

# **Merchant Interface Online Help**

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# Merchant Interface Online Help

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

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

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

- **Contents** – The Table of Contents displays a full list of the help files for the Merchant Interface. These files, or "topics", are arranged into books by functionality.
- **Glossary** – The Glossary feature displays definitions for common terms in the Merchant Interface.
- **Frequently Asked Questions (FAQs)** – The list of FAQs allows you to look up some of the most commonly asked questions on how to use the payment gateway.
- **Reference and User Guides** – The Reference and User Guides page lists additional resources and links for helping you configure, maintain, and protect your payment gateway account.

Click on the links below to go directly to that topic:

[Tools](#)

[Reports](#)

[Search](#)

[Account](#)

# Tools

---

The Tools section of the Merchant Interface allows you to access the Virtual Terminal and Upload Transactions features of your payment gateway account. If they are enabled, you can also access the Automated Recurring Billing (ARB), Advanced Fraud Detection Suite (AFDS) and Customer Information Manager (CIM) value-adding services from this page. Additionally, you can create Buy Now or Donate buttons using our Simple Checkout integration method.

- **Virtual Terminal** – Submit manual credit card or eCheck.Net® transactions to the payment gateway.
- **Upload Transaction Files** – Upload a file of credit card or eCheck.Net transactions to the payment gateway for processing. This page also allows you to view the status of previously uploaded transaction files.
- **Automated Recurring Billing**– Create and manage recurring billing transactions, or subscriptions, for the sale of products or services to your customers.
- **Advanced Fraud Detection Suite** – Configure settings for your suspicious transaction filters and tools.
- **Customer Information Manager**– Create and manage customer profiles that include payment and shipping information, and store them on our secure servers for use in future transactions.
- **Simple Checkout**– Create and manage Buy Now and Donate buttons for your website.

## Virtual Terminal

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

- [Submit a Credit Card Charge](#)
- [Submit a Credit Card Refund](#)
- [Submit a Bank Account Charge](#)
- [Submit a Bank Account Refund](#)
- [View and Print Receipts](#)

You can also submit transactions using the Customer Information Manager

### Submit a Credit Card Charge

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

---

**Note:** The fields available on this page depend on the Virtual Terminal settings configured for your payment gateway account.

---

#### Step 1: Select a Payment Method

Select [Charge a Credit Card](#) from the list of options.

---

**Note:** Charge a Credit Card is the default payment method.

---

#### Step 2: Select a Transaction Type

Select a transaction type from the list of options, based on what you want to do:

- **Authorize and Capture** – The transaction is authorized by the credit card issuing bank and automatically submitted to the processor for settlement based on the Transaction Cut-Off Time configured for your account. This is the most common transaction type, because no further action is required to finalize the transaction for settlement.
- **Authorize Only** – The transaction is authorized by the credit card issuing bank and available funds on a credit card account are held. The transaction is not yet submitted to the processor for settlement. Instead, the transaction is in an Authorized/Pending Capture state until a capture action is performed from the Unsettled Transactions page. Once an Authorize Only transaction is captured, it is submitted for settlement based on the Transaction Cut-Off Time configured for your account.

---

**Note:** Authorize Only transactions on the payment gateway that have not been captured expire after 30 days. However, they might expire sooner at the processor. Contact your merchant bank for more information about Authorize Only expirations at the processor.

---

- **Capture Only** – This transaction type allows you to manually capture funds for transactions that were previously authorized outside the payment gateway. Additionally, because a Capture Only requires the Authorization Code of an original, successfully authorized transaction, you can use this transaction type to force captures for transactions that were declined by the payment gateway as a result of Address Verification Service (AVS) or Card Code Verification (CCV) rejection settings. Though they were declined by the payment gateway, an Authorization Code is usually still issued by the credit card issuing bank. This code can be found on the Transaction Detail page for the original transaction.

---

**Note:** Transactions that have been previously authorized through the payment gateway as an Authorize Only transaction can only be captured from the Unsettled Transactions page.

---

## Merchant Interface Online Help Files

### Step 3: Enter the Payment/Authorization Information

Enter the customer's credit card information and the amount of the transaction.

- Credit Card Number
- Expiration Date
- Amount
- Authorization Code – Required only when performing a Capture Only transaction. If you are forcing a capture for a payment gateway transaction that was declined due to AVS or CCV rejection settings, the Authorization Code can be found on the Transaction Detail page.

---

**Note:** Additional required fields such as Card Code, Recurring Billing Transaction, etc., can be configured from the Virtual Terminal Settings page.

---

### Step 4: Enter the Order Information

If desired, enter specific order information associated with the transaction.

- Invoice Number
- Description

---

**Note:** Enter an invoice number or description to easily differentiate between multiple transactions from the same customer.

---

### Step 5: Enter the Customer Billing Information

If desired, enter the customer's billing information. Fields in this section include: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

---

**Note:** If you would like to use the Address Verification Service (AVS) filter, you need to configure at least the Customer Billing Address and ZIP Code fields. You can configure the fields that should be included and/or required from the Virtual Terminal Settings page.

---

### Step 6: Enter the Customer Shipping Information

If desired, enter the customer's shipping information. Fields in this section include: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

---

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

---

### Step 7: Enter any Additional Information

Enter any additional information to be submitted with the transaction.

- Tax
- Freight
- Duty
- Tax Exempt
- PO Number

### Step 8: Click Submit to process the transaction or click Reset to clear the fields and start over.

Once the transaction has been submitted, the Transaction Confirmation page opens, listing the transaction ID and results of the transaction. From this page you can view a printable receipt of the transaction or return to the Virtual Terminal to enter a new transaction.

## Submit a Credit Card Refund

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

You can also submit a quick refund for an original settled transaction from the Transaction Detail page. You can view this page by searching for a transaction on the Transaction Search page and clicking on the appropriate Transaction ID from the Transaction Search Results page. For more information on submitting a quick refund, please see the [Refund a Transaction](#) topic.

---

**Note:** The fields available on this page depend on the Virtual Terminal settings configured for your payment gateway account.

---

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

---

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

---

### Step 1: Select a Payment Method

Select Refund a Credit Card from the list of options.

---

**Note:** Charge a Credit Card is the default payment method.

---

### Step 2: Enter the Payment/Authorization Information

Enter the customer's credit card information and the amount of the refund.

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

---

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

---

### Step 3: Enter the Order Information

If desired, enter specific order information associated with the transaction.

- Invoice Number
- Description

### Step 4: Enter the Customer Billing Information

If desired, enter the customer's billing information. Fields in this section include: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

### Step 5: Enter the Customer Shipping Information

If desired, enter the customer's shipping information. Fields in this section include: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

---

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

---

### Step 6: Enter any Additional Information

Enter the tax to be submitted with the transaction. If tax is not applicable, enter a zero (0).

## Merchant Interface Online Help Files

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

Once the transaction has been submitted, the Transaction Confirmation page opens, listing the transaction ID and results of the transaction. From this page you can view a printable receipt of the transaction or return to the Virtual Terminal to enter a new transaction.

## Submit a Bank Account Charge

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

---

**Note:** The fields available on this page depend on the Virtual Terminal Settings configured for your payment gateway account.

---

### Step 1: Select a Payment Method

Select Charge a Bank Account from the list of options.

---

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

---

### Step 2: Enter the Payment/Authorization Information

Enter the customer's bank account information and the amount of the transaction.

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

### Step 3: Enter the Order Information

If desired, enter specific order information associated with the transaction.

- Invoice Number
- Description

---

**Note:** It is recommended that you enter an invoice number or description to easily differentiate between multiple transactions from the same customer.

---

### Step 4: Enter the Customer Billing Information

If desired, enter the customer's billing information. Fields in this section include: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

### Step 5: Enter the Customer Shipping Information

If desired, enter the customer's shipping information. Fields in this section include: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

---

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

---

### Step 6: Enter any Additional Information

Enter any additional information to be submitted with the transaction.

- Tax
- Freight
- Duty
- Tax Exempt
- PO Number

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

Once the transaction has been submitted, the Transaction Confirmation page opens, listing the transaction ID and results of the transaction. From this page you can view a printable receipt of the transaction or return to the Virtual Terminal to enter a new transaction.

## Submit a Bank Account Refund

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

You can also submit a quick refund for an original settled transaction from the Transaction Detail page. You can view this page by searching for a transaction on the Transaction Search page and clicking on the appropriate Transaction ID from the Transaction Search Results page. For more information on submitting a quick refund, please see the Refund a Transaction topic.

---

**Note:** The fields available on this page depend on the Virtual Terminal settings configured for your payment gateway account.

---

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

### Step 1: Select a Payment Method

Select Refund a Bank Account from the list of options

---

**Note:** Charge a Credit Card is the default payment method.

---

### Step 2: Enter the Payment/Authorization Information

Enter the customer's credit card information and the amount of the refund.

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

---

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

---

### Step 3: Enter the Order Information

If desired, enter specific order information associated with the transaction.

## Merchant Interface Online Help Files

- Invoice Number
- Description

### Step 4: Enter the Customer Billing Information

If desired, enter the customer's billing information. Fields in this section include: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

### Step 5: Enter the Customer Shipping Information

If desired, enter the customer's shipping information. Fields in this section include: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, and Phone Number.

---

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

---

### Step 6: Enter any Additional Information

Enter the tax to be submitted with the transaction. If tax is not applicable, enter a zero (0).

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

Once the transaction has been submitted, the Transaction Confirmation page opens, listing the transaction ID and results of the transaction. From this page you can view a printable receipt of the transaction or return to the Virtual Terminal to enter a new transaction.

## View and Print Receipts

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

### To print a transaction receipt:

**Step 1:** Click View Printable Receipt. The Receipt window opens, listing merchant, transaction, and address information.

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

**Step 3:** In the Print window, select the appropriate printer.

**Step 4:** Click Print to print the receipt or click Cancel to cancel the action. The receipt is sent to the selected printer.

---

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

---

## Transaction Types

The following are valid transaction types; not all might be available through the Virtual Terminal:

- Authorization Only – This transaction type is sent for authorization only. The transaction will not be sent for settlement until the credit card transaction type Prior Authorization and Capture (see definition below) is submitted, or the transaction is submitted for capture manually.
- Authorization and Capture – This is the most common type of credit card transaction. The amount is sent for authorization, and if approved, is automatically submitted for settlement.



- Capture Only – The transaction was previously authorized outside of the payment gateway and required an authorization code for processing.
- Credit — This transaction type is used to refund a customer for a transaction that was originally processed and successfully settled through the payment gateway.
- Offline Sale – This transaction type appears as an option in some screens; it is the same as Capture Only.
- Prior Authorization Capture – This transaction type is used to complete an Authorization Only transaction that was successfully authorized through the payment gateway.
- Void – The transaction has been voided and will not be sent for settlement. No further action can be taken for a voided transaction.

For more detailed information about transaction types, see the [Merchant Integration Guide](#).

## Transaction Status

The following is a list of transaction statuses; not all might be available from Virtual Terminal or search options.

- Approved Review—this status is specific to eCheck.Net. Transactions with this status were approved while awaiting processing.
- Authorized/Pending Capture—these transactions have been authorized by the processor but will not be sent for settlement until a capture is performed
- Captured/Pending Settlement—these transactions have been approved and captured, and will be picked up and sent for settlement at the transaction cut-off time.
- Authorized/Held Pending Release—transactions with this status are part of a larger order. Each individual transaction pays for part of the total order amount.
- Could Not Void—transactions with this status experienced a processing error during a payment gateway-generated void. You can resubmit these voids if the batch is still open.
- Refund/Pending Settlement— Transactions with this status have been submitted for refund and will be picked up and sent for settlement at the transaction cut-off time.
- Refund—these are transactions that have been submitted and authorized for refund.
- Declined— these are transactions that were not approved at the processor. These transactions cannot be captured nor submitted for settlement.
- Expired—these are transactions that were authorized but never submitted for capture within the 30-day limit. Transactions typically expire approximately 30 days after the initial authorization.
- Failed Review—t his status is specific to eCheck.Net. Transactions with this status failed review while awaiting processing.
- FDS – Authorized/Pending Review—this status is specific to the Fraud Detection Suite. Transactions with this status were successfully authorized by the processor, but triggered one or more fraud filters which had the action "Authorize and hold for review."
- FDS – Pending Review— this status is specific to the Fraud Detection Suite. Transactions with this status triggered one or more fraud filters which had the action "Do not authorize, but hold for review." Transactions are placed in this state before being sent for authorization.
- Settled Successfully—these are transactions that have been approved and successfully settled.
- Under Review—t his status is specific to eCheck.Net. Transactions with this status are currently being reviewed before being submitted for processing.
- Voided—these transactions have been voided and will not be sent for settlement. No further action can be taken for a voided transaction.

## Upload Transaction Files

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

- Upload a New Transaction File
- Uploaded Transaction File Status
- Upload Transaction Files Settings
- View Status of Uploaded Transaction Files
- Disable the Upload Transaction Files feature

If the Upload Transaction Files feature is not enabled for your account, you can configure it on the File Upload Capabilities page in the Settings menu. For more information, see the File Upload Capabilities topic.

### Upload a New Transaction File

When enabled for your account, this feature allows you to upload a file of transactions to the payment gateway. If this feature is not currently enabled for your account, you can configure it on the File Upload Capabilities page in the Settings menu. For more information, see the [File Upload Capabilities](#) topic.

#### To upload a transaction file:

**Step 1:** Click [Upload New Transaction File](#) on the Upload Transaction Files page. The Upload New Transaction File window opens, prompting you for the location of the transaction file to upload.

**Step 2:** Click [Browse](#). The Choose File window opens, prompting you to browse to the transaction file you would like to upload. (You can also enter the location and name of the transaction file to upload, click Upload File and skip to Step 5.).

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

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

**Step 5:** Click [Upload File](#) to upload the transaction file. The processing status of the upload appears.

---

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

---

If the upload is successful, the window displays a File ID. At this point, you can view the status of the transaction file on the [Uploaded Transaction File Status](#) page. This page allows you to click on the File ID to view individual transactions included in the transaction file.

If formatting errors are detected in the file or field validation errors occur, the line numbers the errors occurred in and descriptions of the errors are displayed. At this point, please close the window and correct and resubmit the file.

#### Tips on uploading a transaction file:

- The format of the transaction file must match the upload transaction file settings that have been configured for your payment gateway account. Any difference in field order or delimiting character may cause an error in the upload. (For more information about transaction file format, see the Upload Transaction Files Settings topic.)

- Data requirements might vary based on the type of transaction being submitted in the transaction file. For details regarding the specific requirements for each transaction type, please see the Implementation Guides for your connection method.
- For additional details on formatting and uploading transaction files, please see the [Upload Transaction File Guide](#).

## Uploaded Transaction File Status

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

The uploaded transaction files are displayed in descending order by File ID and include the following information:

- **File ID**—the identification number assigned by the payment gateway to a successfully uploaded transaction file.
- **Upload Date/Time**—the date and time the subscription file was uploaded. The time displays according to the time zone set for your account.
- **Total Number of Transactions**— the total number of transactions included in the uploaded transaction file.
- **File Upload Status**—the current status of the transaction file upload to the payment gateway.
- **Data Formatting Status** —the current status of the data formatting stage of a transaction file upload.
- **Transaction Processing Status** —the current status of the transaction processing stage of a transaction file upload.
- **Receipt Email Status**—the current status of the receipt email stage of a transaction file upload. If the Email Customer Setting on the Upload Transaction Files Settings page is set to **Yes**, email receipts are sent to customers during this upload stage.
- **Elapsed Time**—the total time taken to process a transaction file upload.

For each processing step (File Upload, Data Formatting, Transaction Processing, Receipt Email), the current payment gateway status is displayed. A Finished status indicates that the step is complete.

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

To customize the payment gateway settings used to format a transaction file, click Upload Transaction File Settings. The Upload Transaction Files Settings page opens, allowing you to specify the fields that should be in the transaction file, the order of the fields, and the delimiter used to separate the fields within the file.

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

## Uploaded Transactions

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

### View Transactions

The transactions are displayed in descending order by Transaction ID and include the following information:

- **Transaction ID**—this is the unique identification number assigned to a transaction by the payment gateway.
- **Invoice Number**—the merchant-assigned invoice number associated with the transaction.
- **Transaction Status**—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- **Submit Date**—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.

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- Customer Name—the name of the customer associated with the transaction.
- Card Type—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- Payment Method—the credit card or bank account number used for a transaction.
- Payment Amount—the total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.
- Settlement Date—the date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.
- Settlement Amount—the total settled amount of a transaction.

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

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

## View Errors in File

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

## Sort Transactions

By default, transactions are sorted in descending order by Transaction ID. Clicking on a column header sorts transactions in descending order based on the information provided in that column. For example, to sort transactions from most recent to oldest, click the **Settlement Date** column header once. Clicking again on the same column header will re-sort transactions in ascending order.

An arrow next to the column header indicates the current sort order for the transaction set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You can sort transactions by the following columns: Transaction ID, Submit Date, Customer, Payment Method, Payment Amount, Settlement Date, and Settlement Amount.

## Upload Transaction Files Settings

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

- Upload Processing Information - Configure the payment gateway settings that should be applied to uploaded transactions and the field separation values that should be used for separating transaction information included in the file.
- Field Inclusion and Order - Select the fields that will be included in upload transaction files from your account and the order in which fields will appear.

### To configure your upload transaction file settings:

**Step 1:** Select **Yes** or **No** from the Email Customer drop-down list to indicate whether receipt email confirmations should be sent to customers whose transactions are submitted by means of an uploaded transaction file. If set to Yes, the payment gateway uses customer email addresses provided in transactions to send confirmation emails. If set to No, receipt emails are not sent.

**Step 2:** Select **Yes** or **No** from the Apply AVS Filter drop-down list to indicate whether the Address Verification Service (AVS) filter should be applied to transactions submitted by means of upload. If set to Yes, your AVS settings are applied to all transactions submitted by means of upload. Transactions that fail AVS validation are not sent for settlement. If set to No, your AVS settings are not applied to transactions submitted using upload.

---

**Note:** For more information about AVS, see the Address Verification Service (AVS) topic.

---

**Step 3:** Select **Yes** or **No** from the Apply Card Code Filter drop-down list to indicate whether Card Code Verification (CCV) should be applied to transactions submitted by means of upload. If set to Yes, your CCV settings are applied to all transactions submitted by means of upload. Transactions that fail CCV are not sent for settlement. If set to No, your CCV settings are not applied to transactions submitted using upload.

---

**Note:** For more information about CCV, see the Card Code Verification topic.

---

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

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

**Step 6:** From the Position 1 drop-down list in the Field Inclusion and Order section, select the field value to be listed in first position of upload transaction files.

**Step 7:** Continue selecting fields for the remaining positions in sequence until all of the fields that you want to submit have been selected.

**Step 8:** Select **Exclude** for each of the remaining positions.

**Step 9:** Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

## View Status of Uploaded Transaction Files

You can view the status of transaction files that have been successfully uploaded to the payment gateway

**To view the status of an uploaded transaction file:**

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

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

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

To customize the payment gateway settings used to format a transaction file, click View Upload Transaction File Settings. The Upload Transaction File Settings page opens, allowing you to specify the fields you would like to require for an upload transaction file, the order of the fields, and the delimiter used to separate the fields within the file.



## Automated Recurring Billing

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

From the main Recurring Billing page, you can do the following:

View a [Monthly Subscription Status Dashboard](#) showing active, inactive, and expiring subscriptions, as well as a list of expiring credit cards.

[Create a new subscription](#)

[Upload an ARB Subscription File](#)

[Search ARB Subscriptions](#)

[View the Status of Uploaded ARB Subscriptions](#)

[Configure ARB Email Notifications](#)

[Discontinue the ARB Service](#)

### Monthly Subscription Status Dashboard

Select the month for which you would like to see data. You can choose any month for the next year.

Click in the **Active** column to see a list of active subscriptions .

Click in the **Expiring** column to see a list of subscriptions that are scheduled to expire this month.

Click in the **Inactive** column to see a list of subscriptions that have been either cancelled or expired.

Click in the **Expiring Credit Cards** section to see a list of subscriptions payable by credit cards that are expiring this month.

To see more detail for a particular subscription, click the ID for that subscription.

Credit card numbers and expiration dates are all masked.

### Subscription Status Report

This page lists basic information for one of the following types of recurring billing subscriptions. The content of the list depends on your selection on the main dashboard page:

- Active subscriptions
- Subscriptions that are expiring soon
- Inactive subscriptions (subscriptions that have expired or were cancelled)
- Subscriptions where the credit card is about to expire

The report lists the subscription ID, name, and subscription status, as well as the customer's name (Bill To name), date the subscription was created, payment method (credit card or bank account), payment amount, and number of payments received to date.

You can sort the list by clicking on one of the column headings. For example, to sort the list by the subscription's creation date, click the Created Date heading.

To see the detail for a particular subscription, click on the subscription ID.

### Create New ARB Subscription

The Create New ARB Subscription page allows you to create and initiate recurring credit card or eCheck.Net® transactions. To create a new ARB subscription, provide payment, order, subscription,

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customer billing, and shipping information. Fields with an asterisk (\*) are required in order to create the subscription.

### To create a new ARB subscription:

#### Step 1: Select a Payment Method

Select one of the payment methods available:

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

---

**Note:** The payment processing associations that regulate electronic check transactions require that you have the appropriate authorization from the customer to submit a recurring eCheck.Net transaction to the payment gateway.

---

#### Step 2: Enter the Payment/Authorization Information

Enter the customer's credit card or bank account information and the recurring amount.

For credit card transactions:

- Card Number
- Expiration Date
- Amount

For bank account transactions:

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

#### Step 3: Enter the Order Information

If desired, enter specific information associated with the subscription.

- Subscription Name
- Invoice Number —the merchant-assigned invoice number associated with the transaction.
- Description

---

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

---

#### Step 4: Select a Subscription Interval

Click the radio button next to the desired subscription interval. The Subscription Interval determines how often the customer should be billed. Select either a month based interval OR enter an interval based on a set number of days.

- Month(s) – Select one of the following from the drop-down list:
  - Every month



- Every other month
- Every three months
- Every six months
- Every twelve months
- Days – Enter a number of days between seven (7) and 365.

---

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

---

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

### Step 5: Enter a Subscription Duration

The Start Date establishes when the subscription should start. To indicate when the subscription should end, you must enter either an end date or indicate the total number of billing occurrences for the subscription in **Ends After**. To ensure the information entered so far is correct, the payment gateway then automatically populates the remaining field. If the automatically populated **End Date** or **Ends After** number does not match the information provided to you by the customer, then go back to ensure the Subscription Interval, Start Date, and End Date or Ends After number are correct. For subscriptions with no specific end date, you can also select **No End Date** to create an ongoing subscription.

- Start Date
- End Date
- Ends After
- No End Date

---

**Note:** The Subscription Duration must not be longer than 3 years. The Subscription Duration includes transactions within the Trial Period when a trial period is set.

---

### Step 6: Enter a Trial Period

If desired, enter an initial Trial Period for the subscription. Enter the Trial Amount that should be billed for each Trial Period billing occurrence and the number of billings that should be included in the Trial Period.

- Trial Amount
- Trial Occurrences

---

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

---

### Step 7: Enter the customer billing Information

If desired, enter the customer's billing information. Fields in this section include: Customer ID, First Name, Last Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

### Step 8: Enter the customer shipping Information

If desired, enter the customer's shipping information. Fields in this section include: First Name, Last Name, Company, Address, City, State/Province, ZIP Code, and Country.

---

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

---

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

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

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

## Create a New Subscription from a Previous Transaction

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

---

**Note:** The payment processing associations that regulate electronic check transactions require that you have the appropriate authorization from the customer to submit a recurring eCheck.Net transaction to the payment gateway.

---

**To create a new subscription from a previous transaction:**

**Step 1:** Perform a Transaction Search to find the previous transaction from which you would like to create a new subscription.

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

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

---

**Note:** The Create ARB Subscription from Transaction link only appears when transaction and payment data for the original transaction is still available (full cardholder data is only stored for 120 days.) If this link does not appear on the Transaction Detail page, the new subscription will need to be entered manually on the Create New ARB Subscription page.

---

**Step 4:** Modify or enter any remaining subscription information as necessary. For more information about the subscription fields, refer to the Create New ARB Subscription topic.

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

---

**Note:** You can create a new subscription from any previous transaction type (for example, Authorization Capture or Credit). However, subscriptions will only be processed as Authorize Capture.

---

## ARB Subscription Detail

The ARB Subscription Detail page allows you to review the complete details of a subscription. From this page, you can also do the following:

- Edit an Active Subscription
- Cancel an Active Subscription
- Reactivate a Suspended Subscription
- Search ARB Subscriptions
- View Completed Payments

A summary of the subscription and its status are reported at the top of the page.

- Subscription Name
- Subscription ID

- Subscription Status
- Completed Payment(s)
- Scheduled Transactions

## Payment /Authorization Information

This section displays the customer's credit card or bank account information and the subscription amount.

For credit card transactions:

- Card Number
- Expiration Date
- Amount

For eCheck.Net® transactions:

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

## Order Information

This section describes the order information provided for the subscription. If no order information was provided, these fields are left blank.

- Subscription Name
- Invoice Number—the merchant-assigned invoice number associated with the transaction.
- Description

## Subscription Interval

This section describes the subscription interval selected for the recurring billing. For instance, "Transactions occur on day 6 of every month."

## Subscription Duration

This section displays details about the subscription's duration.

- Start Date
- End Date
- No End Date

## Trial Period

This section displays the trial period information that might be associated with the subscription. If no trial period exists for the subscription, these fields are populated with zeros (0).

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- Trial Amount
- Trial Occurrences

## Customer Billing Information

This section describes the customer's billing information associated with the subscription. The fields in this section include: Customer Name, Company, Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, and Email Address.

If no customer billing information was provided for the subscription, these fields are left blank.

## Shipping Information

This section describes the shipping information associated with the subscription. The fields in this section include: Customer Name, Company, Address, City, State/Province, ZIP Code, and Country.

If no shipping information was provided for the subscription, these fields are left blank.

## Edit an Active Subscription

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

### To edit an active subscription:

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

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

---

**Note:** The Subscription Interval and Start Date are not editable. The Trial Period can be edited only if the subscription has not yet started or the subscription is still within the trial period.

---

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

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

### Tips for editing subscriptions:

- For data security, all sensitive information appears partially or fully masked, even in edit mode. When updating the customer's Card Number and Expiration Date OR ABA Routing Number and Account Number, be sure to enter the full numbers.
- The number of Trial Occurrences cannot exceed the total number of recurring transactions for the subscription.
- The total number of recurring transactions cannot be changed to less than or equal to the number of successfully completed recurring transactions. For example, if the original total number of transactions was 10, and 4 are successfully completed, and you wanted to change the total number of transactions to 7, you need to enter "7" as the new Ends After value. The subscription now has 3 scheduled transactions remaining.
- Subscriptions cannot be "renewed" once they have been successfully completed or expired. However, you can extend a subscription before it expires by updating the End Date or Ends After value, or by selecting No End Date – which creates an ongoing subscription.

## Cancel an Active Subscription

You can cancel a subscription at any time on the ARB Subscription Detail page.

---

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

---

**To cancel an active subscription:**

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

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

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

## Reactivate a Suspended Subscription

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

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

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

---

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

---

**To reactivate a suspended subscription:**

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

**Step 2:** Review the subscription detail and modify the appropriate information.

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

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

## Tips for reactivating suspended subscriptions:

- Subscriptions that are suspended at the first transaction need to be updated with correct subscription information and a new Start Date. The Start Date should be moved by at least one day into the future (or, if you revise the Start Date to the present day's date, the transaction will be submitted the following day). If you want to maintain the same billing day for each month, reset the Start Date to the preferred day for the following month. You will then need to resubmit the first recurring transaction manually using the Virtual Terminal or by sending a separate authorization request to the payment gateway.
- Subscriptions that are suspended after the first or first few transactions have processed successfully need to be updated with correct information before the next recurring transaction. If the information is not corrected the payment gateway will terminate the subscription. If the new payment information

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experiences an AVS or FraudScreen.Net rejection, the subscription will suspend again until payment information is further updated.

### Completed Payments

The Completed Payments page lists all successfully settled transactions belonging to a specific subscription.

The transactions are displayed in descending order by Transaction ID and include the following information:

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Invoice Number—the merchant-assigned invoice number associated with the transaction.
- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date & Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer Name—the name of the customer associated with the transaction.
- Payment Method—the credit card or bank account number used for a transaction.
- Payment Amount—the total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.

To return to the ARB Subscription Detail page, click on the Subscription ID at the top of the page.

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

### Upload ARB Subscription Files

When enabled for your account, the Upload ARB Subscription Files feature allows you to upload a file with multiple Automated Recurring Billing (ARB) subscriptions to the payment gateway. If this feature is not currently enabled for your account, you can configure it on the File Upload Capabilities page in the Settings menu. For more information, see the [File Upload Capabilities](#) topic.

#### To upload an ARB subscription file:

**Step 1:** Click Upload ARB Subscription File on the main Automated Recurring Billing page. The Upload ARB Subscription File window opens.

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

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

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

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

---

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

---

If the upload is successful, a message window displays with the upload results and a File ID for the uploaded subscription file. To view the status of the subscription file, go to the Uploaded ARB Subscription File Status page. This page allows you to click on the File ID to view the individual subscriptions included in the file.

If formatting errors are detected in the file or field validation errors occur, the line numbers the errors occurred in and descriptions of the errors are displayed in the message window. In this case, please close the window and correct and resubmit the file.

## Tips on uploading an ARB subscription file:

- The subscription file must be formatted correctly. Any difference in field order or delimiting character might cause an error in the upload. (For more information about subscription file format, see the Subscription File Formatting topic.)
- Data requirements might vary based on the type of each subscription submitted in the subscription file; for instance, credit card vs. eCheck.Net®, or with or without a trial period. Be sure to verify that all of the required information for each type of subscription is included in the subscription file (see the Sample Subscriptions below).
  - The minimum data requirements for uploading credit card subscriptions are: Amount, Payment Method, Credit Card Number, Expiration Date, Start Date, Total Occurrences, Interval Length, Interval Unit, Billing First Name, and Billing Last Name.
  - The minimum data requirements for uploading eCheck.Net subscriptions are: Amount, Payment Method, Bank Account Type, ABA Routing Number, Bank Account Number, Name on Account, Bank Name, Start Date, Total Occurrences, Interval Length, Interval Unit, Billing First Name, Billing Last Name, eCheck.Net Type.
  - Trial Amount and Trial Occurrences are required for all subscriptions with a trial period.
- Though not required, it is recommended that you provide the billing and shipping address information. Submitting this information allows the gateway to apply your Address Verification Service (AVS) settings to the subscription's first transaction. Once the address is validated using AVS, subsequent transactions in the subscription are then submitted without AVS information.
- The card code is not required for creating a subscription. As card association security guidelines restrict the storage of card code data, the first and subsequent transactions for a subscription will be submitted without card code data.
- Though not required, it is recommended that you provide an invoice number if you need to reconcile your transaction processing between reports from a third-party software system and the payment gateway. The invoice number also allows the payment gateway to process multiple subscriptions using the same payment information. Otherwise, these subscriptions might be rejected as duplicates.

## Sample Subscriptions

### Sample Credit Card Subscription

```
"Sample 1 Subscription","Invoice1","This is a sample credit card subscription","10.00","CC",
0000000000000000","0706","03/01/06","3","1","Month","Customer
ID","Jane","Doe",
```

### Sample eCheck.Net Subscription

```
"Sample 3 Subscription","Invoice3","This is a sample eCheck subscription",
"8.00","ECHECK","CHECKING","000000000","000000000000","Jane Doe",
"First Bank","08/01/06","12","1","Month","43267","Jane","Doe",
"WEB"
```

## Subscription File Formatting

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

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

**IMPORTANT:** Regardless of payment method, ALL fields listed below must be represented in a subscription file. Data does not need to be present for fields that are optional or not required; however, these fields should be blank spaces that are properly encapsulated and delimited (see the Sample Subscriptions below). This is necessary so that the payment gateway can correctly read the information.

ORDER	FIELD NAME	REQUIREMENTS	LENGTH	DESCRIPTION
1	Subscription Name	Optional	20	Merchant-assigned name for the subscription.
2	Invoice Number	Optional	20	The Invoice Number will repeat for each subsequent recurring transaction.
3	Description	Optional	255	A description of the subscription.
4	Amount	Required	15	The amount to be billed to the customer each time the transaction is submitted. If a trial period is specified, this is the amount that will be billed after the trial billing occurrences are completed. Must be a valid amount.
5	Payment Method	Required	CC, ECHECK	If blank, the default Payment Method is CC.
6	Credit Card Number	Required only if Payment Method = CC	22	Must be a numeric value.
7	Credit Card Expiration Date	Required only if Payment Method = CC	MMYY, MMYYYY	
8	Bank Account Type	Required only if Payment Method = ECHECK	CHECKING, BUSINESSCHECKING, or SAVINGS	If blank, the default Account Type is CHECKING.
9	ABA Routing Number	Required only if Payment Method = ECHECK	9	Must be a valid 9-digit ABA Routing Number.
10	Bank Account Number	Required only if Payment Method = ECHECK	20	Must be a numeric value.
11	Name on Account	Required only if Payment Method = ECHECK	40	The full name of the individual associated with the bank account number provided.
12	Bank Name	Required only if Payment Method	50	The name of the financial institution associated with



ORDER	FIELD NAME	REQUIREMENTS	LENGTH	DESCRIPTION
		= ECHECK		the provided bank account number.
13	Start Date	Required	MM/DD/YY	The date the subscription begins (also the date the initial billing occurs).
14	Total Occurrences	Required	4	Must be a numeric value. To indicate a subscription with no end date (an ongoing subscription), this field must be submitted with a value of "9999."  If a trial period is specified, this number should include the trial occurrences.
15	Interval Length	Required	If the Interval Unit is "Month," can only be 1, 2, 3, 6, 12.  If the Interval Unit is "Day," can be any number between seven (7) and 365.	The measurement of time between each billing occurrence based on the Interval Unit. For example, an Interval Length of "2" with an Interval Unit of "Month" would result in a billing every other month for the duration of the subscription. The day of the month that the billing occurs is dictated by the start date.
16	Interval Unit	Required	Month, Day	The unit of time, in association with the Interval Length that is used to define the frequency of the billing occurrences.
17	Trial Occurrences	Optional	2	Must be a numeric value. This number should be included in Total Occurrences.
18	Trial Amount	Required only if a value is provided for Trial Occurrences.	15	The amount to be charged for each billing during the trial period. After the trial period has completed, the amount indicated in the Amount field will be charged for remaining billing occurrences.
19	Customer ID	Optional	20	Merchant-assigned identifier for the customer.
20	Customer Type	Required only if Payment Method = ECHECK	I = Individual B = Business	
21	Billing First Name	Required	50	

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ORDER	FIELD NAME	REQUIREMENTS	LENGTH	DESCRIPTION
22	Billing Last Name	Required	50	
23	Billing Company	Optional	50	
24	Billing Address	Optional	50	
25	Billing City	Optional	40	
26	Billing State	Optional	40	
27	Billing ZIP Code	Optional	20	
28	Billing Country	Optional	60	Must be a valid two-character country code or full country name (spelled in English).
29	Customer Phone	Optional	25	
30	Customer Fax	Optional	25	
31	Customer Email		255	
32	Shipping First Name	Optional	50	
33	Shipping Last Name	Optional	50	
34	Shipping Company	Optional	50	
35	Shipping Address	Optional	60	
36	Shipping City	Optional	40	
37	Shipping State	Optional	40	
38	Shipping ZIP Code	Optional	20	
39	Shipping Country	Optional	60	Must be a valid two-character country code or full country name (spelled in English).
40	Customer Tax ID/Social Security Number	Optional	9	Must be a valid 9-digit Tax ID or Social Security Number with no hyphens.
41	Driver's License Number	Optional	50	
42	Driver's License State	Optional	2	Must be a valid two-character state code.

ORDER	FIELD NAME	REQUIREMENTS	LENGTH	DESCRIPTION
43	Driver's License Date of Birth (DOB)	Optional	YYYY-MM-DD, YYYY/MM/DD, MM/DD/YYYY, MM-DD-YYYY	
44	eCheck.Net Type	Required only if Payment Method = ECHECK	CCD , PPD , WEB	If blank, when Bank Account Type is Checking or Savings, the default eCheck.Net Type is WEB. When Bank Account Type is Business Checking, the default eCheck.Net Type is CCD.

## Sample Subscriptions

### Sample Credit Card Subscription

Sample 1 Subscription,Invoice1,This is a sample credit card subscription,10.00,CC,0000000000000000,0706,,,,,03/01/06,3,1,Month,,,Customer ID,,Jane,Doe,,,,,,,,,,,,,,,,,,,,,

### Sample eCheck.Net Subscription

Sample 2 Subscription,Invoice2,This is a sample eCheck subscription,8.00,ECHECK,;,CHECKING,000000000,000000000000,Jane Doe,First Bank,08/01/06,12,1,Month,,,43267,,Jane,Doe,,,,,,,,,,,,,WEB

## Accepted Uploaded ARB Subscriptions

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

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

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

## View Subscriptions

The subscriptions are displayed in descending order by Subscription ID and include the following information:

- Subscription ID
- Subscription Name
- Subscription Status
- Created Date & Time

## Merchant Interface Online Help Files

- Customer Name
- Payment Method
- Payment Amount

---

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

---

- Payment Count

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

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

## Sort Subscriptions

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

## View Errors in Subscription File

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

For subscription files with errored subscriptions, the View Errors in File link is displayed. Click on this link to view the [Uploaded ARB Subscriptions with Errors](#) page, which lists each line in the subscription file that contains an errored subscription, and a description of the error. These subscriptions have not been successfully created by the payment gateway and must be corrected and re-uploaded.

## Uploaded ARB Subscriptions with Errors

This page lists information about errored subscriptions within a specific uploaded subscription file.

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

Each error included in the subscription file is listed, including:

- Line Number
- Error Type
- Subscription Status

## Search ARB Subscriptions

The Search ARB Subscriptions page allows you to search subscriptions for your payment gateway account.

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

### To search ARB Subscriptions:

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

#### Step 1: Enter ARB Subscription Information

Enter subscription-specific information.

- Subscription ID
- Subscription Name
- Subscription Status
- Invoice Number—the merchant-assigned invoice number associated with the transaction.
- Starts Between
- Ends Between

#### Step 2: Enter Credit Card/Bank Account Information

- Credit Card Number
- Bank Account Number

#### Step 3: Enter Customer Information

- Customer Name
- Customer ID

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

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

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

## Search ARB Subscription Summary

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

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

## View Subscriptions

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

- Subscription ID
- Subscription Name

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

## Sort Subscriptions

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

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

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

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

## Uploaded ARB Subscription File Status

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

## View Transactions

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

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

## Sort Transactions

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

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

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

## Automated Recurring Billing Emails

This page allows Account Owners and Account Administrators to configure the users who should receive the Automated Recurring Billing (ARB) email notification.

You can select or deselect any of the existing users listed for your account to receive any of the listed ARB email notifications. The different types of ARB email notifications are:

- Daily Transaction Summary – Receive a daily summary of transactions associated with your ARB subscriptions.
- Failed Transaction Notice – Receive notification of failed transactions for your ARB subscriptions.
- Subscription Due for Expiration – Receive notification of the upcoming subscription expirations.
- Credit Card Expiration – Receive notification in advance of the expiration of credit cards associated with ARB subscriptions.
- Subscription Suspension – Receive notification if subscriptions become suspended due to a transaction decline, rejection, or error.
- Subscription Expiration – Receive notification that subscriptions are expired.
- Subscription Termination – Receive notification if subscriptions are terminated by the payment gateway.

