



PAYWARE CONNECT CORPORATE PORTAL MANUAL

AUGUST 29, 2012

PAYware
Connect



Notice

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Service Agreement

PAYWARE CONNECT TERMS OF SERVICE

THIS AGREEMENT IS A LEGAL AGREEMENT BETWEEN YOU ("MERCHANT") AND VERIFONE, INC. ("VERIFONE") REGARDING YOUR USE OF VERIFONE'S PAYWARE CONNECT SERVICE. ALL REFERENCES HEREIN TO VERIFONE'S PAYWARE CONNECT SERVICE INCLUDE PAYWARE CONNECT VIRTUAL TERMINAL, PAYWARE MOBILE OR DIAL SERVICES, AS APPLICABLE. ALL REFERENCES HEREIN TO "YOU" AND "MERCHANT" MEAN YOU AND THE COMPANY OR OTHER LEGAL ENTITY YOU REPRESENT. BY USING THE PAYWARE CONNECT SERVICE, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, UNDERSTAND IT AND AGREE TO BE BOUND BY ITS TERMS.

1. RIGHT TO USE. If you have purchased the PAYware Connect Service, subject to the terms and conditions of this Agreement, and your payment of the applicable fees, VeriFone hereby grants to Merchant a limited, non-exclusive, non-transferable, non-sublicensable right and license to (a) access and use the PAYware Connect Service via remote network access; (b) execute, download and display the features, functions and graphical interface components of PAYware Connect Service to communicate, transfer and collect data; and (c) display, download, print and reproduce any documentation provided by VeriFone as reasonably required for the use of the PAYware Connect Service. If you have purchased VeriShield Protect with the PAYware Connect Service, you may access and use the PAYware Connect Service with the VeriShield Protect data encryption service in the United States via remote network access.

If you have purchased PAYware Mobile, subject to the terms and conditions of this Agreement and Merchant's payment of the applicable fees, VeriFone hereby grants to Merchant a limited, non-exclusive, non-transferable, non-sublicensable right and license to (a) access and use the PAYware Connect Service with the VeriShield Protect data encryption service in the United States via remote network access; (b) execute, download and display the features, functions and graphical interface components of PAYware Connect Service to communicate, transfer and collect data; (c) display, download, print and reproduce any documentation provided by VeriFone as reasonably required for the use of the PAYware Connect Service, and (d) use VeriFone's PAYware Mobile application on Merchant's iPhone or other VeriFone-designated device solely for the purpose of using PAYware Mobile.

Your licenses shall terminate upon any termination of this Agreement, or upon any suspension or termination of your access to the PAYware Connect Service. VeriFone may modify the PAYware Connect Service from time to time in its reasonable discretion, provided that such modifications shall not materially diminish the functionality thereof. You understand and agree that you shall be solely responsible for establishing and maintaining the appropriate and necessary connection between your POS systems and/or website(s) and the PAYware Connect Service. You shall be liable for the accuracy and legitimacy of all orders and information provided to VeriFone and you may not process orders on behalf of any other entity or individual.

- 2. ACCOUNT INFORMATION.** Prior to using the PAYware Connect Service, you will be required to register your account. You agree: (a) when registering for the PAYware Connect Service, to provide VeriFone with true, accurate, current, and complete information about yourself, and (b) to inform VeriFone promptly of any changes to such information to keep it true, accurate, current and complete. If you provide VeriFone with any information that is untrue, inaccurate, not current or incomplete, or VeriFone has reasonable grounds to suspect so, VeriFone has the right to suspend or terminate your access to the PAYware Connect Service. Merchant warrants and represents that it is engaged in a lawful business and is duly licensed to conduct such business and agrees that it shall fully comply with all applicable laws and regulations in connection with its use of the PAYware Connect Service.
- 3. PAYMENT.** In consideration of your use of the PAYware Connect Service, you agree to pay the applicable monthly fee for the PAYware Connect Service as quoted by VeriFone. All fees are exclusive of applicable taxes, including without limitation sales tax.

VeriFone may increase the monthly fee or add new fees for any new feature of the PAYware Connect Service by written notice. Any such increase shall be effective (a) at the end of the service month following the service month in which such notice is received, if the PAYware Connect Service was purchased on a monthly recurring basis, or (b) for the subsequent renewal term, if the PAYware Connect Service was purchased on a term basis.

You may pay by credit card or by ACH. If you choose to pay by credit card, you will be required to provide VeriFone with a valid credit card for such purpose. If you choose to pay by ACH, you will be required to provide VeriFone with the ACH account information required by VeriFone for such purpose. VeriFone may charge such credit card or ACH account, as applicable, for such monthly fee on a monthly basis, on or about the anniversary date of your activation date. If payment cannot be charged to your credit card or ACH account, as applicable, or your credit card charge is returned to VeriFone for any reason, or you otherwise fail to pay the charges for the PAYware Connect Service when due, VeriFone reserves the right to pursue any and all legal remedies to collect the amounts owed by you, and to terminate your access to the PAYware Connect Service. If you choose to pay by ACH, the terms set forth at the end of this Agreement shall apply.

IF YOU HAVE PURCHASED THE PAYWARE CONNECT SERVICE FROM A RESELLER, THIS SECTION 3 SHALL NOT APPLY TO YOU. PAYMENT TERMS SHALL BE AS BETWEEN YOU AND YOUR RESELLER.

4. **MAINTENANCE.** VeriFone conducts routine maintenance to the PAYware Connect Service. Maintenance is generally scheduled during time periods when overall end user online activity is limited. VeriFone reserves the right to shut down the PAYware Connect Services with no notice should emergency maintenance become necessary. VeriFone's support policies for the PAYware Connect Services are available upon request.
5. **SECURITY.** VeriFone reserves the right to remove any user from the PAYware Connect Service should VeriFone determine, in its sole discretion, that the PAYware Connect Service has been compromised or in any way used inappropriately. In extreme cases, removal may occur immediately without prior notification.
6. **DISCLAIMER OF WARRANTIES.** THE PAYWARE CONNECT SERVICE AND PAYWARE MOBILE APPLICATION ARE PROVIDED "AS IS", WITH ALL FAULTS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, WITHOUT ANY WARRANTY OF ANY KIND, EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT OF THIRD PARTY RIGHTS. NEITHER VERIFONE NOR ITS LICENSORS WARRANT THAT THE FUNCTIONS OF THE PAYWARE CONNECT SERVICE OR THE PAYWARE MOBILE APPLICATION MEET THE REQUIREMENTS OF MERCHANT. NEITHER VERIFONE NOR ITS LICENSORS WARRANT THAT THE OPERATION OF THE PAYWARE CONNECT SERVICE OR PAYWARE MOBILE APPLICATION WILL BE UNINTERRUPTED OR ERROR FREE. MERCHANT ACKNOWLEDGES THAT UNDER NO CIRCUMSTANCES DOES VERIFONE OR ITS LICENSORS REPRESENT OR WARRANT THAT ALL PROGRAM ERRORS WITH RESPECT TO THE PAYWARE CONNECT SERVICE OR THE PAYWARE MOBILE APPLICATION CAN BE REMEDIATED. VERIFONE SHALL NOT BE RESPONSIBLE FOR ANY SERVICE INTERRUPTIONS, INCLUDING, WITHOUT LIMITATION POWER OUTAGES, SYSTEM FAILURES OR OTHER INTERRUPTIONS. NO ADVICE OR INFORMATION OBTAINED BY YOU FROM VERIFONE OR FROM ANY THIRD PARTY ABOUT THE PAYWARE CONNECT SERVICE OR PAYWARE MOBILE APPLICATION SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT.
7. **LIMITATIONS OF LIABILITY.** NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED IN THIS AGREEMENT, EXCEPT TO THE EXTENT PROHIBITED BY LAW: (A) VERIFONE AND ITS LICENSORS SHALL HAVE NO LIABILITY TO MERCHANT OR ANY THIRD PARTY FOR SPECIAL, INCIDENTAL, INDIRECT, EXEMPLARY, OR CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF BUSINESS, LOSS OF PROFITS OR REVENUE, GOODWILL OR SAVINGS, DOWNTIME, OR DAMAGE TO, LOSS OF OR REPLACEMENT OF DATA OR TRANSACTIONS, COST OF PROCUREMENT OF SUBSTITUTE SERVICES) RELATING IN ANY MANNER TO THE PAYWARE CONNECT SERVICE OR PAYWARE MOBILE APPLICATION (WHETHER ARISING FROM CLAIMS BASED IN WARRANTY, CONTRACT, TORT OR OTHERWISE), EVEN IF VERIFONE OR ANY LICENSOR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH CLAIM OR DAMAGE; (B) IN ANY CASE, VERIFONE'S ENTIRE LIABILITY RELATING IN ANY MANNER TO THE PAYWARE CONNECT SERVICE AND PAYWARE MOBILE APPLICATION, REGARDLESS OF THE FORM OR NATURE OF THE CLAIM, SHALL BE LIMITED IN THE AGGREGATE TO THE FEES ACTUALLY PAID BY MERCHANT FOR THE PAYWARE CONNECT SERVICE UNDER THIS AGREEMENT DURING THE SIX (6) MONTHS PRIOR TO THE CLAIM ARISING; AND (C) VERIFONE SHALL NOT BE LIABLE FOR ANY CLAIMS OF THIRD PARTIES RELATING TO THE PAYWARE CONNECT SERVICE OR PAYWARE MOBILE APPLICATION, AND MERCHANT SHALL DEFEND VERIFONE FROM, AND INDEMNIFY AND HOLD VERIFONE HARMLESS AGAINST, ALL SUCH CLAIMS. THE LIMITATIONS CONTAINED IN SECTION 6 ABOVE AND THIS SECTION 7 ARE A FUNDAMENTAL PART OF THE BASIS OF VERIFONE'S BARGAIN HEREUNDER, AND VERIFONE WOULD NOT PROVIDE THE PAYWARE CONNECT SERVICE AND PAYWARE MOBILE APPLICATION TO MERCHANT ABSENT SUCH LIMITATIONS.
8. **TERM; TERMINATION.** This Agreement shall remain in effect until 12 months from date of activation, and shall continue in effect for annual renewals thereafter unless one party notifies the other party of non-renewal at least thirty (30) days prior to the renewal date. IF YOU HAVE PURCHASED THE PAYWARE CONNECT SERVICE FROM A RESELLER, THE TERM OF YOUR PAYWARE CONNECT SERVICE SHALL BE AS AGREED WITH YOUR RESELLER.

VeriFone may terminate this Agreement upon notice to Merchant if Merchant breaches any of the terms in this Agreement, fails to pay the applicable fees for the PAYware Connect Service or upon termination of Merchant's business. Merchant may terminate this Agreement upon notice if VeriFone breaches any of the terms in this Agreement and fails to cure such breach within thirty (30) days of receipt of notice of such breach. IF YOU HAVE PURCHASED THE PAYWARE CONNECT SERVICE FROM A RESELLER, THIS AGREEMENT SHALL ALSO TERMINATE IMMEDIATELY UPON ANY TERMINATION OF YOUR AGREEMENT WITH YOUR RESELLER FOR THE PAYWARE CONNECT SERVICE.

Upon the expiration or termination of this Agreement, you shall immediately discontinue any use of the PAYware Connect Services and PAYware Mobile Application. You are responsible for retrieving any data stored with VeriFone prior to any termination date. VeriFone does not provide data retrieval services. Notwithstanding anything to the contrary contained in this Agreement, Sections 3, 6, 7, 8 and 9 shall survive any expiration or termination of this Agreement.

9. **GENERAL.** Merchant acknowledges that the PAYware Connect Service and PAYware Mobile Application are proprietary products of VeriFone and its licensors and that (as between VeriFone and Merchant) ownership of all patents, copyrights, trademarks, trade names and other intellectual property rights relating to the PAYware Connect Service and PAYware Mobile Application will remain with VeriFone and its licensors. Except as set forth above with regard to a signed agreement, this Agreement constitutes the entire agreement between VeriFone and Merchant and supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, relating to the subject matter hereof. VeriFone may unilaterally modify, amend, supplement or otherwise change this Agreement at any time without notice. This Agreement will be

governed by the laws of the State of California, without regard to its conflict of law provisions. Each party consents to the exclusive jurisdiction and venue of the appropriate courts in Santa Clara County, California for all disputes arising out of or relating to this Agreement. The failure of a party to exercise or enforce any right or provision of this Agreement will not constitute a waiver of such right or provision. Merchant may not assign this Agreement, in whole or in part, without VeriFone's prior written consent. Subject to the preceding sentence, this Agreement shall bind Merchant and its permitted successors and assigns. VeriFone may assign or delegate this Agreement, or any of its rights or obligations hereunder, in its sole discretion. If any provision of this Agreement is found by a court of competent jurisdiction to be invalid, the parties agree that the court should endeavor to give the maximum effect to the parties' intentions as reflected in the provision, and that the other provisions of the Agreement shall remain in full force and effect. Notices made by VeriFone to you under this Agreement that affect VeriFone customers generally (e.g., notices of amended Agreements, updated fees, etc.) may be posted on the VeriFone Merchant Portal or may be provided upon access of the PAYware Connect Service. Notices made by VeriFone under this Agreement for you or your account specifically (e.g., notices of breach and/or suspension) will be provided to you via the email address provided to VeriFone in your registration for the PAYware Connect Service or in any updated email address you provide to VeriFone in accordance with standard account information update procedures VeriFone may provide from time to time. It is your responsibility to keep your email address current and you will be deemed to have received any email sent to any such email address, upon VeriFone's sending of the email, whether or not you actually receive the email. Notices made by you to VeriFone under this Agreement must be sent to VeriFone at PAYwareNA@verifone.com. Either party may also send notices by overnight courier or certified mail. Such notices shall be deemed effective when sent. Such mailed notices for VeriFone must be sent to VeriFone's General Counsel at 2099 Gateway Place, Suite 600, San Jose, CA 95110 or such other address as shall have been given to Merchant in writing. Such mailed notices for Merchant must be sent to the address in VeriFone's customer database, or such other address as shall have been given to VeriFone in writing. Such mailed notices shall be deemed effective upon the earliest to occur of: (a) actual delivery; or (b) three days after mailing, addressed and postage prepaid, return receipt requested.

ACH INFORMATION

Prior to signing this Agreement, Merchant shall confirm with the bank it identifies that VeriFone's ACH Company ID number (4990206064) is not blocked by such bank and hereby represents and warrants that it has confirmed same.

Merchant hereby authorizes VeriFone, and irrevocably constitutes and appoints VeriFone (and any officer or agent thereof, with full power of substitution) as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of Customer and in the name of Customer or in its own name (which appointment is coupled with an interest), to (a) debit directly from the banking account maintained by Customer and set forth above, the amounts owed by Customer under the Agreement (including any and all interest, taxes, fees and other amounts chargeable to the Customer under the Agreement), and (b) if necessary to initiate credit entries to the Account to reverse all or a portion of a debt. VeriFone and Customer agree that ACH transactions involving the Account must comply with the provisions of U.S. law.

Merchant undertakes to provide VeriFone with any changes to the account information set forth above. Any such change shall become effective thirty (30) days after receipt by VeriFone and Merchant expressly authorizes VeriFone to continue to debit funds from the Account in accordance with the Agreement until the effective date of such change.

If Merchant believes that any payment transactions initiated by VeriFone (or its agent) with respect to the Account is erroneous, or if Merchant needs more information about any such transaction, Merchant should contact VeriFone as soon as possible. In any event, VeriFone must hear from Merchant no later than 90 days after the date the questionable transaction FIRST appeared on the Account in order to receive a credit. VeriFone will attempt to determine whether an error occurred within ten (10) business days after VeriFone hears from Merchant and will correct any error promptly. If VeriFone needs more time, however, VeriFone may take up to forty-five (45) days to investigate Merchant's complaint or question.

This ACH billing arrangement shall remain in full force and effect until the earlier of (a) VeriFone has received written notification from Merchant of its termination in such time and such manner as to afford VeriFone and its financial institution a commercially reasonable opportunity to act on it or (b) termination of Merchant's obligation to pay VeriFone under the Agreement. In addition, VeriFone may terminate this ACH billing arrangement upon written notice if Merchant fails to pay any fees or other payments when due, if VeriFone is unable to direct debit Merchant's Account because there are insufficient funds, the Account has closed or VeriFone's direct debit attempt has been blocked. Any termination of this ACH billing arrangement shall not relieve Merchant of its payment obligations under the Agreement.

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Table of Contents

Notice	2
Service Agreement	3
Introduction	9
System Requirements	9
Using This Manual	9
Comments and Suggestions	9
Important Security Notice	10
Introduction and Scope	10
Applicability	10
Distribution and Updates	10
What Does PA-DSS Mean to You?	10
Third Party Applications	11
PA-DSS Guidelines	12
More Information	18
PAYware Connect Tutorial	19
Accessing PAYware Connect	20
Logging In	22
Corporate Portal	24
Service Type Maintenance	25
Reseller Hierarchy	28
Creating an Agent	29
Creating an Agent's Account	29
Setting an Agent's Rates	33
Searching for an Agent's Account	35
Editing an Agent's Account	36
Deactivating an Agent's Account	37
Activating an Agent's Account	38
Merchant Hierarchy	39
Creating a Merchant	40
Creating a Merchant's Account	40
Creating a New Site	48
Searching for a Merchant's Account	48
Completing a Merchant's Account	49
Editing a Merchant's Account	51
Editing a Merchant's Processor Information; AVS, CVV2, and Duplicate Check Levels	52
Editing a Merchant's Rates	52
Deactivating a Merchant's Account	53
Reactivating a Merchant's Account	53
Conclusion of Tutorial	54
Reports	55
Report Types	55
Viewing Reports	57
Merchant Summary	58
Merchant Detail Report	61
Merchant Processor Report	62
Users Report	63
Transaction Detail Report	64

Merchant Activity Summary	66
Reseller Service Types	67
New Merchant Setups	69
Service Level Exceptions	71
Agent Summary	73
Console Users	76
Commission History	77
Current Estimated Commission	79
Unsettled Merchants	81
VSP100 - Device Encryption Summary	82
VSP200 - Transaction Encryption Exceptions	84
Merchant Console Access Report	86
Settlement Summary	87
LP Token Summary	89
LP Token Export	91
Invoice Summary	92
Account Administration	93
User Management	94
Creating a New User	94
Finding an Existing User	97
Editing a User	98
Deactivating a User	99
Reactivating a User	100
Unlocking a User	101
Changing a User's Password	102
Security Maintenance	104
Creating a Role	105
Editing an Existing Role	106
Deactivating a Role	112
Reactivating a Role	112
Account Information Maintenance	114
Editing Your Account Information	114
Merchant Activation Email	115
API Merchant Activate	116
Service Type Maintenance	118
Processor Default Maintenance	120
Agent Console Access	122
Merchant Console Access	124
Corporate API Key Management	126
CITI Program/Plan Maintenance	127
Creating a New Program	128
Creating a New Plan	131
Edit an Existing Program or Plan	132
Delete an Existing Program or Plan	133
Copy an Existing Program or Plan	133
CITI BIN (Bank Identification Number) Management	134
Creating a New BIN Range	134
Edit an Existing BIN Range	135
Delete an Existing Program or Plan	135
Copy an Existing Program or Plan	136
Processor-Specific Information	137
Loyalty Partner Setup	137
First Data Atlanta (Buypass) Setup	138
ECHO Setup	140

EVO Setup.....	141
Fifth Third St. Pete Setup.....	142
First Data Nashville ISO Setup.....	144
First Data North Setup.....	146
First Data Omaha Setup	148
GETI Setup	150
Givex Setup.....	151
Global Payments East (NDC) Setup	152
Elavon (Nova) Setup.....	154
Chase Paymentech Tampa Setup	156
ProPay Setup	158
WorldPay Setup	160
SVS Setup	162
TSYS Setup.....	163
ValueLink (SVDOT) Setup.....	167
Valutec Setup	168
Fraud Protection	169
AVS Acceptance Level	169
CVV2 Acceptance Level	171
Duplicate Check Level	172
Appendix A - SoftPay Connect.....	174
Device Maintenance.....	174
Setting Up a New POS Device	174
Editing an Existing Device.....	177
Deleting a Device.....	179
Resetting a Device	179
Receipt Email Setup	179
Configuration Master.....	180
Appendix B - Processor Setup Forms.....	182
First Data Atlanta (Buypass)	183
ECHO.....	185
EVO.....	186
Fifth Third St. Pete	188
First Data Nashville ISO.....	190
First Data North.....	192
First Data Omaha	194
GETI.....	196
Givex.....	197
Global Payments East (NDC) Host	198
Elavon (NOVA).....	200
Chase Paymentech Tampa	202
ProPay	204
WorldPay.....	206
SVS	208
TSYS.....	209
ValueLink (SVDOT)	212
Valutec	213

Introduction

Congratulations on becoming a reseller of PAYware Connect™ (formerly IPCharge)--the most advanced online payment solution available for processing credit cards over the Internet. This service provides you with a fast, reliable, and secure way to process credit card transactions in an easy-to-use online environment.

System Requirements

PAYware Connect requires the following:

- An Internet-ready computer
- Microsoft's Internet Explorer version 7.0 , 8.0 , or 9.0
 - When using Internet Explorer version 9.0:
 - From Menu Bar, click **Tools > Internet Options**.
 - Click **Security** tab.
 - Click **Trusted Sites**.
 - Click **Sites** and Add ipcharge.com to the trusted sites.
 - Click **Custom Level...** (scroll down to the bottom) and click radio buttons to **Enable** the following: **Scripting of Java Applets** and **Active Scripting**.

We recommend a screen resolution of 1024 x 768.

Using This Manual

As you use this manual, you may encounter the following text boxes. These are meant to draw your attention to certain concepts, and are easily identifiable by their icons.

	Simple Explanation: The simple explanations found in this manual will provide you with an easy-to-digest summary of the information in that section. If you want to get through the manual as <i>quickly and easily</i> as possible, pay special attention to the simple explanations.
	Note: A note is important information that either helps to explain a concept or draws attention to ideas that should be kept in mind. We recommend that you carefully review the notes you encounter.
	WARNING: We HIGHLY recommend that you read ALL warnings in the sections of the manual that you read. These warnings will help to prevent serious issues from occurring.

Comments and Suggestions

Please direct any comments or suggestions regarding your PAYware Connect documentation to documentation@verifone.com. Please note that this address should not be considered as a source for technical support. Any such requests should be directed to the normal support channels.

Important Security Notice

Introduction and Scope

The Payment Card Industry Payment Application Data Security Standard (PCI PA-DSS) is comprised of fourteen requirements that support the Payment Card Industry Data Security Standard (PCI DSS). The PCI Security Standards Council (PCI SSC), which was founded by the major card brands in June 2005, set these requirements in order to protect cardholder payment information. The standards set by the council are enforced by the payment card companies who established the Council: American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa, Inc.

PCI PA-DSS is an evolution of Visa's Payment Application Best Practices (PABP), which was based on the Visa Cardholder Information Security Program (CISP). In addition to Visa CISP, PCI DSS combines American Express' Data Security Operating Policy (DSOP), Discover Network's Information Security and Compliance (DISC), and MasterCard's Site Data Protection (SDP) into a single comprehensive set of security standards. The transition to PCI PA-DSS was announced in April 2008. In early October 2008, PCI PA-DSS Version 1.2 was released to align with the PCI DSS Version 1.2, which was released on October 1, 2008. On January 1, 2011, PCI PA-DSS Version 2.0 was released. This extends the PCI DSS Version 1.2, which was released on October 1, 2008 and is effective as of January 1, 2011.

Applicability

The PCI PA-DSS applies to any payment application that stores, processes, or transmits cardholder data as part of authorization or settlement, unless the application would fall under the merchant's PCI DSS validation. PAYware PC, PAYware Transact, PAYware SIM, PAYware STS, PAYware Mobile, and PCCharge (collectively the "PAYware NA Payment Applications") were developed by VeriFone for use by third parties, and therefore are subject to PA-DSS validation. PAYware Connect (also included under "PAYware NA Payment Applications") falls under PCI DSS. See the PCI PA-DSS Program Guide to determine if PCI PA-DSS validation is required for any other payment applications used at the merchant location. It is important to note that PA-DSS validated payment applications alone do not guarantee PCI DSS compliance for the merchant. The validated payment application must be implemented in a PCI DSS compliant environment. If your application runs on Windows XP, you are required to turn off Windows XP System Restore Points.

Distribution and Updates

This guide will be provided to VeriFone's customers including processors, resellers, ISOs, and integrators along with the PAYware NA payment applications. It is the responsibility of these parties to ensure the information contained in this guide is passed on to their customers (the merchant), in order to illustrate the requirements for complying with PCI DSS.

Additional information about PA-DSS and VeriFone's PA-DSS Training can be found on our website at www.verifone.com/padss.

What Does PA-DSS Mean to You?

VeriFone submits its PAYware NA payment applications to an annual PA-DSS audit in order to maintain PA-DSS validation. In addition, if any major version change is made in any PAYware NA payment applications, VeriFone submits that application for a full PA-DSS audit again. An example of a major version change would be PCCharge 5.8 moving to PCCharge 5.9. For minor changes, such as PCCharge 5.8.1 to 5.8.2, an attestation form for minor change revisions is required. These minor change revisions are submitted to VeriFone's Qualified Security Assessor (QSA), which creates a report to submit to PCI SSC. All validated applications are listed on the PCI SSC web site at

https://www.pcisecuritystandards.org/security_standards/vpa/. Always review the full PCI and PA-DSS compliance requirements at the PCI Security Standards.org web site. Summary PA-DSS requirements material given by VeriFone is not intended to be viewed/used as the full PCI/PA-DSS compliance requirement.

The following table provides opening points to cover in any discussion with merchants on data storage and why a merchant should use PAYware PC, PAYware Transact, PAYware SIM, PAYware Connect, PAYware Mobile, PAYware STS, or PCCharge to assist in maintaining PCI-DSS compliance.

	Data Element	Storage Permitted	Protection Required	PCI DSS Req. 3, 4
Cardholder Data	Primary Account Number	Yes	Yes	Yes
	Cardholder Name ¹	Yes	Yes ¹	No
	Service Code ¹	Yes	Yes ¹	No
	Expiration Date ¹	Yes	Yes ¹	No
Sensitive Authentication Data ²	Full Magnetic Stripe Data ³	No	N/A	N/A
	CAV2/CID/CVC2/CVV2	No	N/A	N/A
	PIN/PIN Block	No	N/A	N/A

¹ These data elements must be protected if stored in conjunction with the PAN. This protection should be per PCI DSS requirements for general protection of the cardholder environment. Additionally, other legislation (for example, related to consumer personal data protection, privacy, identity theft, or data security) may require specific protection of this data, or proper disclosure of a company's practices if consumer-related personal data is being collected during the course of business. PCI DSS, however, does not apply if PANs are not stored, processed, or transmitted.

² Do not store sensitive authentication data after authorization (even if encrypted).

³ Full track data from the magnetic stripe, magnetic-stripe image on the chip, or elsewhere.

Third Party Applications

A PAYware NA payment application validation does not extend to any external third party application that has integrated such PAYware NA payment application as the payment engine. The end-to-end transaction process, beginning with entry into the third party application until the response from the payment engine is returned, must meet the same level of compliance. In order to claim the third party application is end-to-end compliant, the application would need to be submitted to a QSA for a full PA-DSS audit.

The use of a PAYware NA payment application also does not exempt a third party integrator's application from a PA-DSS audit. The end user and/or P.O.S. developer can integrate and be compliant in the processing portion of a payment transaction. A brief review (given below) of the PA-DSS environmental variables that impact the end user merchant can help the end user merchant obtain and/or maintain PA-DSS compliance. Environmental variables that could prevent passing an audit include without limitation issues involving a secure network connection(s), end user setup location security, users, logging and assigned rights. Remove all testing configurations, samples, and data prior to going into production on your application.

PA-DSS Guidelines

The following PA-DSS Guidelines are being provided by VeriFone as a convenience to its customers. Customers should not rely on these PA-DSS Guidelines, but should instead always refer to the most recent PCI DSS Program Guide published by PCI SSC.

1. Sensitive Data Storage Guidelines.

Do not retain full magnetic stripe, card validation code or value (CAV2, CID, CVC2, CVV2), or PIN block data.

- 1.1 Do not store sensitive authentication data after authorization (even if encrypted):
Sensitive authentication data includes the data as cited in the following Requirements 1.1.1 through 1.1.3.
PCI Data Security Standard Requirement 3.2

Note: By prohibiting storage of sensitive authentication data after authorization, the assumption is that the transaction has completed the authorization process and the customer has received the final transaction approval. After authorization has completed, this sensitive authentication data cannot be stored.

1.1.1 After authorization, do not store the full contents of any track from the magnetic stripe (located on the back of a card, contained in a chip, or elsewhere). This data is alternatively called full track, track, track 1, track 2, and magnetic-stripe data.

In the normal course of business, the following data elements from the magnetic stripe may need to be retained:

- The accountholder's name,
- Primary account number (PAN),
- Expiration date, and
- Service code
- To minimize risk, store only those data elements needed for business.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information. PCI Data Security Standard Requirement 3.2.1

1.1.2 After authorization, do not store the card-validation value or code (three-digit or four-digit number printed on the front or back of a payment card) used to verify card-not-present transactions.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information.

PCI Data Security Standard Requirement 3.2.2

1.1.3 After authorization, do not store the personal identification number (PIN) or the encrypted PIN block.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information.

PCI Data Security Standard Requirement 3.2.3

1.1.4 Securely delete any magnetic stripe data, card validation values or codes, and PINs or PIN block data stored by previous versions of the payment application, in accordance with industry-accepted standards for secure deletion, as defined, for example by the list of approved products maintained by the National Security Agency, or by other State or National standards or regulations.

PCI Data Security Standard Requirement 3.2

Note: This requirement only applies if previous versions of the payment application stored sensitive authentication data.

1.1.5 Securely delete any sensitive authentication data (pre-authorization data) used for debugging or troubleshooting purposes from log files, debugging files, and other data sources received from customers, to ensure that magnetic stripe data, card validation codes or values, and PINs or PIN block data are not stored on software vendor systems. These data sources must be collected in limited amounts and only when necessary to resolve a problem, encrypted while stored, and deleted immediately after use. PCI Data Security Standard Requirement 3.2

2. Protect stored cardholder data

2.1 Software vendor must provide guidance to customers regarding purging of cardholder data after expiration of customer-defined retention period. PCI Data Security Standard Requirement 3.1

2.2 Mask PAN when displayed (the first six and last four digits are the maximum number of digits to be displayed).

Notes:

- This requirement does not apply to those employees and other parties with a legitimate business need to see full PAN;
- This requirement does not supersede stricter requirements in place for displays of cardholder data—for example, for point-of-sale (POS) receipts. PCI Data Security Standard Requirement 3.3

2.3 Render PAN, at a minimum, unreadable anywhere it is stored, (including data on portable digital media, backup media, and in logs) by using any of the following approaches:

- One-way hashes based on strong cryptography with associated key management processes and procedures
- Truncation
- Index tokens and pads (pads must be securely stored)
- Strong cryptography with associated key management processes and procedures.

The MINIMUM account information that must be rendered unreadable is the PAN. PCI Data Security Standard Requirement 3.4

The PAN must be rendered unreadable anywhere it is stored, even outside the payment application.

Note: “Strong cryptography” is defined in the PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms.

2.4 If disk encryption is used (rather than file- or column-level database encryption), logical access must be managed independently of native operating system access control mechanisms (for example, by not using local user account databases). Decryption keys must not be tied to user accounts. PCI Data Security Standard Requirement 3.4.2

2.5 Payment application must protect cryptographic keys used for encryption of cardholder data against disclosure and misuse. PCI Data Security Standard Requirement 3.5

2.6 Payment application must implement key management processes and procedures for cryptographic keys used for encryption of cardholder data. PCI Data Security Standard Requirement 3.6

2.7 Securely delete any cryptographic key material or cryptogram stored by previous versions of the payment application, in accordance with industry-accepted standards for secure deletion, as defined, for example the list of approved products maintained by the National Security Agency, or by other State or National standards or regulations. These are

cryptographic keys used to encrypt or verify cardholder data. PCI Data Security Standard Requirement 3.6

Note: This requirement only applies if previous versions of the payment application used cryptographic key materials or cryptograms to encrypt cardholder data.

3. Provide secure authentication features

3.1 The payment application must support and enforce unique user IDs and secure authentication for all administrative access and for all access to cardholder data. Secure authentication must be enforced to all accounts, generated or managed by the application by the completion of installation and for subsequent changes after the "out of the box" installation (defined at PCI DSS Requirements 8.1, 8.2, and 8.5.8-8.5.15) for all administrative access and for all access to cardholder data. PCI Data Security Standard Requirements 8.1, 8.2, and 8.5.8-8.5.15

Note: These password controls are not intended to apply to employees who only have access to one card number at a time to facilitate a single transaction. These controls are applicable for access by employees with administrative capabilities, for access to servers with cardholder data, and for access controlled by the payment application. This requirement applies to the payment application and all associated tools used to view or access cardholder data.

3.1.10 If a payment application session has been idle for more than 15 minutes, the application requires the user to re-authenticate. PCI Data Security Standard Requirement 8.5.15.

3.2 Software vendors must provide guidance to customers that all access to PCs, servers, and databases with payment applications must require a unique user ID and secure authentication. PCI Data Security Standard Requirements 8.1 and 8.2

3.3 Render payment application passwords unreadable during transmission and storage, using strong cryptography based on approved standards

Note: "Strong cryptography" is defined in PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms.

PCI Data Security Standard Requirement 8.4

4. Log payment application activity

4.1 At the completion of the installation process, the "out of the box" default installation of the payment application must log all user access (especially users with administrative privileges), and be able to link all activities to individual users. PCI Data Security Standard Requirement 10.1

4.2 Payment application must implement an automated audit trail to track and monitor access.

PCI Data Security Standard Requirements 10.2 and 10.3

5. Develop secure payment applications

5.1 Develop all payment applications in accordance with PCI DSS (for example, secure authentication and logging) and based on industry best practices and incorporate information security throughout the software development life cycle. These processes must include the following: PCI Data Security Standard Requirement 6.3

5.1.1 Live PANS are not used for testing or development. PCI Data Security Standard Requirement 6.4.4.

5.1.1.1 Validation of all input (to prevent cross-site scripting, injection flaws, malicious file execution, etc.)

- 5.1.1.2 Validation of proper error handling
- 5.1.1.3 Validation of secure cryptographic storage
- 5.1.1.4 Validation of secure communications
- 5.1.1.5 Validation of proper role-based access control (RBAC)

- 5.1.2 Separate development/test, and production environments
- 5.1.3 Removal of test data and accounts before production systems become active development. PCI Data Security Standard Requirement 6.4.4.
- 5.1.4 Review of payment application code prior to release to customers after any significant change, to identify any potential coding vulnerability.
- Removal of custom payment application accounts, user IDs, and passwords before payment applications are released to customers.

Note: This requirement for code reviews applies to all payment application components (both internal and public-facing web applications), as part of the system development life cycle required by PA-DSS Requirement 5.1 and PCI DSS Requirement 6.3. Code reviews can be conducted by knowledgeable internal personnel or third parties.

5.2 Develop all web payment applications (internal and external, and including web administrative access to product) based on secure coding guidelines such as the Open Web Application Security Project Guide. Cover prevention of common coding vulnerabilities in software development processes, to include:

- 5.2.1 Injection flaws, with particular emphasis on SQL injection, Cross-site scripting (XSS) OS Command Injection, LDAP and Xpath injection flaws, as well as other injection flaws.
- 5.2.2 Buffer Overflow.
- 5.2.3 Insecure cryptographic storage.
- 5.2.4 Insecure communications.
- 5.2.5 Improper error handling.
- 5.2.6 All “HIGH” vulnerabilities as identified in the vulnerability identification process at PA-DSS Requirement 7.1.
- 5.2.7 Cross-site scripting (XSS)
- 5.2.8 Improper access control such as insecure direct object references, failure to restrict URL access and directory traversal.
- 5.2.9 Cross-site request forgery (CSRF)

Note: The vulnerabilities listed in PA-DSS Requirements 5.2.1 through 5.2.9 and in PCI DSS at 6.5.1 through 6.5.9 were current in the OWASP guide when PCI DSS v1.2 / PCI DSS v2.0 (01/01/10) were published. However, if and when the OWASP guide is updated, the current version must be used for these requirements.

5.3 Software vendor must follow change control procedures for all product software configuration changes. PCI Data Security Standard Requirement 6.4. 5.The procedures must include the following:

- 5.3.1 Documentation of impact
- 5.3.2 Management sign-off by appropriate parties
- 5.3.3 Testing functionality to verify the new change(s) does not adversely impact the security of the system. Remove all testing configurations, samples, and data before finalizing the product for production.
- 5.3.4 Back-out or product de-installation procedures

5.4 The payment application must not use or require use of unnecessary and insecure services and protocols (for example, NetBIOS, file-sharing, Telnet, unencrypted FTP must be

secured via SSH, S-FTP, SSL, IPSec and other technology to implement end to end security). PCI Data Security Standard Requirement 2.2.2

6. Protect wireless transmissions

6.1 For payment applications using wireless technology, the wireless technology must be implemented securely. Payment applications using wireless technology must facilitate use of industry best practices (for example, IEEE 802.11i) to implement strong encryption for authentication and transmission. Controls must be in place to protect the implemented wireless network from unknown wireless access points and clients. This includes testing the end users wireless deployment on a quarterly basis to detect unauthorized access points within the system. Change wireless vendor defaults, including but not limited to default wireless encryption keys, passwords, and SNMP community strings. Maintain a detailed updated hardware list. The end to end wireless implementation must be end to end secure. The use of WEP as a security control was prohibited as of 30 June 2010. PCI Data Security Standard Requirements 1.2.3, 2.1.1, 4.1.1, 6.2, 11.1a-e and 11.4a-c.

7. Test payment applications to address vulnerabilities

7.1 Software vendors must establish a process to identify newly discovered security vulnerabilities (for example, subscribe to alert services freely available on the Internet) and to test their payment applications for vulnerabilities. Any underlying software or systems that are provided with or required by the payment application (for example, web servers, third-party libraries and programs) must be included in this process. Remove all test configurations, samples, and data after testing and before promoting the changes to production. PCI Data Security Standard Requirement 6.2

7.2 Software vendors must establish a process for timely development and deployment of security patches and upgrades, which includes delivery of updates and patches in a secure manner with a known chain-of-trust, and maintenance of the integrity of patch and update code during delivery and deployment.

8. Facilitate secure network implementation

8.1 The payment application must be able to be implemented into a secure network environment. Application must not interfere with use of devices, applications, or configurations required for PCI DSS compliance (for example, payment application cannot interfere with anti-virus protection, firewall configurations, or any other device, application, or configuration required for PCI DSS compliance). PCI Data Security Standard Requirements 1, 3, 4, 5, and 6.

9. Cardholder data must never be stored on a server connected to the Internet

9.1 The payment application must be developed such that the database server and web server are not required to be on the same server, nor is the database server required to be in the DMZ with the web server.

PCI Data Security Standard Requirement 1.3.7

10. Facilitate secure remote software updates

10.1 If payment application updates are delivered securely via remote access into customers' systems, software vendors must tell customers to turn on remote-access technologies only when needed for downloads from vendor and to turn off immediately after download completes. Alternatively, if delivered via VPN or other high-speed connection, software vendors must advise customers to properly configure a firewall or a personal firewall product to secure authentication using a two factor authentication mechanism. PCI Data Security Standard Requirement 8.3

10.2 If payment application may be accessed remotely, remote access to the payment application must be authenticated using a two factor authentication mechanism. PCI Data Security Standard Requirement 8.3

10.3 Any remote access into the payment application must be done securely. If vendors, resellers/integrators, or customers can access customers' payment applications remotely, the remote access must be implemented securely. PCI Data Security Standard Requirements 1, 8.3 and 12.3.9

11. Encrypt sensitive traffic over public networks

11.1 If the payment application sends, or facilitates sending, cardholder data over public networks, the payment application must support use of strong cryptography and security protocols such as SSL/TLS and Internet protocol security (IPSEC) to safeguard sensitive cardholder data during transmission over open, public networks.

