



Reseller Console User Manual

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SECTION 1

Logging into USAePay Reseller Console

NOTE: Before proceeding with the login into USAePay Reseller Console, have your user name and password at hand. The username and password were provided to you as an attachment via e-mail.

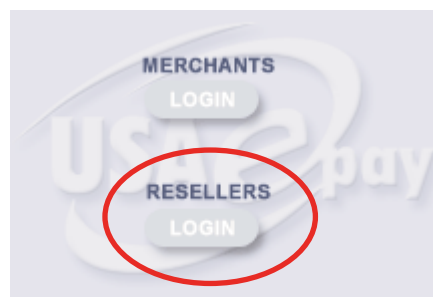
Step 1.

Using your web browser, go to www.usaepay.com



Step 2.

Click the "Resellers Login" button in the upper left corner to access the reseller login window.



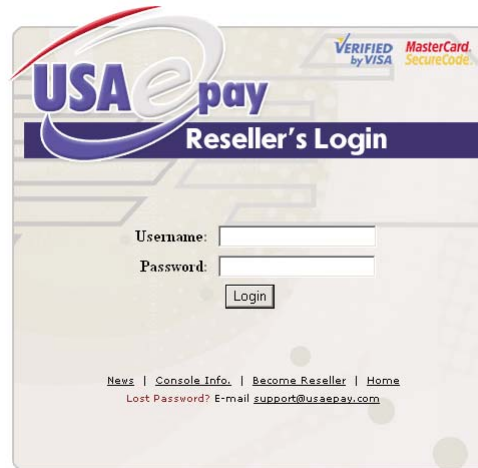
SECTION 1

Logging into USAePay Reseller Console - Cont.

Step 3.

In the Reseller's Login window, enter your username and password and click the "Log In" button.

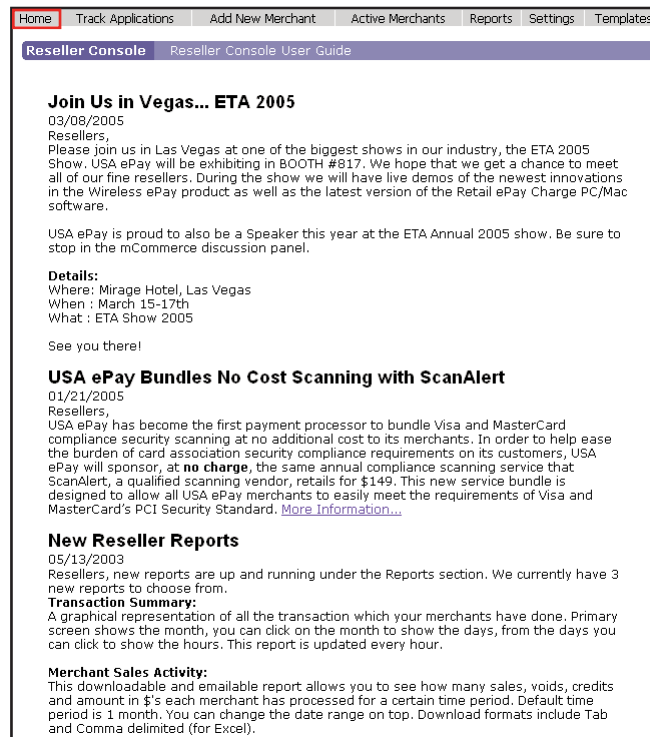
NOTE: The username and password are case sensitive and must be entered exactly as assigned by USAePay.



Once logged in successfully, you will be directed to the first page in the Reseller Console, "News"

News is where the reseller would read up on any new features, updates or any other news concerning USAePay. News is the default start up page when you log into the Reseller Console.

NOTE: To change the default start-up page, refer to page 32.



Home | Track Applications | Add New Merchant | Active Merchants | Reports | Settings | Templates

Reseller Console

Reseller Console User Guide

Join Us in Vegas... ETA 2005

03/08/2005
Resellers,
Please join us in Las Vegas at one of the biggest shows in our industry, the ETA 2005 Show. USA ePay will be exhibiting in BOOTH #817. We hope that we get a chance to meet all of our fine resellers. During the show we will have live demos of the newest innovations in the Wireless ePay product as well as the latest version of the Retail ePay Charge PC/Mac software.

USA ePay is proud to also be a Speaker this year at the ETA Annual 2005 show. Be sure to stop in the mCommerce discussion panel.

Details:
Where: Mirage Hotel, Las Vegas
When: March 15-17th
What: ETA Show 2005

See you there!

USA ePay Bundles No Cost Scanning with ScanAlert

01/21/2005
Resellers,
USA ePay has become the first payment processor to bundle Visa and MasterCard compliance security scanning at no additional cost to its merchants. In order to help ease the burden of card association security compliance requirements on its customers, USA ePay will sponsor, at **no charge**, the same annual compliance scanning service that ScanAlert, a qualified scanning vendor, retails for \$149. This new service bundle is designed to allow all USA ePay merchants to easily meet the requirements of Visa and MasterCard's PCI Security Standard. [More Information...](#)

New Reseller Reports

05/13/2003
Resellers, new reports are up and running under the Reports section. We currently have 3 new reports to choose from.

Transaction Summary:
A graphical representation of all the transaction which your merchants have done. Primary screen shows the month, you can click on the month to show the days, from the days you can click to show the hours. This report is updated every hour.

Merchant Sales Activity:
This downloadable and emailable report allows you to see how many sales, voids, credits and amount in \$'s each merchant has processed for a certain time period. Default time period is 1 month. You can change the date range on top. Download formats include Tab and Comma delimited (for Excel).

SECTION 2

Add New Merchant

Step 1

RESELLER CONTACT INFO

Reseller e-mail is pre-filled by USAePay.

Step 2

MERCHANT CONTACT INFO

Enter all the required merchant contact information.

Contact³, Company³, Street³, Street2¹, City³, State³, Zip³, Country¹, Email³, Alternate Email¹, URL¹, Fax¹, Phone³, Mobile Phone².

NOTE: Merchant account information is kept strictly kept in the USAePay database and is not shared or sold to any other party.

NOTE: Please enter merchant e-mail address even if the merchant console instructions are not to be e-mailed directly to the merchant.

NOTE: To update or change the Merchant Contact Info, refer to section 4

The screenshot shows the 'New Merchant Application' form with the following sections and steps:

- Step 1: Reseller Contact Info**
 - Company: Reseller Console User Guide
 - Contact: USAePay.com
 - Email: [input field]
- Step 2: Merchant Contact Info**
 - Contact: [input field]
 - Company: [input field]
 - Street: [input field]
 - Street2: [input field]
 - City: [input field]
 - State: [input field]
 - Zip: [input field]
 - Country: [input field]
 - Email: [input field]
 - Alternate Email: [input field]
 - URL: [input field]
 - Fax: [input field]
 - Phone: [input field]
 - Mobile Phone: [input field]
- Step 3: Merchants Billing Account Info**
 - Bank Name: [input field]
 - Routing Number: [input field]
 - Account Number: [input field]
 - Bill Reseller OR Bill Merchant:
 - Setup Fee: 49.95 OR [input field]
 - Gateway Fee: 7.50 OR [input field]
 - Discount Rate: 0.000 OR [input field]
 - Per Transaction Fee: 0.0000 OR [input field]
 - Annual Security Fee: OR 49.95
- Step 4: Source Key (optional)**
 - Key Name: [input field] On Activation, Email Key To: [input field]
- Step 5: Merchant User Account**
 - You may leave the username blank and one will be assigned by a customer service agent.
 - Username: [input field]
 - Send Instructions To: [input field]
 - Multiple emails may be listed with a comma in between each.
- Step 6: Credit Card Options**
 - Industry: eCommerce
 - Platform: Disabled
- Step 7: Check Options**
 - Electronic Checks: None

Continue

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 2

Add New Merchant - Cont.

Step 3

MERCHANTS BILLING ACCOUNT INFO

Bank Info

Enter the bank name³, routing number³ (ABA) and account number³(DDA).

NOTE: If customers banking information is not provided, the gateway account will not be activated.

Bank Name	<input type="text"/>
Routing Number	<input type="text"/>
Account Number	<input type="text"/>

Billing Info

By default, billing is set to "Bill Reseller" for the Setup Fee and Gateway fee and "Bill Merchant" for the Annual Security Fee".

If you wish for USAePay to bill the merchant for all or some of the fees, click in the appropriate text box and adjust the value to the appropriate amount.

NOTE: USAePay billing service is at an additional charge. Please contact your reseller representative with any billing questions.

	Bill Reseller	OR	Bill Merchant
Setup Fee	<input checked="" type="radio"/> 49.95		<input type="radio"/> <input type="text"/>
Gateway Fee	<input checked="" type="radio"/> 7.50		<input type="radio"/> <input type="text"/>
Discount Rate	<input checked="" type="radio"/> 0.000		<input type="radio"/> <input type="text"/>
Per Transaction Fee	<input checked="" type="radio"/> 0.0000		<input type="radio"/> <input type="text"/>
Annual Security Fee	<input type="radio"/>		<input checked="" type="radio"/> 49.95

	Bill Reseller	OR	Bill Merchant
Setup Fee	<input type="radio"/>		<input checked="" type="radio"/> 49.95
Gateway Fee	<input type="radio"/>		<input checked="" type="radio"/> 7.50
Discount Rate	<input checked="" type="radio"/> 0.000		<input type="radio"/> <input type="text"/>
Per Transaction Fee	<input type="radio"/>		<input checked="" type="radio"/> 0.0000
Annual Security Fee	<input type="radio"/>		<input checked="" type="radio"/> 49.95

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 2

Add New Merchant - Cont.

Step 4

SOURCE KEY

A source key is a unique encrypted key which allows a source to connect to the gateway account. The source key is optional during account setup since the merchant can easily generate keys from within their merchant console.

Enter a name for the source key as well as an e-mail address. Source key will be e-mailed upon account activation. Multiple e-mail addresses must be separated by a comma.

(e.g. Shopping Cart)(e.g. merchant@google.com, webmaster@hotmail.com)

NOTE: Source Keys should NOT be e-mail unless authorized by the merchant.



The screenshot shows a form titled "Source Key (optional)". It contains two input fields: "Key Name:" and "On Activation, Email Key To:". Both fields are currently empty.

Step 5

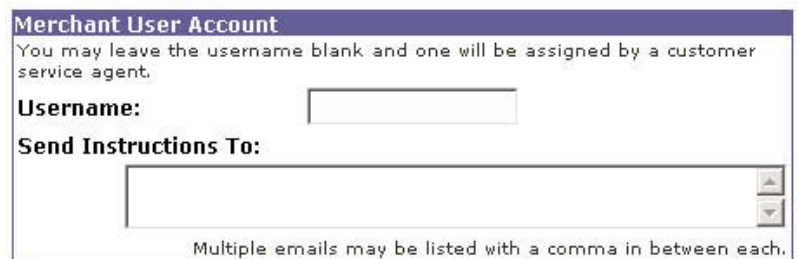
MERCHANT USER ACCOUNT

Enter a username for the new account and whom to send those it to.

NOTE: Usernames are case sensitive.

NOTE: If left blank, USAePay will assign a username.

NOTE: Multiple e-mail addresses must be separated by a comma. (e.g. merchant@google.com, webmaster@hotmail.com).



The screenshot shows a form titled "Merchant User Account". It contains a text area for "Username:" and a text area for "Send Instructions To:". The "Send Instructions To:" field has a scroll bar on the right side. Below the form, there is a note: "Multiple emails may be listed with a comma in between each."

SECTION 2

Add New Merchant - Cont.

Step 6

CREDIT CARD OPTIONS

In the credit card options, select the "Application"³ type and processor "Platform"³.

Credit Card Options

Application: Gateway Only

Platform: Disabled

Continue

Disabled

- FDMS
- Vital
- Paymentech
- Global
- Planet Payment

eCommerce

- Mail Order
- Retail (Swipe)
- Hotel
- Resaurant

FDMS

Merchant #²: Assigned by the processing/merchant bank and is between 12 and 16 digits.

Merchant ID (MID)³: Enter the **7** digit merchant ID number.

Terminal ID (TID)³: Enter the **7** digit terminal ID number.

NOTE: Once the application is submitted for activation, corrections or updates cannot be made by the reseller. Contact USAePay customer support for any changes or updates.

Credit Card Options

Industry: eCommerce

Platform: FDMS

Merchant #

Merchant ID

Terminal ID

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 2

Add New Merchant - Cont.

