PaymentTrust

PaymentTrust User Guide

Version: 2.4

January 2007

Contents

1. WHAT CAN PAYMENTTRUST DO FOR YOUR BUSINESS?

1.1 Overview

Selling online presents its own set of dilemmas. Secure, cost-effective and reliable payment processing solutions are a constant concern. With PaymentTrust, Merchants can rest assured, and offer their clients a worry-free payment facility with the added benefit of an enjoyable shopping experience.

Merchants can benefit from the following features with our world-class payment processing solution:

1. The ability to authorise, process and manage debit and credit card transactions in *real-time*.

2. The ability to attract a larger client base by processing orders in 22 currencies.

1.2 All major credit cards supported

PaymentTrust supports all major credit cards including: Visa®, Master Card®, American Express®, Discover®, Diner's Club®, JCB®, Carte Blanche®, Beneficial®, and non PIN-based debit card UK Maestro®.

1.3 Trade and settle your transactions in 22 currencies

Processing in multiple currencies eliminates your clients' foreign exchange risks and issues, which typically stem from local charges to foreign credit cards.

PaymentTrust currently processes Visa®, Master Card®, and American Express® transactions in the following 22 currencies: Australian Dollar, Austrian Schilling, Belgian Franc, British Pound Sterling, Canadian Dollar, Danish Krone, Dutch Guilder, Euro, Finnish Markka, French Franc, German Mark, Hong Kong Dollar, Irish Punt, Italian Lira, Japanese Yen, New Zealand Dollar, Norwegian Krone, Portuguese Escudo, Spanish Peseta, Swedish Krone, Swiss Franc, and U.S. Dollar.

1.4 Processors supported

PaymentTrust supports payment transactions from Merchants possessing a Merchant Identification Number issued from a range of international Acquiring Banks.

1.5 Use our easy-to-use search tools

Our search tools offer easy-to-use utilities for conducting real-time online transaction searches. The Merchant can retrieve detailed information on specific transactions by selecting from a series of search criteria.

1.6 PaymentTrust, a simple solution

How simple is the process? It's as simple as **1-2-3**.

1. The client clicks the *buy* button.

2. The Merchant's storefront establishes a connection to the PaymentTrust system.

3. The PaymentTrust system then establishes a connection with the credit card processor and a credit card authorisation is completed in real-time.

> *Transactions are always logged in the database for easy retrieval.*
>
> *The entire process takes only a few seconds.*

2. OVERVIEW OF THE PAYMENT PROCESS

2.1 Flow of an Internet transaction
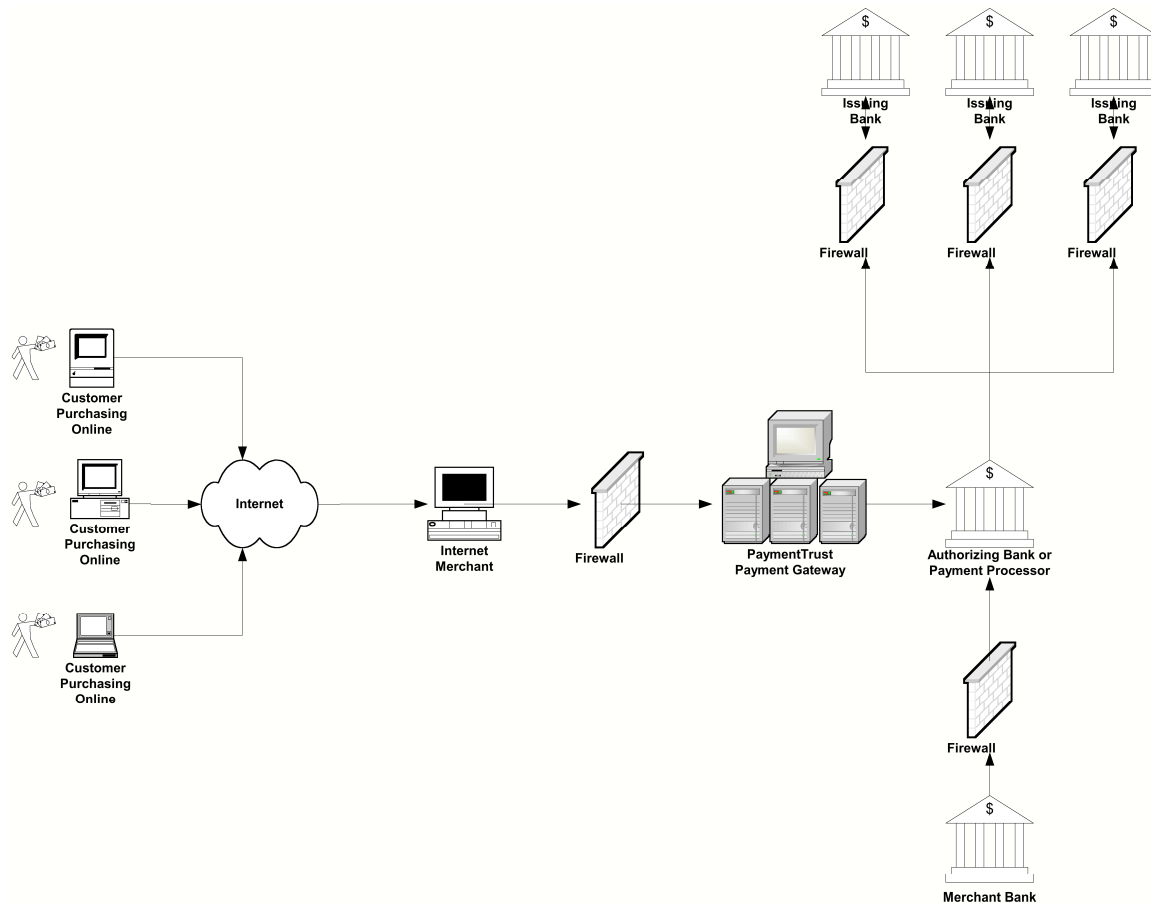
1 *It starts with an online purchase.*

   The client submits his purchase information to the Merchant's web site.

2 *The credit card is submitted for authorisation to the client's credit card bank.*

   Prior to approving a purchase, a credit card authorisation number must be obtained from the bank that issued the client his credit card (issuing bank). A request for authorisation is sent securely to the Payment Processor via the PaymentTrust gateway system. The Payment Processor then routes the request to the correct issuing bank.

   An authorisation confirms the validity of the client's card and places holds on the funds for the amount of the purchase.

3   *The authorisation results are returned to the Merchant.*

The client's issuing bank either declines or authorises the purchase according to pre-established credit card regulations. If authorised, the bank will transmit an authorisation code to the Merchant via the PaymentTrust gateway.

4   *The authorisation is completed and the order is fulfilled.*

After having received the authorisation via the PaymentTrust gateway, the Merchant can then proceed to fulfil the client's order.

5   *The settlement process begins.*

A settlement is a process that converts data related to a purchase (purchase amounts and authorisations) into funds for the Merchant. The Merchant must consolidate transactions for a specified period of time, i.e. daily, and transmit them to his bank via the PaymentTrust gateway.

6   *The Payment Processor settles with the Issuing Bank.*

The Payment Processor transmits the transaction information to the corresponding Issuing Bank. The Issuing Bank levies a fee against the transaction and transmits funds back to the Payment Processor.

7   *The funds are transmitted to the Merchant's bank.*

The Merchant receives the funds owed to him for the transactions that were sent for settlement.

2.2 Transaction Types with the PaymentTrust System

PaymentTrust supports various transaction types that are fundamental to the payment process. These transactions can be executed either directly through the Merchant's storefront application or manually using the PaymentTrust e-Transaction Terminal. Merchants can perform the following types of transaction requests:

2.2.1 Authorise (A)

Reduces the cardholder's open to buy (credit limit), but does not actually capture the funds. A deposit (Settlement)(D) transaction must be issued in order for the transaction to be settled and for the funds to be transferred.

2.2.2 Settlement (Deposit) (D)

It marks a previously authorised transaction for funds captured during the next settlement period. Merchants who do not ship goods immediately should use this transaction type after fulfilling their sales obligation.

2.2.3 Simultaneous Authorisation & Settlement (Deposit) (S)

Charges the specified amount against the cardholder's account, and marks the transaction for immediate funds transfer during the next settlement period.

2.2.4 Cancel (C)

Reversal of a partial or an entire authorisation charge prior to the settlement process. It prevents a transaction from being settled. A cancel does not remove any hold on the cardholder's open to buy.

2.2.5 Refund (R)

A transaction that returns a specified amount to the cardholder's account.

2.2.6 Payback (P)

A transaction that returns any amount to the cardholder's account. This can be processed by Cheque (CQ), Credit Card (CC) or Electronic Credit (EC)

2.2.7 Bank Transfer Service - BTS (B)

A transaction that transfers any amount to the cardholder's bank account.

2.2.8 Foreign Exchange Service - FX (X)

A transaction that gives an exhange rate between two currencies.

2.2.9 3DSecure Service – 3D (V)

This enable to enrolled 3DSecure with CardIssuer.

3. HOW TO USE PAYMENTTRUST

3.1 Introduction

We welcome you to this tour of the PaymentTrust system, a world-class, online real-time payment processing solution.

In this section, we will provide you with a step-by-step tour of how to use PaymentTrust for the first time.

We will be reviewing the following sections: *Login*, *Merchant information*, *Search*, *e-Transaction Terminal*, *Reports*, and *Help*. Should you need information on a specific topic, we have included for your convenience thick horizontal bars with the name of the section at the right side of each page for quick access.

We now begin our tour of the PaymentTrust system. We hope you enjoy it and we would appreciate any feedback at the following email address: support@PaymentTrust.com. Your feedback will help us to improve our future editions of the PaymentTrust user manual.

3.2 PaymentTrust Setup

Before using the PaymentTrust processing system, you must have the following:

> You will need the following: an e-commerce web site, an HTML Editor, a web browser and an Internet Merchant Identification Number.

An e-commerce web site, used to link directly to the PaymentTrust system.

An HTML editor, used for inserting HTML code (that we will provide) into your web site. This code provides the link necessary from your web site to the PaymentTrust system.

A web browser to navigate into the PaymentTrust web site, either Internet Explorer 4 and higher or Netscape 4.75.

An Internet Merchant Identification Number provided by your financial institution, that will allow you to accept credit cards.

Logging into the PaymentTrust web site

Before you can enter the PaymentTrust web site, you must be registered with PaymentTrust Limited. Please refer to our web site for the nearest location at

> To register with PaymentTrust, contact us at www.paymenttrust.com.

www.PaymentTrust.com. Upon registration you will receive a PaymentTrust assigned Merchant ID, user name and temporary password.

☞ *You can change your password at any time via the Admin Login button.*

To enter the PaymentTrust web site, enter the URL specified by your PaymentTrust Limited representative and follow the instructions as shown below in **Figure 1.0**.

3.2.1 The Merchant Login Screen

This is the first screen you will encounter before entering the PaymentTrust site. Enter your PaymentTrust Limited assigned *Merchant ID*, *User Name* and *Password* in the appropriate boxes. Follow the arrows in **Figure 3.0** below to the box you require more information about.

☞ *Should your workstation remain idle beyond 15 minutes or should you enter the incorrect information, the following message will appear:*

You have been idle for more than 15 min or you have entered incorrect login information.
Please try again

Merchant ID
Your ID cannot exceed 6 digits. This number is issued by a PaymentTrust Limited representative and cannot be modified.

Password
Your password can include a combination of both digits and letters, and must not exceed 50 characters.

User Name
The user name can include a combination of both digits and letters, and must not exceed 50 characters.

Figure 3.

3.3 Navigating through PaymentTrust

After logging on to the site, you will automatically be directed to the *Home Page* screen as shown below

Menu Bar
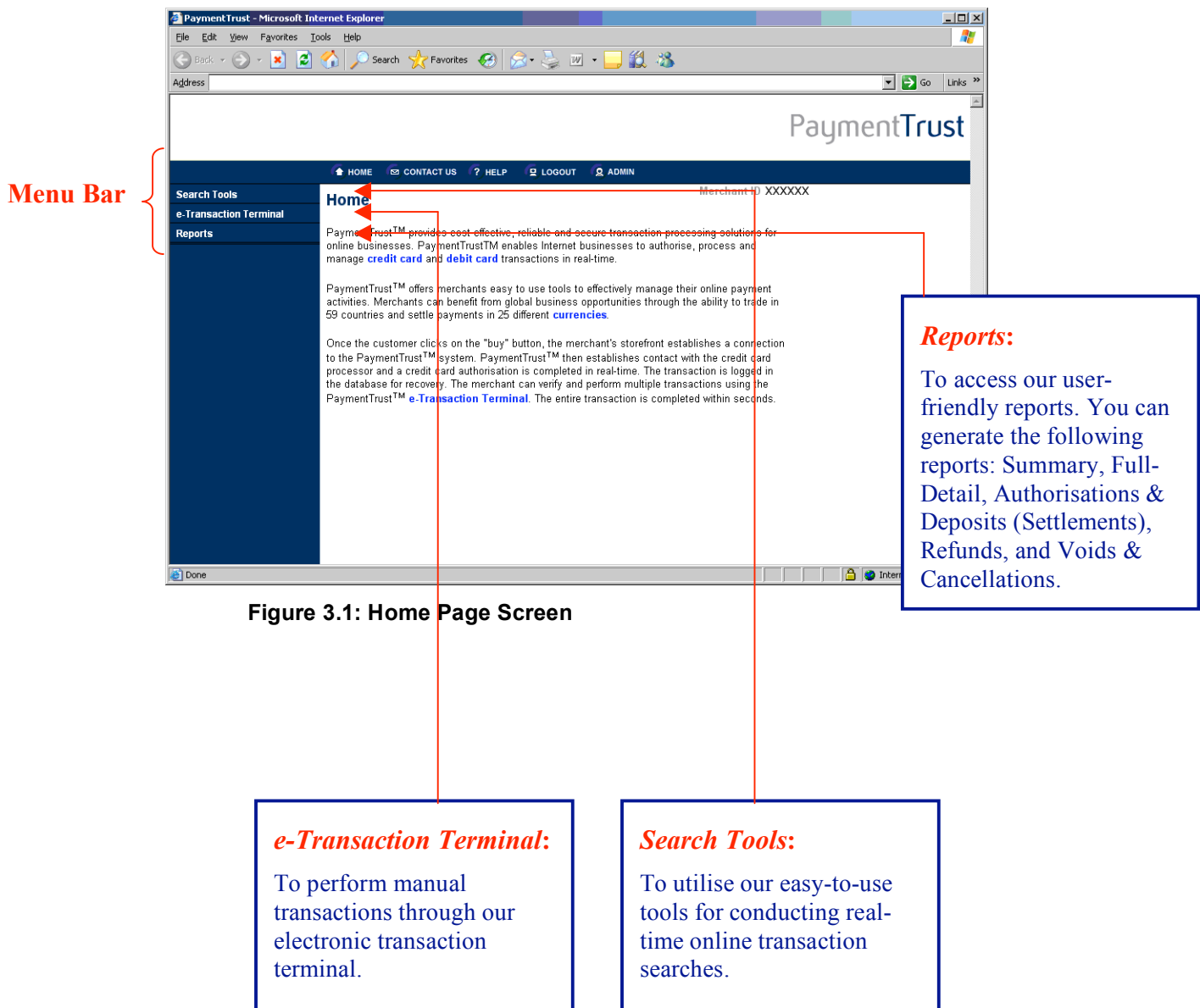
Figure 3.1: Home Page Screen

Reports:

To access our user-friendly reports. You can generate the following reports: Summary, Full-Detail, Authorisations & Deposits (Settlements), Refunds, and Voids & Cancellations.

e-Transaction Terminal:

To perform manual transactions through our electronic transaction terminal.

Search Tools:

To utilise our easy-to-use tools for conducting real-time online transaction searches.

4. USING THE SEARCH TOOLS

In this section you will learn the basics of using our search tools. Due to the ease with which our tools allow you to conduct real-time online transaction searches, we will only illustrate two examples of frequently used searches.

You can retrieve detailed information on specific transactions by selecting from a series of search criteria (see **Figure 4.0**).
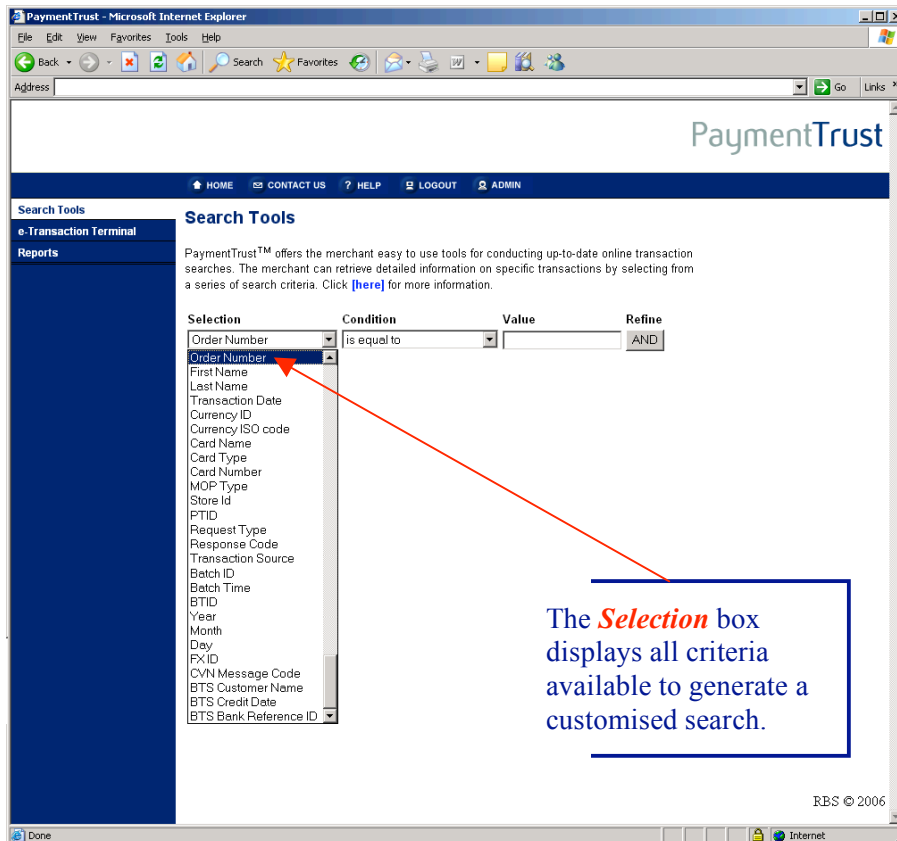
Figure 4.0: Search Tools Screen

4.1 Search Criteria Definitions

Choosing from the following search criteria, you can customise your search according to your specific needs. To select a criterion, ***click*** on the arrow to the right of the *Selection* box and scroll down the list, highlighting the criterion by which you want to search.

The search criteria definitions are as follows:

4.1.1 Search by Order Number

Searches a specific order number that is associated with a series of transaction types, all of them related to one original authorisation code. This number is unique and assigned by the Merchant.

Data entry format: Merchant assigned order number

Example: 00800120

4.1.2 Search by Transaction Date

Searches a transaction date in which specific transactions occurred.

Data entry format: MM/DD/YY

Example: 08/25/00

4.1.3 Search by Credit Card Number

A credit card number search will return all transactions on a specific credit card number.

Data entry format: Client's credit card number; no spaces

Example: 4000000000000002

4.1.4 Search by Request Type

Searches for a specific type of transaction.

Data entry format: Choose from the following transaction types: **A**(Authorisation), **S**(Simultaneous Authorisation and Settlement (Deposit)), (Cancellation), **D** (Settlement(Deposit)), **R**(Refund)

Example: A

4.1.5 Search by Credit Card Type

Searches for a specific credit card type.

Data entry format: **VI** for Visa, **MC** for Master Card, **AX** for American Express, **DI** for Discover, **JC** for JCB, **SW** for Switch, **CB** for Carte Blanche, **BE** for Beneficial.

Example: VI

4.1.6 Search by First Name

Searches by the cardholder's first name.

Data entry format:	First Name
Example:	John

4.1.7 Search by Last Name

Searches by the cardholder's last name.

Data entry format:	Last Name
Example:	Smith

4.1.8 Search by MOP Type

Searches by the method of payment.

Data entry format:	**CC**-Visa & Mastercard debit & credit cards, **DS**-UK Maestro debit cards, **CQ**-Cheques, **EC**-Electronic cheques or credit, **DC**-Debit Card PIN enabled cards, **PC**-Purchacing cards, **NT**-Net Teller, **P2**-Pay 2
Example:	CC

4.1.9 Search by Store Id

Searches by the Store ID.

Data entry format:	Merchant assigned Store Id
Example:	34417876

4.1.10 Search by Response Code

Searches by the response code assigned by PaymentTrust.

Data entry format:	Four digit numeric is provided for each transaction by TM. See **Appendix i Response Codes** for complete list
Example:	2100

4.1.11 Search by PTID

Searches by the reference number PTID.

Data entry format:	Reference Number from PaymenTrust system generated for

each transaction.

Example: 10003606

4.1.12 Search by Currency ID

Searches by the currency ID.

Data entry format: ISO standard numeric ids. See **Appendix ii Currency Codes** for complete list.

Example: 840 (For US Dollars)

4.1.13 Search by Currency ISO Code

Searches by the currency ISO code.

Data entry format: ISO standard aplha ids. See **Appendix ii Currency Codes** for complete list.

Example: USD (For US Dollars)

4.1.14 Search by Batch ID

Searches by the unique number BatchID.

Data entry format: Batchid is a unique number that is generated for each batch that is sent to financial institutions (any bank either natwest barclays, bacs pacnet etc etc)

Example: 100009186

4.1.15 Search by Batch Time

Searches by the batch date.

Data entry format: MM/DD/YY

Example: 07/27/04

4.1.16 Search by BTID

Searches by the BTID, which is generated by PaymentTrust.

Data entry format: BTID is a unique number generated by PT. It's stored by the merchant and given to the client together with bank account details to pay into. When the funds have cleared the account and reported in PT the BTID is matched in the system to proved the transaction is authentic.

Example: 12345678

4.1.17 Search by Year

Searches by the year.

Data entry format: YYYY

Example: 2004

4.1.18 Search by Month

Searches by the month.

Data entry format: MM

Example: 07

4.1.19 Search by Day

Searches by the date.

Data entry format: DD

Example: 24

4.2 Illustrative Search Examples

The following examples illustrate three commonly used transaction searches:

1. Search by **Request Type**, using the condition "**is equal to**[1]"

2. Search for all transactions by **First Name** occurring on a specific date, using the condition "**is similar to**[2]".

4.2.1 Search by Request Type

In this example, you will perform a search for all *Settlement(Deposit) (D)* transactions. ***Click*** on *Search Tools* in the menu bar (see **Figure 4.1**). The following screen will be displayed.
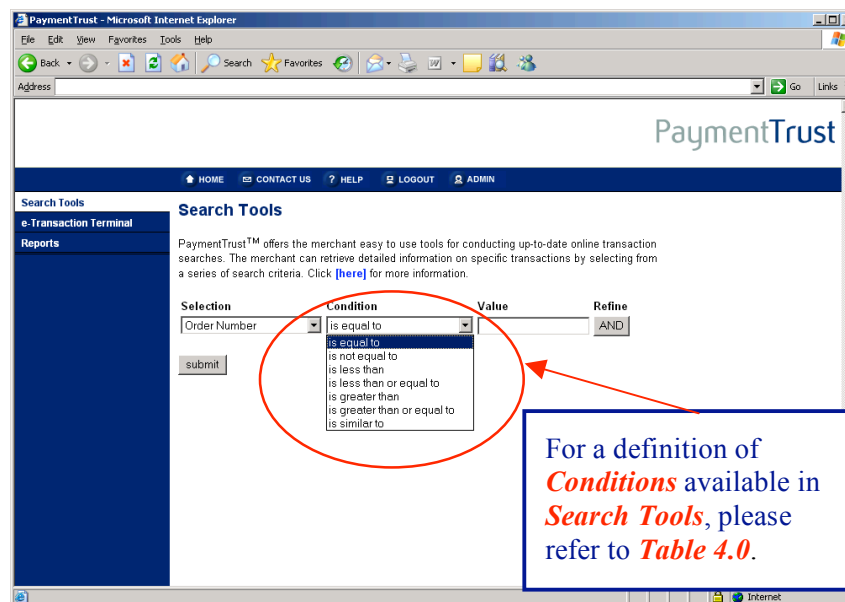
Figure 4.1: Search Tools Screen

Selection: ***Click*** on the arrow to the right of the *Selection* box and scroll down the list to select *Request Type.*

Condition: In the *Condition* box, select *is equal to* from the drop down list. This permits you to search for a specific request type (See **Table 4.0**).

