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MERCHANT MANAGEMENT SYSTEM

USER GUIDE

Version: 1.4

Welcome to the CardPayGo Merchant Management System (MMS) user guide. In this guide we will look at the different sections of the MMS and explain what each section does.

The different sections of the MMS are:

Each of these sections can be accessed by using the blue menu bar across the upper part of the screen to navigate to the sections you wish to view.

Dashboard

The Dashboard gives an overview of your CardPayGo account. There are 4 tabs under the Welcome to CardPayGo heading.

- Recent Transactions
- Main Contact
- Technical Contact
- Billing

Recent Transactions Tab

On this tab you can see the 3 most recent transactions that have been processed. There are a number of columns displayed on transaction pages. These columns are:

- Cross Reference
- Customer
- Timestamp
- Amount Requested
- Amount Received
- Currency
- Type
- Order Description
- 3
- S
- A
- P
- State

Cross Reference: This column shows the Cross Reference for each transaction. Each sale is given a unique CardPayGo cross reference. This can be used for a number of tasks including issuing refunds and repeat sales. The cross reference can be used in lieu of card details.

Customer: This column shows the customer's name from each transaction.

Timestamp: This column shows the exact time and date a transaction occurred. Time stamps are always shown in the following format, YYYY-MM-DD, HH:MM:SS.

Amount Requested: Shows the original transaction amount requested.

Amount Received: Shows the amount authorised, captured or settled.

Currency: Shows the currency of the transaction.

For further help, please telephone **0330 35 00 540** or email **support@cardpaygo.com**

Type: Shows the type of transaction, sale, and refund.

Order Description: Shows the order description and any unique reference for this transaction.

3: Shows the 3D Secure authentication status of transaction.

S: Shows the CVV security code verification status of transaction.

A: Shows the address verification status of transaction.

P: Shows the postcode verification status of transaction.

State: Shows the full state of the transaction. Green means transaction OK, Amber means transaction may require attention and Red mean the transaction has been declined or failed. You can hover the mouse pointer over these coloured boxes and all column headings for additional information if available.

Main Contact Tab
This tab contains contact details for the main account holder.

Technical Contact Tab
This tab contains contact details for the technical contact.

Billing Contact Tab
This tab contains contact details for the billing contact.

Merchant Accounts

The Merchant Accounts page gives you an overview of all merchant accounts. From here you can select which merchant account you wish to view. There are a number of columns displayed on the Merchant Accounts page. These columns are:

- Action
- Merchant ID
- Alias IDs
- Name
- Acquirer Bank Details
- Business Bank Details
- View

Action: This is reserved for future use.

Merchant ID: This column shows the CardPayGo Merchant ID (MID) for each of the available merchant accounts.

Alias IDs: This column shows any alternative merchant account ID's and any mapped merchant account IDs.

Name: This shows the names of each available merchant account.

Acquirer Bank Details: This column shows details of the Acquirer bank account which is used to accept payment.

Business Bank Account: This column shows details of the Business Bank Account where accepted funds from transactions are settled to.

View: This column shows which Merchant account you are currently viewing.

You can hover the mouse pointer over column headings for additional information about each column.

CARDPAYGO

Merchant Preferences

Merchant Preferences

Merchant Password
For additional security you can set a merchant password. This will have to be sent along with any call to Cardstream via the hosted or direct integration methods.

| Password: | | *optional* |
| Confirm Password: | | *optional* |

[Update Password]

Direct Integration
Direct integration transactions require you to set your IP address here. Requests received from non-authorised IP addresses will not be accepted. Standard IPs can do Sales and Preauths, whilst advanced Ips can do Refunds, Captures, Cancels and manual authorisations

| Standard IP Address: | Standard IP addresses, delimited by spac | *optional // (multiple IP addresses can be separated with spaces)* |
| Advanced IP Address: | Advanced IP addresses, delimited by spa | *optional // (multiple IP addresses can be separated with spaces)* |

