First Atlantic Commerce Payment Gateway Merchant Administration User's Guide

Record of Changes

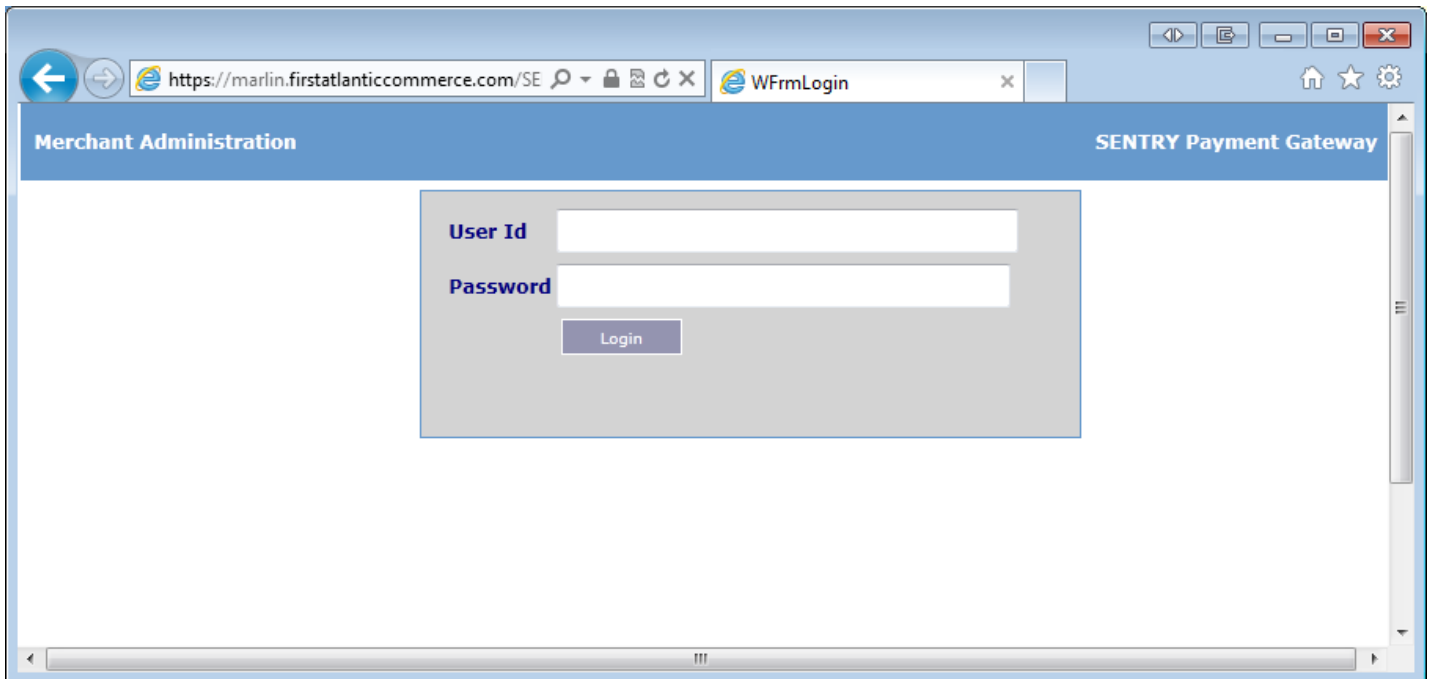| Version	Date	Changes
3.0	January 29, 2007	Guide format and style changed to new FAC document standards as well as updating document to reflect new release of Sentry
3.1	October 29, 2007	"Transaction" report information and image updated as new "RRN" column added (Web Reports) "Reconciliation" report renamed to "FAC Settlement Reconciliation" (Web Reports) Added information about 3 new reports added to the Web Reports section of Merchant Admin: "cGate Locate", "Chargebacks Debited" and "Bank Account Reconciliation" (Web Reports)
3.2	December 3, 2007	Updated document renaming "Merchant ID' to "FAC ID" for easier identification of this ID.
3.3	May 2, 2008	Updated reports screen shots for "Transaction", "Summary", "Reconciliation" and "Chargebacks Initiated" reports. Changed name of "Chargebacks Debited" report to "Chargebacks Activity." Added section on Web Menu Rights.
3.4	July 16, 2013	Updated formatting and screenshots, removed outdated information Added Recurring, Web Request Messages, and 3DSecure Messages sections
3.5	November 7, 2019	Rename and updated browser info

Getting Started

The SENTRY Payment Gateway Merchant Administration Application (Merchant Admin) is a web based application. It is provided to you to help you with the management of your merchant account with First Atlantic Commerce (FAC).

- We recommend you use Microsoft Internet Explorer, Google Chrome or Mozilla Firefox to access Merchant Admin.
- The recommended screen resolution is 1024 x 768 or higher.

Merchant Admin is accessible at the following URL:

https://marlin.firstatlanticcommerce.com/SENTRY/PaymentGateway/Merchant/Administration/

The login screen for Merchant Admin is shown below:

Enter your User ID (e-mail address) and password issued by FAC to login.

The first time you login you will be redirected to the following page to change your password as the one provided to you is only temporary.

IMPORTANT NOTE: The new password you supply must be **exactly 8 characters long** and only contain **letters** and **numbers**.

If an error is encountered on login or while changing your password, the system will issue an error message. Please contact FAC support (**support@fac.bm**) for assistance and state the error incurred. Screenshots are also helpful for troubleshooting.

IMPORTANT NOTE: The system has an inactivity limit, therefore when the system is dormant for 10 minutes or more, the user will be prompted to login again (they will be redirected to a page displaying the form below). It is advisable to close your browser and open a new window and login fresh if this situation should occur.

Merchant Admin Layout

The SENTRY browser window layout is divided into three main areas as outlined below.

The Navigation Frame

This frame contains the main menu and submenus used to navigate through the different merchant functions available. The FAC ID and User Name are displayed at the top of this frame. Click on the '+' signs beside each menu label to expand the menu.

NOTE: The menu options may differ from the image below if you are not the administrator or are not a 3D Secure enabled merchant. All possible options are shown here.

Quick View
> Welcome page or homepage of the Merchant Admin application.

Operations
> **Transactions**
>> View transaction details and history. You can also manually capture, reverse and refund transactions from this section.
>
> **Recurrings**
>> View recurring transaction details
>
> **Mail/Telephone Orders**
>> Allows for manual entry of authorization transactions.
>
> **3D Secure Messages**
>> Merchants enrolled in 3D Secure can view their VEReq, VERes, PAReq and PARes messages here.
>
> **Web Request Messages**
>> View the incoming web request messages for all web-based transactions.

