Console User Guide

Version 1.7

Table of Contents

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

Icons

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

- ✓ Indicates best practice
- Δ 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.

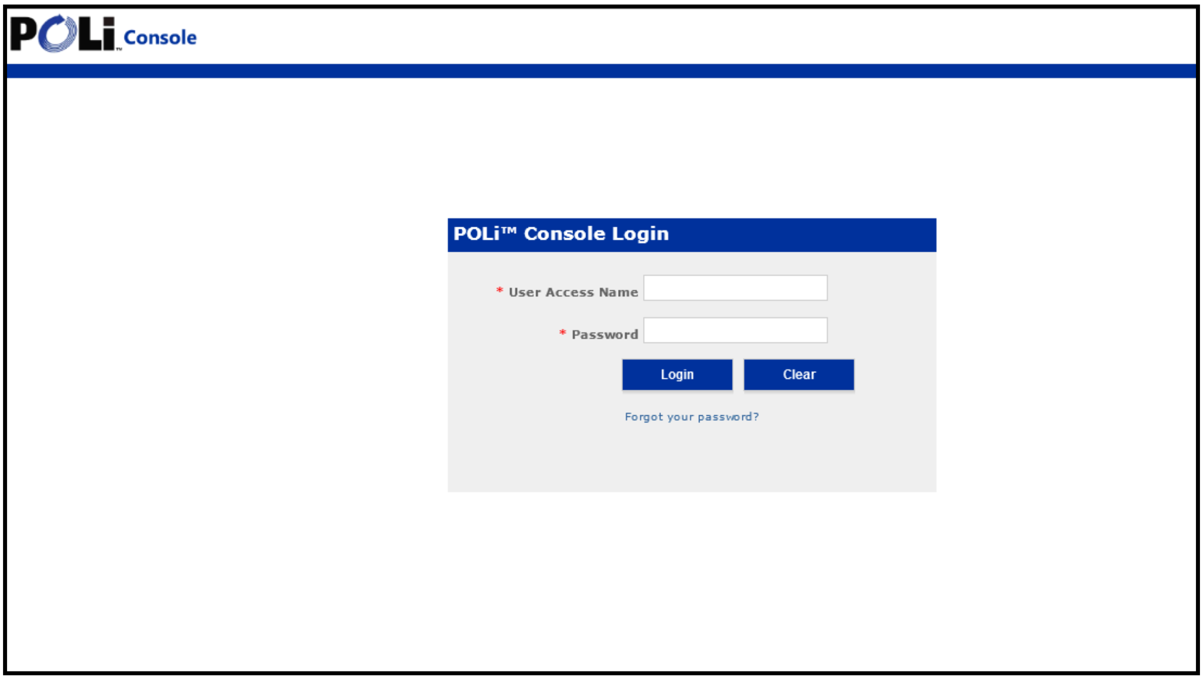
Terms and Definitions

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.
Business Manager	A POLi™ Console User with rights to add, to change other Users accounts and to approve merchant changes.

1.1 Logging in to the POLi™ Console

The following URLs provide access to the POLi™ Console:

Country	URL
Australia / NZ	https://consoles.apac.paywithpoli.com



1.2 User Access Name:

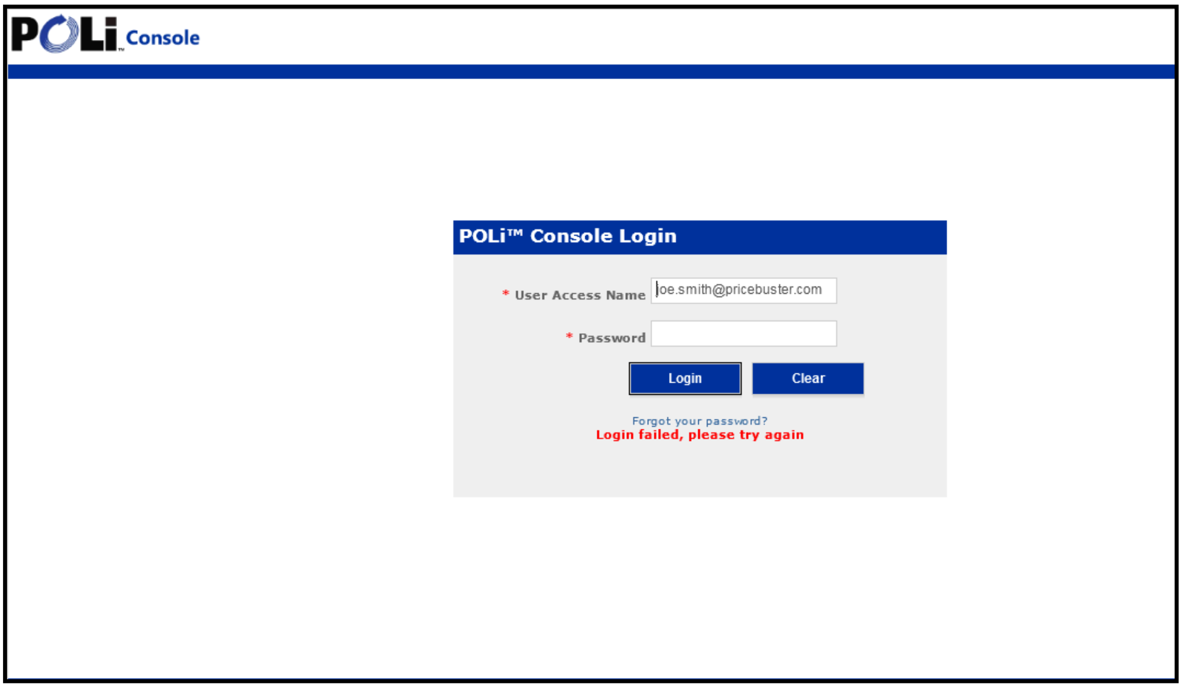
Use your registered email address or User access name to log into the console.

1.3 First Time POLi™ Console Users

The first time a User logs in to the POLi™ Console, they will be prompted to set a Security Question and Answer. This can then be used by the User to reset their account in the event that they have forgotten their login password. The User is encouraged to change their initial password on first login also.

1.4 Incorrect Password Attempts

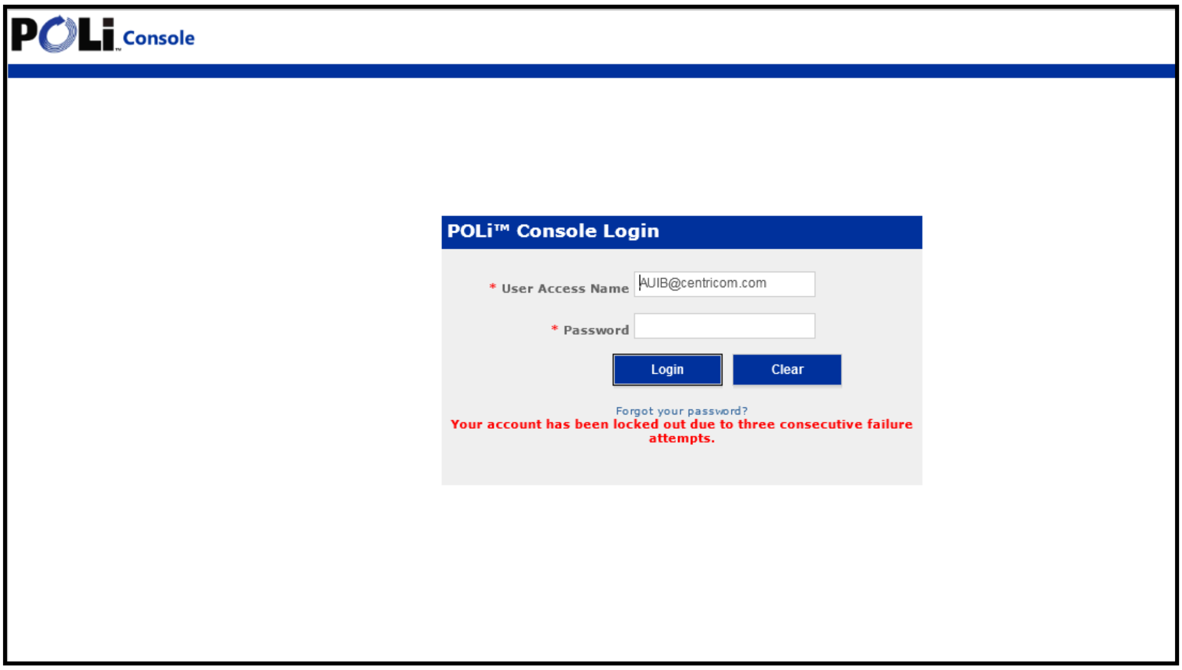
Users are given 3 attempts to login to the console. An invalid email address or incorrect password will result in the following message.



Three unsuccessful login attempts with a valid email address will result in the following message:

Your account has been locked out due to three consecutive failure attempts.

To unlock your account, please contact your Business Manager or POLi™ support team.



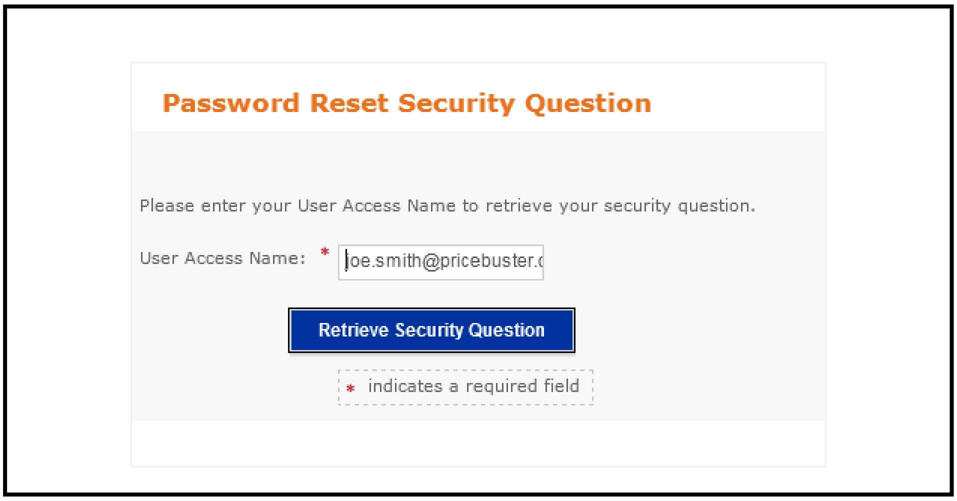
1.4.1 Forgotten Password

Users that have forgotten their password can click on the forgotten password link on the login page/screen.

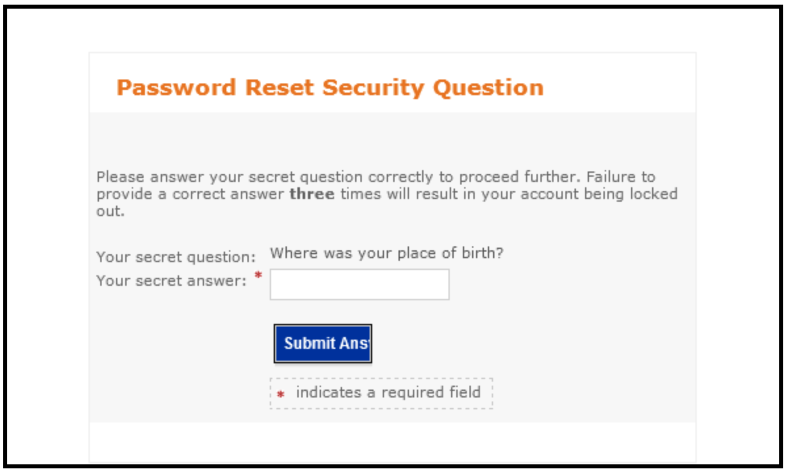
This will take them to the Password Recovery page

Step 1 – Enter your email address / User Access Name

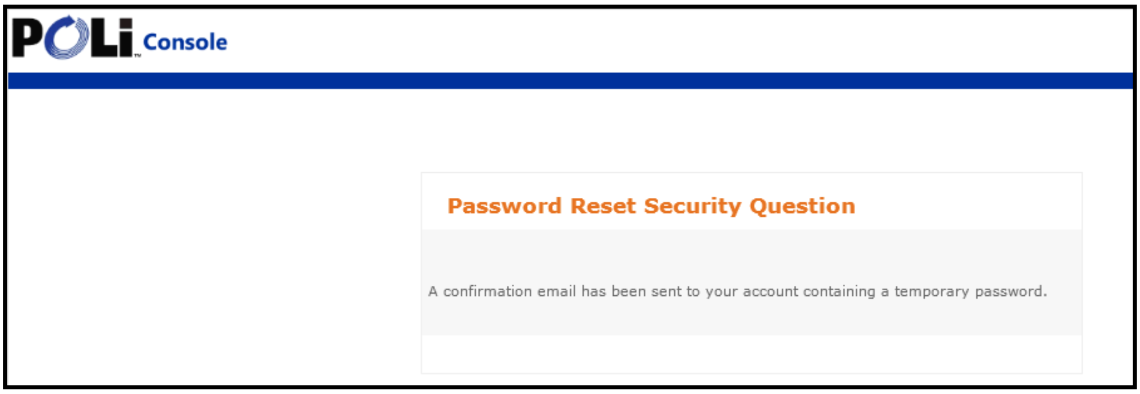
Step 2 –Click 'Retrieve Security Question'



Step 3 – Answer your security questions

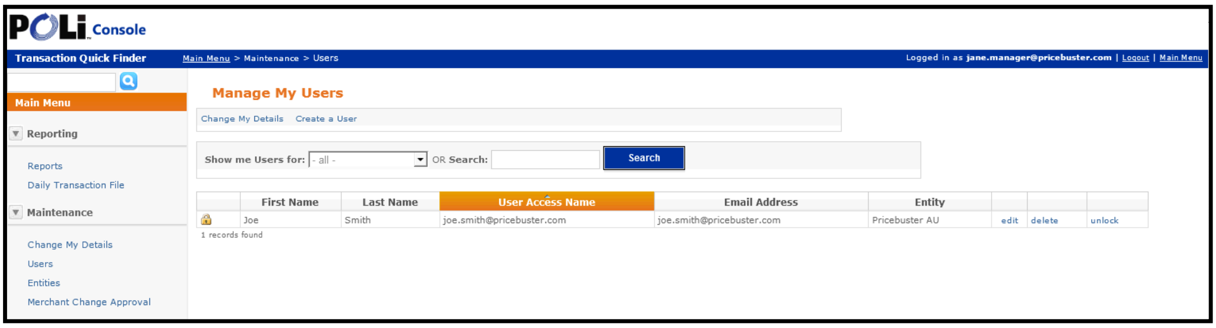


Your account will be reset and a new temporary password will be emailed to you. You will be required to change this once you log back into the console.



1.5 Unlocking a Locked User

Your Business 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.



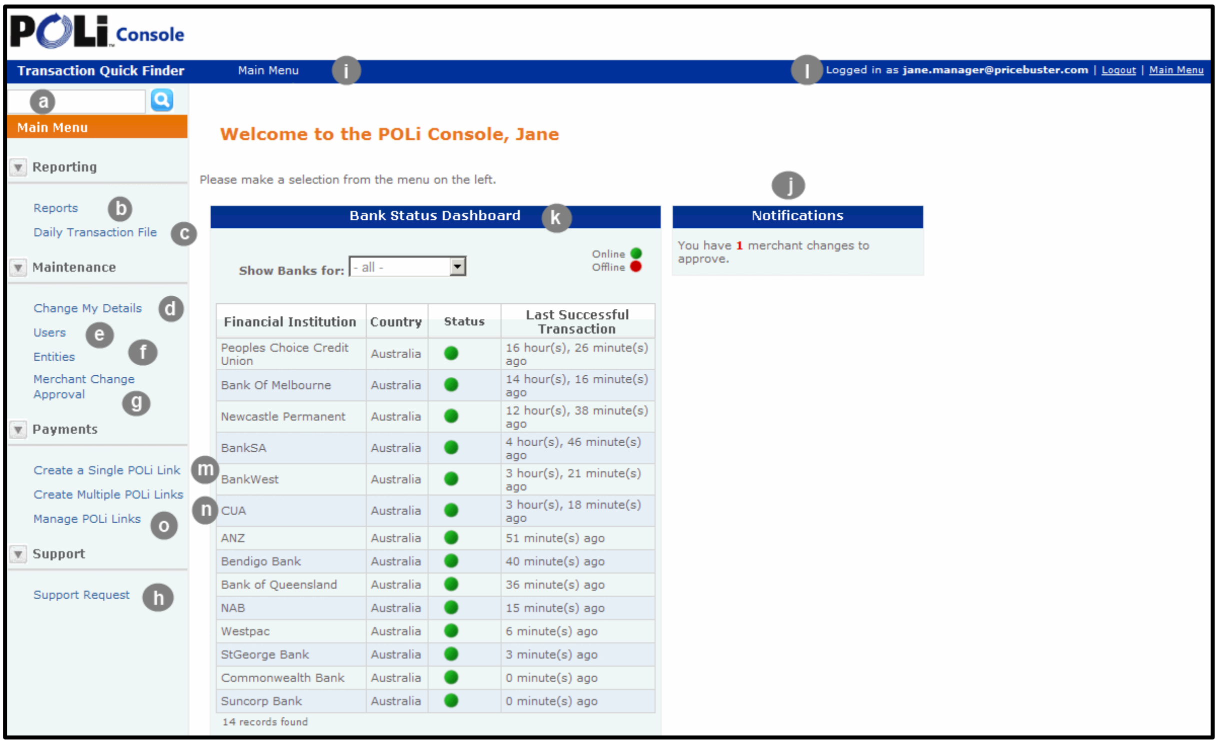
Users that have their accounts locked out will have a padlock to the left of their email address. To unlock the account, click on the 'unlock' option on the right-hand side.

