



Welcome to ECI-PAY! We are your secure payment gateway. Our goal is to provide our merchants with secure methods of accepting credit cards and other payment types on the Internet. We work with your merchant bank and merchant processor to provide an all inclusive ecommerce package. In the following pages you will find instructions and documentation for using ECI-PAY and your virtual terminal.

The first step is to log-in to your account. With your Internet Browser open, go to <https://www.eci-pay.com>. It will ask you for your username and temporary password, which you received in the email that accompanied this manual. The first time you log-in it will ask you to reset your password; a minimum combination of 16 letters and numbers is required. Keep your username and password in a safe place.

After you have logged-in, you will have 24-hour access to manage and monitor your transactions and all services associated with your account.

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## Quick Start Guide

**\*\*Please note:**

**Do not process transactions that exceed your approved account limits (i.e. max ticket, monthly volume limit, etc.), as these transactions may be held by your merchant account provider for up to six months. Review your account activity daily and void any suspicious or nonconforming transactions before batching occurs in order to avoid additional fees and funding delays.**

### **Running a Manual Transaction**

Log-in to your account at <https://www.eci-pay.com>. Click on Transaction Administration, scroll down to Manual Authorizations & Returns, and enter the following information:

- Name
- Billing Address
- City, State, Zip
- Credit Card #
- Expiration Date
- Amount of Purchase (in US dollars)
- Type (Authorize or Return)

Click on the Submit Payment button and the transaction outcome will be displayed. If you receive an error, click on the back button and verify that the information you entered is correct or check Appendix A at the end of this guide for a description of the error.

### **Running a Test Transaction**

To run a test transaction through your website, you must first put your virtual terminal in Testing Mode; to do this, scroll down to the Integrating/Testing section and click on 'Testing Mode'. A message will pop-up confirming that you want to put your account in Testing Mode. Click 'OK'.

When testing mode is activated, it can be used to test the integration of your website to your gateway account. To use the test card:

- Enter a billing name of 'cardtest' (in all lowercase)
- Select the card type as 'Visa'
- Enter a credit card number of '4111111111111111' (a 4 and 15 ones)
- Enter a valid credit card expiration date

In cases of separate first & last names being required, enter the first name as 'card' and the last name as 'test' (in all lowercase). NO transaction data will be stored in your transaction logs and it will not be able to be accessed through the Transaction Administration screens. Being in testing mode DOES NOT impact your ability to process LIVE transactions. Testing Mode can be toggled between ON and OFF by clicking on the link. You can test each of the final status conditions (success, badcard, and problem) by placing a test order which totals within the specified dollar amounts.

- 'success' transaction result - \$0.01 - \$1000.00
- 'badcard' transaction result - \$1000.01 - \$2000.00
- 'problem' transaction result - \$2000.01 & above

**\*\* Note: Test mode is only meant to test your website connection and cannot be used through the Virtual Terminal.**

## Issuing a Return

A return is only issued if the transaction was settled in a previous batch. If you need to cancel a transaction before a batch is committed, simply void the transaction.

### *To void a transaction:*

Click on the 'Transaction Administration' link. Go to the 'Card Query Void Returns' area and enter the Order ID number of the transaction in the field provided. (Remember to select a date range to surround the date of the transaction.) Click the 'Submit Query' button. On the next page click on the blue highlighted Order ID number. This will bring up the details of the transaction. You will then see a 'Void Transaction' button. Clicking the 'Void Transaction' button will prevent it from ever being settled.

### *A return can be done two different ways:*

1. Go to Card Queries, Void, Return – if you have the Order ID, put the number into the field; otherwise, search for a time range. Click on Submit Query. Once the transaction has been found, click on the blue highlighted Order ID number. This will bring up a page with a return option. Click on Do Return to issue a return to the credit card number associated with the transaction.
2. Manual Authorizations & Returns – fill in the required information and the credit card number in this section. Change type to Return and then click on Submit Payment; a new page will display the outcome of the return.

\* A return does not need to be batched for it to settle. If you are uncertain as to whether a return went through successfully, do not try it again. Do a new search to bring up the details of the transaction that was just performed.

\*\*Note: You may issue a partial refund by changing the dollar amount of the transaction prior to clicking "Do Return".

## ECI-PAY Virtual Terminal Guide

### General

#### *News and Announcements*

Here you will find any news or announcements we have for you regarding your ECI-PAY account.

#### *Getting Started Guide*

Here you can get more information about what we do, what configuration settings we recommend, and a very brief overview of your ECI-PAY Virtual Terminal.

### Administration

#### *Transaction Administration*

Here you can search the database for specific transactions, run manual transactions, assemble and submit a batch of transactions, or upload large groups of transactions.

Transactions are processed in two steps.

- 1) Authorize - the transaction is submitted and either approved or rejected as a failure.
- 2) Settled (postauth) - the authorized transaction is completed.