Value: Enter the abbreviated form of the transaction you are searching for. *Please refer to the Section 4.1: Search Criteria Definitions.* In this example, you are searching for all *Settlement (Deposit) (D)* transactions; therefore *enter (D)* in the *Value* box.

☞ *The abbreviated form of the transaction you are searching for must be entered correctly otherwise, an error message will appear on your screen or your search will not produce favourable results.*

Your screen should now resemble **Figure 4.2** below.

---

[1] Please refer to Table 4.0 at the end of Chapter 4.
[2] See footnote above.
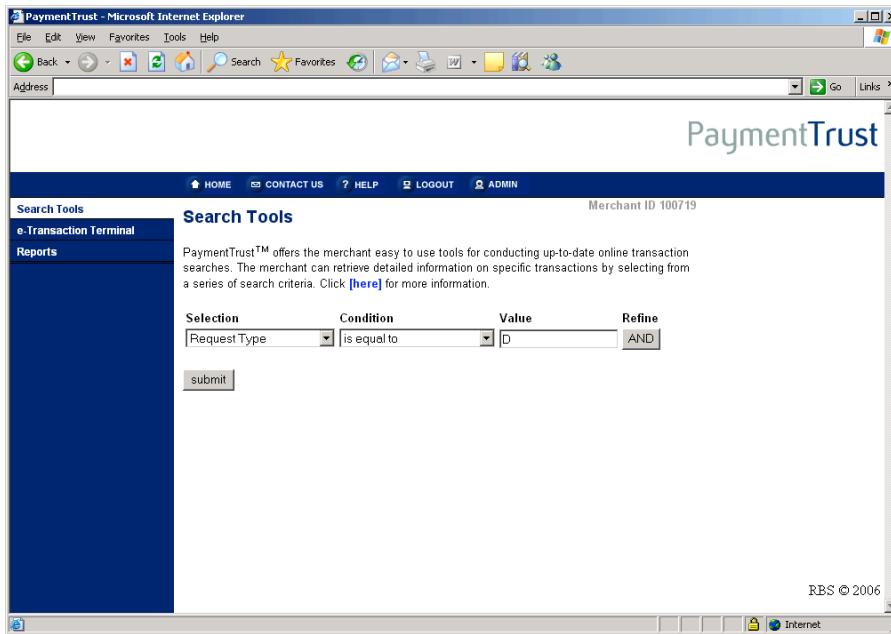
Figure 4.2: Search by Request Type Screen

Please ensure that the information you entered is correct before *clicking* on the *submit* button. Once the information is submitted, the search will yield the following results (see **Figure 4.3**).
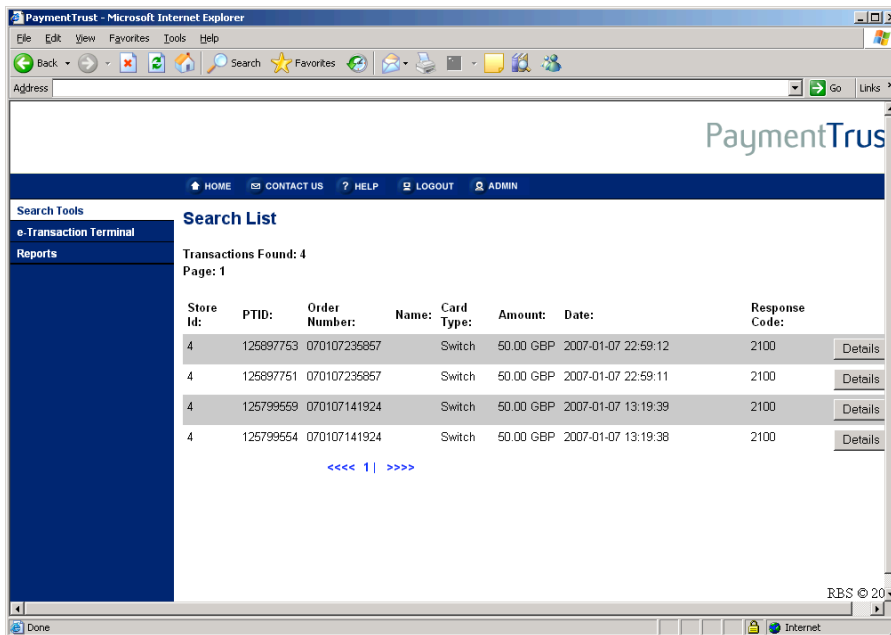
Figure 4.3: Search List Screen

The details button to the left of each row permits you to view additional information about a specific transaction. For example, if you want more information on *Order Number* 070107235857, **double click** on the *Details* button to the right of *Order Number* 070107235857, and the following details will appear on your screen.

Figure 4.4: Search Details Screen

4.2.2 Search for all transactions by *First Name* occurring on a specific date

In this example, you will learn how to search for all transactions by *First Name* occurring on a specific date. For example, if you want to search for all first names that contain the letters *BO* whose purchase amount was authorised on July 20, 2004, you would follow the steps below:
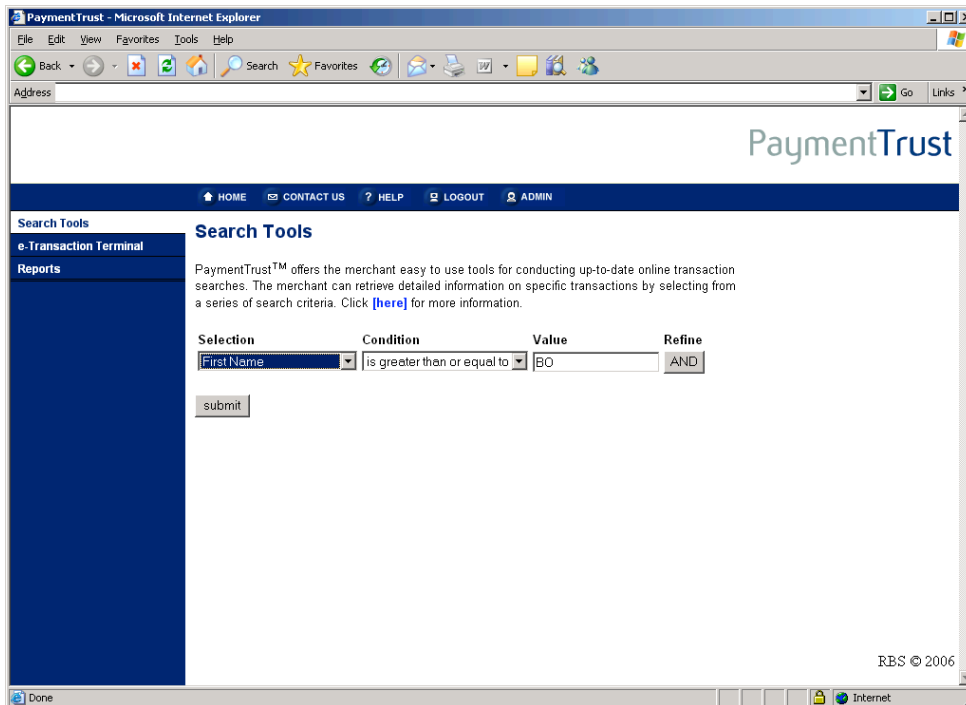
Figure 4.5: Search by First Name Screen

Selection*: Click* on the arrow to the right of the *Selection* box and scroll down the list to select *First Name.*

Condition: In the *Condition* box, select *is similar to* from the drop down list. This permits you to search for all first names containing the letters *BO*.

Value: Enter the letters *BO* in the *Value* box.

☞ *The condition must be set to "is similar to", otherwise if set to "is equal to", the search will produce all "BO" first names.*

Your screen should now resemble **Figure 4.5** above.

To narrow the search to all transactions that occurred on , January 11 2007 **click** on the ***Refine*** button and follow the steps below:

Figure 4.6: Search by First Name concurrently with Transaction Date Screen

Selection*: **Click** on the arrow to the right of the *Selection* box and scroll down the list to select *Transaction Date.*

Condition: In the *Condition* box, select *is equal to* from the drop down list. This permits you to search for only those transactions that occurred on a specific date concurrently with all first names containing the letters *BO*.

Value: Enter the date for which you want transaction information. In this example, we will use a hypothetical date – January 11, 2007. In the *Value* box, enter 01/11/07.

    ☞ *The date must be entered in the following format: **MM/DD/YY**.*
    If the date is entered incorrectly, an error message will appear on
    your screen or your search will not produce favourable results.

Your screen should now resemble **Figure 4.6** above.

Please ensure that the information you entered is correct before ***clicking*** on the ***submit*** button. Once the information is submitted, the search will yield the following results (see **Figure 4.7**).
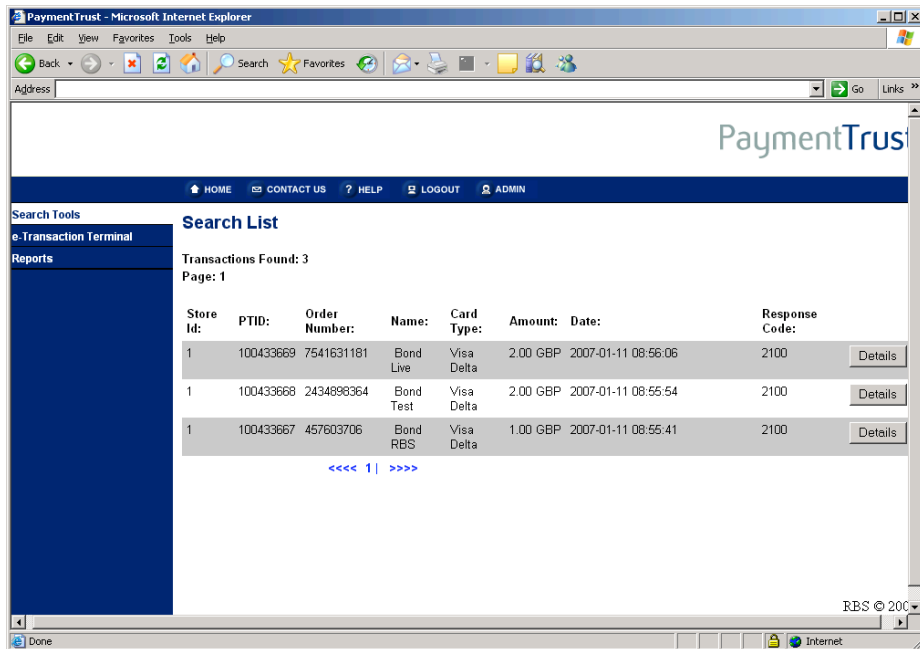
Figure 4.7: Search List Screen

The details button to the left of each row permits you to view additional information about a specific transaction (see **Figure 4.4**).

4.2.3 Description of Search Conditions

Condition	Results
Is equal to = an exact search	Produces an exact match to what you entered in the *Value* box. *For a date search, entering 07/24/04 in the Value box, with the Condition set to "is equal to" will produce all transactions that occurred on July 24, 2004.*
Is not equal to = an exact search	Produces a match to what you not entered in the *Value* box. *For a date search, entering 07/24/04 in the Value box, with the Condition set to "is not equal to" will produce all transactions that occurred not on July 24, 2004.*
Is less than = an exact search	Produces an exact match to what you entered in the *Value* box. *For a date search, entering 07/24/04 in the Value box, with the Condition set to "is less than" will produce all transactions that occurred before the July 24, 2004.*
Is less than or equal to = an exact search	Produces an exact match to what you entered in the *Value* box. *For a date search, entering 07/24/04 in the Value box, with the Condition set to "is less than or equal to" will produce all transactions that occurred before and on the July 24, 2004.*
Is greater than = an exact search	Produces an exact match to what you entered in the *Value* box. *For a date search, entering 07/24/04 in the Value box, with the Condition set to "is greater than" will produce all transactions that occurred after the July 24, 2004.*
Is greater than or equal to = an exact search	Produces an exact match to what you entered in the *Value* box. *For a date search, entering 07/24/04 in the Value box, with the Condition set to "is greater than" will produce all transactions that occurred after and on the July 24, 2004.*
Is similar to = a partial search	Produces a similar match to what you entered

| | in the *Value* box. |
| | *For a first name search, entering J in the Value box, with the Condition set to "is similar to" will produce all first names containing the letter J.* |

Table 4.0: Search Conditions Table

5. USING THE E-TRANSACTION TERMINAL

In this section you will learn the basics of performing manual transaction requests using the *e-Transaction Terminal*. The *e-Transaction Terminal* allows you to perform *Authorisations*, *Settlements(Deposit)*, *Simultaneous Authorisations & Settlements(Deposits)*, *Cancellations*, *Refund, Forced Refund, PayBack - Credit Card, PayBack – Cheque, PayBack – Electronic Credit, BTS Transaction*, and *BTS Confirmation*. You can also perform online transaction searches and retrieve detailed information on specific transactions by selecting from a series of search criteria (see **Section 4.1: Search Criteria Definitions**).
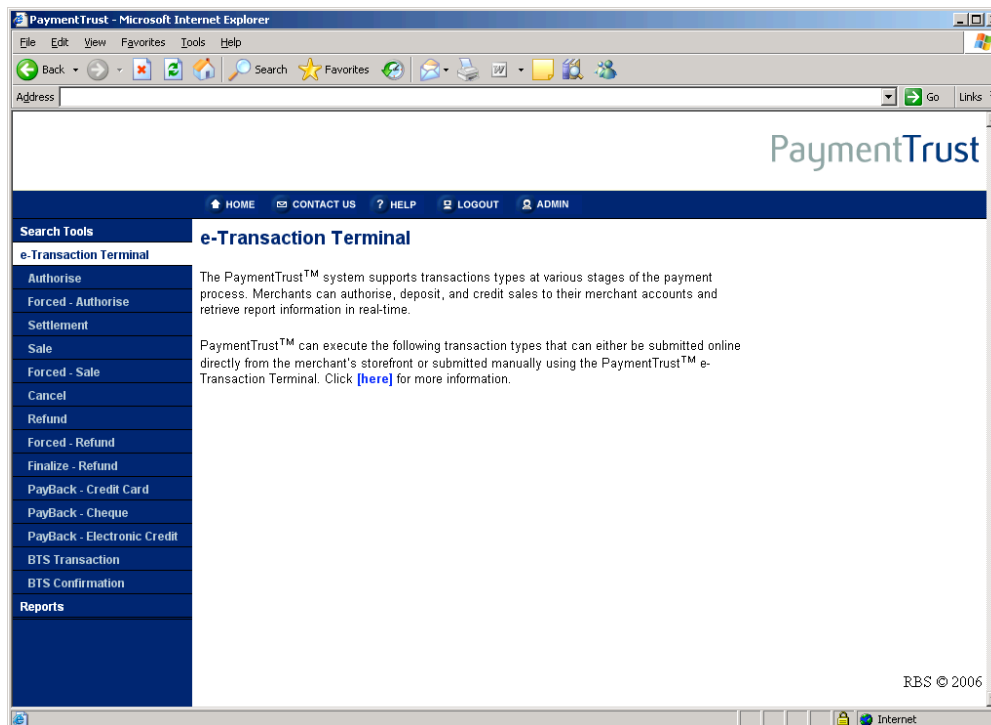
5.1 Authorisations

The *authorise* transaction (see **Section 2.2** for definition) is the first transaction executed as part of the online sales cycle. Using the *e-Transaction Terminal*, you can perform a manual authorisation by filling in appropriate transaction information in the fields provided (see **Figure 5.0**). Descriptions of the fields in the *Authorise* screen are listed below **Figure 5.0**.

Figure 5.0: Authorise Screen (Information Input Screen)

Order Number (Optional Field): Enter an order number. The order number can include both digits and letters, and must not exceed 16 characters.

First Name (Optional Field): Enter your client's first name.

Middle Name (Optional): Enter your client's middle name, if applicable.

Last Name (Optional Field): Enter your client's last name.

Address 1 (Optional Field): Enter the street number and name where your client resides.

Address 2 (Optional): This field is provided for additional information such as apartment number.

City (Optional Field): Enter the name of the city where your client resides.

State/Region (Optional Field): Enter the two characters for the State/Region where your client resides. Should this field not apply to you, enter *N/A*.

Country (Optional Field): Select from the drop down list the country where your client resides. Should your country not appear in the list, select *Other*.

Zip/Postal Code (Optional Field): Enter the client's Zip/Postal Code. No spaces are required.

Phone Number (Optional Field): Enter the client's Phone Number. No spaces are required.

E-Mail (Optional Field): Enter the client's E-mail address.

StoreID (Required Field): Select from the drop down list. Each StoreID belongs to one or more currency.

Currency (Required Field): Select from the drop down list, the currency your client will pay with. (Note that **not** all the currency will be available to select from the drop down list as this is depends on the StoreID field)

☞ *The drop down list will only display those currencies as configured specifically for your payment processing needs by your PaymentTrust representative (see **Figure 5.1)**.*

Figure 5.1: Authorise Screen (Currency Drop Down List)

Once you select a currency from the drop down list, additional fields will appear on your screen. These are required fields. Please refer to **Figure 5.2**.

Figure 5.2: Authorise Screen (Additional Fields)

Credit Card Type (Required Field): Select from the drop down list the credit card type your client will be paying with.

☞ *The drop down list will only display those credit card types as configured specifically for your payment processing needs by your PaymentTrust representative (see* **Figure 5.3)***.*

Figure 5.3: Authorise Screen (Additional fields)

Expiration Date (Required Field): Enter the expiration date shown on your client's credit card. For your convenience, drop down lists are provided for both the month and year of the expiration date.

Amount (Required Field): Enter the amount of your client's purchase.

☞ *Do not include a currency symbol to the front or at the end of the amount entered. If the information is entered incorrectly, an error message will be displayed on your screen.*

Your completed screen should resemble **Figure 5.4** below.

Figure 5.4: Authorise Screen (Completed fields).

Please ensure that the fields are completed correctly before *clicking* on the *submit* button on the bottom of the screen.

5.1.1 Authorised Transaction

If an authorisation request is successful, the system will display a *transaction approved message*. A numeric response code assigned by PaymentTrust (see **Appendix I**) and an authorisation code assigned by the issuing bank will be indicated on the response screen (see **Figure 5.5**).
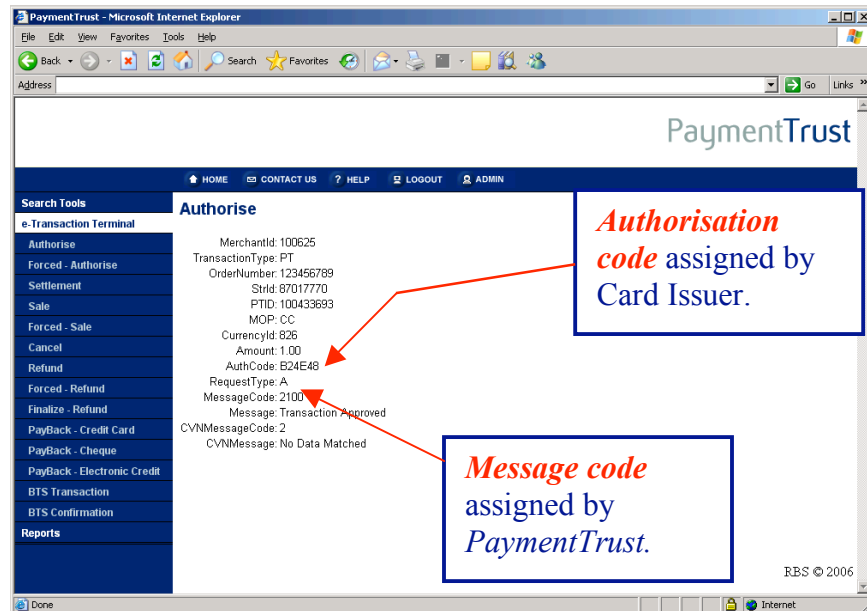
Figure 5.5: Authorise Screen (Transaction Approved)

5.1.2 Refused Transaction

In the event of a refused transaction, the system will display a *transaction refused* response screen. The reason for the refusal will be noted on the response screen (see **Figure 5.6**).
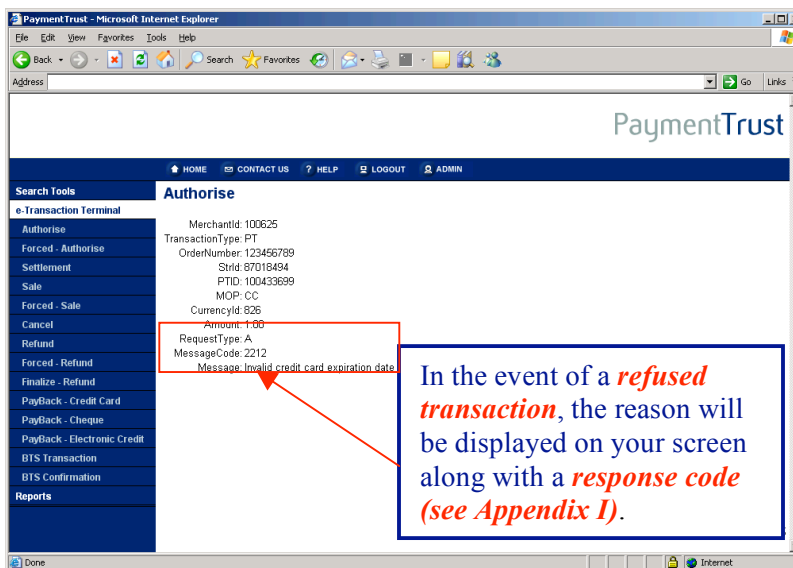
Figure 5.6: Authorise Screen (Transaction Refused)

5.2 Forced Authorise

The Forced Authorise (authcode) is where you can submit an Authorise transaction with an 'authcode'. This authcode will have been previously obtained from your authorisation call centre of your bank. In the event of a refused transaction with Message Code 2958 – Call Bank (Issuer wants voice contact with cardholder), you can still process the transaction by obtaining the authcode. Note that the figure 5.7 will not appear when you click on **Forced - Authorise**. By selecting Card Type, Currency followed by Store Id will show as in figure 5.7.

Figure 5.7: Forced Authorise Screen.

This is service can be used directly without going through the Authorise procedure as mentioned in section 5.1. Make sure that you have the AuthCode is ready to input.

5.3 Settlements (Deposits)

To collect your clients' payments following a successful *authorisation request*, you must perform a *settlement (deposit) request* for all authorised transactions.

You may either search for a specific transaction eligible for deposit via the *Settlement Search* tools or view a list of authorised transactions entitled for deposit by **clicking** on [here] in the *Settlement (Deposit) List* section (see **Figure 5.8**).
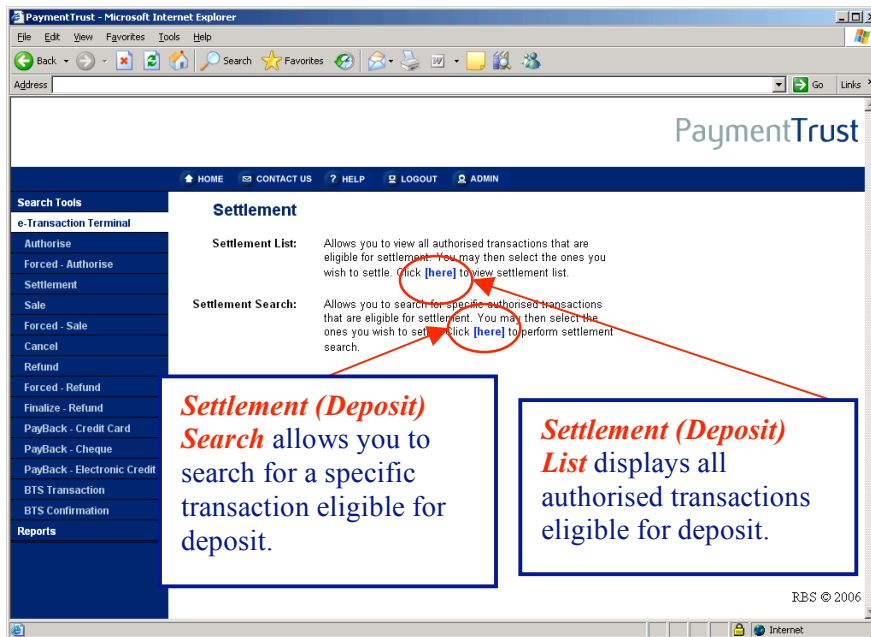
Figure 5.8: Settlement (Deposit) Screen

5.3.1 Settlement Search

To search for a specific transaction, you must use the *Settlement (Deposit) Search* tool (see **Figure 5.9**). Using the drop down list in the *Selection* box, select from the following search criteria to identify your transaction: *Order Number, First Name, Last Name, Transaction Date, Currency ID, Currency ISO Code, Card Name, Card Type, Card Number, MOP Type, Store ID, Request Type, Response Code, BatchID, Batch Time, PTID, BTID, Year, Month,* and *Day*. These terms are defined in the *Help* section.