	First Name	Last Name	User Access Name	Email Address	Entity			
	Joe	Smith	joe.smith@pricebuster.com	joe.smith@pricebuster.com	Pricebuster AU	edit	delete	unlock

The User account will now be unlocked and the user can access their POLi™ Console user account again.

2 An Overview of the POLi™ Console

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

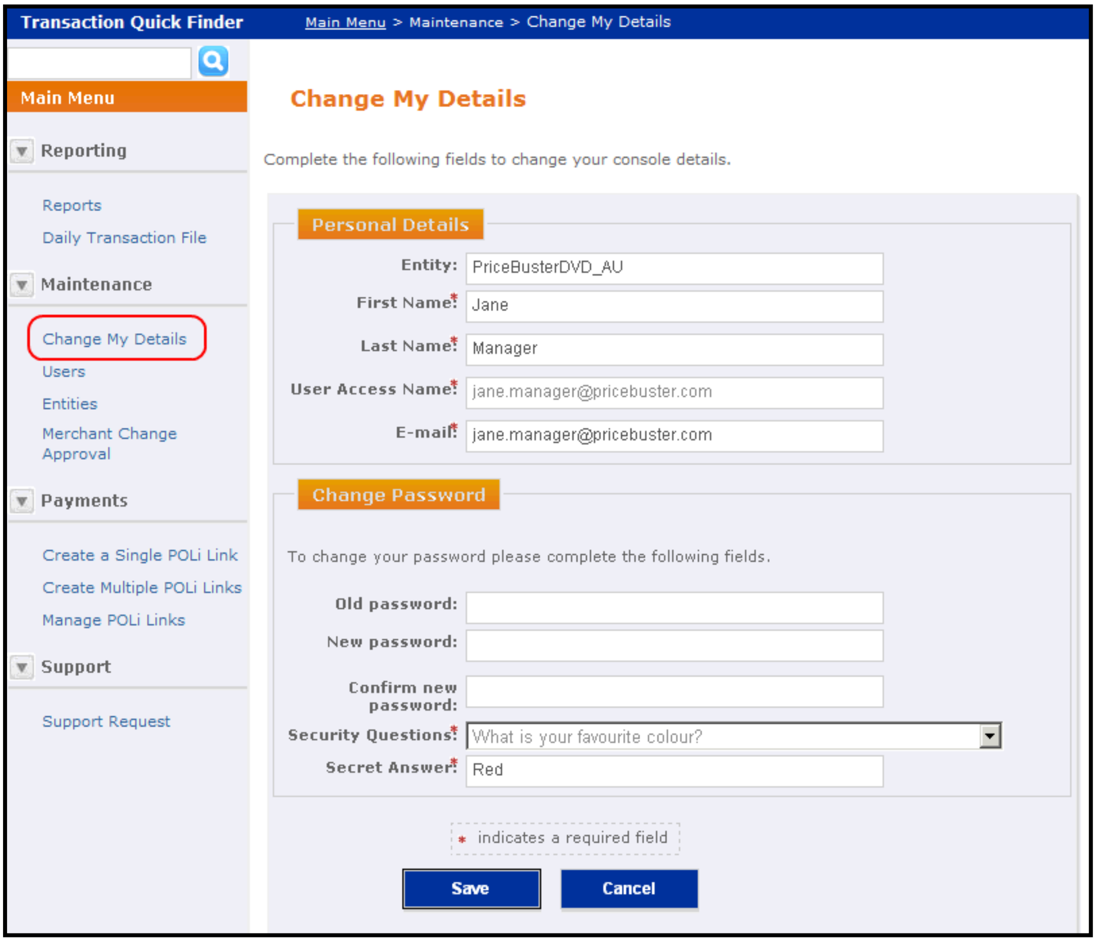


Screenshot ID	Description
a	*Transaction Quick Finder* – a search field that displays the transaction with a known POLi ID.
b	*Reports* – Links to the reports section of the Merchant Console to access transaction and diagnostic reports.
c	*Daily Transaction File* - provides details of all transactions on a particular day.
d	*Change My Details* – Takes the User to a personal details maintenance page. You can also update your password here
e	*Users* – Create or update a User for your merchant. (The User's tab is only displayed to Business Managers.)
f	*Entities* –Create or update merchant details including Bank Account Details and POLi™ configuration (The entities tab is only displayed to Business Managers.).
g	*Merchant Change Approval* – Workflow approvals (only displayed to the Business Manager).
h	*Support Request* – Links to the support request page.
i	*Breadcrumbs* – A dynamic menu indicating the location of the User within the POLi™ Console.

j	*Notifications* – Notices to the User about pending approvals or system alerts.
k	*Bank Status Dashboard* – Indicates the current status of banks supported by POLi™, and last successful transaction for each bank.
l	*Title Bar* – Displayed across all pages, the Title bar shows who the logged in User is and has links to Logout and back to the Main Menu.
m	*Create a Single POLi Link* – Create an individual POLi Link request (refer to section 7.1)
n	*Create Multiple POLi Links* - Create multiple POLi Link requests using batch upload (refer to section 7.2)
o	*Manage POLi Links* – Track and maintain POLi Links (refer to section 7.3)

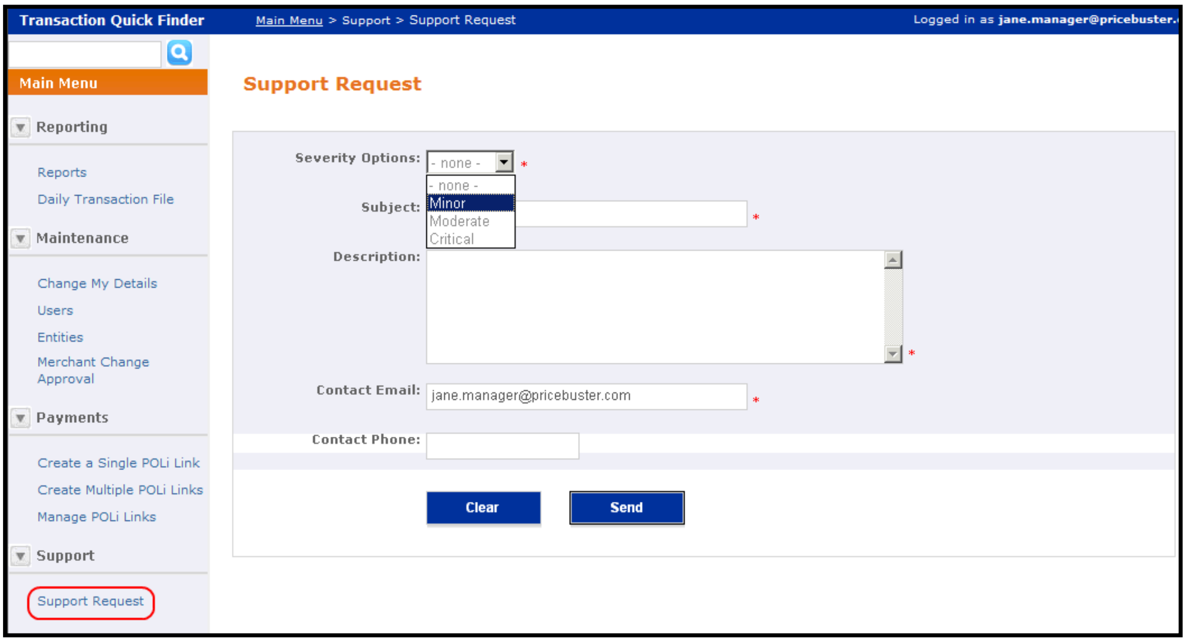
2.1 Change My Details

The Change My Details page allows a User to modify their personal details, change their password and change their security question and answer.



3 Support Request

Users can make support requests to POLi Payments via the POLi™ Console. To access the page, click on support request on the left navigation menu.



Step 1 – Select the severity of the request.

Use the following as a guide to select the appropriate severity:

Minor: Transactions can still be processed and there is little or no urgency regarding the request.

Moderate: Transactions can still be processed but the matter is impeding regular operations

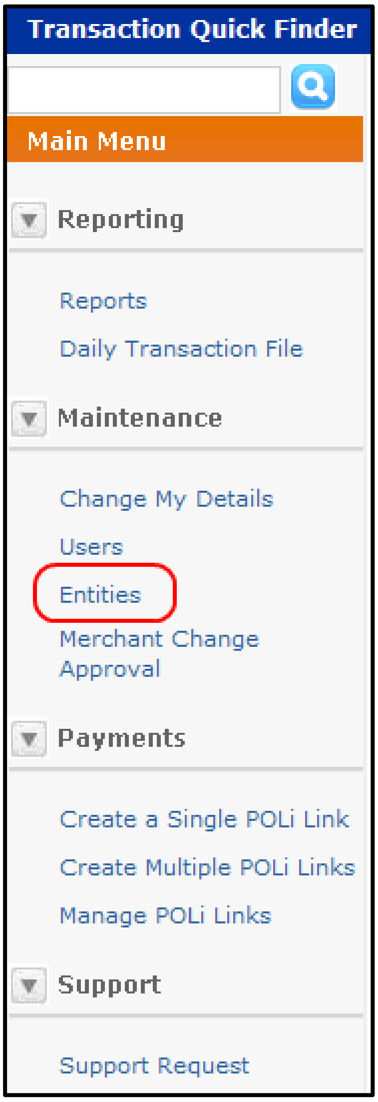
Critical: Transactions cannot be processed for one or multiple banks. Do not use this option if you are in implementation or testing mode.

Step 2 – Enter a subject, description, and phone number

Step 3 – Submit the request using the Submit button

4 Merchant Setup and Configuration

Merchants are responsible for administering their own POLi™ configuration and ensuring that their Merchant details, including bank account details, are correct and up to date. This can be done via the Entities tab, under Maintenance on the left navigation menu.



The Entities tab allows Merchants to:

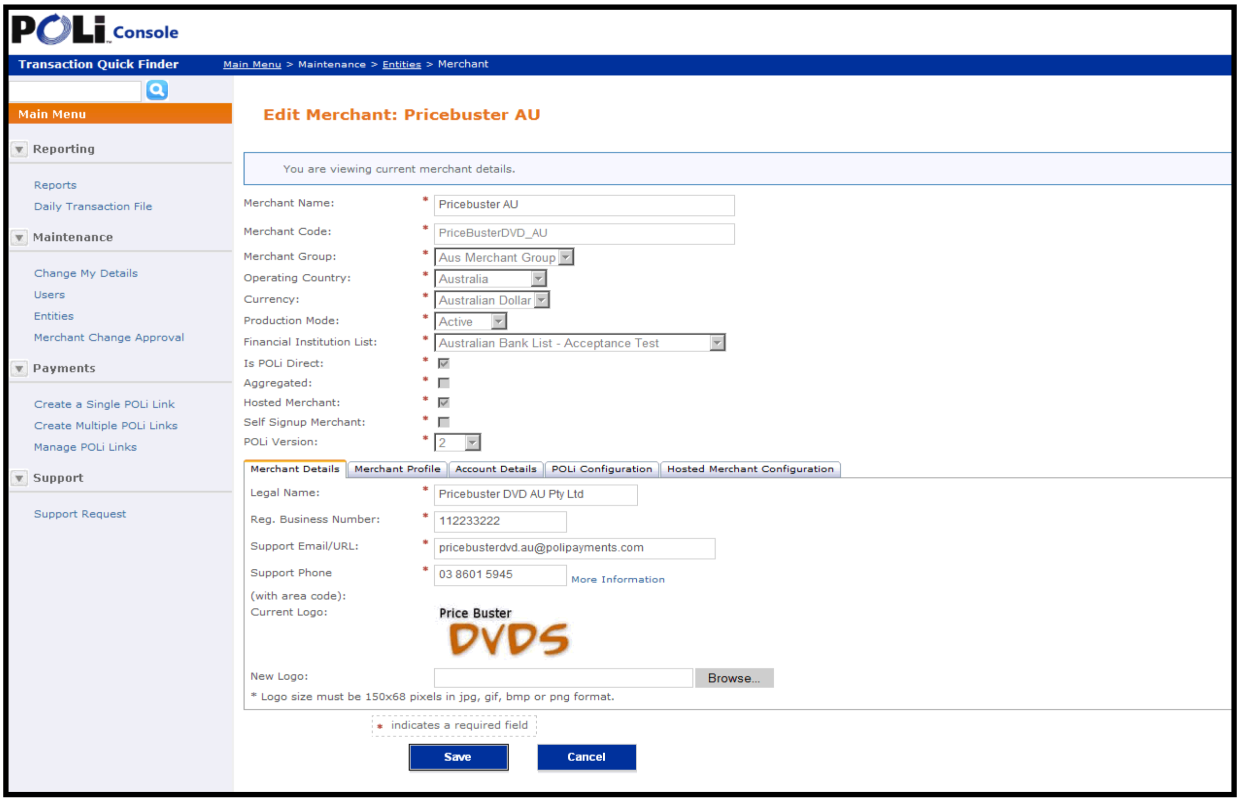
- Update their business information such as support details and logo
- Create, update and delete bank account details where funds are transferred
- Tailor how POLi™ processes their transaction by adjusting the POLi™ configuration

Your Merchant Profile will be created in the system by your VAR or the POLi™ Support Team. Your VAR/POLi™ Support officer will also create a User assigned with a Business Manager Role. 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:

- Merchant Details – Information specific to your business
- Merchant Profile – Merchant contact details.
- Account Details – Create and update bank accounts to be used by POLi™
- POLi™ Configuration – Data about how your customers experience POLi™ e.g.: timeout values, receipt page setup, transaction limits
- Hosted Merchant Configuration – This is no longer in use.

