ONLINE PAYMENT PORTAL

Q: How do I access the online payment portal?
A: Simply log on to your TravelPay account, via the 'Travel Agent login' button on the www.travelpay.com.au website. Use your email address and password.

Q: How do I process a credit card Payment?
A: Select 'One Off Payment' on the left menu. Enter the customer's payment details and process the payment. For full guide, refer to the WebPay Guide on the TravelPay Agent Portal.

Q: Does the Travel Agent receive an email receipt when they process payment via the Agent Payment Portal?
A: No. On completion of processing the credit card payment, the system allows you to print or email receipt. Receipt includes date, time, amount, convenience fee, reference etc. You will also be able to view transaction in WebPay History. Also in WebPay history, you can view the receipt when you have process the payment via your account.

Q: How does the Customer Payment Portal work?
A: Customers can make payments to you via your unique agency link which has been advised to you *eg.* ***pay.travelpay.com.au/AGENT CODE*** (your Agent Code can be found under Profile/Merchant Details.

Place the customer link on your website, invoices, brochures or email signature. The customer payment link is also fully device optimized, meaning payments can also be made on desktop computers, smart phones and tablets! Your unique Customer Payment Portal provides your customer with the ability to process payment themself, and is branded with your logo. Once the customer processes their payment, an email is generated and send to your nominated email address to advise payment has been made.

Q: Do customers receive a receipt when they process payment via the Customer Payment Portal link?

A: Yes. On completion of processing the payment, the system allows customer to print a receipt or email receipt. Once payment is complete, an email is also generated to your agency advising customer made a payment. Receipt includes date, time, amount, convenience fee, reference etc.

Customers payment will also appear in Webpay History, and under heading 'Payment Method' it will appear as 'Pub. WebPay', which means customer processed their own credit card payment.

Q: What payment methods are accepted?
A: We accept all credit cards. Visa, MasterCard (Debit and Credit Cards), American Express and International credit Cards are all accepted. We also accept Pay ID and Apple Pay. Google Pay coming soon.!
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Q: What happens to the funds and when do I receive them?
A: For payments processed on business days before 4pm, VISA and MasterCard funds will be deposited into your nominated bank account within 2 business days. American Express funds within 3 business days. TravelPay will send a Reconciliation report (PDF/PAY/CSV) daily with details of the payments.

- For example, 2 payments are processed through the online payment portal on a Monday morning: one payment being a VISA and one being an American Express
    - VISA funds & reconciliation will go into the agents account within 2 business days. (Wednesday)
    - American Express funds & reconciliation will go into agents account 3 business days later (Thursday)

Q: What happens if the credit card used is expired or invalid/faulty?
A: Our online payment portal is an online virtual terminal. It is live, therefore before payments are processed, it goes through a validation stage which ensures the card is eligible to process payments. A notification will be received due to expired or faulty card so card would not be eligible to process.

Q: Is there a Travel Agency signup fee or ongoing monthly charges?
A: No. There is no cost to the Travel Agency to activate and use the TravelPay Online Payment Portal. The customer pays the credit card processing fee. For more information about the processing fee charges, please discuss with your TravelPay BDM.

Q: What about security of credit card details?
A: TravelPay uses the top of the range, state of the art processing systems which are PCI compliant (green padlocked). We do not store raw credit card details, and once processed, card details are tokenized so full credit card details cannot be identified. In WebPay History, you will be able to see first 6 digits and last 3 digits of the card number.

Q: Are the customers presented with any T&C's before making a payment?
A: Yes, before submitting the final payment, the customer is asked to read & tick the terms and conditions, plus other information including the total amounts broken down with the % transaction fee they will pay.

Q: Will the customer know what credit card processing fee they will be charged?
A: Yes, before submitting the final payment, the customer is shown the credit card processing fee being applied.

Q: Where can I view my credit card processing fees?
A: To view your credit card processing fee, refer to your account under Profile/Cost of Acceptance Statement.

Q. If my client chooses to pay with PAY ID how will I know?
A: You will receive a separate PAY ID Reconciliation report and these funds will be direct deposit into the nominate bank account. You can find these reports under the Reconciliation Tab in the payment portal.

