The Wells Fargo Payment Gateway® Business Center

User Guide

Together we'll go far

Contents

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Introduction

About the *Wells Fargo Payment Gateway* service Business Center

The *Wells Fargo Payment Gateway* service Business Center is an online portal that provides secure access to virtual terminal payment options, transaction search, and reporting.

The Virtual Terminal is similar to an Internet-based version of the credit card terminals used at retail stores. You can use the Virtual Terminal to process orders by keying in the payment and customer information pertinent to the order or by swiping a card with a reader. When you submit the order, the Virtual Terminal sends the request, and you know within seconds whether the order has been approved. Approved orders are paid into your bank account within a few business days.

About this guide

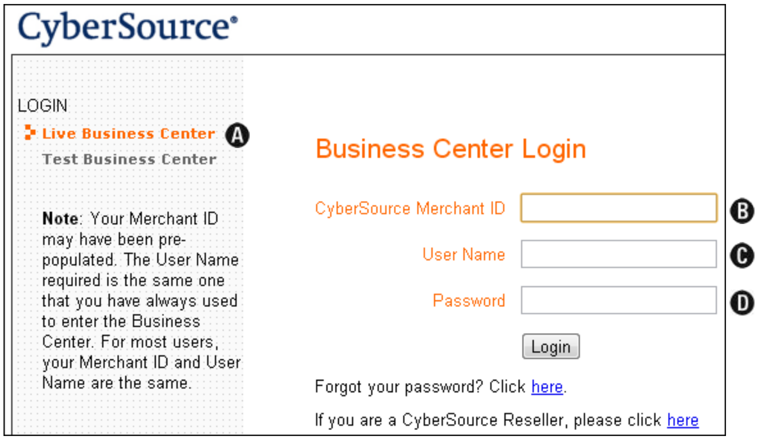
This guide is designed to help you use the Business Center to process transactions and includes the following sections:

- *Access the Business Center* describes how to log in and change your password.
- *Left navigation menu* provides an overview of the options on the left navigation menu that are described in this guide.
- *Virtual Terminal transactions* describes how to process credit card and electronic check transactions.
- *Recurring billing* describes how to set up a series of regular payments.
- *Transaction Search* describes how to search for transactions and then perform an action on a transaction you locate.
- *Reports* describes how to access reports on system activity.

Access the Business Center

Log in

1. Open the Business Center at **https://ebc.cybersource.com**.



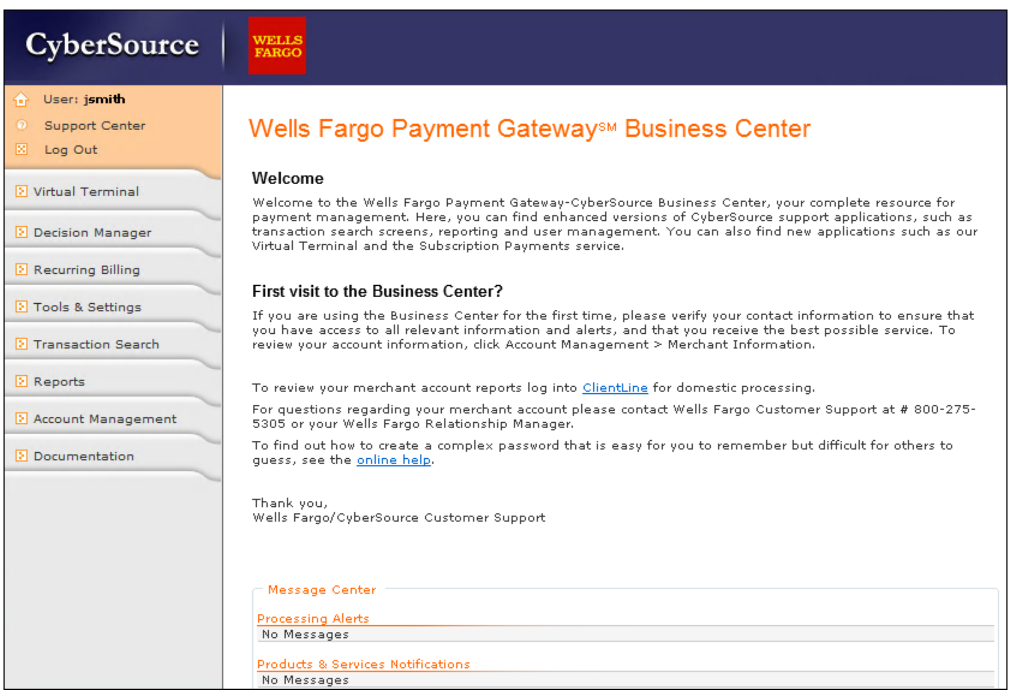
A	Live Business Center	Make sure the arrow on the left points to **Live Business Center**.
B	CyberSource Merchant ID	Enter your CyberSource merchant ID.
C	User Name	Enter your user name.
D	Password	Enter your password.