4.1 Merchant Details Tab



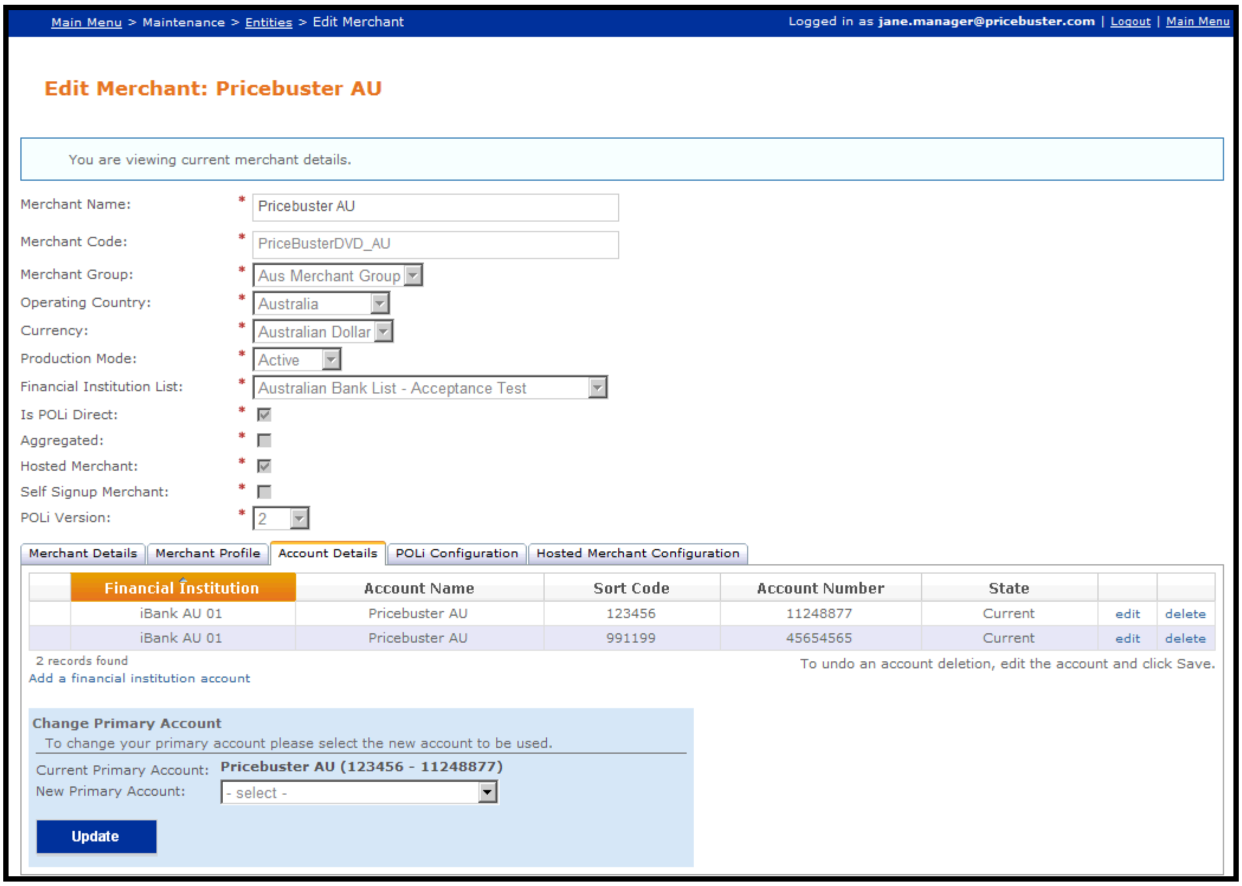
The Merchant Details tab has the following fields:

- **Legal Name** – The legal name of your business
- **Reg. Business Number** – The registration number for your business in the country where you are registered and operating
- **Support Email/URL** – The email address or support page that will be shown to a customer on the POLi™ Landing Page
- **Support Phone** - The phone number that will be shown to a customer on the POLi™ Landing Page and Helper Pane
- **Current Logo** – The logo displayed on the POLi™ Landing page for your customers
- **New Logo** – An upload function to change your logo.

  Logos must be:
  - .png, .jpeg, .bmp, .gif format
  - 150 x 68 pixels in size **exactly**
  - Maximum file size of 100kb

4.2 Account Details Tab

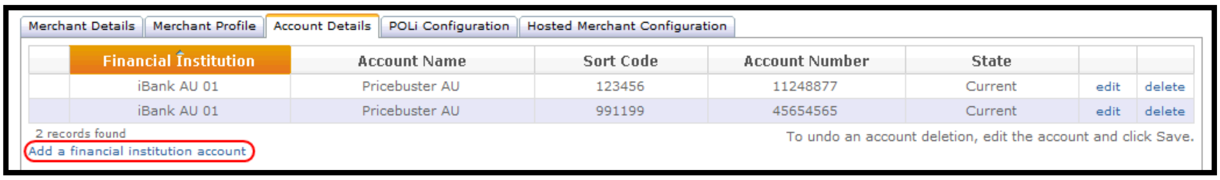
The Account Details tab can be used to add, amend or delete Merchant bank accounts. Merchants will have one primary account and up to nine alternative accounts. Your accounts will be displayed in table form. Options to the right of the table allow you to edit or delete an account. The edit button will 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.



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

4.2.1 Adding an Account

To add an account, click on the "Add a financial institution account" link beneath 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 account number – it must be between 8-10 digits long

Step 4 – Enter the BSB – it must be 6 digits in length

Step 5 – Click **add**. 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 e.g. Citibank in Australia, please contact POLi™ Support.

A message will appear indicating the change was successful and has gone into the workflow approval process (see section 4 – Merchant Change Approval for more details). The details displayed in the accounts table will be the new details. You can toggle between the current account details and the new details via the link in the 'State' column to 'View Current' or 'View Pending' under state.

Merchant Details | Merchant Profile | Account Details | POLi Configuration | Hosted Merchant Configuration

	Financial Institution	Account Name	Sort Code	Account Number	State		
	iBank AU 01	Pricebuster AU	123456	11248877	Current	edit	delete
	iBank AU 01	Pricebuster AU	991199	45654565	Current	edit	delete
	iBank AU 01	Pricebuster AU	342344	342234433	Pending Approval	edit	delete

4.2.2 Editing an Account

To edit an account, click on the edit link to the right of the accounts list. The row will become active and the fields editable.

Step 1 – Click on edit for the account that requires changing

Merchant Details | Merchant Profile | Account Details | POLi Configuration | Hosted Merchant Configuration

	Financial Institution	Account Name	Sort Code	Account Number	State		
	iBank AU 01	Pricebuster AU	123456	11248877	Current	edit	delete
	iBank AU 01	Pricebuster AU	991199	45654565	Current	edit	delete

Step 2 – Make the necessary changes to the account information

Step 3 – Click Save

Merchant Details | Merchant Profile | Account Details | POLi Configuration | Hosted Merchant Configuration

	Financial Institution	Account Name	Sort Code	Account Number	State		
	* iBank AU 01	* Pricebuster AU	* 123456	* 11248877	Current	save	cancel

A message will appear indicating the change was successful and has gone into the workflow approval process (see section 4 – Merchant Change Approval for more details). The details displayed in the accounts table will be the new details. You can toggle between the current account details and the new details via the link in the 'State' column to 'View Current' or 'View Pending' under state.

Merchant Details | Merchant Profile | Account Details | POLi Configuration | Hosted Merchant Configuration

	Financial Institution	Account Name	Sort Code	Account Number	State		
	iBank AU 01	Pricebuster AU	123456	11248877	Current	edit	delete
	iBank AU 01	Pricebuster AU	991199	456545659	Pending Approval View Current	edit	delete

2 records found
Add a financial institution account

To undo an account deletion, edit the account and click Save.

4.2.3 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.

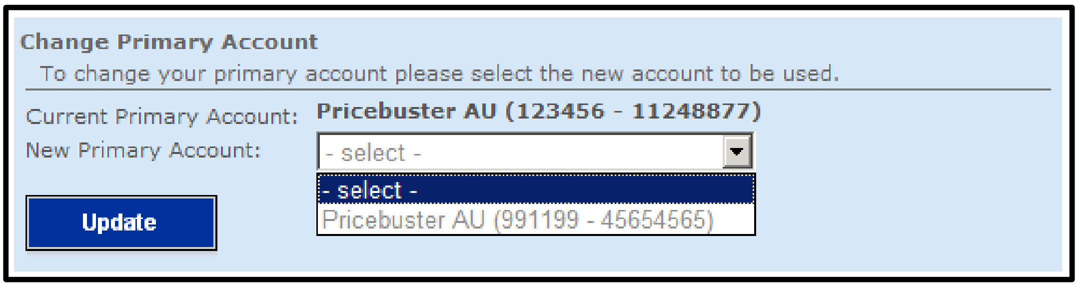
A Primary Account must belong to a Financial Institution that fully displays the transaction reference of a customers' payment on the recipient's online statement. This is required for efficient and accurate reconciliation – without this, it would be extremely difficult to reconcile customer payments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

4.2.4 Setting a Primary Account

At the bottom of the Account Details tab is a section to change your primary account.

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



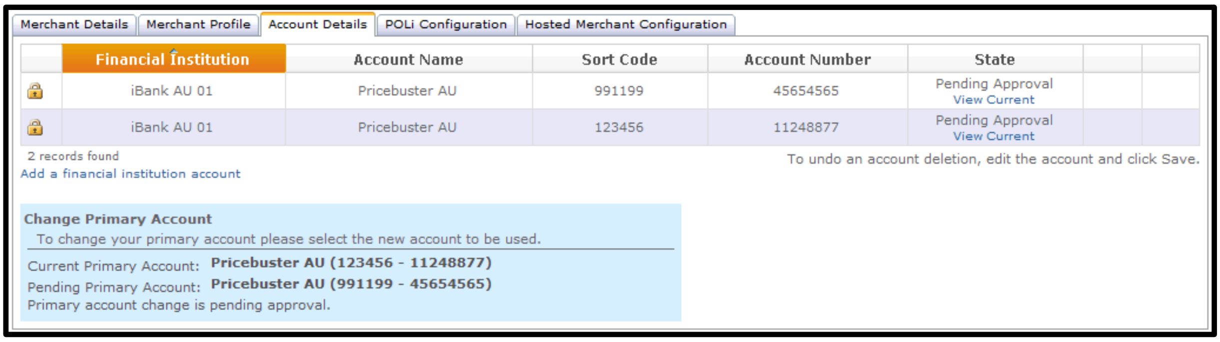
Step 2 – Click update

Step 3 – Confirm the change of the primary account by clicking OK on the dialogue box that pops up

After confirming the primary account change, you will notice some changes to the account details tab:

- The current primary account and the new primary account have a padlock beside them – this indicates that no changes are permitted until the change has been approved
- The current and new primary accounts have a link in the 'State' column to view current details – this will display the current account details (e.g. before the change was made)

- The primary account section displays account details of the both the current and pending primary accounts



4.3 POLi™ Configuration Tab

The POLi™ Configuration tab is where Merchant’s can modify data that affects the way their customer’s experience POLi™. The page allows Merchant’s to configure:

Value	Description
Individual Transaction Limit:	The maximum value that you want to allow for a single POLi™ transaction
Daily Transaction Limit:	The default value that you want to process using POLi™ transactions in a 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 the POLi™ **Receipt** page
Display POLi™ failure page:	A flag indicating whether your customers should be displayed the POLi™ **Failure** page
Allow Back Navigation:	A flag indicating whether customer’s can be returned to your checkout page from the POLi™ Landing page (where the customer selects their bank)
Is Billable:	Not yet implemented. Please ignore.
Is Forwarding User IP Address:	A flag indicating that the Merchant is forwarding the IP address of the customer in order to be validated against blocked or marked IP addresses
Can View Payer Bank Details:	Merchant is enabled to view the Payer Bank Details report
Nudge Notification URL (Web Services):	Address of the “nudge” receiver (only used for middleware merchants)

POLi Link Notification URL:	Address of the “nudge” receiver for POLi Link transactions
Time Zone:	The time zone of the Merchant.
Authentication Type:	Password Authentication – the merchant will be authenticated via the Authentication Code passed in the Initiate Transaction request
Current Authentication Code:	This field is required if the current (and live in production) Authentication Type is set to Password Authentication and the User wants to change the Authentication Code
New Authentication Code:	Required when changing the Authentication Code
Confirm Authentication Code:	Required when changing the Authentication Code
IP Address:	Required when the Authentication Type is set to IP Address Authentication. **NOTE:** The first three octets of the IP address must be fixed numbers between 1 and 255. The last octet can be a wildcard (entered as *) or a range e.g. 155.155.155.110-225

4.4 Editing Merchant Details

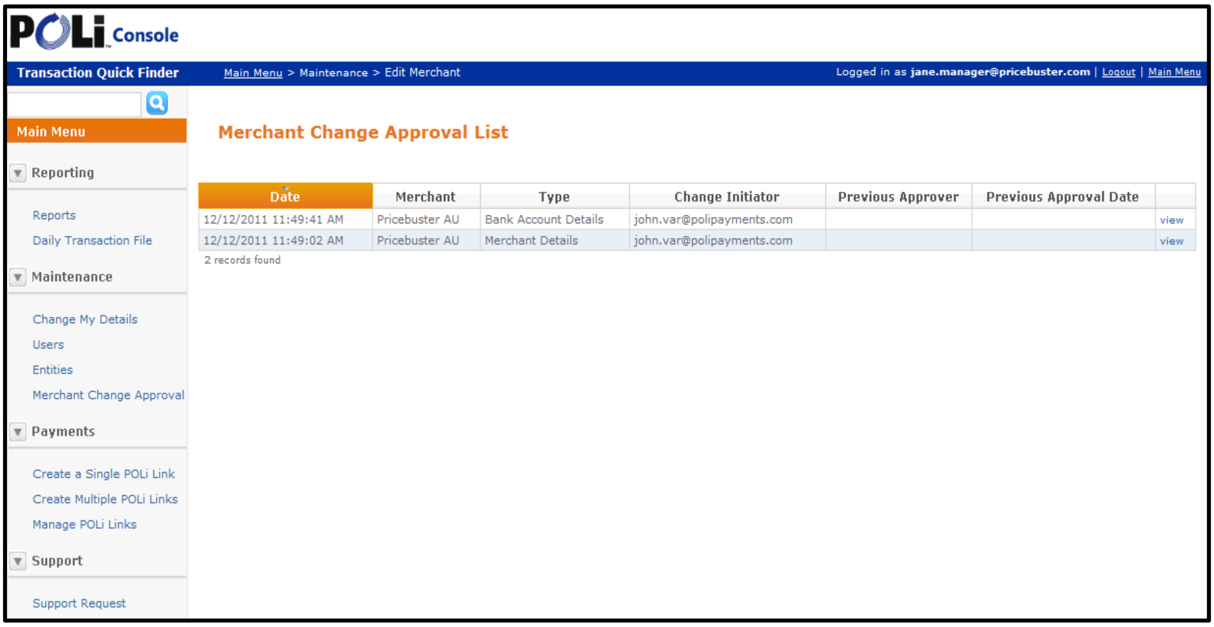
Merchant details can be modified by any User that has a role of Admin Assistant or Business Manager, or by your VAR Manager.

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 Business 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.

5 Merchant Change Approval

Only Users with a role of Business Manager can approve changes to Merchant details. Clicking on the Merchant Change Approval link in the left navigation menu will take you to a Merchant Change Approval List screen.



