CreatePay Merchant Management System Guide
V1.0

Dashboard

The Dashboard gives an overview of your MMS Gateway account. There are 2 tabs under the Welcome heading.

- Live Transactions
- Account Contact

Live Transactions

On this tab you can see the 6 most recent transactions that have been processed. There are a number of columns displayed on transaction pages. These columns are:

Account: This is the Merchant ID the transaction was processed on.

Cross Reference: This is a unique cross reference that is generated with every transaction. This cross reference can be used for several things, including refunds, re-running a transaction or reoccurring payments.

Customer: This is the name the customer has entered, and the customers e-mail address (if supplied).

Payment Details: This shows the card/payment type, the masked card number and the expiry date.

Timestamp: This column shows the exact time and date of a transaction.

Amount Requested: This column shows the amount requested from the cardholders' card.

Amount Received: This column shows the amount received from the cardholder's card.

Currency: This column shows the currency of the transaction.

Type: This column shows the type of transaction. Sale, Refund etc.

Order Description: This column shows the order description. This can be a unique description and/or code used by the Merchant to identify a product or service.

3SAPR: These 5 columns will show the status of the 5 security types used to verify a transaction.

3 = 3D Secure. Shows the status of 3D Secure.

S = Security Code. Shows the status of the CVV or CV2 code.

A = Address Verification System. Shows the status of AVS.

P = Postal Code Verification. Shows the status of postal code verification.

R = Risk Check. Shows the status of any third-party risk checks.

State: Shows the full state of the transaction. Green means transaction OK, Amber means transaction may require attention and Red mean the transaction has been declined or failed.

You can hover the mouse pointer over these coloured boxes and all column headings for additional information if available.

Merchant Accounts

The Merchant Accounts page gives you an overview of all Merchant account. From here you can select which Merchant account you wish to view. There are several columns displayed on the Merchant Accounts page. These columns are:

Merchant ID: This column shows the Gateway Merchant ID (MID) for each of the available merchant accounts.

Name: This shows the names of each available Merchant account.

Acquirer Bank Details: This column shows details of the Acquirer bank account which is used to accept payment.

Business Bank Account: This column shows details of the Business Bank Account where accepted funds from transactions are settled to.

View: This column shows which Merchant account you are currently viewing.

You can hover the mouse pointer over column headings for additional information about each column.

Preferences

The Merchant Preferences page is used to configure your Merchant account security preferences. Each tab contains different types of preferences:
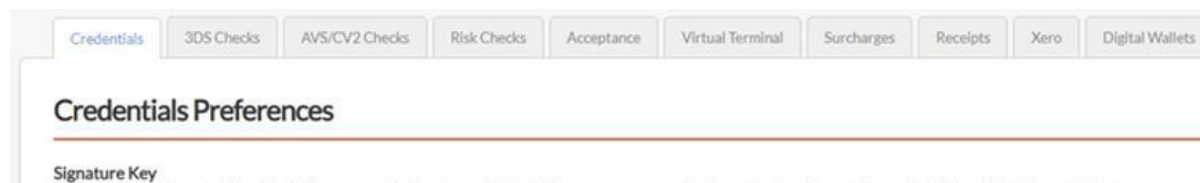
Credentials

Merchant Password
For additional security. a Merchant can set an additional password in the MMS. This password must be sent along with any call to the Gateway via the hosted or direct integration methods.

Direct Integration
Direct Integration transaction operations such as Refunds, Captures and Cancels can only normally be made through this admin application if the user has sufficient permissions. If you wish to send these operations via the Direct Integration method, you must set your IP address here, otherwise such operations received from non- authorised IP addresses will not be accepted. This is where you can set your IP address. Direct integration transactions require you to set your IP address here.
Requests received from non-authorised IP addresses will not be accepted. Standard IPs can do Sales and Preauths, whilst advanced IP's can do Refunds, Captures and Cancels.

Signature Key
For additional security you can sign your requests with a signature key which will be added to the end of a checksum for your request. This feature is mandatory.