**Important:** Unless your account has been setup to automatically batch, you must batch out your transactions in order for money to be posted to your account. To find out if your account is setup for automatic batching, click on the Transaction Administration link. The following line will be displayed if your account is setup for automatic batching:

NOTE: Your account has been setup to automatically batch your credit transactions daily.

### Card Queries, Void, Return

This section allows you to search for individual or groups of transactions, view the status of a transaction, void a transaction, or issue a return.

**To use:**

- Define your search using the available drop-down menus, then click on 'Submit Query.'
- A new page will appear showing a table of the transactions.
  - Type: the type of transaction, i.e., authorization, postauth, void, return, etc.
  - Name: your customer's name.
  - Status: the status of the transaction, i.e., success, decline, etc.
  - Order ID: the ID of the order (may be one you defined or one automatically generated.)
  - Transaction Time: the date and time the transaction occurred.
  - Card Number: the customer's credit card number.
  - Exp: the credit card expiration date.
  - Amount: the amount of the transaction.
  - Auth Code: the authorization code for the transaction.
- The next table below shows the amount of transactions that were authorized, voided, marked for batching, settled, returned, and submitted in batches. The last table gives a summary of the transactions you are viewing.
- Click on the blue Order ID to view the transaction in more detail.
- If the transaction has not yet been batched, you can click on 'Void Transaction' to void that transaction.
- If the transaction has settled, the order will show up on two lines, showing an 'auth' and a 'postauth.' If both transactions are shown as successes, you may issue a refund by clicking on the blue order number and then clicking, 'Do Return.'

**\*\*Note:** You may issue a partial refund by changing the dollar amount of the transaction prior to clicking "Do Return".

### Manual Authorizations & Returns

This section allows you to manually enter a customer's order for processing authorizations and returns.

**To use:** Enter information in fields provided. You must have billing information, card number, expiration date, amount, and type of operation (authorize or return.) Click 'Submit Payment' and the transaction's outcome will be displayed.

### Assemble Batch

Assembling and committing a batch sends the authorized orders to the merchant processor. They in turn notify each of the respective companies (such as Visa, MasterCard, etc.) to finalize the order and send the money to the merchant processor. The merchant processor gets all the funds together and sends it to your merchant bank. The merchant processor also notifies us of the success/failure of each batch and transaction. Your account is setup to automatically batch every day. Depending on your processor, your batch time will be as follows:

- Global East(*Dynamic Payment Solutions*): 1:05am EST
- FDMS Nashville(*Humboldt Bank*): 12:35pm EST
- FDMS Omaha(*Humboldt Bank*): 4:05pm EST
- Paytechtampa(*Concord Payment*): 3:35am EST

(Your processor is listed on the bottom right hand corner of your ECI-PAY Virtual Terminal.)

If you want to run a manual batch, put in a start date that you want the cards to be batched from (it will run everything not yet batched from the start date until the current date), click on 'Begin Search.' Mark the transactions you wish to have settled or click on 'Check All' to select all transactions. Click the 'Commit Batch' to send the assembled batch to settlement. It will take approximately 3 to 5 days for the settled batch to post to your checking account.

## Review Batches

Here you can view settled transactions. This can be helpful when reconciling your monthly bank statement.

**To Use:** Enter a First day and a Last day for the date range, click on 'Begin Search.' All of the transactions or batches from that range will be displayed; you may click on any batch to display individual transactions.

## Upload Batches

This section is used for manually uploading large numbers of transactions. To use this service, your company will need to create a tab-delimited file containing a header and transaction data. Once submitted, the file will be processed within 24 hours.

- *File:* Select the text file you want to upload to the system.
- *Email Address for batch results:* Email address that the results link will be sent to.
- *Batch ID:* The ID you want to assign to this batch. It must be unique but is not required. An ID will be generated if none is entered.
- *Send Email Confirmation:* This controls whether or not an email confirmation will be sent out for these transactions. Default is no.
- *Result File Format:* This decides the format of the file you are sending and the format of the results you will receive. 'incl. header' is the default format and should be used in almost all cases. 'no header' is an older format that is in place for older customers using the system. It should not be used. 'IC Verify' is for customers who have applications that are compatible with the IC Verify system.

*When creating the batch file, the file must contain a header and must be in a tab-delimited format.*

**The header must be formatted in this fashion:** !BATCH [tab] card-amount [tab] card-name [tab] card-address1 [tab] card-address2 [tab] card-city [tab] card-state [tab] card-zip [tab] card-country [tab] card-number [tab] card-exp [tab] email

### **Please Note:**

- The header line must be the first line in the file.
- The "!" is required in the header line.
- All fields are case sensitive in the header line.

Click on the 'Documentation' link for more detailed instructions on how to use this feature.

## *Order Database*

This section is for reviewing and retrieving order details for transactions taken in through your website. (Manually processed transactions will not appear here.)

