



Cardinal Centinel™ *for Merchants*



Merchant User Guide

v3.2.6

CARDINAL CENTINEL™ AUTHENTICATION
SOFTWARE

for Merchants

MERCHANT USER GUIDE



Acknowledgements

CardinalCommerce Corporation acknowledges with gratitude the contribution of its Associates who developed the Centinel Authentication Platform.

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Welcome to the CardinalCommerce Centinel Authentication Software for Merchants Version 3.2.6

The Centinel Authentication Software allows merchants to easily participate in the Verified by Visa and MasterCard SecureCode programs. The software was designed to be used with Microsoft Internet Explorer 5.0 or higher.

This user manual will guide you through the software and provide instructions on how to utilize the Merchant Administration interface. Screenshots of the various interfaces are presented throughout the User Guide to aid in identifying and recognizing the terms, navigation and other elements used in the software.

Thank you for choosing CardinalCommerce.

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MERCHANT USER GUIDE



GETTING STARTED

The Cardinal Centinel welcome screen serves as a gateway to the Merchant services. The Merchant Registration process also begins on this screen.

This screen also provides links to important information about the Security Policy, Privacy Policy, and Terms of Use of the Cardinal Centinel program.

- 1 Account Login:** For registered Merchants. Enter the username and password to enter the Merchant Administration application.

Click  to login.

- 2 Merchant Registration:** For Merchants who have not yet registered with the Cardinal Centinel program. Enter the Processor Id, Merchant Id, and License Key assigned by the MSP.

Click  to begin the enrollment process for the Cardinal Centinel payment authentication program.

MERCHANT ADMINISTRATION

The Merchant Administration application enables a registered Merchant to download software, view transaction reports and manage their account profile.

FOR NEWLY REGISTERED MERCHANTS

The **first time** a Merchant logs into the Merchant Administration application, they will be presented with the License Agreement. In order to continue using the Cardinal Centinel software at this point, the License Agreement must be accepted.

1 The License Agreement is displayed. Click [Printer Friendly Version](#) to view the full License Agreement in a format suitable for printing. To accept the terms of the License Agreement, click [Accept](#). To decline the terms of the License Agreement, click [Decline](#). If the Agreement is declined, the Merchant Administration account will not be available.

2 After accepting the License Agreement, the Merchant is required to confirm acceptance of the license agreement. To do so, enter the first and last name of the person accepting the agreement. Each field must be completed. For identification purposes, the IP address of the Merchant Contact will be recorded.

Click [NEXT](#) to accept.

Once the license agreement has been accepted, the Merchant will be taken to the Merchant Administration main menu.



MAIN MENU



1 Documentation and Software Downloads: Provides access to Merchant integration software and integration documentation.

Transaction Reports: Provides access to transaction activity reports. The Merchant will be able to view Enrollment Verification and Payer Authentication results for their supported payment initiatives.

Manage Profile: Provides access to the Merchant profile main menu. The Merchant will be able to manage their profile information, payment initiative information, account password and contact information.

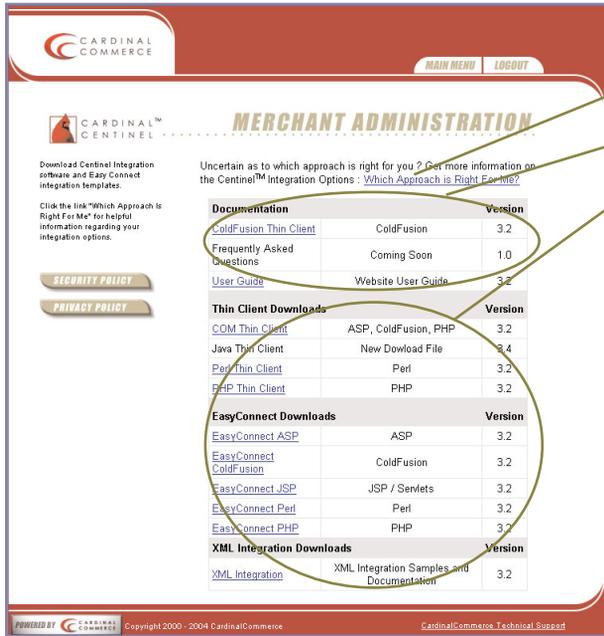
Payment Initiatives Marketing Materials: Provides access to payment initiative documentation and images.

View Agreement: Provides access to the License Agreement accepted by the Merchant.

This screen serves as the main menu for the Merchant Administration application. By clicking on the links, Merchants will be taken to features of the application that will enable them to download Thin-Client/EasyConnect software and related software updates, track their participation by generating transaction reports, manage their Merchant profile, and download marketing materials for the payment authentication initiatives.

A User Guide for this application is available for download. Click on the desired User Guide link to download the Adobe Acrobat PDF file.

THIN CLIENT/EASYCONNECT DOWNLOADS



1 **Which Approach is Right For Me?** Click to access information to help determine which integration approach best fits the Merchant website.

2 **Documentation:** A list of available documentation, their descriptions and version numbers are displayed in this section. Click the link to download the desired documentation..

