Operations Guide – v2.0

WELCOME TO THE BLUEPAY PAYMENT GATEWAY

This guide provides documentation for getting started with version 2.0 of the BluePay Gateway and BluePay Manager. 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.

** Herein, for the remainder of this document, you may be referred to as "Merchant".

Get Processing Quickly:
Please also review the "Quick Start Guide" as it is meant to familiarize you with the basic functions of the payment gateway and get you processing quickly.

Integrating to BluePay:
Will you be allowing your customers to place their own orders from your website? If so, you will want your programming staff to review our integration documentation and Software Development Kits (SDKs). If you use a third-party shopping cart provider who is already integrated with BluePay 2.0, you can skip any/all integration documentation.

BluePay 2.0 Login:
https://secure.bluepay.com/login

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1. Getting Started:

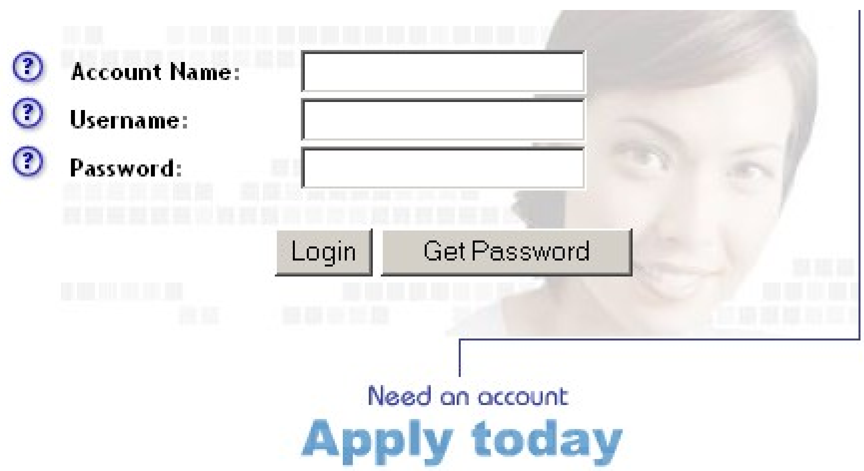
1.1 BluePay Login

1.1.1 || Lost / Missing Password

If you have your Account Name and Username, the system can generate a new password for you.

To receive a new password:

1. Enter your Account Name
2. Enter your Username
3. Click the "Get Password" button. A new password will be generated by the system and emailed to the email address on file for that username. BluePay staff does not have access to your actual password for security reasons.



1.2 BluePay Manager

1.2.1 || Site Map

Login
Welcome
Processing
- **Virtual Terminal**
- **Transactions**
  - List
  - Search
  - Reporting
- **Rebilling**
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- **Batching**
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  - Transaction
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Administration
- **Users**
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Help
- **SDK Modules**
  - PHP
  - PERL
  - ASP
  - BluePay DLL
  - Cold Fusion
  - OS Commerce
  - Java
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  - Ruby
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- **Guides**
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1.2.2 || Adding Users

Adding Users on an account allows you, the Master User, diverse access to your information while still maintaining control of the account in general. You may add a new User within your Account List screen. It is located in your BluePay Manager navigation under "Administration > Accounts > List".

✓ "Rights" may be assigned/banned for a User dictating what they have access to within your BluePay Manager.

✓ Complete User administration abilities.

✓ No limit to the number of Users allowed.

Create a new User:

1. Go to "Administration > Accounts > List" in the navigation. Most Merchants have only one(1) Gateway account and hence you should now see only one(1) line item in front of you. There will be one line item for each business/account belonging to you.
2. If you look to the right of the respective line item, you should see an icon to add a User. Please consult the "key" at the top of the page if you cannot locate it. (It is an icon of a person with a "+" on his chest.) Click this icon.
3. Please fill out the resulting fields as labeled.
    - Real Name = *<the individual's name>*
    - Login Name = *<a unique username for the individual (6+ characters)>*
    - Email = *<email address for the individual>*
    - Phone = *<phone number for the individual>*
    - Group = *<categorize the individual (optional)>*
4. Click the "Add User" button (submit). An instant "Welcome email" will be sent to the email address you entered. It contains the new User's login information including a BluePay generated password. The new User may login immediately.
5. Please visit topic 3.3.1 – User Administration to set the appropriate rights for the new user.

Edit / Disable an existing User's Permissions, Preferences, or account:

- Please visit topic 3.3.1 – User Administration.

1.2.3 || Adding Sub-accounts

Adding Sub-accounts to your account allows you, as well as BluePay, the ability to organize, track, and troubleshoot the activities of your Sub-account organizations.

✓ This is a great way to assign "Test" accounts to affiliates without having to compromise your own login/s.

✓ As a Reseller, your accounts are grouped under you.

✓ No limit to the number of Users allowed.

