



# **eMatters Internet Payment Solutions**

## **User Guide**



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## 1. eMatters

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# Comprehensive Internet Payment Solutions

eMatters provides different solutions for your needs; Online, Batch, Recurring, and Point of Sale.

### FROM YOUR WEBSITE

With the eMatters Online solution, you have total control over the customers' experience. Perhaps you want your payment page to look exactly like your website. Perhaps you want the security of the eMatters brand displayed clearly. Perhaps you want us to collect extra information. This is all possible with the eMatters Internet Online solution.

### ON THE ROAD

Being able to charge your customer's credit card when you are away from your office is now possible using the eMatters Pay By Phone.

Available from landline and mobile phones, you simply dial a 1300 number, key the biller code, invoice number, card details and invoice amount. The transaction is processed in realtime and a receipt is emailed to you.

### CALL CENTRE

Some customers prefer to speak with a person rather than process their details themselves. The Virtual Terminal is specifically designed for this. Allowing multiple username and password combinations, the Virtual Terminal has a unique "TimeOut" feature which deletes all sensitive customer information after 60 seconds. One more way eMatters helps in keeping account details secure.

As for security, it is important to know that eMatters is certified by Visa and MasterCard under their Account Information Security (AIS) program..

### EVERY MONTH

Our recurring system allows you to charge your customers the same amount each month. Also available is an option to charge your customers different amounts each month.

### SMS CONFIRMATION

We can deliver an SMS message to your admin staff after each order, reducing the time taken to ship the goods to your customer.

## eMatters at a glance

- **Online Credit Cards**
- **Daily Direct Debits**
- **Batch Processing**
- **BIN & IP Screening**
- **Verified By Visa**
- **True MultiCurrency**
- **Franchise System**
- **Recurring Processing**
- **Fraud Screening**
- **IVR**
- **Instant Reporting**
- **SMS Authentication**
- **Pay By Phone**
- **Payroll Processing**

## 2. Merchant Desk

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The Merchant Desk is the place to go to check the following:-

- Transactions that have been processed
- Transactions that will be processed in the future through the recurring system
- Status of a batch upload
- Manual Transaction processing
- Current and Old invoices
- Check system status
- Process refunds
- Download sample codes and modules
- Download the encryption module for HOSTed transactions
- Virtual Terminal download

It contains every transaction that has been processed through your connection with eMatters. It maintains approved and declined transactions for a period of 12 months. After 12 months, the transactions are archived from the Merchant Desk and are no longer available. They can, however, be purchased on CD for a small administration fee.

## How to login to the Merchant Desk

Your eMatters username and password will have been issued to you when you created your eMatters account. If you do not remember these, please contact our office on 1300 136 966 to request your account be reset.

**Registered Merchant Login...**

username

password

## Merchant Desk Welcome Screen

Once logged in, your personal welcome screen is displayed.

The screenshot shows the eMatters Merchant Desk interface. The browser window title is "eMatters Credit Card Direct Debit SMS Gateway Australia New Zealand eCommerce - Microsoft Internet Explorer". The address bar shows "https://merchant.ematters.com.au/online.nsf/AdminDesk?OpenForm". The page header includes the eMatters logo and "Internet Payment Solutions for an evolving world". The main content area displays the account code "MEL0900: eMatters Payment Gateway" and a navigation menu with links for "Credit Cards", "Direct Debits", "My Account", and "Merchant Home".

The main content area is divided into several sections:

- eMatters Help Desk:** A message stating that queries are best handled here and that the user has 0 items in their Help Desk.
- eMatters DDR:** A message about the newest way of processing recurring payments, highlighting that customers can pay without using their credit card.
- Account Status:** A snapshot view of account settings with a table of status indicators:

Item	Status	Action
Terms of Service	✓	
Banking Details	✓	
Credit Card Processing Live ?	✓	
DDR Service	✗	<a href="#">Enable DDR Payments</a>
Daily CSV Report	✓	
PHP	✓	

On the right side of the page, there are several utility buttons: "Manage User Lists", "Virtual Terminal Download", "System Status", "Download QuickStart guide", and "Change Password".

This shows the current account code and name, the system status and the most recent processing summaries (the total amount processed each day).

Your account is OK to process transactions if the top three items in the Account Status have green ticks displayed. Anything else, please click the link next to the comment and do what you are asked to do.

### 3. Transaction Management

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Firstly, let's look at some of the issues you will face when processing credit cards on the web, phone, mail order or fax. Actually – everywhere – including shopfronts can have these issues.

It is important to realise, that no matter how careful you are or how many checks you have in place for a transaction – somebody, sometime, somehow will use a fraudulent card through your website. It is almost inevitable. You cannot stop it happening – it would be like stopping a person coming into your shop because they "looked odd". What you DO need to do is to manage your business to take into account the possibility of fraud.

Not every sale is real. Not every customer wants to actually pay to receive your goods. And the number of new, fresh (green) merchants appearing on the web these days seems to encourage the scammers.

So, the basic rules for transacting online are:

- Make sure that the credit card is from the legitimate cardholder. Not just someone who knows the card number, or has stolen the actual card.
- Never ship to a person providing just a hotmail address (or similar), a PO Box and a mobile phone.
- Monitor your transactions for unusual purchase patterns. If your usual order is \$100 and then you receive one for \$2,500 without any explanation then warning bells should ring.
- Check the delivery address using the WhitePages and Street Directory where possible.
- Know your cardholder personally if at all possible.
- If applicable, use Fraud Screening Systems and verify the Security Codes (also known as Validation Codes) on the card
- Obtain a signed proof of delivery from the shipper for delivered goods.
- Protect your merchant ID and terminal ID so no one submits transactions without your permission.
- Protect your passwords to our Merchant Desk.

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- **Stolen Cards.**

The eMatters system is aware of cards which have been reported as lost or stolen – and we will not approve a transaction made on these cards. We will return (usually) error code 04. You should be wary of any future transactions by the same customer, or delivery that uses the same address.

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- **Customer Fraud.**

Here is an extract from my recently published book entitled "Selling Snake Oil at Lightspeed"

Wouldn't it be great to get the retailer to actually deliver the goods to your doorstep without having to pay for them? The advent of Internet eCommerce has allowed the home shopper to purchase almost everything without leaving their home. Some years ago, a man in the United States spent 30 days inside his home with the challenge to function fully, but not do anything himself. He arranged for all cooking, cleaning and shopping to be done online. He also ordered a service to take his rubbish out. Clearly, we can now do everything we need online.

So too, can the scammers.

To execute this scam, you need to order small, high priced items. Again, digital cameras and iPods are perfect items. Purchase from the online store, making it very clear that you are incredibly busy and can only make it home for delivery between 1pm and 2pm Monday. The goods must be delivered then or you will cancel the order. You receive confirmation that the goods will be dropped off at that time and the order is accepted.

