

Cardinal Centinel[™] for Merchants



Merchant User Guide

v3.2.6



CARDINAL CENTINEL[™]AUTHENTICATION SOFTWARE



MERCHANT USER GUIDE



Acknowledgements

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

CARDINAL CENTINEL[™]AUTHENTICATION SOFTWARE



MERCHANT USER GUIDE



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This manual may not, in whole or in part, be copied, photocopied, reproduced, translated, or converted to any electronic or machine readable form without prior written consent of CardinalCommerce Corporation. 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

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GETTING STARTED

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

CCARDINAL		1
C A R D I N A L ^W C E N T I N E L · · · · · ·	WELGOME	2
As a Cardinal Centinel [™] Merchant, you are now eligible to participate in the Verified by Visa [™] , MasterCard SecureCode [™] and JCB J/Secure [™] payment initiatives.	ACCOUNT LOGIN Please Enter Your User Information Username : Password :	
VERIFIED MasterCard. JCB by VISA SecureCode. J/Secure	MERCHANT REGISTRATION Please Enter Your Information To Complete	
PRIVACY POLICY TERMS OF USE	The Self-Service Merchan Registration Processor Id : Merchant Id : License Key :	
This websit	e is designed to support IE versions 5.0 and higher ers to download the latest version of Internet Ecology	
POWERED BY C CONNECCE Copyright 2000 - 2003 I	CardinalCommerce Technical Support	

This screen also provides links to important information about the Security Policy, Privacy Policy, and Terms of Use of the Cardinal Centinel program. Account Login: For registered Merchants. Enter the username and password to enter the Merchant Administration application.



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.





The License Agreement is displayed. Click <u>Printer Friendly Version</u> to view the full License Agreement in a format suitable for printing. To accept the terms of the License Agreement, click <u>Accept</u>. To decline the terms of the License Agreement, click <u>Decline</u>. If the Agreement is declined, the Merchant Administration account will not be available.

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.



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

MAIN MENU



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. **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.

THIN CLIENT/EASYCONNECT DOWNLOADS

		MAIN MEN	U LOGOUT
C A R D I N A L [™] C E N T I N E L ····	MERCHAN	IT ADMINISTR	ATION
oftware and Easy Connect ntegration templates.	the Centinel [™] Integration O	ptions : Which Approach is Rig	ht Eor We?
Click the link "Which Approach Is Right For Me" for helpful	Documentation		Version
nformation regarding your ntegration options.	ColdFusion Thin Client	ColdFusion	3.2
	Frequently Asked	Coming Soon	1.0
SECURITY POLICY	User Guide	Website User Guide	32
PRIVACY POLICY	Thin Client Downloads	\frown	Version
	COM Thin Client	ASP, ColdFusion, PHP	3.2
	Java Thin Client	New Dowload File	9,4
	Perl Thin Client	Peri	3.2
	FHP Thin Client	PHP	3.2
	EasyConnect Download	is	Version
	EasyConnect ASP	ASP	3.2
	EasyConnect ColdFusion	ColdFusion	3.2
	EasyConnect JSP	JSP / Serviets	3.2
	EasyConnect Perl	Perl	3.2
	EasyConnect PHP	PHP	3,2
	XML Integration Downl	oads	Version
	XML Integration	XML Integration Samples and	3.2

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.

File Dow	nload 🗙
?	Some files can harm your computer. If the file information below looks suspicious, or you do not fully trust the source, do not open or save this file.
	File name:
	File type: WinZip File
	From: test2
	Would you like to open the file or save it to your computer?
	Open Save Cancel More Info

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

- Which Approach is Right For Me? Click to access information to help determine which integration approach best fits the Merchant website.
- Documentation: A list of available documentation, their descriptions and version numbers are displayed in this section. Click the link to download the desired documentation..
- Thin Client, EasyConnect and XML Downloads: A list if 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.

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

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.

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



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 <u>Back to Reporting Menu</u> to return to the Reports menu.

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.



