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EMS e-Terminal

User guide e-Terminal

Contents

Getting Support.....	4
1. Introduction.....	5
2. Processing Transactions	6
2.1. Transaction Terminology.....	6
2.2. Using Your Web Browser as a Virtual Point of Sale Machine.....	6
2.3. Processing Sale transactions	7
2.4. Selecting Products from your Product Catalogue	7
2.5. Order Information.....	8
2.6. Enter payment data for card transactions.....	9
2.7. Pre-validation of Card Type.....	11
2.8. Generate a Payment URL	11
2.9. Shipping.....	14
2.10. Recurring Payments.....	14
2.11. Comments.....	14
2.12. Complete the Transaction	14
2.13. Processing subsequent transactions	15
Completion (Ticket Only)	16
Forced Ticket Transactions	16
Processing Returns.....	16
Crediting a customer's account.....	17
Voiding Orders.....	18
3. Reports.....	18
3.1. Viewing the Dashboard	19
3.2. Viewing Transaction Charts.....	19
3.3. View Orders Report.....	20
3.4. Order Detail Report	21
3.5. Transactions Summary Report.....	23
4. Transaction notifications by email.....	24
4.1. Language Selection for Email Notification	24
5. Customisation	24
5.1. Customising E-Terminal Content.....	24
5.2. Customising Your Receipts	25
5.3. Settings for your online store integration	26
5.4. Customising the payment page design	27
5.5. Alternative payment method configuration.....	28
5.6. PayPal.....	28
5.7. SOFORT Banking.....	28
5.8. iDEAL.....	29
5.9. Klarna	29

6.	Fraud Prevention Tools	31
6.1.	Blocking Credit Card Numbers	31
6.2.	Blocking Names	32
6.3.	Blocking Domain Names.....	33
6.4.	Blocking IP and Class C Addresses	34
6.5.	Setting Maximum Purchase Limit	35
6.6.	Setting Auto Lockout and Duplicate	35
6.7.	Setting a Country Profile	36
6.8.	Payment method risk settings.....	36
6.9.	Card Security Code information.....	37
7.	Inventory Management	39
8.	User Administration	39
8.1.	Changing your own Password	39
8.2.	Managing Users.....	40

Getting Support

There are different manuals available for EMS's eCommerce solutions. This User Guide will be the most helpful for processing transactions with the e-Terminal, using the integrated Reports, setting configuration options and administrating users.

If you have read the documentation and cannot find the answer to your question, please contact your local support team.

1. Introduction

The E-Terminal provides access to a central, secure location where you can manage everything related to transaction processing:

- Run secure transactions yourself
- Set up your web site to run transactions for you
- Prevent fraud
- Review transaction reports

Because it runs via the Internet, you can log on from anywhere you can get Internet access, giving you instant access to process orders from wherever you are.

Process Transactions the Way You Want - From Anywhere

The E-Terminal section is where you process payment transactions via the Internet by turning any Personal Computer (PC) into a Point of Sale (POS) terminal. It offers functions in a similar way to terminals commonly used at retail stores. You simply enter the data needed for the transaction and go. It can even take care of recurring transactions (if you sell subscription services, for example).

The *Reports* section is where you view your transaction reports, charts and graphs, helpful for business visualisation and presentations. You can even view consolidated reports for multiple stores by setting up a multi-store reporting structure. (A separate multi-store administrative account login is required for multi-store reports. Contact support to get your initial multi-store admin login ID and password.)

Access Administration and Customisation Functions

The E-Terminal also allows you to access functions you need to set up and customise the integration of your web shop with our Connect solution (for more information see the Connect Integration Guide). You can access these functions via the *Customisation* section.

The *Administration* section is where you turn to change your password, set your fraud settings, manage your users or set up your multi-store reporting structure. (A separate multi-store administrative account login is required for multi-store reports. Contact support to get your initial multi-store admin login ID and password.)

To protect your account, we encourage you to log out of the E-Terminal by clicking on the *Logout* link at the right top of the page when leaving your computer. You will also be logged out automatically after a period of inactivity.

The E-Terminal is available in the following languages:

- English
- Dutch
- French
- German
- Italian
- Portuguese
- Spanish

2. Processing Transactions

2.1. Transaction Terminology

It is important to understand the terminology for processing transactions so that you use the appropriate transaction type for your orders and returns.

- **Sale** - this is the most common transaction type which immediately charges a customer's card or bank account.
- **Authorise Only** (Pre Auth) - a pre authorisation transaction which reserves funds on a customer's credit card. Authorise Only does not charge the card until you perform a Completion (Ticket Only) transaction and/or confirm shipment of the order (using an option available in Reports). Note that authorisation reserves funds for varying periods, depending on the issuing card company's policy. We strongly suggest that you confirm shipment as soon as possible after authorisation.
- **Account authorization** (Zero Value Auth) – a transaction with a zero amount used to validate a Visa or MasterCard card
- **Completion** (Ticket Only) – a post authorisation transaction which captures the funds from an Authorise Only transaction, reserving funds on the customer's card for the amount specified. Funds are transferred when your batch of transactions is settled. If you enter a larger total in the post authorisation transaction than was specified for the Authorise Only transaction, the post authorisation transaction may be declined. If you enter a smaller amount than was authorised, an adjustment is made to the authorisation to reserve only the smaller amount of funds on the customer's card for the transaction.
- **Forced Ticket** - a forced post authorisation. This transaction type is used in a similar way to a Completion transaction, except it is specifically for authorisations you obtained over the phone. It requires a reference number (or approval code) that you should have received when you carried out the phone authorisation.
- **Return** - returns funds to a customer's card against an existing order on the payment gateway. To perform a return, you need the order number (which you can find in your *Reports*). If you perform a Return of the full order amount, the order will appear in your *Reports* with a transaction amount of 0.00. To perform a Return transaction, use the *Return* page.
- **Credit** - returns funds to a customer's card for orders from outside the payment gateway. Use the *Credit* page to perform a Credit transaction. Credit transactions are marked as Returns in your *Reports*.
- **Void** – Transaction checks can be voided before the batch of transactions is settled.

No funds are transferred during any of these transactions. Funds are transferred only after your batch of transactions is settled (this is set up to occur automatically once a day).

2.2. Using Your Web Browser as a Virtual Point of Sale Machine

The *E-Terminal* is the main page which you will use for all your Sale and Authorise Only as well as Forced Ticket transactions.

Since some of the other types of card transactions such as Completion and Return, need to look in the database to get order information, they have their own pages. Credit is a special transaction that not all users have access to, so it also has its own page.

A hide/reveal function is available for all sections of the page, which can expand to provide additional options or fields - such items are identified by a right-arrow graphic. When clicked upon, the arrow changes to point downward and the expanded choices are revealed. Clicking again reverses the process.

2.3. Processing Sale transactions

To do a Sale transaction, you will need to complete all the required fields from the following sections. Then, fill in additional fields as appropriate for your transaction. Follow these steps to perform a Sale transaction.

1. If using the product catalogue feature, select items from the *Product Catalogue*
2. Enter *Order Information*
3. Select *Credit Card* as the *Payment Method*
4. Enter *Credit Card Information*, select *Transaction Type Sale*
5. If needed, enter further optional fields
6. Click on the *Continue* button
7. If there are data entry errors or any required fields are missing, the same page will reappear with an error message at the top, and all incorrect/missing fields flagged with a warning graphic. Make any necessary corrections, then click the *Continue* button again. Once your page is error free, a *Please Confirm* page will appear.
8. Review the data, make corrections if needed by clicking on the *Back* button, then click the *Submit* button. A *Transaction Result* page will appear.
9. Review the *Results*.

2.4. Selecting Products from your Product Catalogue

The E-Terminal offers you the timesaving ability to choose items from your product catalogue every time you process an order. To enable this feature, you first need to enter your product catalogue using the *Manage your Product Catalogue* function in the *Customisation* section. For every product you have entered, you can click on *Edit* to add options (e. g. colour, size etc.). Once you've done that, simply go to the *E-Terminal* main page and click on the *Select Products* button to select products for this order. The *Product Catalogue* page will appear.

Adding Products to the Order

The top half of the page is the *Product Summary* table, which lists all the products in your product catalogue. To add products to the order in progress, simply enter the desired quantity of a particular product in the *Qty* (quantity) column. If there are any options for this product, they will appear in the *Options* column of this table. Select the appropriate choices by choosing one of the choices available in the dropdown box (e.g., colour: red, size: 5), then click on the *Add Item(s)* button below the table.

The correct quantity, choices, product description, price, and total should appear in the *Selected Products* table on the bottom half of the page.

Removing Products from the Order

If you have made an error in entering any of the product quantities or options, you can delete the product(s) from the order very easily by checking the checkbox for that line item in the *Selected Products* table, then clicking on the *Delete Item(s)* button located just below the table. To delete all the products in the order, click on the checkbox at the top left corner of the *Selected Products* table (this selects all the items in the order), then click on the *Delete Item(s)* button.

Completing the Order Process

Once you've completed your product selections, click on the *POS Main* button to return to the *E-Terminal* main page, where you can enter payment and contact information for this order. A table should appear at the top of the page showing all the products selected for this order along with the subtotal of the order.

The screenshot shows the 'Point of Sale' interface. At the top left, there is a 'Point of Sale' title and two links: 'Required fields' and 'Optional fields'. On the top right, there are four blue links: 'Completion', 'Return', 'Credit', and 'Run Batch'. Below these is a 'Product Catalogue' section with a 'Select Products' button. A table displays the selected products:

#	Qty	Item Id	Description	Options	Unit Cost	Extended Cost
1	2	10001	iPad 2	Colour: white	250.00 GBP	500.00 GBP
Subtotal:						500.00 GBP

Below the table is an 'Order Information' section with three input fields: 'Order Number' (empty), 'Total Amount' (500.00), and 'Currency' (GBP).

E-Terminal: Products selected from Product Catalogue

If any of the product selections should change before you've submitted the order, you can return to change your product selections by clicking on the *Select Products* button again.

2.5. Order Information

The *Order Information* section has only one required field: the total amount of the order (including all taxes and shipping). Other fields in the section are optional and can be used at your discretion.

