Getting Started with the Optimal Payments Back Office

February 2008

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Getting Started with the Optimal Payments Back Office

Introduction

Welcome to the Optimal Payments merchant back office. Our intuitive and versatile interface is easy to use, from running reports to processing transaction requests. Just navigate the tabs on any of the back office pages to access the function you need. Here, you'll find instructions on how to perform some basic tasks. For complete details on all the back-office tools and features, see the *Optimal Payments Back Office User's Guide*.

Note that this guide may document some features to which you do not have access. Access to back-office functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.

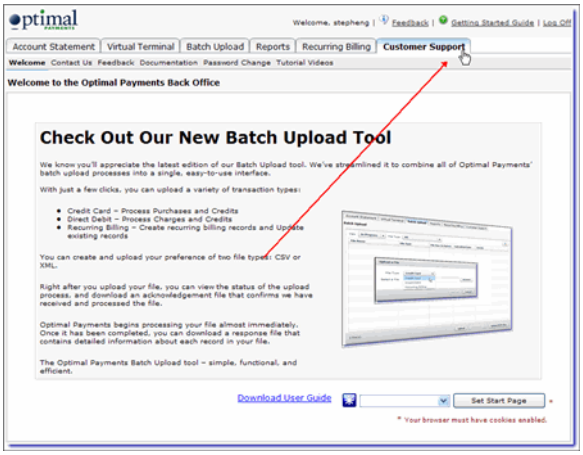
Changing your password

You can use the back office to change the password you use to log in.

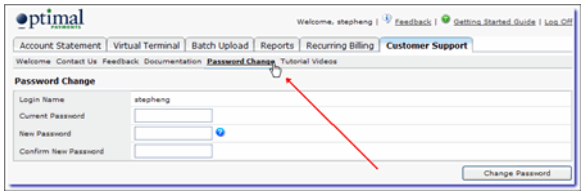
- Your password must be at least 7 characters long, and must combine both alphabetical and numeric characters (e.g., a1b2c3d).
- You must change your password at least every 90 days.
- You cannot re-use a password identical to one of the last 4 passwords you have used.

To change your password:

1. Click the Customer Support tab at the top of any back-office page.



2. Click the Password Change submenu. The Password Change page opens.



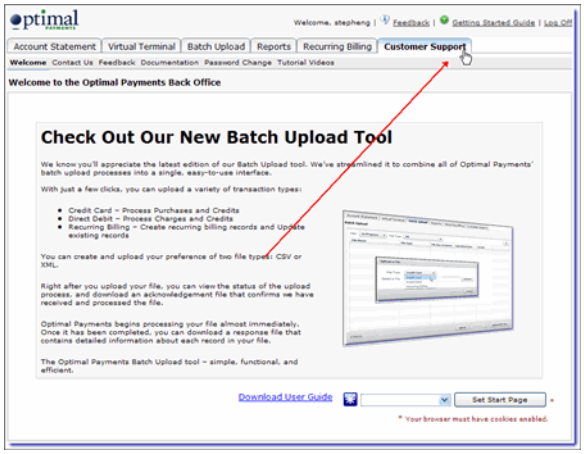
3. Enter your current password in the Current Password field.
4. Enter your new case-sensitive password in the New Password field and again in the Confirm New Password field.
5. Click Change Password.

Online Technical Support requests

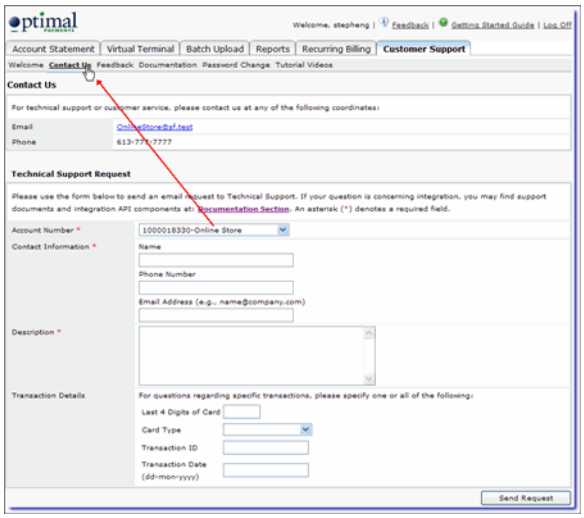
If you find you need help from our Technical Support team while you are using the merchant back office, you can send an online request for support right from the Customer Support tab.

To send a help request to Technical Support:

1. Click the Customer Support tab at the top of any back-office page.



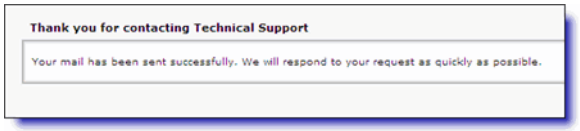
2. Click the Contact Us submenu. The Contact Us page opens. It contains the Technical Support Request form.



3. Complete the form. Be sure to include the following information:

   - Account Number – If you have more than one account, select the account for which you have a question from the drop-down list. If you only have one account, it will be selected by default.
   - Contact Information – Enter your name, phone number, and email address. Enter this information carefully, since this is how we will contact you with our reply to your support request. Be especially sure to format your email address properly.
   - Description – Describe your request as thoroughly as possible. The more detail you provide, the better we can respond to your request.
   - Transaction Details – If you have a question about a specific transaction, include as much information as you have in the card number, card type, transaction ID, and transaction date fields. Note that the Transaction Details fields are optional.

4. Click Send Request. The support form generates an email and sends it to the Optimal Payments Technical Support team, and the following page opens to confirm that your request has been sent.



That's all there is to it. Our Technical Support team will answer your request as soon as they have investigated it and gathered the necessary information. Typically, you'll receive an email response within 24 hours.

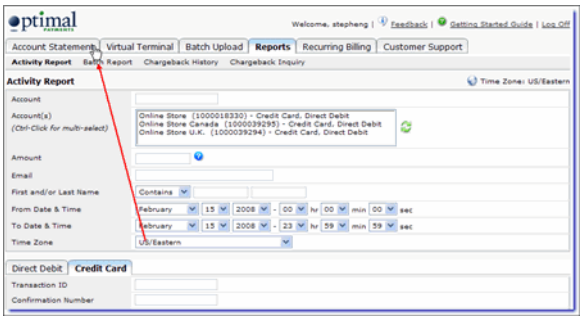
Viewing your merchant account

The Account Statement tool provides you with immediate, current information on your Optimal Payments merchant account, including your up-to-date balance and your next payment date. Your merchant account is actually subdivided into three sub-accounts, which you can view at any time. One of these sub-accounts is your Current Account, in which most of your account activity will occur. This is the account into which Settlements are made when your clients pur-

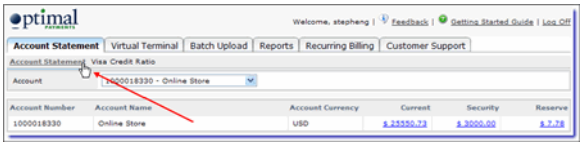
chase goods/services from your site. Here you will also see debit items such as fees you were charged for transaction processing and amounts held for rolling reserve.

To view your merchant account:

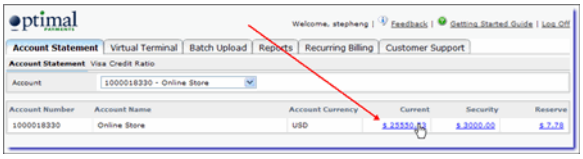
1. Click the Account Statement tab at the top of any back-office page.



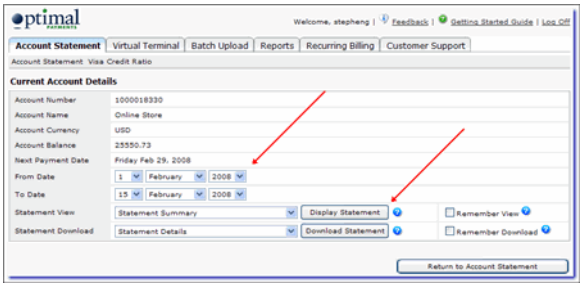
2. Click the Account Statement submenu.



3. Choose an account from the Account drop-down list.
4. Click the link in the Current column. (This is your Current Account balance.)

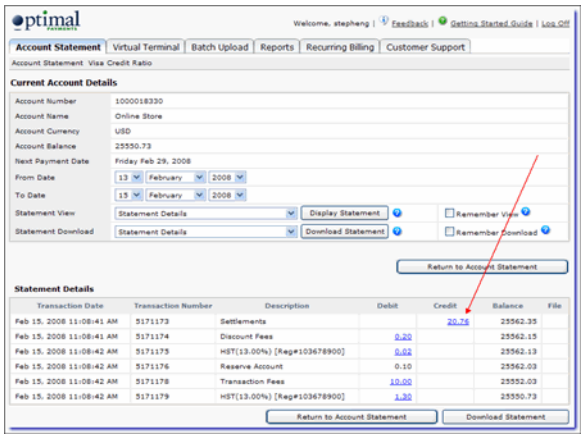


The Current Account Details page opens.

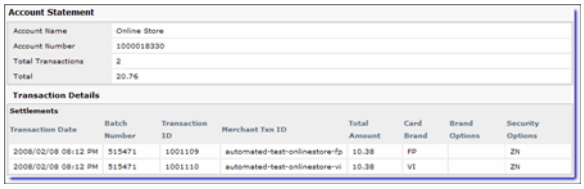


5. Select a date range from the From Date and To Date drop-down lists. The maximum range is 31 days.

6. Select your preferred display parameters from the Statement View drop-down list. You can choose one of the following:
   - Statement Details – This lists a separate entry for each item in your account.
   - Statement Summary – This summarizes each item in your account by count and amount (e.g., Settlements, Transaction Fees, etc.).
   - Statement Summary & Details – This provides both the list and summary of items in your account.
7. Click Display Statement. The Current Account Details page displays activity in your Current Account for the date range you selected.



8. Click on a link in the Debit or the Credit column. The Transaction Details page opens.



The Transaction Details page displays a variety of information, depending on the transaction type you drill down on. For example, for a credit entry due to Settlements into your merchant account, you can view the transaction date, the amount, and the card brand used. For a debit entry due to transaction fees, you can view the card brand used, the transaction type for which the fees were charged, and the transaction fee totals, by card type.

For complete details on using the Account Statement tool, see the *Optimal Payments Back Office User's Guide*.

Processing credit card transactions

You can process a variety of credit card transactions through our Virtual Terminal. The following transactions are possible, depending on which transactions your merchant account is configured for:

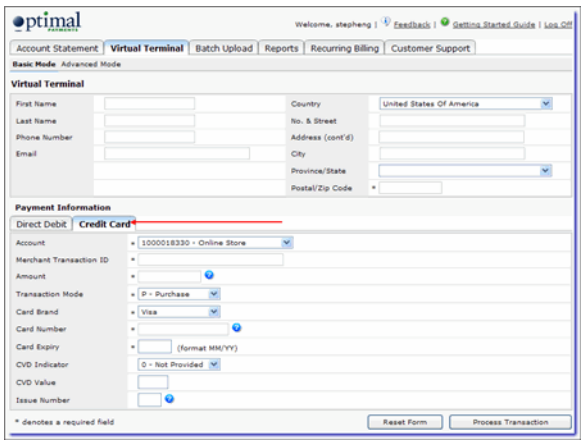
- *Purchases/Authorizations*
- *Credits*
- *Cancel Credits*

- *Settlements*
- *Cancel Settlements*

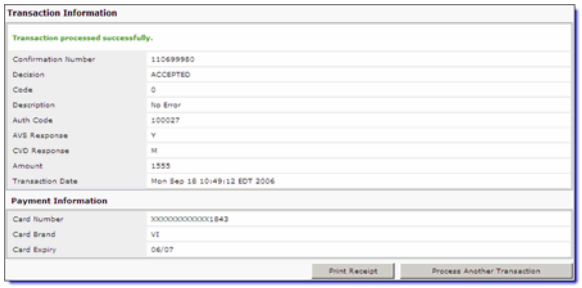
Purchases/Authorizations

To process a credit card Purchase/Authorization:

1. Click the Virtual Terminal tab at the top of any back-office page.



2. Click the Credit Card tab in the Payment Information section.
3. Complete the required fields, which are marked by asterisks. Select one of the following transaction types from the Transaction Mode drop-down list:
   - Purchase – Authorizes and settles an amount on a card in one transaction.
   - Authorization – Authorizes an amount on a card, but does not settle that amount (see *Settlements* for details on settling your Authorization).
4. Click Process Transaction. The Transaction Information page opens, confirming your transaction request.



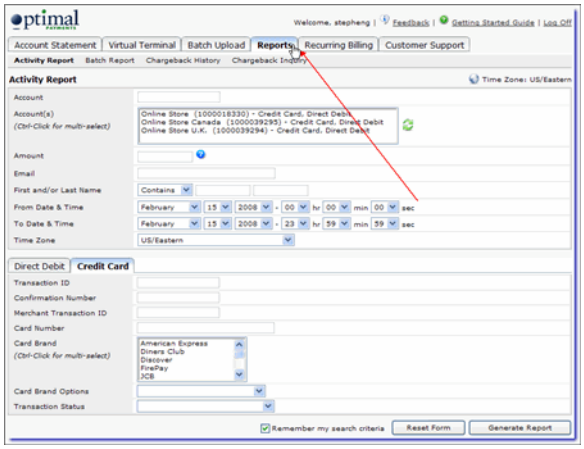
For complete details on using the Virtual Terminal, see the *Optimal Payments Back Office User's Guide*.

