Back Office

Back-Office User Guide v.3.2.0

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1   Introduction

This guide explains how to use and manage your ePDQ Account (the back office) and helps you configuring the various features that are available in your account.

Some of the features covered in this document may not be available in your chosen ePDQ subscription. If you are unsure, please access our website to see what is included with your subscription type: http://www.barclaycard.co.uk/business/accepting-payments/epdq-ecomm/

If you wish to take advantage of any of these extra features please contact ePDQ Support on epdq.support@barclaycard.co.uk.

2   Login screen

You have to log in to the back office to access your ePDQ Account menu.

Depending on which environment you want to log into, you will see "Identification TEST" or "Identification Production" on top of the login page.
The environment can be changed by clicking the link just below the login form.

In each environment there are two ways of logging in: with PSPID and Password, and with USERID, PSPID and Password:
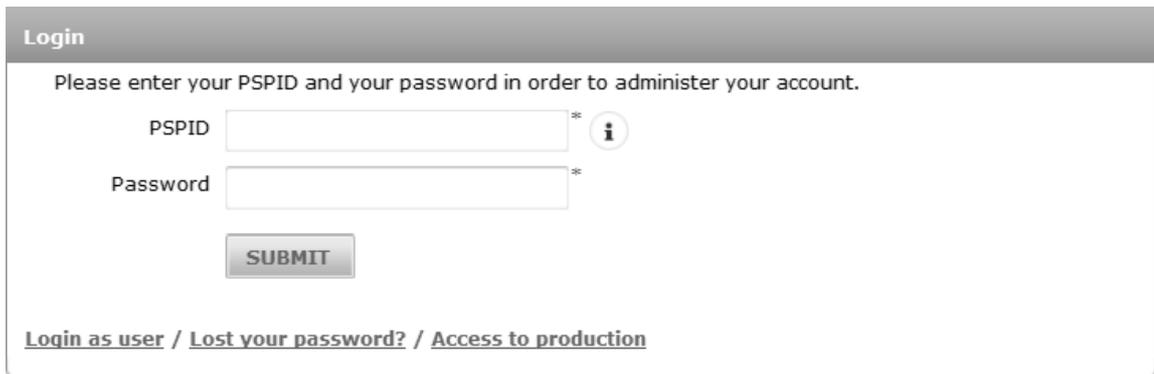
Login

Please enter your PSPID and your password in order to administer your account.

| PSPID | | * (i) |
| Password | | * |

SUBMIT

Login as user / Lost your password? / Access to production

If you just want to log in with your PSPID (or your account has no more than one user anyway) you must log in using the 2-field form: "PSPID" and "Password".
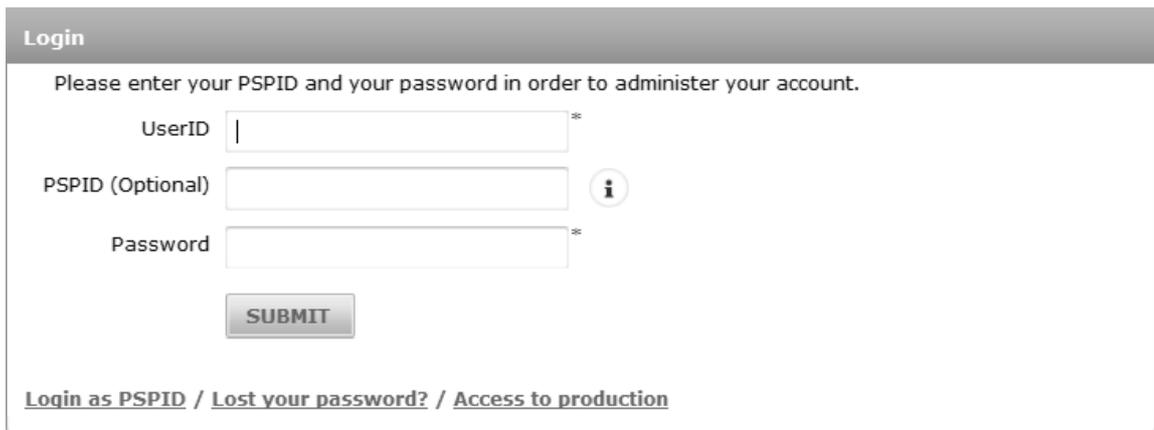
Login

Please enter your PSPID and your password in order to administer your account.

