

Merchant Walkthrough

Version 10



Payment
Gateway



Merchant
Services



Mobile
Chip & Pin
Payments



White Label
Gateway



Fraud
Screening



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1. Registration and Logging In

1.1 Registration

- 1.1.1 In order to access the Merchant Management System (MMS) you will need to register for a test account.

You can register by completing the online registration form

<https://mms.payvector.net/Pages/PublicPages/RegisterMerchant.aspx>.

Alternatively please ask one of our sales representatives to create an account for you.

1.2 Logging in

- 1.2.1 Upon completing the registration form you will receive a confirmation email. Please click the link within the email to confirm your account (**Figure 1**).



Figure 1

- 1.2.2 You will then see the following confirmation message (**Figure 2**):



t: 020 8819 3470
w: www.payvector.co.uk
e: support@payvector.net

Registered Company No. 06211335

Iridium Corporation Ltd
20 Nugent Road
Guildford
Surrey
GU2 7AF

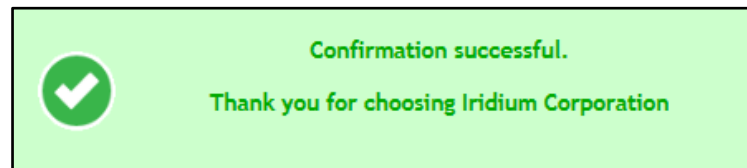


Figure 2

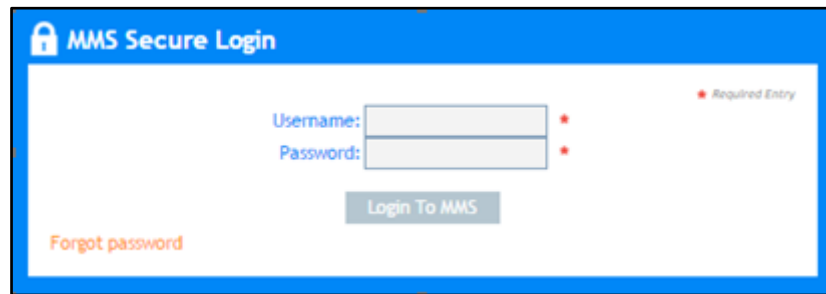
- 1.2.3 Once you have confirmed your account, you will receive a second email containing your MMS login details. A link to the log in page can be found at the foot of this email (**Figure 3**).



Figure 3

- 1.2.4 After clicking the link, you will see the following screen (**Figure 4**):

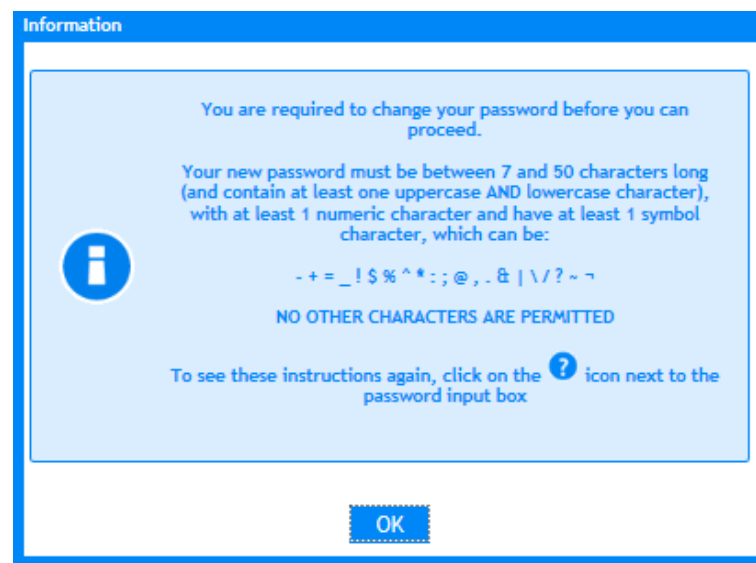




The image shows a login form titled "MMS Secure Login". It has a blue header bar. Below the header, there are two input fields: "Username:" and "Password:". To the right of the "Password:" field, there is a red asterisk and the text "Required Entry". Below the input fields is a button labeled "Login To MMS". In the bottom left corner of the form, there is a link that says "Forgot password".

Figure 4

- 1.2.5 Using the login details assigned to you in the second email, enter your Username and Password. Your username will begin with the word 'merchant' followed by a string of numbers. Type in the temporary password exactly as it appears in the email (please note passwords are case sensitive) then click '**Login to MMS**'. If log in has been successful you will see the following message (**Figure 5**):



The image shows an "Information" dialog box with a blue border. Inside, there is a light blue background with a white information icon (i) on the left. The text inside the dialog reads: "You are required to change your password before you can proceed." followed by "Your new password must be between 7 and 50 characters long (and contain at least one uppercase AND lowercase character), with at least 1 numeric character and have at least 1 symbol character, which can be:". Below this, a list of permitted symbols is shown: "- + = _ ! \$ % ^ * . ; : @ , - & | \ / ? ~ ~". Underneath the list, it says "NO OTHER CHARACTERS ARE PERMITTED". At the bottom, it says "To see these instructions again, click on the ? icon next to the password input box". There is a question mark icon next to the text. At the very bottom of the dialog is an "OK" button.

Figure 5

- 1.2.6 Upon clicking '**OK**', you will be asked to change from your assigned temporary password to a more memorable "strong" password. Passwords must meet certain criteria. When entering your new password you will see an indicator, which will turn green when all the password criterion are met.



Additionally, on this screen you will also set your secret question. Once you select the secret question, please enter your password. Once all the required boxes are correctly entered shown by the green tick you can click change password (Figure 6).

Figure 6

- 1.2.7 Please note that you will be required to change your password every 90 days. Your secret question can only be reset by contacting PayVector by email at support@payvector.net or by calling +44(0)20 8819 3470
- 1.2.8 After successfully changing your password, you will then find yourself on the MMS home page (Figure 7).

Figure 7



2. MMS Navigation

2.1 MMS Navigation

- 2.1. There are two ways to navigate through the MMS; the menu bar across the top and the panel along the left side. These menu options will be covered throughout this document and are highlighted below (**Figure 8**):

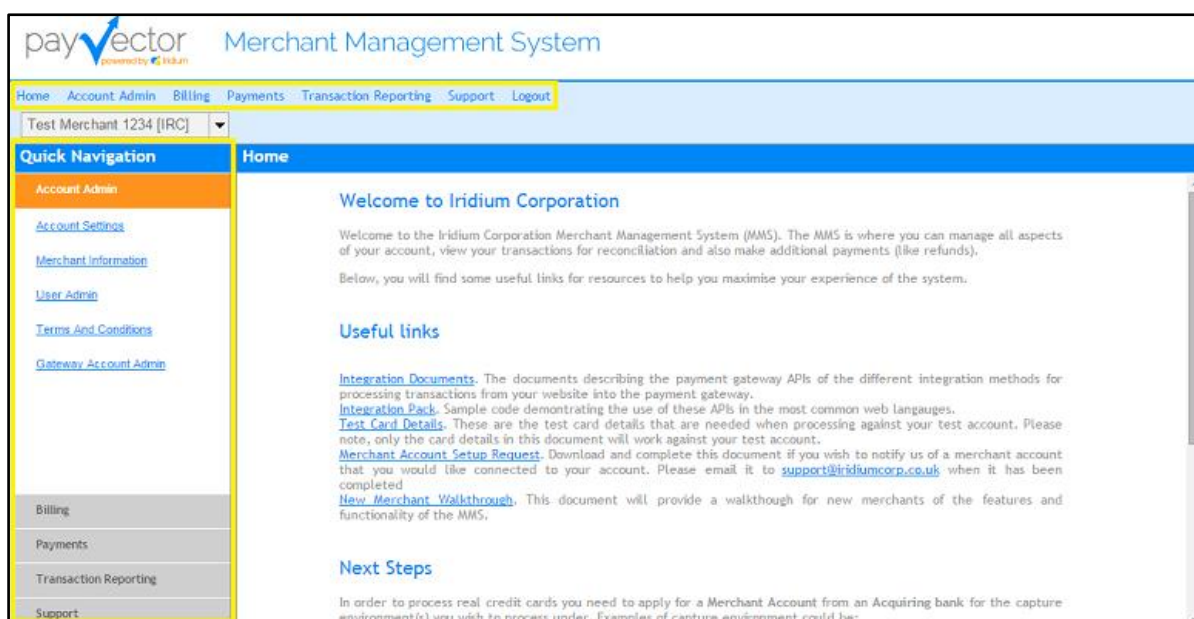


Figure 8



3. Account Admin

3.1. Account Settings

The Account Settings page (**Figure 9**) allows you to control the outcome of future transactions when certain security features fail, or are not present. CV2 refers to the last three digits on the back of debit and credit cards, for American Express cards it is the 4 digits on the front. AVS stands for Address Verification System. By default, the security settings are set to the strictest possible, if you need to relax any of the security settings this should only be done by you, the merchant.

The screenshot displays the 'Account Settings' page within the 'Merchant Management System'. The left sidebar contains a 'Quick Navigation' menu with links to 'Account Admin', 'Merchant Information', 'User Admin', 'Terms And Conditions', and 'Gateway Account Admin'. The main content area is titled 'Account Settings' and includes a 'Select Gateway Route' dropdown set to 'Test Account'. Below this is the 'Unlinked Refund Daily Limit' section, which contains a table of limits for different currencies (GBP, USD, EUR) and a note to email support for changes. The 'Allowed Transaction Types' section shows a table with transaction types (SALE, PREAUTH, COLLECTION, REFUND, VOID) all set to 'Enabled'. The 'Default CV2 Behaviour' section has dropdowns for 'CV2 Policy' (Fail Transaction On CV2 Fail) and 'When Results Unknown' (Pass Transaction). The 'Default AVS Behaviour' section has dropdowns for 'AVS Policy' (Fail If Either Fail), 'Treat Partial Address' (As Fail), 'Treat Partial Post Code' (As Fail), and 'When Results Unknown' (Pass Transaction). The 'Default 3D Secure Behaviour' section has a checkbox for '3D Secure Enabled' (checked) and fields for 'Merchant Name' (Test Merchant 1234) and 'Merchant URL' (www.payvector.co.uk). A 'Submit Account Settings' button is at the bottom right.

Unlinked Refund Daily Limit	ISO Currency
200.00	GBP
284.30	USD
360.41	EUR

Transaction Type	Status
SALE	Enabled
PREAUTH	Enabled
COLLECTION	Enabled
REFUND	Enabled
VOID	Enabled

Figure 9



3.2. Merchant Information

The Merchant Information page (**Figure 10**) contains all the basic information about your company. When logging into your account for the first time we recommend that you complete the desired information to ensure that PayVector can contact you.

You can also enter the technical contact details for the person within your organisation or contractor who will be responsible for technical interactions with PayVector.

Please ensure all information on this page is kept up to date to ensure you receive the latest information from PayVector.

payvector
powered by Iridium

Merchant Management System

Home Account Admin Billing Payments Transaction Reporting Support Logout

Test Merchant 1234 [IRC]

Quick Navigation

- Account Admin
- Account Settings
- Merchant Information**
- User Admin
- Terms And Conditions
- Gateway Account Admin

Merchant Information

Company Contact Information * Required Entry

Please enter the your business contact information on the form below. The person whose details are entered here will be the overall owner of the account.

Company Name: Test Merchant 1234 *

Primary Capture Environment: eCommerce/Internet *

Website URL: www.payvector.co.uk *

Contact Name: Test Merchant *

Contact Email: hello@payvector.co.uk *

Phone Number: 0123 456789 *

Address: 1 Test Street *

City: Test City *

County/State: Test County *

Post/Zip Code: XX1 2XX *

Country: United Kingdom *

Technical Contact Information

Please enter the information for the person within your organisation, or Contractor, who will be responsible for the technical interactions with us.

Contact Name: *

Contact Phone Number: *

Contact Mobile Number: *

Contact Email Address: *

Figure 10



Note – if new information is added to this page you will need to complete each text box marked with an asterisk * in order to allow the form to update the merchant information.

