

Cards Online Payment Service (COPS)

User Guide and Manual

TABLE OF CONTENTS:

Introduction	3
Getting Started	4
How to Login & Load New Transactions	5
Modifying Transactions	7
Deleting Transactions	9
Reinstating Deleted Transactions	9
Reports	10
Importing a Payments File	12
CardFAST Interchange File Format Specification	14
Declined Transactions	15
 <i>Appendix</i>	
Bank Response Codes	i - ii

INTRODUCTION

The Cards Online Payment Service (**COPS**) is a secure e-mail payments system which enables CDF to consolidate all credit card payments made to our customers (herein after, called “Agencies”) who have a Merchant Account with the National Australia Bank, into a single file to be sent in bulk to the NAB for collection. **COPS** is particularly suitable for the collection of regular payments such as Thanksgiving pledges and/or School Fees instalments.

Agencies log in to **COPS** via their current browser and internet connection and are able to load all their regular credit card payments as Periodical Payments, or, import payment files directly from their accounting system.

CDF will download the data from the Agencies each day and payments due on that day will be automatically included in a bulk transaction file which CDF sends to the NAB for collection. Proceeds collected will be automatically credited to a customer’s nominated account, usually overnight, and you will be advised by e-mail the following morning of any rejections. **COPS** does not distinguish between business days and calendar days, so payments are processed by **COPS** each & every day of the year (that payment dates fall due on). Any payments due on say the 30th or 31st of a month, where there are not 30 or 31 days in a given month, will be processed on the last day of the month. Any payment dates that fall due over a weekend/public holiday/etc will be processed by CDF as a separate payment file on the next business day. So, on a Monday you may receive upto three different payments (if payment dates fell due over the weekend).

The main benefit of the system for our customers is twofold:

- there is a cost savings in the monthly Merchant Facility Service fee - by lodging bulk transaction files, CDF is able to increase its bargaining power to negotiate better rates with the bank for the benefit of all our customers,
- the administration work involved in accepting credit card payments is decreased: preparing daily lists for banking, tediously keying in card details on a terminal for “*Card non present*” transactions or sending daily files to the bank will be a thing of the past. An Agency has only to load the Periodical Payments (or once-off payments) on the system, and/or import a payments file into **COPS**, and CDF will do the rest.

You will need to ensure that your browser version is up to date and apply any relevant security patches and virus definition files necessary.

To apply for the **COPS** system, you will first need to establish a **new** NEPS Merchant Facility with the National Australia Bank. You will be allocated a Merchant ID Number and an Electronic Banking Number, and each month you will receive from the NAB a Statement of Account summarizing all your credit card batches, and fees and charges for the month.

The following page details the process involved in setting you up for **COPS**.

GETTING STARTED

1. Even if you have an existing Merchant Facility with the NAB, you will be required to complete a NAB NEPS with COPS application form, and return it to CDF.
2. If you have an existing Merchant Facility*, record your Merchant Number in the relevant field and the name of the Bank your Merchant Facility is held with.
3. If you are not presently a NAB NEPS Merchant, upon receipt of the NAB NEPS with COPS application, the NAB will send you, under cover of a letter from CDF,
 - a *Letter of Offer*, which includes a page entitled '*Pricing Offer*', and an *Acceptance form*
 - the *Merchant Agreement General Terms and Conditions*

You will need to complete and sign the *Acceptance form* as indicated, and **return all 3 pages to the bank without delay**. Retain the duplicate copies for your records.

