FAQs for Merchants

Features and Benefits

1. **What type of online services does eNETS provide?**
   eNETS provides merchants a service to allow their customers to make payments online using their credit cards and/or direct debit via internet banking.

2. **What are the Credit Cards that eNETS currently support?**
   American Express, JCB, MasterCard and Visa credit cards are accepted by eNETS

3. **What is the difference between a Credit Card and a Debit Card?**
   A Credit Card allows a consumer to access funds in a credit line set aside for that user. A Debit Card is a payment card where funds are withdrawn directly from the cardholder's banking account.

4. **What details would a consumer need to provide to use Internet banking direct debit services?**
   Your consumer needs to provide an Internet Banking UserID and PIN issued by DBS/POSB, OCBC, UOB, Citibank or Standard Chartered Bank. Upon login an one-time password (OTP) may be prompted by the respective banks.

5. **I do not have a Website or a Shopping Page for my business. Can I still use eNETS to enable my customers to make their payments online?**
   Yes, you can sign up for the Value (Without shopping cart) Package to collect payments online from your customers.

6. **What do the terms 'Sales'; 'Authorization'; 'Capture'; 'Refund' and 'Reversal' mean?**
   Sales: This transaction validates that adequate funds exist in the cardholder's account to cover the charge. It also initiates the settling of funds. It is usually performed for transactions where the goods or services are provided at the same time as the payment.

   Authorize & Capture, or Auth/Capture: Allows you to authorize the availability of funds for a transaction but delay the capture of funds until a later time. This is often useful for merchants who have a delayed order fulfillment process. Authorize & Capture also enables merchants to modify the original authorization amount due to order changes occurring after the initial order is placed, such as taxes, shipping or gratuity. Once an authorization has been made, you can capture either a partial amount or the full amount of the authorization. You can attempt to capture without a reauthorization from one day to fourteen days of the authorization period, but eNETS cannot ensure that 100% of the funds will be available after the five days honor period as this is controlled by the Issuing Bank of credit card.

   Refund: This transaction refunds the money to the cardholder as a result of conditions such as return of goods or incomplete/unsatisfactory/terminated service.

   Reversal: This is a void transaction. If a credit card transaction has not been settled yet, the transaction can be voided. The following transactions can be voided – Auth, Sale, Capture and Refund. A typical reason for void is to reverse an unintentional error e.g., customer gave a different credit card from the one

she intended to charge. Reversal would cancel the previous Sale, Capture or Refund transaction. Reversal of an authorization will prevents a capture from being performed on that authorization code.

7. **Does eNETS Credit Card payment support multi-currency?**
Yes, eNETS credit card payment supports major currencies such as JPY, USD, CNY, AUD, NZD, GBP and SGD.

8. **Are eNETS payment pages optimized on mobile/tablet devices?**
Yes, eNETS has Credit and Debit payment pages, which are optimized for view on mobile/tablet devices, for merchants using UMAPI Credit, UMAPI Debit, and UMID APIs. Merchants will need to send in an additional flag (Client Type) which is described in details in the Merchant Integration Guide.

These mobile/tablet optimized payment pages are <u>not</u> supported for merchants using UMAPI Lite, EPG and IPG APIs.

9. **What do I need to do to enable mobile payment pages if I already have an existing MID?**
Merchant will need to update their profile by providing eNETS their mobile URLs. If their mobile URLs are the same with their current web URLs, they will still need to inform us.

a. For credit:
- Success URL (Mobile)
- Failure URL (Mobile)
- Cancel URL (Mobile)
- Post URL (Mobile)
- Notify URL (Mobile)
b. For debit:
- Success URL (Mobile)
- Failure URL (Mobile)
- Notify URL (Mobile)
- Success URL (Mobile)
- Failure URL (Mobile)

Before you perform a transaction send via a mobile/tablet device, please ensure the following options are disabled / enabled on the device:
- Disable the pop-up blocker
- Enable javascript

10. **What should I do if my Login-ID is locked?**
You can download the password reset form here. Complete the form and fax it to us at 6275 5406. It will take 3 working days to process your password reset request.

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How to sign up as an eNETS Merchant

1. **How do I sign up with eNETS?**
   You can write in to "sales_enets@nets.com.sg", please include your name and contact details.

   An alternative is for you to fill up the Sign-up form here and we will be in touch with you shortly.