VITAL (TSYS)

Acquirer BIN³: 6 digits

Merchant #²: 12 digits

Agent Bank (Agent)³: 6 digits

Agent Chain (Chain)³: 6 digits

Store Number³: 4 digits

Terminal Number³: 4 digits

Merchant Category Code (MCC)³: 4 digits

Merchant Name (DBA)³: Company name as listed on the VITAL setup sheet.

State³: As listed on the VITAL setup sheet.

Zip³: As listed on the VITAL setup sheet.

Customer Svc Phone #³: Merchants company phone number.

NOTE: Once the application is submitted for activation, corrections or updates cannot be made by the reseller. Contact USAePay customer support for any changes or updates.

Credit Card Options

Industry: eCommerce

Platform: Vital

Acquirer BIN

Merchant #

Agent Bank (Agent)

Agent Chain (Chain)

Store Number

Terminal Number

Merchant Category Code

Merchant Name

State

Zip

Customer Svc Phone #

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 2

Add New Merchant - Cont.

PAYMENTECH

Client #³: 4 digits

TID³: 12 digits

Terminal #³: 3 digits

NOTE: Once the application is submitted for activation, corrections or updates cannot be made by the reseller. Contact USAePay customer support for any changes or updates.

Credit Card Options	
Industry:	eCommerce
Platform	Paymentech
Client #	0000
TID	00000000000000
Terminal #	000

GLOBAL

Bank ID³: 6 digits

Merchant ID³: 8 digits

NOTE: Once the application is submitted for activation, corrections or updates cannot be made by the reseller. Contact USAePay customer support for any changes or updates.

Credit Card Options	
Industry:	eCommerce
Platform	Global
Bank ID	
Merchant ID	

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 2

Add New Merchant - Cont.

PLANET PAYMENT

Processor #³: Select Planet Payment or TSYS (Select Planet Payment if the processor is using FDR, select TSYS if the processor is using TSYS(Vital))

Planet Payment (FDR):

Merchant ID³: 10 digits

Terminal ID #³: 7 digits

TSYS (Vital):

Merchant ID³: 12 digits

Terminal ID #³: Varies

NOTE: Once the application is submitted for activation, corrections or updates cannot be made by the reseller. Contact USAePay customer support for any changes or updates.

The screenshot shows a form titled "Credit Card Options" with the following fields and options:

- Industry:** eCommerce (dropdown)
- Platform:** Planet Payment (dropdown)
- Processor:** Planet Payment (dropdown)
- Merchant ID:** (text input field)
- Terminal ID:** (text input field)
- Accepted Currencies:** A list of currencies with checkboxes, all of which are checked:
 - Australian Dollars
 - British Pounds
 - Canadian Dollars
 - Chinese Renminbi Yuan
 - Euros
 - Hong Kong Dollars
 - Japanese Yen
 - Mexican Pesos
 - Singapore Dollars
 - Swiss Francs

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 2

Add New Merchant - Cont.

Step 7

CHECK OPTIONS

Check options applies only if an account with *VeriCheck* has been established and e-check account information is available.

Tax ID³: 10 digits

PIN #³: 3 characters (alpha/numeric)

MID³: 4 digits

Call In Password³: Varies

The image shows two screenshots of a web form titled 'Check Options'. The top screenshot shows the 'Electronic Checks' dropdown menu set to '- None -'. A red arrow points from this dropdown to the bottom screenshot, which shows the dropdown menu set to 'VeriCheck'. Below the dropdown in the bottom screenshot are four input fields: 'Tax ID', 'PIN', 'MID', and 'Call In Password'.

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 3

Track Application

Track applications allows the the reseller to monitor the status of an application once it is submitted. Customer contact, application status and platform information is also accessible via track application.

Company	Contact	Type	Updated	
Under Review				
USAePay	info@usaepay.com	Gateway Only	03/25/2005	Edit Delete
Waiting For Documents				
ePay Charge Retail	support@usaepay.com	Gateway Only	03/25/2005	Edit Delete
Call Support				
USAePay Wireless	webmaster@usaepay.com	Gateway Only	03/25/2005	Edit Delete
Approved				
3Dretro	info@3dretro.com	Gateway Only	03/25/2005	Edit Delete
ThreeDretro	support@3dretro	Gateway Only	03/25/2005	Edit Delete

The “Track Applications” window displays the applications submitted to USAePay for activation. At a quick glance, company name, merchant contact e-mail, type of gateway account, and updated (date submitted and then activated.) are listed for review. Applications are sorted by status.

NOTE: At the end of each month, the applications from the “Track Applications” window will be removed.

STATUS

The status tells the reseller at what stage of the activation process the applications is at the moment. There are 8 status descriptions: “**Not Submitted**”, “**Pending**”, “**Under Review**”, “**Waiting for Documents**”, “**Call Support**”, “**Declined**”, “**Approved**” and “**Canceled**”. If the application is not under the “Approved” status within 24 hours, check it’s current status and then click the “**Edit**” button to view the reason why.

SECTION 3

Track Application - Cont.

COMPANY

Displays the name of the company submitted to activation.

CONTACT

Displays the contact person of the company submitted for activation.

TYPE

Displays the type of application submitted for activation. (*Gateway Only is default*)

UPDATED

Displays the date when the application was submitted for activation. When activated, displays the activation date.

DELETE (application)

To delete the application, simply click the "**Delete**" button to remove application from USAePay activation database. **NOTE:** *Once the application is deleted, it is permanently remove from the activation database.*

EDIT

Edit has two (2) features: (1) view the application information and (2) provides a communication method between the reseller and USAePay. Click the "**Edit**" button to enter the application information screen

SORTING

It is possible to sort applications by "Company", "Contact", "Type", and "Updated". Click on the proper header name to sort applications.

Company	Contact	Type	Updated
---------	---------	------	---------

SECTION 3

Track Application - Cont.

CONTACT INFO

This is the merchants company contact information.

APPLICATION STATUS

Displays the status of the application as well as the application submission date and the type of account.

MERCHANT INFO

Displays the platform type (FDMS, VITAL, Paymentech...) and merchant bank platform information. **NOTE:** *To change or update merchant company/contact information, refer to section 4*

NOTES

Notes allows bi-directional communication of the reseller and USAePay. By clicking on "Post Note" after entering text into the notes text box, the note will be submitted to USAePay. This is also a great communication tool if optional hardware and software is required for credit card processing.

Track Applications		USAePay	
Contact Info			
Contact	www.info@usaepay.com		
Company	USAePay		
Street	5900 Wilshire Blve. Ste 1425		
Street2			
City	Los Angeles		
State	CA		
Zip	90036		
Country			
Merchant Email	www.info@usaepay.com		
Alt Email			
URL			
Fax			
Phone	866-872-3729		
Mobile Phone			
<input type="button" value="Okay"/>			
Application Status			
Status	Pending		
Last Updated	03/25/2005		
Started	03/25/2005		
Type	Gateway Only		
Merchant Info			
Platform	FDMS		
Bank			
Merchant #	123456789012		
Merchant ID	1234567		
Terminal ID	7654321		
Notes			
(No Notes Posted)			
<input type="button" value="[Post Note]"/>			

Notes	
04/04/05 12:40pm Reseller Console User Guide gene	MID:4493267, TID:7720381 <input type="button" value="To USAePay"/>
04/04/05 12:39pm USAePay gene	Need MID and TID to activate account <input type="button" value="From USAePay"/>
<input type="button" value="[Post Note]"/>	

NOTE: *Once an application is submitted for activation, platform and billing information cannot be modified by the reseller. For any changes or updates, please contact USAePay customer support.*

SECTION 4

Active Merchants

“Active Merchants” allows the reseller to view their merchants gateway information after the account has been activated. Unlike “Track Merchant” where the merchant account information is available for upto 30 days, the merchant gateway information in the “Active Merchants” is listed for the life of the merchants gateway account. Merchant company and contact information can also be edited within active merchants detail window.

COMPANY

Displays the name of the company.

The screenshot shows the 'Merchant Editor' interface. At the top, there is a search bar labeled 'Find Merchant:' with a 'Find' button. Below the search bar, there is a table with the following data:

Company	Contact	Platform	Checks	
USAePay	info@usaepay.com	FDMS	Disabled	
USAePay Wireless	webmaster@usaepay.com	FDMS	Disabled	

(2 merchants in system)

CONTACT

Displays the name of the contact person for the company.

CHECKS

Displays is the merchant is active to process e-check on the USAePay gateway.

SORTING

It is possible to sort applications by “Company”, “Contact”, “Type”, “Platform” and “Checks”. Click on the proper header name to sort list.

The screenshot shows the header of the merchant table with the following columns: Company, Contact, Platform, and Checks. A mouse cursor is pointing at the 'Platform' header, indicating it is being clicked to sort the list.

Company	Contact	Platform	Checks
---------	---------	----------	--------

To enter the “Merchant Editor” detail window, click the “**Edit**” button.

SECTION 4

Active Merchants - Cont.

Contact Info	Merchant Info
Contact <input type="text" value="Customer Service"/>	Platform: FDMS
Company USAePay	Industry: eCommerce
Street <input type="text" value="5900 Wilshire Blve. Ste 2700"/>	Merchant #: 123456789012
Street2 <input type="text"/>	Merchant ID: 1234567
City <input type="text" value="Los Angeles"/>	Terminal ID: 7654321
State <input type="text" value="CA"/>	
Zip <input type="text" value="90036"/>	
Country <input type="text"/>	
Email <input type="text" value="info@usaepay.com"/>	
Fax <input type="text"/>	
Phone <input type="text" value="866-872-3729"/>	

Check Processing
Merchant Not Active For Checks
Activate

CONTACT INFO

This is the merchants company contact information. Information can be updated by the reseller from this window. Click the "**Save**" button to commit changes

NOTE: Merchant account information is kept strictly in the USAePay database and is not shared/given or sold to any other party.

NOTE: The information entered into the Merchant Contact Info is the same information that will be printed on the customer receipt from the v-terminal/sale.

MERCHANT INFO

Displays the platform type (FDMS, VITAL, Paymentech...) and processor platform information.

NOTE: To change or update platform information, contact USAePay customer support.

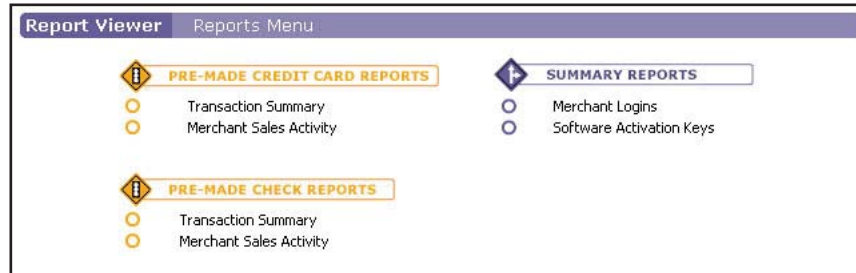
CHECK PROCESSING

Displays is the merchant is active to process e-check on the USAePay gateway.

SECTION 5

Reports

“Reports” allow the reseller to view all of their merchants activities. Merchant login activity as well as their dollar and transaction activity is easy accessible via reports. Sales activity can be exported via e-mail, fax and comma or tab delimited file format.



REPORT VIEWER

The “Reports Menu” consist of three (3) sections: Pre-Made Credit Card Reports, Pre-Made Check Reports and Summary Reports.

Transaction Summary displays a combined merchant processing activity on an annual, monthly or daily basis.

Merchant Sales Activity displays individual merchant sales activity.

Merchant Logins displays merchant login information such as last login date, operation system, IP address and merchant user ID.

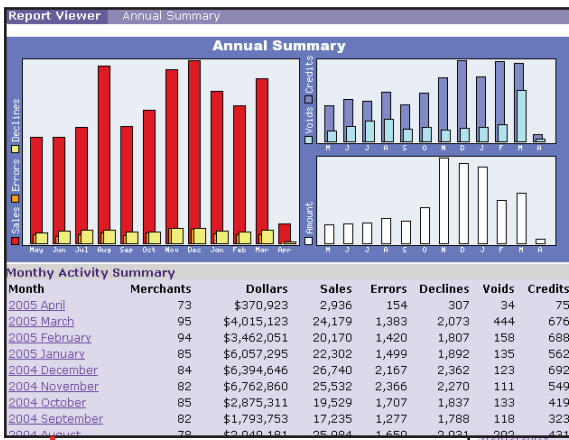
Software Activation Keys displays if the merchant has any Wireless ePay or Retail ePay keys, if the are active and amount of sources connected to the Gateway account.