Administration
> **Profile**
>> **Company Profile**
>>> Merchant details (name, address, etc.). (Read only)
>>
>> **Users Profile**
>>> Add/edit/delete Merchant Admin users. (Admin users only)
>>
>> **Payment Systems**
>>> Lists all currency, card type and FAC ID settings for your account. (Read only)
>>
>> **Authentication Params**
>>> 3D Secure enrolled merchants can view all MIDs registered to process 3D Secure transactions. (Read only)
>>
>> **Blocked BIN Range**
>>> Shows blocked BIN ranges for your account. (Read only)
>
> **Parameters**
>> **Group/Status Codes**
>>> Descriptions of each user group type.
>
> **Security**
>> **Access Logs**
>>> Users' access logs.
>>
>> **Web Menu Rights**
>>> Allowed operations for users
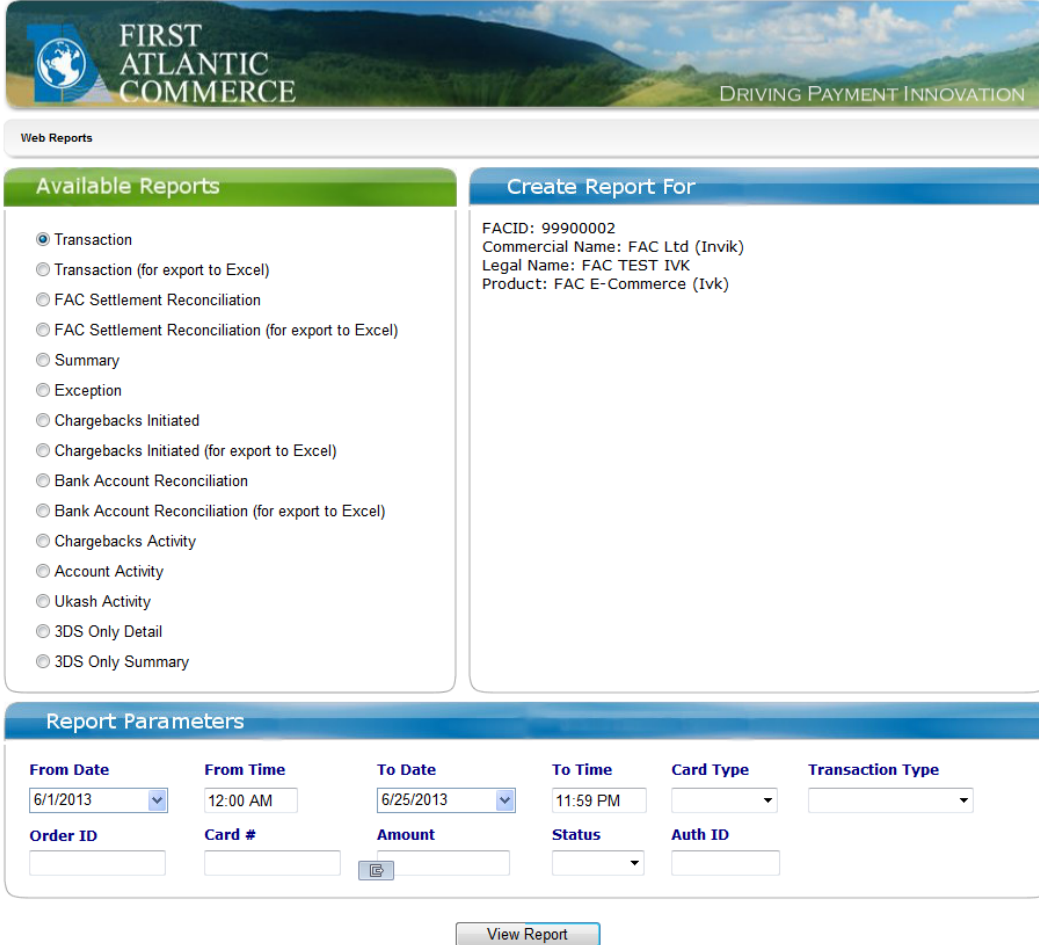
FAC Utilities
> **Web Reports**
>> Allows for the viewing of transaction reports.

Log Out
> Logs you out of Merchant Admin.

The Work Area Frame

This is the area used for all operations within Merchant Admin.

The Messages Frame

Information or error messages from the current session are displayed here. This frame appears below the Work Area Frame and is often minimized to provide maximum viewing room for the Work Area Frame. Below are two samples of the Messages Frame, the first one with it minimized, the second one with it maximized.
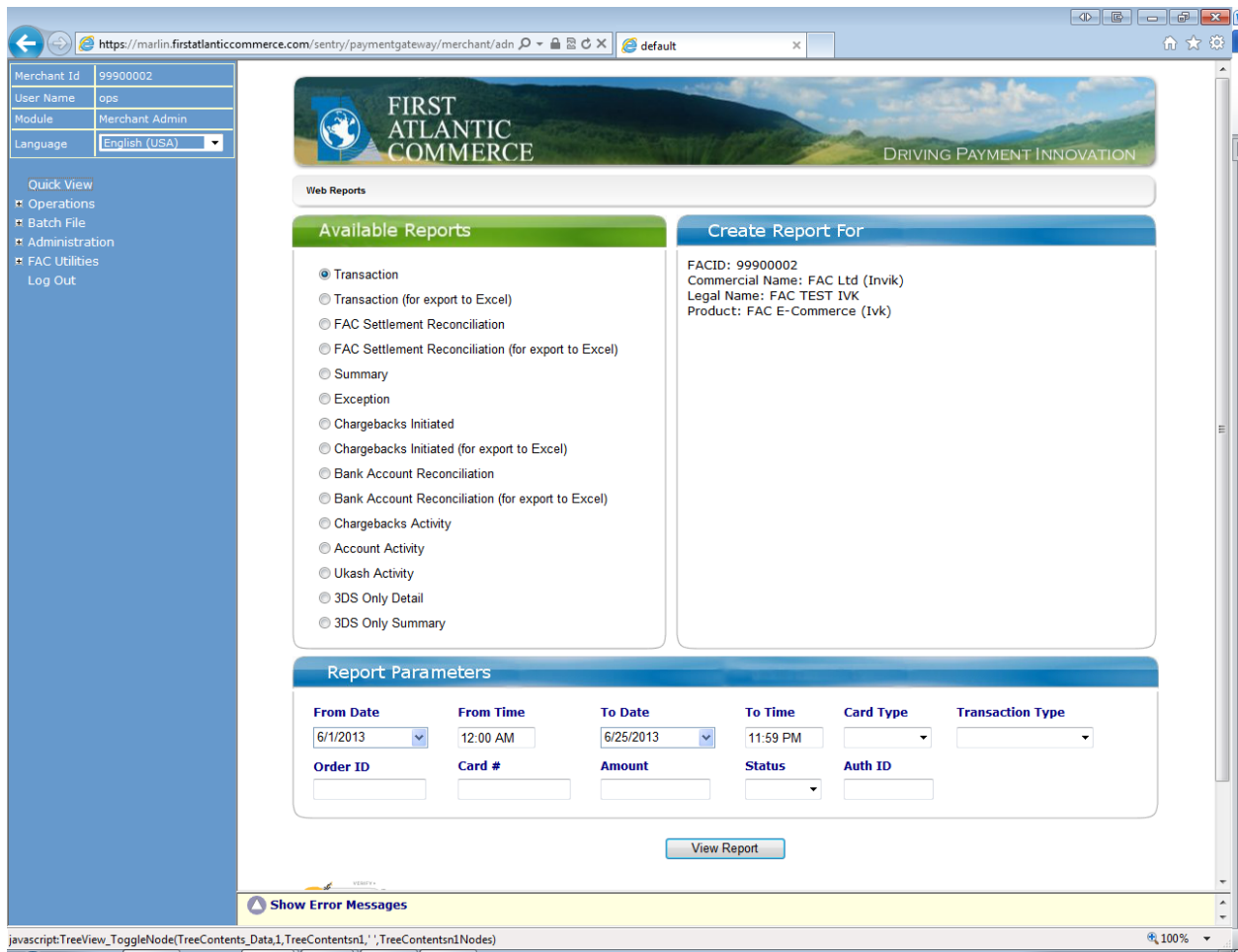
Menu Options

Quick View

The first page to load is the Quick View screen, which is the welcome page/homepage for Merchant Admin.

You can access your reports here, and also under Web Reports, which will be covered later in this guide.

Operations Menu

Transactions

Click on the '+' next to "Operations" to expand the menu then click on "Transactions". This option allows you to search transactions, view transaction/card details, and produce reports.

NOTE: We strongly recommend you generate all of your required reports from the **FAC Web Reports** section described later on in this guide, as they are generated quicker, are easier to read and can contain much more data than the reports generated here under Transactions.

On the screen that appears you will need to define your search criteria. Depending on the search field selected, the data may be different between searches.

Transactions Listing

Search Field	:	All ▾		Search
Date	:	From ☑ 25/6/2013 📅	To	☑ 25/6/2013 📅
Transation Listing Reporting Grouping	By Currency Code ▾			

Search Field Options

- **All**: A search for all transactions on the dates provided in the "From" and "To" Date fields
- **By Card Type**: This allows you to choose which card type you want to filter by (i.e. MasterCard, Visa, etc.)
- **By Transaction Status**: This allows you to filter your search with the following options:

  1. Authorized   Approved sales transactions
  2. Declined   Declined sales transactions (includes errored transactions)
  3. Captured   Transactions that have been settled
  4. Reversed   Voided transactions
  5. Refunded   Credit transactions
  6. Not Captured   Approved authorizations that have not yet been flagged to be settled

- **By Merchant Order Id**: Invoice #/Order ID - can be used for both an online and offline (MOTO) transaction.
- **By Acquirer Order Id**: An ID assigned to the transaction by the acquirer, consisting of your processing MID and a 36 character unique identifier
- **By Card Number**: The card number supplied during the authorization request

Be sure to define the "From" and "To" date values to properly refine your search. You can type the date range in manually (DD/MM/YYYY format) or click on the calendar icon beside each field to use a calendar tool to pick each date.