☞*Click the* **? HELP** *button for more details*

In the *Value* box, specify a value in relation to the search criteria you select. To perform a multiple criteria search, *click* on the **Refine** button and choose amongst *And* and *Or*. For additional information about the *Refine* option, please see **Chapter 6, Section 6.6 Generating a report using the Refine Option**.

Figure 5.9: Settlement (Deposit) Search Screen (Selection Drop Down List)

5.3.2 Settlement (Deposit) List

To view a list of authorised transactions eligible for settlement (Deposit), *click* on the *Settlement (Deposit) List*. The deposit list allows you to view all transactions eligible for settlement (Deposit) (see **Figure 5.10**).
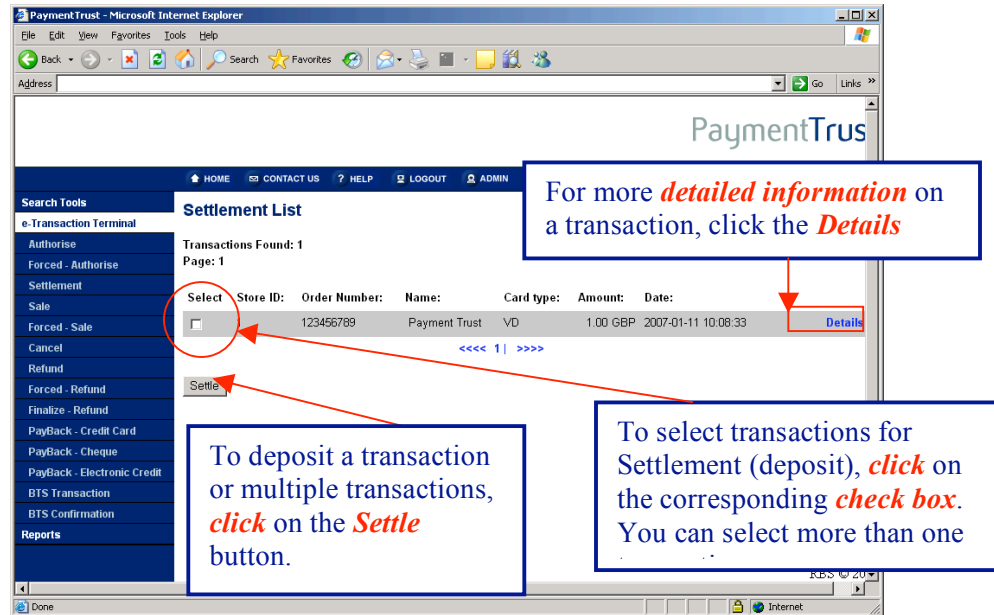
Figure 5.10: Settlement (Deposit) List Screen (Results)

For more details on a specific transaction, *click* on the **Details** button. For example, if you want more information on *Order Number 136F6D5D*, *click* on the **Details** button to generate the following detail description on your screen (see **Figure 5.11**).
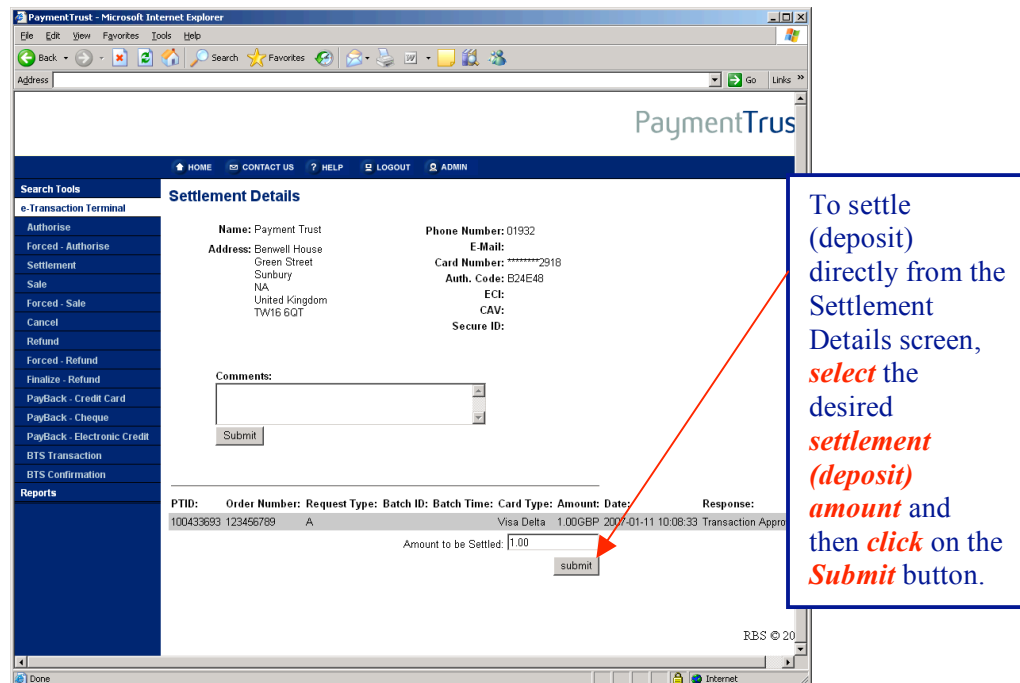
Figure 5.11: Settlement Details Screen (Amount to be deposited)

You can settle (deposit) *one* or *multiple* transactions directly from the *Settlement List* screen (see **Figure 5.8**) by *clicking* on the **Settle** button or deposit (settle) a *single* transaction directly from the *Settlement Details* screen (see **Figure 5.9**) by *clicking* on the **Submit** button. The following message will appear on your screen for all valid entries (see **Figure 5.12)**.
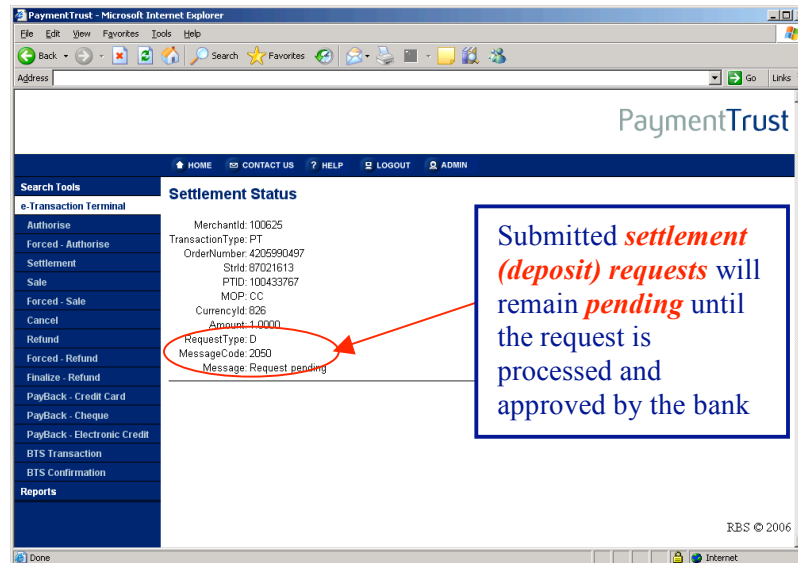
Figure 5.12: Settlement Status Screen

Settlement (deposit) requests are submitted to the bank processor once daily. The status will remain pending until the bank processes and approves the settlement (deposit) request. To view the settlement (deposit) still pending, **click** on the Search Tools and enter the criteria to locate the transaction. Then to access full details of the transaction click on the Details button. See the *Settlement Details* screen (see **Figure 5.11)**.
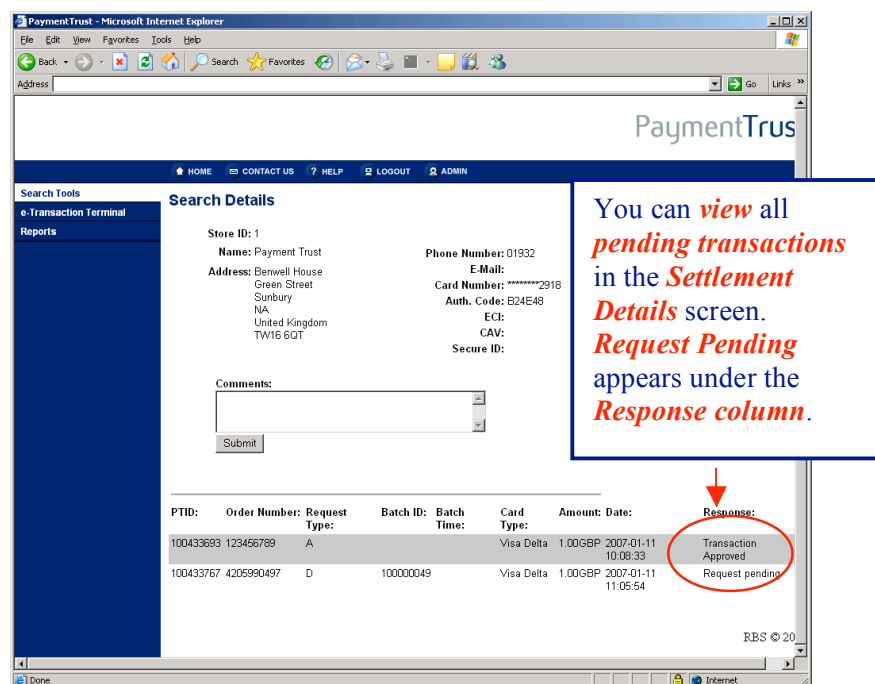
Figure 5.11: Search Details Screen (Request Pending)

Once a settlement (deposit) request has been approved, the pending status will automatically change to *approved* in the *Search Details* section under the *Response* column (see **Figure 5.12**).

☞ *Merchants must submit their settlement requests by 8:00 P.M. in order for transactions to be deposited on the same day. Any requests pending after 8:00 P.M. will be sent to the banking processor on the following day.*
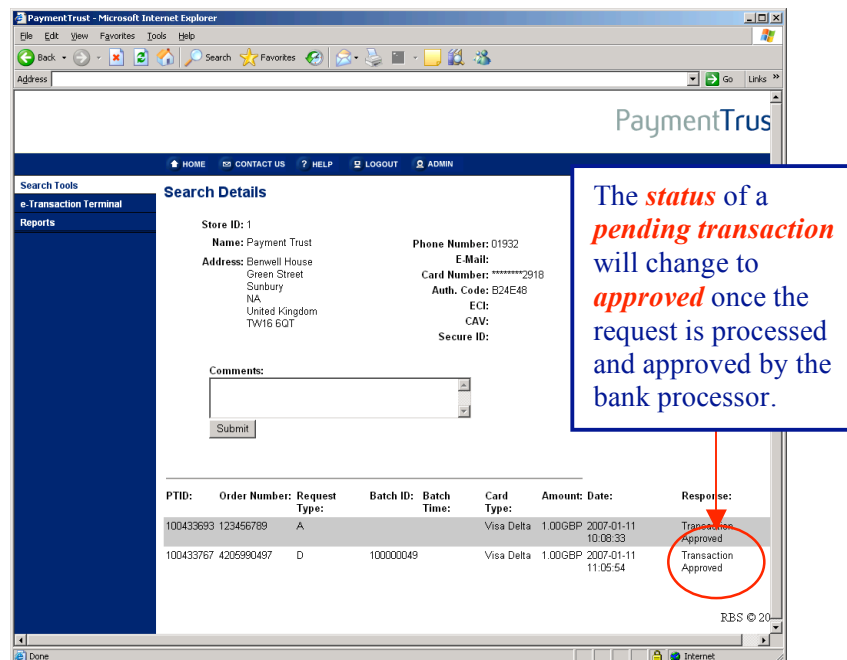
Figure 5.12: Search Details Screen

💣: The system will not perform a settlement (deposit) transaction for an amount greater than the authorised amount.

☞ *An authorised amount that has been partially cancelled will reduce the maximum amount eligible for settlement (deposit). A refund request cannot be performed unless preceded by a deposit request that has been processed and approved by the bank processor.*

5.4 Sale

You may choose to perform a single transaction request that combines both an authorisation and a settlement (deposit) request. Simply fill out the following transaction screen (see Figure **5.13**).

☞ *Once the transaction is submitted for authorisation and approved, the system will flag that transaction for settlement (deposit) during the next settlement (deposit) cycle.*

5.13: Sale Screen

5.14: Sale Status Screen

5.5 Forced Sale

You may choose to perform a single forced transaction request that combines both an authorisation and a settlement (deposit) request. Simply fill out the transaction screen (see Figure **5.15**) with authcode. The Forced Sale (authcode) is where you can submit a Sale transaction with an 'authcode'. This authcode will have been previously obtained from your authorisation call centre of your bank.

5.15: Forced Sale Screen

5.6 Cancel

To cancel an authorisation, you must use the *Cancel Search tool* (see **Figure 5.16**). Using the drop down list in the *Selection* box, select from the following search criteria to identify your transaction: *Order Number, First Name, Last Name, Transaction Date, Currency ID, Currency ISO Code, Card Name, Card Type, Card Number, MOP Type, Store ID, Request Type, Response Code, BatchID, Batch Time, PTID, BTID, Year, Month,* and *Day*. These terms are defined in the *Help* section.

☞*Click the* **? HELP** *button for more details*

In the *Value* box, specify a value in relation to the search criteria you select. To perform a multiple criteria search, ***click*** on the **Refine** button and choose amongst *And* and *Or*. For additional information about the *Refine* option, please see **Chapter 6, Section 6.6 Generating a report using the Refine Option**.

The *Cancel Search* works the same way as the regular *Search Tools* (see **Section 4- Using Search Tools**).

5.16: Cancel Search Screen

☞ *A transaction eligible for cancel will include only those transactions that have been authorised without any subsequent transaction activity.*

5.6.1 Illustrative Example – Cancel (Search By Client's Last Name)

The following example illustrates a *Cancel* search for all transactions corresponding to a client's last name.

☞ *To learn more about the Conditions available in the Cancel search, please refer to Chapter 4, Section 4.2.3 Description of Search Conditions.*

☞ *For an illustrative example on generating a Refine search, please refer to Chapter 6, Section 6.6.1 Using Multiple Search Criteria with Or.*

5.17: Cancellation Search Screen

Selection: *Click* on the arrow to the right of the *Selection* box and scroll down the list to select *Last Name*.

Condition: In the *Condition* box, select *is equal to* from the drop down list. This permits you to narrow your search to match the information entered in the *Value* box.

Value: Enter the month for which you want all transactions displayed. In this example, we will use a hypothetical month – *July*. In the *Value* box, type *07*.

☞ *The last name must be spelled correctly; otherwise your search will not produce favourable results.*

Your screen should now resemble **Figure 5.17** above.

Please ensure that the information you entered is correct before ***clicking*** on the ***submit*** button. Once the information is submitted, the search will yield the following results (see **Figure 5.18**).
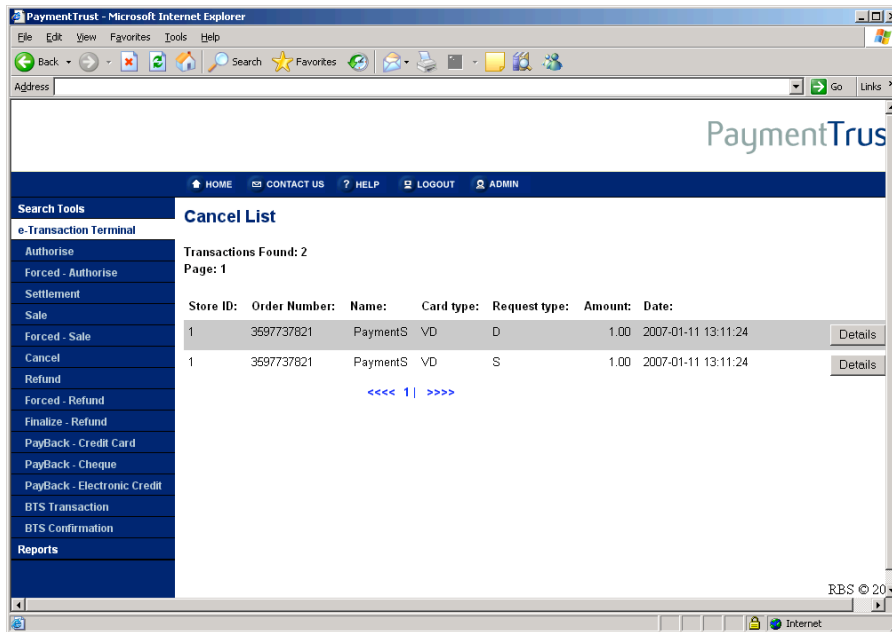
5.18: Cancel List Screen

To view additional information specific to the search results, *click* on the *Details* button. Transactions may be voided on an *individual* basis only.

Amount to be cancelled is displayed on the *Cancellation Details* screen. *Transactions* can *only* be *cancelled* on an *individual* basis. To cancel an amount, *click* on the *submit button*.
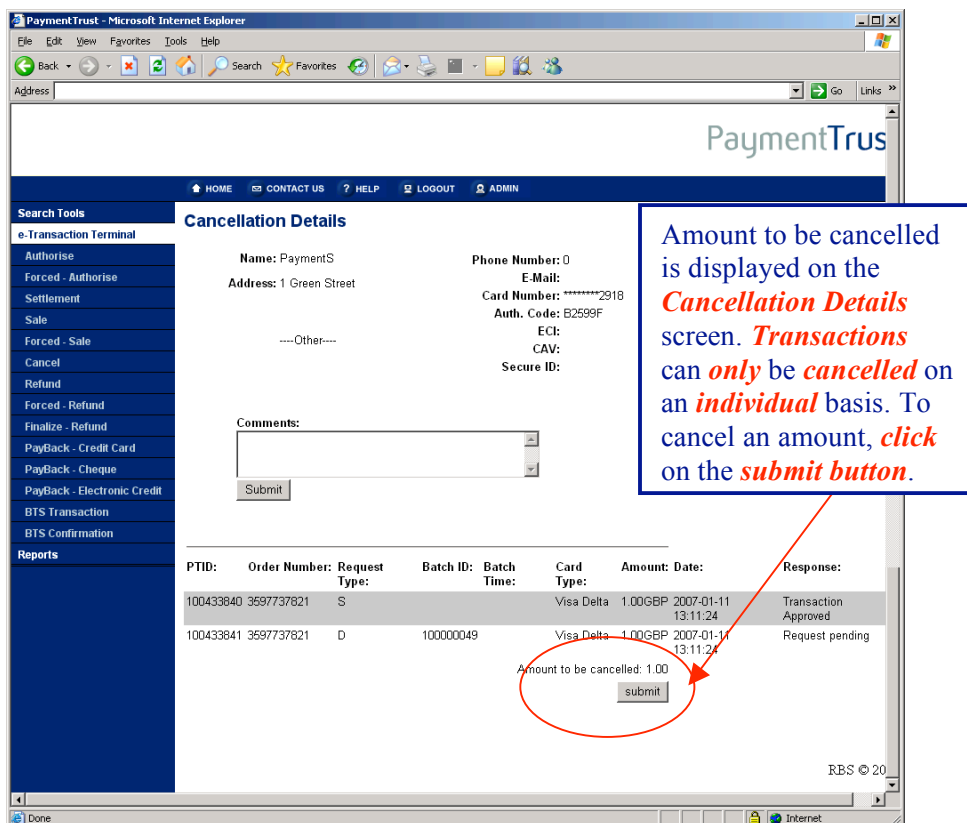
5.19 Cancellation Details Screen (Amount to be cancelled)

If the transaction information matches your *Cancel* requirements, **click** on the **Submit** button to execute the *cancellation* request. If the *Cancellation* request is approved, the following screen will be displayed:
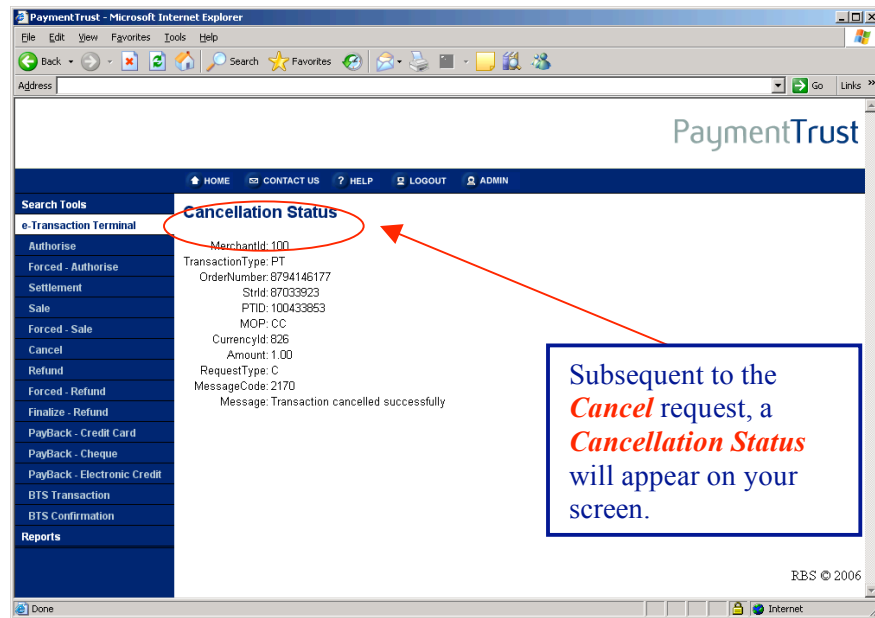
5.20: Cancellation Status Screen (Transaction Approved)

To ensure the cancellation process was performed correctly, return to *Search Tools* via the *Menu Bar* (see **Section 3.4**). Re-create the steps in **Section 5.4.1**. Your search will produce the following screen:
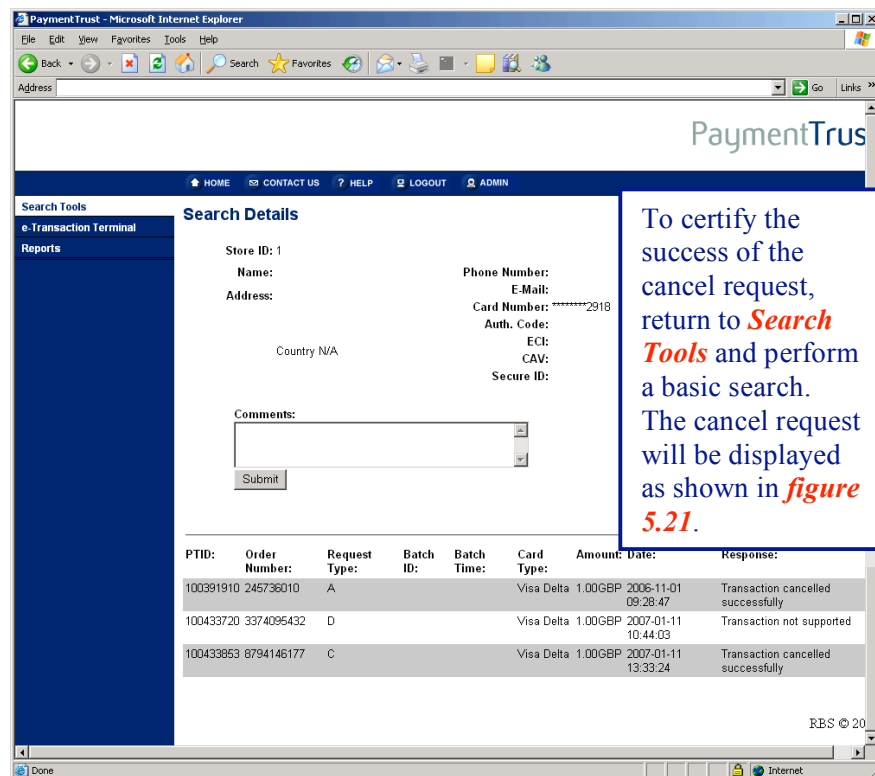
5.21: Search Details Screen

The following transactions can be cancelled;

- Unsettled Authorisations
- Pending Sales
- Pending Forced Sales
- Pending Deposits
- Pending Refunds
- Pending Paybacks

Please note that you can only cancel a transaction, which has a status 2050 – Request Pending, you cannot cancel a transaction once it has been settled with the financial institution i.e. 2100 – Transaction Approved.