You must fill out all required fields. To enter *Order Information*, follow the steps below.

Order Number (optional)

For regular credit card transactions, this field is optional. If you wish to assign an order number to this order, enter one in the text box provided.

Each order number must be unique, so if you are going to use this field on a regular basis, you should adopt an order number generation procedure. If you choose not to assign an order number, the EMS system will automatically generate one for you.

Purchase Order Number (optional)

If there is a purchase order number associated with this order, enter it here. Because you may have several transactions against the same purchase order, you may use the same purchase order number for several transactions, if needed. For regular credit card transactions, this field is optional.

Shipping Amount (optional)

If there are shipping charges associated with this order and if you wish to track your shipping charges, enter a real or integer number equalling the charge for shipping this order.

VAT (if applicable)

There may be cases where you are doing international business where you need to charge a Value Added Tax (VAT), either in addition to or in lieu of the regular sales tax. If the Value Added Tax applies to your order and if you need to charge the customer the VAT now, enter the amount of the VAT in the *VAT* field. In some cases, you may not need to charge the VAT; it will be taken care of when the goods are imported.

Total Amount (required)

As you enter *Subtotal*, *Tax* and *VAT*, the E-Terminal will automatically calculate the total amount for you. If you need to, you can replace this value with any real or integer number representing the total amount of the transaction. The total amount should include tax, VAT (if applicable), and shipping charges, and should reflect the sum of all charges for this transaction. The total amount should always equal the sum of the product subtotal, tax, shipping, and VAT.

This is a required field for ALL transactions.

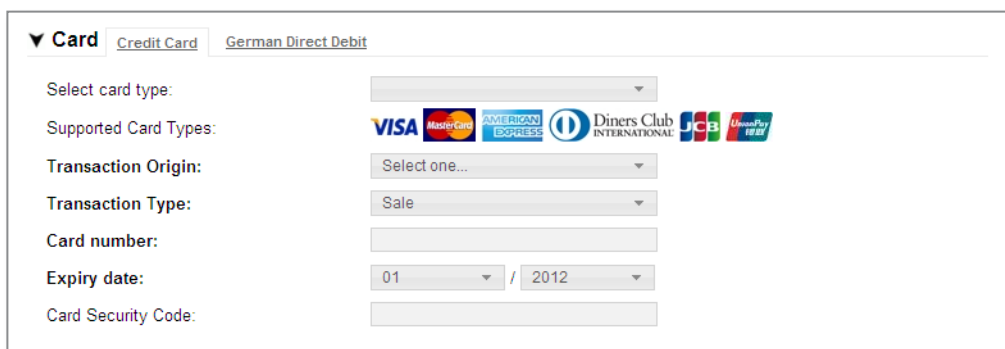
Currency (required)

If you want to use another currency for this transaction then the displayed default currency, you can change it using the drop-down box.

2.6. Enter payment data for card transactions

The *Payment Details* section shows fields required for a Sale, Authorise Only, Forced Ticket or *Account authorization* transaction.

A graphic for each card type that has been setup for your store is shown.



E-Terminal: Card data input fields

To enter card information, follow the steps below:

Step 1: Select the Card Type (optional)

First, select the card type from the *Select card type* dropdown box or click on one of the brand logos.

Step 2: Select the Transaction Origin

Select the transaction origin from the *Transaction Origin* dropdown box.

- Select *Retail* (face to face) if the customer and the card are in your presence.
- Select *Electronic Commerce* (internet) if the order came to you over the Internet or via e-mail.
- If you received the order over the phone or through the mail, select *Mail Order/Telephone Order*.

Transaction Origin is always a required field therefore you must make a selection.

Step 3: Select the Transaction Type

Once you've selected the transaction origin, select the appropriate transaction type for your card transaction in the *Transaction Type* dropdown box.

- Select *Sale* to charge the customer's card immediately (upon batch settlement)
- *Authorise Only* to reserve funds on the customer's card, but not complete the transaction yet
- *Forced Ticket* to complete a voice authorisation transaction.
- *Account authorization* to only validate a card (Visa or MasterCard) with a zero value amount

If you need to do any other type of transaction, you'll need to visit another page. To complete an Authorise Only transaction, go to the *Completion* page. To do a Return, go to the *Return* or the *Credits* page.

Transaction Type is always a required field, but if you do not make a selection, it defaults to *Sale*.

Step 4: Enter the Card Number or Swipe the Card

Enter the card number in the *Card Number* field. You may include spaces or dashes if you wish.

If the card is present and you have the appropriate reader (configured correctly), place your cursor in the *Card Number* field, and then swipe the card through the reader. The *Card Number* field should be automatically filled in for you. If it is, there is no need to enter any other data.

All other required fields (except *Transaction origin* and *Transaction type*) become optional because the entire customer's data is passed to us from this one entry.

If something should go wrong and this field does not fill in when you swipe the card, check your reader to make sure it's configured correctly. If the reader is configured correctly and you are still unable to swipe the card, the card may be unreadable. Go to the previous field (*Are you swiping the card?*), uncheck the *Yes* checkbox, and enter the card data manually.

Note: If your store has been activated for GlobalChoice™ please refer to the GlobalChoice™ chapter in this document in order to obtain more detailed information.

Step 6: Enter the Expiry Date

Select the card's *Expiry Date* from the dropdown boxes. Select the month first, then the year that the card expires.

Step 7: Enter the Card Security Code

The *Card Security Code* is a 3 or 4-digit number usually found on the back of the customer's credit card, on the same line as the customer's signature, following the last four digits of the credit card number. There are many different names for this code: Visa calls this code CW2, MasterCard calls it CVC2, American Express 4DBC.

Step 8: Enter the Reference Number (required only for Forced Ticket transactions)

If you are performing a Forced Ticket transaction, enter the reference number associated with this transaction (typically given to you over the phone with the authorisation) in the *Reference Number* box. The *Reference Number* field will not appear unless you have chosen *Forced Ticket* as the transaction type.

Step 9: Enter the Number of Instalments (optional, if merchant is configured for instalments)

If your store has been enabled for instalments, you can enter the number of instalments to complete the payment. You must include a numeric field.

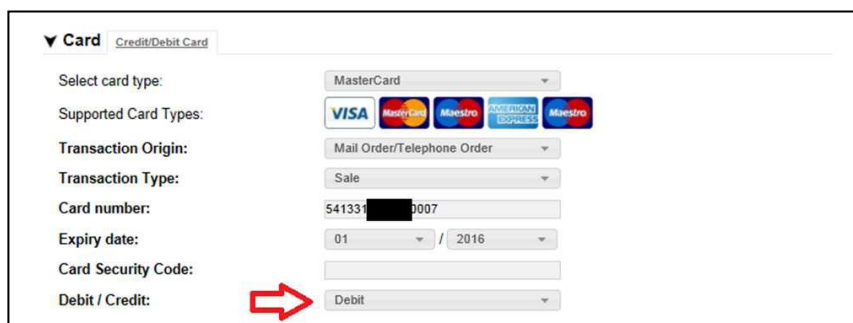
Step 10: Continue to the Customer Contact Information section

Click on *Customer Contact Information* to expand the text, and then enter the appropriate fields. The *Customer ID* is a unique identification number you can choose for the customer.

2.7. Pre-validation of Card Type

If the functionality is activated for your store and a card number is entered, the field *Debit / Credit* will automatically populate with whether the card number belongs to a credit or debit card based on a BIN file lookup in the background.

In case of dual functionality cards the field will be enabled to let merchants choose the card function for the transaction (drop-down).



The screenshot shows a form titled "Card" with a sub-header "Credit/Debit Card". The form contains several fields:

- Select card type:** A dropdown menu currently showing "MasterCard".
- Supported Card Types:** A row of logos for VISA, MasterCard, Maestro, AMERICAN EXPRESS, and another Maestro logo.
- Transaction Origin:** A dropdown menu showing "Mail Order/Telephone Order".
- Transaction Type:** A dropdown menu showing "Sale".
- Card number:** A text input field containing "541331" followed by a blacked-out section and "007".
- Expiry date:** Two dropdown menus showing "01" and "2016".
- Card Security Code:** An empty text input field.
- Debit / Credit:** A dropdown menu showing "Debit". A red arrow points to this field.

E-Terminal: Card type pre-validation

The card type is also shown on the Confirmation Page, the Order Details and the Receipt.

2.8. Generate a Payment URL

The Payment URL functionality allows you to provide a link to your customers (e.g. in an email invoice, WhatsApp message, SMS, QR code, etc.) which then takes the customer to a webpage where they can securely make the payment with their preferred payment method, whenever convenient for them.

This is especially useful in scenarios where goods get paid after delivery, where no goods get shipped at all (e.g. final payment for trips that have been booked months ago) or for the payment of monthly bills.

If you have the Payment URL functionality enabled for your store, you will find an option to select *Generate Payment URL* under the *Order Information*:

Point of Sale

Required fields Optional fields

▼ **Product Catalogue**

Select Products

▼ **Order Information**

Generate Payment URL:

Order Number:

Purchase Order Number:

Invoice Number:

Subtotal: 1 001.00

Delivery Amount:

VAT/GST:

Total Amount: 1 001.00

Currency:

► **Customer Details**

► **Delivery Information**

► **Comments**

Continue

E-Terminal: Dedicated checkbox for Payment URL generation

If the checkbox is selected, the *Card* section (Credit Card, Direct Debit) and *Recurring* sections will be hidden. You can then complete the required information for the payment URL and continue the transaction as usual.

The generated URL will be shown on the Transaction Result page where it can be selected (copied) to provide it to the customer. The URL can also be copied from the Order Details page at a later point.

Transaction Result

Transaction Information

Transaction Type: Sale

Transaction Status: **APPROVED**

Payment URL: <https://test.ipg-online.com/connect/gateway/processing?storename=1199999999&oid=VT-fe5cffdf-4013-40c0-ae4b-37b16643cb03&paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091>

Transaction date and time: 24-Nov-2016 12:30:28

Approval code: ?:Payment URL created:

Order Information

Generate Payment URL: true

Order Number: VT-fe5cffdf-4013-40c0-ae4b-37b16643cb03

Subtotal: 1 001.00

Total Amount: 1 001.00

Currency: GBP

Card

Transaction Origin: Mail Order/Telephone Order

Are You Swiping The Card?: No

Expiry date: 01 / 2018

Customer Details

Notification Language: en_GB

E-Terminal: Generated Payment URL to be copied by clicking Select button

Please note that a created *Payment URL* is shown in the Reports with an approval code '?:Payment URL created'. Once the consumer has accessed the URL and made the payment, the Reports will show the result of the payment transaction.

