NODUS Technologies, Inc.
A division of EVO

# PayFabric User Guide

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**PayFabric®**

NODUS Technologies
A division of EVO

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# Introduction to PayFabric

PayFabric is a cloud-based payment acceptance platform and storage hub that can be integrated with any application, platform, and back office environment with ease and simplicity. PayFabric offers real-time transaction processing for both credit card and eCheck transactions while meeting the highest standards of security.

PayFabric helps merchants reduce the scope of their PCI compliance by helping to remove credit card access from applications. By connecting to PayFabric, 3rd party applications are relieved of any access to sensitive credit card numbers. PayFabric can easily be integrated to with applications to allow for shared management of customer's credit card and eCheck data.

This document covers how to configure and utilize PayFabric features and functionality.

The PayFabric service includes 2 optional add-ons services that work together to help the organization with their payment business needs:

## PayLink service

PayLink is an add-on service to PayFabric that provides businesses a fast, secure and convenient way to accept electronic payments via credit card or eCheck without PCI challenges. It provides a simple way to integrate electronic payment acceptance into any application.

More details on PayLink service is available here.

## Receivables service

PayFabric Receivables is an add-on service to PayFabric that provides businesses the tools to streamline their online bill presentment and payment needs.

More details on Receivables service is available from the link below:

http://www.nodus.com/documentation/PayFabric-Receivables-User-Guide.pdf

# API

All interaction with the PayFabric data is managed through the API. PayFabric APIs are organized around Representational State Transfer (REST) architecture and are designed to have predictable, resource-oriented URLs and use HTTP response codes to indicate API errors.

Information on utilizing the API can be found on the PayFabric GitHub page.

https://github.com/PayFabric/APIs/blob/master/PayFabric/README.md

# Account Management

Nodus PayFabric Cloud service has its own web portal where merchant can setup their PayFabric account, configure their PayFabric settings, view and manage their transaction reports.

**Sandbox Portal URL**: https://sandbox.payfabric.com/portal
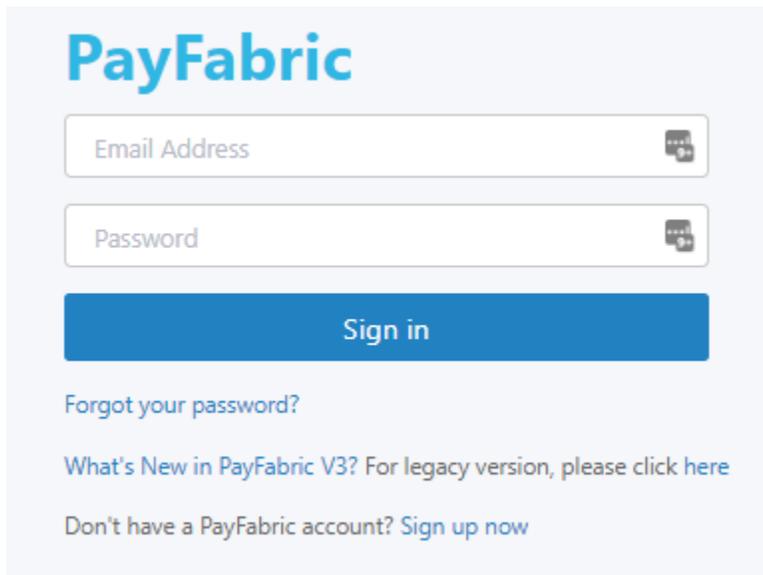
**Production Portal URL:** https://www.payfabric.com/portal



## Account Sign-up

Merchant can sign up for a PayFabric account by clicking on the 'Sign up now' link on the [sandbox/production] portal main page:

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Sign up an account

Your email address

Organization

Create a password

Confirm your password

☐ I agree to the Terms & Conditions and Privacy Policy

Create account

Forgot your password?  Sign in

## Password Reset

Merchant can request to reset password for an existing PayFabric account by clicking on the 'Forgot your password' link on the [sandbox/production] portal main page:
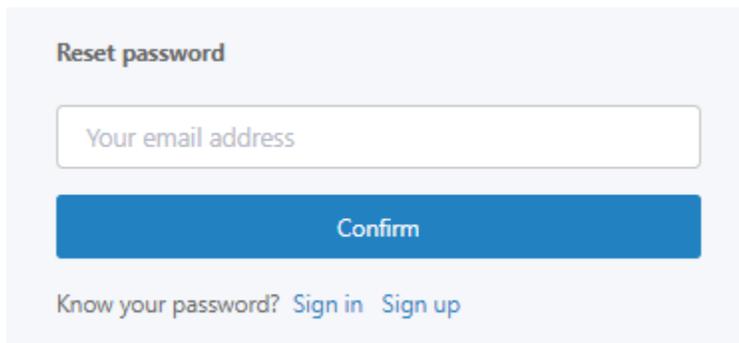
**Reset password**

Your email address

Confirm

Know your password?  Sign in  Sign up

# PayFabric Portal Summary

Below is the screenshot overview of the entire PayFabric portal. Each section is associated to a numerical identifier corresponding to its descriptive details.
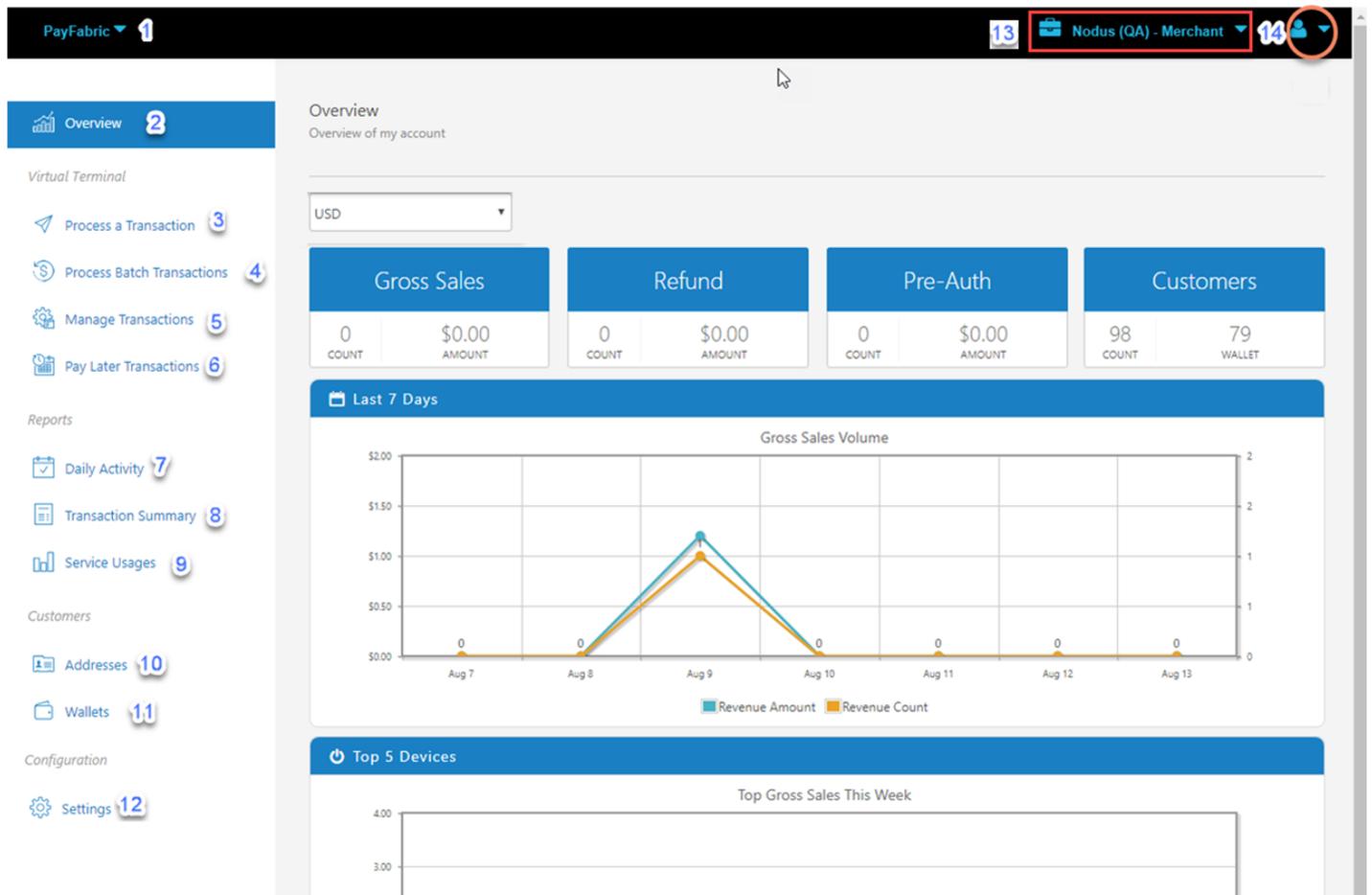
### 1. Service Drop-down

Under a single account login, user can switch to different subscribed service offering the drop-down list on the top navigation bar.

### 2. Overview

A quick view of transactional information based on currency selection, including:

**Gross Sales:** Total approved transactions, which includes "Sale and Capture (Ship)" transaction types.

**Refund:** Total reversed transaction, which includes "Void and Credit."

**Pre-Auth (Book):** All pre-authorized transactions.

**Customers:** Total number of customers who paid via PayFabric and total number credit card or ACH account numbers stored.

**Last 7 Days:** Gross sales volume of the past seven days.

**Top 5 Devices:** Gross sales volume of the top five devices (Note: Device(s) refer to Payment Application(s) that use PayFabric to process payment (i.e. CRM Charge, CCA, ePay, eCommerce, etc).

**Top 5 Gateway Accounts:** Gross sales volume of the top five payment gateways (Note: Gateway refers to Payment Gateways such as Authorize.net, PayPal's PayflowPro, First Data's Payeezy, etc).

**Failed Transactions**: Transactions that have failed due to connection issues, latencies, etc.

## 3. Process a Transaction

Allows users to process payment (credit card or eCheck) within PayFabric Virtual Terminal (VT). See Design Mode section to pick a VT appearance that best fits for your need.

**Modern Design VT:** a modern UI best fit for an enhanced user experience to process any transaction.

*Web Entry:* this form is typically used for card-not-present transaction.



*Terminal Entry:* this form is typically used for card-present transaction where transactions are processed through EMV hardware payment terminal devices.

**Legacy Design VT:** better fit for PayFabric's Hosted Page API testing.



## 4. Process Batch Transactions

Allow user to process a group of payments based on Batch Number. Transactions can be grouped into a batch and save for later processing using 'Batch Number' field from 'Process a Transaction' virtual terminal page.

Once transaction is saved, user can checkmark the batch and click 'Process' to process all transactions grouped under that Batch Number.

'Delete' option will remove the batched transactions from the list.



## 5. Manage Transactions

Allows users to view processed transactions and perform referenced transaction processing such as: "Credit (Refund), Void, and Ship (Capture)".

Pending Settlement



Under Manage Transactions report, merchant can also opt-in to manually settle existing pending transaction(s) by clicking on 'Pending Settlement' button.

**Pending Settlement Transactions**
View and settle pending settled transactions

| Transaction Key ⇕ | Customer # | Tender | Entry Mode | Type | Amount | Transaction Date | Stat |
|---|---|---|---|---|---|---|---|
| 19051500264666 | | CreditCard | HostedPage | Sale | 11.00 | 5/15/2019 6:44:01 PM | App |

|◄ ◄    Page 1    of 1 ► ►|    View 1 - 1 of 1

Cancel    Settle

Upon clicking on 'Settle', PayFabric will settle all 'pending settlement' transactions in the 'Pending Settlement Transactions' list. This list will only include the successful transactions with the following transaction types:

- Sale

- Capture

- Refund

- Force

**Important Note:** Auto Batch Close still occurs every day at the preset time regardless merchant manual settles or not.

## 6. Pay Later Transactions

Allows users to manage transactions that were marked for processing at a later date. Transactions can be saved for later processing using 'Pay Later' field from 'Process a Transaction' virtual terminal page.

Process a Transaction
Manually submit a transaction, otherwise you can process through an EMV Terminal.