5.7 Refunds

If you want to refund (see **Section 2.2** for definition) a specific amount to a client that was *previously deposited*, you must perform a *refund search* (see **Figure 5.22**). Using the drop down list in the *Selection* box, select from the following search criteria to identify your transaction: *Order Number, First Name, Last Name, Transaction Date, Currency ID, Currency ISO Code, Card Name, Card Type, Card Number, MOP Type, Store ID, Request Type, Response Code, BatchID, Batch Time, PTID, BTID, Year, Month,* and *Day*. These terms are defined in the *Help* section.

☞*Click the*　　　[? HELP]　　*button for more details*

In the *Value* box, specify a value in relation to the search criteria you select. To perform a multiple criteria search, *click* on the **Refine** button and choose amongst *And* and *Or*. For additional information about the *Refine* option, please see **Chapter 6, Section 6.6 Generating a report using the Refine Option**.

The *Refund Search* works the same way as the regular *Search Tools* (see **Section 4- Using Search Tools**).
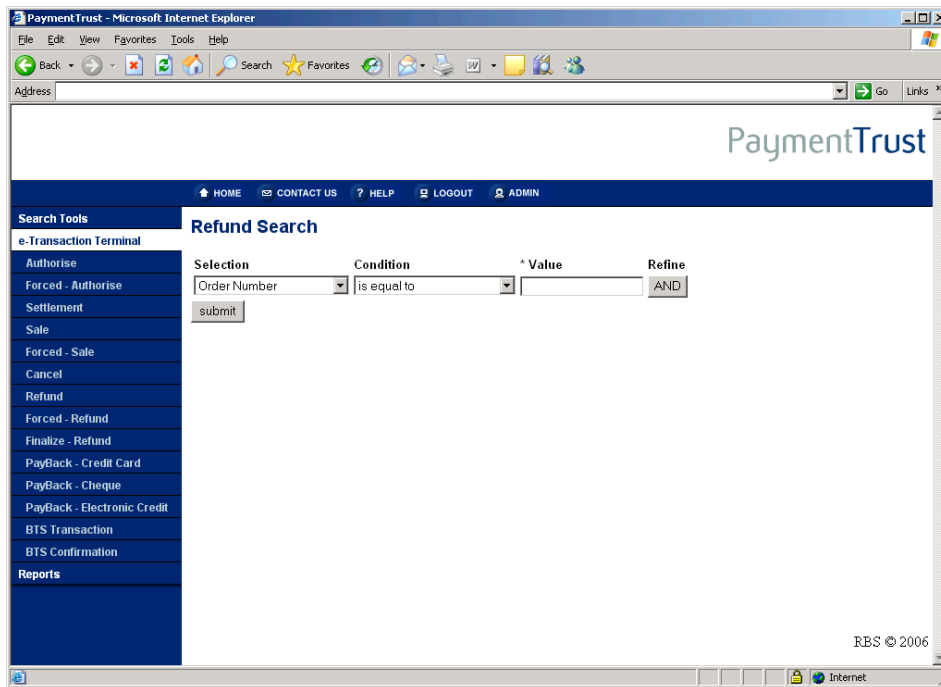
Figure 5.22: Refund Screen

5.7.1 Illustrative Example – Refunds (Search by Order Number)

The following example illustrates a *Refund* search for a specific *order number*.

☞ *To learn more about the Conditions available in the Refund search, please refer to Chapter 4, Section 4.2.3 Description of Search Conditions.*

☞ *For an illustrative example on generating a Refine search, please refer to Chapter 6, Section 6.6.1 Using Multiple Search Criteria with Or.*
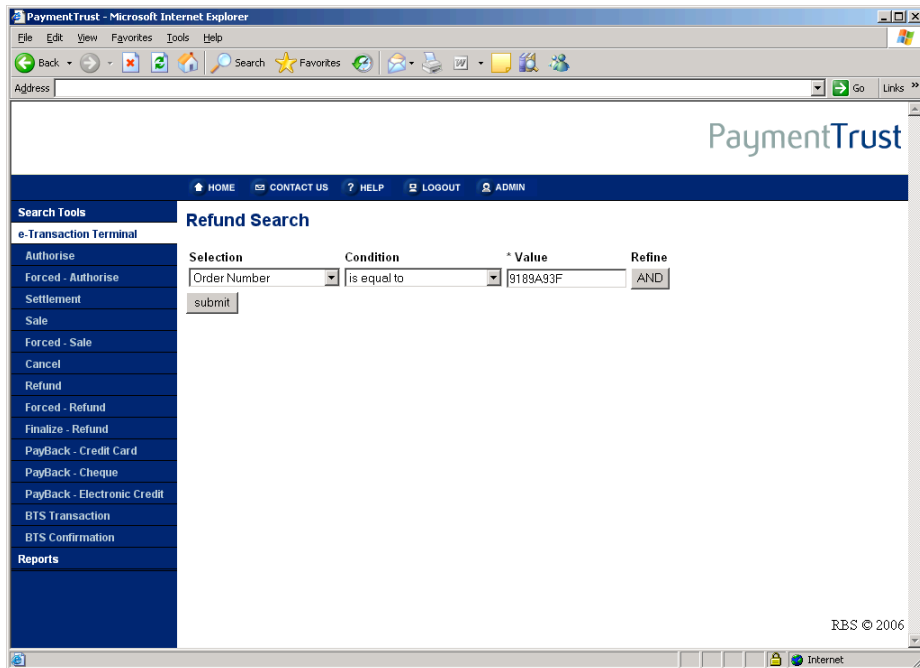
Figure 5.23: Refund Search Screen

Selection: **Click** on the arrow to the right of the *Selection* box and scroll down the list to select *Order Number*.

Condition: In the *Condition* box, select *is equal to* from the drop down list. This permits you to narrow your search to match the information entered in the *Value* box.

Value: Enter the order number for which you want all transactions displayed. In this example, we will use a hypothetical order number – *9189A93F*. In the *Value* box, type *9189A93F*.

> ☞ *The order number must be entered correctly otherwise your search will not produce favourable results.*

Your screen should now resemble **Figure 5.23** above.

Please ensure that the information you entered is correct before **clicking** on the **submit** button. The *Refund Search* returns transactions previously deposited and therefore eligible for refund as shown below in **Figure 5.24**.
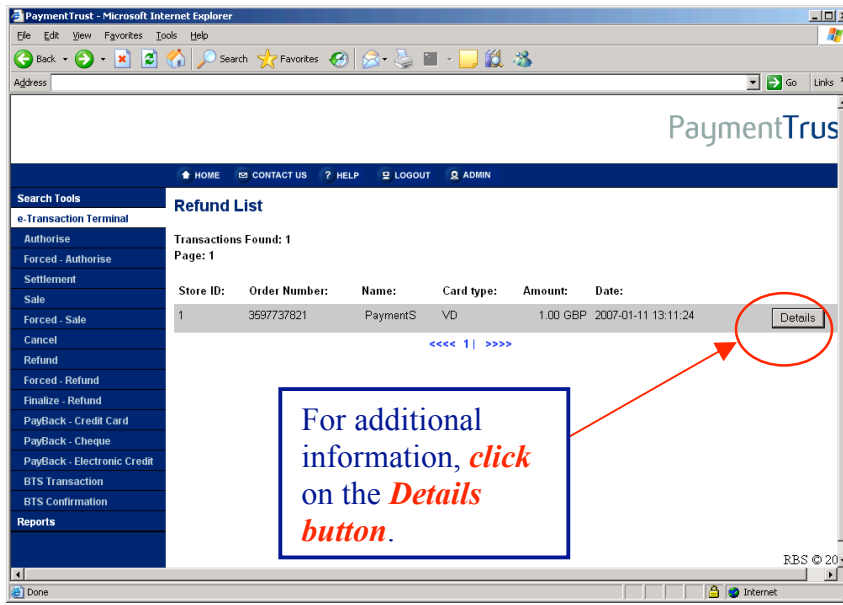
5.24: Refund List Screen

Click on *Details* to view additional information on a specific transaction targeted for refund (see **Figure 5. 25)**.
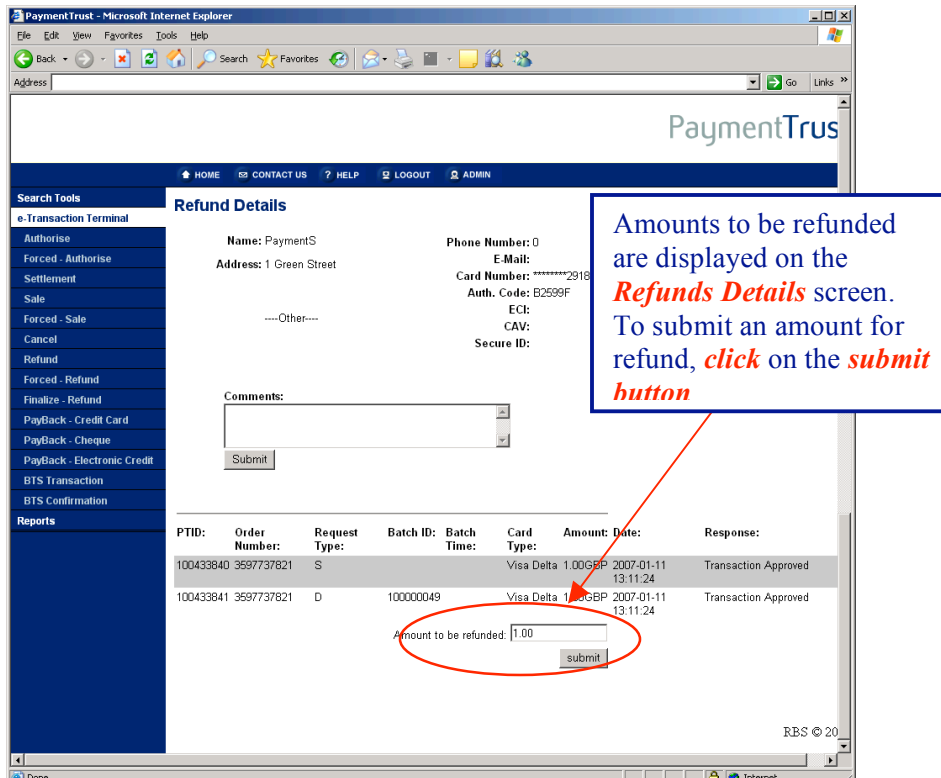
5.25: Refund Details Screen

The *Refund Details* screen displays the amounts available to be refunded. *Select* the amount you want to refund and *click* on the **submit** button.

☞ *The maximum refundable amount is limited to the total deposited amount. Refunds are not permitted for deposit amounts still pending*

☞ *Please ensure that the amount you want to refund matches the amount displayed in the* ***Amount to be refunded*** *box.*
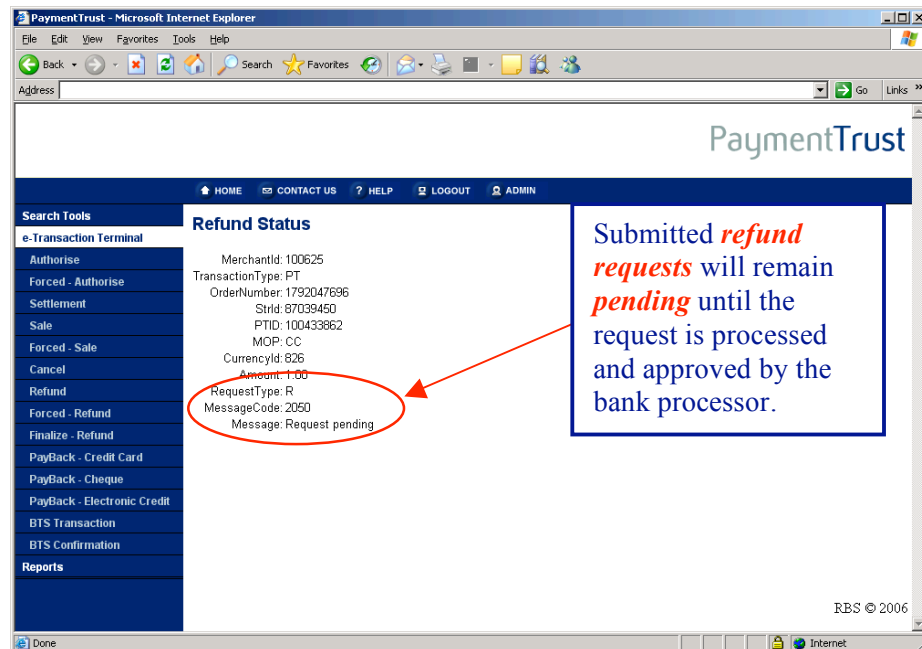
5.26: Refund Status Screen (Request Pending)

Refund requests are submitted to the bank processor once daily. The status will remain pending until the bank processes and approves the refund request. To view the refund still pending, return to the *Search Details* screen (see **Figure 4.2**) and re-create steps in **Section 4.2.1**. The results should yield the following screen (**Figure 5.27**).
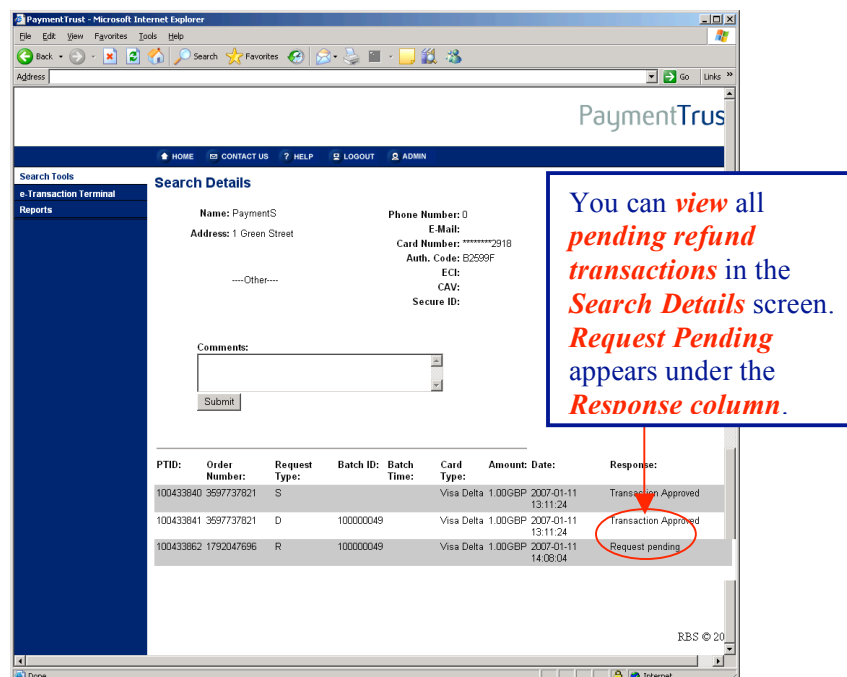
5.27: Search Details Screen

Once a refund request has been approved, the pending status will automatically change to *approved* in the *Search Details* section under the *Response* column (see **Figure 5.28**).

☞ *Merchants must submit their refund requests by 8:00 P.M. in order for transactions to be refunded on the same day. Any requests pending after 8:00 P.M. will be sent to the banking processor on the following day.*

The **status** of a **pending transaction** will change to **approved** once the request is processed and approved by the bank processor.

5.28: Search Details Screen

5.8 Forced Refunds

The Forced Refund is where you can submit a Refund transaction for same as deposit or less than deposit amount with an 'authcode'. This authcode would have been previously obtained from your authorisation call centre of your bank. Simply fill out the transaction screen (see Figure **5.29**) with authcode (For Internet transactions this doesn't apply).

For Internet refund transactions, which are above the original deposit amount, you use Forced Refunds. Please note you don't need an auth code for this type of transaction, as it doesn't go for "**online authorisation**". However you need to use the correct Bank MerchantID (this is called StoreID in PaymentTrust), as this StoreID will be different from the deposit transaction StoreID.

You can only process refunds back to Visa Credit, Visa Electron and Visa Debit cards.

5.29: Forced Refund Screen

Refund requests are submitted to the bank processor once daily. The status will remain pending until the bank processes and approves the refund request. To view the refund still pending, return to the *Search Details* screen (see **Figure 4.2**) and re-create steps in **Section 4.2.1**. The results should yield the following screen (**Figure 5.30)**.
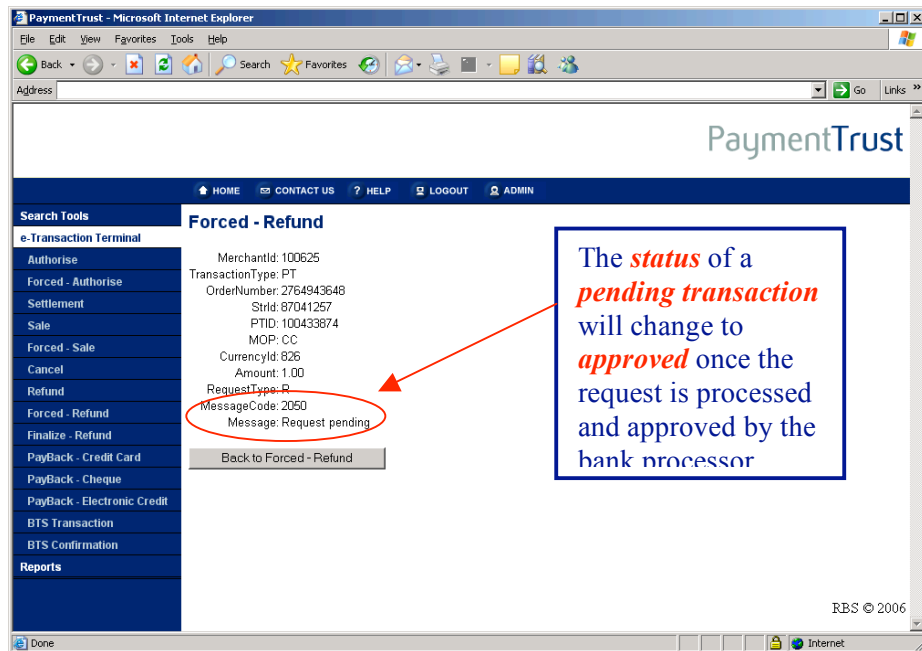
5.30: Forced Refund Screen

5.9 Payback - Credit Card

Payback request sent to Payment Trust system from merchant servers via STLink (using PaymentTrust API). Transaction requests can be sent individually or in a batch. The Card Number is used to identify the UK Credit Card Issuers bank collection account and sort code details from the "PaymentTrust Proprietary Database". PaymentTrust sends the transaction onto the BACS network each day, where this is processed by BACS within the normal clearing cycle (3 business days). Simply fill in the required fields as shown below (see Figure **5.31**).

5.31: PayBack – Credit Card Screen

Fill in all the requested fields and click on the submit button. The payback request has been accepted and the Merchant has received a 2050 - request pending response (see Figure **5.32**). The transactions has gone off in the file to BACS and processed without any problem
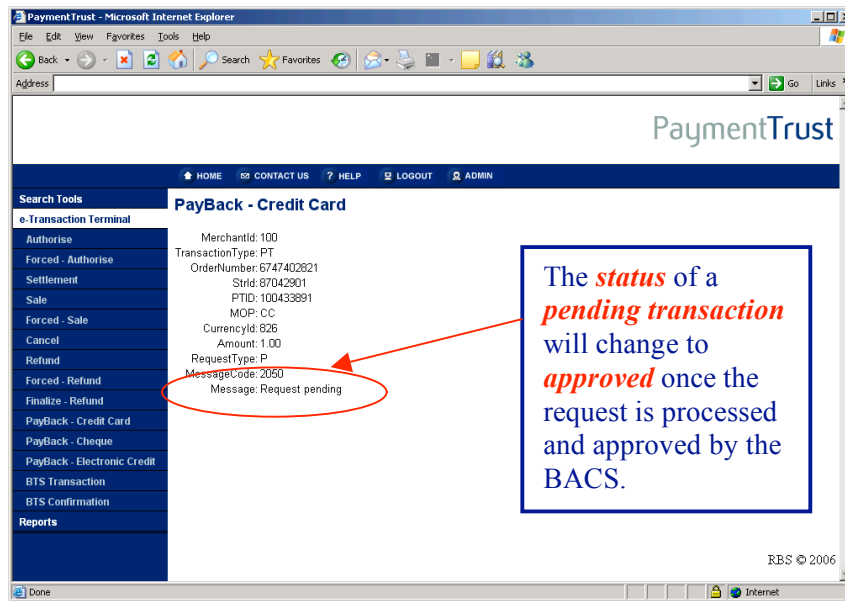
5.32: PayBack – Credit Card Screen

5.10   Payback - Cheque

PaymentTrust in conjunction with its banking partner will process these payback requests promptly, issuing cheques in the appropriate currency with customer names and reference numbers that you provide. PaymentTrust can return the completed cheques to you by courier for the fastest possible disbursement to the individual beneficiaries.

5.33: PayBack –Cheque Screen

5.34: PayBack With Cheque Screen

5.11 Payback - Electronic Credit

PaymentTrust in conjunction with its banking partner will process these payback requests promptly, transferring electronically to the bank, appropriate currency with customer names and reference numbers that you provide.

As shown in figure **5.34** fill in all the fields and click on the submit button.

5.34: PayBack – Electronic Credit Screen

5.35: PayBack – Electronic Credit Screen

5.12 BTS Transaction

The BTS enables PaymentTrust merchant clients to offer their customers an alternative method of funding their accounts through the use of a domestic funds transfer from their local checking or savings bank accounts to a local bank account operated on behalf of the merchant client.

5.36: BTS Transaction Screen

As shown in the figure **5.36** input the *order number* and select the *currency* and click on the submit button.

5.37: BTS Transaction Screen

In order to process this transaction use the BTS Confirmation, which is explained in section **5.13**.

5.13 BTS Confirmation

To confirm BTS Confirmation you must perform a BTS Transaction as mentioned in section **5.12**. This allows you to view all BTS transactions that are eligible for confirmation. You may then select the ones you wish to confirm (see Figure **5.38**).

Figure 5.38: BTS Confirmation Screen

To view a list of BTS Confirmation, **click** on the *[here]* as shown in the fig **5.39**.
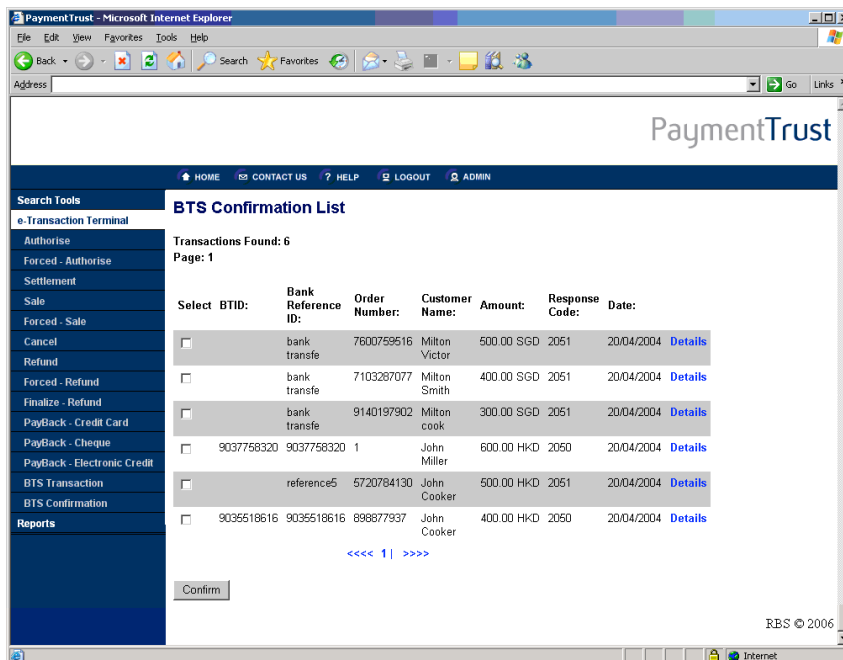
5.39: BTS Confirmation List Screen

Tick each of the transaction that needs to be processed and click on *Confirm* button.