- The minimum requirement is a date range; if you have more specific information you would like to search for, (i.e. customer name or credit card number) you may enter in that information as well to narrow the search.
- Choose your report format:
  - 'Table' produces a human-friendly output, suitable for viewing on-screen.
  - 'Text' produces a machine-friendly output in the form of comma and quote delimited file suitable for importing into a spreadsheet or database.
  - 'Graph' produces a graph of sales on a per product basis.
- Click on 'Get Report' to pull up the queried transactions.
- You may click on the blue order ID for more information about a specific transaction.

## *QuickBooks™ Module*

This service is designed to automate the entering of your transactions directly into your QuickBooks accounting package as either an Invoice or Cash Sales Receipt. This makes tracking of sales and reconciliation on your transactions faster and easier.

In order to use this program, it is necessary that an itemized listing of each order be sent during the payment process. Most merchants do this by default. This information is contained in the fields: itemX, quantityX, descriptionX and costX, submitted at the time an order is processed. To see if this is currently being done, you may use the Order Database interface on the Administration Site to retrieve/view past orders. If an itemized breakdown of the order is displayed at the bottom of each order summary, then the data is being transmitted successfully already.

Click on the 'Documentation' link at the bottom of the Administration Interface for detailed instructions on using the QuickBooks™ Module.

### *Graphs/Reports*

This section allows to you create reports and graphs of your transactions and company progress.

#### **To use:**

- Enter a start date and an end date.
- Choose whether you want a daily or monthly report.
- Choose how you want it grouped by.
- Click 'Generate Graph.'
- A graph is generated showing your authorizations, successes, declines, voids, returns, etc.

## **Settings**

### *Email Management*

This section allows you to create, modify, and delete customer confirmation emails. These templates are used when some matching rule is met with the transaction and an email confirmation is needed. This allows you to offer different email confirmations to your customers when some condition is met (such as when they order a specific product/service or when the total is greater than a certain dollar amount).

**\* Please note: many shopping carts (such as the one with StoresOnline), are already programmed to send confirmation emails after a customer makes a purchase from your website. If your current shopping cart utilizes an email confirmation program, it will not be necessary for you to use this option.**

#### **To use:**

- Configure Email: Choose one of the three options and click 'Configure Email.'
- Create New Mailing Rules: Choose Customer or Merchant Confirmation and click 'New Template' to design a new template.
  - Write a description of your template. This will help you later if you need to make changes to your template.
  - Write the email subject. This will appear in the subject line of the email the customer receives. Example: Thank you for your order!
  - Select the rule: You need to select a rule for your confirmation email. To make an email confirmation work for all your orders you should select something like cost is greater than 0. **Note: DO NOT PUT A DOLLAR SIGN (\$) IN THE COST FIELD!**
  - Email body type: the type of body you wish to have in your email. (Text or HTML.)
  - Message Body: the message you wish to send to your customer.
  - You may click on 'Email Preview' at the top of the page to view your email.
- Manage Current Email Rules: Choose an email from the drop down menu to delete or edit.

### *FraudTrak2*

The FraudTrak2 service provides fraud screening, which assists in filtering out possible problematic or fraudulent transactions before they ever become finalized sales. The level activated in your FraudTrak2 admin area will supersede all other methods.

- AVS: (Address Verification System.) AVS attempts to match the billing address entered as part of ordering process against the address listed on the credit card statement, as recorded by the Visa/MC Interchanges. Your fraud level is set at a level 5, which requires an exact match of the

address (house number) and zip code. (Note that AVS is not available on international transactions. If you plan to process international transactions, please contact ECI to change your fraud setting to a level 6.)