Examples of open, public networks that are in scope of the PCI DSS are:

- The Internet
- Wireless technologies
- Global System for Mobile Communications (GSM)
- General Packet Radio Service (GPRS)

PCI Data Security Standard Requirement 4.1

11.2 The payment application must never send unencrypted PANs by end-user messaging technologies (for example, e-mail, instant messaging, and chat). PCI Data Security Standard Requirement 4.2

12. Encrypt all non-console administrative access

12.1 Instruct customers to encrypt all non-console administrative access using technologies such as SSH, VPN, or SSL/TLS for web-based management and other non-console administrative access. Telnet or remote login must never be used for administrative access. PCI Data Security Standard Requirement 2.3

13. Maintain instructional documentation and training programs for customers, resellers, and integrators

13.1 Develop, maintain, and disseminate a PA-DSS Implementation Guide(s) for customers, resellers, and integrators that accomplishes the following:

13.1.1 Addresses all requirements in this document wherever the PA-DSS Implementation Guide is referenced.

13.1.2 Includes a review at least annually and updates to keep the documentation current with all major and minor software changes as well as with changes to the requirements in this document.

13.2 Develop and implement training and communication programs to ensure payment application resellers and integrators know how to implement the payment application and related systems and networks according to the PA-DSS Implementation Guide and in a PCI DSS-compliant manner.

13.2.1 Update the training materials on an annual basis and whenever new payment application versions are released.

More Information

VeriFone Systems, Inc. highly recommends that merchants contact the card association(s) or their processing company and find out exactly what they mandate and/or recommend. Doing so may help merchants protect themselves from fines and fraud.

For more information related to security, visit:

- <http://www.pcisecuritystandards.org>
- <http://www.visa.com/cisp>
- <http://www.sans.org/resources>
- <http://www.microsoft.com/security/default.asp>
- <https://sdp.mastercardintl.com/>
- <http://www.americanexpress.com/merchantspecs>

CAPN questions: capninfocenter@aexp.com

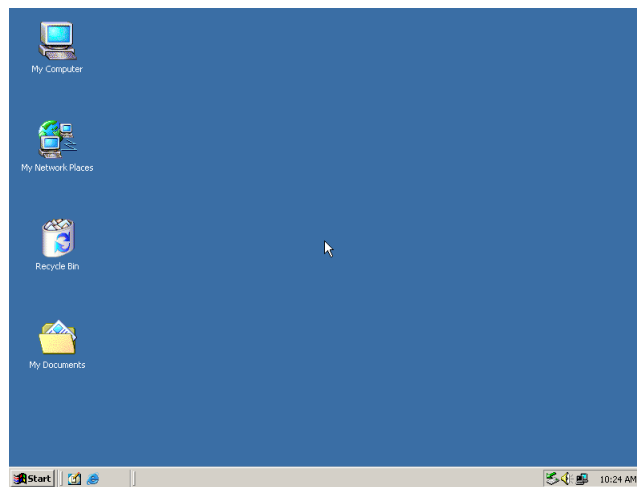
PAYware Connect Tutorial

	Simple Explanation: The following sections explain how to perform some basic PAYware Connect functions: • Creating an easy-to-access desktop shortcut • Logging in to this payment processing service • Understanding and using the interface • Creating a merchant • Creating an agent • Viewing a report
	Note: The following sections are grouped as a simple "follow-along" tutorial explaining some of the basic functions of the PAYware Connect Corporate Portal. Information regarding PAYware Connect's other features can be found later in this manual.
	WARNING: This section—Using PAYware Connect—contains essential information on the general use of the PAYware Connect Corporate Portal. <i>We highly recommend that you read this section to learn how to use PAYware Connect.</i>
	WARNING: As with other applications, use caution when working with PAYware Connect drop-down lists in conjunction with your mouse scroll wheel. When the focus is on a drop-down field and you use your mouse scroll wheel to scroll down the page, the scroll may take effect at the drop-down field and inadvertently change the selected value. Always review your selections before saving them.

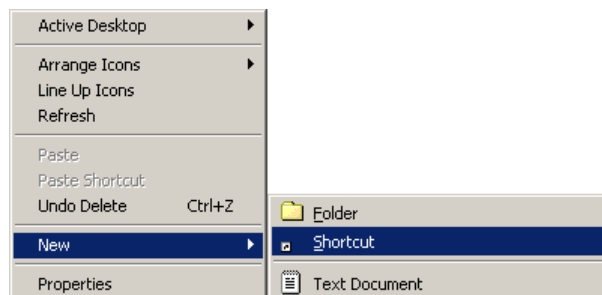
Accessing PAYware Connect

★	Simple Explanation: This section describes how to set up an easy-to-access shortcut icon to PAYware Connect. You only have to do this once, and you will have a shortcut added to your desktop for future use. If you would rather just manually enter the web address into your browser, do so now. Then continue on to the next section, Logging In.
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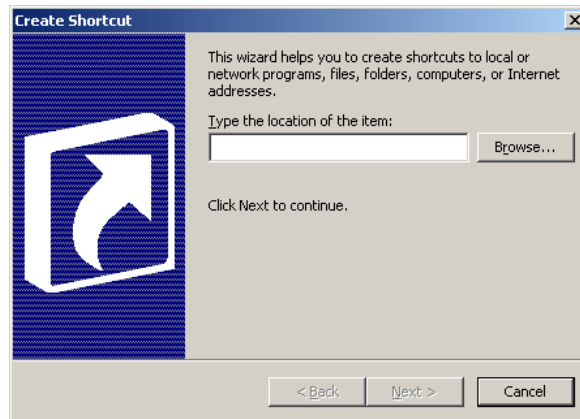
1. Press and hold the Windows key (⊞) on your keyboard (near the bottom-left, next to the **Ctrl** and **Alt** keys), and then press and hold the "D" key on your keyboard. Release both keys.
2. You should now see the Windows desktop.



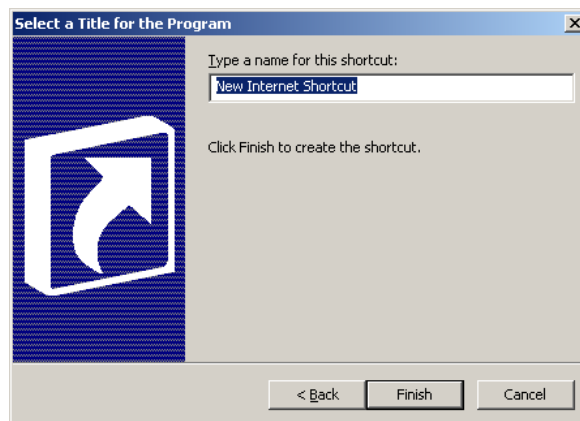
3. Move your mouse pointer over a blank area (without any icons or shortcuts). Single-click the right mouse button, and a small menu will appear. Left-click the word **New**, and then left-click the word **Shortcut**.



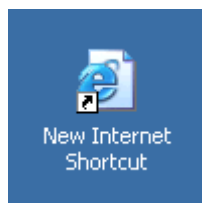
4. Windows will prompt you to enter a web address. Left-click the box below the words **Type the location of the item:**. Type in the web address provided to you, and then click the **Next** button (Example: www.ipcharge.com).



5. Windows will prompt you to enter a name for this shortcut. This name should be something easy for you to recognize. Enter it now, then left-click the **Finish** button.



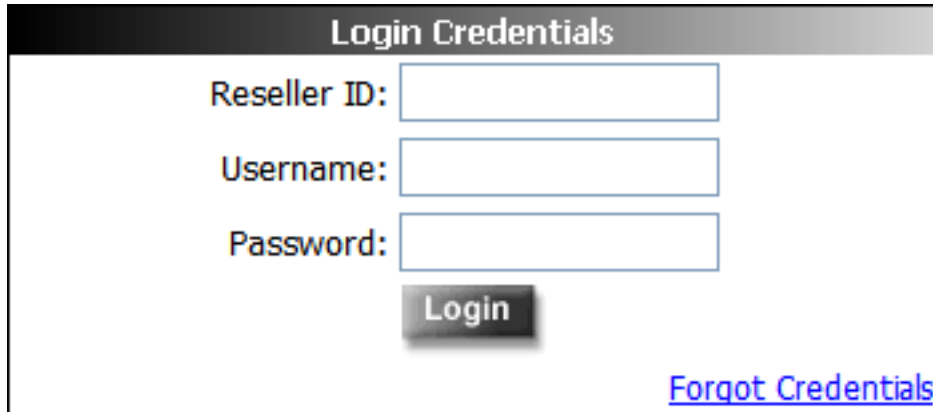
6. Windows will return you to the desktop. You should now see a new shortcut icon with the title you specified in the previous step.



7. This completes the setup of your shortcut. You can double-click this icon whenever you want to access PAYware Connect. Do so now, and continue to the next section, **Logging In**.

Logging In

	Simple Explanation: Complete the following detailed instructions, or simply enter the Reseller ID , Username , and Password you received upon signing up for PAYware Connect. You may then click Login and continue on to the next section, Corporate Portal .
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You should have received a **Reseller ID**, **Username**, and **Password** when you registered as a reseller of this payment processing service. If not, check with your Sales Representative or Technical Support Representative.

1. Type in the **Reseller ID** provided to you. This number identifies you as a reseller registered with PAYware Connect.

	Note: Should you ever forget your Login Credentials , you may click the link Forgot Credentials to view the PAYware Connect support number.
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2. Type in the **Username** provided to you (may also be described as **Login** or **Login Name**). This login identifies you as a user representing your company. PAYware Connect allows for multiple users per reseller.
3. Type in the **Password** associated with the **Username** specified in step two. Enter the password *exactly* as it was provided to you.

	Note: The Password field is case-sensitive; so make sure you use upper case or lower case letters as necessary. PAYware Connect requires 'strong' passwords; review the warning following step four for requirements.
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4. Click the **Login** button. If your login credentials are correct, you will proceed to the **Corporate Portal**. If not, double-check your information and re-attempt the login.

	WARNING: Your user ID will be temporarily locked if there are three unsuccessful login attempts. Only a user who has access to the User Manager window can unlock a locked user ID (see page 101).
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!	WARNING: PAYware Connect requirements for ‘strong’ passwords: • Must be minimum of eight alpha/numeric characters in length and maximum of 14 alpha/numeric characters in length • Must differ from the previous six password submissions • Must be case sensitive • Must contain at least three upper case characters • Must contain at least two numeric characters • Must contain at least three lower case characters • Must not contain repeating characters of the same case and/or numeric value (e.g., AA, aa, 22) • Must not contain any group of 3 sequential numbers or characters within the same case (e.g., 234, fgh, ABC, etc.) • Passwords expire after 90 days, including a 10 day warning period
	Note: If one of your merchants' Administrator users has been locked out of his account, he must either call you or wait thirty minutes for the account to unlock. If he cannot contact you, he may contact PAYware Connect Technical Support. If your merchant loses his Administrator password, you must reset it. Administrator passwords are encrypted and cannot be retrieved—a new password must be generated. Please review with your merchants that they will need to change the newly generated password upon login, or they will be unable to run any transactions. This is a security feature.

5. Continue to the next section, **Corporate Portal**.

Corporate Portal

★	Simple Explanation: The Corporate Portal is your interface to PAYware Connect. It allows you to create/edit merchant accounts, create/edit agent accounts, view reports, manage your account(s), and access help information. Each button describes its function, so you can either read the more detailed descriptions given below, or skip ahead to the next section, Reseller Hierarchy .
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Every payment processing function available to you can be accessed through the **Corporate Portal**.



- The five buttons in the **Corporate Portal**'s tool bar allow you to access specific functions within PAYware Connect.
 - Resellers** - allows you to create and edit your agent accounts, if applicable
 - Merchants** - allows you to create and edit your merchant accounts
 - Reports** - allows you to access the different reporting functions (reports are detailed records of your merchants' and resellers' activity)
 - Account Admin** - allows you to view/edit information specific to your account, your merchants' accounts, and your resellers' accounts
 - Help** - allows you to access help information
- The login information in the upper-right corner of the **Corporate Portal** consists of your **Username**, your **Reseller ID**, and your **Reseller Name**. The **Username** and **Reseller ID** are the same as what you entered in the **Login Credentials** window (already described in the section **Logging In**). The **Reseller Name** should already be set up for you (this can be edited and is addressed later in this manual). Clicking **Log Out** will return you to the **Login Credentials** window. Click **Log Out** to exit PAYware Connect or to log in using different login credentials.



A billing icon in this area indicates there are messages from the Oracle billing system. Click to view messages for all merchants with billing issues.

Merchant Messages

Filter Merchant ID (partial ok):

☐ Hide Acknowledged Messages

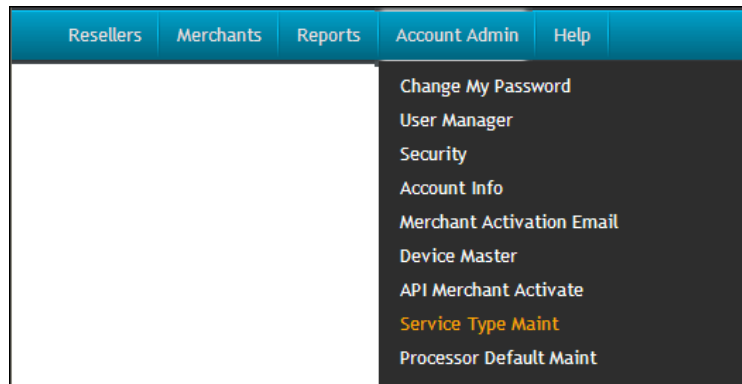
	MerchantName	MerchantId	Msg Date	Invoice Date	Invoice Nbr	Message
☐	achtest		6/12/2012 12:00:00 AM	6/12/2012	123	Test Data
☐	clitest		6/12/2012 12:00:00 AM	6/12/2012	123	More test data

Service Type Maintenance



Simple Explanation: Prior to setting up any agents or merchants, you must set up your pricing for the payment processing services that you will be reselling.

1. Point to **Account Admin**. A menu will appear. Click **Service Type Maint**.



2. This window displays the processors, services, and pricing tiers that are currently available to you for resale to your merchants or agents. Each **Processor ID** can have multiple **Services** (service types), and each **Service** can have multiple **Tiers** (pricing levels).

Edit My Service Types **Reseller Info** **Date / Time**

000 XYZ Reseller
5000 Business Center Drive
Savannah, GA 31405
4/22/2008 12:38:44 PM

Processor ID		Processor Name						
Processor 1		Processor 1						
Service Type	Description	Buy Mnth	Buy Setup	Mnth Min	Setup	Merch Mnth	Merch Setup	
PS-MSB-0	Payment Server Service	17.9900	49.0000	54.5400	100.0000	80.0000	45.0000	
Tier	Min Tran	Max Tran	Buy Rate	Sell Rate	Merch Rate			
1	201	1000000	0.0500	0.3000	35.0000			
Generic	Generic Service Bundle	15.0000	15.0000	15.0000	15.0000	15.0000	15.0000	
Tier	Min Tran	Max Tran	Buy Rate	Sell Rate	Merch Rate			
1	1	150	0	0	0.0100			
2	151	300	0.1000	0.1500	0.0100			
3	301	500	0.0900	0.1400	0.0100			
4	501	999999	0.0800	0.1300	0.0100			
VT-CARD	Virtual Terminal Cardnet	13.0000	49.0000	13.0000	49.0000	24.9900	99.0000	
Tier	Min Tran	Max Tran	Buy Rate	Sell Rate	Merch Rate			
1	201	1000000	0.0500	0.3000	0.3500			
Processor 2		Processor 2						
Service		Buy	Buy	Mnth		Merch	Merch	

Update

	Note: This window also allows you to edit your default Service Type Maintenance fees and rates for new merchants (and agents if applicable). Consult the section Setting an Agent's Rates (page 33) to learn how to edit the rates and fees for a particular agent's services. Agent pricing that you enter into Service Type Maintenance is for reference purposes only. PAYware Connect is not set up to bill agents.
	Note: If VeriFone bills you directly for your merchant's service fees, you are not required to enter any information into the Service Type Maintenance window.

- **Processor ID** - **Processor ID** is the PAYware Connect abbreviation for the processing company displayed in the **Processor Name** column. Consult the section **Processor-Specific Information** for specific information about each of the payment processing companies available to you through PAYware Connect (see page 137).
- **Service Type** - A **Service Type** is a connectivity method used to access PAYware Connect. Some available service types are as follows:
 - **Software Development Kit (SDK)** a.k.a. API/Payment Server - This service type allows a merchant to programmatically interface with PAYware Connect (using the PAYware Connect SDK) in order to process transactions.
 - **Web Terminal** - This service type allows a merchant to use the standard PAYware Connect Virtual Terminal interface to process transactions.
 - **On the Spot Service Types:** -- This service type allows PAYware Connect to communicate with a handheld VeriFone wireless or GPRS terminal. Please refer to your contract for service types and descriptions.

Each **Service Type** has the following fields associated with it:

- **Buy Mnth** - The Buy monthly fee is the monthly service fee that VeriFone charges to the reseller.
- **Buy Setup** - The Buy Setup is a setup fee that VeriFone charges to the reseller.
- **Mnth Min** - (for use by resellers only, n/a to agents) - The **Mnth Min** fee for each **Service Type** is the base monthly fee that you will charge each of your agents (per account) to access this service. This field is only applicable if you are a reseller that VeriFone bills directly.
- **Setup** - (for use by resellers only, n/a to agents) - The **Setup Charge** for each **Service Type** is a one-time fee that you will charge each of your agents (per account) to access PAYware Connect. This field is only applicable if you are a reseller that VeriFone bills directly.
- **Merch Mnth** - The **Merch Mnth** for each **Service Type** is the base monthly fee that you will charge each of your merchants (per account).
- **Merch Setup** - The **Merch Setup** is a one-time fee that you will charge each of your merchants to access each PAYware Connect service.

Each **Service Type** has at least one **Tier** associated with it:

- **Tier** - Each **Tier** is a "pricing level" with its own per-transaction rate.
 - **Min Tran** - Minimum number of transactions allowed for this tier.
 - **Max Tran** - Maximum number of transactions allowed for this tier.
 - **Buy Rate** - If your agent's merchant or your merchant exceeds the number of transactions included per-month with his account, the **Buy Rate** is the per-transaction

cost that you pay to VeriFone (or your PAYware Connect reseller). Please note that this is in addition to whatever per-merchant account monthly fee you pay to VeriFone (or your PAYware Connect reseller).

- **Sell Rate** - (for use by resellers only, n/a to agents) - If the total per-month number of transactions processed by an agent's merchant is between the **Min Tran** and **Max Tran** values, then the agent will pay his reseller the **Sell Rate** *per-transaction* for the number of transactions in excess of those included (in addition to his **Mnth Min** fee). **Example:** An agent has 3000 "free" transactions included per month to pass on to each of his merchants. If the number of transactions processed by one of his merchants exceeds that number by 100, then the agent must pay his reseller the **Sell Rate** *per-transaction* for those 100 transactions in addition to his **Mnth Min** fee. This field is only applicable if you are a reseller that VeriFone bills directly.
- **Merch Rate** - If the total per-month number of transactions processed by your merchant is between the **Min Tran** and **Max Tran** values, then the merchant will pay you the **Merch Rate** *per-transaction* for the number of transactions exceeding those included (in addition to his **Mnth Min** fee).

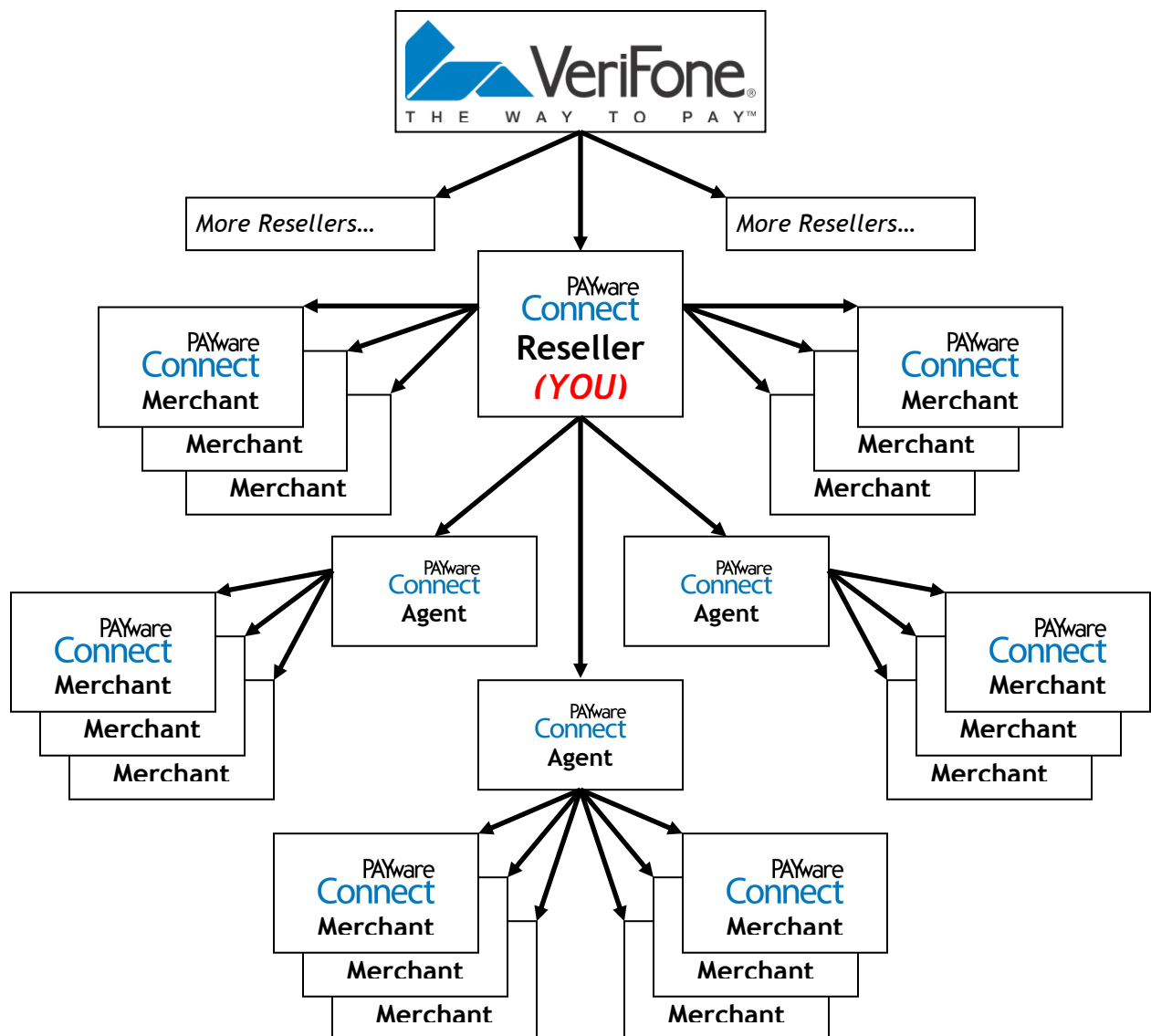
PAYware Connect allows you to edit some of the values found in this window. To edit any of the following values, click that field's value. Type in the desired value for that field.

- **Mnth Min**
- **Setup Charge**
- **Merch Mnth**
- **Merch Setup**
- **Sell Rate**
- **Merch Rate**

3. After you have made the desired changes, click the **Update** button. PAYware Connect will save your changes.

Reseller Hierarchy

★	Simple Explanation: Before you start to use the Reseller Accounts section of the PAYware Connect Corporate Portal, consult the following diagram to get a better understanding of the PAYware Connect reseller/merchant structure. This hierarchy is further explained in the following sections.
☞	Note: The following diagram is only an example hierarchy.



Creating an Agent

	Simple Explanation: The Reseller Search/Maintenance window allows you to create new agent accounts and edit existing agent accounts. An agent purchases the PAYware Connect service from you and resells it to his customers. If you are a reseller that VeriFone bills directly, you may want to review this section just to get an idea of the optional tools PAYware Connect can offer you.
	Note: This feature is intended for use by PAYware Connect resellers/aggregators or managed accounts only and is not applicable to PAYware Connect agents. Agent setups are only available to resellers and managed/aggregator accounts that VeriFone bills.

Creating an Agent's Account

1. To access the **Reseller Search/Maintenance** window, click the word **Resellers** (near the upper left of the interface).



2. The **Reseller Search/Maintenance** window will appear onscreen. This window lists any agents you have set up (if you are a new reseller, none will be listed). This window also allows you to:
 - Create a **New** agent
 - Edit the **Details** of an existing agent
 - **Deactivate** an existing agent
 - **Activate** a deactivated agent
 - **Search** for an existing agent
3. Click the **New** button (on the left side of this **Reseller Search/Maintenance** window) to create a **New** agent.

Address Information

Company Name:

Address:

Address (cont):

City:

State:

Zip:

Contact Information

Phone: ***-***-****

Fax: ***-***-****

Contact/Setup Name:

Contact/Setup Email:

Billing Name:

Billing Email:

Payment Information

Payment Method:

Credit Card Number:

Expiration Date: Month: Year:

Reseller Flags

De-Activate: ☐

Processor Service Type Selections

Select Processors:

Processor 1

- ☐ Payment Server Service Bundle 1
- ☐ Generic Service Bundle 1
- ☐ Virtual Terminal

Processor 2

- ☐ On the Spot Restaurant High Volume
- ☐ On the Spot Restaurant Low Volume
- ☐ On the Spot Retail Mthly Svc Fee, Per Term, 0 Txns
- ☐ Virtual Terminal Merchant Service Bundle 1

4. Use this **Reseller Information** window to enter all available information for the agent you are creating. Use the following information as a guide.

- **Company Name:** ABC Payment Solutions
- **Address:** 123 Main Street
- **Address (cont.):** Secondary address line, if applicable. **Example:** Suite 1000
- **City:** Anytown
- **State:** GA
- **Zip:** 31405
- **Phone:** 912-555-1212
- **Fax:** 912-555-1212
- **Contact/Setup Name:** Specify the primary contact for this agent. This name will be used in the "Welcome to PAYware Connect" activation email that includes the agent's login information. **Example:** George Adrian
- **Contact/Setup Email:** Specify the primary contact's email address. This address will receive the "Welcome to PAYware Connect " activation email that includes the agent's login information.
- **Billing Name:** Specify the billing contact (or company name) for this agent. All accounting issues will be sent to this contact's attention (using the **Billing Email** address). **Example:** Brett Thomas
- **Billing Email:** Specify the billing contact's email address. PAYware Connect will send an email message to the **Billing Email** address if there is an issue with collecting monthly fees and charges from this agent's account. **Example:** brett@abc_pay.com
- **Reseller Bills Merchants:** Check this box if this reseller bills merchants.
- **Deactivate:** This is simply another way of deactivating an agent. Leave this box unchecked (unless you want to initiate this agent's account in a "suspended" state).

In the section labeled **Processor Service Type Selections**, you will see the processor selections and service types available for you to grant to agents. Put a check next to the options you want for this agent.

Click **Next**.

	Note: VeriFone (or whoever signed you up as a PAYware Connect reseller) has already determined which processor types and service types are available to you. This can be edited (by whoever set up your PAYware Connect account), just as you can edit what processor types and service types are available to your agent(s).
---	--

5. PAYware Connect will display the next step in the agent creation process: the **Create Reseller Administrator** window. Fill out this window using the following information as a guide.

- **User ID:** Henry
- **Full Name:** Henry John
- **Password:** You may either create your own password, or you can have PAYware Connect randomly generate a password for you. Whichever option you select, make sure to note this information for distribution to the account administrator.
 - If you want PAYware Connect to randomly generate a password for you, click the **Generate** button. Next, click the **Save** button and continue on to step 5.
 - If you want to create your own password, it must meet the following requirements.
Example: HENhen01!
 - A password must be at least eight characters in length
 - A password must contain at least three upper case characters
 - A password must contain at least three lower case characters
 - A password must contain at least two numeric characters

- A password must not contain repeating characters of the same case or numeric value
 - A password must not contain any group of three sequential characters of the same case nor any group of three sequential numeric characters
 - A password must differ from the previous six password submissions
 - All passwords expire after 90 days, including a 10 day warning period
- **(Re-Key) Password:** Re-enter the password and click the **Save** button.

New Reseller Setup	Create Reseller Administrator	Step 2 of 2
New Reseller ID - 000		
User ID:		
Full Name:		
Password:		Generate
(Re-Key) Password:		
Save		Back

6. PAYware Connect will confirm that your agent's account has been created, and will automatically send an email message containing account and login information to the **Contact/Setup Email** address you specified earlier. As PAYware Connect states in the confirmation message, the next step is to set your agent's rates and service types if desired.

New Reseller has been successfully created. Please contact your reseller and provide them with their Reseller Code - 000 User Name - Henry Password - 00000000 An Email has been sent to george@abc_pay.com with their login instructions. Your next step will be to maintain this reseller by establishing their monthly service type rate, as well as your selling rate for each service type tier.

7. Click the word **Resellers** (near the upper left of the interface) to return to the **Reseller Search/Maintenance** window. Your newly created reseller will be displayed. Continue on to the next section, **Setting An Agent's Rates**.

Setting an Agent's Rates

	Simple Explanation: After you have created an agent, and if desired, you can set the rates you will charge that agent for the various PAYware Connect services. PAYware Connect allows you to select each service that you wish to be available to your agent. Additionally, this window allows you to add new Service Types to existing processors.
---	--

	Note: This feature is intended for use by PAYware Connect resellers only and is not applicable to PAYware Connect agents.
---	--

1. If you are not already at the **Reseller Search/Maintenance** window, click the word **Resellers** (near the upper left of the interface).
2. Select the desired agent's account by clicking its row. The row will turn blue.
3. Next, click the **Details** button. PAYware Connect will display the same **Reseller Information** window you saw in the section **Creating An Agent's Account** (see page 29).
4. Scroll down to the bottom of this window and click the **Processors** button. PAYware Connect will display the second **Reseller Information** window. This window displays the processors, services, and tiers that are currently available to this agent for him to resell to his merchants or agents.

Edit Reseller Service Type		Reseller Info		Date / Time	
00		ABC Payment Solutions 123 Main Street Anytown, GA 31405		4/7/2005 10:44:12 AM	

Processor ID	Processor Name				
Proc2	Processor 2				

Service Type	Description	Monthly Min	Setup Charge
Serv1	Web Term 300	0	0

Tier	Min Tran	Max Tran	Buy Rate	Sell Rate
1	3001	5000	0.0300	0.0500
2	5001	9000	0.0200	0.0475

	Note: This window gives you the ability to set the rates and fees for this particular agent's service types. This does not affect your universal service type settings (used as the defaults for new agent setups). Consult the section Service Type Maintenance to learn how to set the default rates for the processors, services, and pricing tiers that are available to your merchants or agents (see page 25).
---	--

Each **Processor ID** can have multiple **Service Types**, and each **Service Type** can have multiple pricing **Tiers**.

- **Processor ID** - A **Processor ID** is the PAYware Connect abbreviation for the processing company displayed in the **Processor Name** column. Consult the section **Processor-Specific Information**

for specific information about each of the different payment processing companies available to you through PAYware Connect (see page 137).

- **Service Type** - A **Service Type** is a connectivity method used to access PAYware Connect. Available service types are as follows:
 - **Software Development Kit (SDK)** a.k.a. API/Payment Server - This service type allows a merchant to programmatically interface with PAYware Connect (using the PAYware Connect SDK) in order to process transactions.
 - **Web Terminal** - This service type allows a merchant to use the standard PAYware Connect Virtual Terminal interface to process transactions.
 - **On the Spot Service Types** - This service type allows PAYware Connect to communicate with a handheld VeriFone wireless or GPRS terminal. Please refer to your contract for service types and descriptions.

Each **Service Type** has the following fields associated with it:

- **Mnth Min** - The **Mnth Min** for each **Service Type** is the base monthly fee that you will charge each of your agents (per account) to access this service.
- **Setup Charge** - The **Setup Charge** for each **Service Type** is a one-time fee that you will charge each of your agents (per account) to access PAYware Connect.

Each **Service Type** has one or more pricing **Tiers** associated with it:

- **Tier** - Each **Tier** is a "pricing level" with its own per-transaction rate.
 - **Min Tran** - Minimum number of transactions allowed for this tier.
 - **Max Tran** - Maximum number of transactions allowed for this tier.
 - **Buy Rate** - If your agent's merchant or your merchant exceeds the number of transactions included per-month with his account, the **Buy Rate** is the per-transaction cost that you pay to VeriFone (or your PAYware Connect reseller). Please note that this is in addition to whatever per-merchant account monthly fee you pay to VeriFone (or your PAYware Connect reseller).
 - **Sell Rate** - (for use by resellers only, n/a to agents) - If the total per-month number of transactions processed by an agent's merchant is between the **Min Tran** and **Max Tran** values, then the agent will pay his reseller the **Sell Rate per-transaction** for the number of transactions in excess of those included (in addition to his **Monthly** fee).
Example: An agent has 3000 "free" transactions included per month to pass on to each of his merchants. If the number of transactions processed by one of his merchants exceeds that number by 100, then the agent must pay his reseller the **Sell Rate** per-transaction for those 100 transactions in addition to his **Monthly** fee.

	Note: This window also allows you to add new Service Types to those already available for an existing agent. To add a Service Type , click the New button. Select the desired Service Type from the drop-down box that will appear near the bottom of this window. Click the Save button to save your changes, or click the Cancel button to avoid adding a Service Type .
---	--

5. PAYware Connect allows you to edit the following values from this window. To edit a specific field, click that field's value. Type in the desired value.

- **Mnth Min**
- **Setup Charge**
- **Sell Rate**

- After you are finished making changes, click the **Update** button to save those changes. If you do not want to save the changes you have made, just click the **Back** button to return to the first **Reseller Information** window. Next, click the **Cancel** button to exit the first **Reseller Information** window.
- Your agent has now been set up and configured.

All that remains is for your reseller to log in and begin selling accounts. You may now continue reviewing the remaining sections pertaining to agent account management. After you are done, proceed to the section **Conclusion of Tutorial** (see page 54).

Searching for an Agent's Account



Note: This feature is intended for use by PAYware Connect resellers only and is not applicable to PAYware Connect agents. This feature is only available to resellers whose contract specifies that the reseller be billed for all fees.

- Click the **Resellers** button (near the upper left of this window) to access the **Reseller Search/Maintenance** window.

Reseller ID:
 Reseller Name:

1 reseller(s) returned

Reseller Search/Maintenance				
	Name	ID	City	Contact
	ABC Payment Solutio	57	Anytown	Henry John

- If you only have a few agents, you do not have to scroll down or search for them. However, if you have a large number of agents, you can use the search tools at the top of this page. You can search by **Reseller ID** or **Reseller Name**.
- Enter the **Reseller ID** or **Reseller Name**. You may search using the entire reseller name or a portion of it. If you enter information into both fields, PAYware Connect will search by **Reseller ID**.
- Next, click the **Search** button. PAYware Connect will display those agents that meet your search terms.
- You can also use the column headings at the top of this table to sort your agents.

Example: By default, the agents are arranged alphabetically by **Name**. If you click the **City** column heading, your agents will be arranged in alphabetic order (by **City**). If you click the **City** column heading again, your agents will be arranged in reverse alphabetic order (by **City**). This applies to all other columns as well.

Editing an Agent's Account

1. Click the **Resellers** button (near the upper left of this window) to access the **Reseller Search/Maintenance** window.

Reseller ID:

Reseller Name:

Search

1 reseller(s) returned

Reseller Search/Maintenance

New		Name	ID	City	Contact
Details		ABC Payment Soluti	57	Anytown	Henry John
DeActivate					
Activate					

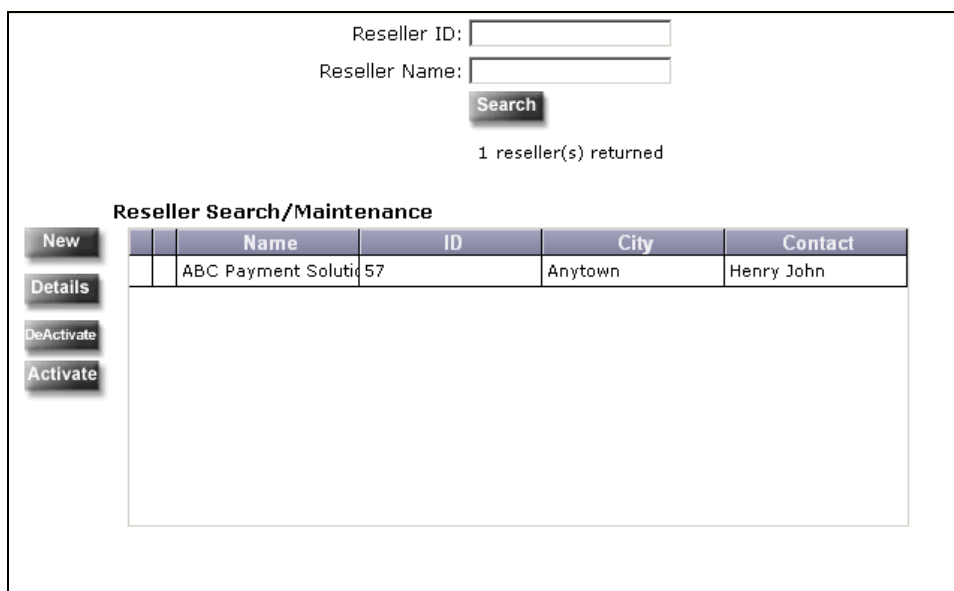
2. Select an agent's account by clicking its row. The row will turn blue.
3. Next, click the **Details** button. PAYware Connect will display the same **Reseller Information** window you saw in the section **Creating An Agent's Account** (see page 29). You can use this **Reseller Information** window to edit and/or update an existing agent's account information.
4. After you are finished making changes, click the **Update** button to save those changes. Alternatively, you may click the **Processors** button to view or edit the agent's rates (explained in the section the section **Setting An Agent's Rates**, see page 33).

Deactivating an Agent's Account

	Note: This feature is intended for use by PAYware Connect resellers only and is not applicable to PAYware Connect agents.
---	--

	Simple Explanation: When an agent's account is no longer needed, PAYware Connect allows you to deactivate it. Deactivation does not permanently remove an account from PAYware Connect. If you ever need to reactivate an account, PAYware Connect will allow you to reactivate it.
---	--

1. Click the **Resellers** button (near the upper left of this window) to access the **Reseller Search/Maintenance** window.



Reseller ID:

Reseller Name:

Search

1 reseller(s) returned

Reseller Search/Maintenance

	Name	ID	City	Contact
	ABC Payment Solutio	57	Anytown	Henry John

New
Details
DeActivate
Activate

2. Select an agent's account by clicking its row. The row will turn blue.
3. Next, click the **Deactivate** button. PAYware Connect will ask you to confirm that you want to deactivate the account. Click **OK**.
4. PAYware Connect will put an X in the second column of that agent's row, indicating that the account has been deactivated. Again, PAYware Connect deactivation is not deletion. The next section—**Activating An Agent's Account**—describes how to restore an account to active status.

Activating an Agent's Account



Note: This feature is intended for use by PAYware Connect resellers only and is not applicable to PAYware Connect agents.



Simple Explanation: PAYware Connect will allow you to reactivate a deactivated agent's account. Deactivation does not permanently remove an account from PAYware Connect.

1. Click the **Resellers** button (near the upper left of this window) to access the **Reseller Search/Maintenance** window.

Reseller ID:

Reseller Name:

Search

1 reseller(s) returned

Reseller Search/Maintenance

	Name	ID	City	Contact
☐	ABC Payment Solutions	57	Anytown	Henry John

New
Details
DeActivate
Activate

2. Select a deactivated agent's account by clicking its row. The row will turn blue. Next, click the **Activate** button. PAYware Connect will reactivate the account.