Merchant Category Code (MCC)
Merchants can provide or update their MCC. Merchant Category Codes (MCCs) are 4 digits long and used to identify the type of business in which a Merchant is engaged.
They are assigned to Merchants by their acquiring bank based on the type of product or service they provide. There are many MCCs used, and it is important for Merchants to make sure they are assigned to the appropriate code. It is mandatory for an MCC to be entered.
Once Merchants have entered an MCC value, this field becomes mandatory and cannot be removed without a new code being entered.

3DS Checks

3D Secure Support
Choose whether this Merchant account has been registered for 3D Secure by the acquiring bank. Once registered then the Merchant account can perform 3D Secure transactions.

3D Secure Preferences
Choose whether 3D Secure processing is required and whether to accept non- authenticated 3D Secure transactions.
You can also choose how and when 3DS is used in their transaction flow:

Select one of the options from the dropdown to choose which policy to apply:
1. Before Authorisation or When Issuer Requests (Default)
2. Before Authorisation Only
3. When Issuer Requests Only (Bypass)
4. Before Authorisation or When Issuer Requests (PSD2)
5. Before Authorisation Only (PSD2)
6. When Issuer Requests Only (PSD2) (Bypass)
7. Before Authorisation [PSD2] or When Issuer Requests [All Regions]

The PSD2 options will perform the 3D Secure authentication only if the transaction falls within the jurisdiction of the European Union's Payment Services Directive 2, otherwise it will behave as if 3D Secure had not been required.

This preference is only available to Admin and Reseller users. Please note when the Preference Required option is set to No, the configuration options show but are greyed out and cannot be edited until the Required dropdown is set to Yes.

AVS/CV2 Checks
Address & Security Code (AVS/CV2) Checking Status
Choose whether this Merchant account can perform Address & CV2 checking by the acquiring bank. This preference is only available to Admin and Reseller users.

Address & Security Code (AVS/CVS) Checking Preferences
Choose whether Address & Security Code (AVS/CV2) Checking is required for this Merchant account. This preference is only available to Admin and Reseller users. This section also allows you to choose whether to accept transactions where the Address Details or Security Code (AVS/CV2) do not match.
Please note when the AVS/CVS Checking Supported option is set to No, the configuration options show but are greyed out and cannot be edited until the Required dropdown is set to Yes.

Risk Checks

Risk Checking Support
You have the option to choose to have Kount activated if you have an account with them. Kount offer enhanced risk checks. This preference is only available to Admin and Reseller users.

PSD2 SCA

SCA Exemptions
Specify if you wish to automatically apply a Low Value SCA exemption on qualifying transactions made on this Merchant account or an alternative exemption on all other transactions. The actual exemptions requested will depend on those supported by your Acquirer.

Acceptance

Merchant Accepted Currencies
Choose which currencies you wish to accept via this Merchant account. Please note, the choice of available currencies does depend on the Acquirer and the currencies they support.

Merchant Accepted Card Types
Choose which specific card types you wish to process. Once again the choice of available card types will depend on the Acquirer and which types they support. However, this feature allows for an easy way to block a specific card type if needed (e.g. Credit Cards).

Merchant Rejected Card Issuer Countries
Choose which card issuing countries to remove and NOT accept transactions from. Therefore, if you did not want to accept payments from a particular country, you would simply input this into the MMS.

Surcharges

Surcharge Support
Choose whether surcharge amounts are required for this Merchant account. These can be automatically added to any SALE transactions made depending on the card type and currency used. Surcharge values can be specified as monetary amounts in either fractional major currency units (e.g. 2.49), whole minor currency units (e.g.249) or as a fractional percentage of the sale (e.g. 1.4%). You must ensure that any surcharge amounts applied comply with the laws of your country.

Receipts

Merchant Notification Email
Enter an e-mail address here to be notified of transactions customers make.

Customer Receipt
Turn this ON to allow your customers to receive e-mail receipts when they supply a valid e-mail address.