### To configure an account user to receive email notifications:

**Step 1:** Click the check box to the right of the account user's name and email address for each ARB email notification you would like him or her to receive. OR, to prevent an account user from receiving email notifications, deselect his or her check box.

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

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

---

**Note:** Only Account Owners and Account Administrators are authorized to create new user accounts.

---

## Transaction Response for Individual Payments in a Subscription

Once each scheduled transaction in a subscription has been submitted, you will receive an email from the payment gateway indicating the transaction status.

If you would rather receive a response in name/value pair format for each payment submitted, use the Silent Post URL feature in the Merchant Interface. The Silent Post URL acts as a "carbon copy" of the transaction results that are already sent for each transaction submitted to the payment gateway. When this feature is enabled in the Merchant Interface, the payment gateway will send a transaction response for every transaction to the specified URL. The Silent Post URL feature is the only way you can receive a name/value pair response for transactions in an ARB subscription.

For more information on how to configure the Silent Post URL in the Merchant Interface, see the Silent Post URL topic.

---

**IMPORTANT:** When the Silent Post URL feature is enabled, responses for both ARB transactions and regular transactions will post to the specified URL. To determine which transaction responses are for ARB transactions, you can search the response for the `x_subscription_id` (Subscription ID) and the `x_subscription_paynum` (Payment Number) fields. These fields are only returned in the response for individual payments from an ARB subscription.

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## **Discontinue the ARB Service**

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

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

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

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

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



## Advanced Fraud Detection Suite

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

Click on the links below to learn more about the features of AFDS.

- Suspicious Transaction Reports
- Transaction Filters
- IP Administration
- General Features

### Suspicious Transaction Reports

The main Advanced Fraud Detection Suite (AFDS) page allows you to quickly view reports for suspicious transactions that have been placed in the Authorized/Pending Review or Pending Review states.

- Transactions placed in Authorized/Pending Review have triggered one or more filters and the most severe filter action is “Authorize and hold for review.”
- Transactions placed in Pending Review have triggered one or more filters and the most severe filter action is “Do not authorize, but hold for review.”

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

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

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

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

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

### Authorized/Pending Review Suspicious Transaction Report

This report allows you to view and either approve or void transactions currently in the Authorized/Pending Review state. Transactions are placed in this state when they trigger one or more filters and the most severe filter action is “Authorize and hold for review.”

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

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

### View Transactions

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

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.

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- Filter(s)—the Advanced Fraud Detection Suite (AFDS) filter(s) that use common fraudulent transaction indicators as filtering criteria to detect suspicious transactions. For a list of filters, see [Transaction Filters](#) on page 41.
- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date/Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer Name—the name of the customer associated with the transaction.
- Customer IP—the Internet Protocol (IP) address from which a transaction is submitted.
- Card Type—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- Amount—the total transaction amount, inclusive of sales tax, freight, shipping and/or duty, to be charged or refunded to the customer.

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

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

## Approve or Void Transactions

When suspicious transactions are placed in Authorized/Pending Review, they have already been submitted for authorization and approved for processing. You have 30 days to review and either approve or void transactions placed in Authorized/Pending Review. If no action is taken in the 30-day period, the transaction expires.

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

---

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

---

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

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

**Step 2:** Click [Approve](#). A message window opens, asking whether you would like to continue.

**Step 3:** Click [OK](#) to continue or click [Cancel](#) to cancel the action.

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

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

**Step 2:** Click [Void](#). A message window opens asking whether you would like to continue.

**Step 3:** Click [OK](#) to continue or click [Cancel](#) to cancel the action.

## Sort Transactions

By default, transactions are sorted in descending order by Transaction ID. Clicking on a column header will sort transactions in descending order based on the information provided in that column. For example, to sort transactions from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort transactions in ascending order.

An arrow next to the column header indicates the current sort order for the transaction set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You can sort transactions by the following columns: Transaction ID, Filter(s), Submit Date/Time, Customer Name, Customer IP and Amount.

## Filter Transactions

You can filter the Authorized/Pending Review transactions to view only those that triggered a certain FDS filter.

**To filter transactions by a certain filter:**

**Step 1:** Select the filter for the transactions you would like to view from the Filter By: drop-down list.

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

## Pending Review Suspicious Transaction Report

This report allows you to view and either approve or decline transactions currently in the Pending Review state. Transactions are placed in this state when they trigger one or more filters and the most severe filter action is "Do not authorize, but hold for review".

You have five days to review and approve or decline a Pending Review transaction. If no action is taken in the five-day period, the transaction expires.

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

## View Transactions

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

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Filter(s) —the Advanced Fraud Detection Suite (AFDS) filter(s) that use common fraudulent transaction indicators as filtering criteria to detect suspicious transactions. For a list of filters, see [Transaction Filters](#) on page 41.
- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date/Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer Name—the name of the customer associated with the transaction.
- Customer IP—the Internet Protocol (IP) address from which a transaction is submitted.
- Card Type—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- Amount—the total transaction amount, inclusive of sales tax, freight, shipping and/or duty, to be charged or refunded to the customer.

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

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

## Approve or Decline Transactions

When suspicious transactions are placed in Pending Review, they have not yet been submitted for authorization. You have 5 days to review and approve or decline a Pending Review transaction. If no action is taken in the 5-day period, the transaction expires.

Once you have reviewed a Pending Review transaction, you need to either approve or decline it. If approved, the transaction is sent for authorization and processed as normal. If declined, the transaction is not sent for authorization but is stored in the payment gateway as a Decline. No further action can be taken for a declined transaction.

---

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

---

### To approve one or more transactions in Pending Review:

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

**Step 2:** Click **Approve**. A message window opens, asking whether you would like to continue.

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

### To decline one or more transactions in Pending Review:

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

**Step 2:** Click **Decline**. A message window opens, asking whether you would like to continue.

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

## Sort Transactions

By default, transactions are sorted in descending order by Transaction ID. Clicking on a column header will sort transactions in descending order based on the information provided in that column. For example, to sort transactions from most recent to oldest, click the Settlement Date column header once. Clicking again on the same column header will resort transactions in ascending order.

An arrow next to the column header indicates the current sort order for the transaction set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You can sort transactions by the following columns: Transaction ID, Filter(s), Submit Date/Time, Customer Name, Customer IP, and Amount.

## Filter Transactions

You can filter the Pending Review transactions to view only those that triggered a certain Advanced Fraud Detection Suite (AFDS) filter.

### To filter transactions by a certain filter:

**Step 1:** Select the filter for the transactions you would like to view from the Filter By: drop-down list.

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

## Transaction Filters

The main Advanced Fraud Detection Suite (AFDS) page allows you to view the current configuration of each filter, and the number of transactions that have triggered the filters in the past 30 days.

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

- **Daily Velocity Filter** – This filter allows you to limit the total number of transactions received per day. Transactions received in excess of your established threshold will be processed according to the filter action you set. This filter is available to all merchants regardless of whether you are subscribed to AFDS.
- **Amount Filter** – This filter allows you to set lower and upper transaction amount thresholds. Transactions submitted for an amount less than the lower limit or greater than the upper limit will be processed according to the filter action you set.
- **Hourly** – This filter allows you to limit the total number of transactions received per hour. Transactions received in excess of your established threshold will be processed according to the filter action you set.
- **Suspicious Transaction Filter**– This filter examines transactions based on proprietary transaction behavior analyzed by our Fraud Management team. Transactions that trigger this filter will be processed according to the filter action you set.
- **Shipping-Billing Mismatch Filter** – This filter allows you to identify transactions submitted with different shipping and billing addresses. In the event of mismatches, transactions are processed according to the filter action you set.
- **Transaction IP Velocity Filter** – This filter allows you to restrict the number of transactions received from the same Internet Protocol (IP) address per hour. Transactions received from the same IP address in excess of your established threshold will be processed according to the filter action you set.
- **Enhanced AVS Handling Filter** – AVS is a standard feature of the payment gateway that compares the address submitted with an order to the address on file with the customer's payment card issuer. This filter extends the AVS functionality by enabling you to customize how to handle transactions that return AVS mismatch codes.
- **Enhanced CCV Handling Filter** – Like AVS, CCV is a standard feature of the payment gateway. CCV uses a payment card's three- or four-digit number to validate customer information on file with the card association. This filter extends the CCV functionality by allowing you to customize how to handle transactions that return CCV response codes.
- **Shipping Address Verification Filter** – This filter verifies that the shipping address received with an order is a valid address with the U.S. Postal Service.
- **IP-Shipping Address Mismatch Filter** – This filter compares an order's originating IP Address with the shipping address provided. This helps to determine whether or not the order is shipping to the country from which it originated.
- **Regional IP Address Filter** – This filter allows you to flag orders coming from specific regions or countries. You can choose to customize the filter actions based on an entire geographic area, or select country by country how you wish to process transactions flagged by the filter.

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

---

**IMPORTANT:** AFDS only screens those credit card transactions processed using Advanced Integration Method (AIM) and Server Integration Method (SIM), and only in accordance with the filters and settings you enable and monitor on an ongoing basis. The Advanced Fraud Detection Suite does not filter eCheck.Net® transactions, transactions submitted manually using the Virtual Terminal, Batch Upload, Automated Recurring Billing, or Void or Refund transactions, with the following two exceptions: The Enhanced AVS Handling Filter WILL screen ARB, Virtual Terminal and Batch Upload transactions; and the Enhanced CCV Handling Filter WILL screen Virtual Terminal and Batch Upload transactions.

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## Daily Velocity Filter

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

---

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

---

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

### To enable the Daily Velocity Filter:

**Step 1:** Click the **Enable Filter** check box at the top of the page. Or, to disable the Daily Velocity Filter, make sure that the Enable Filter check box is deselected. This filter is available to all merchants regardless of whether you subscribe to AFDS.

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

---

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

---

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

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

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

## Amount Filter

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

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

### To enable the Amount Filter:

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

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

---

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

---

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

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

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

## Hourly Velocity Filter

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

---

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

---

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

Multiple transactions that are part of the same order do not trigger this filter.

**To enable the Hourly Velocity Filter:**

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

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

---

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

---

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

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

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

### Suspicious Transaction Filter

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

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

#### To enable the Suspicious Transaction Filter:

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

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

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

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

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

### Shipping-Billing Mismatch Filter

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

---

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

---

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



**To enable the Shipping-Billing Mismatch Filter:**

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

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

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

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

---

**IMPORTANT:** To ensure that transactions are run through the Shipping-Billing Mismatch Filter, you must edit your payment form settings so that the Billing Address and Shipping Address fields are "Required" fields. This is true regardless of whether you use Advanced Integration Method (AIM) or Server Integration Method (SIM) for connecting to the payment gateway.

---

**To configure your payment form settings for the Shipping-Billing Mismatch Filter:**

**Step 1:** Click **Account** from the main toolbar at the top of the page.

**Step 2:** Click **Payment Form** under the Transaction Format Settings section.

**Step 3:** Click **Form Fields**.

**Step 4:** Under the Customer Billing Information and Shipping Information sections, click to select the boxes in the Edit and Required columns for both Address fields.

---

**Note:** When requiring fields, both the Edit and Required attributes must be configured.

---

**Step 5:** Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

---

**IMPORTANT:** Your payment form settings are applied to your payment gateway account regardless of whether or not you use the hosted payment form.

---

**Transaction IP Velocity Filter**

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

**IMPORTANT:** If you submit transactions using Advanced Integration Method, you must submit the customer IP address (x\_customer\_ip) with each transaction in order to use this filter. For more information, talk your Web developer or the person who performed your integration.

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---

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

---

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

### To enable the Transaction IP Velocity Filter:

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

---

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

---

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

**Step 3:** To add an IP address to the IP Address Exclusion list, enter the first set of digits (up to three) of the IP address in the first text field, the next set of digits in the second text field and so on and click Add». You can have up to 500 IP addresses in your IP Address Exclusion list. IP addresses included in the IP Address Exclusion list can submit an unlimited number of transactions per hour.

**Step 4:** To remove an IP address from the list, click on the IP address you would like to remove in the list on the right side of the page and click «Remove.

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

---

**Note:** The Transaction IP Velocity Filter does not filter America Online, Inc. (AOL®) IP addresses. This is because transactions submitted from a computer using the AOL Web browser are assigned a dynamic IP address from one of several AOL IP address ranges. Since it is possible that you will receive transactions from the same AOL IP addresses, these IP address ranges have been excluded from the Transaction IP Velocity Filter. For more information about AOL IP addresses, please see <http://webmaster.info.aol.com/proxyinfo.html>.

---

**Step 5:** Click the radio button next to the appropriate Filter Action for this filter.

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

---

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

---

**Step 6:** Click **Save** to save your settings or click **Cancel** to cancel the action.

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

## Enhanced AVS Handling Filter

The Enhanced AVS Handling Filter allows you to configure one of four actions to take on transactions that return AVS response codes. AVS is a tool designed by bankcard processors to assist in identifying potentially fraudulent credit card transactions. For every credit card authorization, AVS compares the billing address and ZIP code provided, to the address and ZIP code on file at the card issuing bank. AVS then returns a response code indicating the results of the comparison.

AVS is a standard feature of the payment gateway and the Enhanced AVS Handling Filter extends the AVS functionality by enabling you to customize how to handle transactions that return AVS mismatch codes.

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

**To enable the Enhanced AVS Handling Filter:**

**Step 1:** Click the Enable Filter check box at the top of the page. Or, to disable the Enhanced AVS Handling Filter, make sure that the Enable Filter check box is deselected.

**Step 2:** For each AVS response code, select the radio button under the column that corresponds to the Filter Action you want the payment gateway to take on transactions that trigger this filter.

- Allow
- Process, report triggered filter(s)
- Authorize and hold for review
- Decline

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

**IMPORTANT:** To ensure that transactions are run through the Enhanced AVS Handling Filter, you must edit your payment form settings to set the Billing Address and Zip Code fields as "Required" fields, regardless of whether you use Advanced Integration Method (AIM) or Server Integration Method (SIM) for connecting to the payment gateway.

**To configure your payment form settings for AVS:**

**Step 1:** Click **Account** from the main toolbar at the top of the page.

**Step 2:** Click **Payment Form** under the Transaction Format Settings section.

**Step 3:** Click **Form Fields**.

**Step 4:** Under the Customer Billing Information section, click to select the boxes in the Edit and Required columns for the Address and Zip Code fields.

---

**Note:** When requiring fields, both the Edit and Required attributes must be configured.

---

**Step 5:** Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

**IMPORTANT:** Your payment form settings are applied to your payment gateway account regardless of whether or not you use the hosted payment form.

## Enhanced CCV Handling Filter

The Enhanced CCV Handling Filter allows you to configure one of four actions to take on transactions that return CCV response codes. CCV is a tool designed by bankcard processors to assist in identifying potentially fraudulent credit card transactions. For every credit card authorization, CCV compares the three digit code on the card (four digits for American Express cards) to the code on file at the card issuing bank. CCV then returns a response code indicating the results of the comparison.

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CCV is a standard feature of the payment gateway and the Enhanced CCV Handling Filter extends the CCV functionality by enabling you to customize how to handle transactions that return CCV mismatch codes.

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

### To enable the Enhanced CCV Handling Filter:

**Step 1:** Click the Enable Filter check box at the top of the page. Or, to disable the Enhanced CCV Handling Filter, make sure that the Enable Filter check box is deselected.

**Step 2:** For each CCV response code, select the radio button under the column that corresponds to the Filter Action you want the payment gateway to take on transactions that trigger this filter.

- Allow
- Process, report triggered filter(s)
- Authorize and hold for review
- Decline

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

**IMPORTANT:** To ensure that transactions are run through the Enhanced CCV Handling Filter, you must edit your payment form settings to set the Card Code field as a "Required" field, regardless of whether you use Advanced Integration Method (AIM) or Server Integration Method (SIM) for connecting to the payment gateway.

### To configure your payment form settings for CCV:

**Step 1:** Click **Account** from the main toolbar at the top of the page.

**Step 2:** Click **Payment Form** under the Transaction Format Settings section.

**Step 3:** Click **Form Fields**.

**Step 4:** Under the Customer Billing Information section, click to select the boxes in the Edit and Required columns for the Card Code field.

---

**Note:** When requiring fields, both the Edit and Required attributes must be configured.

---

**Step 5:** Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

**IMPORTANT:** Your payment form settings are applied to your payment gateway account regardless of whether or not you use the hosted payment form.

## Shipping Address Verification Filter

The Shipping Address Verification Filter allows you to identify transactions with invalid postal addresses.

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

**To enable the Shipping Address Verification Filter:**

**Step 1:** Click the Enable Filter check box at the top of the page. Or, to disable the Shipping Address Verification Filter, make sure that the Enable Filter check box is deselected.

---

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

---

You can have up to 500 IP addresses in your IP Address Exclusion list. IP addresses included in the IP Address Exclusion list can submit an unlimited number of transactions per hour.

**Step 2**


---

**Note:** The Transaction IP Velocity Filter does not filter America Online, Inc. (AOL®) IP addresses. This is because transactions submitted from a computer using the AOL Web browser are assigned a dynamic IP address from one of several AOL IP address ranges. Since it is possible that you will receive transactions from the same AOL IP addresses, these IP address ranges have been excluded from the Transaction IP Velocity Filter. For more information about AOL IP addresses, please see <http://webmaster.info.aol.com/proxyinfo.html>.

---

**Step 5:** Click the radio button next to the appropriate Filter Action for this filter.

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

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

**IMPORTANT:** To ensure that transactions are run through the Shipping Address Verification Filter, you must edit your payment form settings to set the Shipping Address, City, State and Zip Code fields as "Required" fields, regardless of whether you use Advanced Integration Method (AIM) or Server Integration Method (SIM) for connecting to the payment gateway.

**To configure your payment form settings for AVS:**

**Step 1:** Click **Account** from the main toolbar at the top of the page.

**Step 2:** Click **Payment Form** under the Transaction Format Settings section.

**Step 3:** Click **Form Fields**.

**Step 4:** Under the Shipping Information section, click to select the boxes in the Edit and Required columns for the Address, City, State and Zip Code fields.

---

**Note:** When requiring fields, both the Edit and Required attributes must be configured.

---

**Step 5:** Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

**IMPORTANT:** Your payment form settings are applied to your payment gateway account regardless of whether or not you use the hosted payment form.

## IP-Shipping Address Mismatch Filter

The IP-Shipping Address Mismatch Filter allows you to identify transactions with shipping addresses that are different from the order's originating IP address. This helps to determine whether or not the order is shipping to the country in which it originated.

---

**Note:** Keep in mind that mismatches are common with gift transactions and do not always indicate suspicious transactions.

---

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

### To enable the IP-Shipping Address Mismatch Filter:

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

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

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

---

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

---

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

## Regional IP Address Filter

The Regional IP Address Filter allows you to identify transactions from regions or countries from which you do not want to accept transactions.

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

### To enable the Regional IP Address Filter:

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

**Step 2:** Click Edit Regional Settings for the region you want to configure.

**Step 3a:** To apply a Filter Action to the entire geographic region, select the radio button under the appropriate Filter Action for this region.

**Step 3b:** To configure the region on a per-country basis, click Expand Geographic Region and then select the radio button under the appropriate Filter Action for each country.

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

- Decline the transaction

---

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

---

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

**Step 5:** Repeat these steps for all geographic areas listed.

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

## IP Administration

This section lists each of the Internet Protocol (IP) address tools and their current configuration.

Click the links below for detailed information on each tool.

- **Authorized AIM IP Addresses**– If you submit transactions exclusively by means of Advanced Integration Method (AIM), you can maintain a list of server IP addresses that are authorized to submit transactions. Any transactions received by your payment gateway account from an IP address NOT on the list are rejected.
- **IP Address Blocking** – Regardless of the connection method you use, this tool allows you to block transactions from specific IP addresses and IP address ranges. Transactions received by your payment gateway account from an IP address listed are rejected.

---

**Note:** You need to pass the Customer IP Address (x\_customer\_ip) in order to use the IP Administration tools. For more information, talk your Web developer or the person who performed your integration.

---

Transactions that trigger either of these IP address tools are entirely blocked by the payment gateway. They are not tracked nor are they available for review.

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

## Authorized AIM IP Addresses

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

---

**Note:** You need to pass the Customer IP Address (x\_customer\_ip) in order to use the IP Administration tools. For more information, talk your Web developer or the person who performed your integration.

---

**IMPORTANT:** This tool is only applicable for AIM transactions. Do not use if you submit transactions using Server Integration Method (SIM).

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

**To enable the Authorized AIM IP Addresses Tool:**

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

---

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

---

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

---

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

---

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

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

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

Transactions that are rejected by the Authorized AIM IP Address tool are blocked entirely by the payment gateway. They are not tracked nor are they available for review.

## IP Address Blocking

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

---

**Note:** If you are using Advanced Integration Method (AIM), you need to pass the Customer IP Address (x\_customer\_ip) in order to use the IP Address Blocking tool. For more information, talk your Web developer or the person who performed your integration.

---

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

### To enable the IP Address Blocking Tool:

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

---

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

---

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

---

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

---

**Step 3:** To add an IP address range, enter the beginning IP address in the fields provided, following the instructions in Step 2. Then enter the third and fourth set of digits of the desired ending IP address in the fields provided. You cannot enter the first two sets of digits for the ending IP address. Click **Add»** to add the range to the list.

Example: You want to block transactions from IP address 111.222.121.212 to IP address 111.222.121.255.

For the beginning IP address, enter 111 in the first field, 222 in the second field, 121 in the third field and 212 in the fourth field.

For the ending IP address, the first and second fields are not editable (the masked numbers represent the first two fields from the beginning IP address, in this case, 111 and 222). Enter 121 in the third field and 255 in the fourth field.

---

**Note:** If you choose to disable this filter, the IP address range previously entered is still saved.

---



Click **Add**.

**Step 4:** To remove an IP address or an IP address range from the list, click on the IP address or range you would like to remove on the right side of the page and click «Remove.

---

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

---

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

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

Your saved settings are applied immediately to all transactions screened by the Advanced Fraud Detection Suite.

Transactions rejected by the IP Address Blocking tool are blocked entirely by the payment gateway. They are not tracked, nor are they available for review.

## General Features

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

- Suspicious Transaction Search – The Suspicious Transactions Search page allows you to perform a search of those transactions that triggered AFDS transaction filters.
- Setup Wizard – You can configure your AFDS filters and tools by using the Setup Wizard. The wizard takes you through each filter, tool, and other applicable general features of AFDS.
- Customer Response Text– You can configure a specific customer response to be displayed to customers whose transactions trigger an AFDS filter or tool.
- Fraud Email Notification – You can choose to receive an email notice each time a transaction triggers one or more of your configured transaction filters.

## Suspicious Transaction Search

The Suspicious Transaction Search page allows you to search specifically for transactions that triggered one or more of the Advanced Fraud Detection Suite (AFDS) filters.

**To search for suspicious transactions:**

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

**Step 2:** If desired, select a status from the Transaction Status drop-down list. For a list of transaction statuses, see page 13.

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

**Step 4:** Click **Search**

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

### Setup Wizard

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

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

### Transaction Filters

- **Daily Velocity Filter** – This filter allows you to limit the total number of transactions received per day. Transactions received in excess of your established threshold will be processed according to the filter action you set. This filter is available to all merchants regardless of whether you are subscribed to AFDS.
- **Amount Filter** – This filter allows you to set lower and upper transaction amount thresholds. Transactions submitted for an amount less than the lower limit or greater than the upper limit will be processed according to the filter action you set. Multiple transactions that are part of the same order do not trigger this filter.
- **[Hourly Velocity Filter](#)** — This filter allows you to limit the total number of transactions received per hour. All transactions received in excess of your established threshold will be processed according to the filter action you set.
- **Suspicious Transaction Filter**– This filter examines transactions based on proprietary transaction behavior analyzed by our Fraud Management team. Transactions that trigger this filter will be processed according to the filter action you set.
- **Shipping-Billing Mismatch Filter** – This filter allows you to identify transactions submitted with different shipping and billing addresses. In the event of mismatches, transactions are processed according to the filter action you set.
- **Transaction IP Velocity Filter** – This filter allows you to restrict the number of transactions received from the same Internet Protocol (IP) address per hour. Transactions received from the same IP address in excess of your established threshold will be processed according to the filter action you set. Multiple transactions that are part of the same order do not trigger this filter.
- **Enhanced AVS Handling Filter** — The Address Verification Service (AVS) is a standard feature of the payment gateway that compares the address submitted with an order to the address on file with the customer's payment card issuer. This filter extends the AVS functionality by enabling you to customize how to handle transactions that return AVS mismatch codes.
- **Enhanced CCV Handling Filter** – Like AVS, CCV is a standard feature of the payment gateway. CCV uses a payment card's three- or four-digit number to validate customer information on file with the card association. This filter extends the CCV functionality by allowing you to customize how to handle transactions that return CCV response codes.
- **Shipping Address Verification Filter** – This filter verifies that the shipping address received with an order is a valid address with the U.S. Postal Service.
- **IP-Shipping Address Mismatch Filter** – This filter compares an order's originating IP Address with the shipping address provided. This helps to determine whether or not the order is shipping to the country from which it originated.
- **Regional IP Address Filter** – This filter allows you to flag orders coming from specific regions or countries. You can choose to customize the filter actions based on an entire geographic area, or select country by country how you wish to process transactions flagged by the filter.

### IP Administration

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

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

## Contact Information

- Fraud Email Notification– You can choose to receive an email notice each time a transaction triggers one or more of your configured fraud filters.

## Responses

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

## Saving and Enabling Filters

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

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

Any filter you enable within the AFDS Setup Wizard is immediately applied to all transactions screened by the Advanced Fraud Detection Suite.

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

## Customer Response Text

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

### To configure customer response texts:

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

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

---

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

---

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

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

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

If you are unsure whether you are connecting to the payment gateway using AIM, and whether your integration uses delimiting or encapsulation characters, we strongly recommend you consult with your Web developer or the person who performed your integration.

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## Fraud Email Notification

This page allows Account Owners and Account Administrators to configure the users who should receive an email notification each time a transaction triggers one or more Advanced Fraud Detection Suite (AFDS) filters. This email includes a list of all filters that the transaction triggered and the filter action taken.

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

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You can select or deselect any of the existing users listed for your account to receive email notifications.

### To configure an account user to receive email notifications:

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

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

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

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**Note:** Only Account Owners and Account Administrators are authorized to create new user accounts.

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# Customer Information Manager

The Customer Information Manager (CIM) service allows you to store your customers' sensitive payment information on our secure servers for use in future transactions. CIM helps eliminate steps in the checkout process for repeat customers, potentially increasing loyalty and revenue. It can also help you comply with the Payment Card Industry (PCI) Data Security Standard, since customer information is no longer stored on your local servers.

CIM allows you to manually enter your customers' information into the Merchant Interface, or automate the process by integrating your site using the CIM Application Programming Interface (API).

## Using the CIM API

You can integrate your website to CIM using an Application Programming Interface (API). Through the API, you can create, view, update and delete customer profiles that include billing, payment and shipping information. When a transaction is processed using the API, a customer profile is created and stored on our secure servers. You receive a Customer Reference ID for that particular customer profile. To process subsequent transactions from that customer, you need only submit the Customer Reference ID in place of all customer information, including billing, payment and shipping information.

## Using CIM from the Merchant Interface

You can use the Merchant Interface directly to maintain customer profiles, including billing, payment and shipping information. (Transaction processing still needs to be done using the API.) If you are participating in the program, the Customer Information Manager page lists all the customer profiles you have set up, and displays the Customer ID, Email Address, and Description for each. From this screen, you can:

- Edit or View an Existing Profile
- Add a Profile
- Delete a Profile
- Customer Profile Fields
- Search For Profiles
- Create a Transaction
- Create a Refund Transaction
- View Order History
- Learn More About CIM
- Integrate a website to the Customer Information Manager (CIM) (this link opens a new document)
- Discontinue the CIM Service

## Edit or View an Existing Profile

You can view information in a customer's profile at any time from the Customer Profile page. Although the page itself is read-only, links and toolbar buttons enable you to edit various parts of a profile.

### To edit a profile

Select a profile from the customer list on the Customer Information Manager page, by clicking the Profile ID. The Customer Profile screen opens, displaying all the information stored for that customer.

You can do any of the following:

- Change the customer ID, email address, or description by clicking Edit Profile Info
- Change payment information by clicking the appropriate Payment Profile ID.

## Merchant Interface Online Help Files

- Add new payment information by clicking Add Payment Profile.
- Change shipping information by clicking the appropriate Shipping Profile ID
- Add new shipping information by clicking Add Shipping Profile

For a detailed description of all the fields for customer, payment and shipping profiles, please refer to the Customer Profile Fields topic.

## Add a Profile

You can add a customer profile at any time from the Customer Information Manager page.

### To add a new profile

1. Click **Add profile** in the column heading. A blank Customer Profile screen opens. The minimum information you need to create a profile is one of: customer ID, email address, or description.

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**Note:** You will not be able to process payments against a profile until you have provided all of the payment method fields. You can, however, save an incomplete profile and edit it later.

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This screen allows you to enter one payment profile and one shipping profile for the customer. You can add more payment and shipping profiles at a later date by editing the profile and adding more. If desired, enter a payment and shipping profile. Click Create a Shipping Profile from the information above to use the same name and address data for both the payment and shipping profiles.

2. Click **OK** to enter the customer profile, or **Cancel** to go back to the previous screen.

When you click OK, a simple validation is performed on the credit card or bank account information that you entered. If the payment information cannot be validated, the screen redisplay, with an error message in red at the bottom of the page.

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**Note:** Only a minimal verification is performed on the payment profile. To perform a complete verification of credit card data, check the box labeled Perform credit card authorization before saving data.

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If the profile was accepted, the Customer Profile screen opens. At this point, you can add more payment or shipping profiles if you wish.

Each customer profile you enter is automatically assigned a Customer Profile ID, along with a Payment Profile ID for each payment method, and if applicable, a Shipping Profile ID for any shipping addresses. If you have entered incomplete information, you can update the profile at any time.

To process subsequent transactions for that customer, you need only submit the Customer Profile ID in place of all customer information, including billing, payment and shipping information.

For a detailed description of all the fields for customer, payment and shipping profiles, please refer to the Customer Profile Fields topic.

## Delete a Profile

You can delete a customer profile directly from the Customer Information Manager page.

### To delete a customer profile

1. Select a profile from the customer list.
2. Click **Delete**.

A window opens, warning that you are about to delete a profile, and asks you to confirm the deletion. Click OK to delete the profile, or Cancel to return to the profile list.

You can also delete payment or shipping profiles for a customer.

### To delete a payment profile or a shipping profile

1. Select a profile from the customer list.
2. Click **Edit Profile**. The Customer Profile page opens.
3. Click **(Delete)** next to the payment or shipping profile that you want to delete. A confirmation screen opens, asking you to verify whether or not you want to delete the profile.
4. Click **OK** to delete the profile, or **Cancel** to return to the Customer Profile page and leave the record unchanged.

You will not be able to process payments against a profile until you have a payment profile for that customer, with all of the payment method fields completed.

## Customer Profile Fields

The following table describes the customer profile fields.

Field	Value	Format	Notes
<b>Customer Profile Information</b>			
Customer ID	Merchant-assigned ID for the customer. Conditional	Up to 20 characters	At least one of the fields Customer ID, Email, or Description must be provided.
Email	Email address associated with the customer profile Conditional	Up to 255 characters	Required only if no values for either the description or CustomerId fields are entered.
Description	Description of the customer or customer profile Conditional	Up to 255 characters	Required only if no values for either the CustomerId or Email fields are entered.
<b>Payment Profile Information</b>			
Customer Type	Individual Business	N/A	Select individual if the customer is an individual, or business if the customer is a business.
First Name	The customer's first name Optional	Up to 50 characters (no symbols)	
Last Name	The customer's last name Optional	Up to 50 characters (no symbols)	
Company	The name of the company associated with the customer, if applicable Optional	Up to 50 characters (no symbols)	

## Merchant Interface Online Help Files

Field	Value	Format	Notes
Address	The customer's address Optional	Up to 60 characters (no symbols)	
City	The city of the customer's address Optional	Up to 40 characters (no symbols)	
State	The state of the customer's address Optional	A valid two-character state code	
Zip	The zip code of the customer's address Optional	Up to 20 characters (no symbols)	
Country	The country of the customer's address Optional	Up to 60 characters (no symbols)	
Phone	The phone number associated with the customer profile Optional	Up to 25 digits (no letters)	Example: (123)123-1234
Fax	The fax number associated with the customer profile Optional	Up to 25 digits (no letters)	Example: (123)123-1234
Create a Shipping Profile from the Information Above	Check the box, or leave it blank	N/A	If you check this box, a shipping profile is entered with the same name and address as the payment profile.
<b>Payment Profile Information</b>			
Payment type	Credit card or Bank account	N/A	If you have more than one payment type for a customer, you can enter payment information for each. Each set of payment information fields comprises one payment profile for a customer.
Card Number	Credit card number	13 to 16 digits	
Expiration Date	Credit card expiration date	mmyy format	For example, 0311 (for March, 2011 expiration)
Perform credit card authorization before saving data.	Yes or no	N/A	Check this box if you want to validate the credit card information. If you check this box, a test transaction is submitted to the credit card company. For Visa credit cards, you also need to enter the address and zip code fields.
Card Code	The three- or four-digit number on the back of	Numeric	This field is required if you would like to use the Card Code Verification (CCV) security



Field	Value	Format	Notes
	a credit card (on the front for American Express) Optional		feature. For more information, refer to the Card Code Verification topic. This field is only used for validation and will not be stored in the customer profile.
Name on Account	The customer's full name as listed on the bank account	Up to 22 characters	
Account type	The type of bank account for the payment profile Optional	checking savings businessChecking	
ABA Routing Number	The routing number of the customer's bank	9 digits	
Account number	The customer's bank account number	5 to 17 digits	
Bank Name	The name of the bank associated with the bank account number Optional	Up to 50 characters	
ECheckType	The type of electronic check transaction Optional	CCD PPD TEL WEB	Currently, CIM does not support ARC or BOC transaction types.
<b>Shipping profile information</b>			
First Name	The customer's first name Optional	Up to 50 characters (no symbols)	Name is required if no company name is entered.
Last Name	The customer's last name Optional	Up to 50 characters (no symbols)	Name is required if no company name is entered.
Company	The name of the company associated with the customer, if applicable Optional	Up to 50 characters (no symbols)	This field is required if no name is entered.
Address	The customer's shipping address Optional	Up to 60 characters (no symbols)	
City	The city of the customer's shipping address Optional	Up to 40 characters (no symbols)	

## Merchant Interface Online Help Files

Field	Value	Format	Notes
State	The state of the customer's shipping address Optional	A valid two-character state code	
Zip	The zip code of the customer's shipping address Optional	Up to 20 characters (no symbols)	
Country	The country of the customer's shipping address Optional	Up to 60 characters (no symbols)	
Phone	The phone number associated with the customer profile Optional	Up to 25 digits (no letters)	Example: (123)123-1234
Fax	The fax number associated with the customer profile Optional	Up to 25 digits (no letters)	Example: (123)123-1234

---

**Note:** You can add several shipping and payment profiles for each individual customer profile that you create. Each will be assigned a unique shipping or payment profile ID.

---

## Create a Transaction

You can create a new transaction directly from the Customer Profile page, if you have set up at least one payment profile for that customer.

### To create a charge transaction from the Customer Profile page

1. Click either the **Charge** or **Refund** button next to the payment profile you wish to charge. If this is a Refund transaction, see the Create a Refund Transaction topic.
5. The Create New Order screen opens, identifying the customer profile ID. Select a shipping method by clicking the appropriate button (the information displayed depends on whether or not you have created a shipping profile):
  - No shipping required
  - Select the shipping profile from the list
  - Depending on whether or not you have created a shipping profile, you can click Add Shipping Profile, Create a New shipping Profile, or Ship to Payment Profile

If you have created a payment profile with no address information, you will not have the option to use the payment profile for shipping.

6. Once you have selected or created a shipping profile, click Continue. The Charge Transaction screen opens. The customer profile, payment profile, and shipping profile information are all displayed. You can click Edit to change the payment profile information, if you wish.
7. Complete the Order Information section.

- For credit card transactions, fill in the following fields (only the Transaction Type and Total Amount are required):
    - Transaction Type: Authorize and Capture, Authorize Only, or Capture Only.
    - Invoice Number—the merchant-assigned invoice number associated with the transaction.
    - Purchase Order Number
    - Description
    - Card code
    - Shipping
    - Tax (or you can check the Tax Exempt box)
    - Duty
    - Total amount (this is a required field, and should include the shipping, tax, and duty charges if applicable)
  - For bank account transactions, fill in the following fields:
    - Invoice Number—the merchant-assigned invoice number associated with the transaction.
    - Purchase Order Number
    - Description
    - eCheck type: this value is filled in, with the value you entered in the payment profile
    - Shipping
    - Tax (or you can check the Tax Exempt box)
    - Duty
    - Total amount (this is a required field, and should include the shipping, tax, and duty charges if applicable)
8. Click **Submit** to create the order, **Back** to return to the Create New Order screen, or **Cancel** to cancel the transaction.

## Create a Refund Transaction

This screen opens when you click the Refund button next to a payment profile on the Customer Profile screen. Refunds require the payment gateway-assigned transaction ID of the original transaction, the credit card number, and an amount.

---

**Note:** You can also enter refund transactions by clicking the Refund button on the Transaction Detail page for the original transaction.

---

.You can make several kinds of refunds from this screen:

- Full refunds for transactions settled within the past 120 days
- Partial refunds for transactions settled within the past 120 days
- Unlinked credit transactions (refunds)

The Customer Profile, Payment Profile and Shipping Profile information are displayed. Complete the Order Information section:

For credit card transactions, fill in the following fields:

- Original Transaction ID
- Invoice Number—the merchant-assigned invoice number associated with the transaction.

## Merchant Interface Online Help Files

- Purchase Order Number
- Description
- Shipping
- Tax
- Duty
- Total amount (this is a required field, and should include the shipping, tax, and duty charges if applicable)

For bank account transactions, fill in the following fields:

- Original Transaction ID
- Invoice Number—the merchant-assigned invoice number associated with the transaction.
- Purchase Order Number
- Description
- eCheck type: this value is filled in, with the value you entered in the payment profile
- Shipping
- Tax (or you can check the Tax Exempt box)
- Duty
- Total amount (this is a required field, and should include the shipping, tax, and duty charges if applicable)

Click Submit to submit the refund transaction, or Cancel to cancel the refund.

## Order History

You can find a customer's order history from the Customer Information Manager.

### To find the order history for a customer:

2. Select a customer profile from the main CIM screen.
9. To see the entire transaction history for all payment profiles, click the View History button on the Customer Profile Information bar

To see the transaction history for only one of the payment profiles, click the History link next to the payment profile you wish to examine

The Order History page displays the following information:

- At the top of the page, it indicates whether the order history includes all payment profiles (Order History for Customer Profile ID nnn), or whether it only applies to one payment profile (Order History for Payment Profile ID nnn).
- One line per transaction, listing the following:
  - Transaction ID - identifies the transaction. Click on the transaction ID to see complete details for the transaction.
  - Invoice number - lists the invoice number, if there is one
  - Transaction status - indicates the status of the transaction. To see a complete list of transaction statuses, see page 13.
  - Submit date - shows the date and time when the transaction was submitted
  - Customer name - shows the customer's first and last name
  - Card - shows the abbreviation for the credit card used, if it was a credit card transaction.