Summary

**Gateway Account**
First Data GGe4 ▼

**Transaction Type**
Sale ▼

**Pay Later**
10/27/2017

| ◄ | Oct ▼ | 2017 ▼ | ► |
|---|---|---|---|

| Su | Mo | Tu | We | Th | Fr | Sa |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | **27** | 28 |
| 29 | 30 | 31 | | | | |

Payment Information

Wallet
XXXXXXXXXXXX1111 ▼

Card Number *
XXXXXXXXXXXX1111    VISA

Exp. Date *
11    19

First Name *    Middle Initial    Last Name *
Marité    | |    Doe

☑ Default Credit Card

Shipping Information

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## 7. Daily Activity

Generates detailed transaction report based on a date range, payment method, entry mode, card type, amount range, gateway, and/or devices.

### Settlement Report

Settlement Status

| All Status ▾ |
|---|
| **All Status** |
| Settled |
| Unsettled |

Set filter under **Settlement Status** to get the settlement report based on transaction date.

## 8. Transaction Summary

Generates summary report based on a date range, payment method, entry mode, card type, gateway, and/or devices.
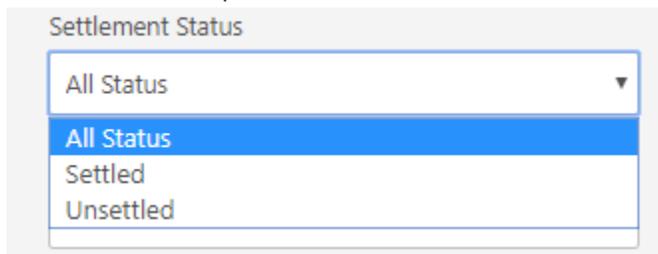
### Settlement Report

Settlement Status

| All Status ▾ |
|---|
| **All Status** |
| Settled |
| Unsettled |

Set filter under **Settlement Status** to get the settlement report based on transaction date.

## 9. Service Usage

Generates PayFabric monthly usage report.

## 10.        Custom Reports

Provides merchant the ability to generate custom transaction report(s) based on preferred filtered conditions on PayFabric portal. Custom report will be automatically generated and emailed to the user based on the specified frequency in CSV format.

## Custom Reports

Manage custom reports.

Create

| Actions | Name | Frequency | Last Sent Date |
|---------|------|-----------|----------------|
| ✏️ 🗑️ | Daily Transaction | Daily | |

Page 1 of 1 ▷ ▷|    View 1 - 1 of 1

## Custom Reports

Use the following form to create and define your custom report. Please note that you may create up to 15 reports. Custom reports are automatically pulled and emailed to you on a specified frequency. The max time range is 9 months.

**Name ✱** ⓘ  `Daily Transaction Report`

**Frequency ✱** ⓘ  `Daily ▼`

**Email Body ✱** ⓘ  `Please review daily transaction report.`

---

**Report Fields/Columns** ⓘ

☑ All Fields
☑ Account #
☑ Billing Name
☑ Billing Address
☑ Card Type
☑ Currency
☑ Customer #
☑ Discretionary Data
☑ Email
☑ Expiration Date
☑ Invoice #
☑ Phone

**All reports will include the following fields:**

Transaction Key
Amount
Transaction Type
Entry Mode
Username
Transaction Date/Time
Transaction Status
Payment Method

---

**Transaction Type** ⓘ

☑ All Types
☑ Authorization
☑ Capture
☑ Force
☑ Refund
☑ Sale
☑ Void

---

**Transaction Status** ⓘ

☑ All Status
☑ Approved
☑ AvsFailure
☑ Denied
☑ Failure
☑ MoreInfo

---

**Settlement Status** ⓘ

☑ All Status
☑ Settled
☑ Unsettled

---

**Custom Report Recipients** ⓘ

☐ User - elma.lin@nodus.com
☑ User - nikki@nodus.com

---

**BCC** ⓘ

`nikki0918@gmail.com`

---

**Send an Immediate Custom Report with the Selected Date Range** ⓘ  `05/14/2019 - 05/14/2019` 📅  **Send**

---

Specify the frequency of report generation: Daily, Weekly, and Monthly.

- Daily: report will be generated daily and sent out before 7am PST. The report will contain the transaction data processed from the previous day.
- Weekly: report will be generated weekly on Monday and includes the transactions from Mon-Sun of the previous week.
- Monthly: report will be generated monthly on the 1st of every month which will includes the transactions from the previous month.

Request for an immediate delivery of the custom report by choosing the on-screen default options: Last 7-day, Last 30-day, Custom Date Range within the last 9-month from the current date.

If there are no transactions processed during the specified window & conditions, there will be an email sending out with the message body: "No transaction available with this criteria."

## 11.      Addresses

A list of customer addresses associated with their payment information.

## 12.      Wallets

A list of payment information stored for future use. Merchant can create new or edit/delete the existing credit card or eCheck records for their customer(s).

With PayFabric's centralized wallet storage for merchant, no payment data is stored locally within merchant's network, computers or on-premises. PayFabric supports tokenization and can returned tokenized data to calling application via API calls so future recurring transaction can be referenced and processed through tokens instead of actual card data.

All communications with PayFabric is through latest TLS (Transport Layer Security) protocol over the internet. All customer's credit card and/eCheck data are managed securely as they are entered into PayFabric that meets PCI DSS requirements and guidelines.

For more details on PCI with PayFabric, visit our PCI web page at:
https://www.payfabric.com/us/pci.html

Or visit our Security with PayFabric web page at:

https://www.payfabric.com/us/security.html

## 13.      Settings

Setup PayFabric Gateway Account Configuration, Device(s), Theme(s) and Transaction Settings.

### Gateway Account Profiles

Payment gateway account is needed to process transactions with PayFabric.

STEPS:

1. If the payment gateway account is not associated to an existing PayFabric account, under **Settings** > **Gateway Account Configuration**, click '**+ New Gateway Account**' to create new gateway profile.
2. Choose '**Use your Existing Gateway**' option
3. Fill in the remaining fields based on the payment gateway that is being used
    a. If a Gateway Account has already been setup, choose which of the supported gateways that will be used for processing transactions. Please reference Appendix A section or use the links below for your desired payment gateway provider for more details on required gateway information.

    | PayPal PayFlow Pro | USAePay | USAePaySOAP | Authorize.Net | CyberSource |

    |CyberSourceSOAP | Paymentech | Moneris | Payeezy (First Data GGe4) |

    WorldPay |Forte | FrontStreamFundrasingPro | Ezidebit | EVO |NMI Payment

    b. If a gateway account is needed, please contact Nodus Technologies Support for information on setting up a Gateway Account.

4. Click the 'Save' button to save the changes
5. If there are multiple gateway accounts that need to be setup, such as if both Credit Cards and eChecks will be processed from this website, then repeat the steps in this section for each gateway account.

*Default Gateway Settings*

With modern design option for Virtual Terminal, user can set a default gateway account profile for both credit card and eCheck processing options for each currency type. PayFabric will use the preset gateway details to process corresponding transaction.

**Gateway Account Configuration**

Manage payment gateway account profiles.

| Gateway Account Profiles | Default Gateway Settings |

**Default Gateway Profile**

| Device | ⓘ | Virtual Terminal ▾ |
| Currency | ⓘ | USD - $ - USD ▾ |
| Credit Card Gateway Account Profile | ⓘ | PayflowPro ▾ |
| eCheck Gateway Account Profile | ⓘ | USAePaySOAP_eCheck ▾ |

Save

*Batch Close*

Using **Batch Close** option, merchant can specify the automatic batch close time at the gateway profile level based on hour, minute, am/pm with the interval of 30 minutes. By default, the batch close time is set to 8PM Pacific Time.

At the specified time, PayFabric will gather all transactions that were processed from the last 24-hours from the cut-off time and will send it through to EVO processor for batch capture. PayFabric will populate the timestamp for all the pending transactions to signify they have already been batched for settlement. This timestamp will later be used for settled vs. unsettled transaction report.

For non-EVO gateways, Payfabric will not send it through for settlement, PayFabric will only populate the timestamp for all the pending transactions to mimic settlement occurring at the gateway level. **Important Note:** The timestamp specified here should match with the time used at the gateway for settlement time.

### L2/3 Fields Default

Business, corporate, and purchasing cards are used just like personal credit and debit cards. However, these cards carry higher interchange rates because they offer employers high value (and costly) features such as enhanced reporting and statements. Many merchants can qualify for lower commercial rates by collecting more in-depth (Level 2 and Level 3) data with each commercial card transaction.

PayFabric is helping merchants achieve better transaction rate by supporting merchants submitting level 2 and 3 data during transaction processing. In additions, PayFabric allows merchants to setup default value for supported level 2 and level 3 fields.

When the Design Mode is **Legacy Design**, Navigate through **Settings** > **Gateway Account Configuration** > choose existing gateway account profile block > **L2/3 Fields Default**

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You will see below screen, which provides ability to populate default data for Level 2/3.



When the Design Mode is **Modern Design**, Navigate through **Settings** > **Gateway Account Configuration** > existing gateway account profile block > **L2/3 Fields Default**, you will open the below screen. Once enabled, merchants are able to set up different Level 2 and Level 3 default values for both VISA and MasterCard respectively. The default options for both L2 & L3 are disabled by default.

**Important Note:** It is **highly** encouraged that merchants use actual transaction and line item data during processing instead of leveraging the defaults for Level 2 and Level 3 qualifications.

**Gateway Specific**

L2/3 Fields Default is only available on the gateway profile whose Card Class is 'Credit'.

There're two ways to apply the default fields:

**Apply PayFabric's default values for missing Level 2/3 data.** By choosing this option, default values will be submitted to gateway when 3rd party application sends any level 2/3 data to PayFabric but missing fields.

**Apply PayFabric's default values to fields at all times.** By choosing this option, default values will be submitted to gateway at all times even if 3rd party application does not submit any level 2/3 data.

## DEV Central

### *PayFabric Settings*
To configure transaction-related settings, navigate to **Settings** > **DEV Central** > **PayFabric Settings**. Please see the detailed description for each corresponding section below.

### Device Name

The drop-down consists all existing devices associated with the PayFabric account. PayFabric enable user to configure different transaction settings for every device. Choose the corresponding device from the drop-down list, then begin making changes to the settings.

### Design Mode

Define the preferred design for PayFabric Virtual Terminal.

*Legacy Design* – the layout and style of the legacy design mimics the PayFabric Transaction API calls in a 2-steps process.

*Modern Design* – a single page virtual terminal redesigned for ease of transaction processing.

### Form Settings

This form settings page provides users the ability to determine which fields to display/hide/required on the virtual terminal's web entry page for modern design.



**Available Field Options:**

**Required** – displayed & required to be populated with data during transaction processing on Virtual Terminal. Required field will be displayed with an asterisk (∗) next to the field label. (see below screenshot for reference)

**Optional** – displayed but does not required to be populated with data during transaction processing on Virtual Terminal.

**Hide** – hidden from user on Virtual Terminal.

**Data Level Qualification** - Upon selected, this option will dynamically display this field to user as required ONLY if the card level type through BIN Range validation is purchasing card/business/corporate/commercial card for L2/L3 qualification.