NOTE: There are two Approval types:

1/ Bank Account Details – any change to bank account details

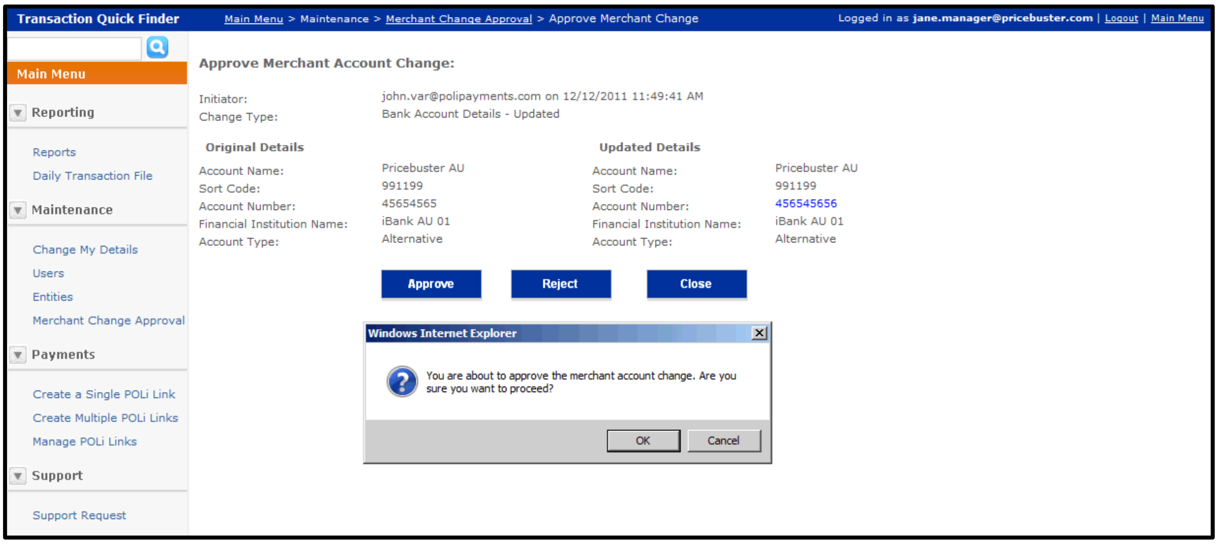
2/ Merchant Details – any other change to Merchant details

To approve a Merchant Change:

Step 1 – Click on the View link to the right of the table. This will display the details of the change

Step 2 – Review the data and ensure that everything is correct

- If the data is incorrect, click Reject. Any changes that have been made will be lost and cannot be recovered
- If the data is correct, click Approve

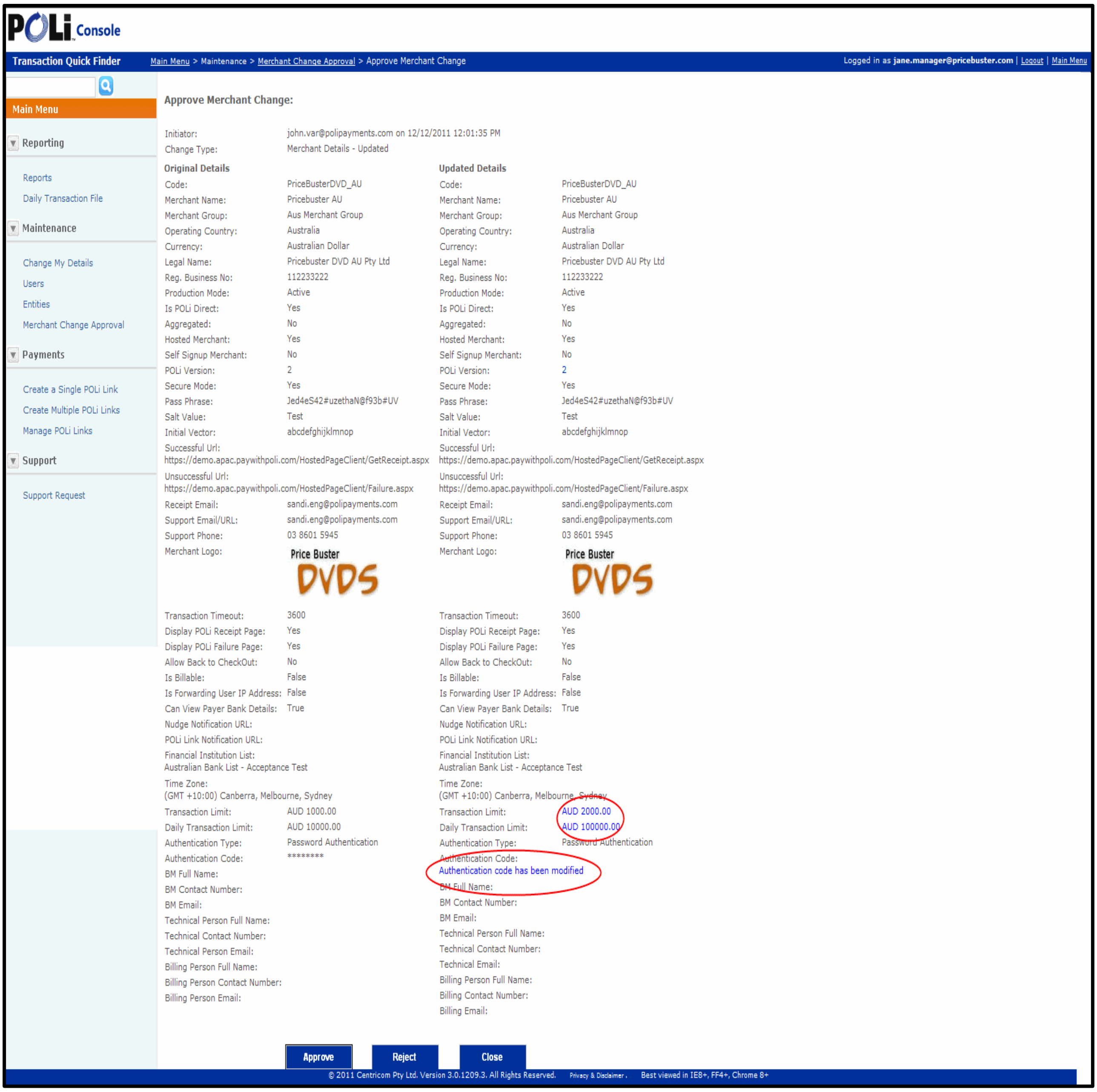


Step 3 – Confirm the approval by clicking OK on the dialogue box that pops up

5.1 Comparing Merchant Change Data

When viewing changes to the Merchant details or POLi™ Configuration, you will see both the original and updated data-set. The data-set contains all the fields from the Merchant Details and POLi™ Configuration tabs in the Merchant setup pages.

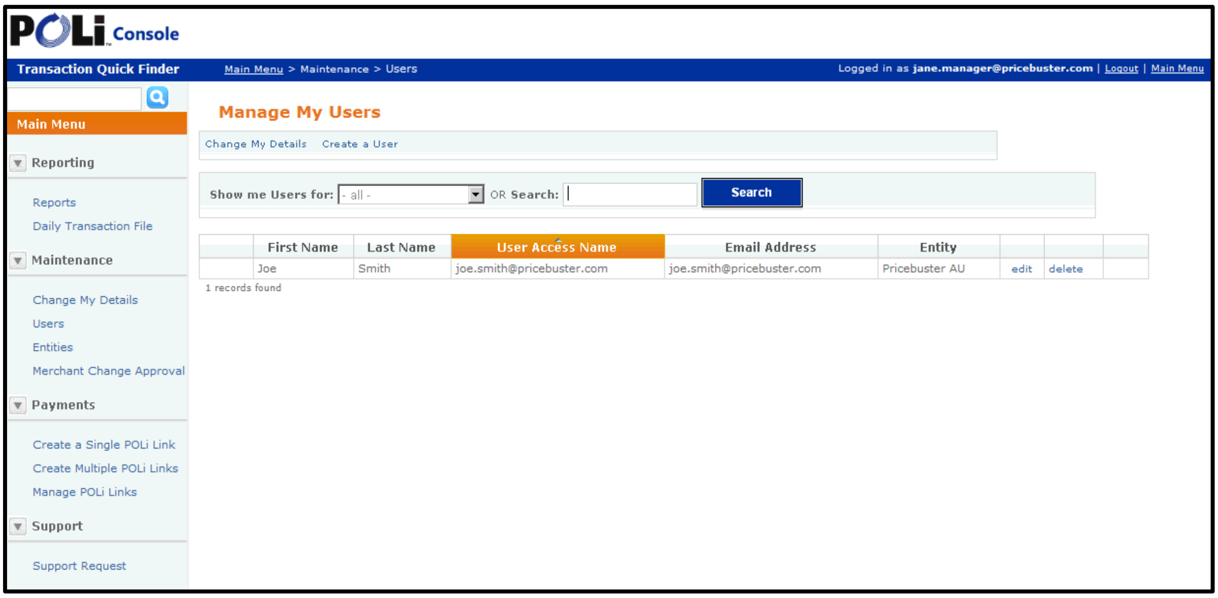
Any data that has changed will be in blue text. The only exception is the Authentication Code which will not display the original or updated value. If it has changed, then the text “Authentication Code has been modified” will be displayed.


POLi Console
Transaction Quick Finder
Main Menu > Maintenance > Merchant Change Approval > Approve Merchant Change
Logged in as jane.manager@pricebuster.com | Logout | Main Menu
Main Menu
Reporting
Reports
Daily Transaction File
Maintenance
Change My Details
Users
Entities
Merchant Change Approval
Payments
Create a Single POLi Link
Create Multiple POLi Links
Manage POLi Links
Support
Support Request
Approve Merchant Change:
Initiator: john.var@polipayments.com on 12/12/2011 12:01:35 PM
Change Type: Merchant Details - Updated
Original Details
Code: PriceBusterDVD_AU
Merchant Name: Pricebuster AU
Merchant Group: Aus Merchant Group
Operating Country: Australia
Currency: Australian Dollar
Legal Name: Pricebuster DVD AU Pty Ltd
Reg. Business No: 112233222
Production Mode: Active
Is POLi Direct: Yes
Aggregated: No
Hosted Merchant: Yes
Self Signup Merchant: No
POLi Version: 2
Secure Mode: Yes
Pass Phrase: Jed4eS42#uzethaN@f93b#UV
Salt Value: Test
Initial Vector: abcdefghijklmnop
Successful Url: https://demo.apac.paywithpoli.com/HostedPageClient/GetReceipt.aspx
Unsuccessful Url: https://demo.apac.paywithpoli.com/HostedPageClient/Failure.aspx
Receipt Email: sandi.eng@polipayments.com
Support Email/URL: sandi.eng@polipayments.com
Support Phone: 03 8601 5945
Merchant Logo: Price Buster DVDS
Transaction Timeout: 3600
Display POLi Receipt Page: Yes
Display POLi Failure Page: Yes
Allow Back to CheckOut: No
Is Billable: False
Is Forwarding User IP Address: False
Can View Payer Bank Details: True
Nudge Notification URL:
POLi Link Notification URL:
Financial Institution List: Australian Bank List - Acceptance Test
Time Zone: (GMT +10:00) Canberra, Melbourne, Sydney
Transaction Limit: AUD 1000.00
Daily Transaction Limit: AUD 10000.00
Authentication Type: Password Authentication
Authentication Code: ********
BM Full Name:
BM Contact Number:
BM Email:
Technical Person Full Name:
Technical Contact Number:
Technical Person Email:
Billing Person Full Name:
Billing Person Contact Number:
Billing Person Email:
Updated Details
Code: PriceBusterDVD_AU
Merchant Name: Pricebuster AU
Merchant Group: Aus Merchant Group
Operating Country: Australia
Currency: Australian Dollar
Legal Name: Pricebuster DVD AU Pty Ltd
Reg. Business No: 112233222
Production Mode: Active
Is POLi Direct: Yes
Aggregated: No
Hosted Merchant: Yes
Self Signup Merchant: No
POLi Version: 2
Secure Mode: Yes
Pass Phrase: Jed4eS42#uzethaN@f93b#UV
Salt Value: Test
Initial Vector: abcdefghijklmnop
Successful Url: https://demo.apac.paywithpoli.com/HostedPageClient/GetReceipt.aspx
Unsuccessful Url: https://demo.apac.paywithpoli.com/HostedPageClient/Failure.aspx
Receipt Email: sandi.eng@polipayments.com
Support Email/URL: sandi.eng@polipayments.com
Support Phone: 03 8601 5945
Merchant Logo: Price Buster DVDS
Transaction Timeout: 3600
Display POLi Receipt Page: Yes
Display POLi Failure Page: Yes
Allow Back to CheckOut: No
Is Billable: False
Is Forwarding User IP Address: False
Can View Payer Bank Details: True
Nudge Notification URL:
POLi Link Notification URL:
Financial Institution List: Australian Bank List - Acceptance Test
Time Zone: (GMT +10:00) Canberra, Melbourne, Sydney
Transaction Limit: AUD 2000.00
Daily Transaction Limit: AUD 100000.00
Authentication Type: Password Authentication
Authentication Code: Authentication code has been modified
BM Full Name:
BM Contact Number:
BM Email:
Technical Person Full Name:
Technical Contact Number:
Technical Email:
Billing Person Full Name:
Billing Contact Number:
Billing Email:
Approve
Reject
Close
© 2011 Centricom Pty Ltd. Version 3.0.1209.3. All Rights Reserved. Privacy & Disclaimer. Best viewed in IE8+, FF4+, Chrome 8+

6 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 Business Manager and it will be their responsibility to create new Users to perform the operational duties of a Merchant. Click on 'Users' in the left navigation menu to go to the 'Manage My Users' page. This will display a list of all the Users for your business, however the current logged in User will not be displayed.

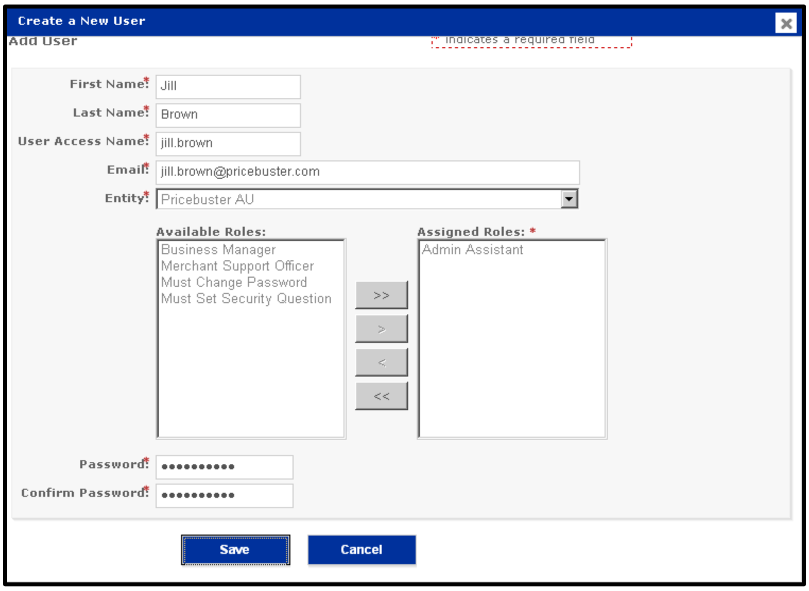
NOTE: The first time the Business Manager logs in the Users list will be empty.



6.1 Creating a User

To add a User:

1. Click on the 'Create a User' link in the Users list page. This displays the Add User page
2. Enter the first name, surname and email address of the User in the relevant fields
3. Select the Merchant or Merchant Group from the Entity selection dropdown menu
4. Select the role(s) of the User



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

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

6. Click Save

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

6.2 Selecting a Role

There are 6 roles to choose from when creating a Merchant User:

- Admin Assistant – maintaining business details and accounts
- Admin Assistant Plus - this role has access the same functionality as the Admin Assistant role, with the addition of being able to access the Payer Bank Details Report
- Business Manager – management of the business and approving merchant changes
- Business Manager Plus - this role has access the same functionality as the Business Manager role, with the addition of being able to access the Payer Bank Details Report.

Note: A Business Manager Plus user can only be created by POLi™ Helpdesk. In addition, resetting a password for a Business Manager Plus user can only be performed by POLi™ Helpdesk or another Business Manager Plus user associated with your Merchant.

- Merchant Support Officer Plus – this role has access the same functionality as the Merchant Support Officer role, with the addition of being able to access the Payer Bank Details Report
- Merchant Support Officer – for basic customer support

It is possible to force a User to change their password or security questions simply by putting them into the 'Must Change Password' or 'Must Set Security Question' role.

NOTE: The Must Set Security Question role is automatically assigned to a User when they are created so that they are forced to set a security question when they login for the first time.

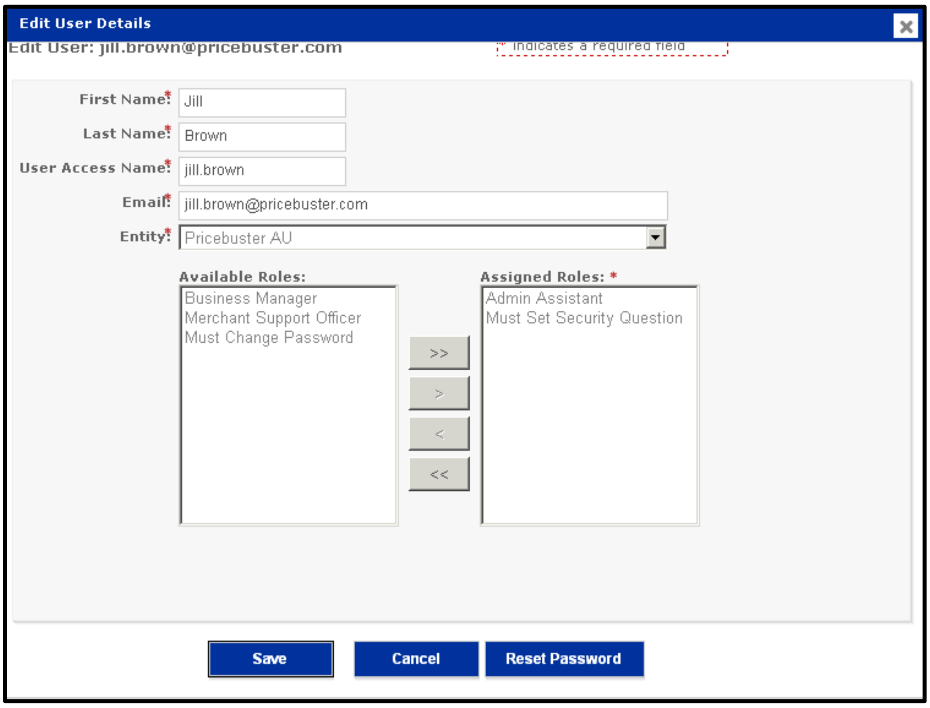
Role	Purpose	Functions
Admin Assistant	• Customer Support • Transaction Enquiries • Maintain Merchant Details	• User Self Maintenance • Transaction Reports • Diagnostic Report • Update Merchant Details • Create POLi Links
Admin Assistant Plus	• Customer Support • Transaction Enquiries • Maintain Merchant Details	• User Self Maintenance • Transaction Reports • Diagnostic Report • Update Merchant Details • Create POLi Links • Payer Bank Details access
Business Manager	• Complex Transaction Enquiries • Merchant Change Approvals	• User Maintenance • Transaction Reports • Diagnostic Reports • Merchant Change Approval • Create POLi Links
Business Manager Plus	• Complex Transaction Enquiries • Merchant Change Approvals	• User Maintenance • Transaction Reports • Diagnostic Reports • Merchant Change Approval • Create POLi Links • Payer Bank Details access
Merchant Support Officer Plus	• Customer Support • Transaction Enquiries	• User Self Maintenance • Transaction Reports • Payer Bank Details access
Merchant Support Officer	• Customer Support • Transaction Enquiries	• User Self Maintenance • Transaction Reports
Must Change Password	• Can be used to force a User to change their password	None
Must Set Security Question	• Set by default for new Users • Can be used to force a User to change their security question	None

6.3 Editing a User

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

Step 1 – Edit the applicable fields.