Xero

Xero Preferences
Choose whether this Merchant account can use the Xero integration features. Once enabled the Customer can connect this Merchant account to their Xero platform and use it to take payments on Xero invoices. This preference is only available to Admin and Reseller users.

Xero Pay Button Integration
If you have an account with Xero you can set this Merchant account to take payments on Xero invoices.

Digital Wallets

Digital Wallet Support
Choose which Digital Wallets this Merchant account is allowed to support. This preference is only available to Admin and Reseller users.

Apple Pay Preferences
If you have an Apple Pay enabled application then you can use this Merchant account to accept Apple Pay payments. To allow the Gateway to decrypt your Apple Pay tokens you must provide a Payment Processing Certificate. To obtain an Apple Pay payment processing certificate you must have enrolled in the Apple Developer Program and created a unique Apple Pay merchant identifier. This preference is only available to Admin and Reseller users.

Google Pay Preferences
Google Pay requires no specific configuration however you must use your Google Merchant Identifier, our Gateway identifier of 'crst', and the correct Merchant Account identifier when configuring your Google Pay enabled application.
If you have not yet obtained your Google Merchant Identifier, please create this before proceeding.
Once created, this will need to be entered in the Google Pay Preferences section in the MMS (found on Digital Wallets tab of the Preferences page).

VC Rules

The Velocity Checking (VC) system is designed to alert the Merchant when a certain number of transactions of a certain type reached a certain threshold. This is a requirement that some Merchant Acquirers require a Merchant to have in place. The VC Rules page gives you an overview of all the rules that have been set-up on the Merchant's account. There are a few columns displayed on this page. These columns are:

Action: From the drop down menu you can choose to either modify, deactivate, reset or delete a VC Rule.
ID: This column shows the Rule ID.
Name: This shows the name of each VC Rule.
Type: This displays the VC Rule type – e.g. count, sum-value or max-value.
Threshold: This is the amount at which the VC Rule comes into effect.
Window: This column displays the time period set on the VC Rule. Merchant: This is the Gateway Merchant ID that VC Rule is set-up for. Currency: This is the currency the VC Rule is set-up for.
Purpose: This column shows the transaction type the VC Rule is set-up for.
Outcome: This column shows the transaction state the VC Rule is set-up for.
Grouping: The displays the properties that are used to group the transactions (e.g. CardNumber).
State: This displays whether the VC Rule is active or not.

Creating a VC Rule
Below shows the fields that appear when you want to create a new VC Rule.

VC Rule Lookup
VC Rule: This allows you to search for a specific Rule by ID or Rule Name.
VC Rule
Rule Identity
Rule Name (Optional): This gives you the option to give the new VC Rule a specific name. The default is an automatically generated and can be changed.
Description (Optional): The description field can be used for further information (e.g. logging who created the check, etc).
Rule Type
Type (Required):

Count of Transactions - This type of rule will count how many matching transactions are received within the given timeframe and will be triggered if the count exceeds the specified threshold.
Value of Transactions - This type of rule will total the amounts of all matching transactions received within the given timeframe and will be triggered if the total amount exceeds the specified threshold. The currency requirement can be set to limit the rule to a particular currency. If not limited then the minor monetary value is added regardless of currency so £10.00 + $10.00 would sum to 2000 monetary units.
Max. Value per Transaction - This type of rule will check the amount of each matching transaction and will be triggered if the total amount is greater than the specified threshold.
No timeframe or transaction grouping will be used by this type of rule.
Threshold (Required): The amount the VC Rule should be limited/set to. The threshold should be provided in minor monetary units (ie no decimal points) e.g.
£10.00 = 1000
Timeframe (Required): The timeframe is the length of time which the rule is checked. E.g. 1 day or 2 hours. There is a minimum time of 5 minutes and a maximum of 31 days.