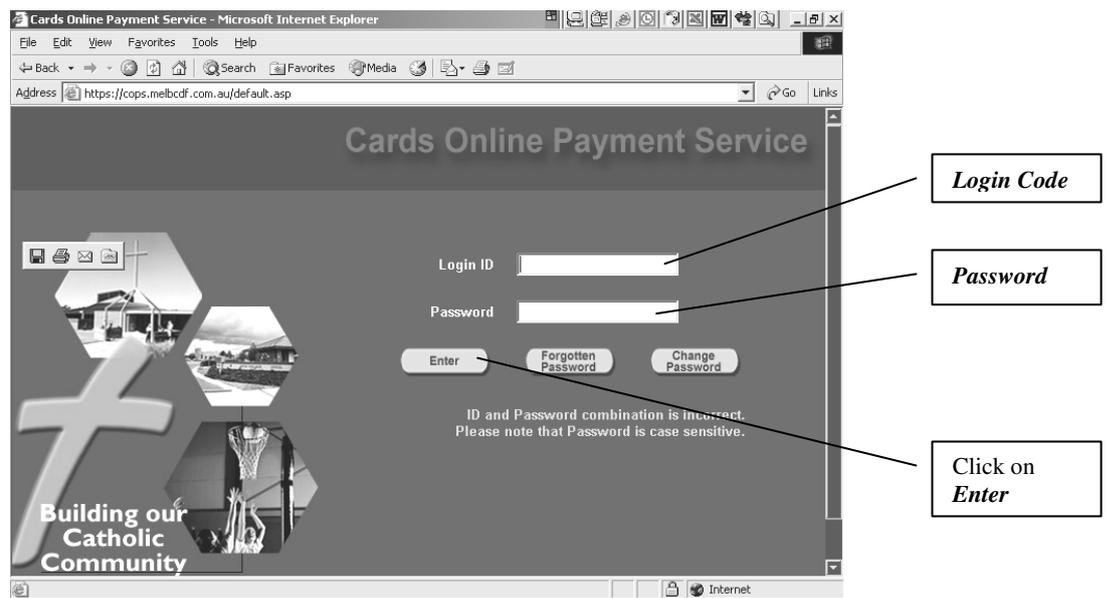
4. After the NAB has received your signed agreement to the letter of offer, a Merchant Number and an Electronic Banking Number will be allocated for your Merchant Facility and CDF advised accordingly.
5. If you are currently a NAB NEPS Merchant, upon receipt of the NAB NEPS with COPS application, the NAB will send you, under cover of a letter from CDF, a letter confirming the new pricing of your NEPS with COPS facility.
6. Subsequently, CDF will contact each applicant to confirm that your COPS with NEPS Merchant Facility is in place and ready for activation. You will be advised of your Login Code and given a Password to access COPS.
7. This COPS operations manual is provided to guide you on how to proceed in the set-up and administration of your COPS file. If you require further assistance, please contact CDF on (08) 8210 8271.

** If an existing NEPS Merchant Facility is being replaced by a "NEPS with COPS" Merchant Facility, please also complete an "Authority Closure Form – National Email Payment Service". Your "old" NEPS Merchant Facility will be closed only on receipt of this form, and then, only after you have completely converted to COPS.*

HOW TO LOGIN & LOAD NEW TRANSACTIONS

Step 1.

In Internet Explorer, go to our COPS website, <https://cops.melbcdcf.com.au>, which opens up to the **Cards Online Payment Service** Login screen. Key in your Login ID and your Password in the relevant fields then click on the **Enter** button.



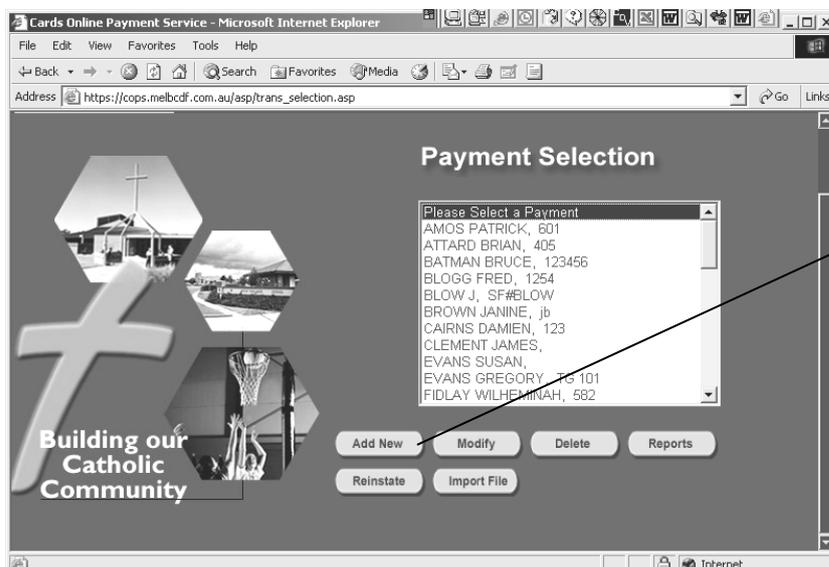
Please note:

- a) If the Login ID or the password supplied is incorrect, the following message will appear: *“ID and Password combination is incorrect. Please note that Password is case sensitive.”*
- b) If you have forgotten your Password, click on the **Forgotten Password** button. A message will appear advising that *“Your Password will be sent to your registered email address shortly”*.
- c) It is imperative that you change your Password each time there is a change in staff operator. To do this, click on the **Change Password** button and key in and confirm your new Password.

HOW TO LOGIN & LOAD NEW TRANSACTIONS (continued)

Step 2.

From the COPS **Payment Selection** screen which appears, click on the **Add New** button.



Step 3.

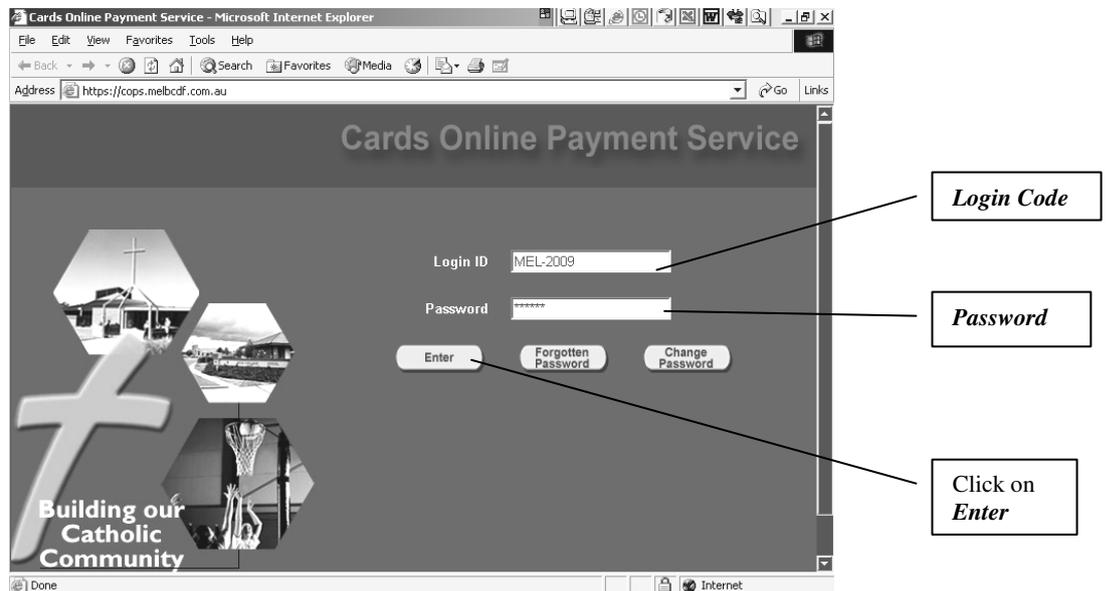
Key the transaction details into the relevant fields on the **Enter New Transaction** screen that appears. Use mouse or Tab key to proceed to subsequent fields. Use mouse or arrows to move between options within the **Frequency** and **Card Type** fields. Click on the **Save** button to save the new transaction details.

Repeat Steps 2 and 3 to load subsequent new transactions.