Order Details

VT-fe5cffdf-4013-40c0-ae4b-37b16643cb03 24-Nov-2016 12:30:28 (Europe/London)

Date	Terminal ID	User ID	Type	Card number	Exp. Date	Approval	Amount
24-Nov-2016 12:30:28			Sale			?:Payment URL created:	1 001.00 GBP
Comments:							
Payment URL: https://test.ipg-online.com/connect/gateway/processing?storename=1199999999&oid=VT-fe5cffdf-4013-40c0-ae4b-37b16643cb03&paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091							
<input type="button" value="Void"/> 24-Nov-2016 12:32:30 21400031 Sale 403587_4977 12/2018 Y:341515:3845578251:PPXP:2303 1 001.00 GBP							
<input type="button" value="Send Notifications"/>							
<input type="button" value="Print Receipt"/> Comments:							

E-Terminal: Overview of a Payment URL transaction completed by the customer

The URL request stays valid for 182 days.

2.9. Shipping

The entire *Shipping* section is optional by default. You do not have to enter any shipping information to perform a transaction.

If desired, enter the type of shipping you will use for this order. Up to 36 alphanumeric characters are allowed in this field. Examples are Federal Express, UPS, etc.

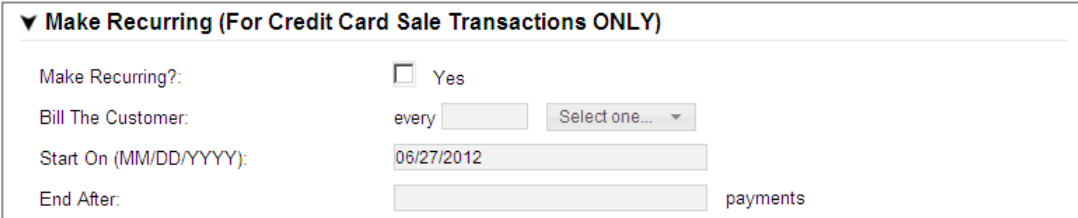
2.10. Recurring Payments

The *Recurring Payments* section allows you to make a credit card (Sale) transaction recurring. To make a transaction recurring, click on the *Make recurring?* the *Yes* checkbox.

Next enter how often you wish to charge the customer. In the *Bill the customer* fields, enter a number from 1 to 999 with no decimal point and select day, week, month, or year in the dropdown box. For example, if you wish to charge the customer once a year, enter the number 1 and select "year" in the dropdown box. To charge the customer twice a year (once every 6 months), you would enter the number 6 and select *month* in the dropdown box.

Select the month / day / year to start charging the customer in the *Start on* dropdown boxes.

Enter the number of times to charge the customer in the *End After* textbox.



The screenshot shows a form titled "▼ Make Recurring (For Credit Card Sale Transactions ONLY)". It contains the following fields:

- Make Recurring?:** A checkbox labeled "Yes" which is currently unchecked.
- Bill The Customer:** A text input field containing "every" followed by a numeric input field containing "1" and a dropdown menu labeled "Select one..." with a downward arrow.
- Start On (MM/DD/YYYY):** A date input field containing "06/27/2012".
- End After:** A numeric input field followed by the text "payments".

E-Terminal: Recurring Payments input fields

Please see the Reports chapter in this document for details about how to modify or cancel *Recurring Payments*.

2.11. Comments

The expandable *Comments* section is not required by default. There is only one field in the *Comments* section: *Comments*. It is intended to let you enter optional notes about the transaction. Comments are visible in your *Reports*, so they can help you with your transaction management if you use them effectively.

2.12. Complete the Transaction

When you click the *Continue* button, all your entries are validated. If pieces of information are missing or incorrect, the *E-Terminal* main page will reappear with an error message at the top and the incorrect or missing fields flagged

with an error graphic. If this should occur, make the appropriate corrections to the fields, then click the *Continue* button again.

If there are no apparent invalid entries, a review of all the information you entered with a request for confirmation will appear. Review the information and, if necessary, click on *Back* and make any corrections. Otherwise, click on *Submit*.

The *Transaction Result* screen will appear. The result screen will contain all the information you entered, plus an extra section at the top called *Transaction Information*.

For retail merchants who need a receipt for the customer to sign, there is a print receipt function. Simply click on the *Show Receipt* button at the bottom of the *Transaction Result* page. A new browser window will open with a transaction receipt. Click on the *Print Receipt* button at the bottom of the *Receipt page* to print the receipt. Once you have printed all the receipts you need, close the receipt window by clicking on the *Close* button at the bottom or on the *X* in the top right hand corner of the *Receipt* window.

The *Transaction Information* section is where you will see whether the transaction was approved or declined. If the transaction was approved, the *Transaction Status* line will say *Approved*. The *Date* and *Time* of transaction, a *Transaction reference number*, an *Approval Code*, and a *Reference number* will follow.

A typical *Approval Code* for a successful transaction contains four alphabetic characters in the middle of the code, e. g. PPXM. The first three letters indicate *Address Verification Service* results:

Value	Meaning
PPX, XXU	No address data provided or not checked by the Card Issuer
YYY	Card Issuer confirmed that street and postcode match with their records
YNA	Card Issuer confirmed that street matches with their records but postcode does not match
NYZ	Card Issuer confirmed that postcode matches with their records but street does not match
NNN	Both street and postcode do not match with the Card Issuer's records
YPX	Card Issuer confirmed that street matches with their records. The Issuer did not check the postcode.
PYX	Card Issuer confirmed that postcode matches with their records. The Issuer did not check the street.
NPX	Street did not match with the Card Issuer's records. The Issuer did not check the postcode.
PNX	Postcode did not match with the Card Issuer's records. The Issuer did not check the street.

The last alphabetic character in the middle is a code indicating whether the card security code matched the card-issuing bank's code. An "M" indicates that the code matched. See further details in section *Card Security Code* below. If the transaction was declined, a reason for the decline will show on the *Approval Code* line.

2.13. Processing subsequent transactions

Completion (Ticket Only)

After you run an Authorise Only transaction, you need to complete it. A Completion transaction is sometimes referred to as a post authorisation.

1. To perform a Completion transaction, go to the *Completion* page.
2. The first *Completion* page simply asks for the order number. This is the order number associated with your Authorise Only transaction. (If you don't know your order number, you can find it in your *Reports*.) Enter the order number then click on the *Retrieve Order* button.
3. A new page will appear with several pre-filled input fields related to the order. Review these fields to ensure you have selected the correct order. (You may have to expand some of the sections at the bottom of the page to see all the fields you need to see.) If this isn't the right order, click on the *Back* button on your browser and enter the correct order number to retrieve. If it is the right order, make any changes you need to make to the input fields, then click on the *Continue* button.
4. Once you click the *Continue* button, if all entries in the form were valid, another page will appear asking you to confirm the information. If everything is okay, click on the *Submit* button; otherwise, click on the *Back* button to make the appropriate changes. (If any fields are missing or incorrect, the *Completion* page will reappear with an error message at the top and the incorrect/missing fields flagged with a warning graphic. Make the appropriate changes then click the *Continue* button again. A *Please Confirm* page should appear.
5. Review the information, then click the *Submit* button. A final *Transaction Results* page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information.

Forced Ticket Transactions

Use a Forced Ticket transaction to complete the Sale for an authorisation you received over the phone. To process a Forced Ticket transaction, go to the *E-Terminal* page. This is the same page you use to process Sale, or Authorise Only transactions.

To do a Forced Ticket transaction, complete all the required fields from the following sections. Then fill in additional fields as appropriate for your transaction. Follow these steps to perform the transaction:

1. If using the product catalogue feature, select items from the *Product Catalogue*.
2. Enter *Order Information*.
3. Select *Credit Card* as the *Payment Method*.
4. Enter *Credit Card Information*, select *Transaction Type Forced Ticket*: a *Reference number* field will appear. Enter the reference number (the authorisation code you received over the phone).
5. Fill out *Customer Contact Information*.
6. Enter the *Shipping Address* (optional).
7. If in test mode, select the *Desired Response*.
8. Enter *Comments* (optional).
9. Click on the *Continue* button.
10. If there are data entry errors or any required fields are missing, the same page will reappear with an error message at the top, and all incorrect/missing fields flagged with a warning graphic. Make any necessary corrections, then click the *Continue* button again. Once your page is error free, a *Please Confirm* page will appear.
11. Review the data, make corrections if needed by clicking the *Back* button, then click the *Submit* button. A *Transaction Result* page will appear.
12. Review the *Results*.

Processing Returns

Should a customer return something associated with an order, you can credit their account for the amount of the return using a Return transaction.

1. To do a Return, first go to the *Return* page. A page will appear, with a field for the order number. If you don't know your order number, you can find it in your *Reports*.
2. Once you've located the order number, enter it in the input box, then click on the *Retrieve Order* button. A page will appear showing all the existing information from that order.
3. Review these fields to ensure you have selected the correct order. (You may have to expand some of the sections at the bottom of the page to see all the fields you need to see.) If this isn't the right order, click on your browser's *Back* button to return to the previous page and retrieve an alternate order.
4. If this is the correct order, enter the amount to return in the appropriate fields. By default, the fields will be pre-filled with the total amount available to be returned. It is possible to return a lower amount than the order total, to do so make corrections as appropriate ensuring the sum of the subtotal, tax and shipping amount must equal the Total amount; if it doesn't, you will get an error when you click the *Continue* button
5. Once you've finished with the *Order* fields, change any other fields related to *Customer Contact Information*, *Payment Information*, or *Comments*, then click the *Continue* button.
6. Once you click the *Continue* button, if all entries in the form were valid, another page will appear asking you to confirm the information.
7. If everything is okay, click on the *Submit* button; otherwise, click on the *Back* button to make the appropriate changes. (If any fields are missing or incorrect, the Return page will reappear with an error message at the top and the incorrect/missing fields flagged with an error graphic. Make the appropriate changes then click the *Continue* button again. A confirmation page should appear. Review the information, then click the *Submit* button.
8. A final *Transaction Results* page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information. As you enter values in the *Return* subtotal, *Return Tax* or *VAT*, and *Return Shipping Amount* fields, the *Total amount to Return* field will automatically change to the sum of the three fields. You are allowed to change the total, but the sum of the subtotal, tax and shipping amount must equal the Total amount; if it doesn't, you will get an error when you click the *Continue* button.