2. **How long does it take to setup an account?**
   Account setup takes approximately 3 weeks.

Security

1. **What is Three-Domain (3-D) Secure?**
   3-D Secure is a protocol designed to be an added layer of security for online credit and debit card transactions. It was developed by Visa for the improvement of security in Internet payments and offered to customers as the Verified by Visa service. Services based on the protocol have also been adopted by MasterCard, under the name MasterCard SecureCode, and by JCB International as J/Secure.

   eNETS Payment Gateway is compliant to both the 3-D Secure protocols provided by Visa (Verified by Visa) and MasterCard (MasterCard SecureCode). A credit / debit card transaction going through eNETS will be redirected to a website of the card issuing bank for authorization of the online transaction. Authorization is provided by the cardholder through the entry of a one-time-password (OTP).

2. **What are the benefits of 3-D Secure?**
   The main advantage for merchants is the reduction of "unauthorized transaction" chargebacks. Merchants may not be fully liable for chargebacks should a customer dispute on the online transaction.

   For cardholders, it will be decreased risk of other people using their cards fraudulently on the Internet for payments, as the cardholders will be prompted to provide the OTP for authorization of the online transaction.

3. **What are the certs all about?**
   Certs are used to secure the transactions. Below are the details on the various Certs:
   Filename: merchant-test-priv.pgp.asc, pathname: cert\uat\
   - This Cert contains your private key for UAT. However, this Cert has to be replaced with your own private key for production.

   Filename: merchant-test-pub.pgp.asc, pathname: cert\uat\
   - This Cert contains your public key for UAT and production. This Cert will be regenerated for production.

   Filename: nets-full-pub.pgp.asc, pathname: cert\uat\
   - This Cert contains NETS public key for UAT.

   Filename: entrust_ssl_ca.cer

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- This is the ca root Ce

Integration to eNETS

1. **What is Merchant ID?**
   Merchant ID is a unique ID assigned to merchants by eNETS for identification during integration.

2. **What are the eNETS2 IPs that you need to allow on your firewall?**
   203.116.93.117 – UAT App server
   203.116.93.166 – UAT web server
   203.116.94.6 – Production App server
   203.116.94.238 – Production Txn Web server
   203.116.94.241 -- Production Admin Web server

3. **How many submission modes are available for eNETS credit?**
   Browser Submission mode and Server Submission mode are both available for eNETS credit.

4. **What do the terms 'Browser Submission mode' and 'Server Submission mode' mean?**
   Browser submission mode is based on redirection. Merchants will use the eNETS credit card entry page so that they will not have to host their own credit card entry page.

   For server submission mode, merchants will need to capture Credit Card details and call our program via server to pass to us the Credit Card details mentioned in the integration manual.

5. **What are Notify URL and Post URL used for?**
   Notify URL is optional and only applicable if using Browser submission mode. It is used to receive notification message from eNETS. It is mandatory for merchants to acknowledge them so as to prevent the transaction from being reversed. Post URL is optional and can be used if merchant wishes to log transaction statuses in their database.

6. **Can I use my own redirection URLs to prompt the consumers on transaction status?**
   Yes. You will need to provide us with the redirection URLs for Success, Failure and Cancel transaction status for configuration in our database.

   This option is applicable for merchants registered with Website and Shopping Page only.

7. **What are the technical requirements necessary to install UMAPI?**
   Java Application Server (eg: Tomcat, Weblogic, Jrun) is required. You will also need Java proficiency programmer to integrate with the UMAPI. For further enquiries, please refer to our Merchant Integration Guide.

8. **How can I start testing with eNETS?**
Merchants should initiate the first phase of testing using our APIs and sample scripts with our test payment gateway which we have provided to ensure that the transaction flow and process works for you and your environment. This will give you a quick understanding of how the transaction process works and to assure you that eNETS works for you.

Thereafter, you can proceed to integrate the sample scripts into your payment pages or scripts that are unique to your environment.

Important Note: The sample scripts may require some changes to be made to suit your server environment, mainly the path to the "NETSConfig.xml" file.

9. **How many ways are there for one to send transaction requests to eNETS?**
i. Direct HTTPS requests
ii. Using the integration of UMAPI

10. **Can I use Linux for UMAPI integration?**
Linux has some known problems implementing some of the API provided by Sun. Until the problems are fixed, it is not recommended that merchants use Linux.

