

  
*My Sage Pay* User Manual

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## 01. About this guide

This user manual gives a full user guide to the *My Sage Pay* system.

If you have any questions about this guide, please email [support@sagepay.com](mailto:support@sagepay.com).

## 02. Getting started

### Online help

The *My Sage Pay* interface has a very useful, context sensitive, help system. If you need help whilst on any of the *My Sage Pay* screens, you should click on the 'Help' button. You will also find the most common questions explained by clicking the 'How to...' tab.

### Accessing *My Sage Pay*

To access the *My Sage Pay* account, you need to type the following URL into your browser window:

#### Test Servers

<https://test.sagepay.com/mysagepay>

#### Live Servers

<https://live.sagepay.com/mysagepay>

### The Administrator account

When your Sage Pay test account is set up, you will receive an email which describes how to access your password retrieval link and obtain your Vendor Name and Admin Password. These details will give you access to your Administrator account within the *My Sage Pay* system. Your Administrator account always remains the same and you should ensure that you keep this information in a safe place.

**Important Note:** The Administrator account only allows you to create and administer other user accounts. You will not be able to view any transactions when you are logged in using the Administrator account. You must create your own user account before you will be able to access the full *My Sage Pay* system.

You will only be able to login to the *My Sage Pay* area using the login details you have been given for your test account. You will not be able to login using the details you have for your Simulator account.

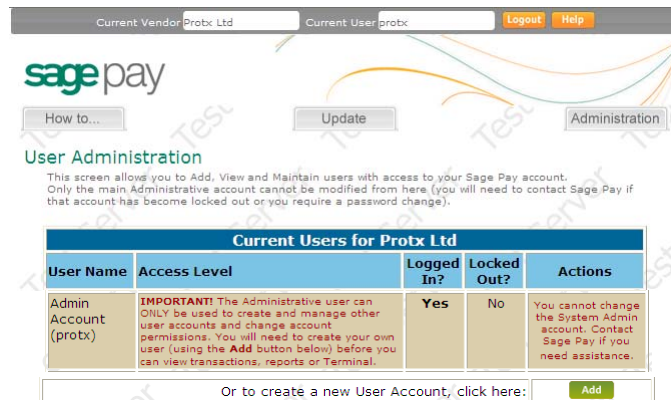
## Creating user accounts


To login to *My Sage Pay* with your Administrator account you should enter the following information in the *My Sage Pay* login screen:



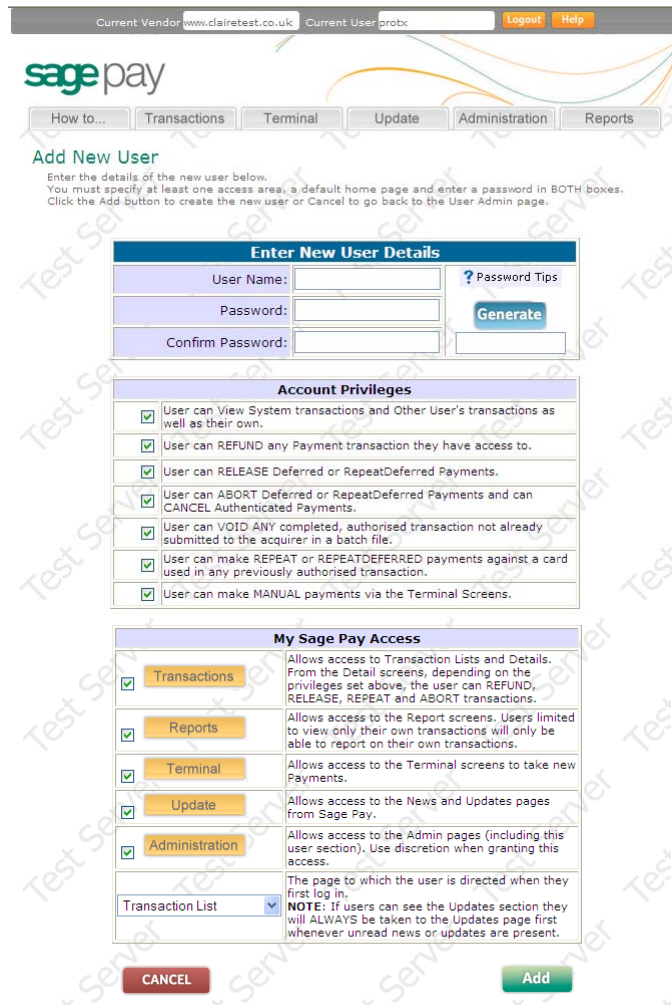
- Vendor Name** – Enter your Vendor Name in this field
- User Name** – Enter your Vendor Name in this field as well
- Password** – Enter your Admin password in this field

When you have successfully logged in as the Administrator, you will see the following screen:



To create a new user account, click on the  button.

The next screen will ask for a user name and password for the new account. You should also choose what Account Privileges and *My Sage Pay* Access rights the new user will have. Click the Help button on this screen for more detailed information.



Current Vendor: www.dlairetest.co.uk Current User: protbx Logout Help

**sagepay**

How to... Transactions Terminal Update Administration Reports

**Add New User**  
 Enter the details of the new user below.  
 You must specify at least one access area, a default home page and enter a password in BOTH boxes.  
 Click the Add button to create the new user or Cancel to go back to the User Admin page.

**Enter New User Details**

User Name:  Password Tips

Password:

Confirm Password:


**Account Privileges**

- User can View System transactions and Other User's transactions as well as their own.
- User can REFUND any Payment transaction they have access to.
- User can RELEASE Deferred or RepeatDeferred Payments.
- User can ABORT Deferred or RepeatDeferred Payments and can CANCEL Authenticated Payments.
- User can VOID ANY completed, authorised transaction not already submitted to the acquirer in a batch file.
- User can make REPEAT or REPEATDEFERRED payments against a card used in any previously authorised transaction.
- User can make MANUAL payments via the Terminal Screens.

**My Sage Pay Access**

- Transactions** Allows access to Transaction Lists and Details. From the Detail screens, depending on the privileges set above, the user can REFUND, RELEASE, REPEAT and ABORT transactions.
- Reports** Allows access to the Report screens. Users limited to view only their own transactions will only be able to report on their own transactions.
- Terminal** Allows access to the Terminal screens to take new Payments.
- Update** Allows access to the News and Updates pages from Sage Pay.
- Administration** Allows access to the Admin pages (including this user section). Use discretion when granting this access.

Transaction List

When you have entered the required information, click the  button to add the new user.

The new user account should now be listed. If you ever need to unlock the new user account, change the Account Privileges/*My Sage Pay* Access, or delete the new user account, you will need to login using the Administrator account.

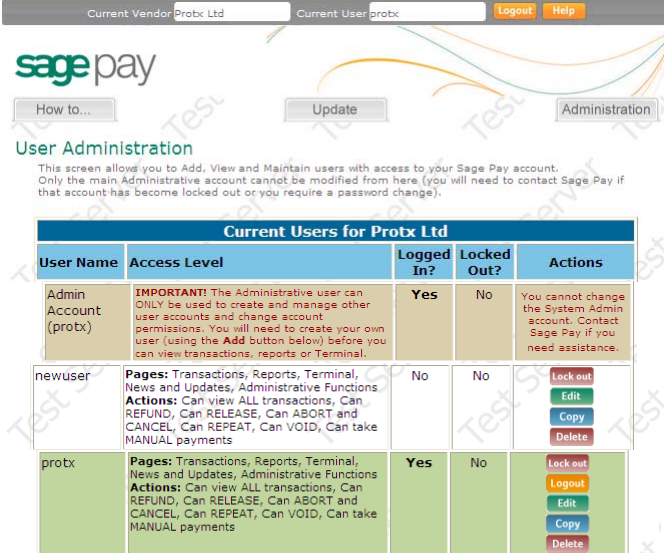
When you have created the new user account, you should then log out and log back in with the new user account details.

**Important Note:** When you login with the new user account, you should still use your Vendor Name in the Vendor Name field. The user name you created should be entered in the User Name field. You will also need to enter the password you created for this account.

## Administering user accounts

Any accounts with access to the administration area are able to unlock user accounts, delete user accounts, create user accounts or change their settings.