3 **Thin Client, EasyConnect and XML Downloads:** A list of Thin Client, EasyConnect and XML software sets for various web applications are displayed in this section. Click the link to download the desired software set..

The Thin-Client/EasyConnect file downloads contain the software and implementation documentation (in Adobe PDF format) in separate files that have been zipped using Winzip to minimize download time.

This screen provides the Merchant access to the software they will use to integrate and process payment transactions through their website. Access to related documentation detailing implementation instructions and sample code are provided.

Click to initiate the download process. Save the file to the Cardinal Centinel directory of the server where the software is to be installed (e.g. C:\Centinel\) and unzip to the same directory using Winzip.



4

Note: For instructions on how to install the Thin-Client or EasyConnect software, please view the documentation included with the download.

TRANSACTION REPORT MAIN MENU



Transaction reports allow the Merchant to view Enrollment Verification and Payer Authentication results for their supported payment initiatives.

The Merchant may select the type of transaction report to generate through this application.

1 Enrollment Verification Report: Reports enrollment status of the issuers and cardholders, for a given date range. Report can be filtered by Personal Authentication Number (PAN) and participation status.

Payer Authentication Report: Reports successful and failed authentication attempts, for a given date range. Report can be filtered by PAN and authentication status.

Payer Authentication Lookup Report: Reports information on the Payer Authentication Lookup transactions processed. Report can be filtered by PAN.

Transaction Series Report: Reports a detailed list of all transactions for a specific payer authentication attempt. Transaction reports can be filtered by Order Number, PAN and Transaction Id.

Summary Report: Reports a summary count of all transactions for a given date and time range.

ENROLLMENT VERIFICATION REPORT

Enrollment Verification Report:

* From Date: 9/29/2003 00:00:00 AM

* To Date: 9/30/2003 00:00:00 AM

* Filter: All Transactions

Pan Filter: _____

ENTER

[Back to Reporting Menu](#)

SECURITY POLICY | PRIVACY POLICY

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This screen allows the Merchant to generate a report of enrollment transactions. Reports are generated for a specified date and time range and can be filtered by PAN.

Note: Fields with asterisks (*) are required

Click [Back to Reporting Menu](#) to return to the Reports menu.

1 From Date: Enter the start date for the report query.

Click to display a calendar with selectable dates. To choose a specific start time of the report, select the time from the available list.

To Date: Enter the end date for the report query.

Click to display a calendar with selectable dates. To choose a specific finish time of the report, select the time from the available list.

Filter: Select the filter type from the drop down menu:

All Transactions - Include all transactions within the selected dates and times.

Cardholder Enrolled - Only Include transactions where the Cardholder is enrolled in the payment initiative program.

Cardholder Not Enrolled - Only Include transactions where the Cardholder has not enrolled in the payment initiative program.

Cardholder Unable to Authenticate - Only Include transactions where the payment authentication program was unable to authenticate the Cardholder.

Cardholder Enrolled Status Not Returned - Only Include transactions where the Cardholder's enrollment status is unknown.

Transaction Processing Error - Only include transactions that encountered a processing error during the enrollment verification process.

PAN Filter: Enter the PAN to generate a query by PAN. Partial PANs (0-6 digits) and full PAN searches are supported.

Click to generate the report.

PAYER AUTHENTICATION REPORT

The screenshot shows the 'Payer Authentication Report' form within the 'MERCHANT ADMINISTRATION' section of the Cardinal Commerce interface. The form has the following fields and controls:

- From Date:** A date and time selector showing 9/23/2003 00:00:00 AM.
- To Date:** A date and time selector showing 9/23/2003 00:00:00 AM.
- Filter:** A dropdown menu currently set to 'All Authentications'.
- Pan Filter:** An empty text input field.
- ENTER:** A circular button to submit the report.

Instructions on the left side of the form state: 'Enter the From Date, To Date and select a report filter.' and 'Click the Enter button to view the report.' A note indicates that asterisks (*) denote required fields. The 'From Date' and 'To Date' fields are marked with asterisks. A 'Back to Reporting Menu' link is located at the bottom of the form area.

This feature allows the Merchant to generate a list of authentications made through the Merchant. This report is filterable by authentication success and by PAN. Partial PAN and full PAN searches are possible. Any PAN entry with 0-6 digits will be considered a partial PAN.

Note: Fields with asterisks (*) are required

Click [Back to Reporting Menu](#) to return to the Reports menu.

1 **From Date:** Enter the start date for the report query.

Click  to display a calendar with selectable dates. To choose a specific start time of the report, select the time from the available list.

To Date: Enter the end date for the report query.

Click  to display a calendar with selectable dates. To choose a specific finish time of the report, select the time from the available list.

Filter: Select the filter type from the drop down menu:

All Authentications - Include all transactions within the selected dates and times, regardless of the authentication results.

Successful Authentications - Only Include transactions where the Cardholder was successfully authenticated by the payment initiative program.

Failed Authentications - Only Include transactions where the Cardholder could not be authenticated.

Unavailable Authentications - Only Include transactions where authentication was not available.

Attempted Authentications - Only Include transactions where authentication was completed through attempts processing.

Status Not Returned - Only includes transactions where the authentication status was not returned.

