

e-Terminal

e-Terminal User Guide v.2.2.0



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1 Introduction

e-Terminal allows you to enter transactions for orders done by e.g. phone, fax or post. With this guide we explain how to manually enter transactions with the online terminal in your ePDQ account.

For merchants with large transaction volumes who want to automate their payment processing, ePDQ offers specific interfaces adapted to the different sales processes. Please refer to the e-Commerce documentation for a 3-tier solution, the DirectLink documentation for a server-to-server solution or the Batch documentation for a batch-file solution.

For the configuration and functionality of the administration site, please refer to the Back-Office user guide.

2 Submitting a New Payment

Click on the "New Transaction" link in your account menu to submit a new transaction. A voucher will be displayed in which you can enter the payment details.

To submit a new transaction, you will need to have an "Encoder" user profile at the very least (please refer to the User Manager documentation).

2.1 Credit cards

There are several fields to complete. The fields marked with an asterisk (*) are mandatory fields.

The Beneficiary on the voucher is the Commercial company name you have entered in the administrative details of your account. If you haven't entered a Commercial company name, we will display the Company name.

Parameter	Description
Card holder's name	Name of the cardholder
Card number*	The card number
Expiry date*	The expiry date embossed on the card
CVC *	The Card Verification Code (or Card Verification Value) is an authentication procedure established by credit card companies to help in the prevent fraudulent credit card use. The verification code can be a 3 or 4-digit code found on the front or the back of the card, an issue number, a start date or a date of birth. For more information, click the "What is this?" link.
Origin of the Transaction (ECI)	<p>If necessary (e.g. at your acquirer's request), you can replace the ECI (Electronic Commerce Indicator) value with a transaction to indicate its origin. We will send this value to your acquirer.</p> <p>A drop-down list contains the possible ECI values that can be entered into your voucher. The possible values are:</p> <ul style="list-style-type: none"> 1 Manually typed: Mail Order/Telephone Order (MOTO) (card not present) 2 Recurring payments, originating from MOTO 3 Instalment payments 7 E-commerce with SSL encryption 9 Recurring after first e-commerce transaction <p>You can also configure a default ECI value in the "Global transaction parameters" tab on the Technical information page, in the "Default ECI value" section. The default value will be initialised in the voucher when you perform a new transaction.</p> <p>Exception: when the default value you chose is "7 - E-commerce with SSL encryption", we will initialise "1 - Mail Order/Telephone Order (MOTO)" in the voucher.</p> <p>It is possible to change the (default) initialised value in the voucher.</p>
Description	This field allows you to enter a description of the order for your own internal use. This description is neither transmitted

Parameter	Description
	to the acquirer nor to the customer. It can be found on the Order Detail page.
Order reference	<p>You may enter a reference for your order. It will be transmitted to the acquirer. The maximum length for this order reference depends on the acquirer. You may request the acquirer to include his order reference in the transactions reports (if it is not longer than the maximum length set by the acquirer). Generally it doesn't appear on the customer's pay slip.</p> <div style="border: 1px solid #ccc; padding: 5px; background-color: #f9f9f9;"> <p>Check on unique order reference By default, you are free to use the same order reference multiple times, without warning. However, if you want to work with unique order references for your transactions, and you'd like our system to monitor this for you, we can enable a dedicated option in your account. Please contact our Customer Care if you want this option activated for your account.</p> </div>
Currency	This is the currency defined for the settlement account. If you have chosen several currencies, a drop-down box will appear.
Total*	Transaction amount.

Additional Customer information:

Parameter	Description
First Name	First name
Name	Surname
Address Line 1	Customer address (not to be confused with delivery address, see below)
Address Line 2	
Address Line 3	
Postcode	
City	
County	
Country	
E-mail address	
Language	Customer's language
Phone Number	Customer's telephone number

Additional Delivery information (Note: ticking the box "Copy the billing address into the shipping address" will automatically fill in the following fields):

Parameter	Description
First Name	First name of the delivery contact person
Name	Surname of the delivery contact person
Address Line 1	Delivery address
Address Line 2	
Address Line 3	
Postcode	
City	
County	
Country	
E-mail address	
Language	Language of the delivery contact person
Phone Number	Telephone number of the delivery contact person

Additional Customer information:

Parameter	Description
Client email	<p>The customer's e-mail address if you would like our system to send an automatic e-mail (standard e-mail whose contents cannot be changed) to your customer notifying him that the transaction has been registered. This field will only be displayed if you have activated the option in the "Transaction e-mails" tab, on the Technical information page, in the "E-mails to the customer" section.</p> <p>You can select the language of your customer in the drop down box next to the field.</p>

FACTURETTE / AANKOOPBEWIJS / VOUCHER

Cardholder's name
Jenny Tester

Card number*
4111111111111111

Expiry date (mm/yyyy)*:
09 / 2016

CVC*: 123 [What is this?](#)

Origin of the transaction (ECI)
1 - Mail order/Telephone order (MOTO).