Once you have set your search criteria, click on the "Search" button.

IMPORTANT NOTE: The page will refresh when search criteria changes, but a new search will not be performed until the "Search" button is pressed again.

When the search is complete, you will see a table like the one below. This table lists all the transactions found that meet your search criteria.

By selecting the "Trxn. No." of a given transaction, further details of the specific transaction can be seen (see the **Transaction Details Page** section below). If there is more than one page of transactions, a page number indicator located in the lower left hand corner will appear. Currently the above screen only has one page of transactions. The current page being viewed will not be underlined. If there are over ten pages the numbers will be followed by '…'.

Below the table is the "Transaction Listing Reporting Grouping" dropdown list. Whatever option you select here will be used to group the data when you click the "Preview" button which shows you a preview of the report of this data as it would be printed.

There are three screens that can be pulled up for further transaction details once you select a specific transaction as detailed in the next three sections.

Transaction Details Page

Transaction Details		
Transaction Details	**Card Details**	**History**

Transaction Number	5529376	3DS Enrolled Card	Y
Transaction Date	21/6/2013 14:59:11 PM	Transaction Id	AgABAwAGAgEBBAUJAQQCAgBqjbg=
Merchant Order Id	FACTF-1e5ea04d-457b-4dca-b3dd	UCAF	jEoEjLMykRWfCBEAAAVOBSYAAAA=
Acquirer Order Id	88800033.126a0641-92cf-4d19-8d	eCommerce Indicator	02
Transaction Source	E-Commerce Transaction	3DS Messages	**VEReq VERes PAReq PARes**
Amount	1.00	**View Web Request Message**	
Reference Number	317217563811		
Trace Number	563811		
Authorization Amount	1.00		
Total Capture Amount	0.00		
Total Amount Reversed	0.00		
Total Refund Amount	0.00		
Response Code	00		
Response Description	Approved		
Authorization Number	123456		
Available Operations			
Capture Amount (USD)	1.00		
Last Captured Amount	**0.00**		
Reversal Amount (USD)	1.00		

[Capture] [Reversal] [Refund]

[Back]

NOTE: Not all the fields above will appear for all transactions. The screen above shows all **possible** fields.

Transaction Number - A unique number Sentry gives each authorization transaction.

Transaction Date - The date and time the transaction occurred. This is local Bermuda time (GMT -4).

Merchant Order Id - The unique Order ID as provided by you, the merchant, when sending in the authorization request.

Acquirer Order Id - An ID assigned to the transaction by the acquirer, consisting of your processing MID and a 36 character unique identifier

Transaction Source - This is either eCommerce (online transaction) or Mail Order/Telephone Order (MOTO transaction done through Merchant Admin).

Amount - The amount of the original authorization transaction.

Reference Number - A unique number (used with other key data elements) assigned to a transaction at time of processing. This identifies and tracks all messages related to a cardholder transaction.

Trace Number - A number assigned by a transaction originator to assist in identifying the transaction through all its stages. The same trace number is used in authorization requests/responses and reversal request/responses for a transaction.

Authorization Amount - The requested transaction amount is sent to the issuing (cardholder) bank to confirm that the card has enough funds. If approved, an authorization code is returned and a capture of these funds can be done. This value should match the "Amount" field described above.

Total Capture Amount - The total amount captured for this transaction so far.

Total Amount Reversed - Amount voided before settlement.

Total Refund Amount – Total amount of credit issued to cardholder.

Response Code - Response from the processor for this transaction.

❖ **NOTE:** For web-based transactions this is the value that is passed back in the web response in the OriginalResponseCode parameter.

Response Description - Explanation of the response code.

Authorization Number - Issued when the transaction is approved.

Additional Response Data - If collected it will be shown here. Address Verification & CVV2 / CVC2 responses will be able to be viewed in this field and in the reports.

The following fields will only be visible if you are a 3D Secure enabled merchant:

3DS Enrolled Card - Whether or not the card used in this transaction is 3D Secure enrolled or not.

Transaction Id - An encrypted value that is used in the 3D Secure process.

UCAF (or **CAVV/UCAF**) - Another encrypted value that is used in the 3D Secure process.

eCommerce Indicator - This is the ECI indicator showing the liability shift for 3D Secure transactions.

Also note that there are links to the related messages for the transaction (if it is a web-based transaction). The "View Web Request Message" link will take you to a detailed page of the values passed in by you in the web request message for this transaction. See the Web Request Messages section described below.

If you are a 3D Secure merchant, there will also be links to the VEReq, VERes, PAReq and PARes messages, if they exist for this transaction.

Each of the 3DS messages will open in a pop-up window. Note, you can open and read only one at a time. These messages are detailed in the 3D Secure Messages section.

This is the same data that you can access via the **Web Request Messages** and **3D Secure Messages** sections, respectively, which are described below.

Web Request Messages

Click on the '+' next to "Operations" to expand the menu then click on "Web Request Messages". This option allows you to view the incoming Web Request Messages for all Web-based transactions. You can view Web Request messages for a specific date range, or search for a Web Request Message by Merchant Order ID, handler, response code, or reason code.

1 - Select a search field

2 - View all web request messages for a specific date range

Mer. Order ID	Request Timestamp	Acquirer Order ID	Institution	Handler	Response Code	Reason Code	Merchant Cycle Data	Transaction Details
FACTF-cc6ce1bd-cab2-4cb9-abd2-c7a62fbd408a	2013-07-16 09:54:54	99901001.ef63ad3e-87df-41b0-9f22-08d60f4817f6	464748	hndAuthz	1	1	View Data	Transaction Details
FACTF-88b01886-ee47-46ec-b7cc-c0e6da4ca84f	2013-07-16 09:53:57	99901001.2feec299-7f2e-4a79-a7cb-28596b1a9037	464748	hndAuthz	1	1	View Data	Transaction Details
FACTF-9376a80c-4c15-44e0-9050-168b7464c518	2013-07-16 09:52:46	99901001.2ecc9140-4971-4ac2-ac78-43a844049d61	464748	hndAuthz	1	1	View Data	Transaction Details
FACTF-ba462819-c3fe-4f62-8ed2-0b65769c6bac	2013-07-16 09:52:05	99901001.5b45e342-efa9-420f-af64-cb1a49603a36	464748	hndAuthz	1	1	View Data	Transaction Details
FACTF-aa728d6c-ad62-44d6-900c-b731a77fa5f4	2013-07-16 09:50:57	99901001.13a1556b-f628-4b52-9449-866772677a6d	464748	hndAuthz	1	1	View Data	Transaction Details
FACTF-e50fc802-aa09-4a91-b8ee-e384bc96346a	2013-07-16 09:50:26	99901001.1d10a6a8-4edc-48b1-8a2c-7feb83c6426d	464748	hndAuthz	1	1	View Data	Transaction Details
1								

Click on "View Data", and a window will pop up with the following Merchant Cycle Data:

- **Merchant Number** – Your FAC ID
- **Institution** – FAC's Acquirer ID
- **Merchant Order ID** - The unique Order ID as provided by you, the merchant, when sending in the authorization request.
- **Acquirer Order Id** - An ID assigned to the transaction by the acquirer, consisting of your processing MID and a 36 character unique identifier
- **Request Received On** - The date and time the web request was received. This is local Bermuda time (GMT -4).
- **Response Received On** - The date and time the response was received. This is local Bermuda time (GMT -4).
- **Cycle Period** – The amount of time in seconds that it took to process and respond to the request.
- **Handler Name** – For FAC internal use only
- **Host Address** – For FAC internal use only
- **HTTP Method** – "POST"
- **SSL** – Secure Sockets Layer – "True"
- **Merchant URL** – The URL where the request originated from; The Merchant's website URL. Not always available.
- **Request Message** – The full web request message that FAC received from the merchant's website. We will dissect this further below.
- **Response Code** – Can be 1 (Approved), 2 (Declined), or 3 (Error)
- **Reason Code** – 1 for approvals. Please see the main integration guide for a full list of decline/error reason codes.
- **Response Data** – The description of the response/reason codes.
- **Exception ID** – If the transaction had any errors, you would see an exception ID.