### Process a Transaction

| Web Entry | Terminal Entry |
|---|---|

**Transaction Information**

Transaction Type ∗

Sale ▼

Amount ∗            Currency ∗

0.00                USD ▼

Customer #

Batch Number      Batch it?  Pay Later

**Transaction Details**

Invoice Number ∗                          PO Number

**Item Details**                                          ➕ Add Items

| Item Number ∗ | Description ∗ | UOM ∗ | QTY ∗ | Cost ∗ | Total ∗ | |
|---|---|---|---|---|---|---|
| | | | | | | Add |

**Payment Information**

💳 Credit Card

- Enter New Credit Card - ▼

Card Number ∗
1234 5678 9012 3456

Card Holder Name ∗
First Name        Last Name

Exp. Date ∗    CVC  ⓘ
MMYY          ∗∗∗

Process Transaction

| | |
|---|---|
| **Payment Details** tab | |

| Field | Field Definition |
|---|---|
| **CVC** | Card Security Code field for credit card transaction. |
| **Check Account Type** | Check Account Type for eCheck/ACH transaction, either:<br><br>- Checking<br>- Saving |
| **Check Number** | Check Number for eCheck/ACH transaction |
| **Check SSN** | Social Security field for eCheck transaction. Only required for Telecheck as the ACH processor with PayPal Payflow Pro gateway. |
| **Check Driver License** | Driver License field for eCheck transaction. |

| | |
|---|---|
| **Transaction Details** tab | |

| Field | Field Definition |
|---|---|
| **Customer Number** | Customer Number or Customer Code on a transaction<br><br>With either **optional** or **hide** option, there is option to map value from the following fields as Customer Number when sending to payment processing gateway/processor. This is typically used when a transaction is missing a customer number.<br><br>- Cardholder Name |

| | |
|---|---|
| **Invoice Number** | Invoice Number on a transaction, typically required as Level 2 data qualification<br><br>With either **optional** or **hide** option, there is option to map value from the following fields as Invoice Number when sending to payment processing gateway/processor. This is typically used when merchant does not have actual Invoice Number in their business practice.<br><br>- PayFabric Transaction ID<br>- PO Number<br><br>**Note:** If PO Number is used, make sure the PO Number field option is set to be **required**. |
| **PO Number** | PO Number on a transaction, typically required as Level 2 data qualification<br><br>With either **optional** or **hide** option, there is option to map value from the following fields as PO Number when sending to payment processing gateway/processor. This is typically used when merchant does not have actual PO Number in their business practice.<br><br>- PayFabric Transaction ID<br>- Invoice Number<br><br>**Note:** If Invoice Number is used, make sure the Invoice Number field option is set to be **required**. |
| **Tax Amount** | Tax Amount for a transaction |
| **Duty Amount** | Duty Amount for a transaction |
| **Freight Amount** | Freight Amount for a transaction |
| **Discount Amount** | Discount Amount for a transaction |
| **Handling Amount** | Handling Amount for a transaction |
| **Ship from Zip** | Ship from Zip details for a transaction, typically required as Level 2 data qualification |

| | |
|---|---|
| **Company Name** | Company Name for a transaction |
| **Commodity Code** | Commodity Code for a transaction |
| **Tax Exempt Number** | Tax Exempt ID/Number for tax exempt customer |
| **Addresses** tab | |
| **Field** | **Field Definition** |
| *Billing* | |
| **Country** | Billing Country |
| **Street** | Billing Street |
| **Street2** | Billing Street2 |
| **Street3** | Billing Street3 |
| **City/Province** | Billing City/Province |
| **State** | Billing  State |
| **Phone** | Billing Phone Number |
| **Email** | Billing Email Address |
| *Shipping* | |
| **Country** | Shipping Country |
| **Street** | Shipping Street |
| **Street2** | Shipping Street2 |

| Street3 | Shipping Street3 |
|---|---|
| City/Province | Shipping City/Province |
| State | Shipping State |
| Phone | Shipping Phone Number |
| Email | Shipping Email Address |

| Item Details tab | |
|---|---|
| **Field** | **Field Definition** |
| Item Number | Item Number on a transaction, typically required for Level 3 qualification |
| Description | Item Description on a transaction, typically required for Level 3 qualification |
| UoM | Item Unit of Measure on a transaction, typically required for Level 3 qualification |
| Quantity | Item Quantity on a transaction, typically required for Level 3 qualification |
| Cost | Item Unit Price on a transaction, typically required for Level 3 qualification |
| Discount | Item Discount on a transaction |
| Tax | Item Tax on a transaction |
| Tax Rate | Item Tax Rate on a transaction |
| Commodity Code | Item Commodity Code on a transaction |

| Item Amount | Item Total Amount on a transaction, typically required for Level 3 qualification |

**Note:** this **Form Settings** option is only available in modern design.

Reset to Default option

Upon clicking on this button, Form Settings will reset all field options to the defaults specified on the spreadsheet. Below are the default values for all fields.

| Tab | Field Name | Field Options (Default) |
|---|---|---|
| **Payment Details** | **CVC** | Optional |
| | **Check Account Type** | Hide |
| | **Check Number** | Hide |
| | **Check SSN** | Hide |
| | **Check Driver License** | Hide |
| **Transaction Details** | **Customer Number** | Optional |
| | **Invoice Number** | Optional |
| | **PO Number** | Optional |
| | **Tax Amount** | Data Level Qualification |
| | **Tax Exempt Number** | Hide |
| | **Duty Amount** | Hide |
| | **Freight Amount** | Hide |
| | **Discount Amount** | Hide |
| | **Handling Amount** | Hide |
| | **Ship from Zip** | Hide |
| | **Company Name** | Hide |
| | **Commodity Code** | Hide |
| **Addresses** | | |

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| | | |
|---|---|---|
| **Billing Address** | **Country** | Hide |
| | **Street Address** | Optional |
| | **Street Address 2** | Hide |
| | **Street Address 3** | Hide |
| | **City** | Optional |
| | **State/Province** | Hide |
| | **Zip/Postal Code** | Required |
| | **Phone** | Optional |
| | **Email** | Optional |
| **Shipping Address** | **Country** | Hide |
| | **Street Address** | Hide |
| | **Street Address 2** | Hide |
| | **Street Address 3** | Hide |
| | **City** | Hide |
| | **State/Province** | Hide |
| | **Zip/Postal Code** | Hide |
| | **Phone** | Hide |
| | **Email** | Hide |
| **Item Details** | **Item Number** | Data Level Qualification |
| | **Description** | Data Level Qualification |
| | **UoM** | Hide |
| | **Quantity** | Data Level Qualification |
| | **Cost** | Hide |
| | **Discount** | Hide |
| | **Tax** | Hide |
| | **Tax Rate** | Hide |

| | Commodity Code | Hide |
|---|---|---|
| | Item Amount | Hide |

## Accepted Card Types

Define the supported card type(s) by tick or untick the card type from the list.

Accepted Card Types

☑ Visa     ☑ MasterCard     ☑ AmericanExpress     ☑ Discover     ☑ DinersClub     ☑ JCB

## Transaction Options

These are settings relate to process a payment transaction. Please refer to the table for detailed description below.

| Field | Definition |
|---|---|
| Fail On Zip Mismatch | Payment gateway verifies the zip code. By checking this option, By checking this option, PayFabric will automatically void any approved payment if the zip verification failed by the gateway/processor. |
| Lock Transaction Amount | If this option is check marked, system will prevent user from changing the transaction amount on PayFabric's hosted payment page.<br><br>Note: This option is only available in legacy design. |
| Lock Gateway Account | If this option is check marked, system will prevent user from changing the gateway account profile on PayFabric's hosted payment page.<br><br>Note: This option is only available in legacy design. |
| Fail On CVV2 Mismatch | Payment gateway verifies the CSC (Card Security Code). By checking this option, PayFabric will automatically void any approved payment if the CSC verification failed by the gateway/processor. |
| Shipping Address Required | By default, shipping address is not required as processing transactions. Checking this option to enable this logic. |
| Partial Capture | This option is for capturing a pre-authorized transaction. By default (uncheck), the capturing amount must be same with pre-authorization. By checking this option, merchant allow the capturing amount less than the original pre-authorization transaction. |
| Partial Refund | If this setting is toggle to **yes**, it provides merchant the ability to process partial refund against PayFabric's virtual terminal. |
| Pre-populate L2L3 Default Values | If this setting is toggle to **yes**, PayFabric will pre-populate any preset **L2/3 Fields Default**'s values when loading L2L3 data form during transaction processing. |

| | |
|---|---|
| Lock Transaction Type | If this option is check marked, system will prevent user from changing the transaction type on PayFabric's hosted payment page.<br><br>Note: This option is only available in legacy design. |
| Fail On Address Mismatch | Payment gateway verifies the billing address. By checking this option, PayFabric will automatically void any approved payment if the address verification failed by the gateway/processor. |
| Lock Currency | If this option is check marked, system will prevent user from changing the currency type on PayFabric's hosted payment page.<br><br>Note: This option is only available in legacy design. |
| Popup Message | If this option is check marked, system will display response or error message to end-user using popup message instead of inline within PayFabric's hosted payment page and hosted wallet page.<br><br>Note: This option is only available in legacy design. |
| IP Address Validation for Security Token | Add additional validation around the usage of security token on PayFabric by embed IP Address validation around the usage of PayFabric security token against the PayFabric's API calls. By default, this setting is enabled.<br><br>If enabled, PayFabric will validate the security token's IP address. If the IP address associated with the security token at the time of token creation does not match the security token at the time of token consumption, PayFabric will return the 'failed authentication' error during API calls.<br><br>If disabled, PayFabric will not validate the security's token IP address during API calls.<br><br>Note: this setting is not available on virtual terminal device. |

| | |
|---|---|
| Enable BIN Range Validation | Toggle the option to 'Yes' to enable BIN Range validation on all credit card data to determine the card validation type (for surcharge support) and/or card level (for L2/L3 support). |
| | If card validation type is debit/prepaid, PayFabric will not apply surcharge to the transaction. |
| | If card level is a non-purchasing card, PayFabric will exclude L2/L3 data when submitting to gateway/processor. |
| | By default, this option is set to 'No'(disabled). |
| Transaction Key Prefix | User defined prefix for PayFabric transaction key. |
| PostURL | PayFabric will post transaction response data (Non-sensitive fields) to this URL once this transaction is processed (successful or failed) |
| Maximum History Cards | Limit the number of wallet entries loaded on PayFabric hosted pages by specify the number of saved card. The default value is 10. |
| Return URL | A URL address that PayFabric can redirect to once a transaction is processed. The response fields will be encoded and attached into query string. |
| | Note: This option is only available in non-Virtual Terminal device. |
| Maximum Shipping Address | Limit the number of shipping address(s) loaded on PayFabric hosted payment page by specify the number of saved card. The default value is 10. |
| | Note: This option is only available in legacy design. |
| Default Transaction Type | Specify a default transaction type for the Virtual Terminal. |
| | Note: This option is only available in modern design. |
| Batch Number Prefix | User defined prefix for auto-generated batch number. |

| | |
|---|---|
| Maximum Limit for Sale Transaction | Specify a maximum amount for Sale transaction for corresponding payment method (credit card & eCheck).<br><br>Sale transaction will be applicable to Sale, Force and Authorization transaction types. |
| Maximum Limit for Refund Transaction | Specify a maximum amount for Refund transaction for corresponding payment method (credit card & eCheck). |
| Enabled Security Token | PayFabric will provide the ability to restrict the security token to be used in hosted page ONLY instead of both API & Hosted pages.<br><br>**For APIs and Hosted Pages:** this is the default option where security token will be allow to use as the authentication method in both hosted pages and APIs.<br><br>**For Hosted Pages Only**: with this option, security token will ONLY be allow to use as the authentication method in hosted pages. The API service response will fail authentication if any API calls was authenticated using security token.<br><br>This setting is device/application specific. By default, to maintain backward compatibility & to avoid any impacts to existing implementation, the default option will be 'For APIs and Hosted Pages'.<br><br>3rd party application can change this to 'For Hosted Pages Only' if their application only supports the ability to call PayFabric APIs via Device ID & Password.<br><br>Note: this setting is not available on virtual terminal device. |
| Authorization Type | Merchant can set the default value for **authorization type** at the application level in case the value is not being passed from the application during API calls.<br><br>*Re: Visa's Credential-on-File (COF) Mandate Support.* |
| Transaction Initiation | Merchant can set the default value for **transaction initiation** at the application level in case the value is not being passed from the application during API calls.<br><br>*Re: Visa's Credential-on-File (COF) Mandate Support.* |

| | |
|---|---|
| Transaction Schedule | Merchant can set the default value for **transaction schedule** at the application level in case the value is not being passed from the application during API calls.<br><br>*Re: Visa's Credential-on-File (COF) Mandate Support.* |
| Credit Card Validation Required | If enabled [Yes], PayFabric will run card validation with the gateway prior to save the card data for future use.<br><br>By default, this option is disabled as there might be incurred fee for gateway that does not support card validation.<br><br>RE: VISA'S CREDENTIAL-ON-FILE (COF) MANDATE SUPPORT. |
| Credit Card Validation Gateway Profile | Specify the gateway profile to be used for card validation if **Credit Card Validation Required** option is enabled.<br><br>RE: VISA'S CREDENTIAL-ON-FILE (COF) MANDATE SUPPORT. |

## Unit Of Measure Mapping for First Data Payeezy

For merchant using Payeezy gateway, item's unit of measure needs to be mapped to the values supported by the gateway. See referenced URL for valid UOM from First Data.

