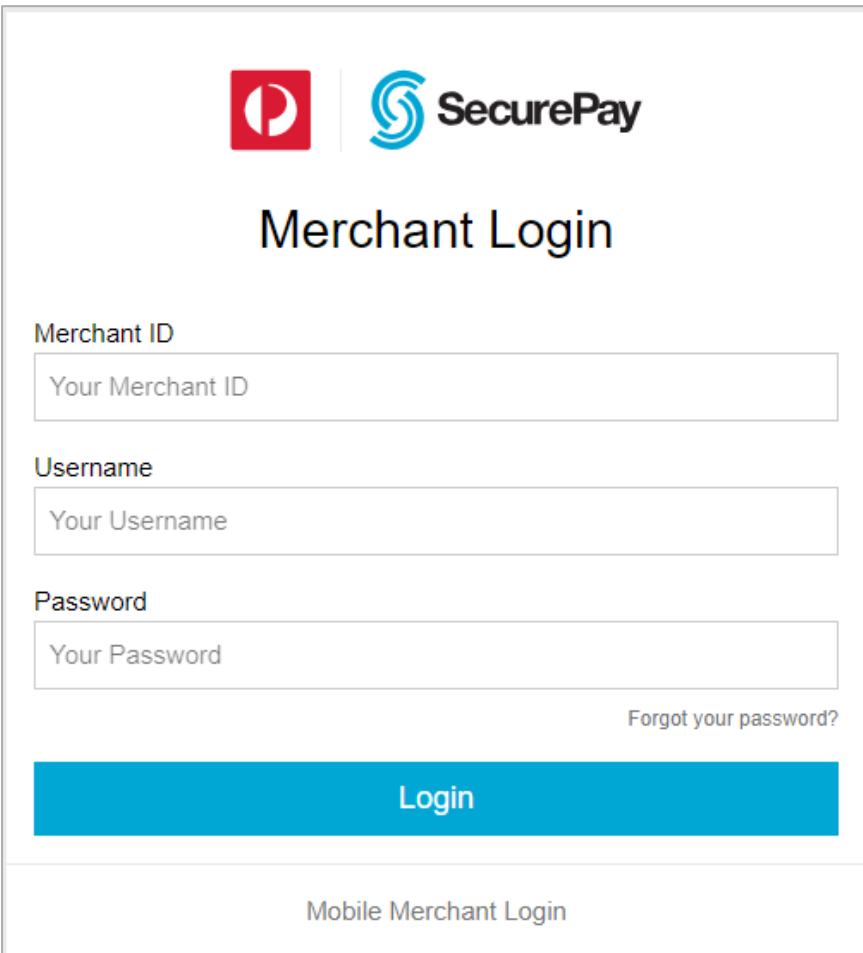
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# 1. SecurePay Merchant Portal

This user guide covers the functions and features of the SecurePay merchant portal. For further assistance, please contact the SecurePay Support Team on 1300 786 756 (Option 2).

## 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).



The image shows a screenshot of the SecurePay Merchant Login page. At the top, there are two logos: a red square with a white 'P' and the SecurePay logo (a blue stylized 'S' followed by the text 'SecurePay'). Below the logos is the title 'Merchant Login'. There are three input fields: 'Merchant ID' with the placeholder 'Your Merchant ID', 'Username' with the placeholder 'Your Username', and 'Password' with the placeholder 'Your Password'. To the right of the password field is a link that says 'Forgot your password?'. Below the input fields is a large blue button with the text 'Login'. At the bottom of the page, there is a link for 'Mobile Merchant Login'.

Figure 1: Login Page

## 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](#):

### 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
2. Enter the required fields
3. Click *send*

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. Accounts

### 2.1 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 *Summary* under *Accounts*



2. If you want a summary for a certain day please fill in the search fields:
  - *Transactions processed, From, To, Result and Currency*
3. Click *search*

### 3. Transactions

#### 3.1 Bank Reconciliation

This section is where you can view your consolidated transactions that have settled in your bank account.

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.

