Virtual Terminal Guide

Inspire Payments

Have any questions? We're **always** available Mon - Fri 09:00 - 17:00 at:
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Version 1.0

1 Dashboard

The Dashboard gives an overview of your MMS Gateway account. There are 2 tabs underthe Welcomeheading.

- Live Transactions
- Account Contact

Live Transactions
On this tab you can see the 6 most recent transactions that have been processed. There are a number ofcolumns displayed on transaction pages. These columns are:

Account: This is the Merchant ID the transaction was processed on.

Cross Reference: This is a unique cross reference that is generated with every transaction. This crossreference can be used for several things, including refunds,re-running a transaction or reoccurring payments.

Customer: This is the name the customer has entered, and the customers e-mailaddress (if supplied).

Payment Details: This shows the card/payment type, the masked card number andthe expiry date.

Timestamp: This column shows the exact time and date of a transaction.

Amount Requested: This column shows the amount requested from thecardholders' card.

Amount Received: This column shows the amount received from the cardholder'scard.

Currency: This column shows the currency of the transaction.

Type: This column shows the type of transaction. Sale, Refund etc.

Order Description: This column shows the order description. This can be a uniquedescription and/or codeused by the Merchant to identify a product or service.

3SAPR: These 5 columns will show the status of the 5 security types used to verify atransaction.

3 = 3D Secure. Shows the status of 3D Secure.

S = Security Code. Shows the status of the CVV or CV2 code.

A = Address Verification System. Shows the status of AVS.

P = Postal Code Verification. Shows the status of postal code verification.

R = Risk Check. Shows the status of any third-party risk checks.

State: Shows the full state of the transaction. Green means transaction OK, Ambermeans transaction mayrequire attention and Red mean the transaction has been declined or failed.

You can hover the mouse pointer over these coloured boxes and all column headings foradditionalinformation if available.

Account Contacts
This tab contains contact details for the primary contact, support contact and billingcontact. Users with therelevant permissions can edit these by clicking the 'Modify Contacts' button.

2 Transactions

The transactions page is where you can view all your recent transactions, search for a specific transaction, issue a refund or even reprocess a periodical transaction (weekly, monthly etc). This page consists of the following sub sections.

Advanced Search Box
This search box allows you to find transactions based on specific criteria such as date range, customer name, sale amount, cross reference etc.

You can choose your date range in several different ways. Using the drop down menu pictured below, you can easily choose from predefined date ranges like Today, Yesterday, This Week, Last Week, This Month, Last Month, Last 3 Months etc.
These predefined date ranges are useful for quickly seeing all transactions from yesterday for example.

You can also choose your date range manually by using the 2 date range boxes as pictured below. Choose the start date and end dates from which you want to view transactions from and then select Filter Transactions.

Customer Name: This will allow you to search for a transaction by using the customer's name. You can search for first name, second name and partial names.

Cross Reference: This will allow you to search for a transaction based on the transaction cross reference. Each transaction generates a unique cross reference; you can use this cross reference to locate a transaction from the transaction history.

Merchant Unique ID: Merchants can generate their own unique ID's for use with ecommerce sales. When an order from your website is processed, each order can be given its own unique Merchant reference identification number.

Order Description: This will allow you to search for transaction using the order description. You can search for full or partial order descriptions.

Card Last 4 Digits: This will allow you to search for a transaction by using the last four digits of the Customer's card number.

Amount: This will allow you to search for a transaction using the transaction amount.

Report Downloads

From here you can download transactions reports or summaries. The Download Report button will take the selected date/filter range and then give you the option to create a CSV (comma separated value), TSV (tab separated value), XLS (Excel 2003 spreadsheet), XML (XML document), HTML (HTML document) or a JSON (JSON document) file for the

full transaction history of the selected date range for download or you can download a transaction summary. You can also view the transactions summary on screen.
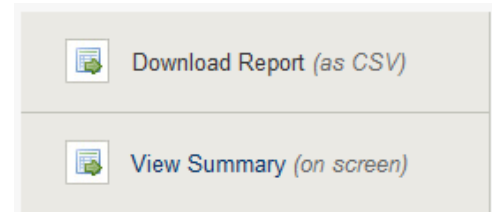
Transaction History

This is a list of all transactions in chronological order, with the most recenttransaction alwaysshown at the top of the list.

There are several columns on this section, these are:

Action: From the drop down menu you can choose to either refund or rerun atransaction.

Account: This is the Merchant ID the transaction was processed on.

Cross Reference: This is a unique cross reference that is generated with everytransaction. This cross reference can be used for a number of things, including refunds, re-running a transaction or reoccurringpayments.

