



# *MiGS Merchant Administration Guide*

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# 1 *About Merchant Administration*

## Introduction

MiGS Merchant Administration (MA) is an Internet-based portal that allows merchants to monitor and manage their on-line processing and administration of payments through a series of easy to use pages. Merchant Administration can be accessed via an Internet browser – the appropriate URL will be provided by your bank.

To use Merchant Administration, a merchant profile is required. The profile is a record of merchant details and the permitted functionality that the merchant has within the MA portal; all details are stored on the MiGS Server. Two types of merchant profile are created through the bank's enrolment process:

- **TEST merchant profile**—this allows merchants, within the test facility, to perform transactions against an emulator of the bank's transaction processing system. This profile will always exist for testing purposes. To access this facility, precede the merchant id with the word TEST, i.e. MERCHANT01 becomes TESTMERCHANT01.
- **PRODUCTION merchant profile**—activates merchants within the production system, allowing them to process transactions directly against the MiGS live transaction processing system. This profile is only activated once testing has been deemed sufficient by the bank.

The MiGS "Virtual Payment Client", a piece of clientless software provided by the bank, is required to provide the interface between the MiGS Payment Server and your merchant Shop & Buy application.

For more information on the Virtual Payment Client (VPC), please ask your bank for the "MiGS Virtual Payment Client Integration Guide".


## Managing Transactions with Payment Server

You can use one of two methods to manage your transactions:

- **Merchant Administration** – uses a browser interface to interactively perform various types of transactions, and to perform set up activities. These functions are described in this guide.
- **Advanced Merchant Administration** – allows you to use the Payment Client to directly access the Payment Server to perform all transaction-related actions integrated with a merchant's own payment software interfaces. Information on how to integrate Advanced Merchant Administration with your software application is provided in the Payment Client Integration Guide.

**Note:** For the purposes of this guide, a financial transaction, or sometimes just transaction, will refer to an individually executed action, such as a capture, performed against an order. This should not be confused with the term shopping transaction, which is sometimes used to describe the order itself.

## Help

At any time when using the Merchant Administration facility, you can click on the  icon as it appears and it will display a window giving an explanation of that particular field on the screen.

Certain tabs and functions may not be available to you as a user, depending upon the privileges that have been set for your account. Therefore you may not see certain features that are documented in this manual.

## Prerequisites

Access to the Internet through Internet Explorer

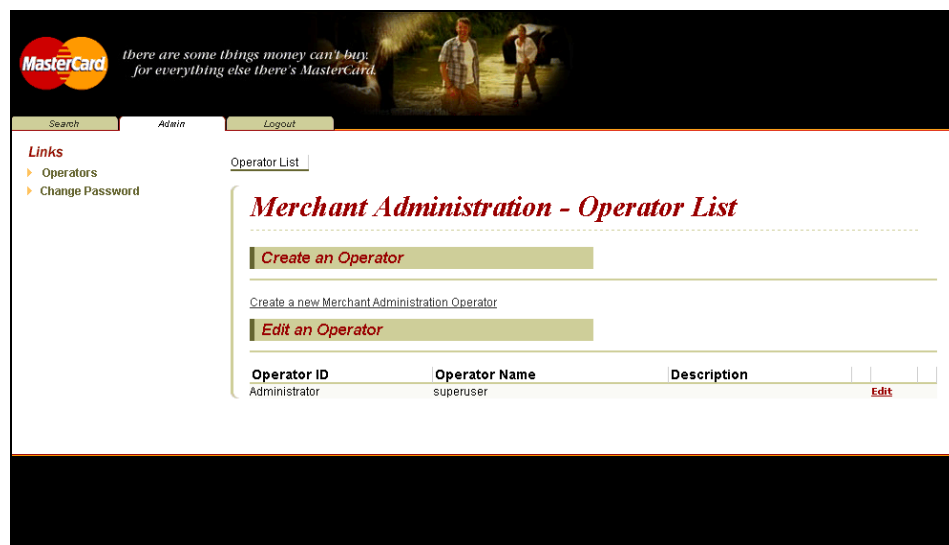
Your Merchant ID

Your Operator ID and the corresponding password

## Administrator Account

The “Administrator” account within Merchant Administration is the top-level account and the only one created on merchant setup by the bank. This is not an operator account for daily use and only has the ability to search for transactions and perform operator administration tasks. As such, this account should be safeguarded as an operator administration or manager’s account only. It is the only account within MA that is not removable and consequently provides the only access should all other accounts be disabled. It should therefore be under the ownership of a Manager or Supervisor.

To initially log on as the Administrator, the bank will provide you with access details and you will automatically be granted the privileges as explained above. Once you have accessed the system, click on the Admin tab at the top of the page. There are two options in the left hand menu – select the Operators link and the following page is displayed:



Operator List

### Merchant Administration - Operator List

[Create an Operator](#)

Create a new Merchant Administration Operator

[Edit an Operator](#)

Operator ID	Operator Name	Description	
Administrator	superuser		<a href="#">Edit</a>

Initially, the Administrator account is the only account.

- 1 Click the Edit link to enter the Administrator profile.
- 2 Enter the operator's description and email address.
- 3 Click Submit to update the details for this account.

All the available privileges are automatically enabled for the Administrator user and these are:

- Being able to perform operator administration tasks and
- Being able to use the transaction search function.

Once the Administrator account has been configured accordingly, the user should then create an alternative operator account for daily use as previously advised. This allows the Administrator account to be maintained as a supervisory account, to perform administration tasks as necessary. To create a new operator account, see *Creating new operators* on page 12.

## Quick Reference Guide

### Getting Started

- Why would I use Merchant Administration?  
Merchant Administration is used by merchant personnel, to monitor and manage their on-line processing and administration of payments.
- How do I access Merchant Administration for the first time?  
You need the MiGS Merchant Administration URL, your merchant ID, user name and password to access the MA system; these details will be provided by your bank (see *Logging in to Merchant Administration* on page 10).
- How do I create additional operator accounts for access to Merchant Administration?  
You need to have the "Perform Operator Administration" privilege in order to create new users on the system. If you have this privilege, you will need the new operator's details, including name, position and the privileges that they are to be configured with (see the *Creating new operators* on page 12).
- What happens if I lock myself out of Merchant Administration?  
You have three attempts to correctly enter your password into the MA login screen before your account is disabled. If this happens, you will need a Supervisor or Administrator, someone with the "Perform Operator Administration" privileges, to enter the system and unlock your account. The same password is valid (see the *Locked-out users* on page 17).
- Why can I not see all the functionality that is described here in this manual?  
All operator accounts are created individually. Some users may be set with different privileges to others, depending on the purpose of their access to Merchant Administration. The privileges you have are normally set by your Administrator or Supervisor. This manual describes the features of *all* functions within MA, some that you as a user may not have.



## Transactions

- In Merchant Administration, what is the difference between an Order and Financial Transaction?

An Order is the original purchase transaction for goods or services. A financial transaction refers to all transactions – the original order and all subsequent actions, i.e. voids or refunds (see *Working with Financial Transactions* on page 33).

- How do I search for a transaction?

If you are searching for the original purchase transaction, see the *Working with Orders* on page 20. If you are looking for a financial transaction (i.e. refund, void) see *Working with Financial Transactions* on page 33. If you are searching for an authentication transaction (i.e. MasterCard SecureCode™ or Verified by Visa™), see *Working with Payment Authentications* on page 40).

- How do I search for transactions belonging to a particular batch?

A batch is a group of transactions that are awaiting settlement with the Acquiring bank. If you are looking for a transaction within a particular batch, you will need the batch number that the transaction was in to enter into the search field (see *Working with Financial Transactions* on page 33). You can also search for transactions by transaction type, transaction number and by payment method.

- How do I find a failed transaction?

All transactions can be searched for by “Transactions Success” – failed or successful. Additional criteria can be used to narrow down your search. To find a failed transaction, see *Working with Financial Transactions* (page 33), and select the search criteria for failed transactions.

- How do I perform refunds and voids?

You are required to have the necessary privileges to perform both refunds and voids. You need to find the original transaction and for a refund, you can process multiple partial, or full amounts. A void is the cancellation of the previous action performed or “last purchase”. The void amount is fixed and cannot be altered (see *Working with Orders* on page 20).

- Why is the void option not always available?

A void is the cancellation of a transaction so that no funds are transferred; the transaction will not appear on the cardholder’s statement. However, voids can only be performed on transactions that have not yet been sent to the acquiring bank for settlement. If this is the case, then the void option for this particular transaction is no longer displayed.

- What do I do about a referred transaction?

A referred transaction requires an authorisation code to be processed. You can either:

- Treat it as a decline, and the referred transaction will not be settled unless it is further actioned.
- Contact the issuing Bank and query the authorisation. If the authorisation is manually granted by the Issuer, they will give you an Authorisation Code. This code can then be entered into a field that can be accessed in Merchant Administration, via the transaction Order Search.

## Card Transactions

- How do I perform card transactions on behalf of the customer?

A manually entered card transaction in MiGS is referred to as “MOTO”. To perform a MOTO transaction, you will need the cardholder’s details, including card number, expiry date, CSC if applicable, and all the details of the transaction (i.e. order no., merchant references, etc. if applicable) (see *Working with Orders* on page 20).

## Reports

- How do I get a list of totals for a week’s transactions?

Reports can be obtained on a daily, weekly, monthly or yearly basis and can also be selected by Acquirer - see *Working with Reports* on page 45 to access daily, weekly, monthly or yearly transaction reports.

## 2 *Getting Started*

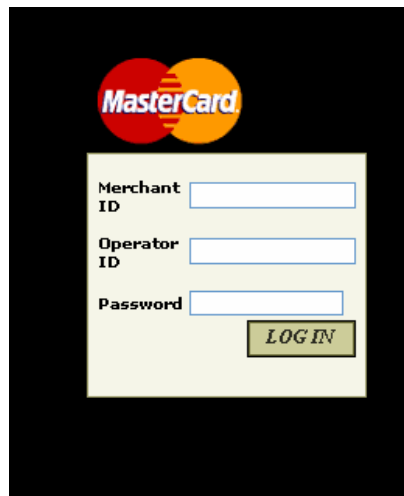
Merchant Administration allows you, as an authorised Operator, to monitor and manage your electronic orders. Authorised Operators can log in from the Login screen and use the various features of Merchant Administration.

Authorised merchant personnel must be set up as Operators before they can log in. For more information see Managing Operators.

### Logging in to Merchant Administration

To log in, from the Merchant Administration Login page:

- 1 Enter your Merchant ID.
- 2 Enter your Operator ID.
- 3 Enter your Password.
- 4 Click LOG IN.



**Note:** To log in to Merchant Administration for the first time after your merchant profile has been created and approved, you must use the default account username "Administrator".

The Merchant Administration Main menu allows you to choose various options relating to transactions, and Merchant Administration Operator records. These options are described in detail in the sections that follow.

**Note:** The options that are displayed on the Merchant Administration Main menu depend on your user privileges. For more information on user privileges, see *Merchant Administration Operator Details page* on page 54.

Your merchant profile is set up to allow you to first process transactions in Test mode. When you are satisfied that testing is complete, you can request your Payment Provider to have Production mode enabled so that you can process transactions in real time.

## Login Field Definitions

The Merchant Administration Login screen requires the following information.

*Table 1 Login Field Definitions*

Field	Description
Merchant ID	The merchant's unique alphanumeric identifier. There is a unique Merchant ID for each merchant account and profile.
Operator ID	The operator ID.
Password	The password must be at least eight characters long and contain at least one non-alphabetical character. The password is case sensitive.

**Note:** Your password should have been provided to you by your Merchant Services Organization (MSO).

## Changing Your Password at Login

During the log in process you may be prompted to change your password. This could be because you are logging in for the first time or your password has expired.