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, click on the *show search* button
3. Enter in the following fields:
  - *From, To, Account and Currency*
4. Click *search*
5. Click on the *Tender Type* you want to view the settlements for

The screenshot shows the 'Transactions' section with a sub-section for 'Bank Reconciliation'. At the top, there is a 'hide search' button. Below it is a 'Reconcile For' section with fields for 'Dates' (From 06/05/2018 to 07/05/2018), 'Account' (All Accounts), and 'Currency' (AUD - Australian Dollar). There is a 'search' button and a checkbox for 'Show dates with no settlement amount'. Below the search filters are two tabs: 'Accounts Received' and 'Accounts Paid'. Under 'Accounts Received', there are several buttons for different tender types: 'Total', 'Visa/MasterCard', 'American Express', 'Diners Club', 'JCB', 'Bank Accounts', and 'Postbillpay'. Below these buttons is a table with columns: 'Export', 'Settlement Date', 'Debits', 'Credits', and 'Total'. The table is currently empty, with a 'Total' row at the bottom. At the bottom right of the interface, there is an 'Export to' button with an Excel icon.

Figure 2: Bank Reconciliation



### 3.2 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

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

The screenshot shows the 'Transactions Search' interface. It includes a 'Search For' section with filters for 'Transactions' (processed), 'today', and a date range from '13/04/2018 00:00' to '14/04/2018 00:00'. There are input fields for 'Reference' and 'Accounts' (All Accounts). Below this are sections for 'Result' (All), 'Payor/Payee', 'Bank Trans ID', 'Amount' (Min, Max, Curr: All), and 'Customer Account' (Type: All, Number, Expiry: MM/YY). At the bottom, there are 'Type' (All), 'Show Preauths' (checked), and 'Source' (All) options. A 'less options' button and '(All search fields are optional)' text are also present. Action buttons include 'clear', 'summary', and 'search'. A yellow banner at the bottom states: 'To export search results to Excel, click 'search' then click 'Export to [Excel icon]' at the top or bottom of the search results.'

Figure 3: Transaction Search

### 3.3 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).



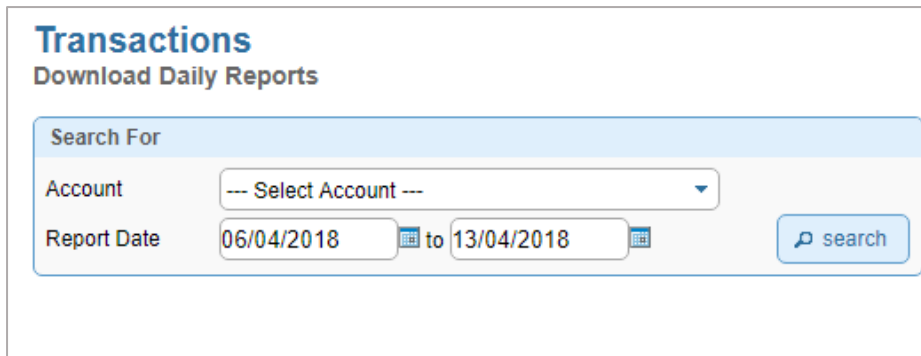


Figure 4: Daily report search

## 4. Accounts Receivable

### 4.1 Cards

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

To take a payment:

1. Click on *Cards* under *Accounts Receivable*
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

**Accounts Receivable**  
Take a Payment : Cards

**Pay To**  
Account: --- Select Account --- \*

**Take From**  
 New Payor  
 Existing Payor  
 Save Payor

Payor: \_\_\_\_\_ \*  
Card Number: \_\_\_\_\_ \*  
Expiry Date: MM / YY \*  
CVV: \_\_\_\_\_ ?  
Name on Card: \_\_\_\_\_

**Payment**  
Transaction Reference: \_\_\_\_\_ \*  
Amount: \_\_\_\_\_ AUD - Australian Dollar \*  
When:  Now  Future Date  Scheduled

Email receipt to: \_\_\_\_\_ clear continue ▶

Figure 5: Taking a payment from a credit card

**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 click on the "Existing Payor" radio button. Select the payor from the drop-down menu, this will generate the card number and expiry date that is attached to the payor. The CVV field and Name on card is optional.

