

Manual on payment gate console (MPortal)

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1. Authentication and logging out

1.1. Console address

Test environment: **server**

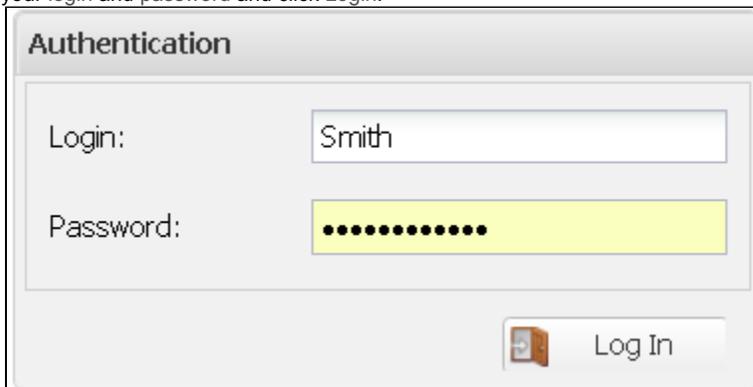
Production: **server**

1.2. Authentication

IMPORTANT:

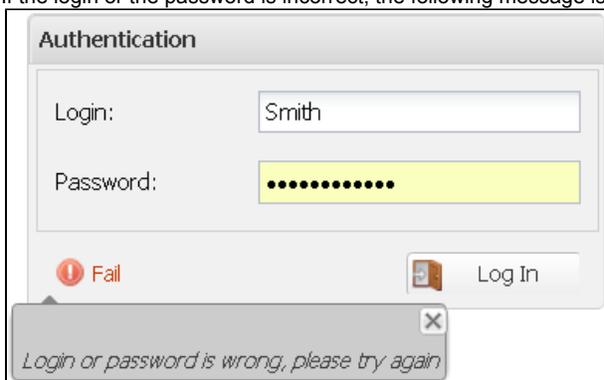
During the registration two accounts (users) are created with usernames: NameOrganization–api and NameOrganization–operator. The first user is a "robot" which is used for the automatic operation with the payment gateway. The second user is created for the operator with the rights to load the payment page, view orders, etc. The administrator has no division by users NameOrganization-api and NameOrganization–operator.

1. When accessing the administrative console through your web browser, you will be prompted to enter your authentication details. Enter your login and password and click Login.



The screenshot shows a web form titled "Authentication". It contains two input fields: "Login:" with the text "Smith" and "Password:" with a masked password represented by ten black dots. A "Log In" button is located at the bottom right of the form.

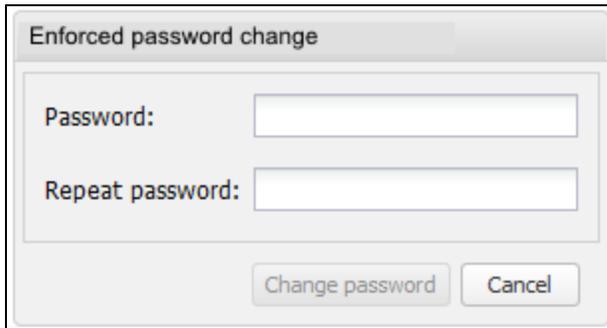
2. If the login or the password is incorrect, the following message is displayed



The screenshot shows the same "Authentication" form as above, but with a red error icon and the text "Fail" below the password field. A "Log In" button is still present. A modal dialog box is displayed at the bottom of the form with the text "Login or password is wrong, please try again".

3. If the enforced password change rule was enabled, you will be prompted to change the password. Further authentication (connection to the console, authentication of the API user in requests) is possible only upon the password change. Password change is carried out upon the connection to the console

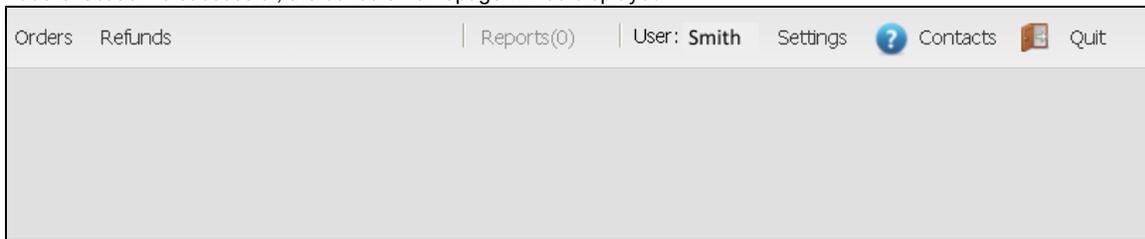
Enter the login and password that was issued during registration. After that the system prompts you to enter a new password (requirements to personal account passwords are provided in the section):



The dialog box is titled "Enforced password change". It contains two input fields: "Password:" and "Repeat password:". Below the input fields are two buttons: "Change password" and "Cancel".

After the password is successfully changed, the authentication page is displayed again for the user to log in.

4. If authentication is successful, the console homepage will be displayed



The console functions are accessed through the menu (top of the page). The menu is available via any console page.

1.3. Logging out

Click Quit in the upper right corner to finish the current session under the user account and to be directed to the authentication page.



1.4. Automatic logout

After two hours of user's inactivity, the session is automatically closed and the authentication page opens.

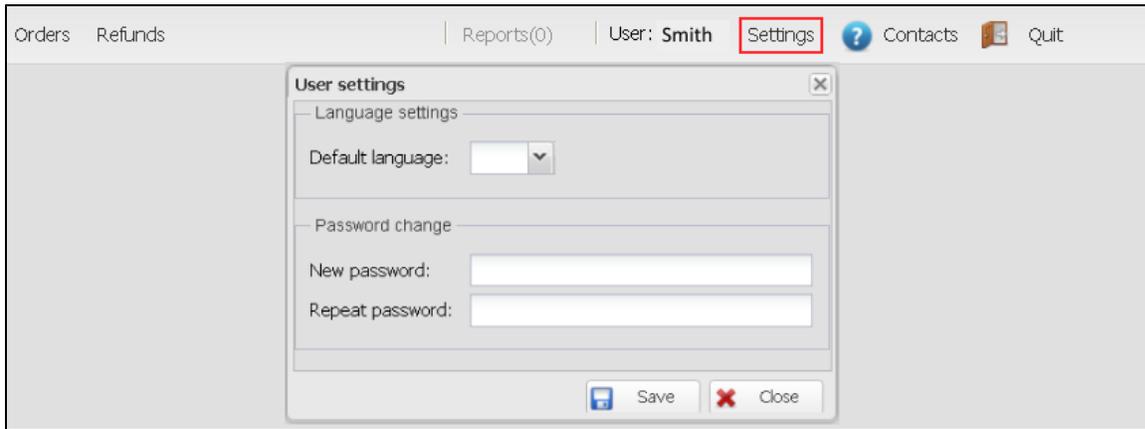
2. User settings

The user settings page allows you to:

- select the interface language of the administrative console.
- change the login password.

To change these settings:

1. Click Settings in the right part of the menu bar. The User settings window will open:



2. In order to change interface language, select Default language from the dropdown list.
3. To change the login password, enter a new password in the section titled Password change (requirements to personal account passwords are provided below).
4. Click Save to apply the changes.

2.1. Personal account password requirements

1. The password specified by the user must not contain the name of the merchant or login details relating to one of the merchant's users. The comparison is case insensitive.
2. The password entered by the user must contain characters of the following groups:
 - Alphabetic Latin characters in the uppercase (A – Z)
 - Alphabetic Latin characters in lowercase (a – z)
 - Digits (0 – 9)
 - Special characters: !"№;:?*() + =\<> .[]{}
 - Password must have 8 characters or more
3. If the user's account is used for performing legacy merchant transactions, then after the password of the user is changed, the password of the related legacy merchant must also be changed.

3. How to work with the administrative console interface

3.1. Navigation

The menu bar located at the top of the page is used to navigate through the administrative console. The menu bar is available on all pages of the system interface.

Specific system functions can be selected by clicking the related menu button.

The set of buttons which are available on the menu panel depends on permissions granted to the user.

3.2. Viewing console information through tables

In most cases information in the administrative console is presented in the form of tables. You can configure the appearance of tables for your convenience, by changing the set of columns displayed on the page, their order and the way they are sorted.

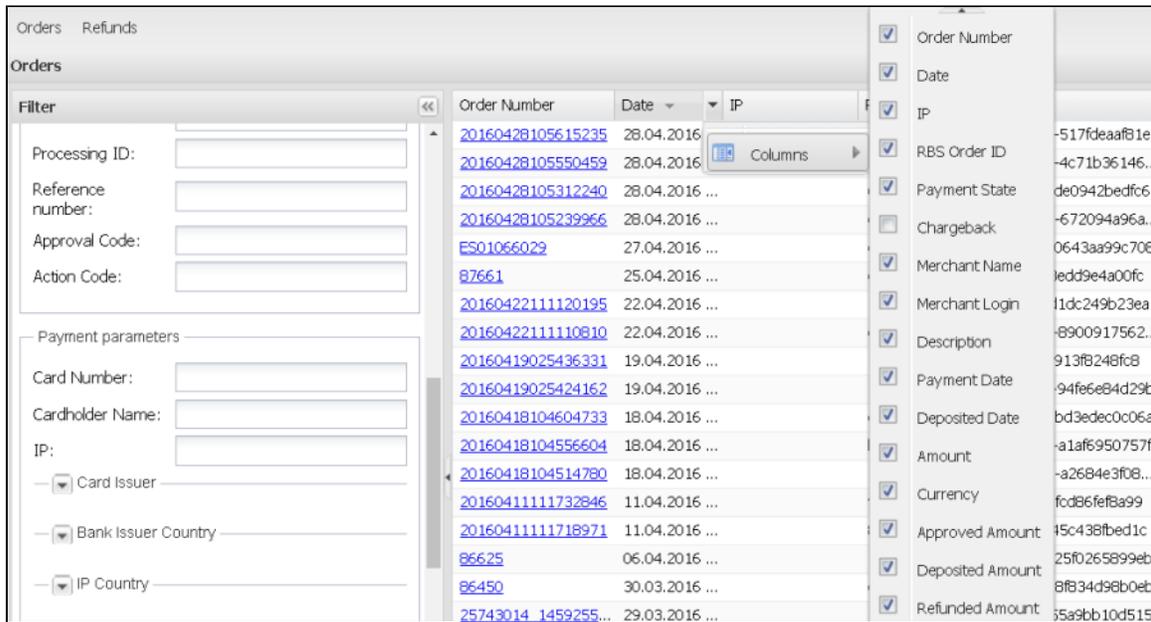
The changes will be automatically saved to your user account.