Settlements

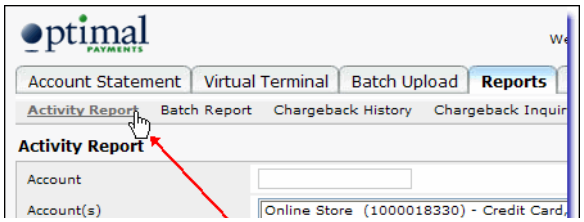
Processing a Settlement allows you to settle a previous Authorization. You must run an activity report to locate the Authorization you want to settle.

To settle an Authorization:

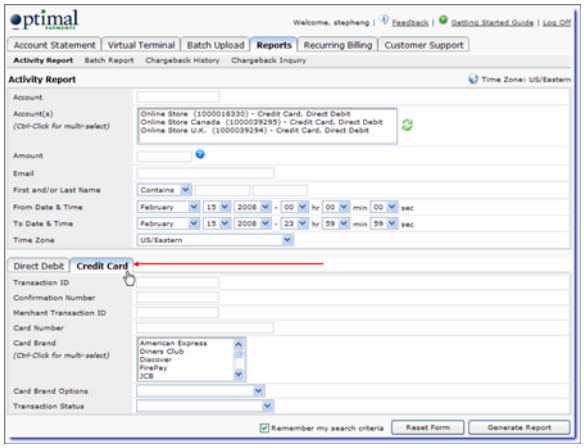
1. Click on the Reports tab at the top of any back-office page.



2. Click the Activity Report submenu.

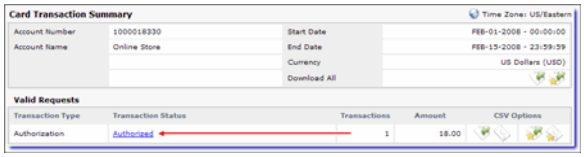


3. Click the Credit Card tab.

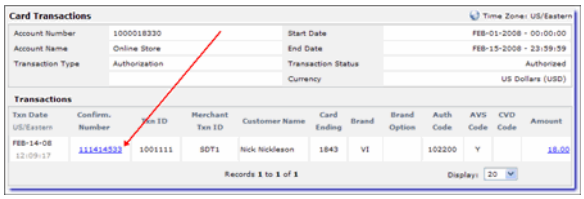


4. Complete all required fields. The more information you provide, the easier it is to find an Authorization to settle.
   - Select a merchant account from the Account drop-down list.
   - Select Authorized from the Transaction Status drop-down list.
   - Enter the Merchant Transaction ID, if you have it.
   - From the Date & Time drop-down lists, select the date the Authorization was initiated.

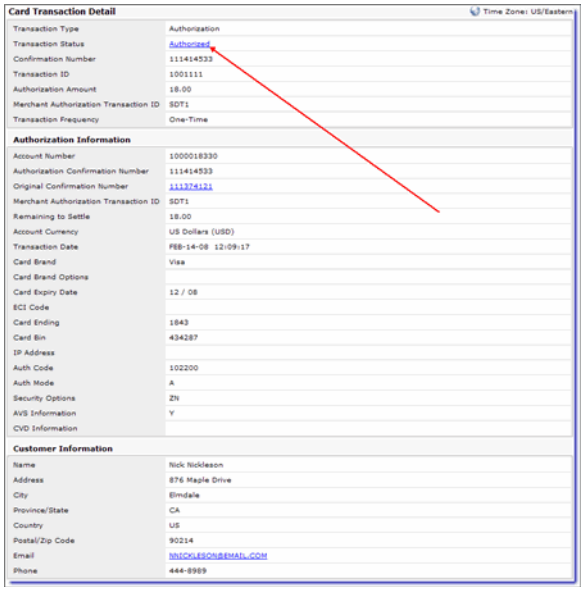
5. Click Generate Report. The Card Transaction Summary page opens, displaying transactions that match your search criteria.



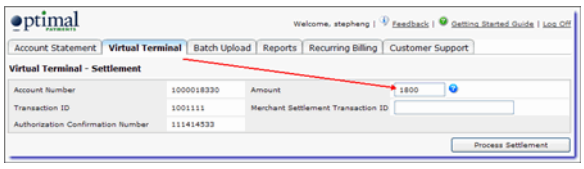
6. Click the Authorized link in the Transaction Status column for the Authorization row. The Card Transactions page opens.



7. In the Confirm. Number column, click the numerical link for the Authorization you want to settle. The Transaction Detail page opens.

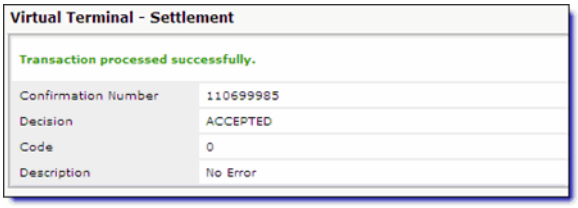


8. In the Transaction Detail section, click the Authorized link in the Transaction Status row. The Virtual Terminal - Settlement page opens.



9. Enter a Merchant Settlement Transaction ID to assign to this Settlement. In the Amount field, enter the amount of the Authorization that you want to settle. Enter the amount in cents (i.e., with no decimals – $15.75 would be 1575). By default, the full amount is entered.

10. Click Process Settlement. A page opens to confirm the Settlement.



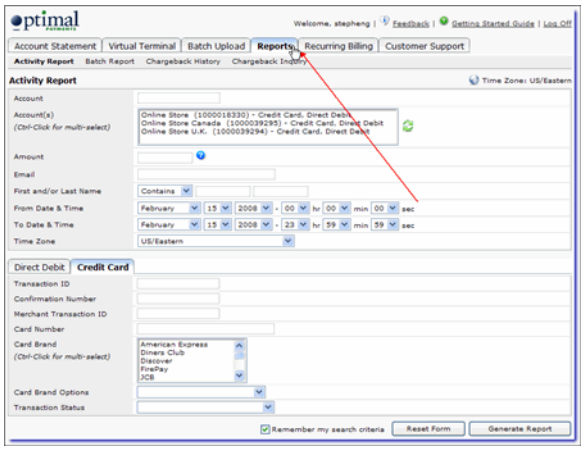
For complete details on using the activity report tool, see the *Optimal Payments Back Office User's Guide*.

Cancel Settlements

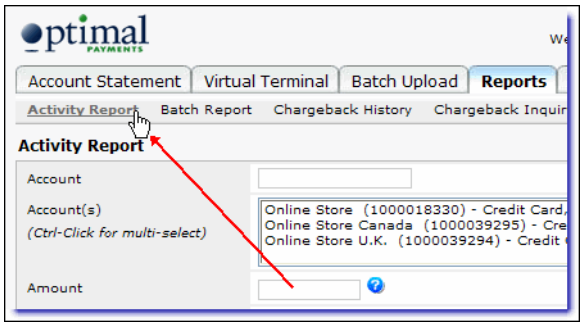
The Cancel Settlement transaction allows you to cancel a Settlement that is still in a Pending state. Both a Purchase transaction (which both authorizes and settles a transaction) and a Settlement transaction are Pending until they are settled at batch time, which is usually around midnight of the day they are initiated. You must run an activity report to locate the Settlement you want to cancel.

To cancel a Settlement:

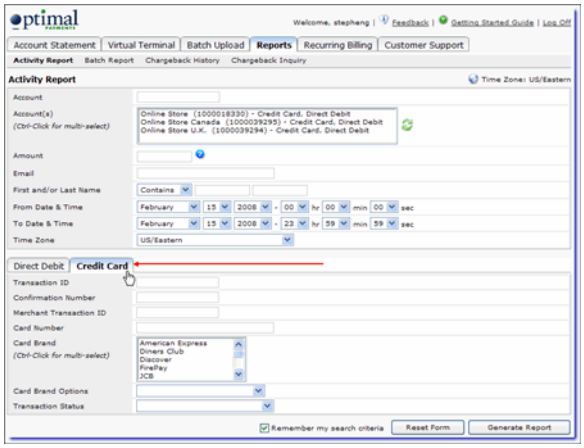
1. Click the Reports tab at the top of any back-office page.



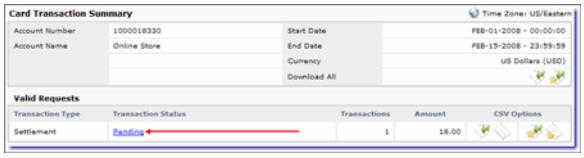
2. Click the Activity Report submenu.



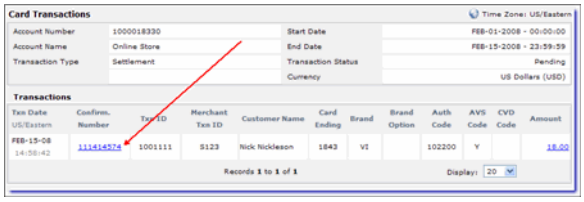
3. Click the Credit Card tab.



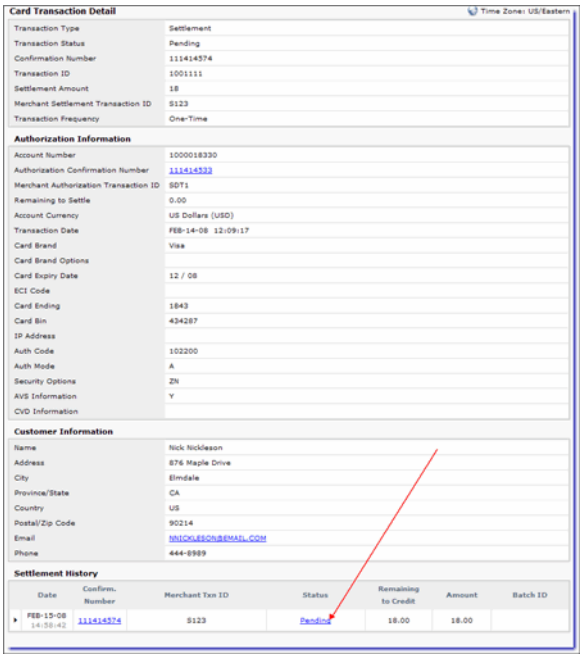
4. Complete all required fields. The more information you provide, the easier it is to find a particular Settlement to cancel.
   - Select a merchant account from the Account drop-down list.
   - Select Pending from the Transaction Status drop-down list.
   - Enter the Merchant Transaction ID, if you have it.
   - From the Date & Time drop-down lists, select the date the Settlement or Purchase or was initiated.
5. Click Generate Report. The Card Transaction Summary page opens, displaying transactions that match your search criteria.



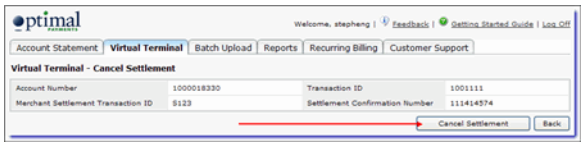
6. Click the Pending link in the Transaction Status column for the Settlement row. The Card Transactions page opens.



7. In the Confirm. Number column, click the numerical link for the Settlement you want to cancel. The Transaction Detail page opens.



8. In the Settlement History section, click the Pending link in the Status column. The Virtual Terminal - Cancel Settlement page opens.



9. Click Cancel Settlement. A page opens to confirm the cancellation of the Settlement.

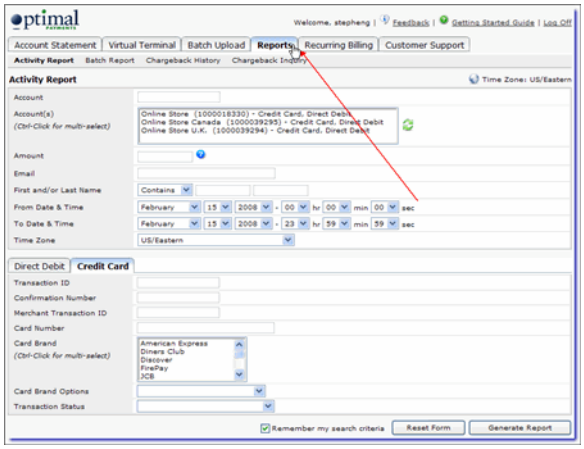
For complete details on using the activity report tool, see the *Optimal Payments Back Office User's Guide*.

Credits

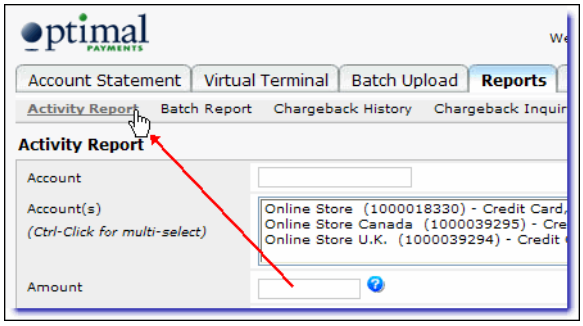
In order to issue a credit to a credit card, you must first use the activity report tool to locate the original Purchase or Settlement, and then issue the credit against that transaction.

To process a credit card Credit:

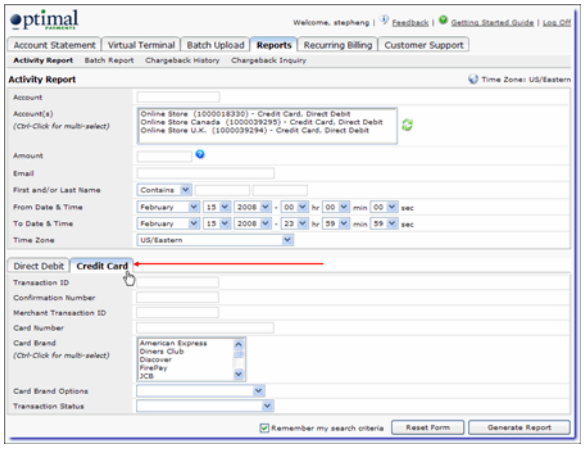
1. Click the Reports tab at the top of any back-office page.