Step 2 – Click Save



6.4 Deleting a User

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

Step 1 – Confirm message box: Confirm the deletion by clicking on 'OK'

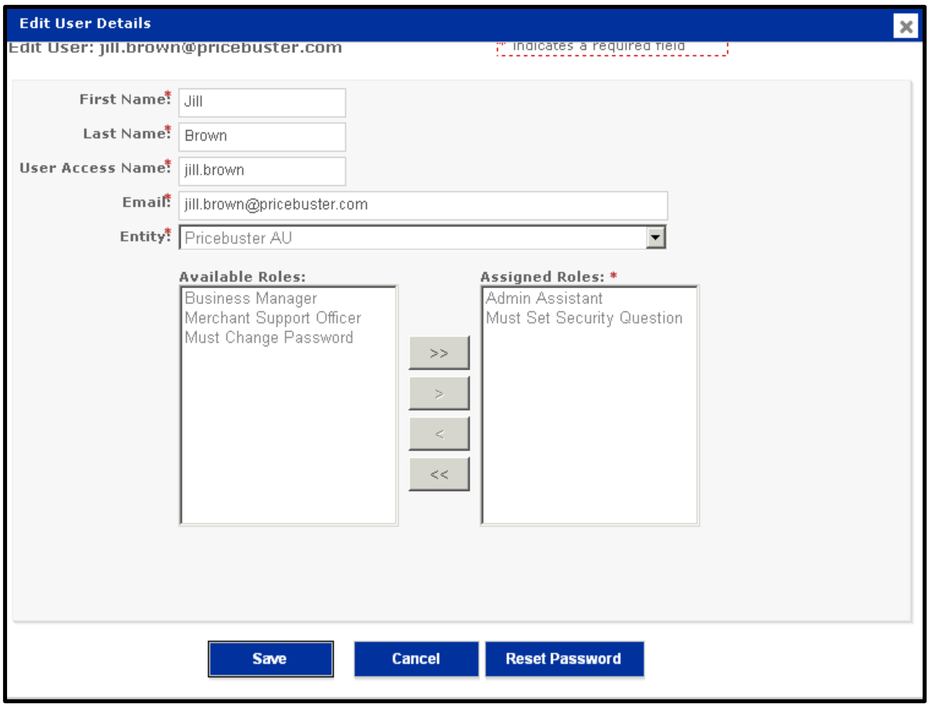
Upon confirming the deletion of a User you will be returned to the Users list.

6.5 Reset a User's Password

From the User list page, click on the Edit link for the User.

Step 1 – Click Reset Password

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



7 POLi Link

POLi Links are an alternative method for merchants to collect payments.

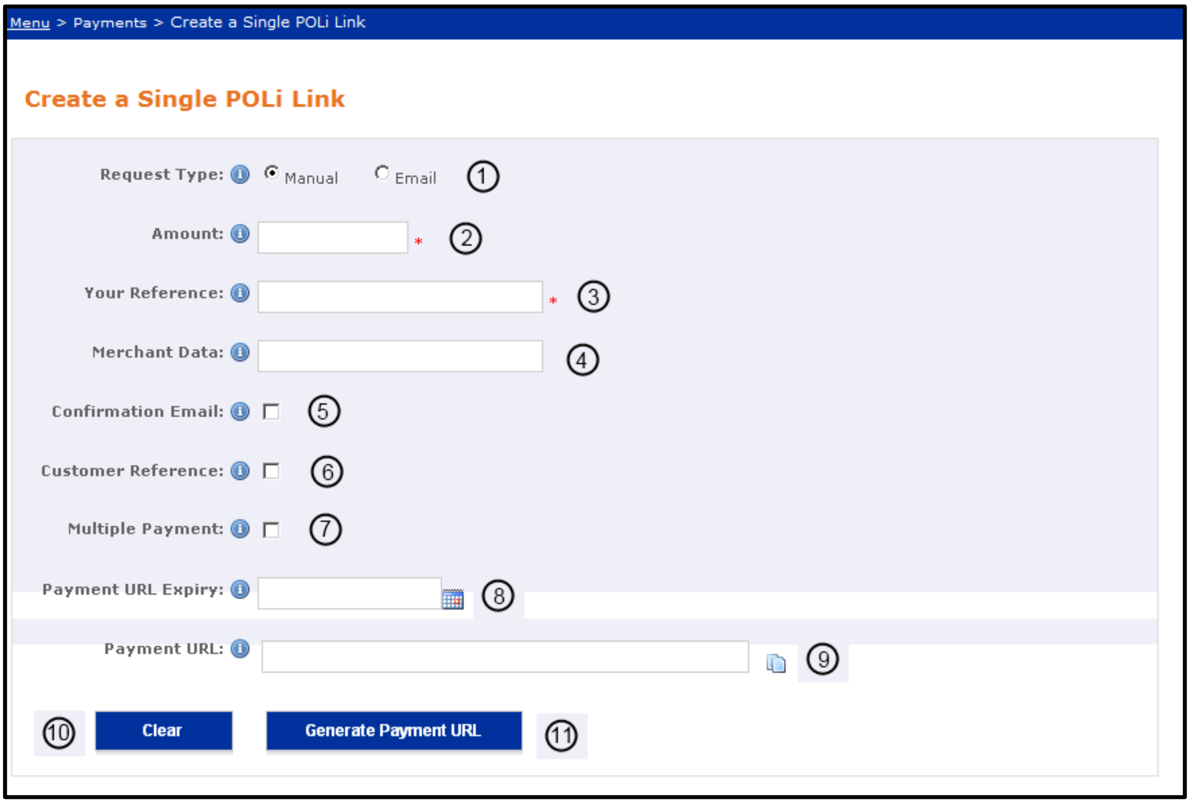
This method enables merchants to request payment from an individual outside of the ‘checkout’ scenario. Merchants are able to generate a POLi Link which takes the form of a short URL, send this to the customer via email or place it for example within a pdf invoice. When the POLi Link is clicked the user 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.

7.1 Create a Single POLi Link

The Create a Single POLi Link function can be used to generate individual POLi Links without the need to create a batch file.

See below for the details of each item on the Create a Single POLi Link page.

NOTE: The information icon next to each field label provides information about the field on mouse over.



1. **Request Type** – this can be Manual or Email. Selecting 'Email' requires additional information (customer name and customer email address) and triggers an email to the specified email address when the Payment URL is generated.

2. **Amount** – this is the amount of the POLi Link. This must be a valid currency value with up to two decimal points. The amount must be between 1.00 and 10000.00.

3. **Your Reference** – this is the Merchant reference for the payment. This field is displayed on your reports under the *Merchant Reference* column. This is a mandatory field and can contain up to 50 characters.

4. **Merchant Data** – this field can be used to specify additional transaction information or reference data. This field is displayed on your reports under the *Merchant Data* column. This is an optional field and can contain up to 100 characters.

5. **Confirmation Email** – check this box if you wish to receive a confirmation email when successful payment is made. The email is sent to your support email address as specified in your merchant configuration.

6. **Customer Reference** – check this box if you require the customer to enter reference details for the payment. This field is displayed on your reports under the *Merchant Data* column.

7. **Multiple Payment** – check this box if you wish to allow this POLi Link to be used multiple times. This link will not expire when used by a customer (however it can be set to expire on a specific date or manually via Manage POLi Links).

8. **Payment URL Expiry** – if you want to set an expiry date for a POLi Link request, it can be specified here. The generated POLi Link cannot be used on or after this expiry date.

If this field is left blank, no expiry date is set against the POLi Link.

9. **Payment URL result field** – when the Generate URL button is clicked and all data is successfully validated, the resulting Payment URL is displayed here. This URL can be copied using the copy icon below the field.

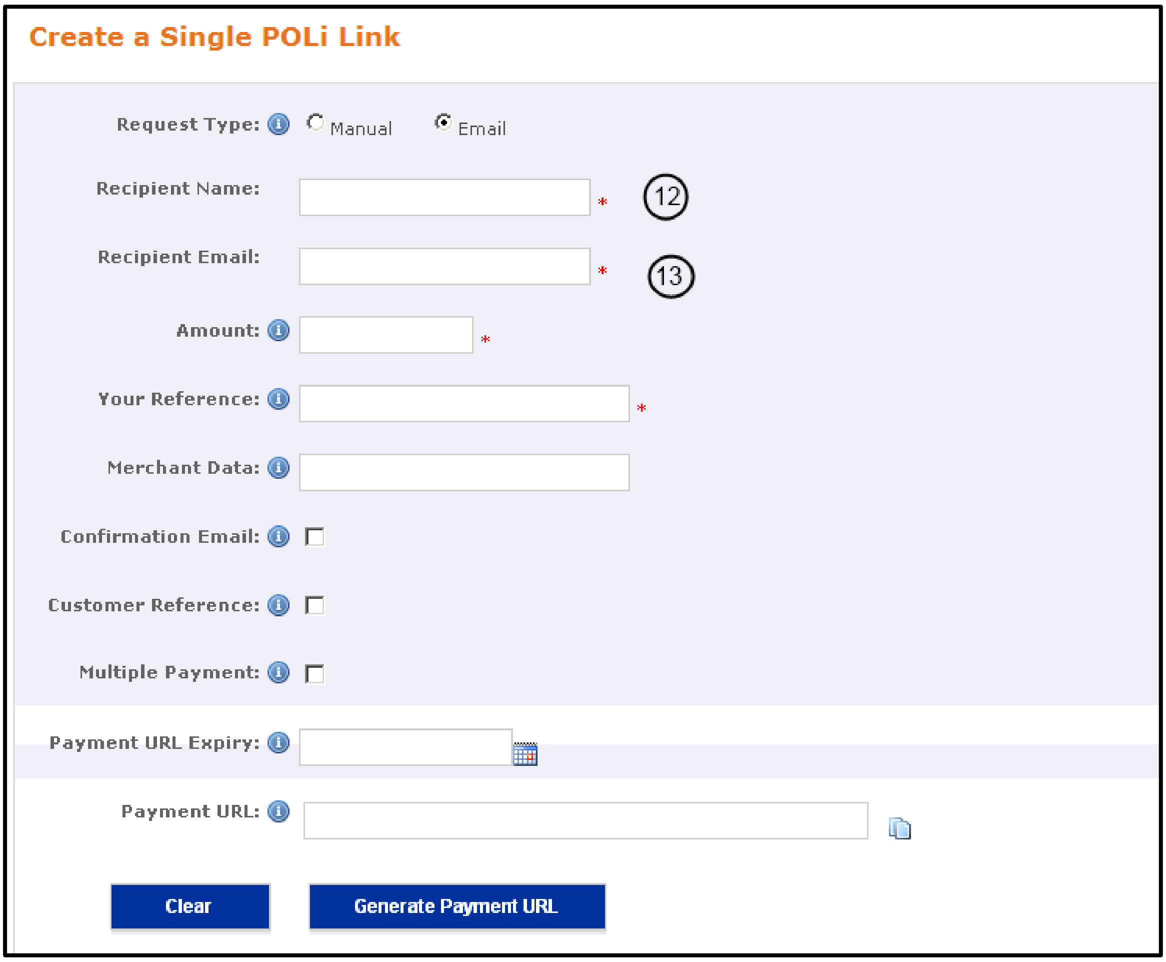
10. **Clear button** – clicking this button clears all data and URL information from the page

11. **Generate Payment URL button** –clicking this button will validate the data entered in the fields on the page, and if successfully validated, will generate the Payment URL.

The Email Request Type contains two further fields (see below):

12. **Recipient Name** – The name of the customer receiving the POLi Link. This information is included in the email sent to the customer. This can only contain letters, spaces, dashes and apostrophes, and is mandatory if Request Type is email.

13. **Recipient Email** - The email address of the customer receiving the POLi Link. This must be in a valid email format (e.g. abc@abcdef.com), and is mandatory if Request Type is email.



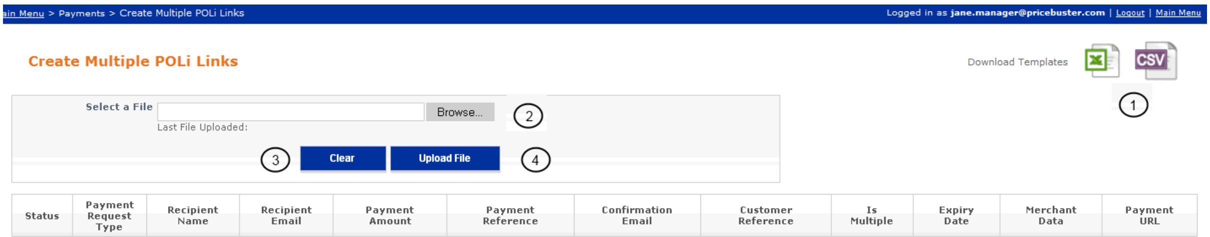
Once all fields have been completed and contain valid data, clicking the Generate Payment URL button will populate the Payment URL result field with the URL for the POLi Link. This can be copied to the clipboard for pasting into a document or email by clicking the copy icon below the field. Additionally, if the Request Type is email, an email will be sent to the Recipient Email address specified. A preview of the email content is displayed prior to being sent to the recipient.

7.2 Create Multiple POLi Links

The Create Multiple POLi Links function can be used to generate a one or more POLi Links via uploading a batch file, in either Excel or CSV format.

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

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



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

2. **Select a File** – to upload a Multiple POLi Link batch file, click “Browse...” locate the file and click the Upload File button. Once upload is complete, the Last File Uploaded field will display the filename.

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

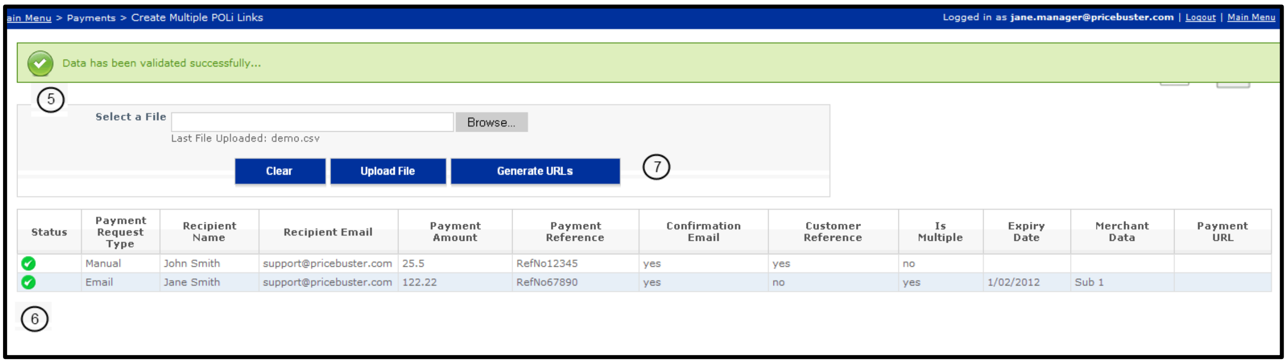
4. **Upload File button** – Once a filename is displayed in the Select a File field, clicking this button will initiate file upload of the selected filename.