- **CVV2/CVC2:** CVV stands for 'Card Verification Value' and is used for credit card identification and verification. It is also known as CVC, CVV2, and CVC2. CVV verification checks the 3 or 4 digit number that is on the back of most credit cards. This helps verify the card's validity. This number is not raised and will not appear on carbon copy receipts. It cannot be easily generated via random credit card number generating software. **Please note that this feature is already activated and that you must be requesting CVV2 on your checkout page in order for your transactions to process.**
- **Check Card Name:** Check this box to require at least 1 space to be included in the billing name provided by the customer. This helps prevent a billing name from being entered with just single word (such as entering a first or last name only).
- **IP Address Frequency Check:** This feature allows only a certain number of transactions per hour from the same IP address (Excluding AOL). Exceeding this value will result in a rejected transaction before the credit card authorization is performed. You can choose between 5 and 99; it currently defaults to 5.
- **Match IP to Card Country:** Check this box to require Billing Address Country to match the country of IP address. **NOTE:** Matching IP address to country of origin is not an exact science. Data is provided by www.netacuity.com. Accuracy is estimated to be 99%.
- **Card Number Frequency Check:** This feature allows only a certain number of transactions within a time period of X Days and X Hours. Exceeding this value will result in a rejected transaction before the credit card authorization is performed. This setting is defaulted to allow only 5 transactions from the same card in the same day
- **Match Zip Code:** Check this box to require Billing Address Zip Code to match the Billing Address State. This setting defaults to on.
- **Block US IP Addresses:** Check this to block all transactions originating from IP addresses hosted within the United States. This is useful if you want to only process international transactions.
- **Block Card Types:** Check these boxes if you want to block all Visa or MasterCard; based on card type/number entered. This would include all domestic and internationally issued credit cards for that selected card type.
- **Block IP Addr:** Check this box if you want to block customers from specific IP addresses from running transactions on your site. You may add or remove IP addresses from the list. You can also use this feature to block entire IP subnets or blocks of IP addresses. To block a subnet; simply enter the partial IP of the subnet and all 'like' matches will be denied.
- **Block Bank Bins:** Check this box to block the listed banks. A bank's bin number is the first 6 digits of the customer's credit card number.
- **Block Proxy:** Check this box to block anonymizer proxies. This feature blocks transactions from users using anonymous web surfing services.
- **Block Email Domain:** Check this box if you want to require customers to not use certain domains for their email address. (Example: free email services like hotmail.com or yahoo.com that could be set up fraudulently.) You may add or remove domains from the list.
- **Bounced Emails:** Turn this feature on to enable checking for bounced emails. When enabled, if the email address is not accepted or unreachable the customer's browser will be redirected to the specified URL.
- **Block Countries:** Check this box to block a list of countries from running transactions through your account. FraudTrak2 will examine country fields and bin numbers for credit cards to determine the country of origin. This setting defaults to block these countries.
- **Positive Database:** This interface will allow you to enter a known good credit card number into your positive database. *Please use this feature with caution.* This will make the card number entered exempt from most authorization fraud filters
- **Negative Database:** This interface will allow you to enter known fraudulent/stolen credit cards into our negative/fraud database. *Please use this feature with caution.* This will prevent the card number entered from being used on our gateway, regardless of the account in which the card number was entered. The negative/fraud database contains known fraudulent, stolen or charge-backed credit card numbers. The credit card numbers listed in this database will not be able to make a successful purchase through any merchant on our system. This database is updated through many sources; including existing and past merchants using our gateway, our supported merchant processors, and from some large banking institutions.

**NOTE:** AVS levels will not apply to manually authorized transactions. An AVS response will be returned on screen after submitting a manual authorization, if you do not wish to settle a transaction due to the AVS response, it can be voided using the Card Query section of the Transaction Administration.

### *Edit Contact/Billing Information*

This section allows you to edit your company's contact information, such as company address, phone numbers, email address contacts and technical assistance contacts. Please make sure that you update information promptly after a change is made within your company.

## **Integration/Testing**

### *Testing Mode*

When testing mode is activated, a successful transaction can be forced through your website by:

- Entering a billing name of 'cardtest' (in all lowercase)
- Select the card type as 'Visa'
- Entering a credit card number of '4111111111111111' (a 4 and 15 ones)
- Entering a valid credit card expiration date

In cases of separate first & last names being required, enter the first name as 'card' and the last name as 'test' (in all lowercase). NO transaction data will be stored in your transaction logs and it will not be able to be accessed through the Transaction Administration screens. Being in testing mode DOES NOT impact your ability to process LIVE transactions. Testing Mode can be toggled between ON and OFF by clicking on the link. You can test each of the final status conditions (success, badcard, and problem) by placing a test order which totals within the specified dollar amounts.

- 'success' transaction result - \$0.01 - \$1000.00
- 'badcard' transaction result - \$1000.01 - \$2000.00
- 'problem' transaction result - \$2000.01 & above

**\*\* Note: Test mode is only meant to test your website connection and cannot be used through the Virtual Terminal.**

## **Support**

### *Help Desk*

Clicking on 'Help Desk' allows you to send an email to our support staff if you need help and are unable to find the answer to your question in the virtual terminal documentation.

### *Documentation / FAQ*

This section contains links to feature documentation including FraudTrak, AVS Specifications, Response Codes, and Upload Batch instructions.

## **FAQ**

### **How do I perform a manual authorization?**

1. Click on the 'Transaction Administration' link.
2. Go to the 'Manual Authorizations & Returns' section.
3. Enter information in the fields provided:
  - a. Billing Information
  - b. Card Number
  - c. Expiration Date

- d. Amount
- e. Type of Authorization (set to 'Authorize')

All other fields are optional. It is not necessary to enter an order ID. If left blank, one will be created for you. If you choose to use your own order ID, please insure that it is unique.

- 4. Click on the 'Submit Payment' button.
- 5. A screen is displayed showing the transaction's outcome. Save a copy of this screen for your records.

**\* Important Notes:** If your submission results in an error (bad card number, invalid expiration date, or insufficient credit), verify that the information is typed correctly. If you are still receiving errors, and you are sure the data entered is correct, the transaction cannot be processed.

#### **How do I manually return/credit funds to a customer's credit card?**

- 1. Click on the 'Transaction Administration' link.
- 2. Fill out information for the order in the 'Manual Authorizations & Returns' section. (Type must be set to 'Return')
- 3. Click on the 'Submit Payment' button.

