

TouchNet Payment Gateway 5.0

BUSINESS USER'S GUIDE



Payment Gateway 5.0 - March 2009

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www.touchnet.com

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Last updated for Payment Gateway release 5.0.0

Document release date: March 26, 2009

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About this Guide

The TouchNet Payment Gateway 5.0 Business User's Guide describes how to look up and manage online payments using the TouchNet® Payment Gateway Operations Center.

TouchNet Payment Gateway allows you to easily process electronically submitted credit card, debit, or ACH payments. With Payment Gateway, you can track authorizations and settlements through detailed, searchable reports.

Note: You may be licensed to use additional modules that extend Payment Gateway's functionality. These modules include controls for enterprise-wide interface between your applications and Payment Gateway. Each module is documented separately.

In this guide, we assume that the reader has prior knowledge of credit card and debit processing systems, software operations, and host systems. This is not intended as a guide to host system operation or banking processes, nor does it explain how to use software operating systems or database management systems with which TouchNet Payment Gateway may work.

If you are processing ACH payments, we assume that you have previous knowledge of the operating rules of bodies governing ACH transactions. This guide does not describe procedures you might use to pass ACH files to your bank.

To Contact Customer Care

For technical assistance or customer support, contact us at:

Telephone:	888-621-4451 or 913-599-6699
Fax:	913-599-5588
E-mail:	customer care@touchnet.com
Web site:	www.touchnet.com/support
Address:	TouchNet Information Systems, Inc. 15520 College Boulevard Lenexa, Kansas 66219

TouchNet Customer Care is available Monday through Friday between 7:00 a.m. and 7:00 p.m. Central Time. Extended support hours are available by agreement with TouchNet.

Your Payment Gateway 5.0 Documentation

TouchNet product documentation is available in the TouchServe Client Portal. To browse documents, log into your TouchServe Client Portal account. Click the Library link in the top menu bar, then go to the Browse Documentation tab.

Note: Microsoft Internet Explorer version 7 is not compatible with the Client Portal. The Client Portal works best with Microsoft Internet Explorer 6.0, Mozilla Firefox 1.x or later, and Netscape Navigator 7 or later. JavaScript must be enabled.

Documentation Title	Description
Online Help	<p>Click the Help link from anywhere in the Payment Gateway Operations Center to open online help.</p> <p>Help contains all of the information found in the Business User's Guide and the Technical User's Guide. It also contains reference information and detailed step-by-step instructions for tasks not performed on a daily basis.</p>
Install and Setup Guide or Upgrade Guide	<p>These guides walk through the process of installing or upgrading Payment Gateway. Each guide is available in a Windows version and a Solaris version.</p> <p>If your solutions are hosted in the TouchNet Certified DataCenter, TouchNet will install and upgrade your software for you.</p>
Business User's Guide	<p>This guide is for the Payment Gateway business office user on campus. It documents the daily procedures you'll perform in the Payment Gateway Operations Center.</p>
Technical User's Guide	<p>This guide is for information technology staff on campus.</p> <p>It contains detailed information about the concepts and components of the Payment Gateway, as well as advanced configuration, maintenance, and troubleshooting information.</p>
Marketing Kit	<p>This kit provides sample marketing materials for introducing Payment Gateway on campus. The kit is designed to help you promote your new services and includes an overview of different marketing strategies plus a CD full of production-ready marketing materials.</p> <p>To obtain a Marketing Kit, please contact your implementation specialist.</p>

Requesting a TouchServe Login

If you don't have a TouchServe login, please send a request by going to www.touchnet.com, selecting TouchServe Client Portal, and clicking "Don't have a login?" Then, fill out and submit a Login Request.

What's New in Payment Gateway 5.0

Payment Gateway 5.0 includes several new features:

- Payment Gateway 5.0 Operations Center has a new look and feel, as well as new navigation.
- The Operations Center has a new home page which displays the Tender Summary report.
- There are three new Operations Center user roles: Process Credit, View ERP Transactions, and Manage ERP Transactions. See "User Roles" on page 93 for more information.
- More information is available about each user on the Manage Users page including last login, last location, last session, and login status.
- The new ERP Update Transactions page allows users with the correct permissions to view information about transactions that have successfully or unsuccessfully attempted to update your ERP system. It also lists pending transactions and allows the user to retry previously failed updates or to mark a transaction as complete. See "ERP Update Transactions" on page 79 for more information.
- Payment Gateway can now process the BOC ACH payment type.
- From the View System Information page, you can now click the Export System Information button to export all of the system information to a text file.
- Payment Gateway user passwords are set to expire in 30, 60, or 90 days. See "Username and Password Requirements" on page 95 for more information.

What Was New in Payment Gateway 4.8?

Payment Gateway 4.8 included several new features that are also in Payment Gateway 5.0. If you are upgrading from version 4.7 to 5.0, you should be aware of these features.

- The new debit payment method allows merchants to take PINless and PIN debit card payments. Most Payment Gateway customers can now accept debit cards and can use the Payment Gateway Operations Center to set up and manage debit card merchants, view debit transaction details, and run reports about settled debit payments.

Note: Taking debit payments requires a debit license from TouchNet.

- Payment Gateway now requires strong usernames and passwords. See "Username and Password Requirements" on page 95 for more information.

- Ability to restrict or unrestrict ACH accounts in Payment Gateway. For more information, see "Managing ACH Account Restrictions" on page 65.
- Ability to void a transaction return recorded in the Payment Gateway Operations Center on existing ACH transactions. For more information, see "Processing a Returned ACH Payment" on page 58.
- Three new reports: Tender Summary, ACH Request Fail, and Credit Card Authorized Not Settled. For more information, see "Payment Gateway Reports" on page 83.
- Corporate card fields are now available when entering a single credit card authorization. For more information, see "Single Credit Card Authorizations" on page 43.
- When creating new host system accounts, Datatel schools may now enter the corresponding Deposit Type from their system in the new **Account Code** field. For more information, see "Adding a Host System Account" in Payment Gateway online help.
- New help tips are now available for some fields. Click a question mark icon to view information about that item.



The image shows a screenshot of a login form titled "Login Information". The form has three input fields: "Username:", "Password:", and "Confirm password:". Each field has a red asterisk to its right. A mouse cursor is hovering over a question mark icon next to the Password field. A yellow callout box points to this icon, containing the text: "Minimum of 5 alphanumeric characters. Maximum length is 50 characters." The entire screenshot is framed with a decorative, torn-edge border.

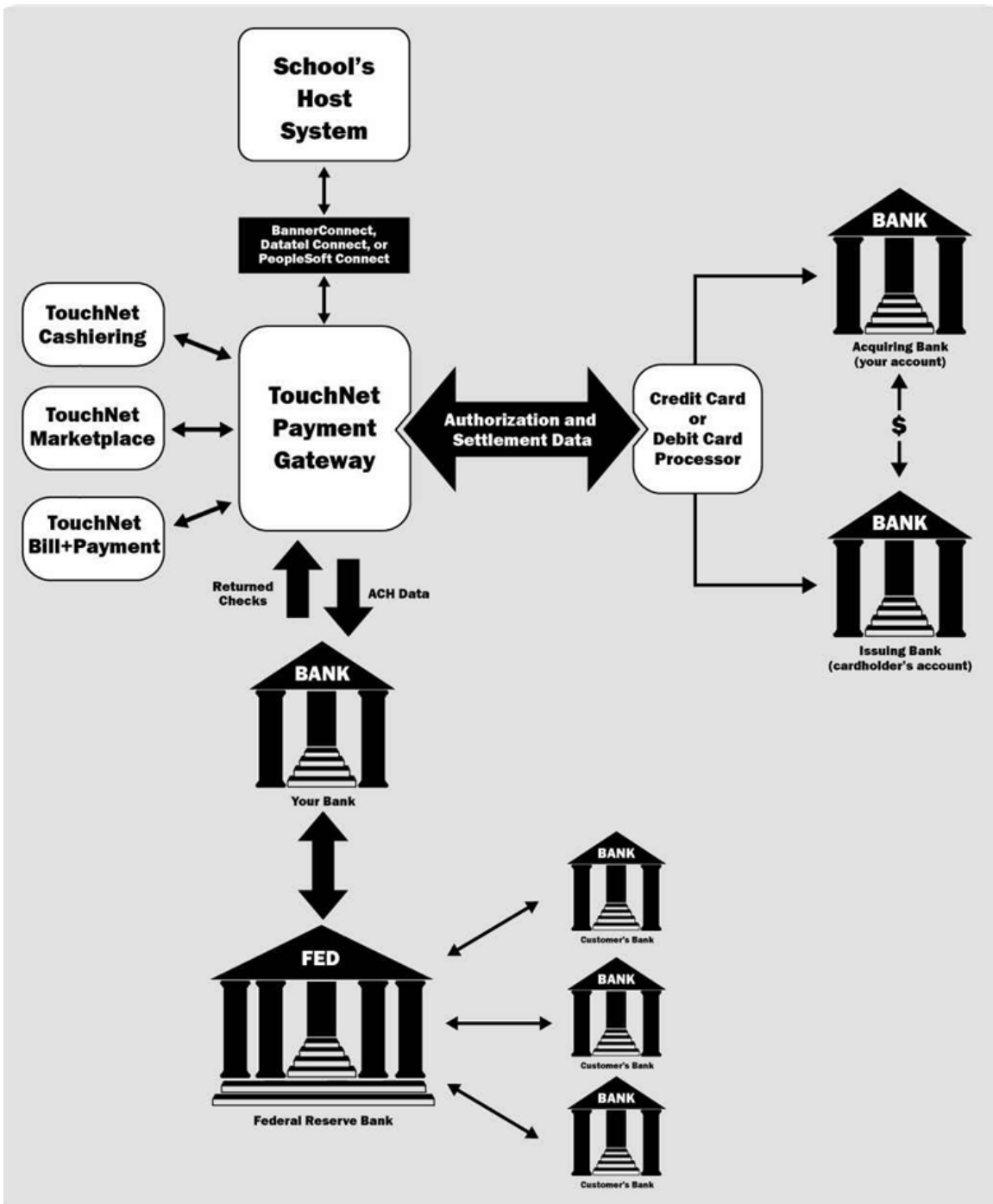
Help tip example

1.0 Payment Gateway Concepts and Components

TouchNet Payment Gateway processes payments from your customers, sending payment data to your credit card processor, your debit processor, or, for ACH payments, to an ACH-standard file to be sent to the bank. Payment Gateway also stores payment transaction information in a database and in encrypted data files. In the Payment Gateway Operations Center, you can review payment data in searchable reports.

Payment Gateway can process payments for multiple merchants that use a single credit card or debit processor. In the Payment Gateway Operations Center, you can set up the merchants allowed by your license, change system configuration, and perform further processing on payment transactions.

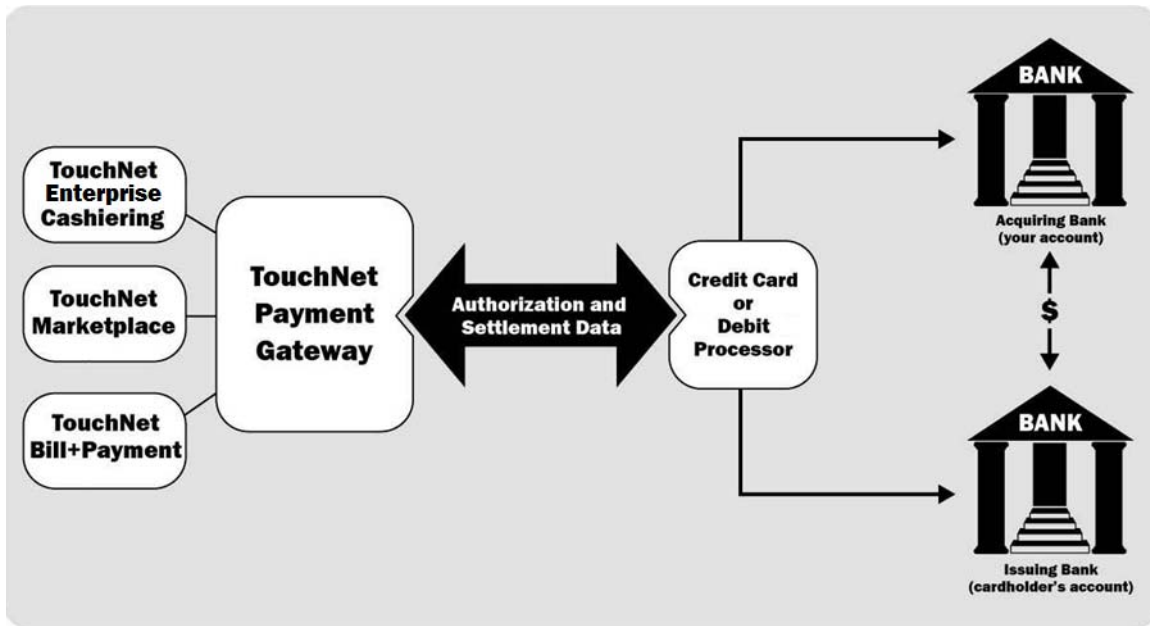
If you accept online payments through commerce solutions like TouchNet Bill + Payment, TouchNet Cashiering, or TouchNet Marketplace, you will also use the TouchNet Payment Gateway Operations Center to configure the commerce options to route data and funds from those payments.



General payment flow for credit card, debit, and ACH transactions through TouchNet Payment Gateway

1.1 Payment Gateway and Card Processors

Credit card or debit processors provide services to the bank where your merchant is located. Processors authorize and settle credit card or debit payments. They also coordinate the resulting transfers of funds between the card-issuing bank and your bank.



Data and funds transfer for a credit card or debit payment

TouchNet Payment Gateway is certified for use with the following credit card and debit processors, on the Microsoft Windows XP®, Microsoft Windows NT®, Microsoft Windows® 2000, Microsoft Windows 2003, and Sun Solaris™ for SPARC platforms. All listed processors support IP connectivity with Payment Gateway.

Processors	Credit Card	PIN Debit	PINLESS Debit	Host-Based or Terminal-Based?
Concord EFSnet	YES	YES	YES	host
FDC Nashville	YES			terminal
FDC North	YES	YES		terminal
FDC South	YES	YES		terminal
First Horizon	YES			terminal
Global Payment Systems East	YES	YES	YES	terminal
RBSLynk	YES	YES		terminal
Moneris e-Select Plus	YES		YES	host
Elavon (formerly Nova)	YES	YES	YES	terminal
Paymentech	YES	YES		terminal
TSYS Acquiring Solutions (formerly Vital)	YES	YES		terminal

Note: First Horizon and RBSLynk processors both use the TSYS Acquiring Solutions specification.

Note: TouchNet Payment Gateway support for IP connectivity does not include direct connectivity using leased lines or ISDN.

Types of Credit Card Processors

There are two types of credit card processors: host-based and terminal-based.

Host-based credit card processors authorize and settle transactions without using the batch files familiar to users of terminal-based processors. There is only one difference between these two types that may affect how you use Payment Gateway. Concord EFSnet and Moneris e-Select Plus schools can use credit card credits to void or reverse all or part of a transaction using the Payment Gateway Operations Center, same as terminal-based processors. The difference is that you cannot un-void or un-credit a transaction that has been credited. Otherwise, the Payment Gateway Operations Center works the same for users of both types of processors.

1.2 Credit Card and Debit Transaction Processing

When a customer submits a credit card or debit payment through your online payment application, it is authorized and settled by your bank's processor. Payment Gateway sends all required data to the processor for both the authorization and settlement.

Authorizations

During an authorization, the credit card or debit processor approves the payment transaction on behalf of the bank that issued the card account.

When a payment is submitted, your online payment application sends the authorization request to Payment Gateway. Payment Gateway verifies that the request includes all needed data, then sends the authorization request to the processor over an IP connection.

When the credit card or debit processor responds with an authorization, rejection, or error, Payment Gateway logs the response to the Payment Gateway database and sends the response back to the server where your online payment application is running. Successful authorizations are added to a batch for later settlement.

Settlements

In a settlement, previously authorized transactions are submitted to the processor for final payment processing. Each successful transaction settlement results in a funds transfer between the card-issuing bank and your acquiring bank.

For each successfully settled transaction, the processor sends a charge to the appropriate card-issuing bank. The issuing bank then sends the amount of the charge to your acquiring bank, minus any applicable fee. Your bank deposits the funds, minus any applicable discount rate, in the correct merchant.

Settlement attempts can be made in one of two ways:

- Payment Gateway can run an automatic, daily batch settlement that you schedule.
- You can send a command to settle the current, pending batch at any time.

Note: Settlement for host-based processors, such as Concord EFSnet and Moneris e-Select Plus, works differently. Batch files are not sent to these processors.