Create a new Sub-account:

1. Go to "Administration > Accounts > List" in the navigation. Most Merchants have only one(1) Gateway account and hence you should now see only one(1) line item in front of you. There will be one line item for each business/account belonging to you.
2. If you look to the right of the respective line item, you should see an icon to add a Sub-account. Please consult the "key" at the top of the page if you cannot locate it. (It is an icon of a big "S".) Click this icon.
3. Please fill out the "Account Information" fields as labeled.
   - Account Name = <*Business name of the account holder*>
   - Account DBA Name = <*Doing Business As name their customers know them as*>
   - Account Email = <*Email address of the account holder* >
   - Account Street = <*Street address for the account holder*>
   - Account City = <*City of the account holder*>
   - Account State = <*State of the account holder* >
   - Account Zip = <*Zip of the account holder* >
4. Please fill out the "Primary User Information" fields as labeled.
   - Username = <*a unique username for the individual (6+ characters)*>
   - Phone = <*phone number for the default User*>
   - Email = <*email address for the default User* >
5. Please fill out the "Send Congrats Email to" fields as labeled.
   - Account Holder = <*Account Holder, #3 above*>
   - User = <*Default User, #4 above*>
   - Agent = <*Agent responsible for account, may be same as "Parent Account" below*>
   - Parent Account = <*Parent Account listed, #1,2 above*>
   - Other/s = <Comma separated email addresses also warranting the "Welcome Email.">
6. Please fill out the "Processor Information" field as labeled.
   - Processor Type = <Test for "Test" accounts, all others for "Live" accounts>
7. Click the "Submit" button. One(1) instant "Welcome email" will be sent to the email address/es you entered. It contains the new User's login information including a BluePay generated password. The new login may be used immediately.
8. Please visit topic 3.3.1 – User Administration to set the appropriate rights for the Primary User of the new Sub-account.

1.3 Website Integration

1.3.1 || Security Settings

You will require two(2) unique identifiers out of your BluePay Manager in order to integrate properly. These values will go into the Tamper Proof Seal within your code.

✓ **Account ID**
Located at "Administration > Accounts > List"

- ✓ **Secret Key**
  Located at "Administration > Accounts > List > View"

1.3.2 || Software Development Kits (SDKs)

The latest SDKs can be found through your BluePay Manager at:
"Help > SDK / Modules > (chosen module)".

1.3.3 || Integration Specs

The latest Integration Specs are located at:
http://www.bluepay.com/downloads/weblink.doc

1.3.4 || Form Maker Tool

The BluePay Form Maker exists for merchants who only sell one(1) product or service for one(1) price. Simply enter in the field values requested and the Form Maker will generate the required code. You will still have to properly place the resulting code on your website as well as build "approved", "declined", and "error" web pages.

The BluePay Form Maker tool is located within your BluePay Manager at: "Help > Form Maker".

- Transaction Type = <*The type of transaction you wish to perform, see 2.1.1.3*>
- Approval URL = <*Where to direct Users who receive an "approval" response*>
- Decline URL = <*Where to direct Users who receive a "decline" response*>
- Error URL = <*Where to direct Users who experience a processing error*>
- Amount = <*The one(1) amount every transaction will post*>
- Transaction Mode = <*Set to "Live" for actual orders, see 2.1.1.2*>
- Recurring Billing = <*Turn Recurring Billing on / off, also see 2.1.2 – Recurring Billing*>
  - Rebill Amount = <*How much do you want to rebill*>
  - Rebill Start Date = <*When do you want the rebilling to begin*>
  - Rebill Cycles = <*How many billing cycles do you want*>
  - Rebill Frequency = <*How often do you want to rebill*>
- Donation Page = <*Allow Users to dictate the transaction amount*>

1.3.5 || Error Handling

Error 400:
- Verify the Tamper Proof Seal is formed and ordered correctly.
- Verify that your Account ID and Secret Key are correct in your code. It is a good idea to
  - Please try "cutting-and-pasting" your respective Username and Password into place. It is a frequent occurrence that a lowercase "L", uppercase "i", and number "1" look identical depending on font and can become easily confused.

Processor Error:

- You are attempting to process a card type that is not supported on your account (i.e. Amex). If your Merchant Account provider does not have you setup with the card type in question, please contact them immediately. If you already have this card type assigned to your Merchant Account and the provider has not communicated it to us, please let us know:

  - ✓ To: support@bluepay.com
  - ✓ Subject: *<your DBA>* - Adding Card Type
  - ✓ DBA: *<your DBA>*
  - ✓ Account ID: *<your Account ID (in your BluePay Manager)>*
  - ✓ Card Type/s: *<The card type/s you are now setup for>*

- Transactions previously declined will need to be processed again by you, or the customer, once we have adjusted your account's settings.

1.4 Shopping Cart Users

1.4.1 || Integrated Store Builders

If you have a shopping cart that is not integrated with BluePay, we have the BluePay SDK files available for download via your BluePay Manager navigation. "Help > SDK/Modules". Please have your technical contact look at our Integration Specs as well as these SDKs. All documentation may also be found at our website under the "Help" menu item.

1.4.2 || Setup Information

There are two(2) pieces of information you will require for integration.

- ✓ **Account ID**
  Located at "Administration > Accounts > List"
- ✓ **Secret Key**
  Located at "Administration > Accounts > List > View"

Custom Integrations:
The BluePay SDK files are available for download via your BluePay Manager navigation. "Help > SDK/Modules". Please view the Integration Specs as well as these SDKs. All documentation may also be found at our website under the "Help" menu item. Any individual officially representing a merchant of ours is welcome to use these free files to integrate your website.