Reference: https://support.payeezy.com/hc/en-us/articles/203732159-Units-of-Measure

### Devices

Any application [app] that utilizes PayFabric in the backend for payment processing requires a set of device & password for authentication of the API calls.

| FIELD | DESCRIPTION |
|---|---|
| Device ID | A unique & secure identifier to identify different applications under a single PayFabric merchant account |
| Device Password | Assigned to a single device. Both device Id and device password are required when integrating with PayFabric. |

Every merchants will get a **Virtual Terminal** device by default when they were creating a PayFabric account. Virtual Terminal device is generally the device that is used if user creates wallet entry or process a transaction directly from the PayFabric web portal.

To generate a new set of device and corresponding password, navigate through **Settings**. From **Settings** > **Dev Central** > **Devices** > click **Generate** button and populate fields "Device Name", "Password", "Confirm Password", and click "Save".



You can keep on adding multiple devices based on your business needs. A single device is corresponding to an application.

### Themes

Different application may have different needs of utilizing PayFabric's hosted payment page. A **Theme** can be assigned to a device to customize the layout and format of the PayFabric's hosted payment page.

The "Themes" page can be displayed by navigating **Settings** > **DEV Central** > **Themes**.

1. In the **DEV Central** section, select the 'Themes' option
2. Click the **Create New +** button and enter a name that would be relevant to the application

3. Click the **Save** button to save the changes to the theme.

**Assigning Theme to a Device**

Go back to **Devices** page and click on the ⊤ icon and select the desired theme to associate to the chosen device.

Besides configuring theme for device, you can also "Change" device name, "Reset" device password, "Revoke" the device, or "Delete" this device. "Revoke" device will regenerate the GUID.

*Tracing*
Provides user the ability to enable tracing on PayFabric. A transaction trace gives a detailed snapshot of a single transaction & its processing dataflow for troubleshooting purpose.

Note: Tracing must be disabled upon completion of troubleshooting and should not be left turn on at all times.

## Email Receipt Templates
User can manage email receipt templates and corresponding content for each template based on transaction type.

| Field | Definition |
|---|---|
| **Send To Customer** | For each transaction type, checkmark this box to enable the email notification to go out to customers after transaction processing. By default, this option is uncheck [disabled]. |
| **Send Copy To** | For a copy of transaction receipt in addition to the one sent to end-customer, populate this field with email address of the intended recipient. Multiple email addresses can be populated, separate by semicolons or commas. |
| **Subject** | Populate with the preferred email subject line for the payment transaction receipt. |
| **Credit Card** | Setup the message body of credit card transaction. |
| **Check** | Setup the message body of eCheck/ACH transaction. |
| **Save to All Templates** | Provides user a quick and easy way to save message body changes to all existing templates across all transaction types. |

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## EMV Payment Terminals

PayFabric supports card-present transactions using EMV devices from PAX Technology. The 3 supported devices from PAX are: S300, PX7 and D210.

To configure terminal devices & settings, navigate to **Settings** > **Payment Terminals** > **Terminals**. Please see the detailed description & instruction below.

**Terminals** tab

Hardware terminal devices need to be created and registered on PayFabric portal prior to use within an application.

Steps:

1. From **Terminals** tab > click **Create**
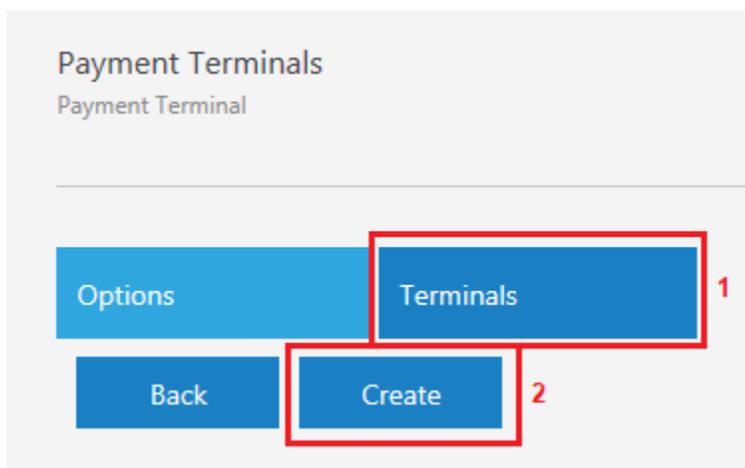


2. Populate the terminal device details & click **Save**.

| Field | Description |
| --- | --- |
| **Terminal Name** | Enter a descriptive name for the device. |
| **Registration Mode** | **Manual IP Address** – requires manual IP address entry & registering for the EMV terminal device.<br><br>**DNS Provider** – this is a default option which offers the auto-registering capability for each EMV hardware terminal device based on the serial number. |
| **Serial Number** | Only applicable for **Manual IP Address** registration mode.<br><br>Enter the serial number of the device, usually located on the back panel of the terminal device. |
| **Local Network IP Address** | Only applicable for **Manual IP Address** registration mode. |

| | Enter the local network IP address for the device. |
|---|---|
| **Local Network Port** | Populate the network port number for the device. Default is 10009 |
| **Payment Terminal Type** | Use default option 'PAX Generic' for PAX's EMV device. |

**Options** tab

*Device Name:* The drop-down consists all existing devices associated with the PayFabric account. PayFabric enable user to configure different terminal options for every PayFabric device/application. Choose the corresponding PayFabric device from the drop-down list, then begin making changes to the terminal settings.



*Available Terminals:* Specify the terminals available for each PayFabric device/application by tick the box next to each terminal device.



*Default Payment Terminal:* Specify a terminal device under this option so the selected device is always the default terminal device to be used for the application.

Processing Method:

| Field | Description |
|-------|-------------|
| Web Entry Only | Only allow transaction using web entry via hosted page |
| EMV Only | Only allow transaction using EMV device |
| Both EMV and Web Entry | Allow both EMV and web entry |

Default Processing Method: Specify the default processing method if both EMV and Web Entry option are allowed.

Only Allow Default Payment Terminal: If check marked, user will only be able to use the default payment terminal without the ability to switch to a different terminal device from the list.

Require Credit Card Signature: If check marked, customer will be required to provide signature for card-present transaction, as applicable.

## Integrations

Integrations section consists of integrated 3rd party services that PayFabric supports out-of-box.
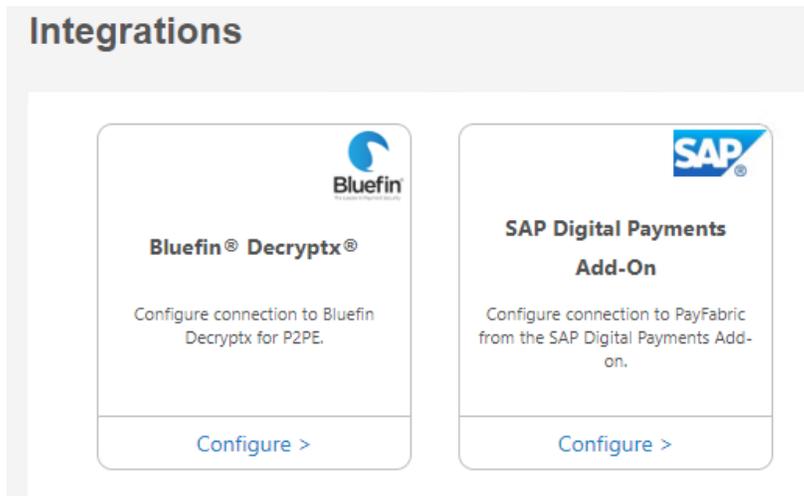


### P2PE Decryptx Settings

In order to better protect card data at point of interaction, PayFabric integrates with Bluefin Decrytpx service to allow end user to pass credit card number to PayFabric's hosted page using point-to-point encryption (P2PE) device.

With P2PE, it helps with reduce PCI Scope and protects against malware in regard to card data protection.

Supported P2PE device: IDTech SRED.

| Field | Description |
|---|---|
| Enable | By default, Bluefin option is unchecked (disabled). If merchant would like to use P2PE device with PayFabric & Bluefin Decryptx, check mark this option. |
| Partner ID | Populate Bluefin Partner ID |
| Partner Key | Populate Bluefin Partner Key |
| Client ID | Populate Bluefin Client ID |
| Web Service URL | **Sandbox:** https://secure-cert.decryptx.com<br><br>**Production:** https://secure-prod.Decryptx.com/api/ |
| Raw Data | Enter sample raw data to ensure connection is successfully established to test the Bluefin account credentials. |

## Bluefin Entry Options

For all existing devices associated with the PayFabric account, PayFabric enables user to configure different entry option using the drop-down list.

| Options | Description |
|---|---|
| Use Non-Encrypted Key Entry | User will use regular keyboard entry for entering card data into PayFabric's hosted page. |
| Use Encrypted Key Entry | User will use P2PE device for entering card data into PayFabric's hosted page. |
| Use Both | Enable user to switch between regular keyboard entry and P2PE device for entering card data into PayFabric's hosted page. |

## Bluefin Sample Test Data
See section SREDKey

## *SAP Digital Payments Add-on*
SAP has a cloud digital payments add-on (DPA) to enable merchants to connect SAP and non-SAP consumer applications with payment service providers (PSPs).

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## SAP Digital Payments Add-On

After enabling PayFabric in the SAP digital payments add-on, validate your Tenant ID to setup the connection.

**Tenant ID**

[ Back ]    [ Validate ]

For merchant using PayFabric as the PSP for SAP DPA, they can setup the connection between their SAP DPA organization and PayFabric using the steps below:

STEPS:

1. Clicks **Configure** under SAP DPA.
2. Populate the SAP DPA's **Tenant ID** information.
3. Clicks **Validate**.

PayFabric will perform the validation logic against the populated Tenant ID detail and once validating successfully, PayFabric will perform the following:

a. Create a **Device ID** for SAP DPA.
b. Create a **Theme**.
c. Assign the **Theme** to the newly created Device.
d. Assign the PayFabric Device to SAP DPA's organization.

Once these steps have been completed, merchant can utilize PayFabric service for transaction processing needs from SAP DPA.

## Discretionary Data

Use the Discretionary Data page to specify information about data that you need to populate during transaction processing. These data will also be saved along with the transaction that are not already recorded by PayFabric. For example, you may create discretionary data element(s) for information that is unique to your business, such as: date of birth, gender, user information, or how the customer heard about your business. You can have up to 6 discretionary data fields.

Note: Discretionary data is only supported with the modern design of virtual terminal. These additional data will only reside on PayFabric and will not be sent to payment gateway or processor.

| Field | Definition |
|---|---|
| **Name** | Provide the description of the discretionary data field that can be up to 64 characters. |
| **Type** | Specify the type of field to be displayed to user (textbox/date picker, multiple select, dropdown select) |
| **Data Type** | Specify the type or format of data that can be accepted for the discretionary data field. (Alphanumeric, Numeric, Alphabetic, Date). |
| **Required Field Length** | Specify the minimum and maximum field length that can be accepted for the discretionary data field. |
| **Tooltip** | Specify the type of data this field is meant to store and this will be displayed as a tooltip for user during transaction processing on virtual terminal. |
| **Required Field** | Specify whether this new field is a required or not required field during transaction processing. |

## Products

To enable merchant with quick data entry during transaction creation on VT, PayFabric provides a new option to upload products/items for quick add for line item data.



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This Products page on PayFabric to view uploaded products/items. Ability to edit items will not be available at this time. Merchant can update the item details via subsequent upload. Each product upload will be treated as a brand new upload and will override existing items.

If **Item Details** field(s) are enabled on **Form Settings**, the following section will be available under **Web Entry** on Virtual Terminal **under Process a Transaction** page. The **Add Items** button will link to all the uploaded items on the **Products** page.