1.3 ACH Transaction Processing

TouchNet Payment Gateway includes features and functions to process ACH transactions. If you are licensed to process ACH transactions, you can accept online payments from personal checking or savings accounts and use Payment Gateway to process them.

If you are not licensed for ACH processing but you wish to use it, contact TouchNet. You will need a new license and an additional license key.

Note: All users see some ACH processing features in the Operations Center, regardless of license.

1.4 Updating Your Host System Account Balance

When configured to work with a TouchNet host integration module (such as Banner Connect or PeopleSoft Connect), Payment Gateway can send account balance information to your host system.

Payments submitted through a TouchNet solution, such as TouchNet Bill + Payment or webCheck, are accompanied by information that will allow Payment Gateway to update the payer's account balance on the host system.

When Payment Gateway updates a host system account, the payment amount, account identification, and payer identification data are sent to the host using the TouchNet host integration module appropriate for your host system type.

1.5 Payment Gateway and Data Security

Payment Gateway encrypts all payment data stored in data or debug files. Sensitive data associated with ACH payments is encrypted in the Payment Gateway database. Sensitive data is not stored unencrypted in the database.

SSL security is supported between your application server and the Payment Gateway computer; we assume that you have implemented SSL with tools of your choice. The encryption between Payment Gateway and your credit card or debit processor is specified by the processor.

For those processing ACH transactions, all bank routing numbers, checking or savings account numbers, and payment agreements are encrypted in the Payment Gateway databases.

2.0 Starting and Stopping Payment Gateway

Note: The information in this section is for customers hosted on campus only. If your solutions are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

This section describes startup and shutdown procedures for Microsoft Windows operating systems or UNIX-based operating environment users. Services for Microsoft Windows NT, Windows 2000, or Windows 2003 users, or shell scripts for Solaris users, as well as all required dependencies, were set up during installation.

These services run when you start Payment Gateway on Windows-based systems:

TN_TMGR[port]

Service name includes the Payment Gateway port number. Runs Payment Gateway's Transaction Manager component.

TN_PG5_SQLLOG

Runs the module that connects to the database that holds payment information.

TN_PG5_TPGUTIL

Runs the module that connects to the database that holds Operations Center user information.

Starting and Stopping Payment Gateway (Windows)

To start or stop Payment Gateway, follow these steps:

- 1 Start your web server.
- 2 Navigate from the Start menu to Control Panel > Administrative Tools > Services.
- 3 In the list of services, locate the service named TN.TMGR.
- 4 Right-click the service name and choose Start or Stop from the menu that appears.

Starting and Stopping Payment Gateway (Solaris)

Start your web server before you start Payment Gateway. To start all Payment Gateway processes as background processes, run this command.

```
/usr/local/touchnet/tpg5/start-tpg.sh
```

To stop Payment Gateway, run the command:

```
stop-tpg.sh
```

Setting Up Boot Time Startup

To set up processes so they start up automatically at boot time, copy the S99tpg5.sh file from your /usr/local/touchnet/tpg5 directory to the /etc/rc2.d directory.

Starting and Stopping Individual Processes

To run Payment Gateway processes individually in the foreground, run the following commands:

```
tmgr.sh  
sqllog.sh  
tpgutil.sh
```

To stop a process that is running in the foreground, press CTRL + C for the active window where the process is running.

2.1 Opening the Operations Center

To start the Payment Gateway Operations Center, open a web browser and navigate to [https://\[your server name\]/tpg5/web/login.jsp](https://[your server name]/tpg5/web/login.jsp).

Note: This URL may differ depending on your use of SSL and your choices in web application setup.

The Payment Gateway Operations Center Home page is the Tender Summary report, for your convenience.

Payment Gateway Home

Refresh

Tender Summary Overview

12/30/2008 01:29 PM CST - 12/31/2008 01:29 PM CST

	Credit Card	ACH	Debit	Cash	Total
Amount	\$ 7,205.00	\$ 30,030,933.29	\$ 2,378.98	\$ 0.00	\$ 30,040,517.27
Nbr of Trx	5	78	5	0	88
% Amount	0.0%	100.0%	0.0%	0.0%	

Credit Card

Type	Nbr of Trx	Amount
VISA	4	\$7,230.00
MC	1	\$-25.00
DISC	0	\$0.00
AMEX	0	\$0.00
PAY PATH	0	\$0.00

ACH

Type	Nbr of Trx	Amount
WEB	61	\$30,028,925.93
PPD	10	\$-1,878.24
ARC	3	\$2,476.98
POP	2	\$102.48
TEL	1	\$480.48
BOC	1	\$825.66

Debit

Type	Nbr of Trx	Amount
PIN SECURED	0	\$0.00
PINLESS	5	\$2,378.98

Cash

Type	Nbr of Trx	Amount
No Data		

Payment Gateway Operations Center Home page

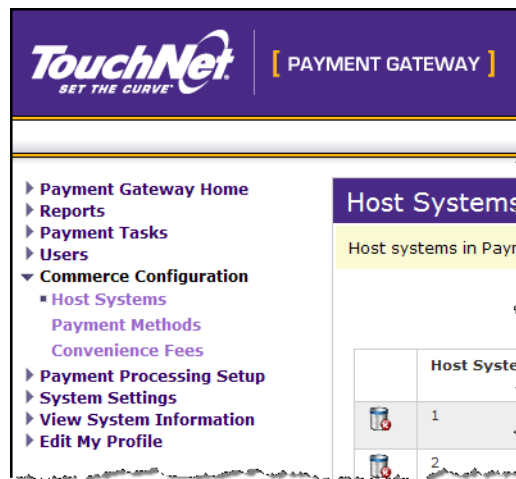
3.0 Commerce Configuration

Commerce Configuration is where several important aspects of Payment Gateway are added, configured, and maintained, including:

- Host systems
- Host system accounts
- Payment methods

3.1 Commerce Configuration

When you use a TouchNet commerce solution such as Cashiering or Bill + Payment, you must configure both Payment Gateway and the commerce solution. This allows for a smooth flow of information and transactions so that payment information is recorded correctly and funds are deposited to the correct merchant. Commerce Configuration in the Payment Gateway Operations Center is where you configure this information for Payment Gateway.



Commerce Configuration menu

Configuration Elements

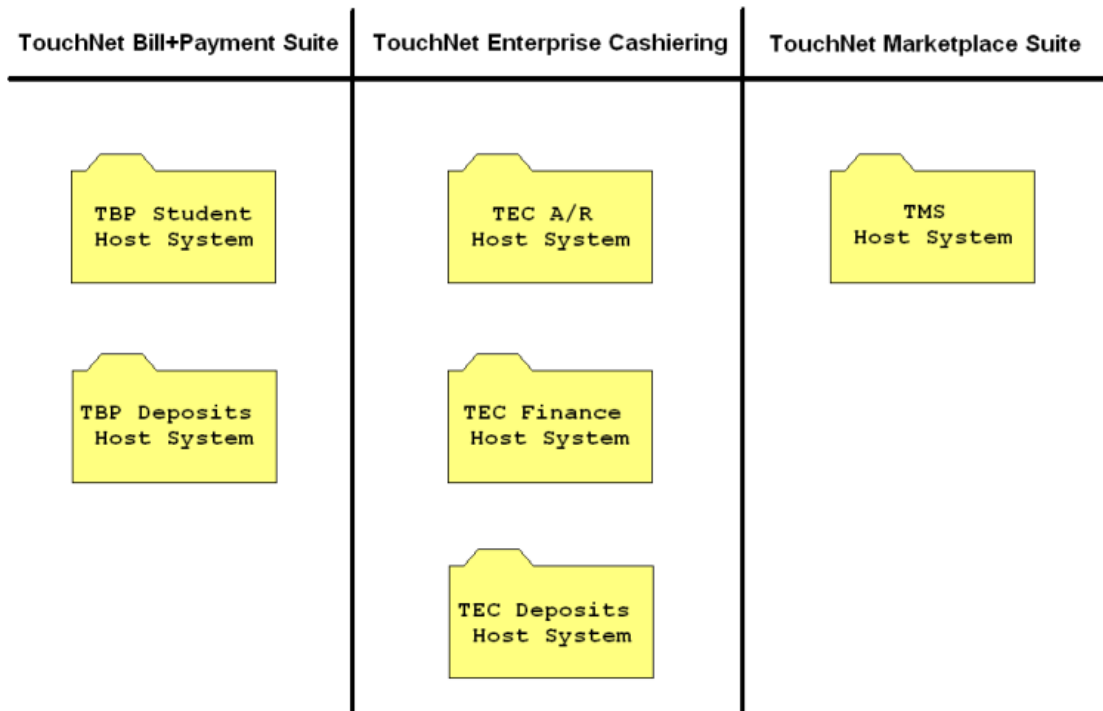
The elements of Payment Gateway configuration are host systems, host system accounts, and payment methods. Once you understand what each of these elements are, you can configure them to work together with the configuration in your commerce application.

What is a Host System?

Host systems in Payment Gateway are simply categories of host system accounts. Think of them as folders for host system accounts.

The host systems you need in Payment Gateway are determined by the TouchNet commerce applications you use, what you use them for, and to some extent, the ERP your school uses. For instance, if your school has TouchNet Bill + Payment, TouchNet Enterprise Cashiering, and TouchNet Marketplace, you will likely need the following host systems:

Important! This list is not definitive. Your TouchNet implementation specialist will advise you on the proper set of host systems for your school.



Typical host systems required for all three commerce applications

Step-by-step instructions for adding host systems are available in Payment Gateway online help.

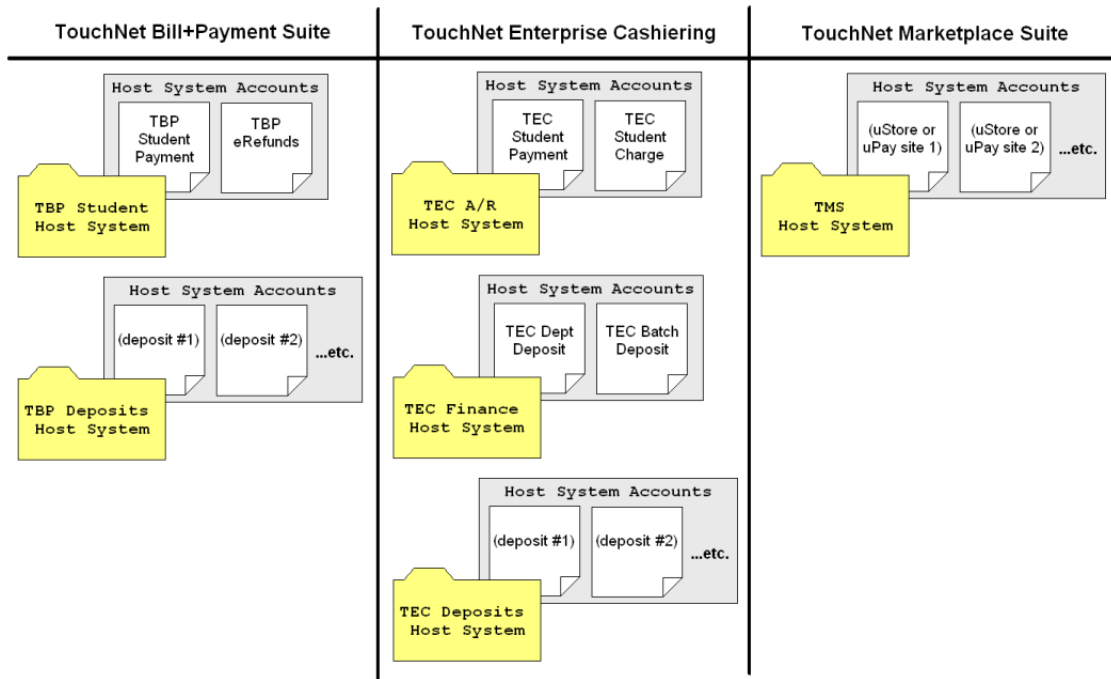
What is a Host System Account?

Host system accounts contain information used to process payments and update bank accounts correctly. This is accomplished by tying one or more payment methods to a host system account and associating a Payment Gateway merchant to that payment method.

Each host system contains one or more host system accounts.

For instance, if your school has TouchNet Bill + Payment Suite, TouchNet Enterprise Cashiering, and TouchNet Marketplace Suite, you may need the following host system accounts:

Important! This list is not definitive. Your TouchNet implementation specialist will advise you on the proper set of host systems and host system accounts for your school.



Typical host systems and host system accounts required for all three commerce applications.

Step-by-step instructions for adding host system accounts are available in Payment Gateway online help.

What is a Payment Method?

A payment method is a form of money that is acceptable for a particular host system account. They typically include cash, credit and debit cards, and different types of checks. Each commerce solution allows certain payment methods. For instance, Bill + Payment allows only credit card, PINless debit, or ACH.

Step-by-step instructions for linking payment methods to host system accounts are available in Payment Gateway online help.

Host Systems

The Host Systems area of Commerce Configuration allows you to:

- Add, rename, or remove host systems
- Add, rename, or remove host system accounts
- Link payment methods to host system accounts
- Link merchants to host system accounts
- Link host payment methods IDs to host system accounts

Step-by-step instructions for all of these procedures are available in Payment Gateway online help.

Host System Accounts

Host system accounts contain information used to process payments and update bank accounts correctly. TouchNet will advise you on the proper set of host system accounts for your school.

Host Systems
2 - B Cashiering Student ▾

Host System Accounts

	ID	Name	Conv. Fee Only	Account Code		
	2	Student Payment	No		Change	Link Payment Methods
	3	Student Charge	No		Change	Link Payment Methods
	31	Campus Staff	No		Change	Link Payment Methods
ADD	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	Add Host System Account		

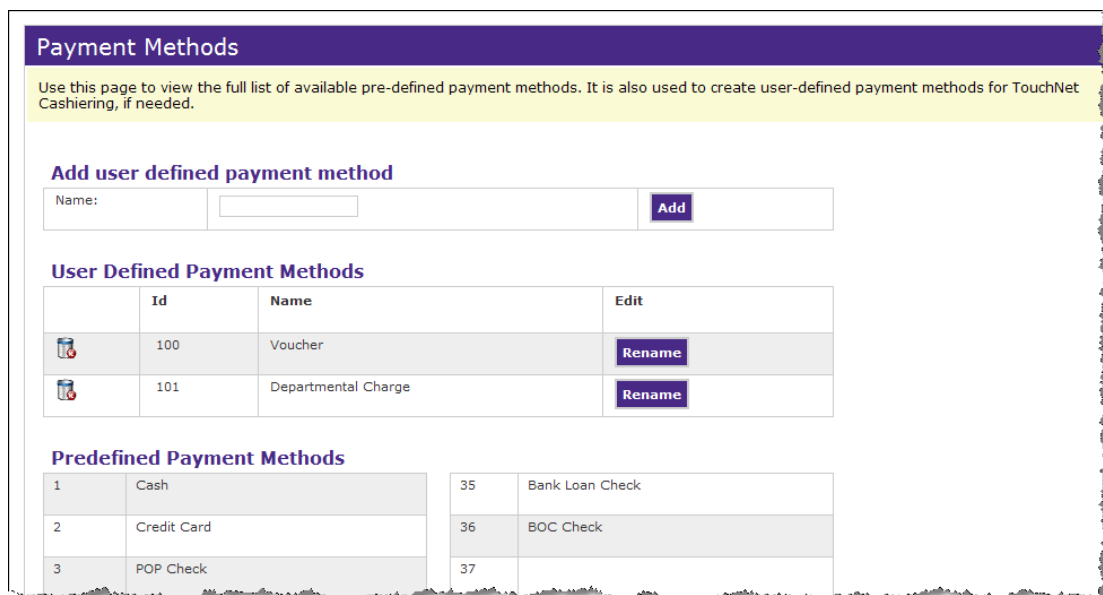
Examples of host systems. The host systems needed for your school may be different than those shown here.

Payment Methods

The Payment Methods area of Commerce Configuration allows you to:

- View the list of predefined payment methods already available in Payment Gateway.
- Add user-defined payment methods, if needed.

User-defined payment methods can be created to address special payment methods that exist at your school, such as campus cards. They are cash-like payment methods that can be linked to specific host system accounts.





Payment Methods

Use this page to view the full list of available pre-defined payment methods. It is also used to create user-defined payment methods for TouchNet Cashiering, if needed.

