



Getting Started Guide – v2.0

Welcome to BluePay v2.0! The Getting Started Guide is meant to familiarize you with the basic functions of the payment gateway and get you processing quickly. Herein you will find the general processes and terms necessary to avoid some common mistakes. We encourage you to read over all our reference material and treat it as pertinent.

Will you be allowing your customers to place their own orders through your website? If so, you will want your programming staff to review our [integration documentation](#).

Choosing the right interface for your needs:

There's more than one way to run a transaction online, and BluePay can accommodate your needs. In general, merchants on the Internet fall into one of four categories:

1. You, or your staff, intend to manually enter all your transactions by hand and require a system to do so.

BluePay provides a Virtual Terminal as part of our BluePay Manager. [Log in](#) and have a look!

2. You have your own basic website, and you'd like to cut-and-paste some HTML onto your site so people can purchase from you. This category usually entails only one product/service offered but is not bound by this fact.

People who only need a basic static HTML payment form (on some systems, called a "Buy me" button) will be able to use our online FormMaker to create their own custom payment form. Those with programming experience will want to check out our [integration documentation](#) for more features.

3. You have a website and a shopping cart.

The shopping cart will need to be integrated with BluePay v2.0. BluePay is currently working hard to inform our existing list of Certified Storebuilders of BluePay v2.0 and encourage them to take advantage of the new features it provides. We'll do our best to work with the developer of your shopping cart if it's not currently on our list!

4. You have a website and plan to develop your own custom payment solution. Or, you are a shopping cart developer.

Merchants who have available programmers can check our [integration documentation](#) for an API to our system. Some pre-built SDKs are available as examples for you. Please feel free to modify or enhance them to accommodate your own needs and make them a functional solution for your business. Should you have specific SDK needs not already covered, please contact BluePay and we'll try to assist you should our development schedule allow. Please note that BluePay cannot code a solution for your business.





Before moving on:

RRNO: Retrieval Reference Number. This term is deprecated, but still occurs in some places to maintain compatibility with our legacy systems. The new term is "Transaction ID", or TRANS_ID. This is a unique identifier for each transaction.

ISO Date format: The ISO standard for dates in the US is YYYY-MM-DD. Our system prefers this format for all dates.

Transaction Processing:

There are four basic transaction types supported on the BluePay system. They are:

AUTH - This transaction type "reserves" funds on the customer's card for later **CAPTURE**. If the transaction is never followed up with a related **CAPTURE** then the funds are never removed from the customer's card and no charge occurs. You have roughly seven days to **CAPTURE** an **AUTH**, although the exact time can vary from network to network.

CAPTURE - This transaction type debits the funds, reserved earlier by an **AUTH**, and causes them to be transferred to the merchant's account. It's important to note that a successful **AUTH** guarantees a later **CAPTURE** -- if performed within the time limit.

SALE - This transaction is essentially an **AUTH** and a **CAPTURE** in one step and is the transaction type of choice for the majority of our merchants.

REFUND - The concept of a **REFUND** is to reverse an earlier **CAPTURE** or **SALE**. A **REFUND** may also be referred to as a **RETURN** or **CREDIT**. This means the customer's card was debited, and then a separate transaction will need to be run that transfers the money back onto the customer's card.

Duplicate Detection:

BluePay 2.0 offers automatic detection of duplicate transactions. In particular, a transaction will be detected as a duplicate if run within 10 minutes of another transaction with the same card number, transaction type, mode (test or live), order id, and custom id. If any of these are different, the transaction will be considered new.

If you'd rather not use our duplicate screening, contact us and we will deactivate it for your account.





Recurring Billing (Rebilling):

There are two ways to perform a recurring billing in the BluePay system.

1. It is possible to take any existing transaction and "manually" issue a new transaction for the same cardholder. This can be done from most of our interfaces; for instance, by clicking the "create new transaction" button from the Transaction List page of your BluePay Manager.
2. It is possible to request that the BluePay system run transactions for a particular customer on a regular schedule. In this case, you might request that the BluePay system charge a customer \$10.00 every month for the next year, and then no further interaction is necessary. The rebilling will occur automatically on your defined schedule.

The rest of this discussion pertains to the latter method of rebilling.

- In order to create a rebilling sequence, the system must first have an approved transaction for the customer who is to be rebilled. This is for security and also to assure that all rebilling sequences at least begin with a known good card.
- This known good transaction represents the customer in our system, and is sometimes referred to as the Master Transaction, or the Template Transaction.
- Because of this requirement, it's only natural to allow you to specify a rebilling sequence at the time you run a transaction. This way, if the transaction is successful, the rebilling sequence is created with the freshly run transaction as its Master. If the transaction fails, no rebilling sequence is created.
- When you create a new rebilling sequence, you must specify how often to bill the customer, and when to begin with the first billing. With most of our interfaces, you are able to specify these as "date expressions." A date expression looks like "1 MONTH" or "15 DAY" or "2 YEAR" and "1 MONTH". This means if the Rebilling Expression is set to "1 MONTH", the customer will be billed monthly. If the date of the First Billing is set to "1 MONTH" then the rebilling will begin 1 month from now. For the date of first billing, it is also possible to specify an absolute date, such as "2008-18-01" for the 18th of January 2008.
- It is also possible to specify how many times to rebill the customer before the "membership" expires, and it is possible to set an amount to rebill the customer. Any of these settings can be controlled manually for an existing rebilling from our BluePay Manager system.
- If you do not specify an amount, the amount of the rebillings will be the same as the amount of the Master transaction. If you do not specify a number of rebilling cycles to perform, the customer will be billed until you manually cancel the rebilling.





AVS, CVV2, and AUTO-CAPTURE (AUTOCAP):

In traditional credit card processing, it is the responsibility of the merchant to check the CVV2 and AVS results and then issue a RETURN if the results are unacceptable. With BluePay v2.0 comes an easier way!

Now it is possible for the merchant to decide in advance which AVS and CVV2 results are acceptable, and if the actual results do not match, the transaction will be declined for you by our system.

In order to take advantage of this, your transaction must be issued as an AUTH. We understand that the added burden of CAPTURING an AUTH can be just as painful as having to check the AVS and CVV2 in the first place, so we offer AUTOCAP. This feature will cause an AUTH that, if approved by the card issuer, will be automatically CAPTURED for you with no additional interaction.

AUTOCAP is only useful if used in conjunction with the AVS and CVV2 scrubbing we provide. If you are using our AVS and CVV2 scrubbing features, then AUTOCAP effectively turns your approved AUTHs into SALES. You will want to reference Appendixes A and B for a key to AVS and CVV2 response codes.





Appendix A:

- A** = Street address – Match
Zip – No match
- N** = No match
- S** = AVS not supported for this card type
- U** = AVS not available for this card type
- W** = Zip match 9, street no match
- X** = Zip match 9, street match
- Y** = Zip match 5, street match
- Z** = Zip match 5, street no match
- E** = Not eligible
- R** = System unavailable
- _** = Not supported for this network or transaction type.

Appendix B:

- M** = CVV2 – Match
- N** = CVV2 – No match
- P** = CVV2 was not processed
- S** = CVV2 exists but was not input
- U** = Card issuer does not provide CVV2 service
- _** = Unsupported on this network or transaction type