User can add item from the list using **Add** button from the item lookup.

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**Add Existing Items**

| Item Number | Description | UOM | Cost | Commodity Code | |
|---|---|---|---|---|---|
| 1SDRAM | 1GB SDRAM | Each | 15.98 | RAM-02323 | Add |

Page **1** of 1    View 1 - 1 of 1

Close

Added item will be available on the Item Details section.

**Item Details**                                                    + Add Items

| Item Number * | Description * | UOM * | QTY * | Cost * | Total * | |
|---|---|---|---|---|---|---|
| | | | | | | Add |
| 1SDRAM | 1GB SDRAM | Each | 1 | 15.98 | 15.98 | Remove |

## 14.        Organization Management

Create new organization, manage organization's billing information, invite new user(s), manage user roles, and user's security permissions.

### Manage Users

Provide merchant the ability to invite new user to access PayFabric's portal. Click on the 'Invite User' button, populate the email address, and assign a role to the new user to send the invitation via email.

Note: If user does not have a role assigned, the user will be defaulted to 'No Role'. This is read-only mode and user will only be able to view the portal and will not have ability to make changes.

**Invite User**                                                                         ✕

Email *

[ Email                                                                          📇✕ ]

+ Additional User

Role

[ ---- Select a role ----                                                          ▼ ]

Message

[ Message in the invitation email.                                                   ]

[ Cancel ]            [ Invite ]

## User Roles

Provide merchant the ability to create user role that meets organization's needs. Each role can be configured with desired portal access and permissions for corresponding service(s).

| Manage Users | User Roles | Billing Information |
|---|---|---|

| Existing User Roles | Privileges |
|---|---|
| Create Wallet Only | Click 'Add a new role' button to add a new user role. |
| Power User | |
| Expired Cards | |
| Reports Only | |
| + Add a new role | |

| Existing User Roles | Privileges |
| --- | --- |
| + Add a new role | |

Cancel                                                                                                                    Save

**Organization**          ☐ Select All

**Manage Organization Settings**

☐ Manage Users
☐ Manage User Roles
☐ Update Billing Information
☐ Rename Organization
☐ Delete Organization

**PayFabric**          ☐ Select All

Users with no assigned roles will have read-only permission.

| Manage Customers | Manage Transactions | Process Transactions | Manage Gateway Settings |
| --- | --- | --- | --- |
| ☐ Create shipping address | ☐ Create batch transaction | ☐ Process a transaction with virtual terminal ⌄ | ☐ Create gateway account |
| ☐ Remove shipping address | ☐ Edit batch transaction | ☐ Process batch transaction ⓘ | ☐ Edit gateway account |
| ☐ Create wallet | ☐ Remove batch transaction | | ☐ Remove gateway account |
| ☐ Edit wallet | ☐ Create payLater transaction | | ☐ Set L2L3 default value for a gateway |
| ☐ Remove wallet | ☐ Edit payLater transaction | | ☐ Default gateway setting |
| | ☐ Remove paylater transaction | | ☐ Edit Batch Close Time |
| | ☐ Execute Manual Settlement | | |

## Billing Information

Merchant can update or change their organization's billing information.

## 15.      User Profile

Manage user account profile information such as email, password and multi-factor authentication via mobile number via advanced security.

# PayLink Service

PayLink is an add-on service to PayFabric that provides businesses a fast, secure and convenient way to accept electronic payments via credit card or eCheck without PCI challenges. It provides a simple way to integrate electronic payment acceptance into any application.

PayLink puts the power of payment processing in your customer's hands. Easily send requests for payment to your customers using PayLink via email, SMS, or other communication methods. Your customers can use the link to remit payments and/or manage their private secure digital wallets (credit card or eCheck).

PayLink also include ERP and other connectors that allow seamless payment data integration with other systems.

## Registration

To register for PayLink service, open the upper-left menu in the PayFabric portal and select the **PayLink** option in the menu.

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The sign-up page will be displayed with information about PayLink including the pricing.

- **Access PayLink Live** – This will create a live production instance of PayLink for the organization. This button will only be active if the user is currently in a Live PayFabric Organization.

## API

All interaction with the PayLink data is managed through the API. PayLink APIs are organized around Representational State Transfer (REST) architecture and are designed to have predictable, resource-oriented URLs and use HTTP response codes to indicate API errors.

Information on utilizing the API can be found on the PayLink GitHub page.
https://github.com/PayFabric/APIs/blob/master/PayLink/README.md

## Settings

### PayFabric Device

PayLink leverages the PayFabric's hosted page to process transaction and save digital wallet for future use.



User needs to set PayFabric Device to enable proper authentication for PayLink to consume PayFabric service in the background for transaction processing. The PayFabric Device will only list the devices available from PayFabric within the same organization as PayLink service.

## Send a Test PayLink Notification

PayLink provides the ability to send test payment links. This enables merchant to test the notification templates, payment page theme, and to go through the experience of how a PayLink will work from end-customer's perspective. Please note these are for testing purposes only and WILL NOT process actual funds.

Send a Test PayLink Notification

| | |
|---|---|
| **Send Email To** | |
| **Send SMS To** | |
| **Subtotal** | USD |

☐ **Send Email**          ☐ **Send SMS**

Back          Test PayLink

There is a limit on these tests, if you happen to reach this limit and require more, please contact our support team at support@payfabric.com.

## Configure ERP Connection

PayLink is able to send payment information back to Microsoft Dynamics GP, Microsoft Dynamics SL and Salespad after the payment is processed. This page allows user to configure connection details to other system(s) for payment integration.

🖥 Settings

**ERP Connection**

| | |
|---|---|
| **ERP Provider** | Microsoft Dynamics GP ▼ |
| **Post Data Type** | Payment Line ▼ |
| **Callback URL** | |

**Card Name Mapping**

| Visa | MasterCard | American Express | Discover |
|---|---|---|---|
| | | | |

| Diners Club | JCB | ECheck |
|---|---|---|
| | | |

**Document Batch ID**

| Batch Type | Payment Batch ID |
|---|---|
| Specify Batch ID ▼ | |

**Generate Payment Number Setting**

| Payment Number Prefix | Payment Number Length | Preview |
|---|---|---|
| | 6 | 000001 |

**Generate Debit Memo Number Setting**

| Debit Memo Number Prefix | Debit Memo Number Length | Preview |
|---|---|---|
| | 6 | 000001 |

| Field | Definition |
|---|---|
| **ERP Connection** | Setup connection for specific ERP. |
| **Card Name Mapping** | Setup mapping bewteen supported card type in PayLink and card name in selected ERP. |
| **Document Batch ID** | This option allow to specify Batch ID for post document. |
| **Generate Payment Number Setting** | When PayLink document's Post Data Type is Cash Receipt, specify the document prefix and the length of the PayLink's payment document with this setting.<br><br>Note: This is only available for Microsoft Dynamics GP integration. |
| **Generate Debit Memo Number Setting** | When PayLink document contains Surcharge amount, a debit memo will be posted to Microsoft Dynamics GP with the amount. Note: this is only available for Microsoft Dynamics GP integration. |

## Configure Default Gateways

PayLink allows 3rd party application to send the API request without CreditCardGateway and ECheckGateway by using the default gateway profile settings.

Default credit card/eCheck gateway profile can be set against each currency type and the associated gateway information will be used during transaction processing.

🖥 Settings

Default Payment Options

| CURRENCY CODE | DESCRIPTION | SYMBOL | ERP SYMBOL | CREDIT CARD GATEWAY DEFAULT | ECHECK GATEWAY DEFAULT |
|---|---|---|---|---|---|
| USD | USD | $ | Z-US$ | ▾ | ▾ |
| CAD | CAD | C$ | Z-C$ | ▾ | ▾ |
| MXN | Mexican peso | $ | | ▾ | ▾ |
| GBP | Pound sterling | £ | | ▾ | ▾ |
| MYR | Malaysian ringgit | RM | | ▾ | ▾ |
| EGP | Egyptian pound | £ | | ▾ | ▾ |
| CNY | Chinese yuan | ¥ | | ▾ | ▾ |
| ISK | Icelandic króna | kr | | ▾ | ▾ |

## Templates

The user is able to customize all of the notification templates that are distributed, either by email or SMS. Merchant is provided with a default set of templates which they can copy and make changes to, or start from scratch.

All of our templates have ability of inserting parameters. Parameters are active areas of the text that will be dynamically replaced by unique document information prior to the message being sent.

Each template may have different available parameters, merchant can click on the Insert Parameter link when creating or modifying the templates to see available parameters.

## Overview

A quick overview of payment link information based on currency selection and date range, including:

**Pending:** Total count of pending payment links including the total amount.

**Cancelled:** Total count of cancelled payment links including the total amount.

**Paid:** Total count of paid payment links including the total amount.

**Total:** Total count of all [status] payment links including the total amount.

**Revenues by Payment Method:** Revenues breakdown based on the method of payment.

**PayLink Counts by Payment Methods:** Count breakdown based on the method of payment.

**PayLink Summary by Status:** PayLink summary chart based on the payment link status.

**Failed Integrated PayLinks:** Provides the list of payment links that failed integration.

## Send PayLink

User is able to enter details to send out a payment link request to end customer for payment (credit card or eCheck) remittance.

| Field | Definition |
|---|---|
| **Customer #** | Specify the customer number or ID associated with the payment link. |
| **Customer Name** | Specify the customer name for the corresponding payment link. |
| **Currency** | Specify the currency type of the payment link. |
| **Credit Card** | Checkmark this option to enable end-customer to pay with credit card. |
| **eCheck** | Checkmark this option to enable end-customer to pay with eCheck or ACH. |
| **Invoice Number** | Specify invoice number corresponding to the payment link notification. |
| **Add Message (optional)** | Message to be included in the payment link notification to end customer. |
| **Send Email To** | Specify email address of the recipient of the payment link notification via email. |
| **Send SMS To** | Specify mobile phone number of the recipient of the payment link notification via SMS. |
| **Subtotal** | Specify the subtotal of the payment. |

## Send Wallet Link

User is able to enter details to send out a wallet link request to end customer to collect digital wallet data (credit card or eCheck) in a secure manner.

| Field | Definition |
|---|---|
| Customer # | Specify the customer number or ID associated with the wallet link. |
| Customer Name | Specify the customer name for the corresponding wallet link. |
| Add Message *(optional)* | Message to be included in the wallet link notification to end customer. |
| Send Email To | Specify email address of the recipient of the wallet link notification via email. |
| Send SMS To | Specify mobile phone number of the recipient of the wallet link notification via SMS. |

## Document Queue

User is able to search all existing PayLinks from Document Queue and export the list, Furthermore, it allows user to perform various actions on your existing PayLinks, such as:

- Cancel Unpaid PayLinks
- Resend Notifications for PayLinks
- Resend Confirmation Receipts
- View Transaction Details
- View and Modify ERP Posting Payloads

💻 Document Queue

[Records] [Search] [Export]

| Index | Customer No. | Email | Phone | Document No. | Created Date | Amount | Status | Integration Status | Action |
|-------|--------------|-------|-------|--------------|--------------|--------|--------|--------------------|--------|
| 1 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2262 | 10/25/2018 18:32:43 | $ 4.00 | Paid | Integration Successful | 👁✉📄 |
| 2 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2263 | 10/25/2018 00:19:16 | $ 39.95 | Paid | Integration Failed | 👁✉✏ |
| 3 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2262 | 10/25/2018 00:16:36 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |
| 4 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2264 | 10/25/2018 00:08:21 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |
| 5 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2263 | 10/25/2018 00:04:50 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |
| 6 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2262 | 10/24/2018 23:59:50 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |
| 7 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2262 | 10/24/2018 23:49:26 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |
| 8 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2267 | 10/24/2018 23:42:04 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |
| 9 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2266 | 10/24/2018 23:39:59 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |
| 10 | AARONFIT0001 | jingjing.hu@nodus.com | | STDINV2265 | 10/24/2018 23:36:38 | $ 39.95 | Paid | Integration Successful | 👁✉📄 |

Note: Cancelled PayLinks are not displayed by default, you need to mark **Include Cancelled Document** under **Search** Tab to display them.