3.3. User Admin

The User Admin page (**Figure 11**) is used to add new users to your MMS account, as well as editing existing users. Each individual within your business/organisation who requires access to the MMS will need to have their own log in. This is for the security of your account.

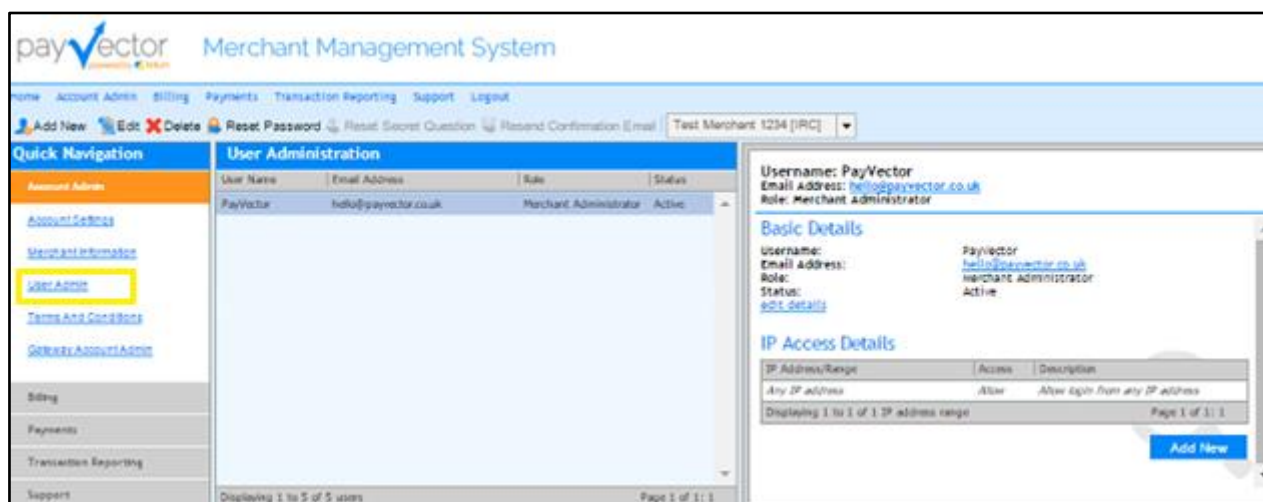


Figure 11

3.3.1. Toolbar Functionality

In the toolbar section there is a row of icons (**Figure 12**). A description of their functions is provided below. To perform an action you will need to select a user from the user administration panel and click on one of the icons:



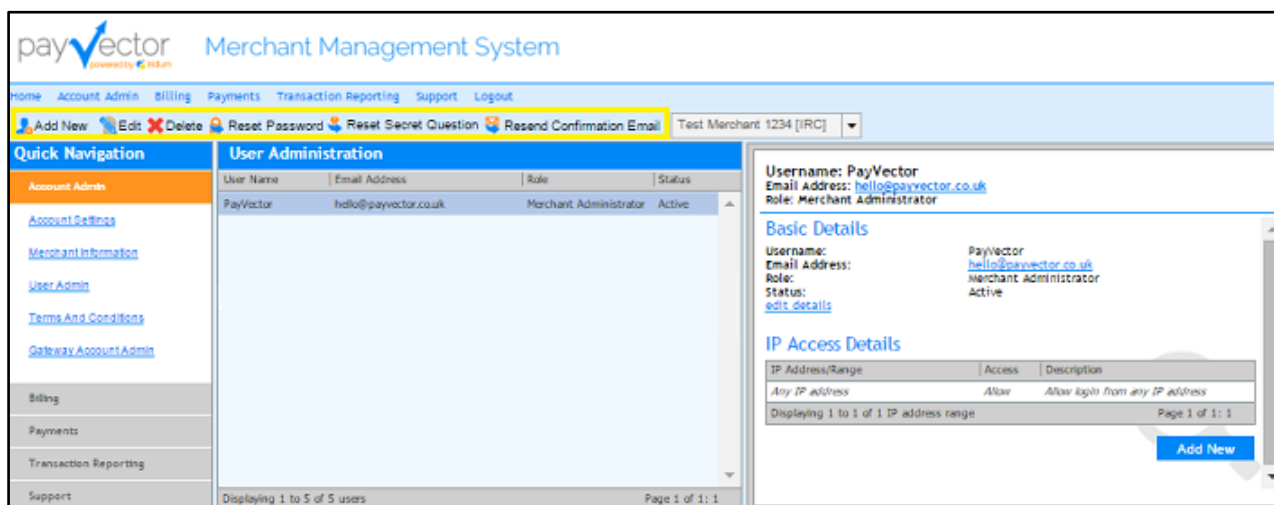


Figure 12

Add New

This will allow you to create a new user. Here you will be prompted to create a unique user name and enter a valid email address

Edit User

This will allow you to change the user type described in section 3.3.2 and the **Appendix 9.1**, based on desired permission levels

Delete User

This function will allow you to delete users from the MMS system. If the user has active transactions in the system, rather than deleting immediately, their status will change to 'pending delete' until these transactions have expired

Reset User Password

In the event one of your users has forgotten their password, the merchant super user can reset the password. An email will be sent to the user with a temporary password, which they will then be asked to change when they next log in.

If a super user is locked out and are unable to reset the password from the Login page, please contact PayVector to regain access to your account.





Reset User Secret Question

If the user is unable to reset their password and unable to remember their secret question, the merchant super user can reset this. When the user attempts to login using the temporary password, they will be able to create a new secret question.



Resend Confirmation Email

If the user has not confirmed their email address, the merchant super user can prompt the user to confirm their account by resending the confirmation email.

3.3.2. Create New User

To create a new user click **Add New** . This is located on the far left row of icons along the toolbar. You will be required to enter a relevant username for the person you wish to add. You will also be required to enter their email address in order for them to receive their login details (**Figure 13**)

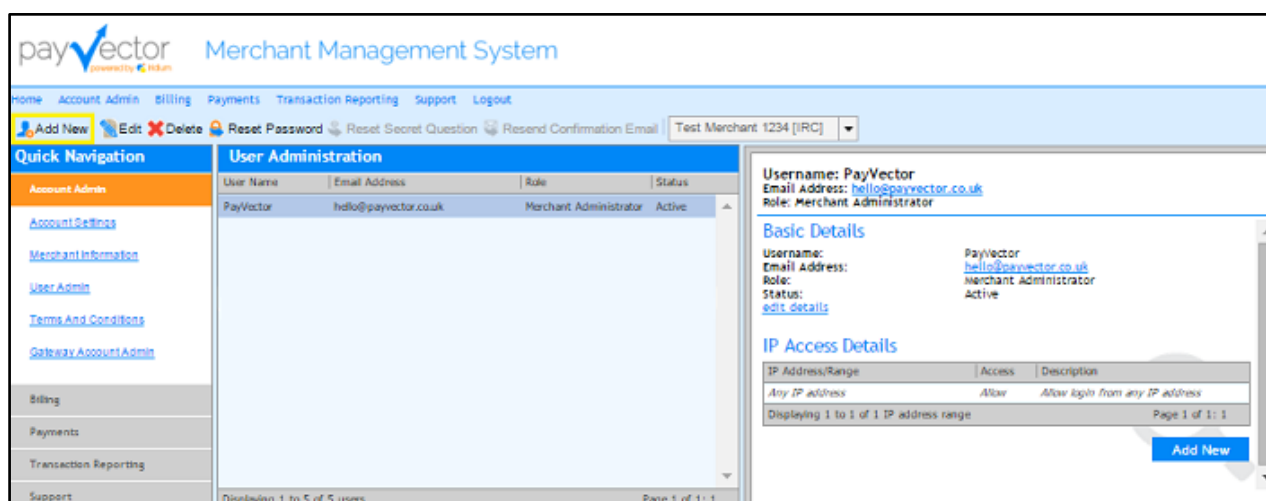


Figure 13

3.3.3. User Rights

You will need to set specific user rights for each new user. Below is a description of the five different user rights and what they are intended for (**Figure 14**):



Figure 14

3.3.3.1. Developer

Can access the system and download the technical documentation for integration purposes and run test payments using the test card details explained in **section 5**.

3.3.3.2. Merchant Administrator

Can run all payment types including sale/pre-auth/refund, create/edit PayByLink, create/edit scheduled transactions, unlinked refunds, voids, view transaction history and summary pages.

3.3.3.3. Basic User

Can perform the same actions as the merchant administrator but cannot action a refund, unlinked refund or a void.

3.3.3.4. Restricted Basic User

Can perform the same actions as the basic user but cannot create/edit scheduled transactions.

3.3.3.5. Merchant Viewer

This will only allow the user to view transactions.


3.3.3.6. Merchant Super User

Merchant Super Users are only able to be added/edited by PayVector. In order to change the information for a super user you will need to contact support@payvector.net.

Note – a detailed overview of user roles and permissions can be seen in the **Appendix 9.1 – MMS User Roles**.



3.3.4. Edit Existing Users

In this section you can view and edit your existing users. This is dependent on your access level which can be found in the **Appendix 9.1**. You can edit all types of users with the exception of Merchant Super Users. To edit an existing user, select the user from the user administration panel and click **Edit**  (Figure 15):

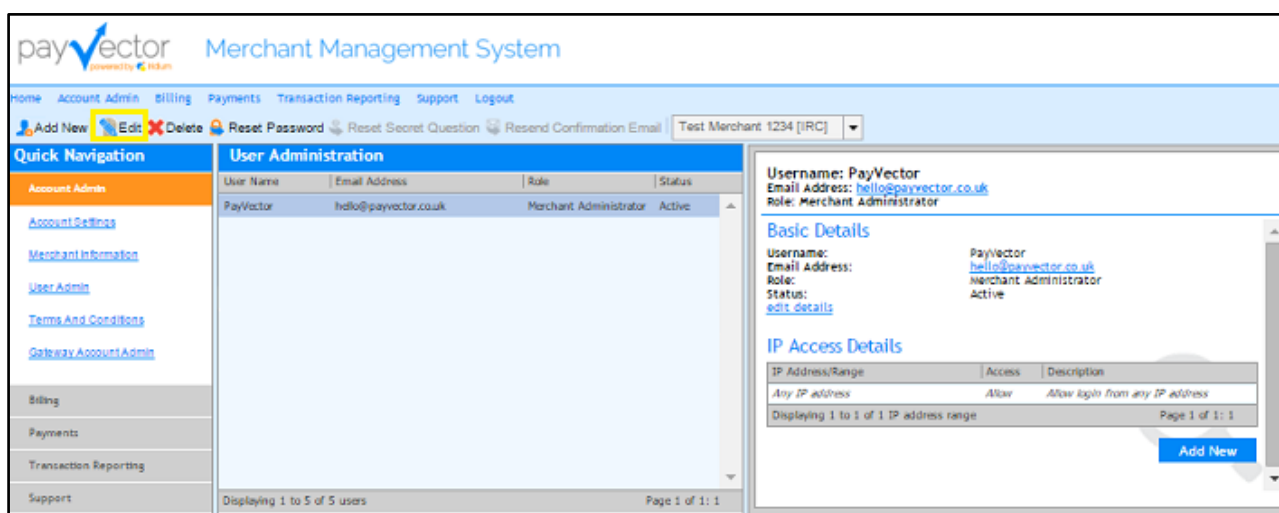


Figure 15

3.3.5.1. Amend User Type

If you wish to change the permission rights for one of your existing users, there is a drop down box which will allow you to select one of the five user rights explained in section 3.3.2 (Figure 14).

3.3.5.2. Amend User Status

Here you can check and amend the status of your users. If users within your organisation become locked out of their account, the status will show as 'Locked'. Select '**Active**' from the drop down box to unlock the account. You can also disable accounts by selecting '**Disabled**' from the drop down box (Figure 16).



Figure 16

3.4. User IP Address Security

By clicking **User Admin**, this allows the merchant super user to specify an IP address for a particular user (**Figure 17**). If that user attempts to login to the MMS from a location other than the assigned IP address they will be denied access to the system. This functionality cannot be set for a Merchant Super User. This can only be set after a user has become active and has logged in for the first time.