ENROLLMENT VERIFICATION REPORT

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	INAM MENU LOGOUI					
	ADMINISTRATION					
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Engliment Varification Depart						
From Date : 5/11/2004 00:00:00	Back to Verification Report					
To Date : 5/19/2004 00:00:00 Filter : All Transactions	Results as of 5/19/2004 6:38:21 AM					
(Displayin	ig 1 to 50 of 92472 out-May No 1 = 1 S 16 1 7 18 19 20 21 22 23 24 25 >>					
Detail Transaction Date Order Number	Credit Card Number Cardholder Status Payment Initiative					
05/13/2004 09:13:13 0861870288638358475618871048344660	3457625836530111 500000******0001 Not Enrolled MasterCard SecureCade					
* 05/13/2004 09:13:13 5426425744184813031164325504808124	8813271472184666 500000******0001 Not Enrolled MasterCard SecureCode					
05/13/2004 09:13:13 6640657066316135253306547726121346	1135403604316888 500000******0001 Not Enrolled MasterCard SecureCode					
* *************************************	2246514715427000 500000******0001 Not Enrolled MasterCard SecureCod					
05/13/2004 09:13:13 1072071288640368585620871158454670	4467735036540221 500000*****0001 Not Enrolled MasterCard SecureCode					
B 05/13/2004 09:13:12 2183102411851571607831103261566882	5670847158752333 500000******0001 Not Enrolled MesterCard SecureCode					
E 05/13/2004 09:13:09 4315314522073602828053214482787013	7701168360873554 500000******0001 Not Enrolled MasterCard SecureCode					
B 05/13/2004 09:13:09 5536535744204814141264436504800225	0023271482185676 500000******0001 Not Enrolled MasterCard SecureCide					
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B 05/13/2004 09:13:05 6647546855305025142375547615011336	1124382503206777 500000******0001 Not Enrolled MesterCard SecureCode					
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H 05/13/2004 09:12:59 0861870288538357475518761048343568	Cardnal Centinal - Marchant Administration - Microsoft Internet F					
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	rID>23423424333ppp33<					
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	8080/cardinal/VisaStart <pre>protocol>T</pre>					
	Llose Window					

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

The report is generated based on the parameters that have been selected by the Merchant. The report displays a summary of each transaction. Detailed information on each transaction can be viewed 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. Detail: Clicking the detail box will display a pop-up window containing detailed information about the selected transaction.

Transaction Date :	05/13/2004 09:13:13
Order Number :	08618702886383584756188710483446603457625836530111
Transaction Id :	tvKcyFvuSQVOP4irq5iO
Credit Card :	500000******0001
Enrollment :	Not Enrolled
Payment Initiative :	MasterCard SecureCode
ACS URL :	
Raw 3-D Secure Message ;	<u>View VEReg / VERes Messages</u>

-**1** _2

Raw Message: Click to view the Raw Log. The Raw Log displays the VEReq and VERres. The Raw Log can be used by the Merchant or MSR to present an "out-of-band" dispute resolution.

Transaction Date: The purchase date for this transaction.

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

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

Cardholder Status: The cardholder participation status for this transaction.

Payment Initiative: The payment initiative used for this transaction.

Click <u>Back to Verification Report</u> to return to the Verification Report menu.

PAYER AUTHENTICATION REPORT



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 <u>Back to Reporting Menu</u> to return to the Reports menu.

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 REPORT

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0 0	I Transaction Date	Order Number		Credit Card Number	Amount	Authentication Status	Signature Status
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■ 2019/00/10/10/10/10/10/10/10/10/10/10/10/10/	05/12/2004 19:36:48	65153246331737038201533254837881147802	160371074555	400000******0001	\$632.30 USD		
01/2/2004 01/06/27 744/21/21/21/21/21/21/21/21/200/2000/21/21/21/21/200/21/21/200/21/21/21/21/21/200/21/21/21/21/21/21/21/21/21/21/21/21/21/	2012/2004 19:36:39	32032034118615717178411033716768026680	857258762666	400000******0001	\$743.40 USD		>
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Authentication Message Raw Log Payer Authentication Request Transaction Representation			🦉 Cardina	l Centinel - Mercha	int Adminis	tration - Micro	soft
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					lose Wind	<u>ow</u>	
Come All I want interest			(a) Door			and Local inter	anat

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

The report is generated based on the parameters that have been selected by the Merchant. The report displays a summary of each transaction. Detailed information on each transaction can be viewed 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.

Detail: Clicking the detail box will display a pop-up window containing detailed information about the selected transaction.