**\* Important Note:** If you void a 'return' transaction, the 'return' transaction's status will not change. Instead, the status will remain as 'pending' for the life of the transaction. This means when you review a voided 'return' at some later date, the transaction's status will still show as 'pending'.

#### **How do I perform an automated return on an existing transaction?**

- 1. Click on the 'Transaction Administration' link.
- 2. Go to 'Card Query Void Returns' area and enter the order ID # of the transaction in the field provided.
  - \* Remember to select a date range to surround date of the transaction. (returns can not be processed this way on transactions that are over 6 months old)
- 3. Click the 'Submit Query' button.
- 4. On the next page, click on the colored Order ID #. This will bring up the details of the transaction.
- 5. You will then see a 'Do Return' button; enter the amount you wish to return in the provided field.
  - \*Insure that you leave the 'usd' in the box & do not use a negative number.
- 6. Click the 'Do Return' button to issue a return to the credit card # associated with the transaction.

**\* Important Notes:** Typically a return does not need to be batched for it to settle. If you are uncertain if a return went through successfully, do not try it again. Do a new search using the 'Card Query Void Return' function to bring up the details of the transaction to see if the transaction went through. The Order ID number should now have a return associated with it.

If the transaction has not yet been settled you will be given an option of Void. You can only void transactions that have not been settled. Voiding a transaction will prevent it from ever being settled.

Only 1 automated return is allowed per successful transaction. If a second return is required, you must manually return the funds via the Transaction Administration's 'Manual Authorizations Returns' feature.

If you void a 'return' transaction, the 'return' transaction's status will not change. Instead, the status will remain as 'pending' for the life of the transaction. This means when you review a voided 'return' at some later date, the transaction's status will still show as 'pending'.

#### **How do I void a transaction?**

- 1. Click on the 'Transaction Administration' link.
- 2. Go to 'Card Query Void Returns' area & enter Order ID# of the transaction in the field provided
  - \* Remember to select a date range to surround the date of the transaction.
- 3. Click on the 'Submit Query' button.

4. On the next page click on the blue highlighted Order ID#. This will bring up the details of the transaction.
5. You will then see a 'Void Transaction' button.
6. Clicking the 'Void Transaction' button will prevent it from ever being settled.

**\* Important Note:** When voiding a 'return' transaction, the 'return' transaction's status will not change. Instead, the status will remain as 'pending' for the life of the transaction. This means when you review a voided 'return' at some later date, the transaction's status will still show as 'pending'.

### **What is a voice authorization?**

A voice authorization occurs when a merchant calls the voice authorization line to get an approval on a credit card. This is generally only done if the merchant is not at their computer when they make a sale and want to get approval on a card before transferring their merchandise. The merchant would then process the card manually through the ECI-PAY account.

**\*Important Note:** If you get a voice authorization approval, you still need to process the credit card manually through your ECI-PAY account. Simply calling the voice authorization line **DOES NOT** charge the customer's credit card; the merchant must manually process the card as soon as they are able to access their ECI-PAY account.

### **Why does my batch show 'pending'?**

It is normal for the batch to show a pending status. Here is how it works:

- When you commit a batch the status is set to 'pending'. We send out batches daily to the merchant bank processors.
- Once the batches get sent, the status will then be changed to 'locked'.
- Once we receive a response for the batch, the status will change, typically to 'success'.

### **I put an order in manually and cannot find it in my orders database. Why can't I see it?**

Only transactions that were taken in through your web site will be in your orders database. Manual orders can be found using the 'Card Query Void Return' function in your Transaction Administration Area.

### **Why can't I find detailed information on transactions I've manually processed through the Transaction Administration's 'Manual Authorizations Returns' interface?**

Because you have manually processed the orders through the Transaction Administration's 'Manual Authorizations Returns' feature, it is assumed you are keeping your own records of these manual transactions (on invoices, faxes, or some other independent record keeping system). As such, we only keep minimal records for these manual transactions. You can access this data via the Transaction Administration's 'Card Query Void Return' feature.

### **How do I process a force authorization?**

First you would need to contact your merchant bank for an authorization code.

Then follow the instructions below:

1. Click on the 'Transaction Administration' link.
2. Go the 'Manual Authorizations & Returns' sections.
3. Enter information in the fields provided:
  - a. Auth Code (number you received from merchant bank)
  - b. Billing Information
  - c. Card Number
  - d. Expiration Date
  - e. Amount
  - f. Type of authorization (Force)

All other fields are optional. It is also not necessary to enter an order ID. If left blank, one will be created for you. If you choose to use your own order ID, please insure that it is unique.

4. Click on the 'Submit Payment' button.
5. A screen is displayed showing the transaction's outcome.

**\* Important Note:** If your submission results in an error (bad card number, invalid expiration date, or insufficient credit), verify that the information is typed correctly. If you are still receiving errors, and you are sure the data entered is correct, the transaction cannot be processed.

