Merchant Interface Online Help Files

Welcome to the Merchant Interface Online Help Files. These help files provide clear instructions on how to use each of the features of the Merchant Interface for your payment gateway account.

The help files are designed to provide you with quick, context-specific assistance no matter where you are in the Merchant Interface or what task you need to perform. By clicking on the help links available on the individual Merchant Interface pages, you will be immediately linked to the help file associated with that page. You may also use these help files for training purposes or for general quick reference.

The Merchant Interface Online Help Files include the features described below to help you easily find the information you need.

Main Toolbar

- **Contents** – The Table of Contents displays a full list of the help files for the Merchant Interface. These files are arranged into books and topics.
- **Search** – The Search feature allows you to search for help topics by a single keyword or combination of keywords. All topics featuring the keyword(s) submitted will display in the left panel.
- **Glossary** – The Glossary feature displays definitions for common terms in the Merchant Interface.
- **Frequently Asked Questions (FAQs)** – The list of FAQs allows you to look up some of the most commonly asked questions on how to use the payment gateway.
- **Implementation and User Guides** – The Implementation and User Guides page lists additional resources and links for helping you configure, maintain, and protect your payment gateway account.
- **Print** – The Print button allows you to print topics from the Merchant Interface Online Help Files.

Navigation Toolbar

The navigation toolbar at the top of the left panel allows you to view topics in a current book in the Table of Contents.

- The **Previous** arrow button (pointing left) allows you to navigate to the previous topic in chronological order.
- The **Next** arrow button (pointing right) allows you to navigate to the next topic in chronological order.
- The **Close** button (a small 'X') allows you to close the left panel. To reopen the panel, simply click on any of the main toolbar buttons.

To go back or forward to topics you recently viewed in different books, you will need to use your browser's **Back** and **Forward** buttons.

We hope you find the help files informative and useful. If you have any feedback regarding the help files, please tell us by using the **Feedback** feature in the Merchant Interface.

Table Of Contents

Tools

Tools

The Tools section of the Merchant Interface allows you to access the Virtual Terminal and Upload Transaction features of your payment gateway account. You may also access the Automated Recurring Billing (ARB) and Fraud Detection Suite (FDS) value-adding services from this page (if enabled for your account).

- Virtual Terminal – Submit manual credit card or eCheck.Net® transactions to the payment gateway.

- Upload Transactions – Upload a file of credit card or eCheck.Net transactions to the payment gateway for processing. This page also allows you to view the status of previously uploaded transaction files.

- Automated Recurring Billing – Create and manage recurring billing transactions, or "subscriptions," for the sale of products or services to your customers.

- Fraud Detection Suite – Configure settings for your suspicious transaction filters and tools.

Virtual Terminal

Virtual Terminal

The Virtual Terminal allows you to submit credit card or eCheck.Net® transactions to the payment gateway manually through the Merchant Interface.

- Submit a credit card charge
- Submit a credit card refund
- Submit a bank account charge
- Submit a bank account refund
- View and print receipts

Submit a Credit Card Charge

Select this option to charge an amount to a customer's credit card. Transactions of this type require the full credit card number, expiration date, and amount.

Step 1: Select Payment Option
Select **Charge a Credit Card** from the list of options.

Note: Charge a Credit Card is the default Payment Method.

Step 2: Select Transaction Type
Select a transaction type from the list of options based on what you want to do:

- Authorize and Capture

- Authorize Only

- Capture Only

Step 3: Enter Payment/Authorization Information
This section describes information associated with the payment method and authorization of the transaction. The fields in this section include:

- Credit Card Number

- Expiration Date

- Amount

- Currency

- Card Code

- Recurring Billing Transaction

Step 4: Enter Order Information
This section allows you to input specific information associated with an order or invoice. Fields available in this section are Invoice Number and Description.

Step 5: Enter Customer Billing Information
This section allows you to enter the customer's billing information associated with the transaction. Fields in this section are: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

Step 6: Enter Customer Shipping Information
This section allows you to enter the customer's shipping information associated with the transaction. Fields in this section are: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

Note: If the shipping information is the same as the customer billing information, click the check box labeled "**Same as information entered in Billing Information**."

Step 7: Click **Submit** to process the transaction or **Reset** to clear the fields and start over.

Once the transaction has been submitted, the Transaction Status page appears listing the transaction ID and results of the transaction. To view detailed information for a specific transaction, click on the **Trans ID**. The Transaction Detail page appears.

Submit a Credit Card Refund

Select this option to return funds to a credit card as a refund for a previously entered, settled transaction. Refunds require the payment gateway-assigned transaction ID of the original transaction, the credit card number, and amount.

Refunds cannot be submitted for voided, declined, or errored transactions.

Note: Refunds must be submitted within 120 days of the date and time the original transaction was settled. ALL refunds submitted to the payment gateway after the 120-day period will be rejected.

Step 1: Select Payment Option
Select **Refund a Credit Card** from the list of options.

Note: Charge a Credit Card is the default Payment Method.

Step 2: Enter Payment/Authorization Information
This section describes information associated with the payment method and authorization of the original transaction. The fields in this section are:

- Original Transaction ID
- Credit Card Number
- Expiration Date
- Amount

Note: For data security, the customer's credit card number appears partially masked in the Merchant Interface as XXXX2345 (only eight digits are displayed; the first four are masked with Xs, the last four are visible). For refunds, you may enter only the unmasked numbers without the Xs, for example, 2345; OR the entire number as provided to you directly by the customer.

Step 3: Enter Order Information
This section allows you to input specific information associated with an order or invoice. Fields in this section are Invoice Number and Description.

Step 4: Enter Customer Billing Information
This section allows you to enter the customer's billing information associated with the transaction. Fields in this section are: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

Step 5: Enter Customer Shipping Information
This section allows you to enter the customer's shipping information associated with the transaction. Fields available in this section are: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

Note: If the shipping information is the same as the customer billing information, click the check box labeled "**Same as information entered in Billing Information**".

Step 6: Click **Submit** to process the transaction or **Reset** to clear the fields and start over.

Once the transaction has been submitted, the Transaction Status page appears listing the transaction ID and results of the transaction. To view detailed information for a specific transaction, click on the **Trans ID**. The Transaction Detail page appears.

Submit a Bank Account Charge

Select this option to charge an amount to a customer's bank account. Transactions of this type may only be submitted if your account is enabled for eCheck.Net®, and require an ABA routing number, bank account number, bank account type, name on bank account, eCheck.Net transaction type, recurring billing status (only required for the WEB eCheck.Net type), and amount.

Step 1: Select Payment Option
Select **Charge a Bank Account** from the list of options.

Note: Charge a Credit Card is the default Payment Method.

Step 2: Enter Payment/Authorization Information
This section describes information associated with the payment method and authorization of the transaction. The fields in this section are:

- ABA Routing Number
- Account Number
- Bank Name
- Name on Bank Account
- Amount
- Bank Account Type
- eCheck.Net Type

Step 3: Enter Order Information
This section allows you to input specific information associated with an order or invoice. Fields in this section are Invoice Number and Description.

Step 4: Enter Customer Billing Information
This section allows you to enter the customer's billing information associated with the transaction. Fields in this section are: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

Step 5: Enter Customer Shipping Information
This section allows you to enter the customer's shipping information associated with the transaction. Fields in this section are: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

Note: If the shipping information is the same as the customer billing information, click the check box labeled "**Same as information entered in Billing Information**".

Step 6: Click **Submit** to process the transaction or **Reset** to clear the fields and start over.

Once the transaction has been submitted, the Transaction Status page appears listing the transaction ID and results of the transaction. To view detailed information for a specific transaction, click on the **Trans ID**. The Transaction Detail page appears.

Submit a Bank Account Refund

Select this option to return funds to a customer's bank account as a refund for a previously entered transaction. Transactions of this type may only be submitted if your account is enabled for eCheck.Net®, and require the payment gateway-assigned transaction ID of the original transaction, ABA routing number, bank account number, bank account type, name on account, eCheck.Net transaction type and amount.

The payment gateway will verify that the original transaction exists and is eligible for a refund. The payment gateway will also verify that the bank account number entered for the refund matches the bank account number for the original transaction.

Step 1: Select Payment Method
Select **Refund a Bank Account** from the list of options

Note: Charge a Credit Card is the default Payment Method.

Step 2: Payment/Authorization Information
This section describes information associated with the payment method and authorization of the transaction. The fields in this section are:

- Original Transaction ID

- ABA Routing Number

- Account Number

- Bank Name

- Name on Bank Account

- Amount

- Bank Account Type

- eCheck.Net Type

Note: For data security, the customer's ABA routing number and account number appear partially masked in the Merchant Interface as XXXX2345 (only eight digits are displayed; the first four are masked with Xs, the last four are visible). For refunds, you may enter only the unmasked numbers without the Xs, for example, 2345; OR the entire number as provided to you directly by the customer.

Step 3: Enter Order Information
This section allows you to input specific information associated with an order or invoice. Fields in this section are Invoice Number and Description.

Step 4: Enter Customer Billing Information
This section allows you to enter the customer's billing information associated with the transaction. Fields in this section are: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, Email Address.

Step 5: Enter Customer Shipping Information
This section allows you to enter the customer's shipping information associated with the transaction. Fields available in this section are: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number.

Note: If the shipping information is the same as the customer billing information, click the check box labeled "**Same as information entered in Billing Information**".

Step 6: Click **Submit** to process the transaction or **Reset** to clear the fields and start over.

Once the transaction has been submitted, the Transaction Status page appears listing the transaction ID and results of the transaction. To view detailed information for a specific transaction, click on the **Trans ID**. The Transaction Detail page appears.

View and Print Receipts

The Virtual Terminal Transaction Confirmation page allows you to view and print a transaction receipt.

Step 1: Click **View Printable Receipt**. A pop-up window appears listing merchant, transaction, and billing address information.

Step 2: To print the receipt, click **Print Receipt** at the top right corner of the window. Select the printer to which you would like to send the receipt from the Print dialogue box and click Print.

IMPORTANT: When printing from a Web browser, information about the Web page is printed in the footer by default. When printing transaction receipts from the Merchant Interface, you will need to change your browser's page setup settings to disable the printed page footer. For more information about disabling the footer, see the help files for your Web browser.

Upload Transactions

Upload Transaction Files

The Upload Transaction Files feature allows you to select a transaction file for upload to the payment gateway, view the status of files that have been previously uploaded, and access your upload file settings.

- Upload a transaction file

- View the status of uploaded transaction files

- View and edit upload transaction file settings

Upload New Transaction File

Select this option to upload a file of transactions to the payment gateway.

Step 1: Click the **Upload New Transaction File** link on the Upload Transaction Files page. The Upload New Transaction File window appears prompting you for the location of the transaction file to be uploaded.

Step 2: Click **Browse**. The **Choose File** window appears prompting you to browse to the transaction file you would like to upload. (You may also enter the location and name of the transaction file to be uploaded, click **Upload File** and skip to Step 5.).

Step 3: Browse to the location of the transaction file you would like to upload and click on the file name.

Step 4: Click **Open** (or double-click on the file name). The file name appears in the Upload New Transaction File window.

Step 5: Click **Upload File** to upload the transaction file. The processing status of the upload appears.

Note: DO NOT close the window until either an error list or a File ID is returned by the payment gateway. Closing the window while the file is uploading may cancel the upload.

If the upload is successful, the message window displays a File ID. At this point, you may view the status of the transaction file on the Upload Transaction File Status page. This page allows you to click on the File ID to view individual transactions included in the transaction file.

If a formatting error is detected in the file or a field validation error occurs, the line number the error occurred in and a description of the error is displayed. If an validation error occurs, please close the window, correct the transaction file if necessary, and resubmit the file.

Tips on Uploading a Transaction File

- The format of the transaction file must match the upload transaction file settings that have been configured in the Merchant Interface. Any difference in field order or delimiting character may cause an error in the upload. (For more information about transaction file format, see the Upload Transaction File Settings page.)

- Data requirements may vary based on the type of transaction being submitted in the transaction file. For details regarding the specific requirements for each transaction type, please see the Implementation Guide for your connection method.

- For additional details on formatting and uploading transaction files, please see the Upload Transaction File Guide.

Uploaded Transaction File Status

The Uploaded Transaction File Status page lists the status of uploaded transaction files.

The following information is displayed for each uploaded transaction file:

- File ID
- Upload Date/Time
- Total Number of Transactions
- File Upload Status
- Data Formatting Status
- Transaction Processing Status
- Receipt Email Status
- Elapsed Time

For each processing step (File Upload, Data Formatting, Transaction Processing, Receipt Email) the status indicates whether the payment gateway is currently executing that step. A Finished status indicates that the system has completed that step.

Once all steps indicate a Finished status, the File ID becomes a link. Click on this link to go to the Uploaded Transactions page for a summary of each transaction uploaded in the file.

Note: If the File ID does not appear as a link, the payment gateway has not yet completed processing the file. Once the file is finished processing, the File ID will become a link.

View Upload Transaction File Settings
Click on this link to be directed to the Upload Transaction File Settings page. This page allows you to customize the payment gateway settings used to format a transaction file. This feature also allows you to specify the fields that should be required in the transaction file, the order of the fields, and the delimiter used to separate the fields within the file.

Upload New Transaction File
Click on this link to select a new transaction file for upload to the payment gateway.

Uploaded Transactions

This Uploaded Transactions page lists a status summary of individual transactions included in a particular uploaded transaction file.

View Records
View Error in File
Sort Records
Download to File

View Records

The following transaction details are displayed:

- Transaction ID
- Invoice Number
- Transaction Status
- Submit Date
- Customer Name
- Card Type
- Payment Method
- Payment Amount
- Settlement Date
- Settlement Amount

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all the transactions on a single page. This is recommended only if the summary of transactions contains 50 records or less.

To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

View Errors in File

In certain cases, transactions included in successfully uploaded transaction files may experience an error during transaction processing or settlement. In this event, the **View Errors in File** link is displayed below the Uploaded Transactions report. Click on this link to open the Transaction Errors window, which lists each line in the original transaction file associated with an errored transaction.

Sort Records

By default, transactions are sorted in descending order by Transaction ID. Clicking on a column header will sort transactions in descending order based on the information provided in that column. For example, to sort transactions from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will re-sort records in ascending order. An arrow next to the column header indicates the current sort order for the transaction set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort transactions by the following columns: Transaction ID, Submit Date, Customer, Payment Method, Payment Amount, Settlement Date, and Settlement Amount.

View Status of Uploaded Transaction Files

Once a transaction file has been uploaded to the payment gateway, you may view its status. You may also view the status of the last 10 uploaded transaction files.

To view the status of an uploaded transaction file:

Step 1: Select the **File ID** of the previously uploaded transaction file you want to view from the drop-down list.

Step 2: Click **Submit.** The Uploaded Transaction File Status page appears with detailed information for the upload file.

View Status of Last 10 Uploaded Files

On the View Status of Uploaded Transaction Files click **View Status of Last 10 Uploaded Files** to view the processing status of the 10 most recent transaction files uploaded to the payment gateway. The Uploaded Transaction File Status page appears displaying the File ID, Upload Date/Time, Total Number of Transactions, File Upload Status, Data Formatting Status, Transaction Processing Status, Receipt Email Status, and Elapsed Time for each transaction file. If a file shows as finished, you may click on the File ID to view individual transactions included in the transaction file.

View Upload Transaction File Settings

Click on this link to go to the Upload Transaction File Settings page. This page allows you to customize the payment gateway settings used to format a transaction file. This feature also allows you to specify the fields that should required for an upload transaction file, the order of the fields, and the delimiter used to separate the fields within the file.

Upload Transaction Files Settings

The Upload Transaction File Settings page allows you to define a standard format for transaction files uploaded to your payment gateway account. The payment gateway then uses the settings defined on this page to separate and process uploaded transaction files.

Upload Processing Information

This section allows you to configure the payment gateway filters that should be applied to transactions and field separation values that should be used for separating transaction information included in the file.

To configure upload processing information:

Step 1: Indicate whether the payment gateway should send receipt email confirmations to customers for transactions submitted via uploaded transaction file. Select **Yes** or **No** from the **Email Customer** drop-down list. If set to **Yes**, the payment gateway will use the customer email address provided with the transaction. If set to **No**, an email will not be sent.

Step 2: Indicate whether the Address Verification Service (AVS) filter should be applied to transactions submitted via upload. Select **Yes** or **No** from the **Apply AVS Filter** drop-down list. If set to **Yes**, the AVS rules will be applied to all transactions submitted via upload file. Transactions that fail the AVS validation will not be sent for settlement. If set to **No**, the AVS filter will not be applied to transactions submitted via upload.

Step 3: Indicate whether to apply Card Code Verification (CCV) to transactions submitted via upload. Select **Yes** or **No** from the **Apply Card Code Filter** drop-down list. If set to **Yes**, CCV will be applied to all transactions submitted via upload. Transactions that fail CCV will not be sent for settlement. If set to **No**, CCV will not be applied to transactions submitted via upload.

Step 4: From the **Default Field Separator** drop-down list ,select the default field separator, or delimiting character that will be used to separate transaction fields in upload files from your account. If you would like to use a custom field separator, leave the drop-down list empty and enter the desired character in the text field.

Step 5: From the **Default Encapsulation Character** drop-down list, select the default field encapsulation character that will be used to enclose transaction fields in upload files from your account. OR, if you would like to use a custom field encapsulation character, leave the drop-down list empty and enter the desired character in the text field.

Field Inclusion and Order

This section allows you to select the fields that will be included in upload transaction files from your account and the order in which fields will appear.

To configure the fields and field order for your upload transaction files:

Step 1: From the **Position 1** drop-down list, select the field value that will be listed in first position of upload transaction files.

Step 2: Continue selecting fields for the remaining positions in sequence until all of the fields that you want to submit have been selected.

Step 3: Select **Exclude** for each of the remaining positions.

Step 4: Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

Automated Recurring Billing

Automated Recurring Billing

The Automated Recurring Billing (ARB) service allows you to create and manage recurring billing transactions, or "subscriptions," for the sale of products or services to your customers. You no longer need to manually submit an individual transaction each time you need to perform a recurring billing—now ARB can do it for you automatically.

The ARB service allows you to do the following:

- Create a New ARB Subscription
- Create an ARB Subscription from a Previous Transaction
- Upload an ARB Subscription File
- View the Status of Uploaded ARB Subscriptions
- Search ARB Subscriptions
- Discontinue the ARB Service

Create a New ARB Subscription

The Create a New ARB Subscription page allows you to create and initiate recurring credit card or eCheck.Net® transactions.

To create a new ARB subscription:

Step 1: Select a Payment Method:
Select one of the payment methods available.

- Charge a Credit Card (default)

- Charge a Bank Account (only if eCheck.Net is enabled for your account)

Note: The payment processing associations that regulate electronic check transactions require that you have the appropriate authorization from the customer. Make sure you have the appropriate evidence of authorization from the customer before submitting an eCheck.Net transaction to the payment gateway.

Step 2: Enter the Payment/Authorization Information
Enter the customer's credit card or bank account information.

For credit card transactions:

- Card Number

- Expiration Date

- Amount

For bank account transactions:

- Name on Account

- ABA Routing Number

- Account Number

- Bank Account Type

- Bank Name

- eCheck.Net Type

- Amount

Step 3: Enter the Order Information
If desired, enter the applicable order information.

- Subscription Name

- Invoice Number

- Description

Note: It is recommended that you enter either a Subscription Name or Invoice Number to easily differentiate between multiple subscriptions for the same customer. Otherwise the payment gateway may reject the new subscription as a duplicate.

Step 4: Select a Subscription Interval
Click the radio button next to the desired subscription interval.

- Month(s) – Select one of the following from the drop-down list:
  - Every month
  - Every other month
  - Every three months
  - Every six months
  - Every twelve months

- Days – Enter a number of days between seven (7) and 365.

Note: Use the Days option for subscriptions with short intervals only. If the number of days you need to enter is greater than 30, consider using the Months option.

Step 5: Enter a Subscription Duration
The **Start Date** is a required field that establishes when the subscription should start. To indicate when the subscription should end, you must enter either an **End Date** or an **Ends After** number. To ensure the information entered so far is correct, the payment gateway then automatically populates the remaining field. If the automatically populated End Date or Ends After number does not match the information provided to you by the customer, go back to make sure the Subscription Interval, Start Date, and End Date or Ends After number are correct.

- Start Date

- End Date

- Ends After

For each recurring transaction, the payment gateway will process the transaction within the 24-hour period of the scheduled day. However, the transaction may not always be generated and submitted before your configured batch cut-off time. In this event, the recurring transaction may be processed and settled with the following day's batch

Step 6: Enter a Trial Period
If desired, enter a Trial Period for the subscription.

- Trial Period Amount

- Trial Period Cycles

Note: Trial period information may be edited only if the subscription has not yet begun, or the subscription is still within the trial period.

Step 7: Enter Customer Billing Information
This section allows you to enter the customer's billing information associated with the transaction. Fields in this section are: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

Step 8: Enter Customer Shipping Information
This section allows you to enter the customer's shipping information associated with the transaction. Fields in this section are: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

Note: If the shipping information is the same as the customer billing information, click the check box labeled **Same as information entered in Billing Information**.

Step 9: Click **Submit** to continue or click **Reset** to clear the subscription form and start over. The Subscription Confirmation page appears.

To view detailed information for the new subscription, click on the **Subscription ID**. The ARB Subscription Detail page appears.

To create another new subscription, click **Enter a New Subscription**.

Create a New Subscription from a Previous Transaction

You may create a new ARB subscription using the payment information from a recent, successfully authorized transaction.

Step 1: Perform a search in Search and Download to find the previous transaction from which you would like to create a new subscription.

Step 2: Click the **Transaction ID** for the transaction you would like to use. The Transaction Detail page appears.

Step 3: Click **Create ARB Subscription from Transaction**. The Create New ARB Subscription page appears and is populated with customer and payment information from the previous transaction.

Note: This link only appears when transaction and payment data for the original transaction is still available at the payment gateway. (Full sensitive cardholder data is only stored for 120 days). If this link does not appear on the Transaction Detail page, the new subscription will need to be entered manually.

Step 4: Modify or enter any remaining subscription information as necessary.

Step 5: Click **Submit**. The new ARB subscription is created.

Note: You can create a new subscription from any previous transaction type (e.g., Authorization Capture, Credit). However, the only transaction type allowed for subscriptions is Authorize Capture.

ARB Subscription Detail

Edit an Active Subscription

You can edit information for an active subscription from the ARB Subscription Detail page.

To edit an active subscription:

Step 1: Click **Edit Subscription**. The ARB Subscription Detail page reappears with editable fields.

Step 2: Modify the appropriate fields. For more information about the subscription fields, please see the Create a New ARB Subscription help file.

Note: The Subscription Interval and Start Date are not editable.

Step 3: Click **Update** to continue. The Subscription Confirmation page appears.

To create a new subscription, click **Enter a New Subscription**.

Tips for editing subscriptions

- For data security, all sensitive information appears partially or fully masked, even in edit mode. When updating the customer's Card Number and Expiration Date or ABA Routing Number and Account Number, be sure to enter the full numbers.

- The number of Trial Period Cycles cannot exceed the total number of recurring transactions for the subscription.

- Trial period information may be edited only if the subscription has not yet started or the subscription is still within the trial period.

- The total number of recurring transactions may not be changed to less than or equal to the number of completed recurring transactions. For example, if the original total number of transactions was 10, and 4 are completed, and you wanted to change the total number of transactions to 7, you need to enter "7" as the new Ends After value. The subscription now has 3 scheduled transactions remaining.

- Subscriptions cannot be "renewed" once they have completed or expired. However, you may extend a subscription before it expires by updating the End Date or Ends After value.

Cancel an Active Subscription

You may cancel a subscription at anytime on the ARB Subscription Detail page.

IMPORTANT: Canceled subscriptions **cannot** be reactivated. Use this function ONLY if you need to permanently cancel a subscription from processing on the payment gateway. No further action may be taken for a canceled subscription. However, if the need arises, a subscription may be recreated.

To cancel an active subscription:

Step 1: Click **Edit Subscription**. The ARB Subscription Detail page reappears with editable fields.

Step 2: Click **Cancel Subscription**. A confirmation message appears asking if you would like to continue.

Step 3: Click **Yes** to continue or click **Cancel** to cancel the action.

Reactivate a Suspended Subscription

You may reactivate a suspended subscription on the ARB Subscription Detail page. Subscriptions with a status of Canceled, Terminated or Expired may not be reactivated.

Credit card subscriptions may be suspended as a result of any authorization or processing error as well as Address Verification Service (AVS) or FraudScreen.Net rejections. If the subscription experiences internal gateway errors, recurring transactions will be retried until they are successfully processed.

IMPORTANT: Because eCheck.Net transactions are processed by a separate network from credit cards and are not authorized or declined in real time, eCheck.Net subscriptions will not typically be suspended or terminated by the payment gateway. Accordingly, it is highly recommended that you monitor your eCheck.Net subscriptions regularly for returns or notices of change in order to resolve any processing issues and successfully maintain your eCheck.Net subscriptions.

IMPORTANT: Suspended subscriptions must be reactivated before the next scheduled transaction occurs. Otherwise, the subscription will be terminated.

To reactivate a suspended subscription:

Step 1: Click **Edit Subscription**. The ARB Subscription Detail page reappears with editable fields.

Step 2: Review the subscription detail and modify the appropriate information in order to reactivate the subscription.

Step 3: Click **Reactivate Subscription**. The Subscription Confirmation page appears.

To create a new subscription, click **Enter a New Subscription**.

Tips for reactivating suspended subscriptions

- Subscriptions that are suspended at the first transaction will need to be updated with correct subscription information and a new Start Date. The Start Date should be moved by at least one day into the future (or, if you revise the Start Date to the present day's date, the transaction will be submitted the following day). If you want to maintain the same billing day for each month, reset the Start Date to the preferred day for the following month. You will then need to resubmit the first recurring transaction manually using the Virtual Terminal or by sending a separate authorization request to the gateway.

- Subscriptions that are suspended after the first or first few transactions have processed successfully will need to be updated with correct information before the next recurring transaction. If the information is not corrected the payment gateway may terminate the subscription. If the new payment information experiences AVS or FraudScreen.Net rejections, the subscription will suspend again until payment information is further updated. In these cases, the Start Date cannot be revised and the next recurring transaction will pick up as scheduled.

Completed Transactions

The Completed Transactions page lists all successfully settled transactions belonging to a specific subscription.
The following information is included:

- Transaction ID

- Invoice Number

- Transaction Status

- Submit Date & Time

- Customer Name

- Payment Method

- Payment Amount

To view detailed information for a subscription, click on the **Subscription ID**. The ARB Subscription Detail page appears.

To view the Transaction Detail page for any of the completed recurring transactions, click the **Transaction ID** for the completed recurring transaction you would like to view. The Transaction Detail page for that transaction appears.

ARB Home Page

Upload ARB Subscription File

Upload ARB Subscription File

The Upload Automated Recurring Billing (ARB) Subscription File feature allows you to upload a file with multiple ARB subscriptions to the payment gateway.

To upload an ARB subscription file:

Step 1: Click **Upload ARB Subscription File** on the main ARB page. The Upload ARB Subscription File window appears.

Step 2: Click **Browse**. The Choose File window appears prompting you to browse to the subscription file you would like to upload. (You may also enter the location and name of the subscription file to be uploaded, click **Upload File**, and skip to Step 5.).

Step 3: Browse to the location of the subscription file you would like to upload and click on the file name.

Step 4: Click **Open** (or double-click on the file name). The file name appears in the Upload New Transaction File window.

Step 5: Click **Upload File** to upload the subscription file. The processing status of the upload appears.

Note: Do NOT close the window until either an error list or a File ID is returned by the payment gateway. Closing the window while the file is uploading may cancel the upload.

If the upload is successful, the message window displays a File ID. At this point, you may view the status of the subscription file on the Uploaded ARB Subscription File Status page. This page allows you to click on the File ID to view individual subscriptions included in the file.

If a formatting error is detected in the file or a field validation error occurs, the line number the error occurred in and a description of the error is displayed. If a validation error occurs, please close the window, correct the subscription file, and resubmit the file.

Tips on Uploading an ARB Subscription File

- The subscription file must be formatted correctly. Any difference in field order or delimiting character may cause an error in the upload. (For more information about subscription file format, see the Subscription File Formatting help file.)

- Data requirements may vary based on the type of each subscription submitted in the subscription file; for instance, credit card vs. eCheck.Net, or with or without a trial period. Be sure to verify that all of the required information for each type of subscription is included in the subscription file.

    o The minimum data requirements for uploading credit card subscriptions are: Amount, Payment Method, Credit Card Number, Expiration Date, Start Date, Number of Bills/Periods, Subscription Interval, Interval Unit, Billing First Name, Billing Last Name.
    o The minimum data requirements for uploading eCheck.Net subscriptions are: Amount, Payment Method, Bank Account Type, ABA Routing Number, Bank Account Number, Name on Account, Bank Name, Start Date, Number of Bills/Periods, Subscription Interval, Interval Unit, Billing First Name, Billing Last Name, eCheck.Net Type.
    o Trial Period Amount and Trial Period Cycles are required for all subscriptions with a trial period.

- Though not required, it is recommended that you provide the billing and shipping address information. Submitting this information allows the gateway to apply your Address Verification Service (AVS) settings to the subscription's first transaction. Once the address is validated using AVS, subsequent transactions in the subscription are then submitted without AVS information.

- The Card Code is not required for creating a subscription. As card association security guidelines restrict the storage of Card Code data, the first and subsequent transactions for a subscription will be submitted without Card Code data.

- Though not required, it is recommended that you provide an invoice number if you need to reconcile your transaction processing between reports from a third-party software system and the payment gateway. The invoice number also lets the payment gateway differentiate several subscriptions using the same payment information. Otherwise, these subscriptions may be rejected as duplicates.

Sample Subscriptions

Sample Credit Card Subscription
"Sample 1 Subscription","00001","This is a sample credit card subscription",
"8.00","CC","0000000000000000","0506",,,,,,"08/01/06","12","1","Months",,,
"43265",,"Jane","Doe",,,,,,,,,,,,,,,,,,,,

Sample Credit Card Subscription (with Wells Fargo SecureSource Requirements)
"Sample 2 Subscription","00002","This is a sample credit card subscription with
WFSS requirements","8.00","CC","0000000000000000","0506",,,,,,"08/01/06",
"12","1","Months",,,"43266",,"Jane","Doe","Jane Doe Enterprises","3333 Anywhere
Street","Any City","AZ","00000-0000","US","(555) 555-5555",,
"jdoe@genericdomain.com",,,,,,,,,,,,

Sample eCheck.Net Subscription
"Sample 3 Subscription","00003","This is a sample eCheck subscription",
"8.00","ECHECK",,,"CHECKING","000000000","000000000000","Jane Doe",
"First Bank","08/01/06","12","1","Months",,,"43267",,"Jane","Doe",,,,,,,,,,,,,,,,,,,"WEB"

Sample eCheck.Net Subscription (with Wells Fargo SecureSource Requirements)
"Sample 4 Subscription","00004","This is a sample eCheck subscription with WFSS
requirements","8.00","ECHECK",,,"CHECKING","000000000","000000000000",
"Jane Doe","First Bank","08/01/06","12","1","Months",,,"43268","B","Jane",
"Doe","Jane Doe Enterprises","3333 Anywhere Street","Any City","AZ","00000-0000",
"US","(555)555-5555",,"jdoe@genericdomain.com",,,,,,,,,"000000000",,"AZ",,"WEB"

Subscription File Formatting

Subscription files must be carefully formatted. Any omission of required data or inaccuracy in field order may result in errors and prevent the file from being uploaded.

When submitting a plain text subscription file, fields must be separated using a comma (,) delimiting character and quotation marks (") for the encapsulation character. Or, you can click here to download a Microsoft Excel (.xls) subscription file template. All you have to do is import subscription data into the Excel template, save the file in the .csv (comma delimited) format, and you're ready to submit the file.