## Wallet Queue

User is able to search out all existing WalletLinks from Wallet Queue and export the list. Furthermore, it allows user to perform various actions against existing WalletLinks, such as:

- Cancel Incomplete WalletLinks
- Resend Notifications for WalletLinks

💻 Wallet Queue

[Records] [Search] [Export]

| Index | Customer No. | Email | Phone | Tender Type | Created Date | Status | Complete Date | Action |
|-------|--------------|-------|-------|-------------|--------------|--------|---------------|--------|
| 1 | AARONFIT0001 | jingjing.hu@nodus.com | 14255550101 | Unknown | 10/18/2018 | Incomplete | | ✖🔔 |
| 2 | AARONFIT0001 | jingjing.hu@nodus.com | 14255550101 | Unknown | 10/15/2018 | Incomplete | | ✖🔔 |
| 3 | AARONFIT0001 | jingjing.hu@nodus.com | 14255550101 | ECheck | 10/15/2018 | Completed | 10/15/2018 | |
| 4 | AARONFIT0001 | jingjing.hu@nodus.com | 14255550101 | Unknown | 10/15/2018 | Incomplete | | ✖🔔 |
| 5 | ALTONMAN0001 | | 13135550108 | ECheck | 10/14/2018 | Completed | 10/14/2018 | |
| 6 | AARONFIT0001 | jingjing.hu@nodus.com | 14255550101 | Unknown | 10/14/2018 | Incomplete | | ✖🔔 |
| 7 | AARONFIT0001 | jingjing.hu@nodus.com | 14255550101 | CreditCard | 10/12/2018 | Completed | 10/12/2018 | |
| 8 | AARONFIT0001 | jingjing.hu@nodus.com | | Unknown | 10/11/2018 | Incomplete | | ✖🔔 |
| 9 | AARONFIT0001 | | 14255550101 | Unknown | 10/11/2018 | Incomplete | | ✖🔔 |
| 10 | AARONFIT0001 | jingjing.hu@nodus.com | 14255550101 | Unknown | 10/09/2018 | Incomplete | | ✖🔔 |

Note: Cancelled Wallet Links are not displayed by default, user needs to mark **Include Cancelled Document** under **Search** Tab to display them.

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# Visa's Credential-on-File

The focus of Visa's credential-on-file (COF) mandate is to identify initial card storage and subsequent use of card information. The COF mandate is intended to provide merchants with higher authorization approval rates and completed sales. Cardholders are expected to benefit from enhanced visibility of card storage and usage, as well as a better overall experience.

## Stored Credential Definition

Account Number or Payment Token stored by merchant or its agent, payment facilitator (PF), staged digital wallet operator (SDWO) to process future purchases for a cardholder.

Note: Payment credentials received by merchants from 3rd parties including pass-through digital wallets that are not stored by the merchant, its agent, or PF are NOT considered as stored credentials.

A credential is also not considered a stored credential when the merchant or its agent, PF, or SDWO stores the credential to complete a single transaction or a single purchase for a cardholder (including multiple authorizations related to that particular transaction).

## General Requirements Overview

1. The Mandate requires that the end-user be provided sufficient notification/warning that their payment information will be saved.
2. The Mandate requires that when submitting a transaction for processing that the following information is provided:
    a. Whether payment information provided a stored payment card or manually provided by the customer or manually provided by the merchant.
    b. Whether the transaction to be processed a Merchant initiated transaction or a Customer initiated transaction.
    c. Whether the transaction is an installment or recurring transaction.
3. The Mandate requires that when saving a payment card that we perform an account verification/validation.  This can be done through the following ways:
    a. If you are processing a transaction at the time of saving the payment card, then we can utilize the Transaction Response (must equal Approved) to indicate a verified account, then we may save the payment card.
    b. If there is no associated transaction to be processed or the associated transaction is a scheduled or batched transaction then we must perform a $0.01 Account Verification Service Transaction.  This is a different transaction type to "Sale" or "Book".
4. Identify in the payment transaction or Account Verification authorization that the credential is being stored:
    a. If the credential is being stored for cardholder-initiated, stored credential transactions or for Unscheduled Credential-on-File (UCOF) transactions, the merchant or its agent, a PF, or an SDWO must submit the value "**C**" in the **POS Environment** field.

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b.  If the payment credential is being stored for a recurring or installment relationship, the merchant or  its agent, a PF, or an SDWO must submit the transaction with the existing value of "**R**" or "**I**," respectively in the **POS Environment** field.

c.  When initiating a transaction using a stored credential, the merchant or its agent, a PF, or an SDWO must submit the payment transaction with a value "**10**" in the **POS Entry Mode Code** field. Value "**10**" indicates the credential presented is a stored credential.

## Support Visa's Credential-on-File with PayFabric

Currently, PayFabric only supports this feature through **EVO, Paymentech and Cybersource** connectors, support for other connectors/gateways will be added later as available.

### Wallet Level

PayFabric will track how it obtained a credit card record along with whether the card used on the transaction was newly entered or stored card.

If validation option is enabled for wallet, PayFabric will validate the card using the preset gateway profile account. Only when validation is successful, PayFabric will allow saving the card to the wallet. In additions, PayFabric also save the Transaction ID of the validating transaction for the credit card initially to be used during future transaction. For more information on enable the card validation, go to **Transaction Options** > **Credit Card Validation Required** and **Credit Card Validation Gateway Profile**.

### Transaction Level

PayFabric provides additional fields for applications or third party integrations to pass in for each transaction during integration to PayFabric. These fields can be passed either via the API or via the Hosted Page query parameters.  The fields are:

1.  TrxInitiation – this is to identify whether the transaction is merchant initiated or customer initiated.
    a.  **Values:** Merchant, Customer or NotSet.
    b.  Default value per application/device can be set directly on PayFabric portal under **DEV Central** > **Transaction Options.** This value will be used if the device/application did not pass in the value to PayFabric.
2.  For merchant's initiated transaction, it breaks down into 2 sub-categories in identifying how the card-on-file is being used in a transaction:
    a.  TrxSchedule – this is to identify whether the transaction is unscheduled, installment, or recurring, generally occur based on pre-agreed standing instruction or contract from the cardholder for the provision of goods or services.
        i.  **Values:**
            1.  Unscheduled– specify the transaction is an unscheduled transaction or one-time processing transaction.
            2.  ScheduledInstallment – specify the transaction is an installment transaction.
            3.  ScheduledRecurring – specify the transaction is a recurring transaction (ie: subscription, etc.)
            4.  NotSet - not specify by application.

      ii. Default value per application/device can be set directly on PayFabric portal under **DEV Central** > **Transaction Options**. This value will be used if the device/application did not pass in the value to PayFabric.

   b. AuthorizationType– this is to identify the type of the authorization transaction generally occur in an industry's specific practices.

      i. **Values:**

1. Reauthorization – split authorization to support delayed captures/shipment.
2. Resubmission – resubmit failed authorization transaction.
3. Incremental – support revised estimated payment to be processed. This is gn incremental of authorization if original authorized amount is insufficient. The incremental authorization do not replace original authorization but will be additional to previous authorized amount.
4. NotSet – not specify by application.

      ii. Default value per application/device can be set directly on PayFabric portal under **DEV Central** > **Transaction Options**. This value will be used if the device/application did not pass in the value to PayFabric.

# Surcharge

Surcharge allows participating merchants (US based merchants only, restriction applies to certain US states) to assess an additional fee to cardholders on credit transactions in order to recoup the merchant's cost of card acceptance.

Registration with the card brands is <u>required</u> to participate in the surcharge program. Merchant must receive the approval before implement surcharge with their business. It is merchant's sole responsibilities to review and adhere to their local & state laws before applying surcharge to their customers' transactions. Merchant must also understand and follow all the card brands rules and regulations to meet the surcharge's compliance requirements.

## General Requirements Overview

1. Surcharge amount cannot be imposed on debit and/or prepaid card.
2. Surcharge must be a percentage of the transaction and must not exceed 4%.
   **Note:** Surcharge percentage must be as high as merchant's lowest average cost of acceptance (merchant's transaction rate) for any particular card brand accepted by the merchant.
3. Merchant's intent to surcharge must be clearly listed with the surcharge amount.
4. Transaction receipt must include a separate line item with dollar amount within transaction.

## Support Surcharge with PayFabric

Currently, PayFabric only supports surcharge through **EVO** connector for card-not-present (CNP) transactions, support for other connectors/gateways will be added later as available. Merchant must contact PayFabric Support for assistance from EVO Merchant Services in registering to participate in the surcharge program with the card brands.

## Card Type Validation

## Surcharge Percentage Setup

PayFabric will include a field for merchant to specify the designated percentage rate for surcharge calculation under EVO's gateway profile account. PayFabric will also validate the percentage to ensure that it's greater than 0% and less than or equal to 4%.

Specify the rate in percentage for PayFabric to calculate and apply surcharge against the transaction. Per industry requirement, percentage must not exceed the average amount paid per card brand or 4%.

**SurchargeRate**      ⓘ                    2.75

As debit and prepaid card type are not supported with surcharge, PayFabric needs to perform BIN range validation to verify the card type being used on the transaction. If and only if the card validation type is non-prepaid and non-debit after BIN range validation, then surcharge will be apply to the transaction.

If value for surcharge rate is set to 0 or <blank>, then surcharge is disabled.

## Portal Virtual Terminal – Process a Transaction

If surcharge is applicable and BIN Range setting is enabled, PayFabric will perform BIN Range Validation on the entered credit card. If the card is a non-debit card and non-prepaid card, then apply the specified surcharge calculation and rate. Surcharge rate, surcharge amount and final total amount will be reflected on the screen for user to review prior to processing.

Surcharge rate and amount below is auto-calculated based on the rate populated from setting page. Merchant user will NOT be able to modify the surcharge percentage rate directly on this page, per Compliance rule that a merchant cannot impose different percentage of surcharge for their customers.

**Note:** For rounding calculation, PayFabric keeps 2 decimal places for surcharge amount and using 0.5 round up rule.

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## Hosted Payment Page

PayFabric's hosted payment page will support surcharge by adding 3 additional fields: Surcharge Rate, Surcharge Amount and Final Amount.

By default, these fields are hidden and will only available if surcharge rate is setup and enabled on gateway profile setting. Surcharge Amount, Rate and Final Amount will be read-only as they're calculated fields by PayFabric based on the provided rate. These additional fields will also be available as part of the transaction response via PayFabric API.

It is up to 3rd party application to design and structure these 3 fields using CSS/JS so it fits their application's UI and UX.