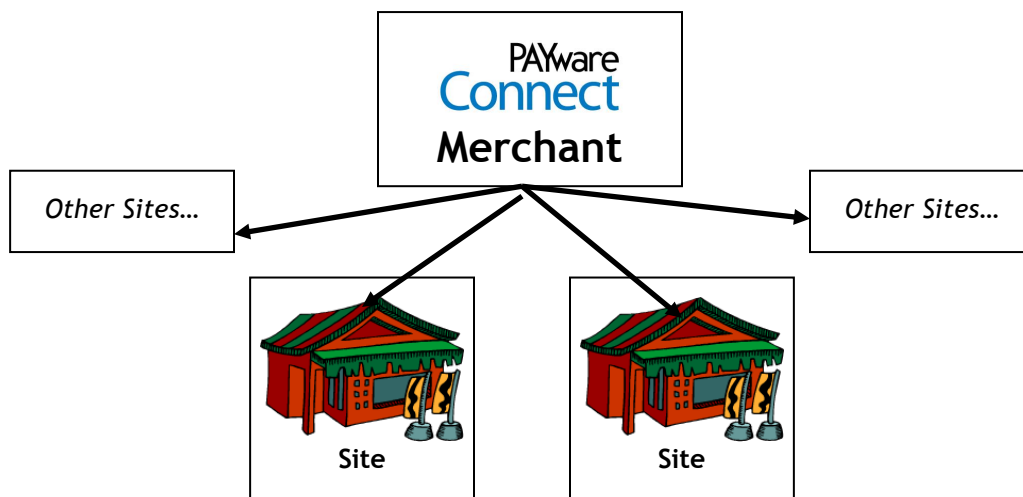


Note: This concludes the **Reseller Accounts** section of this tutorial. The next section will provide instructions on some similar functions for PAYware Connect merchant accounts.

Merchant Hierarchy

★	Simple Explanation: Before you start to use the Merchant Accounts section of the PAYware Connect Corporate Portal, consult the following diagram to get a better understanding of the PAYware Connect merchant structure. This diagram "extends" from any of the merchants in the Reseller Hierarchy diagram (see page 28). This hierarchy is further explained in the following sections.
---	---

☞	Note: The following diagram is only an example hierarchy. Each merchant and site will be able to support a configurable number of sites.
---	---



Creating a Merchant

	Simple Explanation: The Merchant Search/Maintenance window allows you to create new merchant accounts and edit existing merchant accounts. A merchant is an individual or organization to whom you have sold access to the PAYware Connect service. If you only expect to resell PAYware Connect to agents and do not anticipate selling directly to merchants, you may skip ahead to the section Reports (see page 55).
---	---

Creating a Merchant's Account



1. To access the **Merchant Search/Maintenance** window, click the word **Merchants** (near the upper left of the interface).
2. The **Merchant Search/Maintenance** window will appear onscreen. This window allows you to search on partial **Merchant ID** or **Merchant Name** (by default, no merchants are pre-loaded). By default, only **Active** merchants will be returned, but that can be changed to **Inactive** or **All**. By default, only 50 records are returned, but that can be changed up to 1000 (with possible performance implications).

This window also allows you to:

- Create a new **Merchant** or **Site**
- Edit the **Merchant** Contact Information of an existing merchant
- Edit the **Processor** Information of an existing merchant
- Edit the **Rates** of an existing merchant
- **Deactivate** a merchant
- **Activate** a deactivated merchant
- **Search** for an existing merchant

	WARNING: Resellers must access the Service Type Maintenance window (see page 25) to set up their merchant pricing and agents, if applicable, before they can set up merchants. This only applies to resellers that have VeriFone bill their merchants. If VeriFone is charging your clients directly, then Merch Mnth, Merch Setup, and Merch Rate must be populated with the pricing you wish for VeriFone to charge your merchants. The other fields (Mnth Min, Setup, and Sell Rate) may be populated with zeros or left blank.
---	--

Merchant ID or Merchant Name: (Partial entry ok)
Merchant Account Status: ☒ Active ☐ InActive ☐ All
Max # Records to Return:

New

Merchant

Site

Edit

Merchant

Processor

Rates

DeActivate

Activate

Merchant Search/Maintenance

No Data To Display

(click on column header to sort)
 -Incomplete Setup
 -DeActivated Merchant

3. Look in the **New** section on the left side of the **Merchant Search/Maintenance** window. Click the **Merchant** button to create a new merchant.
4. Use this **New Merchant Setup** window to enter all available information for the merchant you are creating. Use the following information as a guide for the rest of the setup information:
 - **Company Name:** Acme Bikes (max 24 char, including spaces)
 - **Site Name:** Savannah Location (max 24 char, including spaces. Do not populate this field unless you are setting up a new site.)
 - **Address:** 321 Main Street
 - **Address (cont.):** Secondary address line, if applicable. **Example:** Suite 1000
 - **Country:** United States
 - **Zip/Postal Code:** 31405
 - **City:** Anytown (max 13 char, including spaces)
 - **State/Province:** GA
 - **Phone:** 912-555-1212
 - **Fax:** 912-555-1212

	Note: The selection from the Country drop-down list will determine what fields are displayed for Address Information. Valid Country values: United States, Canada, and U.S. Virgin Islands.
--	--

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41

	Note: Zip code lookup is activated for United States addresses. Key Zip Code and use the TAB key to move to the next field. PAYware Connect will automatically fill in City name.
---	--

New Merchant Setup	Merchant Information	Step 1 of 3
Address Information Company Name: Site Name: Address: Address (cont): Country: United States  Zip/Postal Code: City: State/Province: Alabama 		
Contact Information Phone: ###-###-#### Fax: ###-###-#### Contact/Setup Name:  Contact/Setup Email: Billing Name: Billing Email: Settlement Name: Settlement Email:		
Payment Information Payment Method: Credit Card  Credit Card Number: Expiration Date: Month: 06  Year: 2012 		
Merchant Flags Verishield Protect: ☐		

- **Contact/Setup Name:** Specify the primary contact for this merchant. This person/company will receive the "Welcome to PAYware Connect" activation email that includes the merchant's login information. **Example:** John Thomas
- **Contact/Setup Email:** Specify the primary contact's email address. This address will receive the "Welcome to PAYware Connect" activation email that includes the merchant's login information. **Example:** john@acme_bikes.com

	Note: Click the Copy Name and Email to All icon  to copy the Contact/Setup Name and Email into the Billing and Settlement Name and Email fields.
---	--

- **Billing Name:** Specify the billing contact (or company name) for this merchant. All accounting issues will be sent to this contact's attention (using the **Billing Email** address). **Example:** Jane Doe

- **Billing Email:** Specify the billing contact's email address. PAYware Connect may send an email message to the **Billing Email** address if there is an issue with collecting monthly fees and charges from this merchant's account. **Example:** jane@acme_bikes.com
- **Settlement Name:** Specify the settlement contact for this merchant. PAYware Connect will notify this contact via the **Settlement Email** address if there is a settlement issue with this merchant's account. **Example:** Michael Knight
- **Settlement Email:** Specify the settlement contact's email address. PAYware Connect will send an email message to the **Settlement Email** address if there is a settlement issue with this merchant's account. **Example:** michael@acme_bikes.com
- **Payment Method:** Select the method of payment that this merchant will use to pay you monthly fees and charges. The available options are **Credit Card**, **ACH**, and **Invoice Reseller**. This is only applicable to those resellers that have PAYware Connect bill their customers (i.e., set up for **Hybrid** or **Commission** billing).
 - **Credit Card** - Select this option if the merchant will use a credit card to pay monthly fees and charges.
 - Specify the merchant's **Credit Card Number**.
 - Specify the **Expiration Date** of the merchant's credit card number.
 - *If you would like to leave the fields blank and have the merchant provide this information, enable 'Allow Payment Information Maintenance' under **Account Information Maintenance** (see page 114).*
 - **ACH** - Select this option if the merchant will use ACH to pay monthly fees and charges.
 - Specify the **Bank Routing** number. If valid, the **Bank Name** will be populated.
 - Specify the **Bank Account Holder Name**.
 - Specify the **Bank Account** number.
 - *If you would like to leave the fields blank and have the merchant provide this information, enable 'Allow Payment Information Maintenance' under **Account Information Maintenance** (see page 114).*

Payment Information

Payment Method: 

Bank Routing: 

Bank Name:

Bank Account Holder Name:

Bank Account:

If you click the help icon , the following will display to assist you in entering your ACH information:

ACH Help 

Account Holder Name 1001

Address DATE

PAY TO THE ORDER OF \$ DOLLARS

Bank Name

MEMO

123456789 0000987654321 1001

9 Digit Bank Routing Bank Account Check Number

- **Invoice Reseller** - Select this option to bill this merchant directly. This option will only be displayed for resellers set up for **Hybrid** billing.
- **VeriShield Protect and Date Activated:** VeriShield Protect fields.
- **De-Activate:** This is simply another way of deactivating a merchant. Leave this box unchecked (unless you want to initiate this account in a "suspended" state).

Select Primary Processor

Select Processors: **Processor 1**

☐ Payment Server Bundle 1

Processor 2

☐ Payment Server Service Bundle 1

Processor 3

☐ Payment Server Service Bundle 1

Next

5. In the section labeled **Select Processors**, you will see the processor selections and service types available for you to grant to merchants. Put a check next to the option you want to be available to this merchant. Click **Next**.

	Note: Once Next has been clicked, this information will be saved, regardless of the entry of any additional information. You may use the Back button on your browser, at any time during a new merchant setup in order to edit the data entered. If the setup is ended, for any reason, after clicking Next, you may complete the setup at a later time. To finish an incomplete setup, select a merchant's account by clicking its row to highlight. Next, click the Merchant button within the Edit section. PAYware Connect will display the Merchant Information window. You will then have the opportunity to edit any of the Merchant information, with the exception of the Processor/Service Type. If a different processor is required, you will need to set up a new merchant account.
---	--

	Note: VeriFone—or whoever signed you up as a PAYware Connect reseller—has already determined which processors and service types are available to you. Similarly, you are able to choose which processor and service types are available to your merchant(s).
---	--

6. PAYware Connect will display the next step in the merchant creation process: the **Processor Setup** window. This window allows you to configure the main administrative user for this merchant, specify the **Card Types to be Accepted**, and to set up the processing company information for this merchant.

New Merchant Setup	User/Processor Setup	Step 2 of 3														
117500010001	Acme Bikes 321 Main Street Anytown, GA 31405															
User ID: JohnT123 Full Name: John Thomas Password: •••••••• Generate (Re-Key) Password: •••••••• Role: Administrator	Password Requirements <table style="width: 100%; border-collapse: collapse;"> <tr><td>✓ Lower Case count</td><td style="text-align: right;">3</td></tr> <tr><td>✓ Upper Case count</td><td style="text-align: right;">3</td></tr> <tr><td>✓ Numeric count</td><td style="text-align: right;">2</td></tr> <tr><td>✓ Special Character count</td><td style="text-align: right;">0</td></tr> <tr><td>✓ Min / Max Valid</td><td></td></tr> <tr><td>✓ No Repeating Characters</td><td></td></tr> <tr><td>✓ No Sequential Characters</td><td></td></tr> </table> Password meet's requirements	✓ Lower Case count	3	✓ Upper Case count	3	✓ Numeric count	2	✓ Special Character count	0	✓ Min / Max Valid		✓ No Repeating Characters		✓ No Sequential Characters		
✓ Lower Case count	3															
✓ Upper Case count	3															
✓ Numeric count	2															
✓ Special Character count	0															
✓ Min / Max Valid																
✓ No Repeating Characters																
✓ No Sequential Characters																
Select Card Types to be Accepted ☒ Visa ☒ MasterCard ☐ American Express ☐ Discover ☐ Carte Blance ☐ JAL ☐ JCB ☐ Enroute ☐ Diner's Club ☐ Switch ☐ Unknown ☐ All card types accepted																

Fill out this window using the following information as a guide.

- **User ID:** JohnT123
- **Full Name:** John Thomas
- **Password:** You may either create your own password, or you can have PAYware Connect randomly generate a password for you. Whichever option you select, make sure to note this information for distribution to the account administrator.
 - If you want PAYware Connect to randomly generate a password for you, click the **Generate** button.
 - If you want to create your own password, it must meet the following requirements.

Example: JONjon01!

 - A password must be at least eight characters in length
 - A password must contain at least three upper case characters
 - A password must contain at least three lower case characters
 - A password must contain at least two digits

- A password must not contain repeating characters of the same case or numeric value
- A password must not contain any group of three sequential characters of the same case nor any group of three sequential numeric characters
- A password must differ from the previous six password submissions
- All passwords expire after 90 days, including a 10 day warning period



Note: As you are keying in a new password, the red X's next to each password policy requirement listed on the right side of the screen will change to green checks as the requirements are satisfied. All requirements must have green check marks beside them before the new password will be accepted.

- **(Re-Key) Password:** Re-enter the password. Use this for passwords that you created.
- **Role:** This field cannot be edited, since the only kind of merchant account a reseller can create is an **Administrator** account. This **Administrator** can then create users for this merchant account.

7. Select the **Card Types to be Accepted**.

8. Next, you must set up the processing company information for this merchant. The available fields in this window will vary depending on which processing company you have selected for this merchant. This is because each processing company has its own setup requirements. Consult the section **Processor-Specific Information** for detailed information related to the processor you have selected (see page 137)



Note: You can obtain this information from whoever set up the merchant with their merchant account. Click the **Save** button when you have filled out all of these fields.

9. Depending on which payment processing company you have selected, you also may want to specify your merchants' **AVS Acceptance Level**, **CVV2 Acceptance Level**, and **Duplicate Check Level**. If you are creating a **LIVE** merchant, you may use the information in the section **Fraud Protection** as a guide (see page 167).

10. Click the **Save** button after you have:

- Configured the main administrative user for this merchant
- Set up the processing company information for this merchant
- Set up the **AVS Acceptance Level**, **CVV2 Acceptance Level**, and **Duplicate Check Level** (if applicable).

11. PAYware Connect will display the next step in the merchant creation process. This window allows you to set up or modify the **Mnth Min**, **Setup Charge**, and **Sell Rate** values for this merchant.

Merchant Setup Charge		Merchant Info		Step 3 of 3	
117500010001		Acme Bikes 321 Main Street Anytown, GA 31405			
New merchant <i>Acme Bikes</i> will not be charged any setup fee at this time. It is your responsibility to collect the fees.					
Processor ID		Processor Name			
☐ SVDOT		Processor 1			
Service Type		Description	Monthly Min	Setup Charge	
☐ VT-MSB-01		Virt Term Test			
		Tier	Min Tran	Max Tran	Sell Rate
		1	501	999999	
Next					

Once you click the **Next** button, the **Total** sum of the **Mnth Min** and **Setup Charge** will be charged to this merchant by the **Payment Method** you specified in a previous step. Payment must be collected prior to account activation.

12. PAYware Connect will confirm that your merchant's account has been created, and will automatically send an email message containing account and login information to the **Contact/Setup Email** address you specified earlier.
13. Your merchant has now been set up and configured.

!	WARNING: Before this merchant uses PAYware Connect to do actual "live" business, we highly recommend that you have him process at least one sale transaction using a real credit card number—preferably his own. He should then attempt to settle that transaction (using the process given in the PAYware Connect Merchant Console User's Manual), and then he should check with his bank to be sure his funds have been applied correctly. This recommendation applies to all new PAYware Connect merchant accounts. Remember: the actual transfer of funds can take several business days (depending on processing company, merchant bank, etc.).
---	--

	Note: VeriFone's host based processor certifications do not allow for the initiation of settlement from PAYware Connect. PAYware Connect will default every host based processing account to auto close @ 11:59:59 PM. The merchant must have auto close set up with the processor to settle the batch daily. Once this is set up, the merchant must find out what time the batch will be closed each day and set the auto close time accordingly.
---	---

The merchant will not be able to use this account until they have accepted the EULA and have been successfully billed for setup/monthly charges. Depending on your individual reseller contract with PAYware Connect, your merchants may or may not be billed directly by VeriFone.

Creating a New Site

	Simple Explanation: Your PAYware Connect merchant account includes one PAYware Connect site account and one PAYware Connect terminal account. When you process transactions, you are using that default site account and that default terminal account.
	Note: From the perspective of each site account, a site is separate from its parent merchant. Billing and reporting are exclusive to each site. A site user is able to see the transactions processed at his site as well as the transactions processed by every other site and terminal associated with his account (as long as he has been assigned the appropriate permission level).
	Note: When setting up a site, the name we send to the processor will be the site name.

A new PAYware Connect site account is created in the same way that a PAYware Connect merchant account is created. The only difference is that to create a site, you must first click the merchant for which you wish to create a new site. Then, click the **Site** button (in the **New** box, on the left side of the **Merchant Search/Maintenance** window). After that, you may provide the required information. Refer to the section **Creating A Merchant** for explanations of the required fields (see page 40).

Searching for a Merchant's Account

	Simple Explanation: If you have just created a merchant for the first time, you may decide to skip this section.
	Note: You can search for PAYware Connect site accounts in the same way that you search for merchant accounts.

1. Click the word **Merchants** (near the upper left of the PAYware Connect interface) to access the **Merchant Search/Maintenance** window. You will see a list of the merchants you have signed up with the PAYware Connect service. If you are following this tutorial for the first time, you shouldn't see any merchants other than the one you just created.



Merchant ID:
Merchant Name:

00 Merchant(s) returned.

2. To search for an existing merchant's account, enter the **Merchant ID** and/or **Merchant Name** into the boxes near the top of the **Merchant Search/Maintenance** window.
 - **Merchant ID** - This field allows you to specify the merchant's **Merchant ID** as it is specified in PAYware Connect. You may use this field in combination with the **Merchant Name** field, or you may search using just the **Merchant ID**.

- **Merchant Name** - This field allows you to specify the merchant's **Merchant Name** as it is specified in PAYware Connect. You may search using the entire merchant's name or a portion of it. If you use this field in combination with the **Merchant ID** field, PAYware Connect will search by **Merchant ID**.
3. After you have specified your search terms, click the **Search** button to generate your search results. PAYware Connect will display those accounts that match your search.



Note: You can also use the column headings at the top of this table to sort your merchants. **Example:** By default, the merchants are arranged alphabetically by **Name**. If you click the **City** column heading, your merchants will be arranged in alphabetic order (by **City**). If you click the **City** column heading again, your merchants will be arranged in reverse alphabetic order (by **City**). This applies to all other columns as well.

Completing a Merchant's Account



Note: Once **Next** has been clicked on the **Merchant Information** screen, the data will be saved, regardless of the entry of any additional information. You may use the **Back** button on your browser, at any time during a new merchant setup in order to edit the data entered.

If the setup is ended, for any reason, after clicking **Next**, the account will be marked as incomplete. You may complete the setup at a later time.

Merchant ID:

Merchant Name:

1 Merchant(s) returned.

Merchant Search/Maintenance

New

Merchant

Site

Edit

Merchant

Processor

Rates

DeActivate

Activate

	Merchant	ID	City	Contact
i	Acme Bikes	12500010001	Anytown	John Thomas

(click on column header to sort)

i -Incomplete Setup
X -DeActivated Merchant

1. To complete an **Incomplete Setup**, select a merchant's account by clicking its row. The row will turn blue. Next, click the **Merchant** button in the **Edit** section. PAYware Connect will display the **Merchant Information** window. You may edit any of the Merchant Information at this time, with the exception of **Processor/Service type**. (If a different Processor is required, you will need to set up a **New Merchant Account**.) Click **Next**.
2. This will bring you to the **User/Processor Setup** window. Consult the section **Creating A Merchant's Account** for more information on **User/Processor Setup** (see page 40).

Editing a Merchant's Account



Note: You can edit PAYware Connect site accounts in the same way that you edit merchant accounts.

Edit Card Types to be Accepted

☒ Visa
☒ MasterCard
☐ American Express
☐ Discover
☐ Carte Blanche
☐ JAL
☐ JCB
☐ Enroute
☐ Diner's Club
☐ Switch
☐ Unknown
☐ Private Label
☐ All card types accepted

Address Information
Company Name:
Site Name:
Address:
Address (cont):
Country: United States
Zip/Postal Code:
City:
State/Province: New York

Contact Information
Phone: ###-###-####
Fax: ###-###-####
Contact/Setup Name: 
Contact/Setup Email:
Billing Name:
Billing Email:
Settlement Name:
Settlement Email:

Payment Information
Payment Method: Credit Card
Credit Card Number:
Expiration Date: Month: 11 Year: 2012

Merchant Flags
Verishield Protect: ☐ Date Activated:
De-Activate: ☐

Update

1. Click the word **Merchants** (near the upper left of the PAYware Connect interface) to access the **Merchant Search/Maintenance** window. Select a merchant's account by clicking its row. The row will turn blue. Next, click the **Merchant** button in the **Edit** section. PAYware Connect will display the same **Merchant Information** window you saw in the section **Creating A Merchant's Account** (see page 40).
2. You can use this **Merchant Information** window to edit/update an existing merchant's account information. After you are finished making changes, click the **Update** button to save those changes. If you do not want to save your changes, just click the **Merchants** button (near the upper left of this window) or your Internet browser's **Back** button to return to the **Merchant Search/Maintenance** window.

Editing a Merchant's Processor Information; AVS, CVV2, and Duplicate Check Levels

1. Click the word **Merchant**, near the top left of the PAYware Connect interface, to access the **Merchant Search/Maintenance** window. Select a Merchant's account by clicking its row. The row will turn blue. Next, click the **Processor** button in the **Edit** section. PAYware Connect will display the **User/Processor Setup** window.
2. The **User/Processor Setup** window allows you to **Edit** an existing merchant's Processor information, AVS Acceptance Level, CVV2 Acceptance Level, and Duplicate Check Level. After you have completed any changes, click **Save** in order to save the edits. If you do not wish to save your changes, click the **Back** button on your browser to return to the **Merchant Search/Maintenance** window.

Editing a Merchant's Rates

1. Click the word **Merchants** (near the upper left of the PAYware Connect interface) to access the **Merchant Search/Maintenance** window. Select a merchant's account by clicking its row. The row will turn blue. Next, click the **Rates** button in the **Edit** section. PAYware Connect will display the **Edit Merchant Service Type** window.

Edit Merchant Service Type
0000000000

Merchant Info
test
test
SALEM, SC 29676

Date / Time
8/10/2011 2:51:02 PM

Change

Processor ID		Processor Name					
XXXX		XXXXXXXXXXXXXXXXXXXXXX					
Service Type	Description	Monthly Min	Setup Charge	Dial Charge	VSP Charge	Per Device Charge	PWM Charge
	Payment Server Service Bundle 2	29.9500	0.0000	0.0000	0.0000	0.0000	0.0000
Tier	Min Tran	Max Tran	Buy Rate		Sell Rate		
1	501	1000000	0.0000		0.0000		

Update Back

2. This window allows you to **Edit** an existing merchant's **Mnth Min**, **Setup Charge**, **Dial Charge**, **VSP Charge**, **Per Device Charge**, **PWM Charge**, and **Sell Rate**. You can also **Change** the bundle service type if you have more than one available. After you have completed the changes, click the **Update** button to save those changes. If you do not want to save your changes, just click the **Back** button to return to the **Merchant Search/Maintenance** window.

Deactivating a Merchant's Account

	Simple Explanation: When a merchant's account is no longer needed, PAYware Connect allows you to deactivate it. Deactivation does not permanently remove an account from PAYware Connect. If you ever need to reactivate an account, PAYware Connect will allow you to reactivate it.
---	--

	Note: You can deactivate PAYware Connect site accounts in the same way that you deactivate merchant accounts.
---	--

Select a merchant's account by clicking its row. The row will turn blue. Next, click the **Deactivate** button. PAYware Connect will ask you to confirm that you want to deactivate the account. Click **OK**. PAYware Connect will put an X in the second column of that merchant's row, indicating that the account was deactivated.

Reactivating a Merchant's Account

	Note: You can reactivate PAYware Connect site accounts in the same way that you reactivate merchant accounts.
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Select a deactivated merchant's account by clicking its row. The row will turn blue. Next, click the **Activate** button. PAYware Connect will reactivate the account.

Conclusion of Tutorial

This concludes the PAYware Connect tutorial. We highly recommend that you also review the following sections:

- **Reports** - PAYware Connect provides you with several in-depth, easy-to-use transaction reports. We highly recommend that you review the **Reports** section to learn how to use PAYware Connect reports (see page 55).
- **Account Administration** - There are multiple user access levels available within PAYware Connect. Consult the section **Account Administration** for information on creating and managing your PAYware Connect users (see page 93).
- **Processor-Specific Information** - PAYware Connect allows you to specify which payment processing companies will be available to your agents and merchants. Consult the section **Processor-Specific Information** for information specific to each processor available with PAYware Connect (see page 137).
- **Fraud Protection** - Some payment processing companies allow for the configuration of certain fraud prevention options. Depending on which payment processing company the merchant has selected, some of the options may or may not be available. Consult the section **Fraud Protection** for information related to fraud protection in PAYware Connect (see page 167).

Reports

	Simple Explanation: The PAYware Connect reports provide you with easy access to your important historical data. Most of these reports will display your Reseller Code, your Reseller Info (your company name, address, etc.), and the Date / Time that the report was generated. All PAYware Connect reports can be viewed from within the PAYware Connect web interface. Additionally, PAYware Connect can create an Adobe Acrobat PDF version of any report you generate (useful for sharing your reports or printing purposes).
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Report Types

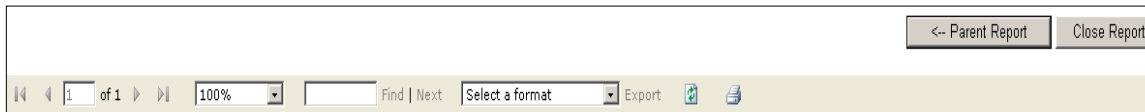
- **Merchant Summary** - This report generates a brief list of the total number of transaction "clicks" performed by each merchant you have created (within the date range that you specify). A click is defined as a transaction that has been successfully processed (regardless of whether the transaction was accepted or declined). Consult the section **Merchant Summary** for more information on this report type (see page 57).
- **Merchant Details** - This report generates a detailed list of the transaction types performed and card types processed by each of your merchants (within the date range that you specify). Consult the section **Merchant Details** for more information on this report type (see page 62).
- **Merchant Activity Summary** - This report provides a historical summary of all your merchants' PAYware Connect transaction activity along with other details related to their accounts. Consult the section **Merchant Activity Summary** for more information on this report type (see page 66).
- **Reseller Service Types** - This report provides a list of the service bundles set up for your account or your agent's account (if applicable). Consult the section **Reseller Service Types** for more information on this report type (see page 67).
- **New Merchant Setups** - This report lists all new merchants set up for you or your agents (if applicable) for the time frame specified. Consult the section **New Merchant Setups** for more information on this report type (see page 69).
- **Service Level Exceptions** - This report lists all accounts exceeding their monthly minimum transactions for the time period specified. Consult the section **Service Level Exceptions** for more information (see page 71).
- **Agent Summary** - This report will display a summary of all of your agent reseller's merchant accounts. If you do not plan to set up agents, you will not need this report. Consult the section **Agent Summary** for more information (see page 73).
- **Console Users** - This report will list all console users set up for the Reseller ID created for your Corporate Portal. This will not display any agent resellers' merchant's users. Consult the section **Console Users** for more information (see page 76).

- **Unsettled Merchants** - This report will list all merchants who have not settled their batches prior to a user-defined cutoff date/time. Consult the section **Unsettled Merchants** for more information (see page 81).
- **LP Token Summary** - This report will only be accessible if you are flagged as using Loss Prevention and are also flagged as a Group Manager. Provides a report of all token usage within a selectable date range or by reseller/merchant. Consult the section **LP Token Summary** for more information (see page 89).
- **LP Token Export** - This report will only be accessible if you are flagged as using Loss Prevention and are also flagged as a Group Manager. Provides a means of gathering export data by date range. Consult the section **LP Token Export** for more information (see page 91).
- **Invoice Summary** - This report will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. Provides a detailed historical summary of all invoices charged to you by VeriFone. Consult the section **Invoice Summary** for more information (see page 92).
- **VSP100 - Device Encryption Summary** - This report is a summary of the encryption status of the VSP-capable (VeriShield Protect) devices that are connected to PAYware Connect. The VSP100 Report provides actual transaction activity for a given day. Consult the section **VSP100 - Device Encryption Summary** for more information (see page 82).
- **VSP200 - Transaction Encryption Exceptions** - This report is a summary of those transactions that were processed through devices connect to PAYware Connect and were NOT protected by VeriShield Protect. The VSP200 Report provides a 30-day view. Consult the section **VSP200 - Transaction Encryption Exceptions** for more information (see page 84).
- **Commission History** - This report displays the reseller commission history for a given date range. Consult the section **Commission History** for more information (see page 77).
- **Current Estimated Commission** - This report lists the rates and fees incurred by each merchant. Consult the section **Current Estimated Commission** for more information (see page 79).

Viewing Reports

	Note to Internet Explorer v8 Users: Viewing large reports may cause IEv8 to assume that it has become locked up. This is due to the IEv8 feature "SmartScreen Filter". Users may decide to avoid this feature by turning it off: start IEv8, then press Alt-T on your keyboard, then click SmartScreen Filter , and then click Turn Off SmartScreen Filter to disable it.
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The following tool bar will display with any of the PAYware Connect Reseller reports:



1. To view detailed information for a particular field, click on that field/row. PAYware Connect will display a detailed report for that selection. When you are finished viewing the details, you may click the **<- Parent Report** button located in the upper right to return to the main report or the **Close Report** button to close the report and return to the previous window.
2. You may use the tool bar located above the report to view additional pages, change the report size, view the document map, search for information, print the report, or select a particular format.
3. To view the **Document Map**, click the  symbol in the upper left.
4. To move within the report:

	Click this button to go to the first page in the report
	Click this button to go to the previous page in the report
1 / 1	Currently displayed page number / total number of pages
	Click this button to go to the next page in the report
	Click this button to go to the last page in the report
	Enter a page number and press <Enter> to go to that page
	Enter a search term and click Find or Next .

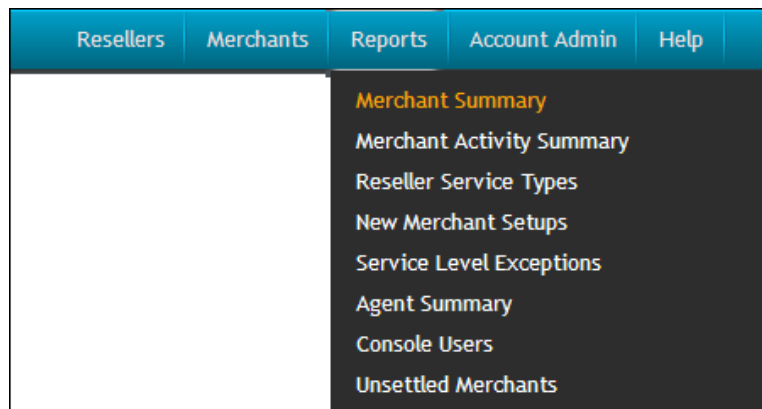
5. You can print the report by clicking the  button, refresh the report by clicking the  button, or you can choose to export the data in a variety of formats by choosing the desired format from the drop-down menu, then clicking **Export**.

	Note: Within each of the Corporate Portal reports, you have the option to view additional information. In order to make it as convenient as possible, many of the additional views are accessible from multiple reports.
---	---

Merchant Summary

	Simple Explanation: This report will show your merchants' activity.
---	--

1. Move your mouse pointer over the word **Reports**. A menu will appear. Click **Merchant Summary**. The **Merchant Summary Report Parameter Selection** window will appear.



2. This window allows you to select specific agents' merchants (if applicable) from the drop-down, or to use **My Account** to view those merchants set up directly via your Corporate Portal. You can choose to view a particular Merchant Name/Merchant ID by typing a partial entry in the field provided, you can choose from the processor drop-down, or you can choose **From Date** and **To Date**.

Merchant Summary Report Parameter Selection	
Reseller/Agent ID:	My Account
Merchant ID or Merchant Name:	(Partial entry ok)
Merchant Account Status:	☒ Active ☐ InActive ☐ All
Processor:	
Click From Date:	
Click To Date:	
View	

3. After you have entered your parameters, click the **View** button to display your report in standard web format.

	Note: You may need to download and install Adobe's free Acrobat Reader software. If PDFs do not display correctly on your system, visit http://www.adobe.com/products/acrobat/readstep.html and download the version of Acrobat Reader appropriate for your system.
---	--

- PAYware Connect will display a list of those merchants you have created, along with the **Merchant ID**, the name of the **Merchant** that processed the transactions, the name of the **Site** that processed the transactions, and the number of transaction clicks processed. A click is defined as a transaction that has been successfully processed (regardless of whether the transaction was accepted or declined). This includes **Sales**, **Voids**, **Credits**, **Pre Auths**, **Completions**, **Add Tips**, and any other transaction type. The following screenshot is similar to what you will see if you click the **View** button.

Merchant Summary Report								
Reseller ID: 2								
VFI DEV Support								
5000 Business Center								
Port Wentworth, GA 31405								
Reseller ID	Acct	Active	Merchant ID	Merchant Name	Processor ID	Service Type	Current Clicks	Last Tran Run
2 VFI DEV Support		547 merchants - 220 transactions.						
3	VFI Test Merchant 1		300010001	03222006	VISA	VT-VITAL		0
			300010001	03222006	VISA	VT-VITAL		0
4	VFI Test Merchant 2		400010001	03222006	VISA	VT-VITAL		0
			400010001	03222006	VISA	VT-VITAL		0

- The **Merchant Summary** report lists all of the account activity that has occurred utilizing the criteria you selected. For instance, if you chose **All** on the parameter selection screen, you would see all merchants you have set up and all merchants your agents (if applicable) have set up. You may collapse the individual resellers by clicking on the minus sign (-) located to the left of the Reseller name (either the Parent or Agent reseller). You may also sort some of the column headers by clicking on the up/down arrows.
- The following columns are presented in the **Merchant Summary** report:
 - Reseller ID** - The **Reseller ID** is the ID used to identify the reseller or agent in the PAYware Connect system.
 - Acct #** -- The **Acct #** column represents the first section of the Merchant Code. The Merchant Code is made up of Account # + Site + Terminal Number [e.g., Merchant Code= 18400020001 (Account = 184, Site = 0002, Terminal Number = 0001)].
 - Active** - The **Active** column states whether an account is active.
 - Merchant ID** - The **Merchant ID** is the ID used to identify a merchant in the PAYware Connect system. Clicking on the Merchant ID in this column will take you to the **Merchant Details** report, which contains additional information related to the merchant.
 - Merchant Name** - The **Merchant Name** lists the name of the merchant.
 - Processor ID** - The **Processor ID** column lists the Processor that the merchant is using. You can click on this to obtain additional information regarding a merchant's processor setup information.
 - Service Type** - The **Service Type** specifies the service type bundle chosen for the merchant.
 - Current Clicks** -If you are a reseller who has VeriFone charge your merchants directly, then this will represent the current transactions processed since the last invoice date for the merchant being reviewed. If you are a reseller who VeriFone bills, this report will represent the # of transactions processed since the beginning of the month. You can click on this to see details of transactions processed.
 - Last Tran Run** - The **Last Tran Run** column will show you the date of the last transaction processed for a particular merchant.

If you have agents set up, you will see the name of the Parent Reseller and Agent Reseller (if applicable) under the main column headings and the number of merchants set up under the agent reseller accounts.

A legend appears on the final page of the report, providing the following:



- **Activated** - shows that an account is active in the system.
- **Incomplete Setup** - represents an incomplete merchant setup.
- **De-Activated** - shows that an account is de-activated in the system.
- **Invoice History** - shows that there is invoice history available on a client. If you wish to view the history, simply click on the symbol where it appears in the report.
- **Over Min Transactions** - shows that the client has gone over the minimum # of included transactions. You can then look within the Current Clicks column for the # of transactions (which will appear underlined).
- **Merchant Users** - represents users your merchant has set up under the merchant console. Click to view additional data.

If you click on an underlined Merchant ID number found in the **Merchant ID** column, the **Merchant Detail Report** will be displayed. This report lists the Service Type bundle information that you or your agent has set for this merchant, along with the date the End User License agreement (EULA) was accepted, the date the account was set up, and the contact information listed for the account. Within this report you may also choose to click on a processor listed in the **Processor** column. If clicked, this will display the **Merchant Processor Report** - you can also go straight to this information from within the **Parent Report**. When finished viewing the data outside of the Parent report, please click **Parent Report** to go back to the main report, or **Close Report** if you are finished.

Merchant Detail Report



Print Time: 1/21/2010 11:23:16 AM

Merchant Detail Report

Reseller ID: 152
QA
300 Anywhere Lane
Alpharetta, GA 30021

Merchant ID: 00000010001	Contact	Billing Contact	Setup Date
QATest	Mark Harris	Mark Haris	10/9/2009
11700 Royal Oaks Pkwy	Mark_H0@verifone.com	Mark_H0@verifone.com	Activation Date
Alpharetta, GA 30021	770-000-3418		10/9/2009
	Payment	Current Months Activity	EULA/Anniversary Date
	CC	710	
	Expiration Date: 01/2010		
	Card expires in 9 days		

Processor	Service Type	Monthly Min	Setup Charge	Tier	Min Trans	Max Trans	Trans Rate
VISA	PS-MSB-01			1	201	1000000	\$0.05

Merchant Detail ReportPage 1 of 1

Merchant Processor Report

Merchant Processor Report		Activated Payment Types
Client ID: 5900010001		
Vital Test 927		
100 Main Street		
Atlanta, GA 30000		
Processor: VISA		
Acquirer BIN: 999995	Merchant Settlement Agent:	
Merchant Number: 99999999911	Reimburse Attribute:	
Agent Bank: 111111	Sharing Group:	
Agent Chain: 000000	Commercial Card Level: 2 - Level II	
Merchant Location: 00001	Terminal Number: 0001	
Merchant Category Code: 5999	Terminal ID: 00000001	
Store Number: 0011	Time Zone: 705 - Eastern	
Industry Type: R - Retail	Device Type: C - Personal Computer	
Debit BIN:	Capability Code: 0 - POS Terminal	
Auto Settlement Correction: 3	Transaction Char Indicator:	
Merchant ABA #:		
AVS Settings: All response values accepted		
CVV2 Settings: All response values accepted		
Duplicate Checking: Duplicate Checking Disabled		
Card Types Accepted: Unknown		
Switch		
Diner's Club		
Enroute		
JCB		
JAL		
Carte Blanc		
Discover		
American Express		
MasterCard		
Visa		

From the **Merchant Summary Report**, you can choose to click on the merchant users icon  to display details about the console access users set up for each of your merchants or agents (if applicable):

	Note: Using this report, resellers can easily locate processing Merchant IDs for agents to reconcile.
---	--

Users Report



1/21/2010 11:28:17 AM

Console Users Report

QATest
00000010001
11700 Royal Oaks Pkwy
Alpharetta, GA 30041

User ID	Full Name	Role	Last Login	Locked	Last Failed Login	Setup Date	Expiration Date
QATest	QATest	Administrator	1/21/2010 10:59:49 AM			10/9/2009	1/7/2010
QATest	QATest	Administrator	1/21/2010 10:59:49 AM			10/26/2009	1/24/2010

 Activated  De-Activated  Locked Account

Console Users Report

Page 1 of 1

The following columns are presented in the **Users Report**:

- **User ID** - This is the ID used to sign on to the PAYware Connect console.
- **Full Name of User** - This is the full name of the user set up to use the console.
- **Role** - This is the security role assigned to the user.
- **Last Login** - This is the last time this user logged in to the console.
- **Locked** - This is used to identify a locked user account.
- **Last Failed Login** - This is the time of the user's last failed login attempt.
- **Setup Date** - This is the date when the user was set up in the system.
- **Expiration Date** - This is the date when the password for the user will expire.

From the **Merchant Summary Report** you can choose to click the # of transactions listed in the **Current Clicks** column to view transactions processed by a particular **Merchant ID**.

