

Creating the future of payments, today

System Integration
Partner Handbook





Azupay is Australia's leading provider of real-time, account-to-account payment solutions for Businesses, Billers, Banks and Government removing the frustration of legacy payments platforms and processes.



Azupay offers a range of unique, real-time payments solutions built on the New Payments Network (NPP) infrastructure via PayID and PayTo.

Products Overview



Australia's first New Payment's Platform-powered real-time receivables solution for business. Allows merchants to receive instantly reconcilable PayID payments at the account, wallet and transaction level.



The modern replacement for direct debit, allowing customers to manage agreements for one time or recurring payments within their banking app of choice.

PayOut

Australia's leading real-time outbound payment solution built on the New Payments Platform. Manage complex outbound payment flows including payroll, insurance claims, government benefits payment or gig worker disbursements.

Azupay Benefits

What does real-time payment unlock for your merchant and their customers?

Your merchant's experience

- No exceptions
- Straight through reconciliation
- Faster cash-flow
- Reduced costs
- Reduced risk and fraud
- Rapid implementation
- Dashboard and real-time reporting
- 7 day a week settlement

End customer experience

- Simple to understand and use
- Pay in real-time – payment received in real-time
- Use their own funds from their bank account
- No biller codes or long reference numbers to remember
- Safe and secure - uses bank security
- No personal details are collected
- No downloads, apps or unknown links

Azupay Partnership Approach

The table shows an overview of the different types of customers/partners Azupay engages with and the key attributes for each of the customer types.

Please note that this handbook defines the **System Integration Partner (SIP)** model in more detail (green row).

Type of Customer / Partner	Azupay Label for Partners Customers	Who owns the relationship with the Merchant?	Where is the Technical Integration done?	Who Onboards the Merchant (DD/KYC)?	What Azupay Agreements are put in place?	Who Invoices the Merchant?	How does Azupay Charge/Revenue Share?
	--	Azupay	Merchant	Azupay	MSA	Azupay	Charges - Merchant
Distribution Partner	Sub-Merchant	Partner	Partner	Partner	DPA	Partner	Charges - Partner
System Integration Partner	Merchant	Partner	Partner	Azupay	SIPA - Partner MSA – Merchant (non-commercial)	Partner	Charges - Partner
Technical Integration Partner	Merchant	Azupay	Partner	Azupay	TIPA – Partner MSA - Merchant	Azupay	Charges - Merchant Rev. Share - Partner
Referring Partner	Merchant	Azupay	Merchant	Azupay	RPA – Partner MSA - Merchant	Azupay	Charges - Merchant Rev. Share - Partner

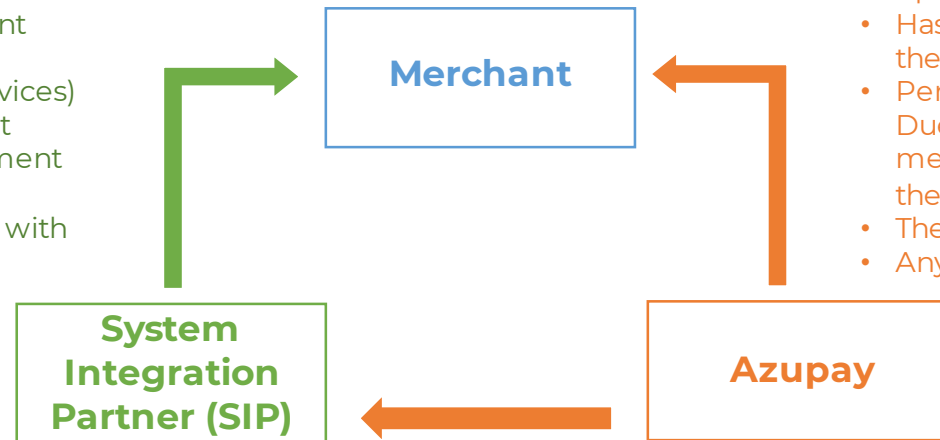
MSA – Merchant Services Agreement
DPA – Distribution Partner Agreement
SIPA – System Integration Partner Agreement
TIPA – Technical Integration Partner Agreement
RPA – Referring Partner Agreement

Responsibility Structure

Responsibility Structure

The System Integrator (SI):

- Owns the relationship with the Merchant
- Provides the payment platform the Merchant will use (utilising Azupay Services)
- Provides direct support to the Merchant
- Invoices the Merchant as per its agreement with the merchant.
- Will manage the resolution of disputes with their Merchants



Azupay (in relation to the Merchant):

- Has an indirect relationship with the Merchant, where the merchant accepts Azupay's T&C's
- Performs onboarding functions (DD/KYC) and ongoing Due Diligence and has the right to approve or reject the merchant usage of Azupay Services at anytime as per the T&C's.
- The Merchant is set up as a client on the Azupay System
- Any disputes will be filtered through the SI