In case you are using the Virtual Terminal functionality to trigger a return for a SOFORT Banking transaction please be informed that due to the payment method specifics the transaction is only marked as being prepared for the refund, but not yet executed.

In order for your customer to receive the money, you need to execute the return transaction via SOFORT's merchant portal or via its API. For details please see <https://www.sofort.com/integrationCenter-eng-DE/content/view/full/3363>.

Crediting a customer's account

Sometimes you need to credit a customer's account for an order that occurred outside the payment gateway. Because there is some inherent risk of fraud with a credit, not every merchant has permission to perform credit transactions. If you do not see the *Credit function* listed in the *Side Menu Box* of your *E-Terminal* section, you do not currently have permission to perform a credit. Contact your processor's merchant services department to enable the function if you need it and do not have it.

If you indeed need to do a credit against an order received elsewhere, click on *Credit* to bring up the *Credit* page with several entry fields. Fill the appropriate and required fields for your credit, then click on the *Continue* button.

Once you click the *Continue* button, if all entries in the form were valid, another page will appear asking you to confirm the information. If everything is okay, click on the *Submit* button; otherwise, click on the *Back* button to make the appropriate changes. (If any fields are missing or incorrect, the *Credit* page will reappear with an error message at the top and the incorrect/missing fields flagged with a warning graphic. Make the appropriate changes then click the *Continue* button again. A confirmation page should appear. Review the information, then click the *Submit* button.

A final *Transaction Results* page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information.

For merchants with MCC 7995 (Gambling) the credit function is used for the payment of winnings. The combination of the credit request with the merchant MCC 7995 ensures we send the correct detail through for the merchant to qualify for payment transaction rates.

Voiding Orders

If an order has not yet been settled, you have the capability to void the order. The process for voiding orders is as follows:

1. Click on the *Reports* button on the *Main Menu Bar*.
2. If you wish to void credit card orders, click on the *View Credit Card Batches* link in the *Side Menu Box*.
3. Specify *Time Period*:—Select any of the named time periods or enter a specific range of dates.
4. Click on the *Submit Query* button. The batch report will appear.
5. Click on the words *Current Batch* to bring up the *Current Batch* report.
6. Select the orders you wish to void by clicking on the corresponding checkboxes in the left-most column.
7. Click on the *Void Selected Orders* button at the bottom of the page.
8. A page showing the results will appear. Each order you chose to void should show on the list.

You can only void orders which have not yet settled. If you should notice any orders in the *Current Batch* list with a transaction approval code of *YTEST*, we recommend you void them before your batch is submitted for processing.

3. Reports

Use *Reports* to view your store's transactions from several different perspectives and to perform some administrative tasks.

To view the reports, click on the *Reports* button on the *Main Menu Bar*. The *Reports Main Menu* for your store is displayed in the *Side Menu Box* and in the main content portion of the screen. The reports available are listed below.

- *Dashboard*—shows information on card sales made including a table with the last 6 months transactions.
- *Transaction Charts*—shows transactions in bar, pie, or line charts.
- *Orders*—shows all successful orders by specific time period, by credit card number and time, by order number, or by user ID and time. You also have the option to show only unshipped orders.
- *Transactions*—shows all transactions by time period, by credit card number and time, order number, User ID and time or by transaction type and time.
- *Transactions Summary*—shows a summary of approved and declined AUTH and SALE transactions and a summary of approved AUTH and SALE transactions by card type.
- *Credit Card Batches Report*—lets you view credit card batches processed during a specified time period.
- *Active Periodic Bills*—shows information about recurring transactions and allows you to modify them.

Credit Card Numbers

As a security feature, only the first four and last four digits of credit card numbers are displayed in the reports. These *Credit Card Identification* (CCID) numbers are often active links that can be selected to display information about all transactions involving the selected card number.

Downloading Report Data

To download the data from any of the reports for use with your own accounting tool, follow the steps below:

1. Bring up the report which contains the data you wish to download.
2. Locate the *Export All Data* button located at the bottom of the page.
3. Select your desired format from the dropdown list. Choose either *CSV* (Comma delimited) or *XML* format. *CSV* lists are suitable for importing into most common spreadsheets or databases. *XML* format is helpful for applications that allow you to import *XML*.
4. Click on the *Export All Data* button to download the data. Depending on your browser, a *File Download* dialogue box will most likely appear, asking what you would like to do to the file (*Open, Save, or Cancel*). If you choose *Open*, the file will open in the application that is assigned to that type of file. Choosing *Save* will ask you to choose a location where you wish to save the file.

Regardless of the number of pages in the report, all report data will be included in the downloaded file.

3.1. Viewing the Dashboard

To view the *Dashboard* click on the *Reports* button in the *Main Menu Bar* then click on *Dashboard*.

The *Dashboard* offers a graph showing the past weeks *Processed Sales Volumes*, a chart showing the past 3 months of *Transactions* by status (approved versus declined) and a transaction overview table offering details of the last 6 months transactions.

The transaction overview table can be sorted by clicking on any of the headers and there is a search option to search for a specific transaction if required.

The details of each transaction can be viewed by clicking on the transaction's Order reference. A new window will then provide you with the *Order Detail Report*. Please see 3.4 Order Detail Report for what can be viewed and managed from this report.

There is also an option to select to make the *Dashboard* your start page.

3.2. Viewing Transaction Charts

The integrated reports offer four graphical chart types, which are helpful for visualising orders and sales, and for when you need charts for a presentation. To view your orders in chart format, follow the steps below.

1. Click on the *Reports* button in the *Main Menu Bar*.
2. Click on the *Transaction Charts* link in the *Side Menu Box* or the main content area. The *View Transaction Charts* screen appears.
3. Select *Chart Type*: select an option. You can view your transactions in a bar chart, a pie chart, a line chart, or you can view a bar chart summary report.
4. Select *Transaction Types*: select any of the listed transaction types or click on the *All checkbox* in the separator bar if you would like to view all the transaction types.
5. Specify *Time Period*: select any of the named time periods or enter a specific range of dates you wish to view.
6. Select *Hierarchy*: choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
7. Click on the *Submit* button to view the report. If you want to re-enter the information, click on the *Reset* button to clear the information.

Chart Types

Depending on which type of chart you chose, the chart which appears will look different. The chart types available are listed below:

- **Detailed Bar Chart**
The *Detailed Bar Chart* report shows the transaction totals by type in a bar chart format. Each transaction type is shown in a different colour. For each month in the specified timeframe, there is a row of coloured bars showing transaction totals for that month. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured bar to see the total exact amount of transactions of that type. Clicking on the bar will bring up a detailed *Transactions Processed* report for that transaction type. (For more information on viewing detailed transaction reports, see *Viewing Transactions*.) Click on the coloured boxes in the legend on the right to see individual bar chart reports for the selected transaction type. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.
- **Summary Bar Chart**
The *Summary Bar Chart* report shows the transaction totals by type in a bar chart format. Each transaction type is shown in a different colour. Each coloured bar represents the total amount of all transactions of that type over the entire timeframe specified. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured bar to see the total exact amount of transactions of that type. Clicking on a coloured bar will bring up a detailed *Transactions Processed* report for that transaction type. (For more information on viewing detailed transaction reports, see *Viewing Transactions*.) Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.
- **Pie Chart**
The *Pie Chart* report shows the transaction totals by type in a pie chart format. Each transaction type is shown in a different colour. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured pie piece to see the total exact currency amount of transactions of that type. Clicking on a pie piece will bring up a detailed *Transactions Processed* report for that transaction type. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.
- **Line Chart**
The *Line Chart* report shows the transaction totals by type in a line chart format. Each transaction type is shown in a different colour. Each coloured line represents the total amount of all transactions of that type. At the bottom of the chart, a table shows summary statistics for each type of transaction. Click on any of the legend boxes to see a line chart for that transaction type alone. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.

3.3. View Orders Report

To view your orders, you need to use the *Orders Received* report. Generate an orders report by following the steps below.

1. Click on the *Reports* button in the *Main Menu Bar*.
2. Click on the *Orders* link in the *Side Menu Box* or the main content area. The *View Orders* screen appears.
3. *Display Orders*: select an option. You can view orders sorted by time period, by credit card number and time, by User ID and time, or by order number.

4. *Specify Time Period*: select any of the named time periods or enter a specific range of dates you wish to view.
5. *Options*: click on a box if you want the report to show only unshipped orders or to show only approved orders. By default, the *Only Show Unshipped Orders* box is unchecked and the *Only Show Approved Orders* box is checked, so the report will show approved orders only (both shipped and unshipped). If the *Only Show Unshipped Orders* box is checked, the report will show all unshipped orders. If both boxes are unchecked, the report will display all orders (both shipped and unshipped), including declined and recurring transactions with future start dates. If both boxes are checked, the report will show only all approved, unshipped orders.
6. *Display Preference*: this option allows you to choose how many orders will appear on each page of the report. Choose a number from the dropdown list.
7. *Select Hierarchy*: choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
8. *Click on the Submit Query* button to view the report. If you want to re-enter the information, click on the Reset button to clear the information.

The *Orders Received* report shows the following information about each order.

- *Select*—click on the associated Select checkbox to select one or more orders.
- *Shipped*—shows Y if the order has been shipped, or N if the order has not yet been marked as shipped.
- *Retail*—shows Y if the order was a retail order, or N if the order was not retail.
- *Order #*—the number associated with this order. Click on the order number to view order details.
- *User ID*—if there is a user ID number associated with the order, it will be listed in this column. The number is also a link to view all the orders placed by a particular customer.
- *Date*—the date that the order was placed. Shows the most recent order first. The time period you selected for the report will be shown under the report title.
- *Name*—the name of the person who placed the order. Click on the name to send email to this customer.
- *Amount*—shows the amount and currency of the order. The total amount of the orders listed on the page and the total amount of all orders in this report is also shown at the bottom of the page, along with the total tax and shipping charges collected.