Customer: This is the name the customer has entered, and the customers e-mailaddress (if supplied).

Payment Details: This shows the card/payment type, the masked card number andthe expiry date.

Timestamp: This column show the exact time and date of a transaction. The time and date shown use the ISO8601 standard. This uses the following format. [YYYY]-[MM]-[DD] [HH:MM:SS]

Amount Requested: This column shows the amount requested from

thecardholders card. **Amount Received:** This column shows the amount actually

received from thecardholder's card.**Currency:** This column shows the currency

of the transaction.

Type: This column shows the type of transaction. Sale, Refund etc.

Order Description: This column shows the order description. This can be a uniquedescription and/or codeused by the Merchant to identify a product or service.

3SAPR: These 5 columns will show the status of the 5 security types used to verify atransaction.

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S = Security Code. Shows the status of the CVV or CV2 code.
A = Address Verification System. Shows the status of AVS.
P = Postal Code Verification. Shows the status of postal code verific
R = Risk Check. Shows the status of any third-party risk checks.

State: This column shows the current state of the transaction. See States below. If the transaction was successfully accepted or captured, then it will show an Authorisation Code here too.

Changes to Transaction States
We've recently improved the way in which we report the state of a transaction by giving our Merchants more details on the transactions process. If you are wanting to send goods out to a customer, then you are looking for the either the **CAPTURED** State with an **AUTHCODE** or the **ACCEPTED** State with an **AUTHCODE.** Please note this is dependent on the acquirer.

Below is an explanation of each transaction state:

RECEIVED - This transaction has been received, and is ready for authorisation. The Gateway has received the transaction but not done anything with it yet - bar store it in the database - chances are we have actually sent it for authorisation if needs be - but no approval has been received from the Acquirer yet - customers would not normally see this state unless they happen to just view the transactions list while a transaction is 'in flight'

APPROVED - This transaction has been approved by the acquiring bank and is ready to be captured for settlement. The Gateway has received approval for the transaction from the Acquirer and the Acquirer will have reserved the funds so the shopper cannot spend them. If automatic immediate capture is used (as normal) then you won't see this state as it will automatically go straight to 'captured'

DECLINED - This transaction has been declined by the acquiring bank. The Gateway has not received approval for the transaction and will go no further with it - no funds will be reserved or transferred. This is mutually exclusive with the 'approved' state

CAPTURED - This transaction has been approved by the acquiring bank and has been captured ready for settlement. The Merchant has indicated that the transaction should be settled as soon as possible - usually first thing the following morning (1am-3am). Unless delayed capture then the Gateway will automatically capture and not wait for the Merchant to indicate it.

TENDERED - This transaction has been sent to the acquiring bank for settlement. The transaction has been sent to the Acquirer for settlement. At this point the transaction can no longer be 'cancelled' or re 'captured'.

DEFERRED - The transaction could not be settled but will be retried at the next available instance - usually first thing the next day.

ACCEPTED - This transaction has been accepted for settlement by the acquiring bank and will appear in your Merchant bank account. The Acquirer has accepted the transaction and will transfer funds in due course

REJECTED - The Acquirer has rejected the transaction and will not transfer the funds
- this is rare.

Other States

REFERRED - This transaction has been referred for manual approved by the acquiring bank. Please contact the bank for an authorisation code. The Acquirer didn't approve the transaction and wants the Merchant to ring them before they approved/decline the transaction - if they approve it the Merchant needs to enter the 'authorisation code' provided to get the transaction to move to the 'approved'/'captured' state.

CANCELLED - This transaction has been cancelled and will not be sent for settlement.The Merchant can cancel a transaction at any stage before it gets to the 'tendered' state. If cancelled the transaction will be stopped and no further action taken - i.e. It will not get to the 'tendered' state and be sent for settlement. This is preferable to doing a refund and is the same as 'voiding' a transaction at the terminal due to an error in the data being entered or shopper changing their mind etc.

FINISHED - The transaction has finished but not via the normal pipeline or 'cancelled'state, this could be due to the Merchant request that a transaction abort early (i.e. performing the 3DS functions only) or due to some error that caused the transaction pipeline to abort. 'Finished' would normally equate to an error and so the actual response code and message should be used to see why the transaction finished.

REVERSED - This transaction has been approved by the acquiring bank but cannot be captured. Collection may be performed instead which will perform a new sale transaction. The transaction was sent to the Acquirer for approval and approval was granted but the Gateway decided not to continue with the transaction and asked the Acquirer to reverse the approval and release any held shopper's funds. This would normally be because the Gateway declined the transaction due the approval indicating that the AVS/CV2 details were not as the Merchant required.

