POLi™ Payments PayID

Using Console for Merchants v1.7

POLi

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POLi payments™

Overview

Executive Summary / Abstract

This document outlines the functionality of the POLi™ Console including:

• The administration of Merchant details and bank accounts

• Setup and configuration of POLi™ for a Merchant's employees

• Creating and administering POLi™ Console Users

• Execution of reports for reconciliation and customer support purposes

• Approval of Merchant changes through the Workflow Approval Process

Target Audience

The intended audience of this document is the Merchant manager or the User that will fulfil the role of Manager in the POLi™ Console.

It is intended that the Manager read this document and engage in training of support staff without the use of this document as a training aid.

Icons Directory

Where you see the following icons, please take note of their meaning:

Indicates best practice

Indicates information that should be taken into consideration

Indicates a warning or risk

Preface

Documentation Errors

If you find any errors please e-mail helpdesk@polipayments.com with “Documentation” in the subject line. Please provide a detailed description of the error including page number, section and description.

Related Documents

Name	Description
Web Services MIG	A guide to the implementation procedure and use of the POLi™ service.
POLi™ Link MIG	A guide to the implementation procedure and use of the POLi™ Link service.
POLi™ Payments Merchant Guidelines	A guide to the stylistic requirements of a POLi™ implementation on a merchant website.

Terms and Definitions

Term	Definition
Merchant Group	A collection of merchants operating under a parent group
VAR	A Value Added Reseller who maintains and operates the POLi™ service for one or more groups of merchants.
Manager	A POLi™ Console User with rights to add, to change other Users accounts and to approve merchant changes.

Getting Started

1.1 Logging into POLi™

Refer to URL below for access to POLi™ Console from Australia/NZ:

https://consoles.apac.paywithpoli.com

1.2 User Access Name

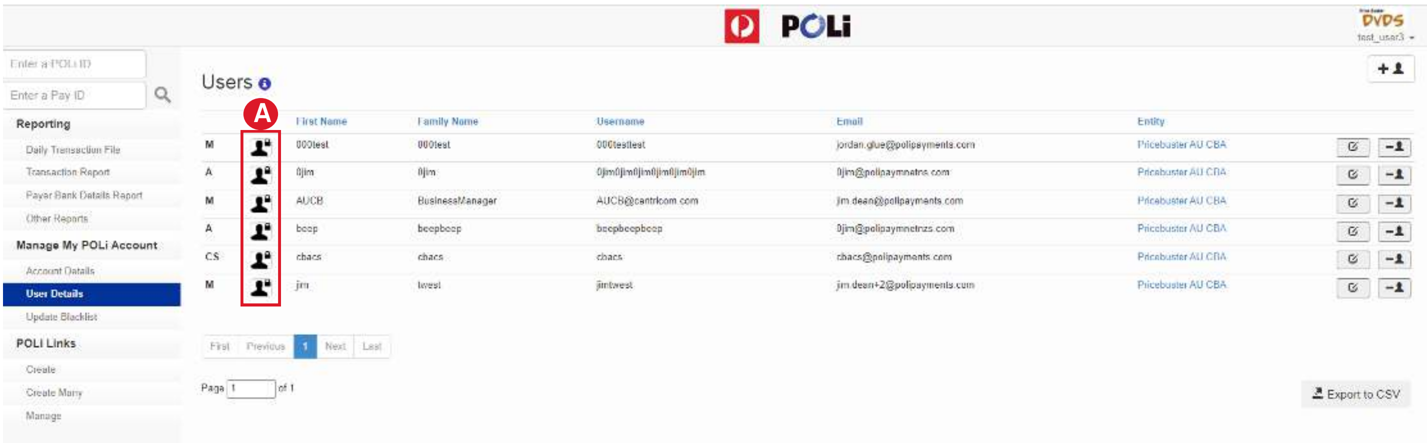
Use your registered email address or User access name to log into the console.

1.3 First Time POLi™ Console Users

The User is required to change their initial password on first login.

1.4 Unlocking a Locked User

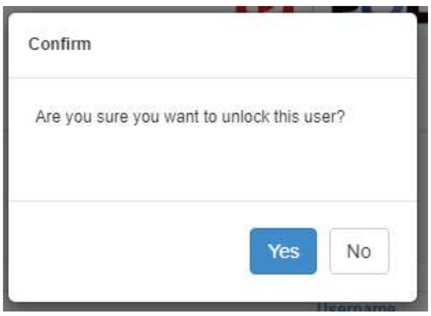
Your Manager and POLi™ support team can reset a User's account. To display a list of all POLi™ Console Users for your business, select Users on the left hand navigation menu under Maintenance.



Users that have their accounts locked out will have a padlock under the First Name column.

To unlock the account, click on the highlighted title specific to User (refer to **A** above).

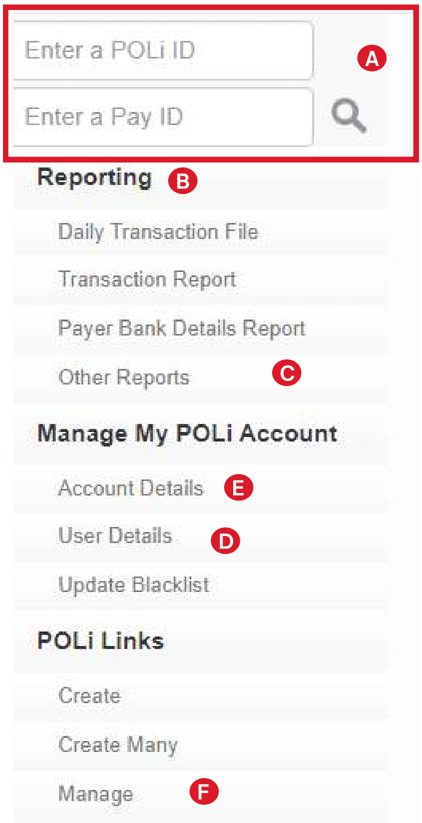
Once this has been clicked, a pop up will appear confirming the unlocking of this account, click 'Yes'.



Understanding the Basics

2.1 An Overview of the POLi™ Console

The Main Menu page of the Merchant Console can be seen below.



Screenshot ID	Description
A	**Transaction Quick Finder:** a search field that displays the transaction. Search options are by Merchant, POLi™ ID and PayID.
B	**Reports:** Links to the reports section of the Merchant Console to access transaction and diagnostic reports.
C	**Daily Transaction Report:** provides details of all transactions on a particular day.
D	**Users:** Create or update a User for your merchant. (only displayed for Managers.)
E	**Account Details:** Create or update merchant details such as Bank Account Details and POLi™ configuration (only displayed for Managers.).
F	**Manage POLi Links:** Track and maintain POLiTM Links (refer to section 5.3)

Understanding the Basics

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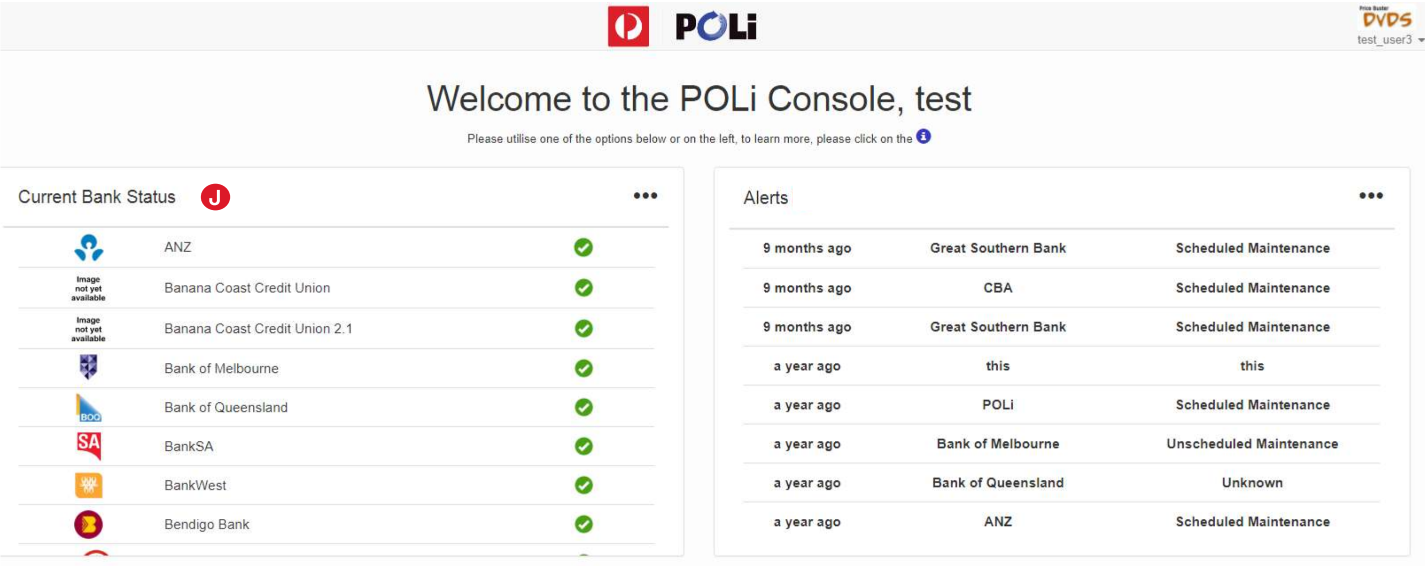
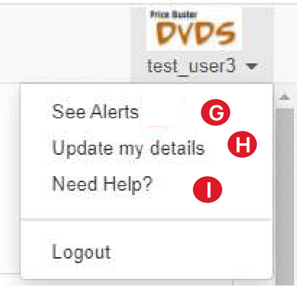
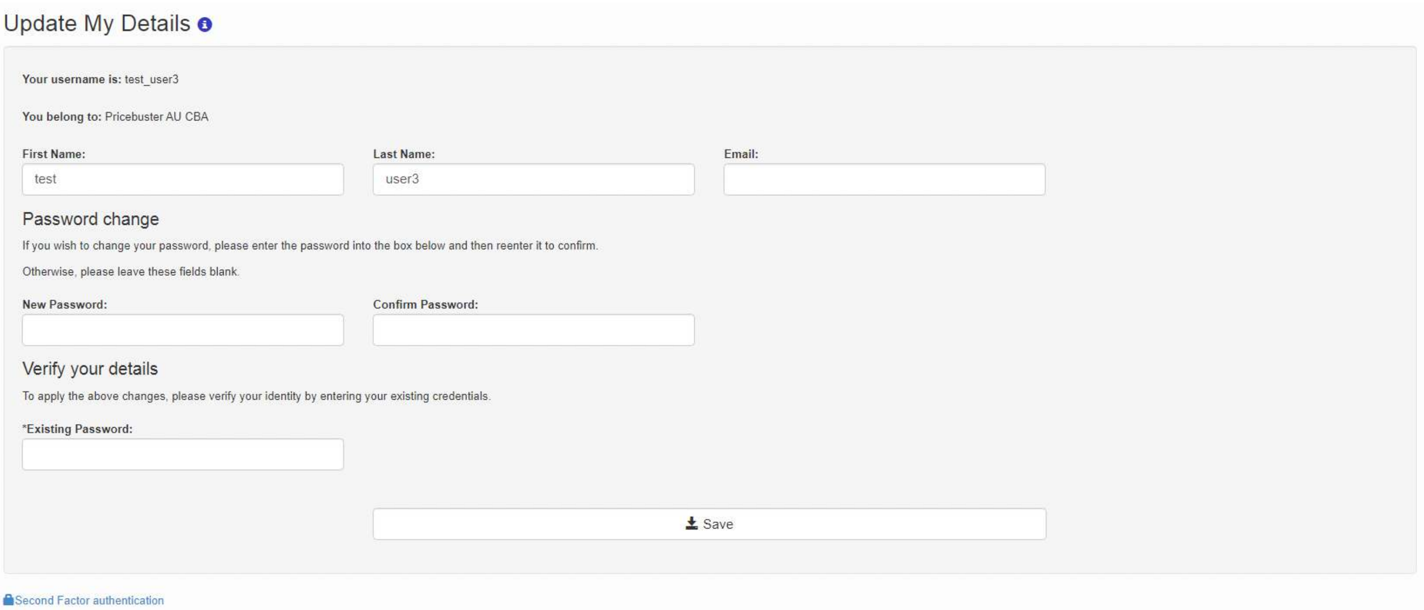




Screenshot ID	Description
G	**See Alerts:** Notices to the User about pending approvals or system alerts.
H	**Update My Details:** Takes the User to a personal details maintenance page. You can also update your password here. Refer to **2.2.**
I	**Need Help:** Links to the support request page. Refer to **2.3.**
J	**Bank Status Dashboard:** Indicates the current status of banks supported by POLi™, and last successful transaction for each bank.

2.2 Update My Details

The Update My Details page allows a User to modify their personal details, change their password and set up second factor authentication.



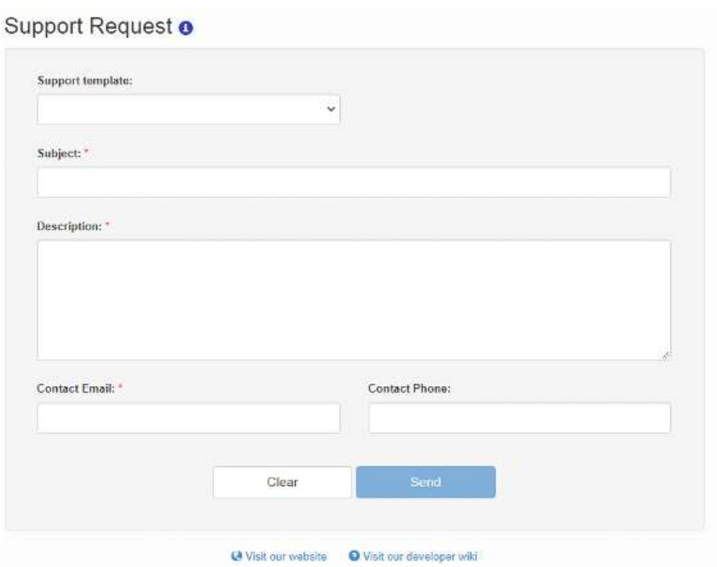
2.3 Support Request

Users can make support requests to POLi Payments via the POLi™ Console. To access the page, click on your name at the top right hand corner, and select ‘Need Help?’.

Step 1: Select a support template.

Step 2: Enter a subject title, description and contact number.

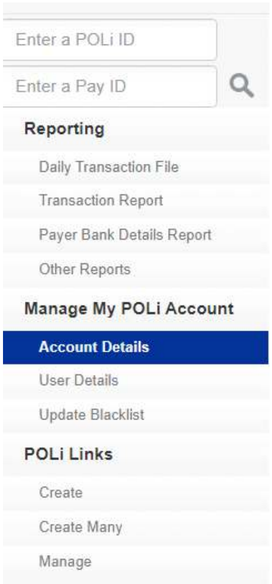
Step 3: Submit the request using the ‘Send’ button.



Merchant Details

3.1 Merchant Setup and Configuration

Merchants are responsible for administering their own POLi™ configuration and ensuring that their Merchant details,including bank details are correct and up to date. This can be done via the Account Details tab, under ‘Manage my POLi™ Account’ on the left navigation menu.



Your Merchant Profile will be created in the system by your VAR or the POLi™ Support Team, or by self signing up. A User with Manager Role access will also be created either from our VAR/POLi™ Support officer or automatically depending on how you were onboarded.