Confirming Shipment or Crediting Orders

To confirm shipment or credit the entire amount of the order(s), follow the steps below:

1. First select order(s) by clicking on the associated checkbox(es) in the left-most column.
2. Click on the *Work with Selected Orders* button. The *Selected Order Menu* screen appears.
3. Select an action by clicking on the appropriate radio button.
4. Click on the *Submit Query* button to complete the task. A screen listing the results will appear.

Viewing details

View the details of any order by clicking on the associated *Order #*. Details will be shown in the *Order Detail Report*. View all orders placed by a specific customer by clicking on the *User ID* link. This column will only be filled in if you have entered a unique *Customer ID Number* for each customer when entering orders.

If there are more orders in the report than will fit on the current page (according to the number of orders you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.4. Order Detail Report

To view this report, click on the *Reports* button on the Main Menu Bar, then click on the *Orders* link in the *Side Menu*.

Select the appropriate parameters for your query, then click the *Submit Query* button.

Once the *Orders Report* appears, you can view an order's detailed report by clicking on the associated *Order #* link.

The *Order Detail report* allows you to:

- View the details associated with that order.
- E-mail the customer by clicking on the Name or E-mail link.
- Perform a return against this order.
- View all the orders associated with the credit card number by clicking on the *Card Number* link.
- View and print the full receipt details, including the full DCC details if applicable, by selecting the *Print Receipt* button.

The *Order Detail report* has several sections which show the following information:

- The *Order ID Number* and *Order Date/Time* are shown at the top of the report.
- *Billing Address* section—gives the User ID, shipping status, and the customer's company, name and address. If the customer's name and e-mail address were supplied, you can click on the customer's name to send an e-mail to the customer.
- *Shipping Address* section—shows the name, address to which the order was shipped.
- *Contact Information* section—shows the customer's telephone number, e-mail address, fax number and IP address. If an e-mail address was supplied, you can click on the customer's e-mail address to send an e-mail to the customer.
- The next part of the report includes subtotal, shipping, tax, return (if applicable) and total amounts.
- The last portion of the report is a transaction history which shows all transactions related to this order (including authorisations, sales, returns, tickets, etc.) The summary information shown here includes date, user ID, type of transaction, the card number, the expiration date, approval code, the amount of the transaction, and comments.
- The *Return Order* button at the bottom of the report allows you to do a return against this order. Enter the amount to refund to the customer in the box next to the *Return Order* button at the bottom of the page. The amount you enter must be equal to the total amount of the order. To process the return, click on the *Return Order* button. To return to the *Reports Main Menu*, click on the *Reports Main* button on the bottom of this report.

Viewing Transactions

To view all your transactions, use the *Transactions Processed* report. Follow the steps outlined below to see this report.

1. Click on the *Reports* button on the *Main Menu Bar*.
2. Click on *Transactions* in the *Side Menu Box*. The *View Transactions page* will appear.
3. *Display Transactions*—select an option. You can view transactions sorted by time period, by credit card number and time, by User ID and time, by transaction type and time, or by order number.
4. *Specify Time Period*—select any of the named time periods or enter a specific range of dates you wish to view.
5. Select *Hierarchy*— choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
6. *Submit Query*—click to view the report.

To re-enter the information, click on the *Reset* button to clear the information.

The *Transactions Processed* report shows the following information about each transaction. The time period you selected for the report will be shown just under the report title.

- *Order number*—shows the number associated with each order.
- *Date*—shows the date and time of each transaction, from the most recent order to the oldest order.

- *User ID*—if there is a user ID number associated with the order, it will be listed in this column. The number is also a link to view all the orders placed by a particular customer.
- *Type*—shows the type of transaction.
- *PayerAuth*—shows details about authentication (3DSecure/real-time bank transfers).
- *Invoice Number #*—shows the Invoice ID that has been assigned when entering the transaction.
- *Card/Account Number*—shows a link to view all transactions processed with that card or account number.
- *Exp. Date*—lists the expiry date of the card.
- *Approval*—shows the approval code of the transaction. If a specific transaction was declined, the reason it was declined is shown here.
- *Amount*—shows the amount and currency of the transaction.

Viewing Details

View the details of any order by clicking on the associated *Order #*.

View a list of all the numbers associated with any credit card number or routing number by clicking on the associated *Card/Route Number*.

View all orders placed by a specific customer by clicking on the *User ID* link. This column will only be filled in if you have entered a unique *Customer ID Number* for each customer when entering orders.

Viewing the Rest of the Data

If there are more transactions than will fit on the current page (according to the number of transactions you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.5. Transactions Summary Report

To view this report, click on the *Reports* button on the *Main Menu Bar*, then click on *Transactions Summary* in the *Side Menu Box*.

Choose from the following options to view your report:

1. *Display Transactions Summary*—select options. You can enter a specific User ID or select specific transaction types and/or card types to include in the report.
2. *Specify Time Period*—select any of the named time periods or enter a specific range of dates you wish to view.
3. *Display Preference*—choose the number of things you wish to display on one page by clicking on the dropdown box and selecting the number desired. The default is 25.
4. Select *Hierarchy*—choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
5. Submit *Query*—click to view the report.

If you want to re-enter the information, click on the *Reset* button to clear the information.

Authorisation Summary table

The first table that appears in the *Transactions Summary* report shows the following summary information for each selected transaction type over the time period specified.

- *#*—shows the total number of approved transactions for that payment type.
- *Approved*—shows the total number of approved transactions of that type and the total amount for all approved transactions of that type.
- *Declined*—shows the total number of declined transactions of that type and the total amount for all declined transactions of that type.

- *Total*—shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

Approved Summary table

The second table that appears in the *Transactions Summary* report shows the following summary information for each selected payment type over the time period specified.

- *#*—shows the total number of approved transactions for that payment type.
- *Amount*—shows the total amount for approved transactions of that payment type.
- *Total*—shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

4. Transaction notifications by email

The payment gateway can automatically send out confirmations for each payment transaction by email. These notifications can be sent to you as well as to your customer.

1. To activate this feature, click on the *Administration* link on the *Main Menu Bar*, then click on *Set options for transaction notifications via email* and select *Enable Notifications*.
2. *Address settings*— enter your email address that shall receive notifications and the one that shall be used as sender address for notifications to your customer. You also need to state a merchant name that will be used in the email to your customers. Click on the *Save Changes* button at the bottom of the page.
3. If you wish to insert additional text for the notifications to your customer, click on *View/modify individual text to be displayed in the email to your customer*. To save your changes, click on the *Save Changes* button at the bottom of the page.
4. Click on *View/configure the events where you want to send/receive a notification* to select transaction types and transaction results. To save your changes, click on the *Save Changes button* at the bottom of the page.

4.1. Language Selection for Email Notification

You have the possibility to select a language that shall be used for the email notification for E-Terminal transactions, especially in countries where multiple languages are common and therefore your default language doesn't always fit.

You can select *Notification Language* within the *Customer Details* section for each transaction. The default value in the drop-down menu is your Store's default language.

5. Customisation

5.1. Customising E-Terminal Content

The *E-Terminal* main page has many possible input fields that you can use, but very few of them are really required. Most of the fields available are there to help you gather information about your transactions. Since we don't know which ones are helpful for you, we let you choose which ones you want to use.

To simplify your ordering process, you can take the ones you don't use off your entry pages. You make these choices by clicking on *Customisation* in the *Main Menu Bar*, then on *Customise your E-Terminal page content*. A page will appear which contains a table, listing all the fields you may choose from. Some of the fields cannot be removed from the page; if this is the case, they either do not appear in the listing, or they may appear in the listing with a checked graphic in front of them, rather than a checkbox which you can check or uncheck.

You might notice that not all the input fields appear on this page. Some fields are always required to process a transaction (for example, the credit card number is always required for a credit card purchase). Since these fields must always appear on your entry pages and they are always required, they are not customisable.

Once you've finished your selections, click on the *Submit* button on the bottom of the page. To put back any of the fields you removed, simply recheck the box preceding the field names (to select them) and click the *Submit* button again. You should see a confirmation message at the top of the page if the change was successful.

If you wish to restore the default settings, click on the *Get Defaults* button at the bottom of the page, then click on the *Submit* button to submit these settings to our server. Again, a confirmation message should appear.

If you uncheck all the boxes within a particular section, the entire section will disappear from your *E-Terminal* main page.

This same page also allows you to change which fields are required. If, for example, you require an e-mail address for all your customers, you can make e-mail address a required field by checking the appropriate box in the *Required* column. Make your selections, then click on the *Submit* button at the bottom of the page. There are a few fields which cannot be made required: all fields related to *Items* and *Recurring Payments*. The *Total Amount* of the order is always required, so you are not allowed to change this either.

Another timesaving feature you might want to use is setting a default value for your fields. For example, if you consistently have sales of the same amount, you might want to set the default value of *Total Amount* to that specific amount. When you process an order with the E-Terminal, then, the *Total Amount* will already be pre-filled with your usual total.

If you commonly have the same transaction origin (for example, all mail orders), it's handy to enter a default for *Transaction Origin* as well. To set a default value for one of the fields, simply enter the value you would like it to be in the appropriate textbox in the *Default* column, then click the *Submit* button. A confirmation message should appear.

5.2. Customising Your Receipts

When you enter orders into the E-Terminal, you have the option to show and print a receipt from the final transaction screen. You can print this receipt and give it to your customers as a sales receipt.

To customise your receipt, follow the steps outlined below:

1. Click on *Customisation* on the *Main Menu Bar*.
2. Click on *Customise your Receipts*.
3. Enter up to 24 characters in the *Receipt Header* textbox. This text will appear towards the top of your receipt.
4. Enter up to 24 characters in the *Receipt Footer* textbox. This text will appear at the bottom of your receipt.
5. Click on the *Submit* button.

Whenever you return to this screen, your current customised text should appear in the *Receipt Header* and *Receipt Footer* text boxes.

