Gateway Users Guide

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Chapter 1. Version and Legal Information

iTransact, Inc.

Gateway Users Guide

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Chapter 2. Gateway Access

Logging Into The Gateway

Users have online access to their Gateway Software account. This system allows for simple transactions and reporting features through an easy to use interface. To log in to the system, go to http://www.itransact.com.

Figure 2.1. iTransact Home Page

Enter your user name email address and password in the Client Login section to open the Gateway Interface.

The Gateway Interface - Merchant Center

After you log in, the following page will open.

Figure 2.2. Merchant Center Main Page

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. These are the tabs that can be clicked on to open the various features of the Gateway Interface. Those features are:

- **Home** - Opens the main Merchant Center pages

- **Merchant Settings** - Opens access to the Account Settings interface

- **Virtual Terminal** - Opens the window where transactions can be entered

- **Batches** - Opens the window where batches can be viewed and settlements can be generated

- **Transactions** - Opens the reporting and tracking system

- **User Accounts** - Opens the interface where permissions and user levels can be added

- **Support** - Opens the merchant toolkit

Merchant Overview

In the figure above, Item 2 is the Merchant Overview. This area displays information specific to your account.

Security Overview

In the figure above, Item 3 is the Security Overview. This is the quick reference guide to view the anti-fraud settings. This information changes when the account settings are updated. The features it displays are shown with either a "Yes" or "No" or a numeric amount value.

Quick Tools

In the figure above, Item 4 is the Quick Tools section. This is a simple way to access some of the reports available from the gateway.

- **Transaction Listing Tools** - This area can be used to view a set of transactions based on a few specific items during a given date range. The "Advanced Search" link opens the full search tool.

- **Transaction Detail Tool** - This will display the details of a specific transaction when the transaction ID (XID) is entered.

Recent Activity

In the figure above, Item 5 is the Recent Activity display. It displays the following data for the last 10 transactions:

- **Date and Time** - The time stamp of the transaction.

- **XID** - Unique transaction ID number assigned by the gateway. By clicking on the XID, you can open the details of the transaction.

- **PXID** - This value is the Parent XID, or the XID of the transaction which is the originating XID of a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank unless the transaction has an originating XID. When a merchant clicks on the PXID number, the Transaction Detail for that XID will open.

- **CXID**- This value is the Child XID, or the XID of the transaction which has used this transaction as the originating transaction for a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank if the transaction has no child transactions. When a merchant clicks on the CXID number, the Transaction Detail for that XID will open.

- **Action** - This designates the type of transaction which was processed.

- **Status** - This displays the status of a transaction.

- **AVS** - This is the address verification response back from the credit card processor.

- **CVV** - This is the credit verification value response back from the processor for any transaction when a CVV value has been entered.

- **Type** - This identifies the card type or EFT.

- **First** - The name entered as the customer's first name.

- **Last** - The name entered as the customer's last name.

- **Auth #** - The approval code for authorized transactions.

- **Amount** - The amount of the transaction.

- **RR** - The number of remaining repetitions for a recurring transaction.

- **Options** - The "GO" button is a link to the Options interface where Voids, Refunds, Resubmits, and Forces can be generated.

Merchant Settings

The Merchant Settings interfaces are used to update the settings within the gateway account. This can be accessed by the clicking on the Merchant Settings tab in the Merchant Tabs at the top of each page.

General Settings

This interface allows you to change contact information, anti-fraud settings, and style settings.

Figure 2.3. Top of General Settings

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Settings Section Tabs

In the figure above, Item 2 are the Settings Section Tabs. These will allow you to move to the other interfaces within the Merchant Settings section.

General Information

In the figure above, Item 3 is the General Information area. This information lists the contact information for the gateway account.

- **First Name** - The contact person's first name.

- **Last Name** - The contact person's last name.

- **Address, City, State, Zip** - The business address.

- **Phone** - The business phone number,

- **Fax** - The business fax number.

- **Web Site** - The business URL.

- **Settlement Time** - This feature allows you to set the settlement time for your batches each day that you have transactions. If you choose "Auto", setlements will happen at random times based on volume and ease of network traffic. All times are Mountain Time.

- **Recurring Post-Back URL** - If you use the recurring transaction features of the gateway, you may specify a URL to receive transaction postback information when a transaction recurs. The check mark must be set to "Activate" for that feature to be enabled.

Email Settings

In the figure above, Item 4 is the Email Settings. These allow you to designate which addresses you will receive certain emails at.

- **Contact Email** - The address used by the gateway for communication with the user. Settlement reports are sent to this address.

- **Error Email** - This address receives emails if there are errors in the HTML/XML integration of the gateway into a website.

- **Order Emails** - The address which will receive emails of order confirmations/receipts from the gateway.

- **Customer Reply Email** - This can be used if you would like an alternative address to be included in the email confirmations that are sent to customers for them to contact you (otherwise the value for the Order Emails is used).

- **Received Failure Emails** - This check box must be activated if you want to receive email notification if a transaction is declined or fails for some other reason.

- **Merchant Updates Email List** - Click on this link and sign up for this opt-in email list used by the gateway to notify merchants of scheduled maintenance and any unexpected outages.

Test Transaction Settings

In the figure above, Item 5 is the Test Transaction Settings. This can be used to test a web integration with the gateway.

- **Test Mode** - This should only be selected if you want all transactions processed as TEST transactions. By default, this is unchecked. When checked, any transactions will run as TEST transactions and will not be processed or charged. Any transactions submitted as TEST transactions will not show up in the Transaction Listing or Transaction Detail interfaces.

- **First Name** - When the entry in this field is passed as the customer's first name, the transaction will be processed as a TEST transaction. Do not use a real name, instead use something like "Test123". This value is case-sensitive.

Figure 2.4. Bottom of General Settings

Customer Confirmation Email Delivery

In the figure above, Item 1 is the Customer Confirmation Email Delivery section. This feature allows you to select/deselect which emails are sent to the email provided by the customer at the time of the transaction. Many merchants who use a shopping cart system prefer that the shopping cart sends a confirmation, rather than the gateway. In that case, they remove the check marks. All emails are set to be sent by default, except for the Pre-Auth emails.

Fraud Controls

In the figure above, Item 2 is the Fraud Controls area. These settings are provided as additional protection against potential fraud. Each of these features are optional. You may use as many of these features as you desire. None of these features can completely prevent all types of fraud, but these are some of the most powerful anti-fraud options available on any gateway software available today.

- **Allow Credits** - When this is selected, you can log into the gateway and utilize the Post A Credit interface to put money into the credit card account of a customer. The interface does not function correctly unless this checkbox is marked.

- **Allow Refunds** - This should be enabled if you want to be able to refund past transactions in the Transaction Listing or Transaction Detail Options area without having to enter the customer's information.

- **Refunds Greater Than Sale** - This checkbox, when selected, allows you to generate refunds for a larger amount than the original payment made by the customer.

- **Resubmit Greater Than Sale** - This allows you to generate a charge to a past customer without having to re-enter the customer's information. This should be enabled if you would ever possibly "re-bill" a past customer for an amount larger than the original sale. The feature does not effect Recurring transactions, only Resubmit transactions.

- I**P Filter Settings Interface** - This allows you to access the IP Filter Management window. This interface allows you to limit transaction submissions to the IP address/range of a specific server. This is required for XML connection users and optional for HTML users. If used with HTML, be sure to activate the "Restrict ORD By IP" feature. The HTML Transproc Module is used for HTML based transactions. The XMLTrans module is used for XML. The status must be set to Active. To delete an IP address, click the "GO" button in the Delete Column.

Figure 2.5. IP Filter Settings

- **Restrict ORD By IP** - This feature allows you to allow transactions only from specific IP addresses. This is activated and used by merchants who will be making all of their customers' order submissions from their own server directly to our system. When enabled, you should also enter acceptable IP addresses into the IP Filter Management window using the HTML Transproc module. It should not be activated if customers will be posting to the gateway system.

- **Restrict ORD Usage** - This fraud prevention module is specifically designed to reduce the number of 'testers' hitting merchants with credit card numbers attempting to find valid cards. If a transaction is received and is NOT approved, a restriction will be automatically enabled. For the next X minutes

no transactions will be allowed from the IP address of the original unapproved transaction. To activate this, click the checkbox and enter an amount of time in the minutes box.

- **Proof of Life** - This feature is also known as "Captcha Verification". When activated, a page is displayed to the user with a dynamically generated image containing random characters after order submission. The user must enter these characters correctly to complete the transaction submission. If you are logged into an open session of the Merchant Center, and submit a transaction through a website with an order form, it will not prompt the merchant for the entry. However, if the you do not have an open session, you will be prompted for the entry - like a customer.

- **Require VT Customer ID** - This fraud prevention module gives you the ability to enforce the Customer ID value for Virtual Terminal Transactions if you wish to do so.

- **Reject Duplicates** - This feature will block duplicate transactions sent through the gateway. To be considered a duplicate transaction the following values must be identical to another successful transaction that has occurred in the last 24 hours. Currently this service only works with credit card transactions. The following fields are used to determine duplication:

    - Credit Card Number

    - Credit Card Expiration Month

    - Credit Card Expiration Year

    - Billing Street Address

    - Billing Zip/Postal Code

    - Order Total

- **Maximum Sale** - This allows you to place a cap on the highest amount that they will allow to process through the gateway. Often, a merchant will set this amount to coincide with the "maximum volume ticket limit" imposed on them by their credit card merchant processing bank. A customer who attempts to place a transaction which exceeds that amount will be shown an error which indicates that they've entered an invalid amount.

- **Minimum Sale**- This allows you to place an "at least" amount. A customer who attempts to place a transaction which does not meet at least that amount, will be shown an error which indicates that they've entered an invalid amount.

Credit Card Processing Information

In the figure above, Item 3 is the Credit Card Processing Information.

- **Card Processing Enabled** - This must be checked if you want to accept credit cards.

- **Auto-Void Options** - These advanced features will automatically void a transaction that would otherwise be approved based on the merchant's own risk tolerance.

    - **The Address and ZIP Verification Auto-Void/AVS Auto-Void Setting** - All of the major credit card processors will accept transactions that do not pass AVS. The fact that processors do not reject non-AVS transactions is a great concern of ours. Because of this, we've introduced one of the first AVS Auto-Void systems for the Internet. Our system allows the software to void transactions that are allowed through the processor without passing AVS based upon the requirement level set by the merchant. Remember, the gateway does not provide the AVS Responses.

Those responses are generated by the credit card issuing bank and reported by the credit card processor based on information located in the bank's AVS database (which may or may not match the bank's statement database). However, the gateway system will perform the Auto-Void according to the requirements set by the merchant. These settings may be modified by the merchant at any time. Keep in mind, a(n) void/auto-void of an authorized transaction cancels the charge, but does not cancel an authorization. An authorization freezes funds in an account, so that a completed charge can withdraw those frozen funds. A voided authorization may "freeze" the funds in the customer's account for up to 10 days. The following levels are available:

1. **No Auto-Void** - This will allow any approved transaction to process regardless of the address verification response.

2. **Void Unless ZIP Matches** - This will void any approved transaction for which the processor indicates that the ZIP Code entered does not match the ZIP Code listed in the bank's AVS database (even if the street address matches).

3. **Void Unless Addr Matches** - This will void any approved transaction for which the processor indicates that the street address entered does not match the street address listed in the bank's AVS database (even if the ZIP Code matches).

4. **Void Unless Both Match** - This setting requires that both the address and the ZIP Code match exactly what the issuing bank's AVS database has on file for the customer. If either the address or ZIP Code, or both, come back as a non-match, that approved transaction will be voided.

- **The Recurring AVS Auto-Void Setting** - This feature provides auto-voiding of recurring transactions based on the address and ZIP Code verifications returned by the processing network. Remember, the gateway does not provide the AVS Responses. Those responses are generated by the credit card issuing bank and reported by the credit card processor based on information located in the bank's AVS database (which may or may not match the bank's statement database). However, the gateway system will perform the Auto-Void according to the requirements set by the merchant. These settings may be modified by the merchant at any time. Keep in mind, a(n) void/auto-void of an authorized transaction cancels the charge, but does not cancel an authorization. An authorization freezes funds in an account, so that a completed charge can withdraw those frozen funds. A voided authorization may "freeze" the funds in the customer's account for up to 10 days. The following levels are available:

  1. **No Auto-Void** - This will allow any approved transaction to process regardless of the address verification response.

  2. **Void Unless ZIP Matches** - This will void any approved transaction for which the processor indicates that the ZIP Code entered does not match the ZIP Code listed in the bank's AVS database (even if the street address matches).

  3. **Void Unless Addr Matches** - This will void any approved transaction for which the processor indicates that the street address entered does not match the street address listed in the bank's AVS database (even if the ZIP Code matches).

  4. **Void Unless Both Match** - This setting requires that both the address and the ZIP Code match exactly what the issuing bank's AVS database has on file for the customer. If either the address or ZIP Code, or both, come back as a non-match, that approved transaction will be voided.

- **The CVV Verification Auto-Void Setting** - The CVV code is a security feature for 'card not present' transactions (e.g., Internet transactions), and now appears on most (but not all) major credit and debit cards. This feature is a three or four digit code which provides a cryptographic check of the information embossed on the card. Therefore, the CVV code is not part of the card number itself. This setting allows a merchant to have sale transactions automatically voided if

the processing network indicates that the CVV entered does not match the CVV database at the customer's credit card issuing bank. Most issuing banks do not require a CVV number to be entered for a transaction to process. A small group of banks do require correct CVV entry for Internet based transactions. The gateway system will perform the Auto-Void according to the requirements set by the merchant. These settings may be modified by the merchant at any time. Keep in mind, a(n) void/auto-void of an authorized transaction cancels the charge, but does not cancel an authorization. An authorization freezes funds in an account, so that a completed charge can withdraw those frozen funds. A voided authorization may "freeze" the funds in the customer's account for up to 10 days. The following levels are available:

1. **No Auto-Void** - This will allow any approved transaction to process regardless of the CVV verification response.

2. **Void Unless CVV Matches** - This setting will void any authorized transaction which is returned with a non-matching or empty CVV response.

3. **Void If CVV Not Entered** - With this setting a customer's transaction will be voided if the bank indicates that a CVV code should exist on the card, but was not entered.

Card Types You Are Authorized To Accept

In the figure above, Item 4 is the Card Types section. Only select card types that you are officially authorized to accept by the processing banks.

Style Settings

In the figure above, Item 5 is the Style Settings. This feature allows you to modify the look and feel of the secure pages that display as a part of a "Split Form" or "BuyNow" format.

ANY CHANGES MADE IN THE GENERAL SETTINGS AREA MUST BE SUBMITTED BY CLIKCING THE "UPDATE" BUTTON.

Recurring Settings

This area allows you to establish recurring recipes, view transactions using recurring recipes, and modify existing recipes.

Figure 2.6. Recurring Settings Recipe List

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Recurring Tabs

In the figure above, Item 2 is the Recurring Tabs. You can access the different areas of the Recurring System using these tabs.

Recipe List

In the figure above, Item 3 is the Recurring Recipe List. This displays the Recurring Recipes (or recurring commands) available in your gateway.

Recurring Recipe Builder Interface

By clicking on the "Add Recipe" tab in the Recurring Tabs, you can access the interface that will allow you to create new recurring recipes. A recurring recipe is the set of commands that tells the gateway when to re-bill transactions using that recipe.

Figure 2.7. Top of Recurring Recipe Builder

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Recurring Tabs

In the figure above, Item 2 is the Recurring Tabs. You can access the different areas of the Recurring System using these tabs.

Naming Tool

In the figure above, Item 3 is the Naming Tool. When selecting a recipe name, please remember that it will be case-sensitive (must be lowercase) and can be only one word. Any alpha-numeric characters can be used. You should make it easy to remember. For instance, you may want to name a recipe "1stofmonth" if it's designed to bill on the first day of the month.

Recipe Types

In the figure above, Item 3 is the Recipe Types section. Only one recipe type may be used per recipe.

- **Scheduled Recipes** - Using a Scheduled Recipe allows you to run ALL transactions linked to a recipe at a date that can be controlled and scheduled manually using the scheduling tool. The scheduling tool may be accessed from your Recipe List after a Scheduled Recipe is built. The scheduling tool is only available for scheduled recipes. The "Delay Period" can be used to prevent a transaction from recurring too soon after the initial transaction is processed. The "Delay Period" is the number of days after the original transaction before it is eligible for a scheduled recurrence. To build a Scheduled Recipe, choose a recipe name, click the radio button to the left of "Scheduled", enter a numeric value for the number of days in the "Delay Period", add any additional features, and click the "Create Recipe" button.

- **Day Recipes** - This type of recipe allows you to bill transactions applied to a recipe to bill every X number of days after the initial billing (and from billing to billing). To build a Day Recipe, choose a recipe name, click the radio button to the left of "Day", enter the value for the number of days between recurrings, add any additional features, and click the "Create Recipe" button.

- **Week Recipes** - Building a Week Recipe allows you to bill a transaction on specific days of the week - even multiple days during the same week. You can select 1, 2, or 3 weeks between billings and can check any day or (days) for the billings to take place. To build a Week Recipe, choose a recipe name, click the radio button to the left of "Week", select the value for the number of weeks between recurrings, select the day (or days) of the week on which the billings will take place, add any additional features, and click the "Create Recipe" button.

- **Month Recipes** - The type of recipe allows a merchant to bill transactions every X number of months on the Nth day (or days) of that month. Since some months have only 28, 30, or 31 days in the month, days 29-31 are covered under the "Last Day" selection. This type of recipe assumes that the recurring will begin in the calendar month after the initial transaction is processed. This means if, for instance, a transaction is billed on January 5th, and the recipe instructions are built to bill every 1 month on the 15th day of the month, the transaction would experience its first recurring billing on February 15th (not on January 15th). To build a Month Recipe, choose a recipe name, click the radio button to the left of "Month", select the value for the number of months between recurrings, select the day (or days) of the month on which the billings will take place, add any additional features, and click the "Create Recipe" button.