At 1pm Monday, you get to the address and start weeding the garden. As soon as the delivery arrives, make small talk with the deliveryman about the weather, the garden and the state of the nation. Sign and get back to work. Upon the deliveryman leaving, you can also leave and head back to work.

The trick here is to get the goods delivered to another house – not yours. Choose a house where you know the occupants are on holiday. The usual signs of full letter box and closed blinds are obvious. As you dig in the garden, the neighbours will assume you are a gardener attending to the regular maintenance. They will not even approach you – but even if they do you have a perfect story. You know the owners are away, but they asked you to do a little work anyway.

When the deliveryman arrives, of course he will assume you are the owner of the home. Why else would you be getting dirty in somebody else's yard? And because you are confident with him, he suspects nothing.

Now when the purchase is disputed by the real cardholder, the retailer will visit the home to demand payment, or collect the goods. The shock will be felt immediately when the real home occupants can prove they were away during that period, never purchased that equipment and do not know any person matching the description of the "gardener". In this case, the retailer will forfeit the sale and will have lost the goods.

Many deliverymen are no longer leaving goods in the manner described here. They are asking the buyer to prove they live in that house by

asking to leave the goods inside. They will not leave the goods unattended on the front porch, nor will they deliver to common places like carparks, hotels and playgrounds. They are also requesting to see photo identification and the actual credit card used in the transaction.

As you can see in this extract – the **most important aspect of an eCommerce system is the delivery process**. It does not matter if you ask for 17 forms of ID to be emailed or faxed to your office....if you cannot track the person down after the sale has taken place, you may as well stand in the shower and tear up \$100 notes.

And, eMatters cannot possibly be able to identify with 100% accuracy all transactions that are fraudulent. Some transactions which escape through our fraud screening system as valid, may turn out to be fraudulent. This is because we are really dealing with a matter of trust. We, you and the customer are all trusting one another to perform the transaction and deliver the goods. Remember – the customer may not trust that they will receive the goods – as much as you don't trust that the transaction will be honoured.

Just getting a 08 APPROVED response does not mean that the merchant (ie YOU) are absolved of other checks. Perhaps you are selling digital cameras and you receive a high value order to be shipped urgently. Take a careful look at the order, because simply a 08 APPROVED does not mean that the customer is legitimate. The customer may have picked up the card number off a receipt and is using it without the owner's knowledge.....a system cannot identify that with 100% accuracy – only your intuition can ! So use it.

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- **Merchant Fraud.**

This is a more sinister case where you, the actual merchant, processes fake/borrowed/customers/stolen credit card numbers through your facility. Why would you do this ? For a few reasons – firstly, you may need to increase your working capital in your business, so you decide to charge a customer's card again and then wait for the chargeback. It will give you an extra few thousand dollars for a few weeks. Or perhaps you want to claim that your system "accidentally" processed their cards twice – again for the extra income short term. Well, you could try it but it would take only a couple of attempts for the acquiring bank to realise what you are doing. You then risk having your merchant account closed, and your name added to the "unofficial black list" which is shared between banks.

## Find a Transaction

To check the status of a transaction, you must be logged into the Merchant Desk.

- Option 1 – Quick Visual Scan of the list

Click "Transaction List" – the following screen is displayed

The screenshot displays the 'Transaction Summary' page in Microsoft Internet Explorer. The page header includes the eMatters logo and navigation links. A search bar is visible at the top. Below the header, there are filters for 'MEL0900 - 23/03/2006 04:08:21 PM' and 'Optional Settings'. The main content is a table of transactions with the following columns: Type, Date, Time, Settlement, Name, UID, Card Number, Amount, Bank Response, and SubMerchant Batch Card. The table contains multiple rows of transaction data, including details like 'MEL0900', 'MEL0902', and 'ACT0797'.

Find the transaction in question and read the status.

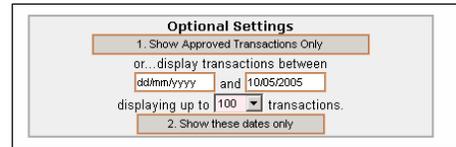
Column	Meaning
Type	Approved/Declined, plus Purchase/Refund/Pre-Authorisation
Date	Transaction Date
Settlement	Settlement Date – can be the day after the transaction date if processed late at night.
Name	Customer Name
UID	Your Unique ID
Card Number	Partial card number
Amount	Amount of the transaction. Refunds are shown in brackets.
Bank Response	The response from the bank.
SubMerchant Batch	The code you have allocated to this transaction. The batch number that we received with each transaction.

<b>Card</b>	Card type.
<b>IP</b>	The Country code relating to the Customer IP Address
<b>Bin</b>	The Country code relating to the Customer Credit Card

To display further information on the transaction, click the person's name. Refer to the following section for details on this.

• **Option 2 – Quick Transaction Search**

It is possible to perform a quick search from the transaction list.



**Show Approved Transactions Only**

This displays the same information you are currently viewing, but removes all non-approved transactions. The list will only include transactions with a "08" bank response.

**Show these dates only**

By entering dates in the two date boxes, only transactions between these dates will be shown. This is useful if you want to produce a list that is to be sent to your finance group each day, allowing for simple reconciliations.

• **Option 3 – Detailed Transaction Search**

If you know other information about the transaction such as name, or unique reference number and do not want to visually scan the list, then *Transaction Search* is your best option.

Click *Search Transactions* from within the transaction list. The following settings apply.

Field	Details
<b>Start Date</b>	The starting range to search. Must be entered in the format shown dd/mm/yyyy
<b>End Date</b>	As above
<b>Approved only</b>	Setting this to <i>Yes</i> will only show transactions with a bank response code of 08 Approved. Good for bank reconciliations. Setting this to <i>No</i> will show all transaction attempts through your account. Good for your account management, fraud detection and checking order accuracy.
<b>Credit Card Number</b>	This is a special field used to search for the encrypted value of the credit card number. You must use the bank's method of hiding the full card and enter it exactly as shown in the transaction detail. <b>You can only enter up to the first six numbers only.</b>

### **Extra Search**

This is a two part search. Part 1 is to choose the field on which you wish to search. Part 2 is to enter the search value in the adjacent empty box. The search value can be a wildcard. For example, if you needed to find a "John Smith" you would enter *Name* in the Extra Search Drop-down, then *Smith\** in the value box. This will find all the Smiths, Smithers, Smithersons etc, including Mr, Dr, Miss, Mrs, Ms and any other combination you can find.

### Sample Search 1

Perhaps the bank has sent a transaction enquiry and has provided you with the card number in question. Enter the first four digits of the card number to generate a list of all transactions, within the date range, that have been processed.