5.3. Settings for your online store integration

The information contained in this section is applicable only if you are using the Connect solution.

To view this form:

1. Logon to E-Terminal.
2. Click on *Customisation* in the *Main Menu Bar*.
3. Click on *Define the URLs for the integration with your online store*.

Below is an explanation of each of the form fields for the *Settings* form.

Confirmation Page URL ("Thank You")

This is where you tell us the page on your web site where to send your customers after a successful transaction.

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

If you want us to display this URL automatically after the receipt page, check the box that says *Automatically display specified URL after the payment process*.

Failure Page URL ("Sorry")

You may want to link non-approved customers (customers whose payment transactions were declined) to a specific page on your web site where they will find information on how to get in contact with you by e-mail or by phone. In this section of the screen, you may want to supply the URL for a *Sorry* page where you can invite the customer to contact you to make other payment arrangements.

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

If you want us to display this URL automatically after the receipt page, check the box that says *Automatically display specified URL after the payment process*.

Transaction Notification (URL to receive notification when a transaction is complete)

One of the notification options for the results of your payment transactions is that we send the results to a URL that you can define here.

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

Overwrite Store URLs

If you want to be able to overwrite these URLs with different URLs that you submit with the transaction request, check the box that says *Allow URLs to be overwritten by those in the transaction request*.

MasterPass Order Review URL

If your Store is activated for MasterPass you can set a static URL in order to show a final confirmation page with the final amount towards your customers when they return from the wallet (instead of sending this URL as an additional parameter 'reviewURL' along with your request).

Recurring Transaction Notification URL

If you use the IPG's scheduler to automatically trigger Recurring Payments, you can set or modify your URL in order to receive Server-to-Server notifications every time these transactions will get processed.

5.4. Customising the payment page design

If you use the hosted payment forms of the Connect solution, you can customise the design of these pages to align it with your shop or corporate design.

Choose the *Customise the design of your hosted payment forms* link from the *Customisation* section to individually define the following elements:

- Background colours of different page areas
- Font type, size, colour and weight for headlines
- Font type, size, colour and weight for field tags
- Font type, size, colour and weight for normal text
- Colour and background colour for buttons
- Font type, size, colour and weight for button text
- Font type, size, colour and weight for hyperlinks
- Font type, size, colour and weight for system messages

► **Background-Colors**

▼ **Amount Title**

Font Face

Font Size

Weight

Color

White	Light Yellow	Yellow	Light Green	Green	Light Blue	Blue	Light Purple	Purple	Light Pink	Pink	Light Red	Red	Light Orange	Orange	Light Brown	Brown	Light Grey	Grey	Black
Light Cyan	Cyan	Light Green	Green	Light Blue	Blue	Light Purple	Purple	Light Pink	Pink	Light Red	Red	Light Orange	Orange	Light Brown	Brown	Light Grey	Grey	Black	White
Light Cyan	Cyan	Light Green	Green	Light Blue	Blue	Light Purple	Purple	Light Pink	Pink	Light Red	Red	Light Orange	Orange	Light Brown	Brown	Light Grey	Grey	Black	White
Light Cyan	Cyan	Light Green	Green	Light Blue	Blue	Light Purple	Purple	Light Pink	Pink	Light Red	Red	Light Orange	Orange	Light Brown	Brown	Light Grey	Grey	Black	White
Light Cyan	Cyan	Light Green	Green	Light Blue	Blue	Light Purple	Purple	Light Pink	Pink	Light Red	Red	Light Orange	Orange	Light Brown	Brown	Light Grey	Grey	Black	White

► **Superscription**

► **Individual Text**

Customising the payment page design

The *Preview Style* button and the *Mobile Preview Style* button at the bottom of the page allow you to check the design changes you made before saving (preview is in English language).

Furthermore, the link *Add static text to your hosted payment forms* allows you to enter a text that will then be shown to the cardholder on the right side of the payment pages.

Also, it is possible to display your individual company logo on these pages. If required, please contact our technical support team.

5.5. Alternative payment method configuration

If your payment gateway store has been enabled for one or more alternative payment methods, you should logon to the E-Terminal and proceed to *Customisation / Payment method configuration* section. In this section you can view and define if required, the settings for the chosen alternative payment method.

5.6. PayPal

The information contained in this section is applicable only if you are using the Connect solution and have already set up your Business Account with PayPal.

Choose the *PayPal Setup* link to set up your account details for processing PayPal transactions with the payment gateway.

PayPal environment

Shows if you are logged in to your payment gateway live account to configure your PayPal LIVE account or if you are logged in to our test environment in order to configure your account for test transactions in PayPal's SANDBOX environment.

Allow guest checkout

Deactivate this checkbox if you do not want to allow your customers to use the PayPal payment method without a registered PayPal account.

PayPal header image (optional)

Use this text field to determine the URL of an image (e. g. your logo) that shall be displayed on the PayPal site.

Custom colour (optional)

Use this text field to determine the border colour (hex format) of the shopping cart box on the PayPal site.

Brand name (optional)

Use this text field to determine the brand name that shall be shown on the PayPal site.

Account name (required)

Use this text field to enter your PayPal account name.

Permissions (required)

Use the checkboxes to grant permissions for specific PayPal functionality that allow us to submit your transactions to PayPal on your behalf. Click the *Grant Permissions* button after you selected the appropriate features. You can change these settings at any time.

5.7. SOFORT Banking

The information contained in this section is applicable only if you are using the Connect solution and have already registered and opened your Project with SOFORT.

Choose the *SOFORT Banking Setup* link in order to access a new page where you can define the settings for processing SOFORT Banking transactions with the payment gateway.

Configuration key

Use this text field to determine the specific *Configuration key* (also known as *Merchant key*) which will be stored and linked to your payment gateway account. The *Configuration key* is a single, long value which is separated with colon and consists of: customerId:projectId:apiKey.

In case you will ever generate a new API-Key (apiKey) on the SOFORT side, you should always update the *Configuration key* stored in the payment gateway. To do so, you should simply copy a new *Configuration key* on the SOFORT's side and enter it directly to the text field provided in the *SOFORT Banking Setup* page, and then save the data.

5.8. iDEAL

The information contained in this section is applicable only if you are using the Connect solution and have already signed a contract with the iDEAL Acquiring Bank.

Choose the *iDEAL Setup* link in order to access a new page where you can view the specific data: *Merchant_ID* and *Sub_ID* which is stored and linked to your payment gateway account. There is no possibility to edit the given data via the *iDEAL Setup* page.

5.9. Klarna

The information contained in this section is applicable only if you are using the Connect solution or the Web Service API and have already signed a contract with Klarna.

Choose the *Klarna Setup* link in order to access a new page where you can define the settings for processing Klarna transactions with the payment gateway in accordance with the contract signed with Klarna.

Select country

Use the checkbox(s) available on the left side of the *Klarna payment method portfolio* table to select a country suitable for you (or more countries if applicable). Note that different Klarna payment methods i.e.: Invoice and Part Payments (Flexible or Fixed) are available to your customers in different countries.

Enter credentials

Use this text field to enter your *Merchant EID* and *Shared Secret* provided to you by Klarna, per each country if required. Note that Klarna credentials differ from each other depending on the country.

Define invoice delivery method

Use the drop down list to define the invoice delivery method most suitable for you by choosing:

- *Email* - After Completion Klarna will automatically send out an e-mail directly to your customer with an invoice PDF file attached to it. The *Email* option is set up in the drop down list by default but you can always change it to *Print*, if desired.

- *Print* - after Completion you will be able to print out an invoice and add it to a postal delivery in order to send it over to your customer. You can access the invoice PDF file via the *Order Details* view by clicking on *Invoice* button. But note that it will be available only for 14 days from the Completion date. After that time you could always resend an invoice to your customer via e-mail (as a PDF file attached) by clicking on *Resend Invoice* button in the *Order Details* view.

Define additional charge fee

The *Invoice fee* is applicable only for Klarna Invoice payment method and by default it is set to '0.00'. If required, use this text field to enter a new charge fee per each country as described in your contract with Klarna.

Review payment methods

By default you will see all the checkboxes pre-selected. Please review them and if required uncheck those which are not relevant for your country selection. Note that Klarna offers the following payment methods:

- Invoice – Pay in 14 days – a simple invoice solution where the customer receives the goods first and pays later, within two weeks from the date of purchase, which makes shopping safe for him. Available for: Austria, Denmark, Finland, Germany, Netherlands, Norway and Sweden.
- Part payment – Flexible or Fixed – an universal part payment solution where the customer can either gather all purchases made during one month on one invoice (account) and pay by flexible instalments (pay at your own pace) or decide how much of the total amount of the purchase he wants to pay each month by fixed installments (pay X per month for Y months). Available for: Denmark, Finland, Germany, Netherlands, Norway and Sweden.

For more information please refer to <https://developers.klarna.com/en/de+php/kpm/invoice-part-payment>.

Save settings

Save the settings provided in the *Klarna payment method portfolio* table by clicking on *Save Changes* button.

Fetch pclasses values

If all the settings are saved successfully, you can proceed to the *Klarna cost calculation values (pclasses)* table, where you will not see any values at the beginning. First of all you have to fetch the pclasses values from Klarna by clicking on *Refresh values (pclasses)* button. After that the specific values will appear in the table.

Note that if you will ever change the settings (e.g.: by selecting a new country) or Klarna will inform that you should update the pclasses values then you should click on *Refresh values (pclasses)* button again. The specific pclasses values in the table will be updated accordingly.

When all the settings are correctly saved and the pclasses values are successfully fetched, the Klarna payment methods selected by you will be activated in your payment getaway store.

If you would like to deactivate Klarna as a payment method in your store, you should simply unselect (uncheck) the checkbox(s) available on the left side of the *Klarna payment method portfolio* table, next to the country you have selected.

Klarna requires a test certification prior to providing you with the needed production details. Klarna will ask you to perform some transactions on the test environment and once done, the production details will be shared with you by Klarna. You will have to use your test credentials to add the test data in the e-Terminal and once you receive the confirmation from Klarna, do the same on your production environment for the e-Terminal.

