Mint

User Guide

IPG is a full-service eCommerce payment gateway owned by Mint Payments.
This user-guide relates to accounts integrated into the Helloworld Microsites only.
This user-guide is not relevant for the Mint Virtual Terminal.

Table of Contents

Published on 2021-04-26.

Overview

This user guide provides information on the tools an operator can use on the Gateway including:

- Managing/Searching existing orders
- Searching existing transactions
- Initiating new mail/telephone orders
- Managing your account

The operator account does not have access to modify merchant configuration. Please login to the Gateway using your manager account for this purpose.

Related Documents

Related Documents are available from the Gateway at https://my.ipgpay.com/support/documentation. Alternatively log into the Gateway and from the top navigation menu click **Support**, then **Documentation**.

Document	Description
Support & Ticketing System User Guide	This guide covers how merchants can request help or support from the Support Team.

Access Credentials

You will be provided access credentials by your Account Manager to access the Gateway - including:

- Your Username
- Your Initial Password

Access credentials must not be shared between users. Please contact your Account Manager if you require additional accounts.

Raising Issues

If you experience any problems while using the Gateway, have any questions regarding capabilities/ functionality or require additional information please raise a ticket in the Ticket System. Please refer to the Ticket System User Guide for more information.

If you are unable to login to your Account - please contact your Account Manager for further assistance.

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Gateway Overview

NOTE
Certain features, configuration and access are restricted based on your Account Configuration. Please speak to your Account Manager if you require additional features enabled.

The Gateway is a payment system that connects online merchants with multiple-currency payment acquirers who have relationships with banking organisations. This allows merchants to offer multiple payment methods, currencies and languages via a single integration with the gateway.

There are three main methods to deliver payment data through the Gateway:

- Directly passing payment and item information from your system to the Gateway using the Web Services API.
- Using a Gateway Hosted Payment Form to capture customer payment information that is passed through to the Gateway.
- Using the V-Terminal tool in the Gateway to process mail/telephone orders.

The Gateway includes a management user interface (UI) that allows merchants to login via the web - run reports, review and modify configuration, and manage entities such as items, notifications, passwords and errors.

The initial configuration of your merchant account will be performed by your Account Manager at account setup time. Many of the Gateway settings can only be configured by your Account Manager, as the available functionality will depend on your merchant category, processing requirements and accepted payment methods.

My Account

This section provides details on your account including how to:

- Log in to the Gateway
- Change your password
- Manage your account settings

Requirements

The following requirements must be met for access to the Gateway to be supported:

- Internet Explorer 11+ or the most recent version of Mozilla Firefox, Safari or Google Chrome.
- Javascript and Cookies must be enabled.

WARNING
Using an unsupported browser may result in errors when using the Gateway including failure to connect,data corruption, errors, invalid report data or other unexpected results.

Access to a simplified version of the Gateway is also supported on mobile devices. This access provides access only to selected tools and functionality. Please refer to Appendix - Mobile Devices [34] for further information.

Problems Logging In

If you are unable to login to the Gateway, please contact your Account Manager for assistance.

Logging into the Gateway

NOTE
Your Account Manager will provide you with a username and password in order to access the Gateway.

In your browser, go to https://my.ipgpay.com

Enter your username and password in the appropriate fields. **Your password is case sensitive and must be entered exactly as provided**:

Click on the **Login** button.

Changing Your Password

For security reasons, you are required to change your password on a regular basis. Five Days before the password expires you will be prompted to change the password after successful login to the Gateway. You can opt to change the password immediately, or wait until it expires. Once your password has expired you will be forced to change your password before you can access any resources within the Gateway.

You can change your password at any time after login by accessing **Account** - **My Account** in the navigation menu. Then clicking the **Change Password** button.

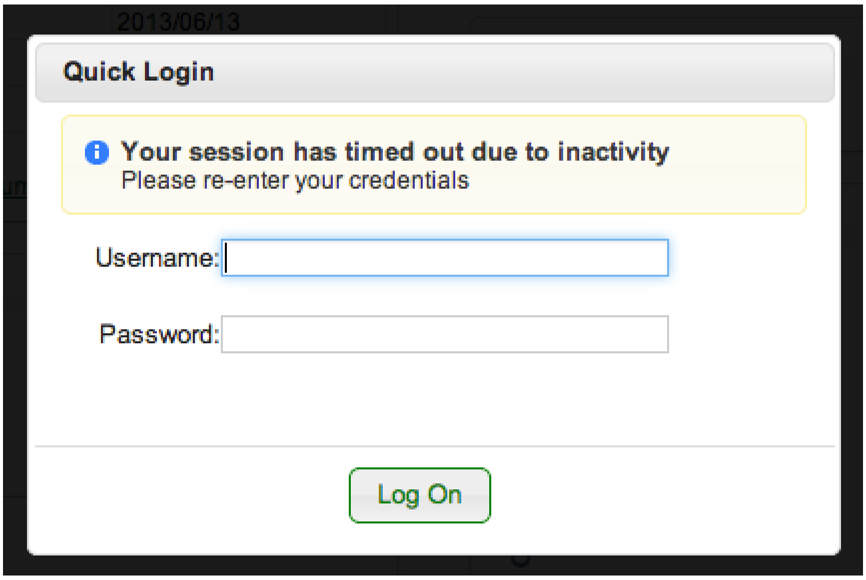
All passwords must adhere to the following requirements:

- You **cannot** use any of your **previous four passwords**
- Your password must have **at least eight characters**
- Your password must have **at least one uppercase letter**
- Your password must have **at least one lowercase letter**
- Your password must have **at least one numeric character**

Logging Out

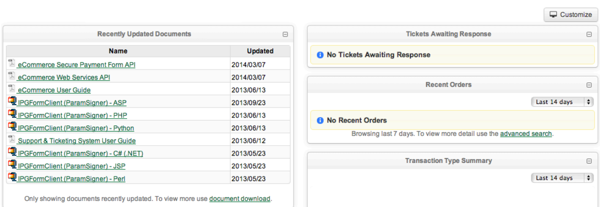
It is recommended for security reasons that you log out of the Gateway when you have finished all of your tasks. You can log out by clicking the **Log Off** link at the top right of the navigation bar.

The gateway will automatically log you out if you have not performed any activities for **15 minutes**. You will be provide the opportunity to log in again using the **Quick Login**. This allows you to re-authenticate with the Gateway and remain on the same page, rather than redirecting you back to the dashboard.

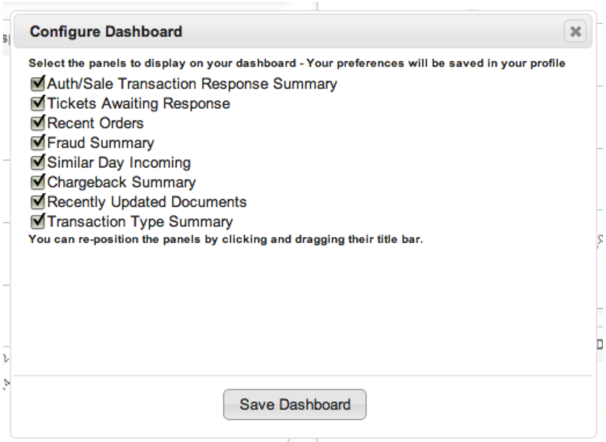


Dashboard

When you have successfully logged into the Gateway the first screen you will see is the Dashboard. The Dashboard is a quick and easy way to view a variety of information from recent orders or transactions, to open tickets in the Ticket System and new documentation available for download.



The Dashboard can be customised to suit your needs. To select the information that will appear on the Dashboard click the **Customise** button at the top right of the screen. You can then select which Dashboard Widgets you want to display.



To change the order of the Widgets simply click and drag a widget by the title bar, then drop it in the new position.

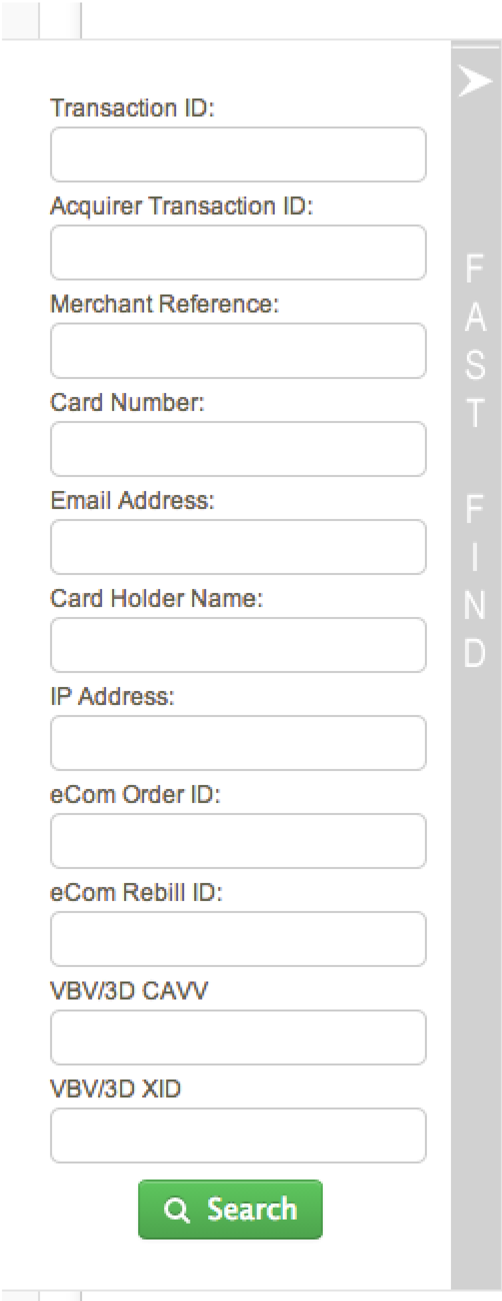
Finally, you can change the information displayed within the Dashboard Widgets by selecting different values from the dropdowns on each Widget. You can select different types of data, or different periods of data to display.