[Update IP Address]

Signature Key
For additional security, you must enter a signature key below. This must match the signing request of your integration or your e-commerce software.

| Signature: | Enter a signature key here | *required* |

[Update Signature]

3D Secure Status
Choose whether this merchant account has been registered for 3D Secure by the acquiring bank. Once registered then the merchant account can perform 3D Secure transactions.
This preference is only available to Admin and Reseller users.

| 3D Secure Enabled: | On ▼ | *required* |

[Update 3D Secure Status]

3D Secure Preferences
Choose whether 3D Secure processing is required for this merchant account.

| 3D Secure Required: | On ▼ | *required* |

Choose whether or not to accept non-authenticated 3D Secure transactions.

Attempted Authentication:	Accept ▼	*required*
Not Authenticated:	Accept ▼	*required*
Not Checked:	Accept ▼	*required*
Not Known:	Accept ▼	*required*

[Update 3D Secure Preferences]

Address & Security Code (AVS/CV2) Checking Status
Choose whether this merchant account is able to perform Address & CV2 checking by the acquiring bank.
This preference is only available to Admin and Reseller users.

| AVS/CVS Checking Enabled: | On ▼ | *required* |

[Update AVS/CV2 Checking Status]

Address & Security Code (AVS/CV2) Checking Preferences
Choose whether Address & Security Code (AVS/CV2) Checking is required for this merchant account.

| AVS/CV2 Checking Required: | On ▼ | *required* |

Choose whether or not to accept transactions where the Address Details or Security Code (AVS/CV2) do not match.

	Security Code Check	Address Check	Postcode Check	
Partially Matched:	Accept ▼	Accept ▼	Accept ▼	*required*
Not Matched:	Accept ▼	Accept ▼	Accept ▼	*required*
Not Checked:	Accept ▼	Accept ▼	Accept ▼	*required*
Not Known:	Accept ▼	Accept ▼	Accept ▼	*required*

[Update AVS/CV2 Checking Preferences]

Merchant Accepted Currencies
Please specify which currencies you wish to accept. *The choice of available currencies will depend on those supported by your Acquirer.*

| Accepted Currencies: | GBP ▼ | *optional* |

[Update Accepted Currencies]

Merchant Accepted Card Types
Please specify which card types you wish to accept. *The choice of available card types will depend on those supported by your Acquirer.*

| Accepted Cards: | AM, JC, MU, MC, MD, MI, MA, MP, VA, VC, VD, EL, VP ▼ | *optional* |

[Update Accepted Card Types]

Merchant Rejected Card Issuer Countries
Please specify which card issuing countries you do *NOT* wish to accept.

| Rejected Issuing Countries: | Select country names to reject ▼ | *optional* |

[Update Rejected Countries]

Merchant Notification Email
Specify an email address or multiple comma separated email addresses that you wish to receive notifications about successful SALE transaction.

| Email: | Enter email addresses here | *optional (multiple email addresses can be separated with commas)* |

[Update Email Address]

Customer Receipt
Choose whether receipt emails are sent to customers if they supply their email address in the payment process.

| Customer Receipt Enabled: | On ▼ | *optional* |

[Update Customer Receipt Status]

eReceipts Integration
If you have an account with eReceipts you can configure the system to automatically send any transactions to eReceipts on your behalf, when requested via a Direct transaction or when the shopper opts in on a Hosted transaction.

| eReceipts Enabled: | Disabled ▼ | *required* | **e**receipts |

[Update eReceipts]

For further help, please telephone **0330 35 00 540** or email **support@cardpaygo.com**

The Merchant Preferences page is used to configure your merchant account security preferences. The preferences page contains the following sub sections.

- Merchant Password
- Direct Integration
- Signature Key
- 3D Secure Status
- Address & Security Code (AVS/CV2) Checking Status
- Address & Security Code (AVS/3DS) Checking Preferences
- eReceipts Integration

Merchant Password

For additional security a merchant can set an additional password in the MMS. This password must be sent along with any call to CardPayGo via the hosted or direct integration methods.

