TouchNet
SET THE CURVE®

U.Commerce®
How money moves on campus.™

Payment Gateway 6

Business User Guide

October 2012

Last updated for Payment Gateway release 6.0.14

Document release date: October 12, 2012

Contents

About this Guide

The TouchNet® Payment Gateway™ 6 Business User's Guide describes how to look up and manage online payments using the TouchNet Payment Gateway Operations Center.

TouchNet Payment Gateway allows you to easily process electronically submitted credit card, debit, or ACH payments. With Payment Gateway, you can track authorizations and settlements through detailed, searchable reports.

Note: You may be licensed to use additional modules that extend Payment Gateway's functionality. These modules include controls for enterprise-wide interface between your applications and Payment Gateway. Each module is documented separately.

In this guide, we assume that the reader has prior knowledge of credit card and debit processing systems, software operations, and host systems. This is not intended as a guide to host system operation or banking processes, nor does it explain how to use software operating systems or database management systems with which TouchNet Payment Gateway may work.

If you are processing ACH payments, we assume that you have previous knowledge of the operating rules of bodies governing ACH transactions. This guide does not describe procedures you might use to pass ACH files to your bank.

PA-DSS Compliant Payment Applications

For information regarding TouchNet's PA-DSS compliant payment applications and how they support your institution's PCI compliance efforts, refer to the TouchNet PA-DSS Implementation Guide. Individuals responsible for PCI compliance should review this guide. Please visit the TouchNet Client Community to obtain a copy of the PA-DSS Implementation Guide.

To Contact TouchNet Customer Care

For technical assistance or customer support contact TouchNet Customer Care, by calling **1-888-621-4551** between the hours of 7:00 a.m and 7:00 p.m. Central Time, or logging into the TouchNet Client Community at **https://clientcommunity.touchnet.com** and selecting the *Contact Customer Care* quick link.

TouchNet Customer Care is available Monday through Friday between 7:00 a.m. and 7:00 p.m. Central Time. Extended support hours are available by agreement with TouchNet.

Your Payment Gateway 6 Documentation

TouchNet product documentation is available on the TouchNet Client Community. To browse documents, log in to your TouchNet Client Community account. Click the Product and Services Spaces link in the Spaces navigation menu, then click the Payment Gateway link. Select the desired documentation from the Guides listing.

Documentation Title	Description
Online Help	Click the Help link from the left navigation menu in the Payment Gateway Operations Center to open online help.
	Help contains all of the information found in the Business User's Guide and the Technical User's Guide. It also contains reference information and detailed step-by-step instructions for tasks not performed on a daily basis.
Installation Guide or Upgrade Guide	These guides walk through the process of installing or upgrading Payment Gateway. Each guide is available in a Windows version and a Solaris version.
	If your solutions are hosted in the TouchNet Certified DataCenter, TouchNet will install and upgrade your software for you.
Business User's Guide	This guide is for the Payment Gateway business office users hosted on campus. It documents the daily procedures you'll perform in the Payment Gateway Operations Center.
Technical User's Guide	This guide is for information technology staff on campus.
	It contains detailed information about the concepts and components of the Payment Gateway, as well as advanced configuration, maintenance, and troubleshooting information.

Requesting a TouchNet Login

You must log into your TouchNet Client Community account to obtain the download. If you do not have a login, you can send a login request by going to the TouchNet Client Community (https://clientcommunity.touchnet.com), and clicking the Login link. On the Login page click the Need a Login? link, fill out the login request and click the Submit button.

What's New in Payment Gateway 6

Payment Gateway 6 includes several new features:

- Three new fields have been added to the ACH merchant configuration when manually generating the ACH file. These new fields: Use File Cutoff Time, File Cutoff Time, and File Cutoff Offset allow you to select the file cutoff time parameters to customize the ACH file. See "Generating the Current ACH File" on page 140.

- Reports have been modified to display in a separate window or tab. When a user selects a report and clicks the View Report button, the report displays in a separate window if you are using Internet Explorer, or in a separate tab if you are using Firefox. You can continue to export the report data to a CSV-format file for use in spreadsheet programs. See "Payment Gateway Reports" on page 183.

- A new process allowing schools to resubmit failed credit and debit card batches has been added to the Payment Gateway Operations Center. When a credit card or debit card payment batch fails, for any reason, designated users are notified via a failed batch email message generated from Payment Gateway. Once the user with the new resubmit failed batch merchant role receives the email notification, they can locate the failed batch using the Credit Card Batch Settlement report, review the failed batch details, verify the batch results with the payment processor, and resubmit it to processors that allow a batch to be resubmitted. See "Resubmitting a Failed Credit Card Batch" on page 114 and "Resubmitting a Failed Debit Card Batch" on page 169.

- A new automated process for uploading the ACH Return File received from the bank. When the ACH return file is uploaded, the returned payment transactions are automatically marked as returned. Two additional transactions can be configured to be automatically sent back into the ACH network for collection. See "Uploading the ACH Return File" on page 149.

- The ability to automatically apply a default reinitiation fee to returned ACH payment transactions. See "Automatically Reinitiating ACH Files" on page 152.

- Simplified the process for creating an ACH reversal file to make it easier to create the ACH reversal file. See "Generating an ACH Reversing File" on page 163.

- A new user role for processing ACH return files. Assign the new Process Return File role to users who are allowed to process ACH return files. See "Payment Gateway User Roles" on page 237.

- A new Process Credits role for processing credit card credits. Assign this role to users who are allow to process credits but are restricted from performing single authorizations. This new role is needed to

division of labor purposes and audit regulations. See "Payment Gateway User Roles" on page 237.

- Several new pages are available for making merchant configuration changes, making it easier to locate the desired fields that need to be changed. See "Maintaining Merchant Information" on page 71

- Users making modifications to merchant processor identifiers must be assigned the new Modify Processors Identifiers permission as well as the TPG Administrator role. Users with this new modify permission can make changes to processor identifiers. See "Editing the Processor Identifiers " on page 73. Once the changes are entered and saved in a pending status they must be approved by a user with the new Approve Processor Identifiers permission as well as the TPG Administrator role. An email notification is sent to the approver. Approvers also have the ability to cancel any pending changes. See "Approving Merchant Configuration Changes " on page 80

- A new payment details page has been added to Payment Gateway reports.

- Payment Gateway report information can be filtered by time of day. You can select the hour and minutes in addition to the date to narrow the information that displays for each report. See "Running Reports" on page 184.

- Additional detail added to the payment transaction reports to make reconciliation and research easier. The Student ID (Payer ID) and Institutional Unit fields are now included on the reports.

- Additional sorting and filtering capabilities are available for the User Audit Log to filter by user session and specific user actions. See "Filtering the User Audit Log Results" on page 254.

1.0   Getting Started

Payment Gateway users access Payment Gateway by logging in through U.Commerce Central. U.Commerce Central provides a centralized location for managing U.Commerce Central system operations and viewing commerce activity across campus. It's the "command center" for campus-wide financial management, bringing new accountability, control, and confidence to campus finance. It encompasses all of your TouchNet campus solutions, providing an Operations Center that gives you instant, high-level information about your business. U.Commerce Central also provides a user management system.

Payment Gateway can be installed in stand-alone mode (i.e., not as part of U.Commerce Central). At a future date, you can complete the configuration that will hook up Payment Gateway to U.Commerce Central; however, while Payment Gateway is in stand-alone mode, no transaction data will be stored for use by U.Commerce Central.

The first step in accessing the Payment Gateway Operations Center is to use your web browser to launch U.Commerce Central. To launch U.Commerce Central, you need the U.Commerce URL and a username and password.
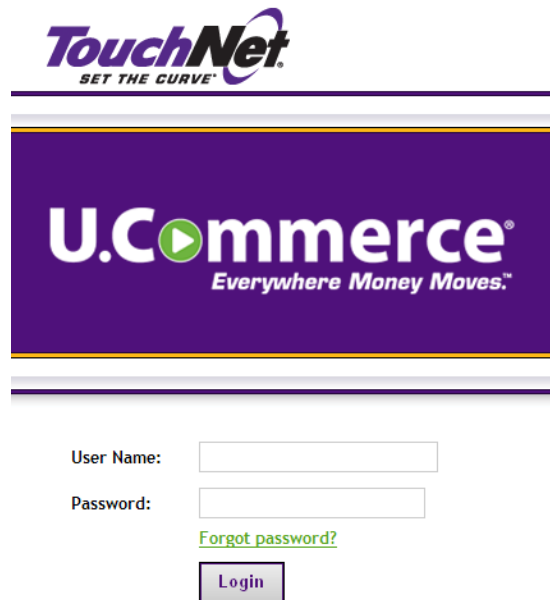
Where do you get the U.Commerce Central URL and login credentials?

- If you are the Payment Gateway administrator and you are logging in for the first time, you will get the U.Commerce Central URL, username, and password from your TouchNet implementation specialist.

- Existing U.Commerce Central users are given access to Payment Gateway by the Payment Gateway administrator.

- New U.Commerce Central users must be created through User Management in U.Commerce Central. Then Payment Gateway access is granted by the administrator.

Logging in to U.Commerce Central

Once you have received the U.Commerce Central URL and your username and password, follow these steps to login to U.Commerce.

1   Enter the U.Commerce Central URL in your browser's address field and press Enter. The U.Commerce Central Login page displays.

The U.Commerce Central login page

2 Enter your username and password.

Note: If you forgot your password you can click the Forgot password? link to change your password. Refer to the "The Forgot Password link allows individual users to reset their password. If the user you forgets their password, you can click the Forgot Password? link and quickly change your Password. Users no longer need to contact the U.Commerce Central administrator and wait for the password to be reset." on page 242 of this guide for instructions on changing your password.

3 Click the Login button. The U.Commerce Central home page displays.

The top navigation bar shows all the U.Commerce Central products that are available for you to use. Payment Gateway displays as one of the tabs in the top navigation bar.

4 Click the Payment Gateway tab. The Payment Gateway Operations Center home page displays.

Navigating the Payment Gateway Operations Center

The Payment Gateway Operations Center interface allows users to perform tasks depending on their assigned roles and assigned merchant(s). At login, every Operations Center user sees only the merchants, tasks, and reports for his or her access rights.

In the Operations Center, a user's roles may include rights to view reports, configure Payment Gateway, set up Operations Center users, set up merchant and host accounts, create and manage ACH files, manage ACH payments, process credits, or complete single credit card authorizations.

To navigate Payment Gateway Operations Center use the left navigation menu and the top navigation bar menu (which includes links for Home, Help, Change Password, and Logout. The left navigation menu displays only those options that are available to you based on your user roles.
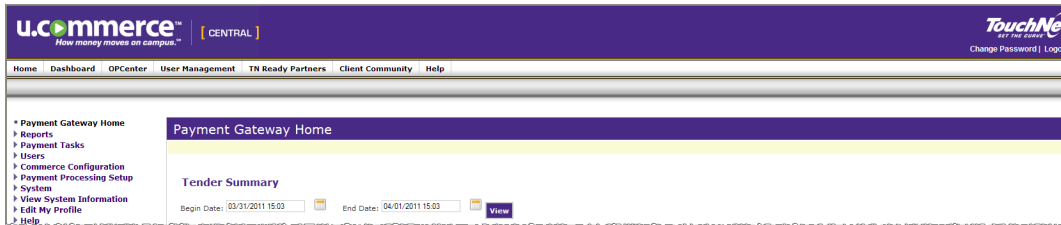
The Payment Gateway left and top navigation menus

2.0   Payment Gateway Concepts and Components

TouchNet Payment Gateway processes payments from your customers, sending payment data to your credit card processor, your debit processor, or for ACH payments creates a NACHA-standard file to be sent to the bank.

Payment Gateway also stores payment transaction information in a database and in encrypted data files. In the Payment Gateway Operations Center, you can review payment data in searchable reports.

Payment Gateway can process payments for multiple merchants that use a single credit card or debit processor. In the Payment Gateway Operations Center, you can set up the merchants allowed by your license, change system configuration, and perform further processing on payment transactions.

If you accept online payments through U.Commerce Central solutions like TouchNet Bill+Payment, TouchNet Cashiering, or TouchNet Marketplace, you will also use the TouchNet Payment Gateway Operations Center to configure the commerce options to route data and funds from those payments.

TouchNet Payment Gateway is part of TouchNet® U.Commerce™ Central, which is a comprehensive commerce management system tailored specifically for colleges and universities. U.Commerce Central helps institutions achieve more secure and efficient operations by providing a unified framework with which to administer electronic payments and related business transactions. With solutions from e.Commerce (online, self-service payments) to p.Commerce (in-person and merchant-assisted payments) and from authorized-user access to public access, U.Commerce Central allows schools to enable, track, and reconcile the flow of dollars throughout the campus enterprise—from an initial application or device all the way to the bank.

2.1   Payment Gateway and Card Processors

Credit card or debit processors provide services to the bank where your merchant is located. Processors authorize and settle credit card or debit payments. They also coordinate the resulting transfers of funds between the card-issuing bank and your bank.

TouchNet Payment Gateway is certified for use with the following credit card and debit processors, on the Microsoft Windows XP®, Microsoft Windows NT®, Microsoft Windows® 2000, Microsoft Windows 2003, and Sun Solaris™ for SPARC platforms. All listed processors support IP connectivity with Payment Gateway.

Processors	Credit Card	PIN Debit	PINLESS Debit	Host-Based or Terminal-Based?
Atlanta BuyPass(Concord EFSNet and MIGS) payment processing module) via Secure Transport	YES	YES	YES	host
FDC Nashville	YES			terminal
FDC North	YES	YES	YES	terminal
FDC South	YES	YES		terminal
Global Payment Systems East	YES	YES	YES	terminal
MasterCard International Gateway Service (MIGS)	YES			terminal
RBSLynk (vital processing module)	YES	YES		terminal
Moneris e-Select Plus	YES	YES	YES (Interac online)	host
Elavon (formerly Nova)	YES	YES	YES	terminal
Paymentech	YES	YES		terminal
TSYS Acquiring Solutions (formerly Vital)	YES	YES		terminal

Note: RBSLynk processor uses the TSYS Acquiring Solutions specification.

Note: TouchNet Payment Gateway support for IP connectivity does not include direct connectivity using leased lines or ISDN.

2.2   Credit Card and Debit Transaction Processing

When a customer submits a credit card or debit payment through your online payment application, it is authorized and settled by your bank's processor. Payment Gateway sends all required data to the processor for both the authorization and settlement.

Authorizations

During an authorization, the credit card or debit processor approves the payment transaction on behalf of the bank that issued the card account.

When a payment is submitted, your online payment application sends the authorization request to Payment Gateway. Payment Gateway verifies that the request includes all needed data and then sends the authorization request to the processor over an IP connection.

When the credit card or debit processor responds with an authorization, rejection, or exception/error, Payment Gateway logs the response to the Payment Gateway databases and sends the response back to the server where your online payment application is running. For credit card transactions, the successful authorizations are added to a batch using your online payment application. For debit transactions, successful debit authorizations added to a batch for later settlement.

Batch Settlements

In a batch settlement, previously authorized transactions are submitted to the processor for final payment processing. Each successful transaction settlement results in a funds transfer between the card-issuing bank and your acquiring bank.

For each successfully settled transaction, the processor sends a charge or credit to the appropriate card-issuing bank. The issuing bank then sends the amount of the charge to your acquiring bank, minus any applicable fee. Your bank deposits the funds, minus any applicable discount rate, in the correct merchant account.

Settlement attempts can be made in one of two ways:

- Payment Gateway can run an automatic, daily batch settlement that you schedule.

- You can send a command to settle the current, pending batch at any time.

Note: During settlement for host-based processors, such as Concord EFSnet, MIGS, and Moneris e-Select Plus batch files are not sent.

2.3   ACH Transaction Processing

TouchNet Payment Gateway includes features and functions to process ACH transactions. If you are licensed to process ACH transactions, you can accept online payments from personal checking or savings accounts and use Payment Gateway to process them.

If you are not licensed for ACH processing but you wish to use it, contact TouchNet. You will need a new license and an additional license key.

Note: All users see some ACH processing features in the Operations Center, regardless of license.

2.4   Updating Your Host System Account Balance

When configured to work with a TouchNet host integration module (such as Banner® Connect, Colleague® Connect, or PeopleSoft Connect), Payment Gateway can send payment amount information to your host system.

Payments submitted through a TouchNet solution, such as TouchNet Bill + Payment or webCheck, are accompanied by information that will allow Payment Gateway to update the payer's account balance on the host system.

When Payment Gateway updates a host system account, the payment amount, account identification, and payer identification data are sent to the host using the TouchNet host integration module appropriate for your host system type.

2.5   Payment Gateway and Data Security

Payment Gateway encrypts all payment data stored in data or debug files. Sensitive data associated with ACH payments is encrypted in the Payment Gateway databases. Sensitive data is not stored unencrypted in the databases.

Secure Socket Layer (SSL) security is supported between your application server and the Payment Gateway computer; we assume that you have implemented SSL with tools of your choice. The encryption between Payment Gateway and your credit card or debit processor is specified by the processor.

For those processing ACH transactions, all bank routing numbers, checking or savings account numbers, and payment agreements are encrypted in the Payment Gateway databases.

3.0   Payment Processing Setup

The Payment Processing Setup portion of the Operations Center is where you add and maintain credit card, ACH, and debit merchant information. You must have either the administrator, modify processor identifiers or approve processor identifiers modifications role permission to access and view the Payment Processing Setup pages. Only users with the modify processor identifiers permission can make changes to the Payment Processing Setup pages.

The left navigation is organized by payment type.
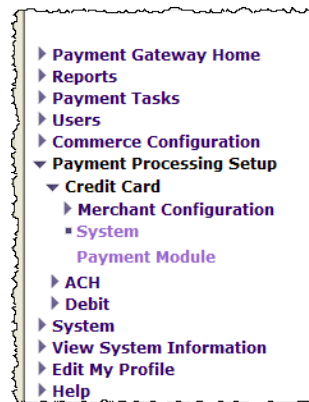
Payment Processing Setup left navigation

Each payment type has three configuration options: Merchant Configuration, System, and Payment Module.
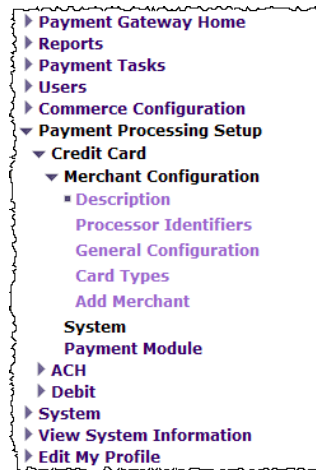
3.1   Merchant Configuration

You can set up and manage merchants as allowed by your license. You must have a separate license key for each type of processing you want to do – credit card, ACH, debit, or signature debit only. For example, a credit card license key is required to set up credit card merchants, a separate license key is required to set up ACH merchants, and so on.

Step-by-step information about how to add merchants, remove merchants, edit merchants, and grant users access to merchants is available in Payment Gateway online help.

Important! You can use only the number of merchants allowed by your license. If you believe you may exceed the number of licensed merchants, contact TouchNet Customer Care for assistance.

Access the merchant configuration options by clicking on the Merchant Configuration link in the left navigation.

Credit Card - Merchant Configuration options

3.2   System

TouchNet will advise you on what to enter in the System Configuration fields. Do not make any changes to this page unless instructed to do so by TouchNet.

Credit Card - System Configuration page

3.3   Payment Module

There is a Payment Module configuration page for each payment type. These are to be configured by TouchNet personnel only. Do not make any changes to these pages unless instructed to do so by TouchNet personnel.

Credit Card - Payment Module Configuration page

3.4   What Are Merchants?

Merchants contain information and instructions for the credit card, ACH, or debit processor (if applicable), your school's bank, and the Payment Gateway. The information varies depending on the type of merchant and what the recipients of the transactions need to know.

There are three types of merchants in Payment Gateway:

- Credit card
- ACH
- Debit

When you create a host system account, you assign payment methods to that account. A merchant is assigned to each credit card, ACH, and debit payment method in a host system account. This ties together the information for your ERP, your bank, your card processor, and Payment Gateway. Therefore, all of the merchant information must be in a form that the processor and/or your school's bank can understand.

Merchants figure prominently in the Payment Gateway. Most of the information you will encounter in the Operations Center is organized by merchant.

Each Payment Gateway user is given access to specific merchants. When users log into Payment Gateway they only see information for the merchants to which they have access.

Credit Card and Debit Merchants

TouchNet Payment Gateway supports multiple credit card and debit processors. All of your merchants that use the same processor can accept payments through Payment Gateway.

When you create a credit card or debit merchant, you enter information that will be sent to the card processor and eventually to your school's bank with each batch. All of the information must be in a form that the processor and your school's bank can understand. Your bank will tell you what to enter in most of the configuration fields.

Signature Debit Only Merchants

You can designate your credit card merchant(s) to accept signature debit only transactions. Signature debit only merchants must be licensed by your school. Contact TouchNet to obtain your signature debit only license key. Signature debit only merchants are configured on the Merchant Configuration page. Refer to "Merchant Configuration Fields by Processor" on page 20 for more information.

ACH Merchants

When you send your school's ACH file to your bank, it includes a file header that identifies the merchant that the ACH file is for. The information in that file header comes from the ACH merchant fields in Payment Gateway.

All of the information in the file header must be in a form that the bank will recognize when it receives the ACH file. Again, the bank will provide you with most of the information you need to complete those fields at setup.

Information about how to add merchants is available in Payment Gateway online help.

Adding a New Merchant

To add a new merchant, follow these steps.This process requires the administrator role.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > [payment method] > Merchant Configuration > Add Merchant. The Add Merchant page for the selected payment method displays.

- Payment Gateway Home
- Reports
- Payment Tasks
- Users
- Commerce Configuration
- Payment Processing Setup
  - Credit Card
    - Merchant Configuration
      - Description
      - Processor Identifiers
      - General Configuration
      - Card Types
      - Add Merchant
    - System
    - Payment Module
  - ACH
  - Debit
- System
- View System Information
- Edit My Profile
- Help

Add Merchant - Credit Card

Use this page to set up and manage merchants as allowed by your license. If you believe you may exceed your licensed merchants, contact TouchNet for assistance. Detailed descriptions of each field are available in Payment Gateway help, organized by processor. Click the Help link at the top of the page to access online help.

Description

Short Description: ❓	[_____] ❗
Long Description: ❓	[_____] ❗

Processor Identifiers

Name	Value
Merchant ID: ❓	111000000289 ❗
Terminal ID: ❓	12345678901 ❗

General

PAYMENT WARNING:	WARNING: THIS IS NOT A REAL MERCHANT!
Target Market Environment: ❓	Online credit card [ECOMM] ▾
Maximum amount: ❓	9999999
Time delay: ❓	0
Dial Time delay: ❓	500
Connect Time delay: ❓	500
Read Time delay: ❓	100
Write Time delay: ❓	0
Close Time delay: ❓	500
Subdirectory:	data7
Paysim Batch time: ❓	18:00
Signature Debit Only: ❓	○ Yes ● No
Account Verification/Lockout	
Use global settings for this merchant: ❓	● Yes ○ No
Auto Account Verification	
Enable: ❓	○ Yes ● No
Amount threshold which generates verification request: ❓	1000
Amount of verification request: ❓	100
Send AVS Data: ❓	● Yes ○ No
Send CVV Data: ❓	● Yes ○ No

Card Types

Credit Card	Accepted
MasterCard :	● Yes ○ No
Visa :	● Yes ○ No
AMEX :	● Yes ○ No
Discover :	● Yes ○ No
CHINAUNIONPAY (Discover) :	● Yes ○ No
DINERSCLUB (Discover) :	● Yes ○ No
JCB (Discover) :	● Yes ○ No

[Add Merchant]

The Add Merchant page

2 Complete all of the fields on the page in the Description, Processor Identifiers, General, and Card Types (credit card merchants only) sections. The fields you see are determined by the payment type you are creating a merchant for, and (for credit card or debit) the processor you use. Your bank will supply most of the information needed to complete the fields. Required fields display a **!** next to the field.

Descriptions of each credit card and debit merchant configuration field (by processor) can be found in the Merchant Configuration Fields by Processor section.

3 Click the Add Merchant button. A message displays at the top of the screen, confirming that your new merchant has been added successfully.

The new merchant is added to Payment Gateway. The merchant fields are not active until the required fields are approved.

An email notification is sent to designated users indicating a new merchant has been added and some fields require approval. A message also displays on the Payment Gateway home page notifying the administrator that new merchant information has been added and needs approval. See "Approving Merchant Configuration Changes " on page 80 for more information about the approval process.

4 Once the new merchant information has been approved. Payment Gateway must be restarted.

Note: After you have added the merchant you must assign users who will have access to the new merchant. See "Granting Users Access to Merchants" on page 246 for more information.

3.5   Merchant Configuration Fields by Processor

Payment Gateway Operations Center Merchant Configuration pages include several fields required by your credit card or debit processor. Different processors require the completion of different fields, some of which will be provided by your school's bank.

The credit card and debit merchant configuration fields vary for each processor listed below:

- Concord EFSnet and MIGS- Merchant Config Fields

- Elavon (formerly Nova) - Merchant Config Fields

- FDC Nashville - Merchant Config Fields

- FDC North - Merchant Config Fields

- FDC South - Merchant Config Fields

- Global Payment Systems East - Merchant Config Fields

- RBSLynk - Merchant Config Fields

- Moneris e-Select Plus - Merchant Config Fields

- Paymentech - Merchant Config Fields

- TSYS Acquiring Solutions (formerly Vital) - Merchant Config Fields

Concord EFSnet and MIGS- Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Store ID

- Store Key

- Terminal ID

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> **Important!** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Maximum Auth Amount

Maximum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount.

You can enter up to 9999999 as the value (do not enter commas), for the highest allowed authorization of $99,999.99.

Merchant Cards

Credit card types that the merchant accepts.

Merchant Account Number

The customer number field provided by TouchNet Bill + Payment.

Merchant Name

The merchant name. 40 character maximum.

Note: The Merchant name and Merchant phone number fields must either both be populated, or both be blank, or the payment transaction will not process successfully. Initially, these fields are blank.

Merchant Phone Number

The debit card merchant phone number initiating the payment. 25 character maximum.

Note: The Merchant phone number and Merchant name fields must either both be populated, or both be blank, or the payment transaction will not process successfully. Initially, these fields are blank.

Merchant Number

Provided by bank. Changes to this information require approval by a user with the Approve Processor Identifier Modifications permission.

Minimum Auth Amount

Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Number of IP Connections

TouchNet recommends you leave this value set to 4.

Primary URL

Assigned Primary URL for IP connectivity. Provided by bank or processor.

Read Timeout and Write Timeout

Number of milliseconds Payment Gateway will wait for a response from the processor. TouchNet suggests 60000 (60-second timeout.)

Secondary URL

Assigned Secondary URL for IP connectivity. Provided by bank or processor.

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Signature Debit Only

Select the Yes radio button to designate your credit card merchant to accept signature debit only transactions. This designation is only for credit card merchants.

> **Note:** Contact TouchNet to obtain a license key for signature debit only merchants.

Store ID

Provided by bank. Changes to this information require approval by a user with the Approve Processor Identifier Modifications permission.

Store Key

Provided by bank. Changes to this information require approval by a user with the Approve Processor Identifier Modifications permission.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type

The code (ECOMM, RETAIL, MOTO, ECOMM_DEBIT, RETAIL_DEBIT, or MOTO_DEBIT) depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Terminal ID

Provided by bank. Changes to this information require approval by a user with the Approve Processor Identifier Modifications permission.

Elavon (formerly Nova) - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Bank ID
- Terminal ID

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> **Important!** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Bank ID

Provided by bank. Length is 6 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

IP Registration Key

Enter this value, which Elavon assigned to TouchNet:
58U5VD25ZU1Q140i35U3

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Max Auth Amount

Maximum amount that can be attempted to be authorized for a single transaction. The maximum authorization amount allowed is $999,999.99. Do not enter dollar sign or commas.

Max Batch Amount

Maximum dollar amount for credits and sales to allow in a batch, up to $999,999.99. Do not enter the dollar sign or the decimal with the amount. Payment Gateway uses this setting to split large batches into smaller ones.

Max Batch Count

Maximum combined number of credits or sales to allow in a batch, up to 999. The maximum number of debit transactions is 920. Payment Gateway uses this setting to split large batches into smaller batches.

Merchant Cards or Card Table

Credit card types that the merchant accepts.

Minimum Auth Amount

Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Number of IP Connections

TouchNet recommends you leave this value set to 4.

Read Timeout and Write Timeout

Enter the number of milliseconds Payment Gateway will wait for a response from the card processor. TouchNet suggests a setting of 300000. (300-second timeout.)

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Signature Debit Only

Select the Yes radio button to designate your credit card merchant to accept signature debit only transactions. This designation is only for credit card merchants.

> **Note:** Contact TouchNet to obtain a license key for signature debit only merchants.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Type

The code (ECOMM, MOTO, RETAIL, ECOMM_DEBIT, MOTO_DEBIT, or RETAIL_DEBIT) depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Tax Rate

Required by Elavon in your configuration but is not typically used by applications. It is used only for payments made with commercial/corporate/purchasing cards. If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Terminal ID

Provided by bank. Length is 22 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

FDC Nashville - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Merchant ID
- Terminal ID

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> **Important!** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

11 Digit Phone Format

Format to use when dialing the phone number including the area code. Include any prefix used in dialing out. Use commas for pauses, and use the question mark symbol for each phone number digit to dial.

Example: If your system requires you to dial 8 before dialing a long distance number, you would enter 8?,???,???,???? in this field.

Example: If you needed to dial a code after the long distance number (in our example, the code is 23), you would enter 8?,???,???,????,23 in this field.

7 Digit Phone Format

Format to use when dialing the phone number without an area code. Include any prefix used in dialing out. Use commas for pauses, and use the question mark symbol for each phone number digit to dial.

Example: If your system requires you to dial 9 before dialing a local number, you would enter 9,???,???? in this field.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

Datawire Device ID

Datawire Device ID for IP connectivity. Provided by bank.

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Maximum Auth Amount

Maximum dollar amount the merchant will authorize. You can enter up to 9999999 as the value, for the highest allowed authorization of $99,999.99. Do not enter the dollar sign, decimal point, or commas.

Maximum Batch Amount

Maximum dollar amount for credits and sales to allow in a batch, up to $999,999.99. Do not enter the dollar sign or the decimal with the amount.

For instance, if you set the maximum batch amount to 50000000, each batch can contain up to $500,000 in sales and $500,000 in credits. Payment Gateway uses this setting to split large batches into smaller batches.

Maximum Batch Count

Maximum number of credits or sales to allow in a batch, up to 998.

For instance, if you set this number to 998, the batch can include up to 998 sales and 998 credits. Payment Gateway uses this setting to split large batches into smaller batches.

Merchant Cards or Merchant Table

Credit card types that the merchant accepts.

Merchant ID

Provided by bank. Maximum length is 11 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

To match the Merchant ID with a merchant name, go to **Payment Processing Setup > [payment type] > Merchant**. Select a merchant. The Merchant ID displays at the top of the page.

Merchant Zip Code

ZIP code for merchant location. Maximum length is 9 characters.

Minimum Auth Amount

Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Number of IP Connections

TouchNet recommends you leave this value set to 4.

Phone Number

Dial-up number. Provided by the processor.

Primary URL

Assigned Primary URL for IP connectivity. Provided by bank or processor.

Read Timeout and Write Timeout

Number of milliseconds Payment Gateway will wait for a response from the processor. TouchNet suggests 60000 (60-second timeout.)

Secondary URL

Assigned Secondary URL for IP connectivity. Provided by bank or processor.

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Signature Debit Only

Select the Yes radio button to designate your credit card merchant to accept signature debit only transactions. This designation is only for credit card merchants.

> **Note:** Contact TouchNet to obtain a license key for signature debit only merchants.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type

The code (ECOMM, RETAIL, or MOTO) depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Tax Rate

Required by FDC in your configuration but is not typically used by applications. It is used only for payments made with commercial cards (corporate cards). If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Terminal ID

Provided by bank. Maximum length is 11 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

**FDC North –
Merchant
Config Fields**

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Merchant ID

- Terminal ID

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> ***Important!*** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

CustSvcPhoneNum

Merchant's customer service telephone number with area code. EComm and MOTO merchants only.

CustSvcURL_or_EMail

Merchant's customer service URL or email address. EComm merchants only.

Datawire Device ID

Datawire Device ID for IP connectivity. Provided by bank.

Datawire Service Discovery URL

URL to be used to find out where IP-based transactions should be sent.

Datawire Transaction Count Before Ping

Number of transactions between each ping of the Datawire server.

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Market Type

The code (ECOMM, MOTO, RETAIL, or RETAIL_DEBIT) depends on how the merchant accepts payments through your TouchNet solutions or other applications. Enter the correct code as instructed by your bank.

Maximum Auth Amount

Maximum amount that can be attempted to be authorized for a single transaction. The maximum authorization amount allowed is $999,999.99. Do not enter the dollar sign, decimal point, or commas.

Maximum Batch Amount

Maximum total dollar amount for credits and sales allowed in a batch, up to $21,474,836.47. Do not enter the dollar sign or the decimal with the amount.

For instance, if you set the maximum batch amount to 10000000, each batch can contain up to $100,000 total in sales and credits. Payment Gateway uses this setting to split large batches into smaller batches.

Maximum Batch Count

Maximum combined number of credits or sales allowed in a batch. Payment Gateway uses this setting to split large batches into smaller batches. First Data recommends 350.

Merchant Cards or Card Table
Credit card types that the merchant accepts.

Merchant ID
Merchant ID provided by bank. Maximum length is 12 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

To match the Merchant ID with a merchant name, go to **Payment Processing Setup > [payment type] > Merchant**. Select a merchant. The Merchant ID displays at the top of the page.

Minimum Auth Amount
Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Number of IP Connections
TouchNet recommends you leave this value set to 4.

PrintCustSvcNum
Indicates whether to print the Cust Service Telephone Number on the customer's Visa bill. If not specified, this defaults to yes. EComm and MOTO merchants only.

Short Description
Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Signature Debit Only
Select the Yes radio button to designate your credit card merchant to accept signature debit only transactions. This designation is only for credit card merchants.

> **Note:** Contact TouchNet to obtain a license key for signature debit only merchants.

Subdirectory
Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Terminal ID

Terminal ID provided by bank. Maximum length is 6 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

FDC South - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

• Merchant ID

• Terminal ID

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> ***Important!*** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

Datawire Device ID
Datawire Device ID for IP connectivity. Provided by bank.

Datawire Service Discovery URL
Provided by Datawire. This is the Datawire Service Discovery URL, which is the URL used to request the URL necessary for processing transactions.

Datawire Transaction Count Before Ping
Number of transactions between each ping of the Datawire server.

Long Description
Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Max Detail Items
Maximum number of items to group when sending detail data during batch settlement.

Maximum Auth Amount
Maximum amount that can be attempted to be authorized for a single transaction. The maximum authorization amount allowed is $999,999.99. Do not enter the dollar sign, decimal point, or commas.

Maximum Batch Amount
Maximum total dollar amount for credits and sales allowed in a batch, up to $21,474,836.47. Do not enter the dollar sign, decimal point, or commas.

For instance, if you set the maximum batch amount to 10000000, each batch can contain up to $100,000 total in sales and credits. Payment Gateway uses this setting to split large batches into smaller batches.

Maximum Batch Count
Maximum combined number of credits or sales to allow in a batch, up to 9999. Payment Gateway uses this setting to split large batches into smaller batches.

Merchant Cards or Card Table
Credit card types that the merchant accepts.

