

Cash  Flows[®]

Merchant Administration System Guide

Version 1.5 – September 2011

Table of Contents

About this Guide.....	4
Introduction.....	5
What is the Merchant Administration System?	5
Accessing the Merchant Administration System.....	5
Administration System Home Page.....	5
Merchant Administration System Navigation	6
User Management.....	6
Account Management.....	7
Changing your default profile view	7
Changing your Password	8
Contact Us	8
Financial Management.....	9
Financial balances.....	9
Financial accounts	9
Remittance Process	9
Financial Statements	10
Remittance breakdown	10
Transaction Management	11
Transaction Search	11
Filtering your search results	11
Refunding a Transaction.....	13
Placing a transaction on hold	13
Releasing an “On Hold” transaction.....	14
Voiding a Sale	14
Batch releasing on hold transactions	15
Virtual Terminal.....	17
Example of how to use Virtual Terminal within your business:.....	17
Virtual terminal Fields	18
Purchase Details	18
Card Details	18
Cardholder Details.....	19
CashFlows Portable	20
Setting up your account for CashFlows Portable	20
Accepting a Payment using CashFlows Portable.....	20
Payment Details.....	20
Personal Details.....	21
Cardholder Details.....	21
Card Details	21
Transaction Response.....	22
Viewing the transaction history	22
Reducing Fraud.....	23
Country Controls	23
Examples of Country Control checks:.....	24
Configuring your risk country rules	24
Configure your Website Integration.....	25
Purchase Settings	25
Cart Details	25
Callbacks URLs	26
Return URLs.....	26
URL Override	26
Generate a Hash Code.....	27

Payment Page	28
Basic Customisation.....	28
Advanced customisation	29
Customisation File Upload.....	30
Further information.....	30
Configure your Mobile Marketing Codes facility.....	31
Marketing Codes	31
Inbound Callbacks.....	32

About this Guide

This document provides an introduction to how to use the Merchant Administration System (MAS) to manage your account. This document is intended to provide help in a range of topics including:

- transaction management
- financial management
- integration configuration

and is therefore aimed at a range of different 'users' of the Merchant Administration System.

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Introduction

What is the Merchant Administration System?

The Merchant Administration System is an online, menu-driven management and reporting tool you can use to administer your account(s) and payments and to customise installation options and payment pages to help you carry out a range of tasks, including managing:

- transactions and transaction details
- refunding and voiding transactions
- disputes and chargebacks
- contact details
- integration
- activation

Technical and accounting staff can also use the Merchant Administration System to manage, generate or customise:

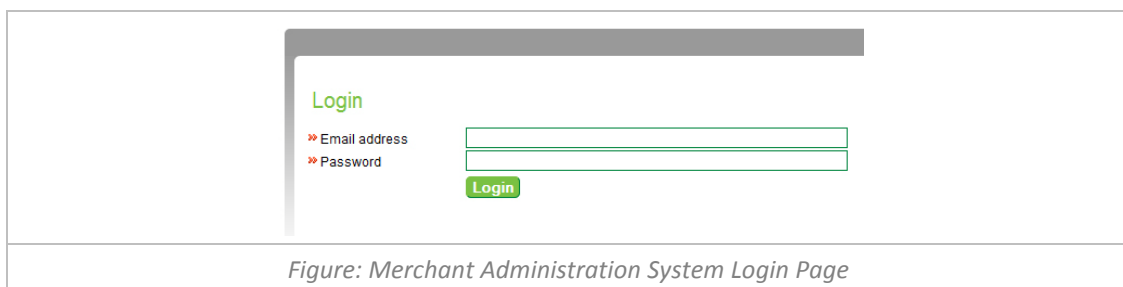
- stores
- the look and feel of the payment pages
- account reconciliation
- account balances
- reporting

Accessing the Merchant Administration System

To access the Merchant Administration System you will need an Internet connection, a browser and a CashFlows account (contract). Access to the Merchant Administration System is via the email address and password supplied to you by CashFlows upon application.

1. Login via the **Account Login** page at the following URL: <http://www.cashflows.com/admin>
2. Enter your unique email address and password (**Note:** Your password is case sensitive) and select the **Login** button.

Note: You are only allowed three failed login attempts before your account is locked. To reactive your account you will need to email support@cashflows.com and request and password reset.



Administration System Home Page

Once you have successfully logged into the merchant administration system the Home Page will be displayed, enabling you to select an account profile, if your company has more than one profile set up.

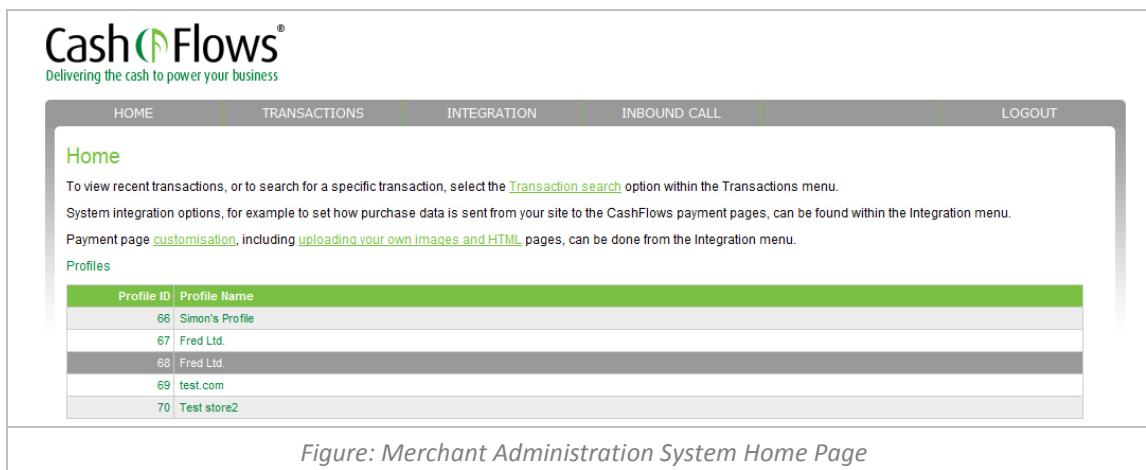


Figure: Merchant Administration System Home Page

If your business only has one profile then the Profile Page will be displayed instead of the Home Page.

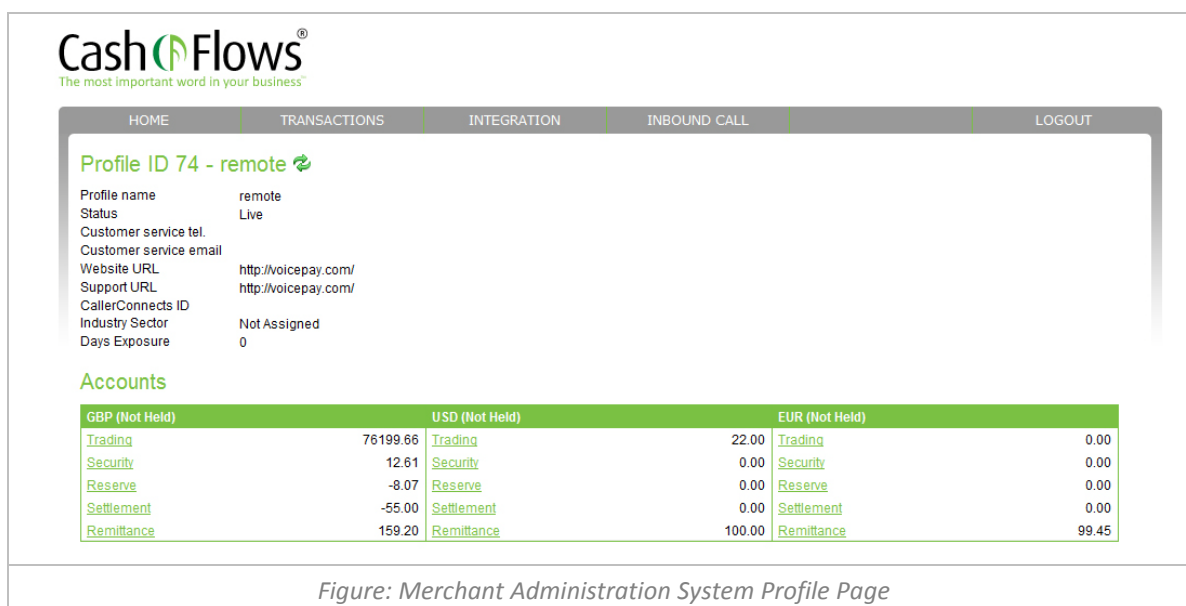


Figure: Merchant Administration System Profile Page

Merchant Administration System Navigation

The Merchant Administration System uses dropdown menus to help you navigate through the system. The four main sections of the administration system are:

- 'Home' – provides account configuration and financial reporting
- 'Transactions' – provides tools to report on your transactions and make refunds
- 'Integration' – enables you to configure your profile and website integration
- 'Inbound Call' – enables you to set up your mobile commerce facility

The primary navigation also allows you to log out of the administration system, by clicking on the logout menu item.

User Management


The Merchant Administration System enables your business to provide unique login credentials for each user requiring specific access. For example, having multiple users with different access permissions you can allow your store developers access to the integration configuration, accountants access to your financial reporting and even your call centre staff exclusive access to the Virtual Terminal. To add new users with specific permission to your account, please contact: support@cashflows.com

Account Management

To manage your account you will need to select a profile from the home page or if you only have one profile, the Merchant Administration System Profile Page will be automatically displayed. The Profile Page allows you to view your current financial status and quickly and easily access your account management.

CashFlows®
The most important word in your business™

HOME | TRANSACTIONS | INTEGRATION | INBOUND CALL | LOGOUT

Profile ID 74 - remote 


Profile name: remote
Status: Live
Customer service tel.:
Customer service email:
Website URL: http://voicepay.com/
Support URL: http://voicepay.com/
CallerConnects ID:
Industry Sector: Not Assigned
Days Exposure: 0

Accounts

GBP (Not Held)		USD (Not Held)		EUR (Not Held)	
Trading	76199.66	Trading	22.00	Trading	0.00
Security	12.61	Security	0.00	Security	0.00
Reserve	-8.07	Reserve	0.00	Reserve	0.00
Settlement	-55.00	Settlement	0.00	Settlement	0.00
Remittance	159.20	Remittance	100.00	Remittance	99.45


Figure: Merchant Administration System Profile Page

Changing your default profile view

If you have multiple profiles to review, you can switch profiles, by selecting the green  "Switch Profile" button.