## Selecting Merchant Administration Menu Options

The administration options available to you depend on the features provided by your Payments Service Provider or the features that you requested. The options available to you will also depend on your Operator privileges. For more information, see *Creating a New Merchant Administration Operator* on page 53.

- 1 Select a menu option to display the submenu for that menu option. For example, if you click Search, the Search home page displays and the submenu is visible on the left hand side of the page.
- 2 Select an option from the submenu. The selected page displays.

The following menu administration options are available in Merchant Administration.

**Note:** You may not see all of the options described.

*Table 2 Merchant Administration Menu Options*

Menu Option	Description
Search	Access orders, financial transactions, and payment authentications
Orders	Create an initial order manually, or perform an address verification.
Reports	Select and view reports.
Admin	Create new Operators, change and delete existing Operator records and privileges, change passwords and edit merchant configuration details.
Logout	Log out and return to the login page.

# Creating new operators

To create new operators on the system, select the “Admin” tab from the main menu.

- 1 Click on the “Operators” link from the menu options of the left hand side. The “Operator List” will display a register of all operator accounts enabled on the system.

**Merchant Administration - Operator List**

[Create an Operator](#)

Create a new Merchant Administration Operator

[Edit an Operator](#)

Operator ID	Operator Name	Description	
Administrator	superuser		
MasterCardMEIS	Lucy Jezard	MEIS	<a href="#">Edit</a>

- 2 Click on the link under the “Create an Operator” heading. This will take you into the “Operator Detail” screen where the new user’s details must be entered.

**Merchant Administration - Operator Details**

**Operator Details**

Merchant: LUCYTEST

Operator ID: \*

Operator Name: \*

Description:

Password: \*

Confirm Password: \*

Email Address:

Locale: English (Australia) v

Timezone: Australia/Sydney v

**Security Privileges**

Operator Locked Out:

Change Their Own Password:

Must Change Password At Next Login:

**Transactions**

Perform MOTO Transactions:

Perform Purchases:

Perform Voids:

Perform Refunds:

**Merchant Maintenance**

Modify The Merchant Configuration:

Perform Operator Administration:

**General**

Perform Actions With A Supervisor's Password:

View Report Pages:

Enable Advanced Merchant Administration Features:

Download Transaction Search Results:

Allow Merchant Admin Documentation Download:  ⓘ

[Cancel](#) [Submit](#)

Complete all the required fields, entering a password that you will later give to that operator. The password validity should be set to “Must change their password at next login” allowing the operator to choose a password they will remember and for security reasons. Passwords should be a minimum of eight characters with at least one non-alpha character and not including the external operator id. All operators are prompted to change their user password every 90 days. There is an additional field in this section – “Operator Locked Out”, which is displayed when the operator has been locked out due to repeated login failure or a supervisor or Administrator suspends the operator’s privileges.

The operator’s privileges must then be set, taking care to set only those that are required by that particular user. For example, “Operator Administration” privileges allow those operators to create new users, but also to delete and modify existing ones. It is advised that only supervisors have this privilege or a select few, to avoid misuse of its function. For a description of each function, please see the “Privilege” section below.

One privilege to note is “Advanced Merchant Administration” (see screenshot below) as this must only be set for those operators who wish to function *only* through the Virtual Payment Client directly. Once this has been selected for an operator, they will not be able to log into Merchant Administration via a web browser. All operators wishing to log into the MA portal to enter manual transactions or complete administrative tasks should *not* enable this privilege.

Transactions	
Perform MOTO Transactions	<input type="checkbox"/>
Perform Purchases	<input type="checkbox"/>
Perform Voids	<input type="checkbox"/>
Perform Refunds	<input type="checkbox"/>
Merchant Maintenance	
Modify The Merchant Configuration	<input type="checkbox"/>
Perform Operator Administration	<input type="checkbox"/>
General	
Perform Actions With A Supervisor's Password	<input type="checkbox"/>
View Report Pages	<input type="checkbox"/>
Enable Advanced Merchant Administration Features	<input type="checkbox"/>
Download Transaction Search Results	<input type="checkbox"/>
Allow Software Download	<input type="checkbox"/>
Allow Payment Client Download	<input type="checkbox"/> ⓘ
Allow Merchant Admin Documentation Download	<input type="checkbox"/> ⓘ
<input type="button" value="Cancel"/> <input type="button" value="Submit"/>	

When all fields have been completed or checked, click Submit and a screen is generated confirming the success of creating the new operator.

This process should be completed for each operator that is to be configured on the system. Operator profiles can be edited and deleted by clicking on the appropriate link. The “Administrator” operator account cannot be deleted.

## Setting Privileges

The privileges set can differ between operators and should be tailored to each user according to their function within MA. The privileges available to all users are listed below with a brief description of what they allow the operator to do.

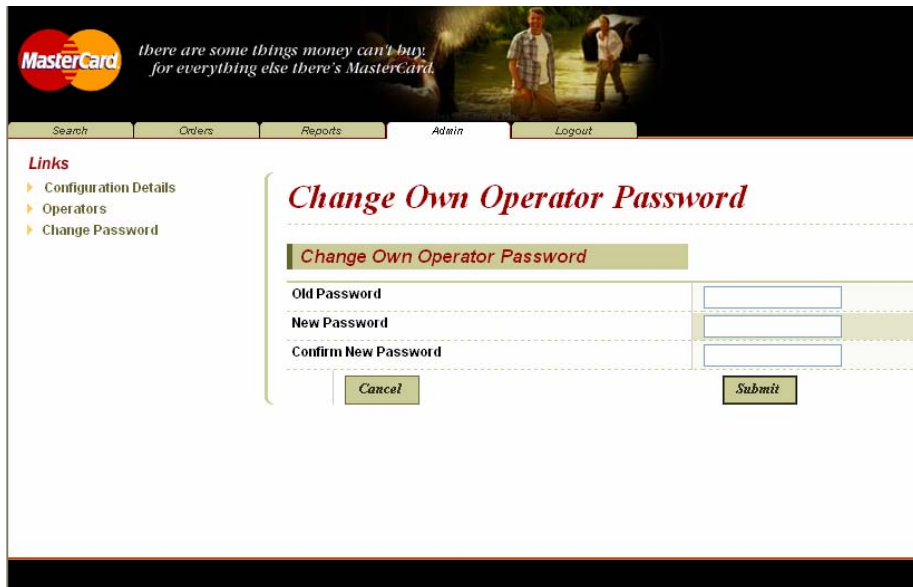
## Security Privileges

- Operator Locked Out

This is automatically enabled if the operator repeatedly fails to enter the correct login details. This can also be checked to temporarily suspend an operator user. An operator has 5 attempts to enter their password correctly before being locked out of the system.

- Change Their Own Password

Allows an operator the ability to change their own password if necessary, without having to rely on a supervisor.



The screenshot shows the MasterCard Merchant Administration portal. At the top, there is a MasterCard logo and the slogan "there are some things money can't buy; for everything else there's MasterCard." Below this is a navigation bar with links for "Search", "Orders", "Reports", "Admin", and "Logout". On the left side, there is a "Links" menu with options for "Configuration Details", "Operators", and "Change Password". The main content area is titled "Change Own Operator Password" and contains a form with three input fields: "Old Password", "New Password", and "Confirm New Password". There are "Cancel" and "Submit" buttons at the bottom of the form.

- Must Change Password At Next Login

If enabled, this will force the operator to change their password when they next login. This should be checked for all new operators for security reasons.

**Note:** All operators are prompted to change their user passwords every 90 days.

## Transactions

- Perform MOTO Transactions

This privilege allows an operator to enter manual transactions within the MA portal, on behalf of the cardholder.

- Perform Voids

Allows operators to void a transaction. Voids can only be performed if the transaction has not been processed by the acquiring bank, i.e. the transaction is in the current batch date.

- Perform Refunds

If checked, an operator may process a refund – the transfer of funds from the merchant, *back* to the cardholder.

## Merchant Maintenance

- **Modify The Merchant Configuration**

If checked, this allows the operator to edit the merchant configuration details. These details are preset by the bank and should not need changing. Please contact your bank should these details need amending.

- **Perform Operator Administration**

This privilege allows an operator to perform administrative tasks within MA, including creating and deleting other operator accounts. Therefore it should only be given to supervisors or managers or those with the authority to carry out such changes.

## General

- **Perform Actions With A Supervisor's Password**

This privilege allows an operator to perform actions that they are not normally permitted to carry out, but only with a supervisor's password. So if an operator, without the privilege, attempts to perform a refund, a box requesting a supervisor's password will appear. Only if this is entered correctly, will the refund be processed. In this case, a supervisor is any user who has the necessary privileges for these actions. It is this user's name that is recorded against the action.

- **View Report Pages**

Allows the operator access to view the merchant report pages. They can be viewed in either a daily, weekly, monthly or yearly format.

The screenshot shows the MasterCard Merchant Administration interface. At the top left is the MasterCard logo with the slogan "there are some things money can't buy; for everything else there's MasterCard." Below the logo is a navigation menu with tabs for "Search", "Orders", "Reports", "Admin", and "Logout". The "Reports" tab is selected. On the left side, there is a "Links" section with a sub-link for "Gateway Reports". The main content area is titled "Merchant Administration - Gateway Reports" and contains a "Gateway Report Search" form. The form has the following fields: "From" (14/1 2/07), "To" (14/1 2/07), "Time Interval" (Daily), and "Acquirer" (Daily). A "Submit" button is located below the form.

- **Enable Advanced Merchant Administration Features**



This privilege should not be enabled for those operators wishing to function through the Merchant Administration web portal. The Advanced Merchant Administration feature is to allow merchants to automatically carry out certain actions directly through the MiGS software (VPC) for example: to run a QueryDR search for a transaction. If this privilege is enabled, the operator will not be able to login to the MA web portal.

- **Download Transaction Search Results**  
Allows an operator to download a set of transaction data from within MA to export as a .csv file.
- **Allow Software Download**  
Allows an operator to download software applications on MiGS i.e. the Virtual Payment Client sample codes.

## Configuring details

From the menu on the left side of the browser screen click Configuration Details to edit Merchant Configuration.

The merchant configuration details are preset by the bank and should not need editing. Only the Administrator account needs this privilege and should any changes be needed, the bank should be contacted first.

The screenshot displays the 'Merchant Administration - Configuration Details' page. At the top left is the MasterCard logo with the slogan 'There are some things money can't buy, for everything else there's MasterCard.' Below the logo is a navigation menu with 'Search', 'Orders', 'Reports', 'Admin', and 'Logout'. A 'Links' sidebar on the left lists 'Configuration Details', 'Operators', 'Change Password', and 'Software Download'. The main content area is titled 'Merchant Administration - Configuration Details' and is divided into three sections: 'Merchant', 'Internationalisation', and 'Virtual Payment Client'. Each section contains a table of configuration details.

Merchant	
Merchant Name	MasterCard Test Merchant
Merchant ID	TESTMCL_TEST

Internationalisation	
Locale	English (Australia)
Time Zone	Australia/Sydney

Virtual Payment Client	
Access Code	17FDCFD4
Secure Hash Secret 1	66550F11B6A7F5A9B6D7DA8CF01FA7D6

An 'Edit' button is located at the bottom of the configuration details section.

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Only limited fields can be edited. Having checked the existing details, click the Edit button.

This brings up the following screen and the fields that can be edited are listed below.

**Merchant Administration - Configuration Details**

**Merchant**

Merchant Name: Lucy Test Merchant  
Merchant ID: LUCYTEST

**Internationalisation**

Locale: English (Australia)  
Time Zone: Australia/Sydney

**Virtual Payment Client**

Access Code: 38F228D7  
Secure Hash Secret 1: 307D25310CBFBD3496AD18CBF36CB409  
Add  
3-Party Return URL:

**Payment Client**

Client 3-Party Return URL: https://www.meis.com  
Submit Cancel

You can amend the following fields for Virtual Payment Client and Payment Client.