MODIFYING TRANSACTIONS

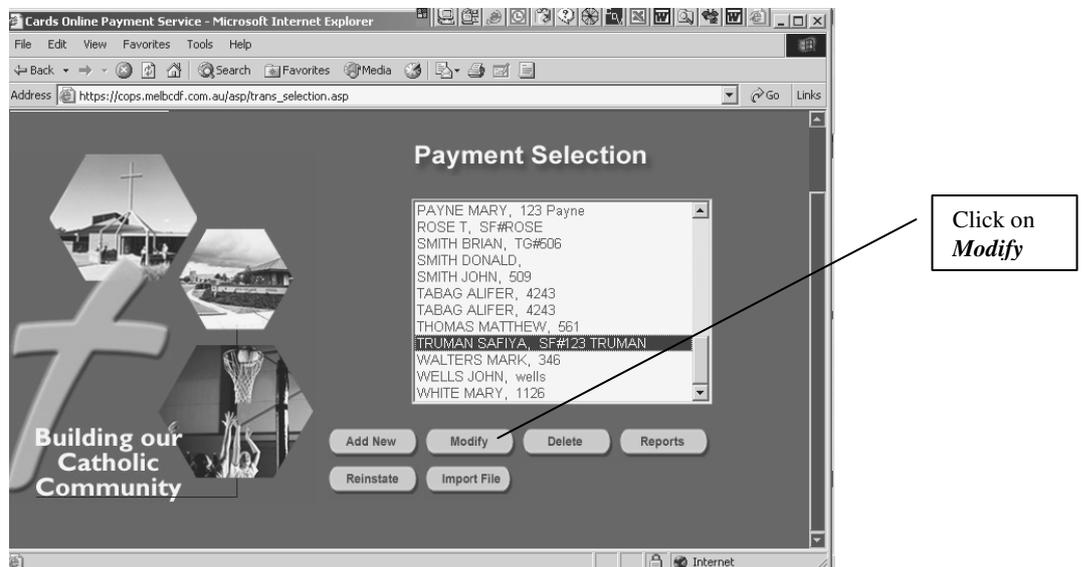
Step 1.

Login to COPS. (Refer to “How to Login & Load New Transactions”.)



Step 2.

From the list of your active transactions displayed on the **Payment Selection** screen, select the transaction to be modified then click on the *Modify* button.



MODIFYING TRANSACTIONS (continued)

Step 3.

From the **Modify Transaction** screen that appears, click on (or Tab to) the field you wish to amend. E.g. If a payer has now advised you of a “last payment” date (originally left open) , click on the **Until Date** field, key in last payment date, scroll down to the bottom of the screen then click on the **Save** button to save amendment.

A window with the message “*Transaction Updated*” appears. Click on the **OK** button to return to the **Payment Selection** screen

The screenshot shows a web browser window titled "Cards Online Payment Service - Microsoft Internet Explorer". The address bar shows "https://cops.melbcdcf.com.au/asp/modify_payments.asp". The page header includes the CDF logo and "St Veronica's Primary School, Hopetown". The main heading is "Modify Transaction". The form contains the following fields and options:

- Commencement date: 20/10/2004
- Next Due Date: 20/10/2004 (dd/mm/yyyy)
- Last Accessed: 4/10/2004
- Frequency: Fortnightly Monthly Quarterly Half Yearly Yearly Once
- Until Date: (dd/mm/yyyy)
- Card Type: Mastercard Visa Bankcard
- Card Number: 5610000000000001
- Name on Card: Title (MISS), First Name (SAFIYA), Initials, Surname (TRUMAN)
- Expiry Date: Month (9), Year (2006)
- Amount: 135.00
- Internal Reference: SF#2006 TRUMAN

Callouts from the right side of the image point to the "Until Date" field with the text "Key in date for last payment" and to the bottom right corner of the form with the text "Click on ▼ to scroll to bottom of screen, and then click on Save button".

If you have selected the wrong record to modify, click on the **Cancel** button, also located at the bottom of the screen, or the **←Back** button, located towards the top left hand corner of your screen to take you back to the **Payment Selection** screen. Select the correct record to be modified and proceed as before.

Please note:

Any amendments to a payer's Card Number, amount of payment or payment dates must be duly authorised by the payer. The card holder has the right to dispute any transaction, and under the terms of your Merchant Agreement, unless correct documentation (payer's authority) can be supplied, the Merchant will be held liable for the transaction.

DELETING TRANSACTIONS

Step 1.

From the list of your active transactions displayed on the **Payment Selection** screen, select the transaction to be deleted, and then click on the **Delete** button.