When you login using the Administrator account, you will see the list of current user accounts. You will also be able to see which user accounts are logged in at that point in time.



**User Administration**

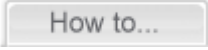
This screen allows you to Add, View and Maintain users with access to your Sage Pay account. Only the main Administrative account cannot be modified from here (you will need to contact Sage Pay if that account has become locked out or you require a password change).

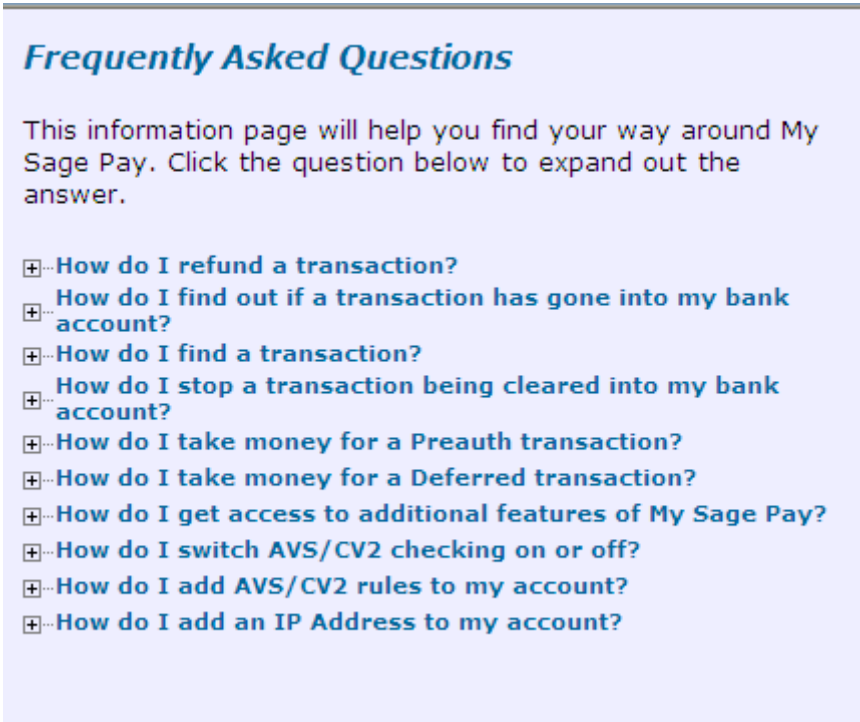
Current Users for Protix Ltd				
User Name	Access Level	Logged In?	Locked Out?	Actions
Admin Account (protix)	<b>IMPORTANT!</b> The Administrative user can ONLY be used to create and manage other user accounts and change account permissions. You will need to create your own user (using the Add button below) before you can view transactions, reports or Terminal.	Yes	No	You cannot change the system Admin account. Contact Sage Pay if you need assistance.
newuser	<b>Pages:</b> Transactions, Reports, Terminal, News and Updates, Administrative Functions <b>Actions:</b> Can view ALL transactions, Can REFUND, Can RELEASE, Can ABORT and CANCEL, Can REPEAT, Can VOID, Can take MANUAL payments	No	No	<a href="#">Lock out</a> <a href="#">Edit</a> <a href="#">Copy</a> <a href="#">Delete</a>
protix	<b>Pages:</b> Transactions, Reports, Terminal, News and Updates, Administrative Functions <b>Actions:</b> Can view ALL transactions, Can REFUND, Can RELEASE, Can ABORT and CANCEL, Can REPEAT, Can VOID, Can take MANUAL payments	Yes	No	<a href="#">Lock out</a> <a href="#">Logout</a> <a href="#">Edit</a> <a href="#">Copy</a> <a href="#">Delete</a>

**Important Note:** If you lock out the Administrator account, you will need to email [support@sagepay.com](mailto:support@sagepay.com) to request that your account is unlocked.

## 03. The 'How to...' area

### What is the 'How to...' area for?

The 'How to...' area lists the most commonly asked questions together with the answers to those questions. You should click on the  tab to access the 'How To' area.



**Frequently Asked Questions**


This information page will help you find your way around My Sage Pay. Click the question below to expand out the answer.

- How do I refund a transaction?
- How do I find out if a transaction has gone into my bank account?
- How do I find a transaction?
- How do I stop a transaction being cleared into my bank account?
- How do I take money for a Preauth transaction?
- How do I take money for a Deferred transaction?
- How do I get access to additional features of My Sage Pay?
- How do I switch AVS/CV2 checking on or off?
- How do I add AVS/CV2 rules to my account?
- How do I add an IP Address to my account?

If you have any questions which you feel may be useful to other users, please email them to [support@sagepay.com](mailto:support@sagepay.com).

## 04. The Transactions area


### What is the Transactions area for?

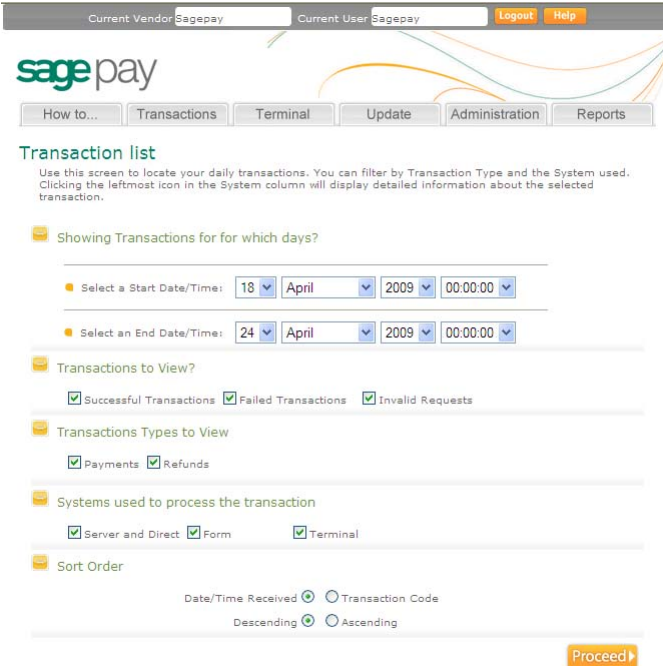
The Transactions area is used to find the details of a transaction. To access the transactions area, hover over the  tab and select one of the following options:

- Daily Transaction List
- Find a transaction

### Daily Transaction List

You should use this option if you know the date that the transaction was processed. You can show 7 day's worth of transactions using this screen.

Simply select a date from the drop down list, choose the transaction states to view, choose the transaction types to view, select the system used, and then click the  button.



Current Vendor: Sagepay Current User: Sagepay Logout Help

sagepay

How to... Transactions Terminal Update Administration Reports

#### Transaction list

Use this screen to locate your daily transactions. You can filter by Transaction Type and the System used. Clicking the leftmost icon in the System column will display detailed information about the selected transaction.

Showing Transactions for for which days?

Select a Start Date/Time: 18 April 2009 00:00:00

Select an End Date/Time: 24 April 2009 00:00:00

Transactions to View?

Successful Transactions  Failed Transactions  Invalid Requests

Transactions Types to View

Payments  Refunds

Systems used to process the transaction

Server and Direct  Form  Terminal


Sort Order



Date/Time Received  Transaction Code

Descending  Ascending



Proceed



When you click on the  button, a list of transactions will appear in a grid:

Successful Transactions												
Payments												
System	VendorTXCode	Received	Amount	VPS AuthCode	Fraud Results				Card Holder Name	Rep	Ref	
					CV2	PC	Adr	T3M	3D			
	sagepay-090423111610-20362	23/04/2009 11:16:14	1.00 (GBP)	4264765	✓	✓	✓	✓		John Smith	✗	✗
GBP Total:			1.00 (GBP)									

Failed Transactions											
Payments, Refunds, Manual Payments, Repeat Payments, Deferred Payments, RepeatDeferred Payments, Authentications and Authorisations											
System	VendorTXCode	Received	Amount	AVS/CV2			Card Holder Name	Failure Reason			
				CV2	PC	Adr	3D				
	sagepay-090423111742-55547	23/04/2009 11:17:44	8.75 (GBP)	✗	✗	✗		Transaction ABORTED by the Customer on the Payment Pages.			
GBP Total:			8.75 (GBP)								

To display the details of a transaction, click on the blue VendorTxCode, or the System icon. You will then be taken to the transaction detail screen (see the Transaction Details section later in this document for further information).