UserID		*
PSPID (Optional)		(i)
Password		*

SUBMIT

Login as PSPID / Lost your password? / Access to production

The 3-field form ("UserID", "PSPID" and "Password") is for the user login. A USERID is the identifier for a specific user of an account (PSPID) in which different users are registered.

If you have forgotten your password, you can click on the "Lost your password?" link below the password field and follow the instructions. You will be asked for your USERID and/or PSPID. If you have both of these, please enter them. Otherwise please only enter the PSPID. Clicking on the "Submit" button will then take you to the next page where you will be asked to enter the e-mail address registered for your user. When you click on the "Submit" button, our system will automatically send a new password to the e-mail address you entered (only if it is the correct account or user e-mail address of course).

Once you have logged in, the account menu will be visible on top of the page. The menu contains several sections: Home, Support, Configuration, Advanced (optional) and Operations.

The "Logout" link allows you to interrupt a working session of your account.

3   Account Menu

3.1   Home

Once you're logged in, you automatically arrive on the Home page of your account.

On the Home page, you find general and technical messages and announcements about our platform, as well as alerts specific for your account (e.g. transactions).

If it's your first login session (in TEST), you will see a list of steps to follow. For more information on setting up your test account we gladly refer you to our Test Account Creation and Configuration guide.

3.2   Menu section: Support

3.2.1   Support menu

In our Support section you can find:

- Integration & user manuals;

- Frequently Asked Questions (FAQ);

- Ticket inbox.

- Platform releases (with information on our latest platform changes).

- Our contact details.

3.2.2   Submit a support ticket

Via the Ticket inbox you can submit various technical, commercial and administrative requests and suggestions. The inbox centralises your questions in one place, allowing you to consult them at any time.

You can submit a support ticket as follows:

1. Click on the "Ticket inbox" tab.

2. Click on the "New ticket" button.

3. Enter the subject of your ticket and a description of your question/issue.

4. Select the contact person and the e-mail address (if they differ from the default contact person and you have more than one contact in your account).

5. Set the Ticket type (Technical, Commercial, Suggestion or Administrative).

6. Click the "Submit ticket" button.

Once your question is answered, you will receive an e-mail on the e-mail address you selected, informing you that an answer is available in your ticket. You can then check the ticket to read the answer.

3.3   Menu section: Configuration

3.3.1   Password

The "Password" link in the Configuration menu allows you to modify your password. You can change your password at any time; in two cases, however, our system will automatically ask you

to change your password for security reasons:

- You have logged in for the first time with a password that has been newly issued by our system (the initial account password, a new password you were issued via the "Lost your password?" procedure or a "New password" action in the user manager page) as the password automatically expires upon the first login.

- You have been using a password (which you chose yourself) for a period of 90 days.

To change your password, enter your current password in the "Old password" section and choose a new password in accordance with the following rules:

- Your password must be at least 7 characters long.

- Your password must not contain your PSPID or your USERID.

- Your password must contain at least 4 different characters.

- Your new password must differ from your four previous passwords.

- Your password must contain at least one letter (a-z) and at least one number (0-9) or symbol ('&', '@', '#', '!', etc.).

- Confirm the new password and click the "SUBMIT" button.

In contrast to other users, the password for API users does <u>not</u> have to be changed every 90 days. This has the advantage that the password, once programmed in the request, doesn't have to be modified anymore. However, if you wish to change the API password, select the API USERID in the USERID drop-down box in the "Password" page and set the new password.

3.3.2   Account

You can check and modify your account's administrative details via the Account link.

- Your administrative details
  Legal company name, commercial company name (as shown to your customers), telephone number, e-mail address, etc.

- Your subscription
  Here you can see your subscription type

- Your options
  Overview of the options for your account.

- Languages and URL
  Indication of the various languages in which you want to be able to display the payment page, and a field to enter the URL for the general conditions (only visible for accounts with e-commerce 3-tiers access).