Transaction Processing Error - Only include transactions that encountered a processing error during the authentication process.

PAN Filter: Enter the PAN to generate a query by PAN. Partial PAN (0-6 digits) and full PAN searches are supported.

Click  to generate the report.

PAYER AUTHENTICATION LOOKUP REPORT

The screenshot shows the 'Payer Authentication Lookup Report' form within the 'MERCHANT ADMINISTRATION' section of the Cardinal Commerce interface. The form has a red header with the Cardinal Commerce logo and 'MAIN MENU' and 'LOGOUT' links. Below the header, there are instructions: 'Enter the From Date, To Date and select a report filter.' and 'Click the Enter button to view the report.' A note states '* Indicates a required field'. The form fields are: '* From Date' (5/18/2004), '* To Date' (5/19/2004), and 'Pan Filter'. Each date field has a calendar icon and a time dropdown set to '00:00 AM'. There is an 'ENTER' button and a 'Back to Reporting Menu' link. The footer contains 'POWERED BY CARDINAL COMMERCE Copyright 2000 - 2004 CardinalCommerce CardinalCommerce_Technical_Support'.

This feature allows the Merchant to generate a list of authentication lookups made through the Merchant. This report is filterable by card number (PAN).

Note: Fields with asterisks (*) are required

1 **From Date:** Enter the start date for the report query.

Click  to display a calendar with selectable dates. To choose a specific start time of the report, select the time from the available list.

To Date: Enter the end date for the report query.

Click  to display a calendar with selectable dates. To choose a specific finish time of the report, select the time from the available list.

PAN Filter: Enter the PAN to generate a query by PAN. Partial PAN filters are permitted.

Click  to generate the report.

Click [Back to Reporting Menu](#) to return to the Reports menu.

AUTHENTICATION LOOKUP REPORT

Authentication Lookup Report
 Merchant : 100 : Test Merchant
 From Date : 5/11/2004 00:00:00
 To Date : 5/18/2004 00:00:00

[Back to Authentication Lookup Report](#)
 Results as of 5/18/2004 2:28:56 PM

Detail	Transaction Date	Transaction Id	Credit Card Number	Amount	Authentication Date
<input type="checkbox"/>	05/17/2004 16:50:52	GGt0YLZoggN09yHJR.xuY	401200*****7778	\$1.00 USD	05/17/2004 09:22:34
<input type="checkbox"/>	05/17/2004 16:50:51	GGt0YLZoggN09yHJR.xuY	401200*****7778	\$1.00 USD	05/17/2004 09:22:34
<input type="checkbox"/>	05/17/2004 16:50:50	GGt0YLZoggN09yHJR.xuY	401200*****7778	\$1.00 USD	05/17/2004 09:22:34
<input type="checkbox"/>	05/17/2004 16:50:49	GGt0YLZoggN09yHJR.xuY	401200*****7778	\$1.00 USD	05/17/2004 09:22:34
<input type="checkbox"/>	05/17/2004 10:16:40	GGt0YLZoggN09yHJR.xuY	401200*****7778	\$1.00 USD	05/17/2004 09:22:34
<input type="checkbox"/>	05/17/2004 09:34:18		401200*****7778	\$1.00 USD	05/17/2004 09:22:34
<input type="checkbox"/>	05/17/2004 09:34:17		401200*****7778	\$1.00 USD	05/17/2004 09:22:34
<input type="checkbox"/>	05/17/2004 09:34:14		401200*****7778	\$1.00 USD	05/17/2004 09:22:34

(Displaying 1 to 9 of 9 results)

Transaction Date: 05/17/2004 16:50:52
 Authentication Date: 05/17/2004 09:22:34
 Transaction Id: GGt0YLZoggN09yHJR.xuY
 Credit Card Number: 401200*****7778
 Amount: \$1.00 USD
 CAVV / AAV: CAACCYUXkJVFRVIVJheQAAAAAA=
 ECI: 06
 XID: O2nbc4/oBTIAmINqatntN7MWHk=

1 Report Results: The report is displayed with summary information based on the filter option selected by the Merchant. Detailed information for a particular transaction can be obtained by clicking the detail box.

2 Detail: Clicking the detail box will display a pop-up window containing detailed information:

Transaction Date: The purchase date and time for this transaction.

Authentication Date: The date and time this transaction was authenticated.

Transaction Id: The transaction Id for the selected transaction.

Credit Card Number: The credit card number (masked) used for this transaction.

CAVV/AAV: The cardholder authentication verification value for this transaction.

ECI: The e-commerce indicator for this transaction.

XID: The XID for this transaction, if available.

Click [Back to Transaction Series Report](#) to return to the Transaction Series Report menu.

A summary of the report parameters will be displayed at the top of this screen, with the authentication lookup report below it.

The report is generated based on the parameters that have been selected by the Merchant. The report displays a summary of authentication lookup results for the full life cycle of a transaction, arranged by PAN if specified by the Merchant. Detailed information may be obtained by clicking the detail box.

If multiple pages are generated by the report, a list of clickable links allow access to each page. This list is available at the beginning and the end of each page of the report.