Merchant ID
Provided by bank. To match the Merchant ID with a merchant name, go to **Payment Processing Setup > [payment type] > Merchant**. Select a merchant. The Merchant ID displays at the top of the page. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Minimum Auth Amount
Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Number of IP Connections to Create
TouchNet recommends you leave this value set to 4.

Primary URL
Assigned Primary URL for IP connectivity. Provided by bank or processor.

QUAL CODE
Qual code as assigned by FDC South. Entry is 8 characters long.

Read Timeout and Write Timeout
Number of milliseconds Payment Gateway will wait for a response from the processor. TouchNet suggests 60000 (60-second timeout.)

Secondary URL
Assigned Secondary URL for IP connectivity. Provided by bank or processor.

SE Number for AMEX
Service establishment number for AMEX (assigned by FDC South).

SE Number for CARTE BLANCHE
Service establishment number for CARTE BLANCHE (assigned by FDC South).

SE Number for DINER'S CLUB
Service establishment number for DINER'S CLUB (assigned by FDC South).

SE Number for DISCOVER
Service establishment number for DISCOVER (assigned by FDC South).

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

SICCode

Standard Industry Code. The SIC code for higher education is 8220. Contact your card processor or bank to confirm your SIC code if you are not sure what it is. This value is required for debit merchants.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type

The code (ECOMM, MOTO, RETAIL, or RETAIL_DEBIT) depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Tax Rate

Required by FDC in your configuration but is not typically used by applications. It is used only for payments made with commercial cards (corporate cards). If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Terminal ID

Provided by bank. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

First Horizon - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Acquirer BIN (Bank ID Number)
Provided by bank. Length is 6 characters.

Agent Bank Number
Provided by bank. Length is 6 characters.

Agent Chain Number
Provided by bank. Length is 6 characters.

Batch Time
Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

City Code
Your ZIP code. You may enter either the 5 or 9-digit code. Do not use hyphens.

Country Code
Do not change the default. Specifies US as the country.

Currency Code
Do not change the default. Specifies US currency.

Host for IP connectivity
If SSL is used, the assigned host for IP connectivity. Provided by bank.

Long Description
Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Max Auth Amount
Maximum amount that can be attempted to be authorized for a single transaction. The maximum authorization amount allowed is $21,474,836.47. Do not enter the dollar sign, decimal point, or commas.

Max Batch Amount

Maximum total dollar amount for credits and sales allowed in a batch, up to $21,474,836.47. Do not enter the dollar sign, decimal point, or commas.

For instance, if you set the maximum batch amount to 10000000, each batch can contain up to $100,000 total in sales and credits. Payment Gateway uses this setting to split large batches into smaller batches.

Max Batch Count

Maximum combined number of credits or sales to allow in a batch, up to 10,000. Payment Gateway uses this setting to split large batches into smaller batches.

Max Detail Items

Maximum number of items to group when sending detail data during batch settlement.

Merchant Cards or Card Table

Credit card types that the merchant accepts.

Merchant Category

Your industry classification, provided by bank. Length is 4 characters.

Merchant City

Your city or merchant phone number. Maximum length is 13 characters.

Merchant Link Customer ID

Provided by bank or processor.

Merchant Location Number

Location number assigned by your bank. Length is 5 characters. If no merchant location number is assigned by your bank, enter 00001.

Merchant Name

Merchant name that will appear on cardholder statement. Provided by bank. Maximum length is 25 characters.

Merchant Number

Your merchant ID number, provided by bank. Length is 12 characters.

To match the Merchant Number with a merchant name, go to **Payment Processing Setup > [payment type] > Merchant**. Select a merchant. The Merchant Number displays at the top of the page.

Merchant State

Your state code. Use the 2-character, uppercase state abbreviation.

Minimum Auth Amount

Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Primary URL

Assigned Primary URL for IP connectivity. Provided by bank or processor.

Primary Port for IP Connectivity

If SSL is used, the assigned port for IP connectivity. Provided by bank.

Read Timeout and Write Timeout

Enter the number of milliseconds Payment Gateway will wait for a response from the credit card processor. TouchNet suggests a setting of 60000. (60-second timeout.)

Reimbursement Attribute

First Horizon will provide this 1-character value, which designates the reimbursement fee applicable to a transaction.

Secondary Port for IP Connectivity

If SSL is used, the assigned port for IP connectivity. Provided by bank.

Secondary URL

Assigned Secondary URL for IP connectivity. Provided by bank or processor.

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Store Number

Provided by bank. Length is 4 characters.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type

The code, either ECOMM, MOTO, RETAIL, or RETAIL_DEBIT, depends on how the merchant accepts payments through your TouchNet solutions or

other applications.

Tax Rate

Required by First Horizon in your configuration but is not typically used by applications. It is used only for payments made with commercial cards (corporate cards). If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Terminal Number

Provided by bank. Length is 4 characters.

Terminal or V-Number

Terminal ID assigned by your bank. Also known as a V-Number. Length is 8 characters.

Time Zone

Merchant time zone, specified in a 3-digit code. If your bank does not provide this code, use this list to find your time zone code:

705 - Eastern time zone

706 - Central time zone

707 - Mountain time zone

708 - Pacific time zone

105 - Eastern Standard Time (daylight savings not observed)

107 - Arizona (daylights savings not observed)

Use Merchant Batch Num

Enter "true" if you want the batch numbers to be sequential on a merchant by merchant basis. Ask your processor what is preferred.

Global Payment Systems East - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Bank ID
- Merchant ID

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> ***Important!*** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Bank ID

Provided by bank. Length is 6 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Maximum Auth Amount

Maximum dollar amount the merchant will authorize. You can enter up to 99999999 as the value, for the highest allowed authorization of $999,999.99. Do not enter the dollar sign, decimal point, or commas.

Maximum Batch Amount

Maximum dollar amount for credits and sales to allow in a batch, up to $21,474,836.47. Do not enter the dollar sign, decimal point, or commas.

Example: If you set the max batch amount to 50000000, each batch can contain up to $500,000 in sales and $500,000 in credits. Payment Gateway uses this setting to split large batches into smaller ones.

Maximum Batch Count

Maximum number of credits or sales to allow in a batch, up to 5120.

Example: If set to 999, the batch can include up to 999 sales and 999 credits. Payment Gateway uses this setting to split large batches into smaller ones.

Merchant Cards or Card Table

Credit card types that the merchant accepts.

Merchant ID

Provided by bank. Length is 15 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

To match the Merchant ID with a merchant name, go to **Payment Processing Setup > [payment type] > Merchant**. Select a merchant. The Merchant ID displays at the top of the page.

Minimum Auth Amount

Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Number of IP Connections

TouchNet recommends you leave this value set to 4.

Override

Specifies whether to allow duplicate transactions within a batch. To enable duplicate transactions, select Yes. To disallow duplicate transactions, select No.

If your display shows text fields instead of a selection, enter True to enable duplicate transactions or False to disallow them.

Primary Host IP Address

IP address for IP connectivity, provided by bank.

Primary Port for IP Connectivity

If SSL is used, the assigned port for IP connectivity. Provided by bank.

Route Data

Provided by bank. Sent to Global Payments and echoed back as part of transaction validation. Min length 6 characters. Max length 20 characters.

Secondary Host IP Address

Secondary IP address for IP connectivity, provided by bank.

Secondary Port for IP Connectivity

If SSL is used, the assigned port for IP connectivity. Provided by bank.

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

SSL Cert File Directory

For IP connectivity. Path to the \certs directory within Payment Gateway. If you have installed Payment Gateway to a different directory, correct the path.

SSL Gateway Processing Mode

For IP connectivity, leave set to PRODUCTION.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type

The code (ECOMM, MOTO, RETAIL, ECOMM_DEBIT, MOTO_DEBIT, or RETAIL_DEBIT) depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Tax Rate

Required by Global Payments in your configuration but is not typically used by applications. It is used only for payments made with commercial cards (corporate cards). If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Use SSL Gateway

For IP connectivity, leave set to TRUE.

Moneris e-Select Plus - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- ECR Number

- Store ID

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

Important! If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

APIToken

Provided by Moneris e-Select Plus. Numeric and up to 20 characters.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter

here is Central Time because the TouchNet DataCenter is located in the Central time zone.

ECR Number
Provided by Moneris e-Select Plus. It is alphanumeric and 8 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Long Description
Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Merchant Cards or Merchant Table
Credit card types that the merchant accepts.

Number of IP Connections
TouchNet recommends you leave this value set to 4.

Primary URL
Assigned Primary URL for IP connectivity. Provided by Moneris e-Select Plus.

Read Timeout and Write Timeout
Enter the number of milliseconds Payment Gateway will wait for a response from the credit card processor. TouchNet suggests a setting of 60000. (60-second timeout.)

Secondary URL
Assigned Secondary URL for IP connectivity. Provided by Moneris e-Select Plus.

Short Description
Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

StoreID
Provided by Moneris e-Select Plus. Alphanumeric and up to 10 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Subdirectory
Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type
The code (ECOMM, MOTO, RETAIL, ECOMM_DEBIT, or MOTO_DEBIT) depends on how the merchant accepts payments through your TouchNet solutions or other applications.

> ***Important!*** The combination of the ECR Number, StoreID, and APIToken must be unique for each merchant. If not, closing a batch for one merchant may unintentionally close batches for other merchants and reporting data may be incorrect. Your institution should work closely with Moneris e-Select Plus to make sure that you are given a unique set of values for each merchant.

Paymentech - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Client Number
- Merchant Number
- Terminal Number

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> ***Important!*** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

Account Verification/Lockout
Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

Client Number

Provided by bank. Length is 4 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Maximum Auth Amount

Maximum amount that can be attempted to be authorized for a single transaction. The maximum authorization amount allowed is $99,999.99. Do not enter the dollar sign, decimal point, or commas.

Maximum Batch Amount

Maximum total dollar amount for credits and sales allowed in a batch, up to $999,999.99. Do not enter the dollar sign, decimal point, or commas.

For instance, if you set the maximum batch amount to 10000000, each batch can contain up to $100,000 total in sales and credits. Payment Gateway uses this setting to split large batches into smaller batches.

Maximum Batch Count

Maximum combined number of credits or sales to allow in a batch, up to 998. Payment Gateway uses this setting to split large batches into smaller batches.

Merchant Cards or Card Table

Credit card types that the merchant accepts.

Merchant Number

Provided by bank. Length is 12 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Minimum Auth Amount

Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Net Connect Enable Keep Alive

Used during batch settlement to keep connection alive. Provided by Paymentech.

Net Connect Password

Password for IP connectivity, provided by Paymentech.

Net Connect User Name

User name for IP connectivity, provided by Paymentech.

Number of IP Connections

TouchNet recommends you leave this value set to 4.

Primary URL

Assigned Primary URL for IP connectivity. Provided by bank or processor.

Secondary URL

Assigned Secondary URL for IP connectivity. Provided by bank or processor.

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Type

The code (ECOMM, MOTO, RETAIL, RETAIL_DEBIT) depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Tax Rate

Required by Paymentech in your configuration but is not typically used by applications. It is used only for payments made with commercial cards (corporate cards). If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Terminal Number

Provided by bank. Length is 3 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

RBSLynk - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Client Number
- Merchant Number
- Terminal Number

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> **Important!** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

ABANumber

RBSLynk will provide this 9-character numeric value or instruct you to enter 0 for this field. Required for debit.

Account Verification/Lockout

Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification

This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable

Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request

Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request

Enter the amount (in cents) that will display in the verification request.

Send AVS Data

Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data

Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Acquirer BIN (Bank ID Number)

Provided by bank. Length is 6 characters.

Agent Bank Number

Provided by bank. Length is 6 characters.

Agent Chain Number

Provided by bank. Length is 6 characters.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

City Code

Your ZIP code. You may enter either the 5 or 9-digit code. Do not use hyphens.

Country Code

Do not change the default. Specifies US as the country.

Currency Code

Do not change the default. Specifies US currency.

Debit Sharing Group

A 1 to 30-character field provided by RBSLynk. Required for debit.

Host for IP connectivity

If SSL is used, the assigned host for IP connectivity. Provided by bank.

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Max Auth Amount

Maximum amount that can be attempted to be authorized for a single transaction. The maximum authorization amount allowed is $21,474,836.47. Do not enter dollar sign, decimal point, or commas.

Max Batch Amount

Maximum total dollar amount for credits and sales allowed in a batch, up to $21,474,836.47. Do not enter the dollar sign, decimal point, or commas.

For instance, if you set the maximum batch amount to 10000000, each batch can contain up to $100,000 total in sales and credits. Payment Gateway uses this setting to split large batches into smaller batches.

Max Batch Count

Maximum combined number of credits or sales to allow in a batch, up to 10,000. Payment Gateway uses this setting to split large batches into smaller batches.

Max Detail Items

Maximum number of items to group when sending detail data during batch settlement.

Merchant Cards or Card Table

Credit card types that the merchant accepts.

Merchant Category

Your industry classification, provided by bank. Length is 4 characters.

Merchant City

Your city or merchant phone number. Maximum length is 13 characters.

Merchant Location Number

Location number assigned by your bank. Length is 5 characters. If no merchant location number is assigned by your bank, enter 00001.

Merchant Name

Merchant name that will appear on cardholder statement. Provided by bank. Maximum length is 25 characters.

Merchant Number

Your merchant ID number, provided by bank. Length is 12 characters.

To match the Merchant Number with a merchant name, go to **Payment Processing Setup > [payment type] > Merchant**. Select a merchant. The Merchant Number displays at the top of the page.

Merchant State

Your state code. Use the 2-character, uppercase state abbreviation.

Minimum Auth Amount

Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Primary Port for IP Connectivity

If SSL is used, the assigned port for IP connectivity. Provided by bank.

Read Timeout and Write Timeout

Enter the number of milliseconds Payment Gateway will wait for a response from the credit card processor. TouchNet suggests a setting of 60000. (60-second timeout.)

Reimbursement Attribute

RBSLynk will provide this 1-character value, which designates the reimbursement fee applicable to a transaction.

Secondary Port for IP Connectivity

If SSL is used, the assigned port for IP connectivity. Provided by bank.

SettleAgentNumber

RBSLynk will provide this 4-character value or will instruct you to enter 0 for this field. Required for debit.

Short Description

Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Store Number

Provided by bank. Length is 4 characters.

Subdirectory

Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type

The code, either ECOMM, MOTO, RETAIL, RETAIL_DEBIT, depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Tax Rate

Required by RBSLynk in your configuration but is not typically used by applications. It is used only for payments made with commercial cards (corporate cards). If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Terminal Number

Provided by bank. Length is 4 characters.

Terminal or V-Number

Terminal ID assigned by your bank. Also known as a V-Number. Length is 8 characters.

Time Zone

Merchant time zone, specified in a 3-digit code. If your bank does not provide this code, use this list to find your time zone code:

705 - Eastern time zone

706 - Central time zone

707 - Mountain time zone

708 - Pacific time zone

105 - Eastern Standard Time (daylight savings not observed)

107 - Arizona (daylights savings not observed)

Use Merchant Batch Num

Enter "true" if you want the batch numbers to be sequential on a merchant by merchant basis. Ask your processor what is preferred.

TSYS Acquiring Solutions (formerly Vital) - Merchant Config Fields

If you have the Modify Processor Identifier permission you can make changes to these merchant configuration fields. Changes to the following fields require approval by the user assigned the Approve Processor Identifier Modifications permission.

- Acquirer BIN (Bank ID Number)
- Agent Bank Number
- Agent Chain Number
- Merchant Number
- Store Number
- Terminal Number
- Terminal or V–Number

When changes are made to these fields, an email notification is sent to any user with the Administrator role and any user with the Approve Processor Identifier Modifications permission. When the Administrator or Approver logs in to Payment Gateway a list of the changes that need to be approved display on the Payment Gateway home page. See "Maintaining Merchant Information" on page 71 for more information about how to approve merchant information changes.

> **Important!** If you have both the Modify Processor Identifier and Approver permissions, you can make changes to the merchant configuration fields, but you can not approve your own changes.

Note: The credit card and debit merchant config fields you encounter in your Payment Gateway Operations Center may differ from this list in some ways. You may not see all of the these fields, and in some cases, a few of your fields may have slightly different names.

ABA Number
TSYS Acquiring Solutions will provide this 9-character numeric value or instruct you to enter 0 for this field. Required for debit.

Account Verification/Lockout
Select the Yes radio button to enable the account verification/lockout feature for this merchant. When this feature is enabled, your school can track credit card and debit card transaction authorization successes and failures. You can also determine how long to track these authorizations and what action should be taken for failures.

This allows schools to set the number of failed authorization attempts, track them within a specified amount of time and prevent another authorization from being attempted until the specified time has expired.

This is a form of velocity checking that attempts to prevent fraud.

Auto Account Verification
This feature determines if Payment Gateway will automatically create a zero-dollar or low dollar AVS/Authorization only request prior to the original authorization request.

Using the Zero Dollar Authorization

Your school may want to use the zero-dollar AVS transaction if restrict on AVS is turned on because only the AVS data are checked and the funds are not encumbered. If the AVS data are invalid, the original authorization request will not be attempted.

Using the Low Value Authorization

Your school may want to use the low value authorization if restrict on AVS and/or CVV is turned on. Therefore, Payment Gateway will check AVS and/or CVV data before authorizing the original amount because only the specified low value amount will be encumbered by the authorization. If the AVS and/or CVV data are invalid, the original authorization request is not attempted.

To enable the auto account verification feature, complete the following fields:

Enable
Select the Yes radio button to turn on the auto account verification requests. The default setting is no, indicating the auto account verification feature is disabled.

Amount threshold which generates verification request
Enter the minimum amount (in cents) that will generate an system-generated verification request.

Amount of verification request
Enter the amount (in cents) that will display in the verification request.

Send AVS Data
Select the Yes radio button to include the address verification system code (AVS) in the account verification request.

Select the No radio button to exclude the AVS code in the account verification request.

Send CVV Data
Select the Yes radio button to include the credit card validation value (CVV) in the account verification request.

Select the No radio button to exclude the CVV in the account verification request.

Acquirer BIN (Bank ID Number)

Provided by bank. Length is 6 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Agent Bank Number

Provided by bank. Length is 6 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Agent Chain Number

Provided by bank. Length is 6 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Batch Time

Time when Payment Gateway attempts to close/settle open batches. To turn off automatic batch scheduling for a merchant, enter OFF. Default setting is OFF.

Enter the time in military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

City Code

Your ZIP code. You may enter either the 5 or 9-digit code. Do not use hyphens.

Country Code

Do not change the default. Specifies US as the country.

Currency Code

Do not change the default. Specifies US currency.

Debit Sharing Group

A 1 to 30-character field provided by TSYS Acquiring Solutions. Required for debit.

Host for IP connectivity

If SSL is used, the assigned host for IP connectivity. Provided by bank.

Long Description

Other information you want to save that describes the merchant. This is not used by your bank, only the Operations Center. 80 character maximum.

Max Auth Amount

Maximum amount that can be attempted to be authorized for a single transaction. The maximum authorization amount allowed is $21,474,836.47. Do not enter dollar sign or commas.

Max Batch Amount

Maximum total dollar amount for credits and sales allowed in a batch, up to $21,474,836.47. Do not enter the dollar sign, the decimal point, or commas with the amount.

For instance, if you set the maximum batch amount to 10000000, each batch can contain up to $100,000 total in sales and credits. Payment Gateway uses this setting to split large batches into smaller batches.

Max Batch Count

Maximum combined number of credits or sales to allow in a batch, up to 10,000. Payment Gateway uses this setting to split large batches into smaller batches.

Max Detail Items

Maximum number of items to group when sending detail data during batch settlement.

Merchant Cards or Card Table

Credit card types that the merchant accepts.

Merchant Category

Your industry classification, provided by bank. Length is 4 characters.

Merchant City

Your city or merchant phone number. Maximum length is 13 characters.

Merchant Location Number

Location number assigned by your bank. Length is 5 characters. If no merchant location number is assigned by your bank, enter 00001.

Merchant Name

Merchant name that will appear on cardholder statement. Provided by bank. Maximum length is 25 characters.

Merchant Number

Your merchant ID number, provided by bank. Length is 12 characters. Changes to this information require approval by the user with theApprove Processor Identifier Modifications permission.

To match the Merchant Number with a merchant name, go to **Payment Processing Setup > [payment type] > Merchant**. Select a merchant. The Merchant Number displays at the top of the page.

Merchant State
Your state code. Use the 2-character, uppercase state abbreviation.

Minimum Auth Amount
Minimum dollar amount the merchant will authorize. Do not enter the dollar sign or the decimal with the amount. You can enter down to 1 as the value, for the lowest authorized amount of $0.01.

Primary Port for IP Connectivity
If SSL is used, the assigned port for IP connectivity. Provided by bank.

Read Timeout and Write Timeout
Enter the number of milliseconds Payment Gateway will wait for a response from the credit card processor. TouchNet suggests a setting of 60000. (60-second timeout.)

Reimbursement Attribute
TSYS Acquiring Solutions will provide this 1-character value, which designates the reimbursement fee applicable to a transaction.

Secondary Port for IP Connectivity
If SSL is used, the assigned port for IP connectivity. Provided by bank.

SettleAgentNumber
TSYS Acquiring Solutions will provide this 4-character value or will instruct you to enter 0 for this field. Required for debit.

Short Description
Required field. Label to use in the Operations Center for the merchant. This is not used by your bank, only the Operations Center. 20 character maximum.

Store Number
Provided by bank. Length is 4 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Subdirectory
Required field. Payment Gateway stores payment data for the merchant's reports in this subdirectory. Choose a unique name similar to the name of your merchant. Each merchant needs its own subdirectory name.

This entry is required to correctly generate your reports. Do not change it after you have processed your first authorization with Payment Gateway.

Target Market Environment or Target Market Type
The code, either ECOMM, MOTO, RETAIL, RETAIL_DEBIT, depends on how the merchant accepts payments through your TouchNet solutions or other applications.

Tax Rate
Required by TSYS Acquiring Solutions in your configuration but is not typically used by applications. It is used only for payments made with commercial cards (corporate cards). If your application takes this type of payment, enter the tax rate. If the merchant is tax exempt, enter zero. The format is #.###. For example, a tax rate of 7.625% would be specified as 7.625.

Terminal Number
Provided by bank. Length is 4 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Terminal or V-Number
Terminal ID assigned by your bank. Also known as a V-Number. Length is 8 characters. Changes to this information require approval by the user with the Approve Processor Identifier Modifications permission.

Time Zone
Merchant time zone, specified in a 3-digit code. If your bank does not provide this code, use this list to find your time zone code:

705 - Eastern time zone

706 - Central time zone

707 - Mountain time zone

708 - Pacific time zone

105 - Eastern Standard Time (daylight savings not observed)

107 - Arizona (daylights savings not observed)

Use Merchant Batch Num
Enter "true" if you want the batch numbers to be sequential on a merchant by merchant basis. Ask your processor what is preferred.

3.6   Adding a New Combo Merchant

> ***Important!*** This combo merchant configuration only applies to Canadian customers using the Moneris eSelect Plus processor.

A combo merchant is a TouchNet merchant that processes credit card and debit card payments.

To enable the combo merchant feature in the Payment Gateway Operations Center, from the home page, navigate to: Payment Processing Setup > Credit Card > Merchant.

On the Credit Card – Merchant Configuration page, in the Enable Debit for POS Merchant field, click the Yes radio button. Combo merchants are identified by a credit-debit tag following the merchant name, on the Merchant Configuration page.

Follow these steps to add a new combo merchant. This process requires administrator rights.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > Credit Card > Merchant Configuration > Add Merchant. The Add Merchant Credit Card page displays.

Required fields display a red exclamation mark box next to them.

Note: The fields are automatically populated with default values. Change any values for the combo merchant you are adding. Your bank will supply most of the information needed to complete the fields.

2   In the **Short Description** field, enter the label that displays in the Operations Center for the account. This is the merchant name that displays in reports and in Merchant's Activity.

3   In the **Long Description** field, enter a description for the merchant account.

4   In the **Merchant ID** field, enter the merchant Ia name for the directory where the account's payment data will be stored. Enter only the directory name, not the full path. Do not use a subdirectory name that you have already used for another merchant.

5   In the **Enable Debit for POS merchant** field, click the Yes radio button.

Note: Combo merchants are identified by a credit-debit tag following the merchant name.

3.7   Maintaining Merchant Information

Your bank, credit card processor, or debit processor may occasionally send you updated merchant information. You must enter the correct, current information using the Merchant Configuration options under the Payment Processing Setup option in the Payment Gateway Operations Center.

If you receive updated merchant information from your bank or processor and do not update your configuration, your payment transactions may not process properly. You must be assigned the Modify Processor Identifier and/or the Approve Processor Identifiers Modifications role as well as the TPG Administrator role change or approve merchant configuration information.

Step-by-step information about how to change merchant configuration information as well as detailed information about the merchant fields for each processor are also available in Payment Gateway online help.

> *Important!* Never delete text from your primary merchant to leave its merchant fields blank. All fields must contain values. Leaving the fields blank results in an inability to view or use merchant data in the Operations Center.

3.8   Editing and Maintaining Existing Merchants

To edit an existing merchant's configuration information, follow these steps. This process requires the Modify Processor Identifier permission.

The following lists some important tips to keep in mind when editing existing merchant information:

- Always keep merchant information current.

- Never change the name of a subdirectory for an existing merchant. This results in storage of payment data in multiple locations and poses batch settlement risks. If you must change the subdirectory name, contact TouchNet Customer Care for help.

- Never use the same subdirectory name for more than one merchant. Each merchant needs its own subdirectory name.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > [payment type] > Merchant Configuration. The Merchant Description page for the selected payment type displays. Depending on the type of merchant information you want to edit, click on the desired link.
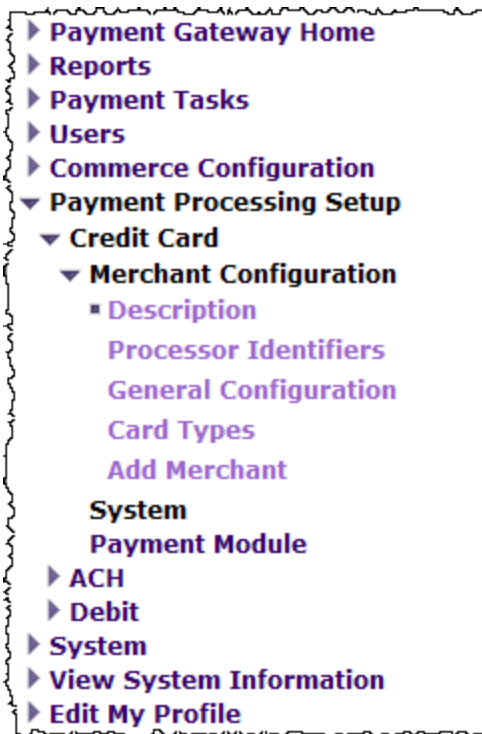
The Merchant Configuration menu

2 Select the desired merchant configuration option from the left navigation.

3 Make your changes.

Note: Changes to selected merchant configuration fields and processor identifier fields must be approved prior to the changes being accepted. The user with the Approve Processor Identifier Modifications permission will approve or cancel these changes. See "Approving Merchant Configuration Changes " on page 80 for instructions on approving the merchant configuration changes.

4 Save your changes.

5 Stop and restart Payment Gateway. If your TouchNet solutions are hosted on campus, see "Starting and Stopping Payment Gateway" on page 89 for instructions. If your TouchNet solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

Editing the Merchant Description

Access the Merchant Description page to edit or update a merchant's name and description. You must have the Modify Processor Identifiers permission to edit the merchant description.

Note: The merchant configuration options displayed are determined by the payment type selected.

To edit an existing merchant description, follow these steps.

1   From the Payment Gateway home page navigate to Payment
    Processing Setup > [payment type] > Merchant Configuration. The
    Merchant Description page displays.

The Merchant Description page

2   Select the desired merchant or the desired subtranscode from the
    dropdown list.

3   Enter the desired merchant name change in the Short Description
    field. The short description can be a maximum of 20 characters.

4   Enter the desired merchant long description in the Long Description
    field. The long description can be a maximum of 80 characters.

5   Click the Update button.

Editing the Processor Identifiers

The Processor Identifiers page displays the processor identifiers for the
selected payment processor. From this page you can perform the following
actions:

- make changes to the processor identifiers

- approve or cancel processor identifier changes

- view a list of the the changes made to the processor identifiers

Note: The processor identifiers options displayed are determined by the
payment processor selected.

Note: Changes made to an existing merchant's processor identifier
information must be approved prior to the changes being accepted and
saved in Payment Gateway. See the *Approving or Cancelling Processor
Identifier Changes* steps for more information.

To make changes to an existing processor identifier, follow these steps.

1 From the left navigation click Payment Processing Setup > [payment type] > Merchant Configuration > Processor Identifiers. The Processor Identifiers page displays for the selected payment type.

The Processor Identifiers page

2 Select the desired merchant or subtranscode from the dropdown list.

3 To edit the Merchant ID value, locate the desired processor identifier. Enter the new value in the **Current Value** field.

4 Enter a brief description of the change in the **Reason for modification** field.

5 Click the Update button.

6 To edit the Terminal ID value, locate the desired terminal ID. Enter the new value in the **Current Value** field.

7 Enter a brief description of the change in the **Reason for modification** field.

8 Click the Update button.

9 Repeat steps 2-8 for each processor identifier you wish to change.

Approving or Cancelling Processor Identifier Changes

Once processor identifier changes are updated in Payment Gateway, an email notification is sent to the user with the Approve Processor Identifier Modifications permission. The approver can either approve or cancel the changes. Changes that are approved are saved in Payment Gateway. Cancelled changes are deleted and the original configuration settings are saved in Payment Gateway.

To approve or cancel the processor identifier changes, follow these steps.

1 From the left navigation click Payment Processing Setup > [payment type] > Merchant Configuration > Processor Identifiers. The Processor Identifiers page displays for the selected payment type.

The Processor Identifiers page

2 Review the changes, click the Approve Modification button to accept and approve the changes. The changes are saved in Payment Gateway.

or

Click the Cancel Modification button to cancel the changes. The changes are deleted and the original configuration settings are saved in Payment Gateway.

Viewing Processor Identifiers History

The Processor Identifier History window allows you to view a listing of the changes that have been made. You can filter the list to view all changes, approved changes only, or cancelled changes only. You can not edit the Processor Identifiers from this window.

The Processor Identifier History window

Approving or Cancelling Processor Identifier Changes

Once processor identifier changes are updated in Payment Gateway, an email notification is sent to the user with the Approve Processor Identifier Modifications permission. The approver can either approve or cancel the changes. Changes that are approved are saved in Payment Gateway. Cancelled changes are deleted and the original configuration settings are saved in Payment Gateway.

To approve or cancel the processor identifer changes, follow these steps.

1 From the left navigation click Payment Processing Setup > [payment type] > Merchant Configuration > Processor Identifiers. The Processor Identifiers page displays for the selected payment type.

The Processor Identifiers page

2 Review the changes, click the Approve Modification button to accept and approve the changes. The changes are saved in Payment Gateway.

or

Click the Cancel Modification button to cancel the changes. The changes are deleted and the original configuration settings are saved in Payment Gateway.

Viewing Processor Identifiers History

The Processor Identifier History window allows you to view a listing of the changes that have been made. You can filter the list to view all changes, approved changes only, or cancelled changes only. You can not edit the Processor Identifiers from this window.

The Processor Identifier History window

Editing the Merchant General Configuration

Access the Merchant Configuration page to edit or update a merchant's configuration settings. You must have the Modify Processor Identifiers permission to edit the merchant configuration.

To edit an existing merchant configuration, follow these steps.

1   From the Payment Gateway home page navigate to Payment Processing Setup > [payment type] > Merchant Configuration > General Configuration. The Merchant Configuration page displays.

The Merchant Configuration page

2   Select the desired merchant or the desired subtranscode from the dropdown list.

   Note: The merchant configuration options displayed are determined by the payment type selected.

3   Enter the desired changes in the Configuration fields.

4   Click Save Changes.

Note: Changes to selected merchant configuration fields and processor identifier fields must be approved prior to the changes being accepted. The user with the Approve Processor Identifier Modifications permission will approve or cancel these changes. See "Approving Merchant Configuration Changes " on page 80 for instructions on approving the merchant configuration changes.

5   Stop and restart Payment Gateway. If your TouchNet solutions are hosted on campus, see "Starting and Stopping Payment Gateway" on page 89 for instructions. If your TouchNet solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

3.9   Approving Merchant Configuration Changes

Selected changes made to an existing merchant's configuration information must be approved prior to the changes being accepted and saved in Payment Gateway. A user with the Approve Processor Identifier Modifications permission must review these changes and either approve or cancel the changes. Changes that are approved are saved in Payment Gateway. Cancelled changes are deleted and the original configuration settings are saved in Payment Gateway.

Changes to existing merchant configuration settings can only be made by users with the Modify Processor Identifier permission. Once changes are made, and the user saves the changes, if the configuration information is flagged for approval, an email notice is sent to the system administrator and the approver. See the "Configuring Email System Settings" section in the *Payment Gateway 6 Technical User's Guide* for more information about setting up the email notifications.

Email notification indicating changes need approval

The Payment Gateway home page displays a message notifying the user that these changes are awaiting approval.

Merchant configuration change notification on the Payment Gateway home page

The merchant configuration changes that must be approved are specific to each merchant. To approve the merchant configuration changes, follow these steps.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > [payment type] > Merchant Configuration > Processor Identifiers. The Processor Identifiers page displays listing any pending changes.

The Processor Identifiers page showing pending changes

2 Review the changes. Click the Approve Modifications button to save and approve the changes.

3 An email notification is generated and sent to the designated users.
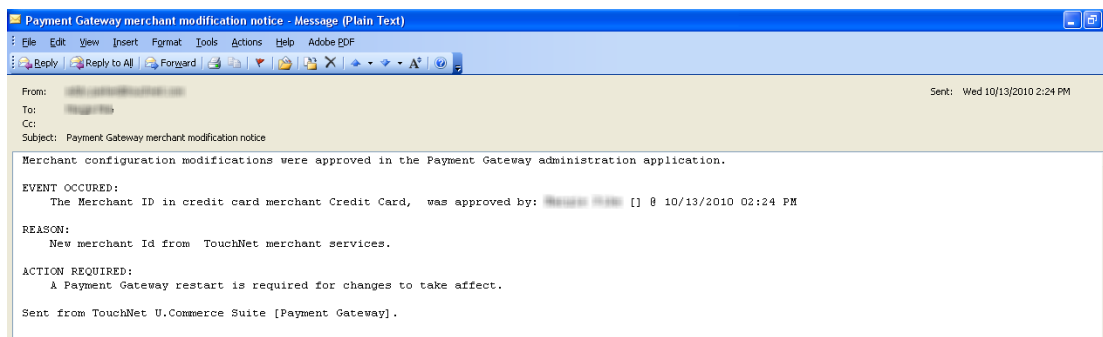
Email notification indicating changes were approved

4 Stop and restart Payment Gateway.

If your TouchNet solutions are hosted on campus, see "Starting and Stopping Payment Gateway" on page 89 for instructions. If your TouchNet solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

3.10 Cancelling Merchant Configuration Changes

Selected changes made to an existing merchant's configuration information must be approved or cancelled. A user with the Approve Processor Identifier Modifications permission must review these changes and either approve or cancel the changes. Cancelled changes are deleted and the original configuration settings are saved in Payment Gateway.

Changes to existing merchant configuration settings can only be made by users with the Modify Processor Identifier permission. Once changes are made, and the user saves the changes, if the configuration information is flagged for approval, an email notice is sent to the system administrator and the approver. See the "Configuring Email System Settings" section in the *Payment Gateway 6 Technical User's Guide* for more information about setting up the email notifications.

Email notification indicating changes need approval

The Payment Gateway home page displays a message notifying the user that these changes are awaiting approval.