Add user defined payment method

Name:

User Defined Payment Methods

	Id	Name	Edit
	100	Voucher	<input type="button" value="Rename"/>
	101	Departmental Charge	<input type="button" value="Rename"/>

Predefined Payment Methods

1	Cash	35	Bank Loan Check
2	Credit Card	36	BOC Check
3	POP Check	37	

The Payment Methods page

Instructions for the following procedures are available in Payment Gateway online help:

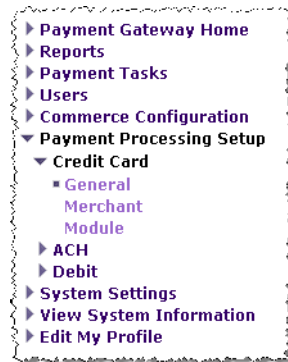
- Adding user-defined payment methods
- Linking payment methods to host system accounts

Note: Only TouchNet Enterprise Cashiering can take user-defined payment methods.

4.0 Payment Processing Setup

The Payment Processing Setup portion of the Operations Center is where you will add and maintain credit card, ACH, and debit merchants.

The left navigation is organized by payment type.



Payment Processing Setup left navigation

Each payment type has three configuration pages: General, Merchant, and Module. We are primarily concerned with the Merchant pages.

4.1 General

TouchNet will advise you on what to enter in the General Configuration fields. Do not make any changes to this page unless instructed to do so by TouchNet.

ACH - General Configuration

TouchNet will advise you on what to enter in these fields. Do not make changes to this page unless instructed to do so by TouchNet.

License Key (172.16.20.10):	<input type="text" value="72a6f1396c2b7704c3e2a32a483620c70e"/>	?
License Key (172.16.20.12):	<input type="text" value="5c9a8d3300b471a3a37082a678901d77"/>	?
License Key (172.16.20.14):	<input type="text" value="8b5d8ca76c796472ac2aebf09f10704c7a6a"/>	?
Data directory:	<input type="text" value="D:\touchnet\tpg5\data\checks"/>	?
Debug level:	<input type="text" value="7"/>	?
Enable multiple merchant:	<input checked="" type="radio"/> Yes <input type="radio"/> No	?

ACH - General Configuration page

4.2 Merchant

You can set up and manage merchants as allowed by your license. You must have a separate license key for each type of processing you want to do—credit card, ACH, or debit. For example, a credit card license key is required to set up credit card merchants, a separate license key is required to set up ACH merchants, and so on.

Step-by-step information about how to add merchants, remove merchants, edit merchants, and grant users access to merchants is available in Payment Gateway online help.

Important! You can use only the number of merchants allowed by your license. If you believe you may exceed the number of licensed merchants, contact TouchNet Customer Care for assistance.

What are merchants?

Merchants contain information and instructions for the credit card or debit processor (if applicable), your school's bank, and the Payment Gateway. The information varies depending on the type of merchant and what the recipients of the transactions need to know.

There are three types of merchants in Payment Gateway:

- Credit card
- ACH
- Debit

When you create host system account you assign a merchant to each one. This ties together the information for your ERP, your bank, your card processor, and Payment Gateway. Therefore, all of the merchant information must be in a form that the processor and/or your school's bank can understand.

Merchants figure prominently in the Payment Gateway. Most of the information you will encounter in the Operations Center is organized by merchant.

Each Payment Gateway user is given access to specific merchants. When users log into Payment Gateway, they only see information for the merchants to which they have access.

On the Merchant Administration page (**Payment Tasks > Merchant Administration**), a user sees their options organized by merchant.

The screenshot displays the TouchNet Payment Gateway interface. The top header includes the TouchNet logo and the text 'PAYMENT GATEWAY'. A left-hand navigation menu lists various system functions. The main content area, titled 'Merchant Administration', is divided into three categories: Credit Card Merchants, ACH Merchants, and Debit Merchants. Each category contains a grid of merchant-specific management options.

Merchant Administration			
Credit Card Merchants			
CCMerchant1	CC Merchant Online 2	CC Merchant Inline 3	
Single authorization	Single authorization	Single authorization	
Manage credit payments	Manage credit payments	Manage credit payments	
Settle batch	Settle batch	Settle batch	
ACH Merchants			
CK Merchant1	CK Merchant Online 2	CK Merchant Inline 3	ACH 4
Manage ACH payments	Manage ACH payments	Manage ACH payments	Manage ACH payments
Manage ACH file	Manage ACH file	Manage ACH file	Manage ACH file
Generate ACH file	Generate ACH file	Generate ACH file	Generate ACH file
Debit Merchants			
DBMerchant1	DBMerchantOnline2	DBMerchantInline3	
Manage debit payments	Manage debit payments	Manage debit payments	
Settle batch	Settle batch	Settle batch	

Merchant Administration page with sample merchants. Your school's merchants may be different than those shown here.

Also, most Operations Center reports include a merchant column. You can use the Report Selection page to specify one or more merchants to search by.

When you add a new merchant in the Operations Center, your bank will provide most of the information required to complete the merchant configuration fields.

Debit Card - Merchant Configuration

Use this page to set up and manage merchants as allowed by your license. If you believe you may exceed your licensed merchants, contact TouchNet for assistance. Detailed descriptions of each field are available in Payment Gateway help, organized by processor. Click the Help link at the top of the page to access online help.

Add New Merchant

Current Merchant
 DBMerchant1

Configuration

TPG Merchant Id: 2	TPG SubTransCode: 1	
Short Description: (20 characters max)	<input type="text" value="DBMerchant1"/>	<input style="float: right;" type="button" value="?"/>
Long Description: (80 characters max)	<input type="text" value="Debit Merchant"/>	<input style="float: right;" type="button" value="?"/>
Target Market Environment:	<input type="text" value="RETAIL_DEBIT"/>	<input style="float: right;" type="button" value="?"/>
Maximum amount:	<input type="text" value="100000000"/>	<input style="float: right;" type="button" value="?"/>
Time delay:	<input type="text" value="0"/>	<input style="float: right;" type="button" value="?"/>
Dial Time delay:	<input type="text" value="500"/>	<input style="float: right;" type="button" value="?"/>
Connect Time delay:	<input type="text" value="500"/>	<input style="float: right;" type="button" value="?"/>
Read Time delay:	<input type="text" value="100"/>	<input style="float: right;" type="button" value="?"/>
Write Time delay:	<input type="text" value="0"/>	<input style="float: right;" type="button" value="?"/>
Close Time delay:	<input type="text" value="500"/>	<input style="float: right;" type="button" value="?"/>
Subdirectory:	<input type="text" value="DBMerchant1"/>	<input style="float: right;" type="button" value="?"/>
Batch time:	<input type="text" value="off"/>	<input style="float: right;" type="button" value="?"/>

Note: Do not remove an active merchant account! If you remove a merchant, you will not be able to process credits, settle batches, or generate reports.

Save Changes **Delete Merchant**

Debit card merchant configuration page. Your school's merchants may be different than what is shown here.

Information about how to add merchants is available in Payment Gateway online help.

Credit Card and Debit Merchants

TouchNet Payment Gateway supports multiple credit card and debit processors ("Credit Card and Debit Card Transaction Processing" on page 8). All of your merchants that use the same processor can accept payments through Payment Gateway.

When you create a credit card or debit merchant, you enter information that will be sent to the card processor and eventually to your school's bank with each batch. All of the information must be in a form that the processor and your school's bank can understand. Your bank will tell you what to enter in most of the configuration fields.

ACH Merchants

When you send your school's ACH file to your bank, it includes a file header that identifies the merchant that the ACH file is for. The information in that file header comes from the ACH merchant fields in Payment Gateway.

All of the information in the file header must be in a form that the bank will recognize when it receives the ACH file. Again, the bank will provide you with most of the information you need to complete those fields at setup.

Information about how to add merchants is available in Payment Gateway online help.

4.3 Module

There is a Module configuration page for each payment type. These are to be configured by TouchNet personnel only. Do not make any changes to these pages unless instructed to do so by TouchNet.

Credit Card - Module Configuration	
TouchNet will advise you on what to enter in these fields. Do not make changes to this page unless instructed to do so by TouchNet.	
Module Settings	
Library name:	D:\touchnet\tpg5\payment\lib\paysim.dll
Server ID:	tpgt4
Alive Interval:	<input type="text" value="10"/>
Quick definitions of these items	
Save	

Credit Card - Module Configuration page

5.0 Credit Card Payment Processing

The Payment Gateway Operations Center is used to track and manage the credit card payments your school accepts. You will use it to settle batches, look up transactions or batches when resolving issues, process credits, and view reports.

There are some differences in how Payment Gateway works with two credit card processors: Concord EFSnet and Moneris e-Select Plus. If you use one of these processors, you should familiarize yourself with the differences.

Concord EFSnet and Payment Gateway

Concord EFSnet is a host-based credit card processor. This means transactions are authorized and settled without using the batch files familiar to users of terminal-based processors. Therefore, some Operations Center tasks and features do not apply to Concord EFSnet the same way as to other processors.

What Concord EFSnet Users Should Do

- Use the Batch Details report to see accurate data about settled transactions.
- Remember that credits cannot be voided.
- Remember that credits are always processed on transactions that have already been settled.

Moneris e- Select Plus and Payment Gateway

Moneris e-Select Plus is a host-based credit card processor. This means transactions are authorized and settled without using the batch files familiar to users of terminal-based processors. Therefore, some Operations Center tasks and features do not apply to Moneris e-Select Plus the same way as to other processors.

What Moneris e-Select Plus Users Should Do

- Use the Payment Gateway Operations Center, not the Moneris e-Select Plus interface, to process credits and voids or manually enter transactions.

Important! Payment Gateway will not recognize transactions completed through a separate interface.

- Use the Payment Gateway batch scheduling feature instead of the Moneris e-Select Plus interface feature. Disable batch scheduling through Moneris e-Select Plus.
- A full credit is processed as a VOID if Moneris e-Select Plus has not settled its batch; otherwise it is processed as a CREDIT.
- If a batch failure occurs, contact TouchNet Customer Care for assistance.

5.1 Settling the Pending Batch Manually

To get to this page:

Payment Tasks > Merchant Administration > [credit card merchant] > Settle Batch

Successfully authorized credit card payments are typically batched and settled together.

You can schedule a time for Payment Gateway to automatically submit the current batch for settlement each day or you can settle the current batch manually at any time.

Follow these steps to manually settle a pending batch. This process requires bursar rights.

Pending Credit Card Payments

Use this page to view the pending credit card transactions and to settle the batch manually, if needed.

Pending Transactions for CCMerchant1

Remove	Date▲	Time▲	Type▲	Card▲	Card #▲	Exp. Date▲	Amount▲	Reference #▲	Approval▲	Ancillary Data▲	
<input type="checkbox"/>	12/31/2008	10:34:53	PUR	VISA	xxxxxxxx1111	07/12	100.00	20081231000002	103453		
<input type="checkbox"/>	12/31/2008	10:35:54	PUR	VISA	xxxxxxxx1111	10/10	100.00	20081231000003	103554		
<input type="checkbox"/>	12/31/2008	11:07:33	PUR	MC	xxxxxxxx5454	11/09	588.00	20081231000004	110733	B8000003	
Remove	Rows: 3						788.00				

Settle this batch

Pending Credit Card Payments page

- 1 Review the list of pending, authorized transactions.

- 2 To remove one or more transactions from the batch, mark the appropriate checkboxes, then click the Remove button. Confirm your choice.
- 3 When you are ready to settle, click the Settle Batch button and confirm your choice. The Settlement Results page reports settlement success or any error that caused a failed settlement.

The Pending Transactions report shows the same information as the Settle Batch page. On the Settle Batch page, however, bursars can remove transactions or settle the batch. Voided transaction amount (which are removed from the pending batch) appear in red as **0.00**.

Note: Concord EFSnet and Moneris e-Select Plus settles transactions during authorization. Clicking the Settle Batch button will not settle any transactions. It will cause pending batches prior to the current day's batch to be closed.

Step-by-step information about automating credit card batch settlements is available in Payment Gateway Operations Center online help.

Removing Transactions from the Pending Batch

To get to this page:

Payment Tasks > Merchant Administration > [credit card merchant] > Settle Batch

Payment Gateway allows you to remove a credit card transaction from a pending batch. Alternately, you may choose to credit the transaction in the pending batch, which allows you to make further changes to the charge up until the time of settlement. For instructions, see "Credit Card Credits" on page 32.

Note: Concord EFSnet users should not remove transactions as described here. Concord EFSnet settles transactions at authorization. Removing a transaction would have the same effect as issuing a credit.

After removal, you will still see the voided transaction in the pending batch with an amount of 0.00. The pending batch shows the voids so that you can see all batch activity.

Follow these steps to remove one or more transactions from a pending batch. This process requires bursar rights.

- 1 Mark the checkboxes of the transactions you want to remove.
- 2 Click the Remove button.
- 3 Confirm your choice.

After you remove the transaction, you can either settle the batch or exit the page without settling.

Note: If you accidentally perform the Remove operation more than once on the same transaction, it will not affect your batch. Only one void is performed.

Note: Most credit card processors will not unencumber the payer's credit card when processing a void. The amount will be restored to the card after a time period specified by the credit card processor.

You can see removed transactions in these reports:

- **Pending Transactions report and the Settle Batch page**—Removed transactions appear with 0.00 amounts, displayed in red.
- **Activity report**—The original transaction appears in the Activity report with the designation **PUR**, or purchase. Another record appears showing the same transaction as a **VOID**. The two records include the same reference number, so you can see that both the purchase and the void belong to the same payment transaction.

5.2 Credit Card Credits

You can process a credit before or after the initial credit card payment transaction is settled. When you enter a credit, you can modify the adjusted amount up until the time the payment is settled.

Payment Gateway limits the amount you can credit so it is never greater than the original purchase amount. Once you have settled a credit, Payment Gateway limits further credits to the amount currently settled. (For example, if a \$10 credit is issued on a \$100 transaction, future credits are limited to a total of \$90.)

Note: Remember, purchases are funds that flow into your accounts; credits are funds that flow back into the cardholder's account.

Notes on Credits

Credits, partial reversals, and voids

Refunded amounts are submitted to your credit card processor as credits, partial reversals, or voids, depending on the amount of the credit and whether it has been settled. When you process a credit, Payment Gateway automatically processes the correct type of refund for the payment and for your credit card processor.

Important! TouchNet Payment Gateway Operations Center cannot be used to credit transactions taken or processed through non-TouchNet applications.

Credits disallowed before settling

Some credit card processors will not allow you to change the authorized amount before settling. In those cases, you must settle first, then process a credit against the settled amount.

Amounts remaining encumbered

Most credit card processors will not unencumber the payer's credit card when processing a void (a credit for the entire amount before the authorization has been settled). The amount will be restored to the card after a time period specified by the processor.

Concord EFSnet and Moneris e-Select Plus users

Concord EFSnet and Moneris e-Select Plus are host-based processors and do not allow credits to be voided.

Processing a Credit

How to get to this page:

Payment Tasks > Merchant Administration > [credit card merchant] > Manage Credit Payments

Follow these steps to process a credit. This requires either bursar rights or process credit rights.

- 1** On the Credit Card Payment Search page, select the date range and another criteria that will help narrow the search.
- 2** Click the Search button. The Search Results page appears.

- 3 Locate the payment and click its Reference #. The Process Credit Card Credit page appears.

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

Search again
Back to transaction list

Current Merchant: CC Merchant Online 2

Transaction date/time:	10/01/2008 16:28:30
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxx1111
Authorization reference number:	20081001000000
Ancillary data:	<input type="text" value="CC1009"/>
Current status:	Settled
Settled balance:	\$500.00
Pending activity:	\$0.00
Adjusted balance:	\$500.00
Adjusted amount (in dollars):	\$ <input type="text"/> (example: 25.95)
--OR-- Credit amount (in dollars):	\$ <input type="text"/> (example: 25.95)

Process credit
Preview credit
Reset

Preview Credit

New Adjusted Amount: \$ <input type="text"/>	Apply Credit of: \$ <input type="text"/>
--	--

Activity

Date	Time	Type	Amount	Approval	Ancillary Data	TPG RC
10/01/2008	16:28:30	PUR	500.00	162830	CC1009	Success(0)

Display failed activity: No Yes

Settlement History

Date	Time	Type	Amount	Batch #	Ancillary Data	TPG RC
10/01/2008	16:59:36	PUR	500.00	SIM082751659	CC1009	Success (0)
Settled balance:			500.00			

Process Credit Card Credit page

- 4 Credits may already have been processed for the transaction. Review the Activity and Settlement History sections at the bottom of the page before proceeding.

- 5 Edit the ancillary data if you want to record information about the credit. Ancillary data appears in Payment Gateway reports. The original ancillary data will still be shown with the purchase record.
- 6 Adjust the amount to charge by entering an amount in either the **Adjusted Amount** field or the **Credit Amount** field. Do not use a dollar sign in your entry.
 - In the **Adjusted Amount** field, enter the new amount to charge.