3 - Example of a Merchant Cycle Data popup window showing a Web Request Message

Web Request Messages			
Merchant Number	99900002	**Institution**	464748
Merchant Order ID	635089809666868922		
Acquirer Order ID	99900002.ca7db39f-2598-48d4-9a28-419173e98b7f		
Request Received On	9/7/2013 15:36:08 PM	**Response Received On**	9/7/2013 15:36:32 PM
Cycle Period	24 seconds		
Handler Name	hndAuthtz	**Host Address** 172.16.1.52	**HTTP Method** POST **SSL** True
Merchant URL	http://offapp1/webtools/gui/tp/Manual3DS.aspx		

Request Message

```
Version=1.0.0&AcqID=464748&MerID=99900002&PurchaseAmt=000000000100&PurchaseCurrency=840&PurchaseC
urrencyExponent=2&OrderID=635089809666868922&CardNo=4507-XXXX-XXXX-
1672&CardExpDate=0115&CardCVV2=&SignatureMethod=SHA1&Signature=%2B%2FC3a2q8YXgA9i4gOzaloR48JNo%
3D&CaptureFlag=M&MerRespURL=https%3A%2F%2Fecm.firstatlanticcommerce.com%2FFACPGTest%
2FReceive3DSResults.aspx&CustomData=&BillToAddress1=123+dfggdfg&BillToPostCode=55555&BillToCountry=840
```

Response Code	1	**Reason Code**	1
Response Data	Transaction is approved.		
Exception ID	Data Not Available		

- Request Message example:

Version=1.0.0&AcqID=464748&MerID=99900002&PurchaseAmt=000000000100&PurchaseCurrency=840&PurchaseCurrencyExponent=2&OrderID=635089809666868922&CardNo=4507-XXXX-XXXX-1672&CardExpDate=0115&CardCVV2=&SignatureMethod=SHA1&Signature=%2B%2FC3a2q8YXgA9i4gOzaloR48JNo%3D&CaptureFlag=M&MerRespURL=https%3A%2F%2Fecm.firstatlanticcommerce.com%2FFACPGTest%2FReceive3DSResults.aspx&CustomData=&BillToAddress1=123+dfggdfg&BillToPostCode=55555&BillToCountry=840

The web request message contains the following relevant information:

- MerID – your merchant ID provided by FAC – production accounts usually start with 222 or 333; test accounts usually start with 888
- PurchaseAmt – Total amount of purchase, presented as a character string that is 12 characters long. (i.e. $12.00 would be provided as "000000001200")
- PurchaseCurrency – The purchase currency 3 digit ISO country code (i.e. US Dollars = 840)
- PurchaseCurrencyExponent - The number of digits after the decimal point in the purchase amount (i.e. $12.00 = 2)
- OrderID - The unique Order ID as provided by you, the merchant, when sending in the authorization request
- CardNo – the masked, partial, Cardholder's credit/debit card number
- CardExpDate – Cardholder's credit card expiry date (formatted as MMYY format).
- SignatureMethod – Always "SHA1"
- Signature – The signature that you send to FAC in your request message that is used to ensure that the transaction request has not been tampered with during transmission
- CaptureFlag – can be M or A, manual or automatic. Manual indicates two-pass processing (authorization and then separate capture) and Automatic indicates one-pass processing (authorization and capture in a single step).
- MerRespURL – For 3D Secure transactions, this is the URL where the cardholder's browser will eventually be directed back to at the end of the transaction.
- BillToAddress 1 – Cardholder's address
- BillToPostCode – Cardholder's postal or zip code
- BillToCountry – Cardholder's country

NOTE: You must have popups enabled in order to view Merchant Cycle Data and Web Request Messages.

NOTE: You can also access the same information on the TransactionDetails Page for each individual transaction, by clicking "View Web Request Message".

3D Secure Messages

Click on the '+' next to "Operations" to expand the menu then click on "3D Secure Messages". This option allows you to view all 3DS messages for a specific date range, view specific message types, or to search for a 3DS message by Message ID, PAN, or XID.

1 - View all 3DS messages for a specific date range

3D Secure Protocol Messages

Search Field	:	All ▼	Search
Date	:	From ☑ 1/7/2013 📅	To ☑ 16/7/2013 📅

Time Stamp	Message	Message Id	Data
9/7/2013 15:36:08 PM	VEReq	VE3190153608775	view message
9/7/2013 15:36:10 PM	VERes	VE3190153608775	view message
9/7/2013 15:36:10 PM	PAReq	PA31901536105560464	view message
9/7/2013 15:36:30 PM	PARes	PA31901536105560464	view message

1

2 - Select a search field

Search Field	:	Message Type ▼	Search
		All	
Date	:	Message Type	To ☑ 16/7/2013 📅
		Message Id	
		Pan	
Search Value	:	xid	

To view an individual message, click the "view message" link.

There are four types of 3DS Messages: **VEReq**, **VERes**, **PAReq**, and **PARes**:

VEReq – Verify Enrolment Request

- The request to check the card's enrollment status with Verified by Visa (VbV) or MasterCard SecureCode (MC SC).

VERes – Verify Enrolment Response

- The response from the Visa/MC directory server
- Will be "Y" or "N" (enrolled or not enrolled)
- If the cardholder is enrolled in VbV / MC SC you will see this section:

3 - Example of a VERes

```
https://ecm.firstatlanticcommerce.com/SENTRY/PaymentGateway/Merchant/Adm
https://ecm.firstatlanticcommerce.com/SENTRY/PaymentGateway/Merchant/Administration/WFrm

<?xml version="1.0" encoding="UTF-8"?>
- <ThreeDSecure>
  - <Message id="VE3190153608775">
    - <VERes>
        <version>1.0.2</version>
      - <CH>
          <enrolled>Y</enrolled>
          <acctID>GlmObbtzTkG1gN7o0E7XaAEGBwI=</acctID>
        </CH>
        <url>https://secure2.arcot.com/acspage/cap?
             RID=11318&VAA=B</url>
        <protocol>ThreeDSecure</protocol>
      </VERes>
    </Message>
  </ThreeDSecure>
```

```
<CH>
        <enrolled>Y</enrolled>
        <acctID>XXXXXXXX</acctID>
</CH>
```

- If the cardholder is not enrolled in VbV or MC SC you will see:

```
<CH>
        <enrolled>N</enrolled>
</CH>
```

PAReq – Payer Authentication Request

- If the VERes result is Y, you will also see a PAReq. If the VERes result is N, you will not see a PAReq or PARes.
- The PAReq is the request to the issuing bank's ACS (Access Control Server) to authenticate the cardholder (by password).

PARes - Payer Authentication Response

- If the VERes result is N, you will not see a PAReq or PARes.
- The PARes is the response from the issuing bank's ACS (Access Control Server).
- The PARes shows the authentication status, ECI indicator, and CAVV.

Status – The authentication status of the transaction.

Valid values are "A", "N", "U" or "Y"
- "A" = An attempt at authentication was performed
- "N" = Authentication attempt not supported
- "U" = Unable to authenticate
- "Y" = Authentication attempted and succeeded

CAVV – An encrypted value that is used in the 3D Secure process.

ECI - Electronic Commerce Indicator – The ECI value indicates the result of the authentication request.
Possible values are:
Visa:
- "05" - Full 3D Secure authentication
- "06" - Issuer and/or cardholder are not enrolled for 3D Secure
- "07" - 3D Secure authentication attempt failed (numerous possible reasons)

MasterCard:
- "01" - Issuer and/or cardholder are not enrolled for 3D Secure
- "02" - Full 3D Secure authentication

NOTE: When viewing 3DS authenticated transaction in the [Transaction Report](#), 02 for MasterCard is translated and shown as 05 and 01 is shown as 06. 07 is a standard non-3D secure transaction for both Visa and MasterCard.