### Virtual Payment Client

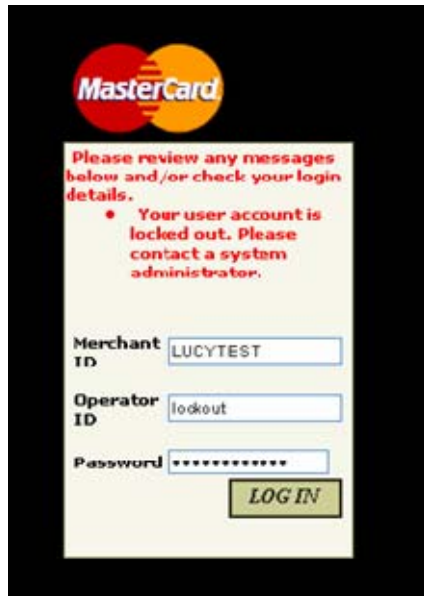
- Secure Hash Secret 1  
Allows you to add another Secure Hash Secret value if desired.
- 3-Party Return URL  
This allows you to enter the default return web address where the cardholder is directed back to on completion of the transaction, if this is not included in the transaction message.

### Payment Client

- Client 3-Party Return URL  
This allows you to enter the default return web address where the cardholder is directed back to on completion of the transaction, if this is not included in the transaction message.  
Click the Submit button; or the Cancel button to either save or revoke any changes made. Once final changes have been made, click the Submit button. After confirming that the changes have been saved, you are directed back to the details page.

## Locked-out users

When logging into Merchant Administration, you have five attempts to enter your password correctly before your user account are disabled. If you login incorrectly, an error message prompts you to check your credentials. If you repeatedly enter the incorrect login details, after five attempts, you are locked out and get the following error message:



If this happens, you must contact your Administrator or Supervisor (someone who has the "Operator Administration" privileges) who is able to reset your account. The existing password will still be valid.

## Changing password

To change your own password, click on the Change Password from the menu on the left side of the browser. Simply enter the old password and then enter the new password and repeat to confirm. When choosing a new password, you may not enter any of the previous 5 passwords used for this particular operator account.

Click Submit to process the change. A confirmation screen is displayed.

**Note:** This function will only be available to you if you have the selected privilege set in your operator profile.

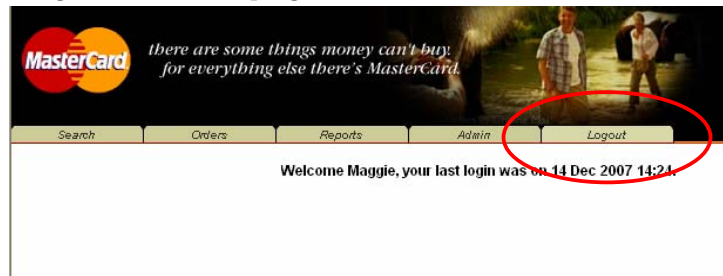


Operators with “Operator Administration” privileges have the ability to change the passwords of other operators.

## Logging Out

You can log out of Merchant Administration at any stage. If you do not log out, you are logged out automatically after 30 minutes of inactivity.

- 1 Click the Logout link in the top right corner of the screen.



- 2 The login screen is displayed when you have successfully logged out.



# 3 Working with Orders

Merchant Administration allows an operator to process orders in which card details are provided to the merchant by mail order, telephone, or Interactive Voice Response (IVR) systems.

An order generally consists of two parts: Authorisation and Capture. The authorisation step ensures the validity of the cardholder details and the sufficiency of the cardholder's funds, while a capture is a request to transfer the funds from the cardholder's account.

Sometimes the authorisation step is performed manually, or in an external system. When this happens, an operator having the Standalone Capture privilege, may perform a capture without performing the authorisation step.

**Note:** The Payment Server also supports Standalone Refunds, which are refunds made without an initial order existing in the system. At this point in time, Standalone Refunds may be viewed, but not performed, in Merchant Administration.

Once orders are created they are available for further processing, for example, if a refund has to be made. Existing orders can be located using a number of search criteria.

## Creating an Order

Cardholders can provide card and transaction information to a merchant using a variety of methods, including: telephone, fax, email or IVR. The merchant can use this information to process an order.

To create an order:

- 1 From the Main menu, select Orders > Create Order.

Create Order Entry

**Merchant Administration - Create Order Entry**

Order Reference	<input type="text"/>
Amount	* \$ <input type="text"/>
Card Holder Name	<input type="text"/>
Card Number	* <input type="text"/>
Card Expiry	* <input type="text"/> / <input type="text"/> (mm / yy)
Airline Ticket Number	<input type="text"/>
Merchant Transaction Source	Default <input type="button" value="v"/>
Transaction Frequency	Default <input type="button" value="v"/>
<input type="button" value="Reset To Default Values"/>	<input type="button" value="Submit"/>

- 2 Enter the details of the order, ensuring that all mandatory fields are completed (these are indicated with an asterisk).
- 3 Click Submit.

The Create Order Response page displays indicating whether or not the transaction has been successfully authorised.

- 4 You can proceed in one of the following ways:
  - Click New transaction with Current Data to return to create another order for the same cardholder. This will redisplay the page, enabling you to enter further transactions for the same cardholder, with the same data.
  - Click the New Transaction with Default Data to create a new order. This will redisplay the page, with all fields cleared, enabling you to enter a new order.
  - Click Capture Now to capture the order. Continue with Step 6.
- 5 The Order Details page displays, with all the details of the order as entered.
- 6 In the Action section, enter the Capture Amount. You may capture a partial amount of the total order, or the full amount.

**Note:** If you have the Excessive Capture privilege, you may also capture an amount in excess of the order amount. The maximum amount you may capture is displayed in a message below the Capture Amount field.

- 7 Click Capture to capture the amount specified in the Capture Amount field.
- 8 If no further amounts will be captured or refunded against the order in future, click Complete.
 

The Order Details Response page displays indicating whether or not the transaction has been successfully captured. The Order Details Response page also provides a History section displaying details of all transactions associated with the order.
- 9 To perform a further capture or refund against an incomplete order, click Capture or Refund (as appropriate).

**Note:** If you have incorrectly marked an order as Complete, click Incomplete to allow a further capture or refund to be performed against the order.

- 10 Select any option from the Main menu or submenu to continue.

## The Create Order Entry Page

Complete all mandatory fields, and others as required.

**Note:** You may not see all the fields listed here, depending on your privileges and the country of use.

*Table 3 Create Order Entry Page Options*

Field	Description
Order Reference	A merchant-supplied identifier for the order. This will typically be used by the customer to identify their order (for example, a booking reference number).
Amount	The total amount of the order.
Card Holder Name	The name of the cardholder.
Card Number	The card number used in the order. Depending on your profile, the format used for displaying card numbers is one of the following: <ul style="list-style-type: none"> <li>• 0.4 Format, for example (xxxxxxxxxxx1234)</li> <li>• 6.3 Format, for example (654321xxxxxx123)</li> <li>• The full card number is displayed</li> <li>• The card number is not displayed</li> </ul>
Card Expiry	The expiry date of the card, in mm/yy format

Field	Description
Card Security Code	<p>This is a security feature used for card not present transactions. For example:</p> <ul style="list-style-type: none"> <li>On Visa and MasterCard credit cards, it is the three digit value printed on the signature panel on the back, following the credit card account number.</li> <li>On American Express credit cards, the number is the four digit value printed on the front, above the credit card account number.</li> </ul>
No CSC Printed On Card	Indicates that although Card Security Codes are being used, no such code is available on the card being processed
Airline Ticket Number	Originally aimed at the airline industry, this is an optional field where extra information about the transaction can be stored.
Address	The street details of the cardholder billing address
City/Town	The city or town of the cardholder billing address
State/Province	The state or province of the cardholder billing address
Zip/Postal Code	The zip or postal code of the cardholder billing address
Country	The country of the cardholder billing address
Merchant Transaction Source	<p>The method by which the merchant received the order. Typical transaction sources include:</p> <ul style="list-style-type: none"> <li>Default</li> <li>Internet</li> <li>Card Present</li> <li>MOTO</li> <li>Telephone Order</li> <li>Mail Order</li> <li>Voice Response.</li> </ul> <p><b>Note:</b> If "Default" is selected, the Payment Server will use the Default Transaction Source specified in the merchant profile, for the acquirer processing the order.</p>

Field	Description
Merchant Transaction Frequency	<p>Specifies the payment scheme used to process the order. Depending on your configuration, the available frequencies can include:</p> <ul style="list-style-type: none"> <li>• <b>Single Transaction</b> This indicates to the acquirer that a single payment is used to complete the cardholders order.</li> <li>• <b>Recurring Transaction</b> This indicates to the acquirer that the payment is a recurring bill payment under the card scheme rules. Recurring payments are those originating from automated billing applications for ongoing goods and services (for example to automatically pay a telephone bill each month) with cardholders authorising the merchant to automatically debit their accounts for bill or invoice payments.</li> <li>• <b>Installment Transaction</b> This indicates to the acquirer that the payment is an installment payment under the card scheme rules. Installment payments are those where the cardholder authorises the merchant to deduct multiple payments over an agreed period of time for a single purchase.</li> <li>• <b>Default</b> The Payment Server will use the Default Transaction Frequency specified in the merchant profile, for the acquirer processing the order.</li> </ul>

## The Create Order Response Page

**Note:** You may not see all the fields described here, depending on your merchant configuration, area of operation and information entered on the Order Entry page.

*Table 4 Create Order Response Options*

Field	Description
Order ID	A unique number used to identify an order
Transaction ID	An automatically generated number uniquely identifying the transaction
Date	The user-locale date and time at which the order was created
Order Reference	A merchant-supplied identifier for the order. This will typically be used by the customer to identify their order (for example, a booking reference number).
Amount	The total amount of the order
Card Type	The card brand used for the transaction
Card Number	<p>The card number used in the order. Depending on your profile, the format used for displaying card numbers is one of the following:</p> <ul style="list-style-type: none"> <li>• 0.4 Format, for example (xxxxxxxxxxx1234)</li> <li>• 6.3 Format, for example (654321xxxxxxxx123)</li> <li>• The full card number is displayed</li> <li>• The card number is not displayed</li> </ul>
Card Expiry	The expiry date of the card, in mm/yy format
Account Type	The type of bank account – Savings or Cheque
	<b>Note:</b> This field is displayed for Maestro cards only.



Field	Description
Authorisation Code	An identifier returned by the card-issuer indicating the result of the authorisation component of the order
Acquirer Response Code	The response code from the acquirer indicating success or otherwise of the transaction
Response Code	A code and brief description summarising the result of attempting to process the order. Example response codes are: '0 - Approved' and '3 - Timed Out'.
RRN	The Retrieval Reference Number, which helps the Acquirer to identify a transaction that occurred on a particular day
Country	The country of the cardholder billing address

## Creating a Capture Only Entry Order

A Capture Only order is used to capture an amount for an order which was authorised manually, or in an external system.

**Note:** In order to create a Capture Only order, both the operator and the merchant must have the Stand Alone Capture privilege enabled.

To create a capture only entry:

- 1 On the Main menu, click Orders > Capture Only.  
The Capture Only Entry page is displayed. The Capture Only Entry page includes an additional field, Authorisation Code, which uniquely identifies the authorisation performed outside Merchant Administration.
- 2 Enter the details of the order, ensuring that all mandatory fields are completed (these are indicated with an asterisk).
- 3 Click Submit.  
The Capture Only Response page displays showing whether or not the transaction has been approved.
- 4 You can proceed in one of the following ways:
  - Click New transaction with Current Data to perform another capture against the same cardholder.
  - Click New Transaction with Default Data to create another capture against a new cardholder.