Rule Requirements
Merchant Account (Optional): This specifies the Merchant Account you wish to set the VC Rule up on. If <Any Merchant> is chosen, this will set the VC Rule up on all Merchant Accounts under the Customer account.
Transaction Currency (Optional): This specifies the currency requirement which allows you to limit the rule to a particular currency (e.g. GBP or EUR). If <Any Currency> is chosen, this will set the VC Rule for all currencies under the Merchant Account/s.
Transaction Purpose (Optional): This allows you to limit the VC Rules to a particular transaction type (e.g. SALE, REFUND or VERIFY). If <Any Purpose> is chosen, this will set the VC Rule for all transaction types being processed on the Merchant Account/s.
Transaction Outcome (Optional): This allows you to limit the VC Rules to a particular transaction state (e.g. ACCEPTED or DECLINED). If <Any Outcome> is chosen, this will set the VC Rule for all transaction states being returned on the Merchant Account/s.

Rule Transaction Grouping
Grouping Properties (Optional): This specifies the properties that are used to group the transactions.
Merchant – per Merchant Account Currency – per Currency Purpose – per Sale/Refund/Verify
Outcome – per Successful/Failed Transaction
Card Number – per Card Number
Client Address – per Customer IP Address
For example, to limit transactions on a per Card Number basis add the Card Number property to the grouping.

Rule Actions
Send E-mail (Optional): If the threshold is exceeded a notification e-mail will be sent to this address. Multiple e-mail addresses can be entered however they need to be comma separated.
Decline Transaction (Optional): If the threshold is exceeded a declined message will be returned to the Customer/you.
Once 'Setup Rule' has been clicked, the VC Rule will be activated and put in place.

Transactions

The transactions page is where you can view all your recent transactions, search for a specific transaction, issue a refund or even reprocess a periodical transaction (weekly, monthly etc). This page consists of the following sub sections.

Advanced Search Box

This search box allows you to find transactions based on specific criteria such as date range, customer name, sale amount, cross reference etc.

You can choose your date range in several different ways. Using the drop down menu pictured below, you can easily choose from predefined date ranges like Today, Yesterday, This Week, Last Week, This Month, Last Month, Last 3 Months etc.
These predefined date ranges are useful for quickly seeing all transactions from yesterday for example.

You can also choose your date range manually by using the 2 date range boxes as pictured below. Choose the start date and end dates from which you want to view transactions from and then select Filter Transactions.

You can also search for specific types of information such as Customer Name or Amount. Using the drop down menu pictured below, you can choose what you wish to search for. The available search criteria are:

Transaction ID: This will allow you to search for a transaction by using the transaction ID. The full ID needs to be entered.
Customer Name: This will allow you to search for a transaction by using the customer's name. You can search for first name, second name and partial names.
Cross Reference: This will allow you to search for a transaction based on the transaction cross reference. Each transaction generates a unique cross reference; you can use this cross reference to locate a transaction from the transaction history.

Unique Reference: Merchants can generate their own unique ID's for use with ecommerce sales. When an order from your website is processed, each order can be given its own unique Merchant reference identification number.

Order Description: This will allow you to search for transactions using the order description. You can search for full or partial order descriptions.

Merchant's Order Reference: This will allow you to search for a transaction using the Merchant's Order Reference. You can search for full or partial references.

Customer's Order Reference: This will allow you to search for a transaction using the Customer's Order Reference. You can search for full or partial references.

Merchant's Customer Reference: This will allow you to search for a transaction using the Merchant's Customer Reference. You can search for full or partial references.

Customer's Merchant Reference: This will allow you to search for a transaction using the Customer's Merchant Reference. You can search for full or partial references.

Masked Card Number: This will allow you to search for a transaction by using the last four digits of the Customer's card number.

Amount: This will allow you to search for a transaction using the transaction amount.

Settlement File ID: This will allow you to search for a transaction using the settlement file ID. The full ID needs to be entered.