If you cannot find the transaction you are looking for, you should try amending your search criteria, or use the 'Find a Transaction' option.

### Fraud Results

The fraud results shown for each transaction in the Daily transaction list page give a summary about the result for the AVS/CV2 checks, 3<sup>rd</sup> Man fraud screening, and 3D Secure authentication.

You can hover over each box to find out what the result was. For more detailed information about each transaction, you should click on the VendorTxCode or the System logo to view the transaction detail screen.

## Find a Transaction

You should use this option if you want to be more specific with your search criteria. You will need to know the month in which the transaction was processed.

You can search on the following fields:

- **System Used** – The System used to process the original transaction.
- **Billing Post Code** – The value sent in the BillingPostCode field in the Transaction Registration Post.
- **VPS Transaction ID** – This is the unique Sage Pay reference for the transaction (also known as the VPSTxID).
- **Vendor Tx Code** – This is the Vendor Tx Code supplied by your website or shopping cart. This is sometimes referred to as the order reference and is the most commonly used transaction reference.
- **VPS Auth Code** – This is the Sage Pay VPS Auth Code.
- **Bank Auth Code** – This is the Auth Code provided by the bank at the time of the transaction.
- **Amount** – The amount of the transaction.
- **Currency** – The currency used for the transaction (e.g. GBP, USD, EUR).
- **Transaction Type** – The type of transaction used (i.e. PAYMENT, REFUND, REPEAT, DEFERRED, RELEASE, AUTHENTICATE, AUTHORISE). For more information about transaction types and what they are, please refer to the 'Admin Manual' section of the Sage Pay website: <http://www.sagepay.com/developers.html>
- **Card Type** – The type of card used for the transaction.
- **Last 4 Digits of Card number** – The last four digits of the card number used for the transaction.

Wildcard searches are not available so please enter exact data. If you are unsure, leave the field blank.

Fill in the known criteria and click the  button to view the list of transactions returned by the search.



Detailed information about any transaction found can be viewed by clicking the System Logo or Vendor Tx Code in the list of transactions returned by the search.

**Important Note:** If your search returns more than fifty results, only the first fifty results will be displayed and you will be asked to refine your search further.

## Bulk Release and Bulk Abort

When you are presented with a list of transactions in the Transaction area, it is possible to 'Bulk Release' or 'Bulk Abort' Deferred transactions.

To do this, you should check the box in the 'Sel' column next to each transaction you wish to

release or abort. When you click on the  button or  button, all of the selected transactions will be released or aborted.


Deferred Payments (Received on these dates, awaiting Release)											
System	VendorTXCode	Received	Amount	VPS AuthCode	Fraud Results					Card Holder Name	Sel
					CV2	PC	Adr	T3M	3D		
<input checked="" type="checkbox"/>	sagepay-090423121614-93104	23/04/2009 12:16:16	1.00 (GBP)	4264966	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Jim Jones	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	sagepay-090423121405-35994	23/04/2009 12:14:07	1.00 (GBP)	4264959	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Jane Smith	<input checked="" type="checkbox"/>
<b>GBP Total:</b>			<b>2.00 (GBP)</b>							<input type="button" value="Bulk Release"/> <input type="button" value="Bulk Abort"/>	

## Transaction Detail

When you click on the VendorTxCode or System icon within a list of transactions, you will be taken to the Transaction Detail screen to view more information about the chosen transaction. This page shows you everything we know about the selected transaction. You should be able to use the information on this page to answer any questions you have about the transaction. It will help you to address customer queries, make decisions about delivery, and allow you to release, abort, void, refund or repeat transactions against this card (if you have permissions to do so).

### \*Transaction Information

The transaction information section shows details about the transaction codes, start and completion times, the System used, whether the transaction has been refunded or repeated, and the URLs to which customers were sent.



The screenshot shows the Sage Pay interface. At the top, there's a navigation bar with 'Current Vendor: Sagepay' and 'Current User: claire', along with 'Logout' and 'Help' buttons. Below this is the Sage Pay logo and a menu with 'How to...', 'Transactions', 'Terminal', 'Administration', and 'Reports'. The main content area is titled 'Transaction Detail' and contains a paragraph explaining the page's purpose. Below this is a table titled 'Authorised PAYMENT' with the following data:

Authorised PAYMENT						
Transaction Information						
Vendor TX Code:	sagepay-090423113224-5427					
System Status:	Successfully authorised transaction.					
Authorisation Status:	Authorisation Successful. Auth Attempt in Completion Queue.					
Description:	The best DVDs from sagepay					
Amount:	8.75 (GBP)	System Used:	i Form			
Started:	23 April 2009 at 11:32:28	Completed:	23 April 2009 at 11:33:05			
Refunded?:	No	Repeated?:	No			
User:	(none)	Gift Aid?:	No - Not a GiftAid compliant transaction.			
Success URL:	http://support8/VSPForm-Kit223/orderSuccessful.asp					
Failure URL:	http://support8/VSPForm-Kit223/orderFailed.asp					
Basket Contents ( 2 line(s) of detail)						
Items	Quantity	Item value	Item Tax	Item Total	Line Total	
IronMan	1	7.45	1.30	8.75	8.75	
Delivery	1	0.00	---	0.00	0.00	

- **VendorTxCode** – This is the VendorTxCode supplied by your website or shopping cart. This is sometimes referred to as the order reference and is the most commonly used transaction reference.
- **System Status** – This is the status of the transaction.
- **Authorisation Status** – This is the status of the transaction.
- **Description** – This is the description of the goods ordered.
- **Amount** – The amount taken for this transaction.
- **System Used** – This is the system used to process the transaction.
- **Started** – This is the date/time that the transaction was started.
- **Completed** – This is the date/time that the transaction was completed.
- **Refunded** – This field shows if the transaction has been refunded.
- **Repeated** - This field shows if the transaction has been repeated.
- **User** – This shows the username used to process this transaction.
- **Gift Aid** – This shows if the transaction was a gift aid transaction.
- **Vendor e-mail** – The email address used for the Vendor (Form only)
- **SuccessURL** – The callback url used for a successful transaction (Form only)

- **FailureURL** – The callback url used for a failed transaction (Form only)
- **e-mail Message** – The extra email message content sent in the email (Form only)
- **Basket Contents** – The contents of the shoppers basket

**\*Customer Details**

The Customer Details section shows all of the details about the customer.

Customer Details	
<b>Customer Name:</b>	SAGEPAYTEST SAGEPAYTEST
<b>Client IP:</b>	193.112.145.200 - IP Location: Country: United Kingdom
<b>Customer e-mail:</b>	support@sagepay.com
<b>Billing Address:</b>	SAGEPAYTEST SAGEPAYTEST SAGEPAYTEST SAGEPAYTES GB
<b>Delivery Address:</b>	SAGEPAYTEST SAGEPAYTEST SAGEPAYTEST SAGEPAYTES GB

- **Customer Name** – This is the customer name given during the transaction.
- **Client IP** – The IP Address of the machine used to place this transaction. This field will also show the geographical location of that IP Address if possible.
- **Customer e-mail** – This is the customer email address given during the transaction.
- **Billing Address** – This is the billing address given during the transaction.
- **Delivery Address** – This is the delivery address given during the transaction.

**\*Cardholder and Authorisation Details**

The Cardholder and Authorisation Details section shows the card and cardholder details and the authorisation details obtained during the transaction.