Direct Integration

Direct Integration transaction operations such as Refunds, Captures, Cancels and manual authorisations can only normally be made through this admin application if the user has sufficient permissions. If you wish to send these operations via the Direct Integration method, you must set your IP address here, otherwise such operations received from non-authorised IP addresses will not be accepted. This is where you can set your IP address. Direct integration transactions require you to set your IP address here. Requests received from non-authorised IP addresses will not be accepted. Standard IPs can do Sales and Preauths, whilst advanced IP's can do Refunds, Captures, Cancels and manual authorisations

Signature Key

For additional security you can sign your requests with a signature key which will be added to the end of a checksum for your request. **This feature is now mandatory!**

3D Secure Status

Choose whether this merchant account has been registered for 3D Secure by the acquiring bank. Once registered then the merchant account can perform 3D Secure transactions. This preference is only available to Admin and Reseller users.

Address & Security Code (AVS/CV2) Checking Status

Choose whether this merchant account is able to perform Address & CV2 checking by the acquiring bank. This preference is only available to Admin and Reseller users.

Address & Security Code (AVS/CVS) Checking Preferences

Choose whether Address & Security Code (AVS/CV2) Checking is required for this merchant account. This preference is only available to Admin and Reseller users. This section also allows you to choose whether or not to accept transactions where the Address Details or Security Code (AVS/CV2) do not match.

Merchant Accepted Currencies

Choose which currencies you wish to accept via this merchant account. Please note, the choice of available currencies does depend on the Acquirer and the currencies they support.

Merchant Accepted Card Types

Choose which specific card types you wish to process. Once again the choice of available card types will depend on the Acquirer and which types they support. However, this feature allows for an easy way to block a specific card type if needed (e.g. Credit Cards).

Merchant Rejected Card Issuer Countries

Choose which card issuing countries to remove and NOT accept transactions from. Therefore, if you did not want to accept payments from a particular country, you would simply input this into the MMS.

Merchant Notification Email

Enter an e-mail address here to be notified of transactions customers make.

Customer Receipt

Turn this ON to allow your customers to receive e-mail receipts when they supply a valid e-mail address.

eReceipts Integration

If you have an account with eReceipts you can configure the system to automatically send any transactions to eReceipts on your behalf. This will happen when requested via a Direct transaction or when the shopper opts in on a Hosted transaction.

Transactions

The transactions page is where you can view all your recent transactions, search for a specific transaction, issue a refund or even reprocess a periodical transaction (weekly, monthly etc) This page consists of the following sub sections.