#### **How do I reauthorize a transaction for a different amount?**

1. Click on the 'Transaction Administration' link.
2. Go to 'Card Query Void Returns' and enter the Order ID # of the transaction in the field provided.  
\* Remember to select a date range to surround the date of the transaction, and please note that a reauth can only be done before the settlement (postauth) of a transaction.
3. Click the 'Submit Query' button.
4. On the next page, click on the colored Order ID #. This will bring up details of the transaction.
5. You will then see a 'Reauthorize Transaction' button; enter the amount for which you wish to reauthorize in the provided field. \* Ensure that you leave the 'usd ' in the box & do not use a negative number.
6. Click the 'Reauthorize Transaction' button to reauthorize the credit card # associated with the transaction.

#### **How can I see a customer's full credit card number?**

1. Click on the 'Transaction Administration' link.
2. Fill out the search criteria.
3. Check the box by Decrypt CC# toward the bottom of the page to display the full credit card number.
4. Click the 'Submit Query' button.

#### **How do I assemble and commit a batch?**

Due to some types of processors, you may have to submit transactions in batches. This option is available only to merchants whose processor accepts batches. This option allows merchants to assemble eligible transactions into a batch and then submit the batch to the processor for settlement. (You assemble the batch in order to have your account-credited money owed to you by your customers or to finalize returns to customers.)

1. Click on the 'Transaction Administration' link.
2. Scroll down to the 'Assemble Batch' section.
3. Define the transactions that should go into the batch.
4. Click 'Begin Search' to assemble the batch.
5. Define the transactions that should go into the batch. (Make sure checks are in the successful transactions)
6. Deselect (uncheck) any transactions you do not want in the batch.
7. Click 'Commit Batch' to send the assembled batch for settlement.
8. For most merchants, you should see a status screen telling you the transactions are 'pending'. This is normal to see. You may want to make a copy of this page for your records.
9. The banking system will run and settle the batch once a day. So if you assemble more than one batch in a day, the bank system will run all batches at one time (once a day).

Settlement for a given transaction within a batch can mean either payment to a merchant, or crediting a return to the customer's account.

The Batch Entry Results page displays the success or failure of the submitted batch. You may have a batch that is only partially successful.

**\* Important Notes:** The bank may take up to 7 business days before crediting the amount to your bank account.

Typically the money takes about 3 to 5 business days (depending on your merchant bank) to reach your bank account from the time that transactions were successfully batched.

Batches which are "Locked" or are pending over the 7 business days, most likely are problematic or contain settlement for card types you are not able to accept. In these cases, the batch will take longer to settle.

### **What is a postauth?**

When an authorization is batched (sent to the processor for settlement) a 'postauth' is created. The status of the postauth will tell you where the transaction is in the settlement process.

- A postauth 'pending' means the transaction has been batched but has not yet been collected for settlement.
- A postauth 'locked' means the transaction has been collected for settlement, but we have not yet received the response back from the processor on whether it was successful.
- A postauth 'successful' means the transaction has been successfully settled.
- A postauth 'problem' means the transaction cannot be settled.

### **How do I run a test transaction without using a real credit card?**

You can do this by enabling the 'Testing Mode' in your Merchant Administration Area, then placing an order through your site. Please make sure you follow the instructions in the 'Online Help' link, next to the 'Testing Mode' function for proper use of this feature.

\* Note: Make sure you enable the testing mode in your Merchant Administration Area prior to testing your account. Also note that any and all per transaction charges will apply even while in testing mode.

You can test each of the final status conditions (success, badcard & problem) by placing a test order which totals within the specified dollar amounts.

'success' transaction result - \$0.01 - \$1000.00

'badcard' transaction result - \$1000.01 - \$2000.00

'problem' transaction result - \$2000.01 & above

### **How long does it take for funds to be deposited into my account after a successful batch?**

Once a batch has been assembled and committed (via automated or manual methods), the banking system may take up to 7 business days before crediting the amount to your bank account.

Typically the money takes about 3 to 5 business days (depending on your merchant bank) to reach your bank account from the time that transactions were successfully batched.

Batches which are "Locked" or are pending for more than 7 business days likely contain a settlement for card types you are not able to accept. In these cases, batches will take longer to settle.

### **I have had several cards decline on my website. Why are these cards declining?**

If you process a card and get a 'badcard' response, the gateway has indicated that the transaction could not be authorized. A reason is often given. Check any codes you receive with Appendix A to determine the reason for the decline.

If you process a card and get a 'problem' response, the gateway has indicated that there is a problem with the transaction and it could not be authorized. A reason is often given for the problem. Check any codes you receive with Appendix A to determine the reason for the problem.

Your fraud settings require an exact match of the billing address and zip code. If the transaction does not get a "Y" response, the card will be declined. Check the AVS response codes in Appendix A for a detailed description of the errors you are receiving.

### **Why was a transaction voided by ECI-PAY that was originally approved?**

There are several reasons that the FraudTrak2 and AVS would cause a transaction to decline and void. AVS is a product of MasterCard, and therefore the responses are provided from their data sources. If MasterCard does not have the correct information, it may cause a transaction to decline. Also, depending on your FraudTrak2 settings, certain transactions may automatically decline based on the AVS response.