SECTION 5

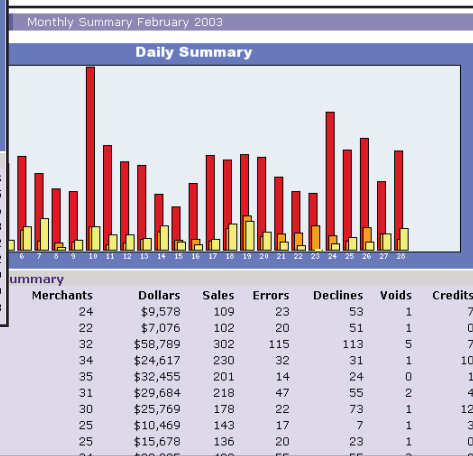
Reports - Merchant Sales Activity (Credit Cards)



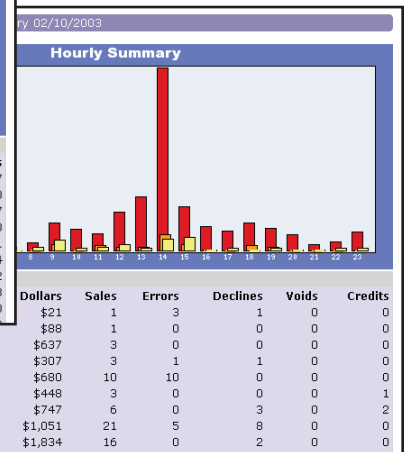
Annual Report



Daily Report



Hourly Report



TRANSACTION SUMMARY

Displays a numeric and graphical report for Annual, Daily and Hourly merchant credit card processing activity.

Select a month to view the daily merchant activity. Select the Errors day to view hourly merchant activity.

SECTION 5

Reports - Merchant Sales Activity (Credit Cards)



MERCHANT SALES ACTIVITY

The Merchant (Credit Card) Sales Activity displays all sales activity (sales, credits, voids and the total dollar amount processed) for each merchant for a specific time of period. The default time period is one (1) month.

Date Range

To adjust the merchant sales activity preview period, simply enter the start and end date and select "View"

Reports Merchant Activity 03/06/2005 - 04/05/2005

Start: 03/06/2005 End: 04/05/2005 View Print E-mail Tab Delimited Export

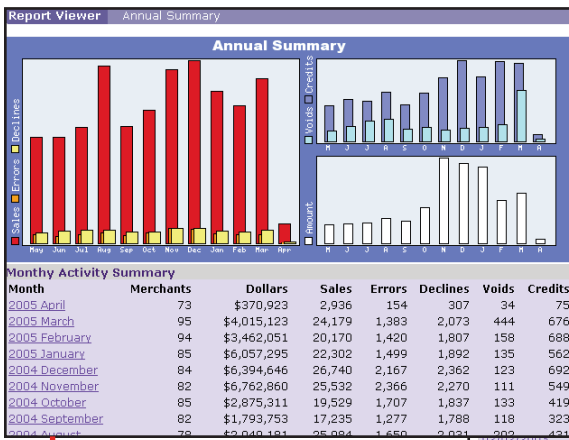
Merchant	Sales	Credits	Voids	Amount
Acorns	4	0	0	2,276.38
AM Publications	0	0	0	0.00
AM Marketing Alliance, Inc	491	18	7	23,667.68
Alibaba.com, LLC	14	0	0	964.92
AmSale.com	3	1	0	456.79
Aut-Rent	6,057	42	49	777,353.93
Automation Connection.com aka Evereffing Computer	0	0	0	0.00
B & K Products, Inc	45	0	0	1,545.51
Banking House Publishers	34	3	0	1,627.83
Barclaycard	1	0	0	37.95
BigBrother, Inc.	0	0	0	0.00
BigBrother, Inc.	11	0	9	24.75
Blackboard, LLC	17	2	0	1,544.67
Blackboard	896	11	12	18,068.23
Blackboard	102	5	4	6,037.54
Blackboard	99	3	2	33,524.40
Blackboard Solutions	12	0	2	14,750.00
Blackboard Associates	17	3	0	530.28
Blackboard LLC #2	0	0	0	0.00
Blackboard Industries	11	0	0	3,318.64
Black Computer Services	1	0	0	24.99
Black Data Farm	652	13	1	33,024.60
Blackboard Web Solution, Inc.	1	0	0	34.95
Blackboard.com	0	0	0	0.00
Blackboard Marketing	3	0	5	60.01
Blackboard.net	0	0	0	0.00
Blackboard Company	10	0	0	527.49
Blackboard	0	0	0	0.00
Blackboard, Inc.	219	6	4	31,628.42
Blackboard (USA) Inc	1,416	157	7	1,551,338.80
Blackboard	2	0	0	611.00
Blackboard / Blackboard Inc.	84	1	0	6,687.36
Blackboard Cooks	4	2	0	539.20
Blackboard.com	28	0	0	3,660.35
Blackboard	4	0	0	58.00
Blackboard, Inc.	9	0	0	889.51
Blackboard Food Mart	0	0	0	0.00
Blackboard, Inc.	0	0	0	0.00

SECTION 5

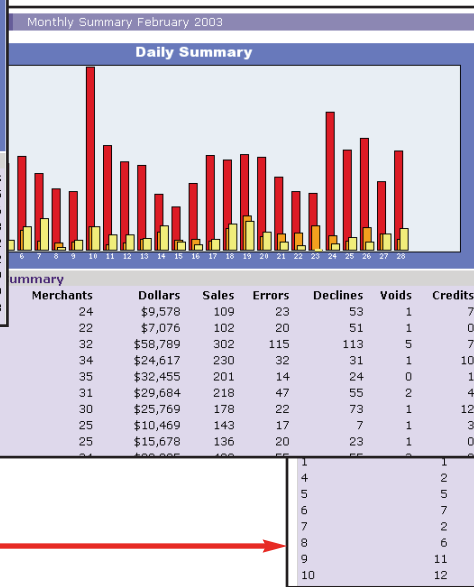
Reports - Transaction Summary (Checks)



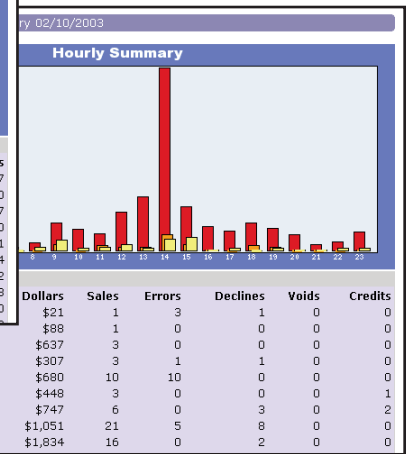
Annual Report



Daily Report



Hourly Report



TRANSACTION SUMMARY

Displays a numeric and graphical report for Annual, Daily and Hourly merchant eCheck processing activity.

Select a month to view the daily merchant activity. Select the Errors day to view hourly merchant activity.

SECTION 5

Reports - Merchant Sales Activity (Checks)



MERCHANT SALES ACTIVITY

The Merchant (Check) Sales Activity displays all sales activity (sales, credits, returns, returns, errors and the total dollar amount processed) for each merchant for a specific time of period. The default time period is one (1) month.

Date Range

To adjust the merchant sales activity preview period, simply enter the start and end date and select "View"

Reports Merchant Activity 04/08/2007 - 05/08/2007							
Start: 04/08/2007	End: 05/08/2007	View	Print	E-mail	Tab Delimited	Export	
Merchant	Sales	Credits	Returns	Declines	Errors	Amount	
Lot Property Security & Surveillance	66	0	7	0	0	1,777.00	
Lot Security, LLC	28	0	4	0	1	1,663.00	
LOCKSMITH.COM	333	0	414	0	5	6,970.00	
LRMS LLC	1	0	0	0	0	143.00	
LR National Realty, LLC	7	0	0	0	0	6,481.00	
Madison Paper Supply	58	0	6	0	0	113,010.00	
MCI Alarm, Inc.	254	0	32	0	0	9,039.00	
Melkoff.com	4	0	3	0	1	210.00	
Metra Storage Solutions	1	0	0	0	0	100.00	
Metra Group Data	0	0	0	0	1	0.00	
Microsites by Sherwood, Inc.	5	0	1	0	0	7,948.00	
Miscellaneous, Inc.	1	0	0	0	0	359.00	
MUSKIE.COM	9	0	0	0	4	17,768.00	
MUT SECURITY	7	0	0	0	0	1,292.00	
MUT Security	47	0	7	0	3	9,126.00	
Advanced California Collections	1	0	0	0	0	300.00	
Advanced Collection Services, Inc.	143	0	10	0	1	4,435.00	
Advanced Health Consultants	7	0	1	0	0	1,083.00	
Advanced Home Security	33	0	5	0	0	1,056.00	
Advanced Security Concepts	25	0	5	0	29	819.00	
Wholly Address LLC	8	0	0	0	2	384.00	
Aggressive Insurance Services, LLC	8	0	0	0	0	4,119.00	
afm	95	0	12	0	29	16,078.00	
afm Management	1	0	0	0	0	0.00	
am Insurance of Texas	1	0	0	0	0	317.00	
AM	12	0	1	0	11	2,135.00	
A-COMM Security	29	0	4	0	0	1,069.00	
Alabama Independent Insurance Agents	13	0	5	0	0	1,835.00	
ALCROSSER'S REALTY	0	0	0	0	1	0.00	
AL Florida Appraisal Management Group	28	0	1	0	0	9,322.00	
AL Secure Systems, LLC	62	0	0	0	0	2,294.00	
AL State Protective Service	36	0	6	0	1	842.00	
AL-PRO Security, Inc.	3	0	0	0	0	79.00	
AL-Star Training Academy	65	0	0	0	0	4,388.00	
AL-STAR SYSTEMS/INC.	2	0	0	0	0	9,793.00	

SECTION 5

Reports - Merchant Logins



MERCHANT LOGINS

The "Merchant Logins" report allows the reseller to view current login activity of all their merchant gateway accounts.

Merchant	Username	Login	IP	Browser	OS
24-7 Traffic School	lulu	04/05/05 06:30	69.166.247.102	Mozilla 1.7	WinXP
2B Global Inc.	idgglobal	03/30/05 09:37	69.35.185	IE 6.0	WinXP
AA Educational Services	apflor	03/24/05 21:32	66.115.103.42	Firefox 1.0	Win2000
AC International Corp.	ahack	04/04/05 13:27	75.104.225.148	IE 6.0	WinXP
AdcoPharm	ghreger	04/05/05 12:55	12.152.159.95	IE 6.0	WinXP
AMQ Web Corp	amwbr	-	-	-	-
Al Madison	amadison	04/01/05 09:31	14.24.110.127	Firefox 1.0	WinXP
Amanda Gore International	amandgore	04/05/05 13:58	207.196.107.90	IE 6.0	WinXP
American Best Pool Supply	pool	04/03/05 11:14	4.46.174.94	IE 6.0	WinXP
American Guardian Warehse	amguardent	-	-	-	-
Anytime Traffic School	anytime	04/05/05 14:06	69.233.120.143	IE 6.0	Win2000
Aquaflor Vinyl Engineering Inc.	aquaflor	04/05/05 13:36	69.311.99.90	IE 6.0	WinXP
Arcis Corporation	arciscorp	04/04/05 17:53	67.114.117.90	IE 6.0	WinXP
B & P Enterprises	brpenter	-	-	-	-
B. Hall Jr. Hockey Camp	albhall	04/04/05 10:07	69.233.45.95	IE 6.0	Win2000
Beatty Communications Group	LaTonia	04/05/05 14:15	66.0.24.105	IE 6.0	Win2000
Ball Gardens Sports Club & Tennis	ballgardens	04/05/05 06:28	68.147.171.82	IE 6.0	WinXP
BE Staff Inc.	bestaffinc	04/05/05 12:39	64.156.107.202	IE 6.0	Win98
Best Announcements Salons	bestsalon	04/05/05 09:09	148.117.0.15	IE 6.0	WinXP
Body Work Health & Fitness	bodyworkft	-	-	-	-
Bridge Incorporated	barbara	04/02/05 12:01	69.33.40.150	Firefox 1.0	Win2000
DB	db	04/05/05 10:38	12.220.174.34	IE 5.5	WinNT
Car Stereo Mall	carstereo	03/31/05 15:28	4.41.145.195	IE 6.0	WinXP
Carfax Products	carfaxprod	04/05/05 14:19	67.40.242.237	IE 6.0	WinXP
Carolina Cup Racing Association	carahorse	04/05/05 11:36	65.4.64.157	Netscape 4.7	Win95

Merchant: Displays the name of the company which has logged on to USAePay merchant console.

Username: Displays the user which has logged on to USAePay merchant console.

Login: Displays the date and time when the last user has logged in to USAePay merchant console.