Figure 2.8. Bottom of Recurring Recipe Builder

Split Amounts

In the figure above, Item 1 is the Split Amounts section. This feature allows the recurring transactions to be billed a different amount than the initial transaction. The amount can be changed automatically is setting up a form based recurring transaction using a recipe built with the Split Amounts function, or the amount can be changed manually in the "Edit Recurring Items" interface. If there is ever the potential that the amount of a billing may increase, it is wise to set all recipes to allow Split Amounts.

Email Text

In the figure above, Item 2 is the Email Text section. This allows you to pass a generic message in the text of each of the confirmation emails sent out when a transaction using the recipe recurs.

Create Recipe Button

In the figure above, Item 3 is the Create Recipe button section.

ANY RECIPE CREATED IN THIS INTERFACE MUST BE SUBMITTED BY CLIKCING THE "CREATE RECIPE" BUTTON.

Recurring Help Window

By clicking on the "Recurring Help" tab in the Recurring Tabs, you can access a window with additional guidance on using the Recurring Billing system.

IP Filtering Management

This interface allows a you to limit transaction submissions to the IP address/range of a specific server. This is required for XML connection users and optional for HTML users. If used with HTML, be sure to activate the "Restrict ORD By IP" feature in the Merchant Settings. The HTML Transproc Module is used for HTML based transactions. The XMLTrans module is used for XML. If you want an IP address available for both XML and HTML, please use the Global module. The status must be set to Active. To delete an IP address, click the "GO" button in the Delete Column.

Figure 2.9. IP Filter Interface
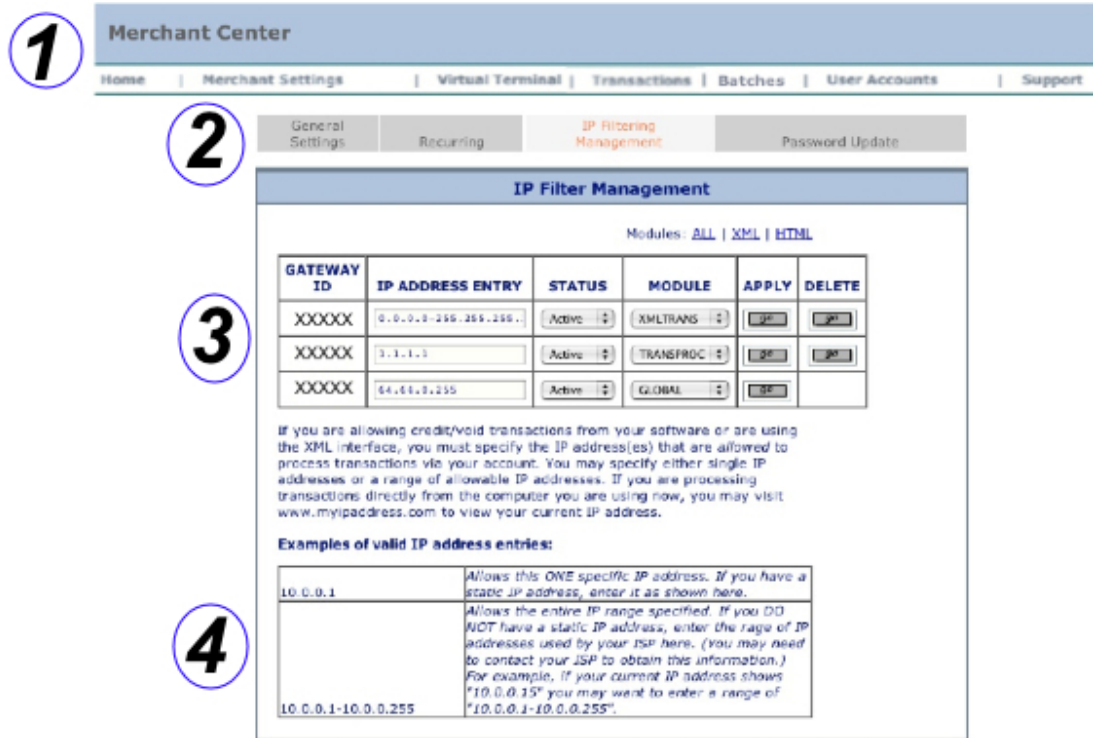
Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Settings Section Tabs

In the figure above, Item 2 is the Settings Section Tabs. These will allow you to move to the interfaces within the Merchant Settings section.

The IP Filter

In the figure above, Item 3 is the IP Filter. Enter the required information here to set your filters. By default, it will display all types of filters. If you would like to view only the XML or only the HTML, click on the links in the upper right corner.

IP Examples

In the figure above, Item 3 is the examples of how IP addresses/ranges should be entered into the filter.

Virtual Terminal

The Standard Virtual Terminal Interface is the page that opens by default when a you click on the Virtual Terminal link in the Merchant Header Tabs. This interface allows you to type in several different items for purchase, as well as separate shipping and tax charges for the entire purchase. The interface can be used for check/EFT or credit card payments.

Figure 2.10. Top of Standard Virtual Terminal

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Tabs. These are the tabs that can be clicked on to open the various features of the Gateway Interface.

Virtual Terminal Tabs

In the figure above Item 2 is the Virtual Terminal Tabs. These enable you to use the alternative Virtual Terminal interfaces. This only includes instructions for the Standard Virtual Terminal. To access information for the other formats, click on the "Support" link in the Merchant Header Tabs and open the Complete Gateway Documentation.

Standard Virtual Terminal Layout

In the figure, above Item 3 is the top of layout of the standard Virtual Terminal. The bottom half is displayed in the next figure.

Order Information Section

Some of the entry fields in this area are required and others are optional. You can choose to enter up to ten separate items plus shipping and tax amounts, or can submit a single item which is a total of the amount to be billed to the customer. To access items 6-10, please use the scroll bar on the left side of the "Total" column.

- **Item Description** - You should enter the name of the product that a customer is purchasing in this field. This information will be recorded in your Transaction Listing and in the Merchant/Customer confirmation emails. Some merchants choose to enter all of the items in a single line item - either with each item detailed, or with a generic description like "Purchased Items". This can be done as

long as the value for the Item Qty is "1" and the total price of the purchase is entered into the Item Price field.

- **Item Qty** - This value will be multiplied by the amount listed in the Item Price field to provide the value for the Item Total. This value can be "1", even if you are selling multiple quantities - as long as the Item Price amount is the cost of all of the products combined.

- **Item Price** - The amount listed here will be multiplied by the value listed in the Item Qty to provide the value for the Item Total.

- **Item Total** - This value is arrived at when the Virtual Terminal automatically multiplies the value of the Item Qty and the Item Price for a single item.

- **Total** - This amount is the sum of the Item Totals for all items purchased.

- **Include Shipping Checkbox** - This should be selected if you would like shipping to be a separate line item. This must be used in conjunction with an entry in the "Shipping Amount" field.

- **Shipping Amount** - This value should be the amount of shipping for the entire purchase. The Virtual Terminal does not calculate shipping. A merchant will need to calculate that prior to entering the transaction in this interface. If the "Include Shipping" checkbox is selected, there must be a value in this field.

- **Include Tax Checkbox** - This should be selected if a merchant would like tax to be a separate line item. This must be used in conjunction with an entry in the "Tax Amount" field.

- **Tax Amount** - This value should be the amount of tax for the entire purchase. The Virtual Terminal does not calculate tax rates. You will need to calculate that prior to entering the transaction in this interface. If the "Include Tax" checkbox is selected, there must be a value in this field.

- **Order Total** - This value is the sum of the Total, the Shipping amount, and the Tax amount. This is the amount that will be charged to the customer's card.

- **Email Text** - This field allows you to enter a message up to 255 characters which will display on both the merchant confirmation email and on the customer confirmation email.

- **Approval Code** - The value for this field can only be obtained directly from the Credit Card Merchant Account Processor's Voice Approval phone service. This feature should only be used if a "call authorization center" error response was received during a previous authorization attempt. The approval code will be a numeric or alpha-numeric code provided by the Voice Approval service. The gateway does not provide voice approval codes. Those codes must be obtained directly from the Merchant Account Processor.

- **CVV Number** - The value for this field is the CVV or CVV2/CID code listed on the credit card. This three or four digit numeric code is used as a fraud deterrent.

- **Auth Only Checkbox** - A merchant should never check this box, unless they do not desire to actually charge a customer's card. When this is selected the transaction will only run a "pre-authorization" which verifies the card account and a set amount in the account, but it does not actually charge the card. The pre-authorized amount is "frozen" on the account. A pre-authorized transaction can be converted to a full transaction by running a post-authorization from the Transaction Listing. If no post-authorization is run, the money is never paid to the merchant and the "frozen" funds will be released back to the customer's available credit limit after 10 business days.

Payment Information Section

Figure 2.11. Bottom of Standard Virtual Terminal

To begin to enter payment information, you must select the radio button for the customer's payment method (either Check or Credit Card). This radio button will enable the appropriate/required fields for the payment type and disable the others.

- **Credit Card Information** - These fields will be enabled if you select the Credit Card Payment Method radio button.

  - **Card Number** - The customer's credit card number should be entered into this field without any dashes or spaces.

  - **Exp. Date** - The expiration month and year should be selected in this area.

- **Checking Account Information** - These fields will be enabled if you select the Check Payment Method radio button.

- **ABA Number** - This is the nine digit ABA Routing number for a customer's bank. These are generally the first nine numbers listed in the line of numbers across the bottom of a check.

- **Account Number** - This is the customer's checking account number as it appears on a check.

- **Check Number** - This can be entered for a Check transaction, but should be left blank for an EFT transaction. If a check number is entered, the customer should take the corresponding physical check and write "VOID" across it.

- **Check Memo** - This can be entered for a check transaction, but should be left blank for an EFT transaction. This will populate the Memo Line on a check draft.

- **Account Type** - A merchant needs to use the selection tool to indicate whether the customer's checking account is a Personal or a Business checking account.

- **Account Source** - This value is for NACHA transactions and identify whether the payment was drafted from a checking or savings account.

- **Recurring Information** - If your transaction needs to be set as a recurring transaction, click the "Toggle" button to display the appropriate entry fields.

  - **Recipe Name** - This drop down menu displays all of a merchant's pre-built recipes, which will provide the rules and schedule by which a transaction will re-bill when set with at least one remaining repetition.

  - **Number of Repetitions** - This is the numeric value for the amount of times the Recurring Recipe needs to cycle. Each successful repetition will cycle down the number of remaining repetitions by one until it reaches zero.

  - **Recurring Total** - If the amount that is to recur is the same as the total amount listed in the Initial Transaction Information, please leave this blank. This feature can be used in conjunction with Recurring Recipes designated by the merchant as a "Split Amount" recipe. When an amount is entered into this field, that Recurring Total will be the amount billed when the transaction recurs. For example, merchants who bill a one time setup fee and then a different amount for monthly service fees, would put the amount of the monthly service fee in the Recurring Total field.

  - **Recurring Description** - If the Item Description used in the Initial Transaction Information is a sufficient explanation for both the initial payment and any subsequent recurring transactions, please leave this blank. If, however, the merchant would like this to display differently on subsequent recurring billings, please enter an adequate description in this field.

- **Billing Information** - All fields here are required unless otherwise indicated.

  - **First Name** - This should be the customer's first name.

  - **Last Name** - This should be the customer's last name.

  - **Address** - This should be the cardholder's street address as listed with the account issuer.

  - **City** - This should be the cardholder's city as listed with the account issuer.

  - **State** - This should be the state abbreviation of the cardholder as listed with the account issuer.

  - **ZIP** - This should be the cardholder's postal code as listed with the account issuer.

  - **Country** - This should be the cardholder's country as listed with the account issuer.

- **Phone** - This should be a contact phone number for the customer.

- **Cust ID** - This is an optional field that allows a merchant to enter a tracking number for their customers.

- **Email** - This should be the customer's email address. The transaction confirmation email will be sent to this address.

- **Optional Shipping Information** - Each of these fields are optional and can be populated with alternative shipping address data. The processing banks are unable to verify this information. If you enter one item here, you'll need to enter it all (or use the "Same As Billing" button).

Transactions

The Transactions interfaces are used to view and print reports gateway account and create new types of alternative transactions. This can be accessed by the clicking on the Transactions tab in the Merchant Tabs at the top of each page.

Transaction Search

This is the default search mechanism for the gateway. It will allow you to pull open a list of transactions based on specific search requirements.

Figure 2.12. Top of Transaction Search

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Transactions Section Tabs

In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

Transaction Details Search Area

In the figure above, Item 3 is the Transaction Details Search area. This search section searches using card information. These are the explanations of search criteria:

- **Type** - Use this drop down to view a certain kind of transaction (i.e. Order, Credit, Void, Postauth). This defaults to "All" and allows for a search for any transaction type.

- **Payment Type** - This identifies whether you are searching for a credit card payment, check payment, or EFT payment. This defaults to "All" and will search for any payment type.

- **Card Type** - This is used when you need to search for transactions run on a specific card type (i.e. American Express, Discover, Diners Club/Carte Blanche, MasterCard, Visa). This defaults to "All" and allows for a search for any card transactions.

- **AVS Category** - This allows for a search of transactions with a specific AVS category.

- **Batch Numbers** - Use this feature to pull open a list of all transactions in a specific batch.

- **IP** - This is used to search for transactions generated from a specific IP address.

- **Trans Source** - Use this to search for transactions generated from a specific source (i.e. Auto-Voided, Web Form, Phone System, Recurring, Virtual Terminal, XML).

- **Sub-Action** - This allows for a search of different types of order transactions (i.e. Sale, Force, PreAuth). This defaults to "All" and will search for any type of order transaction.

- **Status** - This allows for a search of transactions using the status as the criteria (i.e. OK, Failure, Error, AVS Failure, Unknown Error, Incomplete). This defaults to "All" and will search for a transaction with any status.

- **Last Four** - This is used to search for transactions which were generated from an account ending in a specific last four digits of the account.

- **AVS Response** - This allows for a search of transactions with a specific AVS response.

- **Approval** - This is used to search for a transaction with a specific authorization code.

- **CVV2 Response** - This allows for a search of transactions with a specific CVV response.

- **XID First** - This is the first entry if doing a search of all transactions in an XID range.

- **XID Last** - This is the ending entry if doing a search of all transactions in an XID range.

- **Total** - This is total amount of a transaction.

Customer Home Information

In the figure above, Item 4 is the Customer Home Information area. This search section searches using

customer information that was submitted at the time of the transaction. This is not necessarily the card-holder information. The following search criteria can be used:

- **First Name** - This can be used to search for all transactions generated using a specific customer first name.

- **Last Name** - This can be used to search for all transactions generated using a specific customer last name.

- **Address** - This allows for a search for transactions using a specific street address.

- **City** - This will search for transactions submitted from a specific city.

- **State** - This allows for transactions to be searched for using the state as the criteria.

- **Zip** - This searches transactions generated using a specific ZIP Code.

- **Country** - This allows you to search for all transactions submitted using a specific country.

Customer Shipping Information

In the figure above, Item 5 is the Customer Shipping Information area. This search section searches using customer shipping information that was submitted at the time of the transaction. This is not necessarily the cardholder information. The following search criteria can be used:

- **First Name** - This can be used to search for all transactions generated using a specific shipping first name.

- **Last Name** - This can be used to search for all transactions generated using a specific shipping last name.

- **Address** - This allows for a search for transactions using a specific shipping street address.

- **City** - This will search for transactions submitted from a specific shipping city.

- **State** - This allows for transactions to be searched for using the shipping state as the criteria.

- **Zip** - This searches transactions generated using a specific shipping ZIP Code.

- **Country** - This allows you to search for all transactions submitted using a specific shipping country.

Figure 2.13. Bottom of Transaction Search

Recurring Information

In the figure above, Item 1 is the Recurring Information area. This search section is designed to assist you in reviewing specific recurring transactions. These are the explanations of search criteria:

- **Parent XID** - This is used to search for any transactions that were generated as child transactions from the same parent transaction.

- **Recipe Name** - This allows for you to find all transactions associated with a specific recurring recipe.

- **Recur Status** - This searches for recurring transactions based on the status of the transaction (i.e. Begun, Error, Complete).

- **Recur XID** - This searches by the Recurring XID.

Customer Contact Information

In the figure above, Item 2 is the Customer Contact Information area. This search section searches using contact information that was submitted at the time of the transaction. This is not necessarily the cardholder information. The following search criteria can be used:

- **Phone** - This allows a search of transactions by phone number.

- **Email** - You can search for all transactions submitted with a specific email address.

- **Ext Cust ID** - This can be used to search for a specific transaction that was submitted with the "cust_id" field.

Transaction Date Information

In the figure above, Item 3 is the Transaction Date Information area. This section is the cornerstone of the entire search mechanism. When doing any type of search, enter a valid date range. The date range only allows a merchant to view the current and previous calendar year.

Output Information

In the figure above, Item 4 is the Output Information area. This section allows a merchant to determine how much information and in what format the search data is displayed.

- **Records Per Page** - This is used to display the number of transactions in the search display. The default value is 100 transactions, but alternate values are 25, 50, 250, 500.

- **Output Format** - This is used do create different types of files for the data to display. Here are the options:

    - HTML List - This is the default display. It will pull open an HTML page that displays the information in a version much like the Standard Transaction Listing.

    - XML List - This will download the data in an XML file.

    - CSV List - This will download the data in a CSV (comma separated value) file. Microsoft Excel or similar applications can be used to view the CSV file.

Transaction Report

When the Transaction Search interface is completed and you submit the "Search Transactions" button the following page will display:

Figure 2.14. Transaction Report

Across the top of the Transaction Listing, a merchant's name and gateway ID is displayed. Each of the items across the top have important features:

- **Page Links** - These indicate how many pages of transactions a date range includes. Each transaction listing page lists up to 50 transactions. The pages may be moved through by clicking on the "First", "Prev", "Next" and "Last" buttons at the top or the bottom of the page.

- **The Print Listing Button** - This instructs a computer to print the page being viewed.