REVERSED - This is also currently used by the PREAUTH command as it is used to check the account is valid and has enough funds but not reserve those funds. Sort of account validation. We do this by seeking approval for the funds and then reversing that approval automatically. To do an authorisation only which reserves the funds thenuse a normal SALE with delayed capture.

SETTLING - This transaction has been sent to the acquiring bank for settlement.

REJECTED - This transaction has been rejected for settlement by the acquiring bank,please contact the bank forfurther details on why the transaction was rejected.

(3DS Only) IN PROGRESS - This transaction is waiting for the customer to enter their 3-D Secure authentication details.

(3DS Only) FAILED - This transaction has given up waiting for the customer to enter their 3-D Secure authentication details.

FAILED - This transaction has been aborted due to it being invalid or due to a gateway error.

The normal sequence for Merchants would be to use SALE with capture immediate. However, some Merchants may take time to prepare an order and not want to take the shoppers money until the order is ready. In this case they would do a SALE with a capture delay or no automatic capture. The transaction will appear as approved and so the Merchant will know the shopper's funds are reserved for them and they may prepare the order. Then when ready to ship the order they would issue a 'CAPTURE' to mark the transaction as 'captured' and cause it to be settled that evening. At this point they may send the funds to the shopper. Note it is still possible at this point for the Merchant to not receive the funds if the settlement fails or if a chargeback is made by the shopper. Settlement failure is rare, but the Merchant may choose to wait until the day after capturing the transaction to check the transaction goes to the 'accepted' state before sending the goods.

However, it is normal for a Merchant to supply the goods as soon as the transaction received the 'captured' state as settlement rarely fails. Electronic shipment etc. would almost always use SALE with immediate capture and email the goods as soon as they get the ok back from the Gateway saying the transaction was approved and in the 'captured' state.

Most Acquirers do not tell us if settlement was rejected so 'accepted' is normally the end of the line and means that the Acquirer accepted our request to settle the transaction even if they ultimately don't do it due to an error.

Please note: In the normal course of a transaction, it will be CAPTURED (approved and waiting for settlement) before moving "ACCEPTED" (sent for settlement).

The states of RECEIVED, APPROVED, TENDERED are all transient states and shouldn't be seen for more than an hour.

Our existing customers that are currently using PREAUTH would probably want to move to the SALE with delayed capture method and stop using the PREAUTH action. We may subsequently alias PREAUTH to be SALE with no automatic capture.

Details: This column will allow you to view a transaction in more detail. To do this click on the View button next to the transaction you wish to see.

3 Virtual Terminal

The Virtual Terminal has been designed for Merchants to use with ease when taking mailorder or secure telephone payments. The secure environment allows a user to process credit and debit card payments, aswell as refund transactions, all in real time.

General Transaction Settings

The below sections specify some general transaction settings, such as currency,Merchant account, etc.

Transaction Lookup

Cross Reference: [   ]   Lookup Transaction

Transaction Details

*Merchant Account:	[▼]
*Transaction Type:	SALE ▼
*Merchant's Country:	United Kingdom [GB] ▼
*Currency:	United Kingdom Pound (£) [GBP ▼
*Payment Mode:	Process transaction now ▼
*Amount:	[ ]
*Surcharge:	No surcharge applied ▼
*Capture/Settle:	Automatically immediately ▼
*Payment Type:	Single Payment (Non Recurring) ▼
Unique Reference:	[ ]
Order Description:	[ ]

Transaction Lookup

Cross Reference: You can search for a specific transaction using the unique CrossReference. Type or paste thecross reference into this box and click Lookup Transaction.

Merchant Account: Select the Merchant Account/ID you wish to process the transaction on – we stronglyrecommend the SALES on the Virtual Terminal arealways done on a MOTO Merchant Account.

Transaction Type: Use the drop down menu to specify the type of transaction.PREAUTH, SALE, REFUNDetc.

Merchant's Country: Use the drop down menu to specify the country in which theMerchant is based.

Currency: Use the drop down menu to specify the currency to be used for thetransaction.

Payment Mode: Use the drop down menu to specify what type of payment will be performed. Choose between a manual transaction, a pay button, or a SOTPay transaction (if enabled on the Merchant account).This will modify what details appear on the virtual terminal as specified in **Payment Mode Details**. If you'd like more information about the payment modes, please read their relevant user guidesor contact support.

Amount Mode (Pay Button Only): Use the drop down menu to specify whether theamount is static or whetherthe cardholder can decide what to pay, i.e. donation.

Amount: Enter the amount of the transaction you wish to process.

Surcharge: If surcharges are enabled on the Merchant account, use the drop downto specify whether you'dlike to apply a surcharge on this transaction.