- Advanced Search Box
- Report Downloads
- Transaction History

Advanced Search Box

This search box allows you to find transactions based on specific criteria such as date range, customer name, sale amount, cross reference etc.
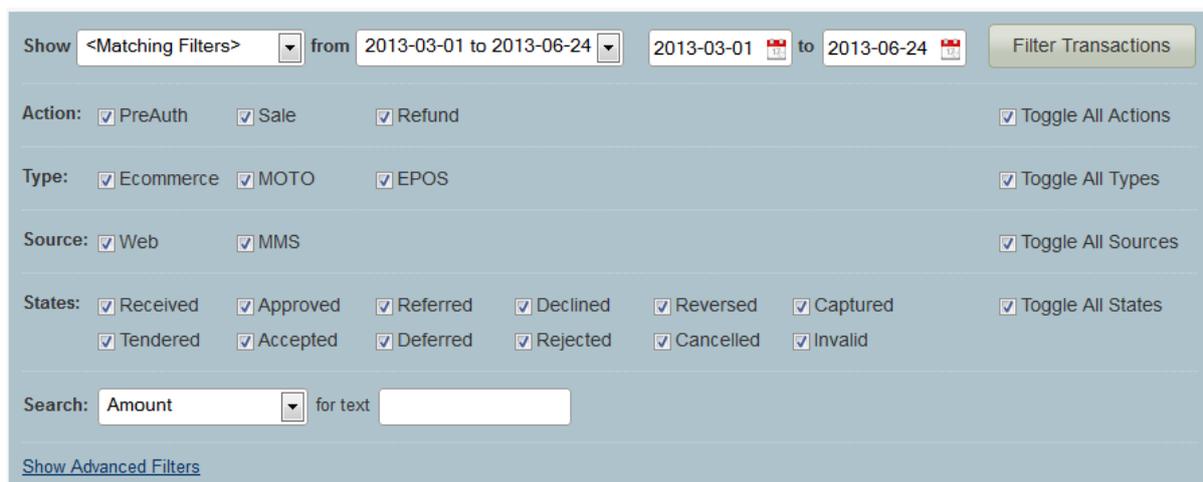
You can choose your date range in a number of different ways. Using the drop down menu pictured below, you can easily choose from predefined date ranges like Today, Yesterday, This Week, Last Week, This Month, Last Month, Last 3 Months etc. These predefined date ranges are useful for quickly seeing all transactions from yesterday for example.

You can also choose your date range manually by using the 2 date range boxes as pictured below. Choose the start date and end dates from which you want to view transactions from and then select Filter Transactions.

You can also search for specific types of information such as Customer Name or Amount. Using the drop down menu pictured below, you can choose what you wish to search for. The available search criteria are:

- Customer Name
- Cross Reference
- Merchant Unique ID
- Order Description
- Amount

Customer Name

This will allow you to search for a transaction by using the customer's name. You can search for first name, second name and partial names.

Cross Reference

This will allow you to search for a transaction based on the transaction cross reference. Each transaction generates a unique cross reference, you can use this cross reference to locate a transaction from the transaction history.

Merchant Unique ID

Merchants can generate their own unique ID's for use with ecommerce sales. When an order from your website is processed, each order can be given its own unique merchant reference identification number.

Order Description

This will allow you to search for transaction using the order description. You can search for full or partial order descriptions.

Amount

This will allow you to search for a transaction using the transaction amount.

Report Downloads

From here you can download transactions reports or summaries. The Download Report button will take the selected date range and then either create a CSV (comma separated value) file for the full transaction history of the selected date range for download or you can download a transaction summary. You can also view the transactions summary on screen.

Download Report *(as CSV)*

View Summary *(on screen)*
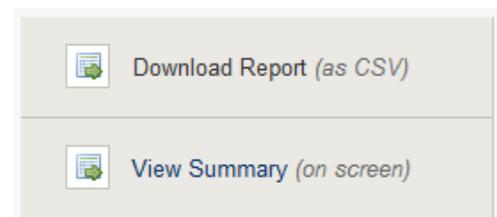
Transaction History

This is a list of all transactions in chronological order, with the most recent transaction always shown at the top of the list.