- Payment Method - shows the credit card or bank account number. Only the last four digits are actually displayed; the rest of the number is blocked out with a series of Xs.
- Settlement Date - Date and time when the transaction was settled
- Settlement amount—the total settled amount of a transaction.

Click the transaction ID to see the complete details for a specific transaction.

For more information about the Transaction Detail page, see the Transaction Detail topic.

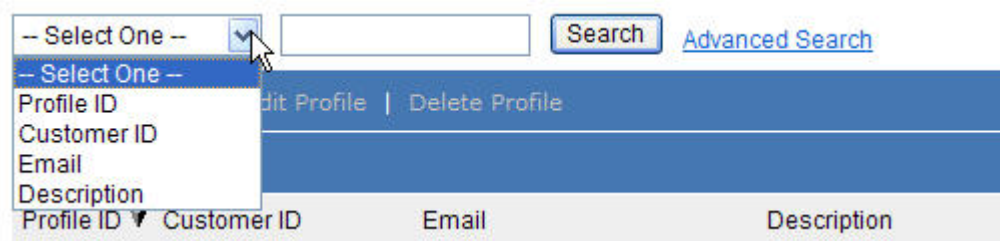
## Search For Profiles

The Customer Information Manager offers basic and advanced search that allows you to locate customer data containing specified criteria.

### Basic Search

The basic Search procedure enables you to locate one or more customer profiles based on either Profile ID, Customer ID, Email, or Description. From the main Customer Information Manager page, select a field to search, and enter a value.

**Figure 1: Customer Information Manager Search**



If you search based on a Profile ID, you must enter the entire Profile ID. To search on any of the other fields, you only need to enter partial information. For example, a search for “test” in the Email field will return both of the following:

```
mytest@mypacks.net
yourname@testaccount.com
```

### Advanced Search

If you click Advanced Search on the main Customer Information Manager page, the Customer Information Manager Advanced Profile Search page opens.

Use the Advanced Search feature of the Customer Information Manager to:

- Search your customer profiles by one or more of:
  - Customer Profile ID (you need to enter the entire ID)
  - Customer ID (you can enter all or part of the customer ID)
  - Email (you can enter all or part of the e-mail address)
- Search for shipping and/or payment profiles containing certain specified criteria

Even when you do not specify any shipping or payment profile data as part of your search criteria, you need to always specify whether to return shipping profile information only, payment profile information only, or both payment and shipping profile information.

## Merchant Interface Online Help Files

### To run an advanced profile search

3. If you know the customer profile ID, customer ID, or all or part of the e-mail address, enter it here.
10. Select a profile type to search:
  - **Search Customer and Payment Profiles:** Use this option when you only want to see customer profiles and payment profiles.
  - **Search Customer and Shipping Profiles:** Use this option when you only want to see customer profiles and shipping profiles.
  - **Search All Profiles:** Use this option when you want to see any records that match the search criteria.
11. Depending on the option you selected in step 2, you can specify additional criteria:

Profile Type	Search Criteria
Search Customer and Payment Profiles	Enter any combination of: the entire payment profile ID, all or part of the customer's first or last name, or credit card or bank account information
Search Customer and Shipping Profiles	Enter any combination of: the entire payment profile ID, or all or part of the customer's first or last name
Search All Profiles	Enter all or part of the customer's first or last name

12. Click **Search** to search for matching profiles, or **Reset** to clear all the fields.

Customer profile records that match your search criteria are always returned, even if the customer profile has no associated shipping or payment profiles.

If you only enter shipping or payment profile data as your search criteria, without entering any customer profile data, then the search returns matching records only for the profile type that you have specified.

You can control how many results to display per page; the default is 25. Your other choices are: 10, 50, 100, and 500 results per page.

## Advanced Search Results Page

When search results are returned, the following information is displayed for each profile found:

- Customer Profile ID
- Customer ID
- Email
- Profile type (shipping or payment profile)
- Profile ID
- First name
- Last name

For payment profiles, the following additional information is displayed:

- Card or bank number
- Expiration date or routing number

Click the Customer Profile ID to view the full customer profile.

Click the Profile ID to view the shipping or payment profile.

Click **Download to File** to download the profile information to a text file. The downloaded file includes all fields for each record displayed. It is a tab-delimited text file that you can import into a spreadsheet program.

Click **+Add Profile** to add a new customer, payment, or shipping profile.

## Learn More About CIM

The Customer Information Manager (CIM) service allows you to store your customers' sensitive payment information on our secure servers for use in future transactions. By providing quick access to stored information, CIM is an ideal tool for companies that:

- Process recurring transactions where the date and/or amount is different each month (such as utility companies)
- Process usage charges – where you only bill when the service is used. (such as pay-as-you-go cell phones)
- Are concerned with PCI compliance
- Want to provide returning customers with the convenience of not re-entering personal data

CIM helps eliminate steps in the checkout process for repeat customers, potentially increasing loyalty and revenue. It can also help you comply with the Payment Card Industry (PCI) Data Security Standard, since customer information is no longer stored on your local servers.

## How CIM Works

Your website integrates to CIM using an Application Programming Interface (API). Through the API, you can create, view, update and delete customer profiles that include billing, payment and shipping information. When a transaction is processed using the API, a customer profile is created and stored on our secure servers. You receive a Customer Reference ID for that particular customer profile. From then on, you need only submit the Customer Reference ID in place of all customer information, including billing, payment and shipping information.

---

**Note:** Integrating the CIM API to your website requires the expertise of a Web developer. The CIM API Guide can be downloaded from our [Developer Center](#). Your Web developer will be able to assist you with integrating the API to any proprietary systems you might be using, setting up customer accounts with user names and passwords, or designing other means for matching a returning customer to their stored profile. Please consult your Web developer for more information.

---

## Payment Flexibility for Repeat Customers

CIM also supports multiple payment and shipping profiles for each customer profile you create. For example, if you have a returning customer who pays sometimes with a Visa and sometimes with a MasterCard, and also has two shipping addresses, you can create one customer profile that includes two payment profiles and two shipping profiles. CIM will assign a Payment Profile ID and an Address Profile ID for each profile you create.

Then, when you submit a transaction, simply submit the Customer Reference ID, Payment Profile ID and Address Profile ID in place of all billing, shipping and payment information. Whether your goal is to simplify your PCI compliance by storing your customer data on our servers, or you need a more flexible solution for recurring transactions and repeat customers, Customer Information Manager is the answer for you.

## **Discontinue the CIM Service**

You can discontinue your use of the Customer Information Manager (CIM) service at any time.

Step 1: From the main CIM page, click the **Discontinue Customer Information Manager (CIM)** link.

Step 2: Read through the information provided on the Discontinue the Customer Information Manager (CIM) Service page.

Step 3: Click **Yes** to continue with the cancellation of the CIM service, or click **No** to return to the main CIM page.

**IMPORTANT:** Once you have discontinued the CIM service, your customers' profile information will be stored in our system for 30 days, after which time the data will no longer be available. If you reactivate the CIM service within 30 days, you will not need to recreate your customer profiles.

You can reactivate the CIM service at any time by clicking the **Sign Up for Customer Information Manager (CIM) Now** link on the main CIM page.



# Simple Checkout

Simple Checkout allows you to create Buy Now and Donate buttons for your website, providing a quick and easy integration method for connecting to the payment gateway. When your customers click the button, they'll be taken to an order screen where they can select an item quantity and shipping method (if you offer more than one), and confirm their order or donation amount. Then they are taken to our secure, hosted payment form to enter their payment and shipping information.

---

**Note:** Simple Checkout allows your customers to purchase one item (any quantity) per order. If you expect to sell varying quantities of multiple items per order, you should integrate to the payment gateway using the Advanced Integration Method (AIM) or Server Integration Method (SIM). For additional information on AIM and SIM, please refer to the Implementation Guides.

---

Click the links below to learn more about signing up for Simple Checkout and creating Buy Now and Donate buttons.

- [Sign Up For Simple Checkout](#)
- [Simple Checkout Administration Page](#)
- [Simple Checkout Button Page](#)
- [Simple Checkout Order Page](#)

## Sign Up For Simple Checkout

To sign up for Simple Checkout, you must have activated the Multiple User Accounts feature, accepted the Simple Checkout Terms of Service and generated a Transaction Key for your account. If any of these steps have not been completed, you will not be able to begin creating your Buy Now or Donate buttons.

After clicking Simple Checkout under Tools in the main menu on the left, you are prompted to complete the steps you have not completed. After completing each step, you need to click Simple Checkout to navigate back to this page. Once all three steps have been successfully checked off, click Simple Checkout again, and you will be taken to the Simple Checkout Administration Page to begin creating Buy Now or Donate buttons.

### Step 1: Activate Multiple User Accounts

Multiple User Accounts is a standard feature of the payment gateway. It enables each employee who needs access to your organization's payment gateway account to have a unique login ID and password to the Merchant Interface—essentially, their own individual user account. Each user's account can also be configured to include permissions to specific Merchant Interface features and functionality that match the employee's job responsibilities.

---

**Note:** If you signed up for your payment gateway account after April 2006, Multiple User Accounts was automatically set up when you activated your account. If you signed up for your payment gateway account prior to April 2006, activating Multiple User Accounts is a separate step. If you have not activated Multiple User Accounts, you will see a reminder splash page each time you log into the Merchant Interface. If your Multiple User Accounts feature is already activated, you can skip the rest of this section. Otherwise, please read on for information on activating the feature.

---

Ideally, the person who first signed up for your payment gateway account or the person who logs into the Merchant Interface most often should complete activation as they will need to verify the current account login information and Secret Question and Secret Answer. In addition, the person that completes Multiple User Accounts activation will be automatically configured as an Account Owner—an account user with the highest level of permissions to the Merchant Interface. (Please note that additional Account Owners can be added.)

## Merchant Interface Online Help Files

If you do not have the information needed to complete Multiple User Accounts activation or you do not know who should complete activation, please contact your supervisor or co-worker that manages the payment gateway account.

When you click the provided link, you will be taken to the Multiple User Accounts activation screen, where you will:

- Enter your User Information, such as Name, Title, Email Address, etc.
- Create a new User Login ID.
- Create a new User Password.
- Confirm the existing Secret Question and Secret Answer for the payment gateway account and create a new, user specific Secret Question and Secret Answer.

The new User Login ID, User Password and new Secret Question and Secret Answer configured on this page will only be associated with the person who completes the Multiple User Accounts activation. All other users that are created for the account will configure their own individual User Password and Secret Question and Secret Answer.

---

**Note:** After completing this step, click Simple Checkout under Tools in the main menu to navigate back to the signup page to see which steps you have left. If all steps have been completed, you will be taken to the Simple Checkout Administration Page.

---

### Step 2: Accept the Simple Checkout Terms of Service

To use Simple Checkout, you must agree to the Simple Checkout Terms of Service. When you click the provided link, you will be able to review the Terms of Service, then either agree or decline. If you decline, you will not be able to use Simple Checkout. To agree, check the box next to I have read and understand the Terms of Service, then click I Agree.

---

**Note:** After completing this step, click Simple Checkout under Tools in the main menu to navigate back to the signup page to see which steps you have left. If all steps have been completed, you will be taken to the Simple Checkout Administration Page.

---

### Step 3: Generate a Transaction Key

A Transaction Key is a randomly-generated value used to authenticate transaction requests between your website and the payment gateway's secure hosted payment form. When you click the provided link, you will be taken to the API Login ID and Transaction Key page.

To generate a Transaction Key, type in your Secret Answer in the given field. You should have configured a Secret Question and Secret Answer during account activation, or when you activated the Multiple User Accounts feature. After entering your answer, click Submit. A new Transaction Key will display.

You do not need to copy this value unless you are also using Advanced Integration Method (AIM) or Server Integration Method (SIM). If you are using either of those methods in addition to Simple Checkout, you need to copy the new Transaction Key and update your website code. Contact your developer or review our Implementation Guides for more information.

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**Note:** After completing this step, click Simple Checkout under Tools in the main menu to navigate back to the signup page to see which steps you have left. If all steps have been completed, you will be taken to the Simple Checkout Administration Page.

---

## Simple Checkout Administration Page

The Simple Checkout Administration Page allows Account Owners and Account Administrators to add, edit and delete Buy Now and Donate buttons. The Item Name and ID of each button you create will be displayed as well.

You can perform the following actions from the Simple Checkout Administration Page:

- Add an Item
- Edit an Item
- Edit Button Appearance
- Delete an Item
- Display the Verified Merchant Seal on the Order Page

## Add an Item

When you click + Add Item from the Simple Checkout Administration Page, you will be prompted to enter the item-specific information that your customers will see when they click your Buy Now or Donate button. The type of information you enter depends on whether the item is a product, a service, or a donation.

### Adding a Product or a Service

#### Step 1: Enter the Item Information

Enter the item's name, ID, type, description and price. This information will be displayed to the customer on the order payment and receipt pages.

- Item Name
- Item ID
- Type
- Description
- Price

#### Step 2: Enter a Maximum Per Order

You can specify the maximum number of the item, per order, that a customer is allowed to purchase. You can either enter an amount or leave the default value as "1."

---

**Note:** The Maximum Order value must be greater than or equal to your highest specified shipping range value. For example, if you have 3 ranges specified as "1-5," "6-10" and "11 or more of this item," then your Maximum Per Order value must be greater than or equal to 11.

---

#### Step 3: Enter a shipping method, if applicable

If shipping is required, you can specify up to 10 shipping methods for each item. Click + Add Shipping Method to display the Add Shipping Method popup window, then enter a shipping description, range and one or more rates for each range. You can configure up to five shipping ranges for each shipping method. Adding a shipping method is optional.

---

**Note:** If you use a popup blocker, you might need to disable it for the shipping method popup window to display. Please consult the Help files for the specific popup blocking application that you use.

---

- Shipping Description
- Range
- Rate

**Step 4: Click [Save](#) to continue to the Simple Checkout Button Page**

### Adding a Donation Item

#### Step 1: Enter the item information

Enter the item's name, ID, type (Donation), and description. This information will be displayed to the customer on the order payment and receipt pages.

- Item Name
- Item ID
- Type
- Description

Next, select at least one of the following:

#### Step 2: Allow Donors to Specify the amount they wish to donate

If you want to let donors choose the amount to donate, check this box. Although this step is optional, you must select either this option, or at least one donation level.

#### Step 3: Enter the donation levels

Click [Add donation level](#) to add up to five amounts that donors can select from.. For example, "\$100 Lifetime member." If you have not checked the box allowing donors to specify the amount they wish to donate, you must enter at least one donation level.

**Step 4: Click [Save](#) to continue to the Simple Checkout Button Page.**

### Edit an Item

You can edit the item information for any button you have created at any time from both the Simple Checkout Administration Page and the Simple Checkout Button Page.

To edit an item from the Simple Checkout Administration Page, select the item you wish to edit, then click [Edit Item](#).

To edit an item from the Simple Checkout Button Page, click [Edit Item](#) next to the item's information.

After clicking [Edit Item](#), you can make any necessary changes to the Item Information, Donation Levels, Shipping Methods and Maximum Per Order value for a particular item.

**IMPORTANT:** You should disable any button on your website that you wish to edit, before making any changes to it. If you do not, it is possible that a customer could purchase the item with the old item information, shipping method, etc., in the time that it takes for you to edit the item and then save the changes.

### Item Information

The form displays the item's current information. You can edit the item's name, ID, type, and description. For product and service items, you can also edit the price.

### Donation Levels

To make changes to current donation levels, replace the items in the amount and description fields.

To delete one or more donation levels, click [\(Delete\)](#) next to the level you wish to delete.

To add donation levels, click [Add Donation Level](#). Enter the amount and description for the donation level.

If you want to let donors choose the amount to donate, check the box labeled:

## To Allow Donors to Specify the amount they wish to donate

You must enter at least one donation level, or allow donors to specify the amount they wish to donate.

Click **Save** to save your changes, or **Cancel** to leave the settings unchanged.

## Shipping Methods

To make changes to a current shipping method, including its shipping ranges and rates, click Edit or Delete next to the shipping method.

To add a new shipping method, click + Add Shipping Method. For more information on specifying a shipping method, range or rate, please see the Add an Item topic.

## Maximum Per Order

To make changes to the Maximum Per Order value, simply enter the new value.

---

**Note:** The Maximum Order value must be greater than or equal to your highest specified shipping range value. For example, if you have 3 ranges specified as "1-5," "6-10" and "11 or more of this item," then your Maximum Per Order value must be greater than or equal to 11.

---

When all the necessary changes have been made, click **Save** to continue to the Simple Checkout Button Page.

## Delete an Item

You can delete an item at any time from the Simple Checkout Administration Page.

**To delete an item:**

**Step 1:** Select the item you wish to delete.

**Step 2:** Click **Delete**

**Step 3:** A warning window will appear asking you to confirm if you really want to delete the item. Click OK to continue, or Cancel to return to the previous screen.

**IMPORTANT:** Before deleting an item, you should delete the accompanying button code on your website. If you do not delete the code first, it is possible that a customer could purchase the item in the time that it takes for you to delete the item and then confirm the deletion. This could lead to order fulfillment issues and possible customer refunds. If you do not delete the button code first, make sure to delete it from your website as soon as possible because it is no longer valid.

## Simple Checkout Button Page

The Simple Checkout Button Page allows you to review and edit the Item Information, button appearance and button code for each Buy Now or Donate button you create. You can also preview how the order page, payment form and receipt page will look to your customers.

The following actions can be performed from the Simple Checkout Button Page:

- **Edit an Item** – If changes need to be made to any of the item information, click Edit Item to make any necessary changes.
- **Edit Button Appearance** – In the Buy Now or Donate button preview area, you can preview the appearance of your button. To make any changes to how your button looks, click Edit Appearance.

## Merchant Interface Online Help Files

- **Preview** – To preview how your order page will appear to your customers, click the button. You can now review the order page, the secure hosted payment form and the receipt page that your customers will see.

---

**Note:** If you currently integrate to the payment gateway using Server Integration Method (SIM), the same settings you have created for the hosted payment form apply to the order page for Simple Checkout. If you currently integrate using Advanced Integration Method (AIM), you need to configure these settings in order to customize how these pages appear to your customers. Click the links above for more information.

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- **Copy Code** – Once you are satisfied with the look and feel of your button, click Copy Code. Then simply paste the code into the appropriate location in your website's HTML code. You might need to contact your Web developer for assistance. The Buy Now or Donate button will now appear on your website and when customers click the button, they'll be taken to the order page where they can enter an item quantity or select shipping, if applicable. Then they will be taken to the hosted payment form to enter their payment and shipping information.
- **Payment Form Settings** – You can customize the payment form to specify colors, header and footer information, and what fields to include.

**IMPORTANT:** If shipping is required for an item, you must configure the Freight field on the payment form to make sure your shipping charges will be visible to your customers. To do this, click Payment Form Settings, click Form Fields, then click the View checkbox for the Freight field in the Additional Information section. The applicable shipping charges will then be displayed to your customers for each order.

## Edit Button Appearance

You can edit the appearance of any button you have created at any time from both the Simple Checkout Administration Page and the Simple Checkout Button Page.

To edit a button's appearance from the Simple Checkout Administration Page, select the item you wish to edit, then click Edit Appearance.

To edit a button's appearance from the Simple Checkout Button Page, click Edit Appearance next to the button preview.

After clicking Edit Appearance, you can select a pre-designed Buy Now or Donate button, or customize the button's appearance to match your website's look and feel.

## Pre-Designed Buttons

To use a pre-designed Buy Now or Donate button, select Pre-designed Button from the drop-down menu under Button Type. Then under Button Appearance, select the radio button next to the button you would like to use for this item. Click Save to continue to the Simple Checkout Button Page.

## Customized Buttons

To design your own Buy Now or Donate button, select Customized Button from the drop-down menu under Button Type. Then under Button Appearance, you can customize the Button Text to specify the text you would like to appear on your button. Enter a phrase such as "Buy Now!" or "Pay Now" into the Button Text field.

**IMPORTANT:** The text of your customized button must not infringe the intellectual property rights, including trademark and copyright, of any party. In addition, your customized button include any curse words or similar offensive terms.

Click Save to continue to the Simple Checkout Button Page.

## Display the Verified Merchant Seal on the Order Page

You can choose to display the Verified Merchant Seal on both the order page and the hosted payment form. You can also choose to display the Verified Merchant Seal on your website.

To display the Verified Merchant Seal on the order page and hosted payment form, click Display the Verified Merchant Seal from the Simple Checkout Administration Page. Accept the Verified Merchant Seal License Agreement by clicking I Agree. Once you accept the Agreement, the Verified Merchant Seal will be displayed by default on the hosted payment form. You can choose to enter any domains on which you would like to display the Verified Merchant Seal, or you can skip this step.

If you have already configured the Verified Merchant Seal for your website, the Seal will display by default on the hosted payment form and order page.

For more information on the Verified Merchant Seal, please see the following:

- Display the Verified Merchant Seal on the order page/hosted payment form
- Display the Verified Merchant Seal on your website

## Simple Checkout Order Page

After your customers click a Buy Now or Donate button, they will be taken to an order page where they can review their order by entering an item quantity and selecting a shipping method, if applicable. After clicking Continue, they will be taken to the secure hosted payment form to enter their payment and shipping information. Once they click Submit, the payment gateway will display a receipt page with the results of the transaction.

The order page, hosted payment form and receipt page can all be customized to match your website's look and feel. Additionally, you can choose to email a receipt to your customers.

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**Note:** The same color and font settings that are configured for the hosted payment form will apply to the order page.

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The following links are found by clicking Settings under Account in the main menu.

- Customizing the order page and payment form
- Customizing the receipt page
- Email Receipt

You can also specify the information fields that should be included and/or required on the payment gateway hosted payment form. From Account in the main menu, click Settings, then Payment Form, then Form Fields. For more information on what fields you can include, see the Payment Form - Fields topic.

## Simple Checkout Security Settings

As Simple Checkout uses the hosted payment form, the same security settings that apply for the hosted payment form apply for Simple Checkout transactions. The following are the basic fraud settings you should implement. They are found by clicking Settings under Account in the main menu.

### Basic Fraud Settings

These basic fraud settings can help protect your payment gateway account from fraudulent transactions.

- **Card Code Verification** – Configure card code verification transaction rejection rules for your account.
- **Address Verification Service** – Configure address verification transaction rejection rules for your account.

## Merchant Interface Online Help Files





# Reports

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

- **Transaction Detail Reports** – View transaction details by date for settled or declined transactions.
- **Transaction Statistics Reports** – View aggregate statistics by settlement date for settled or unsettled transactions.
- **Returns Reports** – View returned items and chargebacks by settlement date, batch date, transaction ID, or invoice number.
- **eCheck.Net® Notice of Change Reports** – View notices of change for eCheck.Net transactions (only available when eCheck.Net is enabled for your payment gateway account).
- **QuickBooks® Download Reports** – View and download successfully settled charge and refund transactions for easy integration with QuickBooks and other compatible accounting management systems such as KeepMore.net™.

## Transaction Detail Reports

The Transaction Detail Report allows you to view transaction details for settled or declined transactions by settlement date.

**To view a transaction report by settlement batch date:**

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

- **Settled Transactions** – When selected, the report displays transactions submitted for settlement with a certain batch, including successfully settled, declined, voided, and errored transactions.
- **Declined Transactions** - When selected, the report displays transactions in a certain batch that were declined or experienced an error during processing. This includes transactions that declined due to Card Code or AVS mismatch. Successfully settled transactions do not appear in this report.

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

**Step 3:** Click **Run Report**.

The Transaction Details by Settlement Date Report opens, listing transaction details for the selected settlement batch date and item type.

## Transaction Details by Settlement Date Report

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

### View Transactions

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

- **Transaction ID**—this is the unique identification number assigned to a transaction by the payment gateway.
- **Invoice Number**—the merchant-assigned invoice number associated with the transaction.
- **Transaction Status**—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- **Submit Date/Time**—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- **Customer Name**—the name of the customer associated with the transaction.
- **Card Type**—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- **Payment Method**—the credit card or bank account number used for a transaction.
- **Payment Amount**—the total amount of a payment or transaction.
- **Settlement Date/Time**—the date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.
- **Settlement Amount**—the total settled amount of a transaction.

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

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

## Sort Transactions

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

## Transaction Statistics Reports

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

**To view a transaction statistics report:**

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

- **Settled Transactions** – When selected, the report displays transactions submitted for settlement with a certain batch, including successfully settled, declined, voided, and errored transactions.
- **Declined Transactions** - When selected, the report displays transactions in a certain batch that were declined or experienced an error during processing. This includes transactions that were declined due to Card Code or AVS mismatch. Successfully settled transactions do not appear in this report.

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

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

---

**Step 3:** Click **Run Report**.

The Transaction Statistics report opens, listing transaction statistics by card type for the selected settlement batch.

## Transaction Statistics

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

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**Note:** Amounts in parentheses indicate a negative amount.

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General information for your account is displayed at the top of the page. This information includes your business's name, Payment Gateway ID, Billing Status, Active Since, and Billing Balance.

## Transaction Volume Statistics

This section lists transaction volume statistics for the settlement batch(es) listed at the top of the page:

- Charge Count—the number of charge transactions by payment method.
- Charge Amount—the total amount of charge transactions by payment method.
- Refund Count —the number of refund transactions by payment method.
- Refund Amount—the total amount of refund transactions by payment method.
- Total Count —the total number of charge and refund transactions by payment method.
- Net Amount —the difference between the Charge Amount and Refund Amount.

## Additional Transaction Statistics

This section lists additional statistical information for the settlement batches listed at the top of the page:

- Decline Count—the number of declined transactions by payment method.
- Approval Percentage —the percent of transactions authorized by payment method.
- Void Count —the number of voided transactions by payment method.
- Void Amount —the amount of voided transactions by payment method.
- Error Count —the number of transactions that experienced an error during authorization by payment method.

## Charge Transaction Chargeback & Return Statistics

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

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**Note:** This section is not present for unsettled transactions.

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- Count —the number of chargebacks by payment method.
- Amount—the total amount of chargebacks by payment method.

- Reversal Count —the number of chargeback reversals by payment method.
- Reversal Amount—the amount of chargeback reversals by payment method.
- Correction Count —the number of chargeback corrections by payment method.
- Correction Amount—the amount of chargeback corrections by payment method.
- Reversal Correction Count —the number of corrections for chargeback reversals by payment method.
- Reversal Correction Amount —the amount of corrections for chargeback reversals by payment method.
- Returned Item Count —the number of returned transactions by payment method.
- Returned Item Amount —the amount of returned transactions by payment method.

---

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

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## Refund Transaction Chargeback & Return Statistics

This section lists statistics for chargebacks and returned items against original refund transactions. The statistics listed in this section might vary depending on your payment gateway account type (Card Not Present or Card Present).

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**Note:** This section is not present for unsettled transactions.

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- Count—the number of chargebacks by payment method.
- Amount—the total amount of chargebacks by payment method.
- Reversal Count —the number of chargeback reversals by payment method.
- Reversal Amount—the amount of chargeback reversals by payment method.
- Correction Count —the number of chargeback corrections by payment method.
- Correction Amount—the amount of chargeback corrections by payment method.
- Reversal Correction Count —the number of corrections for chargeback reversals by payment method.
- Reversal Correction Amount —the amount of corrections for chargeback reversals by payment method.
- Returned Item Count —the number of returned transactions by payment method.
- Returned Item Amount—the amount of returned transactions by payment method.

---

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

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## Miscellaneous Information

The following information might or might not appear, depending on your processor.

- Host Totals Information —the Host Totals Information reports batch statistics as totaled by the host processor. (The Host Totals Information appears only for merchants who use a host-based capture processor, for example, FDMS.)
- Total Count —the total number of charge and refund transactions by payment method.
- Net Deposit Amount —the net deposit amount of the charge and refund transactions as reported by the host processor.

If the host totals do not match your totals, the batch might be out of balance. Contact your bank to reconcile your batch totals.

## Returns Reports

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

### Returns by Settlement Date

The Returns by Settlement Date Report allows you to look up returned items and chargebacks that were settled on a certain date or within a date range.

**To view a returned transaction report by settlement date:**

**Step 1:** Click [Returns by Settlement Date](#). The report criteria appear at the bottom of the page.

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

- **Settled Returns** – When selected, the report displays returns that have been included in a batch settlement and will be accounted for on your Settlement Statement..
- **Unsettled Returns** – When selected, the report displays returns that have yet to be included in a batch settlement and have not yet been accounted for on the Settlement Statement.

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

---

**Note:** You can select any date range up to three months in length. The date range option does not appear if searching by Unsettled Returns.

---

**Step 4:** Click [Run Report](#). The Returns by Settlement Date Report opens.

### Returns by Batch Date

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

**To view a returned transaction report by batch date:**

**Step 1:** Click [Returns by Batch Date](#). The report criteria appear at the bottom of the page.

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

---

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

---

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

**Step 4:** Enter the original Invoice Number to further narrow the report results.

**Step 5:** Click [Run Report](#). The Returns by Batch Date Report opens.

### Returns by Transaction ID

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

To view a returned transaction report by Transaction ID:

**Step 1:** Click [Returns by Transaction ID](#). The report criteria appear at the bottom of the page.

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

**Step 3:** Click [Run Report](#). The Returns by Transaction ID report opens.

## Returned Transactions

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

### View Transactions

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

- Original Transaction ID—the transaction ID of an original transaction associated with a refund, return, chargeback, or notice of change.
- Invoice Number—the merchant-assigned invoice number associated with the transaction.
- Type—the type of returned transaction (return or chargeback).
- Return Code—the code associated with the reason for a returned transaction.

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**Note:** For details about eCheck.Net return codes, please see pages 46-52 of the [eCheck.Net Operating Procedures and User Guide](#).

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- Reason—the descriptive reason associated with the NOC Code that describes the corrected fields. This reason will indicate the field or fields of the transaction that have been corrected by the customer's bank
- Returned Date—the date and time the original transaction was returned. The time displays according to the time zone set for your account.
- Returned Amount—the full or partial amount of the original transaction that was returned.
- Submit Amount—the amount of the original transaction submitted for processing.
- Original Settlement Batch—the date the original transaction was submitted to the bank for settlement.

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

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

### Sort Transactions

By default, the transactions are sorted in descending order by Original Transaction ID. Click on a column header to sort the transactions in descending order according to the data in that column. Clicking again on the same column header will re-sort the transactions in ascending order. An arrow next to the column header indicates the current sort order for the result set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You can sort transactions by the following

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columns: Original Transaction ID, Type, Return Code, Reason, Original Settlement Batch, Original Submit Amount, Returned Date, and Returned Amount.

### eCheck.Net® Notice of Change Reports

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

---

**Note:** The eCheck.Net Notice of Change Report appears only if the eCheck.Net service is enabled for your payment gateway account.

---

**To view an NOC Report:**

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

---

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

---

**Step 2:** Click [Run Report](#).

The eCheck.Net Notices of Change Report opens, listing NOC records for the selected date range.

### eCheck.Net® Notices of Change

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

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

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

---

**Note:** The eCheck.Net Notice of Change Report is applicable only if the eCheck.Net service is enabled for your payment gateway account.

---

### View Transactions

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

- Received Date
- Original Transaction ID
- NOC Code
- Reason
- Original Value
- Corrected Value
- Original Settlement Batch

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



To view more details for a transaction, click the Transaction ID. The Transaction Detail page opens.

## Sort Transactions

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

## QuickBooks® Download

The QuickBooks Download page allows you to download your successfully settled transactions into reports suitable for importing into QuickBooks and other compatible accounting management systems such as KeepMore.net™.

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

---

**To create a settled transactions report for use with QuickBooks:**

**Step 1:** If desired, select a QuickBooks charge transaction type from the Charge Transaction drop-down list:

- Sales Receipt/Cash Sale
- Invoice
- Payment
- Invoice Payment

**Step 2:** If desired, select **Credit Memo** from the Refund Transaction drop-down list.

---

**Note:** You can run a report for just one or a combination of the QuickBooks Charge Transaction and QuickBooks Refund Transaction types available.

---

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

---

**Note:** You can select any date range up to 90 days.

---

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

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

If you select **Download**, continue with these steps:

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

---

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

---

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

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

**Step 8:** Click Close.

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

All download files are named "DownloadYYYYMMDD-HHMMSS.iif." For example, a file that is downloaded on March 5, 2006 at 3:41:30 pm would be named Download20060305-154130.iif. Be sure to save all QuickBooks report downloads as .iif files only.

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

---

## Import Errors

To avoid unnecessary import errors, it is always a good idea to use the QuickBooks recommended default accounts for your QuickBooks download report settings.

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

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

**To import the corrected and remaining transactions:**

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

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

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

**Step 4:** In your QuickBooks configuration, do one of the following:

- transfer the customer name associated with the errored transactions from the Other Names list to Customer Names list
- make the customer name inactive in the Other Names List.

**Step 5:** Import the modified .iif file into QuickBooks.

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

## Import Troubleshooting

QuickBooks Error Message	Possible Issues	Resolution
Cannot import not enough disk space or too many records exist	The number of transactions and/or customer names saved in QuickBooks exceeds the available storage space.	Transactions or customer names saved in QuickBooks must be archived before new customer names or transactions can be imported. Please refer to QuickBooks support documentation for more information.

QuickBooks Error Message	Possible Issues	Resolution
<p>Error on Line (line number) Can't record Invalid Transaction</p>	<p>The Default Customer Name or Customer Name Mapping provided is not listed in QuickBooks.</p>	<p>Add the Default Customer Name or Customer Name Mapping that you have configured in your QuickBooks Download Report Settings to your Customer Job List in QuickBooks. Or, if the Customer Name already exists under the Other Names List, transfer the Customer Name to the Customer Job List, or make the customer name inactive in the Other Names List.</p>
<p>The transaction is not in balance. Make sure the amount in the detail area on the form for this transaction equals the amount at the top of the form.</p>	<p>The sum of the Product and/or Service (itemized listing), Duty, Freight/Shipping, and Sales Tax amounts does not equal the total amount of the transaction.</p> <p>For example, sales tax mapping is not configured in the QuickBooks download report settings, but sales tax was submitted with the transaction.</p>	<p>Review and correct (if necessary) the Product and/or Service (itemized listing), Duty, Freight/Shipping, and Sales Tax amounts for the transaction.</p>
<p>Warning: You cannot associate an item with Sales Tax Payable, Undeposited Funds, AR, AP or non posting accounts. Usually if you sell the item, use and income account; if you buy use an expense account</p> <p>Error on Line (line number) Can't record Invalid Transaction</p>	<p>1) The account configured for the item in the Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping is invalid.</p> <p>2) The Sales Tax item name configured does not exist in QuickBooks.</p>	<p>1) Review and correct (if necessary) the account configured for the item on the QuickBooks Download Report Settings page (Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping). For example, the Sales Tax name should be associated with a Sales Tax Liability account or a Service/Product line item should be associated with an Income account.</p> <p>2) Verify that the Sales Tax name exists in QuickBooks and is either a Sales tax Item or Sales Tax Group Item type.</p>
<p>Warning: Cannot Make deposit to the account name specified</p> <p>Error on Line (line number) Can't record Invalid Transaction</p>	<p>The Charge Transactions account or the Refund Transaction Account type you have specified on the QuickBooks Download Reports Settings page is incorrect for this transaction type.</p>	<p>Configure your Charge Transaction Accounts and/or Refund Transaction Account using the following account types:</p> <p>Sales Receipt/Cash Sale – Undeposited Funds</p> <p>Invoice – Accounts Receivable</p> <p>Payment – Undeposited Funds</p> <p>Payment Funding – Accounts Receivable</p> <p>Credit Memo – Accounts Receivable</p>
<p>Warning: QuickBooks has detected that you have no items or that one or more of</p>	<p>Freight and/or duty mapping wasn't configured, but freight and/or duty amounts were</p>	<p>Configure freight and duty item/accounts mapping on the QuickBooks Download Report</p>

## Merchant Interface Online Help Files

QuickBooks Error Message	Possible Issues	Resolution
your accounts is not associated with an item. Please enter an item.  Error on Line (line number) Can't record invalid Transaction	passed in with the transaction.	Settings page.

## QuickBooks Download File Formatting

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

- Sales Receipt/Cash Sale
- Invoice
- Payment
- Credit Memo

## QuickBooks® Download Report

The QuickBooks settled transactions report results lists successfully settled charge and/or refund transactions that can be integrated with QuickBooks and other compatible accounting management systems such as KeepMore.net™.

## View Transactions

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

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Invoice Number —the merchant-assigned invoice number associated with the transaction.
- Transaction Status—the he processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date/Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer Name—the name of the customer associated with the transaction.
- Card Type—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- Payment Method—the credit card or bank account number used for a transaction.
- Payment Amount—the total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.
- Settlement Date/Time—the date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.
- Settlement Amount—the total settled amount of a transaction.

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

To view transaction detail, click the Transaction ID for the transaction you want to view. The Transaction Detail page opens.

## Sort Transactions

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

## Download to File

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

### To download report results for integration with QuickBooks:

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

**Step 2:** Once your download file has been generated, a File Download window opens, asking if you would like to open the file or save it to your computer. Click **Save**.

**Step 3:** In the Save As window, select the location on your computer or network where the file should be saved.

**Step 4:** Click **Save**. Your file is automatically saved to the location you specified. You can navigate to that location to retrieve the file.

**Step 5:** Click **Close**.

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

All download files are named "DownloadYYYYMMDD-HHMMSS.iif." For example, a file that is downloaded on December 5, 2005 at 3:41:30 pm would be named Download20051205-154130.iif. Be sure to save all QuickBooks report downloads as .iif files only.

---

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

---

## Import Errors

To avoid unnecessary import errors, it is always a good idea to use the QuickBooks recommended default accounts for your QuickBooks download report settings.

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

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

## Merchant Interface Online Help Files

### To import the corrected and remaining transactions:

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

**Step 2:** Re-run the same QuickBooks Download Report; OR, depending on the error, you can simply correct the errored transactions in the original .iif import file.

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

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

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

### Import Troubleshooting

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

The transaction is not in balance. Make sure the amount in the detail area on the form for this transaction equals the amount at the top of the form.