Transaction Detail Report

8/26/2008 10:42:23 AM




Start Date: 8/1/2008

End Date: 8/26/2008 10:28:58 AM

Transaction Detail Report

Trans Time	Invoice	Trans ID	Account Number	Cmd	Cardholder	Status Code	User ID	Trans Amount
2008.08.20		19 transactions on 2008.08.20 totalling:						\$59.50
16:33:44		11114319	MC	****0016	SALE	Captured	MANAGER	\$4.00
16:33:44		11114320	UNIV	****7896	SALE	Captured	MANAGER	\$4.50
2008.08.23		2 transactions on 2008.08.23 totalling:						\$51.00
10:09:33		11229992	MC	545454*****5454	SALE	Captured	MANAGER	\$1.00
20:10:29		11255338	MC	545454*****5454	SALE	Captured	MANAGER	\$50.00
2008.08.24		1 transaction on 2008.08.24 totalling:						\$25.00
08:14:27		11273719	MC	545454*****5454	SALE	Captured	MANAGER	\$25.00
106 transactions totalling:								\$1,220.50

Transaction Detail Report

Page 4 of 4

The following columns are presented in the **Transaction Detail Report**:

- **Trans Time** - This is time the merchant processed the transaction.
- **Invoice** - This is the invoice number, if any, the merchant assigned to the transaction.
- **Trans ID** - This is the transaction ID/TROUTD that PAYware Connect assigned to identify the transaction.
- **Account Number** - This is the masked credit card account number that was processed.
- **Cmd** - This is the type of command sent to PAYware Connect (e.g., sale, void, etc.)
- **Cardholder** - This is the cardholder name, if provided.
- **Status Code** - This is the status code message that PAYware Connect assigned to the transaction (e.g., Captured).
- **User ID** - This is the user ID that processed the transaction.
- **Trans Amount** - This is the transaction amount.

This report will be sorted by date, and totals will be provided. If you wish to view the details of an individual transaction, click the transaction ID under the **Trans ID** column. Details for the individual transaction will be displayed (see next page).

Individual Transaction Detail Report

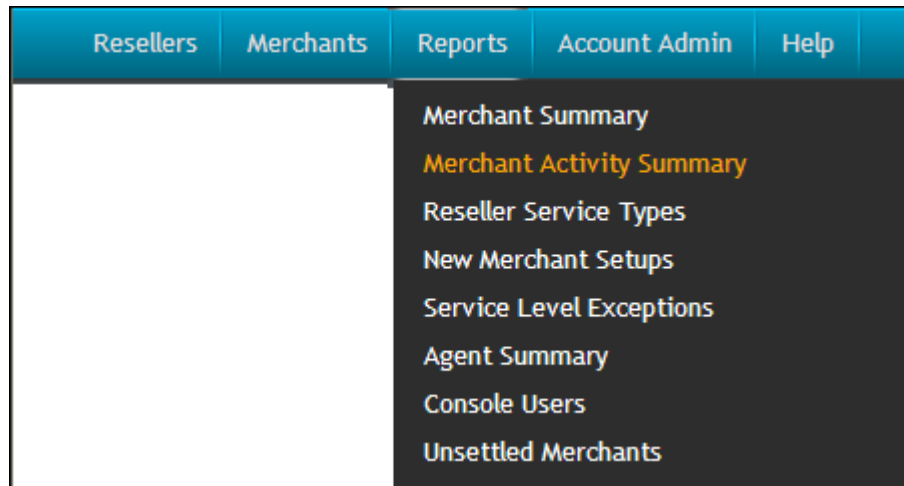
Transaction Detail	
Transaction ID:	11114849
Merchant ID:	400010001
Processor ID:	VISA
Status Code:	4
Result Code:	
Batch:	0
Transaction Seq:	23154
Invoice Number:	
Transaction Type:	SALE
Payment Media:	MC
Credit Card Account:	*****0016
Cardholder Name:	
Card Present:	0
Transaction Forced:	
Transaction Amount:	\$4.00
Authorization Code:	TAS199
Reference:	
AVS Response:	Y
CVV Response:	
Transaction Date:	2008.08.20
Transaction Time:	16:33:44
Table Number:	
Ticket Number:	
Server ID:	

Click **Parent Report** to return to the main **Merchant Summary Report**.

Merchant Activity Summary

★	Simple Explanation: This report will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. This report will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. Provides a historical summary of all your merchants' PAYware Connect transaction activity, along with other details related to their accounts.
---	---

1. Point to the word **Reports**. A menu will appear. Click **Merchant Activity Summary**.



2. The **Merchant Activity Report Parameter Selection** window will appear. This window allows you to choose **From Date** and **To Date** from the drop-down calendars or enter the dates in “mmddyyyy” format. Do not enter forward slashes - PAYware Connect will do that for you. You might also choose to enter partial **Merchant ID** or **Merchant Name**.

Merchant Activity Report Parameter Selection	
From Date:	7/1/2012
To Date:	7/31/2012
Merchant ID or Merchant Name:	(Partial entry ok)
Merchant Account Status:	☒ Active ☐ InActive ☐ All
View	

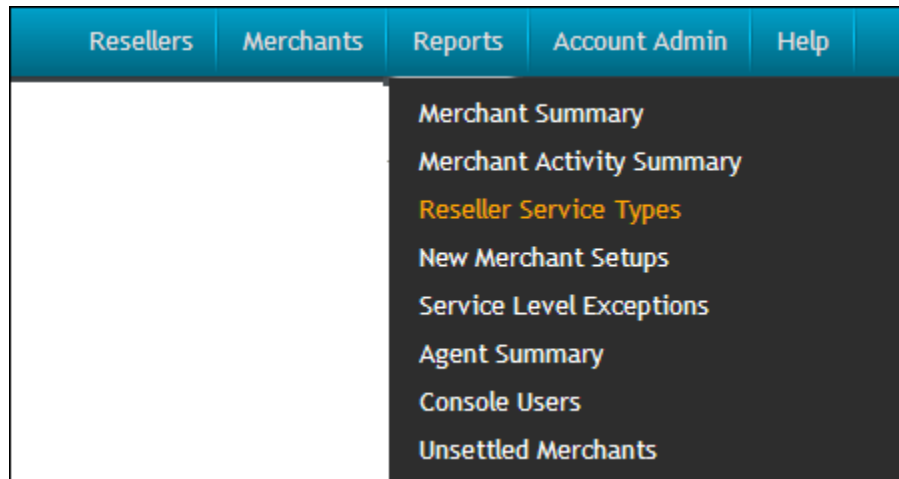
3. After you have entered your parameters, click the **View** button to display your report in standard web format.

Reseller Service Types



Simple Explanation: This report will provide a list of the service bundles set up for your account or your agent's account (if applicable)

1. Point to the word **Reports**. A menu will appear. Click **Reseller Service Types**. The **Reseller Service Type Parameter Selection** window will appear:



2. This window allows you to select a specific reseller/agent ID (if applicable) from the drop-down, or to use **My Account** to view all service types for your parent reseller account.

Reseller Service Type Parameter Selection

Reseller/Agent ID:

View

3. Click **View** to display the **Reseller Service Types Report**. (See next page.)

Reseller Service Types Report

Reseller ID: 2

Contact

Billing Contact

Setup Date

VeriFone Test

VeriFone Test

VeriFone Test

2475 Northwinds Pkwy

Alpharetta, GA 30004

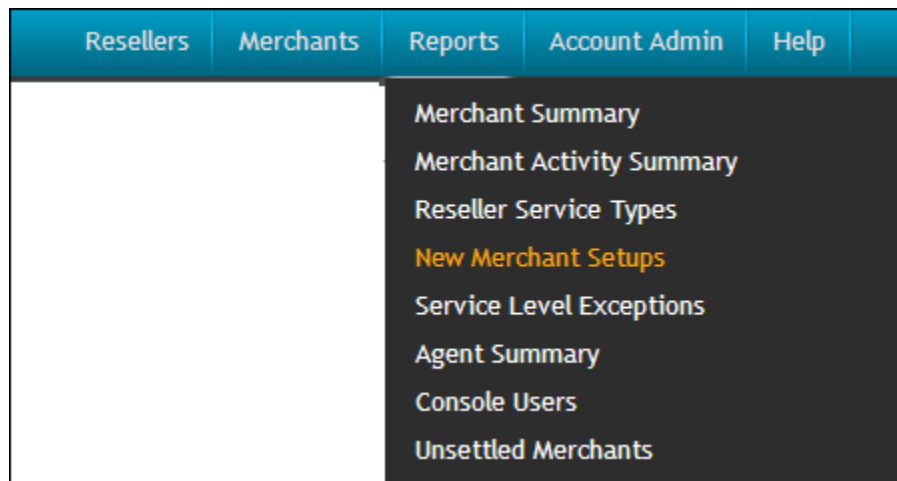
Processor	Service Type	Buy Month Min	Buy Setup Charge	Tier	Min Trans	Max Trans	Buy Rate	Merchants Setup
CARDNET								
	EMS-RSB-01	\$1,215.00	\$10.00	1	100001	9999999	\$0.02	0
	EMS-RSB-04	\$8,606.00		1	750001	9999999	\$0.02	0
	PS-MSB-01	\$17.99	\$49.00	1	201	1000000	\$0.05	6
	ROYAL	\$15.00	\$15.00	1	1	150	\$0.00	0
				2	151	300	\$0.10	
				3	301	500	\$0.09	
				4	501	999999	\$0.08	
	VT-CARDNET	\$13.00	\$49.00	1	201	1000000	\$0.05	15
FDMSOMAHA								
	999-OTS-MSFRSTH	\$7.99	\$50.00	1	351	1000000	\$0.05	1
	999-OTS-MSFRSTL	\$5.49		1	201	1000000	\$0.05	0
	999-OTS-MSFRSL	\$6.99		1	1	1000000	\$0.03	0
	EMS-RSB-01	\$1,215.00	\$10.00	1	100001	9999999	\$0.02	0
	OTS Managed Bundle 1	\$9.99	\$50.00	1	1	1000000	\$0.03	0
	OTS Managed Bundle 2	\$12.99		1	201	1000000	\$0.03	0
	VT-MSB-01	\$5.99	\$75.00	1	1	1000000	\$0.05	3
GLOB								
	TG-MSB-01	\$10.99	\$100.00	1	1	1000000	\$0.05	2

- The following columns are presented in the **Reseller Service Types Report**:
 - Processor** - This is the processor(s) you have available to choose in your Corporate Portal.
 - Service Type** - These are the names of service types available to you, per processor.
 - Buy Month Min** - This is the monthly minimum that VeriFone charges you.
 - Buy Setup Charge** - This is the setup fee that VeriFone charges you.
 - Tier** - This is the tier associated with the chosen service bundle.
 - Min Trans** - This is the minimum number of transactions established for this service type.
 - Max Trans** - This is the maximum number of transactions established for this service type.
 - Buy Rate** - This is the per transaction rate that VeriFone charges you.
 - Merchants Setup** - This is the number of merchants set up with the particular service type being viewed. If you wish to see the details on the merchant's setup with a particular service type, click on the underlined number found within this column. The **Merchant Summary Report** for that processor and its corresponding service type will be displayed.
- Once you have finished viewing the setups by service type, you may click **Parent Report** to return to the **Reseller Service Types Report**.

New Merchant Setups

★	Simple Explanation: This report will list all new merchants set up for you or your agents (if applicable) for the time frame specified.
---	--

1. Point to the word **Reports**. A menu will appear. Click **New Merchant Setups**. The **New Merchant Setup Report Parameter Selection** window will appear:



2. This window allows you to choose **From Date** and **To Date** from the drop-down calendars or enter the dates in “mmddyyyy” format. Do not enter forward slashes - PAYware Connect will do that for you.

New Merchant Setup Report Parameter Selection	
From Date:	11/6/2007
To Date:	2/22/2008
View	

3. Click **View** to display the **New Merchant Setups Report**. (See next page.)

New Merchant Setup Report

Reseller ID: 2

New Setups Between: 2/1/2008 8/27/2008

VeriFone Test
2475 Northwinds Pkwy
Alpharetta, GA 30004

Reseller ID	Setup Date	Active	Merchant ID	Merchant Name	Processor ID	Service Type	Current Clicks
2	VeriFone Test						7 merchants - transactions.
	02/26/2008		96100010001	Test David Merchant	CARDNET	VT-CARDNET	0
	05/19/2008		142200010001	St Pete Test	SP53	PS-MSB-03	0
	06/11/2008		157700010001	Email Test	VISA	PS-BB-01	0
	06/19/2008		175800010001	Lynk Merchant	RBSLYNK	VT-MSB-01	0
	06/25/2008		180500010001	SG Test	VISA	PS-BB-01	0
			180600010001	RBS Test	RBSLYNK	VT-MSB-01	0
	07/24/2008		192600010001	Test 12	RBSLYNK	VT-MSB-01	0
Total: 7 merchants - transactions.							

 Activated  Incomplete Setup  De-Activated  Over Min Transactions

New Merchant Setup Report

Page 1 of 1

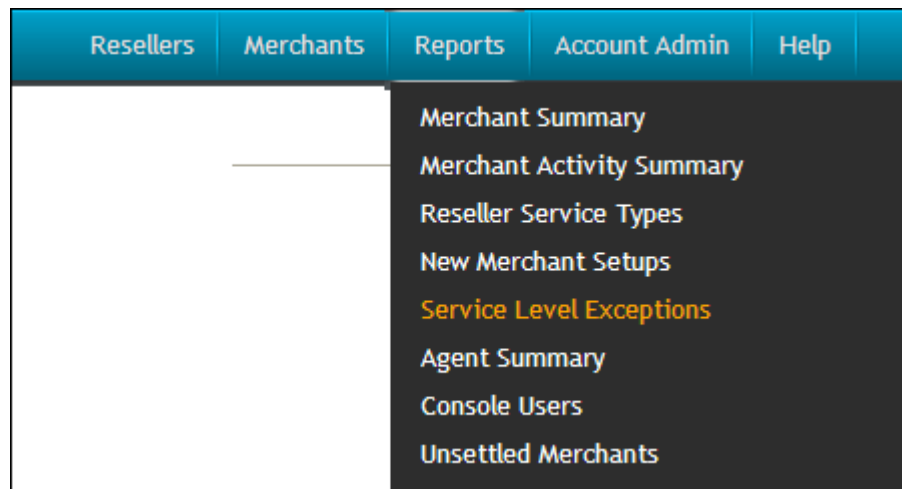
4. The following columns are presented in the **New Merchant Setup Report**:

- **Reseller ID** - This is the ID used to identify the reseller or agent in the PAYware Connect system.
- **Setup Date** - This is the date the merchant account was set up in the PAYware Connect system.
- **Active** - This states whether the account is active.
- **Merchant ID** - This is the ID used to identify a merchant in the PAYware Connect system. Clicking on the Merchant ID in this column will take you to the **Merchant Details** report, which contains additional information related to the merchant.
- **Merchant Name** - This is the name of the merchant.
- **Processor ID** - This is the processor that the merchant is using.
- **Service Type** - This is the service type bundle that is chosen for the merchant.
- **Current Clicks** - If you are a reseller who has VeriFone charge your merchants directly, then this will represent the current transactions processed since the last invoice date for the merchant being reviewed. If you are a reseller who VeriFone bills, this report will represent the # of transactions processed since the beginning of the month. You can click on this to see details of transactions processed.

Service Level Exceptions

★	Simple Explanation: This report will list all accounts exceeding their monthly minimum transactions for the time period specified.
---	---

1. Point to the word **Reports**. A menu will appear. Click **Service Level Exceptions**. The **Service Level Exception Report Parameter Selection** window will appear:



2. This window allows you to select a specific reseller/agent ID (if applicable) from the drop-down, or to use *My Account* to view all service level exceptions for your parent reseller account. Choose **From Date** and **To Date** from the drop-down calendars or enter the dates in “mmddyyyy” format. Do not enter forward slashes - PAYware Connect will do that for you.

Service Level Exception Report Parameter Selection	
Reseller/Agent ID:	My Account
Account Number:	
From Date:	5/27/2008
To Date:	8/27/2008
View	

3. Click **View** to display the **Service Exception Report**. (See next page.)

Service Exception Report

Reseller ID:

Merchant ID	Merchant Name	Processor ID	Service Type	Min Tran	Current Clicks
-------------	---------------	--------------	--------------	----------	----------------



Over Min Transactions for Current Billing Period

Service Exception Report

Page 1 of 1

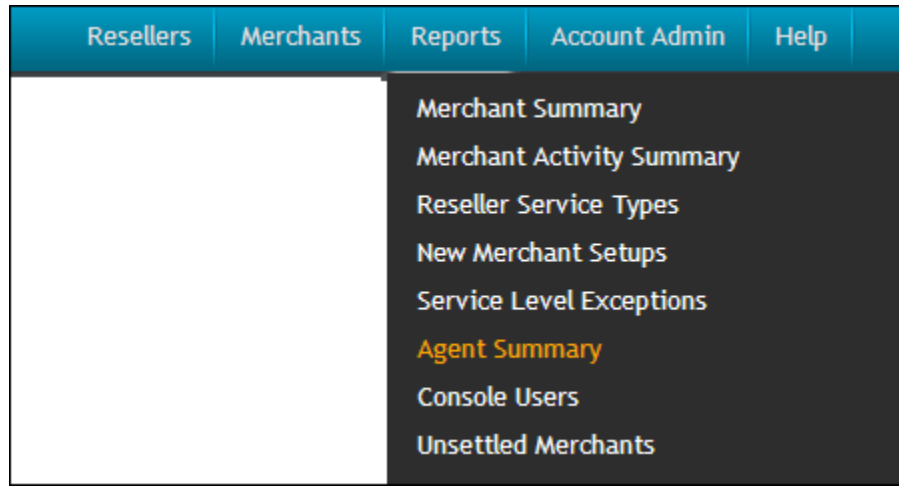
4. The following columns are presented in the **Service Exception Report**:

- **Merchant ID** - This is the ID used to identify the merchant in the PAYware Connect system. Clicking on the merchant ID in this column will take you to the **Merchant Details** report, which contains additional information related to the merchant.
- **Merchant Name** - This is the name of the merchant.
- **Processor ID** - This is the processor that the merchant is using. You can click on this to obtain additional information regarding a merchant's processor setup information.
- **Service Type** - This is the service type bundle that is chosen for the merchant.
- **Min Trans** - This is the minimum number of transactions established for this service type.
- **Current Clicks** - If you are a reseller who has VeriFone charge your merchants directly, then this will represent the current transactions processed since the last invoice date for the merchant being reviewed. If you are a reseller who VeriFone bills, this report will represent the # of transactions processed since the beginning of the month. You can click on this to see details of transactions processed.

Agent Summary

	Simple Explanation: This report will display a summary of all of your agent reseller's merchant accounts. If you wish to expand and view a particular agent's merchant setups, click on the (+). If you do not plan to set up agents, you will not need this report.
---	---

1. Point to the word **Reports**. A menu will appear. Click **Agent Summary**. The **Agent Summary Parameter Selection** will appear.



2. This window allows you to enter a partial **Merchant ID** or **Merchant Name**. By default, **Active Merchant Account Status** is selected, but you can change that to **InActive** or **All**.

Agent Summary Parameter Selection	
Merchant ID or Merchant Name:	(Partial entry ok)
Merchant Account Status:	☒ Active ☐ InActive ☐ All
View	

Agent Summary Report

Reseller ID: 2

VeriFone Test

2475 Northwinds Pkwy

Alpharetta, GA 30004

Reseller ID	Acct	Active	Merchant ID	Merchant Name	Processor ID	Service Type	Current Clicks	Last Tran Run
11 Alice Test							2 Merchants	
57			5700010001	alice test	NOVA	VT-NOVA		0
67			6700010001	QQQ Test	NOVA	VT-NOVA		0
12 927 Grace Test							2 Merchants	
13 Any Agent				De-Activated			0 Merchants	
14 JJR Reseller							0 Merchants	
16 Test Reseller							0 Merchants	
20 Test Reseller							0 Merchants	
22 ABC Agent							0 Merchants	
92 Test David Reseller				De-Activated			0 Merchants	
93 Test David Reseller 2				De-Activated			1 Merchants	
94 Test David Reseller 3				De-Activated			2 Merchants	9/29/2005

Activated

Incomplete Setup

De-Activated

Invoice History

Over Min Transactions

Merchant Users

Agent Summary Report

Page 1 of 1

3. The following columns are presented in the **Agent Summary Report**:

- **Reseller ID** - This is the ID used to identify the reseller or agent in the PAYware Connect system.
- **Acct** - This is the name on the reseller/agent account. Clicking on this account name will take you to the **Reseller Service Types** report.
- **Active** - This will state whether the account is active.
- **Merchant ID** - This is the merchant ID. Clicking on the merchant ID in this column will take you to the **Merchant Details** report, which contains additional information related to the merchant.
- **Merchant Name** - This is the full name of the merchant.
- **Processor ID** - This is the processor that the merchant is using. You can click on this to obtain additional information regarding a merchant's processor setup information.
- **Service Type** - This is the service type bundle that is chosen for the merchant.
- **Current Clicks** - If you are a reseller who has VeriFone charge your merchants directly, then this will represent the current transactions processed since the last invoice date for the merchant being reviewed. If you are a reseller who VeriFone bills, this report will represent the # of transactions processed since the beginning of the month. You can click on this to see details of transactions processed.
- **Last Tran Run** - This will display the date of the last transaction run.

A legend appears on the final page of the report, providing the following:

	Activated		Incomplete Setup		De-Activated		Invoice History		Over Min Transactions		Merchant Users
--	-----------	--	------------------	--	--------------	--	-----------------	--	-----------------------	--	----------------

- **Activated** - shows that an account is active in the system.
- **Incomplete Setup** - represents an incomplete merchant setup.
- **De-Activated** - shows that an account is de-activated in the system.
- **Invoice History** - shows that there is invoice history available on a client. If you wish to view the history, simply click on the symbol where it appears in the report.

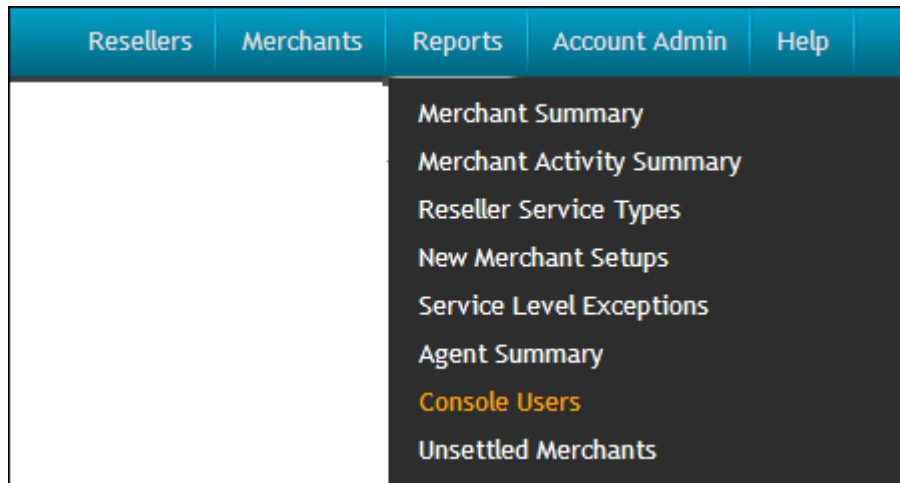
- **Over Min Transactions** - shows that the client has gone over the minimum # of included transactions. You can then look within the Current Clicks column for the # of transactions (which will appear underlined).
- **Merchant Users** - represents users your merchant has set up under the merchant console. Click to view additional data.

Console Users



Simple Explanation: This report will list all console users set up for the Reseller ID created for your Corporate Portal. This will not display any agent resellers' merchant's users.

1. Point to the word **Reports**. A menu will appear. Click **Console Users**.



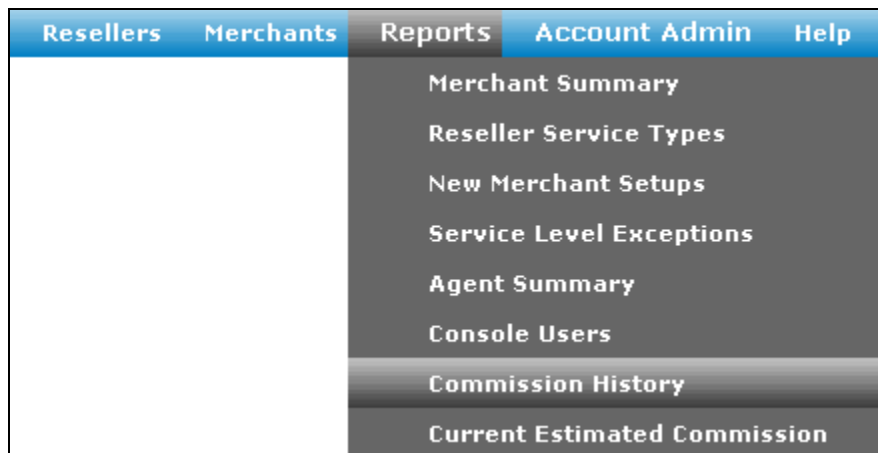
Console Users Report							
VeriFone Test							
2							
2475 Northwinds Pkwy							
Alpharetta, GA 30004							
User ID	Full Name	Role	Last Login	Locked	Last Failed Login	Setup Date	Expiration Date
32132132	test	Administrator				6/12/2008	9/10/2008

2. The following columns are presented in the **Console Users Report**:
 - **User ID** - This is the ID used to sign on to the PAYware Connect console.
 - **Full Name** - This is the full name of the user set up to use the PAYware Connect console.
 - **Role** - This is the security role assigned to the user.
 - **Last Login** - This is the last time the user logged in to the console.
 - **Locked** - This will show if the user's account is locked.
 - **Last Failed Login** - This is the last time the user had a failed log in attempt.
 - **Setup Date** - This is the date the user was set up in the system.
 - **Expiration Date** - This is the date the user's password will expire.

Commission History

★	Simple Explanation: This report will display the reseller commission history for a given date range.
---	---

1. Point to the word **Reports**. A menu will appear. Click **Commission History**. The **Reseller Commission History Report Parameter Selection** window will appear.



2. This window allows you to specify a **From Date** and **To Date** using the drop-down calendars or by entering the dates in “mmddyyyy” format. Do not enter forward slashes - PAYware Connect will do that for you.

Reseller Commission History Report Parameter Selection	
From Date:	2/27/2008 ▼
To Date:	8/27/2008 ▼
View	

3. Click **View** to display the **Reseller Commission History Report**.

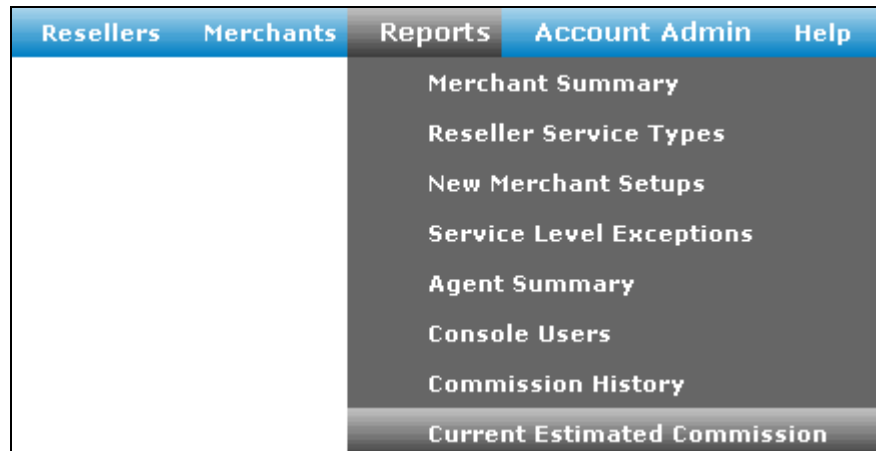
Reseller Commission History Report				
Reseller ID:				
Merchant ID	Bus Name	Processor	Service Type	Invoice
Reseller Commission History Report				
				Page 1 of 1

4. The following columns are presented in the **Reseller Commission History Report**:
- **Merchant ID** - This is the merchant ID. Clicking on the merchant ID in this column will take you to the **Merchant Details** report, which contains additional information related to the merchant.
 - **Bus Name** - This is the business name as set up in the PAYware Connect system.
 - **Processor** - This is the processor that the merchant is using. You can click on this to obtain additional information regarding a merchant's processor setup information.
 - **Service Type** - This is the service type bundle that is chosen for the merchant.
 - **Invoice** - This is the invoice number assigned, if any.

Current Estimated Commission

★	Simple Explanation: This report will list the rates and fees incurred by each of your merchants.
---	---

1. Point to the word **Reports**. A menu will appear. Click **Current Estimated Commission**.



Merchant Current Estimated Billing/Commission Report

Reseller ID:
VeriFone Test
2475 Northwinds Pkwy
Alpharetta, GA 30004

Merchant ID	Bus Name	Processor	Service Type	Transactions						Estimated	
				Count	Include	Over	Rate	Cost	Month Rate	Month Cost	Billing Commission
1000010001	101305 Test 2	GLOB	VT-GLOB	0	200	0	\$0.3500	\$0.0500	\$0.60	\$13.00	\$0.60 (\$12.40)
1300010001	Verifone Global Cert	GLOB	VT-GLOB	0	200	0	\$0.3500	\$0.0500	\$0.60	\$13.00	\$0.60 (\$12.40)
1400010001	Global Test 927	GLOB	VT-GLOB	0	200	0	\$0.3500	\$0.0500	\$0.60	\$13.00	\$0.60 (\$12.40)
1800010001	Global Test	GLOB	VT-GLOB	0	200	0	\$0.3500	\$0.0500	\$0.60	\$13.00	\$0.60 (\$12.40)
1000010001	Steve Test Merchant	NOVA	VT-NOVA	0	200	0	\$0.3500	\$0.0500	\$0.60	\$13.00	\$0.60 (\$12.40)

2. The following columns are presented in the **Merchant Current Estimated Billing/Commission Report**:

- **Merchant ID** - This is the merchant ID. Clicking on the merchant ID in this column will take you to the **Merchant Details** report, which contains additional information related to the merchant.
- **Bus Name** - This is the business name as set up in the PAYware Connect system.
- **Processor** - This is the processor that the merchant is using. You can click on this to obtain additional information regarding a merchant's processor setup information.
- **Service Type** - This is the service type bundle that is chosen for the merchant.
- **Count** - This is the total number of transactions processed.
- **Include** - This is the number of "free" transactions included with this merchant's per-month service fee.
- **Over** - This is the number of transactions processed that is over the number of **Included** transactions.
- **Rate** - This is the per-transaction fee that you charge this merchant.
- **Cost** - This is the per-transaction fee that VeriFone charges you.
- **Month Rate** - This is the per-month service fee that you charge this merchant.

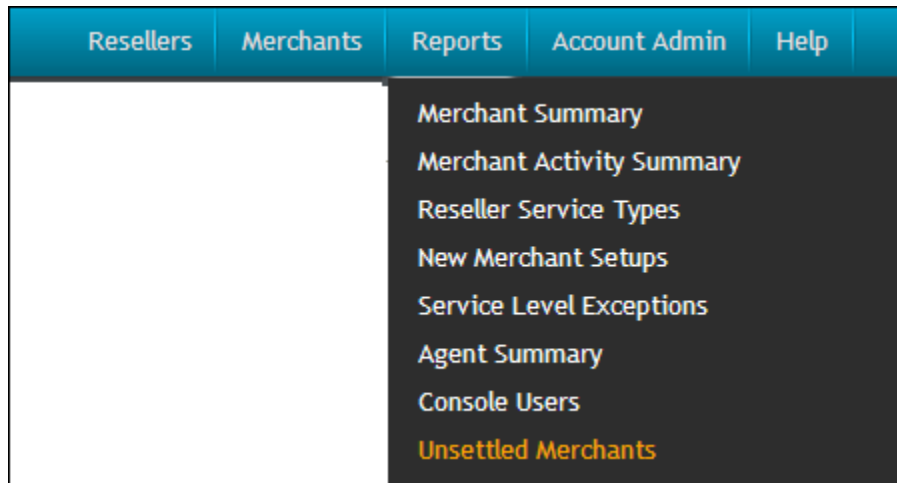
- **Month Cost** - This is the per-month service fee that VeriFone charges you.
- **Billing (Estimated)** - This is the estimated billing amount:
$$[(\text{Over} * \text{Rate}) + \text{Month Rate}]$$
- **Commission (Estimated)** - This is the estimated commission amount:
$$\text{Billed} - [(\text{Over} * \text{Cost}) + \text{Month Cost}]$$

The commission totals displayed in this report should only be considered estimates (since the range specified may not necessarily be only one month, and since per-month rates and fees cannot be accurately determined until the end of a billing month has passed).

Unsettled Merchants

★	Simple Explanation: This report will list all merchants who have not settled their batches prior to a user-defined cutoff date/time.
---	---

1. Point to the word **Reports**. A menu will appear. Click **Unsettled Merchants**.



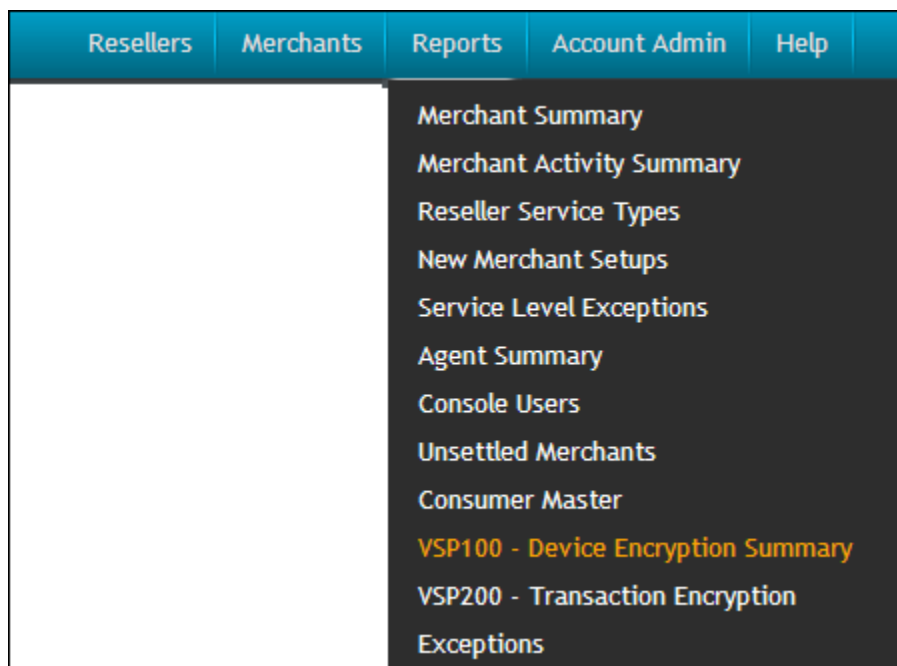
2. The following columns are presented in the **Unsettled Merchants Report**:
 - **Merchant ID** - This is the merchant ID. Clicking on the merchant ID in this column will take you to the **Merchant Details** report, which contains additional
 - **Cost** - This is the per-transaction fee that VeriFone charges you.
 - **Month Rate** - This is the per-month service fee that you charge this merchant.
 - **Month Cost** - This is the per-month service fee that VeriFone charges you.
 - **Billing (Estimated)** - This is the estimated billing amount:
$$[(\text{Over} * \text{Rate}) + \text{Month Rate}]$$
 - **Commission (Estimated)** - This is the estimated commission amount:
$$\text{Billed} - [(\text{Over} * \text{Cost}) + \text{Month Cost}]$$

The commission totals displayed in this report should only be considered estimates (since the range specified may not necessarily be only one month, and since per-month rates and fees cannot be accurately determined until the end of a billing month has passed).

VSP100 - Device Encryption Summary

★	Simple Explanation: This report is a summary of the encryption status of the VSP-capable (VeriShield Protect) devices that are connected to PAYware Connect. The VSP100 Report provides actual transaction activity for a given day.
---	---

1. Point to the word **Reports**. A menu will appear. Click **VSP100 - Device Encryption Summary**.



2. PAYware Connect will display the **VSP100 Device Encryption Summary Parameter Selection** window. Select the **Date** for which you'd like to view the **Device Encryption Summary** report.

Device Type	Device Count	Devices No Transactions	Devices Encrypting	Devices Not Encrypting
8010	6	6	0	0
8020	7	7	0	0
8100	2	2	0	0
8320	5	5	0	0
8400	1	1	0	0
iPhone	42	42	0	0
Mx830	2	2	0	0
Mx870	3	3	0	0
Mx880	4	4	0	0
OMNI3750	4	4	0	0

3. The following columns are presented in the **VSP100 - Device Encryption Summary**. You can click on any of these results to view more details.
 - **Device Type** - Type of device connected to PAYware Connect on the selected date.

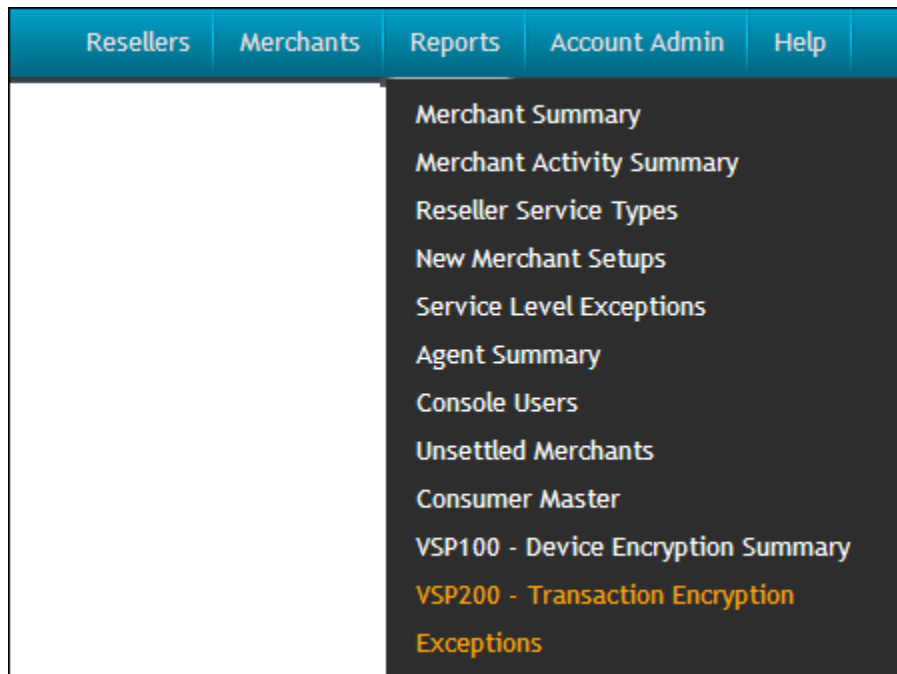
- **Device Count** - Number of devices of that type connected to PAYware Connect on the selected date.
- **Devices No Transactions** - Number of devices that have run NO transactions for the selected date.
- **Devices Encrypting** - Number of devices that are successfully encrypting for the selected date.
- **Devices Not Encrypting** - Number of devices that are not encrypting for the selected date.

VSP200 - Transaction Encryption Exceptions

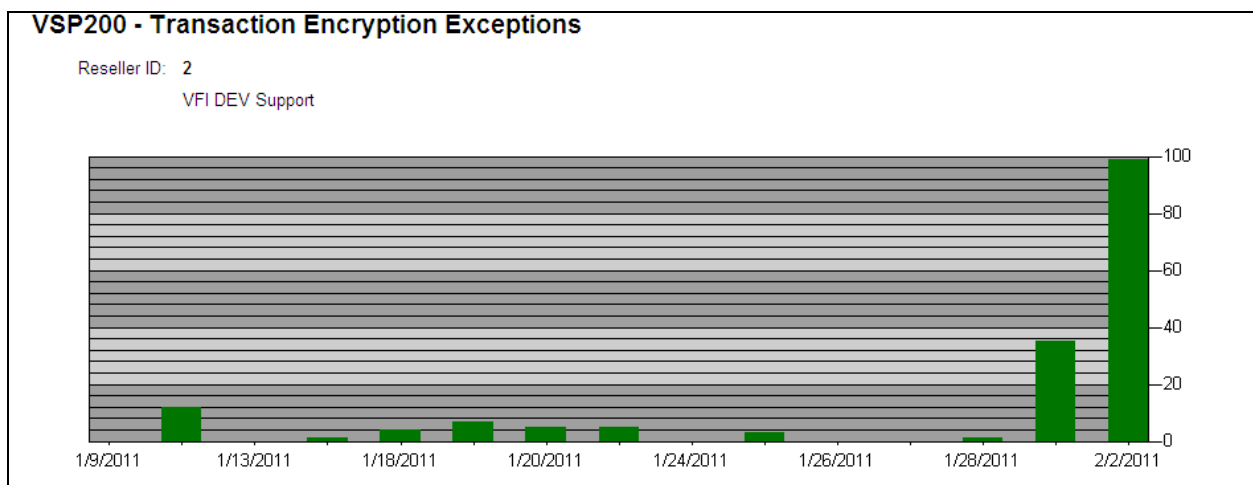


Simple Explanation: This report is a summary of those transactions that were processed through devices connected to PAYware Connect and were NOT protected by VeriShield Protect. The VSP200 Report provides a 30-day view.