IP: Displays merchants Internet Protocol (IP) that is used to logged in to USAePay. The IP address is assigned to a computer, providing a numeric address necessary to connect to the Internet or another IP-based network.

Browser: Displays which internet browser is being used by the merchant when logging in to USAePay merchant console.

OS: Displays the operating system used by merchant when logging in to USAePay merchant console.

SECTION 5

Reports - Software Activation Keys



SOFTWARE ACTIVATION KEYS

Software Activation Keys report displays all merchant which have Wireless ePay or Retail ePay activation keys issued to them. It also displays which of those keys are active as well as how many sources the merchant has connected to their Gateway account.

Reports Merchant Software Activation Keys			
Print E-mail Tab Delimited Export			
Merchant	Available Keys	Keys in Use	Sources
CapitalOne Merchant Services - Demo	9	16	17
ST TAMMANY HUMANE SOCIETY	0	3	5
TOWNSHIP	0	3	4
SOFTAMAZON	0	2	3
JAMES WALLINGFORD DDS	0	2	2
8 SQUARE, INC.	0	1	2
PRO TIME	0	1	1
CRESCENT CITY MOTORCYCLE	0	1	2
ARTISTICALLY YOURS	0	1	2
K.C. MARKETING	0	1	2
III MEN FENCING	0	1	1
33ONLINE INC	0	1	1
COMPUTISE TECHNOLOGY SERV	0	1	1
COBY JAMES	0	1	1
CAJUN SEAFOOD EXPRESS, LL	0	1	1
DADING, MARQUES, & ASSOC	0	1	2
VRANAS WELL SERVICE INC	0	1	1
DRESS FOR LESS	0	1	2
OK PLUMBING SERVICES LLC	0	1	1
THE SPOKEN WORD BIBLE	0	1	1
OLD TOWNE GEN STORE	0	1	1
BLUEDIAMOND LIMOUSINE SER	0	1	1
BLUE POND PET SERVICES	0	1	2
DELTA EDUCATION & CHARITA	0	1	1
KENNETH J DEROUSSILLE	0	1	1
LIVE OAK MOBILE HOME MOVE	0	1	1
AMAZING COMPUTERS/BUZZ	0	1	2
COMPOSITE EFFECTS LLC	0	1	2
ALL AROUND LAWN CARE LLC	0	1	1
INSPECTOR 12 INC	0	1	1
LOUISIANA NOSTALGIA ART	0	1	1
WERNER ENTERPRISES	0	1	3
YUMM! EATS	0	1	2
ALL IN TIME SERVICES	0	1	0

SECTION 5

Reports - Software Activation Keys - Cont.

AVAILABLE KEYS

By selecting the value under the "Available Keys", a second report will be generated displaying all available keys, their installation ID and the date when the key was created.

These reports can be printed, e-mailed and exported in a comma or tab delimited format.

Merchant	Available Keys	Keys in Use	Sources
Capitolone Merchant Services - Demo	9	16	17
WACS CLASSIC CARS	2	0	0
GC CLASSY CHASSIS	1	0	0
FEATHERS AND GEMS			
Friends Doggies Merchant			

Installation ID	Created	Installed	IP	Software
2B4048B9FC8A6E1	05/30/06			
9A78890B2F4CF0AA	07/21/06			
E8E280940289CABE	07/21/06			
F40885A480F08A1	07/21/06			
30B143A241CA0F65	07/21/06			
DF17355033A705FE	07/21/06			
CCBA041DC8784EA	07/21/06			
BC40D90D9B28C0D9	07/21/06			
AC38FA3F4B0FC909	07/21/06			

KEYS IN USE

By selecting the value under the "Keys In Use", a second report will be generated displaying all installed keys, their installation ID, the date when the key was created and installed as well as the IP address.

These reports can be printed, e-mailed and exported in a comma or tab delimited format.

Merchant	Available Keys	Keys in Use	Sources
Capitolone Merchant Services - Demo	9	16	17
WACS CLASSIC CARS	2	0	0
GC CLASSY CHASSIS	1	0	0
FEATHERS AND GEMS			
Friends Doggies Merchant			

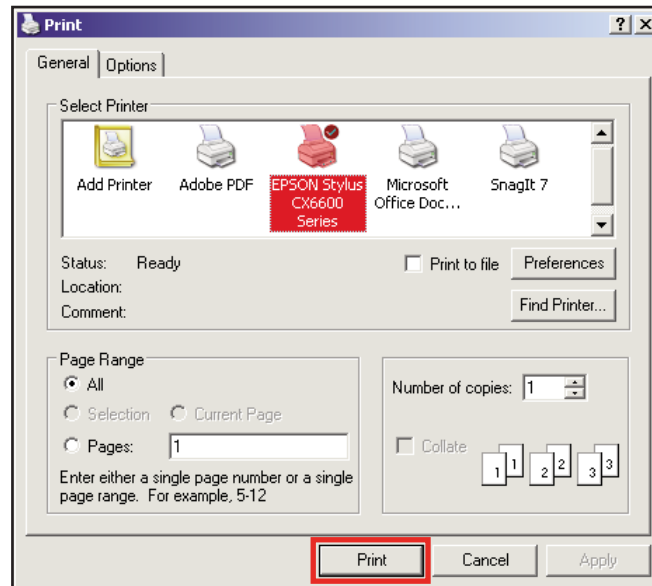
Installation ID	Created	Installed	IP	Software
C13CF48FCC8D1003	04/04/06	04/04/06	66.209.15.236	
4C1E542F20248938	04/10/06	05/29/06	70.186.118.7	
860293A3B7AE79F7	04/24/06	04/24/06	204.63.35.15	
0048379D7922C56F	05/30/06	11/01/06	204.63.35.15	
F8CDDF4F85D4D005	07/21/06	07/23/06	70.185.1.168	
14302851606DE300	07/21/06	11/10/06	66.102.186.20	
1498109CD76D634	07/21/06	08/23/06	204.63.34.15	

SECTION 5

Reports (Printing)

Printing Report

To print the currently viewed report, click the **"Print"** button. A print window will open along with a printable version of the merchant sales activity. Select the proper printing device and click the **"Print"** button. Click the back button in your browser to return to the Batch Manager.



SECTION 5

Reports (E-Mailing)

E-Mail Report

This feature allows a currently viewed report to be e-mailed.

Step 1.

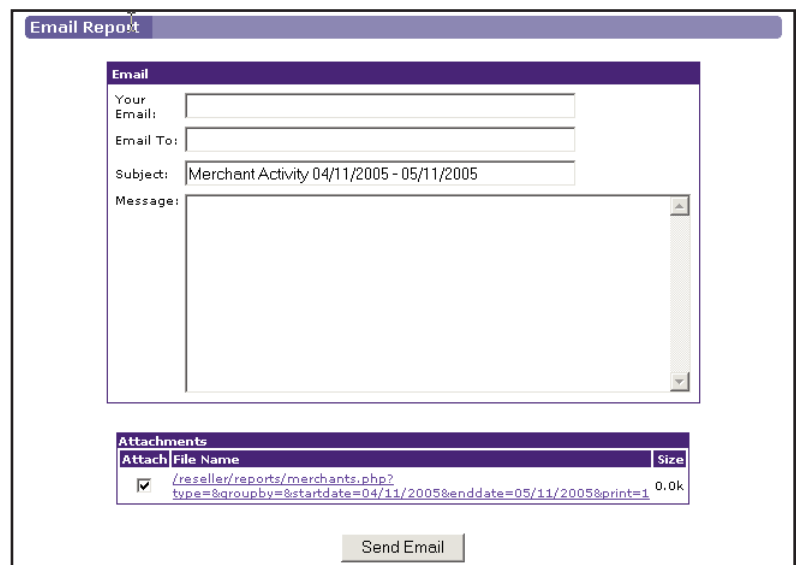
At the top of the Merchant Sales Activity Report, click the "E-mail" button.

Step 2.

An e-mail windows will be displayed.

Step 3.

Enter the appropriate e-mail and also enter the e-mail address where the batch will be sent to.



The screenshot shows a web browser window titled "Email Report". Inside, there is an "Email" form with the following fields:

- Your Email: [text input]
- Email To: [text input]
- Subject: Merchant Activity 04/11/2005 - 05/11/2005
- Message: [text area]

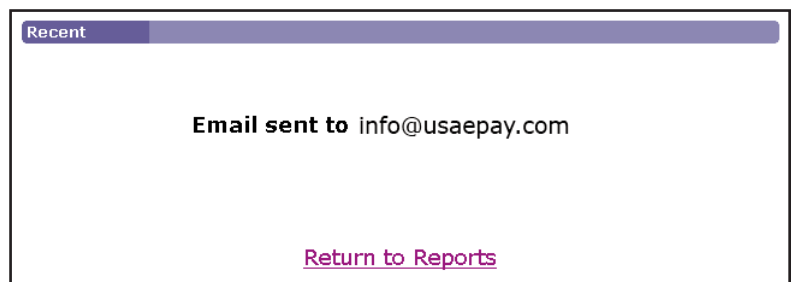
Below the form is an "Attachments" section with a table:

Attach	File Name	Size
<input checked="" type="checkbox"/>	/reseller/reports/merchants.php?type=&groupby=&startdate=04/11/2005&enddate=05/11/2005&print=1	0.0k

At the bottom of the window is a "Send Email" button.

Step 4.

Click "Send Email" to send the e-mail. A confirmation will be displayed.



The screenshot shows a web browser window titled "Recent". The main content area displays the text "Email sent to info@usaepay.com". Below this text is a link that says "Return to Reports".

SECTION 5

Reports (Exporting)

Export Report

This feature allows a the merchant sales activity report to be exported (eg: Microsoft Excel, Quicken, Quick books...). The report can be exported in two(2) formats; comma or tab delimited.

Step 1.

Click on the export drop down menu.



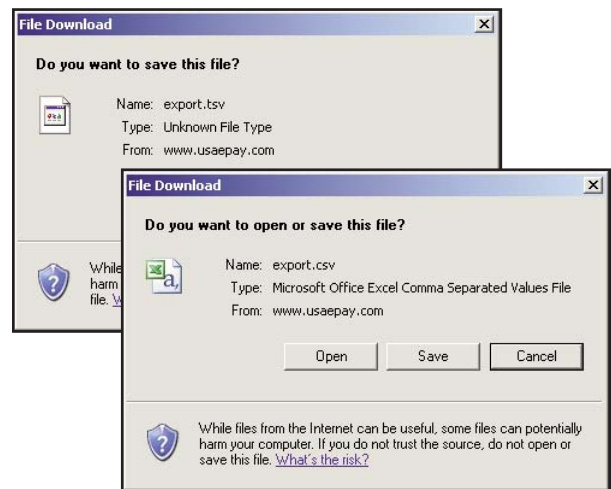
Step 2.

Select the proper format for batch exporting.



Step 3.

A confirmation window will be displayed confirming the file download/export.



Step 4.

When the "Save As" window opens, select the location of the to be saved report and click the "Save" button.

SECTION 6

Settings

Settings allows the master reseller to grant access to others into the reseller console as well as reporting schedule and default merchant rates.

The screenshot displays a settings window with two main panels. The left panel is titled 'Report Settings' and contains two sections: 'Send Summary Reports Every:' with a dropdown menu set to 'Never' and an empty text field for 'Send Summary Reports To:'. Below this is the 'Default Merchant Rates' section with five input fields: 'Setup Fee' (0.00), 'Gateway Fee' (0.00), 'Discount Rate' (0.00), 'Per Transaction Fee' (0.000), and 'Annual Security Fee' (0.00). The right panel is titled 'Users' and shows a list with one entry 'rsconsole' and an 'Add User' button. At the bottom are 'Save', 'Cancel', and 'Apply' buttons.

REPORT SETTINGS

Allows the reseller to set reporting schedule and send to information.

Send Summary Reports Every: Use the drop down menu to select the e-mail schedule for e-mailing summary reports.

A close-up of the 'Send Summary Reports Every:' dropdown menu in the Report Settings section. The dropdown is currently set to 'Never'. A red arrow points from the dropdown to the expanded list of options shown below.

- Never
- 1 Day
- 2 Days
- 4 Days
- 7 Days
- 14 Days
- 30 Days

Send Summary Reports To: Enter the e-mail address to which a report will be sent to. Separate multiple e-mail addresses with a comma (,).

SECTION 6

Settings - Cont.

USERS

Allows the reseller to add, remove and modify user(s) and their reseller permissions.



Step 1.

Click the "Add User" button.

Step 2.

USER INFO

User: Enter a username.

NOTE: Username is case sensitive.