Merchant configuration change notification on the Payment Gateway home page

The merchant configuration changes that need approval or cancelling are specific to each merchant.

To cancel the merchant configuration changes, follow these steps.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > [payment type] > Merchant Configuration > Processor Identifiers. The Processor Identifiers page displays listing any pending changes.

The Processor Identifiers page showing pending changes

2   Review the changes. If you do not wish to accept these changes, click the Cancel Modifications button to delete the changes and save the original configuration settings.

3   An email notification is generated and sent to the designated administrators indicating the changes were cancelled.
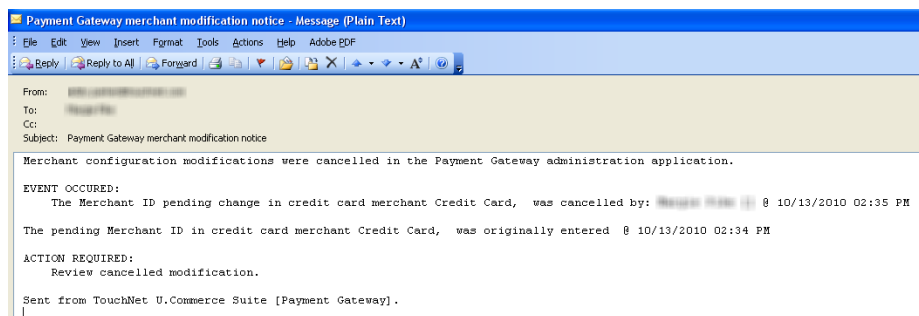
Email notification indicating changes were cancelled

3.11   Viewing Merchant Configuration History

Some changes made to an existing merchant's configuration information must be approved prior to the changes being accepted and saved in Payment Gateway. A user with the Approve Processor Identifier Modifications permission must review these changes and either approve or cancel the changes. Changes that are approved are saved in Payment Gateway. Cancelled changes are deleted and the original configuration settings are saved in Payment Gateway.

Changes to existing merchant configuration settings can only be made by users with the Modify Processor Identifier permission. Once changes are made, and the user saves the changes, if the configuration information is flagged for approval, an email notice is sent to the system administrator and the approver. The Payment Gateway home displays a message notifying the user that these changes are awaiting approval. See the "Configuring Email System Settings" section in the *Payment Gateway 6 Technical User's Guide* for more information about setting up the email notifications.

To view merchant configuration changes history, follow these steps.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > [payment type] > Merchant Configuration > Processor Identifiers. The Processor Identifiers page displays.

The Processor Identifiers page

2   Click the View History button. The Processor Identifier History window displays.

The Processor Identifier History

3 Click the Close Window button.

Cancelling Merchant Configuration Changes

The merchant configuration changes that must be approved are specific to each merchant. To approve the processor identifiers changes, follow these steps.

1 From the Payment Gateway home page, navigate to Payment Processing Setup > [payment type] > Merchant Configuration > Processor Identifiers. The Processor Identifiers page displays.
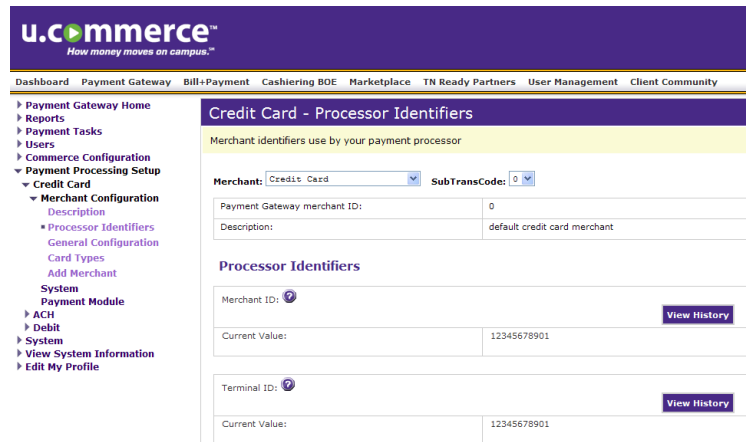
The Processor Identifiers page

2 Click the View History for the desired processor identifier changes. The Processor Identifier History window displays.

The Processor Identifier History

The Processor Identifier History window is used to approve or cancel the processor identiifier modifications. The pending changes include the original information, the proposed change, and the reason for the change.

3   Click the Cancelled radio button to cancel the changes and return the merchant information to the original, saved information.

4   Click the Close Window button.

Step-by-step information about how to change merchant configuration information as well as detailed information about the merchant fields for each processor are available in Payment Gateway online help.

> ***Important!***   Never delete text from your primary merchant or leave the merchant fields blank. All fields must contain values. Leaving the fields blank results in an inability to view or use merchant data in the Operations Center.

Removing a Merchant

Follow these steps to remove a merchant. This process requires administrator rights.

> ***Important!***   TouchNet recommends a best practices policy of never deleting a merchant that has had production transactions processed against it. After you remove a merchant, you cannot view reports, process credits, or settle batches for it. Removing the merchant permanently removes access to its information.

1   Select the merchant from the Current Merchant dropdown list.

2   Click the Delete Merchant button. If you have selected the default merchant (the original merchant in Payment Gateway when it was installed), this button will not appear because you cannot delete the default merchant.

3   Verify your choice.

4.0   Starting and Stopping Payment Gateway

Note: The information in this section is for customers hosted on campus only. If your solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

This section describes startup and shutdown procedures for Microsoft Windows operating systems or UNIX-based operating environment users. Services for Microsoft Windows NT, Windows 2000, or Windows 2003 users, or shell scripts for Solaris users, as well as all required dependencies, were set up during installation.

These services run when you start Payment Gateway on Windows-based systems:

TN_TMGR[port]

> Service name includes the Payment Gateway port number. Runs Payment Gateway's Transaction Manager component.

TN_PG_SQLLOG

> Runs the module that connects to the database that holds payment information.

TN_PG_TPGUTIL

> Runs the module that connects to the database that holds Operations Center user information.

Starting and Stopping Payment Gateway (Windows)

To start Payment Gateway, follow these steps.

1   Start your web server.

2   Navigate from the Start menu to Control Panel > Administrative Tools > Services.

3   Start the Payment Gateway services/processes.

> **Note:** During the original installation of Payment Gateway 6.0, the Payment Gateway installer created three services on the application server with the default name of TN_TMGR9460, TN_PG6_TPGUTIL, and TN_PG6_SQLLOG. Use these services to start Payment Gateway.

4   Close the Services window.

To stop Payment Gateway, follow these steps.

1   Navigate from the Start menu to Control Panel > Administrative Tools > Services.

2   Stop the Payment Gateway services/processes. During the original installation of Payment Gateway 6.0, the Payment Gateway installer created three services on the database server: TN_PG6_TPGUTIL, TN_PG6_SQLLOG, and TN_TMGR9460. Use these services to stop Payment Gateway.

3   Close the services window.

Starting and Stopping Payment Gateway (Solaris)

Start your web server before you start Payment Gateway. To start all Payment Gateway processes as background processes, run this command.

```
./touchnet/tpg/start-tpg.sh
```

To stop Payment Gateway, run the following command:

```
./stop-tpg.sh
```

Setting Up Boot Time Startup

To set up processes so they start up automatically at boot time, copy the *S99tpg.sh* file from your *touchnet/tpg* directory to the */ect/rc2.d* directory.

Starting and Stopping Individual Processes

To run Payment Gateway processes individually in the foreground, run the following commands. These scripts are located in the *touchnet/tpg* directory of your Payment Gateway installation.

```
/tmgr.sh
/sqllog.sh
/tpgutil.sh
```

To stop a process that is running in the foreground, press CTRL + C for the active window where the process is running.

5.0   Commerce Configuration

When you use a TouchNet U.Commerce Central solution such as Cashiering or Bill + Payment, you must configure both Payment Gateway and the commerce solution. This allows for a smooth flow of information and transactions so that payment information is recorded correctly and funds are deposited to the correct merchant. Commerce Configuration in the Payment Gateway Operations Center is where you configure this information for Payment Gateway.

From the Payment Gateway Home page, click the Commerce Configuration option in the left navigation menu to view the configuration elements.
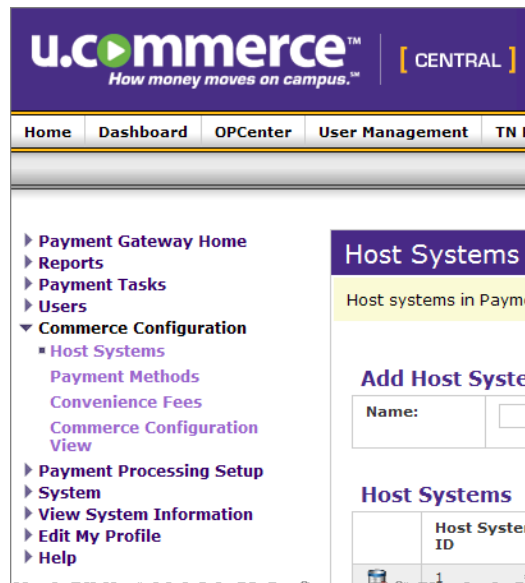
Commerce Configuration menu

5.1   Adding and Maintaining Host Systems

The Host Systems page allows you to:

- Add, rename, or remove host systems.

- Add, rename, or remove host system accounts.

- Link payment methods to host system accounts.

- Link merchants to host system accounts.

- Link host payment methods IDs to host system accounts.

What is a Host System?

Host systems in Payment Gateway are simply categories of host system accounts. Think of them as folders for host system accounts.

The host systems you need in Payment Gateway are determined by the TouchNet U.Commerce Central applications you use, what you use them for, and to some extent, the ERP your school uses. For instance, if your school has TouchNet Bill+Payment, TouchNet Cashiering, and TouchNet Marketplace, you will likely need the following host systems:

> **Important!** This list is not definitive. Your TouchNet implementation specialist will advise you on the proper set of host systems for your school.

TouchNet Bill+Payment Suite	TouchNet Cashiering	TouchNet Marketplace Suite
TBP Student Host System	TC A/R Host System	TMS Host System
TBP Deposits Host System	TC Finance Host System	
	TC Deposits Host System	
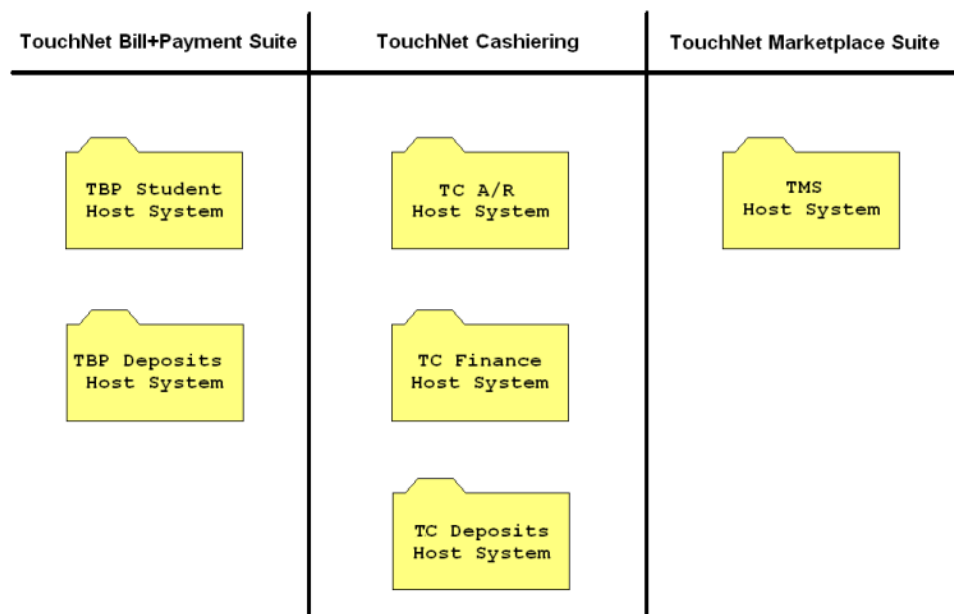
Typical host systems required for all three U.Commerce Central applications

Adding a New Host System

In commerce configuration, you name your host systems so that payment information can be routed to the correct data storage framework.

Bill+Payment typically has two host systems, one for student payments and one for student deposits. TouchNet Cashiering usually has three host systems: one for student payments and charges, one for finance for departmental deposits, and one for student deposits. Marketplace has one host system.

To add a host system, follow these steps. This requires administrator rights.

1   From the Payment Gateway home page, navigate to Commerce Configuration > Host Systems. The Host Systems page displays.

The Host Systems page

2   Enter the name of the new host system in the Add Host System section **Name** field (at the top of the page).

Add the new host system name

3   Click the Add button. The new host system displays in the Host Systems section.

Renaming a Host System

To rename an existing host system, follow these steps. This requires administrator rights.

> ***Important!***   To maintain continuity for campus users of your system, it is best not to change host system names once they are in use.

1   Go to: Commerce Configuration > Host Systems. The Host Systems page displays.

The Host Systems page

2 Click the Change button next to the host system you want to rename.

3 Enter the desired changes in the **Host System Name** field.

Enter the Host System name

4 Click the Save button.

5 Click OK to confirm your changes.

Removing a Host System

Settings in your commerce solution must match settings in Payment Gateway. Do not remove commerce configuration elements that are currently in use by any of your commerce solutions.

> **Important!** Host systems that are currently in use cannot be deleted.

Note: A host system cannot be removed unless the host system accounts associated with it are deleted first. Refer to "Removing a Host System Account" on page 102 for instructions on removing a host system account.

To remove a host system, follow these steps. This process requires administrator rights.

1 Click the trash icon for the host system you want to remove.

2 Click OK to confirm you want to remove the host system.

5.2   Adding and Maintaining Host System Accounts

From the Host System Accounts page you have the ability to add, edit, and remove a host system account. You can also link payment methods to a host system account.

What is a Host System Account?

Host system accounts contain information used to process payments and update bank accounts. This is accomplished by tying one or more payment methods to a host system account and associating a Payment Gateway merchant to that payment method.

Each host system contains one or more host system accounts.

For instance, if your school has TouchNet Bill+Payment Suite, TouchNet Cashiering, and TouchNet Marketplace Suite, you may need the following host system accounts:

> **Important!** This list is not definitive. Your TouchNet implementation specialist will advise you on the proper set of host systems and host system accounts for your school.
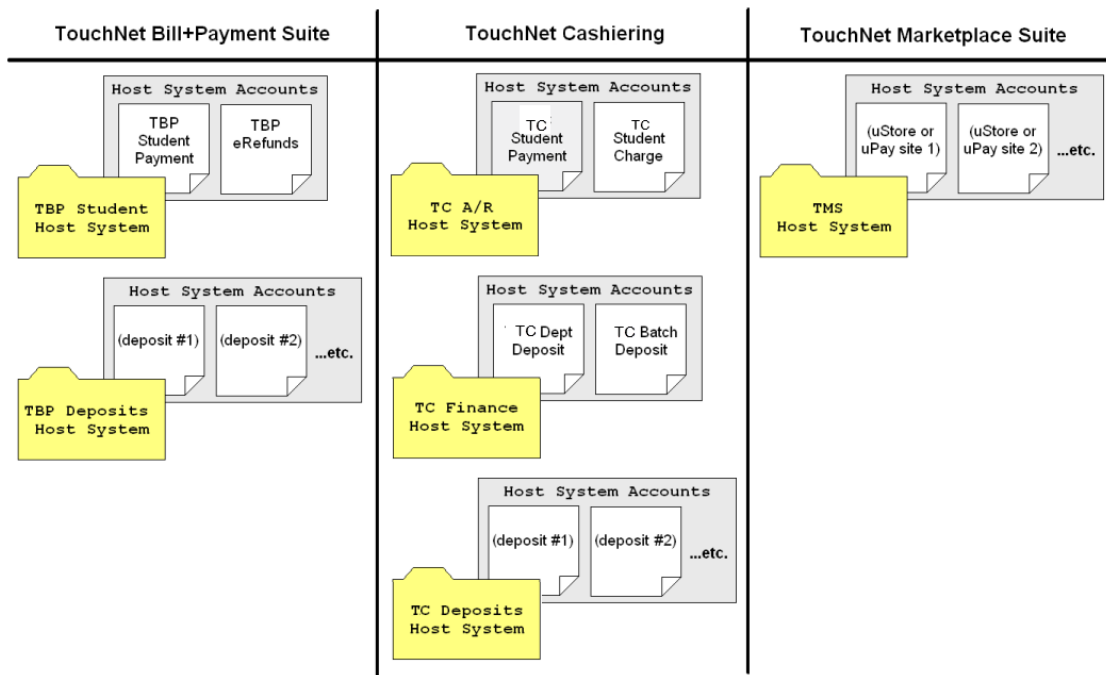
Typical host systems and host system accounts required for all three commerce applications

Adding a New Host System Account

To add a host system account follow these steps. This process requires administrator rights.

1 From the Payment Gateway home page, navigate to Commerce Configuration > Host Systems. The Host Systems page displays.

2 Click the View/Edit Accounts button for the host system for which you want to add an account. The Host System Accounts page displays.

The Host System Accounts page

Before you enter a new HSA, review the Host System field to verify the host system is correct.

2 Enter the name of the new host system account in the **Name** field in the Add Host System Account section at the top of the page.

Add a new host system account

3 Populate the **ERP Account Code** field based on the following:

- Schools running Ellucian™'s Colleague® enter the AR Type for the corresponding account in their host system.

- PeopleSoft schools enter their business unit.

- If your school offers payment plans, enter the code associated with the payment plan.

- If you are a multi-campus school, enter the code associated with each campus or student level.

4   Select the applicable institution from the Institution dropdown list. This list is populated based on the Institutions that were previously created in U.Commerce Central for your multi-campus system.

5   Click the Add button.

Note: Next, you must link payment methods (as well as merchants and host payment method IDs) to the host system account. The only exception is when you have created a student charge host system account for Cashiering. Do not add payment methods in this case.

5.3   Linking Host System Accounts

Linking Host System Accounts

Linking your host system accounts to your institution provides for detailed reporting capabilities down to the institution level. This detail is vital for multi-campus schools; allowing for reporting at the individual institution level rather than the system level. This institution level detail is presented to schools via the U.Commerce Central Dashboard.

You must have administrator rights in order to add an HSA and link it to the appropriate institution.

To link your host system accounts, follow these steps.

1   From the Payment Gateway home page, click the Commerce Configuration link. The Host Systems page displays.

The Host Systems page

2   Click the View/Edit Accounts button next to the host system you wish to link. The Host System Accounts page displays.

Host System Accounts

Host system account added.

Host System: 1 - TCA/R

Add Host System Account

Name	ERP Account Code	Institution
		TNDV

Add

Host System Accounts

	ID	Name	ERP Account Code	Institution	Nbr of payment methods	Actions	
	1	TC Student Payments		TNDV	0	Edit	Link Payment Methods
	2	TC Student Charges		TNDV	0	Edit	Link Payment Methods
Count: 2							

The Host System Accounts page

3   Click the Edit button next to the host system account you wish to link. The Name, ERP Account Code and Institution fields are active and available to change. To link the HSA to the Institution, we will only be reviewing the steps to change the Institution field.

4   Select the applicable institution from the Institution dropdown list. This list is populated based on the Institutions that were previously created in U.Commerce Central for your multi-campus system.

Host System Accounts

	ID	Name	ERP Account Code	Institution	Nbr of payment methods	Actions	
	1	Student Account	CS	TNDV / Unassigned / TNDV	13	Save / Cancel	Link Payment Methods

Select the desired Institution

5   Click the Save button.

In this example, the TouchNet Bill + Payment Banner Student Account HSA is now linked to the TNDV institution within your multi-campus system. Any transactions for this HSA will be reported for this institution on the U.Commerce Central Dashboard. For more information about the Dashboard, see the *U.Commerce Central User Guide*.

Renaming a Host System Account

To rename an existing host system account, follow these steps. This requires administrator rights.

> **Important!** To maintain continuity for campus users of your system, it is best not to change host system account names once they are in use.

1 Go to: Commerce Configuration > Host Systems. The Host Systems page displays.

2 Click the View/Edit Account button for the host system that contains the host system account you want to rename. The Host System Accounts page displays.

Changing the name of a host system account

3 Click the Edit button for the host system account you want to rename.

4 Replace the old name with the new one in the **Name** field.

5 Colleague® users may edit the ERP Account Code, if needed.

6 Click the Save button to save the change, or click the Cancel button to abandon the change and retain the original name.

7 Click OK to confirm the name change.

Editing the ERP Account Code

To edit an existing ERP account code, follow these steps. This requires administrator rights.

1 Go to: Commerce Configuration > Host Systems. The Host Systems page displays.

2 Click the View/Edit Account button for the host system that contains the ERP account code you want to edit. The Host System Accounts page displays.

Host System Accounts

Host system account added.

Host System: 1 - TC A/R

Add Host System Account ?

Name	ERP Account Code ?	Institution ?
		TNDV

Add

Host System Accounts

	ID	Name	ERP Account Code ?	Institution ?	Nbr of payment methods	Actions	
	1	TC Student Payments		TNDV	0	Edit	Link Payment Methods
	2	TC Student Charges		TNDV	0	Edit	Link Payment Methods
Count: 2							

Changing the name of a host system account

3 Click the Edit button for the account code you want to edit.

4 Replace the existing code with the new code in the **ERP Account Code** field.

Host System Accounts

	ID	Name	Conv. Fee Only	ERP Account Code ?	Institution ?	Nbr of payment methods	Actions	
	1	Student Account	☐	CS	TNDV	13	Save Cancel	Link Payment Methods

The ERP Account Code field

5 Click the Save button.

6 Click OK to confirm your change.

Editing the Institution Code

To edit an existing institution that is linked to a host system account, follow these steps. This requires administrator rights.

1   Go to: Commerce Configuration > Host Systems. The Host Systems page displays.

2   Click the View/Edit Account button for the host system that contains the institution code link you want to edit. The Host System Accounts page displays.

Changing the name of a host system account

3   Click the Edit button for the institution code you want to edit.

4   Select the desired institution from the dropdown list.

The Institution field

5   Click the Save button.

6   Click OK to confirm your change.

Removing a Host System Account

Settings in your commerce solution must match settings in Payment Gateway. Do not remove commerce configuration elements that are currently in use in any of your commerce solutions.

Note: Host system accounts that are currently in use should not be deleted.

> **Important!** Consult with TouchNet Customer Care before making changes in your product environment. Certain changes may render one or more of your commerce applications inoperable.

To remove a host system account, follow these steps. This process requires administrator rights.

1   Click the View/Edit Account button for the host system that contains the host system account you want to remove.

2   Click the trash icon for the host system account you want to remove.

3   Click OK to confirm removing the HSA.

> **Important!** This will also remove the linked payment method associated with the HSA.

5.4   Adding and Maintaining User-Defined Payment Methods

User-defined payment methods can be created to address special payment methods that exist at your school, such as campus cards. User-defined payment methods can only be used in TouchNet Cashiering. They are cash-like payment methods that can be linked to specific host system accounts.

The Payment Methods page allows you to:

• View the list of predefined payment methods already available in Payment Gateway.

• Add user-defined payment methods, if needed.

• Link payment methods to host system accounts.

What Is a Payment Method?

A payment method is a form of money that is acceptable for a particular host system account. They typically include cash, credit and debit cards, campus cards, and different types of checks. Each U.Commerce Central solution allows certain payment methods. For instance, Bill + Payment allows only credit card, PINless debit, campus cards, or ACH.

Adding a User-Defined Payment Method

When you set up a commerce solution, some payment methods are pre-loaded into Payment Gateway. You can also define your own payment methods, as long as they are cash or cash-like. For example, your school may sell campus cards that students can use like cash to pay for food or merchandise on campus only. In this case, you may create a campus card payment method so that these purchases can be tracked separately.

Create a user-defined payment method when:

- A method you need is not in the pre-loaded list.

- You will need payments processed using the same payment type but different host payment method IDs (different subcodes or detail codes, for instance).

Note: Payment method settings in your commerce solution must match settings in Payment Gateway. Your commerce solution specifies the use of payment methods named in Payment Gateway.

Payment Methods
Use this page to view the full list of available pre-defined payment methods. It is also used to create user-defined p

Add user defined payment method

Name:		Add

User Defined Payment Methods

	Payment Method Id	Name	Edit
	100	TMS Dept Charge	Rename

Predefined Payment Methods

Payment Method Id	Name	Edit
1	Cash	
2	Credit Card	
3	POP Check	
4	Paper Check	
5	Cashiers Check	
6	Money Order	
7	Travelers Check	
8	webCheck	
20	AmEx	

Payment Methods page

To add a user-defined payment method, follow these steps. This requires administrator rights.

1 From the Payment Gateway home page, navigate to Commerce Configuration > Payment Methods. The Payment Methods page displays.

2 In the **Name** field, enter a payment method name of up to twenty characters.

3 Click the Add button.

Note: Before you can take payments, you must link the payment method to a host system account and specify further information to show how the payment method is used with that account. See "Adding and Maintaining Host System Accounts" on page 95 for more information.

Linking Payment Methods to Host System Accounts

Before you can link payment methods, you must set up the host system and host system account that will use them.

The payment method settings in your commerce solution must match the payment method settings in Payment Gateway. When you take payments using your commerce solutions, you can use only the payment methods that have been linked to the appropriate host system accounts in Payment Gateway.

To link a payment method to a host system account, follow these steps. This requires administrator rights.

1   From the Payment Gateway home page, navigate to Commerce Configuration > Host Systems. The Home Systems page displays.

2   To see the host system accounts for a host system, click the View/Edit Accounts button. The Host System Accounts page displays.

Link the payment method to the host system account

3 Click the Link Payment Methods button of the host system account you want to edit. The Link Payment Methods page displays.

The Host System and Host System Account fields are pre-populated based on your previous selections. Select the desired option from the dropdown list to change either of these fields.

Link Payment Methods

The payment link was added.

| Host System | 1 - TC A/R |
| Account | 1 - TC Student Payments |

Account Information

ID	Account	ERP Account code	Institution
1	TC Student Payments		TNDV

Linked Payment Methods

	Payment Method
	1 - Cash
	3 - POP Check
	4 - Paper Check
	5 - Cashiers Check
	6 - Money Order
	20 - AMEX
	21 - ATM/Debit
	22 - Discover
	23 - Visa
	24 - MasterCard
	25 - DinersClub
	26 - JCB
	27 - CarteBlanche
	28 - ChinaUnionPay
	30 - POP Check

Add Payment Method Link

Payment Method:	ARC Check
TPG Merchant	(TPG Id, Merchant Name, Merchant Type, SubTransCode) 1 | CKMerchant1 | ACH | STC: 0
Host Payment Method Id:	ACHK

Add

Link Payment Methods page

4 Select the applicable payment method that is used to make payments into the host system account from the Payment Method dropdown list.

To set up a payment method for accepting ACH payments, choose WebCheck from the dropdown list. To set up credit card payment methods, select the credit card type (Visa, MasterCard, American Express, Discover, etc.) from the list.

The Payment Method dropdown list

5 Select the Payment Gateway merchant that will process payments from the TPG Merchant dropdown list.

The TPG Merchant dropdown list

6 In the **Host System Method ID** field, enter the Host Payment Method ID your school uses in host system accounts to record payments.

The Host Payment Method ID field

7   Click the Add button. The payment method displays in the Linked Payment Methods section.

Renaming a User-Defined Payment Method

To rename a user-defined payment method, follow these steps. This requires administrator rights.

> **Important!** To maintain continuity for campus users of your system, it is best not to change payment method names once they are in use.

1   From the Payment Gateway home page, navigate to Commerce Configuration > Payment Methods. The Payment Methods page displays.

2   Click the Rename button for the payment method you want to rename.

3   Type the new name in the **Name** field.

4   Click the Save button to save the change.

5   Click OK to confirm the name change or click the Cancel link to abandon the change and retain the original name.

Removing a User-Defined Payment Method

To remove a user-defined payment method, follow these steps. This process requires administrator rights.

> **Important!** Settings in your commerce solution must match settings in Payment Gateway. If you remove a user-defined payment method in Payment Gateway, you must remove that same payment method in your commerce solution.

Note: Payment methods that are currently in use cannot be deleted.

1   From the Payment Gateway home page, navigate to Commerce Configuration > Payment Methods. The Payment Methods page displays.

2   Click the trash icon for the payment method you want to remove.

3   Click OK to confirm the removal, or click Cancel to abandon the change.

5.5   Commerce Configuration View

The Commerce Configuration View allows you to review your institution's host system hierarchy. This page displays the host systems that you have set up for your institution and the associated host system accounts. The ERP account codes, payment methods and the institution ID are also displayed for each host system. This page is view only, no changes to host systems or host system accounts can be made from this page.

To access the Commerce Configuration View from the Payment Gateway Home page, click the Commerce Configuration option in the left navigation menu and click the Commerce Configuration View option. The Commerce Configuration View page displays.

The Commerce Configuration View

To aid in quickly viewing a specific host system, select the desired host system from the View Host System dropdown menu. The page is redirected to the host system you selected. To return to the top of the page, click the Top link.

You can view the commerce configuration information online or export the information as a comma-separated value (CSV) file. The saved CSV files can then be opened in spreadsheet programs.

6.0   Credit Card Payment Processing

The Payment Gateway Operations Center is used to track and manage the credit card payments your school accepts. You will use it to settle batches, look up transactions or batches when resolving issues, process credits, and view reports.

There are some differences in how Payment Gateway works with three credit card processors: Concord EFSnet, MIGS, and Moneris e-Select Plus. If you use one of these processors, you should familiarize yourself with the differences.

Concord EFSnet, MIGS, and Payment Gateway

Concord EFSnet and MIGS are a host-based credit card processors. This means transactions are authorized and settled without using the batch files familiar to users of terminal-based processors. Therefore, some Operations Center tasks and features do not apply to Concord EFSnet and MIGS the same way as to other processors.

What Concord EFSnet and MIGS Users Should Do

Use the Batch Details report to see accurate data about settled transactions.

Moneris e-Select Plus and Payment Gateway

Moneris e-Select Plus is a host-based credit card processor. This means transactions are authorized and settled a little differently than the terminal-based processors. Payment Gateway sends a batch close request to Moneris and compares the totals in the response from Moneris with the batch file. If the transactions match up the file is ready to send, however if the transactions do not match, an error is logged and needs to be corrected. Therefore, some Operations Center tasks and features do not apply to Moneris e-Select Plus the same way as to other processors.

What Moneris e-Select Plus Users Should Do

- Use the Payment Gateway Operations Center, not the Moneris e-Select Plus interface, to process credits and voids or manually enter transactions.

Important! Payment Gateway will not recognize transactions completed through a separate interface.

- Use the Payment Gateway batch scheduling feature instead of the Moneris e-Select Plus interface feature. Disable batch scheduling through Moneris e-Select Plus.

- A full credit is processed as a VOID, if the batch has not already been closed; otherwise it is processed as a CREDIT.

- When a batch close attempt fails to be sent to Moneris, the batch file will not be changed/renamed so that requests to add or close the batch can be added at a future date.

- If a batch failure occurs, contact TouchNet Customer Care for assistance.

6.1   Settling the Pending Batch Manually

Successfully authorized credit card payments are typically batched and settled together.

You can schedule a time for Payment Gateway to automatically submit the current batch for settlement each day or you can settle the current batch manually at any time.

Note: Concord EFSnet and MIGS users, you are not technically scheduling batch settlement. You are scheduling the time to generate the batch details for the previous day's activity. All Concord EFSnet and MIGS users should set a time.

Follow these steps to manually settle a pending batch. This process requires bursar rights.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [credit card merchant] > Settle Batch. The Pending Credit Card Payment page displays.

Pending Credit Card Payments

Use this page to view the pending credit card transactions and to settle the batch manually, if needed.

Pending Transactions for CCMerchant1

Remove	Date▲	Time▲	Type▲	Card▲	Card #▲	Exp. Date▲	Amount▲	Reference #▲	Approval▲	Ancillary Data▲
☐	12/31/2008	10:34:53	PUR	VISA	xxxxxxxxx1111	07/12	100.00	20081231000002	103453	
☐	12/31/2008	10:35:54	PUR	VISA	xxxxxxxxx1111	10/10	100.00	20081231000003	103554	
☐	12/31/2008	11:07:33	PUR	MC	xxxxxxxxx5454	11/09	588.00	20081231000004	110733	B80000003
Remove	Rows: 3						788.00			

Settle this batch

Pending Credit Card Payments page

2   Review the list of pending, authorized transactions.

3 To remove one or more transactions from the batch, mark the appropriate checkboxes, then click the Remove button. Confirm your choice.

4 When you are ready to settle, click the Settle the batch button and confirm your choice. The Settlement Results page reports settlement success or any exception that caused a failed settlement.

The Pending Transactions report shows the same information as the Settle Batch page. On the Settle Batch page, however, bursars can remove transactions or settle the batch. Voided transaction amount (which are removed from the pending batch) appear in red as **0.00**.

Step-by-step information about automating credit card batch settlements is available in Payment Gateway Operations Center online help.

Removing Transactions from the Pending Batch

Payment Gateway allows you to remove a credit card transaction from a pending batch. Alternately, you may choose to credit the transaction in the pending batch, which allows you to make further changes to the charge up until the time of settlement. For instructions, see "Credit Card Credits" on page 122.

Note: Concord EFSnet and MIGS users should not remove transactions as described here. Removing a transaction would have the same effect as issuing a credit.

After removal, you will still see the voided transaction in the pending batch with an amount of 0.00. The pending batch shows the voids so that you can see all batch activity.

To remove one or more transactions from a pending batch, follow these steps. This process requires bursar rights.

1 From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [credit card merchant] > Settle Batch. The Pending Credit Card Payments page displays.

2 Mark the checkboxes of the transactions you want to remove.

3 Click the Remove button.

4 Click Ok to confirm removing the transaction.

After you remove the transaction, you can either settle the batch or exit the page without settling.

Note: Most credit card processors will not unencumber the payer's credit card when processing a void. The amount will be restored to the card after a time period specified by the card issuer.

You can see removed transactions in these reports:

- **Pending Transactions report and the Settle Batch page**—Removed transactions appear with 0.00 amounts, displayed in red.

- **Activity report**—The original transaction displays in the Activity report with the designation **PUR**, or purchase. Another record displays showing the same transaction as a **VOID**. The two records include the same reference number, so you can see that both the purchase and the void belong to the same payment transaction.

6.2   Resubmitting a Failed Credit Card Batch

The Payment Gateway Operations Center is used to track and manage the credit card payments your school accepts. From the Operations Center you can settle credit card batches, resubmit failed batches, process credits, and view reports.

When a credit card payment batch fails, for any reason, designated users are notified via a failed batch email message generated from Payment Gateway. A failed batch notification is also displayed on the U.Commerce Central Dashboard. Once the user with the resubmit failed batch merchant role receives the email notification, they can use the file name displayed in the email to locate the failed batch from the Credit Card Batch Settlement report, review the failed batch details and resubmit it.

Important! Use caution when resubmitting a failed batch. Resubmitting a failed batch may double-charge your customers. Before a failed batch is resubmitted it should be thoroughly researched and verified with your bank to ensure that the batch actually failed and it was not settled successfully by your processor. Remember, resubmitting a failed batch without ensuring that it has not been settled could double-charge your customers.

Refer to the "Configuring Failed Batch Email Settings" section in the *Payment Gateway 6 Technical User's Guide* for information on setting up the email notification.

For instructions on editing a user profile to add the resubmit failed batch role, see "Changing Users' Roles" on page 248.

Credit Card and Debit Card Processors

There are some differences in how Payment Gateway works with the credit card processors. For some processors resubmitting a batch is not allowed. Be sure that your processor allows resubmitting a batch before you attempt it.