** Please know that these SDK files are presented as example files only and not meant to be "cut-n-paste" solutions. Non-programmers will have difficulty implementing custom integrations to the Gateway from their website.

1.4.3 || Error Handling

If you are not receiving one of the error messages below, the error is most likely being generated from your storefront provider and it is possible they are serving Custom Error Handling to you, the End User. Either way, please check for the transaction in your BluePay Manager first, then with your developer or storefront provider, and then finally BluePay (if necessary).

Security Error:

- Verify the Tamper Proof Seal is formed and ordered correctly.
- Verify that your Account ID and Secret Key are correct in your code. It is a good idea to
    - ❑ Please try "cutting-and-pasting" your respective Username and Password into place. It is a frequent occurrence that a lowercase "L", uppercase "i", and number "1" look identical depending on font and can become easily confused.

Processor Error:

- You are most likely attempting to process a card type that is not supported on your account (i.e. Amex). If your Merchant Account provider does not have you setup with the card type in question, please contact them immediately. If you already have this card type assigned to your Merchant Account and the provider has not communicated it to us, please let us know:

    - ✓ To: Bluepay@bluepay.com
    - ✓ Subject: *<your DBA>* - Adding Card Type
    - ✓ DBA: *<your DBA>*
    - ✓ Account ID: *<your Account ID (in your BluePay Manager)>*
    - ✓ Card Type/s: *<The card type/s you are now setup for>*

- Transactions previously declined will need to be processed again by you, or the customer, once we have adjusted your account's settings.

2. Transaction Management:

2.1 New Transactions

2.1.1 || Virtual Terminal

The Virtual Terminal is located in your BluePay Manager navigation under "Processing > Virtual Terminal". Here you will be able to hand-key your own transactions and refunds.

2.1.1.1 || Field Parameters

- Account Number = *<The cardholder's credit card number>*
- Amount = *<Amount to be charged / reserved>*
- Apt. / Suite = *<The cardholder's Apt. / Suite (if applicable)>*
- AVS Allowed (Filtering) = *<Final approval depends on matching your address requirements>*

- Billing Frequency (Recurring Billing) = <*How often do you want to rebill*>
- City = <*The cardholder's city*>
- Comments = <*Enter comments for the transaction here*>
- Custom ID 1 = <*A misc. field for your "open use"*>
- Custom ID 2 = <*A misc. field for your "open use"*>
- CVV2 Allowed (Filtering) = <*Final approval depends on matching your CVV2 requirements*>
- CVV2 / CVC2 = <*3-4 digit security code, definition*>
- Email Address = <*The cardholder's email address*>
- Expiration Date = <*The credit card's expiration date*>
- Filtering = <*Turn Filtering on / off, also see 6.1 & 6.2 – Appendices A & B*>
- First / Last Name = < *The cardholder's first and last name*>
- Invoice ID (Level 2 Billing) = <*The Invoice ID on the transaction*>
- Level 2 Billing = <*Turn Level 2 Billing on / off*>
- Master ID = <*Identifies the original transaction (unassigned)*>
- Number of Cycles (Recurring Billing) = <*How many billing cycles do you want*>
- Order ID (Level 2 Billing) = <*The Order ID on the transaction*>
- Override Dupes = <*Allow a transaction to run without checking the duplicate criteria*>
- Payment Type = <*"Credit Card" by default. Can be "ACH" if an ACH account is established*>
- Phone Number = <*The cardholder's phone number*>
- Rebill Amount (Recurring Billing) = <*How much do you want to rebill*>
- Recurring Billing = <*Turn Recurring Billing on / off, also see 2.1.2 – Recurring Billing*>
- Start Date (Recurring Billing) = <*When do you want the rebilling to begin*>
- State / Province = <*The cardholder's state*>
- Street Address = <*The cardholder's*>
- Swipe Result = <*"Swipe over IP" users click into this box and then swipe the card*>
- Tax Amount (Level 2 Billing) = <*The Tax Amount on the transaction*>
- Tip Amount (Level 2 Billing) = <*The Tip Amount on the transaction*>
- Transaction Mode = <*Set to "Test" for "Live" for actual orders, see 2.1.1.2*>
- Transaction Type = <*The type of transaction you wish to perform, see 2.1.1.3*>
- Voice Auth Number = <*Enter Voice Authorizations here*>
- Zipcode = <*The cardholder's zipcode*>

2.1.1.2 || Transaction Modes

Transaction Modes are adjusted within the Virtual Terminal (VT). It is located in your BluePay Manager navigation under "Processing > Virtual Terminal". Transaction Modes control whether something is submitted to the Gateway as a Test or Live transaction.

✓ **Test**
Transactions will not actually process. ODD dollar amounts should approve while EVEN amounts should decline. An example would be how 33.34 and 33.00 will approve while 34.33 and 34.00 will decline.

✓ **Live**
Transactions will only process under this setting.

2.1.1.3 || Transaction Types

Transaction Types are adjusted within the Virtual Terminal (VT). It is located in your BluePay Manager navigation under "Processing > Virtual Terminal". Transaction Types control whether an amount is to be debited, reserved, or refunded.