- Currency
  Indication of the currencies in which you wish to accept your customer's payments, and which are accepted by your acquirer (only visible for accounts with the multi-currency option).

3.3.3   Payment methods

The Payment methods page lists your active and pending payment methods.

3.3.4   Users

Through the Users link you can access the User management page where you can create new users, edit existing users, send new passwords to users, etc.

Please refer to the [User Manager option manual](#) for more information on user management.

3.3.5 Alias (Alias Manager option)

The Alias link enables you to access the alias management module, where you can create aliases, update aliases etc.

Please refer to the Alias Manager documentation for more information on alias management.

3.3.6 Technical information

You can configure the technical integration parameters for your account via the "Technical information" link.

Please refer to the technical integration guide for your account mode (e.g. e-Commerce) for more information on how to configure the Technical information page.

3.3.7 Error logs

"Error logs" shows a list of transaction errors that have occurred over the last three days. It concerns errors encountered with the solutions e-Commerce, DirectLink and Automatic File Upload.

Various errors, common and less common, are covered in the Error logs. Many error messages speak for themselves, for others you will need to refer to the integration guides.

In case you cannot find any information about a particular error, we invite you to contact our Customer Care.

Anyone who encounters an error will not see the specific error on the payment page or in the XML response. Instead the following generic error message will be displayed/returned:

"An error has occurred; please try again later. If you are the owner or the integrator of this website, please log into the ePDQ back office to see the details of the error."

3.4 Menu section: Advanced

3.4.1 Fraud detection (Fraud Detection Module option)

You can configure your Fraud Detection Module via the Fraud detection link.

Please refer to the relevant Fraud Detection Module guide (Basic / Checking / Scoring) for more information.

3.5 Menu section: Operations

3.5.1 Financial history

You can view and check your payment statuses and perform global accounting reconciliations via the Financial history link (see How to consult your transactions).

3.5.2 New transaction (e-Terminal option)

You can manually submit a new payment via the New transaction link.

Please refer to the e-Terminal user guide for more information on this option.

3.5.3 View transactions

You can view and check your transaction details and perform maintenance operations on your transactions via the View transactions link (see How to consult your transactions).

3.5.4   New file (Batch option)

You can manually upload a new payment file via the New file link.

Please refer to the [Basic Batch user guide](#) for more information.

3.5.5   View files (Batch option)

You can select and consult your uploaded payment files via the View files link.

Please refer to the [Basic Batch user guide](#) for more information.

3.5.6   Electronic reporting

In the Electronic reporting page, you can set the format and structure you want to use for electronic reports such as file downloads.

Specific fields will be returned in your downloaded file depending on the file structure. A choice of four different file structures is available: Standard, Extended, File Management and Dynamic. You can also choose between three different return formats: XML, fixed-length and delimited.

For more information on electronic reporting, please log in to your ePDQ account and select Electronic reporting in the Operations menu.

To change the file format for a specific user in your account, click the "Users" link in your account menu. Click on the "Edit" button next to the user whose file format you want to change. In the user configuration page, you will see a "Electronic Reporting for this User" link to access the user's electronic reporting page, where you can make the changes.

4   How to consult your transactions

You can consult and manage your transactions via the Operations section of the account menu. The transactions are updated in real time.

You can search for a transaction via two links in the Operations section: "View transactions" and "Financial history".

To look up transaction results in a more automated manner, you can use a server-to-server request (a direct query via DirectLink) or an automatic transaction result file download (AFD via Batch). Please refer to the DirectLink and Batch documentation for more information.

Apart from this, you can also configure the notification of offline status changes via "Configuration" > "Technical information" > "Feedback" tab: "HTTP request for status changes" section (for HTTP requests), and in the "Emails" tab, "E-mails to the merchant" section (for e-mails). In this way, you can be notified by e-mail and/or HTTP request when a transaction status changes offline in our system.

4.1   View transactions vs. Financial history

The "View transactions" page allows you to select and view transaction data. The "View transactions" section is mainly used to locate a specific transaction and potentially perform maintenance on it (e.g. execute a data capture on an authorised order).