Capture/Settle: Use the drop down menu to specify when you wish to capture andsettle the funds from theCustomer.

Payment Type: Select if this is a one off payment or whether this is part of a Recurring/Instalment Agreement.The Instalment Payment is when the Cardholder ispayment in instalments for a product/service and the end price is known. The Recurring Agreement is potentially a never ending repeat payment where the repeat charge is known but the end amount may not be.

Unique Reference: The Merchant can enter a unique reference to help them identifythe sale.

Order Description: The Merchant can enter an order description.

The below sections are tied to the **Payment Mode** method selected in the **Transaction Details** section. They will appear dynamically depending on the mode selected.

Payment Details (Card)

If a **Payment Mode** of *Process Transaction Now* was selected, you will be presented with the following options.

Card Number: Enter the 16-digit PAN/card number here

Expiry Date: Use the drop down menu to select the expiry date of the card.

Security Code: Enter the CV2/CVV number on the signature strip on the back of the card to be processed.

.g. text, e-mail, etc.

Customer Details

Customer Details ⌄

Customer's Name:		
Customer's Address:		(Required if AVS checking)
Customer's Town / City:		
Customer's County:		
Customer's Postcode:		(Required if AVS checking)
Customer's Country:	▼	
Customer's Phone:		
Customer's Email:		

This information is normally optional but some Acquirers may require all or part of it to help with fraud checking.

For AVS checking the address and postcode must match the Cardholder's registered details.

Customer's Name: Enter the full name of the cardholder to be charged.

Customer's Address: Enter the address of the cardholder to be charged.

Customer's Town/City: Enter the town/city of the cardholder to be charged.

Customer's County: Enter the county of the cardholder to be charged.

Customer's Postcode: Enter the full postcode of the cardholder to be charged.

Customer's Country: Enter the country of the cardholder to be charged.

Customer's Phone: Enter the full phone number of the customer.

Customer's Email: Enter the email address of the customer.

Delivery Details ⌄

	Copy Customer Address
Deliver To:	
Delivery Address:	
Delivery Town / City:	
Delivery County:	
Delivery Postcode:	
Delivery Country:	▼
Delivery Phone:	
Delivery Email:	

This information is normally optional but some Acquirers may require all or part of it to help with fraud checking.

Deliver to: Enter the full name of the recipient. **Delivery**

Address: Enter the address of the receiver, **Delivery**

Town/City: Enter the town/city of the receiver.**Delivery**

County: Enter the county of the receiver.

Delivery Postcode: Enter the full postcode of the receiver.

Delivery Country: Enter the country of the receiver. **Delivery**

Phone: Enter the full phone number of the receiver.**Delivery**

Email: Enter the email address of the receiver.

Purchase Details

Purchase Details ⌄

Tax and Discounts

Tax Amount: [   ]

Tax Rate: [   ] (Up to 2 decimal places)

Tax Reason: [   ] (E.g. VAT)

Discount Amount: [   ]

Discount Reason: [   ] (E.g. Buy 1 Get 1 Free)

Purchased Items

Description	Quantity	Amount
› [ ]	[ ]	[ ] ⇧ ⇩ ✕

[Add New Item]

This information is optional and stored by the Gateway but only sent with American Express and PayPal transactions.

Note: Only the description, quantity and amount information for up to six items are sent to American Express.

Tax and Discounts
Tax Amount: Enter the amount of tax in the total price.

Tax Rate: Enter the rate of tax.

Tax Reason: Reason for tax (e.g. VAT).

Discount Amount: Enter the amount of discount included in price.

Discount Reason: Reason for discount (e.g. Buy one get one free).

Purchased Items (AMEX requirement only)
Description: Brief description of product/service being purchased.

Quantity: Amount being purchased for AMEX card only.

Amount: Total amount of product/service.

Authorisation

Authorisation ⌄

Authorisation Code: [   ] (If authorised off-line with Acquiring Bank)

Authorisation Code: Enter the authorisation code provided by the Acquiring Bank.If you have a transaction referred to the bank for further information. If the transaction is given an authorisation code, this is where you enter that authorisationcode.

Custom Details

Custom Details ⌄

You can add a standard or custom value by using the 'Add Field' button below. If you select a field that is available in one of the above sections then any value here will override any above value.

[▾] [Add Field] [Delete All Fields]

You can add a standard or custom value by using the 'Add Field' button below. If youselect afield that is available in one of the above sections, then any value here will be ignored. Our standard fields include Statement Narratives, Merchant Details, Supplier Details, Customer Details, Delivery Details, Shipping Details, Receiver Detail and Facilitator Details.

Clicking the button at the bottom of the page will commit the transaction for