1. Point to the word **Reports**. A menu will appear. Click **VSP200 - Transaction Encryption Exceptions**.



2. PAYware Connect will display the **VSP200 - Transaction Encryption Exceptions Parameter Selection** window. Select the **Date** for which you'd like to view the Transaction Encryption Exceptions report.



3. The graph is a graphical representation of those transactions that were processed through devices connected to PAYware Connect and were NOT protected by VeriShield Protect.

4. The following columns are presented in the **Transaction Encryption Exceptions** report. You can click on one the **All Transactions** links to view more details about that day's transaction.
- **Not Encrypting** - Number of non-VSP-encrypted transactions processed on this row's date.
 - **Total VSP Transactions** - Number of VSP-encrypted transactions processed on this row's date.
 - **Percent Encrypting** - Percent of VSP-encrypted transactions processed on this row's date.
 - **All Transactions** - Shows a detailed list of all devices (by serial number) and TROUTDs/TransIDs that have had encryption exceptions for the selected day.

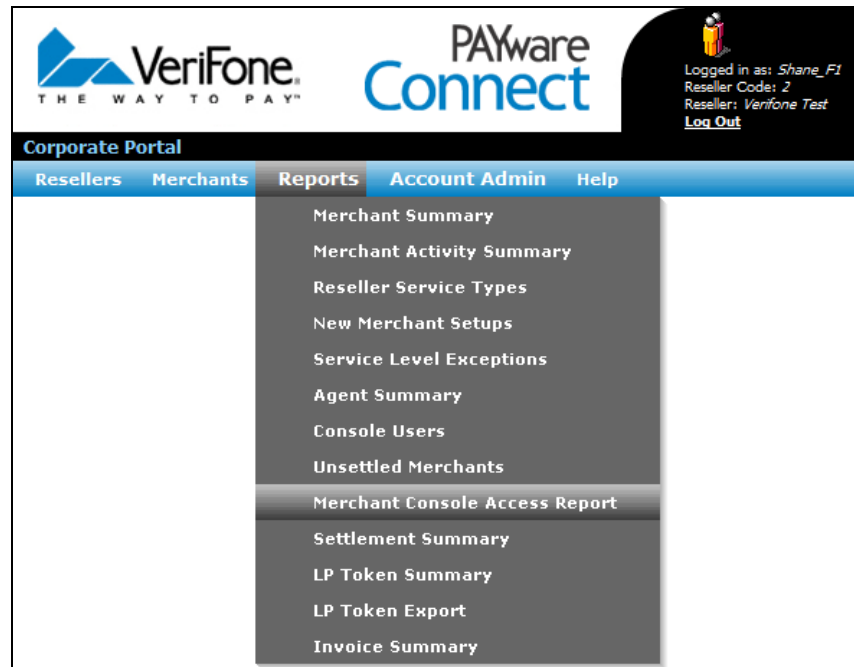
Date	Day of Week	Not Encrypting	Total VSP Transactions	Percent Encrypting	
2/2/2011	Wednesday	99	103	3.8835 %	All Transactions
2/1/2011	Tuesday	35	37	5.4054 %	All Transactions
1/28/2011	Friday	1	1	0.0000 %	All Transactions
1/27/2011	Thursday	0	1	100.0000 %	
1/26/2011	Wednesday	0	8	100.0000 %	

Merchant Console Access Report



Simple Explanation: This report will list all of your PAYware Connect reseller users who have accessed merchants' accounts via the **Merchant Console Access** feature within a specific date range.

1. Point to the word **Reports**. A menu will appear. Click **Merchant Console Access Report**.



2. The **Merchant Console Login Report Parameter Selection** window will appear. This window allows you to specify a **From Date** and **To Date** using the drop-down calendars or by entering the dates in "mmddyyyy" format. Do not enter forward slashes - PAYware Connect will do that for you. After you have entered your parameters, click the **View** button to display your report in standard web format.
3. You may click on any **Merchant ID** displayed to obtain further details on that merchant's account.

Settlement Summary



Simple Explanation: This report will list all settlements performed through your merchants' accounts within a specific date range.

1. Point to the word **Reports**. A menu will appear. Click **Settlement Summary**.



2. The **Merchant Settlement Summary Report Parameter Selection** window will appear. This window allows you to choose **From Date** and **To Date** from the drop-down calendars or enter the dates in “mmddyyyy” format. Do not enter forward slashes - PAYware Connect will do that for you. Put a check in the box marked **Errors Only** if you only wish to see unsuccessful settlements that returned errors.
3. After you have entered your parameters, click the **View** button to display your report in standard web format. Rejected transactions will display with a red **X** in the Rejected Trans column.
4. Click on a link in the Detail Report column to view the Settlement Batch Detail Report.

Settlement Batch Summary Report

VFI DEV Support

2

5000 Business Center

Port Wentworth, GA 31405

Start Date: 1/1/2011

End Date: 1/31/2011

Rejected Trans	Batch	Detail Report	Settle Date	Settle Code	Sale Total	Sale Count	Credit Total	Credit Count	Void Total	Void Count
146700010001 - SG Auto Settle Test					\$9.00	8	\$0.00	0	\$0.00	0
	1	card cmd	2011.01.13	01 LOCAL_SETTLE	\$2.00	1	\$0.00	0	\$0.00	0
	2	card cmd	2011.01.19	02 LOCAL_SETTLE	\$5.00	5	\$0.00	0	\$0.00	0
	3	card cmd	2011.01.20	03 LOCAL_SETTLE	\$2.00	2	\$0.00	0	\$0.00	0
148900010001 - Ally Company New1					\$4,017.00	22	\$1.00	1	\$0.00	0
	68	card cmd	2011.01.17	VOID BATCH	\$0.00	0	\$0.00	0	\$0.00	0
	68	card cmd	2011.01.18	STANDARD APPROVAL	\$3,501.00	5	\$0.00	0	\$0.00	0

LP Token Summary



Simple Explanation: This report will only be accessible if you are flagged as using Loss Prevention and are also flagged as a Group Manager. Provides a report of all token usage within a selectable date range or by reseller/merchant.

1. Point to the word **Reports**. A menu will appear. Click **LP Token Summary**.



Token Summary Report

Entire Group: ☐

Reseller ID:

Merchant ID:

From Date:

To Date:

Date Type: ☒ Transaction Date ☐ Business Date

Minimum Token Count:

Max Rows Returned:

View

2. Select from the following options to generate your **Token Summary Report**:
- **Entire Group** - Put a check here if you want to view a report on the entire group. This option is available only if you are flagged as a Group Manager.
 - **Reseller ID** - Enter a reseller's ID if you want to view a report on that specific reseller. This option is available only if you are flagged as a Group Manager.
 - **Merchant ID** - Enter a merchant's ID if you want to view a report on that specific merchant.
 - **From Date** - *Required*
 - **To Date** - *Required*
 - **Date Type** - Specific the type of date used to generate the report: either **Transaction Date** (the date/time as reported by PAYware Connect) or **Business Date** (the date/time as reported by the POS/merchant).
 - **Minimum Token Count** - (default 1) - The minimum token usage to report on.
 - **Max Rows Returned** - Maximum number of rows to include in the report.

LP Token Export



Simple Explanation: This report will only be accessible if you are flagged as using Loss Prevention and are also flagged as a Group Manager. Provides a means of gathering export data by date range.

1. Point to the word **Reports**. A menu will appear. Click **LP Token Export**.



2. Specify a **From Date** and **To Date**, then click **View**. PAYware Connect will display a report containing export data by that date range.

Invoice Summary

★	Simple Explanation: This report will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. Provides a detailed historical summary of all invoices charged to you by VeriFone.
---	--

1. Point to the word **Reports**. A menu will appear. Click **Invoice Summary**.



2. The **Reseller Invoice Summary Report Parameter Selection** window will appear. Specify a **From Date** and **To Date**, and then click **View**. PAYware Connect will display a detailed historical summary of all invoices charged to you by VeriFone.

Account Administration

★	Simple Explanation: The Account Administration features of PAYware Connect can help you to maintain a secure payment-processing environment. You will still be responsible for limiting physical access to sensitive material (both printed information and software documents).
---	--

!	WARNING: <i>This section of the PAYware Connect manual gives instructions on the administration of the security for your account, your resellers' accounts, and your merchants' accounts (in the form of passwords, configurable levels of access, etc.). We highly recommend that you carefully review the information presented in this section.</i> Consult the section Important Security Notice to learn more about the PCI security standards program and its requirements (see page 10).
---	--

The account administration functions include:

User Management - This section of PAYware Connect allows you to manage the users for your different accounts. In PAYware Connect, a user is defined as an individual who has been given a configurable level of access to a PAYware Connect account.

Security - This section of PAYware Connect allows you to create and edit security roles for your users (the employees of your company). These are the users that are listed when you click **Account Admin**, then click **User Manager**, and then click **My Users**.

Account Information - This section of PAYware Connect allows you to manage your company's account information. This includes the address and contact information for your company's account.

OTS Device Maintenance - *Do not use. Device Master replaces OTS Device Maintenance.*

Device Master - This section allows you to set up and maintain certain information associated with your OTS Device (including mobile phones running PAYware Mobile). If you do not have an OTS device, you can ignore this section.

API Merchant Activate - This section is not enabled by default on every Reseller Account. Please contact your VFI Account Manager for additional details.

Service Type Maintenance - This section of PAYware Connect allows you to edit your default Service Type Maintenance fees and rates for new merchants (and agents, if applicable).

Processor Default Maintenance -- This section of PAYware Connect allows you to set up defaults for each of the processors available to your reseller account.

User Management

	Simple Explanation: The User Management section of PAYware Connect allows you to manage the users for your merchant and agent accounts. In PAYware Connect, a user is defined as an individual who has been given a configurable level of access to a PAYware Connect account. Each PAYware Connect merchant account comes with one administrator-level user by default—this user has complete access to PAYware Connect. Naturally, you may not want all users to have full access. The following User Management tools will allow account administrators to create, edit, deactivate, reactivate, and unlock PAYware Connect users.
---	--

PAYware Connect allows for the administration of:

- **My Users** - employees of your company
- **Reseller Users** - the initial administrator of the agent accounts you have created
- **Merchant Users** - the initial administrator of the active merchant accounts you have created

The following instructions refer to the administration of your users (employees of your company). However, the same instructions apply to all three user types: your users, your agents' administrators, and your merchants' administrators (though the screens may vary slightly between the user types).

The major difference is that agent administrators and merchant administrators cannot be created through this window - they can only be maintained. Instructions for creating administrators are given in the sections **Creating An Agent** (see page 29) and **Creating A Merchant** (see page 40).

	Note: You cannot create, edit, deactivate, reactivate, or unlock PAYware Connect users for your agents and merchants. If your agents or your merchants want to create and manage their own users, then their administrators must generate those users.
---	--

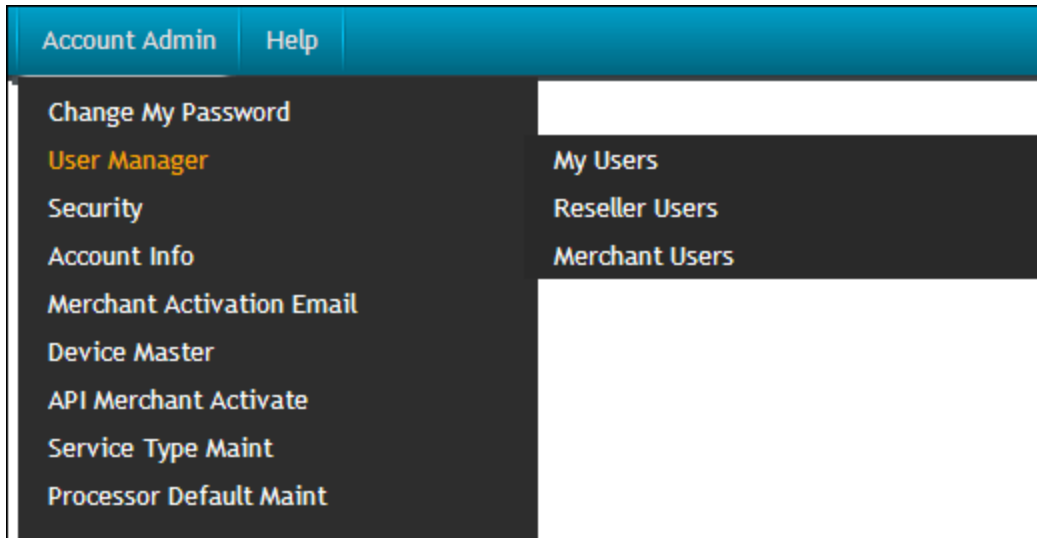
	WARNING: We highly recommend that all account administrators review all the administrative functions described below. An example of an account administrator would be a high-level executive or a trusted senior employee. You must make a business decision regarding which employee(s) will be the administrator(s) of your account.
---	---

Creating a New User

	Note: The following instructions explain how to create a new user ID for an employee of your company. Agent and merchant administrators cannot be created through this window, but some of the functionality will be the same throughout each user group.
---	---

	Note: Each of your agents and merchants has the ability to create user IDs for his employees. However, you are not able to manage these users; you are only able to manage the initial administrator that you created for each of your agent and merchant accounts.
---	---

1. To create a new PAYware Connect user, point to **Account Admin**. A menu will appear. Point to **User Manager**. Click **My Users**.



- The **User Search/Maintenance** window will appear. Any existing PAYware Connect users will be listed in this window, alphabetically ordered by **User ID**. If you have not yet created a user, there will be only one user shown in this table: the default **Administrator**-level user provided to you when you subscribed to this payment processing service.

User ID:
 Full Name:

My User's Search/Maintenance

	User ID	Company Name	Full Name	Reseller ID	Role	Last Login	Level
	alyp1	QA	Ally Pannirselvam	152	Administrator	4/9/2010 5:59:22.783 PM	10
	Mark_H6	QA	Mark Harris	152	Administrator	7/12/2010 1:05:03.450 PM	10
	QA_Alpha	QA	QA Alpharetta	152	administrator	11/15/2010 11:27:05.82	10

- Click the **New** button. PAYware Connect will display the **Create New User** window.

Create New User

User ID:

Full Name:

Password: Generate

(Re-Key) Password:

Role: Administrator ▼

Agent Console Access Role: ▼

Merchant Console Access Role: ▼

Save
Cancel

Password Requirements

✗ Lower Case count	3
✗ Upper Case count	3
✗ Numeric count	2
✗ Special Character count	0
✗ Min / Max Valid	
✗ No Repeating Characters	
✗ No Sequential Characters	
No Status	

- **User ID** - Enter the desired user ID for this user (maximum length of eight characters for Merchant Users). This field is not case-sensitive.
- **Full Name** - Enter the user's full name: first name, then a space, and then the last name. This field is not case-sensitive.
- **Password** - You may either create your own password, or you can have PAYware Connect randomly generate a password for you. This field *is* case-sensitive, so **PassWord** is different from **PASSWORD**.
 - If you want PAYware Connect to randomly generate a password for you, click the **Generate** button. Next, click the **Save** button.
 - If you want to create your own password, it must meet the following requirements.

Example: JONjon01!

 - A password must be at least eight characters in length
 - A password must contain at least three upper case characters
 - A password must contain at least three lower case characters
 - A password must contain at least two digits
 - A password must not contain repeating characters of the same case or numeric value
 - A password must not contain any group of three sequential characters of the same case nor any group of three sequential numeric characters
 - A password must differ from the previous six password submissions
 - All passwords expire after 90 days, including a 10 day warning period



Note: As you are keying in a new password, the red X's next to each password policy requirement listed on the right side of the screen will change to green checks as the requirements are satisfied. All requirements must have green check marks beside them before the new password will be accepted.

- **(Re-Key) Password** - Re-enter the password to make sure it is correct.
 - **Role** - Select the desired level of access for this user. By default, only the **Administrator** level of access is available. If you want a different level of access for this user and it does not yet exist, just save the user as it is. You can modify the user's **Role** setting later, after you have created a new **Role** (described in the section **Creating A Role**, see page 105). **Note:** the **Role** that you specify will determine which **Level** is displayed on the **User/Search Maintenance** window (also described in the section **Creating A Role**).
 - **Agent Console Access Role** - Select the desired level of agent console access for this user.
 - **Merchant Console Access Role** - Select the desired level of merchant console access for this user.
4. Click the **Save** button. PAYware Connect will create the new user, then return to the **User Search/Maintenance** window.

Finding an Existing User



Simple Explanation: You may eventually have so many users that it is difficult to keep track of them all. To accommodate this scenario, we have developed user search functionality.

1. To find an existing PAYware Connect user, point to **Account Admin**. A menu will appear. Point to **User Manager**. Choose one of the menu items that appear (**My Users**, **Reseller Users**, or **Merchant Users**). The **User Search/Maintenance** window will appear. Any existing PAYware Connect users will be listed in this window, alphabetically ordered by **User**.

User ID:

Full Name:

Search

My User's Search/Maintenance

New		User ID	Company Nam	Full Name	Reseller ID	Role	Last Login
Details		Joe	XYZ Reseller	Joe Dell	42	cashier	4/7/2005 11:16:5
DeActivate		Michael	XYZ Reseller	Michael Knig	42	Administrator	10/5/2004 3:40:2
Activate							
Unlock							
Pwd							

(click on column header to sort)

✕ -DeActivated User

🔒 -Locked User Account

2. You can find a user by **User ID** or **Full Name**.
 - To find a user by **User ID**, enter any part of what you think the **User ID** is into the field labeled **User ID**, and then click the **Search** button.
 - To find a user by **Full Name**, enter any part of what you think the **Full Name** is into the field labeled **Full Name**, and then click the **Search** button.

Example: If you enter **JON** as your search terms, it would return **JONAH WHITE**, **JONATHAN TEAGUE**, and **EDWARD JONES** (assuming those users were present in your group of users).

3. PAYware Connect will display any or all users that match your search terms. After finding the desired user, you can edit the user by following the instructions given in the following section, **Editing A User**.

Editing a User



Note: The following instructions explain how to edit a user ID belonging to an employee of your company. Agent administrators and merchant administrators cannot be edited from this window. Those administrators can only be edited from within that agent's account or that merchant's account.

1. Select the desired PAYware Connect user from the **User Manager** window. To access the **User Manager** window, point to **Account Admin**. A menu will appear. Point to **User Manager**. Click **My Users**. The **User Search/Maintenance** window will appear. Any existing PAYware Connect users will be listed in this window, alphabetically ordered by **User**. You may sort by any of the columns shown by clicking the desired column header.

User ID:

Full Name:

Search

My User's Search/Maintenance

	User ID	Company Nam	Full Name	Reseller ID	Role	Last Login
	Joe	XYZ Reseller	Joe Dell	42	cashier	4/7/2005 11:16:5
	Michael	XYZ Reseller	Michael Knig	42	Administrator	10/5/2004 3:40:2

New
Details
DeActivate
Activate
Unlock
Pwd

(click on column header to sort)

✕ -DeActivated User
🔒 -Locked User Account

2. Each user is listed in a separate row. To select the user you wish to edit, simply click that user's row. The row will then turn blue. Next, click the **Details** button on the left side of the **User Manager** window. PAYware Connect will display the **Edit User** window.

Edit User

User ID:

Full Name:

User Type:

Role:

Agent Console Access Role:

Merchant Console Access Role:

Update **Cancel**

3. The **Edit User** window allows you to modify the **Full Name** and **Role** for the displayed user. You do not have to edit every field; you may edit only those fields you wish to modify.

- **User ID** -The **User ID** is permanent and cannot be edited.
- **Full Name** - Enter the user's full name: first name, then a space, and then the last name. This field is not case-sensitive.
- **User Type** - The **User Type** is permanent and cannot be edited. The user's account ID is displayed below the **User Type**.
- **Role** - Click the drop-down arrow to the right of this field to display the available user roles. Select the desired level of access for this user. If you want to view the descriptions for the available roles first, click **Cancel** and access the **Security Maintenance** window (see page 104).



Note: By default, only the **Administrator** level of access is available. If you want a different level of access for this user and it does not yet exist, just save the user as it is. You can modify the user's **Role** setting later, after you have created a new **Role** (described in the section **Creating A Role**, see page 105).

- **Agent Console Access Role** - Click the drop-down arrow to the right of this field to display the available agent console access roles.
 - **Merchant Console Access Role** - Click the drop-down arrow to the right of this field to display the available merchant console access roles.
4. After you have made the desired changes to the user, click the **Update** button. PAYware Connect will save your changes and return to the **User Manager** window.

Deactivating a User



Simple Explanation: When a user is no longer needed, PAYware Connect allows you to deactivate it. Deactivation does not permanently remove a user from PAYware Connect. If you ever need to reactivate a user, PAYware Connect will allow you to reactivate it.

1. Select the desired PAYware Connect user from the **User Manager** window. To access the **User Manager** window, point to **Account Admin**. A menu will appear. Point to **User Manager**. Choose one of the menu items that appear (**My Users**, **Reseller Users**, or **Merchant Users**).
2. The **User Search/Maintenance** window will appear. Any existing PAYware Connect users will be listed in this window, alphabetically ordered by **User ID**. You may sort by any of the columns shown by clicking the desired column header.
3. Each user is listed in a separate row. To select the user you wish to deactivate, simply click that user's row. The row will then turn blue. Next, click the **DeActivate** button on the left side of the **User Manager** window. PAYware Connect will ask you to confirm deactivation.

User ID:

Full Name:

Search

My User's Search/Maintenance

	User ID	Company Nam	Full Name	Reseller ID	Role	Last Login
	Joe	XYZ Reseller	Joe Dell	42	cashier	4/7/2005 11:16:5
	Michael	XYZ Reseller	Michael Knig	42	Administrator	10/5/2004 3:40:2

New **Details** **DeActivate** **Activate** **Unlock** **Pwd**

(click on column header to sort)

✕ -DeActivated User
 🔒 -Locked User Account

- PAYware Connect will display an "x" in the second column for that user, indicating that this user was deactivated. You may reactivate a user by following the instructions in the next section, **Reactivating A User**.

Reactivating a User

- Select the desired PAYware Connect user from the **User Manager** window. To access the **User Manager** window, point to **Account Admin**. A menu will appear. Point to **User Manager**. Choose one of the menu items that appear (**My Users**, **Reseller Users**, or **Merchant Users**).

User ID:

Full Name:

Search

My User's Search/Maintenance

	User ID	Company Nam	Full Name	Reseller ID	Role	Last Login
	Joe	XYZ Reseller	Joe Dell	42	cashier	4/7/2005 11:16:5
	Michael	XYZ Reseller	Michael Knig	42	Administrator	10/5/2004 3:40:2

New **Details** **DeActivate** **Activate** **Unlock** **Pwd**

(click on column header to sort)

✕ -DeActivated User
 🔒 -Locked User Account

- The **User Search/Maintenance** window will appear. Any existing PAYware Connect users will be listed in this window, alphabetically ordered by **User ID**. You may sort by any of the columns shown by clicking the desired column header.

- Each user is listed in a separate row. PAYware Connect will display an "x" in the second column of those users who have been deactivated. Select a user to reactivate by clicking its row. The row will turn blue. Next, click the **Activate** button on the left side of the **User Manager** window.
- PAYware Connect will remove the "x" from the second column for that user, indicating that this user has been reactivated.

Unlocking a User

★	Simple Explanation: If a user has made three unsuccessful attempts (in a row) to enter his password into the Login Credentials screen, PAYware Connect will lock that account. Only a user with the appropriate level of access (such as an Administrator) can unlock an account. You must make a business decision regarding when/if it is appropriate to restore access to a user.
---	---

☞	Note: If one of your merchants' Administrator users has been locked out of his account, he must either call you or wait thirty minutes for the account to unlock. If he cannot contact you, he may contact PAYware Connect Technical Support. If your merchant loses his Administrator password, you must reset it. Passwords are encrypted and cannot be retrieved—a new password must be generated.
---	--

- Select the desired PAYware Connect user from the **User Manager** window. To access the **User Manager** window, point to **Account Admin**. A menu will appear. Point to **User Manager**. Choose one of the menu items that appear (**My Users**, **Reseller Users**, or **Merchant Users**).

User ID:
 Full Name:

My User's Search/Maintenance

	User ID	Company Nam	Full Name	Reseller ID	Role	Last Login
	Joe	XYZ Reseller	Joe Dell	42	cashier	4/7/2005 11:16:5
	Michael	XYZ Reseller	Michael Knig	42	Administrator	10/5/2004 3:40:2

(click on column header to sort)

✕ -DeActivated User
 🔒 -Locked User Account

- The **User Search/Maintenance** window will appear. Any existing PAYware Connect users will be listed in this window, alphabetically ordered by **User ID**. You may sort by any of the columns shown by clicking the desired column header.

- Each user is listed in a separate row. PAYware Connect will display a lock symbol in the first column for those users who have been locked. To select the user you wish to unlock, simply click that user's row. The row will then turn blue. Next, click the **Unlock** button on the left side of the **User Manager** window. PAYware Connect will ask you to confirm that you want to unlock the user.
- PAYware Connect will remove the lock symbol from the first column for that user, indicating that this user is now unlocked.

Changing a User's Password

- Select the desired PAYware Connect user from the **User Manager** window. To access the **User Manager** window, point to **Account Admin**. A menu will appear. Move your mouse pointer over the words **User Manager**. Click the group of users that contains the user whose password you wish to change.
- The **User Search/Maintenance** window will appear. Any existing PAYware Connect users will be listed in this window, alphabetically ordered by **User ID**. You may sort by any of the columns shown by clicking the desired column header.

User ID:

Full Name:

Search

My User's Search/Maintenance

	User ID	Company Nam	Full Name	Reseller ID	Role	Last Login
	Joe	XYZ Reseller	Joe Dell	42	cashier	4/7/2005 11:16:5
	Michael	XYZ Reseller	Michael Knig	42	Administrator	10/5/2004 3:40:2

New **Details** **DeActivate** **Activate** **Unlock** **Pwd**

(click on column header to sort)

✕ -DeActivated User
 🔒 -Locked User Account

- To select the user whose password you want to change, simply click that user's row. The row will then turn blue. Next, click the **Pwd** button on the left side of the **User Manager** window.
- The **Change Password** window will appear. PAYware Connect will display the selected user's **User ID**, **Password**, and the **(Re-Key) Password** field.

Change Password

Merchant ID:

User ID:

Password: Generate

(Re-Key) Password:

Password Requirements

✗ Lower Case count	3
✗ Upper Case count	3
✗ Numeric count	2
✗ Special Character count	0
✗ Min / Max Valid	
✗ No Repeating Characters	
✗ No Sequential Characters	
✗ Password must differ from the last submissions	

No Status

Save
Cancel

- **User ID** -The **User ID** is permanent and cannot be edited.
- **Password** - You may either create your own password, or you can have PAYware Connect randomly generate a password for you. This field *is* case-sensitive, so **PassWord** is different from **PASSWORD**.
 - If you want PAYware Connect to randomly generate a password for you, click the **Generate** button. Next, click the **Save** button.
 - If you want to create your own password, it must meet the following requirements.

Example: JONjon01!

 - A password must be at least eight characters in length
 - A password must contain at least three upper case characters
 - A password must contain at least three lower case characters
 - A password must contain at least two digits
 - A password must not contain repeating characters of the same case or numeric value
 - A password must not contain any group of three sequential characters of the same case nor any group of three sequential numeric characters
 - A password must differ from the previous six password submissions
 - All passwords expire after 90 days, including a 10 day warning period

Note: As you are keying in a new password, the red X's next to each password policy requirement listed on the right side of the screen will change to green checks as the requirements are satisfied. All requirements must be satisfied before the new password will be accepted.

- **(Re-Key) Password**- Re-enter the password to make sure it is correct.
5. After you have made the desired changes to the user's password, click the **Save** button. PAYware Connect will save your changes and return to the **User Manager** window.

Note: If a Reseller changes a merchant's password, the merchant will be able to sign on to his console, but will not be able to run any transactions or settlements until he resets his password. This is an added security measure.

Security Maintenance

	Simple Explanation: The Security Maintenance section of PAYware Connect allows you to create and edit security Roles for your users (the employees of your company). These are the users that are listed when you click Account Admin, then click User Manager, and then click My Users. The Security Maintenance section also allows you to create and edit security roles for Agent Console Access and Merchant Console Access (Agent Jump Roles and Store Jump Roles).
	Note: Each PAYware Connect account comes with one security role by default: the Administrator. This role cannot be edited or deleted, so it is not shown in this window. Administrator users have complete access to PAYware Connect. Naturally, you may not want all of your employees to have this level of access. The following tools will allow you to create, edit, and deactivate PAYware Connect security roles that are separate from the Administrator role.

Creating a Role

1. Point to **Account Admin**. A menu will appear. Click the word **Security**. The **Security Maintenance** window will appear. Any existing User **Roles** will display here in alphabetic order.

Role	Description	Level
admin	4 admin	9

Filter tabs will display at the top of the menu, allowing you the option to maintain User **Roles**, **Agent Jump Roles** or **Store Jump Roles**.

Filter: Roles Agent Jump Roles Store Jump Roles

The examples below assume the User **Roles** filter.

2. To create a new PAYware Connect **Role**, click the **New** button. PAYware Connect will display the **Create New Role** window. Enter a name for the role into the field labeled **Role Name**. You must also enter a description for the role into the field labeled **Description**, as well as a **Security Level**.

The **Security Level** determines which users can adjust other users' passwords. If "User A" is a member of a **Role** that has a **Security Level** greater than (or the same as) "User B", then "User A" can adjust "User B's" password.

Example: John is a member of the Admin **Role**, and that role has a **Security Level** of 10. Mark is also a member of the Admin Role. Sally is a member of the Cashier **Role**, and that role has a **Security Level** of 5. John and Mark can adjust each others' passwords and they can each adjust Sally's password. However, Sally cannot adjust either John or Mark's password.

Create New Role

Role Name:

Description:

^
v

Security Level: 9 v

Save
Cancel

- Click the **Save** button. PAYware Connect will create the new **Role**, and then return to the **Security Maintenance** window.

Note: By default, newly created roles have no access to any PAYware Connect features. Refer to the section **Editing An Existing Role** to learn how to modify a role's access (see page 106).

Editing an Existing Role

- Point to **Account Admin**. A menu will appear. Click the word **Security**. The **Security Maintenance** window will appear. Any existing PAYware Connect roles (except **Administrator**) will be listed here, alphabetically ordered by **Role**.

Security Maintenance

New

Details

DeActivate

Activate

Role	Description	Level
admin	4 admin	9

-DeActivated Security Role

- To select the **Role** you want to edit, simply click that level's row. The row will then turn blue. Next, click the **Details** button on the left side of the **Security Maintenance** window.
- PAYware Connect will display the **Edit Role** window. The selected **Role Name** will appear, followed by the role's **Description** and **Security Level** (each field can be edited). Below those fields, you will see a table listing **Features**. Each row represents a different PAYware Connect feature, and each row has two checkboxes: one to **Allow** users to access that feature, and one that limits that feature to **ReadOnly** access.

Note: If **ReadOnly** is checked next to a feature, **Allow** must also be checked next to that same feature. This will **Allow** the user to have **ReadOnly** access.

Reseller Console Form		Allow	ReadOnly
☒	Account Info	☐	☐
	Feature	Allow	ReadOnly
	State	☐	☐
	Update	☐	☐
	Billing Email	☐	☐
	Billing Name	☐	☐
	Address	☐	☐
	Address 2	☐	☐
	City	☐	☐
	Fax	☐	☐
	Company Name	☐	☐

	Phone	☐	☐
	Zip	☐	☐
	Contact Email	☐	☐
	Contact Name	☐	☐
	Agent Summary Report	☐	☐
	API Merchant Activate	☐	☐
	Commission History Report	☐	☐
	Console Users Report	☐	☐
	Consumer Master Report	☐	☐
	Corporate Duplicate Trans Analysis Report	☐	☐
	Corporate Transaction Detail Report	☐	☐

	Device Master (New)	☐	☐
	Edit Role	☐	☐
	Edit User	☐	☐
	Estimate Commission Report	☐	☐
	Invoice Summary Report	☐	☐
	Merchant Activation Email	☐	☐
	Merchant Activity Summary Report	☐	☐
	Merchant Console Access	☐	☐
	Merchant Console Access Report	☐	☐
	Merchant Edit	☐	☐
	Merchant New	☐	☐

☒	Merchant Search	☐	☐
	Feature	Allow	ReadOnly
	Activate Merchant	☐	☐
	Delete Merchant	☐	☐
	Merchant Details	☐	☐
	New Merchant	☐	☐
	New Site	☐	☐
	New Terminal	☐	☐
	Merchant Service Type	☐	☐
	Merchant Summary Report	☐	☐
	Merchant Usage Report	☐	☐

	Merchant Users	☐	☐
	New Merchant Setup Report	☐	☐
	New Role	☐	☐
	New User	☐	☐
	OTS Device Maintenance	☐	☐
	Processor Default Maintenance	☐	☐
	Program/Plan Maintenance	☐	☐
	Reseller Activity Report	☐	☐
	Reseller Edit	☐	☐
	Reseller New	☐	☐

Reseller Search		☐	☐
	Feature	Allow	ReadOnly
	Activate Reseller	☐	☐
	Delete Reseller	☐	☐
	Reseller Details	☐	☐
	New Reseller	☐	☐
	Reseller ServiceType	☐	☐
	Reseller Summary Report	☐	☐
	Reseller Users	☐	☐

Security		☐	☐
	Feature	Allow	ReadOnly
	Activate Role	☐	☐
	Delete Role	☐	☐
	Role Details	☐	☐
	New Role	☐	☐
	Service Exception Report	☐	☐
	Service Type Report	☐	☐
	Settlement Summary Report	☐	☐
	Unsettled Merchants Report	☐	☐

User Manager		☐	☐
	Feature	Allow	ReadOnly
	Activate User	☐	☐
	Delete User	☐	☐
	User Details	☐	☐
	New User	☐	☐
	Reset Password	☐	☐
	Unlock User	☐	☐
	VSP100 - Device Encryption Summary	☐	☐
	VSP200 - Transaction Encryption Exceptions	☐	☐

- **Account Info** - Ability to access the **Account Information Maintenance** screen. Consult the section **Account Information Maintenance** (see page 114) for more information. The following items are accessible from this screen:
 - **State** - Ability to edit the **State** field.
 - **Update** - Ability to click the **Update** button, to update any changes made.
 - **Billing Email** - Ability to edit the **Billing Email** field.
 - **Billing Name** - Ability to edit the **Billing Name** field.
 - **Address** - Ability to edit the **Address** field.
 - **Address 2** - Ability to edit the **Address 2** field.
 - **City** - Ability to edit the **City** field.
 - **Fax** - Ability to edit the **Fax** field.
 - **Company Name** - Ability to edit the **Company Name** field.
 - **Phone** - Ability to edit the **Phone** field.
 - **Zip** - Ability to edit the **Zip** field.
 - **Contact Email** - Ability to edit the **Contact Email** field.
 - **Contact Name** - Ability to edit the **Contact Name** field.
- **Agent Summary Report** - Ability to access the **Agent Summary Report** screen. This report will display a summary of all of your agent reseller's merchant accounts. Consult the section **Agent Summary** (see page 73) for more information.
- **API Merchant Activate** - Ability to access the **API Merchant Activation** screen. Please contact your VFI Account Manager for additional details regarding enabling this feature. Consult the section **API Merchant Activate** (see page 116) for more information.
- **Commission History Report** - Ability to access the **Reseller Commission History Report Parameter Selection** screen. This report will display the reseller commission history for a given

date range. This report will list all console users set up for the Reseller ID created for your Corporate Portal. Consult the section **Commission History** (see page 77) for more information.