11. **Aside from UMAPI, is there a simpler package available for consideration?**
Yes, you can use the eNETS UMAPI Lite version on your website.

Reports & Transactions

1. **Where can I check the details of my transactions?**
You can login to our Admin Portal at https://admin.enets.sg/enets2_admin to view your online transaction reports.

2. **How do I increase my transaction limits?**
You can download the Change Request Form here. Complete the form and fax it to us at 6275 5406. It will take 3 working days to process your request. The increase of the transaction limits is subjected to approval of our Risk Management department.

3. **How do I make a refund?**
You can download the Credit Refund Form here. Complete the form and email to info@nets.com.sg or fax it to us at 6275 5406. Kindly note that the process will require at least 7 working days.

4. **What are the uses of the various Merchant Transaction Reports?**
You will be able to download the transactions report from the eNETS Gateway via CSV format. You may also choose to view the transaction reports in HTML format.

CSV (Comma Separated) format, allows merchants to open up in MS Excel spreadsheet or import the file to a database. Please take note that the CSV file must be downloaded as a "TEXT" (txt) file first and then using your Excel application, open the downloaded file. This is importing the text file into Excel and you have to just choose the "semicolon" as the delimiter and all the fields as "Text".

- Detailed Transaction Report: Report is only available to Master Merchants. Report contains all successful transactions and fields (if configured) specified in the eNETS Collection page.
- Credit Card Transaction Report: Allows merchant to view transactions filtered by transaction status.
- Refund Report: Allows merchant to view refund transactions.
- Settled Transaction for all payment types: Allows merchant to view successful transactions that had been settled.
- Transaction Report with Credit Card number: Report is only available to Bank Connect Merchants. Report allows merchant to view transactions with payment type filtered by transaction status and batch number. A masked credit card number is visible in this report.

5. **I have generated report in CSV format. When I open in excel, the data are not in proper alignment. What should I do?**
   You may open Excel; go to Menu bar - Click on Data
   - Select Get external data
   - Select Import text file
   - Select CSV file> click import.

   A wizard box will displayed, click next > put tick in tab and semicolon checkbox > click next > click finish.

6. **Is there any amount limitation for payment via eNETS?**
   For eNETS Credit, the consumer credit card limit and the minimum and maximum limits indicated by the merchant on the eNETS Merchant Services Application Forms are applicable.

   For eNETS Debit, the consumer daily eNETS withdrawal limit applies. Consumer can increase the daily limit by contacting the respective banks.

7. **Why is the website slow at times?**
   The speed of the website depends on various factors:
   - The traffic on your Internet Service Provider (ISP);
   - The amount of traffic on the Internet;
   - Interruption to telephone line;
   - Speed and quality of the modem; etc.

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Access to Admin Portal

1. **How long is an eNETS Admin Portal password valid for?**
   The eNETS admin portal password is valid for 90 days. Every 90 days, the user will be prompted to change password.

2. **On the day that the password expired, user did not login. User login several days later, what will user see? Account locked or prompts to change password?**
   User will be prompted to change their password.

3. **How many tries will the user be entitled to before the account is locked?**
   If the user enters the wrong password more than 3 times, the account will be locked.

4. **Will the number of wrong passwords entered from various login occasions be accumulated?**
   The counter will reset the number of tries to 0 once the user has entered the correct password.

5. **Can users view the audit log for login access to admin portal? Can the user see which merchant have tried to login at certain times and how many times they attempted before their account got locked?**
   No. The audit log will only reflect log activity upon successful login to the admin portal.

6. **When the user receives the new merchant setup congratulatory page with the new user id and password, is there a timeframe that merchant needs to login to his/her account before the password expires?**
   No.

7. **Once the account password is reset and sent to the user, is there timeframe that the user needs to login to his/her account before the password expires?**
   No.

8. **What should I do if my Login-ID is locked?**
   You can download the password reset form [here](). Complete the form and fax it to us at 6275 5406. It will take 3 working days to process your password reset request.

9. **Can I use the details in eNETS admin portal to dispute a transaction?**
   No. Any transaction discrepancies should be brought to NETS' attention immediately and we will work together to find an acceptable resolution.

   You may contact our NETS Sales & Customer Service Hotline at 6274 1212 (24/7) to report transaction discrepancies.

10. **I am unable to input text into the login box of the Admin Portal. What should I do?**
    You have to update the Java security settings accordingly.