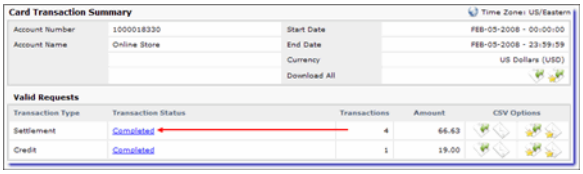
2. Click the Activity Report submenu.



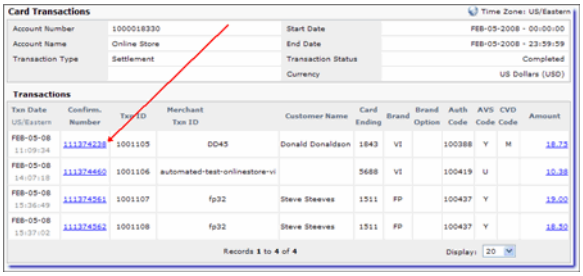
3. Click the Credit Card tab.



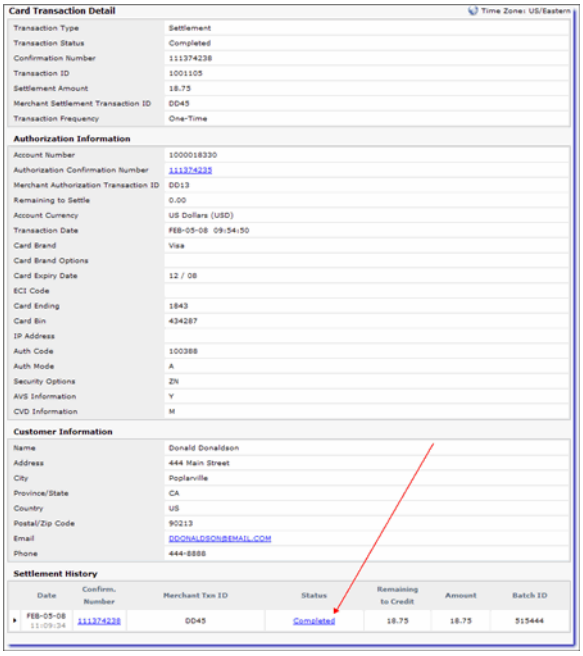
4. Complete all required fields. The more information you provide, the easier it is to find a particular Purchase or Settlement to issue a Credit against.
   - Select a merchant account from the Account drop-down list.
   - Select Completed from the Transaction Status drop-down list.
   - Enter the Merchant Transaction ID, if you have it.
   - From the Date & Time drop-down lists, select the date the Purchase or Settlement was initiated.
5. Click Generate Report. The Card Transaction Summary page opens, displaying transactions that match your search criteria.



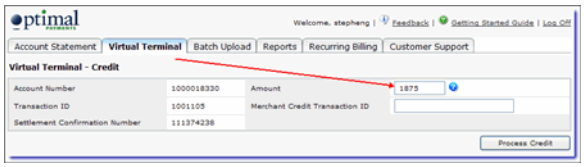
6. Click the Completed link in the Transaction Status column for the Settlement row. The Card Transactions page opens.



7. In the Confirm. Number column, click the numerical link for the Settlement you want to issue a Credit against. The Transaction Detail page opens.

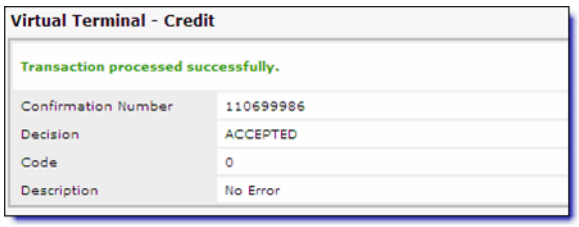


8. In the Settlement History section, click the Completed link in the Status column. The Virtual Terminal - Credit page opens.



9. In the Amount field, enter the amount of the Settlement that you want to credit back. By default, the full amount is entered. Enter the amount in cents (i.e., with no decimals – $10.00 would be 1000).

10. Click Process Credit. A page opens to confirm the Credit.



For complete details on using the activity report tool, see the *Optimal Payments Back Office User's Guide*.

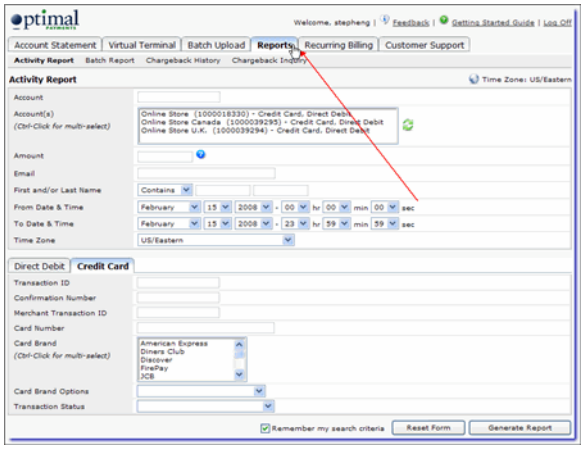
Cancel Credits

You can cancel credit card Credits as long as they are still in a Pending state. Credit transactions are Pending until they are batched, which is usually around midnight of the day they are initiated. You must run an activity report to locate the Credit you want to cancel.

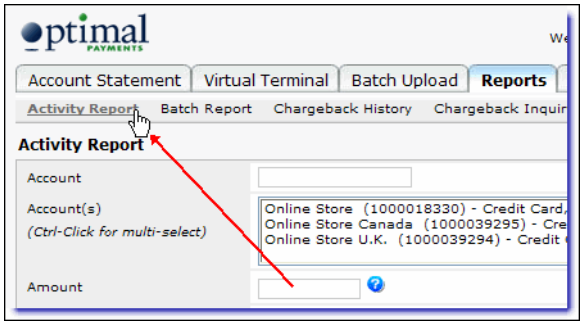
You cannot cancel Direct Debit Credits.

To cancel a credit card Credit:

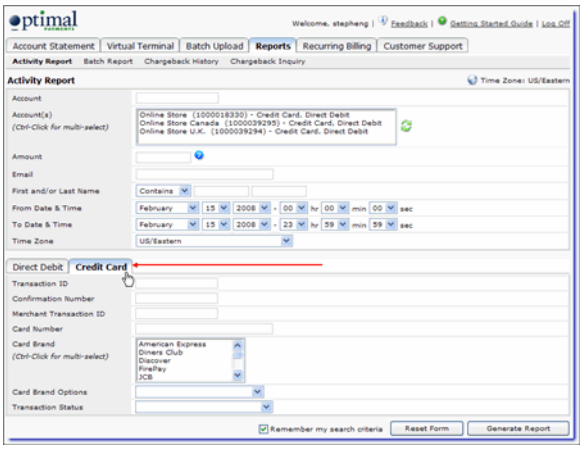
1. Click the Reports tab at the top of any back-office page.



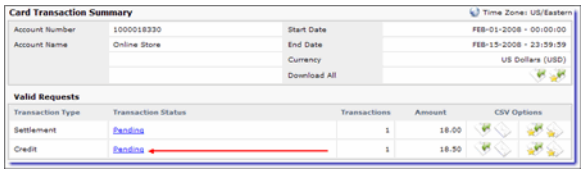
2. Click the Activity Report submenu.



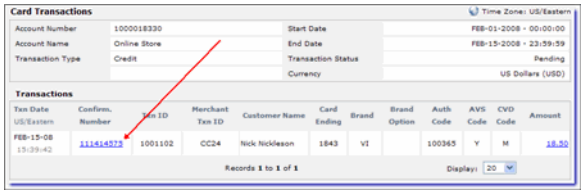
3. Click the Credit Card tab.



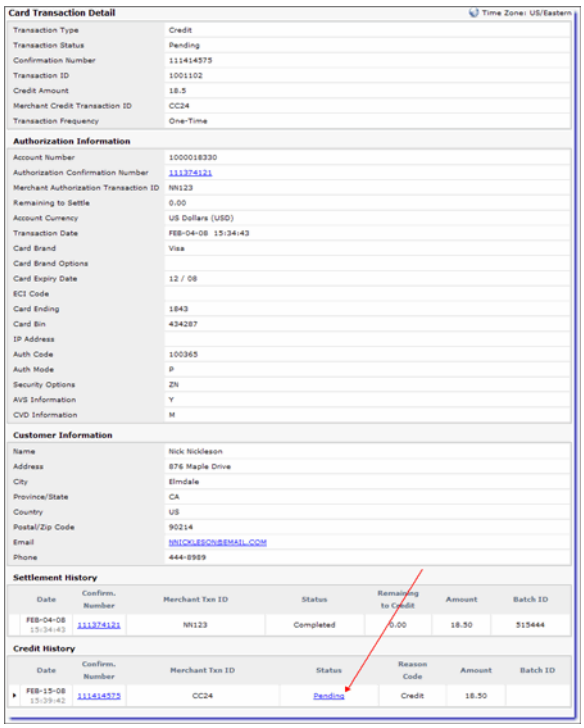
4. Complete all required fields. The more information you provide, the easier it is to find a particular Credit to cancel.
   - Select a merchant account from the Account drop-down list.
   - Select Pending from the Transaction Status drop-down list.
   - Enter the Merchant Transaction ID, if you have it.
   - From the Date & Time drop-down lists, select the date the Credit was initiated.
5. Click Generate Report. The Card Transaction Summary page opens, displaying transactions that match your search criteria.



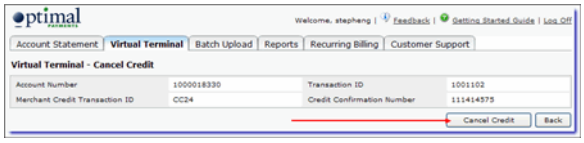
6. Click the Pending link in the Transaction Status column for the Credit row. The Card Transactions page opens.



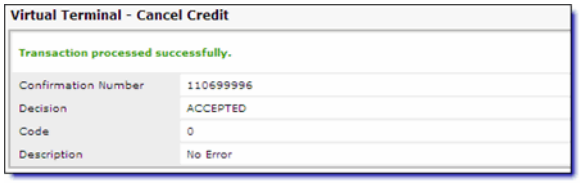
7. In the Confirm. Number column, click the numerical link for the Credit you want to cancel. The Transaction Detail page opens.



8. In the Credit History section, click the Pending link in the Status column. The Virtual Terminal - Cancel Credit page opens.



9. Click Cancel Credit. A page opens to confirm the cancellation of the Credit.



For complete details on using the activity report tool, see the *Optimal Payments Back Office User's Guide*.

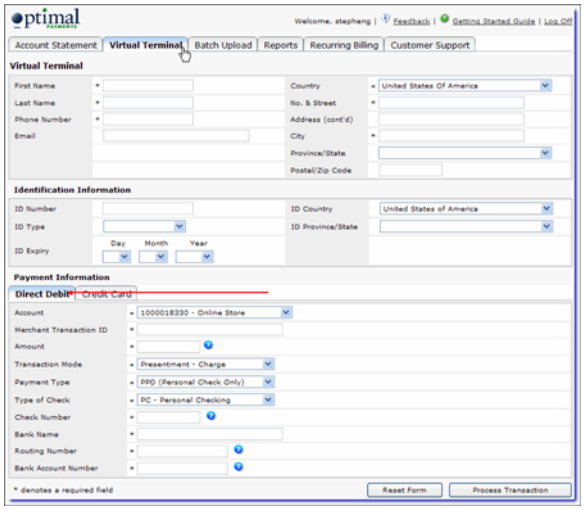
Processing Direct Debit transactions

You can process a variety of Direct Debit transactions through our Virtual Terminal. The following transactions are possible, depending on how your merchant account is configured:

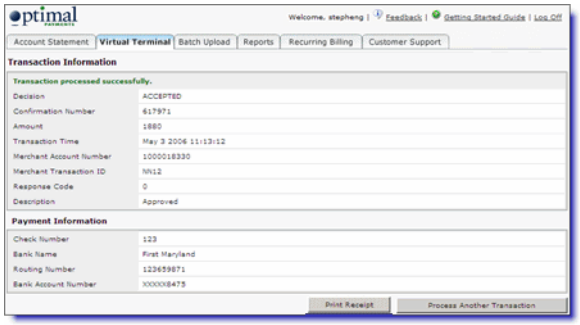
- Presentment - Charge – Credits an amount to your merchant account.
- Credit – Credits an amount to a customer's bank account.
- Verify – Verifies the validity of a bank account.

To process a Direct Debit transaction:

1. Click the Virtual Terminal tab at the top of any back-office page.



2. Click the Direct Debit tab in the Payment Information section.
3. Complete the required fields, which are marked by asterisks. Select one of the following transaction types from the Transaction Mode drop-down list:
   - Presentment - Charge – Credits an amount to a merchant account.
   - Credit – Credits an amount to a bank account.
   - Verify – Verifies the validity of a bank account.
4. Click Process Transaction. The Transaction Information page opens, confirming your transaction request.



For complete details on using the Virtual Terminal, see the *Optimal Payments Back Office User's Guide*.

Uploading batch files

The Optimal Payments Batch Upload tool lets you upload batch files containing the following transaction types to be processed:

- Direct Debit – process *charge, verification,* and *credit* transactions
- Credit card – process *Purchase, Authorization, Settlement,* and *Credit* transactions
- Recurring Billing – process *Creation* and *Update* records

You can upload both XML and CSV file types.

- *Create your CSV batch files*
- *Create your XML batch files*
- *Upload your batch files*
- *View your batch upload results*
- *Download batch files*

Create your CSV batch files

In order to upload transaction records, you must first create a valid CSV file.