- **The Explanation of Codes Button** - This opens a window explaining the information displayed in

the Status, AVS, and CVV columns.

- **The Close Window Button** - This closes the Transaction Listing window.

- **Download Data Options** - By selecting CSV or XML in the drop down menu and clicking the "GO" button, a file will download that includes the details of all of transactions in the opened date range.

- **The Estimated Open Batch Total Link** - This link opens a window that displays the then-current batch total based on information in the gateway. This may or may not match with the batch amount on the processor's system.

- **DATE AND TIME** - This value in this column is the date and time of the original transaction attempt.

- **XID** - This value is the ID number assigned automatically to a transaction when it is submitted through the gateway system. When a merchant clicks on the XID number, the Transaction Detail for that XID will open.

- **PXID** - This value is the Parent XID, or the XID of the transaction which is the originating XID of a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank unless the transaction has an originating XID. When a merchant clicks on the PXID number, the Transaction Detail for that XID will open.

- **CXID** - This value is the Child XID, or the XID of the transaction which has used this transaction as the originating transaction for a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank if the transaction has no child transactions. When a merchant clicks on the CXID number, the Transaction Detail for that XID will open.

- **ACTION** - This field identifies what type of transaction was submitted.

- **STATUS** - The field identifies whether a transaction was successful or not. Potential values are listed below:

  - **Ok** - Valid Transaction

  - **Incomplete** - Generally indicates transaction is currently in process.

  - **Error** - Error receiving response from network. May be caused by user error or an unknown response during transaction processing.

  - **Fail** - Could be any of the following reasons:

    - Declined

    - Card Expired

    - Invalid Card Number

    - Lost or Stolen Card

    - Card Type Not Supported

    - Service Not Allowed

    - User Input Data Error

    - No Answer From Processing Network

- No Response From Processing Network

     Review the Transaction Detail "Error Message" field for the specific reason for failure.

- **AVS** - This column is blank for check or EFT transactions. The value is the response received from the processing network to indicate whether the address and ZIP Code matched the credit card's account address on file in the bank's AVS database or not. Different processors have different values. To keep the listing simple, the listing shows 6 easy to understand categories (**A&Z** - address and ZIP match, **ZIP** - address does not match but ZIP does, **Addr** - address matches but ZIP does not, **GNP** - Global Non-Participator/foreign card can not be verified, **U** - unsupported AVS, and **N** - neither address nor ZIP matches). Those simple categories include several types of responses generated from the processors.

- **CVV Response** - This field is blank for check or EFT transactions. The value is the response received from the processing network to indicate whether the CVV/CID/CVV2 code matched or not. Here are the possible responses:

Table 2.1. CVV Responses

```
M - Match
N - No Match
P - Not Entered/Processed
S - CVV should be present, but was not entered/processed.
x - No response from card issuer.
U - Unavailable. Card issuer not certified for CVV.
```

- **TYPE** - This area displays the payment instrument/card type used for the transaction.

- **FIRST NAME**- This value is the customer's first name as submitted with the transaction information.

- **LAST NAME** - This value is the customer's last name as submitted with the transaction information.

- **AUTH #** - This is the authorization code issued by the credit card issuing bank for approved transactions.

- **BATCH** - This number indicates the batch that the transaction is a part of. This is not listed for check or EFT transactions.

- **AMOUNT** - This value is the total amount that was billed to a customer's account.

- **RECUR** - The "GO" button in this column opens the "Recurring Detail" window where a merchant can modify the recurring commands for a transaction.

- **OPTIONS** - The "GO" button in this column opens the "Transaction Options" window where a merchant can run refunds, voids, forces, resubmits, postauths, and resend emails.

The Transaction Detail Window

A merchant can access the data for a specific transaction by entering the XID number into the Transaction Detail tool and pressing the "GO" button or by clicking on the XID number of the transaction in the Transaction Report.

Figure 2.15. Transaction Detail Window

Transaction Detail for XID 32428094

DATE & TIME	XID	P-XID	C-XID	ACTION	STATUS	INSTR	FIRST NAME	LAST NAME	AUTH #	AMOUNT	OPTIONS	RECUR
1/13/2010 10:12:15	32428094			Order	Ok		Customer	Name	TAS995	$5.50	go	go

CUSTOMER INFORMATION:		SHIPPING ADDRESS:
Name:	Customer Name	Person Name
Address:	123 Main St	321 Center St
	BH, CA 90210	BH ,CA 90210
	USA	USA
Telephone:	8885551234	
Email:	email@domain.com	
Cust ID:	ABC123	

TRANSACTION DATA:			
Last Four:	5454	AVS Response:	N
Batch:	458	CVV Response:	
Order Total:	$5.50	IP Address:	65.103.239.179
Transaction Source:	session	Error Message:	

FORM ITEMS:	
Item 1	
cost	5.50
desc	Monthly Payment
qty	1

RECURRING INFORMATION:	
Start Date:	1/13/2010
Recipe Name:	1st
Remaining Reps:	924
Recurring Total:	14.00
On Hold:	Yes
Recurring History:	go

Go Back   Close Window   Print Detail

The Transaction Information Section

This section includes the same information displayed about a transaction in the Transaction Report. This is the definition of each of those fields:

• **DATE AND TIME** - This value is the date and time of the original transaction attempt.

• **XID** - This value is the ID number assigned automatically to a transaction when it is submitted through the gateway system.

• **PXID** - This value is the Parent XID, or the XID of the transaction which is the originating XID of a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank if the transaction is an originating transaction itself.

- **CXID** - This value is the Child XID, or the XID of the transaction which has used this transaction as the originating transaction for a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank if the transaction has no child transactions.

- **ACTION** - This field identifies what type of transaction was submitted.

- **STATUS** - The field identifies whether a transaction was successful or not. Potential values are listed below:

  - Ok - Valid Transaction

  - Incomplete - Generally indicates transaction is currently in process.

  - Error - Error receiving response from network. May be caused by user error or an unknown response during transaction processing.

  - Fail - Could be any of the following reasons:

    - Declined

    - Card Expired

    - Invalid Card Number

    - Lost or Stolen Card

    - Card Type Not Supported

    - Service Not Allowed

    - User Input Data Error

    - No Answer From Processing Network

    - No Response From Processing Network

    Review the Transaction Detail "Error Message" field for the specific reason for failure.

- **INSTR** - This area displays the payment instrument/card type was used for the transaction.

- **FIRST NAME** - This value is the customer's first name as submitted with the transaction information.

- **LAST NAME** - This value is the customer's last name as submitted with the transaction information.

- **AUTH #** - This is the authorization code issued by the credit card issuing bank for approved transactions.

- **AMOUNT** - This value is the total amount that was billed to a customer's account.

- **OPTIONS** - The "GO" button in this column opens the "Transaction Options" window where a merchant can run refunds, voids, forces, resubmits, postauths, and resend emails.

- **RECUR** - The "GO" button in this column opens the "Recurring Detail" window where a merchant can modify the recurring commands for a transaction.

The Options Window

By clicking the "GO" button in the "OPTIONS" column in the Transaction information Section, the OP-TIONS window will open.

Figure 2.16. Options Window

The features displayed above are the options available for a successful sale transaction. In addition to these, the Postauth option is available on Pre-Authorized transactions. Here is what these features do:

- **Void** - This feature can be used to cancel sale, resubmit, or refund/credit transactions. Voids may only be issued prior to the batch settlement for the open batch that the original transaction is processed in. Batch settlement cycles daily. The "Text for Email" field can be used to add a message of up to 255 characters which will display on the emailed transaction confirmation.

- **Refund** - This interface is used to generate a refund to a customer's account. By default, the amount in the interface will be the amount of the original transaction. A merchant can modify the amount as needed. The "Text for Email" field can be used to add a message of up to 255 characters which will display on the emailed transaction confirmation.

- **Force** - This feature should only be used if instructed to by the credit card processing network. When instructed to process a forced transaction, enter the approval code in the "Auth Code" field. The "Text for Email" field can be used to add a message of up to 255 characters which will display on the emailed transaction confirmation.

- **PostAuth** - Although not displayed in Figure, this feature is used to complete a sale on a pre-authorized transaction.

- **Resubmit Options** - There are two options to be used in different situations.

  1. **Resubmit Original Transaction** - This will generate a new transaction using all of the information, including amount and description, processed during the original transaction.

  2. **Resubmit New Transaction** - This will generate a new transaction using all of the billing information from the original transaction, but will process using the newly entered amount and description.

- **Resend Email Confirmation** - This generates a copy of the email(s) sent at the time of the transaction. This can send either the Customer Confirmation, the Merchant Confirmation, or both.

- **View Email Confirmation** - This displays copies of the emails sent at the time of the transaction.

The Recurring Detail Window

Clicking on the "GO" button in the "RECUR" column opens the Recurring Detail Window.

Figure 2.17. Recurring Detail Window

Recurring Setup

Parent Transaction
XID: 103018
Date: 2010-03-24 11:03:52

Schedule
Recipe: Monthly1
Interval: month
Next Run: 2010-04-01
Remaining Reps: 10

Billing Items

Description	Quantity	Price	Total
Monthly Charge	1	$5.55	$5.55

Edit Setup

Billing Information

Contact Info
Name: Customer Name
Phone: 8885551234
Email: email@domain.com
User ID: Test123ABC

Payment Info
Type: Card
Card Type: MasterCard
Last Four: 5454
Expiration: 6/2010

Billing Address
123 Main St
BH Ca, 90210
USA

Shipping Address
,

Edit Billing Info

(Go Back) (Back To Detail)

- To edit the recipe, the remaining repetitions, or item amounts, click "Edit Setup". Modify the information as necessary. Click into the "Repetitons" field, and edit or delete the value, and enter the new number of repetitions (set it to "0" to stop future recurrings). If you need to change the amount to be billed or the items, uncheck the "Use Current Items" box and editing and additional line tools will display. Once the necessary fields are completed, click the "Update Recurring Setup" button.

Figure 2.18. Recurring Billing Info Edit Page Example: Recurring Transaction

- The page also gives a merchant a way to access the edit the information used for billing. To edit any of that information, the remaining repetitions, or item amounts, click "Edit Billing Info". Edit any necessary information and click the "Submit" button.

Figure 2.19. Recurring Billing Info Edit Page Example: Recurring Transaction

Edit the payment information

Enter billing address

Street

123 Main St

City

BH

State

Ca

Zip code

90210

Country

US.

Email address (to send confirmation)

email@domain.com

Telephone

8885551234

Customer ID

Test123ABC

Enter card information

First name

Customer

Last name

Name

Card number

Expiration date month / year

01 ▼ 2010 ▼

(Submit)

(Go Back) (Back To Detail)

The Customer Information Section

The Customer Information displays the information that was entered concerning the cardholder at the time of the transaction. This is the definition of each of those fields:

- **Name** - This displays the first and last name entered for the cardholder.

- **Address** - This displays the street address, city, state, ZIP Code, and country entered at the time the transaction was submitted. It is this information that is submitted as the data to the AVS (address verification system) at the card processor.

- **Telephone** - This value is the phone number entered at the time of the transaction.

- **Email** - This is the email address which was submitted at the time of the transaction, and the address to which customer confirmation emails will be sent to (if the merchant has that feature enabled).

The Shipping Address Information Section

This area will be blank unless the optional shipping information is submitted with the transaction attempt.

The Transaction Data Section

This area provides information about how a transaction was submitted and the status of the transaction.

- **Last Four** - These are the last four digits of the credit card number. This is not listed for check or EFT transactions.

- **Batch** - This number indicates the batch that the transaction is a part of. This is not listed for check or EFT transactions.

- **Order Total** - This value is the full amount that was billed to the customer.

- **Transaction Source** - This indicates how a transaction was submitted. The possible values are:

  - **Cust** - This indicates that a transaction was submitted via an HTML form post generated from an Internet order form.

  - **Session** - This indicates that a transaction was submitted via any of the Control Panel interfaces.

  - **XML** - This indicates that a transaction was submitted via an XML query.

- **AVS Response** - This field is blank for check or EFT transactions. The value is the response received from the processing network to indicate whether the address and ZIP Code matched the credit card's account address on file in the bank's AVS database or not. Different processors have different values.

- **CVV Response** - This field is blank for check or EFT transactions. The value is the response received from the processing network to indicate whether the CVV/CID/CVV2 code matched or not. Here are the possible responses:

Table 2.2. CVV Responses

```
M - Match
N - No Match
P - Not Entered/Processed
S - CVV should be present, but was not entered/processed.
X - No response from card issuer.
U - Unavailable. Card issuer not certified for CVV.
```

- **IP Address** - This value is the IP address from which a transaction was submitted.

- **Error Message** - When a transaction fails, the response from the processor is listed in this field. This field is blank on a successful transaction.

The Form Items Section

For each item submitted to the gateway system as a part of a total transaction, a separate Item Explanation will be displayed.

- **Item Explanation** - Displays item number.

- **Cost** - This value is the price of each quantity of an item. This value is multiplied by the "Qty" value to populate the "Tot" field.

- **Desc** - This value is the description of the item submitted with the transaction.

- **Qty** - This value is the number of this item purchased. This value is multiplied by the "Cost" value to populate the "Tot" field.

- **Tot** - This value is the item total. The value is reached by multiplying the "Cost" by the "Qty".

The Recurring Information Section

When a transaction is set to be a recurring transaction, this area will display.

- **Start Date** - The day of when a transaction was set as a recurring transaction. This date may or may not coincide with the date of the original transaction.

- **Recipe Name** - This value is the name of the recurring recipe that is set to the transaction at that time.

- **Remaining Reps** - The number of repetitions left that the transaction will continue to rebill until it cycles to zero or is set to zero.

- **Recurring Total** - The amount that will be charged for future transactions.

- **On Hold** - This will display a red YES or a green NO indicating whether the transaction is on hold to prevent future billings or not. By clicking on the value, you can toggle between on hold (YES) or no on hold (NO).

- **Recurring History** - Clicking this "GO" button will pull open the history of the recurring attempts on the specific transaction.

Chargeback Interface

This interface is used to locate a transaction if a credit card number and the approximate date of the transaction are known. This is normally used by merchants in a "chargeback" situation, when a card-holder has disputed a charge. When a charge is disputed, a letter is sent to the merchant by the card processing bank which lists only the card number and the date of the transaction. This interface will allow a merchant to locate the XID of transaction in question, so that the chargeback request can be answered with the necessary transaction data from the Transaction Detail.

Figure 2.20. Chargeback Interface
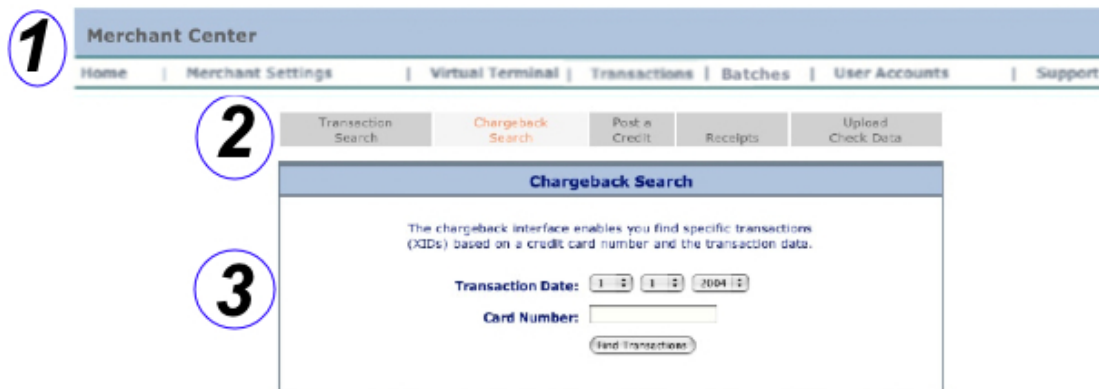
Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Transactions Section Tabs

In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

Chargeback Search

In the figure above, Item 3 is the Chargeback Search. To use it, select the date listed in the chargeback request letter, enter the card number with no dashes or spaces, and then click the "Find Transactions" button, which will open a window displaying all of the transactions using that card number on or near the date selected.

The Post A Credit Tool

This interface is used to generate a refund or payment to a cardholder's account that was not originally charged through the gateway account. This feature should only be used in that case. If a transaction has processed through the gateway, please use the VOID or CREDIT/REFUND functions in the OPTIONS interface of the Transaction Listing.

Figure 2.21. Post A Credit Tool

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Transactions Section Tabs

In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

Post A Credit Layout

In the figure above, Item 3 is the Post A Credit layout.

Entering a credit transaction requires entering all of the correct information in the Post A Credit tool:

- **Credit Amount** - This is the amount that will be withdrawn from the merchant's account and will deposit into the customer's account.

- **Text for Email** - The value of this field will be included in an email to the customer. This field can be up to 255 characters.

- **Credit Method Button** - This allows you to select whether the credit will be issued to a customer's credit card or checking account.

- **Credit Card Information Section** - This section is to be used if the merchant needs to generate a payment to the customer's credit card account. This can only be used if a merchant is setup to process credit card transactions.

  - **Credit Card Number** - The value of this field is the credit card account which will receive the credit payment. This should be entered with no spaces or dashes.

  - **Expiration Date** - These drop down menus should be set to the expiration date (month and year) which is listed on the cardholder's account.

- **Checking Account Information Section** - This section is to be used if the merchant needs to generate a payment to the customer's checking account. This can only be used if a merchant is setup to process EFT transactions.

  - **ABA Number** - This is the nine digit ABA Routing number for a customer's bank. These are generally the first nine numbers listed in the line of numbers across the bottom of a check.

  - **Account Number** - This is the customer's checking account number as it appears on a check.

- **Customer Information Section** - This section is always required for any type of credit transaction processed through this interface.

  - **First Name** - This should be the customer's first name.

  - **Last Name** - This should be the customer's last name.

  - **Address** - This should be the account holder's street address as listed with the account issuer.

  - **City** - This should be the account holder's city as listed with the account issuer.

  - **State** - This should be the state abbreviation of the account holder as listed with the account issuer.