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

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

6. **Valid POLi Link data notification** – a green tick is displayed next to each successfully validated line item in the batch file

7. **Generate URLs 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.

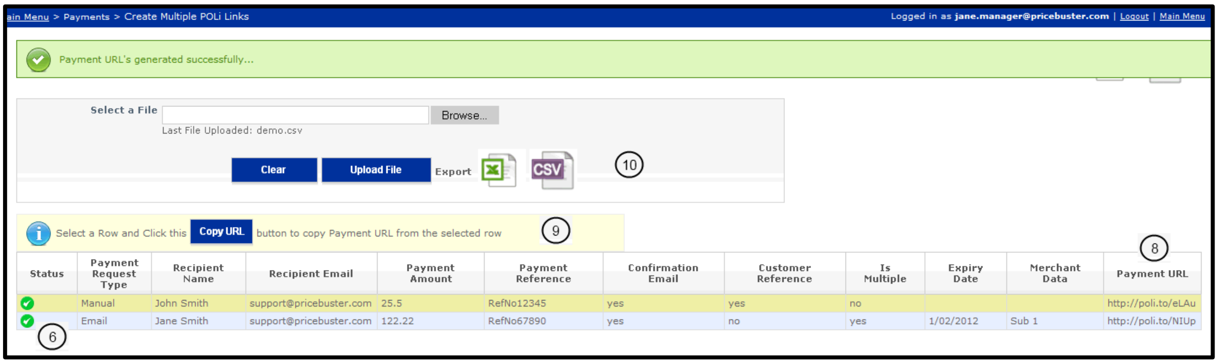


On clicking the Generate URLs button, the Payment URL for each line item in the batch file is displayed, and an email is sent to the Recipient Email Address for each Request Type of Email.

8. **Payment URL** – the generated URL for the POLi Link is displayed here

9. **Copy URL button** – to copy the Payment URL for an individual line item to the clipboard, for pasting into a document or email, select the relevant line item and click this button

10. **Export** – click the icons to export the complete list of POLi Links displayed, including the generated Payment URLs, in either Excel or CSV format.

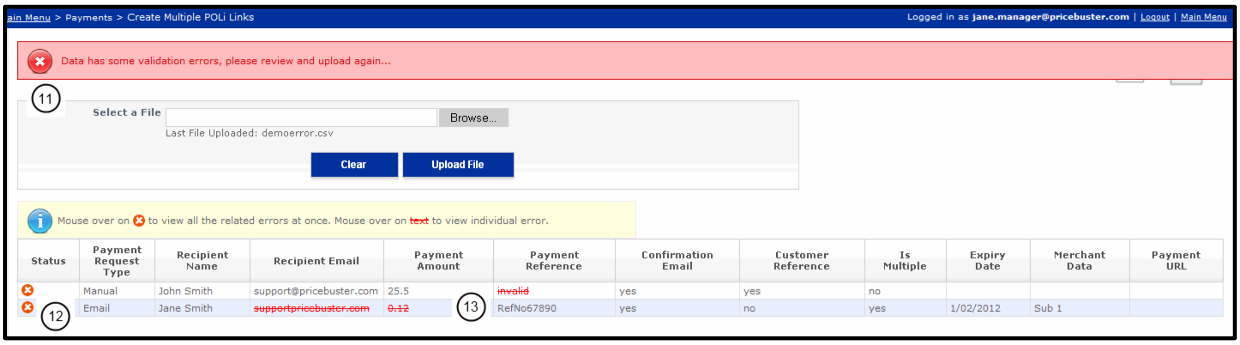


If any line item within the batch file contains invalid data, an error message is displayed and the details of the invalid data is displayed:

11. **Validation Error message** – this message will display if any of the data contained within the file does not pass validation on upload

12. **Invalid data notification** – this icon will display in the Status column for each line item that contains invalid data

13. **Invalid data detail** – the specific data that has failed validation will be displayed as crossed-out red text. This data will require correction and the file will need to be re-uploaded with the corrected data.



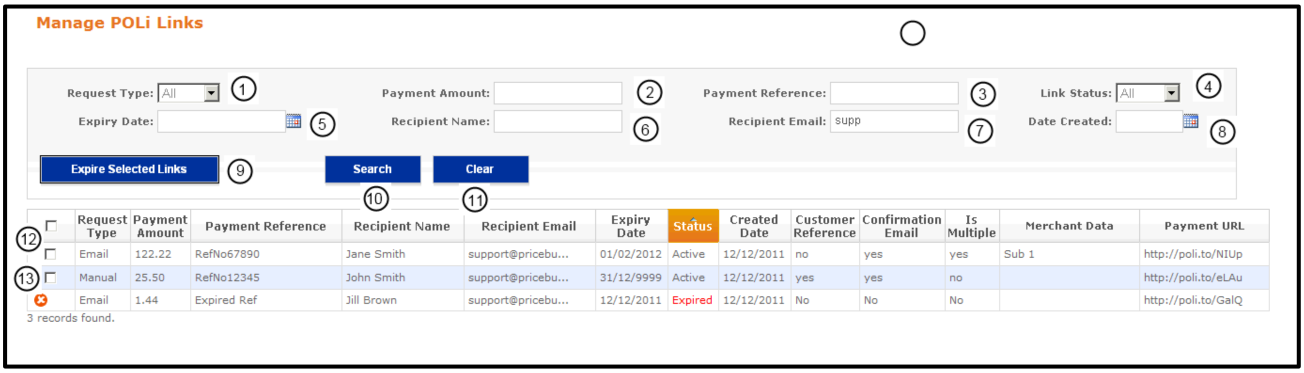
If you mouse over the invalid data notification icon to the left of the line item, a tooltip will display containing the reason(s) for the data failing validation:

This information can also be obtained if you mouse over the crossed-out data in each line item:

7.3 Manage POLi Links

The Manage POLi Links page can be used to track all existing POLi Link requests for your merchant. This includes both active POLi Links and those that have expired, either due to being used, passing their expiry date, or by being manually expired.

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



1. **Request Type** – The type of POLi Link request you are searching for. Can be selected from “All”, “Manual” or “Email”.

2. **Payment Amount** – The amount of the POLi Link(s) you are searching for. Can be any currency value. Only the specified amount will be returned in the search results

3. **Payment Reference** – The Payment Reference of the POLi Link(s) you are searching for. Some or all of the Reference can be specified and all POLi Links containing the search term will be returned.

4. **Link Status** – The status of the POLi Link request you are searching for. Can be selected from “All”, “Active” or “Expired”.

5. **Expiry Date** – The expiry date of the POLi 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 POLi Links, this will be the date the Link expired (as opposed to any originally specified expiry date)

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

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

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

9. **Expire Selected Links button** – clicking this button will manually expire any currently selected POLi Links. Note that once a POLi Link is expired it cannot be made active again.

10. **Search button** – clicking this button submits the specified search criteria and returns all matching transactions.

11. **Clear button** – clicking this button clears all search filters and displays the complete list of POLi Links.

12. **Select Payment checkbox** – Check this box to select one or more POLi Links that you want to manually expire

13. **Expired POLi Link icon** – This icon indicates which POLi Links in the list have expired.

There is also a **POLi Link Report** available in Reporting. The search fields are as per the above but the report details are read-only, and the data can be exported. More details on reports are available below.

8 Reporting

8.1 Daily Transaction File menu item

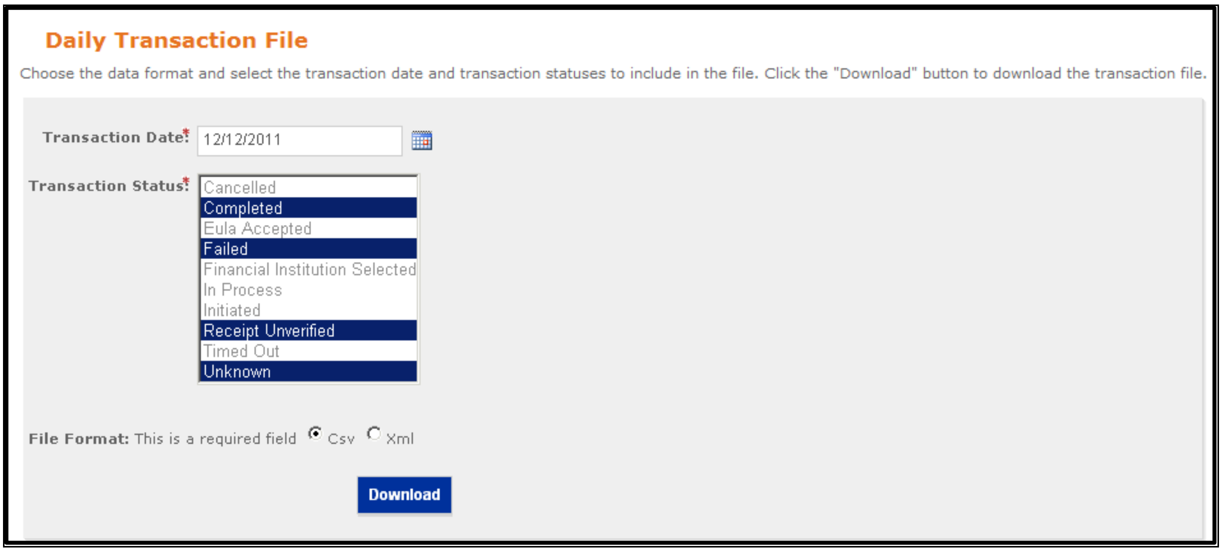
To access the Daily Transaction File function in the POLi™ console:

- Log in to the POLi™ Console
- From the left-hand navigation menu, select 'Daily Transaction File'

8.2 Daily Transaction File page

On the Daily Transaction File page, the following options are available:

- Date – this is the date for the transactions you wish to view
- Transaction Status – this contains all POLi™ transaction status vales. You can select one, more than one, or all statuses to be included in the report
- File Format – the file can be downloaded as either a CSV text file, or in XML format



To obtain the Daily Transaction File:

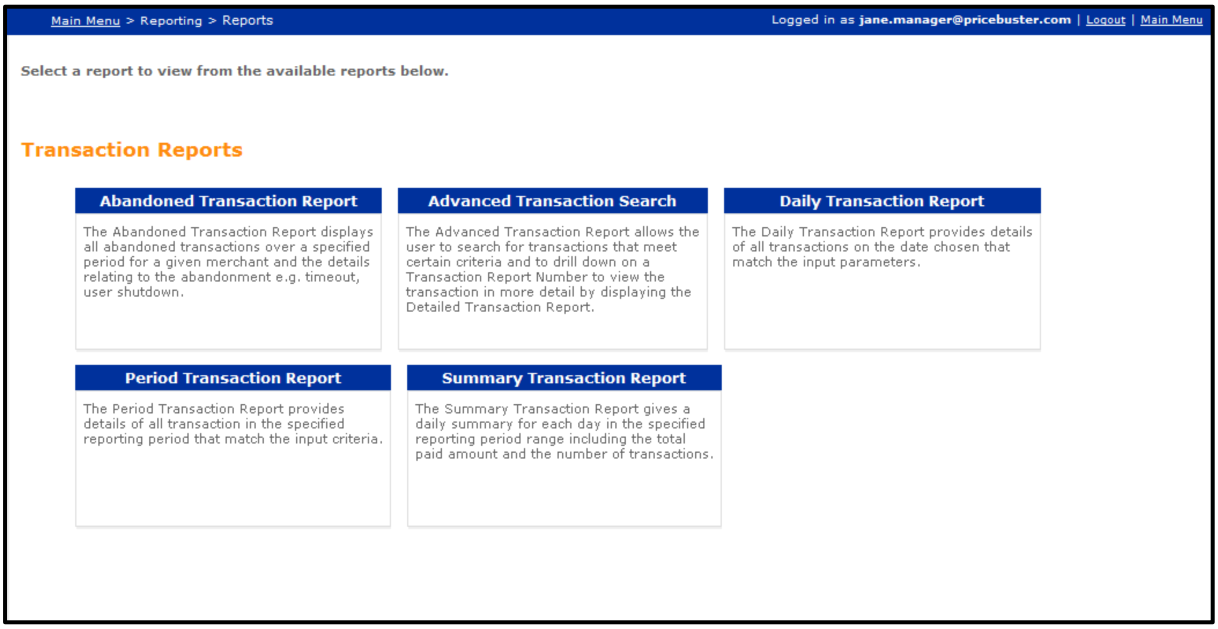
- Select a date (either by using the pop-up calendar or by directly entering a date in the format DD/MM/YYYY)
- Select one or more Transaction Status values (you can use both the SHIFT and/or CTRL keys to select multiple statuses)
- Select a file format
- Click **Download**

A dialog will pop up that will prompt you to open or save the resulting file.

8.3 Transaction Reports

There are six transaction reports to choose from:

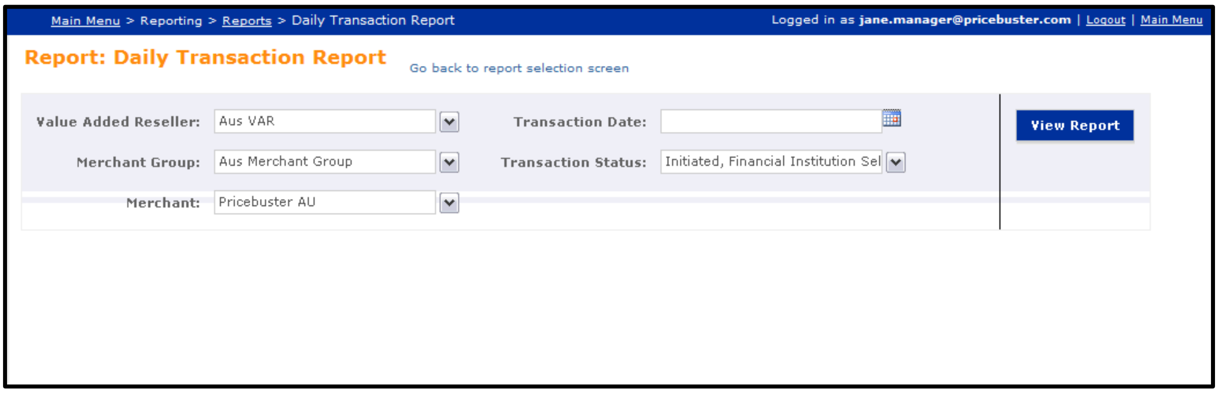
- ***The Abandoned Transaction Report*** – Displays all abandoned transactions over a specified period for a given merchant and the details relating to the abandonment e.g. timeout, User shutdown.
- ***The Advanced Transaction Report*** – Allows the User to search for transactions that meet certain criteria and to drill down on a POLi ID to view the transaction in more detail by displaying the Detailed Transaction Report.
- ***The Daily Transaction Report*** – Provides details of all transactions on the date chosen that match the input parameters.
- ***The Period Transaction Report*** – Provides details of all transaction in the specified reporting period that match the input criteria.
- ***The Summary Transaction Report*** – Gives a daily summary for each day in the specified reporting period range including the total paid amount and the number of transactions.
- ***The POLi Link Report*** – Provides details of existing POLi Links for your merchant that match the search criteria.