Cardholder and Authorisation Details	
<b>Card Holder Name:</b>	SAGEPAY SAGEPAY
<b>Card Address:</b>	88 412
<b>Card Details:</b>	Visa - Ending:0006 - Attempt:1
<b>Acquirer:</b>	Lloyds TSB Cardnet
<b>Account Type:</b>	e-Commerce
<b>Merchant Number:</b>	540436546464646
<b>Terminal ID:</b>	00000001
<b>VPS Auth Code:</b>	4265049
<b>Bank Auth Code:</b>	999777

- **Card Holder Name** – The cardholder name entered at the time of the transaction.
- **Card Address** – The cardholder's address entered on the payment pages at the time of the transaction.
- **Card Details** – The type of card used, issuing bank, last 4 digits, and the number of authorisation attempts for this transaction.
- **Acquirer** – The merchant acquiring bank used for this transaction.
- **Merchant Number** – The merchant number used for this transaction.
- **Terminal ID** – The terminal ID used for this transaction.
- **VPS Auth Code** – The Sage Pay VPS Auth Code returned for this transaction.
- **Bank Auth Code** – The Auth Code provided by the bank at the time of the transaction.

**\*Settlement Details**





The Settlement Details section shows the details of the transaction settlement status.

Settlement Details	
Batch ID:	5583 HSBC
Batch Total:	301.00 (GBP)
Batch Sent On:	22 April 2009 at 03:20:17

- **Batch ID** – The Batch ID number of the batch file which this transaction was sent in, and the acquiring bank used to settle this transaction.
- **Batch Total** – The total value of the batch for this vendor and the currency of this transaction.
- **Batch Sent On** – The date that the batch was sent to the acquiring bank.

**\*Fraud Screening Information**

The Fraud Screening Information section shows the fraud screening details.

Fraud Screening Information	
3D Secure Applied?:	Default - 3D Secure checks performed where the card permitted and rules applied if they were active on the account at the time.
3D Secure Status:	 3D-Authentication was attempted, was not completed, but a (C)AVV value was returned, so the transaction is Authenticated.
CAVV/UCAF Result:	BwABBHGhdwAAAAJkBYd3AAAAAAA=XID: [ZkKQPj/yLMccIAZGIag80tWRR0c=
ECI Result:	06 - Authentication Attempted Attempt: 1
AVS/CV2 Applied?:	Default - AVS/CV2 check and rules applied if they were active on the account at the time.
CV2 Value:	 Matched Post Code Value:  Matched
Address Numerics:	 Matched Checks Performed By: Not known
The 3rd Man Results:	<p>Considered a <b>LOW RISK</b> transaction - Total Fraud Score: -53</p> <p>Click the Indicator Light Image for a detailed breakdown of the fraud score. For further details: <b>0845 111 44 55</b> and quote ID <b>322875971</b></p> <p>N.B. Our fraud detection system gives an indication of risk only and does not give you any guarantees against fraud. You should regularly review whether you wish to initiate any additional fraud screening checks via a third party.</p>


- **3D Secure Applied?** – This field shows if the 3D Secure checks were applied and if any 3D Secure rules were applied.
- **3D Secure Status** – This field shows the result of the 3D-Authentication.
- **CAVV/UCAF Result** - Card Authenticate Validation Value (CAVV) for VISA transactions, or Universal Cardholder Authentication Field (UCAF) for MasterCard / Maestro transactions. This is the value passed back in the PAREs. If a CAVV or UCAF value is provided, the transaction has been 3D-Secured, and a liability shift occurs should the transaction later be found to be fraudulent.
- **XID** – The 3D Secure transaction identifier.
- **ECI Result** – ECI (Electronic Commerce Indicator) flags are passed to indicate the 3D Secure status from the card issuing bank. We convert these ECI flags to coloured flags on the Reports pages to help clearly identify the status.
- **Attempt** – The number of attempts made by the customer.
- **AVS/CV2 Applied?** – This field shows if the AVS/CV2 checks were applied and if any AVS/CV2 rules were applied.
- **CV2 Value** – This field shows the AVS/CV2 response for the CV2 number (also known as the security code).
- **Post Code Value** – This field shows the AVS/CV2 response for the Billing Post Code.
- **Address Numerics** – This field shows the AVS/CV2 response for the Billing Address.
- **The 3<sup>rd</sup> Man Results** – This field shows the results of The 3<sup>rd</sup> Man fraud screening checks.

For more information about the AVS/CV2, 3D Secure and 3<sup>rd</sup> Man responses, please download the Sage Pay Fraud Prevention Advice guide from the Sage Pay website:


<http://www.sagepay.com/developers.html>

**\*Refund and Repeat Transactions**

The Transaction Detail screen will also list any refund or repeat transactions made against the transaction you are viewing.



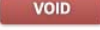


Refunds against this transaction			
Refund TX Code:	REFdtaire24-090422103454-55348-F87		
System Status:	Successfully authorised transaction.		
Description:	My Sage Pay Refund Request by sagepay		
Amount:	0.50 (GBP)	System Used:	 Server
Started:	23 April 2009 at 13:38:26	Completed:	23 April 2009 at 13:38:27
Client IP:	010.228.072.002		
User:	sagepay		
VPS Auth Code:	4265214	Bank Auth Code:	999777

Related Transactions			
Transaction Type:	Authorised REPEAT		
Vendor TX Code:	REPclaire24-09042210345090423133657-403		
System Status:	Successfully authorised transaction.		
Description:	My Sage Pay REPEAT Payment Request by sagepay		
Amount:	1.00 (GBP)	System Used:	 Server
Started:	23 April 2009 at 13:37:03	Completed:	23 April 2009 at 13:37:04
Client IP:	010.228.072.002		
User:	sagepay		
VPS Auth Code:	4265207	Bank Auth Code:	999777

**\*Actions**


The Actions section lists the actions you are able to perform against this transaction.

Actions	
Click the Refund button to either fully or partially refund this transaction.	
Click the Repeat button to make another payment against the card used for the above transaction.	
Click the Void button to cancel this successful transaction before it is included in the settlement batch early tomorrow morning.	
Click the Print button to send a copy of the current page to your default printer.	
Click the Back button to go back to the previous page.	



## 05. The Terminal area

### What is the Terminal area for?

The Terminal area is used to process any Mail Order or Telephone Order transactions. The Terminal is our online equivalent of a PDQ machine in a shop. To access the Terminal area, click the  button.

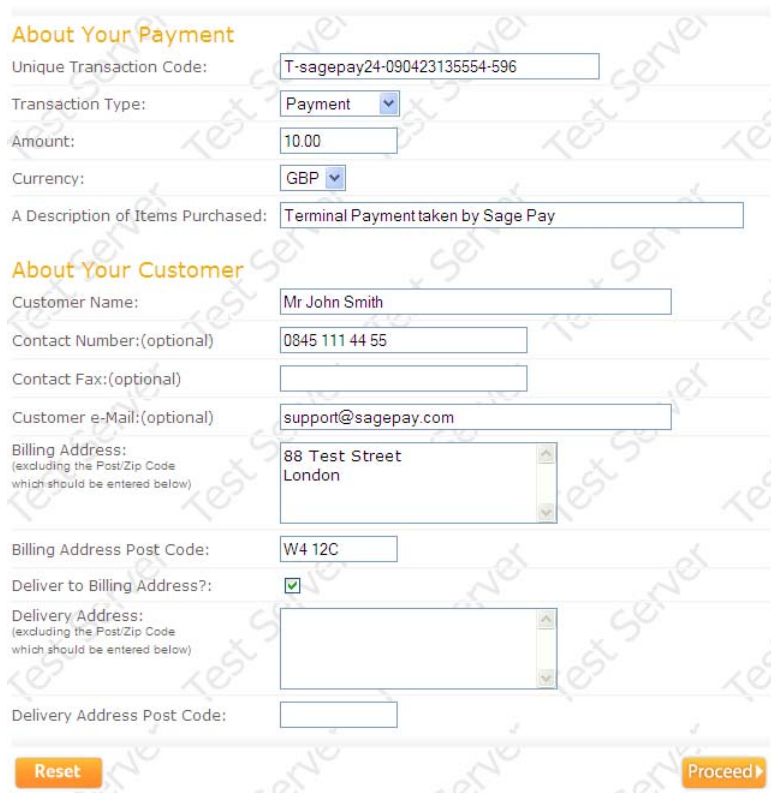
You can use this terminal as back up if your web site is out of action, and for those customers who prefer to pay by phone. Due to changes in card scheme regulations, you can only use our Terminal screens if you have a Mail Order/Telephone Order (MOTO) merchant number associated with your account. If you only have an E-Commerce merchant number, these screens are no longer available to you.