  - **ZIP** - This should be the account holder's postal code as listed with the account issuer.

  - **Country** - This should be the account holder's country as listed with the account issuer.

  - **Phone Number** - This should be a contact phone number for the customer.

  - **Email Address** - This should be the customer's email address. The transaction confirmation email will be sent to this address.

Once the appropriate fields are completed, you need to click the "Submit Credit" button, and the credit transaction will be submitted. Emails will be generated to the merchant and the customer (if the merchant has the email delivery selected), and this information will listed in the Transaction Listing.

The Receipt and Invoice Tool

This tool allows you to generate an invoice which is emailed to a customer which allows them to click on a link taking them to a secure server where they can pay the invoice.

Figure 2.22. Receipt and Invoice Interface

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Transactions Section Tabs

In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

Invoice Layout

In the figure above, Item 3 is the Invoice Layout.

- **Item Description** - You should enter the name of the product that a customer is purchasing in this field. This information will be recorded in your Transaction Listing and in the Merchant/Customer confirmation emails. Some merchants choose to enter all of the items in a single line item - either with each item detailed, or with a generic description like "Purchased Items". This can be done as long as the value for the Item Qty is "1" and the total price of the purchase is entered into the Item Price field.

- **Item Qty** - This value will be multiplied by the amount listed in the Item Price field to provide the value for the Item Total. This value can be "1", even if you are selling multiple quantities - as long as the Item Price amount is the cost of all of the products combined.

- **Item Price** - The amount listed here will be multiplied by the value listed in the Item Qty to provide the value for the Item Total.

- **Item Total** - This value is arrived at when the Virtual Terminal automatically multiplies the value of the Item Qty and the Item Price for a single item.

- **Total** - This amount is the sum of the Item Totals for all items purchased.

- **Buyer ID** - You can use this to input an invoice numbr or a buyer id for the invoice.

- **Buyer Email Address** - The invoice will be emailed to this addres.

- **Include Shipping Checkbox** - This should be selected if you would like shipping to be a separate line item. This must be used in conjunction with an entry in the "Shipping Amount" field.

- **Shipping Amount** - This value should be the amount of shipping for the entire purchase. The Virtual Terminal does not calculate shipping. A merchant will need to calculate that prior to entering the transaction in this interface. If the "Include Shipping" checkbox is selected, there must be a value in this field.

- **Include Tax Checkbox** - This should be selected if a merchant would like tax to be a separate line item. This must be used in conjunction with an entry in the "Tax Amount" field.

- **Tax Amount** - This value should be the amount of tax for the entire purchase. The Virtual Terminal does not calculate tax rates. You will need to calculate that prior to entering the transaction in this interface. If the "Include Tax" checkbox is selected, there must be a value in this field.

- **Order Total** - This value is the sum of the Total, the Shipping amount, and the Tax amount. This is the amount that will be charged to the customer's card.

- Types of Payment to Accept - this will determine which fields appear on the secure order form page. If you want to accept credit cards and/or checks, selected the appropriate check boxes.

- **Auction System** - If you use this tool to accept auction payments, you can select from the different auction layouts for the email and the payment page.

- **Auction Number** - The identifier assigned by the online auction site.

- **Receipts Link** - This link opens a window which displays transactions requested and paid via the invoice system. The interface looks like this:

Figure 2.23. Invoices
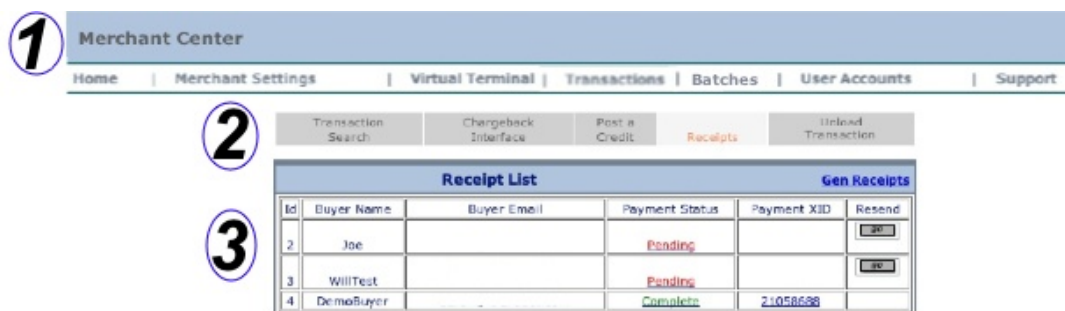
1. **Merchant Header Tabs** - In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

2. **Transactions Section Tabs** - In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

3. **Receipt/Invoice List** - In the figure above, Item 3 is the Invoice List. This displays the most recent invoiced transactions. These fields are displayed:

- **ID** - This is the unique value for the invoice

- **Buyer Name** - This is the value you entered in the Invoice layout as the "Buyer ID"

- **Buyer Email** - The invoice has been sent to this address

- **Payment Status** - This will either display "Pending" (for invoices that have not been paid yet) or "Complete" (for invoices that have been paid).

- **Payment XID** - When an invoice has been paid, the transaction ID (XID) will display here. You can click on the XID number to open the Transaction Detail.

- **Resend Column** - A "GO" button will display for any "Pending" transactions, so that you can resend the invoice email.

- **Gen Receipts Link** - This link take you to the Invoice layout.

The Transaction File Upload Tool

This tool allows you to generate an invoice which is emailed to a customer which allows them to click on a link taking them to a secure server where they can pay the invoice.

Figure 2.24. File Upload Wizard

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Transactions Section Tabs

In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

File Upload Wizard

In the figure above, Item 3 is the File Upload Wizard. To use this tool you must prepare a comma-delimited text file with the following fields for each transaction:

- **first_name** - The account holder's first name.

- **last_name** - The account holder's last name.

- **address** - The billing address for the account.

- **city** - The billing city for the account.

- **state** - The two letter abbreviation for the billing state for the account.

- **zip** - The billing zip code for the account.

- **country** - The billing country for the account. The default is "US".

- **phone** - The account holder's phone number.

- **payment_type** - This is used to indicate a credit card or check transaction. Accepted values are "check" or "cc".

- **check_number** - This optional field can be used to pass a check number for check transactions.

- **routing_number** - This is the entire routing information from the bottom of a check (contains both the account and routing numbers). This is required for check transactions. Here are examples of how to enter this data:

Figure 2.25. Routing Number Examples

- **account_number** - This is the account number for credit card transactions.

- **expiration_month** - This must be a value between 1 and 12 listed as the credit card expiration date for credit card transactions. Leading zeros are acceptable for the single digit months.

- **expiration_year** - This is the four digit year listed as the credit card expiration date for credit card transactions.

- **description** - This is the item describing the transaction.

- **amount** - This is the total being charged in the format "XXXX.xx". Use deceimals to separete dollars and cents. No commas or dollar signs allowed.

- **email** - This is the email address to which the email confirmation will be sent. If the customer does not have one, please enter your own address.

Figure 2.26. Submission Examples

```
Valid Check Only Files
email,first_name,last_name,address,city,state,zip,country,phone,amount,description,check_number,routing_number
test@email.com,Business Name,*,100 First Ave,Mytown,UT,84103,USA,801-555-1212,1.00,TestItem,1234,124000054123456789
fake@email.com,Bob,Guy,123 Main Street,Anytown,AZ,81111,USA,555-123-4567,55.95,Products,1111,359001567123456789
Valid Card Only Files
email,first_name,last_name,address,city,state,zip,country,phone,amount,description,account_number,expiration_month,expiration_year
fake@email.com,John,Doe,100 First St.,New York City,NY,01110,USA,111-555-1234,5.00,Cap,5454545454545454,02,2010
fred@test.com,Fred,Test,123 Main Street,Anytown,AZ,81111,USA,555-123-4567,55.95,Products,5454545454545454,11,2012
Valid Mixed Files
email,first_name,last_name,address,city,state,zip,country,phone,amount,description,check_number,routing_number,account_number,expiration_month,expiration_year,payment_type
phony@email.com,Jack,Doe,100 First St.,New York City,NY,01110,USA,111-555-1234,5.00,Cap,,,5454545454545454,02,2010,cc
false@email.com,John,Guy,123 Main Street,Anytown,AZ,81111,USA,555-123-4567,55.95,Products,1111,359001567123456789,,,,check
```

Once you have prepared the appropriate file, save it to your local machine, use the "CHOOSE FILE" button to locate the file on your machine, and then click the "UPLOAD" to submit the file to the transaction servers. If the submission is not successful, a red error will display with instructions as to how to fix your submission. If the submission is successful, the Upload History page will display, showing past files (with the status of "COMPLETED") and your newly submitted file (with a status of "ACCEPTED").

Figure 2.27. Post-Submission Upload History Page
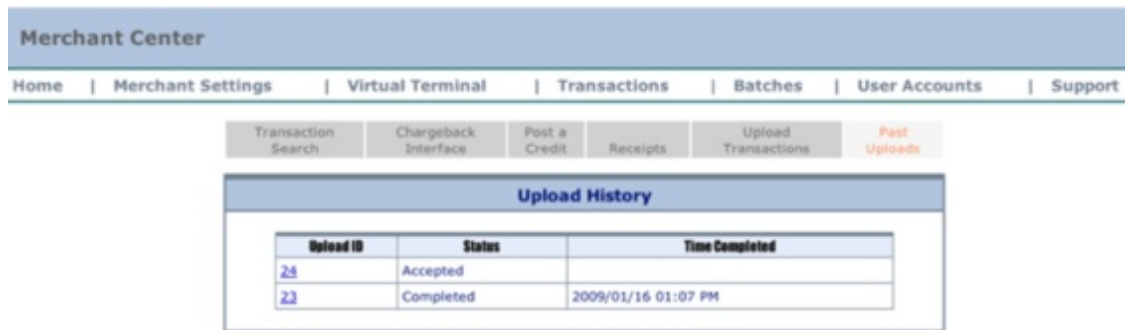
Your file will process and you will receive a transaction confirmation (or failure) email for each transaction. Once the final transaction has processed, you will be sent a Job Completion email. This will give you an overview of the processing of the entire file.

Figure 2.28. Job Completion Email

Job Completion Notice

Your uploaded batch has completed processing. The following table shows the status of each transaction in the batch.

XID	Type	First	Last	Total	Status
28492300	cc	Demo	User	5.55	ok
28492303	cc	Test	Tester	2.22	ok
28492304	cc	Fake	Person	2.22	ok
28492307	cc	Phony	Customer	2.22	ok
28492308	cc	Testing	Only	2.22	ok

You have received this email as a registered user of our merchant services.

© Copyright 2009. All rights reserved.

- **Upload History Link** - This link opens a window which displays completed files submitted through the File Upload system. The interface looks like this:

Figure 2.29. Upload History Interface

1. **Merchant Header Tabs** - In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

2. **Transactions Section Tabs** - In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

3. **Upload History List** - In the figure above, Item 3 is the Upload History List. This displays recently completed file submissions. These fields are displayed:

   - **Upload ID** - This is the unique value for the uploaded file. This link allows you to access the Upload Detail list for that file.

   - **Status** - This can display an "Accepted" status for a file that is still running, or a "Completed" status.

- **Time Completed** - This is the time stamp of when the file submission completed.

  Upload ID Link - This link opens a window which displays a the transactions from a completed file through the File Upload system. The Upload Detail interface looks like this:

Figure 2.30. Upload Detail Interface
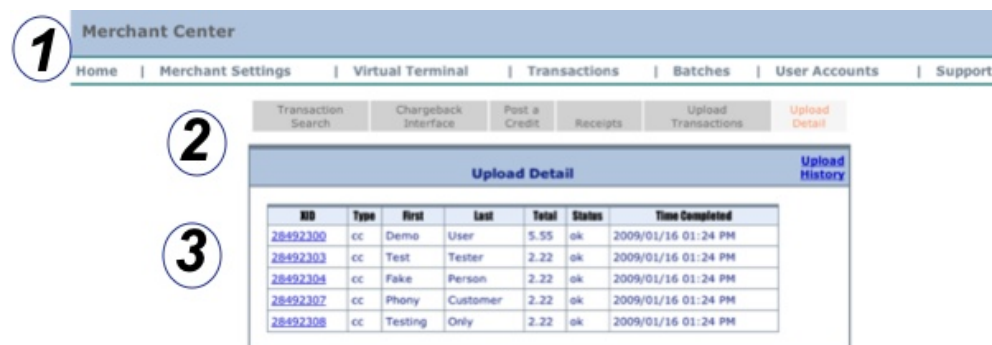
a. **Merchant Header Tabs** - In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

b. **Transactions Section Tabs** - In the figure above, Item 2 is the Transactions Section Tabs. These will allow you to move to the other interfaces within the Transactions section.

c. **Upload Detail Listing** - In the figure above, Item 3 is the Upload Detail Listing. This displays the following information:

   - **XID** - Unique transaction ID number assigned by the gateway. By clicking on the XID, you can open the full details of the transaction.

   - **TYPE** - Identifies credit card or check.

   - **FIRST** - This value is the customer's first name as submitted with the transaction information.

   - **LAST** - This value is the customer's last name as submitted with the transaction information.

   - **AMOUNT** - This value is the total amount that was billed to a customer's account.

   - **STATUS** - The field identifies whether a transaction was successful or not. Potential values are listed below:

     - Ok - Valid Transaction

     - Incomplete - Generally indicates transaction is currently in process.

     - Error - Error receiving response from network. May be caused by user error or an unknown response during transaction processing.

     - Fail - Could be any of the following reasons:

- Declined

- Card Expired

- Invalid Card Number

- Lost or Stolen Card

- Card Type Not Supported

- Service Not Allowed

- User Input Data Error

- No Answer From Processing Network

- No Response From Processing Network

  Review the Transaction Detail "Error Message" field for the specific reason for failure.

- **Time Completed** - This is the time stamp of when the file submission completed.

- **Upload History Link** - This link opens a window which displays completed files submitted through the File Upload system.

CONSIDERATIONS

- A file may contain one "payment_type" or can be mixed with both credit cards and checks.

- An XID number will be issued for each transaction in the file.

- There is no necessary naming convention required for the file.

- If the format of your file is incorrect, a specific error will display in red explaining the issue.

- Each entry in a file will generate an XID record in the transaction system, just like any other transaction in the gateway. This means that refunds, voids, credits, resubmissions, or recurring commands can be used with transaction entered through the File Upload system.

Batches

The Batches interface allows you to view and settle transaction batches.

Batch History

This area can be view a historical listing of batches.

Figure 2.31. Batch History Interface

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Batches Section Tabs

In the figure above, Item 2 is the Batches Section Tabs. These will allow you to move to the other interfaces within the User Management section.

Batch History Area

In the figure above, Item 3 is the Batch History area. Each of the columns provide information about a settlement:

- **Date** - This is the time stamp of the settlement attempt listed in Mountain Time.

- **Status** - This indicates whether a transaction was successful (OK) or whether it was not (FAIL).

- **Batch** - Click on the batch number and it will pull open a lising of transactions with that batch number.

- **Net** - This displays the total amount of the settlements after sales, credits, and voids are factored in.

- **Sales** - The total amount of sales and the number of sales are displayed here.

- **Credit**s - The total amount of credits and the number of sales are displayed here.

- **Voids** - The total amount of credits and the number of sales are displayed here.

- **Page** - This paging tool allows moving through settlements, ten at a time.

The Current Batch Estimate

This tool displays a batch estimate for the account's current open batch. The values are based on the current set of transactions that have run since the previous batch settlement.

Figure 2.32. Current Batch Interface

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Batches Section Tabs

In the figure above, Item 2 is the Batches Section Tabs. These will allow you to move to the other interfaces within the User Management section.

Estimated Batch Details

In the figure above, Item 3 is the Estimated Batch Details area.

The Settle Now Tool

This allows a merchant to run settlement at any time without the assistance of Gateway Service Technicians. When the "GO" button is selected, the account will begin the settlement request for the account. Batch settlements may take a few minutes depending on the number of transactions in the open batch and network traffic. When the batch has settled it will either display a successful response or a failed response. A failed response will indicate the purpose of the error.

Figure 2.33. Settle Now Interface
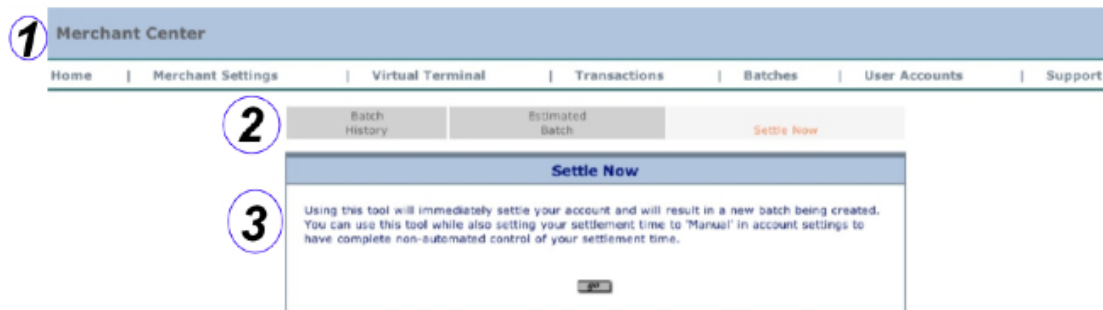
This tool can be used by merchants who have any settlement setting (Auto, Manual, or Specified time) in the Account Settings. Remember, if an account is set to "MANUAL" settlement, it will not batch until you use the Settle Now tool.

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

Batches Section Tabs

In the figure above, Item 2 is the Batches Section Tabs. These will allow you to move to the other interfaces within the User Management section.

Settle Now Window

In the figure above, Item 3 is the Settle Now Window.

User Accounts

The User Accounts interface allows you to add, edit, and delete users and permission levels for gateway access.

User Account Management

This area can be used to add users accounts, change passwords, and modify permission levels for users of the gateway.