6. USING THE REPORTS

PaymentTrust^{TM} provides you with the ability to produce user-friendly reports detailing each transaction that has passed through your account on a daily basis. You can retrieve detailed report information by selecting from a series of search criteria.
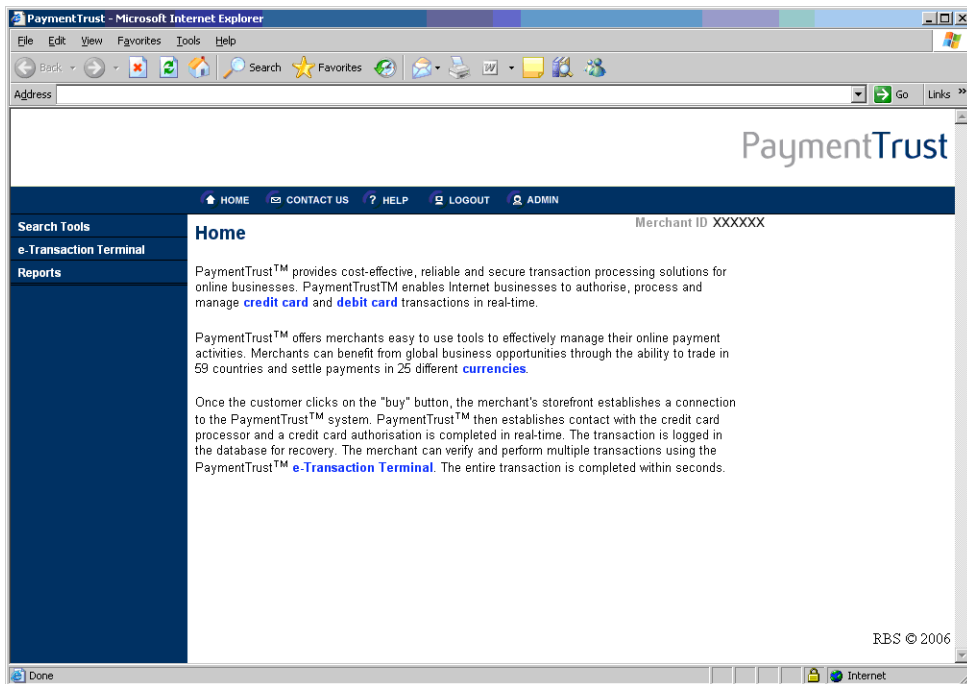
Click on **Reports** and following screen will popup.
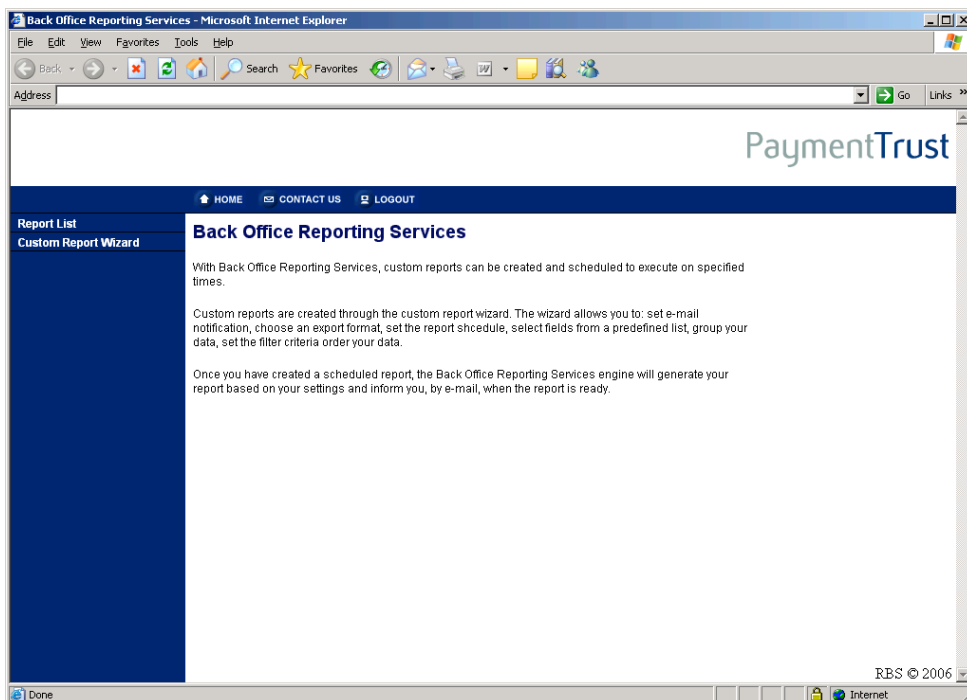
Figure 6.0: Back Office Reporting Services
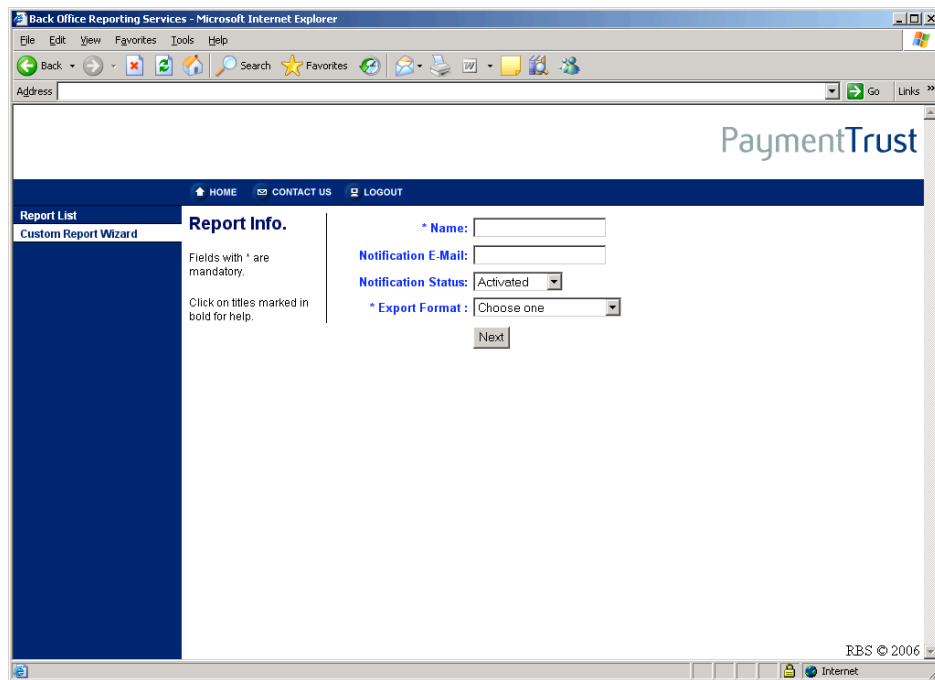
6.1 Custom Report Wizard

Custom reports are created through the custom report wizard. The wizard allows you to: set e-mail notification, choose an export format, set the report schedule, select fields from a predefined list, group your data and set the filter criteria order your data. Once you have created a scheduled report, the Back Office Reporting Services engine will generate your report based on your settings and inform you, by e-mail, when the report is ready.

6.1.1 Illustrative Example - Custom Report

The illustrative example below shows the required steps to building a summarised report based on an *equal to* transaction processed successfully with response code 2100. (Response Code = 2100).

Click on the ***Custom Report Wizard*** and the following screen will appear.

Name: Name of the report, in this case Example.

Notification E-Mail: An e-mail address where you want to the report to be sent.

Notification Status: Click on the arrow to the right *Notification Status* box and scroll down the list to select Activated or Deactivated.

Export Format: You can select what format you want the report (see **figure 6.1.1**). For this example xml selected as shown in **figure 6.1.2**
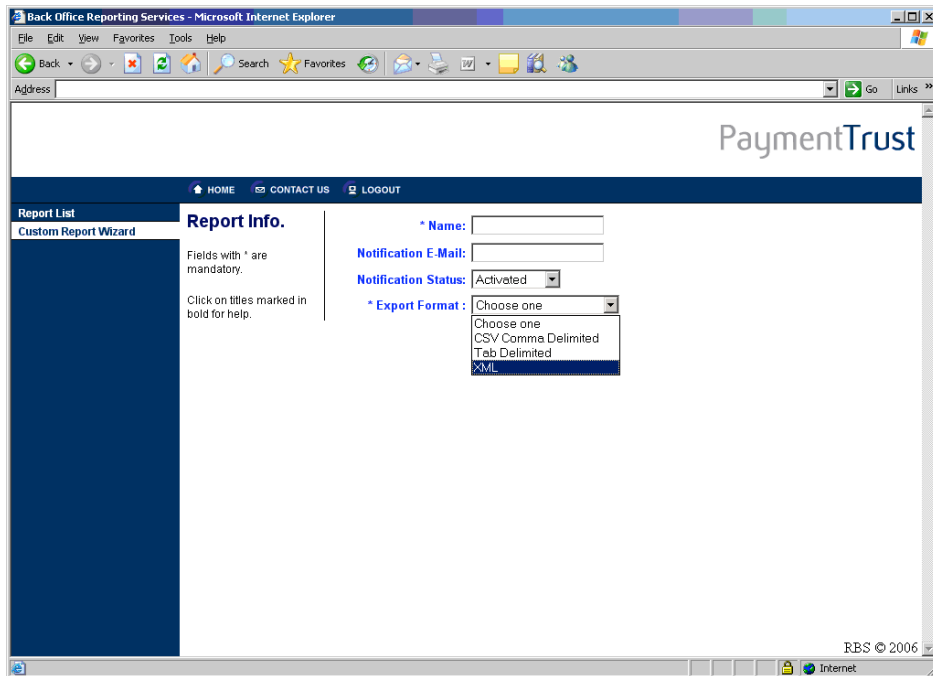
Figure 6.1.1
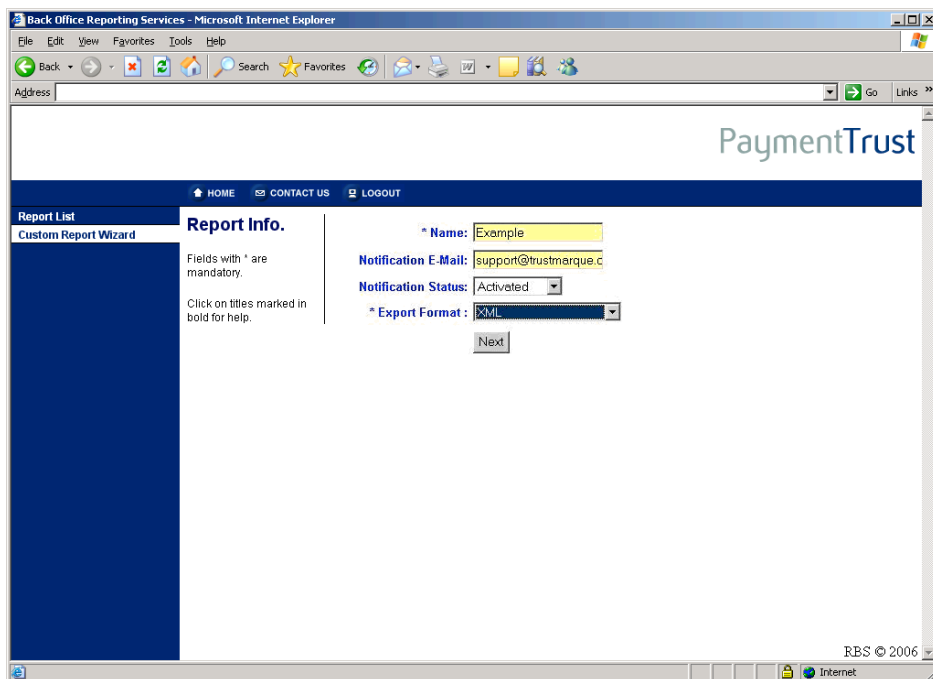
Figure 6.1.2

After filling all the details as shown in the above **figure 6.1.2**, click on the Next button and the following screen will appear.
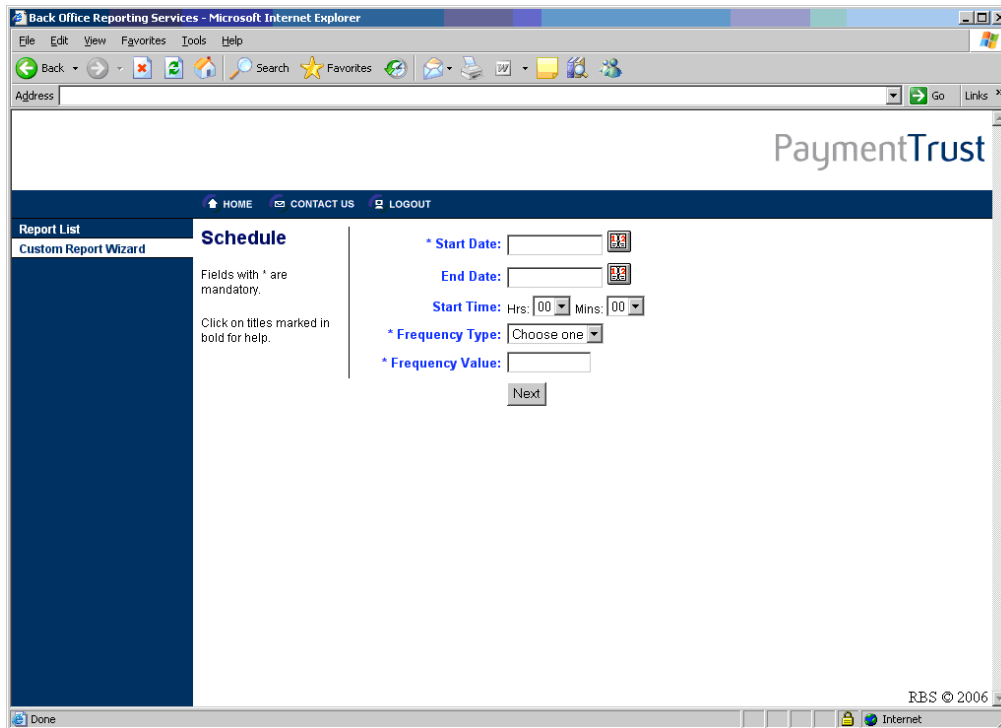
Figure 6.1.3

Start Date: Click on this button ▦ which will pop-up the calendar. You can now
select the start date (see **figure 6.1.4**)

End Date: Same as above

Start Time: Select the start time from drop down of **Hrs** and **Mins**.

Interval Type: How often you want to run this report (see **figure 6.1.5**)

Interval Length：Works in conjunctions with Interval Type. If the type is Month
and the length is 2 then the report will execute every 2 months. If the Type is Hour
and the length is 6 then the report will execute every 6 hours. This is true for all
types except Once which will execute only Once.
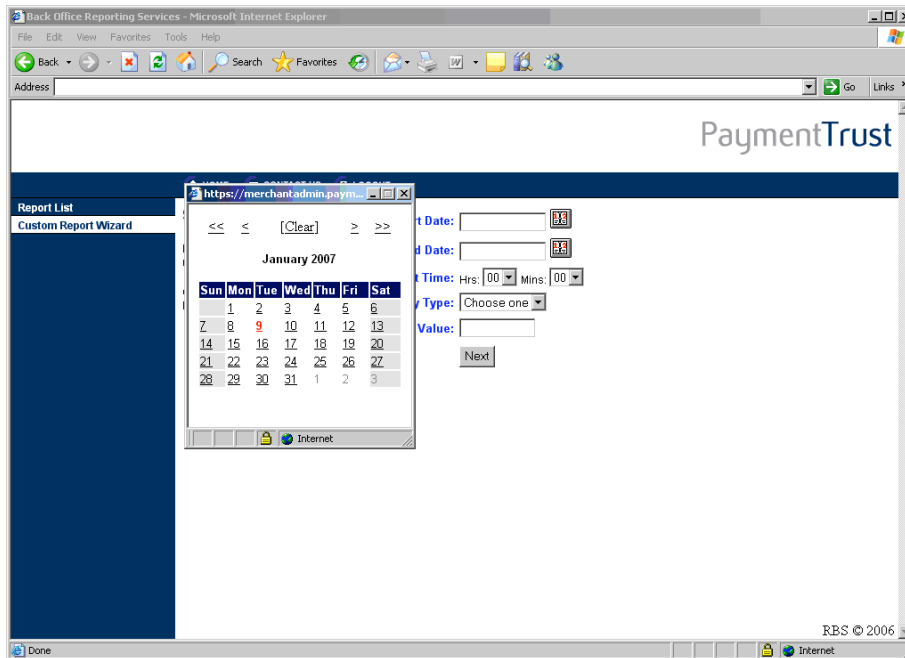
Figure 6.1.4
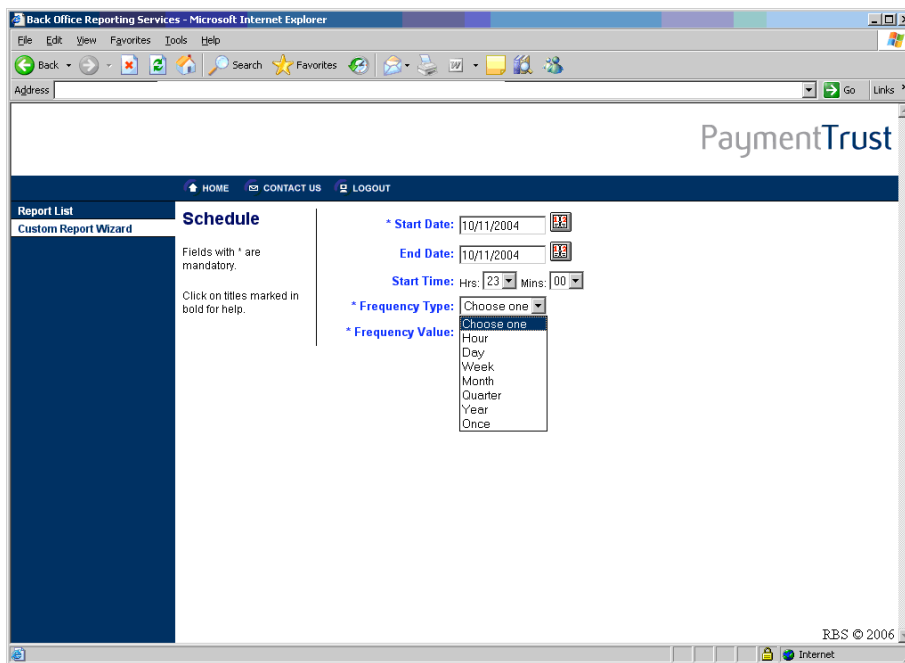
Figure 6.1.5

Figure 6.1.6

After filling all the details as shown in the above **figure 6.2.5** click on the button.
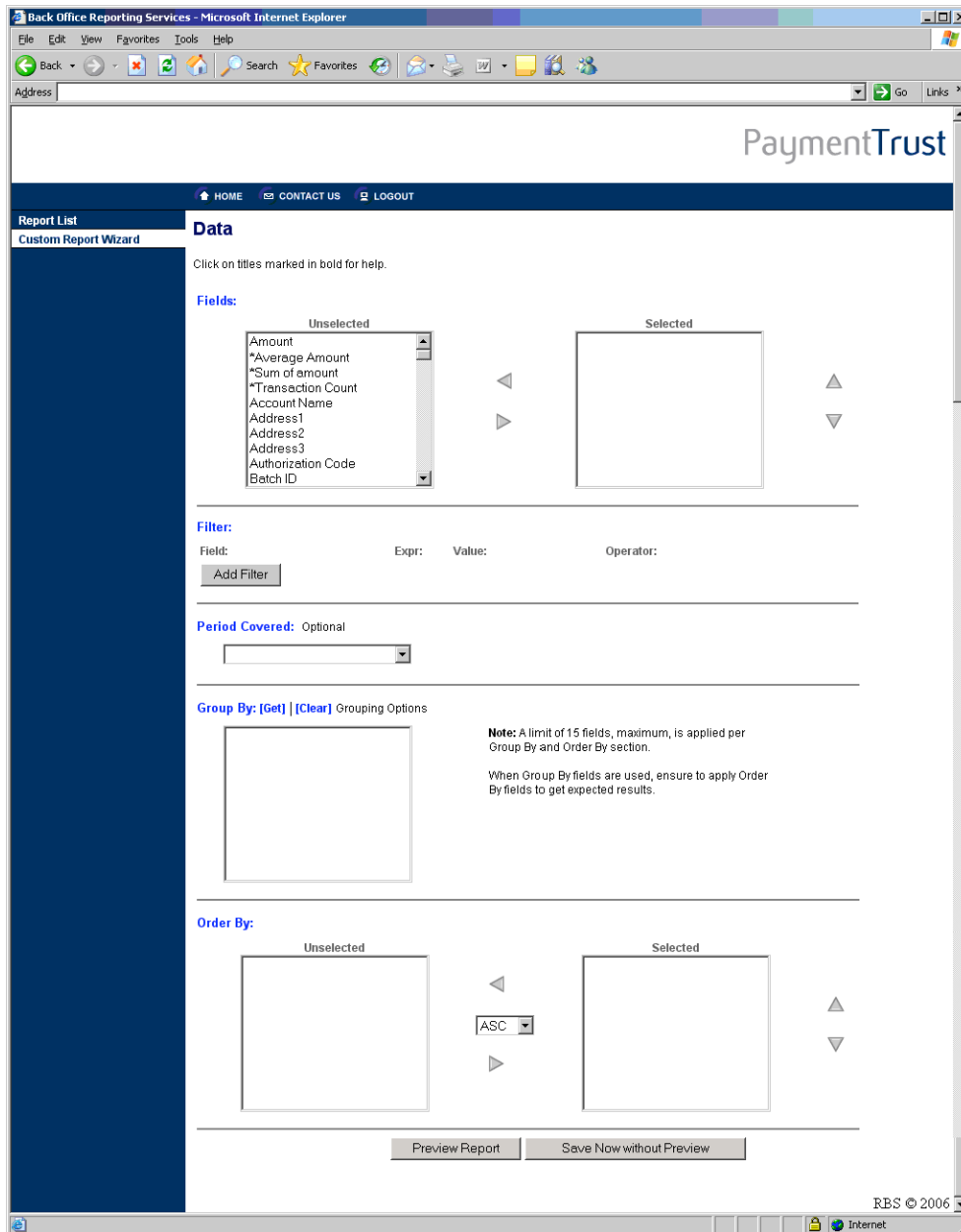
Figure: 6.1.6

Fields: Fields or Parameters that will be included in the report file. Examples are: PTTID, Amount, RequestType, etc

Filter: Set the criteria here. Filter may be applied to break down the data into smaller more specific chunks of information.

> *Field*: Data to be set for criteria
> *Expr*: Click on the arrow to the right hand of the *Expr* box and select the condition.

Value: Enter the value of the field for which you want information. For the example Response Code = 2100 is selected. In the Value box, enter 2100 (See table 1.1 for filter conditions).

Operator: The *Operator* option allows to perform an *And* or *Or* for each filter condition

Delete: Allows to delete any unwanted filter.

Add Row: Allows to add more than one filter for a report.

Period Covered: Time based filter, these are preset filters to return data from a specific time Period. Example: Last Month will return data from the last month only, Month to Date will return data from the beginning of the month until now. The period covered can be used with filter to return specific data for a period of time. Click on the drop down to select (see **figure 6.1.7**).

Group By [Get]|[Clear]: Allows to group the report with either all the fields or some of the fields selected in the **Fields**. To get all the fields from the **Fields** click on the **[Get]** and to clear all the fields click on the **[Clear]**.