These selections will be saved to your account so they will be remembered next time you login.

Fast Find

Fast Find allows you to quickly search for specific orders or transactions in the Gateway. It is shown at all times on the left edge of the screen.

To activate fast find click the grey bar. A panel will slide out displaying a variety of fields which can be used to search:

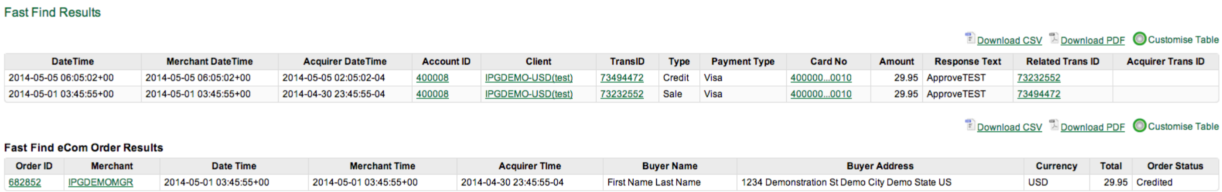


Field	Description
Transaction ID	Unique identifier for a specific transaction.
Acquirer Transaction ID	Transaction identifier returned by a payment acquirer for a specific transaction.
Merchant Reference	Merchant reference passed through for this transaction or order on the original request.

Field	Description
Card Number	Card number for the transaction or order. Both full card number or card numbers with dots to replace the middle digits are supported.
Cardholder Name	Cardholder name from the original transaction.
Email Address	Customers email address on the order or transaction.
IP Address	Customers IP address on the order or transaction.
Order ID	Unique identifier for a specific order.
Rebill ID	Unique identifier for a specific rebilling item.
VBV/3D CAVV/XID	VBV/3D data returned after an authentication attempt.

Click **Search** and the results will be displayed matching the criteria entered. Columns displays in the search results can be customised by clicking the **Customise Table** icon. This allows you to choose which fields to show or hide on the results.

Results can be exported to **Comma Delimited CSV** files ready for importation into your favourite spreadsheet application, or in **PDF** format suitable for printing by clicking the icons above the search results.


Fast Find Results

Download CSV Download PDF Customise Table

DateTime	Merchant DateTime	Acquirer DateTime	Account ID	Client	TransID	Type	Payment Type	Card No	Amount	Response Text	Related Trans ID	Acquirer Trans ID
2014-05-05 06:05:02+00	2014-05-05 06:05:02+00	2014-05-05 02:05:02-04	400008	IPGDEMO-USD(test)	73494472	Credit	Visa	400000...0010	29.95	ApproveTEST	73232552	
2014-05-01 03:45:55+00	2014-05-01 03:45:55+00	2014-04-30 23:45:55-04	400008	IPGDEMO-USD(test)	73232552	Sale	Visa	400000...0010	29.95	ApproveTEST	73494472	

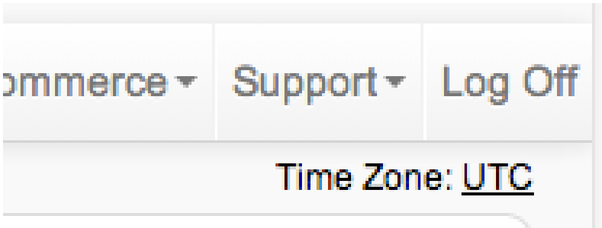
Download CSV Download PDF Customise Table

Fast Find eCom Order Results

Order ID	Merchant	Date Time	Merchant Time	Acquirer Time	Buyer Name	Buyer Address	Currency	Total	Order Status
682852	IPGDEMOMGR	2014-05-01 03:45:55+00	2014-05-01 03:45:55+00	2014-04-30 23:45:55-04	First Name Last Name	1234 Demonstration St Demo City Demo State US	USD	29.95	Credited

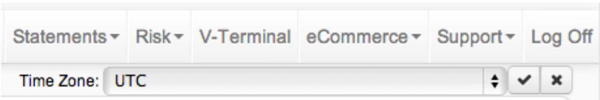
Time Zone

The time zone is used for displaying reports and searches in your chosen time zone setting. The current time zone set for your account is visible on the top right of the screen - below the navigation bar.



To change this setting - simply click the current time zone link.

You are then presented with a drop down listing all the available regions and related time zones. Once you have selected the appropriate time zone - click the **Tick** button to save your change. Or the **cross** button to cancel and retain the current time zone selection.



For more information on time zones within the Gateway please refer the to Appendix - Time Zones [35]

Managing Orders

An order contains information pertaining to a single customer initiated purchase.

This may include:

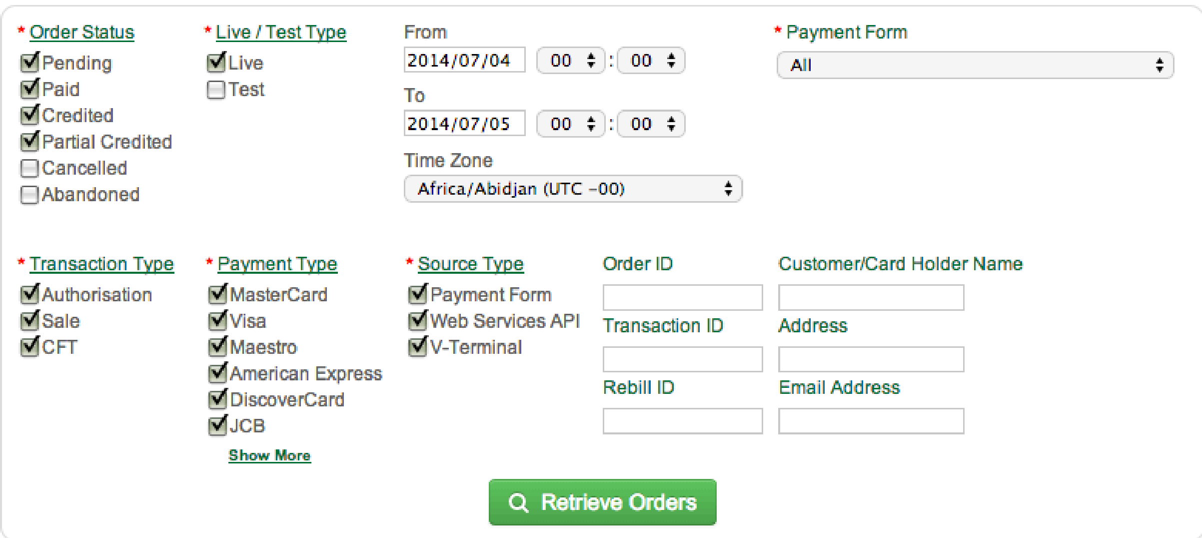
- Payment details including payment type (Credit card or other payment methods), credit card or payment account details
- Customer details including the customers name and billing address
- Item information on what items a customer ordered
- All related financial transactions including credits, settlements and ongoing rebilling transactions
- Notification details showing information that was sent from the Gateway to the merchant including emails and server notifications.

Orders can be created via the Payment Forms, Web Services API or V-Terminal interface on the Gateway.

Searching Orders

Log in to the Gateway. Please refer to My Account - Logging In [6] for more information.

On the top navigation bar, click **eCommerce**. A sub-menu will appear. Select **Orders** in the sub-menu. The **Order Management** page will then be displayed.



Searching By ID

Order Management allows searching by a number of unique identifiers. Including:

ID	Description
Order ID	Unique identifier for an order.
Transaction ID	Unique identifier for financial transactions including Sales, Authorisations and Credits.
Rebill ID	Unique Rebilling reference.

If searching by ID, all other search criteria are ignored.

Searching By Filters

Searching by filters allows you to search by a number of order properties.

Filter	Description
Customer Name	Customer name on the order.
Address	Billing address on the order.
Email Address	Customer email address on the order.
Order Status	Current status of the order. Refer to Appendix - Order Status [29] for a breakdown of all available statuses.
Live/Test	Allows filtering of transactions that were either performed as in test mode, or in live mode. Test transactions are performed using test payment information and are not financial.
Type	Allows searching of orders which were created with the matching initial transaction type: Authorisation or Sale.
Payment Type	Allows searching by the payment type of the order. Refer to Appendix - Supported Payment Types [30] for a full list of payment types. Not all payment types may be available for your account.
Source Type	Allows searching based on how the order was created. Available options include: Payment Form, Web Services API,V-Terminal.

Searching By Date/Time & Timezone

Order Management allows searching based on specified date and time ranges. You can select a maximum period of 100 days for the search.

Timezone allows selection of which timezone the time parameters will be applied to. By default this will default to the time zone defined on your user account. Please Refer to My Account - Timezones [10] For further information.

Search Results

Once you've set the parameters of your search, click on **Retrieve Orders**. Any orders matching the search criteria will then be shown on screen below the search criteria.