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## Surcharge on Receipt

Includes surcharge on the transaction receipt by providing the following variables: [[SurchargeAmount]] and [[SurchargePercentage]] for merchant to add (see screenshot below).
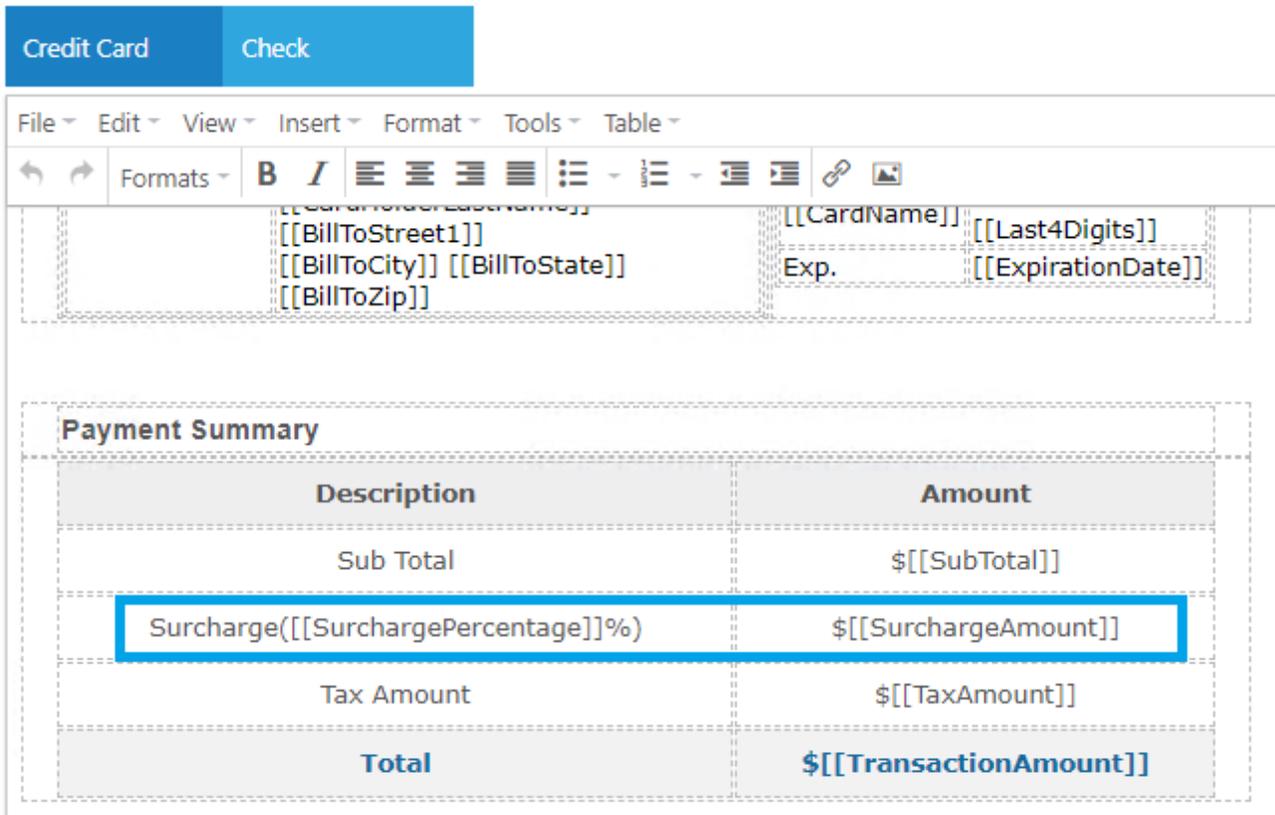


If the surcharge rate was more than 0 and the card type is applicable for surcharge, the transaction receipt will include both the specified rate on the gateway profile setup and calculated amount on the transaction's receipt. (see screenshot below)

**NODUS**

2099 S. State College Blvd
Anaheim California 92806

5/20/2020 4:02:57 AM

Transaction ID: 20052000497320

Document Number: STDINV0001

**Payment Method**

| Customer: | AARONFIT0001 |
| Card Holder: | John Doe |
| | 1900 S State College Blvd |
| | Anaheim CA 92782 |

| Type | CreditCard |
| Visa | **** 1111 |
| Auth Code | 096784 |

**Payment Document**

| Description | Amount |
| --- | --- |
| Sub Total | $25.00 |
| Surcharge (4.00%) | $1.00 |
| **Total** | **$26.00** |

If no surcharge applicable for the transaction, the amount will displayed 0.00 if these fields were added into the receipt template.

Refund should include part or entire surcharge amount.

## Surcharge on Reports

The only area that involved the surcharge updates on PayFabric are the additional transaction details on the following 3 transaction reports:

- Daily Activity report

- Manage Transaction report

- Custom Reports

There should be these additional details included on transaction details:

+ Surcharge Amount & Rate

+ Final Amount

+ Card Validation Type



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## Surcharge with PayLink

1. On PayLink's Payment Page > After clicking the Pay by Credit Card button, PayLink includes a verbiage as followed: "We impose a surcharge of ___% on the transaction amount on Visa, MasterCard, Discover & American Express credit card products, which is not greater than our cost of acceptance. We do not surcharge debit cards."

   The percentage includes on this verbiage is pulling from PayFabric's setting for surcharge under gateway profile details.

2. Additionally, if customer chooses credit card, PayLink will call PayFabric to perform BIN Range validation and include the transaction amount, surcharge amount and final amount if the card type is non-debit/prepaid. (see screenshot below)



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3. Include surcharge details on both PayLink confirmation page and receipt.

## Payment Confirmation

| | | | |
|---|---|---|---|
| Customer #: | AARONFIT0001 | Document Number: | STDINV0010 |
| Customer Name: | Aaron Fitz | Processed Date: | 08/12/2020 05:52:28 |

### Transaction Details

| | | | |
|---|---|---|---|
| Capture Amount: | $ 25.69 | Billing Address: | 1900 S State College Blvd |
| Type: | Visa | | Anaheim, CA 92782 |
| Card Number: | XXXXXXXXXXXX1111 | | United States |
| Status: | Approved | | |
| Origination ID: | 7F8D559869484716AD9E9E9832725D 37 | | |
| Authorization Code: | TA4PY1 | | |

### Paid Document List

| Document Number | Amount Applied |
|---|---|
| STDINV0010 | $ 25.00 |
| | Surcharge(2.75%): $ 0.69 |
| | **Total: $ 25.69** |

Powered by PayFabric    SECURE CUSTOMER PAYMENTS

---

**PAYMENT RECEIPT**

Thank you for your business. Below are the payment confirmation details for your purchase:

**Billing Information:**

**Customer Number:** AARONFIT0001

**Customer Name:** Aaron Fitz

**Customer Email:**

**Billing Address:**

Anaheim, CA

United States

**Paid Invoice List:**

STDINV0006 - $25.00

**Total Invoice(s) Amount:** $25.00

**Payment Date:** 8/12/2020 6:04:43 AM

**Surcharge Rate:** 2.75%

**Surcharge Amount:** $0.69

**Payment Amount:** $25.69

# Appendix A – Gateway Configuration

## PayPal PayFlowPro Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
|---|---|
| **Connector** | PayFlowPro |
| **Processor** | Choose the Credit Card Processor that the PayPal PayFlowPro account is connected to |
| **Card Class** | Choose 'Credit' for Credit Card Transactions<br>Choose 'Check' for eCheck Transactions |
| **Server.Address** | For Test Transactions: https://pilot-payflowpro.paypal.com<br>For Live Transactions: https://payflowpro.paypal.com |
| **Partner** | This is the partner that setup the PayFlowPro account. This is the same as the 'Partner' field used to log into https://manager.paypal.com |
| **Vendor** | This is the '**Merchant Login**' used to identify the PayFlowPro account. This is the same as the 'Merchant Login' used to log into https://manager.paypal.com |
| **UserID** | The PayFlowPro account may utilize a User when logging into https://manager.paypal.com. If no 'User' is used when logging into the PayPal Manager, fill in this field with the same value as the '**Vendor**' field. |
| **Password** | This is the password associated with the 'User' or 'Merchant Login' to log into https://manager.paypal.com. |
| **UseToken** | If using the **Tokenization Option**, set this field to 'True'. Otherwise, leave it as false. |

## USAePay Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
| --- | --- |
| **Connector** | USAePay |
| **Processor** | USAePay |
| **Card Class** | Choose 'Credit' for Credit Card Transactions<br>Choose 'Check' for eCheck Transactions |
| **Server.Address** | Put Test or Live in this field if this Setup id being used for a test or live account respectively |
| **Server.Port** | 443 |
| **SourceKey** | This is the Source Key that is obtained from the settings of the USAePay gateway |
| **TestMode** | For a Test Source Key, set this value to '**True**'<br>For a Live Source Key, set this value to '**False**' |

# USAePaySOAP Gateway Configuration

This is the newer version of the USAePay gateway integration. Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
| --- | --- |
| **Connector** | USAePaySOAP |
| **Processor** | USAePay |
| **Card Class** | Choose 'Credit' for Credit Card Transactions |
| | Choose 'ECheck' for eCheck Transactions |
| **Server.Address** | For Test Transactions: https://sandbox.usaepay.com/soap/gate |
| | For Live Transactions: https://secure.usaepay.com/soap/gate |
| **Server.Port** | 443 |

## Authorize.Net Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
|---|---|
| **Connector** | Authorize.Net |
| **Processor** | Authorize.Net |
| **Card Class** | Choose 'Credit' for Credit Card Transactions<br><br>Choose 'eCheck' for eCheck Transactions |
| **Server.Address** | For Test Transactions:<br>https://secure.authorize.net/gateway/transact.dll<br>For Live Transactions:<br>https://test.authorize.net/gateway/transact.dll |
| **Port** | 443 |
| **LoginID** | This is the login id used for the Authorize.net account |
| **TransactionKey** | This key can be obtained from the Authorize.Net Gateway. Contact the Authorize.net gateway provider for more details. |
| **TestMode** | For a test transactions, set this value to '**True**'<br><br>For a live transactions, set this value to '**False**' |
| **UseToken** | If using the **Tokenization Option**, set this field to 'True'. Otherwise, leave it as false. |

## CyberSource Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
|---|---|
| **Connector** | Cybersource |
| **Processor** | Choose the Credit Card Processor that the Cybersource account is connected to |
| **Card Class** | Credit |
| **Server.Address** | For Test Transactions: ics2test.ic3.com<br>For Live Transactions: Ics2.ic3.com |
| **MerchantID** | This is the merchant ID for the Cybersource account |

To use the Cybersource Gateway, it is necessary to obtain the secure CyberSource Keys from the Cybersource eCert Application. Contact the CyberSource partner for more information on obtaining these keys.

## CyberSourceSOAP Gateway Configuration

This is a newer version of the Cybersource Gateway integration. Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
|---|---|
| **Connector** | CybersourceSOAP |
| **Processor** | Choose the Processor that the Cybersource account is connected to |
| **Card Class** | Choose 'Credit' for Credit Card Transactions |
| | Choose 'ECheck' for eCheck Transactions |
| **Server.Address** | For Test Transactions:<br>https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor |
| | For Live Transactions:<br>https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor/ |
| **MerchantID** | This is the merchant ID for the Cybersource account |

| Transaction Key | Generated from CyberSource Business Center > Account Management > Transaction Security Keys > Security Keys for the SOAP Toolkit API |
|---|---|
| CurrencyCode | Transaction currency, e.g. 'USD' |

## Paymentech Orbital Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
|---|---|
| Connector | Paymentech |
| Processor | Paymentech |
| Card Class | Choose 'Credit' for Credit Card Transactions<br><br>Choose 'Check' for eCheck Transactions |
| Server.Address | For Test Transactions: Orbitalvar1.chasepaymentech.net<br>For Live Transactions: Orbital1.chasepaymentech.net |
| Port | 443 |
| MerchantID | This is the Merchant identifier used for the Paymentech Account |
| BIN | This is the typically 6 digit bin number associated with the Paymentech Account |
| TerminalID | This is the identifier for the Terminal ID used with the Paymentech Account |
| UseToken | If using the **Tokenization Option**, set this field to 'True'. Otherwise, leave it as false. |

When using the Paymentech Gateway it is important to make sure that the Web Server's external IP has been registered with Paymentech for the specified account before processing transactions.