Invoicing address


First name Jenny
Name Tester
Address line 1 Test street 12
Address line 2
Address line 3
Postcode 23456
City Test
County
Country FINLAND
E-mail address test123@test.com
Language English
Phone number 0123456789

Copy the invoicing address into the delivery address

Delivery address

First name Jenny
Name Tester
Address line 1 Main road 23
Address line 2
Address line 3
Postcode 45678
City City
County
Country ITALY

Additional information
Beneficiary: **My Company**
Description: SimSing Phone 7 (black)

VOUCHER
Date (GMT+01:00): 2013-06-24 13:43:20
Order reference: order123
EUR **Total*:** 125.00

SUBMIT

Once you've completed the necessary payment details, you can send your transaction by clicking the "Submit" button.

IMPORTANT
Credit card information is very sensitive information. Do not store credit card details unless you are sure you comply with the PCI (Payment Card Industry) rules.

3 Transaction Feedback to the Merchant

3.1 On screen

After a few seconds, the transaction response will be displayed in the voucher.

3.1.1 Credit cards

If your payments are processed online (immediately in real time), you will see the following supplementary information in addition to the details you entered in the previous dialogue:

Field name	Value
Payment reference	The payment reference code assigned by our system, also called the "PAYID".
Date	The date and time when the payment was authorised by the acquirer.
Authorisation code	Code returned by the acquirer.
Operation Code	Operation code for the transaction. The operation code indicates an authorisation or a sale, depending on the payment procedure you selected in the "Global transaction parameters" tab on the Technical information page, in the "Default operation code" section.

If your payments are processed offline (scheduled in batch mode), you will receive a confirmation (voucher) that your transaction has been registered after the payment has been submitted. Above the voucher, you will see a message stating that you are working offline and requesting you to check the status of the payment later.

In addition to the details you entered in the previous screen, you'll also see our payment reference code and the order date, but no authorisation code, as the payment is processed offline (at a later time).

3.2 Back Office

You can always invoke the transaction results in the back office of your account. When you're logged in, click the "Financial history" link or the "View transactions" link in your menu, enter your selection criteria and view the result list.

If you use more than one transaction submission mode, you will see that transactions in the different modes are all bundled into a single list without any distinction between the different modes.

Please refer to the Back-Office user guide for further details about using of the back-office in your account.

In the "encoded by" field of the "Orders" page, you can see which user has entered the transaction. If a user has been set up with the "Scope limited to user" flag, he can only analyse transactions he has entered himself (please refer to the User Manager documentation).

<p>Pay ID: 22330478 Status: S-Authorised Order amount: 0.00 EUR Total charge: 125.00 EUR Payment methods: VISA Structured communication: Authorized amount : 125.00 Authoriz. Number: test123 Payment file: / NC ID: 0 email: Company name: Delivery customer: encoded by: gvuser1/gvetest/PSPID</p>	<p>Merch ref: order0123 Order date : 2013-06-24 11:19:00 Description: Net with discount/premium: 125.00 EUR Card/Account number : XXXXXXXXXXXX1111:10/16 Cardholder's name: Jenny Tester Authorisation code: test123 Authorisation date : 2013-06-24 11:19:01 Payment date : <u>2</u> NC ST/ER: 0/0 Reference: VAT number: Invoicing customer: Jenny Tester</p>																																				
<p style="color: green; font-weight: bold;">Your authorization will theoretically expire in 12 day(s)</p> <p>Mail order/Telephone order (MOTO). Card verification code: CVC received: Unknown result Card country: US (UNITED STATES OF AMERICA) IP address country: n.a. Received IP address: NONE</p>																																					
<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Pay ID</th> <th>Merch ref</th> <th>Status</th> <th>Authorisation</th> <th>Payment date</th> <th>Total</th> <th>File / line</th> <th>NCID</th> <th>Error</th> <th>Action</th> <th>Accept in</th> <th>Charg Meth</th> <th>Card/ACC no</th> </tr> </thead> <tbody> <tr> <td>22330478/0</td> <td>order0123</td> <td>S-Authorised</td> <td style="background-color: #e0ffe0;">test123</td> <td>2013-06-24 11:19:00</td> <td>125.00 EUR</td> <td>/</td> <td></td> <td>0</td> <td>RES-Authorisation</td> <td></td> <td>VISA</td> <td>XXXXXXXXXXXX1111</td> </tr> </tbody> </table>												Pay ID	Merch ref	Status	Authorisation	Payment date	Total	File / line	NCID	Error	Action	Accept in	Charg Meth	Card/ACC no	22330478/0	order0123	S-Authorised	test123	2013-06-24 11:19:00	125.00 EUR	/		0	RES-Authorisation		VISA	XXXXXXXXXXXX1111
Pay ID	Merch ref	Status	Authorisation	Payment date	Total	File / line	NCID	Error	Action	Accept in	Charg Meth	Card/ACC no																									
22330478/0	order0123	S-Authorised	test123	2013-06-24 11:19:00	125.00 EUR	/		0	RES-Authorisation		VISA	XXXXXXXXXXXX1111																									