Figure 2.34. User Account Management Interface
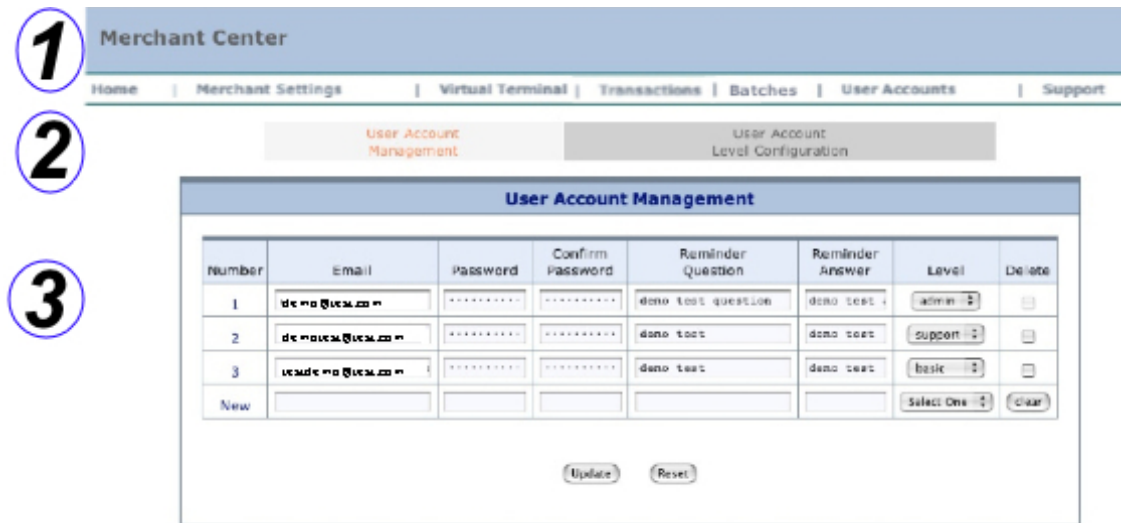
Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

User Management Section Tabs

In the figure above, Item 2 is the User Management Section Tabs. These will allow you to move to the other interfaces within the User Management section.

User Account Management Area

In the figure above, Item 3 is the User Account Management area. Here are the fields included in this area:

- **Number** - A non-modifiable field. The gateway automatically assigns the user number for each user of the gateway account.

- **Email** - This field displays the ID or Username used to log in to a specific user account. This field should not be modified.

- **Password/Confirm Password** - These fields can be used to change the password for a user. The field entries must match.

- **Reminder Question/Answer** - If a person has forgot then user information, they can answer the question correctly to receive information sent to their email address.

- **Level** - This drop don menu allows you to set the user permission level for a user.

- **Delete Checkbox** - Use this check box if you want to delete a user completely.

- **Update Button** - Used to commit any changes to the interface settings.

ANY CHANGES MADE IN THIS AREA MUST BE SUBMITTED BY CLIKCING THE "UP-DATE" BUTTON.

User Account Level Configuration

This features allows you to modify and create permission level definitions. There are three default settings. You can not modify those but you can add as many others as you would like.

Figure 2.35. Account Level Configuration Layout

Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

User Management Section Tabs

In the figure above, Item 2 is the User Management Section Tabs. These will allow you to move to the other interfaces within the User Management section.

Login Level Definitions Area

This explains the different login perminssion levels. You can also add and modify permission levels for a Level ID. Here are the explanation of the fields:

• **Level ID** - A non-modifiable field. The gateway automatically assigns a Level ID number for each permission level created by a user.

• **Name** - This is name of a permission level as it displays in the User Account Management dropdown menu.

• **Description** - This give further explanation of a user created permission level.

• **View Button Column** - If a "VIEW" button displays, you can click on this to view the options that are available for each user level. If an "ADD" button displays, this means you can create a new account permission level.

• **Edit Button Column** - When an "ADD" button displays in this column, you can modify the permissions for a specific account permission level. You can not modify the levels named "admin", "support", or "basic".

• **Delete Buttom Column** - When an "DELETE" button displays in this column, you can delete a spe-

cific account permission level. You can not delete the levels named "admin", "support", or "basic".

Definitions of Default Login Levels

Each of the default permission levels has different abilities within the gateway.

Admin Level

The "**admin**" permission level has the ability to do all of the following:

- Edit and View User Management Area

- Use of the Credit Feature

- Ability to Change and view the Merchant Settings interface

- Ability to process Postauths

- Ability to generate Receipt/Invoice transactions

- Use of the Receipt/Invoice listing

- Ability to Credit previous transactions

- Ability to change Recurring Billing information

- Ability to process Forced transactions

- Ability to process Retry transactions

- Ability to Void transactions

Support Level

The "**support**" permission level has the ability to do all of the following:

- Edit and View User Management area

- Ability to Change and View the Merchant Settings interface

- Ability to process Postauths

- Ability to generate Receipt/Invoice transactions

- Use of the Receipt/Invoice listing

- Ability to Credit previous transactions

- Ability to change Recurring Billing information

- Ability to process Forced transactions

- Ability to process Retry transactions

- Ability to Void transactions

Basic Level

The "**basic**" permission level has the ability to do all of the following:

- Ability to View the User Management area

- Ability to View the Merchant Settings interface

Adding A New Login Level

To add a new level for permissions, enter a unique value in the "Name" column and "Description" column of the lowest row in Item 3 (listed as "new"). Click the "ADD" button. The following interface will display:

Figure 2.36. Login Level Customization Tool
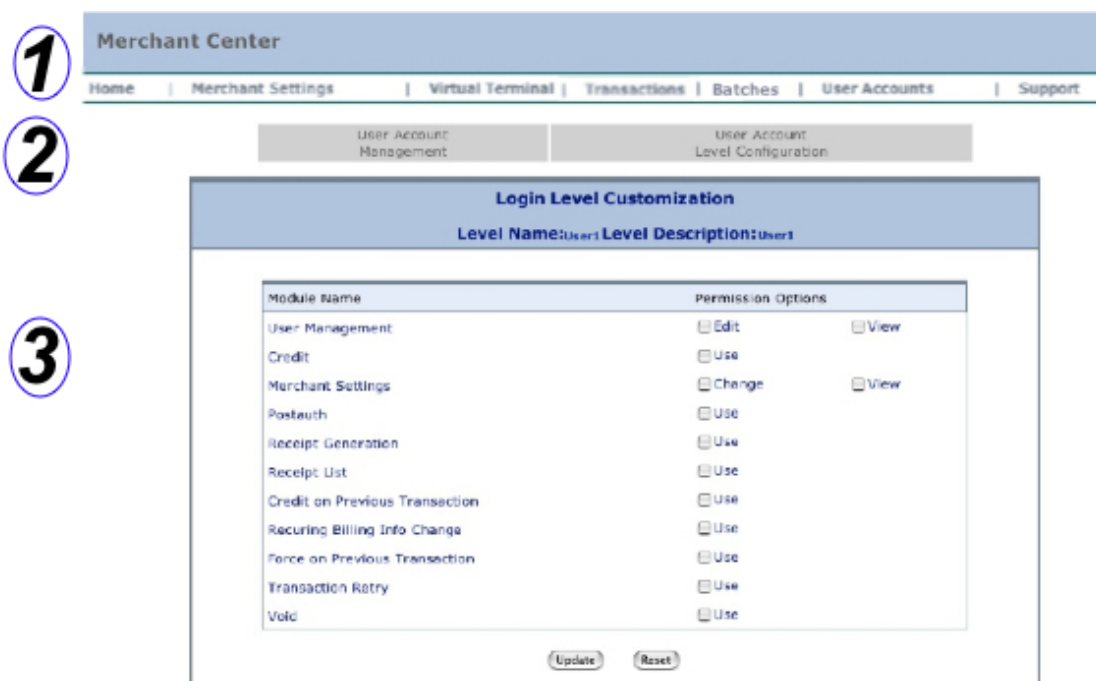
Merchant Header Tabs

In the figure above, Item 1 is the Merchant Header Tabs. You can use these links to quickly move to other sections of the gateway system.

User Management Section Tabs

In the figure above, Item 2 is the User Management Section Tabs. These will allow you to move to the other interfaces within the User Management section.

Login Level Customization Tool

In the figure above, Item 3 is the Login Level Customization Tool. When setting up or editing a user created permission level, select the desired checkboxes and then click the "Update" button. The new

level will now display in the list of available log in levels.

ANY CHANGES MADE IN THIS AREA MUST BE SUBMITTED BY CLIKCING THE "UP-DATE" BUTTON.

Support

This link opens the Merchant Developer Toolkit. This Toolkit features integration features for the adding the gateway to a web order form. The Interface looks like this:

Figure 2.37. Merchant Developer Toolkit

Instructions for all of the features of this interface can be accessed by clicking on the "Gateway Documentation" link at the top of the page.

What Emails Are Sent By The Gateway?

The gateway system uses emails as the primary source of communication. Many different types of emails are generated for different purposes.

Transaction Confirmations

This section includes examples of different types of Transaction Confirmation emails

Sale Transaction Confirmations

The gateway system sends a merchant an email each time a sale transaction is processed. By default, a corresponding email is also sent to the customer (unless the merchant has de-activated the settings).

Merchant Credit Card Sale Confirmation Email

Table 2.3. Merchant Credit Card Sale Confirmation Email Example

```
From: "Credit Card Transaction Processing"
Date: June 28, 2002 3:05:26 PM MDT
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: Customer1 Name1, $25.00 Visa XID: 999999999
        Approval: 012806 6/28/2002 15:06:54
Reply-To: "Customer1 Name1" <Customer1@Customeremail.com>
****************************************************************
MERCHANT,
The following transaction was processed.
CUSTOMER INFORMATION:
-----------------------------------------------
Customer Name: Customer1 Name1
Address: 123 Main St
City, St. ZIP: BHs, Ca 90210
Country: USA
Telephone: 555-555-5555
E-Mail Address: Customer1@Customeremail.com
Approval Code: 012806
CVV2 Response: M
Card Type: Visa
Last Four Digits: 3263
Transaction ID: 999999999
IP Address: 0.0.0.0
AVS Response: Y
AVS response descriptions are listed here:
https://secure.itransact.com/support/avs.html
Description_____Amount__Quantity__Subtotal
Item 1_____25.00_____1_____25.00
Transaction total: $25.00
The value of any of the "email_text" fields get printed here!!!!
```

Customer Credit Card Sale Confirmation Email

The email below can be turned off in the General Settings interface.

Table 2.4. Customer Credit Card Sale Confirmation Email Example

```
To: "Customer1 Name1" <Customer1@Customeremail.com>
From: "MERCHANT Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: MERCHANT Transaction Confirmation, XID: 999999999
****************************************************************
Customer1 Name1,
Thank you! The following transaction was processed.
```

```
This email will serve as your receipt.
For questions, please contact Merchantemail@Merchantdomain.com.

The value of any of the "email_text" fields get printed here!!!!
TRANSACTION DETAIL
---------------------------------------------
Merchant Name: MERCHANT
Card Type: Visa
Date & Time: 6/28/2002 15:06:54
Transaction ID: 999999999
IP Address: Logged for security purposes.
YOUR INFORMATION:
---------------------------------------------
Customer Name: Customer1 Name1
Address: 123 Main St
City, St. ZIP: BHs, Ca 90210
Country: USA
Telephone: 555-555-5555
E-Mail Address: Customer1@Customeremail.com
Description_____Amount__Quantity__Subtotal
Item 1_____25.00_____1_____25.00
Transaction Total: 25.00
Sincerely,
MERCHANT
```

Merchant Checking Account Sale Confirmation Email

Table 2.5. Merchant Checking Account Sale Confirmation Email Example

```
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
From: "Check Transaction Processing"
Reply-To: "Customer2 Name2" <Customer2@Customeremail.com>
Subject: Customer2 Name2, $150.00 XID: 99999999
        Approval: 6/28/2002 17:18:11
****************************************************************
MERCHANT,
The following transaction was processed.
CUSTOMER INFORMATION:
---------------------------------------------
Customer Name: Customer2 Name2
Address: 1825 Main St
City, St. ZIP: Sturgis, SD 57785
Country: USA
Telephone: 605-555-5555
E-Mail Address: Customer2@Customeremail.com
Last Four Digits: 4321
Check Number:
Check Memo:
Transaction ID: 99999999
IP Address: 0.0.0.0
Description_____Amount_Quantity__Subtotal
Item 1_____150.00___1_____150.00
Transaction total: $150.00
```

Customer Checking Account Sale Confirmation Email

The email below can be turned off in the General Settings interface.

Table 2.6. Customer Checking Account Sale Confirmation Email Example

```
To: "Customer2 Name2" <Customer2@Customeremail.com>
From: "MERCHANT Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: MERCHANT Transaction Confirmation, XID: 99999999
****************************************************************
Customer2 Name2,
Thank you! The following transaction was processed.
This email will serve as your receipt.
For questions, please contact Merchantemail@Merchantdomain.com.
TRANSACTION DETAIL
------------------------------------------------
Merchant Name: MERCHANT
Last Four Digits: 4321
Check Number:
Check Memo:
Date & Time: 6/28/2002 17:18:11
Transaction ID: 99999999
IP Address: Logged for security purposes.
YOUR INFORMATION:
------------------------------------------------
Customer Name: Customer2 Name2
Address: 1825 Main St
City, St. ZIP: Sturgis, SD 57785
Country: USA
Telephone: 605-555-5555
E-Mail Address: Customer2@Customeremail.com
Description_____Amount_Quantity__Subtotal
Item 1_____150.00___1_____150.00
Transaction Total: 150.00
Sincerely,
MERCHANT
```

Void Transaction Confirmations

The gateway system sends a merchant an email each time a void transaction is processed. By default, a corresponding email is also sent to the customer (unless the merchant has de-activated the settings).

Merchant Void Transaction Confirmation Email

Table 2.7. Merchant Void Transaction Confirmation Email Example

```
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
From: "Credit Card Transaction Processing"
Reply-To: "Customer3 Name3" <Customer3@Customeremail.com>
Subject: VOID Customer3 Name3, 150.00 MasterCard
        XID: 88888888 6/1/2002 09:11:20
****************************************************************
MERCHANT,
The following VOID was processed.
The original transaction will not be processed and your
customer's account will not be charged.
Please check your transaction listing for details.
Your customer will receive notification of this transaction via email.
TRANSACTION INFORMATION:
------------------------------------------------
Original Transaction ID: 88888877
Void Transaction ID: 88888888
Void Amount: $150.00
------------------------------------------------
Customer Name: Customer3 Name3
Address: 515 Center St
City, St. ZIP: Centerville, NY 14225
Country: USA
Telephone: 716 555 1055
E-Mail Address: Customer3@Customeremail.com
Card Type: MasterCard
IP Address: 0.0.0.0
```

Customer Void Transaction Confirmation Email

The email below can be turned off in the General Settings interface.

Table 2.8. Customer Void Transaction Confirmation Email Example

```
To: "Customer3 Name3" <Customer3@Customeremail.com>
From: "MERCHANT Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: VOID MERCHANT Confirmation, XID: 88888888
****************************************************************
Customer3 Name3,
The following VOID was processed.
The original transaction will not be processed and your
account will not be charged.
For questions, please contact Merchantemail@Merchantdomain.com.
TRANSACTION INFORMATION:
------------------------------------------------
Card Type: MasterCard
Name: Customer3 Name3
Address: 515 Center St
City, St. ZIP: Centerville, NY 14225
Country: USA
Telephone: 716 555 1055
E-Mail Address: Customer3@Customeremail.com
Original Transaction ID: 88888877
Current Transaction ID: 88888888
Amount: $150.00
Date & Time: 6/1/2002 09:11:20
```

Credit/Refund Transaction Confirmations

The gateway system sends a merchant an email each time a credit/refund transaction is processed. By default, a corresponding email is also sent to the customer (unless the merchant has de-activated the settings).

Merchant Credit/Refund Transaction Confirmation Email

Table 2.9. Merchant Credit/Refund Transaction Confirmation Email Example

```
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
From: "Credit Card Transaction Processing"
Reply-To: "Customer4 Name4" <Customer4@Customeremail.com>
Subject: REFUND Customer4 Name4, 5.55 Visa XID: 5454545454
       6/5/2002 09:27:36
****************************************************************
MERCHANT,
The following REFUND was processed.
The amount shown below will be deducted from your merchant
account and deposited into your customer's account.
Please check your transaction listing for details.
Your customer will receive notification of this transaction via email.
TRANSACTION INFORMATION:
------------------------------------------------
Original Transaction ID: 232323232
Refund Transaction ID: 5454545454
Refund Amount: $5.55
------------------------------------------------
Customer Name: Customer4 Name4
Address: 123 Main St
City, St. ZIP: BH, Ca 90210
Country: USA
```

```
Telephone: 888.555.5555
E-Mail Address: Customer4@Customeremail.com
Customer ID:
Card Type: Visa
IP Address: 0.0.0.0
```

Customer Credit/Refund Transaction Confirmation Email

The email below can be turned off in the General Settings interface.

Table 2.10. Customer Credit/Refund Transaction Confirmation Email Example

```
To: "Customer4 Name4" <Customer4@customeremail.com>
From: "MERCHANT" Transaction Processing"
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: REFUND MERCHANT Confirmation, XID: 5454545454
****************************************************************
Customer4 Name4,
The following REFUND was applied to your account.
This refund should appear on your next bank statement.
For questions, please contact Merchantemail@Merchantdomain.com.
TRANSACTION INFORMATION:
-----------------------------------------------
Card Type: Visa
Name: Customer4 Name4
Address: 123 Main St
City, St. ZIP: BH, Ca 90210
Country: USA
Telephone: 888.555.5555
E-Mail Address: Customer4@customeremail.com
Customer ID: Original Transaction ID: 232323232
Current Transaction ID: 5454545454
Amount: $5.55
Date & Time: 6/5/2002 09:27:36
```

Preauth Transaction Confirmations

The gateway system sends a merchant an email each time a transaction is processed. Unlike other transaction types, by default, no corresponding email is sent to the customer (unless the merchant has activated the settings).