TRANSACTION SERIES REPORT



This screen allows the Merchant to generate a report of all specific transactions of cardholders enrolled in the available payment authentication programs. Reports are generated in a specific date and time range according to PAN, Order Number or Transaction Id.

Note: Fields with asterisks (*) are required

Click [Back to Reporting Menu](#) to return to the Reports menu.

1 **From Date:** Enter the start date for the report query.

Click  to display a calendar with selectable dates. To choose a specific start time of the report, select the time from the available list.

To Date: Enter the end date for the report query.

Click  to display a calendar with selectable dates. To choose a specific finish time of the report, select the time from the available list.

Filter: Select the filter type from the drop down menu:

PAN - Filter transaction series by cardnumber. Partial PAN and full PAN searches are supported.

Order Number - Filter transaction series by order number.

Transaction Id - Filter transaction series by Transaction Id.

After selecting the filter type, enter the corresponding PAN, Order Number, or Transaction Id.

Click  to generate the report.

TRANSACTION SERIES REPORT

Transaction Series Report Results
 From Date: 05/13/2004 00:00:00
 To Date: 05/19/2004 00:00:00
 Filter: OrderNo: 00618702886393594756188710483446603457625936530111
 (Continued) 1 to 10 of 104 results
 Order: Transaction Series Report
 Results as of 05/19/2004 7:30:23 AM

Detail	Transaction Date	Order Number	Credit Card Number	Amount	Authentication	Signature	Card Issuer (ACS) URL
1	05/13/2004 09:13:13	00618702886393594756188710483446603457625936530111	500000*****0001				
2	05/13/2004 09:08:04	00618702886393594756188710483446603457625936530111	500000*****0001				
3	05/13/2004 09:07:51	00618702886393594756188710483446603457625936530111	500000*****0001				
4	05/13/2004 09:00:46	00618702886393594756188710483446603457625936530111	500000*****0001				
5	05/13/2004 08:58:55	00618702886393594756188710483446603457625936530111	500000*****0001				
6	05/13/2004 08:56:04	00618702886393594756188710483446603457625936530111	500000*****0001				

Transaction Date : 05/13/2004 09:13:13
 Order Number : 00618702886393594756188710483446603457625936530111
 Transaction ID : tkKeyFuuSQuOP4mqSIO
 Credit Card : 500000*****0001
 Amount :
 ACS URL :
 Enrollment : N
 Authentication Status :
 Signature Status :
 CAVV / AAV :
 ECI :
 XID :
 Raw 3-D Secure Message : [View VEReq / VERes Message](#) [View PAReq / PARes Message](#)

A summary of the report parameters will be displayed at the top of this screen, with the transaction series report below it.

The report is generated based on the parameters that have been selected by the Merchant. The report displays a summary of the transaction results for the full life cycle of a transaction, arranged by PAN or Order Number, or Transaction Id. Detailed information may be obtained by clicking the detail box.

If multiple pages are generated by the report, a list of clickable links allow access to each page. This list is available at the beginning and the end of each page of the report.

1 Report Results: The report is displayed with summary information based on the filter option selected by the Merchant. Detailed information can be obtained by clicking the detail box.

2 Detail: Clicking the detail box will display a pop-up window containing detailed information:

Date: The purchase date and time for this transaction.

Order Number: The order number assigned to this transaction by the Merchant.

Transaction ID: The transaction Id for the selected transaction.

Credit Card: The credit card number (masked) used for this transaction.

Amount: The amount for this transaction.

ACS URL: The card issuer's URL.

Enrollment: Displays the enrollment status of the cardholder.

Authentication Status: Displays the authentication status of the transaction.

Signature Validation: Displays the signature validation status of the transaction.

CAVV/AAV: The cardholder authentication verification value for this transaction.

ECI: The e-commerce indicator for this transaction.

XID: The XID for this transaction, if available.

Raw 3D Secure Message: Click to view the Authentication Raw Logs. The Raw Logs display the VEReq/VERes that was sent from the MAPS to the ACS and the PAReq/PARes that was sent from the ACS to the MAPS. The Raw Log can be used by the Merchant or MSR to perform more detailed research.

Click [Back to Transaction Series Report](#) to return to the Transaction Series Report menu.

SUMMARY REPORT

1

1 **From Date:** Enter the start date for the report query.

Click  to display a calendar with selectable dates. To choose a specific start time of the report, select the time from the available list.

To Date: Enter the end date for the report query.

Click  to display a calendar with selectable dates. To choose a specific finish time of the report, select the time from the available list.

Click  to generate the report.

This screen allows the Merchant to generate a report of all Verify Enrollment Requests (VEReq), Verify Enrollment Responses (VERes), Payer Authentication Requests (PAREq) and Payer Authentication Responses (PAREs) sent and received. A summary of all transaction are also generated. Reports are generated for a given date and time range.

Note: Fields with asterisks (*) are required

Click [Back to Reporting Menu](#) to return to the Reports menu.