Azupay (in relation to the System Integrator):

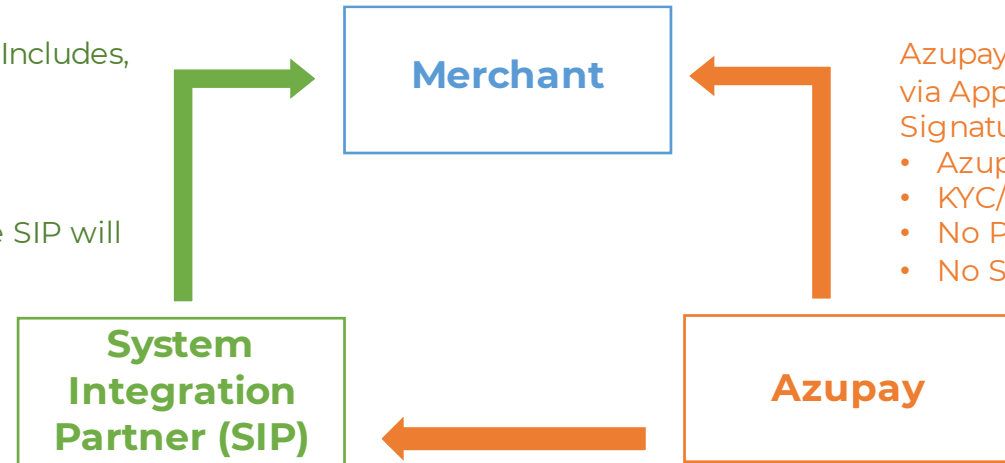
- Enters into Partnership Agreement (SIPA) as a one-time agreement covering all Merchants of the SI.
- Supports the integration of Azupay Services into the SI's platform.
- Invoices the SI for all aggregated transactions of its Merchants
- Provides SLA's and Support to SI

Agreements

Agreements

SIP Merchant Agreement – Signed & Includes,

- Pricing
- Support
- SIP Terms and Conditions
- No KYC/DD
- Potentially other Services that the SIP will provide to the Merchant



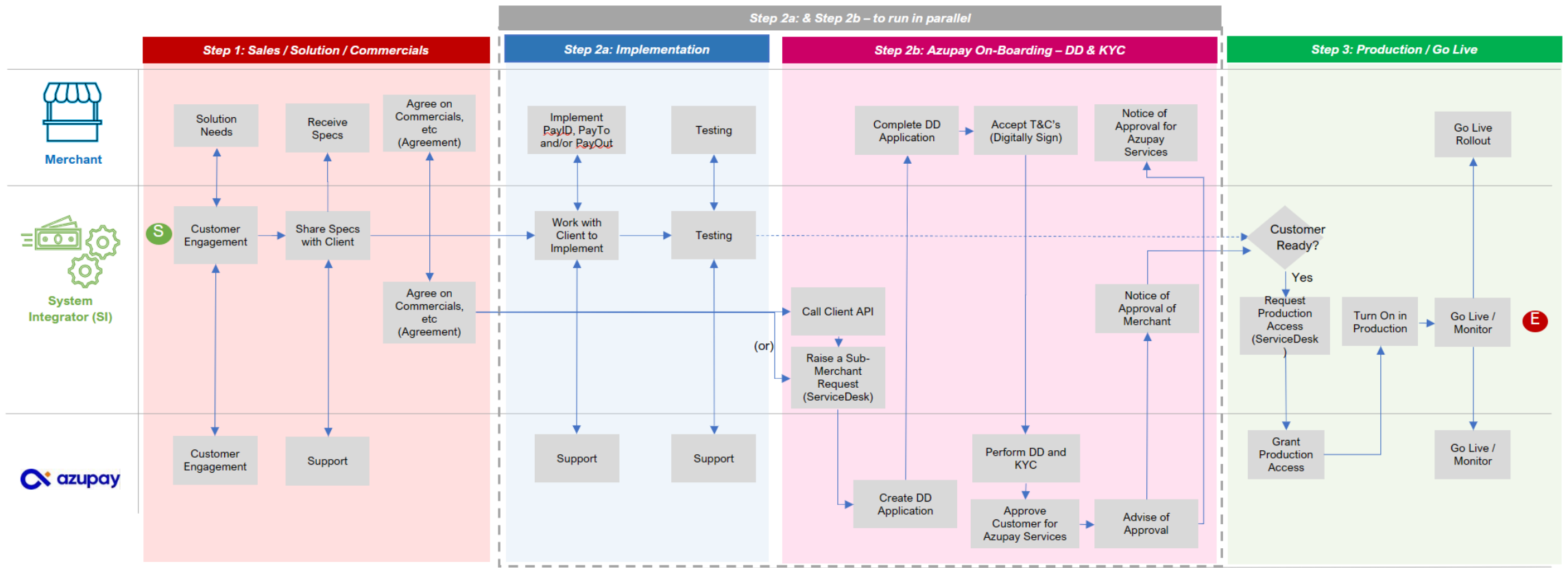
Azupay Merchant Agreement – Accepted via Application Process including Digital Signature, & includes