Example section of a PARes showing the status, CAVV, and ECI:

Fully Authenticated (Visa)	Fully Authenticated (MasterCard)

`<TX>`
`<time>`20130711 07:59:41`</time>`
`<status>`Y`</status>`
`<cavv>` BnBghgggHJHHAAAAAAuuusdhja=`</cavv>`
`<eci>`05`</eci>`
`<cavvAlgorithm>`2`</cavvAlgorithm>`
`</TX>`
	`<TX>`
	`<time>`20130711 10:07:24`</time>`
	`<status>`Y`</status>`
	`<cavv>` KLDgbdYnnnnAAAQnVEsdnhJJJA=`</cavv>`
	`<eci>`02`</eci>`
	`<cavvAlgorithm>`3`</cavvAlgorithm>`
	`</TX>`

Attempt (Visa)
`<TX>`
`<time>`20130711 15:55:22`</time>`
`<status>`A`</status>`
`<cavv>` HTbdubfdkAAAAhbfubndfhVeqQA=`</cavv>`
`<eci>`06`</eci>`
`<cavvAlgorithm>`2`</cavvAlgorithm>`
`</TX>`	

NOTE: You can also access the same information on the [TransactionDetails Page](#) for each individual transaction, by clicking the links to the VEReq, VERes, PAReq and PARes messages, if they exist for this transaction.

Captures, Reversals and Refunds

Under the transaction details, there are several command buttons available to make adjustments on a transaction that has been approved. If these buttons can be used they will be available, if not they will be grayed out. The possible options are as follows:
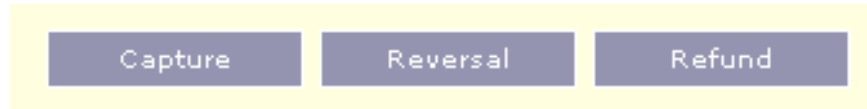
Capture

A manual authorization needs to be "captured" to be sent for settlement. If the capture is not completed after a period of time the authorization held on the customer's card will be removed and the funds held will be released.

To send a capture request, enter the amount to be captured in the "Capture Amount (USD)" field and then click on the "Capture" button.

NOTE: The transaction will fail if you try to capture more than the amount shown in the "Amount" field.

Reversal

A reversal/void can only be done once and can work in three different ways, depending on the actions already taken on a transaction:

1. If a transaction has **not been captured**, the user can enter the amount to reverse. The balance, if any, is automatically captured. If the full amount is reversed, this marks the transaction as void. Note that some issuing banks do not support reversals on non-captured transactions.

2. If the transaction has been **partially captured**, clicking on reversal automatically reverses the amount that has not been captured. The user does not have the option to enter the amount to reverse.

3. If the transaction has been **fully captured**, the user is allowed to enter the reversal amount. The balance, if any, is automatically captured.

Refund

If needed, once a transaction has been captured and settled, a refund/credit can be done. The default refund amount is the "Total Captured Amount", even if this is not the full transaction amount. If a total refund is not needed change the amount before pressing the refund button. The confirmation pop-up window will appear. Press "OK" to continue with the refund or "Cancel" to stop. If "OK" is selected and the refund amount was the default (maximum possible) amount, the new refund amount is set to zero and the "Refund" button is grayed out. The transaction will now be marked as completed.

Information on Partial Captures

If there are transactions for which you do not wish to capture the full authorization amount (i.e. for orders of which certain items are not available for delivery to the cardholder), partial captures can be performed. You can either capture some of the amount and then reverse the rest, or do partial captures until the full amount required for the sale has been captured (i.e. if you ship the items ordered on separate days). Each type described is shown in the cases below:

CASE 1

- Auth $100.00
- Capture $60
- Reverse $40

Result: Credit Card will have $60 captured. Remaining $40 will clear when the bank drops the remaining auth. This timeframe varies based on the issuing bank.

NOTE: If you are capturing amounts less than the original authorization amount a reversal transaction MUST be done for the non-captured amount to complete the transaction. In the example above, the $60 is not actually settled until the $40 reversal is sent.

CASE 2

- Auth $100.00
- Capture $30
- Capture $20
- Capture $50

Result: Credit Card will have $100 captured.

NOTE: No amount will be settled until the full amount of the original authorization request is captured. Thus, in the example above, no money is settled until the final $50 capture request is sent, at which time the full $100 will be settled at the next settlement period.
The complete captured amount to date will be displayed in the "Total Capture Amount" field. You will not be able to capture more than the original authorized amount.

NOTE: If you are performing partial captures, the last amount captured will be displayed in the "Last Captured Amount" field.

IMPORTANT NOTE: If you plan on submitting partial captures or partial reversals, please advise FAC Support who will provide further information on these functions.

Card Details

This page allows the card type and expiry date to be viewed. The card number used for the transaction is encrypted and cannot be viewed entirely for security reasons.

Transaction Details	Card Details	History

Card Type	Visa
Card Number	XXXX-XXXX-XXXX-9117
Expiry Date	0702

History

An audit trail of all actions surrounding a particular transaction can be viewed on this page.

Transaction Details

Transaction Details	Card Details	History

[Transaction Completed]

Time Stamp	Operator Id	Transaction Type	Amount	Status
22/1/2007 15:28:38 PM	ops@fac.bm	Add Order	1.00	Successful
22/1/2007 15:28:40 PM	System	Update Authorization	0.00	Successful
22/1/2007 16:03:54 PM	MSavery	Reversal - Close Transaction	0.00	Successful
22/1/2007 16:03:56 PM	MSavery	Update Original	0.00	Successful
22/1/2007 16:03:56 PM	System	Order - Update Authorization	0.00	Successful
22/1/2007 16:03:56 PM	MSavery	Reversal - Close Transaction	1.00	Successful

1

Time Stamp - The date and time that the action occurred on the transaction.

Operator ID - User who performed the action. If it is an automatic action, then it is listed as "System".

Transaction Type - What action is being performed on the transaction.

Amount - The transaction amount.

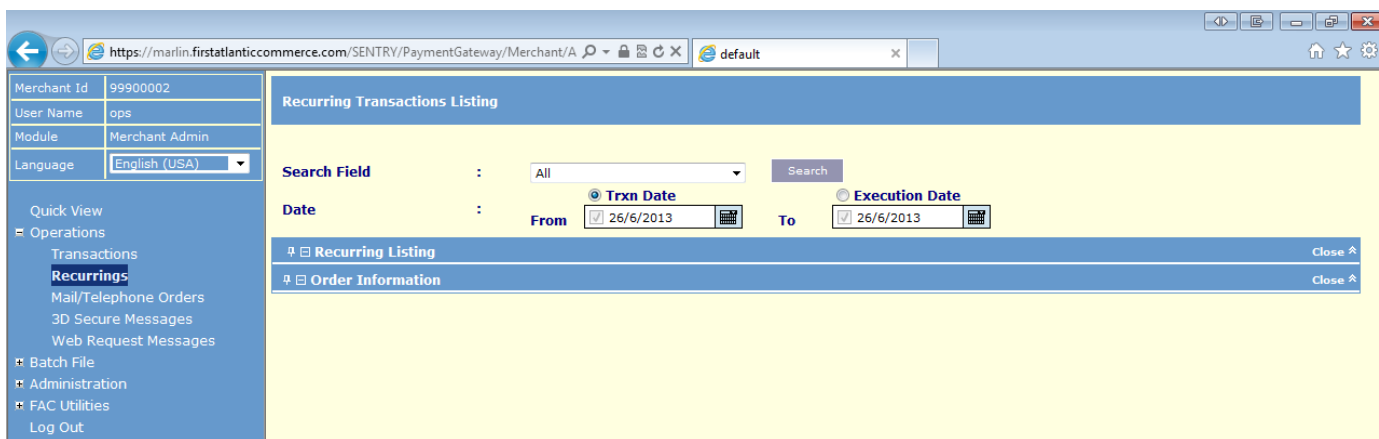**Status** - The transaction status (Successful = Transaction OK, Failed = Errors in transaction).

Recurrings

Click on the '+' next to "Operations" to expand the menu, and then click on "Recurrings". This option allows you to search recurring transactions, and view recurring transaction/card details.