8.4 Executing a Report

To execute a report:

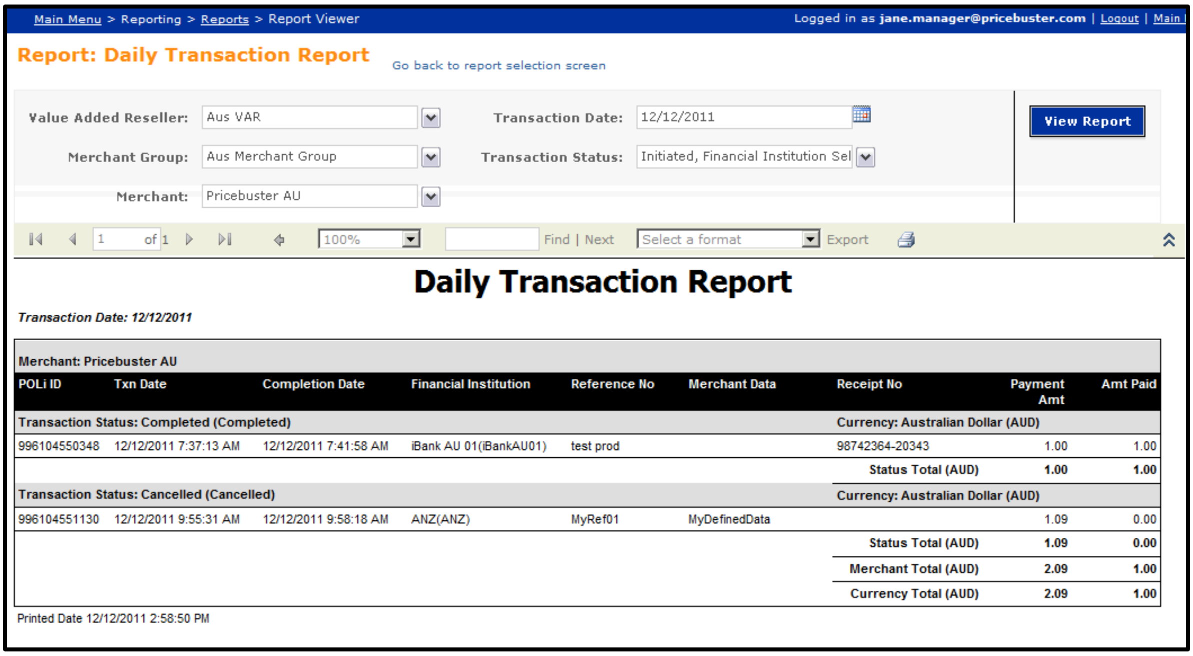
Step 1 – From the Reports page, click on the report that you wish to run. You will be taken to the report interface for the chosen report



Step 2 – Select the desired values from the available parameters

Step 3 – Click View Report

Step 4 – The report will be displayed below the parameters selection panel in the viewer



Daily Transaction Report

Transaction Date: 12/12/2011

Merchant: Pricebuster AU								
POLi ID	**Txn Date**	**Completion Date**	**Financial Institution**	**Reference No**	**Merchant Data**	**Receipt No**	**Payment Amt**	**Amt Paid**
Transaction Status: Completed (Completed)						**Currency: Australian Dollar (AUD)**		
996104550348	12/12/2011 7:37:13 AM	12/12/2011 7:41:58 AM	iBank AU 01(iBankAU01)	test prod		98742364-20343	1.00	1.00
						Status Total (AUD)	**1.00**	**1.00**
Transaction Status: Cancelled (Cancelled)						**Currency: Australian Dollar (AUD)**		
996104551130	12/12/2011 9:55:31 AM	12/12/2011 9:58:18 AM	ANZ(ANZ)	MyRef01	MyDefinedData		1.09	0.00
						Status Total (AUD)	**1.09**	**0.00**
						Merchant Total (AUD)	**2.09**	**1.00**
						Currency Total (AUD)	**2.09**	**1.00**

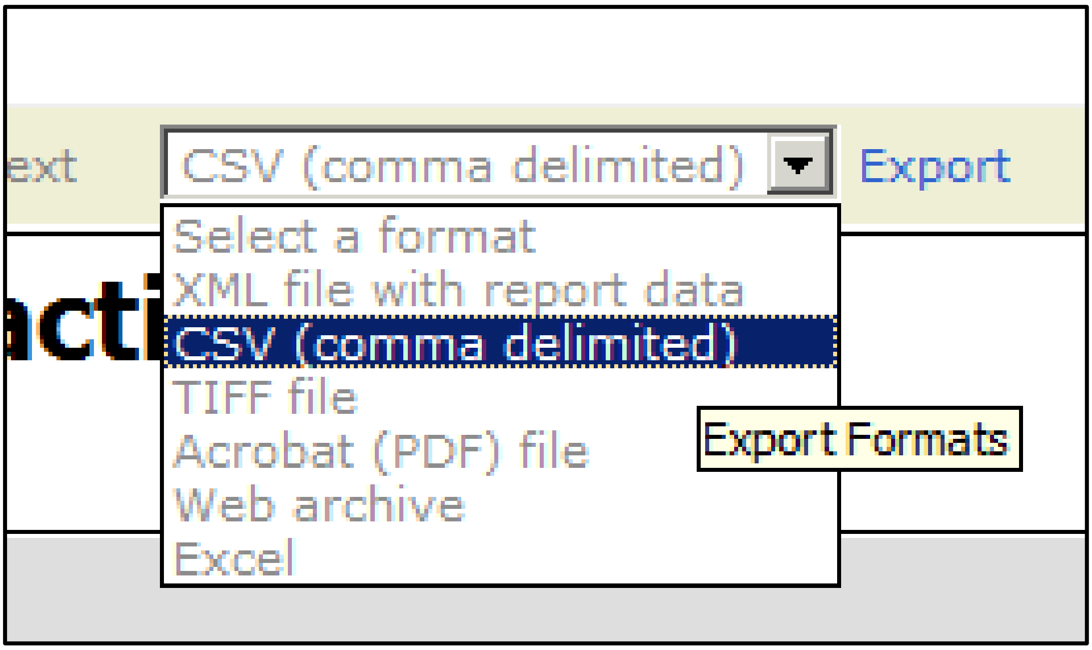
Printed Date 12/12/2011 2:58:50 PM

NOTE: Clicking on a transaction will take you to the Detailed Transaction Report to view the steps of the transaction. Refer to Appendix A for a complete list of transaction steps

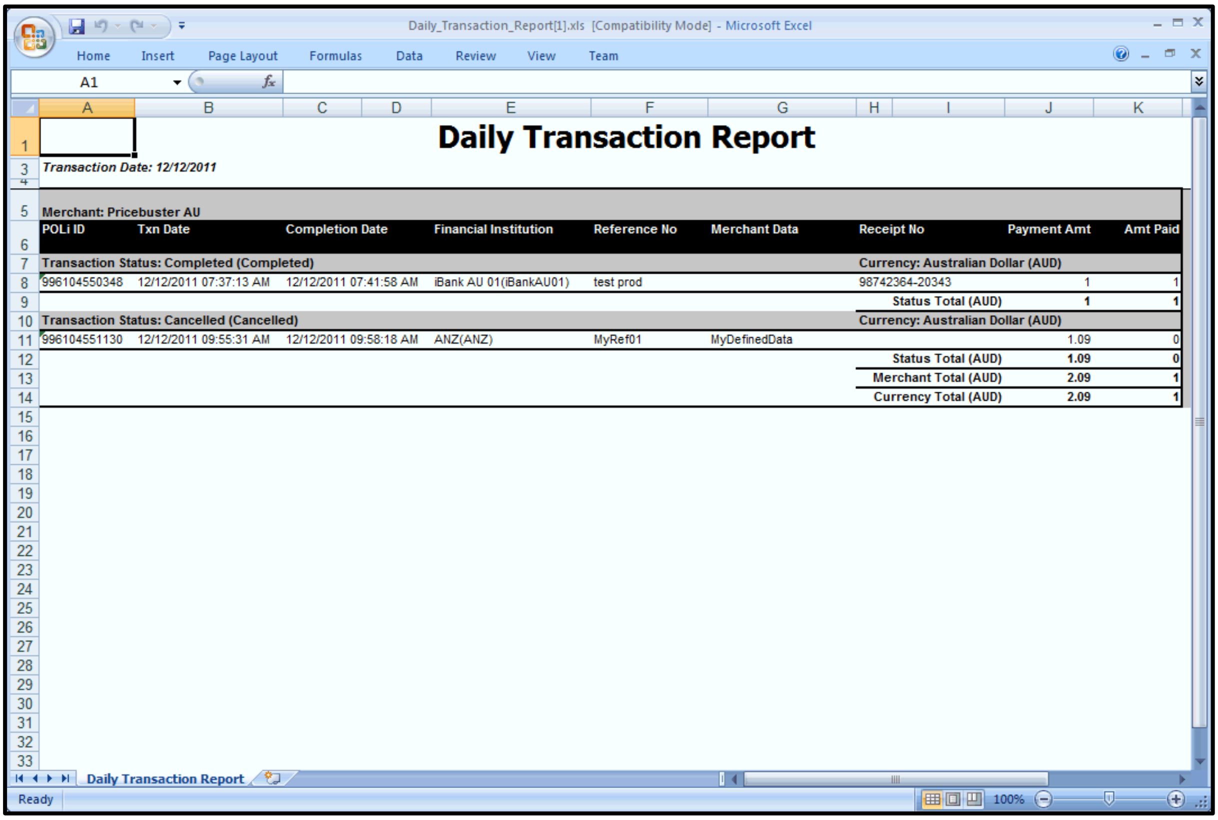
8.5 Exporting a Report

Step 1 – After running a report, a new panel will appear beneath the report parameters. Select the desired format from the dropdown list

Step 2 –Click Export



Step 3 – The report will be exported to your chosen format



8.6 Report Parameters

Report	Parameter	Description
Daily Transaction Report	Value Added Reseller*	The VAR that the Merchant belongs to
	Merchant Group	The Merchant Group that the Merchant belongs to
	Merchant	The Merchant to run the report on
	Transaction Date	The date to run the report on
	Transaction Status	Completed or Exception (Failed | Cancelled | Unknown Failed)
Period Transaction Report	Value Added Reseller	The VAR that the Merchant belongs to
	Merchant Group	The Merchant Group that the Merchant belongs to
	Merchant	The Merchant to run the report on
	Financial Institution	The financial institution of the customer
	Date From	The start date for the report inclusive
	Date To	The end date for the report inclusive
	Transaction Status	Completed or Exception (Failed | Cancelled | Unknown Failed)
Summary Transaction Report	Value Added Reseller	The VAR that the Merchant belongs to
	Merchant Group	The Merchant Group that the Merchant belongs to
	Merchant	The Merchant to run the report on
	Date From	The start date for the report inclusive
	Date To	The end date for the report inclusive
Abandoned Transaction Report	Value Added Reseller	The VAR that the Merchant belongs to
	Merchant Group	The Merchant Group that the Merchant belongs to
	Merchant	The Merchant to run the report on
	Date From	The start date for the report inclusive
	Date To	The end date for the report inclusive
	Financial Institution	The financial institution of the customer
Advanced Transaction Search	Country	The Country of origin of the transaction
	Value Added Reseller	The VAR that the Merchant belongs to
	Merchant Group	The Merchant Group that the Merchant belongs to
	Merchant	The Merchant to run the report on
	Transaction Status	The status of the transaction – can be any or all
	Date From	The start date for the report inclusive
	Date To	The end date for the report inclusive
	Min Amount	The minimum amount to report transactions for (optional field)
	Max Amount	The maximum amount to report transactions for (optional field)
	Financial Institution	The financial institution of the customer

* VAR and Merchant Group parameters are displayed because the report may be executed by Users from a VAR or Merchant Group. In this case, there may be multiple options to select from in these dropdown lists.

9 Payer Bank Details

9.1 Enabling your Merchant Account

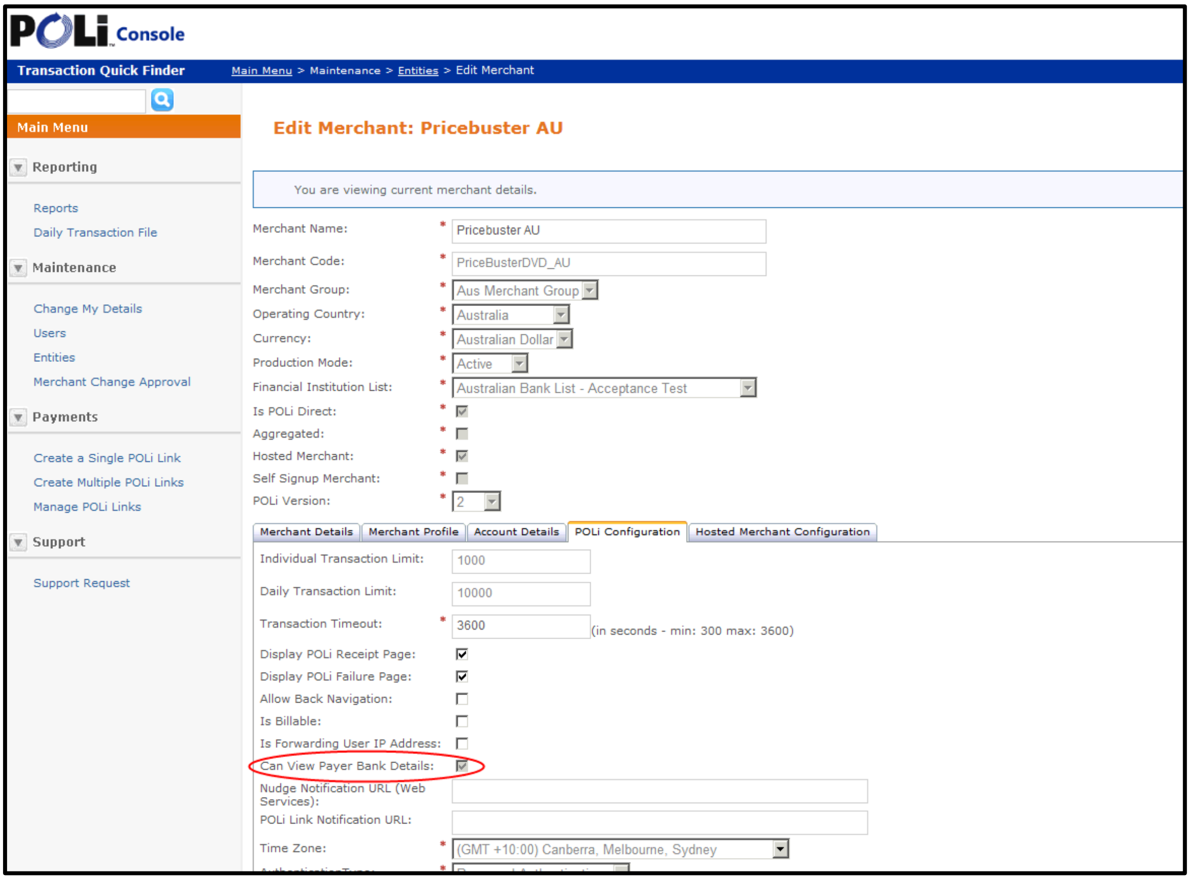
To access Payer bank details information, this feature needs to be enabled for your Merchant account by POLi™ Support.

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

9.2 How can I tell if a Merchant account is enabled?

To determine if your Merchant account is enabled for accessing payer bank details:

- Log in to the POLi™ Console and click 'Entities' in the left-hand navigation menu.
- Click the tab "POLi™ Configuration" on the Edit Merchant page.



On this page there is a checkbox labelled "Can View Payer Bank Details". If this box is checked, your merchant is enabled.

9.3 POLi™ Console User types

To access the Payer Bank Details Report, at least one Console user for your Merchant must have the **Business Manager Plus** 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.

The Business Manager Plus role has access the same functionality as the Business Manager role, with the addition of being able to access the Payer Bank Details Report

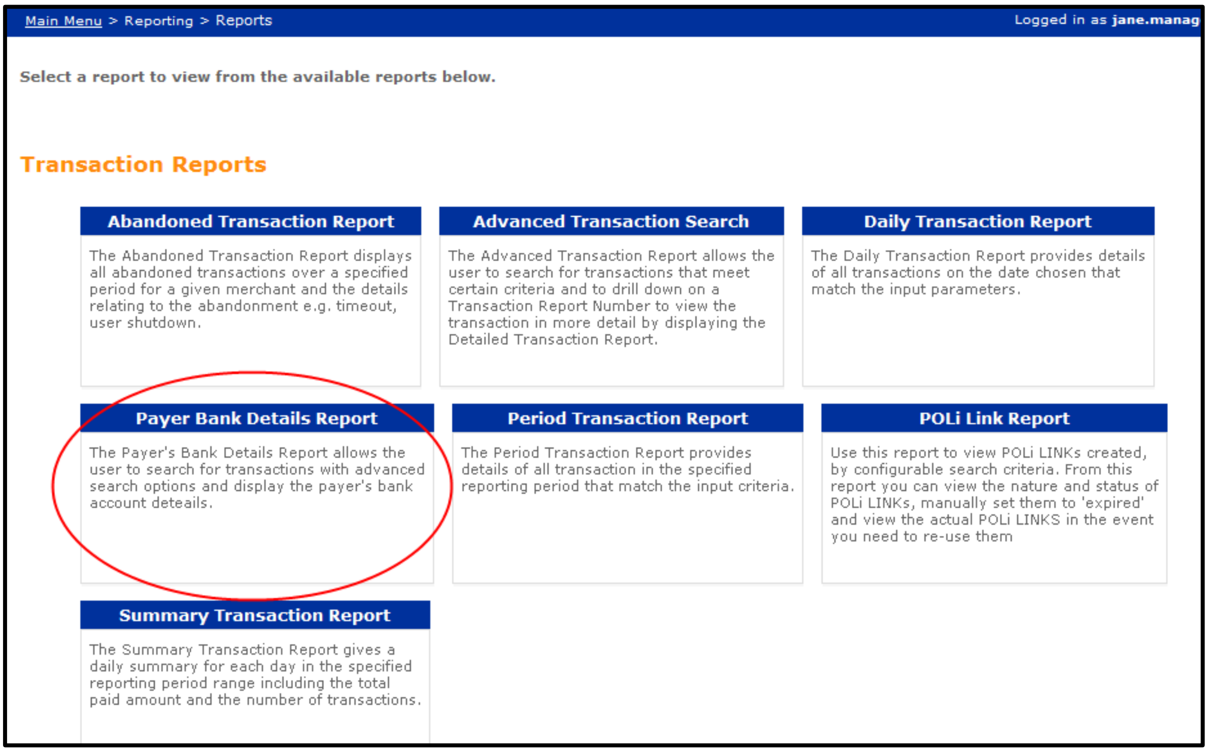
Note: A Business Manager Plus user can only be created by POLi™ Helpdesk. In addition, resetting a password for a Business Manager Plus user can only be performed by POLi™ Helpdesk or another Business Manager Plus user associated with your Merchant.