Order By: Allows ordering the fields to be reported in that order. Also you can set the report to be ordered in Ascending (**ASC**) or Descending (**DESC**) order by selecting from the drop down list. (See **figure 6.1.7**)
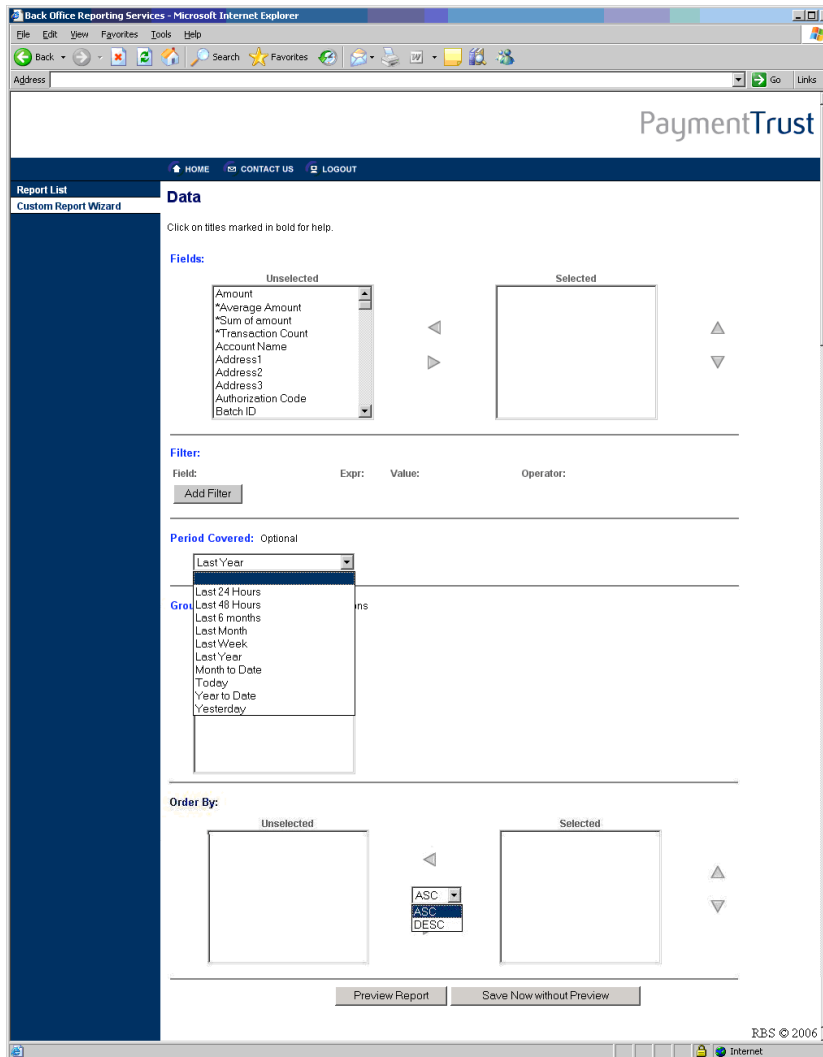
Figure: 6.1.7 – Custom Report Selection

For the above example the following information are selected as shown in the **figure 6.2.8**.
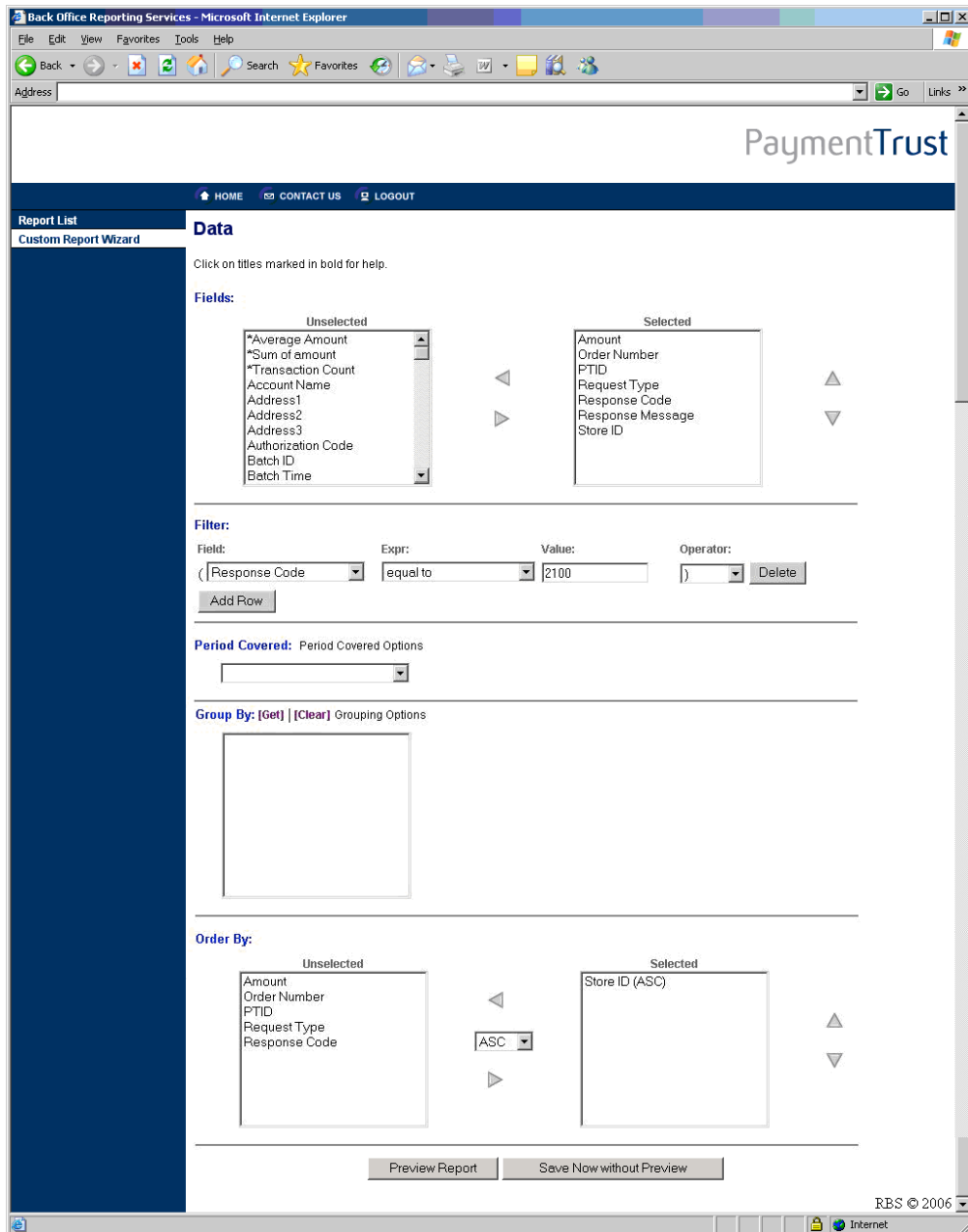
Figure 6.1.8 – Example of custom report

Click on the [Preview Report] button and the following report will be displayed

Now you have three options, which are as follows;

Confirm: By clicking on this button you are confirming the report is correct

Confirm and Activate: Allows confirming the report and activating at the same time.

Modify: Allows to modify the report.

Restart: Allows to restart the report from the beginning.

For the example click on the **Confirm** button.

6.2 Report List

You will be moved into **Report List** automatically, where you can see the list all reports are created by different users. More importantly you can activate the report at any time by clicking the **Activate** button as shown in **figure 6.2.1**.
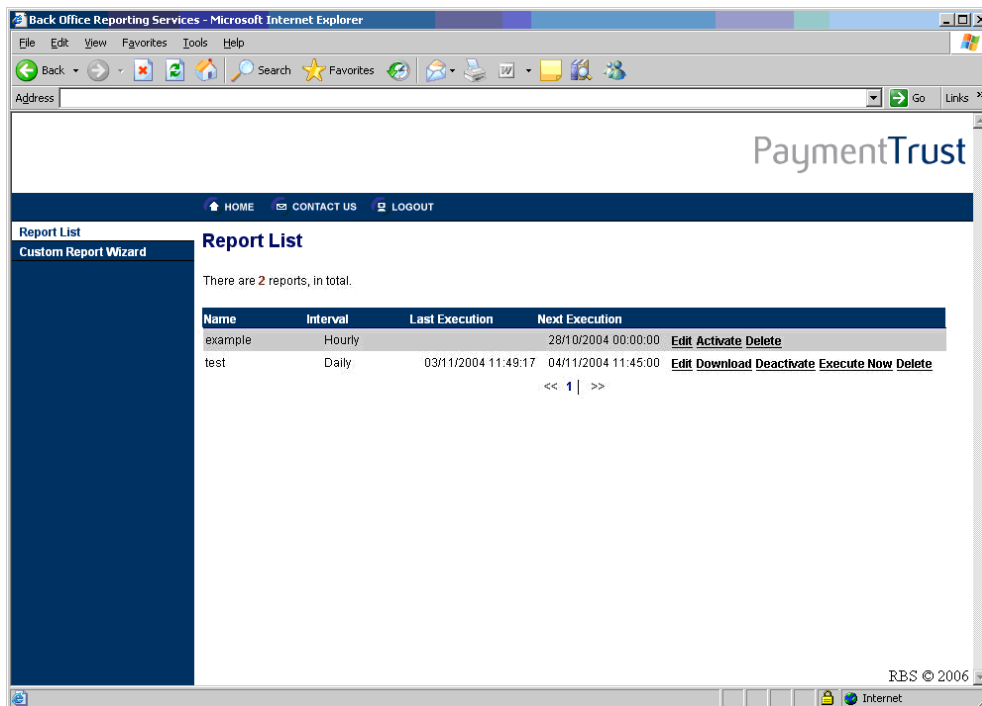
Figure 6.2.1 – Report List

Now click on the *Activate* button to activate the report and the following screen will appear.
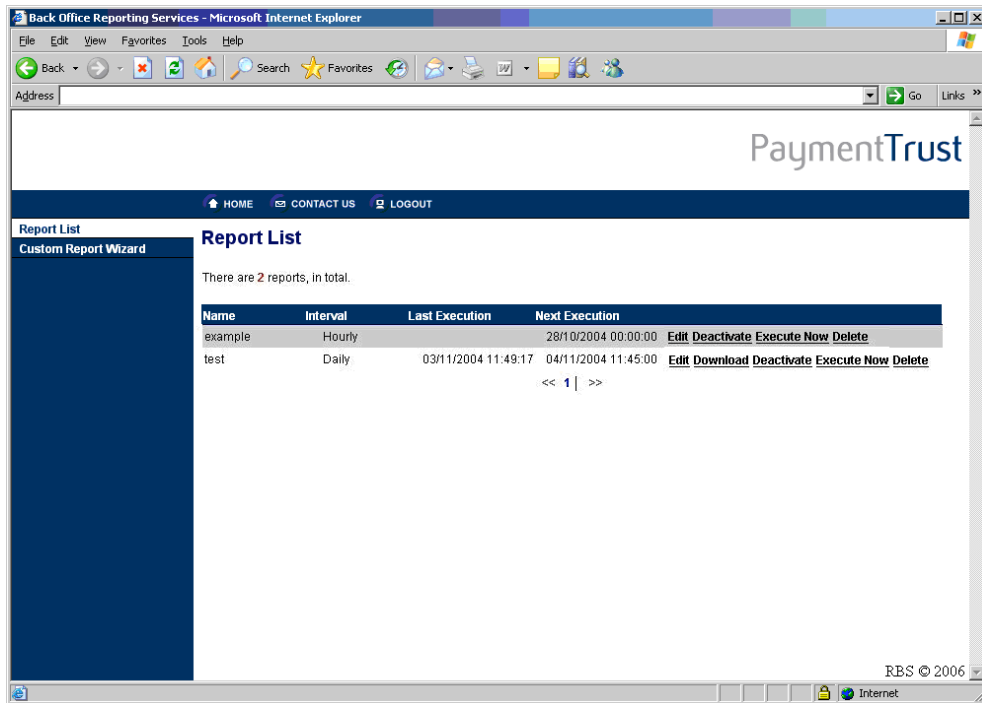
Now click on the ***Execute Now*** button to run the report and the following screen will appear.
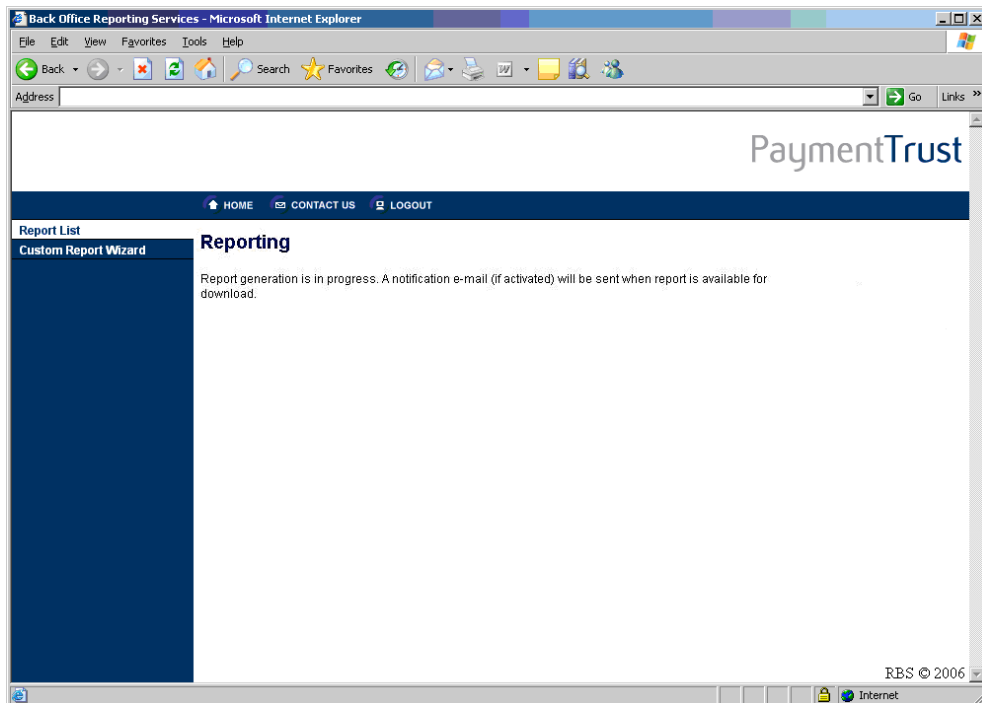
As shown on the screen you will receive a notification e-mail will be sent when report is available for download. Once you receive the email notification as shown below;
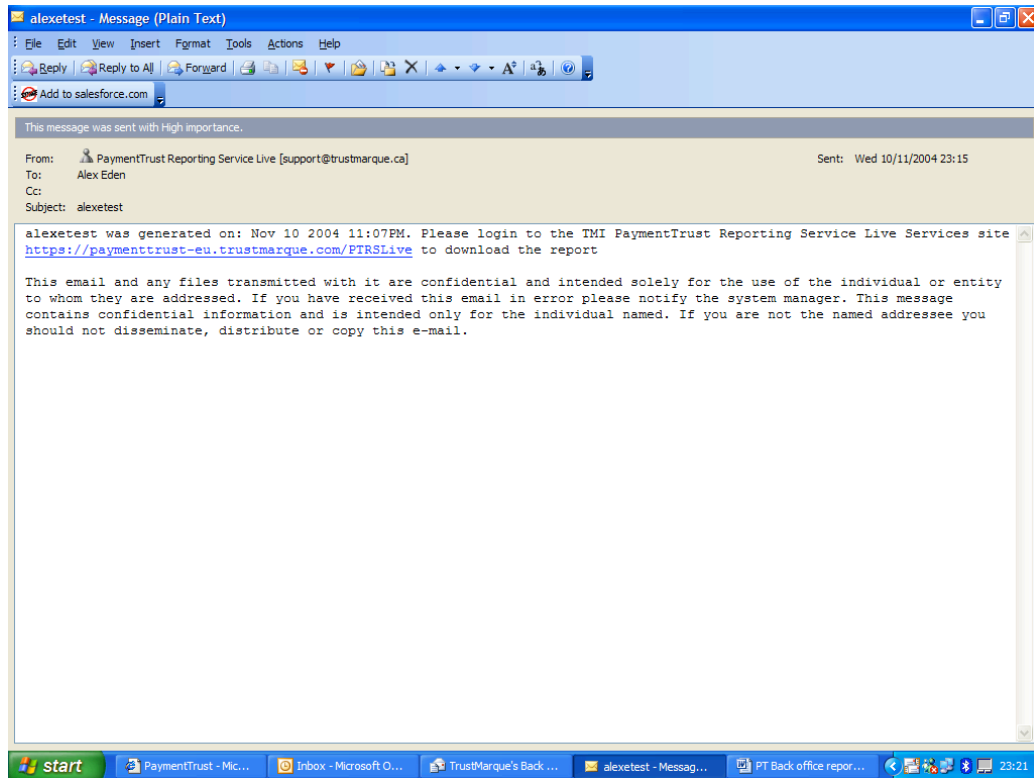
You can download the report (see **figure 6.2.3**) , by clicking on the **Report List** (see **figure 6.2.2**)
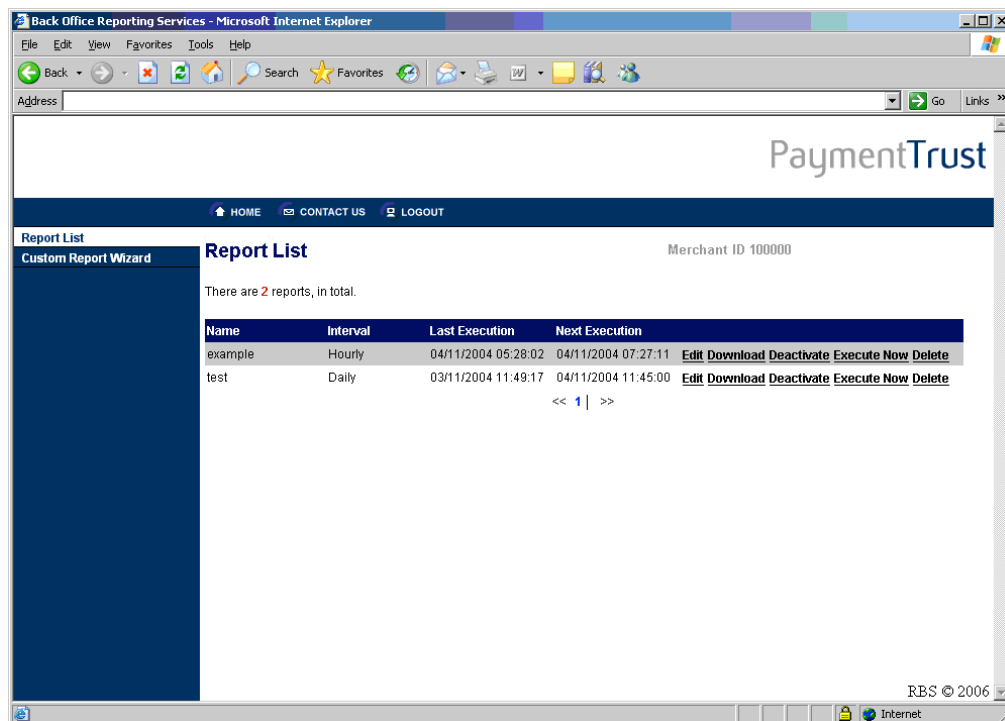
Figure 6.2.2 – Report List
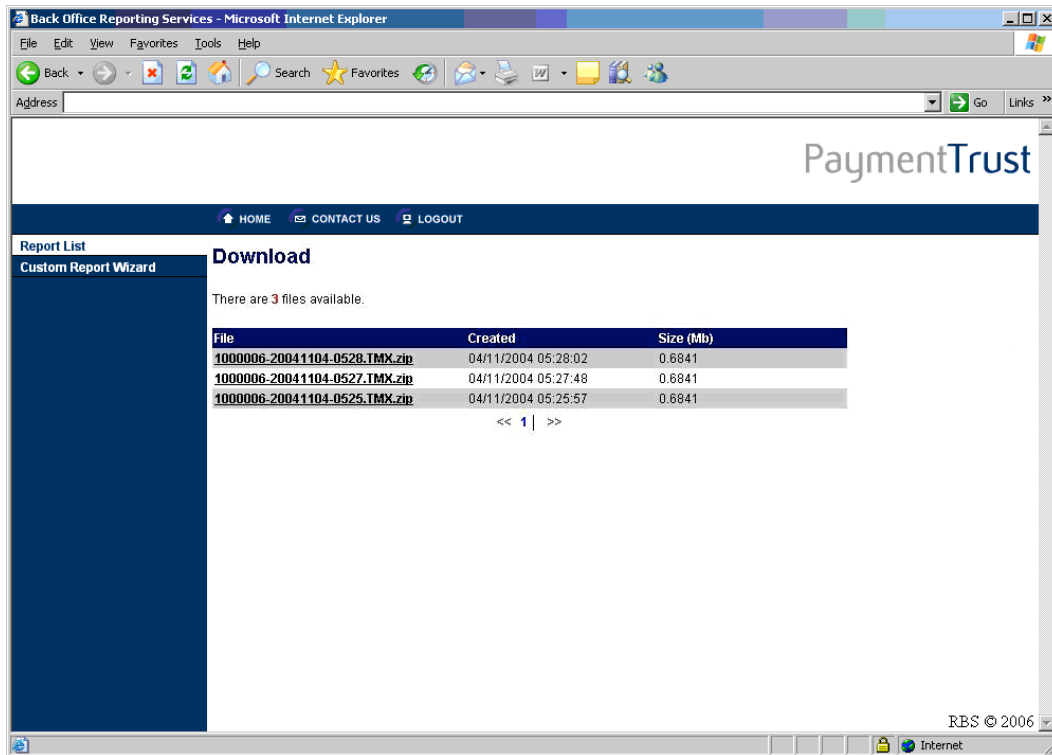
Figure 6.2.3 – Download List
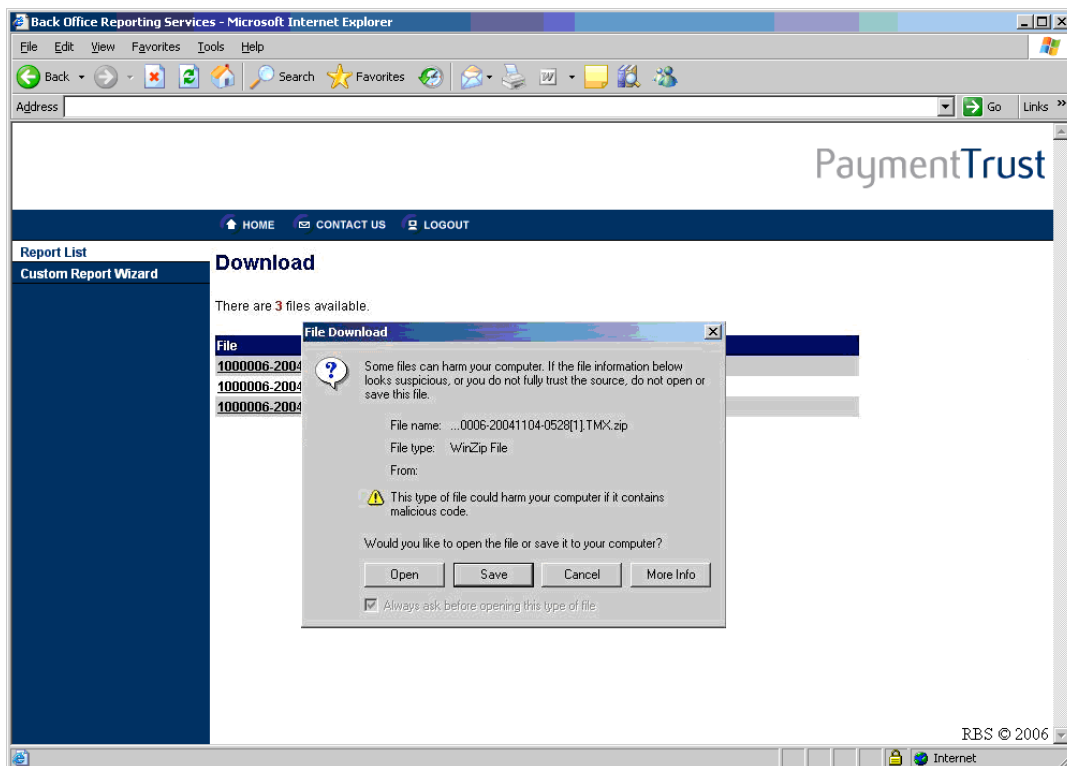
6.2.1 Display Types

Display type options are available for the following reasons:

1. It permits you to view your data in a format suitable to your needs.

2. It permits you to choose a display type compatible to your browser (version and pre-set properties) for optimal viewing.

☞: Results are not affected by the display type you select; *only* the data is displayed in a different format.

Excel Compatible Formats
CSV Comma Delimited.
TAB Delimited.
Suitable for Reconciliation.
Internet Explorer Compatible Formats
XML.
Not suitable for Reconciliation.