NOTE: In order to access reports of recurring transactions, please see the **FAC Web Reports** section described later on in this guide. Recurring transactions are reported in the Transaction Report.

On the screen that appears you will need to define your search criteria. Depending on the search field selected, the data may be different between searches.

1 - Access the Recurring Transactions Listing

2 -Select a Search Field

3 – View all recurring transactions for a specific date range

Execution Date	Period	Expiry Date	Frequency/Occurrence	Enabled	Action
12/6/2013 00:00:00 AM	2	13/6/2013	Daily	☐	Edit
14/6/2013 00:00:00 AM	4	14/6/2013	Daily	☐	Edit
13/6/2013 00:00:00 AM	2	14/6/2013	Daily	☐	Edit
11/6/2014 00:00:00 AM	1	13/6/2014	Daily	☑	Edit
12/6/2014 00:00:00 AM	1	14/6/2014	Daily	☑	Edit
8/6/2014 00:00:00 AM	1	9/6/2014	Daily	☑	Edit
11/6/2014 00:00:00 AM	1	13/6/2014	Daily	☑	Edit
11/6/2014 00:00:00 AM	1	13/6/2014	Daily	☑	Edit
10/6/2014 00:00:00 AM	1	12/6/2014	Daily	☑	Edit
11/6/2014 00:00:00 AM	1	13/6/2014	Daily	☑	Edit
12/6/2014 00:00:00 AM	1	14/6/2014	Daily	☑	Edit
8/6/2014 00:00:00 AM	1	9/6/2014	Daily	☑	Edit
11/6/2014 00:00:00 AM	1	13/6/2014	Daily	☑	Edit
11/6/2014 00:00:00 AM	1	13/6/2014	Daily	☑	Edit
10/6/2014 00:00:00 AM	1	12/6/2014	Daily	☑	Edit
11/6/2014 00:00:00 AM	1	13/6/2014	Daily	☑	Edit

1 2 3 4 5 6 7 8

- **Execution Date** – The next date that the recurring transaction will be executed (captured).
- **Period** – The period that the recurring cycle is currently in –
  - Example 1: A recurring cycle that is set up with an ExecutionDate in the future would have a period of 1, because it is in the first period of the recurring cycle and has not yet reached its Execution Date.   After this cycle reaches its Execution Date and executes the first capture, the period for this recurring cycle will then change to 2.
  - Example 2: A recurring cycle that is set up with a current ExecutionDate (i.e. today/the date of the initial transaction) would automatically have a period of 2, because the first recurring capture has already taken place, today, on the execution date. After the second capture in the recurring cycle takes place, the period for this recurring cycle will then change to 3.
- **Expiry Date** – The date that the recurring cycle ends.
- **Frequency/Occurrence** – How often the transaction recurs: Daily, Weekly, Monthly, Quarterly, or Yearly.
- **Enabled** – A checkbox which shows whether the recurring cycle is active (enabled) or disabled.
- **Action** – Option to edit whether the recurring cycle is enabled or disabled. You can disable a recurring cycle by clicking Edit, then unchecking the "Enabled" checkbox.

IMPORTANT NOTE: It is not possible to re-enable a recurring transaction after it has been disabled, so please be careful if using this feature.

Click on one of the Execution Dates in the Recurring Transactions Listing in order to view all transactions related to a recurring cycle.

Here, you will see the initial recurring authorization, as well as any subsequent captures that are part of the same recurring cycle. The Merchant Order ID follows this format:

RECURRINGTRANSACTION2013

RECURRINGTRANSACTION2013-2

RECURRINGTRANSACTION2013-3

and so on.

Recurring Transactions Listing

Search Field	:	All
Date	:	○ Trxn Date ● Execution Date
		From ☑ 25/6/2013 To ☑ 26/6/2013

Recurring Listing   Close ▲

Execution Date	Period	Expiry Date	Frequency/Occurrence	Enabled	Action
25/6/2013 00:00:00 AM	10	25/8/2013	Monthly	☐	Edit

1

Order Information   Close ▲

Trxn. No.	Host	Card Type	Merchant Order Id	Acquirer Order Id	Response Description	Trxn Amount	Auth. Number	Trxn DateTime	Currency
4574899	FACTest		FACTEST9191626730	88800033.9324fbc1-bdbe-49fd-82f2-c4ef191e1cf8	Approved	1.00	123456	19/9/2012	US Dollars
4636576	FACTest		FACTEST9191626730-2	88800033.25102012.4636576	Approved	1.00	123456	25/10/2012	US Dollars
4781713	FACTest		FACTEST9191626730-3	88800033.25112012.4781713	Approved	1.00	123456	25/11/2012	US Dollars
4858679	FACTest		FACTEST9191626730-4	88800033.25122012.4858679	Approved	1.00	123456	25/12/2012	US Dollars
4940812	FACTest		FACTEST9191626730-5	88800033.25012013.4940812	Approved	1.00	123456	25/1/2013	US Dollars
5019044	FACTest		FACTEST9191626730-4-6	88800033.25022013.5019044	Approved	1.00	123456	25/2/2013	US Dollars
5173792	FACTest		FACTEST9191626730-7	88800033.25032013.5173792	Approved	1.00	123456	25/3/2013	US Dollars

1

Click on the "Trxn No." to view the Transaction Details for any individual recurring transaction.

Mail Order/Telephone Order (MOTO)

This feature allows for manual entry of transactions through Merchant Admin rather than via a website. Information provided about approved or declined authorizations (shown in the "Authorizations Approved" and "Authorizations Declined sections of the page) is only related to the current session since login. All transactions processed through this screen can be viewed in the **Transactions** section of Merchant Admin as discussed in the previous section.

Card Type - Pull down box to select type of card to be used for transaction.

Card Number - Credit card number customer has given to charge. The counter on the end of the field is to assist by advising user how many digits have been entered.

Expiry Date - Pull down box to select month and year on card.

CVV2/CVC2 - This is found on the back of the credit card and will need to be issued by the customer. It is the last 3 digits on the signature panel on the back of the card (4 digits for AMEX). This is not a mandatory field, but it is **strongly** recommended for all transactions as it helps to reduce the risk of fraud.

Amount - If your merchant account is set up to process in more than one currency press the blue transaction currency box that shows "USD" to change between the currencies allowed. When entering the amount, tab to the field and enter numbers only. Do NOT click on this field with the mouse and enter as there is a risk of a double zero digit being entered in error (mouse dependent).

Order ID - A unique number for the order is automatically generated in the MOTO screen. Another value can be entered here if desired.

❖ *IMPORTANT NOTE:* The Order ID value must be unique. If you provide a value that you have used for a previously successfully authorized transaction, you will receive an error response stating that duplicate Order IDs are not allowed.

Capture Flag - This checkbox reflects the capture setting as defined in the merchant profile with FAC. If the box is checked, the default capture setting is "Automated" meaning this transaction will be both authorized and captured in one pass. If unchecked, it is set to "Manual", meaning it will be authorized only and will require you to manually capture it in order for it to be settled. Use this checkbox to override the default setting for the MOTO transaction being entered.

Submit - Sends transaction for authorization. If there are any errors a notification will appear.

Clear - Removes all data from the MOTO screen so you can enter new information.

Administration Menu

Profile

As stated in **The Navigation Menu** section above, the "Company Profile", "Payment Systems", "Authentication Params" and "Blocked Bin Range" sections of Merchant Admin are read only, and provide you with data related to your merchant account. The main section to focus on within "Profile" is the "Users Profile" section.

Users Profile

When a new merchant is entered into the system, FAC will assign a user to be the default administrator for the merchant account. In turn this administrator will set up any other persons needing access to the system.

When the Users Profile section loads it will display a list of all existing users, as shown below:

FIRST ATLANTIC COMMERCE
Powering Payments. Mitigating Risk.

Adding, Editing and Deleting Users and Viewing User Reports

Add a User

1. Click on the "New" button and fill in the fields as outlined below:
- **User Id** - A valid e-mail address that is used to login. This must be unique.
- **Group** - Select applicable group for user and the Type field will automatically fill when selected.
- **Full Name** - Full name of user
- **Preferred Language** - Defaults to English (USA). The system can display all labels, buttons, menus and messages in the preferred language chosen.
- **Password Expiry** - Select "True" or "False". If "True" is selected the user will be required to change their password every 30 days. If "False" is selected, the user will never be required to change their password (after they make the required initial change when logging in for the first time).