QuickBooks Error Message	Possible Issues	Resolution
<p>The sum of the Product and/or Service (itemized listing), Duty, Freight/Shipping, and Sales Tax amounts does not equal the total amount of the transaction.</p> <p>For example, sales tax mapping is not configured in the QuickBooks download report settings, but sales tax was submitted with the transaction.</p>	<p>Review and correct (if necessary) the Product and/or Service (itemized listing), Duty, Freight/Shipping, and Sales Tax amounts for the transaction.</p>	
<p>Warning: You cannot associate an item with Sales Tax Payable, Undeposited Funds, AR, AP or non posting accounts. Usually if you sell the item, use and income account; if you buy use an expense account</p> <p>Error on Line (line number) Can't record Invalid Transaction</p>	<p>1) The account configured for the item in the Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping is invalid.</p> <p>2) The Sales Tax item name configured does not exist in QuickBooks.</p>	<p>1) Review and correct (if necessary) the account configured for the item on the QuickBooks Download Report Settings page (Product and/or Service mapping or Duty, Freight/Shipping or Sales Tax mapping). For example, the Sales Tax name should be associated with a Sales Tax Liability account or a Service/Product line item should be associated with an Income account.</p> <p>2) Verify that the Sales Tax name exists in QuickBooks and is either a Sales tax Item or Sales Tax Group Item type.</p>
<p>Warning: Cannot Make deposit to the account name specified</p> <p>Error on Line (line number) Can't record Invalid Transaction</p>	<p>The Charge Transactions account or the Refund Transaction Account type you have specified on the QuickBooks Download Reports Settings page</p>	<p>Configure your Charge Transaction Accounts and/or Refund Transaction Account using the following account</p>

## Merchant Interface Online Help Files

QuickBooks Error Message	Possible Issues	Resolution
	is incorrect for this transaction type.	types: Sales Receipt/Cash Sale – Undeposited Funds  Invoice – Accounts Receivable  Payment – Undeposited Funds  Payment Funding – Accounts Receivable  Credit Memo – Accounts Receivable
Warning: QuickBooks has detected that you have no items or that one or more of your accounts is not associated with an item. Please enter an item.  Error on Line (line number) Can't record invalid Transaction	Freight and/or duty mapping wasn't configured, but freight and/or duty amounts were passed in with the transaction.	Configure freight and duty item/accounts mapping on the QuickBooks Download Report Settings page.

## QuickBooks Download File Formatting

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

- Sales Receipt/Cash Sale
- Invoice
- Payment
- Credit Memo

## Download File Format

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



## Transaction Information

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

## Itemized Order Information

The itemized order information is categorized by four default values; service/product, duty, shipping and handling, and sales tax. These values, and any other values sent during the transaction, are arranged into

## Merchant Interface Online Help Files

line items for each transaction and are enumerated. If an itemized order value was not applied to the transaction it will not be included in the report.

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

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

	QUICKBOOKS FIELD	SERVICE/ PRODUCT	DUTY	SHIPPING AND HANDLING	SALES TAX
	SPLID	X	X	X	X
	Line number of the item				
TRNSTYPE	X	X	X	X	
QuickBooks transaction type					
	DATE	X	X	X	X
	Settlement date of the batch for the transaction recorded in the Merchant Interface				
	ACCNT*	X	X	X	X
	QuickBooks account associated with the transaction, product and/or service, sales tax, freight/shipping, or duty				
	NAME*				X
	Sales tax name (when sales tax is applicable)				
	AMOUNT	X	X	X	X
	Dollar amount of the line item				
	DOCNUM	X	X	X	X
	Transaction invoice number in the Merchant Interface				
	MEMO	X	X	X	X
	Description of the line item				
INVITEM*	X	X	X	X	
Name of the line item					
	PRICE	X			X
	Individual merchandise unit price OR sales tax				

QUICKBOOKS FIELD	SERVICE/ PRODUCT	DUTY	SHIPPING AND HANDLING	SALES TAX
rate				
QNTY Quantity of the merchandise purchased or returned in the transaction	X			
TAXABLE Indicates if the line item is subject to tax: Y = Yes N = No	X	X	X	X
EXTRA Autostax				X

**Sample Data**

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

ITRNS	TRNSID	TRNST YPE	DATE	ACCNT	NAM E	AMO UNT	DOCN UM	M E M O	CLAS S
ISPL	SPLID	TRNST YPE	DATE	ACCNT	NAM E	AMO UNT	DOCN UM	M E M O	INVIT EM
	TRNS	2345 6	INVOIC E	3/3/0 6	Accounts Receiva ble	Joe Q	16.08	TRY87	F r o n t  d e s k  S a l e s 1  D u t y
	SPL	1	INVOIC E	3/3/0 6	Sales		- 14.95	TRY87	
	SPL	2	INVOIC E	3/3/0 6	Duty		-0.15	TRY87	

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									1
	SPL	3	INVOIC E	3/3/0 6	S&H		-0.3	TRY87	S & H 1
	SPL	4	INVOIC E	3/3/0 6	Sales Tax Payable	Loca l	-0.68	TRY87	L o c a l
ENTRNS									
	TRNS	7890 1	CREDI T MEMO	3/9/0 6	Accounts Receiva ble	Joe Q	-8.79	WNF26	F r o n t  d e s k
	SPL	1	CREDI T MEMO	3/9/0 6	Sales		8.59	WNF26	S a l e s 1
	SPL	2	CREDI T MEMO	3/9/0 6	Sales Tax Payable	Loca l	0.2	WNF26	L o c a l
ENDTRN S									

**Payment**

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

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

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

QUICKBOOKS FIELD	TRANSACTION	PAYMENT
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## Reports

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

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

### Sample Data

**Merchant Interface Online Help Files**

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

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ITRNS	TRNSID	TRNSTYPE	DATE	ACCNT	NAM E	AMOUNT	DOCNUM	MEMO
ISPL	SPLID	TRNSTYPE	DATE	ACCNT	NAM E	AMOUNT	DOCNUM	MEMO
TRNS	23456	PAYMENT	3/3/06	Undeposited Funds	Joe Q	25.00	CEW09	
SPL	1	PAYMENT	3/3/06	Accounts Receivable		-25.00	CEW09	
ENDTRNS								
TRNS	78910	PAYMENT	4/17/06	Undeposited Funds	Joe Q	10.00	LDB91	Paid in full
SPL	1	PAYMENT	4/17/06	Accounts Receivable		-10.00	LDB91	Paid in full
ENTRNS								



# Search

---

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

- **Search by Batch**– Perform basic and advanced searches of all transactions stored for your payment gateway account.
- **Search by Business Day** – View settled or unsettled transactions for a specified date range, or by day, month, or quarter.
- **Unsettled Transactions** – View all transactions that have not yet been sent for settlement. You can also void transactions or submit captures for Authorization Only transactions on this page.
- **Suspicious Transaction Search** – Perform basic and advanced searches specifically for suspicious transactions that triggered one or more of the Advanced Fraud Detection Suite (AFDS) filters.

## Search by Batch

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

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

### Step 1: Select a Settlement Date

Select a transaction status and/or settlement date or date range from the From: and To: drop-down lists. You can also select unsettled transactions. If you select ALL Settled, you must enter at least one other search criteria.

---

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

---

### Step 2: Enter Credit Card/Bank Account Information

If desired, select a specific payment method from the Payment Method drop-down list and/or enter a credit card or bank account number.

---

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

---

### Step 3: Enter Customer Information

If desired, enter the customer's First Name, Last Name, and/or Customer ID.

### Step 4: Enter Transaction Information

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

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

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



## Tips for performing a transaction search:

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

## Search by Batch Results

The Search by Batch results page displays summaries for the transactions returned by your search. The search criteria used is displayed at the top of each results page.

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

[View Transactions](#)

[Sort Transactions](#)

[Filter Transactions](#)

[View Re-billable Transactions](#)

[Download to File](#)

## View Transactions

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

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Invoice Number—the merchant-assigned invoice number associated with the transaction.
- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date/Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer Name—the name of the customer associated with the transaction.
- Card Type—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- Payment Method—the credit card or bank account number used for a transaction.
- Payment Amount—the total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.
- Settlement Date/Time—the date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.
- Settlement Amount—the total settled amount of a transaction.

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

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

## Sort Transactions

By default, transactions are sorted in descending order by Transaction ID. Clicking on a column header will sort the result set in descending order according to the data in that column. Clicking again on the same column header will re-sort the result set in ascending order.

An arrow next to the column header indicates the current sort order for the result set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You can sort transactions by the following columns: Transaction ID, Submit Date, Customer Name, Payment Method, Payment Amount, Settlement Date, and Settlement Amount.

## Filter Transactions

You can filter your transactions by a specific payment method

**To filter transactions by payment method:**

**Step 1:** Select the payment method for the transactions you would like to view from the Filter By: drop-down list.

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

## View Rebillable Transactions

The Rebillable Transactions feature allows you to view and submit previously settled transactions for rebilling. Settled transactions can only be rebilled if the cardholder has authorized a subsequent billing.

To view rebillable transactions, click View Rebillable Transactions. The Rebillable Transactions page opens, displaying only those successfully settled transactions that are eligible for rebilling.

## Rebillable Transactions

The Rebillable Transactions page allows you to submit successfully settled transactions for rebilling.

**To submit a rebillable transaction:**

**Step 1:** On the Transaction Search Results page, click the check box next to the transaction ID for each transaction you want to submit for rebilling. You can select a single transaction or multiple transactions on a single page of results.

---

**Note:** Click the **Select All** check box to select all transactions displayed on the current results page for rebilling.

---

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

**Step 3:** Click **Submit**.

---

**Note:** If you experience any errors for a rebilling transaction, wait a few minutes before submitting the rebilling transaction.

---

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

- Card Code

- Tax
- Tax Exempt
- Freight
- Duty

---

**Note:** If any of your payment form settings have changed to require a certain field that was not required during the transaction, your rebilling transaction might be rejected.

---

## Search by Business Day

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

If you are searching for unsettled transactions, you can only specify payment method or transaction status to narrow down the search results. The Search by Business Day page provides four options for searching for settled transactions:

- Search by Business Date Range
- Search by Business Day
- Search by Month
- Search by Quarter

The Business Day is the day that a transaction is batched by the payment gateway and sent to your processor for settlement. It is a 24-hour window that is defined by the Transaction Cut-Off Time for your account. For example, if your transaction cut-off time is configured as 3:00 PM, then the business day for your account ends at 3:00 PM. Transactions submitted through your account after 3:00 PM are accounted for on the next business day.

You might want to consider configuring your transaction cut-off time to reflect the time each day that you would like to “close” business and send transactions for that day to your processor.

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**Note:** The default time zone for the payment gateway is Pacific. To ensure that your transaction cut-off time, and therefore your business day is configured to the right local time, you should also configure the Time Zone setting for your account.

---

## Search Options

Identify the type of search you would like to perform and follow the instructions in the table for that search type. Then skip down to follow Steps 2 through 6.

### Step 1: Select your search criteria for transactions:

To search for	Do this
Settled transactions by business date range	<ol style="list-style-type: none"> <li>4. Select <b>Settled transactions</b> from the drop-down list box.</li> <li>5. Select <b>Date Range</b> from the search type drop-down list.</li> <li>13. Enter the start and end dates for your date range (dd/mm/yyyy) or click the calendar buttons to select your start and end dates.</li> </ol> <hr/> <p><b>Note:</b> You can select a date range within the past</p>

## Merchant Interface Online Help Files

To search for	Do this
	<p>three months from the current date. To find older transaction data, select Business Day, Month or Quarter to search records from the past three years. This search enhancement improves the performance and speed of your search as well as the organization and management of your downloaded transaction archives.</p> <hr/> <p>If you use the calendar button, click the Month drop-down list or click the backward and forward buttons to select a month. Then click on the day of the month you would like for your start date or end date. If applicable, click the Year drop-down list to select a year.</p>
Settled transactions by business day	<ol style="list-style-type: none"> <li>6. Select <b>Settled transactions</b> from the drop-down list box.</li> <li>7. Select <b>Day</b> from the search type drop-down list.</li> <li>14. Enter the date of the business day you would like to search (dd/mm/yyyy) or click the calendar button to select the day.</li> </ol> <p>If you use the calendar button, click the <b>Month</b> drop-down list or click the backward and forward buttons to select a month. Then click on the day of the month you would like for your start date or end date. If applicable, click the <b>Year</b> drop-down list to select a year.</p>
Settled transactions by month	<ol style="list-style-type: none"> <li>8. Select <b>Settled transactions</b> from the drop-down list box.</li> <li>9. Select <b>Month</b> from the search-type drop-down list</li> <li>10. Select the month and year for the month you would like to search from the appropriate drop-down lists.</li> </ol>
Settled transactions by quarter	<ol style="list-style-type: none"> <li>11. Select <b>Settled transactions</b> from the drop-down list box.</li> <li>12. Select <b>Quarter</b> from the search type drop-down list.</li> <li>13. Select the quarter you would like to search, from the past 12 fiscal quarters.</li> </ol>
Unsettled transactions	Select <b>Unsettled transactions</b> from the drop-down list box.

At this point, if you have selected **Settled transactions**, a summary of the approximate number of records matching your time frame and Transaction Filter criteria will appear in the Search Tips box on the right side of the page. To further narrow your search results, you can enter additional search criteria.

---

**Note:** The record count preview only reflects matches based on the time frame and Transaction Filter search criteria provided. As a result, when additional search criteria are provided, the search narrows and the number of full records returned may be less than the record count preview.

---

**Step 2:** If applicable, select a form of payment from the **Payment Method** drop-down list.

**Step 3:** If applicable, select a transaction status from the **Transaction Status** drop-down list.

**Step 4:** To further narrow your search results, you can enter any of the following optional search criteria: Credit Card Number, Bank Account Number, Customer First and Last Name, Customer ID, or Invoice Number.

---

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

---

**Step 5:** Select the number of records you would like to view on each page of search results from the **Show** drop-down list (50 or 500).

**Step 6:** Click **Search**. The payment gateway processes your search request and your results are displayed on the Settled Transaction Search Results page. You can also click **Reset** to clear your search criteria and start again.

## Search Status

The payment gateway will display a search status bar while processing your search request. You can stop processing and go back to the Search by Business Day page at any time by clicking Return to Search.

During processing, all functionality on the search results page is disabled. To perform any actions on the search page, you need to wait until your search results are completely processed.

If your search criteria match a high volume of transaction records during processing, you can click the Enough Results button on the Search Status bar to immediately view the records downloaded so far.

## Settled Transaction Search Results

The Settled Transaction Search Results page displays summaries for the transactions returned by your search. The search criteria used is displayed at the top of each results page.

Up to the top 10,000 results for your search are displayed. For searches that return 10,000 or more records, you might consider narrowing your search criteria to return a smaller group of records. To do so, click Refine Your Search to return to your original search on the Settled Transaction Search page and specify additional search criteria.

### [View Transactions](#)

### [Sort Transactions](#)

### [Filter Transactions](#)

### [View Re-billable Transactions](#)

### [Download to File](#)

## View Transactions

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

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Invoice Number—the merchant-assigned invoice number associated with the transaction.

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- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer
- Card
- Payment Method—the credit card or bank account number used for a transaction.
- Payment Amount—the total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.
- Batch ID
- Business Day
- Settlement Amount—the total settled amount of a transaction.

Click the **Next**, **Last**, **First**, and **Prev** links at the top right of the table to navigate backward and forward through the list of records. When your results include 1,000 records or less, you can also use the **View All** option to see all the records on a single page.

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

To view all transactions for a particular Business Day, click the Business Day link for the transactions you would like to view. The Settled Transaction Search Results page refreshes listing only transactions for the business day selected.

## Sort Transactions

By default, transactions are sorted in descending order by Transaction ID. Click on an underlined column header to sort your results in descending order by the data in that column. Click again on the same column header to re-sort the records in ascending order.

An arrow next to the column header indicates the current sort order for the result set. An up arrow indicates that the sort is ascending (A-Z) and a down arrow indicates that the sort is descending (Z-A). You can sort transactions by the following columns: Transaction ID, Invoice Number, Submit Date, Customer, Payment Amount, and Settlement Amount.

---

Note: You will only be able sort transactions once the processing of results for your search is complete.

---

## Filter Transactions

You can filter your transactions by a specific payment method

### To filter transactions by payment method:

Select the payment method for the transactions you would like to view from the **Filter By** drop-down list.

Only those transactions for the selected payment method are listed.

## View Rebillable Transactions

The Rebillable Transactions feature allows you to view and submit previously settled transactions for re-billing. **IMPORTANT:** Settled transactions can only be rebilled if the cardholder has authorized a subsequent billing.

To view rebillable transactions, click **View Re-billable Transactions**. The Rebillable Transactions page opens, displaying only those successfully settled transactions included in your search results that are eligible for rebilling.

## Unsettled Transactions

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

### View Transactions

The unsettled transactions are displayed in descending order by Transaction ID and include the following information:

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Invoice Number—the merchant-assigned invoice number associated with the transaction.
- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date/Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer Name—the name of the customer associated with the transaction.
- Card Type—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- Payment Method—the credit card or bank account number used for a transaction.
- Payment Amount—the total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.

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

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

### Sort Transactions

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

### Filter Transactions

You can filter unsettled transactions by a specific payment method.

#### To filter transactions by payment method:

**Step 1:** Select the payment method for the transactions you would like view from the Filter By: drop-down list.

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

## Capture Unsettled Transactions

The Unsettled Transactions page allows you to capture a single or multiple unsettled transactions and submit them for settlement.

**To capture unsettled transactions:**

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

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

**Step 3:** Click the check box next to the transaction(s) you would like to capture. You can also click the Select All check box to capture all eligible transactions listed on the current page.

**Step 4:** Review the Payment Amount for each transaction selected to be submitted for settlement. If the payment amount to be captured is different than the amount of the original transaction, enter the adjusted amount in the Capture Amount text field. Leave this field blank to capture the amount originally authorized. Leaving the amount field blank will capture the full authorized amount of the transaction.

**Step 5:** Click **Capture**. A confirmation message opens, asking if you would like to continue with the capture.

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

Once the transaction(s) have been submitted for capture, the Transaction Status page opens, listing the transaction ID(s) and transaction results. To view more details for a transaction, click the Transaction ID for the transaction you want to view. The Transaction Detail page opens.

---

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

---

## Void Unsettled Transactions

The Unsettled Transactions page allows you to void a single or multiple unsettled transactions and prevent them from being submitted for settlement.

**To void unsettled transactions:**

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

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

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

**Step 4:** Click **Void**. A confirmation message opens, asking if you want to continue with the void.

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

Once the transaction(s) have been submitted for void, the Transaction Status page opens, listing the transaction ID(s) and transaction results. To view more details for a transaction, click the Transaction ID for the transaction you want to view. The Transaction Detail page opens.



---

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

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## Suspicious Transaction Search

The Suspicious Transaction Search page allows you to search specifically for transactions that triggered one or more of the Advanced Fraud Detection Suite (AFDS) filters.

### To search for suspicious transactions:

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

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

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

**Step 4:** Click **Search**

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

## Suspicious Transaction Search Results

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

### View Transactions

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

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Filter(s)
- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- Submit Date/Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Customer Name—the name of the customer associated with the transaction.
- Customer IP
- Card Type—the type of credit card or eCheck.Net used for a payment or refund. See the Glossary for a list of card types and abbreviations.
- Amount

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

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

To refine your search, click [New Search](#). You are returned to the Suspicious Transaction Search page.

## Sort Transactions

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

## Filter Transactions

You can filter those transactions that triggered a certain Advanced Fraud Detection Suite (AFDS) filter without having to go back and enter new search criteria.

**To filter transactions by fraud filter:**

**Step 1:** Select the fraud filter for transactions you would like to view from the Filter By: drop-down list.

**Step 2:** Click [View](#). Only those transactions for the selected fraud filter are listed.

## Transaction Detail

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

From this page, you can also do the following:

- Create an ARB Subscription from Previous Transactions
- Void a Transaction or an entire order
- Capture a Transaction
- Refund a Transaction
- Approve or Decline a Transaction in Pending Review
- Approve or Void a Transaction in Authorized/Pending Review
- Enter additional payments for a partially funded order
- Release a partially funded order
- Print a Receipt

The top of the page shows a summary of the transaction and its status.

- Transaction ID—this is the unique identification number assigned to a transaction by the payment gateway.
- Transaction Status—the current processing status of a transaction. To see a complete list of transaction statuses, see page 13.
- If an order contains several partial payments, the top of the page shows the order number, followed by the order status. All transactions entered for this order are listed, showing Transaction ID, transaction status, and approved amount for each line item.

---

**Note:** The order number is the same number identified as splitTenderID in AIM and SIM.

---

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

- Transaction Type—a Yes (Y) or No (N) value indicating whether the transaction belongs to an ARB subscription.
- Subscription Name—the merchant-assigned name for a subscription.
- Subscription ID—the identification number assigned to a subscription by the payment gateway.
- Transaction Number—the number of a transaction in the series of recurring billing transactions for a subscription. For example, the number “4” here would indicate that this transaction is the fourth recurring billing transaction for a subscription.
- Completed Payments—the number of transactions that have been successfully processed for the subscription. If the name of this field is hyperlinked, you can click it to view the Completed Payments page. That page lists all successfully settled transactions belonging to a specific subscription.

## Settlement Information

This section describes information regarding the settlement of this transaction. This information is not provided for unsettled transactions.

- Settlement Amount—the total settled amount of a transaction.
- Settlement Date/Time—date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.
- Business Day—the day that a transaction is batched by the payment gateway and sent to the processor for settlement. In most cases this should be the same business day the transaction was captured. The end of the business day is defined by the Transaction Cut-Off Time setting. For example, if the

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transaction cut-off time for your account is configured as 3:00 PM, then all transactions submitted after 3:00 PM are accounted for on the next business day.

The business day is a simple, consistent piece of information that can help you better track your transactions through the payment gateway on a day-to-day basis, simplify communication within your organization regarding the status of transactions, more easily reconcile settlement activity at your bank, and enhance your transaction reporting and related business processes.

- Batch ID—a payment gateway-assigned identification number that represents a group of transactions gathered for submission to the credit card and bank account transaction processing networks for settlement.

## Authorization Information

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

- Authorization Amount—the transaction amount sent to the processor for authorization. This amount is reserved against the available balance of a customer's credit card and might differ from the total amount actually charged to the customer.
- Submit Date/Time—the date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.
- Authorization Code—the code assigned to the transaction by the processor, indicating its authorization status.
- Reference Transaction ID—the original transaction ID of the transaction being refunded. "Not Applicable" appears for all other transaction types.
- Transaction Type—the type of transaction submitted to the payment gateway. For a list of transaction types, see Transaction Types on page 12.
- Address Verification Status—a code and description that indicate the Address Verification Service (AVS) results returned by the processor for a transaction.
- Card Code Status—a code and description that indicate the card code verification (CCV) results returned by the processor for a transaction.
- CAVV Result Code—the cardholder authentication verification value (CAVV) result code from the issuer. Applies only to Verified by Visa transactions.
- Fraud Score Applied—this is specific to the FraudScreen.Net service. The fraud score associated with a transaction is a number between 0 and 1000, and represents the overall fraud risk. The higher the number, the riskier the transaction.
- Recurring Billing Transaction—this is a Yes (Y) or No (N) value indicating whether the transaction is single (N) or recurring (Y).
- Partial Capture Status—this is specific to Visa transactions. A Yes (Y) or No (N) value, indicating whether a partial reversal was executed against a transaction.
- Customer IP—the Internet Protocol (IP) address from which a transaction is submitted.

## Fraud Information

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

- Fraud Filter
- Filter Action

## Payment Information

This section describes the payment method used for the transaction.

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

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

For eCheck.Net® transactions, the following information is displayed:

- Account Number
- ABA Routing Number
- Name on Bank Account
- eCheck.Net Type
- Total Amount—the total amount charged or refunded to the customer's credit card or bank account.

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

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## Order Information

This section describes specific order information associated with the transaction. If no order information was provided, these fields are blank.

- Invoice Number
- Description

## Itemized Order Information

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

- Item—a short description of an item purchased.
- Item Description—a detailed description of an item purchased.
- Item Quantity—the quantity of an item purchased.
- Unit Price
- Taxable—a Yes (Y) or No (N) value indicating whether the item is subject to tax.

---

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

---

## Customer Billing Information

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

If no customer billing information was provided for the transaction, these fields are left blank.

## Shipping Information

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

If no shipping information was provided the specific transaction, these fields are left blank

## Additional Details - Level 2 Data

This section describes additional information that might be associated with a transaction. This information is typically entered to support Level 2 Data requirements for credit cards.

- Tax
- Freight
- Duty
- Tax Exempt Status
- Purchase Order Number

If no Level 2 data was provided for the transaction, these fields are left blank.

## Create a New ARB Subscription from a Previous Transaction

The Transaction Detail page allows you to create a new ARB subscription based on the information from an eligible previous transaction. This is a useful tool for quickly creating a new subscription when the customer and payment information already exist in the payment gateway.

**To create a new ARB subscription from a previous transaction:**

**Step 1:** Click [Create ARB Subscription from Transaction](#). The Create New ARB Subscription page opens and is populated with customer and payment information from the previous transaction.

---

**Note:** This link only appears when original transaction and payment data is still available in the payment gateway's database. (Full sensitive cardholder data is only stored for 120 days). If this link does not appear, the subscription needs to be entered manually on the Create a New ARB Subscription page.

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**Step 2:** Modify or enter any remaining subscription information as necessary. For more information about the subscription fields, refer to the [Create New ARB Subscription](#) topic.

**Step 3:** Click [Submit](#). The new ARB subscription is created.

---

**Note:** You can create a new subscription from any transaction type (for example, Authorization Capture or Credit). However, subscriptions can only be processed as Authorize Capture.

---

## Void a Transaction

The Transaction Detail page allows you to void a transaction that has been previously authorized and is still pending settlement. Voiding a transaction cancels the authorization process and prevents the transaction from being submitted to the processor for settlement.

If available, the [Void](#) button appears at the top and bottom of the Transaction Detail page. If a transaction is part of an order that required more than one payment, you can void either the entire order or a specific transaction.

**To void a transaction:**

**Step 1:** Click [Void](#). A message window opens, asking if you would like to continue with the void.

**Step 2:** Click [OK](#) to continue or click [Cancel](#) to cancel the action.

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

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

**To void an entire order:**

**Step 1:** Click **Void Entire Order**. A confirmation window opens, asking if you would like to continue.

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

## Capture a Transaction

The Transaction Detail page allows you to capture a previously authorized transaction pending settlement and submit it for processing.

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**Note:** Only users with the appropriate permissions can access this feature.

---

If available, the **Capture** button appears at the top and bottom of the Transaction Detail page.

**To capture a transaction:**

**Step 1:** Click **Capture**. The Capture Transaction window opens displaying information about the transaction.

**Step 2:** If necessary, edit the amount to be captured in the Settlement/Capture Amount text field. The amount can only be modified to be less than the original amount of the authorization.

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

The Transaction Status page opens, displaying the Transaction ID and the Capture Result of the transaction. If the Capture Result shows as a success, the transaction will be sent for settlement.

Click **Close** to close the Transaction Status window.

The Transaction Detail page reopens, with the transaction's status changed to Captured/Pending Settlement.

## Refund a Transaction

The Transaction Detail page allows you to refund a previously settled transaction and submit it for processing.

---

**Note:** Only users with the appropriate permissions will be able to access this feature.

---

If the settled transaction is eligible for refund, the Refund button appears at the top and bottom of the Transaction Detail page.

---

**Note:** Only transactions settled within the past 120 days are eligible for refund.

---

**To refund a transaction:**

**Step 1:** Click **Refund**. The Refund Transaction window opens displaying information about the settled transaction.

**Step 2:** If necessary, edit the amount to be refunded in the **Refund Amount** text field. The amount can only be modified to be less than the original amount of the settled transaction.

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**Step 3:** The original invoice number for the transaction is automatically populated in the Invoice # field. If you would like a new invoice number to be associated with the refund, delete the old number and enter a new one.

**Step 4:** If you would like to, enter a Description or reason for the refund.

**Step 5:** If you would like the customer to receive an email receipt for the refund, enter the customer's email address and select the check box labeled **Email transaction receipt to customer (if email provided)**.

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

The Transaction Confirmation page opens, displaying the Transaction ID and the results of the transaction. If the refund transaction is a success, it will be sent for settlement.

**Step 7:** Click **Close** to close the Transaction Confirmation window.

The refund transaction is listed on the Unsettled Transactions page with the status of Refund/Pending Settlement.

This feature also allows you to issue multiple partial refunds against an original settled transaction. The Refund button is available on the Transaction Detail page until the sum of refunds submitted for the transaction equals the original settled amount or the transaction is more than 120 days old.

## Releasing a Partially Funded Transaction

Individual transactions that are part of an order containing several partial payments remain in **Authorized Pending Release** status until one of the following occurs:

- A transaction is entered and accepted, that fully funds the total amount of the order.
- The entire order is voided
- The entire order is released (for example, a customer pays the remaining amount in cash)

If you have received additional payments that satisfy the total order amount, you can submit all associated transactions in the order for settlement by clicking **Release Transactions**. The order is then considered complete.

## Approve or Decline a Transaction in Pending Review

If your payment gateway account is enabled for the Advanced Fraud Detection Suite (AFDS), you can manually review and either approve or decline a transaction in the Pending Review state from the Transaction Detail page.

When a suspicious transaction is placed in Pending Review, it has not yet been submitted for authorization. Once you have reviewed a Pending Review transaction, you need to either approve or decline the transaction. If approved, the transaction will be sent for authorization and processed as normal. If declined, the transaction will not be sent for authorization but will be stored in the payment gateway as a Decline.

If available, the Approve and Decline buttons appear at the top and bottom of the Transaction Detail page.

### To approve a transaction in Pending Review:

**Step 1:** Click **Approve**. A message window opens, asking if you want to continue with the approval.

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

The transaction is sent for settlement and the Transaction Status page opens, displaying the Transaction ID and the Transaction Status.



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

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#### To decline a transaction in Pending Review:

**Step 1:** Click **Decline**. A message window opens, asking if you want to continue with the decline.

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

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

## Approve or Void a Transaction in Authorized/Pending Review

If your payment gateway account is enabled for the Advanced Fraud Detection Suite (AFDS), you can manually review and either approve or void a transaction in the Authorized/Pending Review state from the Transaction Detail page.

When a suspicious transaction is placed in Authorized/Pending Review, it has been authorized by the processor but not yet submitted for settlement. Once you have reviewed an Authorized/Pending Review transaction, you need to either approve or void the transaction. If approved, the transaction will be processed as normal. If voided, the transaction will not be sent for settlement but will be stored in the payment gateway as a Void.

If available, the **Approve** and **Void** buttons appear at the top and bottom of the Transaction Detail page.

#### To approve a transaction in Authorized/Pending Review:

**Step 1:** Click **Approve**. A message window opens, asking if you want to continue with the approval.

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

The transaction is sent for settlement and the Transaction Status page opens, displaying the Transaction ID and Transaction Status.

---

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

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#### To void a transaction in Authorized/Pending Review:

**Step 1:** Click **Void**. A message window opens, asking if you want to continue with the void.

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

The Transaction Status page opens, displaying the Transaction ID and the Transaction Status.

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

## Enter Additional Payments for a Partially Funded Order

If additional payments are necessary to complete a partially funded order, click **Take Additional Payment** from the Transaction Detail page. This opens the Virtual Terminal, where you can enter additional payments. (If additional payments have been made in cash, click **Release Transactions** to complete the order.)

#### To enter additional payments for a partially funded order:

1. Log on to the Merchant Interface.
2. Search for the original transaction. When you find it, click the Transaction ID. The Transaction Detail window opens.

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3. You should see an order number and "Order Status: Held" at the top of the page. Click **Take Additional Payment**. The Enter Transaction page of the Virtual Terminal opens.
4. Enter a payment using the Virtual Terminal.
5. When you have submitted the order, the Transaction Confirmation screen opens. Click the Transaction ID. The Transaction Detail page opens.
6. The top of the Transaction Detail page should display all payments that have been entered. If you need to enter another payment, click **Take Additional Payment** from the Transaction Detail page, and begin again at step 4.
7. When you have entered all necessary transactions to complete the order, the Transaction Detail page should display "Order Status: Completed."

For information about using the Virtual Terminal, see "Virtual Terminal" on page 7.

## Printable Receipts

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

**To print a receipt for the transaction:**

**Step 1:** Click **View Printable Receipt** at the bottom of the Transaction Detail page. A pop-up window opens, listing merchant, transaction, and billing address information.

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

**Step 3:** In the Print window, select the appropriate printer.

**Step 4:** Click **Print** to print the receipt or click **Cancel** to cancel the action. The receipt is sent to the selected printer.

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

Receipts for orders that contain multiple partial payments itemize each individual transaction at the bottom of the receipt.

## Download to File

The payment gateway allows you to download transaction information to your computer for future reference. When you select Download to File, the output file contains all fields for the displayed transactions, not just the fields displayed on the screen.

To maintain a complete transaction history, it is recommended that you download your full transaction records every one to three months.

**To download transaction records to a file on your computer:**

**Step 1:** Click **Download to File**. The Select Download File Type window opens.

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

- **Standard/Tab Delimited** – This is the default format for version 3.0, and contains standard fields. Each field in the file is separated by a tab.
- **Standard with Card Code/Tab Delimited**– This is the default format for version 3.1, and contains standard fields. Each field in the file is separated by a tab.
- **Expanded Fields/Comma Separated**– This is the default format for version 3.1, and contains expanded fields. Each field in the file is separated by a comma.

- **Expanded Fields with CAVV Result Code/Comma Separated** – This is the default format for version 3.1, and contains expanded fields, including the CAVV result code. Each field in the file is separated by a comma.
- **Limited Fields/Tab Delimited** – This is the default format for version 2.5, and contains limited fields. Each field in the file is separated by a tab.

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

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For the best download results, be sure to choose the file type for the transaction version used with your payment gateway account. If you do not know the transaction version you use, see the Transaction Version page in the Settings menu.

**Step 3:** The **Include Column Headings** check box is selected by default. Clear this check box if you do not want to include column headings in the file.

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

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

---

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

---

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

---

**Note:** The naming convention for all download files is "DownloadYYYYMMDD-HHMMSS.txt." For example, a file that is downloaded on April 5, 2006 at 3:41:30 pm would be named Download20060405-154130.txt. You can use this name or enter a new name for the file.

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

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

For data security, all sensitive information, such as credit card numbers and expiration dates, is masked in the download file.