Your CSV file must have the following format:

- It must have no spaces embedded between the values.
- Each line (record) in the file can contain the data for one transaction only.
- If any of your values contains a comma, that value must be enclosed in double quotes. For example, if the value for the Last Name parameter were *Johnson, III*, you would include it as "*Johnson, III*".
- If you are omitting the value for an optional field, you must still include the place for that field, offset with commas (e.g., *value,value, ,value*).
- If a CSV file contains improperly formatted records, the file will still be processed, but the improperly formatted records will fail.
- Fields with a single asterisk (*) are mandatory. Fields with two asterisks (**) are conditional, i.e., they are mandatory if a previously included parameter requires it.

The fields in your transaction requests must be in the same order as given in the tables provided for each type. If not, the transaction requests will fail.

You can create the following types of CSV file:

- *Direct Debit CSV file*
- *Credit card Purchase CSV file*
- *Credit card Authorization CSV file*
- *Credit card Settlement CSV file*
- *Credit card Credit CSV file*
- *Recurring Billing CSV file*

Direct Debit CSV file

View the following table for the values to include for each record of your Direct Debit transaction file.

Table 1: Direct Debit Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction Code*	a2	This value indicates the transaction type. Possible values are: • DV – Use to process a Verification • DD – Use to process a Presentment - Charge • DC – Use to process a Credit
2	Payment Type*	a3	This value indicates the payment type. Possible values are: • CCD – Use to submit credit and debit transactions between two business entities • PPD – Use to submit prearranged credit and debit transactions (e.g., periodic bill payments) • TEL – Use to submit transactions with authorization obtained from the customer via telephone • WEB – Use to submit transactions with authorization obtained from the customer via the Internet
3	Last Name*	an..40	This is the customer's last name.
4	First Name*	an..40	This is the customer's first name.
5	Bank Name*	an..40	This is the name of customer's bank, to which this transaction is posted.
6	Routing Number*	n..15	For U.S. dollar accounts, this is the 9-digit routing number of the customer's bank. For Canadian dollar accounts, this is a combination of the 3-digit institution ID and the 5-digit transit number of the customer's bank branch. Do not include spaces or dashes. For British pound accounts, this is the 6-digit sort code of the customer's bank.
7	Bank Account*	an..30	This is the customer's bank account number.
8	Account Type*	an..10	This value indicates whether the transaction is posted against a personal or business account. Possible values are: • PC – Personal Checking • BC – Business Checking
9	Amount*	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50).
10	Reference Code*	an..40	This is a unique transaction ID provided by the merchant, used to identify this transaction throughout its life cycle.
11	Telephone*	an..40	This is the customer's telephone number, including area code. Do not include spaces or hyphens.
12	Address 1*	an..50	This is the first line of the customer's street address.
13	Address 2	an..50	This is the second line of the customer's street address.
14	City*	an..40	This is the city in which the customer resides.
15	State/ Province	a2	This is the state or province in which the customer resides.
16	Zip/Postal Code	an..10	This is the customer's ZIP code if Country is U.S.; otherwise, this is the customer's postal code.

Table 1: Direct Debit Transaction File Values (Continued)

Field	Field Name	Data Type	Description
17	Country*	a2	This is the country in which the customer resides.
18	Check Number*	n..8	This is the check serial number.
19	Transaction Date	n14	This is the date and time of the transaction. Format = YYYYMMDDHHMMSS
20	Target Date	N/A	Not applicable. Leave blank.
21	Payee	an..81	This is the descriptor that will appear on the customer's bank statement. • If you **do** provide a value for this field, this value will be used as the statement descriptor. • If you **do not** provide a value for this field, a default value configured for the merchant account will be used as the statement descriptor.
22	Fee Amount	N/A	Not applicable. Leave blank.
23	Recurring Transaction	N/A	Not applicable. Leave blank.
24	ID Type	an..10	This is the type of ID used to identify the owner of the checking account. Possible values are: • DL – Driver's License • SS – Government ID • MI – Military ID • GN – Generic ID
25	ID Country	a2	This is the country in which the ID was issued. Possible values are: • CA – Canada • US – United States
26	ID State	a2	This is the code that identifies the state or province in which the ID was issued.
27	ID Number	an..20	This is the number of the ID provided for the ID Type.
28	ID Expiration	n8	This is the date that the ID expires. Format = YYYYMMDD
29	Account Number	n..10	This is your merchant account number.

See the *API Reference Guide for Web Services* for the correct codes to use for the *State/Province* and *Country* fields.

Credit card Purchase CSV file

View the following table for the values to include for each Purchase record of your credit card transaction file.

Table 2: Purchase Transaction File Values

Field	Field Name	Data Type	Description
1	Card Number*	n..20	This is the card number you are charging for this transaction.

Table 2: Purchase Transaction File Values (Continued)

Field	Field Name	Data Type	Description
2	Card Brand*	a2	Use one of the following two-character abbreviations for the card brand: • AM = American Express • DC = Diners Club • DI = Discover • FP = FirePay • MC = MasterCard • SO = Solo • VI = Visa
3	CVV*	n..4	This is the 3- or 4-digit security code that appears on a credit card following the credit card number. This code does not appear on imprints. NOTE: This field is not required when the Card Brand is set to a card that does not have CVV values (e.g., SO).
4	Expiry Date*	an5	This is the expiry date for the card against which the Purchase will be made. Format must be "MM/YY" (e.g., September 2008 = 09/08)
5	Amount*	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50).
6	Transaction Type*	a1	Set this value to **P** for Purchase.
7	Account Number*	n..10	This is your merchant account number.
8	Merchant Transaction ID*	an..40	This is your unique ID number associated with each Purchase request. You create this value and submit it with the transaction.
9	First Name*	an..40	This is the customer's first name.
10	Last Name*	an..40	This is the customer's last name.
11	Address 1*	an..50	This is the first line of the customer's street address.
12	Address 2	an..50	This is the second line of the customer's street address.
13	Phone Number*	an..40	This is the customer's phone number.
14	Email Address*	an..100	This is the customer's email address.
15	City*	an..40	This is the city associated with the customer's card.
16	State/Province*	a2	This is the 2-character abbreviation for the province or state associated with the customer's card.
17	Zip/Postal Code*	an..10	This is the postal or zip code associated with the customer's card.
18	Country*	a2	This is the 2-character abbreviation for the country associated with the customer's card.
19	Previous Customer	a1	This indicates whether the customer has previously shopped online with you. Possible values are: • Y = Yes • N = No
20	Issue Number	n..4	This is the 1- or 2-digit number located on the front of the card, following the card number. NOTE: This field can be used **only when** the Card Brand is SO (Solo).

See the *API Reference Guide for Web Services* for the correct codes to use for the *State/Province* and *Country* fields.

Credit card Authorization CSV file

View the following table for the values to include for each Authorization record of your credit card transaction file.

Table 3: Authorization Transaction File Values

Field	Field Name	Data Type	Description
1	Card Number*	n..20	This is the card number you are charging for this transaction.
2	Card Brand*	a2	Use one of the following two-character abbreviations for the card brand: • AM = American Express • DC = Diners Club • DI = Discover • FP = FirePay • MC = MasterCard • SO = Solo • VI = Visa
3	CVV*	n..4	This is the 3- or 4-digit security code that appears on the credit card following the credit card number. This code does not appear on imprints. NOTE: This field is not required when the Card Brand is set to a card that does not have CVV values (e.g., SO).
4	Expiry Date*	an5	This is the expiry date for the card against which the Authorization will be made. Format must be "MM/YY" (e.g., September 2008 = 09/08)
5	Amount*	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50).
6	Transaction Type*	a1	Set this value to **A** for Authorization.
7	Account Number*	n..10	This is your merchant account number.
8	Merchant Transaction ID*	an..40	This is your unique ID number associated with each Authorization request. You create this value and submit it with the transaction.
9	First Name*	an..40	This is the customer's first name.
10	Last Name*	an..40	This is the customer's last name.
11	Address 1*	an..50	This is the first line of the customer's street address.
12	Address 2	an..50	This is the second line of the customer's street address.
13	Phone Number*	an..40	This is the customer's phone number.
14	Email Address*	an..100	This is the customer's email address.
15	City*	an..40	This is the city associated with the customer's card.
16	State/Province*	a2	This is the 2-character abbreviation for the province or state associated with the customer's card.
17	Zip/Postal Code*	an..10	This is the postal or zip code associated with the customer's card.
18	Country*	a2	This is the 2-character abbreviation for the country associated with the customer's card.
19	Previous Customer	a1	This indicates whether the customer has previously shopped online with you. Possible values are: • Y = Yes • N = No

Table 3: Authorization Transaction File Values (Continued)

Field	Field Name	Data Type	Description
20	Issue Number	n..4	This is the 1- or 2-digit number located on the front of the card, following the card number. NOTE: This field can be used **only when** the Card Brand is SO (Solo).

See the *API Reference Guide for Web Services* for the correct codes to use for the *State/Province* and *Country* fields.

Credit card Settlement CSV file

View the following table for the values to include for each Settlement record of your credit card transaction file.

Table 4: Settlement Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction ID*	an..20	This is the ID that Optimal Payments assigned to the original Authorization transaction. You can use one of the following values: • The Transaction Number returned via the Direct Payment Component API • The Confirmation Number returned via the Web Services API or the Batch Upload tool • The Transaction ID or Confirmation Number from the Transaction Detail page of the Activity Report • The Confirmation Number returned via the Batch Upload Tool
2	Blank Field*		This field is used for internal purposes only. It must be left blank, and enclosed by double quotes (“”).
3	Original Merchant Transaction ID	an..255	This is the Merchant Transaction ID of the original Authorization transaction that is now being settled. This value is one of the following: • The *merchantTxn* value submitted with the original transaction when using the Direct Payment Component. • The *merchantRefNum* submitted with the original transaction when using the Web Services API • The *Merchant Transaction ID* value submitted with the original transaction when using the Virtual Terminal or the Batch Upload Tool
4	Amount	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., “10” would be $10.00, “10.5” would be $10.50). NOTE: If you do not include the *Amount* value, the entire amount of the original Authorization transaction will be settled by default. If you want to settle only part of the original transaction, enter that amount here.
5	Merchant Transaction ID*	an..40	This is your unique ID number associated with this Settlement request. You create this value and submit it with the transaction.
6	Transaction Type*	a1	Set this value to **S** for Settlement.
7	Account Number*	n..10	This is your merchant account number.

Credit card Credit CSV file

View the following table for the values to include for each Credit record of your credit card transaction file.

Table 5: Credit Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction ID*	an..20	This is the ID that Optimal Payments assigned to the original Settlement transaction. You can use one of the following values: • The Transaction Number returned via the Direct Payment Component API • The Confirmation Number returned via the Web Services API or the Batch Upload tool • The Transaction ID or Confirmation Number from the Transaction Detail page of the Activity Report • The Confirmation Number returned via the Batch Upload Tool
2	Settlement Number	an..20	• This is the *settleNumber* value returned by Optimal Payments when the original transaction was settled using the Direct Payment Component. • This is the *confirmationNumber* value returned by Optimal Payments when the original transaction was settled using the Web Services API. NOTE: This value is returned only if partial settlements were made on the Authorization.
3	Original Merchant Transaction ID	an..255	This is the Merchant Transaction ID of the original transaction that is now being credited. This value is one of the following: • The *merchantTxn* value submitted with the original transaction when using the Direct Payment Component. • The *merchantRefNum* submitted with the original transaction when using the Web Services API • The *Merchant Transaction ID* value submitted with the original transaction when using the Virtual Terminal or the Batch Upload Tool
4	Amount	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50). NOTE: If you do not include the *Amount* value, the entire amount of the original transaction will be credited by default. If you want to credit only part of the original transaction, enter that amount here.
5	Merchant Transaction ID*	an..40	This is your unique ID number associated with this Credit request. You create this value and submit it with the transaction.
6	Transaction Type*	a2	Set this value to **CR** for Credit.
7	Account Number*	n..10	This is your merchant account number.

Recurring Billing CSV file

View the following table for the values to include for each Recurring Billing record of your transaction file.

Table 6: Recurring Billing File Values

Field	Field Name	Data Type	Description
1	Merchant Account ID*	n..10	This is your merchant account number.
2	Store ID*	an..80	This is your store identifier, used to authenticate the request. It is provided by Optimal Payments as part of your integration process.
3	Store Password*	an..20	This is your store password, used to authenticate the request. It is provided by Optimal Payments as part of your integration process.
4	First Name*	an..40	This is the first name of the consumer.

Table 6: Recurring Billing File Values (Continued)

Field	Field Name	Data Type	Description
5	Last Name*	an..40	This is the last name of the consumer.
6	Merchant Reference Number	an..40	This is a consumer ID for your own internal reference purposes.
7	Title	a2	This is the title of the consumer. Possible values are: • MR • MS If you do not provide a value for *Title*, it will default to MR. NOTE: These values are case sensitive.
8	Billing Address 1*	an..50	This is the street and number for the billing address.
9	Billing Address 2	an..50	This is further information for the billing address (e.g., apartment #).
10	Billing City*	an..40	This is the city for the billing address.
11	Billing State/Province**	a2	This is the state/province of the billing address. Include *Billing State/Province* or *Billing Region*, but not both. NOTE: These values are case sensitive.
12	Billing Region**	an..40	This is the region of the billing address, if not a state or province. Include *Billing Region* or *Billing State/Province*, but not both.
13	Billing Zip/Postal Code*	an..10	This is the ZIP code of the billing address if in the U.S.; otherwise, this is the postal code.
14	Billing Country*	a2	This is the country of the billing address. NOTE: These values are case sensitive.
15	Shipping Address 1**	an..50	This is the street and number of the billing address.
16	Shipping Address 2	an..50	This is further information for the shipping address (e.g., apartment #).
17	Shipping City**	an..40	This is the city for the shipping address.
18	Shipping State/Province**	a2	This is the state/province of the shipping address. Include *Shipping State/Province* or *Shipping Region*, but not both. NOTE: These values are case sensitive.
19	Shipping Region**	an..40	This is the region of the shipping address, if not a state or province. Include *Shipping Region* or *Shipping State/Province*, but not both.
20	Shipping Zip/Postal Code**	an..10	This is the ZIP code of the shipping address if in the U.S.; otherwise, this is the postal code.
21	Shipping Country**	a2	This is the country of the shipping address. NOTE: These values are case sensitive.
22	Phone Number*	an..100	This is the telephone number of the consumer. NOTE: If not provided, insert "NA" as a value.
23	Email Address*	an..100	This is the email address of the consumer. NOTE: If not provided, insert "NA" as a value.