The "Financial history" page allows you primarily to view day by day lists of (actions performed on) transactions. The "Financial history" section is mostly used for bookkeeping as it provides easy reconciliation of transactions handled by our system with payments reported on your bank statement.

In the "Financial history" page, each operation performed on a transaction is listed separately. If you consult the payments and refunds of the past week, for example, a payment and refund linked to the same order (initial transaction) will be listed as two separate items (each on the day the action took place), rather than one.

In the "View transactions" result list, this will only be displayed as a single item – a refund – since only the last (final) action performed on a transaction will be shown. The details of the different operations performed on a transaction can be consulted in the order details.

View transactions	Financial history
• View and select general transaction data	• View day-by-day lists of (actions performed on) transactions
• Locate a specific transaction	• Ideal for bookkeeping because of easy reconciliation with payments on your bank statement
• Perform maintenance: data capture, refund, etc.	
• Transaction list: Only last transaction operation displayed (see example)	• Transaction list: Each transaction operation listed separately and chronologically (see example)

The history details have a specific reference: the transaction reference in our system (PAYID), plus a history number 0, 1, 2, etc. For instance 730183224/0, 730183224/1, 730183224/2.

4.2   Some search criteria

The following section contains several important criteria for looking up a transaction.

For a full list of selection criteria and search results for "View transactions" and "Financial history" and more detailed information on how to consult transactions, please log in to your ePDQ account and select "More info" in the View transactions or Financial history menu.

4.2.1   Order date vs. Payment date

The order date is the date when the original transaction was entered.

The payment date is the date when the actual financial transaction was requested. For payments or refunds, it is the date the request was sent to the acquirer/bank.

4.2.2   Different references

- Merchant reference (Merch ref): Your order reference.
- Pay ID: The transaction reference given by our system.
- B.R.: Acquirer's Batch Reference, i.e. the reference of the batch in which the transaction was processed on the acquirer's side.
- Author.: authorisation code from the acquirer.

4.2.3   Statuses

The following status references are available in the "View transactions" and "Financial history" transaction lookup forms:

	View transactions	Financial history
Authorisations		
Refused	Status 2 transactions	idem
Authorised	Status 5/4 transactions	idem
Waiting	Status 51/41 transactions	idem
Payments		
Requested	Status 9/94/95 transactions	Status 9/94 transactions with B.R.
Refunds	Status 8/84/85/7/74/75 transactions	Status 8/84/7/74 transactions with B.R.
Waiting	Status 71/81/91 transactions	Status 7/8/9/71/81/91/74/84/94/75/85/95 transactions without B.R.
Others		
Cancelled by customer	Status 1 transactions	idem
Invalid/Incomplete	Status 0 transactions	idem
Others	All others	idem
More information about statuses and error codes can be found in your ePDQ account. Just log in		

> *and go to: Support > Integration & user manuals > User guides > List of the payment statuses and error codes.*

4.3   Search result example

To better elucidate things, we'll take an example of a "Financial history" and a "View transactions" search and compare their results.

For clarification purposes, the example transaction to be analysed in our search will comprise three steps (operations). The original transaction will be an authorisation. After the authorisation, the merchant performed two maintenance transactions (operations) on the original transaction: a data capture (payment request) one day later, and a refund a couple of days after that. First we will locate this transaction using a search operation in "Financial history"; after that we will compare the details with those returned by a "View transactions" search.

Search criteria entered in the **Financial history** search page:

❖ Payment date: from 2013-05-23 to 2013-05-28

❖ Status: Payment: Requested and Refunds

❖ Group transactions by: Status, Payment methods, Batch reference

Financial (Summary): Payment date from 2013-05-23 to 2013-05-28 included- Status Payment requested,Payment deleted,Refund