6. Fraud Prevention Tools

There are several ways that the payment gateway helps you prevent fraud from interfering with your business success. If certain individuals are continuously hurting your business with costly charge-backs, you can block them from purchasing at your store.

We can provide you with the capability to block credit card numbers, names, domain names, and IP or Class C addresses from purchasing at your store. In addition, two further capabilities are available, and these are the power to set a limit on the maximum purchase that can be made at your store, and the ability to set auto lockout and duplicate lockout times.

To change your fraud settings, select *Administration* in the *Main Menu Bar* and then click on one of the links in the *Fraud Settings* section.

Fraud settings are sequentially ordered, so once you've finished with one, you can proceed to the next fraud setting. There is also a quick navigation bar at the right of each *Fraud Setting* page, which allows you to jump immediately to any *Fraud Setting*.

Here is a list of all the fraud settings that the E-Terminal gives you control over:

- Blocking Credit Card Numbers
- Blocking Names
- Blocking Domain Names
- Blocking Class C and IP Addresses
- Setting a Maximum Purchase Limit
- Setting Auto lockout times
- Setting Duplicate lockout times
- Setting a Country Profile

Another way to prevent fraud is by paying close attention to the address verification response. If the address and/or post-code do not match the card-issuing bank's address on record, there is a higher probability of fraud.

Furthermore, for your protection, we urge you to regularly use the card code field.

6.1. Blocking Credit Card Numbers

The first setting you will encounter when you bring up *Fraud Settings* is *Block Card*. Here you can enter the credit card numbers that you do not wish to allow to purchase at your store.

Block Card Numbers

You can choose to block certain card numbers from purchasing at your store. Those card numbers will be prohibited from buying at your online store.

You can block a credit card number by directly entering it in the box below or by entering the order number associated with the credit card. When you click the "Add" button, you are submitting your change to our server.

Card #: (numbers only) Add>> <<Delete

Order Number:

Fraud prevention Blocking card numbers

If you have any credit card numbers already on your blocked credit cards list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a card number

To add a card number to your blocked card number list:

1. Enter the card number you wish to block in the *Card #* input box on the left-hand side of the screen. If you do not know the credit card number you can use the Order Number of the transaction where the card has been used instead.
2. Then click the *Add >>* button. When you click the *Add >>* button, the change is submitted to the payment gateway, we add the card number to your list of blocked card numbers, then we regenerate the page with the new card number in the select box at the right side of the page.

If this blocked card should be used to attempt to purchase anything at your store, the transaction will be declined because of fraud.

Add as many card numbers as you like by repeating the same process.

Removing a blocked card number

To remove a blocked card from your list, select the card number in the select box on the right side of the screen, then click the *<< Delete* button.

Upon removal from your blocked card list, the card number will again be allowed to be used to purchase at your store. Delete as many card numbers as you need by repeating the same process.

Once you have finished adding and deleting card numbers, click on the *Next* button if you wish to go to the next fraud setting page - this will take you to the *Block Names* page.

If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

6.2. Blocking Names

Take care when blocking names from purchasing at your store. For the name to be blocked, it must match exactly, character for character, space for space. So, for example, if you block the name "John Redenbacher" from your store, "Johnny Redenbacher", "John Samuel Redenbacher" or "John S. Redenbacher" would not be blocked.

Also, because the integrated fraud prevention system cannot distinguish between one "John Smith" and another, you will block all persons with the same name as the person you wish to block.

However, with all that said, you may still wish to block particular names from purchasing at your store. To do so, navigate to the Block Names page (select *Administration* on the *Main Menu Bar*, then on *Add/change names to block*).

If you have any names already on your blocked names list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a Name

To add a name to your blocked name list, follow these steps:

1. Enter the name in the Name input box on the left-hand side of the screen. You can also use the Order Number of the transaction with the customer to be blocked instead.
2. Click the *Add>>* button.
3. When you click the *Add>>* button, the change is submitted to the payment gateway, we add the name to your list of blocked names, then we regenerate the page with the new name in the select box at the right side of the page.

If any person with this blocked name should attempt to purchase anything at your store, the transaction will be declined because of fraud.

Add as many names as you like by repeating the same process. You may want to enter several different versions of the particular name you wish to block.

Removing a blocked name

To remove a blocked name from your list, select the name in the select box on the right side of the screen, then click the *<< Delete* button.

Upon removal from your blocked name list, anyone with that name will again be allowed to purchase at your store. Delete as many names as you need by repeating the same process.

Once you have finished adding and deleting names, click on the *Next* button if you wish to go to the next fraud setting page - this will take you to the *Block Domain Names* page. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

6.3. Blocking Domain Names

Once you've finished blocking names and clicked on the *Next* button, you will find yourself at the *Block Domain Names* page. (Alternatively you can reach this page by selecting *Administration* on the *Main Menu Bar*, then clicking on *Add/change domain names to block*.)

Here you can enter the domain names for individuals from domains that you do not wish to allow to purchase at your store.

If you have any domain names already on your blocked domains list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a domain name

To add a domain name to your blocked domains list, follow the steps below:

1. Enter the domain name in the *Domain name input box* on the left-hand side of the screen, then click the *Add >>* button. You must enter a domain in valid domain name format (e. g., here.com, there.net, savetheworld.org, universityX.edu)
2. Click the *Add >>* button.
3. When you click the *Add >>* button, the change is submitted to the payment gateway, we add the domain to your list of blocked domains, then we regenerate the page with the new domain name in the select box at the right side of the page.

If an individual from this domain attempts to purchase anything at your store, the transaction will be declined because of fraud.

Add as many domain names as you like by repeating the same process.

Removing a blocked domain name

To remove a blocked domain from your list, select the domain name in the select box on the right side of the screen, then click the *<< Delete* button.

Upon removal from your blocked domains list, individuals from that domain will again be allowed to purchase at your store.

Delete as many domains as you need by repeating the same process.

Once you have finished adding and deleting domain names, click on the Next button if you wish to go to the next fraud setting page - this will take you to the Block IP/Class C Address page. If you wish to see all your fraud settings, click on the View All Fraud Settings button.

6.4. Blocking IP and Class C Addresses

Once you've finished blocking domain names and clicked on the Next button, you will find yourself at the Block IP/Class C page. (Alternatively you can reach this page by selecting *Administration* on the Main Menu Bar, then clicking on *Add/change IP/Class C addresses to block*)

Here you can enter the IP and Class C addresses for people or organisations that you do not wish to allow purchasing at your store.

If you have any IP or Class C addresses already on your blocked IP or Class C list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding an IP or Class C address

To add an IP or Class C address to your blocked IP or Class C list, follow these steps:

1. Enter the address in the *IP/Class C input box* on the left-hand side of the screen. You must enter *IP addresses* in the standard format, which is four numbers separated by 3 decimal points (e. g., 123.123.123.123). To enter Class C addresses, enter the first 3 numbers separated by decimal points with a decimal point at the end (e. g., 123.123.123.)

If you do not know the address you can use the Order Number of the transaction where the IP/Class C address has been used instead

2. Click the *Add >>* button

3. When you click the Add >> button, the change is submitted to the payment gateway, we add the name to your list of blocked IPs/Class Cs, then we regenerate the page with the new name in the select box at the right side of the page.

Removing an IP or Class C address

To remove a blocked IP or Class C address from your list, select the address in the select box on the right side of the screen, then click the << *Delete* button.

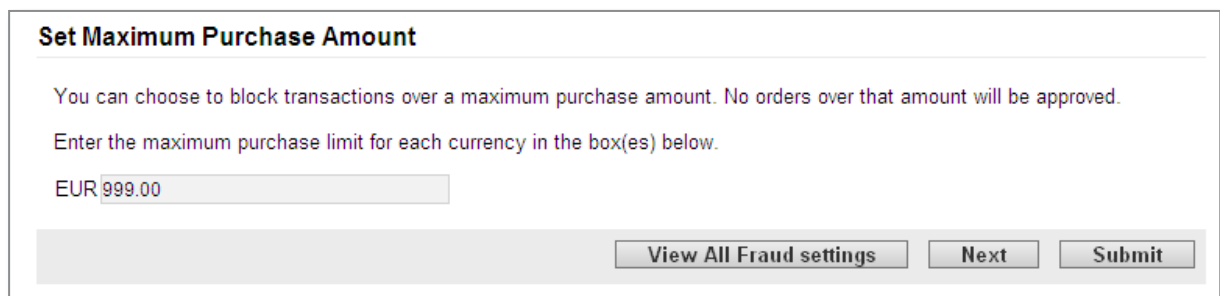
Upon removal from your blocked IP or Class C address list, persons visiting from that address will again be allowed to purchase at your store.

Delete as many addresses as you need by repeating the same process.

Once you have finished adding and deleting IP and Class C addresses, click on the Next button if you wish to go to the next fraud setting page - this will take you to the *Set Maximum* page. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

6.5. Setting Maximum Purchase Limit

Once you've finished blocking IP and Class C addresses and clicked on the Next button, you will find yourself at the *Set Maximum* page. (Alternatively you can reach this page by selecting *Administration* on the *Main Menu Bar*, then clicking on *Set Maximum Purchase Amount*.)



Set Maximum Purchase Amount

You can choose to block transactions over a maximum purchase amount. No orders over that amount will be approved.

Enter the maximum purchase limit for each currency in the box(es) below.

EUR

Fraud prevention: Setting maximum purchase limit

Any transactions for your store above this amount will be declined because of fraud. This field will be pre-filled with the current maximum purchase limit for your store, if you have one.

If you wish to change this limit, simply enter the number in the *Maximum Purchase Limit* input box with the limit you wish to enforce, then click on the *Submit* button.

If you do not wish to change your maximum purchase limit, you can click on the *Next* button to go to the next *Fraud Setting: Auto Lockout*. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

6.6. Setting Auto Lockout and Duplicate

Once you've finished with the *Maximum Purchase Limit* and clicked on the *Next* button, you will find yourself at the *Set Lockout Times* page. (Alternatively you can reach this page by selecting *Administration* on the *Main Menu Bar*, then clicking on *Set lock out times*.)

There are two things you can set on this page: the auto lockout time and the duplicate lockout time.

Auto lockout time is the amount of time that automatically blocked transactions are prohibited from trying transactions at your store again.