Transaction Date :	05/12/2004 19:36:51
Order Number :	83153146330737028200532144837870137702160361073555
Transaction Id :	uSLu38iGz7n7aGe0VMHG
Credit Card :	400000*****0001
Amount :	\$632.38 USD
Authentication Status :	
Signature Status :	
CAVV / AAV :	
ECI:	
XID:	otzIUhhQ7wJWsS9BIEDq4XWDS5k=
Raw 3-D Secure Message :	Viev PAReg / PARes Messages

Raw Message: Click to view the Raw 3D Secure Log. The Raw Log displays the PAReq and PARes. The Raw Log can be used by the Merchant or MSR to present an "out-of-band" dispute resolution.

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

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

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

Amount: The currency type and amount for this transaction.

Authentication Status: The authentication status for this transaction (Y or N).

Signature Status: The signature status for this transaction (Y or N).

Click Back to Authentication Report to return to the Authentication Report menu.

GUIDE

PAYER AUTHENTICATION LOOKUP REPORT

Cardinal	MAN MENU LOGOUT	.0
C A R D I N A L [™] C E N T I N E L · · · · Enter the From Date, To Date	MERCHANT ADMINISTRATION	
and select a report filter. Click the Enter button to view the report. Indicates a required field	* From Date : 5/15/2004	
SECURITY POLICY PRIVACY POLICY	Pan Filter :	
	Back to Reporting Menu	
POWERED BY CESSERIES Copyright 2000	- 2004 Cardinal Commerce Cardinal Commerce 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

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 <u>Back to Reporting Menu</u> to return to the Reports menu.

AUTHENTICATION LOOKUP REPORT

G	CARDINAL					
	COMMERCE			M	AIN MENU LOGOUT	
2	CARDINAL	54	MSP AD	MINIS	STRATION	
Authentica Merci	tion Lookup Repo	ort erchant	Back	to Author	ication Lookun Poport	
From I	Date : 5/11/2004 00	0:00:00	Dack	Results as	of 5/18/2004 2:28:56 PM	5
Tol	Date : 5/18/2004 00):00:00	/			
		(Displaying	1 to 8 of 8 results)			
Detail T	ransaction Date	Transaction Id	Credit Ford Number	Amount	Authentication Date	
* *	/17/2004 16:50:52	GGt0YLZoggN09yHJR×	uY 401200*****7778	\$1.00 USD	05/17/2004 09:22:34	>
E 05	/17/2004 16:50:51	GGt0YLZoggN09yHJR×	uY 401200*****7778	\$1.00 USD	05/17/2004 09:22:34	
	43/2004 16:50:50	GGt0YLZoggN09yHJR×	uY 401200*****7778	\$1.00 USD	05/17/2004 09:22:34	
	/17/2004 16:50:49	CGHOYLZoggN09yHJR×	uY 401200*****7778	\$1.00 USD	05/17/2004 09:22:34	
. 05	/17/2004 10:16:40	GGt0YLZoggN09yH0R	401200*****7778	\$1.00 USD	05/17/2004 09:22:34	
. 05	/17/2004 09:34:18		401200*******7778	\$1.00 USD	05/17/2004 09:22:34	
	/17/2004 09:34:17		401200*****7778	\$1.00000	05/17/2004 09:22:34	
	/17/2004 09:34:14		401200*****7778	\$1.00 USD	05/17/2004 09:22:24	
		(Displavi	ng 1 to 8 of 8 results)			
				_		
POWERED BY 🄇	Copyrigi	nt 2000 - 2004 CardinalCorr	imerce	Can	dinalCommerce Zachnical Su	eport
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		_				
	Transaction Date : 05/17/2004 16:50:52					
	Authentication Date : 05/17/2004 09:22:34					
	Transaction Id : GGt0YLZoggN09yHJR×uY					
	Credit Card Number : 401200*****7778					
	Amount : \$1.00 USD					
	CAVY / AAV : CAACCYLIXk IVERVIVIDeOAAAAAAA					
		EUT. O	o-b-d4/-07147**		ul	
		XID: O	2nbcd4/oBTIAmINgat	thtn / MW	HK=	

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. **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.

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 <u>Back to Transaction Series Report</u> to return to the Transaction Series Report menu.

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 <u>Back to Reporting Menu</u> to return to the Reports menu.

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.



to generate the report.

