



PayFabric User Guide

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PayFabric[®]

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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>

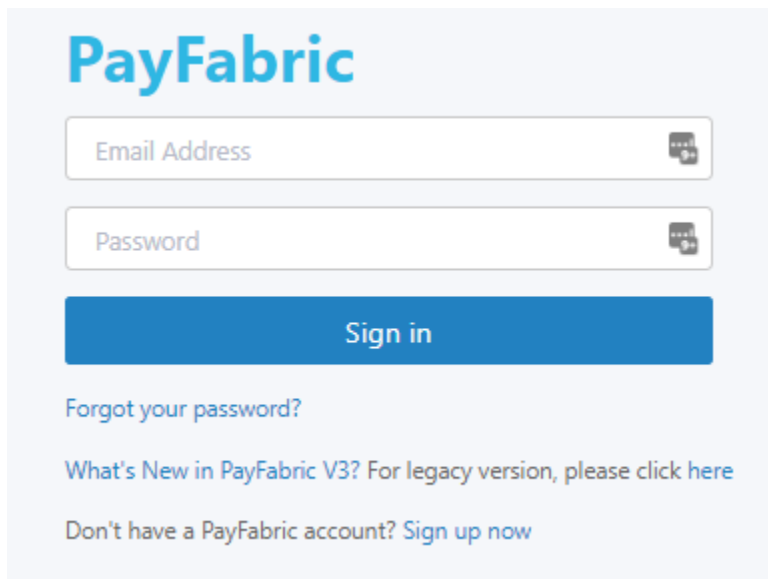
Account Management

PayFabric (also known as 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.

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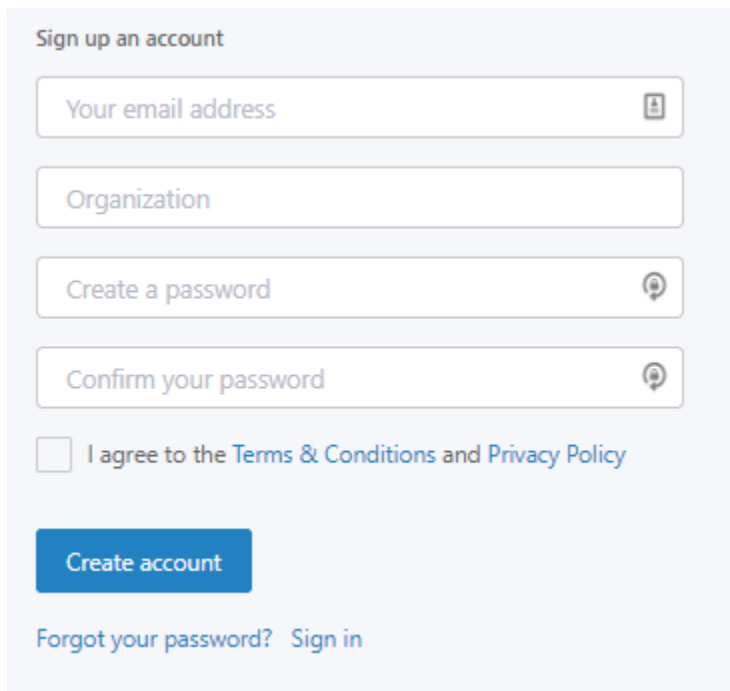
Sandbox Portal URL: <https://sandbox.payfabric.com/portal>

Production Portal URL: <https://www.payfabric.com/portal>


A screenshot of the PayFabric login portal. The page has a light blue background. At the top left is the 'PayFabric' logo in blue. Below it are two input fields: 'Email Address' and 'Password', each with a small eye icon to its right. Below the password field is a blue 'Sign in' button. Under the button are three links: 'Forgot your password?' in blue, 'What's New in PayFabric V3? For legacy version, please click here' in blue, and 'Don't have a PayFabric account? Sign up now' in blue.

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:




Sign up an account

Your email address 

Organization

Create a password 

Confirm your password 

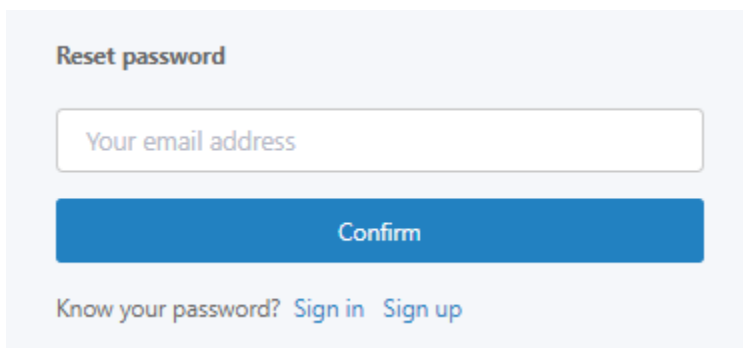
☐ I agree to the [Terms & Conditions](#) and [Privacy Policy](#)

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

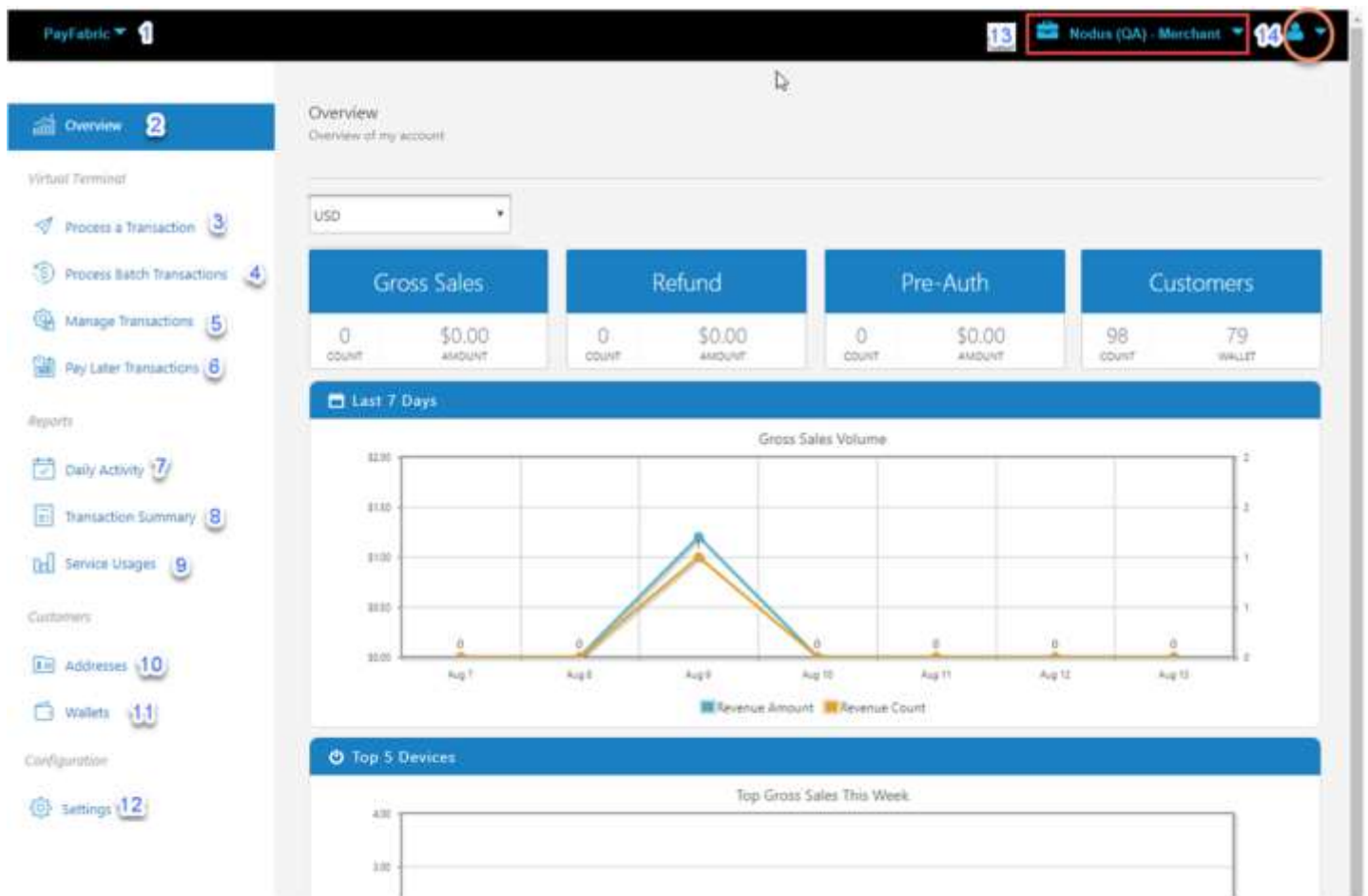
Your email address

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 gateway profiles (if any).