## Standard/Tab Delimited

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

---

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

---

FIELD NAME	DEFINITION	SAMPLE DATA
	The overall status of the transaction:	
	1 – Approved	
Response Code	2 – Declined	2
	3 – Errored	
	4 – Held for review	

## Merchant Interface Online Help Files

FIELD NAME	DEFINITION	SAMPLE DATA
Authorization Code	A code assigned to the transaction by the processor indicating its authorization status.	Q78U78
Address Verifications Status Code	The AVS response code indicating the results of the customer billing and cardholder billing match to the payment gateway.	X
Transaction ID	The unique identification number assigned to a transaction by the payment gateway.	301244354
Submit Date/Time	The date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.	21-Aug-2006 03:26:23 PM MDT
Card Number	The number associated with a cardholder account.	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	The month and year a credit card expires.	XXXX (blank if an eCheck.Net transaction)
Invoice Number	The merchant-assigned invoice number associated with the transaction.	1202
Invoice Description	A description of the transaction or order.	This is an invoice description.
Total Amount	The total amount charged or refunded to the customer's credit card or bank account.	50.00
Method	<p>The type of credit card or eCheck.Net used for the transaction:</p> <ul style="list-style-type: none"> <li>A – American Express</li> <li>C – Diners Club</li> <li>D – Discover</li> <li>E – EnRoute</li> <li>H – eCheck.Net</li> <li>J – JCB</li> <li>M – MasterCard</li> <li>V – Visa</li> </ul>	V
Action Code	The type of transaction submitted to the payment gateway.	AUTH_CAPTURE
Customer ID	A unique merchant-assigned identifier for a customer.	1254585
Customer First Name	The customer's first name.	John
Customer Last Name	The customer last name.	Doe
Company	The company associated with the customer.	John Doe Enterprises
Address	The customer's street address.	123 Cherry Lane
City	The city of the customer's address.	Cherry
State	The state of the customer's address.	WA
Zip	The ZIP code of the customer's address.	98521
Country	The country of the customer's address.	United States
Phone	The customer's phone number.	2124445656
Fax	The customer's fax number.	3123337878

FIELD NAME	DEFINITION	SAMPLE DATA
Email	The customer's email address.	johndoe@johndoe.com
Ship-To First Name	The first name of the person to whom the product should be shipped.	Jane
Ship-To Last Name	The last name of the person to whom the product should be shipped.	Doe
Ship-To Company	The company of the person to whom the product should be shipped.	Jane Doe Enterprises
Ship-To Address	The address where the product should be shipped.	225 Apple Road
Ship-To City	The city where the product should be shipped.	Apple
Ship-To State	The state where the product should be shipped.	WA
Ship-To ZIP	The ZIP code where the product should be shipped.	88905
Ship-To Country	The country where the product should be shipped.	United States
L2 - Tax	An additional fee to cover state or other merchandise tax.	0
L2 - Duty	An additional fee for imported or exported merchandise.	0
L2 - Freight	An additional fee to cover the merchant's shipping costs.	0
L2 - Tax Exempt	A Yes or No value indicating whether the transaction is tax exempt.	No
L2 - Purchase Order Number	Transaction purchase order number.	45256
Routing Number	The nine-digit number that identifies the financial institution associated with a bank account.	XXXX6789 (blank if a credit card transaction)
Bank Account Number	The account number associated with the customer's savings or checking account.	XXXX6789 (blank if a credit card transaction)

## Standard with Card Code/Tab Delimited

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

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

---

FIELD NAME	DEFINITION	SAMPLE DATA
Response Code	The overall status of the transaction: 1 – Approved 2 – Declined 3 – Errored 4 – Held for review	2
Authorization Code	A code assigned to the transaction by the processor indicating its authorization status.	Q78U78

## Merchant Interface Online Help Files

FIELD NAME	DEFINITION	SAMPLE DATA
Address Verifications Status Code	The AVS response code indicating the results of the customer billing and cardholder billing match to the payment gateway.	X
Transaction ID	The unique identification number assigned to a transaction by the payment gateway.	301244354
Submit Date/Time	The date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.	21-Aug-2006 03:26:23 PM MDT
Card Number	The number associated with a cardholder account.	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	The month and year a credit card expires.	XXXX (blank if an eCheck.Net transaction)
Invoice Number	The merchant-assigned invoice number associated with the transaction.	1202
Invoice Description	A description of the transaction or order.	This is an invoice description.
Total Amount	The total amount charged or refunded to the customer's credit card or bank account.	50.00
Method	The type of credit card or eCheck.Net used for the transaction: A – American Express C – Diners Club D – Discover E – EnRoute H – eCheck.Net J – JCB M – MasterCard V – Visa	V
Action Code	The type of transaction submitted to the payment gateway.	AUTH_CAPTURE
Customer ID	A unique merchant-assigned identifier for a customer.	1254585
Customer First Name	The customer's first name.	John
Customer Last Name	The customer last name.	Doe
Company	The company associated with the customer.	John Doe Enterprises
Address	The customer's street address.	123 Cherry Lane
City	The city of the customer's address.	Cherry
State	The state of the customer's address.	WA
Zip	The ZIP code of the customer's address.	98521
Country	The country of the customer's address.	United States
Phone	The customer's phone number.	2124445656
Fax	The customer's fax number.	3123337878
Email	The customer's email address.	johndoe@johndoe.com

FIELD NAME	DEFINITION	SAMPLE DATA
Ship-To First Name	The first name of the person to whom the product should be shipped.	Jane
Ship-To Last Name	The last name of the person to whom the product should be shipped.	Doe
Ship-To Company	The company of the person to whom the product should be shipped.	Jane Doe Enterprises
Ship-To Address	The address where the product should be shipped.	225 Apple Road
Ship-To City	The city where the product should be shipped.	Apple
Ship-To State	The state where the product should be shipped.	WA
Ship-To Country	The country where the product should be shipped.	United States
L2 - Tax	An additional fee to cover state or other merchandise tax.	0
L2 - Duty	An additional fee for imported or exported merchandise.	0
L2 - Freight	An additional fee to cover the merchant's shipping costs.	0
L2 - Tax Exempt	A Yes or No value indicating whether the transaction is tax exempt.	No
L2 - Purchase Order Number	Transaction purchase order number.	45256
Routing Number	The nine-digit number that identifies the financial institution associated with a bank account.	XXXX6789 (blank if a credit card transaction)
Bank Account Number	The account number associated with the customer's savings or checking account.	XXXX6789 (blank if a credit card transaction)
Card Code Status	The code that indicates the card code verification (CCV) results returned by the processor for a transaction.	N
Recurring Billing Transaction	A Yes (Y) or No (N) value indicating whether the transaction is single or recurring.	Y
Settlement Date/Time	The date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.	21-Aug-2006 03:26:23 PM MDT

## Expanded Fields/Comma Separated

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

---

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

---

FIELD NAME	DEFINITION	SAMPLE DATA
Transaction ID	The unique identification number assigned to a transaction by the payment gateway.	301244354
Transaction Status	The current processing status of the transaction.	Settled Successfully
Settlement Amount	The total settled amount of the transaction.	50.00

## Merchant Interface Online Help Files

FIELD NAME	DEFINITION	SAMPLE DATA
Settlement Currency	The currency of the Settlement Amount.	USD
Settlement Date/Time	The date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.	21-Aug-2002 03:26:12 PM MDT
Authorization Amount	The transaction amount sent to the processor for authorization. This amount is reserved against the available balance of a customer's credit card and might differ from the total amount actually charged to the customer.	50.00
Authorization Currency	The currency of the Authorization Amount.	USD
Submit Date/Time	The date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.	21-Aug-2002 03:26:12 PM MDT
Authorization Code	A code assigned to the transaction by the processor indicating its authorization status.	Q78U78
Reference Transaction ID	The original transaction ID of the transaction being refunded. "Not Applicable" appears for all other transaction types.	254125896
Transaction Type	The type of transaction submitted to the payment gateway.	Authorization w/ Auto Capture
Address Verification Status	A code and description that indicate the Address Verification Service (AVS) results returned by the processor for a transaction.	P - AVS Not Applicable
Card Code Status	The code that indicates the card code verification (CCV) results returned by the processor for a transaction.	N - No Match
Fraudscreen.Net Applied	Indicates whether FraudScreen.Net was applied to the transaction.	Not Applicable
Recurring Billing Transaction	A Yes (Y) or No (N) value indicating whether the transaction is single or recurring.	N
Partial Capture Status	Indicates whether a partial reversal was executed against the transaction.	Not applicable
Card Number	The number associated with a cardholder account.	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	The month and year a credit card expires.	XXXX (blank if an eCheck.Net transaction)
Routing Number	The nine-digit number that identifies the financial institution associated with a bank account.	XXXX6789 (blank if a credit card transaction)
Bank Account Number	The account number associated with the customer's savings or checking account.	XXXX6789 (blank if a credit card transaction)
Total Amount	The total amount charged or refunded to the customer's credit card or bank account.	50.00
Currency	The currency for which the transaction amount was authorized.	USD
Invoice Number	The merchant-assigned invoice number associated with the transaction.	1452589
Invoice Description	A description of the transaction or order.	This is an invoice description
Customer First Name	The customer's first name.	John



FIELD NAME	DEFINITION	SAMPLE DATA
Customer Last Name	The customer last name.	Doe
Company	The company associated with the customer.	John Doe Enterprises
Address	The customer's street address.	123 Cherry Lane
City	The city of the customer's address.	Cherry
State	The state of the customer's address.	WA
Zip	The ZIP code of the customer's address.	98521
Country	The country of the customer's address.	United States
Phone	The customer's phone number.	2124445656
Fax	The customer's fax number.	3123337878
Email	The customer's email address.	johndoe@johndoe.com
Ship-To First Name	The first name of the person to whom the product should be shipped.	Jane
Ship-To Last Name	The last name of the person to whom the product should be shipped.	Doe
Ship-To Company	The company of the person to whom the product should be shipped.	Jane Doe Enterprises
Ship-To Address	The address where the product should be shipped.	225 Apple Road
Ship-To City	The city where the product should be shipped.	Apple
Ship-To State	The state where the product should be shipped.	WA
Ship-To Country	The country where the product should be shipped.	United States
L2 - Tax	An additional fee to cover state or other merchandise tax.	0
L2 - Duty	An additional fee for imported or exported merchandise.	0
L2 - Freight	An additional fee to cover the merchant's shipping costs.	0
L2 - Tax Exempt	A Yes or No value indicating whether the transaction is tax exempt.	No
L2 - Purchase Order Number	Transaction purchase order number.	45256

## Expanded Fields with CAVV Result Code/Comma Separated

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

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

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FIELD NAME	DEFINITION	SAMPLE DATA
Transaction ID	The unique identification number assigned to a transaction by the	301244354

## Merchant Interface Online Help Files

FIELD NAME	DEFINITION	SAMPLE DATA
	payment gateway.	
Transaction Status	The current processing status of the transaction.	Settled Successfully
Settlement Amount	The total settled amount of the transaction.	50.00
Settlement Currency	The currency of the Settlement Amount.	USD
Settlement Date/Time	The date and time the transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.	21-Aug-2002 03:26:12 PM MDT
Authorization Amount	The transaction amount sent to the processor for authorization. This amount is reserved against the available balance of a customer's credit card and might differ from the total amount actually charged to the customer.	50.00
Authorization Currency	The currency of the Authorization Amount.	USD
Submit Date/Time	The date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.	21-Aug-2002 03:26:12 PM MDT
Authorization Code	A code assigned to the transaction by the processor indicating its authorization status.	Q78U78
Reference Transaction ID	The original transaction ID of the transaction being refunded. "Not Applicable" appears for all other transaction types.	254125896
Transaction Type	The type of transaction submitted to the payment gateway.	Authorization w/ Auto Capture
Address Verification Status	A code and description that indicate the Address Verification Service (AVS) results returned by the processor for a transaction.	P - AVS Not Applicable
Card Code Status	The code that indicates the card code verification (CCV) results returned by the processor for a transaction.	N - No Match
Fraudscreen.Net Applied	Indicates whether FraudScreen.Net was applied to the transaction.	Not Applicable
Recurring Billing Transaction	A Yes (Y) or No (N) value indicating whether the transaction is single or recurring.	N
Partial Capture Status	Indicates whether a partial reversal was executed against the transaction.	Not applicable
Card Number	The number associated with a cardholder account.	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	The month and year a credit card expires.	XXXX (blank if an eCheck.Net transaction)

FIELD NAME	DEFINITION	SAMPLE DATA
Routing Number	The nine-digit number that identifies the financial institution associated with a bank account.	XXXX6789 (blank if a credit card transaction)
Bank Account Number	The account number associated with the customer's savings or checking account.	XXXX6789 (blank if a credit card transaction)
Total Amount	The total amount charged or refunded to the customer's credit card or bank account.	50.00

Currency	The currency for which the transaction amount was authorized.	USD
Invoice Number	The merchant-assigned invoice number associated with the transaction.	1452589
Invoice Description	A description of the transaction or order.	This is an invoice description
Customer First Name	The customer's first name.	John
Customer Last Name	The customer last name.	Doe
Company	The company associated with the customer.	John Doe Enterprises
Address	The customer's street address.	123 Cherry Lane
City	The city of the customer's address.	Cherry
State	The state of the customer's address.	WA
Zip	The ZIP code of the customer's address.	98521
Country	The country of the customer's address.	United States
Phone	The customer's phone number.	2124445656
Fax	The customer's fax number.	3123337878
Email	The customer's email address.	johndoe@johndoe.com
Ship-To First Name	The first name of the person to whom the product should be shipped.	Jane
Ship-To Last Name	The last name of the person to whom the product should be shipped.	Doe
Ship-To Company	The company of the person to whom the product should be shipped.	Jane Doe Enterprises
Ship-To Address	The address where the product should be shipped.	225 Apple Road
Ship-To City	The city where the product should be shipped.	Apple
Ship-To State	The state where the product should be shipped.	WA
Ship-To Country	The country where the product should be shipped.	United States
L2 - Tax	An additional fee to cover state or other merchandise tax.	0
L2 - Duty	An additional fee for imported or	0

## Merchant Interface Online Help Files

	FIELD NAME	DEFINITION	SAMPLE DATA
	exported merchandise.		
	L2 - Freight	An additional fee to cover the merchant's shipping costs.	0
	L2 - Tax Exempt	A Yes or No value indicating whether the transaction is tax exempt.	No
	L2 - Purchase Order Number	Transaction purchase order number.	45256
Cardholder Authentication Verification Value (CAVV) Result Code	The CAVV result code from the issuer. Applies only to Verified by Visa transactions.	2 - CAVV passed validation	
Business Day	The business day the transaction was batched for settlement in the payment gateway system.	10-May-2006	
Reserved 2			
	Reserved 3		
	Reserved 4		
	Reserved 5		
	Reserved 6		
	Reserved 7		
	Reserved 8		
	Reserved 9		
	Reserved 10		
	Reserved 11		
	Reserved 12		
	Reserved 13		
	Reserved 14		
	Reserved 15		
	Reserved 16		
	Reserved 17		
	Reserved 18		
	Reserved 19		
	Reserved 20		

## Limited Fields/Tab Delimited

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

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

FIELD NAME	DEFINITION	SAMPLE DATA
Login ID		Blank, unless passed in as x_login
Submit Date/Time	The date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.	21-Aug-2002 03:26:23 PM MDT
Transaction Type	The type of transaction submitted to the payment gateway.	PA
Method	The type of credit card or eCheck.Net used for the transaction: A – American Express C – Diners Club D – Discover E – EnRoute H – eCheck.Net J – JCB M – MasterCard V – Visa	V
Total Amount	The total amount charged or refunded to the customer's credit card or bank account.	10.00
Invoice Number	A description of the transaction or order.	565895
Customer ID	A unique merchant-assigned identifier for a customer.	321512
Card Number	The number associated with a cardholder account.	XXXX9876 (blank if an eCheck.Net transaction)
Expiration Date	The month and year a credit card expires.	XXXX (blank if an eCheck.Net transaction)
Authorization Code	A code assigned to the transaction by the processor indicating its authorization status.	Q78U78
Transaction Status	The current processing status of a transaction.	S
Address Verification Status	A code and description that indicate the Address Verification Service (AVS) results returned by the processor for a transaction	NNN
Customer Name	The customer's first and last name.	John Doe
Company	The company associated with the customer.	John Doe Enterprises
Address	The customer's street address.	123 Cherry Lane

## Merchant Interface Online Help Files

FIELD NAME	DEFINITION	SAMPLE DATA
City	The city of the customer's address.	Cherry
State	The state of the customer's address.	WA
Zip	The ZIP code of the customer's address.	98521
Country	The country of the customer's address.	United States
Phone	The customer's phone number.	2124445656
Fax	The customer's fax number.	3123337878
Email	The customer's email address.	johndoe@johndoe.com
Invoice Description	A description of the transaction or order.	This is an invoice description.

# Account

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

- **Settings** – Access the various transaction and security settings for your payment gateway account.
- **Merchant Profile**– View general information about your payment gateway account including the statuses of value-adding services and agreements' and fees' information.
- **Billing Information** – View and edit the bank account and/or credit card information configured for your payment gateway service billing.
- **Statements**– View transaction and billing activity for your account.
- **Verified Merchant Seal** – Increase customer confidence by displaying the Verified Merchant Seal on your website.
- **User Administration** – Add, edit, and manage payment gateway user accounts (Account Owners and Account Administrators only).
- **User Profile**– View and edit your user profile.

## Settings

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

- **Transaction Format Settings**
- **Security Settings**
- **Business Settings**

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

**Note:** Access to payment gateway account settings varies based on your user account permissions.

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## Transaction Format Settings

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

### Transaction Submission Settings

These settings allow you to configure the different methods for submitting transactions to the payment gateway.

- **Virtual Terminal** – Configure the information fields that should be editable and/or required for the Virtual Terminal.
- **Payment Form** – Configure the information fields that should be editable and/or required for customers on the payment gateway hosted payment form.

- **Upload Transaction File Format** – Configure the required information fields and field order format for uploaded transaction files.
- **Partial Authorization** – indicate whether or not your website can accept partial authorization payments.

## Transaction Response Settings

These settings allow you to configure the payment gateway response to transaction requests.

- **Transaction Version** – View or upgrade the transaction version for your payment gateway account. The higher the transaction version, the more transaction information you will receive in the response from the payment gateway.
- **Response/Receipt URL** – Configure the URL, or Web address, to which the payment gateway should send the transaction response and/or redirect customers to your website from the payment gateway hosted receipt page.
- **Silent Post URL** – Configure any URLs, or Web addresses, to which the payment gateway should copy the transaction response. This feature also allows Automated Recurring Billing (ARB) merchants to receive a response in name/value pair format for each transaction submitted in a subscription.
- **Email Receipt** – Configure header and footer text for email receipts to the customer.
- **Receipt Page** – Configure the method and the header and footer text for the HTML receipt displayed to the customer.
- **Relay Response** – Configure the relay response method for returning a transaction response to customers (appropriate for Server Integration Method).
- **Direct Response** – Configure the direct transaction response method for returning a transaction response to customers (appropriate for Advanced Integration Method).
- **Fraud Customer Response** – If the Advanced Fraud Detection Suite (AFDS) is enabled for your payment gateway account, customize the transaction response to customers whose transactions are held for review.

## Virtual Terminal Settings

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

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

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

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

---

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

---



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

Once you have submitted the fields you want to include on the Virtual Terminal, click **Virtual Terminal** in the main menu to view the updated Virtual Terminal transaction form. The fields you specified on the Virtual Terminal Settings page are displayed.

---

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

## Payment Form

The Payment Form settings page allows you to customize the basic appearance of the payment gateway hosted payment form, opt to display the Verified Merchant Seal, and specify which information fields you would like to include and/or require for transactions.

- Color Settings
- Header
- Form Fields
- Verified Merchant Seal
- Footer

## Payment Form - Colors

Select the colors you want to use to display text, text links, and the background of the payment gateway hosted payment form from the available colors in the drop-down list. Or, if the color you want is not listed in the drop-down list, you can enter the color's hexadecimal code in the text fields.

**To select the colors for your payment form:**

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

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

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

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

You can also preview updates to your Payment Form color formatting from this page. Click the **Preview** button at the bottom of the page. Your Payment Form pops up in a separate browser window.

In addition, from the Payment Form preview page you can preview the hosted Receipt Page for your account. Scroll down to the bottom of the Payment Form preview page and click **Submit**. Your Receipt Page opens. Close the browser window to return to the Payment Form - Colors page.

## Payment Form - Header

You can customize header text or an image to be displayed at the top of the payment gateway hosted Payment Form.

**To create a header:**

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

---

**Note:** The text field allows you to enter up to 255 characters. If your header text or HTML coding is greater than 255 characters, you can use an absolute URL to reference a cascading style sheet (.css) or submit your header text as part of your payment gateway integration code on a per-transaction basis. When submitted with your integration code, there is no character limit. Contact your Web developer for assistance.

---

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

Because the payment form is hosted on the secure payment gateway server, images that are referenced in your payment form header must be uploaded to the payment gateway in order to display properly. For more information on how to upload an image to the payment gateway for use on the hosted payment form, please refer to the Implementation Guides.

You can also preview updates to your Payment Form header from this page. Click the **Preview** button at the bottom of the page. Your Payment Form pops up in a separate browser window.

In addition, from the Payment Form preview page you can preview the hosted Receipt Page for your account. Scroll down to the bottom of the Payment Form preview page and click Submit. Your Receipt Page opens. Close the browser window to return to the Payment Form - Header page.

## Payment Form - Fields

You can specify the information fields that should be included and/or required on the payment gateway hosted payment form. In addition, you can configure a link to your shipping and return policies page on your website and disable or enable the security code feature on the payment form.

## Payment Form Field Settings

These settings allow you to customize the fields that are included on your payment form. When configuring fields, you also need to configure the appropriate attributes for each field.

- **View** – The customer can view but not edit the information. For example, when an Invoice Number or Customer ID is included on the payment form.
- **Edit** – The customer can view and edit the information but the field is not required to submit the transaction. For example, if you would like to collect but not require e-mail addresses.
- **Required** – The customer must provide the information required in this field in order to submit the transaction. For example, if you would like to require the customer's card code.

When requiring fields, both the Edit and Required attributes must be configured.

---

**Note:** The payment gateway requires that every transaction must contain an amount and either a credit card number and expiration date, OR ABA bank routing number and account number. Because of this, these fields and others that are required by the payment gateway are not configurable and will always appear on the payment form.

---

### To configure the fields for your payment form:

**Step 1:** Click to select the check boxes next to the fields you would like to add to your payment form in the View column.

**Step 2:** For each field you are adding, click to select the check boxes in the **Edit** and **Required** columns if you would also like to configure either or both of these attributes for the field.

**Step 3:** Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

---

**Note:** Payment form settings can also be configured as a part of your website's integration code. It is recommended that you discuss your payment form requirements with your Web developer to prevent any conflicts between your website integration code and settings in the Merchant Interface. Also, you might need to check with your processor to verify if they require any particular fields to process transactions and configure those fields as appropriate.

---

## Security Code

This security feature helps to prevent unauthorized access to or abuse of your payment form by automated Internet Web programs. When this feature is enabled, the customer is required to enter a security code from a randomly generated image that is embedded in the payment form in order to submit a transaction. This verifies that a person physically accessed and provided payment information on your payment form.

To enable this security feature, click the check box labeled Require the Security Code feature on the Payment Form and click Submit.

You can remove this security feature and order submission requirement from your payment form at any time by clicking to deselect this check box and clicking Submit to save your payment form settings.

## Shipping and Return Policies

You can choose to include a link to a shipping and return policy page on your website on your payment form.

To include a link to your shipping and return policy, enter the URL or website address on your website where your shipping and return policy is located in the field labeled Shipping and Return Policy URL and click Submit.

You can remove the "Shipping and Return Policy" link from your payment form at any time by simply deleting the URL and clicking Submit to save changes to your payment form.

## Payment Form Preview

You can also preview updates to your Payment Form fields from this page. Click the Preview button at the bottom of the page. Your Payment Form pops up in a separate browser window.

In addition, from the Payment Form preview page you can preview the hosted Receipt Page for your account. Scroll down to the bottom of the Payment Form preview page and click Submit. Your Receipt Page opens. Close the browser window to return to the Payment Form - Fields page.

## Payment Form - Verified Merchant Seal

You can configure the Authorize.Net Verified Merchant Seal for display on the payment gateway hosted payment form. When displayed, the Verified Merchant Seal can increase customer confidence that their transactions are being processed by one of the most trusted names in the payments industry.

The Verified Merchant Seal is enabled for your payment gateway hosted payment form by default; however, you can disable and re-enable it at any time.

- To display the Verified Merchant Seal, click the check box labeled **Display Verified Merchant Seal** on the Payment Form. A confirmation message indicates that the setting has been successfully applied.
- To disable the Verified Merchant Seal, click to deselect the check box labeled **Display Verified Merchant Seal** on the Payment Form. A confirmation message indicates that the setting has been successfully applied.

See the [Verified Merchant Seal](#) topic on page 114 for more information.

## Payment Form - Footer

You can include footer text or an image to be displayed at the bottom of the payment gateway hosted payment form.

**To create a footer:**

**Step 1:** Enter the footer text you would like to include on your payment form. To include a graphic in the footer you must use HTML coding.

---

**Note:** The text field allows you to enter up to 255 characters. If your footer text or HTML coding is greater than 255 characters, you can use an absolute URL to reference a cascading style sheet (.css) or submit your footer text as part of your payment gateway integration code on a per-transaction basis. When submitted with your integration code, there is no character limit. Contact your Web developer for assistance.

---

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

Because the payment form is hosted on the secure payment gateway server, images that are referenced in your payment form footer must be uploaded to the payment gateway in order to display properly. For more information on how to upload an image to the payment gateway for use on the hosted payment form, please refer to the Implementation Guides.

You can also preview updates to your Payment Form footer from this page. Click the Preview button at the bottom of the page. Your Payment Form pops up in a separate browser window.

In addition, from the Payment Form preview page you can preview the hosted Receipt Page for your account. Scroll down to the bottom of the Payment Form preview page and click Submit. Your Receipt Page opens. Close the browser window to return to the Payment Form - Footer page.

## Upload Transaction Files Settings

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

- **Upload Processing Information** - Configure the payment gateway settings that should be applied to uploaded transactions and the field separation values that should be used for separating transaction information included in the file.
- **Field Inclusion and Order** - Select the fields that will be included in upload transaction files from your account and the order in which fields will appear.

**To configure your upload transaction file settings:**

**Step 1:** Select **Yes** or **No** from the Email Customer drop-down list to indicate whether receipt email confirmations should be sent to customers whose transactions are submitted using an uploaded transaction file. If set to Yes, the payment gateway uses customer email addresses provided in transactions to send confirmation emails. If set to No, receipt emails are not sent.

**Step 2:** Select **Yes** or **No** from the Apply AVS Filter drop-down list to indicate whether the Address Verification Service (AVS) filter should be applied to transactions submitted by means of upload. If set to Yes, your AVS settings are applied to all transactions submitted by means of upload. Transactions that fail AVS validation are not sent for settlement. If set to No, your AVS settings are not applied to transactions submitted by means of upload.

---

**Note:** For more information about AVS, see the Address Verification Service (AVS) topic.

---

**Step 3:** Select **Yes** or **No** from the Apply Card Code Filter drop-down list to indicate whether Card Code Verification (CCV) should be applied to transactions submitted by means of upload. If set to Yes, your CCV settings are applied to all transactions submitted by means of upload. Transactions that fail CCV are not sent for settlement. If set to No, your CCV settings are not applied to transactions submitted by upload.

---

**Note:** For more information about CCV, see the Card Code Verification topic.

---

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

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

**Step 6:** From the **Position 1** drop-down list in the Field Inclusion and Order section, select the field value to be listed in first position of upload transaction files.

**Step 7:** Continue selecting fields for the remaining positions in sequence until all of the fields that you want to submit have been selected.

**Step 8:** Select **Exclude** for each of the remaining positions.

**Step 9:** Click **Submit**. A confirmation message indicates that your settings have been successfully applied.

## Partial Authorization

The payment gateway is adding support for partial authorizations for debit cards and prepaid cards for these card types, for U.S. transactions only:

- MasterCard
- Discover
- Diners Club
- JCB
- American Express
- Visa

If the balance on the debit card or prepaid card is less than the order amount, you can accept multiple forms of payment for the order: some or all of the amount on the card in addition to one or more different payment methods.

## Opting In

You must opt in to be able to receive and capture partial authorizations. There are two ways to opt in:

- You can turn on the Partial Authorization feature in the Transaction Settings section of your Merchant Interface. Select this option when your website has been adjusted to accommodate partial authorizations.
- You can include a new API field in your initial authorization or authorization+capture request that enables partial authorization for that specific request. Use this option to override the account settings.

## Transaction Version

The Transaction Version for your payment gateway account defines the set of information that is returned to you for transaction responses. The response includes information about the status of the transaction as well as its payment gateway assigned transaction ID (this number is necessary to submit related transactions such as refunds).

---

**Note:** After you have upgraded to a higher transaction version, you cannot revert to a lower version.

For details about the set of information included in transaction responses for each transaction version, please refer to the implementation guides.

**To upgrade to a higher transaction version:**

**Step 1:** Select the transaction version to which you would like to upgrade, from the **Transaction Version** drop-down list.

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

## Response/Receipt URLs

The Response/Receipt URL(s) are the Web addresses to which the payment gateway sends transaction responses and/or redirects customers to your website from the payment gateway hosted receipt page.

**IMPORTANT:** To be considered valid, any response or receipt URL that is submitted with transaction requests from your account must also exist on this list. If a submitted URL does not match a value on this list, the transaction will be rejected. If no URL is submitted with the transaction, the Default Receipt or Default Relay Response URL configured on this page will be applied.

**To add a URL to the list of authorized response or receipt URLs:**

**Step 1:** Click **Add URL**.

**Step 2:** Enter the new URL in the URL text field. This URL must start with either `http://` or `https://`.

**Step 3:** Click **Submit**. A confirmation message indicates that the URL has been successfully added.

---

**Note:** URLs that are not designated as the Default Receipt URL or Default Relay Response URL may not be edited. In order to edit one of these URLs, you must first delete it and then use the Add URL link to re-add the correct URL to the list.

---

## Default URLs

If no URL is submitted with the transaction request, the receipt or response will be returned to either the Default Receipt URL or Default Relay Response URL designated on this page, respectively.

**To add or edit the default receipt URL:**

---

**Note:** You need to configure a Default Receipt URL only if you are using the payment gateway hosted receipt page.

---

**Step 1:** Click **Edit** next to Default Receipt URL. The Receipt Page-Receipt Method page opens.

**Step 2:** In the URL text field, enter the URL of the website where you would like your customers to be redirected from the receipt page. The URL must start with either `http://` or `https://`.

**Step 3:** Select the Receipt Method you would like to use. This refers to the manner in which you would like transaction information to be passed back to your website when the customer clicks the default receipt link.

- **LINK** – This method does not return any transaction information.
- **GET** – This method returns order information in the HTTP header of the Web page targeted by the Default Receipt URL.
- **POST** – This method returns information like an HTML form, with hidden fields containing the transaction information.

---

**Note:** This setting might depend on how your website is integrated to the payment gateway. Please contact the person who integrated your website or your Web developer before changing these settings.

---

**Step 4:** Enter any custom text you would like to use for the link back to your website.

**Step 5:** Click **Submit**. A confirmation message indicates that the URL has been added.

The URL is saved as the Default Receipt URL on the Response/Receipt URLs page.

If you update an existing default receipt URL, the old URL is not deleted, but is moved to the bottom of the URL list. If you would like to remove the URL from the list, click **Delete**.

#### To add or edit the default relay response URL:

---

**Note:** You need to configure the Default Relay Response URL only if you are using Relay Response (the payment gateway passes the full transaction response to a URL on your website).

---

**Step 1:** Click **Edit** next to Default Relay Response URL. The Relay Response page opens.

**Step 2:** In the URL text field, enter the URL where the payment gateway should send the relay response. This URL must start with either `http://` or `https://`.

**Step 3:** Click **Submit**. A confirmation message indicates that the URL has been added.

The URL is saved as the Default Relay Response URL on the Response/Receipt URLs page.

If you update an existing default relay response URL, the URL is not deleted, but is moved to the bottom of the URL list. If you would like to remove the URL from the list, click **Delete**.

To delete a URL, click **Delete** next to the URL you would like to remove. A confirmation message indicates that the URL has been deleted.

## Silent Post URL

The Silent Post URL function is similar to the carbon copy function of an email message.

This feature allows you to specify a URL, or Web address, to which the payment gateway should copy the transaction response that is sent to the configured Relay Response URL. If you are not using Relay Response, the feature allows you to specify an additional URL to which transaction responses can be posted. If you are using Automated Recurring Billing (ARB), this feature also allows you to receive a transaction response for each payment submitted in a subscription. The Silent Post URL is the only way you can receive a name/value pair response for transactions in an ARB subscription.

#### To add or edit a silent post URL:

**Step 1:** In the URL text field, enter the URL to which the payment gateway should copy the transaction relay response. This URL must start with either `http://` or `https://`.

**Step 2:** Click **Submit**. A confirmation message indicates that the URL has been added.

**IMPORTANT:** When the Silent Post URL feature is enabled, responses for both ARB transactions and regular transactions will post to the specified URL. To determine which transaction responses are for ARB transactions, you can search the response for the `x_subscription_id` (Subscription ID) and the `x_subscription_paynum` (Payment Number) fields. These fields are only returned in the response for individual payments from an ARB subscription.



## Email Receipts

The Email Receipts page allows you to specify whether email receipts should be sent to customers upon a successful transaction. You can also configure the header and footer that will appear on the email message.

---

**Note:** Email receipts will only be sent if the customer's email address is submitted with the transaction. (If you would like to send email receipts for all transactions, you must require the Email Address field on your payment form.)

---

**To send email receipts to customers:**

**Step 1:** Click the check box labeled **Email transaction receipt to customer (if email address is provided)**. When selected, emails are sent to addresses submitted with transactions. Leave this box deselected if you do not want to send email receipts.

**Step 2:** Click the check box labeled **Email customer for each successfully authorized ARB generated transaction**. When selected, emails are sent to addresses configured for ARB subscriptions at the successful authorization of recurring transactions. Leave this box deselected if you do not want to send email receipts for subscription-based transactions.

**Step 3:** Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

## Configure Email Formatting

You can also configure the header and footer text for email receipts.

**To specify the header and footer text for email receipts:**

**Step 1:** Enter the header and footer text you would like to include for the email receipt.

---

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

---

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

## Receipt Page

The Receipt Page is the payment gateway hosted HTML response to the customer once a transaction is submitted, and displays the results of the transaction and other information. The settings on this page allow you to customize the basic appearance of your receipt page and specify how a customer returns to your website.

## Receipt Page - Receipt Method

These settings allow you to specify the URL, or Web address, on your website to which customers should be redirected from the payment gateway hosted receipt page. You can also configure the manner in which transaction information should be passed when the customer links back to your website from your receipt page.

**Step 1:** In the URL text field, enter the default receipt URL of the website to which you would like your customers to be redirected from your receipt page. This URL must start with either `http://` or `https://`.

---

**Note:** If you update the Default Receipt URL, the old URL is not deleted, but is moved to the bottom of the Response/Receipt URL list.

---

**Step 2:** Select the receipt method you would like to use. This refers to the manner in which you would like transaction information to be passed back to your website when the customer clicks the default receipt link.

- **LINK** – This method does not return any transaction information.
- **GET** – This method returns order information in the HTTP header of the Web page targeted by the Default Receipt URL.
- **POST** – This method returns information like an HTML form with hidden fields containing the transaction information.

---

**Note:** This setting might depend on how your website is integrated with the payment gateway. Please contact the person that integrated your website or your Web developer before changing these settings.

---

**Step 3:** Enter any custom text you would like to use for the link back to your website.

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

## Receipt Page - Header

You can customize header text or an image to be displayed at the top of the payment gateway hosted receipt page.

**To create a header:**

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

---

**Note:** The text field allows you to enter up to 255 characters. If your header text or HTML coding is greater than 255 characters, you can use an absolute URL to reference a cascading style sheet (.css) or submit your header text as part of your payment gateway integration code on a per-transaction basis. When submitted with your integration code, there is no character limit. Contact your Web developer for assistance.

---

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

Because the receipt page is hosted on the secure payment gateway server, images that are referenced in the receipt page header must be uploaded to the payment gateway in order to display properly. For more information on how to upload of an image to the payment gateway for use on the hosted receipt page, please refer to the Implementation Guides.

## Receipt Page - Footer

You can include footer text or an image to be displayed at the bottom of the payment gateway hosted receipt page.

**To create a footer:**

**Step 1:** Enter the footer text you would like to include on your receipt page. To include a graphic in the footer you must use HTML coding.

---

**Note:** The text field allows you to enter up to 255 characters. If your footer text or HTML coding is greater than 255 characters, you can use an absolute URL to reference a cascading style sheet (.css) or submit your footer text as part of your payment gateway integration code on a per-transaction

basis. When submitted with your integration code, there is no character limit. Contact your Web developer for assistance.

---

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

Because the receipt page is hosted on the secure payment gateway server, images that are referenced in the receipt page footer must be uploaded to the payment gateway in order to display properly. For more information on how to upload of an image to the payment gateway for use on the hosted receipt page, please refer to the [Implementation Guides](#).

## Relay Response

This page allows you to configure the Relay Response method for receiving transaction responses from the payment gateway. This transaction response method is most applicable when connecting to the payment gateway using Server Integration Method (SIM).

With Relay Response, the payment gateway posts full transaction results to a specific Default Relay Response URL, or Web address, on your Web server. You can use this information to create a custom transaction results page to be displayed to your customer. The payment gateway then relays your custom transaction results page to the customer's browser.

---

**Note:** You only need to configure a default relay response URL if you are using Relay Response.

---

**To add or edit a default relay response URL:**

**Step 1:** Click **Edit** next to Default Relay Response URL. The Relay Response page opens.

**Step 2:** In the URL text field, enter the URL to which the payment gateway should send the relay response. This URL must start with either `http://` or `https://`.

**Step 3:** Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

---

**Note:** If you update an existing default relay response URL, the old URL is not deleted, but is moved to the bottom of the Response/Receipt URLs list.

---

To add more authorized relay response URLs, click the Response/Receipt URLs link at the bottom of the page.

## Direct Response

This page allows you to configure the Direct Response method for receiving transaction responses from the payment gateway. This transaction response method is most applicable when connecting to the payment gateway using Advanced Integration Method (AIM).

With Direct Response, the payment gateway returns full transaction results to your Web server, where you can use it to create a custom transaction results page to be displayed to your customer. You can use these settings to configure the transaction response format to meet your programming needs.

---

**Note:** The Direct Response method is only available to merchants who are able to initiate an end-to-end SSL connection to the payment gateway.

---

**To format Direct Response:**

**Step 1:** Click the **Yes** or **No** radio button to specify whether you would like to receive transaction responses as delimited text strings.

**Step 2:** Select a default field separator, or delimiting character, from the Default Field Separator drop-down list. If you would like to use a custom field separator, enter the desired character into the appropriate text field.

**Step 3:** Select a default field encapsulation character from the Field Encapsulation Character drop-down list. If you would like to use a custom field encapsulation character, enter the desired character into the appropriate text field.

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

## Customer Response Text

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

### To configure customer response texts:

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

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

---

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

---

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

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

---

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

---

# Security Settings

The settings included in this section are divided into two groups: Basic Fraud Settings and General Security Settings.

## Basic Fraud Settings

These basic fraud settings can help protect your payment gateway account from fraudulent transactions.

- Card Code Verification – Configure card code verification transaction rejection rules for your account.
- FraudScreen.Net – Configure your neural-net fraud scoring threshold (available only if FraudScreen.Net is enabled for your account).
- Address Verification Service – Configure address verification transaction rejection rules for your account.
- Cardholder Authentication – Enable or disable the ability to include cardholder authentication fields in your transaction files.

## General Security Settings

These general security settings are designed to protect account access and transaction information.

- Test Mode – Place your account in Test Mode while testing your payment gateway integration settings. When working in Test Mode, real transactions will not be processed.
- Password-Required Mode – Configure password-required mode as an additional layer of transaction security (applicable only if you connect to the payment gateway using Server Integration Method (SIM) or Advanced Integration Method (AIM)).
- MD5 Hash – Configure an MD5 Hash value for transaction response authentication.
- File Upload Capabilities – Enable or disable the ability to upload transaction files to the payment gateway, and if Automated Recurring Billing is enabled for your account, the ability to upload ARB subscription files.
- API Login ID and Transaction Key – View your API Login ID and generate and disable transaction keys for your account.

---

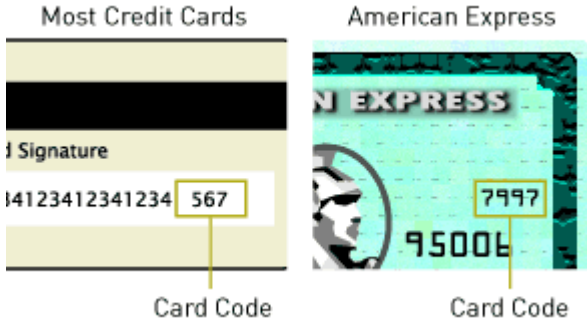
**Note:** Access to payment gateway account settings varies based on your user account permissions.

---

## Card Code Verification

The Card Code Verification (CCV) security feature provides an extra measure of security against fraudulent credit card transactions.

The card code is a security code that is printed on a credit card's signature panel in reverse italics, or following the full card number on the front of the card.



When the card code is required on the payment form or in the Virtual Terminal, customers must provide both the credit card number on the front of the card as well as the card code for a transaction.

The settings on this page indicate to the payment gateway when to accept or decline transactions based on the CCV response from the processor.

### To change your card code rejection settings:

**Step 1:** Click the check box next to each card code verification condition upon which you would like to reject a transaction. You can check more than one condition.

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

## Card Code Responses

	Card Code Response Code	Description
	N	Card code value does not match
P		Card code value not processed
S		Card code value should be on card but not indicated
U		Card issuer (not cardholder) is not certified and/or has not provided encryption key

---

**Note:** If you are using the Virtual Terminal or the payment gateway hosted payment form and want to use CCV, be sure that you have marked the card code field as viewable and editable in the Virtual Terminal and payment form settings.

---

## FraudScreen.Net

The FraudScreen.Net page allows you to set a fraud scoring threshold to help detect and prevent fraudulent transactions. The fraud score is a measure of the probability that a particular transaction is fraudulent, with a high fraud score indicating a greater probability of fraud. A fraud score is based on the transaction information along with other factors related to the merchant, the merchant's Industry, and the cardholder. Transactions that score above the threshold that you set are automatically rejected.

---

**Note:** The rejection threshold is applied to all transactions processed through your account including uploaded transactions.

---

**To specify a rejection threshold:**

**Step 1:** Enter a rejection threshold. This must be a number between 0 and 1000.

---

**Note:** Keep in mind that high fraud scores generally indicate a greater probability that a transaction is fraudulent. However, using FraudScreen.Net does not guarantee that you will prevent all fraudulent transactions or accept all legitimate transactions.

---

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

## Address Verification Service (AVS)

The Address Verification Service (AVS) is a system designed by bankcard processors to aid in the detection of suspicious credit card transaction activity. AVS matches billing address information provided by the cardholder with the cardholder's billing address on file at the credit card issuing bank. The processing network then sends an AVS response code indicating the results of the match to the payment gateway. The AVS response code can be found in the payment gateway transaction response as well as on the Transaction Detail page. Based on your AVS rejection settings, the transaction is accepted or rejected. Transactions that are rejected will display a transaction status of Declined (AVS Mismatch) on the Transaction Detail page.

**To change your AVS rejection settings:**

**Step 1:** Click the check box next to each AVS response code for which you would like reject a transaction. You can select more than one code. Codes left deselected will not be applied to your credit card transactions.

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

Transactions will be automatically processed according to your AVS rejection settings.

---

**Note:** It is possible for a card to be authorized at the card issuing bank and then decline due to your AVS settings. If this happens, your customers could mistake this authorization for a charge as the authorization reduces their available limit. However, a transaction declined for AVS will not settle and your customer will not be charged.

---

## AVS Codes

### General AVS Responses

B Address information was not submitted in the transaction information, so AVS check could not be performed

General AVS Responses	
E	The AVS data provided is invalid, or AVS is not allowed for the card type submitted
R	AVS was unavailable at the time the transaction was processed. Retry transaction
G	The credit card issuing bank is of non-U.S. origin and does not support AVS
U	Address information is not available for the customer's credit card
S	The U.S. card issuing bank does not support AVS
Street Address does not match	
N	Neither the street address nor the 5-digit ZIP code matches the address and ZIP code on file for the card
A	The street address matches, but the 5-digit ZIP code does not
Z	The first 5 digits of the ZIP code matches, but the street address does not match
W	The 9-digit ZIP code matches, but the street address does not match
Y	The street address and the first 5 digits of the ZIP code match perfectly

**IMPORTANT:** Please be aware that AVS is not intended for use as absolute protection against suspicious transaction activity. With many possible reasons why an address and ZIP code might not match, you should carefully consider your business's level of risk when configuring your AVS mismatch rejection settings.