Note: The resubmit failed batch fields may not display in your Payment Gateway Operations Center if your processor does not allow for resubmitting a batch.

Determining whether a processor allows resubmitting a batch depends on a combination of the batch type (debit or credit) and the processor type. The following table identifies the available credit card and debit card processors and whether they allow you to resubmit a failed batch based on batch type.

Processor	Credit Card Batch	Debit Card Batch
Concord EFS Net	false	false
FDC Nashville	true	false*
FDC North	true	true
FDC South	true	false
Elavon (Nova)	true	false
GPS East	true	true
MIGS	false	false*
Moneris	false	false
Paymentech	true	false
TSYS (Vital)	true	true

Not applicable since debit is not allow for this processor

Note: Concord EFSnet, Moneris, and MIGS are host-based credit card processors. This means transactions are authorized and settled without using the batch files familiar to users of terminal-based processors. Therefore, the resubmit failed credit card batches feature does not apply to Concord EFSnet, Moneris, and MIGS.

Viewing Failed Credit Card Batches

When a credit card batch fails, an email notification is sent to designated users and a notification is also displayed on the U.Commerce Central Dashboard. The email contains the name of the settle file that failed. Use the settle filename to view the file details on the Credit Card Batch Settlement report. The TPG RC (Response Code) column displays the success-or-fail response code from Payment Gateway. Failed codes are typically -1700, -1800, or -1900 series exception codes.

To view the Credit Card Batch Settlement report, follow these steps.

1 From the Payment Gateway home page, navigate to Reports. The Report Selection page displays.

The Report Selection page

2 Select the Credit Card payment type.

3 Select the Batch Settlement report type.

4 Select the desired begin and end date and time to filter your report. For complete instructions on selecting the date and time filters, see "Running Reports" on page 184.

Note: You can also narrow the results of your report by selecting options from the following search fields:

- Merchant Accounts - to select an individual merchant.

- Optional Search Fields - to select individual applications.

- Credit Card and Debit Card - to select individual credit cards.

5   Click the View Report button. The Credit Card Batch Settlement report displays.

Credit Card Batch Settlement Report

This report summarizes each attempted credit card batch settlement for the date range selected. Use it to review batch success-or-fail responses from the credit card processor and Payment Gateway. Click a batch's number to view batch details.

Close Window   **Summary**

	Payment Count	Payment Amount
Credit Card	77	26,024.74
Signature Debit ❓	5	8.00
Total	82	26,032.74

08/01/2012 00:00 - 08/14/2012 15:38

Merchant	Date	Batch #	Credit Card		Signature Debit		Batch Total		TPG RC
			Count	Amount	Count	Amount	Count	Amount	
MarketplaceCC	2012-08-13 18:00:05	SIM122261800	6	-96.30	0	0.00	6	-96.30	0
Credit Card	2012-08-13 13:20:20	SIM122261320	2	22.01	0	0.00	2	22.01	0
MarketplaceCC	2012-08-10 18:00:16	SIM122231800	2	22.35	0	0.00	2	22.35	0
Credit Card	2012-08-10 13:20:02	SIM122231320	2	4.00	4	7.00	6	11.00	0
MarketplaceCC	2012-08-09 18:00:17	SIM122221800	8	87.45	0	0.00	8	87.45	0
Credit Card	2012-08-09 13:20:18	SIM122221320	5	13,008.00	0	0.00	5	13,008.00	0
MarketplaceCC	2012-08-08 18:00:07	SIM122211800	1	10.56	0	0.00	1	10.56	0
Credit Card	2012-08-08 13:20:09	SIM122211320	2	4.00	0	0.00	2	4.00	0
MarketplaceCC	2012-08-07 18:00:09	SIM122201800	3	26.69	0	0.00	3	26.69	0
Credit Card	2012-08-07 13:20:04	SIM122201320	2	20.50	0	0.00	2	20.50	0
MarketplaceCC	2012-08-06 18:00:14	SIM122191800	4	45.44	0	0.00	4	45.44	0
Credit Card	2012-08-06 13:20:16	SIM122191320	1	12,002.00	0	0.00	1	12,002.00	0
MarketplaceCC	2012-08-03 18:00:03	SIM122161800	5	98.33	0	0.00	5	98.33	0
Credit Card	2012-08-03 11:06:56	SIM122161106	1	10.00	0	0.00	1	10.00	0
MarketplaceCC	2012-08-02 18:00:18	SIM122151800	9	95.10	0	0.00	9	95.10	0

The Credit Card Batch Settlement report

Resubmitting the Failed Batch

To resubmit a failed batch, follow these steps.

> **Important!** Use caution when resubmitting a failed batch. Resubmitting a failed batch may double-charge your customers. Before a failed batch is resubmitted it should be thoroughly researched and verified with your bank to ensure that the batch actually failed and it was not settled successfully by your processor. Remember, resubmitting a failed batch without ensuring that it has not been settled could double-charge your customers.

1   On the Credit Card Batch Settlement report page, using the Batch # field, locate the failed batch that you wish to resubmit.

Note: The file name is displayed in the failed batch email notification and looks something like this: *Settle.RB12345-6789-123-456789*.

Credit Card Batch Settlement Report

This report summarizes each attempted credit card batch settlement for the date range selected. Use it to review batch success-or-fail responses from the credit card processor and Payment Gateway. Click a batch's number to view batch details.

Close Window   **Summary**

	Payment Count	Payment Amount
Credit Card	77	26,024.74
Signature Debit ⓘ	5	8.00
Total	82	26,032.74

08/01/2012 00:00 - 08/14/2012 15:38

Merchant	Date	Batch #	Credit Card		Signature Debit		Batch Total		TPG RC
			Count	Amount	Count	Amount	Count	Amount	
MarketplaceCC	2012-08-13 18:00:05	SIM122261800	6	-96.30	0	0.00	6	-96.30	0
Credit Card	2012-08-13 13:20:20	SIM122261320	2	22.01	0	0.00	2	22.01	0
MarketplaceCC	2012-08-10 18:00:16	SIM122231800	2	22.35	0	0.00	2	22.35	0
Credit Card	2012-08-10 13:20:02	SIM122231320	2	4.00	4	7.00	6	11.00	0
MarketplaceCC	2012-08-09 18:00:17	SIM122221800	8	87.45	0	0.00	8	87.45	0
Credit Card	2012-08-09 13:20:18	SIM122221320	5	13,008.00	0	0.00	5	13,008.00	0
MarketplaceCC	2012-08-08 18:00:07	SIM122211800	1	10.56	0	0.00	1	10.56	0
Credit Card	2012-08-08 13:20:09	SIM122211320	2	4.00	0	0.00	2	4.00	0
MarketplaceCC	2012-08-07 18:00:09	SIM122201800	3	26.69	0	0.00	3	26.69	0
Credit Card	2012-08-07 13:20:04	SIM122201320	2	20.50	0	0.00	2	20.50	0
MarketplaceCC	2012-08-06 18:00:14	SIM122191800	4	45.44	0	0.00	4	45.44	0
Credit Card	2012-08-06 13:20:16	SIM122191320	1	12,002.00	0	0.00	1	12,002.00	0
MarketplaceCC	2012-08-03 18:00:03	SIM122161800	5	98.33	0	0.00	5	98.33	0
Credit Card	2012-08-03 11:06:56	SIM122161106	1	10.00	0	0.00	1	10.00	0
MarketplaceCC	2012-08-02 18:00:18	SIM122151800	9	95.10	0	0.00	9	95.10	0

The Credit Card Batch Settlement report

2 Click the Batch # link. The Credit Card Pending Transaction report displays.

Credit Card Pending Transactions Report

Use this merchant-specific report to view the current batch. It shows all payments and credits that have been authorized and a settlement.

Back to Batch Settlement Report

Summary

	Count	Amount
Total	1	0.91

settle.RB41613-2012-024-161318 for Credit Card

Date	Type	Card	Card Nbr	Exp. Date	Amount	Reference #	Approval	Ancillary Data
01/24/2012 16:07:47	PUR	DISC	6666	01/13	0.91	20120124000000	160747	

Resubmit batch

Note: Various issues can cause Payment Gateway to report a batch failure when the processor settled the batch successfully. Before resubmitting this batch you must contact your processor and confirm that this batch was not settled to ensure this batch is not processed twice.

The Credit Card Pending Transactions report

3 The batch details display on the page. Before resubmitting the failed batch, be sure that you have thoroughly researched the batch and you have contacted your processor to confirm that the batch was not settled successfully.

Note: In the example shown, the batch only includes one transaction.

Note: If a "no rows returned" message displays on this page, click the Back to Batch Settlement Report button and search for the batch by modifying the begin and end date to redisplay the failed batch file.

4 Click the Resubmit batch button.

5 A window displays prompting you to verify you have contacted your processor. Click OK to continue. The batch is resubmitted immediately.

By clicking 'OK' I verify that I have contacted my processor and confirmed that this batch was not processed.

OK **Cancel**

6 Once the failed batch has been resubmitted, you can review the Credit Card Batch Settlement report to verify the batch was successfully submitted. A notice at the top of the report page indicates that the batch settlement was successful.

Note: If the batch is not successful after resubmitting it, users will be notified again via email and the Dashboard. Contact TouchNet Customer Care for assistance.

Viewing the Resubmit Failed Batch File Activities

You can use the User Audit Log to view user activity in the Operations Center. To view the resubmit failed batch activities, you can filter the User Audit Log by the Resubmit Failed Batches File action. You can also filter the resubmit batch activities by an individual user.

To view resubmit failed batch activities, follow these steps.

1   From the Payment Gateway home page, navigate to Users > User Audit Log. The User Audit Log displays.

The User Audit Log

2   Enter the desired beginning and ending date and time in the date range fields. The current date defaults in both the begin and end fields.

3   In the **Select User** field, select the desired user from the dropdown list. The default is all users.

4   In the **Select Action** field, select the Resubmit Failed Batch File from the dropdown list.

The Select Action dropdown menu

5   Click the View Log button. The user audit log results appear.

The User Audit Log results

6.3   Credit Card Credits

You can process a credit before or after the initial credit card payment transaction is settled. When you enter a credit, you can modify the adjusted amount up until the time the payment is settled.

Payment Gateway limits the amount you can credit so it is never greater than the original purchase amount. Once you have settled a credit, Payment Gateway limits further credits to the amount currently settled. (For example, if a $10 credit is issued on a $100 transaction, future credits are limited to a total of $90.)

Note: Remember, purchases are funds that flow into your accounts; credits are funds that flow back into the cardholder's account.

Notes on Credits

Credits, partial reversals, and voids

Refunded amounts are submitted to your credit card processor as credits, partial reversals, or voids, depending on the amount of the credit and whether it has been settled. When you process a credit, Payment Gateway automatically processes the correct type of refund for the payment and for your credit card processor.

> ***Important!*** TouchNet Payment Gateway Operations Center cannot be used to credit transactions taken or processed through non-TouchNet applications.

Credits disallowed before settling

Some credit card processors will not allow you to change the authorized amount before settling. In those cases, you must settle first, then process a credit against the settled amount.

Processing a Credit

Credit card credits are processed using the Manage Credit Payments screen.

To process a credit, follow these steps. This requires either bursar rights or process credit rights.

1 From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [credit card merchant] > Manage Credit Payments. The Credit Card Payment Search page displays.

2 Click the calendar icon to select the desired begin and end date range. You can also select one of the following date options:

- Today - click the today button to search for credit card payments for the current day.

- Last 24 hours - click the Last 24 hours button to search for credit card payments for the last running 24 hours.

- Year to date - click the Year to date button to search for credit card payments for the last twelve months.

3 Enter any applicable card information to narrow your search.

4 Click the Search button. The Search Results page displays.

5 Locate the payment and click its Reference #. The Process Credit Card Credit page displays.

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appr
Credit button. Click the Preview Credit button to see the affects of the proposed credit.

Search again **Back to transaction list**

Payment Details

Transaction date/time:	10/01/2008 16:28:30
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxxx1111
Authorization reference number:	20081001000000
Ancillary data:	CC1009
Current status:	Settled
Settled balance:	$500.00
Pending activity:	$0.00
Adjusted balance:	$500.00
Adjusted amount (in dollars):	$_____ (example: 25.95)
--OR-- Credit amount (in dollars):	$_____ (example: 25.95)

Process credit **Preview credit** **Reset**

Preview Credit

New Adjusted Amount: $_____   Apply Credit of: $_____

Activity

Date	Time	Type	Amount	Approval	Ancillary Data	TPG RC
10/01/2008	16:28:30	PUR	500.00	162830	CC1009	Success(0)

Display failed activity: ⦿ No ◯ Yes

Settlement History

Date	Time	Type	Amount	Batch #	Ancillary Data	TPG RC
10/01/2008	16:59:36	PUR	500.00	SIM082751659	CC1009	Success (0)
Settled balance:			500.00			

Process Credit Card Credit page

6 Credits may already have been processed for the transaction. Review the Activity and Settlement History sections at the bottom of the page before proceeding.

7 Edit the ancillary data if you want to record information about the credit. Ancillary data displays in Payment Gateway reports. The original ancillary data will still be shown with the purchase record.

8 Adjust the amount to charge by entering an amount in either the **Adjusted Amount** field or the **Credit Amount** field.

- In the **Adjusted Amount** field, enter the new amount to charge.

  Example: If the original charge was $15.50 and the charge has settled, an Adjusted Amount entry of 10.00 results in a $5.50 credit. If the original charge has not settled, the net result is a $10.00 charge with no credit.

  An entry of 0.00 is processed as a void if before settlement of the original amount and as a full credit if after settlement.

  For an additional example, see "Example – Credits Using the Adjusted Amount" on page 128.

- In the **Credit Amount** field, enter the amount to credit the card.

  Example: If the original charge was $100.00 and the charge has settled, a Credit Amount entry of 20.00 results in a $20.00 credit. If the original charge has not settled, the net result would be an $80.00 charge with no credit.

  An entry of 100.00 is processed as a void if before settlement of the original amount and as a full credit if after settlement.

  For an additional example, see "Example - Credits Using the Credit Amount" on page 129.

9 Click the Preview Credit button to see how much money will be charged to the card and how much will be returned to the cardholder after the credit.

10 When everything has been entered correctly, click the Process Credit button.

11 Click OK to confirm the credit.

Process Credit Fields

Credit card credit fields and examples

Transaction date/time
Date and time that the transaction was authorized.

Payment type
The type of payment.

Card type
The type of credit card used for the purchase.

Credit card number
Credit Information about the credit card used for the purchase, displaying only the last four digits of the card number for security reasons.

Authorization reference number
Unique transaction number assigned by Payment Gateway. (For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number).

Ancillary data

Information about the payer or the transaction, i.e., a payer's ID number. This data is typically passed from your payment application to Payment Gateway. If your credit card processor places limits on AVS data, the ancillary data will include up to the number of characters allowed.

Current status

Show the current status of the transaction, either AUTHORIZED, PENDING, SETTLED, CREDITED, or VOIDED.

Settled balance

Last settled balance for the transaction. It will be $0.00 if the transaction has not yet been settled, a void has been settled for it, or it has been credited for the full amount and settled. If a void has been settled, it displays in the Activity.

Pending activity

Transaction amount waiting to be settled. Pending Activity of $0.00 occurs when the transaction has no pending activity, a void has been entered, or it has been credited for the full amount and settled. If a void is entered but not yet settled, it shows the last pending settle amount.

Adjusted balance

Amount currently charged to the card, including any credits, partial reversals, or voids that have not yet been settled.

Adjusted amount (in dollars)

Enter the adjustment amount in dollars and cents.

Credit amount (in dollars)

Enter the credit amount in dollars and cents.

Example – Credits Using the Adjusted Amount

Here, a purchase of $100.00 has been made. The user has entered $90.00 in the **Adjusted Amount** field. The Preview Credit button has been clicked, and we see that the card will be credited $10.00.

How to get to this page:

Payment Tasks > Merchant Administration > [credit card merchant] > Manage Credit Payments

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

Search again **Back to transaction list**

Payment Details

Transaction date/time:	12/31/2008 10:35:54
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxxx1111
Authorization reference number:	20081231000003
Ancillary data:	process credit example
Current status:	Pending
Settled balance:	$0.00
Pending activity:	$100.00
Adjusted balance:	$100.00
Adjusted amount (in dollars):	$ 90.00 (example: 25.95)
--OR-- Credit amount (in dollars):	$ (example: 25.95)

Process credit **Preview credit** **Reset**

Preview Credit

New Adjusted Amount: $ 90.00   Apply Credit of: $ 10.00

Entering an adjusted amount for a credit card transaction - example

**Example -
Credits Using
the Credit
Amount**

Here, a purchase of $100.00 has been made. The user has entered $20.00 in the **Credit Amount** field. The Preview Credit button has been clicked, and we see that the card will be credited $20.00.

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

| Search again | Back to transaction list |

Payment Details

Transaction date/time:	12/31/2008 10:34:53
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxxx1111
Authorization reference number:	20081231000002
Ancillary data:	process credit example
Current status:	Pending
Settled balance:	$0.00
Pending activity:	$100.00
Adjusted balance:	$100.00
Adjusted amount (in dollars):	$ (example: 25.95)
--OR-- Credit amount (in dollars):	$ 20.00 (example: 25.95)

| Process credit | Preview credit | Reset |

Preview Credit

New Adjusted Amount: $ 80.00   Apply Credit of: $ 20.00

Entering a credit amount for a credit card transaction - example

**Viewing
Previous Credit
Activity**

You can view credit card transaction history using the Manage Credit Payments screen.

To view the previous credit card activity on the Manage Credit Payments screen, follow these steps.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [credit card merchant] > Manage Credit Payments. The Credit Card Payment Search page displays.

2   Select the date range and another criteria that will help narrow the search.

3   Click the Search button. The Search Results page displays.

4   Locate the payment and click its Reference #. The Process Credit Card Credit page displays.

5   Review the Activity and Settlement History sections at the bottom of the page. They show a record of attempted, successful, and settled transaction activity.

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

Search again   **Back to transaction list**

Payment Details

Transaction date/time:	12/31/2008 09:53:43
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxxx1111
Authorization reference number:	20081231000001
Ancillary data:	tuition
Current status:	Settled
Settled balance:	$5,800.00
Pending activity:	$0.00
Adjusted balance:	$5,800.00
Adjusted amount (in dollars):	$ _____ (example: 25.95)
--OR-- Credit amount (in dollars):	$ _____ (example: 25.95)

Process credit   **Preview credit**   **Reset**

Preview Credit

New Adjusted Amount: $ _____   Apply Credit of: $ _____

Activity

Date	Time	Type	Amount	Approval	Ancillary Data	TPG RC
12/31/2008	09:53:43	ADJ	5,800.00	095252	tuition	Success(0)
12/31/2008	09:52:52	PUR	6,500.00	095252	tuition	Success(0)

Display failed activity: ⦿ No ○ Yes

Settlement History

Date	Time	Type	Amount	Batch #	Ancillary Data	TPG RC
12/31/2008	09:54:11	CR	-700.00	SIM083660954	tuition	Success (0)
12/31/2008	09:53:07	PUR	6,500.00	SIM083660953	tuition	Success (0)
Settled balance:			5,800.00			

Example of credit card transaction activity and history

Voiding a Payment Before Settlement

To void a payment, process a zero-dollar amount for the payment. To do so, enter 0 in the **Adjusted Amount** field when you process the credit (or enter the full amount in the **Credit Amount** field). In your reports, it will look the same as if you removed a transaction from the pending batch. The payment is voided and nothing appears on the cardholder's account.

Note: If a payment has been voided but not settled, its Pending Activity and Adjusted Balance will both be $0.00.

Viewing Credits in Reports

To see credits before settlement, use these reports:

- **Activity Report**

  One record shows the originally charged amount. For reversals (a credit processed before the transaction was settled), another record shows the new amount charged with a transaction type of **REV**, or partial reversal. The same reference number and approval code appear in both records. For voids (when the credit is for the full amount), the type is **VOID**.

- **Pending Transactions Report**

  Shows only the currently charged amount.

To see credits after settlement, use these reports:

- **Activity Report**

  One record shows the originally charged amount. Another shows the new amount with a transaction type of **CR**, or credit. The same reference number and approval code appear in both records.

- **Batch Settlement Report**

  The batch total is reduced by the amount returned to the cardholder's account.

- **Batch Details Report**

  For credits, the payment record shows a transaction type of **CR**, or credit. The amount returned to the cardholder's account is shown as a negative dollar amount.

  For reversals, the payment record shows a transaction type of **PUR**, or settled purchase, with the amount charged at the time of settlement. The amount shown is not the amount removed from the purchase; it is the new amount charged to the card.

  For voids, the payment record shows type **VOID**.

6.4   Single Credit Card Authorizations

> ***Important!*** Single authorization amounts are not transmitted to your host system records. If you charge a single authorization amount to a cardholder's account, you must update that payer's account in your host system.

For single credit card authorizations, a Single Authorization Usage Agreement screen displays prior to entering each single credit card authorization. You must accept the terms and conditions of the agreement

before you can proceed with a single authorization. This agreement was added for PCI PA-DSS compliance requirements.

When you process a single authorization, you enter all the credit card information that a cardholder would have entered through your online payment application. If you use single authorizations to test payment transactions, you must use a valid card number. You may use a test credit card number provided by your bank.

Note: For test transactions, TouchNet suggests that you always include "test" or a similar indicator in the ancillary data. This will help you locate test transactions in your reports.

Important! Don't batch transactions using test credit cards with real credit card transactions. Close the test batch before running the real transactions.

Single authorization example

Step-by-step information about single credit card authorizations is available in Payment Gateway online help, including:

- How to process and settle single credit card authorizations.

- How to add an authorized transaction to a batch.

- How to check the settlement status of an authorization.

7.0   Processing ACH Transactions

TouchNet Payment Gateway includes features and functions used to process ACH payments. If your license includes ACH processing, then you can accept online payments from personal checking or savings accounts and use Payment Gateway to process the ACH transactions.

Only U.Commerce Central applications can send ACH payments to Payment Gateway. When the ACH payment transactions are sent to Payment Gateway from the U.Commerce Central applications, Payment Gateway prepares the batch file that is sent to the bank. Once sent to the bank, your payment transactions are processed and settled directly into your bank account. TouchNet does not handle the ACH funds nor add time to the settlement process. Your bank also notifies you directly.

7.1   ACH Transaction Overview

A user who submits an ACH payment through a TouchNet U.Commerce Central solution (such as Marketplace, Bill+Payment, or Cashiering) enters required information: the name and address from the checking or savings account, the payment amount, and the bank account's routing and account numbers.

After Payment Gateway validates the routing number, the user must explicitly authorize the transaction by accepting the ACH payment agreement. The user's payment information, the agreement text, and the time and date of the agreement are encrypted and saved in the Payment Gateway databases.

The Payment Gateway user with bursar rights generates ACH files from the submitted payment information and sends this information to a bank.

The following diagram shows the typical work flow for processing ACH transactions.

Payment Gateway

You record returned transactions and NOCS in Payment Gateway Operations Center and reinitiate transactions that can be retried

Customers make ACH payments through commerce applications like Cashiering, Marketplace or Bill+Payment

Pending check payments appear in the ACH Pending Transactions Report

Online ACH Payment

ACH Pending Transaction Report

Pending transactions are batched into a daily ACH file

Your bank sends you information about returned transactions and NOCS

ACH File

BANK

Your bank deposits successful transactions into your account

You mark the ACH File as settled in the Payment Gateway Operations Center ACH File Report

Bank Statement

ACH File Report

The ACH Transaction Process in Payment Gateway

7.2   Generating and Reviewing ACH Files

To process ACH payments you generate ACH files and send them to your bank using the method your bank recommends. These ACH files are written in the standard format used by banks and described by the current NACHA Operating Rules and Guidelines.

The Operations Center also allows you to mark ACH files as settled, regenerate ACH files, and reinitiate eligible payment transactions rejected for reasons such as insufficient funds.

Payment Gateway is automatically configured not to create ACH files on Saturdays and Sundays. Weekend transactions are automatically batched into the Monday ACH file. Your Payment Gateway may be configured not to create ACH files on Federal Reserve holidays as well. If it does not skip holidays and you would prefer that it did, contact TouchNet for assistance.

Use the Manage ACH File feature to look up an ACH file for further processing, including regenerating the file or marking the file as settled.

You can also look up a file using the ACH File report, but you will not be able to perform further processing on the file.

Looking Up ACH Files

To look up an ACH file, follow these steps. This requires process return file rights.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH File. The ACH File Search page displays.

2   Choose the date range (required). The default search is month-to-date.

3   Enter the ACH File ID (optional) in the **Field Id** field.

4   Click the Search button. A list of ACH files for the selected date range displays on the ACH File Search Results page.

Looking Up ACH Transactions

To view ACH payment transaction details, follow these steps. This requires process return file rights.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments. The ACH Payment Search page displays.

2   Enter the date range and any additional information that will help Payment Gateway search for the transaction.

or

If you know the transaction ID for the ACH payment, enter the transaction ID number in the **Reference number\Transaction id** field.

3   Click the Search button. The ACH Payment Search Results page displays.

Note: If there are multiple files that meet the criteria, the ACH File listing displays. You must click on the Transaction ID link to view the individual ACH transaction entries.

The ACH Payment Search Results page

4   Click the Trans ID link for the transaction you want to view. The ACH Payment Details page displays.

Note: If only one transaction is found, you are taken directly to its details page.

ACH Payment Details page

Payment Details

The following information displays on the ACH Payment Details page.

Transaction ID
Numeric transaction identifier assigned by Payment Gateway.

Date
The date and time the original purchase was made.

App
Name of the TouchNet application where the payment originated.

TPG Merchant
Name of the merchant for the transaction.

TPG Merchant SubTransCode
Unique identifier code assigned to the Payment Gateway merchant.

Amount

Amount of the payment.

Name

Payer's name as entered with the payment.

Account Type

Checking or Savings.

Origin (Standard Entry Code)

SEC code for the method of payment presentment.

Memo

Student ID number (if available) and any information entered with the payment.

Payer ID

The user ID of the person initiating the payment transaction.

Institution Unit

Institution level code linking to a Host System Account.

Status

Status of the transaction (UNSETT, WAIT, RETURN, SETTLED, NOC, VOIDED, REMOVED).

Return or NOC Reason

The reason the transaction was returned or the NOC reason.

Reinitiations

Number of attempts to reinitiate the payment. Maximum of two attempts allowed.

Agreement

Click the View agreement link to view the ACH payment agreement completed by the user authorizing the transaction.

Account restricted

Yes, indicates the bank account for this payment is on the Payment Gateway restricted accounts listing.

Parent Transaction

Indicates this ACH payment transaction is related to a parent transaction.

Return and Restrict

Mark transaction with NOC or return code

The return reason code. If the code begins with an R, the transaction was rejected (possibly because of insufficient funds). If the code begins with a C, the transaction was returned as a notification of change to the account. Follow your bank's guidelines for handling NOCs.

Add to restricted account list

Click the Yes button to add this bank account to the Payment Gateway restricted accounts listing. The restriction is specific to the payment's account type (checking or savings). Click the Apply button to add the account to the Payment Gateway restricted accounts listing. For more information on how to handle restricted accounts, see "Restricting an Account Manually " on page 160 and "Restricting Accounts Automatically " on page 161

History

Date

The date and time the action was taken.

Type

Type of ACH payment processed, as provided by NACHA rules. The most common type is PUR (purchase).

Amount

Amount of the payment.

Reinintiated Count

Number of times the transaction has been reinitiated on accounts that were previously rejected with reasons that allow reinitiation.There is a maximum of two reinitiation attempts.

Action

Description of an action that has been taken on the transaction.

Trx Status

Status of the transaction (UNSETT, WAIT, RETURN, SETTLED, NOC, VOIDED, REMOVED)

Reject Msg

Return number and description.

Generating the Current ACH File

To submit ACH payments to your bank, you must first generate the ACH file. You can generate an ACH file manually, as described here, or you can schedule ACH files to be generated automatically at a specific time each day.

Generating an ACH file manually requires bursar rights.

To create the ACH file, follow these steps.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Generate ACH file. The Pending ACH Payments page displays. A listing of all the pending ACH payments displays.

Pending ACH Payments

Use this page to batch pending transactions into an ACH file. Click any Trans ID number to view Transaction Details.

Summary

	Count	Amount
Total	4	142.64

Pending Transactions

Remove	App	Merchant	Date	Origin	Type	Trans ID	Amount	Name	Payer ID	Memo
☐	Payment Gateway	ACH	04/12/2012 10:25:21	BOC	PUR	373	35.66			Ancillary Data
☐	Payment Gateway	ACH	04/12/2012 10:25:23	BOC	PUR	374	35.66			Ancillary Data
☐	Payment Gateway	ACH	04/12/2012 10:25:25	BOC	PUR	375	35.66			Ancillary Data
☐	Payment Gateway	ACH	04/12/2012 10:26:30	BOC	PUR	376	35.66			Ancillary Data

Remove Selected   **Generate ACH file**

☑   Use File Cutoff Time?

File CutOff Time: 10:27:16   ?

File CutOff Offset: 0   ?

The Pending ACH Payments page

2   If you want to remove a transaction from the generated file, mark the checkbox in the Remove column to the left of the desired transaction.

Note: For information on removing ACH transactions from the batch, see "Removing a Transaction from a Generated ACH File" on page 144.

3   You can also create a manually generated ACH file and include transactions from a specific timeframe by selecting a specific cutoff time. To select a cutoff time, mark the **Use File Cutoff Time?** checkbox.

The File Cutoff fields

4   Enter the desired cutoff time in the **File Cutoff Time** field. Enter the time in military time 00.00.00 (two digit hour, two digit minutes, two digit seconds). This is the timeframe for when transactions in the ACH file should be cutoff.

5   To include ACH transactions in a number of days before the cutoff, enter the number of days to before the cutoff in the File Cutoff Offset field. Zero days (0) is the default, enter 1 for yesterday, 2 for two days prior, etc.

6   Click the Generate ACH file button.

7   Click OK to verify you wish to generate the ACH file.

Note: Each time you generate the ACH file, it contains all transactions that have not been captured previously in an ACH file. It also contains the configuration information needed by the bank to process the file.

ACH file successfully generated

Each ACH file name includes the unique, seven-digit, sequential number that identifies the file.

For step-by-step information about how to automatically generate ACH files see Automatically Generating ACH Files below. These steps are also available in Payment Gateway online help.

Note: Payment Gateway does not impose upper or lower limits on the number of transactions within an ACH file.

> *Important!* For security reasons, TouchNet recommends that you delete the ACH file from your location after sending it to the bank. You should use a secure wipe tool type cleaning program such as TouchNet's Seek-N-Secure™ to delete ACH file.

You can regenerate any ACH file. For details, see "Post-Settlement Processing of ACH Files" on page 145.

Automatically Generating ACH Files

You can configure Payment Gateway to automatically generate ACH files at a scheduled time each day. Before you do this, you should know:

- Payment Gateway can automatically generate your ACH file but it cannot send the file to your bank. You must send the file in the way that your bank expects it, which varies by institution.

- Even if you have an automatic ACH batch time scheduled, a user with bursar rights can still generate an ACH file at any time.

Follow these steps to set an automatic, daily ACH file generation time. You must have administrator rights to do this.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > ACH > Merchant. The ACH - Merchant Configuration page displays.

2   Choose the correct ACH merchant from the Current Merchant dropdown list.

3   Scroll down to find the **Batch Time** field. Enter the time you want Payment Gateway to generate the daily ACH file.

Use military format (for example, 11:00 p.m. is entered as 23:00). Also, DataCenter customers must be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

To turn off automatic ACH file generation, enter OFF.

Time to Run Batch	Batch Time Format
2:30 a.m.	02:30
1:00 p.m.	13:00
12:15 a.m.	00:15
No automatic batch scheduled	OFF

Batch Schedule Time Examples

4   Click the Save Changes button.

5   Stop and restart Payment Gateway. If your TouchNet solutions are hosted on campus, see "Starting and Stopping Payment Gateway" on page 89. If your TouchNet solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

<table>
<tr><td rowspan="2" style="vertical-align:top">Voiding an
ACH Payment</td><td>You can remove a pending ACH transaction, even if it is already included in a generated ACH file as long as the ACH file has not been sent to the bank.</td></tr>
<tr><td>Removing a transaction voids the ACH payment in reports and in the ACH file.</td></tr>
</table>

Removing a Pending ACH Transaction

To remove an ACH payment from pending transactions, follow these steps. This process requires bursar rights.

1   From the Payment Gateway home page, navigate to the Payment Tasks > Merchant Administration > [ACH merchant] > Generate ACH File. The Pending ACH Payment page displays.
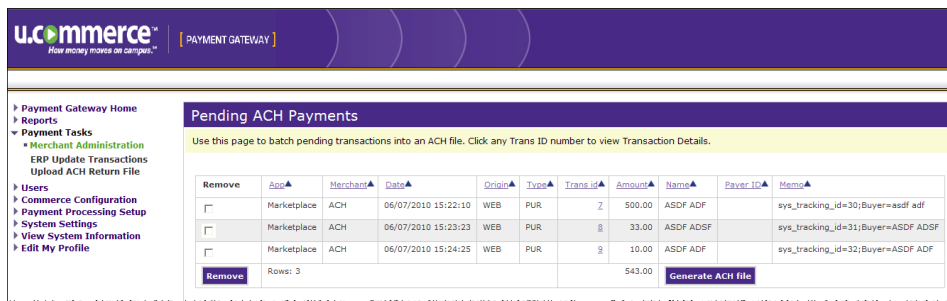
The Pending ACH Payments page

2   In the Pending ACH Payments list, locate the transaction to be removed.

3   Mark the Remove checkbox.

4   Click the Remove button.

5   A confirmation window displays. Click OK to confirm removal of the pending transaction.

Important! Removing a transaction from the ACH file removes it from the next ACH file regeneration, but it does not remove the transaction from the ERP.

Note: The transaction information still displays but the status is changed to VOIDED and the totals reflect the removal.

Removing a Transaction from a Generated ACH File

You can remove an ACH transaction from an ACH file as long as the file has not yet been sent to the bank.

> **Important!** If you remove a transaction from a generated file, always regenerate the file.

To remove an ACH payment from a generated file, follow these steps. This process requires bursar rights.

1 From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH File. The ACH File Search page displays.

The ACH File Search page

2 Click the Begin and End Date calendar icon and select the desired date range.

Note: If you know the ACH File ID, you can enter it and search for that file only.

3 Click the Search button. The ACH File Search Results page displays.

4 Click the ACH File ID link for the file that contains transactions to be removed. The ACH File Details page displays.

The ACH File Details page

5 Locate the transaction to be removed and mark the Remove checkbox.

6 Click the Remove button and click OK to confirm your choice.

Note: If the Remove checkbox is not displayed, the transaction's status does not allow for removal.

7 Click the Regenerate File button and click OK to confirm your choice.

The amount of the removed transaction displays in red after the file is regenerated.

7.3   Post-Settlement Processing of ACH Files

Banks use a variety of methods to confirm and notify you about successful and rejected ACH transactions. Typically, your institution will use the same method of confirmation currently used in paper check processing.

When you receive the ACH file from your bank, save the ACH file using your current processes. The saved location and the file name are used to upload the ACH return file in Payment Gateway.

When you need to perform further processing for your ACH files, you can:

- Regenerate your ACH file if it was initially rejected due to incorrect header information. See "Regenerating an ACH File" on page 156, for more information.

- Mark ACH files as "settled." For more information, see "After your bank has processed the ACH transactions and you have removed rejected transactions from your ACH file, you must mark the ACH file as settled." on page 146.

After your bank has processed the ACH transactions and you have removed rejected transactions from your ACH file, you must mark the ACH file as settled.