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

3. Process a Transaction

Allows users to process payment (credit card or ACH (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.

The transaction types available in PayFabric are:

- **Sale:** An approved Sale is an immediate charge to the customer's credit card or account. Money will not be moved until settlement has occurred.
- **Authorization (Book):** When dealing with credit card transactions, an authorization is the reserve of a specified amount on the customer's credit card or account. An authorization prevents the customer from using that portion of their credit / funds, but does not actually charge the card nor transfer any money.
- **Capture (Ship):** A capture can only be issued for a transaction that previously has been an authorization. Under ordinary circumstances, a capture is assured approval as long as the amount is equal to or less than the original authorization amount and the capture transaction is sent before the authorization has expired. A capture results in an immediate charge to the customer's credit card or account.
- **Refund (Credit):** A refund is issued to transfer money from the company's account to the customer's account or credit card.
- **Force:** A force is typically used for capturing a phone or voice authorization. When entering a force you will be required to enter the authorization code.
- **Void:** A void is issued for an unsettled approved transaction. When a void is successfully issued, neither the void nor the original transaction will appear on the customer's statement.
- **Verify:** A Verify is used to validate credit card number. It's not a payment, PayFabric won't settle Verify transactions, and unable to reverse Verify transactions. Verify transaction only supports in Create Transaction/Update Transaction/Process Transaction APIs. It is not available in portal and hosted payment page. Only EVO connector supports Verify transaction with Credit Card payment method. PayFabric will set transaction amount to 0.00 if anything other than 0.00 is passed through for Verify transaction.
- **Incremental:** Incremental authorizations are used to make ongoing increases to an approved authorized amount without the presence of the payment card. They can be used to add to an existing transaction or to allow for a revised estimate of what the cardholder may spend. These transactions give merchants further flexibility to increase the amount authorized as conditions change or additional charges accrue.

Many card brands have recently allowed bars and restaurants to support incremental authorizations for a cleaner way to support tabs without requiring that the merchant hold the customer's card. Using incremental authorizations will allow these merchants to align the final settlement amount when that amount exceeds the variances allowed by the card brand (often 20% but may vary by card brand).

One or more incremental authorizations can be requested before the transaction is settled. After the original transaction is settled, a new authorization for the delayed charge must be requested. PayFabric only support incremental through EVO processing platform. EVO only allows incremental for merchant with MCC for restaurant and retail businesses.

- **Partial Reversal:** Partial reversal transactions are used to assist issuing banks with managing a cardholder's open-to-buy balance, allowing optimal use of their funds. This processing is especially important for prepaid cards and debit cardholders where the balance represents a checking or savings account balance. Partial reversal transactions should be submitted when:
 - The final settlement amount was less than the authorized amount.
 - The cardholder cancels or chooses not to complete all or part of the transaction.
 - All or a portion of the goods or services could not be provided (for example, out-of-stock items).

It is up to the card issuer to support partial reversals and to manage cardholder balances. American Express does not support partial reversal at this time.

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

The screenshot shows the 'Process a Transaction' interface with the 'Web Entry' tab selected. The 'Transaction Information' section contains a 'Transaction Type' dropdown set to 'Sale', an 'Amount' field set to '\$0.00', a 'Currency' dropdown set to 'USD', and 'Batch Number' and 'Batch ID' fields. The 'Payment Information' section features a 'Credit Card' button, a dropdown menu set to 'Enter New Credit Card', and input fields for 'Card Number' (1234 5678 9012 3456), 'Card Holder Name' (split into First Name and Last Name), and 'Exp. Date' (MM/YY). A 'Process Transaction' button is located at the bottom center.

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

The screenshot shows the 'Process a Transaction' interface. It has two tabs: 'Web Entry' and 'Terminal Entry'. The 'Terminal Entry' tab is selected. Under 'Terminal Entry', there are two main sections: 'Transaction Information' and 'Payment Terminal'. 'Transaction Information' has an 'Amount' field with a currency dropdown set to 'USD'. 'Payment Terminal' has a 'Payment Terminal' dropdown set to 'E300', a 'Transaction Type' dropdown set to 'Sale', and two buttons labeled 'Credit Card' with a Visa logo.

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

The screenshot shows the 'Process a Transaction' interface in 'Legacy Design VT'. It has a subtitle 'Process a single electronic payment.' Below this is a 'Transaction Information' section with the following fields: 'Gateway Account' (dropdown with '- Please select an item -'), 'Transaction Type' (dropdown with '- Please select an item -'), 'Customer #' (text input), 'Transaction Amount' (text input), and 'Currency' (dropdown set to 'USD'). At the bottom is a blue 'Submit & Continue' button.

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.

Process a Transaction

Manually submit a transaction.

Summary

Gateway Account
Payflow Pro Vantiv

Transaction Type
Sale

Batch Number Batch ID
ORDER01012017


Pay Later

Transaction Amount
\$4.00

Payment Information

Wallet
XXXXXXXXXXXX1111

Card Number
XXXXXXXXXXXX1111



Exp. Date - **CWZ**
11 / 19

First Name - **Middle Initial** - **Last Name**
John Doe

☒ Default Credit Card

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.

Process Batch Transactions
Manage and process transactions that were batched.

	Selected	Processed	Failed	Approved	Declined	
Batch Number	Transaction Count	Net Amount	Approved	Declined	Failed	Open
ORDER01012017	1	15.00	0	0	0	1