- ✓ **Authorize Only**
  Reserve an amount against a cardholder's credit limit for up to ten(10) days.

- ✓ **Sale**
  Debit funds from a cardholder.

- ✓ **Refund**
  Refund funds back to a cardholder from a prior BluePay transaction on your account.

- ✓ **Void**
  Cancel a prior BluePay transaction before it has batched.

- ✓ **Credit**
  Credit funds to a cardholder without having a prior BluePay transaction.

- ✓ **Agg**
  Bundle transactions from one cardholder together over a specified time frame into one transaction.

- ✓ **Capture an Auth**
  Debit funds from an "Authorization Only" you performed in the last ten(10) days.

2.1.2 || Recurring Billing (Rebilling)

Recurring Billing allows you to automate the billing of a customer you wish to charge periodically. Completely customize the process to bill them how much you want, how often, and for how long. You can even set a different amount for the initial transaction to accommodate for things like Setup Fees. You can also initiate/cancel a rebilling cycle at anytime. A typical example of Recurring Billing would be for on going service providers on a monthly billing cycle.

2.1.2.1 || Field Parameters

- Recurring Billing = <*Turn Recurring Billing on / off, also see 2.1.2 – Recurring Billing*>
  - ❑ Please make sure this is set to "ON" if you wish to employ the settings below.

- Start Date (Recurring Billing) = <*When do you want the rebilling to begin*>
  - ❑ Please format the date as "**YYYY-MM-DD**"

- Billing Frequency (Recurring Billing) = <*How often. Year, month, day, hour, or minute*>
  - ❑ Please format the frequency as "# DURATION" as in "7 days" or "1 month".

- Number of Cycles (Recurring Billing) = *<How many billing cycles do you want>*
  - Leaving this field blank will allow the rebilling to occur for two years.

- Rebill Amount (Recurring Billing) = *<How much do you want to rebill>*
  - This amount can be different from the initial amount billed. If it's left blank, the amount will default to the initial amount billed.

2.1.2.2 || Rebilling List

This list depicts all the rebilling you have scheduled. It is located in your BluePay Manager under "Processing > Rebilling > List". By referencing the respective line item you are interested in, you can view the Transaction Details, Rebill Details, and all transactions in the same Rebilling Chain.

2.1.2.3 || Rebilling Details

The Rebilling Details screen allows you to see how this particular cardholder is being rebilled each cycle and where they are in the rebilling chain you have them on. A Rebilling Chain is the string of rebillings you have this particular cardholder on.

- Cardholder = *<The cardholder's name>*
- Cycles Remaining = *<How many billing cycles currently remain in this chain>*
- Last Billing = *<The date this cardholder was last billed in this chain>*
- Next Amount = *<The next amount to be rebilled (if different)>*
- Next Rebill = *<The next date this cardholder will be billed in this chain>*
- Owner = *<The creator of the Gateway account>*
- Rebilling Amount = *<The amount that is rebilled each cycle>*
- Rebilling ID = *<The ID assigned to all rebillings within this chain>*
- Rebilling Period = *<How often the cardholder is billed in this chain>*
- Status = *<Whether this rebilling is active, deleted, stopped, expired, failed, or error>*
- Template ID = *<The Transaction ID of the original transaction>*

2.1.2.4 || Rebilling Search

Search for a Rebill transaction or group of transactions. A Rebilling Chain is the string of rebillings you have this particular cardholder on.

- Last Name = *<The cardholder's last name>*
- Result = *<Whether this rebilling is active, stopped, expired, or failed>*
- Schedule = *<All rebills of a certain Rebilling Period>*
- Last Billing After = *<All rebills after "said" date>*
- Last Billing Before = *<All rebills before "said" date >*
- Sort Results By = *<Sort results by "said parameter" >*
- Search Parameter = *<How broad to run your search>*

2.1.2.5 || Edit Rebilling

Locate the Master (initial) Rebill Transaction via "Processing > Rebilling > List" or "Processing > Rebilling > Search". Once you locate the rebilling line item, click the "rebilling" icon at the right. (It looks like a big "R".) On the resulting Rebill Admin screen, click the "edit" icon at the bottom. (It looks like a pencil.) Edit the Rebill Chain as necessary. If the status is set to any value other then active, the Rebill Transaction will no longer process.

2.1.3 || Transaction Filtering

Filter transactions based address (AVS) and CVV acceptance levels you specify. The processor and card issuing banks will return a response stating how well the information matched their records. If approved, BluePay will screen the transaction against your predefined requirements and reject any transactions failing to meet your standards.

2.1.3.1 || AVS Filtering

AVS filtering affords you the ability to reject approved transactions if they do not meet your AVS specifications. A key of these values can be found in 6.1 – Appendices A. When a transaction is rejected based on your AVS filter, you will see "Declined AVS" in the Message field on the Transaction Details screen.

AVS filtering can be set on an account and transaction level. Filtering on the transaction always takes precedence.

AVS filtering on the account is located at "Administration > Accounts > List > View".

- AVS Filter = *<Enter AVS codes that you will allow to process, all others will be declined>*

AVS filtering on a transaction is located at "Processing > Virtual Terminal".