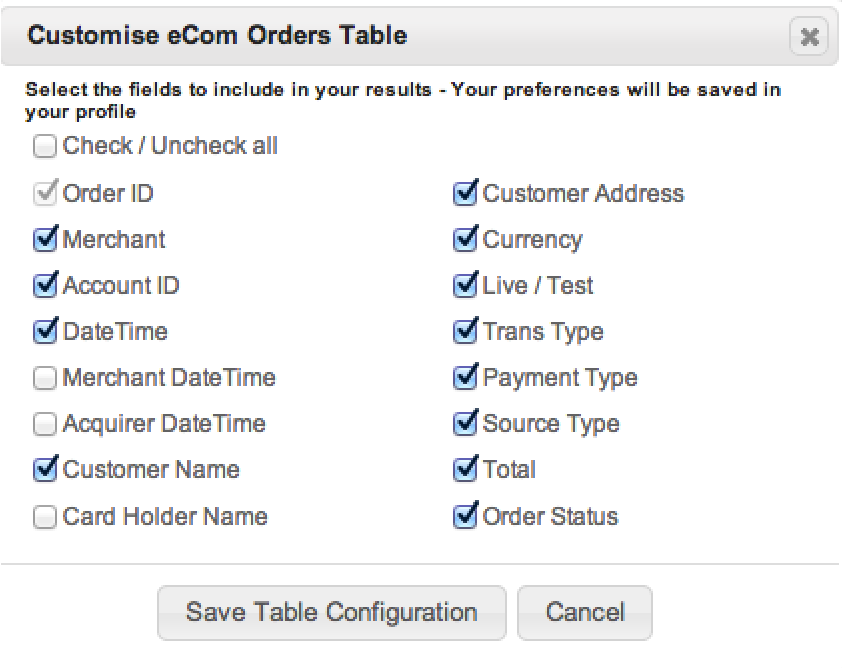
Showing 1

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 Next >   Download CSV   Download PDF   Customise Table

Order ID	DateTime	Customer Name	Customer Address	Currency	Live / Test	Trans Type	Payment Type	Source Type	Total	Order Status
682852	2014-05-01 03:45:55+00	First Name Last Name	1234 Demonstration St Demo City Demo State United States	USD	Test	Sale	Visa	Payment Form	29.95	Credited
682844	2014-04-28 03:58:52+00	First Name Last Name	1234 Demonstration St Demo City Demo State Australia	USD	Test	Sale	Visa	Payment Form	29.95	Paid
682834	2014-04-28 03:16:21+00	First Name Last Name	1234 Demonstration St Demo City Demo State Australia	USD	Test	Sale	Visa	Payment Form	29.95	Paid
682824	2014-04-28 03:15:51+00	First Name Last Name	1234 Demonstration St Demo City Demo State Australia	USD	Test	Sale	Visa	Payment Form	29.95	Credited

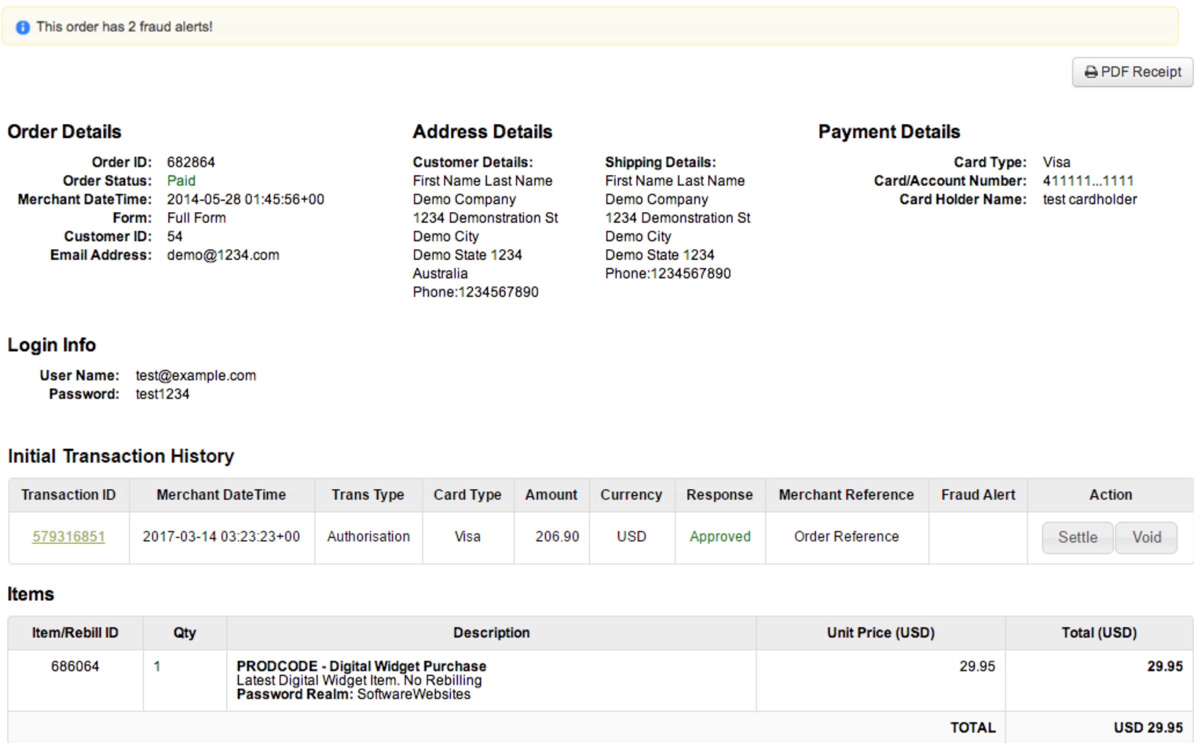
Results are shown in batches of 100 records. You can browse through available records by using the numbered pagination above the search results.

Columns displayed in the search results can be customised by clicking the **Customise Table** icon. This allows you to choose which fields to show or hide on the results.



Results can be exported to **Comma Delimited CSV** files ready for importation into your favourite spreadsheet application, or in **PDF** format suitable for printing by clicking the icons above

To view an order click the **Order ID** in the search results. The order details will then be displayed.



The top portion of the order will display all customer and address information relating to the order

Field	Description
Fraud Alert	Displayed as an alert banner across the top of the screen if any fraud alerts are associated with this order or related transactions.
Order ID	A unique identifier for this order. This is the primary reference for a customers purchase.
Order Status	The current status of the order. Refer to Appendix - Order Status [29] for a full list of valid statuses.
Merchant DateTime	The date/time of the order in the timezone configured in merchant configuration.
Form	The payment form this order was processed through. Only applicable for orders created via the Payment Form interface.
Customer ID	The reference to a customer in the Gateway. Only present if a Customer ID was provided in the order request.
Email Address	The email address of the customer. Will be used for email notifications if enabled for this merchant.
Customer Details	Customers billing address details.
Shipping Details	Customers shipping address details.
Payment Details	Information on the customers payment method including payment type, credit card details, alternative payment details (including vouchers, wallets or bank transfers). Fields will vary based on the payment type used.

Initial Transaction History displays the original transactions relating to an order. Including the original sale or authorisation transaction, and any followup settlement, credit or void transactions referencing the original transaction.

Initial Transaction History

Transaction ID	Merchant DateTime	Trans Type	Card Type	Amount	Currency	Response	Merchant Reference	Fraud Alert	Action
579316851	2017-03-14 03:23:23+00	Authorisation	Visa	206.90	USD	Approved	Order Reference		Settle Void

Field	Description
Transaction ID	Unique reference for this transaction.
Merchant DateTime	The date/time of the order in the timezone configured in merchant configuration.
Trans Type	The type of transaction, eg. Authorisation,Sale,Credit,Void
Card/Payment Type	The credit card type, or payment type used to perform the transaction.
Amount	The amount of the transaction
Response	The result of the transaction - will be either Approved,Declined or Error.
Merchant Reference	The merchants reference for this order
Fraud Alert	Details of any fraud alerts associated with this transaction.
Action	Additional actions that your user can perform. Including performing credits, settlements or voids.

Items displays all items included on the original order. Including item descriptions, item codes, prices and item quantities. Item/Rebill ID is a unique identifier for each item.

Items

Item/Rebill ID	Qty	Description	Unit Price (USD)	Total (USD)
686064	1	**PRODCODE - Digital Widget Purchase** Latest Digital Widget Item. No Rebilling **Password Realm:** SoftwareWebsites	29.95	**29.95**
			TOTAL	**USD 29.95**

Field	Description
Item/Rebill ID	The unique identifier for this item.
Qty	The quantity of this item on the order.
Description	Description of the item. Will include information the rebill schedule if this is a recurring purchase.
Unit Price	Price of the item in the order currency.
Total	Total order price in the order currency.

Order notes allows notes to be entered and stored against an order. These notes are only visible to other Gateway users. Customers do not see notes.

Order Notes

Date Added	Notes
2014-06-26 04:16:59	Test note

Add Note

Order notifications displays all notification events for this order. This includes emails sent to the customer or merchant, and server to server notifications sent to the merchants system.

Order Notifications

Notification ID	First DateTime	Last DateTime	Type	Status	Action
803164	2014-05-28 01:59:25+00	2014-05-28 01:59:25+00	Credentials Resent Email Customer	Successful	
803154	2014-05-28 01:55:19+00	2014-05-28 01:55:19+00	Credentials Updated Email Customer	Successful	
803144	2014-05-28 01:55:19+00	2014-05-28 01:55:19+00	Credentials Updated Email Merchant	Successful	

Field	Description
Notification ID	Unique identifier for this notification event.
First DateTime	First date/time this notification was attempted.
Last DateTime	Last date/time this notification was attempted. In the event that a notification was not able to be sent, it will be retried and the last retry date/time recorded.
Type	The type of notification - will vary for email notifications and server to server notifications. Refer to Appendix - Customer Email Notification Types [31] for a list of customer email notifications. Server to server notifications are documented in the **Web Services API**.
Status	Status of the notification event - will be either Successful or Failed.
Action	Additional actions that your user can perform. Including resending failed notifications immediately.