Step 2.

A window appears with the message “*Are you sure you wish to delete...*”. * Clicking on the **OK** button to delete the record brings up another window with the message “*Transaction Deleted*”. Click on the **OK** button to take you back to the **Payment Selection**.

*Click on the **Cancel** button if you have selected the wrong record for deletion.

REINSTATING DELETED TRANSACTIONS

Deleted records will not be physically “deleted” but will remain in an “inactive” file for a period of 24 months. During this time, a deleted record may be reinstated.

Step 1.

From the **Payment Selection** screen, click on the **Reinstate** button.

Step 2.

Select the record you wish to reinstate from the list of (“deleted”) payments displayed on the **Transaction Selection** screen then click on the **Reinstate** button. When a window with the message “*Transaction Reinstated*” appears, click on the **Reinstate** button to return to the **Transaction Selection** screen.

Step 3.

From the **Transaction Selection** screen, click on **Return to Menu** to take you back to the **Payment Selection** screen.

Step 4.

From the **Payment Selection** screen, select the record you have reinstated, and modify as required.

REPORTS

Transaction Reports are available for,

- a specific *past date*, or *future date*;
- a range of dates, *up to the current date*, for *past payments due*;
- a range of dates, *from a date subsequent to current date*, for *future payments due*; and for
- a *particular payer*, for *past payments due only*.

If either date is left blank, the date range will default to low or high values.

From the **Payments Selection** screen, click on the **Reports** button. In the **Transaction Reports** screen that appears, key in dates or select payer by name from the drop down box, then click on the **Go** button.



Transaction Reports Display:

The display screen for Transaction Reports of *past payments due* has 2 sections.

The first section shows the **Exception Report**, which lists all credit cards that are due to expire** or have expired during the current month. (** Credit card transactions cannot be processed within 5 days of the Expiry Date of the card.)

- From the 1st to the 25th day of the month in which a card will “expire”, the card details will appear on the **Exception Report**, with the narration, “*Credit Card going to expire at the end MM/YY, Contact Card owner*”.
- From the 26th to last day of the month in which a card will “expire”, the card details will appear on the **Exception Report**, with the narration, “*Cannot process transaction. Credit card going to expire at the end MM/YY, Contact Card owner*”.
- After the expiry date, the card details will appear with the narration, “*Credit card expired, Contact Card owner.*”

REPORTS (continued)

If there are no credit cards expiring, the message “*No Exceptions*” will be displayed on the *Exception Report*.

The second section shows all the transactions within the selected date range. Transactions will be displayed in alphabetical sequence on Surname within date, with a total for each date.

Exception Report

Internal Reference	Amount	Surname	First Name	Card	Exception
SF#BLOW	\$60.00	BLOW	J	5111*****1118	Credit card expired, Contact Card owner.
123	\$50.00	CAIRNS	DAMIEN	4111*****1111	Credit card going to expire at the end 5/05, Contact Card owner.

Transaction Report

Internal Reference	Amount	Surname	First Name	Card	Transaction Date
601	\$25.00	AMOS	PATRICK	4574*****0857	15/05/2005
SF#JAMES	\$100.00	JAMES	HENRY	5610*****0001	15/05/2005
Total 15/05/2005	\$125.00				
Total	\$125.00				

The display screen for *Future Dated Transaction Reports* shows all the transactions within the selected date range, displayed in alphabetical sequence on Surname with a total for the selected date range. At present, reports cannot be exported to another application such as Excel, etc.

Future Dated Transaction Reports

Start date: = 01/06/2006 End Date: = 30/06/2006

Transaction Report Internal Reference	Amount	Surname	First Name	Card	Expiry Date	Due Date
jb	\$50.00	BROWN	JANINE	4111*****1111	8/07	20/06/2006
123	\$50.00	CAIRNS	DAMIEN	4111*****1111	5/05	1/06/2006
802	\$100.00	CITIZEN	DAMIAN	4564*****4037	7/08	1/06/2006
	\$100.00	EVANS	SUSAN	4557*****3231	2/07	3/06/2006
TG 101	\$300.00	EVANS	GREGORY	4509*****7093	3/10	1/06/2006
	\$100.00	FLEMING	JAYNE	5424*****0015	8/08	20/06/2006
819	\$200.00	GREEN	JOHN	4564*****4037	6/07	3/06/2006
expires 04/09	\$20.00	JONES	J	5111*****1118	4/09	14/06/2006
25798	\$10.00	OSULLIVAN	BRIAN	4509*****8495	6/06	1/06/2006

Credit Cards that have already expired, or will expire in the current month are highlighted on the *Future Dated Transaction Reports*.