ORDER	FIELD NAME	REQUIREMENTS	LENGTH	DESCRIPTION
1	Subscription Name	Optional	20	Merchant-provided identifier.
2	Invoice Number	Optional	20	The Invoice Number will repeat for each subsequent recurring transaction.
3	Description	Optional	255	
4	Amount	Required	15	The amount to be billed to the customer each time the transaction is submitted. If Trial Period is YES, this is the amount that will be billed after the trial period has completed. Must be a valid amount.
5	Payment Method	Required	CC, ECHECK	If blank, the default Payment Method is CC.
6	Credit Card Number	Required only if Payment Method = CC	22	Must be a numeric value.
7	Credit Card Expiration Date	Required only if Payment Method = CC	MMYY, MMYYYY	
8	Bank Account Type	Required only if Payment Method = ECHECK	CHECKING, BUSINESSCHECKING, or SAVINGS	If blank, the default Account Type is CHECKING.
9	ABA Routing Number	Required only if Payment Method = ECHECK	9	Must be a valid 9-digit ABA Routing Number.
10	Bank Account Number	Required only if Payment Method = ECHECK	20	Must be a numeric value.
11	Name on Account	Required only if Payment Method = ECHECK	40	The full name of the individual associated with the bank account number provided.
12	Bank Name	Required only for Wells Fargo SecureSource AND if Payment Method = ECHECK	50	The name of the financial institution associated with the provided bank account number.
13	Start Date	Required	MM/DD/YY	The date the subscription begins (also the date the initial billing occurs).
14	Number of Bills/Periods	Required	4	Must be a numeric value. If a Trial Period exists, this number should include the number of trial period transactions.
15	Subscription Interval	Required	If the Interval Unit is month or months, can only be 1, 2, 3, 6, 12. If the Interval Unit is days, can be any number between seven	

			(7) and 365.	
16	Interval Unit	Required	Months, Days, Month, Day	
17	Number of Trial Periods	Optional	2	Must be a numeric value. This number should be included in Number of Billings/Periods.
18	Trial Period Amount	Required only if a value is provided for Number of Trial Periods.	15	The amount to be charged during the trial period. After the trial period has completed, the amount indicated in the Amount field will be charged.
19	Customer ID	Optional	20	Merchant-provided identifier.
20	Customer Type	Required only if Wells Fargo SecureSource AND Payment Method = ECHECK	I = Individual B = Business	
21	Billing First Name	Required	50	
22	Billing Last Name	Required	50	
23	Billing Company	Optional	50	
24	Billing Address	Optional Required only for Wells Fargo SecureSource	50	
25	Billing City	Optional Required only for Wells Fargo SecureSource	50	
26	Billing State	Optional Required only for Wells Fargo SecureSource	40	
27	Billilng ZIP Code	Optional Required only for Wells Fargo SecureSource	20	
28	Billing Country	Optional Required only for Wells Fargo SecureSource	60	Must be a valid two-character country code or full country name (spelled in English).
29	Customer Phone	Optional Required only for Wells Fargo SecureSource	25	
30	Customer Fax	Optional	25	
31	Customer Email	Optional Required only for Wells Fargo SecureSource	255	
32	Shipping First Name	Optional	50	
33	Shipping Last Name	Optional	50	
34	Shipping Company	Optional	50	
35	Shipping	Optional	60	

	Address	Required only for Wells Fargo SecureSource. Billing Address will be copied if absent.		
36	Shipping City	Optional Required only for Wells Fargo SecureSource. Billing City will be copied if absent.	50	
37	Shipping State	Optional Required only for Wells Fargo SecureSource. Billing State will be copied if absent.	40	
38	Shipping ZIP Code	Optional Required only for Wells Fargo SecureSource. Billing ZIP Code will be copied if absent.	20	
39	Shipping Country	Optional Required only for Wells Fargo SecureSource. Billing Country will be copied if absent.	60	Must be a valid two-character country code or full country name (spelled in English).
40	Customer Tax ID/Social Security Number	Required if Wells Fargo SecureSource and Payment Method = ECHECK. Required only if Driver's License Number, Driver's License State, AND Driver's License DOB are blank.	9	Must be a valid 9-digit Tax ID or Social Security Number.
41	Driver's License Number	Required if Wells Fargo SecureSource and Payment Method = ECHECK. Required if Tax ID/Social Security Number, Driver's License State, AND Driver's License DOB are blank.	50	
42	Driver's License State	Required if Wells Fargo SecureSource and Payment Method = ECHECK. Required only if Tax ID/Social Security Number, Driver's License Number,	2	Must be a valid two-character state code.

		AND Driver's License DOB are blank.		
43	Driver's License Date of Birth (DOB)	Required if Wells Fargo SecureSource and Payment Method = ECHECK. Required only if Tax ID/Social Security Number, Driver's License Number, AND Driver's License State are blank.	YYYY-MM-DD, YYYY/MM/DD, MM/DD/YYYY, MM-DD-YYYY	
44	eCheck.Net Type	Required only if Payment Method = ECHECK	CCD , PPD , WEB	If blank, when Bank Account Type is Checking or Savings, the default eCheck.Net Type is WEB. When Bank Account Type is Business Checking, the default eCheck.Net Type is CCD.

Completed Transactions

The Completed Transactions page lists all successfully settled transactions belonging to a specific subscription.
The following information is included:

- Transaction ID

- Invoice Number

- Transaction Status

- Submit Date & Time

- Customer Name

- Payment Method

- Payment Amount

To view detailed information for a subscription, click on the **Subscription ID**. The ARB Subscription Detail page appears.

To view the Transaction Detail page for any of the completed recurring transactions, click the **Transaction ID** for the completed recurring transaction you would like to view. The Transaction Detail page for that transaction appears.

ARB Home Page

Accepted Uploaded ARB Subscriptions

The Accepted Uploaded ARB Subscriptions page lists a status summary of subscriptions included in an uploaded subscription file.

View Subscriptions
Sort Subscriptions
View Errors in Subscription File

A subscription file upload summary is provided at the top page, including the following information:

- Subscription File ID

- Total Records Uploaded

- Subscriptions Accepted

- Subscriptions with Errors

- File Status

View Subscriptions

The following columns of information are displayed:

- Subscription ID

- Subscription Name

- Subscription Status

- Created Date & Time

- Customer Name

- Payment Method

- Payment Amount

> Note: For subscriptions that have a trial period, the Payment Amount displayed here indicates the regular billing amount, not the trial period amount.

- Transaction Count

Click the **Next** and **Prev** links at the top right of the table to navigate backward and forward through the list of records. You can also use the **View All** option (at the bottom left of the page) to see all the individual subscriptions on a single page. This is recommended only if your summary contains 50 subscriptions or less.

To view an individual subscription in detail, click the **Subscription ID** for the subscription you want to view. The ARB Subscription Detail page appears.

Sort Subscriptions

By default, subscriptions are sorted in descending order by Subscription ID. Clicking on a column header will sort the result set in descending order according to the data in that column. Clicking again on the same column header will resort the result set in ascending order. An arrow next to the column header indicated the current sort order for the result set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort subscription by the following columns: Subscription ID, Subscription Name, Subscription Status, Created Date & Time, Customer Name, Payment Method, Payment Amount, and Transaction Count.

View Errors in Subscription File

In certain cases, subscription files that were successfully validated for correct formatting and field information during upload to the payment gateway may experience an error during subscription creation. For example, duplicate subscriptions or general payment gateway errors.

For subscription files with errored subscriptions, the **View Errors in File** link is displayed. Click on this link to view the Uploaded ARB Subscriptions with Errors page, which lists each line in the subscription file that contains an errored subscription, and a description of the error.

These subscriptions have not been successfully created by the payment gateway and must be corrected and re-uploaded.

Uploaded ARB Subscriptions with Errors

This page lists information about errorred subscriptions within a specific upload subscription file.

- File ID
- Total Records Uploaded
- Subscriptions Accepted
- Subscriptions with Errors
- File Status

Each error included in the subscription file is listed including:

- Line Number
- Error Type
- Subscription Status

Uploaded ARB Subscription File Status

The Uploaded ARB Subscription File Status page allows you to view the status of all subscriptions that have been successfully uploaded to the payment gateway.

View Transactions

All successfully uploaded ARB subscription files are displayed in descending order by File ID and include the following information:

- File ID
- Upload Date & Time
- Total Number of Subscriptions
- File Processing Status
- Elapsed Time

Sort Transactions

By default, subscriptions are sorted in descending order by File ID. Clicking on a column header will sort the result set in descending order according to the data in that column. Clicking again on the same column header will resort the result set in ascending order. An arrow next to the column header indicated the current sort order for the result set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort subscriptions by the following columns: File ID, Upload Date & Time, Total Number of Subscriptions, File Processing Status, and Elapsed Time.

Click the **Next** and **Prev** links at the top right of the table to navigate backward and forward through the list of subscriptions. You can also use the **View All** option (at the bottom left of the page) to see all the subscription files on a single page. This is recommended only if there are 50 or less subscriptions.

To view detailed information for a specific subscription, click on the **File ID**. The Accepted Uploaded ARB Subscriptions page appears.

Search ARB Subscriptions

Search ARB Subscriptions

The Search ARB Subscriptions page allows you to perform searches of all subscriptions for your payment gateway account.

Your search returns one or more subscriptions depending on the combination of search criteria you submit. In general, the more search criteria you enter, the more focused your results.

To search ARB Subscriptions:

Note: The wildcard symbols percent sign (%) and asterisk (*) are allowed for all fields except the following: Subscription ID, Credit Card Number, and Bank Account Number.

Step 1: Enter ARB Subscription Information
Enter subscription-specific information.

- Subscription ID
- Subscription Name
- Subscription Status
- Invoice Number
- Starts Between
- Ends Between

Step 2: Enter Credit Card/Bank Account Information

- Credit Card Number
- Bank Account Number

Step 3: Enter Customer Information

- Customer Name
- Customer ID

Step 4: From the **Show** drop-down list, select the number of results you want to see per page: 10 (default), 15, 20, 25, or 1000.

Step 5: Click **Search**. Your results are displayed on the Search ARB Subscription Summary page.

Click the **Next** and **Prev** links at the top right of the table to navigate backward and forward through the list of subscriptions. You can also use the **View All** option to see all the individual subscriptions on a single page. This is recommended only if your summary of subscriptions contains 50 subscriptions or less.

Search ARB Subscription Summary

The Search ARB Subscription summary page displays the results of a subscription search.

To refine your search, click the **Back** button in your browser window. The Search ARB Subscriptions page appears with the criteria used in your most recent search.

View Records

All ARB subscription files are displayed in descending order by Subscription ID and include the following information:

- Subscription ID
- Subscription Name
- Subscription Status
- Created Date & Time
- Customer Name
- Payment Method
- Payment Amount
- Transaction Count

Sort Records

By default, subscriptions are sorted in descending order by Subscription ID. Clicking on a column header will sort the result set in descending order according to the data in that column. Clicking again on the same column header will resort the result set in ascending order. An arrow next to the column header indicated the current sort order for the result set. An Up arrow indicates that the sort is ascending (A-Z) and a Down arrow indicates that the sort is descending (Z-A). You may sort subscriptions by the fields listed above.

Click the **Next** and **Prev** links at the top right of the table to navigate backward and forward through the list of subscriptions. You can also use the **View All** option (at the bottom left of the page) to see all the individual subscriptions on a single page. This is recommended only if your summary of subscriptions contains 50 subscriptions or less.

To view more details for a subscription, click the **Subscription ID**. The ARB Subscription Detail page appears.

To begin a new subscription search, click **Search Again** to be returned to the Search ARB Subscriptions page.

Discontinue the ARB Service

You may discontinue your use of the Automated Recurring Billing service (ARB) at any time.

Step 1: Read through the information provided on the Discontinue the ARB Service page.

Step 2: Click **Yes** to continue with the cancellation of your ARB Subscription Program Service, or click **No** to return to the ARB main page.

IMPORTANT: Once you choose to discontinue the ARB service, the payment gateway will not continue to process automated recurring transactions for any existing subscriptions. If you choose to re-enable the service later, any previous subscriptions that were active at the time you discontinued the ARB service will need to be recreated.

You may re-enable the ARB service at any time by clicking the **Sign Up for the ARB Service** link on the main ARB page.

Fraud Detection Suite

Fraud Detection Suite

The Fraud Detection Suite (FDS) page allows you to access your suspicious transaction filter and tool settings. This page also serves as a summary of your current filter and tool configurations, reports the number of transactions that have triggered each filter in the past 30 days, and the number of transactions currently held in a review state. From this page you can also view transaction reports and search for suspicious transactions.

Click on the links below to learn more about the features of FDS:

- Suspicious Transaction Reports

- Transaction Filters

- IP Administration

- General Features

Suspicious Transaction Reports

Suspicious Transaction Reports

This section allows you to quickly view reports for suspicious transactions that have been placed in the Authorized/Pending Review or Pending Review states. Transactions placed in Authorized/Pending Review have triggered one or more Fraud Detection Suite (FDS) filters and the most severe filter action is "Authorize and hold for review." Transactions placed in Pending Review have triggered one or more FDS filters and the most severe filter action of "Do not authorize, but hold for review."

To view transactions currently held in Authorized/Pending Review, click on the hyperlinked number next to **Authorized/Pending Review:**. The Authorized/Pending Review Suspicious Transaction Report appears listing the transactions currently in this state. On this report page, you may approve or void single or multiple transactions. You may also choose to view transactions in detail.

You will have 30 days to review and either approve or void transactions placed in Authorized/Pending Review. These transactions will expire if no action is taken within this period.

To view transactions currently being held in Pending Review, click on the hyperlinked number next to **Pending Review:**. The Pending Review Suspicious Transaction Report appears listing the transactions currently in this state. You may approve or decline single or multiple transactions. You may also choose to view transactions in detail.

You will only have 5 days to review and either approve or decline transactions placed in Pending Review. These transactions will expire if no action is taken within this period.

Only transactions still awaiting review are listed in these reports. Once you have reviewed and either approved, declined, or voided a transaction, it is no longer listed in the report.

Authorized/Pending Review Suspicious Transaction Report

The Authorized/Pending Review Suspicious Transaction Report allows you to view and either approve or void transactions currently in the Authorized/Pending Review state. Transactions are placed in this state when they trigger one or more filters with different filter actions configured and the most severe is "Authorize and hold for review."

You will have 30 days to review and either approve or void transactions placed in Authorized/Pending Review. If no action is taken in the 30-day period, the transaction will expire.

The following options are available in the Authorized/Pending Review Suspicious Transaction Report:

- View Transactions
- Approve or Void Transactions
- Sort Transactions
- Filter Transactions
- Download to File

View Transactions

The results for your report are displayed in descending order by Transaction ID and include the following information:

- Transaction ID
- Filter(s)
- Transaction Status
- Submit Date/Time
- Customer Name
- Customer IP
- Card Type
- Amount

Click the **Next** and **Prev** links at the top or bottom right of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all the transactions on a single page. This is recommended only if the summary of transactions contains 50 records or less.

To view detailed information for a specific transaction, click on the **Transaction ID**. The Transaction Detail page appears.

Approve or Void Transactions

When suspicious transactions are placed in Authorized/Pending Review, they have already been submitted for authorization and approved for processing. If a transaction is declined at authorization, it will not be sent for settlement but will be stored in the payment gateway as a Decline. No further action may be taken for a declined transaction.

Once you have reviewed an Authorized/Pending Review transaction, you will need to either approve or void it. If approved, the transaction will be processed as normal. If voided, the transaction will not be sent for settlement but will be stored in the payment gateway as a Void. No further action may be taken for a voided transaction.

Note: Since transactions in Authorized/Pending Review are being held for manual review, they are not eligible for group void on the Unsettled Transactions page.

To approve one or more transactions in Authorized/Pending Review:

Step 1: Click the check box next to the transaction(s) you would like to approve. You may also click the **Select All** check box at the top of the report to approve all eligible transactions on the current page

Step 2: Click **Approve**. A message window appears confirming whether you would like to continue.

Step 3: Click **OK** to continue or click **Cancel** to cancel the action.

To void one or more transactions in Authorized/Pending Review:

Step 1: Click the check box(es) next to the transaction(s) you would like to decline. You may also click the **Select All** check box at the top of the report to decline all eligible transactions on the current page.

Step 2: Click **Void**. A message window appears confirming whether you would like to continue.

Step 3: Click **OK** to continue or click **Cancel** to cancel the action.

Sort Transactions

By default, records are sorted in descending order by Transaction ID. Clicking on a column header will sort records in descending order based on the information provided in that column. For example, to sort records from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort records in ascending order. An arrow next to the column header indicates the current sort order for the record set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort transactions by the following columns: Transaction ID, Filter(s), Submit Date/Time, Customer Name, Customer IP, and Amount.

Filter Transactions

The Filter By drop-down list allows you to view only those Authorized/Pending Review transactions that triggered a certain FDS filter.

To view only those transactions that triggered a certain filter:

Step 1: Select the filter you would like to sort by from the **Filter By:** drop-down list.

Step 2: Click **View**. Only transactions that triggered the selected filter are listed.

Pending Review Suspicious Transaction Report

The Pending Review Suspicious Transaction Report allows you to view and either approve or decline transactions currently in the Pending Review state. Transactions are placed in this state when they trigger one or more filters with different filter actions configured and the most severe is "Do not authorize, but hold for review".

You will have 5 days to review and approve or decline transactions placed in Pending Review. If no action is taken in the 5-day period, the transaction will expire.

The following options are available in the Pending Review Suspicious Transaction Report:

- View Transactions

- Approve or Decline Transactions

- Sort Transactions

- Filter Transactions

- Download to File

View Transactions

The results for your report are displayed in descending order by Transaction ID and include the following information:

- Transaction ID

- Filter(s)

- Transaction Status

- Submit Date/Time

- Customer Name

- Customer IP

- Card Type

- Amount

Click the **Next** and **Prev** links at the top or bottom right of the table to navigate backward and forward through the list of records. You can also use the **View All** option to see all the transactions on a single page. This is recommended only if your summary of transactions contains 50 records or less.

To view detailed information for a specific transaction, click on the **Transaction ID**. The Transaction Detail page appears.

Approve or Decline Transactions

When suspicious transactions are placed in Pending Review, they have not yet been submitted for authorization. Once a transaction in this state has been manually reviewed, you will need to either approve or decline the transaction.

If approved, the transaction will be sent for authorization and processed as normal. If declined, the transaction will not be sent for authorization but will be stored in the payment gateway system as a Decline. No further action can be taken for a declined transaction.

Note: Once you have approved a transaction and sent it on for authorization, it may still be declined at the processor.

To approve one or more transactions in Pending Review:

Step 1: Click the check box(es) next to the transaction(s) you would like to approve. You may also click the **Select All** check box at the top of the report to approve all eligible transactions on the current page.

Step 2: Click the **Approve** button. A message window appears confirming whether you would like to continue.

Step 3: Click **OK** to continue or click **Cancel** to cancel the action.

To decline one or more transactions in Pending Review:

Step 1: Click the check box(es) next to the transaction(s) you would like to decline. . You may also click the **Select All** check box at the top of the report to decline all eligible transactions on the current page.

Step 2: Click the **Decline** button. A message window appears confirming whether you would like to continue.

Step 3: Click **OK** to continue or click **Cancel** to cancel the action.

Sort Transactions

By default, records are sorted in descending order by Transaction ID. Clicking on a column header will sort records in descending order based on the information provided in that column. For example, to sort records from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort records in ascending order. An arrow next to the column header indicates the current sort order for the record set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort transactions by the following columns: Transaction ID, Filter(s), Submit Date/Time, Customer Name, Customer IP, and Amount.

Filter Transactions

The Filter By drop-down list allows you to view only those Pending Review transactions that triggered a certain Fraud Detection Suite (FDS) filter.

To view only those transactions that triggered a certain filter:

Step 1: Select the filter you would like to sort by from the **Filter By:** drop-down list.

Step 2: Click **View**. Only transactions that triggered the selected filter are listed.

Transaction Filters

Transaction Filters

This section lists each of the Fraud Detection Suite (FDS) filters, their current configuration (whether the filter is enabled or disabled and which filter action is selected), and the number of transactions that have triggered the filters in the past 30 days.

Click the links below for detailed information on how to use each FDS filter.

- Amount Filter – This filter allows you to set lower and upper transaction amount thresholds. Transactions submitted for an amount less than the lower limit or greater than the upper limit will be processed according to the filter action you set.

- Velocity Filter – This filter allows you to limit the total number of transactions received per hour. All transactions received in excess of your established threshold will be processed according to the filter action you set.

- Suspicious Transaction Filter – This filter examines transactions based on proprietary transaction behavior analyzed by our Fraud Management team.

- Shipping-Billing Mismatch Filter – This filter allows you to identify transactions submitted with different shipping and billing addresses. In the event of a mismatch, the transaction is processed according to the filter action you set.

- Transaction IP Velocity Filter – This filter allows you to restrict the number of transactions received from the same Internet Protocol (IP) address per hour. All transactions received from the same IP address in excess of your established threshold will be processed according to the filter action you set.

To view and/or edit settings for each individual filter, click on the hyperlinked filter name on the left side of the page. To view the transactions that have triggered a specific filter in the past 30 days, click on the hyperlinked number that appears at the far right of the filter name. You can also search transactions that have triggered FDS filters using the Suspicious Transactions Search feature.

IMPORTANT: FDS only screens those credit card transactions processed via Advanced Integration Method, Simple Integration Method, and WebLink (or any other Web-based connection methods that may be available at a later date) and only in accordance with the filters and settings you enable and monitor on an ongoing basis. The Fraud Detection Suite does not filter eCheck.Net transactions, transactions submitted manually via the Virtual Terminal, Batch Upload, Automated Recurring Billing (or any other manual submission methods that may be available to you now or in the future), or Void or Refund transactions.

Amount Filter

The Amount Filter allows you to set lower and/or upper limit transaction amount thresholds. All transactions received with an amount less than your lower limit or greater than your upper limit will be filtered and handled according to the filter action you select.

The filter status, **Filter Enabled**, **Filter Disabled** or **Not Configured** appears at the top of the page.

To enable the Amount Filter:

Step 1: Click the **Enable Filter** check box at the top of the page. Or, to disable the Amount Filter, make sure that the Enable Filter check box is unselected.

Step 2: Enter the desired amounts in the **Lower Limit** and **Upper Limit** text fields.

Note: Carefully consider the amounts you set for the Lower Limit and Upper Limit. When setting the Upper Limit keep in mind the highest possible combination of multiple items purchased. You may want to search your transaction history for the highest transaction amounts you've processed in the past to determine an appropriate upper limit. Also, be sure to re-evaluate and, if necessary, modify your Lower Limit and Upper Limit each time you add new merchandise or services.

Step 3: Click the radio button next to the appropriate **Filter Action** for this filter.

- Process as normal and report filter(s) triggered
- Authorize and hold for review
- Do not authorize, but hold for review
- Decline the transaction

Note: In the event that a transaction triggers more than one filter, and each filter is configured with a different action, the most severe filter action will be applied to the transaction. For example, you might configure filter A to decline all triggered transactions, and filter B to authorize but hold all triggered transactions. If a transaction triggers both filters A and B, it will be declined rather than authorized and held for review.

Step 4: Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all incoming transactions for your payment gateway account.

Velocity Filter

The Velocity Filter allows you to limit the total number of Web-based transactions received per hour. All transactions received in excess of your established threshold will be processed according to the filter action you select.

Note: This filter differs from the Transaction IP Velocity Filter in that it tracks only the total number of transactions received per hour, not the originating IP address.

The filter status, **Filter Enabled**, **Filter Disabled** or **Not Configured** appears at the top of the page.

To enable the Velocity Filter:

Step 1: Click the **Enable Filter** check box at the top of the page. Or, to disable the Velocity Filter, make sure that the Enable Filter check box is unselected.

Step 2: Enter the maximum number of transactions that should be processed per hour in the **Transaction Velocity Threshold** text field.

Note: To determine an appropriate Transaction Velocity Threshold you may want to evaluate your weekly or monthly transaction processing volume history and calculate the average number of transactions you are likely process in an hour.

Step 3: Click the radio button next to the appropriate **Filter Action** for this filter.

- Process as normal and report filter(s) triggered

- Authorize and hold for review

- Do not authorize, but hold for review

- Decline the transaction

Note: In the event that a transaction triggers more than one filter, and each filter is configured with a different action, the most severe filter action will be applied to the transaction. For example, you might configure filter A to decline all triggered transactions, and filter B to authorize but hold all triggered transactions. If a transaction triggers both filters A and B, it will be declined rather than authorized and held for review.

Step 4: Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all incoming transactions for your payment gateway account.

Suspicious Transaction Filter

This page allows you to enable the Suspicious Transaction Filter, which uses a complex set of criteria determined through extensive research performed by our Fraud Management Team. These criteria are unique to the payment gateway's transaction history and its merchants and are used to detect and identify certain types of suspicious transactions. Because this filter is managed by the Fraud Management Team, no custom settings are available.

The filter status, **Filter Enabled**, **Filter Disabled** or **Not Configured** appears at the top of the page.

To enable the Suspicious Transaction Filter:

Step 1: Click the **Enable Filter** check box at the top of the page. Or, to disable the Suspicious Transaction Filter, make sure that the Enable Filter check box is unselected.

Step 2: Click the radio button next to the appropriate **Filter Action** for this filter.

- Process as normal and report filter(s) triggered

- Authorize and hold for review

- Do not authorize, but hold for review

To protect you from declining valid transactions, the "Decline the transaction" filter action is not available for the Suspicious Transaction Filter. This is because of the higher probability that valid transactions may trigger this filter due it being based on a more general set of criteria.

Note: In the event that a transaction triggers more than one filter, and each filter is configured with a different action, the most severe filter action will be applied to the transaction. For example, you might configure filter A to decline all triggered transactions, and filter B to authorize but hold all triggered transactions. If a transaction triggers both filters A and B, it will be declined rather than authorized and held for review.

Step 3: Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all incoming transactions for your payment gateway account.

Shipping-Billing Mismatch Filter

The Shipping-Billing Mismatch Filter allows you to identify transactions with different shipping and billing addresses.

IMPORTANT: In order to use this filter, you must require both shipping and billing address information on your Web site's Payment Form. For more information on how to require both the shipping and billing address when using the payment gateway hosted payment form, please see the Payment Form help file.

Note: Keep in mind that a shipping-billing mismatch does not always indicate a suspicious transaction. There are several legitimate reasons why a customer may provide different shipping and billing addresses, such as when a gift card is used.

The filter status, **Filter Enabled**, **Filter Disabled** or **Not Configured** appears at the top of the page.

To enable the Shipping-Billing Mismatch Filter:

Step 1: Click the **Enable Filter** check box at the top of the page. Or, to disable the Shipping-Billing Mismatch Filter, make sure that the Enable Filter check box is unselected.

Step 2: Click the radio button next to the appropriate Filter Action for this filter.

- Process as normal and report filter(s) triggered

- Authorize and hold for review

- Do not authorize, but hold for review

- Decline the transaction

Note: In the event that a transaction triggers more than one filter, and each filter is configured with a different action, the most severe filter action will be applied to the transaction. For example, you might configure filter A to decline all triggered transactions, and filter B to authorize but hold all triggered transactions. If a transaction triggers both filters A and B, it will be declined rather than authorized and held for review.

Step 3: Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all incoming transactions for your payment gateway account.

Transaction IP Velocity Filter

The Transaction IP Velocity Filter allows you to limit the number of transactions received from the same Internet Protocol (IP) address per hour. You may also use IP Address Blocking to block transactions from certain IP addresses in conjunction with this filter.

IMPORTANT: If you submit transactions via Advanced Integration Method (AIM), you must submit the customer IP address (x_customer_ip) with each transaction in order to use this filter.

Note: This filter differs from the Velocity Filter in that it tracks the total number of transactions received per hour from a single IP address.

The filter status, **Filter Enabled**, **Filter Disabled** or **Not Configured** appears at the top of the page.

To enable the Transaction IP Velocity Filter:

Step 1: Click the **Enable Filter** check box at the top of the page. Or, to disable the Transaction IP Velocity Filter, make sure that the Enable Filter check box is unselected.

Note: If you choose to disable this filter, the IP addresses previously entered for this filter will still be saved.

Step 2: Enter the maximum number of transactions to be allowed from the same IP address per hour in the **Transaction IP Velocity Threshold** text field.

Step 3: Enter any IP address(es) that you would like to be able to submit an unlimited number of transactions per hour in the **IP Address Exclusion** list.

- To add an IP address to the IP Address Exclusion list, enter the first set of digits (up to three) of the IP address in the first text field, the next set of digits in the second text field and so on and click **Add››**. You may have up to 500 IP addresses in your IP Address Exclusion list.

- To remove an IP address from the list, click on the IP address you would like to remove in the list on the right side of the page and click **‹‹Remove**.

The Total IP Address Count indicates the number of IP addresses currently included in the IP Address Exclusion list.

Note: The Transaction IP Velocity Filter automatically allows America Online, Inc. (AOL®) IP addresses. This is because transactions submitted from a computer using the AOL Web browser are assigned a dynamic IP address from one of several AOL IP address ranges. Since it is possible that you will receive transactions from the same AOL IP addresses, these IP address ranges have been excluded from the Transaction IP Velocity Filter. For more information about AOL IP addresses, please see http://webmaster.info.aol.com/proxyinfo.html.

Step 4: Click the radio button next to the appropriate **Filter Action** for this filter.

- Process as normal and report filter(s) triggered

- Authorize and hold for review

- Do not authorize, but hold for review

- Decline the transaction

Note: In the event that a transaction triggers more than one filter, and each filter is configured with a different action, the most severe filter action will be applied to the transaction. For example, you might configure filter A to decline all triggered transactions, and filter B to authorize but hold all triggered transactions. If a transaction triggers both filters A and B, it will be declined rather than authorized and held for review.

Step 5: Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all incoming transactions to your payment gateway account.

IP Administration

IP Administration

This section lists each of the Internet Protocol (IP) address tools and their current configuration (whether the tool is enabled or disabled).

Click the links below for detailed information on each tool.

- Authorized AIM IP Addresses – If you submit transactions exclusively via Advanced Integration Method (AIM), you may maintain a list of server IP addresses that are authorized to submit transactions. Any transactions received by your payment gateway account from an IP address NOT on the list are rejected.

- IP Address Blocking – Regardless of the connection method you use, this tool allows you to block transactions from specific IP addresses. Transactions received by your payment gateway account from an IP address listed are rejected.

Note: You will need to pass the x_customer_ip field in order to use the IP Administration tools. For more information, talk your Web developer or the person that performed your integration.

Transactions that trigger either of these IP address tools are entirely blocked by the payment gateway. They are not tracked by the payment gateway or available for review.

To view and/or edit settings for each individual tool, click on the hyperlinked tool name on the left side of the page.

Authorized AIM IP Addresses

The Authorized AIM IP Addresses tool allows you to specify the server Internet Protocol (IP) addresses that are exclusively authorized to submit transactions for your payment gateway account via Advanced Integration Method (AIM). Transactions received from any IP address NOT included on your Authorized AIM IP Addresses list will be rejected.

Note: You will need to pass the x_customer_ip field in order to use the Authorized AIM IP Address tool. For more information, talk your Web developer or the person that performed your integration.

IMPORTANT: This tool is only applicable for AIM transactions. Do not use if you submit transactions using any other Web-based connection method besides AIM (Simple Integration Method or WebLink).

The filter status, **Filter Enabled**, **Filter Disabled** or **Not Configured** appears at the top of the page.

To enable the Authorized AIM IP Addresses Tool:

Step 1: Click the **Enable Filter** check box at the top of the page. Or, to disable the Authorized AIM IP Addresses Tool, make sure that the Enable Filter check box is unselected.

Note: If you choose to disable this filter, the IP addresses previously entered for this tool will still be saved.

Step 2: To add an IP address to the AIM IP Address List, enter the first set of digits (up to three) of the IP address in the first text field, the next set of digits in the second text field and so on and click **Add››**. You may have up to 500 IP addresses in your AIM IP Address List.

Note: You must list at least one IP address in order to enable this tool.

Step 3: To remove an IP address from the list, click on the IP address you would like to remove on the right side of the page and click **‹‹Remove**.

The **Total IP Address Count** indicates the number of IP addresses currently included in the AIM IP Address List.

Step 4: Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all incoming transactions for your payment gateway account.

Transactions that are rejected by the Authorized AIM IP Address tool are blocked entirely by the payment gateway. They are not tracked by the payment gateway or available for review.

IP Address Blocking

The IP Address Blocking tool allows you to specify Internet Protocol (IP) addresses that you would like to block from submitting transactions to your payment gateway account.

Note: If you are using Advanced Integration Method (AIM), you will need to pass the x_customer_ip field in order to use the IP Address Blocking tool. For more information, talk your Web developer or the person that performed your integration.

The filter status, **Filter Enabled**, **Filter Disabled** or **Not Configured** appears at the top of the page.

To enable the IP Address Blocking Tool:

Step 1: Click the **Enable Filter** check box at the top of the page Or, to disable the IP Address Blocking Tool, make sure that the Enable Filter check box is unselected.

Note: If you choose to disable this filter, the IP addresses previously entered for this tool will still be saved.

Step 2: To add an IP address to the IP Address Block List, enter the first set of digits (up to three) of the IP address in the first text field, the next set of digits in the second text field and so on and click **Add››**. You may have up to 500 IP addresses in your IP Address Block List.

Note: You must list at least one IP address in order to enable this tool.

Step 3: To remove an IP address from the list, click on the IP address you would like to remove on the right side of the page and click **‹‹Remove**.

Note: Be cautious when blocking IP addresses that may be dynamically assigned to online customers, such as America Online, Inc. (AOL®) IP addresses. For more information about AOL IP addresses, please see http://webmaster.info.aol.com/proxyinfo.html.

The **Total IP Address Count** indicates the number of IP addresses currently included in the IP Address Block List.

Step 4: Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all incoming transactions to your payment gateway account.

Transactions that are rejected by the IP Address Blocking tool are blocked entirely by the payment gateway. They are not tracked by the payment gateway or available for review.

General

General Features

Below is a summary of the Fraud Detection Suite's (FDS) general features.

- Transactions Search – The Suspicious Transactions Search page allows you to perform a search within those transactions that triggered any FDS transaction filters.

- Setup Wizard – You may configure your FDS filters and tools by using the Setup Wizard. The wizard takes you through each filter, tool, and other applicable general features of FDS.

- Customer Responses – You may configure a specific customer response to be displayed to the customers whose transactions trigger an FDS filter or tool.

- Email Notification – You can choose to have an email notice sent to you and/or other account users each time a transaction triggers one or more of your configured transaction filters.

- Feedback – Send us your feedback and suggestions for FDS!

Setup Wizard

The Fraud Detection Suite (FDS) Setup Wizard allows you to configure each component of FDS in one step-by-step process.

The FDS Setup Wizard divides the FDS filters, tools and settings into four main categories, listed below:

Transaction Filters

- Amount Filter – This filter allows you to set lower and upper transaction amount thresholds. Transactions submitted for an amount less than the lower limit or greater than the upper limit will be processed according to the filter action you set.

- Velocity Filter – This filter allows you to limit the total number of transactions received per hour. All transactions received in excess of your established threshold will be processed according to the filter action you set.

- Suspicious Transaction Filter – This filter examines transactions based on proprietary transaction behavior analyzed by our Fraud Management Team.

- Shipping-Billing Mismatch Filter – This filter allows you to identify transactions submitted with different shipping and billing addresses. In the event of a mismatch, the transaction is processed according to the filter action you set.