Method	Date	Status		Tr. no.	BR	Details	Download
MasterCard	2013-05-23	8-Refund	9.90 EUR	1	00000177	>>>	>>>
American Express	2013-05-23	9-Payment requested	58.74 EUR	1	00000177	>>>	>>>
MasterCard	2013-05-23	9-Payment requested	177.81 EUR	8	00000177	>>>	>>>
VISA	2013-05-23	9-Payment requested	172.53 EUR	8	00000177	>>>	>>>
American Express	2013-05-24	9-Payment requested	90.49 EUR	2	00000178	>>>	>>>
MasterCard ❶	2013-05-24	9-Payment requested	111.82 EUR	5	00000178	>>>	>>>
VISA	2013-05-24	9-Payment requested	279.01 EUR	8	00000178	>>>	>>>
MasterCard	2013-05-25	8-Refund	31.79 EUR	1	00000179	>>>	>>>
VISA	2013-05-25	9-Payment requested	464.39 EUR	9	00000179	>>>	>>>
MasterCard ❷	2013-05-28	8-Refund	24.57 EUR	1	00000182	>>>	>>>
MasterCard	2013-05-28	9-Payment requested	428.69 EUR	12	00000182	>>>	>>>
VISA	2013-05-28	9-Payment requested	820.05 EUR	24	00000182	>>>	>>>
Total		**2537.27 EUR**		**80/80**			

As you can see in the image of the Financial history (Summary) result page, the transactions are consolidated into several 'groups' based on the date, payment method, status (and different currencies - not in the example). The acquirer's batch reference is also quoted. Transactions that have been processed in the same batch at the acquirer's end will be paid out to you in a single lump sum. This detailed information makes it easy for you to compare the payments received as listed on your bank statement, with the Financial history list in your back office.

Clicking on the "Details" button on one of the lines will display an overview of the transactions that were grouped together. The following image shows the details for the MasterCard_24/05_status9_EUR 'group' (indicated by the red dot with a number 1).

Pay ID	Merch ref	Orders	Status ?	Authorisation	Payments	Total	Rating	Name	Method
710609787/1	00061165	2013-05-22 17:46:47	9-Payment requested	569261	2013-05-24	15.85 EUR		Eleonor Rigby	MasterCard
710996502/1	00061260 ❸	2013-05-23 09:18:07	9-Payment requested	155161	2013-05-24	24.57 EUR		Penny Lane	MasterCard
710997449/1	00061261	2013-05-23 09:19:31	9-Payment requested	044236	2013-05-24	33.95 EUR		Jenny Wren	MasterCard
711190329/1	00061297	2013-05-23 14:14:31	9-Payment requested	332722	2013-05-24	21.60 EUR		John Martha	MasterCard
711193350/1	00061298	2013-05-23 14:18:10	9-Payment requested	820632	2013-05-24	15.85 EUR		Paul Jude	MasterCard
						Total	**111.82 EUR**		

The transaction extracted in this example is the transaction with PayID 710996502/Merchant reference 00061260 (indicated by the red dot with the number 3).

We will now open a second 'group' of transactions we can find in the Financial history (Summary) result page. The following image shows the details for the MasterCard_28/05_status8_EUR 'group' (indicated by the red dot with the number 2). This 'group' only contains one entry.

Pay ID	Merch ref	Orders	Status ?	Authorisation	Payments	Total	Rating	Name	Method
710996502/2	00061260	2013-05-23 09:18:07	8-Refund	155161	2013-05-28	24.57 EUR		Penny Lane	MasterCard
			Total			**-24.57 EUR**			

When we take a closer look, it becomes evident that – with the exception of the history number – the references for this transaction (ref - PayID 710996502/Merchant reference 00061260) are identical to those for the transaction we extracted in the previous 'group' (indicated by the red dot with the number 3 in the previous image).

We notice that even though the payment request and refund were two maintenance transactions performed on the same original transaction (the authorisation), they are listed as two separate entries (in two separate 'groups') in the Financial history (summary) result page. They are two separate financial operations and will be listed separately on the transcripts you receive from your acquirer: one positive (the payment request), the other negative (the refund).

Each financial operation is listed as a separate entry in the Financial history results. This is an important difference compared with the "View transactions" results.