The screenshot shows the eMatters merchant portal search interface. At the top, there is a navigation bar with links: Products, Merchants, Integration, Apply Now, Contact Us, Home. The eMatters logo is on the left, and 'Internet Payment Solutions for an evolving world' is on the right. Below the logo, there are several navigation links: Transaction List, Search Transactions, Recurring Transactions, Account Management, Manual Transaction, Merchant Desk Home, and Logout. The search form includes: Start Date (01/01/2005), End Date (10/05/2005), Approved only (No), Card Number (4072\*), and an Extra Search field. A Search button is located to the right of the Extra Search field. Below the search form, it says 'Your Search Results will appear here.....'

This search resulted in two transactions being found, one for \$5 and a refund for \$5. Clicking on the transaction detail would enable the card number and customer information to be compared.

The screenshot shows the search results page. It features the same navigation bar and eMatters logo as the search interface. The navigation links are: Transaction List, Search Transactions, Recurring Transactions, Merchant Desk Home, Logout. Below the navigation links, there is a table with the following data:

No.	Trans Date	Name	UID	\$	Rcode	Settlement	SubMerchant	Card
1	01/03/2005		1111	\$5	08	01/03/05	Book	V
2	01/03/2005		1111	\$5	08	01/03/05	Book	V

## Sample Search 2

Perhaps you know the person's name starts with Dr (in this case, you know the person was a doctor, but cannot recall the name). Remember, that Dr John Smith is very different to Dr Jon Smith. So searching for Dr is often the quickest way to find the transaction.

The screenshot shows the search interface with the following fields and values:

- Start Date: 01/11/2004
- End Date: 10/05/2005
- Approved only: No
- How many?: 0
- Card Number (eg 455702-262 or 455702\*):
- Name: dr

A "Search" button is located to the right of the Name field. Below the search fields, it says "Your Search Results will appear here....."

The results show that one person whose name started with Dr purchased through this site, on 06/12/2004. Again, clicking on the detail will give all the required information.

The screenshot shows the search results page with a single transaction listed in a table:

No.	Trans Date	Name	UID	\$	Rcode	Settlement	SubMerchant	Card
1	06/12/2004	Dr, F...	20041206236502	\$24.95	08	6/12/2004	Book	V

## Review a Transaction

The screenshot shows a web browser window displaying the eMatters Internet Payment Solutions interface. The browser's address bar shows 'ip.Send'. The page has a navigation menu with 'Products', 'Merchants', 'Integration', 'Apply Now', 'Contact Us', and 'Home'. The eMatters logo is in the top left, and the tagline 'Internet Payment Solutions for an evolving world' is in the top right. Below the logo, there are four buttons: '1 Refund this transaction', '6 Resend Receipt', '7 Re-Process Card', and '9 Query wrong IP/BIN'. A blue text block provides instructions for each button. Below these are three navigation buttons: '<<...Previous Transaction', 'Return to Transaction List', and 'Next Transaction ...>>'. The main content area is divided into two sections: 'TRANSACTION REQUEST' and 'TRANSACTION RESPONSE'.

**TRANSACTION REQUEST**

<b>Merchant Details</b>	
Name	Ouch Consulting
eMail	info@ouch.net.au
SubMerchant Code	Book
<b>Customer Details</b>	
Name	Dr. Robin Namuth
eMail	dr@robinamuth.com
Card Number	454605...504
Expiry Date	06/05
Cardholder Name	Dr. Robin Namuth
UID	20041206235502
Total Price	\$24.95 (AUD)
IP address	202.67.65.172
Encrypted Code	0

**TRANSACTION RESPONSE**

Response	08 <<TRANSACTION APPROVED>>
Date	06/12/2004
Receipt Identifier	-----
PLD Status	0
Transaction Number	520
Transaction Ref	
Stream Number	008
Transaction Type	0
Amount Processed \$	24.95
Comments	0
<b>IP/Bin Details</b>	
IP Location	AU
Bank BIN Details	Australia AU CITIBANK LTD 454605
Card type	06

MERCH ID 057998206538003  
 TERM ID 00780501  
 COUNTRY CODE AU  
 12/6/04 11:57:01  
 RRN 520  
 VISA  
 454605...050  
 CREDIT A/C 06/05  
 AUTHORIZATION NO: 798300  
 PURCHASE \$24.95  
 TOTAL AUD \$24.95  
 PLEASE RETAIN AS RECORD  
 OF PURCHASE  
 (SUBJECT TO CARDHOLDER S  
 ACCEPTANCE)

This screen displays all the information that we store about this transaction.

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- **Transaction Request**

The top section of this screen displays the information entered by the customer at the time of the transaction. It shows the customer name, email address, card number (first 6 and last 3 digits only) and the Unique ID (your order number). We also display the IP Address you can use for fraud screening.

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- **Transaction Response**

This section displays the information we have stored in response to the request. The most important line is the first line, entitled "Response". If this shows "08 << Transaction Approved>>" then the bank has approved the transaction and the funds will be cleared into your account within 1 business day. Any other message here (such as 01 <<Declined>> or 816 <<Expired Card>>) indicate the transaction was not approved. You should not complete the sale as you will not receive the funds.

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- **IP/Bin Details.**

This section is to double-check the fraud screening system. In this example shown here, the person was located in Australia (their IP Address was 202.67.65.172) and their credit card was issued by Citibank Limited – AU. Based on these two countries matching, this transaction is a low risk transaction. You would compare this also, with the delivery address of the goods you are selling. Perhaps the delivery address is located in New Zealand, which would require you to ask the purchaser "Why are you located in Australia, using an Australian credit card, yet the goods are going to New Zealand?" IP Address is only useful if the customer has entered the transactions themselves via a website – not useful from Virtual Terminal.

**Be sure to check the IP Address of the transaction with the DELIVERY address located in your system. If the IP Address and Delivery address is different – then you should not ship the goods.**

At the very end of the screen is a copy of the bank-generated EFTPOS receipt. This can be used if you need to query the bank for any purpose at any stage in the future.

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- **Buttons**

Across the top of the screen are numbered buttons. They are numbered 1 through 9, but only the suitable ones for each transaction are displayed.

No.	Button Label	Purpose
1	Refund this transaction	Process a refund using the card details shown on the current screen. Any amount from \$0.01 to the original amount can be refunded. Note that your bank may limit the amount of each refund. If this applies to you, you may need to split the refund across two or more transactions. Refunds are processed every 60

		minutes by our system.
4	Release and Process	Due to fraud screening rules, we may block the transaction. You are then required to manually check the transaction and determine if the fraud risk is acceptable for your business. If you decide it is, then use this button to send the transaction to the bank.
6	Resend Receipt	Use this button if you and/or the customer require a reprint of the original receipt as supplied by eMatters.
7	Re-Process Card	Use this button to re-process the cardholder's card for the same amount. This is only ever useful if the first transaction was declined due to a Telstra line failure – you can then re-process without having to contact the customer.
	Return to Transaction List	Returns to the Transaction List

### Transaction Buttons

- **Refund Transaction – Button 1**

A screen is displayed with some of the current transaction details and a few areas requesting new details. Enter the price you wish to refund (without a minus sign at the front) and any comments to appear with the transaction.