TRANSACTION SERIES REPORT

C	R DIN AL	
		MAIN MENU LOGOUT
	ARDINAL [®] MER I	CHANT ADMINISTRATION
Transaction Ser From Date : To Date :	ies Report Results 5/11/2004 00:00:00 5/19/2004 00:00:00	Baut to Transaction Series Report Results as of 5/1920204 7 J0123 AM
Filter :	OrderNo: 086187028863835847561887	10483446603457625836530111
		(Displaying 1 to 50 of 764 results) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16
Detail Transc	ction Date Ord	der Number Credit and Number Amount Authentication Signature Card Issuer (ACS) Url
	04 09:13:13 0861870288638358475618	88710483446603487625836530111 500000******0001
	04 09:08:59 0061870288630350*7902	
8 05/13/2	04 09:00:06 00610702000.00000000	80710403446603457625036530111 500000******0001
8 05/13/2	04 09:07:51 0061070200630350475610	00710403446603457625036530111 0000000******00001
8 05/13/2	104 09:00:46 0061870288638358475610	88710482446602457625826520111 500000******0001
· · · · · · · · · · · · · · · · · · ·	04 00:50:05 0001070200620350475613	99/10492446602457625926520111 500000******0001
	Transaction Date :	: 05/13/2004 09:13:13
	Order Number :	08618702886383584756188710483446603457625836530111
	Transaction Id :	tvKcyFvuSQVOP4irq5iO
	Credit Card :	500000******0001
	Amount :	
	ACS URL :	
	Enrollment :	- N
	Authentication Status :	
	Signature Status :	
	EAVV / AAV :	
	ECI:	
	XID :	
	Raw 3-D Secure Message :	View VEReg / VERes Message View PAReg / PARes Messages

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. **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.

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 <u>Back to Transaction Series Report</u> to return to the Transaction Series Report menu.

SUMMARY 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 <u>Back to Reporting Menu</u> to return to the Reports menu.

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.



CARDIN	AL™ EL ·····	MERCHA	NT ADMIN	ISTRATIO		•	eniorment venication summary:
Summary Report			Bac	k to Summany Ren		U	Total enrollment verifications processe
From Date : 9/15/2003 To Date : 9/16/2003	00:00:00 23:30:00		Results as o	f 9/30/2003 1:12:56 F	O		= 2 + 3 + 4 + 5 + 6
	Enrollment Ve	rification Summary JCB	(VEReq/VERes) MC			2	Number of enrollment responses whe
Total Enrollment Verification Tran	esaction Count :	0	40	5562	⁶⁰² 3		Cardholder enrolled in is true for t
Total Transactions Enrolled Coun	t:	0	33	5481	514		responses received.
Total Transactions Not Enrolled C	ount :	0	2	0	2 5	3	Number of enrollment responses whe
Total Transactions Unavailable C	ount :	0	5	0	5		Cardholder enrolled in is false for the
Total Transactions Unprocessed	Count :	0	0	81	81 6		responses received.
Total Transactions Error Count :		0	0	0	0	4	Number of enrollment responses whe
	Authentic	ation Summary (PA JCB	Req/PARes) MC	Visa	otal		
Total Authentication Transaction	Count :	0	33	5481	614 7	0	Total of enrollment requests where response was not returned
Total Transactions Successful Au	thentication Count :	0	0	5		ß	
Total Transactions Failed Authen	lication Count :	0	29	5464	493	U	lotal of enrollment requests where a unspecified error has occurred.
Total Transactions Attempts Auth	entication Count :	0	0	1			
Total Transactions Unprocessed	Authentication Count :		4	11			
Total Transactions Error Count :		0	0	0		U	
	Authentic	ation Transactions 1	otal Value		V		
Authentication Transactio	ns Total Value				B	8	Number of successful cardhold
EUR	0	EUR11.121,76	EUR6.077,65	EUR 16. 199,			autnentications.
USD	0	\$36.69	\$874,112.38	\$874,149.		9	Number of failed cardhold
ZAR	0	R5,121.75	R682.90	R5,804.	_		authentications.
Successful Authentication	Transactions To	tal Value				U	Number of cardholders whe
USD	0	0	\$61.15	\$61.			authentication was attempted.
Failed Authentication Tra	nsactions Total V	alue				Ū	Number of cardholders whe
EUR	0	EUR9.638,85	VIS3 EUR4,654,65	EUR 14.293,		10.	authentication was unavailable.
USD	0	\$36.69	\$873,936.00	\$873,972.			Number of authentication reques where a response was not returned.
ZAR	0	R4,438.85	R682.90	R5,121.		(R	Number of authentication requests th
Attempts Authentication T	ransactions Total	l Value MC					encountered an unspecified error.
USD	0	0	\$12.23	\$12.			Authenticated Transactions Total Valu
Unavailable Authenticatio	n Transactions T	otal Value					
	0	0	0				for the above parameters is displaye
Unprocessed Authenticati	on Transactions 1	Fotal Value					The report displays a summary of
EUR	0	EUR1.482,90	EUR422,90	EUR1.905,			VEReq, VERes, PAReq and PARes se
USD	0	0	\$103.05	\$103.			and received for the given date rang
ZAR	0	R682.90	0	R682.1			Click Back to Summary Reports to retu
Error Authentication Trans	sactions Total Va	lue					to the summary keports menu.