Crediting an Order

Credits allow a refund to be processed to the customers credit card or alternate payment provider account. This action can also be performed via the Web Services API.

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Credits can only be performed when an order status is **Paid** and can only be performed on **Sale** or **Settlement** transactions.

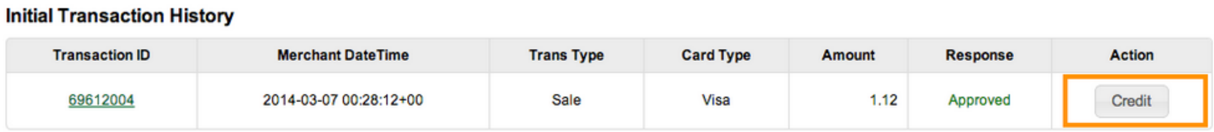
NOTE

Credits are not supported for all payment types - Please contact your Account Manager for further information

Log in to the Gateway. Please refer to My Account - Logging In [6] for more information.

Search for the Order where you would like to action the Credit. Refer to Searching Orders [11] for more information. Click the **Order ID** to view the Order.

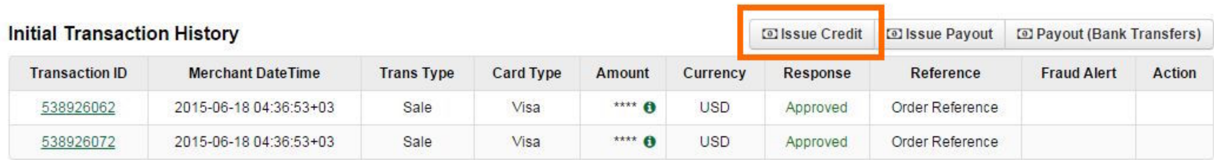
Click the **Credit** button next to the Transaction that you want to Credit. Transactions appearing under **Initial Transaction History** and **Rebilling** may be credited.



Initial Transaction History

Transaction ID	Merchant DateTime	Trans Type	Card Type	Amount	Response	Action
69612004	2014-03-07 00:28:12+00	Sale	Visa	1.12	Approved	Credit

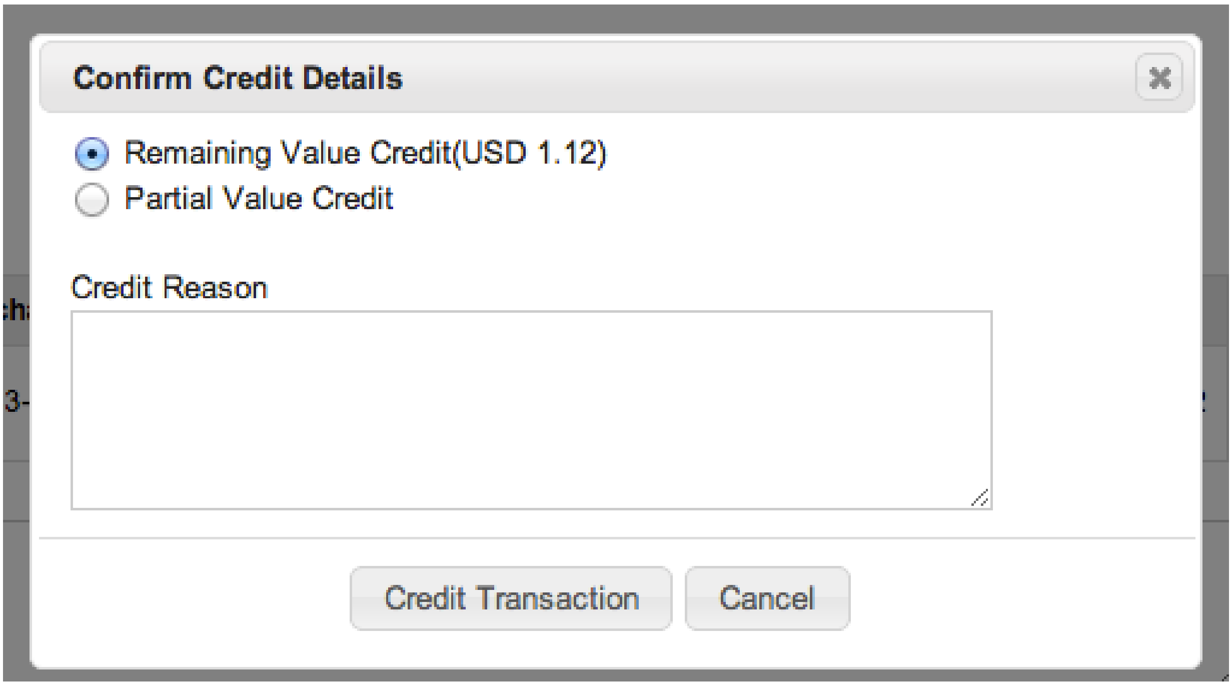
For scenarios where there may be initial split transactions - the credit button will appear above the initial transaction list. Partial credits are not supported for this option, and the credit will apply to all split transactions.



Initial Transaction History — Issue Credit | Issue Payout | Payout (Bank Transfers)

Transaction ID	Merchant DateTime	Trans Type	Card Type	Amount	Currency	Response	Reference	Fraud Alert	Action
538926062	2015-06-18 04:36:53+03	Sale	Visa	****	USD	Approved	Order Reference		
538926072	2015-06-18 04:36:53+03	Sale	Visa	****	USD	Approved	Order Reference		

The **Confirm Credit Details** window will be shown.

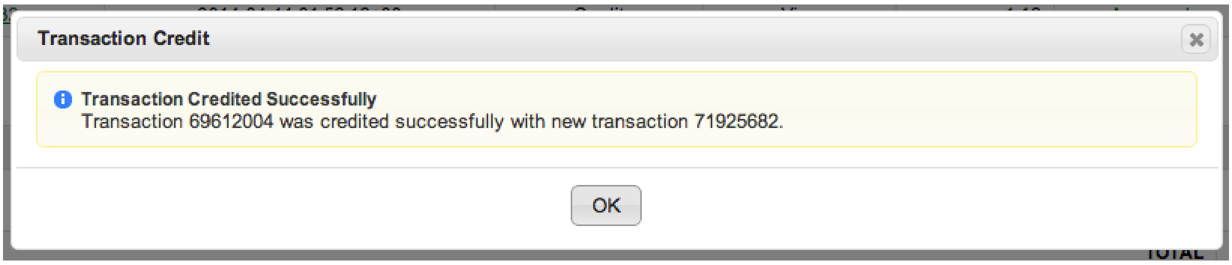


- **Partial credit** will perform a credit for less than the amount of the original transaction minus any previous credits performed. This option will require a value to be entered. This option is not available for split transactions.
- **Remaining Value** credit will perform a credit equal to value of the original transaction minus and credits performed. No value is required for entry, the system will calculate and display the remaining value on screen.

Credit Reason allows you to enter a description of why this credit is being performed. This value is not displayed to customers, and is only visible when viewing the transaction details within the Payment Gateway.

Click the **Credit Transaction** button to apply the credit or **Cancel**.

A confirmation message on the transaction credit will appear on the screen. Click **OK** to close the message.



The Order Status will be updated to **Credited** if the original transaction amount has been fully credited, or **Partially Credited** if only a portion of the original amount was credited.

This event will generate Credit Notifications if this Merchant Account has been configured for notifications.

Updating Order Email

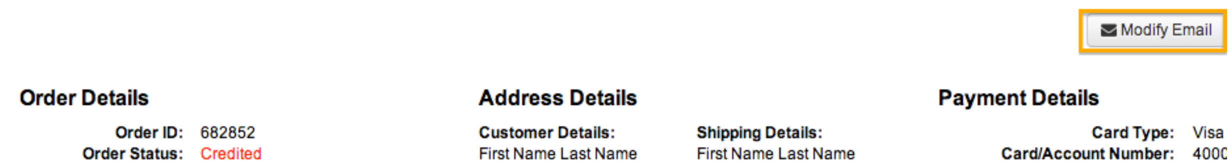
All orders created in the Gateway include an email address. This field is mandatory. Email notifications sent to the customer will be delivered to this address. If the original email address was entered incorrectly or the customer requires the email address to be changed - the order email address can be updated via the Gateway **Order Management** tool.

NOTE
This action cannot be performed via the **Web Services API**.

Log in to the Gateway. Please refer to My Account - Logging In [6] for more information.

Search for the order that requires the email address to be updated. Refer to Searching Orders [11] for more information. Click the **Order ID** to view the order.

Click the **Modify Email** button at the top right of the order.



You will then be prompted to enter the new email address, then click **Update Email**. A Confirmation screen will be shown to indicate the update was successful.

After refreshing the order page - the email address change will be shown in the order notes section. This provides a record of all updates.

Order Notes

Date Added	Notes
2014-05-28 01:40:30	Order email updated to test@example.com by IPGDEMOMGR (400004)

Processing Payments via V-Terminal

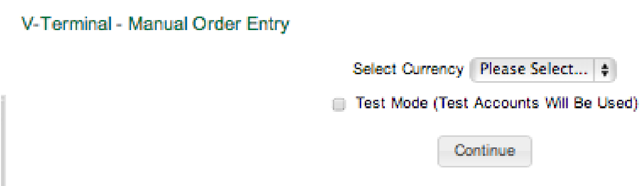
V-Terminal is used by merchant representatives to manually process orders received via telephone or mail order by entering the details into a Virtual Terminal (V-Terminal). The V-Terminal uses the same format and layout as the Payment Forms.

NOTE
V-Terminal is only available if enabled by your Account Manager. Only accounts/ currencies specifically enabled for V-Terminal will be available.