Page 1 of 1

View 1 - 2 of 2

5. Manage Transactions

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

Managing Customer Transactions										
New Transaction Refresh Print										
1. Overview 2. Payments 3. Orders 4. Payments 5. History										
Transaction Key	Customer #	Order	Order Note	Type	Amount	Transaction Date	Status	Transaction Date	Device Name	
1	13117000011344	AMCH0113391	ICheck	ModernCT	240.00	1/5/2013 8:07:58 AM	Approved	Sentinel	Virtual Ter	
2	1312236027786	AC660903001	CreditCard	AR	214.58	1/12/2013 1:00:16 AM	Approved	Sentinel	RF Reader	
3	13111000171616	AC660903001	CreditCard	ModernCT	25.00	1/11/2013 11:11:07 AM	Approved	Sentinel	Virtual Ter	
4	13117000171289	AA000911001	CreditCard	ModernCT	25.00	1/11/2013 10:29:39 AM	Approved	Sentinel	RF Reader	
5	1310710001715123	AA000911001	CreditCard	ModernCT	29.00	1/11/2013 10:24:19 AM	Approved	Sentinel	Virtual Ter	
6	13082233915453	AC660903001	CreditCard	AR	214.58	9/22/2012 9:00:18 AM	Approved	Sentinel	RF Reader	
7	13052323916306	AC660903001	CreditCard	AR	30.00	9/22/2012 8:34:39 AM	Approved	Sentinel	RF Reader	
8	12002323916103	AC660903001	ICheck	AR	30.00	9/22/2012 8:32:26 AM	Decline	Sentinel	RF Reader	
9	13096700752246	AC660911001	ICheck	ModernCT	25.00	9/17/2012 10:24:14 PM	Approved	Sentinel	Virtual Ter	
10	13096700716101	AC660911001	CreditCard	ModernCT	33.00	9/17/2012 10:21:07 PM	Approved	Sentinel	Virtual Ter	
11	13096700717866	AA000911001	ICheck	ModernCT	39.00	9/17/2012 11:31:11 AM	Approved	Sentinel	Virtual Ter	
12	13096700717802	AA000911001	CreditCard	ModernCT	29.00	9/17/2012 11:20:00 AM	Approved	Sentinel	Virtual Ter	
13	13088323475176	AA000911001	CreditCard	AR	25.00	9/24/2012 12:05:08 AM	Approved	Sentinel	Virtual Ter	
14	13088323471587	AA000911001	CreditCard	AR	30.00	9/23/2012 11:02:04 AM	Approved	Sentinel	Virtual Ter	
15	13081122096108	AMCH0113391	CreditCard	ModernCT	41.20	9/21/2012 11:02:11 AM	Approved	Sentinel	Virtual Ter	

Pending Settlement

Manage Transactions

Work with transactions that were processed.

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	Status
19051500264666		CreditCard	HostedPage	Sale	11.00	5/15/2019 6:44:01 PM	App
Page 1 of 1 View 1 - 1 of 1							
<div>Cancel Settle</div>							

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 GGea

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
 XXXXXXXXXX0001111

Card Number
 XXXXXXXXXX0001111

Exp. Date
 11 19

First Name **Middle Initial** **Last Name**
 Mante Doe

☒ Default Credit Card

Shipping Information

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.



Name * ⓘ

Frequency * ⓘ

Daily ▾

Email Body * ⓘ

Daily Report

Payment Methods ⓘ

☒ All Payment Methods

- ☐ Credit Card
- ☐ Echeck
- ☐ Debit Card
- ☐ Gift Card
- ☐ PayPal
- ☐ ApplePay
- ☐ GooglePay

Report Fields/Columns ⓘ

☒ All Fields

- ☐ Account #
- ☐ Billing Name
- ☐ Billing Address
- ☐ Card Type
- ☐ Currency
- ☐ Customer #
- ☐ Discretionary Data
- ☐ Email
- ☐ Expiration Date
- ☐ Invoice #
- ☐ Phone
- ☐ Previous Balance

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
- ☐ Verby
- ☐ Reload
- ☐ Activate

Transaction Status ⓘ

☒ All Status

- ☐ Approved
- ☐ AysFailure
- ☐ Denied
- ☐ Failure
- ☐ MoreInfo
- ☐ ThreeDSChallenge
- ☐ FraudReject

Transaction State ⓘ

☒ All States

- ☐ Settled
- ☐ Pending Settlement
- ☐ Pending Capture
- ☐ Captured
- ☐ Voided
- ☐ Returned
- ☐ Partially Captured

Custom Report Recipients ⓘ [Add BCC](#)

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

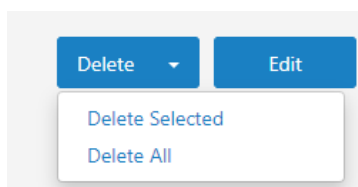
A list of payment information stored for future use. Merchant can create new or edit/delete the existing credit card or eCheck records for their customer(s).

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.

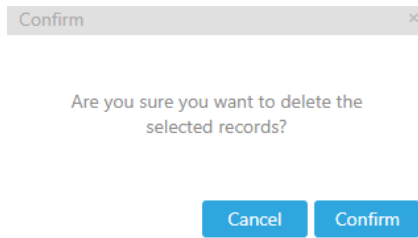
All communications with PayFabric is through latest TLS (Transport Layer Security) protocol over the internet. All customer's credit card and/eCheck data are managed securely as they are entered into PayFabric that meets PCI DSS requirements and guidelines.

Bulk Delete

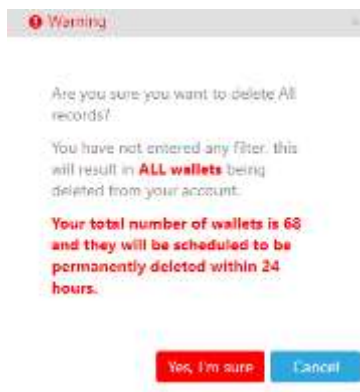
If user marks the 'select all' checkbox on the PayFabric Customer Wallets page, if the wallet records span to more than one pages, user will be given 2 bulk delete options in a drop-down list.



1. **Delete Selected:** This option will let the user to only delete all the wallet records selected on the first page. User will get a warning message box to agree to proceed before the deletion process takes place.



2. **Delete All:** This option will let the user to delete all the wallet records across all pages. User will get a warning message box with the summary count details to review & agree to before the scheduled deletion process takes place.



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 with EVO PayFabric, choose which of the supported gateways that will be used for processing transactions. Please reference

[Appendix A](#) section or use the links below for more details on required gateway information.

- b. If a gateway account is needed, please contact EVO Customer Support or PayFabric 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		EVO US
eCheck Gateway Account Profile		EVO ACH
Gift Card Gateway Account Profile		EVO Gift

Save

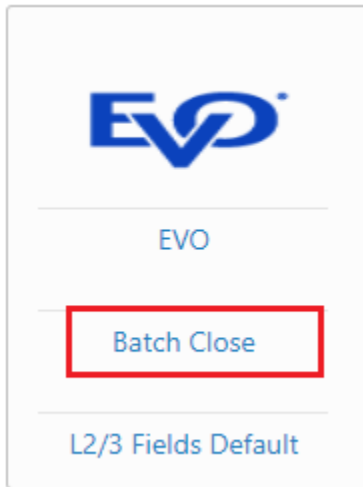
Batch Close

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.



Automatic Batch Close

Batch Close Time

PayFabric automatically closes your batch of pending transactions at 8:00 pm Pacific. However, you may change the auto settle time to another time.

8:00 PM Pacific Time

Cancel

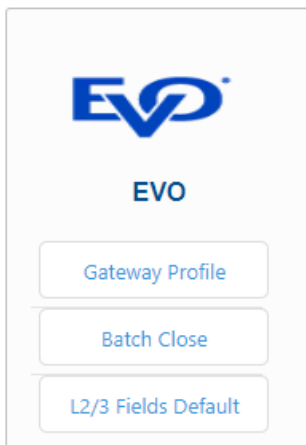
Save

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**



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 are two ways to apply the default fields:

1. **Apply PayFabric's default values for missing Level 2/3 data.** By choosing this option, default values will be submitted to processing backend when 3rd party application sends any level 2/3 data to PayFabric but missing fields.
2. **Apply PayFabric's default values to fields at all times.** By choosing this option, default values will be submitted to processing backend at all time even if 3rd party application does not submit any level 2/3 data and/or with missing data.

Support Auto-Calculate Tax Amount Logic

1. **Local Sales Tax:** If this field is set to 0.00, it will trigger the auto-calculate tax amount logic.
2. **Tax Rate:** In order for PayFabric to auto-calculate tax amount logic, specify the tax rate within 0.01%-22% to qualify for L2 for purchasing, business and corporate card types. Accepted format is a 2 decimal places value without the % sign. Ex: 2.00 for 2% or 2.75 for 2.75%.

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

Virtual Terminal

General Transaction Options Form Settings

Design Mode

Legacy Design or Modern Design

Accepted Card Types

☒ Visa ☒ MasterCard ☒ AmericanExpress ☒ Discover ☒ DinersClub ☒ JCB

Save

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.