Most banks and Merchant Service Providers require merchants to use AVS in order to avoid non-qualified transaction surcharges (typically an additional 1%). If your business has a low factor of risk, or potentially paying a non-qualified discount rate will not adversely affect your business, you may consider being lenient in your application of AVS. Conversely, if you have a high frequency of suspicious transaction activity or if you are incurring abnormally high discount rate charges, AVS may be an appropriate method of protection.

The following table displays the responses you should select based on which transactions you would like to approve. As a general rule, you should only select the settings from one of the instances below.

If you would like to approve only those transactions where:	Select Codes	Risk Level
Both the full, 9-digit ZIP code and the street address match	B, N, A, Z, W and Y	Extremely Low
Both the 5-digit ZIP code and the street address match	B, N, A and Z	Low
Either the 5-digit ZIP code or the street address match	B and N	Medium
The 5-digit ZIP code matches	B, N and A	Medium
The street address matches	B, N and Z	Medium

If you would like to approve:	Select Codes	Risk Level
All transactions regardless of whether the ZIP code or street address match	None	High

Please note that these settings can and should be used along with the other General AVS responses of E, R, G, U and S.



## Tips for using AVS settings:

- AVS response code N (neither the street address nor the ZIP code matches the address and ZIP code on file for the card) is the most fundamental AVS check. Select N to implement the most basic AVS protection from suspicious transaction activity.
- If you choose not to select N, then there is no need to select the following response codes: B, E, R, G, U, and S. These codes indicate that the address could not be verified by the card issuer. If transactions are NOT being rejected when they are returned with an N response, then it is unnecessary to reject transactions that could not be verified with the issuer.
- To avoid errors when accepting gift credit cards (stored-value cards with a Visa, MasterCard, Discover or American Express logo), you need to deselect the U response code. For this type of transaction, the customer's billing address will most likely not be associated with the gift card, or will not exist on file at the issuing bank.
- Not all banks outside the United States will return the G, U and S response codes. Therefore, this code is not absolutely effective for limiting suspicious transactions from outside of the United States.
- If you want to accept International payments, you must deselect the G, U and S response codes.
- The desired response code in most cases is Y (the street address and the first 5 digits of the ZIP code match perfectly). Select this response code for rejecting transactions only after very careful consideration, since legitimate matches might be rejected when Y is selected.

## Cardholder Authentication

Use the cardholder authentication settings page to indicate whether or not you participate in the programs Verified by Visa (VbV) or MasterCard® SecureCode™. VbV and SecureCode are security programs created by the card associations to provide identity authentication for Visa and MasterCard cardholders, and transaction protection for merchants. The payment gateway supports the transmission of authentication fields for all merchants enrolled in these authentication programs.

## Setting Cardholder Authentication Preferences

Check the box **I am enrolled in Verified by Visa** if you participate in the Verified by Visa program.

Check the box **I am enrolled in MasterCard SecureCode** if you participate in the SecureCode program.

Click **Save** to save your selections.

Cardholder authentication is currently supported only through the following processors for Visa and MasterCard transactions:

- Chase Paymentech
- FDMS Nashville
- Global Payments
- TSYS

If cardholder authentication information is submitted for transactions processed through any other processor, it will be ignored.

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Note: If you do not indicate participation in any of these cardholder authentication programs, and if you include authentication fields in your transactions, they will generate an error and will not be processed.

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If you do indicate participation in either VbV or SecureCode and do not include authentication fields in your transactions, no errors will be generated.

Transmitting cardholder authentication codes from your website requires the expertise of a Web developer. Your Web developer can assist you with using the Advanced Integration Method (AIM) in submitting credit

card transactions for authorization and settlement to the Authorize.Net Payment Gateway. Please consult your Web developer for more information.

If you need help finding a developer to integrate the cardholder authentication process, we recommend contacting an Authorize.Net Certified Developer.

## Test Mode

Test Mode allows you to test your connection to the payment gateway without actually authorizing or charging real credit cards or bank accounts. Transactions submitted while your account is in Test Mode are not stored by the payment gateway and will not be viewable in search results or reports.

You can also submit test transactions using your website integration. For details on the different methods for submitting test transactions, please review the Implementation Guides.

After initial setup, your payment gateway account is placed in Test Mode by default. This allows you to immediately test your connection to the payment gateway before you submit real transactions. However, you can turn Test Mode on or off any time you need to test changes to your payment gateway connection or to restore live transaction processing.

To turn Test Mode off, click **Turn Test OFF**. A confirmation message indicates that the setting has been successfully applied.

To turn Test Mode on, click **Turn Test ON**. A confirmation message indicates that the setting has been successfully applied

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**Note:** Please be sure to verify that Test Mode is OFF anytime you need to submit real transactions.

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## Password-Required Mode

When placed in Password-Required Mode, the payment gateway requires an authentication value (such as your Transaction Key) for each transaction submitted for your payment gateway account.

Password-Required Mode should be on for all transactions if you use Advanced Integration Method (AIM), Server Integration Method (SIM), or the Virtual Terminal and Upload Transaction File features.

**IMPORTANT:** Password-Required Mode should be turned off for all transactions if you use the WebLink connection method.

To turn on Password-Required Mode, click **Require Password for ALL Transactions**. A confirmation message indicates that the setting has been successfully applied.

To turn off Password-Required Mode, deselect **Require Password for ALL Transactions**. A confirmation message indicates that the setting has been successfully applied

## API Login ID and Transaction Key

This page allows you to view your Application Programming Interface (API) Login ID and to create or disable your Transaction Key.

Your API Login ID and Transaction Key are unique pieces of information specifically associated with your payment gateway account. However, the API Login ID and Transaction Key are NOT used for logging into the Merchant Interface. These two values are only required when setting up an Internet connection between your e-commerce website and the payment gateway. They are used by the payment gateway to authenticate that you are authorized to submit website transactions. Transactions that cannot be authenticated by the payment gateway using these values are rejected.

**IMPORTANT:** The API Login ID and Transaction Key protect your payment gateway account from unauthorized use and should not be shared with anyone. Be sure to store these values securely on a server separate from your Web server and change the Transaction Key regularly to further strengthen the security of your account.

**To create an API Login ID or Transaction Key for the first time:**

**Step 1:** Type in your Secret Answer. You should have configured a Secret Question and Secret Answer during account activation.

**Step 2:** Click **Submit** to continue or click **Cancel** to cancel the action. The API Login ID and Transaction Key generated for your payment gateway account appear.

Once you have initially created your API Login ID, you cannot change it in the Merchant Interface. To change your API Login ID, please contact Customer Support.

**IMPORTANT:** The API Login ID is different than your user login ID. Your user login ID allows you to log into your Merchant Interface user account. The API Login ID grants a merchant access to submit transactions to the payment gateway.

You can obtain a new, unique Transaction Key on this page as often as needed.

**To obtain a new transaction key:**

**Step 1:** Enter your Secret Answer (the answer to your Secret Question configured at account setup).

**Step 2:** To disable the old transaction key, click the check box labeled **Disable Old Transaction Key**.

---

**Note:** If the Disable Old Transaction Key check box is not selected, the old transaction key will automatically expire in 24 hours.

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**Step 3:** Click **Submit** to continue or click **Cancel** to cancel the action. Your new transaction key is displayed.

For Server Integration Method (SIM), the Transaction Key is also used to create a unique transaction fingerprint. For more information on how transaction authentication is performed for SIM, see the SIM Implementation Guide.

## MD5 Hash

The MD5 Hash security feature allows you to authenticate transaction responses from the payment gateway. You can establish a unique MD5 Hash value that the payment gateway will use when encrypting responses for transactions submitted for your account.

For more information about the MD5 Hash feature, please review the SIM Implementation Guide or contact your Web developer.

**To add or edit an MD5 hash value:**

**Step 1:** Enter the desired hash value in the New Hash Value text field.

**Step 2:** Enter the value again in the Confirm Hash Value text field. This value must match the value entered in the New Hash Value text field exactly.

**Step 3:** Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

## File Upload Capabilities

The File Upload Capabilities setting allows you to enable and disable the ability to upload a file with multiple transactions to the payment gateway using the Upload Transaction Files feature. Likewise, if Automated Recurring Billing (ARB) is enabled for your account, it allows you to enable and disable the ability to upload a file with multiple subscriptions by means of the Upload ARB Subscription Files feature.

To strengthen the security of your payment gateway account, you can enable or disable file upload capabilities for your payment gateway account at any time.

**To enable File Upload Capabilities for your account:**

**Step 1:** Click [File Upload Capabilities](#)

**Step 2:** Enter the secret answer to the secret question you configured when you activated your user account. If you do not know or remember your secret answer contact your Account Owner.

The Upload Transaction Files feature, and if your account is enabled for ARB, the Upload ARB Subscription Files feature, are both enabled and you can begin uploading transaction and/or subscription files.

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**Note:** Only users with file upload permissions will be able to access the Upload Transaction Files and Upload ARB Subscription Files features. For more information, please see the User Role Definitions topic.

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To disable File Upload Capabilities for your account, simply click [Disable File Upload Capabilities](#). The Upload Transaction Files and Upload ARB Subscription File features are disabled and you will not be able to upload transaction and/or subscription files until you have re-enabled File Upload Capabilities for your account.

## Business Settings

This section allows you to establish basic business settings for your payment gateway account.

- Transaction Cut-Off Time– Configure the time of date that the payment gateway should pick up your transactions for settlement.
- Time Zone – Configure the time zone in which your business operates.
- QuickBooks® Download Report Settings – Configure download report settings for integrating transaction information with QuickBooks and other compatible accounting management systems such as KeepMore.net™.

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**Note:** Access to payment gateway account settings varies based on your user account permissions.

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## Transaction Cut-Off Time

The transaction cut-off time is the time of day the payment gateway picks up transactions for settlement. Transactions submitted after the configured transaction cut-off time are picked up with the next batch.

The payment gateway's default transaction cut-off time is 3:00 PM PST.

You can configure your transaction cut-off time to be any hour of the day or night.

---

**Note:** If your processor is FDCO or ConcordEFS, we recommend that you contact your Merchant Service Provider before changing your Transaction Cut-Off Time to avoid potential funding issues.

Your Merchant Service Provider is the institution from which you receive your monthly credit card settlement reports. If you have never received a deposit statement, you might need to contact your reseller for information about your Merchant Service Provider.

---

**To select the transaction cut-off time:**

**Step 1:** Select the desired cut-off time using the Hour, Minute, and AM/PM drop-down lists.

**Step 2:** Click [Submit](#). A confirmation message indicates that your setting has been successfully applied.

---

**Note:** Changes might not take effect immediately. If transactions have already been settled for the day, the new transaction cut-off time will not take effect until the following day.

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## QuickBooks® Download Report Settings

This page allows you to configure default settings for downloading charge and refund transaction information for easy integration with QuickBooks and other compatible accounting management systems such as KeepMore.net™. You must first configure your default QuickBooks download report settings in order to use any of the QuickBooks download features in the Merchant Interface.

You can change your QuickBooks download report settings at any time.

### To configure your QuickBooks download report settings:

**Step 1:** Configure the QuickBooks accounts through which your charge and refund transactions should be processed. You can use the QuickBooks recommended default accounts or configure accounts to match your unique QuickBooks configuration.

You must configure an account for at least one QuickBooks transaction type.

Transaction Type	Definition	QuickBooks Recommended Default Account	Other Suggested Accounts
Sales Receipt/ Cash Sale	Full payment is received at the time the sale is recorded.	Undeposited Funds	Any Current Assets Any Bank Account
Invoice	Full payment is not received at the time the sale is recorded or full payment is received in advance.	Account Receivable	
Payment	A payment made on a customer invoice.	Undeposited Funds	Current Assets Any Bank Account
Payment Funding	If an account is configured for the Payment transaction type, you must also specify a QuickBooks account to fund payment transactions.	Accounts Receivable	
Credit Memo	Records the return of any item or service purchased.	Accounts Receivable	

---

**Note:** If you choose to change the default QuickBooks recommended accounts for the Sales Receipt/Cash Sale or Payment transaction types, please verify that appropriate customer names already exist in your QuickBooks configuration. If they do not, you need to enter them manually into your QuickBooks Customer Job list before importing transactions or the import will fail. For more information on how to add customer names to your Customer Job List, please refer to your QuickBooks documentation.

---

To restore the default accounts, click **Reset** at any time.

**Step 2:** Enter a Default Customer Name to be used if no customer name information is provided.

**Step 3:** If desired, you can also choose to use a payment gateway customer name field combination from the Customer Name Mapping drop-down list. Options are: BillToFirstName BillToLastName; BillToLastName, BillToFirstName; BillToLastName BillToFirstName; BillToFirstName; BillToLastName; CustomerID.

**Step 4:** If desired, enter the QuickBooks Class Name that should be used to categorize your QuickBooks account entries

**Step 5:** Enter the QuickBooks product and/or service settings you would like to use if itemized information is not submitted with a transaction.

- Item Name/Number – A default item name or number.

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**Note:** The Item Name/Number entered must exist in your QuickBooks configuration and the Income Account associated with the item must be entered.

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- Income Account – The name of the account through which you would like to process the profits and credits of this item.
- Quantity – A default quantity for the default item or number listed above. This entry must be a valid number.

---

**Note:** These fields are required for every transaction type except Payment.

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**Step 6:** The **Sales tax is applicable** check box is selected by default. Click to clear this box if you do not charge sales tax for your payment gateway transactions. The rest of the Sales Tax Mapping fields will be disabled. (If you do not charge sales tax, skip to Step 8.)

---

**Note:** If you do not configure sales tax in your QuickBooks download report settings, please verify that sales tax is not included in your QuickBooks configuration. Otherwise, QuickBooks will require sales tax information and the import will fail.

---

**Step 7:** Enter the tax settings you would like to use as a default if sales tax information is not submitted with a transaction.

- Sales Tax Name – A name that exists in QuickBooks and is either a Sales Tax or Sale Tax Group item type.
- Sales Tax Liability Account – The name of the liability account through which the sales tax name entered above should be processed. Use the QuickBooks recommended default account (Sales Tax Payable) or configure the appropriate account to match your unique QuickBooks configuration.

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**Note:** If you choose to change the default Sales Tax Liability Account, please verify that the appropriate account already exists in your QuickBooks configuration.

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- Tax Rate – The tax rate for the default tax name listed above. This entry must be a valid number.

To restore default values, click **Reset** at any time.

---

**Note:** These fields are required for every transaction type except Payment.

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**Step 8:** If you charge duty, enter the duty settings that should be used if duty information was not submitted with a transaction.

- Item Name/Number – A default item name or number.
- Income Account – The name of the account through which duty should be processed for the default item or number.

---

**Note:** These settings must be configured when duty information is submitted or imports to QuickBooks will fail.

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**Step 9:** If you charge freight/shipping, enter the freight/shipping settings that should be used if freight or shipping information is not submitted with a transaction.

- Item Name/Number – A default item name or number.
- Income Account – The name of the account through which the freight/shipping amount should be processed for the default item or number.

---

**Note:** These settings must be configured when freight or shipping information is submitted or imports to QuickBooks will fail.

---

Click **Submit** to save your QuickBooks Download Report settings. A confirmation message indicates that your settings have been successfully applied.

## Time Zone

This page allows you to specify the time zone in which your business operates. The time zone you select will be used when displaying transaction information in the Merchant Interface.

**To select a time zone:**

**Step 1:** Select your current time zone from the Time Zone drop-down list.

**Step 2:** If you are in an area that is affected by daylight savings time, be sure to click the Use Daylight Savings Time check box. If you are in an area that is not affected by daylight savings time, make sure the box is deselected.

**Step 3:** Click **Submit**. A confirmation message indicates that your setting has been successfully applied.

---

**Note:** Time zone changes are not effective immediately. Transaction information appears in the new time zone approximately one hour after the charge is submitted to the payment gateway.

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## Merchant Profile

The Merchant Profile page displays general information about your payment gateway account, including the payment methods you accept, the value-adding services you are signed up for, your type of business, and your reseller's contact information. From this page you can also review the agreements and fees for your payment gateway services, as well as view your account's Risk Reserve settings (applicable only if eCheck.Net® is enabled).

General information for your account is displayed at the top of the Merchant Profile page. This information includes your business's name, Payment Gateway ID, Address, Phone Number, Fax Number, Billing Status, Active Since, and Billing Balance.

**To edit general account information for your account:**

**Step 1:** Click **Edit Business Information** at the top right of the page. The Edit Business Information page opens.

**Step 2:** Update any incorrect or missing information in the available fields: Address, City, State/Province, ZIP Code, Country, Phone Number, Fax Number, Products Description, website Address, and Shopping Cart Solution.

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**Note:** Text fields with an asterisk (\*) are required.

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**Step 3:** Click **Submit** to update the information or click **Cancel** to cancel the action. The Business Information Edited Successfully window opens, indicating that your business information has been successfully updated.

**Step 4:** Click **Continue** to return to the Merchant Profile page.

## Payment Methods

This section lists the payment methods enabled for your account. You can also view any Risk Reserve settings for your account by clicking on the link displayed in this section (available only if eCheck.Net is enabled for your account).



- Payment Gateway – The credit cards accepted for your payment gateway account. Possible statuses are Enabled or Not Enabled.
- eCheck.Net – The type of eCheck.Net transactions enabled for your account: ARC, BOC, CCD, PPD, TEL, and/or WEB. Possible statuses are Enabled, Not Enabled, Pending, Approved, Not Approved, Merchant Declined, and Disabled.

You can also view the agreement and fees associated with the payment methods configured for your account at any time by clicking on the Agreement and Fees links displayed for each payment method.

## **Additional Services**

This section lists the additional value-adding services available for your payment gateway account. For each service listed, a service status of Enabled, Pending, or Not Enabled is displayed.

- Automated Recurring Billing™ (ARB) – The ARB service allows you to create and manage automatic recurring billing transactions, or “subscriptions” for the sale of goods or services to your customers.
- Advanced Fraud Detection Suite™ (AFDS) – AFDS is a powerful, rules-based set of transaction filters and Internet Protocol (IP) address tools designed to help merchants identify, manage, and prevent fraudulent transactions.
- Customer Information Manager(CIM) – CIM allows you to store your customers’ sensitive payment information on our secure servers for use in future transactions.
- Expanded Credit Capabilities (ECC) – ECC allows you to submit refunds for original transactions that were not processed through the payment gateway. To apply for ECC, please fill out and submit the Request for Expanded Credit-Return Capabilities form.

You can also view the agreements and fees associated with additional value-adding services enabled for your payment gateway account by clicking on the Agreement and Fees links displayed for each value-adding service. If one of the additional services listed is not enabled, click either Sign Up or More Info to learn more about that particular service.

## **Business Information**

This section lists additional business information configured for your payment gateway account.

- Product Type
- Product Description
- Market Type
- Website Address
- Shopping Cart

## **Reseller Contact Information**

This section lists the following contact information for your reseller or payment gateway provider: name, address, and phone number.

## **Risk Reserve**

The Risk Reserve page displays general information about your payment gateway account, the payment methods you accept, and your account’s Risk Reserve settings (applicable only if eCheck.Net® is enabled).

General information for your account is displayed at the top of the Risk Reserve page. This information includes your business’s name, Payment Gateway ID, address, phone number, fax number, Billing Status, Active Since date, and Billing Balance.

## Payment Methods

This section lists the payment methods enabled for your account.

- Payment Gateway – The credit cards accepted for your payment gateway account. Possible statuses are Enabled or Not Enabled.
- eCheck.Net – The type of eCheck.Net transactions enabled for your account: ARC, BOC, CCD, PPD, TEL, and/or WEB. Possible statuses are Enabled, Not Enabled, Pending, Approved, Not Approved, Merchant Declined, and Disabled.

You can also view the agreement and fees associated with the payment methods configured for your account at any time by clicking on the Agreement and Fees links displayed for each payment method.

## Risk Profile

If a risk reserve is established for your eCheck.Net account, this section lists your reserve settings. These settings are determined during the underwriting of your eCheck.Net account. The purpose of the risk reserve is to cover potential costs incurred from high risk or chargebacked transactions.

- Funds Holding Days
- Monthly Volume Limit
- Maximum Transaction Size
- Risk Reserve Method
- Reserve Rate
- Reserve Holding Days
- Reserve Balance

## Fee Definitions

This page allows you to view fees associated with your payment gateway services and/or any value-adding services enabled for your account.

Some service fees (such as, monthly fees, per-transaction fees) are tier based, meaning that the fee applied varies depending on pre-defined tiers or ranges of an amount unit. These fees are applied to the dollar amount processed or the number of transactions processed during the course of a billing cycle. This model allows for flexibility in pricing based on different merchant criteria, such as monthly transaction volume or dollar volume.

- Cumulative tier – This type of fee is applied to all billable transactions depending on the total measurement of a certain amount until for a billing cycle; for example, total charge transaction dollar volume or total transaction volume.
- Stepped tier – This type of fee adjusts as a certain amount unit increases across pre-defined tiers over the course of a billing cycle.

## Payment Gateway Fee Schedule

The fees listed below apply to credit card processing through the payment gateway.

- Service Reactivation Fee – The fee assessed to reactivate closed payment gateway accounts.
- Gateway Monthly Fee – The monthly fee charged for a payment gateway account. If the payment gateway service is set up mid-month, this fee will be prorated.
- Credit Card Transaction Fee – The fee charged by the payment gateway for each credit card transaction and for each batch settlement processed. The credit card transaction types for which the per-transaction fee is charged are: charges, refunds, voids and declines.

- Credit Card Monthly Minimum Fee – This is the minimum credit card processing service fee charged per billing cycle. If this fee is NOT exceeded by credit card transaction processing fees for the billing cycle, the difference between the actual fees charged and the minimum monthly fee value is billed.
- Credit Card Discount Rate – A fee charged by the payment gateway that is a percentage of the total amount of each credit card charge transaction submitted.
- Late Payment Fee – The fee assessed in the event of a late payment for account fees.

## **eCheck.Net Fees**

The fees listed below apply to eCheck.Net processing through the payment gateway.

- eCheck.Net Setup Fee – The one-time set fee charged by the payment gateway for merchants using the eCheck.Net service.
- Chargeback Fee – The fee charged by the payment gateway for each chargeback received for a transaction processed through your account. This only applies to merchants for whom the payment gateway manages batch settlement funds.
- eCheck.Net Returned Item Fee – The fee charged by the payment gateway for each returned eCheck.Net transaction.
- Batch Fee – The fee assessed per eCheck.Net batch processed for the account.
- eCheck.Net Minimum Monthly Fee – This is the minimum eCheck.Net processing service fee charged per billing cycle. If this fee is NOT exceeded by eCheck.Net transaction processing fees for the billing cycle, the difference between the actual fees charged and the minimum monthly fee value is billed.
- eCheck. Net Per-Transaction Fee – The fee charged by the payment gateway for each eCheck.Net transaction and for each batch settlement processed. The eCheck.Net transaction types for which the per-transaction fee is charged are: charges, refunds, voids and declines.
- eCheck.Net Discount Rate – A fee charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction submitted. May be based on Cumulative or Stepped Tier pricing.

## **Automated Recurring Billing (ARB) Fees**

The fees listed below apply to the value-adding ARB service.

- Setup Fee – The one-time setup fee charged by the payment gateway for merchants using the ARB service.
- Monthly Fee – The monthly fee charged by the payment gateway for merchants using the ARB service. If the service is set up mid-month, this fee will be prorated.

## **Advanced Fraud Detection Suite (AFDS) Fees**

The fees listed below apply to the value-adding AFDS service.

- Monthly Fee – The monthly fee charged by the payment gateway for merchants using AFDS.

## **Customer Information Manager (CIM) Fees**

The fees listed below apply to the value-adding CIM service.

- Monthly Fee – The monthly fee charged by the payment gateway for merchants using the CIM service. If the service is set up mid-month, this fee will be prorated.

# Billing Information

The Billing Information page allows you to view and edit the bank account and/or credit card information used by the payment gateway for your account billing. Bank account information is required. Any credit card information configured will only be used if the payment gateway is unable to charge your bank account. For data security, sensitive account information is masked.

---

**Note:** If you would like to use your credit card information as your primary billing method, you need to call Customer Support.

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Your business name, payment gateway ID, and billing method are displayed at the top of the page.

## View Billing Information

The main Billing Information page displays all information for the billing method(s) configured for your account.

### Bank Account Information

The following bank account information is displayed:

- Name on Account
- Account Type
- Account Owner Type
- ABA Routing Number
- Account Number
- Bank Name
- Bank City
- Bank State
- Bank ZIP Code

### Credit Card Information

When credit card information is configured, the following information is displayed:

- Name on Card
- Credit Card Number
- Expiration Date

## Delete Billing Information

**IMPORTANT:** You cannot delete bank account information from your payment gateway account.

**To delete credit card billing information:**

**Step 1:** Click **Delete** next to your credit card billing information. The Billing Information Delete Confirmation page opens.

**Step 2:** Click **Yes** to continue or click **No** to cancel the action.

## Configure Credit Card Information

You can configure credit card billing information for your account at any time. Your credit card information is used for service billing only if the payment gateway is unable to charge your bank account.

**To configure credit card billing information:**

**Step 1:** Click **Configure Credit Card Billing Information** at the bottom of the Billing Information page. The Billing Information – Credit Card Information page opens, displaying credit card information fields.

**Step 2:** Enter the appropriate credit card information.

- Name on Card
- Credit Card Number
- Expiration Date

**Step 3:** Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page opens.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge service fees to the credit card account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

**Step 4:** Review the Credit Card Information section to verify that the information entered is accurate. If you need to correct any information, click Back.

**Step 5:** Enter your Secret Answer to authenticate that you are authorized to update billing information for your payment gateway account.

---

**Note:** Your secret answer was configured at account setup. If you do not know your secret answer, contact Customer Support.

---

**Step 6:** Click **Authorize**. Your credit card billing information is now configured for your payment gateway account.

To configure your credit card information as your primary billing method, you need to contact Customer Support.

## Configure Bank Account Information

You can configure bank account billing information for your account at any time. If credit card information is your default billing method, your bank account information will be used for service billing only if the payment gateway is unable to charge your credit card.

**To configure bank account billing information:**

**Step 1:** Click **Configure Bank Account Billing Information** at the bottom of the Billing Information page. The Billing Information – Bank Information page opens, displaying bank account information fields.

**Step 2:** Enter the appropriate bank account billing information:

- Name on Account
- Account Type
- Account Owner Type
- ABA Routing Number

- Account Number
- Bank Name
- Bank City
- Bank State
- Bank ZIP Code

**Step 3:** Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page opens.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge service fees to the bank account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

**Step 4:** Review the Bank Account Information section to verify that the information entered is accurate. If you need to correct any information, click **Back**.

**Step 5:** Enter your Secret Answer to authenticate that you are authorized to enter billing information for your payment gateway account.

---

**Note:** Your secret answer was configured at account setup. If you do not know your secret answer, contact Customer Support.

---

**Step 6:** Click **Authorize**. Your bank account billing information is now configured for your payment gateway account.

## Edit Credit Card Information

You can edit credit card information for your payment gateway account at any time.

**To edit your credit card information:**

**Step 1:** Click **Edit**. The Billing Information page reopens with editable fields.

**Step 2:** Enter the necessary edits to your credit card information:

- Name on Card
- Credit Card Number
- Expiration Date

---

**Note:** For data security, all sensitive information appears masked, even in edit mode. When updating your credit card number and expiration date, be sure to enter the full numbers.

---

**Step 3:** Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page opens.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge service fees to the credit card account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

**Step 4:** Review the Credit Card Information section to verify that the updated information is accurate. If you need to correct any information, click **Back**.

**Step 5:** Enter your Secret Answer to authenticate that you are authorized to update billing information for your payment gateway account.

---

**Note:** Your secret answer was configured at account setup. If you do not know your secret answer, contact Customer Support.

---

**Step 6:** Click **I Authorize** to continue or click **Back** to go back to the previous page. Your credit card billing information is now updated.

## Edit Bank Account Information

You can configure bank account billing information for your account at any time. If you have had Customer Support change your default billing method to credit card, your bank account information will be used for service billing only if the payment gateway is unable to charge your credit card.

**To edit your bank account information:**

**Step 1:** Click **Edit**. The Billing Information page reopens with editable fields.

**Step 2:** Enter the necessary edits to your bank account information.

- Name on Account
- Account Type
- Account Owner Type
- ABA Routing Number
- Account Number
- Bank Name
- Bank City
- Bank State
- Bank ZIP Code

---

**Note:** For data security, all sensitive information appears partially masked, even in edit mode. When updating your account or ABA routing number, be sure to enter the full numbers.

---

**Step 3:** Click **Submit** to continue or click **Cancel** to cancel the action. The Billing Information Confirmation and Payment Authorization page opens.

The Billing Information Confirmation and Payment Authorization page requires you to provide authorization for the payment gateway to charge service fees to the bank account provided. To do this, you must authenticate that you are authorized to update billing information for your payment gateway account.

**Step 4:** Review the Bank Account Information section to verify that the updated information is accurate. If you need to correct any information, click **Back**.

**Step 5:** Enter your Secret Answer to authenticate that you are authorized to update billing information for your payment gateway account.

---

**Note:** Your secret answer was configured at account setup. If you do not know your secret answer, contact Customer Support.

---

**Step 6:** Click **I Authorize** to continue or click **Back** to go back to the previous page. Your bank account billing information is now updated.

## Pay My Bill Now - For Past Due Accounts

If an attempt to bill your account during regular monthly billing (on the first of each month) fails for any reason (insufficient funds, incorrect billing information on file, etc.), your account will be placed in Past Due status.

Upon logging into the Merchant Interface, accounts in Past Due status will see a yellow warning bar that reads "WARNING: YOUR ACCOUNT IS PAST DUE AND MAY BE CLOSED." Users with login permissions set at Account Owner or Account Administrator status will see a link in the warning bar that says **Pay My Bill Now**. All other permission levels will see a message that says "Alert Account Owner or Admin."

If you pay your account balance by 10:00 PM Mountain Time on the 13th of the month, you will avoid a late payment fee. Payments made after the 13th will be assessed a late fee. Accounts that are still Past Due on the last day of the month are closed for delinquency.

Click Pay My Bill Now to make a payment. On the Pay My Bill Screen, the total amount due is displayed. This amount must be paid in full.

### To make a payment:

**Step 1:** If applicable, select either **Bank Account** or **Credit Card** from the Payment Method section. Otherwise, skip to Step 2.

**Step 2:** If you selected a payment method that is different from your regular monthly payment method (for example, selecting Credit Card when your regular bill is paid by Bank Account), then skip to Step 3. Otherwise, review the bank account or credit card information currently on file for any inaccuracies. (This information is auto-populated with the information used for your most recent billing attempt. For security purposes, only the last eight digits of your payment information are displayed – the first four are masked by "X"s and only the last four are visible)

**Step 3:** Enter your payment information or make any necessary changes to the existing information. It is possible that numbers that are masked with an "X," or numbers that are not displayed by the payment gateway could be incorrect. To ensure that your billing information is valid, it's best to enter your full payment information again.

**Step 4:** Click **Pay Bill**

**Step 5:** If you did not make any changes to your billing information, you will be taken directly to the Pay My Bill Confirmation screen. If you did update your information, you will see the Billing Information Confirmation and Payment Authorization screen. Review your information one final time, read the payment authorization section, then enter the Secret Answer to your Secret Question in the Secret Answer box.

**Step 6:** Click **I Authorize**

The Pay My Bill Confirmation screen opens. Your payment will be submitted for processing within 24-48 hours. From this screen, you can click Billing Statement to view your monthly billing statement.

**IMPORTANT:** If you updated or re-entered your existing billing information, the information entered will be used for your regular monthly billing going forward. If you made a payment using a payment method different from your regular monthly payment method (such as paying by credit card when your monthly bill is usually paid by bank account), you will still need to update your current billing information by clicking Billing Information.



# Statements

Your account statements include entries for payment gateway services activity and billing. The payment gateway uses several different “sub-accounts” and their corresponding statements to manage funds for your transaction processing and billing.

**IMPORTANT:** According to your payment gateway account configuration, you might see more or less than the basic four statements listed below. For more information, please contact Customer Support.

- **Billing Statement**– This statement tracks monthly billing for your payment gateway service fees.
- **Billing Reserve Statement** – This statement tracks funds withheld from batch settlement funds for payment gateway service fees. These funds are applied toward your monthly billing.
- **Settlement Statement** – This statement tracks all funds received from batch settlements.
- **Reserve Statement** – This statement tracks a percentage of batch settlement funds withheld to cover potentially high risk transactions.

These sub-accounts or statements interact with each other to track the movement of funds from transaction settlement to services billing. For example, you will see a transfer between the Settlement Statement and Billing Reserve Statement when funds are assessed for transaction fees.

**IMPORTANT:** Only those statements that are applicable to your payment gateway account configuration are displayed. In some cases, additional statements might be displayed. For more information, please contact Customer Support.

## Billing Statement

Your Billing Statement tracks all payment gateway service related billing events, including the assessment of all service fees. Actual billing for payment gateway services occurs on the first day of each month.

The following information is presented on the Billing Statement:

- **Current Outstanding Balance** – The amount currently owed to the payment gateway for service and other applicable fees (billed monthly).
- **Date** – The date of the statement entry.
- **Type** – The type of action taking place for your Billing sub-account. For example, Payment.
- **Item** – The specific item or action taking place. For example, Credit Card Payment.
- **Item Description** – Any additional description of the Item. For example, Payment Received.
- **Amount** –The amount being transferred, billed, or refunded. If this amount appears in parentheses, funds are being transferred to your merchant bank account.
- **Account Balance** – The current dollar amount in your Billing sub-account. A positive balance indicates funds owed to the payment gateway. A negative balance (displayed in parentheses) indicates funds owed to you.

### Tips for reading your Billing Statement:

- Amounts indicated in parentheses, for example “(272.02),” indicate that funds are being transferred to your merchant bank account. The Account Balance is decreased by the same amount.
- Amounts that are not enclosed in parentheses indicate charges or return payments to your Billing sub-account. The Account Balance is then increased by the same amount.

## Billing Reserve Statement

Your Billing Reserve Statement tracks all funds withheld from your transaction processing for applicable payment gateway service fees. At the next payment gateway monthly billing, the amount of funds needed to cover your billing balance is then transferred to your Billing sub-account and applied to your bill. The entries on this statement reflect these events.

The following information is presented on the Billing Reserve Statement:

- Current Outstanding Balance – The amount of funds currently in your Billing Reserve sub-account.
- Date – The date of the statement entry.
- Type – The type of action taking place for your Billing Reserve sub-account. For example, Transfer.
- Item – The specific item or action taking place. For example, Billing Transfer.
- Item Description – Any additional description of the item. For example, Usage fees transfer from settlement.
- Amount – The amount being transferred in to or out of your Billing Reserve sub-account. If this amount appears in parentheses, funds are being transferred out of the account, and the Account Balance is decreased by the same amount.
- Account Balance – The current dollar amount in your Billing Reserve sub-account. A negative balance indicates funds owed to the payment gateway. A positive balance indicates funds owed to you.

### Tips for reading your Billing Reserve statement:

- Amounts indicated in parentheses, for example “(272.02),” indicate that funds are being moved out of your Billing Reserve sub-account. The Account Balance is decreased by the same amount.
- Amounts that are not enclosed in parentheses indicate funds that are entering your Billing Reserve sub-account. The Account Balance is then increased by the same amount.

## Settlement Statement

Your Settlement Statement tracks all funds for transactions processed through your payment gateway account. After funds enter your Settlement sub-account, all applicable transaction fees, and (if applicable) risk withholdings are assessed for your transaction processing. After the appropriate hold period, remaining funds are then sent to your merchant bank account. The entries on this statement reflect these events.

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**Note:** For more information about risk withholdings for your account, see the Reserve Statement topic.

---

The following information is presented on the Settlement Statement:

- Current Outstanding Balance – The amount of funds currently in your Settlement sub-account.
- Date – The date of the statement entry.
- Type – The type of action taking place for your Settlement sub-account. For example, Transfer.
- Item – The specific item or action taking place. For example, Billing Transfer.
- Item Description – Any additional description of the item. For example, Usage fees transfer to Billing Reserve.
- Amount – The amount being transferred in to or out of from your Settlement sub-account. If this amount appears in parentheses, funds are being transferred out of the account, and the Account Balance is decreased by the same amount.
- Account Balance – The current dollar amount in your Settlement sub-account. A negative balance indicates funds owed to the payment gateway. A positive balance indicates funds owed to you.

For individual Items, click on linked entries to view more details.

- Click on a return or chargeback Item to display the returned transactions report for the associated batch.
- Click on a charge/refund Item to display search results for the associated batch.
- Click on a funding calculation to display the Settlement Funding Calculation for that day.
- Click on a usage fees transfer to display the Fee Withholding Summary for batches eligible for billing as of the date and time the entry is created.

### **Tips for reading your Settlement statement:**

- Amounts indicated in parentheses, for example “(272.02),” indicate that funds are being moved out of your Settlement sub-account. The Account Balance is decreased by the same amount.
- Amounts that are not enclosed in parentheses indicate funds that are entering your Settlement sub-account. The Account Balance is then increased by the same amount.
- The Account Balance does not always represent the amount of available funds in your Settlement sub-account. All funds for transactions processed through your account are subject to a hold period. Funds are held in your sub-account and cannot be released to your merchant bank account until the hold period is complete. As a result, you may notice transfers to your merchant bank account that are less than the Account Balance indicated on your Settlement statement. The amount transferred to your bank account is the available balance, or funds that have completed the hold period.

For help understanding the Settlement Statement, please see the eCheck.Net Operating Procedures and User Guide.

## **Reserve Statement**

If your payment gateway account is configured with a Risk Reserve, your Reserve Statement tracks funds that are held by the payment gateway to cover potential costs incurred from high risk or chargebacked transactions.

The following information is presented on the Reserve Statement:

- Current Outstanding Balance – The amount of funds currently in your Reserve sub-account.
- Date – The date of the statement entry.
- Type – The type of action taking place for your Reserve sub-account. For example, Transfer.
- Item – The specific item or action taking place. For example, Intra Account Transfer.
- Item Description – Any additional description of the item. For example, eCheck Settlement.
- Amount – The amount being transferred into or out of your Reserve sub-account. If this amount appears in parentheses, funds are being transferred out of the account and the Account Balance is decreased by the same amount.
- Account Balance – The current dollar amount in your Reserve sub-account.

The amount of funds held in your Reserve sub-account depends on your risk settings. To view these settings, go to the Merchant Profile page and click the Risk Reserve link.

## **Fee Withholding Summary**

The Fee Withholding Summary describes how service fees are assessed for batches eligible for the next billing. This page is created each time the payment gateway identifies service fees for your account that

need to be held. You can refer to this summary to assist you with reconciliation for your transaction processing activity, payment gateway Settlement Statement, and merchant bank account.