Please contact your acquiring bank to request a MOTO merchant number. Some banks may allow you to use the same merchant account, others may require you to set up a new one. Once you have an account, send the details to [support@sagepay.com](mailto:support@sagepay.com), along with your Vendor name, and they will set up the account for you.

### Processing a transaction through the Terminal

The Terminal is split into two pages: Page 1 asks about the customer, the goods ordered and the total cost. Page 2 asks for details about the card, then takes the payment.

Page 1:



The screenshot shows two sections of a form. The first section, 'About Your Payment', includes fields for Unique Transaction Code (T-sagepay24-090423135554-596), Transaction Type (Payment), Amount (10.00), Currency (GBP), and A Description of Items Purchased (Terminal Payment taken by Sage Pay). The second section, 'About Your Customer', includes fields for Customer Name (Mr John Smith), Contact Number (0845 111 44 55), Contact Fax, Customer e-Mail (support@sagepay.com), Billing Address (88 Test Street, London), Billing Address Post Code (W4 12C), Deliver to Billing Address? (checked), Delivery Address, and Delivery Address Post Code. At the bottom are 'Reset' and 'Proceed' buttons.


You will need to enter information in the following fields:

- **Unique Transaction Code** – This is generated automatically by our systems. You can change this if you wish (If you do change it, you must ensure that it is unique).



- **Transaction Type** – If you have other transaction types apart from the default PAYMENT, you can select them here.
- **Amount** – The amount of the transaction.
- **Currency** – If you have multiple currencies set up on your merchant account, you will be able to select them here.
- **A Description of the Items Purchased** – You can enter a description of the goods purchased here.
- **Customer Name** – The name of the customer.
- **Contact Number** – The telephone number of the customer.
- **Contact Fax** – The fax number of the customer.
- **Customer e-Mail** – The email address of the customer.
- **Billing Address/Billing Post Code** – The billing details for the customer.
- **Delivery Address/Delivery Post Code** – The delivery details for the customer.

Page 2:



**Card Details**

Transaction Information: **Payment for 10.00 GBP**

Card Holder Name: Mr John Smith

Card Type: Visa

Card Number: 4929000000006

Start Date: 0108 (Where available, Use MMY format with no / or - separators)

Expiry Date: 1012 (Use MMY format with no / or - separators)

Issue Number: (Older Switch cards only, Enter 1 or 2 digits as printed on the card)

Card Verification Value: 123 (Additional 3 or 4 security digits on card strip)

Apply AVS/CV2?:

- Perform checks if enabled on account. Apply Rules if they exist. (Default)
- FORCE AVS/CV2 checks regardless of account settings. Apply Rules if they exist.
- DISABLE AVS/CV2 checks and Rules for this transaction only.
- FORCE AVS/CV2 checks but DISABLE Rules for this transaction.

[Back](#) [Make Payment](#)


You will need to enter information in the following fields:

- **Card Holder Name** – This field is automatically populated with the customer name entered on the previous screen; you can amend it if required.
- **Card Type** – The type of card (e.g. Visa, MasterCard).
- **Card Number** – The card number printed on the front of the card (You can enter spaces and other separation characters if desired).
- **Start Date** – The start date printed on the card.
- **Expiry Date** – The expiry date printed on the card.
- **Issue Number** – The issue number printed on the card (only applies to Maestro and Solo cards). It is very important that this is entered exactly as it appears on the card (e.g. 01 or 1). If the issue number is not entered correctly, your transaction will be refused.
- **Card Verification Value** – The security code, usually the last three digits, printed on the signature strip on the reverse of the card (For Amex cards the security code is 4 digits found on the front of the card).
- **Apply AVS/CV2** – This check box allows you to choose how you wish to apply your AVS/CV2 rules.

**Important Note:** The Terminal does not send an email to your customer on completion of the transaction. You will need to send your own invoice/receipt on completion of the transaction.

## 06. The Updates area

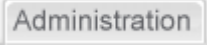
### What is the Updates area for?

We will pass on any important update information to you using this area. For example, if we upgrade our systems or amend our protocols we will display an update in the Updates area. To access the Updates area, click the  tab.



## 07. The Administration area

### What is the Administration area for?

The Administration area is used to change your account parameters or administer your user accounts. To access the Administration area, hover over the  button and select one of the following options:

- User Administration
- Account Parameters

#### User Administration

You should use this option to administer your user accounts. For more information about the User Administration screen, please refer to the 'Administering User Accounts' section on page 7.


**Important Note:** Not all user accounts will have access to this screen. If your account has been locked out and you do not have access to the User Administration screen, you should contact the Administrator for your account.

#### Account Parameters

The Account Administration screen allows you to activate, deactivate or modify settings on your Sage Pay account. If you wish to modify aspects of your account not available on this screen, you should e-mail [support@sagepay.com](mailto:support@sagepay.com) to ask for the change to be made for you.

**PLEASE EXERCISE CAUTION** when modifying these settings because they will immediately affect your Sage Pay account, possibly modifying the user experience or changing your authorisation rates.

#### \*Use your PayPal Express Checkout Account with Sage Pay

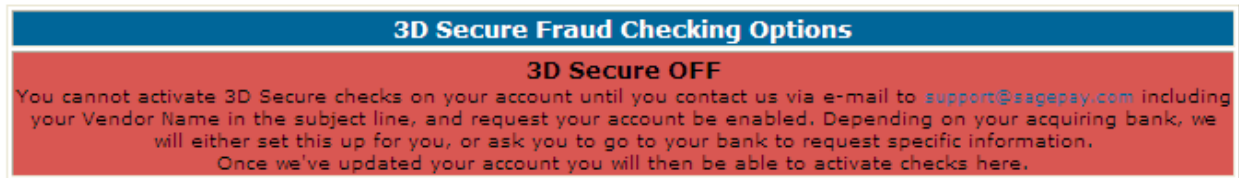
Use your PayPal Express Checkout Account with Sage Pay	
 <p>You can now offer your customers the option to pay for goods using their PayPal account. To do this you will need to configure your PayPal business account to accept payments via Sage Pay. For full details, click the Information button.</p>	<input type="button" value="Information"/>
<p>Once you have a PayPal Express account and have set it up to accept payment via Sage Pay (see the Information button above), please enter the Primary Log-in e-mail for your account and click Update. Clicking Update will test the connection to your account to ensure it is configured correctly.</p> <p>PayPal Account Primary e-mail: <input type="text"/></p>	<input type="button" value="Update"/>

If you would like your customers to have the option of using their PayPal account to pay for goods on your site, you will need to apply for and configure your PayPal business account to accept payments via Sage Pay, and enter the PayPal Primary log in email address to connect your account.


**\*3D Secure Fraud Checking Options**

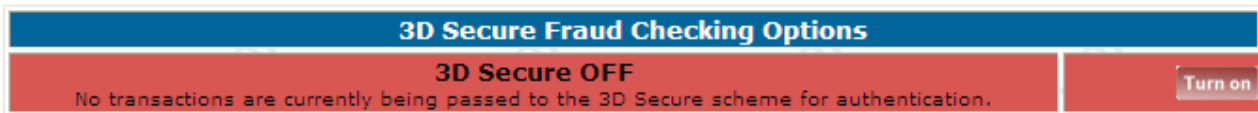
You can use these options to change the 3D Secure Fraud Checking options on your account.

If you see the screen below, you will need to contact [support@sagepay.com](mailto:support@sagepay.com) to request your account is enable for 3D Secure.




Please note that you will only be able to turn on 3D Secure checking if your account with Sage Pay has been enabled for 3D Secure.