SUMMARY REPORT

Enrollment Verification Summary (VEReq/VERes)				
	JCB	MC	Visa	Total
Total Enrollment Verification Transaction Count :	0	40	5562	5602
Total Transactions Enrolled Count :	0	33	5481	5514
Total Transactions Not Enrolled Count :	0	2	0	2
Total Transactions Unavailable Count :	0	5	0	5
Total Transactions Unprocessed Count :	0	0	81	81
Total Transactions Error Count :	0	0	0	0

Authentication Summary (PAREq/PARes)				
	JCB	MC	Visa	Total
Total Authentication Transaction Count :	0	33	5481	5514
Total Transactions Successful Authentication Count :	0	0	5	5
Total Transactions Failed Authentication Count :	0	29	5454	5483
Total Transactions Attempts Authentication Count :	0	0	1	1
Total Transactions Unavailable Authentication Count :	0	0	0	0
Total Transactions Unprocessed Authentication Count :	0	4	11	15
Total Transactions Error Count :	0	0	0	0

Authentication Transactions Total Value				
Currency	JCB	MC	Visa	Total
EUR	0	EUR11,121.75	EUR5,077.55	EUR16,199.30
USD	0	\$36.69	\$974,112.38	\$974,149.06
ZAR	0	R5,121.75	R682.90	R5,804.65

Successful Authentication Transactions Total Value				
Currency	JCB	MC	Visa	Total
USD	0	0	\$61.15	\$61.15

Failed Authentication Transactions Total Value				
Currency	JCB	MC	Visa	Total
EUR	0	EUR9,638.95	EUR4,654.65	EUR14,293.60
USD	0	\$36.69	\$873,936.00	\$873,972.69
ZAR	0	R4,438.95	R682.90	R5,121.75

Attempts Authentication Transactions Total Value				
Currency	JCB	MC	Visa	Total
USD	0	0	\$12.23	\$12.23

Unavailable Authentication Transactions Total Value				
Currency	JCB	MC	Visa	Total
.	0	0	0	0

Unprocessed Authentication Transactions Total Value				
Currency	JCB	MC	Visa	Total
EUR	0	EUR1,482.90	EUR422.90	EUR1,905.80
USD	0	0	\$103.05	\$103.05
ZAR	0	R682.90	0	R682.90

Error Authentication Transactions Total Value				
Currency	JCB	MC	Visa	Total
.	0	0	0	0

Enrollment Verification Summary:

- 1 Total enrollment verifications processed.
= 2 + 3 + 4 + 5 + 6
- 2 Number of enrollment responses where Cardholder enrolled in is true for the responses received.
- 3 Number of enrollment responses where Cardholder enrolled in is false for the responses received.
- 4 Number of enrollment responses where Cardholder enrollment unavailable.
- 5 Total of enrollment requests where a response was not returned.
- 6 Total of enrollment requests where an unspecified error has occurred.

Authentication Summary:

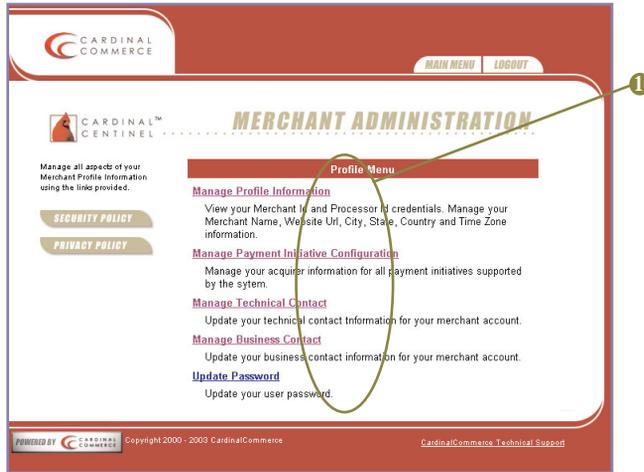
- 7 Total authentication requests.
= 8 + 9 + 10 + 11 + 12 + 13
- 8 Number of successful cardholder authentications.
- 9 Number of failed cardholder authentications.
- 10 Number of cardholders where authentication was attempted.
- 11 Number of cardholders where authentication was unavailable.
- 12 Number of authentication requests where a response was not returned.
- 13 Number of authentication requests that encountered an unspecified error.

Authenticated Transactions Total Value:

Total monetary value for each currency for the above parameters is displayed. The report displays a summary of all VEReq, VERes, PAREq and PARes sent and received for the given date range.

Click [Back to Summary Reports](#) to return to the Summary Reports menu.

PROFILE MENU



This screen provides the Merchant with access to features that allow them to maintain their profile information.

1 Manage Profile Information: Provides access to the most recent Merchant Profile information.

Manage Payment Initiative Configuration: Provides access to the most recent payment initiative information.

NOTE: This option will only appear if the Merchant was defined in open mode. Menu will state "VIEW" if in read-only mode and the menu item will not appear at all if the Merchant is in locked mode.

Manage Technical Contact: Provides access to the most recent technical contact information. This information may be updated.

Manage Business Contact: Provides access to the most recent business contact information. This information may be updated.

Update Password: Allows the Merchant to change their account password.

MANAGE PROFILE INFORMATION

Manage Profile Information

Processor Id : 100
Merchant Id : qa3

* Merchant Name : Name appears on authentication window. Customers will see this name.