> **Important!** Make sure you complete all processing of the ACH file and the transactions contained in it before marking the file as settled. Once an ACH file is settled, neither it nor the files in it can be altered in any way.

To remove a rejected transaction from an ACH file, see "Removing a Transaction from a Generated ACH File" on page 144.

Marking an ACH File as Settled

To mark an ACH file as settled, follow these steps. This process requires bursar rights.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH File. The ACH File Search page displays.

2   Choose the date range (required). The default search is month-to-date.

3 Enter the ACH File ID, if known (optional).

4 Click the Search button. A list of ACH files for the selected date range displays.

5 Select the Mark as Settled checkbox for the desired file.

ACH File Search Results

Use this page to mark processed ACH files as settled and to regenerate ACH files that were initially rejected due to incorrect header information. To download an ACH File, click the ACH File name. Click any ACH File ID to view file details.

[Search for ACH file]

Current merchant: CK Merchant1

08/01/2008 to 09/30/2008

Merchant▲	Date▲	Time▲	ACH File ID▲	File Name▲	Current File		Operations	
					Count ▲	Amount ▲	Mark as settled	Regenerate file
CK Merchant1	09/11/2008	17:15:20	1	tpgc0000001.ach	16	5,617.99	Settled	
CK Merchant1	09/12/2008	17:15:06	2	tpgc0000002.ach	20	6,942.99	Settled	
CK Merchant1	09/15/2008	17:15:15	3	tpgc0000003.ach	21	7,042.99	Settled	
CK Merchant1	09/19/2008	17:15:23	7	tpgc0000007.ach	22	7,139.99	Settled	
CK Merchant1	09/23/2008	17:15:16	8	tpgc0000008.ach	23	7,154.99	Settled	
CK Merchant1	09/24/2008	17:15:04	9	tpgc0000009.ach	26	14,175.00	Settled	
CK Merchant1	09/25/2008	17:15:19	10	tpgc0000010.ach	29	5,499.99	☑	☐
Rows: 7					157	53,573.94	[Mark as settled]	[Regenerate file]

Marking an ACH file as settled

6 Click the Mark as Settled button.

7 Click OK to confirm your settlement selection. The transaction is marked as Settled.

> **Important!** Once an ACH file has been marked as settled, you cannot reverse its status to pending, you cannot perform further actions on transactions on the file, and you cannot regenerate the file.

7.4   Processing a Returned ACH Payment

If the bank returns an ACH-standard file detailing returned transactions, you can upload the ACH return file and review the returned transactions. If the transaction was rejected for a reason that allows reinitiation, such as insufficient funds, you can reinitiate the transaction. When you build and send the next ACH file, reinitiated transactions will be submitted with that file. To process an ACH return file, you must have the process return file role.

Current NACHA guidelines allow a total of three submissions for a payment transaction. The ACH Payment Details page and the ACH Rejections report shows the number of times a payment has been submitted. For details about the ACH Rejections report, see "ACH Reports" on page 221.

Note: The ACH transaction ID is required for this process. Your bank's ACH-standard information will include the transaction ID, which may be labeled as the "individual identification number."

If your bank rejects an ACH file, the file probably contains incorrect header information. If your ACH file is rejected for this reason, correct the information in your ACH merchant configuration before you regenerate the ACH file. See "Editing and Maintaining Existing Merchants" on page 71 for information about editing existing merchant configurations. DataCenter customers should contact TouchNet customer care for assistance.

Note: If your bank indicates that an invalid payment transaction within the ACH file has caused the entire file to fail, please contact TouchNet Customer Care for assistance in resolving the problem.

Returned ACH Transactions

The bank may return one of two types of codes for a transaction.

- If the code begins with a C (Notification of Change), the ACH payment has been processed successfully. It is not rejected, but was submitted with incorrect data. The transaction has been settled.

- If this code begins with an R (Return), you can reinitiate the ACH payment if it is eligible after you have marked it as returned in the Operations Center.

Note: Follow your bank's guidelines when making changes to account information related to NOC.

It is important to record the return codes for returned ACH transactions in Payment Gateway to ensure the accuracy of reports. When recorded properly, returned transactions are removed from the ACH file information and are not shown in the ACH File or ACH File Details reports. Transactions marked with a C code are not rejections and therefore do not appear in the ACH Rejections report.

Understanding NOC Codes

Some payment transactions may receive a status code of NOC from the bank. NOC stands for Notification of Change. A NOC does not represent a failed financial transaction. It is a notification that a correction was made to some data associated with the transaction during settlement.

When a payment receives a NOC status code, you should examine the reason for the code. For example, you may receive a NOC code as a result of a mistyped account number. Follow your bank's guidelines when making changes to account information related to NOC.

7.5   Uploading the ACH Return File

When the return file is sent to your school from the bank, save the return file using your school's procedures. Refer to your bank's guidelines for handling NOC files. TouchNet can only accept files with the format specified by NACHA.

You must have the Process Return File role to upload and process an ACH NACHA return file.

To upload the ACH return file, follow these steps.

1   Access Payment Gateway and from the Payment Gateway home page, navigate to Payment Tasks > Upload ACH Return file. The Upload ACH Return File page displays.

2   Click the Browse button to locate and select the desired return file. The return file name is displayed in the **ACH returns file to upload** field.

The Upload ACH Return File page

3   Click the Upload button. The file details display in the Import ACH File section.

4 If the file is uploaded without any errors, you are ready to submit the return file and process the payments. Click the Submit File button.

The TouchNet processed payments are marked "returned".
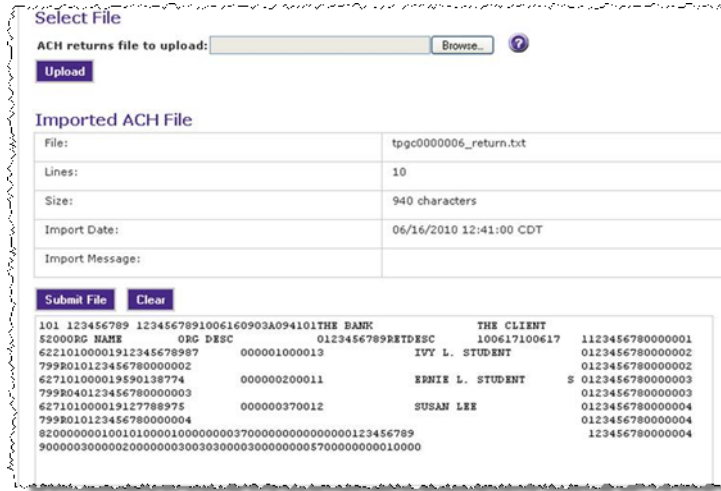
Returned file details display in the Import ACH File section

If there are errors in the file, an error message displays in the Import Messages field. The ACH return file is not uploaded. Click the Clear button. Download the return file from the bank again and upload the ACH file again.
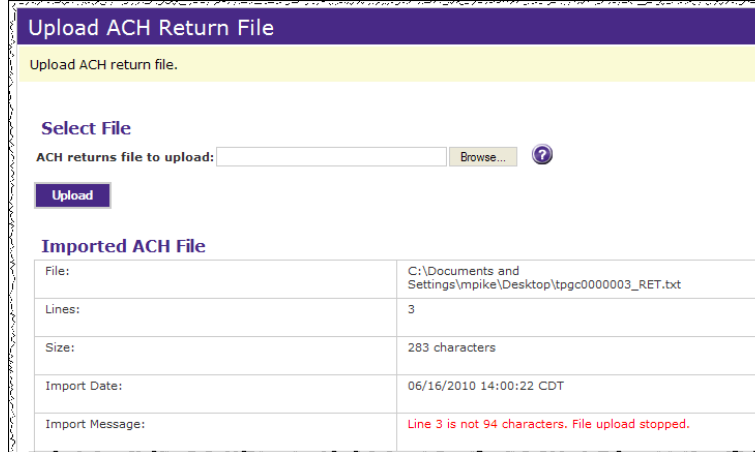
An error message displays if errors appear in the uploaded ACH file

5 If there are no errors in the uploaded file, the ACH Return File Results page displays listing the returned payment transactions.

The ACH Return File Results page

The Affected Payments section lists the returned payment transactions and the status of the transaction after the ACH file was submitted. The following information displays:

Transaction ID
The transaction number. Click the Details link to view the details about the individual payment transaction.

TouchNet Status
The status of the submitted payment.

Returned Reason Code
The reason the payment was returned.

6 Click the Transaction ID details link to view the details about the payment. The ACH Payment Details page displays.

The following fields are automatically populated for each returned ACH payment transaction:

- Status

- Return or NOC reason

- Mark transaction with NOC or return code

- History section

Note: The Host System Account is not automatically updated during the ACH Return File upload process.

Manually Recording a Return Code for an ACH Payment

To record a return code for a returned ACH payment, follow these steps. This process requires bursar rights.

1 From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments. The ACH Payment Search page displays.

2 Enter the date range and any additional information to help search for the transaction.

3 Click the Search button.

4 If multiple transactions are returned, click the Trans ID for the transaction you want to view. The ACH Payment Search Results page displays.

   If only one transaction is found you are taken directly to the ACH Payment Details page.

5 Enter the Return or NOC reason code in the **Mark transaction with NOC or return code** field.

6 If you want to restrict this ACH account so that no future transactions are accepted from it, click Yes in the **Add to restricted account list** field.

7 Click the Apply button.

8 Click OK to confirm you wish to add this account to the restricted list.

   If you entered a return code, this transaction now has a status of RETURN in Payment Gateway. The return displays in the transaction history at the bottom of the page. You may now reinitiate the payment transaction. For instructions, see "Manually Reinitiating a Returned ACH Payment" on page 154.

   If you entered a NOC code, the transaction now has a status of SETTLED in Payment Gateway and requires no further action.

7.6   Automatically Reinitiating ACH Files

Payment Gateway provides the ability to automatically reinitiate ACH return files, automatically charge a reinitiation fee, and set the default reinitiation fee amount. To automatically reinitiate the ACH return files you will need to make changes to these settings in the ACH configuration file. The automatic reinitiation applies to all returned transactions with the R01 (insufficient funds) return code. These settings are merchant specific.

The following reinitiation settings need to be modified for the automatic reinitiation:

AutoApplyReinitFee – when this field is set to true, the fee defined in the *DefaultReinitFeeAmount* field, is automatically applied to the ACH returned transactions with the R01 return code. The default setting is false.

DefaultReinitFeeAmount – enter the dollar amount in this field, that you wish to automatically apply to the ACH returned transactions with the R01 return code. The default fee amount is $25.00.

AutoReinitiate – when this field is set to true, the ACH returned transaction with the R01 return code are automatically reinitiated and sent when the next ACH file is generated and sent to the bank.

Entering the Automatic Reinitiation Settings

To access the ach.xml file and set the reinitiation settings to automatically reinitiate returned ACH files, follow these steps.

1   Stop Payment Gateway. If your TouchNet solutions are hosted on campus, see See "Automatically Reinitiating ACH Files" on page 152. If your TouchNet solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

2   In a text editor, open this file:

 • For Windows users: *\touchnet\tpg\payment\ach.xml*

 • For Solaris users: *touchnet/tpg/payment/ach.xml*

3   In the *ach.xml* file, locate the line that begins with <*AutoApplyReinitFee*. (If you have more than one ACH merchant, locate the first <*AutoApplyReinitFee* line in the file.

4   If you wish to automatically apply a reinitiation fee to all returned ACH transaction with the R01 (insufficient funds) return code, replace >**FALSE**< with >**TRUE**<. The line will look like this:

   <AutoApplyReinitFee>TRUE</AutoApplyReinitFee>

5   To enter the dollar amount for the reinitiation fee, locate the line that begins with <*DefaultReinitFeeAmount*. Enter the desired reinitiation fee (in pennies, no punctuation). If you do not want to charge a fee, enter *0*.

   For example, if you want to apply a $5.00 fee, you would enter 500. The line will look like this:

   <DefaultReinitFeeAmount>500</DefaultReinitFeeAmount>

   Note: This will apply the fee to all returned ACH transactions with the R01 return code.

6   If you wish to automatically reinitiate all returned transactions with the R01 return code, locate the line that begins with <*AutoReinitiate*. replace >**FALSE**< with >**TRUE**<. The line will look like this:

   <AutoReinitiate>TRUE</AutoReinitiate>

7   Save and close the file.

8   Restart Payment Gateway.

These setting are merchant specific and will apply to all ACH merchants. If you have multiple ACH merchants and you want each merchant to have different reinitiation settings, you will need to modify the reinitiation settings for the desired merchants.

For example, if the default reinitiation fee for Merchant A is $15.00 but the reinitiation fee for Merchant B is $20.00, you would need to modify the reinitiation fee for each merchant.

Setting the reinitiation fee and sending the reinitiation file can be done manually. For more information, see See "Manually Reinitiating a Returned ACH Payment" on page 154. DataCenter customers should contact TouchNet customer care for assistance.

Manually Reinitiating a Returned ACH Payment

If you do not have the automatic reinitiation option configured, you can manually record a returned ACH payment. When you record a returned ACH payment (returned payments have codes that begin with R).

To reinitiate the payment, follow these steps:

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments. The ACH Payment Search page displays.

2   Click the Begin and End Date calendar icon and select the desired date range.

3   Enter the reference number or transaction ID in the **Reference number/Transaction id** field. This is an optional entry.

4   Click the Search button.

5   If multiple transactions are returned, click the returned transaction's Trans ID. The ACH Payment Search Results page displays.

If only one transaction is found, you are taken directly to the ACH Payment Details page.

ACH payment search results page

6   Click on the Trans ID link for the desired ACH payment transaction.

7   Scroll down to the Return and Restrict section.

Entering an ACH return code

8   To charge a reinitiate fee, enter the amount in the **Add Fee** field. You must enter an amount in the fee field even if it is $0.

Reinitiating a returned ACH payment

9   Click the Reinitiate button.

10 Click OK to confirm the reinitiation. The transaction is added to the list of pending transactions for the next ACH file.

You can reinitiate an ACH payment two times, for a total of three transaction submissions to the bank.

If you have recorded a return code for a returned transaction in Payment Gateway, you may void that return code for that transaction (in Payment Gateway only). This may happen if you accidentally entered one incorrectly or if you entered a return code for the wrong transaction.

Voiding a Return Code Recorded in Payment Gateway

To void a return code, follow these steps.

1   From the Payment Gateway home page, navigate to Payment Tasks
    > Merchant Administration > [ACH merchant] > Manage ACH
    Payments

2   Enter the date range and any additional information that will help find
    the transaction.

3   Click the Search button.

4   If multiple transactions are returned click the transaction's Trans ID.
    The ACH Payment Details page displays.

    If only one transaction is found you are taken directly to the ACH
    Payment Details page.

5   Scroll down to the Return and Restrict section.

6   Click the Void Return button.

7   Click OK to confirm you want to void the return. The void is recorded
    in the transaction history at the bottom of the page.

    Note: This does not update the payment amount on the host.

Voiding a return code

7.7   Regenerating an ACH File

You can regenerate an ACH file if it has not been marked as settled. If you
need to resubmit an ACH file to your bank, you must resolve any problems
related to the file then regenerate the file. You must have the Process
Refunds role to regenerate an ACH file.

To regenerate an ACH file, follow these steps. This process requires bursar
rights.

1   From the Payment Gateway home page, navigate to Payment Tasks
    > Merchant Administration > [ACH merchant] > Manage ACH File.
    The ACH File Search page displays.

The ACH File Search page

2 Click the calendar icons for the Begin Date and End Date and select the desired date range. The default search is month-to-date.

To view the current date, click the Today button. To view transactions that have processed during the last 24 hours, click the Last 24 hours button. To view transaction for the last rolling twelve months, click the Year to date button.

3 Enter the ACH File ID in the **File ID** field. This is an optional entry.

7.8   Resolving ACH Payment Disputes

When you need to resolve a disputed payment, you can retrieve the ACH agreement that the payer signed.

To look up an ACH agreement, you can search by the payment's transaction ID or by the date. If you know details such as the payer's name or payment amount, you can search for the transaction ID in the Current Status report.

The ACH agreement information includes:

- The terms and conditions that were current when the agreement was signed.

- The name submitted with the payment.

- The amount submitted for the payment.

- The routing number and account number submitted with the payment.

- For ACH payments submitted through TouchNet applications, the IP address of the browser from which the terms and conditions were agreed to.

Looking Up ACH Agreement

To look up an ACH agreement, follow these steps. This process requires bursar or cashier rights.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments. The ACH Payment Search page displays.

2   Enter the begin and end date range and any other information that will help find the transaction.

3   Click the Search button. The ACH Payment Search Results page displays.

4   Click the Trans ID link for the transaction you want to view. The ACH Payment Details page displays.

5   Click the View Agreement link. The ACH Agreement displays on the page.

7.9   Managing ACH Account Restrictions

ACH checking and savings accounts may be restricted so that any attempted ACH transaction using that account through any TouchNet U.Commerce Central application or Web API will be rejected. When an account is restricted, the user attempting to pay will receive a -1748 Declined - Account Restricted exception.

The TouchNet Payment Gateway Operations Center allows you to view currently restricted accounts, restrict accounts, or remove restrictions from accounts. Schools may use the account restriction functionality for a variety of purposes:

•   Restricting the accounts of problem payers saves your school time and money.

•   Placing a restriction on your school's own checking and savings accounts may help prevent fraud. Some people have successfully paid school charges using the account and ABA numbers found on a school's refund check. Restrict your school's bank accounts in Payment Gateway so these fraudulent payments will not be accepted.

•   Setting up automatic restrictions on accounts that have had a certain number of returns may save bank charges. Some banks charge steep fees when an account's transactions must be continually returned.

Viewing All Restricted ACH Accounts

To view a list of all restricted accounts, the user must have the administrator role. From the Payment Gateway home page, navigate to Payment

Processing Setup > ACH > Restricted Accounts > Accounts. The Restricted Accounts page displays.

Viewing Restricted Accounts

Note: The restriction status of accounts are not visible in Payment Gateway Operations Center reports because only users with the administrator role may view restriction status.

Accounts marked in green have had their restriction removed.

To change the type of account for an account that is restricted, click the Update link for that account.

Restricting an Account Manually

When a transaction is returned by the bank, you have the option to restrict that account while recording the return in Payment Gateway. Use the Add Restricted Account page to restrict checking and savings accounts. You must have the administrator role to restrict an account.

To manually restrict an account, follow these steps.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > ACH > Restricted Accounts > Add. The Add Restricted Accounts page displays.

The Add Restricted Account page

2   Enter the bank routing number for the account you are restricting in the **ABA routing number** field.

3   Enter the bank account number for the account you are restricting in the **Account number** field.

4   Enter the name of the person associated to the bank account being restricted in the **Name** field.

5   Enter a description for the account being restricted in the **Descriptor** field. This is an optional field.

6   Check the type of account (checking and/or savings) being restricted in the **Account Type** field.

7   Click the Add Restriction button. The account is restricted and added to the Restricted Accounts listing. If an ACH transaction is processed for the restricted account, the user attempting to pay will receive a -1748 Declined - Account Restricted exception.

For information on removing a restriction from an account, see .

Restricting Accounts Automatically

You can set up your ACH merchant configuration so that any ACH account will be automatically restricted after a certain number of returns from the bank. You must have the administrator role to complete this process.

Note: The following procedure restricts accounts regardless of which ACH merchant they attempt to process through.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > ACH > Restricted Accounts > Merchant. The ACH - Merchant Configuration page displays.

2   Select the desired merchant from the Current Merchant dropdown list.

3   In the **Use Account Restriction** field, verify the Yes radio button is selected. The default is Yes.

4   In the **Restrict After Reject Num** field, enter the number of rejections that should automatically restrict that account. The default is 4.

For example, if the Restrict After Reject Num field is set to 1, only one bank return on that account will be allowed. The second time a transaction is returned, the account will be restricted automatically.

Removing a Restriction From an Account

To remove an account restriction, you must have the Administrator role.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > ACH > Restricted Accounts. The Restricted Account page displays.

Remove a restriction from an ACH account

2   Click the Update link for the account you want to remove the restriction from. The Update Restriction Account page displays.

The Update Restriction Account page

3 Clear both Change Restriction checkboxes, checking and savings.

4 Click the Update button.

5 Click OK to confirm removal of the restriction. The restriction is removed.

The Restricted Accounts page displays. The account is marked "not restricted."

7.10   Processing an ACH Reversal File

There are times when transactions in an ACH File sent to the bank need to be reversed. Payment Gateway allows you to send a reversing file to the bank to correct any issues.

The reversing file can come from the bank or the school can get a notice from the bank asking for a reversing file to be sent. A file that has been settled cannot be reversed.

Generating an
ACH Reversing
File

To generate an ACH reversing file, follow these steps. You must have the Process Returns role to generate an ACH reversing file.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > Manage ACH File. The ACH File Search page displays.

The ACH File Search page

2   Click the Begin and End Date icons to select the desired date range or enter the file ID.

3   Click the Search button. The ACH File Search Results page displays.

The ACH File Search Results page

4   Locate the desired ACH file you wish to reverse and click the Status link. The ACH File Status page displays. From this page you can generate a reversing file for all the transactions in the file.

Note: You can also download the ACH file by clicking the Download link.

The ACH File Status page

5   Click the Generate a reversing file button.

6   Click OK to confirm creating the reversing file.

7   A window displays prompting you to save this file to your computer. Follow your school's procedures for saving files.

8   Send the reversing file following the bank's instructions for submitting a reversing file.

8.0   Debit Payment Processing

You will use the Payment Gateway Operations Center to view transactions details and review reports to see totals or details of debit payments you accept. Before you can perform these tasks, you must add your debit merchants.

At this writing, Payment Gateway works with ten debit processors:

- Concord EFSnet

- Elavon (formerly Nova)

- FDC North

- FDC South

- Global Payment Systems East

- Mastercard International Gateway Service (MIGS)

- Moneris e-Select Plus (Pinless debit available through INTERAC Online)

- Paymentech

- RBS Lynk

- TSYS Acquiring Solutions (formerly Vital)

All of these processors process PIN debit transactions. Only Concord EFSnet, Elavon, Global Payment Systems East, Moneris e-Select Plus, FDCNorth, and TouchNet Merchant Services currently process PINless debit transactions.

What Concord EFSnet and MIGS Users Should Do

- Use the Batch Details report to see accurate data about settled transactions.

- If you want to schedule the generation of trailer records on specific days of the week, contact TouchNet Customer Care for assistance.

8.1   View Debit Transaction Details

You can view debit transaction details either before or after the initial payment transaction is settled.

To view debit transaction details, follow these steps. This process requires bursar or cashier rights.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [debit merchant] > Manage Debit Payments. The Debit Payment Search page displays.

2 Click the Begin and End Date calendar icons to select the desired date range.

3 Enter any other desired search criteria to narrow your search.

4 Click the Search button. The Search Results page displays.

5 Locate the payment and click its Reference #. The page displays.

Note: To see failed activity, mark the Display Failed Activity option.

Note: You will not see a settlement history for transactions that have not been settled.

Search **Transactions**

Current Merchant: DBMerchant1

Transaction Details

Transaction date/time:	11/07/2008 13:21:47
Payment type:	DEBIT
Card number:	xxxxxxxxx0071
Debit type:	PIN
Authorization reference number:	20081107000001
Ancillary data:	173
Current status:	Settled
Settled balance:	$ 195.71
Cashback:	$ 0.00
Available for refund:	$ 195.71

Refunds for pin debit transactions must be made with the card holder present.

Activity

Date	Time	Type	Amount	Cashback	Approval	Ancillary data	TPG RC
11/07/2008	13:21:47	PUR	195.71	0.00	132147	173	Success (0)

Display failed activity: ● No ○ Yes

No settlement history for this transaction.

Debit transaction details

Transaction Details Fields

Transaction Date/Time
Date and time that the transaction was authorized.

Payment Type
Shows DEBIT.

Card Number
Shows the last four digits of the card number.

Debit Type
Shows either PIN or PINless.

Authorization Reference Number
Unique identifier for the transaction.

Ancillary Data
Additional information about the transaction entered at the time payment was made.

Current Status
Shows Settled even if the batch is pending.

Settled Balance
The balance shown is $0 if the transaction has not been settled.

Cashback
Amount of cash given to the customer over and above the purchase amount using the debit in the same transaction.

Available for Refund
Total minus any cashback amount.

Activity
Purchase details for the transaction.

Settlement History
Settlement of activity for the transaction.

When you are finished click the Search button to get back to the search criteria page or the Transactions button to get back to the transactions page.

8.2   Settling the Pending Batch Manually

Debit transaction batches are different than credit card transaction batches. Debit payments are authorized and settled between the payer and the debit processor at the time of the transaction. What remains is the settlement between the debit processor and your school.

You can schedule the time for Payment Gateway to automatically submit the batch for settlement each day. Or you can settle the pending batch manually whenever you choose. This section tells you how to settle a pending batch manually.

For information about settling batches automatically, see the "Automating Debit Card Batch Settlements" topic in online help.

Note: FDC South customers should not settle debit batches manually. You should use automatic batch settlement instead. Set the batch time to your local time that corresponds with 4 a.m. Eastern, which is when FirstData's autoclose runs.

To settle a pending batch manually, follow these steps. This process requires bursar rights.

1   From the Payment Gateway home page, navigate to Payment Tasks > Merchant Administration > [debit merchant] > Settle Batch. The Pending Credit Card Payments page displays.

Pending Credit Card Payments

Use this page to view the pending credit card transactions and to settle the batch manually, if needed.

Pending Transactions for DBMerchantInline3

Remove	Date▲	Time▲	Type▲	Card▲	Card #▲	Exp. Date▲	Amount▲	Reference #▲	Approval▲	Ancillary Data▲
	12/31/2008	10:38:36	PUR	DEBIT	xxxxxxxxx0071	11/09	575.00	20081231000000	103836	B80000003
	12/31/2008	10:39:46	PUR	DEBIT	xxxxxxxxx0071	11/09	675.43	20081231000001	103946	B80000004
	12/31/2008	11:31:09	PUR	DEBIT	xxxxxxxxx0071	11/09	542.10	20081231000002	113109	B80000004
	12/31/2008	11:33:01	PUR	DEBIT	xxxxxxxxx1111	12/09	463.00	20081231000003	113301	B80000002
	12/31/2008	11:34:08	PUR	DEBIT	xxxxxxxxx7007	12/09	123.45	20081231000004	113408	B80000002
	Rows: 5						2,378.98			

Settle this batch

Pending Debit Card Payments page

2   Review the list of pending, authorized transactions on the Pending Debit Payments page.

3   Click the Settle this batch button and confirm your selection.

The Settlement Results page reports either settlement success or any exception that caused a failed settlement.

8.3   Resubmitting a Failed Debit Card Batch

The Payment Gateway Operations Center is used to track and manage the debit card payments your school accepts. From the Operations Center you can settle debit card batches, resubmit failed batches, automate batch settlement, and view reports.

When a debit card payment batch fails, for any reason, designated users are notified via a failed batch email message generated from Payment Gateway. Once the user with the resubmit failed batch merchant role receives the email notification, they can locate the failed batch from the Debit Card Batch Settlement report, review the failed batch details and resubmit it.

> ***Important!*** Use caution when resubmitting a failed batch. Resubmitting a failed batch may double-charge your customers. Before a failed batch is resubmitted it should be thoroughly researched and verified with your bank to ensure that the batch actually failed and it was not settled successfully by your processor. Remember, resubmitting a failed batch without ensuring that it has not been settled could double-charge your customers.

Refer to the "Configuring Failed Batch Email Settings" section in the Payment Gateway 6 Technical User's Guide for information on setting up the email notification.

For instructions on editing a user profile to add the resubmit failed batch role, see "Changing Users' Roles" on page 248.

Credit Card and Debit Card Processors

There are some differences in how Payment Gateway works with the credit card processors. For some processors resubmitting a batch is not allowed. Be sure that your processor allows resubmitting a batch before you attempt it.

Note: The resubmit failed batch fields may not display in your Payment Gateway Operations Center if your processor does not allow for resubmitting a batch.

Determining whether a processor allows resubmitting a batch depends on a combination of the batch type (debit or credit) and the processor type. The following table identifies the available credit card and debit card processors and whether they allow you to resubmit a failed batch based on batch type.

Processor	Credit Card Batch	Debit Card Batch
Concord EFS Net	false	false
FDC Nashville	true	false*
FDC North	true	true
FDC South	true	false
Elavon (Nova)	true	false
GPS East	true	true
MIGS	false	false*
Moneris	false	false
Paymentech	true	false
TSYS (Vital)	true	true

Not applicable since debit is not allow for this processor

Note: Concord EFSnet, Moneris, and MIGS are host-based credit card processors. This means transactions are authorized and settled without using the batch files familiar to users of terminal-based processors. Therefore, the resubmit failed credit card batches feature does not apply to Concord EFSnet, Moneris, and MIGS.

Viewing Failed Debit Card Batches

When a debit card batch fails, an email notification is sent to designated users and a notification is also displayed on the U.Commerce Central Dashboard. The email contains the name of the settle file that failed. Use the settle filename to view the file details on the Debit Card Batch Settlement report. The TPG RC (Response Code) column displays the success-or-fail response code from Payment Gateway. Failed codes are typically -1700, -1800, or -1900 series exception codes.

To view the Debit Card Batch Settlement report, follow these steps.

1 From the Payment Gateway home page, navigate to Reports. The Report Selection page displays.

The Report Selection page

2 Select the Debit Card payment type.

3 Select the Batch Settlement report type.

4 Select the desired begin and end date and time to filter your report. For complete instructions on selecting the date and time filters, see "Running Reports" on page 184.

Note: You can also narrow the results of your report by selecting options from the following search fields:

- Merchant Accounts - to select an individual merchant.

- Optional Search Fields - to select individual applications.

- Credit Card and Debit Card - to select individual debit cards.

5 Click the View Report button. The Debit Card Batch Settlement report displays.

Debit Card Batch Settlement Report

This report summarizes each attempted debit card batch settlement for the selected date range. Use it to review l open batch details from the report, click a batch's number.

Summary

	Count	Amount
Total	104	14,266.37

12/01/2011 16:00 – 01/30/2012 16:00

Merchant	Date	Batch #	Trx Count	Amount	Cashback	RC	TPG RC
Debit 1	2012-01-30 08:46:15	settle.RB00846-2012-030-084615	0	0.00	0.00	-1726	-1726
Debit 1	2012-01-30 07:47:15	settle.RB00747-2012-030-074715	0	0.00	0.00	-1726	-1726
Debit 1	2012-01-24 18:00:03	SIM120241800	1	143.32	0.00	0	0
Debit 1	2012-01-18 18:00:08	SIM120181800	7	11.55	0.00	0	0
Debit 1	2011-12-14 18:00:07	SIM113481800	5	7,493.68	0.00	0	0
Debit 1	2011-12-13 18:00:12	SIM113471800	2	1,745.90	0.00	0	0

The Debit Card Batch Settlement report

Resubmitting the Failed Batch

To resubmit a failed batch, follow these steps.

> ***Important!*** Use caution when resubmitting a failed batch. Resubmitting a failed batch may double-charge your customers. Before a failed batch is resubmitted it should be thoroughly researched and verified with your bank to ensure that the batch actually failed and it was not settled successfully by your processor. Remember, resubmitting a failed batch without ensuring that it has not been settled could double-charge your customers.

1 On the Debit Card Batch Settlement report page, locate the failed batch that you wish to resubmit.

Note: The file name is displayed in the failed batch email notification and looks something like this: *Settle.RB12345-6789-123-456789.*

Debit Card Batch Settlement Report

This report summarizes each attempted debit card batch settlement for the selected date range. Use it to review | open batch details from the report, click a batch's number.

Summary

	Count	Amount
Total	104	14,266.37

12/01/2011 16:00 - 01/30/2012 16:00

Merchant	Date	Batch #	Trx Count	Amount	Cashback	RC	TPG RC
Debit 1	2012-01-30 08:46:15	settle.RB00846-2012-030-084615	0	0.00	0.00	-1726	-1726
Debit 1	2012-01-30 07:47:15	settle.RB00747-2012-030-074715	0	0.00	0.00	-1726	-1726
Debit 1	2012-01-24 18:00:03	SIM120241800	1	143.32	0.00	0	0
Debit 1	2012-01-18 18:00:08	SIM120181800	7	11.55	0.00	0	0
Debit 1	2011-12-14 18:00:07	SIM113481800	5	7,493.68	0.00	0	0
Debit 1	2011-12-13 18:00:12	SIM113471800	2	1,745.90	0.00	0	0

The Debit Card Batch Settlement report

2 Click the Batch # link. The Debit Card Pending Transaction report displays.

The Debit Card Pending Transactions report

3   The batch details display on the page. Before resubmitting the failed batch, be sure that you have thoroughly researched the batch and you have contacted your processor to confirm that the batch was not settled successfully.

Note: In the example shown, the batch only includes one transaction.

Note: If a "no rows returned" message displays on this page, click the Back to Batch Settlement Report button and search for the batch by modifying the begin and end date to redisplay the failed batch file.

4   Click the Resubmit batch button.

5   A window displays prompting you to verify you have contacted your processor. Click OK to continue. The batch is resubmitted immediately.

6   Once the failed batch has been resubmitted, you can review the Debit Card Batch Settlement report to verify the batch was successfully submitted. A notice at the top of the report page indicates that the batch settlement was successful.

Note: If the batch is not successfully processed after resubmitting it, users will be notified again via email and the Dashboard. Contact TouchNet Customer Care for assistance.

Viewing the Resubmit Failed Batch File Activities

You can use the User Audit Log to view user activity in the Operations Center. To view the resubmit failed batch activities, you can filter the User Audit Log by the Resubmit Failed Batches File action. You can also filter the resubmit batch activities by an individual user.

To view resubmit failed batch activities, follow these steps.

1 From the Payment Gateway home page, navigate to Users > User Audit Log. The User Audit Log displays.

The User Audit Log

2 Enter the desired beginning and ending date and time in the date range fields. The current date defaults in both the begin and end fields.

3 In the **Select User** field, select the desired user from the dropdown list. The default is all users.

4 In the **Select Action** field, select the Resubmit Failed Batch File from the dropdown list.

The Select Action dropdown menu

5   Click the View Log button. The user audit log results appear.

The User Audit Log results

8.4   Automating Debit Batch Settlements

When you use automatic, daily batch scheduling, Payment Gateway begins to check for an available connection at the time you schedule. The batch is processed as soon as possible after the scheduled time.

Note: Concord EFSnet and MIGS users are not technically scheduling batch settlement. Concord EFSnet and MIGS settle transactions during authorization. You are scheduling the time to generate the batch details for the previous day's activity. All Concord EFSnet and MIGS users should set a time.

You can schedule the batch settlement time for each of your merchants, or you can turn off automatic batch scheduling for any merchant.

Note: Do not use the Moneris e-Select Plus interface to schedule batch settlement. Use Payment Gateway instead. Disable batch scheduling through Moneris e-Select Plus.

Note: FDC South users should not use the Settle Batch link for debit merchants. If Settle Batch is used instead of (or in addition to) automatic batch scheduling, there may be discrepancies between Payment Gateway report totals and bank statement totals.

If you have more than one merchant you can schedule a different batch time for each. If batches are scheduled to run at the same time Payment Gateway will settle them in the order it finds them. If you must know the order in which batches will run, schedule each merchant for a different time.

Although your scheduled batch runs automatically, you can manually settle a pending batch at any time. See "Settling the Pending Batch Manually" on page 168.

Follow these steps to schedule automatic batch settlement. This process requires administrator rights.

1   From the Payment Gateway home page, navigate to Payment Processing Setup > Debit > Merchant. The Debit Card – Merchant Configuration page displays.

2   Use the Current Merchant dropdown list to select the merchant.

3   Complete the **Batch Time** field. Use military time in the 00:00 format with two digits each for hours and minutes. If the field is left blank, the time will default to midnight.