You must enter your Security Pin obtained from eMatters. Without this PIN, the transaction will fail.

Hitting Submit will process the refund instantly.

The screenshot shows a web browser window displaying the eMatters Internet Payment Solutions interface. The page title is "Internet Payment Solutions for an evolving world". The main content area contains a form for processing a refund. The form includes the following fields and instructions:

- Customer Name:** DWYER/CHRISTOPHER.
- SubMerchant:** (empty field)
- Batch No (optional):** (empty field)
- Reference No:** 20060321152607
- Expiry:** 04 / 06 mm/yy
- Amount:** 12
- Action:** Refund (dropdown menu)
- PIN:** (empty field)
- Comments:** (empty field)

Instructions on the page include: "You are about to reprocess this credit card. It can be either a PURCHASE or a REFUND. Please take special care to ensure you process the correct type of transaction." and "Enter the amount to process, check the expiry dates and enter a description to appear on the emailed receipt." A note at the bottom states: "Note: This transaction will be processed IMMEDIATELY. It is no longer queued in our batch system. Once you press submit, you will be given a bank receipt number for the transaction." A "SUBMIT" button is located at the bottom of the form.

## 4. Manual Transaction

From time to time, you will find it necessary to process a manual transaction. Perhaps the client wants urgent delivery and you need to charge \$30. Perhaps they omitted one item and wish it to be included in the order. Or perhaps you have any number of dozens of valid reasons. Simply click *Manual Transaction* and the following screen appears.

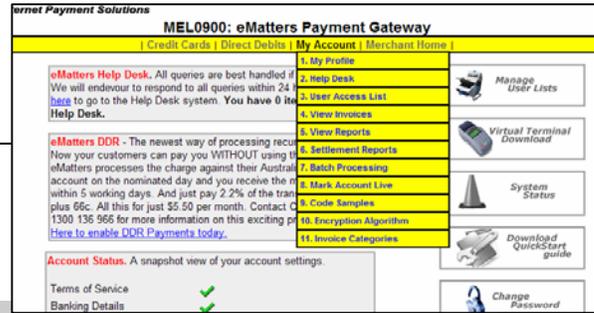
Field	Description
SubMerchant	Any submerchant/event code that you wish to allocate this transaction to. It has no relevance on banking, just on the reporting from the eMatters site.
Batch	This is optional and should only be used if you have implemented the "Batch" number feature.
Name	Customer Name
Email Address	Customer eMail Address
Credit Card Number	Credit Card Number in full
CVV	3 or 4 digit security field
Expiry Date	Month and Year
Cardholder's name	Cardholder's Name (can be different to the Customer Name)
Reference Number	Invoice Number, or some number from your system to identify this transaction
Amount to charge	Amount in dollars and cents in the local currency.

This response is then displayed, identifying if it has been approved or declined. In this example, the transaction was approved.

**Your transaction has been approved.**

Transaction Response	
Response Text	Transaction Approved

## 5. Account Management



Option	Description
<b>My Profile</b>	Allows you to change account emails, bank account numbers where we take our fee, and general transaction settings.
<b>Help Desk</b>	The online eMatters Help Desk system where all queries are to be logged.
<b>User Access List</b>	Maintain your user access list of Names and Passwords for access to our Secure Virtual Terminal.
<b>View invoices</b>	Download copies of your invoices, with a file attached listing each transaction that made up that invoice.
<b>View Reports</b>	General monthly reports, including our famous Reconciliation Report.
<b>Settlement Reports</b>	Download copies of each settlement and lodgement report.
<b>Batch Processing</b>	Create a batch to be processed using our overnight processing system. Good for large volume where instant feedback is not required. The format MUST be 100% accurate or errors and charges will occur.
<b>Mark Account Live</b>	To enable your account to be run in LIVE mode.
<b>Code Samples</b>	Generic ASP, PHP and OSCommerce samples are available here. They are purely for testing and although they work, are not to be used in their raw format. They must be reviewed by your own developers before going live.
<b>Encryption Algorithm</b>	This is your own unique algorithm to decrypt the codes we send back to your site. This is only to be used in the HOSTed method.
<b>Invoice Categories</b>	Create and allocate each transaction to a category.

## 6. Virtual Terminal

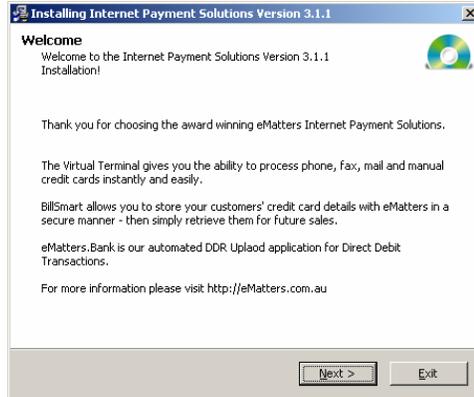
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### Configuration

#### Download and System Setup

Open the vt\_setup\_32.exe from the eMatters Merchant Desk. The following screen appears.

Choose Next on all screens, until the following is displayed.



When you press "Finish", the Virtual Terminal Configurator is started, allowing you to set your own settings for operation.

## Terminal Configuration

**Virtual Terminal Setup**

**Mandatory**

Company Name

eMatters Login  
 eg SYD0333

eMatters Merchant ID  
 eg 333

Bank

Live or Test

Return eMail Address

Timeout 30 - 120 (0 to disable)  
 seconds.

**Important (but not crucial)**

SubMerchant Code  ABN

Customer Receipt

Enable Multi Merchant

Enable Recurring

Enable Batch Billing

Enable Rental Module

Enable Custom Fields

Sender's eMail Address

Warning Amount

Default Frequency  days.

Enable Card Reader

Enable BillSmart Module

Field Name 1

Field Name 2

Field Name 3

Field Name 4



This Configuration Screen must be filled in correctly or processing errors **WILL** occur. Potentially, funds will be sent to another merchant.