* Merchant URL :

* City :

* State/Province :

* Country :

* Time Zone :

* CAVV/XID Format :

[Back to Profile Menu](#)

ENTER

This screen allows Merchants to update the information provided during registration. To ensure that the Merchant can continue to process transactions, it is important to keep their profile updated should any of the data elements change while the Merchant continues to be registered with their MSP.

Note: Fields with asterisks (*) are required.

1 Processor Id: Merchant may view their current Processor Id.

Merchant Id: Merchant may view their current Merchant Id.

Merchant Name: Merchant may update the Merchant name they have registered with their MSP.

NOTE: This name will appear on the authentication window.

Merchant URL: Merchant may update the website address they use to conduct business.

NOTE: The Merchant URL must be fully qualified with either `http://` or `https://`.

City: Merchant may update the city where they are based.

State/Province: Merchant may update the state/province where they are based.

Country: Merchant may update the home country of their business should they change location.

Time Zone: Merchant can update the time zone of their business should they change location.

CAVV/XID Format: Merchant can select Hex or Base64 Encoded formatting for the CAVV/XID.

Click **ENTER** to update.

Click [Back to Profile Menu](#) to return to the Merchant Administration Profile Menu.

PAYMENT INITIATIVE CONFIGURATION



1 Create Payment Initiative Configuration: Create a new Payment Initiative Configuration for the Merchant.

Update Payment Initiative Configuration: Update an existing Payment Initiative Configuration for the Merchant.

Delete Payment Initiative Configuration: Delete an existing Payment Initiative Configuration for the Merchant.

Payment Initiative Configuration Report: Generate a report on existing Payment Initiative Configurations for the Merchant.

This screen allows the Merchant to manage Payment Initiative Configurations. The MSR may create, edit and remove Payment Initiative Configurations. A report of a Payment Initiative Configurations may also be generated.

Note: Fields with asterisks (*) are required.

Warning: Modifying the Payment Initiative Configuration may impact the ability to process transactions. Modification is possible only if the MSP has enabled this option (Open mode). Read-only mode allows for viewing of all information.

Click [Back to Profile Menu](#) to return to the main Merchant Profile screen.

CREATE PAYMENT INITIATIVE CONFIGURATION: STEP 1

1 Payment Initiative: The Merchant may select a Payment Initiative from the dropdown menu.

Currency Code: The Merchant may select a currency code for the selected Payment Initiative. A Currency Code value of 'Default' will apply to all currency codes that do not have a Payment Initiative Configuration defined specifically for that currency code.

Click  to create.

This screen allows the Merchant to select a Payment Initiative and Currency Code for the new Payment Initiative Configuration.

Note: Fields with asterisks (*) are required.

Click [Back to Payment Initiative Configuration Menu](#) to return to the Payment Initiative Configuration Menu.

Click [Back To Profile Menu](#) to return to the main Merchant Profile screen.

CREATE PAYMENT INITIATIVE CONFIGURATION: STEP 2

STEP 1 STEP 2

CARDINAL CENTINEL™

Set the Acquirer Information for the new Payment Initiative Configuration.

* Indicates a required field

Merchant Payment Initiative Configuration

Verified by Visa Configuration

* Acquirer : Select Acquirer

* Acquirer Merchant Id :

Currency Code : MGF - AFD - Malagasy Franc

ENTER

Back to Payment Initiative Configuration Menu

Back to Profile Information

SECURITY POLICY

PRIVACY POLICY

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1 **Acquirer:** The Merchant may select an available acquirer from the dropdown menu.

Acquirer Merchant Id: The Merchant may enter a Merchant Id in this field.

Currency Code: Displays the currency code selected for this payment Initiative Configuration.

Click  to create.

This screen allows the Merchant to specify configuration details for the selected Payment Initiative.

Note: Fields with asterisks (*) are required.

Click [Back to Payment Initiative Configuration Menu](#) to return to the Payment Initiative Configuration Menu.

Click [Back To Profile Information](#) to return to the main Merchant Profile screen.

A confirmation message will be displayed.

UPDATE PAYMENT INITIATIVE CONFIGURATION: STEP 1

The screenshot shows the 'MERCHANT ADMINISTRATION' screen. At the top, there are tabs for 'STEP 1' and 'STEP 2'. The main heading is 'MERCHANT ADMINISTRATION'. Below this, there is a section titled 'Select a Merchant Payment Initiative Configuration'. A dropdown menu is open, showing 'Select Payment Initiative Configuration'. A red asterisk indicates a required field. To the left, there are links for 'SECURITY POLICY' and 'PRIVACY POLICY'. At the bottom, there are links for 'Back to Payment Initiative Configuration Menu' and 'Back to Profile Information'. A green circle with the word 'ENTER' is overlaid on the screen, pointing to the dropdown menu.

- 1 **Configuration:** The Merchant may select a Payment Initiative Configuration to update from the dropdown menu.

Click  to update.

This screen allows the Merchant to select a Payment Initiative Configuration and make changes to its parameters.

Click [Back to Payment Initiative Configuration Menu](#) to return to the Payment Initiative Configuration Menu.

Click [Back To Profile Information](#) to return to the main Merchant Profile screen.

UPDATE PAYMENT INITIATIVE CONFIGURATION: STEP 2

Manage the payment initiative configuration information.