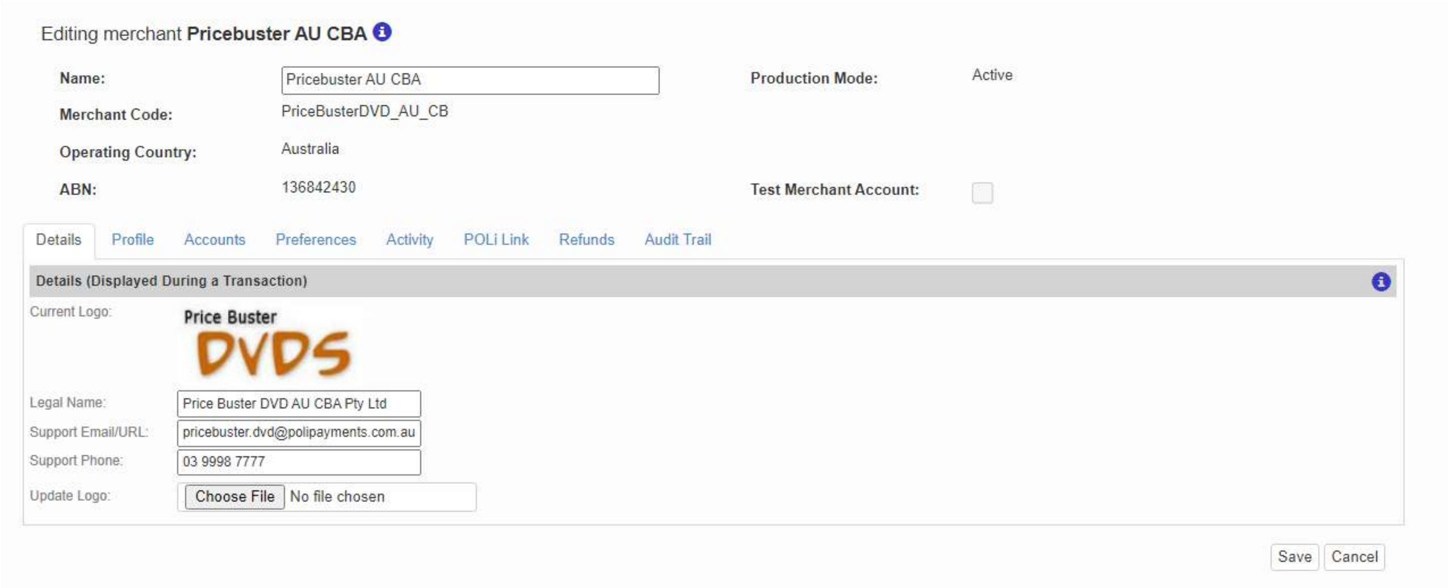
By accessing the Merchant Console with this User ID, you will able to begin modifying your Merchant setup and start the administration process.

The edit merchant page consists of up to five tabs:

- Details – Information specific to your business.
- Profile – Merchant contact details.
- Account – Create and update bank accounts for recieving payments via POLi™.
- Preferences - Update Entity Features, Transaction/Account Settings and Embedding.
- Activity - View Account, Transactions and Integrations.
- POLi™ Link - Select/Unselect options such as allowing delaying payments.
- Audit Trail - View Audit Trail.

Merchant Details

3.2 Account Details Tab

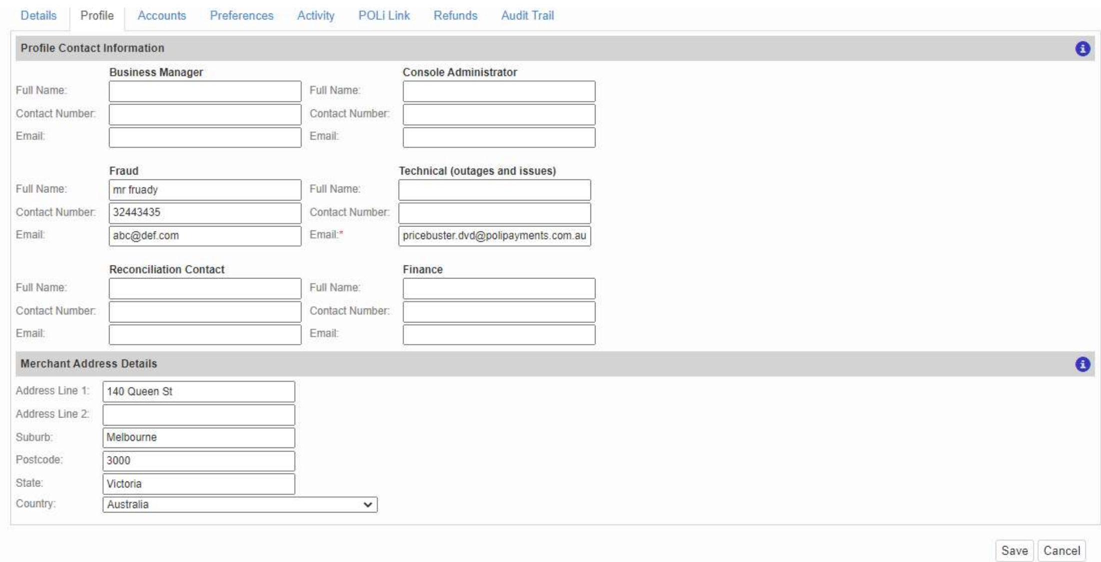


The Details tab has the following fields:

- **Current Logo** – The logo displayed on the POLi™ Landing page for your customers.
- **Legal Name** – The legal name of your business.
- **Support Email/URL** – The email address or support page available to the customers whilst they are making the payment.
- **Support Phone** - The phone number that will be shown to a customer on the POLi™ Landing Page and Helper Pane.
- **Update Logo:** Logos can be added in any pixel x pixel size, it will be re-scaled to 150 x 68 pixels. PNG is the preferred format.

3.3 Profile Tab

The Profile tab is used to update contact information for different roles. Contact Information includes Full Name, Contact Number and Email. Additionally, address for Merchant can be updated on this tab.


Details | Profile | Accounts | Preferences | Activity | POLi Link | Refunds | Audit Trail

Profile Contact Information

	Business Manager		Console Administrator
Full Name:		Full Name:	
Contact Number:		Contact Number:	
Email:		Email:	

	Fraud		Technical (outages and issues)
Full Name:	mr fruady	Full Name:	
Contact Number:	32443435	Contact Number:	
Email:	abc@def.com	Email:*	pricebuster.dvd@polipayments.com.au

	Reconciliation Contact		Finance
Full Name:		Full Name:	
Contact Number:		Contact Number:	
Email:		Email:	

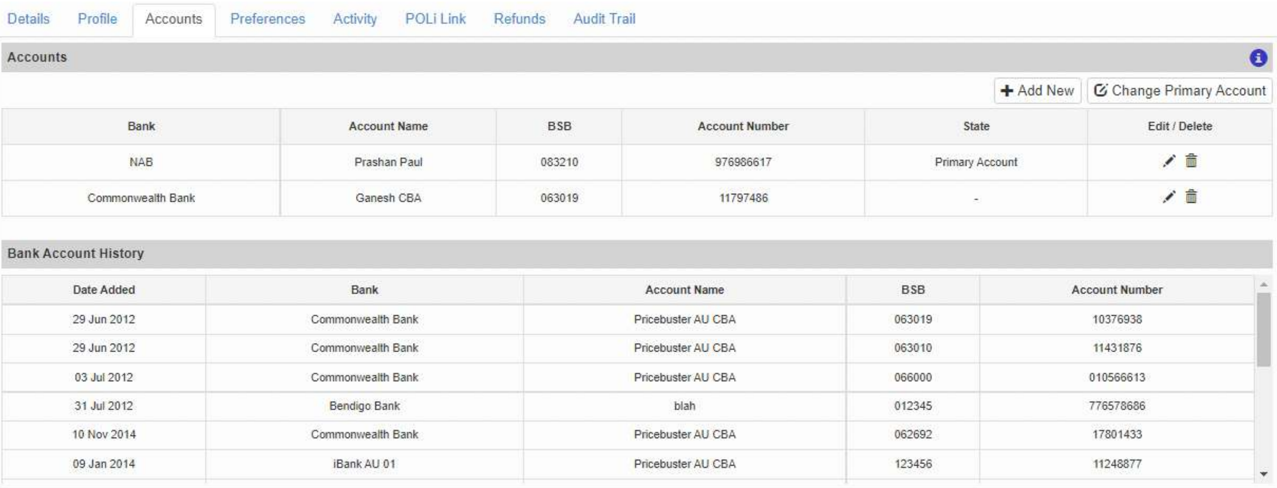
Merchant Address Details

Address Line 1:	140 Queen St
Address Line 2:	
Suburb:	Melbourne
Postcode:	3000
State:	Victoria
Country:	Australia

Save | Cancel

3.4 Accounts Tab

The Account Details tab can be used to add, amend or delete Merchant bank accounts. Merchants will have one primary account and up to nine alternative accounts. Your accounts will be displayed in table form. Options to the right of the table allow you to edit or delete an account. The edit button will activate the row and allow you to edit the data directly in the table cell. Clicking delete will display a confirmation message and then remove the account from the table.


Details | Profile | Accounts | Preferences | Activity | POLi Link | Refunds | Audit Trail

Accounts

+ Add New | Change Primary Account

Bank	Account Name	BSB	Account Number	State	Edit / Delete
NAB	Prashan Paul	083210	976986617	Primary Account	
Commonwealth Bank	Ganesh CBA	063019	11797486	-	

Bank Account History

Date Added	Bank	Account Name	BSB	Account Number
29 Jun 2012	Commonwealth Bank	Pricebuster AU CBA	063019	10376938
29 Jun 2012	Commonwealth Bank	Pricebuster AU CBA	063010	11431876
03 Jul 2012	Commonwealth Bank	Pricebuster AU CBA	066000	010566613
31 Jul 2012	Bendigo Bank	blah	012345	776578686
10 Nov 2014	Commonwealth Bank	Pricebuster AU CBA	062692	17801433
09 Jan 2014	iBank AU 01	Pricebuster AU CBA	123456	11248877

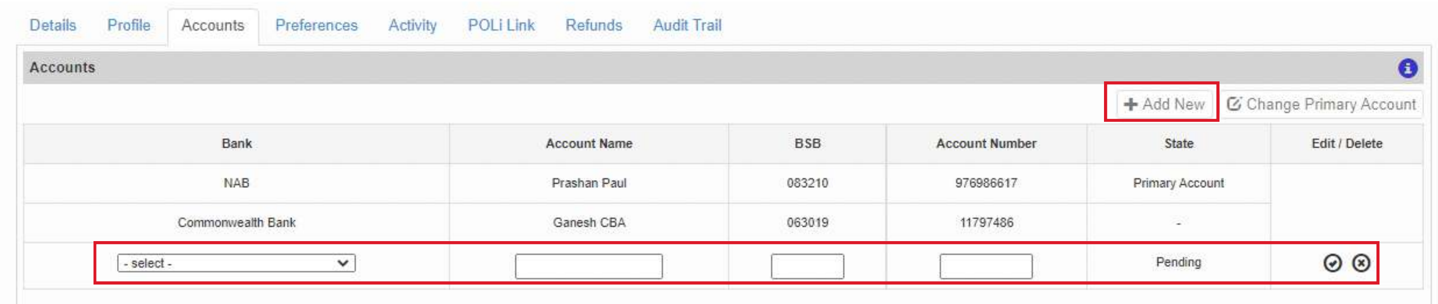
NOTE:

New Zealand Merchants will be required to enter their Bank Suffix number in addition to their BSB and Account Number.

Merchant Details

3.4a Adding a Bank Account

To add an account, click on the “Add New” icon top right end side of the accounts table. This will activate a new row.



Step 1 : Choose the Financial Institution from the dropdown menu.

Step 2 : Enter the account name.

Step 3 : Enter the BSB – it must be 6 digits in length.

Step 4 : Enter the account number – it must be between 8-10 digits long.

Step 5 : Select the tick icon on the right side of the activated row. Any business rules that have not been met will display in the lower right side of the page. After successfully adding the account it will immediately appear in the accounts table.

NOTE:

If you wish to use an account with a bank that is not currently supported, please contact POLi™ Support.

3.5 Editing an account

To edit an account, click on the editicon to the right of the accounts list. The row will become active and the fields editable. Once changes have been made click save to lock in the changes.

NOTE:

Any bank account changes will have to be approved by the POLi ™ team after evidence of account ownership has been sighted.

3.6 Primary and Alternative Accounts

A Primary account is the default account for transaction credits. It will be used in all POLi™ transactions as the recipient account except where the customers' financial institution matches the financial institution of one of your Alternative Accounts.

Alternative accounts will be used as the recipient bank account if a customer is paying from the same bank as the alternative account. For example, if your Primary bank account is with Bank A, and you have an alternative account with Bank B, then payments from customers using Bank B will go to your Bank B account while all other transaction will go to Bank A.

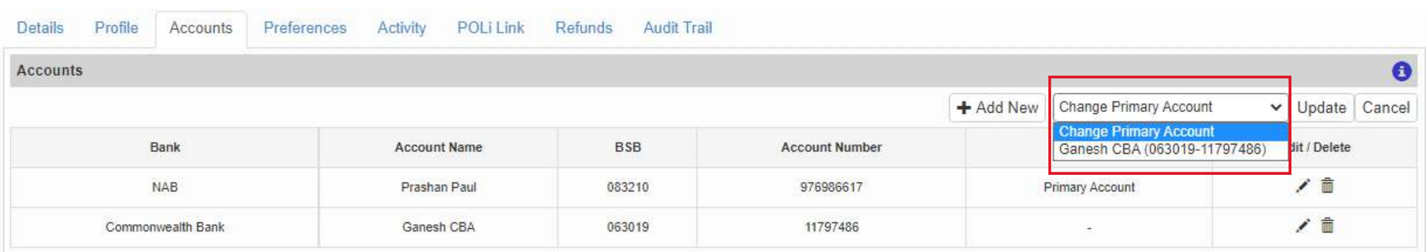
A Primary Account must belong to a Financial Institution that fully displays the transaction reference of a customers' payment on the recipient's online statement. This is required for efficient and accurate reconciliation – without this, it would be extremely difficult to reconcile customer payments and render POLi™ unsupportable.

Alternative accounts can belong to any Financial Institution in your country of operation. If you wish to have a Primary Account with a Financial Institution that is not available, please contact POLi™ Support.

3.7. Setting a Primary Account

At the top right hand corner of Account tab is an icon to change your primary account.

Step 1 : Select the account that is to be used as the primary account from the drop down list.