Example: If the original charge was \$15.50 and the charge has settled, an Adjusted Amount entry of 10.00 results in a \$5.50 credit. If the original charge has not settled, the result is a \$10.00 charge with no credit.

An entry of 0.00 is processed as a void if before settlement of the original amount and as a full credit if after settlement.

For an additional example, see "Example - Credits Using the Adjusted Amount" on page 38.
 - In the **Credit Amount** field, enter the amount to credit the card.

Example: If the original charge was \$100.00 and the charge has settled, a Credit Amount entry of 20.00 results in a \$20.00 credit. If the original charge has not settled, the result would be an \$80.00 charge with no credit.

An entry of 100.00 is processed as a void if before settlement of the original amount and as a full credit if after settlement.

For an additional example, see "Example - Credits Using the Credit Amount" on page 39.
- 7 Click the Preview Credit button to see how much money will be charged to the card and how much will be returned to the cardholder after the credit.
- 8 When everything has been entered correctly, click the Process Credit button.

Process Credit Fields

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

[Search again](#) [Back to transaction list](#)

Current Merchant: CC Merchant Online 2

Transaction date/time:	10/01/2008 16:28:30
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxx1111
Authorization reference number:	20081001000000
Ancillary data:	CC1009
Current status:	Settled
Settled balance:	\$500.00
Pending activity:	\$0.00
Adjusted balance:	\$500.00
Adjusted amount (in dollars):	\$ <input type="text"/> (example: 25.95)
--OR-- Credit amount (in dollars):	\$ <input type="text"/> (example: 25.95)

[Process credit](#) [Preview credit](#) [Reset](#)

Current Status
Shows either Settled or Pending. Pending means the initial transaction has not yet been settled. (Your processor may allow additional status categories.)

Settled Balance
Shows the last settled balance for the transaction. If the transaction wasn't yet settled, the balance would be \$0.00. (You would also see a zero balance if the transaction were voided or its full amount credited.)

Pending Activity
Shows the amount waiting to be settled for the transaction.

Adjusted Balance
Shows the amount charged to the card after the last settlement. Includes credits, voids, and partial reversals that have been applied but not settled.

Additional Examples

Current status:	Pending
Settled balance:	\$0.00
Pending activity:	\$100.00
Adjusted balance:	\$100.00

Example 1: A \$100.00 charge is pending.

Current status:	Credited
Settled balance:	\$25.00
Pending activity:	\$-25.00
Adjusted balance:	\$0.00

Example 2: A \$25.00 credit has been applied, but has not yet been settled. The Adjusted Balance shows the amount that will be charged after settlement.

Credit card credit fields and examples

Transaction Date/Time

Date and time that the transaction was authorized.

Payment Type

Will say CREDIT CARD.

Card Type and Credit Card Number

Information about the credit card used for the purchase, displaying only the last four digits of the card number for security reasons.

Authorization Reference Number

Unique transaction number assigned by Payment Gateway. (For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number).

Ancillary Data

Information about the payer or the transaction, i.e., a payer's ID number. This data is typically passed from your payment application to Payment Gateway. If your credit card processor places limits on AVS data, the ancillary data will include up to the number of characters allowed.

Current Status

Show the current status of the transaction, either AUTHORIZED, PENDING, SETTLED, CREDITED, or VOIDED.

Settled Balance

Last settled balance for the transaction. It will be \$0.00 if the transaction has not yet been settled, a void has been settled for it, or it has been credited for the full amount and settled. If a void has been settled, it appears in the Activity.

Pending Activity

Transaction amount waiting to be settled. Pending Activity of \$0.00 occurs when the transaction has no pending activity, a void has been entered, or it has been credited for the full amount and settled. If a void is entered but not yet settled, it shows the last pending settle amount.

Adjusted Balance

Amount currently charged to the card, including any credits, partial reversals, or voids that have not yet been settled.

Adjusted Amount or Credit Amount

Use one of these two fields to change the amount charged to the card. Use the **Adjusted Amount** field to enter the new amount to charge, or use the **Credit Amount** field to enter the amount to credit.

Example - Credits Using the Adjusted Amount

Here, a purchase of \$100.00 has been made. The user has entered \$90.00 in the **Adjusted Amount** field. The Preview Credit button has been clicked, and we see that the card will be credited \$10.00.

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

Search again
Back to transaction list

Current Merchant: CCMerchant1

Transaction date/time:	12/31/2008 10:35:54
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxx1111
Authorization reference number:	20081231000003
Ancillary data:	<input type="text" value="process credit example"/>
Current status:	Pending
Settled balance:	\$0.00
Pending activity:	\$100.00
Adjusted balance:	\$100.00
Adjusted amount (in dollars):	<input type="text" value="\$ 90.00"/> (example: 25.95)
--OR-- Credit amount (in dollars):	<input type="text" value="\$"/> (example: 25.95)

Process credit
Preview credit
Reset

Preview Credit

New Adjusted Amount: \$ <input style="width: 80%;" type="text" value="90.00"/>	Apply Credit of: \$ <input style="width: 80%;" type="text" value="10.00"/>
--	--

Entering an adjusted amount for a credit card transaction - example

Example - Credits Using the Credit Amount

Here, a purchase of \$100.00 has been made. The user has entered \$20.00 in the **Credit Amount** field. The Preview Credit button has been clicked, and we see that the card will be credited \$20.00.

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

[Search again](#) [Back to transaction list](#)

Current Merchant: CCMerchant1

Transaction date/time:	12/31/2008 10:34:53	
Payment type:	CREDIT CARD	
Card type:	VISA	
Credit card number:	xxxxxxxx1111	
Authorization reference number:	20081231000002	
Ancillary data:	<input type="text" value="process credit example"/>	
Current status:	Pending	
Settled balance:	\$0.00	
Pending activity:	\$100.00	
Adjusted balance:	\$100.00	
Adjusted amount (in dollars):	<input type="text" value="\$"/>	(example: 25.95)
--OR-- Credit amount (in dollars):	<input type="text" value="\$20.00"/>	(example: 25.95)

[Process credit](#) [Preview credit](#) [Reset](#)

Preview Credit

New Adjusted Amount: \$ Apply Credit of: \$

Entering a credit amount for a credit card transaction - example

Viewing Previous Credit Activity

To get to this page:

Payment Tasks > Merchant Administration > [credit card merchant] > Manage Credit Payments

- 1 On the Credit Card Payment Search page, select the date range and another criteria that will help narrow the search.
- 2 Click the Search button. The Search Results page appears.
- 3 Locate the payment and click its Reference #. The Process Credit Card Credit page appears.
- 4 Review the Activity and Settlement History sections at the bottom of the page. They show a record of attempted, successful, and settled transaction activity.

Process Credit Card Credit

To process a credit for this credit card transaction, enter either the adjusted amount or the credit amount in the appropriate fields and click the Process Credit button. Click the Preview Credit button to see the affects of the proposed credit.

Search again
Back to transaction list

Current Merchant: CCMerchant1

Transaction date/time:	12/31/2008 09:53:43
Payment type:	CREDIT CARD
Card type:	VISA
Credit card number:	xxxxxxxx1111
Authorization reference number:	20081231000001
Ancillary data:	<input type="text" value="tuition"/>
Current status:	Settled
Settled balance:	\$5,800.00
Pending activity:	\$0.00
Adjusted balance:	\$5,800.00
Adjusted amount (in dollars):	\$ <input type="text"/> (example: 25.95)
--OR-- Credit amount (in dollars):	\$ <input type="text"/> (example: 25.95)

Process credit
Preview credit
Reset

Preview Credit

New Adjusted Amount: \$ Apply Credit of: \$

Activity

Date	Time	Type	Amount	Approval	Ancillary Data	TPG RC
12/31/2008	09:53:43	ADJ	5,800.00	095252	tuition	Success(0)
12/31/2008	09:52:52	PUR	6,500.00	095252	tuition	Success(0)

Display failed activity: No Yes

Settlement History

Date	Time	Type	Amount	Batch #	Ancillary Data	TPG RC
12/31/2008	09:54:11	CR	-700.00	SIM083660954	tuition	Success (0)
12/31/2008	09:53:07	PUR	6,500.00	SIM083660953	tuition	Success (0)
Settled balance:			5,800.00			

Example of credit card transaction activity and history

Voiding a Payment

To get to this page:

Payment Tasks > Merchant Administration > [credit card merchant] > Manage Credit Payments

To void a payment, process a zero-dollar amount for the payment. To do so, enter **0** in the **Adjusted Amount** field when you process the credit (or enter the full amount in the **Credit Amount** field). In your reports, it will look the same as if you removed a transaction from the pending batch. The payment is voided and nothing appears on the cardholder's account.

Note: If a payment has been voided but not settled, its Pending Activity and Adjusted Balance will both be \$0.00. Until the zero amount has been settled, you can change the adjusted amount, increasing it up to the amount of the original purchase. After the zero amount is settled, the payment is voided and you cannot change the charged amount.

Note: Most credit card processors will not unencumber the payer's credit card when processing a void (a credit for the entire amount before the authorization has been settled). The amount will be restored to the card after a time period specified by the processor.

Viewing Credits in Reports

To see credits before settlement, use these reports:

- **Activity Report**

One record shows the originally charged amount. For reversals (a credit processed before the transaction was settled), another record shows the new amount charged with a transaction type of **REV**, or partial reversal. The same reference number and approval code appear in both records. For voids (when the credit is for the full amount), the type is **VOID**.

- **Pending Transactions Report**

Shows only the currently charged amount.

To see credits after settlement, use these reports:

- **Activity Report**

One record shows the originally charged amount. Another shows the new amount with a transaction type of **CR**, or credit. The same reference number and approval code appear in both records.

- **Batch Settlement Report**

The batch total is reduced by the amount returned to the cardholder's account.

- **Batch Details Report**

For credits, the payment record shows a transaction type of **CR**, or credit. The amount returned to the cardholder's account is shown as a negative dollar amount.

For reversals, the payment record shows a transaction type of **PUR**, or settled purchase, with the amount charged at the time of settlement. The amount shown is not the amount removed from the purchase; it is the new amount charged to the card.

For voids, the payment record shows type **VOID**.

5.3 Single Credit Card Authorizations

Important! Single authorization amounts are not transmitted to your host system records. If you charge a single authorization amount to a cardholder's account, you must update that payer's account in your host system.

When you process a single authorization, you enter all the credit card information that a cardholder would have entered through your online payment application. If you use single authorizations to test payment transactions, you must use a valid card number. You may use a test credit card number provided by your bank.

Note: For test transactions, TouchNet suggests that you always include "test" or a similar indicator in the ancillary data. This will help you locate test transactions in your reports.

Note: Don't batch transactions using test credit cards with real credit card transactions. Close the test batch before running the real transactions.

Note: With Concord EFSnet, authorizations are settled immediately. Concord EFSnet does not use batch settlements. If you click the Settle With Next Batch button, the authorization is still settled immediately.

Single Credit Card Authorization

Use this page to charge a credit card for a single amount. Single authorization amounts are not transmitted to your host system records. You must manually update the payer's account in your host system.

Current Merchant: CCMerchant1

Amount in dollars:	<input type="text" value="1500.00"/> ?
Credit card number:	<input type="text" value="1234567890123456"/>
Expiration date:	<input type="text" value="12"/> <input type="text" value="2011"/>
Card verification value (CVV):	<input type="text" value="321"/> What is this?
Street address:	<input type="text" value="123 Elm Avenue"/>
Zip code:	<input type="text" value="64110"/>
Ancillary data:	<input type="text" value="tuition payment"/>
Customer accounting code:	<input type="text" value="123456"/> ?
Tax amount:	<input type="text" value="100.00"/> ?

Single authorization example

Step-by-step information about single credit card authorizations is available in Payment Gateway online help, including:

- How to process and settle single credit card authorizations.
- How to add an authorized transaction to a batch.
- How to check the settlement status of an authorization.

6.0 Processing ACH Transactions

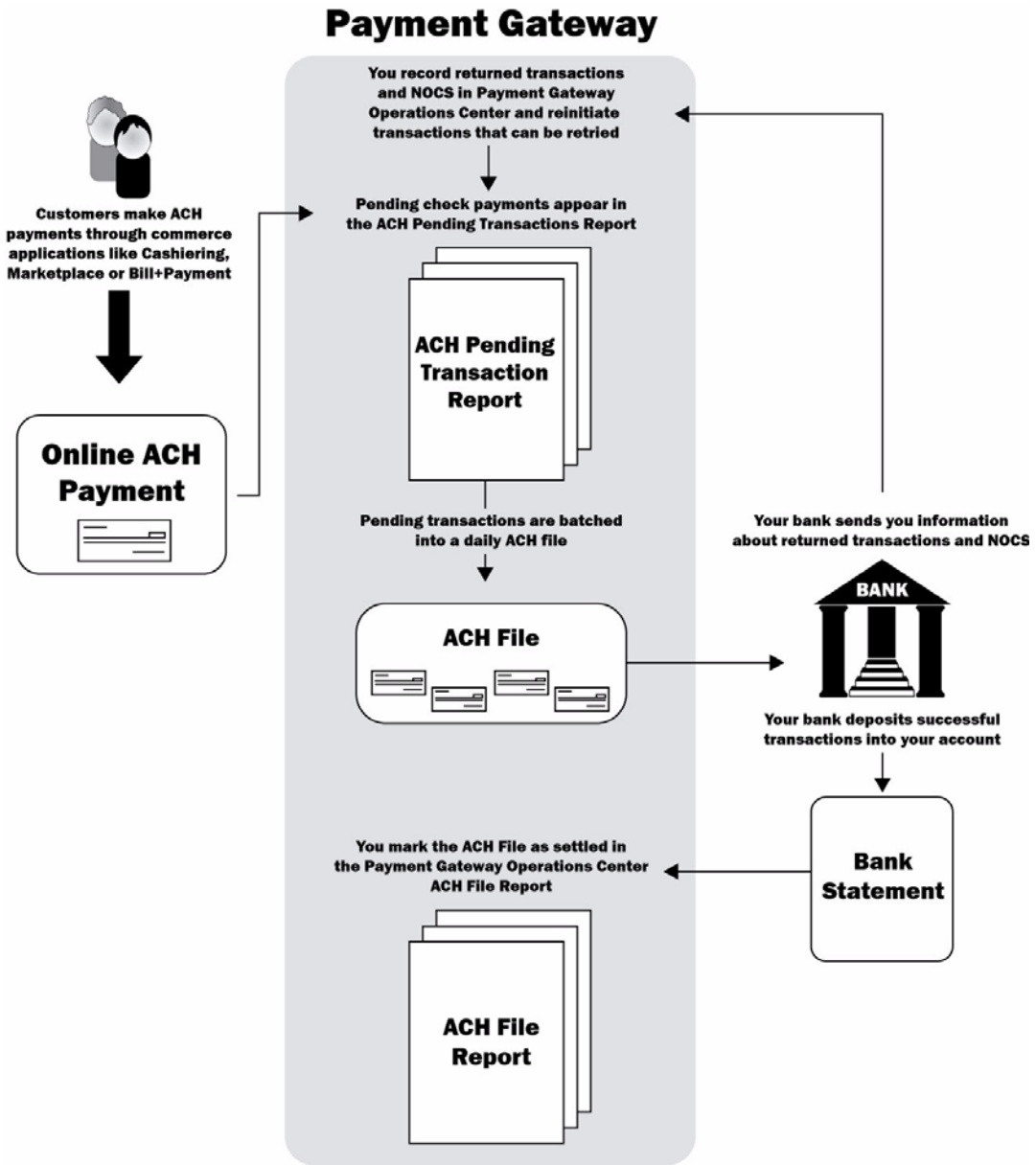
TouchNet Payment Gateway includes features and functions used to process ACH payments. If your license includes ACH processing, then you can accept online payments from personal checking or savings accounts and use Payment Gateway to process the ACH transactions.

6.1 ACH Transaction Overview

A user who submits an ACH payment through a TouchNet commerce solution (such as webCheck, Bill + Payment, or Cashiering) enters required information: the name and address from the checking or savings account, the payment amount, and the bank account's routing and account numbers.

After Payment Gateway validates the routing number, the user must explicitly authorize the transaction by accepting the ACH payment agreement. The user's payment information, the agreement text, and the time and date of the agreement are encrypted and saved in the Payment Gateway database.

The Payment Gateway user with bursar rights generates ACH files from the submitted payment information and sends this information to a bank. The following diagram shows the typical work flow for processing ACH transactions.



ACH transaction processing in TouchNet Payment Gateway

6.2 Generating and Reviewing ACH Files

To process ACH payments, you generate ACH files and send them to your bank, using the method your bank recommends. These ACH files are written in the standard format used by banks and described by the current NACHA Operating Rules and Guidelines.