**Note:** The fields displayed on the Capture Only Entry page include all those displayed on the Create Order Entry page, and one additional field called 'Authorisation Code'. The Authorisation Code is a mandatory field which identifies the authorisation for the order made in an external system.

## Searching for Orders

To locate an order, use the search options of Merchant Administration.

To search for an order:

- 1 From the Main menu, select Search > Order Search.

- 2 Enter the search parameters. If you enter multiple search parameters, the records returned will match all the search criteria.
- 3 Click Submit.

The Order List page details information for each transaction.

Order Search

### Merchant Administration - Order Search

---

**Search for Orders**

<b>From</b>	<input type="text" value="14/12/07 12:00 AM"/>
<b>To</b>	<input type="text" value="14/12/07 11:59 PM"/>
<b>Order ID</b>	<input type="text"/>
<b>Order Reference</b>	<input type="text"/>
<b>Card Number</b>	<input type="text"/>
<b>Outstanding Authorisations</b>	<input type="checkbox"/>
<b>Acquirer ID</b>	<input type="text" value="All"/>
<b>Merchant Transaction Source</b>	<input type="text" value="All"/>
<b>Transaction Success</b>	<input type="text" value="All"/>
<b>Number Of Results To Display On Each Result Page</b>	<input type="text"/>

- 4 Click on an individual Transaction No. to view its details. The Order Details page displays.

## Order Search Page

Identify the orders you wish to retrieve on the Merchant Administration Order Search page, by populating the relevant search criteria. Click Submit to start the search.

*Table 5 Order Search Page Options*

Field	Description
From/To	Search for orders within a date range. If you clear the From field, all transactions up to the current date are displayed. The default From and To Dates are at the date of the users local time zone.
Order ID	Search for a specific order by its unique Order ID
Order Reference	Search for orders created with specific Order Reference text
Card Number	Search for orders made against a specific credit card
Outstanding Authorizations	Search for orders that have authorised amounts against them which have not yet been captured.  <b>Note:</b> The orders returned will exclude outstanding authorisations marked as complete.
Acquirer ID	Search for orders processed by a particular acquirer (for example, Mastercard NAB).
Merchant Transaction Source	Search for orders created using a specific facility (for example, Internet or Telephone Order).
Transaction State	Search for orders having a specific success status (for example, successful, failed, or referred).

Field	Description
Number of Results to Display on Each Result Page	Enter the number of rows of search results that you wish to see on a single page.  Leave this field blank for the default number of search results to be displayed.

## Viewing Orders - The Order List Page

The Order List page displays all the orders that match the criteria of the Order Search.

*Table 6 Order Search Page Options*

Field	Description
Acquirer ID	The unique identifier of the card-processor to which the order was directed for processing
Order ID	A unique number used to identify an order
Order Reference	A merchant-supplied identifier for the order. This will typically be used by the customer to identify their order (for example, a booking reference number).
Amount	The total amount of the order
Date	The user-locale date and time at which the order was created
Response Code	A code and brief description summarising the result of attempting to process the order. Example response codes are: '0 - Approved' and '3 - Timed Out'.
Status	The result of the most recent action performed on the order (for example, 'Authorised' or 'Captured')
Capture	A check box enabling the operator to select orders against which funds are to be captured

Select an Order ID to see the details of that order. The Order Details page displays.

Click Select All if you wish to capture all the orders. Click Capture to perform a capture on any orders that have been selected for capture in the Order List.

**Note:** These buttons display only if you have the Perform Bulk Captures privilege.

## Viewing an Individual Order - The Order Details Page

The Order Details page lists the following information for an order:

- Order Details (Table 7)
- Address Verification Details (Table 8)
- Card Details (Table 9)
- Action (Table 10)
- History (Table 11)

## Order Details

*Table 7 Order Details*

Field	Description
Acquirer ID	The unique identifier of the card-processor to which the order was directed for processing
Order ID	A unique number used to identify an order
Date	The user-locale date and time at which the order was created
Order Reference	A merchant-supplied identifier for the order. This will typically be used by the customer to identify their order (for example, a booking reference number).
Amount	The total amount of the order
Authorised Amount	The amount of the order that has been successfully authorised by the issuer
Captured Amount	The amount of the order that has been successfully captured by the merchant
Refunded Amount	The amount of the order that has been successfully refunded by the merchant
Authorisation Code	An identifier returned by the card-issuer indicating the result of the authorisation component of the order
Manual Authorisation	Indicates ('Yes' or 'No') whether the order was authorised manually. Manual authorisations require an authorisation code to be specified by the operator.
Merchant Transaction Source	<p>The method by which the merchant received the order. Typical transaction sources include:</p> <ul style="list-style-type: none"> <li>• Default</li> <li>• Internet</li> <li>• Card Present</li> <li>• MOTO</li> <li>• Telephone Order</li> <li>• Mail Order</li> <li>• Voice Response.</li> </ul> <p><b>Note:</b> If 'Default' is selected, the Payment Server will use the Default Transaction Source specified in the merchant profile, for the acquirer processing the order.</p>

Field	Description
Merchant Transaction Frequency	<p>Indicates whether the transaction was a single, recurring or part of an instalment payment. Depending on your configuration the available frequencies can include:</p> <ul style="list-style-type: none"> <li>• <b>Single Transaction</b> This indicates to the acquirer that a single payment is used to complete the cardholders order.</li> <li>• <b>Recurring Transaction</b> This indicates to the acquirer that the payment is a recurring bill payment under the card scheme rules. Recurring payments are those originating from automated billing applications for ongoing goods and services (for example to automatically pay a telephone bill each month) with cardholders authorising the merchant to automatically debit their accounts for bill or invoice payments.</li> <li>• <b>Instalment Transaction</b> This indicates to the acquirer that the payment is an instalment payment under the card scheme rules. Instalment payments are those where the cardholder authorises the merchant to deduct multiple payments over an agreed period of time for a single purchase.</li> </ul>
Response Code	A code and brief description summarising the result of attempting to process the order. Example response codes are: '0 - Approved' and '3 - Timed Out'.

## Address Verification Details

*Table 8 Address Verification Details*

Field	Description
Card Holder Name	The name of the cardholder
Address	The street details of the cardholder billing address
City/Town	The city or town of the cardholder billing address
State/Province	The state or province of the cardholder billing address
Zip/Postal Code	The zip or postal code of the cardholder billing address
Country	The country of the cardholder billing address

## Card Details

*Table 9 Card Details*

Field	Description
Card Type	The card brand used for the transaction
Card Number	<p>The card number used in the order. Depending on your profile, the format used for displaying card numbers is one of the following:</p> <ul style="list-style-type: none"> <li>• 0.4 Format, for example (xxxxxxxxxxx1234)</li> <li>• 6.3 Format, for example (654321xxxxxxx123)</li> <li>• The full card number is displayed</li> <li>• The card number is not displayed</li> </ul>
Card Expiry	The expiry date of the card, in mm/yy format

## Action

This section displays tasks that may be performed against the order. The actions available will depend on the history of actions previously performed on the order. For example, an order which has only been authorised will allow amounts of the order to be captured. However, an order which has been completed, will no longer display the Capture action button.

For the steps required to use these field correctly, see Taking Action on Orders (see *Performing Actions on Orders* on page 30).

*Table 10 Order Actions*

Field	Description
Capture Amount	Enter the amount to be captured in this transaction
Refund Amount	Enter the amount to be refunded to the cardholder

## History

The History section displays a list of all transactions that have so far been processed for the order.

*Table 11 Order History*

Field	Description
Response Code	A code and brief description summarising the result of attempting to process the order. Example response codes are: '0 - Approved' and '3 - Timed Out'.
Date	The user-locale date and time at which the order was created
Transaction Type	Indicates the type of action performed on the order, for example: <ul style="list-style-type: none"><li>• Capture</li><li>• Refund.</li></ul>
Amount	The amount associated with the transaction
Operator ID	The identifier of the merchant operator that performed the action
Transaction ID	The unique system generated identifier for the transaction
Merchant Transaction Reference	A unique merchant specific identifier used in Payment Client transactions
Merchant Transaction Source	The method by which the merchant received the order. Typical transaction sources include: <ul style="list-style-type: none"><li>• Default</li><li>• Internet</li><li>• Card Present</li><li>• MOTO</li><li>• Telephone Order</li><li>• Mail Order</li><li>• Voice Response</li></ul> <p><b>Note:</b> If "Default" is selected, the Payment Server will use the Default Transaction Source specified in the merchant profile, for the acquirer processing the order.</p>

## Performing Actions on Orders

The Action section on the Orders Details page allows the Operator to perform actions upon a Order. These actions will vary according to the payment type, and to the stage of the payment cycle. For example, an order which has been partially captured, may display as shown in the example.

Card Details	
Card Type	Mastercard
Card Number	512345xxxxxxxx346
Card Expiry	05/13
CSC Result Code	M (CSC match)
Dialect CSC Result Code	M (CSC match)

Action	
Refund Amount	\$ <input type="text" value="12.00"/>

**Refund**

**Void Purchase**      Void the most recent successful purchase

**Note:** The only Action available for a Purchase transaction, that is, for a Purchase only merchant, is Refund.

Actions which may be available for a transaction are:

- Capture
- Refund
- Complete
- Void

**Note:** To perform any action you must have the required user privilege, for example, Perform Refunds or Perform Captures.

### Capturing an Order Amount

You may capture some or all of the authorised amount of a transaction.

To capture funds for an authorised transaction:

- 1 Enter the amount in the Capture Amount field.
- 2 Click Capture. The refreshed order details page appears. The Capture Amount is incremented by the amount of the capture.

### Completing an Order

In several situations, it is useful to consider an order to be complete, even though only a portion of the authorised amount of the order has been captured.

Consider, for example, a book-supplier who authorises an order for three books, but then discovers that only two of the ordered books can be found on their shelves. The supplier may want to capture the portion of the authorised amount corresponding to the value of the two books they can find, and then tag the order as complete to indicate that no more funds will be charged to the customer's card for this order. Similarly, when a guest books a hotel room, the hotel may authorise an amount which is intended to cover both room rental and any anticipated room-service charges. If, on checking out of the hotel, the guest has incurred no room-service charges, the hotel will only capture the portion of the authorised amount corresponding to rental of the room, and will then consider the order to be complete.

Whenever the authorised amount of an order has not been completely captured, it is possible to mark the order as complete, so that no further captures may be made against it.

To tag a partially captured order as complete:

Click Complete.

The refreshed order details page displays. The Amount field is now appended with the word "Completed", and the only actions now available for the order are Refund and Incomplete.

**Note:** Complete orders will not be retrieved by an order search specifying Outstanding Authorisations.

If you decide that a further capture is required against a complete order (if the book-seller finds the missing book at the last minute, for example), it is possible to re-tag the order as incomplete, so that a further capture can be made.

To tag a complete order as incomplete:

Click Incomplete.

The refreshed order details page displays. The word "Completed" is now removed from the Amount field, and the actions now available for this order are Refund, Complete, and Capture.

## Refunding an Order Amount

Refunds are performed for many reasons, for example, the return of unwanted, incorrect, or faulty goods. A refund can do either of the following:

- Cancel any purchases performed on a pre-authorised amount
- Cancel any captures performed on a pre-authorised amount.

To refund a shopping transaction:

- 1 Enter the amount to be refunded in the Refund box.
- 2 Click Refund. The refreshed Orders Details page displays and includes the new transaction.

**Note:** Refunds are not supported by all card types.



**Note:** The Payment Server also supports Stand Alone Refunds, which do not need to be performed against an existing order. Stand Alone Refunds may be performed through Virtual Payment Client, and will be available in Merchant Administration in the future.