Merchant Preauth Transaction Confirmation Email

Table 2.11. Merchant Preauth Transaction Confirmation Email Example

```
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
From: "PREAUTH Credit Card Transaction Processing"
Reply-To: "Customer5 Name5" <Customer5@Customeremail.com>
Subject: Customer5 Name5, $295.00 Visa XID: 777777777
        Approval: 991676 6/5/2002 15:47:26
****************************************************************
THIS IS A PREAUTH TRANSACTION ONLY. YOU MUST SUBMIT A
POSTAUTH BEFORE FUNDS WILL BE DEPOSITED.

MERCHANT,
The following preauth transaction was processed.
CUSTOMER INFORMATION:
-----------------------------------------------
```

```
Customer Name: Customer5 Name5
Address: 2129 W. Center St.
City, St. ZIP: Los Angeles, CA 95301
Country: USA
Telephone: 209-555-5555
E-Mail Address: Customer5@Customeremail.com
Approval Code: 991676
CVV2 Response:
Card Type: Visa
Transaction ID: 777777777
IP Address: 0.0.0.0
AVS Response: Y
AVS response descriptions are listed here:
https://secure.itransact.com/support/avs.html
Description_____Amount_Quantity__Subtotal
Item 1_____295.00___1_____295.00
Transaction total: $295.00
```

Customer Preauth Transaction Confirmation Email

Table 2.12. Customer Preauth Transaction Confirmation Email Example

```
To: "Customer5 Name5" <Customer5@Customeremail.com>
From: "MERCHANT Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: MERCHANT Transaction Confirmation, XID: 777777777
****************************************************************
Customer5 Name5,
Thank you! The following preauth transaction was processed.
This email will serve as your receipt.
For questions, please contact Merchantemail@Merchantdomain.com.
TRANSACTION DETAIL
------------------------------------------------
Merchant Name: MERCHANT
Card Type: Visa
Date & Time: 6/5/2002 15:47:26
Transaction ID: 777777777
IP Address: Logged for security purposes.
YOUR INFORMATION:
------------------------------------------------
Customer Name: Customer5 Name5
Address: 2129 W. Center St.
City, St. ZIP: Los Angeles, CA 95301
Country: USA
Telephone: 209-555-5555
E-Mail Address: Customer5@Customeremail.com
Description_____Amount_Quantity__Subtotal
Item 1_____295.00___1_____295.00
Transaction Total: 295.00
Sincerely,
MERCHANT
```

Postauth Transaction Confirmations

The gateway system sends a merchant an email each time a postauth transaction is processed. By default, a corresponding email is also sent to the customer (unless the merchant has de-activated the settings).

Merchant Postauth Transaction Confirmation Email

Table 2.13. Merchant Postauth Transaction Confirmation Email Example

```
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
From: "Credit Card Transaction Processing"
Reply-To: "Customer5 Name5" <Customer5@Customeremail.com>
Subject: Customer5 Name5, $295.00 Visa XID: 777777888
        Approval: 6/6/2002 15:48:02
*****************************************************************
MERCHANT,
The following postauth transaction was processed.
CUSTOMER INFORMATION:
-----------------------------------------------
Customer Name: Customer5 Name5
Address: 2129 W. Center St.
City, St. ZIP: Los Angeles, CA 95301
Country: USA
Telephone: 209-555-5555
E-Mail Address: Customer5@Customeremail.com
Approval Code:
CVV2 Response:
Card Type: Visa
Transaction ID: 777777888
IP Address: 0.0.0.0
AVS Response:
AVS response descriptions are listed here:
https://XXXXXXXXXX/support/avs.html
Description_____Amount_Quantity__Subtotal
Item 1_____295.00___1_____295.00
Transaction total: $295.00
```

Customer Postauth Transaction Confirmation Email

The email below can be turned off in the General Settings interface.

Table 2.14. Customer Postauth Transaction Confirmation Email Example

```
To: "Customer5 Name5" <Customer5@Customeremail.com>
From: "MERCHANT Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: MERCHANT Transaction Confirmation, XID: 777777888
*****************************************************************
Customer5 Name5,
Thank you! The following postauth transaction was processed.
This email will serve as your receipt. For questions, please
contact Merchantemail@Merchantdomain.com.
TRANSACTION DETAIL
-----------------------------------------------
Merchant Name: MERCHANT
Card Type: Visa
Date & Time: 6/6/2002 15:48:02
Transaction ID: 777777888
IP Address: Logged for security purposes.
YOUR INFORMATION:
-----------------------------------------------
Customer Name: Customer5 Name5
Address: 2129 W. Center St.
City, St. ZIP: Los Angeles, CA 95301
Country: USA
Telephone: 209-555-5555
E-Mail Address: Customer5@Customeremail.com
Description_____Amount_Quantity__Subtotal
Item 1_____295.00___1_____295.00
Transaction Total: 295.00
Sincerely,
MERCHANT
```

Force Transaction Confirmations

The gateway system sends a merchant an email each time a force transaction is processed. By default, a corresponding email is also sent to the customer (unless the merchant has de-activated the settings).

Merchant Force Transaction Confirmation Email

Table 2.15. Merchant Force Transaction Confirmation Email Example

```
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
From: "Credit Card Transaction Processing"
Reply-To: "Customer6 Name6" <Customer6@Customeremail.com>
Subject: Customer6 Name6, $547.90 Visa XID: 6565656565
        Approval: 461097 2/17/2005 11:59:39
*****************************************************************
MERCHANT,
The following force transaction was processed.
CUSTOMER INFORMATION:
------------------------------------------------
Customer Name: Customer6 Name6
Address: 3700 Wall St
City, St. ZIP: South Towne, MN 55416
Country: USA
Telephone: 888-555-5555
E-Mail Address: Customer6@Customeremail.com
Approval Code: 461097
CVV2 Response:
Card Type: Visa
Transaction ID: 6565656565
IP Address: 0.0.0.0
AVS Response:
AVS response descriptions are listed here:
https://secure.itransact.com/support/avs.html
Description_____Amount__Quantity_Subtotal
Item 1_____459.00_____1_____459.00
Item 2_____49.95_____1_____49.95
Item 3_____13.95_____1_____13.95
Shipping_____25.00_____1_____25.00
Transaction total: $547.90
```

Customer Force Transaction Confirmation Email

The email below can be turned off in the General Settings interface.

Table 2.16. Customer Force Transaction Confirmation Email Example

```
To: "Customer6 Name6" <Customer6@Customeremail.com>
From: "MERCHANT Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: MERCHANT Transaction Confirmation, XID: 6565656565
*****************************************************************
Customer6 Name6,
Thank you! The following transaction was processed.
This email will serve as your receipt.
For questions, please contact Merchantemail@Merchantdomain.com.
TRANSACTION DETAIL
------------------------------------------------
Merchant Name: MERCHANT
Card Type: Visa
Date & Time: 2/17/2005 11:59:39
Transaction ID: 6565656565
IP Address: Logged for security purposes.
```

```
YOUR INFORMATION:
------------------------------------------------
Customer Name: Customer6 Name6
Address: 3700 Wall St
City, St. ZIP: South Towne, MN 55416
Country: USA
Telephone: 888-555-5555
E-Mail Address: Customer6@Customeremail.com
Description_____Amount__Quantity_Subtotal
Item 1_____459.00_____1_____459.00
Item 2_____49.95_____1_____49.95
Item 3_____13.95_____1_____13.95
Shipping_____25.00_____1_____25.00
Transaction Total: 547.90
Sincerely,
MERCHANT
```

Recurring Transaction Confirmations

The gateway system sends a merchant an email each time a force transaction is processed. By default, a corresponding email is also sent to the customer (unless the merchant has de-activated the settings).

Merchant Recurring Credit Card Transaction Confirmation Email

Table 2.17. Merchant Recurring Credit Card Transaction Confirmation Email Example

```
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
From: "Recurring Credit Card Transaction"
Date: February 2, 2006 1:50:54 PM MST
Reply-To: "Customer8 Name8" <Customer8@Customeremail.com>
Subject: Recurring Transaction 2/2/2006, 493919 (Customer8 Name8) MasterCard
****************************************************************
MERCHANT,
The following recurring transaction was processed.
CUSTOMER INFORMATION:
------------------------------------------------
Customer Name: Customer8 Name8
Address: 123 Main St
City, St. ZIP: South Park, CA 90007
Country: USA
Telephone: 555-555-3210
E-Mail Address: Customer8@Customeremail.com
Approval Code: 493919
CVV2 Response:
Card Type: MasterCard
Last Four Digits: 4321
Transaction ID: 9222222222
IP Address: 0.0.0.0
AVS Response: Y
AVS response descriptions are listed here:
https://secure.itransact.com/support/avs.html
RECURRING TRANSACTION INFORMATION:
------------------------------------------------
Start Date: 12/1/2004
Recipe Name: monthly02
Originating XID: 121211111
Recurring Amount: 675.00
Remaining Reps: 986
Definition: Repeat every month on the 2nd day
Description_____Amount__Quantity__Subtotal
Monthly Fee_____675.00____1_____675.00
Transaction total: $675.00
TRANSACTION HISTORY
------------------------------------------------
12/1/2004 121211111  order ok    675.00
```

```
1/2/2005  1222222222 order ok    675.00
2/2/2005  2222222222 order error 675.00
3/2/2005  3222222222 order ok    675.00
4/2/2005  4222222222 order ok    675.00
5/2/2005  5222222222 order ok    675.00
6/2/2005  6022222222 order ok    675.00
7/2/2005  6122222222 order ok    675.00
8/2/2005  6222222222 order ok    675.00
9/2/2005  6322222222 order ok    675.00
10/2/2005 6422222222 order ok    675.00
11/2/2005 6522222222 order ok    675.00
12/2/2005 6622222222 order ok    675.00
1/2/2006  6772222222 order ok    675.00
2/2/2006  9222222222 order ok    675.00
```

Customer Recurring Credit Card Transaction Confirmation Email

Table 2.18. Customer Recurring Credit Card Transaction Confirmation Email Example

```
To: "Customer8 Name8" <Customer8@Customeremail.com>
From: "MERCHANT Recurring Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: MERCHANT Recurring Transaction Confirmation, XID: 9222222222
****************************************************************
Customer8 Name8,
Thank you! The following recurring transaction was processed.
This email will serve as your receipt. For questions,
please contact Merchantemail@Merchantdomain.com.
TRANSACTION DETAIL
------------------------------------------------
Merchant Name: MERCHANT
Card Type: MasterCard
Date & Time: 2/2/2006 09:54:25
Transaction ID: 9222222222
IP Address: Logged for security purposes.
YOUR INFORMATION:
------------------------------------------------
Customer Name: Customer8 Name8
Address: 123 Main St
City, St. ZIP: South Park, CA 90007
Country: USA
Telephone: 555-555-3210
E-Mail Address: Customer8@Customeremail.com
RECURRING TRANSACTION INFORMATION:
------------------------------------------------
Start Date: 12/1/2004
Recipe Name: monthly02
Originating XID: 121211111
Recurring Amount: 675.00
Remaining Reps: 986
Definition: Repeat every month on the 2nd day
Description_____Amount__Quantity__Subtotal
Monthly Fee_____675.00____1_____675.00
Transaction total: $675.00
TRANSACTION HISTORY
------------------------------------------------
12/1/2004 121211111  order ok    675.00
1/2/2005  1222222222 order ok    675.00
2/2/2005  2222222222 order error 675.00
3/2/2005  3222222222 order ok    675.00
4/2/2005  4222222222 order ok    675.00
5/2/2005  5222222222 order ok    675.00
6/2/2005  6022222222 order ok    675.00
7/2/2005  6122222222 order ok    675.00
8/2/2005  6222222222 order ok    675.00
9/2/2005  6322222222 order ok    675.00
10/2/2005 6422222222 order ok    675.00
```

```
11/2/2005 6522222222 order ok    675.00
12/2/2005 6622222222 order ok    675.00
1/2/2006  6772222222 order ok    675.00
2/2/2006  9222222222 order ok    675.00
```

Merchant Recurring Check Transaction Confirmation Email

Table 2.19. Merchant Recurring Check Transaction Confirmation Email Example

```
From: "Recurring Check Transaction"
Date: April 5, 2006 2:01:39 PM MDT
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: Recurring Transaction 4/5/2006, (Customer9 Name9)
Reply-To: "Customer9 Name9" <Customer8@Customeremail.com>
*****************************************************************
MERCHANT,
The following recurring transaction was processed.
CUSTOMER INFORMATION:
-----------------------------------------------
Customer Name: Customer9 Name9
Address: PO Box 123
City, St. ZIP: South Towne, TX 12345
Country: USA
Telephone: 555-123-8448
E-Mail Address: Customer9@Customeremail.com
Last Four Digits:
Check Number:
Check Memo:
Transaction ID: 12312312
IP Address: 0.0.0.0
RECURRING TRANSACTION INFORMATION:
-----------------------------------------------
Start Date: 12/5/2005
Recipe Name: monthly05
Originating XID: 4564560
Recurring Amount: 2645.00
Remaining Reps: 97
Definition: Repeat every month on the 5th day
Description_____Amount___Quantity__Subtotal
Monthly Fee_____2370.00___1_____2370.00
Additional Support_____275.00___1_____275.00
Transaction total: $2645.00
TRANSACTION HISTORY
-----------------------------------------------
12/5/2005 4564560 order ok 2645.00
1/5/2006  5564560 order ok 2645.00
2/5/2006  7564560 order ok 2645.00
3/5/2006  9564560 order ok 2645.00
4/5/2006 12312312 order ok 2645.00
```

Customer Recurring Check Transaction Confirmation Email

Table 2.20. Customer Recurring Check Transaction Confirmation Email Example

```
To: "Customer9 Name9" <Customer9@Customeremail.com>
From: "MERCHANT Recurring Transaction Processing" <Merchantemail@Merchantdomain.com>
Reply-To: "MERCHANT" <Merchantemail@Merchantdomain.com>
```

```
Subject: MERCHANT Recurring Transaction Confirmation, XID: 12312312
****************************************************************
Customer9 Name9,
Thank you! The following recurring transaction was processed.
This email will serve as your receipt. For questions,
please contact Merchantemail@Merchantdomain.com.
TRANSACTION DETAIL
------------------------------------------------
Merchant Name: Merchantemail@Merchantdomain.com
Last Four Digits:
Check Number:
Check Memo:
Date & Time: 4/5/2006 11:08:31
Transaction ID: 12312312
IP Address: Logged for security purposes.
YOUR INFORMATION:
------------------------------------------------
Customer Name: Customer9 Name9
Address: PO Box 123
City, St. ZIP: South Towne, TX 12345
Country: USA
Telephone: 555-123-8448
E-Mail Address: Customer9@Customeremail.com
RECURRING TRANSACTION INFORMATION:
------------------------------------------------
Start Date: 12/5/2005
Originating XID: 456456
Remaining Reps: 97
Recurring Amount: 2645.00
Definition: Repeat every month on the 5th day
Description_____Amount___Quantity__Subtotal
Monthly Fee_____2370.00___1_____2370.00
Additional Support_____275.00___1_____275.00
Transaction total: $2645.00
Sincerely,
MERCHANT
If you have questions regarding this recurring transaction,
please contact us by replying to this email.
TRANSACTION HISTORY
12/5/2005 4564560 order ok 2645.00
1/5/2006  5564560 order ok 2645.00
2/5/2006  7564560 order ok 2645.00
3/5/2006  9564560 order ok 2645.00
4/5/2006 12312312 order ok 2645.00
```

Transaction Failure Notifications

These emails are only sent to the merchant. The customer does not receive email notifications when their payments fail. This feature can be turned on and off in the Account Settings.

Sale Failure Notification Email

Table 2.21. Sale Failure Notification Email Example

```
From: "Credit Card Transaction Failure"
Date: July 7, 2006 3:26:05 PM MDT
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: Customer1 Name1, $1.22 XID: 1717171 Error: CARD NO. ERROR 7/7/2002 1:26:01
Reply-To: "Customer1 Name1" <Customer1@Customeremail.com>
****************************************************************
TRANSACTION FAILURE
MERCHANT,
The following transaction was attempted through your account
but failed because of the failure message listed below.
Gateway ID: XXXXX
Failure Message: CARD NO. ERROR
```

```
CUSTOMER INFORMATION:
------------------------------------------------
Customer Name: Customer1 Name1
Address: 123 Main St
City, St. ZIP: BHs, Ca 90210
Country: USA
Telephone: 888.555.1234
E-Mail Address: Customer1@Customeremail.com
Card Type: MasterCard
Transaction ID: 1717171
IP Address: 0.0.0.0
Description_____Amount__Quantity__Subtotal
Item 1_____1.22_____1_____1.22
Transaction total: $1.22
```

Recurring Transaction Failure Email

Table 2.22. Recurring Transaction Failure Email Example

```
From: "Recurring Credit Card Transaction"
Date: January 2, 2005 1:56:31 PM MST
To: "MERCHANT" <Merchantemail@Merchantdomain.com>
Subject: Recurring Transaction FAILED 3/2/2006, (Customer2 Name2)
Reply-To:"Customer2 Name2" <Customer2@Customeremail.com>
********************************************************
RECURRING TRANSACTION FAILED
MERCHANT,
The following recurring transaction was attempted and failed.
This transaction will be attempted again on the next recurring
date unless it is cancelled by you.
CUSTOMER INFORMATION:
------------------------------------------------
Customer Name: Customer2 Name 2
Address: 1450 North 1100 East
City, St. ZIP: South Town, UT 84444
Country: USA
Telephone: 555-444-3333
E-Mail Address: Customer2@Customeremail.com
Card Type: MasterCard
Transaction ID: 6789123
IP Address: 0.0.0.0
AVS Response:
AVS response descriptions are listed here:
https://secure.itransact.com/avs.html
RECURRING TRANSACTION INFORMATION:
------------------------------------------------
Start Date: 12/1/2004
Recipe Name: monthly02
Originating XID: 456789
Remaining Reps: 999
Definition: Repeat every month on the 2nd day
Description_____Amount___Quantity__Subtotal
Monthly Service_____250.00_____1_____250.00
Transaction total: $250.00US
TRANSACTION HISTORY
------------------------------------------------
12/1/2004 456789 order ok 400.00
1/2/2005 6789123 order error 400.00
If specified, items should be sent to the address
or email address listed
```

Credit Card Settlement Notifications

The payment gateway sends notification emails each time a batch settlement takes place. The informa-

tion listed in the emails is generated by the response from the credit card processing network. The gateway system only reports the data that the processing network responds with. Any discrepancies need to be discussed with the processor or the merchant service provider.