Report Downloads
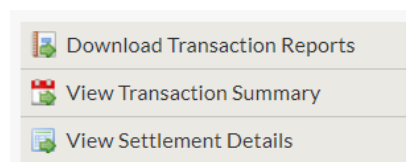
From here you can download transactions reports, view transaction summaries and view settlement details. The Download Transaction Report button will take the selected date/filter range and then give you the option to create a CSV (comma separated value), TSV (tab separated value), XLS (Excel 2003 spreadsheet), XML (XML document), HTML (HTML document) or a JSON (JSON document) file for the full transaction history of the selected date range for download or you can download a transaction summary. You can also view the transaction summary and settlement details on the screen.

You can also delete and download reports under the Reports tab.

Transaction History

This is a list of all transactions in chronological order, with the most recent transaction always shown at the top of the list.

There are several columns on this section, these are:

Action: From the drop down menu you can choose to either refund or rerun a transaction.

Account: This is the Merchant ID the transaction was processed on.

Cross Reference: This is a unique cross reference that is generated with every transaction. This cross reference can be used for a number of things, including refunds, re-running a transaction or reoccurring payments.

Customer: This is the name the customer has entered, and the customers e-mail address (if supplied).

Payment Details: This shows the card/payment type, the masked card number and the expiry date.

Timestamp: This column show the exact time and date of a transaction. The time and date shown use the ISO 8601 standard. This uses the following format. [YYYY]- [MM]-[DD] [HH:MM:SS]

Amount Requested: This column shows the amount requested from the cardholders card.
Amount Received: This column shows the amount actually received from the cardholder's card.
Currency: This column shows the currency of the transaction.
Type: This column shows the type of transaction. Sale, Refund etc.
Order Description: This column shows the order description. This can be a unique description and/or code used by the Merchant to identify a product or service.
3SAPR: These 5 columns will show the status of the 5 security types used to verify a transaction.

      3 = 3D Secure. Shows the status of 3D Secure.
      S = Security Code. Shows the status of the CVV or CV2 code.
      A = Address Verification System. Shows the status of AVS.
      P = Postal Code Verification. Shows the status of postal code verification.
      R = Risk Check. Shows the status of any third-party risk checks.

State: This column shows the current state of the transaction. See States below. If the transaction was successfully accepted or captured, then it will show an Authorisation Code here too.

Changes to Transaction States
We've recently improved the way in which we report the state of a transaction by giving our Merchants more details on the transactions process. If you are wanting to send goods out to a customer, then you are looking for the either the CAPTURED State with an AUTHCODE or the ACCEPTED State with an AUTHCODE. Please note this is dependent on the acquirer.

Below is an explanation of each transaction state:
RECEIVED - This transaction has been received, and is ready for authorisation. The Gateway has received the transaction but not done anything with it yet - bar store it in the database - chances are we have actually sent it for authorisation if needs be - but no approval has been received from the Acquirer yet - customers would not normally see this state unless they happen to just view the transactions list while a transaction is 'in flight'
APPROVED - This transaction has been approved by the acquiring bank and is ready to be captured for settlement. The Gateway has received approval for the transaction from the Acquirer and the Acquirer will have reserved the funds so the shopper cannot spend them. If automatic immediate capture is used (as normal) then you won't see this state as it will automatically go straight to 'captured'
DECLINED - This transaction has been declined by the acquiring bank. The Gateway has not received approval for the transaction and will go no further with it - no funds will be reserved or transferred. This is mutually exclusive with the 'approved' state

CAPTURED - This transaction has been approved by the acquiring bank and has been captured ready for settlement. The Merchant has indicated that the transaction should be settled as soon as possible - usually first thing the following morning (1am-3am). Unless delayed capture then the Gateway will automatically capture and not wait for the Merchant to indicate it.

TENDERED - This transaction has been sent to the acquiring bank for settlement. The transaction has been sent to the Acquirer for settlement. At this point the transaction can no longer be 'cancelled' or re 'captured'.
DEFERRED - The transaction could not be settled but will be retried at the next available instance - usually first thing the next day.
ACCEPTED - This transaction has been accepted for settlement by the acquiring bank and will appear in your Merchant bank account. The Acquirer has accepted the transaction and will transfer funds in due course
REJECTED - The Acquirer has rejected the transaction and will not transfer the funds
- this is rare.