- **Console Users Report** - Ability to access the **Console Users Report** screen. This report will list all console users set up for the Reseller ID created for your Corporate Portal. Consult the section **Console Users** (see page 76) for more information.
- **Device Master** - Ability to access the **Device Master** screen. This allows you to set up POS devices (including mobile phones that can run PAYware Mobile). Consult the sections **SoftPay Connect** (see page 174) and **Error! Reference source not found.** (see page **Error! Bookmark not defined.**) for more information.
- **Edit Role** - Ability to access the **Edit Role** screen. Consult the section **Editing an Existing Role** (see page 106) for more information.
- **Edit User** - Ability to access the **Edit User** screen. Consult the section **Editing a User** (see page 98) for more information.
- **Estimate Commission Report** - Ability to access the **Current Estimated Commission** screen. This report will list the rates and fees incurred by each of your merchants. Consult the section **Current Estimated Commission** (see page 79) for more information.
- **Invoice Summary Report** - Ability to access the **Reseller Invoice Summary Report Parameter Selection** screen. This report will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. Provides a detailed historical summary of all invoices charged to you by VeriFone. Consult the section **Invoice Summary** (see page 92) for more information.
- **Merchant Activation Email** - Ability to access the **Merchant Activation Email Additional Information** screen. This feature allows you to edit the information that will be appended to the Merchant Activation Email that PAYware Connect sends out for all new merchant setups. Consult the section **Merchant Activation Email** (see page 115) for more information.
- **Merchant Activity Summary Report** - Ability to access the **Merchant Activity Report Parameter Selection** screen. This report will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. Provides a historical summary of all your merchants' PAYware Connect transaction activity, along with other details related to their accounts. Consult the section **Merchant Activity Summary** (see page 66) for more information.
- **Merchant Console Access** - Ability to access the **Merchant Console Access** screen. This feature will allow you to directly access your merchants' accounts through a temporary login (unless a merchant has blocked your access to their account). This feature will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. Consult the section **Merchant Console Access** (see page 124) for more information.
- **Merchant Console Access Report** - Ability to access the **Merchant Activity Report Parameter Selection** screen. This report will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees. This report will list all of your PAYware Connect reseller users who have accessed merchants' accounts via the **Merchant Console Access** feature within a specific date range. Consult the section **Merchant Console Access Report** (see page 66) for more information.
- **Merchant Edit** - Ability to edit an existing merchant's account. Consult the section **Editing A Merchant's Account** (see page 51) for more information.
- **Merchant New** - Ability to create new merchants. Consult the section **Creating A Merchant** (see page 40) for more information.
- **Merchant Search** - Ability to access the **Merchant Search/Maintenance** screen. Consult the section **Searching For A Merchant's Account** (see page 48) for more information. The following items are accessible from this screen:
 - **Activate Merchant** - Ability to activate an existing merchant's account that has been deactivated. Consult the section **Reactivating A Merchant's Account** (see page 53) for more information.
 - **Delete Merchant** - Ability to deactivate an existing merchant's account. Consult the section **Deactivating A Merchant's Account** (see page 53) for more information.
 - **Merchant Details** - Ability to edit an existing merchant's account. Consult the section **Editing A Merchant's Account** (see page 51) for more information. *Same as Merchant Edit.*

- **New Merchant** - Ability to create new merchants. Consult the section **Creating A Merchant** (see page 40) for more information. *Same as **Merchant New**.*
- **New Site** - Ability to create new PAYware Connect sites. Consult the section **Creating A New Site** (see page 48) for more information.
- **New Terminal** - *Disregard, no longer implemented.*
- **Merchant Service Type** - *Disregard, no longer implemented.*
- **Merchant Summary Report** - Ability to access the **Merchant Summary Report** screen. Consult the section **Merchant Summary** (see page 58) for more information.
- **Merchant Usage Report** - *Disregard, no longer implemented.*
- **Merchant Users** - Ability to access the **Merchant Users** screen under Account Admin/User Manager.
- **New Merchant Setup Report** - Ability to access the **New Merchant Setup Report Parameter Selection Screen**. Consult the section **New Merchant Setups** (see page 69) for more information.
- **New Role** - Ability to access the **New Role** screen. Consult the section **Creating A New Role** (see page 105) for more information.
- **New User** - Ability to access the **New User** screen. Consult the section **Creating A New User** (see page 94) for more information.
- **OTS Device Maintenance** - Ability to access the **OTS Device Maintenance** screen. This tool allows you to set up and maintain certain information associated with your OTS Device. Consult the section **Device Maintenance** (see page 174) for more information.
- **Processor Default Maintenance** - Ability to access the **Processor Default Maintenance** screen. This feature will allow you to set up defaults for each of the processors available to your reseller account. Consult the section **Processor Default Maintenance** (see page 120) for more information.
- **Program/Plan Maintenance** - Ability to access the **Program/Plan Maintenance** screen. This feature will allow you to offer merchants access to private label card programs. Consult the section **CITI Program/Plan Maintenance** (see page 127) for more information.
- **Reseller Activity Report** - *Disregard, no longer implemented.*
- **Reseller Edit** - Ability to edit an existing reseller's account. Consult the section **Editing an Agent's Account** (see page 36) for more information. *Same as **Reseller Details**.*
- **Reseller New** - Ability to create a new reseller's account. Consult the section **Creating an Agent's Account** (see page 29) for more information. *Same as **New Reseller**.*
- **Reseller Search** - Ability to access the **Reseller Search/Maintenance** screen. Consult the section **Creating An Agent** (see page 29) for more information. The following items are accessible from this screen:
 - **Activate Reseller** - Ability to activate an existing reseller's account that has been deactivated. Consult the section **Activating an Agent's Account** (see page 38) for more information.
 - **Delete Reseller** - Ability to deactivate an existing reseller's account. Consult the section **Deactivating an Agent's Account** (see page 37) for more information.
 - **Reseller Details** - Ability to edit an existing reseller's account. Consult the section **Editing an Agent's Account** (see page 36) for more information. *Same as **Reseller Edit**.*
 - **New Reseller** - Ability to create a new reseller's account. Consult the section **Creating an Agent's Account** (see page 29) for more information. *Same as **New Reseller**.*
- **Reseller ServiceType** - Ability to access the **Reseller Service Type Parameter Selection** screen. This report will provide a list of the service bundles set up for your account or your agent's account (if applicable). Consult the section **Reseller Service Types** (see page 67) for more information.
- **Reseller Summary Report** - *Disregard, no longer implemented.*
- **Reseller Users** - Ability to access the **Reseller Users** screen under Account Admin/User Manager.
- **Security** - Ability to access the **Security Maintenance** screen. Consult the section **Security Maintenance** (see page 104) for more information. The following items are accessible from this screen:

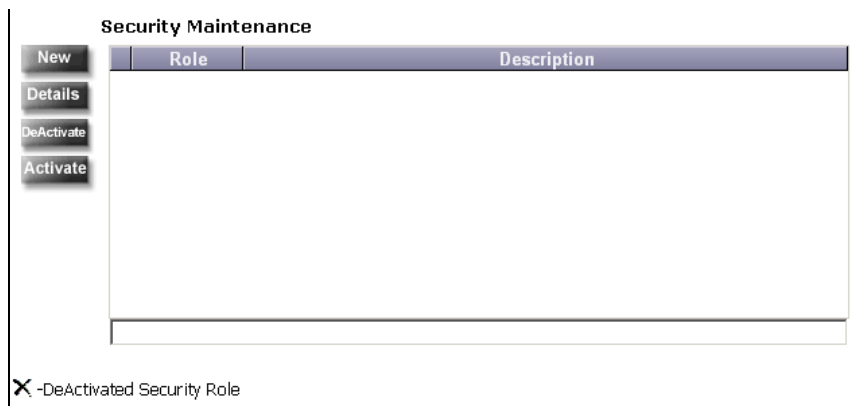
- **Activate Role** - Ability to activate an existing role that has been deactivated. Consult the section **Reactivating A Role** (see page 112) for more information.
 - **Delete Role** - Ability to deactivate an existing role. Consult the section **Deactivating A Role** (see page 112) for more information.
 - **Role Details** - Ability to access the **Edit Role** screen. Consult the section **Editing An Existing Role** (see page 106) for more information. *Same as Edit Role.*
 - **New Role** - Ability to access the **Create New Role** screen. Consult the section **A Creating A Role** (see page 105) for more information.
 - **Service Exception Report** - Ability to access the **Service Level Exception Report Parameter Selection** screen. This report will list all accounts exceeding their monthly minimum transactions for the time period specified. Consult the section **Service Level Exceptions** (see page 71) for more information.
 - **Service Type Report** - Ability to access the **Reseller Service Type Parameter Selection** screen. This report will provide a list of the service bundles set up for your account or your agent's account (if applicable). Consult the section **Reseller Service Types** (see page 67) for more information.
 - **Settlement Summary Report** - Ability to access the **Merchant Settlement Summary Report Parameter Selection** screen. This report will list all settlements performed through your merchants' accounts within a specific date range. Consult the section **Settlement Summary** (see page 87) for more information.
 - **Unsettled Merchants Report** - Ability to access the **Unsettled Merchants Report**. This report will list all merchants who have not settled their batches prior to a specified cutoff date/time. Consult the section **Unsettled Merchants** (see page 81) for more information.
 - **User Manager** - Ability to access the **My Users Search/Maintenance**, **Reseller Users**, and **Merchant Users** screens. Consult the section **User Management** (see page 94) for more information. The following items are accessible from this screen:
 - **Activate User** - Ability to activate an existing user that has been deactivated. Consult the section **Reactivating A User** (see page 100) for more information.
 - **Delete User** - Ability to deactivate an existing user. Consult the section **Deactivating A User** (see page 99) for more information.
 - **User Details** - Ability to access the **Edit User** screen. Consult the section **Editing A User** (see page 98) for more information. *Same as Edit User.*
 - **New User** - Ability to access the **New User** screen. Consult the section **Creating A New User** (see page 94) for more information.
 - **Reset Password** - Ability to access the **Change Password** screen. Consult the section **Changing A User's Password** (see page 102) for more information.
 - **Unlock User** - Ability to unlock a locked user's account. Consult the section **Unlocking A User** (see page 101) for more information.
 - **VSP100 - Device Encryption Summary** - Ability to access the **VSP100 Device Encryption Summary Report**. Consult the section **VSP100 Device Encryption Summary** (see page 82) for more information.
 - **VSP200 - Transaction Encryption Exceptions** - Ability to access the **VSP200 Transaction Encryption Exceptions Report**. Consult the section **VSP200 Transaction Encryption Exceptions** (see page 84) for more information.
4. Some features expand into sub-features. To grant access to a sub-feature, you must first put a check in the **Allow** column of that sub-feature's "main" feature to allow access to that page. You may then specify **Allow** or **Allow/ReadOnly** access for each sub-feature under the main feature.

	Note: ReadOnly access to a main feature will override the options selected for a sub-feature. For example: if Allow and ReadOnly are both checked for a main feature, all sub-features will be accessible as ReadOnly (regardless of what is checked next to each sub-feature).
---	---

5. After you have made any desired changes, click the **Update** button. PAYware Connect will save your changes and return to the **Security Maintenance** window. Click the **Cancel** button to return to the **Security Maintenance** window without saving your changes.

Deactivating a Role

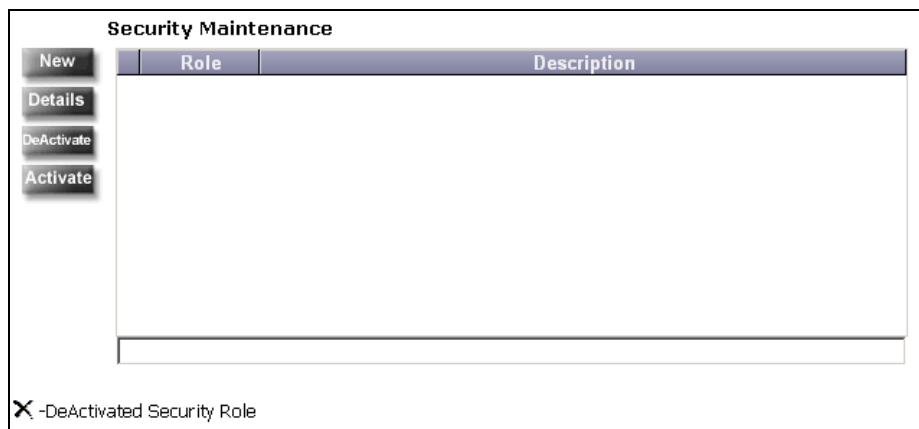
1. Point to **Account Admin**. A menu will appear. Click the word **Security**. The **Security Maintenance** window will appear. Any existing PAYware Connect roles (except **Administrator**) will be listed here, alphabetically ordered by **Role**.



2. To select the **Role** you want to deactivate, simply click that level's row. The row will then turn blue. Next, click the **Deactivate** button on the left side of the **Security Maintenance** window. PAYware Connect will ask you to confirm deactivation.
3. PAYware Connect will display an "x" in the leftmost column for that **Role**, indicating that this **Role** was deactivated. You may reactivate a **Role** by following the instructions in the next section, **Reactivating A Role** (see page 112).

Reactivating a Role

1. Point to **Account Admin**. A menu will appear. Click the word **Security**. The **Security Maintenance** window will appear. Any existing PAYware Connect **Roles** (except **Administrator**) will be listed here, alphabetically ordered by **Role**.



2. To select the **Role** you want to reactivate, simply click that level's row. The row will then turn blue. Next, click the **Activate** button on the left side of the **Security Maintenance** window.
3. PAYware Connect will remove the "x" from the leftmost column for that user, indicating that this user was reactivated.

Account Information Maintenance



Simple Explanation: The **Account Information Maintenance** section of PAYware Connect allows you to administer your company's account information. This includes the address, contact, and helpdesk information for your account.

Editing Your Account Information

1. Point to **Account Admin**. A menu will appear. Click **Account Info**. The **Account Information Maintenance** window will appear.

Address Information	
Company Name:	
Address:	
Address (cont):	
City:	
State:	Georgia v
Zip:	
Contact Information	
Phone:	
Fax:	
Contact Name:	
Contact Email:	
Billing Name:	
Billing Email:	
New Merchant Setup Email:	
Send Copy Merchant ActivationEmail:	☐
Help Desk Information:	
Phone Number:	
Email:	
Comments:	
Merchant Options:	
Allow Payment Information Maintenance:	☐
Default Settlement Time:	⏰
Adjust Settlement Time Zone:	☐

	Notes: In Contact Information: Check the Send Copy Merchant Activation Email box to be CC:d on merchant setup emails. You must enter a New Merchant Setup Email address to use this feature. In Merchant Options: Check the Allow Payment Information Maintenance box to allow merchants to set up or update the credit card/ACH information associated with their account—the one billed for access to PAYware Connect. Check the Adjust Settlement Time Zone box to adjust settlement time to your merchant's local time zone.
---	--

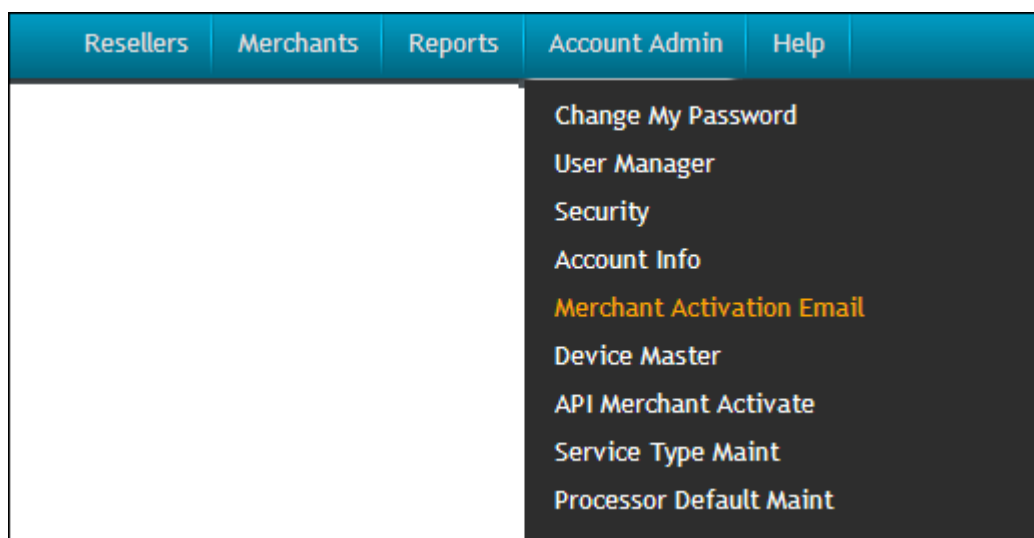
	Note: VeriFone's host based processor certifications do not allow for the initiation of settlement from PAYware Connect. <i>PAYware Connect will default every host based processing account to auto close @ 11:59:59 PM.</i> The merchant must have auto close set up with the processor to settle the batch daily. Once this is set up, the merchant must find out what time the batch will be closed each day and set the auto close time accordingly.
---	--

2. After you have made the desired changes to your account information, click the **Update** button. PAYware Connect will save your changes.

Merchant Activation Email

	Note: This feature allows you to edit the information that will be appended to the Merchant Activation Email that PAYware Connect sends out for all new merchant setups.
---	--

1. Point to **Account Admin**. A menu will appear. Click **Merchant Activation Email**. The **Merchant Activation Email Additional Information** window will appear.



2. Enter the information that you wish to have included in the Merchant Activation Email. Click the **Save** button when you are done.

Merchant Activation Email Additional Information

This information will be appended to the Merchant Activation Email for all new merchant setups.

This is some text
And some more text

Signed
The Reseller

xxx

after change

Save

API Merchant Activate

	Note: This feature is not enabled by default on every Reseller Account. Please contact your VFI Account Manager for additional details regarding enabling this feature.
---	--

1. Point to **Account Admin**. A menu will appear. Click **API Merchant Activate**. The **API Merchant Activation** window will appear.

Resellers	Merchants	Reports	Account Admin	Help
			Change My Password User Manager Security Account Info Merchant Activation Email Device Master API Merchant Activate Service Type Maint Processor Default Maint	

2. Type the **Merchant ID** or **Merchant Name** you wish to activate and click **Search**. (You may choose to enter a partial Merchant ID or Merchant Name.) Select the merchant from the drop-down list that appears. The merchant's name and address will appear. When **Cancel** is clicked the form is reset and a new search can be performed.

API Merchant Activation

Merchant ID or Merchant Name: (Partial entry ok)

Application:

☐ Web Console Activated

Activation User:

Activation Date/Time:

☐ Merchant Activated

Activation User:

Activation Date/Time:

3. Select the name of the application you wish to activate from the **Application:** drop-down list.
4. Click to select **Web Console Activated** to activate the account to use the web terminal and/or click to select **Merchant Activated** to activate the account to process transactions via integration, and then click **Update**.
5. If the activation was successful, you will receive a message stating that "Account xxxxxx activated". To display when an account was activated and by whom, navigate back to the **API Merchant Activation** screen and search on the merchant ID. The activation user and activation date/time will be displayed.

Service Type Maintenance

1. Point to **Account Admin**. A menu will appear. Click **Service Type Maint**. The **Edit My Service Types** window will appear.
2. This window displays the processors, services, and pricing tiers that are currently available to you for resale to your merchants or agents. Each **Processor ID** can have multiple **Services** (service types), and each **Service** has at least one **Tier** (pricing level) associated with it.



Note: This window allows you to edit your default **Service Type Maintenance** fees and rates for new merchants (and agents, if applicable). Consult the section **Setting an Agent's Rates** (see page 33) to learn how to edit the rates and fees for a particular agent's services.

Edit My Service Types
Reseller Info
Date / Time

000

XYZ Reseller
 5000 Business Center Drive
 Savannah, GA 31405

4/22/2008 12:38:44 PM

Processor ID		Processor Name						
Processor 1		Processor 1						
Service Type	Description	Buy Mnth	Buy Setup	Mnth Min	Setup	Merch Mnth	Merch Setup	
PS-MSB-0	Payment Server Service	17.9900	49.0000	54.5400	100.0000	80.0000	45.0000	
Tier	Min Tran	Max Tran	Buy Rate	Sell Rate	Merch Rate			
1	201	1000000	0.0500	0.3000	35.0000			
Generic		Generic Service Bundle						
		15.0000	15.0000	15.0000	15.0000	15.0000	15.0000	
Tier	Min Tran	Max Tran	Buy Rate	Sell Rate	Merch Rate			
1	1	150	0	0	0.0100			
2	151	300	0.1000	0.1500	0.0100			
3	301	500	0.0900	0.1400	0.0100			
4	501	999999	0.0800	0.1300	0.0100			
VT-CARD	Virtual Terminal Cardnet	13.0000	49.0000	13.0000	49.0000	24.9900	99.0000	
Tier	Min Tran	Max Tran	Buy Rate	Sell Rate	Merch Rate			
1	201	1000000	0.0500	0.3000	0.3500			
Processor 2		Processor 2						
Service	Description	Buy	Buy	Mnth	Setup	Merch	Merch	

Update

- **Processor ID** - A **Processor ID** is the PAYware Connect abbreviation for the processing company displayed in the **Processor Name** column. Consult the section **Processor-Specific Information** for specific information about each of the payment processing companies available to you through PAYware Connect (see page 137).
- **Service Type** - A **Service Type** is a connectivity method used to access PAYware Connect. Available service types are as follows:
 - **Software Development Kit (SDK)** a.k.a. API/Payment Server - This service type allows a merchant to programmatically interface with PAYware Connect (using the PAYware Connect API) in order to process transactions.
 - **Web Terminal** - This service type allows a merchant to use the standard PAYware Connect Virtual Terminal interface to process transactions.

- **On the Spot** - This service type allows PAYware Connect to communicate with a handheld VeriFone wireless or GPRS terminal. Please refer to your contract for service types and descriptions.

Each **Service Type** has the following fields associated with it:

- **Buy Mnth** - The Buy monthly fee is the monthly service fee that VeriFone charges to the reseller.
- **Buy Setup** - The Buy Setup is a setup fee that VeriFone charges to the reseller.
- **Mnth Min** - (for use by resellers only, n/a to agents) - The **Mnth Min** fee for each **Service Type** is the base monthly fee that you will charge each of your agents (per account) to access this service. This field is only applicable if you are a reseller that VeriFone bills directly.
- **Setup** - (for use by resellers only, n/a to agents) - The **Setup Charge** for each **Service Type** is a one-time fee that you will charge each of your agents (per account) to access PAYware Connect. This field is only applicable if you are a Reseller that VeriFone bills directly.
- **Merch Mnth** - The **Merch Mnth** for each **Service Type** is the base monthly fee that you will charge each of your merchants (per account).
- **Merch Setup** - The **Merch Setup** is a one-time fee that you will charge each of your merchants to access each PAYware Connect service.

Each **Service Type** has at least one **Tier** associated with it:

- **Tier** - Each **Tier** is a "pricing level" with its own per-transaction rate.
 - **Min Tran** - Minimum number of transactions allowed for this tier.
 - **Max Tran** - Maximum number of transactions allowed for this tier.
 - **Buy Rate** - If your agent's merchant or your merchant exceeds the number of transactions included per-month with his account, the **Buy Rate** is the per-transaction cost that you pay to VeriFone (or your PAYware Connect reseller). Please note that this is in addition to whatever per-merchant account fee you pay monthly to VeriFone (or your PAYware Connect reseller).
 - **Sell Rate** - (for use by resellers only, n/a to agents) - If the total per-month number of transactions processed by an agent's merchant is between the **Min Tran** and **Max Tran** values, then the agent will pay his reseller the **Sell Rate per-transaction** for the number of transactions in excess of those included (in addition to his **Monthly** fee). **Example:** An agent has 3000 "free" transactions included per month to pass on to each of his merchants. If the number of transactions processed by one of his merchants exceeds that number by 100, then the agent must pay his reseller the **Sell Rate** per-transaction for those 100 transactions in addition to his **Monthly** fee.
 - **Merch Rate** - If the total per-month number of transactions processed by your merchant is between the **Min Tran** and **Max Tran** values, then the merchant will pay you the **Merch Rate per-transaction** for the number of transactions in excess of those included (in addition to his **Monthly** fee).

3. PAYware Connect allows you to edit some of the values found in this window. To edit any of the following values, click that field's value. Type in the desired value for that field:

Mnth Min, Setup, Merch Mnth, Merch Setup, Sell Rate, Merch Rate

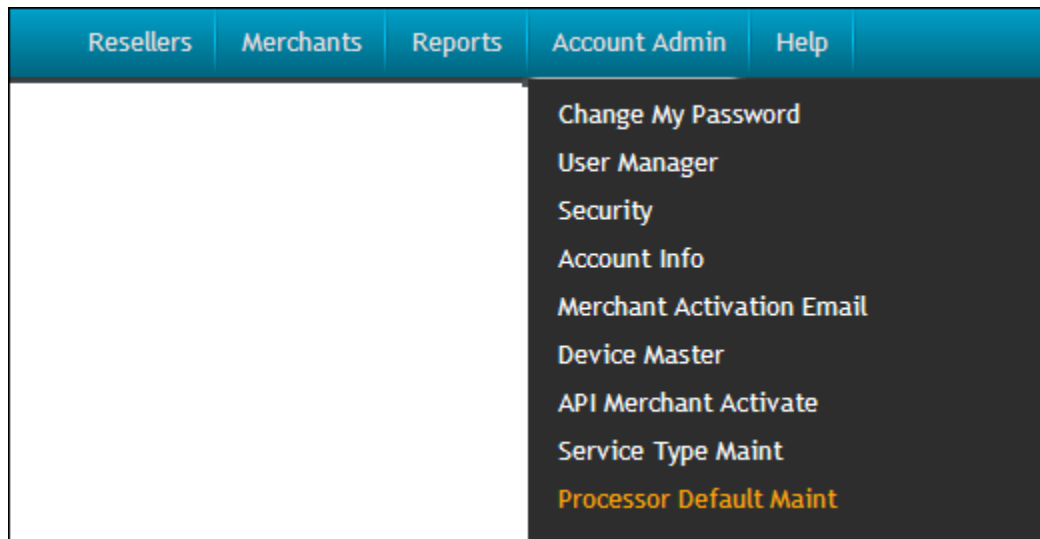
4. After you have made the desired changes, click the **Update** button. PAYware Connect will save your changes.

Processor Default Maintenance



Note: This feature will allow you to set up defaults for each of the processors available to your reseller account. If there are items that will remain the same for all of your merchant setups, it might be helpful to have that data default in the processor setup screen when setting up the new merchant.

1. Point to **Account Admin**. A menu will appear. Click **Processor Default Maintenance**. The **Processor Default Maintenance** window will appear.



2. Click to select the processor you wish to work with.

Processor Default Maintenance		
Has Defaults	Processor ID	Processor Name
	CARDNET	Cardnet
	FDMSOMAHA	FDMS Omaha
	GLOB	Global East (NDC)
	NABANCO	Nabanco
	NOVA	NOVA
	PYMT	Paymentech Tampa
	RBSLYNK	RBS Lynk
	SP53	53 St Pete

3. A screen similar to the following will appear.

RBS Lynk Setup

Check Digit:

Hardware Type:

Software Version:

Firmware Version:

Capture Type:

Merchant Num:

Industry Type: ☐ Direct ☐ Retail ☐ Restaurant

Commercial Card Level:

Terminal Num:

Terminal ID:

Time Zone:

Device Type:

Capability Code:

Transaction Character Indicator:

☒ Enable Debit
☐ Enable Gift
☐ Enable Check

4. Input the fields you wish to be the same for all of your merchant setups (e.g., AVS, CVV2, Duplicate check levels, etc.) Once satisfied with the defaults you have created, click **Save As Defaults**. Once the defaults are set, a green dot will appear under the **Has Defaults** column of that processors' row on the **Processor Default Maintenance** screen.
5. In the future, if you wish not to have defaults for a given processor, select that processor on the **Processor Default Maintenance** screen, and then click **Delete Defaults** on the processor's setup screen. The green dot will disappear from the **Has Defaults** column of that processor's row on the **Processor Default Maintenance** screen.

Agent Console Access



Note: This feature will allow you to directly access your agents' accounts through a temporary login.

1. Point to **Account Admin**. A menu will appear. Click **Agent Console Access**.
2. The **Agent Console Access** window will appear. Type an **Agent ID/Company Name** for search criteria (or leave blank to view all agents) and then click **Search**.
3. PAYware Connect will list the agents meeting the search criteria.

Agent Console Access

Agent ID/Company Name

115

Search

Drag a column header here to group by that column

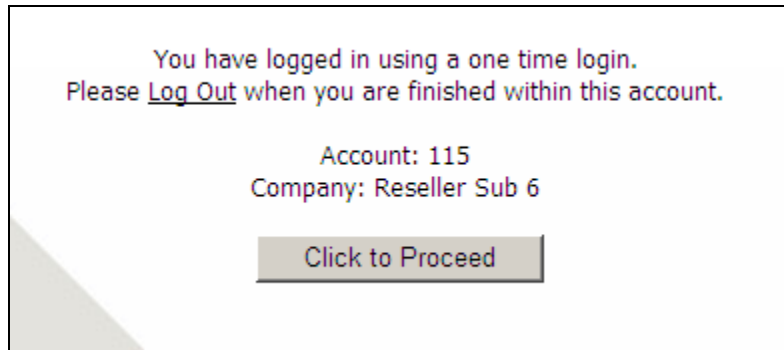
ResellerID	BusName	BusCity	BusZip	Contact Name
115	Reseller Sub 6	Denver	45454	David

Login

✕

 - Merchant has blocked access to their account.

4. Once you've located your desired agent ID, click its row to highlight it. Then, click the **Login** button to temporarily access that agent's account. You must have an **Agent Console Access Role** assigned to your User ID to access.

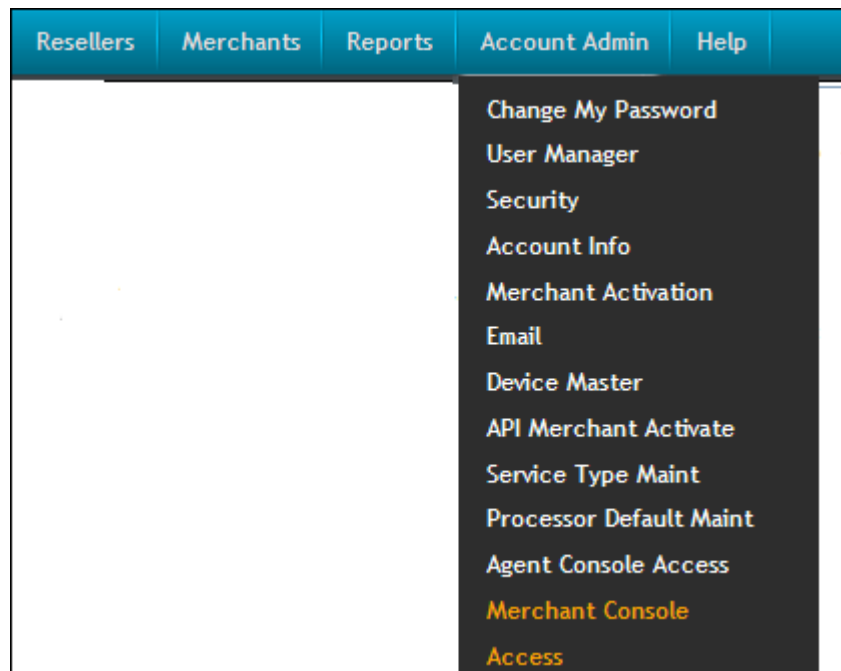


5. Click the **Click to Proceed** button to display the selected agent console (Corporate Portal).

Merchant Console Access

	Note: This feature will allow you to directly access your merchants' accounts through a temporary login (unless a merchant has blocked your access to their account). This feature will only be accessible if you are billed directly by VeriFone for your merchants' PAYware Connect fees.
---	--

1. Point to **Account Admin**. A menu will appear. Click **Merchant Console Access**.



2. The **Merchant Console Access** window will appear. Type the **Merchant ID** or **Merchant Name** (partial entry ok) and click **Search**. PAYware Connect will list merchants fitting the criteria.

Merchant Console Access	
Merchant ID or Merchant Name:	(Partial entry ok)
	Search

Merchant Console Access

Merchant ID or Merchant Name: (Partial entry ok) **Search**

Merchant ID	Merchant	Address	City	State	Zip	Contact
85500010001	ABC Company	123 main street	atlanta	GA	30303	Susie Setup
141800010001	ABC INC	3450 JEFFERSON CT	ALPHARETTA	GA	30005	Ally

Login

✕ - Merchant has blocked access to their account.

- Once you've located your desired merchant ID, click its row to highlight it. Then, click the **Login** button to temporarily access that merchant's account. You must have a **Merchant Console Access Role** assigned to your User ID to access.

You have logged in using a one time login.
Please Log Out when you are finished within this account.

Account: 62800010001
Company: 306 Test

Click to Proceed

- Click the **Click to Proceed** button to display the selected merchant console (Store Portal).

Corporate API Key Management

	Note: This option will only be accessible if you are flagged as using Loss Prevention, are flagged as a Group Manager, and are also the Default Admin user for the active account. This function allows for the maintenance of API keys used with the Loss Prevention integration API.
---	---

1. Point to **Account Admin**. A menu will appear. Click **Corporate API Key Management**. The **Corporate API Key Management** window will appear.

Corporate API Key Management

Api Key: 4A898A65-1BFD-422E-B1EF-9F5C62A69B5B
Generate

Setup Date: 5/10/2010 1:52:02 PM

Enabled: ☒

Maintenance User: steve

Maintenance Date: 5/24/2010 11:10:07

Change Date	Reseller ID	Setup Date	API Key	Maint User	Maint Date	Key Enabled
5/20/2010 2:38:58 PM	2	5/10/2010 1:52:02 PM	4A898A65-1BFD-422E-B1EF-9F5C62A69B5B	steve	5/20/2010 2:38:30 PM	☒
5/20/2010 2:38:30 PM	2	5/10/2010 1:52:02 PM	4A898A65-1BFD-422E-B1EF-9F5C62A69B5B	steve	5/20/2010 2:38:06 PM	☐
5/20/2010 2:38:06 PM	2	5/10/2010 1:52:02 PM	4A898A65-1BFD-422E-B1EF-9F5C62A69B5B		5/20/2010 2:37:22 PM	☐
5/20/2010 2:37:22 PM	2	5/10/2010 1:52:02 PM	123456			☒
5/20/2010 2:12:41 PM	2	5/10/2010 1:52:02 PM	987654			☒
5/20/2010 2:12:39 PM	2	5/10/2010 1:52:02 PM	4A898A65-1BFD-422E-B1EF-9F5C62A69B5B			☒

2. The value next to **API Key**: is the value that you should use for Loss Prevention API Integration. Click the **Generate** button to generate a new API key.
3. If any changes are made to this window (including **Generating** a new key or modifying the **Enabled** flag), **Save** and **Cancel** buttons will appear:
 - Click the **Save** button to update the record and move the previous API key into the history table.
 - Click the **Cancel** button to revert to the existing data (no r modifications will be saved).

CITI Program/Plan Maintenance



Simple Explanation: PAYware Connect allows you to offer your merchants access to CITI's Private Label card program. CITI's program gives merchants the tools they need to encourage customer retention/loyalty while providing customizable consumer financing. Contact CITI for more specific details on how you can offer this program to your merchants.

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint.** The **CITI Program Maintenance** window will appear.

Credit Plan	Plan Description	Min Purch	Start Date	End Date
1	Regular Revolve	\$1.00	9/1/2010	12/31/2010
6	6 Months No Interest, Monthly Payments Required	\$250.00	9/1/2010	12/31/2010
12	12 Months No Interest, Monthly Payments Required	\$500.00	9/1/2010	12/31/2010
18	18 Months No Interest, Monthly Payments Required	\$750.00	9/1/2010	12/31/2010
48	Budget Payment Plan	\$1,000.00	9/1/2010	12/31/2010
99	Copied Plan by Arun- Can be deleted	\$500.00	9/1/2010	12/31/2010

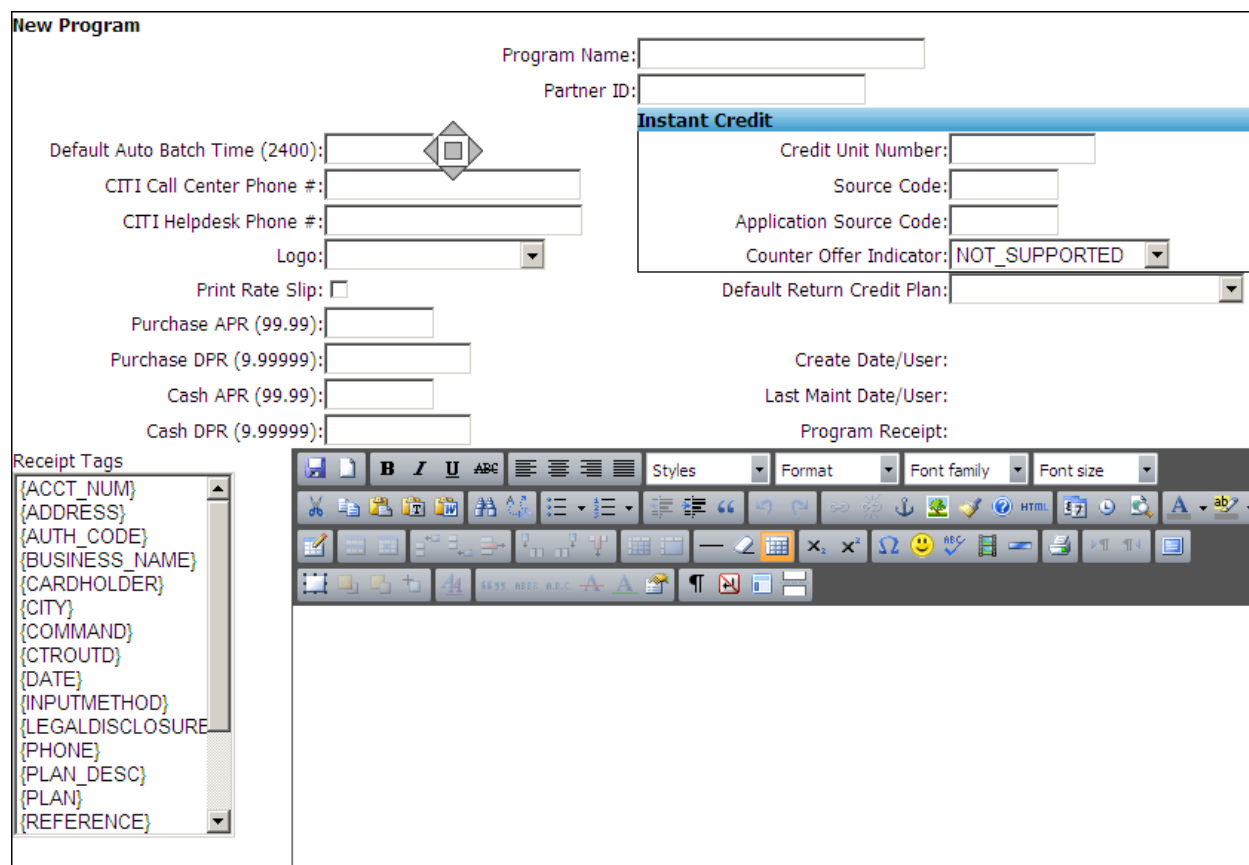
Credit Plan	Plan Description	Min Purch	Start Date	End Date
6	6 Months No Interest, Monthly Payments Required.	\$500.00	9/7/2010	11/30/2010
100	Regular Revolve	\$0.00	8/31/2010	11/30/2010

2. By default, each of the Program Names will display completely expanded (all Credit Plan information visible).
3. PAYware Connect allows for the administration of:
 - **New Program** - create a new CITI financial program with the logo/graphic of your choice and a customizable receipt.
 - **New Plan** - create new credit plan under the selected CITI program.
 - **Edit** - edit an existing CITI financial program or credit plan.
 - **Delete** - delete an existing CITI credit plan.
 - **Copy** - edit an existing CITI financial program or credit plan (also allows you to modify the details of the new program or plan).
 - **Manage BINs** - allows you to edit the BIN ranges for the credit plans of all existing CITI financial programs.

Creating a New Program

	Note: The following instructions explain how to create a new CITI financial program. After creating a financial program, you will need to create the credit plans associated with that program.
---	--

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear.
2. Click the **New Program** button. The **New Program** window will appear. You may now enter the data for your new program.



- **Program Name** - This can be anything you like.
- **Partner ID** - This data is four characters long and will be provided to you by CITI.
- **Default Auto Batch Time (2400)** - This value will override the settlement time specified for this Client ID when a new merchant is created.
- **CITI Call Center Phone #** - This value will be reflected in the Pending/Reference screen during credit application submission.
- **CITI Helpdesk Phone #** - This value will appear in CITI support information.
- **Logo** - Select from the available logos, or contact PAYware Connect Technical Support to see about uploading a new logo to PAYware Connect.
- **Print Rate Slip** - Check this box to print an automated RSS receipt upon credit application approval.
- **Purchase APR** - This value will be reflected in the credit application approval response.
- **Purchase DPR** - This value will be reflected in the credit application approval response.
- **Cash APR** - This value will be reflected in the credit application approval response.

- **Cash DPR** - This value will be reflected in the credit application approval response.
- **Default Return Credit Plan** - This value overrides the original credit plan number for credit return transactions.
- **Create Date/User** - This field displays the date and time that the program was created (using the time zone of user who created it).
- **Last Maint Date/User** - This field displays the date and time that the program was last updated (using the time zone of user who created it).
- **Program Receipt** - Use the text box to create a receipt that will be issued to your merchants' customers when they sign up for any of this program's credit plans. The tools provided are standard text editing tools, and you can hold your mouse cursor over each for a description of that tool. Additionally, you may use **Email Tags** to have PAYware Connect automatically insert data specific to that customer.

Whatever is specified in the Instant Credit section will be used for the new merchant creation. Without this information, a new merchant cannot do instant credit:

- **Credit Unit Number** - CITI assigned credit unit number
- **Source Code** - CITI assigned client source code
- **Application Source Code** - CITI assigned application source code
- **Counter Offer Indicator** - This value will determine the counter offer response during credit application submission. Valid values: ONLINE, OFFLINE, or NOT_SUPPORTED.

Tire Dealer {ADDRESS} {CITY}, {STATE} {ZIP} {PHONE}																			
Date: {DATE}	Time: {TIME}																		
{COMMAND}																			
Transaction Details <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%;">Result:</td><td style="width: 50%;">{RESULT}</td></tr> <tr><td>Auth No:</td><td>{AUTH_CODE}</td></tr> <tr><td>Reference:</td><td>{REFERENCE}</td></tr> <tr><td>Transaction ID:</td><td>{CTROUTD}</td></tr> <tr><td>Account No:</td><td>{ACCT_NUM}</td></tr> <tr><td>Input Method:</td><td>{INPUTMETHOD}</td></tr> <tr><td>Payment Type:</td><td>Private Label</td></tr> <tr><td>Card Member:</td><td>{CARDHOLDER}</td></tr> <tr><td>Transaction Amount:</td><td>{TRANS_AMOUNT}</td></tr> </table>		Result:	{RESULT}	Auth No:	{AUTH_CODE}	Reference:	{REFERENCE}	Transaction ID:	{CTROUTD}	Account No:	{ACCT_NUM}	Input Method:	{INPUTMETHOD}	Payment Type:	Private Label	Card Member:	{CARDHOLDER}	Transaction Amount:	{TRANS_AMOUNT}
Result:	{RESULT}																		
Auth No:	{AUTH_CODE}																		
Reference:	{REFERENCE}																		
Transaction ID:	{CTROUTD}																		
Account No:	{ACCT_NUM}																		
Input Method:	{INPUTMETHOD}																		
Payment Type:	Private Label																		
Card Member:	{CARDHOLDER}																		
Transaction Amount:	{TRANS_AMOUNT}																		
Plan Number: {PLAN} Plan Description: {PLAN_DESC}																			
Legal Disclosure {LegalDisclosure}																			
Signature X: _____																			

3. Once you have finished creating your CITI financial program, click the **Save** button to update the record and return to the **CITI Program Maintenance** window. Or, click the **Cancel** button to abandon the record without saving.

Creating a New Plan



Note: The following instructions explain how to create a new CITI credit plan. At least one CITI financial program must exist before a credit plan can be created.

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear.
2. Click an existing CITI financial program, and its line will become highlighted. Next, click the **New Plan** button. The **New Plan** window will appear. You may now enter the data for your new program.