We can look up this same transaction in the View transactions search page:

❖ Order date: from 2013-05-23 (date of the original order!) to 2013-05-28

❖ PayID: 710996502

❖ Status: as is by default

Pay ID	Merch ref	Orders	Status ?	Authorisation	Payments	Total	Rating	Name	Method
710996502	00061260	2013-05-23 09:18:07	8-Refund	155161	2013-05-23	24.57 EUR		Penny Lane	MasterCard
		Total				**-24.57 EUR**			

As you can see, there are no separate entries for the payment request and the refund, just a single entry for the transaction (stating the PayID and not the history numbers). The transaction is listed on the day of the original order (authorisation), 2013-05-23, showing the final status of the final operation performed on the transaction (in this case status 8-refund).

By clicking the "Pay ID" button, we can access the order details page, which shows a list of the different maintenance transactions (operations) performed on the original transaction. The authorisation, payment request, and refund (showing the PayID and the history numbers) are all listed together.

Pay ID	Merch ref	Status ?	Authorisation	Payment date	Total	File / line	NCID	Error	Action	Accept in	Charg Meth	Card/ACC no
710996502/0	00061260	5-Authorised	155161	2013-05-23 09:18:38	24.57 EUR	/	1082270005	0	RES-Authorisation		MasterCard	XXXXXXXXXXX1234
710996502/1	00061260	9-Payment requested	155161	2013-05-24 00:09:42	24.57 EUR	/	1083240637	0	SAL-Partial data capture (payment)	155161	MasterCard	XXXXXXXXXXX1234
710996502/2	00061260	8-Refund	155161	2013-05-28 00:13:30	24.57 EUR	/	1087585949	0	RFD-Refund	155161	MasterCard	XXXXXXXXXXX1234

This "View transactions" overview provides a better overview of all the operations performed on the order. In addition, the operations themselves can also be performed in the order details page, via a set of buttons at the bottom of the page displaying the available maintenance operations for the order.

5   Performing Data Captures (Payment Demands)

Why? When your payments are processed using the "Data capture by the merchant (manual or automatic)" payment procedure (on the Technical information page of your account, in the "Global transaction parameters" tab, "Default data capture (payment) procedure" section), an action is required at your end when the status of your transactions is "5 - Authorised". An authorisation is only a reservation of the amount on your customer's card/account or a match against a blacklist. It does NOT constitute a payment.

How? To capture a payment manually, first look up the transaction via the "View transactions" selection screen, then click the "Confirm Payment (data capture)" button at the bottom of the order details page and confirm the payment.

A new line will appear in the transaction details indicating Status "91 - Payment processing". Once we have received confirmation of data capture from your acquirer, the status will change to "9 - Payment requested". This status means we have requested your acquirer to take the money that had been reserved or matched against a blacklist and transfer that amount to your bank account. As it is your acquirer that transfers the amount to your bank account, we are unable to say exactly when you will receive the payment.

Prefer automated operations?

⇒   Batch: send the operation code SAS in field 10
⇒   DirectLink: send operation=SAS

(Please refer to the Batch and DirectLink documentation for more information.)

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6   How to Delete or Refund a Payment

6.1   Deleting a payment

Definition: A payment deletion is the action of cancelling a payment request made to an acquirer. A payment deletion is only possible for credit card payments. The deletion of a payment implies that the money normally is not withdrawn from the customer's bank account (neither debit nor credit performed on the customer's bank account).

Constraints: A payment may be deleted on the day of the data capture up until the cutover time, as configured for your account. The cutover time is when we send all payment requests to the acquirer. The cutover time can vary according to the acquirer, but is usually 16:00h or 24:00h CET. If the customer changes his/her mind after this deadline has expired, you will need to perform a refund to reimburse the money.

How? To delete a payment, look up the transaction via the "View transactions" selection screen, click the "Delete payment" button at the bottom of the order details page and confirm the cancellation.

Prefer automated operations?

⇒ Batch: send the operation code ANV in field 10
⇒ DirectLink: send operation=ANV

(*Please refer to the Batch and DirectLink documentation for more information.*)

6.2   Refunding a payment

Definition: A refund implies that the money had initially been debited and was later credited back to the cardholder's bank account. Both movements will appear on the cardholder's statement.