The Operations Center also allows you to mark ACH files as settled, regenerate ACH files, and reinstate payment transactions rejected for reasons such as insufficient funds.

Payment Gateway is automatically configured not to create ACH files on Saturdays and Sundays. Weekend transactions are automatically batched into the Monday ACH file. Your Payment Gateway may be configured not to create ACH files on Federal Reserve holidays as well. If it does not skip holidays and you would prefer that it did, contact TouchNet for assistance.

Looking Up ACH Files

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH File

Use the Manage ACH File feature to look up an ACH file for further processing, including regenerating the file or marking the file as settled.

You can also look up a file using the ACH File report, but you will not be able to perform further processing on the file.

Follow these steps to look up an ACH file. This requires bursar rights.

- 1 Choose the date range (required). The default search is month-to-date.
- 2 Enter the ACH File ID, if known (optional).
- 3 Click the Search button. A list of ACH files for the selected date range appears.
- 4 To see transaction details for a particular file, including removed checks and amounts, click the ACH File ID.
- 5 To view the file, click the File Name and choose Open. The achfile.jsp file appears. You may then save it to the location of your choice.
- 6 To mark a file as settled, select the Mark as Settled checkbox and click the Mark as Settled button. For more information, see "Marking an ACH File as Settled" on page 56.
- 7 To regenerate a file, select its Regenerate File checkbox and click the Regenerate File button. For more information, see the "Regenerating an ACH File" topic in online help.

You can also look up ACH files using the ACH File report, see "ACH Reports" on page 91.

Looking Up ACH Transactions

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments

You can use Manage ACH Payments to look up an ACH transaction, mark a transaction as NOC or returned, reinitiate a rejected transaction, or add an account to the restricted list.

Follow these steps to view ACH payment details. This requires bursar rights.

- 1** Enter the date range and any additional information that will help Payment Gateway search for the transaction.
- 2** Click the Search button.
- 3** If the report returns multiple transactions, click the Trans ID you want to view. The ACH Payment Details page appears. If only one transaction is found, you are taken directly to its details page.

ACH Payment Details

Use this page to view ACH transaction details. If this transaction has been returned or designated a NOC by the bank, enter the NOC or return code below. Choose Yes to add this account to the restricted account list. Click the Apply button to save your changes.

[Previous](#)

Current merchant: CK Merchant Inline 3

Payment Details

Transaction id:	197
Name:	JANE SMITH
Memo:	Ancillary Data Tuition
Date/Time:	10/31/2008 10:36:16
Parent transaction:	NA
Origin (Standard Entry Code):	ARC
Reinitiations: ?	0
Account type:	Checking
Agreement View agreement	154
Status: ?	WAIT
Return or NOC reason:	NA
Amount:	\$ 825.66
Account restricted: ?	No

Mark transaction with NOC or return code ?	Code: <input style="width: 50px;" type="text"/>
Add to restricted account list: ?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Apply	

History

Date	Time	Type	Amount	Reinitiated count	Action	Trx status	Reject msg
10/31/2008	10:36:16	PUR	825.66	0	PRESENT CHECK	UNSETT	
10/31/2008	11:07:29	PUR	825.66	0	GEN BATCH 23	WAIT	

ACH Payment Details page

You can also look up a transaction using the ACH File Details report, but you will not be able to make any of the changes that available on the ACH Payment Details page. See "ACH Reports" on page 91.

Payment Details

Transaction ID

Numeric transaction identifier assigned by Payment Gateway.

Name

Payer's name as entered with the payment.

Memo

Student ID number (if available) and any information entered with the payment.

Date & Time

Date and time the original purchase was made.

Parent Transaction

Reference number of the original transaction which may have been reinitiated.

Origin

SEC code for the method of payment presentment.

Reinitiations

When the bank returns an ACH payment (for insufficient funds, for example), the transaction must be marked as returned in the Payment Gateway Operations Center (See "Recording a Return Code for an ACH Payment" on page 59). Then the ACH transaction can be sent back to the pending ACH payments list and batched with the next ACH file (See "Reinitiating a Returned Payment" on page 61), usually with a returned check fee added.

This number indicates how many times the transaction has been reinitiated. ACH payments can be attempted up to three times.

Account Type

Checking or Savings

Agreement

Indicates the number of agreements this account holder has accepted. Click the View Agreements link to see the agreement text.

Status

Status of the transaction as one of the following types:

- UNSETT, if the payment has not been sent to the bank.
- WAIT, if the payment has been put into an ACH file, but not settled.
- RETURN, if the payment has been rejected as a Return.
- SETTLED, if the payment has cleared.
- VOIDED, if the check has been removed from an ACH file.

Return or NOC Reason

If the transaction has been returned or received a Notification of Change, the reason code appears here.

Amount

Amount of the payment.

Account Restricted

Indicates whether the account is restricted or not.

*History***Date & Time**

Date and time the original purchase was made.

Type

Type of transaction. Usually PUR.

Amount

Amount of the payment.

Reinitiated Count

Number of times the transaction has been reinitiated.

Action

Description of an action that has been taken on the transaction.

Trx Status

Status of the transaction (UNSETT, WAIT, RETURN, SETTLED, VOIDED)

Reject Msg

Return number and description.

Generating the Current ACH File

To get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Generate ACH File

To submit ACH payments to your bank, you must first generate the ACH file. You can generate an ACH file manually, as described here, or you can schedule ACH files to be generated automatically as a specific time each day.

Pending ACH Payments

Use this page to batch pending transactions into an ACH file. Click any Trans ID number to view Transaction Details.

Current merchant: CK Merchant Online 2

Remove	Merchant▲	Date▲	Time▲	Origin▲	Type▲	Trans id▲	Amount▲	Check name▲	Reinit▲	Memo▲
<input type="checkbox"/>	CK Merchant Online 2	12/31/2008	10:36:09	WEB	PUR	506	152.35	FRED STUDENT	0	B80000006
<input type="checkbox"/>	CK Merchant Online 2	12/31/2008	10:37:49	WEB	PUR	507	1,230.00	BOB STUDENT	0	B80000002
<input type="checkbox"/>	CK Merchant Online 2	12/31/2008	11:30:54	WEB	PUR	510	143.00	DAWN STUDENT	0	B80000004
<input type="checkbox"/>	CK Merchant Online 2	12/31/2008	11:32:14	WEB	PUR	511	85.00	BOB STUDENT	0	B80000002
<input type="button" value="Remove"/>	Rows: 4					1,610.35		<input type="button" value="Generate ACH file"/>		

Pending ACH Payments page

Generating an ACH file manually requires bursar rights. The ACH file is created when you click the Generate ACH File link for a particular ACH merchant on the Merchant Administration page. Each time you generate the ACH file, it contains all transactions that have not been captured previously in an ACH file. It also contains the configuration information needed by the bank to process the file.

ACH File

Successfully generated ACH file. To download the ACH file, left click on the filename.

Download ACH File: [tpgc0000057.ach](#)

Transaction Count:	4
Total Amount:	\$ 1,610.35

ACH file successfully generated

Each ACH file name includes the unique, seven-digit, sequential number that identifies the file.

Step-by-step information about how to automatically generate ACH files is available in Payment Gateway online help.

Note: Payment Gateway does not impose upper or lower limits on the number of transactions within an ACH file.

Important! For security reasons, TouchNet recommends that you delete the ACH file from your location after sending it to the bank.

You can regenerate any ACH file. For details, see "Post-Settlement Processing of ACH Files" on page 56.

Voiding an ACH Payment

You can remove a pending ACH transaction (see "Removing a Pending ACH Transaction" on page 54), even if it is already included in a generated ACH file (see "Removing a Transaction from a Generated ACH File" on page 54) as long as the ACH file has not yet been sent to the bank.

Removing a transaction voids the ACH payment in reports and in the ACH file.

Removing a Pending ACH Transaction

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Generate ACH File

Pending transactions are transactions that are not yet part of a generated ACH file. Follow these steps to remove an ACH payment from pending transactions. This process requires bursar rights.

- 1 In the Pending ACH Payments list, locate the transaction to be removed.
- 2 Mark its Remove checkbox.
- 3 Click the Remove button and confirm your choice. The transaction information still appears but the status is changed to VOIDED and the totals reflect the removal.

Removing a Transaction from a Generated ACH File

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH File

You can remove an ACH transaction from an ACH file as long as the file has not yet been sent to the bank.

Important! If you remove a transaction from a generated file, always regenerate the file.

ACH File Details

This page lists all of the transactions in the selected ACH file. Click any Trans ID number to view Transaction Details.

ACH file search
ACH file listing

Current Merchant: CK Merchant Inline 3

File ID: 48 File Name: tpgc000048.ach

Remove	Date▲	Time▲	Type▲	Trans ID▲	Amount▲	Name▲	Check Memo▲	Status▲
<input type="checkbox"/>	12/02/2008	09:53:31	PUR	424	3,250.00	KEN L STUDENT	Payment of Tuition B80000011	WAIT
<input checked="" type="checkbox"/>	12/02/2008	09:55:04	PUR	425	900.00		B80000009	WAIT
<input type="checkbox"/>	12/02/2008	09:57:11	PUR	426	500.50		B80000005	WAIT
	12/02/2008	09:58:10	PUR	427	2,800.00		B80000018	VOIDED
Remove	Rows: 4	Current file:		4,650.50				
		Removed:		2,800.00				
		Attempted:		7,450.50				

Mark as settled
Regenerate file

Removing a transaction from an ACH file

Follow these steps to remove an ACH payment from a generated file. This process requires bursar rights.

- 1 Choose a date range.

Note: If you know the ACH File ID, you can enter it and search for that file only.

- 2 Click the Search button. The ACH File Search Results page appears.
- 3 Click the ACH File ID link for the file that contains transactions to be removed. The ACH File Details page appears.
- 4 Locate the transaction to be removed and mark its remove checkbox.
- 5 Click the Remove button and confirm your choice.

Note: If no remove checkbox appears, the transaction's status does not allow for removal.

- 6 Click the Regenerate File button and confirm your choice.

6.3 Post-Settlement Processing of ACH Files

Banks use a variety of methods to confirm and notify you about successful and rejected ACH transactions. Typically, your institution will use the same method of confirmation currently used in paper check processing.

When you need to perform further processing for your ACH files, you can:

- Regenerate your ACH file if it was initially rejected due to incorrect header information. See online help for more information about regenerating an ACH file.
- Mark ACH files as “settled.” For more information, see See "Marking an ACH File as Settled" on page 56.

Marking an ACH File as Settled

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH File

After your bank has processed the ACH transactions and you have removed rejected transactions from your ACH file, you must mark the ACH file as settled.

Important! Make sure you complete all processing of the ACH file and the transactions contained in it before marking the file as settled. Once an ACH file is settled, neither it nor the files in it can be altered in any way.

To remove a rejected transaction from an ACH file, see "Removing a Transaction from a Generated ACH File" on page 54.

Follow these steps to mark an ACH file as settled. This process requires bursar rights.

- 1 Choose the date range (required). The default search is month-to-date.
- 2 Enter the ACH File ID, if known (optional).
- 3 Click the Search button. A list of ACH files for the selected date range appears.
- 4 Select the Mark as Settled checkbox for the file.

ACH File Search Results

Use this page to mark processed ACH files as settled and to regenerate ACH files that were initially rejected due to incorrect header information. To download an ACH File, click the ACH File name. Click any ACH File ID to view file details.

[Search for ACH file](#)

Current merchant: CK Merchant1

08/01/2008 to 09/30/2008

Merchant▲	Date▲	Time▲	ACH File ID▲	File Name▲	Current File		Operations	
					Count▲	Amount▲	Mark as settled	Regenerate file
CK Merchant1	09/11/2008	17:15:20	1	tpgc0000001.ach	16	5,617.99	Settled	
CK Merchant1	09/12/2008	17:15:06	2	tpgc0000002.ach	20	6,942.99	Settled	
CK Merchant1	09/15/2008	17:15:15	3	tpgc0000003.ach	21	7,042.99	Settled	
CK Merchant1	09/19/2008	17:15:23	7	tpgc0000007.ach	22	7,139.99	Settled	
CK Merchant1	09/23/2008	17:15:16	8	tpgc0000008.ach	23	7,154.99	Settled	
CK Merchant1	09/24/2008	17:15:04	9	tpgc0000009.ach	26	14,175.00	Settled	
CK Merchant1	09/25/2008	17:15:19	10	tpgc0000010.ach	29	5,499.99	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rows: 7					157	53,573.94	Mark as settled	Regenerate file

Marking an ACH file as settled

- 5 Click the Mark as Settled button.

Important! Once an ACH file has been marked as settled, you cannot reverse its status to pending, you cannot perform further actions on transactions on the file, and you cannot regenerate the file.

Step-by-step information about how to regenerate an ACH file is available in Payment Gateway online help.

6.4 Processing a Returned ACH Payment

If the bank returns an ACH-standard file detailing returned transactions, first mark the transactions as returned. You can then reinitiate payment transactions that were returned for reasons such as insufficient funds. When you build and send the next ACH file, reinitiated transactions will be submitted with that file.

Current NACHA guidelines allow a total of three submissions for a payment transaction. The ACH Rejections report shows the number of times a payment has been submitted. For details, see "ACH Reports" on page 91.

Note: The ACH transaction ID is required for this process. Your bank's ACH-standard information will include the transaction ID, which may be labeled as the "individual identification number."

Returned ACH Transactions

The bank may return one of two types of codes for a transaction.

- If the code begins with a C (Notification of Change), the ACH payment has been processed successfully. It is not rejected, but was submitted with incorrect data. The transaction has been settled.
- If this code begins with an R (Return), you can reinitiate the ACH payment after you have marked it as returned in the Operations Center.

It is important to record the return codes for returned ACH transactions in Payment Gateway to ensure the accuracy of reports. When recorded properly, returned transactions are removed from the ACH file information and are not shown in the ACH File or ACH File Details reports. Transactions marked with a C code are not rejections and therefore do not appear in the ACH Rejections report.

Understanding NOC Codes

Some payment transactions may receive a status code of NOC from the bank. NOC stands for Notification of Change. A NOC does not represent a failed financial transaction. It is a notification that a correction was made to some data associated with the transaction during settlement.

When a payment receives a NOC status code, you should examine the reason for the code. For example, you may receive a NOC code as a result of a mistyped account number. Correct the error to avoid NOCs on future payments.

Recording a Return Code for an ACH Payment

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments

Follow these steps to record a return code for a returned ACH payment in Payment Gateway. This process requires bursar rights.

- 1 Enter the date range and any additional information to help search for the transaction.
- 2 Click the Search button.
- 3 If multiple transactions are returned, click the Trans ID for the transaction you want to view.

If only one transaction is found, you are taken directly to its details page.

- 4 Where it says **Mark transaction with NOC or Return Code**, enter the rejection code provided by the bank in the **Code** field. This code begins with an R or C, followed by two digits.
- 5 If you want to restrict this ACH account so that no future transactions are accepted from it, choose Yes where it says **Add to restricted account list**.

Mark transaction with NOC or return code ?	Code: r01
Add to restricted account list: ?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Apply	

Entering a return code

- 6 Click the Apply button. If you entered a return code, this transaction now has a status of RETURN Payment Gateway. The return appears in the transaction history at the bottom of the page. You may now reinitiate the check. For instructions, see "Reinitiating a Returned Payment" on page 61.

If you entered a NOC code, the transaction now has a status of SETTLED in Payment Gateway and requires no further action.

- 7 To void a return code you have entered (if you entered the wrong code by mistake, for instance), follow the steps in "Voiding a Return Code Recorded in Payment Gateway" on page 60.

Voiding a Return Code Recorded in Payment Gateway

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments

If you have recorded a return code for a returned transaction in Payment Gateway, you may void that return code for that transaction (in Payment Gateway only). This may happen if you accidentally entered one incorrectly or if you entered a return code for the wrong transaction.

- 1 Enter the date range and any additional information that will help find the transaction.
- 2 Click the Search button.
- 3 If multiple transactions are returned, click the transaction's Trans ID. The ACH Payment Details page appears.

If only one transaction is found, you are taken directly to its details page.

- 4 Scroll down to **Reinitiate payment**.
- 5 Click the Void Return button. The void is recorded in the transaction history at the bottom of the page.

Reinitiate payment:	Add fee: \$ <input type="text"/>	Reinitiate
		Void Return

Voiding a return code

Reinitiating a Returned Payment

How to get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments

When you record a returned ACH payment (returned payments have codes that begin with R), you can reinitiate the payment by following these steps:

- 1** Enter the date range and any additional information that will help to find the transaction.
- 2** Click the Search button.
- 3** If multiple transactions are returned, click the transaction's Trans ID. The ACH Payment Details page appears.