- Transaction IP Velocity Filter – This filter allows you to restrict the number of transactions received from the same Internet Protocol (IP) address per hour. All transactions received from the same IP address in excess of your established threshold will be processed according to the filter action you set.

IP Administration

- Authorized AIM IP Addresses – If you submit transactions exclusively via Advanced Integration Method (AIM), you may maintain a list of server IP addresses that are authorized to submit transactions. Any transactions received by your payment gateway account from an IP address NOT on the list will be rejected.

- IP Address Blocking – Regardless of the connection method you use, this tool allows you to block transactions from specific IP addresses. Transactions received by your payment gateway account from any IP address listed will be rejected.

Contact Information

- Contacts – You can choose to have an email notice sent to you and/or other account users each time a transaction triggers one or more of your configured fraud filters.

Responses

- Customer Response Text –You may configure a specific customer response to be displayed to the customers whose transactions trigger an FDS filter or tool.

Saving and Enabling Filters

When using the FDS Setup Wizard, be sure to click the **Enable Filter** check box before you click **Save›**. If this box is left unselected, any filter settings entered will be saved, but the filter will remain disabled. You may also click **‹Back** to review previous pages of the wizard or click **Exit** to return to the main FDS page.

If you would like to configure settings or enable the filter later, you may click the **Skip››** link at the bottom of the page. Any changes you may have made to the filter will NOT be saved.

Any filter you enable within the FDS Setup Wizard is applied to your transactions immediately.

After completing the FDS Setup Wizard, the Fraud Detection Suite Setup Confirmation page appears summarizing your configurations for each filter, tool, and other settings.

Customer Response Text

You may configure a specific response to be displayed to the customers whose transactions trigger one or more of the Fraud Detection Suite (FDS) filters or tools and are placed in either the Authorized/Pending Review or Pending Review states.

To configure customer response texts:

Step 1: Under the heading **Authorize and hold for review**, click the radio button next to one of the provided texts OR click the last radio button to enter your own response text in the text field. The text you select or enter will be displayed to those customers whose transactions are placed in Authorized/Pending Review. .

Step 2: Under the heading **Do not authorize, but hold for review**, click the radio button next to one of the provided texts listed OR click the last radio button listed to enter your own response text in the text field. The text you select or enter will be displayed to those customers whose transactions are placed in Pending Review.

Note: If you provide your own text for the customer response, please verify that it complies with the Acceptable Use Guidelines, found at http://www.authorizenet.com/company/use.php.

Step 3: Click **Save** to save your settings or click **Cancel** to cancel the action. The main FDS menu reappears.

If you do not configure a customer response for transactions held in Authorized/Pending Review and Pending Review, the default customer response is: "Your order has been received. Thank you for your business!"

Note: If you use Advanced Integration Method (AIM) and you choose to enter your own response, text, be sure that it does NOT include your account's delimiting or encapsulation character. Including these characters may result in a broken transaction response, as the payment gateway uses these characters to separate transaction information and then return that transaction information in a response to you. For example, if you use a comma to separate transaction information you submit to the payment gateway do not use a comma in your custom response.

Contacts

This page allows you to configure account users that should receive email notification each time a transaction triggers one or more enabled Fraud Detection Suite (FDS) filters.

This email will include a list of all filters that the transaction triggered and the filter action taken.

You can select or deselect any of the existing users listed for your account to receive email notifications. If needed, you can also add a new account user.

Note: Email notifications should not be used solely as a way to track suspicious transactions. It is strongly recommended that you log into your Merchant Interface account often to check the status of suspicious transactions from the FDS main page.

To configure an account user to receive email notifications:

Step 1: Click the **Per Suspicious Transaction** check box to the right of the account user's name and email address. OR, to prevent an account user from receiving email notifications, deselect his or her check box.

Step 2: Click **Save** to save your changes or click **Cancel** to cancel the action.

All account users for your payment gateway account are listed on this page. If you would like email notifications sent to any person not listed, you will need to create a new user account. To begin creating a user account, click Add New Contact at the bottom of the page.

Reports

There are several reports that provide details about transactions processed by the payment gateway.

- Transaction Detail Reports – View transaction details by date for settled or declined transactions.

- Transaction Statistics Reports – View aggregate statistics by settlement date for settled or unsettled transactions.

- Returns Reports – View returned items and chargebacks by settlement date, batch date, transaction ID, or invoice number.

- eCheck.Net® Notice of Change Reports – View notices of change for eCheck.Net transactions (only available when eCheck.Net is enabled for your payment gateway account).

- QuickBooks Download Reports – View and download successfully settled charge and refund transactions for easy integration with QuickBooks.

Transaction Detail

Transaction Detail Reports

This report allows you to view transaction details for settled or declined transactions by settlement date.

- **Settled Transactions** – When selected, the report displays transactions submitted for settlement with a certain batch, including successfully settled, declined, voided, and errored transactions.

- **Declined Transactions** - When selected, the report displays transactions in a certain batch that were declined or experienced an error during processing. This includes transactions that declined due to Card Code or AVS mismatch. Successfully settled transactions do not appear in this report.

To view a transaction report by settlement batch date:

Step 1: Select the report type you want to view (**Settled** or **Declined**) from the **Transaction Type** drop-down list.

Step 2: Select the desired settlement batch date and time from the **Date** drop-down list.

Step 3: Click **Run Report**.

The Transaction Details by Settlement Date report appears listing transaction details for the selected settlement batch date and item type. This detailed information includes: Trans ID, Invoice Number, Transaction Status, Submit Date, Customer Name, Card Type, Payment Method, Payment Amount, Settlement Date, and Settlement Amount.

To view detailed information for a specific transaction, click on the **Trans ID**. The Transaction Detail page appears.

Transaction Details by Settlement Date Report

The Transaction Details by Settlement Date Report lists details for settled or declined transactions within a selected settlement batch.

View Transactions
Sort Transactions
Download to File

View Transactions

The results for your report are displayed in descending order by Transaction ID and include the following information:

- Transaction ID
- Invoice Number
- Transaction Status
- Submit Date/Time
- Customer Name
- Card Type
- Payment Method
- Payment Amount
- Settlement Date/Time
- Settlement Amount

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all transactions on a single page. This is recommended only if the summary of transactions contains 50 records or less.

To view detailed information for a specific transaction, click on the **Trans ID**. The Transaction Detail page appears.

Sort Transactions

By default, records are sorted in descending order by Transaction ID. Clicking on a column header will sort records in descending order based on the information provided in that column. For example, to sort records from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort records in ascending order. An arrow next to the column header indicates the current sort order for the record set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort records by the following columns: Transaction ID, Submit Date, Customer, Payment Method, Payment Amount, Settlement Date, and Settlement Amount.

Transaction Statistics

Transaction Statistics Reports

This report allows you to view statistical processing information by payment method for a given settlement batch or date range. The report summarizes the charges, refunds, declines, voids, chargebacks, returns and/or errors associated with the settlement batch(es) selected. Merchants that use a host-based processor, (e.g., FDC Omaha) will also see totals as reported by their host processor.

To view a transaction report by settlement date:

Step 1: Select the transaction type you would like to view (**Settled**, **Unsettled**) from the **Transaction Type** drop-down list.

Step 2: Select a settlement batch date or date range from the **Start Date** and **End Date** drop-down list(s).

Note: You may select any date range up to three months in length.

Step 3: Click **Run Report**.

The Transaction Statistics report appears listing transaction statistics by card type for the selected settlement batch including: Charge Count, Charge Amount, Refund Count, Refund Amount, Total Count, Net Amount, Decline Count, Approval Percentage, Void Count, Void Amount, Error Count, Chargebacks (where applicable) and Returns (where applicable)

Transaction Statistics

The Transaction Statistics report displays transaction statistics by payment method for the settlement batch(es) listed at the top of the page. Aggregate totals are listed in the far right column.

Note: Amounts in parentheses indicate a negative amount.

The Transaction Statistics page displays the following information at the top of the page: Merchant Name, Merchant ID, Billing Status, Active Since, and Billing Balance.

Transaction Volume Statistics

This section lists transaction volume statistics for the following:

- Charge Count
- Charge Amount
- Refund Count
- Refund Amount
- Total Count
- Net Amount

Additional Transaction Statistics

This section lists additional statistical information:

- Decline Count
- Approval Percentage
- Void Count
- Void Amount
- Error Count

Charge Transaction Chargeback & Return Statistics

This section lists statistics for chargebacks and returned items against original charge transactions:

Note: This section is not present for unsettled transactions.

- Count
- Amount
- Reversal Count
- Reversal Amount
- Correction Count
- Correction Amount
- Reversal Correction Count
- Reversal Correction Amount
- Returned Item Count
- Returned Item Amount

Note: These statistics pertain to chargebacks and returned items processed for your customer transactions. They are not associated with your merchant bank account.

Refund Transaction Chargeback & Return Statistics

This section lists statistics for chargebacks and returned items against original refund transactions:

Note: This section is not present for unsettled transactions.

- Count
- Amount
- Reversal Count
- Reversal Amount
- Correction Count
- Correction Amount
- Reversal Correction Count
- Reversal Correction Amount
- Returned Item Count
- Returned Item Amount

Note: These statistics pertain to chargebacks and returned items processed for your customer transactions. They are not associated with your merchant bank account. Also, statistics listed in this report may vary depending on your payment gateway account type (e.g., card not present vs. card present).

Miscellaneous Information

The following information may or may not appear depending on your processor.

- Host Totals Information
- Total Count
- Net Deposit Amount

If the host totals do not match your totals, the batch may be out of balance. You will need to contact your bank to reconcile your batch totals.

Returns

Returns Reports

The Returns Reports page allows you to view and download returned transactions.

Returns by Settlement Date
Returns by Batch Date
Returns by Transaction ID

Returns by Settlement Date

This report allows you to look up returned items and chargebacks that were settled on a certain date or within a date range.

To view a returned transaction report by settlement date:

Step 1: Click **Returns by Settlement Date**. The report criteria appear at the bottom of the page.

Step 2: Select the item type you want to view (**Settled**, **Unsettled**) from the **Item Type** drop-down list.

Step 3: Select a settlement batch date range from the **Start Date** and **End Date** drop-down lists. Be sure to enter the start date and end date around the settlement date(s) of the returned items or chargebacks you are looking up, not around the dates of the original transactions.

Note: You may select any date range up to three months in length.

Step 4: Click **Run Report**.

The returns report appears listing the following information for each entry: Original Transaction ID, Invoice Number, Type, Return Code, Reason, Original Settlement Batch, Original Submit Amount, Returned Date, and Returned Amount.

To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Returns by Batch Date

Use this report to look up all returned items and chargebacks received for original transactions in a certain batch or for all original transactions included in multiple batches within a date range.

To view a returned transaction report by batch date:

Step 1: Click **Returns by Batch Date**. The report criteria appear at the bottom of the page.

Step 2: Select a date range for the original batch(es) from the **Start Date** and **End Date** drop-down lists. Be sure to enter the start date and end date around the settlement date(s) of the original transactions for which you want to view returns or chargebacks, not around the dates the actual returns or chargebacks were settled.

Note: You may select any date range up to three months in length.

Step 3: Enter any original transaction information, including First Name, Last Name, Customer ID, or Invoice Number to narrow the report results.

Step 4: Click **Run Report**.

The returns report appears listing the following information for each entry: Original Transaction ID, Invoice Number, Type, Return Code, Reason, Original Settlement Batch, Original Submit Amount, Returned Date, Returned Amount.

To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Returns by Transaction ID

This report lists all returned items and chargebacks associated with a specific transaction

To view a returned transaction report by Transaction ID:

Step 1: Click **Returns by Transaction ID**. The report criteria appear at the bottom of the page.

Step 2: Enter the original Transaction ID for which you would like to view associated returns and chargebacks.

Step 3: Click **Run Report**.

The returns report appears listing the following information for each entry: Original Transaction ID, Invoice Number, Type, Return Code, Reason, Original Settlement Batch, Original Submit Amount, Returned Date, and Returned Amount.

To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Returned Transactions

The Returned Transactions report lists returns for the criteria you selected (by settlement date, batch date or Transaction ID). Results include chargebacks (disputes from customers) or eCheck.Net® transactions that were returned after processing.

View Transactions
Sort Transactions
Download to File

The results for your report are displayed in descending order by Original Transaction ID and include the following information:

- Original Transaction ID
- Invoice Number
- Type
- Return Code
- Reason
- Returned Date
- Returned Amount
- Submit Amount
- Original Settlement Batch

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all transactions on a single page. This is recommended only if the summary of transactions contains 20 records or less.

Note: Amounts in parentheses indicate a negative amount , for example (27.02).

To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Sort Transactions

By default, the report is sorted in descending order by Original Transaction ID. Clicking on a column header will sort the result set in descending order according to the data in that column. Clicking again on the same column header will re-sort the result set in ascending order. An arrow next to the column header indicates the current sort order for the result set. An Up arrow indicates that the sort is ascending (A-Z) and a Down arrow indicates that the sort is descending (Z-A). You may sort records by the following columns: Original Transaction ID, Type, Return Code, Reason, Original Settlement Batch, Original Submit Amount, Returned Date, and Returned Amount.

Notice of Change

eCheck.Net Notice of Change Reports

The eCheck.Net® Notices of Change report appears only if the eCheck.Net service is enabled for your account.

This report allows you to view notice of change (NOC) information received for eCheck.Net transactions. An NOC record is received from a customer's bank each time a portion of an eCheck.Net transaction submitted has been changed.

To view NOC records received on a given date or date range:

Step 1: Select a settlement batch date range from the **Start Date** and **End Date** drop-down lists.

Note: You may select any date range up to three months in length.

Step 2: Click **Run Report**.

The eCheck.Net Notices of Change (NOC) Report results page appears listing NOC records for the selected date range including: Received Date, Original Transaction ID, NOC Code, Reason, Original Value, Corrected Value, Original Settlement Batch.

eCheck.Net Notices of Change

The eCheck.Net Notices of Change report is applicable only if the eCheck.Net service is enabled for your account and describes transaction correction notices that have been received for eCheck.Net transactions. A notice of change record (NOC) is received from a customer's bank, and indicates that a portion of the eCheck.Net transaction originally submitted has been changed.

This report should be used to update any customer bank account information that is on file with the merchant. Future eCheck.Net transactions submitted on behalf of these customers should include the corrected information.

In certain cases, a customer's bank will provide multiple changes for a single original transaction. Depending on the NOC Code and Reason text displayed, there may be multiple corrected field values for a single original transaction.

View Transactions
Sort Transactions
Download to File

View Transactions

The following information for the report is displayed, and is sorted in descending order by Received Date.

The report contains the following information:

- Received Date

- Original Trans ID

- NOC Code

- Reason

- Original Value

- Corrected Value

- Original Settlement Batch

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all records on a single page. This is recommended only if the report lists 50 records or less.

To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Sort Transactions

By default, records are sorted in descending order by Original Transaction ID. Clicking on a column header will sort records set in descending order based on the information provided in that column. For example, to sort records from the most recent to the oldest, click the Settlement Date column header once. Click again on the same column header will resort records in ascending order. An arrow next to the column header indicates the current sort order for the records set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A).

QuickBooks Download

QuickBooks Download

The QuickBooks Download page allows you to download your successfully settled transactions into QuickBooks financial management software.

Note: You must configure your QuickBooks Download Settings before you can use this feature. To verify your QuickBooks Download Settings, click **Settings** in the main menu and then click **QuickBooks Download Report Settings** in the General section.

To create a settled transactions report to use with QuickBooks:

Step 1: Select the QuickBooks **Purchase Transaction** type from the drop-down list:

- Sales Receipt/Cash Sale

- Invoice

- Payment

- Invoice and Payment

Step 2: Select the QuickBooks **Refund Transaction** type from the drop-down list:

- Credit Memo

Note: You may select any combination of a QuickBooks Purchase Transaction and QuickBooks Refund Transaction type available, or you may run a report for only one QuickBooks transaction type.

Step 3: Select a settlement batch date or date range from the **Start Date** and **End Date** drop-down lists.

Note: You may select any date range up to three months in length.

Step 4: Click **Run Report** to view your report in the Merchant Interface, or click **Download** to download the report into QuickBooks format.

Note: Only successfully settled transactions will be included in the report.

If you select **Run Report**, the generated report will appear in the Merchant Interface with the following details: Trans ID, Invoice Number, Transaction Status, Submit Date, Customer Name, Card Type, Payment Method, Payment Amount, Settlement Date, and Settlement Amount.

If you select **Download**:

Step 5: Click **Save** to save the download file properly in QuickBooks .iif format, or **Open** to open the report immediately.

IMPORTANT: If you choose to open the downloaded report immediately instead of saving it to your computer, please note that the file will not open automatically in QuickBooks. You are still required to import the file according to QuickBooks procedures.

Step 6: Select the location on your computer or network where the file should be saved.

Note: The naming convention for all QuickBooks report download files is "DownloadYYYYMMDD-HHMMSS.iif." For example, a file that is downloaded on December 5, 2005 at 3:41:30 pm would be named Download20051205- 54130.iif. You may use this name or enter a new name for the file.

Step 7: Click **Save**. Your file is automatically saved to the location you specified. You may navigate to that location to retrieve the file and open it in QuickBooks.

Note: Be sure to save all QuickBooks report downloads as .iif files only.

Step 8: Click **Close**.

Your report will be downloaded as an .iif document suitable for importing to the Basic, Professional, and Premier editions of QuickBooks from 2002 to 2005. For versions not listed here, please import a test file to ensure compatibility before uploading .iif files generated by the payment gateway

Note: Any invoices and payments contained in an imported report will not be automatically associated in QuickBooks. You will need to manually match any such transactions together.

Import Errors

If an error is encountered while importing the .iif file, QuickBooks will display an error message indicating the transaction where the error occurred.

If you choose to continue the import, all transactions except those that experienced errors will be successfully imported into QuickBooks.

If you choose to cancel the import, transactions listed before the errored transaction will be successfully imported into QuickBooks. To import the remaining transactions, you will first need to correct any error(s) and re-run the QuickBooks Download Report in the Merchant Interface.

To import the corrected and remaining transactions:

Step 1: If necessary, correct any error(s) in your QuickBooks configuration or on the QuickBooks Download Report Settings page (see the Import Troubleshooting table below).

Step 2: Re-run the same QuickBooks Download Report, OR depending on the error experienced, you may choose to simply correct the errored transactions in the original .iif import file.

Step 3: Delete the transactions that have already been successfully imported into QuickBooks from the new .iif download file. This will prevent duplicate transactions from being imported into QuickBooks.

Step 4: Import the modified .iif file into QuickBooks.

IMPORTANT: Please refer to your QuickBooks documentation for more detailed information about importing files.

Import Troubleshooting

QuickBooks Error Message	Possible Issues	Resolution
Cannot import not enough disk space or too many records exist	The number of transactions and/or customer names saved in QuickBooks exceeds the available storage space.	Transactions or customer names saved in QuickBooks must be archived before new customer names or transactions may be imported. Please refer to QuickBooks support documentation for more information.
Error on Line (line number) Can't record Invalid Transaction	The Default Customer Name or Customer Name Field provided is not listed in QuickBooks.	Add the Default Customer Name or Customer Name Field that you have configured in your QuickBooks Download Report Settings to your Customer Job List in QuickBooks. Or, if the Customer Name already exists under the Other Names List, transfer the Customer Name to the Customer Job List.
The transaction is not in balance. Make sure the amount in the detail area on the form for this transaction equals the amount at the top of the	The sum of the Product and/or Service (itemized listing), Duty, Freight/Shipping, and Sales Tax amounts does not equal the total amount of	Review and correct (if necessary) the Product and/or Service (itemized listing), Duty, Freight/Shipping, and Sales Tax amounts for the transaction.

form.	the transaction.	
Warning: You cannot associate an item with Sales Tax Payable, Undeposited Funds, AR, AP or non posting accounts. Usually if you sell the item, use and income account; if you buy use an expense account Error on Line (line number) Can't record Invalid Transaction	1) The account configured for the item in the Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping is invalid. 2) The Sales Tax item name configured does not exist in QuickBooks.	1) Review and correct (if necessary) the account configured for the item on the QuickBooks Download Report Settings page (Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping). For example, the Sales Tax item should be associated with a Liability account or a Service/Product line item should be associated with an Income account. 2) Verify that the Sales Tax item name exists or is valid in QuickBooks. If needed, add the Sales Tax item name.
Warning: Cannot Make deposit to the account name specified Error on Line (line number) Can't record Invalid Transaction	The Purchase Transactions account or the Refund Transaction Account type you have specified on the QuickBooks Download Reports Settings page is incorrect for this transaction type.	Configure your Purchase Transaction Accounts and Refund Transaction Accounts using the following account types: Cash Sale – Current Assets Invoice – Accounts Receivable Payment – Current Assets Payment Funding – Any Bank Account Cash Refund – Current Assets Credit Memo – Accounts Receivable

QuickBooks Download File Formatting

The QuickBooks fields included in your downloaded report will vary according to the QuickBooks type of transaction(s) selected.

- Cash Sale

- Invoice

- Payment

- Cash Refund

- Credit Memo

70

QuickBooks Download Report

The QuickBooks settled transactions report results lists successfully settled charge and/or refund transactions that can be integrated with your QuickBooks financial management software.

View Transactions
Sort Transactions
Download to File
Import Errors
QuickBooks Download File Formatting

View Transactions

The results for your report are displayed in descending order by Transaction ID and include the following information:

- Trans ID

- Invoice Number

- Transaction Status

- Submit Date/Time

- Customer Name

- Card Type

- Payment Method

- Payment Amount

- Settlement Date/Time

- Settlement Amount

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all transactions on a single page. This is recommended only if the summary of transactions contains 50 records or less.

To view transaction detail, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Sort Transactions

By default, records are sorted in descending order by Transaction ID. Clicking on a column header will sort records in descending order based on the information provided in that column. For example, to sort records from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort records in ascending order. An arrow next to the column header indicates the current sort order for the record set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A).

Download to File

You can download report results for integration with your QuickBooks financial management software.

To download report results for integration with QuickBooks:

Step 1: From the report results page, click the **Download to File** button. The Select Download File Type window appears indicating that your request has been submitted.

Step 2: Once your download file has been generated, a File Download window appears prompting you to open the file or save it to your computer. Click **Save**.

Step 3: The Save As window appears prompting you to select the location where this file should be stored on your computer. Select the location where the file should be saved.

Note: The naming convention for all QuickBooks report download files is "DownloadYYYYMMDD-HHMMSS.iif." For example, a file that is downloaded on December 5, 2005 at 3:41:30 pm would be named Download20051205- 54130.iif. You may use this name or enter a new name for the file.

Step 4: Click **Save**. Your file is automatically saved to the location you specified. You may navigate to that location to retrieve the file and open it in QuickBooks.

Step 5: Click **Close**.

Your report will be downloaded as an .iif document suitable for importing to the Basic, Professional, and Premier editions of QuickBooks from 2002 to 2005. For versions not listed here please import a test file to ensure compatibility before uploading .iif files generated by the payment gateway.

Note: Be sure to save all QuickBooks report downloads as .iif files only.

Import Errors

If an error is encountered while importing the .iif file, QuickBooks will display an error message indicating the transaction where the error occurred.

If you choose to continue the import, all transactions except those that experienced errors will be successfully imported into QuickBooks.

If you choose to cancel the import, transactions listed before the errored transaction will be successfully imported into QuickBooks. To import the remaining transactions, you will first need to correct any error(s) and re-run the QuickBooks Download Report in the Merchant Interface.

To import the corrected and remaining transactions:

Step 1: If necessary, correct any error(s) in your QuickBooks configuration or on the QuickBooks Download Report Settings page (see the Import Troubleshooting table below).

Step 2: Re-run the same QuickBooks Download Report, OR depending on the error experienced, you may choose to simply correct the errored transactions in the original .iif import file.

Step 3: Delete the transactions that have already been successfully imported into QuickBooks from the new .iif download file. This will prevent duplicate transactions from being imported into QuickBooks.

Step 4: Import the modified .iif file into QuickBooks.

QuickBooks Error Message	Possible Issues	Resolution
Cannot import not enough disk space or too many records exist	The number of transactions and/or customer names saved in QuickBooks exceeds the available storage space.	Transactions or customer names saved in QuickBooks must be archived before new customer names or transactions may be imported. Please refer to QuickBooks support documentation for more information.
Error on Line (line number) Can't record Invalid Transaction	The Default Customer Name or Customer Name Field provided is not listed in QuickBooks.	Add the Default Customer Name or Customer Name Field that you have configured in your QuickBooks Download Report Settings to your Customer Job List in QuickBooks. Or, if the Customer Name already exists under the Other Names List, transfer the Customer Name to the Customer Job List.
The transaction is not in balance. Make sure the	The sum of the Product and/or Service (itemized	Review and correct (if necessary) the Product and/or Service (itemized listing),

amount in the detail area on the form for this transaction equals the amount at the top of the form.	listing), Duty, Freight/Shipping, and Sales Tax amounts does not equal the total amount of the transaction.	Duty, Freight/Shipping, and Sales Tax amounts for the transaction.
Warning: You cannot associate an item with Sales Tax Payable, Undeposited Funds, AR, AP or non posting accounts. Usually if you sell the item, use and income account; if you buy use an expense account Error on Line (line number) Can't record Invalid Transaction	1) The account configured for the item in the Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping is invalid. 2) The Sales Tax item name configured does not exist in QuickBooks.	1) Review and correct (if necessary) the account configured for the item on the QuickBooks Download Report Settings page (Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping). For example, the Sales Tax item should be associated with a Liability account or a Service/Product line item should be associated with an Income account. 2) Verify that the Sales Tax item name exists or is valid in QuickBooks. If needed, add the Sales Tax item name.
Warning: Cannot Make deposit to the account name specified Error on Line (line number) Can't record Invalid Transaction	The Purchase Transactions account or the Refund Transaction Account type you have specified on the QuickBooks Download Reports Settings page is incorrect for this transaction type.	Configure your Purchase Transaction Accounts and Refund Transaction Accounts using the following account types: Cash Sale – Current Assets Invoice – Accounts Receivable Payment – Current Assets Payment Funding – Any Bank Account Cash Refund – Current Assets Credit Memo – Accounts Receivable

IMPORTANT: Please refer to your QuickBooks documentation for more detailed information about importing files.

Import Troubleshooting

QuickBooks Download File Formatting

The QuickBooks fields included in your downloaded report will vary according to the QuickBooks type of transaction(s) selected.

- Cash Sale
- Invoice
- Payment
- Cash Refund
- Credit Memo

Download File Format

Your downloaded report will display information about the transaction and the merchandise sold or returned. The information included in the report is composed of two categories: transaction and itemized order information. These categories of information are arranged into two-tiered columns. The first tier, or row, at the top of the report includes the transaction column headers and are listed next to the header **!TRNS**. The second tier includes the itemized order column headers and are listed next to the header **!SPL**. Each transaction in the report will be separated by a row labeled **ENDTRNS**.

Transaction Information

QUICKBOOKS FIELD	VALUE
TRNSID	Transaction ID in the Merchant Interface
TRNSTYPE	QuickBooks transaction type
DATE	Settlement date of the batch for the transaction
ACCNT	QuickBooks account associated with the transaction type
NAME	Customer name or customer ID associated with the transaction
AMOUNT	Transaction settlement dollar amount
DOCNUM	Transaction invoice number
MEMO	Transaction description
CLASS	QuickBooks class
PAYMETH	Transaction payment method Visa, MasterCard, Discover, American Express, Diners Club, JCB, EnRoute, eCheck.Net
PONUM	Transaction purchase order number
ADDR1	Customer billing address
ADDR2	Customer billing city
ADDR3	Customer billing state
ADDR4	Customer billing ZIP code
ADDR5	Customer billing country
SADDR1	Customer shipping address
SADDR2	Customer shipping city
SADDR3	Customer shipping state
SADDR4	Customer shipping ZIP code
SADDR5	Customer shipping country
TOPRINT	Print the transaction Y = Yes N = No

Itemized Order Information

The itemized order information is categorized by four default values; service/product, duty, shipping and handling, and sales tax. These values, and any other values sent during the transaction, are arranged into line items for each transaction and are enumerated. If an itemized order value was not applied to the transaction it will not be included in the report.

For some of the itemized order field values, the information included will either be the information sent during the transaction or the value set up as a default on the QuickBooks Download Report Settings page. Values for which defaults may be established are marked by an asterisk (*).

The fields that are included in the download report for each of the itemized order categories are marked by an X.

QUICKBOOKS FIELD	SERVICE/ PRODUCT	DUTY	SHIPPING AND HANDLING	SALES TAX
SPLID Line number of the item	X	X	X	X
TRNSTYPE QuickBooks transaction type	X	X	X	X
DATE Settlement date of the batch for the transaction recorded in the Merchant Interface	X	X	X	X
ACCNT* QuickBooks account associated with the line item	X	X	X	X
NAME* Sales tax name				X
AMOUNT Dollar amount of the line item	X	X	X	X
DOCNUM Transaction invoice number in the Merchant Interface	X	X	X	X
MEMO Description of the line item	X	X	X	X
INVITEM* Name of the line item	X	X	X	X
PRICE Individual merchandise unit price OR sales tax rate	X			X
QNTY Quantity of the merchandise purchased or returned in the transaction	X			
TAXABLE Indicates if the line item is subject to tax: Y = Yes N = No	X	X	X	X
EXTRA Autostax				X

Sample Data

Note: Due to available space, this example does not show all of the column values described in this document.

!TRNS	TRNSID	TRNSTYPE	DATE	ACCNT	NAME	AMOUNT	DOCNUM	MEMO	CLASS
!SPL	SPLID	TRNSTYPE	DATE	ACCNT	NAME	AMOUNT	DOCNUM	MEMO	INVITEM
TRNS	23456	INVOICE	9/3/05	Accounts Receivable	Joe Q	16.08	TRY87		Front desk
SPL	1	INVOICE	9/3/05	Sales		-14.95	TRY87		Sales1
SPL	2	INVOICE	9/3/05	Duty		-0.15	TRY87		Duty1
SPL	3	INVOICE	9/3/05	S&H		-0.3	TRY87		S&H1
SPL	4	INVOICE	9/3/05	Tax	Local	-0.68	TRY87		Local
ENTRNS									
TRNS	78901	CASH REFUND	9/3/05	Accounts Payable	Joe Q	-8.79	WNF26		Front desk

| SPL | 1 | CASH REFUND | 9/3/05 | Sales | | 8.59 | WNF26 | Sales1 |
| SPL | 2 | CASH REFUND | 9/3/05 | Tax | Local | 0.2 | WNF26 | Local |

ENDTRNS

Payment

Your downloaded report for Payment will display information about the transaction and the payment received. The information included in the report is composed of two categories: transaction and payment. These categories of information are arranged into two-tiered columns. The first tier, or row, at the top of the report includes the transaction column headers and are listed next to the header **!TRNS**. The second tier includes the payment column headers and are listed next to the header **!SPL**. Each transaction in the report will be separated by a row labeled **ENDTRNS**.

For some of the field values, the information included will either be the information sent during the transaction or the value set up as a default on the QuickBooks Download Report Settings page. Values for which defaults may be established are marked by an asterisk (*).

The fields that are included in the download report for each of the information categories are marked by an "X."

QUICKBOOKS FIELD	TRANSACTION	PAYMENT
TRNSID Transaction ID in the Merchant Interface.	X	
SPLID Line number of the payment: 1		X
TRNSTYPE QuickBooks transaction type: PAYMENT	X	X
DATE Settlement date of the batch for the transaction.	X	X
ACCNT* QuickBooks account associated with the transaction type.	X	X
NAME* Customer name or customer ID associated with the transaction.	X	
AMOUNT Transaction and payment settlement dollar amount.	X	X
DOCNUM Transaction invoice number.	X	X
MEMO Transaction description.	X	X
PAYMETH Transaction payment method. Visa, MasterCard, Discover, American Express, Diners Club, JCB, EnRoute, eCheck.Net	X	

All other fields showing in the report are default QuickBooks fields and will not be populated in a Payment report. To view the definitions for these fields, please refer to the help file Download File Format.

Sample Data

!TRNS !SPL	TRNSID SPLID	TRNSTYPE TRNSTYPE	DATE DATE	ACCNT ACCNT	NAME NAME	AMOUNT AMOUNT	DOCNUM DOCNUM	MEMO MEMO	CLASS INVITEM	PAYMETH PRICE
TRNS	23456	PAYMENT	9/3/05	Accounts Receivable	Joe Q	25.00	CEW09			Visa
SPL ENDTRNS	1	PAYMENT	9/3/05	Payments		-25.00	CEW09			
TRNS	78910	PAYMENT	9/17/05	Accounts Receivable	Joe Q	10.00	LDB91	Paid in full		JCB
SPL	1	PAYMENT	9/17/05	Payments		-10.00	LDB91	Paid in full		

ENTRNS

Search

Search

The Search section of the Merchant Interface allows you to search for and view transactions processed through your payment gateway account.

- Transaction Search – Perform basic and advanced searches of all transactions stored for your payment gateway account.

- Unsettled Transactions – View all transactions that have not yet been sent for settlement. You may also void transactions or submit captures for Authorization Only transactions on this page.

- Suspicious Transactions – Perform basic and advanced searches specifically for suspicious transactions that triggered one or more of the Fraud Detection Suite (FDS) filters

Transaction Search

Transaction Search

This page allows you to perform searches of all transactions stored for your payment gateway account. Search results can then be downloaded to your computer for future reference or for importing into third-party software or management systems.

Your search will return one or more transactions depending on the combination of search criteria you submit. In general, the more search criteria you enter, the more focused your results will be.

Step 1: Select a Settlement Date
Select a transaction status and/or settlement date or date range from the **From:** and **To:** drop-down lists.

Note: When **ALL Settled** is selected in the **From:** drop-down list and a date is selected in the **To:** drop-down list, your results will include all settled transactions between the date selected and the date of the most recent settled batch.