<b>Mandatory Fields</b>	<b>Details</b>
Company Name	The name that appears on the receipts that are sent to your customer.
eMatters Login	The code issued by eMatters to you in your Merchant Profile Document. It MUST not remain as MEL0036 – it must be changed to your code. (eg MEL0987)
eMatters Merchant ID	The code issued by eMatters. It is usually just the numeric part of your eMatters (eg 987) Login.
Bank	Must be the specified bank you chose at account creation time.
Live or Test	
Return eMail Address	The address to which we will send a copy of our receipt

<b>Important (but not crucial) Fields</b>	<b>Details</b>
SubMerchant Name	Allows you to break down each transaction – useful if you are running events or functions.
ABN	Your ABN Number, appearing on receipts.
Customer Receipt	Should the customer get a copy of the transaction from us.
Sender's eMail Address	Who appears to send this receipt to the customer (ie accounts@yourcoy.com.au)
Enable MultiMerchant	Allows the Virtual Terminal to operate more than one Account, or more than one SubMerchant code. This will allow you to save the configuration file as a name other than vt.ini (say JulyConf.ini). You can then create as many ini files as you require.
Allow Recurring	Defaults the payment page to either Yes or No. If set to Yes, then all approved transactions are then re-billed depending on the frequency shown below.
Frequency	The number of days between charges.
Enable Batch Billing Mode	This option adds Batch Billing to your Virtual Terminal, allowing you to process a CSV file of up to 100 transactions.
Enable Card Reader	Our Virtual Terminal can operate with a keyboard wedge magnetic card reader. This allows simple input of card data when the customer is present.
Password Protect this Application	Enable our Secure User Access List module, which requires that a user login before transacting. A corresponding entry in the User Access List in the Merchant Desk is required. (see Merchant Desk Guide)
TimeOut	For security reasons, the Virtual Terminal can be set to erase all information after a pre-determined time. If you set this TimeOut

	figure at a number greater than 0, your operators will have that many seconds to key the transaction. After that many seconds, the details are erased and the transaction must be re-keyed.
Warning Amount	If the amount to be processed is larger than this number, the operator is warned at the transaction time. This stops the user from entering \$34.95 as \$3495.

If at any stage you make an error and wish to quit without saving. Once you have entered your correct details, choose "Save and Exit".

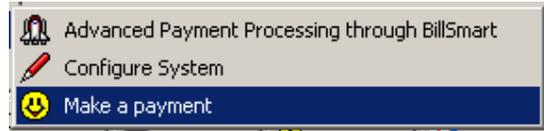
If MultiMerchant is set to yes, you will need to name this configuration file.

You have now successfully created your first Merchant Configuration file. Repeat this process for as many merchants as you have, naming them a different name each time you save. If your Company Name is ACME, and the eMatters Login is MEL0090, then a good naming convention would be "ACME-MEL0090".

## 7. Payment Processing

### Processing through Virtual Terminal

The Virtual Terminal is used to process payments from a credit card into your bank account. It is only for "positive" transactions. **Refunds and reversals are to be done using the Merchant Desk.**



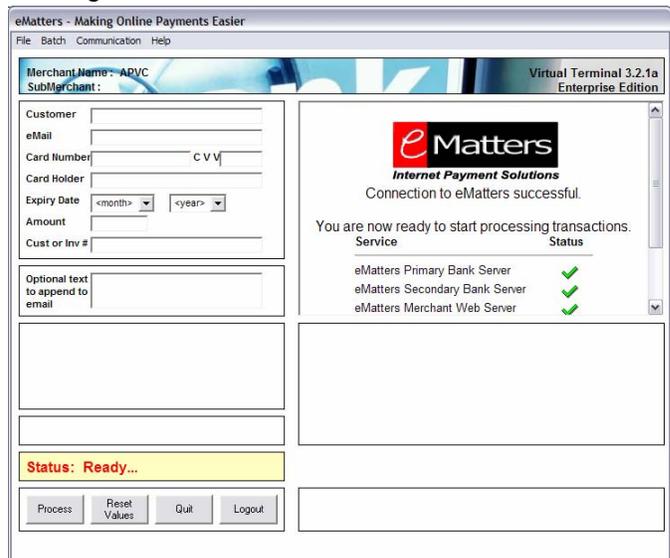
Use this option to make a single payment, or make **the first payment** and store the details in our secure database. You can then use the Advanced Processing to process all future payments for this client.

- All payments must be in dollars and cents, be greater than \$0 and less than \$99,999

- The Cust or Ref # must be unique for each transaction for each day. We will **NOT** approve the same reference number twice on the same day.

- You have 30 seconds to enter the credit card details. If the transaction is not completed within this timeframe, the entire transaction will be erased and you will need to start again. A time counts down how long you have remaining.

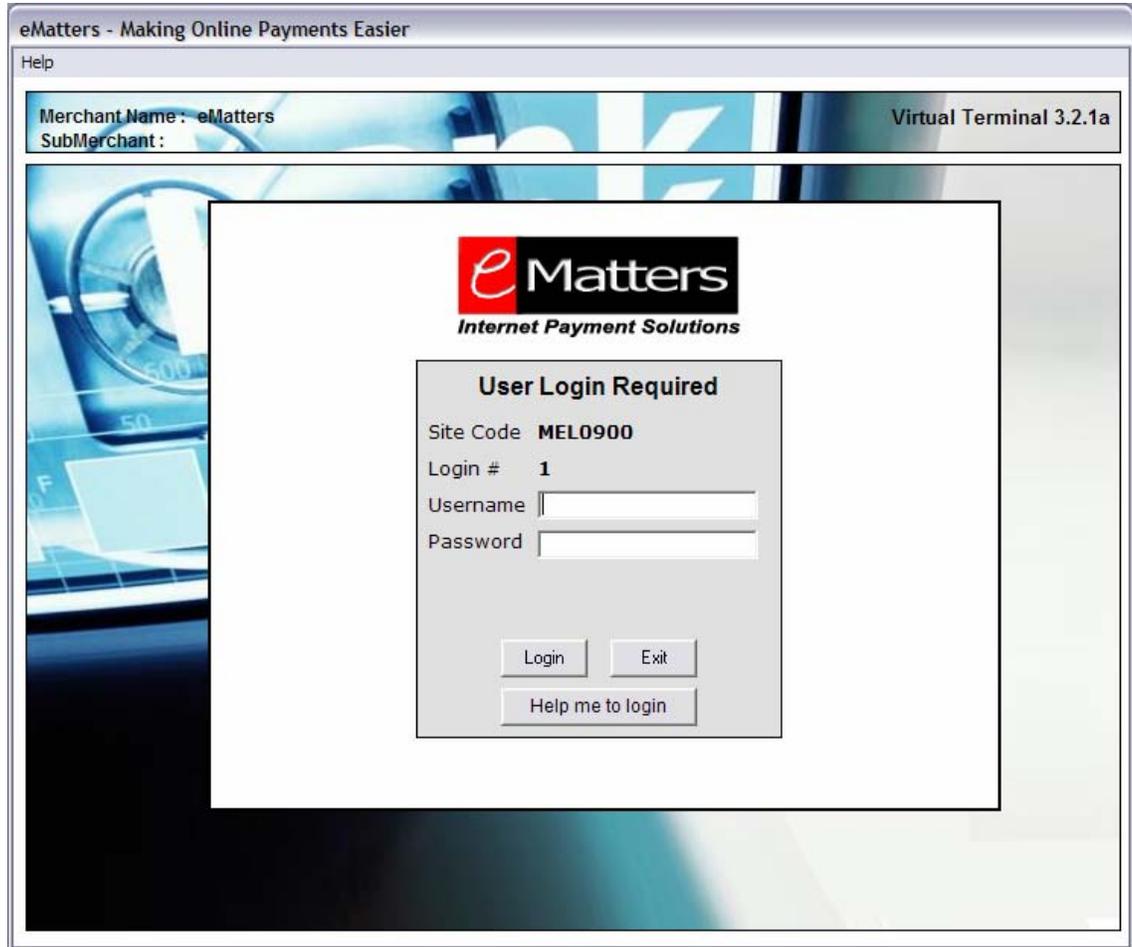
- Enter the full credit card number in one of the following formats  
4557 0130 0031 4262  
4557-0130-0031-4262  
4557013000314262



### Secure Mode

The eMatters Virtual Terminal requires each user to enter their Username and Password prior to processing transactions.