Duplicate lockout time is the length of time that duplicate transactions are restricted from your store. That is, if two transactions are identical and they both occur within a length of time less than the specified duplicate lockout time, they will be automatically blocked as duplicate transactions.

To change your auto lockout or duplicate lockout time, simply replace the value in the appropriate input box with the new value and then click on the *Submit* button.

If you don't wish to change your lockout times, you can click on the *Next* button to go to the next *Fraud Setting: Country Profile*. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

6.7. Setting a Country Profile

Once you've finished with the lockout times and clicked on the *Next* button, you will find yourself at the Country Profile page. (Alternatively you can reach this page by selecting *Administration* on the *Main Menu Bar*, then clicking on *Set country profile*.)

The *Country Profile* page allows you to constrain credit card acceptance to cards from specific countries. Simply choose one of the five profiles that vary from accepting cards from all countries (default) to accepting only cards from one specific country. Then click on the *Submit* button.

If you don't wish to change your country profile, you can click on the *View All Fraud Settings* button to see all your fraud settings.

Please note that if you have no specific reason you should not exclude potential buyers from the possibility of a purchase just because they come from a particular country or the credit card used by them was issued in a particular country.

6.8. Payment method risk settings

The information contained in this section is applicable only if you are using the Connect solution.

The payment gateway is integrated with Bürgel Wirtschaftsinformationen, a leading company in the field of business information.

This integration allows you to select the payment methods you offer to an individual customer based on Bürgel's information on the non-payment risk. Please see information on required transaction request parameters in the Integration Guide for the Connect solution.

If you have a contract with Bürgel and have ordered this product option, select *Administration* on the *Main Menu Bar*, then click on *Set payment method risk settings* in order to set thresholds for each payment method to restrict the options being offered to your customer.

The configuration page contains a list of all payment methods that your store is currently able to accept with the following options:

- *Threshold* – Use the input field or slider in order to define a threshold for each payment method. If you select a value of 3.0, it means that this payment method will only be offered to customers with a Bürgel score value that is 3.0 or better. Customers where Bürgel returns a score value of 3.1 or worse will not see this payment method on our hosted payment method selection page.
- *Decline if no value received* – Use this checkbox in order to define what should happen if the payment gateway does not receive a value back from Bürgel for a specific customer. If you check this box, a transaction attempt with no value from Bürgel will be declined. If you do not check this box, all available payment methods will be offered if we receive no value back from Bürgel.
- *Decline if communication error* – Use this checkbox in order to define what should happen in case of communication issues between the payment gateway and Bürgel. If you check this box, a transaction attempt where a request to Bürgel is currently not possible will be declined. If you do not check this box, all available payment methods will be offered if we cannot reach Bürgel's system.
- *ECI7 only* – This option is available for card transactions with 3D Secure (Verified by Visa, MasterCard SecureCode). It allows you to generally offer payment methods with 3D Secure and only apply the restrictions (threshold value) in case a 3D Secure authentication is not possible for technical reasons (e.g. Directory Server or Access Control Server not responding). This is useful as a liability shift to the card issuer for possible chargebacks is not warranted in this case. Use this checkbox in order to define if the threshold should be applied only for transactions that would be processed as a “regular” eCommerce transaction (GICC ECI 7). If you check this box, 3D Secure transactions with successful authentication, authentication attempt or where the cardholder is not enrolled will be performed without any effect of the threshold you have set.

Click on the *Submit* button in order to save your settings.

6.9. Card Security Code information

Mail order and telephone order (MO/TO) and other card-not-present transactions have higher fraud rates than face-to-face transactions. To help reduce fraud in the card-not-present environment, credit card companies have introduced a card code programme.

Visa® calls this code Card Verification Value (CVV); MasterCard® calls it Card Validation Code (CVC); American Express calls it 4DBC.

The card security code is a three- or four- digit security code that is printed on the back of cards (American Express: front of the card). The number typically appears at the end of the signature panel. This program helps validate that a genuine card is being used during a transaction.




Card Security Code information

You enter the card code on the Point-of-Sale screen when processing an order. EMS then compares the card code against the code on file with the card-issuing bank. Results of this comparison show in the transaction approval code.

▼ Card Credit/Debit Card

Select card type:

Supported Card Types: 

Transaction Origin:

Transaction Type:

Card number:

Expiry date: /

Card Security Code:

Debit / Credit:

E-Terminal: Card Security Code field

To help combat fraud, card-not-present merchants (those who receive orders via mail order, telephone order, or the Internet) should always enter a card security code (if on the card) when processing an authorisation. For retail transactions, you may wish to enter the card security code printed on the card to ensure that the card was not fraudulently reproduced.

A typical transaction result code might look like this. The card security code result is highlighted.

0097820000019564:Y**NAM**:12345678901234567890123:

The last alphabetic character in the middle (M) is a code indicating whether the card security code matched the card-issuing bank's code. An "M" indicates that the code matched.

This code may or may not be present, depending on whether the card security code was passed and the service was available for the type of card used. Below is a table showing all the possible return codes and their meanings.

Value	Meaning
M	Card Security Code Match
N	Card Security Code does not match
P	Not processed
S	Merchant has indicated that the card security code is not present on the card
U	Issuer is not certified and/or has not provided encryption keys
X	No response from the credit card association was received
	A blank response should indicate that no code was sent and that there was no indication that the code was not present on the card.

7. Inventory Management

If you are using the Web Service API to manage stock information for your products, you can view and manually modify the quantities in the E-Terminal. Select *Customisation* on the *Main Menu Bar*, then click on *Manage your Inventory* to access the *Inventory Management* page.

For increasing the stock, you need to enter a positive number in the *Update Stocks* text box e.g. if your current stock is '0', and you want to update it to '5', then you need to enter '5' into the *Update Stocks* text box and save the changes to reflect it.

For reducing the stock, you need to enter a negative number into the *Update Stocks* text box e.g. if your current stock is '5', and you want to reduce it to '2', then you need to enter '-3' into the *Update Stocks* text box and save changes to reflect it.

Please note that this feature does not automatically update the stock information for orders that have been processed via the E-Terminal.

8. User Administration

8.1. Changing your own Password

To change your password in the E-Terminal, select *Administration* on the *Main Menu Bar*, then click on *Change password*. This will bring up the *Manage users* page.

When you first sign up for an account with the E-Terminal, you are provided with a temporary password. The *Change Password* feature allows you to change that password and it is a necessary step that everyone must undertake. The same rule applies when your password has been reset. The password is valid 60 days, after this period it expires and user needs to choose a new one.

The password needs to consist of at least one (1) digit, one (1) alphabetic letter, one (1) special character, and no more than two (2) repeating characters. In addition, the password needs to have at least eight (8) alphanumeric characters in length.

To change your password, type your old password into the *Enter Old password* box first. What you see in the box are asterisks instead of the letters and numbers that you type, for security reasons—anyone looking over your shoulder cannot easily see what you have typed. Type your new password into the *Enter New password* box and afterwards type it again into the following box entitled *Enter password again*. This is a commonly employed precaution against accidentally mistyping it the first time.



Change password

Name: 11205400056

Enter Old password:

Enter New password:

Enter password again:

Changing your password

Click on the *Submit* button. If you did accidentally mistype your new password you will be advised that there is an error, and asked to re-enter the information. For added security, the error message will not specify which entry is at fault. Furthermore, the system keeps track of your password history, thus you will not be allowed to reuse a password that you had used recently. If you successfully changed your password, you will receive feedback to that effect.

8.2. Managing Users

You can have multiple users for one store, which allows multiple employees to process orders and/or view reports, each of them logging on with their own user-ID, password, and permissions. All users of one store can share the same client certificate.

To add or delete users, you must be logged in on the store's original user account. The primary user for the store--the user ID and password that was provided when the store account was set up--is the only user who can add/delete users and assign permissions. No other users are allowed to add or remove users or assign user permissions. Users who do not have permissions to manage users will not see the *Add/remove/modify user* option on the *Administration* page.

Manage Users

To manage users, you first need to be logged in on the store's original user account

1. Click on *Administration* on the *Main Menu Bar*.
2. Then click on *Add/remove/modify user*.
3. The *Add / Remove users page* will appear.

Now that you are on the page which shows the current users, you can add or delete users, reset password, and/or define permissions as well as review e-mail address for each user.

To add a user

1. Click on the *Add* link located at the bottom of the page.
2. The *Add user page* will appear.

3. Enter a unique user-ID for the new user in the *Username* text box and an e-mail address in the *E-Mail* text box, then enter a *Password* for your new user twice.
4. Click on the *Continue* button to create the new user.
5. The current users list will reappear on the *Add / Remove users page*, showing the new user on the list.

The users can change their own password when they log in by using the *Change Password* option.

To delete a user

1. Click on the *delete* link located next to the user you wish to delete.
2. A dialogue box will appear, stating that this operation will delete the selected user.
3. Click the *OK* button to delete the user or *Cancel* if you do not wish to delete the user.
4. Once the user is deleted, the *Add / Remove users* page will refresh, with the deleted user omitted from the list.

Resetting User Passwords

If a user should forget his password he can use the *Forgot your password?* link available on the VT Login page to request a password reset, however if that is not possible e.g. due to missing e-mail address (to be associated with the user's unique user-ID in the database first) you can still reset it:

1. Click on the *reset password* link for the appropriate user.
2. Enter a new password for the user twice, then click the *Submit* button.

The users will be able to log in to the Virtual Terminal while using their temporary password however will be forced to change it by using the *Change Password* option.

Setting User Permissions

To set permissions for a user:

1. Click on the *permissions* link associated with the desired user.
2. The *Edit user permissions* page will appear.
3. In the table click on the appropriate checkboxes to turn on or off permissions for this user. You can control the user's access to *View Reports*, *Process Transactions*, and/or *Issue Credits*.
4. Click on the *Continue* button at the bottom of the page.
5. You will be returned to the current users listing. The words *updated successfully* should appear at the top of the page if the change was successful.

Option to add/modify user's email address for password reset

Via the *Add/modify your email address for password reset* option, each user can add and/or update his e-mail address associated with his unique user-ID in the database, what is required in case he would like to use the *Forgot your password?* link available on the VT Login page to request a password reset.