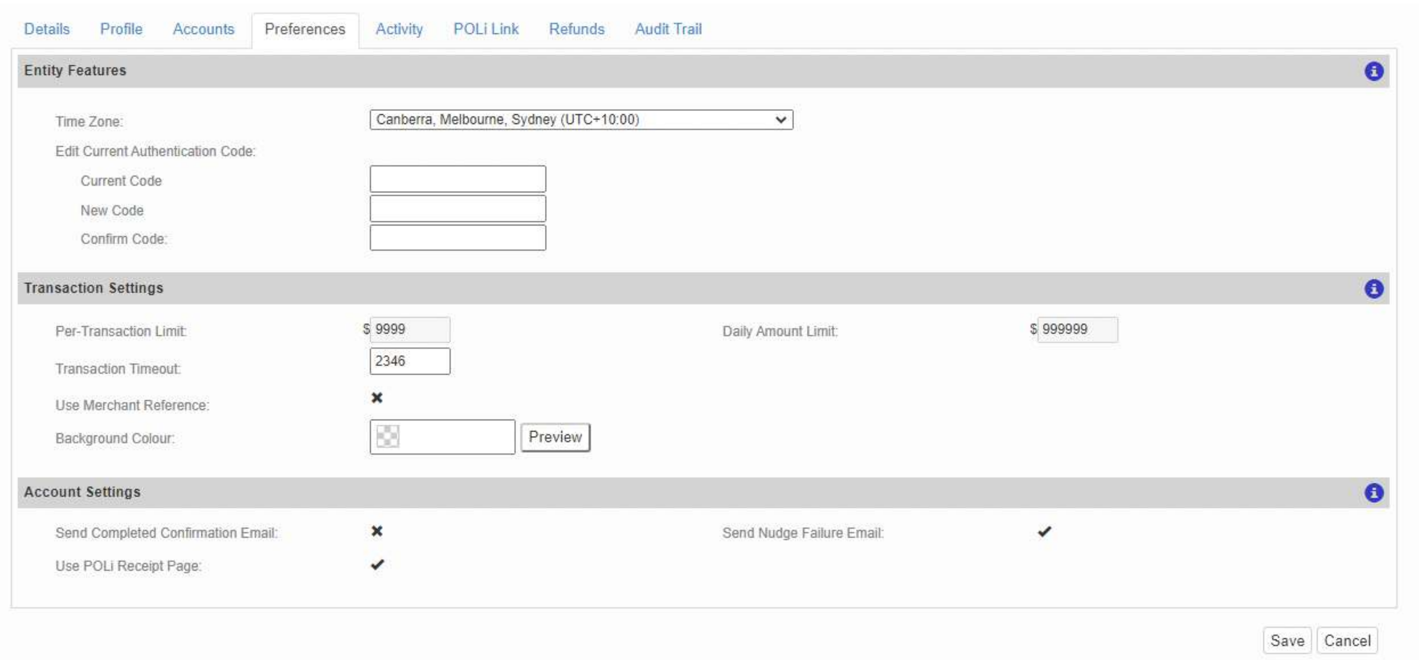


Step 2 : Click update.

Merchant Details

3.8 Preferences Tab

The Preferences Tab can be used to update entity features, transaction/account settings and emedding details as shown below:



Some things to note for the above are:

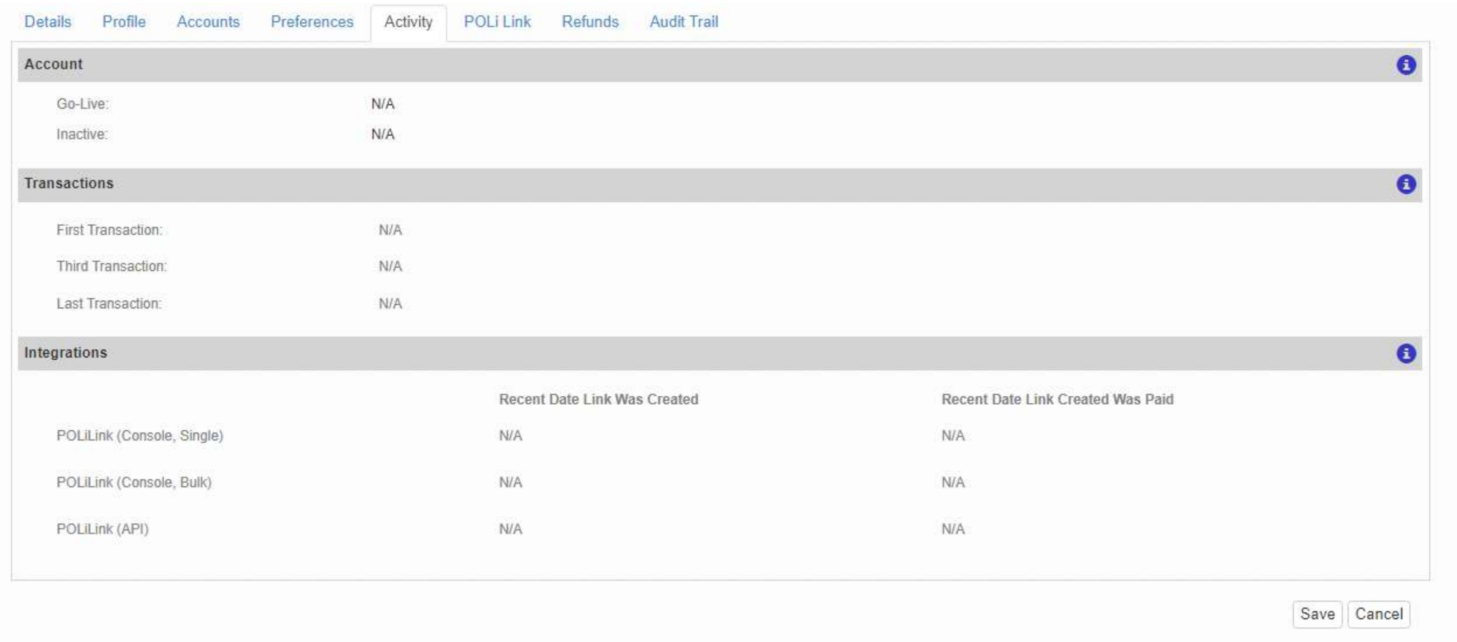
- Time Zone: Changing the timezone to suit your business will display POLi™ reporting in your local time.
- Per-Transaction Limit: at this time, no payment would exceed the stated limit. Contact POLi™ Helpdesk to edit this.
- Daily Amount Limit: at this time, you could not receive more than the stated amount in any one day. Contact POLi™ Helpdesk to edit this.
- Transaction Timeout: The number of seconds before a payers transaction times out. The value entered must be between 300 and 3600 seconds.
- Use Merchant Reference: Enabling this feature would populate a reference of your choice on your bank statement instead of the POLi™ ID (9961/9964) Further information can be found on the developer wiki.

Merchant Details

Value	Description
Per- Transaction Limit	At this time, no payment would exceed the stated limit.
Daily Amount Limit	At this time, you could not receive more than the stated amount in any one day.
Transaction Timeout	The default time (in seconds) that customers have to complete their transaction before it times out.
Display POLi™ receipt page	A flag indicating whether your customers should be displayed thePOLi™ Receipt page.
POLiTM Link Notification URL	Address of the “nudge” receiver for POLiTM Link transactions
Time Zone	The time zone of the Merchant.
New Authentication Code	Required when changing the Authentication Code
Confirm Authentication Code	Required when changing the Authentication Code

3.9 Activity Tab

The Activity Tab records dates for account access, specific transactions and integrations.



3.10 POLi™ Link Tab

The POLi™ tab is where Merchants configure extra features of the POLi™ Links created. These configuration will change the experience for the customers.

Merchant Details

Some things to note about the POLi™ link tab are:

- Allow Delayed Payment: Tick this box to create a POLi™ Link containing a due date. The payer would then have the option to either pay on the due date or pay now.
- Allow Overpayment: Tick this box to create a POLi™ Link that can be paid above the original amount that was requested by the merchant. The payer would not be able to overpay the payment request where the value would exceed the Per transaction limit of the merchant. This limit is set in the preferences tab and needs to be changed by the POLi™Helpdesk.
- Allow Partial Payment: Tick this box to allow the payer to pay the full amount or a portion of the payment amount requested by the POLi™ Link. The payer could then revisit the link to pay the remaining portion.
- Email on POLi™ Link Completion: Tick this box if you would like to receive an email each time a POLi™ Link is paid. This email will come to the email address specified in the Support Email/URL field located in the details tab. If a URL is present, then the notification would be sent to the manager contact listed in the Profile tab. If this is blank, it would be sent to the technical contact in the Profile tab.
- Customer Reference Description: Tick this box to so your customers need to enter a reference when they pay. Please then enter what you want to be displayed in the Customer Reference Message: field below.

3.11 Audit Trail Tab

The Audit Trail Tab, allows for merchants to view any audit trails.

3.12 Editing Merchant Details

Merchant details can be modified by any User that has a role of Admin Assistant or Manager, or by your VAR Manager. Any changes made will be pushed into the Merchant Change Approval Workflow process.

This is a 2 stage approval process that ensures that changes to merchant details are approved by either the merchant Manager or their VAR manager, depending on which role performed the change. This ensures that Merchants are protected from malicious or fraudulent activity.

Note: Merchants with Production Mode of 'Test' do not require changes to be approved.

NOTE:

There are two approval types.

1. Bank Account Details: Bank account detail changes.
2. Merchant Details: Merchant details changes.

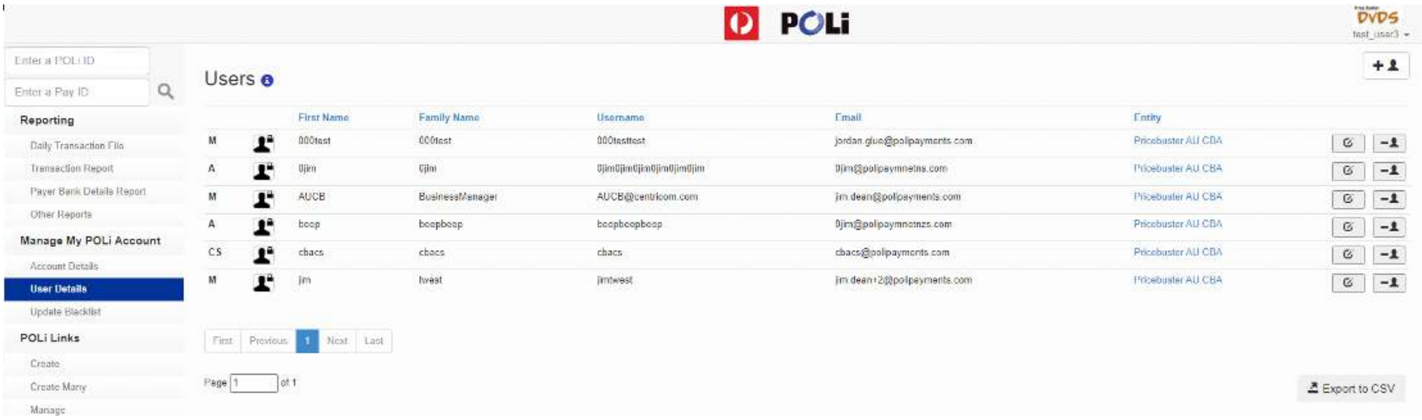
User Management

When your business is set up in the POLi™ infrastructure by your VAR, one User will be created in the process. This User will have a role of Manager and it will be their responsibility to create new Users to perform the operational duties of a Merchant.

Under Maintenance on the left navigation menu, click on ‘Users’ in the left navigation menu. This will display a list of all the Users for your business, however the current logged in User will not be displayed.

NOTE:

The first time the Manager logs in the Users list will be empty.



User Management

4.1 Creating a User

To add a User follow the steps below:

1. Under Maintenance > Users, click on the icon. This displays the form to create a user.

2. Enter the first name, surname, username, email address, _and main role of the User in the relevant fields. Refer to 4.2 on the roles available and the description.

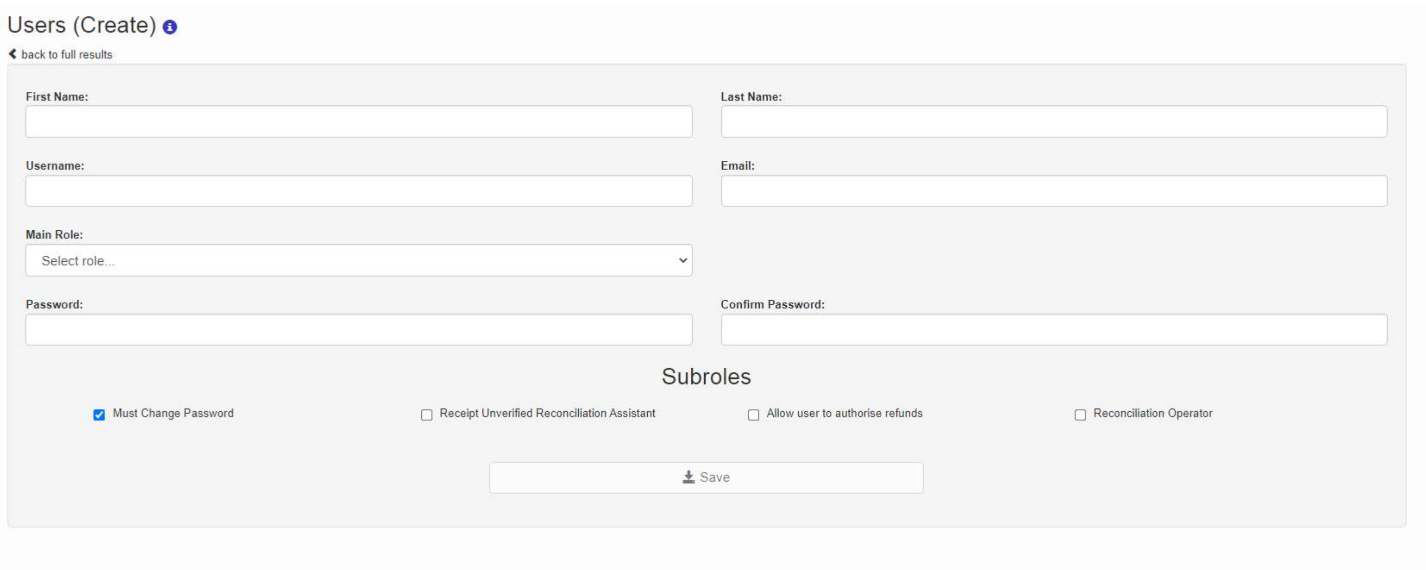
3. Enter a secure password in the password and confirm password fields.

4. Tick ‘Must Change Password’ to ensure when the User logs into their account for the first time they are forced to change their password.

5. Click Save.

NOTE:

User password’s must contain at least 10 characters with at least 1 special character, 1 number, 1 capital letter, 1 lower case letter.



You will then be returned to the Users list that contains the newly created User. Alongside each User in the list will be edit and delete icons on the right side.

4.2 Selecting a Role

There are 3 roles to choose from when creating a Merchant User:

- Manager: Can use POLi™ reporting and approve/make changes to the merchant account, create POLi™ Links, lodge support requests, see alerts from POLi™ and manage the Blacklist.

- Administrator: Can use POLi™ reporting, view the merchant account, lodge support requests, see alerts from POLi™ and manage the Blacklist.

- Customer Service: Ideal for front line staff who need to search for transactions, view bank availability and see alerts.

It is possible to force a User to change their password simply by ticking the 'Must Change Password' option before saving the new User.