NOTE: If the User Id entered already exists in the system you will get an "Unable to add record" message. This means you must enter a different e-mail address.

2. Once all fields are filled in, click on the "Add" button to add the new user.
- At this point, Merchant Admin checks the format of the e-mail address used as a User Id. If it is a valid format (and not already in the system), the user is added and an e-mail is sent to the user's e-mail address.

Edit a User's Profile

1. Click the number next to the user's User Id in the table of existing users. The information for this user is placed in the fields for editing.
2. Click the "Edit" button.
3. Make required changes and click the "Update" button to complete the process.

NOTE: When editing a user there are two additional fields then when adding a user, "Status" and "Reset Password".

Delete a User

1. Click the number next to the user's User Id in the table of existing users. The information for this user is placed in the fields for editing.
2. Click the "Delete" button.

NOTE: to view the history of all actions you have performed on Users' Accounts click on the "History" button.

Security

Access Logs

The system keeps a log of all user access to the Merchant Admin application. You can view these access logs from this section of Merchant Admin. Below is a screenshot of what you see when you click on the "Access Logs" link in the Navigation Frame.
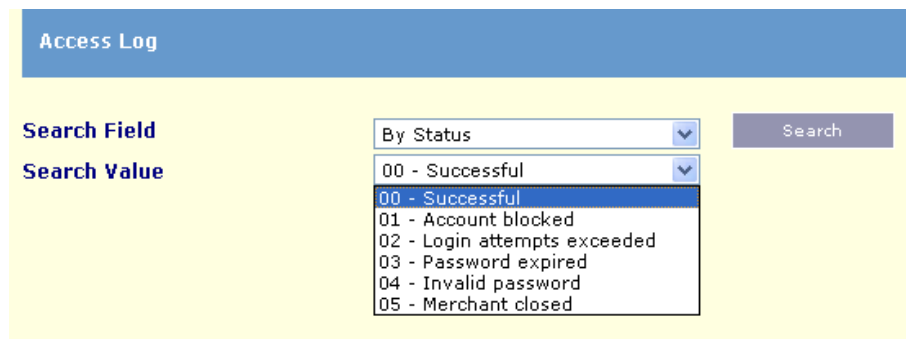

Search Field - Default is By User ID, but By Status or By Timestamp can also be used.

By User ID – This allows you to filter by User Id

By Status – This allows you to filter by status of login attempts. See the screenshot for the possible options.
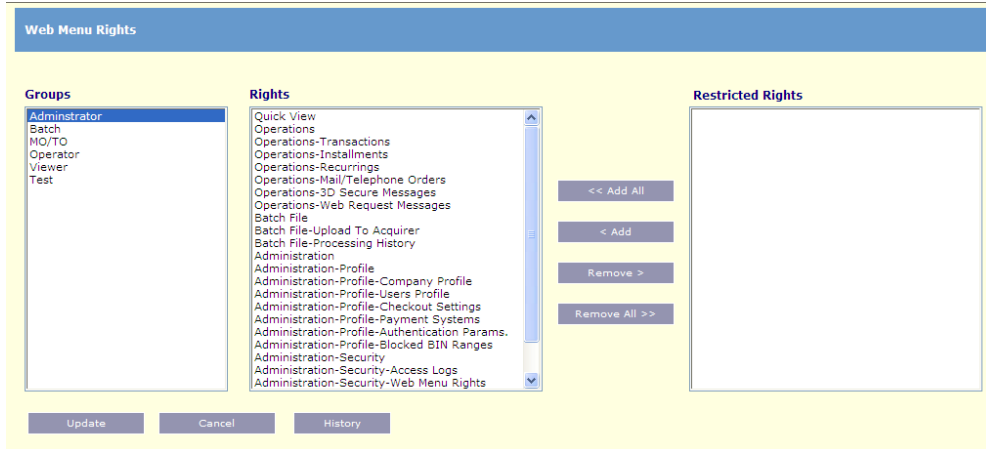
By Timestamp - Select a date range you want the report for.

Web Menu Rights

This section allows the system administrator to restrict access rights within the existing groups. Note that not all rights may be applicable to your account.

Groups – The default user groups are listed here.

Rights – These are the currently allowed rights, all by default.

Restricted Rights – The rights listed here will be restricted for the selected group.

To change the default rights, select the appropriate group in the "Groups" column, then highlight the right you would like to restrict and select the remove option. Note that users are assigned to the required group during the new user creation outlined earlier in this documentation.

FAC Utilities

Web Reports

The Web Reports section of Merchant Admin is where you can generate numerous reports regarding your transaction history with FAC.

The four reports available for your account are described below:

- **Transaction** - Provides details on every transaction (including eCommerce, MOTO, batch, and recurring) performed that fit the search criteria selected.
- **FAC Settlement Reconciliation** - Allows you to see the total capture and refund amounts for the date range selected.
- **Summary** - Provides total counts and amounts for Authorizations, Captures, Declines, Refunds and Reversals for the date range selected.
- **Exception** - Allows you to see all errored and declined transactions for the date range selected.

IMPORTANT NOTE: The Chargebacks Initiated, Bank Account Reconciliation, Chargebacks Activity, Account Activity, Ukash Activity, 3DS Only Detail, and 3DS Only Summary reports are not relevant to your account. If you attempt to run them, they will generate empty reports. Please contact your acquiring bank directly for any chargeback related queries, as the processor does not provide chargeback information to FAC.

Once you have selected the type of report you want, entered your search criteria and clicked on the "View Report" button, each report will appear with a standard navigation bar at the top of the page. This navigation bar and its functions are outlined below:

Starts a new report

Gives the option to modify the reports criteria

Exports the report to your choice of Excel, PDF, or Word

Return to Reports   Modify Parameters

|◁ ◁ 1 of 1 ▷ ▷| 100% ▼   [   ]   Find | Next   📩▾ 🖨

Displays current page number or the page number entered

Alter the preview size by the percentage entered

Search for a code within this report. Code is entered in box to the left

Prints
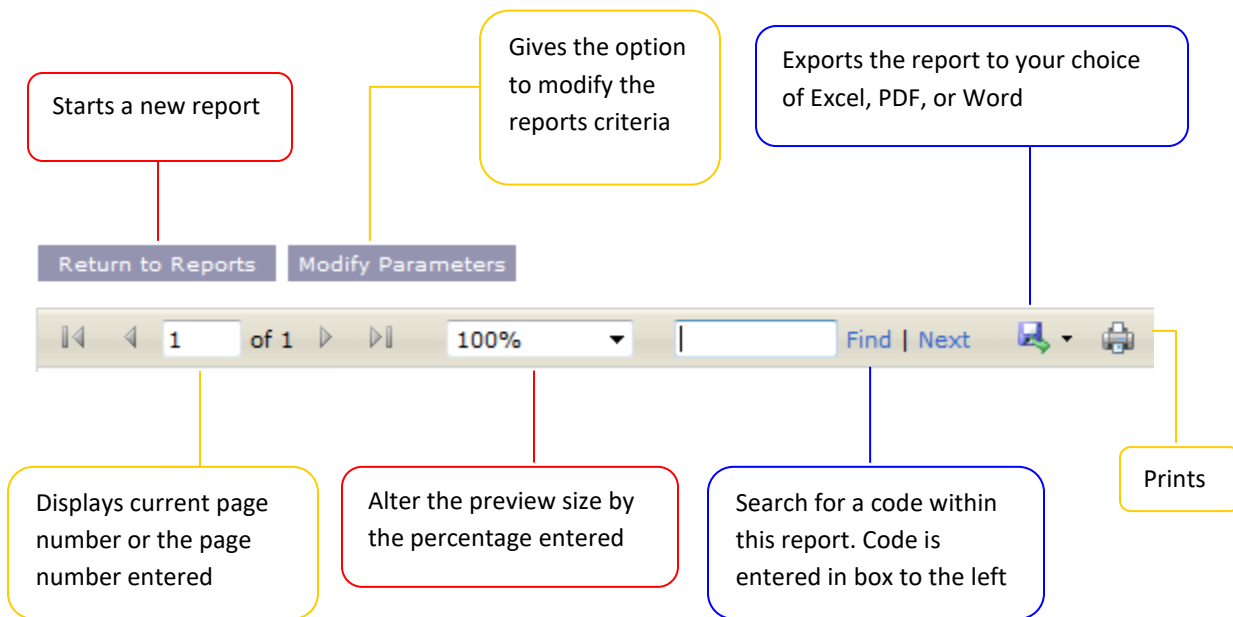
NOTE: All reports can be exported to Excel, PDF, or Word. However, the reports marked "(for export to Excel)" are in a plainer format with less graphical formatting than the other reports. These reports contain the exact same information as the other reports. E.g. Transaction Report and Transaction Report (for export to Excel) contain the same information, but one has more graphical formatting while the other does not. Both can be exported to Excel, PDF, or Word.