Step 2: Enter Credit Card/Bank Account Information
If desired, select a specific payment method from the **Payment Method** drop-down list and/or enter a credit card or bank account number.

Note: Searches by the full credit card or bank account number will return transactions that occurred within the past 120 days only. To expand your search, enter only the last four digits of the credit card or bank account number.

Step 3: Enter Customer Information
If desired, enter the customer's **First Name**, **Last Name**, and/or Customer ID.

Step 4: Enter Transaction Information
If desired, select the transaction's status from the Status drop-down list, and/or enter the transaction's ID and/or Invoice Number.

Step 5: From the **Show** drop-down list, select the number of results you want to see per page: 10 (default), 15, 20 or 25.

Step 6: Click **Search**. Your results are displayed on the Transaction Summary page.

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all transactions on a single page. This is recommended only if the summary of transactions contains 50 records or less.

Note: To return to your most recent search criteria on the Search and Download page, click the Back button in your browser window.

Sample Search

To better focus your searches, use all of the information you know about the transaction(s) as search criteria.

For example, if you wanted to view all Visa transactions that were declined in a certain week, you would do the following:

Step 1: Select the desired date range from the **From:** and **To:** drop-down lists.

Step 2: Select **Visa** from the **Payment Method** drop-down list.

Step 3: Select **Declined** from the **Transaction Status** drop-down list.

Step 4: Click **Search**. The search results on the Transaction Summary page display only those transactions that fit the criteria entered.

Search Tips

- The Settlement drop-down lists all of your settled transaction batches. It is possible to have multiple settlement batches on a particular day. To view certain transactions across all settlement batches, select **ALL Settled** from both the **To:** and **From:** drop-down lists. To view transactions that have not yet settled, select **Unsettled** from the **From:** drop-down list.

- Using the full credit card number or bank account number or just the last four digits of the number as search criteria returns results for the past 120 days.

Transaction Summary

The Transaction Summary page displays summaries for records returned by your transaction search. The search criteria used is displayed at the top of each results page.

To refine your search, click the Back button in your browser window. The Search and Download page appears with the criteria used in your most recent search.

View Transactions
Sort Transactions
Filter Transactions
View Re-billable Transactions
Download to File

View Transactions

The transaction summary page provides the following information (all records are sorted in ascending order by Transaction ID by default):

- Transaction ID

- Invoice Number

- Transaction Status

- Submit Date/Time

- Customer Name

- Card Type

- Payment Method

- Payment Amount

- Settlement Date/Time

- Settlement Amount

Click the **Next** and **Prev** links at the top right of the table to navigate backward and forward through the list of records. You can also use the **View All** option to see all the transactions on a single page. This is recommended only if your summary of transactions contains 50 records or less.

To view more details for a transaction, click the **Trans ID** for the transaction you want to view. The Transaction Detail page appears.

Sort Transactions

By default, records are sorted in descending order by Transaction ID. Clicking on a column header will sort the result set in descending order according to the data in that column. Clicking again on the same column header will re-sort the result set in ascending order. An arrow next to the column header indicates the current sort order for the result set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort records by the following columns: Transaction ID, Submit Date, Customer Name, Payment Method, Payment Amount, Settlement Date, Settlement Amount.

Filter Transactions

You can filter search results by payment method without having to enter new search criteria. To do this:

Step 1: Click the **Filter By:** drop-down list and choose the payment method you wish to view.

Step 2: Click **View**. The search results are re-sorted by payment method.

View Re-billable Transactions

The Re-billable Transactions feature allows you to view and submit previously settled transactions for re-billing. Settled transactions may only be re-billed if the cardholder has authorized a subsequent billing.

To view re-billable transactions, click **View Re-billable Transactions**. The Re-billable Transactions page appears displaying only those successfully settled transactions that are eliglbe for re-billing.

Rebillable Transactions

The Re-billable Transactions page allows you to re-submit successfully settled transactions for re-billing.

To submit a re-billable transaction:

Step 1: On the Transaction Summary page, click the check box next to each transaction ID you want to submit for re-billing. You may select a single transaction or multiple transactions on a single page of results.

Note: You may click the **Select All** check box to select all transactions displayed on the current results page for re-billing. This does not select all transactions listed in the search results—only transactions on the page may be selected for re-billing.

Step 2: Review the **Payment Amount** for each transaction selected for re-billing. If the payment amount for the re-billing is different than the amount of the original transaction, enter the adjusted amount in the **New Payment Amount** field. If this field is left blank, the amount of the original transaction is re-billed.

Step 3: Click **Submit**.

Note: If you experience any errors for a re-billing transaction, wait a few minutes before re-submitting the re-billing transaction.

Your current Payment Form settings are applied to all re-billing transactions. Since a re-billing transaction is generated based on a previously settled transaction, the payment gateway will submit the re-billing transaction with the same information that was submitted with the original transaction, with the exception of the following fields (even if they are set as required fields in your Payment Form settings):

- Card Code
- Tax
- Tax Exempt
- Freight
- Duty

Note: If any of your payment settings have changed to require a certain field that was not required during the transaction, your re-billing transaction may be rejected.

Unsettled Transactions

Unsettled Transactions

The Unsettled Transactions page allows you to review transactions that have not yet been sent for settlement. Depending on the status of these transactions, they may be voided or captured before being submitted for settlement.

- View unsettled transactions

- Sort unsettled transactions

- Filter records by payment method

- Capture unsettled transactions

- Void unsettled transactions

View Unsettled Transactions

The following details for unsettled transactions are provided on this page:

- Transaction ID

- Invoice Number

- Transaction Status

- Submit Date/Time

- Customer Name

- Card Type

- Payment Method

- Payment Amount

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of records. You can also use the **View All** option to see all transactions on a single page. This is recommended only if the summary of transactions contains 50 records or less.

To view detailed information for a specific transaction, click on the **Trans ID**. The Transaction Detail page appears. Depending on the transaction's status, the Transaction Detail page may display the **Void** and/or **Capture** buttons. You may void or capture the single transaction from this page by clicking the appropriate button.

Sort Unsettled Transactions

By default, records are sorted in descending order by Transaction ID. Clicking on a column header will sort records in descending order based on the information provided in that column. For example, to sort records from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort records in ascending order. An arrow next to the column header indicates the current sort order for the record set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort records by the following columns: Transaction ID, Submit Date/Time, Customer Name, Payment Method, Payment Amount.

Filter Transactions by Payment Method

The **Filter By** drop-down list allows you to view your unsettled transactions by a specific payment method.

To filter transactions by payment method:

Step 1: Select the payment method for transactions you would like view from the **Filter By:** drop-down list directly above the unsettled transactions listing. For example, to view only unsettled Visa transactions, select **Visa**.

Step 2: Click **View**. Only those transactions for the selected payment method are listed.

Capture Unsettled Transactions

The Unsettled Transactions page allows you to view only those unsettled transactions that are eligible to be captured (transactions with the status Authorized/Pending Capture). You may select a single transaction or multiple transactions to be captured.

To capture unsettled transactions:

Step 1: Select **Group Capture** from the **Filter By:** drop-down list at the top of the page.

Step 2: Click **View**. Only those transactions that are eligible for capture are listed.

Step 3: Click the check box next to the transaction(s) you would like to capture from the page of results. You may also select the **Select All** check box at the top of the transaction list to capture all eligible transactions listed on the current page.

Step 4: Review the capture amounts. You may modify the amount only if the amount you need to capture is less than the originally authorized amount. Leaving the amount field blank will capture the full authorized amount of the transaction.

Step 5: Click **Capture**. A confirmation message appears verifying that you would like to continue with the capture.

Step 6: Click **OK** to continue or click **Cancel** to cancel the action.

Once the transaction has been submitted for capture, the Transaction Status page appears listing the transaction ID and transaction results. To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Tip: Using the Payment Method filter in conjunction with the Group Capture filter streamlines your ability to capture transactions for which the same payment method was used.

Void Unsettled Transactions

The UnsettledTransactions page allows you to view only those unsettled transactions that are eligible to be voided. You have the option to select a single transaction or multiple transactions to be voided. Voiding the transaction(s) will prevent them from being submitted for settlement.

To void unsettled transactions:

Step 1: Select **Group Void** from the **Filter By:** drop-down list at the top of the page .

Step 2: Click **View**. Only those transactions that are eligible for voiding are listed

Step 3: Click the check box next to the transaction(s) you would like to void. You may also select the **Select All** check box at the top of the transaction list to void all eligible transactions listed on the current page.

Step 4: Click **Void**. A confirmation message appears verifying that you would like to continue with the void.

Step 5: Click **OK** to continue or click **Cancel** to cancel the action.

Once the transaction has been submitted for void, the Transaction Status page appears listing the transaction ID and transaction results. To view more details for a transaction, click the **Trans ID** number for the transaction you want to view. The Transaction Detail page appears.

Tip: Using the Payment Method filter in conjunction with the Group Void filter streamlines your ability to void transactions for which the same payment method was used.

Suspicious Transactions

Suspicious Transaction Search

This page allows you to search specifically for suspicious transactions that triggered one or more of the Fraud Detection Suite (FDS) filters.

To search for suspicious transactions:

Step 1: If desired, select a Transaction Filter from the **Fraud Filter** drop-down list. Or, to include all transaction filters in your search, select **All Fraud Filters**.

Step 2: If desired, select a status from the **Transaction Status** drop-down list.

- Approved Review
- Authorized/Pending Capture
- Captured/Pending Settlement
- Could Not Void
- Refund/Pending Settlement
- Refund
- Declined
- Expired
- Failed Review
- FDS – Authorized/Pending Review
- FDS – Pending Review
- Settled Successfully
- Under Review
- Voided

Step 3: If desired, select a date or date range from the **Start Date** and **End Date** drop-down list(s).

Step 4: Click **Search**

The Suspicious Transaction Search Results page appears listing the transaction details for the selected date(s), filter(s), and/or transaction status(es). This detailed information includes: Transaction ID, Filters, Transaction Status, Submit Date, Customer Name, Customer IP, Card Type, and Amount.

Suspicious Transaction Search Results

The Suspicious Transaction Search Results page allows you to review transactions that triggered Fraud Detection Suite (FDS) filters.

- View Transactions
- Sort Transactions
- Filter Transactions
- Download to File

View Transactions

The results for your search are displayed in descending order by Transaction ID and include the following information:

- Transaction ID
- Filter(s)
- Transaction Status
- Submit Date/Time
- Customer Name
- Customer IP
- Card Type
- Amount

Click the **Next** and **Prev** links at the top or bottom of the table to navigate backward and forward through the pages of transactions. You can also use the **View All** option to see all transactions on a single page. This is recommended only if your summary of transactions contains 50 records or less.

To view detailed information for a specific transaction, click on the **Transaction ID**. The Transaction Detail page appears.

To refine your search, click **New Search**. You are returned to the Suspicious Transaction Search page.

Sort Transactions

By default, records are sorted in descending order by Transaction ID. Clicking on a column header will sort the transactions in descending order according to the information provided in that column. . For example, to sort transactions from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort transactions in ascending order. An arrow next to the column header indicates the current sort order for the transaction set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You may sort transactions by the following columns: Transaction ID, Filter(s), Submit Date/Time, Customer Name, Customer IP, Amount.

Filter Transactions

The Filter By drop-down list allows you to view only those transactions that triggered a certain Fraud Detection Suite (FDS) filter without having to go back and enter new search criteria.

To filter transactions by fraud filter:

Step 1: Select the fraud filter for transactions you would like to view from the **Filter By:** drop-down list. For example, to view only those transactions that triggered the Velocity Filter, select Velocity.

Step 2: Click **View**. Only those transactions for the selected fraud filter are listed.

Transaction Detail

Transaction Detail

The Transaction Detail page allows you to review the complete details of an individual transaction.

From this page, you may also do the following:

- Create an ARB Subscription from Previous Transactions
- Void a Transaction
- Capture a Transaction
- Approve or Decline a Transaction in Pending Review
- Approve or Void a Transaction in Authorized/Pending Review
- Print a Receipt

Transaction Information

This section provides basic transaction identification and status information: Transaction ID and Transaction Status.

The following additional information appears for Automated Recurring Billing (ARB) transactions:

- Transaction Type
- Subscription Name
- Subscription ID
- Transaction Number
- Completed Transactions

Settlement Information

This section describes information regarding the settlement of this transaction: Settlement Amount and Settlement Date/Time. This information is not provided for unsettled transactions.

Authorization Information

This section describes information associated with the authorization of the transaction.

- Authorization Amount
- Submit Date/Time
- Authorization Code
- Reference Transaction ID
- Transaction Type
- Address Verification Status
- Card Code Status
- CAVV Result Code
- Fraud Score Applied
- Recurring Billing Transaction

- Partial Capture Status
- Customer IP

Fraud Information

This section indicates whether the transaction triggered any fraud filters and is displayed only if the Fraud Detection Suite (FDS) is enabled for your payment gateway account: Fraud Filter and Filter Action.

Payment Information

This section describes the payment method used for the transaction.

For credit card transactions, the following information will be displayed in this section:

- Card Type
- Credit Card Number
- Expiration Date
- Total Amount

For eCheck.Net transactions, the following information will be displayed in this section:

- Account Number
- ABA Routing Number
- Name on Bank Account
- eCheck.Net Type
- Total Amount

Note: For data security, the customer's ABA routing number and account number OR credit card number and expiration date appear fully or partially masked in the Merchant Interface.

Order Information

This section describes the order information provided by the user for the transaction: Invoice Number and Description. If no order information has been provided for a specific transaction, these fields are blank.

Itemized Order Information

This section provides detailed order information for each item included in the transaction.

- Item
- Item Description
- Item Quantity
- Unit Price
- Taxable

Note: The Itemized Order Information section may be viewed or hidden by clicking either **View Itemized Order Information** or **Hide Itemized Order Information**.

Customer Billing Information

This section describes the customer's billing information associated with a given transaction. The fields in this section include: Customer Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, Email Address, Customer ID, Customer Type, Customer Tax ID/Social Security Number, Driver's License Number, Driver's License State, Driver's License Date of Birth (DOB).

If no customer billing information has been provided for a specific transaction, these fields will be left blank.

Shipping Information

This section describes the shipping information associated with a given transaction. The fields in this section include: Customer Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number.

If no shipping information has been provided for a specific transaction, these fields will be left blank

Additional Details - Level 2 Data

This section describes additional information that may be associated with a transaction. If no information has been provided for a specific transaction, these fields will be left blank. The fields in this section include: Tax, Freight and Duty Amounts, Tax Exempt Status, and a Purchase Order Number, if applicable. This information is typically entered to support Level 2 Data requirements for credit cards.

Create a New ARB Subscription from a Previous Transaction

For eligible previous transactions, the Transaction Detail page also allows you to create a new ARB subscription based on the transaction information you are viewing. This is a useful tool for quickly creating new subscriptions for which the customer and payment information already exists in the payment gateway.

To create a new ARB subscription from a previous transaction:

Step 1: Click **Create ARB Subscription from Transaction**. The Create New ARB Subscription page appears and is populated with customer and payment information from the previous transaction.

Note: This link only appears when original transaction and payment data is still available in the payment gateway's database. (Full sensitive cardholder data is only stored for 120 days). If this link does not appear, the subscription will need to be entered manually.

Step 2: Modify or enter any remaining subscription information as necessary.

Step 3: Click **Submit**. The new ARB subscription is created.

Note: You can create a new subscription from any transaction type (e.g., Authorization Capture, Credit). However, the transaction type for subscriptions is Authorize Capture only.

Void a Transaction

Transactions that have not yet been settled are eligible to be voided. Voiding a transaction prevents the transaction from being submitted to the processor for settlement.

The **Void** button appears at the top and bottom of the Transaction Detail page for transactions still pending settlement.

To void a transaction:

Step 1: Click **Void** at the top or bottom of the Transaction Detail page. A message window appears verifying that you would like to continue with voiding the transaction.

Step 2: Click **OK** to continue with the action and void the transaction or click **Cancel** to cancel the action and return to the Transaction Detail page.

The Transaction Status page appears displaying the **Transaction ID** and the **Void Status** of the transaction. If the **Void Status** shows as a success, the transaction has been voided and will not be sent for settlement.

Once a transaction has been voided, it may not be reversed. In order to submit a previously voided transaction for settlement, a new transaction must be entered and authorized.

Capture a Transaction

Transactions that have been previously authorized and are pending settlement are eligible to be submitted for capture in the Merchant Interface. Capturing an Authorized/Pending Settlement transaction will flag the authorized amount for settlement.

To capture a transaction:

Step 1: Click **Capture** at the top or bottom or the Transaction Detail page.

Step 2: Review and/or change the amount to be captured in the **Settlement/Capture Amount** text field. The amount may only be modified to be less than the original amount of the authorization, and should be greater than zero.

Step 3: Click **Submit**. A message window appears verifying that you want to continue with the capture.

Step 4: Click **OK** to continue with the capture or click **Cancel** to cancel the action and return to the Transaction Detail page.

If **OK** is clicked, the transaction's status changes to Captured/Pending Settlement and the transaction is sent for settlement.

Approve or Decline a Transaction in Pending Review

If your payment gateway account is enabled for the Fraud Detection Suite (FDS), you may manually review and either approve or decline pending review transactions from the Transaction Detail page.

When suspicious transactions are placed in Pending Review, they have not yet been submitted for authorization. Once you have reviewed a Pending Review transaction, you will need to either approve or decline the transaction.

If approved, the transaction will be sent for authorization and processed as normal. If declined, the transaction will not be sent for authorization but will be stored in the payment gateway system as a Decline.

To approve a transaction in Pending Review:

Step 1: Click **Approve** at the top or bottom of the page. A message window appears verifying that you want to continue with the approval.

Step 2: Click **OK** to continue or click **Cancel** to cancel the action.

The transaction is sent for authorization (this may take a moment to process). When the transaction is successfully authorized theTransaction Status page appears displaying the new status of the transaction.

Note: In the event that you need to reverse a previously approved transaction, you may void the transaction on the Unsettled Transactions page. If the transaction has already been sent for settlement, you may perform a refund in the Virtual Terminal.

To decline a transaction in Pending Review:

Step 1: Click **Decline** at the top or bottom of the page. A message window appears verifying that you want to continue with the decline.

Step 2: Click **OK** to continue or click **Cancel** to cancel the action and return to the Transaction Detail page.

When the transaction is successfully declined the Transaction Status page appears displaying the new status of the transaction.

No further action can be taken for a declined transaction. In order to submit a previously declined transaction for settlement, a new transaction must be entered and authorized.

Approve or Void a Transaction in Authorized/Pending Review

If your payment gateway account is enabled for the Fraud Detection Suite (FDS), you will be able to manually review and either approve or void Authorized/Pending Review transactions from the Transaction Detail page.

Once you have reviewed an Authorized/Pending Review transaction, you will need to either approve or void the transaction. If approved, the transaction will be processed as normal. If voided, the transaction will not be sent for settlement but will be stored in the payment gateway system as a Void.

To approve a transaction in Authorized/Pending Review:

Step 1: Click **Approve** at the top or bottom of the page. A message window appears verifying that you would like to continue with the approval.

Step 2: Click **OK** to continue with the approval or click **Cancel** to cancel the action and return to the Transaction Detail page.

The transaction is sent for settlement and the Transaction Status page appears.

Note: In the event that you need to reverse a previously approved transaction, you may void the transaction on the Unsettled Transactions page. If the transaction has already been sent for settlement, you may perform a refund in the Virtual Terminal.

To void a transaction in Authorized/Pending Review:

Step 1: Click **Void** at the top or bottom of the page. A message window appears verifying that you would like to continue with the void.

Step 2: Click **OK** to continue with the void or click **Cancel** to cancel the action and return to the Transaction Detail page. The Transaction Status page appears.

No further action can be taken for a voided transaction. In order to submit a previously voided transaction for settlement, a new transaction must be entered and authorized.

Printable Receipts

The Transaction Detail page allows you to view and print a receipt for the transaction displayed.

To print a receipt for the transaction:

Step 1: Click **View Printable Receipt** at the bottom of the Transaction Detail page. The Receipt window appears listing merchant, transaction, and billing address information.

Step 2: Click **Print Receipt** in the top right corner of the window.

Step 3: Select the printer to which you would like to send the receipt from the Print window.

Step 4: Click **Print** to print the receipt or click **Cancel** to cancel the action.

IMPORTANT: When pages are printed from a Web browser, information about the Web page is printed on the footer of the page by default. When printing receipts from the Merchant Interface, you will need to change your browser's page setup settings to disable the printed page footer. For more information about disabling the footer, see the help files for your Web browser.

Download to File

Download to File

The payment gateway allows you to download transaction information to your computer for future reference. To carefully maintain a complete transaction history it is recommended that you download your full transaction records every one to three months.

To download transaction records to a file on your computer:

Step 1: Click the **Download to File** button. The Select Download File Type window appears.

Step 2: Select a download file type from the drop-down list.

For the best download results, be sure to choose the file type for the transaction version used with your payment gateway account. If you do not know the transaction version you use, see the Transaction Version page in the Settings menu.
For more information about each download file type, including a listing of the provided fields and sample data, click on the file types below:

- Standard/Tab Delimited – This file type is the default format for version 3.0 merchants and contains standard fields. Each field in the file is separated by a tab.

- Standard with Card Code/Tab Delimited – This is the default format for version 3.1 merchants and contains standard fields. Each field in the file is separated by a tab.

- Expanded Fields/Comma Separated – This is the default format for version 3.1 merchants and contains expanded fields. Each field in the file is separated by a comma.

- Expanded Fields with CAVV Result Code/Comma Separated – This is the default format for version 3.1 merchants and contains expanded fields, including the CAVV result code. Each field in the file is separated by a comma.

- Limited Fields/Tab Delimited – This is the default format for version 2.5 merchants, and contains limited fields. Each field in the file is separated by a tab.

Note: Only characters up to ASCII 128 will be displayed in any download file.

Step 3: Note that the **Include Column Headings** box is checked by default. Click to uncheck this box if you do not want to include column headings in the file.

Step 4: Click **Submit** to download the file. The Download Request Submitted window appears indicating that your request is processing. This window must remain open until your download is completed and the Download File window appears. Closing the window early will cancel the download.

Step 5: Once your file is generated, the File Download window prompts you to open or save the file. Click **Save** to save the file to your computer, or **Open** to open the file immediately.

Note: If you open the file immediately, be sure to save it to the appropriate location on your computer or network when you have finished reviewing it.

Step 6: If you clicked **Save**, the Save As window appears allowing you to enter or select the location on your computer or network where the file should be saved.

Note: The naming convention for all download files is "DownloadYYYYMMDD-HHMMSS.txt." For example, a file that is downloaded on January 5, 2006 at 3:41:30 pm would be named Download20060105-154130.txt. You may use this name or enter a new name for the file.

Step 7: Click **Save**. Your file will be automatically saved to the location you selected.

Step 8: A message window appears informing you that your download is complete. Click **Close** to close the window or **Open** to view the file.

For data security, all sensitive information, such as credit card number and tax ID, is masked in the download file.

Standard/Tab Delimited

This is the default format for version 3.0 merchants and contains the following fields. Each field in the file is separated by a tab.

Note: If you do not know the transaction version you use, see the Transaction Version page in the Settings menu.

FIELD NAME	SAMPLE DATA
Response Code	2
Authorization Code	Q78U78
Address Verifications Status Code	X
Transaction ID	301244354
Submit Date/Time	21-Aug-2002 03:26:23 PM MDT
Card Number	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	XXXX (blank if an eCheck.Net transaction)
Invoice Number	1202
Invoice Description	This is an invoice description.
Total Amount	50.00
Method	V
Action Code	AUTH_CAPTURE
Customer ID	1254585
Customer First Name	John
Customer Last Name	Doe
Company	John Doe Enterprises
Address	123 Cherry Lane
City	Cherry
State	WA
Zip	98521
Country	United States
Phone	2124445656
Fax	3123337878
Email	johndoe@johndoe.com
Ship-To First Name	Jane
Ship-To Last Name	Doe
Ship-To Company	Jane Doe Enterprises
Ship-To Address	225 Apple Road
Ship-To City	Apple
Ship-To State	WA
Ship-To Country	United States
L2 - Tax	0
L2 - Duty	0
L2 - Freight	0
L2 - Tax Exempt	No
L2 - Purchase Order Number	45256
Routing Number	XXXX6789 (blank if a credit card transaction)
Bank Account Number	XXXX6789 (blank if a credit card transaction)

Note: For Method, A = American Express, C = Diners Club, D = Discover, E = EnRoute, H = eCheck.Net, J = JCB, M = MasterCard, V = Visa.

Download to File

Standard with Card Code/Tab Delimited

This is the default format for version 3.1 merchants and contains the following fields. Each field in the file is separated by a tab.

Note: If you do not know the transaction version you use, see the Transaction Version page in the Settings menu

FIELD NAME	SAMPLE DATA
Response Code	2
Authorization Code	Q78U78
Address Verifications Status Code	X
Transaction ID	301244354
Submit Date/Time	21-Aug-2002 03:26:23 PM MDT
Card Number	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	XXXX (blank if an eCheck.Net transaction)
Invoice Number	1202
Invoice Description	This is an invoice description.
Total Amount	50.00
Method	V
Action Code	AUTH_CAPTURE
Customer ID	1254585
Customer First Name	John
Customer Last Name	Doe
Company	John Doe Enterprises
Address	123 Cherry Lane
City	Cherry
State	WA
Zip	98521
Country	United States
Phone	2124445656
Fax	3123337878
Email	johndoe@johndoe.com
Ship-To First Name	Jane
Ship-To Last Name	Doe
Ship-To Company	Jane Doe Enterprises
Ship-To Address	225 Apple Road
Ship-To City	Apple
Ship-To State	WA
Ship-To Country	United States
L2 - Tax	0
L2 - Duty	0
L2 - Freight	0
L2 - Tax Exempt	No
L2 - Purchase Order Number	45256
Routing Number	XXXX6789 (blank if a credit card transaction)
Bank Account Number	XXXX6789 (blank if a credit card transaction)
Card Code Status	N
Recurring Billing Transaction	Y
Settlement Date/Time	21-Aug-2002 03:26:23 PM MDT

Note: For Method, A = American Express, C = Diners Club, D = Discover, E = EnRoute, H = eCheck.Net, J = JCB, M = MasterCard, V = Visa.

Download to File

Expanded Fields/Comma Separated

This is the default format for version 3.1 merchants and contains the following fields. Each field in the file is separated by a comma.

Note: If you do not know the transaction version you use, see the Transaction Version page in the Settings menu.

FIELD NAME	SAMPLE DATA
Transaction ID	301244354
Transaction Status	Settled Successfully
Settlement Amount	50.00
Settlement Currency	USD
Settlement Date/Time	21-Aug-2002 03:26:12 PM MDT
Authorization Amount	50.00
Authorization Currency	USD
Submit Date/Time	21-Aug-2002 03:26:12 PM MDT
Authorization Code	Q78U78
Reference Transaction ID	254125896
Transaction Type	Authorization w/ Auto Capture
Address Verification Status	P - AVS Not Applicable
Card Code Status	N - No Match
Fraudscreen Applied	Not Applicable
Recurring Billing Transaction	N
Partial Capture Status	Success
Card Number	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	XXXX (blank if an eCheck.Net transaction)
Routing Number	XXXX6789 (blank if a credit card transaction)
Bank Account Number	XXXX6789 (blank if a credit card transaction)
Total Amount	50.00
Currency	USD
Invoice Number	1452589
Invoice Description	This is an invoice description
Customer First Name	John
Customer Last Name	Doe
Company	John Doe Enterprises
Address	123 Cherry Lane
City	Cherry
State	WA
Zip	98521
Country	United States
Phone	2124445656
Fax	3123337878
Email	johndoe@johndoe.com
Ship-To First Name	Jane
Ship-To Last Name	Doe
Ship-To Company	Jane Doe Enterprises
Ship-To Address	225 Apple Road
Ship-To City	Apple
Ship-To State	WA
Ship-To Country	United States
L2 - Tax	0
L2 - Duty	0
L2 - Freight	0
L2 - Tax Exempt	No

L2 - Purchase Order Number   45256

Download to File

Expanded Fields with CAVV Result Code/Comma Separated

This is the default format for version 3.1 merchants and contains the following fields, including the CAVV Result Code. Each field in the file is separated by a comma .

Note: If you do not know the transaction version you use, see the Transaction Version page in the Settings menu.

FIELD NAME	SAMPLE DATA
Transaction ID	301244354
Transaction Status	Settled Successfully
Settlement Amount	50.00
Settlement Currency	USD
Settlement Date/Time	21-Aug-2002 03:26:12 PM MDT
Authorization Amount	50.00
Authorization Currency	USD
Submit Date/Time	21-Aug-2002 03:26:12 PM MDT
Authorization Code	Q78U78
Reference Transaction ID	254125896
Transaction Type	Authorization w/ Auto Capture
Address Verification Status	P - AVS Not Applicable
Card Code Status	N - No Match
Fraudscreen Applied	Not Applicable
Recurring Billing Transaction	N
Partial Capture Status	Success
Card Number	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	XXXX (blank if an eCheck.Net transaction)
Routing Number	XXXX6789 (blank if a credit card transaction)
Bank Account Number	XXXX6789 (blank if a credit card transaction)
Total Amount	50.00
Currency	USD
Invoice Number	1452589
Invoice Description	This is an invoice description
Customer First Name	John
Customer Last Name	Doe
Company	John Doe Enterprises
Address	123 Cherry Lane
City	Cherry
State	WA
Zip	98521
Country	United States
Phone	2124445656
Fax	3123337878
Email	johndoe@johndoe.com
Ship-To First Name	Jane
Ship-To Last Name	Doe
Ship-To Company	Jane Doe Enterprises
Ship-To Address	225 Apple Road
Ship-To City	Apple
Ship-To State	WA
Ship-To Country	United States
L2 - Tax	0
L2 - Duty	0
L2 - Freight	0
L2 - Tax Exempt	No

L2 - Purchase Order Number	45256
Cardholder Authentication Verification Value (CAVV) Result Code	2 - CAVV passed validation
Reserved 1	
Reserved 2	
Reserved 3	
Reserved 4	
Reserved 5	
Reserved 6	
Reserved 7	
Reserved 8	
Reserved 9	
Reserved 10	
Reserved 11	
Reserved 12	
Reserved 13	
Reserved 14	
Reserved 15	
Reserved 16	
Reserved 17	
Reserved 18	
Reserved 19	
Reserved 20	

Download to File

Limited Fields/Tab Delimited

This is the default format for version 2.5 merchants and contains the following fields. Each field in the file is separated by a tab.

Note: If you do not know the transaction version you use, see the Transaction Version page in the Settings menu.

FIELD NAME	SAMPLE DATA
Login ID	Blank, unless passed in as x_login
Submit Date/Time	21-Aug-2002 03:26:23 PM MDT
Transaction Type	PA
Method	V
Total Amount	10.00
Invoice Number	565895
Customer ID	321512
Card Number	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	XXXX (blank if an eCheck.Net transaction)
Authorization Code	Q78U78
Transaction Status	S
Address Verification Status	NNN
Customer Name	John Doe
Company	John Doe Enterprises
Address	123 Cherry Lane
City	Cherry
State	WA
Zip	98521
Country	United States
Phone	2124445656
Fax	3123337878
Email	johndoe@johndoe.com
Invoice Description	This is an invoice description.

Note: For Method, A = American Express, C = Diners Club, D = Discover, E = EnRoute, H = eCheck.Net, J = JCB, M = MasterCard, V = Visa.

Download to File

Account

Account

The Account section of the Merchant Interface allows you to manage your payment gateway account settings, view your merchant and user profiles, view statements and update account billing information.

- Settings – Access the various transaction and security settings for your payment gateway account.

- Merchant Profile – View general information about your payment gateway account including the statuses of value-adding services and agreements' and fees' information.

- Billing Information – View and edit the bank account and/or credit card information configured for your payment gateway service billing.

- Statements – View transaction and billing activity for your account.

- User Administration – Access for Account Owners and Account Administrators to add, edit, and manage payment gateway user accounts.

- User Profile – View your unique account, permissions and contact information.

Settings

Settings

The Settings page allows you to access the various transaction and security settings for your payment gateway account. Settings are grouped in the following three categories:

- Transaction Format Settings
- Security Settings
- Business Settings

Note: Detailed information about each of the settings can be found in the individual help file for each setting page.

Transaction Format Settings

Transaction Format Settings

The settings in this category are divided into two groups: Transaction Submission and Transaction Response.

Transaction Submission Settings

These settings allow you to configure the different methods for submitting transactions to the payment gateway. From this section you can select which fields are editable and/or required in the Virtual Terminal and payment gateway hosted payment form, and specify the format for transaction file uploads.

- Virtual Terminal – Configure the fields that should be editable and/or required for the Virtual Terminal

- Payment Form – Configure the fields that should be editable and/or required to customers on the payment gateway hosted payment form

- Upload Transaction Files – Configure the required fields and field order format for uploaded transaction files

---

Transaction Response Settings

These settings allow you to configure the payment gateway response to transaction requests. From this section you can specify the format for the payment gateway hosted receipt page and email, configure a direct or relay response, and specify the method of response.

- Transaction Version – Upgrade the transaction version for your payment gateway account. The higher the transaction version, the more transaction information you will receive in the response from the payment gateway

- Response/Receipt URL – Configure the URL, or Web address, to which the payment gateway should send the transaction response

- Silent Post URL – Configure any URLs, or Web addresses, to which the payment gateway should copy the transaction response

- Email Receipts – Configure header and footer text for email receipts to the customer

- Receipt Page – Configure the method and header and footer text for the HTML receipt displayed to the customer

- Relay Response – Configure the URL, or Web address, to which the payment gateway should send transaction responses for receipt page formatting

- Direct Response – Indicate whether a direct transaction response is desired and configure the delimiting and encapsulation characters

- Fraud Customer Response – If the Fraud Detection Suite (FDS) is enabled for your payment gateway account, customize the transaction response to customers for transactions that are held for review

Settings Home

Transaction Submission Settings

Virtual Terminal Settings

The Virtual Terminal settings allow you to specify the fields you would like to include and/or require for transactions processed through the Virtual Terminal.