When the Virtual Terminal is launched, the following screen appears. Each user then has to click "Login" to gain access to the system. The Site Code as configured is displayed.



When the user hits Login, they are authenticated against our database and granted access if appropriate.

At the end of each session, it is vital to "Logout", otherwise the first operator's details will remain in each transaction.

## 8. User Access List

### Step 1 - Creating and Editing Usernames.

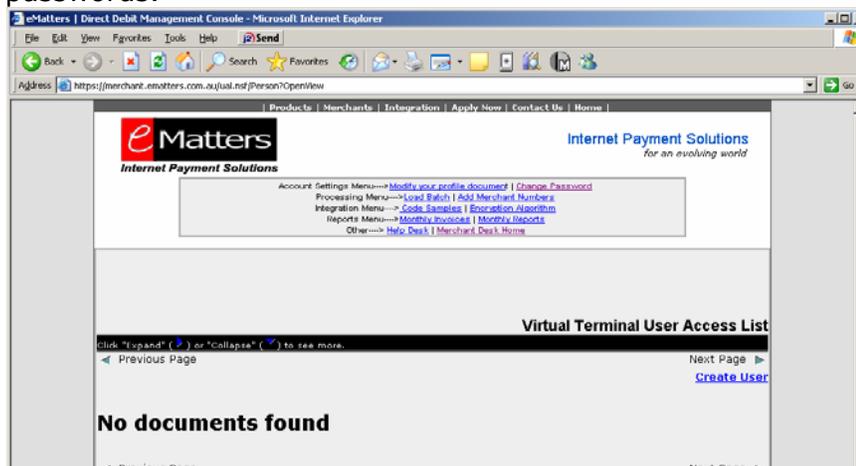
Ask your System Administrator to the eMatters Merchant Desk from our website at <http://www.eMatters.com.au> using this screen below. They will need their eMatters Username and the Merchant Desk Password.

**Registered Merchant Login...**

username

password

This screen indicates that you have not yet created any usernames and passwords.



Click "Create User" on the right side of the screen and the following appears, giving you the location to enter the Username, Fullname and Password.

Security Details	
Site Code	MEL0900
Merchant Details	
Your Company Name	eMatters Payment Gateway
Username	<input type="text"/>
Fullname	<input type="text"/>
Password	<input type="password"/>

Username	A unique name which will be easily remembered by the operator and will be used to identify the operator against each transaction.	jsmith
Fullname	The actual name of this user, purely for	John

	administrative purposes.	Smith
Password	A combination of letters and numbers between 6 and 10 characters in length.	UJTY56PO

Enter a Unique Username, Full name and password. Then click either button 2 (Save Changes) or button 3 (Cancel changes).

Now the User Access List has the following entry.



Click "Create User" until all your users have the required logins.

Once all users have been created, you can start to download and upgrade the Virtual Terminal software from our website.

## 9. Refund Processing

Refunds are now processed through the Merchant Desk.

Locate the transaction to refund, clicking on the transaction list to display the following screen.

The screenshot displays the eMatters Merchant Desk interface. At the top, there is a navigation bar with links for Products, Merchants, Integration, Apply Now, Contact Us, and Home. Below this is the eMatters logo and the tagline "Internet Payment Solutions for an evolving world".

The main content area features a transaction list with buttons for "Refund this transaction", "Resend Receipt", "Re-Process Card", and "Query wrong IP/BIN". Below the list are navigation buttons: "< Previous Transaction", "Return to Transaction List", and "Next Transaction ..>".

The "TRANSACTION REQUEST" section shows details for a merchant (Ouch Consulting..) and a customer (Cecem Yonn). The "TRANSACTION RESPONSE" section shows the response details.

The "Refund this transaction" button is highlighted with a large black arrow pointing to the "Refund" form in the transaction details view. The form includes the following fields:

- Customer Name: DIVYER/CHRISTOPHER
- SubMerchant: [Empty]
- Batch No (optional): [Empty]
- Reference No: 20060321152607
- Expiry: 04 / 06 mm/yy
- Amount: 12
- Action: Refund (dropdown menu)
- PIN: [Empty]
- Comments: [Empty]

A note at the bottom of the form states: "Note: This transaction will be processed IMMEDIATELY. It is no longer queued in our batch system. Once you press submit, you will be given a bank receipt number for the transaction." A "SUBMIT" button is located at the bottom of the form.

Enter the amount of the refund, any notes that are applicable and the Refund PIN. This PIN can be issued by eMatters by calling 1300 136 966.

**The refund will be processed by our system immediately.**

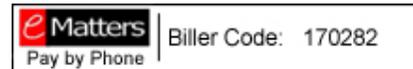
## 10. Pay by Phone

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The eMatters Pay by Phone allows your customers to pay into your eMatters Merchant account via a 1300 number Australia wide. This service is available from most home and office phone (excluding mobiles).

All "Pay by Phone" payments appear in the Transaction list with the code "IVR" preceding the Reference number. This is due to the transaction not having a customer name, and to allow you to easily determine who each transaction relates to.

In order to use the Pay By Phone system, you will need to apply for an "eMatters IVR Biller Code" which is printed on your invoice.



You will also need to issue a "Reference Number" which could be your invoice number – it must be something that relates back to your system to allow for reconciliation.

To use the system, the following steps are taken:-

- Dial your nominated In-Dial number (provided at application time)
- Enter the Biller Code
- Enter the Reference Code
- Enter the Credit Card Number
- Enter the CVV
- Enter the Expiry Date
- Record the Receipt Number

To enable Pay By Phone on your eMatters account, contact our office on 1300 136 966.



## 11. Batch Processing – For those monthly charges.

---

We support the processing of CSV files, with each CSV file containing a maximum of 65,000 transactions. The minimum number of transactions is 100. If you wish to process less than 100 transactions in a batch, use this same format and load them through the Virtual Terminal.