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The most important word in your business™

HOME | TRANSACTIONS | INTEGRATION | INBOUND CALL | LOGOUT

Profile ID 74 - remote 

Profile name: remote
Status: Live
Customer service tel.:
Customer service email:
Website URL: http://voicepay.com/
Support URL: http://voicepay.com/
CallerConnects ID:
Industry Sector: Not Assigned
Days Exposure: 0

Accounts

GBP (Not Held)		USD (Not Held)		EUR (Not Held)	
Trading	76199.66	Trading	22.00	Trading	0.00
Security	12.61	Security	0.00	Security	0.00
Reserve	-8.07	Reserve	0.00	Reserve	0.00
Settlement	-55.00	Settlement	0.00	Settlement	0.00
Remittance	159.20	Remittance	100.00	Remittance	99.45

Figure: Merchant Administration System Profile Page

This will bring up a list of your profiles so that you can select the one you wish to view (as shown):

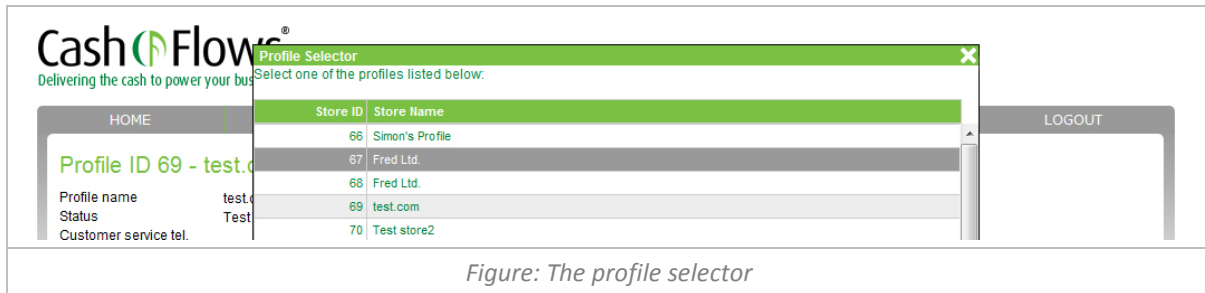


Figure: The profile selector

To return to your profile page at any time you can select 'Your Profile Details' from the 'Integration' menu.

Changing your Password

To change your password, select "Password Change" from the "Home" menu. The Password change page is then displayed enabling you to amend the password that you use to login.

Simply type in your *Old password* and the *New password* in to the input fields provided. You will then need to retype your new password into the *Confirm new password*, before pressing the *Continue* button.

We recommend that your password uses a range of both alpha and numeric characters and no common phrases. Once you have successfully entered your new password the Password Change Confirmation page will be displayed confirming that your new password is now active.

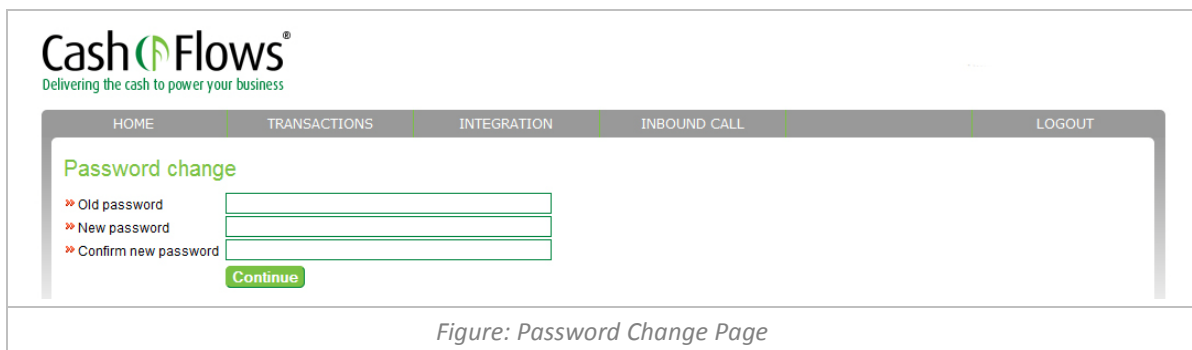


Figure: Password Change Page

Contact Us

To contact us for further help and advice, simple select 'Contact Us' from the 'Home' menu.

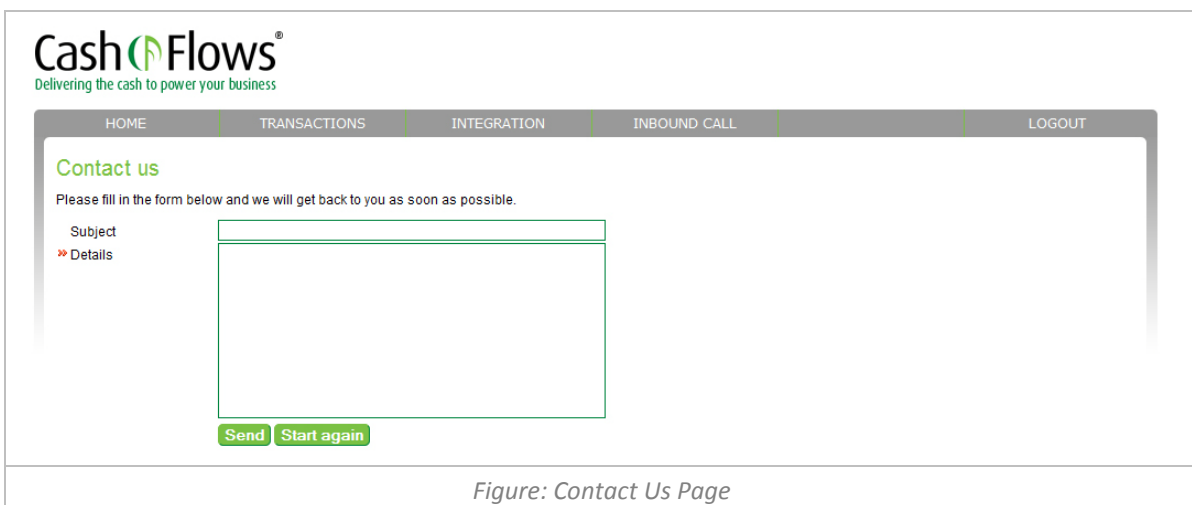


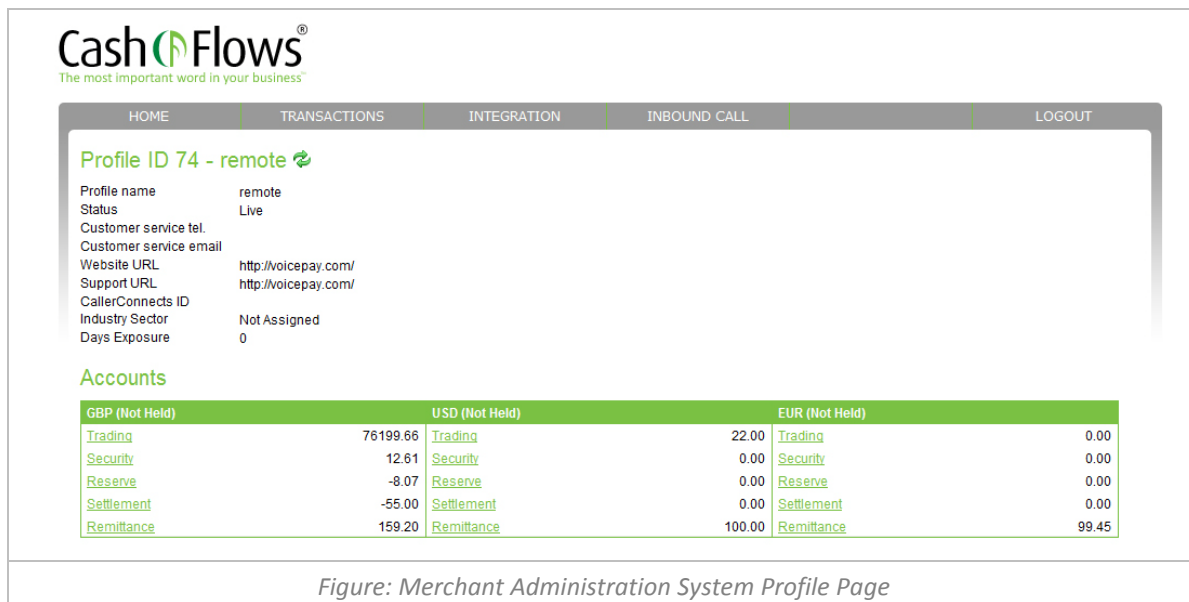
Figure: Contact Us Page

Financial Management

The Merchant Administration System allows you to view your balances and run a range of financial reports on your profiles in order for you to complete your reconciliation.

Financial balances

You can view your real time balances, from your profile page. These balances are broken down into your settlement currencies and separate accounts signifying the current status of the funds in each.



The life cycle of a transaction is broken down into three financial accounts, from authorisation to payment to your bank account:

Financial accounts

- **Trading** – Transactions that have been authorised and settled to the relevant card issuers, net of fees and reserves.
- **Settlement** - Transactions that have passed the arrears days period and are awaiting your payment day to be remitted to your bank account.
- **Remittance** - Transactions that are due to be transferred into your bank account.

The accounts also display any transactions that are in dispute and any funds that we hold in reserve.

- **Reserve** – The amount that we hold to cover future chargeback risk. The transactions reserve is usually held for 6 months, before being returned to the Settlement status.
- **Security** –The amount of security to cover the risk of specific transactions or one-off businesses risk circumstances.

Remittance Process

- When a sale transaction is processed the transaction funds, net of fees and reserves are placed into your Trading account.
- After a fixed number of days (usually 10 calendar days in arrears) the transaction moves from Trading to Settlement.

- Depending on your remittance terms we will then sweep your Settlement Account and funds that are ready to be paid out to you are moved to the Remittance Account. When this sweep happens will depend upon the remittance terms specific to your account as advised when you account was initially approved i.e. if you are paid every Wednesday then it will happen every Wednesday.
- The following day the balance in Remittance is sent to your Bank Account

Note: To view transactions that have been processed today and do not yet been show in your trading account (because they have not yet been settled to the card issuers), please refer to the Transaction Management section.

Financial Statements

To view the transactions in each of the financial accounts (Trading, Settlement, Remittance etc), simply select the account heading link. This takes you to the Financial Statement page where you can run a report between any two selected dates. The report can be displayed on screen or downloaded in either Excel, CSV, or TSV file formats.

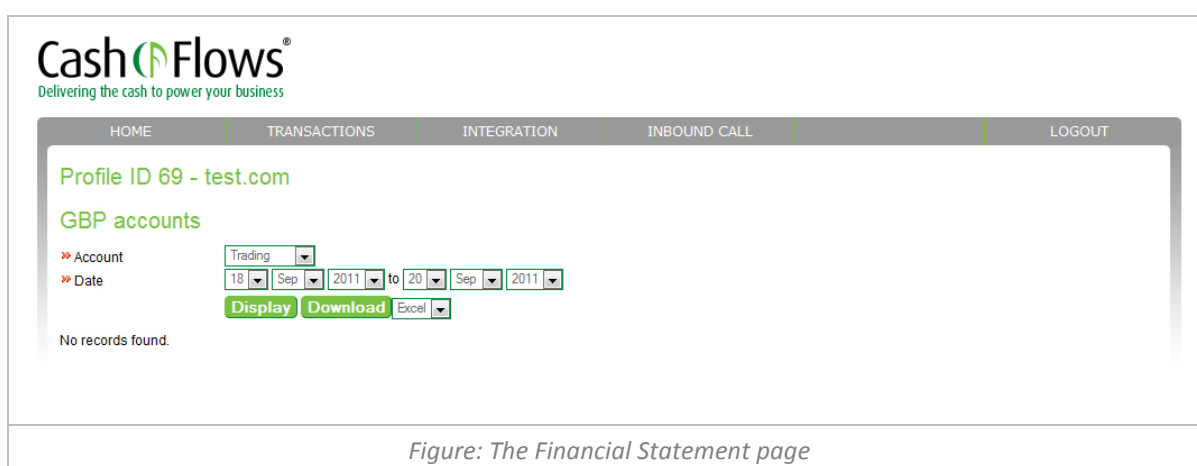


Figure: The Financial Statement page

Note: To view a full break down of the processing fees and reserve amounts per transaction you will need to run a financial statement report on the Trading account as this is the account from which these are debited from.