To configure the fields that will appear on the Virtual Terminal:

Step 1: Click the check box under either the **View/Edit** and/or **Required** headers for each field you would like to include on the Virtual Terminal.

- **View/Edit** – This information can be seen and edited in the Virtual Terminal but is not required to process a transaction

- **Required** – This information is required in order to process a transaction

Note: The payment gateway requires that every transaction must contain an amount and either a credit card number and expiration date or ABA bank routing number and account number. As a result, these fields and others that are required by the payment gateway are not configurable and will always appear on the Virtual Terminal.

Step 2: Click **Submit** to update your Virtual Terminal settings. A confirmation message appears indicating that your settings have been successfully applied.

Once you've submitted the fields you want to include on the Virtual Terminal, click Virtual Terminal in the main menu to view the updated Virtual Terminal transaction form. The fields displayed will match the values you specified on the Virtual Terminal Settings page.

Note: Please check with your processor to verify if they require any other fields to process transactions.

Payment Form

Payment Form

The Payment Form settings allow you to control the basic appearance of your Payment Form and specify which information fields you would like to include and/or require for transactions.

- Color Settings
- Header
- Form Fields
- Footer

Payment Form - Colors

You may select the colors you want to use to display text, text links, and the background of the Payment Form from the available colors in the drop-down list. Or, if you do not find an appropriate color match in the drop-down lists, you may enter the color's hexadecimal code in the text fields.

To select the colors for the Payment Form:

Step 1: Select a color for the text from the **Text Only** drop-down list OR enter a hexadecimal value in the **HEX #** text field.

Step 2: : Select a color for links from the **Text Links** drop-down list OR enter a hexadecimal value in the **HEX #** text field.

Step 3: Select a color for the background from the **Background** drop-down list OR enter a hexadecimal value in the **HEX #** text field.

Step 4: Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

Payment Form - Header

You may customize header text or an image to be displayed at the top of the Payment Form.

To create a header:

Step 1: Enter the header text you would like to include on your Payment Form. To include a graphic in the header you must use HTML coding.

Note: The text field allows you to enter up to 255 characters. If your header text or HTML coding is greater than 255 characters, you may submit your header text as part of your payment gateway integration code on a per-transaction basis. When submitted via your integration code, there is no character limit. Contact your Web developer for assistance.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Because the Payment Form is hosted on a secure server, images that are referenced in the Payment Form header must be uploaded to the payment gateway in order to display properly. For more information on how to upload of an image to the payment gateway for use on the hosted Payment Form, please see the Merchant Guide for your integration method.

Payment Form - Fields

You may specify the fields that should be included and/or required on the Payment Form.

To configure the fields for your Payment Form:

Step 1: Click the check box under any of the **View**, **Edit**, and/or **Required** headers for each field you would like to include on the Payment Form.

- **View** – The customer can view but not edit the information

- **Edit** – The customer can view and edit the information but the field is not required to submit the transaction.

- **Required** – The customer must provide the information required in this field to submit the transaction.

Note: The payment gateway requires that every transaction must contain an amount and either a credit card number and expiration date or ABA bank routing number and account number. As a result, these fields and others that are required by the payment gateway are not configurable and will always appear on the Payment Form.

Step 2: Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

Note: Please check with your processor to verify if they require any other fields to process transactions.

Payment Form - Footer

You may include footer text or an image to be displayed at the bottom of the Payment Form.

To create a footer:

Step 1: Enter the footer text you would like to include on your Payment Form. To include a graphic in the footer you must use HTML coding.

Note: The text field allows you to enter up to 255 characters. If your footer text or HTML coding is greater than 255 characters, you may submit your footer text as part of your payment gateway integration code on a per-transaction basis. When submitted via your integration code, there is no character limit. Contact your Web developer for assistance.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Because the Payment Form is hosted on a secure server, images that are referenced in the Payment Form footer must be uploaded to the payment gateway in order to display properly. For more information on how to upload of an image to the payment gateway for use on the hosted Payment Form, please see the Merchant Guide for your integration method.

Upload Transaction Files Settings

The Upload Transaction File Settings page allows you to define a standard format for transaction files uploaded to your payment gateway account. The payment gateway then uses the settings defined on this page to separate and process uploaded transaction files.

Upload Processing Information

This section allows you to configure the payment gateway filters that should be applied to transactions and field separation values that should be used for separating transaction information included in the file.

To configure upload processing information:

Step 1: Indicate whether the payment gateway should send receipt email confirmations to customers for transactions submitted via uploaded transaction file. Select **Yes** or **No** from the **Email Customer** drop-down list. If set to **Yes**, the payment gateway will use the customer email address provided with the transaction. If set to **No**, an email will not be sent.

Step 2: Indicate whether the Address Verification Service (AVS) filter should be applied to transactions submitted via upload. Select **Yes** or **No** from the **Apply AVS Filter** drop-down list. If set to **Yes**, the AVS rules will be applied to all transactions submitted via upload file. Transactions that fail the AVS validation will not be sent for settlement. If set to **No**, the AVS filter will not be applied to transactions submitted via upload.

Step 3: Indicate whether to apply Card Code Verification (CCV) to transactions submitted via upload. Select **Yes** or **No** from the **Apply Card Code Filter** drop-down list. If set to **Yes**, CCV will be applied to all transactions submitted via upload. Transactions that fail CCV will not be sent for settlement. If set to **No**, CCV will not be applied to transactions submitted via upload.

Step 4: From the **Default Field Separator** drop-down list ,select the default field separator, or delimiting character that will be used to separate transaction fields in upload files from your account. If you would like to use a custom field separator, leave the drop-down list empty and enter the desired character in the text field.

Step 5: From the **Default Encapsulation Character** drop-down list, select the default field encapsulation character that will be used to enclose transaction fields in upload files from your account. OR, if you would like to use a custom field encapsulation character, leave the drop-down list empty and enter the desired character in the text field.

Field Inclusion and Order

This section allows you to select the fields that will be included in upload transaction files from your account and the order in which fields will appear.

To configure the fields and field order for your upload transaction files:

Step 1: From the **Position 1** drop-down list, select the field value that will be listed in first position of upload transaction files.

Step 2: Continue selecting fields for the remaining positions in sequence until all of the fields that you want to submit have been selected.

Step 3: Select **Exclude** for each of the remaining positions.

Step 4: Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

Transaction Response Settings

Transaction Version

The Transaction Version defines the set of information included in the payment gateway transaction response. This response includes a set of fields that provides information about the status of the transaction as well as its payment gateway assigned transaction ID (this number is necessary to submit follow on transactions such as refunds).
This page displays the transaction version currently configured for your account. You may upgrade to a higher transaction version at any time.

Note: Once you have upgraded to a higher transaction version, you may not revert to a lower version.

For details about the set of information included in the payment gateway transaction response for each transaction version please refer to the Merchant Guide for your integration method.

To upgrade to a higher transaction version:

Step 1: Select the transaction version to which you would like to upgrade from the **Transaction Version** drop-down list.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Response/Receipt URLs

The Response/Receipt URL(s) are the Web addresses to which the payment gateway should send transaction responses and/or redirect customers to your Web site from the payment gateway hosted Receipt Page. To be considered valid, any response or receipt URL submitted with a transaction request must exist on this list. If the submitted URL does not match a value on this list, the transaction will be rejected. If no URL is submitted with the transaction, the Default Receipt or Default Relay Response URL configured will be applied.

To add a URL to the list of authorized response or receipt URLs:

Step 1: Click **Add URL**.

Step 2: Enter the new URL in the **URL** text field. This URL must start with either http:// or https://.

Step 3: Click **Submit**. A confirmation message indicates that the URL has been successfully added.

Note: URLs that are not designated as the Default Receipt URL or Default Relay Response URL may not be edited. In order to edit one of these URLs, you must first delete it and then use the **Add URL** link to re-add the correct URL to the list.

Default URLs

If no URL is submitted with the transaction request, the receipt or response will be returned to either the Default Receipt URL or Default Relay Response URL designated on this page, respectively.

To add or edit the Default Receipt URL:

Note: You need to configure a Default Receipt URL **only** if you are using the payment gateway hosted Receipt Page.

Step 1: Click **Edit** next to "Default Receipt URL." The Receipt Page-Receipt Method page appears.

Step 2: In the **URL** text field, enter the URL of the Web site where you would like your customers to be redirected from the Receipt Page. The URL must start with either http:// or https://.

Step 3: Select the **Receipt Method** you would like to use. The Receipt Method refers to the manner in which you would like transaction information to be passed back to your Web site when the customer clicks the default receipt link.

- **LINK** – This method does not return any transaction information
- **GET** – This method returns order information in the HTTP header of the Web page targeted by the Default Receipt URL
- **POST** – This method returns information like an HTML form, with hidden fields containing the transaction information

Note: This setting may depend on how your Web site is integrated with the payment gateway. Please contact the person that integrated your Web site or your Web developer before changing these settings.

Step 4: Enter any custom text you would like to use for the link back to your Web site.

Step 5: Click **Submit**. A confirmation message indicates that the URL has been added.

The URL is then saved as the Default Receipt URL on the Response/Receipt URLs page.

If you update an existing Default Receipt URL, the old URL is not deleted, but is moved to the bottom of the URL list. If you would like to remove the URL from the list, click **Delete**.

To add or edit the Default Relay Response URL:

Note: You need to configure the Default Relay Response URL **only** if you are using Relay Response (the payment gateway passes the full transaction response to a URL on your Web site).

Step 1: Click **Edit** next to "Default Relay Response URL." The Relay Response page appears.

Step 2: In the **URL** text field, enter the URL where the payment gateway should send the relay response. This URL must start with either http:// or https://.

Step 3: Click **Submit**. A confirmation message indicates that the URL has been added.

The URL is then saved as the Default Relay Response URL on the Response/Receipt URLs page.

If you update an existing Default Relay Response URL, the URL is not deleted, but is moved to the bottom of the URL list. If you would like to remove the URL from the list, click **Delete**.

Deleting a URL

To delete a URL that is no longer valid, click **Delete** next to the URL you would like to remove. A confirmation message indicates that the URL has been deleted.

Silent Post URL

The Silent Post URL function is similar to the carbon copy function of an email message.

This feature allows you to specify a URL, or Web address, to which the payment gateway should copy the transaction response that is sent to the configured Relay Response URL.

To add or edit a Silent Post URL:

Step 1: In the **URL** text field, enter the URL to which the payment gateway should copy the transaction relay response. This URL must start with either http:// or https://.

Step 2: Click **Submit**. A confirmation message indicates that the URL has been added.

Email Receipts

The Email Receipts page allows you to specify whether email receipts should be sent to customers upon a successful transaction. You may also configure the header and footer that will appear on the email message.

Note: Email receipts will only be sent in the event that the customer's email address is submitted with the transaction. You may want to consider requiring the Email Address field on your Payment Form.

To send email receipts to customers:

Step 1: Click the box labeled **Email transaction receipt to customer (if email address is provided)**. When selected, an email will be sent to the address submitted with the transaction. Leave this box unselected if you do not want to send email receipts directly to customers.

Step 2: Click the box labeled **Email customer for each successfully authorized ARB generated transaction**. When selected, an email will be sent to the address configured for the ARB subscription at the successful authorization of each recurring transaction. Leave this box unselected if you do not want to send email receipts for subscription-based transactions directly to end customers.

Step 3: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Configure Email Formatting

You may also configure the header and footer text for email receipts.

To specify the header and footer text for email receipts:

Step 1: Enter the header and footer text you would like to include for the email receipt.

Note: The text fields allow you to enter up to 255 characters. If your text or HTML coding is greater than 255 characters, you may submit your text as part of your payment gateway integration code on a per-transaction basis. When submitted via your integration code, there is no character limit. Contact your Web developer for assistance.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Note: If you are also using the Receipt Page feature, you may choose to use the same header and footer text configured for your Receipt Page for your email receipts.

Receipt Page

Receipt Page

The Receipt Page is the HTML response to the customer once a transaction is submitted, and displays the results of the transaction and other information. Theses settings allow you to customize the basic appearance of your Receipt Page and specify how a customer returns to your Web site.

- Receipt Method
- Header
- Footer

Receipt Page - Receipt Method

These settings allow you to specify the URL, or Web address, on your Web site to which customers should be redirected from the payment gateway hosted Receipt Page. You can also configure the manner in which transaction information should be passed when the customer links back to your Web site from the Receipt Page.

Step 1: In the **URL** text field, enter the Default Receipt URL on your Web site to which you would like your customers redirected form the Receipt Page. This URL must start with either http:// or https://.

Note: If you update an existing Default Receipt URL, the old URL is not deleted, but is moved to the bottom of the Response/Receipt URL list.

Step 2: Select the **Receipt Method** you would like to use. The Receipt Method refers to the manner in which you would like transaction information to be passed back to your Web site when the customer clicks the default receipt link.

- **LINK** – This method does not return any transaction information

- **GET** – This method returns order information in the HTTP header of the Web page targeted by the Default Receipt URL

- **POST** – This method returns information like an HTML form with hidden fields containing the transaction information

Note: This setting may depend on how your Web site is integrated with the payment gateway. Please contact the person that integrated your Web site or your Web developer before changing these settings.

Step 3: Enter any custom text you would like to use for the link back to your Web site.

Step 4: Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

Receipt Page - Header

You may customize header text or an image to be displayed at the top of the Receipt Page.

To create a header:

Step 1: Enter the header text you would like to include on your Receipt Page. To include a graphic in the header you must use HTML coding.

Note: The text field allows you to enter up to 255 characters. If your header text or HTML coding is greater than 255 characters, you may submit your header text as part of your payment gateway integration code on a per-transaction basis. When submitted via your integration code, there is no character limit. Contact your Web developer for assistance.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Because the Receipt Page is hosted on a secure server, images that are referenced in the Receipt Page header must be uploaded to the payment gateway in order to display properly. For more information on how to upload of an image to the payment gateway for use on the hosted Receipt Page, please see the Merchant Guide for your integration method.

Receipt Page - Footer

You may include footer text or an image to be displayed at the bottom of the Receipt Page.

To create a footer:

Step 1: Enter the footer text you would like to include on your Receipt Page. To include a graphic in the footer you must use HTML coding.

Note: The text field allows you to enter up to 255 characters. If your footer text or HTML coding is greater than 255 characters, you may submit your footer text as part of your payment gateway integration code on a per-transaction basis. When submitted via your integration code, there is no character limit. Contact your Web developer for assistance.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Because the Receipt Page is hosted on a secure server, images that are referenced in the Receipt Page footer must be uploaded to the payment gateway in order to display properly. For more information on how to upload of an image to the payment gateway for use on the hosted Receipt Page, please see the Merchant Guide for your integration method.

Relay Response

The Relay Response page allows you to request that the payment gateway send full transaction responses to a specific Default Relay Response URL, or Web address, on your Web site. The payment gateway will send full transaction responses to the URL submitted with the transaction or the default URL configured on this page.

Note: You need to configure the Default Relay Response URL **only** in the event that you are using Relay Response (the payment gateway passes the full transaction response to a URL on your Web site.)

To add or edit the Default Relay Response URL:

Step 1: Click **Edit** next to "Default Relay Response URL." The Relay Response page appears.

Step 2: In the URL text field, enter the URL to which the payment gateway should send the relay response. This URL must start with either http:// or https://.

Step 3: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Note: If you update an existing Default Relay Response URL, the old URL is not deleted, but is moved to the bottom of the Response/Receipt URLs list.

To add more authorized relay response URLs, click the **Response/Receipt URLs** link at the bottom of the page.

Direct Response

The Direct Response page allows you to request that the payment gateway return full transaction responses to your Web server via your Secure Sockets Layer (SSL) connection. You can use these settings to ensure that the transaction information being returned to you is sent in the proper format.

Note: The Direct Response feature is only available to merchants that are capable of initiating an end-to-end SSL connection to the payment gateway.

To format Direct Response:

Step 1: Click **Yes** or **No** to specify whether you would like to receive transaction responses as delimited text strings.

Step 2: Select a default field separator, or delimiting character, from the **Default Field Separator** drop-down list, OR, if you would like to use a custom field separator, enter the desired character into the appropriate text field.

Step 3: Select a default field encapsulation character from the **Field Encapsulation Character** drop-down list, OR, if you would like to use a custom field encapsulation character, enter the desired character into the appropriate text field.

Step 4: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Customer Response Text

You may configure a specific response to be displayed to the customers whose transactions trigger one or more of the Fraud Detection Suite (FDS) filters or tools and are placed in either the Authorized/Pending Review or Pending Review states.

To configure customer response texts:

Step 1: Under the heading **Authorize and hold for review**, click the radio button next to one of the provided texts OR click the last radio button to enter your own response text in the text field. The text you select or enter will be displayed to those customers whose transactions are placed in Authorized/Pending Review. .

Step 2: Under the heading **Do not authorize, but hold for review**, click the radio button next to one of the provided texts listed OR click the last radio button listed to enter your own response text in the text field. The text you select or enter will be displayed to those customers whose transactions are placed in Pending Review.

Note: If you provide your own text for the customer response, please verify that it complies with the Acceptable Use Guidelines, found at http://www.authorizenet.com/company/use.php.

Step 3: Click **Save** to save your settings or click **Cancel** to cancel the action. The main FDS menu reappears.

If you do not configure a customer response for transactions held in Authorized/Pending Review and Pending Review, the default customer response is: "Your order has been received. Thank you for your business!"

Note: If you use Advanced Integration Method (AIM) and you choose to enter your own response, text, be sure that it does NOT include your account's delimiting or encapsulation character. Including these characters may result in a broken transaction response, as the payment gateway uses these characters to separate transaction information and then return that transaction information in a response to you. For example, if you use a comma to separate transaction information you submit to the payment gateway do not use a comma in your custom response.

Security Settings

Security Settings

The settings included in this section are divided into two groups: Fraud Settings and General Settings.

Fraud Settings

These basic fraud settings can help protect you from accepting fraudulent transactions.

- Card Code Verification – Configure Card Code Verification transaction rejection rules for your account

- FraudScreen.Net – Sign up for FraudScreen.Net, a neural-net fraud scoring tool

- Address Verification Service – Configure address verification transaction rejection rules for your account

- Fraud Detection Suite (FDS) – Access your FDS settings here if FDS is enabled for your account

---

General Settings

These general security settings are designed to protect account access and sensitive transaction information.

- Test Mode – Place your account in Test Mode while testing your payment gateway integration settings

- Password-Required Mode – Place your account in Password-Required Mode to require your authentication value (i.e., password or transaction fingerprint) for all transaction submitted for your account.

- API Login ID and Transaction Key – Generate and disable transaction keys for your account

- MD5 Hash – Configure an MD5 Hash value for transaction response authentication.

- Enable Weblink Connection Method – Configure referrer URLs for your WebLink integration, or disable WebLink

Fraud Settings

Card Code Verification

The Card Code Verification (CCV) security feature provides an extra measure of security against fraudulent credit card transactions.

The Card Code is a security code that is printed on a credit card's signature panel in reverse italics, or following the full card number on the front of the card.
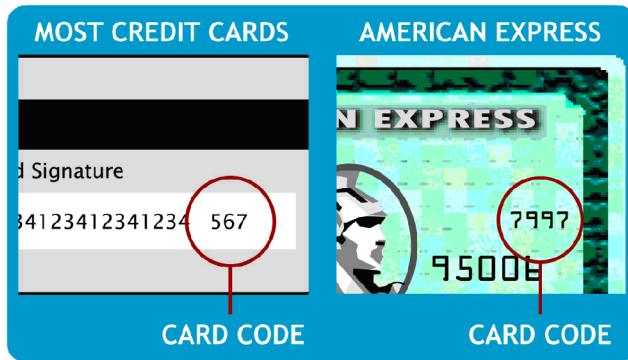
When Card Code is required, customers must be capable of providing both the credit card number on the front of the card as well as the Card Code in order to successfully complete a transaction.
The settings on this page indicate to the payment gateway when to accept or decline transactions based on the CCV response from the processor.

To change your Card Code rejection settings:

Step 1: Click the box next to each CCV condition upon which you would like to reject a transaction. (You may check more than one condition.)

Step 2: Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

Explanation of Card Code Values

Card Code Response Code	Description
N	Card Code value does not match
P	Card Code value not processed
S	Card Code value should be on card but not indicated
U	Card issuer (not cardholder) is not certified and/or has not provided encryption key

Note: If you are using the Virtual Terminal or the payment gateway hosted Payment Form and want to use CCV, be sure that you have marked the Card Code field as viewable and editable in the Virtual Terminal and Payment Form settings.

FraudScreen.Net

The FraudScreen.Net page allows you to set a customizable fraud scoring threshold used to help detect and prevent fraudulent transactions. The fraud score is a measure of the probability that a particular transaction is fraudulent, with a high fraud score indicating a greater probability of fraud. A fraud score is based on the transaction information along with other factors related to the merchant, the merchant's Industry, and the cardholder.

Transactions that score ABOVE the threshold you set are automatically rejected.

Note: The rejection threshold will affect all transactions processed through your account including uploaded transactions.

To specify a rejection threshold:

Step 1: Enter a rejection threshold. This must be a numeric value between 0 and 1000.

Note: Keep in mind that high fraud scores generally indicate a greater probability that a transaction is fraudulent. However, using FraudScreen.Net does not guarantee that you will prevent all fraudulent transactions and preserve all legitimate sales.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Address Verification Service (AVS)

The Address Verification Service (AVS) is a system designed by bankcard processors to aid in the detection of suspicious transaction activity. For a transaction, AVS matches billing address information provided by the cardholder with the cardholder's billing address on file at the credit card issuing bank. The processing network then sends an AVS response code indicating the results of the match to the payment gateway. Based on your AVS rejection settings, the transaction is accepted or declined.

To change your AVS rejection settings:

Step 1: Click the box next to each AVS response code for which you would like reject a transaction. You can select more than one code.

Step 2: Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

Transactions will be automatically processed against your AVS rejection settings.

Explanation of AVS Codes

General AVS Validation Codes	
B	Address information not available in transaction information, so AVS check could not be performed.
E	An error occurred on the processing network during the AVS check.
G	The credit card issuing bank is of non-U.S. origin and does not support AVS checks.
R	AVS was currently unavailable at the time the transaction was processed. Retry transaction.
S	The issuing bank does not support AVS.
U	Address information is not available for the customer's credit card.

Street Address matches, but 5- or 9- digit ZIP does not	
Y	The street address and the first 5 digits of the ZIP code match perfectly.
A	Address matches, but ZIP code does not.

Street Address does not match	
W	The 9-digit ZIP code matches, but the street address does not match
Z	The first 5 digits of the ZIP code matches, but the street address does not match
N	Neither the street address nor the ZIP code matches the address and the ZIP code on file for the card.

IMPORTANT: Please be aware that AVS is not intended for use as absolute protection against suspicious transaction activity. With so many possible reasons as to why an address and ZIP code may not match, you should carefully consider your business's level of risk when configuring your AVS mismatch rejection settings.

Most banks and Merchant Service Providers require merchants to use AVS in order to avoid non-qualified transaction surcharges (typically an additional 1%). If your business has a low factor of risk, or potentially paying a non-qualified discount rate will not adversely affect your business, you may consider being lenient in your application of AVS. Conversely, if you have a high frequency of suspicious transaction activity or if you are incurring abnormally high discount rate charges, AVS may be an appropriate method of protection.

Tips for using AVS settings:

- AVS response code **N** (neither the street address nor the ZIP code matches the address and ZIP code on file for the card) is the most fundamental AVS check. Select **N** to implement the most basic AVS protection from suspicious transaction activity.

- If you choose not to select **N**, then there is no need to select the following response codes: **B**, **E**, **G**, **R**, **S**, **U**. Theses codes indicate that the address could not be verified by the card issuer. If transactions are NOT being rejected when they are returned with an **N** response, then it is unnecessary to reject transactions that could not be verified with the issuer.

- To avoid errors when accepting gift credit cards (stored-value cards with a Visa, MasterCard, Discover or American Express logo), you will need to disable the **U** response code. For this type of transaction, the customer's billing address will most likely not be associated with the gift card, or will not exist on file at the issuing bank.

- Not all banks outside the United States will return the **G** response code (the credit card issuing bank is of non-U.S. origin, and does not support AVS checks). Therefore, this code is not absolutely effective for limiting suspicious transactions from outside of the United States.

- The desired response code in most cases is **Y** (the street address and the first 5 digits of the ZIP code match perfectly). Select this response code for rejecting transactions **only** after very careful consideration, as legitimate matches may be rejected when **Y** is selected.

General Settings

Test Mode

Test Mode allows you to test your connection to the payment gateway. Transactions submitted while your account is in Test Mode are NOT actually authorized or charged to any account numbers provided for the transactions.

Note: Test transactions are not stored by the payment gateway and will not be viewable in search results or reports.

For more details on the different methods for submitting test transactions, please review the Developer Guide for your connection method.

After initial setup, your payment gateway account will be in Test Mode by default. This allows you to immediately test your connection to the payment gateway before you submit real transactions. However, you may turn Test Mode ON or OFF anytime you need to test changes to your payment gateway connection or to restore live transaction processing.

- To turn Test Mode off, click **Turn Test OFF**. A confirmation message indicates that the setting has been successfully applied.

- To turn Test Mode on, click **Turn Test ON**. A confirmation message indicates that the setting has been successfully applied

Note: Please be sure to verify that Test Mode is OFF anytime you need to submit real transactions.

Password-Required Mode

When placed in Password-Required Mode, the payment gateway requires an authentication value, i.e., password or transaction key, for each transaction submitted through your account.

You should turn Password-Required Mode ON for all transactions if you use Advanced Integration Method (AIM), Simple Integration Method (SIM), or the Virtual Terminal and Upload Transaction File features.

You should turn Password-Required Mode OFF for all transactions if you use WebLink or the Relay Response transaction response method.

- To turn Password-Required mode on, click **Require Password for ALL Transactions**. A confirmation message indicates that the setting has been successfully applied.

- To turn Password-Required Mode off, deselect **Require Password for ALL Transactions**. A confirmation message indicates that the setting has been successfully applied

API Login ID and Transaction Key

This page allows you to create or change your Application Programming Interface (API) Login ID and Transaction Key.

Your account API Login ID and Transaction Key are required to process transactions through the payment gateway. The API Login ID is used to identify authorized users of the payment gateway. The Transaction Key is similar to a password and is used to authenticate transactions submitted from authorized users. Transactions that cannot be authenticated using the Transaction Key are rejected.

IMPORTANT: The API Login ID and Transaction Key protect your payment gateway account from unauthorized use and should not be shared with anyone. Be sure to store these values securely on a server separate from your Web server and change the Transaction Key regularly to further strengthen the security of your account.

To create an API Login ID or Transaction Key for the first time:

Step 1: Type in your **Secret Answer**. You should have configured a Secret Question and Secret Answer during account activation. If you have not configured this security feature for your account, you will need to do so before you can create these values. Please see your User Profile.)

Step 2: Click **Submit** to continue or click **Cancel** to cancel the action. The API Login ID and Transaction Key generated for your payment gateway account appear.

Once you have created your API Login ID, you may not change it in the Merchant Interface. To change your API Login ID, please call Customer Support. However, you may obtain a new, unique Transaction Key on this page as often as needed.

To obtain a new, unique Transaction Key:

Step 1: Type in your **Secret Answer** (the answer to your Secret Question configured at account setup).

Step 2: To disable the old transaction key, click the **Disable Old Transaction Key** check box.

Note: If the Disable Old Transaction Key check box is not selected, the old Transaction Key will automatically expire in 24 hours.

Step 3: Click **Submit** to continue or click **Cancel** to cancel the action. Your new Transaction Key appears.

For Simple Integration Method (SIM), the Transaction Key is also used to create a unique transaction fingerprint. For more information on how transaction authentication is performed for SIM, see the SIM Implementation Guide.

MD5 Hash

The MD5 Hash security feature allows you to authenticate transaction responses from the payment gateway. You may establish a unique MD5 Hash value that the payment gateway will use when encrypting responses for transactions submitted for your account.

For more information about the MD5 Hash feature, please review the Merchant Guide for your connection method or contact your Web developer.

To add or edit an MD5 hash value for transaction response authen tication:

Step 1: Enter the desired hash value in the **New Hash Value** text field.

Step 2: Enter the value again in the **Confirm Hash Value** text field. This value must match the value entered in the **New Hash Value** text field exactly.

Step 3: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Enable WebLink Connection Method

Type topic text here.

Business Settings

Business Settings

This section allows you to establish basic business settings for your payment gateway account such as your time zone and transaction cut-off time.

- Transaction Cut-Off Time – Configure the time the payment gateway should pick up your transactions for settlement.

- QuickBooks Download Report Settings – Configure settled transactions report download settings for integrating transaction data with QuickBooks.

- Time Zone – Configure the time zone in which your business operates.

Transaction Cut-Off Time

The Transaction Cut-Off Time is the time of day the payment gateway picks up transactions for settlement. Transactions submitted after the Transaction Cut-Off Time will be picked up with the next day's batch.

The payment gateway's default transaction cut-off time is 3:00 PM PST. You can modify the Transaction Cut-Off Time to be any hour of the day or night.

To select the Transaction Cut-Off Time:

Step 1: Select the desired cut-off time using the **Hour**, **Minute**, and **AM/PM** drop-down lists.

Step 2: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

QuickBooks Download Report Settings

The QuickBooks Download Report Settings page allows you to configure default settings for downloading charge and refund transaction information for easy integration with your QuickBooks financial management system. You must first configure your default QuickBooks Download settings in order to use any of the QuickBooks download features in the Merchant Interface.

You may change your QuickBooks Download settings at any time.

Transaction Mapping

This section allows you configure accounts for the QuickBooks transaction types to which you would like to "map," or associate your charge and refund transactions. You may also set up a default customer name that will be used in the event that customer information is not provided with a transaction and enter a class name to categorize your QuickBooks account entries.

Accounts

To associate charge and refund transactions with your QuickBooks accounts, enter the name of a QuickBooks account for each applicable QuickBooks transaction type. If an account entered is not configured in QuickBooks, the program will automatically create it as a QuickBooks bank account when the transactions are imported.

You must configure an account for at least one QuickBooks transaction type.

Transaction Type	Definition	Recommended QuickBooks Accounts
Sales Receipt/Cash Sale	Full payment is received at the time the sale is recorded.	Current Assets Any bank account
Invoice	Full payment is not received at the time the sale is recorded or full payment is received in advance.	Accounts Receivable
Payment	A payment made on a customer invoice.	Current Assets Any bank account
Payment Funding	If an account is configured for the Payment transaction type, you must also specify a QuickBooks account to fund payment transactions.	Any bank account
Credit Memo	Records the return of any item or service purchased.	Accounts Receivable

Customer Name

Enter a default Customer Name. This value will be used in the event that no customer name mapping information is configured, or mapping is configured but the customer name was blank at the time of transaction processing.

To set up a default customer name:

Step 1: Enter a customer first name, last name, first and last name, customer ID or other preferred value in the **Default Customer Name** text field.

Step 2: If desired, select a field combination from the **Customer Name Field** drop-down list.

IMPORTANT: QuickBooks will process the default customer name differently depending on the type of transactions imported:

- For Cash Sale and Cash Refund transactions, QuickBooks will automatically pull the default customer name. If customer name mapping is submitted, QuickBooks will store it as a job under the default customer name.

- For Invoice and Credit Memo transactions, QuickBooks will automatically create either customer name submitted.

145

- For Payment transactions, QuickBooks requires that the customer name already be saved in the program or the import will fail. To successfully import Payment transactions, you must ensure that the customer name(s) exist in QuickBooks AND match the customer name(s) of the affiliated invoices.

Class Name

Enter a class name to categorize your QuickBooks account entries.

Product and/or Service Mapping

Enter the QuickBooks product and/or service settings you would like to use as a default in the event that itemized information is not submitted with a transaction.

- Item Name/Number

- Income Account

- Quantity

Note: These fields are required for every transaction type except Payment.

Sales Tax Mapping

Enter the tax settings you would like to use as a default in the event that sales tax information is not submitted with a transaction.

- Tax Name

- Account

- Tax Rate

Note: These fields are required for every transaction type except Payment.

Duty Mapping

Enter the duty settings you would like to use as a default in the event that duty information was not submitted with a transaction.

- Item Name/Number

- Account

Note: These fields are required for every transaction type except Payment.

Freight/Shipping Mapping

Enter the freight/shipping settings you would like to use as a default in the event that freight or shipping information is not submitted with a transaction.

- Item Name/Number

- Account

Note: These fields are required for every transaction type except Payment.

After completing the required fields, click **Submit** to save your QuickBooks Download settings. A confirmation message indicates that your settings have been successfully applied.

Time Zone

This page allows you to specify the time zone for your account. The time zone you select will be used when displaying transaction information. When viewing transaction details, the times associated with the transactions will be displayed according to the time zone specified on this page.

To select a time zone:

Step 1: Select your current time zone from the **Time Zone** drop-down list,.

Step 2: If you are in an area that is affected by Daylight Savings Time, be sure to click the **Use Daylight Savings Time** check box. If you are in an area that is not affected by Daylight Savings Time, make sure the box is unselected.

Step 3: Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

Note: Time zone changes will not be effective immediately. Transaction information will appear in the new time zone approximately one hour after the charge is submitted to the payment gateway.