Table 6.0: Display Types Table

6.2.2 Description of Search Conditions

Condition	Results
Is equal to = an exact search	Produces an *exact* match to what you entered in the *Value* box. *For a search by date, entering 10/12/00 in the Value box, with the condition set to" is equal to" will produce all transactions that occurred on October 12, 2000.*
Is not equal to = a partial search	Produces a *not equal* to match to what you entered in the *Value* box. *For a search by response code, entering 2100 in the Value box, with the condition set to" is not equal to" will produce all transactions whose response code is not equal to 2100.*
Is less than = a partial search	Produces a *less than* match to what you entered in the *Value* box. *For a search by amount, entering 500 in the Value box, with the condition set to" is less than" will produce all transaction amounts*

Condition	Results
	less than 500.
Is less than or equal to = a partial search	Produces a *less than or equal to* match to what you entered in the *Value* box.
	For a search by month, entering 12 in the Value box, with the condition set to" is less than or equal to" will produce all transactions occurring before and in the month of December.
Is greater than = a partial search	Produces a *greater than* match to what you entered in the *Value* box.
	For a search by order number, entering 100200 in the Value box, with the condition set to "is greater than" will produce all order numbers whose sequence is greater than 100200.
Is greater than or equal to = a partial search	Produces a *greater than or equal to* match to what you entered in the *Value* box.
	For a search by month, entering 5 in the Value box, with the condition set to" is greater than or equal to" will produce all transactions occurring in and subsequent to the month of May.
Is similar to = a partial search	Produces a *similar* match to what you entered in the *Value* box.
	For search by first name, entering J in the Value box, with the condition set to "is similar to" will produce all first names containing the letter J.

Table 6.1: Search Conditions Table

7. THE HELP SECTION

The Help section of the PaymentTrust web site offers you a comprehensive, detailed explanation of the tools available to you to manage your daily transactions effectively. To use the *Help* section, either *click* on the **[here]** link in the section you need more help with, or *click* ? HELP button in the title bar to access the *Help Menu* (see **Figure 3.1**).

The information below is also available for viewing on our PaymentTrust site.

7.1 Help-Search Tools

PaymentTrust^{TM} offers you easy-to-use tools for conducting up-to-date online transaction searches. You can retrieve detailed information on specific transactions by selecting from a series of search criteria.

7.1.1 Transaction Date

Searches a date or range of dates in which specific transactions occurred. A date search may return multiple order results.

Data entry format: MM/DD/YY

Example: 08/25/00

For **Custom Report** the format is shown as below.

Data entry format: DD/MM/YYYY

Example: 13/12/2005

7.1.2 Order Number

Searches a specific order number that is associated with a series of transaction types, all of them related to one original authorisation code. This number is unique and assigned by the Merchant.

Data entry format: Merchant assigned order number

Example: 00800120

7.1.3 Credit Card Number

A credit card number search will return all transactions on a specific credit card number.

Data entry format: Client's credit card number; no spaces

Example: 4000000000000002

7.1.4 Card Name

Searches by the card issuer name.

> **Data entry format:** Card Name
>
> Visa

7.1.5 Request Type

Searches for a specific request type.

> **Data entry format:** Choose from the following request types:
> A(Authorisation), S(Sale), C(Cancellation),
> D(Settlement), R(Refund), P(Payback)
>
> A

7.1.6 Card Type

Searches for a specific Card Type.

> **Data entry format:** VI for Visa, MC for Master Card, SW for Switch,
> SO for Solo, NT for Neteller, VD for Visa Delta
>
> VI

7.1.7 First Name

Searches by cardholder's first name.

> **Data entry format:** First Name
>
> John

7.1.8 Last Name

Searches by cardholder's last name.

> **Data entry format:** Last Name
>
> Smith

7.1.9 Store Id

Searches by the store ID.

> **Data entry format:** Merchant assigned Store Id
>
> 34417876

7.1.10 Currency ID

Searches by the currency ID.

Data entry format:	ISO standard numeric Ids. See **Appendix ii Currency Codes** for complete list.
Example:	840 (For US Dollars)

7.1.11 Currency ISO Code

Searches by the currency ISO code.

Data entry format:	ISO standard alpha Ids. See **Appendix ii Currency Codes** for complete list.
Example:	USD (For US Dollars)

7.1.12 MOP (Method of Payment) Type

Searches by the method of payment.

Data entry format:	**CC**-Visa, Mastercard, debit & credit cards/ **DS**-UK Maestro debit cards/**CQ**-Cheques/**EC**-Electronic cheques or credit/**DC**-Debit Card PIN enabled cards/**PC**-Purchasing cards/**NT**-NetTeller/**P2**-Pay2
Example:	CC

7.1.13 Transaction Type

Searches for a specific transaction type.

Data entry format:	Choose from the following transaction types: **A**(Authorisation), **S**(Simultaneous Authorisation and Deposit (Settlement)), **V**(Void), **C**(Cancellation), **D**(Deposit (Settlement)), **R**(Refund)
Example:	A

7.1.14 BTID

Searches by the BTID, which is generated by PaymentTrust.

Data entry format:	**BTID** is a unique number generated by PT. It's stored by the merchant and given to the client together with bank account details to pay into. When the funds have cleared the account and reported in PT and BTID is matched in the system to proved the transaction is authentic.

Example: 12345678

7.1.15 Batch ID

Searches by the unique number BatchID.

Data entry format:	Batchid is a unique number that is generated for each batch that is sent to financial institutions (any bank either natwest, Barclays, bacs, pacnet, etc)
Example:	08/01/04

7.1.16 Batch Time

Searches by the date.

Data entry format:	MM/DD/YY
Example:	08/01/04

7.1.17 PTID

Searches by the reference number called PTID

Data entry format:	Reference Number from PaymentTrust system generated for each transaction
Example:	12345678

7.1.18 Response Code

Searches by a specific transaction result code.

Data entry format:	4-digits; (see **Appendix I)**
Example:	2100

7.1.19 Year

Searches by the year.

Data entry format:	YYYY
Example:	2004

7.1.20 Month

Searches by a month.

Data entry format:	MM
Example:	07

7.1.21 Day

Searches by the date.

Data entry format: DD

Example: 07

7.2 Help-e-Transaction Terminal

PaymentTrust Limited PaymentTrust^{TM} system supports transaction types at various stages of the payment process. You can authorise, deposit, credit sales to your Merchant accounts and retrieve report information in real-time.

PaymentTrust^{TM} can execute the following transaction types either online directly from the your storefront or manually using the PaymentTrust^{TM} e-Transaction Terminal.

7.2.1 Transaction Type Codes

Authorise (A)

Reduces the cardholder's open to buy (credit limit), but does not actually capture the funds. A deposit (Settlement)(D) transaction must be issued in order for the transaction to be settled and for the funds to be transferred.

Settlement (Deposit) (D)

It marks a previously authorised transaction for funds capture during the next settlement period. Merchants who do not ship goods immediately should use this transaction type after fulfilling their sales obligation.

Simultaneous Authorisation & Settlement (Deposit) (S)

Charges the specified amount against the account, and marks the transaction for immediate funds transfer during the next settlement period.

Cancel (C)

Reversal of a partial or an entire authorisation charge prior to the settlement process. It prevents a transaction from being settled.

Refund (R)

A transaction that returns a specified amount to the cardholder's account.

Payback (P)

A transaction that returns a specified amount to the cardholder's account by cheque (CQ) or credit card (CC) or electronic transfer (EC).

BTS Bank Transfer Service (B)

A transaction that returns a specified amount to the cardholder's account electronically via bank.

7.3 Help-Report Search Tools

PaymentTrust[TM] offers you easy-to-use tools for conducting up-to-date online transaction searches. You can retrieve detailed information on specific transactions by selecting from a series of search criteria.

7.3.1 Transaction Amount

Searches for a specific transaction amount.

> **Data entry format:** 00.00
>
> **Example:** 150.25

7.3.2 Authorisation Code

Searches by a specific authorisation code. This number may not be unique.

> **Data entry format:** 6-digit authorisation code specified by financial institution
>
> **Example:** 021305

7.3.3 Credit Card Number

A credit card number search will return all transactions on a specific credit card number. For privacy and security reasons only partial credit card numbers are kept in our system. To search for credit card numbers use only the first four digits or the last 3 digits with the "similar to" condition.

> **Data entry format:** Client's credit card first four numbers or last three numbers and condition "similar to"
>
> **Example:** For credit card number 4000000000000002 use 4000 or 002

7.3.4 Currency Code

Searches by currency used for processing transactions.

> **Data entry format:** 3-digit code assigned to processing currencies
>
> **Example:** 840 for U.S. dollars

7.3.5 Day

Searches for transactions by the corresponding numeric day value of any given month.

> **Data entry format:** 1 digit number corresponding to day of the week
>
> **Example:** **1** for August 1st, **2** for August 2nd, **31** for August 31st

7.3.6 Credit Card Expiry Date

Searches for all transactions with a specific credit card expiry date.

Data entry format: MM/YYYY

Example: 092000

7.3.7 Month

Searches for transactions by month of the year.

Data entry format: 2-digit number corresponding to month of the year

Example: **01** for January, **02** for February, **12** for December

7.3.8 Order Number

Searches a specific order number that is associated with a series of transaction types, all of them related to one original authorisation code. This number is unique and assigned by the Merchant.

Data entry format: Merchant assigned order number

Example: 00800120

7.3.9 Response Message

Searches for all transactions having a specific response message returned by PaymentTrust^{TM}.

Data entry format: Text corresponding to message

Example: Transaction approved

7.3.10 Response Code

Searches by a specific transaction result code.

Data entry format: 4-digits; see **Appendix I**

Example: 2100

7.3.11 Transaction ID

Searches for a specific transaction identification number assigned by PaymentTrust^{TM}.

Data entry format: Numeric ID assigned by PaymentTrust Limited

Example: 120000

7.3.12 Transaction Type

Searches for a specific transaction type.

Data entry format: Choose from the following transaction types: **A**(Authorisation), **S**(Simultaneous Authorisation and Deposit(Settlement)), **V**(Void), **C**(Cancellation), **D**(Deposit (Settlement)), **R**(Refund)

Example: A

7.3.13 Year

Searches for transactions by year.

Data entry format: 4-digit number corresponding to year

Example: 2000

8. APPENDIX I: MESSAGE/RESPONSE CODES

The following list reflects all currently defined PaymentTrust response codes. One of the following codes is returned with each transaction that is submitted into the PaymentTrust system. Many of these codes will never be returned in your output.

PaymentTrust Result Codes

ST – Streamline
BMS – Barclays
LY – Lloyds
PH – PaymentTech
PT – PaymentTrust
EC – EuroConnex
PN – Pacnet
NT – Neteller
P2 – Pay2
FS – Swedish Acquirer
BV – Bank of Valleta
FX – Foreign Exchange
3D – 3DSecure Authentication
NA – Not applicable to any Acquirer

Message Code	Description	Explanation	Acquirer
2000	No answer	Received no answer from banking network. Resend transaction.	PH
2001	Dropped the transaction	No need to do this transaction	NA
2040	Pending to be finalized	Request submitted and waiting for processing to be completed next cycle.	ALL
2050	Request pending	Request submitted and waiting for processing to be completed next cycle.	ALL
2051	Request Pending with Errors.	Cannot find the BTID for the original request	PN
2053	Notification Received	Notification Received	PN
2100	Transaction Authorized/Approved	Transaction Authorized/Approved	ALL
2101	Validated	Validated	NA
2102	Verified	Verified	NA
2103	Prenoted	Prenoted	NA
2104	Transaction approved	Transaction was approved - Base 24	NA
2105	Notification Cleared	Notification Cleared	PN
2150	Funds deposited successfully	Deposit request previously submitted has been processed successfully	NA
2160	Funds refunded successfully	Refund request previously submitted has been processed successfully	NA

Message Code	Description	Explanation	Acquirer
2170	Transaction cancelled successfully	Cancellation request has been processed successfully	PT
2200	Transaction Declined	Transaction Declined/Not Authorized/Not Settled	ALL
2202	Cancellation Declined	Cancellation Declined by Acquirer	LY
2203	Cancellation cannot be performed.	Cancellation transaction failed.	PT
2204	Soft AVS	Card was authorized but AVS did not match. Contact client.	PH
2206	Invalid currency	Incoming record currency type does not match system stored currency	PT
2208	Invalid merchant account number	Invalid merchant account number	PT
2210	Invalid credit card number	Bad check digit, length, or other credit card problem	PT
2212	Invalid credit card expiration date	Credit card has expired or incorrect date entered. Confirm date.	PT, EC, LY, PH and BV
2214	Credit card expired	Credit card has expired	AX, FS, LY and PH
2216	Invalid amount	Amount sent was 0 or unreadable	PT
2218	Invalid method of payment	Method of payment is invalid for this account number	PT
2219	Credit card is not valid for this transaction	The specific credit card will not accept payment.	BACS
2220	Invalid method of payment for merchant account number	Method of payment is invalid for this merchant	PT
2222	Invalid field data	Invalid information entered	LY and PH
2223	No Sort code or Account Number in Payback system	No Sort code or Account Number in Payback system	BACS
2224	Data is inaccurate or missing	Specific and relevant data within transaction is inaccurate or missing	PT
2226	Duplicated transaction	Same transaction had been submitted	FS, PH and BV
2228	Invalid transaction	Issuer does not allow this transaction	PT
2229	Invalid transaction	Processor permits only one deposit request per authorization	PT
2230	Invalid merchant account number	Invalid merchant account number	AX
2232	Invalid issuer	Invalid issuer or institution	FS
2234	Invalid response code	Invalid response code	PH
2235	Invalid Currency Code Entered	Currency code submitted is different than code submitted with original authorization request	PH
2236	Invalid for credit	Invalid for credit	PH
2237	Invalid refund not allowed (CFT)	Invalid refund not allowed (CFT)	LY, BC, ST, FS
2238	Invalid for debit	Invalid for debit	PH
2240	Invalid SEC code - Amex	Amex CID is incorrect	PH
2280	Incorrect start date	Switch/Solo - Incorrect start date or requires an issue number. Please correct	PH, BMS, ST and LY
2282	Invalid issue number	Switch/Solo - 1-digit number submitted when 2-digit number should have been sent. Please correct	PH, BMS, ST and LY

Message Code	Description	Explanation	Acquirer
2284	Invalid transaction	Switch/Solo - a format issue, re-examine transaction layout. Please correct	PH, BMS, ST and LY
2286	Bank not supported by Switch	Bank not supported by Switch	PH
2300	Card does not exist	No card record	NA
2302	Invalid transit routing number (ABA code)	Invalid bank routing number	PH
2304	Missing name	Missing the check writer's name.	PH
2306	Bank account closed	Bank account has been closed	PH
2308	Invalid account type	Account type is invalid or missing. Deposit transactions only	PH
2310	Account does not exist	Account does not exist	PH
2312	No account	Account number does not correspond to the individual	PH
2314	Account holder deceased	Account holder deceased. No further debits will be accepted by the bank	PN
2316	Beneficiary deceased	Beneficiary deceased. No further debits will be accepted by the bank	NA
2318	Account frozen	The funds in this account are unavailable. No further debits will be accepted by the bank	NA
2320	Customer opt out	Customer has refused to allow the transaction	NA
2322	ACH non-participant	Banking institute does not accept ACH transactions (For US ECP)	PH
2324	Invalid account number	Account number is incorrect	FS, LY, NT, P2 and PH
2326	Authorization revoked by customer	Customer has notified their bank not to accept these transactions	PH
2328	Customer advises not authorized	Customer has not authorized bank to accept these transactions	PH
2330	Invalid CECP action code	Pertains to Canadian ECP only.	PH
2332	Invalid account number format	Format of account number does not pass check digit routine for that institution. (For CDN ECP)	PH
2334	Bad account number data	Invalid characters in account number	PH
2350	Card surpassed daily limit	Card has surpassed daily transaction amount limit	PH
2352	Times card used limit	The limit of number of times used for the card has been surpassed	PH
2354	Over credit limit	Card has surpassed its credit limit	LY and PH
2356	Enter lesser amount	Enter a lesser amount	NA
2358	No credit amount	No credit amount	NA
2360	One purchase limit	Card is limited to one purchase	PH
2362	Over Sav limit	Over Sav limit	BV
2364	Over Sav frequency.	Over Sav frequency.	PH
2366	Card not supported	Card not supported	LY
2368	Invalid PIN.	Invalid PIN	EC, FS and PH
2370	Allowable PIN tries exceeded.	Allowable PIN tries exceeded	PH and BV
2372	PIN required	PIN required	BV

Message Code	Description	Explanation	Acquirer
2374	Card failed MOD 10 check	Card failed MOD 10 check verification	BV
2380	On negative file	Account number appears on negative file	LY, PH and BV
2382	Stop Payment Issued	Stop Payment Issued	PN
2400	PTLF full	PTLF full	BV
2401	Fraud suspected	Fraud suspected	NA
2402	Unable to process transaction	Unable to process transaction	NA
2403	Duplicate transaction	Duplicate transaction	LY
2404	Cutoff in progress	Cutoff in progress	PN
2405	Incorrect PIN	Incorrect PIN	FS, LY, NT and BV
2406	PIN tries exceeded	PIN tries exceeded	FS and LY
2407	Exceeds withdrawal frequency	Exceeds withdrawal frequency	FS and LY
2410	Invalid 3D Secure Data	Invalid 3D Secure Data	BMS, ST and LY
2610	Timeout error	Timeout waiting for host response	FS, AX, BV, ST and LY
2611	Timeout error	Internal timeout	PT
2612	Authorization host system down or unavailable	Authorization host system is temporarily unavailable	ST, PH and BV
2614	Acquirer/Issuer unavailable. Resend	Authorization host network could not reach the bank, which issued the card or Acquirer.	BMS. ST, LY, EC, AX and PH
2616	Invalid issuer	Invalid issuer or institution	LY and PH
2618	Unidentified error	Unidentified error. Unable to process transaction	BMS, ST, PH and BV
2620	Unable to process.	Unable to process transaction due to system malfunction	FS, LY and BV
2622	Unable to authorize.	Unable to authorize due to system malfunction	LY and BV
2624	Merchant information incomplete	Merchant information incomplete	NT and P2
2626	Invalid CVN value	Invalid CVN value	FS and LY
2627	Invalid track2 data	The track2 format information is incorrect	PT
2628	Transaction not supported	Merchant not Support this transaction	LY
2630	Invalid store ID	No such store ID for the merchant	PT
2632	Invalid authcode	Invalid authcode	NA
2634	Invalid format	Invalid format	AX and LY
2636	Invalid message type	Invalid message type	NA
2638	Invalid POS system type	Invalid POS system type	NA
2640	This transaction has been cancelled	A message has be sent to reverse previous time out transaction	AX and LY
2642	This TrxSource is not supported by the bank	This TrxSource is not supported by the bank	PT
2644	Insufficient Terminal IDs, please try again	Not enough terminal ID at the time of transaction	ST
2700	Invalid file	General error for PC card	NA
2702	Amounts do not compute	Amount is invalid	PT
2704	Line items do not add up to summary total	Line items do not add up to summary total	PT

Message Code	Description	Explanation	Acquirer
2706	Not supported for batch	Not supported for batch	PT
2712	Mandatory field is invalid or missing	Mandatory field is invalid or missing	PT
2714	Total line items do not add up	Total line items do not add up	PT
2716	Line items missing	Line items missing	NA
2718	Commodity code is invalid or missing	Commodity code is invalid or missing	AX
2720	Cross border information is invalid or missing	Cross border information is invalid or missing	PT
2722	Invalid purchase card number	Not a purchase card	PT
2802	Invalid ICC parameter.	One of the ICC parameters submitted was invalid.	PT
2952	Pick up card	Card issuer wants card returned. Call issuer	EC, LY, PH and BV
2954	Card stolen	Card reported as lost/stolen	FS, LY, PH and BV
2956	Do not honor	Generic decline. No other information is being provided by the issuer	FS, LY and PH
2958	Call Bank	Issuer wants voice contact with cardholder	AX, ST, BMS, EC, FS, LY, BV and PH
2960	Insufficient funds	Insufficient funds	FS, LY, NT, P2 and PH
2962	CVV2 failure	Issuer has declined request because CVV2 edit failed	LY and PH
2964	Delinquent account.	Delinquent account	BV
2990	Cancellation	Cancellation is going to reverse the authorization	NA
3050	Transaction pending	Transaction pending	FX
3051	Transaction pending with rate escalated	A new rate is assigned for the transaction	FX
3100	Transaction approved	FX transaction approved	FX
3111	Rate escalated	Transaction rate escalated	FX
3170	Transaction cancelled successfully	Transaction cancelled successfully	FX
3171	Transaction refunded	Transaction refunded	FX
3200	Rate expired	Rate requested has expired and no new rate is available	FX
3203	Cancellation cannot be performed	The deposit/refund transaction being cancelled cannot be because it has already been submitted	FX
3204	Cancellation not enabled	Cancellation disabled in merchant set-up	FX
3206	Invalid currency	Invalid currency of record	FX
3207	Exchange currency not supported	Exchange currency not setup in merchant account	FX
3208	CurrencyId matches ConvertedCurrencyId	Conversion to same currency redundant	FX
3209	Currency pair not supported	Cannot convert to requested currency	FX
3210	CurrencyId does not match FX request	Currency submitted does not match the original rate request	FX
3216	Invalid amount	Invalid amount	FX
3217	Invalid FXID	Invalid FXID	FX

Message Code	Description	Explanation	Acquirer
3218	Issuer is not available. Please try again	Unexpected error	FX
3219	Credit card is not valid for this transaction	Credit card is not valid for this transaction	FX
3220	Currency Not Supported	Currency of card not supported	FX
3224	Data is inaccurate or missing	One or more required parameters are not present	FX
3226	Duplicated transaction	Duplicated transaction	FX
3228	Invalid transaction	Generic error message for invalid transactions	FX
3321	Invalid account data	Invalid account data	FX
3341	Non-executable rate	Quoted rate is not executable	FX
3354	Refund amount over limit	Refund is over the original value of the deal	FX
3361	Rate quote invalid	Quoted rate is invalid	FX
3362	Rate expired not escalated	Expired rate cannot be escalated	FX
3371	Rate revoked	Rate has been revoked	FX
3381	Transaction exceeds amount limit	Transaction min/max limits reached	FX
3391	Batch size exceeds the maximum allowed	Batch size exceeds the Maximum allowable size transaction/payment not written to database	FX
3614	FX system unavailable	FX system cannot be reached	FX
3781	Refund not enabled	Refund disabled in merchant set-up	FX
3783	Refund not possible	Refund cannot be processed	FX
3785	Refund period expired	Refund period expired	FX
4050	Cardholder enrolled	Cardholder enrolled for 3D Secure	3D
4100	Cardholder authenticated	Cardholder answered password/challenge question correctly	3D
4200	Cardholder not enrolled	Cardholder not enrolled for 3D Secure	3D
4202	Card not participating in 3D Secure	Credit card is not recognized as a 3D Secure card	3D
4204	Cardholder not authenticated	Cardholder failed to answer password/challenge question	3D
4206	Invalid currency	Invalid currency	3D
4207	Invalid merchant setup. Please call support.	Invalid merchant setup. Please call support.	3D
4208	Invalid merchant account number	Invalid merchant account number	3D
4210	Invalid credit card number	Invalid credit card number	3D
4212	Invalid credit card expiration date	Invalid credit card expiration date	3D
4216	Invalid amount	Invalid amount	3D
4224	Data is inaccurate or missing	Specific and relevant data within transaction is inaccurate or missing	3D
4228	Invalid transaction	Invalid transaction	3D
4240	Cardholder enrolment failed	Enrolment process failed	3D
4242	Cardholder authentication failed	Authentication process failed	3D
4614	MPI not available	MPI not available	3D
4616	Directory server not available	Directory server not available	3D
4618	Internal MPI error	Internal MPI error	3D
4626	Invalid SecureId	Invalid SecureId	3D

9. APPENDIX II: CURRENCY CODES

The ability to accept new currencies will enable you to attract a larger customer base. Processing in multiple currencies eliminates your customers' foreign exchange risks and issues, which typically stem from local charges to foreign credit cards. PaymentTrust^{TM} currently processes Visa®, Master Card®, and American Express® transactions in the following currencies:

Country Name	Country Code	Currency Name	Currency ID	Currency Code
AUSTRALIA	AUS	AUSTRALIAN DOLLAR	36	AUD
AUSTRIA	AUT	SCHILLING	40	ATS
BAHRAIN	BHR	BAHRAINI DINAR	48	BHD
BELGIUM	BEL	BELGIAN FRANC	56	BEF
BERMUDA	BMU	BERMUDIAN DOLLAR	60	BMD
BRAZIL	BRA	BRAZILIAN REAL	986	BRL
CANADA	CAN	CANADIAN DOLLAR	124	CAD
COLOMBIA	COL	COLOMBIAN PESO	170	COP
CYPRUS	CYP	CYPRUS POUND	196	CYP
CZECH REPUBLIC	CZE	CZECH KORUNA	203	CZK
DENMARK	DNK	DANISH KRONE	208	DKK
EUROPEAN UNION	EUR	EURO	978	EUR
FINLAND	FIN	MARKKA	246	FIM
FRANCE	FRA	FRENCH FRANC	250	FRF
FRENCH POLYNESIA	PYF	CFP FRANC	953	XPF
GERMANY	DEU	DEUTSCHE MARK	280	DEM
GREECE	GRC	DRACHMA	300	GRD
HONG KONG	HKG	HONG KONG DOLLAR	344	HKD
HUNGARY	HUN	FORINT	348	HUF
ICELAND	ISL	ICELAND KRONA	352	ISK
INDIA	IND	INDIAN RUPEE	356	INR
INDONESIA	IDN	INDONESIAN RUPIAH	360	IDR
IRELAND	IRL	IRISH POUND	372	IEP
ISRAEL	ISR	SHEKEL	376	ILS
ITALY	ITA	ITALIAN LIRA	380	ITL
JAMAICA	JAM	JAMAICAN DOLLAR	388	JMD
JAPAN	JPN	YEN	392	JPY
JORDAN	JOR	JORDANIAN DOLLAR	400	JOD
KOREA, REPUBLIC OF	KOR	WON	410	KRW
KUWAIT	KWT	KUWAITI DINAR	414	KWD
LUXEMBOURG	LUX	LUXEMBOURG FRANC	442	LUF
MALAYSIA	MYS	MALAYSIAN RINGGITT	458	MYR
MALTA	MLT	MALTESE LIRA	470	MTL
MEXICO	MEX	MEXICAN NUEVO PESO	484	MXN
MOROCCO	MAR	MOROCCAN DIRHAM	504	MAD
NETHERLANDS	NLD	NETHERLANDS GUILDER	528	NLG
NEW ZEALAND	NZL	NEW ZEALAND DOLLAR	554	NZD
NORWAY	NOR	NORWEGIAN KRONE	578	NOK
OMAN	OMN	RIAL OMANI	512	OMR
PANAMA	PAN	BALBOA	590	PAB
PHILIPPINES	PHL	PHILIPPINE PESO	608	PHP
POLAND	POL	NEW ZLOTY	985	PLN
PORTUGAL	PRT	PORTUGUESE ESCUDO	620	PTE
QATAR	QAT	QATARI RIAL	634	QAR
RUSSIAN FEDERATION	RUS	RUSSIAN RUBLE	643	RUB
SAUDI ARABIA	SAU	SAUDI RIYAL	682	SAR
SINGAPORE	SGP	SINGAPORE DOLLAR	702	SGD
SOUTH AFRICA	ZAF	RAND	710	ZAR
SPAIN	ESP	SPANISH PESETA	724	ESP
SWEDEN	SWE	SWEDISH KRONA	752	SEK
SWITZERLAND	CHE	SWISS FRANC	756	CHF
TAIWAN	TWD	NEW TAIWAN DOLLAR	901	TWD
THAILAND	THA	BAHT	764	THB

Country Name	Country Code	Currency Name	Currency ID	Currency Code
TURKEY	TUR	TURKISH LIRA	792	TRL
TURKEY	TUR	NEW TURKISH LIRA	949	TRY
UNITED ARAB EMIRATES (UAE)	ARE	UAE DIRHAM	784	AED
UNITED KINGDOM	GBR	POUND STERLING	826	GBP
UNITED STATES OF AMERICA	USA	US DOLLAR	840	USD
UZBEKISTAN	UZS	UZBEKISTAN SUM	860	UZS
VENEZUELA	VEN	BOLIVAR	862	VEB

10. APPENDIX III: HOW TO CONTACT US

Our product support specialists provide technical assistance to current customers or maintenance customers, prospective customers who are evaluating our products and services. Our support specialists handle questions on the use, configuration and functionality of our products and services and are committed to providing timely responses to your enquiries.