IP Access Details		
IP Address/Range	Access	Description
Any IP address	Allow	Allow login from any IP address
Displaying 1 to 1 of 1 IP address range		Page 1 of 1: 1
Add New		

Figure 17

3.4.1. Static/Range IP Address

After clicking '**Add New**' you can specify a range of static IP addresses for a particular user to ensure they can access the system from a range of IP addresses (Figure 18). This may apply if you have a number of machines on an IP address range.



Figure 18

Note - you should only select the '**Use my IP address**' option if your IP address is static. If you are unsure, please contact your network administrator or internet service provider (ISP).



4. Billing

4.1. Register Billing Card

After clicking **Billing**, you have the option to register a Billing Card (**Figure 19**). When your account goes live you are required to register a billing credit or debit card against your account. Through the course of using the system, invoices will be generated periodically. This card will be used to automatically clear any invoices that are generated against your account. It is up to you, the merchant, to ensure that the card registered is up to date to ensure payments. Without a registered billing card, is up to you to ensure prompt payment for the PayVector Services.

The screenshot displays the 'Merchant Management System' interface. On the left is a 'Quick Navigation' sidebar with links to 'Account Admin', 'Billing' (highlighted), 'Payments', 'Transaction Reporting', and 'Support'. The 'Billing' section includes a link to 'Register Billing Card'. The main area is titled 'Register Billing Card' and contains the following text and form:

Register New Card Details * Required Entry

Use this page to register a billing credit/debit card against your account that can be used to automatically clear any invoices that are generated against your account.

Please Note: This is not a payment page - it cannot be used to process transactions through your account.

Form fields:

- Card Name: *
- Card Number: *
- Expiry Date: 01 / 2014 * ✓
- Start Date: /
- Issue Number:
- CV2:

A 'Register Card Details' button is located at the bottom right of the form area.

Figure 19



5. Running a Test payment

5.1. Test Card Details

Before running a test transaction you will need to download the test card details. Using the menu bar across the top of the page click **'Support'** and select **'Downloads'** from the drop down menu. On this page, click **'Test Card Details'** (Figure 20). This will begin the download. Once complete save and open the file. Here you will find a list of fictitious card details designed to work in a test environment only.

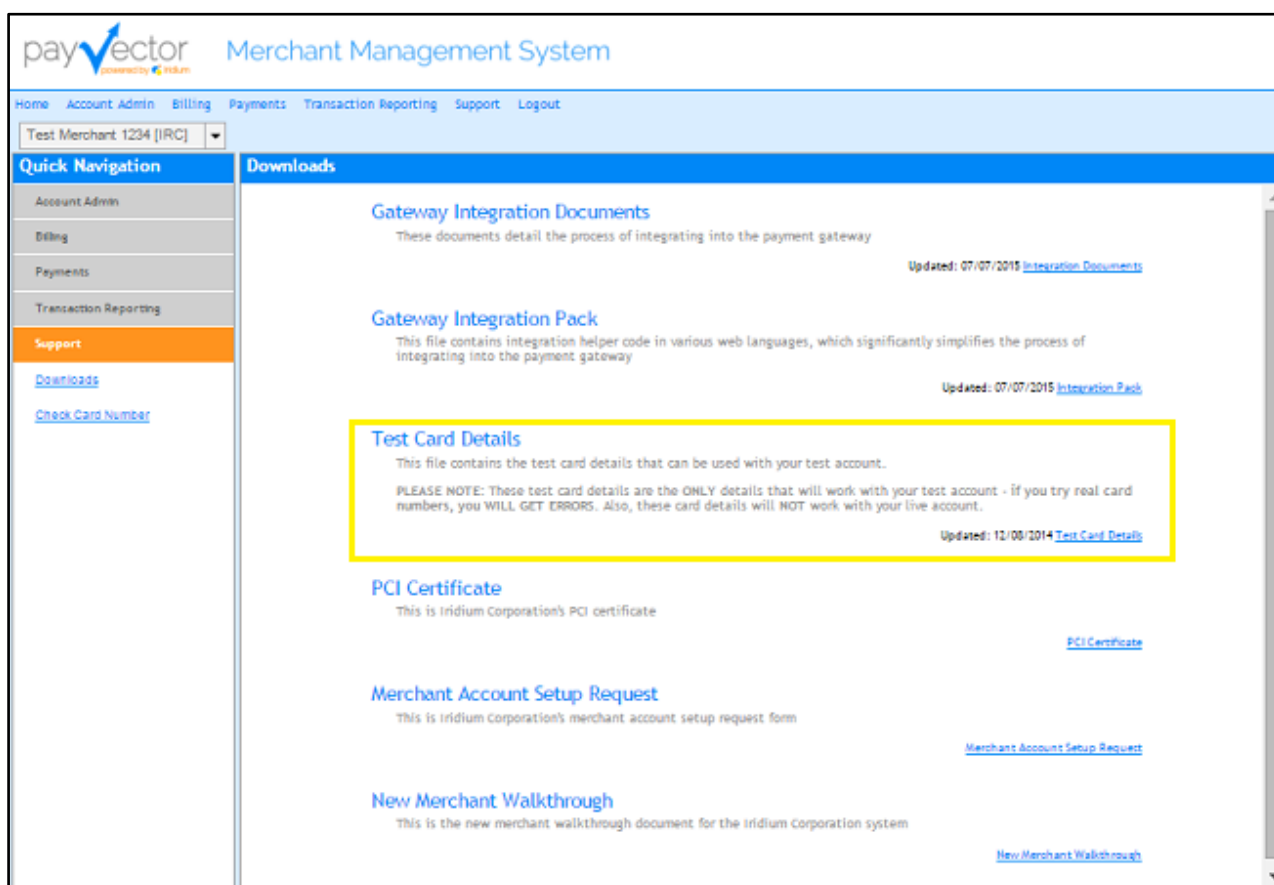


Figure 20



5.2. Transaction By Card Details

Using the menu bar across the top of the page select '**Payments**' and click '**Transaction By Card Details**'. Here you will see a form which enables you to take card payments. The process is the same for live accounts and 'real' card details as it is for test accounts and 'test' card details. Instructions on how to run a 'test' transaction are below.

5.2.1. Open Up **Test Card Details**, as see in **Appendix 9.2**

5.2.2. Open the test card details downloaded at the beginning of this section. Page one of this file as shown below describes the various responses you can receive from the gateway using the different test cards.

5.2.3. **Select A Test Card**

For the purpose of this walkthrough please select the first card on page two of the document pack with the name John Watson (**Figure 21**).

Test Case 1 Card Details (Authorisation Successful with no 3D Secure):						
Card Type	Card Name	Card Number	Expiry Date	Start Date	CV2	Address
VC	John Watson	4976000000003436	12/20	01/12	452	32 Edward Street, Camborne, Cornwall TR14 8PA
VD	James Jackson	4921810000005462	12/20	01/12	441	11 St Kitts Close, Torquay, Devon TQ2 7DQ

Figure 21

5.2.4. **Fill In the Payment Form**

By selecting **Transaction by Card Details**, you will notice in the transaction type field you can select SALE, PREAUTH and REFUND. For the purpose of this walk-through select SALE, but please note you can also run pre-authorisations and refunds following the same method.

5.2.5. **Line Item Detail**

The Line Item Detail section of the payment form is not mandatory and should only be used if you require an itemised description of goods or services being sold. For the purpose of this walkthrough please follow the example below and enter a **Quantity, Description and Amount**.



Once completed, you will need to fill in the **Sales Tax Description** and **Amount**. The sales tax description can be used to factor in costs such as VAT, shipping, postage or any other additional cost you may wish to charge the customer.

Using the details for the John Watson card fill in the rest of the form, displayed in **Figure 22**.

NOTE: Your Order ID will be different to the image due to being unique.

payvector Merchant Management System

Home Account Admin Billing Payments Transaction Reporting Support Logout

Test Merchant 1234 [IRC]

Quick Navigation

- Account Admin
- Billing
- Payments
- Transaction By Card Details
- Transaction By Cross Reference
- PayByLink Admin
- Scheduled Transaction Admin

Transaction By Card Details

Select Gateway Account

Gateway Account: Test Account

Order Details

Amount: 100.00
 Currency: GBP
 Transaction Type: SALE
 Order ID: MMS-merchant9116445-45482019
 Order Description: Test Transaction

Card Details

Card Name: John Watson
 Card Number: 4976000000003436
 Expiry Date: 01 / 2016
 Start Date: 01 / 2012
 Issue Number:
 CV2:

Line Item Details

Quantity	Description	Amount
1	Test Transaction	80.00
		0.00
		0.00
		0.00
		0.00

add new line item row

Sub Total: £80.00
 Sales Tax Description: VAT@20% Amount: 20.00
 TOTAL: £100.00

Figure 22

Scroll down to fill in the rest of the form, in this case you can click copy billing contacts to shipping and once complete please click **Submit For Processing** (Figure 23).



Home

Account Admin

Billing

Payments

Transaction Reporting

Support

Logout

Test Merchant 1234 [IRC]

Quick Navigation

Account Admin

Billing

Payments

Transaction By Card Details

Transaction By Cross Reference

PayByLink Admin

Scheduled Transaction Admin

Transaction By Card Details

Billing Details

Address:

32 Edward Street

City:

Camborne

State:

Cornwall

Post Code:

TR14 8PA

Country:

United Kingdom

Phone Number:

Email Address:

Copy Billing Details To Shipping

Shipping Details

Name:

John Watson

Address:

32 Edward Street

City:

Camborne

State:

Cornwall

Post Code:

TR14 8PA

Country:

United Kingdom

Phone Number:

Email Address:

CV2 Override Behaviour

CV2 Policy:

Fail Transaction On CV2 Failure

Use Override

When Results Unknown:

Pass Transaction

AVS Override Behaviour

AVS Policy:

Fail If Either Fail

Use Override

Treat Partial Address:

As Fail

Treat Partial Post Code:

As Fail

When Results Unknown:

Pass Transaction

Submit For Processing

Figure 23



5.2.6 Confirmation Message

If all of the details have been entered correctly you will receive the following response message (Figure 24):

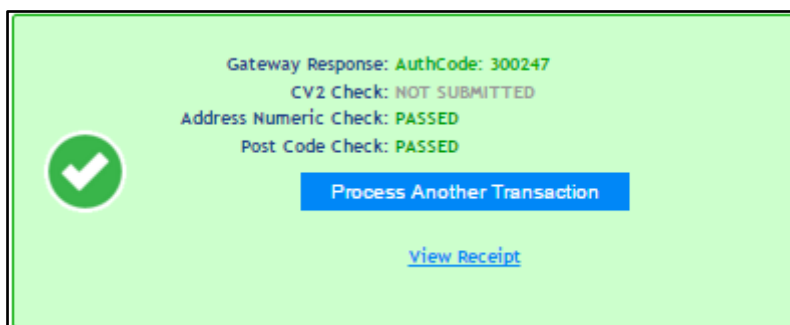


Figure 24

If you receive a different message to the one above, please re-run through Section 5 from the beginning. Please ensure all details are entered correctly to ensure the correct result.



5.2.7 Receipt

To access a receipt of the transaction click on 'View Receipt' at the bottom of the response message box displayed in **Figure 24**. A box will appear, as shown in **Figure 25**.

Payment Receipt

Payment Receipt from Test Merchant 1234

Transaction Details: 160331172657113902837373 (MMS-merchant-4837396383-160331171604)
Date/Time: 31/03/2016 18:26:57
Transaction Type: SALE
Transaction Status: SUCCESS (AuthCode: 300247)

Card Name:

John Watson


Amount/Currency:

£100.00 GBP

Order Description:

Test Transaction

Card Number:

4976-00XX-XXXX-3436  Visa

Expires:

12/20

Quantity	Description	Amount
1	Test Transaction	£80.00
		Sub-Total: £80.00
		VAT@20: £20.00
		TOTAL: £100.00

Billing Address:

32 Edward Street

Billing City/Town:

Camborne


Billing Post Code:

TR14 8PA

Billing State/County:

Cornwall

Billing Country:

 United Kingdom

Shipping Name:

John Watson

Shipping Address:

32 Edward Street

Shipping City/Town:

Camborne


Shipping Post Code:

TR14 8PA

Shipping State/County:

Cornwall

Shipping Country:

 United Kingdom

Security Number (CV2) Check:

NOT SUBMITTED

Address Check:

PASSED

Post Code Check:

PASSED

3D Secure Status:

NOT SUBMITTED

Print Receipt

OK

Figure 25



6 Transaction Reporting

Using the menu bar across the top of the page select '**Transaction Reporting**' then click '**Transactions History**' from the drop down box (Figure 26).