See below for the functions for each role;

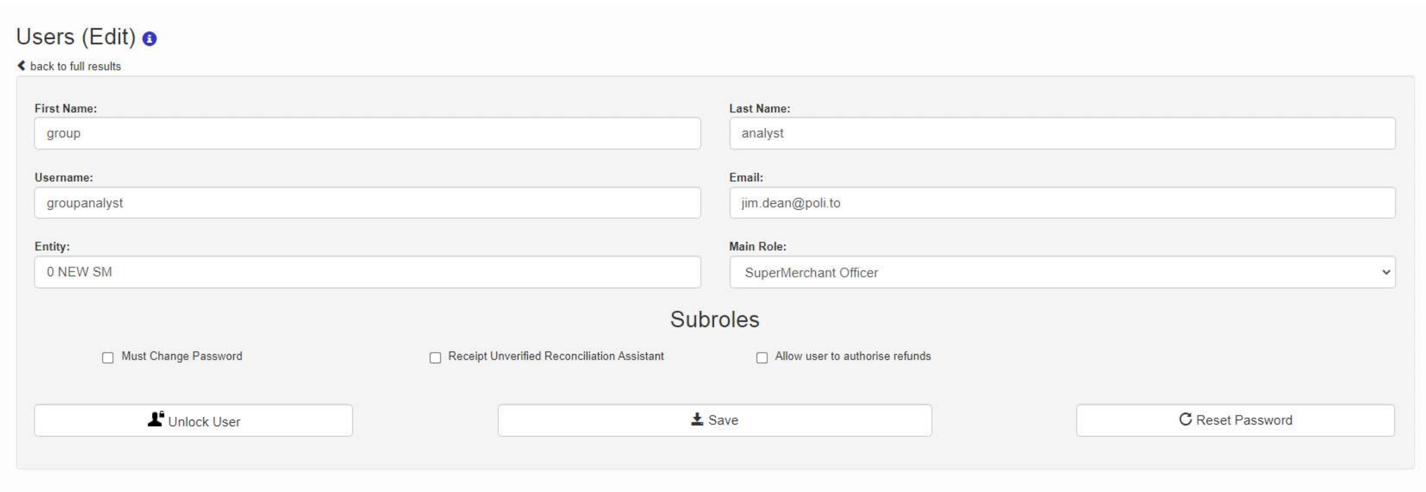
Manager	*Administrator*	*Customer Service*
Reporting	**Reporting**	Enter a POLi ID
Daily Transaction File	Daily Transaction File	
Transaction Report	Transaction Report	
Payer Bank Details Report	Payer Bank Details Report	
Other Reports	Other Reports	
Manage My POLi Account	**Manage My POLi Account**	
Account Details	Account Details	
User Details	Update Blacklist	
Update Blacklist		
POLi Links		
Create		
Create Many		
Manage		

4.3 Editing a User

From the Users list page, click on the edit icon on the right side for the User you wish to edit.

Step 1: Edit the applicable fields.

Step 2.: Click Save.



4.4 Deleting a User

From the User list page, click on the delete link for the User you wish to delete.

Step 1: Confirm the deletion by clicking on ‘OK’

Upon confirming the deletion of a User you will be returned to the Users list.

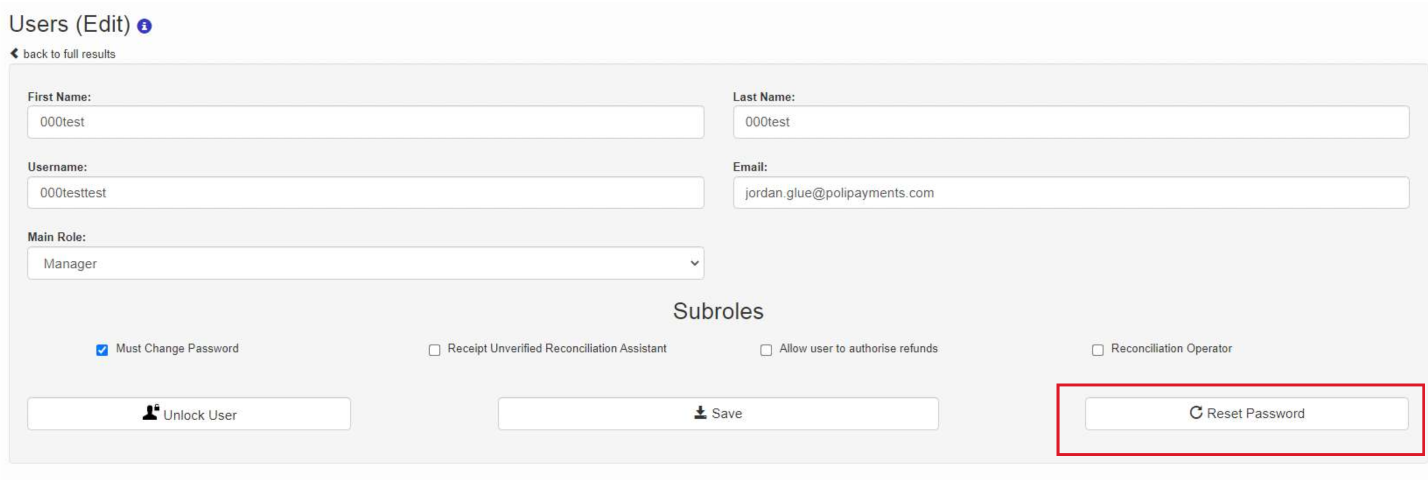
User Management

4.5 Reset a User's Password

Click on Maintenance> Users which will view the users list pay, then click on the edit icon next to the respective user

Step 1: Click Reset Password.

An email will be sent to the user's email address containing a new temporary password.



POLi™ Link

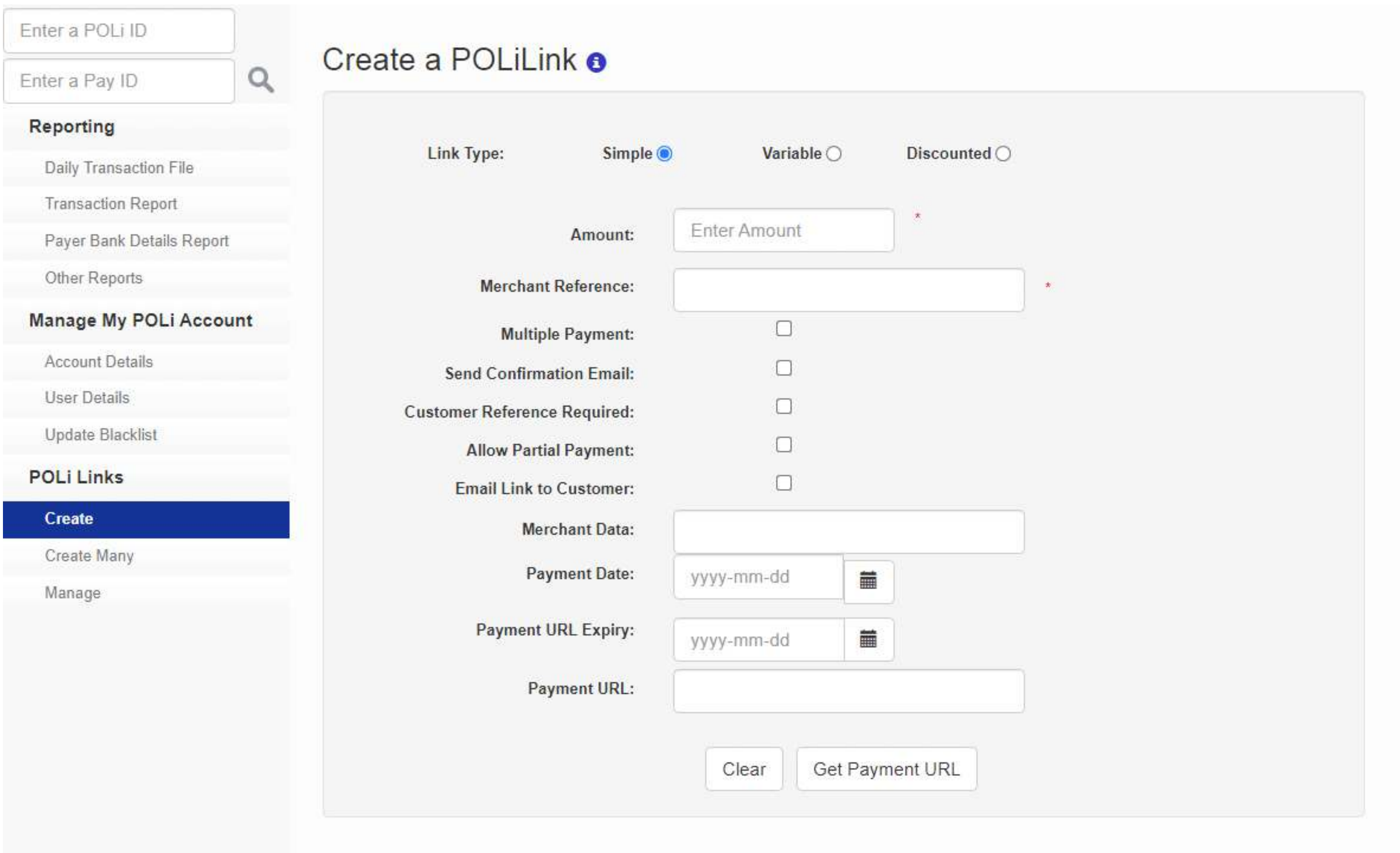
POLi™ Merchants will have access to create POLi™ Links. POLi™ Links are an alternative method for merchants to collect payments.

This method enables merchants to request payment from an individual outside of the 'checkout' scenario. Merchants are able to generate a POLi™ Link which takes the form of a short URL, send this to the customer via email or place it for example within a pdf invoice. When the POLi™ Link is clicked the user is taken to a POLi™ payment page pre-populated with relevant reference and amount data, as specified by the merchant when creating the POLi™ Link. This method is ideal for billing scenarios and also for instances where payment is required outside of their traditional website or eCommerce platform.

5.1 Create a POLi™ Link

The Create a POLi™ Link function can be used to generate individual POLi™ Links without having to upload a batch file. You can navigate to this view by selecting POLi™ Links > Create.

The information icon next to each field label provides information about the field via mouse hover.



POLi™ Link

- Select Link type: The fields required to be inputted will vary depending on the link type.

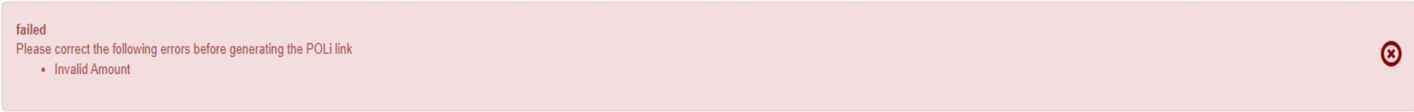
  Simple: Once off payment for the amount specified.

  Variable: No amount specified, so user may pay any amount up to the allowed transaction limit, e.g. charity.

  Discounted: Calculates and applies a discount if paid before a specified date.

- Amount: The total amount you are requesting payment for.
- Discounts: The amount the customer will pay if they pay before the specified due date.
- Merchant Reference: Any reference/reconciliation data you want recorded with the transaction.
- Multiple Payment: Whether or not you want this link to be used multiple times.
- Send Confirmation Email: Whether or not you would like an email confirmation that the payment has been made. The email will be sent to the registered email address account held for merchant account which has been signed into when creating this link.
- Customer Reference Required: Whether or not you would like to give the payer the option to add additional reference data.
- Allow Partial Payment: Whether or not you would like to give the payer the option to settle the total amount over multiple payments.
- Email Link to Customer: Whether or not you would like to email this POLi™ link to the customer.
- Merchant Data: An optional field for any additional data you wish to store against this POLi™ link and any transactions made from it.
- Payment Date: The future date the payment can be made, if not made immediately.
- Payment URL Expiry: The date the payment URL is no longer valid.
- Payment URL: Firstly select 'Get Payment URL' at the bottom of the form to generate a URL. Copy this URL so it can be sent via email or placed on webpage accessed by the payer.

If any line item within the form contains invalid data, an error message is displayed and the details of the invalid data is displayed: The below example indicates that an invalid amount was entered.



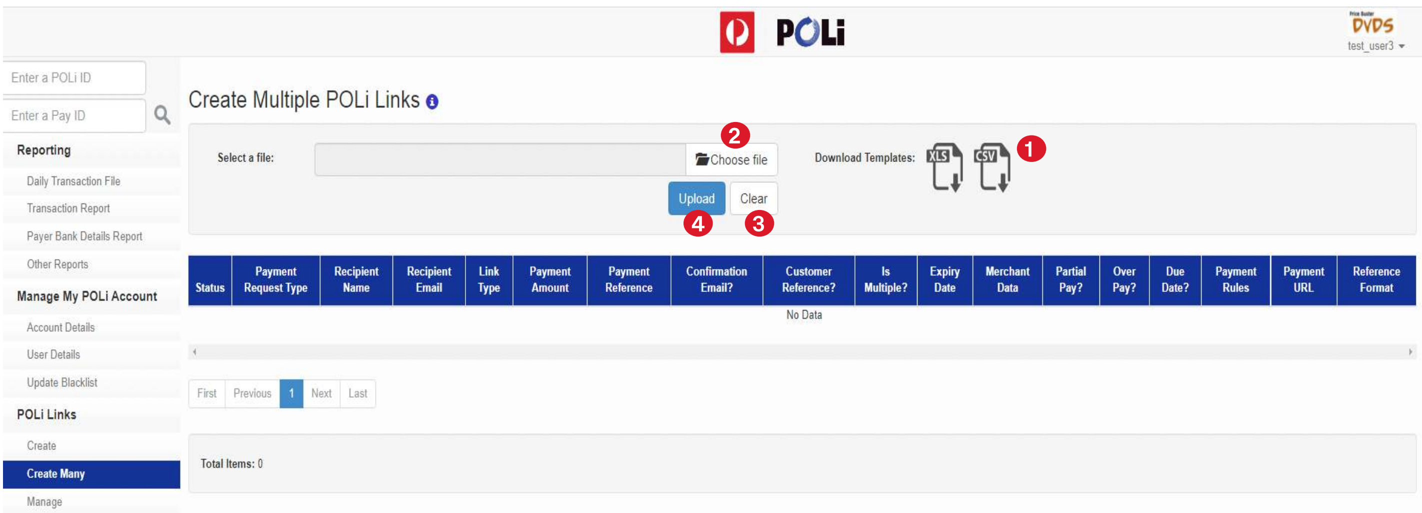
Once all fields have been completed and contain valid data, clicking the **Generate Payment URL** button will populate the Payment URL result field with the URL for the POLi ™ Link. This can be copied to the clipboard for pasting into a document, email or webpage.

5.2 Create Multiple POLiTM Links

The Create Multiple POLiTM Links function can be used to generate a one or more POLiTM Links via uploading a batch file, in either XSL or CSV format. You can navigate to this view by selecting POLiTM Links > Create Many.

Validation rules for each item in the batch file is as per the Single POLiTM Link.