DataCenter customers, be aware that the time you enter here is Central Time because the TouchNet DataCenter is located in the Central time zone.

Note: To turn off automatic batch scheduling for a merchant, enter OFF in the **Batch Time** field.

Time to Run Batch	Batch Time Format
2:30 a.m.	02:30
1 p.m.	13:00
12:15 a.m.	00:15
No automatic batch scheduled	OFF

Batch Schedule Time Examples

4 Click the Save Changes button.

5 Stop and restart Payment Gateway. If your TouchNet solutions are hosted on campus, see "Starting and Stopping Payment Gateway" on page 89. If your TouchNet solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

9.0 Managing ERP Transactions

Note: Users who do not have the View ERP Transactions and/or the Manage ERP Transactions user roles will not be able to view or access this page.

The ERP Update Transactions page provides information about transactions that have and have not updated the ERP, by TouchNet solution application, for a specified date range.

Note: The transaction history is only available for the 30 days prior to the current date. For example, on December 1st, transaction data would be available for November 1 through December 1.

From the Payment Gateway home page, navigate to Payment Tasks > ERPUpdate Transactions. The ERP Update Transactions page displays.

ERP Update Transactions

All actions were successfully processed.

Begin Date: 11/03/2008 00:00   End Date: 12/22/2008 14:50   [Search]

11/03/2008 00:00 - 12/22/2008 14:50

Application	Received		Posted		Outstanding	
	Count	Amount	Count	Amount	Count	Amount
EBILL	3	128.50	2	69.50	1	59.00
OTC	19	34,381.50	13	22,981.50	6	11,400.00
TOTAL	22	34,510.00	15	23,051.00	7	11,459.00

Failed Updates

[Update Selected Failed Updates] [Retry All Failed Updates] [Complete All Failed Updates] [Reset Selections]

App	TN Update ID	Failure Message (RC)	Received Date/Time	Failed Attempts	TPG Reference Nbr	TPG Merchant	Payment Type	Amount	Action
			Last Attempt Date/Time	Updates (1-N)	Update Requests	Host System Account	Payer ID		
OTC	20081121000000	Invalid term code! (RC=17)	11/20/2008 20:09:13	11	20081121000000	CC Merchant Online 2	credit card	200.00	○ Retry ○ Complete
			12/22/2008 13:51:19	1	[17410]	Student Payment		100.00	
				2	[17410]	Student Payment		100.00	
EBILL	20081122000002	Missing BANNER_DETAIL_CODE (RC=17)	11/22/2008 10:51:07	11	20081122000000	DBMerchant1	credit card	59.00	○ Retry ○ Complete
			12/12/2008 09:22:22	1	[17410]	Student Account			
OTC	20081202000005	Missing billing address information for non-student payment. (RC=17)	12/01/2008 23:56:20	11	20081202000003	CC Merchant Online 2	credit card	5,600.00	○ Retry ○ Complete
			12/22/2008 13:51:19	1	[17410]	Student Payment		2,800.00	
				2	[17410, 17410, 17410]	Student Payment		2800.00	
Total	Count: 3							5859.00	

Pending Updates

[Update Selected Pending Updates] [Reset]

App	TN Update ID	Failure Message (RC)	Received Date/Time	Failed Attempts	TPG Reference Nbr	TPG Merchant	Payment Type	Amount	Action
			Last Attempt Date/Time	Updates (1-N)	Update Requests	Host System Account	Payer ID		
OTC	20081202000005	Missing billing address information for non-student payment. (RC=17)	12/02/2008 00:56:20	0	20081202000003	CC Merchant Online 2	credit card	5,600.00	○ Retry ○ Complete
			12/12/2008 09:22:52	1	[17410]	Student Payment	B900000021000010	2,800.00	
				2	[17410, 17410, 17410]	Student Payment	B90000002	2800.00	
OTC	20081121000000	Invalid term code! (RC=17)	11/20/2008 22:09:13	0	20081121000000	CC Merchant Online 2	credit card	200.00	○ Retry ○ Complete
			12/12/2008 09:23:22	1	[17410]	Student Payment	B800000011000010	100.00	
				2	[17410]	Student Payment	B80000001	100.00	
Total	Count: 2							5800.00	

The ERP Update Transactions page

There are three main sections to the page:

- At the top is a table displaying the received, posted, and outstanding totals, by application.

- **Failed Updates**—Displays transactions that have attempted to update your ERP system and have failed for any reason. Users with Manage ERP Transactions rights can retry failed transactions or may mark a transaction as complete if it has been resolved manually.

- **Pending Updates**—Displays transactions that have not yet attempted to update your ERP system. If transactions in this table have failed in the past, users with Manage ERP Transactions rights can retry failed transactions or may mark a transaction as complete if it has been resolved manually.

9.1 Failed Update Transactions

The Failed Updates section lists transactions that have attempted to update your ERP system and have failed for any reason.

Note: Users with Manage ERP Transactions rights can retry failed transactions or may mark a transaction as complete if it has been resolved manually.

Failed Updates

| Update Selected Failed Updates | | Retry All Failed Updates | Complete All Failed Updates | | Reset Selections | |

App	TN Update ID	Failure Message (RC)	Received Date/Time	Failed Attempts	TPG Reference Nbr	TPG Merchant	Payment Type	Amount	Action
			Last Attempt Date/Time	Updates (1-N)	Update Requests	Host System Account	Payer ID		
Bill+Payment	20110321000000	Missing PAYMENT_SOURCE Missing OPERATOR_ID (RC=17)	03/21/2011 14:45:09	11	20110321000002	Credit Card	credit card	1.00	○ Retry
			03/21/2011 14:45:10	1	[17410]	Student Account	B80000024		○ Complete
Bill+Payment	20110321000001	Missing PAYMENT_SOURCE Missing OPERATOR_ID (RC=17)	03/21/2011 14:46:40	11	20110321000003	Credit Card	credit card	1.00	○ Retry
			03/21/2011 14:46:40	1	[17410]	Student Account	B80000024		○ Complete
Bill+Payment	20110321000002	Missing PAYMENT_SOURCE Missing OPERATOR_ID (RC=17)	03/21/2011 14:47:39	11	440	ACH	ACH	1.00	○ Retry
			03/21/2011 14:47:39	1	[17410]	Student Account	B80000024		○ Complete
Bill+Payment	20110321000003	Missing PAYMENT_SOURCE Missing OPERATOR_ID (RC=17)	03/21/2011 14:50:04	11	20110321000004	Credit Card	credit card	1.00	○ Retry
			03/21/2011 14:50:04	1	[17410]	Student Account	B80000024		○ Complete
Bill+Payment	20110321000005	Missing PAYMENT_SOURCE Missing OPERATOR_ID (RC=17)	03/21/2011 15:10:36	11	20110321000005	Credit Card	credit card	1.00	○ Retry
			03/21/2011 15:10:36	1	[17410]	Student Account	B80000024		○ Complete
Bill+Payment	20110328000000	Missing PAYMENT_SOURCE Missing OPERATOR_ID (RC=17)	03/28/2011 10:07:08	11	452	ACH	ACH	1.00	○ Retry
			03/28/2011 10:07:08	1	[17410]	Student Account	B80000024		○ Complete

The Failed Updates section on the ERP Update Transactions Page

For each transaction listed in the Failed Updates section, you have the option to update individual transactions, retry all failed transactions, mark all failed transactions as complete, or reset all selected transactions. Each of these actions can be performed using the buttons at the top of the Failed Updates section. Those buttons are:

- Update Selected Failed Updates

- Retry All Failed Updates

- Complete All Failed Updates

- Reset Selections

Updating Selected Failed Updates

Prior to updating a failed transaction, you should research the reason for the failed transaction and attempt to manually correct it.

For example, if the failure reason code indicates the transaction is missing a Banner detail code, you would access the TouchNet Bill+Payment application, locate the failed transaction and correct it. Once the transaction is corrected you would return to the Payment Gateway ERP Update Transactions page and mark the corrected transaction to either retry to process it again or complete it.

To update individually selected failed transactions, follow these steps.

1   Locate the desired failed transaction and select either the Retry or Complete radio button in the Action column.

2   Click the Update Selected Failed Updates button.

Failed transactions marked as completed are removed from the Failed Updates section.

Marking an individual failed transaction

Retry All Failed Updates

To retry all the failed transactions displayed for the selected date range, follow these steps.

1   Click the Retry All Failed Updates button to mark all the transactions listed in the Failed Updates section to retry them.

2   Click OK to confirm you want to retry all the failed transactions.

The transactions display in the Pending Updates section.

Complete All Failed Updates

To complete all the failed transactions displayed for the selected date range, follow these steps.

1   Click the Complete All Failed Updates button to mark all the transactions listed in the Failed Updates section as complete.

2   Click OK to confirm you want to retry all the failed transactions.

The failed transactions are removed from the Failed Updates section.

Reset Selections

To remove all the retry and complete actions previously selected, for the failed transactions displayed, click the Reset Selections button. The radio button selections are removed.

9.2   Pending Update Transactions

The Pending Updates section displays transactions that have not yet attempted to update your ERP system. If transactions in this table have failed in the past, users with Manage ERP Transactions rights can retry failed transactions or may mark a transaction as complete if it has been resolved manually.

Note: Users with Manage ERP Transactions rights can retry failed transactions or may mark a transaction as complete if it has been resolved manually.

10.0 Payment Gateway Reports

Payment Gateway's reports show you all payment activity for credit card, signature debit only, debit, ACH, and campus card payment processing. Each of the reports can be customized to display payment data at the merchant level, application level or transaction level. The reports also show information about exceptions incurred in processing.

You can view the Payment Gateway reports in a separate window if you are using Internet Explorer, or in a separate tab if you are using Firefox. You can also export the report data to a CSV-format file for use in spreadsheet programs.

The following pages include a review of each report and descriptions of the report fields, as well as ways to search for data.

Step-by-step information about reports including searching, printing, sorting, and exporting to CSV is also available in Payment Gateway online help. The CSV file details for each report are also available in online help.

10.1 Payment Gateway Report Types

Payment Gateway builds six types of reports. If you are licensed for credit card, signature debit only, debit, ACH, and campus cards you can see all reports for all payment types. In your reports, you can only include the merchants for which you have the accountant role.

Reports for All Payment Types

The following reports are available for all payment types:

- Payment Transactions report

- Payment Transactions - Merchant Summary report

- Batch and ACH File report

- Batch and ACH File - Merchant Summary report

- Tender Summary report (displays on the Payment Gateway Home page)

Credit Card Reports

The following credit card reports are available in Payment Gateway:

- Activity report
- Credit Card Type Usage report
- Pending Transactions report
- Batch Settlement report
- Batch Details report
- Authorized Not Settled report
- Exception Log report

ACH Reports

The following ACH reports are available in Payment Gateway:

- Pending Transactions report (next ACH file)
- Current Status report (Transactions)
- ACH File report
- ACH File Details report
- Rejections report
- Failed Attempts report

Debit Reports

The following debit reports are available in Payment Gateway:

- Activity report
- Pending Transactions report
- Batch Settlement report
- Batch Details report

Campus Card Reports

The following campus card report is available in Payment Gateway:

- Activity report

10.2 Running Reports

A variety of reports can be run based on the payment type and report type selected. The information included in these reports varies by the report type and the additional search criteria selected. You can narrow your search for particular transactions, files, error message, etc.

You must have accountant rights to view reports in the Operations Center.

> ***Important!*** What you see in reports depends on which payment methods
> are accepted by your school and configured in Payment Gateway, and
> your assigned merchants. If credit card, debit, ACH, and campus cards,
> payments are accepted, you can show reports for all of these merchants.
> However, if you are not assigned as an accountant for a particular
> merchant, you won't be able to include that merchant in the reports.

To run reports in the Operations Center, follow these steps.

1   From the Payment Gateway home page, navigate to Reports. The
    Report Selection page displays.

The Report Selection page

You can narrow the results of a report by selecting options from the following search fields:

- • Merchant Accounts

- • Optional Search Fields

- • Credit Card and Debit Card

- • ACH

Note: If you do not see the Credit Card and Debit Card search fields or the ACH search fields, click the Additional Fields Show radio button at the bottom of the page.

2   Select the applicable payment type or select All to view all payment types.

3   Select the desired report type.

4   Select the desired date and time to filter your report using one of the following options:

Using the calendar icons:

- • Click the **Begin Date** calendar icon, the calendar popup window displays. By default, the current date is highlighted.
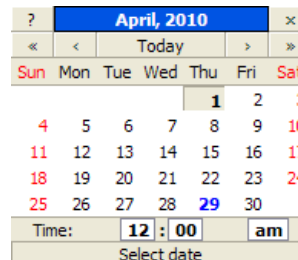
Select the date and time from the calendar

Click the desired start date for the report.

Note: Click the to display the previous months calendar, in descending order. Click the to display the previous calendar months and years calendar, in descending order. Click the to display the upcoming months calendar, in ascending order. Click the to display the upcoming year calendars, in ascending order.

- • Click the **hour** and **minute** fields to select the desired begin time for the report.

Select the hour and minutes for the report start date

- Click the **am** field to change to pm. The am/pm field is a toggle.

- Click the **End Date** calendar icon and select the desired month, day, year and time for the end of the report.

Using the predefined date/time buttons:

- Click the **Today** button to filter report information for the current day.

Select the predefined report date and time

- Click the **Last 24 hours** button to filter report information for the last twenty four hours.

- Click the **Month to date** button to filter report information from the first day of the current month to the current date.

- Click the **Year to date** button to filter report information from January 1st to the current date.

Merchant Accounts section

5   Based on your payment type, select the desired merchants accounts in the Merchant Accounts section. To select all merchants, click the **All Merchants** radio button or click the **Select Individual Merchants** radio button and check the desired individual merchants you wish to display on the report.

Remember you will only be able to select merchants based on the payment methods your school accepts.

The Merchant Accounts section on the Report Selection page

Optional Search Fields section

In the Optional Search Fields section you can narrow your report results by a specific application, application module, ancillary data, amount, response code, and exception codes.

The Optional Search fields on the Report Selection page

6   Complete the desired search fields.

Optional Search Fields

Applications

Mark the desired application(s) checkboxes.

Application Modules

Mark the desired application module(s) checkboxes.

Ancillary Data

To search transactions by the exact ancillary data, select the **Exactly** radio button and enter the search string for the ancillary data. If you don't know the exact data you are searching for, you can enter a partial match of the ancillary data by selecting the **Partial Match** radio button and entering a partial search string.

Search by the ancillary data

Amount

To search for an exact dollar amount for a transaction, select the Exactly radio button and enter the exact dollar amount. To search for a dollar amount range, select the From/To radio button and enter a dollar range in the From and To fields.

Response Code

To narrow your report results by a particular exception code, choose Specify Exception Code from the Response Code option dropdown list. Then enter the code in the **Exception Code** field (leave off the minus sign). When you click View Report, only transactions that have received this exception code display.

Exception Log

This option is only available for the report named Exception (Error) Log. Select the Update Host option to view all transactions that have not attempted to post yet, that attempted to post but failed and will be attempted again, and that attempted to post and will not be tried again. If the Update Host option is not selected, all transactions that have updated or attempted to update the host will be listed.

Debit Type

To filter your report by debit type, check one of the available debit filters.

Credit Card and Debit Card Fields section

In the Credit Card and Debit Card Fields section you can filter your report results by a specific credit card or debit card number, reference number, and batch number.

The credit and debit card search fields

7 Complete the desired search fields.

Credit Card and Debit Card Search Fields

Card Number

To view a specific credit or debit card, enter the last four digits of the card number.

Card Type

Select the desired credit card type from the dropdown menu.

Reference Number

Enter the reference number for the credit or debit card.

Batch Number

If you want to view credit card and debit card transaction a pending or rejected batch, enter the applicable batch number.

View Batch In Progress

Click the Yes radio button to view the transaction in a current pending batch.

View Rejected Batch

Enter the filename of a rejected batch to view rejected transactions. Contact TouchNet if you need assistance in finding the rejected batch filename.

ACH Fields section

In the ACH Fields section you can filter your report results by a specific transaction, transaction status, name, ACH file name, number, status, transaction type, account type, and error message.

The ACH search fields

8 Complete the desired search fields.

ACH Search Fields

Transaction ID
Search for the transaction by it's transaction number.

ACH Transaction Status
Select an available status to show only transaction for that status.

Name
Search using the name entered with the original payment.

ACH File Name
The ACH file is assigned a name in Payment Gateway. Use it to limit your search to a specific file as it is named on the server.

ACH File Number
Show the ACH file by number.

ACH File Status

Show all ACH files or display only ACH files that have been created and not settled.

Transaction Type

Show only ACH purchases or ACH credits.

Account Type

Show only transaction from checking or savings accounts.

Exception Msg (Error Message)

Search only for transactions that have received a particular exception message. Enter the desired exception message or a portion of the exception message.

9   Once you have selected the desired report criteria, click the **View Report** button to display the report in a separate Internet Explorer browser window (or a separate tab if you are using Firefox).

10 To export the report data to a comma-separed value, click the **Export to CSV** button. The saved CSV files can then be opened in spreadsheet programs.

11 Click the **Close Window** button to close the report window and return to the Report Selection page.

12 To reset your report search selections on the Report Selection page, click the **Reset** button.

10.3   Reports for All Payment Types

This section describes the reports available for all payment types.

The reports display in a separate window if you are using Internet Explorer, or in a separate tab if you are using Firefox. Click the Close Window button to close the report and return to the Report Selection page in the Payment Gateway Operations Center.

Review the Report Fields list for a brief description of each of the fields displaying on the report.

Payment Transactions

Use this report to see all payment activity for the selected date range for all payment types.

The All Payment Transactions report

Report Fields

App

Name of the TouchNet application where the payment originated.

Module

Name of the TouchNet module where the payment originated.

Merchant

Name of the Payment Gateway merchant for the transaction.

Date

Date and time that the payment transaction was generated.

Tender

Name of the payment method.

Type

Identifies transactions as one of the following types:

- PUR, for payment

- CR, for credits

- REV, for reversals

- RIN, for reinitiations

- VOID, for completely voided transaction

Reference #

Unique number that Payment Gateway assigned to the ACH payment transaction.

(For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

To view the payment details page for a desired transaction, click the Reference # link. The Payment Details page displays. Refer to the "Viewing Payment Details" on page 234 for information about the Payment Details page.

Amount

Amount of the payment transaction.

TPG RC

Payment Gateway success-or-fail response code. A zero indicates the authorization was successful. A negative number indicates the authorization failed. See "Exception Codes" on page 257.

Payer ID

The user ID of the person initiating the payment transaction.

Ancillary Data

Additional data submitted with payment. If ancillary data is entered when processing a credit, it displays here.

Payment Transactions Merchant Summary Report

Use this report to see all payment activity for the selected date range, totaled at the merchant level. The report totals successful, failed, and attempted transactions.

All Payment Transactions - Merchant Summary Report

This report displays all payment activity for the selected merchants within the selected date range, totaled at the merchant level.

Close Window   01/02/2012 15:25 - 02/22/2012 15:25

Merchant	Pay Type	Success Count	Success Amount	Failure Count	Failure Amount	Attempted Count	Attempted Amount
Credit Card	Credit Card	175	100,021.51	20	247.00	195	100,268.51
ACH	ACH	166	31,318.70	43	780,424.26	209	811,742.96
Campus Card	Campus Card	11	129.48	0	0.00	11	129.48
Debit 1	Debit	18	16,634.17	1	5,998.00	19	22,632.17
MarketplaceCC	Credit Card	327	8,395.99	7	320.00	334	8,715.99
Merchants: 5		697	156,499.85	71	786,989.26	768	943,489.11

Close Window

The Merchant Summary report

Report Fields

Merchant

Name of each merchant included in the report.

Pay Type
- Credit Card
- ACH
- Debit
- Campus Cards

Count

Number of successful, failed, and attempted transactions that were processed for the merchant during the date range of the report.

Amount

Dollar amounts of successful, failed, and attempted transactions processed for the merchant during the date range of the report.

Totals

Totals for all successful, failed, and attempted transaction counts and dollar amounts.

Batch and ACH File Report

This report provides batch settlement and ACH file summary information for the merchants and date range selected.

All Batch and ACH File Report

This report provides batch and ACH file summary information for the merchants and date range selected.

Close Window 01/02/2012 15:25 - 02/22/2012 15:25

Merchant	Date	Payment Type	Batch Id / File Nbr	Batch Trx Count	Batch Amount	RC	TPG RC
ACH	2012-02-21 18:00:00	ACH	tpgc0000198.ach	5	46.02	0	0
ACH	2012-02-20 18:00:18	ACH	tpgc0000197.ach	45	523.78	0	0
ACH	2012-02-17 18:00:19	ACH	tpgc0000196.ach	11	208.27	0	0
ACH	2012-02-16 18:00:00	ACH	tpgc0000195.ach	4	59.67	0	0
ACH	2012-02-08 18:00:07	ACH	tpgc0000194.ach	3	97.00	0	0
MarketplaceCC	2012-02-08 12:55:02	Credit Card	SIM120391254	63	1,025.47	0	0
Credit Card	2012-02-08 12:54:45	Credit Card	SIM120391254	10	1,440.17	0	0
ACH	2012-02-03 18:00:08	ACH	tpgc0000193.ach	3	6.00	0	0
Credit Card	2012-02-03 10:40:26	Credit Card	SIM120341040	14	217.96	0	0
ACH	2012-02-02 12:11:56	ACH	tpgc0000192.ach	3	31.00	0	0
ACH	2012-01-31 18:00:05	ACH	tpgc0000191.ach	15	70.83	0	0
ACH	2012-01-30 18:00:01	ACH	tpgc0000190.ach	2	3,831.50	0	0
Debit 1	2012-01-30 16:02:12	Debit	settle.RB01602-2012-030-160212	0	0.00	-1726	-1726
Debit 1	2012-01-30 08:46:15	Debit	settle.RB00846-2012-030-084615	0	0.00	-1726	-1726

The Batch and ACH File report

Report Fields

Merchant
Name of each merchant included in the report.

Date
Date and time that the batch was settled or the ACH file generated.

Payment Type
- Credit Card
- ACH
- Debit

Batch ID/File Nbr
Batch ID or the generated ACH file number.

Batch Trx Count
Number of transactions in the batch or ACH file.

Batch Amount
Net dollar amount of all transactions in the batch or ACH file.

RC
Success-or-fail response from the credit card processor. The format varies by processor. See "Exception Codes" on page 257.

TPG RC

Success-or-fail response from Payment Gateway. A zero indicates that the authorization was successful.

Totals

Total number of transactions and the total net dollar amount for all batches and ACH files in the report.

Batch and ACH File Merchant Summary Report

Use this report to see batch and ACH file information for the selected date range, totaled at the merchant level. The report sums transaction counts and amounts in batches and generated ACH files.

Note: You will not see this report unless your school is licensed for ACH processing.

Batch and ACH File - Merchant Summary

This report displays batch and ACH file information, totaled at the merchant level, for the date range selected.

Close Window   01/02/2012 15:25 - 02/22/2012 15:25

Merchant	Pay Type	Success Count	Success Amount	Failure Count	Failure Amount	Attempted Count	Attempted Amount
Credit Card	Credit Card	29	34,742.10	3	0.00	32	34,742.10
MarketplaceCC	Credit Card	18	5,681.26	0	0.00	18	5,681.26
ACH	ACH	27	31,864.05	0	0.00	27	31,864.05
Debit 1	Debit	2	154.87	3	0.00	5	154.87
Merchants: 4		76	72,442.28	6	0.00	82	72,442.28

Close Window

The Batch and ACH File - Merchant Summary report

Report Fields

Merchant

Name of each merchant included in the report.

Pay Type

- Credit Card
- ACH
- Debit

Counts

Number of successful, failed, and attempted batches for each merchant. For ACH merchants, the columns show the number of ACH files generated (by success, failure, or attempt to generate).

Amounts

Total dollar amount of successful, failed, and attempted batches for each merchant. For ACH merchants, the columns show the amounts contained in generated ACH files (by success, failure, or attempt to generate).

Totals

Totals for all successful, failed, and attempted transaction counts and dollar amounts.

Tender Summary Report

This report only displays transactions that have been settled.

Each tender type is broken down by its component types in its own table. For example, ACH is broken down by WEB, PPD, ARC, POP, TEL, and BOC, while Credit Card is broken down by Visa, MasterCard, etc.

Note: The Tender Summary report also displays on the Payment Gateway home page.

Note: For PayPath customers with multiple Customer IDs, the Tender Summary report displays settled totals for each Customer ID.

The Tender Summary report

10.4 Credit Card Reports

This section describes the reports available for credit card and signature debit only type payments. Review the report fields listed with each report for a brief description of the fields displaying on the report.

The reports display in a separate window if you are using Internet Explorer, or in a separate tab if you are using Firefox. Click the Close Window button to close the report and return to the Report Selection page in the Payment Gateway Operations Center.

The following reports are available for credit card transactions:

- Activity report
- Credit Card Type Usage report
- Pending Transactions report
- Batch Settlement report
- Batch Details report
- Authorized Not Settled report
- Exception Log

Activity Report

The Activity report shows all attempted credit card authorizations, reversals, voids, and credits for the date range and other search criteria you select. All search criteria are allowed with this report.

Use this report to review payment activity, including declined payment attempts. Also, use this report to see any credits that have been processed for a payment. In the report, a payment transaction and any credits against it share the same reference number or approval code. All transactions related to a single payment are listed together when you sort the report by these columns.

Use the report to review authorization success-or-fail responses from Payment Gateway. These responses, including any exception codes, appear in the TPG RC column.

You can narrow the results for the Credit Card Activity report by selecting the desired optional search fields:

- Merchant Accounts
- Optional Search criteria (applications, application modules, ancillary data, payment amount, response code, and exception code). In the Optional Search Fields section of the Report Selection page, narrow your report search criteria by selecting the desired options.
- Credit Card and Debit Card
- ACH

Note: If you do not see the Optional Search Fields, Credit Card and Debit Card Fields, and ACH Fields search options on the Report Selection page, click the Additional Fields Show radio button at the bottom of the page.

For example, to narrow your report results by a particular exception code, choose Specify Exception Code from the Response Code option dropdown list. Then enter the code in the **Exception Code** field (leave off the minus sign). When you click View Report, only transactions that have received this exception code display.

You can also search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

You can view the Activity report online or export the report data as a comma-separated value (CSV) file. The saved CSV files can then be opened in spreadsheet programs.

Credit Card Activity Report

This report shows all attempted credit card authorizations, reversals, voids, and credits for the search criteria you selected. Use this report to review payment activity, including declined payment attempts; see any credits that have been processed for a payment; and review authorization success-or-fail responses from the credit card processor and Payment Gateway.

App	Module	Merchant	Date	Type	Card Type	Amount	Reference #	Approval	TPG RC	Payer ID	Ancil Data
Marketplace	uStores	MarketplaceCC	01/03/2012 00:00:26	PUR	VISA	90.00	20120103000000	000026	0		Recurring payment sys_tracking_id=160
Marketplace	uPay	Credit Card	01/03/2012 00:00:46	PUR	MC	10.00	20120103000000	000046	0		Recurring payment sys_tracking_id=53
Marketplace	uPay	Credit Card	01/03/2012 00:00:48	PUR	MC	10.00	20120103000001	000048	0		Recurring payment sys_tracking_id=56
Marketplace	uStores	MarketplaceCC	01/03/2012 00:00:50	PUR	VISA	1.99	20120103000001	000050	0		Recurring payment sys_tracking_id=103
Bill+Payment	Payment Plan	Credit Card	01/03/2012 06:58:23	PUR	MC	545.20	20120103000002	065823	0	B80000025	B80000025
Bill+Payment	Student Account	Credit Card	01/03/2012 10:53:03	PUR	MC	1.00	20120103000003	105303	0	B80000024	B80000024
Bill+Payment	Payment Client	Credit Card	01/03/2012 12:53:01	PUR	MC	25.00	20120103000004	125301	0		trxId=DECODE_ERROR (100030),Transcript Request
Marketplace	uPay	Credit Card	01/04/2012 00:00:47	PUR	MC	12.35	20120104000000	000047	0		Recurring payment sys_tracking_id=83 EXT_TRANS_ID=A234
Bill+Payment	Payment Plan	Credit Card	01/04/2012 08:10:05	PUR	VISA	43.75	20120104000001	081005	0	B80000016	B80000016

Close Window 01/02/2012 15:25 - 02/22/2012 15:25

The Credit Card Activity report

Report Fields

App
Application where the credit card transaction originated.

Module
Application module where the credit card transaction originated.

Merchant
Name of the merchant for the transaction.

Date
Date and time the transaction was authorized.

Type

Identifies the transaction as one of these types:

- PUR, for purchase.

- REV, for reversal, which is a credit processed before settlement.

- CR, for a credit processed after settlement.

- VOID, for a voided payment.

Card Type

The type of credit or debit card (VISA, MasterCard, etc.) used for the purchase. If the card is used as a signature debit, the card type displays "Debit" following the card name. For example, "Visa Debit".

Amount

Amount charged to the card during the transaction. A VOID will show the negative of the original amount. A REV or CR type will show the amount credited.

Reference #

Unique transaction number assigned by Payment Gateway. A REV, CR, or VOID type will have the same reference number as the original payment.

(For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

To view payment details for an individual transaction, click the Reference # link for the desired transaction. The Payment Details page displays.

Approval

Code assigned by the credit card processor. These numbers are assigned only to successful transactions. Note that a REV, CR, or VOID type will have the same approval code as the original payment.

TPG RC

Success of fail response code from Payment Gateway.

Payer ID

The user ID of the person initiating the payment transaction.

Ancillary Data

Any additional data submitted with the payment. For credits, it shows the latest ancillary data entered. If you entered ancillary data when processing a credit, it will appear here. Otherwise, credit transactions will include any ancillary data entered with the payment.

Credit Card Type Usage Report

The Credit Card Type Usage report is a merchant-level report. It shows the number of settlements for each credit card type, the total amount charged to that type of card, and the average amount (across all card types) per successfully settled transaction. This report also shows the number of settlements and total amount charged for credit card and signature debit transactions.

You can search by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Credit Card Type Usage Report

This merchant-level report shows the number of settlements for each credit card type, the total amount charged to that type of card, and the average amount (across all card types) per successfully settled transaction.

Close Window 01/02/2012 15:25 - 02/22/2012 15:25   **Credit Card and Signature Debit**

Merchant	Credit Card		Signature Debit				Combined Total	
			Visa		MasterCard			
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Credit Card	105	19,768.60	3	14,836.00	0	0.00	108	34,604.60
MarketplaceCC	140	5,691.26	0	0.00	0	0.00	140	5,691.26
Total	245	25,459.86	3	14,836.00	0	0.00	248	40,295.86
% Amount		63.2%		36.8%		0.0%		

Credit card totals

Merchant	Visa		MasterCard		American Express		Discover		Diners Club Int.		Japan Credit Bureau		China UnionPay		Total		
	Cnt	Amt	Cnt	Amt	Cnt	Amt	Cnt	Amt	Cnt	Amt	Cnt	Amt	Cnt	Amt	Cnt	Amt	Avg Amt
Credit Card	39	5,489.59	55	5,355.18	4	80.99	7	8,842.84	0	0.00	0	0.00	0	0.00	105	19,768.60	188.27
MarketplaceCC	140	5,691.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	140	5,691.26	40.65
	179	11,180.85	55	5,355.18	4	80.99	7	5,355.18	0	0.00	0	0.00	0	0.00	245	25,459.86	103.92

Close Window

The Credit Card Type Usage report

Report Fields

Credit Card and Signature Debit section

Merchant

Name of the merchant for this record.

Credit Card (Count and Amount)

The total number of settled credit card purchase transactions for the merchant and the total dollar amount of those transactions.

Signature Debit
Visa

Total number of settled Visa signature debit purchase transactions for the merchant and the total dollar amount of those transactions.

MasterCard

Total number of settled MasterCard signature debit purchase transactions for the merchant and the total dollar amount of those transactions.

Combined Total (Count and Amount)

The combined total count of all the credit card and signature debit purchase transactions for the merchant and the total combined dollar amount of those transactions.

Credit card totals section

Count

Number of settled credit card purchase transactions broken down by the credit card types accepted (e.g., Visa, Discover) for payment for the merchant.

Amt

Amount of money charged for each credit card type.

Total

Includes the combined total dollar amount for all card types for the merchant and the average dollar amount of the transactions.

Pending Transactions Report

The Pending Transaction report displays merchant-specific payment detail. Use the Pending Transactions report to view the current credit card batch. It shows all payments and credits that have been authorized and are pending settlement. This list of pending transactions constitutes the current batch.

This report page is also used to view failed credit card batch details and resubmit failed credit card batches. You must have the Resubmit Failed Batches merchant role to view and resubmit these batches.

Note: Concord EFSnet and MIGS users do not use this report. Your transactions are sent to the credit card processor and are not collected in a pending batch.

The Credit Card Pending Transactions report

Report Fields

Summary section

Count

The total number of credit card transaction in the batch.

Amount

The total dollar amount of the credit card transactions in the batch.

Pending Transactions for merchant section

Date

Depending on your credit card processor, shows either when the original purchase was authorized or when it was processed. Credits show the date for the original purchase authorization, not the date of the credit.

Type

Identifies the transaction as one of these types:

- PUR, for purchase.
- REV, for reversal, which is a credit processed before settlement.
- CR, for credit processed after settlement.
- VOID, for voided payment.

If you have processed credits for payments that were not yet settled, the report will show the currently charged amount with a settle flag of PUR.

Card

The credit card type.

Card Nbr

The last four digits of the credit card number.

Exp Date

Credit card expiration date.

Amount

Amount to be applied to the cardholder's account. For credits against previously settled payments, the amount to be returned to the cardholder's account is shown as a negative dollar amount.

Reference #

Unique number that Payment Gateway assigned to the original payment transaction. Matches the reference number shown in the Activity report. To view the payment details page for a desired transaction, click the Reference # link.

(For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

Approval

Approval code that the credit card processor returned at authorization. This matches the transaction's approval code shown in the Activity report.

Ancillary Data

Any additional data submitted with payments. For credits, it shows the latest ancillary data entered. If you entered ancillary data when processing a credit, it will appear here. Otherwise, credit transactions will include any ancillary data entered with the payment.

Batch Settlement Report

This report summarizes each attempted credit card batch settlement for the date range. Use it to review batch success-or-fail responses from the credit card processor and Payment Gateway and to identify failed credit card batches that may need to be resubmitted. Success-or-fail responses, including any exception codes, appear in the RC and TPG RC columns. Search by date and amount. To open batch details, click a batch number.

This report could be used to answer the following questions:

- Did any credit card batches fail that need to be resubmitted?

- How many signature debit vs. credit payments were processed?

- How many signature debit payments and credit payments were processed for the last month, year, etc.?

- How many credit only cards were processed for the last month, year, etc.?

- Which merchant is processing the largest amount of signature debit or credit card payments?

The Credit Card Batch Settlement report

Report Fields

Summary section

Payment Count
Displays the total number of payment transactions in the batch separated by credit card or signature debit card payment types.

Payment Amount
Displays the total dollar amount for the payment transactions in the batch separated by credit card or signature debit card payment types.

Merchant
Name of the merchant for this batch.

Date
Displays the date and time the batch details were processed.

Batch
Code returned from the processor for successful settlements. Matches the batch number shown in the Batch Details report, and is the same for all transactions in a batch.

Credit Card (Count and Amount)

Displays the total number and total dollar amount of credit card transactions included in the batch for the merchant.

Signature Debit (Count and Amount)

Displays the total number and total dollar amount of signature debit transactions included in the batch for the merchant.