Other States
REFERRED - This transaction has been referred for manual approval by the acquiring bank. Please contact the bank for an authorisation code. The Acquirer didn't approve the transaction and wants the Merchant to ring them before they approved/decline the transaction - if they approve it the Merchant needs to enter the 'authorisation code' provided to get the transaction to move to the 'approved'/'captured' state.
CANCELLED - This transaction has been cancelled and will not be sent for settlement. The Merchant can cancel a transaction at any stage before it gets to the 'tendered' state. If cancelled the transaction will be stopped and no further action taken - i.e. It will not get to the 'tendered' state and be sent for settlement. This is preferable to doing a refund and is the same as 'voiding' a transaction at the terminal due to an error in the data being entered or shopper changing their mind etc.
FINISHED - The transaction has finished but not via the normal pipeline or 'cancelled' state, this could be due to the Merchant request that a transaction abort early (i.e. performing the 3DS functions only) or due to some error that caused the transaction pipeline to abort. 'Finished' would normally equate to an error and so the actual response code and message should be used to see why the transaction finished.
REVERSED - This transaction has been approved by the acquiring bank but cannot be captured. Collection may be performed instead which will perform a new sale transaction. The transaction was sent to the Acquirer for approval and approval was granted but the Gateway decided not to continue with the transaction and asked the Acquirer to reverse the approval and release any held shopper's funds. This would normally be because the Gateway declined the transaction due the approval indicating that the AVS/CV2 details were not as the Merchant required.
REVERSED - This is also currently used by the PREAUTH command as it is used to check the account is valid and has enough funds but not reserve those funds. Sort of account validation. We do this by seeking approval for the funds and then reversing that approval automatically. To do an authorisation only which reserves the funds then use a normal SALE with delayed capture.
SETTLING - This transaction has been sent to the acquiring bank for settlement.
REJECTED - This transaction has been rejected for settlement by the acquiring bank, please contact the bank for further details on why the transaction was rejected.

(3DS Only) IN PROGRESS - This transaction is waiting for the customer to enter their 3-D Secure authentication details.
(3DS Only) FAILED - This transaction has given up waiting for the customer to enter their 3-D Secure authentication details.
FAILED - This transaction has been aborted due to it being invalid or due to a gateway error.
The normal sequence for Merchants would be to use SALE with capture immediate. However, some Merchants may take time to prepare an order and not want to take the shoppers money until the order is ready. In this case they would do a SALE with a capture delay or no automatic capture. The transaction will appear as approved and so the Merchant will know the shopper's funds are reserved for them and they may prepare the order. Then when ready to ship the order they would issue a 'CAPTURE' to mark the transaction as 'captured' and cause it to be settled that evening. At this point they may send the funds to the shopper. Note it is still possible at this point for the Merchant to not receive the funds if the settlement fails or if a chargeback is made by the shopper. Settlement failure is rare, but the Merchant may choose to wait until the day after capturing the transaction to check the transaction goes to the 'accepted' state before sending the goods.

However, it is normal for a Merchant to supply the goods as soon as the transaction received the 'captured' state as settlement rarely fails. Electronic shipment etc. would almost always use SALE with immediate capture and email the goods as soon as they get the ok back from the Gateway saying the transaction was approved and in the 'captured' state.

Most Acquirers do not tell us if settlement was rejected so 'accepted' is normally the end of the line and means that the Acquirer accepted our request to settle the transaction even if they ultimately don't do it due to an error.

Please note: In the normal course of a transaction, it will be CAPTURED (approved and waiting for settlement) before moving "ACCEPTED" (sent for settlement).

The states of RECEIVED, APPROVED, TENDERED are all transient states and shouldn't be seen for more than an hour.

Our existing customers that are currently using PREAUTH would probably want to move to the SALE with delayed capture method and stop using the PREAUTH action. We may subsequently alias PREAUTH to be SALE with no automatic capture.

Details: This column will allow you to view a transaction in more detail. To do this click on the View button next to the transaction you wish to see.