Action	Cross Reference	Customer	Timestamp	Amount Requested	Amount Received	Currency	Type	Order Description	3	S	A	P	State	Details
Choose... ▾	13062115MY48YF32YQ54SVB	any	2013-06-21 15:48:32	20.27	20.27	GBP	SALE	INV006392 100%IT - INV006392					ACCEPTED (AUTHCODE:76025X)	View
Choose... ▾	13062115RX46XX02VN37JRB	any	2013-06-21 15:46:02	20.28	20.28	GBP	SALE	INV006391 100%IT - INV006391					ACCEPTED (AUTHCODE:D59046)	View
Choose... ▾	13062113XB56MQ10CH36BCH	any	2013-06-21 13:56:10	36.60	36.60	GBP	SALE	INV006390 100%IT - INV006390					ACCEPTED (AUTHCODE:125036)	View
Choose... ▾	13062113HW55BK31MS23NSY	any	2013-06-21 13:55:31	22.37	22.37	GBP	SALE	INV006389 100%IT - INV006389					ACCEPTED (AUTHCODE:309849)	View
Choose... ▾	13062113JK55ZP19VM38CRP	any	2013-06-21 13:55:19	20.34	0.00	GBP	SALE	INV006388 100%IT - INV006388					FAILED (REQUEST DUPLICATE)	View
	13062113HH54GY13SD50QKY		2013-06-21 13:54:13	0.00	0.00	GBP	REFUND						FAILED (PERMISSION DENIED)	View
Choose... ▾	13062113ZS54QX01PK28QSH	any	2013-06-21 13:54:01	20.34	20.34	GBP	SALE	INV006387 100%IT - INV006387					ACCEPTED (AUTHCODE:T31756)	View
Choose... ▾	13062113WK23JN30QB75DVV	any	2013-06-21 13:23:30	20.35	20.35	GBP	SALE	INV006386 100%IT - INV006386					ACCEPTED (AUTHCODE:775057)	View
Choose... ▾	13062016ZV34ZV14BP62BMZ	any	2013-06-20 16:34:14	21.05	21.05	GBP	SALE	INV006385 100%IT - INV006385					ACCEPTED (AUTHCODE:03361Z)	View
Choose... ▾	13061916BK40GC27QX98WMZ	any	2013-06-19 16:40:28	21.84	21.84	GBP	SALE	INV006384 100%IT - INV006384					ACCEPTED (AUTHCODE:9740)	View

Next →

Transactions per page: **[10]** 20 50 100

In the period 2013-03-01 to 2013-06-24 the following sales have been accepted†;

- United Kingdom Pound: **119** transactions totalling **1,437.95 GBP**

†This summary only includes sales successfully accepted by the acquiring bank, it doesn't include transactions which have been authorised but not settled.

There are a number of columns on this section, these are:

- Action
- Cross Reference
- Customer
- Timestamp
- Amount Requested
- Amount Received
- Currency
- Type
- Order Description
- 3SAP
- State
- Details

Action
From the drop down menu you can choose to either refund or rerun a transaction.

Cross Reference
This is a unique cross reference that is generated with every transaction. This cross reference can be used for a number of things, including refunds, re-running a transaction or reoccurring payments.

Customer
This is the name the customer has entered.

Timestamp
This column show the exact time and date of a transaction. The time and date shown use the ISO 8601 standard. This uses the following format. [YYYY]-[MM]-[DD] [HH:MM:SS]

Amount Requested
This column shows the amount requested from the cardholders card.

Amount Received
This column shows the amount actually received from the cardholder's card.

Currency

This column shows the currency of the transaction.

Type

This column shows the type of transaction. Sale, Refund etc

Order Description

This column shows the order description. This can be a unique description and/or code used by the merchant to identify a product or service.

3SAP

These 4 columns will show the status of the 4 security types used to verify a transaction.
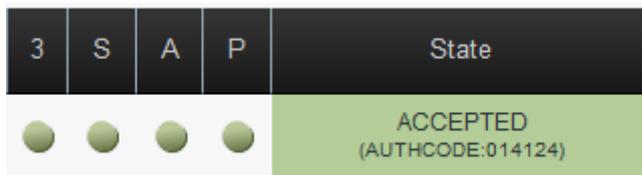
3 = 3D Secure. Shows the status of 3D Secure.

S = Security Code. Shows the status of the CVV or CV2 code.

A = Address Verification System. Shows the status of AVS.

P = Postal Code Verification. Shows the status of postal code verification.

State

This column shows the current state of the transaction. See States below. If the transaction was successfully accepted or captured, then it will show an Authorisation Code here too.

Changes to Transaction States

We've recently improved the way in which we report the state of a transaction by giving our merchants more details on the transactions process. If you are wanting to send goods out to a customer, then you are looking for the either the **CAPTURED** State with an **AUTHCODE** or the **ACCEPTED** State with an **AUTHCODE.** Please note this is dependent on the acquirer.