- Azupay Terms & Conditions
- KYC/DD
- No Pricing
- No Support

Azupay - System Integration Partner Agreement (SIPA – one-time agreement) – Signed & Includes

- Pricing / Transaction (Discounted – and aggregated for all the SIP's Merchants)
- Azupay does DD on Merchant
- Azupay Settles to Merchant
- SLA's and Support to SIP

Onboarding of System Integrators Merchants



Step 1: SI initiates customer engagement with Azupay, shares solution details and specifications required to start the implementation process. SI and Merchant agree on commercials and sign-off an agreement.

Step 2a: SI works with Merchant to complete and test implementation. Azupay to support this implementation and provide knowledge sharing and experience.

Step 2b: Azupay requires the Merchant to complete an "application" which includes acceptance of Azupay T&C's and signing off this as a non-commercial agreement. Azupay performs KYC and Due Diligence on the Merchant and approves based on risk assessment of the Merchant.

Step 3: Once Step 2a & 2b is complete the Merchant can be granted production access and can go live. The SI and Azupay will support the Go Live through a Hypercare period.

Partner Expectations

System Integration Partners

Merchant

- Uses the Azupay Services as per the T&C's agreed to including abiding with relevant law such as the AML/CTF act, Privacy Act, etc.
- Will make its best efforts to have appropriate controls and systems in place to be able reduce the occurrence of fraud and scams against its end consumers.
- Will maintain a tolerance of disputes less than 1% of its total transaction volume.
- Any disputes raised by its customers will be resolved in a timely manner.

System Integration Partner

- Will provide the Azupay Services through its platform as per the T&C's agreed to including abiding with relevant law such as the AML/CTF act, Privacy Act, etc.
- Will make its best efforts to have appropriate controls and systems in place to be able reduce the occurrence of fraud and scams against its merchants end consumers.
- Any disputes raised by its merchants customers will be managed with the merchant in a timely manner.
- Will provide first level support for its merchants.
- Will push all relevant NPP Issues through to Azupay via the Azupay ServiceDesk.
- Will Invoice their Merchant directly and manage the Merchant as per its T&C's with the Merchant.

Azupay

- Will provide the Azupay Services through its platform as per the T&C's agreed to with both the Partner and the Merchant, including abiding with relevant law such as the AML/CTF act, Privacy Act, etc.
- Will technically support the Partner and meet all SLA's as set out in the relevant Service Schedule within the agreements.
- Will carry out the required Due Diligence (DD) and Know Your Customer (KYC) practices on each Merchant provided by the Partner.
- Reserves the right to reject a Merchant based on Azupay's risk appetite and/or DD/KYC findings.
- Will raise any disputes that come from the end consumers bank with the Partner who will raise it with their Merchant.
- Will Invoice the Partner for all aggregated transactions of its Merchants, as per the agreed Partner Agreement.

Merchant Onboarding Information

All Merchants must comply to the following

Azupay maintains certain rules and standards that are required to be met for an organisation to become a client. These are as follows:

- **Not on the Azupay Prohibited List** - The client is not on the Azupay Prohibited Industries List (See below).
- **Australian ABN & Bank Account** - Clients must hold an ABN and/or ACN and Australian Bank account matching their legal entity name.
- **Australian Registered Office** - The client can be foreign owned (i.e., Australian branch of Ikea) but must have a registered office in Australia (ASIC registration) and an Australian Business Number (ABN).
- **No Illegal Practices** - Clients must not have business relationships where you suspect that their payment products or services might be used for illegal purposes.
- **No Sanctions applicable** - Clients must not be an entity where the company, person or entity is subject to Australian autonomous sanctions or UN Security Sanctions.
- **No Complex Ownership Structures** - Clients must not have complex business ownership structure with no legitimate commercial rationale.
- **Not an Unincorporated Association** - Clients cannot be an unincorporated association (a group of people working towards a common purpose without being a separate legal entity. e.g., local music groups, social groups).
- **PCI/DSS Compliant PSP's** - Card Acquiring Payment Service Providers which process, transmit or store cardholder data must only be used if they are fully PCI/DSS compliant.
- **Foreign Exchange Remitter to High-Risk Destination Countries** - The client should not send funds overseas to countries that are deemed not suitable by AUSTRAC for reasons such as potential funding of terrorism. Any remitter sending funds to any of these countries will be assessed separately and will be determined if they are suitable to be brought on as an Azupay customer (See list of countries below).