Note: If you are logging in for the first time and do not have this information, contact your administrator or project manager.

Note: If this is the first time you are accessing the Business Center, see *Create your password*.

2. Click **Login**.

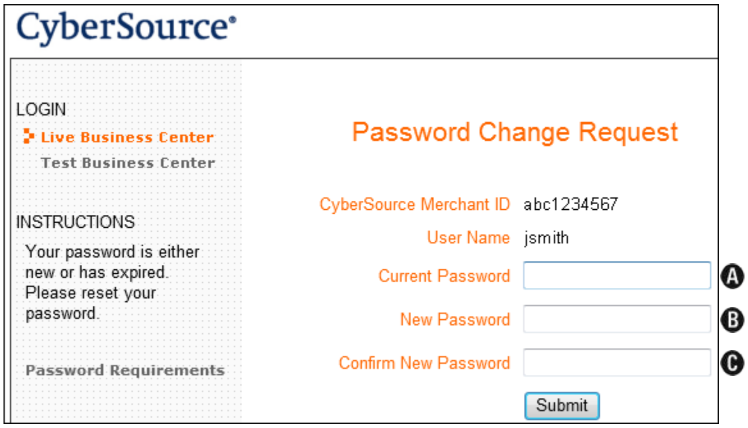
The Welcome page displays.



Access the Business Center, cont.

Create your password

The first time you log into the Business Center, you are prompted to create a password.



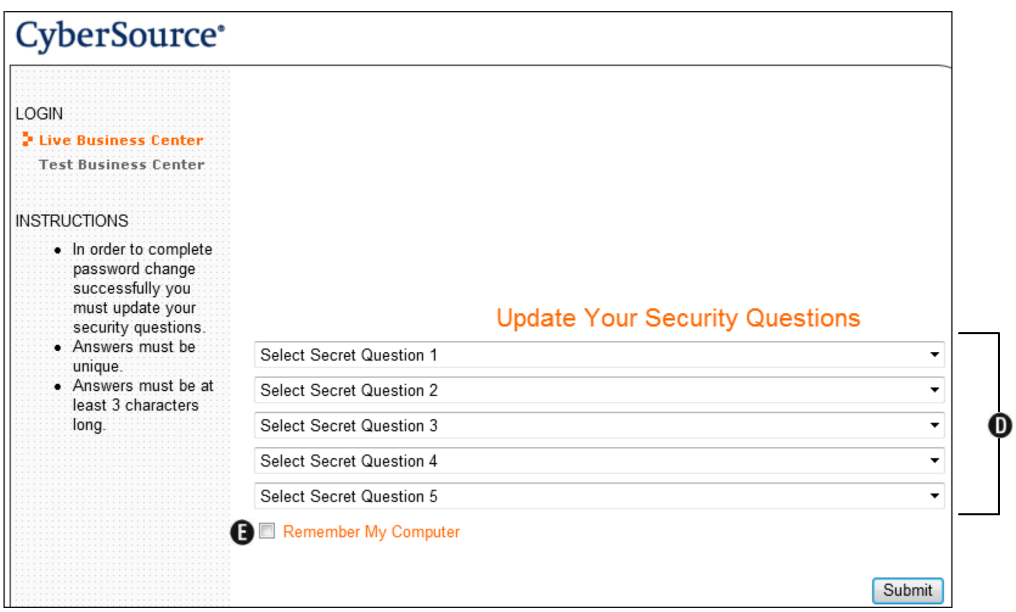
1. Enter your current password in **Current Password** (**A**).
2. Enter your new password in **New Password** (**B**).

   Your password <u>must</u>:

   - Contain at least two numbers or punctuation characters
   - Contain at least two letters
   - Contain at least five unique characters
   - Contain between eight and 50 characters

   Your password <u>cannot</u>:

   - Contain your user name
   - Be the same as the previous 15 passwords
   - Contain more than four instances of the same character
3. Enter your new password again in **Confirm New Password** (**C**).
4. Click **Submit**.



D	Secret Question fields	Select an option from the dropdown menu to complete each secret question.
E	Remember My Computer	Check this box.

Access the Business Center, cont.

Create your password, cont.

Note: These secret questions and answers are used if you need to recover your password. If you forget your password when logging in, you are prompted to answer these questions to verify your identity.

5. Complete the secret questions, click the checkbox next to **Remember My Computer**, and click **Submit**.

Note: If you log in from a different IP address, you may be prompted to answer security questions.

Change your password

Your password expires every 90 days. If your password expires, the system prompts you to create a new password the next time you log in.