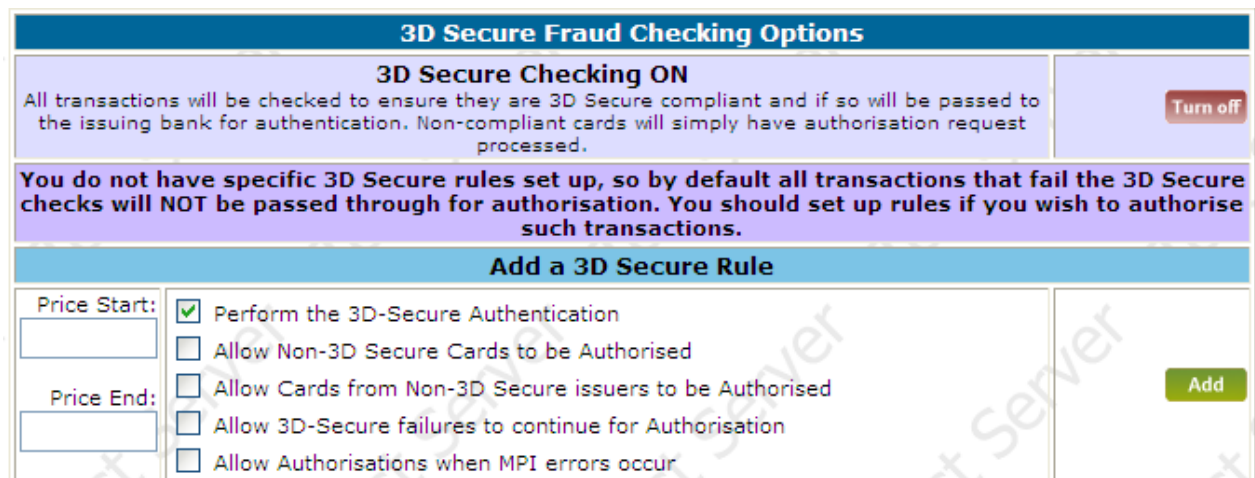
When you have 3D Secure enabled on your account, you will be able to activate the checks by clicking the  button:



When you have activated 3D Secure on your account, all ecommerce transactions will be checked to ensure they are 3D Secure compliant and if so will be passed to the issuing bank for authentication. Non-compliant cards will simply have an authorisation request processed.

**\*Add a 3D Secure Rule**

You can add 3D Secure rules to your account by entering your rule criteria and then clicking the  button. For information about how to set up a 3D Secure rule base, please refer to the AVS/CV2 and 3D Secure Rule Base Guide, which can be downloaded from the Sage Pay website: <http://www.sagepay.com/developers.html>



**Important Note:** Adding 3D Secure rules to your account will mean that transactions which do not pass your 3D Secure rules will not be passed for authorisation. You will only receive a liability shift for 3D Secure transactions if the result returns a green flag. Only vendors using

Protocol 2.22 or above will be able to use 3D Secure on their account.

**\*AVS/CV2 Fraud Checking Options**

You can use these options to change the AVS/CV2 Fraud settings on your account.

AVS/CV2 Fraud Checking Options	
<b>AVS CV2 ON</b>	<b>Turn off</b>
All transactions currently send Address, Postcode and CV2 Numerics to the bank for validation.	
<b>You do not currently use rules to Automatically reject transactions that fail AVS or CV2 checks</b>	
<b>Add a New AVS/CV2 Rule</b>	
Price Start: <input type="text"/>  Price End: <input type="text"/>	<input type="checkbox"/> Allow NO DATA MATCHES (both CV2 and AVS checks fail) <input type="checkbox"/> Allow ADDRESS MATCH ONLY (CV2 check fails, Address check succeeds) <input type="checkbox"/> Allow SECURITY CODE MATCH ONLY (Address fails, CV2 check succeeds) <input type="checkbox"/> Allow DATA NOT CHECKED (bank or card scheme don't check values)
	<b>Add</b>

**AVS CV2 ON** – Click the **Turn off** button to switch off AVS/CV2 and any associated rules on your account. If you turn off AVS/CV2 checks your transactions will not receive an AVS/CV2 response from the bank, your AVS/CV2 rules will not be applied and you will not need to enter CV2 and billing address information on any payment screens (however, it will be down to the bank's discretion whether they will authorise a transaction without a CV2 value).

**Add a New AVS/CV2 Rule** – You can add AVS/CV2 rules to your account by entering your rule criteria and then clicking the **Add** button. You can setup multiple rules on your account. For more information about AVS/CV2 rules, please refer to the AVS/CV2 and 3D Secure Rule Base Guide, which can be downloaded from the Sage Pay website: <http://www.sagepay.com/developers.html>

**Important Note:** Adding AVS/CV2 rules to your account will mean that transactions which do not pass your AVS/CV2 rules will be automatically declined. An online reversal will be sent to the bank to cancel the transaction.

**\*Valid IP Addresses for this Account**

You can use this section to add or remove IP Addresses on your account. This should be the external IP Address of your server.

Valid IP Addresses for this Account	
These IP Addresses list ONLY those servers at your site which DIRECTLY connect to either Server or Direct. Form users do not need to list the IP addresses of the machines they use, nor do you need to add the IP addresses of each machine that accesses My Sage Pay.	
<b>Sage Pay Internal IP Address for My Sage Pay</b> (cannot be removed)	
<input type="checkbox"/>	193.112.145.200 (255.255.255.000) - VSPAcess Added IP
Click the Delete button to remove any selected IP addresses <input type="button" value="Delete"/>	
<b>Add New IP:</b>	<input type="text"/>
<b>Subnet Mask:</b>	<input type="text"/>
<b>Note:</b>	<input type="text"/>
<input type="button" value="Add"/>	

**Important Note:** You only need to add IP Addresses to your account if you are integrating with Direct or Server. If you change your web server you will need to change the IP Address on your account. It is not necessary to add IP Addresses to your account if you are integrating with Form or using the Terminal.

**\*Payment Page Templates for Server and Form**

You can use this section to change the payment pages which are displayed to your customers during the payment process. The payment pages are the pages where your customers enter their credit card details. You will only be able to change these if you are using Server or Form to process your transactions.

Payment Page Templates for Server and Form	
<input checked="" type="radio"/>	DEFAULT - The default payment pages will require a customer to enter their billing address when AVS/CV2 is turned on. If you supply a billing address and postcode, this is displayed and can be edited by the customer if there are mistakes in the address.
<input type="radio"/>	ADDRESS READ ONLY - Like the default payment pages the address is shown when AVS/CV2 checking is on, but the address CANNOT BE EDITED by the customer. They will need to cancel and go back to your site to change their billing address and start again. This template should ONLY be used if you are supplying the customer's billing address from your own database.
<input type="radio"/>	NO ADDRESS - Even when AVS/CV2 is switched on, the customer's billing address is never displayed and cannot be edited. This template should ONLY be used if you are supplying the customer's billing address from your own database.
<input type="radio"/>	CUSTOM - If you have designed your own customised payment pages you can activate them by selecting this option. If you would like to create your own pages, please e-mail support@sagepay.com and the team will send you a kit. DO NOT activate this setting until your templates have been designed and uploaded or your customers will receive an error during payment.
<input type="button" value="Update"/>	

**Important Note:** If you change these settings you will change the look of your payment pages, and may stop them from working altogether if you have not created your own customised pages correctly. For information about customizing the payment pages, please visit the website:

[http://www.sagepay.com/developers/integration\\_manual/custom\\_template\\_guide.html](http://www.sagepay.com/developers/integration_manual/custom_template_guide.html)



**\*Display and Mail Settings**

You can use this section to change the display and confirmation email (Form only) settings on your account.

Display and Mail Settings	
 To change this logo please e-mail the new logo in GIF format to <a href="mailto:support@sagepay.com">support@sagepay.com</a> . Max size 200x100 pixels.	
<b>Company Display Name:</b>	<input type="text" value="Sagepay"/>
<b>Full Home Page URL:</b>	<input type="text" value="http://sagepay.co.uk"/>
<b>Your support e-mail address:</b>	<input type="text" value="support@sagepay.com"/>
<b>Send HTML e-mails:</b>	<input checked="" type="checkbox"/> (actually sends a multi-part message with text first and HTML after, so mail clients that are not HTML compatible will still be able to display the e-mail)
<b>Default Currency in Terminal:</b>	<input type="text" value="GBP"/> <input type="button" value="v"/>
<input type="button" value="Update"/>	

- **Company Display Name** – This is the name displayed on the payment pages and in the confirmation emails (Form only).
- **Full Home Page URL** – This is the main URL for your website. This can be displayed in your confirmation emails (Form only) and some Sage Pay error pages.
- **Your support e-mail address** – This is your main support email address, used in your confirmation emails and some Sage Pay error pages. We will also use this as the 'reply to' address for your confirmation emails.
- **Send HTML e-mails** – By default, Sage Pay Form will send HTML emails for all order confirmations. You can switch off HTML emails by un-checking this box, Form will then send text emails only.
- **Default Currency in Terminal** –By default, the Terminal will select GBP as the transaction currency. If you have multi-currency set up on your Sage Pay account you can use this option to choose which currency is selected by default.