Remittance breakdown

To view the transactions that make up a specific remittance sweep, select the sweep reference number displayed in the financial statement within the remittance account. You are then presented with additional information about the sweep and have the ability to download the remittance breakdown in a Excel, CSV, or TSV format, by selecting the 'Download Breakdown'.

Note: The amounts in the downloaded remittance breakdown are given to 3 decimal places. If you have a rolling reserve it is therefore possible that the value of the remittance in the Merchant Administration System may vary due to rounding of the individual transactions making up the payment. Please rest assured that any small differences are netted off when the reserve is repaid.

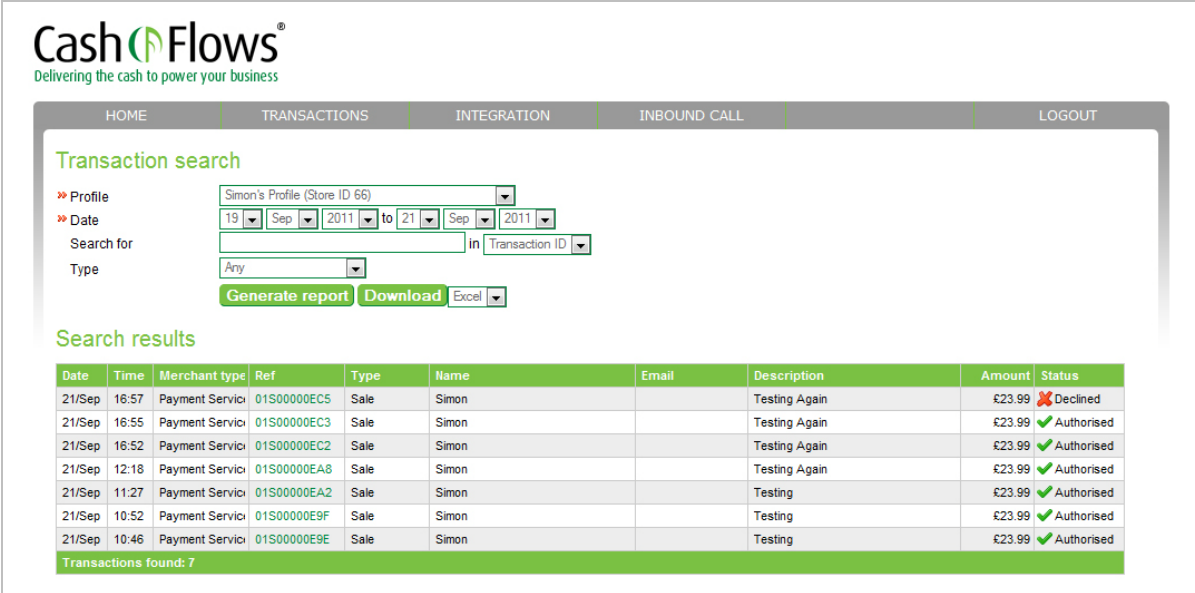
Transaction Management

To help you manage your business orders our online Merchant Administration System allows you to search, review, refund and report on your transactions in real-time.

Transaction Search

To view your transactions in real time select 'Transaction Search' from the 'Transaction' Menu. This allows you to run a search on all the transactions that have been processed on each Profile. The search can be run between two selected dates and can be downloaded as an Excel, CVS, or TSV file.

Note: The Transaction Search screen only displays the first 150 rows, to view all the results of your transaction search please select the download option.



CashFlows
Delivering the cash to power your business

HOME TRANSACTIONS INTEGRATION INBOUND CALL LOGOUT

Transaction search

» Profile: Simon's Profile (Store ID 66)

» Date: 19 Sep 2011 to 21 Sep 2011

Search for: in Transaction ID

Type: Any

Generate report Download Excel

Search results

Date	Time	Merchant type	Ref	Type	Name	Email	Description	Amount	Status
21/Sep	16:57	Payment Service	01S00000EC5	Sale	Simon		Testing Again	£23.99	Declined
21/Sep	16:55	Payment Service	01S00000EC3	Sale	Simon		Testing Again	£23.99	Authorised
21/Sep	16:52	Payment Service	01S00000EC2	Sale	Simon		Testing Again	£23.99	Authorised
21/Sep	12:18	Payment Service	01S00000EA8	Sale	Simon		Testing Again	£23.99	Authorised
21/Sep	11:27	Payment Service	01S00000EA2	Sale	Simon		Testing	£23.99	Authorised
21/Sep	10:52	Payment Service	01S00000E9F	Sale	Simon		Testing	£23.99	Authorised
21/Sep	10:46	Payment Service	01S00000E9E	Sale	Simon		Testing	£23.99	Authorised

Transactions found: 7

Figure: Transaction Search page

Note: If you have multiple Profiles then each will be listed in the *Profile* dropdown, allowing you to quickly search for a transaction across all your profiles.

Filtering your search results

If you have a large number of transactions, you can further filter your results using the *Search for* or *Type* fields.

The *Search for* filter allows you to enter a specific value and search for that value in following transactions fields:

- **Transaction ID** – Search only for transactions with a specific Transaction ID
- **Email Address** – Search only for transactions with a specific consumer email address
- **Cart ID** – Search only for transactions with a specific Cart ID (business reference)
- **Card Number** – Search only for transactions on a specific card

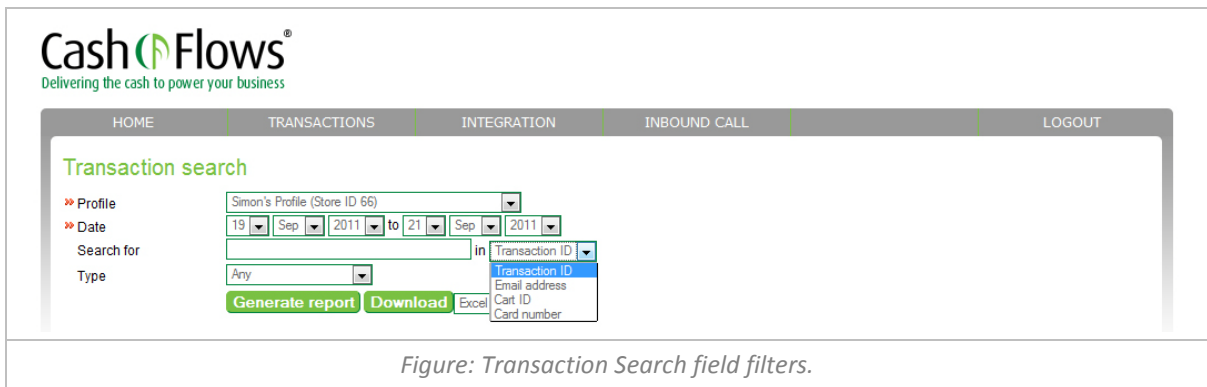


Figure: Transaction Search field filters.

The transaction *Type* dropdown allows you to filter your results by the specific type of the transaction:

- **Any** – Search for all transaction types
- **Sale** – Search only for Sales
- **Void** – Search only for Voids
- **Refund** – Search only for Refunds
- **Refund Reversal** – Search only for refund Reversals
- **Verify** – Search only for verify Transactions
- **Disputed** – Search only for Disputed Sales
- **Copy Request** – Search only for Copy Requests
- **Fraud Report** – Search only for sales on which a fraud report has been received
- **High risk warning** – Search only for sales that have been issued with a High Risk warning
- **Chargeback** – Search only for Chargebacks
- **Chargeback Reversal** – Search only for Reversal of Chargebacks

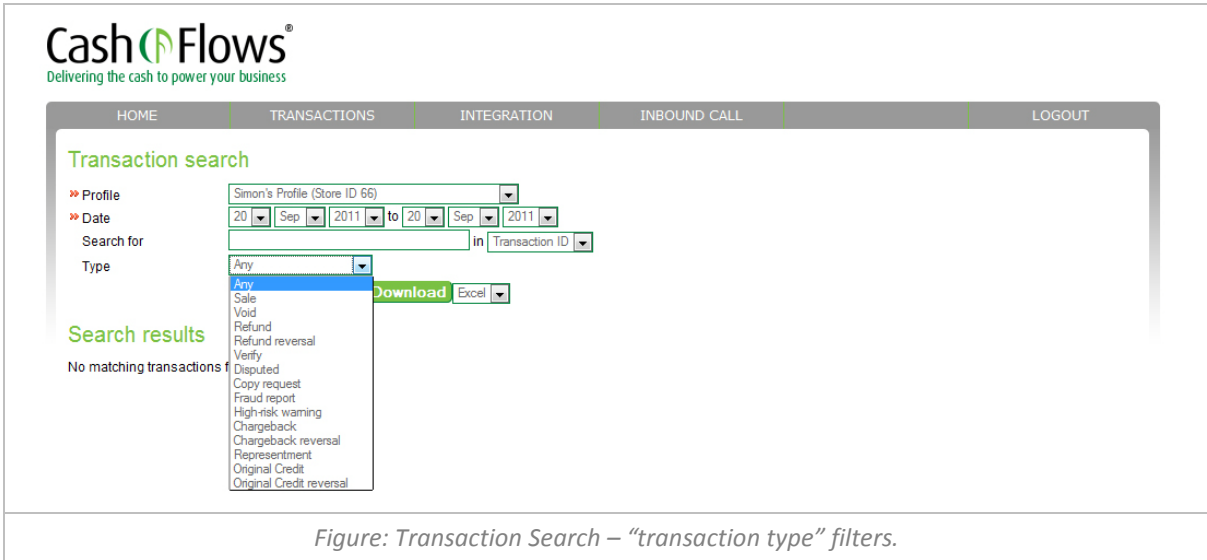


Figure: Transaction Search – “transaction type” filters.

Select the required search filters and select the *Generate Report* button for the search results to be displayed on screen.

Once you have found the transaction you require, select the transaction’s reference number to view all the transaction details. From the screen you can also perform additional functions such as a refund or void.