### **You have greater than 100 transactions.**

---

- **Sending Requests**

You need to load a password protected encrypted file containing one text file to eMatters at any stage throughout the month. The password is delivered at the time of registration, and must remain constant. The name of the file must be the "Readers" plus the month and the direction. (ie MEL0036SEP02IN). The contents of the file is shown here:-

```
"John Smith","js@aa.com","123","4557000099998888","01","00","J Smith","222","100.20"  
"Mary Black","mb@c.com","292","455748483939","02","00","M Black","223","50"
```

The field descriptions are:-

- Your Customer `s Name
- eMail Address
- CVV
- Card Number
- Expiry Month
- Expiry Year
- Cardholder`s Name
- Unique ID
- Total Price

The file MUST adhere to this standard exactly, or your file will not be processed. Any errors will be charged at the standard transaction rate. This file is to be loaded into the Merchant Desk with the processing date specified. All entries will be processed and returned to you within 24 hours.

- **Receiving Responses**

eMatters will deliver back to you a text file containing the following information.

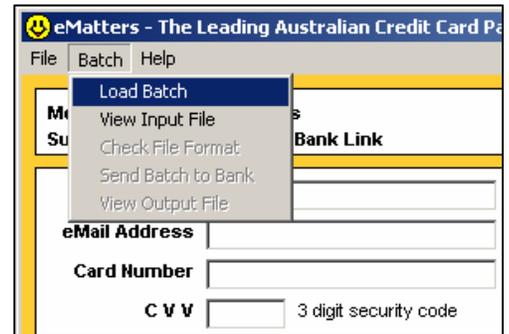
```
"222","08"  
"223","51"
```

**You have less than 100 transactions.**

- **Sending Requests**

The Virtual Terminal has a batch billing module that allows you to process less than 100 transactions whenever you wish. Prepare the file format as shown above, then follow these steps.

1. Make sure the Virtual Terminal is configured to allow batch transactions.
2. Open Virtual Terminal
3. Click "Batch" menu. If this is not shown, your configuration is incorrect.
4. Choose Load Batch, find your batch of transactions and hit OK.
5. Next, choose "View Input File" to double check you have chosen the correct file. Do not make any changes here as it has no impact on the processing.
6. Choose "Check File Format" to screen the transactions. This checks to ensure the fields are in the correct location and they are the correct type.
7. Now click "Send Batch to Bank" and watch them go through, one at a time.
8. Finally, "View Output File" to see your results.



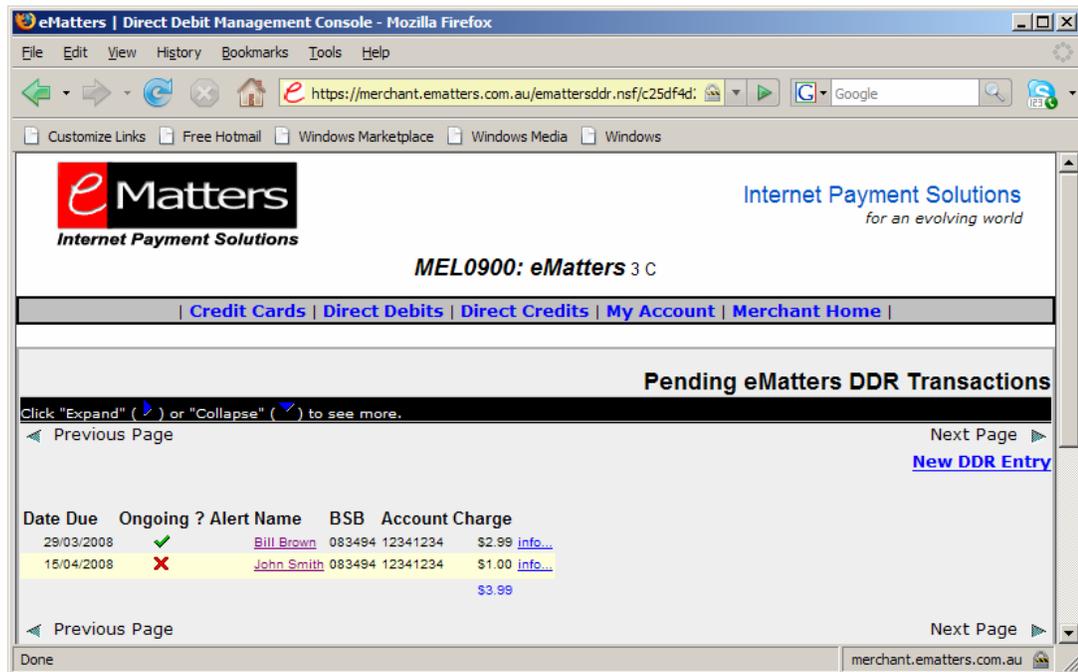
## 12. Direct Debit Processing

Our award-winning Direct Debit Processing system (named DDR for "Direct Debit Request") has made the collection of funds from your customers' credit cards so much simpler. It consists of a "Future List" and "Completed List".

Firstly, when your eMatters account is enabled for Direct Debit, you will see the "Direct Debits" menu appear.

This screen shown here is the "Pending eMatters DDR Transaction" list. When you first enable it, your list will be empty. A screen with entries will look like the following screen shot.

### Pending Transaction List



To create a new Direct Debit, click the "New DDR Entry" link on the right side of the screen. The following screen is displayed.



## Completed Transaction List

Demonstration Client

This screen details the transactions which have been processed. They are grouped by Date, then shows Customer Name, BSB/Account and the Amount Charged.

The Submitted and Settled Columns are important.