To update acquirer information use the form and click the Enter button to update the information.

* Indicates a required field

Merchant Payment Initiative Configuration

Verified by Visa Configuration

* Acquirer : Cardinal Bank Acquirer Alias(441)

* Acquirer Merchant Id : 1111

Currency Code : HKD - 344 - Hong Kong Dollar

ENTER

Back to Payment Initiative Configuration Menu

Back to Profile Information

SECURITY POLICY

PRIVACY POLICY

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1 Acquirer: The Merchant may select an available acquirer from the dropdown menu.

Acquirer Merchant Id: The Merchant may enter a Merchant Id in this field.

Currency Code: Displays the currency code selected for this payment Initiative Configuration.

Click  to update.

A confirmation message will be displayed.

This screen allows the Merchant to specify configuration details for the selected Payment Initiative.

Note: Fields with asterisks (*) are required.

Click [Back to Payment Initiative Configuration Menu](#) to return to the Merchant Payment Initiative Configuration Menu.

Click [Back To Profile Information](#) to return to the main Merchant Profile screen.

DELETE PAYMENT INITIATIVE CONFIGURATION: STEP 1

The screenshot shows a web interface for 'MERCHANT ADMINISTRATION' with a red header. It includes the Cardinal Commerce logo and 'STEP 1' / 'STEP 2' indicators. The main content area is titled 'Select a Merchant Payment Initiative Configuration'. Below this is a dropdown menu labeled '* Configuration : Select Payment Initiative Configuration'. To the left, there is a note: 'Select one of the merchant's payment initiative configurations to delete. * Indicates a required field'. At the bottom left are links for 'SECURITY POLICY' and 'PRIVACY POLICY'. At the bottom center are links for 'Back to Payment Initiative Configuration Menu' and 'Back to Profile Information'. At the bottom right is a circular 'ENTER' button. A green arrow with a circled '1' points to the dropdown menu.

- 1 **Configuration:** The Merchant may select a Payment Initiative Configuration to delete from the dropdown menu.

Click  to continue.

This screen allows the Merchant to select a Payment Initiative Configuration to delete.

Note: Fields with asterisks (*) are required.

Click [Back to Payment Initiative Configuration Menu](#) to return to the Payment Initiative Configuration Menu.

Click [Back To Profile Information](#) to return to the main Merchant Profile screen.

DELETE PAYMENT INITIATIVE CONFIGURATION: STEP 2

The screenshot shows the 'Merchant Administration' interface. At the top, there are logos for 'CARDINAL COMMERCE' and 'CARDINAL CENTINEL'. Below the logos, there are tabs for 'STEP 1' and 'STEP 2'. The main heading is 'MERCHANT ADMINISTRATION'. On the left, there is a sidebar with 'SECURITY POLICY' and 'PRIVACY POLICY' buttons. The main content area is titled 'Merchant Payment Initiative Configuration'. It includes a 'Verified by Visa Configuration' section with the following details: 'Acquirer: Visa Acquirer', 'Acquirer Merchant Id: 45645664', and 'Currency Code: AED / 784 - UAE Dirham'. There are two links: 'Back to Payment Initiative Configuration Menu' and 'Back to Profile Information'. A 'DELETE' button is located in the bottom right corner. A callout box with a circled '1' points to the 'DELETE' button.

1 **Acquirer:** Displays the acquirer for the selected Payment Initiative Configuration.

Acquirer Merchant Id: Displays the Merchant Id for the selected Payment Initiative Configuration.

Currency Code: Displays the currency code selected for this Payment Initiative Configuration.

Click  to delete.

This screen displays the parameters of the selected Payment Initiative Configuration before continuing the deletion process.

Note: Fields with asterisks (*) are required.

Click [Back to Payment Initiative Configuration Menu](#) to return to the Payment Initiative Configuration Menu.

Click [Back To Profile Information](#) to return to the main Merchant Profile screen.

A confirmation message will be displayed.

PAYMENT INITIATIVE CONFIGURATION REPORT

Payment Initiative Configuration Report
Filter : All Configurations Defined

[Back to Payment Initiative Configuration Menu](#)
Results as of 5/19/2004 7:31:14 AM

Payment Initiative	Currency Code	Acquirer Name	Acquirer Merchant Id
Verified by Visa	AFA - 004 - Afghani	Cardinal Bank Acquirer Alias(441)	1111
Verified by Visa	AUD - 038 - Australian Dollar	Cardinal Bank Acquirer Alias(443)	32323
Verified by Visa	HKD - 344 - Hong Kong Dollar	Cardinal Bank Acquirer Alias(441)	1111
Verified by Visa	AED - 784 - UAE Dirham	Test Acquirer	40040404
Verified by Visa	USD - 840 - US Dollar	Acquirer With A Long & and Complex - Name	1231246546464
MasterCard SecureCode	Default - Used for all currencies	Test Acquirer	234242424

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1 **Payment Initiative:** The Payment Initiative of the configurations.

Currency Code: Displays the currency codes selected for the Payment Initiative Configurations.

Acquirer Name: Displays the acquirer names for the Payment Initiative Configurations.