Merchant Profile

Merchant Profile

The Merchant Profile page displays general information about your payment gateway account, including the payment methods you accept, the value-adding services you are signed up for, your type of business, and your reseller's contact information. From this page you may also review the agreements and fee schedules for of your payment gateway services, as well as view your account's Risk Reserve settings (applicable only when eCheck.Net is enabled).

General information for your account is displayed at the top of the Merchant Profile page. This information includes your business's name, Payment Gateway ID, address, phone number, fax number, Billing Status, Active Since date, and Billing Balance.

To edit general account information for your account:

Step 1: Click **Edit Business Information** at the top right of the page. The Edit Business Information page appears.

Step 2: Update any incorrect or missing information in the available fields: Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, Products Description, Web Site Address, and Shopping Cart Solution.

Note: Text fields with an asterisk (*) are required.

Step 3: Click **Submit** to update the information or **Cancel** to cancel the action. The Business Information Edited Successfully window appears indicating that your business information has been successfully updated.

Step 4: Click **Continue** to return to the Merchant Profile page.

Payment Methods

This section lists the payment methods enabled for your account. You may also view any Risk Reserve settings for your account (applicable only when eCheck.Net is enabled) by clicking on the link displayed in this section.

- Payment Gateway – The credit cards accepted for your payment gateway account.
- eCheck.Net – The type of eCheck.Net transactions enabled for your account: CCD, PPD, TEL, and/or WEB.

A service status is displayed for each payment method listed. This status may be one of the following:

- Not Enabled
- Pending
- Approved
- Not Approved
- Enabled
- Merchant Declined
- Disabled

You may also view the Agreement and Fees associated with the payment methods available in the payment gateway at any time by clicking on the **Agreement** and **Fees** links displayed for each payment method.

Additional Services

This section lists the additional value-adding services available for your payment gateway account. For each service listed, a service status of Enabled or Not Enabled is displayed.

- Automated Recurring Billing (ARB) – The ARB service allows you to create and manage automatic recurring billing transactions, or "subscriptions" for the sale of goods or services to your customers.

- Cardholder Authentication Programs – The cardholder authentication programs Verified by Visa and MasterCard® SecureCode™ minimize the risk of fraud and lower transaction costs for merchants while providing optimal security for customers.

- Fraud Detection Suite (FDS) – FDS is a powerful, rules-based set of transaction filters and Internet Protocol (IP) address tools designed to help merchants identify, manage, and prevent costly fraudulent transactions.

- Expanded Credit Capabilities (ECC) – ECC allows you to submit refunds for original transactions that were not processed through the payment gateway.

You may also view the Agreements or Fees associated with additional value-adding services enabled for your payment gateway account at any time by clicking on the **Agreement** and **Fees** links displayed for each value-adding service. If one of the additional services listed is not enabled, you may click on the **Sign Up** or **More Info** links to learn more about that particular service.

Business Information

This section lists additional business information configured for your payment gateway account.

- Product Type
- Product Description
- Market Type
- Web Site Address
- Shopping Cart

Reseller Contact Information

This section lists the following contact information for your reseller or payment gateway provider: name, address, and phone number.

Risk Reserve

The Risk Reserve page displays general information about your payment gateway account, the payment methods you accept, and your account's Risk Reserve settings (applicable only when eCheck.Net is enabled).

General information for your account is displayed at the top of the Risk Reserve page. This information includes your business's name, Payment Gateway ID, address, phone number, fax number, Billing Status, Active Since date, and Billing Balance.

Payment Methods

This section lists the payment methods enabled for your account.

- Payment Gateway – The credit cards accepted for your payment gateway account.
- eCheck.Net – The type of eCheck.Net transactions enabled for your account: CCD, PPD, TEL, and/or WEB.

A service status is displayed for each payment method listed. This status may be one of the following:

- Not Enabled
- Pending
- Approved
- Not Approved
- Enabled
- Merchant Declined
- Disabled

You may also view the Agreement and Fees associated with the payment methods available in the payment gateway at any time by clicking on the **Agreement** and **Fees** links displayed for each payment method.

Risk Profile

In the event that a risk reserve is established for your eCheck.Net account, this section lists your reserve settings. These settings are determined during the underwriting of your eCheck.Net account. The purpose of the risk reserve is to cover potential costs incurred from high risk or chargebacked transactions.

- Funds Holding Days
- Monthly Volume Limit
- Maximum Transaction Size
- Risk Reserve Method
- Reserve Rate
- Reserve Holding Days
- Reserve Balance

Fee Definitions

This page allows you to view fees associated with your payment gateway services and/or any value-adding services enabled for your account.

Some service fees (i.e., monthly fees, per-transaction fees) are tier based, meaning that the fee applied varies depending on pre-defined tiers or ranges of an amount unit. These fees are applied to the dollar amount processed or the number of transactions processed during the course of a billing cycle. This model allows for flexibility in pricing based on different merchant criteria, such as monthly transaction volume or dollar volume.

- Cumulative tier fees are applied to all billable transactions depending on the total measurement of a certain amount until for a billing cycle, e.g., total charge transaction dollar volume or total transaction volume. See an example.

- Stepped tier fees adjust as a certain amount unit increases across pre-defined tiers over the course of a billing cycle. See an example.

Payment Gateway Fee Schedule

The fees listed below apply to credit card processing through the payment gateway.

- **Gateway Access Fee** - The monthly fee charged for a payment gateway account. In the event that the payment gateway service is set up mid-month, this fee will be prorated.

- **Service Reactivation Fee** - The fee assessed to reactivate closed payment gateway accounts.

- **Credit Card Transaction Fee** - The fee charged by the payment gateway for each credit card transaction and for each batch settlement processed. The credit card transaction types for which the per-transaction fee is charged are: charges, refunds, voids and declines.

- **Credit Card Discount Rate** - A fee charged by the payment gateway that is a percentage of the total amount of each credit card charge transaction submitted.

- **Late Payment Fee** - The fee assessed in the event of a late payment for account fees.

- **Credit Card Monthly Minimum** - This is the minimum credit card processing service fee charged per billing cycle. In the event that this fee is NOT exceeded by credit card transaction processing fees for the billing cycle, the difference between the actual fees charged and the minimum monthly fee value is billed.

- Credit Card Chargeback Fee - The fee charged by the payment gateway for each chargeback received for a transaction processed through your account. This only applies to merchants for whom the payment gateway manages batch settlement funds.

- Credit Card Transaction Fee Threshold - The number of transactions processed before the Credit Card Per-Transaction fee is assessed. For example, if the Credit Card Transaction Fee Threshold is 251, the payment gateway begins billing the Credit Card Per-Transaction Fee at transaction 251.

eCheck.Net Fees

The fees listed below apply to eCheck.Net processing through the payment gateway.

- **eCheck.Net Setup Fee** - The one-time set fee charged by the payment gateway for merchants using the eCheck.Net service.

- **Chargeback Fee** - The fee charged by the payment gateway for each chargeback received for a transaction processed through your account. This only applies to merchants for whom the payment gateway manages batch settlement funds.

- **eCheck.Net Returned Item Fee** - The fee charged by the payment gateway for each returned eCheck.Net transaction.

- **Batch Fee** - The fee assessed per eCheck.Net batch processed for the account.

- **eCheck.Net Minimum Monthly Fee** - This is the minimum eCheck.Net processing service fee charged per billing cycle. In the event that this fee is NOT exceeded by eCheck.Net transaction processing fees for the billing cycle, the difference between the actual fees charged and the minimum monthly fee value is billed.

- **eCheck. Net Per-Transaction Fee** - The fee charged by the payment gateway for each eCheck.Net transaction and for each batch settlement processed. The eCheck.Net transaction types for which the per-transaction fee is charged are: charges, refunds, voids and declines.

- **eCheck.Net Discount Rate** - A fee charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction submitted. May be based on Cumulative or Stepped Tier pricing.

Automated Recurring Billing (ARB) Fees

The fees listed below apply to the value-adding ARB service.

- **Setup Fee** - The one-time setup fee charged by the payment gateway for merchants using the ARB service.

- **Monthly Fee** - The monthly fee charged by the payment gateway for merchants using the ARB service. In the event that the service is set up mid-month, this fee will be prorated.

Cardholder Authentication Program Fees

The fees listed below apply to the cardholder authentication programs Verified by Visa and MasterCard® SecureCode™.

- **Per-Transaction Fee** - The fee charged by the payment gateway for each Visa and/or MasterCard credit card transaction processed using the cardholder authentication programs service (Verified by Visa and MasterCard SecureCode).

- **Setup Fee** - The one-time setup fee charged by the payment gateway for merchants using the cardholder authentication programs service.

- **Monthly Fee** - The monthly fee charged by the payment gateway for merchants using the cardholder authentication programs service. In the event that the service is set up mid-month, this fee will be prorated.

Fraud Detection Suite (FDS) Fees

The fees listed below apply to the value-adding FDS service.

- **One-Time Setup Fee** - The one-time setup fee charged by the payment gateway for merchants using FDS.

- **Monthly Fee** - The monthly fee charged by the payment gateway for merchants using FDS. In addition, the FDS Monthly Fee is tier based, meaning that a different fee may be charged each billing cycle depending on the volume of transactions processed. FDS does not screen eCheck.Net, Virtual Terminal, Batch Upload, or Automated Recurring Billing transactions. As such, these types of transactions are not counted toward determining the appropriate tiered monthly fee.

Billing Information

Billing Information

The Billing Information page displays the bank account and/or credit card information configured for your payment gateway service billing. You must have information for at least one billing method configured for your account. For data security, sensitive account information is masked.

Your business name, payment gateway ID, and current billing method are displayed at the top of the page.

Click the links below for more information on viewing and editing your account billing information.

View Billing Information
Configure Bank Account Information
Edit Bank Account Information
Configure Credit Card Billing Information
Edit Credit Card Billing Information
Delete Billing Information

View Billing Information

The main Billing Information page displays all information for the billing method(s) configured for your account.

Bank Account Information
When bank account information is configured as a billing method for your payment gateway account, the following information is displayed:

- Name on Account

- Account Type

- Account Owner Type

- ABA Routing Number

- Account Number

- Bank Name

- Bank City

- Bank State

- Bank ZIP Code

Credit Card Information
When credit card information is configured as a billing method for your payment gateway account, the following information is displayed:

- Name on Card

- Credit Card Number

- Expiration Date

Delete Billing Information

IMPORTANT: You may not delete bank account information from your payment gateway account unless credit card billing information is also configured for your account.

To delete billing information:

Step 1: Click **Delete** next to the billing method you would like to delete. The Billing Information Delete Confirmation page appears.

Step 2: Click **Yes** to continue or click **No** to cancel the action.

Configure Credit Card Information

You may configure credit card billing information for your account at any time. If bank account information is your default billing method, your credit card information will be used for service billing only in the event that the payment gateway is unable to charge your bank account.

To configure credit card billing information:

Step 1: Click **Configure Credit Card Billing Information** at the bottom of the Billing Information page. The Billing Information – Credit Card Information page appears displaying credit card billing information fields.

Step 2: Enter the appropriate credit card billing information:

- Name on Card
- Credit Card Number
- Expiration Date

Step 3: Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page appears.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge services fees to the credit card account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

Step 4: Review the Credit Card Information section to verify that the information entered is accurate. If you need to correct any information, click the **Back** button located at the bottom of the page.

Step 5: Enter your **Secret Answer** to authenticate that you are authorized to update billing information for your payment gateway account.

Note: Your secret answer was configured at account setup. If you do not know the secret answer for your account, contact Customer Support.

Step 6: Click **I Authorize**. Your credit card billing information is now configured for your payment gateway account.

In order to configure your credit card information as your default billing method, you will need to contact Customer Service.

Configure Bank Account Information

You may configure bank account billing information for your account at any time. If credit card information is your default billing method, your bank account information will be used for service billing only in the event that the payment gateway is unable to charge your credit card.

To configure bank account billing information:

Step 1: Click **Configure Bank Account Billing Information** at the bottom of the Billing Information page. The Billing Information – Bank Information page appears displaying bank account billing information fields.

Step 2: Enter the appropriate bank account billing information:

- Name on Account
- Account Type
- Account Owner Type
- ABA Routing Number
- Account Number
- Bank Name
- Bank City
- Bank State
- Bank ZIP Code

Step 3: Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page appears.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge services fees to the bank account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

Step 4: Review the Bank Account Information section to verify that the information entered is accurate. If you need to correct any information, click the **Back** button located at the bottom of the page.

Step 5: Enter your **Secret Answer** to authenticate that you are authorized to enter billing information for your payment gateway account.

Note: Your secret answer was configured at account setup. If you do not know the secret answer for your account, contact Customer Support.

Step 6: Click **I Authorize**. Your bank account billing information is now configured for your payment gateway account.

In order to configure your bank account information as your default billing method, you will need to contact Customer Service.

Edit Credit Card Information

You may edit credit card information for your payment gateway account at any time.

To edit your credit card information:

Step 1: Click **Edit**. The Billing Information page reappears with editable fields.

Step 2: Enter the necessary edits to your credit card information:

- Name on Card
- Credit Card Number
- Expiration Date

Note: For data security, all sensitive information appears masked, even in edit mode. When updating your credit card number and expiration date, be sure to enter the full numbers.

Step 3: Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page appears.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge services fees to the credit card account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

Step 4: Review the Credit Card Information section to verify that the updated information is accurate. If you need to correct any information, click the **Back** button located at the bottom of the page.

Step 5: Enter your **Secret Answer** to authenticate that you are authorized to update billing information for your payment gateway account.

Note: Your secret answer was configured at account setup. If you do not know the secret answer for your account, contact Customer Support.

Step 6: Click **I Authorize** to continue or click **Back** to go back to the previous page. Your credit card billing information is now updated.

Edit Bank Account Information

You may edit bank account billing information for your payment gateway account at any time.

To edit your bank account information:

Step 1: Click **Edit**. The Billing Information page reappears with editable fields.

Step 2: Enter the necessary edits to your bank account information:

- Name on Account
- Account Type
- Account Owner Type
- ABA Routing Number
- Account Number
- Bank Name
- Bank City
- Bank State
- Bank ZIP Code

Note: For data security, all sensitive information appears partially masked, even in edit mode. When updating your account or ABA routing number, be sure to enter the full numbers.

Step 3: Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page appears.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge services fees to the bank account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

Step 4: Review the Bank Account Information section to verify that the updated information is accurate. If you need to correct any information, click the **Back** button located at the bottom of the page.

Step 5: Enter your Secret Answer to authenticate that you are authorized to update billing information for your payment gateway account.

Note: Your secret answer was configured at account setup. If you do not know the secret answer for your account, contact Customer Support.

Step 6: Click **I Authorize** to continue or click **Back** to go back to the previous page. Your bank account billing information is now updated.

Statements

Statements

Your account statements include entries for payment gateway services activity and billing. The payment gateway uses several different "sub-accounts" and their corresponding statements to manage funds for your transaction processing and billing.

- Billing Statement – This statement tracks monthly billing for your payment gateway service fees.

- Billing Reserve Statement – This statement tracks funds withheld from batch settlement funds for payment gateway service fees. These funds are applied toward your monthly billing.

- Settlement Statement – This statement tracks all funds received from batch settlements.

- Reserve Statement – This statement tracks a percentage of batch settlement funds withheld to cover potentially high risk transactions.

These sub-accounts or statements interact with each other to track the movement of funds from transaction settlement to services billing. For example, you will see a transfer between the Settlement Statement and Billing Reserve Statement when funds are assessed for transaction fees.

IMPORTANT: Only those statements that are applicable to your payment gateway account configuration are displayed. In some cases, additional statements may be displayed. For more information, please contact Customer Support.

Billing Statement

Your Billing Statement tracks all payment gateway service related billing events, including the assessment of all service fees. Actual billing for payment gateway services occurs on the first day of each month.

The following information is presented on the Billing Statement:

- **Current Outstanding Balance** –The amount currently owed to the payment gateway for service and other applicable fees (billed monthly).

- **Date** – The date of the statement entry.

- **Type** – The type of action taking place for your Billing sub-account. For example, Payment.

- **Item** – The specific item or action taking place. For example, Credit Card Payment.

- **Item Description** – Any additional description of the Item. For example, Payment Received.

- **Amount** –The amount being transferred, billed, or refunded. If this amount appears in parentheses, funds are being transferred to your merchant bank account.

- **Account Balance** – The current dollar amount in your Billing sub-account. A positive balance indicates funds owed to the payment gateway. A negative balance (displayed in parentheses) indicates funds owed to you.

Tips for reading your Billing Statement:

- Amounts indicated in parentheses, for example "(272.02)," indicate that funds are being transferred to your merchant bank account. The Account Balance is decreased by the same amount.

- Amounts that are not enclosed in parentheses indicate charges or return payments to your Billing sub-account. The Account Balance is then increased by the same amount.

Billing Reserve Statement

Your Billing Reserve Statement tracks all funds withheld from your transaction processing for applicable payment gateway service fees. At the next payment gateway monthly billing, the amount of funds needed to cover your billing balance is then transferred to your Billing sub-account and applied to your bill. The entries on this statement reflect these events.

The following information is presented on the Billing Reserve Statement:

- **Current Outstanding Balance** –The amount of funds currently in your Billing Reserve sub-account.

- **Date** – The date of the statement entry.

- **Type** – The type of action taking place for your Billing Reserve sub-account. For example, Transfer.

- **Item** – The specific item or action taking place. For example, Billing Transfer.

- **Item Description** – Any additional description of the item. For example, Usage fees transfer from settlement.

- **Amount** – The amount being transferred in to or out of your Billing Reserve sub-account. If this amount appears in parentheses, funds are being transferred out of the account, and the Account Balance is decreased by the same amount.

- **Account Balance** – The current dollar amount in your Billing Reserve sub-account. A negative balance indicates funds owed to the payment gateway. A positive balance indicates funds owed to you.

Tips for reading your Billing Reserve statement:

- Amounts indicated in parentheses, for example "(272.02)," indicate that funds are being moved out of your Billing Reserve sub-account. The Account Balance is decreased by the same amount.

- Amounts that are not enclosed in parentheses indicate funds that are entering your Billing Reserve sub-account. The Account Balance is then increased by the same amount.

Settlement Statement

Your Settlement Statement tracks all funds for transactions processed through your payment gateway account. After funds enter your Settlement sub-account, all applicable transaction fees and, if applicable, risk withholdings are assessed for your transaction processing. After the appropriate hold period, remaining funds are then sent to your merchant bank account. The entries on this statement reflect these events.

Note: For more information about risk withholdings for your account, see the Risk Reserve Statement help file.

The following information is presented on the Settlement Statement:

- **Current Outstanding Balance** – The amount of funds currently in your Settlement sub-account.
- **Date** – The date of the statement entry.
- **Type** – The type of action taking place for your Settlement sub-account. For example, Transfer.
- **Item** – The specific item or action taking place. For example, Billing Transfer.
- **Item Description** – Any additional description of the item. For example, Usage fees transfer to Billing Reserve.
- **Amount** –The amount being transferred in to or out of from your Settlement sub-account. If this amount appears in parentheses, funds are being transferred out of the account, and the Account Balance is decreased by the same amount.
- **Account Balance** – The current dollar amount in your Settlement sub-account. A negative balance indicates funds owed to the payment gateway. A positive balance indicates funds owed to you.

For individual Items, you may click on linked entries to view more details.

- Click on a return or chargeback Item to display the returned transactions report for the associated batch.
- Click on a charge/refund Item to display search results for the associated batch.
- Click on a funding calculation to display the Settlement Funding Calculation for that day.
- Click on a usage fees transfer to display the Fee Withholding Summary for batches eligible for billing as of the date and time the entry is created.

For help understanding the Settlement Statement, please see the eCheck.Net Operating Procedures and User Guide.

Tips for reading your Settlement statement:

- Amounts indicated in parentheses, for example "(272.02)," indicate that funds are being moved out of your Settlement sub-account. The Account Balance is decreased by the same amount.
- Amounts that are not enclosed in parentheses indicate funds that are entering your Settlement sub-account. The Account Balance is then increased by the same amount.
- The Account Balance does not always represent the amount of available funds in your Settlement sub-account. All funds for transactions processed through your account are subject to a hold period. Funds are held in your sub-account and cannot be released to your merchant bank account until the hold period is complete. As a result, you may notice transfers to your merchant bank account that are less than the Account Balance indicated on your Settlement statement. The amount transferred to your bank account is the available balance, or funds that have completed the hold period.

Reserve Statement

In the event that your payment gateway account is configured with a Risk Reserve, your Reserve Statement tracks funds that are held by the payment gateway to cover potential costs incurred from high risk or chargebacked transactions.

The following information is presented on the Reserve Statement:

- **Current Outstanding Balance** – The amount of funds currently in your Reserve sub-account.

- **Date** – The date of the statement entry.

- **Type** – The type of action taking place for your Reserve sub-account. For example, Transfer.

- **Item** – The specific item or action taking place. For example, Intra Account Transfer.

- **Item Description** – Any additional description of the item. For example, eCheck Settlement.

- **Amount** – The amount being transferred into or out of your Reserve sub-account. If this amount appears in parentheses, funds are being transferred out of the account and the Account Balance is decreased by the same amount.

- **Account Balance** – The current dollar amount in your Reserve sub-account.

The amount of funds held in your Reserve sub-account depends on your risk settings. To view these settings, go to the Merchant Profile page and click the Risk Reserve link.

Fee Withholding Summary

The Fee Withholding Summary describes how service fees for batches eligible for the next billing are assessed. This page is created each time the payment gateway identifies service fees for your account that need to be held released. You can refer to this summary to assist you with reconciliation for your transaction processing activity, payment gateway Settlement Statement, and merchant bank account.

The Fee Withholding Summary provides the following information:

- **Batches Eligible for Billing** - The batches that have settled successfully but have not yet been billed and for which payment gateway service fees are being assessed.

- **Transaction Count Statistics** - The statistics for the types of transactions for which service fees should be withheld (i.e., charge and refund transactions).

- **Dollar Volume Statistics** - The dollar volume per transaction type for transactions included in the eligible batches.

- **Fee Summary** - This section provides a breakdown of the usage fees for your payment gateway account, including:

o Returned Item - Any returned items included in the eligible batches and the service fees assessed.
o Chargeback - Any chargebacks included in the eligible batches and the service fees assessed.
o Batches - The number of eligible batches and indicates the batch fees assessed.
o Per-Transaction Fee (Tier Type) - Information about the pricing structure (Cumulative or Stepped Tier) used to calculate per-transaction fees assessed for transactions included in the eligible batches.
o Discount Rate (Tier Type) - Information about the discount rate structure (Cumulative or Stepped Tier) used to calculate discount rate fees assessed for transactions included in the eligible batches.
o Total Usage Fees for Batches Eligible for Billing - A total dollar amount of service fees that should be held in Billing Reserve for eligible batches.

- **Funds Withholding Calculation** - The amount of funds that are being held for service fees related to eligible batches. The amount held depends on the amount of funds in your account's Billing Reserve at the time the Fee Withholding Summary is created. Funds in your Billing Reserve are applied toward the amount of service fees that should be held for batches eligible for billing. Any remaining amount of service fees is then held. In the event that the amount of funds available in your Billing Reserve is greater than the total amount of service fees that should be held for eligible batches, the remaining funds will be released.

Tip for reading the Fee Withholding Summary:

- When viewing fee withholding summaries, keep in mind that batches will not always be from the same or current billing cycle; and not all batches in the current billing cycle will be listed. This is because the Fee Withholding Summary only looks at batches that have been successfully settled, but for which billing has not yet been applied.

Settlement Funding Calculation

The Settlement Funding Calculation page provides a breakdown of the funds settled to your merchant bank account for a given settlement funding event. You can refer to this calculation detail for more information about the funding amount (i.e., how it was calculated, or in the event that no amount was funded) and to help reconcile your settlement funding against your merchant bank account statement.

Note: All charges, refunds, returns, chargebacks, fee withholdings, etc., are already added to or deducted from the account balance at this point. They are not included in the funding amount calculation.

- **Billing Status** – The current billing status for your payment gateway account: Current or Delinquent.

- **Active Since** – The date your account was created.

- **Billing Balance** – The current billing balance owed for payment gateway services.

- **Batches Available for Funding on [Date]** – This section lists the statement date(s) and batch settlement date(s) for batches from which funds are now eligible to be released (meaning that the hold period for those funds is over).

- **Charge Transactions During Funds Holding Period [Date Range]** – This section lists batches that occurred during the funds holding period for the current settlement funding calculation. Funds from charge transactions included in these batches are not yet available due to the required funds holding period and are therefore deducted from the beginning balance for the current settlement funding calculation.

- **Total Charge Transactions** – The total amount of charge transactions processed during the funds holding period for the current settlement funding calculation.

- **Funding Amount Calculation** – The actual calculation of funds eligible for release to your merchant bank account.

  o Beginning Balance – The account balance of transaction processing funds in your Settlement sub-account at the time of the funding calculation.
  o Minus Total Held Charge Transactions – The amount deducted for charge transactions that occurred during the funds holding period for the current settlement funding calculation.
  o Minus Approved Refunds – Indicates the amount reserved for currently approved refund transactions.

  Note: In order to submit a refund transaction, there must be sufficient funds in your Settlement sub-account.

- **Total Amount Fund on [Date]** – The total amount funded to your merchant bank account for the settlement funding event. When this amount is negative, no amount is funded due to insufficient funds in your account.

  Note: If your account is currently in Funding Hold, this item will read "Total Amount Available for Funding."

Tips for reading the Settlement Funding Calculation:

- Amounts in parentheses, for example "(272.02)," indicate amounts owed to the payment gateway.

- Total funding amounts of less than one dollar will be held until the next funding event.

- In the event that your account is in Funding Hold, the amount indicated on the calculation detail is not actually funded to your merchant bank account, but is held by the payment gateway. The most common reason for the Funding Hold is that your transaction processing exceeded your eCheck.Net monthly processing limit. For more information about Funding Hold, or to request a processing limit increase, please contact Customer Support.

For help understanding the funding calculation detail, please see the eCheck.Net Operating Procedures and User Guide.

User Administration

User Administration

The User Administration page allows Account Owners and Account Administrators to add, edit, and manage payment gateway user accounts.

The following actions can be performed from the main User Administration page:

- Add a New User Account
- Delete a User Account
- Reset a User Password
- Reset a User Secret Answer
- Unlock a User Account
- View or Edit a User Account
- View or Edit an Account Contact
- Change a User Role

Add a New User Account

You can add a new account user from the main User Administration page.

Step 1: Click **+ Add** User on the User Administration page toolbar.

Step 2: Select the type of user you would like to add from the **User Role** drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

Step 3: To further customize the new user account, click to deselect the boxes next to the user permissions that should not be enabled for the user.

Note: By default, Account Owners have all permissions enabled for their user account. These permissions may not customized.

Step 4: Click **Next >** to continue or click **Cancel** to cancel the action.

Step 5: Create a Login ID for the new user. The Login ID must be at least six (6) characters long and contain a combination of letters and numbers.

Note: Account Contacts cannot access the Merchant Interface and therefore do not require a Login ID.

Step 6: Enter the user's First Name, Last Name, Title, Phone Number, Extension and Email Address(es).

Step 7: Click the check boxes to select the email types you would like the user to receive. Email types left deselected will not be sent to the user.

Step 8: Click **Submit** to continue or click **Cancel** to cancel the action. (You may also click **< Back** to return to the previous page.) A message appears notifying you that the user has been successfully created. The message also displays the new user's Login ID and Temporary Password.

IMPORTANT: The Temporary Password is not automatically sent to the new user. You are responsible to advise the new user of the Temporary Password in a secure manner. Upon first login, the new user will be required to change his or her password.

Step 9: Click **Continue** to view the new user's account.

The new user may access and change his or her user information, email notification settings, password, and secret question and answer at any time.

Delete a User Account

You can delete existing user accounts from the main User Administration page. All current users associated with the Merchant Interface account are listed by Name, Role, and Status (deleted users do not appear on the list).

Should you need to re-establish a deleted user, you will need to recreate the user account.

To delete a user account:

Step 1: Click to select the radio button next to the name of the user account you wish to delete.

Step 2: Click **Delete User** on the User Administration page toolbar. A message window appears asking if you would like to continue with the delete.

Step 3: Click **OK** to continue, or click **Cancel** to cancel the action. The user is deleted from your payment gateway account.

Reset a User Password

It may be necessary to reset a user's password for a routine security update or if it is forgotten by the user.

To reset a user's password:

Step 1: Select the radio button next to the name of the user whose password you need to reset.

Step 2: Click **Reset User Password** on the User Administration page toolbar. A message window appears asking if you would like to continue.

Step 3: Click **OK** to continue, or click **Cancel** to cancel the action.

Step 4: Make note of the Temporary Password.

IMPORTANT: The Temporary Password is not automatically sent to the user. You are responsible to advise the user of the Temporary Password in a secure manner. At the next login, the user will be required to change the Temporary Password.

Step 5: Click **Continue**. The password is now reset.

Note: Account Contacts cannot access the Merchant Interface and therefore do not have a password.

Reset a User Secret Answer

It may be necessary to reset a user's secret answer for a routine security update or if it is forgotten by the user.

To reset a secret answer:

Step 1: Click to select the radio button next to the name of the user whose secret answer you need to reset.

Step 2: Click **Reset Secret Answer** on the User Administration page toolbar. A message window appears asking if you would like to continue.

Step 3: Click **OK** to continue, or click **Cancel** to cancel the action.

Step 4: Make note of the Temporary Secret Answer.

IMPORTANT: The Temporary Secret Answer is not automatically sent to the user. You are responsible to advise the user of the Temporary Secret Answer in a secure manner. At the next login, the user will be required to change the Temporary Secret Answer.

Step 5: Click **Continue**. The secret answer is now reset.

Note: Account Contacts cannot access the Merchant Interface and therefore do not have a secret answer.

Unlock a User Account

In the event that a user attempts to log into his or her account unsuccessfully five times, the account becomes locked and a lock icon appears as the user's status on the User Administration page. In order for the user to access his or her account, an Account Owner or Account Administrator must unlock the account.

To unlock a user's account, click the **Unlock** link next to the lock icon by the user's name on the User Administration page. The account is now unlocked and the user may log into his or her account.

If the user has forgotten his or her password, it may be necessary to unlock their user account and reset their account password. For more information about resetting a user's password, see the Reset a User Password help file.

View or Edit a User Account

You can view or edit a user's account from the User Administration page.

To open a user's account, click on the user's hyperlinked name. Please note that deleted users are not listed.

Note: The availability of some of the options listed below varies by user role.

The user's basic account and contact information is shown at the top of the page and includes the user's First and Last Name, Login ID, User Role, Title, Telephone Number, Email Address, User Status, and the dates the user account was activated and created.

Profile and Security Settings

This section allows you to reset the user's secret answer and password, as well as edit the user's profile information and email settings.

You may need to reset the user's secret answer or password in the event that they are forgotten or as a routine security update.

Note: Account Contacts cannot access the Merchant Interface and therefore do not have a secret answer or password.

To reset the user's secret answer:

Step 1: Click **Reset Secret Answer**. A message window appears asking if you would like to continue.

Step 2: Click **OK** to continue, or click **Cancel** to cancel the action.

Step 3: Make note of the Temporary Secret Answer.

IMPORTANT: The Temporary Secret Answer is not automatically sent to the user. You are responsible to advise the user of the Temporary Secret Answer in a secure manner. At the next login, the user will be required to change the Temporary Secret Answer.

Step 4: Click **Continue**. The user's secret answer is now reset.

To reset the user's password:

Step 1: Click **Reset User Password**. A message window appears asking if you would like to continue.

Step 2: Click **OK** to continue, or click **Cancel** to cancel the action.

Step 3: Make note of the Temporary Password.

IMPORTANT: The Temporary Password is not automatically sent to the user. You are responsible to advise the user of the Temporary Password in a secure manner. At the next login, the user will be required to change the Temporary Password.

Step 4: Click **Continue**. The password is now reset.

To edit the user's profile information:

Step 1: Click **Edit Profile Information**.

Step 2: Edit the user's First Name, Last Name, Title, Phone Number, Extension, and Email Address(es) as necessary.

Step 3: If applicable, click the check boxes to select the payment gateway email types you would like the user to receive. Email types left deselected will not be sent to the user.

Step 4: Click **Submit** to update the user's profile or click **Cancel** to cancel the action.

User Permissions

The User Permissions section displays the default permissions associated with the user role and their current configuration. Permissions display as either enabled or disabled according to the symbols shown in the Permissions Key. For more information about the permissions associated with each user role, please see the User Role Definitions help file.

To edit the user's permissions:

Step 1: Click **Edit Permissions**.

Step 2: If necessary, select a new user role from the User Role drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

Step 3: Click to deselect the boxes next to the user permissions that should not be enabled for the user.

Step 4: Click **Submit** to continue or click **Cancel** to cancel the action. The user's profile page reappears with the updated permissions and/or user role.

View or Edit an Account Contact

You can view or edit an Account Contact's profile settings and user role from the User Administration page.

To open the Account Contact's user account, click on the user's name on the main User Administration page. Please note that deleted users are not listed.

Unlike other user roles, an Account Contact does not have access to the Merchant Interface and is created solely to receive account notification emails. If you would like to grant Merchant Interface access and enable user permissions for an Account Contact, you will need to change his or her user role.

To change the user's role:

Step 1: Click **Edit Permissions.**

Step 2: Select the new user role from the **User Role** drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

Step 3: To further customize the user account, click to deselect the boxes next to the user permissions that should not be enabled for the user.

Step 4: Click **Submit** to continue or click **Cancel** to cancel the action.

Step 5: Create a Login ID for the user. The Login ID must be at least six (6) characters long and contain a combination of letters and numbers.

Step 6: If necessary, you may also edit the user's information and email notification settings.

Step 7: Click **Submit** to continue or click **Cancel** to cancel the action. A message appears confirming that the user has been successfully updated.

Step 8: Click **Continue** to view the user's updated user account.