Table 6: Recurring Billing File Values (Continued)

Field	Field Name	Data Type	Description
24	Cell Phone Number*	an..100	This is the cell phone number of the consumer. NOTE: If not provided, insert "NA" as a value.
25	Payment Method Reference Number	an..40	This is a payment method consumer ID for your own internal reference purposes.
26	CC Holder Name**	an..100	This is the name of the card holder.
27	CC Card Number**	an..20	This is the credit card number.
28	CC Brand Code**	a2	This is the credit card brand. Possible values are: • VI (Visa) • MC (MasterCard) • AM (American Express) • FP (FirePay) • DI (Discover) • DC (Diners Club) • SO (Solo) NOTE: These values are case sensitive.
29	CC Expiry Date**	Format = mm-yyyy.	This is the month and year the card expires.
30	CC Issue Number**	n..4	This is the 1- or 2-digit number located on the front of the card, following the card number. NOTE: This element can be used only when the *Card Brand Code* is SO (Solo).
31	DD Bank Name**	an..40	This is the name of the consumer's bank.
32	DD Bank Account Number**	an..17	This is the consumer's bank account number.
33	DD Bank Routing Number**	an..9	For USD accounts, this is the 9-digit routing number of the customer's bank. For British pound accounts, this is the 6-digit sort code of the customer's bank. For Canadian dollar accounts, this is a combination of the 3-digit institution ID and the 5-digit transit number of the customer's bank branch. Do not include spaces or dashes.
34	DD Account Type**	a2	This is the type of the consumer's checking account. Possible values are: • PC (Personal Checking) • PS (Personal Savings) • PL (Personal Loan) • BC (Business Checking) • BS (Business Savings) • BL (Business Loan) NOTE: These values are case sensitive.
35	DD Check Number**	n..8	This is the check serial number, provided at the time of the transaction request. Optimal Payments will automatically increment this number with each recurring payment.

Table 6: Recurring Billing File Values (Continued)

Field	Field Name	Data Type	Description
36	Billing Schedule Reference Number	an..40	This is a billing schedule consumer ID for your own internal reference purposes.
37	Payment Interval*	an..10	This specifies how often the recurring billing transaction is made. Possible values are: • WEEKLY • BIWEEKLY • MONTHLY • ANNUALLY • QUARTERLY • SANNUALLY • 1STAND15TH NOTE: These values are case sensitive.
38	Service Name	an..240	This designates the type of billing record (e.g., monthly subscription).
39	Amount*	n..13	This is the amount of the recurring billing transaction. Max=999999999.99 NOTE: Do not include currency symbol.
40	Start Date*	Format = mm-dd-yyyy	This is the date on which the recurring payment will begin. The resulting behaviour of the recurring payment depends on the *Payment Interval* you have set: • ANNUALLY – Payment will be made this day each year. • BIWEEKLY – Payment will be made this day of the week every two weeks. • 1STAND15TH – Payment will be made on this date and then subsequently on the 1st and 15th of each month. • MONTHLY – Payment will be made this day each month (e.g, the 15th). If *Last Day of the Month* is set to Y, the first recurring payment is made on the day of the month you specify, but all subsequent monthly payments will be made on the last day of each month. • QUARTERLY – Payment will be made on this day every 3 months. • SANNUALLY – Payment will be made on this day twice a year (e.g., if you select January 1, the second payment will be made on July 1). • WEEKLY – Payment will be made this day of the week every week. NOTE: These values are case sensitive.
41	End Date	Format = mm-dd-yyyy	This is the date on which the recurring payment will end. After the last payment date defined here, the billing record is automatically disabled. If no end date is specified, the recurring payment continues indefinitely.
42	Last Day of the Month	a1	If the *Payment Interval* is set to MONTHLY, you can set this element to Y (yes). If you do so, the first recurring payment is made on the day of the month you specified, but all subsequent monthly payments will be made on the last day of each month. Possible values are: • Y • N If you do not provide a value, it will default to N. NOTE: These values are case sensitive.

Table 6: Recurring Billing File Values (Continued)

Field	Field Name	Data Type	Description
43	Status Code	a..8	This is the status of the billing record. Possible values are: • ACTIVE • DISABLED • SPD_MERC (suspended by merchant) If you do not provide a value, it will default to ACTIVE. NOTE: These values are case sensitive.

See the *Recurring Billing API* guide for the correct codes to use for the *State/Province* and *Country* fields.

Create your XML batch files

In order to upload transaction records, you must first create a valid XML file.

Recurring billing records

To create recurring billing records, you must create an XML file containing an *UploadRequestV1* request with its required parameters. Within the *UploadRequestV1* request, you can have multiple *paymentInstruction* elements (with child elements). Each *paymentInstruction* element will contain either the *CREATION* action or the *UPDATE* action to create or update a billing record, respectively.

Click here for an example of a Recurring Billing request.

For complete details on the elements and data required for recurring billing requests, see the *Optimal Payments Recurring Billing API* document.

Direct Debit transactions

To process Direct Debit transactions, you must create an XML file containing a *ddBatchRequestV2* request. The *ddBatchRequestV2* contains:

- A *merchantRefNum* element, which identifies the batch file
- One of the following operations:
  - charges
  - credits
  - verifications

In turn, each operation contains one or more instances of a *ddCheckRequestV1*, with the appropriate elements included. For example, if you had five Direct Debit charges to process, you would create a *ddBatchRequestV2* with a *charges* operation that contained five instances of a *ddCheckRequestV1*.

Click here for an example of a Direct Debit transaction.

For complete details on the elements and data required for Direct Debit transactions, see the *API Reference Guide for Web Services*.

Credit card transactions

To process credit card transactions, you must create an XML file containing a *ccBatchRequestV1* request. The *ccBatchRequestV1* contains:

- A *merchantRefNum* element, which identifies the batch file
- One of the operations:
  - purchases
  - authorizations
  - settlements
  - credits

In turn, each *purchases* or *authorizations* operation contains one or more instances of a *ccAuthRequestV1*, and each *settlements* or *credits* operation contains one or more instances of a *ccPostAuthRequestV1*, each with the appropriate elements included. For example:

- If you had five credit card purchases to process, you would create a *ccBatchRequestV1* with a *purchases* operation that contained five instances of a *ccAuthRequestV1*.
- If you had five credit card settlements to process, you would create a *ccBatchRequestV1* with a *settlements* operation that contained five instances of a *ccPostAuthRequestV1*.

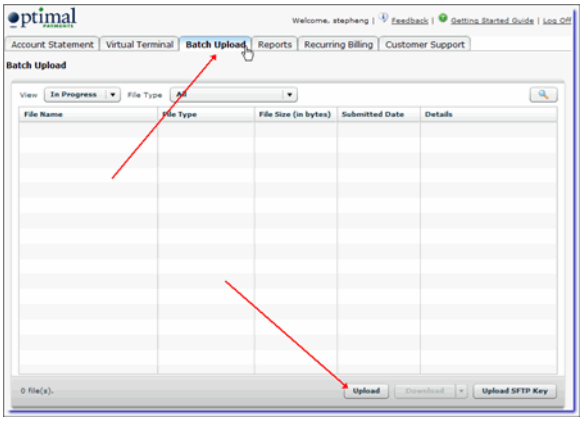
Click here for an example of a credit card transaction.

For complete details on the elements and data required for credit card transactions, see the *API Reference Guide for Web Services*.

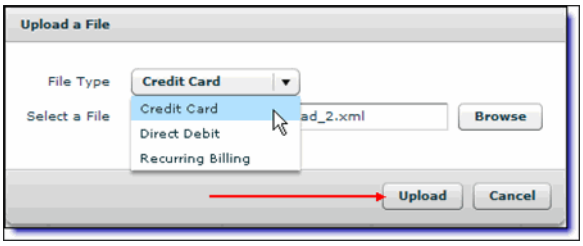
Upload your batch files

To upload a transaction file:

1. Click the Batch Upload tab in the merchant back office. The Batch Upload tool opens.



2. Click Upload. The Upload a File window opens.



3. Make a selection from the File Type drop-down list.
4. Browse to the file you want to upload.
5. Click Upload

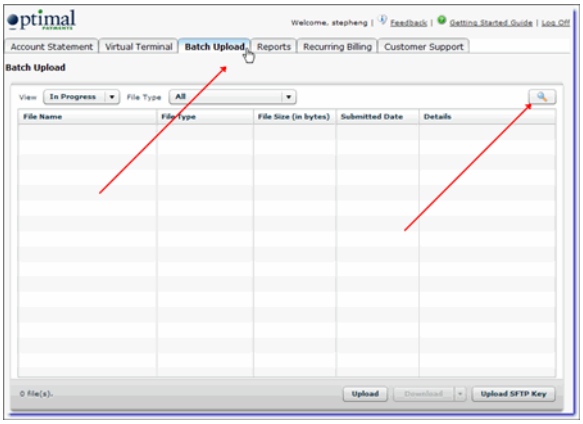
For complete details on using the Batch Upload tool, see the *Optimal Payments Back Office User's Guide*.

View your batch upload results

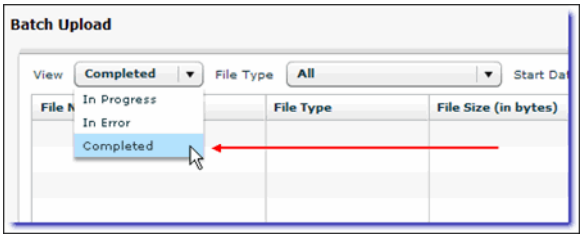
Once you have uploaded a batch file, Optimal Payments normally begins processing it within five minutes. Once the file is complete, you can run a report to view the results.

To view batch upload results:

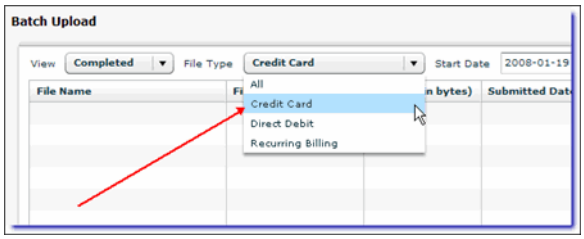
1. Click the Batch Upload tab in the merchant back office.



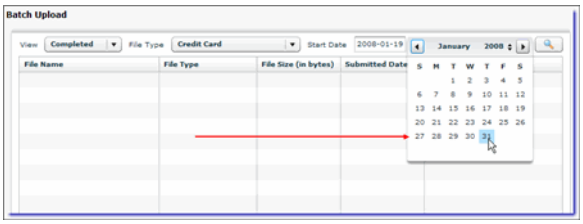
2. Select a status from the View drop-down list.
   - In Progress
   - In Error
   - Completed



3. Make a selection from the File Type drop-down list.

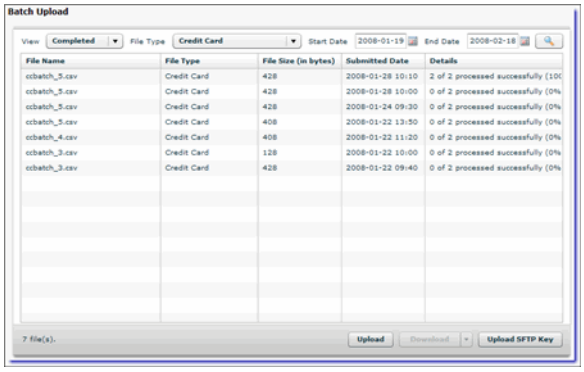


4. Use the calendar icons to select a date range.



5. Click the Search icon.

6. The batch upload tool displays all the batch files that match your search criteria.



The following information is displayed:

- File Name – The name of the batch file you uploaded.
- File Type – The type of batch file you uploaded (e.g., credit card).
- File Size – The size, in bytes, of the batch file you uploaded.
- Submitted Date – The date you uploaded the batch file.
- Details – The number and the percentage of the request in your batch file that were processed.

For complete details on using the Batch Upload tool, see the *Optimal Payments Back Office User's Guide*.

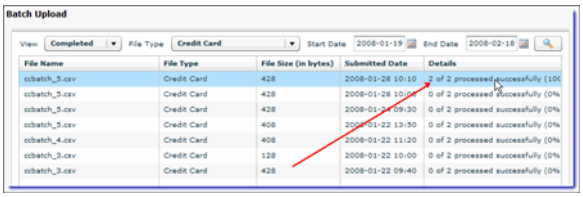
Download batch files

Once your file has been processed by Optimal Payments, you can download three types of file via the Batch Upload tool:

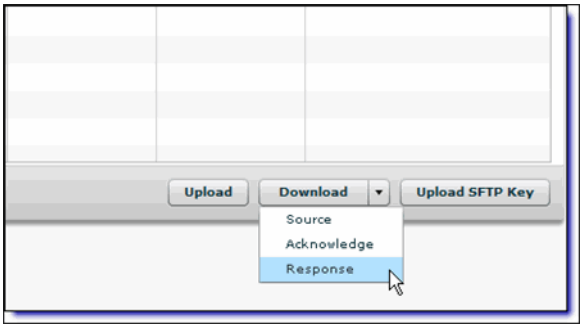
- The original file you uploaded
- A detailed acknowledgement file from Optimal Payments. The acknowledgement file contains information on the status of the file you uploaded, including a *decision* parameter that informs you whether or not the file was processed.
- A detailed response file from Optimal Payments. The response file contains detailed information on each record contained in the original batch file you uploaded, including the status of the record and the date/time it was processed.