- AVS Allowed = *<Enter AVS codes that you will allow to process, all others will be declined>*

2.1.3.2 || CVV2 Filtering

CVV2 is a security feature added by card issuing banks to help determine if the actual credit card is present when the cardholder makes a purchase with it.

✓ **Visa and MasterCard**
The last three(3) numbers located on the back of a credit card near the signature line.

✓ **Discover and American Express**
A four(4) digit, embossed number located on the front of a credit card, located to the left/right, above the name.

CVV2 filtering affords you the ability to reject approved transactions if they do not meet your CVV2 specifications. A key of these values can be found in 6.2 – Appendices B. When a transaction is rejected based on your CVV2 filter, you will see "Declined CVV" in the Message field on the Transaction Details screen.

CVV2 filtering can be set on an account and transaction level. Filtering on the transaction always takes precedence.

CVV2 filtering on the account is located at "Administration > Accounts > List > View".

- CVV2 Filtering = < *Enter CVV2 codes that you will allow to process, all others will be declined*>

CVV2 filtering on a transaction is located at "Processing > Virtual Terminal".

- CVV2 Allowed = <*Enter CVV2 codes that you will allow to process, all others will be declined*>

2.2 Existing Transactions

2.2.1 || Field Parameters

- Account Holder = <*The account holder's full name*>
- Account Number = <*The account holder's credit card number or ACH information*>
- Amount = <*Amount of the transaction*>
- Approval Code = <BluePay *Response Code assigned to approvals*>
- Apt. / Suite = <*The cardholder's Apt. / Suite (if applicable)*>
- AVS Result = <*Address Verification result*>
- Batch Status = <*Whether the transaction has batched*>
- Backend ID = <*ID returned from the financial networks*>
- City = <*The cardholder's city*>
- Comments = <*Comments for the transaction here*>
- Company Name = <*Name of the company associated with the transaction*>
- Custom ID 1 = <*A misc. field for your "open use"*>
- Custom ID 2 = <*A misc. field for your "open use"*>
- CVV Result = <*CVV result*>
- Doc Type =<*The documentation for an ACH transaction. Will be blank if the transaction is Credit Card based*>
- Email Address = <*The cardholder's email address*>
- Expiration Date = <*The credit card's expiration date*>
- Invoice ID (Level 2 Billing) = <*The Invoice ID on the transaction*>
- Master ID = <*Identifies the original transaction. Will be blank if unassigned*>
- Message = <*General result message returned from the financial networks*>
- Order ID (Level 2 Billing) = <*The Order ID on the transaction*>
- Origin = <*Virtual Terminal, Website, or Rebill*>
- Owner = <*User who performed the transaction*>

- Payment Type = *<Card type or Check>*
- Phone Number = *<The cardholder's phone number>*
- Rebilling ID = *<ID for the Rebilling Chain. Will be blank if unassigned>*
- State = *<The cardholder's state>*
- Status = *<General result message returned from BluePay>*
- Street Address = *<The cardholder's>*
- Transaction Date = *<Date of the transaction>*
- Transaction ID = *<Unique BluePay ID assigned to the transaction>*
- Transaction Mode = *<Set to "Live" for actual orders or "Test", see 2.1.1.2>*
- Transaction Type = *<The type of transaction performed, see 2.1.1.3>*
- Zipcode = *<The cardholder's zipcode>*

2.2.2 || Transaction List

View and manage your entire transaction history at a glance. Export the list to a CSV file for importing into other applications.

- Date = *<Date of the transaction>*
- Transaction = *<Unique BluePay ID assigned to the transaction>*
- Customer = *<Account holder's name>*
- Amount = *<Amount of the transaction>*
- Status = *<Approved or declined>*
- Options = *<View and manage your entire transaction history at a glance>*
- Transaction Type = *<The type of transaction performed>*
- User = *<User who performed the transaction>*
- Account = *<Name of the Account or Sub-Account>*
- Transaction Mode = *<Set to "Live" for actual orders or "Test", see 2.1.1.2>*
- Payment Type = *<The credit card type>*
- Batch = *<"Pending" for unbatched transactions or Batch Details icon for batched transactions>*

2.2.3 || Transaction Details

Reference all the details from the transaction in question. Please see 2.2.1 above for the Field Parameters.

2.2.4 || Transaction Search

Search for a transaction or group of transactions by a multitude of parameters. Choose how the results will be sorted. Lastly, decide the scope of your search. Please see 2.2.1 above for the Field Parameters.

2.2.5 || Transaction Reporting

Generate a report via the parameters below. Export the resulting list to a CSV file for importing into other applications.

- Start Date = *<Transactions after this specified date>*
- End Date = *<Transactions before this specified date>*
- Account = *<Which of your accounts to search>*
- Scope = *<Add affiliated accounts to your search>*

2.2.6 || Refund

Perform full and partial refunds to your pre-existing BluePay transactions.

1. Locate the respective transaction in your BluePay Manager under "Processing > Transactions > List" or "Processing > Transactions > Search". When you locate the line item in question, look over to the right for the "refund" icon. It looks like a left arrow. Click the "refund" icon. The full details of the transaction will appear and the Transaction Type should be defaulted to "Refund". Edit the refundable amount (if necessary). Make sure the "Mode" is set to "Live". Click the "Process" button to proceed.