You may update the user's profile information at any time.

To edit the user's information:

Step 1: Enter any updated information for the user's First Name, Last Name, Title, Phone Number, Extension, or Email Address(es) as necessary.

Step 2: If applicable, click the check boxes to select the email types you would like the user to receive. Email types left deselected will not be sent to the user.

Step 3: Click **Submit** to update the user's information or click **Cancel** to cancel the action.

Change a User Role

An Account Owner can change a user's role at any time. By default an Account Administrator can change any user's role except for an Account Owner.

To open a user account, click on the user's name on the main User Administration page. Please note that deleted users are not listed.

To change the user's role:

Step 1: Click **Edit Permissions**.

Step 2: Select the new user role from the **User Role** drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

Step 3: To further customize the user account, click to deselect the boxes next to the user permissions that should not be enabled for the user.

Step 4: Click **Submit** to continue or click **Cancel** to cancel the action. The user's profile page appears displaying the updated user role and permissions.

User Role Definitions

The following five default user roles are supported for your payment gateway account. Except for Account Owner, these user roles can be customized by modifying the user's permissions.

Account Owner
An Account Owner is the top level user, has irrevocable access to all features of the Merchant Interface, and manages all other user accounts. Only an Account Owner may create another Account Owner.

Account Administrator
By default, an Account Administrator has the same Merchant Interface permissions as an Account Owner. An Account Administrator can also manage user accounts (except Account Owners).

Transaction Manager
By default, a Transaction Manager can perform all transaction processing functions in the Merchant Interface.

Account Analyst
By default, an Account Analyst may only view and download Merchant Interface statements and reports.

Account Contact
An Account Contact does not have access to the Merchant Interface and is created solely to receive account notification emails.

All user roles (except for Account Contact) have the following basic, non-editable rights in the payment gateway:

- **Basic interface access:** Ability to log into the Merchant Interface, view the home page, announcements, help files, and contact Customer Support.

- **Edit own user profile:** Edit own contact information, password, secret question and answer, and subscribe to notification and administrative emails.

- **View account information:** View payment gateway account information, services, payment methods, and reseller contact information.

- **View transaction information:** View unsettled transactions, transaction details, Automated Recurring Billing (ARB) subscriptions, and file upload statuses for regular and ARB transactions.

- **View reports:** View and download transaction summaries, transaction settlement reports, statistics reports and returned items reports.

User Permissions
The following table further describes the account permissions that are associated with each user role.

IMPORTANT: These permissions may be customized by an Account Owner or Account Administrator on a per-user basis.

PERMISSIONS KEY	
⌐	Default permission; not editable
⌐	Default permission; editable
Ω	Permission not applicable to the user role

ROLES AND PERMISSIONS					
	Account Owner	**Account Administrator**	**Transaction Manager**	**Account Analyst**	**Account Contact**
Transaction Processing Permissions					
Create charge transactions: Ability to charge a credit card or bank account.	●	(○)	(○)	N/A	N/A

Permission					
Create refund/void transactions: Ability to refund a credit card or bank account.	●	(○)	(○)	N/A	N/A
Manage existing transactions: Ability to void transactions, submit PRIOR_AUTH_CAPTURE, and accept or decline FDS transactions.	●	(○)	(○)	N/A	N/A
Upload transaction batch file: Ability to upload transaction batch files. To function, this permission requires that the Create charge transactions and Create refund/void transaction permissions be set to ON.	●	(○)	(○)	N/A	N/A
Manage ARB subscriptions: Ability to create, edit, upload, delete, and search Automated Recurring Billing (ARB) subscriptions. To function, this permission requires that the Create charge transactions permission be set to ON.	●	(○)	(○)	N/A	N/A
Settings Permissions					
Edit transaction format settings: Ability to edit the settings for Batch File Upload, Cut-Off Time, Time Zone, Virtual Terminal, Payment Form, Receipt Page, Email Receipts, Transaction Version, Response/Receipt URLs, Silent Post URLs, Relay Response and Direct Response.	●	(○)	N/A	N/A	N/A
Update transaction security settings: Ability to update Transaction Login ID , Transaction Key and Password , MD5 Hash, Password-Required Mode. Also ability to run the Merchant Interface in Test Mode.	●	(○)	N/A	N/A	N/A
Edit basic fraud settings: Ability to edit Card Code Verification (CCV) and Address Verification Service (AVS) settings.	●	(○)	N/A	N/A	N/A
Edit FDS settings: Ability to edit the Fraud Detection Suite (FDS) Filter settings, FDS Customer Response, and Internet Protocol (IP) tools.	●	(○)	N/A	N/A	N/A
Account Level Permissions					
Update business information: Ability to edit credit card and bank account billing information and business information.	●	(○)	N/A	N/A	N/A
Manage account services: Ability to enable or disable Products and Services and Close Account (Call Customer Support)	●	N/A	N/A	N/A	N/A
View account finances: Ability to view account Statements, Fee Definitions, and Risk Profile.	●	(○)	(○)	(○)	N/A
Access eCheck NOC report: Ability to view and download eCheck.Net Notices of Change (NOC) Report.	●	(○)	(○)	(○)	N/A
User Management Permission					
Edit account users: Ability to add, edit, and delete user accounts, user permissions, and notification emails; reset passwords and secret questions and answers, and unlock users.	●	(○)	N/A	N/A	N/A

User Profile

User Profile

The User Profile page displays your basic account and contact information, including your First and Last Name, Login ID, User Role, Title, Phone Number, Email Address(es), User Status, and the dates the your user account was activated and created.

On your User Profile page, you can do the following:

- Change Your Secret Question and Answer
- Change Your Password
- Edit Your Profile Information

You can change your secret question and answer and password or edit your profile at any time.

Please note that your password and secret question and answer are used to safeguard your user account and should NOT be shared with anyone. It is highly recommended that you change your password and secret question and answer on a regular basis to further strengthen the security of your user account.

Change Your Secret Question and Answer

Your secret question and answer are used to safeguard your user account and should NOT be shared with anyone. It is highly recommended that you change your secret question and answer on a regular basis to further strengthen the security of your user account.

To change your secret question and answer:

Step 1: Enter the secret answer to your current secret question.

Step 2: Select a new secret question from the **New Secret Question** drop-down list.

Step 3: Enter your new secret answer.

Step 4: Enter your new secret answer again in the **Confirm New Secret Answer** text field.

Step 5: Click **Submit** to update your secret question and answer or click **Cancel** to cancel the action. A message appears confirming that your secret question and answer have been successfully updated.

Step 6: Click **Continue** to return to the User Profile page.

Change Your Password

Your password is used to safeguard your user account and should NOT be shared with anyone. It is highly recommended that you change your password on a regular basis to further strengthen the security of your user account.

To change your password:

Step 1: Enter your current password.

Step 2: Enter your new password.

Step 3: Enter your new password again in the **Confirm New Password** text field.

Note: Your password must be at least six (6) characters long and contain a combination of upper and lower case letters and numbers.

Step 4: Click **Submit** to update your password or click **Cancel** to cancel the action. A message appears confirming that your password has been successfully updated.

Step 5: Click **Continue** to return to the User Profile page.

Edit Your Profile Information

The Edit Profile Information page allows you to view and edit your basic account and contact information at any time, including your First and Last Name, Title, Telephone Number, Email Address(es), and email settings.

To edit your profile information:

Step 1: Edit your First Name, Last Name, Title, Phone Number, Extension, and Email Address(es) as necessary.

Step 2: If applicable, click the check boxes to select the email types you would like to receive. You will not receive email types that are deselected

Step 3: Click **Submit** to update your profile or click **Cancel** to cancel the action.

Glossary

A

ABA Routing Number: The ABA Routing Number is a nine-digit number that identifies the financial institution associated with a bank account. This number is located at the bottom left corner of a check. For data security, this number is displayed in the Merchant Interface as XXXX2345 (only eight digits are displayed; the first four are masked with Xs, the last four are visible).

Account Administrator: By default, an Account Administrator has the same access to the Merchant Interface as an Account Owner. An Account Administrator can add, edit, and delete users (except Account Owners), and can reset user passwords and secret answers. Only an Account Owner or Account Administrator may create an Account Administrator.

Account Analyst: By default, an Account Analyst may only view and download Merchant Interface statements and reports.

Account Contact: An Account Contact does not have access to the Merchant Interface, but can be is created solely to receive account notification emails. Account Contacts are managed by an Account Owner or Account Administrator.

Account Late Payment Fee: The fee charged by the payment gateway for late payment for the use of services. This fee is charged if payment is not received on or before the first business day following the tenth (10th) day of the month.

Account Number: See the definition for Bank Account Number.

Account Owner: An Account Owner has irrevocable access to all features of the Merchant Interface and can add, edit, or delete users at any time. An Account Owner may also reset user passwords and secret answers and will receive all account notification emails. Only an Account Owner may create another Account Owner.

Account Owner Type: The type of ownership associated with the bank account type: Personal or Business.

Account Reactivation Fee: The fee charged by the payment gateway to reactivate a payment gateway account after it has been closed or terminated.

Account Type: See the definition for Bank Account Type.

ACH: See the entry for "Automated Clearing House (ACH) Network"

ACH Transaction (or Entry): A payment transaction to or from a Receiver processed via the ACH Network. The participants in an ACH Transaction are (1) the Originator, (2) the Third-Party Processor, (3) the ODFI, (4) the ACH Network, (5) the RDFI, and (6) the Receiver.

Acquirer: The bank or financial institution for your merchant account (the bank account through which gateway processing settlement occurs).

Address: The address entered either in the billing or shipping information of a given transaction.

Address Verification Service (AVS): Bankcard processors provide the Address Verification Service (AVS) to aid in thedetection of suspicious transaction activity. Customers provide their credit cardinformation including the card billing address. The payment-processing network comparesthis address with the billing address on file at the credit card issuing bank. Fromthis comparison, the processing network sends an AVS response code to the PaymentGateway. Based on your AVS settings, the transaction is approved or declined.

Address Verification Status: A code and description that indicate the Address Verification Service (AVS) results returned by the processor for a transaction.

Amount: The total transaction amount, inclusive of sales tax, freight, shipping and/or duty, to be charged or refunded to the customer.

Amount Filter: This feature is specific to the Fraud Detection Suite. When enabled, the Amount Filter allows you to set high and low transaction amount thresholds. Web-based transactions received with an amount outside of your thresholds are handled according to the configured filter action.

API Login ID: A secure login ID needed to decipher encoded data during transaction processing.

ARB: See the entry for "Automated Recurring Billing (ARB)"

ARB Monthly Fee: The monthly fee charged by the payment gateway for merchants using the Automated Recurring Billing service. In the event that the service is set up mid-month, this fee will be prorated.

ARB Setup Fee: The one-time setup fee charged by the payment gateway for merchants using the Automated Recurring Billing service.

Authorization (also Payment Authorization): A paper or electronic document or record "signed" by the customer that authorizes a merchant to submit a charge transaction against their bank account.

Authorization Amount: The transaction amount sent to the processor for authorization. This amount is reserved against the available balance of a customer's credit card and may differ from the total amount actually charged to the customer.

Authorization Code: A code assigned to the transaction by the processor indicating its authorization status.

Authorization Only: Transactions of this type are entered and submitted for authorization. These transactions will not be automatically submitted for settlement. In order to capture funds, you must first perform a capture action against the transaction.

Authorized/Pending Capture: Transactions with this status have been authorized by the processor but will not be sent for settlement until a capture is performed.

Authorized/Pending Review: This transaction status is specific to the Fraud Detection Suite. Transactions with this status have triggered one or more filters and have been placed in this state according to the configured filter action. These transactions are sent for authorization prior to review. They must be manually reviewed and either approved for settlement or voided.

Automated Clearing House (ACH) Network: The ACH Network is the group of financial institutions and similar entities within the banking industry that work together to facilitate the processing, clearing, delivery and settlement services for eCheck.Net transactions. The ACH Network is governed by ACH Rules as promulgated by the National Automated Clearing House Association (NACHA).

Automated Recurring Billing (ARB): The Automated Recurring Billing service, also known as ARB, allows merchants to create a recurring billing schedule or "subscription" for the purchase of the goods or services they offer. The merchant enters transaction and customer billing information, specifies a billing amount and billing interval and ARB does the rest, automatically generating subsequent transactions for the duration of the subscription.

Available Funds: The portion of funds in a merchant's eCheck.Net Settlement sub-account that are no longer in the standard holding period. (The amount of available funds is equal to the eCheck.Net Settlement statement account balance less the total dollar amount of eCheck.Net charge transactions for batches that are still in the holding period.)

AVS: See the entry for "Address Verfication Service (AVS)".

B

Bank Account Number: The account number associated with a savings or checking account at a financial institution. The checking account number is located at the bottom of a check. This number is displayed in the Merchant Interface as XXXX2345 (only eight digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

Bank Account Type: The type of bank account associated with the account number: Checking, Business Checking, or Savings.

Bank Name: The name of the bank or financial institution where the customer's bank account is located.

C

Captured/Pending Settlement: Transactions with this status have been approved, captured and are awaiting settlement. These transactions will be submitted for settlement according to the transaction cut-off time associated with the merchant account.

Card Code: A Card Code is a three or four digit number that appears on the back of a customer's credit card. This may be entered on a transaction and validated against the information on file with the customer's credit card company.

Card Code Status: A code and description that indicate the card code verification (CCV) results returned by the processor for a transaction.

Card Type: The type of credit card or eCheck.Net used for a payment or refund. CODE CARD TYPE A American Express C Diner's Club D Discover E EnRoute H eCheck.Net J JCB M MasterCard V Visa

Cardholder Authentication Verification Value (CAVV): The cardholder authentication verification value, or CAVV, result code is returned from Visa. This code describes Visa's validation response to the authentication value entered by the merchant at checkout. The CAVV value applies only to merchants registered for the cardholder authentication programs.

Cash Concentration or Disbursement (CCD): This eCheck.Net transaction type is a charge or refund against a business checking account. One-time or recurring CCD transactions are fund transfers to or from a corporate entity. A standing authorization is required for recurring transactions.

CCD: See the entry for "Cash Concentration or Disbursement (CCD)"

Chargeback: A chargeback is a type of return that occurs when a customer claims they did not authorize a transaction, when the account holder and the customer are not the same person (i.e., identity theft), when the authorization was not properly obtained from your customer or when your customer does not recognize a transaction.

Chargeback Fee: The fee charged by the payment gateway for each chargeback received for a transaction processed through your account. This only applies to merchants for whom the payment gateway manages batch settlement funds.

City: The city is associated with either the billing address or shipping address of a transaction.

Communication Error: Transactions of this status experienced an error connecting to the processor. These transactions are not re-submitted or sent for settlement.

Company: The name of the company associated with the billing or shipping information entered on a given transaction.

Correction: A record received by the merchant's acquiring bank that reverses chargeback bank records submitted and processed in error.

Could Not Void: Transactions with this status experienced a processing error during a payment gateway generated void. These voids may be resubmitted if the batch is still open. This number is displayed in the Merchant Interface as XXXX2345 (only eight digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

Country: The country is associated with both the billing and shipping address of a transaction. This may be entered as either an abbreviation or full value.

Credit Card Discount Rate: A fee charged by the payment gateway that is a percentage of the total amount of each credit card charge transaction submitted.

Credit Card Minimum Monthly Fee: This is the minimum credit card processing service fee charged per billing cycle. In the event that this fee is NOT exceeded by credit card transaction processing fees for the billing cycle, the difference between the actual fees charged and the minimum monthly fee value is billed. For example, if the merchant's Credit Card Minimum Monthly Fee is $10.00, and the merchant's credit card transaction processing fees (i.e., per-transaction fees and discount fees) for the billing cycle total $7.50, the payment gateway will charge the merchant a Credit Card Minimum Monthly Fee of $2.50. If the merchant's credit card transaction processing fees for the billing cycle exceed $10.00, the fee is not charged.

Credit Card Number: The number associated with a cardholder account. For data security, the credit card number is displayed in masked format as XXXX9876 (only eight characters or digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

Credit Card Per-Transaction Fee: The fee charged by the payment gateway for each credit card transaction and for each batch settlement processed. The credit card transaction types for which the per-transaction fee is charged are: charges, refunds, voids and declines.

Credit Memo: A default QuickBooks refund transaction type that records the return of an item or service purchased.

Credit/Pending Settlement: Transactions of this status have been entered as credits, but have not yet been submitted for settlement. These transactions will remain in this unsettled state until they are submitted for settlement. Once a credit has been settled, its status changes to Credited. Credits must be submitted within 120 days of the date and time the original transaction was settled. ALL credits submitted after the 120-day period will be rejected.

Credited: Transactions with this status are refund transactions that have been successfully processed within the system. This refund has been successfully applied against the payment method. No further action may be taken against these transactions.

Cumulative Tier: Describes a type of pricing structure for payment gateway service fees. Cumulative tier pricing means that the fee applied depends on pre-defined tiers, or ranges, of an amount unit, e.g., dollar amount processed or the number of transactions processed during the course of a billing cycle. For example, consider the following sample cumulative tier pricing structure for the per-transaction fee based on dollars processed: Tier 1 $0.00-$4,999.99: Charge Transaction Dollar Volume = $0.30 Tier 2 $5,000-$49,999.99: Charge Transaction Dollar Volume = $0.25 Tier 3 $50,000-$199,999.99: Charge Transaction Dollar Volume = $0.20 Tier 4 $200,000 +: Charge Transaction Dollar Volume = $0.15 If the total charge transaction dollar volume for one billing cycle is $53,243.78, then the Tier 3 per-transaction fee of $0.20 is charged for each billable transaction processed that billing cycle. If the total charge transaction dollar volume for the next billing cycle drops to $49,578.94 the Tier 2 per-transaction fee of $0.25 is charged for each billable transaction processed that billing cycle, and so on.

Currency: The currency for which the transaction amount is authorized.

Customer: The person or corporate entity that has agreed to purchase goods or services from a merchant. In an eCheck.Net transaction, the customer is the "Receiver" and the merchant is the "Originator."

Customer ID: A unique merchant-assigned identifier for a customer.

Customer IP Address: The Internet Protocol (IP) address from which a transaction is submitted. Merchants using Advanced Integration Method (AIM) are required to submit the customer IP address (x_customer_ip) in order to use the Fraud Detection Suite IP Address Blocking Tool.

Customer Name: The name of the customer associated with the billing information for a given transaction.

Cut-Off Time: The time of day that all transactions are batched and electronically picked up for processing. The default cut-off time is 3:00 PM PST. However, the transaction cut-off time may be customized in the Merchant Interface (see the Settings menu).

D

Declined: Transactions with this status were not approved at the processor. These transactions may not be captured and submitted for settlement.

Description: A description of the transaction or order.

E

eCheck.Net: The payment gateway's exclusive electronic check payment solution, eCheck.Net allows merchants to post charge and refund transactions to a customer's bank account.

eCheck.Net Application Fee: The one-time fee charged to merchants for the underwriting and review of their application for the eCheck.Net service.

eCheck.Net Batch Fee: The fee is charged by the payment gateway for each eCheck.Net batch processed.

eCheck.Net Cumulative Tier Discount Rate: A cumulative tier-based discount rate charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction processed during a billing cycle. Cumulative tier means that the discount rate applied depends on the total charge transaction dollar volume processed for the billing cycle. For example, consider the following sample discount rate pricing structure: Tier 1 $0.00-$4,999.99: Charge Transaction Dollar = Volume 1.75% Tier 2 $5,000-$49,999.99: Charge Transaction Dollar = Volume 1.50% Tier 3

$50,000-$199,999.99: Charge Transaction Dollar = Volume 1.00% Tier 4 $200,000 +: Charge Transaction Dollar Volume = 0.50% If the total charge transaction dollar volume for one billing cycle is $53,243.78, then the Tier 3 discount rate of 1.00% ,s charged for the dollar volume processed that billing cycle. If the total charge transaction dollar volume for the next billing cycle drops to $49,578.94 the Tier 2 discount rate of 1.50% is charged for the dollar volume processed that billing cycle, and so on.

eCheck.Net Cumulative Tier Per-Transaction Fee: The cumulative tier-based fee charged by the payment gateway for each eCheck.Net transaction processed. Cumulative tier-based means that the per-transaction fee applied varies based on the charge transaction dollar volume processed for the billing cycle. For example, consider the following sample per-transaction fee pricing structure: Tier 1 $0.00-$4,999.99: Charge Transaction Dollar Volume = $0.30 Tier 2 $5,000.00-$49,999.99: Charge Transaction Dollar Volume = $0.25 Tier 3 $50,000-$199,999.99: Charge Transaction Dollar Volume = $0.20 Tier 4 $200,000 +: Charge Transaction Dollar Volume = $0.15 If the total charge transaction dollar volume for one billing cycle is $53,243.78, then the Tier 3 per-transaction fee of $0.20 is charged for each billable transaction processed that billing cycle. If the total charge transaction dollar volume for the next billing cycle drops to $49,578.94 the Tier 2 per-transaction fee of $0.25 is charged for each billable transaction processed that billing cycle, and so on.

eCheck.Net Discount Rate: A fee charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction submitted. May be based on Cumulative or Stepped Tier pricing. See the entries for Cumulative Tier, Stepped Tier or eCheck.Net Cumulative Tier Discount Rate and eCheck.Net Stepped Tier Discount Rate.

eCheck.Net Returned Item Fee: The fee charged by the payment gateway for each returned eCheck.Net transaction.

eCheck.Net Settings: The eCheck.Net processing settings are: Funds Holding Period – The number of days proceeds for your eCheck.Net transactions are held before being deposited to your merchant bank account Monthly Processing Limit – The maximum total amount allowed per month for eCheck.Net transactions for your account Per-Transaction Limit – The maximum amount allowed for a single eCheck.Net transaction for your account

eCheck.Net Setup Fee: The one-time set fee charged by the payment gateway for merchants using the eCheck.Net service.

eCheck.Net Stepped Tier Discount Rate: A stepped tier-based fee charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction processed during a billing cycle. Stepped tier means that the discount rate applied adjusts based on the charge transaction dollar volume processed during the course of a billing cycle. For example, consider the following sample discount rate pricing structure: Tier 1 $0.00-$4,999.99: Charge Transaction Dollar Volume = 1.75% Tier 2 $5,000-$49,999.99: Charge Transaction Dollar Volume = 1.50% Tier 3 $50,000-$199,999.99: Charge Transaction Dollar Volume = 1.00% Tier 4 $200,000 +: Charge Transaction Dollar Volume = 0.50% Let's say that the charge transaction dollar volume for the billing cycle is $49,243.78. The Tier 1 discount rate of 1.75% is charged for the first $4,999.99 ($4,999.99 x 1.75% = $87.50). Once the charge transaction dollar volume for the billing cycle surpasses $4,999.99, the per-transaction fee adjusts and the Tier 2 fee of 1.50% is applied to transactions until the transaction volume reaches 49,999.99. In this example, $44,243.79 falls into Tier 2 ($44,243.79 x 1.50% = $663.65). So, the total amount for transaction fees would equal $751.15 ($87.50 + $663.65). For higher charge transaction dollar volumes the discount rate adjusts once again if the dollar volume processed surpasses 50,000, and so on.

eCheck.Net Stepped Tier Per-Transaction Fee: The stepped tier-based fee charged by the payment gateway for each eCheck.Net transaction processed. Stepped tier means that the per-transaction fee applied adjusts as the number of transactions processed during the course of a billing cycle surpasses pre-defined thresholds. For example, consider the following sample per-transaction fee pricing structure: Tier 1 0-1000: Transactions = $0.30 Tier 2 1001-2500: Transactions = $0.25 Tier 3 2501-5000: Transactions = $0.20 Tier 4 5001 +: Transactions = $0.15 Let's say that 1314 transactions are processed in one billing cycle. The Tier 1 per-transaction fee of $.30 is charged for transactions 0-1000 (1000 x $0.30 = $300.00). Once the transaction volume for the billing cycle surpasses 1000, the per-transaction fee adjusts and the Tier 2 fee of $0.25 is applied to transactions until the transaction volume reaches 2500. In this example, only 314 transactions fall into Tier 2 (314 x $0.25 = $78.50). So, the total amount for transaction fees would equal $378.50 ($300.00 + $78.50). For higher transaction volumes the per-transaction fee adjusts once again if the number of transactions processed surpasses 2,501, and so on.

Email Address: An email address may be provided along with the billing information of a transaction. This is the customer's email address and should contain an @ symbol.

End Date: The date an Automated Recurring Billing (ARB) subscription ends. This date cannot be more than three years from the Start Date.

Ends After: The total number of transactions for an Automated Recurring Billing (ARB) subscription. This number should include trial period transactions, if applicable.

Expiration Date: The month and year a credit card expires. This number is fully masked by the payment gateway.

Expired: Expired transactions were authorized but never submitted for capture. Transactions typically expire approximately 30 days after the initial authorization.

F

Fax Number: A fax number may be associated with the billing information of a transaction. This number may be entered as all number or contain parentheses and dashes to separate the area code and number.

FDS: See entry for "Fraud Detection Suite (FDS)"

FDS- Authorized/Pending Review: This transaction status is specific to transactions that triggered one or more Fraud Detection Suite (FDS) filter with the filter action "Authorize and hold for review." Transactions are placed in the Authorized/Pending Review state after being successfully authorized by the processor. They must then be either approved or voided within 30 days of the submit date. If no action is taken in the 30-day period, the transactions will expire.

FDS - Pending Review: This transaction status is specific to transactions that triggered one or more Fraud Detection Suite (FDS) filter with the filter action "Do not authorize, but hold for review." Transactions are placed in the Pending Review state prior to being sent for authorization. They must then be either approved or declined within 5 days of the submit date. If no action is taken in the 5-day period, the transactions will expire.

Filter Action: The action taken for a transaction that triggered one or more of the Fraud Detection Suite filters. Process as normal Authorize and hold for review Do not authorize, but hold for review Decline the transaction

Filter(s): The Fraud Detection Suite (FDS) filter(s) that use common fraudulent transaction indicators as filtering criteria to detect suspicious transactions. The Amount Filter - Sets lower and upper transaction amount thresholds. Transactions with amounts less than the lower limit or greater than the upper limit are processed according to the filter action configured. The Velocity Filter - Limits the total number of transactions received per hour. All transactions received in excess of the threshold will be processed according to the filter action configured. The Suspicious Transaction Filter - Examines transactions based on proprietary transaction behavior analyzed by our Fraud Management team. Shipping Billing Mismatch - Identifies transactions submitted with different shipping and billing addresses. In the event of a mismatch, the transaction is processed according to the filter action configured. The Transaction IP Velocity Filter - Restricts the number of transactions received from the same Internet Protocol (IP) address per hour. All transactions received from the same IP address in excess of the threshold will be processed according to the filter action configured.

First Name: The first name of a customer associated with the billing or shipping address of a transaction. In the case where John Doe places an order, you may want to enter John in the First Name field indicating your customer's name.

Fixed Reserve: Refers to a type of risk reserve (see the entry for Risk Reserve), which may be required in order to use the eCheck.Net service depending on a merchant's risk profile. For a Fixed Reserve, the reserve balance is established by either, (1) a receipt of a lump sum deposit from a merchant, or (2) withholding funds at a Reserve Rate established for the account from each batch settlement until the reserve balance is equal to a set Reserve Target. A Fixed Reserve may also be established by a combination of lump sum deposit and withholding of settlement funds.

Fraud Detection Suite (FDS): The Fraud Detection Suite is a powerful, rules-based set of transaction filters and Internet Protocol (IP) address tools designed to help merchants identify, manage, and prevent costly fraudulent transactions.

Fraud Detection Suite Monthly Fee: The monthly fee charged by the payment gateway for merchants using the Fraud Detection Suite (FDS). In addition, the FDS Monthly Fee is tier based, meaning that a different fee may be charged each billing cycle depending on the volume of transactions processed. FDS does not screen eCheck.Net, Virtual Terminal, Batch Upload, or Automated Recurring Billing transactions. As such, these types of transactions are not counted toward determining the appropriate tiered monthly fee.

Fraud Detection Suite Setup Fee: The one-time setup fee charged by the payment gateway for merchants using the Fraud Detection Suite (FDS).

Fraud Score: For merchants enrolled in the Fraudscreen.net program, a fraud score may be available during transaction authorization. This is a number between 0 and 1000 that represents the overall fraud risk of a particular transaction. The higher the number, the riskier the transaction.

FraudScreen.Net: Based on neural net technologies, the FraudScreen.Net service helps to protect merchants by detecting fraudulent transactions using a fraud score assessment.

FraudScreen.Net Monthly Fee: The monthly fee charged by the payment gateway for the use of the FraudScreen.Net service. In the event that the service is set up mid-month, this fee will be prorated.

FraudScreen.Net Per-Transaction Fee: The flat rate per-transaction fee charged by the payment gateway for each transaction screened using the FraudScreen.Net service.

Funding: Funding occurs when funds collected for eCheck.Net transactions are deposited to the merchant's bank account.

G

Gateway Monthly Fee: The monthly fee charged by the payment gateway for use of the payment gateway. In the event that the payment gateway service is set up mid-month, this fee will be prorated.

General Error: This status indicates that an error occurred during processing of a transaction. Transactions in this state will not be re-submitted.

I

Internet-Initiated Entry (WEB): Internet-Initiated Entry, or WEB, is a charge against a customer's checking or savings account. One-time or recurring WEB transactions may be originated via the Internet. Payment authorization is also obtained from the customer via the Internet.

Invoice: A default QuickBooks transaction type that records when full payment is not received at the time the sale is recorded or is received in advance.

Invoice and Payment: A default QuickBooks transaction type that records both invoices and their subsequent payments.

Invoice Number: The merchant-assigned invoice number associated with the transaction.

IPS Disbursement Fee: The Integrated Payment Solution (IPS) disbursement fee charged by the payment gateway for each funding event (indicated on the Settlement statement as ACH Deposit). This fee applies only to merchants enrolled in the IPS program.

IPS International Risk Premium Fee: The Integrated Payment Solution international risk percentage based fee charged by the payment gateway for each transaction processed through a merchant's payment gateway account. This applies only to transactions with billing addresses outside of the United States.

Item: A short description of an item purchased.

Item Description: A detailed description of an item purchased.

Item Quantity: The quantity of an item purchased.

L

Last Name: The last name of a customer associated with the billing or shipping address of a transaction. In the case where John Doe places an order, you may want to enter Doe in the Last Name field indicating your customer's name.

M

Merchant: The person or corporate entity that sells goods or services to a customer. For an eCheck.Net transaction, the merchant is the originator (see the entry for "Originator") and the customer is the receiver (see the entry for "Receiver").

Misc. Service Fee: Indicates a miscellaneous fee charged by the payment gateway. Details regarding the reason for the fee will be included in the statement entry.

N

Name On Account: The full name of the person or business associated with a bank account.

Name on Card: The cardholder's full name or business name as it appears on a credit card.

Not Sufficient Funds (NSF): A type of return indicating that the customer's bank account does not have sufficient funds to cover a specific eCheck.Net transaction.

Notification of Change: Notification to a merchant from a customer's bank indicating that information provided with a specific eCheck.Net transaction was incorrect. The transaction is corrected and posted by the bank. However, the merchant must correct their records with updated information from the notification of change before submitting another eCheck.Net transaction for the same customer.

NSF: See the entry for "Not Sufficient Funds (NSF)"

O

Originator: The person or corporate entity that has received authorization from a customer to refund or charge their bank account. In an eCheck.Net transaction, the merchant is the "Originator" and the customer is the "Receiver."

P

Partial Reverse Status: In the case of a prior authorization capture transaction, a partial reversal may apply. This value indicates the success of the partial reversal transaction.

Password: User passwords should be at least seven characters in length and include a combination of uppercase and lowercase letters, numbers, and symbols. To increase user account security, passwords should be changed regularly by either the user or the Account Owner or Administrator.

Payment: A default QuickBooks transaction type that records when a payment is received on a customer invoice.

Payment Amount: The total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.

Payment Gateway Account Setup Fee: The one-time setup fee charged by the payment gateway for merchants setting up an account.

Payment Method: The credit card or bank account number used for a transaction. For data security. this number is displayed in the payment gateway as XXXX2345 (only eight digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

Pending Final Settlement: Transactions with this status have been approved, successfully submitted, and are awaiting final settlement.

Pending Review: This transaction status is specific to the Fraud Detection Suite. Transactions with this status have triggered one or more filters and have been placed in this state according to the configured filter action. These transactions have not been sent for authorization. They must be manually reviewed and either approved for authorization and settlement or declined.

Permission: A group of actions a user may perform in the Merchant Interface depending on their assigned User Role. Only Account Owners and Account Administrators may configure permissions for user accounts.

Phone Number: A phone number is associated with both a billing and shipping address of a transaction. Phone number information may be entered as all number or it may include parentheses or dashes to separate the area code and number.

PPD: See the entry for "Prearranged Payment and Deposit Entry (PPD)"

Prearranged Payment and Deposit Entry: Prearranged Payment and Deposit Entry, or PPD, is a charge or refund against a customer's checking or savings account. PPD transactions may only be originated when payment and deposit terms between the merchant and the customer are prearranged. A written authorization from the customer is required for one-time transactions and a written standing authorization is required for recurring transactions.

Prorated ARB Monthly Fee: In the event that the Automated Recurring Billing account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

Prorated Cardholder Authentication Program Monthly Fee: In the event that the Cardholder Authentication Programs account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

Prorated FraudScreen.Net Monthly Fee: In the event that the FraudScreen.Net account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

Prorated Gateway Monthly Fee: In the event that the payment gateway account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

Q

QuickBooks: Intuit's financial management system for small- and medium-sized businesses. With QuickBooks, data such as accounts receivable, accounts payable, customer lists, vendor lists, employee lists, and expense and time tracking can be managed easily and safely.