    Note: The following procedures are to be performed by merchants who are using Java 7 Update 51 (32-bit).
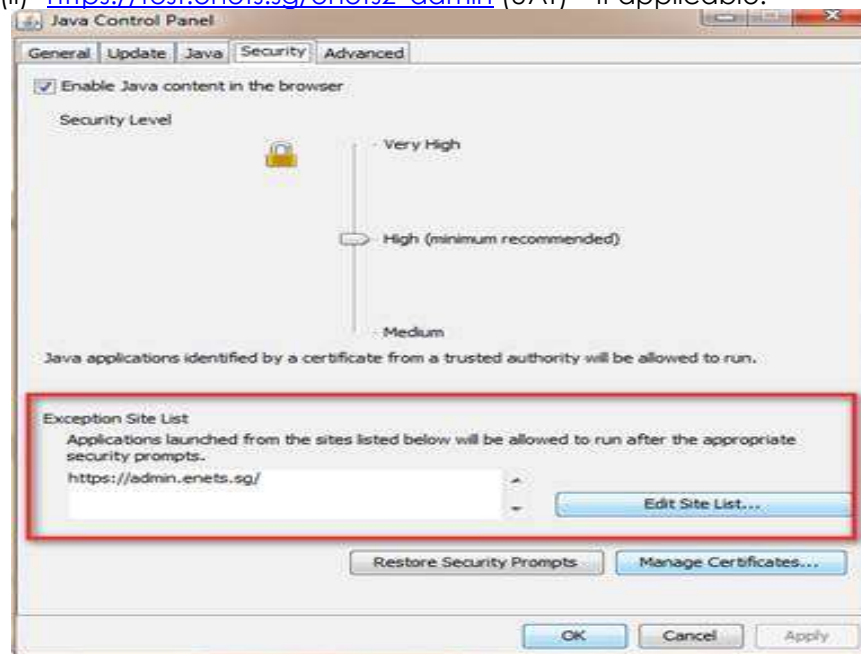
For windows users:
a. Go to Control Panel > Programs and click on Java.
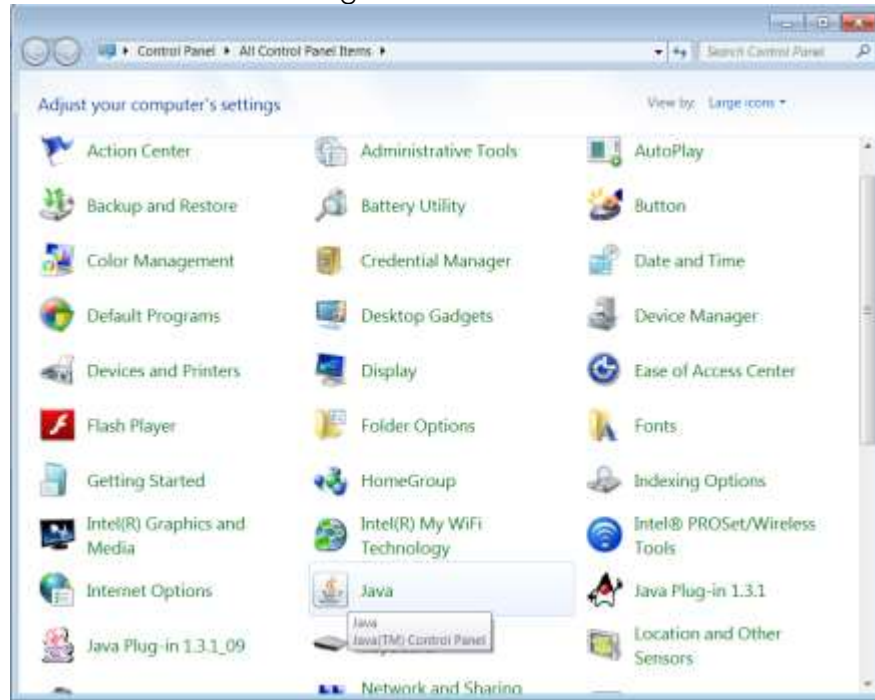
b. In Java Control Panel, click the Security tab.

c. Add the following URLs in the Exception Site List.
   (i) https://admin.enets.sg/ (Production)
   (ii) https://test.enets.sg/enets2_admin (UAT) – if applicable.

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For Mac users:
a. Go to Preference
b. Go to Security tab
c. Configure the settings as follow;