The Fee Withholding Summary provides the following information:

- Batches Eligible for Billing – The batches that have settled successfully but have not yet been billed and for which payment gateway service fees are being assessed.
- Transaction Count Statistics – The statistics for the types of transactions for which service fees should be withheld (charge and refund transactions).
- Dollar Volume Statistics – The dollar volume per transaction type for transactions included in the eligible batches.
- Fee Summary – This section provides a breakdown of the usage fees for your payment gateway account, including:
  - Returned Item – Any returned items included in the eligible batches and the service fees assessed.
  - Chargeback – Any chargebacks included in the eligible batches and the service fees assessed.
  - Batches – The number of eligible batches and indicates the batch fees assessed.
  - Per-Transaction Fee (Tier Type) – Information about the pricing structure (Cumulative or Stepped Tier) used to calculate per-transaction fees assessed for transactions included in the eligible batches.
  - Discount Rate (Tier Type) – Information about the discount rate structure (Cumulative or Stepped Tier) used to calculate discount rate fees assessed for transactions included in the eligible batches.
  - Total Usage Fees for Batches Eligible for Billing – A total dollar amount of service fees that should be held in Billing Reserve for eligible batches.
- Funds Withholding Calculation – The amount of funds that are being held for service fees related to eligible batches. The amount held depends on the amount of funds in your account's Billing Reserve at the time the Fee Withholding Summary is created. Funds in your Billing Reserve are applied toward the amount of service fees that should be held for batches eligible for billing. Any remaining amount of service fees is then held. If the amount of funds available in your Billing Reserve is greater than the total amount of service fees that should be held for eligible batches, the remaining funds will be released.
- Amount to be Withheld – The total amount of all fees due for eCheck.Net activity for the billing period.
- Amount Transferred – The available amount transferred from the eCheck Settlement Statement to the Billing Reserve Statement to cover fees for the billing period.
- Remaining Balance to be Collected at Next Billing – The total amount of all fees due for eCheck.Net activity for the billing period, less funds already transferred to the Billing Reserve Statement.

### **Tip for reading the Fee Withholding Summary:**

- When viewing the Fee Withholding Summary, keep in mind that batches will not always be from the same or current billing cycle; and not all batches in the current billing cycle will be listed. This is because the Fee Withholding Summary only looks at batches that have been successfully settled, but for which billing has not yet been applied.

## Settlement Funding Calculation

The Settlement Funding Calculation page provides a breakdown of the funds settled to your merchant bank account for a given settlement funding event. You can refer to this calculation detail for more information about the funding amount (such as how it was calculated, or a reason if no amount was funded) and to help reconcile your settlement funding against your merchant bank account statement. For additional help understanding the settlement funding calculation detail, please refer to the eCheck.Net Operating Procedures and User Guide.

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**Note:** All charges, refunds, returns, chargebacks, fee withholdings, etc., are already added to or deducted from the account balance at this point. They are not included in the funding amount calculation.

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- Billing Status – The current billing status for your payment gateway account: Current or Delinquent.
- Active Since – The date your account was activated.
- Billing Balance – The current billing balance owed for payment gateway services.
- Batches Available for Funding on [Date] – This section lists the statement date(s) and batch settlement date(s) for batches from which funds are now eligible to be released (meaning that the hold period for those funds is over).
- Charge Transactions During Funds Holding Period [Date Range] – This section lists batches that occurred during the funds holding period for the current settlement funding calculation. Funds from charge transactions included in these batches are not yet available due to the required funds holding period and are therefore deducted from the beginning balance for the current settlement funding calculation.
- Total Charge Transactions – The total amount of charge transactions processed during the funds holding period for the current settlement funding calculation.
- Funding Amount Calculation – The actual calculation of funds eligible for release to your merchant bank account.
  - Beginning Balance – The account balance of transaction processing funds in your Settlement sub-account at the time of the funding calculation.
  - Minus Total Held Charge Transactions – The amount deducted for charge transactions that occurred during the funds holding period for the current settlement funding calculation.
  - Minus Approved Refunds – Indicates the amount reserved for currently approved refund transactions.

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**Note:** In order to submit a refund transaction, there must be sufficient funds in your Settlement sub-account.

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- Total Amount Fund on [Date] – The total amount funded to your merchant bank account for the settlement funding event. When this amount is negative, no amount is funded due to insufficient funds in your account.

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**Note:** If your account is currently in Funding Hold, this item will read "Total Amount Available for Funding."

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### Tips for reading the Settlement Funding Calculation:

- Amounts in parentheses, for example "(272.02)," indicate amounts owed to the payment gateway.
- Total funding amounts of less than one dollar will be held until the next funding event.
- If your account is in Funding Hold, the amount indicated on the calculation detail is not actually funded to your merchant bank account, but is held by the payment gateway. The most common reason for the Funding Hold is that your transaction processing exceeded your eCheck.Net monthly processing limit. For more information about Funding Hold, or to request a processing limit increase, please contact Customer Support.

# Verified Merchant Seal

The Verified Merchant Seal page allows you to view the list of Web domains that are configured to display the Verified Merchant Seal and provides the Verified Merchant Seal HTML code.

## How the Verified Merchant Seal Works

Displaying the Authorize.Net Verified Merchant Seal on your website is one of the quickest and easiest ways to create customer confidence and potentially increase sales—and it's free!

This is how it works:

Configure the Web domains (for example, `www.yourdomain.com` and `yourdomain.com`) for each website on which you would like to display the Verified Merchant Seal in the Merchant Interface.

You or your developer then copies and pastes the generated seal HTML code from the Merchant Interface to the footer of your homepage and or other desired area(s) of your website(s).

When a customer clicks on your Verified Merchant Seal, a pop-up window opens, verifying that you are an Authorize.Net merchant.

The Authorize.Net Verified Merchant Seal assures your customers that their transactions are being handled by one of the most trusted names in the payments industry.

## Verified Merchant Seal Domains List

This section displays the list of Web domains configured to display the Verified Merchant Seal.

### To edit the Verified Merchant Seal Domains List:

**Step 1:** Click **Edit**. The Verified Merchant Seal Configuration page opens.

**Step 2:** To add a Web domain to Verified Merchant Seal Domains List, enter the Web domain address (for example, `www.mydomain.com`) in the left text field and click **Add>>**. You need to configure two domain formats for each of your domains: `www.yourdomain.com` and `yourdomain.com`.

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**Note:** You do not need to add the full address of every Web page on which you would like to display the Verified Merchant Seal. By listing only the root domain (`www.yourdomain.com` and `yourdomain.com`), the Verified Merchant Seal can function successfully on all pages on that domain such as `www.yourdomain.com/page.html`.

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**Step 3:** To remove a domain from the Verified Merchant Seal Domains List, click on the Web domain address you would like to remove in the listed domains and click **<<Remove**.

**Step 4:** Click **Submit** to continue or click **Cancel** to cancel the action. The Verified Merchant Seal page re-opens, displaying the updated Verified Merchant Seal Domains List.

## Verified Merchant Seal Code

This section displays the HTML code required to display the Verified Merchant Seal on your website(s).

### To implement the Verified Merchant Seal Code on your website(s):

**Step 1:** Copy the code from the Verified Merchant Seal page.

**Step 2:** Paste the code into the footer of your homepage and/or other desired area(s) of your website(s).

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**Note:** You might need to contact your Web developer for assistance with implementing the code in the proper location(s).

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## Tips for using the Authorize.Net Verified Merchant Seal:

- To disable the Authorize.Net Verified Merchant Seal from displaying on a particular domain, simply remove the code from your website.
- Authorize.Net recommends that you create a “Secure Shopping” page with greater details for your customers about the security practices your company follows. Sample text for this page can be found in the Secure Shopping Sample Text topic.

## Verified Merchant Seal Configuration

The Verified Merchant Seal Configuration page allows you to configure the list of domains on which you would like to display the Authorize.Net Verified Merchant Seal.

Configuring your Verified Merchant Seal Domains List is the first step toward displaying the Verified Merchant Seal on your website. Learn more about how the Verified Merchant Seal works on your website.

### To add domains to the Verified Merchant Seal Domains List:

**Step 1:** Enter a full Web domain address (for example, [www.mydomain.com](http://www.mydomain.com)) in the text field on the left and click **Add>>**. You need to configure two domain formats for each of your domains: [www.yourdomain.com](http://www.yourdomain.com) and [yourdomain.com](http://yourdomain.com).

---

**Note:** You do not need to add the full address of every Web page on which you would like to display the Verified Merchant Seal. By listing only the root domain ([www.yourdomain.com](http://www.yourdomain.com) and [yourdomain.com](http://yourdomain.com)), the Verified Merchant Seal can function successfully on all pages on that domain such as [www.yourdomain.com/page.html](http://www.yourdomain.com/page.html).

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**Step 2:** Click **Submit** to continue or click **Cancel** to cancel the action. The Verified Merchant Seal page opens, displaying the updated Verified Merchant Seal Domains List.

### To remove a domain from the Verified Merchant Seal Domains List:

**Step 1:** Click on the Web domain address you would like to remove in the Verified Merchant Seal Domains List on the right and click **<<Remove**.

**Step 2:** Click **Submit** to continue or click **Cancel** to cancel the action. The Verified Merchant Seal page opens, displaying the updated Verified Merchant Seal Domains List.

## Secure Shopping Sample Text

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**Note:** The following shows sample text you can put on your Web page. Copy it into your favorite HTML editor, replace all instances of [\[www.yourdomain.com\]](http://www.yourdomain.com) with your website or company name, and make sure the underlined blue text links to the URL specified in the square brackets.

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You can shop at [\[www.yourdomain.com\]](http://www.yourdomain.com) with confidence. We have partnered with Authorize.Net [\[link to http://www.authorize.net\]](http://www.authorize.net), a leading online payment service since 1996, to accept credit cards and electronic check payments safely and securely for our customers.

The Authorize.Net Payment Gateway manages the complex routing of sensitive customer information through the electronic check and credit card processing networks. See an online [Credit Card Processing diagram](http://www.authorize.net/resources/howitworksdiagram/) [\[link to http://www.authorize.net/resources/howitworksdiagram/\]](http://www.authorize.net/resources/howitworksdiagram/) to see how it works. The company adheres to strict industry standards for payment processing, including:

128-bit Secure Sockets Layer (SSL) technology for secure Internet Protocol (IP) transactions.

Industry leading encryption hardware and software methods and security protocols to protect customer information.

Compliance with the Payment Card Industry Data Security Standard (PCI DSS).

For additional information regarding the privacy of your sensitive cardholder data, please read the Authorize.Net Privacy Policy [link to <http://www.authorize.net/company/privacy/>].

[[www.yourdomain.com](http://www.yourdomain.com)] is registered with the Authorize.Net Verified Merchant Seal program.



# User Administration

The User Administration page allows Account Owners and Account Administrators to add, edit, and manage payment gateway user accounts.

You can perform the following actions from the main User Administration page:

- Add a New User Account
- Delete a User Account
- Reset a User Password
- Reset a User Secret Answer
- Unlock a User Account
- View or Edit a User Account
- View or Edit an Account Contact
- Change a User Role

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**Note:** Individual users can edit their profiles at any time on their own User Profile page.

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## Add a New User Account

You can add a new user account from the main User Administration page.

**Step 1:** Click **+ Add User** on the User Administration page toolbar.

**Step 2:** Select the type of user you would like to add from the User Role drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

**Step 3:** To further customize the new user account, click to deselect the check boxes next to any user permissions that should not be enabled for the user.

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**Note:** By default, Account Owners have all permissions enabled for their user account. These permissions cannot be customized. If you are a Card Present merchant, only Account Owners, Account Administrators, and Transaction Managers will be allowed to log on to Virtual Point of Sale (VPoS). To log in successfully, these users **MUST** have the appropriate permissions to create charge and refund transactions.

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**Step 4:** Enter the secret answer to the secret question for your user account. If you do not know or remember your secret answer contact your Account Owner.

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

**Step 6:** Create a login ID for the new user in the Login ID text field. The login ID must be at least six (6) characters long and contain a combination of letters and numbers.

---

**Note:** Account Contacts cannot access the Merchant Interface and therefore do not require a Login ID.

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**Step 7:** Enter the user's First Name, Last Name, Title, Phone Number, Extension and Email Address(es).

**Step 8:** Click the check boxes to select the email types you would like the user to receive. Email types left deselected will not be sent to the user.

**Step 9:** Click **Submit** to continue or click **Cancel** to cancel the action. (You can also click **< Back** to return to the previous page.) A message displays, notifying you that the user has been successfully created. The message also displays the new user's Login ID and Temporary Password.

**IMPORTANT:** The Temporary Password is not automatically sent to the new user. You are responsible to advise the new user of the Temporary Password in a secure manner. Upon first login, the new user will be required to change his or her password.

**Step 10:** Click **Continue** to view the new user's account.

New users can access and change their user information, email notification settings, password, and secret question and answer at any time on their User Profile page.

## Delete a User Account

You can delete existing user accounts from the main User Administration page. All current users associated with your payment gateway account are listed by Name, Role, and Status (previously deleted users do not appear on the list).

If you need to re-establish a deleted user, you must recreate the user account using a different login ID. Login IDs of deleted user accounts cannot be reused.

**To delete a user account:**

**Step 1:** Click to select the radio button next to the name of the user account you wish to delete.

**Step 2:** Click **Delete User** on the User Administration page toolbar. A message window opens, asking if you would like to continue with the delete.

**Step 3:** Click **OK** to continue or click **Cancel** to cancel the action. The user is deleted from your payment gateway account.

## Reset a User Password

You can reset a user's password from the main User Administration page as a routine security update or if the user forgets it.

**To reset a user's password:**

**Step 1:** Select the radio button next to the name of the user whose password you need to reset.

**Step 2:** Click **Reset User Password** on the User Administration page toolbar. A message window opens, asking if you would like to continue.

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

**Step 4:** Make note of the Temporary Password.

**IMPORTANT:** The Temporary Password is not automatically sent to the user. You are responsible for advising the user of the Temporary Password in a secure manner. At the next login, the user will be required to change the password.

**Step 5:** Click **Continue**. The password is now reset.

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**Note:** Account Contacts cannot access the Merchant Interface and therefore do not have a password.

## Reset a User Secret Answer

You can reset a user's password from the main User Administration page as a routine security update or if the user forgets it.

**To reset a secret answer:**

**Step 1:** Click to select the radio button next to the name of the user whose secret answer you need to reset.

**Step 2:** Click **Reset Secret Answer** on the User Administration page toolbar. A message window opens, asking if you would like to continue.

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

**Step 4:** Make note of the Temporary Secret Answer.

**IMPORTANT:** The Temporary Secret Answer is not automatically sent to the user. You are responsible for advising the user of the Temporary Secret Answer in a secure manner. At the next login, the user will be required to change the secret answer.

**Step 5:** Click **Continue**. The secret answer is now reset.

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**Note:** Account Contacts cannot access the Merchant Interface and therefore do not have a secret answer.

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## Unlock a User Account

If a user attempts to log on to his or her account unsuccessfully five times, the account becomes locked and a lock icon appears as the user's status on the main User Administration page. In order for the user to access his or her account, an Account Owner or Account Administrator must unlock the account.

To unlock a user's account, click the Unlock link next to the lock icon by the user's name on the User Administration page. The account is now unlocked and the user can log on to his or her account.

If the user has forgotten his or her password, it might be necessary to unlock the user account and reset the user's account password. For more information about resetting a user's password, see the Reset a User Password topic.

## View or Edit a User Account

You can view or edit a user's account from the main User Administration page.

To open a user's account, click on the user's hyperlinked name. Please note that deleted users are not listed.

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**Note:** The availability of some of the options listed below varies by user role.

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The following options are available on the user's profile page:

- Reset the user's secret answer
- Reset the user's password
- Edit the user's profile information
- Edit the user's permissions

The user's basic account and personal information is shown at the top of the page and includes the user's First and Last Name, Login ID, User Role, Title, Telephone Number, Email Address, User Status, and the dates the user account was activated and created.

## Profile and Security Settings

This section allows you to reset the user's secret answer and password, as well as edit the user's profile information and email settings.

You might need to reset the user's secret answer or password if they are forgotten or as a routine security update.

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**Note:** Account Contacts cannot access the Merchant Interface and therefore do not have a secret answer or password.

---

**To reset the user's secret answer:**

**Step 1:** Click **Reset Secret Answer**. A message window opens, asking if you would like to continue.

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

**Step 3:** Make note of the Temporary Secret Answer.

**IMPORTANT:** The Temporary Secret Answer is not automatically sent to the user. You are responsible for advising the user of the Temporary Secret Answer in a secure manner. At the next login, the user will be required to change the secret answer.

**Step 4:** Click **Continue**. The user's secret answer is now reset.

**To reset the user's password:**

**Step 1:** Click **Reset User Password**. A message window opens, asking if you would like to continue.

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

**Step 3:** Make note of the Temporary Password.

**IMPORTANT:** The Temporary Password is not automatically sent to the user. You are responsible for advising the user of the Temporary Password in a secure manner. At the next login, the user will be required to change the password.

**Step 4:** Click **Continue**. The password is now reset.

**To edit the user's profile information:**

**Step 1:** Click **Edit Profile Information**.

**Step 2:** Edit the user's First Name, Last Name, Title, Phone Number, Extension, and Email Address(es) as necessary.

**Step 3:** If applicable, click the check boxes to select the payment gateway email types you would like the user to receive. Email types left deselected will not be sent to the user.

**Step 4:** Click **Submit** to update the user's profile or click **Cancel** to cancel the action.

## User Permissions

This section displays the default permissions associated with the user role and their current configuration. Permissions display as either enabled or disabled according to the symbols shown in the Permissions Key.

For more information about the permissions associated with each user role, please see the User Role Definitions topic.

**To edit the user's permissions:**

**Step 1:** Click [Edit Permissions](#).

**Step 2:** If necessary, select a new user role from the User Role drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

**Step 3:** Click to deselect the check boxes next to the user permissions that should not be enabled for the user.

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**Note:** By default, Account Owners have all permissions enabled for their user account. These permissions cannot be customized. If you are a Card Present merchant, only Account Owners, Account Administrators, and Transaction Managers are allowed to log on to Virtual Point of Sale (VPOS). To log on successfully, these users **MUST** have the appropriate permissions to create charge and refund transactions.

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**Step 4:** Enter the secret answer to the secret question for your user account. If you do not know or remember your secret answer contact your Account Owner.

**Step 5:** Click [Submit](#) to continue or click Cancel to cancel the action. The user's profile page reopens, with the updated permissions and/or user role.

## View or Edit an Account Contact

You can view or edit an Account Contact's profile settings and user role from the User Administration page.

To open the Account Contact's user account, click on the user's name on the main User Administration page. Deleted users are not listed.

## User Permissions

Unlike other user roles, an Account Contact does not have access to the Merchant Interface and is created solely to receive account notification emails. If you would like to grant Merchant Interface access and enable user permissions for an Account Contact, you need to change his or her user role.

**To change the user's role:**

**Step 1:** Click [Edit Permissions](#).

**Step 2:** Select the new user role from the User Role drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

**Step 3:** Customize the user account by deselecting the check boxes next to the user permissions that should not be enabled for the user.

**Step 4:** Enter the secret answer to the secret question for your user account. If you do not know or remember your secret answer contact your Account Owner.

**Step 5:** Click [Submit](#) to continue or click [Cancel](#) to cancel the action.

**Step 6:** Create a login ID for the new user in the Login ID text field. The login ID must be at least six (6) characters long and contain a combination of letters and numbers.

**Step 7:** If necessary, edit the user's First Name, Last Name, Title, Phone Number, Extension and Email Address(es).

**Step 8:** If necessary, edit the user's email notification settings by clicking the check boxes to select the email types you would like the user to receive. Email types left deselected will not be sent to the user.

**Step 9:** Click **Submit** to continue or click **Cancel** to cancel the action. A message opens, confirming that the user has been successfully updated.

**Step 10:** Click **Continue** to view the user's updated user account.

## User Information

You can update the user's profile information at any time.

### To edit the user's profile:

**Step 1:** Enter any updated information for the user's First Name, Last Name, Title, Phone Number, Extension, or Email Address(es) as necessary.

**Step 2:** If applicable, click the check boxes to select the email types you would like the user to receive. Email types left deselected will not be sent to the user.

**Step 3:** Click **Submit** to update the user's information or click **Cancel** to cancel the action.

## Change a User Role

An Account Owner can change a user's role at any time. By default, an Account Administrator can change any user's role except for an Account Owner.

To open a user account, click on the user's name on the main User Administration page. Deleted users are not listed.

### To change the user's role:

**Step 1:** Click **Edit Permissions**.

**Step 2:** Select the new user role from the User Role drop-down list. The default user permissions associated with the selected user role are automatically listed and enabled.

**Step 3:** To further customize the user account, click to deselect the check boxes next to the user permissions that should not be enabled for the user.

**Step 4:** Enter the secret answer to the secret question for your user account. If you do not know or remember your secret answer contact your Account Owner.

**Step 5:** Click **Submit** to continue or click **Cancel** to cancel the action. The user's profile page opens, displaying the updated user role and permissions.

## User Role Definitions

The following five default user roles are available for your payment gateway account. Except for Account Owner, these user roles can be customized by modifying the user's permissions.

Role	Description
Account Owner	An Account Owner is the top level user, has irrevocable access to all features of the Merchant Interface, and manages all other user accounts. Only an Account Owner can create another Account Owner.
Account Administrator	By default, an Account Administrator has all Merchant Interface permissions except for the ability to enable or disable payment gateway services or manage Account Owner user accounts.
Transaction Manager	By default, a Transaction Manager can perform all transaction processing functions in the Merchant Interface.
Account Analyst	By default, an Account Analyst can only view and download Merchant Interface statements and reports.
Account Contact	An Account Contact does not have access to the Merchant Interface and is created solely to receive account notification e-mails.

All user roles (except for Account Contact) have the following basic, non-editable rights in the payment gateway:

- Basic interface access: User can log on to the Merchant Interface, view the home page, announcements, help files, and contact Customer Support.
- Edit own user profile: User can edit own contact information, password, secret question and answer, and subscribe to notification and administrative emails.
- View account information: User can view payment gateway account information, services, payment methods, and reseller contact information.
- View transaction information: User can view unsettled transactions, transaction details, Automated Recurring Billing (ARB) subscriptions, and file upload statuses for regular and ARB transactions.
- View reports: User can view and download transaction summaries, transaction settlement reports, statistics reports and returned items reports.
- Close account: User can close the payment gateway account by contacting Customer Support. To initiate the request, the user must be able to verify specific account information.

### User Permissions

The following table further describes the account permissions associated with each user role.

**IMPORTANT:** These permissions can be customized by an Account Owner or Account Administrator on a per-user basis.

PERMISSIONS KEY	
✓	Default permission; not editable
✓	Default permission; editable
⊘	Permission not applicable to the user role

ROLES AND PERMISSIONS					
	Account Owner	Account Administrator	Transaction Manager	Account Analyst	Account Contact
Transaction Processing Permissions					
Create charge transactions: Ability to charge a credit card or bank account.	✓	✓	✓	⊘	⊘
Create refund/void transactions: Ability to refund a credit card or bank account.	✓	✓	✓	⊘	⊘
Manage existing transactions: Ability to void transactions, submit PRIOR_AUTH_CAPTURE, and accept or decline FDS transactions.	✓	✓	✓	⊘	⊘
Upload transaction batch file: Ability to upload transaction batch files.	✓	✓	✓	⊘	⊘
Manage ARB subscriptions: Ability to create, edit, upload, delete, and search Automated Recurring Billing (ARB) subscriptions.	✓	✓	✓	⊘	⊘
Settings Permissions					
Edit transaction format settings: Ability to edit the settings for Batch File Upload, Cut-Off Time, Time Zone, Virtual Terminal, Payment Form, Receipt Page, Email Receipts, Transaction Version, Response/Receipt URLs, Silent Post URLs, Relay Response and Direct Response. Also the ability to configure the Verified Merchant Seal.	✓	✓	⊘	⊘	⊘
Update transaction security settings: Ability to create the API Login ID, update the Transaction Key, enable and disable File Upload Capabilities, and configure MD5 Hash and Password-Required Mode. Also the ability to run the Merchant Interface in Test Mode.	✓	✓	⊘	⊘	⊘
Edit basic fraud settings: Ability to edit Card Code Verification (CCV) and Address Verification Service (AVS) settings.	✓	✓	⊘	⊘	⊘
Edit FDS settings: Ability to edit the Advanced Fraud Detection Suite (AFDS) Filter settings, AFDS Customer Response, and Internet Protocol (IP) tools.	✓	✓	⊘	⊘	⊘
Account Level Permissions					
Update business information: Ability to edit credit card and bank account billing information and business information.	✓	✓	⊘	⊘	⊘
Manage account services: Ability to enable or disable products and services.	✓	⊘	⊘	⊘	⊘
View account finances: Ability to view account Statements, Fee Definitions, and Risk Profile.	✓	✓	✓	✓	⊘
Access eCheck NOC report: Ability to view and download eCheck.Net Notices of Change (NOC) Report.	✓	✓	✓	✓	⊘



## ROLES AND PERMISSIONS

	Account Owner	Account Administrator	Transaction Manager	Account Analyst	Account Contact
User Management Permission					
Edit account users: Ability to add, edit, and delete user accounts, user permissions, and notification emails; reset passwords and secret questions and answers, and unlock users.	✓	✓	⊘	⊘	⊘

# User Profile

The User Profile page displays your basic account and personal information, including your First and Last Name, Login ID, User Role, Title, Phone Number, Email Address(es), User Status, and the dates the your user account was activated and created.

On your User Profile page, you can do the following:

- Change Your Secret Question and Answer
- Change Your Password
- Edit Your Profile Information

## Change Your Secret Question and Answer

Your secret question and answer are used to safeguard your user account and should NOT be shared with anyone. It is highly recommended that you change your secret question and answer on a regular basis to further strengthen the security of your user account.

**To change your secret question and answer:**

**Step 1:** Enter the secret answer to your current secret question.

**Step 2:** Select a new secret question from the New Secret Question drop-down list.

**Step 3:** Enter your new secret answer.

**Step 4:** Enter your new secret answer again in the Confirm New Secret Answer text field.

**Step 5:** Click **Submit** to update your secret question and answer or click Cancel to cancel the action. A message displays, confirming that your secret question and answer have been successfully updated.

**Step 6:** Click **Continue** to return to the User Profile page.

## Change Your Password

Your password is used to safeguard your user account and should NOT be shared with anyone. It is highly recommended that you change your password on a regular basis to further strengthen the security of your user account.

**To change your password:**

**Step 1:** Enter your current password.

**Step 2:** Enter your new password.

**Step 3:** Enter your new password again in the **Confirm New Password** text field.

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**Note:** Your password must be at least eight (8) characters long and contain a combination of upper and lower case letters and numbers.

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**Step 4:** Click **Submit** to update your password or click **Cancel** to cancel the action. A message displays, confirming that your password has been successfully updated.

**Step 5:** Click **Continue** to return to the User Profile page.

## Edit Your Profile Information

The Edit Profile Information page allows you to view and edit your basic account and personal information at any time, including your First and Last Name, Title, Telephone Number, Email Address(es), and email settings.

### To edit your profile information:

**Step 1:** Edit your First Name, Last Name, Title, Phone Number, Extension, and Email Address(es) as necessary.

**Step 2:** If applicable, click the check boxes to select the email types you would like to receive. Email types that are left deselected will not be sent to you.

**Step 3:** Click **Submit** to update your profile or click **Cancel** to cancel the action.

# Reference & User Guides

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This page provides several resources for helping you configure your payment gateway account features and functionality.

- **Configure Your Account**– Get help configuring necessary access and security settings before you begin submitting live transactions.
- **Implementation Guides**– View detailed information for each method of connecting to the payment gateway.
- **User Guides and White Papers** – Access additional resources for various features of the Merchant Interface.

# Configure Your Account

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After you have activated your payment gateway account, the final step before you begin processing live transactions is to configure your account's access and security settings. In addition, it is important that you submit test transactions to verify that your account is properly connected to the payment gateway. To help you avoid submitting live transactions before you are ready to do so, your account is initially placed in Test Mode, allowing you to submit test transactions without actually charging live accounts.

You might need to work with your Web or payment solution developer to configure the following settings for your account and to test your connection to the payment gateway. Once your account is properly configured and your connection is successfully tested, you can begin processing live transactions after turning Test Mode off. Refer to the Test Mode topic for more information.

## Access Settings

The following settings are required in order for you to submit transactions to the payment gateway.

- **API Login ID** – Create a unique Application Programming Interface (API) Login ID to identify yourself as an authorized user of the payment gateway when submitting transactions. Refer to the API Login ID and Transaction Key topic for more information.
- **Transaction Key** – Create a unique Transaction Key to authenticate transactions that you submit to the payment gateway. See the API Login ID and Transaction Key topic for more information.

## Security Settings

The following built-in security settings should be configured to increase the protection of your payment gateway account.

- **Address Verification Service (AVS)** – Configure AVS to accept or reject credit card transactions based on customer address criteria. See the Address Verification Service (AVS) topic for more information.
- **Card Code Verification (CCV)** – Configure CCV to accept or reject credit card transactions based on a customer's credit card code. Refer to the Card Code Verification topic for more information.

Additionally, we strongly recommend that you employ advanced fraud prevention tools and best practices to achieve a maximum level of protection for your account and your transaction processing. To learn more about account security, please read our Security Best Practices White Paper.

## General Settings

These basic settings can be used to customize your payment gateway account to your business.

- **Time Zone** – Confirm that your account is set to the correct the time zone. Refer to the Time Zone topic for more information.
- **Transaction Cut-Off Time** – Configure the daily batch cut-off time for all transactions to be picked up for settlement. Refer to the Transaction Cut-Off Time topic for more information.

## User Administration

The User Administration feature allows you to create, edit, and manage users accessing your payment gateway account. To learn more about this feature, see the User Administration topics.

More detailed information regarding each of these account configuration steps is also available in the complete Getting Started Guide. You can also contact Customer Support at any time by clicking [Contact Us](#) or [Live Help](#) in the top right corner of the Merchant Interface.

# Implementation Guides

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The following implementation guides detail the technical requirements for the different methods of connecting an e-commerce website to the payment gateway.

We recommend that you contact your Web developer for assistance in choosing the integration method that will best meet the needs of your business and customers.

## Advanced Integration Method (AIM)

AIM provides the highest level of transaction security and is the preferred method of integrating a website to the payment gateway for Card Not Present (CNP) merchants. AIM offers the most flexible integration, allowing you to:

- Host your own secure payment form and receipt page;
- Send transactions to the payment gateway using an end to end Secure Sockets Layer (SSL) connection;
- Use transaction key authentication for ultimate security.

You can view the AIM Implementation Guide at [http://www.authorize.net/support/AIM\\_guide.pdf](http://www.authorize.net/support/AIM_guide.pdf).

## Server Integration Method (SIM)

SIM handles all the steps in the secure transaction process: payment data collection, data security and submission, and the response to the customer. Merchants who connect to the payment gateway using SIM can do the following:

- Authenticate transactions with a unique transaction fingerprint and scripting techniques;
- Submit transactions using the payment gateway's secure hosted payment form;
- Customize the look and feel of the hosted payment form and/or receipt page.

You can view the SIM Implementation Guide at [http://www.authorize.net/support/SIM\\_guide.pdf](http://www.authorize.net/support/SIM_guide.pdf).

## Certified Shopping Carts

The payment gateway also supports a wide variety of shopping cart solutions which are an alternative to AIM and SIM.

Certified Shopping Carts are an ideal solution for merchants with minimal Web development resources. Shopping carts are Internet companies that host or provide payment form solutions for merchant websites. Certified shopping carts integrate to the payment gateway using AIM and are compliant with the highest payment gateway security standards. Using a certified shopping cart allows you to submit transactions securely without having to integrate to the payment gateway yourself. You can view a list of certified shopping carts [here](#).

## Card Present

The payment gateway also supports integration from a variety of Card Present solutions.

Card Present integration is designed for developers and providers of point-of-sale (POS) systems and retail payment solutions. This method connects using AIM and an SSL connection. CP solutions may be developed so that retail and mobile merchants need only purchase a ready-to-install POS solution or device.

You can view the Card Present Implementation Guide at [http://www.authorize.net/support/CP\\_guide.pdf](http://www.authorize.net/support/CP_guide.pdf).

## Automated Recurring Billing (ARB)

If you are using the Automated Recurring Billing (ARB) service, the ARB application programming interface (API) allows you to set up recurring transactions, or subscriptions, directly from a website or proprietary business application.

You can view the ARB Implementation Guide in XML at [http://www.authorize.net/support/ARB\\_guide.pdf](http://www.authorize.net/support/ARB_guide.pdf) and in SOAP at [http://www.authorize.net/support/ARB\\_SOAP\\_guide.pdf](http://www.authorize.net/support/ARB_SOAP_guide.pdf)

## Customer Information Manager (CIM)

The Customer Information Manager (CIM) allows you to use an application programming interface (API) to store your customers' payment information on our secure servers for use in future transactions.

You can view the CIM Implementation Guide in XML at [http://www.authorize.net/support/CIM\\_XML\\_guide.pdf](http://www.authorize.net/support/CIM_XML_guide.pdf) and in SOAP at [http://www.authorize.net/support/CIM\\_SOAP\\_guide.pdf](http://www.authorize.net/support/CIM_SOAP_guide.pdf)

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**Note:** PDF files require Adobe Acrobat Reader for viewing. If your system is unable to view this file type you can download Adobe Acrobat Reader for free from Adobe's website.

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# Glossary

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## A

**ABA Routing Number:** The ABA Routing Number is a nine-digit number that identifies the financial institution associated with a bank account. This number is located at the bottom left corner of a check. For data security, this number is displayed in the Merchant Interface as XXXX2345 (only eight digits are displayed; the first four are masked with Xs, the last four are visible).

**Account Administrator:** By default, an Account Administrator has all Merchant Interface permissions except for the ability to enable or disable payment gateway services or manage Account Owner user accounts. Only an Account Owner or Account Administrator can create an Account Administrator.

**Account Analyst:** By default, an Account Analyst can only view and download Merchant Interface statements and reports.

**Account Contact:** An Account Contact does not have access to the Merchant Interface, but can be created solely to receive account notification emails. Account Contacts are managed by an Account Owner or Account Administrator.

**Account Late Payment Fee:** The fee charged by the payment gateway for late payment for the use of services. This fee is charged if payment is not received on or before the first business day following the tenth (10th) day of the month.

**Account Number:** See the definition for Bank Account Number.

**Account Owner:** An Account Owner has irrevocable access to all features of the Merchant Interface and can add, edit, or delete users at any time. An Account Owner can also reset user passwords and secret answers and will receive all account notification emails. Only an Account Owner can create another Account Owner.

**Account Owner Type:** The type of ownership associated with the bank account type: Personal or Business.

**Account Reactivation Fee:** The fee charged by the payment gateway to reactivate a payment gateway account after it has been closed or terminated.

**Account Type:** See the definition for Bank Account Type.

**Accounts Receivable Conversion (ARC):** This eCheck.Net transaction type is a single-entry debit against a customer's checking account. ARC allows merchants to collect payments received in the mail or left in a drop-box, and convert them to an electronic payment later. Payment authorization is obtained by posting required notices before accepting a customer's check.

**ACH:** See the entry for "Automated Clearing House (ACH) Network"

**ACH Transaction (or Entry):** A payment transaction to or from a Receiver processed through the ACH Network. The participants in an ACH Transaction are (1) the Originator, (2) the Third-Party Processor, (3) the ODFI, (4) the ACH Network, (5) the RDFI, and (6) the Receiver.

**Acquirer:** The bank or financial institution for your merchant account (the bank account through which gateway processing settlement occurs).

**Address:** The address entered either in the billing or shipping information of a given transaction.

**Address Verification Service (AVS):** Bankcard processors provide the Address Verification Service (AVS) to aid in the detection of suspicious transaction activity. Customers provide their credit card information including the card billing address. The payment-processing network compares this address with the billing address on file at the credit card issuing bank. From this comparison, the processing network sends an AVS response code to the Payment Gateway. Based on your AVS settings, the transaction is approved or declined.

**Address Verification Status:** A code and description that indicate the Address Verification Service (AVS) results returned by the processor for a transaction.

**AFDS:** See entry for "Advanced Fraud Detection Suite (AFDS)"

**Advanced Fraud Detection Suite (AFDS):** The Advanced Fraud Detection Suite is a powerful, rules-based set of transaction filters and Internet Protocol (IP) address tools designed to help merchants identify, manage, and prevent costly fraudulent transactions.

**Advanced Fraud Detection Suite Monthly Fee:** The monthly fee charged by the payment gateway for merchants using the Advanced Fraud Detection Suite (AFDS).

**Amount:** The total transaction amount, inclusive of sales tax, freight, shipping and/or duty, to be charged or refunded to the customer.

**Amount Filter:** This feature is specific to the Advanced Fraud Detection Suite. When enabled, the Amount Filter allows you to set high and low transaction amount thresholds. Web-based transactions received with an amount outside of your thresholds are handled according to the configured filter action.

**API Login ID:** A secure login ID needed to decipher encoded data during transaction processing.

**ARB:** See the entry for "Automated Recurring Billing (ARB)"

**ARB Monthly Fee:** The monthly fee charged by the payment gateway for merchants using the Automated Recurring Billing service. If the service is set up mid-month, this fee will be prorated.

**ARB Setup Fee:** The one-time setup fee charged by the payment gateway for merchants using the Automated Recurring Billing service.

**ARC:** See the entry for "Accounts Receivable Conversion (ARC)."

**Authorization (also Payment Authorization):** A paper or electronic document or record "signed" by the customer that authorizes a merchant to submit a charge transaction against their bank account.

**Authorization Amount:** The transaction amount sent to the processor for authorization. This amount is reserved against the available balance of a customer's credit card and may differ from the total amount actually charged to the customer.

**Authorization Code:** A code assigned to the transaction by the processor indicating its authorization status.

**Authorization Only:** Transactions of this type are entered and submitted for authorization. These transactions will not be automatically submitted for settlement. In order to capture funds, you must first perform a capture action against the transaction.

**Authorized/Pending Capture:** Transactions with this status have been authorized by the processor but will not be sent for settlement until a capture is performed.

**Authorized/Pending Review:** This transaction status is specific to the Advanced Fraud Detection Suite. Transactions with this status have triggered one or more filters and have been placed in this state according to the configured filter action. These transactions are sent for authorization prior to review. They must be manually reviewed and either approved for settlement or voided.

**Automated Clearing House (ACH) Network:** The ACH Network is the group of financial institutions and similar entities within the banking industry that work together to facilitate the processing, clearing, delivery and settlement services for eCheck.Net transactions. The ACH Network is governed by ACH Rules as promulgated by the National Automated Clearing House Association (NACHA).

**Automated Recurring Billing (ARB):** The Automated Recurring Billing service, also known as ARB, allows merchants to create a recurring billing schedule or "subscription" for the purchase of the goods or services they offer. The merchant enters transaction and customer billing information, specifies a billing amount and billing interval and ARB does the rest, automatically generating subsequent transactions for the duration of the subscription.

**Available Funds:** The portion of funds in a merchant's eCheck.Net Settlement sub-account that are no longer in the standard holding period. (The amount of available funds is equal to the eCheck.Net Settlement statement account balance less the total dollar amount of eCheck.Net charge transactions for batches that are still in the holding period.)

**AVS:** See the entry for "Address Verification Service (AVS)".

## B

**Back Office Conversion (BOC):** This eCheck.Net transaction type is a one-time charge transaction against a customer's checking account. BOC allows merchants to collect a check written at a point of sale (checkout counter, manned bill payment location, service call location) and convert it to an ACH debit during back office processing. Payment authorization is obtained by posting required notices before accepting a customer's check.