### Excessive Refunds

An excessive refund is one which exceeds the authorised amount of an order. Excessive refunds are permitted if you have the user privilege “Perform Excessive Refunds” selected in the Operator Detail page (see *Merchant Administration Operator Details page* on page 54). An excessive refund limit is also specified in this page.

### Voiding a Transaction

A void is the cancellation of a previous transaction on an Order. Voids can only be performed if the transaction is in a batch that has not already been reconciled.

You can void a refund, purchase, or a capture. The option displayed depends on the action you last performed. You cannot void a nominal authorisation.

Only the last refunded amount is voidable. You are unable to input an amount during this process.

Card Details	
Card Type	Mastercard
Card Number	512345xxxxxxxx346
Card Expiry	05/13
CSC Result Code	M (CSC match)
Dialect CSC Result Code	M (CSC match)

Action	
Refund Amount	\$ <input type="text" value="12.00"/>

Void the most recent successful purchase

To void an Order:

Click Void Purchase, Void Refund or Void Capture.

The refreshed Order details page displays and includes the new transaction.

# 4 Working with Financial Transactions

Financial Transactions represent the flow of information between the cardholder, the merchant and the acquirer when purchasing goods and services. They include transactions for purchasing goods immediately, authorizing and billing goods on order, and performing refunds when necessary.

## Searching for Financial Transactions

To locate a financial transaction, use the search options of Merchant Administration.

To search for a financial transaction:

- 1 From the Main menu, select Transactions > Financial Transaction Search.  
The Merchant Administration Financial Transaction Search page displays.

Financial Transaction Search

**Merchant Administration - Financial Transaction Search**

**Search for Financial Transactions**

From	<input type="text" value="14/12/07 12:00 AM"/>
To	<input type="text" value="14/12/07 11:59 PM"/>
Transaction ID	<input type="text"/>
Batch Number	<input type="text"/>
RRN	<input type="text"/>
Transaction Type	<input type="text" value="All"/>
Payment Method	<input type="text" value="All"/>
Acquirer ID	<input type="text" value="All"/>
Transaction State	<input type="text" value="All"/>
Number Of Results To Display On Each Result Page	<input type="text"/>

- 2 Enter the search parameters.  
If you enter multiple search parameters, the records returned will match all the search criteria.
- 3 Click Submit.  
The Financial Transactions List page displays.

## Merchant Administration - Financial Transaction List

### Financial Transaction List

Acquirer ID	Transaction ID	Merchant Transaction Reference	Transaction Type	Amount	Date	Response Code
MIGS S2I Test Bank	18		Authorisation	\$12.00	22/11/07 3:29 PM	2 - Declined
MIGS S2I Test Bank	17	TESTCAP	Authorisation	\$1.00	22/11/07 3:27 PM	2 - Declined
MIGS S2I Test Bank	16	TESTCAP	Authorisation	\$1.00	22/11/07 3:27 PM	2 - Declined
MIGS S2I Test Bank	15	StandCapt001	Capture	\$16.00	22/11/07 3:27 PM	0 - Approved
MIGS S2I Test Bank	14	TESTCAP	Authorisation	\$1.00	22/11/07 3:26 PM	2 - Declined
MIGS S2I Test Bank	13	TESTCAP	Authorisation	\$1.00	22/11/07 3:26 PM	2 - Declined
MIGS S2I Test Bank	12	TESTCAP	Authorisation	\$1.00	22/11/07 3:26 PM	2 - Declined
MIGS S2I Test Bank	11	TESTCAP	Authorisation	\$1.00	22/11/07 3:25 PM	2 - Declined
MIGS S2I Test Bank	10	TESTCAP	Authorisation	\$1.00	22/11/07 3:25 PM	2 - Declined

- 4 Select an individual Transaction ID to view its details.

The Financial Transaction Details page displays.

## Merchant Administration - Financial Transaction Details

### Financial Transaction Details

Acquirer ID	MIGS S2I Test Bank
Transaction ID	18
Merchant Transaction Reference	
Date	22/11/07 3:29 PM
Transaction Type	Authorisation
Payment Method	Credit
Amount	\$12.00
Order ID	18
Batch Number	20071122
RRN	07112218
Response Code	2 - Declined
Acquirer Response Code	91
Authorisation Code	

## Financial Transactions Search Page

Use the fields on the Financial Transaction Search page to enter the search parameters.

Table 12 Financial Transactions Search Page

Field	Description
From/To	Search for orders within a date range. If you clear the From field, all transactions up to the current date are displayed. The default From and To Dates are at the date of the users local time zone.
Transaction ID	Select a transaction by its system generated unique identifier for the financial transaction
Batch Number	Select transactions belonging to a particular batch
RRN	The RRN (Reference Retrieval Number) allows the Acquirer to uniquely identify a transaction

Field	Description
Transaction Type	Search for transactions of a particular type, for example: <ul style="list-style-type: none"> <li>• All</li> <li>• Authorization</li> <li>• Capture</li> <li>• Refund</li> <li>• Void Refund</li> <li>• Void Capture</li> </ul>
Payment Method	Search for transactions according to the payment method: <ul style="list-style-type: none"> <li>• Credit Card.</li> </ul>
Acquirer ID	Search for orders processed by a particular acquirer (for example, Mastercard NAB).
Transaction State	Search for orders having a specific success status (for example, successful, failed, or referred).
Authentication Type	Search for a particular type of 3DS authentication. Click the drop down arrow and select an authentication type from the list, or leave the default entry to display all authentication types. The available types of authentication are: <ul style="list-style-type: none"> <li>• All Authenticated Transactions</li> <li>• Verified by Visa</li> <li>• MasterCard SecureCode</li> <li>• J/Secure</li> </ul>
Authentication State	Search for transactions with a particular authentication status. Click the drop down arrow and select an authentication status from the list, or leave the default entry to display all authentication status. The available types of authentication status are: <ul style="list-style-type: none"> <li>• IGNORE</li> <li>• All Authenticated Transactions</li> <li>• All Non Authenticated Transactions</li> <li>• Authenticated Transactions – Successful</li> <li>• Authenticated Transactions – Failed</li> <li>• Authenticated Transactions – Undetermined</li> <li>• Authenticated Transactions – Not Enrolled.</li> <li>• J/Secure</li> </ul>
Number of Results to Display on Each Result Page	Enter the number of rows of search results that you wish to see on a single page.  Leave this field blank for the default number of search results to be displayed.

## Viewing the Financial Transactions List

To view financial transactions, use the search methods described in *Searching for Financial Transactions* on page 33.

The Financial Transaction Details page displays - the following table explains the details. Select an individual Financial Transaction ID to view its details.

*Table 13 Financial Transactions List*

Field	Description
Acquirer ID	The unique identifier of the card-processor to which the order was directed for processing
Financial Transaction ID	An automatically generated number uniquely identifying the transaction
Merchant Transaction Reference	A unique merchant specific identifier used in Payment Client transactions
Transaction Type	Indicates the type of action performed on the order, for example: <ul style="list-style-type: none"> <li>• Capture</li> <li>• Refund</li> </ul>
Amount	The total amount of the order
Date	The user-locale date and time at which the order was created
Response Code	A code and brief description summarising the result of attempting to process the order. Example response codes are: '0 - Approved' and '3 - Timed Out'.

### Viewing an Individual Financial Transaction

After the list of financial transactions displays, you can click an individual Financial Transaction ID to view its details. The Financial Transaction Details page displays all the details of an individual financial transaction.

*Table 14 Individual Financial Transaction Details*

Field	Description
Acquirer ID	The unique identifier of the card-processor to which the order was directed for processing
Financial Transaction ID	An automatically generated number uniquely identifying the transaction
Merchant Transaction Reference	A unique merchant specific identifier used in Payment Client transactions
Date	The user-locale date and time at which the order was created.
Transaction Type	Indicates the type of action performed on the order, for example: <ul style="list-style-type: none"> <li>• Capture</li> <li>• Refund</li> </ul>
Payment Method	The category of the card type. One of the following: <ul style="list-style-type: none"> <li>• Credit Card</li> </ul>
Amount	The total amount of the order
Order ID	A unique number used to identify an order
Batch Number	The identifier for the batch to which the transactions belongs
RRN	The Retrieval Reference Number, which helps the Acquirer to identify a transaction that occurred on a particular day.
Response Code	A code and brief description summarising the result of attempting to process the order. Example response codes are: '0 - Approved' and '3 - Timed Out'.
Authorisation Code	An identifier returned by the card issuer indicating the result of the authorisation component of the order
Acquirer Response Code	The response code from the acquirer indicating success or otherwise of the transaction

Field	Description
Integration Type	The means by which the merchant accesses the Payment Server. The available integration types are: <ul style="list-style-type: none"> <li>• PC - Payment Client</li> <li>• VPC - Virtual Payment Client</li> <li>• MA - Merchant Administration</li> </ul>
Integration Type Version	The version number of the payment software used to integrate with the Payment Server
Transaction Source	Indicates the facility used to generate the transaction
Payment Authentication ID	Displays the unique ID of an authentication record, if payment authentication was used in processing the transaction

## Downloading the Transactions File

To use the download transaction information functionality, you must have been set up to do so by your Payments Service Provider.

The Download button on Financial Transactions Search, or Download Search Results link on the Financial Transaction List, allows you to download transaction information in a text or csv file. The file contains the orders with all the associated Financial Transaction data for the search criteria entered.

The format of the file is a Comma Separated Value file and ends with the extension .csv. This format is used to transfer data from one application to another. Most database systems can import and export comma-separated value files, which can be used in any spreadsheet program.

To download transaction information you must first enter your search criteria in the Financial Transaction Search page.

### Downloading Transaction Files

- 1 From the Financial Transactions Search page, after you have entered the search criteria, click Download.

Financial Transaction Search

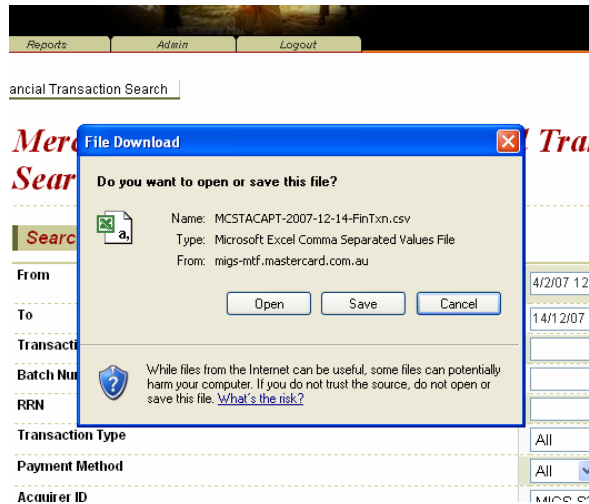
***Merchant Administration - Financial Transaction Search***

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**Search for Financial Transactions**

<b>From</b>	4/2/07 12:00 AM
<b>To</b>	14/12/07 11:59 PM
<b>Transaction ID</b>	<input type="text"/>
<b>Batch Number</b>	<input type="text"/>
<b>RRN</b>	<input type="text"/>
<b>Transaction Type</b>	All
<b>Payment Method</b>	All
<b>Acquirer ID</b>	MIGS S21 Test Bank
<b>Transaction State</b>	All
<b>Number Of Results To Display On Each Result Page</b>	<input type="text"/>

A dialog box displays, prompting you to choose whether you would like to open or save the file.



- 2 Click the required button and follow the prompts.
- 3 Choose one of the following:
  - Save to Disk – you can then change the file name and select a location to save the file.
  - Open the file, for example, using Excel (the default option).

## Downloading Transaction Files

To use the download transaction information functionality, you must have been set up to do so by your Payments Service Provider.