## Moneris Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
|---|---|
| **Connector** | Moneris |
| **Processor** | Moneris |
| **Card Class** | Credit |
| **Server.Address** | For Test Transactions:<br>https://esqa.moneris.com:43924/gateway2/servlet/MpgRequest<br>For Live Transactions:<br>https://www3.moneris.com:43924/gateway2/servlet/MpgRequest |
| **Server.Port** | 43924 |
| **StoreID** | This is the Store identifier obtained from Moneris |
| **APIToken** | This is the API Token value obtained from Moneris |

# Payeezy (First Data GGe4) Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

To obtain most of this information, log into the gateway account, browse to 'Terminals' and select the desired Terminal associated to the desired merchant account.

| Field | Value |
|---|---|
| **Connector** | FirstDataGGe4 |
| **Processor** | First Data GGe4 |
| **Card Class** | Credit |
| **Server.Url** | https://api.demo.globalgatewaye4.firstdata.com/transaction/v12 |
| **APIKeyID** | 'Key ID' associated to the Terminal for the Payeezy account. This value is located under the 'API Access' tab after selecting the terminal. |
| **HMACKey** | 'Hmac key' identifier associated to the Terminal for the Payeezy account. This value is generated under the 'API Access' tab after selecting the terminal. |
| **GatewayID** | 'Gateway ID' associated to the Terminal for the Payeezy account. This value is located under the 'Details' tab after selecting the terminal. |
| **GatewayPassword** | 'Password' associated to the Terminal for the Payeezy account. This value is generated under the 'Details' tab after selecting the terminal. |

## WorldPay Gateway Configuration

Configure the Gateway Account Profile using the following information. Fields not mentioned here are not required for the minimum configuration.

| Field | Value |
|---|---|
| **Connector** | WorldPay |
| **Processor** | Choose the Credit Card Processor that the account is connected to |
| **Card Class** | Credit |
| **Server.Url** | https://trans.worldpay.us/Web/services/TransactionService |
| **AcctID** | This is the Account identifier for the account |
| **SubID** | This is the Sub Identifier for the account |
| **MerchantPin** | This is the Merchant Pin associated to the account |

## Forte Gateway Configuration

| Field | Value |
|---|---|
| **Connector** | Forte |
| **Processor** | Forte |
| **Card Class** | ECheck |
| **Server.Address** | For Test Transactions: https://sandbox.forte.net/api/v3 |
| | For Live Transactions: must contact Forte Technical Support at go Live. |
| **OrganizationID** | This is the organization identifier obtained from Forte |
| **LocationID** | This is the location identifier obtained from Forte |
| **APIAccessID** | This is the API access identifier obtained from Forte |

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| Field | Value |
|---|---|
| **APISecureKey** | This is the API secure key obtained from Forte |

## FrontStream Fundraising Pro Gateway Configuration

| Field | Value |
|---|---|
| **Server Url** | For Test Transactions: https://secureuat.artezhq.com/api/ |
| | For Live Transactions: https://secure.e2rm.com/api/Donations |
| **UserName** | This is the user name for the API service obtained from FrontStream Fundraising Pro |
| **Password** | This is the password for the user name obtained from FrontStream Fundraising Pro |
| **EventID** | This is the event identifier obtained from FrontStream Fundraising Pro |
| **CurrencyID** | Transaction currency, e.g. 'USD' for US Dollar, 'CAD' for Canadian Dollar |
| **OrganizationNameUDFID** | This is the organization identifier obtained from FrontStream Fundraising Pro |
| **CustomerIDUDFID** | This is the customer identifier obtained from FrontStream Fundraising Pro |
| **InvoiceNumbersUDFID** | This is the invoice number identifier obtained from FrontStream Fundraising Pro |

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## EziDebit Gateway Configuration

| Field | Value |
|-------|-------|
| **Connector** | EziDebit |
| **Processor** | EziDebit |
| **Card Class** | ECheck |
| **Server.Url** | For Test Transactions: https://api.demo.ezidebit.com.au/v3-5/pci |
|  | For Live Transactions: https://api.ezidebit.com.au/v3-5/pci |
| **Digital Key** | This is the Digital Key for the API service obtained from EziDebit |

## EVO Gateway Configuration

| Field | Value |
|-------|-------|
| **Connector** | EVO |
| **Processor** | Evo US |
| **Card Class** | Credit |
| **MerchantProfile** | This is the Merchant ID for the API service obtained from EVO |
| **ServiceId** | This is the Service ID for the API service obtained from EVO |

## NMI Gateway Configuration

| Field | Value |
|-------|-------|
| **Connector** | NMIPayment |
| **Processor** | NMI Payment |

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| Field | Value |
|---|---|
| **Card Class** | Credit |
| **Server.Url** | For Test Transactions:<br>https://secure.networkmerchants.com/api/transact.php |
| | For Live Transactions:<br>https://secure.networkmerchants.com/api/transact.php |
| **UserName** | This is the username obtained from NMI Payment account provider. |
| **Password** | This is the password obtained from NMI Payment account provider. |
| **Security Key** | This is the Digital Key for the API service obtained from NMI Payment account. |

# Appendix B - SREDKey

PCI SRED 3.0 certified encrypted key pad and magnetic card stripe reader from IDTech. The SREDKey ensures all data transactions are protected through secure point to point encryption. Device is capable of emulating USB keyboard input. Device supports swiped entry as well as 6 different modes for manual data entry. Card data is DUKPT encrypted.

## Swiped Data

**Example**

029C01801F322400839B%*4124********9990^TEST/BLUEFIN^***************?*;4124********9990=***************?*4AC4758A97265584AB61180318C24BC2899EB20EB7D5242E5ED3105DBC2E3E92C88FEB9B312868B1569914C3D5AFA1D83A5087EB377774B395ADE50BBBB154AEDF8E71CEC2AAF192CD0C6BEDB460B5F8657EE68E616E85BCE550712AA70EB9890000000000000000000000000000000000000000000000000000000000000000000000000000054313430393030303036629949960E0002200010644603

Data is parsed as follows:

| Chars | Value | Description |
|---|---|---|
| 1-2 | 02 | Start of transmission (STX) |

| 3-6 | 9C01 | Total Data Length (low, high byte) of card data. It is 0x19C or 412 characters in decimal. |
|---|---|---|
| 7-8 | 80 | Card Encoding type (ISO/ABA, new format) |
| 9-10 | 1F | Track status (track1 and track2 are good) |
| 11-12 | 32 | Unencrypted track1 length (50 bytes) |
| 13-14 | 24 | Unencrypted track2 length (36 bytes) |
| 15-16 | 00 | Unencrypted track3 length (not present) |
| 17-18 | 83 | Clear/masked data sent status. Binary 1000 0011 is interpreted as follow: <br><br> Bits 0,1,2 = track1 and 2 are sent, track3 is not; <br><br> Bit 3: 1 = fixed key, 0 = DUKPT key; <br><br> Bits 4,5: 00=TDES encryption; 01=AES <br><br> Bit 6: 0= Data key; 1=PinKey <br><br> Bit 7: 1=Device Serial Number is included; 0= is not |
| 19-20 | 9B | Encrypted data sent status. Binary 1001 1011 is interpreted as follow: <br><br> Bits 0,1,2 = track1 and 2 are sent, track3 is not; <br><br> Bits 3,4,5 = track1 and 2 dummy hashes are sent, track3 is not; <br><br> Bit 6: 0 = session ID is not included <br><br> Bit 7: 1=Key Sequence Number (KSN) is included |
| 21-70 | %*…?* | Masked track1 data. It can be included as ASCII or as hex string |
| 71-106 | ;4…?* | Masked track2 data. It can be included as ASCII or as hex string |
| 107-218 | 4AC4…74B3 | Track1 encrypted data. Total length is 56 bytes: real length 50 is rounded up to 8 bytes = 56 bytes. Decrypted Data in ASCII (6 zero bytes at the end): <br><br> %B4124939999999990^TEST/BLUEFIN^2212101123456789?<0x00…0x00 |
| 219-298 | 95AD…B989 | Track2 encrypted data.Total length is 40 bytes: real length 36 is rounded up to 8 bytes = 40 bytes.Decrypted Data in ASCII (4 zero bytes at the end); <br><br> ;4124939999999990=2212101123456789?;0x00…0x00 |
| 299-338 | 00…00 | Track1 dummy hash data (20 zero bytes) |

| 339-378 | 00…00 | Track2 dummy hash data (20 zero bytes) |
| 379-398 | 5431…3036 | 10 bytes of device serial number. In ASCII: T134000036 |
| 399-398 | 6299…0010 | 10 bytes of Key Sequence Number (KSN) |
| 419-420 | 64 | CheckLRC - one byte Exclusive-OR sum calculated for all data bytes |
| 421-422 | 46 | CheckSum - one byte Sum calculated for all data bytes |
| 423-424 | 03 | End of transmission (ETX) |

## Manually Entered Data

The SREDKey device allows enter card data manually. Depending on Admin# option selected device will prompt user for PAN, expiration date, CVV, zip or Street address number. PAN, expiration data and CVV will be passed as track2 in encrypted form. Zip and Street Number will be passed in clear as track3.

**Example**

| Admin# | Device Output |
|--------|---------------|
| 1 | 02A600C0170018008292;4217********1119=****?*65316B7CD65E2D25333E328ECC7EDB6DB11C0C1A7919F4E90000000000000000000000000000000000000005431343039303030303036629949960E000220000A18CA03 |
| 2 | 02AD00C0370018078E92;4217********1119=****?*030004=6AB33B308CBDDFE706C9BB4F5C17BB143AEC7D9A197B49810000000000000000000000000000000000000000054313430393030303030366629949960E000220000B278703 |
| 3 | 02B200C03700180CCE92;4217********1119=****?*1715=030004=79334A78E575B63DB97C235D6C4DE64C1326E4F177F8AACD0000000000000000000000000000000000000005431343039303030303036629949960E000220000C50DA03 |
| 4 | 02C100C037001C078E92;4217********1119=****.***?*030004=1513F5D5AE6069AA5E2CAD43F331A5E6D292C8364F83B57529E7AC410DAB6500000000000000000000000000000000000000005431343039303030303036629949960E000220000DCEAC03 |
| 5 | 02C600C037001C0CCE92;4217********1119=****.***?*1715=030004=7B69B529A6D7C816A1B8CB2B31EE13B9CFC625743ACF3D2D298494B9131EDB360000000000000000000000000000000000000000054313430393030303030366629949960E000220000EAD7D03 |
| 6 | 02BA00C017001C008292;4217********1119=****.***?*8FD0F3181B3347FE642C4916773958E2FFC05875CFD7B63F5751D968DBAA0E8500000000000000000000000000000000000005431343039303030303036629949960E000220000FB16103 |

| Chars | Value | Description |
|-------|-------|-------------|
| 1-2 | 02 | Start of transmission (STX) |
| 3-6 | 9C01 | Total Data Length (low, high byte) of card data. It is 0x19C or 412 characters in decimal. |
| 7-8 | C0 | Card Encoding type (ISO/ABA, new format) |
| 9-10 | 17 or 37 | Track status (track1 and track2 are good) |
| 11-12 | 00 | Unencrypted track1 length (50 bytes) |
| 13-14 | | Unencrypted track2 length (36 bytes) |
| 15-16 | | Unencrypted track3 length (not present) |
| 17-18 | 82, 8E, CE | Clear/masked data sent status. Binary mask is interpreted as follow:<br><br>Bits 0,1,2: whether clear track 1-3 is present (1=yes, 0=not)<br><br>Bit 3: 1 = zip is present;<br><br>Bit 4: 0=TDES encryption; 1=AES encryption<br><br>Bit 5: 0<br><br>Bit 6: 1= address is present<br><br>Bit 7: 1=Device Serial Number is included; 0= is not |
| 19-20 | 92 | Encrypted data sent status. Binary 1001 1010 is interpreted as follow:<br><br>Bits 0,1,2 = track2 is sent, track1 and 3 are not;<br><br>Bits 3,4,5 = track1 and 2 dummy hashes are sent, track3 is not;<br><br>Bit 6: 0 = session ID is not included<br><br>Bit 7: 1=Key Sequence Number (KSN) is included |
| | ;4…?* | Masked keyed-in data presented as track2: ;PAN=EXP:[CVV]?LRC |
| | ;4…?* | Additional clear keyed-in data presented as track3: [1ADR=][0ZIP=]. For example,<br><br>Admin# 2,4 : 030004= reports ZIP code 30004<br><br>Admin# 3,5: 1715=030004= reports street address 715 and ZIP code 30004 |

| | 4AC4…74B3 | Track2 encrypted data. Total length is on 8 bytes edge (24 for Admin# 1 and 2 and 32 for 18 Decryptx API Copyright Bluefin Payment Systems, 2016 Admin# 3-6 : real length is rounded up to 8 bytes. Decrypted Data in ASCII: (zero bytes at the end to make up 8 byte edge). Decrypted data: Admin# 1,2: ;4217651111111119=0416? Admin# 3-6: ;4217651111111119=0416:123? |
|---|---|---|
| | 00…00 | Track1 dummy hash data (20 zero bytes) |
| | 00…00 | Track2 dummy hash data (20 zero bytes) |
| | 5431…3036 | 10 bytes of device serial number. In ASCII: T134000036 |
| | 6299…000x | 10 bytes of Key Sequence Number (KSN) |
| | | CheckLRC - one byte Exclusive-OR sum calculated for all data bytes |
| | | CheckSum - one byte Sum calculated for all data bytes |
| | 03 | End of transmission (ETX) |