To download a file:

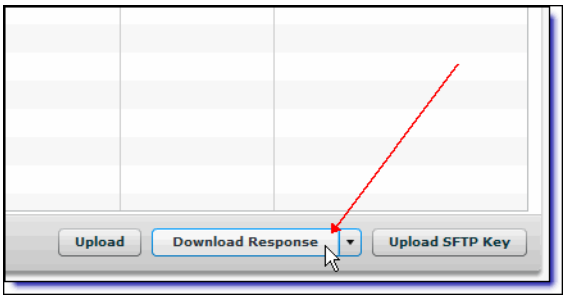
1. Run a report to view the results of a batch upload with the status of Completed (see *View your batch upload results*).
2. On the results page, click on a file to highlight and select it.



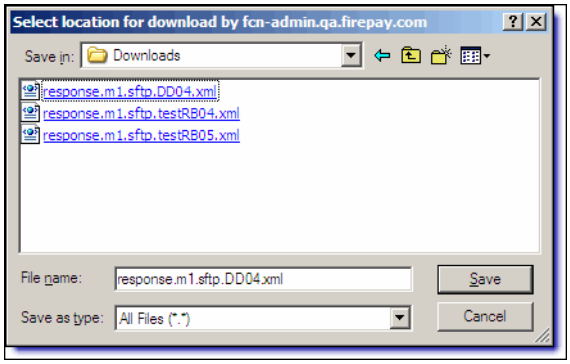
3. Click the Download button and make a selection from the drop-down list.
   - Source – downloads the original file you uploaded
   - Acknowledge – downloads a file acknowledging that your file was received
   - Response – downloads a response file detailing your upload results



4. Click the Download Response button (or the Download Source or Download Acknowledge button, if you selected either of those from the drop-down list).



5. Browse to where you want to save the file.



6. Click Save.

For complete details on using the Batch Upload tool, see the *Optimal Payments Back Office User's Guide*.

Using the reporting tools

The Optimal Payments merchant back office contains a variety of reports to provide you with all the information you need on your merchant account and the transactions you run through that account. The back-office Reports tab contains the following reports:

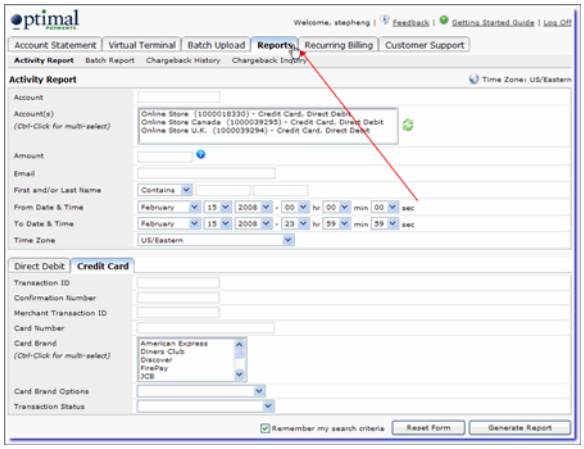
- *Activity report for credit cards* – A real-time report on credit card transactions.
- *Activity report for Direct Debit* – A real-time report on Direct Debit transactions.
- *Batch report* – A report on transaction batches processed for your account.
- *Chargeback History report* – A summary report of disputed transactions.
- *Chargeback Inquiry report* – Details on an individual disputed transaction.

Activity report for credit cards

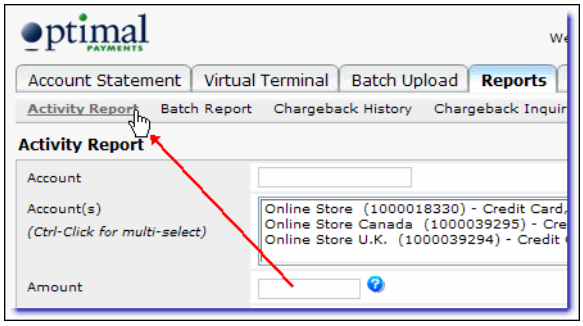
Activity reports are real-time reports that provide detailed information on credit card transactions that have been processed through your merchant account. You can select a variety of search criteria to narrow or broaden the report as required. You can view summaries of transaction types (e.g., you could view all Purchase transactions), and you can also drill down to view details on individual transactions.

To run a credit card activity report:

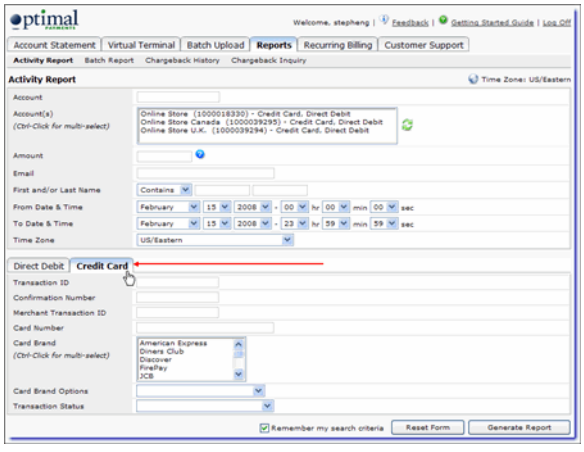
1. Click the Reports tab at the top of any back-office page.



2. Click the Activity Report submenu.



3. Click the Credit Card tab.

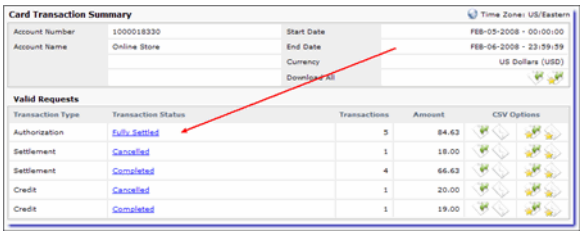


4. Complete the required fields, which are marked by asterisks.

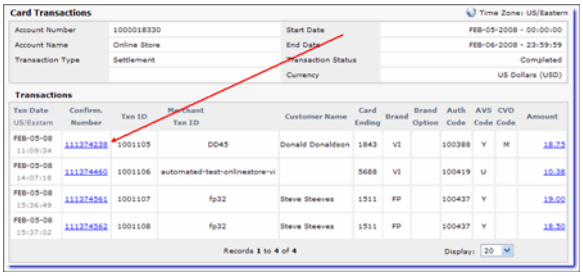
   The more information you include, the more exact your search will be. For example, if you supply only the account number and a date range, the report will return all transactions run through that account over that date range. If you provide more information – e.g., Card Brand and Transaction Status – the results will be refined accordingly. If you supply the Confirmation Number, assigned to the transaction by Optimal Payments when it was processed,

you can return a single transaction in the report. Note that the maximum date range is 6 months.

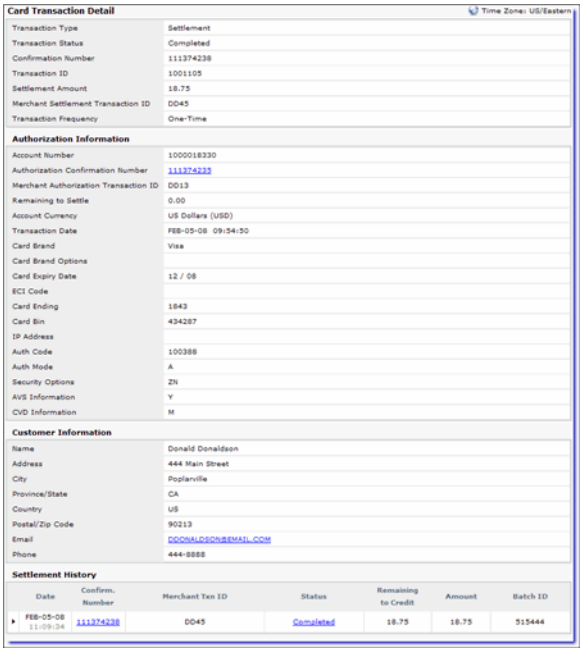
5. Click Generate Report. The Transaction Summary page opens, summarizing transaction requests by type and status.



6. Click a link in the Transaction Status column for the Transaction Type you want to drill down on. The Transactions page opens.



7. In the Confirm. Number column, click the numerical link for the individual transaction for which you want to view details. The Transaction Detail page opens.



The Transaction Detail page displays a variety of information, depending on the transaction type you drill down on. For example, you can view transaction type and status, the account for which the transaction was processed, the date the transaction was processed, the customer's name and address, the card brand used, and the last 4 digits of the card number.

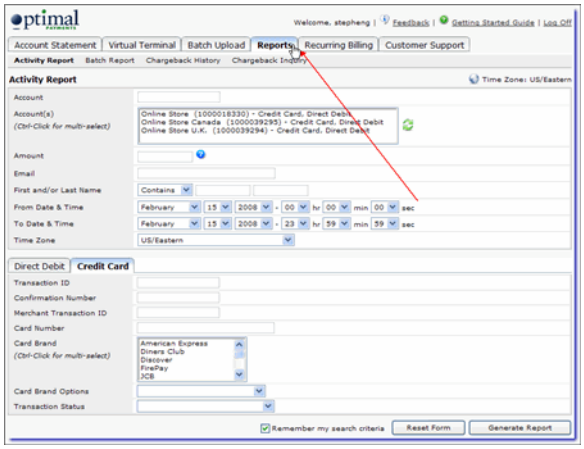
For complete details on using the activity report tool, see the *Optimal Payments Back Office User's Guide*.

Activity report for Direct Debit

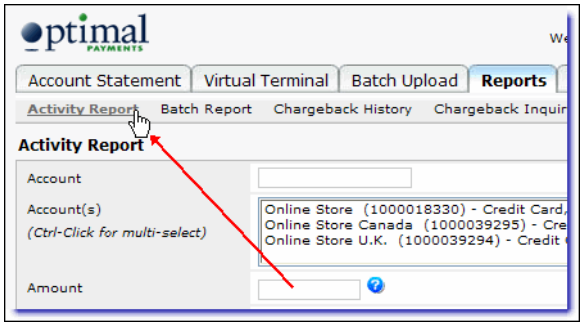
Activity reports are real-time reports that provide detailed information on Direct Debit transactions that have been processed through your merchant account. You can select a variety of search criteria to narrow or broaden the report as required. You can view summaries of transaction types (e.g., you could view all Presentment - Charge transactions), and you can also drill down to view details on individual transactions.

To run a Direct Debit activity report:

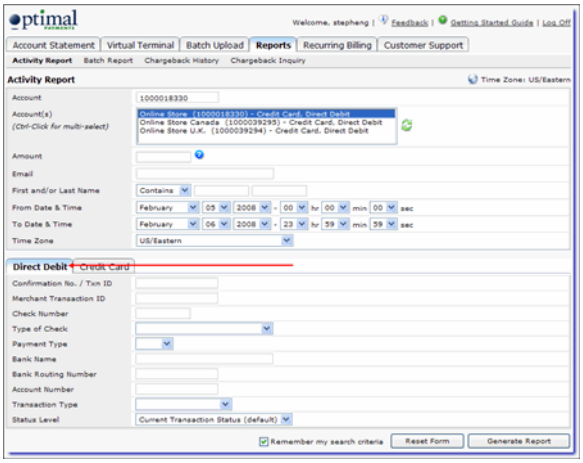
1. Click the Reports tab at the top of any back-office page.



2. Click the Activity Report submenu.



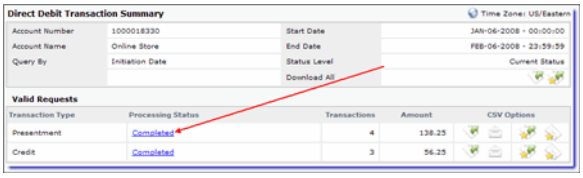
3. Click the Direct Debit tab.



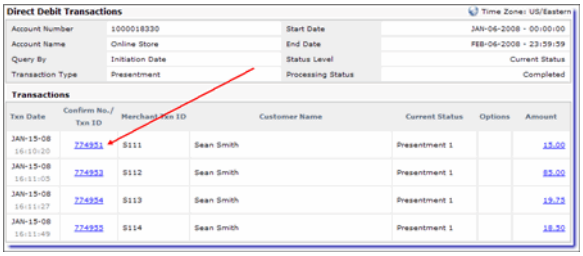
4. Complete the required fields, which are marked by asterisks.

   The more information you include, the more exact your search will be. For example, if you supply only the account number and a date range, the report will return all transactions run through that account over that date range. If you provide more information – e.g., Transaction Type and Bank Name – the results will be refined accordingly. If you supply the Confirmation Number, assigned to the transaction by Optimal Payments when it was processed, you can return a single transaction in the report. Note that the maximum date range is 6 months.

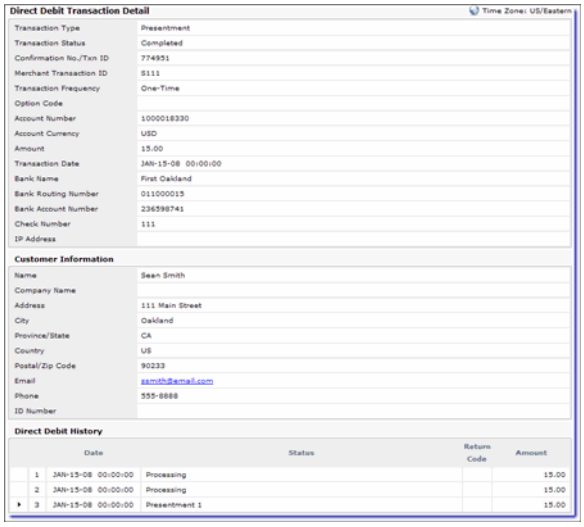
5. Click Generate Report. The Transaction Summary page opens, summarizing transaction requests by type and status.