**Take From**

New Payor  
 Existing Payor

\_\_\_\_\_ \*

Card Number  
Expiry Date  
CVV \_\_\_\_\_ ?  
Name on Card \_\_\_\_\_

Figure 6: 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. 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 banks end.
- If your acquirer is ANZ you have the option to process NZD payments, this will have to be enabled on the banks 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*, *Start on* date, *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.*

## 4.2 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 *Accounts Receivable*
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
- Account Name: Account holders name
- BSB Number: A 6-digit number
- Account Number: A 9-digit number

**Accounts Receivable**  
Take a Payment : Bank Accounts

Pay To  
Account: SEC00 - SecurePay \*

Take From  
 New Payor  
 Existing Payor  
 Save Payor

Payor: \*  
Account Name: \*  
BSB Number: \*  
Account Number: \*  
 We have a Direct Debit Agreement with this Payor \*

Payment  
Transaction Reference: \*  
Amount: \*  
When:  Now  Future Date  Scheduled

clear continue ▶

Figure 7: 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 generate the account details attached to the payor.

Take From  
 New Payor  
 Existing Payor

Account Name  
BSB Number  
Account Number

Figure 8: 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).  
  
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.

### 4.3 Batch File

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

The screenshot shows a web interface for 'Accounts Receivable' with the sub-header 'Take a Payment : Batch File'. Below this is a form titled 'Upload Batch File'. The form contains the following fields and controls:

- File Type:** Two radio buttons, 'Cards' (selected) and 'Bank Accounts'.
- Account:** A dropdown menu with the text '--- Select Account ---'.
- Batch File:** A text input field with a magnifying glass icon to its right.
- Email Address:** A text input field.
- upload:** A blue button with an upward arrow icon and the text 'upload'.
- view documentation:** A blue button with a document icon and the text 'view documentation'.

Figure 9: 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 *Accounts Receivable*
2. Depending on the batch file you have created select the following: *Card* or *Bank Accounts*
3. Select your *SecurePay account*, if you have the one account it will be selected by default
4. *Upload* 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*

#### 4.4 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.

Searching for a payor:

1. Click on *Manage Payor List* under *Accounts Receivable*
2. Click on the *show search* button
3. Enter the required details, if you're wanting more options click on the *more options* button
4. Click *search*

To add a payor:

1. Click on *Manage Payor List* under *Accounts Receivable*
2. Click *add payor*
3. Complete the mandatory fields
4. Click *save*

Deleting a payor:

1. Click on *Manage Payor List* under *Accounts Receivable*
2. Click the *Payor ID*
3. Click the *delete* button
4. Confirm if you want to delete the payor and click *delete*

Exporting a payor list:

1. Click on *Manage Payor List* under *Accounts Receivable*
2. Click on the export icon at the bottom of the page, this will create an Excel file

## 4.5 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 *Accounts Receivable*
2. Click on *add direct debit agreement*
3. Complete the mandatory fields
4. Click *save*

To edit a Direct Debit Agreement:

1. Click on *Manage DD Agreements* under *Accounts Receivable*
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 *Accounts Receivable*
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*



## 4.6 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 *Accounts Receivable*
2. Click *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 *Accounts Receivable*
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 *Accounts Receivable*
2. Click on the *schedule ID* of the future payment
3. Click *delete*
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 *Accounts Receivable*
2. Click on the export icon at the bottom of the page, this will create an Excel file

## 4.7 Refund a payment

This feature is used to process a credit card refund.

To process a refund:

1. Click on *Cards* under *Refund 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.

## 4.8 Preauth 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 *Preauth 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 select the payor from the drop-down menu

For a new payor 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.

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. Once you have entered all the relevant details click "*continue*". Once the preauth payment has been processed a receipt page will be displayed

#### 4.9 Complete a payment

This feature is used to complete a preauth payment.