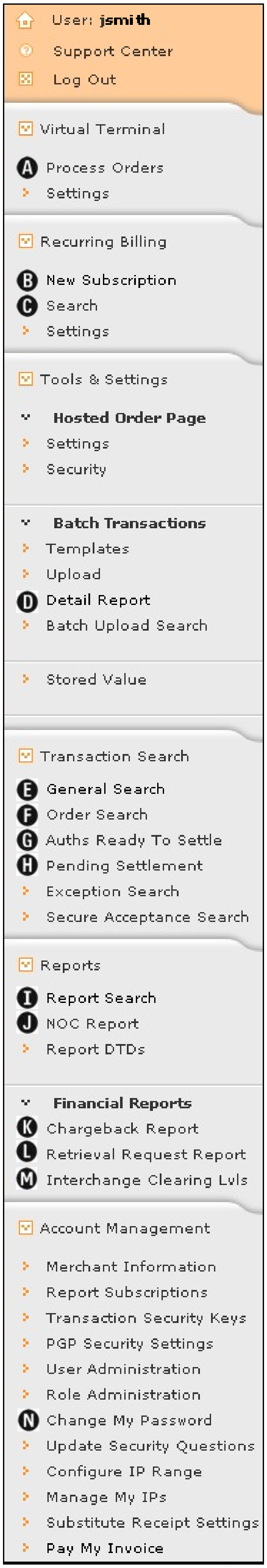
You can also use the **Change My Password** link in the Account Management section of the left navigation bar to change your password before it expires. You cannot change your password more than three times every 24 hours.

If your account is locked

If you make too many unsuccessful attempts to enter your password or answer the security questions, the system may lock your account. If this happens, contact your company administrator to unlock your account.

For security purposes, Gateway Support will email reset passwords only to individuals listed with administrative roles in the Account Management/Merchant Information section of the Business Center. If your administrator's account is locked, your administrator can contact Gateway Support at 866-409-0834 to unlock the account.

Left navigation menu

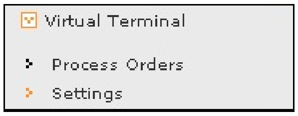


	Menu option	See this section
A	Process Orders	Virtual Terminal transactions
B	New Subscription	Create subscriptions from the Transaction Receipt screen Create a new subscription
C	Search	Subscription search feature
D	Detail Report	Reports
E	General Search	Transaction Search
F	Order Search	Transaction Search
G	Auths Ready to Settle	Transaction Search
H	Pending Settlement	Transaction Search
I	Report Search	Reports
J	NOC Report	Reports
K	Chargeback Report	Reports
L	Retrieval Request Report	Reports
M	Interchange Clearing Lvls	Reports
N	Change My Password	Change your password