Creating a New Order

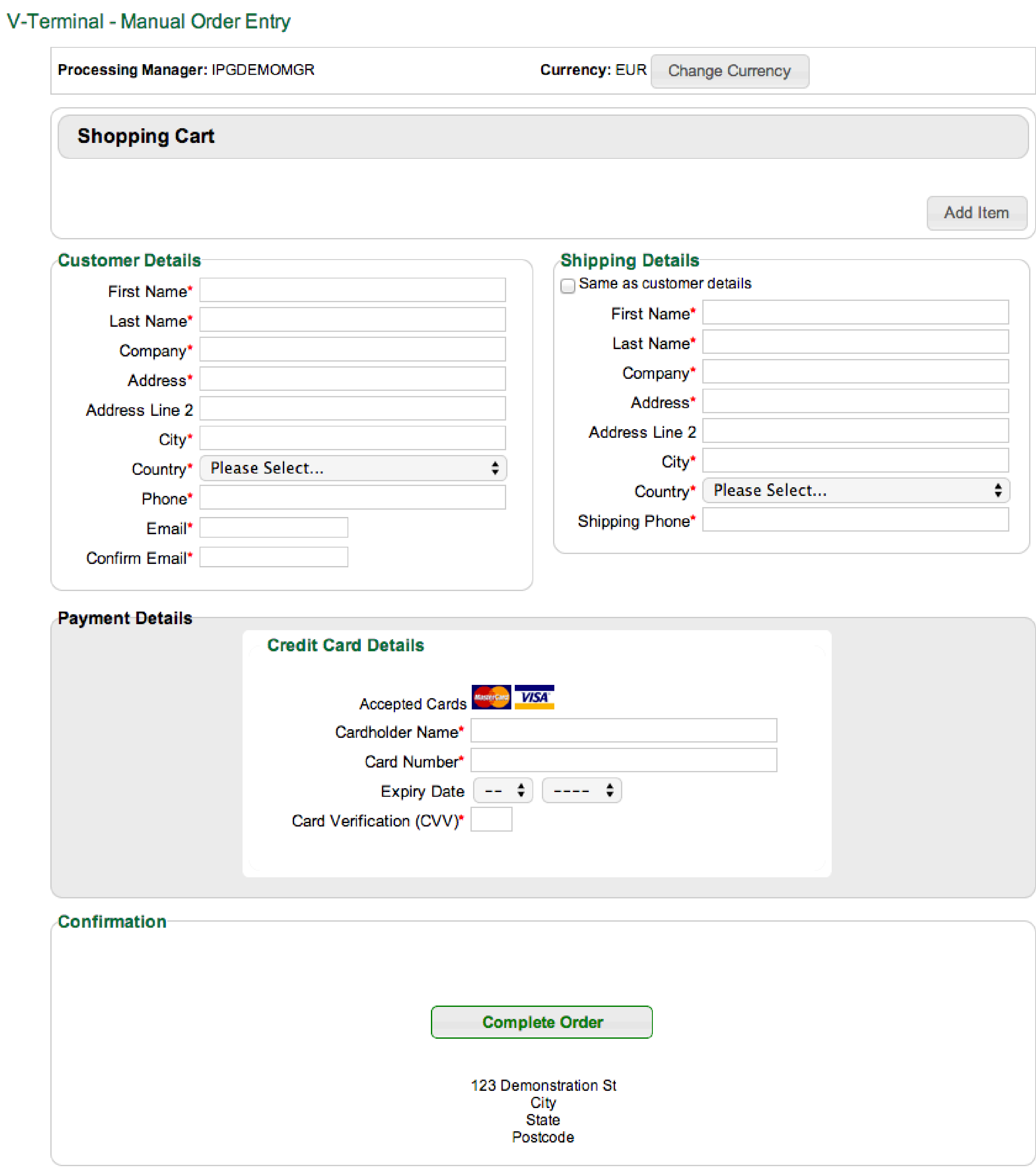
Log in to the Gateway. Please refer to My Account - Logging In [6] for more information.

On the top navigation bar, click **V-Terminal**. The **V-Terminal** page will then be displayed.



If performing a test transaction ensure the **Test Mode** is enabled - this will allow the V-Terminal to be tested using test payment information which will not result in a financial transaction.

Select the currency for the order then click the **Continue** button.

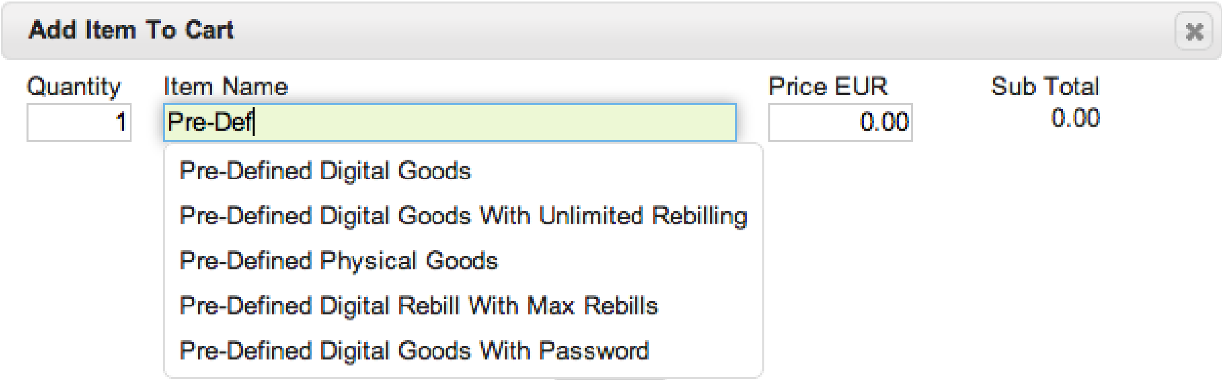


Fill out the form with the order details. Mandatory fields are denoted with a red asterisk next to the field name.

Adding Items

You must add at least one item to the order in order to process. Items are added by clicking the **Add Item** button on the top right of the V-Terminal page.

If any predefined items have been created in your merchant account you can use these items when creating a V-Terminal order. Start typing the item name and it will present a list of existing items that match. Click on the item name to select. New items can be defined by entering the new details into the fields provided.



Field	Description
Quantity	Enter the quantity of this item ordered by the customer.
Item Name	Enter the name of the item being ordered.
Item Description	Enter any additional information about the item.
Price	Enter the **cost of one unit/order** of the item.
SubTotal	Subtotal for the cost of this item multiplied by the quantity.
Item Type	Select **Physical** if the item is to be shipped. Select **Digital** if the item is to be delivered electronically. Not all options may be available for your Account.
Activate Rebilling	Enabled ongoing rebilling for this Item, which will generate subsequent rebilling payments based on the provided schedule.

If rebilling is activated - additional fields must be completed to set the rebill schedule:

Field	Description
Inital (Trial Period)	Initial Period (Trial Period) expressed in days. The period before the first payment is taken on a rebill.
Rebill Period	Maximum number of times a rebill will occur. The initial period does not contribute towards this count.
Number of Rebills	Total number of rebills to perform.
Initial Price	The initial amount to be charged to the customer for the item.
Rebill Price	The Ongoing rebill amount to be charged to the customer for the item.

Customer Details

Fields are provided for passing the customers billing details to the V-Terminal. The fields shown will depend on the V-Terminal Configuration for the merchant.

Field	Description
First Name	Enter the given name of the customer requesting the order.
Last Name	Enter the surname of the customer requesting the order.
Company	Billing address company name, if applicable.
Address	Enter the street number of the customer's billing address.
Address Line 2	Enter the suburb of the customer's billing address.
City	Enter the city of the customer's billing address.

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Field	Description
Country	Enter the country of the customer's billing address.
Phone	Enter the customer's primary contact number.
Email	Enter the customer's primary email address. This will be used for sending email receipts to the customer if customers email receipts are enabled for this merchant.
Confirm Email	Re-enter the customer's primary email address.
Same as customer details	Tick this box if the shipping details of the customer are the same as the customer details.

Customer Shipping Details

Fields are provided for passing the customers shipping details to the V-Terminal. The fields shown will depend on the V-Terminal configuration for the merchant. This field will be hidden if the customer is purchasing digital products only.

Field	Description
First Name	Enter the given name of the person receiving the order.
Last Name	Enter the surname of the person receiving the order.
Company	Shipping address company name, if applicable.
Address	Enter the street number of the customer's shipping address.
Address Line 2	Enter the suburb of the customer's shipping address.
City	Enter the city of the customer's shipping address.
Country	Enter the country of the customer's shipping address.
Shipping Phone	Enter the contact number for the customer's shipping address.

Payment Details

Not all payment methods are available via the V-Terminal. Select an available payment method and enter all required information.

Completing the Order

Once all details have been entered on the V-Terminal order form - Click on **Complete Order**.

If any fields are missing, or fail to pass validation - the errors will be displayed on the screen to allow correction. If the order is processed successfully, you will receive confirmation on screen along with a unique **Order ID** reference - which can be used to reference this order in future, or lookup details via the Order Management Tool [11].

If merchant or customer emails are enabled, email notifications will be sent advising of the Order success.