If only one transaction is found, you are taken directly to its details page.




ACH Payment Details



Use this page to view ACH transaction details. If this transaction has been returned or designated a NOC by the bank, enter the NOC or return code below. Choose Yes to add this account to the restricted account list. Click the Apply button to save your changes.

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Current merchant: CK Merchant Online 2

Payment Details

Transaction id:	183
Name:	JANE SMITH
Memo:	Ancillary Data Tuition
Date/Time:	10/31/2008 10:28:40
Parent transaction:	NA
Origin (Standard Entry Code):	ARC
Reinitiations: 	0
Account type:	Checking
Agreement View agreement	146
Status: 	WAIT
Return or NOC reason:	NA
Amount:	\$ 825.66
Account restricted: 	No

Mark transaction with NOC or return code 	Code: <input style="width: 50px;" type="text"/>
Add to restricted account list: 	<input type="radio"/> Yes <input checked="" type="radio"/> No
Apply	

History

Date	Time	Type	Amount	Reinitiated count	Action	Trx status	Reject msg
10/31/2008	10:28:40	PUR	825.66	0	PRESENT CHECK	UNSETT	
10/31/2008	17:15:31	PUR	825.66	0	GEN BATCH 26	WAIT	

*ACH payment details***4** Scroll down to where it says **Reinitiate payment**.

If the return code has not yet been entered, scroll down to **Mark transaction with NOC or return code** instead. Type the return code in the **Code** field and click the Apply button.



The screenshot shows a form with three rows. The first row contains the text 'Mark transaction with NOC or return code' followed by a question mark icon and a text input field containing 'r01'. The second row contains the text 'Add to restricted account list:' followed by a question mark icon and two radio buttons labeled 'Yes' and 'No', with 'No' selected. The third row contains a yellow 'Apply' button with a mouse cursor pointing to it.

Entering an ACH return code

- 5 To charge a reinitiation fee, enter the amount in the **Add Fee** field. You must enter an amount in the fee field even if it is \$0.



The screenshot shows a form with two rows. The first row contains the text 'Reinitiate payment:' followed by a question mark icon, a text input field containing '\$ 30.00', and a yellow 'Reinitiate' button with a question mark icon and a mouse cursor pointing to it. The second row contains a question mark icon and a blue 'Void Return' button.

Reinitiating a returned ACH payment

- 6 Click the Reinitiate button. The transaction is added to the list of pending transactions for the next ACH file.

You can reinitiate an ACH payment two times, for a total of three transaction submissions to the bank.

6.5 Resolving ACH Payment Disputes

When you need to resolve a disputed payment, you can retrieve the ACH agreement that the payer signed.

To look up an ACH agreement, you can search by the payment's transaction ID or by the date. If you know details such as the payer's name or payment amount, you can search for the transaction ID in the Current Status report.

The ACH agreement information includes:

- The terms and conditions that were current when the agreement was signed.
- The name submitted with the payment.
- The amount submitted for the payment.
- The routing number and account number submitted with the payment.
- For ACH payments submitted through TouchNet applications, the IP address of the browser from which the terms and conditions were agreed to.

Note: TouchNet webCheck users—If the debug.Transactions property in your `\touchnet\tpg5\webapp\critical.prp` file is set to true, the agreement text is also stored in the debug file for the user's session. Depending on how recently the disputed transaction occurred, you may be able to search your session debug files for the agreement text. These files are stored in the `\debug` directory for the application through which the ACH payment was submitted. If you are hosted in the TouchNet DataCenter, contact Customer Care for assistance.

Step-by-step information about how to look up an ACH agreement is available in Payment Gateway online help.

6.6 Managing ACH Account Restrictions

ACH checking and savings accounts may be restricted so that any attempted ACH transaction using that account through any TouchNet commerce application or Web API will be rejected. When an account is restricted, the user attempting to pay will receive a -1748 Declined - Account Restricted error.

The TouchNet Payment Gateway Operations Center allows you to view currently restricted accounts, restrict accounts, or remove restrictions from accounts. Schools may use the account restriction functionality for a variety of purposes:

- Restricting the accounts of problem payers saves your school time and money.
- Placing a restriction on your school's own checking and savings accounts may help prevent fraud. Some people have successfully paid school charges using the account and ABA numbers found on a school's refund check. Restrict your school's bank accounts in Payment Gateway so these fraudulent payments will not be accepted.
- Setting up automatic restrictions on accounts that have had a certain number of returns may save bank charges. Some banks charge steep fees when an account's transactions must be continually returned.

Viewing All Restricted ACH Accounts

To get to this page:

Payment Processing Setup > ACH > Restricted Accounts > Accounts

To view a list of all restricted accounts, the user must have the Administrator role.

Note: The restriction status of accounts are not visible in Payment Gateway Operations Center reports because only users with the administrator role may view restriction status.

Accounts marked in green have had their restriction removed.

To change the type of account type for an account that is restricted, click the Update link for that account.

Update Restricted Account

Account List

Restriction

ABA routing number:	101003317	
Account number:	3456	?
Name:	BOB	
Descriptor:		?
TPG reference id:	16	?
Ancillary data:	B80000008	?
TPG restriction id:	3	
Date added:	11-22-2008 14:29:39	
Restricted account type:	Checking	?

Change Restriction

Checking Savings

Update

Update Restricted Account page

Click the checkbox for the correct restriction, checking or savings. To remove the restriction, leave both checkboxes blank. Click the Update button when you are finished.

Restricted Account Fields

ID

A sequential number assigned to each restricted account.

ABA Nbr

The bank routing number.

Acct Nbr

The bank account number.

Name

The name on the account.

Descriptor

Freeform data. May be used for any identifier such as a student ID.

TPG Ref

Reference number assigned by Payment Gateway.

Ancil Data

Additional data recorded with the transaction, for instance, a payer's ID number.

Restriction

The type of account that is restricted.

Restricting an Account Manually

To get to this page:

Payment Tasks > Merchant Administration > [ACH merchant] > Manage ACH Payments

When a transaction is returned by the bank, you have the option to restrict that account while recording the return in Payment Gateway. Follow these steps to manually restrict an account. You must have the administrator role.

- 1 Enter the date range and any additional information that will help find the transaction.
- 2 Click the Search button.
- 3 If multiple transactions are returned, click the transaction's Trans ID. The ACH Payment Details page appears.

If only one transaction is found, you are taken directly to its details page.

- 4 Scroll down to where it says **Add to restricted account list**.
- 5 Choose Yes.
- 6 Click the Apply button.

ACH Payment Details

Use this page to view ACH transaction details. If this transaction has been returned or designated a NOC by the bank, enter the NOC or return code below. Choose Yes to add this account to the restricted account list. Click the Apply button to save your changes.

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Current merchant: ACH 4

Payment Details

Transaction id:	218
Name:	AMY JONES
Memo:	Ancillary Data Tuition
Date/Time:	10/31/2008 13:26:08
Parent transaction:	NA
Origin (Standard Entry Code):	ARC
Reinitiations:	0
Account type:	Checking
Agreement View agreement	172
Status:	WAIT
Return or NOC reason:	NA
Amount:	\$ 825.66
Account restricted:	No

Mark transaction with NOC or return code	Code: <input style="width: 50px;" type="text"/>
Add to restricted account list:	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="button" value="Apply"/>

History

Date	Time	Type	Amount	Reinitiated count	Action	Trx status	Reject msg
10/31/2008	13:26:09	PUR	825.66	0	PRESENT CHECK	UNSETT	
10/31/2008	13:29:11	PUR	825.66	0	GEN BATCH 24	WAIT	

Adding an account to the restricted account list

You can also restrict an account by manually entering the account information on the Add Restricted Account page.

- 1 Navigate to Payment Processing Setup > ACH > Restricted Accounts > Add.

Add Restricted Account

Use this page to restrict ACH checking and savings accounts. Any attempted ACH transaction using a restricted account through any TouchNet commerce application or Web API will receive a -1748 Declined - Account Restricted error.

Account List

ABA routing number:	<input type="text"/>	?
Account number:	<input type="text"/>	?
Name:	<input type="text"/>	?
Descriptor:	<input type="text"/>	?
Account Type:	<input type="checkbox"/> Checking <input type="checkbox"/> Savings	?

Add Restricted Account page

- 2 Complete the fields.
- 3 Click the Add Restriction button.

Restricting Accounts Automatically

To get to this page:

Payment Processing Setup > ACH > Merchant

You can set up your ACH merchant configuration so that any ACH account will be automatically restricted after a certain number of returns from the bank. You must have the administrator role to complete this process.

Note: The following procedure restricts accounts regardless of which ACH merchant they attempt to process through.

- 1 Choose the Use Account Restriction radio button, Yes or No. The default is Yes.
- 2 In the **Restrict After Reject Num** field, enter the number of rejections that should automatically restrict that account. The default is 4.

Example: If the **Restrict After Reject Num** field is set to 1, only one bank return on that account will be allowed. The second time a transaction is returned, the account will be restricted automatically.

ACH - Merchant Configuration

Use this page to set up and manage merchants as allowed by your license. If you believe you may exceed your licensed merchants, contact TouchNet for assistance. Detailed descriptions of each field are available in Payment Gateway help, organized by processor. Click the Help link at the top of the page to access online help.

Add New Merchant

Current Merchant
 CK_Merchant1

Configuration

TPG Merchant Id: 1 TPG SubTransCode: 0	
Short Description: (20 characters max)	CK_Merchant1
Long Description: (80 characters max)	Default webCheck Description
Immediate Destination:	123456789
Immediate Origination:	123456789
Immediate Destination Name:	The Bank
Immediate Origination Name:	The Client
Bank Routing Number (First 8 digits):	12345678
Organization Name:	Org Name
Organization Description:	Org Desc
Organization Id:	0123456789
Entry Description:	Desc
Terminal City:	LEXA
Terminal State:	KS
Effective Entry Date Offset:	0
Batch time:	17:15
Use Account Restriction:	<input checked="" type="radio"/> Yes <input type="radio"/> No
Restrict After RejectNum:	4

Note: Do not remove an active merchant account! If you remove a merchant, you will not be able to manage webCheck payments, generate ACH files, or view reports

Save Changes

Restricting ACH accounts automatically

- 3 Click the Save Changes button.

Removing a Restriction From an Account

To get to this page:

Payment Processing Setup > ACH > Restricted Accounts > Accounts

To remove an account restriction, you must have the Administrator role.

- 1** Click the Update link for the account you want to remove the restriction from.
- 2** Clear both Change Restriction checkboxes, checking and savings.
- 3** Click the Update button. The restriction is removed. The account will still appear in the Restricted Accounts list, but it is clearly marked as "not restricted."

7.0 Debit Payment Processing

To track the debit payments you accept, you will use the Payment Gateway Operations Center to view transaction details and review reports to see totals or details of payments made. Before you can perform these tasks, you must add your debit merchants.

At this writing, Payment Gateway works with nine debit processors:

- Concord EFSnet
- FDC North
- FDC South
- Global Payment Systems East
- Elavon (formerly Nova)
- Paymentech
- RBS Lynk
- TSYS Acquiring Solutions (formerly Vital)
- Moneris e-Select Plus (Pinless debit available through INTERAC Online)

All of these processors process PIN debit transactions. Only Concord EFSnet, Elavon, and Global Payment Systems East currently process PINless debit transactions.

Concord EFSnet and Payment Gateway

Concord EFSnet is a host-based debit processor, meaning transactions are authorized and settled without using the batch files familiar to users of terminal-based processors. Therefore, many Operations Center tasks and features do not apply to Concord EFSnet the same way as to other processors.

What Concord EFSnet Users Should Do

- Use the Batch Details report to see accurate data about settled transactions.
- If you want to schedule the generation of trailer records on specific days of the week, contact TouchNet Customer Care for assistance.

7.1 View Debit Transaction Details

To get to this page:

Payment Tasks > Merchant Administration > [debit merchant] > Manage Debit Payments

You can view debit transaction details either before or after the initial payment transaction is settled. Follow these steps to view debit transaction details. This process requires bursar or cashier rights.

- 1 On the Debit Payment Search page, select the date range and another criteria that will help narrow the search.
- 2 Click the Search button. The Search Results page appears.
- 3 Locate the payment and click its Reference #. The page appears.

Note: To see failed activity, mark the Display Failed Activity option.

Note: If the transaction hasn't been settled, you won't see a Settlement History for it.

Search
Transactions

Current Merchant: DBMerchant1

Transaction Details

Transaction date/time:	11/07/2008 13:21:47
Payment type:	DEBIT
Card number:	xxxxxxxx0071
Debit type:	PIN
Authorization reference number:	20081107000001
Ancillary data:	173
Current status:	Settled
Settled balance:	\$ 195.71
Cashback:	\$ 0.00
Available for refund:	\$ 195.71

Refunds for pin debit transactions must be made with the card holder present.

Activity

Date	Time	Type	Amount	Cashback	Approval	Ancillary data	TPG RC
11/07/2008	13:21:47	PUR	195.71	0.00	132147	173	Success (0)

Display failed activity:
 No
 Yes

No settlement history for this transaction.

Debit transaction details

Transaction Details Fields

Transaction Date/Time**Payment Type**

Shows DEBIT

Card Number

Shows the last four digits of the card number

Debit Type

Shows either PIN or PINLESS

Authorization Reference Number

Unique identifier for the transaction

Ancillary Data

Additional information about the transaction entered at the time payment was made

Current Status

Shows Settled even if the batch is pending

Settled Balance

Last settled balance for the transaction. If the transaction hasn't been settled, the balance shown is \$0.00.

Cashback

Amount of cash given to the customer over and above the purchase amount using the debit in the same transaction

Available for Refund

Total minus any cashback amount

Activity

Purchase details for the transaction.

Settlement History

Settlement of activity for the transaction.

When you are finished, click the Search button to get back to the search criteria page, or the Transactions button to get back to the transactions page.

7.2 Settling the Pending Batch Manually

How to get to this page:

Payment Tasks > Merchant Administration > [debit merchant] > Settle Batch

Debit transaction batches are different than credit card transaction batches. Debit payments are authorized and settled between the payer and the debit processor at the time of the transaction. What remains is the settlement between the debit processor and your school.

You can schedule the time for Payment Gateway to automatically submit the batch for settlement each day. Or you can settle the pending batch manually whenever you choose. This section tells you how to settle a pending batch manually.

For information about settling batches automatically, see the "Automating Debit Card Batch Settlements" topic in online help.

Note: FDC South customers should not settle debit batches manually. You should use automatic batch settlement instead. Set the batch time to your local time that corresponds with 4 a.m. Eastern, which is when FirstData's autoclose runs.

Follow these steps to settle a pending batch manually. This process requires bursar rights.

- 1 Review the list of pending, authorized transactions on the Pending Debit Payments page.
- 2 Click the Settle Batch button and confirm your selection.

The Settlement Results page reports either settlement success or any error that caused a failed settlement.

Pending Credit Card Payments

Use this page to view the pending credit card transactions and to settle the batch manually, if needed.

Pending Transactions for DBMerchantInline3

Remove	Date▲	Time▲	Type▲	Card▲	Card #▲	Exp. Date▲	Amount▲	Reference #▲	Approval▲	Ancillary Data▲
	12/31/2008	10:38:36	PUR	DEBIT	xxxxxxxx0071	11/09	575.00	20081231000000	103836	B80000003
	12/31/2008	10:39:46	PUR	DEBIT	xxxxxxxx0071	11/09	675.43	20081231000001	103946	B80000004
	12/31/2008	11:31:09	PUR	DEBIT	xxxxxxxx0071	11/09	542.10	20081231000002	113109	B80000004
	12/31/2008	11:33:01	PUR	DEBIT	xxxxxxxx1111	12/09	463.00	20081231000003	113301	B80000002
	12/31/2008	11:34:08	PUR	DEBIT	xxxxxxxx7007	12/09	123.45	20081231000004	113408	B80000002
Rows: 5							2,378.98			

Settle this batch

Pending Debit Card Payments page

8.0 ERP Update Transactions

How to get to this page:

Payment Tasks > ERP Update Transactions

Note: Users who do not have the View ERP Transactions and/or the Manage ERP Transactions user roles will not be able to view or access this page.

ERP Update Transactions

All actions were successfully processed.