To complete a preauth payment:

1. Click on *Complete* under *Preauth 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.

## 5. SecureBill

### 5.1 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.

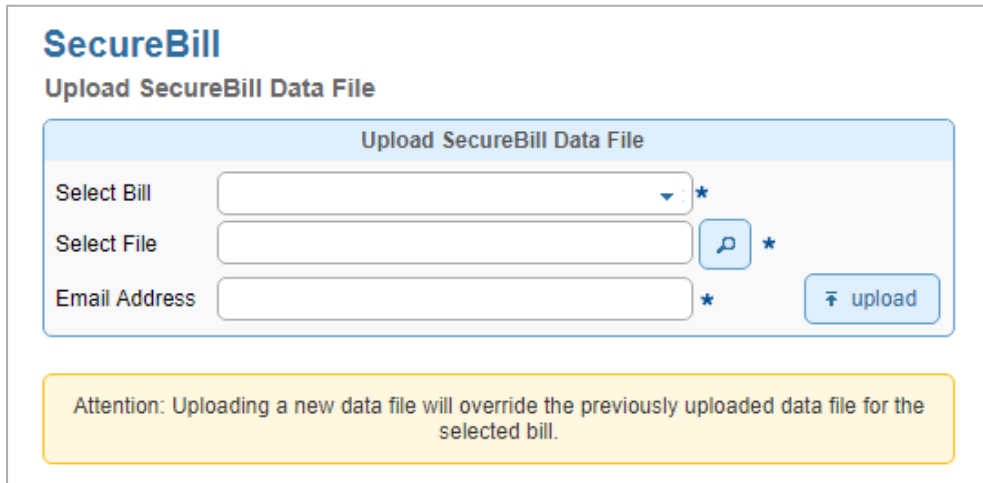


Figure 10: Uploading a SecureBill data file

#### **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 file you have created

3. If you would like to receive a status update of the file you have uploaded via email, please enter your *email address*
4. Click *upload*

## 6. My Profile

### 6.1 Preferences

This function is used to change your user details or resetting your login password.

To change your details:

1. Click on *Preferences* under *My Profile* via the *Manage* tab
2. Click on *change settings*
3. Edit the *first name*, *last name* and *email address*. 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* under *My Profile* 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*

#### **NOTE:**

- *Password must be between 8-10 characters.*
- *Password must contain at least 1 letter (A-Z or a-z) and at least 1 digit (0-9).*
- *You may not reuse any of your last 12 passwords.*