Acquirer Merchant Id: Displays the Merchant Ids for the Payment Initiative Configurations.

This screen allows the Merchant to view a summary of all of the current Payment Initiative Configurations associated with the Merchant.

Click [Back to Payment Initiative Configuration Menu](#) to return to the Payment Initiative Configuration Menu.

MANAGE TECHNICAL CONTACT

MANAGE TECHNICAL CONTACT

* First Name : Jeff

Middle Name :

* Last Name : Skoody

* Phone : 444-444-4444

Fax :

* E-mail : asdfast@sefc.orr

ENTER

Back to Profile Menu

1 Technical Contact Name: Contains the technical contact's First Name, Middle Name and Last Name.

Phone Number: Contains the technical contact's phone number.

Fax Number: Contains the technical contact's fax number.

E-Mail: Contains the technical contact's e-mail address.

Click  to update.

A confirmation message will be displayed.

Click [Back to Profile Menu](#) to return to the Merchant Administration Profile Menu.

This screen allows a Merchant to update the technical contact information provided during registration.

Note: Fields with asterisks (*) are required.

MANAGE BUSINESS CONTACT

CARDINAL COMMERCE

CARDINAL CENTINEL™

MERCHANT ADMINISTRATION

Update Business Contact Information and click the Enter button to save changes.

These changes will only be applied to your Business Contact information.

* Indicates a required field

Manage Business Contact

* First Name : Jack

Middle Name :

* Last Name : Jacks on

* Phone : 444-444-4444

Fax :

* E-mail : jasd@asc.com

ENTER

[Back to Profile Menu](#)

[SECURITY POLICY](#)

[PRIVACY POLICY](#)

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This screen allows a Merchant to update the business contact information provided during registration.

Note: Fields with asterisks (*) are required.

1 Business Contact Name: Contains the business contact's First Name, Middle Name and Last Name.

Phone Number: Contains the business contact's phone number.

Fax Number: Contains the business contact's fax number.

E-Mail: Contains the business contact's e-mail address.

Click **ENTER** to update.

A confirmation message will be displayed.

Click [Back to Profile Menu](#) to return to the Merchant Administration Profile Menu.

UPDATE PASSWORD

Update the account password and click the Enter button.
* Indicates a Required Field.

Update Password

* Old Password :

* New Password :

* Verify Password :

ENTER

Back to Profile Menu

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This screen allows the Merchant to change the password they use to access the Merchant Administration database functions. When selecting a password, a Merchant should choose a word or series of characters that is easy for them to remember, but hard for others to guess.

Note: The MSP has defined rules for the password format (e.g. length, mixed case, etc.) that must be followed when creating a password.

Note: Fields with asterisks (*) are required.

1 **Old Password:** Enter the old password.

New Password: Enter the new password. Passwords are case sensitive and cannot include spaces.

Verify Password: Enter the new password again to confirm.

Click  to update.

A confirmation message will be displayed.

Click [Back to Profile Menu](#) to return to the Merchant Administration Profile Menu.

PAYMENT INITIATIVE MARKETING MATERIALS

The screenshot shows the 'MERCHANT ADMINISTRATION' page. At the top left is the 'CARDINAL CENTINEL' logo. Below it, a sub-header reads 'View and download marketing materials for the supported payment initiatives.' To the left are links for 'SECURITY POLICY' and 'PRIVACY POLICY'. The main content area is divided into three sections:

- Verified by Visa™ Marketing Materials:** Includes a link for 'Verified By Visa 448kB .zip' and a description: 'The download contains program documentation, graphics and usage guidelines for marketing the Verified By Visa program on your website.' A 'VERIFIED by VISA learn more' logo is present.
- MasterCard SecureCode™ Marketing Materials:** Includes a link for 'MasterCard SecureCode 1.7 MB .zip' and a description: 'The download contains program documentation, graphics and usage guidelines for marketing the MasterCard SecureCode program on your website.' A 'MasterCard SecureCode. learn more' logo is present.
- JCB J/Secure™ Marketing Materials:** Includes a link for 'JCB J/Secure Coming Soon' and a description: 'The download contains program documentation, graphics and usage guidelines for marketing the JCB J/Secure program on your website.' A 'JCB J/Secure' logo is present.

At the bottom, it says 'POWERED BY CARDINAL CENTINEL', 'Copyright 2000 - 2004 CardinalCommerce', and 'CardinalCommerce Technical Support'. A circled '1' is placed near the top right of the page.

1 **Verified By Visa:** Contains marketing documentation for the Verified By Visa program.

MasterCard SecureCode: Contains marketing documentation for the MasterCard SecureCode program.

JCB J/Secure: Contains marketing documentation for the JCB J/Secure program.

This screen allows a Merchant to download documentation and usage guidelines for each of the payment initiatives on their website.

Note: Files are zipped.

USER AGREEMENT TERMS AND CONDITIONS



1 **Agreement:** Allows the Merchant to view the on-line License and Service for Users of Cardinal Centinel, Thin Client and EasyConnect.

Printer Friendly Format: Displays the User Agreement in a printer friendly format.

The Merchant has the ability to view and print the agreement at this time or to view and print the agreement from the Merchant Administration Main Menu at a future time.

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