6. Click a link in the Processing Status column for the Transaction Type you want to drill down on. The Transactions page opens.



7. In the Confirm. No./Txn ID column, click the numerical link for the individual transaction for which you want to view details. The Transaction Detail page opens.



The Transaction Detail page displays a variety of information, depending on the transaction type you drill down on. For example, you can view the transaction ID, the account for which the transaction was processed, the date the transaction was processed, the customer's name and address, the bank name and transit number, and the customer's bank account number.

For complete details on using the activity report tool, see the *Optimal Payments Back Office User's Guide*.

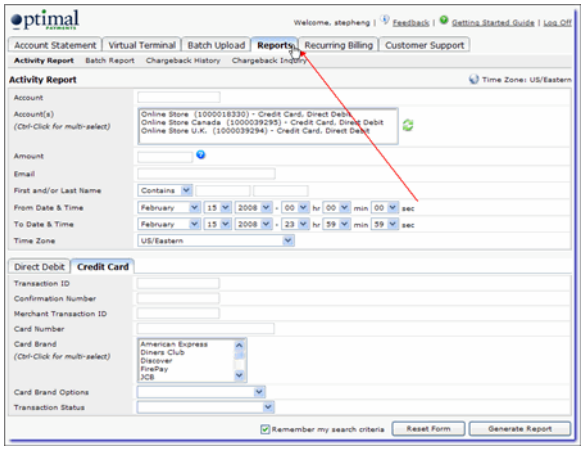
Batch report

Batch reports list Settlement and Credit transactions that have been processed in groups (batches) to your merchant account. Transaction requests are held until a batch is sent to be processed, which is generally once a day. You can run two kinds of batch reports:

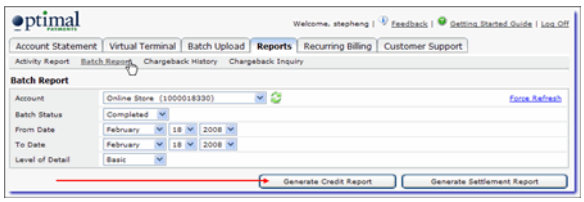
- Credit batch reports
- Settlement batch reports

To run a batch report:

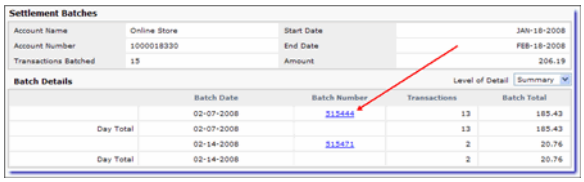
1. Click the Reports tab at the top of any back-office page.



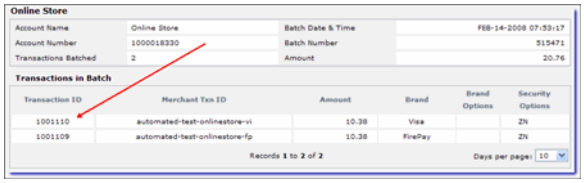
2. Click the Batch Report submenu.



3. Complete the following fields:
   - Account – Select a merchant account from the drop-down list.
   - Batch Status – Choose the status of the batch from the drop-down list.
   - From Date/To Date – Select a date range from the drop-down lists. The maximum range is 31 days.
   - Level of Detail – From the drop-down list, choose the level of detail you want in your batch report – Summary, Basic, or Full. You can also change the level of detail after you have run the report.
4. Click Generate Settlement Report to run a Settlement batch report (or click Generate Credit Report to run a Credit batch report). The Settlement Batches page opens, showing the transactions settled to the account queried. This example shows a Summary view.



5. In the Batch Details section, click a numerical link in the Batch Number column. The Transactions in Batch page opens, displaying the details for that single batch.



The Transactions in Batch page displays such information as the transaction ID, amount, and card brand for each transaction in that batch.

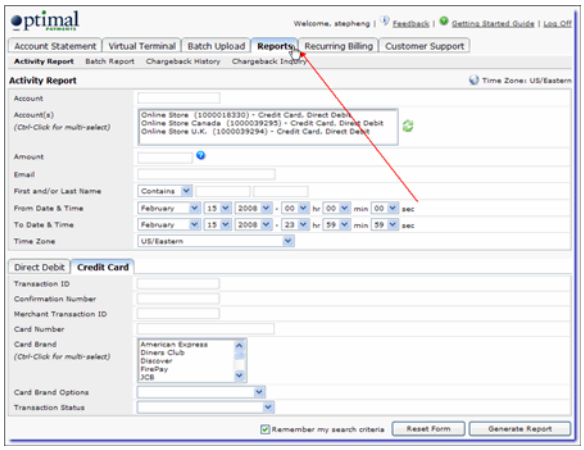
For complete details on using the batch report tool, see the *Optimal Payments Back Office User's Guide*.

Chargeback History report

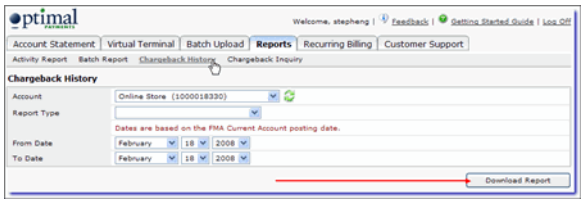
The Chargeback History report provides a summary of disputed transactions over a date range you choose, for the merchant account you choose. It contains various fields, including the credit card number involved in the Chargeback, the date the Chargeback was posted, the status of the Chargeback, and the record ID (a unique ID, which can be used for a *Chargeback Inquiry report*). You must download the Chargeback History report to your PC in CSV (comma separated variables) format.

To run a Chargeback History report:

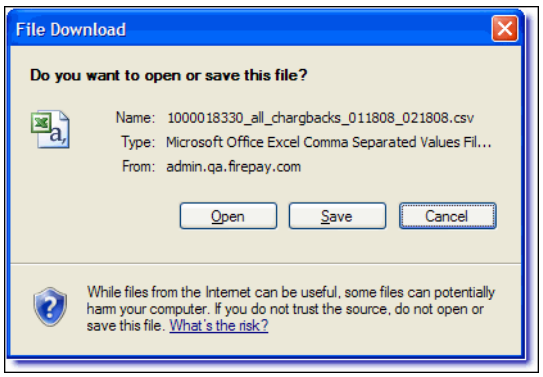
1. Click the Reports tab at the top of any back-office page.



2. Click the Chargeback History submenu.



3. Complete the following fields:
   - Account – Select an account number from the drop-down list.
   - Report Type – From the drop-down list, select the type of record you want to generate a report on (e.g., All Chargebacks).
   - From Date/To Date – Select a date range from the drop-down lists.
4. Click Download Report. A file download window opens.



5. Follow the onscreen instructions to save the CSV file to your PC.

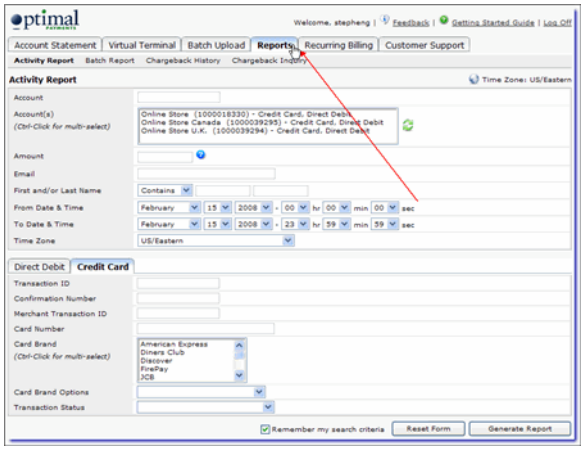
For complete details on using the Chargeback History report, see the *Optimal Payments Back Office User's Guide*.

Chargeback Inquiry report

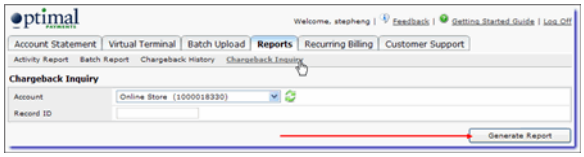
The Chargeback Inquiry report provides quick access to a details page for a single transaction, where you can view the details about that transaction, including Chargeback details.

To run a Chargeback Inquiry report:

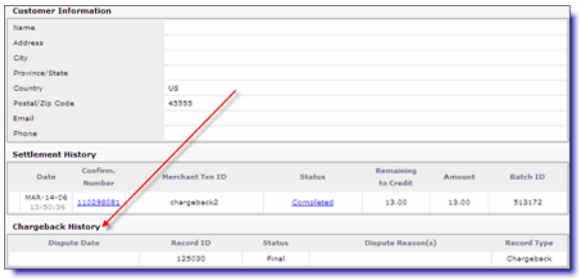
1. Click the Reports tab at the top of any back-office page.



2. Click the Chargeback Inquiry submenu.



3. Complete the following fields:
   - Account – Select an account number from the drop-down list.
   - Record ID – Enter the record ID for the Chargeback record for which you want to view details. You can find a record ID in the CSV file you download when you run a *Chargeback History report*, or in the Record ID field of attachments posted to your merchant account for disputed records (see *Viewing your merchant account*).
4. Click Generate Report. The Transaction Detail page opens for that transaction.



This details page has a Chargeback History section, which contains various fields, including the date of the Chargeback, its status, and the reason for disputing the Chargeback, if applicable.

For complete details on using the Chargeback Inquiry report, see the *Optimal Payments Back Office User's Guide*.

Using the Recurring Billing tool

The Optimal Payments Recurring Billing tool allows you to create recurring billing records that will ensure regular, trouble-free payments from your customers for goods or services you provide on a regular, recurring basis. Once you set up a recurring billing record, you can basically forget about it. Optimal Payments does the rest, processing the recurring transactions for the amount, at the frequency, and over the time period that you specify. The Recurring Billing tool also allows you to search for recurring billing records to view their status and/or modify them at any time.

- *Create a recurring billing record*
- *Search for a recurring billing record*
- *Modify a recurring billing record*
- *Configure merchant email settings*

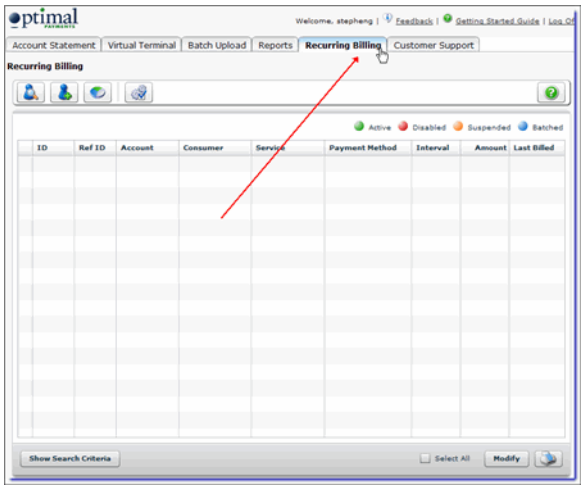
You can also create recurring billing records by uploading batch files. See *Uploading batch files* for more information.

Create a recurring billing record

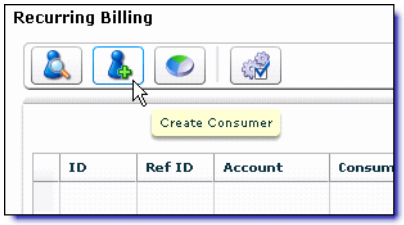
Billing records are easy to set up. All you have to do is enter some basic information in the Recurring Billing tool in the back office.

To create a billing record:

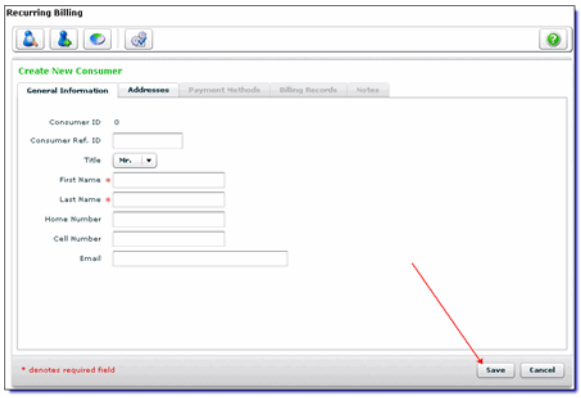
1. Click the Recurring Billing tab at the top of any back-office page.



2. Click the Create Consumer button.



The Create New Consumer page opens.



3. Complete the fields on the five tabs on the Create New Consumer page.
   - General Information – Enter name and contact information.
   - Address – Enter billing and/or shipping address information.
   - Payment Methods – Enter payment methods. A payment method is the consumer's credit card or Direct Debit bank account designated to be the payment vehicle for the recurring billing record.
   - Billing Records – Enter one or more billing records. For example, you might have multiple subscriptions for a single consumer, with differing amounts and payment intervals for each.
   - Notes – Add a note. You can add notes when you create the billing record, or any time after, e.g., each time you modify the billing record, to help you remember the reason for the modification.
4. Click Save.

Once you have completed a billing record, you can return at any time to modify the information on any of the tabs (see *Modify a recurring billing record*). You cannot, however, modify existing notes – you can only add further notes.

For complete details on using the Recurring Billing tool, see the *Optimal Payments Back Office User's Guide*.