9.4 Payer Bank Details report

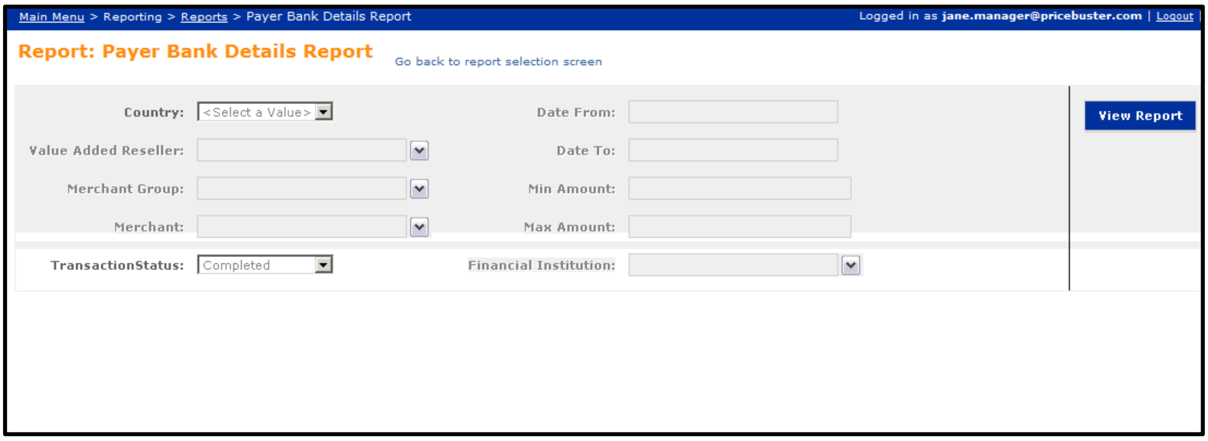
The Payer Bank Details report is an additional report available to enabled Merchants.

This report is similar to the Advanced Transaction Report, however in addition to the information displayed in the Advanced Transaction Report, the payer's bank account information is also displayed.

To run the report, click 'Reports' in the left-hand navigation in the POLi™ Console. The Reports page will be displayed



On the Reports page, select Payer Bank Details report from the available reports.



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

Country	The Country of origin of the transaction. Only the default value is available.
Value Added Reseller	The VAR that the Merchant belongs to. Only the default value is available.
Merchant Group	The Merchant Group that the Merchant belongs to. Only the default value is available.
Merchant	The Merchant to run the report on. Only the default value is available.
Transaction Status	The status of the transaction. “Completed” is the only available option.
Date From	The start date for the report inclusive
Date To	The end date for the report inclusive
Min Amount	The minimum amount to report transactions for (optional field)
Max Amount	The maximum amount to report transactions for (optional field)
Financial Institution	The financial institution of the customer

Once a country is selected, each filter is populated with its default value (which will be all completed transactions for today’s date).

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. This may be because:

- The account is a credit card or VISA debit card
    - Where a credit or VISA Debit card has been used for a POLi™ transaction, PCI requirements prohibit Centricom from capturing this information
    - Refunds cannot be processed to a credit card where the transaction is a cash advance (e.g. in the case of a Pay Anyone payment)
- The customer is a Bank Direct (NZ) customer. We are currently unable to offer automated bank details capture for this bank, however we are able to manually obtain this information on request.

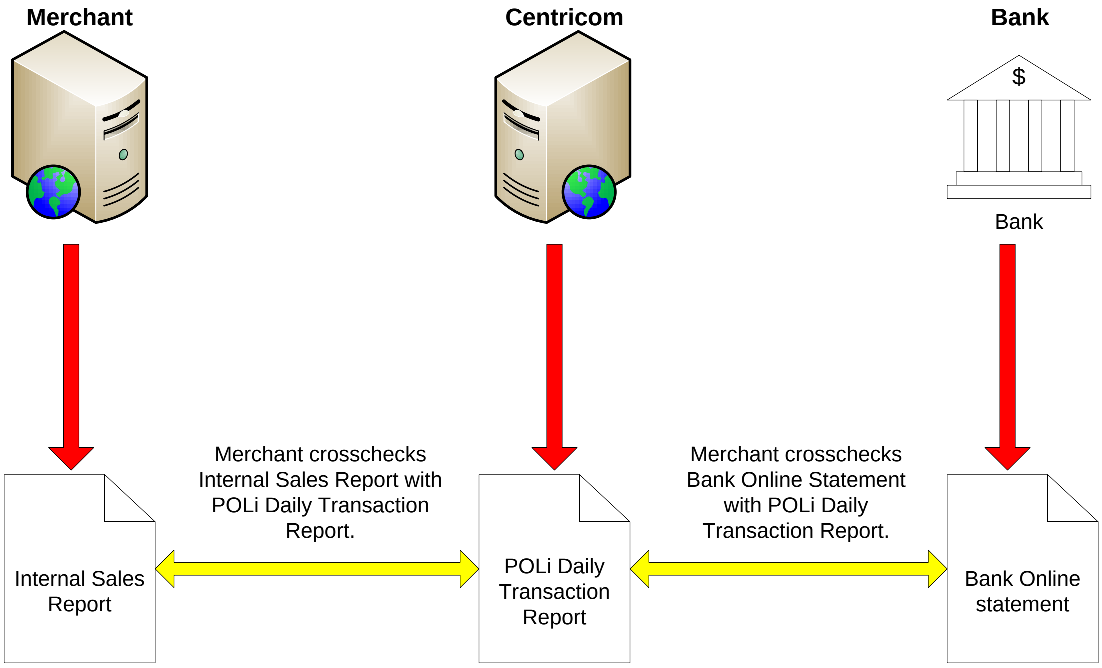
10 Reconciliation

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. If a POLi™ transaction report suggests that there has been a transaction but this does not appear on a Merchant's bank account statement, this may indicate a problem with the Merchant's bank, or that your bank account details have been changed or "spoofed". Please note that this situation should be considered extremely rare.

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.



11 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 web site 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: Your Merchant authentication code can be changed via the POLi™ Console should it become necessary to do so

11.1 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

12 Maintenance and Testing

Upgrades and maintenance to the Centricom 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 Centricom from doing this. Merchants will receive outage notifications via email which are issued by the POLi™ Support Centre.

Information included in POLi™ maintenance notifications will be as follows:

Item	Example
Date	Saturday 19/06/2007
Time	1:00-3:00 am
Description of Maintenance	Network Upgrade
Expected Impact	POLi™ outage/service not available during specified time

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

Centricom makes no representations as to how frequent this may be. Merchants will have 30 days to comply or risk being deactivated by Centricom or their relevant Service Provider.

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

12.1 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.

12.2 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 Centricom upon request.

13 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 Centricom.

13.1 POLi™ Available Banks

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

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

13.2 POLi Payments™ website

Merchants are required to display a "POLi Payments™" hyperlink on their payment/billing page, which links to http://www.polipayments.com/consumer.aspx.

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

13.3 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™.

13.4 Disputes with Customers

The provision of goods or services is an agreement between the Merchant and the Customer only. Centricom 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.

14 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

Step type name	Step type description	Meaning
		for the chosen bank.
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.
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.

Step type name	Step type description	Meaning
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.
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 POLi™ has not recorded it.
UnknownStatus	Status has changed to Unknown	The customer has clicked the Submit/Confirm button on the Confirm page.
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.

15 APPENDIX B: Error Codes

Error Code	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.
1010	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.
1011	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.
1012	Currency Merchant Daily	The payment amount in the specified currency has exceeded the	Inform the customer that POLi™ applies transaction limits

	Cumulative Limit Exceeded	merchant's daily cumulative limit for that currency.	for security reasons and to try another payment limit. Do not specify the limit.
1013	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.
1014	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.
1015	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.
1016	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
1017	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. **NOTE**: Strongly recommend that the user not be allowed to complete the transaction using another payment option at the Merchant's discretion.
1018	Invalid IP address format	The IP address is in an invalid format	Try again passing in the correct data
1019	Invalid IP address	The IP address is invalid	Try again passing in the correct data
1020	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.
1021	Invalid Field Characters	The specified field contains invalid characters.	There may be an error in the implementation of POLi™. Check your web services.
1022	Mandatory Field	No value is supplied for a mandatory field.	There may be an error in the implementation of POLi™. Check your web services.
1023	Invalid Field Length	The specified field has an invalid length.	There may be an error in the implementation of POLi™. Check your web services.
1024	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.
1025	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.

1026	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 Centricom.
1027	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.
1028	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.
1029	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.
1030	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.
1031	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 Centricom.
1032	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.
1033	Invalid Transaction Status Codes	The Transaction Status Code passed in is not valid	There may be an error in the implementation of POLi™. Check your web services.
1034	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.
1035	Inactive entity	Entity code specified is for an Inactive merchant	There may be an error in the implementation of POLi™. Check your web services.
1036	Deleted entity	Entity code specified is for a deleted merchant	There may be an error in the implementation of POLi™. Check your web services.
1037	Either the TransactionRefNo or MerchantReference must be supplied	Some data is missing	Try again passing in the specified data

2001	Invalid Token	The token specified in the request corresponds to a POLi ID that does not exist in the database.	Please contact Centricom 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 Centricom if this error occurs.
2004	Invalid merchant	Entity code does not exist	Please contact Centricom if this error occurs.
2005	Inactive merchant	Entity code is for an Inactive merchant	Please contact Centricom if this error occurs.
2006	Deleted merchant	Entity code is for a deleted merchant	Please contact Centricom 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 Centricom if this error occurs.
2009	Invalid Merchant Name Format	The merchant bank account name has not been set up correctly.	Please contact Centricom if this error occurs.
2010	Invalid Merchant Sort Code Format	The merchant bank account sort code has not been set up correctly.	Please contact Centricom if this error occurs.
2011	Invalid Merchant Account Number Format	The merchant bank account number has not been set up correctly.	Please contact Centricom if this error occurs.
2012	Invalid Language Code	Language code does not exist	Please contact Centricom if this error occurs.
2013	Invalid Financial Institution Code	Financial Institution code does not exist or is currently inactive	Please contact Centricom 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. For example, a German locale

			may display the amount with a comma rather than a decimal point. This affects the way that POLi™ interprets the amount and may result in a failure. Setting the locale to En-AU, En-US, or En-GB will rectify this issue.
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 Centricom 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 Centricom if this error occurs.
2024	Invalid URL Format	The bank has navigated to a URL in an unsupported format	Please contact Centricom if this error occurs.
2028	Invalid Certificate	SSL Certificate is invalid	A bank has updated their SSL certificate, or an invalid certificate has been encountered. This is constantly monitored by Centricom and is updated as soon as possible. Inform the user to re-try the transaction. If the problem keeps occurring, please contact Centricom.
2032	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.
2034	Invalid Merchant Suffix Format	The merchant bank account suffix has not been set up correctly.	Please contact Centricom 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 Centricom if this error occurs.
2036	Unsupported Wininet version	There was an issue retrieving the bank SSL certificate.	Please contact Centricom 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	The customer has attempted to run multiple instances of the POLi	Inform the customer to either end the process called

	Detected	browser	'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 Centricom 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 Centricom if this error occurs.
3004	Invalid merchant	Entity code does not exist	Please contact Centricom if this error occurs.
3005	Inactive merchant	Entity code is for an Inactive merchant	Please contact Centricom if this error occurs.
3006	Deleted merchant	Entity code is for a deleted merchant	Please contact Centricom 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	
3008	Invalid Financial Institution Code	Financial Institution code does not exist or is currently inactive	Please contact Centricom 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 Centricom 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		POLi requires the user's computer time to be in sync with the POLi server time for security reasons. 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 Centricom 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 Centricom if this error occurs.
3030	The transaction was terminated in an unknown state		Please contact Centricom if this error occurs.
5001	Unknown Error		Please contact Centricom if this error occurs.
5002	No Transaction Token		Please contact Centricom if this error occurs.
5003	Client Certificate Error		The bank's SSL certificate may have changed. This is constantly monitored by Centricom and is updated as soon as possible. Inform the user to re-try the transaction. If the problem keeps occurring, please contact Centricom.
5004	Unable To Execute		Please contact Centricom if this error occurs.
5005	Unexpected Page Error	The page received from the bank differs from that expected.	This is constantly monitored by Centricom and is updated as soon as possible. Inform the user to re-try the transaction. If the problem keeps occurring, please contact Centricom.
5006	Null Reference Error	POLi is unable to locate required data on a bank page	This is constantly monitored by Centricom and is updated as soon as possible. Inform the user to re-try the transaction. If the problem keeps occurring, please contact Centricom.
5007	Null Or Empty String Error	POLi is unable to locate required data on a bank page	This is constantly monitored by Centricom and is updated as soon as possible. Inform the user to re-try the transaction. If the problem keeps occurring, please contact Centricom.
5008	IE Invalid SSL Error		The bank's SSL certificate may have changed, or the bank may be unavailable.. Inform the user to re-try the transaction. If the problem keeps occurring, please contact Centricom.
5009	Host Invalid SSL Error		The bank's SSL certificate may have changed, or the bank

			may be unavailable. Inform the user to re-try the transaction. If the problem keeps occurring, please contact Centricom.
5010	Javascript Disabled Error		The user has disabled javascript on Internet Explorer. POLi requires javascript to be enabled in order to complete a transaction. 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		There is an error communication to POLi server. This may be caused by a connection dropout or firewall settings on the user's computer. Inform the user to check their computer settings and internet connection and re-try the transaction.
5015	Host Error		The POLi server has returned an error when processing the transaction. 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
5021	Page Data Mismatch	Page data recorded for diagnostics purposes	This helps Centricom 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	The download version of POLi only supports Windows 7, Vista and Windows XP operating systems. Inform the user of the requirements and advise the user to use the supported operating system if possible.
6003	.NET Framework Not Installed	The user's local PC environment is missing system requirements	The download version of POLi requires .NET framework 2.0 or above to be installed in the user's computer to work.

			Inform the user of the requirements and advise the user to download and install the required .NET framework 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	The user has disabled javascript on their browser. POLi requires javascript to be enabled in order to complete a transaction. 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.
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 Centricom if this error occurs.
10001	Compare Value Failed	POLi has determined one or more of the transaction values has changed	The user's locale can affect the way that currency amount's are displayed on the screen. For example, a German locale may display the amount with a comma rather than a decimal point. This affects the way that POLi™ interprets the amount and may result in a failure. Setting the locale to En-AU, En-US, or En-GB 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 Centricom if this occurs.
11002	Failed to send nudge	An error occurred and was unable to send an HTTP nudge to the notification URL	Please contact Centricom 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
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	Validation failed when creating a POLi Link	Please correct the invalid information and retry

	Merchant code={1} cannot be more than {2} characters.		
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	Validation failed when creating a POLi Link	Please correct the invalid information and retry

	mandatory field when Request Type is Email but no value was supplied.		
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