User & Payment Knowledge Snippets

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1 Password Reset Flow

To reset a password:

1. Navigate to the login page and click "Forgot Password".

2. Enter the client ID, username, and email.

3. Depending on your settings, you'll receive:

   a. A password reset link (email only), or
   b. A reset link + verification code (sent via SMS).

4. Set a new password following the platform's security criteria.

2 User Roles and Permissions Matrix

User roles:

- Admin: Full access to all sections including fraud settings and user management.
- Power User: Can process payments and refunds, view reports.
- Sales Agent: Can perform transactions but not refunds or access fraud controls.
- Fraud Manager: Only views and edits fraud rules.
- Read Only: Views data but cannot interact.
- User Manager: Manages users but cannot perform transactions.

  Note: Users can be assigned multiple roles (except User Manager, which cannot be combined).

3 Customer & Payment Setup

To add a new customer:

1. Go to the "Customer Management" tab.

2. Click "Create New" and input required personal and contact details.

3. Assign a unique reference ID.

4. After saving, click "Add Payment Method" to securely store card details.

4 Transaction Lifecycle

The transaction lifecycle defines how a payment progresses from initiation to completion—or reversal—within the Global Payments E-commerce Portal. It consists of several stages, each supporting different user roles and permissions.

4.1 Sale (Authorization and Optional Settlement)

This is the starting point for most transactions.

- A sale authorizes a payment on a customer's card and optionally settles it immediately.
- Users select the "Sale" type in the Virtual Terminal.
- If "Auto-settle" is unchecked, the transaction enters a Delayed state (authorization only).
- Requires mandatory fields: card details, amount, and merchant account.

Outcome: Funds are held or charged depending on the settlement settings.

4.2 Delayed Settlement

Applicable when a sale is authorized but not captured immediately.

- Used for pre-authorization scenarios (e.g., hotel bookings, delivery services).
- Merchants must later manually settle the transaction.
- User Action:
- Locate transaction under "Delayed" status.
- Select "Settle Transaction" to trigger fund capture.

Outcome: Funds are moved from customer to merchant account upon batch processing.

4.3 Refund

Used to return funds to the customer after a settled transaction.

- Requires full card details (PAN, expiry).
- Must be processed within 180 days of the original transaction.
- Refund access is limited to Administrator or Power User roles.

Note: If you lack card data or it's past 180 days, use a Rebate instead.

4.4 Rebate

A post-settlement return of funds that uses the original transaction reference (not card details).

- Safer for PCI compliance—uses internal transaction ID.
- Allows partial, full, or up to 115% of the original amount (e.g., return + compensation).
- Can only be performed within 180 days of the sale.
- Ideal when you don't store card numbers.

Steps:

1. Open original transaction.
2. Click "Rebate Transaction".
3. Enter amount, optional notes, and your user password to confirm.

4.5 Void

Cancels a pending or delayed transaction before settlement.

- Used to prevent funds from being captured.

- Can only be used before midnight (local time) when batching occurs.

- Voided transactions never appear in settlement reports.

Steps:

1. Search transaction with Pending/Delayed status.

2. Select "Void Transaction".

3. Optionally add comments for tracking.

Outcome: Authorization is cancelled; no funds are moved.

4.6 Transaction Status & Reporting

Statuses in the lifecycle include:

- Pending: Authorized, not yet settled.

- Settled: Funds captured and submitted to the merchant bank.

- Voided: Cancelled prior to settlement.

- Rebated: Reversed after settlement using original transaction ID.

- Refunded: Reversed using customer's card details.

Merchants can generate reports on any of these stages, grouped by:

- Date

- Transaction type

- Batch ID

- User or terminal

4.6.1 Summary Table

Action	Needs Card Info?	User Role	Time Limit	Reversible?
Sale	Yes	Any	Immediate	Yes (void/refund)
Delayed Settle	Yes	Any	Manual	Yes (void)
Refund	Yes	Admin/Power User	≤ 180 days	Yes
Rebate	No (ref only)	Admin/Power User	≤ 180 days	Yes
Void	No	Admin/Power User	Before settle (pre-settle)	Yes

5 Fraud Rule Examples

5.1 Overview

The Fraud Management system allows merchants to configure automated rules that Pass, Hold, or Block transactions based on risk patterns. These rules are applied at the time of authorization.

5.2 Rule Categories & Sample Rules

1. Transaction Amount-Based Rule

   - Trigger: Transaction amount exceeds $500
   - Action: Hold transaction for manual review

   IF amount ¿ 500 THEN action = "Hold"

2. Geographic Rule

   - Trigger: Billing country is not on the approved list
   - Action: Block

   IF billing_country NOT IN [US, CA, UK] THEN action = "Block"

3. Card Usage Rule

   - Trigger: Same card used more than 3 times within 24 hours
   - Action: Hold

   IF card_usage_count_24h ¿ 3 THEN action = "Hold"

4. Customer Risk List

   - Trigger: Cardholder name marked as Medium risk
   - Action: Hold

   IF cardholder_name IN medium_risk_list THEN action = "Hold"

5. 3D Secure Check

   - Use ECI values to determine liability:
     - ECI 5 or 2 → Fully authenticated
     - ECI 6 or 1 → Attempted authentication
     - ECI 7 or 0 → No 3DS protection → liability on merchant

6. PASSIVE vs ACTIVE Mode

   - PASSIVE: Runs rules but does not act; good for testing
   - ACTIVE: Rules are enforced in live transactions
   - OFF: Disables fraud system

6 Receipt & Reporting System

6.1 Receipt Generation

Merchants can generate printable receipts for customer transactions:

- Go to the Transaction Details page.

- Click the "Print Receipt" button.

- A browser tab will open with a printable format.

- You can either save as PDF or send via email manually.

6.2   Downloading Reports

Reports can be created for:

- Individual transactions

- Batches of settled transactions

- Refunds, Voids, Rebates

Steps:

1. Navigate to the Settled or Transactions section.

2. Click "Generate Report".

3. The report is queued under the Reports section.

4. Download it as a .csv file for Excel or data analysis.