Transaction Report

The transaction report provides the most search filters to allow you to narrow your search if required. Below are a few screenshots showing the search filters as well as the dropdown options available:

NOTE: The only search filters that are required to perform a Transaction Report are "From Date", "From Time", "To Date and "To Time".

Once you have selected your search filter criteria and click on the "View Report" button you will see a report like the following:

Date Time - The date and time the transaction was processed. This is local Bermuda time (GMT -4).

Auth ID - Issued when the transaction is approved. You will only see Auth ID values for approved authorization transactions. Captures, Reversals and Refunds do not have Auth IDs.

Order ID - The unique Order ID as provided by you, the merchant, when sending in the authorization request. For Captures, Reversals and Refunds this refers to the Order ID provided in the original authorization request.

Type - Type of transaction. Possible values are Auth, Capture, Reversal and Refund.

Cap - This column shows whether an authorization transaction has been flagged to be settled or not. The possible values are Y (for Yes), N (for No) and T (for Test).

❖ Nᴏᴛᴇ: If a transaction is flagged as a test transaction (T), it can never be captured.

CC - Type of credit card used in this transaction. V = Visa, MC = MasterCard, AM = American Express.

Card # - The partial digits of the card number used for the transaction.

3DS - For 3D Secure transactions, this column shows the Authentication Result of a successful or successfully attempted 3D Secure authentication attempt. Possible values are Y (authentication passed) or A (authentication attempted).

ECI - This is the Electronic Commerce Indicator (ECI) value of the transaction. For Non-3D Secure transactions (or 3D Secure transactions where authentication failed or is unavailable) this value will be 07. For 3D Secure transactions where authentication was attempted this value will be 06. For 3D Secure transactions where authentication passed this value will be 05.

❖ **NOTE:** This is for web-based transactions only. MOTO transactions will not have an ECI value.

Amount - The amount of the original authorization transaction.

CCY - The ISO currency code in for the currency in which the transaction was processed.

Code - Response from the processor for this transaction.

❖ **NOTE:** For web-based transactions, this is the value that is passed back in the web response in the OriginalResponseCode parameter.

Response - Explanation of the response code.

Source - This is either W (online/eCommerce/web-based transaction) or M (MOTO transaction done through Merchant Admin).

Additional Response - Address Verification & CVV2 / CVC2 responses are shown here.

RRN - A unique number assigned to a transaction at time of processing. This identifies and tracks all messages related to a cardholder transaction.

FAC Settlement Reconciliation Report

As stated above, the Reconciliation Report allows you to see the total capture and refund amounts for the date range selected. It shows every capture and refund transaction during the date range selected, along with providing the totals at the end of the report. This is a good report to use on a day to day basis to see totals being sent for settlement each day. However, it can also be used for weekly and monthly reconciliation as well.

CCY - The ISO currency code in for the currency in which the transaction was processed.

Date - The date and time the authorization transaction was processed. This is local Bermuda time (GMT -4).

Type - Type of credit card used in this transaction. V = Visa, MC = MasterCard, AM = American Express.

Card Num - The partial digits of the card number used for the transaction.

Trans Type - Type of transaction. Possible values are Capture and Refund.

Order Id - The unique Order ID as provided by you, the merchant, when sending in the original authorization request.

Auth Code - Issued when the authorization transaction was approved.

Reference Num - A unique number (used with other key data elements) assigned to a transaction at time of processing. This identifies and tracks all messages related to a cardholder transaction.

Amount - The amount of the debit (capture) or credit (refund) to the cardholder's account.

Summary Report

The Summary Report provides an overall count and total monetary value of all Authorizations, Captures, Declines, Refunds and Reversals for each day of the date range selected. This provides a quick and easy snapshot of your transaction processing history with FAC.

Return to Reports | Modify Parameters

|◁ ◁ 1 of 1 ▷ ▷| 100% ▼ [   ] Find | Next 📥▾ 🖨

FIRST ATLANTIC COMMERCE — Powering Payments. Mitigating Risk.

FAC Summary Report
June 01, 2013 - June 26, 2013

FAC Test

FAC ID: 88800033 CCY: 840 MID: 88800033

Date	Auths	Auths Total	Captures	Captures Total	Declines	Declines Total	Refunds	Refunds Total	Reversals	Reversals Total
Jun 04, 2013	3	0.00	1	1.00	3	0.00	1	1.00	0	0.00
Jun 06, 2013	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Jun 10, 2013	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00
Jun 11, 2013	1	1.00	0	0.00	1	1.00	0	0.00	0	0.00
Jun 12, 2013	6	6.02	0	0.00	6	6.02	0	0.00	0	0.00
Jun 13, 2013	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Jun 14, 2013	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Jun 20, 2013	29	30.50	10	10.00	29	30.50	6	6.00	4	0.00
Jun 21, 2013	171	250.50	30	30.00	171	250.50	15	15.00	15	0.00
Jun 24, 2013	42	67.50	6	6.00	42	67.50	3	3.00	3	0.00
Jun 25, 2013	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Jun 26, 2013	0	0.00	1	1.00	0	0.00	1	1.00	0	0.00
sub-totals:	252	355.52	48	48.00	252	355.52	26	26.00	24	0.00

FAC ID: 88800033 CCY: 986 MID: 88800033

Date	Auths	Auths Total	Captures	Captures Total	Declines	Declines Total	Refunds	Refunds Total	Reversals	Reversals Total
Jun 04, 2013	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00
sub-totals:	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00

Report rpSummary: Jun 26, 2013 2:09PM

Page 1/1

Exception Report

The Exception Report provides a list of all declined and errored transactions for the date range selected, grouped by date and then type (decline or error), as shown in the example below:

FAC Exception Report
March 01, 2013 - March 31, 2013

Suite # 598, 12 Church Street
Hamilton, HM 11, Bermuda
Tel: 441-296-5598
Fax: 441-295-6855
Email: Support@fac.bm
www.firstatlanticcommerce.com

FAC Test		FAC ID: 88800033						
Response	CC	Auths	Auths Total	Captures	Captures Total	Refunds	Refunds Total
Mar 14, 2013		Ccy: 840 MID: 88800033 Response: 4					
91 Timeout	V	1	1.00	0	0.00	0	0.00
sub-totals:		1	1.00	0	0.00	0	0.00
Mar 21, 2013		Ccy: 840 MID: 88800033 Response: 2					
05 Do not honor	V	1	1.00	0	0.00	0	0.00
sub-totals:		1	1.00	0	0.00	0	0.00
Mar 28, 2013		Ccy: 840 MID: 88800033 Response: 2					
05 Do not honor	V	1	1.00	0	0.00	0	0.00
05 Do not honor	MC	2	2.50	0	0.00	0	0.00
12 Invalid transaction	MC	5	5.00	0	0.00	0	0.00
sub-totals:		8	8.50	0	0.00	0	0.00
Mar 30, 2013		Ccy: 840 MID: 88800033 Response: 2					
05 Do not honor	V	9	9.00	0	0.00	0	0.00
05 Do not honor	MC	18	22.50	0	0.00	0	0.00
12 Invalid transaction	MC	9	9.00	0	0.00	0	0.00
sub-totals:		36	40.50	0	0.00	0	0.00

Report rpException: Jun 26, 2013 2:12PM

Page 1/1