The Download button on Financial Transactions Search, or Download Search Results link on the Financial Transaction List, allows you to download transaction information in a text or csv file. The file contains the orders with all the associated Financial Transaction data for the search criteria entered.

The format of the file is a Comma Separated Value file and ends with the extension .csv. This format is used to transfer data from one application to another. Most database systems can import and export comma-separated value files, which can be used in any spreadsheet program.

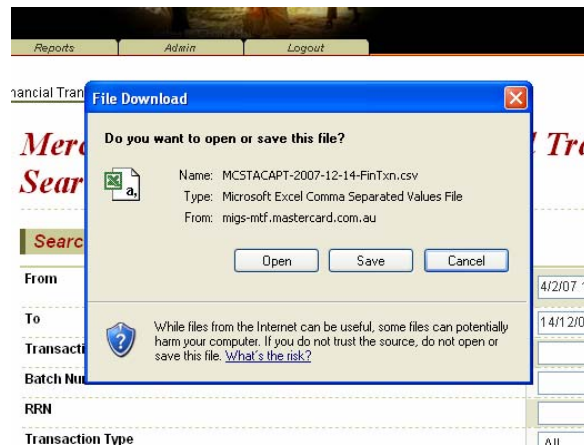
To download transaction information you must first enter your search criteria in the Financial Transaction Search page.

## Merchant Administration - Financial Transaction Search

**Search for Financial Transactions**

From	4/2/07 12:00 AM
To	14/12/07 11:59 PM
Transaction ID	
Batch Number	
RRN	
Transaction Type	All
Payment Method	All
Acquirer ID	MIGS S21 Test Bank
Transaction State	All
Number Of Results To Display On Each Result Page	

- 1 From the Financial Transactions Search page, after you have entered the search criteria, click Download.
- 2 A dialog box displays, prompting you to choose whether you would like to open or save the file.



- 3 Click the required button and follow the prompts.
- 4 If you choose to Save to Disk, you can change the file name and select a location to save the file.
- 5 Or, if you choose to Open the file, for example, using Excel. (the default option), the file opens in Excel.



# 5 *Managing Fraud*

## Working with Payment Authentications

Verified by Visa™ (Visa 3-Domain Secure), MasterCard SecureCode™ (MasterCard 3-Domain Secure) and J-Secure and JSecure™, are Payment Authentications designed to stop credit card fraud by authenticating cardholders when performing transactions over the Internet.

Merchant Administration allows you to search for payment authentications and view the results.

### Payment Authentication Information Flow

A payment authentication is performed immediately before a merchant performs an authorisation. Authenticating ensures that the card is being used by its legitimate owner. During a transaction, authentication allows a merchant to confirm the identity of the cardholder by redirecting them to their card-issuer where they enter a password that they had previously registered with their card issuer.

The cardholder must have registered their card and password with the issuing bank before they can use the authentication scheme.

The cardholder's browser acts as a path to transport messages between the web application, the Payment Server and the card-issuing bank's Access Control Server (ACS).

The following is the flow of information between all the parties in a payment authentication.

- 1** If the merchant collects the cardholder's details, the cardholder enters their card details into the merchant application payment page and submits the order, and their browser is redirected to the Payment Server.

If the Payment Server collects the cardholder's card details, the cardholder will now enter their card details on the payments page provided by the Payment Server.
- 2** The Payment Server determines if the card is enrolled in the Payment Authentications scheme by checking the card scheme database.

If the cardholder's card is registered in the scheme, the Payment Server redirects the cardholder's browser to the ACS site for authentication.

If the card is not enrolled, steps 3, 4 and 5 (below) are skipped, and the Payment Server continues processing the transaction.
- 3** The ACS displays the cardholder's secret message and the cardholder enters their response (password), which is checked with the Card Issuer database.
- 4** The cardholder is redirected back to the Payment Server and the card issuer sends an authentication message indicating whether or not the cardholder's password matched the message in the database.
- 5** The Payment Server continues processing the transaction.

**Note:** If the merchant profile has 3DS Blocking enabled, and the transaction fails authentication, the Payment Server will not continue to process the transaction, and the details of the transaction will not be saved.

- 6 The cardholder is redirected to the merchant, where the receipt is passed back to the cardholder.

## Payment Authentications Status

Merchant Administration provides you with a record of every attempt at authentication by your cardholders.

The status of payment authentications are the values returned for every attempted authentication, showing, for example, whether the authentication passed or failed.

During the authentication process, while a cardholder is being authenticated, the merchant will see a status value of T. This changes to a value of “Y-Success” if the authentication is successful. The cardholder is then redirected to the payment section of the transaction.

If however, the cardholder cancelled the transaction in the authentication stage, then the value T is displayed in the merchant’s records.

If the cardholder is enrolled but is not authenticated correctly, for example, because the customer may have entered their password incorrectly 3 times, then the value F is displayed to indicate that the cardholder failed the authentication process.

If the cardholder is not enrolled, the transaction is processed without the cardholder being redirected to be authenticated, but a value is returned to show that the cardholder was not enrolled.

## Searching for Payment Authentications

The Payment authentication search page provides ways to select a single or set of payment authentications to view the results of the authentication.

You can search for and select Payment Authentications using a number of parameters.

- 1 Select Search from the Main menu.
- 2 Select Payment Authentications Selection from the submenu. The Payment Authentication Search page displays.
- 3 Enter your search parameters from the options shown in the following table.
- 4 After you have entered your search criteria you can view the results of your search on the next page.

*Table 15 Searching for Payment Authentications*

Field	Description
From/To	Search for orders within a date range. If you clear the From field, all transactions up to the current date are displayed. The default From and To Dates are at the date of the users local time zone.
Order Reference	Search for orders created with specific Order Reference text.
Authentication ID	Search for an order with a particular authentication ID.
Order Reference	Search for orders created with specific Order Reference text.

Field	Description
Authentication Type	<p>Search for a particular type of 3DS authentication. Click the drop down arrow and select an authentication type from the list, or leave the default entry to display all authentication types. The available types of authentication are:</p> <ul style="list-style-type: none"> <li>• All Authenticated Transactions</li> <li>• Verified by Visa</li> <li>• MasterCard SecureCode</li> <li>• J/Secure</li> </ul>
Authentication State	<p>Search for transactions with a particular authentication status. Click the drop down arrow and select an authentication status from the list, or leave the default entry to display all authentication status. The available types of authentication status are:</p> <ul style="list-style-type: none"> <li>• IGNORE</li> <li>• All Authenticated Transactions</li> <li>• All Non Authenticated Transactions</li> <li>• Authenticated Transactions – Successful</li> <li>• Authenticated Transactions – Failed</li> <li>• Authenticated Transactions – Undetermined</li> <li>• Authenticated Transactions – Not Enrolled.</li> <li>• J/Secure</li> </ul>
Number of Results to Display on Each Result Page	<p>Enter the number of rows of search results that you wish to see on a single page.</p> <p>Leave this field blank for the default number of search results to be displayed.</p>

## Viewing Payment Authentications

To view the results of your search, click Search on the Payment Authentication page (see *Searching for Payment Authentications* on page 41).

The results display on the Payment Authentication List page, as explained in the following table.

*Table 16 Viewing Payment Authentications*

Field	Description
Approval Code	The unique payment authentication ID. Click on the ID to view the authentication details.
Authentication Type	<p>The type of 3DS authentication. The available types of 3DS authentication are:</p> <ul style="list-style-type: none"> <li>• All Authenticated Transactions</li> <li>• All Non-Authenticated Transactions</li> <li>• Verified by Visa</li> <li>• MasterCard SecureCode</li> <li>• J/Secure</li> </ul>
Order Reference	A merchant-supplied identifier for the order. This will typically be used by the customer to identify their order (for example, a booking reference number).
Amount	The total amount of the order

Field	Description
Date	The user-locale date and time at which the order was created
Response Code	A code and brief description summarising the result of attempting to process the order. Example response codes are: '0 - Approved' and '3 - Timed Out'.

## Viewing an Individual Payment Authentication

To view the details of an individual payment authentication, click an authentication number displayed after a search on the Payment Authentication (see *Searching for Payment Authentications* on page 41). The Payment Authentication Details page displays.

The Payment Authentication Details page displays the following information for a specific payment authentication.

**Note:** You may not see all the fields listed here. Depending on prior selections, your privileges and the country of use, some fields may be enabled or disabled.

*Table 17 Viewing an Individual Payment Authentication*

Field	Description
Date	The user-locale date and time at which the order was created.
Approval Code	The unique payment authentication ID. Click on the ID to view the authentication details.
Authentication State	<p>A payment authentication specific field that indicates the status of the payment authentication, for example:</p> <p>Y – Success - The cardholder was successfully authenticated.</p> <p>M – Success – The cardholder is not enrolled, but their card issuer attempted processing. This is used by Visa in the United States where they stand in for Issuers who are not yet Verified by Visa enabled.</p> <p>E – Not Enrolled - The cardholder is not enrolled.</p> <p>N – Failed - Verification Failed.</p> <p>U – Undetermined - The verification was unable to be completed. This can be caused by network or system failures.</p> <p>T – Undetermined - The cardholder session timed out and the cardholder's browser never returned from the Issuer site.</p> <p>A – Undetermined - Authentication of Merchant ID and Password to the Directory Failed.</p> <p>D – Undetermined - Error communicating with the Directory Server.</p> <p>C – Undetermined - Card brand not supported.</p> <p>S – Failed - The signature on the response received from the Issuer could not be validated. This should be considered a failure.</p> <p>P – Failed - Error receiving input from Issuer.</p> <p>I – Failed - Internal Error.</p>
Verification Token (CAVV)	The Verification Token (CAVV = Cardholder Authentication Verification Value) is a Visa token generated at the card issuer to prove that the Visa cardholder authenticated satisfactorily.

Field	Description
Verification Security Level	<p>The Verification Security Level field shows the VISA ECI or MasterCard SLI or J/Secure value sent in the authorisation message. It is generated either by the Payment Server or your online store depending on your chosen implementation model.</p> <p>It is shown for all transactions except those with authentication status "Failure".</p> <p>These values are:</p> <p>05 - Fully Authenticated</p> <p>06 - Not authenticated (cardholder not participating)</p> <p>07 - Not authenticated (usually due to a system problem or invalid password)</p> <p>The actual value used may differ for some banks.</p>
3-D Secure VERes.enrolled	<p>This value indicates whether or not the card used was enrolled for 3-D Secure at the time of the transaction. The available values are:</p> <p>Y - Yes</p> <p>N - No</p> <p>U - Undetermined. For example, the payment authentications system was unavailable at the time of the authentication.</p>
3-D Secure XID	The unique identifier returned by the issuer for a successful authentication
3-D Secure ECI	The 3-D Secure Electronic Commerce Indicator (ECI), as returned from the issuer in response to an authentication request
3-D Secure PRes.status	<p>Indicates the result of the cardholder authentication. The available values are:</p> <p>Y – Yes</p> <p>N – No</p> <p>A – Attempted Authentication but failed. For example the cardholder failed to enter their password after three attempts.</p> <p>U – Undetermined. The payment authentications system was unavailable at the time of the authentication.</p>
Time taken (seconds)	A payment authentication specific field which indicates the time taken (in seconds) for the payment authentication.
Financial Transaction ID	An automatically generated number uniquely identifying the transaction.
Card Number	<p>The card number used in the order. Depending on your profile, the format used for displaying card numbers is one of the following:</p> <p>0.4 Format, for example (xxxxxxxxxxx1234)</p> <p>6.3 Format, for example (654321xxxxxxxx123)</p> <p>The full card number is displayed</p> <p>The card number is not displayed</p>

## Failed CSC Reversal

This facility provides a mechanism to automatically reverse transactions where the Issuer has authorized a transaction but advised the CSC value supplied in the authorization message did not match the value in their system (ie, CSC Response Code ='N').