3.2.1. Setting up table columns

You can select the columns that you want to view.

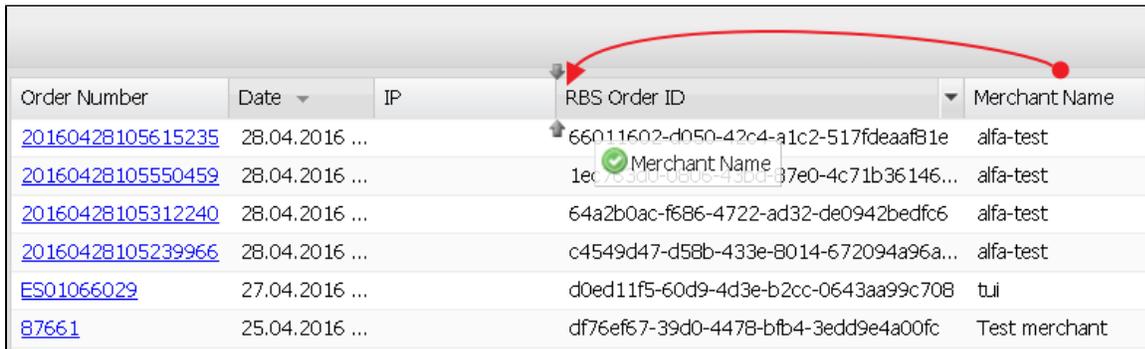
To choose the columns:

1. Point the mouse cursor at any column heading.
2. Click the arrow which appears on the right part of the heading.
3. Point the mouse cursor to the Columns menu item in the menu appeared.
4. The list of available columns will be displayed. Select the columns you want to view from the Orders field.



3.2.2. Setting up the order of columns

You can change the order of columns by selecting a column heading and dragging it to a new position.



3.2.3. Setting up ascending or descending column orders

To sort the list of results in columns:

1. Click the column heading that you want to set up.
2. Data will be sorted in the ascending order.
3. If required, click the column heading again to set up the descending order.

4. How to work with orders

You can view the orders which are available in the system by clicking the Orders button in the program menu.

The Filter panel is located on the left part of the page. The remaining part of the page represents the table with the list of orders.

The screenshot shows the 'Orders' interface. At the top, there is a menu with 'Orders' and 'Refunds'. The 'Orders' button is circled in red. Below the menu is the 'Orders' section, which includes a 'Filter' panel on the left and a table of orders on the right.

Filter Panel:

- Date interval:** Starting with: 01.03.2016 00:00; Finishing at: 11.05.2016 00:00.
- Search by:**
 - creation date
 - payment date
 - deposited date
- Order Params:**
 - Order Number: [input field]
 - Authorization type: All
 - Payment State:
 - Approved
 - Created
 - Declined
 - Deposited
 - Refunded
 - Reversed
 - Payment Way:
 - Alfa-click
 - Batch binding payment
 - Binding
 - Card
 - Card (MOTO)
 - P2P
 - SMS binding payment
 - UPOP
 - Order ID: [input field]
 - Terminal ID: [input field]

Orders Table:

Order Number	Date	IP	Merchant Name	RBS Order ID	Merchant Login
20160428105615235	28.04.2016 ...		alfa-test	66011602-d050-42c4-a1c2-517fdeaaf81e	alfa-test
20160428105550459	28.04.2016 ...		alfa-test	1ec763d0-0806-43bd-87e0-4c71b36146c6	alfa-test
20160428105312240	28.04.2016 ...		alfa-test	64a2b0ac-f686-4722-ad32-de0942bedfc6	alfa-test
20160428105239966	28.04.2016 ...		alfa-test	c4549d47-d58b-433e-8014-672094a96ae1	alfa-test
E501066029	27.04.2016 ...		tui	d0ed11f5-60d9-4d3e-b2cc-0643aa99c708	tui
87661	25.04.2016 ...		Test merchant	df76ef67-39d0-4478-bfb4-3edd9e4a0fc	rbs_test
20160422111120195	22.04.2016 ...		alfa-test	2bd6fbf5-b91b-4bde-9bf4-d1dc249b23ea	alfa-test
20160422111110810	22.04.2016 ...		alfa-test	c02d0232-8b1a-4bc4-82e9-8900917562ea	alfa-test
20160419025436331	19.04.2016 ...		alfa-test	7bd26cf-4be5-4191-afe7-4913f824f8c	alfa-test
20160419025424162	19.04.2016 ...		alfa-test	2868b1f7-51c0-498b-bd86-94fee694d29b	alfa-test
20160418104604733	18.04.2016 ...		alfa-test	ebc24c27-9a85-46a2-9bac-bd3edec00c06a	alfa-test
20160418104556604	18.04.2016 ...		alfa-test	b725a2c3-8adc-451d-9401-a1af6950757f	alfa-test
20160418104514780	18.04.2016 ...		alfa-test	29e8ad85-4b3b-465b-8b80-a2684e3f085d	alfa-test
20160411111732846	11.04.2016 ...		alfa-test	9ea9bcca-867a-4c65-9473-fcd86fef8a99	alfa-test
20160411111718971	11.04.2016 ...		alfa-test	8d722462-da93-4a2a-9f6f-45c438fbed1c	alfa-test
86625	06.04.2016 ...		Test merchant	2aeae98-54d2-4b3a-a1c6-25f0265899eb	rbs_test
86450	30.03.2016 ...		Test merchant	ed828070-eba8-4f66-829d-8f834d98b0eb	rbs_test
25743014_1459255	29.03.2016 ...		reg	7af58f74-1a81-44de-a202-55a9bb10d515	reg
25742998_1459254	29.03.2016 ...		reg	eb87764a-e85b-4f31-a179-6b86af34ebb5	reg
20160329025127812	29.03.2016 ...		alfa-test	38689a5f-3147-41f8-9583-a07403ef8110	alfa-test
20160329025101908	29.03.2016 ...		alfa-test	93394e00-c0a6-42f2-8954-b4402fded712	alfa-test
25742958_1459159	28.03.2016 ...		reg	dc8c2eb3-8406-4bd4-8293-e7bdc2d0d0ff	reg
25742956_1459159	28.03.2016 ...		reg	b15811fb-d586-4d1c-b265-a13d1649e02c	reg
25742928_1459156	28.03.2016 ...		reg	50a11126-e9ba-4a73-b6c1-338ac3f21c20	reg
25742908_1459154	28.03.2016 ...		reg	97f35dec-08ea-4107-9514-e09322e394e8	reg
25742902_1459148	28.03.2016 ...		reg	c013d4c9-7abe-4f51-8395-e0b6759d4ef7	reg
25742898_1459148	28.03.2016 ...		reg	a58ce00e-c1b4-468f-9663-89d47af29f1	reg
25742896_1459148	28.03.2016 ...		reg	a1c3ca4b-3898-4a95-9dc2-a862e2e97da4	reg
25742874_1458852	24.03.2016 ...		reg	8fda2d09-fa78-42df-b6aa-2dd3fb13e4c2	reg
25742870_1458852	24.03.2016 ...		reg	48da98b5-dee4-4a2a-8726-cc1076a7d4bd	reg
25742848_1458652	22.03.2016 ...		reg	f0da35ac-c892-464f-8c34-72a5c6c77958	reg

4.1. Searching orders using the Filter

The Filter is used for searching orders that satisfy the search criteria.

4.1.1. Changing the Filter panel width

You can change the width of the Filter panel by pointing the mouse cursor to the right border of the panel. The cursor will appear as a two-direction arrow



. Hold the left mouse button and move the border.

4.1.2. Sections of expanded search

Some sections of the Filter can be minimized. To perform an expanded search click the arrow button located next to the section name. Click the button again to minimize the section

The image shows a filter panel titled 'Amount'. At the top left, there is a red circle around a small upward-pointing arrow icon. Below the title, there are three input fields: 'from:', 'to:', and 'Currency:'. Each field has a small downward-pointing arrow icon on its right side, indicating they are dropdown menus.

4.1.3. Searching orders

Enter the necessary search criteria into the corresponding fields and click Search in the lower part of the Filter panel. The list of orders matching your search criteria will be displayed in the Order lists field.

To reset all Filter fields click Reset.

Description of the Filter fields is represented in the table below:

Field name	Description
Date interval:	
Starting with:	Specify the start period (order date and time or payment date and time).
Finishing at:	Specify the end period.
Search by:	Select the necessary value to describe the period stated in fields above. <ul style="list-style-type: none"> • creation date • payment date • deposited date
Order Params section:	
Order Number	Number of the order. The value can be specified fully or partially, by putting the % sign instead of one or several unknown characters. For example, when you enter 4%, the system will display all orders with the order number beginning with 4.
Payment State	The status of the order in the system. <ul style="list-style-type: none"> • Approved • Created • Declined • Deposited • Refunded • Reversed
Payment Way	The list of available means of payment.
Order ID	The unique number of the order in the system. This number is assigned during the order registration. In case of a non-blank and correct format of the Order ID field, other fields are not considered.
Terminal ID	Identifier of the terminal.
Processing ID	The identifier of the merchant in the processing of the acquiring bank.
Reference number	The transaction identifier in the Smart Vista system.
Approval code	Payment confirmation code of the issuing bank.
Action code	Response code of the processing.