New Credit Plan

Program Name:

Credit Plan:

Description:

Minimum Purchase Amount:

Receipt Legal Disclosure Variable:

Receipt Legal Disclosure Fixed:

Start Date: 

End Date: 

Suspend: ☐

Default Plan: ☐

- **Program Name** - This will display the CITI financial plan associated with this CITI credit plan.
- **Credit Plan** - Enter a number that will be used to help identify this credit plan. For example, you could enter 12 to represent a "twelve month no interest" credit plan.
- **Description** - You can use this area to provide a more detailed description of the credit plan. For example: "12 month no interest, monthly payments required".
- **Minimum Purchase Amount** - Enter the minimum purchase amount required for a merchant's customer to be allowed to participate in this credit plan.
- **Receipt Legal Disclosure Variable** - Enter the legal disclosure that you want to be associated with any variable-rate interest payment arrangements associated with this credit plan. Additionally, you can use tags to include this legal disclosure on the **Program Receipt** that is issued to your merchants' customers when sign up for any of this program's credit plans. Refer to the section Creating a New Program (see page 128) for more information.
- **Receipt Legal Disclosure Fixed** - Enter the legal disclosure that you want to be associated with any fixed-rate interest payment arrangements associated with this credit plan. Additionally,

- **Start Date** - This is the date that the credit plan will become active and available to your merchants. Enter a date in MM/DD/YYYY format or select it using the calendar tool to the right of the text box.
- **End Date** - This is the date that the credit plan will become inactive and no longer available to your merchants. Enter a date in MM/DD/YYYY format or select it using the calendar tool to the right of the text box.
- **Suspend** - Put a check next to this box if you want to temporarily suspend this credit plan. Credit plans can be suspended at any time in between the **Start Date** and **End Date**.
- **Default Plan** - Put a check next to this box if you want this credit plan to appear by default in the PAYware Connect Store Portal (AKA Merchant Console) when a merchant is set up to use this CITI financial program and accesses the **Private Label** screen. Other credit plans (if created) will also be accessible via a drop-down box.

Delete an Existing Program or Plan



Note: The following instructions explain how to delete an existing CITI financial program or credit plan. At least one CITI financial program or credit plan must exist before one can be deleted.

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint.** The **CITI Program Maintenance** window will appear.
2. Click an existing CITI credit plan or financial program, and its line will become highlighted. Next, click the **Delete** button. PAYware Connect will ask you to confirm that you want to delete the credit plan or financial program.

Copy an Existing Program or Plan



Note: The following instructions explain how to copy an existing CITI financial program or credit plan. At least one CITI financial program or credit plan must exist before one can be copied.

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear.
2. Click an existing CITI financial program or credit plan, and its line will become highlighted. Next, click the **Copy** button. The **Copy Program** or **Copy Plan** window will appear (depending on which you highlighted). You may now edit the data for your program/plan. You can keep all existing data for the copy, except for **Program Name** for a copied financial program and **Credit Plan** for a copied credit plan. Those fields must be unique for each program/plan.

[illegible]

Edit Credit Plan

Program Name:

Credit Plan:

Description:

Minimum Purchase Amount:

Receipt Legal Disclosure Variable:

Receipt Legal Disclosure Fixed:

Start Date:

End Date:

Suspend: ☐

Default Plan: ☐

3. The fields accessible through these windows are the same as the fields accessible through the **New Program** and **New Plan** windows. Consult the sections **Creating a New Program** and **Creating a New Plan** for more information on these fields (see pages 128 and 131).
4. Once you have finished editing your CITI program/plan, click the **Save** button to copy the record and return to the **CITI Program Maintenance** window. Or, click the **Cancel** button to abandon the record without saving.

CITI BIN (Bank Identification Number) Management



Note: The following instructions explain how to view and/or edit the BIN ranges for an existing CITI financial program. At least one CITI financial program must exist before a BIN can be created/managed.

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear.
2. Click the **Manage BINs** button. You'll remain at the **CITI Program Maintenance** window, but now the BIN ranges for all existing credit plans will be shown (instead of the standard **CITI Program Maintenance** window).

The screenshot shows the 'CITI Program Maintenance' window. On the left is a sidebar with buttons: 'New Program', 'New BIN', 'Edit', 'Delete', 'Copy', and 'Manage Plans'. The main area displays a list of programs. The first program is 'Citi Health Card' with a description 'Donna's Doggie Day Care'. Below it is a table with columns 'Description', 'Min_Bin', and 'Max_Bin'. The table contains two rows: 'Bin Added by Arun' with values 970000 and 971000, and 'BIN Range' with values 6011011 and 6011012. The second program is 'Dunlop' with a description 'Goodyear Dealer'. Below it is another table with columns 'Description', 'Min_Bin', and 'Max_Bin'. This table contains four rows: 'Card 1' (500001, 500099), 'Card 2' (500101, 500199), 'Card 3' (540001, 545499), and 'Card 4' (60354300, 60374300). At the bottom of the list is 'TC100'.

Description	Min_Bin	Max_Bin
Bin Added by Arun	970000	971000
BIN Range	6011011	6011012

Description	Min_Bin	Max_Bin
	500102	500199
Card 1	500001	500099
Card 2	500101	500199
Card 3	540001	545499
Card 4	60354300	60374300

3. The following sections explain how to manage your BIN range data.

Creating a New BIN Range

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear. Click the **Manage BINs** button and you'll see any existing BIN data for all currently available financial programs.
2. Click an existing CITI financial program, and its line will become highlighted. Next, click the **New BIN** button. The **New BIN** window will appear. You may now enter the data for your new BIN range.

New BIN

Program Name:

Description:

Min Bin:

Max Bin:

Account Length:

Validation Type: ▼

- **Program Name** - This will display the CITI financial plan associated with this CITI credit plan.
- **Description** - You can use this area to provide a more detailed description of the BIN range.
- **Minimum BIN** - Enter the minimum BIN (Bank Identification Number) in this BIN range. This information will be provided to you by CITI or your merchant account provider.
- **Maximum BIN** - Enter the maximum BIN (Bank Identification Number) in this BIN range. This information will be provided to you by CITI or your merchant account provider.
- **Amount Length** - This is the length of the card/account number associated with this BIN range. This information will be provided to you by CITI or your merchant account provider.
- **Validation Type** - Select **None**, **Mod 10**, or **Mod 10A**. This information will be provided to you by CITI or your merchant account provider.

3. Once you have finished editing your BIN range, click the **Save** button to copy the record and return to the **CITI Program Maintenance** window. Or, click the **Cancel** button to abandon the record without saving.

Edit an Existing BIN Range

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear.
2. Click an existing BIN range and its line will become highlighted. Next, click the **Edit** button. The **Edit BIN** window will appear. You may now edit the data for your BIN range.
3. The fields accessible through this window are the same as the fields accessible through the **New BIN** window. Consult the section **Creating a New BIN Range** for more information on these fields (see page 134).
4. Once you have finished editing your BIN range, click the **Save** button to update the record and return to the **CITI Program Maintenance** window. Or, click the **Cancel** button to abandon the record without saving.

Delete an Existing Program or Plan

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear.
2. Click an existing BIN range and its line will become highlighted. Next, click the **Delete** button. PAYware Connect will ask you to confirm that you want to delete the BIN range.

Copy an Existing Program or Plan

1. Point to **Account Admin**. A menu will appear. Click **CITI Program/Plan Maint**. The **CITI Program Maintenance** window will appear.
2. Click an existing BIN range and its line will become highlighted. Next, click the **Copy** button. The **Copy BIN** window will appear. You may now edit the data for your BIN range. You can keep all existing data for the copy, except for **Description**. That field must be unique for each BIN range.
3. The fields accessible through this window are the same as the fields accessible through the **New BIN** window. Consult the section **Creating a New BIN Range** for more information on these fields (see page 134).
4. Once you have finished editing your BIN range, click the **Save** button to copy the record and return to the **CITI Program Maintenance** window. Or, click the **Cancel** button to abandon the record without saving.

Processor-Specific Information

	Simple Explanation: Each payment processing company has its own account information requirements. That information must be entered into PAYware Connect in order for a processing company to identify a merchant's account. The following sections describe the information required by specific payment processors. You can usually obtain a merchant's payment processing account information from his credit card processing company, vendor, or merchant service provider.
---	---

The payment-specific information screen will appear during step two (of three) during the **New Merchant Setup** process (see page 40). The values for **Merchant ID** and the **Company Name** cannot be modified.

	Note: Unless specified as optional, all setup information for each processing company should be considered as required in order for the merchant's account to be fully set up. All setup information should be available from the merchant's payment processing company or service provider.
---	---

Loyalty Partner Setup

	Simple Explanation: PAYware Connect allows you to offer your merchants access to Loyalty Partners for rewards processing. The Loyalty Partners section will be displayed at the top of the processor setup window if you are configured to offer loyalty partners.
---	--

	Notes: DRM must be enabled to configure vPromos rewards. A Cash Only processor setup is available for the Groupon loyalty partner.
---	--

The loyalty partner must be configured in merchant setup for reward processing to occur. Check the **Enabled** box beside the loyalty partner you wish to configure, and then enter the **Merchant ID**.

Loyalty Partners	
DRM:	☐ Enabled
Groupon:	☒ Enabled
Bling:	☐ Enabled
Sundrop:	☐ Enabled
DRM Merchant ID:	
Groupon Merchant ID:	170300010001
Bling Merchant ID:	
Sundrop Merchant ID:	

First Data Atlanta (Buypass) Setup

First Data Atlanta (Buypass) Setup

Merchant ID:

Industry Type: ☐ Direct ☐ Retail ☐ Restaurant

Partial Authorization:

Service Level:

Hardware Version:

Software Version:

Firmware Version:

Terminal Number:

Time Zone:

Auto Settlement Correction:

Commercial Card Level:

Capability Code:

Transaction Character Indicator:

☐ Enable Gift

☐ Enable Debit

Merchant ID - (up to 12 digits) - This is the merchant number supplied by First Data.

Industry Type - Specify the business type that First Data has assigned to this merchant's account: (**D**irect or **R**etail or **R**estaurant).

Partial Authorization - Select partial authorization level from the drop-down list.

- 0 - No Partial Auth, No Request Balances
- 1 - Partial Auth
- 5 - No Partial Auth, Request Balance

Service Level - Select service level from the drop-down list.

- Full Serve
- Self Serve
- Mini Serve
- Maxi Serve
- Other/Fuel Not Present

Hardware Version - (up to 4 characters) - This is the hardware version currently installed.

Software Version - (up to 8 characters) - This is the software version currently installed.

Firmware Version - (up to 8 characters) - This is the firmware version currently installed.

Terminal Number - (3 digits)

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with First Data.

Auto Settlement Correction - (up to 2 digits) - *This is an optional field.* This integer indicates how many auto-settle correction attempts will occur. Set to 0 to disable. The default value for this field is 3.

Commercial Card Level - Use this drop-down box to indicate the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Capability Code - Use this drop-down box to specify the ability of the POS terminal or cash register used.

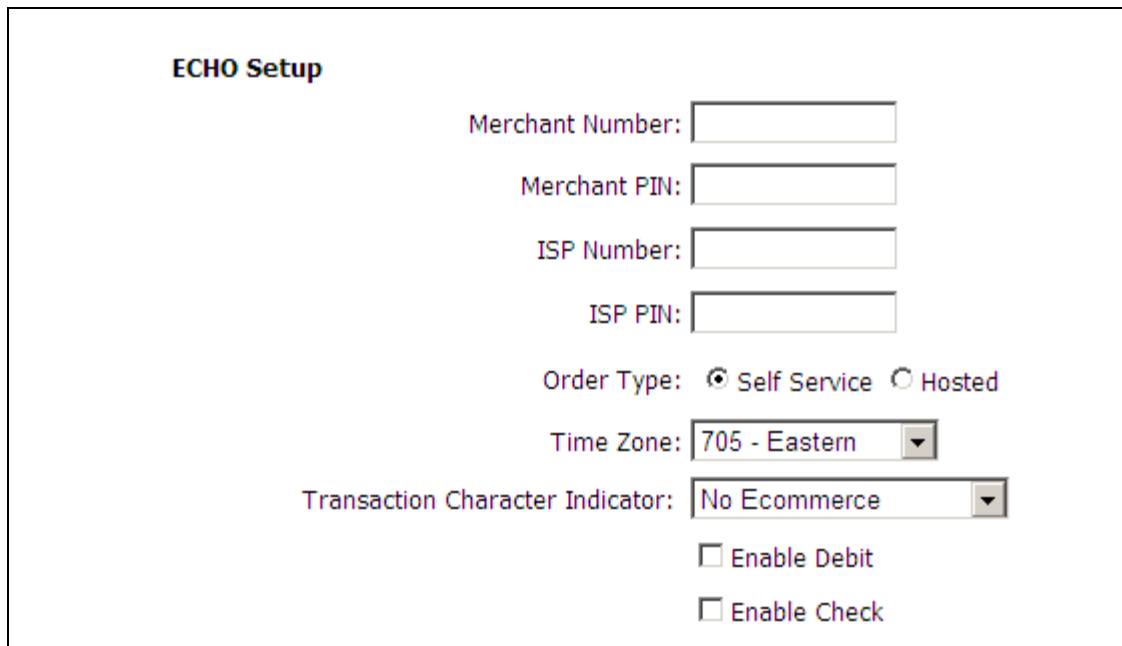
- Unspecified
- PIN entry capability
- No PIN entry capability
- PIN Pad inoperative
- RFID capability

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business and, if it is, whether it is SSL or non-SSL.

Enable Gift - (check box) - Check this box to enable gift. (*Not implemented*)

Enable Debit - (check box) - Check this box to enable debit.

ECHO Setup



ECHO Setup

Merchant Number:

Merchant PIN:

ISP Number:

ISP PIN:

Order Type: ☒ Self Service ☐ Hosted

Time Zone:

Transaction Character Indicator:

☐ Enable Debit

☐ Enable Check

Merchant Number - (up to 12 digits) - This is the merchant number supplied by ECHO.

Merchant PIN - (up to 8 digits)

ISP Number - Not implemented at this time.

ISP PIN - Not implemented at this time.

Order Type - Select Self Service or Hosted.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with ECHO.

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

Enable Debit - (check box) - Check this box to enable debit.

Enable Check - (check box) - Check this box to enable checks.

EVO Setup

EVO

Terminal Number:

Terminal ID:

Industry Type: ☐ Direct ☒ Retail ☐ Restaurant

Transaction Character Indicator:

Time Zone:

☐ Enable Gift

☐ Enable Check

☐ Enable Debit

☐ Enable EBT

Terminal Number - (up to 15 digits) - Terminal Number.

Terminal ID - (up to 16 digits) - *Optional*.

Industry Type - Specify the business type that EVO has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**]. *Only Retail is implemented at this time.*

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

- **01** = Mail Order
- **02** = Telephone Order
- **05** = Ecommerce. *Not implemented.*
- **07** = Ecommerce. *Not implemented.*

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with Givex.

Enable Gift - (check box) -- Check to enable gift. *Not implemented.*

Enable Check - (check box) - Check to enable checks. *Not implemented.*

Enable Debit - (check box) -- Check to enable debit.

Enable EBT - (check box) - Check to enable EBT. *Not implemented.*

Fifth Third St. Pete Setup

Saint Pete Setup

Bank ID:

Device ID:

EDC Code:

H - Host

Merchant Num:

Terminal Class:

0 - Unspecified

Industry Type:

☒ Direct ☐ Retail ☐ Restaurant

Partial Auth:

☐

Commercial Card Level:

0 - Disabled

Terminal ID:

Time Zone:

705

Device Type:

C - Personal Computer

Capability Code:

0 - Unspecified

Capability Code 2:

0 - Unknown

Transaction Character Indicator:

0 - Customer Present

☐ Enable Debit

☐ Enable Check

Bank ID - (4 digits) - This is the acquiring bank identification number supplied by bank/processor.

Device ID - Not implemented at this time.

EDC Code - (1 character) - Select **H** (Host) or **T** (Terminal)

Merchant Num - (12 digits) - This is the merchant number supplied by First Data.

Terminal Class - Use this drop-down box to specify terminal class.

- 0=Unspecified (default)
- 1=Limited amount terminal
- 2=Unattended (ATM)
- 3=Unattended (automated dispensing/self service) - CAT transactions
- 4=Electronic Cash Register (ECR)
- 7=Telephone device (dial terminal)

Industry Type - Specify the business type that First Data has assigned to this merchant's account: (**Direct** or **Retail** or **Restaurant**).

Partial Auth - (check box) - Check this box to indicate support for POS partial authorizations (credit and debit).

Commercial Card Level - (1 digit) - Use this code to indicate the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Terminal ID - (3 digits) - This is the terminal ID and it defaults to 001.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with First Data.

Device Type - Not implemented at this time.

- 0 = Unknown
- C = Personal Computer
- E = Electronic Cash Register

Capability Code - Use this drop-down box to specify the ability of the POS terminal or cash register used.

- 0 = Unspecified
- 1 = Limited amount terminal
- 2 = Unattended (ATM)
- 3 = Unattended automatic dispensing/self service
- 4 = ECR
- 7 = Telephone device

Capability Code 2 - Use this drop-down box to specify the ability of the POS terminal or cash register used.

- 0 = Unknown
- 1 = Terminal cannot read encoded data
- 2 = Full track read capable
- 3 = Bar code read capable
- 4 = OCR read capable
- 5 = Chip-capable terminal
- 9 = Altered

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

- 0 = Customer present
- 1 = Customer not present, SAF transaction
- 2 = Customer not present (mail order and recurring)
- 5 = Secure Electronic commerce transaction
- 6 = Non-authenticated security transaction with SET
- 7 = Non-authenticated security transaction without SET
- 8 = Non-SSL transactions, will send the eCommerce indicator flag

Enable Debit - (check box) -- Check to enable debit.

Enable Check - (check box) - Check to enable checks.

First Data Nashville ISO Setup

First Data Nashville ISO

Merchant Category Code:

Nashville MID:

Nashville TID:

Processor Merchant Number:

Service Entitlement Number:

Service Phone Number:

CAT Level Indicator:

0 - Not a CAT Trans

Check Processor:

Industry Type:

☐ Direct ☒ Retail ☐ Restaurant

POS Type:

0 - Unspecified

Capability Code:

0 - Unknown

Transaction Character Indicator:

No Ecommerce

Time Zone:

705 - Eastern

☐ Enable Gift

☐ Enable Check

☐ Enable Debit

☐ Enable EBT

Merchant Category Code - (4 digits) - This is the merchant type code provided by First Data or the merchant service provider.

Nashville MID - (15 digits) - This is the merchant number assigned by First Data.

Nashville TID - (8 digits) - This is the terminal number provided by First Data or the merchant service provider.

Processor Merchant Number - (max 12 digits) - This is the Processor Merchant Number.

Service Entitlement Number - (max 15 digits) - This is the Service Entitlement Number.

Service Phone Number - (10 digits) - This is the Customer Service Phone Number.

CAT Level Indicator - Use this drop-down box to indicate Customer Activated Terminal level.

- 0 = Not a CAT Trans
- 1 = Automated Dispensing Machine
- 2 = Self-Service Terminal
- 3 = Limited Amount Terminal
- 4 = In-flight Commerce
- 6 = Electronic Commerce

- 7 = Transponder Transaction

Check Processor - Use this drop-down box to select check processor.

- Certegy
- Telecheck
- ICS

Industry Type - Specify the business type that First Data has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

POS Type - Use this drop-down box to specify the POS type.

- 0 = Unspecified
- 1 = Limited Amount Terminal
- 2 = Unattended Terminal (ATM)
- 3 = Unattended Terminal (Self Service)
- 4 = Electronic Cash Register
- 7 = PAYware Mobile

Capability Code - Use this drop-down box to specify the ability of the POS terminal or cash register used.

- 0 = Unknown
- 1 = Terminal not used
- 2 = Mag stripe read capability
- 5 = Integrated circuit card read capability
- 6 = Contactless chip read
- 7 = Contactless mag stripe read
- 9 = Terminal does not read card data

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

- No Ecommerce
- Visa-approved auth
- Visa-approved auth cardholder
- SSL-auth
- Non SSL

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with First Data.

Enable Gift - (check box) -- Check to enable gift.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Enable Check - (check box) -- Check to enable checks.

Enable Debit - (check box) - Check to enable debit.

Enable EBT - (check box) - Not implemented.

First Data North Setup

First Data North (Cardnet) Setup
Merchant Number:
Industry Type: ☐ Direct ☒ Retail ☐ Restaurant
Merchant Tax ID:
MCC/SIC:
Terminal Number:
Terminal ID:
Time Zone:
Commercial Card Level:
Capability Code:
Transaction Character Indicator:
☐ Enable Gift
☐ Enable Debit
☐ Enable Check

Merchant Number - (12 digits) - This is the merchant number assigned by CardNet.

Industry Type - Specify the business type that CardNet has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

Merchant Tax ID - (15 digits) - This is the tax identification number assigned by the merchant's bank.

MCC/SIC - (4 digits) - This is the merchant type code provided by CardNet or the merchant service provider.

Terminal Number - (6 digits) - This is the terminal number provided by CardNet or the merchant service provider. *Same number as **Terminal ID**.*

Terminal ID - (6 digits) - This is the terminal ID provided by CardNet or the merchant service provider. *Same number as **Terminal Number**.*

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with CardNet.

Commercial Card Level - Use this drop-down box to indicate the commercial card level that the merchant will accept.

- **0** = Disable commercial card processing
- **2** = Enable level II commercial card processing

Capability Code - Use this drop-down box to specify the ability of the POS terminal or cash register used.

- **0** = Unknown
- **1** = Terminal can accept PIN (retail and debit)
- **2** = Terminal cannot accept PIN

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

Enable Gift - (check box) -- Check to enable gift.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Enable Debit - (check box) -- Check to enable debit.

Enable Check - (check box) - Check to enable checks.

First Data Omaha Setup

FDMS Omaha Setup

Merchant Number:

ETC Type:

B

Current Credit Item Num:

1

Current Debit Item Num:

999

Industry Type:

☐ Direct ☒ Retail ☐ Restaurant

Device ID:

Terminal Number:

Terminal ID:

Time Zone:

Commercial Card Level:

0 - Disable

Capability Code:

0 - Unknown

Transaction Character Indicator:

No Ecommerce

☐ Enable Debit

☐ Enable Gift

☐ Enable Check

Merchant Number - (up to 19 digits) - This is the merchant number assigned by First Data.

ETC Type - (1 alphanumeric character) - This value must be **B** for Credit and Debit close functionality.

Curr Credit Item Num - (use default) - This value is used to track credit transactions in a batch. (It starts at 1 and will wrap from 999 back to 1.)

Curr Debit Item Num -(use default) - This value is used to track debit item numbers in a batch. (It starts at 1 and will wrap from 999 back to 1.)

Industry Type - Specify the business type that First Data has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

Device ID - (4 alphanumeric characters) - This is the site location value as provided by First Data.

Terminal Number - (up to 4 alphanumeric) - This is the terminal number assigned by First Data.

Terminal ID - (5 alphanumeric characters) - This identification code is assigned by First Data. The fifth byte must be a decimal point. **Example:** AB12.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with First Data.

Commercial Card Level - Use this drop-down box to indicate the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Capability Code - Use this drop-down box to specify the ability of the POS terminal or cash register used.

- 0 = Unknown
- 1 = Terminal can accept PIN
- 2 = Terminal cannot accept PIN

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

Enable Debit - (check box) - Check this box to enable debit.

Enable Gift - (check box) - Check this box to enable gift.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Enable Check - (check box) - Check this box to enable checks.

GETI Setup

Geti

Merchant Num:

VeriFoneCert

Terminal ID:

Time Zone:

705 - Eastern

▼

Merchant Num - VeriFoneCert

Terminal ID - (up to 6 digits)

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with GETI.

Givex Setup

Givex

Merchant Num:

Industry Type: ☐ Direct ☒ Retail ☐ Restaurant

Time Zone: 

Merchant Num - (up to 32 digits) - This is known as the User ID assigned by Givex.

Industry Type - Specify the business type that Givex has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with Givex.

Global Payments East (NDC) Setup

	Note: Additional terminals cannot be used with this payment processing company.
---	--

Global East (NDC) Setup

Merchant Number:

Industry Type: ☒ Direct ☐ Retail ☐ Restaurant

Application ID:

Bank ID:

Terminal Number:

Terminal Type:

System Information:

Device Type:

Time Zone:

Commercial Card Level:

Capability Code:

Transaction Character Indicator:

☐ Enable Debit
☒ Enable Gift
☐ Enable Check

Pinless Debit: ☐ Pinless Debit

Process Gift Via

SVS Gift Setup

Merchant Number:

Division Number:

Store Number:

Merchant Number - (up to 15 digits) - This is the merchant number assigned by Global East (NDC). Contents of this field **MUST** match the **Terminal Number** field.

Industry Type - Specify the business type that Global East (NDC) has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

Application ID - Use this drop-down box for information needed for authorization. Select **Retail** or **Direct/MOTO** or **Restaurant**.

Bank ID - (6 digits) - This is the identification number of the acquiring bank (the bank that is hosting the merchant's bank account). This information can be obtained from the acquiring bank.

Terminal Number - (up to 15 digits) - This is the terminal number assigned by Global East (NDC). Contents of this field **MUST** match the **Merchant Number** field.

Terminal Type - (3 alphanumeric characters) - This identification code is assigned by Global East (NDC). **Example:** GN2

System Information - (8 alphanumeric characters - automatically filled in) - Example: **IPC 1.0**

Device Type - Use this drop-down box to specify the type of device that will be used by this merchant.

- **C** = Computer
- **0 (zero)** = No terminal or unknown
- **1** = On premises, attended
- **2** = On premises, not attended
- **3** = Off premises, attended
- **4** = Off premises, not attended

Time Zone - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110, Hong Kong = 008). Verify this information with Global East (NDC).

Commercial Card Level - Use this drop-down box to indicate the commercial card level that the merchant will accept.

- **0** = Disable commercial card processing
- **2** = Enable level II commercial card processing

Capability Code - Use this drop-down box to specify the ability of the POS terminal or cash register used.

- **0** = No electronic authentication code
- **1** = PIN

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business. If this field is set to 7 or 8, then the **Industry Type** field must be set to **Direct**.

- **7** = For SSL transactions, will send the eCommerce indicator flag.
- **8** = For non-SSL transactions, will send the eCommerce indicator flag.
- **blank** = Will not send the eCommerce indicator flag.

Enable Debit - (check box) - Check this box to enable debit.

Enable Gift - (check box) - Check this box to enable gift.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Pinless Debit - (check box) - Not implemented.

Elavon (Nova) Setup

Elavon Setup

Bank BIN Number:

Industry Type: ☐ Direct ☐ Retail ☐ Restaurant

Process Type:

Version ID:

Partial Authorization: ☐

Pinless Debit: ☐

INTERAC Debit: ☐

Electronic Check Indicator: ☐

DCC Capable: ☐

MICR Capable: ☐

Terminal Number:

Time Zone:

Auto Settlement Correction:

Commercial Card Level:

Capability Code:

Transaction Character Indicator:

☐ Enable Gift

☐ Enable Check

☐ Enable Debit

Bank BIN Number - (6 digits) - This is the Bank BIN number. This information can be obtained from Elavon.

Industry Type - Specify the business type that Elavon has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

Process Type - Select Host or Terminal.

Version ID - (1 or 2 characters) - Use CV unless otherwise specified by Elavon. *CV must be uppercase.*

Partial Authorization - (check box) - Check this box to enable FSA/HRA partial authorization.

Pinless Debit -- (check box) - Check this box to enable Pinless debit.

INTERAC Debit - (check box) - Not yet implemented.

Electronic Check Indicator - (check box) Check this box to enable electronic checks.

DCC Capable - (check box) - Not implemented.

MICR Capable - (check box) Check this box if MICR capable.

Terminal Number - (up to 16 characters) -- This is the terminal number assigned by Elavon.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with Elavon.

Auto Settlement Correction - (up to 2 digits) - *This is an optional field.* This integer indicates how many auto-settle correction attempts will occur. Set to 0 to disable. The default value for this field is 3.

Commercial Card Level - Use this drop-down box to specify the commercial card level used.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Capability Code -- Use this drop-down box to specify the device type used. Select 3rd Party Vendor.

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

Enable Gift - (check box) - Check this box to enable gift.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Enable Check - (check box) - Check this box to enable checks.

Enable Debit - (check box) - Check this box to enable debit.

Chase Paymentech Tampa Setup

The screenshot shows a web form titled "Chase Paymentech-Tampa Setup". The form contains the following fields and options:

- Client Number:** A text input field.
- PNS Number:** A text input field.
- Industry Type:** Radio buttons for ☐ Direct, ☐ Retail, and ☐ Restaurant.
- Commercial Card Level:** A dropdown menu currently showing "0 - Disabled".
- Terminal Number:** A text input field.
- Terminal ID:** A text input field.
- Time Zone:** A text input field.
- Device Type:** A dropdown menu currently showing "0 - Unknown".
- Capability Code:** A dropdown menu currently showing "0 - POS Terminal".
- Transaction Character Indicator:** A dropdown menu currently showing "No eCommerce".
- Checkboxes:** Four checkboxes are listed below the Transaction Character Indicator:
 - ☐ Enable Debit
 - ☐ Enable Gift
 - ☐ Enable Check
 - ☐ Enable EBT

Client Number - (4 digits) - This is the client number assigned by Chase Paymentech.

PNS Number - (12 digits) - This is the merchant number assigned by Chase Paymentech.

Industry Type - Specify the business type that Chase Paymentech has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

Commercial Card Level - Use this drop-down box to specify the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Terminal Number - (3 digits) - This is the division number assigned by Chase Paymentech.

Terminal ID - (3 digits) - This is the terminal number assigned by Chase Paymentech.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with Chase Paymentech.

Device Type - Use this drop-down box to specify the type of device that will be used by this merchant. Always set to C.

- 0 = Unknown
- C = Personal computer

- **E** = Electronic cash register (ECR)

Capability Code - Use this drop-down box to specify POS terminal or Register.

- **0** = POS Terminal
- **1** = Register

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business. If this field is set to 7 or 8, then the **Industry Type** field must be set to **Direct**.

- **7** = For SSL transactions, will send the eCommerce indicator flag.
- **8** = For non-SSL transactions, will send the eCommerce indicator flag.
- **No eCommerce** = Will not send the eCommerce indicator flag.

Enable Debit - Check this box to accept debit cards.

Enable Gift - Check this box to accept gift cards.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Enable Check - Check this box to accept checks.

Enable EBT - Not implemented.

ProPay Setup

ProPay Setup

Merchant ID:

Terminal Number:

Time Zone:

Auto Settlement Correction:

Commercial Card Level:

Capability Code:

Transaction Character Indicator:

☐ Enable Gift

☐ Enable Check

☐ Enable Debit

Merchant ID - (x digits) - This is the merchant ID assigned by ProPay.

Terminal Number - (x digits) - This is the terminal number assigned by ProPay.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110).

Auto Settlement Correction - (up to 2 digits) - *This is an optional field.* This integer indicates how many auto-settle correction attempts will occur. Set to 0 to disable. The default value for this field is 3.

Commercial Card Level - Use this drop-down box to specify the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Capability Code - Use this drop-down box to specify the ability of the POS terminal or contact-less device used.

- Unspecified
- PIN entry capability
- No PIN entry capability
- PIN pad inoperative
- RFID capability

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

- 7 = For SSL transactions, will send the eCommerce indicator flag.
- 8 = For non-SSL transactions, will send the eCommerce indicator flag.
- **No eCommerce** = Will not send the eCommerce indicator flag.

Enable Gift - (check box) - Check this box to enable gift.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Enable Check - (check box) - Check this box to enable checks.

Enable Debit - (check box) - Check this box to enable debit.

WorldPay Setup

RBS Lynk Setup

Check Digit:

Hardware Type:

IPCH

Software Version:

1.0

Firmware Version:

1.0

Capture Type:

H - Host

Merchant Num:

Industry Type:

☐ Direct ☒ Retail ☐ Restaurant

Commercial Card Level:

2 - Level II

Terminal Num:

Terminal ID:

Time Zone:

Device Type:

0 - Unknown

Capability Code:

0 - Unspecified

Transaction Character Indicator:

7 - Non-Authenticated security transaction without SET

☐ Enable Debit

☐ Enable Gift

☐ Enable Check

Check Digit - (1 digit) - This is the check digit assigned by WorldPay.

Hardware Type - (automatically filled in) - This is the hardware type.

Software Version - (automatically filled in) - This is the software version currently installed.

Firmware Version - (automatically filled in) - This is the firmware version currently installed.

Capture Type - Use this drop-down box to select H-Host or T-Terminal. Only H-Host is implemented at this time.

Merchant Num - (up to 20 alphanumeric characters) - This is the merchant number assigned by WorldPay.

Industry Type - Specify the business type that WorldPay has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

Commercial Card Level - Use this drop-down box to specify the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing

- **2** = Enable level II commercial card processing

Terminal Num - (6 digits) - This is the terminal number assigned by WorldPay.

Terminal ID - (up to 2 alphanumeric characters) - Optional. Use this number if you wish to use the same terminal number across multiple terminals.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with WorldPay.

Device Type - Use this drop-down box to specify the type of device that will be used by this merchant.

- **0** = Unknown
- **C** = Personal computer
- **E** = Electronic cash register (ECR)

Capability Code - Use this drop-down box to specify the ability of the POS terminal or contact-less device used.

- **0** = Unspecified
- **1** = Limited Amount Terminal
- **2** = Unattended (ATM)
- **3** = Unattended (automated dispensing)
- **4** = Electronic Cash Register (ECR)
- **7** = Telephone Device

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

- **0** = Customer Present
- **1** = Customer not present (SAF trans)
- **2** = Customer not present (mail order and recurring)
- **5** = Secure Electronic Commerce Transaction
- **6** = Non-Authenticated security transaction with SET
- **7** = Non-Authenticated security transaction without SET
- **8** = non-SSL Transaction will send the eCommerce flag

Enable Debit - Check this box to enable debit.

Enable Gift - Check this box to accept gift cards.

If gift is enabled, another check box will appear that allows you to select a gift card processor. Once a processor is selected, additional fields required for that gift processor's setup appear.

Enable Check - Check this box to enable checks.

SVS Setup

SVS Setup

Merchant Number:

Division Number:

Store Number:

Terminal Number:

Time Zone:

705

Commercial Card Level:

0 - Disable

Transaction Character Indicator:

No Ecommerce

☐ Enable Debit

Merchant Number - (6 digits) - This is the merchant number assigned by SVS.

Division Number - (Max 5 digits) - This is the division number as determined by the merchant.

Store Number - (Max 10 digits) - This is the store number assigned by SVS.

Terminal Number - Verify this information with SVS.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with SVS.

Commercial Card Level - Use this drop-down box to specify the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business.

- No Ecommerce
- eCommerce SSL
- eCommerce non SSL

Enable Debit - (check box) - Check this box to enable debit.

TSYS Setup

TSYS Setup	
Acquirer BIN:	
Merchant Number:	
Agent Bank:	
Agent Chain:	
ZIP Code:	
MCC/SIC:	
Store Number:	
Industry Type:	☐ Direct ☐ Retail ☒ Restaurant
Debit Bin:	
Auto Settlement Correction:	
Commercial Card Level:	0 - Disabled v
Terminal Number:	
Terminal ID/V Number:	
Time Zone:	705 v
Device Type:	E - Electronic Cash Register v
Capability Code:	0 - POS Terminal v
Transaction Character Indicator:	No eCommerce v
☐ Enable Debit	
☒ Enable Gift	
☐ Enable Check	
Process Gift Via	Default v

Vital Gift Configuration

Gift Agent Bank:	
Gift Agent Chain:	
Gift Merchant ABA Number:	
Gift Merchant Settlement Agent:	
Gift Reimburse Attribute:	
Gift Issuer:	
Gift Partial Auth:	
Gift Recv Inst ID:	

Merchant ABA Number:	
Merchant Settlement Agent Num:	
Reimbursement Fee (Reimburse Attr):	
Sharing Group:	
Settle via BAMS:	☐
Settle ID:	
Settle Merchant Category:	

Acquirer Bin - (6 digits) - This is the identification number of the acquiring bank (the bank that is hosting the merchant's bank account). This information can be obtained from the acquiring bank.

Merchant Number - (12 digits) - This is the merchant number assigned by TSYS.

Agent Bank - (6 digits) - This is the agent number supplied by the merchant's bank.

Agent Chain - (6 digits) - This is the chain number supplied by the merchant's bank.

ZIP Code - (5 digits) - This is the zip code/location code.

MCC/SIC - (4 digits) - This is the merchant's category code (also known as SIC or MCC) assigned by TSYS.

Store Number - (4 digits) - This is the store number assigned by TYS.

Industry Type - Specify the business type that TSYS has assigned to this account [**Retail** (card present) or **Direct** (card not present) or **Restaurant**].

Debit Bin - (6 digits) - BIN number for use with debit-related transactions. This is same as Acquirer Bin. Leave blank if not accepting debit.

Auto Settlement Correction - (up to 2 digits) - *This is an optional field.* This integer indicates how many auto-settle correction attempts will occur. Set to 0 to disable. The default value for this field is 3.

Commercial Card Level - Use this drop-down box to specify the commercial card level that the merchant will accept.

- 0 = Disable commercial card processing
- 2 = Enable level II commercial card processing

Terminal Number - (4 digits) - This is the terminal number assigned by TSYS.

Terminal ID/V Number - (8 digits) - This is the old Terminal, Service, or V number. It is sometimes necessary to append a 7 to the front of a V number to make it 8 digits long.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with TSYS.

Device Type - Use this drop-down box to specify the type of device that will be used by this merchant.

- 0 = Unknown
- C = Personal computer
- E = Electronic cash register (ECR)

Capability Code - Use this drop-down box to specify the ability of the POS terminal or cash register used.

- 0 = **POS Terminal** = The device is capable of being used as a POS terminal.
- 1 = **Register** = The device is capable of being used as a cash register.

Transaction Character Indicator - Use this drop-down box to indicate if this merchant is an eCommerce business. If this field is set to 7 or 8, then the **Industry Type** field must be set to **Direct**.

- 7 = For SSL transactions, will send the eCommerce indicator flag.
- 8 = For non-SSL transactions, will send the eCommerce indicator flag.
- *blank* = Will not send the eCommerce indicator flag.

Enable Debit - (check box) - Check this box to enable debit.

Enable Gift - (check box) - Check this box to enable gift cards.

Enable Check - (check box) - Check this box to enable checks.

Debit-related fields:

Merchant ABA Number - (9 digits or blank) - This is the ABA # which identifies the merchant to the direct debit switch.

Merchant Settlement Agent Num - (4 digits or blank) - This is the merchant settlement agent number, it is usually blank.

Reimbursement Fee (Reimburse Attr) - This is the reimbursement fee applicable to a transaction (usually blank).

Sharing Group -- (up to 30 alphanumeric characters or blank) -- A listing of direct debit and EBT networks that a POS device can access. Leave blank if not supplied by bank.

Gift-related fields:

Gift Agent Bank - (6 digits) - This is the gift agent number supplied by the merchant's bank.

Gift Agent Chain - (6 digits) - This is the gift agent chain number supplied by the merchant's bank.

Gift Merchant ABA Number - (9 digits) - This is the gift merchant ABA number assigned by TSYS.

Gift Merchant Settlement Agent - (4 digits) - This is the gift merchant settlement agent number assigned by TSYS.

Gift Reimburse Attribute - (1 digit)

Gift Issuer - (10 characters)

Gift Partial Auth - (1 digit)

Gift Recv Inst ID - (6 digit) - This is the receiving institution ID.

BAMS Settlement related fields:

Settle via BAMS - (check box) - Check this box to settle via BAMS.

Settle ID - (max 23 characters) - This represents the merchant number/terminal ID when settling via BAMS. Must start with 'F.'

Settle Merchant Category - (4 digits) - This is the settlement merchant category.

ValueLink (SVDOT) Setup

Valuelink (SVDOT) Setup

Merchant Number:

Store Number:

Trans Group ID:

Merchant Key:

Multi Trans IND:

MCC/SIC Code:

Time Zone:

705 - Eastern

▼

Terminal ID:

Merchant Number - (11 digits) - This is the merchant number assigned by First Data.