Device Name

Virtual Terminal

General Transaction Options **Form Settings**

Payment Details Transaction Details Addresses Item Details

Field	Field Options
CVC *	Hide
Check Account Type *	Hide
Check Number *	Hide
Check SSN *	Hide
Check Driver License *	Hide

Save

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 *

0.00

Currency *

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 *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="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

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: <ul style="list-style-type: none"> - Checking - 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	<p>Customer Number or Customer Code on a transaction</p> <p>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.</p> <ul style="list-style-type: none"> - Cardholder Name

Invoice Number	<p>Invoice Number on a transaction, typically required as Level 2 data qualification</p> <p>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.</p> <ul style="list-style-type: none"> - PayFabric Transaction ID - PO Number <p>Note: If PO Number is used, make sure the PO Number field option is set to be required.</p>
PO Number	<p>PO Number on a transaction, typically required as Level 2 data qualification</p> <p>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.</p> <ul style="list-style-type: none"> - PayFabric Transaction ID - Invoice Number <p>Note: If Invoice Number is used, make sure the Invoice Number field option is set to be required.</p>
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
<u>Billing</u>	
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
<u>Shipping</u>	
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		

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

The Virtual Terminal – Form Settings is partially applicable to gift card with the following supported fields:

1. CVV
2. Transaction Details
3. Addresses

More details on gift card support, visit [Gift Card via EVO Gift Program](#) section.

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	<p>Payment gateway verifies the zip code. Choose a desired business scenario for PayFabric to validate Zip code data:</p> <ul style="list-style-type: none"> - If Zip is mismatch for a transaction, PayFabric will void the original transaction automatically. - For wallet, PayFabric will not allow saving it.
Lock Transaction Amount	<p>If this option is check marked, system will prevent user from changing the transaction amount on PayFabric's hosted payment page.</p> <p>Note: This option is only available in legacy design.</p>
Lock Gateway Account	<p>If this option is check marked, system will prevent user from changing the gateway account profile on PayFabric's hosted payment page.</p> <p>Note: This option is only available in legacy design.</p>
Fail On CVV2 Mismatch	<p>Payment gateway verifies the CVV2 data. Choose a desired business scenario for PayFabric to validate CVV2 data:</p> <ul style="list-style-type: none"> - If CVV2 is mismatch for a transaction, PayFabric will void the original transaction automatically. - For wallet, PayFabric will not allow saving it.
Override Duplicate Wallet	<p>If set to 'Yes', this will allow PayFabric to override existing duplicate wallet record with newly provided data.</p> <p>If set to 'No' (default), PayFabric will restrict saving duplicate wallet entries based on the combined dataset validation below:</p> <p>Credit Card: Customer #, Account#, Expiration Date</p> <p>ACH: Customer #, Account #, Routing #</p>
Shipping Address Required	<p>By default, shipping address is not required as processing transactions. Checking this option to enable this logic.</p>

Partial Capture	This option is for capturing a pre-authorized transaction. By default (unchecked), 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	<p>If this option is check marked, system will prevent user from changing the transaction type on PayFabric's hosted payment page.</p> <p>Note: This option is only available in legacy design.</p>
Fail On Address Mismatch	<p>Payment gateway verifies the address information. Choose a desired business scenario for PayFabric to validate address data:</p> <ul style="list-style-type: none"> - If address is mismatch for a transaction, PayFabric will void the original transaction automatically. - For wallet, PayFabric will not allow saving it.
Lock Currency	<p>If this option is check marked, system will prevent user from changing the currency type on PayFabric's hosted payment page.</p> <p>Note: This option is only available in legacy design.</p>
Popup Message	<p>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.</p> <p>Note: This option is only available in legacy design.</p>

IP Address Validation for Security Token	<p>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.</p> <p>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.</p> <p>If disabled, PayFabric will not validate the security's token IP address during API calls.</p> <p>Note: this setting is not available on virtual terminal device.</p>
Enable BIN Range Validation	<p>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).</p> <p>If card validation type is debit/prepaid, PayFabric will not apply surcharge to the transaction.</p> <p>If card level is a non-purchasing card, PayFabric will exclude L2/L3 data when submitting to gateway/processor.</p> <p>By default, this option is set to 'No' (disabled).</p>
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	<p>A URL address that PayFabric can redirect to once a transaction is processed. The response fields will be encoded and attached into query string.</p> <p>Note: This option is only available in non-Virtual Terminal device.</p>

Maximum Shipping Address	<p>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.</p> <p>Note: This option is only available in legacy design.</p>
Default Transaction Type	<p>Specify a default transaction type for the Virtual Terminal.</p> <p>Note: This option is only available in modern design.</p>
Batch Number Prefix	User defined prefix for auto-generated batch number.
Maximum Limit for Sale Transaction	<p>Specify a maximum amount for Sale transaction for corresponding payment method (credit card & eCheck).</p> <p>Sale transaction will be applicable to Sale, Force and Authorization transaction types.</p>
Maximum Limit for Refund Transaction	Specify a maximum amount for Refund transaction for corresponding payment method (credit card & eCheck).
Enabled Security Token	<p>PayFabric will provide the ability to restrict the security token to be used in hosted page ONLY instead of both API & Hosted pages.</p> <p>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.</p> <p>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.</p> <p>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'.</p> <p>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.</p> <p>Note: this setting is not available on virtual terminal device.</p>

Enable Tip Amount	<p>Once enabled, will show the following additional options on the PayFabric setting page:</p> <p>Tip - Option 1: This option will be available after Enable Tip Amount, it allows 2 decimal places. It accepts a percentage value for suggested tip rate.</p> <p>Tip - Option 2: This option will be available after Enable Tip Amount, it allows 2 decimal places. It accepts a percentage value for suggested tip rate and the value must be greater than the value entered in Tip - Option 1.</p> <p>Tip - Option 3: This option will be available after Enable Tip Amount, it allows 2 decimal places. It accepts a percentage value for suggested tip rate and the value must be greater than the value entered in Tip - Option 2.</p> <p>PayFabric MRHPP (Mobile Ready Hosted Payment Page) will displays three buttons according to the rates of these Tip options. With that, "No Tip" and "Other" buttons will be added as well, which allow users to select tip rate or enter tip amount.</p> <p>Note: This setting is only applicable for created devices rather than Virtual Terminal.</p>
Authorization Type	<p>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.</p> <p><i>Re: Visa's Credential-on-File (COF) Mandate Support.</i></p>
Transaction Initiation	<p>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.</p> <p><i>Re: Visa's Credential-on-File (COF) Mandate Support.</i></p>
Transaction Schedule	<p>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.</p> <p><i>Re: Visa's Credential-on-File (COF) Mandate Support.</i></p>
Credit Card Validation Required	<p>If enabled [Yes], PayFabric will run card validation with the gateway prior to save the card data for future use.</p>

	<p>By default, this option is disabled as there might be incurred fee for gateway that does not support card validation.</p> <p>RE: VISA'S CREDENTIAL-ON-FILE (COF) MANDATE SUPPORT.</p>
Credit Card Validation Gateway Profile	<p>Specify the gateway profile to be used for card validation if Credit Card Validation Required option is enabled.</p> <p>RE: VISA'S CREDENTIAL-ON-FILE (COF) MANDATE SUPPORT.</p>
Auto-Calculate Tax Amount	<p>If this value is set to 'True' and L2 Fields Defaults are enabled under <i>Gateway Account Configuration</i>, PayFabric will auto calculate the local sales tax amount for all EVO US transactions.</p> <p>PayFabric will use the default or provided Tax Rate if local sales tax amount is 0.00.</p> <p>This is set to 'False' by default where PayFabric does not auto-calculate the tax amount and will rely on submitted tax information from user or via API.</p> <p>See more details under section Support Auto-Calculate Tax Amount Logic.</p>

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".