Batch Total (Count and Amount)

Displays the total number and total dollar amount of all transactions included in the batch for the merchant.

TPG RC

Success-or-fail response code from Payment Gateway.

Batch Details Report

This report shows transaction details for credit card batches in the date range. Use it to reconcile settlements against your banking records, or to look up records of settled transactions. All search criteria are allowed with this report.

Note: For some processors, Payment Gateway can automatically remove a failed transaction from a batch and resubmit the batch. In these cases, the failed transaction displays in the Batch Details report, while the Batch Settlement report shows a successful batch.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Credit Card Batch Details Report

This report shows transaction details for credit card batches in the date range selected. Use it to reconcile settlements against your banking records, or to look up records of settled transactions.

Close Window   **Summary**

	Count	Amount
Credit Card	2	50.00
Signature Debit	0	0.00
Total	2	50.00

04/01/2012 00:00 - 04/12/2012 09:37

App	Module	Merchant	Date	Type	Card Type	Card Nbr	Exp Date	Amount	Reference #	Batch #	Payer ID	Ancil Data
Payment Gateway	Admin	Credit Card	04/04/2012 07:30:23	PUR	DISC	6666	0314	25.00	20120316000000	SIM120950730		
Payment Gateway	Admin	Credit Card	04/04/2012 07:30:23	PUR	DISC	6666	0413	25.00	20120404000000	SIM120950730		
Rows: 2								50.00				

Close Window

The Credit Card Batch Details report

Report Fields

Summary section

Payment Count

Displays the total number of payment transactions in the batch separated by credit card or signature debit card payment types.

Payment Amount

Displays the total dollar amount of payment transactions in the batch separated by credit card or signature debit card payment types.

App

TouchNet application for the payment transaction.

Module

Module for the payment transaction.

Merchant

Name of the merchant for the batch.

Date

Displays the date and time the batch details were processed.

Type

Identifies transactions as one of the following types:

- PUR, for payment settlements.
- CR, for credits that refund part of a previously settled payment.
- VOID, for credits that completely void a previously settled payment.

If you have processed credits for payments that were not yet settled, the report will show the currently charged amount with a settle flag or PUR.

Card Type

Type of card used for the transaction. If the card is used as a signature debit, the card type displays "Debit" follow the card name. For example, "Visa Debit".

Card Nbr

Last four digits of the card used for the transaction.

Exp Date

Expiration date for the card used for the transaction.

Amount

Dollar amount for the transaction.

Reference #

Unique number assigned by Payment Gateway to the original payment transaction. Matches the reference number shown in the Activity report. (For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

Batch #

Code returned from the processor for successful settlements. Matches the batch number shown in the Batch Details report, and is the same for all transactions in the batch.

Payer ID

The user ID of the person initiating the payment transaction.

Ancil Data

Additional data submitted with the payment. For example, a payer's ID number. If you entered ancillary data when processing a credit, it appears here. Otherwise, credit transactions include ancillary data entered with the payment.

Authorized Not Settled Report

This report lists credit card transactions that have been authorized by the processor but have not yet been added to the batch for settlement. Negative response codes in the TPG RC column indicate exceptions. When this occurs, see "Exception Codes" on page 257.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Authorized Not Settled

This report lists credit card transactions that have been authorized by the processor but have not yet been added to the batch for settlement.

Close Window   01/02/2012 15:25 - 02/22/2012 15:25

App	Module	Merchant	Date	Type	Card Type	Amount	Reference #	Approval	TPG RC	Payer ID	Ancil Data
Marketplace	uPay	Credit Card	02/22/2012 00:00:52	PUR	MC	12.35	20120222000000	000053	0		Recurring payment sys_tracking_id=83 EXT_TRANS_ID=A234
Marketplace	uStores	Credit Card	02/03/2012 10:36:30	PUR	MC	10.99	20120203000002	103630	0		sys_tracking_id=233 Buyer=Seb A Stien
Bill+Payment	Payment Client	Credit Card	02/02/2012 11:45:07	PUR	VISA	25.00	20120202000005	114507	0		trxId=DECODE_ERROR (100036),Transcript Request
Marketplace	uStores	Credit Card	01/20/2012 13:24:49	PUR	MC	52.50	20120120000001	132449	0		sys_tracking_id=220 Buyer=Seabass BigD
Marketplace	uStores	Credit Card	01/17/2012 09:17:53	PUR	AMEX	2.00	20120117000007	091753	0		sys_tracking_id=134 Buyer=Ding Sturd-Kavs
Marketplace	uStores	Credit Card	01/17/2012 09:14:32	PUR	AMEX	2.00	20120117000006	091432	0		sys_tracking_id=133 Buyer=Ding Sturd-Kavs

The Authorized Not Settled report

Report Fields

App
Name of the application for the payment transaction.

Module
Name of the module for the payment transaction.

Merchant
Name of the Merchant for the transaction.

Date
The date and time the credit card processor attempted to settle the transaction.

Type
Identifies the transaction as one of the following types:

- PUR, for payment settlements.

- CR, for credits that refund part of a previously settled payment.

- VOID, for credits that completely void a previously settled payment.

Card Type
The type of credit card used for the transaction. If the card is used as a signature debit, the card type displays "Debit" following the card name.

Amount
Amount to be authorized and applied to the cardholder's account. Amounts credited for previously settled payments are shown as a negative dollar amount.

Reference
Unique number that Payment Gateway assigned to the original payment transaction. Matches the reference number shown in the Activity report. To view the payment details page for a desired transaction, click the Reference # link.

(For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

Approval
Code assigned by the credit card processor. These numbers are assigned only to successful transactions. Note that a REV, CR or VOID type will have

the same approval code as the original payment.

TPG RC
Success-or-fail response from Payment Gateway. A negative number indicates that the authorization failed.

Payer ID
The user ID of the person initiating the payment transaction.

Ancillary Data
Additional data submitted with the payment. If ancillary data is entered when processing a credit, it appears here.

Exception Log Report

The Exception Log report gives you exception troubleshooting data about credit card batch settlement exceptions, Payment Gateway database logging exceptions, and exceptions from host updates of payments from TouchNet U.Commerce Central solutions like Bill+Payment or Cashiering. The report does not reflect exceptions from authorizations.

When the Batch Settlement report shows an exception, the corresponding Exception Log report can help you pinpoint the cause of the exception.

Note: Depending on your credit card processor, the Error (Exception) Log report may show which transaction failed within the batch. In some cases, Payment Gateway is able to remove failed transactions and resend the batch.

You can search by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

In the Optional Search Fields section at the bottom of the Report Selection page, select the Update Host option to view all exception transactions:

- that have not attempted to post yet,

- that attempted to post but failed and will be attempted again, and

- that attempted to post and will be not tried again.

If the Update Host option is not selected, all transactions that have updated or attempted to update the host will be listed.

The Exception Log (Error Log) report

Report Fields

Merchant
Name of the merchant.

Date
Date and time the exception response was returned.

Type
Identifies exceptions as:

- BAT for batch-level failure.

- LOG, for payment log posting failure, when a data file could not be posted to the Payment Gateway database. (Transactions missing from reports may show this exception.)

- UPDT, for host update unsuccessful or failed attempt. "Unsuccessful" attempts indicate that Payment Gateway will continue trying to update the host. "Failed" attempts indicate that Payment Gateway is no longer trying to update the host for this transaction.

Reference Nbr
The reference number is not used for payment log exceptions.

- For BAT exceptions, it shows the unique number that Payment Gateway assigned to the original payment transaction. This number matches the reference number showing in the Batch Details and Authorization reports.

Note: For some processors, this number is unique only within a merchant's transactions. two merchants may have a transaction with the same reference number.

- For UPDT exceptions, it shows the reference number from the credit card, ACH, or cash transaction submitted through a TouchNet U.Commerce Central solution.

Description

Cause of the exception.

TPG RC

Response code from Payment Gateway.

10.5   Debit Reports

This section describes the reports available for debit card type payments. Review the report fields listed with each report for a brief description of the fields displaying on the report.

The reports display in a separate window if you are using Internet Explorer, or in a separate tab if you are using Firefox. Click the Close Window button to close the report and return to the Report Selection page in the Payment Gateway Operations Center.

The following reports are available for debit transactions:

- Activity
- Pending Transactions
- Batch Settlements
- Batch Details

Activity Report

This report shows all attempted debit authorizations for the date range and other search criteria you select. All search criteria are allowed with this report. Use it to review payment activity, including declined payment attempts.

Also use the report to review authorization success-or-fail responses from the debit processor and Payment Gateway. These responses, including any exception codes, appear in the RC and TPG RC columns.

You can search this report type by a particular exception code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Exception Code from the Option dropdown list. Then enter the code in the **Exception Code** field (leave off the minus sign). When you click View Report, only transactions that have received this exception code will appear.

You can also search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Debit Card Activity Report

This report shows all attempted debit card authorizations for the criteria you selected. Use it to review payment activity, including declined payment attempts, and to review authorization success-or-fail responses from the debit card processor and Payment Gateway.

Close Window	01/02/2012 15:25 - 02/22/2012 15:25										
App	Module	Merchant	Date	Type	Debit Type	Amount	Cashback	Reference #	TPG RC	Payer ID	Ancil Data
Payment Gateway		Debit 1	01/18/2012 13:45:43	PUR	PINLESS	5.55	0.00	20120118000000	0		Test PINLess
Payment Gateway		Debit 1	01/18/2012 13:46:26	PUR	PINLESS	1.00	0.00	20120118000001	0	B80000001	Test debit, no additional data
Payment Gateway		Debit 1	01/18/2012 13:46:27	PUR	PINLESS	1.00	0.00	20120118000002	0	B80000001	Test payment as single
Payment Gateway		Debit 1	01/18/2012 13:46:28	PUR	PINLESS	1.00	0.00	20120118000003	0	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 13:46:28	PUR	PINLESS	1.00	0.00	20120118000004	0	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 13:46:29	PUR	PINLESS	1.00	0.00	20120118000005	0	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 13:46:29	PUR	PINLESS	1.00	0.00	20120118000006	0	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 13:46:30	EXT	PINLESS	-0.85	0.00	20120118000004	0	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 13:46:31	EXT	PINLESS	-0.15	0.00	20120118000003	0	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 13:46:33	EXT	PINLESS	-0.20	0.00	20120118000006	0	B80000001	Test authorizations for debit refunds
Bill+Payment	Student Account	Debit 1	01/24/2012 09:36:00	PUR	PINLESS	143.32	0.00	20120124000000	0	B80000011	B80000011

The Debit Card Activity report

Report Fields

App
Name of the TouchNet application where the payment originated.

Module
Name of the TouchNet sub-application where the payment originated.

Merchant
Name of the merchant for the transaction.

Date
Date and time that the transaction was authorized.

Type
Identifies the transaction type as PUR, for purchase.

Debit Type
Identifies the debit type as PIN or PINLESS.

Amount

Amount charged to the card during the transaction (including any cashback).

Cashback

Amount given to the customer and charged to the debit card during the transaction.

Reference

Unique transaction number assigned by Payment Gateway. (For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.) To view the payment details page for a desired transaction, click the Reference # link.

TPG RC

Success-or-fail response from Payment Gateway. A negative number indicates that the authorization failed.

Payer ID

The user ID of the person initiating the payment transaction.

Ancil Data

Information about the payer or the transaction, for instance, a payer's ID number. This data is typically passed from your payment application to Payment Gateway.

Pending Transactions Report

Use this report to view the current debit batch. It shows all payments pending settlement. This list of pending transactions constitutes the current batch. No search criteria are allowed for this report.

Debit Pending Transactions Report

Use this merchant-specific report to view the current batch. It shows all payments and credits that have been authorized and are pending settlement.

Close Window   **Summary**

	Count	Amount
Total	7	16,480.50

Pending Transactions for Debit 1

Date	Type	Card	Card Nbr	Exp. Date	Amount	Reference #	Approval	Ancillary Data
02/07/2012 10:16:28	PUR	DEBIT	9011	02/13	1.00	20120207000000	101628	B80000005
02/07/2012 10:17:01	PUR	DEBIT	9011	02/13	1.00	20120207000001	101701	B80000005
02/09/2012 13:15:35	PUR	DEBIT	0071	02/13	1.00	20120209000000	131535	B80000005
02/09/2012 13:20:01	PUR	DEBIT	0071	02/13	4,480.50	20120209000001	132001	B80000005
02/14/2012 14:09:20	PUR	DEBIT	4343	02/13	1.00	20120214000000	140920	B80000005
02/15/2012 09:14:15	PUR	DEBIT	1111	02/13	5,998.00	20120215000000	091415	B80000005
02/15/2012 09:20:54	PUR	DEBIT	1111	02/13	5,998.00	20120215000001	092054	B80000005

Close Window

The Debit Card Pending Transactions report

Report Fields

Summary section

Count

The total number of debit card transactions in the batch.

Amount

The total dollar amount of the debit card transactions in the batch.

Pending Transactions

Date

Depending on your debit processor, shows either when the original purchase was authorized or when it was processed.

Type

Identifies transactions as type PUR, for payments to be settled.

Card

The debit card type.

Card Nbr

The last four digits of the debit card.

Exp Date

The date the debit card expires.

Amount

Amount to be applied to the cardholder's account.

Reference #

Unique number that Payment Gateway assigned to the original payment transaction. Matches the reference number shown in the Activity report. To view the payment details page for a desired transaction, click the Reference # link.

(For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

Approval

Approval code that the debit processor returned at authorization. Matches the transaction's approval code shown in the Activity report.

Ancil Data

Additional data submitted with payment.

Batch Settlement Report

This report summarizes each attempted debit batch settlement for the selected date range. Use it to review batch success-or-fail responses. These responses, including any exception codes, are shown in the RC and TPG RC columns.

You can search this report by date and amount. To open batch details from this report, click a batch's number link.

Note: Payment Gateway will not attempt to settle an empty batch. If a scheduled batch does not appear in the Batch Settlement report, log into the Operations Center with bursar rights and click the Settle Batch link. If no transactions are pending, the batch was empty and no settlement was attempted.

Note: Some processors allow Payment Gateway to split debit transaction batches and some do not. When the batches are split, the Batch Settlement report shows records for each batch created.

You can search this report by a particular exception code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Exception Code from the Option dropdown list. Then enter the code in the Exception Code field (leave off the minus sign). When you click View Report, only transactions that have received this exception code will appear.

Debit Card Batch Settlement Report

This report summarizes each attempted debit card batch settlement for the selected date range. Use it to review batch success-or-fail responses. To open batch details from the report, click a batch's number.

Close Window	**Summary**						

	Count	Amount
Total	8	154.87

01/02/2012 15:25 - 02/22/2012 15:25

Merchant	Date	Batch Nbr	Trx Count	Amount	Cashback	RC	TPG RC
Debit 1	2012-01-30 16:02:12	settle.RB01602-2012-030-160212	0	0.00	0.00	-1726	-1726
Debit 1	2012-01-30 08:46:15	settle.RB00846-2012-030-084615	0	0.00	0.00	-1726	-1726
Debit 1	2012-01-30 07:47:15	settle.RB00747-2012-030-074715	0	0.00	0.00	-1726	-1726
Debit 1	2012-01-24 18:00:03	SIM120241800	1	143.32	0.00	0	0
Debit 1	2012-01-18 18:00:08	SIM120181800	7	11.55	0.00	0	0

Close Window

The Debit Card Batch Settlement report

Report Fields

Summary Section

Count

The total number of debit card transactions in the batch.

Amount

The total dollar amount of the debit card transactions in the batch.

Merchant

Name of the merchant for the batch.

Date

Date and time the batch settlement was attempted.

Batch #

Approval code returned from the processor for successful settlements, or the *settle.RB* file name for failed batches. Click the link to view the batch's details report page.

Trx Count

Total number of transactions submitted with the batch.

Amount

Net amount of each batch included in the report. Zero amounts appear in red and indicate transactions that have been voided or removed.

Cashback

Amount given to the customer as cash and charged to the debit card during the transaction.

RC

Success-or-fail response from the processor. Format varies by processor. A negative number indicates the batch settlement failed. For more details, view your Exception Log report.

TPG RC

Success-or-fail response from Payment Gateway. A negative number indicates batch settlement failure. For more details, view the Exception Log report.

Batch Details Report

This report shows transaction details for debit batches in the selected date range. Use it to reconcile settlements against your banking records, or to look up records of settled transactions. All search criteria are allowed with this report.

Note: For some debit processors, Payment Gateway is able to automatically remove a failed transaction from a batch and resubmit the batch. In these cases, the failed transaction displays in the Batch Details report, while the Batch Settlement report shows a successful batch.

You can search transactions by the ancillary data they contain by entering a search string in the Ancillary Data field in the Optional Search Fields section of the Report Selection page.

Debit Card Batch Details Report

This report shows transaction details for debit card batches in the selected date range. Use it to reconcile settlements against your banking records, or to look up records of settled transactions.

Close Window   Summary

Debit Type	Count	Amount
Pin Secured	0	0.00
Pinless	8	154.87
Total	8	154.87

01/02/2012 15:25 - 02/22/2012 15:25

App	Module	Merchant	Date	Type	Debit Type	Amount	Cashback	Reference Nbr	Batch #	Payer ID	Ancil Data
Payment Gateway		Debit 1	01/18/2012 18:00:08	PUR	PINLESS	5.55	0.00	20120118000000	SIM120181800		Test PINLess
Payment Gateway		Debit 1	01/18/2012 18:00:08	PUR	PINLESS	1.00	0.00	20120118000001	SIM120181800	B80000001	Test debit, no additional data
Payment Gateway		Debit 1	01/18/2012 18:00:08	PUR	PINLESS	1.00	0.00	20120118000002	SIM120181800	B80000001	Test payment as single
Payment Gateway		Debit 1	01/18/2012 18:00:08	PUR	PINLESS	1.00	0.00	20120118000003	SIM120181800	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 18:00:08	PUR	PINLESS	1.00	0.00	20120118000004	SIM120181800	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 18:00:08	PUR	PINLESS	1.00	0.00	20120118000005	SIM120181800	B80000001	Test authorizations for debit refunds
Payment Gateway		Debit 1	01/18/2012 18:00:08	PUR	PINLESS	1.00	0.00	20120118000006	SIM120181800	B80000001	Test authorizations for debit refunds
Bill+Payment	Student Account	Debit 1	01/24/2012 18:00:03	PUR	PINLESS	143.32	0.00	20120124000000	SIM120241800	B80000011	B80000011

Close Window

The Debit Card Batch Details report

Report Fields

App
Name of the TouchNet application where the payment originated.

Module
Name of the TouchNet sub-application where the payment originated.

Merchant
Name of the merchant for the transaction.

Date
These columns show when the debit processor returned a success-or-fail response for the batch settlement.

Type
Identifies transactions as PUR, for payment settlements.

Debit Type

Identifies the debit type as PIN or PINless.

Amount

Amount applied to the cardholder's account (including any cashback).

Cashback

Amount given to the customer as cash and charged to the debit card.

Reference #

Unique number that Payment Gateway assigned to the original payment transaction. This number matches the reference number shown in the Activity report. To view the payment details page for a desired transaction, click the Reference # link.

(For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

Batch #

Code returned from the processor for successful settlements. This number matches the batch number shown in the Batch Settlement report, and is the same for all transactions in a batch.

Payer ID

The user ID of the person initiating the payment transaction.

Ancil Data

Any additional data submitted with payments, for instance, a payer's ID number.

10.6   ACH Reports

This section describes the reports available for ACH type payments. Review the report fields with each report for a brief description of the fields displaying on the report.

The reports display in a separate window if you are using Internet Explorer, or in a separate tab if you are using Firefox. Click the Close Window button to close the report and return to the Report Selection page in the Payment Gateway Operations Center.

The following ACH transaction reports are available in Payment Gateway:

- Pending Transactions (next ACH file)
- Current Status (Transactions)

- ACH File
- ACH File Details
- Rejections
- Failed Attempts

Note: Credit transactions in ACH reports are displayed as negative amounts.

ACH Pending Transactions Report

The Pending report shows all ACH payments that have been submitted and are pending inclusion in an ACH file. This list of pending transactions constitutes the next ACH file to be generated. The Date Range search criteria is disabled when this report is selected.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

ACH Pending Transactions Report

This report shows all ACH payments that have been submitted and are pending inclusion in an ACH file. This list of pending transactions constitutes the next ACH file to be generated.

[Close Window]

App	Merchant	Date	Origin	Type	Trans ID	Amount	Name	Payer ID	Check Memo
Cashiering	ACH	02/22/2012 12:01:22	TEL	PUR	3673	10.85	BOB SMITH		887
Cashiering	ACH	02/22/2012 13:05:49	TEL	PUR	3674	10.85	BOB SMITH		887
Cashiering	ACH	02/22/2012 13:06:38	TEL	PUR	3675	13.02	BOB SMITH		887
Cashiering	ACH	02/22/2012 13:07:18	TEL	PUR	3676	13.02	BOB SMITH		887
Cashiering	ACH	02/22/2012 13:07:46	TEL	PUR	3677	13.02	BOB SMITH		887
Bill+Payment	ACH	02/22/2012 14:02:55	WEB	PUR	3678	1.00	IVY STUDENT	B80000009	B80000009
Bill+Payment	ACH	02/22/2012 14:04:30	WEB	PUR	3679	1.00	IVY STUDENT	B80000009	B80000009
Bill+Payment	ACH	02/22/2012 14:23:02	WEB	PUR	3680	1.00	IVY	B80000009	B80000009
Cashiering	ACH	02/22/2012 14:24:31	TEL	PUR	3681	13.02	BOB SMITH		889
Bill+Payment	ACH	02/22/2012 14:30:18	WEB	PUR	3682	1.00	IVY	B80000009	B80000009
Cashiering	ACH	02/22/2012 14:38:24	TEL	PUR	3683	13.02	BOB SMITH		889
Cashiering	ACH	02/22/2012 14:39:16	TEL	PUR	3684	13.02	BOB SMITH		889
Cashiering	ACH	02/22/2012 14:42:31	TEL	PUR	3685	13.02	BOB SMITH		889
Cashiering	ACH	02/22/2012 14:44:31	TEL	PUR	3686	13.02	BOB SMITH		889
Cashiering	ACH	02/22/2012 14:51:33	TEL	PUR	3687	13.02	BOB SMITH		889
Bill+Payment	ACH	02/22/2012 15:21:48	WEB	PUR	3688	1.00	IVY	B80000009	B80000009
Cashiering	ACH	02/22/2012 15:25:03	TEL	PUR	3689	13.02	BOB SMITH		889
Rows: 17						156.90			

[Close Window]

The ACH Pending Transactions report

Report Fields

App

Name of the TouchNet application where the payment originated.

Merchant

Name of the merchant for the transaction.

Date

Date and time of the originally submitted payment.

Origin

SEC code for the method of payment presentment.

Type

Type of ACH payment processed, as provided by NACHA rules. The most common type is PUR (purchase).

Trans ID

Unique ID for the transaction. The transaction keeps this ID even if you reinitiate it, and allows you to follow the transaction's progress through reports.

To view detail for a transaction click the Trans ID link. The ACH Transaction Info Report displays. The ACH Transaction Info Report shows details about a specific ACH transaction.

Amount

Amount of the payment.

Name

Name that appears on the check.

Payer ID

The user ID of the person initiating the payment transaction.

Check Memo

Student ID number (if available) and any memo information entered with the payment.

Current Status Report

The Current Status report shows the status of all ACH transactions within the search criteria you have selected. Use this report to review payment activity, including rejected transactions. All criteria are available for this search.

ACH Current Status Report

This report shows the status of all ACH transactions within the search criteria you selected. Use this report to review payment activity, including rejected transactions.

Close Window   01/02/2012 15:25 - 02/22/2012 15:25

App	Merchant	Date	Origin	Type	Trans ID	Amount	Check Name	Reinit	Payer ID	Check Memo	Status
Bill+Payment	ACH	01/03/2012 10:57:01	WEB	PUR	3477	15.00	NAME ON ACCOUNT	0	B80000008	B80000008	WAIT
Bill+Payment	ACH	01/03/2012 13:59:30	WEB	PUR	3478	12.00	NAME	0	B80000008	B80000008	WAIT
Bill+Payment	ACH	01/03/2012 16:28:27	WEB	PUR	3479	1.00	BLAH	0	B80000009	B80000009	WAIT
Cashiering	ACH	01/03/2012 17:27:59	POP	PUR	3480	123.00		0	B80000081	B80000081	WAIT
Marketplace	ACH	01/04/2012 00:00:50	WEB	PUR	3481	12.35	TEST USER	0		Recurring payment; sys_tracking_id=167; EXT_TRANS_ID=A234	WAIT
Bill+Payment	ACH	01/04/2012 12:01:49	WEB	PUR	3482	1.00	ME	0	B80000011	B80000011	WAIT
Bill+Payment	ACH	01/04/2012 13:02:14	WEB	PUR	3483	13.00	NAME	0	B80000008	B80000008	WAIT
Bill+Payment	ACH	01/04/2012 13:02:49	WEB	PUR	3484	12.00	SDFKLJ	0	B80000008	B80000008	WAIT
Bill+Payment	ACH	01/04/2012 13:23:41	WEB	PUR	3485	13.00	ASDF	0	B80000008	B80000008	WAIT
Bill+Payment	ACH	01/04/2012 13:33:29	WEB	PUR	3486	1.50	ME	0	B80000011	B80000011	WAIT

The ACH Current Status report

Report Fields

App
Name of the TouchNet application where the payment originated.

Merchant
Name of the merchant for the file.

Date
The date and time the ACH file was generated.

Origin
How the ACH transaction was entered.

Type
Type of ACH payment processed, as provided by NACHA rules. The most common type is PUR (purchase).

Trans ID

Unique ID for the transaction. The transaction keeps this ID even if you reinitiate it, and allows you to follow the transaction's progress through reports.

To view payment details for a transaction, click the Trans ID link. The ACH Transaction Info Report displays. The ACH Transaction Info Report shows details about a specific ACH transaction.

Amount

Amount of the Payment.

Check Name

Name that appears on the check.

Reinit (Reinitiate)

Number of attempted batches for each merchant. For ACH merchants, the column shows the number of ACH files generated.

When the bank returns an ACH payment (for insufficient funds, for example), the transaction must be marked as returned in the Payment Gateway Operations Center (See "Manually Recording a Return Code for an ACH Payment" on page 152). Then the ACH transaction can be sent back to the pending ACH payments list and batched with the next ACH file (See "Manually Reinitiating a Returned ACH Payment" on page 154), usually with a returned check fee added.

Payer ID

The user ID of the person initiating the payment transaction.

Check Memo

Student ID number (if available) and any memo information entered with the payment.

Status

Status of the transaction (UNSETT, WAIT, RETURN, SETTLED, NOC, VOIDED, REMOVED).

ACH File Report

The ACH File report shows transaction, status, and amount information for ACH files. To view transaction information in an ACH file, click the ACH File ID.

The Amount and Ancillary Data search criteria are disabled when this report is selected.

ACH File Report

This report shows transaction, status, and amount information for ACH files. To view transaction information in an ACH file, click the ACH File ID.

Close Window   01/02/2012 15:25 - 02/22/2012 15:25

Merchant	Date	ACH File ID	File	Status	Current File Count	Current File Amount	Removed Count	Removed Amount	Attempted Count	Attempted Amount
ACH	01/03/2012 18:00:19	172	tpgc0000172.ach	CREATE	4	151.00	0	0.00	4	151.00
ACH	01/04/2012 18:00:10	173	tpgc0000173.ach	CREATE	10	83.35	0	0.00	10	83.35
ACH	01/05/2012 18:00:01	174	tpgc0000174.ach	CREATE	3	1,743.90	0	0.00	3	1,743.90
ACH	01/06/2012 18:00:01	175	tpgc0000175.ach	CREATE	2	2,642.90	0	0.00	2	2,642.90
ACH	01/09/2012 18:00:16	176	tpgc0000176.ach	CREATE	21	5,566.51	0	0.00	21	5,566.51
ACH	01/10/2012 18:00:02	177	tpgc0000177.ach	CREATE	8	40.64	0	0.00	8	40.64
ACH	01/11/2012 18:00:02	178	tpgc0000178.ach	CREATE	3	26.35	0	0.00	3	26.35
ACH	01/12/2012 18:00:12	179	tpgc0000179.ach	CREATE	5	87.00	0	0.00	5	87.00
ACH	01/13/2012 18:00:16	180	tpgc0000180.ach	CREATE	2	11,002.00	0	0.00	2	11,002.00

The ACH File report

The following fields appear on the ACH File report.

Report Fields

Merchant
Name of the merchant for the file.

Date
Date and time the ACH file was generated.

ACH File ID
Unique ID for the ACH file in reports.

To view the ACH File Details report for a specific file, click the ACH File ID link. The ACH File Details report displays. The ACH File Details report shows detailed information about a transaction.

File
Name of the ACH file. The file name includes a unique seven-digit number that identifies the file to your bank.

Status
File's status:

- Created, if the ACH file has been generated but not yet settled.

- Settled, if the ACH file has been marked as settled.

- Deleted, if the ACH file has been deleted.

Current File Count and Amount
Number and amount of ACH transactions to be processed by the bank.

ACH File Details Report

The ACH File Details report shows detailed information about transactions in an ACH file. Removed transactions are shown in red. The report separately totals current, removed, and attempted payments. You can search this report by date, transaction amount, and ancillary data. The Amount search criteria is disabled when this report is selected. To view specific transaction information, click the Trans ID.

ACH File Details Report

This report shows detailed information about transactions in an ACH file. To view specific transaction information, click the Trans ID. Removed transactions are shown in red.

Close Window   **Back to ACH File Report**   **Summary**

	Count	Amount
Payments Submitted	192	31,864.05
Payments Removed	0	0.00
Net	192	31,864.05

01/02/2012 15:25 - 02/22/2012 15:25

App	Merchant	Date	Type	File ID	Trans ID	Amount	Name	Inst Unit	Payer ID	Check Memo	Status
Bill+Payment	ACH	01/03/2012 10:57:01	PUR	172	3477	15.00	NAME ON ACCOUNT		B80000008	B80000008	WAIT
Bill+Payment	ACH	01/03/2012 13:59:30	PUR	172	3478	12.00	NAME		B80000008	B80000008	WAIT
Bill+Payment	ACH	01/03/2012 16:28:27	PUR	172	3479	1.00	BLAH		B80000009	B80000009	WAIT
Cashiering	ACH	01/03/2012 17:27:59	PUR	172	3480	123.00			B80000081	B80000081	WAIT
Marketplace	ACH	01/04/2012 00:00:50	PUR	173	3481	12.35	TEST USER	MktpAcctCd		Recurring payment; sys_tracking_id=167; EXT_TRANS_ID=A234	WAIT
Bill+Payment	ACH	01/04/2012 12:01:49	PUR	173	3482	1.00	ME		B80000011	B80000011	WAIT
Bill+Payment	ACH	01/04/2012 13:02:14	PUR	173	3483	13.00	NAME		B80000008	B80000008	WAIT
Bill+Payment	ACH	01/04/2012 13:02:49	PUR	173	3484	12.00	SDFKLJ		B80000008	B80000008	WAIT
Bill+Payment	ACH	01/04/2012 13:23:41	PUR	173	3485	13.00	ASDF		B80000008	B80000008	WAIT

The ACH File Details report

Report Fields

App

Name of the TouchNet application where the payment originated.

Merchant

Name of the merchant for the transaction.

Date

The date and time the ACH file was generated.

Type

Type of ACH payment processed, as provided by NACHA rules. The most common type is PUR (purchase).

File ID

The unique seven-digit number that identifies the file to your bank.

Trans ID

Unique ID for the transaction. This transaction keeps this ID even if you reinitiate it, and allows you to follow the transaction's progress through reports.

To view detail for a specific ACH transaction, click the Trans ID link. The ACH Transaction Info report displays. The ACH Transaction Info Report shows details about a specific ACH transaction.

Amount

Amount of the payment.

Name

Name that appears on the check.

Payer ID

The user ID of the person initiating the payment transaction.

Check Memo

Student ID number (if available) and any memo information entered with the payment.

Status

Status of the transaction (UNSETT, WAIT, RETURN, SETTLED, NOC, VOIDED, REMOVED).

Rejections Report

The Rejections report shows transaction data for each ACH payment you have marked as rejected. This data includes the amount of the payment and number of reinitiations. All criteria are available for this search.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

ACH Rejections Report

This report shows transaction data for each ACH payment you marked as rejected.

Close Window	01/02/2012 15:25 - 02/22/2012 15:25								
App	**Merchant**	**Date**	**Origin**	**Type**	**Trans ID**	**Amount**	**Reinit**	**Payer ID**	**Check Memo**	**Reason**
Rows: 0						0.00				

Close Window

The ACH Rejections report

The following fields appear on the Rejections report.

Report Fields

App

Name of the TouchNet application where the payment originated.

Merchant

Name of the merchant for the transaction.

Date

Date and time of the original payment.

Origin

SEC code for the method of payment presentment.

Type

Type of ACH payment processed, as provided by NACHA rules. The most common type is PUR (purchase).

Trans ID

Unique ID for the transaction. The transaction keeps this ID even if you reinitiate it, and allows you to follow the transaction's progress through reports.

Amount

Amount of the payment.

Reinit

Number of times the payment has been marked as rejected and then reinitiated. (You can initiate a payment up to three times.)

Payer ID

The user ID of the person initiating the payment transaction.

Check Memo

Student ID number (if available) and any memo information entered with the payment.

Reason

Rejection code and the reason for rejection.

Failed Attempts Report

This report shows transaction data for each ACH payment that failed before it could be sent to the bank. These are typically accounts that have been restricted in Payment Gateway and transactions that listed a bad ABA routing number.

You can search this report type by a particular exception code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Exception Code from the Option dropdown list. Then enter the code in the **Exception Code** field (leave off the minus sign). When you click View Report, only transactions that have received this exception code appear.

You can also search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

ACH Failed Attempts Report

This report shows transaction data for each ACH payment that failed before it could be sent to the bank. These are typically accounts that have been restricted in Payment Gateway and transactions that listed a bad ABA routing number.

Close Window   01/02/2012 15:25 - 02/22/2012 15:25

App	Merchant	Date	Origin	Type	Trans ID	Amount	Name	Payer ID	Check Memo	Error Msg	RC
	ACH	01/04/2012 12:00:59	WEB	PUR		1.00	me		B80000011	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/04/2012 13:24:25	WEB	PUR		1.00	me		B80000011	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/04/2012 13:34:14	WEB	PUR		1.00	me		B80000011	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/04/2012 13:50:54	WEB	PUR		5.00	me		B80000011	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/09/2012 08:45:58	WEB	PUR		340.65	Katie Alexander		Ancillary Data	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/09/2012 08:46:44	WEB	PUR		340.65	Katie Alexander		Ancillary Data	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/09/2012 08:48:12	WEB	PUR		340.65	Katie Alexander		Ancillary Data	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/09/2012 08:48:15	WEB	PUR		340.65	Katie Alexander		Ancillary Data	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/09/2012 08:52:02	BOC	PUR		35.66	Marky Mark		Ancillary Data Oh yeah	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/09/2012 09:58:17	WEB	PUR		100.00	L Miracle		B87453764	DECLINED - RESTRICTED ACCOUNT	-1748
	ACH	01/10/2012 11:00:45	WEB	PUR		100.00	L Miracle		B87453764	DECLINED - RESTRICTED ACCOUNT	-1748

The ACH Failed Attempts report

The following fields appear on the Failed Attempts report.

Report Fields

App
Name of the TouchNet application where the payment originated.

Merchant
Name of the merchant for the transaction.

Date
Date and time of the original payment.

Origin

SEC code for the method of payment presentment.

Type

Type of ACH payment processed, as provided by NACHA rules. The most common type is PUR (purchase).