Table 2.23. Settlement Email Example

```
From: "Settlement Results"
Date: May 15, 2004 10:08:18 AM MDT
To: undisclosed-recipients: ;
Subject: Settlement Results 5/15/2004 (XXXXX)
*************************************************************
Settlement Results for Gateway ID XXXXX
Time of Settlement: 5/15/2004 09:48:26
Batch Number: 1
Settlement ID: 22759832
     Count Amount
-------------------
Sales   1  $44.48
Voids   0  $0.00
Credits 0  $0.00
-------------------
Net     1  $44.48
```

Check Statistics Reports

Table 2.24. Settlement Email Example

```
From:
To: <undisclosed-recipients:>
Sent: Friday, June 30, 2006 1:56 PM
Subject: Check Stats for Merchant XXXXX on 6/27/2006
*************************************************************
Check Summary Report -- 6/27/2006
_Name____Check_Number__Date___Check_Total__Check_Charge__Fax_Chrg__Total_Charge
V_CustomerI____1_____6/27/2006__10.00_____0.25_____0.00_____0.25
V_CustomerII___2_____6/27/2006___5.00_____0.00_____0.00_____0.00
V_CustomerIII__3_____6/27/2006__20.00_____4.50_____0.00_____4.50
Number of Checks: 3
Valid Checks: 3
Deposit Total: 35.00
Processing Charge: 4.75
FAX Charge: 0.00
Delivery Charge: 1.00
Invoice Total: 5.75
```

Receipt/Invoice Communications

The Receipt/Invoice system uses emails to direct a customer to a secure page (built dynamically when the invoice request is sent) where they can complete the payment for the auction item.

Invoice Customer Request Email

Table 2.25. Invoice Customer Request Email Example

```
From: Auctionseller001 <Auctionseller001@Merchantemail.com>
Date: June 9, 2004 10:50:04 AM MDT
To: Winningbidder@Customeremail.com
Subject: Payment Instructions for Items bought from Demo Store
Reply-To: Auctionseller001 <Auctionseller001@Merchantemail.com>
************************************************************
Payment Instructions
Joe,

Thank you for your recent order from Demo Store.
Please note that you must still complete the payment process.
Instructions are shown below.

Description Amount Qty Subtotal
TestItem    $5.00   1  $5.00
Order Total $5.00

Complete your transaction by clicking the 'Pay Now' link,
or you may copy and paste the link into your browser.
Pay Now (https://XXXX:443/cgi-bin/rc/pay_receipt/redirect/redirect.cgi?token=vFoE)

You may reply to this email or contact Auctionseller001@Merchantemail.com
if you have any questions.

Sincerely,

Demo Store
```

Invoice Merchant Transaction Confirmation Email

Table 2.26. Invoice Merchant Transaction Confirmation Email Example

```
From: "Credit Card Transaction Processing"
Date: June 12 2004 12:39:05 PM MDT
To: "Auctionseller001" <Auctionseller001@Merchantemail.com>
Subject: Winning Bidder , $65.00 MasterCard XID: 2323232323
        Approval: 000000 6/12/2004 12:40:52
Reply-To: "Winning Bidder" <Winningbidder@Customeremail.com>
************************************************************
Auctionseller001,
The following transaction was processed.
CUSTOMER INFORMATION:
------------------------------------------------
Customer Name: Winning Bidder
Address: 123 Main St
City, St. ZIP: BHs, Ca 90210
Country: USA
Telephone: 888.555.1234
E-Mail Address: Winningbidder@Customeremail.com
Approval Code: 000000
CVV2 Response: M
Card Type: MasterCard
Last Four Digits: 5454
Transaction ID: 2323232323
IP Address: 0.0.0.0
AVS Response: Y
AVS response descriptions are listed here:
        https://XXXXXXXXXX/support/avs.html
SHIPPING INFORMATION:
------------------------------------------------
Name: First Last
Address: 123 Main St
City, St. ZIP: BHs, Ca 90210
Country: USA
Description_____Amount__Quantity___Subtotal
eBay Item: 999999999999_____65.00____1_____65.00
eBay Buyer ID: Auctionbuyer001_____0.00____1_____0.00
Transaction total: $65.00
```

Invoice Customer Transaction Confirmation

Table 2.27. Invoice Customer Transaction Confirmation Example

```
From: "Auctionseller001 Transaction Processing" <Auctionseller001@Merchantemail.com>
Date: June 12, 2004 12:39:05 PM MDT
To: "Winning Bidder" <Winningbidder@Customeremail.com>
Subject: Auctionseller001 Transaction Confirmation, XID: 2323232323
Reply-To: "Auctionseller001" <Auctionseller001@Merchantemail.com>
****************************************************************
Winning Bidder,
Thank you! The following transaction was processed.
This email will serve as your receipt.
For questions, please contact Auctionseller001@Merchantemail.com

TRANSACTION DETAIL
------------------------------------------------
Merchant Name: Auctionseller001
URL or User ID:
eBay ID: Auctionseller001
Last Four Digits: 5454
Card Type: MasterCard
Date & Time: 6/12/2004 12:40:52
Transaction ID: 2323232323
IP Address: Logged for security purposes.
YOUR INFORMATION:
------------------------------------------------
Customer Name: Winning Bidder
Address: 123 Main St
City, St. ZIP: BHs, Ca 90210
Country: USA
Telephone: 888.555.1234
E-Mail Address: Winningbidder@Customeremail.com
SHIPPING INFORMATION:
------------------------------------------------
Name: Winning Bidder
Address: 123 Main St
City, St. ZIP: BHs, Ca 90210
Country: USA
Description_____Amount__Quantity___Subtotal
eBay Item: 999999999999_____65.00____1_____65.00
eBay Buyer ID: Auctionbuyer001_____0.00____1_____0.00
Transaction total: $65.00
Sincerely,
Auctionseller001
```

Gateway Notifications

These are the email notifications sent by the Gateway.

Account Activation Email

Table 2.28. Account Activation Email Example

```
From: "Account Activation"
Date: June 12 2004 12:39:05 PM MDT
To: "MERCHANT" <Merchant@Merchantemail.com>
Subject: Credit Card Processing Account Activation - XXXXX
Reply-To: "Account Activation"
****************************************************************
MERCHANT,
*******************
```

```
Do not reply to this message. This is a system-generated email message;
replies are not seen by an actual person. Please contact customer service if
you have any questions. Thank you.
*********************
We have received your merchant account information and have completed
your credit card processing setup using the information submitted to us.
You may begin accepting online credit card transactions via your
website or Virtual Terminal.
Please verify that credit card transactions are being processed
successfully. Also, please contact your bank within 7-10 days of
receiving your first credit card transaction to verify that the funds
have been deposited into your bank account. Please contact your credit card
merchant account's customer service immediately if problems are detected.
```

Gateway Settings Notification

Table 2.29. Gateway Settings Notification Example

```
From: "Gateway Settings"
Date: June 20 2004 12:39:05 PM MDT
To: "MERCHANT" <Merchant@Merchantemail.com>
Subject: Gateway Settings Notification (XXXXX)
Reply-To: "Gateway Settings"
****************************************************************
This is a courtesy notice. No response is needed.
MERCHANT,
You have recently made changes to your gateway account
settings. The changes are detailed below. This email
is being sent to the email address on file before the
changes were made. If you did not authorize and/or
request these changes, please log into your Control
Panel, change your password, and make any modifications
necessary.
Please contact customer service with questions.
Gateway ID: XXXXX Detail of changes made:
Customer Reply Email changed to "MerchMail@merchant.com"
Address Verification changed to "addr"
State changed to "Ca"
Zip/Postal Code changed to "90210"
```

MerchantUpdates Communications

The MerchantUpdates email list is an opt-in email list. It is used to notify merchants about updates being made to the gateway software, scheduled maintenance, and other system wide information.

Table 2.30. MerchantUpdates Email Example

```
From: "MechantUpdates"
Date: February 15, 2005 10:35:01 AM MST
To:
Subject: Event Notification DFW1 02/17/2005
Reply-To:
****************************************************************
EVENT ID: 10123
DATE: 02/17/2005
START TIME: 12:00 AM EDT
ESTIMATED END TIME: 01:00 AM EDT
LOCATION: DFW1 (Dallas, TX)
SERVICES/EQUIPMENT: Recurring System Upgrade
```

```
TYPE OF WORK: Software Upgrade, Database Maintenance
IMPACT OF WORK: Transaction processing will be unavailable for
                approximately one hour.
DESCRIPTION OF WORK: We will be adding the ability to change recurring Check/EFT
                     account information through the Customer Edit feature.
_____
MerchantUpdates mailing list
http://www.itransact.com/mailman/listinfo/merchantupdates
```

Account Suspension Email

Table 2.31. Account Suspension Email Example

```
From:
Date: July 12, 2006 1:07:56 PM MDT
To: Merchant@merchantemail.com
Subject: Account Status: SUSPENDED (MERCHANT)
Reply-To:
******************************************************************
MERCHANT,

We have received a request to temporarily suspend your payment
gateway account. Your account has been suspended, and you are no
longer able to process credit card transactions through your gateway
account. If this has been suspended in error, please notify us by
submitting a request at http://XXXXXXXXX. Please
contact us with any questions.

The reason for the change was: Merchant Request
```

Account Closure Email

Table 2.32. Account Closure Email Example

```
From:
Date: July 12, 2006 1:09:16 PM MDT
To: Merchant@merchantemail.com
Subject: Account Status: CLOSED (MERCHANT)
Reply-To:
******************************************************************
MERCHANT,

We have received a request to de-activate your payment
gateway account. Your account has been closed, and you are no longer
able to process credit card transactions through your gateway
account. We've appreciated you as a client and wish you the best. If
this has been closed in error, please notify us by submitting a
request at http://XXXXXXX. Please contact us
with any questions.

The reason for the change was: Merchant Request
```

Account Re-Activation Notification

Table 2.33. Account Re-Activation Email Example

```
From:
Date: July 12, 2006 1:10:13 PM MDT
To: Merchant@merchantemail.com
Subject: Account Status: OPEN (MERCHANT)
Reply-To:
******************************************************************
MERCHANT,

We have received a request to re-open your gateway account.
This email is to notify you that the gateway account has been
activated. Your account is now ready to accept credit cards. For any
questions, please submit a request at
http://XXXXXXX.

The reason for the change was: Merchant Request
```

Potential Failure Responses On Credit Card Transactions

Transactions can potentially fail one of many reasons. Most failure responses are generated by the credit card processing networks and the credit card issuing banks. The information below includes the response as it's received from the processor and how the gateway interprets and displays that message.

NBE Errors

- **Response** - DECLINE

  Message - Code: NBE001 Your credit card was declined by the credit card processing network. Please use another card and resubmit your transaction.

- **Response** - INVALID C

  Message - Code: NBE002 We received a response that this is an invalid card. Please use another card and resubmit your transaction.

- **Response** - EXPIRED CARD

  Message - Code: NBE003 The card appears to be expired. Please use another card and resubmit your transaction.

- **Response** - INCORRECT PIN

  Message - Code: NBE004 This system cannot be used to process ATM cards.

- **Response** - PICK UP CARD

  Message - Code: NBE005 The credit card processing network has recognized this card as lost or stolen. The transaction has been cancelled.

- **Response** - CALL

  Message - Code: NBE006 The processing network has responded with a CALL error. Please do not resubmit your transaction. There may be a problem processing your card. Please call your credit card

company at the phone number listed on the back of your card.

- **Response** - AMOUNT ERROR

  Message - Code: NBE007 The dollar amount of this transaction is invalid. Please verify the information entered and resubmit.

- **Response** - INVLD TERM ID 1

  Message - Code: NBE008 The credit card processing network has responded with an Invalid Merchant Number error. Your transaction has been cancelled.

- **Response** - INVLD TERM ID 2

  Message - Code: NBE009 The credit card processing network has responded with an Invalid SE Number error. Your transaction has been cancelled.

- **Response** - RECORD NOT FOUND

  Message - Code: NBE010 We received a response that this record could not be found. The transaction has been cancelled.

- **Response** - MUST SETTLE

  Message - Code: NBE011 The credit card processing network has responded with a MUST SETTLE error. We apologize for the inconvenience.

- **Response** - REC NOT FOUND

  Message - Code: NBE013 We received a response that this record could not be found. The transaction has been cancelled.

- **Response** - PLEASE RETRY

  Message - Code: NBE014 We received a PLEASE RETRY message. Please attempt your transaction again or use a different card.

- **Response** - has already been settled

  Message - This transaction has already been settled. You will need to issue a credit instead.

- **Response** - Invalid Bank Number

  Message - Code: NBE016 The credit card processing network has responded with a Bank Number error. Your transaction has been cancelled.

- **Response** - javax.management.ReflectionException

  Message - Our servers are currently undergoing scheduled maintenance. Please try back later...

- **Response** - TRANSACTION NOT FOUND

  Message - Code: NBE017 The processing network no longer has an authorization for this transaction. The transaction cannot be voided.

- **Response** - INVALID M

  Message - Code: NBE018 The credit card processing network has responded with an "Invalid Merchant Number" error. Your transaction has been cancelled.

- **Response** - INV TRAN T

  Message - Code: NBE019 Invalid transaction type. Please verify and resubmit.

- **Response** - AP DUPE

  Message - Code: NBE020 The credit card processing network has recognized this as a duplicate transaction. We apologize for the inconvenience.

- **Response** - EDC UNAVAILABLE

  Message - Code: NBE021 The credit card processing network has responded with an EDC Unavailable error. Please use another card or try your transaction later. We apologize for the inconvenience.

- **Response** - TRANSMIT

  Message - Code: NBE022 This transaction cannot be processed. If you are attempting a VOID you must process a credit instead.

- **Response** - EXPIRED CA

  Message - Code: NBE023 The card appears to be expired. Please use another card and resubmit your transaction.

- **Response** - INV CVV2 M

  Message - Code: NBE024 The CVV2 information entered is invalid. Please verify the information and resubmit your transaction.

- **Response** - CVC2 MISMATCH

  Message - Code: NBE025 The CVC2 information entered is invalid. Please verify the information and resubmit your transaction.

- **Response** - CVV2 MISMATCH

  Message - Code: NBE026 The CVV2 information entered is invalid. Please verify the information and resubmit your transaction.

- **Response** - CARD NO. ERROR

  Message - Code: NBE027 Card number error. Please use another card or resubmit your transaction.

- **Response** - PIC UP

  Message - Code: NBE028 The credit card processing network has recognized this card as lost or stolen. The transaction has been cancelled.

- **Response** - UNAUTH TRANS

  Message - Code: NBE029 Unauthorized transaction. Please use another card and resubmit your transaction.

- **Response** - INVLD EXP

  Message - Code: NBE030 You have entered an invalid expiration date. Please return to the form and verify the information entered.

- **Response** - ISSUER UNAVAIL

Message - Code: NBE032 Your card issuer cannot validate your request. Please use another card and resubmit your transaction.

- **Response** - INVALID EX

Message - Code: NBE033 You have entered an invalid expiration date. Please return to the form and verify the information entered.

- **Response** - INVLD CODE ACCT

Message - Code: NBE034 The credit card processing network has responded with an invalid code error. Please check your input and try your transaction again. We apologize for the inconvenience.

- **Response** - SERV NOT ALLOWED

Message - Code: NBE035 The credit card processing network does not allow this card type or service. Please use a different card and try your transaction again.

- **Response** - INVALID TRAN

Message - Code: NBE036 This transaction cannot currently be processed. The credit card processing network has responded with an invalid transaction error. Please try back later. We apologize for the inconvenience.

- **Response** - AMEX NOT ALLOWED

Message - Code: NBE037 This transaction cannot be processed. American Express cards are not accepted. Please use a different card and resubmit your transaction.

- **Response** - ERROR 06

Message - Code: NBE038 We received an error response while processing your card. Please use another card and resubmit your transaction.

- **Response** - NO SUCH ISSUER

Message - Code: NBE039 The credit card processing network has responded with a NO SUCH IS-SUER ERROR. Please use a different card. We apologize for the inconvenience.

- **Response** - DATE ERROR

Message - Code: NBE040 We received a DATE ERROR while processing your card. Please use another card and resubmit your transaction.

- **Response** - RE ENTER

Message - Code: NBE041 The credit card processing network has responded with a RE ENTER message. Please try your transaction again. We apologize for the inconvenience.

- **Response** - WRONG PIN

Message - Code: NBE042 ATM cards cannot be used. The card used must display the Visa, Master-card, American Express or Discover symbol.

- **Response** - LOST

Message - Code: NBE043 The credit card processing network has recognized this card as lost or stolen. The transaction has been cancelled.

- **Response** - NO REPLY

  Message - Code: NBE044 We were unable to obtain a response from the credit card processing network. Please try your transaction again. We apologize for the inconvenience.

- **Response** - ALREADY REVERSED

  Message - Code: NBE045 This transaction has already been reversed.

- **Response** - VALID RECORD

  Message - Code: NBE046 This transaction cannot be voided. You will need to issue a credit instead.

- **Response** - INVALID AM

  Message - Code: NBE047 We received a response that this is an invalid amount. Please resubmit your transaction.

- **Response** - SYSTEM ERROR or Unknown Error

  Message - Code: NBE048 The credit card processing network experienced a system error during your transaction. Please resubmit your transaction

- **Response** - ACCT LENGTH

  Message - Code: NBE049 The credit card processing network has responded with an ACCT LENGTH ERROR. Please verify your entries and resubmit your transaction.