Device Management						
Manage and configure devices that are authorized to process with PayFabric.						
<button>Generate</button>						
Device ID	Device Name	Default Theme	Change	Reset	Revoke	Delete
fd4cea8b-afe7-bf95-022d-d7541d29344c	WEB Portal					

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. Each PayFabric device can configure different templates and can enable/disable this feature independently. To maintain industry's standard, by default, the merchant email receipt template will contain a Refund Policy field with default text at the bottom of the template. PayFabric will not enforce merchants to update nor do we validate if it's being removed.

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.
Copy Template	Provide the user the ability to copy the entire content of the current template into another specific template. This will make the two templates identical. To copy and paste only a portion of a template's content, use the Edit tools provided in the Editor menu.

EMV Payment Terminals

PayFabric supports card-present transactions using EMV devices from PAX Technology. The supported devices from PAX are: S300, PX5, PX7, D210, A60, A77, A80, A920 and A920 Pro.

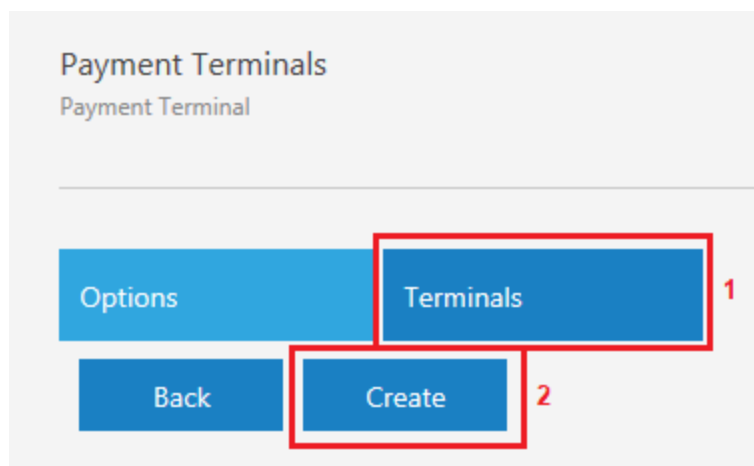
To configure terminal devices & settings, navigate to **Settings > Payment Terminals > Terminals**. Please see the detailed description & instruction below.

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**

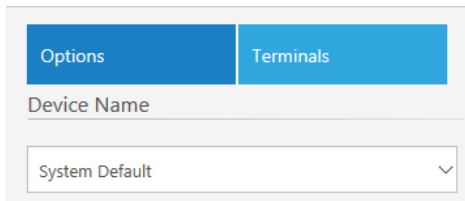


2. Populate the terminal device details & click **Save**.

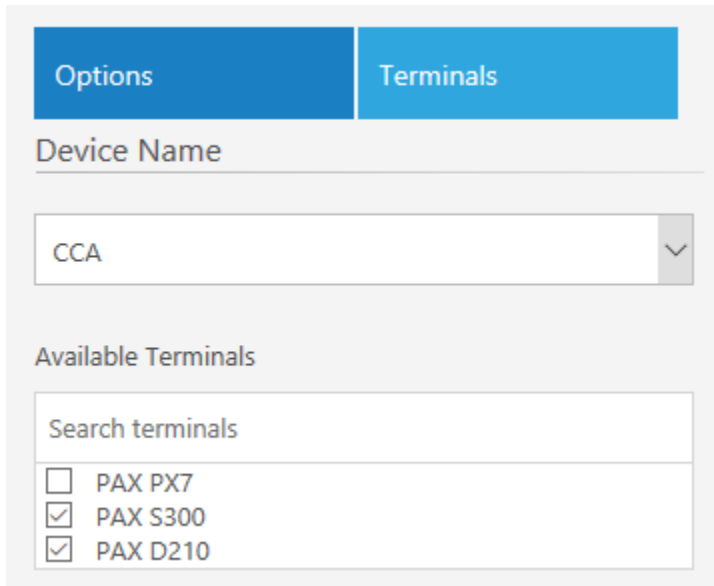
Field	Description
Terminal Name	Enter a descriptive name for the device.
Registration Mode	<p>Manual IP Address – requires manual IP address entry & registering for the EMV terminal device.</p> <p>DNS Provider – this is a default option which offers the auto-registering capability for each EMV hardware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

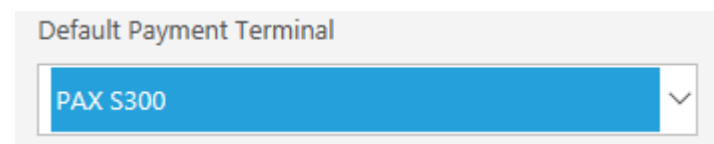
Device Name: The drop-down consists all existing devices associated with the PayFabric account. PayFabric enable user to configure different terminal options for every PayFabric device/application. Choose the corresponding PayFabric device from the drop-down list, then begin making changes to the terminal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

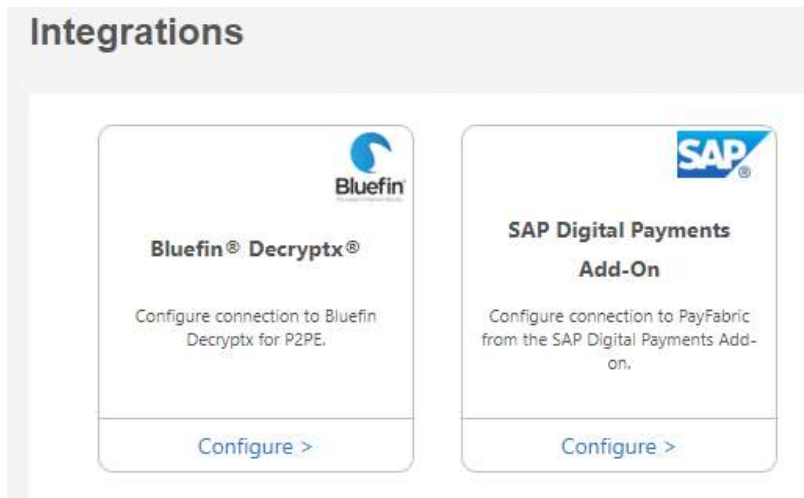
Default Processing Method: Specify the default processing method if both EMV and Web Entry option are allowed.

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 Decryptx 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 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).

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**.

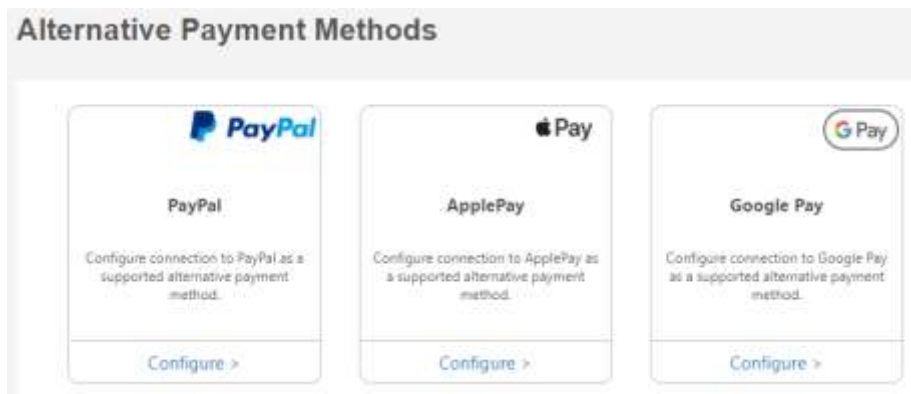
PayFabric will perform the validation logic against the populated Tenant ID detail and once validating successfully, PayFabric will perform the following:

- 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.