Virtual Terminal transactions

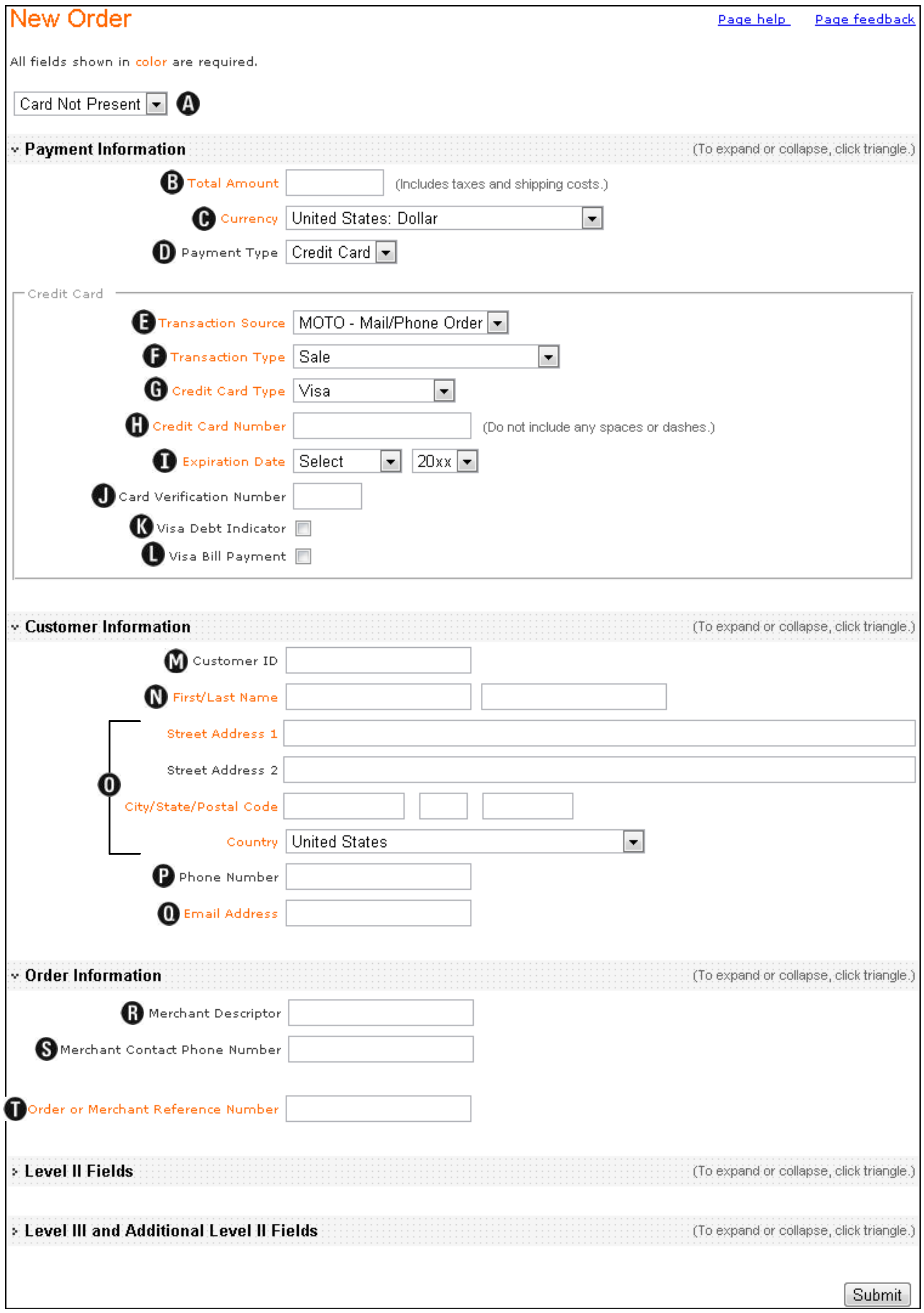
Process Card Not Present transactions

If the customer makes payment by telephone or mail, process the payment as a Card Not Present transaction. With Card Not Present transactions, you can process an authorization first to ensure that the card is valid and has funds available, or create a sale transaction, which combines the authorization with the capture, or settlement. If you process an authorization first, you must also process a settlement in order to submit the transaction for payment.



1. Click **Virtual Terminal** from the left navigation menu.
2. Click **Process Orders**.

The New Order page displays.

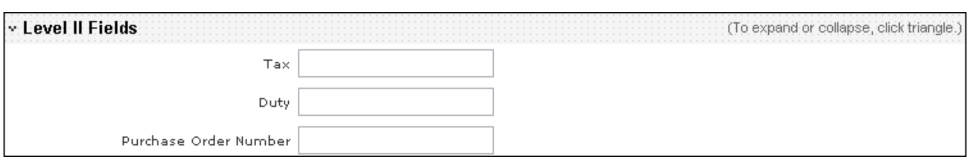


Virtual Terminal transactions, cont.

Process Card Not Present transactions, cont.

A	(Unlabeled)	If not already selected, select **Card Not Present** from the dropdown menu. **Note:** This list may not be available if you are configured for Card Not Present only.
B	Total Amount	Enter the total amount, including any taxes and shipping costs.
C	Currency	Select the currency from the dropdown menu.
D	Payment Type	Select the payment type from the dropdown menu.
E	Transaction Source	Select the transaction source from the dropdown menu.
F	Transaction Type	If you are shipping goods at a later date, select **Authorization**. (You can process the “capture” transaction using the Transaction Search feature when you have shipped the goods or performed the service.) If you are processing a payment for a service already rendered or shipping goods today, select **Sale**.
G	Credit Card Type	Select the credit card type from the dropdown menu.
H	Credit Card Number	Enter the credit card number. Enter the digits only without any spaces or dashes.
I	Expiration Date	Select the month and year of the expiration date from the dropdown menu.
J	Card Verification Number	Enter the card verification number, if applicable.
K	Visa Debt Indicator	Check the box if this is a Visa debt payment.
L	Visa Bill Payment	Check the box if this is a Visa bill payment.
M	Customer ID	Enter the customer ID or other reference number used to identify the customer.
N	First/Last Name	Enter the customer’s first and last name.
O	Address fields	Enter the customer’s address. When processing a credit card that has an international address: • Enter the required street address and city and optional postal code, but leave the **State** field blank. • Select the country from the dropdown menu and continue to process the transaction as usual. • Addresses in Canada are not considered international addresses.
P	Phone Number	Enter the customer’s phone number.
Q	Email Address	Enter the customer’s email address.
R	Merchant Descriptor	Enter a description of the merchant.
S	Merchant Contact Phone Number	Enter a contact phone number for the merchant.
T	Order or Merchant Reference Number	Enter a customer number, location number, or other information (up to 50 alphanumeric characters). This field is included on Business Center detail reports.