PROFILE MENU



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

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

ManagePaymentInitiativeConfiguration:Provides access to themostrecentpaymentinformation.

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

Cardinal	MAIN MENU LOGOUT	
C A R D I N A L ^{IM} C E N T I N E L + +	MERCHANT ADMINISTRATION	
Managa your pedia Internation and olid the Enter Jordin to avera the danges: * Indicates a required field SECURITY POLICY PRIVACY POLICY	Manage Profile Information Processor Id : 100 Merchant Id : ga3 *Merchant Vane : [Test Merchant *Merchant URL : [http://www.coc.com *Merchant URL : [http://www.coc.com *Gity : [Mentor *State/Province : [OH *Country : [United Styles *Country : [United Styles *Time Zone : [of 500 : US Eastern: Indicate (East) *CAWX/00 Format : [Hac	-0
ANNUARD BY C Southing: Copyright 200	Back to Profile Menu 20-2004 Cardinal Commerce Technical Sugard	

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.
```

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 gualified 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

to update.

Click Back to Profile Menu to return to the Merchant Administration Profile Menu.

PAYMENT INITIATIVE CONFIGURATION



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 <u>Back to Profile Menu</u> to return to the main Merchant Profile screen.

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

UpdatePaymentInitiativeConfiguration:UpdateanexistingPayment 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.

Create Payment Initiative Configuration: Step 1

CARDINAL	STEP 1 STEP 2
CARDINAL [®] CENTINEL · · ·	MERCHANT ADMINISTRATION Create a Merchant Payrent: initiative Configuration
Merobart Payment Initiative Configuration. A Curanoy Code value of "Default will apply to all curaney codes that do not have a Payment Initiative Configuration defined specifically for that curaney code. "Indicates a required field	Payment Initiative : Select Payme It Initiative Currency Code : Select Currency Code
SEGURITY POLICY PRIVACY POLICY	Back to Payment Initiative Configuration Menu Back to Profile Information
POWERED BY CEASONAL Copyright 200	0 - 2004 CardinalCommerce <u>SatisfinalCommerce.</u> Technical.Support

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 <u>Back to Payment Initiative Configuration Menu</u> to return to the Payment Initiative Configuration Menu.

Click <u>Back To Profile Menu</u> to return to the main Merchant Profile screen.

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.



CREATE PAYMENT INITIATIVE CONFIGURATION: STEP 2



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

Note: Fields with asterisks (*) are required.

Click <u>Back to Payment Initiative Configuration Menu</u> to return to the Payment Initiative Configuration Menu.

Click <u>Back To Profile Information</u> to return to the main Merchant Profile screen.

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.



A confirmation message will be displayed.

Update Payment Initiative Configuration: Step 1

C CARDINAL COMMERCE STEPT STEPP	
CARDINAL ^M MERCHANT ADMINISTRATION	
Select a Merchant Payment Initiative Configuration * Indicate a required field * Configuration : Select Payment Initiative Configuration *	
Steenity Poller Back to Payment Initiative Configuration Menu Back to Profile Information Back to Profile Information	
Communities Computed 2000 - 2004 CardinalCommerce EardinalCommans. Technical Suspect	

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

Click <u>Back to Payment Initiative Configuration Menu</u> to return to the Payment Initiative Configuration Menu.

Click <u>Back To Profile Information</u> to return to the main Merchant Profile screen.

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



Update Payment Initiative Configuration: Step 2



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

Note: Fields with asterisks (*) are required.

Click <u>Back to Payment Initiative Configuration Menu</u> to return to the Merchant Payment Initiative Configuration Menu.

Click <u>Back To Profile Information</u> to return to the main Merchant Profile screen.

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.



A confirmation message will be displayed.