Payment parameters section:	
Card number	PAN. The value can be specified fully or partially, by putting the % sign instead of one or several unknown characters. For example, when you enter 4%, the system will display all orders which have the card number beginning with 4.
Cardholder Name	Cardholder name. The value of the Cardholder Name field specified by the customer during the payment. It is possible to enter % instead of unknown characters during the search.
IP	IP address. It is possible to enter % instead of unknown characters during the search.
Card Issuer	The name of the bank which has issued the card. Select the necessary values. To limit the list of displayed available values, enter a part of the bank name (minimum length – 3 characters, case insensitive) and click Search to the right of the field. Select one or several banks from the list. To select all displayed records, click "Select all". If necessary, use the flag "search all, except" under the list of values. This flag is considered by the system when the list has any selected elements.
Bank Issuer Country	The country of the bank that issued the card. Mark the necessary values with a checkbox. To limit the list of displayed available values, enter the part of the country name or the country code (case insensitive search) and click Search to the right of the entry field (if the field is empty, all countries will be selected). The country code consists of two characters (according to ISO 3166 – 1, for example, US or DE) Then select one or several countries from the list. To select all displayed records, click "Select all". If necessary, use the flag "search all, except" under the list of values. This flag is considered when the list has any selected elements.
Payer's country	The country of the payer. Mark the necessary values with a checkbox. To limit the list of displayed available values, enter the part of the country name or the country code (case insensitive search) and click Search to the right of the entry field (if the field is empty, all countries will be selected). The country code consists of two characters (according to ISO 3166 – 1, for example, US or DE) Then select one or several countries from the list. To select all displayed records, click "Select all". If necessary, use the flag "search all, except" under the list of values. This flag is considered when the list has any selected elements.
Amount Section:	
from	The minimum order amount (minimum currency units).
to	The maximum order amount (minimum currency units).
Currency	Currency of the order (3-letter code, for example, RUR; to be selected from the drop-down list).
Merchants section:	
Merchants	This section allows you to select the merchants whose orders you want to view. For this purpose: 1. Select either Login or Name in the top part of the section. 2. Enter several initial characters of the merchant's login/name. 4. In the search results which are displayed, select the necessary merchants.
Additional Params section:	
	This section allows you to execute the search by values transmitted in additional order parameters. The list of fields in this section corresponds to the list of visible additional parameters of the order specified in merchant settings. Values of required additional parameters can be specified entirely or partially, by entering a "%" sign instead of one or more unknown characters.

4.2. Table of orders

4.2.1. Information in the table of orders

The table contains the list of orders which meet the criteria specified in the [Filter](#).

Information on orders is provided in the table by the following fields:

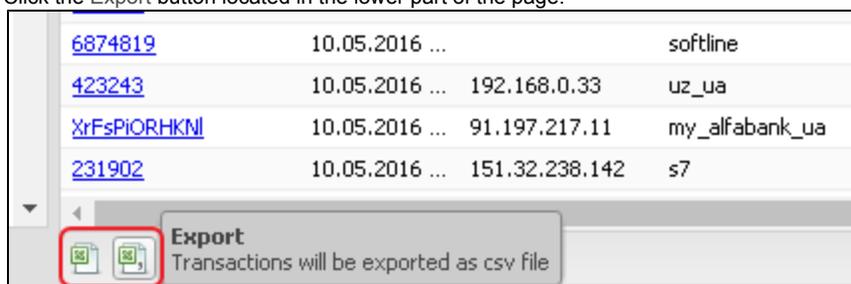
Field name	Description																		
Order number	Unique identification number of the order in the merchant system. Click the order number in this field to view the order details in a new tab.																		
Date	Date when the order was created.																		
IP	The IP address used for payment of the order.																		
IPS Order ID	Unique identification number of the order in the payment gateway.																		
Payment State	<p>The status of the order:</p> <ul style="list-style-type: none"> • Approved – the order is pre-authorized • Created – the order is registered, but not paid • Declined - the order is declined • Deposited - the order is paid • Refunded - the money that was paid for the order are returned to the payer • Reversed – the payment was canceled by the merchant <p>The background color of a cell depends on the order status and user authorization status:</p> <table border="1"> <tbody> <tr> <td>s7</td> <td>Reversed</td> </tr> <tr> <td>zaimonline</td> <td>Deposited</td> </tr> <tr> <td>zaimonline</td> <td>Approved</td> </tr> <tr> <td>test_rbs1</td> <td>Deposited</td> </tr> <tr> <td>yandex_team</td> <td>Declined</td> </tr> <tr> <td>zaimonline</td> <td>Approved</td> </tr> <tr> <td>ruru_main</td> <td>Approved</td> </tr> <tr> <td>ruru_main</td> <td>Approved</td> </tr> <tr> <td>s7</td> <td>Deposited</td> </tr> </tbody> </table> <p>Designation of flowers is given below:</p> <ul style="list-style-type: none"> • Created – white background • Approved, Deposited • if ECI = 2 or 5, green background • if ECI = 1 or 6, yellow background • if ECI = 7, blue background • Declined, Refunded, Reversed – red background 	s7	Reversed	zaimonline	Deposited	zaimonline	Approved	test_rbs1	Deposited	yandex_team	Declined	zaimonline	Approved	ruru_main	Approved	ruru_main	Approved	s7	Deposited
s7	Reversed																		
zaimonline	Deposited																		
zaimonline	Approved																		
test_rbs1	Deposited																		
yandex_team	Declined																		
zaimonline	Approved																		
ruru_main	Approved																		
ruru_main	Approved																		
s7	Deposited																		
Merchant Login	Login of the merchant in the system.																		
Description	Description of the order.																		
Payment date	Date of the payment.																		
Amount	Order amount.																		
Currency	Order currency. 3-letter code, for example, RUR.																		
Deposited amount	For two-phase payments – the hold amount on the card. For one-phase payments – the write-off amount.																		
Approved Amount	The amount confirmed to be written-off from the card.																		
Refunded Amount	Amount of the refund.																		
Fraud weight	The fraud risk defined by lists of "black" addresses, cards, etc.																		

Payment Way	Payment method. It can be payments by card, or any other payment method available to the bank.
Cardholder Name	Name of the cardholder.
Card Number	The masked number of the card – number of the card where only the first 6 figures and the last 4 are displayed, while other digits are replaced with two asterisks (for example: 411111**1111).
Expiry date	Validity period of the card, in format YYYYMM.
Payment System	Payment system (for example, Visa, MasterCard).
Product	Product of the payment card. For example, Maestro, Electron.
Bank Name	The name of the bank which issued the card.
Pan country code	The country code of the bank which issued the card.
IP Country code	The country code defined by the IP address.
Original action code	Processing response code for the last transaction.
Approval code	The code issued by the issuing bank that confirms the payment made.
Auth code	The code returned by the bank's processing system during the payment authorization (used only for two-phase payments).
Reference	The transaction identifier in SmartVista.
Terminal ID	Terminal identifier in the bank.
Processing ID	The processing identifier in the bank.
3DSec/SSL	Transaction type.
ECI	The ECI code assigned to the transaction (e-commerce identifier).
Additional Params	This column displays all additional parameters of the order in the format: <name1>:<value1>; <name2>:<value2>;... <nameN>:<valueN>; If the merchant has "Visible additional order parameters" configured, instead of the Additional Params column there will be separate columns for each additional parameter specified in the settings. Column headings correspond to names of these parameters. In columns, values of the corresponding additional parameters are displayed.

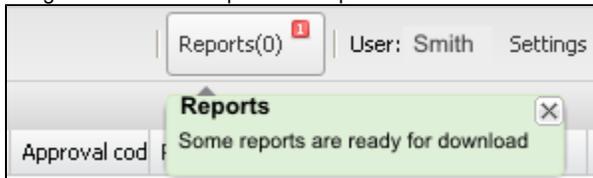
4.2.2. Exporting the list of orders to Excel or CSV file format

The list of orders can be uploaded to either an Excel or CSV file. For this purpose:

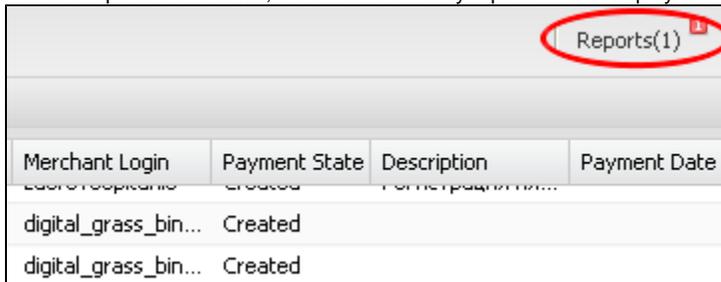
1. Find the necessary orders, having specified the relevant search criteria using the [Filter](#).
2. If required, change the view of the [table](#) of orders.
3. Click the [Export](#) button located in the lower part of the page.



4. The generation of the report of the specified format will start. A confirmation message will be displayed in the top part of the page.



5. If required, you can proceed to create a new report before the previous report is completely generated.
6. After the reports are created, the amount of ready reports will be displayed on the top panel.



The screenshot shows a table with a header row and two data rows. The 'Reports(1)' dropdown menu in the top right is circled in red. The table columns are Merchant Login, Payment State, Description, and Payment Date. The data rows show 'digital_grass_bin...' with a 'Created' status.

Merchant Login	Payment State	Description	Payment Date
digital_grass_bin...	Created		
digital_grass_bin...	Created		

7. Click Reports. Pop-up window opens. Click the Load link next to the name of the report.



8. You can now Open or Save the file containing the list of orders.

4.3. Viewing order details

4.3.1. Order page

To go to the Order details , find the required order in the list and open the order page by clicking on the order number.

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

- Primary information:**
 - Main information:** Merchant name: digital_grass_binding, Merchant login: digital_grass_binding, Order number: 801452911, Amount: 1.00, Currency: RUR, Approval code: [blank], Payment state: Created, Order description: [blank], Unique ID in RBS: 1d4c1edc-e0c1-4b5c-9110-66f5d7d1bf0b
 - Processing result:** AuthCode: 2, Reference number: [blank], Terminal ID: 587493, Processing ID: 5874938, ECI: 07, Action code: -100
 - Payment:** Registration date: 2016-05-10 14:47:16, Approved amount: 0.00, Deposited amount: 0.00, Refunded amount: 0.00, Client id: [blank]
- Fraud:** A table with columns: Rule name, Result, Weight (0-100), Joining the list. The table is empty with the text 'Nothing found'. To the right is a 'Client info' section with fields: Cardholder name, IP, IP country code, Bank country, Bank name, Fraud weight: 0, 3dsec/ssl, Card number, Payment system, Product, Expiry date, Payment way: CARD, Email.
- Additional information:** A table with columns: Name, Value.

The order information is presented in several sections:

- **Primary information.** This section displays the same information as in the [order table](#), except the information here relates to only one certain order. The section consists of three panels: Main information, Processing result, Payment.
- **Fraud.** This section provides the results of fraud checks and payment attributes which are used to assess the fraud level.
- **Additional information.** The table contains additional information.
- **Additional parameters.** The table contains additional parameters.

4.3.2. Available actions on the order page

The tool bar is located on the top of the page. The set of available buttons on the tool bar depends on the user access rights.