3. If you are entering data for an American Express card, you can use the fields in the **Level II Fields** section to receive the most favorable card processing rates. Click the triangle to the left of **Level II Fields** to display the fields for that section.

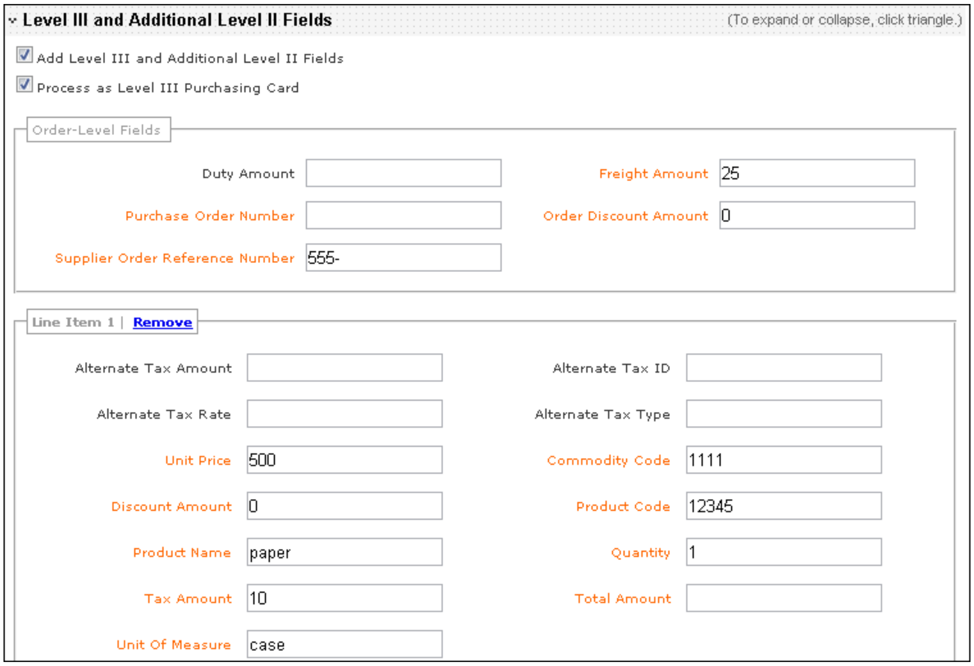


4. If your company is set up for level III and custom level II fields and you are entering data for a Visa or MasterCard transaction, you can use the fields in the **Level III and Additional II Fields** section to receive the most favorable interchange. Click the triangle to the left of **Level III and Additional II Fields** to display the fields for that section.

Note: American Express and Discover do not support level III data, so do not submit this data for these card types.

Virtual Terminal transactions, cont.

Process Card Not Present transactions, cont.



Level III and Additional Level II Fields (To expand or collapse, click triangle.)

☑ Add Level III and Additional Level II Fields

☑ Process as Level III Purchasing Card

Order-Level Fields

Duty Amount		Freight Amount	25
Purchase Order Number		Order Discount Amount	0
Supplier Order Reference Number	555-		