Begin Date: End Date:

11/03/2008 00:00 - 12/22/2008 14:50

Application	Received		Posted		Outstanding	
	Count	Amount	Count	Amount	Count	Amount
EBILL	3	128.50	2	69.50	1	59.00
OTC	19	34,381.50	13	22,981.50	6	11,400.00
TOTAL	22	34,510.00	15	23,051.00	7	11,459.00

Failed Updates

Update Selected Failed Updates			Retry All Failed Updates		Complete All Failed Updates			Reset Selections	
App	TN Update ID	Failure Message (RC)	Received Date/Time	Failed Attempts	TPG Reference Nbr	TPG Merchant	Payment Type	Amount	Action
			Last Attempt Date/Time	Updates (1-N)	Update Requests	Host System Account	Payer ID		
OTC	20081121000000	Invalid term code! (RC=17)	11/20/2008 20:09:13	11	20081121000000	CC Merchant Online 2	credit card	200.00	<input type="radio"/> Retry <input type="radio"/> Complete
			12/22/2008 13:51:19	1	[17410]	Student Payment		100.00	
				2	[17410]	Student Payment		100.00	
EBILL	20081122000002	Missing BANNER_DETAIL_CODE (RC=17)	11/22/2008 10:51:07	11	20081122000000	DBMerchant1	credit card	59.00	<input type="radio"/> Retry <input type="radio"/> Complete
			12/12/2008 09:22:22	1	[17410]	Student Account			
OTC	20081202000005	Missing billing address information for non-student payment. (RC=17)	12/01/2008 23:56:20	11	20081202000003	CC Merchant Online 2	credit card	5,600.00	<input type="radio"/> Retry <input type="radio"/> Complete
			12/22/2008 13:51:19	1	[17410]	Student Payment		2,800.00	
				2	[17410, 17410, 17410]	Student Payment		2800.00	
Total	Count: 3							5859.00	

Pending Updates

Update Selected Pending Updates			Reset						
App	TN Update ID	Failure Message (RC)	Received Date/Time	Failed Attempts	TPG Reference Nbr	TPG Merchant	Payment Type	Amount	Action
			Last Attempt Date/Time	Updates (1-N)	Update Requests	Host System Account	Payer ID		
OTC	20081202000005	Missing billing address information for non-student payment. (RC=17)	12/02/2008 00:56:20	0	20081202000003	CC Merchant Online 2	credit card	5,600.00	<input type="radio"/> Retry <input type="radio"/> Complete
			12/12/2008 09:22:52	1	[17410]	Student Payment	B900000021000010	2,800.00	
				2	[17410, 17410, 17410]	Student Payment	B90000002	2800.00	
OTC	20081121000000	Invalid term code! (RC=17)	11/20/2008 22:09:13	0	20081121000000	CC Merchant Online 2	credit card	200.00	<input type="radio"/> Retry <input type="radio"/> Complete
			12/12/2008 09:23:22	1	[17410]	Student Payment	B800000011000010	100.00	
				2	[17410]	Student Payment	B80000001	100.00	
Total	Count: 2							5800.00	

The ERP Update Transactions page

The ERP Update Transactions page provides information about transactions that have and have not updated the ERP, by TouchNet solution application, for a specified date range.

There are three main sections to the page:

- At the top is a table displaying the received, posted, and outstanding totals, by application.
- **Failed Updates**—Displays transactions that have attempted to update your ERP system and have failed for any reason. Users with Manage ERP Transactions rights can retry failed transactions or may mark a transaction as complete if it has been resolved manually.
- **Pending Updates**—Displays transactions that have not yet attempted to update your ERP system. If transactions in this table have failed in the past, users with Manage ERP Transactions rights can retry failed transactions or may mark a transaction as complete if it has been resolved manually.

9.0 Payment Gateway Reports

Payment Gateway's reports show you all payment activity for credit card, debit, and ACH processing at both the transaction and batch or ACH file level. The reports also show information about errors incurred in processing. You can view Payment Gateway reports in the Operations Center or export any report to a CSV-format file for use in spreadsheet programs.

In the following pages, we'll review each report and ways to search for data.

Step-by-step information about reports including searching, printing, sorting, and exporting to CSV is available in Payment Gateway online help. The CSV file details for each report are also available in online help.

9.1 Payment Gateway Report Types

Payment Gateway builds four types of reports. If you are licensed for credit card, debit, and ACH processing, you can see all reports for all three payment types. In your reports, you can only include the merchants for which you have the accountant role.

Reports for All Payment Types

- Payment Transactions Report
- Payment Transactions - Merchant Summary Report
- Batch and ACH File Report
- Batch and ACH File - Merchant Summary Report
- Tender Summary Report

Credit Card Reports

- Activity Report
- Credit Card Types Usage Report
- Pending Transactions Report
- Batch Settlement Report
- Batch Details Report
- Authorized Not Settled Report
- Error Log Report

- ACH Reports
- Pending Transactions Report (next ACH file)
 - Current Status Report (Transactions)
 - ACH File Report
 - ACH File Details Report
 - Rejections Report
 - Failed Attempts Report

- Debit Reports
- Activity Report
 - Pending Transactions Report
 - Batch Settlement Report
 - Batch Details Report

9.2 Reports for Payment Type: All

This section describes the reports available for all payment types.

Payment Transactions Report

This report lists all payment transactions for the selected merchants within the selected date range. If a transaction failed, a TouchNet Payment Gateway response code is displayed in the TPG RC column.

You can search this report type by a particular error code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Error Code from the Option dropdown menu. Then enter the code in the **Error Code** field (leave off the minus sign). When you click View Report, only transactions that have received this error code will appear.

You can also search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Payment Transactions Merchant Summary Report

Use this report to see all payment activity for the selected date range, totaled at the merchant level. The report totals successful, failed, and attempted transactions.

Descriptions of each field are available in Payment Gateway online help.

Batch and ACH File Report

This report provides batch settlement and ACH file summary information for the merchants and date range selected.

Descriptions of each field are available in Payment Gateway online help.

Batch and ACH File Merchant Summary Report

Use this report to see batch and ACH file information for the selected date range, totaled at the merchant level. The report sums transaction counts and amounts in batches and generated ACH files.

Note: You will not see this report unless your school is licensed for ACH processing.

Descriptions of each field are available in Payment Gateway online help.

Tender Summary Report

Use this report to see totals for each tender type: cash, credit card, ACH, debit, and PayPath (TouchNet DataCenter customers only). Each tender type is broken down by its component types in its own table. For example, ACH is broken down by WEB, PPD, ARC, POP, TEL, and BOC, while Credit Card is broken down by Visa, MasterCard, etc.

The Tender Summary report is also viewable from the Payment Gateway Operations Center home page.

Note: PayPath totals for this report available only for TouchNet Certified DataCenter customers.

Note: This report does not include voided transactions or batch deposit line item transactions.

9.3 Credit Card Reports

This section describes the reports available for credit card transactions.

Activity Report

The Activity report shows all attempted credit card authorizations, reversals, voids, and credits for the date range and other search criteria you select. All search criteria are allowed with this report.

Use this report to review payment activity, including declined payment attempts. Also, use this report to see any credits that have been processed for a payment. In the report, a payment transaction and any credits against it share the same reference number or approval code. When you sort the report by these columns, all transactions related to a payment are listed together.

Finally, use the report to review authorization success-or-fail responses from the credit card processor and Payment Gateway. These responses, including any error codes, appear in the RC and TPG RC columns.

You can search this report type by a particular error code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Error Code from the Option dropdown menu. Then enter the code in the **Error Code** field (leave off the minus sign). When you click View Report, only transactions that have received this error code will appear.

You can also search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Credit Card Type Usage Report

The Credit Card Type Usage report is a merchant-level report. It shows the number of settlements for each credit card type, the total amount charged to that type of card, and the average amount (across all card types) per successfully settled transaction.

You can search by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Pending Transactions Report

Use the Pending Transactions report to view the current credit card batch. It shows all payments and credits that have been authorized and are pending settlement. This list of pending transactions constitutes the current batch. No search criteria are allowed for this report.

Note: Concord EFSnet users do not use this report. Your transactions are sent to the credit card processor and are not collected in a pending batch.

Descriptions of each field are available in Payment Gateway online help.

Batch Settlement Report

This report summarizes each attempted credit card batch settlement for the date range. Use it to review batch success-or-fail responses from the credit card processor and Payment Gateway. These responses, including any error codes, appear in the RC and TPG RC columns. Search by date and amount. To open batch details, click a batch number.

Note: Payment Gateway will not attempt to settle an empty batch. If a scheduled batch does not appear in the Batch Settlement report, log into the Operations Center with bursar rights and navigate to **Payment Tasks > Merchant Administration > Settle Batch** button for the appropriate merchant. If no transactions are pending, the batch was empty and no settlement was attempted.

Note: Payment Gateway will split a settlement into multiple batches when a batch reaches a dollar or transaction limit set by your credit card processor, or when it reaches a limit set by your school during configuration. The Batch Settlement report shows records for each batch created.

Note: For some card processors, Payment Gateway can automatically remove a failed transaction from a batch and resubmit the batch. The failed transaction appears in the Batch Details report, while the Batch Settlement report shows a successful batch.

You can search this report type by a particular error code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Error Code from the Option dropdown menu. Enter the code in the **Error Code** field (without the minus sign). When you click View Report, only transactions that have received this error code appear.

Descriptions of each field are available in Payment Gateway online help.

Batch Details Report

This report shows transaction details for credit card batches in the date range. Use it to reconcile settlements against your banking records, or to look up records of settled transactions. All search criteria are allowed with this report.

Note: For some processors, Payment Gateway can automatically remove a failed transaction from a batch and resubmit the batch. In these cases, the failed transaction appears in the Batch Details report, while the Batch Settlement report shows a successful batch.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Authorized Not Settled Report

This report lists credit card transactions that have been authorized by the processor but have not yet been added to the batch for settlement. Negative response codes in the RC and TPG RC columns indicate errors. When this occurs, see "Error Codes" on page 99.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Error Log Report

The Error Log report gives you error troubleshooting data about credit card batch settlement errors, Payment Gateway database logging errors, and errors from host updates of payments from TouchNet commerce solutions like Bill + Payment or Cashiering. The report does not reflect errors from authorizations.

When the Batch Settlement report shows an error, the corresponding Error Log report can help you pinpoint the cause of the error.

Note: Depending on your credit card processor, the Error Log report may show which transaction failed within the batch. In some cases, Payment Gateway is able to remove failed transactions and resend the batch.

You can search by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

In the Optional Search Fields section at the bottom of the Report Selection page, select the Update Host option to view all errored transactions:

- that have not attempted to post yet,
- that attempted to post but failed and will be attempted again, and

- that attempted to post and will be not tried again.

If the Update Host option is not selected, all transactions that have updated or attempted to update the host will be listed.

In addition to the date, time, and reference number for the error, the report shows three possible error types and descriptions, shown in the following table.

Descriptions of each field are available in Payment Gateway online help.

9.4 Debit Reports

This topic describes the reports available for debit transactions.

Activity Report

This report shows all attempted debit authorizations for the date range and other search criteria you select. All search criteria are allowed with this report. Use it to review payment activity, including declined payment attempts.

Also use the report to review authorization success-or-fail responses from the debit processor and Payment Gateway. These responses, including any error codes, appear in the RC and TPG RC columns.

You can search this report type by a particular error code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Error Code from the Option dropdown menu. Then enter the code in the **Error Code** field (leave off the minus sign). When you click View Report, only transactions that have received this error code will appear.

You can also search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Pending Transactions Report

Use this report to view the current debit batch. It shows all payments pending settlement. This list of pending transactions constitutes the current batch. No search criteria are allowed for this report.

Descriptions of each field are available in Payment Gateway online help.

Batch Settlement Report

This report summarizes each attempted debit batch settlement for the selected date range. Use it to review batch success-or-fail responses. These responses, including any error codes, are shown in the RC and TPG RC columns.

You can search this report by date and amount. To open batch details from the report, click a batch's number.

Note: Payment Gateway will not attempt to settle an empty batch. If a scheduled batch does not appear in the Batch Settlement report, log into the Operations Center with bursar rights and click the Settle Batch link. If no transactions are pending, the batch was empty and no settlement was attempted.

Note: Some processors allow Payment Gateway to split debit transaction batches and some do not. When the batches are split, the Batch Settlement report shows records for each batch created.

You can search this report type by a particular error code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Error Code from the Option dropdown menu. Then enter the code in the **Error Code** field (leave off the minus sign). When you click View Report, only transactions that have received this error code will appear.

Descriptions of each field are available in Payment Gateway online help.

Batch Details Report

This report shows transaction details for debit batches in the selected date range. Use it to reconcile settlements against your banking records, or to look up records of settled transactions. All search criteria are allowed with this report.

Note: For some debit processors, Payment Gateway is able to automatically remove a failed transaction from a batch and resubmit the batch. In these cases, the failed transaction appears in the Batch Details report, while the Batch Settlement report shows a successful batch.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

9.5 ACH Reports

This topic describes the reports available for ACH transactions.

Note: Credit transactions in ACH reports are displayed as negative amounts.

ACH Pending Transactions Report

The Pending report shows all ACH payments that have been submitted and are pending inclusion in an ACH file. This list of pending transactions constitutes the next ACH file to be generated. The Date Range search criteria is disabled when this report is selected.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

ACH Current Status Report

The Current Status report shows the status of all ACH transactions within the search criteria you have selected. Use this report to review payment activity, including rejected transactions. All criteria are available for this search.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

ACH File Report

The ACH File report shows transaction, status, and amount information for ACH files. To view transaction information in an ACH file, click the ACH File ID. The Amount and Ancillary Data search criteria are disabled when this report is selected.

Descriptions of each field are available in Payment Gateway online help.

ACH File Details Report

The ACH File Details report shows detailed information about transactions in an ACH file. Removed transactions are shown in red. The report separately totals current, removed, and attempted payments. You can search this report by date, transaction amount, and ancillary data. The Amount search criteria is disabled when this report is selected. To view specific transaction information, click the Trans ID.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Rejections Report

The Rejections report shows transaction data for each ACH payment you have marked as rejected. This data includes the amount of the payment and number of reinitiations. All criteria are available for this search.

You can search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

Failed Attempts Report

This report shows transaction data for each ACH payment that failed before it could be sent to the bank. These are typically accounts that have been restricted in Payment Gateway and transactions that listed a bad ABA routing number.

You can search this report type by a particular error code. In the Optional Search Fields at the bottom of the Report Selection page, under Response Code, choose Specify Error Code from the Option dropdown menu. Then enter the code in the **Error Code** field (leave off the minus sign). When you click View Report, only transactions that have received this error code will appear.

You can also search transactions by the ancillary data they contain by entering a search string in the **Ancillary Data** field in the Optional Search Fields section of the Report Selection page.

Descriptions of each field are available in Payment Gateway online help.

10.0 Managing Operations Center Users

In the Payment Gateway Operations Center, you control who at your institution can perform Payment Gateway management tasks. Some users may need the ability to perform all payment processing and configuration tasks, others may only need to view reports. Some users may need to work with all merchants, others may only need access to one merchant.

When you add a new Operations Center user, you assign both the user's role and access to merchants.

This guide explains each user role type as well as the username and password requirements.

Step-by-step information is available in Payment Gateway online help for the following procedures:

- Adding Operations Center users.
- Changing users' roles.
- Changing users' passwords.
- Inactivating users.
- Tracking user access to the Operations Center.
- Granting user access to merchants.

User Roles

Every Operations Center user is assigned one or more roles. User roles are assigned separately for the different types of merchants (credit card, ACH, and debit).

Note: A user may be assigned different roles for different merchants. For example, a user could have the Bursar role for Merchant 1 and the Accountant role for Merchant 2.

Administrator Role

An administrator can view and change configuration, add Operations Center users, edit user roles, and assign other users access to merchants. If licensed for ACH processing, the administrator can also change ACH configuration. Only administrators can add or edit merchants.

Accountant Role

An accountant can review all Operations Center reports for his or her assigned merchant(s).

Bursar Role

A bursar for a credit card or debit merchant can process credits and single authorizations, settle batches, and remove payment transactions from batches for that merchant type.

A bursar for an ACH merchant can generate ACH files, mark ACH files as settled, remove payment transactions from ACH files, and delete ACH files. This bursar can also mark payments as rejected and reinitiate payments.

Important! If your school uses ACH processing, bursars can see sensitive data associated with ACH payments. Do not assign the ACH bursar's role to a user who is not authorized to see this data.

Cashier Role

A cashier for a credit card merchant can process single authorizations.

A cashier for an ACH merchant can view transaction details, mark payments as rejected, and reinitiate payments.

A cashier for a debit merchant can view debit transaction details.

View ERP Transactions

Assign this role to any user who must be able to view the ERP Update Transactions page under Payment Tasks in the left navigation. Users who are not assigned this role or the Manage ERP Transactions role will not be able to see the ERP Update Transactions page at all.