Trans ID

Unique ID for the transaction. The transaction keeps this ID even if you reinitiate it, and allows you to follow the transaction's progress through reports.

Amount

Amount of the payment.

Reinit

Number of times the payment has been marked as rejected and then reinitiated. (You can initiate a payment up to three times.)

Payer ID

The user ID of the person initiating the payment transaction.

Check Memo

Student ID number (if available) and any memo information entered with the payment.

Err Msg

Rejection code and the reason for rejection.

RC

The Payment Gateway return code.

10.7   Campus Cards Report

This section describes the activity report available for campus card type payments. Review the report fields section for a brief description of the fields displaying on the report.

The report displays in a separate window if you are using Internet Explorer, or in a separate tab if you are using Firefox. Click the Close Window button to close the report and return to the Report Selection page in the Payment Gateway Operations Center.

Activity Report

This report shows all attempted campus card authorizations for the date range and other search criteria you select. Use this report to review payment activity, including declined payment attempts, and review authorization success-or-fail responses. All search criteria are allowed with this report.

Campus Card Activity Report

This report shows all attempted campus card authorizations for the search criteria selected. Use this report to review payment activity, including declined payment attempts, and review authorization success-or-fail responses.

Close Window   01/02/2012 15:25 - 02/22/2012 15:25

App	Module	Merchant	Date	Type	Amount	Reference #	TPG RC	Payer ID	Ancil Data
Cashiering	Campus Merchant	Campus Card	01/05/2012 00:00:00	PUR	10.80	20120105000000	0		750
TOUCHNET		Campus Card	01/18/2012 00:00:00	PUR	25.25	20120118000000	0		Test CampusCardPaymentRequest
TOUCHNET		Campus Card	01/18/2012 00:00:00	PUR	4.00	20120118000001	0		Test CampusCardPaymentRequest
TOUCHNET		Campus Card	01/18/2012 00:00:00	PUR	4.00	20120118000002	0		Test CampusCardPaymentRequest
Marketplace	uStores	Campus Card	01/31/2012 00:00:00	PUR	12.00	20120131000000	0		Recurring payment sys_tracking_id=737
Marketplace	uStores	Campus Card	01/31/2012 00:00:00	PUR	12.73	20120131000001	0		sys_tracking_id=740 Buyer=Ron Stillwagon
Marketplace	uStores	Campus Card	01/31/2012 00:00:00	PUR	12.00	20120131000002	0		Recurring payment sys_tracking_id=737
Marketplace	uStores	Campus Card	02/21/2012 00:00:00	PUR	12.00	20120221000000	0		Recurring payment sys_tracking_id=737
Marketplace	uStores	Campus Card	02/21/2012 00:00:00	PUR	12.00	20120221000001	0		Recurring payment sys_tracking_id=737
Marketplace	uPay	Campus Card	02/22/2012 00:00:00	PUR	12.35	20120222000000	0		Recurring payment sys_tracking_id=5 EXT_TRANS_ID=A234
Marketplace	uPay	Campus Card	02/22/2012 00:00:00	PUR	12.35	20120222000001	0		Recurring payment sys_tracking_id=5 EXT_TRANS_ID=A234
Rows: 11					0.00				

Close Window

The Campus Card Activity report

Report Fields

App
Name of the TouchNet application where the payment originated.

Module

Name of the TouchNet sub-application where the payment originated.

Merchant

Name of the merchant for the transaction.

Date

Date and time that the transaction was authorized.

Type

Identifies the transaction as one of these types:

- PUR, for purchase.

- REV, for reversal, which is a credit processed before settlement.

- CR, for a credit processed after settlement.

- VOID, for a voided payment.

Amount

Payment amount.

Reference #

Reference number for the campus card payment.

TPG RC

Success-or-fail response from Payment Gateway. A negative number indicates the transaction failed.

Payer ID

The user ID of the person intiating the payment transaction.

Ancil Data

Additional data submitted with payments. If ancillary data is entered when processing a credit, it displays here.

11.0 Viewing Payment Details

Payment Gateway reports provide a variety of detail about payment transactions based on the payment type, report type, date, and merchant(s) you select.

To manage the large volume of report data displaying on the Payment Gateway reports page, the following reports include a link to a Payment Details page to view the report data for a specific transaction.

To access the Payment Details page, click the Reference # link for the desired transaction. To return to the report, click the previous link. To close the report window and return to the Report Selection page, click the **Close Window** button.

The following reports contain a link to the Payment Details page:

- All Payment Transactions reports for Credit card, ACH and Debit
- Credit Card Activity report
- Credit Card Pending Transactions report
- Credit Card Batch Details report
- Debit Activity report
- Debit Pending Transactions report
- Debit Batch Details report

Note: On the Page Details page, the TPG Reference Number is formatted to make it easier to read the date and transaction number. The TPG Reference Number format is: YYYY MM DD 000001.

11.1   Printing Reports

To print a report from the report window, right-click on the report and select your browser's print option.

You can also export the report as a comma-separated value (CSV) file. The saved CSV files can be opened in a spreadsheet program and printed. See "Exporting a Report to a CSV File" on page 235 for more information.

11.2   Sorting Report Results

To sort report results, click the heading of the column you want to sort. For example, to sort by date, click the Date heading.

11.3 Exporting a Report to a CSV File

You can export any Payment Gateway report as a comma-separated value (CSV) file. The saved CSV files can then be opened in spreadsheet programs.

Follow these steps to export a report to a CSV file. This process requires accountant rights.

1 After choosing your report criteria, click the Export to CSV button.

2 In the Download CSV File page, right-click the file name and use your browser's options to save the file.

3 Click the trash can icon to delete the file. For security, this removes the file's generated copy from your server.

Note: If your browser and operating system support opening CSV files directly into an installed spreadsheet program, you can left-click the file name to view its contents.

Note: Detailed descriptions of the fields in each CSV-format report type are available in Payment Gateway Operations Center online help.

Changing the CSV File Numbering Format in Microsoft Excel

If you use Microsoft Excel to display the data in the exported CSV file, you may want to change the numbering format for certain columns, such as the TPG Reference Number column, so that the full number displays instead of exponential numbering.

To change the numbering format for any column, follow these steps.

1 In the Microsoft Excel spreadsheet, click the column header or the specific cell you want to change.

2 Select Format > Cells from the Excel toolbar.

3 Click the Number option in the Category dropdown list.

4 Change the number in the **Decimal Places** field to zero.

5 Click OK to save your changes.

12.0 Managing Operations Center Users

In the Payment Gateway Operations Center you control who at your institution can perform Payment Gateway management tasks. Some users may need the ability to perform all payment processing and configuration tasks, others may only need to view reports. Some users may need to work with all merchants, others may only need access to one merchant.

When you add a new Operations Center user you assign both the user's role and access to merchants.

You must assign an initial merchant to all users. You will also need to assign a U.Commerce Central username and password for each new user. The first time the new user logs in to U.Commerce Central, the usernames and passwords set up in Payment Gateway and U.Commerce Central are synced up and the user will only be required to enter one username and password to log in to both U.Commerce Central and Payment Gateway. See *Creating a New User* in the *U.Commerce Central User Guide* for instructions on creating a U.Commerce Central username and password.

An administrator can change another user's password for security or when a user forgets his or her password.

This guide explains each user role type as well as the username and password requirements.

Step-by-step instructions for the following procedures are included in this guide:

- Adding a new user

- Changing user roles

- Granting user access to merchants

- Changing user passwords

- Inactivating users

- Tracking user access using the User Audit Log

Note: Instructions for these procedures are also available in Payment Gateway online help.

12.1 Payment Gateway User Roles

User roles in Payment Gateway are divided into two categories: System Roles and Merchant Roles. System roles allow the user certain permissions within the entire Payment Gateway. Merchant roles are specific by merchant. A user may be assigned different merchant roles for different merchants. For example, a user could have the Bursar role for Merchant 1 and the Accountant role for Merchant 2.

System Roles

To view a breakdown of the system roles and the users assigned to those roles click Users > System Role View in the left navigation. The System Role View page displays.

System Role View

The following system user roles are available in Payment Gateway:

- TPG Administrator
- Manage ERP Transactions
- View ERP Transactions
- Process ACH return file
- Modify Processor Identifiers
- Approve Processor Identifiers Modifications

Administrator Role

The administrator role allows a user to:

- View and change merchant configuration
- Add Operations Center users
- Enable and disable users
- Edit user roles
- Assign other users access to merchants
- Grant ERP roles to users
- Run user and function audits
- Configure system settings

If licensed for ACH, credit card, and debit processing, the administrator can also change ACH, credit card, and debit configurations. Only administrators can be given the permission to assign users permission to add or edit merchants.

Manage ERP Transactions

Assign this role to a user who must be able to view the ERP Update Transactions page and who must be able to retry failed attempts or mark failed attempts as complete. Users who are not assigned this role or the View ERP Transactions role will not be able to see the ERP Update Transaction page.

View ERP Transactions

Assign this role to any user who must be able to view the ERP Update Transactions page. Users who are not assigned this role or the Manage ERP Transactions role will not be able to see the ERP Update Transactions page.

Process Return File

Assign the process return file role to users who are allowed to process ACH return files. Users assigned this role can upload, store, and process an ACH returns file.

The process return file role is not merchant specific.

Modify Processor Identifiers

Assign the Modify Processor Identifier permission to users who are allowed to change merchant configuration information. Users assigned this permission can edit an existing merchant's configuration information. This user can be assigned the Approve Processor Identifier Modifications permission at the same time, however they can not approve their own changes.

> **Important!** Users assigned the Modify Processor Identifiers role must also be assigned the TPG Administrator role.

Approve Processor Identifiers Modifications

Assign the Approve Processor Identifier Modifications permission to users who are allowed to approve or cancel the changes to existing merchant configuration information requested by the modify processor identifier. Users assigned this permission can approve or cancel an existing merchant's

configuration information, but they are not allowed to change the merchant configuration information. This user can be assigned the modify processor identifier permission at the same time, however they can not approve their own changes.

> **Important!** Users assigned the Approve Processor Identifiers Modifications role must also be assigned the TPG Administrator role.

Merchant Roles

To view a breakdown of the merchant roles and the users assigned to those roles click Users > Merchant Role View in the left navigation. The Merchant Role View page displays.

The Merchant Role View

The following merchant user roles are available in Payment Gateway:

- Accountant Role
- Bursar Role
- Cashier Role
- Process Credit Role
- Resubmit Failed Batch Role

Accountant

An accountant can review all Operations Center reports for his or her assigned merchant(s). If your school uses campus cards in Payment Gateway, the user with the accountant role can edit the campus card title and merchant configuration information.

Bursar

A bursar for a credit card merchant can process credits, settle batches, and remove payment transactions from batches for that merchant type. For a debit card merchant a bursar can settle batches and remove payment transactions from batches.

A bursar must be assigned the cashier role in order to process single credit card authorizations.

A bursar for an ACH merchant can generate ACH files, mark ACH files as settled, remove payment transactions from ACH files, and delete ACH files. This bursar can also mark payments as rejected and reinitiate payments.

> **Important!** If your school uses ACH processing, bursars can see sensitive data associated with ACH payments. Do not assign the ACH bursar's role to a user who is not authorized to see this data.

Cashier

A cashier for a credit card merchant can process single authorizations.

A cashier for an ACH merchant can view transaction details, mark payments as rejected, and reinitiate payments.

A cashier for a debit merchant can view debit transaction details.

Process Credit

Assign this role to any user who will have the ability to process credit card credits.

Resubmit Failed Batch

Assign this role to any user who will have the ability to resubmit failed credit card and/or debit card batches. Users with this role will receive the failed batch email notification.

Note: The user would also need to be assigned the Accountant role.

12.2 Username and Password Requirements

For a standalone installation of Payment Gateway, the username must meet these requirements:

- It must be at least 5 alphanumeric characters long. This length requirement may be increased. To do so, contact TouchNet Customer Care for assistance.

- It cannot exceed 50 characters.

- It can only contain characters A-Z, a-z, and 0-9. No special characters (for example, $, #, or &) are allowed.

Note: You will be prompted to enter a different username if the one you choose does not satisfy these requirements.

A user password must meet these requirements.

- It must be at least 8 characters long. This length requirement may be increased. To do so, contact TouchNet Customer Care for assistance.

- It cannot exceed 30 characters.

- It must include at least one digit.

- It must include at least one lowercase letter.

- It must include at least one uppercase letter.

- It cannot contain the username.

- It can only contain characters A-Z, a-z, and 0-9. No special characters (for example, $, #, or &) are allowed.

Note: You will be prompted to enter a different password if the one you choose does not satisfy these requirements.

Password Expiration

Your school's Payment Gateway user passwords have been configured to expire at regular intervals - either 30, 60, or 90 days. As each interval lapses, users will be prompted to enter a new password upon login to the Payment Gateway Operations Center. You can change the password expiration interval by

The Forgot Password link allows individual users to reset their password. If the user you forgets their password, you can click the Forgot Password? link and quickly change your Password. Users no longer need to contact the U.Commerce Central administrator and wait for the password to be reset.

To change your password, using the Forgot password link, follow these steps.

1   From the U.Commerce Central login page, click the Forgot password? link.
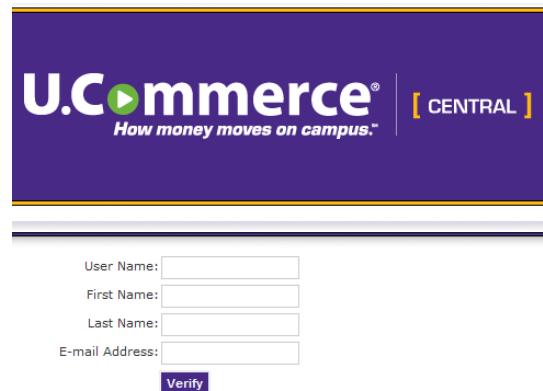
The Forgot password? link

2   Enter your User Name, First Name, Last Name, and E-mail Address on the page provided and click Verify.

Verify your user profile information

Note: U.Commerce Central validates your user information based on all four of these entries, so they must be entered correctly. For security purposes, a generic message displays if you enter incorrect information in any of these fields. indicating the information you entered is invalid, if any of your entries on this page are incorrect.

3   A message displays asking you to check your email to continue with your login.

4   You will receive a password reset request email from U.Commerce Central. Click the Reset Password button at the bottom of the page.
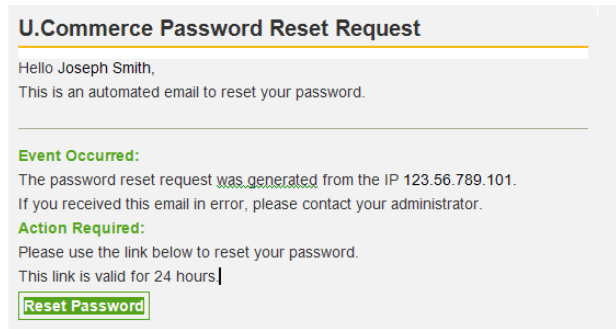
Reset request email from U.Commerce Central

5   The Security Questions page displays. Select your three security questions, from the dropdown lists and enter the answers in the fields provided. Click the Update Selections button.

Note: You must select three different security questions.

Security questions

6   Once you have completed all the information for your password reset, and your password successfully resets, you will receive a reset confirmation email.
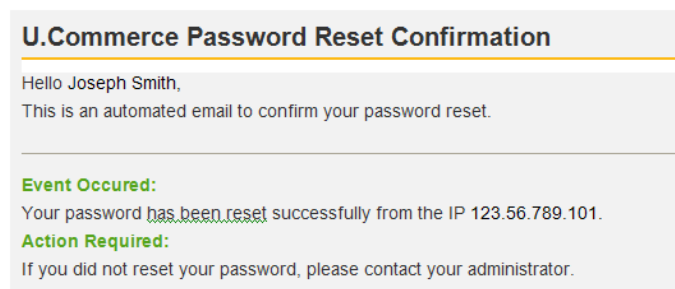
Email confirmation your password reset

7   Proceed with logging in using your new password.

Note: On your next login to the U.Commerce Central interface, you will be prompted to provide the password verification information.

12.3   Adding a New User

In the Payment Gateway Operations Center, you add new users who perform various tasks in Payment Gateway. Use the Add New User page to enter new users, assign their initial username and password, and their initial roll and access to merchants.

If your school has Payment Gateway integrated with U.Commerce Central, the process for adding a new user is two-fold. First, It involves creating a new user in U.Commerce Central User Management, and then creating the new user in Payment Gateway and assigning the Payment Gateway user roles.

The process for adding a new user in U.Commerce Central User Management is described in the U.Commerce Central User Guide. Typically, not all Payment Gateway users will have access to User Management in U.Commerce Central, so the task of creating a new U.Commerce Central user may need to be completed by a User Management administrator.

Note: TouchNet recommends that the user be created in U.Commerce Central User Management first and then in Payment Gateway. Following this order allows you to hand off just one set of U.Commerce Central login credentials to the new user. If you create the user in Payment Gateway first, two sets of login credentials (one for Payment Gateway and one for U.Commerce Central) will have to be given to the new user.

You can assign only one initial role for one initial merchant to a new user. You can assign additional roles later. See "Changing Users' Roles" on page 248 for instructions on assigning additional roles and merchants.

Note: Additional roles and merchants are added on the Edit User Roles page.

To add a new user, follow these steps. This process requires administrator rights.

Note: You must enter user information in the required fields marked with red exclamation point.

1   From the Payment Gateway home page, navigate to Users > Add New User. The Add New User page displays.

2   Enter the new user name in the **Username** field. This is a required field.

    Hover over the question mark icon to view the username requirements.

3   Enter the user's first name in the **First name** field. This is a required field.

4 Enter the user's last name in the **Last name** field. This is a required field.

5 Enter the user's e-mail address in the **E-mail address** field. This is a required field.

6 Enter the user's U.Commerce Central username in the **U.Commerce Login** field. The U.Commerce Central login is created in U.Commerce Central User Management. Once the user logs into U.Commerce Central for the first time, they will use their U.Commerce login. This is the user's single signon login. Refer to the *U.Commerce User Guide* for the User Management steps to create the U.Commerce Central login.

7 In the Initial Merchant Role section, select the initial role and merchant for the user from the dropdown lists. These are optional fields.

Note: Do not assign a merchant to a user with the administrator role.

Important! If you use ACH processing, bursars can see sensitive data associated with checks. Do not assign the bursar's role to a user who is not authorized to see this data.

8 In the Phone section, enter the user's contact information (daytime, evening, and mobile phone numbers). These are optional fields.

9 Click the Submit button to add the new user.

10 Notify the new user of his or her login username and password.

Important! If you are using Payment Gateway integrated with U.Commerce Central users cannot log in to Payment Gateway without first logging in to U.Commerce Central. You must make sure that the Payment Gateway users have U.Commerce Central login credentials and the U.Commerce Central URL.

12.4 Granting Users Access to Merchants

After you add a merchant, you must designate the Operations Center users who can work with that merchant. Operations Center users see only the merchants they have been assigned. Under each merchant name, users see the tasks that their roles allow.

For instance, a bursar for "Merchant One" will see the tasks to settle batches and process credits for that merchant. A cashier for "Merchant Two" will only see Merchant Two's tasks but will not see Merchant One at all.

To give a user access to a merchant, follow these steps. This process requires administrator rights.

1 From the Payment Gateway home page, navigate to Users > Manage Users. The Manage Users page displays.

2 Locate the desired user name from the Manage Users listing.

3 In the Actions column at the end of the row, use the dropdown list to select Edit Roles. The Edit User Roles page displays.

Edit User Roles page

4 Under Merchant Roles, use the dropdown list to select the desired merchant type (credit card, ACH, debit, or campus card).

5 For each merchant, mark the checkboxes to assign one or more roles to the current user.

6 Click the Add Merchant Roles button.

12.5 Changing Users' Roles

You can assign Operations Center users any combination of the roles for multiple merchants. At login, Operations Center users will see only the merchants they have been assigned.

For instance, on the Payment Tasks>Merchant Administration page, users see only the tasks for the merchants they have been assigned.

To change a user's roles, follow these steps roles. This process requires administrator rights.

1 From the Payment Gateway home page, navigate to Users > Manage Users. The Manage Users page displays.

2 Locate the desired user name from the Manager Users listing.

3 In the Actions column at the end of the row, choose Edit Roles from the user's dropdown list.The Edit User Roles page displays.

The Edit User Roles page

4 Verify the user you selected displays in the **Edit a User** field.

5 In the Administration Roles section:

- To add a role, mark the checkbox for the role from the Available Roles section and click the **Add System Roles** button. You can select multiple roles. Click **OK** to confirm the addition of the new role.

- To remove a role, mark the checkbox for the role in the Current Roles section and click the **Remove System Roles** button. You can

select multiple roles. Click **OK** to confirm the removal of the role.

6   Use the Merchant Roles dropdown list to select the desired merchant type (credit card, ACH, or debit).

7   In the Merchant Roles section:

* To add a role, mark the Available Roles checkbox for the new role and click the **Add Merchant Roles** button. You can select multiple roles. Click **OK** to confirm the addition of the new role.

Add a merchant role

* To remove a role, mark the Current Roles checkbox for the unwanted role and click the **Remove Merchant Roles** button. You can select multiple roles. Click **OK** to confirm the removal of the role.

Current user roles

You can use the User Audit Log to view user activity in the Operations Center. The audit log includes the date and time of the activity, the session ID number, the user name, action performed, details of the action, and the applicable merchant. You can filter the audit log data by user, date and time of login, and tasks performed.

To view the User Audit Log, follow these steps. You must have accountant rights to view the User Audit Log.

1 From the Payment Gateway home page, navigate to Users > User Audit Log. The User Audit Log page displays.

2 Enter the desired beginning and ending date and time in the **date range** fields. The current date defaults in both the begin and end fields.

3 Select the desired user from the Select User dropdown list. The default is all users.

4 In the **Select Action** field, select the desired action from the dropdown list. The default is all actions.

> **Note:** To view a short description of each of the user actions, click the question mark icon.

5 Click the View Log button. The user audit log results appear.

You have the ability to filter the user audit log results. See "Filtering the User Audit Log Results" on page 254 for more information.

12.6   Viewing the User Audit Log Results

You can use the User Audit Log to view user activity in the Operations Center. The audit log includes the date and time of the activity, the session ID number, the user name, action performed, details of the action, and the applicable merchant. You can filter the audit log data by user, date and time of login, and tasks performed.

1 From the Payment Gateway home page, navigate to Users > User Audit Log. The User Audit Log displays.

The User Audit Log

2 Enter the desired beginning and ending date and time in the date range fields. The current date defaults in both the begin and end fields.

3 In the **Select User** field, select the desired user from the dropdown list. The default is all users.

4 In the **Select Action** field, select the desired action from the dropdown list. The default is all actions.

The Select Action dropdown menu

Note: To view a short description of each of the user actions, click the question mark icon.

5   Click the View Log button. The user audit log results appear.

The User Audit Log results

Filtering the User Audit Log Results

You have the ability to filter the results displayed on the User Audit Log. Once the desired results appear on the page you can filter the audit log data by the date, user, and action fields.

To view an entire user session, click the Session number. All the actions performed during the selected session display.

Use the following fields to filter the user audit log data.

Date Range

To select the desired date range, click the calendar icon and select the desired dates for the **Begin** and **End** date fields.

Select User

Click the Select User dropdown list and select the desired username. The default is all users.

Select Action

Click the Select Action dropdown list and select the desired action.

Note: In the **Select Action** field, select the desired action from the dropdown list. The default is all actions.

Date

Click the arrow in the Date column to sort the dates in ascending or descending order.

Session

Click the desired session link to view the entire user session.

User

Click the link next to the user name to sort user audit information by user role.

Action

To sort the user actions by a specific action, click the desired user link. All occurrences of the action appear at the top of the audit log.

Note: To display another user action, click the Select Action field dropdown list and select the desired action.

Details

Shows the computer IP address where the user performed the action.

TPG Merchant

Displays the TPG merchant for the merchant action performed.

13.0   Troubleshooting Payment Processes

In a properly functioning Payment Gateway environment, occasional exceptions can cause authorizations or batch settlements to fail. These failures can be caused by factors such as connectivity problems, problems in your credit card or debit processor's operations, or invalid payment information submitted by payers.

13.1   Exception Codes

Types of Exception Codes

The authorization, batch settlement, and batch details reports include records of exceptions/errors that caused authorizations or settlements to fail. In these reports, you may see these types of exception codes.

-50 to -99 Exceptions

Typically, these exception codes indicate file related problems. To look up a -50 to -99 exception code, see "Looking Up Exception Codes" on page 259.

If one of these exceptions occurs, contact your network administrator for assistance with the cause of the exception, then contact TouchNet Customer Care for assistance with affected batch settlements.

-1300 to -1399 Exceptions

Typically, these exceptions are network related. To look up a -1300 to -1399 exception code, see "Looking Up Exception Codes" on page 259.

If one of these exceptions occurs, contact your network administrator for assistance with the cause of the exception, then contact TouchNet Customer Care for assistance with affected batch settlements.

-1600 to -1699 and -4000 to -4999 Exceptions

These response codes may appear in the authorization or batch settlement reports and indicate that problems occurred at your credit card or debit processor. To look up a -1600 to -1699 or -4000 to -4999 exception code, see "Looking Up Exception Codes" on page 259.

TouchNet does not resolve exceptions that occur at the processor. This information is based on specifications provided by the processors, and is subject to change by them.

-1700 to -1799, -1800 to -1849, and -1900 to -1999 Exceptions

Exception codes -1700 to -1799, -1800 to -1849, and -1900 to -1999 typically indicate problems with the card data or your Payment Gateway configuration. When these exceptions occur, they are recorded in the Activity report or Batch Settlement report.

When these exceptions occur, always check the exception report, which may provide more exact information about the cause of the exception. Then, follow the exception's resolution procedure as described on the TouchNet Client Community. See "Looking Up Exception Codes" on page 259 for instructions on how to look up an exception code on the Client Community.

> ***Important!*** If an exception occurs during the response from the processor, your reports might not show the completed settlement or authorization. Always contact your processor when indicated.

-5000 to -5999 Exceptions

Customers of FDC credit card or debit processors may encounter -5000 to -5999 exceptions. These are related to Datawire configuration or connectivity issues. To look up a -5xxx series exception code, see "Looking Up Exception Codes" on page 259.

Other Exception Codes

Other types of response codes you may see in reports include exception codes -1 to -10 and exception codes in your own applications.

Exception Codes -1 to -10

Exception numbers -1 to -10 typically do not occur after Payment Gateway is configured and operating properly. If you receive one of these exceptions, contact TouchNet Customer Care for help with your configuration.

Exception Codes in Your Applications

Payment Gateway does not return exception messages for display in online applications. All payment-related exception messages in your applications are set up in that application's files.

Looking Up Exception Codes

To look up an exception code, follow these steps.

1 Access the TouchNet Client Community at *https://clientcommunity.touchnet.com*.

2 Click the Log In link at the top of the page.

3 Enter your user name and password.

4 The Client Community home page displays. Click the Identify Exception Codes link in the Quick Links section.

5 Exception Codes and FAQs screen displays. Enter the applicable message code in the **Search** field.

6 Click the Search button.

7 Click the desired exception code from the search results listing. The exception code description displays in the right pane.

Before Contacting Customer Care

If you need to contact TouchNet Customer Care for help resolving problems, please have the following information ready.

* The name of your credit card or debit processor.

* The version number of your payment processor module.

* The exception code you have encountered.

* Information from your exception report about the problem.

* The number of times you have tried to resubmit your batch.

* Whether you are able to process authorizations.

* In the Payment Gateway Operations Center, go to View System Information and click the Export System Information button. Save the file to your local drive. Customer Care will ask you to e-mail that file to them for troubleshooting purposes.

Trouble-shooting With the Exception Log Report

Some exceptions can occur for more than one reason. The Exception Log report compiled by Payment Gateway contains details that may help you pinpoint causes of exceptions. To check the Exception Log report:

1 Log into the Operations Center as an accountant.

2 In the left navigation, click Reports.

3 Under Payment Type, select Credit Card.

4 Under Report Type, select the Exception Log report.

5 Choose a range of dates to search.

6 Select a specific merchant or all merchants.

7 Click the View Report button to open the Exception Log report.

8   Click the *settle.RB* file link to view details of a failed batch.

Troubleshooting Credit Card or Debit Configuration

If the exception report or exception resolution steps indicate that you need to troubleshoot your configuration, follow these steps.

1   Log into Payment Gateway Operations Center with administrator rights.

2   From the Payment Gateway home page, navigate to Payment Processing Setup > [payment type] > General. The General Configuration page displays.

3   Ensure that **Enable multiple merchants** field is set correctly. Click the Save Changes button if you change it.

4   In the left navigation, click Merchant and select the merchant from the Current Merchant dropdown list.

5   Verify that all entries contain the information required by the processor and that the card types you accept are correctly marked. Click the Save Changes button if you have made any changes.

   Note: Do not change the Subdirectory entry. Do not use the same subdirectory name for multiple merchants. The subdirectory must be unique to each merchant.

6   If you have made any changes, stop and restart Payment Gateway. If your TouchNet solutions are hosted on campus, see "Starting and Stopping Payment Gateway" on page 89.

   Note: If your TouchNet solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

13.2   Troubleshooting Batch and Update Problems

Step-by-step information about troubleshooting batch failures due to connectivity and troubleshooting batch settlement for Moneris e-Select Plus is available in Payment Gateway online help.

14.0 Terms and Definitions

ACH file
A batch of ACH transactions saved by Payment Gateway as a single file in the standard format in which banks receive information to process ACH payments.

Ancillary data
Additional data recorded with a payment transaction, for instance, a payer's ID number.

Acquiring bank
A bank that enables merchants to accept credit card transactions. This bank sets up the merchant and deposits daily credit card sales, minus any applicable fees, into the merchant. An acquiring bank is sometimes called a "merchant bank."

Authorization
Approval of a credit card or debit transaction by a card processor, on behalf of the issuing bank. All transactions must be authorized before they can be settled.

AVS
Address Verification System. This system checks the customer's billing address to make sure it matches the credit card. Use of AVS is determined by your credit card processor.

Batch
A set of authorized payment transactions that are settled together.

Capture
The credit card processor's record of the authorized amount as an amount to be billed to the cardholder's account. At settlement, the credit card processor compares the amount in the capture to the amount you submit for settlement.

Card verification value (CVV)
This number is printed, not imprinted, on the back (or front in the case of American Express) of a credit card and is usually located in the card's signature area or above the imprinted number on the card. Also referred to as CVV2, CVC2, or CID.

Client
A computer or software component that sends transaction requests to a server. For instance, when a user makes a payment using a web browser, that web browser is a client to the web server that receives the request. When the web server passes the request on to Payment Gateway, the web server is a client to the computer where Payment Gateway is running.

Client ID
The ID that a client passes to Payment Gateway. Payment Gateway only accepts requests from clients listed in the Payment Gateway client ID table.

Commerce solutions
Applications such as TouchNet Bill + Payment or TouchNet Cashiering, that allow a school to accept payments online and process them through Payment Gateway.

Credit
An amount returned to a cardholder's account to refund part or all of a payment. (See also Reversal and Void.)

Credit card processor
An institution that provides banking services to your acquiring bank. The credit card processor authorizes and settles credit card transactions and coordinates transfers of funds between issuing banks and acquiring banks.

CVV
See card verification value.

Data packet
For any transaction, the data that is passed together between programs or computers.

Debit Processor
An institution that provides banking services to your acquiring bank. The debit processor authorizes and settles debit transactions and coordinates transfers of funds between issuing banks and acquiring banks.

Decrypt
To decode encrypted data so that it can be processed or read.

Encrypt
To encode data to prevent unauthorized access.

ERP
Enterprise Resource Planning. In TouchNet documents, the ERP is the school's student system (Banner, PeopleSoft, etc.).

Host system
Refers to a school's ERP system. A host system may also be called a "host."

In Payment Gateway, host systems are categories of host system accounts. Host systems are created by the user in Payment Gateway to act as a kind of folder system for host system accounts.

Host system account
In Payment Gateway, host system accounts are created to contain information used to process payments and update bank accounts correctly.

IP
Internet Protocol. Defines rules for data transmission over an internet network.

IP address
The dotted decimal number that uniquely identifies a computer connected to the Internet or the local area network (LAN). It acts as the "return address" of an individual computer.

IP connectivity
For Payment Gateway, connectivity provided to your credit card processor through the Internet.

Issuing bank
A bank that sets up credit accounts for cardholders, issues credit cards, and bills cardholders for purchases against their accounts.

JHost
Connects Payment Gateway's Transaction Manager to Java-based modules that provide specific functions (such as the SQL logging module).

Merchant
In Payment Gateway, a merchant is a payment method-specific container for information and instructions that will be used by the credit card or debit processor (if applicable), the school's bank, and the Payment Gateway. There are credit card, ACH, and debit merchants in Payment Gateway.

The term "merchant" may also refer to the merchant accounts that the school maintains at its bank. These bank merchant accounts are directly associated with Payment Gateway merchants.

The term "merchant" may also refer to the school itself as a credit card merchant or debit merchant.

Merchant bank
See Acquiring Bank.

NACHA
NACHA is an electronic payments association that has developed rules and standards for processing ACH transactions. NACHA stands for National Automated Clearing House Association.

NOC
Notification of Change. A NOC is a notification from the bank that some aspect of a transaction required correction (for example, a savings account that was incorrectly identified as a checking account in the transaction information). It does not represent a failed financial transaction.

Operations Center
Online interface provided with Payment Gateway for all payment processing operations and reporting.

Payment method
Any method you use for accepting money through a TouchNet U.Commerce Central solution.

Payment processor module
The Payment Gateway component that provides the specific functionality required by your credit card processor.

PIN debit
A debit payment method, taken at point-of-sale only, which requires the customer to enter a personal identification number (PIN). This is only available with TouchNet Cashiering.

PINless debit
A debit payment method, taken for online debit transactions, which does not require the customer to enter a personal identification number (PIN). The only application that accepts PINless debit payments and sends them through the TouchNet Payment Gateway is TouchNet Bill+Payment.

RC
See Response Code.

Reference number
The unique transaction number assigned by Payment Gateway to every attempted authorization. The reference number displays in the Authorization and Batch Details reports. (For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

Response
Data returned from a host as the result of a transaction request.

Response code
Indicates a transaction's success or failure. For example, a response code that begins with -16 indicates a failure signaled by the credit card processor.

Request
Data passed from a client to prompt the retrieval of response data from a host.

Reversal
A type of credit in which the original purchase has not yet been settled. The amount to be settled is changed to a new, lower amount.

Role
In the Operations Center, the designation that determines which tasks a user can perform for the merchants assigned to that user.

Settlement
Submission of previously authorized transactions to the credit card processor for final payment processing. A successful settlement results in a funds transfer between the issuing and acquiring banks.

Server ID
Designates a server to which the Transaction Manager can pass data. Payment Gateway's Transaction Manager can pass data only to servers listed in the server ID table.

Signature Debit Only
Allows a credit card merchants to accept signature debit only transactions.

SSL
The Secure Sockets Layer protocol, which provides encrypted communications on the Internet. HTTPS uses SSL as the basis for securing browser sessions. You may choose to implement SSL for your own payment applications that send data to a web server.

Subtranscode
A numeric code that identifies the target merchant for a payment.

System log
File containing a record of the ongoing, basic functions of your Payment Gateway system. Requires periodic archival to maintain the file at a smaller size.

Transaction
A transfer of data that consists of a request from a client and a response from a host.

Transaction Manager
The program within Payment Gateway that decrypts, encrypts, and routes client requests.

Void
As shown in the Payment Gateway Operations Center, a type of credit in which the full purchase amount is refunded to the cardholder's account.

Index

W