**Bank Account Number:** The account number associated with a savings or checking account at a financial institution. The checking account number is located at the bottom of a check. This number is displayed in the Merchant Interface as XXXX2345 (only eight digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

**Bank Account Type:** The type of bank account associated with the account number: Checking, Business Checking, or Savings.

**Bank Name:** The name of the bank or financial institution where the customer's bank account is located.

**Batch ID:** A payment gateway assigned identification number that represents a group of transactions gathered for submission to the credit card and bank account transaction processing networks for settlement.

**BOC:** See the entry for "Back Office Conversion (BOC)."

**Business Day:** The day that a transaction is batched by the payment gateway and sent to the processor for settlement. In most cases this should be the same business day the transaction was captured. The end of the business day is defined by the Transaction Cut-Off Time setting in the Merchant Interface. For example, if the transaction cut-off time for your account is configured as 3:00 PM, then all transactions submitted after 3:00 PM are accounted for on the next business day. The business day is a simple, consistent piece of information that will help you better track your transactions through the payment gateway on a day-to-day basis, simplify communication within your organization regarding the status of transactions, more easily reconcile settlement activity at your bank, and enhance your transaction reporting and related business processes.

## C

**Captured/Pending Settlement:** Transactions with this status have been approved, captured and are awaiting settlement. These transactions will be submitted for settlement according to the transaction cut-off time associated with the merchant account.

**Card Code:** A Card Code is a three or four digit number that appears on the back of a customer's credit card. This can be entered on a transaction and validated against the information on file with the customer's credit card company.

**Card Code Status:** A code and description that indicate the card code verification (CCV) results returned by the processor for a transaction.

**Card Type:** The type of credit card or eCheck.Net used for a payment or refund. CODE CARD TYPE A American Express C Diner's Club D Discover E EnRoute H eCheck.Net J JCB M MasterCard V Visa

**Cardholder Authentication Verification Value (CAVV):** The cardholder authentication verification value, or CAVV, result code is returned from Visa. This code describes Visa's validation response to the authentication value entered by the merchant at checkout. The CAVV value applies only to merchants registered for the cardholder authentication programs.

**Cash Concentration or Disbursement (CCD):** This eCheck.Net transaction type is a charge or refund against a business checking account. One-time or recurring CCD transactions are fund transfers to or from a corporate entity. A standing authorization is required for recurring transactions.

**CCD:** See the entry for "Cash Concentration or Disbursement (CCD)"

**Chargeback:** A chargeback is a type of return that occurs when a customer claims they did not authorize a transaction, when the account holder and the customer are not the same person (for example, identity theft), when the authorization was not properly obtained from your customer or when your customer does not recognize a transaction.

**Chargeback Fee:** The fee charged by the payment gateway for each chargeback received for a transaction processed through your account. This only applies to merchants for whom the payment gateway manages batch settlement funds.

**CIM:** See the entry for “Customer Information Manager (CIM).”

**City:** The city is associated with either the billing address or shipping address of a transaction.

**Communication Error:** Transactions of this status experienced an error connecting to the processor. These transactions are not re-submitted or sent for settlement.

**Company:** The name of the company associated with the billing or shipping information entered on a given transaction.

**Correction:** A record received by the merchant's acquiring bank that reverses chargeback bank records submitted and processed in error.

**Could Not Void:** Transactions with this status experienced a processing error during a payment gateway generated void. These voids can be resubmitted if the batch is still open. This number is displayed in the Merchant Interface as XXXX2345 (only eight digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

**Country:** The country is associated with both the billing and shipping address of a transaction. This can be entered as either an abbreviation or full value.

**Credit Card Discount Rate:** A fee charged by the payment gateway that is a percentage of the total amount of each credit card charge transaction submitted.

**Credit Card Minimum Monthly Fee:** This is the minimum credit card processing service fee charged per billing cycle. If this fee is NOT exceeded by credit card transaction processing fees for the billing cycle, the difference between the actual fees charged and the minimum monthly fee value is billed. For example, if the merchant's Credit Card Minimum Monthly Fee is \$10.00, and the merchant's credit card transaction processing fees (such as per-transaction fees and discount fees) for the billing cycle total \$7.50, the payment gateway will charge the merchant a Credit Card Minimum Monthly Fee of \$2.50. If the merchant's credit card transaction processing fees for the billing cycle exceed \$10.00, the fee is not charged.

**Credit Card Number:** The number associated with a cardholder account. For data security, the credit card number is displayed in masked format as XXXX9876 (only eight characters or digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

**Credit Card Per-Transaction Fee:** The fee charged by the payment gateway for each credit card transaction and for each batch settlement processed. The credit card transaction types for which the per-transaction fee is charged are: charges, refunds, voids and declines.

**Credit Memo:** A default QuickBooks refund transaction type that records the return of an item or service purchased.

**Credit/Pending Settlement:** Transactions of this status have been entered as credits, but have not yet been submitted for settlement. These transactions will remain in this unsettled state until they are submitted for settlement. Once a credit has been settled, its status changes to Credited. Credits must be submitted within 120 days of the date and time the original transaction was settled. ALL credits submitted after the 120-day period will be rejected.

**Credited:** Transactions with this status are refund transactions that have been successfully processed within the system. This refund has been successfully applied against the payment method. No further action may be taken against these transactions.

**Cumulative Tier:** Describes a type of pricing structure for payment gateway service fees. Cumulative tier pricing means that the fee applied depends on pre-defined tiers, or ranges, of an amount unit, such as dollar amount processed or the number of transactions processed during the course of a billing cycle. For example, consider the following sample cumulative tier pricing structure for the per-transaction fee based on dollars processed: Tier 1 \$0.00-\$4,999.99: Charge Transaction Dollar Volume = \$0.30 Tier 2 \$5,000-\$49,999.99: Charge Transaction Dollar Volume = \$0.25 Tier 3 \$50,000-\$199,999.99: Charge Transaction Dollar Volume = \$0.20 Tier 4 \$200,000 +: Charge Transaction Dollar Volume = \$0.15 If the total charge transaction dollar volume for one billing cycle is \$53,243.78, then the Tier 3 per-transaction fee of \$0.20 is charged for each billable transaction processed that billing cycle. If the total charge transaction dollar volume for the next billing cycle

drops to \$49,578.94 the Tier 2 per-transaction fee of \$0.25 is charged for each billable transaction processed that billing cycle, and so on.

**Currency:** The currency for which the transaction amount is authorized.

**Customer:** The person or corporate entity that has agreed to purchase goods or services from a merchant. In an eCheck.Net transaction, the customer is the "Receiver" and the merchant is the "Originator."

**Customer ID:** A unique merchant-assigned identifier for a customer.

**Customer Information Manager (CIM):** The Customer Information Manager service, also known as CIM, allows you to store your customers' sensitive payment information on our secure servers for use in future transactions. CIM helps eliminate steps in the checkout process for repeat customers, potentially increasing loyalty and revenue. It can also help you comply with the Payment Card Industry (PCI) Data Security Standard, since customer information is no longer stored on your local servers.

**Customer IP Address:** The Internet Protocol (IP) address from which a transaction is submitted. Merchants using Advanced Integration Method (AIM) are required to submit the customer IP address (x\_customer\_ip) in order to use the Advanced Fraud Detection Suite IP Address Blocking Tool.

**Customer Name:** The name of the customer associated with the billing information for a given transaction.

**Customer Profile:** When using the Customer Information Manager (CIM) service, a customer profile is the billing, payment and shipping information for a particular customer that is stored on our secure servers for use in future transactions.

**Customer Reference ID:** When using the Customer Information Manager (CIM) service, the Customer Reference ID is the ID returned by the payment gateway for a successfully created customer profile. Once a profile has been created, you need only submit the Customer Reference ID in place of all customer information.

**Cut-Off Time:** The time of day that all transactions are batched and electronically picked up for processing. The default cut-off time is 3:00 PM PST. However, the transaction cut-off time can be customized in the Merchant Interface (see the Settings menu).

## D

**Declined:** Transactions with this status were not approved at the processor. These transactions may not be captured and submitted for settlement.

**Description:** A description of the transaction or order.

## E

**eCheck.Net:** The payment gateway's exclusive electronic check payment solution, eCheck.Net allows merchants to post charge and refund transactions to a customer's bank account.

**eCheck.Net Application Fee:** The one-time fee charged to merchants for the underwriting and review of their application for the eCheck.Net service.

**eCheck.Net Batch Fee:** The fee is charged by the payment gateway for each eCheck.Net batch processed.

**eCheck.Net Cumulative Tier Discount Rate:** A cumulative tier-based discount rate charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction processed during a billing cycle. Cumulative tier means that the discount rate applied depends on the total charge transaction dollar volume processed for the billing cycle. For example, consider the following sample discount rate pricing structure: Tier 1 \$0.00-\$4,999.99: Charge Transaction Dollar = Volume 1.75% Tier 2 \$5,000-\$49,999.99: Charge Transaction Dollar = Volume 1.50% Tier 3 \$50,000-\$199,999.99: Charge Transaction Dollar = Volume 1.00% Tier 4 \$200,000 +: Charge Transaction Dollar Volume = 0.50% If the total charge transaction dollar volume for one billing cycle is \$53,243.78, then the Tier 3 discount rate of 1.00% is charged for the dollar volume processed that billing cycle. If the total charge transaction dollar volume for the next billing cycle drops to \$49,578.94 the Tier 2 discount rate of 1.50% is charged for the dollar volume processed that billing cycle, and so on.

**eCheck.Net Cumulative Tier Per-Transaction Fee:** The cumulative tier-based fee charged by the payment gateway for each eCheck.Net transaction processed. Cumulative tier-based means that the per-transaction fee applied varies based on the charge transaction dollar volume processed for the billing cycle. For example, consider the following sample per-transaction fee pricing structure: Tier 1 \$0.00-\$4,999.99: Charge Transaction Dollar Volume = \$0.30 Tier 2 \$5,000.00-\$49,999.99: Charge Transaction Dollar Volume = \$0.25 Tier 3 \$50,000-\$199,999.99: Charge Transaction Dollar Volume = \$0.20 Tier 4 \$200,000 +: Charge Transaction Dollar Volume = \$0.15 If the total charge transaction dollar volume for one billing cycle is \$53,243.78, then the Tier 3 per-transaction fee of \$0.20 is charged for each billable transaction processed that billing cycle. If the total charge transaction dollar volume for the next billing cycle drops to \$49,578.94 the Tier 2 per-transaction fee of \$0.25 is charged for each billable transaction processed that billing cycle, and so on.

**eCheck.Net Discount Rate:** A fee charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction submitted. May be based on Cumulative or Stepped Tier pricing. See the entries for Cumulative Tier, Stepped Tier or eCheck.Net Cumulative Tier Discount Rate and eCheck.Net Stepped Tier Discount Rate.

**eCheck.Net Returned Item Fee:** The fee charged by the payment gateway for each returned eCheck.Net transaction.

**eCheck.Net Settings:** The eCheck.Net processing settings are: Funds Holding Period – The number of days that proceeds for your eCheck.Net transactions are held before being deposited to your merchant bank account Monthly Processing Limit – The maximum total amount allowed per month for eCheck.Net transactions for your account Per-Transaction Limit – The maximum amount allowed for a single eCheck.Net transaction for your account

**eCheck.Net Setup Fee:** The one-time set fee charged by the payment gateway for merchants using the eCheck.Net service.

**eCheck.Net Stepped Tier Discount Rate:** A stepped tier-based fee charged by the payment gateway that is a percentage of the total amount of each eCheck.Net charge transaction processed during a billing cycle. Stepped tier means that the discount rate applied adjusts based on the charge transaction dollar volume processed during the course of a billing cycle. For example, consider the following sample discount rate pricing structure: Tier 1 \$0.00-\$4,999.99: Charge Transaction Dollar Volume = 1.75% Tier 2 \$5,000-\$49,999.99: Charge Transaction Dollar Volume = 1.50% Tier 3 \$50,000-\$199,999.99: Charge Transaction Dollar Volume = 1.00% Tier 4 \$200,000 +: Charge Transaction Dollar Volume = 0.50% Let's say that the charge transaction dollar volume for the billing cycle is \$49,243.78. The Tier 1 discount rate of 1.75% is charged for the first \$4,999.99 ( $\$4,999.99 \times 1.75\% = \$87.50$ ). Once the charge transaction dollar volume for the billing cycle surpasses \$4,999.99, the per-transaction fee adjusts and the Tier 2 fee of 1.50% is applied to transactions until the transaction volume reaches 49,999.99. In this example, \$44,243.79 falls into Tier 2 ( $\$44,243.79 \times 1.50\% = \$663.65$ ). So, the total amount for transaction fees would equal \$751.15 ( $\$87.50 + \$663.65$ ). For higher charge transaction dollar volumes the discount rate adjusts once again if the dollar volume processed surpasses 50,000, and so on.

**eCheck.Net Stepped Tier Per-Transaction Fee:** The stepped tier-based fee charged by the payment gateway for each eCheck.Net transaction processed. Stepped tier means that the per-transaction fee applied adjusts as the number of transactions processed during the course of a billing cycle surpasses pre-defined thresholds. For example, consider the following sample per-transaction fee pricing structure: Tier 1 0-1000: Transactions = \$0.30 Tier 2 1001-2500: Transactions = \$0.25 Tier 3 2501-5000: Transactions = \$0.20 Tier 4 5001 +: Transactions = \$0.15 Let's say that 1314 transactions are processed in one billing cycle. The Tier 1 per-transaction fee of \$.30 is charged for transactions 0-1000 ( $1000 \times \$0.30 = \$300.00$ ). Once the transaction volume for the billing cycle surpasses 1000, the per-transaction fee adjusts and the Tier 2 fee of \$0.25 is applied to transactions until the transaction volume reaches 2500. In this example, only 314 transactions fall into Tier 2 ( $314 \times \$0.25 = \$78.50$ ). So, the total amount for transaction fees would equal \$378.50 ( $\$300.00 + \$78.50$ ). For higher transaction volumes the per-transaction fee adjusts once again if the number of transactions processed surpasses 2,501, and so on.

**Email Address:** An email address can be provided along with the billing information of a transaction. This is the customer's email address and should contain an @ symbol.

**End Date:** The date an Automated Recurring Billing (ARB) subscription ends.

**Ends After:** The total number of transactions for an Automated Recurring Billing (ARB) subscription. This number should include trial billing occurrences, if applicable.

Expiration Date: The month and year a credit card expires. This number is fully masked by the payment gateway.

Expired: Expired transactions were authorized but never submitted for capture. Transactions typically expire approximately 30 days after the initial authorization.

## F

Fax Number: A fax number can be associated with the billing information of a transaction. This number can be entered as all number or contain parentheses and dashes to separate the area code and number.

FDS- Authorized/Pending Review: This transaction status is specific to transactions that triggered one or more Advanced Fraud Detection Suite (AFDS) filters with the filter action "Authorize and hold for review." Transactions are placed in the Authorized/Pending Review state after being successfully authorized by the processor. They must then be either approved or voided within 30 days of the submit date. If no action is taken in the 30-day period, the transactions will expire.

FDS - Pending Review: This transaction status is specific to transactions that triggered one or more Advanced Fraud Detection Suite (AFDS) filters with the filter action "Do not authorize, but hold for review." Transactions are placed in the Pending Review state prior to being sent for authorization. They must then be either approved or declined within 5 days of the submit date. If no action is taken in the 5-day period, the transactions will expire.

Filter Action: The action taken for a transaction that triggered one or more of the Advanced Fraud Detection Suite filters. Process as normal Authorize and hold for review Do not authorize, but hold for review Decline the transaction

Filter(s): The Advanced Fraud Detection Suite (AFDS) filter(s) that use common fraudulent transaction indicators as filtering criteria to detect suspicious transactions.

First Name: The first name of a customer associated with the billing or shipping address of a transaction. In the case where John Doe places an order, enter John in the First Name field, indicating your customer's name.

Fixed Reserve: Refers to a type of risk reserve (see the entry for Risk Reserve), which may be required in order to use the eCheck.Net service depending on a merchant's risk profile. For a Fixed Reserve, the reserve balance is established by either, (1) a receipt of a lump sum deposit from a merchant, or (2) withholding funds at a Reserve Rate established for the account from each batch settlement until the reserve balance is equal to a set Reserve Target. A Fixed Reserve can also be established by a combination of lump sum deposit and withholding of settlement funds.

Fraud Score: For merchants enrolled in the FraudScreen.net program, a fraud score may be available during transaction authorization. This is a number between 0 and 1000 that represents the overall fraud risk of a particular transaction. The higher the number, the riskier the transaction.

FraudScreen.Net: Based on neural net technologies, the FraudScreen.Net service helps to protect merchants by detecting fraudulent transactions using a fraud score assessment.

FraudScreen.Net Monthly Fee: The monthly fee charged by the payment gateway for the use of the FraudScreen.Net service. If the service is set up mid-month, this fee will be prorated.

FraudScreen.Net Per-Transaction Fee: The flat rate per-transaction fee charged by the payment gateway for each transaction screened using the FraudScreen.Net service.

Funding: Funding occurs when funds collected for eCheck.Net transactions are deposited to the merchant's bank account.

## G

Gateway Monthly Fee: The monthly fee charged by the payment gateway for use of the payment gateway. If the payment gateway service is set up mid-month, this fee will be prorated.

General Error: This status indicates that an error occurred during processing of a transaction. Transactions in this state will not be re-submitted.

## H

**Hex Value:** The hex, or hexadecimal, value is a six digit, alphanumeric value that can be used to represent a color. The value can be made up of numbers from 0 to 9, and letters from A to F. Black would be "#000000" and white would be "#FFFFFF". Depending on what combination of numbers and letters you use, you can generate any color in between. Please note, when entering a hex value, you must enter a "#" before the alphanumeric portion.

## I

**Internet-Initiated Entry (WEB):** Internet-Initiated Entry, or WEB, is a charge against a customer's checking or savings account. One-time or recurring WEB transactions can be originated by means of the Internet. Payment authorization is also obtained from the customer by means of the Internet.

**Invoice:** A default QuickBooks transaction type that records when full payment is not received at the time the sale is recorded or is received in advance.

**Invoice and Payment:** A default QuickBooks transaction type that records both invoices and their subsequent payments.

**Invoice Number:** The merchant-assigned invoice number associated with the transaction.

**IPS Disbursement Fee:** The Integrated Payment Solution (IPS) disbursement fee charged by the payment gateway for each funding event (indicated on the Settlement statement as ACH Deposit). This fee applies only to merchants enrolled in the IPS program.

**IPS International Risk Premium Fee:** The Integrated Payment Solution international risk percentage based fee charged by the payment gateway for each transaction processed through a merchant's payment gateway account. This applies only to transactions with billing addresses outside of the United States.

**Item:** A short description of an item purchased.

**Item ID:** The Item ID should be a unique combination of letters and numbers that you assign to each item. It is used for reference only. Duplicate Item IDs are not allowed. This is a required field.

**Item Description:** A detailed description of an item purchased.

**Item Description (for Simple Checkout):** The Item Description should be a brief description of the item that includes any additional information the customer should know about the item. This is an optional field.

**Item Name:** The Item Name should be the name of the item along with any specific characteristics that differentiate the item from any other item being sold. For example, if you sell pens, the name would describe a specific feature of the pen, such as Red Pen, or Blue Pen. This is a required field.

**Item Price:** The Item Price is the price of the item, not including shipping. This is a required field.

**Item Quantity:** The quantity of an item purchased.

**Item Type:** The Item Type will be either Product or Donation.

## L

**Last Name:** The last name of a customer associated with the billing or shipping address of a transaction. In the case where John Doe places an order, enter Doe in the Last Name field, indicating your customer's name.

**Linked Credit:** A linked Credit is a credit transaction submitted against a specific charge transaction that was originally processed through Authorize.Net. By default, all payment gateway accounts require that credit transactions be submitted with the transaction ID (*x\_trans\_id*) of the original charge transaction, be less than the original charge amount, and that the original transaction be less than 120 days old.

## M



**Maximum Per Order:** The maximum number of an item, per order, that a customer can purchase. Configuring a Maximum Order value is optional.

**Merchant:** The person or corporate entity that sells goods or services to a customer. For an eCheck.Net transaction, the merchant is the originator (see the entry for "Originator") and the customer is the receiver (see the entry for "Receiver").

**Misc. Service Fee:** Indicates a miscellaneous fee charged by the payment gateway. Details regarding the reason for the fee will be included in the statement entry.

## N

**Name On Account:** The full name of the person or business associated with a bank account.

**Name on Card:** The cardholder's full name or business name as it appears on a credit card.

**No End Date:** Indicates the subscription is an ongoing subscription with no set end date.

**Not Sufficient Funds (NSF):** A type of return indicating that the customer's bank account does not have sufficient funds to cover a specific eCheck.Net transaction.

**Notification of Change:** Notification to a merchant from a customer's bank indicating that information provided with a specific eCheck.Net transaction was incorrect. The transaction is corrected and posted by the bank. However, the merchant must correct their records with updated information from the notification of change before submitting another eCheck.Net transaction for the same customer.

**NSF:** See the entry for "Not Sufficient Funds (NSF)"

## O

**Originator:** The person or corporate entity that has received authorization from a customer to refund or charge their bank account. In an eCheck.Net transaction, the merchant is the "Originator" and the customer is the "Receiver."

## P

**Partial Reverse Status:** In the case of a prior authorization capture transaction, a partial reversal may apply. This value indicates the success of the partial reversal transaction.

**Password:** User passwords should be at least seven characters in length and include a combination of uppercase and lowercase letters, numbers, and symbols. To increase user account security, passwords should be changed regularly by either the user or the Account Owner or Administrator.

**Payment:** A default QuickBooks transaction type that records when a payment is received on a customer invoice.

**Payment Amount:** The total amount of a payment or transaction, inclusive of sales tax, freight, shipping and/or duty.

**Payment Count:** The number of recurring payments, or transactions, already successfully processed for a subscription.

**Payment Gateway Account Setup Fee:** The one-time setup fee charged by the payment gateway for merchants setting up an account.

**Payment Method:** The credit card or bank account number used for a transaction. For data security, this number is displayed in the payment gateway as XXXX2345 (only eight digits are displayed regardless of actual length; the first four are masked with Xs, the last four are visible).

**Pending Final Settlement:** Transactions with this status have been approved, successfully submitted, and are awaiting final settlement.

**Pending Review:** This transaction status is specific to the Advanced Fraud Detection Suite. Transactions with this status have triggered one or more filters and have been placed in this state according to

the configured filter action. These transactions have not been sent for authorization. They must be manually reviewed and either approved for authorization and settlement or declined.

**Permission:** A group of actions a user can perform in the Merchant Interface depending on their assigned User Role. Only Account Owners and Account Administrators can configure permissions for user accounts.

**Phone Number:** A phone number is associated with both a billing and shipping address of a transaction. Phone number information can be entered as all number or it can include parentheses or dashes to separate the area code and number.

**PPD:** See the entry for "Prearranged Payment and Deposit Entry (PPD)"

**Prearranged Payment and Deposit Entry:** Prearranged Payment and Deposit Entry, or PPD, is a charge or refund against a customer's checking or savings account. PPD transactions may only be originated when payment and deposit terms between the merchant and the customer are prearranged. A written authorization from the customer is required for one-time transactions and a written standing authorization is required for recurring transactions.

**Prorated ARB Monthly Fee:** If the Automated Recurring Billing account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

**Prorated Cardholder Authentication Program Monthly Fee:** If the Cardholder Authentication Programs account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

**Prorated FraudScreen.Net Monthly Fee:** If the FraudScreen.Net account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

**Prorated Gateway Monthly Fee:** If the payment gateway account is set up mid-month, the prorated or partial monthly fee charged by the payment gateway.

## Q

**QuickBooks:** Intuit's financial management system for small- and medium-sized businesses. With QuickBooks, data such as accounts receivable, accounts payable, customer lists, vendor lists, employee lists, and expense and time tracking can be managed easily and safely.

**QuickBooks Charge Transaction Types:** See the entries for "Sales Receipt/Cash Sale", "Invoice", and "Payment", and "Invoice and Payment".

**QuickBooks Refund Transaction Type:** See the entry for "Credit Memo".

## R

**Receiver:** The person or corporate entity that has authorized a merchant to initiate a refund or charge entry to their bank account. In an eCheck.Net transaction, the customer is the "Receiver" and the merchant is the "Originator."

**Receiving Depository Financial Institution (RDFI):** The RDFI is the customer's bank. The RDFI receives the request for eCheck.Net transaction clearing from the ACH Network.

**Recurring Billing Transaction:** A recurring billing transaction, or subscription, is submitted to the payment gateway using the Automated Recurring Billing (ARB) service in the Merchant Interface. This transaction is submitted at regular intervals for the subscription's duration.

**Reference Transaction ID:** The original transaction ID of a transaction being refunded.

**Referrer URL:** The Referrer URL is a Web address from which a WebLink merchant posts transaction information to the payment gateway. Merchants can specify a list of referrer URLs in the Merchant Interface. The gateway then uses the specified referrer URLs to validate that transaction information is coming from an authorized source. If the gateway receives transaction information that does not originate from a referrer URL on the merchant's list, the transaction is rejected.

**Reserve Holding Days:** If applicable for the payment gateway account, the number of days that funds are held in the risk reserve sub-account before becoming eligible for deposit into a merchant bank account. This setting applies to rolling reserves. See the entries for "Risk Reserve" and "Rolling Reserve" for more information.

**Reserve Method:** Indicates the type of Risk Reserve associated with an eCheck.Net account: Rolling or Fixed. See the entries for Risk Reserve, Rolling Reserve, and Fixed Reserve.

**Reserve Rate:** If applicable for the payment gateway account, the percentage of funds that are held in the risk reserve sub-account from each batch settlement processed. See the entries for "Risk Reserve" and "Rolling Reserve" for more information.

**Reserve Target:** The maximum dollar amount that can be held in risk reserve for a fixed reserve. Once risk withholdings reach the Reserve Target established for the eCheck.Net account, a portion of available funds will be deposited to the merchant's bank account. See the entries for "Risk Reserve" and "Fixed Reserve" for more information.

**Return or Returned Item:** A return is an eCheck.Net transaction that could not be completely processed for reasons such as NSF, invalid account number, account closed or other rejection reason(s) provided by the customer's bank. A chargeback is a type of return. See the entry for "Chargeback" for more information.

**Reversal:** A Reversal occurs when a chargeback or refund transaction has been reversed. This occurs when the merchant has produced sufficient proof that disputes the chargeback or the customer rescinds the chargeback.

**Review Failed:** This status indicates transactions that have failed a risk review and will not be processed by the system.

**Risk Reserve:** A type of sub-account that holds a certain portion of your eCheck.Net processing funds to cover potential costs incurred from high risk or chargebacked transactions. A Risk Reserve may or may not be required in order to use the eCheck.Net service, depending on the risk profile of your account.

**Rolling Reserve:** Refers to a type of risk reserve (see the entry for Risk Reserve) for an eCheck.Net account, which may be required depending on the risk profile of your account. A Rolling Reserve balance is established by withholding from a merchant's available settlement funds at a Reserve Rate (percentage) and no Reserve Target is specified. Rather, each amount withheld is retained for a specified number of Reserve Holding Days and then released back to the merchant.

## S

**Sales Receipt/Cash Sale:** A default QuickBooks transaction type where full payment is received from a customer at the time a sale is recorded.

**Secret Question and Answer:** To increase user account security, a user must answer his or her secret question and answer successfully to perform sensitive actions in the Merchant Interface. The secret question and answer should be reset periodically by the user or the Account Owner or Administrator to maximize user account security.

**Settled Successfully:** Transactions with this status have been approved, processed, and successfully settled.

**Settlement:** Settlement occurs when the payment gateway initiates an eCheck.Net transaction through the ACH Network to request the collection of funds for a purchase from the customer's bank account.

**Settlement Amount:** The total settled dollar amount of a transaction.

**Settlement Date/Time:** The date and time a transaction was picked up and sent for settlement. The time displays according to the time zone set for your account.

**Settlement Error:** Transactions with this status have experienced an error during processing. These transactions have not been successfully settled.

**Shipping-Billing Mismatch Filter:** This feature is specific to the Advanced Fraud Detection Suite. The Shipping-Billing Mismatch Filter automatically compares the shipping and billing addresses provided by the customer. Web-based transactions that have different shipping and billing addresses are handled according to the configured filter action.

**Shipping Description:** The shipping description should be a brief explanation of what method will be used to ship the item. For example, U.S. Priority Mail, UPS, FedEx, Overnight, 2nd Day Air, etc. This is a required field.

**Shipping Range:** The range indicates how many items you will ship at a specified price. Each range consists of a From value and a To value. The To value will always default to say or more of this item, unless you specify otherwise.

If you only have one shipping price to charge, then you can leave the To field with the default of or more of this item. This will charge the same shipping price for one or more of that item.

If you would like to specify more than one shipping range, you need to specify an item quantity for the To field. If you enter a value in the To field, the From value in the next range will default to one more than the previously specified To value, and the To value will again default to or more of this item. This process will continue for each shipping range you specify. You can specify up to five shipping ranges for each shipping method. The last shipping range will always default to display or more of this item in the To field.

For example: When you enter the number 5 in the To field of the first shipping range, the next shipping range defaults to 6 in the From field and or more of this item in the To field. Then when you enter 10 in the To field of the second shipping range, the third shipping range defaults to 11 in the From field and or more of this item in the To field, etc. The To field on the fifth shipping range cannot be changed to say anything other than or more of this item.

**Shipping Rate:** The rate is the price you wish to charge for the specified shipping range. This is a required field.

**Start Date:** The date that the payment gateway will first charge the customer's account for an Automated Recurring Billing subscription.

**State:** A state is associated with both the billing and shipping address of a transaction. This can be entered as either a two-character abbreviation or the full text name of the state.

**Stepped Tier:** Describes a type of pricing structure for payment gateway service fees. Stepped tier pricing means that the fee applied depends on pre-defined tiers, or ranges, of an amount unit, such as dollar amount processed or the number of transaction processed during the course of a billing cycle. With a Stepped Tier, the fee adjusts as each tier's threshold is surpassed over the course of a billing cycle. For example, consider the following sample stepped tier pricing structure for the per-transaction fee where the amount unit tiers are based on the number of transactions processed:  
Tier 1 0-1000 Transactions \$0.30 Tier 2 1001-2500 Transactions \$0.25 Tier 3 2501-5000 Transactions \$0.20 Tier 4 5001 + Transactions \$0.15 Let's say that 1314 transactions are processed in one billing cycle. The Tier 1 per-transaction fee of \$.30 is charged for transactions 0-1000 ( $1000 \times \$0.30 = \$300.00$ ). Once the transaction volume for the billing cycle surpasses 1000, the per-transaction fee adjusts and the Tier 2 fee of \$0.25 is applied to transactions until the transaction volume reaches 2500. In this example, only 314 transactions fall into Tier 2 ( $314 \times \$0.25 = \$78.50$ ). So, the total amount for transaction fees would equal \$378.50 ( $\$300.00 + \$78.50$ ). For higher transaction volumes the per-transaction rate would adjust once again if the number of transactions processed surpasses 2501, and so on.

**Sub-Accounts:** The payment gateway uses several different "sub-accounts" to manage the flow of settlement funds for your transaction processing. They are: Billing Account - Manages billing for payment gateway services Billing Reserve Account - Manages a portion of eCheck.Net settlement funds withheld by the payment gateway for service fees charged during billing Reserve Account (if applicable) - Manages a percentage of eCheck.Net settlement funds withheld by the payment gateway to cover potentially high risk transactions Settlement Account - Manages all funds received from eCheck.Net settlements An electronic statement for each of these sub-accounts is included in the Merchant Interface. You will only see those account statements that are applicable to the billing configuration for your payment gateway account.

**Submit Date/Time:** Date and time the transaction was submitted to the payment gateway. The time displays according to the time zone set for your account.

**Subscription Duration:** The Subscription Duration defines the total period of time covered by the subscription. Entering a Start Date, End Date or Ends After value defines the duration of the subscription. When the Subscription Interval, Start Date, and End Date are specified, the payment gateway calculates the number of billing occurrences. When an Ends After value is specified, the payment gateway calculates the End Date based on the Subscription Interval, Start Date, and Ends After value entered.

**Subscription Interval:** The Subscription Interval defines the period of time between the billing occurrences for the subscription. For example, if a merchant created a subscription and wanted the recurring billing

to occur every other month for the duration of a year, he or she would select an interval option from the drop-down box, for example "Every Other," and enter "6" in the Ends After field. When uploading new subscriptions, a merchant would include a numeric value to indicate the Subscription Interval. For example, passing the value of "2" indicates every two months (or every other month). Passing the value of "3" indicates every three months; and so on.

**Subscription Name (Subscr. Name):** The merchant-assigned name for an Automated Recurring Billing subscription.

**Subscription Status (Subscr. Status):** The processing status of an Automated Recurring Billing (ARB) subscription:

**Active** - The subscription is being processed successfully according to schedule " Canceled - The subscription has been manually canceled by the merchant. Canceled subscriptions cannot be reactivated. If necessary, they can be recreated.

**Expired** - The subscription has successfully completed its billing schedule. Expired subscriptions cannot be renewed.

**Suspended** - The subscription is currently suspended due to a transaction decline, rejection, or error. Suspended subscriptions must be reactivated before the next scheduled transaction or the subscription will be terminated by the payment gateway.

**Terminated** - The suspended transaction has been terminated by the payment gateway. Terminated subscriptions cannot be reactivated. If necessary, they can be recreated.

**Suspicious Transaction Filter:** This feature is specific to the Advanced Fraud Detection Suite. The Suspicious Transaction Filter examines transactions based on proprietary transaction behavior analysis. Transactions that trigger this filter are handled according to the configured filter action.

## T

**Taxable:** A Yes (Y) or No (N) value indicating whether an item is subject to tax.

**TEL:** See the entry for "Telephone-Initiated Entry (TEL)"

**Telephone-Initiated Entry (TEL):** Telephone-Initiated Entry, or TEL, is a one-time charge against a customer checking or savings account. TEL transactions can only be originated when a business relationship between the merchant and the customer already exists; or if a relationship does not exist, then only when the customer initiates the telephone call to the merchant. Payment authorization is obtained from the customer by telephone. There is no recurring billing option for TEL.

**Time Zone:** The standard time for the geographical location in which your business is located.

**Total Amount:** The total amount charged or refunded to the customer's credit card or bank account.

**Transaction Cut-Off Time:** The time of day the payment gateway picks up transactions and sends them to the processor for settlement. Transactions submitted after the configured transaction cut-off time are picked up with the next batch.

**Transaction ID (Trans ID):** The unique identification number assigned to a transaction by the payment gateway.

**Transaction IP Velocity Filter:** This feature is specific to the Advanced Fraud Detection Suite. The Transaction IP Velocity Filter allows merchants to control the number of Web-based transactions received from the same IP address per hour. Transactions received that exceed your threshold are handled according to the configured filter action.

**Transaction Key:** A secure password needed to decipher encoded data during transaction processing.

**Transaction Manager:** By default, a Transaction Manager can perform all transaction processing related functions in the Merchant Interface.

**Transaction Status:** The current processing status of a transaction:

**Approved Review** - This status is specific to eCheck.Net. Transactions with this status were approved while awaiting processing.

Authorized/Held Pending Release – Transactions with this status are part of a larger order for which not all payments have been received. Each individual transaction pays for part of the total order amount.

Authorized/Pending Capture - Transactions with this status have been authorized by the processor but will not be sent for settlement until a capture is performed.

Captured/Pending Settlement - Transactions with this status have been approved and captured, and will be picked up and sent for settlement at the transaction cut-off time.

Could Not Void - Transactions with this status experienced a processing error during a payment gateway generated void. These voids can be resubmitted if the batch is still open.

Declined - Transactions with this status were not approved at the processor. These transactions may not be captured and submitted for settlement.

Expired - Transactions that are expired were authorized but never submitted for capture. Transactions typically expire approximately 30 days after the initial authorization.

FDS - Authorized/Pending Review - This status is specific to the Advanced Fraud Detection Suite (AFDS). Transactions with this status triggered one or more fraud filters with the "Authorize and hold for review" filter action, and are placed in this state once they are successfully authorized by the processor.

FDS - Pending Review - This status is specific to the FDS. Transactions with this status triggered one or more fraud filters with the "Do not authorize, but hold for review" filter action, and are placed in this state prior to being sent for authorization.

Failed Review - This status is specific to eCheck.Net. Transactions with this status failed review while awaiting processing.

Refund - Transactions with this status have been submitted and authorized for refund. "

Refund/Pending Settlement - Transactions with this status have been submitted for refund and will be picked up and sent for settlement at the transaction cut-off time.

Settled Successfully - Transactions with this status have been approved and successfully settled.

Under Review - This status is specific to eCheck.Net. Transactions with this status are currently being reviewed before being submitted for processing.

Voided - Transactions with this status have been voided and will not be sent for settlement. No further action may be taken for a voided transaction.

Authorized/Held Pending Release” – This status applies to transactions that are all part of one order, where each transaction pays for part of the total order amount.

Transaction Type: The type of transaction submitted to the payment gateway." Authorization Only - The transaction was authorized, but wasn't automatically submitted to the processor for settlement. " Refund - The transaction has been submitted and authorized for refund." Expired - The transaction was authorized but never submitted for capture and expired after approximately 30 days. " Authorization w/ Auto Capture - The transaction was authorized and automatically submitted to the processor for settlement." Prior Authorization Capture - This transaction was used to complete an Authorization Only transaction." Reject - The transaction was rejected by the payment gateway." Capture Only - The transaction was previously authorized outside of the payment gateway and required an authorization code for processing." Void - The transaction has been voided and will not be sent for settlement. No further action may be taken for a voided transaction." Approved - This status is specific to eCheck.Net. The transaction was approved while waiting to be processed.

Trial Amount: The special transaction amount to be billed to the customer for the trial billing occurrences of a subscription.

Trial Occurrences: The number of billing occurrences during the trial period of a subscription.

Trial Period: A trial period is a specified length of time at the beginning of a subscription during which a special amount is billed to the customer. Once the trial period is over, a regular recurring amount is billed for the remaining transactions in the subscription.

## U

**Under Review:** This status is specific to eCheck.Net. Transactions with this status are currently being reviewed before being submitted for processing.

**Unit Price:** Cost of an item per unit.

**Unlinked Credit:** An unlinked credit is not associated with a previous Charge transaction processed through Authorize.Net, and has no date or amount restrictions. In order to process unlinked credits, merchants must apply for Expanded Credit Capabilities (ECC) by completing and submitting the [ECC Application](#) to Authorize.Net.

**User Profile:** This page in a user account displays the user's contact information, as well as his or her email notification settings. This page is editable by either the user or the Account Owner or Administrator.

## V

**Velocity Filter:** This feature is specific to the Advanced Fraud Detection Suite. The Velocity Filter allows merchants to control the total number of Web-based transactions received per hour. Transactions received that exceed your threshold are handled according to the configured filter action.

**Voided:** Transactions with this status have been voided and will not be sent for settlement. No further action may be taken for a voided transaction.

## W

**WEB:** See the entry for "Internet-Initiated Entry (WEB)"

## Z

**ZIP Code:** The ZIP code represents the five or nine digit postal code associated with the billing or shipping address of a transaction. This can be entered as five digits, nine digits, or five digits - four digits.

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