Contact us at support@paymenttrust.com.

Supportline (office hours)
Dialing from within the UK - 0845 3007567
Dialing from outside the UK - +44 (0) 1932 690237

11. GLOSSARY OF PAYMENT PROCESSING TERMINOLOGY

A

ABA
See American Bankers Association.

ABA Routing Number
The American Bankers Association (ABA) routing number is a unique, bank identifying number that directs electronic ACH deposits to the proper bank. The routing number precedes the account number printed at the bottom of a check and is usually printed with magnetic ink.

Account Number
A unique sequence of numbers assigned to a cardholder's account, which identifies the issuer and type of financial transaction card.

ACH
See Automated Clearing House.

ACI
See Authorization Characteristics Indicator.

Acquirer
A bank or financial institution that acquires data relating to transactions from a merchant or card acceptor for processing. The acquirer enters this data into interchange, either directly or indirectly. See Interchange.

Acquiring Bank
A bank that receives credit card transactions and then deposits them with the issuing banks. This is an acquirer.

Address Verification Service
A service that verifies the cardholder's billing address in order to help combat fraud in card-not-present transactions (e.g. mail order, telephone order, internet, etc.). Used only in the United States.

Agent Bank
A bank that participates in another bank's acquiring program, usually by turning over its applicants for bank cards to the bank administering the acquiring program.

American Banker's Association
The trade association of American bankers. This body also has the responsibility of assigning the registration authority for identification numbers.

American Express
An organization that issues cards and acquires transactions, unlike Visa and MasterCard, which are bank associations. American Express processes their own transactions through their network.

Amex
See American Express.

API

The Application Programming Interface (API) is the interface by which an application program accesses the operating system and other services. An API is defined at source code level and provides a level of abstraction between the application and the kernel to ensure the portability of the code.

Approval

Any transaction that is approved by the cardholder or the check issuer's bank. Approvals are requested via an authorization. An approval is the opposite of a declined transaction.

Arbitration

The procedure used to determine the responsibility for a chargeback-related dispute between a merchant and buyer.

Asynchronous

A method of transmitting data in which the data elements are identified with special start and stop characters. An asynchronous modem cannot communicate with a synchronous modem. Compare with *Synchronous* (e.g. standard Hayes compatible modem).

ATM

See Automated Teller Machine.

Auth Only

A transaction in which the merchant does not intend to charge the cardholder until a later time, if at all. See Prior Authorized Sale.

Authorization

An authorization is a request to charge a cardholder. It reduces the cardholder's open to buy, but does not actually capture the funds. An authorization is the first transaction in the delayed deposit process. It does not bill the card until a delayed capture transaction is issued. The authorization must be deposited in order to charge the account. If it is not used within a certain time period, it will drop off. The issuing bank determines the time period for drop off. Authorizations can only be used for credit card transactions.

Authorization Code

Approved sale and authorization transactions always receive a numeric or alphanumeric authorization code referencing the transaction for processing purposes.

Automated Clearing House

The Automated Clearing House (ACH) network is a nationwide, wholesale electronic payment and collection system. It is a method of transferring funds between banks via the Federal Reserve System. Most, but not all, financial institutions use it.

Average Ticket

The average dollar amount of merchant credit transactions.

AVS

See Address Verification Service.

B

Bank card
A debit or credit card issued by a bank.

Bank Identification Number
The digits of a credit card that identifies the issuing bank. It is sometimes the first six digits and is often referred to as a BIN. Also referred to as Issuer Identification Number.

Basis Point
One one-hundredth of a percent. Discount rates are expressed as basis points.

Batch
A collection of transactions submitted for deposit. Usually a merchant has one batch per day or per shift.

Batch ID
Once a batch is deposited, it is assigned a batch ID. Every transaction in the batch shares this ID. If a transaction does not have a batch ID associated with it, the transaction has not been deposited.

Batch Processing
A type of data processing where related transactions are transmitted as a group for processing.

Batch Deposit
An electronic bookkeeping procedure that sends all funds from captured transactions to the merchant's acquiring bank for deposit. PaymentTrust^{TM} automatically submits all captured transactions for deposit on a daily basis. The time span, in which funds reach the merchant account after deposit, is 1-5 days, but varies by acquiring bank.

BIN
See Bank Identification Number.

Binary Executable
A universal character coding system.

Bundled Rate
A discount rate that includes communication costs as well as transaction fees. Also referred to as a flat rate.

C

Cancellation
Reversal of a partial or an entire authorization charge prior to the deposit process. It prevents a transaction from being deposited. A Cancellation does not remove any hold on the cardholder's open to buy.

Capture
The process of capturing funds from an authorized transaction.

Card Issuer
See Issuer, Issuing Bank.

Card-Not-Present

A merchant environment where the cardholder and the card are not physically present at the time of purchase. The following are typical card-not-present transactions: mail/telephone order, business to business and internet based transactions.

Card-Present

A merchant environment where the cardholder and the card are physically present at the time of purchase. Card-present transactions account for the majority of credit card transactions in the world.

Card Verification Value

A unique verification value encoded on the magnetic strip of a card to validate card information during the authorization process. The card verification value is calculated from the data encoded on the magnetic strip using a secure cryptographic process. This method is used by Visa and Master Card.

CAV

Cardholder Authentication Value used by PaymentTrust and Acquirer. Base64 encoded data structure containing 3D Secure authetication results provided by the 3D Secure MPI, usally Visa's CAVV or MasterCard's UCAF.

CAVV

Visa's Cardholder Aunthentication Verification Value. Base64 encoded data structure containing 3D Secure authentication results provided by the 3D Secure MPI.

CGI

See Common Gateway Interface.

Chargeback

The act of taking back funds that have been paid to a merchant for a disputed or improper credit card transaction. The issuer can initiate this procedure 30 days after the deposit.

Chargeback Period

The number of calendar days in which a card member may charge sales back to the merchant, beginning with the day after the date the record is first received by the member or agent and continuing until the end of the day on which it is dispatched as a chargeback item.

Chargeback Reason Code

A two-digit code identifying the specific reason for the chargeback.

Check Guarantee

A service which guarantees check payments (up to the limit defined for the account) provided that the merchant follows correct procedures in accepting the check. The service determines whether the check issuer has previously written delinquent checks. Companies like TeleCheck provide this type of service.

Chip Card

Also known as a smart card. A chip card holds details on a computer chip, which can store and process information. It usually also has a traditional magnetic stripe.

Clearing

The process of exchanging financial details between an acquirer and an issuer to facilitate posting of a cardholder's account and reconciliation of a merchant's deposit position.

Common Gateway Interface

An interface program that enables an Internet server to run external programs to perform a specific function. Also referred to as gateways or CGI scripts; these programs generally consist of

a set of instructions written in a programming language like C or PERL that process requests from a browser, executes a program and formats the results in HTML. Gateway scripts often add interactivity to a Web page by enabling users to fill out and submit forms for processing.

Confirmation Letter
A letter sent by a processor to a merchant on a daily or weekly basis to verify batch deposits.

Converted Currency ID
ISO standard numeric ids of the converted currency.

Example: USA = 840, GBP = 826, JPY = 392

Conversion Rate
The conversion rate applied to the transaction amount in U.S. dollars.

Copy Request
See Retrieval Request.

Credit
Also known as a refund. A credit is a transaction that transfers funds from the merchant's account back in to the customer's credit card. This type of transaction is usually performed when a product is returned to the merchant. A credit can be performed through the e-Transaction Terminal area of PaymentTrust^{TM} Payment Manager or through a merchant's storefront application. Check refunds can only be issued via credit card or through a non-electronic paper check. A credit can only be issued to an account that has not had a previous authorization.

Credit Limit
The limit of credit a cardholder is approved to borrow. Credit card purchases are loans to the cardholder by the issuer.

Currency ID
ISO standard numeric ids of the converted currency.

Example: USA = 840, GBP = 826, JPY = 392

CVC
See Card Verification Code.

CVV See Card Verification Value.

CVV2
See Card Verification Value.

D

DDA
See Demand Deposit Account.

Debit Card
An ATM bank card used to purchase goods and services, and to obtain cash. A debit card debits

the cardholder's bank account and requires a Personal Identification Number (PIN). Debit cards branded with a bank card logo (e.g. Visa) can be accepted without a PIN for Internet transactions.

Decline
A transaction in which the issuing bank will not authorize the transaction.

Delayed Capture
A delayed capture is a transaction type that uses the information from an authorization transaction to capture funds. This is the second step in the delayed deposit process and should be used by merchants who do not provide immediate shipment of goods.

Delayed Deposit
This is a two-phase process that utilizes an authorization and a delayed capture transaction to process customer orders. This procedure is recommended when the merchant delivers goods or services after a 48-hour period.

Demand Deposit Account
A standard checking or savings account into which electronic funds can be transferred.

Deposit
The process of transmitting a batch of transactions from the merchant to the acquiring institution for deposit preparation. It marks a previously authorized transaction for funds capture during the next deposit period. Merchants who do not ship goods immediately should use this transaction type after fulfilling their sales obligation.

Discount fee
Fee paid by the merchant to the merchant bank or other contracted party for processing the merchant's credit card sales transactions.

Discount Rate
Amount charged to a merchant by the acquiring bank for transaction processing. It usually represents a percentage of the transaction amount. The rate is typically based on monthly transaction volume (total dollars) and average ticket. The discount fee is the dollar amount charged.

Downgraded ICC:
A chip card that only contains track 2 information on it.

Draft Capture
Refers to Deposit.

E

ECR
See Electronic Cash Register.

EFT
See Electronic Funds Transfer.

Electronic Cash Register
The combination of a cash register and a POS terminal, often PC based.

Electronic Funds Transfer
The paperless act of transmitting money through a computer network.

External Sales Agent
Amex term for ISO or MSP.

F

Floor Limit
A preset limit established by an issuer that allowed merchants to accept credit card sales without authorization provided the merchant verifies the card number on a warning bulletin for lost or stolen cards. Floor limits are now rarely used.

Fraudulent User
An individual who is not the cardholder or designee and who uses a card to obtain goods or services without the cardholder's consent.

Fraudulent Transaction
A transaction unauthorized by the cardholder of a bank card. Such transactions are categorized as lost, stolen, not received, issued on a fraudulent application, counterfeit, fraudulent processing of transactions, account takeover, or other fraudulent conditions as defined by the card company or the member company.

H

HTTP Protocol
Hardware and/or software that connects computer networks and allows them to communicate.

I

ICC (Integrated Circuit Card)
See chip card.

Independent Sales Organization
Visa term for a company that is sponsored by an acquiring bank to solicit and sometimes support merchants.

Interchange
The flow of information between issuers and acquirers (e.g. transactions, retrieval requests, chargebacks).

Interchange Fee
The fee charged by Visa and MasterCard for each credit card transaction. This fee is part of the discount rate.

Internet Merchant Bank Account
A special account required for merchants who wish to sell goods and services over the Internet and accept credit cards as payment. This type of account is different than a typical merchant account and is considered similar to a card-not-present transaction.

Internet Service Provider
A company that offers access to individuals or companies to connect to the Internet.

ISO
See Independent Sales Organization.

ISP
See Internet Service Provider.

Issuer
An institution that issues plastic cards to cardholders.

Issuing Bank
See Issuer.

M

Magnetic Ink Character Recognition (MICR)
The process used to read the string of numbers on the bottom of a check. The MICR characters (0-9 and 4 special characters) are printed in special toner or ink. When the check is passed through a reader/sorter, it passes through two magnetic heads. The first one magnetizes the MICR character and the second one reads the (now) magnetic MICR character. Also referred to as Magnetic Ink Check Reader.

Manual Entry
Credit card information that is entered via the e-Transaction Terminal of PaymentTrust™ Payment Manager.

Manual Refund
A transaction that returns the specified amount to the cardholder's account.

MasterCard
An association of banks that governs the issuing and acquiring of MasterCard credit card transactions and Maestro debit transactions.

Member
A financial institution that is a member of Visa USA and/or MasterCard International. A member is licensed to issue cards to cardholders and/or accept merchant drafts.

Merchant
A retailer, or any other entity (pursuant to a Merchant Agreement), that agrees to accept credit cards, debit cards, or both, when properly presented.

Merchant Agreement

A written agreement between a merchant and a bank (or possibly between a merchant, a bank and ISO) summarizing their respective rights, duties and warranties with respect to acceptance of the bank card and matters related to bank card activity.

Merchant Bank

A bank issuing an agreement to a merchant to accept (acquire) deposits generated by bank card transactions.

Merchant Category Code

A code assigned by an acquirer to a merchant to identify the merchant's principal trade, profession, or line of business. This 4-digit code is also know as the SIC code.

Merchant Discount

Compensation received by a bank from a merchant for processing and accepting credit card risk on the merchant's credit card sales.

Merchant Number

A series or group of digits that uniquely identifies the merchant to the merchant's signing bank for account and billing purposes.

Merit

Refers to the qualification levels for a MasterCard transaction. Merit III is the highest discount, followed by Merit II, Merit I, and then Standard.

MICR Number

See Magnetic Ink Character Recognition.

MO/TO

Mail Order/Telephone Order credit card transactions.

MPI

Merchant Plugin. 3rd party software used by a merchant to authenticate 3D Secure transactions.

MSP

See Member Service Provider.

N

Network

See Processor. Also used to refer to communication networks like AT&T or CompuServe.

Non-Qualified

A broad term that describes a transaction that did not interchange at the best rate, because it was entered manually, was not deposited in a timely manner, or the data set required for the best interchange was not provided.

O

ODFI
See Originating Depository Financial Institution.

Open to buy
The amount of credit available at a given time on a cardholder's account.

Operator
A central clearing facility that provides distribution and deposit of ACH transactions. ACH operators clear debits and credits electronically, rather manually. Currently four ACH Operators exist: the Federal Reserve System, which clears approximately 80% of all ACH transactions, Visanet ACH, New York ACH, and American ACH.

Original Draft
The original copy of the forms and signatures used in the transaction. Also referred to as the hard copy.

Originating Depository Financial Institution
A financial institution that initiates and warrants electronic payments through the ACH network on behalf of its customers.

Originator
A company or other business entity that creates entries for introduction into the ACH network. For example, a billing company produces debit entries from customers' financial institution accounts who have authorized direct payment for products and services.

P

PAN
See Primary Account Number.

PIN
Personal Identification Number used by a cardholder to authenticate card ownership for ATM or debit card transactions. The cardholder enters his/her PIN into a keypad. The PIN is required to complete an ATM/debit card transaction.

Point Of Sale
The place and time at which a transaction occurs. Point of Sale (POS) also refers to the devices or software used to capture transactions.

POS
See Point Of Sale.

Post Authorization
A transaction for which a voice authorization was received. See Prior Authorized Sale.

Post-Auth
See Post Authorization.

Posting
The process of recording debits and credits to a cardholder's account balances.

Pre-Auth
Same as Auth Only.

Prenote
See Pre-Notification.

Pre-Notification
Prior to the initiation of the first ACH entry to an ACH receiver or the ACH receiver's account with an RDFI, an ACH originator may, at its option, deliver or send a pre-notification through an ODFI to its ACH operator for transmittal to the appropriate RDFI. The pre-notification shall provide notice to the RDFI that the originator intends to initiate one or more entries to that receiver's account in accordance to the receiver's authorization.

Primary Account Number (commonly called PAN)
The number that is embossed, encoded, or both on a plastic card that identifies the issuer and the particular cardholder account. The PAN consists of a major industry identifier, issuer identifier, individual account identifier, and check digit.

Prior
See Prior Authorized Sale.

Prior Authorized Sale
A transaction for which authorization was obtained before a transaction takes place, e.g. when a merchant has to call for authorization before services are rendered. The approved authorization request may be held for an extended length of time before a card is present or not.

Prior-Auth
See Prior Authorized Sale.

Private Label Card
A bank card that can be used only in a specific merchant's store. Typically not a bank card.

Processing Date
The date on which the acquiring bank processes the transaction.

Processor
A large data center that processes credit card transactions and deposits funds to merchants. A processor connects to the merchant on behalf of an acquirer via a gateway or POS system to process payments electronically. Processors edit and format messages and switch to bank card networks. They provide files for clearing and deposit, and other value added services.

Q

Qualification
A level at which a transaction interchanges. The level of qualification is dependent on how a credit card number is entered, how quickly a transaction is deposited, the type of industry, and other specific information.

R

RDFI
See Receiving Depository Financial Institution.

Receipt
A hard copy description of the transaction that occurred at the point of sale. Minimum information contained on a receipt is date, merchant name and location, account number, type of account used (e.g. Visa, MasterCard, Amex, etc.), amount, reference number and/or authorization code, and action code.

Receiver
A consumer, customer, employee, or business who has authorized ACH payments by Direct Deposit or Direct Payment to be applied against a depository account.

Receiving Depository Financial Institution
A financial institution that provides depository account services to customers, employees and businesses, and accepts electronic debits and credits to and from these accounts.

Recurring Transaction
A transaction in which a cardholder has given a merchant permission to periodically charge the cardholder's account.

Refund
A transaction that returns the specified amount to the cardholder's account.

Response Code
A numeric code that indicates whether a transaction was approved or declined. Response codes are used in the PaymentTrust^TM system to indicate transaction responses to merchants.

Retrieval
See Retrieval Request.

Retrieval Request
A request to a merchant for documentation concerning a transaction, usually initiated by a cardholder's dispute or suspicious sale/return. A retrieval request can lead to a chargeback.

Return Code
Any of the codes returned by PaymentTrust^TM when a transaction is processed.

S

Secure Sockets Layer
An encryption system that allows merchants to securely process electronic transactions.

Deposit
The process by which transactions with authorization codes are sent to the processor for payment to the merchant. Deposit is a sort of electronic bookkeeping procedure that causes all funds from captured transactions to be routed to the merchant's acquiring bank for deposit. PaymentTrust^TM automatically submits all captured transactions for deposit on a daily basis. The time that it takes for these funds to reach the merchant account after deposit is 1-5 days, but varies according to the merchant's agreement with their respective card processing company. Also referred to as Deposit.

SIC Code
Refers to Standard Industry Classification. These codes are 4-digit numbers used to identify a business type.

Simultaneous Authorization And Deposit
Charges the specified amount against the account, and marks the transaction for immediate funds transfer during the next deposit period.

Smart Card
A credit or debit card embodying a computer chip with memory and interactive capabilities used for identification and to store additional data about the cardholder, cardholder's account, or both. Also called an integrated circuit card or a chip card.

SSL
See Secure Sockets Layer.

Standard
The lowest qualification level at which a Visa or MasterCard transaction may interchange. This occurs when a transaction is deposited several days after the original authorization.

Surcharges

Any additional charges to a merchant's standard processing fee. They are a result of non-qualified transactions of different communication methods.

Suspense

A state in which a batch of transactions is not released to interchange, because of problems noticed by the host computer. Requires human intervention to fix the problem and deposit the batch.

Swiped Card

Credit card information that is transferred directly as a result of swiping or sliding the credit card through a card reader. Swiped cards are used in retail and other card-present situations. The information magnetically encoded in the magnetic strip includes confidential data that helps validate the card.

Synchronous

A method of transmitting data in which the data elements are sent at a specific rate so that start and stop characters are not needed. Used by older modems such as, Amex PIP terminals. See Asynchronous.

T

T & E Card

See Travel and Entertainment Card.

Tender Type

The type of "money" used when processing a transaction, for example, credit card, check, ACH, Purchase Card, etc.

Third Party Processor

A non-member agent employed by an acquiring bank, which provides authorization, deposit and merchant services to the bank's merchant.

Track 1

Bank discretionary data encoded on a magnetic stripe. Includes credit card account number, cardholder name, and expiry date. This magnetic strip is read-only, and its contents are defined in ISO 7813.

Track 2

Bank discretionary data encoded on a magnetic stripe. Track 2 includes credit card account number and expiry date. This magnetic strip is read-only, and its contents are defined in ISO 7813.

Transaction

The action between a cardholder and a merchant that results in activity on the cardholder's account.

Transaction Fee

A per transaction charge in addition to the percentage discount fees, incurred by merchants who are on scale pricing.

Transaction Date

The date on which a transaction between a cardholder and a merchant, an acquirer, or a carrier, occurs.

Transaction ID
A is a 16-character numeric string that PaymentTrust^{TM} assigns to every transaction that it processes.

Transaction Type
A specific financial detail transaction activity that can be submitted to the clearing system

Travel and Entertainment Card
Credit cards that typically require payment in full each month, (e.g. American Express, Diner's Club, and Carte Blanche).

U

UCAF
MasterCard's Universal Cardholder Aunthentication Field. Base64 encoded data structure containing 3D Secure authentication results provided by the 3D Secure MPI.

Undeposited Transactions
PaymentTrust^{TM} automatically deposits deposit transactions on a daily basis. Please note that authorization transactions are not captured until they are completed by a deposit transaction. PaymentTrust^{TM} transaction types that are automatically flagged for capture include simultaneous authorization, deposit, and refund.

V

Visa
An association of banks that governs the issuing and acquiring of Visa credit card transactions.