Prohibited Industries List

In assessing a new Client, Azupay its Partners must not enter into a contract with the following prohibited industries:

Industry
Binary Options trading
Domestic/Foreign unregistered Charities
Crypto-Currency
Vaping equipment
Dating and Escort Services, Internet adult digital content sites and providers (MCC 7273)
Shell Banks
Online Casino's
Unincorporated Associations
Unlicensed Financial Advisors
Unnecessarily complex ownership structures (e.g., nominee or Bearer share corporations)
Products & services invoking or supporting racism, violence, abuse discrimination, hatred, terrorism, paedophilia or other immoral activity
Counterfeit/Imitation items but not limited to currency, coins, fake credentials & academic papers, stamps, counterfeiting equipment, trademark infringement items, goods infringing on 3 rd party intellectual property rights

See the Link to the Prohibited Industries list:

<https://www.azupay.com.au/prohibited-merchants>

Merchant Onboarding Process

1. Sub-Merchant Request (Partner to complete)

The SI raises a Service Desk ticket to request sub-Merchant creation - [Azupay - Jira Service Management \(atlassian.net\)](#). Azupay will provide status updates to SI on sub-merchant application progress.

2. Application (Merchant to complete)

As part of the Onboarding process the Merchant will need to complete an online application that requires the following information about their business, their compliance and controls and what we need to set them up in the Azupay System.

Your business details

- Trading address
- Industry type
- Business size
- Financial, Dispute and Forecast Sales

Compliance

- AFSL status
- AUSTRAC status
- Future Business Profile changes
- Any previous legal action or regulatory complaints
- Confirmation of Relevant Policies and Procedures
- Forecast transactions counts

Setup and contacts

- Estimated go live date
- Contact details
- Technical contact
- PayID Domain and time limit (if Req.)
- Help desk contact
- Settlement Bank Account

3. Verification (Azupay to complete)

In addition, and under AUSTRAC legislation, it is a mandatory legal requirement to verify the identity of related individuals (Authorised signatories, beneficial owners, and persons with substantial control) of the organization and is known as “Know Your Customer” (KYC).

This is carried out after the application above is completed, by our partner MVS*i* who request the required information from the Merchant and perform the necessary checks against the organisation and the related individuals.

Customer Support

Merchant Customer Support

Contact/Resource	Contact Details	Summary
Azupay Service Desk	https://azupay.atlassian.net/servicedesk/customer/portal/3	The Azupay Service Desk is accessible online and provide business and technical support
Azupay Resource Library	https://info.azupay.com.au/merchant-resource-library	<p>The Resource Library contains information to help setup System Integration Partners and their customer up for success when using Azupay solutions.</p> <p>Recommended resources are:</p> <ul style="list-style-type: none">- FAQ's- UX Guides & Use Cases- Merchant Help Centre
Azupay Operational Systems Statutes	https://status.azupay.com.au	The Azupay Operational Systems Status Page shows all Azupay systems current and past availability. We recommend subscribing for updates on this page for email notification if there are any disruptions

Service Level Agreements

The following Azupay Payment Services provided are by this SLA:

Tier 1

- Azupay APIs access and operations
- Azupay UI/UX components

Tier 2

- Azupay Customer portal
- Azupay service desk

Azupay categorises incidents into Severities 1 to 4 and provide the following Responses and Resolutions SLAs.

Severity	Description	First Response	Target Resolution Time
1	Total loss of service to Tier 1 services or an issue impacting a significant number of customers that prevents payments being taken. No workaround is available.	60 minutes	4 hours
2	Issue impacting some users of a Tier 1 service, intermittent issues or issues where a workaround is available. Issue with a Tier 2 service impacting a significant number of customers.	60 minutes	24 hours
3	Minor issue in either a Tier 1 or Tier 2 service that does not impact merchants ability to process payments or where a simple workaround is available.	1 business day	5 business days
4	Request for system enhancement such as altering a report or providing additional data fields.	5 business day	As agreed with the merchant

Sub Merchant Go-Live Checklist

Launching with Azupay

As part of the go live certification, System Integration Partners in consultation with the sub-merchant are required to verify that the sub-merchant is ready to move into production.

We recommend sharing the "Launch with Azupay" checklist with the sub-merchant and verifying sub-merchants are ready for a live account.

The checklist can be found online at: [Azupay-TestingChecklist \(hubspotusercontent-na1.net\)](https://hubspotusercontent-na1.net)



PAYID

- Receiving payments
- PayID customisation
- Issuing refunds



PAYOUT

- Sending payments



PAYTO

- Payment agreement creation
- Initiating payments



GENERAL

- Settlement configuration
- Reporting for reconciliation
- UX review passed