The screenshot shows the tool bar at the top of the page with the following buttons: History, Refunds, Loyalty services, Deposit, Reverse, Refund. The 'Refunds' button is highlighted with a red oval. Below the tool bar is the 'Primary information' section, which is partially visible, showing fields for Merchant name, Merchant login, Order number, and Amount.

A description of all actions available through tool bar is provided below.

4.3.2.1. History

Click



to view the history of the order processing in a new window.

History of order processing (7106808657)						
Event ▲	Date	Amount	Approved amount	Deposited amount	Code	Code description
Authorization finished	2016-05-10 15:26:53	5.00	5.00	0.00	0	Request processed successfully
Authorization started	2016-05-10 15:26:53	5.00	0.00	0.00	-100	No payment attempted yet.
Failed 3D Secure	2016-05-10 15:26:53	5.00	0.00	0.00	-100	No payment attempted yet.
Order registered	2016-05-10 15:26:53	5.00	0.00	0.00	-100	No payment attempted yet.
Payment attempted	2016-05-10 15:26:53	5.00	0.00	0.00	-100	No payment attempted yet.
Redirect to merchant p...	2016-05-10 15:26:53	5.00	5.00	0.00	0	Request processed successfully

Information on the order history is provided in the form of a table with the following fields:

Field name	Description
Event	Operations carried out when working with the order.
Date	Transaction date.
Amount	Order amount.
Approved amount	The pre-authorization amount (used in the two-phase payment scheme).
Deposited amount	Write-off amount.
Code	Identifier of the response code generated by the processing.
Code description	Description of the response code generated by the processing.
Payment state	Status of the payment.
PAN	The masked number of the card.
Expiry	Card validity period, in format YYYYMM.
Cardholder	Name of the cardholder.
Approval code	Confirmation code of the payment system.
Refnum	The number of the transaction received from the processing.
Message	Message of the system.
Login	User login.

4.3.2.2. Refunds

Click



to view the list of refunds which have occurred for the selected order.

History refund (130601576)				
Date ▼	Amount	Action code	Approval code	Reference number
2016-05-10 15:47:31	6400.00	0		111111111113

Information on the order refunds is displayed in the form of a table with the following fields:

Field name	Description
Date	Transaction date and time.
Amount	Amount of the refund.
Action code	The code received from the processing during the refund transaction.
Approval code	Confirmation code of the payment system.
Reference number	The link number of the refund transaction received from the processing.

4.3.2.3. Finish

The Finish button is only active in case of two-phase payment.

It is used to manually change the order status from Approved to Deposited. Thus, the system allows you to specify an amount less or equal to the pre-authorization amount.

The button is only available to users with appropriate access rights.

4.3.2.4. Reverse

The Reverse button allows you to unblock the money amount on the customer's card. The one-phase payment allows you to cancel payments for orders in the Deposited status (such orders change status from Deposited to Reversed). The two-phase payments allow to cancel payments for orders in the Approved status (such orders change the status from Approved to Reversed).

Payment reversal can be performed only once. If this operation ends up with an error, the system will not allow you to repeat the payment cancellation. This feature is available for a limited time only, exact terms must be inquired at the bank.

This feature is available to merchants with appropriate rights (in coordination with the bank). The Reverse button is only available to users with appropriate access rights.

4.3.2.5. Refund

The system provides partial or full refund of funds to the customer's card (Refund) in case the customer refuses to receive goods (services) or in case the customer returns goods (services). The refund transaction is carried out after the funds are debited from the customer's account. During the refund transaction it is possible to specify a value less or equal to the amount debited from the customer's account. The refund amount is specified in cents (kopeks). The refund transaction is applicable to orders in the Deposited and Refunded statuses.

The partial refund transaction can be carried out several times, until the whole order value is completely refunded.

This function is available to merchants with appropriate access rights (in coordination with the bank). The Refund button is only available to users with appropriate access rights.

4.3.2.6. Adding card number to the white/black list

This functionality is only available to merchants in coordination with the bank.

Users with appropriate access rights can add the number of the card used for order payment, in the "white" or "black" list of card numbers:

- If the card number is in the "white" list, payments with this card will not be considered as fraud regardless any other payment parameters
- If the card number is in the "black" list, any attempt to pay with this card will be automatically rejected

The order details page can have the following available buttons:

-  Add card to white list button is available, if the user has appropriate access rights and the card used for the order payment is not included in any of the lists described above
-  Remove card from white list button is available, if the user has appropriate access rights and the number of the card used for the order payment is present in the "white" list
-  Add card to black list button is available, if the user has appropriate access rights and the card used for the order payment is not included in one of the lists described above
-  Remove card from black list button is available, if the user has appropriate access rights and number of the card used for the order payment is included in the "black" list

5. How to work with refunds

The Refunds menu item allows you to work with refunds.

The [Filter](#) panel is located on the left part of the page. The main area of this page is presented in the form of the [table](#) with the list of refunds.

5.1. Searching refunds using the Filter

The Filter is used for searching refunds that satisfy the search criteria.

5.1.1. Changing the Filter panel width

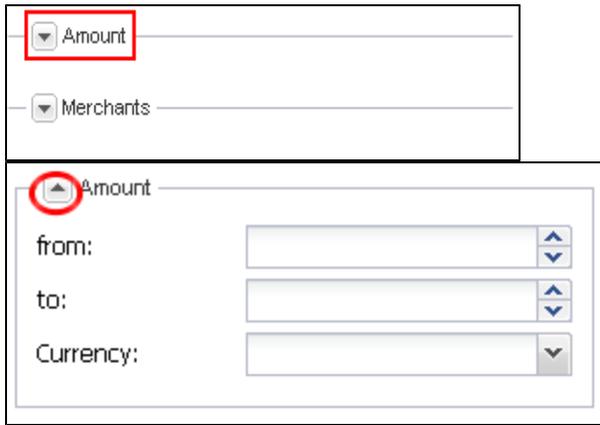
You can change the width of the Filter panel by pointing the mouse cursor to the right border of the panel. The cursor will appear as a two-direction arrow



. Hold the left mouse button and move the border.

5.1.2. Sections of expanded search

Some sections of the Filter can be minimized. To perform an expanded search click the arrow button located next to the section name. Click the button again to minimize the section.



5.1.3. Searching refunds

Enter the necessary search criteria into the corresponding fields and click Search in the lower part of the Filter panel. The list of refunds matching your search criteria will be displayed in the Order lists field.
To reset all Filter fields click Reset.

Description of the Filter fields is represented in the table below:

Field name	Description
Date interval:	
Date from	Specify the start period (order date and time or payment date and time).
Date to	Specify the end period.
Order parameters section:	
Order Number	Number of the order. The value can be specified fully or partially, by putting the % sign instead of one or several unknown characters. For example, when you enter 4%, the system will display all orders with the order number beginning with 4.
Order ID	The unique number of the order in the system. This number is assigned during the order registration. In case of a non-blank and correct format of the Order ID field, other fields are not considered.
Refund state	Refund state in the system (Posted, Declined).
Reference number	The transaction identifier in the Smart Vista system.
Action code	Response code of the processing.
Processing ID	The identifier of the merchant in the processing of the acquiring bank.
Terminal ID	Identifier of the terminal.
Payment parameters section:	

Card number	PAN. The value can be specified fully or partially, by putting the % sign instead of one or several unknown characters. For example, when you enter 4%, the system will display all orders which have the card number beginning with 4.
Cardholder Name	Cardholder name. The value of the Cardholder Name field specified by the customer during the payment. It is possible to enter % instead of unknown characters during the search.
Issuing bank	The name of the bank which has issued the card. Select the necessary values. To limit the list of displayed available values, enter a part of the bank name (minimum length – 3 characters, case insensitive) and click Search to the right of the field. Select one or several banks from the list. To select all displayed records, click "Select all". If necessary, use the flag "search all, except" under the list of values. This flag is considered by the system when the list has any selected elements.
Country of issuing bank	The country of the bank that issued the card. Mark the necessary values with a checkbox. To limit the list of displayed available values, enter the part of the country name or the country code (case insensitive search) and click Search to the right of the entry field (if the field is empty, all countries will be selected). The country code consists of two characters (according to ISO 3166 – 1, for example, US or DE) Then select one or several countries from the list. To select all displayed records, click "Select all". If necessary, use the flag "search all, except" under the list of values. This flag is considered when the list has any selected elements.
Amount Section:	
From	The minimum order amount (minimum currency units).
To	The maximum order amount (minimum currency units).
Currency	Currency of the order (3-letter code, for example, RUR; to be selected from the drop-down list).
Merchants section:	
Merchants	This section allows you to select the merchants whose orders you want to view. For this purpose: 1. Select either Login or Name in the top part of the section. 2. Enter several initial characters of the merchant's login/name. 4. In the search results which are displayed, select the necessary merchants.

5.2. Table of refunds

5.2.1. Table information

Information on refunds is provided in the table with the following fields:

Field name	Description
Refund date	Date and time when the refund was made.
Payment date	Date and time when the authorization (pre-authorization) was made.
Merchant name	Name of the merchant.
Unique identifier of the order	The unique identifier generated by the payment gateway during the payment.
Order number	Unique identifier within the specific seller reports to the payment gateway during the payment registration.

Refund amount	The refund amount in the payment currency.
Card number	The masked number of the card that participated in debiting funds and the refund.
State	The refund status. Available status values: <ul style="list-style-type: none"> • Posted - The refund is successfully accepted by the processing system. Background color: blue; • Declined - The request is denied for some reason by the processing system. Background color: red
Currency	Currency of the refund. At the moment, the currency of the refund must match with the currency of the direct transaction.
Cardholder	Name of the cardholder.
Bank name	The name of the bank that issued the card that participates in the refund.
Bank country	The code of the issuing bank country.
Action code	The code received from the processing system during the refund.
Reference number	The number of the refund transaction received from the processing system.
Processing ID	Identifier of the processing system.
Terminal ID	Identifier of the terminal.
IPS	The name of the payment system based on the card number.

By default, the data is sorted by the descending date of the refund.

5.2.2. Exporting the refund list to Excel or CSV file

You can upload the list of refunds into Excel or CSV file format. The procedure is similar to the procedure Exporting the list of orders to Excel or CSV file format (see above).

6. Order registration

The user and the merchant must have appropriate access rights to register orders in the console.

1. To go to the Provide invoice menu, click the corresponding button.

Orders Refunds **Provide invoice** Billing files | Reports(0) | User: 987_console Settings ? Contacts Quit

Registration order

Registration order and payment form sending

Order number: *

Amount: * rub. kop.