IMPORTING A PAYMENTS FILE

This option allows you to import a file created by a range of administration software directly into our COPS system. Existing users of NEPS or VirtualPos would use this option. Check with your software provider to find out whether your accounting system is capable of producing a payments file in a format that is compatible with the Credit Card Batch processing tool (NEPS) used by CardFAST for processing our credit card payments files. A File Format Specification sheet is included at the end of this section.

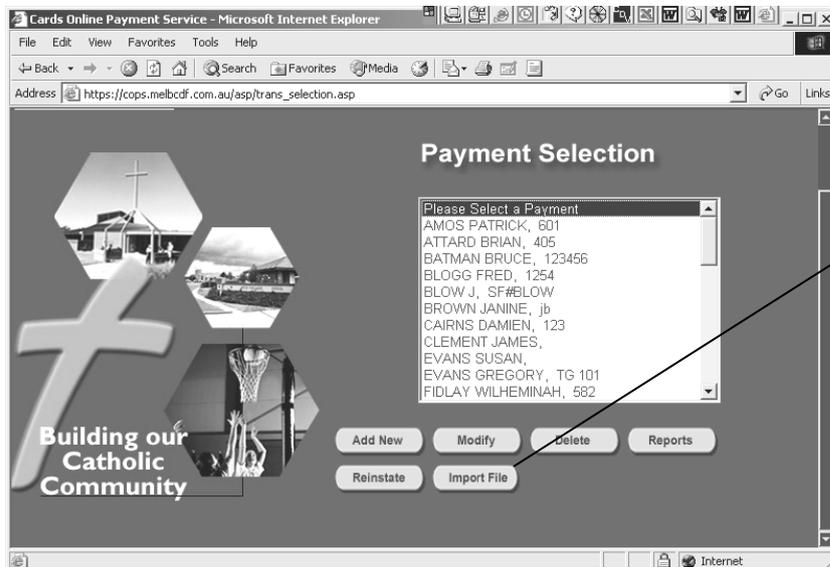
Step 1.

In Internet Explorer, go to our COPS website, <https://cops.melbcdf.com.au>, which opens up to the **Cards Online Payment Service** Login screen. Key in your Login ID and your Password in the relevant fields then click on the **Enter** button.



Step 2.

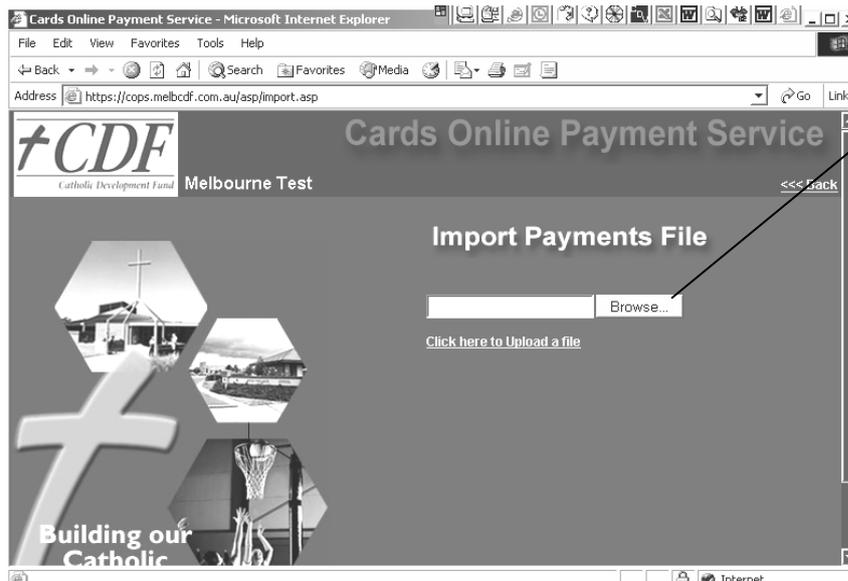
From the COPS **Payment Selection** screen which appears, click on the **Import File** button.