3.3 By e-mail

You can receive a payment confirmation e-mail from our system for each transaction. You can configure this option in the "Transaction e-mails" tab on the Technical information page, in the "E-mails to the merchant" section.

4 Advanced Options for Credit Card Payments

4.1 Alias

If you would like to use a transaction alias via e-Terminal, you must first click the Alias link in the back-office menu, look up the Alias you want to use and click the "Use" button in the Alias row. You will see the voucher with the card holder's name, card number and expiry date already initialised. For further information, please refer to the Alias documentation.

4.2 Group

If you access the back office via a Group login, you must first use the "Other merchant" link in your back-office menu to select the PSPID for which you want to enter a transaction. After you have selected the PSPID, the "New Transaction" link will appear in the back-office menu and you can proceed with the transaction.

5 Appendix: Visa Additional Authorisation Data

(for ePDQ MOTO Essential, ePDQ MOTO Plus & e-terminal)

In order to reduce fraud, Visa has introduced additional transaction authorisation fields for any UK merchant defined as a Financial Institution. These fields must be submitted as part of any authorisation request submitted via the ePDQ e-terminal.

Current fraud detection tools may not give card issuing banks sufficient information to validate transactions in this business sector. With this additional data, issuers will be able to make a more informed decision.

To comply with these new requirements you will need to enter values into the following additional 'Recipient' fields for each Visa transaction you process. These fields appear in the New Transaction screen, below the existing card *detail fields*:

Description	Format	Example
Recipient surname	Alpha / 6 char. If you enter a value longer than 6 characters, we only pass the 6 first characters.	"Day-O'Reilly" -> "DAYORE"
Recipient postcode	AlphaNum / 6 char. You must only enter the first part of the postcode, up to space (e.g. 3 or 4 digits)	"MK4 " -> "MK4" "MK46 " -> "MK46"
Recipient account number	AlphaNum / 10 char. If you enter a number longer than 10 characters, we only pass the 6 first digits + the last 4 digits.	"12345ABCDZ6789" -> "12345A6789"
Recipient DOB (date of birth)	DD/MM/YYYY / Num. / 10 char. Division slashes must be entered. Our system will convert the date as follows: YYYYMMDD	"02/03/1982" -> "19820302"

Note

If special characters, other than a space, ' (apostrophe), * (asterisk), \$ (dollar sign), / (forward slash) or - (dash) are inserted in a field, the whole field content will be emptied automatically when submitted.

Example:

Additional information	
Beneficiary:	Test Company
Description:	<input type="text"/>
Customer Code:	<input type="text"/>
Recipient surname:	Day-O'Reilly What is this?
Recipient postcode:	W1A 1AA What is this?
Recipient account number:	12345ABCDZ6789 What is this?
Recipient DOB (DD/MM/YYYY):	02/03/1982 What is this?

When setting up your account, Barclaycard will ensure that it is enabled to support these additional fields. If the fields are not visible and you believe that this Visa requirement applies to your business, then please contact us at epdgsupport@barclaycard.co.uk.

If enabled, the following flag should be visible in the Visa configuration page of your ePDQ account:

<input checked="" type="checkbox"/> MCC 6012 retailer enabled