Currency: * RUB (643) ▾

Language: RU ▾

Customer email: *

Customer full name:

Sender: *

Description:

Client ID:

Payment period *: Pay by date
Date/Time: 19.05.2016 18:33 ▾

Additional parameters of order:
Xphone:
phone:

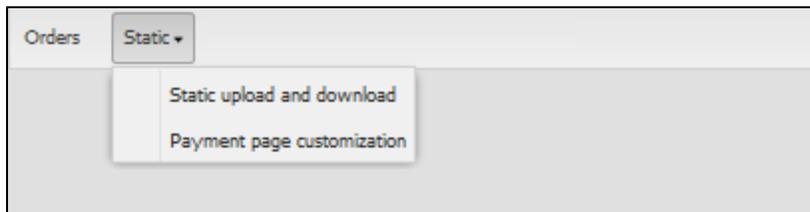
Register your order and send payment form

2. Enter the required information to register the order:
 - Order number * - Order number in the merchant system. This field is read only if the merchant has permission "Require system to generate clientIds".
 - Amount * - Specify the order value.
 - Currency * - Select the currency of the order from the drop-down list.
 - Language * - Specify the customer's language.
 - Email * - Specify the email address of the customer.
 - Customer full name - Full name of the customer.
 - Sender * - Address of the merchant site.
 - Description - Description of the order.
 - Client ID - Specify customer's ID if applicable.
 - Payment period - Set up the date and time before which the order should be paid.
 - Additional params - Fields for entering additional parameters specified in the merchant's settings.
3. Click the "Register your order and send payment form" button. After the order has been registered successfully, an email letter will be sent to the specified e-mail address with a reference to the payment page. The email template must be created by the 'administrator of application' in an appropriate section of the administrative console.
Users and merchants must have appropriate access rights to be able to send the link via e-mail.

7. Loading the payment page

The Statics menu allows you to load the:

- payment page – for this purpose select the menu [Static upload and download](#).
- logo and the cellar of the page – for this purpose select the menu [Payment page customization](#).



7.1. Static upload and download

This section of the administrative console allows you to download a merchant's payment page.

The file with payment pages must be in the form of a zip archive, having pages and folders with js scripts, css styles and pictures in the root folder. An example of an archive with the payment pages can be downloaded via the administrative console.

The 7-zip archiver is recommended for archiving.

The pages necessary for the payment interface are as follows:

- payment_<locale>.html– the payment page
- errors_<locale>.html– the page of errorsWhere locale – page language in the form of 2 Latin letters, for example, ru for Russian or en for English (according to ISO 639–1).

Requirements to the payment page are described in the document "Payment page design".

The page for downloading and uploading the statics is provided below.

A screenshot of a web form titled 'Operation with merchant's static'. The form is divided into two main sections. The first section is 'Upload static', which contains a text input field labeled 'Zip-archive:' followed by a 'Choose file' button and an 'Upload' button. The second section is 'Download static', which contains a single button labeled 'Download template static'.

7.1.1. Uploading statics

The section Upload static allows you to upload the archive with the payment page.

1. Click Choose file and specify the path to the archive with the payment page on your local machine.
2. The file name will be displayed in the field Zip-archive.
3. Click Upload button.
4. If the file is successfully loaded, the notification "The archive is successfully loaded" will be displayed. Click OK.

If loading was unsuccessful, an error message will be displayed. An error can occur for one of the following reasons:

- The loaded file is not a ZIP archive or the archive is empty
- The archive cannot be read
- The archive does not contain the required elements: payment page and error page
- The required elements are not in the archive root directory, but rather in the archive folder. It is required to archive the elements, but not the folder that contains these elements

After the archive with the payment page is uploaded to the test server, the user executes testing of the payment page:

- Using the REST interface \ web service interface
- Using order registration form
- Using the personal account and the console

After the payment page has been tested, it is necessary to contact the bank to verify the payment page. If the verification is successful, the bank personnel will transfer your payment page to the production server.

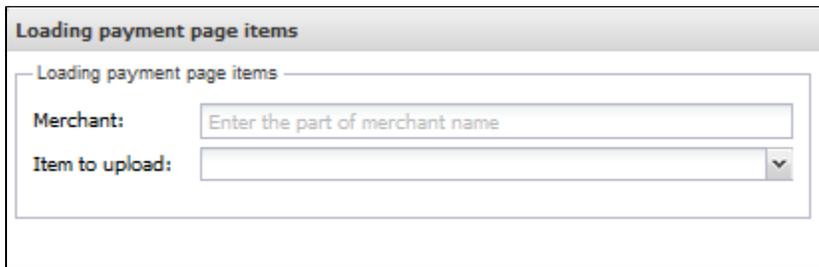
7.1.2. Downloading statics

Click Download template static to download the archive with the template payment page to your local machine.

7.2. Payment page customization

The administrative console section allows you to load a logo and footer on the merchant's payment page.

The functionality described below is only available to users with appropriate rights.

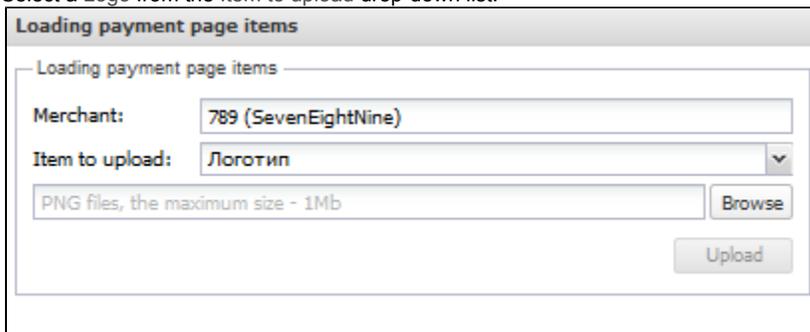


The screenshot shows a web form titled "Loading payment page items". Inside the form, there is a "Merchant:" label followed by a text input field containing the placeholder text "Enter the part of merchant name". Below this is an "Item to upload:" label followed by a dropdown menu with a downward arrow.

The Merchant field is available to the user with appropriate rights. This field allows you to select a merchant for uploading the logo or page footer to the merchant's payment page.

7.2.1. Uploading a merchant logo

1. If the Merchant field is available, specify a merchant for uploading the logo to the payment page.
2. Enter first few characters of the login (or of the merchant name), then press Enter on the keyboard.
3. Select the merchant from the list.
4. Select a Logo from the Item to upload drop-down list.



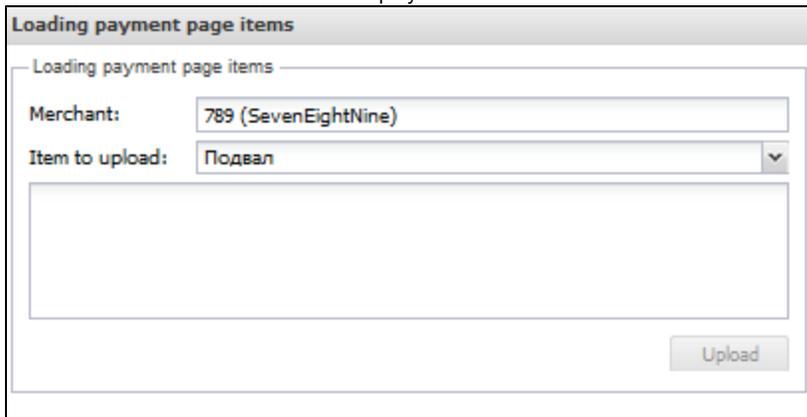
The screenshot shows the same "Loading payment page items" form. The "Merchant:" field now contains the text "789 (SevenEightNine)". The "Item to upload:" dropdown menu is set to "Логотип". Below the dropdown is a file upload area with a text box containing "PNG files, the maximum size - 1Mb", a "Browse" button, and an "Upload" button.

5. Click Browse and select the file on your computer. The file with a logo must be in the PNG format, the file size should not exceed 1 MB.
6. After the file was selected, click Load.

7. Upon the successful load the notification "The element is successfully loaded" will be displayed. Click OK.
The loaded logo will now be displayed on the merchant's payment page (see the [image](#) below). To change the logo, load a new logo by following steps 1 to 7 as described above.

7.2.2. Loading a page footer

1. If the Seller field is available, specify the merchant for uploading the logo to the payment page.
2. Enter first few characters of the login (or of the merchant name), then press Enter on the keyboard.
3. Select the merchant from the list.
4. Select the Page footer value from the Loaded element drop-down list.
5. The text field and Load button will be displayed.



The screenshot shows a dialog box titled "Loading payment page items". Inside the dialog, there is a subtitle "Loading payment page items". Below the subtitle, there are two input fields: "Merchant:" with the value "789 (SevenEightNine)" and "Item to upload:" with a dropdown menu showing "Подвал". Below these fields is a large, empty rectangular text area. At the bottom right of the dialog, there is an "Upload" button.

6. Enter the text for the page footer and click to Load.
The entered text will be displayed in the lower part of the merchant's payment page (see the [image](#) below). To change the text of the page footer repeat the steps described above.

The image below is an example of the merchant's payment page with an uploaded logo and page footer.

ЛОГОТИП | bpc GROUP

Сумма платежа 100.35 Р

Номер заказа 201521312458564

Описание платежа:
null

Ввод данных о карте До окончания сессии осталось **19:27**

Введите номер карты

Срок действия карты
Январь 2015

Владелец карты

CVV2/CVC2

Показать код
Что это?

Оплатить

Платеж безопасен Secured by VERIFIED by VISA MasterCard SecureCode

Интернет-магазин
ООО «Интернет-магазин», 123456, г. Москва, ул. Тверская, д. 1, корп. 1,
Наш телефон: +7 (495) 123-45-67

8. Batch operations

8.1. Batch processing of authorizations

To work with the batch processing of authorizations the user must have appropriate rights.

8.1.1. Loading files with batch authorizations

Select the Batch operations menu to work with batch authorizations.

Orders Refunds Administration Billing files Provide invoice Virtual terminal Static Batch operations

Payments batch processing

Upload files

File to upload: [] Choose file

Delimiter: [;]

Upload

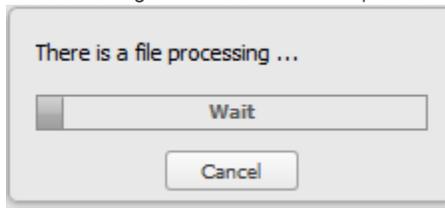
Batch operations

- Batch refunds
- Batch payments
- Batch bindings

To process batch authorizations:

1. Select the file for loading. For this purpose click Choose file to the right of the field File to upload and specify the path to the file on your computer. The field will display the name of the selected file.