** The system will treat any Refund occurring within the same batch cycle (same day) as a Void instead of a refund. This does NOT mean you will no longer see the transaction in your Transaction List. This means that the card issuing bank will not see the sale or refund. It will be as though it never happened. It is important to note that if a transaction has batched and a Void is run against it, an error will be received.

2.2.7 || Void

A Void is possible on a transaction if the initial transaction was performed within that same batch cycle (same day).

1. Locate the respective transaction in your BluePay Manager under "Processing > Transactions > List" or "Processing > Transactions > Search". When you locate the line item in question, look over to the right for the "refund" icon. It looks like a left arrow. Click the "refund" icon. The full details of the transaction will appear and the Transaction Type should be defaulted to "Refund". Switch this to Void. Edit the voidable amount (if necessary). Make sure the "Mode" is set to "Live". Click the "Process" button to proceed.

** Do not be alarmed to see Refund and Void paired together. The system will treat any Refund occurring within the same batch cycle (same day) as a Void instead of a refund. A Void does NOT mean you will no longer see the transaction in your Transaction List. This means that the card issuing bank will not see the sale or refund. It will be as though it never happened. It is important to note that if a transaction has batched and a Void is run against it, an error will be received.

2.3 Batching

2.3.1 || How the Process Works

A batch is a group of approved Sales and/or Captures. Batches are sent to your Merchant Account provider automatically by BluePay each night between 12:00 and 2:00 am CST. There is nothing you need to do to batch Sales/Captures that have been approved. Your Merchant Account Provider then begins the “settlement” process into your Business Checking Account. This takes them 24-72 “banking hours” on average. So if you get an approved Sale on Monday, it will batch on Tuesday (because it is after midnight). If your Merchant Account provider has you on a 24-hour settlement, you should see your funds on Wednesday around noon. If you do not know your settlement timeframe, please consult your Merchant Account Provider.

2.3.2 || Manually Close Pending Batches

A pending batch can be closed manually if it is desired. This will send the unsettled transactions to the financial networks immediately.

1. Go to “Administration > Accounts > List > View”
2. Press the “Close Pending Batches” button

3. User Management:

3.1 User List

3.1.1 || Field Parameters

View and control your entire User-base at a glance.

- User ID = *<The User’s unique ID for the account (BluePay use only)>*
- Username = *<The User’s unique username>*
- Real Name = *<The User’s real name>*
- Status = *<Is the User active or not>*
- Group = *<Sales Organization (if entered)>*
- Options = *<View and control your entire User-base at a glance>*

3.2 User Details

3.2.1 || Field Parameters

View specific details for a User. Click the "Edit" icon to make changes.

- Account Name = *<Account this User belongs to>*
- Account ID = *<Account ID this User belongs to>*
- User ID = *<The User's unique ID for the account (BluePay use only)>*
- Real Name = *<The User's real name>*
- Status = *<Is the User active or not>*
- Username = *<Unique username assigned to this User>*
- Email = *<Email address for the User>*
- Phone = *<Phone number for the User >*
- Group = *<Sales Organization (if entered)>*

3.3 User Administration

3.3.1 || Add / Edit

Adding Users on an account allows you, the Master User, diverse access to your information while still maintaining control of the account in general. You may add a new User within your Account List screen. It is located in your BluePay Manager navigation under "Administration > Accounts > List".

✓ "Rights" may be assigned/banned for a User dictating what they have access to within your BluePay Manager.

✓ Complete User administration abilities.

✓ No limit to the number of Users allowed.

Create a new User:

1. Go to "Administration > Accounts > List" in the navigation. Most Merchants have only one(1) Gateway account and hence you should now see only one(1) line item in front of you. There will be one line item for each business/account belonging to you.
2. If you look to the right of the respective line item, you should see an icon to add a User. Please consult the "key" at the top of the page if you cannot locate it. (It is an icon of a person with a "+" on his chest.) Click this icon.
3. Please fill out the resulting fields as labeled.
    - Real Name = *<the individual's name>*
    - Username = *<a unique username for the individual (6+ characters)>*
    - Email = *<email address for the individual>*
    - Phone = *<phone number for the individual>*
    - Group = *<categorize the individual (optional)>*
4. Click the "Add User" button (submit). An instant "Welcome email" will be sent to the email address you entered. It contains the new User's login information including a BluePay generated password. The new User may login immediately.

Edit an existing User:

1. Go to “Administration > Users > List” in the navigation.
2. Click on the “View” icon to the right of the respective User you are interested in editing.
3. Once on the “User Admin” screen, click the “Edit” icon at the bottom. (It looks like a pencil.)
4. Edit the fields you wish before clicking the “Save” button.

✓ You may also go through “Administration > Accounts > List” in the navigation. You will see a line item for each Gateway account you have. Click the “List Users” icon to the right of the account you are interested in. (It is an icon of a person.)