At the top of the page you will notice there is a transaction toolbar. Here you will find various icons which relate to the existing transactions made. Each icon will be described in greater detail later in this section.

The screenshot shows the payvector Merchant Management System interface. The top navigation bar includes links for Home, Account Admin, Billing, Payments, Transaction Reporting, Support, and Logout. The 'Transaction Reporting' menu is expanded, showing 'Transaction History' and 'Transaction Summary'. The 'Transaction History' table lists three transactions with columns for Cross Reference, Card Name, Order ID, Date/Time, Amount, Order Description, and status icons. Below the table, a detailed view for transaction 160331172657113902837373 is shown, including card details, transaction type (SALE), status (SUCCESS), and a breakdown of the transaction amount.

Cross Reference	Card Name	Order ID	Date/Time	Amount	Order Description	C	A	P	3D	Message
160331172657113902837373	John Watson	MMS-merchant-1837396...	31/03/2016 18:26...	£100.00 GBP	Test Transaction					AuthCode: 300247
160331110104957201911979	John Watson	MMS-merchant-7061813...	31/03/2016 12:01...	£100.00 GBP	Test Transaction					AuthCode: 556195
160331102314548601411728	John Watson	MMS-merchant-4426878...	31/03/2016 11:23...	£100.00 GBP	Test Transaction					AuthCode: 034094

Transaction Details: 160331172657113902837373 (MMS-merchant-4837396383-160331171604)
 Date/Time: 31/03/2016 18:26:57
 Transaction Type: SALE
 Transaction Status: SUCCESS (AuthCode: 300247)

Card Name: John Watson
 Amount/Currency: £100.00 GBP
 Order Description: Test Transaction

Card Number: 4976-0000-XXXX-3436
 Card Class: Personal
 Card Issuer: Credit Industriel et Commercial
 Expiry: 12/20

Quantity	Description	Amount
1	Test Transaction	£80.00
Sub-Total:		£80.00
VAT@20:		£20.00
TOTAL:		£100.00

Billing Address: 32 Edward Street
 Billing City/Town: Camborne
 Billing Post Code: TR14 8PA
 Billing State/Country: Cornwall
 Billing Country: United Kingdom

Shipping Name: John Watson
 Shipping Address: 32 Edward Street
 Shipping City/Town: Camborne
 Shipping Post Code: TR14 8PA
 Shipping State/Country: Cornwall
 Shipping Country: United Kingdom

CV2 Check: NOT SUBMITTED
 Address Check: PASSED
 Post Code Check: PASSED
 3D Secure Status: NOT SUBMITTED

Figure 26



6.2 Transaction History

On the Transaction History page you will find a list of transactions by day. If a search has not been initiated this page will show the existing days transactions with the most recent transactions listed at the top of the page. You should be able to view the test transaction which was carried out in Section 5 (John Watson).

6.2.6 The Transaction Toolbar

6.1.1.1. **Display Details Icon**

This icon hides or displays the transaction details panel. This panel can be found below the list of transactions at the bottom of the screen and provides transaction information.

6.1.1.2. **Search Icon**

This icon will hide or show the search panel. If you want to find a particular transaction click this icon to perform a search. This function is covered in greater detail in Section 7.1.

6.1.1.3. **Refund Icon**

This icon will open the refund page. This function is covered in greater detail in Section 7.2.

6.1.1.4. **Collect The Selected Pre-Authorisation Transaction**

If you have run a pre-authorisation against a card, this icon will allow you to collect a transaction that has been pre- authorised. You can run a pre-authorisation in the same way you ran a sale in Section 5. In the 'transaction type' field simply select 'PREAUTH' instead of 'SALE'.

6.1.1.5. **Void The Selected Transaction**

You can void a transaction by using this icon. You can only void a transaction on the same day the transaction initially occurred. Transactions can only be voided on the same calendar day as they were originally processed. More details on this functionality is in Section 7.2.

6.1.1.6. **Retry Failed Transaction**

Clicking this icon will retry a previously failed transaction.

6.1.1.7. **Re-Use The Selected Transaction Details To Run A New Transaction**

Clicking this icon will re-use the existing card details to run a new transaction. This eliminates the need to re-enter already submitted card details.



6.3 Transaction Summary

The Transaction Summary provides a top level summary of transactions completed on any given day. The summary for the current day runs 10 minutes in arrears.

6.3.6 Running A Transaction Report

Select '**Transaction Reporting**' from either the drop down menu across the top of the page or use the buttons on the left of the page. Then click '**Transaction Summary**'.

All the actions in the '**Transaction Summary**' report are located in the toolbar underneath the main menu. Please see the highlighted toolbar in the image below (Figure 27):

Transaction Summary										
Summary Date	Sale Count	Refund Count	PreAuth Count	Collection Count	Failed Count	Total Count	Credit Value	Debit Value	Total Value	
Currency: USD										
14/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
13/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
12/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
11/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
10/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
09/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
08/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
07/08/2014	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	
Currency: EUR										
14/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
13/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
12/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
11/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
10/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
09/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
08/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
07/08/2014	0	0	0	0	0	0	€0.00	€0.00	€0.00	
	0	0	0	0	0	0	€0.00	€0.00	€0.00	
Currency: GBP										
14/08/2014	1	0	0	0	0	1	£100.00	£0.00	£100.00	
13/08/2014	0	0	0	0	0	0	£0.00	£0.00	£0.00	
12/08/2014	0	0	0	0	0	0	£0.00	£0.00	£0.00	
11/08/2014	0	0	0	0	0	0	£0.00	£0.00	£0.00	
10/08/2014	0	0	0	0	0	0	£0.00	£0.00	£0.00	
09/08/2014	0	0	0	0	0	0	£0.00	£0.00	£0.00	
08/08/2014	0	0	0	0	0	0	£0.00	£0.00	£0.00	
07/08/2014	0	0	0	0	0	0	£0.00	£0.00	£0.00	
	1	0	0	0	0	1	£100.00	£0.00	£100.00	


Figure 27



6.3.7 *Select A Date Range*

By default, the report will show the current month's summary data. If you wish to change the reporting period select the start date and end date from the highlighted tool bar.

6.3.8 *Export Results*

You can export the results into a CSV file using the  **Export The Current Transaction** icon found on the highlighted toolbar.




7. Key MMS Functionality

This section will outline some of the key features included in the MMS.

7.1. Search Functionality

The search function within '**Transaction History**' allows you to look up past transactions using a variety of different search fields.

7.1.1. To Search

Click on **Search**  to hide or show the search panel. If you want to find a particular transaction, use this icon. It can be found in the panel below (**Figure 27**):

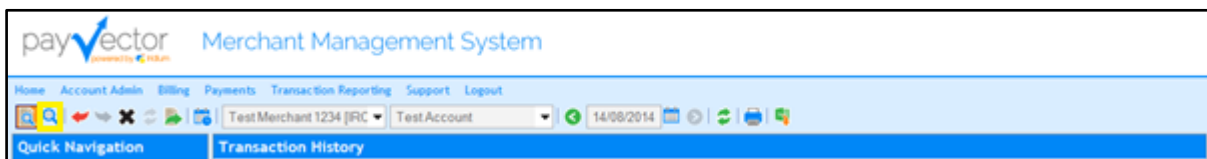


Figure 27

7.1.2 Search Panel

To search for a particular transaction you can use the fields within the Search Panel. *Please note that the **Date Range** needs to be filled in, all other fields are optional.*

The Search Panel looks like this (**Figure 28**):



payvector Merchant Management System

Home Account Admin Billing Payments Transaction Reporting Support Logout

Test Merchant 1234 [IRC] Test Account 14/08/2014

Quick Navigation

- Account Admin
- Billing
- Payments
- Transaction Reporting
 - Transaction History
 - Transaction Summary

Transaction History

☒ Exact Match Search

☒ Cross Reference ☒ Order ID ☒ Order Description ☒ Card Name

Amount: Card Number: XX-XXXX-

☒ SALE ☒ PREAUTH ☒ COLLECTION ☒ REFUND ☒ VOID ☒ Include Voided ☐ Include Failed

Start Date: 07/08/2014 End Date: 14/08/2014

Cross Reference	Card Name	Order ID	Date/Time	Amount	Order Description	C	A	P	3D	Message
140814110527928802242541	John Watson	MMS-merchant9116445...	14/08/2014 12:05:27	£100.00 GBP	Test Transaction					AuthCode: 535222

Displaying 1 to 1 of 1 transaction Page 1 of 1

Figure 28

7.1.2.1 Keyword Search

Use the box highlighted in yellow to search by keyword e.g. Name or Order ID (Figure 29).

payvector Merchant Management System

Home Account Admin Billing Payments Transaction Reporting Support Logout

Test Merchant 1234 [IRC] Test Account 14/08/2014

Quick Navigation

- Account Admin
- Billing
- Payments
- Transaction Reporting
 - Transaction History
 - Transaction Summary

Transaction History

☒ Exact Match Search

☒ Cross Reference ☒ Order ID ☒ Order Description ☒ Card Name

Amount: Card Number: XX-XXXX-

☒ SALE ☒ PREAUTH ☒ COLLECTION ☒ REFUND ☒ VOID ☒ Include Voided ☐ Include Failed

Start Date: 07/08/2014 End Date: 14/08/2014

Cross Reference	Card Name	Order ID	Date/Time	Amount	Order Description	C	A	P	3D	Message
140814110527928802242541	John Watson	MMS-merchant9116445...	14/08/2014 12:05:27	£100.00 GBP	Test Transaction					AuthCode: 535222

Displaying 1 to 1 of 1 transaction Page 1 of 1

Figure 29

7.1.2.2. Exact Match

With the Exact Match box ticked you can search by Cross Reference, Order ID, Order Description and Card Name.

If you un-tick the Exact Match box you can search by Cross Reference **OR** Order ID **OR** Order Description **OR** Card Name.



7.1.2.3 Search By Date

To search for transaction by date, leave the keyword box blank, pick a date and click search (Figure 30).

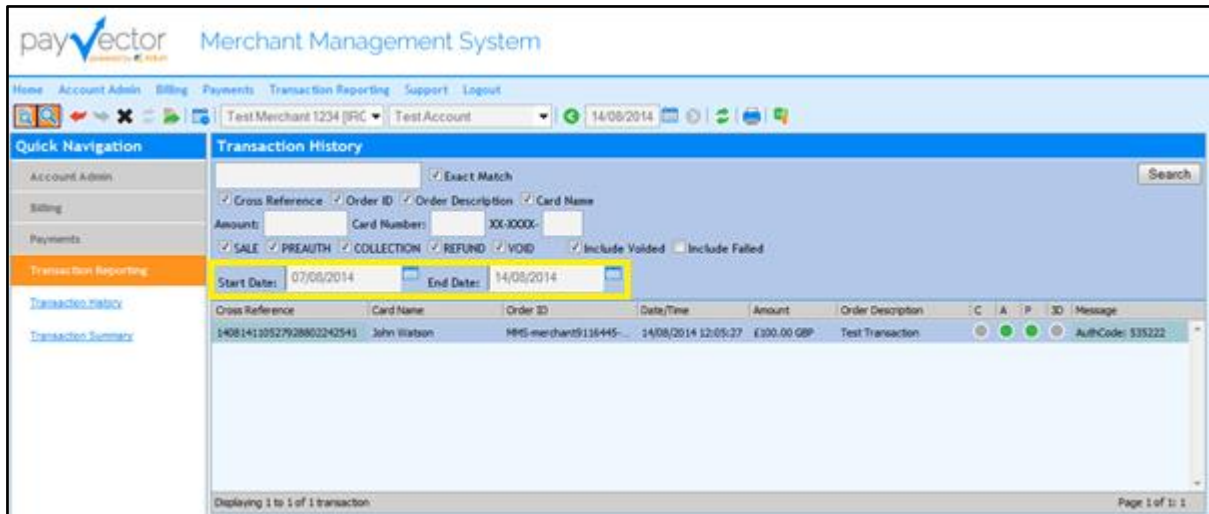


Figure 30

7.1.2.4. Additional Search Fields

Additional search fields include Amount, Card Number (First 6 Digits or Last 4 Digits). These can be useful for finding Chargebacks (Figure 31).