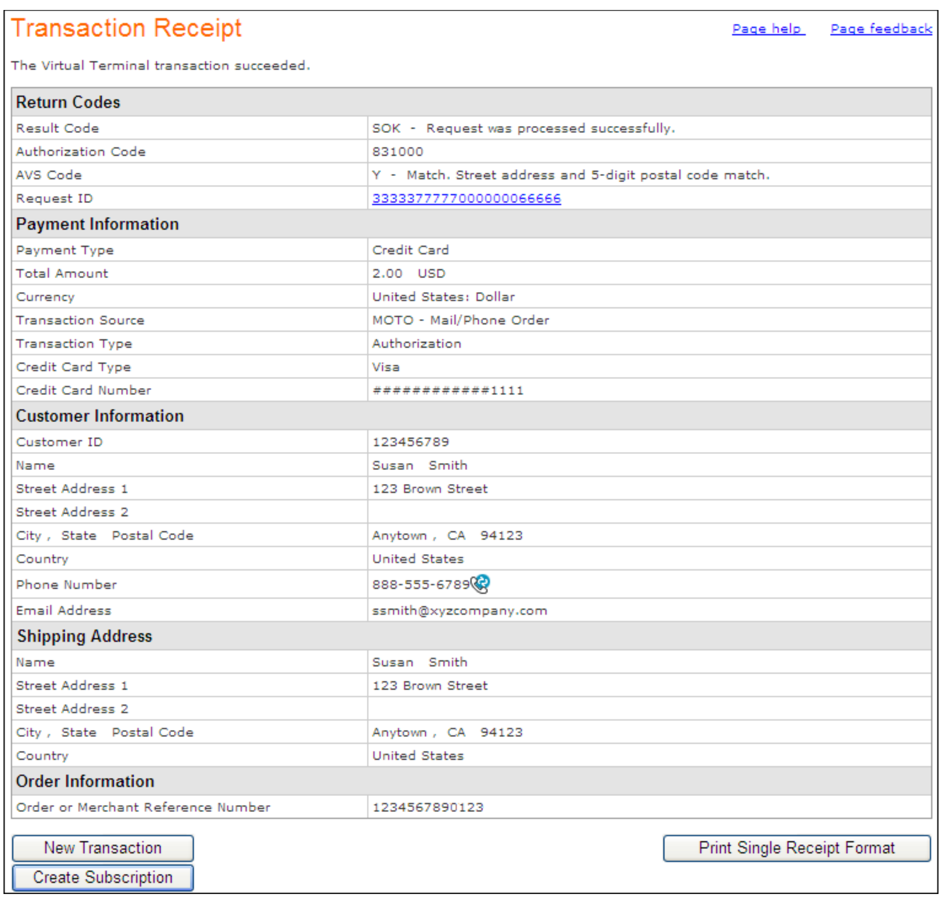
Line Item 1 | Remove

Alternate Tax Amount		Alternate Tax ID	
Alternate Tax Rate		Alternate Tax Type	
Unit Price	500	Commodity Code	1111
Discount Amount	0	Product Code	12345
Product Name	paper	Quantity	1
Tax Amount	10	Total Amount	
Unit Of Measure	case		

With custom level II/level III fields, any predefined custom values will appear on the new order, and you can edit the data as necessary.

Note: You must select both check boxes as shown above to process the transaction with Level III data.

5. When finished, click **Submit** and then **OK** to execute the order.



Transaction Receipt — Page help — Page feedback

The Virtual Terminal transaction succeeded.

Return Codes	
Result Code	SOK - Request was processed successfully.
Authorization Code	831000
AVS Code	Y - Match. Street address and 5-digit postal code match.
Request ID	3333377777000000066666
Payment Information	
Payment Type	Credit Card
Total Amount	2.00 USD
Currency	United States: Dollar
Transaction Source	MOTO - Mail/Phone Order
Transaction Type	Authorization
Credit Card Type	Visa
Credit Card Number	############1111
Customer Information	
Customer ID	123456789
Name	Susan Smith
Street Address 1	123 Brown Street
Street Address 2	
City , State Postal Code	Anytown , CA 94123
Country	United States
Phone Number	888-555-6789
Email Address	ssmith@xyzcompany.com
Shipping Address	
Name	Susan Smith
Street Address 1	123 Brown Street
Street Address 2	
City , State Postal Code	Anytown , CA 94123
Country	United States
Order Information	
Order or Merchant Reference Number	1234567890123

New Transaction — Create Subscription — Print Single Receipt Format

The system displays the Transaction Receipt page, which you can print.

Virtual Terminal transactions, cont.

Process Card Not Present transactions, cont.

Note: If the system displays a “soft decline” message, the credit card transaction was accepted by the bank but was refused by the *Wells Fargo Payment Gateway* system because billing address and zip code did not pass the address verification service (AVS) check. You can override this message by clicking on the request ID and settling the transaction, or you can take no action and the transaction will not settle. The following is an example of a soft decline message.

If you processed an authorization and do not want to settle the transaction, reverse the authorization as described on Authorization reversal.

If you processed a sale transaction and do not want to settle the transaction, contact your Wells Fargo representative for instructions on whom to contact to reverse the authorization.

Create subscriptions from the Transaction Receipt screen

If you are configured for processing recurring transactions using secure storage (such as payment tokenization using subscriptions or recurring billing) and are processing a credit card transaction, you can click **Create Subscription** on the Transaction Receipt page. The system then displays the New Subscription page with customer information and card information pre-filled.

Input the subscription information in the middle of the page. The default subscription type is **On-Demand: no scheduled payments**, but you can change this to **Installments** or **Recurring payments**. Fill in the information requested in this section.

See Create a new subscription for more information about creating subscriptions from authorized transactions.