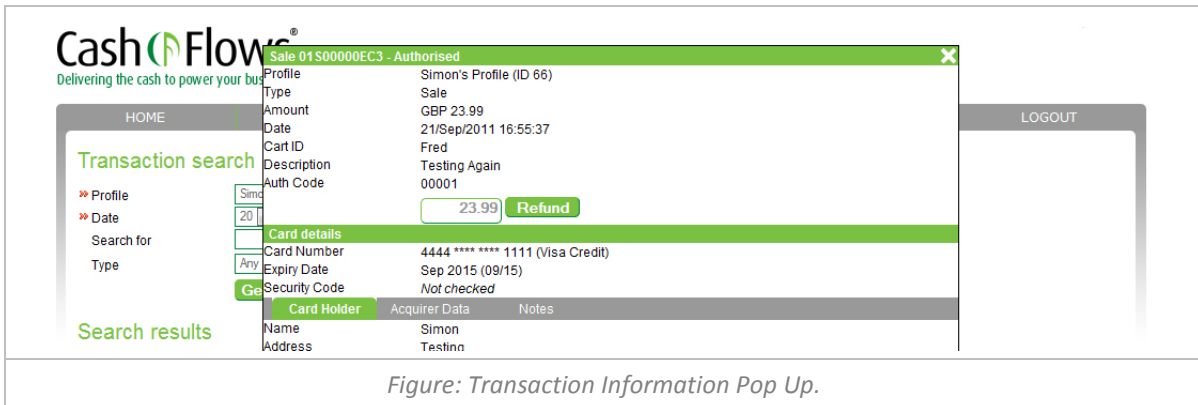


Figure: Transaction Information Pop Up.

Refunding a Transaction

To process a refund, select the transaction's reference number. The transaction details will be displayed in a pop up overlaying your search results.

To make a full refund, select the *Refund* button. An alert box will be displayed enabling you to confirm or cancel the refund request.

You can "partial refund" a transaction by entering a smaller amount than the full sale amount.

Please Note: You cannot refund more than the original sale amount.

The option to refund a transaction will only appear for transactions where there are funds available and after the transaction has moved to the trading account. For transactions processed today, refer to: "Voiding a Sale".

The system automatically checks what has been refunded previously and will permit/deny further refund requests accordingly. For example; if you have processed a sale transaction for £100.00; the system would allow five refunds of £20 against that transaction but it would not permit a sixth as that would total £120.00 which is greater than the amount of the initial sale amount.

Note: You will be unable to complete a partial refund on the same day that the transaction was made.

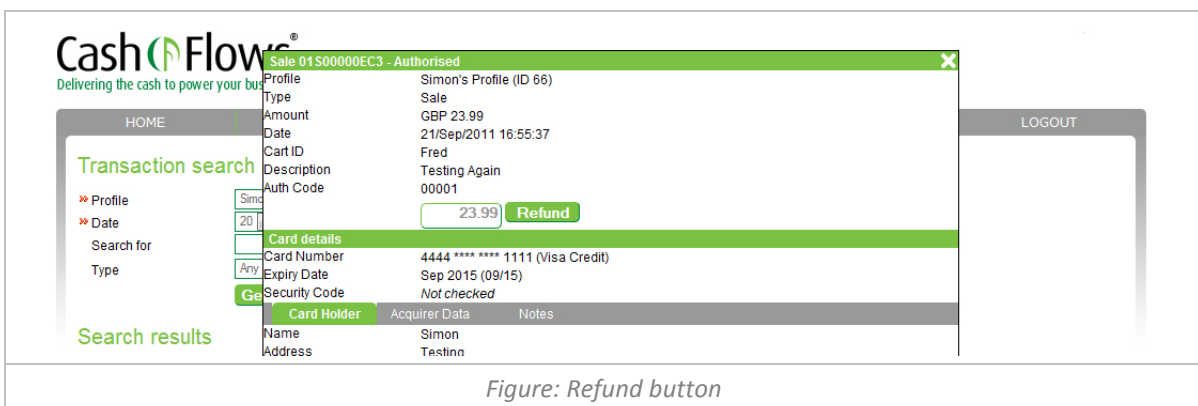


Figure: Refund button

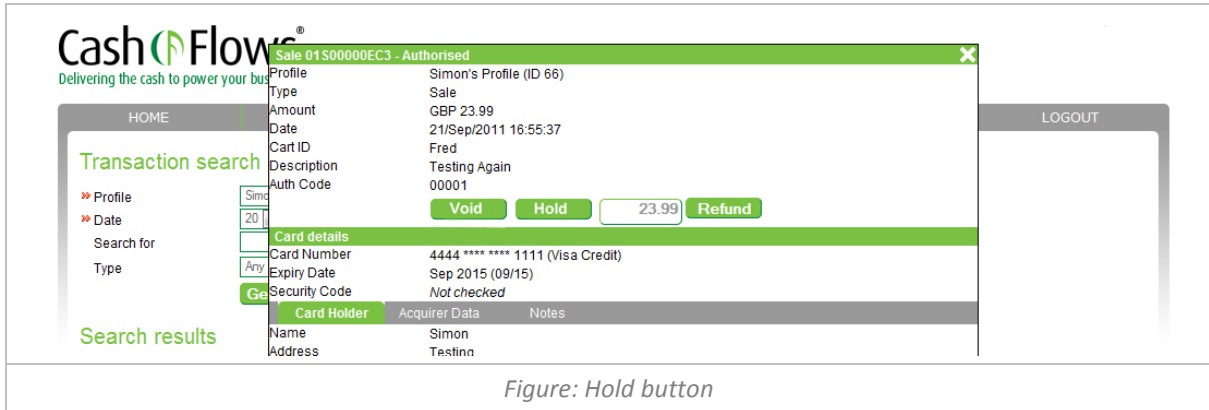
Placing a transaction on hold

Prior to the funds of a transaction being requested from the card issuer it is possible to place a transaction on Hold for up to 7 days. To place a transaction on Hold you will need to select the *Hold* button on the Transaction information pop up.

Please Note: The option to place a transaction on hold is only available before the transaction has moved to the trading account.

The *Hold* button will only be shown on sale/refund transactions that have not yet had funds requested /delivered from/to the card issuer.

Warning: If the transaction is not released within the 7 days it will expire and will require re-
authorisation



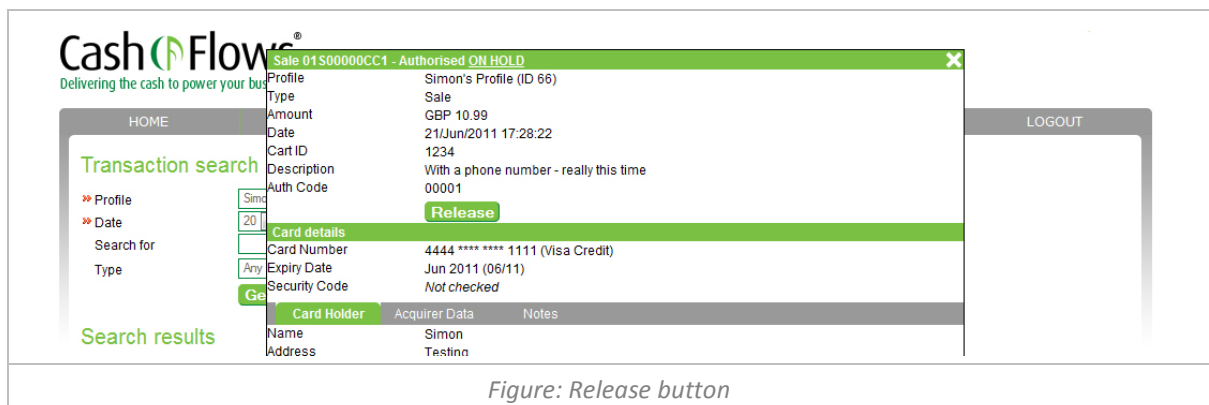
Upon request, we can enable your profile to place all transaction on Hold, automatically enabling you to manually accept or decline any sales transactions as required.

Releasing an "On Hold" transaction

To release a transaction that is currently on hold simply select the *Release* button on the Transaction information pop up for that transaction.

The *Release* button is only displayed for transactions that have been placed on Hold. Releasing an on hold transaction will enable the request /delivery of funds from/to the card issuer.

Warning: If the transaction is not released within the 7 days it will lapse and no funds will be taken from/sent to the card holder.



Voiding a Sale

For transactions where the where the funds have not yet been requested from the card issuer it is possible to void the transaction. For Sale transactions this has to be done on the same day and is an alternative to refunding the transaction. Indeed if a refund is attempted on a Sale prior to the funds of a transaction being requested from the bank, then we will automatically process it as a Void instead.

To void a transaction you will need to select the *Void* button on the Transaction information pop up. The *Void* button will only be shown on sale/refund transactions that have not yet had funds requested/settled from/to the issuing bank. Voiding a transaction will prevent funds from being requested/settled from/to the issuing bank, as the transaction will be cancelled.

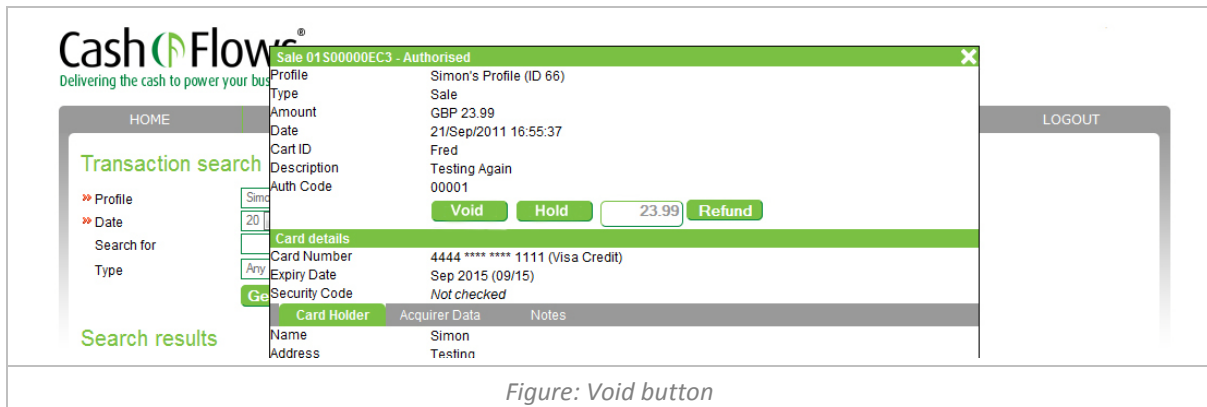


Figure: Void button

Batch releasing on hold transactions

To release a set of transactions that are currently on hold you can either release each of the transactions individually as described early in this document – “Releasing a transaction from being on hold”, or using the batch release facility you can automatically release any number of transactions by uploading a single batch file.

To view the batch release facility, select ‘Batch Release’ from the ‘Transaction’ Menu. The batch release page then shows for all of your recent batch release uploads and provides you with the facility to upload a batch release file.

To upload a batch file use the *Browser* button to find your locally stored batch release file, then select the *Upload* button to upload the file.