- The address and/or zip do not match what MasterCard has on file for the customer. If the customer has recently moved, their billing address may not have been updated with MasterCard and may cause the transaction to decline.
- AVS is unavailable for the customer. Many of the FraudTrak2 settings involve voiding transactions where AVS is unavailable; this includes all International customers, as AVS does not work outside of the United States. If you are conducting a lot of business outside of the US, you should choose the option to ignore AVS for International cards. (Note that you will need to contact ECI directly to get this setting changed.)

### **A transaction was voided by the FraudTrak2 system, but my customer's credit card still shows the charge as being processed. Did the transaction really go through?**

When a customer makes a purchase using their credit card, their issuing bank is notified of the amount and the card is either approved or declined. If it is approved, the bank sets aside those funds for that transaction. If the FraudTrak2 system determines that the AVS did not provide a sufficient address for the sale to complete, it automatically will void the transaction. This will show up in your ECI-PAY account as a "void-success." Though the charge will never go through, it can take 7 to 10 days for those funds to be released back to the customer from their issuing bank. If the customer uses online banking or calls their credit card company to check their activity before these 7 to 10 days are up, it may appear to them that the charge did in fact go through to your company. You can assure your customer that the sale was voided and that though their funds are held temporarily, they will be released to them shortly.

## Appendix A

### CVV(2) Response Codes

CVV response	Description
M	Match
N	No Match
P	Not Processed
X	Cannot Verify (also used as a test response by some processors)
U	Unable To Verify
S	Unavailable For Verification

### AVS Response Codes - Visa

AVS Response	Description
A	Address matches, ZIP code does not.
B	Street address match for international transaction; postal code not verified.
C	Street & postal code not verified for international transaction.
D	Street & Postal codes match for international transaction Both the five-digit postal zip code as well as the first five numerical characters contained in the address match for the international transaction.
E	Transaction is ineligible for address verification
F	Street address & postal codes match for international transaction. (UK Only)
G	AVS not performed because the international issuer does not support AVS.
I	Address information not verified for international transaction.
M	Street address & postal codes match for international transaction.
N	Neither the ZIP nor the address matches
P	Postal codes match for international transaction; street address not verified.
S	AVS not supported at this time
R	Issuer's authorization system is unavailable, try again later
U	Unable to perform address verification because either address information is unavailable or the Issuer does not support AVS
W	Nine-digit zip match, address does not. The nine-digit postal zip code matches that stored at the VIC or card issuer's center. However, the first five numerical characters contained in the address do not match.
X	Exact match (nine-digit zip and address). Both the nine-digit postal zip code as well as the first five numerical characters contained in the address match.
Y	Address & 5-digit or 9-digit ZIP match
Z	Either 5-digit or 9-digit ZIP matches, address does not
0 [zero]	Service Not Allowed. Generally associated with credit cards that are either not allowed to be used for any online transactions or are not allowed to be used for a specific classification of company.

### AVS Response Codes - MasterCard

AVS response	Description
A	Address matches, ZIP code does not.
B	Street address match for international transaction; postal code not verified.
C	Street & postal code not verified for international transaction.
D	Street & Postal codes match for international transaction Both the five-digit postal zip code as well as the first five numerical characters contained in the address match for the international transaction.
E	Ineligible transaction. Address verification not allowed for card type
F	Street address & postal codes match for international transaction. (UK Only)
G	International Address information unavailable. The international address information was not available at the VIC or issuer's center.
I	Address information not verified for international transaction.
M	Street address & postal codes match for international transaction.
N	Neither the ZIP nor the address matches.
P	Postal codes match for international transaction; street address not verified.
S	AVS not supported at this time.
R	Retry, system unable to process.
U	No data from issuer/BankNet switch.
W	9-digit ZIP code matches, but address does not.
X	Exact, all digits match, 9-digit ZIP code.
Y	Exact, all digits match, 5-digit ZIP code.
Z	5-digit ZIP code matches, but address does not.

### AVS Response Codes - American Express

AVS response	Description
A	Address only is correct
B	Street address match for international transaction; postal code not verified.
C	Street & postal code not verified for international transaction.
D	Street & Postal codes match for international transaction Both the five-digit postal zip code as well as the first five numerical characters contained in the address match for the international transaction.
E	Ineligible transaction. Address verification not allowed for card type
F	Street address & postal codes match for international transaction. (UK Only)
G	International Address information unavailable. The international address information was not available at the VIC or issuer's center.
I	Address information not verified for international transaction.
M	Street address & postal codes match for international transaction.
N	Neither the ZIP nor the address matches
P	Street address match for international transaction; postal code not verified.
R	Issuer's authorization system is unavailable, try again later
S	AVS not supported at this time
U	The necessary information is not available, account number is neither U.S. nor Canadian
W	Nine-digit zip match, address does not. The nine-digit postal zip code matches that stored at the VIC or card issuer's center. However, the first five numerical characters contained in the address do not match.