Process retail transactions with card present

1. Click **Virtual Terminal** from the left navigation menu.
2. Click **Process Orders**.

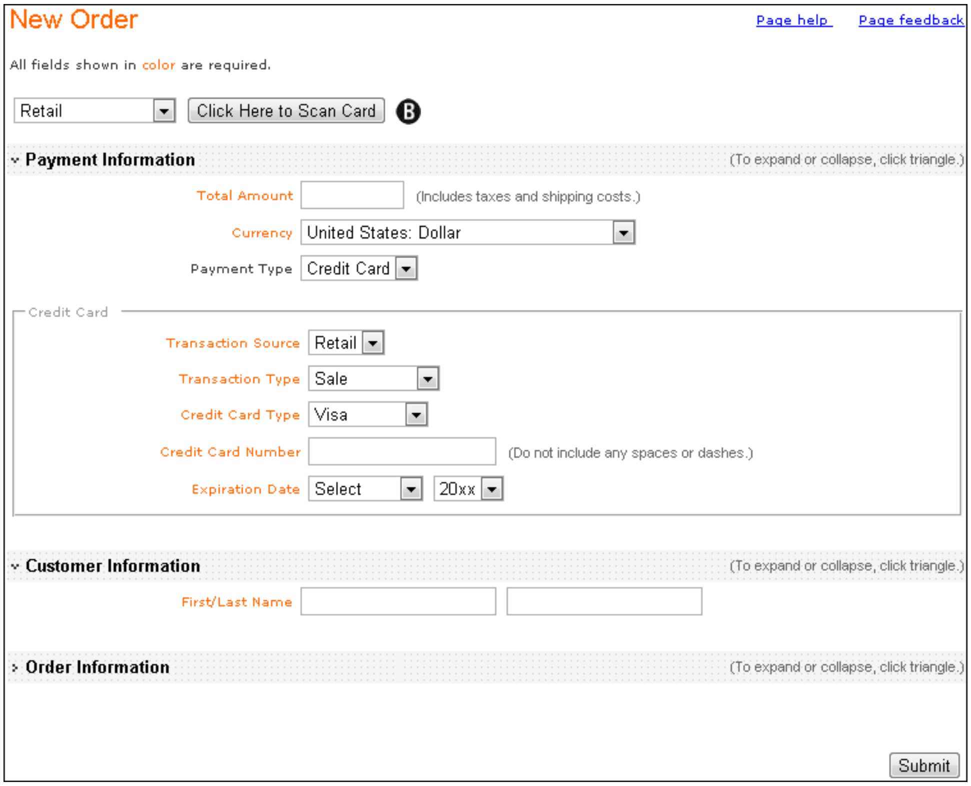
The New Order page displays.

3. Select **Retail** from the dropdown menu at the top of the page (**A**).

Virtual Terminal transactions, cont.

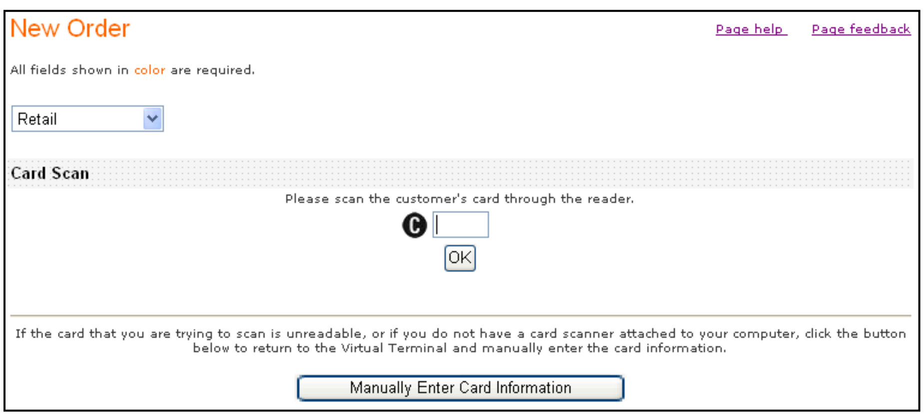
Process retail transactions with card present, cont.

The New Order page displays.



4. Click **Click Here to Scan Card** (**B**).

The New Order page displays with the **Card Scan** field.



5. Scan the card using the reader attached to your computer. The light on your scanner should be green before you scan your card. Make sure the curser is in the text box (**C**).