Transaction Management

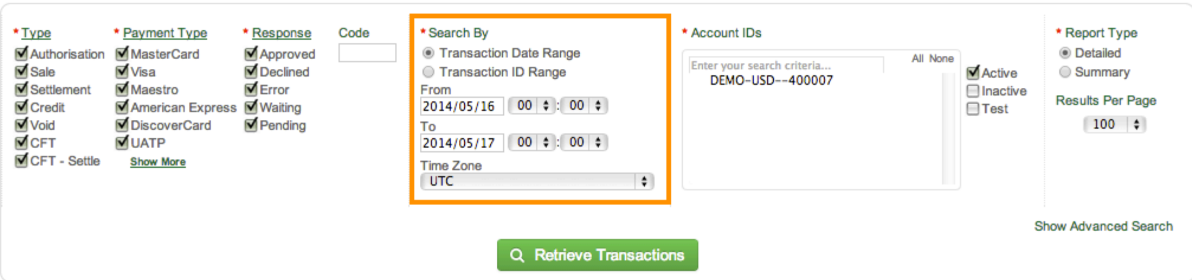
Transaction management allows searching and viewing transactions. All actions to create new transactions or perform actions on existing transactions should be performed via the **Order Management** tool.

Transaction Search

Transaction search allows searching across all transactions within the Gateway.

Log in to the Gateway. Please refer to My Account - Logging In [6] for more information.

On the top navigation bar, click **Search** then click **Transactions** in the sub-menu. The **Transaction Search** page will then be displayed.



Select either search by Transaction ID range, or date range in order to narrow your search. Transaction range allows you to enter a start and end Transaction ID, and the search will return any transactions with an ID within the range. Search by Date allows you to select a date, time and time zone to search within. You are limited to a maximum period of 100 days between the start and end date.

Searching by filters allows you to search by a number of transaction properties.

Filter	Description
Transaction Type	Transaction type allows filtering of transaction based on the type of transaction.
Payment Type	Allows filtering of search results based on the payment type the transaction was processed through. This list will vary based on the supported payment types for your account.
Response	Response allows filtering based on the final status of the transaction. You can use this to filter out failed transactions, or just to return successful transactions.
Filter	Description
Code (Response)	Allows filtering based on a specific response code. Multiple response codes can be entered by using a comma to delimit. Refer to the **Response Codes** page in the gateway by accessing **Support - Response Codes** from the top navigational menu.
Account IDs	Allows filtering of results based on the account the transaction was processed through.
Report Type	Summary provides a high level breakdown of the results. Detailed will show individual line items for each transaction.
Results Per Page	Allows selection of how many results to display in search results. You will be able to paginate through multiple screens.

Clicking the **Advanced Search** link will provide access to further criteria such as currency, cardholder and address details which can be used to further refine the search.

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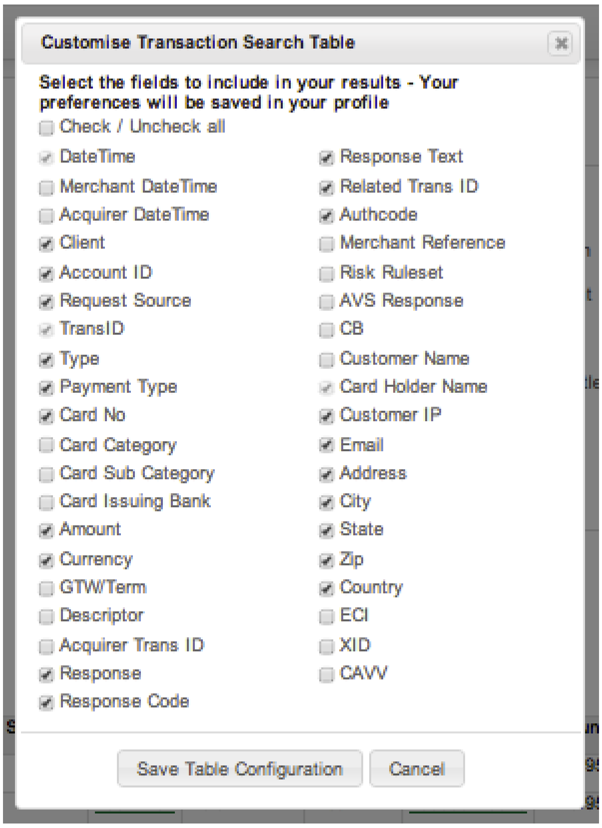
Click **Retrieve Transactions** to display transactions which match your search filters.

Download CSV Download PDF Customise Table

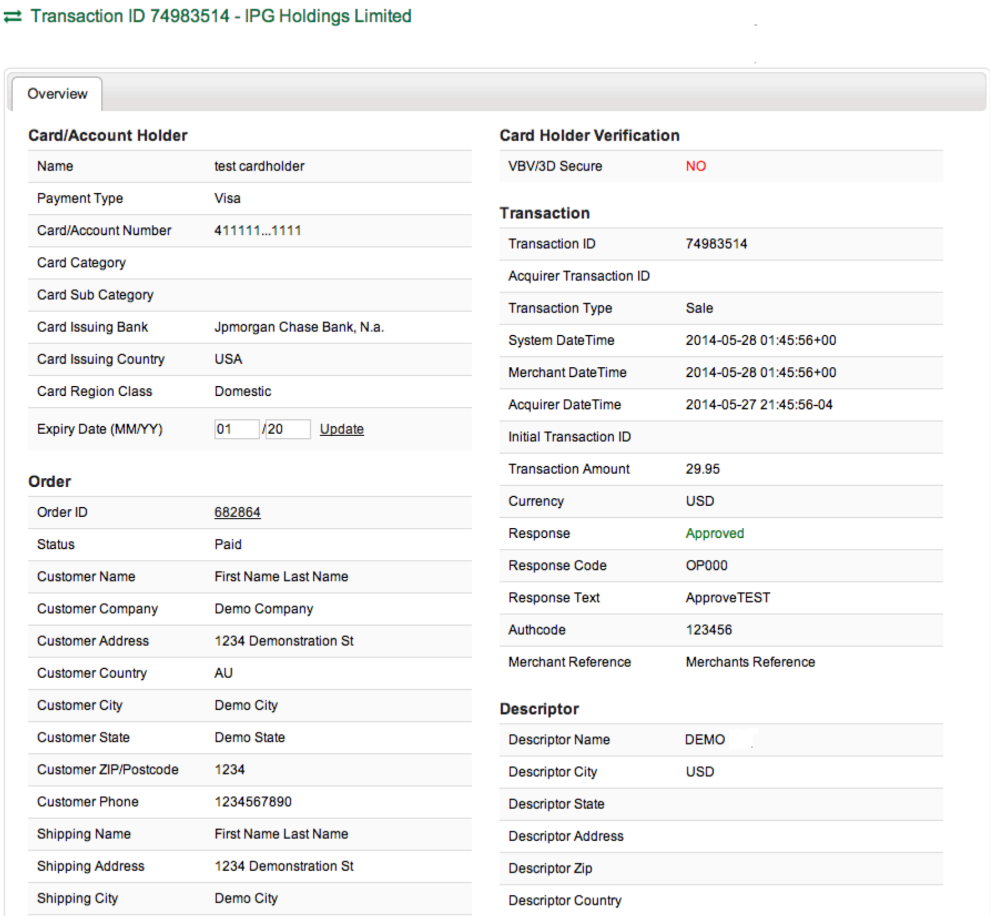
DateTime	Client	Account ID	TransID	Type	Payment Type	Card No	Amount	Currency	Response Code	Response Text	Card Holder Name
2014-05-26 05:48:13+00	DemoMerchant2-EUR	400104	74864074	Sale	Visa	400000...0905	9.99	EUR	OP000	ApproveTEST	aimee ingram
2014-05-26 05:48:09+00	DemoMerchant1-EUR	400100	74864064	Authorisation	Visa	400000...9022	9.99	EUR	OP000	ApproveTEST	sherri house
2014-05-26 05:48:01+00	DemoMerchant2-EUR	400104	74864054	Sale	Visa	400000...0010	5.00	EUR	OP000	ApproveTEST	john smith
2014-05-26 05:47:01+00	DemoMerchant2-EUR	400104	74863984	Sale	Visa	400000...0010	5.00	EUR	OP000	ApproveTEST	john smith
2014-05-26 05:46:51+00	DemoMerchant1-EUR	400100	74863974	Authorisation	Visa	400000...6860	1.00	EUR	OP000	ApproveTEST	maryanne woodrow blanchard
2014-05-26 05:46:38+00	DemoMerchant2-EUR	400104	74863964	Sale	Visa	400000...3008	1.00	EUR	OP000	ApproveTEST	letitia tanner
2014-05-26 05:46:28+00	DemoMerchant1-USD	400096	74863954	Authorisation	Visa	400000...6979	1.00	USD	OP000	ApproveTEST	brett calhoun morse

Columns displayed in the search results can be customised by clicking the **Customise Table** icon. This allows you to choose which fields to show or hide on the results.



Results can be exported to **Comma Delimited CSV** files ready for importation into your favourite spreadsheet application, or in **PDF** format suitable for printing by clicking the icons above the search results.

To view details of a specific transaction click the **TransID** link. The transaction details page will then be displayed.