Delete Payment Initiative Configuration: Step 1

CARDINAL" MERCHANT ADMINISTRATION	
Select a Merchant Payment Initiative Configurescon entropy of the second secon	
SIGNITY POLICY Back to Payment Initiative Configuration Menu Back to Profile Information Back to Profile Information	
Reaction Copyright 2000 - 2004 Cantinal Commerce Castinal Commerce Castinal Commerce	

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

Note: Fields with asterisks (*) are required.

Click <u>Back to Payment Initiative Configuration Menu</u> to return to the Payment Initiative Configuration Menu.

Click <u>Back To Profile Information</u> to return to the main Merchant Profile screen.

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



CARDINAL CENTINEL VERSION 3.2.6 25 MERCHANT USER GUIDE

Delete Payment Initiative Configuration: Step 2



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



A confirmation message will be displayed.

Note: Fields with asterisks (*) are required.

Click <u>Back to Payment Initiative Configuration Menu</u> to return to the Payment Initiative Configuration Menu.

Click <u>Back To Profile Information</u> to return to the main Merchant Profile screen.

PAYMENT INITIATIVE CONFIGURATION REPORT

CCAR	DINAL MERCE		AIN MENU LOGOUT	
C A R C E N	DINAL [™] TINEL	IERCHANT ADMINI	STRATIOH	
yment Initiative Filter : Al	Configuration Report Configurations Defined	Back to Payment Initiative Results as of 5	Configuration Menu i/19/2004 7:31:14 AM	
Payment Initiative Verified by Visa	Currency Code AFA - 004 - Afghani	Acquirer Name Cardinal Bank Acquirer Alias(441)	Acquirer Merchant Id	
Varified by Vira	AUD - 036 - Australian Dollar	Cardinal Bank Acquirer Aliaz(443)	32323	
vennes by visa				
Verified by Visa	HKD - 344 - Hong Kong Dollar	Cardinal Bank Acquirer Alias(441)	1111	
Verified by Visa	HKD - 344 - Hong Kong Dollar AED - 784 - UAE Dirham	Cardinal Bank Acquirer Alias(441) Test Acquier	45848484	
Verified by Visa Verified by Visa Verified by Visa	HKD - 344 - Hong Kong Dollar AED - 784 - UAE Dirham USD - 840 - US Dollar	Cardinal Bank Acquirer Alias(441) Test Acquier Acquirer With A Long & and Complex - Name	1111 45040404 1231248548484	

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

Click <u>Back to Payment Initiative Configuration Menu</u> to return to the Payment Initiative Configuration Menu.

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.

MANAGE TECHNICAL CONTACT



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

Note: Fields with asterisks (*) are required.

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.



A confirmation message will be displayed.

Click <u>Back to Profile Menu</u> to return to the Merchant Administration Profile Menu.

MANAGE BUSINESS CONTACT

Cardinal	MAIN MENU LOGOUT	1
C A R D I N A L [™] C E N T I N E L ≁ Update Business Contact	MERCHANT ADMINISTRATION	
Information and click the Enter button to save changes.	First Name Linek	
These changes will only be applied to you Business Contact information.	Middle Name :	
* Indicates a required field	* Last Name : Jacks in	
SECURITY POLICY	Fax :	
PRIVACT PULICY	* E-mail : asdfast@asfc.or/	
	Back to Profile Menu	
POWERED BY CCOMMERCE Copyright 20	00 - 2003 CardinalCommerce <u>CardinalCommerce Technical Support</u>	

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

Note: Fields with asterisks (*) are required.

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.



A confirmation message will be displayed.

Click <u>Back to Profile Menu</u> to return to the Merchant Administration Profile Menu.

UPDATE PASSWORD



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.

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.



A confirmation message will be displayed.

Click <u>Back to Profile Menu</u> to return to the Merchant Administration Profile Menu.

PAYMENT INITIATIVE MARKETING MATERIALS



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

Note: Files are zipped.

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.

USER AGREEMENT TERMS AND CONDITIONS



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.

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.

CardinalCommerce Corporation

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