New Password: Enter a password.

NOTE: Password is case sensitive.



Start Page: The default start up page is the "News". To have the new user log in directly to a specific section in the reseller console, drop down the "Start Page" menu and select the proper start page.



Step 3.

PERMISSIONS

Check the proper permission rights for the new user.

NOTE: Master Account has full administrative rights



SECTION 7

Keys

The Key Editor allow the reseller to integrate directly into USAePay Gateway for instant account activation, tracking and other functions.

Key Editor

Name	Key	Disabled	Pin
------	-----	----------	-----

Add Source

Source Info

Name Pin (optional)

Key -Click Apply To Generate Key-

Disabled

Allowed Commands

- addMerchantApplication
- getMerchantApplicationStatus
- getMerchant
- updateMerchant
- searchMerchants
- getMerchantSummary

Save **Cancel** **Apply**

Soap Interface

SSL Certificate & Key:

Passphrase - Click Apply -

Allowed IPs

Enter a whitelist of allowed IP's, seperated by line. Leave blank to allow all.

Save **Cancel** **Apply**

Please refer to the link below for integration documentation.

<http://www.usaepay.com/developer/login>

NOTE: Login is required.



SECTION 8

Templates

Templates allow the reseller to customize the reseller console as well as some features within the merchant console

CONSOLE SETTINGS

Console settings allow the reseller to customize the links above the banner in the merchant console.

Company Homepage:

Enter the URL to where the merchant will be redirected.

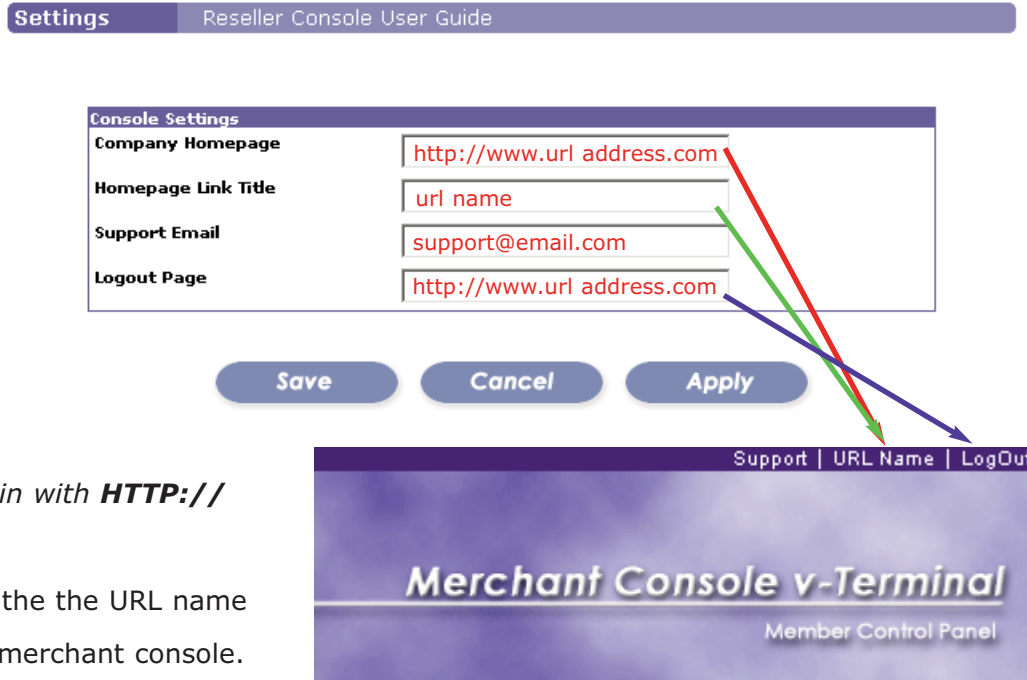
NOTE: All web links must begin with **HTTP://**

Homepage Link Title: Enter the the URL name which will be displayed in the merchant console.

Support Email: This is the email which will be displayed at the bottom of the Merchant Console.

Logout Page: Enter the URL to where the merchant will be redirected when logging out of the merchant console.

NOTE: All web links must begin with **HTTP://**



SECTION 8

Templates - Cont.

COLOR SCHEME

Allows the reseller to customize the tab, sub tab and information bar color scheme within the merchant console.

Home vTerminal Quick Sale Recurring Billing Batches Reports Search Settings Fraud Center Add Ons
Batch Manager Batch Summary Queued Transactions Upload Batch Upload Manager

Home vTerminal Quick Sale Recurring Billing Batches Reports Search Settings Fraud Center Add Ons
Batch Manager Batch Summary Queued Transactions Upload Batch Upload Manager

Templates Color Scheme

Color Scheme

Page Selection Bar #bbbbbb

Page Sub Selection Bar #D6C0DB

Page Sub Selection Bar #000060

Save Cancel Apply

Tue July 26, 2005 05:38:13 PST Support | USAePay | LogOut

Color Values

Colors are defined using a hexadecimal notation for the combination of Red, Green, and Blue color values (RGB). The lowest value that can be given to one light source is 0 (hex #00). The highest value is 255 (hex #FF).

This table shows the result of combining Red, Green, and Blue light sources:

Color	Color HEX	Color RGB
Black	#000000	rgb(0,0,0)
Red	#FF0000	rgb(255,0,0)
Green	#00FF00	rgb(0,255,0)
Blue	#0000FF	rgb(0,0,255)
Yellow	#FFFF00	rgb(255,255,0)
Cyan	#00FFFF	rgb(0,255,255)
Magenta	#FF00FF	rgb(255,0,255)
Grey	#C0C0C0	rgb(192,192,192)
White	#FFFFFF	rgb(255,255,255)

SECTION 8

Templates - Cont.

000000	000033	000066	000099	0000CC	0000FF
003300	003333	003366	003399	0033CC	0033FF
006600	006633	006666	006699	0066CC	0066FF
009900	009933	009966	009999	0099CC	0099FF
00CC00	00CC33	00CC66	00CC99	00CCCC	00CCFF
00FF00	00FF33	00FF66	00FF99	00FFCC	00FFFF
330000	330033	330066	330099	3300CC	3300FF
333300	333333	333366	333399	3333CC	3333FF
336600	336633	336666	336699	3366CC	3366FF
339900	339933	339966	339999	3399CC	3399FF
33CC00	33CC33	33CC66	33CC99	33CCCC	33CCFF
33FF00	33FF33	33FF66	33FF99	33FFCC	33FFFF
660000	660033	660066	660099	6600CC	6600FF
663300	663333	663366	663399	6633CC	6633FF
666600	666633	666666	666699	6666CC	6666FF
669900	669933	669966	669999	6699CC	6699FF
66CC00	66CC33	66CC66	66CC99	66CCCC	66CCFF
66FF00	66FF33	66FF66	66FF99	66FFCC	66FFFF
990000	990033	990066	990099	9900CC	9900FF
993300	993333	993366	993399	9933CC	9933FF
996600	996633	996666	996699	9966CC	9966FF
999900	999933	999966	999999	9999CC	9999FF
99CC00	99CC33	99CC66	99CC99	99CCCC	99CCFF
99FF00	99FF33	99FF66	99FF99	99FFCC	99FFFF
CC0000	CC0033	CC0066	CC0099	CC00CC	CC00FF
CC3300	CC3333	CC3366	CC3399	CC33CC	CC33FF
CC6600	CC6633	CC6666	CC6699	CC66CC	CC66FF
CC9900	CC9933	CC9966	CC9999	CC99CC	CC99FF
CCCC00	CCCC33	CCCC66	CCCC99	CCCCCC	CCCCFF
CCFF00	CCFF33	CCFF66	CCFF99	CCFFCC	CCFFFF
FF0000	FF0033	FF0066	FF0099	FF00CC	FF00FF
FF3300	FF3333	FF3366	FF3399	FF33CC	FF33FF
FF6600	FF6633	FF6666	FF6699	FF66CC	FF66FF
FF9900	FF9933	FF9966	FF9999	FF99CC	FF99FF
FFCC00	FFCC33	FFCC66	FFCC99	FFCCCC	FFCCFF
FFFF00	FFFF33	FFFF66	FFFF99	FFFFCC	FFFFFF

SECTION 8

Templates - Cont.

LOGIN PAGE

Allows the merchant to log into the USAePay merchant console directly from within reseller web site.

The following html code may be pasted into your website to allow customers to log in directly to the merchant USAePay gateway account.

```
<form method="POST" action="https://www.usaepay.com/login">
<input type="hidden" name="login" value="1">
<input type="hidden" name="resid" value="165">
<table border="0">
<tr><td><strong>Username:</strong></td>
<td><input type="text" size="20" name="username"></td></tr>
<tr><td><strong>Password:</strong></td>
<td><input type="password" size="20" name="password"></td></tr>
<tr><td colspan=2 align="center"><input type="submit" name="s" value="Login"></td></tr>
</table>
</form>
```

Username:	<input type="text"/>
Password:	<input type="password"/>
	<input type="submit" value="Login"/>

SECTION 9

GLOSSARY

Access Control

The process of ensuring that systems are only accessed by those authorized to do so, and only in a manner for which they have been authorized.

Account Number

A unique number assigned by a financial institution to a customer. On a credit card, this number is embossed and encoded on the plastic card.

Acquirer

A bank or company that acquires data relating to transactions from a reseller or card acceptor for processing.

Acquiring Bank

A bank that receives the credit card transactions and then settles with the issuing banks. Bank that signs up / enables the reseller to process transactions.

Address Verification Service (AVS)

A method of reducing fraud in mail order/telephone order transactions by using cardholder billing address information in the authorization request.

American Express

A financial organization that issues their own charge and credit cards. American Express also performs their own transaction processing within their own processing network.

API

Application program interface

Application Layer

The layer of the ISO Reference Model which provides communication between applications.

Application Security

The provision of security services within user applications running above the Application Layer of the ISO model.

Approval Response

An authorization response received when a transaction is approved.

ASCII

American Standard Code for Information Interchange - The standard system for representing letters and symbols. Each letter or symbol is assigned a unique number between 0 and 127.

SECTION 9

GLOSSARY - Cont.

Authentication

The process of assuring that data has come from its claimed source, or of corroborating the claimed identity of a communicating party.

Authorization

The act of insuring that the cardholder has adequate funds available against their line of credit. A positive authorization results in an authorization code being generated, and those funds being set aside. The cardholder's available credit limit is reduced by the authorized amount.

Authorization Amount

Dollar amount approved

Authorization Code

A code that an issuer or its authorizing processor provides to indicate approval or denial for an authorization request.

Authorization Date

Date and Time that transaction was authorized

Authorization Only

A transaction created to reserve an amount against a credit card's available limit for intended purchases; the settlement may occur within three to five days, depending on the card type.

Authorized Amount

Dollar amount approved

Authorized Transactions

Transaction that has been approved

AVS

See Address Verification Service.

Bank Account

Bank account number for the reseller to which funds will be deposited.

Bank Identification Number (Bin)

The first six digits of a Visa or MasterCard account number. This number is used to identify the card issuing institution.

SECTION 9

GLOSSARY - Cont.

Card Issuer

Any association member financial institution, bank, credit union, or company that issues, or causes to be issued, plastic cards to cardholders.

Card Reader

A device capable of reading the encoding on plastic cards. See Magnetic Stripe Reader.

Cardholder Information Security Program (CISP)

An information security standard sponsored and promoted by Visa USA that applies to any organization that stores or handles their credit card account numbers.

Cardholder

An individual to whom a card is issued, or who is authorized to use an issued card.

Certificate

A digital identifier linking an entity and a trusted third party able to confirm the entity's identity.

Certification Authority (CA)

A trusted entity issuing certificates confirming the identity of, or given facts associated with, the certificate's subject

Chargeback

A transaction returned through interchange by an issuer to an acquirer. A transaction may be returned because of it was non-compliant with the association rules and regulations or because it was disputed by a cardholder.

Chargeback Period

The number of days from the processing date or endorsement date transaction during which the issuer may initiate a chargeback.

CISP

CISP is an acronym for Cardholder Information Security Program. An information security standard sponsored and promoted by Visa USA that applies to any organization that stores or handles their credit card account numbers.

Commerce Service Provider (CSP)

Supplies the system and services to establish the back-office infrastructure for businesses. Major aspects include: the processing of secure transactions, the developing and managing of customer relationships, the collecting of payment, and the delivering of products or services over the Web. A CSP may provide the following services: buyer authentication, order taking, details of what is for sale in an electronic offer, validation, payment processing (via traditional credit card payment processors), and generation of electronic receipts. Fulfillment may be made of electronic goods or physical goods. See also electronic commerce.