See below for the details of each item on the Create Multiple POLiTM Links page:



POLiTM Link

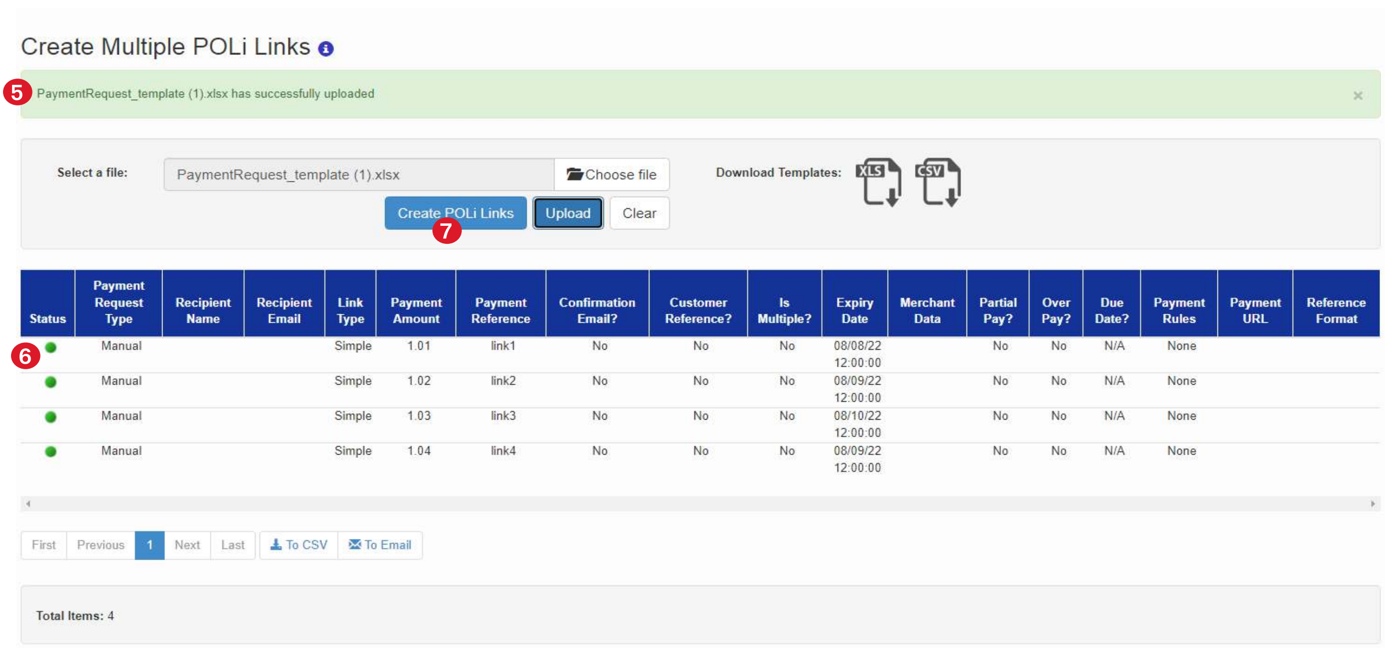
1. Download Templates – these two icons link to downloadable templates in Excel and CSV format.

2. Select a File – to upload a Multiple POLiTM Link batch file, click “Browse...” locate the file and click the Upload File button.

3. Clear button – clicking this button clears all data from the page, including URL information

4. Upload File button – once a filename is displayed in the Select a File field, clicking this button will initiate file upload of the selected filename.

When a file has been successfully uploaded and validated, a successful message is displayed and the Generate URLs button is shown:



Status	Payment Request Type	Recipient Name	Recipient Email	Link Type	Payment Amount	Payment Reference	Confirmation Email?	Customer Reference?	Is Multiple?	Expiry Date	Merchant Data	Partial Pay?	Over Pay?	Due Date?	Payment Rules	Payment URL	Reference Format
	Manual			Simple	1.01	link1	No	No	No	08/08/22 12:00:00		No	No	N/A	None		
	Manual			Simple	1.02	link2	No	No	No	08/09/22 12:00:00		No	No	N/A	None		
	Manual			Simple	1.03	link3	No	No	No	08/10/22 12:00:00		No	No	N/A	None		
	Manual			Simple	1.04	link4	No	No	No	08/09/22 12:00:00		No	No	N/A	None		

5. Successful validation message; when the upload is complete and all data in the uploaded file has been successfully validated, this message is displayed.

6. Valid POLiTM Link data notification: a green circle is displayed next to each successfully validated line item in the batch file.

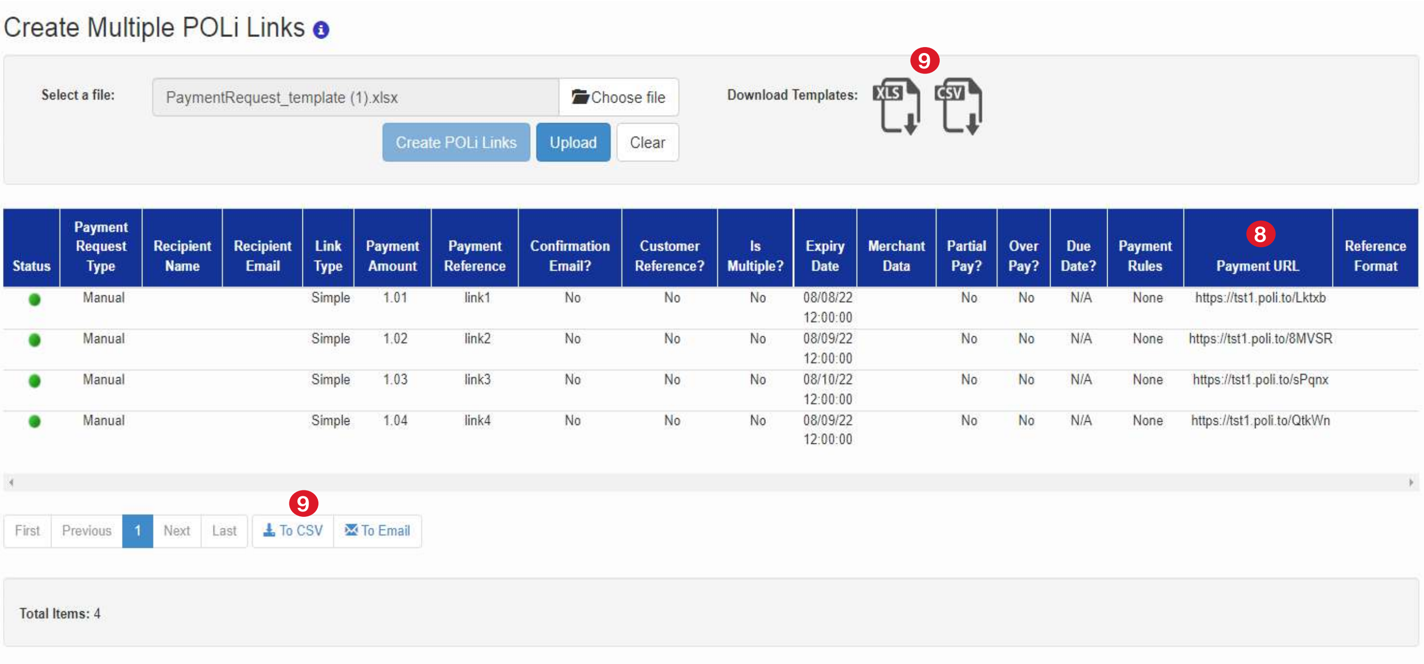
7. Create POLiTM Links button: this button is displayed when all data has been successfully validated. Clicking this button will generate the Payment URL for each line item in the batch file.

POLi™ Link

On clicking the Create POLi™ Links button, the Payment URL for each line item in the batch file is displayed, and an email is sent to the Recipient Email Address for each Request Type of Email.

8. Payment URL : the generated URL for the POLi™ Link is displayed here.

9. Export: export the complete list of POLi™ Links displayed, including the generated Payment URLs, in either Excel or CSV format.


Create Multiple POLi Links

Select a file: PaymentRequest_template (1).xlsx Choose file

Create POLi Links Upload Clear

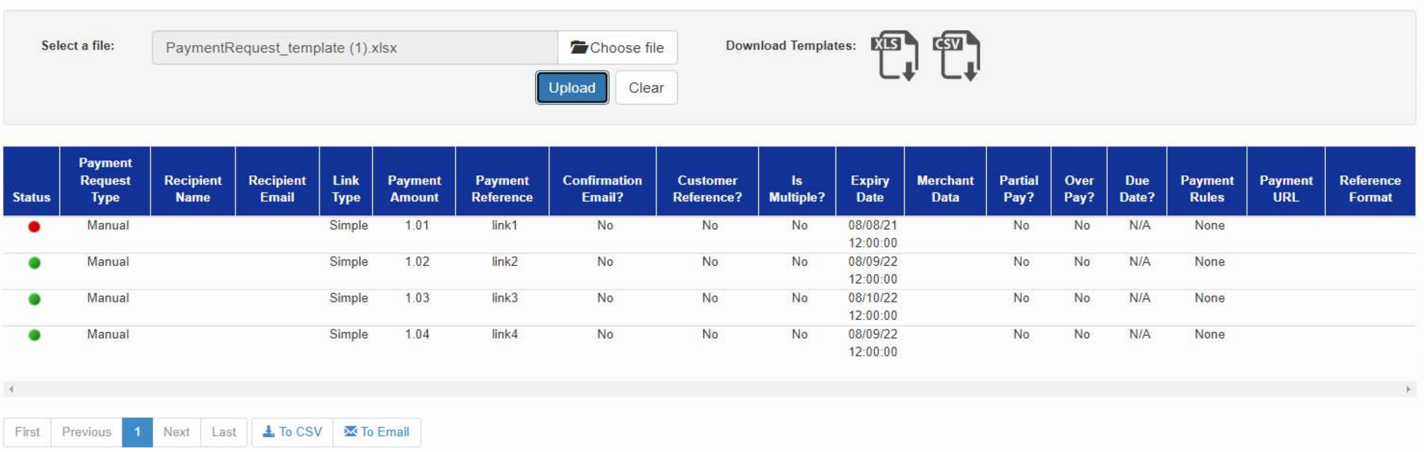
Download Templates: XLS CSV 9

Status	Payment Request Type	Recipient Name	Recipient Email	Link Type	Payment Amount	Payment Reference	Confirmation Email?	Customer Reference?	Is Multiple?	Expiry Date	Merchant Data	Partial Pay?	Over Pay?	Due Date?	Payment Rules	8 Payment URL	Reference Format
●	Manual			Simple	1.01	link1	No	No	No	08/08/22 12:00:00		No	No	N/A	None	https://tst1.poli.to/Lktxb	
●	Manual			Simple	1.02	link2	No	No	No	08/09/22 12:00:00		No	No	N/A	None	https://tst1.poli.to/8MVSR	
●	Manual			Simple	1.03	link3	No	No	No	08/10/22 12:00:00		No	No	N/A	None	https://tst1.poli.to/sPqnx	
●	Manual			Simple	1.04	link4	No	No	No	08/09/22 12:00:00		No	No	N/A	None	https://tst1.poli.to/QtkWn	

First Previous 1 Next Last 9 To CSV To Email

Total Items: 4

If any line item within the batch file contains invalid data, there will be a red circle next to the appropriate line under column ‘Status’, see below:


Select a file: PaymentRequest_template (1).xlsx Choose file

Upload Clear

Download Templates: XLS CSV

Status	Payment Request Type	Recipient Name	Recipient Email	Link Type	Payment Amount	Payment Reference	Confirmation Email?	Customer Reference?	Is Multiple?	Expiry Date	Merchant Data	Partial Pay?	Over Pay?	Due Date?	Payment Rules	Payment URL	Reference Format
●	Manual			Simple	1.01	link1	No	No	No	08/08/21 12:00:00		No	No	N/A	None		
●	Manual			Simple	1.02	link2	No	No	No	08/09/22 12:00:00		No	No	N/A	None		
●	Manual			Simple	1.03	link3	No	No	No	08/10/22 12:00:00		No	No	N/A	None		
●	Manual			Simple	1.04	link4	No	No	No	08/09/22 12:00:00		No	No	N/A	None		

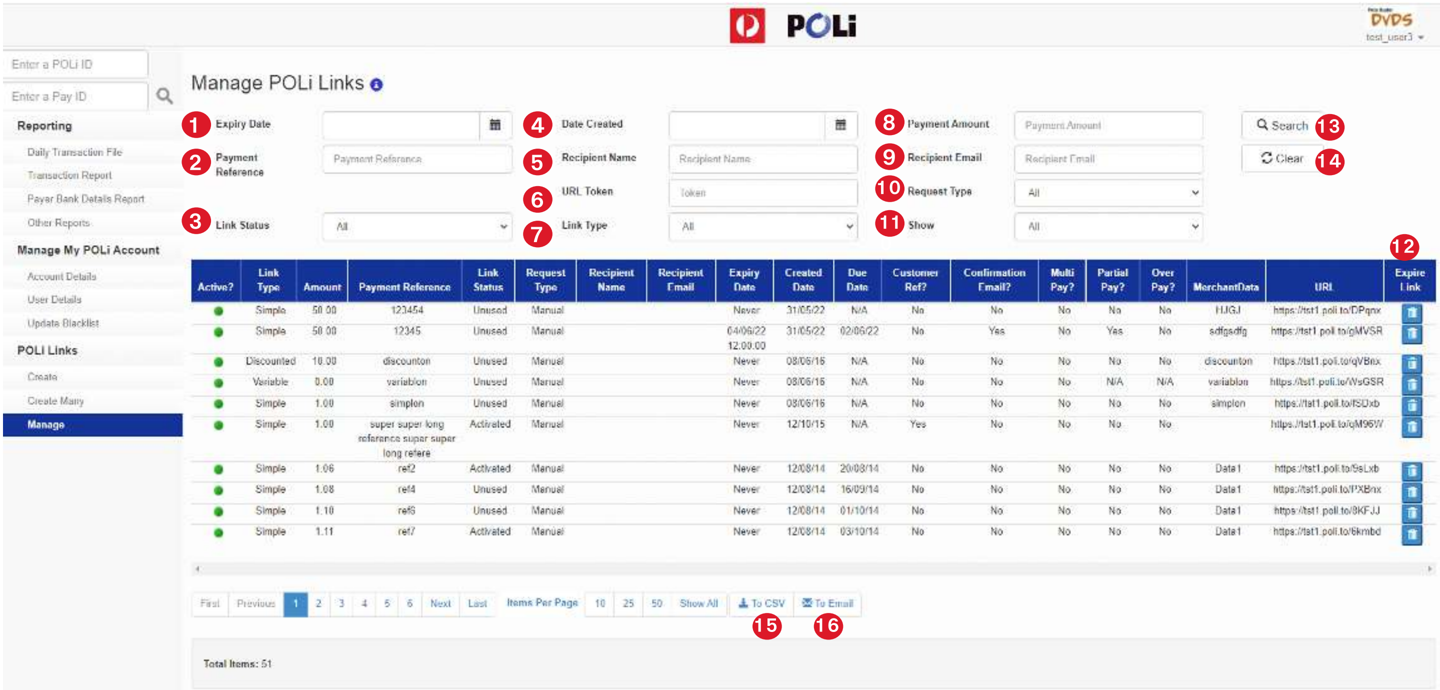
First Previous 1 Next Last To CSV To Email

If you mouse over the invalid data notification icon (red circle), a tooltip will display containing the reason(s) for the data failing validation:

5.3 Manage POLiTM Links

The Manage POLiTM Links page can be used to track all existing POLiTMLink requests for your merchant. This includes both active POLiTMLinks and those that have expired, either due to being used, passing their expiry date, or by being manually expired. You can navigate to this view by selecting POLiTM Links > Manage.

See below for the details of each item on the Manage POLiTM Links page:



1. Expiry Date: The expiry date of the POLiTM Link(s) you are searching for. Can be any valid date value. Only the specified date will be returned in the search results. For expired POLiTM Links, this will be the date the Link expired (as opposed to any originally specified expiry date)

2. Payment Reference: The Payment Reference of the POLiTM Link(s) you are searching for. Some or all of the Reference can be specified and all POLiTM Links containing the search term will be returned.

3. Link Status :The status of the POLiTM Link request you are searching for. Can be selected from “All”, “Active” or “Expired”.

4. Date Created: The creation date of the POLiTM Link(s) you are searching for. Can be any valid date value. Only the specified date will be returned in the search results.

5. Recipient Name: The Recipient Name of the POLiTM Link(s) you are searching for. Some or all of the Name can be specified and all POLiTM Links containing the search term will be returned. Note this field will only be applicable to Email requests.