To enable this feature contact your Acquirer.

To enable CSC Mismatch reversals you must have the CSC Reversal privilege

# 6 Working with Reports

## Search for a Gateway Report

Gateway reports display the details of all merchant's transactions that have been processed by the Payment Server. It allows you to search for and list the transaction details by date, transaction mode (test or production), time interval (daily, weekly, monthly) and currency.

To search for a Gateway report:

1 From the Main menu, select Reports > Gateway Reports. The Gateway Reports display.

2 Enter your search parameters.

If you enter more than one parameter the records returned match all your search criteria.

3 Click Submit.

The screenshot shows a web interface titled "Merchant Administration - Gateway Reports". Below the title is a section labeled "Gateway Reports" with a search form. The form includes the following fields: "From" (date field with "19/12/07"), "To" (date field with "19/12/07"), "Time Interval" (dropdown menu with "Daily" selected), and "Acquirer" (dropdown menu with "All" selected). A "Submit" button is located at the bottom of the form.

The Gateway Report Details page displays (see *View a Gateway Report* on page 46).

Table 18 Gateway Report Search Page

Field	Description
From/To	Search for orders within a date range. If you clear the From field, all transactions up to the current date are displayed. The default From and To Dates are at the date of the users local time zone.
Time Interval	The time span that the transactions occurred for example: <ul style="list-style-type: none"><li>• Daily</li><li>• Weekly</li><li>• Monthly</li><li>• Yearly.</li></ul> If a two week period is entered with a daily time interval, 14 daily report totals are displayed.
Acquirer	Search for orders processed by a particular acquirer (for example, Mastercard NAB)

## View a Gateway Report

A Gateway Report is grouped into sections by transaction currency. Each row of the list provides aggregated details for transactions processed by a specific acquirer, using a specific currency, and occurring in a specific period. The size of the period is determined by the Time Interval selected on the Gateway Report Search page.

The following table shows details from the report. Actual details in a report may vary depending on the merchant's configuration by the acquirer.

*Table 19 Viewing a Gateway Report*

Field	Description
Date	The start date of the period for which transactions are aggregated
Acquirer	The name of the acquirer who processed the transactions
No. Transactions	The number of transactions processed by the acquirer, in a given currency, during the reporting period.
Merchant ID	The merchant's unique alphanumeric identifier. There is a unique Merchant ID for each merchant account and profile
No. Settlements	The number of transactions performed for that period
Total Authorisations	The total amount of authorisations, less any voids or refunds in, the reported transactions
Total Captures	The total amount of captures, less any voids or refunds, in the reported transactions
Total Purchases	The total amount of purchases, less any voids or refunds, in the reported transactions
Total Refunds	The total amount of refunds in the reported transactions

# 7 Admin Options

The Admin option allows you to:

- Modify your configuration settings.
- Create, modify, and delete Operator details.
- Change your password.
- Download software

## Configuring Your Settings

How to configure your merchant settings

- 1 Select Admin - Configuration Details.
- 2 Click Edit.
- 3 Make changes as required and click Submit.

**Merchant Administration - Configuration Details**

---

**Merchant**

Merchant Name	MCSTACAPT
Merchant ID	MCSTACAPT

**Internationalisation**

Locale	English (Australia)
Time Zone	Australia/Sydney

**Virtual Payment Client**

Access Code	DE8AA715
Secure Hash Secret 1	7AAEF3A8D30210D21ABEA5DACC093D0B
	<input type="button" value="Add"/>
3-Party Return URL	<input type="text"/>

**Payment Client**

Client 3-Party Return URL	<input type="text"/>
---------------------------	----------------------

The message “Configuration Changes Saved” is displayed on the Configuration Details screen and details redisplayed with changed information.

## Configuration Details

The Configuration Details page allows you to view or edit some details of your configuration.



## Configuration Details Definitions

*Table 20 Configuration Details Definitions*

Field	Description
Merchant Name	The merchant's registered business, trading or organization name.
Merchant ID	The merchant's unique alphanumeric identifier. There is a unique Merchant ID for each merchant account and profile.

**Note:** You cannot change the Merchant Name and Merchant ID. Should you require any changes to these fields, please contact your MSO.

## International Definitions

The Internationalization section on the Configuration Details screen contains the following information:

*Table 21 International Definitions*

Field	Description
Locale	The default language displayed in Merchant Administration unless overridden by the Operator.
Time Zone	The user's Time Zone. This is the local time on all merchant transactions unless overridden by the Operator.

**Note:** You cannot change these fields. Should you require any changes to these fields, please contact your MSO.

## Configuration Details - Virtual Payment Client

*Table 22 Configuration Details - Virtual Payment Client*

Field	Description
Access Code	<p>The access code is an identifier that is used to authenticate the merchant for Virtual Payment Client transactions.</p> <p>The access code is generated automatically when the merchant is granted the privilege to use the Virtual Payment Client.</p>
Secure Hash Secret	<p>The secure hash is generated automatically and assigned to you when you were granted the Virtual Payment Client privilege.</p> <p>It is unique for each merchant and you must always have at least one secure hash secret but may have up to two secure hash secrets.</p> <p>The secure hash is only relevant to 3-party Virtual Payment Client transactions, as the transaction is sent to the Payment Server using the cardholder's browser and the response is returned to your website using the cardholder's browser, the Secure Hash Secret is used to prevent a cardholder from trying to change the transaction details.</p> <p>The Secure Hash Secret is made up of alphanumeric characters which are appended to the transaction.</p>

Field	Description
3-Party Return URL	<p>The default return web address when using the Virtual Payment Client interface.</p> <p>The cardholder is returned to this URL at the completion of the transaction, where the merchant initiated the payment via the Virtual Payment Client without specifying a return URL.</p> <p>The Return URL must start with either http:// or https://and may be up to 255 characters.</p>

### Configuration Details - Payment Client

The Payment Client section on the Configuration Details page displays and allows you to edit configuration information associated with the use of the Payment Client interface.

*Table 23 Configuration Details - Payment Client*

Field	Description
Client 3-Party Return URL	<p>The default return web address for the Payment Client interface.</p> <p>The cardholder is returned to this URL at the completion of the transaction when the merchant initiated the payment using the Payment Client without specifying a return URL.</p> <p>It can be a complete URL that defines the exact location of the receipt page, or it can be a partial URL that starts with HTTP or HTTPS and defines the machine where the receipt file is located. The complete URL for defining the receipt page can be a combination of both components, the Merchant Administration component and the ReturnURL component in the digital order.</p> <p>When setting the web return address you can either:</p> <ul style="list-style-type: none"> <li>• Enter the complete URL in Merchant Administration.</li> <li>• Enter the complete URL in the digital order.</li> <li>• Enter part of the URL in Merchant Administration and the remaining part in the Digital Order.</li> </ul> <p><b>Note:</b> If the ReturnURL in the Digital Order starts with either HTTP or HTTPS, it overwrites any return URL that you enter in Merchant Administration. If you use the ReturnURL in the Digital Order, you do not need to provide a ReturnURL in Merchant Administration.</p>

### Editing Your Configuration Settings

How to edit your configuration settings

- 1 Select Admin-Configuration Details.
- 2 Click Edit.
- 3 Enter changes in the fields that permit changes and click Submit.

### Merchant Administration - Configuration Details

---

**Merchant**

Merchant Name	MCSTACAPT
Merchant ID	MCSTACAPT

**Internationalisation**

Locale	English (Australia)
Time Zone	Australia/Sydney

**Virtual Payment Client**

Access Code	DE8AA715
Secure Hash Secret 1	7AAEF3A8D30210D21ABEA5DACC093D0B
	<input type="button" value="Add"/>
3-Party Return URL	<input type="text"/>

**Payment Client**

Client 3-Party Return URL	<input type="text"/>
---------------------------	----------------------

The Configuration Details page re-displays with the changed information (see *Configuration Details* on page 47).

#### Editing Merchant Configuration - Internationalisation

On the Configuration Editor page:

- 1 Select a Locale and/or Time Zone from the drop down list.
- 2 Click Submit.

The Configuration Details page re- displays, with the updated information.

#### Editing Merchant Configuration - Virtual Payment Client

On the Configuration Editor page, you can edit the following for the Virtual Payment Client:

- Secure Hash Secret (see *To Add a Secure Hash Secret* on page 51)
- 3- Party Return URL (see *To Edit ReturnURL* on page 52)

**Note:** Only the Secure Hash Secret and return URL can be edited. The Access Code cannot be edited. You can have a maximum of two secrets and a minimum of one.

## To Add a Secure Hash Secret

To add a secure hash secret on the Configuration Editor page:

**1** Click Add.

The page refreshes and a second secure hash secret is added. There are now two secure hash secrets displayed on the page with a delete button next to each secret.

*Merchant Administration - Configuration Details*

**Merchant**

Merchant Name	MCSTACAPT
Merchant ID	MCSTACAPT

**Internationalisation**

Locale	English (Australia)
Time Zone	Australia/Sydney

**Virtual Payment Client**

Access Code	DE8AA715
Secure Hash Secret 1	7AAEF3A8D30210D21ABEA5DACC093D0B
	<input type="button" value="Add"/>
3-Party Return URL	<input type="text"/>

**Payment Client**

Client 3-Party Return URL	<input type="text"/>
---------------------------	----------------------

**2** Click Submit.

*Merchant Administration - Configuration Details*

**Merchant**

Merchant Name	MCSTACAPT
Merchant ID	MCSTACAPT

**Internationalisation**

Locale	English (Australia)
Time Zone	Australia/Sydney

**Virtual Payment Client**

Access Code	DE8AA715
Secure Hash Secret 1	7AAEF3A8D30210D21ABEA5DACC093D0B
	<input type="button" value="Delete"/>
Secure Hash Secret 2	D2D96E6318AD14E15B81F5505512254A
	<input type="button" value="Delete"/>
3-Party Return URL	<input type="text"/>

**Payment Client**

Client 3-Party Return URL	<input type="text"/>
---------------------------	----------------------

The Configuration Details page re-displays, with the updated information.

**Merchant Administration - Configuration Details**

Configuration Changes Saved

<b>Merchant</b>	
Merchant Name	MCSTACAPT
Merchant ID	MCSTACAPT

<b>Internationalisation</b>	
Locale	English (Australia)
Time Zone	Australia/Sydney

<b>Virtual Payment Client</b>	
Access Code	DE8AA715
Secure Hash Secret 1	7AAEF3A8D30210D21ABEA5DACC093D0B
Secure Hash Secret 2	D2D96E6318AD14E15B81F5505512254A

[Edit](#)

### To Delete a Secure Secret Hash

On the Configuration Editor page:

- 1 Click Delete to the right of the Secure Secret Hash that you want to permanently remove.

The page refreshes and the Secure Hash Secret is deleted to display the remaining secret with an add button next to it. If the first secret is deleted then what was previously the second secret becomes secret one.

- 2 Click Submit. The Configuration Details page re-displays, with the updated information.

### To Edit ReturnURL

On the Configuration Editor page:

- 1 Enter a URL in the Return URL field.
- 2 Click the Cancel button to undo any changes that you have just made, otherwise click the Submit button. The Configuration Details page re-displays, with the updated information.

### To edit the Payment Client

On the Configuration Editor page:

- 1 Enter a URL in the Client 3- Party Return URL field.
- 2 Click the Submit button. The Configuration Details page displays with the changed information.

## Managing Merchant Administration Operators

Merchant Administration allows you to create, modify, enable, and delete an Operator's details. Before you can perform these functions you must have the user privilege "Perform Operator administration". This is done in the Operator Details page from the "Admin" menu.

You can create and edit Merchant Administration Operators.