Store Number - (11 characters) - This is the store number assigned by First Data.

Trans Group ID - (up to 6 characters)

Merchant Key - (up to 4 characters)

Multi Trans IND - (1 character) - Y or N

MCC/SIC Code - (4 digits) - This is the SIC Code determined by the merchant.

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with First Data.

Terminal ID - (4 digits) - This is the Terminal ID.

Valutec Setup

Valutec

Merchant Num:

Terminal ID:

Terminal Num:

Industry Type:

☒ Retail

☐ Restaurant

Time Zone:

705 - Eastern

▼

Merchant Num - (10 digits) - This is the merchant number assigned by Valutec.

Terminal ID - (15 characters) - This is the terminal ID assigned by Valutec.

Terminal Num - (15 characters) - This is the terminal ID assigned by Valutec.

Industry Type - Specify the business type that Valutec has assigned to this account [**Retail** (card present) or **Restaurant**].

Time Zone - (3 digits) - This is the time zone code associated with this account (Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110). Verify this information with First Data.

Fraud Protection

	Simple Explanation: Some payment processing companies allow for the configuration of certain fraud prevention options. Depending on which payment processing company the merchant has selected, some of the following options may or may not be available.
---	---

The various fraud prevention configuration options will appear during step two (of three) during the **New Merchant Setup** process (see page 40). These options will appear underneath the processor-specific information described in the section **Processor-Specific Information** (see page 137).

AVS Acceptance Level

	Simple Explanation: If you put a check next to an AVS response, PAYware Connect will allow a transaction to be processed if the transaction returns that AVS response.
---	---

	Note: If necessary, you may put a check next to multiple options.
---	--

	WARNING: These settings only apply to merchants who process MOTO and eCommerce Pre Auth transactions. These settings do not apply to Sale transactions for any company type. You can always refer to PAYware Connect transaction results to view the Response Text for that transaction (which includes the AVS response). You can still make a business decision on whether you want to manually Void the transaction.
--	---

AVS Acceptance Level:	☐ All response values accepted ☐ Non-response accepted ☐ Service not supported ☐ Not a mail/phone order ☐ Issuer system unavailable ☐ Address unavailable ☐ No address or zip match ☐ 5-digit zip match only ☐ 9-digit zip match only ☐ Address match only ☐ Exact match, 5 digit zip ☐ Exact match, 9 digit zip
-----------------------	--

- **All response values accepted** - This filter instructs the system to allow transactions that return **any** AVS response. As long as the authorization request is accepted (the card is good and the

purchase amount is available), then the transaction will be accepted regardless of the AVS result codes.

- **Non-response accepted** - This filter instructs the system to allow transactions even if no AVS response is returned.
- **Service not supported** - This filter instructs the system to allow transactions that return this response. In some instances, AVS is not supported. For example, Canada is a country that does not support AVS; therefore, the AVS response would indicate that AVS is not supported.
- **Not a mail/phone order** - Instructs the system to allow transactions when the issuer system responds that the transaction is not a MOTO (mail order/telephone order) transaction and is therefore ineligible for AVS check.
- **Issuer system unavailable** - Instructs the system to allow transactions when the issuer system is not available to make a comparison.
- **Address unavailable** - Instructs the system to allow transactions when the AVS system is unavailable for verification.
- **No address or zip match** - Instructs the system to allow transactions that fail address and zip code matches.
- **5-digit zip match only** - Instructs the system to allow transactions that return a 5-digit zip code match (but not an address match).
- **9-digit zip match only** - Instructs the system to allow transactions that return a 9-digit zip code match (but not an address match).
- **Address match only** - Instructs the system to allow transactions that return an address match (but not a zip code match). (If Discover with Paymentech, address and 5-digit zip match.)
- **Exact match, 5-digit zip** - Instructs the system to allow transactions that return an exact 5-digit zip code match. (If Discover with Paymentech, address only match.)
- **Exact match, 9-digit zip** - Instructs the system to allow transactions that return an exact 9-digit zip code match.

CVV2 Acceptance Level

	Simple Explanation: If you put a check next to a CVV2 response, PAYware Connect will allow a transaction to be processed if the transaction returns that CVV2 response.
---	--

	Note: If necessary, you may put a check next to multiple options.
---	--

	WARNING: These settings only apply to merchants who process MOTO and eCommerce Pre Auth transactions. These settings do not apply to Sale transactions for any company type. You can always refer to I PAYware Connect transaction results to view the Response Text for that transaction (which includes the AVS response). You can still make a business decision on whether you want to manually Void the transaction.
---	--

CVV2 Acceptance Level:	☐ All response values accepted ☐ Non-response accepted ☐ Issuer not certified / not provided encryption keys ☐ Merchant indicated CVV2 not present on card ☐ Not processed ☐ CVV2 No Match ☐ CVV2 Match
------------------------	--

- **All response values accepted** - This filter instructs the system to allow transactions that return *any* CVV2 response. As long as the authorization request is accepted (the card is good and has the purchase amount available), then the transaction will be accepted regardless of the CVV2 result codes.
- **Non-response accepted** - This filter instructs the system to allow transactions even if no CVV2 response is returned.
- **Issuer not certified / not provided encryption keys** - Issuer has not certified for CVV2 or Issuer has not provided Visa with the CVV2 encryption keys
- **Merchant indicated CVV2 not present on card** - Issuer indicates that CVV2 data should be present on the card, but the merchant has indicated data is not present on the card.
- **Not processed** - Issuer did not process CVV2 check.
- **CVV2 No Match** - Issuer indicates that CVV2 data on record does not match CVV2 data provided by merchant.
- **CVV2 Match** - Issuer indicates that CVV2 data on record matches CVV2 data provided by merchant.

Duplicate Check Level

★	Simple Explanation: If duplicate checking is enabled, PAYware Connect will automatically decline a transaction request if a duplicate transaction already exists in the open batch. In PAYware Connect, a duplicate transaction is a transaction that was processed using the same payment media (credit card, debit card, etc.) for the same dollar amount and cents amount within the same batch of transactions.
---	--

☞	Note: This feature helps to prevent a single transaction from accidentally being submitted multiple times. We recommend that you enable this feature unless you predict that you will frequently need to process duplicate transactions (same dollar amount, same card number, etc.).
---	--

Duplicate Check Level:	☐ Duplicate Checking Disabled ☐ CREDIT Account Number ☐ CREDIT Amount ☐ CREDIT Invoice ☐ DEBIT Account Number ☐ DEBIT Amount ☐ DEBIT Invoice ☐ EBT Account Number ☐ EBT Amount ☐ EBT Invoice ☐ GIFT Account Number ☐ GIFT Amount ☐ GIFT Invoice ☐ CHECK Account Number ☐ CHECK Amount ☐ CHECK Invoice
------------------------	--

- **Duplicate Checking Disabled** - Put a check next to this option to completely disable this feature. If this option is checked, PAYware Connect will attempt to process any duplicate transaction requests.
- **CREDIT Account Number** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same credit card account number is already present in the open batch.
- **CREDIT Amount** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same credit card amount is already present in the open batch.
- **CREDIT Invoice** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same credit card invoice number is already present in the open batch.

- **DEBIT Account Number** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same debit card account number is already present in the open batch. *Integrated and On the Spot customers only.*
- **DEBIT Amount** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same debit card amount is already present in the open batch. *Integrated and On the Spot customers only.*
- **DEBIT Invoice** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same debit card invoice number is already present in the open batch. *Integrated and On the Spot customers only.*
- **EBT Account Number** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same EBT account number is already present in the open batch.
- **EBT Amount** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same EBT amount is already present in the open batch.
- **EBT Invoice** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same EBT invoice number is already present in the open batch.
- **GIFT Account Number** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same gift card account number is already present in the open batch.
- **GIFT Amount** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same gift card amount is already present in the open batch.
- **GIFT Invoice** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same gift card invoice number is already present in the open batch.
- **CHECK Account Number** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same check account number is already present in the open batch.
- **CHECK Amount** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same check amount is already present in the open batch.
- **CHECK Invoice** - Put a check next to this option if you want PAYware Connect to decline a transaction request if the same check invoice number is already present in the open batch.

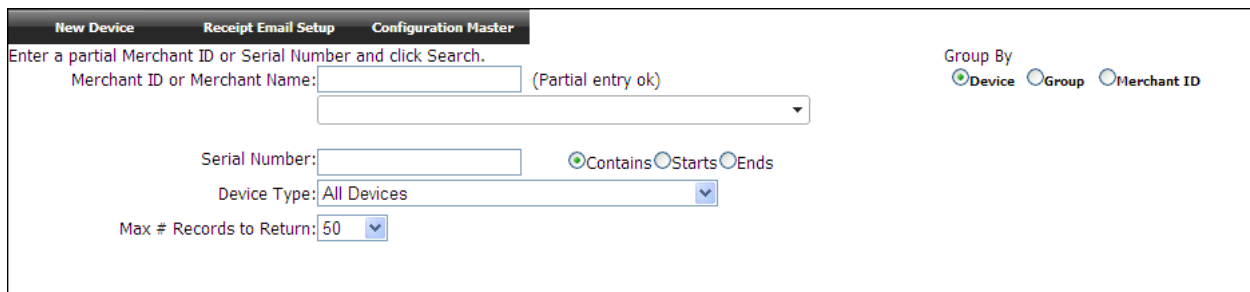
Appendix A - SoftPay Connect

Device Maintenance

	Simple Explanation: If you do not have a POS Device or a Mobile Device, you can safely ignore this section. This tool allows you to set up and maintain certain information associated with your POS Device. PAYware Connect Technical Support: (800) 839-0947
---	--

Setting Up a New POS Device

1. Point to **Account Admin**. A menu will appear. Click **Device Master**. The **Device Master** window will appear.



The screenshot shows the 'Device Master' window with the following elements:

- Navigation tabs: **New Device**, **Receipt Email Setup**, **Configuration Master** (selected).
- Instruction: Enter a partial Merchant ID or Serial Number and click Search.
- Search fields:
 - Merchant ID or Merchant Name: [text input] (Partial entry ok)
 - Serial Number: [text input]
- Filters:
 - Group By: ☒ Device, ☐ Group, ☐ Merchant ID
 - Contains/Starts/Ends: ☒ Contains, ☐ Starts, ☐ Ends
 - Device Type: [dropdown menu] (set to All Devices)
 - Max # Records to Return: [dropdown menu] (set to 50)

2. No devices will be shown by default. You may initiate a search for either a **Merchant ID/Merchant Name** or **Serial Number**. When you start typing in one of the fields, a **Search** button will display.
3. All existing devices for the filter merchant or serial number will display along with associated status information.

6. Once a merchant is selected, the **New Device Setup** window displays.

New Device Setup

Device Type: Mobile

Model: iPhone

Serial Number:

Current Groups:

Device Group Name:

Terminal Name:

Device Key:*****Sduaqrfg



Parameters

Parameter	Seq	Value
-----------	-----	-------

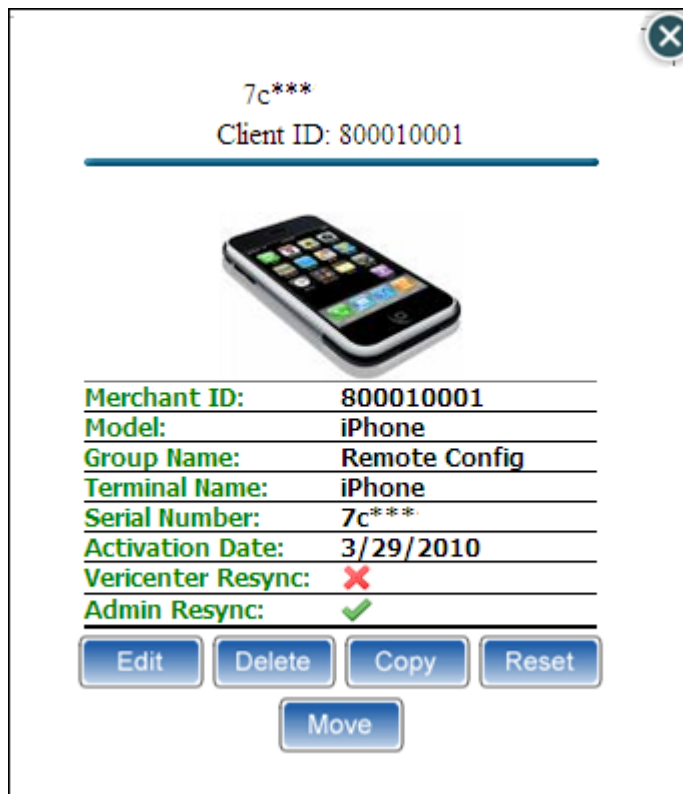
Save

Cancel

7. Select your **Device Type** and **Model** from the drop-down lists, and enter the **Serial Number** of the device. PAYware Connect will automatically generate a **Device Key** that is unique to the device. Both the **Serial Number** and the **Device Key** of the device will be sent with each transaction submitted.
8. The Parameters table, when available, allows you to provide optional **Disclaimer**, **Header**, and **Footer** information to print out on the register receipt. Click inside the **Value** box of the **Parameter** you wish to add, and enter up to 42 characters per line.
9. Once you have entered all of the information for the POS device, you may click **Save** to record your settings or click **Cancel** to return to the **Device Master** window.

Editing an Existing Device

1. From the **Device Master** window, click the row of the device that you need to edit. A pop-up window will display. Click **Edit**.



7c***
Client ID: 800010001



Merchant ID:	800010001
Model:	iPhone
Group Name:	Remote Config
Terminal Name:	iPhone
Serial Number:	7c***
Activation Date:	3/29/2010
Vericenter Resync:	✗
Admin Resync:	✓

Edit Delete Copy Reset

Move

2. The **Edit Device** window will appear. The setup information for the selected Device will appear, followed by the check boxes for **Allow Resync**, **Device De-Activated**, **Enable VeriShield**, and the receipt **Parameters**. You can modify the **Group Name**, **Terminal Name**, any of the check boxes, or the **Parameters**, but the **Device Type** and **Serial Number** cannot be modified. You may generate a new **Device Key**, if necessary (such as when moving a device from one site to another site). Just remember to “clear” the current working key (if it has one) from the terminal first. If not, you may get Host Error 2029999 on the device

Edit Device

Device Type:
Serial Number:
Group Name:
Terminal Name:
Device Key: *****4CF90A48 Generate

☐ Allow Resync
☐ Device De-Activated
☒ Enable VeriShield

Parameters
Copy Params to : ☐ All ☐ All in Group Name ☐ All in Device Goup ☐ Single Device

Parameter	Seq	Value	ModelNumber
			iPhone

Save
Cancel

3. The **Allow Resync** and **Device De-Activated** boxes are added to the console for extra security.

If the **Allow Resync** box is not checked, you can generate a new **Device Key** to be held separately. Once the **Allow Resync** box is checked, the newly generated **Device Key** would automatically be sent down and used as the live key. Generating a new **Device Key** would prevent anyone from processing unauthorized transactions through a particular device once the **Allow Resync** box was checked for that device.



Note: **Allow Resync** should only be used on subsequent keys, not on the initial key.

If you wish to disable a device entirely, check the **Device De-Activated** box.

4. You may now click **Save** to record your settings, or click **Cancel** to return to the **Device Master** window.

Deleting a Device

1. Point to **Account Admin**. A menu will appear. Click **Device Master**. Initiate a search from the **Device Master** window to list existing devices. Click the device you wish to delete. From the pop-up window, click **Delete**.
2. A “Device ‘XXXXXX’ has been deleted” confirmation message will display at the bottom of the screen.

Resetting a Device



Simple Explanation: The **Reset** button is used if the key for the device goes out of sync during a key change. A **Reset** will allow the device to re-sync and resume processing transactions.

1. Point to **Account Admin**. A menu will appear. Click **Device Master**. Initiate a search from the **Device Master** window to list existing devices.
2. From the **Device Master** window, highlight the device that you wish to reset. Once the pop-up window appears, click **Reset**.
3. A “Device ‘XXXXXX’ has been reset. Please run an Admin Packet” confirmation message will display at the bottom of the screen. (The Admin Packet sends all of the headers, footers, card types, etc.).

Receipt Email Setup



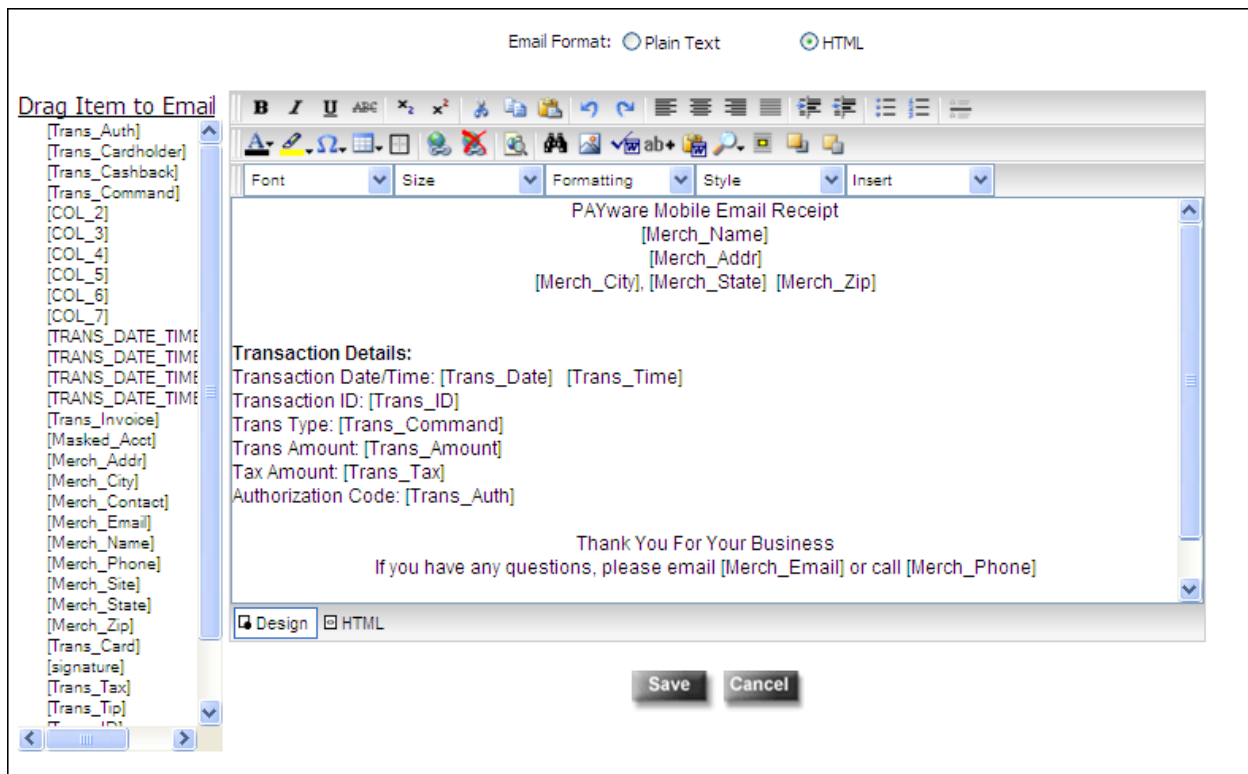
Simple Explanation: The **Receipt Email Setup** window is for PAYware Mobile devices only. If you do not have a PAYware Mobile device, you can safely ignore this section.

1. Point to **Account Admin**. A menu will appear. Click **Device Master**. The **Device Master** window will appear.
2. Click the **Receipt Email Setup** tab. The **Receipt Email Setup** window will appear.

Receipt Email Setup

Merchant ID or Merchant Name: (Partial entry ok)

3. Search on the **Merchant ID** or **Merchant Name**, and select from the drop-down list.
4. The **Receipt Email** window will appear.
5. Format the e-mail and click **Save**. Click **Cancel** to return to **Device Master** search window.



Configuration Master



Simple Explanation: The **Configuration Master** window allows you to enable/disable associated commands for the available payment types.

1. Point to **Account Admin**. A menu will appear. Click **Device Master**. The **Device Master** window will appear.
2. Click the **Configuration Master** tab. The **Configuration Master** search window will appear.

Configuration Master

Merchant ID or Merchant Name: (Partial entry ok)

3. Type a partial **Merchant ID** or **Merchant Name** and click **Search**. Click to select account from the drop-down list.
4. The **POS Maintenance** window will appear.

- **Activate Resync for Vericenter** - Check this box if you wish to activate resync for Vericenter.
- **Notes:** Type any notes and click **Update**.
- **Admin Configuration** - The configuration tree represents all processors configured under this account with the available Payment Types and their available commands. Click to Enable or Disable any of the associated commands. Click **Update**.

Appendix B - Processor Setup Forms



First Data Atlanta (Buypass) PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant ID:** _____ up to 12 digits

2. **Industry type** (please indicate): _____

D=Direct R=Retail F=Restaurant

3. **Partial Auth** (please indicate): _____

- 0 - No Partial Auth, No Request Balances
- 1 - Partial Auth
- 5 - No Partial Auth, Request Balance

4. **Service Level** (please indicate): _____

- Full Serve
- Self Serve
- Mini Serve
- Maxi Serve
- Other/Fuel Not Present

5. **Hardware Version** _____ up to 4 characters

6. **Software Version** _____ up to 8 characters

7. **Firmware Version** _____ up to 8 characters

8. Terminal Number _____ 3 digits

9. Time Zone: _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104

10. Auto Settlement Correction default value = 3

11. Commercial Card Level (please indicate): _____

0= disable 2= level II

12. Capability Code (please indicate): _____

- Unspecified
- PIN entry capability
- No PIN entry capability
- PIN Pad inoperative
- RFID capability

13. Transaction Character Indicator (please indicate): _____

0= No e-Commerce

7= SSL transaction, will send the e-Commerce indicator flag.

8= non-SSL transaction, will send the e-Commerce indicator flag.

14. Enable Gift: _____ Yes or No (*Not implemented*)

15. Enable Debit: _____ Yes or No



ECHO PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ up to 12 digits

2. **Merchant PIN:** _____ up to 8 digits

3. **ISP Number:** _____ Optional

4. **ISP PIN:** _____ Optional

5. **Order Type (please specify):** _____ 1 character

S=Self Service H=Hosted

6. **Time Zone:** _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104

7. **Transaction Character Indicator (please indicate):** _____

0= No e-Commerce

7= SSL transaction, will send the e-Commerce indicator flag.

8= non-SSL transaction, will send the e-Commerce indicator flag.

5. **Enable Debit:** _____ Yes or No

6. **Enable Check:** _____ Yes or No



EVO PAYware Connect[™] Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Terminal Number:** _____ up to 15 digits

2. **Terminal ID:** _____ up to 16 digits. *Optional.*

3. **Industry type** (please indicate - only Retail is implemented at this time): _____

D=Direct R=Retail F=Restaurant

4. **Transaction Character Indicator** (please indicate): _____

01 = Mail Order

02= Telephone Order.

05= e-Commerce. *Not implemented.*

07= e-Commerce. *Not implemented.*

5. **Time Zone:** _____ 3 digits

Eastern=705

Alaska=709

Central=706

Hawaii=110

Mountain=707

Arizona=107

Pacific=708

Puerto Rico=104

6. Enable Gift: _____ Yes or No. *Not implemented.*
7. Enable Check: _____ Yes or No. *Not implemented.*
8. Enable Debit: _____ Yes or No
9. Enable EBT: _____ Yes or No. *Not implemented.*



Fifth Third St. Pete PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Bank ID:** _____ 4 digits

2. **Device ID:** _____ (Not implemented)

3. **EDC Code (please specify):** _____ 1 character
H= Host T= Terminal

4. **Merchant Number:** _____ 12 digits

5. **Terminal Class:** _____ 1 digit

0=Unspecified (default)

1=Limited amount terminal

2=Unattended (ATM)

3=Unattended (automated dispensing/self service) - CAT transactions

4=Electronic Cash Register (ECR)

7=Telephone device (dial terminal)

6. **Industry Type (please indicate):** _____

D= Direct/MOTO R= Retail F= Food/Restaurant

7. **Partial Auth:** _____ Yes or No

If Yes, both credit partial authorizations and debit partial authorizations (if applicable) will be enabled



First Data Nashville ISO PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Category Code:** _____ 4 digits
2. **Nashville MID:** _____ 15 digits
3. **Nashville TID:** _____ 8 digits
4. **Processor Merchant Number:** _____ max 12 digits
5. **Service Entitlement Number:** _____ max 15 digits
(Optional. Contact First Data for more information)
6. **Service Phone Number:** _____ 10 digits
7. **CAT Level Indicator (please indicate):** _____
 - 0 = Not a CAT Trans
 - 1 = Automated Dispensing Machine
 - 2 = Self-Service Terminal
 - 3 = Limited Amount Terminal
 - 4 = In-flight Commerce
 - 6 = Electronic Commerce
 - 7 = Transponder Transaction

8. **Check Processor:** (please indicate): _____

- Certegy
- Telecheck
- ICS

9. **Industry type** (please indicate): _____

D=Direct R=Retail F=Restaurant

10. **POS Type** (please indicate): _____

- 0 = Unspecified
- 1 = Limited Amount Terminal
- 2 = Unattended Terminal (ATM)
- 3 = Unattended Terminal (Self Service)
- 4 = Electronic Cash Register
- 7 = PAYware Mobile

11. **Capability Code** (please indicate): _____

- 0 = Unknown
- 1 = Terminal not used
- 2 = Mag stripe read capability
- 5 = Integrated circuit card read capability
- 6 = Contactless chip read
- 7 = Contactless mag stripe read
- 9 = Terminal does not read card data

12. **Transaction Character Indicator** (please indicate): _____

- No Ecommerce
- Visa-approved auth
- Visa-approved auth cardholder
- SSL-auth
- Non SSL

13. **Time Zone:** _____ 3 digits

Eastern=705
Alaska=709

Central=706
Hawaii=110

Mountain=707
Arizona=107

Pacific=708
Puerto Rico=104

14. **Enable Gift:** _____ Yes or No

15. **Enable Check:** _____ Yes or No

16. **Enable Debit:** _____ Yes or No

17. **Enable EBT:** _____ Not implemented



First Data North PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ 12 digits

2. **Industry Type** (please indicate): _____ 1 character

D= Direct/MOTO R= Retail F= Restaurant

3. **Merchant Tax ID:** _____ up to 15 digits

4. **MCC/SIC:** _____ 4 digits

5. **Terminal Number:** _____ 6 digits (same as terminal ID)

6. **Terminal ID:** _____ 6 digits (same as terminal number)

7. **Time Zone:** _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104

8. **Commercial Card Level** (please indicate): _____

0= disable (default) 2= level II

9. **Capability Code** (please indicate): _____

0 = unknown

1= terminal can accept PIN (Retail and Debit)

2= terminal cannot accept PIN

10. **Transaction Character Indicator** (please indicate): _____

7= SSL transaction, will send the e-Commerce indicator flag.

8= non-SSL transaction, will send the e-Commerce indicator flag.

No e-Commerce

11. **Enable Gift:** _____ Yes or No

12. **Enable Debit:** _____ Yes or No

13. **Enable Check:** _____ Yes or No



First Data Omaha PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ 1 to 19 digits

2. **ETC TYPE:** _____ use B _____ 1 character

3. **Current Credit Item Number:** _____ use default setting

(Used to track credit transactions in a batch. Starts at 001 and will wrap from 999 back to 001)

4. **Current Debit Item Number:** _____ use default setting

(Current debit item number in the batch. Starts at 999 and will wrap from 001 back to 999)

5. **Industry Type** (please indicate): _____

D= Direct/MOTO

R= Retail

F= Food/Restaurant

6. **Device ID:** _____ 4 alphanumeric

The device ID is a 4-character value. It differentiates multiple sites with the same merchant number. This number is assigned by FDMS Omaha.

7. **Terminal Number:** _____ 4 alphanumeric
8. **Terminal ID:** _____ 5 alphanumeric
(Fixed 5 bytes. 5th byte must be decimal point. Example: AB12.)
9. **Time Zone:** _____ 3 digits
Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104
10. **Commercial Card Level** (please indicate): _____
0= disable 2= level II
11. **Capability Code** (please indicate): _____ Not currently required, can choose unknown
0 = Unknown
1 = Terminal can accept PIN
2 = Terminal cannot accept PIN
12. **Transaction Character Indicator** (please indicate): _____
Blank = no e-Commerce
7= SSL transaction, will send the e-Commerce indicator flag
8= non-SSL transaction, will send the e-Commerce indicator flag
13. **Enable Debit:** _____ Yes or No
14. **Enable Gift:** _____ Yes or No
15. **Enable Check:** _____ Yes or No



GETI PAYware Connect™ Merchant Information Form

Merchant Name: _____
(24 alphanumeric characters max)
(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** VeriFoneCert

2. **Terminal ID:** _____ up to 6 digits

3. **Time Zone:** _____ 3 digits

Eastern=705
Alaska=709

Central=706
Hawaii=110

Mountain=707
Arizona=107

Pacific=708
Puerto Rico=104



Givex PAYware Connect™ Merchant Information Form

Merchant Name: _____
(24 alphanumeric characters max)
(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ up to 32 digits. Givex User ID.

2. **Industry Type** (please indicate): _____

D= Direct/MOTO

R= Retail

F= Restaurant

3. **Time Zone:** _____ 3 digits

Eastern=705
Alaska=709

Central=706
Hawaii=110

Mountain=707
Arizona=107

Pacific=708
Puerto Rico=104



Global Payments East (NDC) Host PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ up to 15 digits
(Must match Terminal Number)

2. **Industry Type** (please indicate): _____

D= Direct/MOTO R= Retail F=Restaurant

3. **Application ID** (please indicate): _____

Retail
Direct/MOTO
Restaurant

4. **Bank ID:** _____ 6 digits

5. **Terminal Number:** _____ up to 15 digits
(Must match Merchant Number)

6. **Terminal Type:** _____ 3 alphanumeric characters

7. **System Information:** (automatically filled in)

8. **Device Type:** _____ 1 alphanumeric character

0= No terminal
1= On premises, attended
2= On premises, not attended
3= Off premises, attended
4= Off premises, not attended
C=Computer

9. **Time Zone:** _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104, Hong Kong = 008

10. **Commercial Card Level** (please indicate): _____

0= disable 2= level II

11. **Capability Code** (please indicate): _____

0= No Electronic authorization Code 1= PIN

12. **Transaction Character Indicator** (please indicate): _____

7= SSL transaction, will send the e-Commerce indicator flag.
8= non-SSL transaction, will send the e-Commerce indicator flag.
Blank= No e-Commerce

13. **Enable Debit:** _____ Yes or No

14. **Enable Gift:** _____ Yes or No

15. **Enable Check:** _____ Yes or No

16. **Pinless Debit:** _____ (Not implemented)



Elavon (NOVA) PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Bank BIN Number:** _____ 6 digits

2. **Industry Type (please indicate):** _____

D=Direct R=Retail F=Restaurant

3. **Process Type:** _____ Host or Terminal

4. **Version ID:** _____ CV _____ up to 2 characters

Use default value of CV unless otherwise specified by Elavon. *CV must be uppercase.*

5. **Partial Authorization:** _____ Yes or No (*Set to NO for PAYware Mobile*)

6. **PINless Debit:** _____ (Not implemented)

7. **INTERAC Debit:** _____ (Not implemented)

8. **Electronic Check Indicator:** _____ Yes or No

9. **DCC (Dynamic Currency Capable):** _____ (Not implemented)

10. MICR Capable: _____ Yes or No

11. Terminal Number: _____ up to 16 digits

12. Time Zone: _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104

13. Auto Settlement Correction: default value = 3

14. Commercial Card Level (please indicate): _____

0= disable 2= level II

15. Capability Code: 3rd Party Vendor (Device type drop-down list will be provided. Select 3rd Party Vendor)

16. Transaction Character Indicator (please indicate): _____

Blank= No e-Commerce

7= SSL transaction, will send the e-Commerce indicator flag.

8= non-SSL transaction, will send the e-Commerce indicator flag.

17. Enable Gift: _____ Yes or No

18. Enable Check: _____ Yes or No

19. Enable Debit: _____ Yes or No



Chase Paymentech Tampa PAYware Connect™ Merchant Information Form

Merchant Name: _____
(24 alphanumeric characters max)
(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Client Number:** _____ 4 digits

2. **PNS Number:** _____ 12 digits

3. **Industry Type:** (please indicate): _____

D= Direct Marketing/MOTO

R= Retail

F= Food/Restaurant

4. **Commercial Card Level** (please indicate): _____

0= disable

2= level II

5. **Terminal Number (Div #):** _____ 3 digits

6. **Terminal ID:** _____ 3 digits

7. **Time Zone:** _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104

8. Device Type: _____ 1 character

0 = Unknown

C = Personal Computer

E = Electronic Cash Register

9. Capability Code: _____

0 = POS Terminal

1 = Register

10. Transaction Character Indicator (please indicate): _____

Blank= No e-Commerce

7= SSL transaction, will send the e-Commerce indicator flag.

8= non-SSL transaction, will send the e-Commerce indicator flag.

11. Enable Debit: _____ Yes or No

12. Enable Gift: _____ Yes or No

13. Enable Check: _____ Yes or No

14. Enable EBT: _____ Not implemented



ProPay PAYware Connect™ Merchant Information Form

Merchant Name: _____
(24 alphanumeric characters max)
(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant ID** _____ max 12 digits
2. **Terminal Number:** _____ (optional)
3. **Time Zone:** _____ 3 digits
Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104
4. **Auto Settlement Correction:** default value = 3
5. **Commercial Card Level** (please indicate): _____
0= disable 2= level II
6. **Capability Code** (please indicate): _____
Unspecified
PIN entry capable
No PIN entry capability
PIN pad inoperative
RFID capability

7. Transaction Character Indicator (please indicate): _____

Blank= No e-Commerce

7= SSL transaction, will send the e-Commerce indicator flag.

8= non-SSL transaction, will send the e-Commerce indicator flag.

8. Enable Gift: _____ Yes or No

9. Enable Check: _____ Yes or No

10. Enable Debit: _____ Yes or No



WorldPay PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Check Digit:** _____ 1 digit

2. **Hardware Type:** (automatically filled in)

3. **Software Version:** (automatically filled in)

4. **Firmware Version:** (automatically filled in)

5. **Capture Type** (please specify): _____ 1 character
H= Host T= Terminal

6. **Merchant Number:** _____ up to 20 alphanumeric

7. **Industry Type** (please indicate): _____
D= Direct/MOTO R= Retail F= Food/Restaurant

8. **Commercial Card Level** (please indicate): _____

0= disable (default) 2= level II

9. **Terminal Num:** _____ 6 digits

10. **Terminal ID:** _____ Default = 00 _____ (optional) up to 2 alphanumeric

11. **Time Zone:** _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110, Puerto Rico = 104

12. **Device Type:** (please indicate): _____

0 = Unknown

C = Personal computer

E = Electronic cash register (ECR)

13. **Capability Code:** _____ 1 digit

0=Unspecified (default)

1=Limited amount terminal

2=Unattended (ATM)

3=Unattended (automated dispensing)

4=Electronic Cash Register (ECR)

7=Telephone device

14. **Transaction Character Indicator** (please indicate): _____

0 = Customer present

1 = Customer not present, SAF transaction

2 = Customer not present (mail order and recurring)

5 = Secure Electronic commerce transaction

6 = Non-authenticated security transaction with SET

7 = Non-authenticated security transaction without SET

8 = Non-SSL transactions, will send the eCommerce indicator flag

15. **Enable Debit:** _____ Yes or No

16. **Enable Gift:** _____ Yes or No

17. **Enable Check:** _____ Yes or No



SVS PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ 6 digits

2. **Division Number:** _____ up to 5 digits

3. **Store Number:** _____ up to 10 digits

4. **Terminal Number:** _____

5. **Time Zone:** _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110
Puerto Rico = 104

6. **Commercial Card Level** (please indicate): _____

0= disable (default)

2= level II

7. **Transaction Character Indicator** (please indicate): _____

No Ecommerce

eCommerce SSL.

eCommerce non SSL

8. **Enable Debit:** _____ Yes or No



TSYS PAYware Connect™ Merchant Information Form

Merchant Name: _____
(24 alphanumeric characters max)
(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Acquirer BIN:** _____ 6 digits
2. **Merchant Number:** _____ 12 digits
3. **Agent Bank:** _____ 6 digits
4. **Agent Chain:** _____ 6 digits
5. **Zip Code (location code):** _____ 5 digits
6. **MCC/SIC:** _____ 4 digits
7. **Store Number:** _____ 4 digits
8. **Industry Type (please indicate):** _____

D= Direct/MOTO

R= Retail

F= Food/Restaurant

9. Debit BIN #: _____ 6 digits
Debit related field, Capitalization required, Leave Blank if not accepting Debit
10. Auto Settlement Correction: default value = 3
11. Commercial Card Level (please indicate): _____
0= disable 2= level II 3= level III
12. Terminal Number: _____ 4 digits
13. Terminal ID/ V Number: _____ 8 digits
(Please note: if this number includes a V replace it with a 7)
14. Time Zone: _____ 3 digits
Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110, Puerto Rico = 104
15. Device Type (please indicate): _____
0= Unknown C= Personal Computer E= Electronic Cash Register
16. Capability Code (please indicate): _____ Not currently required
0= POS Terminal 1= Register
17. Transaction Character Indicator (please indicate): _____
Blank= No e-Commerce
7= SSL transaction, will send the e-Commerce indicator flag.
8= non-SSL transaction, will send the e-Commerce indicator flag.
18. Enable Debit: _____ Yes or No
19. Enable Gift: _____ Yes or No
20. Enable Check: _____ Yes or No
- Debit-Related Fields:
21. Merchant ABA #: _____ 9 digits
Debit related field, Capitalization required
22. Merchant Settlement Agent #: _____ 4 digits
Debit related field, Capitalization required
23. Reimbursement Fee (Reimburse Attr) _____
Debit related field, Capitalization required
24. Sharing Group: _____ up to 30 digits
Debit related field

Gift Related Fields:

- 25. Gift Agent Bank: _____ 6 digits
- 26. Gift Agent Chain: _____ 6 digits
- 27. Gift Merchant ABA Number: _____ 9 digits
- 28. Gift Merchant Settlement Agent: _____ 4 digits
- 29. Gift Reimburse Attribute: _____ 1 digit
- 30. Gift Issuer: _____ 10 characters
- 31. Gift Partial Auth: _____ 1 digit
- 32. Gift Recv Inst ID: _____ 6 digits

BAMS Settlement related fields:

- 33. Settle via BAMS: _____ Yes or No
- 34. Settle ID: _____ max 23 characters. Must start with 'F.' Blank if not applicable.
- 35. Settle Merchant Category: _____ 4 digits. Blank if not applicable.



ValueLink (SVDOT) PAYware Connect™ Merchant Information Form

Merchant Name: _____

(24 alphanumeric characters max)

(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ 11 digits

(contains the Merchant ID)

2. **Store Number:** _____ up to 11 characters

(contains the ALT Merchant ID)

3. **Trans Group ID:** _____ up to 6 characters

4. **Merchant Key:** _____ up to 4 characters

5. **Multi Trans IND:** _____ Yes or No

6. **MCC/SIC Code (optional):** _____ 4 digits

7. **Time Zone:** _____ 3 digits

Eastern = 705, Central = 706, Mountain = 707, Pacific = 708, Arizona = 107, Alaska = 709, Hawaii = 110,
Puerto Rico = 104

8. **Terminal ID:** _____ 4 characters

(provided by merchant)



Valutec PAYware Connect™ Merchant Information Form

Merchant Name: _____
(24 alphanumeric characters max)
(The company name associated with this merchant ID)

Address: _____

City: _____ (13 alphanumeric characters max)

State: _____ **Zip:** _____

Merchant Customer Service Phone: _____

Your Company Contact Name: _____

Email Address: _____

Bank Info:

1. **Merchant Number:** _____ up to 10 digits.

2. **Industry Type** (please indicate): _____

R= Retail

F= Restaurant

3. **Terminal ID :** _____ up to 15 characters.

4. **Terminal Number :** _____ up to 15 characters.

5. **Time Zone:** _____ 3 digits

Eastern=705
Alaska=709

Central=706
Hawaii=110

Mountain=707
Arizona=107

Pacific=708
Puerto Rico=104