IMPORTING A PAYMENTS FILE (continued)

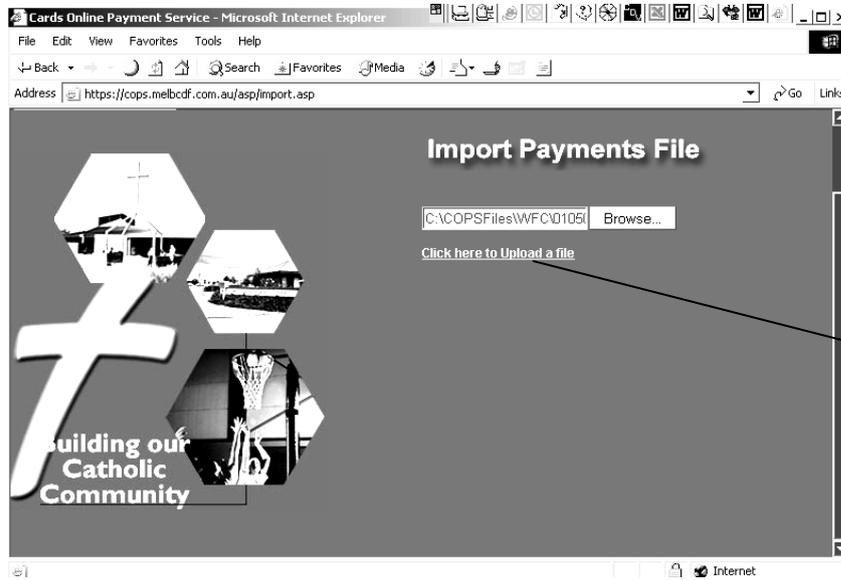
Step 3.

From the **Import Payments File** screen that appears, click on the **Browse** button, select your Payments File from the **Choose File** window that appears, and then click on the **Open** button.



Step 4.

The **Import Payments File** screen will re-appear with the file name displayed in the text box. Click on the words "**Click here to Upload a file**".



The message ***“File was successfully loaded”*** will appear, confirming that your file was uploaded.

CardFAST Interchange File Format Specification

CardFAST uses structured ASCII text files to transfer transaction information to and from external Merchant applications.

This document describes the record format of the imported Import File.

Import File Format

Notes:-

- Field values are separated by commas or spaces and may optionally be enclosed with double quote characters.
- Alphanumeric fields containing spaces must be enclosed within double quote characters.
- Successive commas separated by zero spaces represent empty field values.
- Field 8 must always be included, even when not used.

Example of Import File record:

“JOHN B SMITH”, T0000123, 999999, P, 6995, 455335564564366, 0900,

Record Format:

Field No.	Field Name	Field Type	Max Length	Field Description
1	CardholderName	Alphanumeric	20	Cardholder name
2	TxReference	Alphanumeric	20	Merchant supplied transaction reference number
3	MerchantID	Alphanumeric	15	Electronic Merchant Number
4	TxType	Alphanumeric	1	Transaction Type: P = Purchase R = Refund
5	Amount	Alphanumeric	8	Transaction amount in cents: up to \$999,999.99 e.g. 10000 = \$100.00
6	CardNumber	Numeric	20	Card number
7	ExpiryDate	Alphanumeric	5	The card expiry Date in either: mm/yy or mmyy e.g. 01/99 or 0199
8	AuthID	Alphanumeric	6	Reserved for future use.

DECLINED TRANSACTIONS

For every credit card payment that is declined by the Cardholder's bank, CDF will send you an e-mail with details, as in the sample below, of the **Card No.**, **Cardholder Name**, **Expiry Date**, **Amount** and the **Reason** the payment was declined.