To manage Operators:

- 3 From the Main menu, select Admin > Operators.
- 4 You can choose to either create an Operator, edit an Operator, change an existing Operator's password, or delete an Operator.

Operator List

### Merchant Administration - Operator List

Create an Operator

Create a new Merchant Administration Operator

Edit an Operator

Operator ID	Operator Name	Description		
Administrator	superuser			
Dennis	Dennis		Change Password	Edit Delete
Maggie	Maggie			Edit
ama	ama		Change Password	Edit Delete

**Note:** This page displays a list of all existing Merchant Administration Operators.

## Types of Operators

There are three types of Operator:

- Web-based Operators - these are Operators who perform administration functions using the Merchant Administration web interface as described in this guide.
- Primary Operator - When your merchant profile is created, a primary Operator (Administrator) is also created. This Operator is allocated privileges to create, modify and delete other Operators. This Operator can also be modified and viewed, but not deleted.
- AMA User/Payment Client Operators - these are Operators who perform administration functions (any requests other than normal payment, such as Refund, Capture, QueryDR, etc) using the Payment Client. This Operator must have the user privilege of Enable advanced Merchant Administration features. Advanced Merchant Administration uses the Payment Client to directly access the MiGS Payment Server to perform all transaction-related actions integrated with a merchant's own payment software interfaces. Information on how to integrate Advanced Merchant Administration with your software application is given in the Payment Client Integration Guide.

If you do not have the privilege 'Enable advanced Merchant Administration features' available, it means your merchant account has not been assigned for this feature. Please contact your Payment Service Provider.

**Note:** An Operator with Advanced Merchant Administration privilege selected will not be able to log in to Merchant Administration.

## Creating a New Merchant Administration Operator

To create a new Merchant Administration Operator:

- 1 Select Admin > Operators.
- 2 Select Create an Operator.

Operator List

### Merchant Administration - Operator List

[Create an Operator](#)

Create a new Merchant Administration Operator

[Edit an Operator](#)

Operator ID	Operator Name	Description			
Administrator	superuser				
Dennis	Dennis		<a href="#">Change Password</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
Maggie	Maggie			<a href="#">Edit</a>	
ama	ama		<a href="#">Change Password</a>	<a href="#">Edit</a>	<a href="#">Delete</a>

The Merchant Administration Operator Details page consists of sections for recording details, security and transaction privileges for new Operators.

- 3 Enter the details as required.

Operator List | Operator Details

### Merchant Administration - Operator Details

[Operator Details](#)

Merchant	MCSTACAPT
Operator ID	*
Operator Name	*
Description	
Password	*
Confirm Password	*
Email Address	
Locale	English (Australia)
TimeZone	Australia/Sydney

[Security Privileges](#)

Operator Locked Out	<input type="checkbox"/>
Change Their Own Password	<input type="checkbox"/>
Must Change Password At Next Login	<input type="checkbox"/>

[Transactions](#)

- 4 Scroll down and click Submit.

The Merchant Administration Operator List re-displays and includes the new Operator.

### Merchant Administration Operator Details page

To create a new Merchant Administration Operator, fill in the following fields.

Mandatory fields on the screen are indicated by a red asterisk.

## Operator Details

*Table 24 Operator Details*

Field	Description
Merchant ID	The merchant's unique alphanumeric identifier. There is a unique Merchant ID for each merchant account and profile.
Operator ID	The unique identifier of the merchant Operator
Operator Name	The name of the Operator
Description	Extra description of the user (for example, job title, department or level of privileges allocated)
Password	The password must be at least eight characters long and contain at least one non-alphabetical character. The password is case sensitive.
Confirm Password	Enter the password again in this field for confirmation when adding a new password or changing an existing one
Email Address	The Operator's email address
Locale	The default language displayed in Merchant Administration unless overridden by the Operator
Time Zone	The user's Time Zone. This is the local time on all merchant transactions unless overridden by the Operator

## Security Privileges

*Table 25 Security Privileges*

Field	Description
Operator Locked Out	If checked, the Operator has failed to correctly login three times and hence has been locked out. Clear the check box to re-enable the Operator if you have the required privileges.
Must change password at next login	If selected, the next time an Operator logs in they are required to change their password
Password never expires	If selected, an Operator's password will not expire. If cleared, the password shall expire at the end of the default period
Change Own Password	Operator is allowed to change their own password

## Transactions

*Table 26 Transactions*

Field	Description
Perform MOTO Transactions	Allows the operator to create orders in Merchant Administration and allows user to mark orders as complete
Voids	Allows the operator to void transactions. A void is the cancellation of a previous transaction. Voids can only be performed if the transaction is in an unreconciled batch. <b>Note:</b> A void is only possible if voids are supported by the acquirer.
Perform Captures	Allows the operator to perform captures and allows user to mark orders as complete
Perform Stand Alone Captures	Allows the operator to perform captures for orders authorised manually, or in an external system
Perform Bulk Captures	Allows the operator to perform a capture against a set of selected orders



Field	Description
Perform Refunds	Allows the operator to give refunds. A refund is the transfer of funds from a merchant to a card holder.
Excessive Refunds	Allows the operator to perform refunds for amounts greater than the authorised amount
Excessive Refunds Limit	The maximum limit allowed for an excessive refund, in excess of the authorised amount

### Merchant Maintenance

*Table 27 Merchant Maintenance*

Field	Description
Modify the merchant configuration	Allows the operator to edit the merchant's configuration details
Perform operator administration	Allows the operator to create, edit and delete other Operator's details

### General Privileges

*Table 28 General Privileges*

Field	Description
May perform settlements	Operator may perform settlements
Perform actions with a supervisor's password	<p>This is a supervisor override. An operator who does not have the privileges to perform actions, such as purchases, refunds and voids, may still perform actions if they have this privilege. The supervisor's username and password may be used to perform actions available on the Order Details page.</p> <p>A Supervisor is any Operator who has the user privileges to perform the required actions.</p>
View Report Pages	Authorized to view Reports
Advanced Merchant Administration	<p>Allows the merchant to perform administration functions through an interface with the Payment Client. The merchant can access the Payment Gateway to directly perform all transaction-related actions (for example, captures, and refunds) integrated with merchants' software interfaces, rather than using the portal.</p> <p><b>Note:</b> If this privilege is selected for a Merchant Administration Operator, the operator will not be able to use Merchant Administration.</p>
Download Transaction Search Results	<p>Allows the Operator to download transaction information in a text file.</p> <p>The file contains the orders with all the associated Financial Transactions and Payment Authentication Transaction data.</p> <p>The format of the file is a Comma Separated Value file and ends with the extension .csv. This format is used to transfer data from one application to another. Most database systems can import and export comma-separated value files, which can be used in any spreadsheet program.</p>
Allow Software Download	<p>Allows the merchant to download software and documentation from the Payment Server. For example, the merchant may need to download the Payment Client.</p> <p><b>Note:</b> This privilege is a pre-requisite to the Payment Client Download and Documentation Download privileges.</p>
Allow Merchant Administration Download	Allows the operator to download documentation from Merchant Administration portal

Field	Description
Enable Translation Portal	Allows the Operator to use the translation portal to change the language of the interface
Allow Payment Client Download	Allows the merchant to download the Payment Client software

## Editing Operators

To edit a currently configured Operator:

- 1 Select Admin > Operators.

The Operator List page shows all existing Operators.

**Merchant Administration - Operator List**

[Create an Operator](#)

Create a new Merchant Administration Operator

[Edit an Operator](#)

Operator ID	Operator Name	Description	Change Password	Edit	Delete
Administrator	superuser				
Dennis	Dennis		<a href="#">Change Password</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
Maggie	Maggie		<a href="#">Change Password</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
ama	ama		<a href="#">Change Password</a>	<a href="#">Edit</a>	<a href="#">Delete</a>

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- 2 You can do any of the following::

- To edit a particular Operator, click Edit. The **Operator Detail** displays.
- To delete a particular Operator, click Delete. A message prompts you to confirm deletion. Click Ok or Cancel as appropriate.
- To change an Operator's password, click Change Password. The Change Password page appears.

**Note:** The Change Password link does not display for the logged in user. Use Admin > Change Password (see *Changing Your Password at Login* on page 11) to change the password of the currently logged in Operator.

## Reactivating an Operator When Locked Out

If a Merchant Administration Operator enters their password incorrectly three times, they are locked out.

**Note:** To reinstate a locked out Merchant Administration Operator, you must have the May Perform Operator Administration user privilege.

To reactivate a locked out Merchant Administration Operator, log in as an activated Operator with the appropriate privileges:

- 1 Select Admin > Operators.  
The Operator List page displays.
- 2 To view the Operator's details click on the Operator in the list.  
The Operator Detail page displays.
- 3 Clear the Operator who has been locked out due to repeated login failure check box.

- 4 Enter a new temporary password in the Password field and retype that password in the Repeat Password field.
- 5 Provide this new password to the Operator.
- 6 Click the Must change password at next login check box. This forces the Operator to choose a new password at the next login.
- 7 Click Submit to commit the changes. The Operator's record has now been unlocked and a new password has been created.

## Changing your Password

**Note:** To change your own password, you must have the Change Own Password user privilege (see *Merchant Administration Operator Details* page on page 54).

To change your password:

- 1 Select Admin > Change Password.

The screenshot shows a web form titled "Change Own Operator Password" in red text. Below the title is a green header bar with the same text. The form contains three input fields: "Old Password", "New Password", and "Confirm New Password". At the bottom of the form are two buttons: "Cancel" and "Submit".

- 2 Enter the Old Password, the New Password, and re-enter the new password in the Confirm Password field.
- 3 Click Submit.

The password is changed, and you will have to use the new password the next time you log in.

### Password Requirements

The password must consist of at least eight characters, and include at least one numeric or punctuation character. To confirm your password you are required to enter it twice.

### Password Options

When creating or modifying an Operator record, you can select whether the Operator password expires on next login. The Operator is then prompted to change their password at the next login attempt. Alternatively, you can select "Password never expires" so that the Operator never needs to change their password. If "Password never expires" is left unchecked, the password shall automatically expire every thirty days (configurable).

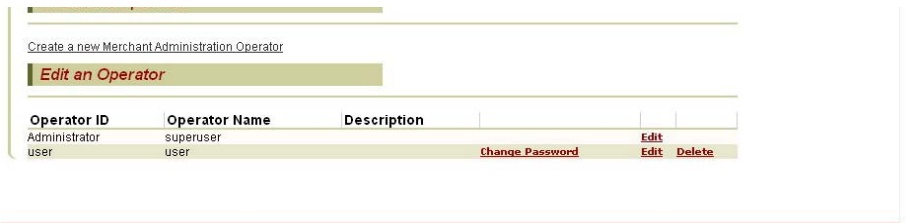
Operators can change their password at any time (if given the user privilege), but they cannot re-use that password for the next five password changes (this is configurable).

## Changing an Operator's Password

**Note:** To change an Operator's password, you must have "May Perform Operator Administration" user privilege.

To change an Operator's password:

**1** Select Admin > Operators.



- 2** Identify the Operator in the Edit Operator section, and click Change Password. The Change Operator Password page displays.
- 3** Enter the new password and re-enter the new password in the Confirm New Password field.
- 4** Click Submit.

# 8 Appendix A

## Test Environment – Test Cards

The following table shows the test card numbers and associated expiry dates configured for each card scheme on the MiGS Payment Server.

*Table 29 Test Cards*

Card Type	PAN	Expiry
MasterCard	51234567890123456	05/13
MasterCard	5313581000123430	05/13
VISA	4005550000000001	05/13
VISA	4557012345678902	05/13
AMEX	345678901234564	05/13
Bankcard (Australian Domestic)	5610901234567899	05/13
Diners	30123456789019	05/13