The batch release file can be uploaded in a CSV, or TXT file format and should contain all of the transaction reference number that you wish to release, for example:

01S001B42D0, 01S001B42CE, 1S001B42CD, 1S001B42CC

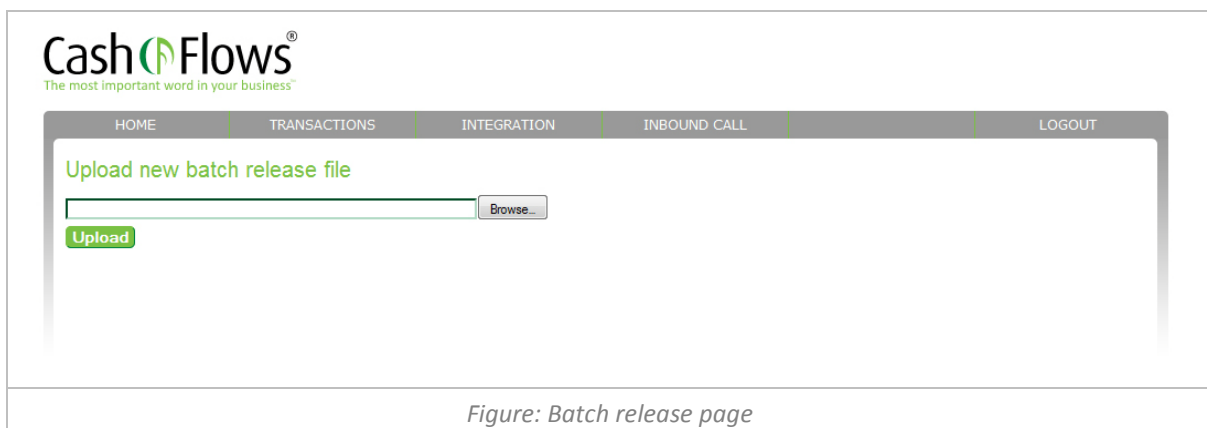


Figure: Batch release page

After uploading your batch release file the system will take around 5 minutes depending of the size of the file to complete the release of the transactions. You will then be able to download a report on the batch release responses, as depicted in the figure shown:

	A	B	C
1	Ref	Released	Status
2	01S001B42D0	No	Not on hold
3	01S001B42D0	Yes	Released OK
4	01S001B42CE	Yes	Released OK
5	01S001B42CD	Yes	Released OK
6	01S001B42CC	Yes	Released OK
7			

Figure: Example batch release report file

Virtual Terminal

A Virtual Terminal enables your business to accept payments from cardholders by phone, fax and post. The Virtual Terminal can be used as a standalone service or in conjunction with accepting credit card transactions from your website.

Our Virtual Terminal is available from within our Merchant Administration System allowing your staff to easily submit card and cardholder details through to the payment gateway for authorisation and processing. Your sales transactions are authorised and processed in just a few seconds and a response is sent back to the Virtual Terminal to inform you of the result.

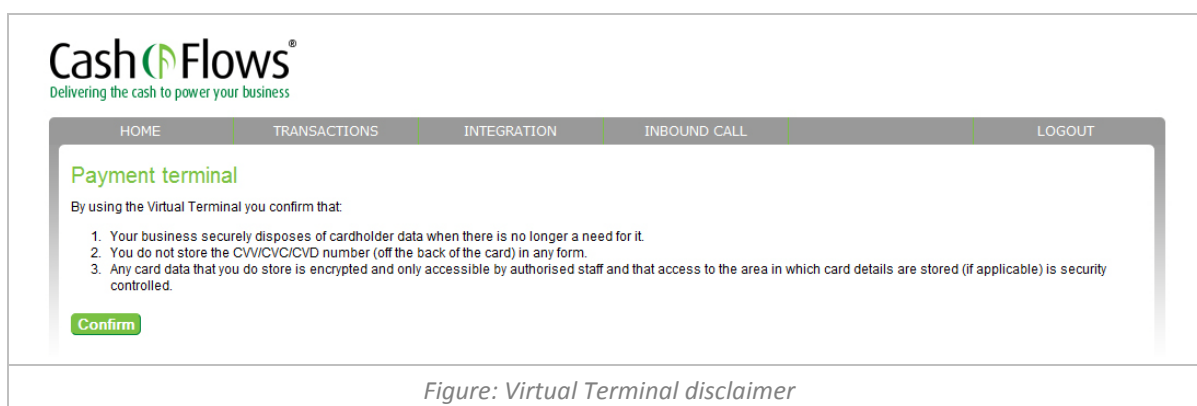
Example of how to use Virtual Terminal within your business:

- A Cardholder telephones you to place an order.
- You enter the card details into the Virtual Terminal.
- The cardholder waits on the telephone while the transaction is processed.
- We check the card number and cardholder details with the issuing bank, and authorise and process the transaction.
- You are notified on screen that the transaction has been authorised.
- You inform the cardholder that the transaction has been authorised and arrange to despatch the goods to the cardholder.

Our Virtual Terminal removes the expense normally attributed to physical credit and debit card processing terminals and provides your business a simple and convenient payment processing solution. The Virtual Terminal is accessed via your internet browser window, thus allowing you to take card payments from anywhere there is an internet connection and supports multiple users simultaneously on any single account, meaning that it is ideal for call centres.


To access your business's Virtual Terminal, select 'Virtual Terminal' from the 'Transactions' Menu.

Prior to using the Virtual Terminal; the user must confirm that they agree to fully comply with the PCI Standards listed.



Upon confirming that you agree to the standards listed, the main Virtual Terminal page will displayed; enabling you to input card and cardholder details.

HOME TRANSACTIONS INTEGRATION INBOUND CALL LOGOUT

Payment terminal: Profile ID 66 - Simon's Profile 

Purchase details

» Description

» Invoice Number

» Currency

» Amount

Card details

» Card Number

» Security Code

» Start Date

» Issue Number

» Expiry Date

Cardholder details

» Name

» Address

» Post/ZIP code

» Country


» Telephone

» Email

By using the Virtual Terminal you confirm that:

1. Your business securely disposes of cardholder data when there is no longer a need for it.
2. You do not store the CVV/CVC/CVD number (off the back of the card) in any form.
3. Any card data that you do store is encrypted and only accessible by authorised staff and that access to the area in which card details are stored (if applicable) is security controlled.

Figure: Virtual Terminal Page

The profile that the transaction will be processed through is shown in the Virtual Terminal header. If you wish to change the profile simply select the green  "Switch Profile" button and select your preferred profile. The Virtual terminal will then automatically refresh for that profile.

To make a payment, enter in the card and customer details and then select the *Make Payment* button. If you make a mistake you can select the *Reset* button to clear all of the fields and start again.

Virtual terminal Fields

It is important that all fields on the Virtual Terminal are completed accurately and fully as follows:

Purchase Details

- **Description** - This field is used to describe the product/service being paid for i.e. "Teddy Bear"
- **Invoice Number** - This field is used for your Invoice Number or Order Number
- **Currency** - This is the Currency that the product/service is priced in.
- **Amount** - This is the amount to be debited to the card in the format £0.00/\$0.00/€0.00

Card Details

- **Card Number** - This is the long number on the front of the card
- **Security Code** - This is the CVV/CVC Number on the card:



This number is printed on your MasterCard & Visa cards in the signature area of the back of the card. (It is the last 3 digits AFTER the credit card number in the signature area of the card).



You can find your four-digit card verification number on the front of your American Express credit card above the credit card number on either the right or the left side of your credit card.

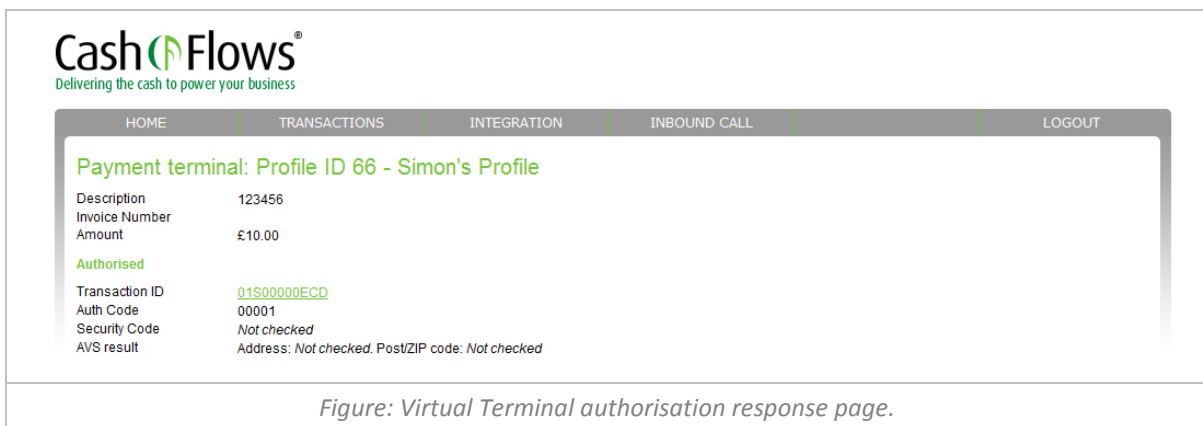
- **Start Date** - This is the “Valid From” date in the format mmyy
- **Issue Number** – Not all cards have an issue number, however if it does then it is very important that it is entered as it appears on the card otherwise the transaction will not authorise.
- **Expiry Date** -This is the “Valid to” date in the format mmyy

Cardholder Details

- **Name** - This is the Cardholder name as it appears on the card
- **Address** - This should be the address to which the cardholder’s credit card statement is sent.
- **Post/ZIP/Area code** - This should be the Post/ZIP/Area code for the address to which the cardholder’s credit card statement is sent.
- **Country** - This should be the country for the address to which the cardholder’s credit card statement is sent.
- **Telephone** - This should be the cardholder’s telephone number.
- **Email** - This should be the cardholders email address.

Note: Where possible we will use the Address verification System (AVS) to verify the cardholder details.

Once you have made a payment you will be shown the authorisation response page detailing whether the transaction was successful or not:



CashFlows Portable

CashFlows Portable enables your business to accept payments from cardholders by phone, fax and Face-to-Face. CashFlows Portable is a Virtual Terminal designed for your iPhone and can be used as a standalone service or in conjunction with your e-Commerce website.

Our CashFlows Portable App allows your staff to submit card and cardholder details through our payment gateway for authorisation and processing. Your sales transactions can be authorised and processed in just a few seconds and a response is sent back to your iPhone to inform you of the result.

To download the CashFlows Portable App to your mobile visit our website at: <http://www.cashflows.com/portable>

Setting up your account for CashFlows Portable

To enable your account to use the CashFlows Portable App, please email us at support@cashflows.com

We will then make the necessary changes to your account and send you the Authentication Password.

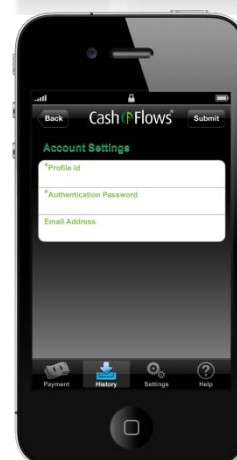
Upon downloading the CashFlows Portable App you will be presented with the account settings screen. Here you will need to add your Profile Id, Authentication Password and Email Address as provided.