Below is an explanation of each transaction state:

RECEIVED - This transaction has been received, and is ready for authorisation. CardPayGo has received the transaction but not done anything with it yet - bar store it in the database - chances are we have actually sent it for authorisation if needs be - but no approval has been received from the Acquirer yet - customers would not normally see this state unless they happen to just view the transactions list while a transaction is 'in flight'

APPROVED - This transaction has been approved by the acquiring bank and is ready to be captured for settlement. CardPayGo has received approval for the transaction from the Acquirer and the Acquirer will have reserved the funds so the shopper cannot spend them. If

automatic immediate capture is used (as normal) then you won't see this state as it will automatically go straight to 'captured'

DECLINED - This transaction has been declined by the acquiring bank. CardPayGo has not received approval for the transaction and will go no further with it - no funds will be reserved or transferred. This is mutually exclusive with the 'approved' state

CAPTURED - This transaction has been approved by the acquiring bank and has been captured ready for settlement. The merchant has indicated that the transaction should be settled as soon as possible - usually first thing the following morning (1am-3am). Unless delayed capture then CardPayGo will automatically capture and not wait for the merchant to indicate it.

TENDERED - This transaction has been sent to the acquiring bank for settlement. The transaction has been sent to the Acquirer for settlement. At this point the transaction can no longer be 'cancelled' or re 'captured'.

DEFERRED - The transaction could not be settled but will be retried at the next available instance - usually first thing the next day.

ACCEPTED - This transaction has been accepted for settlement by the acquiring bank and will appear in your merchant bank account. The Acquirer has accepted the transaction and will transfer funds in due course

REJECTED - The Acquirer has rejected the transaction and will not transfer the funds - this is rare.

Other States

REFERRED - This transaction has been referred for manual approved by the acquiring bank. Please contact the bank for an authorisation code. The Acquirer didn't approve the transaction and wants the Merchant to ring them before they approved/decline the transaction - if they approve it the Merchant needs to enter the 'authorisation code' provided to get the transaction to move to the 'approved'/'captured' state.

CANCELLED - This transaction has been cancelled and will not be sent for settlement. The Merchant can cancel a transaction at any stage before it gets to the 'tendered' state. If cancelled the transaction will be stopped and no further action taken - i.e. It will not get to the 'tendered' state and be sent for settlement. This is preferable to doing a refund and is the same as 'voiding' a transaction at the terminal due to an error in the data being entered or shopper changing their mind etc.

FINISHED - The transaction has finished but not via the normal pipeline or 'cancelled' state, this could be due to the Merchant request that a transaction abort early (i.e. performing the 3DS functions only) or due to some error that caused the transaction pipeline to abort. 'Finished' would normally equate to an error and so the actual response code and message should be used to see why the transaction finished.

REVERSED - This transaction has been approved by the acquiring bank but cannot be captured. Collection may be performed instead which will perform a new sale transaction. The transaction was sent to the Acquirer for approval and approval was granted but CardPayGo decided not to continue with the transaction and asked the Acquirer to reverse the approval and release any held shopper's funds. This would normally be because CardPayGo declined the transaction due the approval indicating that the AVS/CV2 details were not as the Merchant required.

REVERSED - This is also currently used by the PREAUTH command as it is used to check the account is valid and has enough funds but not reserve those funds. Sort of account validation. We do this by seeking approval for the funds and then reversing that approval automatically. To actually do an authorisation only which reserves the funds then use a normal SALE with delayed capture.

SETTLING - This transaction has been sent to the acquiring bank for settlement.

REJECTED - This transaction has been rejected for settlement by the acquiring bank, please contact the bank for further details on why the transaction was rejected.

(3DS Only) IN PROGRESS - This transaction is waiting for the customer to enter their 3-D Secure authentication details.

(3DS Only) FAILED - This transaction has given up waiting for the customer to enter their 3-D Secure authentication details.