6. URL Token: It's the highlighted unique string in the url: https://uat3.poli.to/5T5SR.

7. Link Type: Choose link type between simple, variable and discounted.

8. Payment Amount: The amount of the POLiTM Link(s) you are searching for. Can be any currency value. Only the specified amount will be returned in the search results

9. Recipient Email: The Recipient Email address of the POLiTM Link(s) you are searching for. Some or all of the Email address can be specified and all POLiTM Links containing the search term will be returned. Note this field will only be applicable to Email requests.

10. Request Type: The type of POLiTM Link request you are searching for. Can be selected from "All", "Manual" or "Email".

11. Show: Select between All, Active and Expired.

12. Expire Selected Links button: clicking this button will manually expire any currently selected POLiTM Links. Note that once a POLiTM Link is expired it cannot be made active again.

13. Search button: clicking this button submits the specified search criteria and returns all matching transactions.

14. Clear button: clicking this button clears all search filters and displays the complete list of POLiTM Links.

15. CSV Download: Extract this file as CSV format.

16. Send via email: Selecting this will popup a couple of fields to fill out to send via email.

Reporting

6.1 Daily Transaction File menu item

To access the Daily Transaction File function in the POLi™ console:

• Under Reporting, click on 'Daily Transaction File' from the left-hand navigation menu.

6.2 Daily Transaction File page

This report helps you to reconcile the funds received in your bank account against the transactions through the POLi™ system.

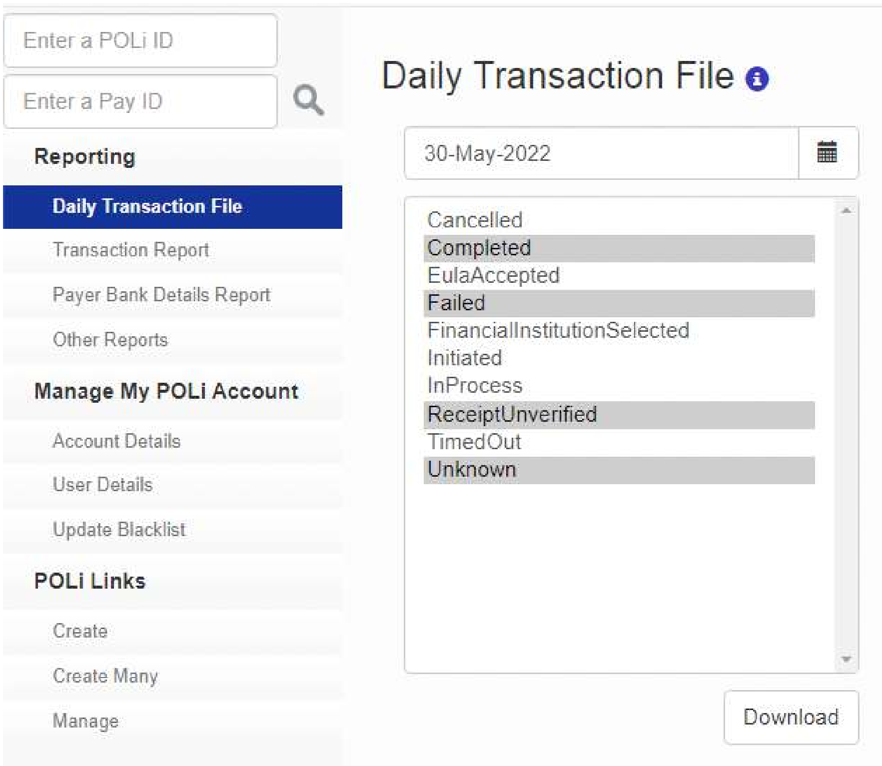
For your convenience, you can see the main statuses and yesterdays date are preselected.

To obtain the Daily Transaction Report:

(1) Choose the date using the calendar: this is the date for the transactions you wish to view.

(2) Select the applicable transaction statuses required for your report. You can select one, more than one, or all statuses to be included in the report.

(3) Click download and you can now reconcile the POLi™ transactions against your bank statement. The file will automatically download in CSV format.



6.3 Transaction Reports

There are 5 transaction reports to choose from:

- Transaction Report: This report allows you to search for transactions that meet certain criteria. and drill down on a transaction report number to view the tranasction in more detail This will then show you much more detail for the transaction.

- Payer Bank Details Report: Allows you to search for transactions with advanced search options and display the payers bank account details where available.

- Summary Transaction Report: The Summary transaction report gives you a daily summary for each day in the specified reporting period range including the total paid amount and the number of transactions.

- Daily Transaction Report: Provides details of all transactions on the date chosen that match the input parameters

- Blacklist attempts report: Allows you to find transactions which were terminated because the POLi™ system detected the customer was blacklisted.

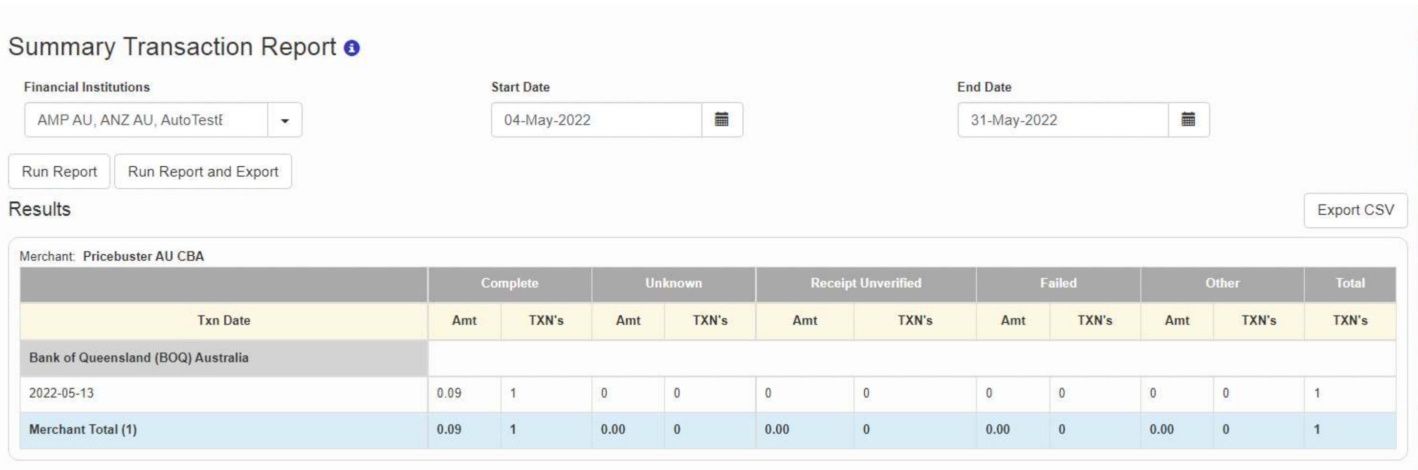
6.4 Executing and Exporting a Report

To execute a report:

Step 1: From the Reports page, click on the report that you wish to run. You will be taken to the report interface for the chosen report

Step 2: Select the desired values from the available parameters

Step 3: Click Run report to display a list of reports. You can export the file by clicking 'Export CSV' button at the top right of table below:



	Complete		Unknown		Receipt Unverified		Failed		Other		Total
Txn Date	Amt	TXN's	Amt	TXN's	Amt	TXN's	Amt	TXN's	Amt	TXN's	TXN's
Bank of Queensland (BOQ) Australia											
2022-05-13	0.09	1	0	0	0	0	0	0	0	0	1
Merchant Total (1)	0.09	1	0.00	0	0.00	0	0.00	0	0.00	0	1

Or Click Run and Export to immediately download the report in CSV.

6.5 Reporting Parameters

Report	Parameter	Description
Transaction Report	Financial Institution	The financial institution of the customer
	Transaction Status	The status of the transaction
	Start Date	The start date for the report inclusive
	End Date	The end date for the report inclusive
	Min Amount	The lowest amount for the report
	Max Amount	The largest amount for the report
Payer Bank Details Report	Financial Institution	The financial institution of the customer
	Start Date	The start date for the report inclusive
	End Date	The end date for the report inclusive
	Min Amount	The lowest amount for the report
	Max Amount	The largest amount for the report
Summary Transaction Report	Financial Institution	The financial institution of the customer
	Start Date	The start date for the report inclusive
	End Date	The end date for the report inclusive

6.5 Reporting Parameters

Report	Parameter	Description
Daily Transaction Report	Transaction Status	The status of the transaction
	Transaction Date	The date to run the report on
Blacklist Attempts Report	Start Date	The start date for the report inclusive
	End Date	The end date for the report inclusive
Fast Payments Report	Financial Institution	The financial institution of the customer
	Transaction Status	The status of the transaction
	Start Date	The start date for the report inclusive
	End Date	The end date for the report inclusive
	Min Amount	The lowest amount for the report
	Max Amount	The largest amount for the report_

Payer Bank Details

7.1 Enabling your Merchant Account

To access Payer bank details information, this feature needs to be enabled for your Merchant account by POLi™ Support.

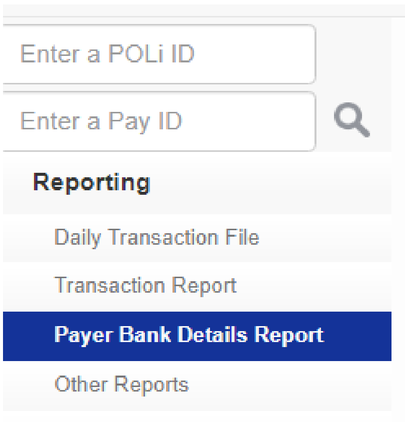
If your Merchant account is not enabled for this service and it is a feature you would like added to your account please contact helpdesk@polipayments.com.au for more details.

7.2 POLi™ Console User types

To access the Payer Bank Details Report, at least one Console user for your Merchant must have the Manager role. When your Merchant account is enabled for accessing payer bank details, a new user can be created with this role, or an existing user can be updated to have this role.

7.3 Payer Bank Details report

The Payer Bank Details report is an additional report available to enabled Merchants. To run the report, click 'Payer Bank Details Report' under 'Reports' in the left-hand navigation in the POLi™ Console. The Reports page will be displayed



Payer Bank Details

The Payer Bank Details Report can be filtered on the following values:

- Financial Institution: The financial institution of the customer.
- Minimum Amount: The minimum amount to report transactions for (optional field).
- Maximum Amount: The maximum amount to report transactions for (optional field).
- Start Date: The start date for the report inclusive.
- End Date: The end date for the report inclusive

The Payer's BSB (or Bank / Branch), Account number, and Suffix (for NZ bank accounts only) are displayed as individual fields on the report. Under certain circumstances, these fields may be blank because of the above statement.

Reconciliation

Reconciliation is paramount to the secure and successful operation of POLi™. As a matter of good business practice, it is recommended that merchants always reconcile POLi™ transaction reports against two other documents:

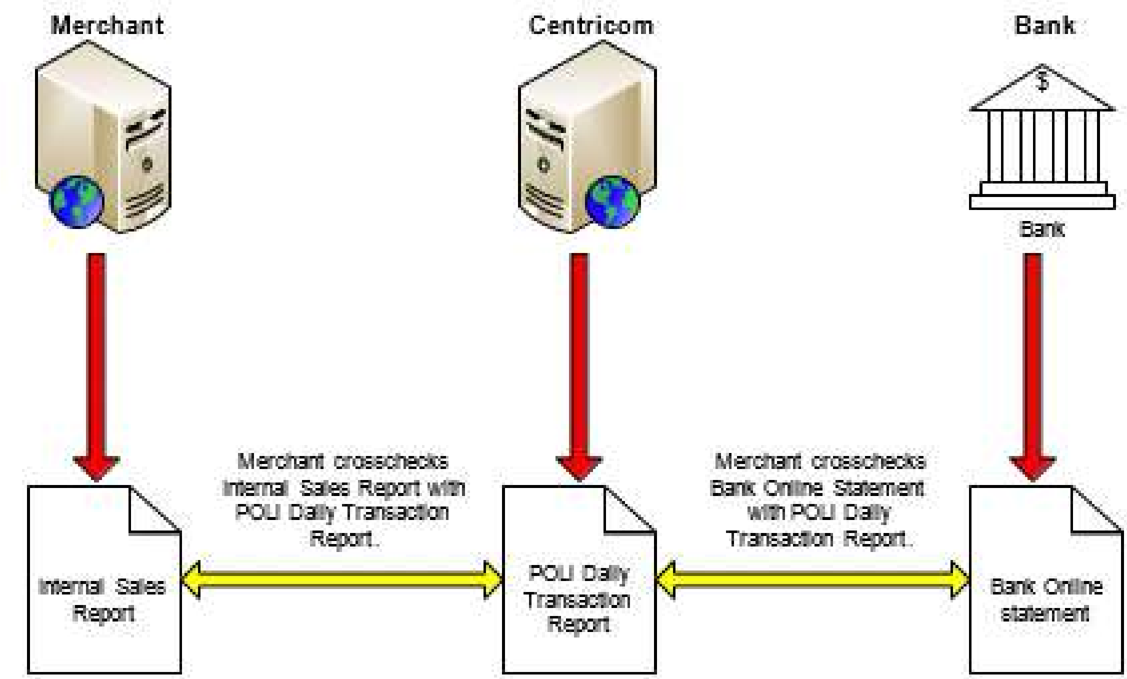
1) The merchant's own website transaction records.

2) Bank account records

If a transaction that appears to be a POLi™ transaction is not recorded on all of these three records, this may indicate a problem with one of the systems involved in the transaction flow, or fraud.

For instance, if a sale appears on a Merchant's own transaction records but not on the POLi™ daily transaction report and bank account records, this may indicate a problem with the Merchant's transaction processing systems.

Merchants should treat any unusual transactions, or transactions that do not appear in all three records, as suspicious; bearing in mind that the reports refer to "for-value" transactions relating to a merchant's business.



Security

It is the responsibility of the Merchant to protect their Merchant code, authentication code and other confidential information. It is highly recommended that Merchant's implement security safeguards on your website and associated infrastructure. It is also advisable to ensure that hosting companies or internal development teams are implementing appropriate security measures on your behalf.

NOTE:

Should it become necessary to do so, your Merchant authentication code can be changed via the POLi™ Console.

9.1 Security Recommendations

Merchants will need to consult their technical personnel to ensure that the following security recommendations have been considered or implemented.

• Ensure directory browsing or indexing is not enabled on your web server.

• Ensure that your shopping cart is using SSL (Secure Socket Layer) certificates.

• Merchants should always compare the amount requested with the amount paid. If these amounts differ, the corresponding transactions should be considered fraudulent and you should contact the POLi™ Support Centre before assigning goods or services.

• Ensure the correct file permissions are assigned to your web site directories on your web server.

Maintenance and Testing

Upgrades and maintenance to the POLi™ host system will be scheduled outside of business hours, which may temporarily affect the availability of POLi™. If system maintenance or upgrades need to be performed, this will be scheduled and a minimum of 5 business day's notice will be given to merchants, unless unforeseen circumstances prevent POLi™ from doing this. Merchants will receive outage notifications via email which are issued by the POLi™ Support Centre.