Alternative Payment Methods (APM)

Alternative payment methods provide merchant's customers with the convenience and choice of payment options they're looking for. In addition to credit cards and ACH, PayFabric also offers the support of a common alternative method in the form of digital wallet via PayPal, Google Pay and Apple Pay.



PayPal

Provide PayPal as a new form of alternative payment method (APM) on PayFabric. After activate your connection to PayPal, it will be available as an alternative payment method on your PayFabric account. Please see the detailed description & instruction below to activate PayPal APM.

Steps:

1. Navigate to **Settings > Alternative Payment Methods**.
2. From **Alternative Payment Methods** page > click **Configure** button on PayPal box.
3. Click **Activate** button, PF will direct to PayPal login page.
4. Once merchant login PayPal successfully and go back to PayFabric side, PayPal status will change to **ACTIVE**.

Google Pay

Provide Google Pay as a new form of alternative payment method (APM) on PayFabric. After activating Google Pay, it will be available as an alternative payment method on your PayFabric account. Please see the detailed description & instruction below to activate Google Pay APM.

By accepting and integrating Google Pay, you agree to Google's [terms of service](#).

Steps:

1. Navigate to **Settings > Alternative Payment Methods**.
2. From **Alternative Payment Methods** page > click **Configure** button on Google Pay box.
3. Click Activate button, status will changed to **ACTIVE**.

If you will be using our Mobile Hosted Payment Page, then no other steps are needed aside from the instructions for our [JavaScript SDK](#).

Apple Pay

Provide Apple Pay as a new form of alternative payment method (APM) on PayFabric. After activating Apple Pay, it will be available as an alternative payment method on your PayFabric account. Apple pay button will only be available on IOS devices. Please see the detailed description & instruction below to activate Apple Pay APM.

Steps:

1. Navigate to **Settings > Alternative Payment Methods**.
2. From **Alternative Payment Methods** page > click **Configure** button on Apple Pay box.
3. Click **Add a Domain** button, specify the top-level domain (ex: payfabric.com) or sub-domain (ex: manage.payfabric.com) that you wish to enable Apple Pay against.
4. Click **Download Files** button to download verification file.
5. Host the Apple Pay's verification file you downloaded from the step above at your domain in the following location, <https://example.com/.well-known/apple-developer-merchantid-domain-association>

Discretionary Data

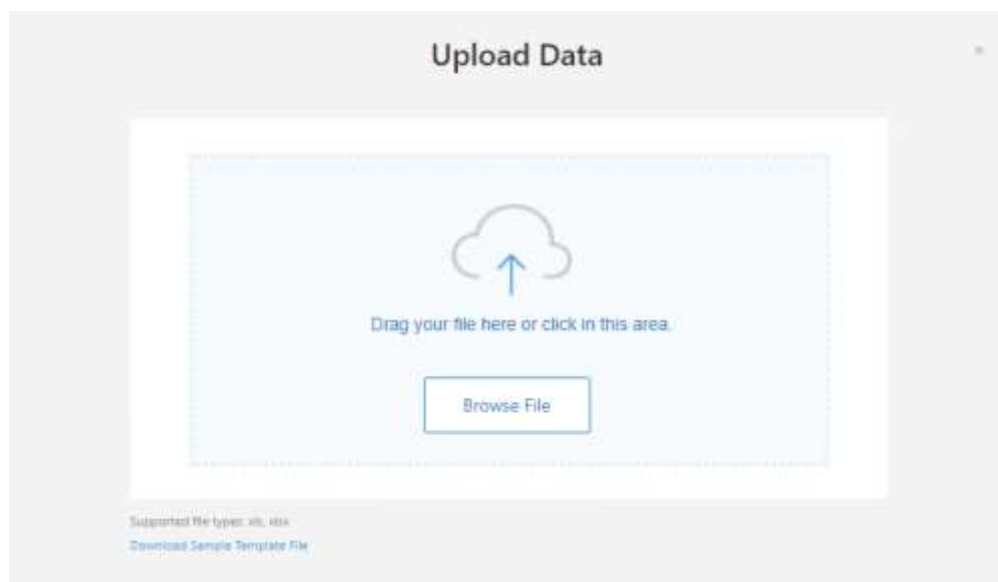
Use the Discretionary Data page to specify information about data that you need to populate during transaction processing. These data will also be saved along with the transaction that are not already recorded by PayFabric. For example, you may create discretionary data element(s) for information that 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.

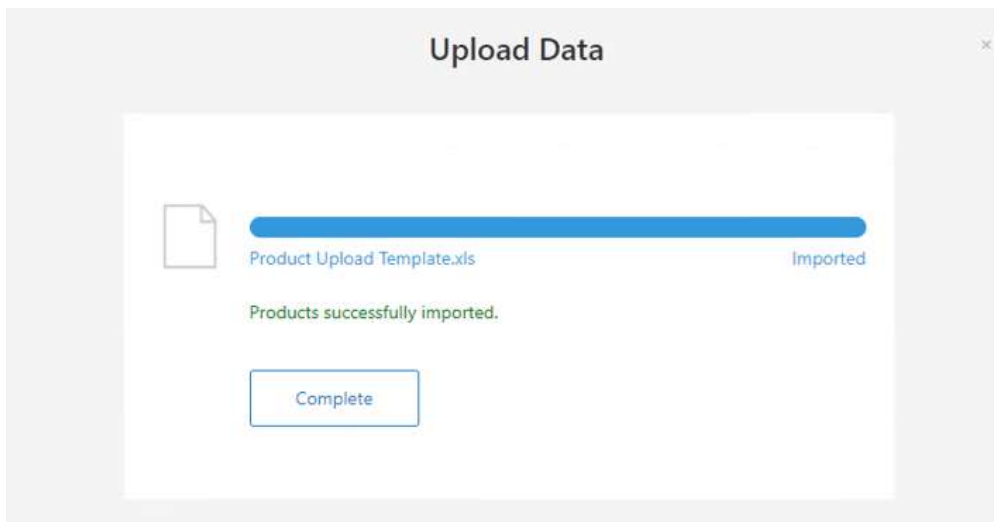
Note: Discretionary data is only supported with the modern design of virtual terminal. These additional data will only reside on PayFabric and will not be sent to payment gateway or processor.

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.





Products
Manage the products.

[Upload Data](#)

Item Number	Description	UOM	Cost	Commodity Code	Import
A100	Phone System	Each	1.98	DSN-02310	2/5/20

Page 1 of 1

View 1 - 1 of 1

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.

Item Details

[+ Add Items](#)

Item Number *	Description *	UOM *	QTY *	Cost *	Total *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Add

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

Add Existing Items



[Add All Displayed 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 *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	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

☐ Create shipping address
 ☐ Remove shipping address
 ☐ Create wallet
 ☐ Edit wallet
 ☐ Remove wallet

Manage Transactions

☐ Create batch transaction
 ☐ Edit batch transaction
 ☐ Remove batch transaction
 ☐ Create payLater transaction
 ☐ Edit payLater transaction
 ☐ Remove payLater transaction
 ☐ Execute Manual Settlement

Process Transactions

☐ Process a transaction with virtual terminal
 ☐ Process batch transaction

Manage Gateway Settings

☐ Create gateway account
 ☐ Edit gateway account
 ☐ Remove gateway account
 ☐ Set L2L3 default value for a gateway
 ☐ Default gateway setting
 ☐ Edit Batch Close Time

Billing Information

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

Company Name *	EVO Payments, Inc
Primary Contact Name *	PayFabric Support
Country	United States
Address	1900 South State College Boulevard
Address 2	Suite 525
City	Anaheim
State/Province	CA
Zip	92806
Phone	909-482-4701
Email	support@payfabric.com
Display Time Zone	(UTC-08:00) Pacific Time (US & Canada) ▼

NOTE: Merchant has the option to choose their preferred time zone on PayFabric portal. This will control their transaction report view and have all the reports associated with their chosen time zone. **Important:** Please check with your software vendors integrating to PayFabric to ensure their software version(s) supports this change.