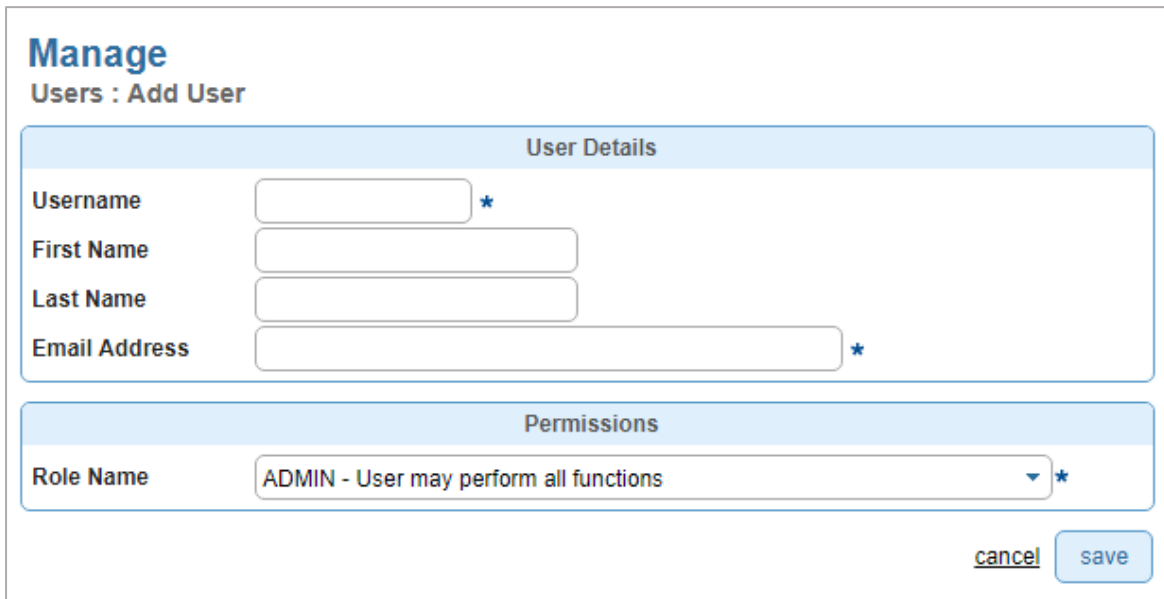
### 6.2 Message Inbox

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

## 7. Users

### 7.1 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.



**Manage**  
Users : Add User

**User Details**

Username  \*

First Name

Last Name

Email Address  \*

**Permissions**

Role Name  \*

[cancel](#)

Figure 11: Adding a new user

To add a user:

1. Click on *Users* under the *Users* heading via the *Manage* tab
2. Click on *add user*
3. Enter the *Username*, *First Name*, *Last Name* and the *Email Address* of the new user
4. Select a *Role Name* (Refer to 7.2 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* under the *Users* heading 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* under the *Users* heading via the *Manage* tab
2. Select the *username*
3. Click *delete*
4. Confirm whether you want to delete the user and click *delete*

## 7.2 Roles

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

1. Click on *Roles* under the *Users* heading via the *Manage* tab
2. Click on *add role*
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* under the *Users* heading via the *Manage* tab
2. Click on the *role name*
3. Click *edit*
4. Edit the permissions for that role
5. Click *save*

To delete a role:

1. Click on *Roles* under the *Users* heading via the *Manage* tab
2. Select the *role name*
3. Click *delete*



4. Confirm whether you want to delete the role and click *delete*

### 7.3 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

## 8. Settings

### 8.1 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.

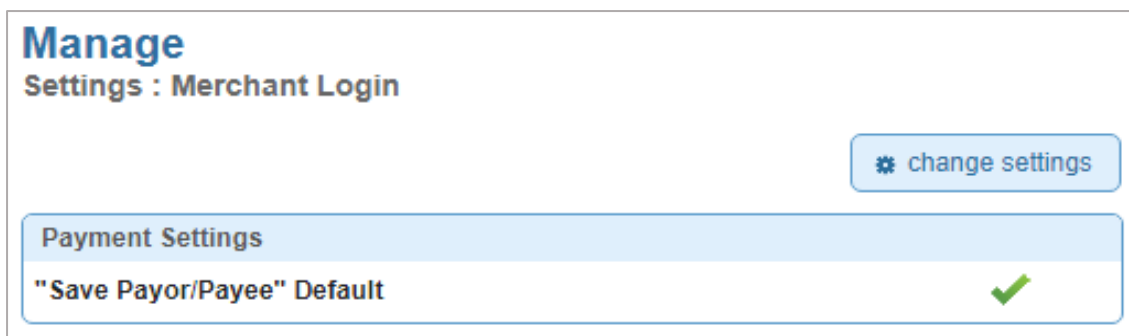


Figure 12: Save Payor/Payee

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

1. Click on *Merchant Login* under the *Settings* heading via the *Manage* tab
2. To enable the payment settings click on *change settings*
3. Tick the checkbox
4. Click *save*