After you have successfully entered your account settings the payment page will appear as the default entry page, however you will be able to change your settings at any time by using the Settings button.

Accepting a Payment using CashFlows Portable

To accept a payment using the CashFlows Portable App enter the payment details and personal details listed and then select the 'Submit' button located in the top bar. When you submit these details you will be presented with an option to 'Pay by VoicePay' or 'Pay by Credit/Debit Card'.

If your consumer has a VoicePay account and wishes to pay using their Voice Signature, select the 'Pay by VoicePay' button, their phone will then ring to ask for verification of the payment request. The CashFlows Portable App will then display a transaction response screen depending on the verification and payment authorisation.



It is important that all fields in the CashFlows Portable App are completed accurately and fully as follows:

Payment Details

- **Amount** - This is the amount to be debited to the card in the format £0.00

- **Transaction Reference** - This field is used for your Order Number, product reference or unique payment reference.

Note: The CashFlows Portable App can currently only be used to process GBP transactions, for transactions in a different currency please use the online [Virtual Terminal](#).

Personal Details

- **First Name** - This is the customer’s first name
- **Surname** - This is the customer’s surname
- **Mobile Telephone** - This is the customer’s mobile number which can be used to make a payment using the VoicePay m-Commerce service.
- **Email** - This is customer’s email address which can be used to make a payment using the VoicePay m-Commerce service.

If the consumer wishes to pay with their credit or debit card the CashFlows Portable App will ask for additional payment details including the cardholder details and card details listed below:

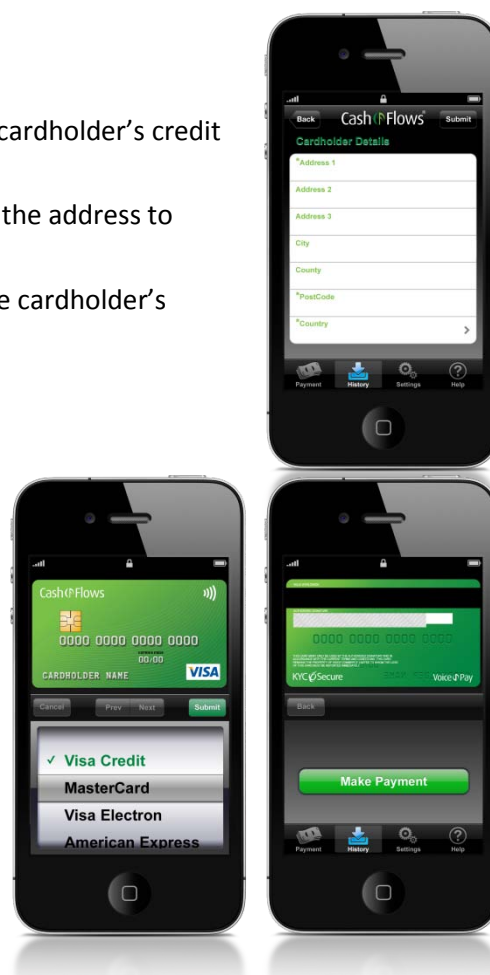
Cardholder Details

- **Address/City/County** – This is the address to which the cardholder’s credit card statement is sent.
- **Post/ZIP/Area code** – This is the Post/ZIP/Area code for the address to which the cardholder’s credit card statement is sent.
- **Country** - This is the country for the address to which the cardholder’s credit card statement is sent.

Card Details

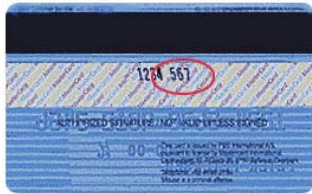
To enter the card details of the consumer, simply select the item on the card or toggle between the fields using the ‘Next’ and ‘Prev’ buttons.

- **Card Type** – Using the picker you can select from a range of card types
- **Card Number** - This is the long number on the front of the card
- **Expires End** -This is the “Valid to” date in the format mmyy
- **Cardholder Name** - This is the name on the front of the card



You will also need to enter the Security Code which is done by flipping the card over using the ‘Submit’ button or by toggling to the field using the ‘Next’ button.

- **Security Code** - This is the CVV/CVC Number on the card:



This number is printed on your MasterCard & Visa cards in the signature area of the back of the card. (It is the last 3 digits AFTER the credit card number in the signature area of the card).



You can find your four-digit card verification number on the front of your American Express credit card above the credit card number on either the right or the left side of your credit card.

After you have completed all of the fields select the 'Make Payment' button to submit the payment request.

Transaction Response

Once you have made a payment request the CashFlows Portable App will display a transaction response screen showing the result of the authorisation of the payment request.

Viewing the transaction history

To view the transactions that you have made using the CashFlows Portable App select the 'History' icon in the bottom tab bar. This will display you most recent transactions and will allow you to view the details of the original payment request.

To view a more detailed breakdown of your transactions please use the Merchant Administration System – [Transaction Management](#) screens.



Reducing Fraud

To reduce the risk of fraud and chargebacks to your business, we provide a range of services and procedures including a way to block transaction from specific country IP ranges.

Country Controls

To control your own the risk country rules select 'Country Restriction' from the 'Transaction' Menu.



There are three levels of country blocking:

- **System wide** – This level is controlled by our own rules on risk across all merchants. All sanctioned countries (under OFAC & Bank of England rules) are automatically blocked on all accounts.

If the transaction passes the system wide check it moves on to:

- **Business level** – CashFlows use this level to create specific risk country rules for your business.

If the transaction is still to be processed after this, it goes on to

Profile level – This level allows you to create your own country rules.

The system will check three country codes for each transaction - the country the user gave for their billing address, the country the card was issued in (if known), and the registered country for the IP address of the user (if known). Checks at each of the above levels are done for each of these country codes.

The rules for a country can be:

- Allow
- Block
- Country match
- Region match

Country match means that the Billing country, Card country and IP country must all match Region match means that the Billing country, Card country and IP country must all be from the same region (e.g. Europe)

The checks will be processed until either all nine possible checks have been completed, or until one of the checks results in the transaction being blocked.

Examples of Country Control checks:

Billing = US, Card = US, IP = FR

Rules for US may be set to allow

Rules for FR may be set to block

This will result in the transaction being blocked (the IP address was from FR)

Billing = GB, Card = GB, IP = FR

Rules for GB = Country match

Rules for FR = Allow

Transaction blocked (country match triggered on GB, IP address does not match)


Billing = GB, Card = GB, IP = FR

Rules for GB = Region match

Rules for FR = Allow

Transaction allowed (Region match triggered on GB. GB and FR both in Europe)

Configuring your risk country rules

To change the risk rules for specific countries or regions, you can use the dropdown menu for each country or the three small buttons  located in the region header.

To block all countries within a region, select the *red circle* button. To region match all countries with a region, select the *yellow circle* button and to reset all countries in a region to allow, select the *white tick* button.

Note: Allowing a country is not a guarantee that a transaction from that country will be automatically accepted as risk rules and issuer responses may still lead the the transaction to be blocked.

Once you have configured your risk country rules, select the *Update Rules* button to confirm or select the *Reset* button to clear all of the fields and start again.

Configure your Website Integration

To enable your business to accept eCommerce & mCommerce payments, your business must integrate to a payment gateway. To help integrate your business website to our payment gateway we provide a range of methods enabling you different levels of control over the payment process.

If you are using our hosted Payment Page integration method, the Merchant Administration System provides a number of functions enabling you to set up secure payment requests, customise the payment page and redirect the payment callback responses.

If you are using the Remote API Integration method, please contact support@cashflows.com to enable us to configure your account.

Purchase Settings

To configure your global profile integration settings, select 'Integration settings' from the 'Integration' Menu.

The screenshot shows the 'Purchase Settings' page in the CashFlows Merchant Administration System. The page has a navigation menu with 'HOME', 'TRANSACTIONS', 'INTEGRATION', 'INBOUND CALL', and 'LOGOUT'. The 'INTEGRATION' menu item is selected. The main content area is titled 'Cart details' and contains several sections: 'Hash type' (SHA256), 'Secret Key' (s79cp85cdf3w), 'Referer' (empty), 'Delivery' (Edit), 'Lifetime' (15), 'Callbacks' (Authorised, Failed, Cancelled, Password), and 'Return' (Authorised, Cancelled). Each field has a 'What's this?' link. An 'Update' button is at the bottom.

Figure: Purchase settings page

The Purchase Settings page enables you to add a Secret Hash Key to your payment request, set your callbacks URLs and enable your consumer return URLs.

Cart Details

These fields enable you to increase the security of your payment requests and payment page.

- **Hash type** - Using the dropdown provided you can chose to encrypt your payment request transfer with, SHA256, SHA1, or MD5 algorithms. For further information about hash encryption, please refer to [hash generator](#).
- **Secret Key** - Enter the text that you wish to form the secret key component of the hash encryption used in the payment request transfer. For further information about hash encryption, please refer to [hash generator](#).
- **Referrer** – To add additional reassurance that only the payment request generated from your website will be accepted by the payment gateway, enter the exact URL from which the purchase token is sent from. If this value does not match the value in the HTTP_REFERER in the header of the

posted payment request, then the transaction request will be rejected. **Note:** Not all browsers send a HTTP_REFERER value; therefore if it is not present, or you leave the referrer empty the payment gateway will skip this check.

- **Delivery** - To display the submitted consumer delivery address on your hosted payment page, select either edit or show from the dropdown menu. **Note:** The consumer delivery address is not returned in the payment callback response; therefore we would recommend that you display the consumer delivery address as read only by selecting the 'show' option.
- **Lifetime** - This function enables you to set a time limit for the transaction. Enter a number from 1 to 15 for the number of minutes that you wish for the payment request data to remain valid. On average a consumer will complete a transaction in less than 2 minutes, however depending on your product and services and your accessibility guidelines this may vary.

Callbacks URLs

These fields enable you to set up your payment callback response, so that your system is informed of the result of a payment request.

- **Authorised** - Enter the full URL including any parameters that you wish the callback to be sent to when a payment request has been authorised.
- **Failed** - Enter the full URL including any parameters that you wish the callback to be sent to when a payment request has failed. **Note:** The consumer may try again therefore this is not an indication that the purchase will not be completed.
- **Cancelled** - Enter the full URL including any parameters that you wish the callback to be sent to when a payment request has been cancelled.
- **Password** - To provide additional reassurance that the callback has been sent by us you may wish to enter a callback password into the field provided. The callback password will be returned back to you in the callback response, providing you with a basic security check.

For further information on the callback response parameters that are returned to you, please refer to your [payment page integration guide](#).

Return URLs

These fields enable you to set up the return URLs that are displayed on the payment result pages which enables the consumer to return to your website.

- **Authorised** - Enter the full Return URL including any parameters that you wish the payment successful result page (thankyou.html) to include.
- **Cancelled** - Enter the full Return URL including any parameters that you wish the payment cancelled result page (cancel.html) to include.