3.3.2 || Reset Password

1. Go to “Administration > Users > List” in the navigation.
2. Click on the “View” icon to the right of the respective User you are interested in editing.
3. Once on the “User Admin” screen, click the “Reset Password” button at the bottom.
4. A new password will be generated by the system and sent to the email on file for this User

3.3.3 || Resend Welcome Email

1. Go to “Administration > Users > List” in the navigation.
2. Click on the “View” icon to the right of the respective User you are interested in editing.
3. Once on the “User Admin” screen, click the “Resend Welcome Email” button at the bottom.
4. A Welcome email will be generated by the system and sent to the email on file for this User

3.4 User Preferences

3.4.1 || Field Parameters

- Page Limit = *<How many items will be returned per page for this user>*
- Skin = *<GUI version of your BluePay Manager (BluePay use only)>*
- VT_Default_Live = *<Display “Live” transaction mode as default in the Virtual Terminal>*
- VT_Display_Filtering = *<Display “Filtering” options in the Virtual Terminal>*
- VT_Display_Level2 = *<Display “Level 2” options in the Virtual Terminal>*
- VT_Display_Rebilling = *<Display “Rebilling” options in the Virtual Terminal>*

3.5 User Permissions

3.5.1 || Field Parameters

- Account.Edit = *<Allow User the ability to "edit" account details>*
- Account.View = *<Allow User the ability to "view" account details>*
- SA.Proc = *<User may run transactions on sub-accounts>*
- Scope.Account = *<User may view any other user's details>*
- Scope.Hier = *<User may view any sub-account's details>*
- Trans.Edit = *<Allow User the ability to "edit" transactions>*
- Trans.View = *<Allow User the ability to "view" transaction details>*
- User.Edit = *<Allow User the ability to "edit" users>*
- User.View = *<Allow User the ability to "view" users>*
- VirtualTerm = *<Allow User access to the Virtual Terminal>*
- VT.Auth = *<Allow User the option for "Authorize Only" in the Virtual Terminal>*
- VT.Capture = *<Allow User the option for "Capture" in the Virtual Terminal>*
- VT.Refund = *<Allow User the option for "Refund" in the Virtual Terminal>*
- VT.Sale = *<Allow User the option for "Sale" in the Virtual Terminal>*

3.6 Change Password

3.6.1 || Change Password

You may change your password on the account once logged in. Go to "Administration > Users > Password Change" in the navigation. Enter your current password, enter a new one, and confirm it. Don't forget to click the "Save Changes" button at the bottom of the page when you're done.

4. Account Management:

4.1 Account List

4.1.1 || Field Parameters

View and manage your Gateway accounts at a glance.

- Account ID = *<Assigned by BluePay (not case-sensitive)>*
- Account Name = *<Assigned by BluePay (not case-sensitive)>*
- Created = *<Date your Gateway account was created>*
- Status = *<Currently an unused field>*
- Agent = *<Creator of the account (BluePay use)>*
- Parent = *<Organization account originated from (BluePay use)>*
- Options = *<A few of the management options for this account>*

4.2 Account Details

4.2.1 || Field Parameters

Account Information:

- Account ID = *<Assigned by BluePay (not case-sensitive)>*
- Account Name = *<Assigned by BluePay (not case-sensitive)>*
- Allow Multiple IPs = *<Share session cookie (BluePay use)>*
- Created = *<Date your Gateway account was created>*
- City = *<The Merchant's City>*
- DBA Name = *<Doing Business As name>*
- Parent Account = *<The DBA of the account originated from (BluePay use)>*
- Parent ID = *<The organization's ID which the account originated from (BluePay use)>*
- Session Duration = *<How long Users have before they must log back in (This is now hardcoded to 15 minutes from the last activity)>*
- State = *<The Merchant's State>*
- Status = *<Currently an unused field>*
- Street Address = *<The Merchant's Street Address>*
- Zip = *<The Merchant's Zip>*

Email Settings:

- Batch Confirmation = *<Email confirmations on Batch submission to the merchant>*
- Customer Receipt = *<Email transaction receipts to customers>*
- Merchant Email = *<Comma separated email addresses where emails should be sent>*
- Merchant Receipt = *<Email transaction receipts to the merchant>*
- Rebilling Post URL = *<Post to merchant DB of rebill results>*

Website Integration:

- AVS Filter = *<Reject approved transactions not meeting these AVS results>*
- Create New Key = *<Generate a new secret key (caution)>*
- CVV2 Filter = *<Reject approved transactions not meeting these CVV results>*
- Enable VT = *<Enable your Virtual Terminal>*
- No Amount in TPS = *<Remove "amount" field from the Form Maker's Tamper Proof Seal>*
- Secret Key = *<Used in your Tamper Proof Seal (website integration use only)>*
- Weblink a.Net = *<Able to accept .NET website integrations>*
- Weblink bp10emu = *<Able to accept website integrations>*
- Weblink bp20reb = *<Able to accept website rebilling integrations>*
- Weblink bp20post = *<Able to accept website integrations>*
- Valid Weblink IPs = *<Define specific IPs your posts originate from (caution, optional)>*

Website Integration:

- Bundle Amount = *<Monetary threshold for bundled transactions>*
- Bundle Duration = *<Duration threshold for bundled transactions>*
- Scrub Duplicates = *<Do not allow a duplicate transaction for a set amount of time>*
- Close Pending Batches = <Immediately batch all pending transactions>
- Close Pending Bundles = *<Immediately close all pending bundles>*

Processor Information - (*BluePay use only*):
More will be added on this area in the future. For now, please disregard this area. You do not need to adjust any of these settings in order to process your Visa and MasterCard transactions. **Adjusting any setting within this area may affect your ability to process!**

4.3 Account Administration

4.3.1 || Add

Add a new account:

1. Go to "Administration > Accounts > List" in the navigation.
2. Click on the "Add Sub-account" icon to the right of the parent account you are interested in adding this child account under.
3. Please fill out the resulting fields as labeled.