2. Select a divider which is used in the file for loading from the Delimiter drop-down list.
3. To start loading the file click Load and process in the lower right corner. There will be a window with the progress execution indicator.



4. If the file is correct (all fields are present, the divider corresponds to the specified one) and is processed, the following actions will be carried out:
 - The message on successful file processing will be displayed.
 - An email letter with the notice on successful file processing will be sent to e-mail address specified in merchant's settings.
 - Successfully processed orders will appear in the section "Orders" of the administrative console.

8.1.2. File format of batch authorizations

Text format, coding UTF-8. Available dividers:

- " ; "
- " ; "
- "TAB"

File fields:

- Order number in the shop's system
- Client's identifier
- Operation amount
- Binding identifier
- Order description (not required)
- Additional order parameters (not required)
- Digital currency code of the transaction according to ISO 4217 (not required, default value – Russian rubles)

File example:

```
46r23fc;666;78900;3b237f48-685c-44ff-93f8-f68375b6f7b7;descr;params;840  
47r24fc;666;98700;3b237f48-685c-44ff-93f8-f68375b6f7b7;descr;params;810
```

8.2. Batch processing of refunds

The user must have appropriate rights to work with batch processing of refunds.

8.2.1. Loading the file of batch refunds

Batch processing of refunds is carried out through the administrative console by loading the file with the list of orders which are required to make the refund.

To load the file of batch refunds, do the following consecutive steps:

1. Go to the Batch Operations menu and select the Batch Refunds item. The page for batch processing of refunds will be opened.

Refunds batch processing

Upload files

File to upload:

Search files

Mode: Uploaded files File name: Created date, from: 28.09.2015 to: 19.05.2016

Linked files

ID	File name	File type	Created date
9	test.xlsx	input_batch_refund	2014.11.05
7	refund_test_5.xlsx	input_batch_refund	2014.10.28
5	refund_test_4.xlsx	input_batch_refund	2014.10.28
3	refund_test_3.xlsx	input_batch_refund	2014.10.28
1	refund_test.xlsx	input_batch_refund	2014.10.28

2. Click Choose file in the Upload files section and specify the path to the file on your computer. The file format for loading is described in the section [Format of batch refund file](#).
3. After the file is selected, its name will be displayed in the corresponding field. Click Load.
4. If the file is loaded successfully a corresponding notification will be displayed. The notification will contain a link "Download report".
5. Click the link [Download report](#) to load the file with refund results (the file format is described below in the section [Format of the report on batch refunds](#)), or click OK to close the window with the message.

8.2.2. Report on batch processing of refunds

The user interface allows you to load the processing results of previously loaded files with refunds. For this purpose:

1. Go to the Batch Operations menu and select the Batch Refunds item. The page for batch processing of refunds will open.

Refunds batch processing

Upload files

File to upload:

Search files

Mode: Uploaded files File name: Created date, from: 28.09.2015 to: 19.05.2016

Linked files

ID	File name	File type	Created date
9	test.xlsx	input_batch_refund	2014.11.05
7	refund_test_5.xlsx	input_batch_refund	2014.10.28
5	refund_test_4.xlsx	input_batch_refund	2014.10.28
3	refund_test_3.xlsx	input_batch_refund	2014.10.28
1	refund_test.xlsx	input_batch_refund	2014.10.28

2. The form File search contains the following fields:
 - a. Use radio-buttons to select an option:
 - i. Uploaded files to search the loaded file with batch refunds by name
 - ii. Linked files to search the file with processed refunds by name
 - b. Fill the File name field. You can specify the full name, or use the "%" sign for unknown characters.
 - c. "Creation date, from/to:" – specify the beginning and the end date when the file is possibly created. You can enter the date using the keyboard or click



to the right of the field to use the pop-up calendar.

3. Click Search. The Reset button sets up the default search criteria.

4. Files that satisfy the specified criteria will be displayed in the Search files form. Information on files is provided in the table with the following fields:
 - a. Id – file identification in the system
 - b. File name – the name of the file
 - c. User name – the name of the user that loaded the file
 - d. File type – "input_batch_refund" files which were uploaded into the system for processing. "Refund_reject" files contain results with processed refunds (bound files)
 - e. Creation date – date when the file was uploaded
5. Select the file you want to upload. Then click Upload report. The file will be saved; the file format is described below in the section [Format of the report on batch refunds](#).

8.2.3. Format of batch refund file

File extension: .xlsx.

The batch file with refunds must contain the following parameters:

Name	Format	Mandatory	Description
MDORDER	ANS36	Yes	Unique order number in IPS.
Amount	N..20	Yes	The refund amount.
order No.	AN..20	Conditionally, Yes for the S7 files	Order number in S7 (sent by Payment Reference during the order registration).
Order_Number	ANS..64	Conditionally, Yes for S7 files	Order number in the merchant's system.
Merchant_number	N..32	Conditionally, Yes for S7 files	Identification number of the merchant's terminal in IPS.

File example:

MDORDER	Amount	Order No.	Order_Number	Merchant_number
-65-40-54-50471193411692110-104-1045710720-51_p3	17844,00	2M43PIMF4	256035526	121091

8.2.4. Format of the report on batch refunds

File extension: *.xlsx

The file consists of two sections (2 tabs in the excel file):

- Result page contains summarized data on the executed refunds
- Rejected operations page contains the list of transactions with failed refunds

Structure of the Result page:

Column name in the Report on payment tools	Comments
<the first column without name>	It is filled with the text constant "Total".
Size of the presented packet	Contains total amount of entries in the input file.
Successfully processed	Contains the amount of successful refunds.
Amount of transactions that require to generate a letter	Contains the amount of transactions with the status failed_refund.
Other unprocessed transactions	Contains the total amount of other unsuccessful refunds.

Example of the Result page:

	Size the presented batch	Successfully processed	Amount of transactions that require to generate a letter	Others unprocessed transactions
Total	100	98	1	1

The Rejected Operations page contains all columns from the input file with the added column "State". Values in the State column may have the following values:

- "failed_Refund" – the refund transaction is unsuccessful.
- "tooSmall_Depamount" – the confirmed amount by the time of the refund was less than the specified refund amount
- "invalid_params" – transaction parameters in the input file are invalid

Example of the Rejected Operations page:

MDORDER	Amount	order No.	ORDER_NUMBER	MERCHANT_NUMBER	State
-65-40-54-50471193411692110-104-1045710720-51_p3	17844,00	2M43PIMF4	256035526	121091	failed_Refund
-7-3980-3927-8312214-17-25-53-88-11933-12569_p3	5630,00	ZMGJ6N01	1297591	122763	tooSmall_Depamount

8.3. Batch processing of bindings

8.3.1. Batch binding of cards

To load a file with the list of cards for binding do the following:

1. In the Batch operations menu select the Batch bindings item. The Batch bindings processing page will open.
2. In the section Loading files select the Batch creation of bindings mode (see the image below).
3. Click Choose and specify the path to the file on your local machine. The file format must be as follows:
 - a. File extension: *.dat
 - b. Information on one binding appears as a line with fields divided by ";" (semicolon)
 - c. The set of fields is defined by the merchant's settings
4. Click Load.

Id	File name	Report type	Creation date	Merchant
1024	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 17:59:29	metife_binding
1023	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 14:17:20	metife_binding
1022	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 13:33:34	metife_binding
1021	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 13:19:59	metife_binding

8.3.2. Changing batch bindings

For loading a file with binding changes do the following:

1. In the Batch transactions menu select the Batch bindings item. The Batch bindings processing page will open.
2. In the section Loading files select the Batch change of bindings mode (see the image below).
3. Click Choose and specify the path to the file on your local machine. The file format must be as follows:
 - a. File extension: *.dat
 - b. Information on one binding appears as a line with fields divided by ";" (semicolon)
 - c. The set of fields is defined by the merchant's settings
4. Click Load.

Batch bindings processing

File loading

Merchant: *

Mode: Batch creation of bindings
 Batch change of bindings

File: *

File search

Report type: Batch binding creation
 Batch binding change

Date creation from: 19.05.2016 Date to: 19.05.2016

Id	File name	Report type	Creation date	Merchant
1024	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 17:59:29	metife_binding
1023	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 14:17:20	metife_binding
1022	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 13:33:34	metife_binding
1021	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 13:19:59	metife_binding

8.3.3. Reports on batch processing of bindings

For downloading reports do the following:

1. In the Batch transactions menu select the Batch bindings item. The Batch bindings processing page will open.
2. Specify the search criteria for reports in the section File search (see the image below).
 - a. Select the required report type:
 - i. Batch creation of bindings
 - ii. Batch change of bindings
 - b. Set up the time period for creating reports
To set up default values, click Reset.
3. Click Search.
4. The list of the reports that satisfies the specified search criteria will be displayed.
5. To download a report, click File name.

The format of the downloaded file will be as follows:

- File extension: *.dat
- Information on one binding appears as a line with fields divided by ";" (semicolon)
- The set of fields is defined by the merchant's settings

Batch bindings processing

File loading

Merchant: *

Mode:

Batch creation of bindings

Batch change of bindings

File: *

Choose Load

File search

Report type: Batch binding creation Batch binding change

Date creation from: 19.05.2016 Date to: 19.05.2016 Search Reset

Id	File name	Report type	Creation date	Merchant
1024	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 17:59:29	metlife_binding
1023	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 14:17:20	metlife_binding
1022	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 13:33:34	metlife_binding
1021	Create_bind_1234567123456_19052...	Batch binding creating	2016.05.19 13:19:59	metlife_binding

8.4. Batch processing of card payments

This functionality allows operator to request payment authorization for list of orders by uploading a file with order details and card data for each order.

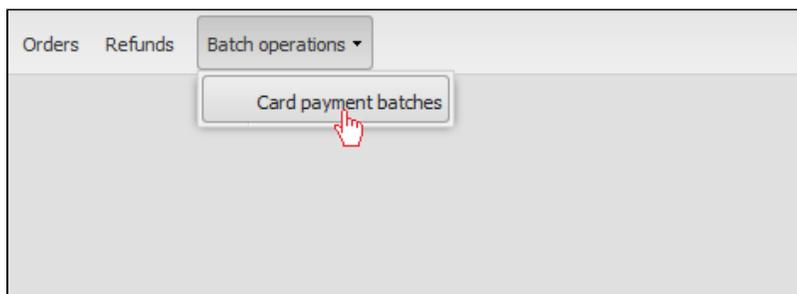
After the file is uploaded, the processing of records from the file starts. For each successfully authorized payment from the file money deposit/hold is carried out.