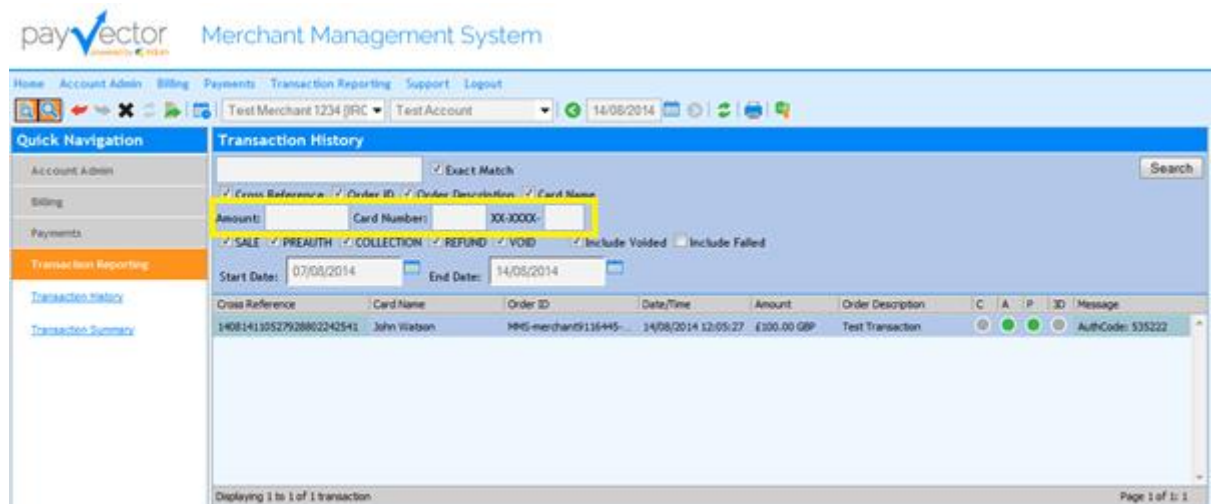



Figure 31



7.1.2.5 Export Search Results

You can export the search results into a CSV file using the  **Export The Current Transaction** icon.


7.2 Refunds

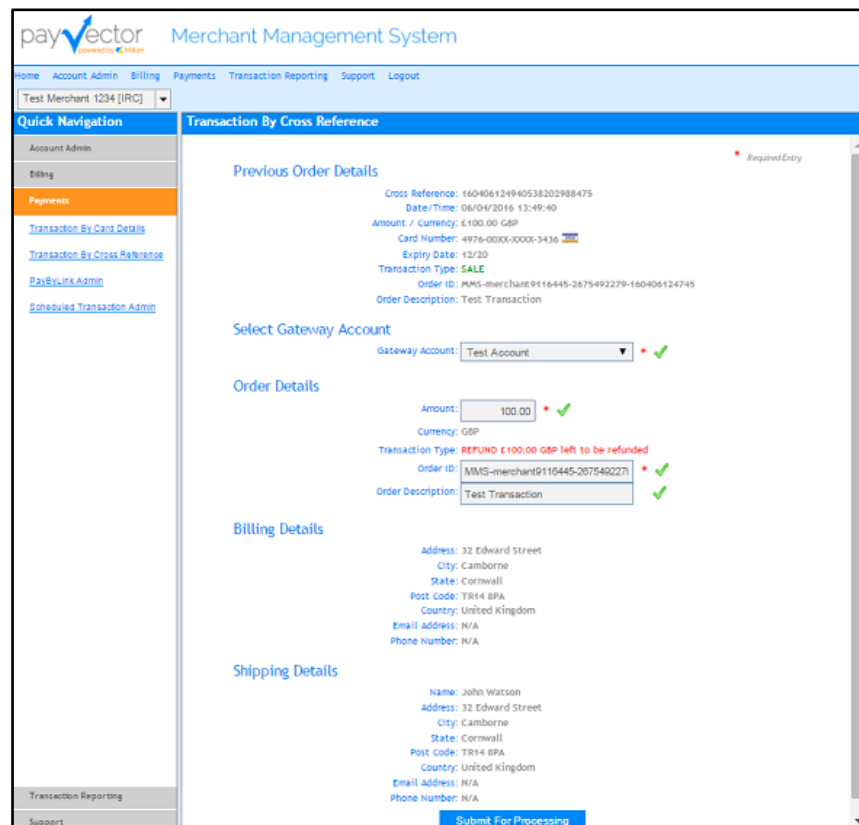
Refunds can be issued within the 'Transaction History' section.

7.2.2 Select Transaction for Refund

Using the menu bar across the top of the page select '**Transaction Reporting**' and then click '**Transaction History**' from the drop down box. Select the test transaction which was carried out in Section 5 'John Watson'.

7.2.3 Refund Details

Click the  **Refund Icon** on the toolbar to open the refund page. You will see the following page (Figure 32), this will enable you to refund the John Watson Transaction:



The screenshot displays the 'Merchant Management System' interface. The top navigation bar includes links for Home, Account Admin, Billing, Payments, Transaction Reporting, Support, and Logout. A dropdown menu is open under 'Transaction Reporting', showing 'Transaction History' selected. The left sidebar contains a 'Quick Navigation' menu with links for Account Admin, Billing, Payments, Transaction By Card Details, Transaction By Cross Reference (highlighted), PayVia Admin, and Scheduled Transaction Admin. The main content area is titled 'Transaction By Cross Reference' and contains the following sections:

- Previous Order Details:** Cross Reference: 160406124940538202988475, Date/Time: 06/04/2016 13:49:40, Amount / Currency: £100.00 GBP, Card Number: 4976-XXXX-XXXX-3436, Expiry Date: 12/20, Transaction Type: SALE, Order ID: PMS-merchant9116445-2675492279-160406124745, Order Description: Test Transaction.
- Select Gateway Account:** Gateway Account: Test Account (with a green checkmark icon).
- Order Details:** Amount: 100.00 (with a green checkmark icon), Currency: GBP, Transaction Type: REFUND £100.00 GBP left to be refunded, Order ID: MMS-merchant9110445-2675492271 (with a green checkmark icon), Order Description: Test Transaction (with a green checkmark icon).
- Billing Details:** Address: 32 Edward Street, City: Camborne, State: Cornwall, Post Code: TR14 8PA, Country: United Kingdom, Email Address: N/A, Phone Number: N/A.
- Shipping Details:** Name: John Watson, Address: 32 Edward Street, City: Camborne, State: Cornwall, Post Code: TR14 8PA, Country: United Kingdom, Email Address: N/A, Phone Number: N/A.

At the bottom right of the form is a blue button labeled 'Submit For Processing'.

Figure 32



7.2.3. Partial Refunds

In the order details section you can change the details to run partial refunds. For the purpose of this walkthrough please do not amend the details.

7.2.5 Submit

Press the **Submit For Processing** button. You should then see a response message confirming the successful refund. Click **Return to Transaction History** to navigate back to transaction history.

7.3 Scheduled / Recurring Transactions

Recurring Transactions can be set up within the **Transaction Reporting | Transaction History** section (Figure 33).

The screenshot displays the payvector Merchant Management System interface. The top navigation bar includes links for Home, Account Admin, Billing, Payments, Transaction Reporting, Support, and Logout. Below this, a search bar and filters are visible, showing 'Test Merchant 1234 [IRC]' and 'Test Account'. The date '27/06/2017' is also displayed. On the left, a 'Quick Navigation' sidebar lists 'Account Admin', 'Billing', 'Payments', 'Transaction Reporting' (highlighted in orange), 'Transaction History' (highlighted in yellow), and 'Transaction Summary'. The main content area is titled 'Transaction History' and features a table with columns for 'Cross Reference', 'Card Name', and 'Order ID'. The table body is currently empty.

Figure 33



7.3.2 Running A Scheduled Transaction

Using the menu bar across the top of the page select **Transaction Reporting** and then click **Transaction History** from the drop down box. Click the transaction you want to work with. For the purpose of this walkthrough select the 'John Watson' transaction from Section 5

7.3.2.1 Click the Set-Up A Scheduled Transaction icon on the toolbar on the top of the page.

This will open a page which looks like the following (**Figure 34**):

Create New Scheduled Transaction


Create New Scheduled Transaction

* Required Entry

Cross Reference: 170117092115146902098757

Transaction Expiry Date: 25/01/2017

Card Name: John Watson

Card Number: 4976-00XX-XXXX-3436 

Card Expiry Date: 12/20

Gateway Account: * ✓

Frequency: * ✓

The available options depend on the length of time after which your transactions expire

Date of the first transaction: * ✓

The available start dates depend on when the transaction being referenced will expire

Schedule Expires: [Clear Expiry Date](#)

This is the last date on which the schedule is active

Amount: * ✓

Currency: * ✓

Transaction Type: * ✓

Reference: * ✓

Description:

OK

Cancel

Figure 34



7.3.2.2 Frequency

Firstly you need to select the frequency of the scheduled transaction. For testing purposes, please select 'Daily' from the drop down menu.

7.3.2.3 Date

Next click on the calendar icon next to **Date Of First Transaction** and pick a date you wish the transaction to start from. Once the start date has been selected, select the date you would like the schedule to expire. For the purpose of this tutorial select any date.

7.3.2.4 Amount, Currency, Transaction Type and Reference

Just like the payment page outlined in Section 5 you can then set the amount, currency, transaction type and reference. You can also add a description if you like. For the purpose of this tutorial enter the details as they appear in the above image.

7.3.2.5 Complete Scheduled Transaction

Once complete click the **Create Scheduled Transaction** button. You should then see a green confirmation box, as shown in Figure 35, which indicates the scheduled transaction has been successfully created.

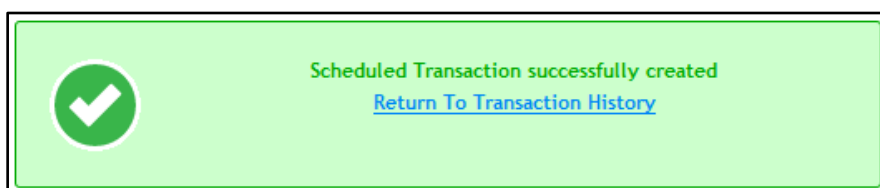


Figure 35



7.3.3 Alternative Scheduled Transaction

Alternatively you are able to navigate to the scheduled transaction admin page, which can be found on the left toolbar as shown in the screenshot below (Figure 36).

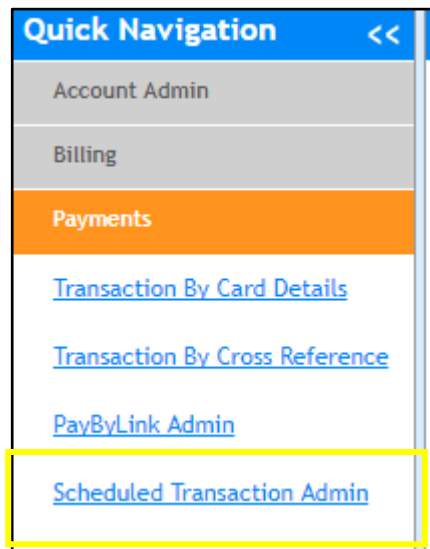



Figure 36

7.3.4 Create New Scheduled Transaction

A new scheduled transaction is created by clicking **Add New** on the page toolbar displayed and as shown  **Add New**.