FAILED - This transaction has been aborted due to it being invalid or due to a gateway error.

The normal sequence for Merchants would be to use SALE with capture immediate. However some merchants may take time to prepare an order and not want to take the shoppers money until the order is ready. In this case they would do a SALE with a capture delay or no automatic capture. The transaction will appear as approved and so the Merchant will know the shoppers funds are reserved for them and they may prepare the order. Then when ready to ship the order they would issue a 'CAPTURE' to mark the transaction as 'captured' and cause it to be settled that evening. At this point they may send the funds to the shopper. Note it is still possible at this point for the Merchant to not receive the funds if the settlement fails or if a chargeback is made by the shopper. Settlement failure is rare but the Merchant may choose to wait until the day after capturing the transaction to check the transaction goes to the 'accepted' state before sending the goods.

However it is normal for a merchant to supply the goods as soon as the transaction received the 'captured' state as settlement rarely fails. Electronic shipment etc. would almost always use SALE with immediate capture and email the goods as soon as they get the ok back from CardPayGo saying the transaction was approved and in the 'captured' state.

Most Acquirers do not tell us if settlement was rejected so 'accepted' is normally the end of the line and means that the Acquirer accepted our request to settle the transaction even if they ultimately don't do it due to an error.

Please note: In the normal course of a transaction, it will be CAPTURED (approved and waiting for settlement) before moving "ACCEPTED" (sent for settlement).

The states of RECEIVED, APPROVED, TENDERED are all transient states and shouldn't be seen for more than an hour.

Our existing customers that are currently using PREAUTH would probably want to move to the SALE with delayed capture method and stop using the PREAUTH action. We may subsequently alias PREAUTH to actually be SALE with no automatic capture.

Details
This column will allow you to view a transaction in more detail. To do this click on the View button next to the transaction you wish to see.

Virtual Terminal

Manual Transaction Details

Transaction Lookup

Cross Reference: [_____] [Lookup Transaction]

Transaction Details

Transaction Type: [SALE ▼]
Currency: [GBP - United Kingdom Pound ▼]
Amount: [_____]
Unique Reference: [_____]
Order Description: [_____]

For American Express/Diners Club

Show / hide additional order lines

Card Details

Card Number: [_____]
Expiry Date: [▼] [▼]
Security Code: [_____]

Customer Details

Cardholder Name: [_____]
Cardholder Address: [_____]
Cardholder Postcode: [_____]
Cardholder Phone: [_____]
Cardholder Email: [_____]

Authorisation

Authorisation Code: [_____] (If authorised offline with Acquiring Bank)

[Process Transaction]

Transaction Lookup

You can search for a specific transaction using the unique Cross Reference. Type or paste the cross reference into this box and click Lookup Transaction.

Transaction Details

Transaction Type: Use the drop down menu to specify the type of transaction. PREAUTH, SALE, REFUND etc.

Currency: Use the drop down menu to specify the currency to be used for the transaction.

Amount: Enter the amount of the transaction you wish to process.

Unique Reference: The merchant can enter a unique reference to help them identify the sale.

Order Description: The merchant can enter an order description.

Card Details

Card Number: Enter the 16 digit PAN/Card number here.

Expiry Date: Use the drop down menu to select the expiry date of the card.

Security Code: Enter the CV2 or CVV number on the signature strip on the back of the card to be processed.

Customer Details

Cardholder Name: Enter the full name of the cardholder to be charged.

Cardholder Address: Enter the full address of the cardholder to be charged.

Cardholder Postcode: Enter the full postcode of the cardholder to be charged.

Cardholder Phone: Enter the full phone number of the customer.

Cardholder Email: Enter the email address of the customer.

Authorisation

Enter the authorisation code provided by the Acquiring Bank. If you have a transaction referred to the bank for further information. If the transaction is given an authorisation code, this is where you enter that authorisation code.

Process Transaction

This button will commit the transaction for processing.