For further information on the Return URL parameters that are returned to you from the consumer's browser, please refer to your [payment page integration guide](#).

Once you have configured your global profile integrations settings, select the *Update* button to confirm.

URL Override

If you wish to override your global profile integration settings, for example if you have an offer and you wish consumers to be returned to a specific page different from the standard, you can create specific new callback and return URLs by selecting 'URL Override' from the 'Integration' Menu.

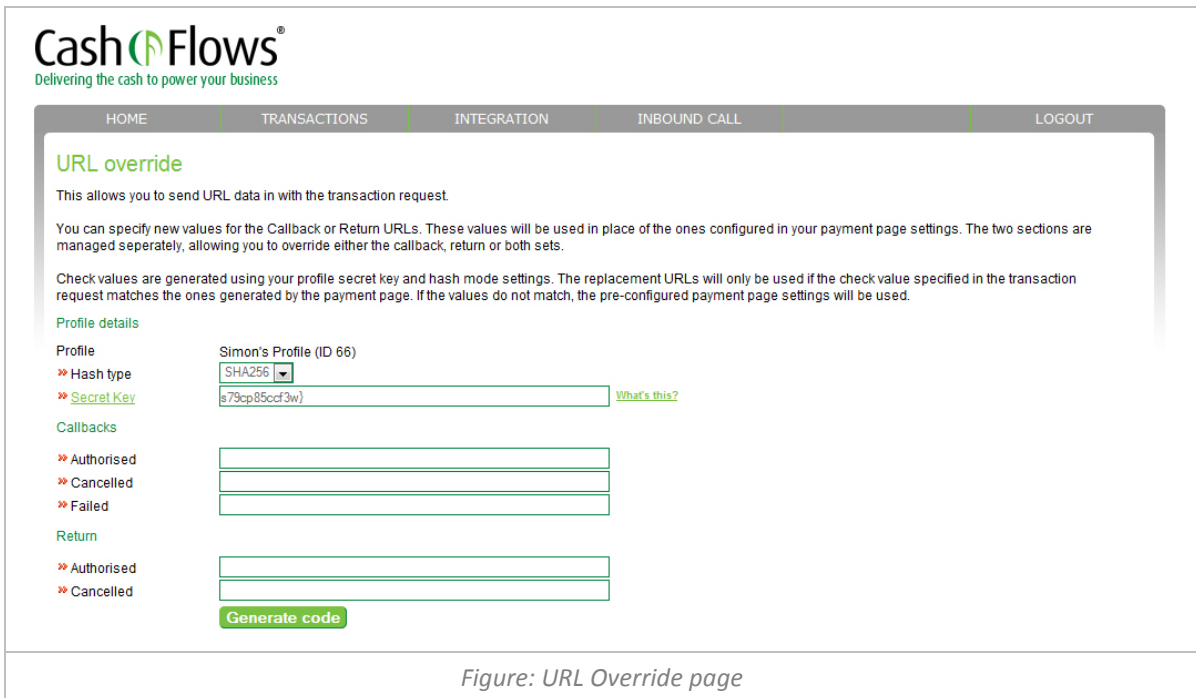


Figure: URL Override page

When you have created your specific URL overrides, you will need to include them in the payment request that is sent to the payment gateway. To view the additional payment request code, select the *Generate code* button.

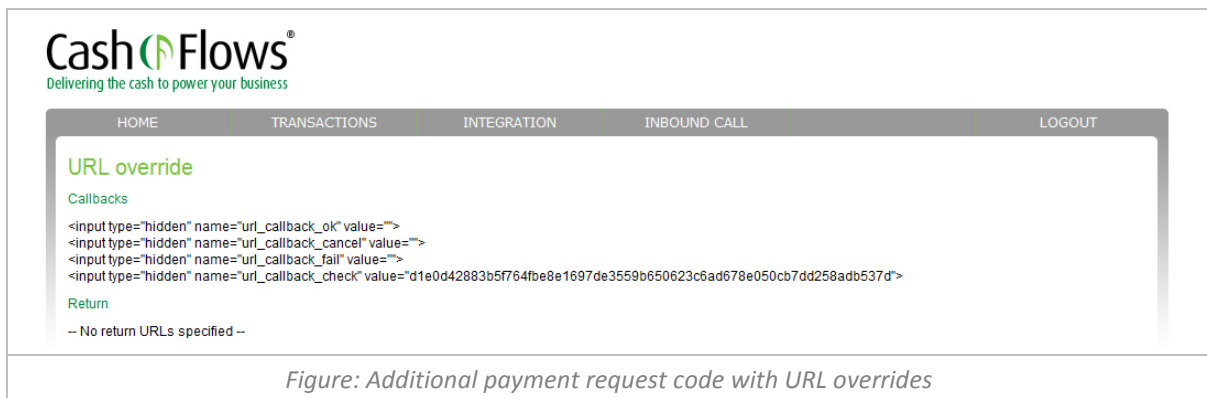


Figure: Additional payment request code with URL overrides

For further information on the payment request parameters, please refer to your [payment page integration guide](#).

Generate a Hash Code

To protect the payment request from being tampered with whilst being transferred to the payment gateway, the payment request can include a cryptographic hash digital signature.

The digital signature or 'message digest' is generated using one of 3 algorithm methods MD5, SHA1 or SHA256. The hash generator produces the 'message digest' using the following values:

secret_key:store_id:cart_id:amount:currency:test:description

As only you and the payment gateway know the `secret_key` element of the 'message digest' the payment gateway compares the 'message digest' sent with its own 'message digest' that it has created from your order information. The two 'message digest' have to match for the transaction to be processed.

To generate a 'message digest' for each of your payment requests enter your `secret_key` and your payment request details into the fields provided and select the *Generate hash* button.

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HOME TRANSACTIONS INTEGRATION INBOUND CALL LOGOUT

Profile details

Profile Simon's Profile (ID 66)

Hash type SHA256

Secret Key [a79cp85cdf3w] [What's this?](#)

Cart details

Cart ID

Amount

Currency

Description

Test mode 1

Generate hash

Figure: Hash Generator page

This will produce sample code for your payment request, including the 32 digit 'message digest'. This can then be copied into your website integration. For further information on all the payment request parameter, please refer to your [payment page integration guide](#).

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Sample HTML form

```
<form action="https://securelnx.dev.vcgrp.net/gateway/standard" method="post">
<input type="hidden" name="store_id" value="66">
<input type="hidden" name="cart_id" value="123546">
<input type="hidden" name="amount" value="10">
<input type="hidden" name="currency" value="GBP">
<input type="hidden" name="description" value="123564">
<input type="hidden" name="test" value="1">
<input type="hidden" name="check" value="56a4b1ae626b4bb34cbc9d00d4cd7689a55a754bb8aa73350c9481c04b66039d">
<input type="submit" value="Buy now">
</form>
```

Buy now

Figure: Hash Generated payment request example code

This facility is also very useful for testing your integration and payment page customisation, as it completes a full payment request to your profile's payment page when you select the *Buy Now* button.

Payment Page

To help you customise your payment page so that it looks like the rest of your website, the Merchant Administration System allows you to change the colour scheme used on the hosted payment page and upload images, style sheets and HTML payment pages surround.

Basic Customisation

To change the colour scheme of the payment page you can either upload your own style sheet or use our basic customisation facility, by selecting 'Payment Page' from the 'Integration' menu. Here you will be able to change the colour scheme of a wide range of elements that are displayed on the payment page and specify a secure (<https://>) URL for the top banner image.

HOME TRANSACTIONS INTEGRATION INBOUND CALL LOGOUT

Payment Page Customisation: Profile ID 66 - Simon's Profile

Main page colours

- » Page background
- » Header background
- » Header text
- » Main background
- » Main text
- » Alert background
- » Alert text
- » Error background
- » Error text

Help box

- » Border
- » Header background
- » Header text
- » Main background
- » Main text

Page graphic

- » Source URL
- » Image width
- » Image height

Note: Updating the form customisation here will replace any previous customisation. In particular the input.html file in your customisation directory will be replaced, and any existing thanks.html, sorry.html or cancel.html files will be removed (to allow input.html to be used in all cases).

For further information, please refer to the [Merchant Administration System Guide](#)

Alert **Please check the following:**
• Invalid expiry date

Header **Purchase Details**

Main Description Testing
Amount £19.99 (Pound Sterl

Card Details

- » Card Number 4000 0000 0000 0000
- » Security Code 12
- Start Date ---
- Issue Number

Error » Expiry Date Ja For most card digits on the b where the sig

Cardholder Details

Figure: Customisation page.

To change the colour of a payment page element, enter a Hex colour reference without the # prefix into the fields provided. For a list of the entire web safe colours, including their Hex reference visit:

http://www.w3schools.com/html/html_colornames.asp

http://www.w3schools.com/css/css_colors.asp

If you wish to replace the standard payment page logo at the top of the page, you must enter the full secure URL, for example, <https://www.cashflows.com/images/logo.png>. You will also need to specify the size of the image in the field provided to avoid distortion of the image.

Warning: Any changes made to your payment page using the basic customisation tool provided will automatically override any previous customisation you have made including the removal of any advanced customisation made to the input.html and result pages.

Advanced customisation

You can completely customise the payment pages look and feel to match you websites design, by uploading your own style sheet, images and payment page container i.e. input.html. By providing you with greater control over the look and feel you can produce payment page that look like the example shown below. This reduces dropout rates and installs brand confidence to your consumers. For more information about how to fully customise your payment page, please refer to your [payment page integration guide](#).

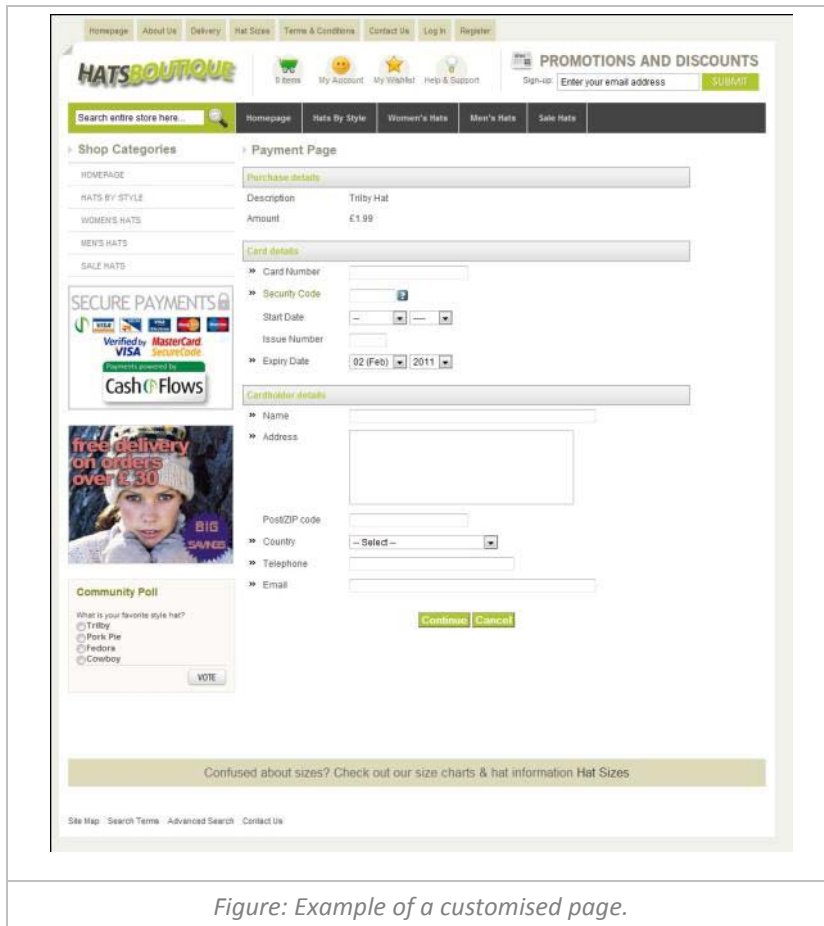


Figure: Example of a customised page.