Constraints: In order to perform refunds, the refund option has to be enabled for your account, your acquirer must allow refunds and refunds must be possible for the specific payment method. The availability of the refund option depends on your subscription. The option needs to be activated by our Sales Team. You can request the activation by submitting a support ticket (see Chapter 1.2.5.2). If your account does not support the refund function or your acquirer does not permit automated refunds, refunds must be performed directly by your acquirer.

How to? To perform a refund, you must first look up the transaction you want to refund via the "View transactions" selection screen. When you invoke the transaction details, click on the "Refund" button which is displayed at the bottom of the page. You can also log a reason for the refund.

Prefer automated operations?

⇒ Batch: send the operation code RFS in field 10
⇒ DirectLink: send operation=RFS

(Please refer to the Batch and DirectLink documentation for more information.)

Refund more than the paid amount?

For credit cards it is possible to make a refund for a higher amount than the originally paid amount. However, you need to bear the aforementioned constraints in mind, together with the possibility whether your credit card acquirer supports this "exceeding refund" possibility.

Also, the Partial maintenance option needs to be activated on your account, so that you can change the original amount in the transaction overview.

If you wish to make use of this functionality, we advise you to contact our Sales Team.

7   Time zone management

In the Users menu of your back office, you can select the time zone that you want to apply: for the PSPID (default Admin user), and for each additional user. By default this will be CET (Central European Time).

The selected time zone will be applicable for all the back-office pages where the time is relevant. This way you can also view and download transactions and files/reports in your own/preferred time zone.

When you create a new user, by default the time zone of the PSPID will be applied. Afterward, the user can configure the time zone of his choice.

Moreover you can have the time automatically adjust to daylight saving changes, by selecting the same option.

8   Performing Special Operations on Authorisations

Requesting an authorisation implies checking the validity of a card/account and the amount of money available on it. Each acquirer can then reserve the specific amount of money requested on the customer's card/account for a predefined period of time and for a specific merchant.

Besides requesting an authorisation, our system also allows you to delete and renew authorisations and perform manual authorisations. The latter two operations are only possible for credit card payments.

8.1   Deleting an authorisation

Whenever a transaction is authorised, it means the acquirer is reserving a specific sum on the customer's card/account (or the request is matched against a blacklist), to be paid to you when the payment is requested. Although our platform allows you to delete an authorisation, not all acquirers support this type of operation.

To delete an authorisation via our platform, look up the transaction via the "View transactions" selection screen and click on the "Cancel authorisation" button at the bottom of the order details page. We will simulate the authorisation deletion in any case, even if the acquirer doesn't support this operation.

Prefer automated operations?

⇒   Batch: send the operation code DES in field 10
⇒   DirectLink: send OPERATION=DES

(*Please refer to the Batch and DirectLink documentation for more information.*)

8.2   Renewing an authorisation

An authorisation's validity period depends on the acquirer. In transaction details, you will see the days remaining before the authorisation for each transaction expires. This number of days is given as an indication only. The exact authorisation period is specified in the contract with your acquirer.

If the authorisation has not been followed by a data capture (payment request) within the predefined timeframe, the authorisation will be displayed in red, meaning it has expired. The merchant's guarantee that the money is still available for him on the customer's card/account no longer exists.

You could request the payment anyway (without a valid authorisation), but the payment may be refused (e.g. in the event of insufficient funds).

Before requesting the payment, you could renew the authorisation in your back office. This means you are requesting the acquirer to reserve the money for you once again. However, it is possible that the cardholder has used his card in the meantime and that there are no longer sufficient funds for you to be paid.

To renew an authorisation, look up the transaction via the "View transactions" selection screen and click on the "Redo authorisation" button at the bottom of the order details page (if the button is not immediately available, click on the "Advanced" button first).

IMPORTANT

If the original authorisation was obtained with the 3-D Secure protocol, the original 3-D Secure conditions might no longer apply to the renewed authorisation.

In accordance with the VISA International and MasterCard International Regulations, the customer has to identify himself for each authorisation in order to benefit from the 3-D Secure guarantee. The 3-D Secure conditional payment guarantee rules are exclusively managed between the merchant and his acquirer. Please contact your acquirer for further information.

Prefer automated operations?

⇒ Batch: send the operation code REN in field 10
⇒ DirectLink: send operation=REN

(Please refer to the Batch and DirectLink documentation for more information.)