SECTION 9

GLOSSARY - Cont.

Commercial Card

Commercial cards are the broad definition of a special class of credit or bank card. They differ from consumer cards in that they frequently offer Level-3 (level III) line item detail information and special usage controls to the corporate or governmental user. Another frequently used term is corporate card.

Commercial Cards

A general name for cards typically issued for business use and may include Corporate Cards, Purchase Cards, Business Cards, Travel and Entertainment Cards.

Cookie

A small amount of information stored on a client computer by a Web site that is sent back to the site each time the user visits it. The use of cookies to maintain persistent, client-side state information significantly extends the capabilities of Web-based client/server applications.

Corporate Card

Corporate cards are essentially the same as commercial cards. The broad definition encompasses specific types of card programs such as travel cards, fleet cards, and purchasing cards (or purchase cards, or procards).

Corporate Procurement Card

Corporate procurement cards are one type of corporate card. They are typically issued to individuals that have the authority to make purchases on behalf of their organization. The cards are centrally billed to the card-holder's organization.

Corporate Purchasing Card

Corporate Purchasing Card is another name for corporate procurement card (or procard).

CPS

See Custom Payment Service.

Credit Card Gateway

Credit card, or internet payment, B220.

Credit Card Number

Unique number assigned to credit card

Credit Card Processing

The general term for processing transactions against bankcards according to terms defined by Visa and MasterCard.

SECTION 9

GLOSSARY - Cont.

Credit Card Processor

A company that performs authorization and settlement of credit card payments, usually handling several types of credit and payment cards (such as Visa, MasterCard, and American Express). If resellers wish to sell their products to cardholders, they retain the services of one or more processors who handle the credit cards that the reseller wishes to accept. When a reseller retains the services of a credit card processor, it is issued a reseller ID.

Credit Limit

The dollar amount assigned to a cardholder to which they are approved to borrow.

Cryptographic Key

A mathematical term or other parameter used to define how a given algorithm will transform data into ciphertext

Cryptography

The art or science of transforming clear, meaningful information into an enciphered, unintelligible form using an algorithm and a key.

Currency

Default is USD for U.S. dollars. This feature will be used when non-U.S. dollars are used in a transaction Custom Payment Service (CPS)

Visa's regulations for the information that must be submitted with each transaction. Transactions must meet CPS criteria in order to qualify for lowest transaction processing fees available. Similar to MasterCard's Merit system.

Customer Code

A 17 character alphanumeric field that is used with Purchase Card transactions. The code is typically defined by the customer (cardholder) and used for accounting or project tracking purposes.

Data Capture

Also known as electronic draft capture (EDC) or draft capture. A data processing term for collecting, formatting, and storing data in computer memory according to predefined fields, for example, customer name, account number, and dollar amount of purchase. When a terminal reads this information from a plastic card or from entries at a terminal, the information is stored in computer memory for later output as a hard copy printout or as soft copy on a CRT display. See Electronic Draft Capture.

Data Encryption Standard (DES)

DES. A cryptographic algorithm adopted by the National Bureau of Standards for data security. The algorithm encrypts or decrypts 64 bits of data using a 56-bit key. See also Triple DES.

SECTION 9

GLOSSARY - Cont.

Data Integrity

Measures to prevent unauthorized alteration of data

Debit

A charge to a customer's bankcard account. A transaction, such as a check, automated teller machine (ATM) withdrawal, or point-of-sale (POS) debit purchase that debits a demand deposit account.

Deciphering

Conversion of ciphertext back into plain text

Decryption

Decryption is the process of transforming ciphertext back into plain text. It is the reverse of encryption.

Decryption Key

See key.

Deposit

Process of transmitting a batch of transactions from the reseller to the acquiring institution in preparation for settlement.

DES

Data Encryption Standard. A cryptographic algorithm adopted by the National Bureau of Standards for data security. The algorithm encrypts or decrypts 64 bits of data using a 56-bit key. See also Triple DES.

Digital Signature

A data element allowing the recipient of a message or transaction to verify the content and sender

Discount Fee

Fee paid by the reseller to the reseller bank or other contracted party for processing the reseller's credit card sales (transactions).

Discount Rate

This is the percentage rate that a reseller institution charges the reseller giving deposit credit for handling reseller sales drafts or electronic sales transmissions. The discount fee is the dollar amount charged.

Draft Capture

The act of electronically capturing transactions. See Electronic Draft Capture.

SECTION 9

GLOSSARY - Cont.

DSA

Digital Signature Algorithm – the algorithm used in creating the digital signature for a given message or transaction

Electronic Authorization

Obtaining authorization for use of a credit card by electronic means, as via computer equipment and telephone line.

Electronic Commerce

A system of integrated communications, data management, and security services that allow business applications within different organizations to automatically interchange information.

Electronic Draft Capture (EDC)

EDC is a point-of-sale terminal that reads the information encoded in the magnetic stripe of bankcards. These terminals electronically authorize and capture transaction data, eliminating the need for a paper deposit.

Enciphering

Conversion of plain data into encrypted data (plain text into ciphertext)

Encryption

Encryption is the process of disguising a message (using mathematical formulas called algorithms) in such a way as to hide its substance, a process of creating secret writing.

Encryption Key

When used in the context of encryption, a series of numbers which are used by an encryption algorithm to transform plain text data into encrypted (ciphertext) data, and vice versa.

End-To-End Security

Application of security measures consistently across a whole data system or process, leaving no weak points

E-Procurement (Or Eprocurement)

Electronic procurement, or electronic purchasing, refers broadly to the technology that automates some or all of the processes related to creating a requisition document, obtaining purchase approval, locating or sourcing a supplier, creating a Purchase Order (PO), and delivering the PO to the supplier.

Expired Card

A card on which the embossed, encoded, or printed expiration date has passed.

SECTION 9

GLOSSARY - Cont.

Fleet Card

Fleet Cards are a specific type of commercial card (or corporate card) used to purchase goods and services for automobile/vehicle, aviation, or marine fleets.

Floor Limit

An amount that Visa and MasterCard have established for single transactions at specific types of reseller outlets and branches, above which authorization is required.

Fraudulent Transaction

A transaction unauthorized by the cardholder of a bankcard. 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.

Fraudulent User

An individual who is not the cardholder or designee and who uses a card (or, in a mail/phone order or recurring transaction, an account number) to obtain goods or services without the cardholder's consent.

Government Card

A generic term for commercial purchasing cards (purchase cards) issued to federal, state, or local government agencies. It can refer to a Purchase, Travel, or Fleet card.

Government Payments

An inexact term used to describe either payment received from citizens or businesses by the government, or payments from a government agency to a supplier.

Http (Hypertext Transfer Protocol)

HTTP is a client/server protocol for delivering hypertext material across an internet. HTTP is stateless: when a client makes multiple requests to a single HTTP server, each request is treated independently. HTTP servers do not remember the earlier requests. The stateless protocol allows HTTP servers to respond to requests quickly

Https (Hypertext Transfer Protocol - Secure)

A variant of HTTP for handling secure transactions. Browsers that support the URL access method, "https", connect to HTTP servers using SSL. "https" is a unique protocol that is simply SSL underneath HTTP. Use "https://" for HTTP URLs with SSL and "http://" for HTTP URLs without SSL. The default "https" port number is 443.

SECTION 9

GLOSSARY - Cont.

Hyperlink

An active cross-reference from one resource to another. The cross-reference is called active because it is presented in a medium which allows the reader to follow it, for example by mouse-clicking it. A reader can follow hyperlinks in an HTML document using a Web browser, or navigate through online help, or follow hyperlinks between terms defined in a

Independent Service Organization (ISO)

ISO. In the payment systems industry, a third-party organization that facilitates reseller registration to accept charge or credit cards.

Interchange

The exchange of information, transaction data and money among banks. Interchange systems are managed by Visa and MasterCard associations according to their requirements and are very standardized so banks and resellers worldwide can use them.

Interchange Fee

A fee paid by the acquiring bank/reseller bank to the issuing bank. The fee compensates the issuer for the time after settlement with the acquiring bank/reseller bank and before it recoups the settlement value from the cardholder

Interchange Rate

Interchange rates are baseline costs established by the two bankcard associations, Visa and MasterCard, on behalf of their member banks that set the foundation costs which makeup the reseller's bank card processing fees. Additional fees may be added by the resellers acquiring bank to reach a final rate called the "discount rate".

Interchange Reimbursement Fee

One of the following: A fee that an acquirer pays to an issuer in the clearing and settlement of an interchange transaction, based on either the standard (paper-based) rate or electronic rate. A fee that an issuer pays to an acquirer for making a cash disbursement to a cardholder or check purchaser.

Internet

A global public network consisting of millions of interconnected computers all linked together using the Internet Protocol.

Internet Payment Gateway

An Internet payment gateway is a centrally managed service that offer resellers the ability to process credit card transactions into the credit card networks. Typically, the credit card data uses the Internet as a method of transporting the data from the reseller's systems to the operator of the payment gateway.

SECTION 9

GLOSSARY - Cont.

ISO

Independent Service Organization. In the payment systems industry, a third-party organization that facilitates reseller registration to accept charge or credit cards.

Issuer

Any association member financial institution, bank, credit union, or company that issues, or causes to be issued, plastic cards to cardholders.

Key

When used in the context of encryption, a series of numbers which are used by an encryption algorithm to transform plain text data into encrypted (ciphertext) data, and vice versa.

Large Ticket Rate

Visa and MasterCard have created special interchange rates that incent the reseller to process higher dollar credit card transactions. Large ticket transactions are often greater than \$100,000.00 and may exceed several million dollars.

Level III

Level III purchase card information refers to the ability to process detailed purchase information with the financial credit card transaction. The supplemental information typically includes data elements like a Customer Code, Invoice and Order number, Part Number, Item Description, Quantity, Unit of Measure, Unit Price, etc. Level III (Level-3) is a feature associated with purchase card (or purchasing card) programs.

Level-3

Level-3 purchase card information refers to the ability to process detailed purchase information with the financial credit card transaction. The supplemental information typically includes data elements like a Customer Code, Invoice and Order number, Part Number, Item Description, Quantity, Unit of Measure, Unit Price, etc. Level-3 (Level-III) is a feature associated with purchase card (or purchasing card) programs.

Line Item Detail

Line item detail is the specific information that is carried in a Level-3 (Level III) purchase card (or purchasing card) transaction. The supplemental information typically includes data elements like a Customer Code, Invoice and Order number, Part Number, Item Description, Quantity, Unit of Measure, Unit Price, etc.

SECTION 9

GLOSSARY - Cont.

Magnetic Stripe

A stripe of magnetic information affixed to the back of a plastic credit or debit card. It contains customer and account information required to complete electronic financial transactions. The physical and magnetic characteristics of this stripe are specified in the International Organization for Standardization standards 7810, 7811, and 7813.

Magnetic-Stripe Reader

A device that reads information from the magnetic stripe and transmits that information to a transaction processor or computer terminal. Also referred to as card reader.

Magnetic-Stripe Terminal

A terminal that reads the magnetic stripe on a plastic card.

Mail/Phone Order Reseller

A reseller that transacts business by mail or phone.

Mail/Phone Order Transaction

A transaction where a cardholder orders goods or services from a reseller by telephone, mail or other means of telecommunication, and neither the card nor the cardholder is present at the reseller outlet.

MasterCard

MasterCard International Inc., and all of its subsidiaries and affiliates.

MasterCard Acquirer

A member that signs a MasterCard reseller or disburses currency to a MasterCard cardholder in a cash disbursement, and directly or indirectly enters the resulting transaction receipt into interchange.

MasterCard Card

A card that bears the MasterCard symbol, enabling a MasterCard cardholder to obtain goods, services, or cash from a MasterCard reseller or an acquirer.

MasterCard Issuer

A member that issues MasterCard cards.

Merit

MasterCard's requirements for obtaining favorable interchange rates. Similar to CPS requirements by Visa.

MO/TO

See Mail Order / Telephone Order

SECTION 9

GLOSSARY - Cont.

Multiple Transaction Processing (Multi-Trans)

Electronic communications process where multiple authorization requests and responses are exchanged during a single phone connection with the third-party transaction processor.

On-Us Transaction

A transaction where the issuer and the acquirer are the same. An "on-us" check would be one in which a depositor's check is presented for payment at the same financial institution that carries the account on which the check is written.

Open To Buy Amount

Dollar amount of credit remaining for customer at the time of authorization.

Order Number

A 17 character alphanumeric field that may be used between the Cardholder and the Reseller for accounting or tracking purposes.