Information on POLi™ maintenance notifications can be viewed via alerts section in the POLi™ Console dashboard. You can click on the individual line items to view notes respective to the alert, see below;

Alerts 1

Date Posted	Source	Reason	From	To
9 months ago	Great Southern Bank	Scheduled Maintenance	31.08.2021 11:58 (ACST)	31.08.2021 11:59 (ACST)
9 months ago	CBA	Scheduled Maintenance	31.08.2021 11:56 (AEST)	31.08.2021 11:59 (AEST)
9 months ago	**Great Southern Bank**	**Scheduled Maintenance**	**31.08.2021 11:52 (AEST)**	**31.08.2021 11:53 (AEST)**
a year ago	this	this	29.04.2021 11:20 (ACWST)	Unknown
a year ago	POLi	Scheduled Maintenance	15.04.2021 09:12 (AEST)	Unknown
a year ago	Bank of Melbourne	Unscheduled Maintenance	02.03.2021 17:37 (AEST)	Unknown
a year ago	Bank of Queensland	Unknown	03.03.2021 00:00 (AEST)	Unknown
a year ago	ANZ	Scheduled Maintenance	06.03.2021 00:00 (AEST)	06.03.2021 06:00 (AEST)

NOTES

ANZ upgrade

A log and update of incidents can be viewed via the following link:
https://polipayments.statuspage.io/

Merchants may choose to make the POLi™ payment option unavailable during the scheduled maintenance period to avoid the failed transactions.

POLi™ makes no representations as to how frequent this may be.

Merchants will have 30 days to comply or risk being deactivated by POLi™ or their relevant Service Provider.

POLi™ undertakes to provide testing facilities that will fully enable the testing and compliance of POLi™ in the eventuality of POLi™ upgrades.

Maintenance and Testing

10.1 Implementation Changes / Re-testing POLi™

Changes to a Merchant's website should not compromise the appearance or functionality of POLi™. Below are some general tests to ensure that POLi™ transactions are being processed:

1. Ensure that your website is compliant with the POLi™ style guidelines outlined in the Merchant Implementation Guide i.e. POLi™ images are displayed and positioned appropriately and mandatory hyperlinks to Get POLi™ and available bank list are displayed.

2. Inform a POLi™ Customer Support Centre representative or your POLi™ account manager that you are in testing, and they will enable the test bank facility "Demo Bank". This is a "no value" test banking facility, so you can conduct internal testing without actually processing value transactions. Ensure that a series of test transactions using Demo Bank have been performed.

3. Check test transactions appear correctly on the daily transaction report that is sent to merchants daily. Also crosscheck the transactions against your banking records.

4. A round of compliance testing will need to be conducted by a POLi™ representative to ensure that the POLi™ implementation changes or a new implementation is compliant with the POLi™ licence agreement (terms and conditions specified in the Merchant Services Agreement). Please conduct the POLi™ Customer Contact Centre or your POLi™ account manager for further information.

10.2 Ongoing-testing

It is recommended that Merchant's perform test transactions on a regular basis to ensure that POLi™ is operational and to detect any issues. POLi™ test transactions should be conducted at least monthly. The relevant test methodologies are set out in the POLi™ Merchant Implementation Guide. You must keep your test logs and provide them to POLi™ upon request.

POLi™ Customer Support

Merchants are responsible for offering POLi™ Customer Support to their customers. This may be from their own internal support channels, support services operated by their Merchant Group or VAR if applicable or through contractually arranged services with POLi™.

11. 1 POLi™ Available Banks

In order to display the correct list of available banks to your customer, POLI™ requires merchants to pass their merchant code as a query string in the URL.

NOTE:

More information on displaying can be found in the Merchant Style Guide available banks through POLi on your website

11. 2 POLi Payments™ website

Merchants are required to display a "POLi Payments™" hyperlink on their payment/billing page, which links to **here**.

NOTE:

More information on displaying in the Merchant Style Guide POLi Payments™ on your website can be found

11. 3 Dealing with Customer Support

It is the Merchant's responsibility to deal with Customer enquiries at an operational level, including enquiries relating to POLi™. The POLi™ Console provides access to reports and transaction data for transaction enquiries and the POLi™ FAQ's contains general information about POLi™ and the payment process.

Another useful tool is the Troubleshooting Guide. This aims to help customers within a matter of minutes, solving their problem within a few simple clicks.

In some cases Customers may raise more complex questions about POLi™ that Merchants may not be able to answer directly. An example of this may be verifying and tracing a payment request where the customer's internet banking session was interrupted before they finalised payment. In those cases merchants should gather as much detail about the question as possible, and then contact the POLi™ Support centre. A POLi™ support representative will then endeavour to provide an answer that the Merchant can relay back to the customer.

NOTE:

Under no circumstances are Merchants to refer customer directly to the POLi™ support centre.

If a Customer raises a question as to whether or not a payment has been made, Merchants should firstly review the daily POLi™ transaction reports. These reports will display what transactions have been completed for the Merchant on the date selected including the date & time of each transaction, the amount paid and the POLi™ ID.

Where possible, the bank receipt time and receipt number are also displayed. If the transaction does not appear on a Merchant's POLi™ daily transaction report, then it is unlikely that the payment has been made through POLi™.

11.4 Disputes with Customers

The provision of goods or services is an agreement between the Merchant and the Customer only. POLi™ is not a party to that agreement and has no responsibility in relation to the goods or services purchased. Any dispute concerning the goods or services actually or allegedly purchased from Merchants (whether as to price, quality, fitness for purpose, delivery, quality or quantity or otherwise), will be a matter between Merchants and the relevant Customers.

This includes any claim or dispute arising or resulting from:

• Any dissatisfaction or dispute concerning any goods or services (including their price and any applicable taxes).

• Any alleged failure of goods or services offered or provided by Merchants to satisfy any law, regulation, condition, warranty or other representation (whether such condition warranty or representation is express or implied).

• Any other controversy or claim arising between a Merchant and any Customer.

Any requirement for a refund to a Customer will be the responsibility of the Merchant only.

Appendix A: Transaction Step Descriptions

Step type name	Step type description	Meaning
BankError	There has been a non-fatal bank error e.g. incorrect password when confirming	The attempt to confirm the transaction was prevented by the bank but the User can try again.
BankProcess	A normal bank process	A regular process employed by the bank
BankServiceUnavailable	The bank service is unavailable due to maintenance, interruption or otherwise	The bank service is unavailable due to maintenance, interruption or otherwise.
BankTimeOut	Internet Banking Timeout	The customer's internet banking session has timed out. Most banks allow the customer to continue their payment.
Cancelled/CancelClicked	User cancelled transaction	The customer has clicked the 'Cancel' button in the POLi™ Browser Helper Pane.
CancelledStatus	Status has changed to Cancelled	Status has changed to Cancelled and the transaction is now finished.
CompletedStatus	Status has changed to completed	The bank receipt page has been recognised and processed successfully.
Confirm	Bank page recognised: the confirm page has been recognised	The customer has reached the Confirm page of their payment process.
EulaAcceptedStatus	Status has changed to EulaAccepted	Status has changed to EulaAccepted - the customer has agreed to the POLi™ License Agreement.
FailedStatus	Status has changed to Failed	Status has changed to Failed - the transaction has finished.
FinancialInstitutionSelectedStatus	Status has changed to FinancialInstitutionSelected	Status has changed to FinancialInstitutionSelected - the customer has selected their bank.
FinishClicked	Payment has completed, the customer has clicked the Finish button	The customer has clicked the 'Finish' button in the POLi™ Browser Helper Pane.
IncorrectConfirmPassword	The customer has provided an incorrect confirm password	On the Confirm page, the customer has entered an incorrect password in the Password field.
InitiatedStatus	Status has changed to Initiated	Status has changed to Initiated - the transaction is in progress and the customer is now at the bank selection page.
InProcessStatus	Status has changed to InProcess	Status has changed to InProcess - the POLi™ Browser has commenced and the Customer is being taken to their Login page.

Appendix A: Transaction Step Descriptions

Step type name	Step type description	Meaning
InvalidAmount	Bank page recognised: the invalid amount page has been recognised and the transaction cannot be continued	The bank has displayed an invalid amount message to the customer and the transaction cannot be continued.
Landing	Bank page recognised: the customer has successfully logged into their internet banking and the landing page has been recognised	The customer has successfully logged in and is being taken to the Payee Management pages or Pay Anyone (or similar) page.
Login	Bank page recognised: the login page has been recognised	The Customer is at the login page for their chosen bank.
LogOff	Bank page recognised: the logoff page has been recognised	The customer has clicked Logoff (or similar) and is at the Logoff page (this won't be displayed for all banks).
LogoffClicked	The customer has clicked the logoff button in their internet banking and the POLi™ Browser has been closed	The customer has clicked Logoff (or similar) and the POLi™ Browser is being automatically closed.
MerchantGetTran	Merchant called the GetTransaction API	The Merchant has requested the results of the transaction from the POLi™ database.
MerchantGetTranPlus	Merchant called the GetTransactionPlus API	The Merchant has requested the results of the transaction from the POLi™ database. This includes the payer's bank details.
NudgeAdded	A merchant nudge has been added for processing	POLi™ has added a nudge for the payment because it has reached a terminal state.
NavigationError	An error has occurred during navigation.	The bank page was not able to be loaded.
NudgeFailedStatus	The nudge status has changed to Failed	The POLi™ nudge to the merchant failed. It will try again.
NudgeSuccessfulStatus	The nudge status has changed to Successful	The POLi™ nudge to the merchant was successful.
PayeeMgt	Bank page recognised: one of the payee management pages has been recognised	POLi™ is guiding the User through the process of setting up a payee - not required for all banks.
Payment	Bank page recognised: the payment page has been recognised	The customer is at the payment page e.g. Pay Anyone page.
POLiClosed	POLi™ Browser Closed	The POLi™ Browser has closed.
POLiExecuting	POLi™ Browser Executing	The POLi™ Browser is starting up.

Appendix A: Transaction Step Descriptions

Step type name	Step type description	Meaning
POLiReceipt	The POLi™ Receipt has been displayed to the customer	The POLi™ Receipt has been displayed to the customer.
Receipt	Bank page recognised: the bank receipt page has been recognised	The receipt page has been recognised and is being processed
SecondPOLiDetected	Second POLi™ Browser Detected	The use tried to commence a second instance of POLi™ while it was already running.
TimedOutStatus	Status has changed to TimedOut	There is no longer time to complete the transaction and it has been moved to TimedOut status.
TP_CancelledByUser	The User has cancelled the transaction.	On the POLi™ Transaction pages, the User has clicked Cancel or returned to the Merchant checkout.
TP_EULAAccepted	The EULA has been accepted by the User.	On the POLi™ Transaction pages, the customer has accepted the EULA by checking the checkbox.
TP_EULAAcceptedByCookie	The EULA has been accepted by the User through cookie.	On the POLi™ Transaction pages, the EULA has been accepted previously and the checkbox is automatically checked.
TP_Exception	A failure/exception has occurred during the payment process	On the POLi™ Transaction pages, the transaction has failed e.g. invalid platform.
TP_NavigateToPOLiBrowser	The User has navigated to the POLi™ Browser.	On the POLi™ Transaction pages, the POLi™ Browser is about to start up.
TP_NavigateToPreReqDotNet	The User has navigated to the Microsoft .NET download page	On the POLi™ Transaction pages, the user has been redirected to the .NET download page.
TP_NavigateToPreReqFFClickonce	The User has navigated to the FF-ClickOnce download page	On the POLi™ Transaction pages, the user has been redirected to the FireFox ClickOnce download page.
TP_PlatformCheck	Platform check has been performed.	On the POLi™ Transaction pages, the platform check is being performed.
TP_PreRequisitesFailed	The pre-requisites check has failed.	On the POLi™ Transaction pages, the platform check has failed - the customer will be shown the failure page.
TP_PreRequisitesPassed	The pre-requisites check has passed	On the POLi™ Transaction pages, the platform check was successful.
TP_ReceiptEmail	The receipt has been emailed to the user.	On the POLi™ Receipt page, the customer has emailed themselves the POLi™ Receipt.

Appendix A: Transaction Step Descriptions

Step type name	Step type description	Meaning
UnexpectedPage	The bank page did not match an expected page and the transaction has been failed	POLi™ has encountered a bank page that was not expected and must fail the transaction.
ReceiptUnverifiedStatus	Status has changed to ReceiptUnverified	The expected receipt page was not received and POLi™ could not recover the transaction. The payment may have been successfully accepted by the bank but not recorded in POLi™.
UnknownStatus	Status has changed to Unknown	Status has changed to Unknown
UnmatchedPage	The bank page has not been matched	POLi™ has encountered a page that it could not match but the transaction has not been failed.

Appendix B: Error Codes

Error Codes	Description	Condition	Recommendation
1001	Invalid Token	The token specified in the request corresponds to a POLi™ ID that does not exist in the database.	There may be an error in the implementation of POLi™. Check your web services.
1002	Illegal Token	The token specified in the request corresponds to a POLi™ ID that does not belong to the specified merchant.	There may be an error in the implementation of POLi™. Check your web services.
1003	Invalid Merchant Code	The merchant code specified in the request does not exist in the database.	There may be an error in the implementation of POLi™. Check your web services.
1004	Inactive Merchant	The merchant code specified in the request corresponds to a merchant that is inactive.	There may be an error in the implementation of POLi™. Check your web services.
1005	Merchant Not Authenticated	The merchant authentication code supplied is not correct or the authentication type has not been specified in the POLi™ system.	There may be an error in the implementation of POLi™. Check your web services.
1006	Deleted Merchant	The merchant code specified in the request corresponds to a merchant that has been deleted.	There may be an error in the implementation of POLi™. Check your web services.
1007	Invalid Currency Code	The specified currency code does not exist in the database.	There may be an error in the implementation of POLi™. Check your web services.
1008	Invalid Merchant Currency	The specified currency code does not correspond to an active currency for the specified merchant.	There may be an error in the implementation of POLi™. Check your web services.
1009	Currency System Limit Exceeded	The payment amount in the specified currency has exceeded the system limit for that currency.	Inform the customer that POLi™ applies transaction limits for security reasons and to try another payment limit. Do not specify the limit.
10010	Currency VAR Limit Exceeded	The payment amount in the specified currency has exceeded the VAR limit for that currency.	Inform the customer that POLi™ applies transaction limits for security reasons and to try another payment limit. Do not specify the limit.
10011	Currency Merchant Single Transaction Limit Exceeded	The payment amount in the specified currency has exceeded the merchant's single transaction limit for that currency.	Inform the customer that POLi™ applies transaction limits for security reasons and to try another payment limit. Do not specify the limit.
10012	Currency Merchant Daily Cumulative Limit Exceeded	The payment amount in the specified currency has exceeded the merchant's daily cumulative limit for that currency.	Inform the customer that POLi™ applies transaction limits for security reasons and to try another payment limit. Do not specify the limit.
10013	Invalid Merchant Established Date Time	The difference between the specified merchant established time and the system time is more than 24 hours.	Check your date and time settings.
10014	Invalid URL Format	The format of the specified URL is invalid.	There may be an error in the implementation of POLi™. Check your web services.