⇄ Transaction ID 74983514 - IPG Holdings Limited

Overview

Card/Account Holder

Name	test cardholder
Payment Type	Visa
Card/Account Number	411111...1111
Card Category	
Card Sub Category	
Card Issuing Bank	Jpmorgan Chase Bank, N.a.
Card Issuing Country	USA
Card Region Class	Domestic
Expiry Date (MM/YY)	01 /20 Update

Order

Order ID	682864
Status	Paid
Customer Name	First Name Last Name
Customer Company	Demo Company
Customer Address	1234 Demonstration St
Customer Country	AU
Customer City	Demo City
Customer State	Demo State
Customer ZIP/Postcode	1234
Customer Phone	1234567890
Shipping Name	First Name Last Name
Shipping Address	1234 Demonstration St
Shipping City	Demo City

Card Holder Verification

VBV/3D Secure	NO

Transaction

Transaction ID	74983514
Acquirer Transaction ID	
Transaction Type	Sale
System DateTime	2014-05-28 01:45:56+00
Merchant DateTime	2014-05-28 01:45:56+00
Acquirer DateTime	2014-05-27 21:45:56-04
Initial Transaction ID	
Transaction Amount	29.95
Currency	USD
Response	Approved
Response Code	OP000
Response Text	ApproveTEST
Authcode	123456
Merchant Reference	Merchants Reference

Descriptor

Descriptor Name	DEMO
Descriptor City	USD
Descriptor State	
Descriptor Address	
Descriptor Zip	
Descriptor Country	

Glossary

Term	Description
Account Manager	Your contact at the organisation who setup your accounts and provided your initial account details.
Acquirer	An acquiring bank (or acquirer) is a bank or financial institution that processes credit or debit card payments on behalf of a merchant. The term acquirer indicates that the bank accepts or acquires credit card payments from the card-issuing banks within an association. The best-known (credit) card associations are Visa, MasterCard, Discover, American Express, Diners Club, Japan Credit Bureau and China UnionPay.
Authorisation	Authorisation (also card authorisation, preauthorisation, or preauth) is the practice within the banking industry of authorising electronic transactions and holding this balance as unavailable either until the merchant clears the transaction (by settling the transaction), or the hold is released. In the case of debit cards, authorisation holds expire from the account (thus rendering the balance available again) anywhere from 1--5 days after the transaction date depending on the bank's policy; in the case of credit cards, holds may last as long as 30 days, depending on the issuing bank.
Captcha	CAPTCHA requires that the user type the letters of a distorted image, sometimes with the addition of an obscured sequence of letters or digits that appears on the screen. This process prevents automated scripts or computer processes from submitting payments, ensuring only customers are using the payment forms.
Chargeback	Chargeback is the return of funds to a consumer forcibly initiated by the issuing bank of the instrument used by a consumer to settle a debt. Specifically, it is the reversal of a prior outbound transfer of funds from a consumer's bank account, line of credit, or credit card. The chargeback mechanism exists primarily for consumer protection. A consumer may initiate a chargeback by contacting their issuing bank, and filing a substantiated complaint regarding one or more debit items on their statement. The threat of forced reversal of funds provides merchants with an incentive to provide quality products, helpful customer service, and timely refunds as appropriate. Chargebacks also provide a means for reversal of unauthorised transfers due to identity theft. Chargebacks can also occur as a result of friendly fraud, where the transaction was authorised by the consumer but the consumer later attempts to fraudulently reverse the charges.
Customer Entity	An entity in the Gateway which defines a Merchants Customer. The Customer Entity allows an easy way to group Orders together for a single Customer. Once a Customer ID is created - you can pass this information through on creation of new Orders. This functionality also allows a convenient way to reuse previous card details previously provided by a Customer on a new Order.
Dashboard	The main Gateway page which is displayed after you login. It displays a variety of graphs and information on your account processing.
Digital Items	Goods or services that are downloaded or accessed online with no physical delivery.
Gateway	The payment system that connects online merchants with multiple-currency payment acquirers who have relationships with banking organisations or administration interface that merchants login to in order to manage their accounts, orders,transactions and configuration.
Gateway Domain	The payment gateway you are using. It is a URL that allows connection to the Gateway. Provided by your account manager.
Instant Upgrade	Occurs when the first rebill payment after the initial trial period is brought forward. Usually when a customer has decided to move from trial to full purchase.
Item	Goods or service the merchant provides. It can be digital goods delivered electronically or physical goods shipped to a customer.

Term	Description
Manager	A type of merchant account that can have other merchant accounts, or trading accounts beneath it. The manager account can then access all transactions and reports for payments processed through the sub accounts. Configuration of the Payment Forms, Web Services API and V-Terminal are completed on the manager account.
Managed Rebilling (Gateway Managed Rebilling)	A type of rebilling where the merchant provides the rebill schedule and details to the Gateway on the initial request, the Gateway then processes the followup rebilling requests automatically
Merchant	The organisation/company which will be processing through the Gateway. Each merchant will have user accounts created to allow access to the Gateway.
Merchant Managed Rebilling	A type of rebilling where the merchant controls the Rebill schedule, and sends requests to the Gateway when a rebill event needs to be processed.
Navigation Bar	The menu across the top of the Gateway which provides access to the various tools and Gateway functionality.
Notification	An automated message from the Gateway informing the merchant or third party of certain events within the Gateway. Eg. successful orders, rebill attempts. Notifications allow the merchant to integrate their website or application directly with the Gateway, ensuring that their system has all relevant information from the Gateway.
Optional Items	Items which are displayed on the payment form for the customer to optionally add to their order. This is a way to upsell customers.
Payment Form	A secure, PCI DSS-compliant web form that allow a merchant's customers to buy products online using a variety of payment methods, including credit cards, without having to meet full PCI DSS requirements.
ParamSigner	Software that signs information sent to the Gateway based on a secret key. It allows the Gateway to check if the information has been tampered with.
Partial Settlement	A partial settlement is where the settlement transaction is performed with an amount less than the amount of the initial Authorisation transaction. Multiple Settlements are not supported.
PCI DSS compliant	PCI DSS stands for Payment Card Industry Data Security Standard. It is an information security standard that applies to payment cards and methods like Visa, MasterCard, Amex, debit cards, ATMs and so on. It sets rules for how cardholder information is stored, processed and transmitted so that it is kept safe. If you want to collect credit card or other payment options and maintain a relationship with acquirers like Visa and MasterCard, you must be PCI DSS compliant.
Physical Items	Tangible goods shipped to the customer.
Previous Cards	When used in conjunction with Customer Entities it allows an easy way for customers to use a previous card when completing a new order.
Quick Login	A feature in the Gateway which allows you to login quickly after your session has timed out. A popup dialog box allows you to re-enter your credentials without needing to return to the main login page.
Rebill	When there is an authorised periodic repayment for an item.
SAFE Data	SAFE is a data feed provided by Mastercard which provides information on Fraud. This data includes card numbers related to fraudulent transactions, which the Gateway can proactively blacklist to prevent further transactions.
Sale	A Credit Card transaction that involves immediate processing of the payment. This transaction is effectively an Authorisation followed by an immediate Settlement of the payment.

Term	Description
Secret Key	Used by ParamSigner software to sign the information sent to the Gateway. It allows the payment information to be "signed" and checked so no-one can tamper with the information being sent.
TC40 Data	TC40 is a data feed provided by VISA which provides information on Fraud. This data includes card numbers related to fraudulent transactions, which the Gateway can proactively blacklist to prevent further transactions.
Transaction Mode	The type of Transaction - either Sale or Auth (Authorisation).
Two-Factor Authentication	Two Factor authentication is process involving two stages to verify the identity of an user trying to access the Gateway. The two steps are the login credentials (username and password) and a one-time authentication code sent to the mobile registered on your account. This prevents unauthorised users accessing your account in the event your login credentials were compromised.
V-Terminal	A tool within the Gateway which allows processing of Mail Order / Phone orders by Merchants using a customisable Virtual Terminal Payment Form
Web Services API	Interface allowing direct payments by direct merchants, ancillary services such as credit or settlements and reconciliation/reporting.

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Appendix - Order Status

The following table lists all the valid order statuses which may be returned by the Payment Gateway:

Status	Description
Pending	Order has been created, but no funds have been captured.
Paid	Payment has been completed successfully and the funds captured.
Credited	Full Order amount has been credited.
Cancelled	The Order was cancelled by the merchant.
Abandoned	The Order was not completed, and the system automatically updated the order Status.
Partial Credited	Part of the order total was credited.

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Appendix - Supported Payment Types

The Gateway supports the following payment types. Payment types may vary based on your merchant category and IPSP.

You must have pre-configured accounts setup by your Account Manager for any payment methods required.

Payment Method	Identifier
Credit Card	creditcard
Bank Transfer	banktransfer
Boku	boku
CashU	cashu
eZeeWallet	genesisezeewallet
iDEAL ABN	idealabn
Infin	infin
INPay	inpay
Instadebit	instadebit
MBGateway	mbgateway
Moneta	monetas2s
Neosurf	neosurf
Neteller	neteller
OneCard	onecard
Pay By Voucher	genesispaybyvoucher
PayPal	paypal
Paysafecard	paysafecard
POLi	poli
PPro	ppro
Raberil	raberil
Sofort	sofort
UATP	uatp
Webmoney	webmoney
Yandex	yandex

Appendix - Customer Email Notification Types

Below is a list of customer email notifications generated by the Gateway.

General Notifications

Notifications common to all payment methods.

Notification Type	Description
Credentials Resent Email Customer	Send to resend order credentials to the customer - Manually triggered from the Order Management Page. used when a customer claims to have not received the credentials.
Email Updated Email Customer	Sent when a customers email address is manually updated via Order Management
Payout Email Customer	Sent when a Payout has been approved on a customers order.
Payment Form Transaction Declined	Sent if a payment transaction is declined.
Payment Form Transaction Pending	Sent if a payment transaction is pending.

Credit Card Notifications

Notification templates which are tailored for Credit Card Payments.

Notification Type	Description
CFT Approved Email Customer	Email sent when a Cardholder Fund transfer to a Credit Card is approved.
Credit Email Customer	Sent when a Credit has been approved on a Customers Order.
Merchant Managed Rebill Success Email Customer	Sent when a successful Merchant Managed Rebill is processed.
Order Failure Email Customer	Email sent to the customer if an order is rejected. Only available for payment methods which require the customer to perform additional actions on an external site.
Order Result Email Customer - AUTH	Email receipt sent to the customer when an order is successful, and the initial transaction was an authorisation.
Order Result Email Customer - SALE	Email receipt sent to the customer when an order is successful, and the initial transaction was a Sale.
Order Retrieval Customer	Email sent to the customer when they are retrieving order details from the Customer Service Portal (CSP).
Rebill Success Email Customer	Email sent to the customer when a rebill is processes successfully.
Settle Email Customer	Email sent to a customer when an authorisation is settled.