All orders from processed file (successfully paid and orders with failed payment) are available in the administrative console in the "Orders" section.

The user must have appropriate rights to access work with batch processing of card payments.

8.4.1. Loading files with batch card payments

To start work with batch card payments select "Card payment batches" in the "Batch operations" menu:



For processing of batch card payments:

1. In the "Uploading files" section:

- enter name of batch operation (arbitrary name that will help to identify the operation in the "File searches" section);
- press "Select" button and specify the path to the file with list of card payments.

Batch payment (with card number)

Uploading files

Name batch operation:

File to upload:

File search

Create date from: to:

Id	Name	Create date	Finish date

2. Press "Upload" button.

4. After processing of uploaded file:

- Successfully processed orders will be available on the "Orders" page of administrative console;
- File with results of processing will be available in "File search" section:

Batch payment (with card number)

Uploading files

Name batch operation:

File to upload:

File search

Create date from: to:

Id	Name	Create date	Finish date
e03439ea-48c4-4b1...	1	2015-12-11 13:24:43	2015-12-11 13:24:45
de06a0c6-43b1-48b...	1	2015-12-10 16:37:23	2015-12-10 16:37:25
a979d00f-5f48-4f9d...	sdas	2015-12-09 16:10:41	2015-12-09 16:10:43
6b68d46c-435f-4437...	f	2015-12-08 18:24:55	2015-12-08 18:24:58
f2188c98-ca17-4e24...	first	2015-12-08 17:58:06	2015-12-08 17:58:09
5b27dac8-72ca-4a3...	expiry	2015-12-04 16:08:43	2015-12-04 16:08:44
bb4f5c6a-c8d9-4674...	3ds	2015-12-04 16:05:34	2015-12-04 16:05:35
3510f97d-e34e-479...	empty	2015-12-04 16:03:36	2015-12-04 16:03:37
73fa1d6c-c428-49a1...	test zero two	2015-12-04 15:30:11	2015-12-04 15:30:15

5. Use double click on the report in "File search" section to open or save it on your computer.

8.4.2. Format of file of batch card payments

File of .csv format with the following fields (the first row is a row of headers):

- itemId – identifier of an operation in the batch.
- orderNumber – order number in the merchant system.
- amount – order amount.
- currency – order currency.
- backUrl – URL for return after payment.
- pan – number of bank card that was used in payment.
- expDate – expiry date of bank card in YYYYMM format.
- ip – IP address.
- cardholderName – cardholder name.
- email – payer's email.
- orderDescription – order description.
- cvv – CVC/CVV.
- eci – electronic commerce indicator.
- terminalId – terminal identifier.
- depositFlag – possible values: 1 - one-phase payment; 0 - two-phase payment.
- phone – phone number.

File example:

itemId	orderNum	amount	currency	backUrl	pan	expDate	ip	cardholde	email	orderDesc	cvv	eci	terminalId	depositFlag	phone
1	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
2	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
3	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
4	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
5	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
6	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
7	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
8	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
9	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
10	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
11	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
12	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
13	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
14	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10
15	batch_301	1000	643	http://ww	5,56E+15	201512	0.0.0.0	test test	qq@qq.qc	descriptio	123	7	12345678	1	8,5E+10

8.4.3. Report on batch operation

File in .csv format with the following fields (the first row is a row of headers):

- itemId – identifier of an operation in the batch..
- successful – true - processing succeeded; false - processing failed.
- reason – reason of processing fail.
- orderNumber – order number in the merchant system.
- amount – order amount.
- mdOrder – order number in the payment system.
- approvalCode – approval code of the payment system.
- pan – masked card number.

9. Start of work in production environment

When merchant starts working in production environment, two users are created for merchant in the system:

- The user for work in the administrative console. Login <MerchantName>-operator, where <MerchantName> – merchant name.
- The user for automated work with payment gate by API. Login <MerchantName>-api, where <MerchantName> – merchant name.

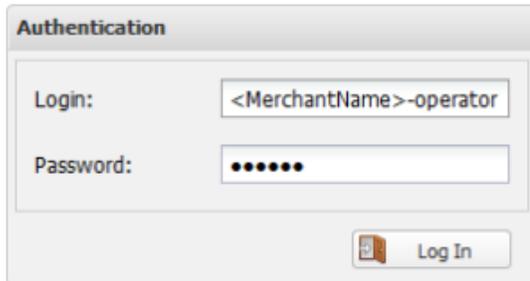
It is necessary to create a permanent password for each of these users, as described below:

1. RECEIVING OF LOGINGS AND ONE-TIME PASSWORDS.

- a. After registration in the system the merchant will be provided with two pairs login-password and web-addresses for connection:
 - i. Operator's login <MerchantName>-operator + operator's one-time password,
 - ii. Login of API-user <MerchantName>-api + one-time password of API-user,

2. PROVIDING OF ACCESS TO ADMINISTRATIVE CONSOLE

- a. Follow administrative console link. Authentication page opens.
- b. Enter operator's login and operator's one-time password received on STEP 1:



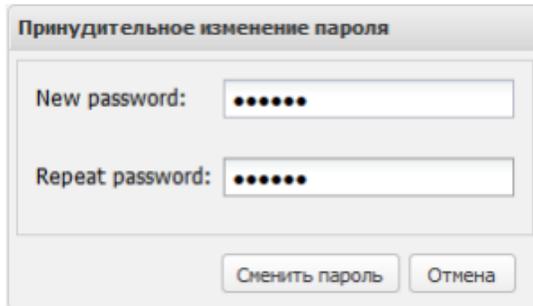
Authentication

Login: <MerchantName>-operator

Password: ●●●●●●

Log In

- c. Press "Log In".
- d. The form of creating of new password opens:



Принудительное изменение пароля

New password: ●●●●●●

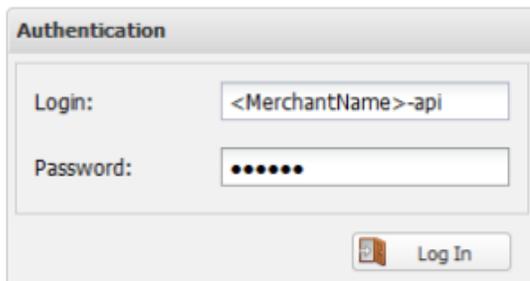
Repeat password: ●●●●●●

Сменить пароль Отмена

- e. Enter new password that will be used further by operator with login <MerchantName>-operator to access administrative console.
 - f. Press "Change password" button.
 - g. In case of successful change of password the corresponding message appears.
 - h. Press "OK" for redirect to authentication page.
- After completing STEP 2 the user with login <MerchantName>-operator will be able to use permanent password to access administrative console.

3. PROVIDING OF ACCESS TO API

- a. Follow administrative console link. Authentication page opens.
- b. Enter login and one-time password of API-user received on STEP 1:



Authentication

Login: <MerchantName>-api

Password: ●●●●●●

Log In

- c. Press "Login".
- d. The form of creating of new password opens:

- e. Enter new password that will be used further for authorization of merchant API-requests to the payment gate system.
- f. Press "Change password" button.
- g. In case of successful change of password the corresponding message appears.
- h. Press "OK" for redirect to authentication page.
After completing STEP 3 it will be necessary to use `<MerchantName>-api` login with permanent password for authorization of merchant requests to the payment gate system.

10. Appendix 1: Processing system response codes

The response code is a digital definition of the result occurred, due to requests from the user side to the system. The following codes are defined in the system:

Action code	error_id	error_message	Description	Payment page message
-20010	-20010	BLOCKED_BY_LIMIT	Transaction is rejected since the amount exceeds limits specified by the Issuing bank	Payment declined. Please, contact your bank.
-9000	-9000	Started	Beginning of the transaction state	Payment declined. Please, contact the merchant.
-3003	-3003	Unknown	Unknown	Payment declined. Please, contact the merchant.
-2102	-2102	Blocking by name passenger	Rejection by passenger's name	Payment declined. Please, contact the merchant.
-2101	-2101	Blocking by e-mail	Rejection by email	Payment declined. Please, contact the merchant.
-2020	-2020	Incorrect ECI is received	Invalid ECI. This code means that ECI received in PaRes is not valid for the IPS. The rule applies only to MasterCard (available values 01,02) and Visa (available values 05,06)	Payment declined. Please, contact your bank.
-2019	-2019	Decline by iReq in PARes	PARes from the issuing bank contains iReq, which caused the payment rejection	Payment declined. Please, contact your bank.
-2018	-2018	Declined. DS connection timeout	There is no access to Directory server Visa or MasterCard or connection error occurred after card involvement request (VeReq). This is an error of interaction between the payment gate servers and IPS servers due to technical problems of IPS servers.	Payment declined. Please, contact your bank.
-2017	-2017	It is rejected. Status PARes – but not "Y"	Rejected. PARes status is not "Y"	Payment declined. Please, contact the merchant.
-2016	-2016	Declined. VeRes status is unknown	The issuing bank could not define whether the card is 3-D Secure.	Payment declined. Please, contact your bank.
-2015	-2015	Decline by iReq in VERes	VERes from DS contains iReq, which caused the payment rejection.	Payment declined. Please, contact your bank.
-2013	-2013	Payment attempts are settled	All payment attempts are used.	Operation declined. Please check the data and available balance of the card.
-2012	-2012	Operation not supported	This operation is not supported.	Payment declined. Please, contact your bank.