**\*Blocked IP Addresses and Country Codes**

You can use this section to reject a transaction from a country which is listed as a high fraud risk, or reject a transaction from a specific range of IP Addresses.

Blocked IP Addresses and Country Codes	
The lists below show the IP Addresses and Countries from which you DO NOT wish to accept payment requests. All customer requests from these countries or specific IP ranges will be denied at transaction registration. Use with Caution and only if required by repeated fraud attempts.	
<b>Blocked IPs</b>	<b>Blocked Countries</b>
No blocked IP Ranges	No blocked Countries
<b>Add Blocked IP:</b> <input type="text"/> <b>Subnet Mask:</b> <input type="text"/> <input type="button" value="Add"/>	<b>Add Blocked Country:</b> <input type="text" value="(select)..."/> <input type="button" value="v"/> <input type="button" value="Add"/>



**\*Blocked Card Ranges and Issuing Countries**

You can use this section to block specific card ranges or card issuing countries to prevent suspicious transactions from being authorised.

Blocked Card Ranges and Issuing Countries	
The lists below show the Card Ranges and Card Issuing Countries from which you DO NOT wish to accept payment requests. All payment requests using these cards, or card issued in these countries will be denied. Use with Caution and only if required by repeated fraud attempts.	
Blocked Card Ranges	Blocked Issuing Countries
No blocked Card Ranges	No blocked Issuing Countries
<b>Add Blocked Range:</b> <input type="text"/> (first 9 digits) <div style="text-align: right;"><input type="button" value="Add"/></div>	<b>Add Blocked Issuing Country:</b> <input type="text" value="(select)..."/> <div style="text-align: right;"><input type="button" value="Add"/></div>

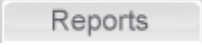
**\*Account Change Log**

The list box below shows the last six months worth of changes made through this account parameters screen. This will allow you to track changes you and other administrative users have made to your account.

Account Change Log
The list box below shows the last six months worth of changes made through this account parameters screen. This will allow you to track changes you and other administrative users have made to your account.
<div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div>

## 08. The Reports area

### What is the Reports area for?

The Reports area is used to run reports showing transactions through your account. To access the Reports area, hover over the  button and choose from one of the options listed below:



All reports can be displayed as HTML or CSV (for download to another software package such as Microsoft™ Excel).

All reports will open in a new window. You should close this window when you are finished with the report.

## Daily Transaction Report

You should use this option if you would like to show a list of transactions for one day. This is equivalent to the daily transaction list from the transaction area and shows all the transactions processed on the selected day.

Select a date from the drop down list, choose the transaction states to view, choose the transaction types to view, select the system used, and then click the **Proceed** button.

## Weekly Transaction Report

You should use this option if you would like to show a list of transactions for one week. This is equivalent to the daily transaction list from the transaction area and shows all the transactions processed during the selected week.

Select a start date from the drop down list, choose the transaction states to view, choose the transaction types to view, select the system used, and then click the **Proceed** button.

## Monthly Transaction Report

You should use this option if you would like to show a list of transactions for one month. This report show all transaction for the selected month

Select a month from the drop down list, choose the transaction states to view, choose the transaction types to view, select the system used, and then click the **Proceed** button.

## Daily Summary Report

You should use this option if you would like to show a summary of transactions for one day. This gives you a summary of one day's worth of transactions grouped by the user who performed them.

Select a day from the drop down list, choose the transaction states to view, choose the transaction types to view, select the system used, and then click the **Proceed** button.

## Weekly Summary Report

You should use this option if you would like to show a summary of transactions for one week. This gives you a summary of one week's worth of transactions grouped by the user who performed them.

Select a start date from the drop down list, choose the transaction states to view, choose the transaction types to view, select the system used, and then click the **Proceed** button.



Current Vendor: Sagepay Current User: Sagepay Logout Help

**sage pay**

How to... Transactions Terminal Update Administration Reports

### Weekly Summary Report

This report summarises all transactions by User Name, Transaction Type and Currency for the seven days starting on the selected date. All reports appear in new browser windows with no navigation buttons or hyperlink. When you've finished viewing, saving or printing your report, simply close the browser window it opens. Reports can be viewed as HTML (for on screen reading and friendly printing) or CSV (for export to other programs).

Show transactions for the seven days starting on which day?

Select a Start Date: 23 April 2009

**Transactions to View**

Authorised Transactions  Failed Transactions  Invalid Requests

**Transactions Types to View**

Payments  Refunds

**Systems used to process the transaction**

VSPServer and VSPDirect  VSPForm  VSPTerminal

**Report Format**

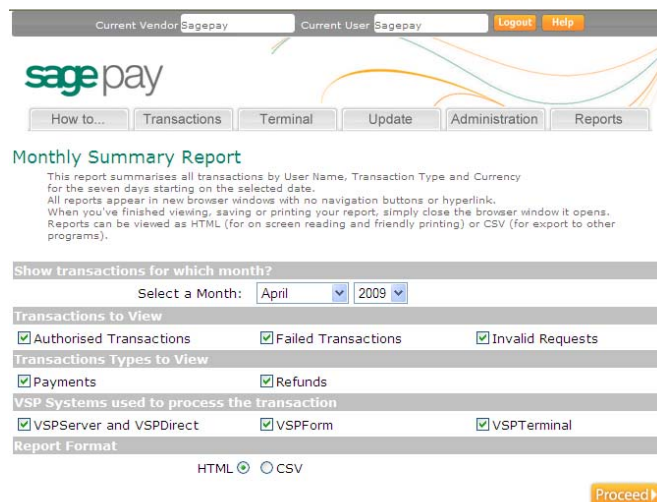
HTML  CSV

Proceed

## Monthly Summary Report

You should use this option if you would like to show a summary of transactions for one month. This gives you a summary of one month's worth of transactions grouped by the user who performed them.

Select a month from the drop down list, choose the transaction states to view, choose the transaction types to view, select the system used, and then click the **Proceed** button.



Current Vendor: Sagepay Current User: Sagepay Logout Help

**sage pay**

How to... Transactions Terminal Update Administration Reports

### Monthly Summary Report

This report summarises all transactions by User Name, Transaction Type and Currency for the seven days starting on the selected date. All reports appear in new browser windows with no navigation buttons or hyperlink. When you've finished viewing, saving or printing your report, simply close the browser window it opens. Reports can be viewed as HTML (for on screen reading and friendly printing) or CSV (for export to other programs).

Show transactions for which month?

Select a Month: April 2009

**Transactions to View**

Authorised Transactions  Failed Transactions  Invalid Requests

**Transactions Types to View**

Payments  Refunds

**VSP Systems used to process the transaction**

VSPServer and VSPDirect  VSPForm  VSPTerminal

**Report Format**

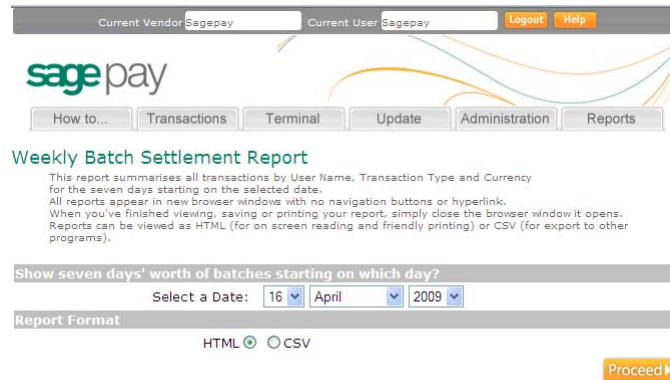
HTML  CSV

Proceed

## **Bank Settlement – Weekly Report**

You should use this option if you would like to show a summary of transactions which have been sent for settlement for one particular week. This will show the total number and value of transactions in each batch and the total number and value of the transactions settled for the selected week.