Alternate Payment Notifications

Notification templates which are tailored for Alternate Payments - such as vouchers,wallets or bank transfers.

Notification Type	Description
Altpay Credit Email Customer	Sent when a credit has been approved on a customers order.
Altpay Merchant Managed Rebill Success Email Customer	Sent when a successful Merchant Managed Rebill is processed.
Altpay Order Failure Email Customer	Sent when an order fails. Only sent for payment types requiring additional customer interaction.
Altpay Order Result Email Customer - AUTH	Email receipt sent to the customer when an order is successful, and the initial transaction was an authorisation.
Altpay Order Result Email Customer - SALE	Email receipt sent to the customer when an order is successful, and the initial transaction was a Sale.
Altpay Order Retrieval Customer	Sent when a Customer retrieves their Order from the Customer Service Portal (CSP)
Altpay Rebill Success Email Customer	Sent for a successful rebilling transaction.
Altpay Settle Email Customer	Email sent to a customer when an authorisation is settled.

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Appendix - Merchant Email Notification Types

Below is a list of merchant email notifications generated by the Gateway.

Notification Type	Description
Order Receipt - AUTH	Email receipt sent to the merchant when an order is successful, and the initial transaction was an authorisation.
Order Receipt - SALE	Email receipt sent to the merchant when an order is successful, and the initial transaction was a Sale.
Order Failure	Email sent to the merchant if an order is rejected.
Transaction Settled	Email sent to the merchant when an authorisation is settled.
Transaction Voided	Email sent to the merchant when an authorisation is voided.
Transaction Voided	Email sent to the merchant when an authorisation is voided.
Transaction Credited	Email sent to the merchant when a settled authorisation or sale is refunded.
Transaction CFT Settled	Email sent to the merchant when a CFT is processed.
Payout Issued	Email sent to the merchant when a Payout transaction is processed.
Managed Rebilling Successful	Email sent to the merchant when a rebilling event occurs on a Gateway Managed Rebill.
Merchant Managed Rebilling Successful	Email sent to the merchant when a manual rebill request is processed via the merchant on a Merchant Managed Rebill.
Rebilling Unsuccessful (More than 3 re-tries)	Email sent to the merchant when a Gateway Managed Rebill fails to process after 3 retries.
Rebilling Cancelled	Email sent to the merchant when a Managed Rebill is cancelled.
Email Address Updated	Email sent to the merchant when the email address on the order is updated.
Item Approved	Email sent to the merchant when a statically defined Item has been approved by an administrator and is ready for use.
Item Declined	Email sent to the merchant when a statically defined Item has been declined by an administrator.
Chargeback Received	Email sent to the merchant when chargebacks have been received.
Fraud Alert Received	Email sent to the merchant when a fraud alert has been received for a transaction.

Appendix - Mobile Devices

The mobile version of the Gateway allows users to login and perform basic operations such as search from a mobile device. It is not intended that this interface will provide access to the complete gateway functionality. Users requiring full functionality must use the normal Gateway Interface.

Requirements

The mobile interface has been tested on the following devices:

- iPhone 4+ (iOS)
- Android

While access may work from other mobile devices - compatibility and results may vary.

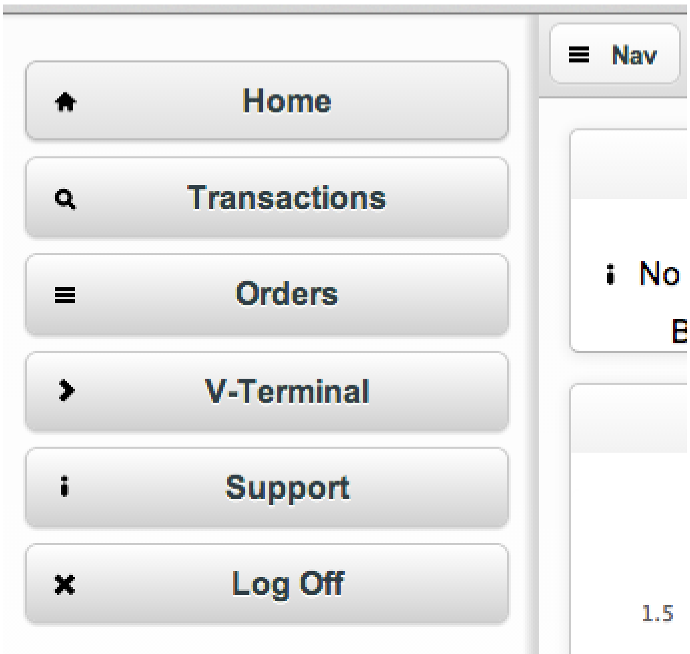
Functionality Supported

The following functionality is available via the Mobile Interface:

Functionality	Description
Transaction Search	Search and view transactions
Order Search	Search and view orders
V-Terminal	Submit V-Terminals transactions via a mobile device

Navigation

Navigation on the mobile interface is via the **Nav** button top right. This will provide access to a slide out menu.



There is an additional **filters** button which will appear top right when viewing search pages - and allows the definition of search filters to apply to the search:

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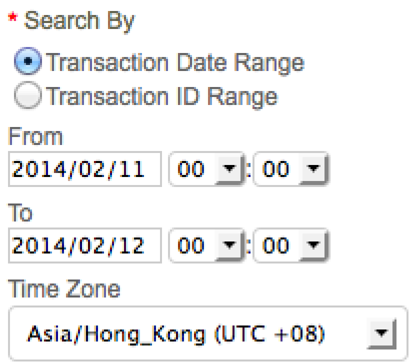
Appendix - Time Zones

All dates/times stored within the Gateway are internally stored as UTC (GMT 0), and shown within the Gateway based on the users account time zone, the merchants time zone and the acquirers time zone depending on the context. As the selection is location based, Daylight savings and summer/winter times will be honoured. Searches will return the correct result based on the location.

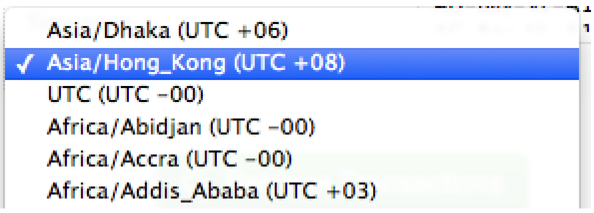
Searching

Time zone is selectable on all search screens that support both dates and times. Tools which are based off data stored in date format do not include this functionality.

By default the time zone selector on search pages will default to the users time zone. Please refer to Time Zone [10] for information on how to set the time zone preference.



Additionally, any timezones you use to search are stored and will be displayed at the top of the list, along with UTC - so that commonly used time zones are easier to select.



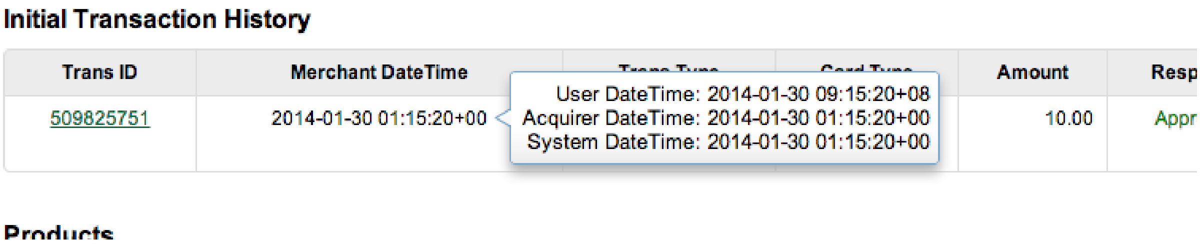
Display

All times are now displayed in the following format within the Gateway User Interface:

2014-01-29 15:43:50+08

+08 is the above example is the timezone offset from UTC. The location is not displayed in the output - only the offset from UTC.

Selected times shown in the Gateway will have a mouseover applied to allow viewing of the User time zone, Merchant time zone and Acquirer time zone.



Search Results

Additional fields are now included in search results:

DateTime	Merchant DateTime	Acquirer DateTime
2014-01-30 06:23:26+08	2014-01-29 22:23:26+00	2014-01-30 07:23:26+09
2014-01-30 06:22:53+08	2014-01-29 22:23:26+00	2014-01-30 07:22:53+09
2014-01-30 06:21:14+08	2014-01-29 22:23:26+00	2014-01-30 07:21:14+09
2014-01-30 06:18:34+08	2014-01-29 22:23:26+00	2014-01-30 07:18:34+09

Field	Description
DateTime	Shown in the time zone selected in the search criteria.
Merchant DateTime	Shown in the time zone configured for the merchant the transaction/order was processed through.
Acquirer DateTime	Shown in the time zone configured for the acquirer the transaction/order was processed through.

Notifications / Emails

All notifications/emails will send the date/time in the UTC time zone.

Web Services API

All responses from the Web Services API will include dates/times in the UTC time zone.

Payment Form / Customer Service Portal

All date/times displayed within the Payment Form and Customer Service Portal are displayed in the UTC timezone.

Change Log

The last 10 revisions are shown below:

Date	Comment
2016-11-21	Minor formatting updates.
2015-07-30	Updated "Logging In - Requirements" to indicate new browser requirements.
2014-12-10	Minor updates to Order Management.