Q: Will PAY ID show up in my Payment History.
A: Yes, Pay ID will show up it will state PAY ID under card type and payment method

Q: GST

A: Once a payment has been processed, a '**Payment Confirmation & Processing Fee Tax Invoice'** is generated. This can be emailed or printed. TravelPay does not provide a tax invoice for the customers travel as they did not sell the travel. TravelPay provides an invoice for the merchant service fee charged and the GST that appears on the invoice is in relation to the fee. TravelPay's only involvement with the customer is for processing the payment, it is the same form of receipt that a customer would receive if they paid by using a terminal.

Q: What appears on the customer credit card statement?
A: As agents and customers are using the TravelPay payment portal, the name that appears on the customers credit card statement will be under our merchant name which is 'TravelPay'. The 'Payment Confirmation & Processing Fee Tax Invoice' clearly state that 'TravelPay' will appear on their credit card statement.

Q: I want to do a test transaction to check that the payments go through smoothly
A: When placing a test order, do not put 'test' as a reference, please put any name. If the word 'test' appears, then the payment will not be processed. A minimum amount to process as a test is $2.

Q: What is 'Customer Reference' when processing a payment?
The customer reference field allows you to use a reference which will appear in your payment history and also on your reconciliation report, so you can reconcile this payment. Most Agents use their GDS Mid Office reference number in this field. Remember that you can only use both alphabetical or numerical in this field, ***NOT SYMBOLS***.

Q: What happens with disputed payments, chargebacks & refunds?
A: You must exercise care and take reasonable precautions to prevent incorrect, fraudulent, illegal, reversed or disputed payments from occurring.

As you are the beneficiary of funds collected by us, the supplier of goods and services to the customer and the party privy to relationships with the customer, you bear all responsibility and liability for any reversed or disputed payments or other form of recovery of funds by us. You indemnify and hold us harmless from and against all claims, costs, liabilities and expenses suffered or incurred by us as a result of us being obliged, for any reason, to refund or reverse payments before or after the corresponding amount has been remitted to you.

We will promptly notify you if a payment is refunded by us, or if we receive notice of a disputed payment that might lead to such refund or disgorgement. You must do everything necessary on your part to enable us to avoid having to refund payments, including, for example, providing information about the goods and services supplied by you and the customer authorisation in relation to a payment.

Notice of a disputed payment or chargeback will be successfully refuted if you provide clear customer authorisation from your customer that is subsequently accepted by your customer's or the account holder's financial institution. Should the disputed payment or chargeback not be refuted, you will need to resolve the matter directly with your customer.

If we receive notice of a disputed payment and/or are required to refund or reverse all or part of any payment to a customer, an account holder or their bank or such a refund is debited from your account or otherwise disgorged, then:

> i) we will be discharged from any obligation to remit that amount to you; and
> ii) you must reimburse us for that amount and/or we may set amounts due to you under this clause off against any other payments due by us to you and/or deduct amounts from your nominated trust bank account and/or nominated business account.

If you pay money to us in accordance with paragraph 9 (Travel Agent Terms) and we subsequently recover funds from the customer, then we will hold the amount recovered in trust for you and deposit it into your nominated bank account.

You represent and warrant to us that you hold all statutory licences and authorities necessary for the collection of payments. You acknowledge that we are not providing any payment facility in addition to our stated services.

In the case of a refund directly actioned by us (TravelPay/Zenith Payments), the Visa, Mastercard, American Express or Diners merchant service fee will not be refunded – only the transaction amount that is originally being sent to the travel agent. This is due to the reason that TravelPay is a third party processor, not a bank or financial institute. We are still charged per transaction, regardless if its refunded or processed, hence why we do not refund this.

As part of your TravelPay account activation form, you authorised us to credit and debit your nominated trust bank account and/or nominated business account in accordance with the terms and conditions set out within the signed agreement.

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Q: What is the refund process?
A: In the case of a refund directly actioned by us (TravelPay/Zenith Payments), the Visa, Mastercard, American Express or Diners merchant service fee will not be refunded – only the transaction amount that is originally being sent to the travel agent. This is due to the reason that TravelPay is a third party processor, not a bank or financial institute. We are still charged per transaction, regardless if its refunded or processed, hence why we do not refund this. For more information on how to process a refund please refer to the Merchant Refund Request Process guide.