On the popup that follows, enter the cross reference from a previously run transaction. This will check the transaction and provide details. To find the cross reference you should use **Transaction History**. On this screen the cross reference is shown in green. This is a useful feature for merchants who may be pulling the cross reference from an external system.



7.3.4. Fill In The form

Once the cross reference has been entered and you have clicked 'OK', the screen will update and be shown as below. Here you can enter the Gateway Account, frequency, start date, end date, amount, currency, transaction type, reference and description (**Figure 37**).

Scheduled Transaction Administration

Card Name	Frequency	Start Date	Amount	Transaction ...
<div> <div> Create New Scheduled Transaction * Required Entry </div> <div> <p>Create New Scheduled Transaction</p> <p>Cross Reference: 170727134253458302862875</p> <p>Transaction Expiry Date: 29/07/2017</p> <p>Card Name: John Watson</p> <p>Card Number: 4976-00XX-XXXX-3436 </p> <p>Card Expiry Date: 12/20</p> <p>Gateway Account: A TEST ACCOUNT * ✓</p> <p>Frequency: Daily * ✓</p> <p><small>The available options depend on the length of time after which your transactions expire</small></p> <p>Date of the first transaction: 28/07/2017 * ✓</p> <p><small>The available start dates depend on when the transaction being referenced will expire</small></p> <p>Schedule Expires: 29/07/2017 Clear Expiry Date</p> <p><small>This is the last date on which the schedule is active</small></p> <p>Amount: 10.00 * ✓</p> <p>Currency: GBP * ✓</p> <p>Transaction Type: SALE * ✓</p> <p>Reference: Test * ✓</p> <p>Description: Test ✓</p> </div> <div> <div>OK</div> <div>Cancel</div> </div> </div>				

Figure 37

7.3.5. Searching Existing Scheduled Transaction

Using the menu bar across the top of the page select **Payments** and then click **Scheduled Transaction Administration**. After clicking search a box will appear where you are able to search transactions by Card name, Reference, Description (**Figure 38**).



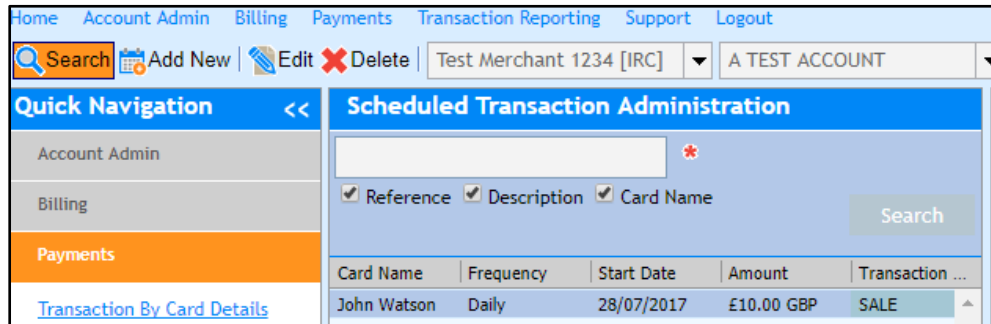
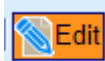


Figure 38



7.3.7. Editing an Existing Scheduled Transaction

After finding the transactions by searching, select the transaction and along the toolbar pressing



Edit. This will enable you to edit the transaction details which are the same details as you entered when adding the scheduled transaction.

7.3.8. Deleting a Scheduled Transaction

To delete a selected transaction click the  **Delete** icon which will open a pop up box asking “Are you sure you want to delete this Scheduled Transaction?” (Figure 39). Click **OK** to delete the schedule or cancel if the  icon was clicked in error.

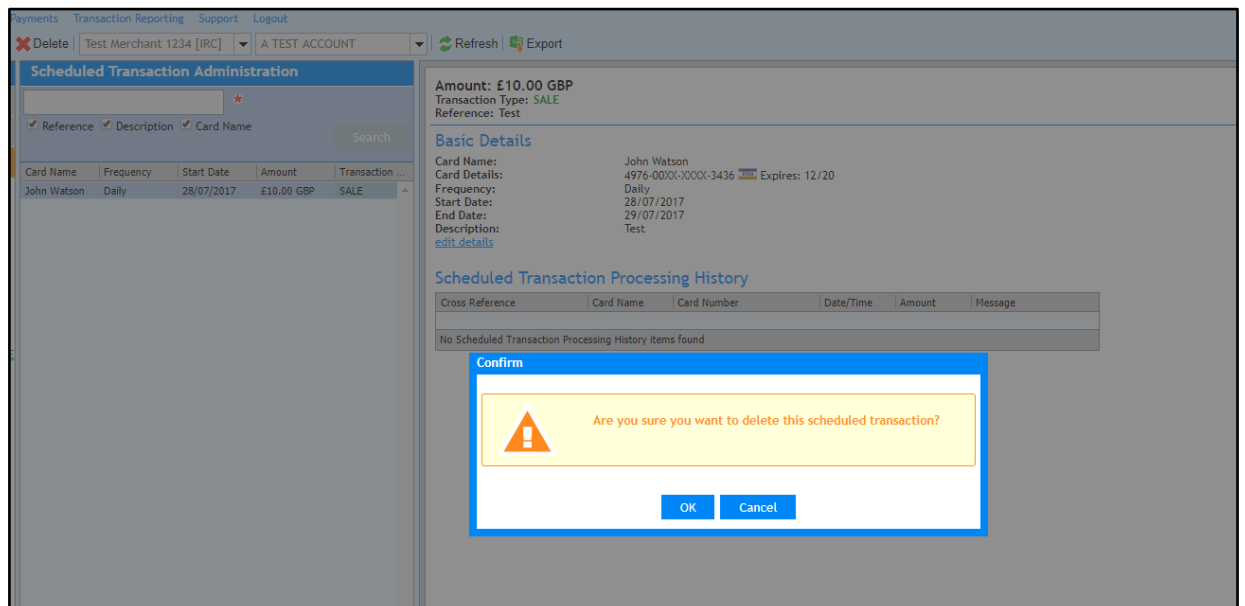


Figure 39



7.4 PayByLink / e-Invoicing


The PayByLink functionality allows you invoice your customer by sending them a link to a secure payment page via email. This can be found in the **Payments** section by clicking on **PayByLink Administration (Figure 40)**.

The screenshot shows the 'PayByLink Administration' page. On the left is a 'Quick Navigation' sidebar with links: Account Admin, Billing, Payments (highlighted), Transaction By Card Details, Transaction By Cross Reference (highlighted with a yellow box), PayByLink Admin, and Scheduled Transaction Admin. The main content area has a toolbar with icons for Search, Add New, Edit, Delete, Resend Payment Link Email, and Change eInvoice Status. Below the toolbar is a table titled 'PayByLink Administration' with columns: Amount, Transaction..., Reference, and Description. The table contains three sections: 'eInvoice' with two rows (both £100.00 GBP, SALE), 'Pay Now Button' with one row (£100.00 EUR, SALE), and 'Payment Link' with four rows (all £100.00 GBP, SALE, with references Test No 4, Test No 3, Test No 2, and Test No 1).

Amount	Transaction...	Reference	Description
eInvoice			
£100.00 GBP	SALE	test	test
£100.00 GBP	SALE	Order No 101	Mobile
Pay Now Button			
€100.00 EUR	SALE	any	
Payment Link			
£100.00 GBP	SALE	Test No 4	
£10.00 GBP	SALE	Test No 3	
£100.00 GBP	SALE	Test No 2	
£100.00 GBP	SALE	Test No 1	

Figure 40

7.4.1. Running A PayByLink Transaction

To create a PayByLink click **Add New**  from the row of icons available on the toolbar. This will take you to the transaction details page where you will need to select a **PayByLink Type (Figure 41)**.



Create New PayByLink Transaction

Create New PayByLink Transaction

PayByLink Type:

☒ eInvoice
 ☐ Pay Now Button
 ☐ Payment Link (all options available)

Amount:

0.00

Currency:

EUR

Reference:

Description:

Customer Email Address:

Invoice Due Date:

☒ CV2 is mandatory
 ☐ Billing Address is mandatory

Line Item Details

Quantity	Description	Amount	
		0.00	✗
		0.00	✗
		0.00	✗
		0.00	✗
		0.00	✗
add new line item row			
Sub Total:		€0.00	
Sales Tax Description:		Amount:	0.00
TOTAL:		€0.00	

CV2 Override Behaviour

CV2 Policy:

Fail Transaction On CV2 Failure

☐ Use Override

When Results Unknown:

Fail Transaction

AVS Override Behaviour

AVS Policy:

Fail If Either Fail

☐ Use Override

Treat Partial Address:

As Fail

Treat Partial Post Code:

As Fail

When Results Unknown:

Fail Transaction

Create PayByLink Transaction

Cancel

Figure 41



7.4.2. PayByLink Type

There are three types of PayByLink options:

7.4.2.1. **einvoice**

This will allow you to invoice your customer using your own customer template email. You can set a payment due date which will prompt the system to generate an email reminder. Once an invoice has been raised you can track and control the invoice status and also track any actions performed.

7.4.2.2. **Pay Now Button**

This will allow multiple customers to make a payment using a single **Pay Now** button which can be embedded on your website. The **Pay Now** button can be custom designed to appear as you desire.

7.4.2.3. **General (all options available)**

This is a combination of the above PayByLink types which would suit a merchant who wishes to use the full PayByLink functionality.



7.4.3.4. Running a PayByLink Transaction

Create New PayByLink Transaction

PayByLink Type: ☒ eInvoice ☐ Pay Now Button ☐ Payment Link (all options available)

Amount: 100.00

Currency: GBP

Reference: Test Order 101

Description: Mobile

Customer Email Address: hello@payvector.net

Invoice Due Date: 07/06/2016

☒ CV2 is mandatory

☐ Billing Address is mandatory

Line Item Details

Quantity	Description	Amount	
1	iphone	80.00	✗
		0.00	✗
		0.00	✗
		0.00	✗
		0.00	✗
add new line item row			
Sub Total:		€80.00	
Sales Tax Description: VAT@20%		Amount: 20.00	
TOTAL:		€100.00	

Figure 42

For the purpose of this walkthrough, select the **einvoice** option and follow the instructions below (Figure 42):

7.4.3.5. Amount

Firstly you will need to enter the amount that you wish to bill your customer.



7.4.3.6. Currency

The test account will only allow you to select GBP, EUR or USD currency to run a test PayByLink .

7.4.3.7. Reference

Enter the reference number which you wish to appear on the customer invoice.

7.4.3.8. Description

Enter the product or service the customer is purchasing.

7.4.3.9. Customer email

Enter your email address as if you were the 'customer' for the purpose of this walkthrough.

7.4.3.10. Invoice date

Enter the due date the invoice should be paid.

7.4.3.11. Auto Delete (check box)

If you select this check box the PayByLink will automatically be deleted once a successful payment has been processed.

7.4.3.12. CV2 Mandatory (check box)

The CV2 option will always be selected by default.

7.4.3.13. Billing Address Mandatory (check box)

Select this option if you would like to force the customer to enter their billing address as part of the payment process.

7.4.3.14. Line Item Details

Use the example from Figure 40 to fill in the text boxes.

At the bottom of the PayByLink page you will be presented with security setting options. By default, the security settings are set to the highest security standard although you can change this on a per transaction basis (**Figure 43**).



The screenshot shows a configuration window for 'Create PayByLink Transaction'. It contains three sections for override behaviours:

- CV2 Override Behaviour:**
 - CV2 Policy: Fail Transaction On CV2 Failure (dropdown)
 - When Results Unknown: Fail Transaction (dropdown)
 - Use Override: ☐
- AVS Override Behaviour:**
 - AVS Policy: Fail If Either Fail (dropdown)
 - Treat Partial Address: As Fail (dropdown)
 - Treat Partial Post Code: As Fail (dropdown)
 - When Results Unknown: Fail Transaction (dropdown)
 - Use Override: ☐
- 3D Secure Override Behaviour:**
 - 3D Secure Enabled: ☒
 - Use Override: ☐

At the bottom right are two buttons: 'Create PayByLink Transaction' and 'Cancel'.