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Error Codes	Description	Condition	Recommendation
10015	Invalid timeout value	The specified timeout value is less than the system minimum timeout value	There may be an error in the implementation of POLi™. Check your web services.
10016	The transaction has expired	The transaction being enquired upon has lapsed past the 15min enquiry window	Use the Merchant Console to attain the outcome of this transaction
10017	Blocked User IP address	The IP address of the user is blocked, restricted or otherwise from a list of known suspect IP addresses	Do not try to initiate a transaction again.*
10018	Invalid IP address format	The IP address is in an invalid format	Try again passing in the correct data
10019	Invalid IP address	The IP address is invalid	Try again passing in the correct data
10020	No merchant primary account	The merchant has not set up a primary account to be used	Set up a primary account for the merchant through the console and try initiating the transaction again after the change has been approved.
10021	Invalid Field Characters	The specified field contains invalid characters.	There may be an error in the implementation of POLi™. Check your web services.
10022	Mandatory Field	No value is supplied for a mandatory field.	There may be an error in the implementation of POLi™. Check your web services.
10023	Invalid Field Length	The specified field has an invalid length.	There may be an error in the implementation of POLi™. Check your web services.
10024	Invalid Currency Amount In Field	The specified field contains invalid currency amount.	There may be an error in the implementation of POLi™. Check your web services.
10025	Invalid Field Range	The value in the field is out of the allowable range.	There may be an error in the implementation of POLi™. Check your web services.
10026	Invalid Transaction Status	The transaction has not followed the anticipated transaction status path	Note: This error should never be returned to a Merchant. If it does then please inform POLi™.
10027	Invalid Merchant Financial Institution	The Financial Institution Code passed in is not allowed for this merchant	There may be an error in the implementation of POLi™. Check your web services.
10028	Invalid Financial Institution Code	The Financial Institution Code passed in is not valid	There may be an error in the implementation of POLi™. Check your web services.

*Note: Strongly recommend that the user not be allowed to complete the transaction using another payment option at the Merchant's discretion._

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Error Codes	Description	Condition	Recommendation
10029	Inactive Financial Institution	The Financial Institution Code passed in is not currently active	There may be an error in the implementation of POLi™. Check your web services.
10030	Deleted Financial Institution	The Financial Institution Code passed in has been deleted	There may be an error in the implementation of POLi™. Check your web services.
10031	Invalid Financial Institution Vector	The vector for the passed in Financial Institution Code is not available or non-existent	Note: This error should never be returned to a Merchant. If it does then please inform POLi™.
10032	Invalid Transaction Status Code	The Transaction Status Code passed in is not valid	There may be an error in the implementation of POLi™. Check your web services.
10033	Invalid Transaction Status Codes	The IP The Transaction Status Code passed in is not valid is invalid	Try again passing in the correct data
10034	Invalid entity code or the entity does not have access to the merchant	Entity code does not exist for the current Entity group	There may be an error in the implementation of POLi™. Check your web services.
10035	Inactive entity	Entity code specified is for an Inactive merchant	There may be an error in the implementation of POLi™. Check your web services.
10036	Deleted entity	Entity code specified is for a deleted merchant	There may be an error in the implementation of POLi™. Check your web services.
10037	Either the TransactionRefNo or MerchantReference must be supplied	Some data is missing	There may be an error in the implementation of POLi™. Check your web services.
2001	Invalid Token	The token specified in the request corresponds to a POLi ID that does not exist in the database.	Please contact POLi™ if this error occurs.
2002	Expired Token	The user tries to complete a transaction that has expired (i.e. past the timeout value).	Inform the user to re-try the transaction.
2003	Illegal Token	The token specified in the request corresponds to a POLi ID that does not belong to the specified merchant.	Please contact POLi™ if this error occurs.
2004	Invalid merchant	Entity code does not exist	Please contact POLi™ if this error occurs.
2005	Inactive merchant	Entity code is for an Inactive merchant	Please contact POLi™ if this error occurs.

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Error Codes	Description	Condition	Recommendation
2006	Deleted merchant	Entity code is for a deleted merchant	Please contact POLi™ if this error occurs.
2007	Invalid Transaction Status	The transaction is in a status that is not supported for the current action. This may be due to a bank error or other transient issue	Inform the user to re-try the transaction.
2008	Invalid Payment Amount Format	Amount format is incorrect.	Please contact POLi™ if this error occurs.
2009	Invalid Merchant Name Format	The merchant bank account name has not been set up correctly.	Please contact POLi™ if this error occurs.
2010	Invalid Merchant Sort Code Format	The merchant bank account sort code has not been set up correctly	Please contact POLi™ if this error occurs.
2011	Invalid Merchant Account Number Format	The merchant bank account number has not been set up correctly	Please contact POLi™ if this error occurs.
2012	Invalid Language Code	Language code does not exist	Please contact POLi™ if this error occurs.
2013	Invalid Financial Institution Code	Financial Institution code does not exist or is currently inactive	Please contact POLi™ if this error occurs.
2014	Invalid Merchant Financial Institution	The bank selected by the user has been removed from the merchant's list after the transaction has been initiated.	Inform the customer to re-try the transaction and select a different bank that is available.
2015	Inactive Financial Institution	The bank selected by the user has been set to be inactive after the transaction has been initiated.	Inform the customer to re-try the transaction and select a different bank that is available.
2019	Deleted Financial Institution	The bank selected by the user has been set to be deleted after the transaction has been initiated.	Inform the customer to re-try the transaction and select a different bank that is available.
2021	Invalid Payment Amount	The amount being paid is not equal to the transaction amount	The user's locale can affect the way that currency amount's are displayed on the screen
2022	The merchant sort code does not equal the sort code	The bank account sort code being paid to does not equal to the account sort code set up by the merchant.	Please contact POLi™ if this error occurs.
2023	The merchant account number does not equal the account number	The bank account number being paid to does not equal to the account number set up by the merchant.	Please contact POLi™ if this error occurs.

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Error Codes	Description	Condition	Recommendation
2024	Invalid URL Format	The bank has navigated to a URL in an unsupported format	Please contact POLi™ if this error occurs.
2028	Invalid Certificate	SSL Certificate is invalid	Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
2032	Invalid IP Address	User IP address is different from IP address specified when the transaction was initiated.	Inform the user to re-try the transaction.
2034	Invalid Merchant Suffix Format	The merchant bank account suffix has not been set up correctly.	Please contact POLi™ if this error occurs.
2035	The merchant account suffix does not equal the account suffix	The bank account suffix being paid to does not equal to the account suffix set up by the merchant.	Please contact POLi™ if this error occurs.
2036	Unsupported Wininet version	There was an issue retrieving the bank SSL certificate.	Please contact POLi™ if this error occurs.
2037	Missing Transaction Data Signing Certificate	Error code for internal use only	
2038	Error Signing Transaction Data	Error code for internal use only	
2039	Second POLi™ Browser Detected	The customer has attempted to run multiple instances of the POLi™ browser	Inform the customer to either end the process called 'POLiBrowser.exe' from the task manager or reboot their PC.
3001	Invalid Token	The token specified in the request corresponds to a POLi™ ID that does not exist in the database.	Please contact POLi™ if this error occurs.
3002	Expired Token	The user tries to complete a transaction that has expired (i.e. past the timeout value).	Inform the user to re-try the transaction.
3003	Illegal Token	The token specified in the request corresponds to a POLi™ ID that does not belong to the specified merchant.	Please contact POLi™ if this error occurs.
3004	Invalid merchant	Entity code does not exist	Please contact POLi™ if this error occurs.
3005	Inactive merchant	Entity code is for an Inactive merchant	Please contact POLi™ if this error occurs.

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Error Codes	Description	Condition	Recommendation
3006	Deleted merchant	Entity code is for a deleted merchant	Please contact POLi™ if this error occurs.
3007	Invalid Transaction Status	The transaction is in a status that is not supported for the current action. This may be due to a system or backend failure, or transient issue	Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
3008	Invalid Financial Institution Code	Financial Institution code does not exist or is currently inactive	Please contact POLi™ if this error occurs.
3009	Invalid Merchant Financial Institution	The bank selected by the user has been removed from the merchant's list after the transaction has been initiated.	Inform the customer to re-try the transaction and select a different bank that is available.
3010	Inactive Financial Institution	The bank selected by the user has been set to be inactive after the transaction has been initiated.	Inform the customer to re-try the transaction and select a different bank that is available.
3016	Deleted Financial Institution	The bank selected by the user has been set to be deleted after the transaction has been initiated.	Inform the customer to re-try the transaction and select a different bank that is available.
3022	The Financial Institution list is empty	There is no bank associated with the merchant. This may indicate a set up issue.	Please contact POLi™ if this error occurs.
3023	The transaction has expired		The user tries to view a transaction that has lapsed past the 15 minutes enquiry window.
3026	User time out of sync		Inform the user to check the date and time settings (including time zone) on their computer and re-try the transaction.
3027	Invalid IP Address Format		Please contact POLi™ if this error occurs.
3028	Invalid IP Address	The IP address of the user is different from the IP address specified when the transaction was initiated.	This may be caused by a dropout in the user internet connection. Inform the user to re-try the transaction.
3029	No Merchant Checkout URL found		Please contact POLi™ if this error occurs.
3030	The transaction was terminated in an unknown state		Please contact POLi™ if this error occurs.
5001	Unknown Error		Please contact POLi™ if this error occurs.

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Error Codes	Description	Condition	Recommendation
5002	No Transaction Token		Please contact POLi™ if this error occurs.
5003	Client Certificate Error		Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
5004	Unable To Execute		Please contact POLi™ if this error occurs.
5005	Unexpected Page Error	The page received from the bank differs from that expected.	Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
5006	Null Reference Error	POLi™ is unable to locate required data on a bank page	Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
5007	Null Or Empty String Error	POLi™ is unable to locate required data on a bank page	Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
5008	IE Invalid SSL Error		Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
5009	Host Invalid SSL Error		Inform the user to re-try the transaction. If the problem keeps occurring, please contact POLi™.
5010	Javascript Disabled Error		Inform the user to enable javascript on their browser and re-try the transaction.
5011	Unable To Obtain Vector	Error code for internal use only	
5014	Communication Error	Error code for internal use only	Inform the user to check their computer settings and internet connection and re-try the transaction.
5015	Host Error		There should be another error code associated with the transaction. Consult the documentation for the other error and inform the user accordingly.
5016	Action Initiated Abort		The transaction has been aborted due to a bank error.
5018	Vector Xml Deserialise Error		POLi™ browser may be corrupted. Inform user to delete the POLi™ browser download from their system and try again

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Error Codes	Description	Condition	Recommendation
5021	Page Data Mismatch	Page data recorded for diagnostics purposes	This helps POLi™ monitor changes to the bank pages. It does not affect a user transaction in any way
5026	Invalid Wininet offset	POLi™ was unable to extract the bank SSL certificate	There was an issue retrieving the bank SSL certificate. Usually means the bank site is currently unavailable
5027	Platform not supported	Error code for internal use only	
6002	Platform Not Supported	The user's local PC environment is not supported by POLi™	Only supports Windows 7, Vista and Windows XP OS. Inform the user of the requirements and advise the user to use the supported OS if possible.
6003	.NET Framework Not Installed	The user's local PC environment is missing system requirements	Requires .NET framework 2.0 or above to be installed. Inform the user of this, advise them download & install this version before re-trying the transaction.
6004	Browser Not Supported	The user's Internet browser is not supported by POLi™	Inform the user of the requirements and advise the user to use the supported browser if possible.
6005	Javascript Disabled	The user's Internet Explorer browser has Javascript disabled	Inform the user to enable javascript on their browser and re-try the transaction.
6006	Browser Not Supported	The user's Internet browser is not supported by POLi™	Inform the user of the requirements and advise the user to use the supported browser if possible.
6007	Determine startup version failed	Error code for internal use only	
6008	Requirement check failed	The user's local PC environment does not meet the requirements to run either the download or non-download versions of POLi™	Inform the user of the requirements and advise the user to use the supported browser if possible.
6009	No Vectors available for calculated startup version	Error code for internal use only	
8001	Operational Error Without Trace Information	An operational error occurs but there is no trace information available.	Perform the web service again.
8002	Operational Error With Trace Information	An operational error occurs and trace information is available.	Perform the web service again.
8003	Invalid Field Characters	The specified field contains invalid characters.	There may be an error in the implementation of POLi™. Check your web services.

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Error Codes	Description	Condition	Recommendation
8004	Mandatory Field	No value is supplied for a mandatory field.	There may be an error in the implementation of POLi™. Check your web services.
8005	Invalid Field Length	The specified field has an invalid length.	There may be an error in the implementation of POLi™. Check your web services.
8006	Invalid Currency Amount In Field	The specified field contains invalid currency amount.	There may be an error in the implementation of POLi™. Check your web services.
8007	Invalid Field Range	The value in the field is out of the allowable range.	There may be an error in the implementation of POLi™. Check your web services.
9000	Merchant {0} is not a valid Hosted Page merchant	The merchant is currently not set up as a Hosted Page merchant	Please contact POLi™ if this error occurs.
10001	Compare Value Failed	POLi™ has determined one or more of the transaction values has changed	Inform the user to set the locale to En-AU, En-US, or En-GB which will rectify this issue.
10002	Confirm Transaction Failed	POLi™ was unable to confirm the transaction	There has been an error confirming the transaction.
10003	Complete Transaction Failed	POLi™ was unable to complete the transaction	There has been an error completing the transaction.
10006	Bank Technical Problem	There has been technical problem with the bank.	Inform the user to re-try the transaction later.
10007	Bank Daily Transaction Limit Exceeded	The bank daily transaction limit for the user has been exceeded.	Inform the user to re-try the transaction with a different amount.
10008	SelectComboItem Failed	There has been technical problem with the bank.	There has been an error processing the bank page.
10009	Invalid Account Details	The merchant bank account details have not been set up correctly.	Please inform POLi™ if this error occurs.
11002	Failed to send nudge	An error occurred and was unable to send an HTTP nudge to the notification URL	Please contact POLi™ if this error occurs. This may indicate issues with the notification URL
12001	Merchant code is a mandatory field but no value was supplied	Merchant code not supplied when creating a POLi ™ Link	Please correct the invalid information and retry

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Error Codes	Description	Condition	Recommendation
12002	Merchant code {1} cannot be more than {2} characters.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12003	Merchant code {1} is not valid.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12004	Authentication code is a mandatory field but no value was supplied	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12005	Authentication code for Merchant code={1} cannot be more than {2} characters.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12006	Merchant not authenticated	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12010	RequestType is a mandatory field but no value was supplied.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12011	RequestType={1} cannot be more than {2} characters.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12012	RequestType={1} is not valid. It must be either Manual or Email.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12013	Payment Amount {1} is not valid. Amount must be a decimal value between {2} and {3}.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12014	Payment Reference is a mandatory field but no value was supplied.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12015	Payment Reference {1} cannot be more than {2} characters.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12016	Confirmation Email is not valid. It must be either Yes or No.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12017	Customer Reference is not valid. It must be either Yes or No.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12018	Recipient Name is a mandatory field when Request Type is Email but no value was supplied.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry

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Error Codes	Description	Condition	Recommendation
12019	Recipient Name {1} cannot be more than {2} characters.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12020	Invalid Recipient Name = {1}. Only letters	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12021	Recipient Email is a mandatory field when Request Type is Email but no value was supplied.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12022	Recipient Email = {1} cannot be more than {2} characters.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12023	Recipient Email = {1} is not valid.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12024	Email Delivery failed for Recipient Email = {1}.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12025	IsMultiple is not valid. It must be either Yes or No	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12026	Expiry Date is not valid. It must be in the format of DD/MM/YYYY	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12027	Expiry Date is not valid. It must be a future date	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry
12028	Merchant Data is not valid. It cannot be greater than 100 characters.	Validation failed when creating a POLi™ Link	Please correct the invalid information and retry

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This Merchant Implementation Guide sets out the proper procedures for the operation and use of the POLi™ service offered by POLi™ Pty Limited. This service, and your access to them, is governed by the terms and conditions of the POLi™ Merchant Agreement. Only persons who have signed and agreed to be bound by the POLi™ Merchant Agreement may use the transaction processing services offered by POLi™ Pty Limited (including POLi™).

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