15. User Profile

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

PayLink Service

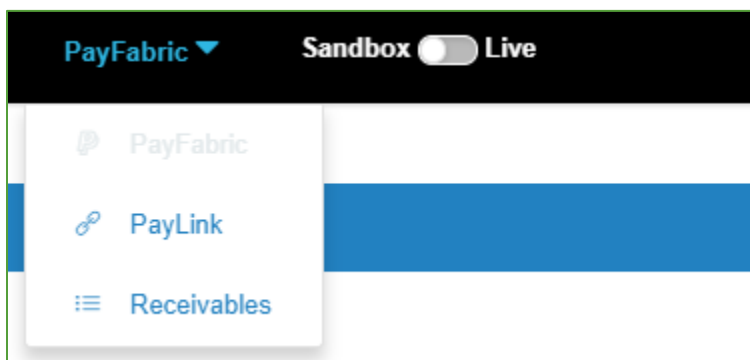
PayLink is an add-on service to PayFabric that provides businesses a fast, secure and convenient way to accept electronic payments via credit card or eCheck without PCI challenges. It provides a simple way to integrate electronic payment acceptance into any application.

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.



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.

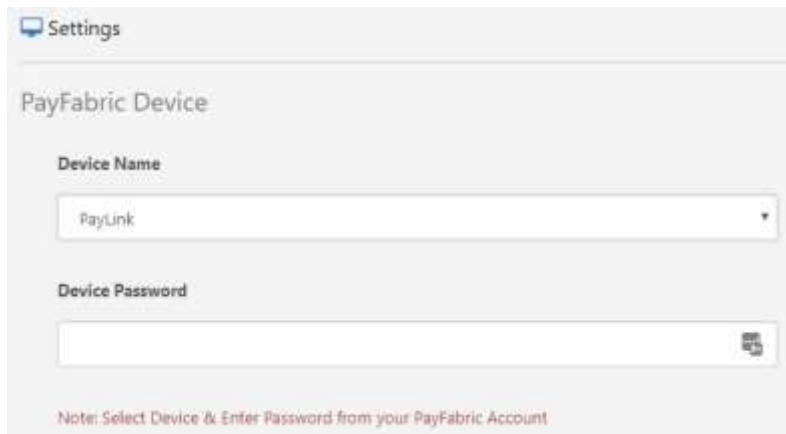
Information on utilizing the API can be found on the PayLink GitHub page.

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

Settings

PayFabric Device

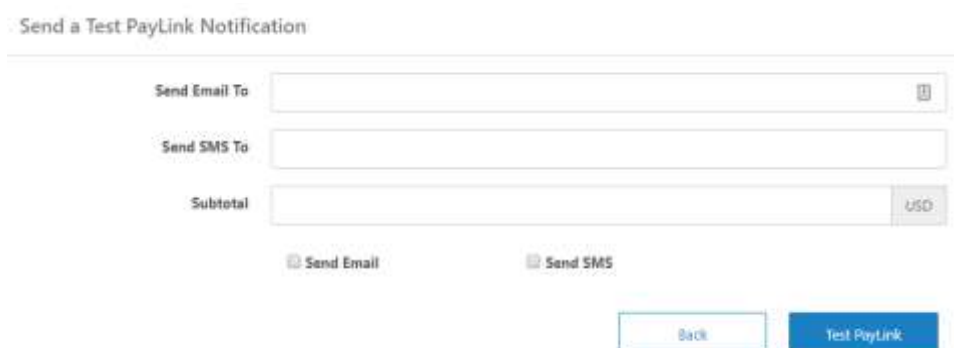
PayLink leverages the PayFabric's hosted page to process transaction and save digital wallet for future use.



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.



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.

The screenshot displays the 'Settings' page with the following sections:

- ERP Connection:** Includes fields for 'ERP Provider' (set to Microsoft Dynamics GP), 'Post Data Type' (set to Payment Link), and 'Callmark URL'.
- Card Name Mapping:** Includes fields for 'Visa', 'MasterCard', 'American Express', 'Discover', 'Diners Club', 'JCB', and 'iCard'.
- Document Batch ID:** Includes 'Batch Type' (set to Specific Batch ID) and 'Payment Batch ID'.
- Generate Payment Number Setting:** Includes 'Payment Number Prefix', 'Payment Number Length' (set to 9), and 'Prefix' (set to 300001).
- Generate Debit Memo Number Setting:** Includes 'Debit Memo Number Prefix', 'Debit Memo Number Length' (set to 6), and 'Prefix' (set to 300001).

Field	Definition
ERP Connection	Setup connection for specific ERP.
Card Name Mapping	Setup mapping between 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	<p>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.</p> <p>Note: This is only available for Microsoft Dynamics GP integration.</p>
Generate Debit Memo Number Setting	<p>When PayLink document contains Surcharge amount, a debit memo will be posted to Microsoft Dynamics GP with the amount.</p> <p>Note: this is only available for Microsoft Dynamics GP integration.</p>

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-USD	*	*
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.

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.

- 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 an incremental of authorization if original authorized amount is insufficient. The incremental authorization does 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 required 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.

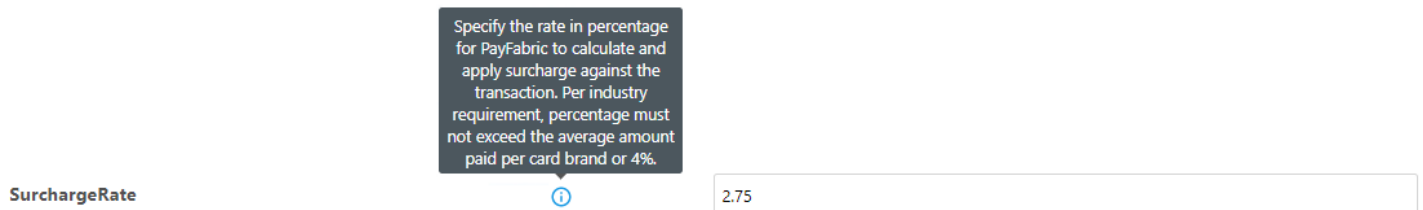
Support Surcharge with PayFabric

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%.



The screenshot shows a form field labeled "SurchargeRate" with the value "2.75". A tooltip box is displayed above the field, containing the text: "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%." The tooltip has a blue information icon at the bottom left.

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.

Transaction Details

Invoice Number

PO Number

Item Details

+ Add Items

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

Subtotal 15.98
+ Surcharge (2.75%) 0.44
Final Amount 16.42

Process Transaction

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 be 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.

Process a Transaction

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

Summary

Gateway Account

EVO

Transaction Type

Sale

Batch Number

Batch it?

Pay Later

Transaction Amount

25.00

Surcharge Rate (%)

2.75

Surcharge Amount

0.69

Final Amount

25.69

Payment Information

Wallet

- Enter New Wallet -

Card Number

4111-1111-1111-1111

Exp. Date

07

22

CVV2

First Name

John

Middle Initial

J

Last Name

Doe

Surcharge on Receipt

Includes surcharge on the transaction receipt by providing the following variables:

[[SurchargeAmount]] and [[SurchargePercentage]] for merchant to add (see screenshot below).