Figure 43

7.4.4.1. Successful PayByLink Confirmation

Once you have created the PayByLink you will see the following confirmation message (Figure 44). If you do not see this message, please re-attempt to enter the details of the transaction ensuring all required fields are filled in.

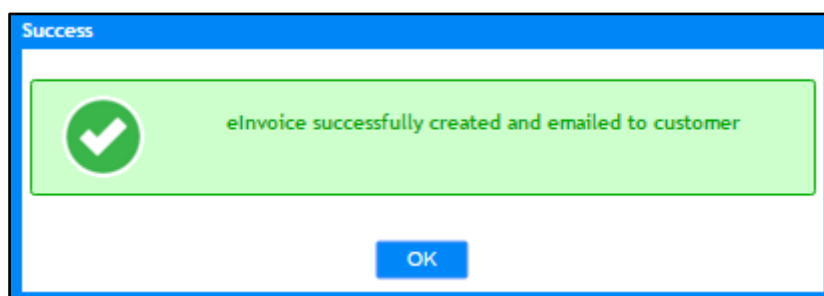


Figure 44



7.4.4.2. PayByLink Email Notification (merchant)

The Company contact will also receive an email with details of the transaction which has been setup (**Figure 45**). If you don't receive an email then you should ensure the correct email is entered in the merchant information page. An example of the email is below:

Hello,

Here are the details of the eInvoice transaction that has just been set up:

<https://mms.payvector.net/Pages/PublicPages/PayByLink.aspx?PaymentLinkUID=fa5aa579-7d0c-4769-bf2c-43d7325503dd>

- Amount: 100.00 GBP
- Reference: Order No 101
- Description: Mobile
- Customer Email Address: hello@payvector.net
- Email Link To Customer: Yes
- Invoice Date: 07/06/2016
- Invoice Due Date: 08/06/2016
- CV2 Mandatory: true
- Billing Address Mandatory: false
- Created By User: N/A

1 x iphone = 80.00 GBP
Sub Total: 80.00 GBP
VAT@20%: 20.00 GBP
Total: 100.00 GBP

Thank you,
Iridium Corporation

Figure 45



As the customer is you in this instance, please now check your email inbox. You will receive the following notification email with the unique payment link embedded in the email (Figure 46):

Test Merchant 1234

Test Merchant 1234
 1 Test Street
 Test City
 Test County
 XX1 2XX
 United Kingdom

www.payvector.co.uk
michael.harvey@payvector.net
 test billing number

Order No 101
 08/06/2016

Reference:
Invoice Due Date:

Invoice Detail

Mobile	
1 x iphone	80.00 GBP
Sub Total	80.00 GBP
VAT@20%	20.00 GBP
Total	100.00 GBP

Pay Invoice

Company Registration No: 2598798
 VAT Registration No: N/A

powered by PayVector

Figure 46



If you don't receive this email you are able to resend this by pressing the **resend payment link email** button found in the toolbar (Figure 47).

The screenshot shows the payvector Merchant Management System interface. The top navigation bar includes links for Home, Account Admin, Billing, Payments, Transaction Reporting, Support, and Logout. Below this is a search bar and a toolbar with buttons for Add New, Edit, Delete, Resend Payment Link Email (highlighted), and Change Invoice Status. The main content area is divided into a left sidebar with 'Quick Navigation' links and a central 'PayByLink Administration' section. The 'PayByLink Administration' section contains a table with columns for Amount, Transaction, Reference, and Description. It lists several transactions, including 'Test Order' and 'Test No 1' through 'Test No 4'. The right sidebar displays 'Basic Details' for a selected transaction, including Invoice Status, Invoice Date, Invoice Overdue Date, Customer Email Address, CV2 Mandatory, Billing Address Mandatory, and Description. A summary table at the bottom right shows the total amount of £100.00.

Quantity	Description	Amount
1	iphone	£80.00
Sub-Total:		£80.00
VAT@20%:		£20.00
TOTAL:		£100.00

Figure 47



7.5. PayByLink / PayNow Button

7.5.1.1. Selecting Pay Now PayByLink

In order to select the Pay Now option, the change occurs in section 7.4.3.4. Selecting **Pay Now** Button will not alter the fields that are required to be filled in (**Figure 48**).

Create New PayByLink Transaction

Create New PayByLink Transaction * Required Entry

PayByLink Type: ☐ eInvoice *
☒ Pay Now Button
☐ Payment Link (all options available)

Amount: 10.00 * ✓
 Currency: GBP * ✓
 Transaction Type: SALE * ✓
 Reference: Test Pay Now Button * ✓
 Description: Test Pay Now Button ✓
 PayByLink Expires: 31/05/2018 [Clear Expiry Date](#)
☒ CV2 is mandatory
☐ Billing Address is mandatory
☐ Shipping Address is mandatory

Figure 48



7.5.1.2. Implementation of Pay Now Button

After completing the transaction set up and looking at the PayByLink Admin page, here you can see how the **Pay Now** button will be displayed. Along with the source which enables you to embed it onto your website (**Figure 49**).

The screenshot displays the PayByLink Administration interface. On the left, a 'Quick Navigation' sidebar lists options like Account Admin, Billing, Payments, Transaction Reporting, and Support. The main area is titled 'PayByLink Administration' and shows a table of transactions. The 'Pay Now Button' section is highlighted, showing a button labeled 'Pay Now' with a right arrow. Below this, the 'HTML For Your Website' section provides the source code for the button, which includes a link to the PayByLink administration page and a reference to the Pay Now button image.

Transaction Table:

Amount	Transaction	Reference	Description
£100.00 GBP	SALE	Test Order	
£100.00 GBP	SALE	test	test
£100.00 GBP	SALE	Order No 101	Mobile

Pay Now Button Details:

- Amount: £10.00 GBP
- Transaction Type: SALE
- Reference: Test Pay Now Button
- Pay Now Button URL: <https://mms.payvector.net/Pages/PublicPages/PayByLink.aspx?PaymentLinkId=47c57466-b361-4fda-86f5-69f4b30d78a6>

Basic Details:

- Expiry Date: 31/05/2018
- CV2 Mandatory: true
- Billing Address Mandatory: false
- Shipping Address Mandatory: false
- Description: Test Pay Now Button

Pay Now Button Processing History:

Cross Reference	Card Name	Card Number	Date/Time	Amount	Message
No PayByLink processing history items found					

HTML For Your Website:

Below is a Pay Now Button created for you which you can use on your website. The code below won't automatically place the button on your website, but you can copy and paste the button code into your website's HTML code.

Pay Now Button HTML source:

```
<a href="https://mms.payvector.net/Pages/PublicPages/PayByLink.aspx?PaymentLinkId=47c57466-b361-4fda-86f5-69f4b30d78a6" target="_blank"></a>
```

Figure 49



7.5.1.3. Pay using the Pay Now Button

After clicking the **Pay Now** Button found in 7.5.1.1 this takes you to the below payment form (Figure 50).

You should input the test card details on this page to test the transaction as shown below.

The screenshot displays the Payvector 'Secure Payment Form'. At the top, it features the Payvector logo and a security notice: 'All transaction information passed to, and used on, this payment form is encrypted during sending using the latest encryption and hashing techniques available. No personal information (including your card details) is ever passed over the internet or stored on our systems unencrypted.' The form is divided into three main sections: 'Order Details', 'Payment Details', and 'Billing Address'. Each section contains specific fields for data entry, with green checkmarks indicating successful validation. A 'Submit For Processing' button is located at the bottom.

Order Details

- Merchant Name: Test Merchant 1234
- Amount: 10.00 GBP
- Order ID: PBL: Test Pay Now Button
- Order Description: PayByLink: Test Pay Now Button

Payment Details

- Name On Card: John Watson ✓
- Card Number: 4976000000003436 ✓
- Expiry Date: 12 / 2020 ✓
- Issue Number: (empty)
- Security Code (CV2): 452 ✓

Billing Address

- Billing Address: 32 Edward Street ✓
- Billing City: Camborne ✓
- Billing State/County: Cornwall ✓
- Billing Zip/Post Code: TR14 8PA ✓
- Billing Country: United Kingdom ✓

Submit For Processing

Figure 50



7.5.1.4. Successful

If your transaction is successful it will display the below message (**Figure 51**). If it was unsuccessful then you will need to reattempt this transaction using the card details.

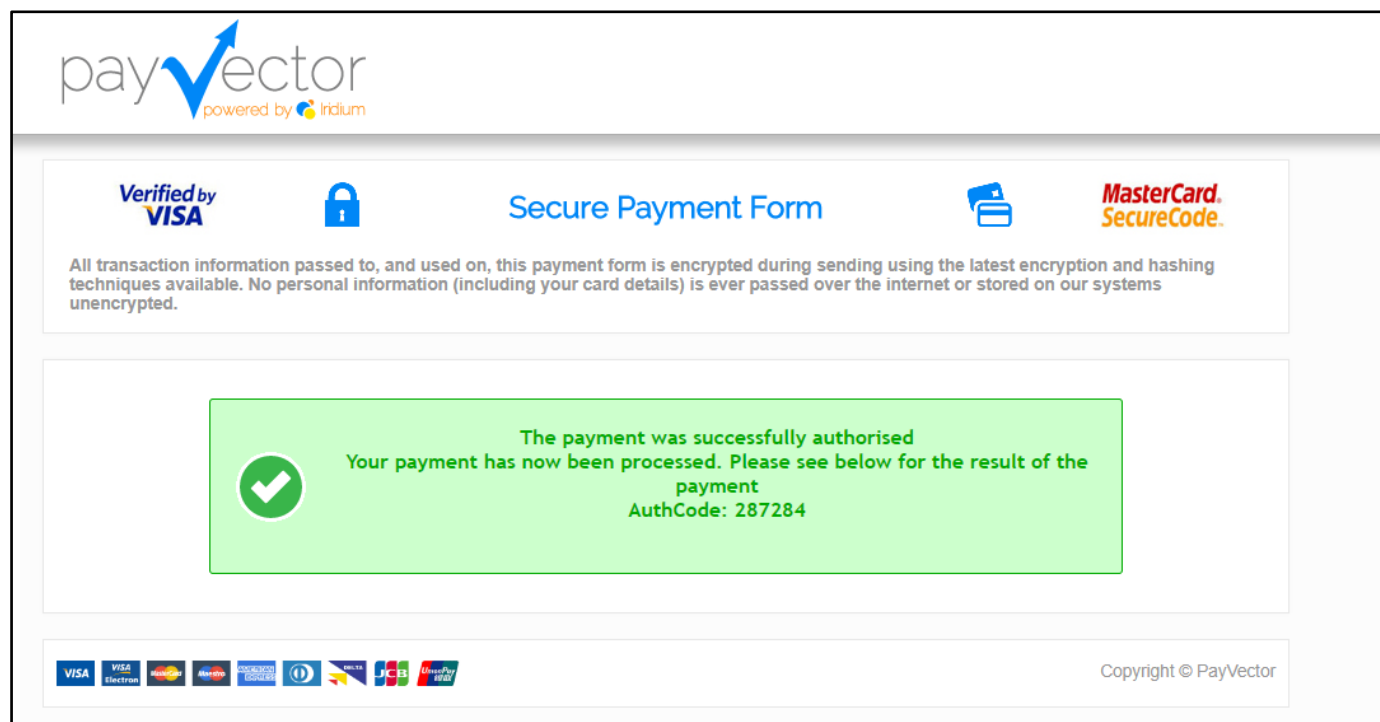


Figure 51



7.5.1.5. Viewing Transactions

After attempting the transaction in the PayByLink, this will appear in the Transaction History page as shown in section 6.1. However, this can also be shown in the Pay Now Button Processing History as shown below (**Figure 52**). This page gives a brief overview of the transaction for this Pay Now Button.

The screenshot displays the Merchant Management System interface. The left sidebar shows navigation options like Account Admin, Billing, Payments, and Transaction Reporting. The main content area is titled 'PayByLink Administration' and shows a list of transactions. The right panel displays details for a specific transaction, including the amount (£10.00 GBP), transaction type (SALE), and a table of processing history.