X	Exact match (nine-digit zip and address). Both the nine-digit postal zip code as well as the first five numerical characters contained in the address match.
Y	Yes, address and ZIP code are both correct.
Z	ZIP code only is correct

### AVS Response Codes - Discover

AVS response	Description
A	Address matches, ZIP code does not.
B	Street address match for international transaction; postal code not verified.
C	Street & postal code not verified for international transaction.
D	Street & Postal codes match for international transaction Both the five-digit postal zip code as well as the first five numerical characters contained in the address match for the international transaction.
E	Transaction is ineligible for address verification
F	Street address & postal codes match for international transaction. (UK Only)
G	AVS not performed because the international issuer does not support AVS.
I	Address information not verified for international transaction.
M	Street address & postal codes match for international transaction.
N	Neither the ZIP nor the address matches
P	Postal codes match for international transaction; street address not verified.
S	AVS not supported at this time
R	Issuer's authorization system is unavailable, try again later
U	Unable to perform address verification because either address information is unavailable or the Issuer does not support AVS
W	Nine-digit zip match, address does not. The nine-digit postal zip code matches that stored at the VIC or card issuer's center. However, the first five numerical characters contained in the address do not match.
X	Exact match (nine-digit zip and address). Both the nine-digit postal zip code as well as the first five numerical characters contained in the address match.
Y	Address & 5-digit or 9-digit ZIP match
Z	Either 5-digit or 9-digit ZIP matches, address does not
0 [zero]	Service Not Allowed. Generally associated with credit cards that are either not allowed to be used for any online transactions or are not allowed to be used for a specific classification of company.

## FDMS Nashville Response Codes

Response code	Error Message
1	Invalid Transaction Code
3	Terminal ID not setup for settlement on this Card Type
4	Terminal ID not setup for authorization on this Card Type
5	Invalid Card Expiration Date
6	Invalid Process Code, Authorization Type or Card Type
7	Invalid Transaction or Other Dollar Amount
8	Invalid Entry Mode
9	Invalid Card Present Flag
10	Invalid Customer Present Flag
11	Invalid Transaction Count Value
12	Invalid Terminal Type
13	Invalid Terminal Capability
14	Invalid Source ID
15	Invalid Summary ID
16	Invalid Mag Stripe Data
17	Invalid Invoice Number
18	Invalid Transaction Date or Time
19	Invalid bankcard merchant number in First Data database
20	File access error in First Data database
26	Terminal flagged as Inactive in First Data database
27	Invalid Merchant/Terminal ID combination
30	Unrecoverable database error from an authorization process (usually means the Merchant/Terminal ID was already in use)
31	Database access lock encountered, Retry after 3 seconds
33	Database error in summary process, Retry after 3 seconds
43	Transaction ID invalid, incorrect or out of sequence
51	Terminal flagged as violated in First Data database (Call Customer Support)
54	Terminal ID not set up on First Data database for leased line access
57	not setup for that card type
59	Settle Trans for Summary ID where earlier Summary ID still open
60	Invalid account number found by authorization process, See Appendix B
61	Invalid settlement data found in summary process (trans level)
62	Invalid settlement data found in summary process (summary level)
80	Invalid Payment Service data found in summary process (trans level)
98	General system error

## FDMS Omaha Response Codes

Response code	Error Message
A	Authorization Prohibited
B	Bankrupt Account
C	Closed Account
D	Delinquent Account
E	Revoked Card

I	Interest Prohibited
L	Lost Card
O	Over Limit
U	Stolen Card
X	Delinquent and Over Limit
Y	Decline Auth Flag
Z	Charged-off Account
1	Account on Warning Bulletin
2	Over Cash Advance Limit
3	Over Cash Advance Total
4	Over Merchandise Limit
6	Excessive Authorizations

### Payment Gateway Response Codes

Response code	Error Message
P30	Test Tran. Bad Card
P35	Test Tran. Problem
P50	Fraud Screen Failure
P51	Missing PIN Code
P52	Invalid Bank Acct. No.
P53	Invalid Bank Routing No.
P54	Invalid/Missing Check No.
P55	Invalid Credit Card No.
P56	Invalid CVV2/CVC2 No.
P57	Expired. CC Exp. Date
P58	Missing Data
P59	Missing Email Address
P60	Zip Code does not match Billing State.
P61	Invalid Billing Zip Code
P62	Zip Code does not match Shipping State.
P63	Invalid Shipping Zip Code
P64	Invalid Credit Card CVV2/CVC2 Format.
P01	AVS Mismatch Failure
P02	CVV2 Mismatch Failure
P40	Username already exists
P41	Username is blank
P91	Missing/incorrect password
P92	Account not configured for mobile administration
P93	IP Not registered to username.
P94	Mode not permitted for this account.
P95	Currently Blank
P96	Currently Blank
P97	Processor not responding
P98	Missing merchant/publisher name
P99	Currently Blank