«Name»	
«Address1»	
«Address2»	
«Address3»	
Re: COPS with NEPS Merchant Facility COPS Login ID «Variable10»; Rejection for «Variable7»	
We advise that payment of the following transaction included in the above file has been declined:	
<i>Card No</i>	«Variable3»
<i>Cardholder Name</i>	«Variable2»
<i>Expiry Date</i>	«Variable4»
<i>Amount</i>	«Variable5»
<i>Reason</i>	«Variable6»
If you require further clarification of the reason this transaction was declined, please call CardFAST on 1300 139 439 and select Option 4 to speak to a customer service operator. You will be asked for your Merchant Details: please quote your <i>EB Merchant No.</i> «Variable8» and <i>Terminal ID</i> «Variable9».	

A copy of the **Bank's Response Codes** is appended to this User Guide to help you to interpret the reason for a transaction being declined.

If you require further clarification of the reason for a declined transaction, telephone CardFAST on 1300 139 439 and select Option 4 to make an enquiry. You will be asked for your EB Merchant number and the Terminal ID: both numbers are quoted on the declined transaction e-mail.

COPS with NEPS Merchant Facility

Bank Response Codes

The following response/rejection codes and text are produced by the National or the acquiring bank and appear in the rejection advice e-mails from CDF. All bank response/rejection codes are numeric.

For further explanation of any response code and text relating to a particular rejected payment, telephone the **CardFAST Help Desk on 1300 139 439**, and select **Option 4**. Identify yourself and quote your EB Merchant Number and the

01 - CONTACT BANK

Bank Code: 01
Bank Text: CONTACT BANK
Explanation: The cardholder's bank (card issuer) has declined the transaction.
Action: Refer the cardholder to their bank or seek payment using another card.

04 - CALL AUTH CENTRE

Bank Code: 04
Bank Text: CALL AUTH CENTRE
Explanation: The cardholder's bank (card issuer) requires the merchant to call for authorisation.
Action: Contact the appropriate Authorisation Centre.

12 - INVALID TRANSACTION

Bank Code: 12
Bank Text: INVALID TRANSACTION
Explanation: This transaction appears to be invalid and may have been declined either by the National or by the cardholder's bank (card issuer).
Action: Refer the cardholder to their bank or seek payment using another card.

31 - INVALID CARD

Bank Code: 31
Bank Text: INVALID CARD
Explanation: The bank that issued this card does not allow transactions originating through mail / telephone, fax, e-mail or Internet orders.
Action: Refer the cardholder to their bank or seek payment using another card.

39 - NO CREDIT ACCOUNT

Bank Code: 39
Bank Text: NO CREDIT ACCOUNT
Explanation: This card does not have a linked credit account.
Action: Refer the cardholder to their bank or seek payment using another card.

51 - DECLINED

Bank Code: 51
Bank Text: DECLINED
Explanation: The cardholder's bank (card issuer) has declined the transaction due to insufficient funds.
Action: Refer the cardholder to their bank or seek payment using another card.

COPS with NEPS Merchant Facility

Bank Response Codes

54 - EXPIRED CARD

Bank Code: 54
Bank Text: EXPIRED CARD
Explanation: This card has expired.
Action: Refer cardholder to their bank, or seek payment using another card, or if the expiry date has been entered incorrectly, retry the transaction using the correct expiry date.

60 - PHONE FOR AUTH

Bank Code: 60

Bank Text: PHONE FOR AUTH
Explanation: The cardholder's bank (card issuer) has declined the transaction.
Action: Refer the cardholder to their bank or seek payment using another card.

61 - OVER CARD LIMIT

Bank Code: 61
Bank Text: OVER CARD LIMIT
Explanation: The cardholder's bank (card issuer) has declined the transaction, as it will exceed the card limit.
Action: Refer the cardholder to their bank or seek payment using another card.

91 - NO BANK - DO MANUAL

Bank Code: 91
Bank Text: NO BANK - DO MANUAL
Explanation: The cardholder's bank (card issuer) is unable to be contacted to authorise the transaction.
Action: Retry the transaction, or pro