Select the day on which the week starts and then click the  button.



The screenshot shows the Sage Pay interface for the Weekly Batch Settlement Report. At the top, there are fields for 'Current Vendor' (Sagepay) and 'Current User' (Sagepay), along with 'Logout' and 'Help' buttons. Below this is the Sage Pay logo and a navigation menu with buttons for 'How to...', 'Transactions', 'Terminal', 'Update', 'Administration', and 'Reports'. The main heading is 'Weekly Batch Settlement Report', followed by a brief description: 'This report summarises all transactions by User Name, Transaction Type and Currency for the seven days starting on the selected date. All reports appear in new browser windows with no navigation buttons or hyperlink. When you've finished viewing, saving or printing your report, simply close the browser window it opens. Reports can be viewed as HTML (for on screen reading and friendly printing) or CSV (for export to other programs)'. Below this is a section titled 'Show seven days' worth of batches starting on which day?' with a 'Select a Date:' field containing dropdowns for '16', 'April', and '2009'. Underneath is a 'Report Format' section with radio buttons for 'HTML' (selected) and 'CSV'. A 'Proceed' button is located at the bottom right.

## **Bank Settlement – Monthly Report**

You should use this option if you would like to show a summary of transactions which have been sent for settlement for one particular month. This will show the total number and value of transactions in each batch and the total number and value of the transactions settled for the selected month.

Select the month from the drop down list and then click the  button.

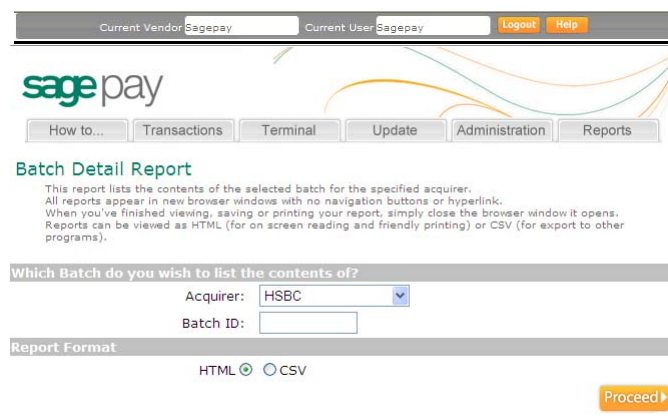


The screenshot shows the Sage Pay interface for the Monthly Batch Settlement Report. It features the same top navigation and user information as the weekly report. The main heading is 'Monthly Batch Settlement Report', followed by a description: 'This report lists the Settlement Batch totals for each acquirer you work with, sent in the select month. All reports appear in new browser windows with no navigation buttons or hyperlinks. When you've finished viewing, saving or printing your report, simply close the browser window it opens. Reports can be viewed as HTML (for on screen reading and friendly printing) or CSV (for export to other programs)'. Below this is a section titled 'Show Batch Files for which Month?' with a 'Select a Month:' field containing dropdowns for 'April' and '2009'. Underneath is a 'Report Format' section with radio buttons for 'HTML' (selected) and 'CSV'. A 'Proceed' button is located at the bottom right.

## **Bank Settlement Details Report**

You should use this option if you would like to show the details of one particular settlement batch file. This will show a list of the transactions which were sent for settlement in the selected batch. You should only need to use this report if the amount paid into your bank account does not match the batch total for one particular batch.

Select the acquirer for whom the batch was sent from the drop down list, type in the Batch ID and then click the **Proceed** button.



Current Vendor Sagepay Current User Sagepay Logout Help

**sagepay**

How to... Transactions Terminal Update Administration Reports

### Batch Detail Report

This report lists the contents of the selected batch for the specified acquirer. All reports appear in new browser windows with no navigation buttons or hyperlink. When you've finished viewing, saving or printing your report, simply close the browser window it opens. Reports can be viewed as HTML (for on screen reading and friendly printing) or CSV (for export to other programs).

Which Batch do you wish to list the contents of?

Acquirer: HSBC

Batch ID:

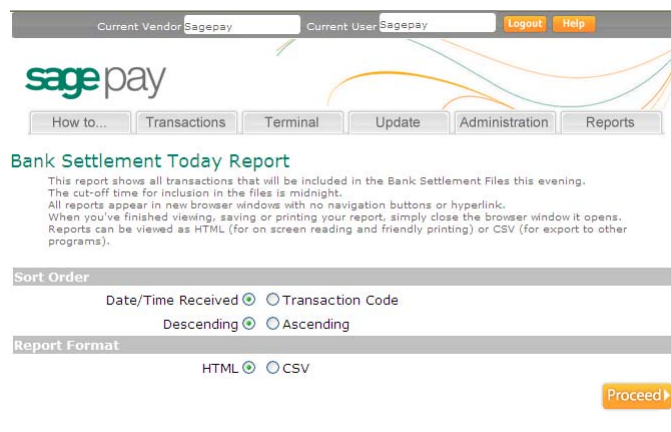
Report Format

HTML  CSV

Proceed

## **Bank Settlement Today Report**

This report shows all transactions that will be included in the Bank Settlement Files this evening. The cut-off time for inclusion in the files is midnight.



Current Vendor Sagepay Current User Sagepay Logout Help

**sagepay**

How to... Transactions Terminal Update Administration Reports

### Bank Settlement Today Report

This report shows all transactions that will be included in the Bank Settlement Files this evening. The cut-off time for inclusion in the files is midnight. All reports appear in new browser windows with no navigation buttons or hyperlink. When you've finished viewing, saving or printing your report, simply close the browser window it opens. Reports can be viewed as HTML (for on screen reading and friendly printing) or CSV (for export to other programs).

Sort Order

Date/Time Received  Transaction Code

Descending  Ascending

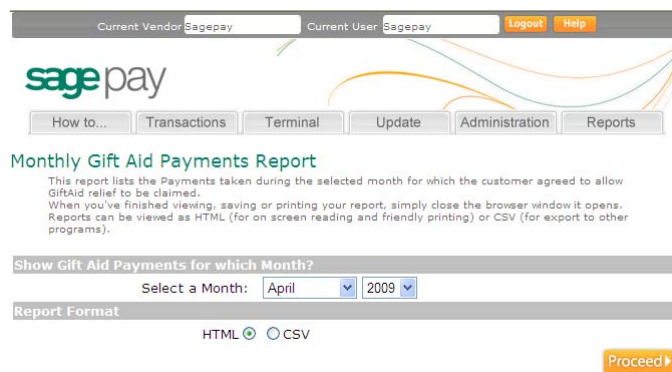
Report Format

HTML  CSV

Proceed

## **Monthly Gift Aid Report**

The monthly Gift Aid report lists the names, addresses and total value of all payment or deferred transactions which occurred in the selected month and for which the customers elected to allow you to reclaim the tax under the Gift Aid scheme. You can generate this report each month and attach it to the Inland Revenue R62 form as evidence of your Gift Aid claim.



The screenshot shows the Sage Pay user interface. At the top, there are fields for 'Current Vendor' (Sagepay) and 'Current User' (Sagepay), along with 'Logout' and 'Help' buttons. Below this is the Sage Pay logo and a navigation menu with buttons for 'How to...', 'Transactions', 'Terminal', 'Update', 'Administration', and 'Reports'. The main heading is 'Monthly Gift Aid Payments Report'. Below the heading is a short paragraph explaining the report's purpose: 'This report lists the Payments taken during the selected month for which the customer agreed to allow GiftAid relief to be claimed. When you've finished viewing, saving or printing your report, simply close the browser window it opens. Reports can be viewed as HTML (for on screen reading and friendly printing) or CSV (for export to other programs)'. Below this is a section titled 'Show Gift Aid Payments for which Month?' with two dropdown menus: 'Select a Month:' (set to 'April') and a year dropdown (set to '2009'). Underneath is a 'Report Format' section with radio buttons for 'HTML' (which is selected) and 'CSV'. A 'Proceed' button is located at the bottom right of the form area.