Overlimit

This refers to a cardholder's account that has surpassed its credit limit with a transaction. (Their outstanding balance is beyond their credit limit.)

Paper Draft

Sales slips, credit slips, cash disbursement slips, drafts, vouchers, and other obligations indicating use of a card or a card account.

Password

A sequence of characters which allows users access to a system. Although they are supposed to be unique, experience has shown that most people's choices are highly insecure. Humans tend to choose short words such as names, which are easy to guess.

Pcard

Pcard is an abbreviation for Purchasing Card, Purchase Card, Procurement Card, or Purchasing Card.

P-Card

Pcard is an abbreviation for Purchasing Card, Purchase Card, Procurement Card, or Purchasing Card.

Per Transaction Fees

Fees paid by the reseller to the reseller bank or other contracted party on a per transaction basis.

SECTION 9

GLOSSARY - Cont.

PIN

Personal Identification Number - A sequence of digits used to verify the identity of the holder of a token. It is a kind of password.

plain text

Data before the application of a cryptographic algorithm

Plastic (Card)

This is a generic term used to identify any of the various cards issued to cardholders.

Point Of Sale (POS)

Location in a reseller establishment at which the sale is consummated by payment for goods or services received.

Policy

An informal, generally natural language description of desired system behavior. Policies may be defined for particular requirements, such as confidentiality, integrity, availability, safety etc.

POS System

A system that processes commercial transactions such as a credit card terminal, electronic cash register, or specialized software.

Posting

The process of updating individual cardholder account balances to reflect merchandise sales, instant cash, cash advances, adjustments, payments, and any other charges or credits.

Presentment

A clearing record that an acquirer presents to an issuer through interchange, either initially (a first presentment) or after a chargeback (a re-presentment).

Primary Account Number (PAN)

The number that is embossed, encoded, or both, on a plastic card that identifies the issuer and the particular cardholder account.

Prime Vendor

Prime vendor is a general term used in procurement to describe an important supplier. In some cases, such as the U.S. Department of Veterans Affairs (VA), it also connotes a certain way of doing business with said supplier.

Prior Authorization

An authorization usually done before a transaction takes place. The approved authorization request may be held for an extended length of time before a card is present or not.

SECTION 9

GLOSSARY - Cont.

Private Key

A cryptographic key known only to the user, employed in public key cryptography in decrypting or signing information

Procard

Procard (lowercase) is used by some organizations as an abbreviation for Procurement Card. ProCard (uppercase) is the name of a company that provides software and services to some issuing banks.

Processing Date

The date on which the transaction is processed by the acquiring bank.

Procurement Card

Procurement Card(s) (or purchase cards / purchasing cards) are one type of corporate/commercial card. They are typically issued to individuals that have the authority to make purchases on behalf of their organization; expenses are centrally billed to the cardholder's organization.

Public Key

A cryptographic key which is used for data encryption and which cannot be used for decryption. Public keys can be freely published.

Public Key Cryptography

A form of asymmetric encryption where all parties possess a pair of keys, one private and one public, for use in encryption and digital signing of data

Purchase Card

Purchase Card(s) (or procurement cards / purchasing cards) are one type of corporate/commercial card. They are typically issued to individuals that have the authority to make purchases on behalf of their organization; expenses are centrally billed to the cardholder's organization.

Purchasing Card

Purchasing Card(s) (or purchase cards / procurement cards) are one type of corporate/commercial card. They are typically issued to individuals that have the authority to make purchases on behalf of their organization; expenses are centrally billed to the cardholder's organization.

Receipt

A hard copy document recording a transaction that took place at the point of sale, with a description that usually includes: date, reseller name/location, primary account number, amount, and reference number.

Recurring Billing

Transactions for which a cardholder grants permission to the Reseller to periodically charge his account number for recurring goods or services.

SECTION 9

GLOSSARY - Cont.

Reference Number

Number assigned to each monetary transaction in a descriptive billing system. Each reference number is printed on the monthly statement to aid in retrieval of the document, should it be questioned by the cardholder.

Refund

Create a credit to a cardholder account, usually as a result of a product return or to correct an error.

Request Authorization (auth)

Submits a transaction for Authorization Only. (See Authorization)

Reseller

An entity that contracts with reseller banks or ISO's to originate transactions.

Reseller Agreement

A written agreement between a reseller and a bank containing their respective rights, duties, and warranties with respect to acceptance of the bankcard and matters related to the bankcard activity.

Reseller Bank

Bank that has a reseller agreement with a reseller to accept (acquire) deposits generated by bankcard transactions.

Reseller Category Code

Four-digit classification codes used in the warning bulletin, authorization, clearing, and settlement systems to identify the type of reseller business in various stages of transaction processing.

Reseller Depository Account

Demand deposit account established by a reseller with the acquiring bank to receive payment for sales drafts submitted to the bank card plan.

Reseller ID

In the credit card industry, a reseller ID is a number provided to a reseller by a credit card processor when that reseller retains the services of that processor. Also sometimes called the reseller number.

Reseller Number

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

Retail Reseller

A reseller that provides goods and/or services in the retail industry, but is not a mail/phone reseller, a recurring services reseller, or a T&E reseller.

SECTION 9

GLOSSARY - Cont.

Retrieval Request

An issuer's request for a transaction receipt, which could include the original, a paper copy or facsimile, or an electronic version thereof.

Reversal

An online financial transaction used to negate or cancel a transaction that has been sent through interchange in error.

Sales Draft

A paper record evidencing the purchase of goods or services by a cardholder.

SDP (SDP Program)

SDP is an acronym for Site Data Protection program. An information security standard sponsored and promoted by MasterCard that applies to any organization that stores or handles their credit card account numbers.

Settlement

The reporting of settlement amounts owed by one member to another, or to a card issuing concern, as a result of clearing. This is the actual buying and selling of transactions between the resellers, processors, and acquirers; along with the card issuing entities.

Settlement Bank

A bank, including a correspondent or intermediary bank, that is both located in the country where a member's settlement currency is the local currency, and authorized to execute settlement of interchange on behalf of the member or the member's bank.

SIC Code

Standard Industry Classification Code. A system used to categorize businesses by industry group. This system is being replaced by the NAICS Coding system.

Site Data Protection Program (SDP)

An information security standard sponsored and promoted by MasterCard that applies to any organization that stores or handles their credit card account numbers.

Smart Card

A plastic card containing a computer chip with memory and CPU capabilities. Such a card may be used for identification, to store information or financial amounts, or other forms of data. Also called an integrated circuit card or a chip card.

SSL

Secure Sockets Layer – an encryption standard devised by Netscape Communications for secure communication over the World Wide Web

SECTION 9

GLOSSARY - Cont.

Standard Floor Limit

A floor limit that varies by reseller type. This refers to a dollar limit on transactions above which authorization requests are required.

Statement

A written record prepared by a financial institution, usually once a month, listing all transactions for an account, including deposits, withdrawals, checks, electronic transfers, fees and other charges, and interest credited or earned. The statement is usually mailed to the customer.

Stored-Value Card

A stored-value card is a credit-card-sized device, implanted with a computer chip, with stored money value. A reloadable stored-value card can be reused by transferring value to it from an automated teller machine or other device. A disposable card cannot be reloaded.

TCP/IP

Transport Control Protocol/Internet Protocol. A standard format for transmitting data from one computer to another. TCP deals with the construction of the data. IP routes the data from one computer to another.

Terminal ID

In the payment card industry, a number provided to a reseller by a credit card processor when that reseller retains the services of that credit card processor to uniquely identify a terminal. Also sometimes called the terminal number. A credit card processor may assign several terminal IDs to a given reseller's terminals although that reseller has a single reseller ID with that processor.

Third-Party Transaction Processor

An entity that validates and authorizes credit card purchases. They may also service the actual accounts on behalf of the issuers, emboss cards, and mail cards to cardholders.

Transaction

(1) any agreement between two or more parties that establishes a legal obligation. (2) the act of carrying out such an obligation. (3) all activities that effect a deposit account that are performed at the request of the account holder. (4) All events that cause some change in the assets, liabilities or net worth of a business. (5) Action between a cardholder and a reseller or a cardholder and a member that results in activity on the cardholder account.

Transaction Identifier

A unique 15 character value that VISA assigns to each transaction and returns to the Acquirer in the authorization response. VISA uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.

SECTION 9

GLOSSARY - Cont.

Transaction Processor

An entity that validates and authorizes credit card purchases. They may also service the actual accounts on behalf of the issuers, emboss cards, and mail cards to cardholders.

Transaction Type

A specific type of financial detail transaction activity that can be submitted to the clearing system.

User Authentication

Process of validating that a user is who they represent themselves to be.

User ID

The identity of the person authorized to log on to the system.

Validation Code

A unique 4 character value that VISA includes as part of the CPS/ATM program in each authorization response to ensure that key authorization fields are preserved in the clearing or settlement record.

Visa

Visa International Service Association and all of its subsidiaries and affiliates.

Visa Acquirer

A member that signs a Visa reseller or disburses currency to a Visa cardholder in a cash disbursement, and directly or indirectly enters the resulting transaction receipt into interchange.

Visa Card

A card that bears the Visa symbol, enabling a Visa cardholder to obtain goods, services, or cash from a Visa reseller or an acquirer.

Visa Commerce

Visa Commerce is a newly released offering by Visa to support corporate card programs by allowing the buyer and seller to establish the trading rules supporting their businesses.

Visa Issuer

A member that issues Visa Cards.

Visa Reseller

A reseller that displays the Visa symbol and accepts all Visa cards.

Visanet

The systems and services, including the V.I.P. system and BASE II, through which Visa delivers online financial processing, authorization, clearing, and settlement services to members.

SECTION 9

GLOSSARY - Cont.

Voice Authorization

An approval response obtained through interactive communication between an issuer and an acquirer, their authorizing processors, or stand-in processing, through telephone, facsimile, or telex communications.

Void Transaction

Delete the transaction information

Void(Ed)

Nullifies a transaction that has been recorded for settlement, but not yet settled. This removes the transaction from the batch of transactions to be settled.

SECTION 10

ERROR CODES

00001 Password/Username Incorrect.

Sent by login screen when the username and/or the password are incorrect.

00002 Access to page denied.

The user has attempted to access a page they don't have permission to access.

00003 Transaction type [type] not supported.

Please contact support. Is returned by /console/vterm.php when an unknown transaction type (sale,credit,etc) is attempted.

00004 Processing gateway currently offline.

Please try back in a few moments. Return by processing engine when the gateway cannot establish a connection with the processing back end.

00005 Error in verification module [module].

Please contact support. The given fraud module was did not load correctly. An upgrade may be in progress.

00006 Reseller not found.

The system was not able to locate the requested reseller.

00007 Reseller has been deactivated.

Reseller account has been marked as deactivate. Contact USAePay customer service.

00008 Unable to retrieve current batch.

Failed to get the id of the current batch. Typically this indicates that the reseller account is not active or batches are out of sync. Verify all reseller account info provided to usaepay.

00009 Unable To Create Transaction.

Please Contact Support. Internal database error, system may be in the process of failing over to backup database server. Retry transaction.

00010 Unable To Allocate Transaction Slot.

Please contact support. Internal database error, system may be in the process of failing over to backup database server. Retry transaction.

00011 Invalid Card Number (1)

The card number contains illegal characters. A card number may only include numbers.

00012 Card Number was not between 13 and 16 digits

card number was not between 13 and 16 digits

SECTION 10

ERROR CODES - Cont.

00013 Invalid Card Number (3)

card number failed Luhn Mod-10 Checkdigit Method (ISO 2894/ANSI 4.13)

00014 Invalid Credit Card Number (1)

card number passed length, format and checkdigit tests but didn't match any of the card number profiles enabled in the system. Contact USAePay to verify support of card type.

00015 Invalid expiration date.

Must be in MMY format. Expiration contains invalid characters (nothing but numbers allowed)

00016 Invalid expiration date.

Must be in MMY format. Could not guess format of date. It wasn't MMY or MMYYYY or MMDDYYYY or even MMDDYY format.

00017 Credit card has expired.

The credit card expiration date has passed.

00018 Gateway temporarily offline.

Please try again shortly. Unable to contact processor back end. Failed bank link maybe in the process of coming back up. Retry transaction.

00019 Gateway temporarily offline for maintenance.

Please try again in a few minutes. Processor back end is offline for maintenance. Retry transaction.

00020 User not configured correctly, please contact support.

User not configured correctly. Remove the user and readd.

00021 Invalid username.

The reseller didn't type in a valid username when adding a new user.

00022 You do not have access to this page.

The user tried to access a page they don't have permission to access.

00023 Specified source key not found.

The source key provided did not match any of the currently active keys.