Amount	Transaction	Reference	Description
£100.00 GBP	SALE	Test Order	
£100.00 GBP	SALE	test	test
£100.00 GBP	SALE	Order No 101	Mobile

Expiry Date:	31/05/2018
CV2 Mandatory:	true
Billing Address Mandatory:	false
Shipping Address Mandatory:	false
Description:	Test Pay Now Button

Cross Reference	Card Name	Card Number	Date/Time	Amount	Message
170629115307101802327950	John Watson	4976-00XX-XXXX-3436	29/06/2017 12:53:07	£10.00 GBP	AuthCode: 287284

Displaying 1 to 1 of 1 PayByLink processing history item

Figure 52

7.6 PayByLink / Payment Link

7.6.1.1. Payment Link Options

A Payment Link provides additional options when setting up which gives more flexibility.

7.6.1.2. Allow Customer to determine amount

This Tickbox allows a customer to determine the amount that is charged.

7.6.1.3. Allow Customer to select currency

This Tickbox allows a customer to select the currency that they wish to pay in.

7.6.1.4. Email Link to Customer

This Tickbox generates an email to be sent to the customer which allows them to pay using the PayByLink.



7.6.1.5. PayByLink Expires

This allows the merchant to set a date when the PayByLink expires, on this day the link will no longer be able to accept payments. If this expires then the below image will be shown (**Figure 53**).

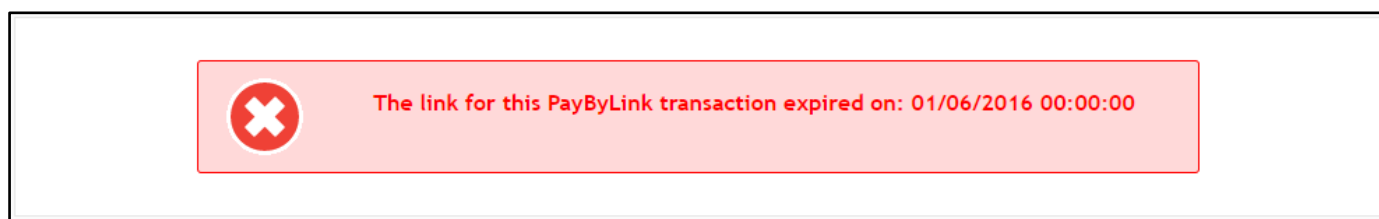


Figure 53

7.6.1.6. One Shot Payment

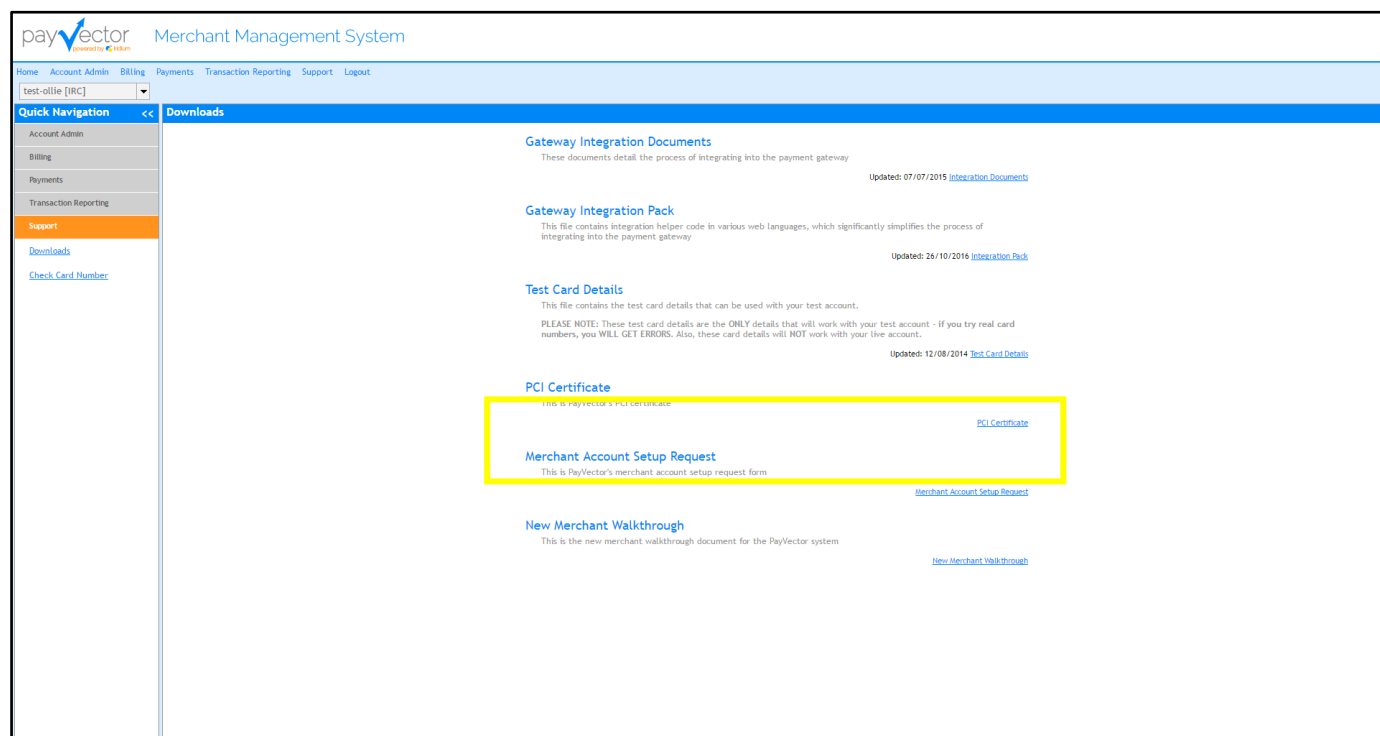
This signals that only one payment will be put through for this PayByLink and this cannot occur more than once.



8. Making the Test Account Live

8.1 Merchant Account Setup Request

To set up your account, you will need to click '**Merchant Account Setup Request**' which is found by going to **Support** and then **Downloads** (Figure 54).



The screenshot shows the 'Merchant Management System' interface. On the left is a 'Quick Navigation' sidebar with links to Account Admin, Billing, Payments, Transaction Reporting, Support, Downloads, and Check Card Number. The 'Support' link is highlighted. The main content area is titled 'Downloads' and lists the following items:

- Gateway Integration Documents**: These documents detail the process of integrating into the payment gateway. Updated: 07/07/2015 [Integration Documents](#)
- Gateway Integration Pack**: This file contains integration helper code in various web languages, which significantly simplifies the process of integrating into the payment gateway. Updated: 26/10/2016 [Integration Pack](#)
- Test Card Details**: This file contains the test card details that can be used with your test account. PLEASE NOTE: These test card details are the ONLY details that will work with your test account - if you try real card numbers, you WILL GET ERRORS. Also, these card details will NOT work with your live account. Updated: 12/08/2014 [Test Card Details](#)
- PCI Certificate**: This is the PayVector's PCI Certificate. [PCI Certificate](#)
- Merchant Account Setup Request**: This is PayVector's merchant account setup request form. [Merchant Account Setup Request](#)
- New Merchant Walkthrough**: This is the new merchant walkthrough document for the PayVector system. [New Merchant Walkthrough](#)

The 'Merchant Account Setup Request' link is highlighted with a yellow box.

Figure 54



8.2 Form Completion

Please fill in the form with all of the information which is related to you as a Merchant (**Figure 55**).

Merchant Account Setup Request

Please fill in this form for each unique merchant account and submit to support@payvector.co.uk

Line	Description	Merchant Details	
1	Company Name		
3	Legal Trading Name (if different from Company Name)		
4	Legal Trading Address		
5	Acquiring Bank		
6	Merchant Account Number (MID or Merchant ID)		
7	Terminal Identifier (TID) (FDMS only)		
8	Company Number (WorldPay only)		
9	MCC Code (Amex only)		
10	Capture Environment (Check one)	Internet	
		Moto	
		Card Holder Present	
11	Currencies	Transacting In	Settling In

Figure 55



8.3 Send form to Support

Once the form has been completed, please email this to support@payvector.co.uk and your account will be set live in up to 24 hours.



t: 020 8819 3470
w: www.payvector.co.uk
e: support@payvector.net

Registered Company No. 06211335

Iridium Corporation Ltd
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9 Appendix

9.1 User Permissions

	Merchant Viewer	Restricted Basic User	Basic User	Merchant Administrator	Developer	Merchant Super User
View Transaction History (Only Transactions By this user)	✓	✓	✓	✓	✓	✓
View Transaction History (All Transactions)	✗	✗	✓	✓	✓	✓
View Transaction Summary	✗	✗	✓	✓	✓	✓
View/Search and Export Scheduled Transactions	✗	✗	✓	✓	✓	✓
Run Sale/PreAuth	✗	✓	✓	✓	✓	✓
Run Collection	✗	✗	✓	✓	✓	✓
Create/Edit/Delete PayByLink	✗	✓	✓	✓	✓	✓
Create/Edit Scheduled Transaction	✗	✗	✓	✓	✓	✓
Edit/Delete MMS User Details	✗	✗	✗	✓	✓	✓
Reset MMS User Password/Secret Question	✗	✗	✗	✓	✓	✓
Create/Edit MMS User IP Address Range	✗	✗	✗	✓	✓	✓
Run Void/Refund And Unlinked Refund	✗	✗	✗	✓	✓	✓
Override Transaction AVS Settings	✗	✗	✗	✓	✓	✓
Edit Default 3DS/AVS and CV2 Behaviour	✗	✗	✗	✗	✓	✓
Edit Account Settings	✗	✗	✗	✗	✓	✓
Edit Merchant Information	✗	✗	✗	✗	✗	✓
Edit HPF Skin	✗	✗	✗	✗	✗	✓
Edit Gateway Account Admin	✗	✗	✗	✗	✗	✓
Create New Viewer/Restricted/Basic User	✗	✗	✗	✗	✗	✓
Create New Administrator/Developer	✗	✗	✗	✗	✗	✓
Register Billing Card	✗	✗	✗	✗	✗	✓



9.2 Test Card Details

Test Card Details

Below are details of test card data that can be used when integrating with the gateway.

Please note that **ONLY** these card details will work in test mode – real card numbers will NOT work.

Test Case	Card Result*	Card Enrolled for 3D Secure	Description
1	Authorised	No	This test case is for cards that are not 3D Secure enrolled & will be authorised (although they still might be declined by AVS/CV2 checks)
2	Declined	No	This test case is for cards that are not 3D Secure enrolled & will always result in the authorisation being declined (even if the AVS/CV2 checks pass)
3	Referred	No	This test case is for cards that are not 3D Secure enrolled & will always result in the authorisation being referred (even if the AVS/CV2 checks pass)
4	Authorised	Yes	This test case is for cards that are 3D Secure enrolled & will be authorised (although they still might be declined by AVS/CV2 checks or if the 3D Secure password is incorrect)
5	Declined	Yes	This test case is for cards that are 3D Secure enrolled & will always result in the authorisation being declined (even if the AVS/CV2 or 3D Secure checks pass)
6	Referred	Yes	This test case is for cards that are 3D Secure enrolled & will always result in the authorisation being referred (even if the AVS/CV2 or 3D Secure checks pass)

*This is the just result of the authorisation phase – the ultimate result of whether the transaction is accepted or declined can still be influenced by the CV2, Address data or the 3D Secure result that is submitted with the transaction – e.g. for test case 1 (based on your account's AVS/CV2 policies), the transaction can still be declined if an incorrect CV2 is submitted, and for test case 4, a decline can still be achieved if the 3D Secure result is set to failed in the ACS simulator.

Card Abbreviation Key For Test Cases

Card Abbreviation	Card Type
VC	Visa
VD	Visa Debit (Delta)
MA	Maestro
MC	MasterCard
EL	Visa Electron
VP	Visa Purchasing (corporate)
AM	American Express
JCB	JCB