Account Information:

- Account City = *<The Merchant's City>*
- Account Email = *<The Merchant's main email address>*
- Account Name = *<The Merchant's Account Name>*
- Account DBA Name = *<The Merchant's Doing Business As name>*
- Account State = *<The Merchant's State>*
- Account Street = *<The Merchant's Street>*
- Account Zip = *<The Merchant's Zip>*

Primary User Information:

- Account Holder = *<The Account Email>*
- User = *<The Primary User Email>*
- Agent = *<The Email for the Agent User>*
- Parent Account = *<The Account Email for the Parent Account>*
- Other/s = *<Any other email address not referenced above>*

Send Welcome Email to…:

- Username = *<a unique username for the individual (6+ characters)>*
- Phone = *<Main phone number for the account in question>*
- Email = *<Main email for the account in question>*

Processor Information:

- ACH = *<Live accounts must be properly setup by BluePay staff>*
- FDC North = *<Live accounts must be properly setup by BluePay staff>*
- Omaha = *<Live accounts must be properly setup by BluePay staff>*
- Test = *<Setting for all demo accounts>*
- Tranvia = *<Deprecated (Do not select)>*
- Vital = *<Live accounts must be properly setup by BluePay staff>*

4.3.2 || Transaction Email Receipts

It is possible to receive transaction receipts via email.

Merchant Receipt:
This is a per transaction receipt. This may be sent to multiple email address of your choosing.

Customer Receipt:
This is a per transaction receipt. This will be sent to the customer's email address entered at the time of the transaction.

Batch Confirmation:
This is a daily batch summary. This will be sent to the same address/es as the Merchant Receipt.

Email Settings:

- Batch Confirmation = *<Confirmations on Batch submission>*
- Customer Receipt = *<Transaction receipts to customers>*
- Merchant Email = *<Comma separated email addresses where email receipts should go>*
- Merchant Receipt = *<Transaction receipts to the merchant>*

4.4 Account Search

4.4.1 || Field Parameters

Search for a transaction or group of transactions by a multitude of parameters. Choose how the results will be sorted. Lastly, decide the scope of your search.

- Account ID (AID): = *<Your BluePay assigned ID available in your BluePay Manager>*
- Merchant ID (MID): = *<Your merchant account provider assigned Merchant Account Number>*
- DBA = *<Doing Business As name>*
- Agent = *<Agent responsible for account, may be same as "Parent Account" below>*
- Status = *<Is the User active or not>*
- Begin search with = *<Which of your accounts to search>*

5. Processing Tips:

5.1 Fraud Prevention

5.1.1 || Fraud Prevention

We all know credit card and identity thefts are valid concerns in today's society. While fraud is not common, it should be a concern for everyone involved when dealing with credit cards. Prevention starts with the cardholder and the safeguarding of their information. However, we will offer some suggestions from the Merchant's perspective on combating possible fraudulent transactions. Some suggestions of fraud prevention tips may include:

1. Common Sense. The first and best measure to prevent fraud is "common sense".
2. Do not accept international orders unless your business is primarily international or you have a history with the purchaser.
3. If your Average Ticket is $40 and you just received a $400 order from Moscow, don't immediately "jump for joy". Do a little more research on this one. It may be worth it to contact the customer and ask for them by name, confirm their info, etc
4. Never ship to PO Boxes or Drop Boxes.
5. Use Google Maps (or equivalent) to reference the address as real.
6. Use a company that requires a signature for delivery.
7. Google (or equivalent) their email address and email address domain. Review the findings.
8. Do not accept orders without a billing address.
9. Use BluePay's built in transaction filters. Insist the AVS and CVV values match what is on file with the Processor and Card Issuing bank (US cards only).
10. Certain industries are known for a higher risk of fraud, consult your merchant account provider to see where you stand.

6. Appendices:

6.1 Appendix A

6.1.1 || AVS Codes

A	=	Street 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.

		International Extensions
B	=	Street match, Zip not verified
C	=	Street and Zip not Verified
D	=	Street and Zip match
M	=	Street and Zip match
G	=	Issuer does not support AVS
I	=	Not verified
P	=	Street no match, zip match

6.2 Appendix B

6.2.1 || CVV Codes

M	=	CVV2 – Match
N	=	CVV2 – No match
P	=	CVV2 was not processed
S	=	CVV2 exists but was not input
U	=	Zip match 9, street no match
X	=	No response from association
_	=	Card issuer does not provide CVV2 service

6.3 Appendix C

6.3.1 || Frequently Asked Questions (FAQ)

Please look for this link soon.

6.4 Appendix D

6.4.1 || Glossary

Please look for this link soon.

END DOCUMENT