Search for a recurring billing record

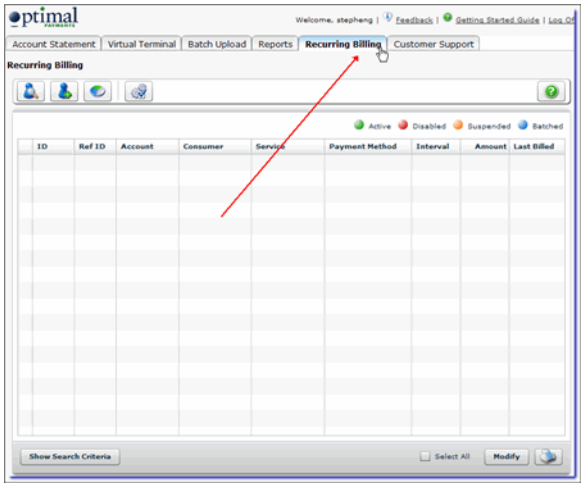
You can run recurring billing searches based on a variety of criteria:

- Billing Record – Display billing records sortable by, e.g., merchant account, consumer name, payment amount, and the date the record was last billed.
- Consumer – Display consumer records sortable by, e.g., name, email address, and phone number.
- Expired Credit Card – Display billing records that contain either an expired credit card or a credit card that will expire within 30 days, sortable by, e.g., consumer name, service, and card expiry date. You can use this search to identify consumers for whom you need to obtain a new credit card number, thereby avoiding failed transactions.

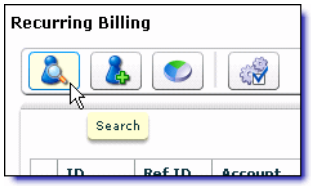
Once you have run a search, you can drill down on any resulting billing record to view and modify details.

To search for a billing record:

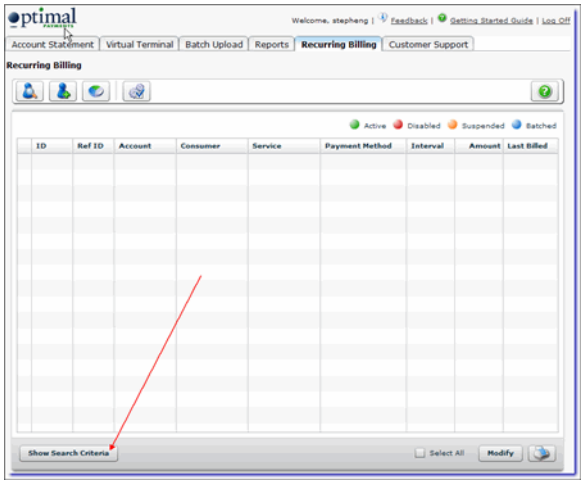
1. Click the Recurring Billing tab at the top of any back-office page.



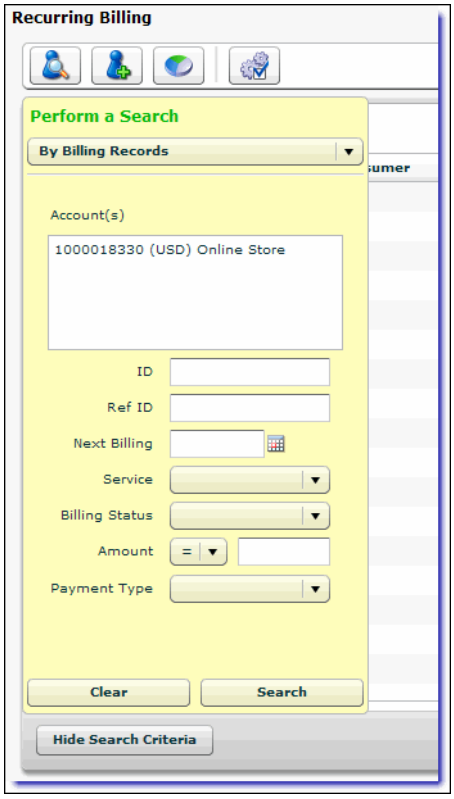
2. Click the Search button.



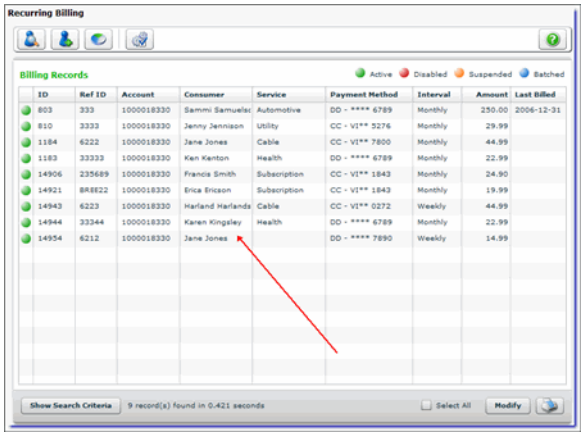
The Search page opens.



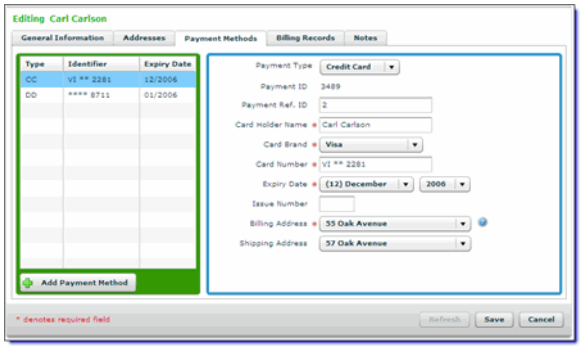
3. Click Show Search Criteria. The Perform a Search fields open to allow you to enter your search criteria.



4. Select a search option from the drop-down list at the top of the search window.
   - By Billing Records
   - By Consumers
   - For Expired Credit Cards
5. Complete the fields in the Perform a Search window. The more information you provide, the more precise your search will be. The fields are not case-sensitive.
6. Click Search. The results window displays all the records that match your search criteria.



7. Double-click on any record to view and/or modify billing record details (see *Modify a recurring billing record*).



For complete details on using the Recurring Billing tool, see the *Optimal Payments Back Office User's Guide*.

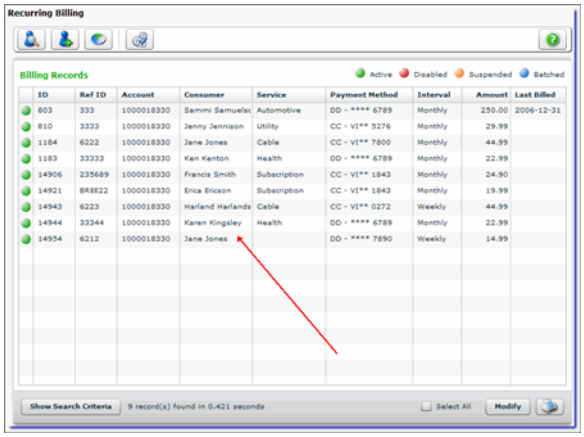
Modify a recurring billing record

Once a billing record has been created, you can easily access it and modify it at any time.

- You can change the address or contact information for a consumer.
- You can add a payment method to a billing record. For example, you can add Direct Debit to a billing record that already has a credit card set up.
- You can modify an existing payment method. For example, you can change a credit card expiry date.
- You can change the frequency or amount of a recurring transaction. For example, you can change the amount of a billing record if your own costs increase.
- You can change the status of a billing record. For example, if you suspended a billing record because of a chargeback and then later resolved the situation, you can change the status back to Active to resume the billing activity.

To modify a single billing record:

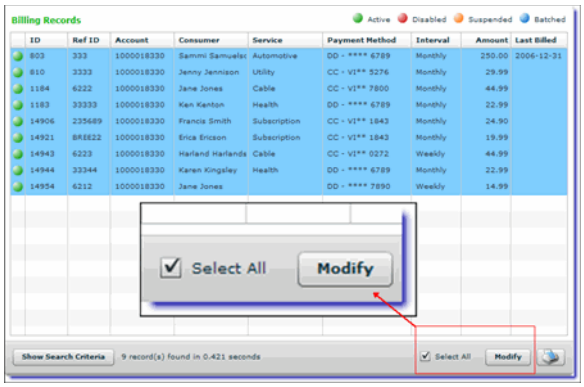
1. Run a search for billing records (see *Search for a recurring billing record*).



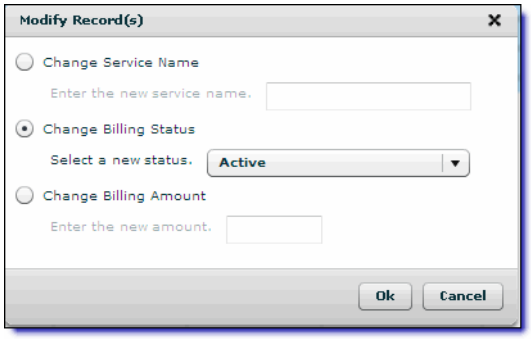
2. Double-click on the billing record you want to modify.
3. Modify the information on the relevant tabs. See *Create a recurring billing record* for a description of the fields under each recurring billing tab.
4. Save the billing record.

To modify multiple billing records:

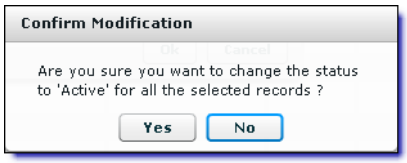
1. Run a search for billing records (see *Search for a recurring billing record*).



2. From the results page, select the records you want to modify.
   - Check the Select All check box to select all the records returned in your search.
   - Use Ctrl+click to select specific records from your search.
3. Click Modify. The Modify Record(s) page opens.



4. Select the radio button for the type of modification you want to make, and then enter or select a new value.
   - Change Service Name – Enter the new name for the service.
   - Change Billing Status – Select a new billing status from the drop-down list.
   - Change Billing Amount – Enter a new billing amount (with a decimal point).
5. Click OK. A confirmation pop-up opens.



6. Click Yes. The change is made to your billing record(s).

For complete details on using the Recurring Billing tool, see the *Optimal Payments Back Office User's Guide*.

Configure merchant email settings

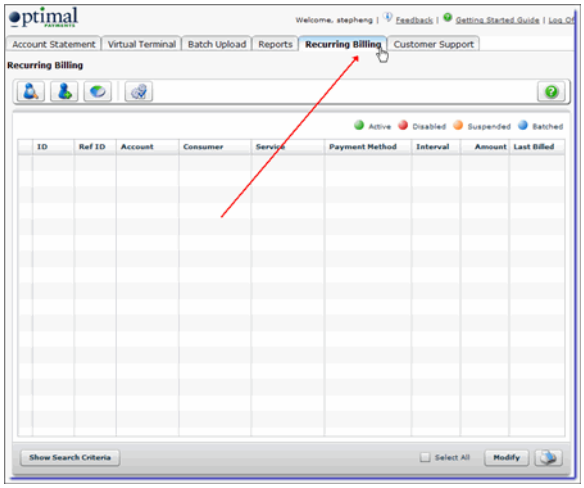
The Recurring Billing tool allows you to configure properties for automated emails associated with certain recurring billing functions.

- Optimal Payments can provide you with daily confirmations – via email or SFTP – indicating all recurring billing transactions that were processed for the day. The confirmation summary lists successful and failed transactions, as well as transactions that resulted in an error.
- Optimal Payments can send you emails notifying you of billing records that contain either an expired credit card or a credit card that will expire within the next thirty days. This notification email allows you to contact the consumer affected in order to rectify the problem (e.g., get a new credit card number) before their next recurring billing transaction fails.
- Optimal Payments can send a confirmation email to your consumers each time a recurring billing transaction is processed, with the email address of your choice appearing in the "From" field. This email can help remind them of recurring charges they have authorized in the past.

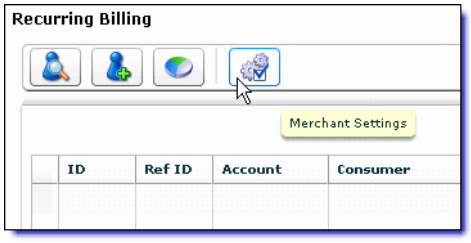
Once you have configured your merchant email settings, you can return at any time to modify any of the values.

To configure merchant email settings:

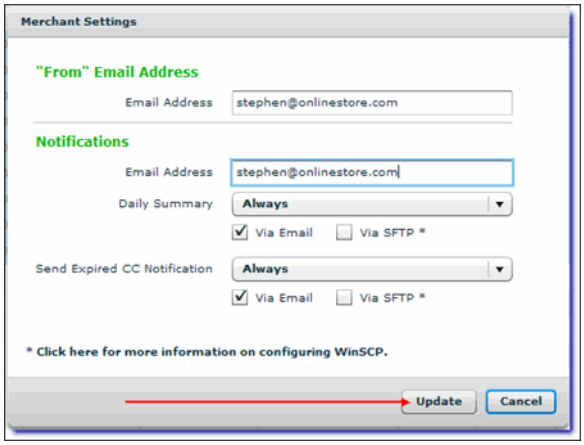
1. Click the Recurring Billing tab to open the Recurring Billing tool.



2. Click the Merchant Settings button.



The Merchant Settings window opens.



3. Complete the fields in the Merchant Settings window.
   - "From" Email Address – This is the email address that will appear in the From field of the confirmation email that is sent to the consumer each time a recurring billing record is processed. If you leave this field blank, Optimal Payments will not send confirmation emails to your consumer on your behalf.
   - Email Address – This is the email address to which Optimal Payments sends your notification emails if you select the Via Email check box in the Daily Summary section.
   - Daily Summary – The Daily Summary is a summary of all recurring billing transactions (successful, failed, and error), including count and value. You can select the frequency with which you receive the summary, as well as the method (via email or via SFTP).
   - Send Expired CC Notification – The Expired CC Notification email contains a list of billing records that contain credit card numbers that either have expired or will expire within the next 30 days.
4. Click Update.

For complete details on using the Recurring Billing tool, see the *Optimal Payments Back Office User's Guide*.