QuickBooks Charge Transaction Types: See the entries for "Sales Receipt/Cash Sale", "Invoice", and "Payment", and "Invoice and Payment".

QuickBooks Refund Transaction Type: See the entry for "Credit Memo".

R

Receiver: The person or corporate entity that has authorized a merchant to initiate a refund or charge entry to their bank account. In an eCheck.Net transaction, the customer is the "Receiver" and the merchant is the "Originator."

Receiving Depository Financial Institution (RDFI): The RDFI is the customer's bank. The RDFI receives the request for eCheck.Net transaction clearing from the ACH Network.

Recurring Billing Transaction: A recurring billing transaction, or subscription, is submitted to the payment gateway using the Automated Recurring Billing (ARB) service in the Merchant Interface. This transaction is submitted at regular intervals for the subscription's duration.

Reference Transaction ID: The original transaction ID of a transaction being refunded.

Referrer URL: The Referrer URL is a Web address from which a WebLink merchant posts transaction information to the payment gateway. Merchants may specify a list of referrer URLs in the Merchant Interface. The gateway then uses the specified referrer URLs to validate that transaction information is coming from an authorized source. If the gateway receives transaction information that does not originate from a referrer URL on the merchant's list, the transaction is rejected.

Reserve Holding Days: If applicable for the payment gateway account, the number of days funds are held in the risk reserve sub-account before becoming eligible for deposit into a merchant bank account. This setting applies to rolling reserves. See the entries for "Risk Reserve" and "Rolling Reserve" for more information.

Reserve Method: Indicates the type of Risk Reserve associated with an eCheck.Net account: Rolling or Fixed. See the entries for Risk Reserve, Rolling Reserve, and Fixed Reserve.

Reserve Rate: If applicable for the payment gateway account, the percentage of funds that are held in the risk reserve sub-account from each batch settlement processed. See the entries for "Risk Reserve" and "Rolling Reserve" for more information.

Reserve Target: The maximum dollar amount that can be held in risk reserve for a fixed reserve. Once risk withholdings reach the Reserve Target established for the eCheck.Net account, a portion of available funds will be deposited to the merchant's bank account. See the entries for "Risk Reserve" and "Fixed Reserve" for more information.

Return or Returned Item: A return is an eCheck.Net transaction that could not be completely processed for reasons such as NSF, invalid account number, account closed or other rejection reason(s) provided by the customer's bank. A chargeback is a type of return. See the entry for "Chargeback" for more information.

Reversal: A Reversal occurs when a chargeback or refund transaction has been reversed. This occurs when the merchant has produced sufficient proof that disputes the chargeback or the customer rescinds the chargeback.

Review Failed: This status indicates transactions that have failed a risk review and will not be processed by the system.

Risk Reserve: A type of sub-account that holds a certain portion of your eCheck.Net processing funds to cover potential costs incurred from high risk or chargebacked transactions. A Risk Reserve may or may not be required in order to use the eCheck.Net service, depending on the risk profile of your account.

Rolling Reserve: Refers to a type of risk reserve (see the entry for Risk Reserve) for an eCheck.Net account, which may be required depending on the risk profile of your account. A Rolling Reserve balance is established by withholding from a merchant's available settlement funds at a Reserve Rate (percentage) and no Reserve Target is specified. Rather, each amount withheld is retained for a specified number of Reserve Holding Days and then released back to the merchant.

S

Sales Receipt/Cash Sale: A default QuickBooks transaction type where full payment is received from a customer at the time a sale is recorded.

Secret Question and Answer: To increase user account security, a user must answer his or her secret question and answer successfully to perform sensitive actions in the Merchant Interface. The secret question and answer should be reset periodically by the user or the Account Owner or Administrator to maximize user account security.

Settled Successfully: Transactions with this status have been approved, processed, and successfully settled.

Settlement: Settlement occurs when the payment gateway initiates an eCheck.Net transaction through the ACH Network to request the collection of funds for a purchase from the customer's bank account.

Settlement Amount: The total settled dollar amount of a transaction.

Settlement Date/Time: The date and time a transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.

Settlement Error: Transactions with this status have experienced an error during processing. These transactions have not been successfully settled.

Shipping-Billing Mismatch Filter: This feature is specific to the Fraud Detection Suite. The Shipping-Billing Mismatch Filter automatically compares the shipping and billing addresses provided by the customer. Web-based transactions that have different shipping and billing addresses are handled according to the configured filter action.

Start Date: The date that the payment gateway will first charge the customer's account for an Automated Recurring Billing subscription.

State: A state is associated with both the billing and shipping address of a transaction. This may be entered as either a two-character abbreviation or the full text name of the state.

Stepped Tier: Describes a type of pricing structure for payment gateway service fees. Stepped tier pricing means that the fee applied depends on pre-defined tiers, or ranges, of an amount unit, e.g., dollar amount processed or the number of transaction processed during the course of a billing cycle. With a Stepped Tier, the fee adjusts as each tier's threshold is surpassed over the course of a billing cycle. For example, consider the following sample stepped tier pricing structure for the per-transaction fee where the amount unit tiers are based on the number of transactions processed: Tier 1 0-1000 Transactions $0.30 Tier 2 1001-2500 Transactions $0.25 Tier 3 2501-5000 Transactions $0.20 Tier 4 5001 + Transactions $0.15 Let's say that 1314 transactions are processed in one billing cycle. The Tier 1 per-transaction fee of $.30 is charged for transactions 0-1000 (1000 x $0.30 = $300.00). Once the transaction volume for the billing cycle surpasses 1000, the per-transaction fee adjusts and the Tier 2 fee of $0.25 is applied to transactions until the transaction volume reaches 2500. In this example, only 314 transactions fall into Tier 2 (314 x $0.25 = $78.50). So, the total amount for transaction fees would equal $378.50 ($300.00 + $78.50). For higher transaction volumes the per-transaction rate would adjust once gain if the number of transactions processed surpasses 2501, and so on.

Sub-Accounts: The payment gateway uses several different "sub-accounts" to manage the flow of settlement funds for your transaction processing. They are: Billing Account - Manages billing for payment gateway services Billing Reserve Account - Manages a portion of eCheck.Net settlement funds withheld by the payment gateway for service fees charged during billing Reserve Account (if applicable) - Manages a percentage of eCheck.Net settlement funds withheld by the payment gateway to cover potentially high risk transactions Settlement Account - Manages all funds received from eCheck.Net settlements An electronic statement for each of these sub-accounts is included in the Merchant Interface. You will only see those account statements that are applicable to the billing configuration for your payment gateway account.

Submit Date/Time: Date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.

Subscription Duration: The Subscription Duration defines the total period of time covered by the subscription. Entering a Start Date, End Date or Ends After value defines the duration of the subscription. When the Subscription Interval, Start Date, and End Date are specified, the payment gateway calculates the number of billing occurrences. When an Ends After value is specified, the payment gateway calculates the End Date based on the Subscription Interval, Start Date, and Ends After value entered.

Subscription Interval: The Subscription Interval defines the period of time between the billing occurrences for the subscription. For example, if a merchant created a subscription and wanted the recurring billing to occur every other month for the duration of a year, he or she would select an interval option from the drop-down box, for example "Every Other," and enter "6" in the Ends After field. When uploading new subscriptions, a merchant would include a numeric value to indicate the Subscription Interval. For example, passing the value of "2" indicates every two months (or every other month). Passing the value of "3" indicates every three months; and so on.

Subscription Name (Subscr. Name): The merchant-assigned name for an Automated Recurring Billing subscription.

Subscription Status (Subscr. Status): The processing status of an Automated Recurring Billing (ARB) subscription. " Active - The subscription is being processed successfully according to schedule " Canceled - The subscription has been manually canceled by the merchant. Canceled subscriptions cannot be reactivated. If necessary, they may be recreated." Expired - The subscription has successfully completed its billing schedule. Expired subscriptions cannot be renewed. " Suspended - The subscription is currently suspended due to a transaction decline, rejection, or error. Suspended subscriptions must be reactivated before the next scheduled transaction or the subscription will be terminated by the payment gateway. " Terminated - The suspended transaction has been terminated by the payment gateway. Terminated subscriptions cannot be reactivated. If necessary, they may be recreated.

Suspicious Transaction Filter: This feature is specific to the Fraud Detection Suite. The Suspicious Transaction Filter examines transactions based on proprietary transaction behavior analysis. Transactions that trigger this filter are handled according to the configured filter action.

T

Taxable: A Yes (Y) or No (N) value indicating whether an item is subject to tax.

TEL: See the entry for "Telephone-Initiated Entry (TEL)"

Telephone-Initiated Entry (TEL): Telephone-Initiated Entry, or TEL, is a one-time charge against a customer checking or savings account. TEL transactions may only be originated when a business relationship between the merchant and the customer already exists; or if a relationship does not exist, then only when the customer initiates the telephone call to the merchant. Payment authorization is obtained from the customer via the telephone. There is no recurring billing option for TEL.

Total Amount: The total amount charged or refunded to the customer's credit card or bank account.

Transaction Count: The number of recurring transactions already successfully processed for a subscription.

Transaction ID (Trans ID): The unique identification number assigned to a transaction by the payment gateway.

Transaction IP Velocity Filter: This feature is specific to the Fraud Detection Suite. The Transaction IP Velocity Filter allows merchants to control the number of Web-based transactions received from the same IP address per hour. Transactions received that exceed your threshold are handled according to the configured filter action.

Transaction Key: A secure password needed to decipher encoded data during transaction processing.

Transaction Manager: By default, a Transaction Manager can perform all transaction processing related functions in the Merchant Interface.

Transaction Status: The current processing status of a transaction: " Approved Review - This status is specific to eCheck.Net. Transactions with this status were approved while awaiting processing. " Authorized/Pending Capture - Transactions with this status have been authorized by the processor but will not be sent for settlement until a capture is performed. " Captured/Pending Settlement - Transactions with this status have been approved and captured, and will be picked up and sent for settlement at the transaction cut-off time. " Could Not Void - Transactions with this status experienced a processing error during a payment gateway generated void. These voids may be resubmitted if the batch is still open. " Declined - Transactions with this status were not approved at the processor. These transactions may not be captured and submitted for settlement. " Expired - Transactions that are expired were authorized but never submitted for capture. Transactions typically expire approximately 30 days after the initial authorization. " FDS - Authorized/Pending Review - This status is specific to the Fraud Detection Suite (FDS). Transactions with this status triggered one or more fraud filters with the "Authorize and hold for review" filter action, and are placed in this state once they are successfully authorized by the processor. " FDS - Pending Review - This status is specific to the FDS. Transactions with this status triggered one or more fraud filters with the "Do not authorize, but hold for review" filter action, and are placed in this state prior to being sent for authorization. " Failed Review - This status is specific to eCheck.Net. Transactions with this status failed review while awaiting processing. " Refund - Transactions with this status have been submitted and authorized for refund. " Refund/Pending Settlement - Transactions with this status have been submitted for refund and will be picked up and sent for settlement at the transaction cut-off time. " Settled Successfully - Transactions with this status have been approved and successfully settled. " Under Review - This status is specific to eCheck.Net. Transactions with this status are currently being reviewed before being submitted for processing. " Voided - Transactions with this status have been voided and will not be sent for settlement. No further action may be taken for a voided transaction.

Transaction Type: The type of transaction submitted to the payment gateway." Authorization Only - The transaction was authorized, but wasn't automatically submitted to the processor for settlement. " Refund - The transaction has been submitted and authorized for refund." Expired - The transaction was authorized but never submitted for capture and expired after approximately 30 days. "

Authorization w/ Auto Capture - The transaction was authorized and automatically submitted to the processor for settlement." Prior Authorization Capture - This transaction was used to complete an Authorization Only transaction." Reject - The transaction was rejected by the payment gateway." Capture Only - The transaction was previously authorized outside of the payment gateway and required an authorization code for processing." Void - The transaction has been voided and will not be sent for settlement. No further action may be taken for a voided transaction." Approved - This status is specific to eCheck.Net. The transaction was approved while waiting to be processed.

Trial Period: A trial period is a specified period of time at the beginning of a subscription during which a special amount is billed to the customer. Once the trial period is over, a regular recurring amount is billed for the remainder of the subscription.

Trial Period Amount: The special transaction amount to be billed to the customer during the trial period of a subscription.

Trial Period Cycles: The number of transactions to be billed to the customer during the trial period of a subscription.

U

Under Review: This status is specific to eCheck.Net. Transactions with this status are currently being reviewed before being submitted for processing.

Unit Price: Cost of an item per unit.

User Profile: This page in a user account displays the user's contact information, as well as his or her email notification settings. This page is editable by either the user or the Account Owner or Administrator.

V

Velocity Filter: This feature is specific to the Fraud Detection Suite. The Velocity Filter allows merchants to control the total number of Web-based transactions received per hour. Transactions received that exceed your threshold are handled according to the configured filter action.

Voided: Transactions with this status have been voided and will not be sent for settlement. No further action may be taken for a voided transaction.

W

WEB: See the entry for "Internet-Initiated Entry (WEB)"

Z

ZIP Code: The ZIP code represents the five or nine digit postal code associated with the billing or shipping address of a transaction. This may be entered as five digits, nine digits, or five digits - four digits.

Frequently Asked Questions

Listed below are some of the most commonly asked questions regarding how to use the payment gateway.

How do I update my user profile (address, phone, email address)?

How do I change my user password?

How is a credit card transaction processed?

How do I subscribe or unsubscribe to payment gateway account notification emails?

How do I connect my Web site to the payment gateway to submit transactions?

How do I charge a credit card or bank account?

How do I refund a credit card or bank account?

How do I view my transactions?

Why is my customer's credit card being declined?

What does "Address provided does not match billing address of cardholder" or "AVS mismatch" mean?

How do I obtain a voice authorization for a transaction?

How do I charge a credit card once I have received a voice authorization?

How do I close my payment gateway account?

How do I protect my account against credit card fraud?

I can't find my eCheck.Net service application. Where can I get another one?

How can I contact Customer Support?

Who is Authorize.Net and why are they billing me?

What is the Gateway Access Fee?

Will I be billed like this every month?

What do I do after I receive an email statement?

How can I view my payment gateway billing statement?

How can I view my eCheck.Net billing statements?

How do I update my user profile (address, phone, email address)?

You can easily update your account information on the User Profile page of the Merchant Interface.

Step 1: Click **User Profile** in the main left side menu.

Step 2: Update your First Name, Last Name, Title, Phone Number, Extension or Email Address(es) as necessary.

Step 3: Click **Submit**.

top of page

How do I change my user password?

You may change your user password at any time in the Merchant Interface.

Step 1: Click **User Profile** in the main left side menu.

Step 2: Click **Change Password**.

Step 3: Enter your existing password,

Step 4: Enter a new password,

Note: Your password must be at least six (6) characters long and contain a combination of upper and lower case letters and numbers.

Step 5: Re-enter the new password in the **Confirm New Password** text field,

Step 6: Click **Submit**.

Please consider the following guidelines for selecting a strong password for your user account.

- Your password should not contain any information about you that can be easily discovered, such as a spouse or child's name, a license plate or street address number.

- Do not share your password with anyone. If you have reason to believe that your password may have become compromised, change it immediately.

- Do not write your password down. Keep it in memory only. If you absolutely must write your password down, store it in a secure location accessible only to you.

- Do not enable settings that allow your Web browser to remember your password.

- If for any reason you need to share your password, do so only in person or over a live phone call with an authorized person. Never share your password via email or voice mail.

- Never display or transmit your password in any communication or online transmission (other than when logging into your account).

- Never share your login ID and password in the same communication.

top of page

How is a credit card transaction processed?

The following steps summarize a credit card transaction processed through the payment gateway.

Step 1: The merchant submits a credit card transaction to the payment gateway on behalf of a customer via secure connection from a Web site, at retail, from a mail order/telephone order (MOTO) center, or a wireless device.

Step 2: The payment gateway passes the transaction securely to the Credit Card Interchange (a network of financial entities that manage processing and settlement) via the merchant bank's processor.

Step 3: The Credit Card Interchange routes the transaction to the customer's credit card issuer.

Step 4: The credit card issuer approves or declines the transaction based on the customer's available balance and passes the transaction results and (if approved) the appropriate funds back through the Credit Card Interchange.

Step 5: The Credit Card Interchange relays the transaction results back to the payment gateway via the merchant bank's processor.

Step 6: The payment gateway sends the transaction results to the customer and/or the merchant.

Step 7: The Credit Card Interchange passes the appropriate funds for the transaction to the merchant's bank, which then deposits funds into the merchant's bank account.

For more information refer to the Implementation Guides.

top of page

How do I subscribe or unsubscribe to payment gateway account notification emails?

You can easily subscribe to payment gateway account notification emails on the User Profile page of the Merchant Interface.

Step 1: Click **User Profile** in the main left side menu.

Step 2: Click the check boxes to select the email types you would like to receive. You will not receive email types that are not selected.

Step 3: Click **Submit**.

How do I connect my Web site to the payment gateway to submit transactions?

There are multiple ways to connect to the payment gateway. You should choose the connection method that best suits your business needs and Web development resources.

- **Advanced Integration Method (AIM)** – AIM offers the most flexible integration, allowing merchants to host their own secure payment form and send transactions to the payment gateway using an end-to-end Secure Sockets Layer (SSL) connection.

- **Simple Integration Method (SIM)** – SIM uses scripting techniques to authenticate transactions with a unique transaction fingerprint. SIM also provides a customizable payment form and receipt page hosted on the payment gateway's secure server.

For a full description of these methods, please review the Implementation Guides.

How do I charge a credit card or bank account?

There are three ways you can submit charge transactions to the payment gateway.

Enter a transaction in Virtual Terminal

Step 1: Click **Virtual Terminal** in the main left side menu.

Step 2: Select the **Payment Method** for the transaction that you need to enter. Depending on your account configuration, you will have up to four options available: Charge a Credit Card, Refund a Credit Card, Charge a Bank Account, and Refund a Bank Account. For a charge transaction, select either **Charge a Credit Card** or **Charge a Bank Account**.

Step 3: If you have chosen to charge a credit card, you must also select the **Transaction Type**. Three options are available: Authorize and Capture, Authorize Only, and Capture Only.

- If you select **Authorize and Capture**, the transaction will be sent for authorization and automatically submitted for settlement upon approval.

- If you select **Authorize Only**, the transaction will be sent for authorization but will not be automatically submitted for settlement. These transactions must be captured manually.

- If you select **Capture Only**, you must provide an authorization code. These transactions will be submitted for settlement.

Step 4: Enter the credit card or bank account number and other associated details of the transaction. Required fields are marked with an asterisk (*).

Step 5: Click **Submit**.

For more information on submitting transactions using the Virtual Terminal, please read the Virtual Terminal help file.

Upload a transaction file
You may upload a file of transactions to the payment gateway for processing.

Step 1: Click **Upload Transactions** in the main left side menu.

Step 2: Click **Upload New Transaction File**.

Step 3: Click **Browse** to locate the transaction file that you need to upload.

Step 4: Click **Upload File**.

For more information about transaction file formatting and requirements, please see the Upload Transactions help file.

Advanced Integration Method (AIM) or Simple Integration Method (SIM)

You may also submit transactions to the payment gateway automatically from your e-commerce Web site. This is done by connecting your Web site to the payment gateway using either AIM or SIM. For more information about these connection methods, please review the Implementation Guides.

How do I refund a credit card or bank account?

When submitting a transaction type of refund, the following rules apply:

- You may only refund a transaction that has been previously authorized by the system.

- The original transaction that you wish to refund must have a status of Settled Successfully. You may not issue refunds against unsettled, voided, declined or errored transactions.

- The refund transaction must be issued within 120 days of the date the original transaction was settled.

- A refund transaction cannot exceed the amount of the original transaction.

- The payment method provided in the refund transaction must match the payment method that was provided in the original transaction. You must provide the last four digits of a masked credit card or bank account number from the original transaction.

There are three ways you can submit refund transactions to the payment gateway.

Enter a refund transaction in Virtual Terminal

Step 1: Click **Virtual Terminal** in the main left side menu.

Step 2: Select the **Payment Method** for the transaction that you need to enter. Depending on your account configuration, you will have up to four options available: Charge a Credit Card, Refund a Credit Card, Charge a Bank Account, and Refund a Bank Account. For a refund transaction, select either **Refund a Credit Card** or **Refund a Bank Account**.

Step 3: Enter the details of the transaction, including the original Transaction ID in the **Original Transaction ID** text field. Other required fields are marked with an asterisk (*).

Step 4: Click **Submit**.

For more information on submitting refund transactions using the Virtual Terminal, please read the Virtual Terminal help file.

Upload a transaction file

You may upload a file of transactions to the payment gateway for processing. For refunds, the original Transaction ID must be included in the "Transaction ID" file position of the upload file.

Step 1: Click **Upload Transactions** in the main left side menu.

Step 2: Click **Upload New Transaction File**.

Step 3: Click **Browse** to locate the transaction file that you need to upload.

Step 4: Click **Upload**.

For more information about transaction file formatting and requirements, please see the Upload Transaction File Guide.

Advanced Integration Method (AIM) or Simple Integration Method (SIM)
You may also submit refund transactions to the payment gateway from your e-commerce Web site. This is done by connecting your Web site to the payment gateway using either AIM or SIM. The original transaction ID must be passed in as x_trans_id. For more information about these connection methods, please review the Implementation Guides.

How do I view my transactions?

There are multiple ways to view transactions in the Merchant Interface.

Perform a Transaction Search
You may search for transactions to view.

Step 1: Click **Search** in the main left side menu.

Step 2: Enter your search criteria. You may widen or narrow your search by combining criteria. You may view transactions within a date range, of a particular status, or for a specific customer or account number.

Step 3: Specify the number of results that you wish to view per page.

Step 4: Click **Submit**.

The payment gateway will return a list of transactions that match your specified search criteria. You may view details for any transaction included in this result set by clicking the Transaction ID.

For more information about the Search feature, please read the Transaction Search help file.

Manage Unsettled Transactions
You may view a list of transactions that have not yet been submitted for settlement. These transactions may be voided or captured prior to being picked up for settlement (depending on their status). To view unsettled transactions, click **Unsettled Transactions** in the main left side menu.

You may view transaction details for any unsettled transaction by clicking the Transaction ID

For more information about viewing unsettled transactions, please read the Unsettled Transactions help file.

Run Transaction Reports
You may also run a report to view a list of settled or declined transactions by settlement batch date.

Step 1: Click **Transaction Detail** in the main left side menu.

Step 2: Select an item type from the **Item Type** drop-down list.
- If you select **Settled Transactions**, you will view the complete list of transactions submitted for settlement in the selected settlement batch.
- If you select **Declined Transactions**, you will view the list of transactions within a settlement batch that were declined during authorization.

Step 3: Select a settlement batch date from the **Date** drop-down list.

Step 4: Click **Run Report**.

For more information about running a transaction report, please read the Transaction Detail Reports help file.

Why is my customer's credit card being declined?

The payment gateway does not always receive specific reasons as to why a credit card transaction is declined by the card issuing bank. All of the details provided by the processor for a transaction are displayed on the Transaction Detail page. In the case where a transaction has been declined due to AVS Mismatch, Card Code Mismatch, or FraudScreen thresholds, that information will be displayed at the top of this screen indicating the reason for the decline.

What does "Address provided does not match billing address of cardholder" or "AVS mismatch" mean?

These are two responses generated by the Address Verification Service (AVS), a credit card verification system that compares the billing address information provided by the customer with the billing address on file at the customer's credit card issuing bank. The processor then returns an AVS response code that describes the status of the match. The payment gateway compares the AVS response code against the AVS settings established by the merchant in the Merchant Interface and either accepts or rejects the transaction.

The AVS filter is not intended for use as absolute protection against fraud, nor is it intended for use in all processing scenarios. Settings should be made carefully to be sure that the filters are implemented appropriately based on specific processing needs.

For more information about the AVS response codes and settings, please read the Address Verification Service help file.

How do I obtain a voice authorization for a transaction?

The following phone numbers may be called to obtain a voice authorization for credit card transactions.

- Visa: 800-228-1122
- MasterCard: 800-228-1122
- American Express: 800-528-2121
- Diners Club: 800-525-9040
- Discover/Novus: 800-347-1111
- JCB: 800-522-9345

For Visa and MasterCard the following phone numbers should be used for certain processors:

- Nova: 800-725-1243, 800-834-0409, or 800-337-9010
- GPS: 800-777-0225

You will be required to submit your merchant number when you call to obtain a voice authorization. If you do not have your merchant number, contact your Merchant Service Provider. If the credit card transaction is approved, you will be given an authorization code. For more information on how to submit a Capture Only transaction, please see the Virtual Terminal help file.

How do I charge a credit card once I have received a voice authorization?

After you receive a voice authorization from the credit card issuer to charge a credit card, you will need to capture the transaction.

Step 1: Click **Virtual Terminal** in the main left side menu.

Step 2: Select the **Charge a Credit Card** payment method.

Step 3: Select the **Capture Only** transaction type.

Step 4: Enter the required transaction information, including the authorization code.

Step 5: Click **Submit**.

Please note that your merchant bank may charge you an additional fee for processing a voice-authorized transaction. For more information, contact your merchant bank account provider.

How do I close my payment gateway account?

Account Owners are the only authorized users who can close their payment gateway account. To do this, the Account Owner must contact either the reseller for the account or Customer Support.

Email support@authorize.net
In the subject line of the email, state that you wish to cancel your payment gateway account. In the body of the email, please provide the Payment Gateway ID associated with your account. For data security, it is important that you do NOT send any sensitive information via this email such as login ID, password, credit card number, etc.

Call toll-free at 877-447-3938 (available seven days a week from 6:00 a.m. to 6:00 p.m. Pacific Time)
Please be ready with your login ID when you call so that we can locate your account as quickly as possible. If you do not know your login ID we will ask you to verify some other account information, which may include:

- the last four digits of the checking account number and ABA routing number for the account we bill for monthly service charges

- the last four digits of the Account Owner's Social Security Number or Federal Tax ID number

- your user account secret answer

After Customer Support has verified who you are, your request will be processed.

How do I protect my account against credit card fraud?

For account security information and tips on maximizing the protection of your account, please review the Security "Best Practices" White Paper. This document may also be accessed by clicking on the **Reference & User Guides** button in the Merchant Interface Online Help Files window.

I can't find my eCheck.Net service application. Where can I get another one?

The eCheck.Net service applications are available for download online. There are two versions of the application.

- Standard eCheck.Net® Service Application – For merchants with an estimated monthly electronic check processing that exceeds $20,000.00. You should submit this application if you are a Sole Proprietor, Partnership, Corporation, LLC, Professional Corporation, or Personal Guarantor.

- eCheck.Net® Streamlined Service Application for Personal Guarantors – For Personal Guarantors with an estimated monthly electronic check processing volume of less than $20,000.00 per month with an individual transaction amount of no more than $1,000.00.

How can I contact Customer Support?

You may contact Customer Support for help with any technical, billing, or account questions.

- **Support Hours:** 6 a.m. – 6 p.m. Pacific Time, 7 days a week (closed on Thanksgiving and Christmas)

- **E-mail:** support@authorize.net

- **Telephone:** 877-447-3938

Who is Authorize.Net and why are they billing me?

Authorize.Net hosts the online payment gateway that is provided to merchants by several online business entities. Though most merchants are billed for payment gateway service by their reseller or Merchant Service Provider, in some cases, Authorize.Net may bill payment gateway accounts for service and per-transaction fees. Please contact your reseller or Merchant Service Provider for more information about other fees associated with your payment gateway account.

What is the Gateway Access Fee?

The Gateway Access Fee is a flat monthly service fee. This fee is established by the reseller or Merchant Service Provider that created your payment gateway account.

Will I be billed like this every month?

Your reseller, Merchant Service Provider, or Authorize.Net will continue to bill the monthly payment gateway fee as long as your account is active.

What do I do after I receive an email statement?

The email billing statement is your receipt for monthly billing and a reminder that your bank account has been charged for the incurred payment gateway and per-transaction fees. No action is required of you upon receiving the email billing statement.

How can I view my payment gateway billing statement?

You can view your Billing Statement at any time in the Merchant Interface.

Step 1: Click **Statements** in main left side menu.

Step 2: Click **Billing Statement**.

For more information about your Billing Statement, see the Billing Statement help file.

How can I view my eCheck.Net billing statements?

You can view your eCheck.Net statements at any time in the Merchant Interface.

Step 1: Click **Statements** in left side menu.

Step 2: Click **eCheck.Net Settlement Statement** or **Billing Reserve Statement**.

For more information about your eCheck.Net Settlement or Billing Reserve statements, see the Statements help file.

top of page

Reference & User Guides

This page provides several resources for helping you configure your payment gateway account features and functionality.

- Configure Your Account – Get help configuring necessary access and security settings before you begin submitting live transactions.

- Implementation Guides – View detailed information for each method of connecting to the payment gateway.

- User Guides – Access additional resources for various features of the Merchant Interface.

Configure Your Account

After you have activated your payment gateway account, the final steps before you begin processing live transactions are to configure your account's access and security settings. In addition, it is important that you submit test transactions to verify that your account is properly connected to the payment gateway. To help you avoid submitting live transactions before you are ready to do so, your account is initially placed in Test Mode, allowing you to submit test transactions without actually charging live accounts.

You may need to work with your Web or payment solution developer to configure the following settings for your account and to test your connection to the payment gateway. **Once your account is properly configured and your connection is successfully tested, you may begin processing live transactions after turning Test Mode off.** Learn more in the Test Mode help file.

Access Settings

The following settings are required in order for you to submit transactions to the payment gateway.

API Login ID
Create a unique Application Programming Interface (API) Login ID to identify yourself as an authorized user of the payment gateway when submitting transactions. Learn more in the API Login ID and Transaction Key help file.

Transaction Key
Create a unique Transaction Key to authenticate transactions that you submit to the payment gateway. Learn more in the API Login ID and Transaction Key help file.

Security Settings

The following built-in security settings should be configured to increase the protection of your payment gateway account.

Address Verification Service (AVS)
Configure AVS to accept or reject credit card transactions based on customer address criteria. Learn more in the Address Verification Service (AVS) help file.

Card Code Verification (CCV)
Configure CCV to accept or reject credit card transactions based on a customer's credit card code. Learn more in the Card Code Verification (CCV) help file.

Additionally, we strongly recommend that you employ advanced fraud prevention tools and best practices to achieve a maximum level of protection for your account and your transaction processing. Learn more in our Security Best Practices White Paper.

General Settings

These basic settings can be used to customize your payment gateway account to your business.

Time Zone
Confirm that your account is set to the correct the time zone. Learn more in the Time Zone help file.

Transaction Cut-Off Time
Configure the daily batch cut-off time for all transactions to be picked up for settlement. Learn more in the Transaction Cut-Off Time help file.

User Administration

The User Administration feature allows you to create, edit, and manage users accessing your payment gateway account. Learn more in the User Administration help file.

More detailed information regarding each of these account configuration steps is also available in the complete Getting Started Guide. You may also contact Customer Support for help at any time by clicking **Contact Us** or **Live Help** in the top right corner of the Merchant Interface.

Note: PDF files require Adobe Acrobat Reader for viewing. If your system is unable to view this file type you can download Adobe Acrobat Reader for free from Adobe's Web site.

Implementation Guides

The following implementation guides detail the technical requirements for the different methods of connecting an e-commerce Web site to the payment gateway.

We recommend that you contact your Web developer for assistance in choosing the integration method that will best meet the needs of your business and your customers.

Advanced Integration Method (AIM)

AIM provides the highest level of transaction security and is the preferred method of integrating a Web site to the payment gateway for Card Not Present (CNP) merchants. AIM offers the most flexible integration, allowing you to:

- Host your own secure payment form and receipt page;
- Send transactions to the payment gateway using an end to end Secure Sockets Layer (SSL) connection;
- Use transaction key authentication for ultimate security.

View the AIM Implementation Guide   HTML | PDF

Simple Integration Method (SIM)

SIM handles all the steps in the secure transaction process: payment data collection, data security and submission, and the response to the customer. Merchants who connect to the payment gateway via SIM can do the following:

- Authenticate transactions with a unique transaction fingerprint and scripting techniques;
- Submit transactions using the payment gateway's secure hosted payment form;
- Customize the look and feel of the hosted payment form and/or receipt page.

View the SIM Implementation Guide   HTML | PDF

View SIM Sample Scripts

Certified Shopping Carts

The payment gateway also supports a wide variety of shopping cart solutions which are an alternative to AIM and SIM.
Certified Shopping Carts are an ideal solution for merchants with minimal Web development resources. Shopping carts are Internet companies that host or provide payment form solutions for merchant Web sites. Certified shopping carts integrate to the payment gateway via AIM and are compliant with the highest payment gateway security standards. Using a certified shopping cart allows you to submit transactions securely without having to integrate to the payment gateway yourself. You can view a list of certified shopping carts at
http://www.authorize.net/solutions/merchantsolutions/merchantservices/shoppingcartdirectory/.

Card Present

The payment gateway also supports integration from a variety of Card Present solutions.
Card Present integration is designed for developers and providers of point-of-sale (POS) systems and retail payment solutions. This method connects via AIM using an SSL connection. CP solutions may be developed so that retail and mobile merchants need only to purchase a ready-to-install POS solution or device.

View the Card Present Implementation Guide   PDF

Note: PDF files require Adobe Acrobat Reader for viewing. If your system is unable to view this file type you can download Adobe Acrobat Reader for free from Adobe's Web site.

User Guides

The following reference and user guides provide additional information about the features of the payment gateway and ways to protect your account.

What's New Guide	Download Transaction File Guide
Security Best Practices White Paper	Upload Transaction File Guide
Issuing Credits Guide	eCheck.Net Operating Procedures and User Guide

Note: PDF files require Adobe Acrobat Reader for viewing. If your system is unable to view this file type you can download Adobe Acrobat Reader for free from Adobe's Web site.