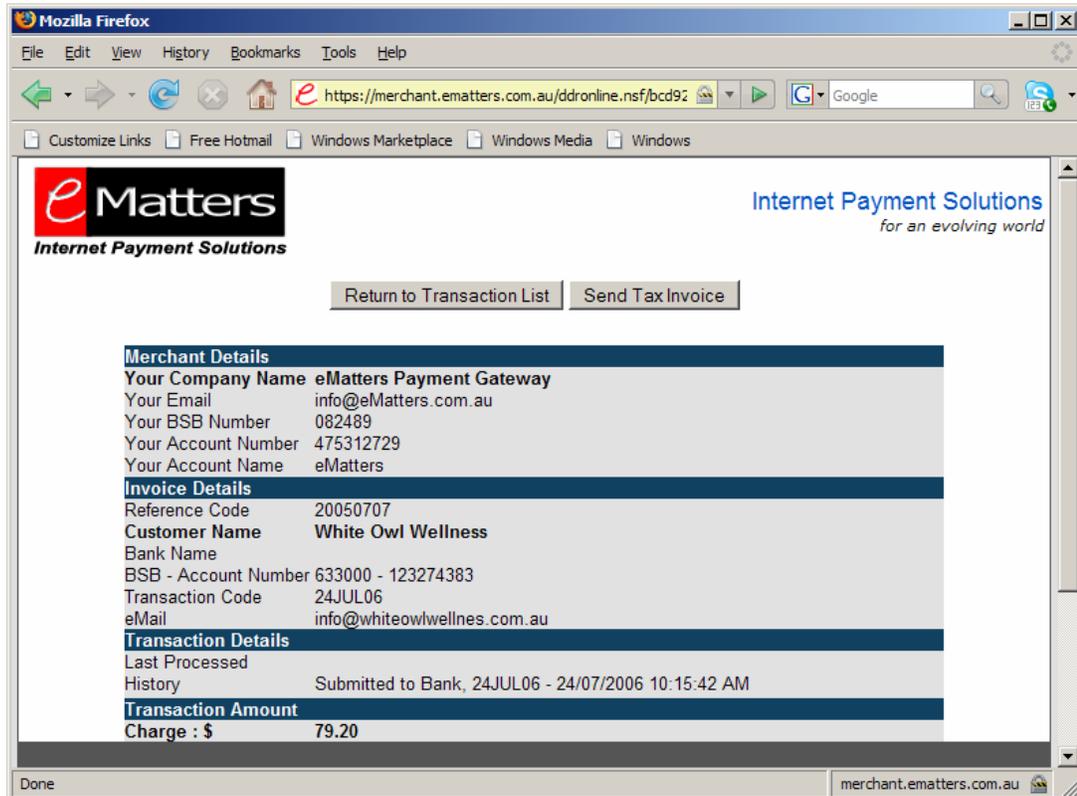
A green tick in the Submitted column indicates that we have submitted the request to the customer's bank. While we hold the funds in trust, the Settled Amount will be \$0 and the Settled column will show a Red Cross. Only when we actually settle the amount with the Settled Amount contain the value and a green tick will appear.

If the transaction bounces for any reason, the Settled amount will show \$0 and a red cross will be shown. The Comments column will show what the problem with the account is.

Name	BSB	Account	Amount Charged	Submitted	Amount Settled	Settled	Comments
06/07/2007							
gp	111-111	2222222	\$123.00	✓	\$123.00	✓	
			\$110.00	✓	\$110.00	✓	
27/08/2006							
White Demonstration Client	633-000	123274383	\$79.20	✓	\$79.20	✓	
29/07/2006							
White Demonstration Client	633-000	123274383	\$79.20	✓	\$79.20	✓	
08/07/2006							
test Demonstration Client	000-000	00000	\$1.00	✓	\$1.00	✓	
27/06/2006							
White Demonstration Client	633-000	123274383	\$79.20	✓	\$79.20	✓	
27/05/2006							
White	633-000	123274383	\$79.20	✓	\$79.20	✓	
07/05/2006							
			\$279.20		\$279.20		

## Direct Debit Completed Transactions

This screen shot shows you the detail of each completed transaction. It is purely for your records – and all this detail is included in your Daily Settlement Summary which is emailed to you.



The screenshot shows a Mozilla Firefox browser window displaying a transaction detail page from eMatters. The browser's address bar shows the URL <https://merchant.ematters.com.au/ddonline.nsf/bcd92>. The page features the eMatters logo and the tagline "Internet Payment Solutions for an evolving world". There are two buttons: "Return to Transaction List" and "Send Tax Invoice". The main content is organized into four sections:

Merchant Details	
Your Company Name	eMatters Payment Gateway
Your Email	info@eMatters.com.au
Your BSB Number	082489
Your Account Number	475312729
Your Account Name	eMatters

Invoice Details	
Reference Code	20050707
Customer Name	White Owl Wellness
Bank Name	
BSB - Account Number	633000 - 123274383
Transaction Code	24JUL06
eMail	info@whiteowlwellnes.com.au

Transaction Details	
Last Processed	
History	Submitted to Bank, 24JUL06 - 24/07/2006 10:15:42 AM

Transaction Amount	
Charge : \$	79.20

The browser's status bar at the bottom shows "Done" and the address "merchant.ematters.com.au".

## 13. Common Credit Card Response Codes

Response Code	Response Text	Possible Explanation
01	See card issuer.	
04	Call authorisation centre.	Card has been reported Lost, Stolen or Blocked.
08	<b>Transaction approved.</b>	Transaction has been approved and will be settled the following business day.
12	Invalid transaction type.	Perhaps...(i) Amex was processed but Merchant does not accept Amex, (ii) Card is not allowed to be used over the Internet (iii) Wrong CCV
31	See card issuer.	
33	Card Expired	Expiry date may be valid (ie expires in 2 years time) but it is incorrect.
39	No CREDIT account.	
51	Insufficient funds.	The cardholder's card has not enough funds to complete the transaction.
61	Over card refund limit.	Applies to REFUNDS. Each Merchant can only refund up to a pre-set limit each day, returning this code once that limit is exceeded.
91	Issuer not available.	The cardholder's bank is currently offline. Try later.
96	CVV invalid or missing	
707	3SO Activated – too many failed attempts	After three declined transactions, the UID is blocked for 24 hours. This reduces fraudulent transactions from reaching the Merchant's bank account.
708	Non-Unique UID – Already accepted	Once we have approved a UID, it is then blocked for 24 hours – stopping duplicate transactions.
710	IGP Activated – transaction from high risk country	We block certain high risk countries based on our knowledge of global regions and fraud.
711	IGP Activated – IP Address Not Valid	The IP Address presented by your client is invalid, indicating that the transaction may be fraudulent.
712	Fraud Screen block – IP and Bank not matching.	The country of origin of the IP Address does not match the country of origin of the Credit Card.
714	Card from outside acceptable country range	The Merchant's account is limited to only accept AU, NZ or AU&NZ cards. Cards from other countries are rejected.
810	Invalid Purchase Amount	The amount entered by the purchaser is incorrect. It must always be greater than \$0 and less than \$99,999
812	Unacceptable Card Number	The card number provided by the purchaser fails our most basic tests.
813	Invalid Expiry Date Format	The expiry dates provided by the purchaser fails our most basic tests.
816	Card Expired	The expiry dates provided by the purchaser has already expired.
901	H-Check Failed – URLs do not match	Our HTTP Callback check determined that the transaction was fraudulent.
902	Readers set to an incorrect value in POSTed Transaction	The eMatters Login Code (eg MEL0029) does not exist.
903	Readers missing in POSTed transaction	The eMatters Login Code was not sent from the Merchant's website.
904	MerchantID missing in POSTed transaction	The eMatters MerchantID (eg 29) was not sent from the Merchant's website.
910	Transaction Aborted	The basic payment information received is completely wrong.
911	XML Error.	The formation of the XML sent to our server is incorrect.
980	Host Not Found, Bank System out of action	We did not receive a response from our bank within 30 seconds.
990	Carrier Lost, Bank line down	We did not receive a response from our bank within 30 seconds.



Level 8, 350 Collins St, Melbourne, 3000

**Ph: 1300 136 966**

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