-2011	-2011	Declined. PaRes status is unknown	The issuing bank was not able to perform 3-D Secure card authorization.	Payment declined. Please, contact your bank.
-2010	-2010	Mismatch of XID	XID mismatch.	Payment declined. Please, contact the merchant.
-2008	-2008	Incorrect purse	Wrong wallet.	Payment declined. Please, contact the merchant.
-2007	2007	Decline. Payment time limit	The time period for entering card details has expired (default timeout is 20 minutes; session duration may be specified during the order registration; if the merchant has "Alternative session timeout" allowance, then the timeout duration is specified in merchant's settings).	Payment declined. Please, contact the merchant.
-2006	2006	Decline. 3D Sec decline	The issuing bank rejected authentication (3-D Secure authorization has not been performed).	Payment declined. Please, contact your bank.
-2005	2005	Decline. 3D Sec sign error	IPS was not able to verify the issuing bank's signature, i.e. PARes was readable, but the signature was wrong.	Payment declined. Please, contact your bank.
-2003	-2003	Blocking on port	Blocking by port.	Payment declined. Please, contact the merchant.
-2002	2002	Decline. Payment over limit	Transaction was rejected because the payment amount exceeded pre-defined limits. The limit can be one of the following: daily withdrawal limit for the merchant defined by the acquiring bank transaction limit for one card defined by the merchant limit for one transaction defined by the merchant	Payment declined. Please, contact the merchant.
-2001	2001	Decline. IP blacklisted	Transaction is rejected since the Client's IP address is in the black list.	Payment declined. Please, contact the merchant.
-2000	2000	Decline. PAN blacklisted	Transaction is rejected since the card number is in the black list.	Payment declined. Please, contact the merchant.
-102	-102	Payment is cancelled by the payment agent	The payment is cancelled by the payment agent.	-
-100	-100	no_payments_yet	No payment attempts were made.	-
-1	-1	sv_unavailable	Expired waiting time for the processing system response.	Processing timeout. Please, try again later.
0	0	Approved.	Payment has been performed successfully.	-
1	1	Declined. Honor with id	Proof of identity is required for successful completion of the transaction. For the internet transaction the proof cannot be provided, so the transaction is considered as declined.	Payment declined. Please, contact your bank.
5	5	Decline. Unable to process	Network has rejected to process the transaction.	Payment declined. Please, contact your bank.
15	15	DECLINED_BY_BADINSTIT	IPS is unable to identify the issuing bank.	Payment error. Try again later. If this error occurs repeatedly, please contact your bank for more details. You can find bank telephone number on the back side of your bank card.
53	53	DECLINED_BY_INVALID_ACCT	The card does not exist in processing systems.	Payment declined. Please, contact the merchant.
100	100	Decline. Card declined	Card restrictions (Issuing bank restricted internet transactions using the card).	Payment declined. Please, contact your bank.
101	101	Decline. Expired card	Card validity period is expired.	Operation declined. Please check the data and available balance of the card.
103	103	Decline. Call issuer	No connection with the issuing bank. The sales outlet needs to contact the issuing bank.	Payment declined. Please, contact your bank.
104	104	Decline. Card declined	This is an attempt to perform a transaction using the restricted account.	Payment declined. Please, contact your bank.
106	106	The legal number of attempts of input the PIN is exceeded. Possibly the card is temporarily blocked.	The maximum number of attempts to enter PIN is exceeded. It is possible that the card is temporarily blocked.	Payment declined. Please, contact the merchant.
107	107	Decline. Call issuer	It is necessary to contact the issuing bank.	Payment declined. Please, contact your bank.

109	109	Decline. Invalid merchant	Merchant/terminal identifier is incorrect or ACC is blocked on the processing level.	Payment declined. Please, contact the merchant.
110	110	Decline. Invalid amount	Transaction amount is incorrect.	Payment declined. Please, contact the merchant.
111	111	Decline. No card record	Card number is incorrect.	Payment declined. Please, contact your bank.
116	116	Decline. Not enough money	Transaction amount exceeds the available balance of the selected account.	Operation declined. Please check the data and available balance of the card.
117	117	INCORRECT PIN	Incorrect PIN (not for internet transactions).	Operation declined. Please check the data and available balance of the card.
119	119	Decline. SECURITY_VIOLATION from SV	Illegal transaction.	Payment declined. Please, contact your bank.
120	120	Decline. Not allowed	The transaction is not allowed by the issuing bank. IPS response code is 57. Reasons of rejection should be inquired within the issuing bank.	Payment declined. Please, contact your bank.
121	121	Decline. Excds wdrwl limit	An attempt to perform a transaction in the amount that exceeds the day limit pre-defined by the issuing bank.	Payment declined. Please, contact your bank.
123	123	Decline. Excds wdrwl limit	The client has reached the maximum number of transactions during the limit cycle and is trying to perform another transaction.	Payment declined. Please, contact your bank.
125	125	Decline. Card declined	Card number is incorrect. This error can mean one of the following: Attempt to perform a refund in the amount exceeding the hold amount Attempt to refund zero amount for AmEx – expiry date is specified incorrectly	Operation declined. Please check the data and available balance of the card.
208	208	Decline. Card is lost	The card is lost.	Payment declined. Please, contact the merchant.
209	209	Decline. Card limitations exceeded	Card limitations are exceeded.	Payment declined. Please, contact the merchant.
400	400	Reversal is processed.	The reversal is processed.	–
902	902	Decline. Invalid trans	Card restrictions (The cardholder tries to perform a transaction that is not allowed for him).	Payment declined. Please, contact your bank.
903	903	Decline. Re-enter trans	Attempt to perform a transaction in the amount exceeding the limit defined by the issuing bank limit.	Payment declined. Please, contact your bank.
904	904	Decline. Format error	The message format is incorrect in terms of the issuing bank.	Payment declined. Please, contact your bank.
907	907	Decline. Host not avail.	No connection with the issuing bank. Stand-In authorization is not allowed for this card (this mode means that the issuing bank is unable to connect to the IPS. Therefore, the transaction can be performed in offline mode with further upload to the Back Office, or it will be declined).	Cannot connect to your bank. Please, contact your bank.
909	909	Decline. Call issuer	Operation is impossible (General error of the system functioning. May be identified by IPS or issuing bank).	Payment declined. Please, contact your bank.
910	910	Decline. Host not avail.	Issuing bank is not available.	Cannot connect to your bank. Please, contact your bank.
913	913	Decline. Invalid trans	The message format is incorrect according to IPS.	Payment declined. Please, contact your bank.
914	914	Decline. Orig trans not found	Transaction is not found (when sending a completion request, reversal or refund request).	Payment declined. Please, contact the merchant.
999	999	Declined by fraud	The beginning of the transaction authorization is missed. Declined by the fraud check.	Payment declined. Please, contact the merchant.
1001	1001	Decline. Data input timeout	Empty (is specified at the moment of transaction authorization, when card details are not entered yet).	Processing timeout. Please, try again later.
1004	1004	Stage of authorization 1	Authorization phase 1.	Payment declined. Please, contact the merchant.
1005	1005	Stage of authorization 2	Authorization phase 2.	Payment declined. Please, contact the merchant.

2001	2001	Decline. Fraud	Fraud transaction (decision is made by the processing system or IPS).	Payment declined. Please, contact the merchant.
2002	2002	Incorrect operation	Incorrect operation.	Payment declined. Please, contact the merchant.
2003	2003	Decline. SSL restricted	SSL transactions (not 3-D Secure/SecureCode transactions) are not allowed to the merchant.	Payment declined. Please, contact the merchant.
2004	2004	SSL without CVC forbidden	Payment through SSL without CVC2 is not allowed.	Payment declined. Please, contact the merchant.
2005	2005	3DS rule failed	Payment does not satisfy the rule of 3-DS validation.	Payment declined. Please, contact the merchant.
2006	2006	Single-phase payments are forbidden	Single-phase payments are not allowed.	Payment declined. Please, contact the merchant.
2007	2007	The order is already paid	The order is paid.	Payment declined. Please, contact the merchant.
2008	2008	Transaction is not finished yet	The transaction is not completed.	Payment declined. Please, contact the merchant.
2009	2009	The sum of refund exceeds the payment sum	The refund amount exceeds the deposited amount.	Payment declined. Please, contact the merchant.
2014	2014	The run error 3DS-governed	Execution error of 3-D Secure rule.	Payment declined. Please, contact the merchant.
2015	2015	Terminal select rule error	Terminal select rule error (rule is incorrect).	Payment declined. Please, contact the merchant.
2016	2016	TDS_FORBIDDEN	3-D Secure payment is necessary, but the merchant is not authorized for 3-D Secure payments.	Payment declined. Please, contact the merchant.
9001	9001	IPS internal error	IPS internal error.	Payment declined. Please, contact the merchant.
71015	1015	Decline. Input error	Entered card details are incorrect.	Operation declined. Please check the data and available balance of the card.
151017	1017	Decline. 3D Sec comm error	3-D Secure communication error.	Payment declined. Please, contact the merchant.
151018	018	Decline. Processing timeout	Processing timeout. Sending is failed.	Processing timeout. Please, try again later.
151019	1019	Decline. Processing timeout	Processing timeout. Sending is successful; the response from the bank was not received.	Processing timeout. Please, try again later.
341014	1014	Decline. General Error	IPS general error.	Payment declined. Please, contact the merchant.

11. Glossary

Term	Description
3-D Secure	The Visa technology that provides additional authorization of the user by means of the issuing bank.
ACS	Access Control Server, element of the 3-D Secure infrastructure that provides validation of the payer on the side of the issuing bank.
Bank	The acquiring bank that implements and operates the payment gateway.
BIN	Bank Identification Number (first 6 digits of the card number).
Internet acquiring	Means of selling goods and services via the Internet using bank cards.
IPS	International payment system (for example, Visa International, MasterCard, etc.).

Masked card number	The card number where the first 6 digits (BIN) and the last 4 digits are visible, the other digits are replaced with asterisks (for example, 411111**1111).
Merchant	The merchant selling goods or services via the Internet site.
One-phase payment	The operation on payment for goods and services via the Internet with the use of bank cards which does not require an additional confirmation from the merchant.
Order	The elementary entity of the system that describes the order in online stores or their analogs. All orders have a certain amount.
PAN	Bank card number (12 to 19 digits).
Refund	Partial or full refund of funds to the customer's card in case the customer refuses from goods (or services), or in case the customer requests the refund. The refund transaction is carried out after the funds are debited from the customer's account.
Reversal	Removal of the hold from the customer's card. This function is available for a limited time frame. The exact time period must be inquired at the bank.
SecureCode	The MasterCard technology that allows you to authorize the user by means of the issuing bank. This technology is an equivalent to 3-D Secure.
SSL payment	The operation on payment for goods and services which is carried out without 3-D Secure technology.
Two-phase payment	The operation on payment for goods and services via the Internet with the use of bank cards that requires an additional confirmation from the merchant. The two-phase mechanism allows you to carry out the authorization and financial confirmation separately. At the first phase of the two-phase payment the verification of available funds on the card takes place and the needed amount is held on the customer's account. At the second phase the confirmation of debited funds takes place.