## 8.2 Receipt Details

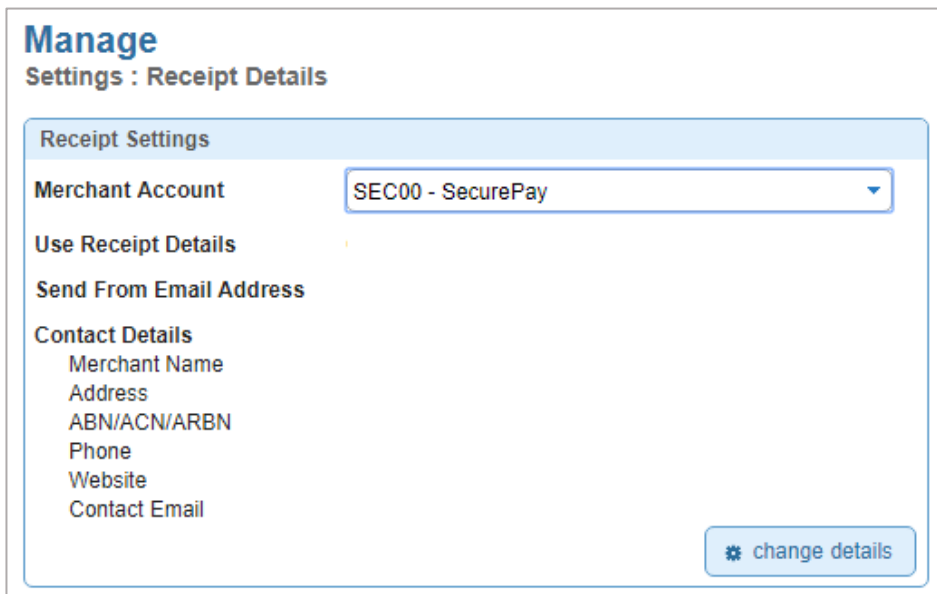
This feature allows the merchant to choose whether they would like to send a custom or default receipt to a customer if the *email receipt to* field is populated.

If you would like to create a custom receipt:

1. Click on *Receipt Details* under the *Settings* heading 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 details*
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*

If you would like to create a default receipt:

1. Click on *Receipt Details* under the *Settings* heading 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 details*
4. Click on *Default* in the *Use Receipt Details* field
5. Click *save*



**Manage**  
Settings : Receipt Details

Receipt Settings

Merchant Account: SEC00 - SecurePay

Use Receipt Details

Send From Email Address

Contact Details

- Merchant Name
- Address
- ABN/ACN/ARBN
- Phone
- Website
- Contact Email

change details

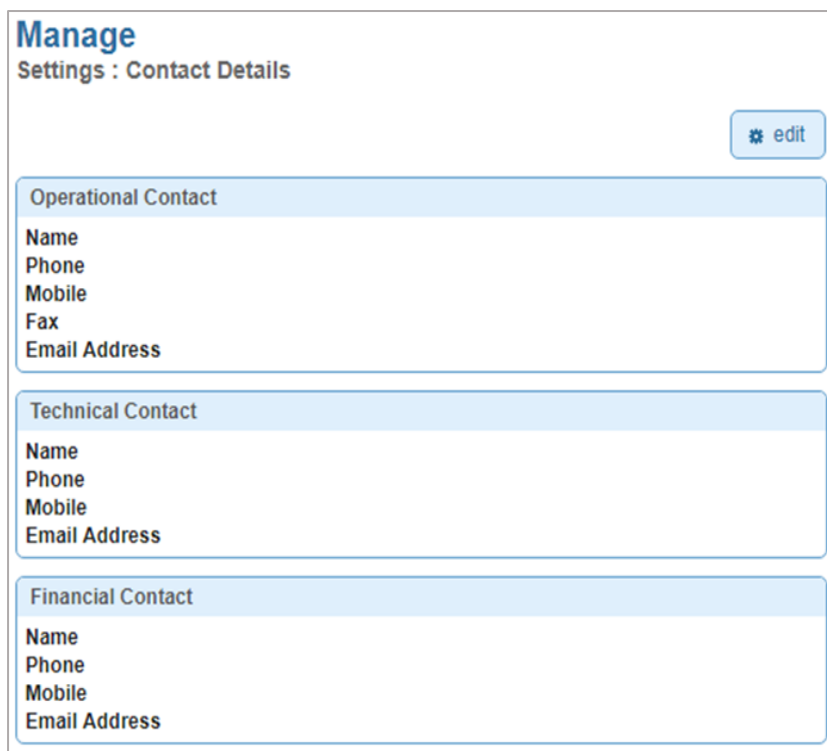
Figure 13: Changing receipt details

### 8.3 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* under the *Settings* heading 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 "Manage" with a sub-heading "Settings : Contact Details". In the top right corner, there is a blue button with a gear icon and the text "edit". Below this, there are three distinct sections, each with a light blue header and a white body:

- Operational Contact**: Lists fields for Name, Phone, Mobile, Fax, and Email Address.
- Technical Contact**: Lists fields for Name, Phone, Mobile, and Email Address.
- Financial Contact**: Lists fields for Name, Phone, Mobile, and Email Address.

Figure 14: Contact details of the account

## 9. Transactions

### 9.1 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

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

**Manage**  
Transactions : FraudGuard Settings

[← restore default settings](#)    [⚙ change settings](#)

Rule	Enabled	Criteria	Score If Broken
<b>Country Access Settings</b>			
Allowed/Restricted country list	✗	<a href="#">view</a>	100
<b>Purchase Settings</b>			
Amount below low threshold	✗	\$0.01	100
Amount above high threshold	✗	\$1000000.00	100
<b>Customer IP Settings</b>			
IP is known open proxy <a href="#">?</a>	✗		100
IP and card issuing country do not match <a href="#">?</a>	✗		100
IP is from high risk country <a href="#">?</a>	✗		100
<b>Customer Billing Settings</b>			
Customer IP and billing country do not match	✗		100
Customer IP and delivery country do not match	✗		100
Delivery and billing countries do not match	✗		100
Customer email is from a free domain <a href="#">?</a>	✗		100
<b>Transaction Screening Rules</b>			
Too many transactions from same issuing bank <a href="#">?</a>	✗	More than 5 in 5 mins	100
Too many declined transactions from same IP <a href="#">?</a>	✗	More than 5 in 5 mins	100
Too many transactions from same IP	✗	More than 5 in 5 mins	100
Too many transactions from same card	✗	More than 5 in 5 mins	100
Low txn amount followed by high txn amount on same card <a href="#">?</a>	✗	At least 10 times higher in 10 secs	10
Too many transactions with same customer email	✗	More than 5 in 5 mins	100
<b>High Risk if total Score equals or exceeds <a href="#">?</a></b>			<b>100</b>
<b>Risk Action</b>			
If High Risk <a href="#">?</a>		Decline transaction	
If Low Risk, notify me of score <a href="#">?</a>	✗		
Notification Email Address			

Figure 15: FraudGuard rules

## 9.2 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 Details* under the *Transactions* heading via the *Manage* tab
4. Select your *Merchant Account* and click on *change settings*
5. Click on the *Retrieve API credentials* 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.*

## 9.3 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

In order to change your API transaction password, you will need to know your current password. Once you have changed your API transaction password, please update this in your backend of your system, or forward it onto your developer to update it. You won't be able to process live payments if the update doesn't occur.



**NOTE:** Password must be between 8 and 10 characters in length.

**Manage**  
Transactions : API Transaction Password

Change Password

Merchant Account  \*

Current Password  \*

New Password  \*

Confirm New Password  \*

**i** Password must be between 8 and 10 characters in length

Figure 16: Change of API credentials

To change your API transaction password:

1. Click on *API Transaction Password* under the *Transactions* heading 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*



### 9.4 Update Payment Details

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

#### Manage

Change Settings : Update Payment Details

**Merchant**

Merchant ID            SEC00  
Merchant Name        SecurePay  
Default Account       Credit Card ▼ \*

\* We need at least one of the following - your payment card or bank account details

**Payment Card**

Card Type  
Existing Card Number  
New Card Number       
Expiry Date            MM ▼ / YY ▼  
 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.

**Bank Account**

BSB Number              
Account Number          
Account Name             
 I/we request that moneys due in terms of the payment arrangements contained in the Application made between SecurePay and the Merchant be drawn under the Direct Debiting system from my/our account conducted with the nominated account.

[cancel](#)

Figure 17: Updating payment details