Manage ERP Transactions

Assign this role to any user who must be able to view the ERP Update Transactions page and who must be able to retry failed attempts or mark failed attempts as complete. Users who are not assigned this role or the View ERP Transactions role will not be able to see the ERP Update Transactions page at all.

Process Credit

The only Payment Gateway user role inherently able to process credit card credits is the bursar role. No other roles can do it unless the user is also granted the Process Credit role.

Username and Password Requirements

A username must meet these requirements:

- It must be at least 5 alphanumeric characters long. This length requirement may be increased. To do so, contact TouchNet Customer Care for assistance.
- It cannot exceed 50 characters.
- It can only contain characters A-Z, a-z, and 0-9. No special characters (for example, \$, #, or &) are allowed.

Note: You will be prompted to enter a different username if the one you choose does not satisfy these requirements.

A user password must meet these requirements.

- It must be at least 8 characters long. This length requirement may be increased. To do so, contact TouchNet Customer Care for assistance.
- It cannot exceed 30 characters.
- It must include at least one digit.
- It must include at least one lowercase letter.
- It must include at least one uppercase letter.
- It cannot contain the username.
- It can only contain characters A-Z, a-z, and 0-9. No special characters (for example, \$, #, or &) are allowed.

Note: You will be prompted to enter a different password if the one you choose does not satisfy these requirements.

Password Expiration

Your school's Payment Gateway user passwords have been configured to expire at regular intervals - either 30, 60, or 90 days. As each interval elapses, users will be prompted to enter a new password upon login to the Payment Gateway Operations Center.

Granting Users Access to Merchants

To get to this page:

Users > Manage Users

After you add a merchant, you must designate the Operations Center users who can work with that merchant. Operations Center users see only the merchants they have been assigned. Under each merchant name, users see the tasks that their roles allow.

For instance, on the Payment Tasks > Merchant Administration page, a bursar for “Merchant One” will see the tasks to settle batches and process credits and single authorizations for that merchant. A cashier for “Merchant Two” only will see Merchant Two’s tasks but will not see Merchant One at all.

Follow these steps to give a user access to a merchant. This process requires administrator rights.

- 1 In the Actions column at the end of the row, use the dropdown menu to select Edit Roles.

Edit User Roles

Use this page to assign or remove roles for a particular user. Choose the user from the Edit User dropdown list. Choose a Merchant Type to display all current and available roles for each merchant of that type.

Edit a User

Joe Goodman (jgoodman) ▼

Administration Roles

Current Roles	Available Roles
	<input type="checkbox"/> TPG Administrator <input type="checkbox"/> Manage ERP Transactions <input type="checkbox"/> View ERP Transactions

Remove system roles
Add system roles

Merchant Roles

Credit Card ▼

Current Roles	Available Roles
CCMerchant1	
<input type="checkbox"/> Accountant <input type="checkbox"/> Cashier <input type="checkbox"/> Bursar <input type="checkbox"/> Process Credit	
CC Merchant Online 2	
	<input type="checkbox"/> Accountant <input type="checkbox"/> Cashier <input type="checkbox"/> Bursar <input type="checkbox"/> Process Credit
CC Merchant Inline 3	
	<input type="checkbox"/> Accountant <input type="checkbox"/> Cashier <input type="checkbox"/> Bursar <input type="checkbox"/> Process Credit

Remove merchant roles
Add merchant roles

Edit User Roles page

- 2 Under Merchant Roles, use the dropdown menu to select the merchant type (credit card, ACH, or debit).
- 3 For each merchant, use the checkboxes to assign one or more roles to the current user.
- 4 Click the Add Merchant Roles button.

11.0 Troubleshooting Payment Processes

In a properly functioning Payment Gateway environment, occasional errors can cause authorizations or batch settlements to fail. These failures can be caused by factors such as connectivity problems, problems in your credit card or debit processor's operations, or invalid payment information submitted by payers.

11.1 Error Codes

Types of Error Codes The authorization, batch settlement, and batch details reports include records of errors that caused authorizations or settlements to fail. In these reports, you may see these types of error codes.

-1600 and -4xxx Series Errors

These response codes may appear in the authorization or batch settlement reports and indicate that problems occurred at your credit card or debit processor. To look up a -1600 or -4xxx series error code, see "Looking Up Error Codes" on page 101.

TouchNet does not resolve errors that occur at the processor. This information is based on specifications provided by the processors, and is subject to change by them.

-1700 Series Errors

Error codes beginning with -17 typically indicate problems with the card data or your Payment Gateway configuration. When these errors occur, they are recorded in the Activity report or Batch Settlement report.

When these errors occur, always check the error report, which may provide more exact information about the cause of the error. Then, follow the error's resolution procedure as described on the TouchNet Client Portal website. See "Looking Up Error Codes" on page 101 for instructions on how to look up an error code in the Client Portal.

Important! If an error occurs during the response from the processor, your reports might not show the completed settlement or authorization. Always contact your processor when indicated.

-1300 Series Errors

For users with IP connectivity, reports will display any -1300 series socket-related errors. Typically, these errors are related to IP or SSL processes. To look up a -1300 series error code, see "Looking Up Error Codes" on page 101.

If one of these errors occurs, contact your network administrator for assistance with the cause of the error, then contact TouchNet Customer Care for assistance with affected batch settlements.

-5xxx Series Errors

Customers of FDC credit card or debit processors may encounter -5xxx series errors. These are related to Datawire configuration or connectivity issues. To look up a -5xxx series error code, see "Looking Up Error Codes" on page 101.

Other Error Codes

Other types of response codes you may see in reports include error codes -1 through -10 and error codes in your own applications.

Error Codes -1 Through -10

Error numbers -1 through -10 typically do not occur after Payment Gateway is configured and operating properly. If you receive one of these errors, contact TouchNet Customer Care for help with your configuration.

Error Codes in Your Applications

Payment Gateway does not return error messages for display in online applications. All payment-related error messages in your applications are set up in that application's files.

Looking Up Error Codes

To look up an error code, follow these steps.

- 1 Go to <http://www.touchnet.com>.
- 2 Click Client Portal.
- 3 Log in to the TouchServe Client Portal.

If you do not have a login, you may request one by clicking Don't have a login? Fill out and submit a Login Request.

Note: Microsoft Internet Explorer version 7 is not compatible with the Client Portal. The Client Portal works best with Microsoft Internet Explorer 6.0, Mozilla Firefox 1.x or later, and Netscape Navigator 7 or later. JavaScript must be enabled.

- 4 Click Library.
- 5 Enter the error code (without the minus sign) in the search window and click the Search button.
- 6 Click on the search return item that best matches your needs to view details about the error code. From here you can print the topic or add it to your Favorites.

File Edit View History Bookmarks Tools Help

http://www.touchnet.com/touchserve/touchnet_library/tlibrary.htm

Search

1704 Search

Rank	Title
1	Error Codes for Hosted Solutions: Error -1704
2	Error Codes for Solutions Installed on Campus: -1704

Error Codes for Hosted Solutions: Error -1704

Error codes beginning with -17 indicate that Payment Gateway has signaled a failure.

The **-1704** error indicates that the specific batch settlement request could not be filled as submitted. It occurs in the following situations:

- On a batch settlement in response to connection problems.
- If merchant or connection configuration is incorrect.
- If incorrect characters appear in return data from the credit card processor.

To address this error:

- Check that all merchant values configured in Payment Gateway are correct according to your credit card processor.
- If the error occurs on a batch settlement which includes a new card type you just started to accept, ask your credit card processor to allow the new card type to be settled for the specific merchant as configured in Payment Gateway.
- After making any suggested changes, confirm with your credit card processor whether the batch was processed successfully. If the batch did not go through, contact TouchNet Client Services to resubmit the batch.

If the error persists, please contact Client Services with details on the steps you have already performed.

Browse Documentation

Search

Favorites

Looking up an error code in the TouchServe Client Portal Library

11.2 Basic Troubleshooting Procedures

The following procedures apply whenever you troubleshoot an authorization or batch settlement error. Refer to these procedures as you follow the error resolution steps for the problem.

Before Contacting Customer Care

If you need to contact TouchNet Customer Care for help resolving problems, please have the following information ready.

- The name of your credit card or debit processor.
- The version number of your payment processor module.
- The error code you have encountered.
- Information from your error report about the problem.
- The number of times you have tried to resubmit your batch.
- Whether you are able to process authorizations.
- In the Payment Gateway Operations Center, go to View System Information and click the Export System Information button. Save the file to your local drive. Customer Care will ask you to e-mail that file to them for troubleshooting purposes.

Troubleshooting With the Error Log Report

Some errors can occur for more than one reason. The Error Log report compiled by Payment Gateway contains details that may help you pinpoint causes of errors. To check the Error Log report:

- 1 Log into the Operations Center as an accountant.
- 2 In the left navigation, click Reports.
- 3 Under Payment Type, select Credit Card.
- 4 Under Report Type, select the Error Log report.
- 5 Choose a range of dates to search.
- 6 Select a specific merchant or all merchants.
- 7 Click the View Report button to open the Error Log report.
- 8 Click the settle.RB file link to view details of a failed batch.

Troubleshooting Credit Card or Debit Configuration

If the error report or error resolution steps indicate that you need to troubleshoot your configuration, follow these steps.

- 1 Log into Payment Gateway Operations Center with administrator rights.
- 2 Navigate to **Payment Processing Setup > [payment type] > General**.
- 3 Ensure that **Enable multiple merchants** is set correctly. Click the Save Changes button if you change it.
- 4 In the left navigation, click Merchant and select the merchant from the Current Merchant dropdown list.
- 5 Verify that all entries contain the information required by the processor and that the card types you accept are correctly marked. Click the Save Changes button if you have made any changes.

Note: Do not change the Subdirectory entry. Do not use the same subdirectory name for more than one merchant.

- 6 If you have made any changes, stop and restart Payment Gateway. If your TouchNet solutions are hosted on campus, see online help for instructions. If your TouchNet solutions are hosted in the TouchNet DataCenter, contact CustomerCare for assistance.

11.3 Troubleshooting Batch and Update Problems

This section provides information about troubleshooting batch settlement, resubmitting batches, and troubleshooting errors related to data update problems.

Step-by-step information about troubleshooting batch failures due to connectivity and troubleshooting batch settlement for Moneris e-Select Plus is available in Payment Gateway online help.

12.0 Terms and Definitions

ACH file

A batch of ACH transactions saved by Payment Gateway as a single file in the standard format in which banks receive information to process ACH payments.

Ancillary data

Additional data recorded with a payment transaction, for instance, a payer's ID number.

Acquiring bank

A bank that enables merchants to accept credit card transactions. This bank sets up the merchant and deposits daily credit card sales, minus any applicable fees, into the merchant. An acquiring bank is sometimes called a "merchant bank."

Authorization

Approval of a credit card or debit transaction by a card processor, on behalf of the issuing bank. All transactions must be authorized before they can be settled.

AVS

Address Verification System. This system checks the customer's billing address to make sure it matches the credit card. Use of AVS is determined by your credit card processor.

Batch

A set of authorized payment transactions that are settled together.

Capture

The credit card processor's record of the authorized amount as an amount to be billed to the cardholder's account. At settlement, the credit card processor compares the amount in the capture to the amount you submit for settlement.

Card verification value (CVV)

This number is printed, not imprinted, on the back (or front in the case of American Express) of a credit card and is usually located in the card's signature area or above the imprinted number on the card. Also referred to as CVV2, CVC2, or CID.

Client

A computer or software component that sends transaction requests to a server. For instance, when a user makes a payment using a web browser, that web browser is a client to the web server that receives the request. When the web server passes the request on to Payment Gateway, the web server is a client to the computer where Payment Gateway is running.

Client ID

The ID that a client passes to Payment Gateway. Payment Gateway only accepts requests from clients listed in the Payment Gateway client ID table.

Commerce solutions

Applications such as TouchNet Bill + Payment or TouchNet Cashiering, that allow a school to accept payments online and process them through Payment Gateway.

Credit

An amount returned to a cardholder's account to refund part or all of a payment. (See also Reversal and Void.)

Credit card processor

An institution that provides banking services to your acquiring bank. The credit card processor authorizes and settles credit card transactions and coordinates transfers of funds between issuing banks and acquiring banks.

CVV

See card verification value.

Data packet

For any transaction, the data that is passed together between programs or computers.

debit processor

An institution that provides banking services to your acquiring bank. The debit processor authorizes and settles debit transactions and coordinates transfers of funds between issuing banks and acquiring banks.

Decrypt

To decode encrypted data so that it can be processed or read.

Encrypt

To encode data to prevent unauthorized access.

ERP

Enterprise Resource Planning. InTouchNet documents, the ERP is the school's student system (Banner, PeopleSoft, etc.).

Host system

Refers to a school's ERP system. A host system may also be called a "host."

In Payment Gateway, host systems are categories of host system accounts. Host systems are created by the user in Payment Gateway to act as a kind of folder system for host system accounts.

Host system account

In Payment Gateway, host system accounts are created to contain information used to process payments and update bank accounts correctly.

IP

Internet Protocol. Defines rules for data transmission over an internet network.

IP address

The dotted decimal number that uniquely identifies a computer connected to the Internet or the local area network (LAN). It acts as the "return address" of an individual computer.

IP connectivity

For Payment Gateway, connectivity provided to your credit card processor through the Internet.

Issuing bank

A bank that sets up credit accounts for cardholders, issues credit cards, and bills cardholders for purchases against their accounts.

JHost

Connects Payment Gateway's Transaction Manager to Java-based modules that provide specific functions (such as the SQL logging module).

Merchant

In Payment Gateway, a merchant is a payment method-specific container for information and instructions that will be used by the credit card or debit processor (if applicable), the school's bank, and the Payment Gateway. There are credit card, ACH, and debit merchants in Payment Gateway.

The term "merchant" may also refer to the merchant accounts that the school maintains at its bank. These bank merchant accounts are directly associated with Payment Gateway merchants.

The term "merchant" may also refer to the school itself as a credit card merchant or debit merchant.

Merchant bank

See Acquiring Bank.

NACHA

NACHA is an electronic payments association that has developed rules and standards for processing ACH transactions. NACHA stands for National Automated Clearing House Association.

NOC

Notification of Change. A NOC is a notification from the bank that some aspect of a transaction required correction (for example, a savings account that was incorrectly identified as a checking account in the transaction information). It does not represent a failed financial transaction.

Operations Center

Online interface provided with Payment Gateway for all payment processing operations and reporting.

Payment method

Any method you use for accepting money through a TouchNet commerce solution.

Payment processor module

The Payment Gateway component that provides the specific functionality required by your credit card processor.

PIN debit

A debit payment method, taken at point-of-sale only, which requires the customer to enter a personal identification number (PIN).

PINless debit

A debit payment method, taken for online debit transactions, which does not require the customer to enter a personal identification number (PIN). The only application that accepts PINless debit payments and sends them through the TouchNet Payment Gateway is TouchNet Bill + Payment.

RC

See Response Code.

Reference number

The unique transaction number assigned by Payment Gateway to every attempted authorization. The reference number appears in the Authorization and Batch Details reports. (For some processors, this number is unique only within a merchant's transactions; two merchants may have a transaction with the same reference number.)

Response

Data returned from a host as the result of a transaction request.

Response code

Indicates a transaction's success or failure. A response code that begins with -16 indicates a failure signaled by the credit card processor. A response code beginning with -17 indicates a failure signaled by Payment Gateway.

Request

Data passed from a client to prompt the retrieval of response data from a host.

Reversal

A type of credit in which the original purchase has not yet been settled. The amount to be settled is changed to a new, lower amount.

Role

In the Operations Center, the designation that determines which tasks a user can perform for the merchants assigned to that user.

Settlement

Submission of previously authorized transactions to the credit card processor for final payment processing. A successful settlement results in a funds transfer between the issuing and acquiring banks.

Server ID

Designates a server to which the Transaction Manager can pass data. Payment Gateway's Transaction Manager can pass data only to servers listed in the server ID table.

SSL

The Secure Sockets Layer protocol, which provides encrypted communications on the Internet. HTTPS uses SSL as the basis for securing browser sessions. You may choose to implement SSL for your own payment applications that send data to a web server.

Subtranscode

A numeric code that identifies the target merchant for a payment.

System log

File containing a record of the ongoing, basic functions of your Payment Gateway system. Requires periodic archival to maintain the file at a smaller size.

Transaction

A transfer of data that consists of a request from a client and a response from a host.

Transaction Manager

The program within Payment Gateway that decrypts, encrypts, and routes client requests.

Void

As shown in the Payment Gateway Operations Center, a type of credit in which the full purchase amount is refunded to the cardholder's account.

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