Customisation File Upload

To enable you to fully customise your payment page you can upload files to your customisation directory located on our servers. You can upload payment page surround (input.html) and the result pages (thanks.html, sorry.html & cancel.html); however these files must not contain any type of server or client side scripting. To avoid browser security alerts you should upload all images and style sheets used for the payment page. Images that can be uploaded must be either .gif, .png, .jpg or .jpeg.

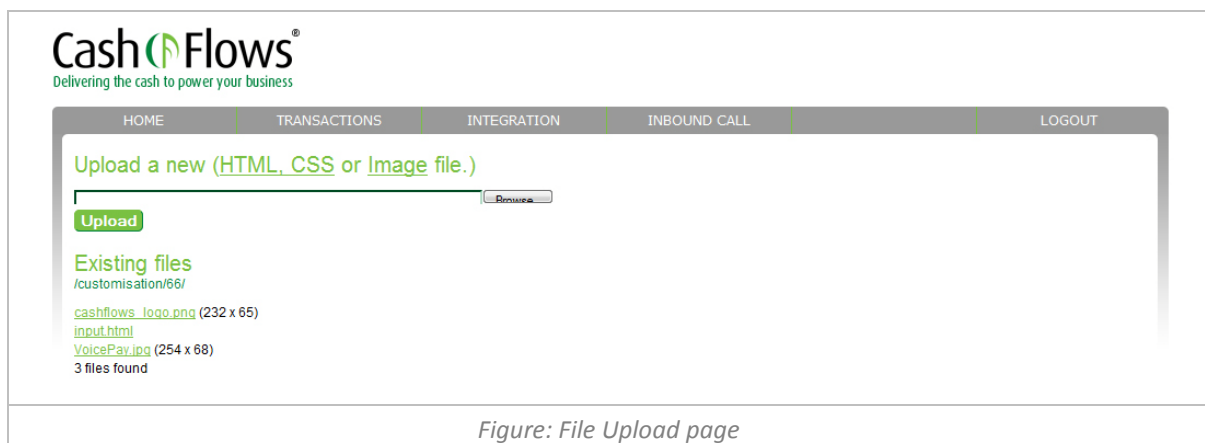


Figure: File Upload page

Further information

For further help and advice on how to integrate your website to our payment gateway, please refer to your integration guides at: <http://www.cashflows.com/support/guides/>

Configure your Mobile Marketing Codes facility

To enable your business to use the mobile marketing codes facility, you will need to create a set of bespoke product codes that can be placed on TV adverts, Internet video clip, magazine adverts or any offline sales material.

You can then receive orders from a wider range of sources, by simply including our inbound freephone number and the product code in your advertisement, much as the same as using QR Codes. For a global directory of our inbound numbers, visit:

http://www.voice-pay.com/consumer_help/index.php?page=freephone_directory

Marketing Codes

To create a mobile product code, select 'Marketing codes' from the 'Inbound Call' menu. Here you will need to select how many product codes that you wish to create from the dropdown menu and then select the *Add codes* button to create the codes.

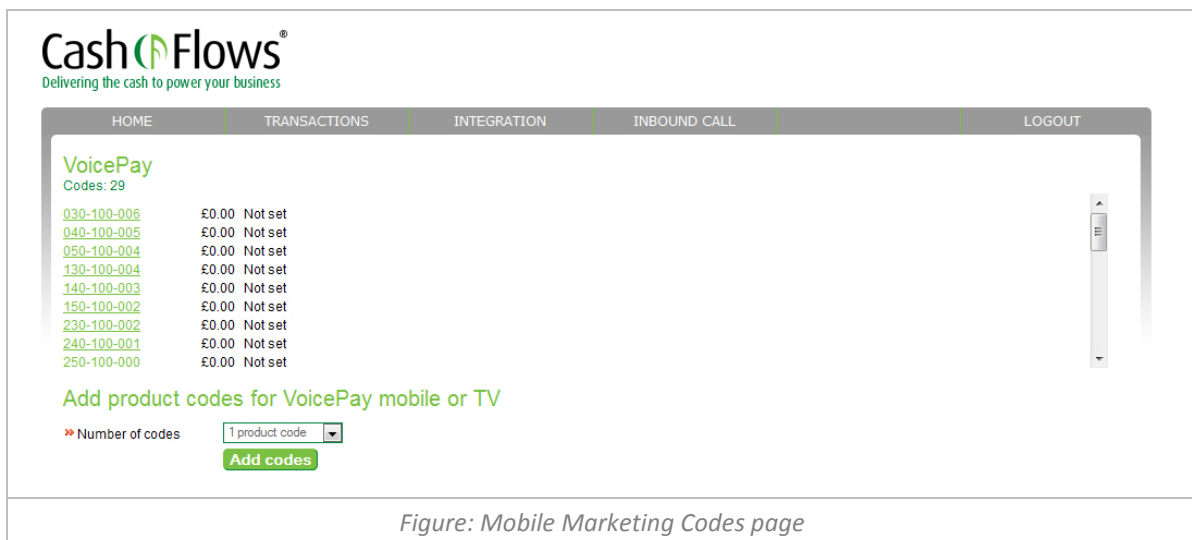


Figure: Mobile Marketing Codes page

When a code has been created select the code reference to display the Mobile Marketing Code Details page. Then you can enter the product details, amount and the availability of the product.

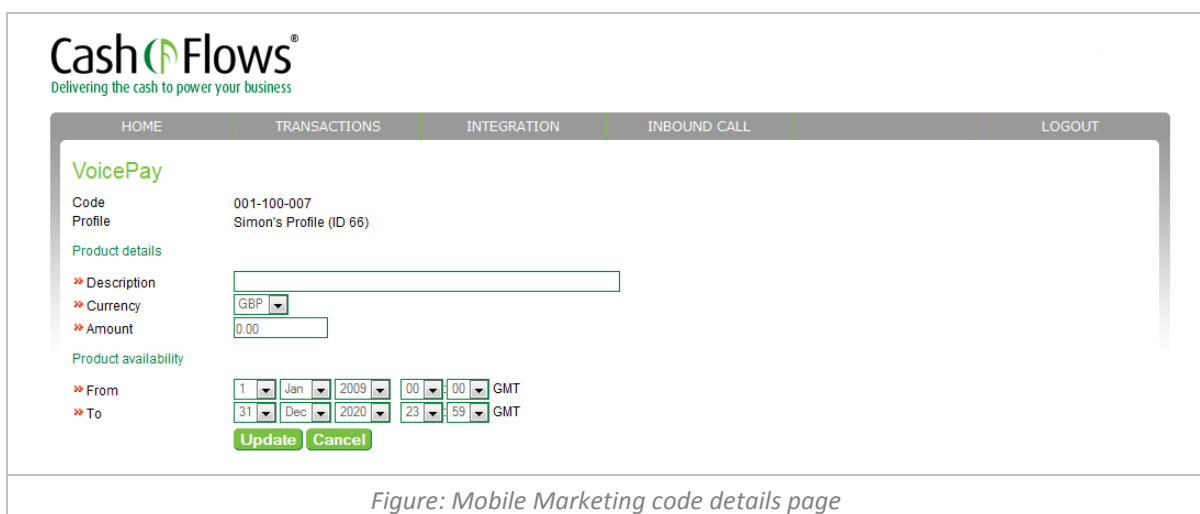


Figure: Mobile Marketing code details page

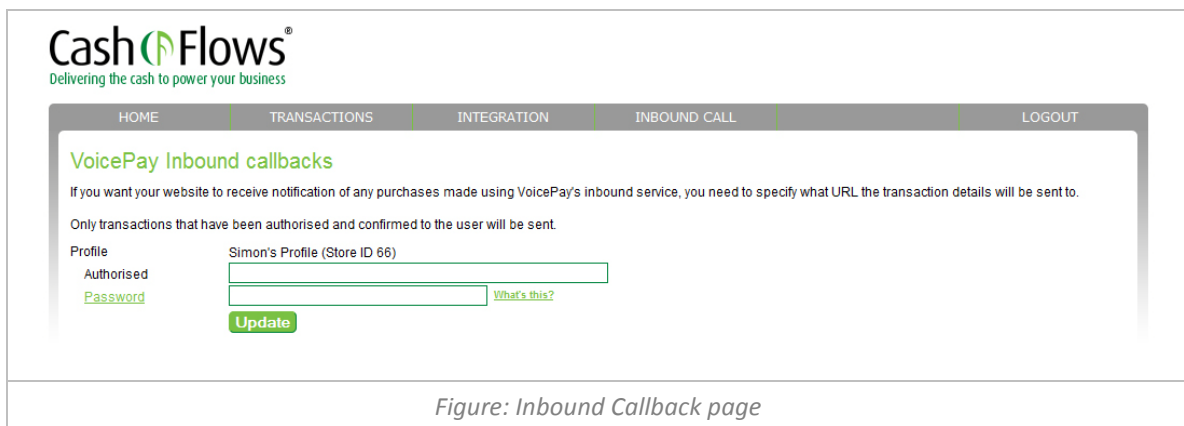
Once you have configured your marketing code, select the *Update* button to confirm or the *Cancel* button to restart.

Inbound Callbacks

If you want your website to receive notification of any payments made using the mobile marketing codes facility, select 'Inbound Callbacks' from the 'Inbound Call' menu.

You can then enter the full URL including any parameters that you wish the callback to go to when a payment request has been authorised.

To provide additional reassurance that the callback has been sent by us you may wish to enter a callback password into the field provided. The callback password we will be returned back to you in the callback response, providing you with a basic security check.



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HOME | TRANSACTIONS | INTEGRATION | INBOUND CALL | LOGOUT

VoicePay Inbound callbacks

If you want your website to receive notification of any purchases made using VoicePay's inbound service, you need to specify what URL the transaction details will be sent to.
Only transactions that have been authorised and confirmed to the user will be sent.

Profile: Simon's Profile (Store ID 66)

Authorised:

Password: [What's this?](#)

Figure: Inbound Callback page

Once you have configured your website callback settings, select the *Update* button to confirm.