8.3   Performing a manual authorisation

Sometimes the acquirer does not issue the authorisation automatically, e.g. when you have reached your permitted transaction limit. The acquirer will refuse the authorisation and return a message asking you to contact its merchant call centre. When you contact the acquirer and he decides to issue the authorisation, he may give you an authorisation code over the phone.

You can enter the authorisation code the acquirer has given you (over the phone or via fax, etc.) in your back office. Look up the transaction via the "View transactions" selection screen. When you invoke the transaction details, you will see a "Manual Authorisation" button at the bottom of the page (if the button is not immediately available, click on the "Advanced" button first). Enter the authorisation code the acquirer has given you in the field next to the "Manual Authorisation" button and click the "Manual Authorisation" button.

IMPORTANT

- The merchant bears full responsibility for the manual entry of the authorisation code, even if the transaction is in status 9 afterwards and no actual payment is performed.

- If you have a 3-D Secure contract with your acquirer, the 3-D Secure conditions which apply for a standard authorisation issued via the 3-D Secure protocol may differ from those for a manual authorisation. In accordance with the VISA International and MasterCard International Regulations, the customer has to identify himself for each authorisation in order to benefit from the 3-D Secure guarantee. The 3-D Secure conditional payment guarantee rules are exclusively managed between the merchant and his acquirer. Please contact your acquirer for further information.

9   Appendix: Partial and Multiple Operations

Partial operations allow you to perform data captures, authorisation cancellations and refunds for a smaller amount than the original order.

Multiple operations allow you to perform data captures, authorisation cancellations and refunds in several steps (the multiple operations option is a separate option from the partial operations option).

The availability of the partial and multiple operations options depends on your subscription and whether or not your acquirer allows these operations.

When the partial operations option is enabled in your account, you will see text fields next to the maintenance buttons at the bottom of the order details page, where you can enter an amount.

When the multiple operations option is enabled in your account, you will see a "Last one" checkbox next to the text fields where you can enter an amount.

9.1   Partial operations

To perform a partial data capture/refund/authorisation/deletion you have to go to the detailed transaction page, where you will find the "Confirm Payment (data capture)"/refund/"Cancel authorisation" button at the bottom of the page. Proceed as follows:

1. Fill in the partial amount in the field next to the respective button (the full amount will already be initialised by default).

2. Click the respective button and confirm.

Prefer automated operations?

Data captures

⇒   Batch: send the operation code SAS in field 10
⇒   DirectLink: send operation=SAS

Refunds

⇒   Batch: send the operation code RFS in field 10
⇒   DirectLink: send operation=RFS

Authorisation deletion

⇒   Batch: send the operation code DES in field 10
⇒   DirectLink: send operation=DES

(Please refer to the Batch and DirectLink documentation for more information.)

9.2   Multiple operations

To perform multiple data captures/refunds or an authorisation deletion leaving the transaction open for further maintenance operations, you have to go to the detailed transaction page where you will find the "Confirm payment (data capture)"/refund/"Cancel authorisation" button at the bottom of the page.

1. Fill in the partial amount in the field next to the respective button (the full amount will already be initialised by default).

2. Tick the "Last one" tick box if this is the last operation you want to perform on this transaction OR disable the "Last one" tick box if you still wish to perform a subsequent operation on this transaction (e.g. request 50.00 EUR for the goods you already dispatched the customer and request the remaining transaction amount when you dispatch the rest).

3. Click the respective button and confirm.

Prefer automated operations?

Data captures

⇒   Batch: send the operation code SAL (not last) or SAS (last) in field 10
⇒   DirectLink: send operation=SAL (not last)or operation=SAS (last)

Refunds

⇒   Batch: send the operation code RFD (not last) or RFS (last) in field 10
⇒   DirectLink: send operation=RFD (not last) or operation=RFS (last)

Authorisation deletion

⇒   Batch: send the operation code DEL (not last) or DES (last) in field 10
⇒   DirectLink: send operation=DEL (not last) or operation=DES (last)

(Please refer to the Batch and DirectLink documentation for more information.)