- **Response** - PIN EXCEED

  Message - Code: NBE050 ATM cards cannot be used. The card used must display the Visa, Mastercard, American Express or Discover symbol.

- **Response** - INVALID ACCT

  Message - Code: NBE051 We received a response that this is an invalid account. Please use another card and resubmit your transaction.

- **Response** - DUPLICATE

  Message - Code: NBE052 The credit card processing network has recognized this as a duplicate transaction. We apologize for the inconvenience.

- **Response** - OVER LIMIT

  Message - Code: NBE053 The credit card processing network has responded with a LIMIT error. We apologize for the inconvenience.

- **Response** - INVALID PI

  Message - Code: NBE054 ATM cards cannot be used. The card used must display the Visa, Mastercard, American Express or Discover symbol.

- **Response** - NO ACCOUNT

  Message - Code: NBE055 The credit card processing network has responded with a No Account message. Please check your input and try your transaction again. We apologize for the inconvenience.

- **Response** - INVLD AMOUNT

Message - Code: NBE056 We received a response that this is an invalid amount. Please resubmit your transaction.

- **Response** - NO CHECK ACCOUNT

Message - Code: NBE057 Your card was declined by the credit card processing network. Please contact your bank regarding the checking account associated with your debit card.

- **Response** - NOT PERMITTED

Message - Code: NBE058 This transaction type is not permitted by the processing network.

- **Response** - INVLD PIN

Message - Code: NBE059 ATM cards cannot be used. The card used must display the Visa, Mastercard, American Express or Discover symbol.

- **Response** - OVR LIMT AMT

Message - Code: NBE060 Your transaction amount cannot be processed. Your transaction has been cancelled.

- **Response** - INVLD MERCH ID

Message - Code: NBE061 The credit card processing network has responded with an INVALID MERCHANT ID message. Your transaction has been cancelled.

- **Response** - Unknown AccountType

Message - Code: NBE062 The EFT provider has responded with an Unknown AccountType error. This transaction cannot be processed.

- **Response** - DECLINE-CV2 FAIL

Message - Code: NBE063 Your credit card was declined because of an invalid CV2 entry. Please verify your information and resubmit your transaction.

- **Response** - CUSTOMEREMAIL

Message - Code: NBE064 The EFT provider has responded with a CUSTOMEREMAIL error. Please verify that your email address was entered and is correct.

- **Response** - temporarily disabled

Message - Code: NBE066 Transaction processing is currently disabled for maintenance. Please try back later.

- **Response** - valid 2 character state abbreviation

Message - Code: NBE067 The STATE entry must contain a valid two-character state abbreviation.

- **Response** - MAXIMUM ATTEMPTS

Message - Code: NBE069 We were unable to obtain a response from the credit card processing network. Please try your transaction later. We apologize for the inconvenience.

- **Response** - DINERS NOT ALLOW

Message - Code: NBE070 This transaction cannot be processed. Diners Club cards are not accepted.

Please use a different card and resubmit your transaction.

- **Response** - maximum daily spending

  Message - Code: NBE071 You have exceeded your maximum daily spending limit. Please contact customer service for assistance.

- **Response** - INV TERM ID

  Message - Code: NBE072 The credit card processing network has responded with an INV TERM ID error. Your transaction has been cancelled.

- **Response** - AMNT TOO LRG

  Message - Code: NBE073 The credit card processing network has responded with a AMNT TOO LRG error. We apologize for the inconvenience.

- **Response** - INVALID STORE

  Message - Code: NBE074 The credit card processing network has responded with an INVALID STORE error. Your transaction has been cancelled.

- **Response** - TERM ID ERROR

  Message - Code: NBE075 The credit card processing network has responded with an TERM ID ER-ROR message. Your transaction has been cancelled.

- **Response** - FAILURE CV

  Message - Code: NBE076 The credit card processing network has responded with a FAILURE CV message. Please try your transaction again. We apologize for the inconvenience.

- **Response** - FAILURE HV

  Message - Code: NBE077 The credit card processing network has responded with a FAILURE HV message. Please try your transaction again. We apologize for the inconvenience.

NAVS Errors

These errors are generated based on the auto-void settings chosen by the merchant in the Fraud Controls. Please see THIS for additional information.

- **Response** - no_match

  Message - Code: NAVS001 The address and zip entered do not match the address and zip listed on your credit card account. Your transaction will be voided.

- **Response** - address

  Message - Code: NAVS002 The zip code entered does not match the zip code listed on your credit card account. Your transaction will be voided.

- **Response** - zip5

  Message - Code: NAVS003 The address entered does not match the address on your credit card account. Your transaction will be voided.

- **Response** - zip9

  Message - Code: NAVS004 The address entered does not match the address on your credit card account. Your transaction will be voided.

- **Response** - no_response

  Message - Code: NAVS005 The address and/or zip code listed on your account could not be verified. We received no AVS response. Your transaction will be voided.

- **Response** - avs_incompatible_card_type

  Message - Code: NAVS006 The address and zip code could not be verified because of an incompatible card type. Your transaction will be voided.

- **Response** - cardnumber_not_on_file

  Message - Code: NAVS007 The address and zip code could not be verified. Your card number is not on file in the processing network database. Your transaction will be voided.

- **Response** - domestic_address_not_verified

  Message - Code: NAVS008 The address entered could not be verified. Your transaction will be voided.

- **Response** - unavailable

  Message - Code: NAVS009 The address and zip code verification service is unavailable for your credit card account. Your transaction will be voided.

- **Response** - service_not_supported

  Message - Code: NAVS010 The address and zip code verification service is not supported for your credit card account. Your transaction will be voided.

- **Response** - address_verification_not_supported

  Message - Code: NAVS011 The address and zip code verification service is not supported for your credit card account. Your transaction will be voided.

- **Response** - global_non_participant

  Message - Code: NAVS012 The address and zip code verification service is not supported outside of the United States. Your transaction will be voided.

- **Response** - avs_error

  Message - Code: NAVS013 The address and/or zip code listed on your account could not be verified. We received an AVS error response. Your transaction will be voided.

- **Response** - postal

  Message - Code: NAVS014 The address entered does not match the address on your credit card account. Your transaction will be voided.

NBF Errors

These errors indicate that there was a communication error or a system error.

- **Response** - SERV NOT ALLOWED

  Message - Code: NBF001 The credit card processing network does not allow this card type or request. SERV NOT ALLOWED error.

- **Response** - INVALID TERM ID

  Message - Code: NBF002 The credit card processing network has responded with an Invalid Term Id error. Your transaction cannot be processed.

- **Response** - INVLD VOID DATA

  Message - Code: NBF003 This transaction cannot be voided. You will need to issue a credit instead.

- **Response** - APPL TYPE ERROR

  Message - Code: NBF004 The credit card processing network has responded with an Appl Type error. Your transaction cannot be processed.

- **Response** - REC NOT FOUND

  Message - Code: NBF005 This transaction cannot be voided. You will need to issue a credit instead.

- **Response** - INVLD TERM ID 1

  Message - Code: NBF006 The credit card processing network has responded with an Invalid Merchant Number error. Your transaction has been cancelled.

- **Response** - INVLD TERM ID 2

  Message - Code: NBF007 The credit card processing network has responded with an Invalid SE Number error. Your transaction has been cancelled.

- **Response** - INVLD DATA

  Message - Code: NBF008 The credit card processing network has responded with an invalid data error. Please verify the information and resubmit.

- **Response** - AMOUNT ERROR

  Message - Code: NBF009 The dollar amount of this transaction is invalid. Please verify the information entered and resubmit.

- **Response** - The transaction has already been settled

  Message - Code: NBF010 This transaction cannot be voided. You will need to issue a credit instead.

- **Response** - CaughtIOException:Read timed out

  Message - Code: NBF011 The Nova processing network is not responding to our request for authorization. Please try your transaction later. We apologize for the inconvenience.

- **Response** - invalid data

  Message - Code: NBF012 The credit card processing network has responded with an invalid data error. Please verify the information and resubmit.

- **Response** - Maximum number of attempts exceeded

  Message - Code: NBF013 The Nova processing network is not responding to our request for author-

ization. Please try your transaction later. We apologize for the inconvenience.

- **Response** - Maximum Postal Code size is 12 characters

  Message - Code: NBF014 The maximum postal code size is 12 characters. Please verify this information and resubmit.

- **Response** - Response Timeout

  Message - Code: NBF015 The processing network is not responding to our request for authorization. Please try your transaction again.

- **Response** - Invalid Bank Number

  Message - Code: NBF016 The credit card processing network has responded with a Bank Number error. Your transaction has been cancelled.

- **Response** - CardCVV2Data/CVV2Indicator

  Message - Code: NBF017 The CVV number entered is invalid. It must be three or four digits in length.

- **Response** - nova.NovaMerchantLockFactory.getNovaHybr

  Message - Code: NBF018 This transaction could not be processed. The support team has been notified of the problem.

- **Response** - This request has already been settled

  Message - Code: NBF019 This transaction cannot be voided. You will need to issue a credit instead.

- **Response** - INVALID STOREKEY

  Message - Code: NBF020 This transaction cannot be processed. The processing network has responded with an INVALID STOREKEY error.

- **Response** - NOT PERMITTED

  Message - Code: NBF021 This transaction type is not permitted by the processing network

- **Response** - VALID RECORD TO VOID

  Message - Code: NBF022 This transaction cannot be voided.

- **Response** - suspended for maintenance

  Message - Code: NBF023 Our servers are currently undergoing scheduled maintenance. Please try back later.

- **Response** - temporarily disabled

  Message - Code: NBF024 Transaction processing is currently disabled for maintenance. Please try back later

- **Response** - EDC UNAVAILABLE

  Message - Code: NBF025 The credit card processing network has responded with an EDC Unavailable error. This indicates that the processing network application is not available. Please use another card or try your transaction later. We apologize for the inconvenience

- **Response** - NO REPLY/TRANSMIT ERROR

  Message - Code: NBF027 We were unable to obtain a response from the credit card processing network. Please try your transaction again. We apologize for the inconvenience.

- **Response** - DUPLICATE

  Message - Code: NBF028 The credit card processing network has recognized this as a duplicate transaction. We apologize for the inconvenience.

- **Response** - valid 2 character state abbreviation

  Message - Code: NBF029 The STATE entry must contain a valid two-character state abbreviation.

- **Response** - DECLINE

  Message - Code: NBF030 Your credit card was declined by the credit card processing network. Please use another card and resubmit your transaction.

NCVV Errors

These errors indicate that there was a communication error or a system error.

- **Response** - " " or -

  Message - Code: NCVV001 No CVV2 Response Was Returned. Your Transaction Will Be Voided

- **Response** - P

  Message - Code: NCVV002 CVV2 Information Was Not Processed. Your Transaction Will Be Voided

- **Response** - N

  Message - Code: NCVV003 CVV2 Information Did Not Match. Your Transaction Will Be Voided

- **Response** - U

  Message - Code: NCVV004 Issuer Not Certified For CVV2. Your Transaction Will Be Voided

- **Response** - S

  Message - Code: NCVV005 You indicated that CVV2 was not available, however the issuer indicates it should be present. Your Transaction Will Be Voided

THR Errors

There is only one THR error. When "THR001" is displayed, this indicates that a merchant has enabled the Restrict Order Usage feature and it has been engaged by a declined transaction attempt. The THR error will display for a specific IP address until the restriction time has expired. This is the error as it displays:

Code: THR001 This transaction has been suspended and will not be processed.

Please see THIS for additional information.

VCC Errors

VCC errors are errors generated by the card validation script. All credit card account numbers follow a specific algorithm. If a bogus account number is attempted, a VCC error will display:

Code: VCC001 The credit card number entered contains non-numeric characters. Please verify.

Code: VCC002 The credit card entered matches no known card type. Please use a different card.

Code: VCC003 The credit card number entered has the wrong number of digits.

Code: VCC004 The credit card number entered is invalid. Please verify and resubmit.

VALSYS Errors

If you receive a response that mentions "VALSYS", it indicates that your account has been taken out of test mode, but does not have an active merchant account enabled in the gateway. This error can be fixed either by re-activating test mode, or adding a merchant account to the gateway. Merchants may also experience this error by passing a "FALSE" value for "TestMode" through the the xml method if there gateway has no active merchant account. Never pass a "FALSE" value for "TestMode" on a gateway that is strictly a test account.

Glossary of Terms

Below is a glossary of gateway terms.

- **Authorization** - Receiving an approval for a credit card transaction from a card issuing bank through a response from a credit card processing network.

- **Authorization Code** - Alpha-numeric response received from the processing network indicating a credit card transaction approval. Approvals "freeze" a specified amount on a customer's credit line, but will not actually charge the card until batch settlement.

- **AVS** - Address Verification System is one of the credit card industry's methods to prevent fraud. It is used to verify the billing address for Internet based transactions. Domestic US transactions can be verified using the AVS, but very few foreign credit card banks support AVS.

- **Batch** - A group of credit card transactions - normally batched together by day - which deposits together by card type to a merchant.

- **Batch Settlement** - When the gateway system closes the group of open authorizations and completes the transaction process. Batch settlement takes place each day that there is at least one transaction.

- **Brick and Mortar** - Physical retail storefronts. Often used to indicate that a business is not Internet based.

- **BuyNow Format** - A simple method to add a button to a website to allow a customer to place an order by clicking on a button on the merchant's site which takes them to a secure server environment where a transaction can be submitted.

- **Child Transaction (CXID)** - A transaction that was processed from a previously entered, or Parent transaction.

- **CID** - American Express Card Identification number listed as a security code on the front of AMEX cards.

- **CISP** - Cardholder Information Security Program is Visa's standard requirements for safeguarding personal cardholder information. The gateway system meets and exceeds these standards.

- **Control Panel** - The administrative interface that allows a merchant to activate, learn about, and utilize the features of the gateway.

- **Crediting** - To generate a refund to a customer's account. Money is withdrawn from a merchant's account and deposited into the customer's account.

- **Credit Card Merchant Account** - An account which authorizes a merchant to accept a specified credit card type.

- **CVV** - Cardholder Verification Values are the three or four digit security codes listed on the back of most credit cards.

- **Deposit** - When the merchant account or EFT account makes direct payment into a merchant's bank account.

- **Decline** - When a credit card issuing bank rejects a merchant's request for a credit card authorization.

- **E-Commerce** - The buying and selling of goods and services over the Internet.

- **EFT** - Electronic Funds Transfer. This is a method for accepting check payments over the Internet. Also referred to as ACH/Automated Clearinghouse transactions.

- **Encryption** - The translation of data into a secure format. Encryption is the most effective way to achieve data security. To read an encrypted file, you must have access to a key or password that enables you to decrypt it. Encrypted information is unintelligible.

- **Form Wizard** - A simple tool used to create basic order form pages that are built to the specifications of the gateway.

- **Gateway System** - A tool used by businesses to accept payments by credit cards and check over the Internet. These systems securely submit transaction information to credit card processing networks and record and display the approval or decline responses.

- **HTML** - Hypertext Markup Language. A basic web language that can be used to create order forms which communicate with the gateway.

- **Merchant** - A business which accepts credit cards or checks as payment for their services or products.

- **Merchant/Developer Toolkit** - An interface which provides integration information and examples for the gateway account.

- **Parent Transaction (PXID)** - An original transaction from which subsequent, or Child, transactions have been processed.

- **PCI** - Payment Card Industry Data Security Standard. The credit card industry's standard requirements for safeguarding personal cardholder information. The gateway system meets and exceeds these standards.

- **Pre-authorization** - A transaction which only verifies the card account and a set amount in the account, but it does not actually charge the card. A pre-authorized transaction can be converted to a full transaction by running a post-authorization on the transactions. If no post-authorization is run, the money is never paid to the merchant.

- **Processing Network/Platform** - The merchant service center which processes credit card transactions.

- **Real-Time Processing** - When a credit card is approved over the Internet within seconds of being submitted through a merchant's gateway account.

- **Recurring Recipe** - The schedule which dictates when a transaction rebills.

- **Recurring Transactions** - Transactions which occur on an ongoing basis according to schedule or recipe.

- **Refund** - To generate a credit to a customer's account. Money is withdrawn from a merchant's account and deposited into the customer's account.

- **Resubmit** - A function which allows a merchant to process a subsequent credit card transaction through the gateway based on previous transactions without having to re-enter the credit card information.

- **Secure Server** - Technology that is required to be used for websites that want to accept payments. Merchants may use their own secure servers or they can use the gateway's secure servers if they utilize the Split Form method.

- **Shopping Cart** - This is a dynamic order form system which allows a merchant's website to calculate things like shipping and taxes. A shopping cart can be used to submit transaction information to the gateway system.

- **Split Form** - An HTML order format which allows a merchant to process transactions securely without their own secure server. A customer enters public information on a merchant's non-secure page and then is taken to a secure server page to enter private information.

- **SSL** - Secure Socket Layer technology is a protocol designed to enable secure transmission of information on the Internet. It provides encryption and integrity of communications along with strong authentication using digital certificates.

- **Standard Form** - An HTML order format used by merchants who have their own secure servers.

- **Test Mode** - A setting in an account which allows a merchant to test the functionality of their order forms. When an account is in TEST MODE, no transactions will be processed or charged. The gateway system will generate emails and postbacks, but nothing will be recorded in the Transaction Listing.

- **Transaction Listing** - This interface allows a merchant to view a history of transactions based on a date range selected in the Control Panel interface.

- **URL** - Uniform Resource Locator. It is a string of characters conforming to a standardized format, which refers to a resource on the Internet (such as a document or an image) by its location. The web address of a page on the Internet.

- **URL (Absolute)** - The full file address of a webpage including "http://" or "https://".

- **Virtual Terminal** - An online interface that allows a merchant to manually process credit card transactions as if it was being entered and processed through a physical credit card terminal.

- **Void** - This is used to prevent an authorized transaction from closing in a batch settlement. This cancels a transaction. A transaction can be voided up until batch settlement begins. After that time a credit/refund must be run on a transaction.

- **XML** - Extensible Markup Language. A very flexible text format that can be used to generate transaction queries through the gateway system.