The screenshot shows a payment receipt form with a blue header bar containing 'Credit Card' and 'Check' tabs. Below the header is a menu bar with 'File', 'Edit', 'View', 'Insert', 'Format', 'Tools', and 'Table'. A toolbar with various icons is also present. The form contains several input fields for card and billing information, including [[CardName]], [[Last4Digits]], [[ExpirationDate]], [[BillToStreet1]], [[BillToCity]], [[BillToState]], and [[BillToZip]]. A 'Payment Summary' table is displayed, showing the following items:

Description	Amount
Sub Total	\$[[SubTotal]]
Surcharge([[SurchargePercentage]]%)	\$[[SurchargeAmount]]
Tax Amount	\$[[TaxAmount]]
Total	\$[[TransactionAmount]]

The 'Surcharge' line item is highlighted with a blue border.

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)



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

Transaction Detail

Display detailed information of a payment transaction

Transaction Information

Device Name :	Virtual Terminal
Customer # :	AARONFIT0001
PayFabric Transaction Key :	20081200013781
Batch Number :	
Transaction Type :	Sale
Currency :	USD
Transaction Amount :	26.00
Surcharge Amount :	0.72 (2.75%)
Final Amount :	26.72
Connector :	EVO
Processor :	Evo US
Transaction Initiation :	Merchant
Transaction Schedule :	Unscheduled
Authorization Type :	NotSet
Credit Card Entry Indicator :	Stored

Transaction Response

Transaction Date :	8/12/2020 4:48:18 AM
Status :	Approved
Result Code :	1
Message :	APPROVED
Origination ID :	69DFB17289244F2E9D249AB6DEB11EB7
Transaction Tag :	8/12/2020 10:48:18 AM
AuthCode :	BQP9G5
CVV2 Response :	NotSet
AVS Address Response :	
AVS Zip Response :	
IAVS Address Response :	

Payment Information

Tender Type :	CreditCard
Entry Mode :	HostedPage
Card Validation Type :	Credit
Card Type :	Visa

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)

4. [Back](#) Pay by Credit Card

Credit Card Information

Note: We reserve a surcharge of 2.25% on the transaction amount on all MasterCard, Discover & American Express credit card payments, which is not greater than our cost of acceptance. We do not surcharge debit cards.

Billing Information

\$ 25.00
 Surcharge(2.15 %) \$ 0.48
Total \$ 25.48

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

Payment Confirmation			
Customer ID	AJCCNY11881	Document Number	9158400000
Customer Name	Francis Pile	Processed Date	08/11/2010 05:12:25
Transaction Details			
Customer Account	\$ 25.00	Billing Address	1001 11 State College Blvd Walshville, CA 95701 10442 State
Type	Visa		
Card Number	0000000000000000		
Name	Approved		
Organization ID	00000000000000000000000000000000		
Authorization Code	123456		
Paid Document List			
Document Number	Amount Due		
9158400000	\$ 25.00		
	Subtotal (\$ 25.00)		
	Total: \$ 25.00		

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:

Anahaim, CA
 United States

Paid Invoice List:
 STOINV0006 - \$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

Gift Card via EVO Gift Program

Enrolling in EVO Gift program allows participating merchants (US based merchants only) to processing gift card transaction from their end customer. This program enables both card present and card-not-present gift card transactions.

Please reach out to PayFabric Support support@payfabric.com for inquiries regarding the gift card support or enrollment.

NOTE: Storing gift card as a PayFabric wallet entry and eGift are not supported at this time.

Gift Card Setup & Configuration on PayFabric

1. Configure a Gateway Profile for EVO with Gift Card Support.

2. Setup necessary User Role support for gift card for user(s) with desired permission.

Process Transactions

☐ Process a transaction with virtual terminal v

Check:

☒ Sale

☐ Override Maximum Limit

☒ Non-referenced Refund

☐ Override Maximum Limit

☐ Referenced Refund

☐ Void

Gift Card

☐ Sale

☐ Void

☐ Activate

☐ Balance Inquiry

☐ Reload

3. Configure 'Allowed Gift Card' option under Payment Terminals for card-present support.
 - a. By default, the option 'Allow Gift Card' is unchecked to disable the acceptance of gift card on the payment terminal devices.
 - b. Checkmark the option 'Allow Gift Card' will enable the acceptance of gift card on the payment terminal devices.

Payment Terminals

Payment Terminal

Options | Terminals

Device Name

Virtual Terminal

Available Terminals

Search terminals

☒ A920

☒ A80

☒ A60

Default Payment Terminal

A60

Processing Method

Both EMV and Web Entry

Default Processing Method

Web Entry Processing

☒ Only Allow Default Payment Terminal

☒ Require Credit Card Signature

☒ Allow Gift Card

NOTE: Level 2/3 Data Processing will not be applicable to gift card transaction.

Processing Gift Card with PayFabric

1. Card-not-Present transaction via Virtual Terminal

Payment Information

☐ Credit Card
 ☐ eCheck
 ☒ Gift Card

Enter New Credit Card +

Card Number *

1234 5678 9012 3456

Card Holder Name *

First Name Last Name

Exp. Date * CVC *

MM/YY

- a. Choose 'Gift Card' as a payment type under the Virtual Terminal page.
- b. Supported transaction types for gift card are:
 - i. Sale
 - ii. Activate
 - iii. Reload

Note: Refund is not supported at this time.

- c. The only supported currency type with gift card is: USD.
- d. No Saved Wallet Support
- e. No Billing Address Support

2. Card-Present transaction via Virtual Terminal

Terminal Entry

Payment Terminal

Payment Terminal *

ASD

Transaction Type *

Sale

☐ Credit Card
 ☐ Debit Card
 ☒ Gift Card

- a. Choose 'Gift Card' as a payment type under the Virtual Terminal page.
- b. Support transaction types for gift card are:
 - i. Sale
 - ii. Activate
 - iii. Reload

Note: Refund is not supported at this time.

3. Gift Card transaction via PayFabric Hosted Payment Page.

- a. Legacy Hosted Payment Page
 - i. Pass 'Gateway Account Profile' with gift card option to process with gift card.

- b. Mobile Ready Hosted Payment Page
 - i. Pass 'Gateway Account Profile' with gift card option and/or 'gift card' as an accepted payment method to process with gift card.

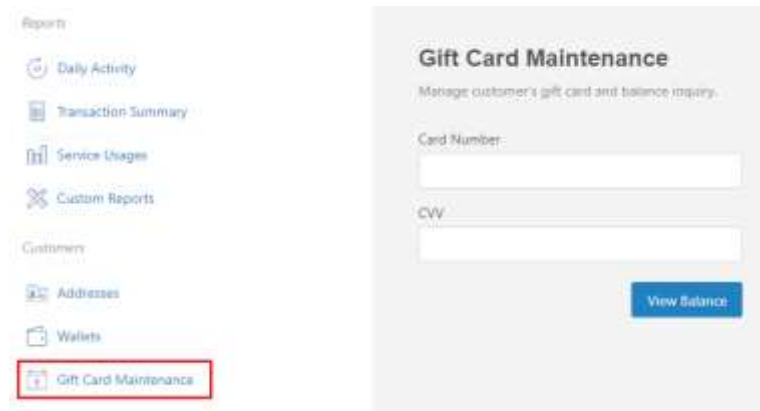
Gift Card Reporting with PayFabric

1. Daily Activity & Transaction Summary reports
 - a. Includes 'Gift Card' under Payment Method filter
 - b. Includes 'Activate' and 'Reload' under Transaction Types filter
2. Manage Transactions report
 - a. Includes 'GiftCard' under Tender filter

- b. Includes gift card transactions into the report
- c. Allows merchant to process 'Void' transaction against previous successful 'Sale' gift card transaction.

Gift Card Balance Inquiry with PayFabric

Under Gift Card Maintenance, merchant will be able to perform balance inquiry on behalf of a gift card holder by populating gift card number and CVV code.



Appendix A – Gateway Configuration

EVO Gateway Configuration (Credit Card)

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

EVO Gateway Configuration (Gift Card)

Field	Value
Connector	EVO
Processor	Evo Gift
Card Class	GiftCard

Field	Value
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