00024 Transaction already voided.

The transaction was already marked as voided and wasn't going to be settled anyway.

SECTION 10

ERROR CODES - Cont.

00025 Unable to find transaction in batch.

The batch ID on the transaction references a batch that doesn't exist. If there isn't a valid batch then trying to void a transaction isn't going to do much

00026 The batch has already been closed. Please apply a credit instead.

The specified transaction has already been settled. Once a transaction has been sent in for settlement it can not be voided.

00027 Gateway temporarily offline. Please try again shortly. (2)

Error communicating with the processing back end. Retry transaction.

00028 Unable to verify source

Verify Source couldn't find the source or the source was disabled

00029 Unable to generate security key.

Verify Source wasn't able to create a source on the fly. Trouble finding a key.

00030 Source has been blocked from processing transactions.

Reseller has disabled the specified source key.

00031 Duplicate transaction, wait atleast [minutes] minutes before trying again.

The duplicate transaction fraud module detected a dupe.

00032 The maximum order amount is \$[amount].

Fraud module response

00033 The minimum order amount is \$[amount].

Fraud module response.

00034 Your billing information does not match your credit card. Please check with your bank.

AVS Response fraud module blocked this transaction.

00035 Unable to locate transaction

Was not able to find the requested transaction for voiding.

00036 Gateway temporarily offline for maintenance.

Please try again in a few minutes. VeriCheck link has been brought down for maintenance. Retry transaction.

00037 Customer Name not submitted.

Cardholder field was blank

SECTION 10

ERROR CODES - Cont.

00038 Invalid Routing Number.

Check Routing number did not meet requirement of 9 digits

00039 Invalid Checking Account Number.

Check Account number is not atleast 4 digits long

00040 Reseller does not currently support check transactions.

The reseller doesn't have a valid tax id or password entered for check processing.

00041 Check processing temporarily offline. Please try again shortly.

Internal system error encountered while communicating with check processor. Please contact USAePay support.

00042 Temporarily unable to process transaction. Please try again shortly.

A corrupted response (unparsable) was received from vericheck

00043 Transaction Requires Voice Authentication. Please Call-In.

Processor returned a referral.

00044 Reseller not configured properly (CardAuth)

The reseller has payment authentication enabled but does not have a processor ID/reseller ID entered

00045 Auth service unavailable.

Internal system error was encountered while connecting to authentication platform. Contact USAePay support.

00046 Auth service unavailable (6).

A corrupted response was received from the authentication platform.

00050 Invalid SSN.

Social Security number must be 9 digits.

00070 Transaction exceeds maximum amount.

Transaction exceeds the maximum allowable amount of \$99,999.

00071 Transaction out of balance.

Transaction does not add up correctly. subtotal + tip + tax + shipping - discount must equal the amount.

00080 Transaction type not allowed from this source.

The requested command (sale, authonly, etc) was blocked by the reseller's source key. The command must be checked on source key settings screen to be accepted by the gateway.

SECTION 10

ERROR CODES - Cont.

02034 Your billing address does not match your credit card.

Please check with your bank. The AVS result received from the platform was blocked by the Resellers fraud preferences. Funds were not held for this transaction.

10001 Processing Error Please Try Again Error from FDMS Nashville

Invalid Transaction Code

10003 Reseller does not accept this type of card (1)

Error from FDMS Nashville: Terminal ID not setup for settlement on this Card Type.

10004 Reseller does not accept this type of card (2)

Error from FDMS Nashville: Terminal ID not setup for authorization on this Card Type

10005 Invalid Card Expiration Date Error from FDMS Nashville

Terminal ID not setup for settlement on this Card Type.

10006 Reseller does not accept this type of card (3) Error from FDMS Nashville

Invalid Process Code, Authorization Type or Card Type.

10007 Invalid amount Error from FDMS Nashville

Invalid Transaction or Other Dollar Amount.

10008 Processing Error Please Try Again (08) Error from FDMS Nashville

Invalid Entry Mode.

10009 Processing Error Please Try Again (09) Error from FDMS Nashville

Invalid Card Present Flag.

10010 Processing Error Please Try Again (10) Error from FDMS Nashville

Invalid Customer Present Flag

10011 Processing Error Please Try Again (11) Error from FDMS Nashville

Invalid Transaction Count Value.

10012 Processing Error Please Try Again (12) Error from FDMS Nashville

Invalid Terminal Type.

10013 Processing Error Please Try Again (13) Error from FDMS Nashville

Invalid Terminal Capability.

SECTION 10

ERROR CODES - Cont.

10014 Processing Error Please Try Again (14) Error from FDMS Nashville

Invalid Source ID.

10015 Processing Error Please Try Again (15) Error from FDMS Nashville

Invalid Summary ID.

10016 Processing Error Please Try Again (16) Error from FDMS Nashville

Invalid Mag Strip Data.

10017 Invalid Invoice Number (17) Error from FDMS Nashville

Invalid Invoice Number.

10018 Invalid Transaction Date or Time (18) Error from FDMS Nashville

Invalid Transaction Date or Time.

10019 Processing Error Please Try Again (19) Error from FDMS Nashville

Invalid bankcard reseller number in First Data database

10020 Processing Error Please Try Again (20) Error from FDMS Nashville

File Access Error in First Data database.

10026 Reseller has been deactivated (26) Error from FDMS Nashville

Terminal flagged as Inactive in First Data database.

10027 Invalid Reseller Account (27) Error from FDMS Nashville

Invalid Reseller/Terminal ID combination, verify numbers are accurate.

10030 Processing Error Please Try Again (30) Error from FDMS Nashville

Unrecoverable database error from an authorization process (usually means the Reseller/Terminal ID was already in use).

10031 Processing Error Please Retry Transaction (31) Error from FDMS Nashville

Database access lock encountered, retry transaction.

10033 Processing Error Please Try Again (33) Error from FDMS Nashville

Database error in summary process, retry transaction.

10043 Sequence Error, Please Contact Support (43) Error from FDMS Nashville

Transaction ID invalid, incorrect or out of sequence.

SECTION 10

ERROR CODES - Cont.

10051 Reseller has been deactivated (51) Error from FDMS Nashville

Terminal flagged as not useable (violated) in First Data database, Call Customer Support.

10054 Reseller has not been setup correctly (54) Error from FDMS Nashville

Terminal ID not set up on First Data database for leased line access.

10057 Reseller does not support this card type (57) Error from FDMS Nashville

Terminal is not programmed for this service, Call Customer Support

10059 Processing Error Please Try Again (59) Error from FDMS Nashville

Settle Trans for Summary ID where earlier Summary ID still open

10060 Invalid Account Number (60) Error from FDMS Nashville

Invalid account number found by authorization process

10061 Processing Error Please Try Again (61) Error from FDMS Nashville

Invalid settlement data found in summary process (trans level)

10062 Processing Error Please Try Again (62) Error from FDMS Nashville

Invalid settlement data (i.e., 'future' date found, erroneous Pserve data found) (summary level)

10080 Processing Error Please Try Again (80) Error from FDMS Nashville

Invalid Payment Service data found in summary process (trans level).

10098 Processing Error Please Try Again (98) Error from FDMS Nashville

General System Error.

10099 Session timed out. Please re-login.

Session timed out, (checkout timeout setting).

10100 Your account has been locked for excessive login attempts.

The user failed login too many times. Their account has been locked for 60 minutes.

10101 Your username has been de-activated due to inactivity for 90 days

Please contact support to re-activate your account. VISA Cisp requires locking of accounts that have not been accessed in the past 90 days.

10102 Unable to open certificate. Unable to load required certificate.

Contact Support.

SECTION 10

ERROR CODES - Cont.

10103 Unable to read certificate. Unable to load required certificate.

Contact Support.

10104 Error reading certificate. Unable to load required certificate.

Contact support.

10105 Unable to find original Transaction.

A capture or void operation was not able to locate the original transaction.

10106 You have tried too many card numbers, please contact reseller.

The transaction was blocked by the MultipleCardTries module.

10107 Invalid billing zip code.

The ZipCodeVerification module was not able to locate the billing zip code.

10108 Invalid shipping zip code.

The ZipCodeValidation fraud module was not able to find module.

10109 Billing state does not match billing zip code.

ZipCodeVerification database came up with a conflict

10110 Billing city does not match billing zip code.

ZipCodeVerification database came up with a conflict

10111 Billing area code does not match billing zip code.

ZipCodeVerification database came up with a conflict

10112 Shipping state does not match shipping zip code.

ZipCodeVerification database came up with a conflict

10113 Shipping city does not match shipping zip code.

ZipCodeVerification database came up with a conflict

10114 Shipping area code does not match shipping zip code.

ZipCodeVerification database came up with a conflict

10115 Reseller does not accept transactions from [country].

IpCountry module blocked transaction

10116 Unable to verify card ID number.

CVV2, CID, etc result was blocked by CVVresponse fraud module.

SECTION 10

ERROR CODES - Cont.

10117 Transaction authentication required.

The reseller has set a pin for this transaction but the api did not receive a UMmd5hash. They need to either upgrade their software to send the hash or they need to remove the pin on the source.

10118 Transaction authentication failed

The UMmd5hash did not match the hash that was calculated for the transaction.

10119 Unable to parse mag stripe data.

Could not determine the mag data format that was sent in.

10120 Unable to locate valid installation.

Please contact support. A wireless transaction came in with an install id that wasn't found in the system.

10121 Wireless key disabled.

Please contact support. The install id submitted has been deleted/disabled.

10122 Wireless key mismatch.

The wireless key submitted does not correspond to the source id created for this installation.

10123 Success Operation was successful.

10124 Unsupported transaction type.

Only authonly, sales and voids may be captured. An attempt was made to settle a transaction that can not be captured. This error will occur if you attempt to capture an echeck transaction.

10125 Original transaction not approved.

You are trying to capture (settle) a transaction that was declined or resulted in an error. You can only capture approved transactions.

10126 Transactions has already been settled.

You are trying to capture a transaction that has already been settled.

10127 Card Declined Hard decline from First Data.

10128 Processor Error ([response])

Unknown response code from First Data Nashville.

10129 Invalid transaction data.

PHP Library detected missing or invalid fields.

SECTION 10

ERROR CODES - Cont.

10130 Library Error:

CURL support not found PHP Library was not able to find curl support. You must compile php with curl and openssl.

10131 Library Error:

Unable to initialize CURL PHP Library was unable to initialize CURL. SSL support may be missing or incorrectly configured.

10132 Error reading from card processing gateway.

PHP Library was received a bad response from the gateway.

SECTION 11

AVS CODES

AVS Code	Description
YYY -----	Address: Match & 5 Digit Zip: Match
YYX -----	Address: Match & 9 Digit Zip: Match
NYZ -----	Address: No Match & 5 Digit Zip: Match
NYW -----	Address: No Match & 9 Digit Zip: Match
YNA -----	Address: Match & 5 Digit Zip: No Match
NNN -----	Address: No Match & 5 Digit Zip: No Match
XXW -----	Card Number Not On File
XXU -----	Address Information not verified for domestic transaction
XXR -----	Retry / System Unavailable
XXS -----	Service Not Support
XXE -----	Address Verification Not Allowed For Card Type
XXG -----	Global Non-AVS participant
YYG -----	International Address: Match & Zip: Not Compatible
GGG -----	International Address: Match & Zip: Match
YGG -----	International Address: No Compatible & Zip: Match
XXY -----	Address Information not verified for domestic transaction

SECTION 12

CVV2/CVC CODES

CVV2/CVC Code	Description
M -----	Match
N -----	No Match
P -----	Not Processed
S -----	Should be on card but not so indicated
U -----	Issuer Not Certified
X -----	No response from association
NA -----	No CVV2/CVC data available for transaction

SECTION 13

USAePay Contact Information

GorCorp, Inc. Corporate Offices

Attn: USAePay
5900 Wilshire Blvd.
Suite 2700
Los Angeles, CA 90036
USA

Customer Service:

(866) USA-ePay (872-3729) x300
(323) 931-2231

Customer Technical Support:

Vlad Galyuz
(866) USA-ePay (872-3729) x314

Resellers Support:

Deborah Camm
Tel: (866) 940-0042
Fax: (323) 395-0340
Email: dcamm@usaepay.com

*Please do not call this number for technical support questions.
All support information should be directed to extension (866) 872-3729 x314

Reseller Technical Support & Training

Tel: (866) 872-3729 x352
Fax: (323) 931-2231
Email: geneb@usaepay.com

USAePay:

<http://www.usaepay.com>

Wireless ePay:

<http://www.wirelessepay.com>

Retail ePay:

<http://www.epaycharge.com>