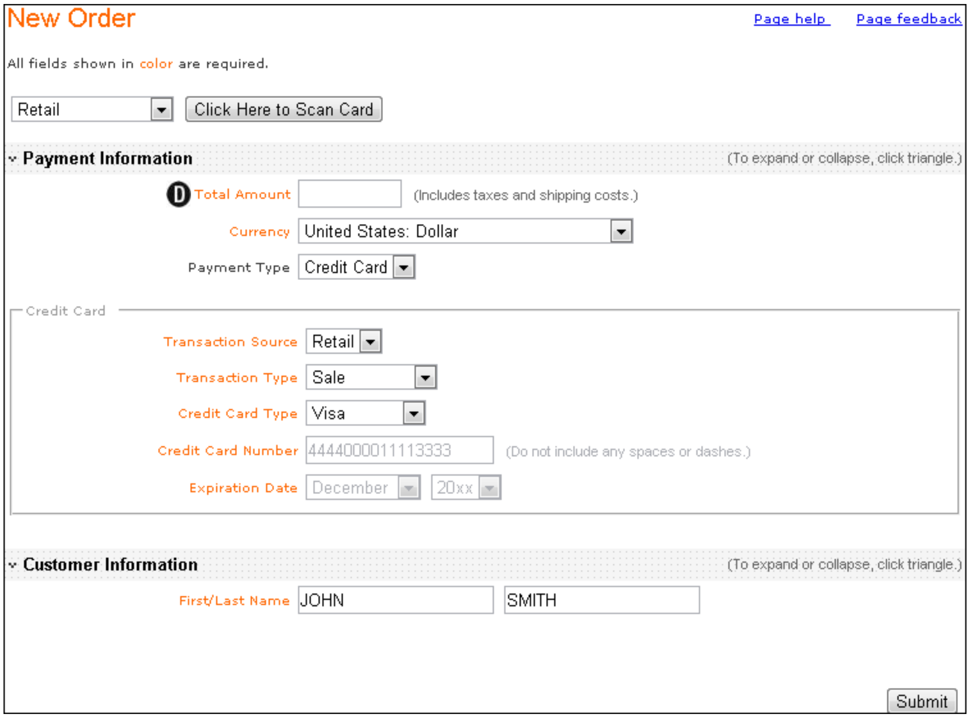
Note: If the customer's card cannot be scanned, do NOT click **Manually Enter Card Information**. Instead, exit this function and process the transaction as a Card Not Present transaction. If you, click **Manually Enter Card Information** and process the item as a retail transaction, you will not be prompted to enter billing address information and your transaction will downgrade to a higher interchange rate.

6. If the screen does not disappear when the scan is complete, click **OK**.

Virtual Terminal transactions, cont.

Process retail transactions with card present, cont.

The New Order page displays with the card number, card type, and expiration date filled in.



D	Total Amount	Enter the total amount, including any taxes and shipping costs.

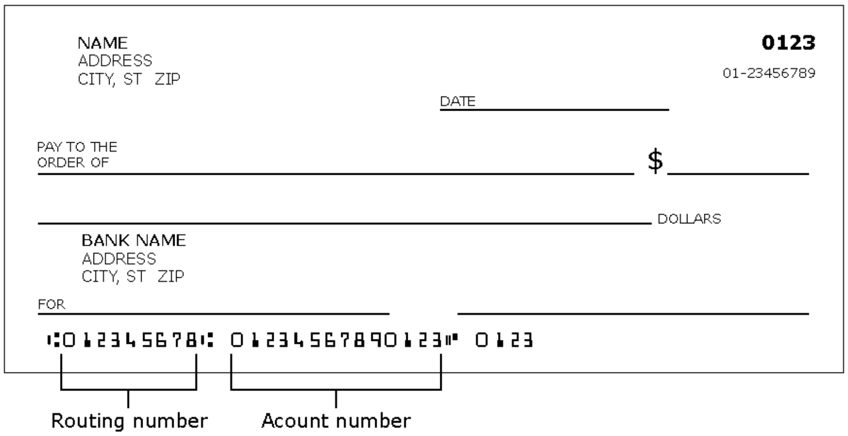
7. When finished, click **Submit**, then click **OK** to execute the order.

The system displays the Transaction Receipt page, which you can print.

Virtual Terminal transactions, cont.

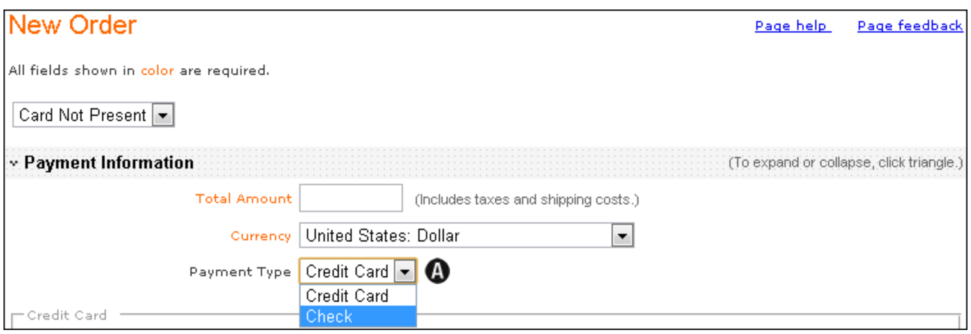
Process electronic check transactions

When you enter electronic check transactions, you need to enter both the account number and the routing/transit number. The example below shows where each number is located in the MICR line on a check.



1. Click **Virtual Terminal** from the left navigation menu.
2. Click **Process Orders**.

The New Order page displays.



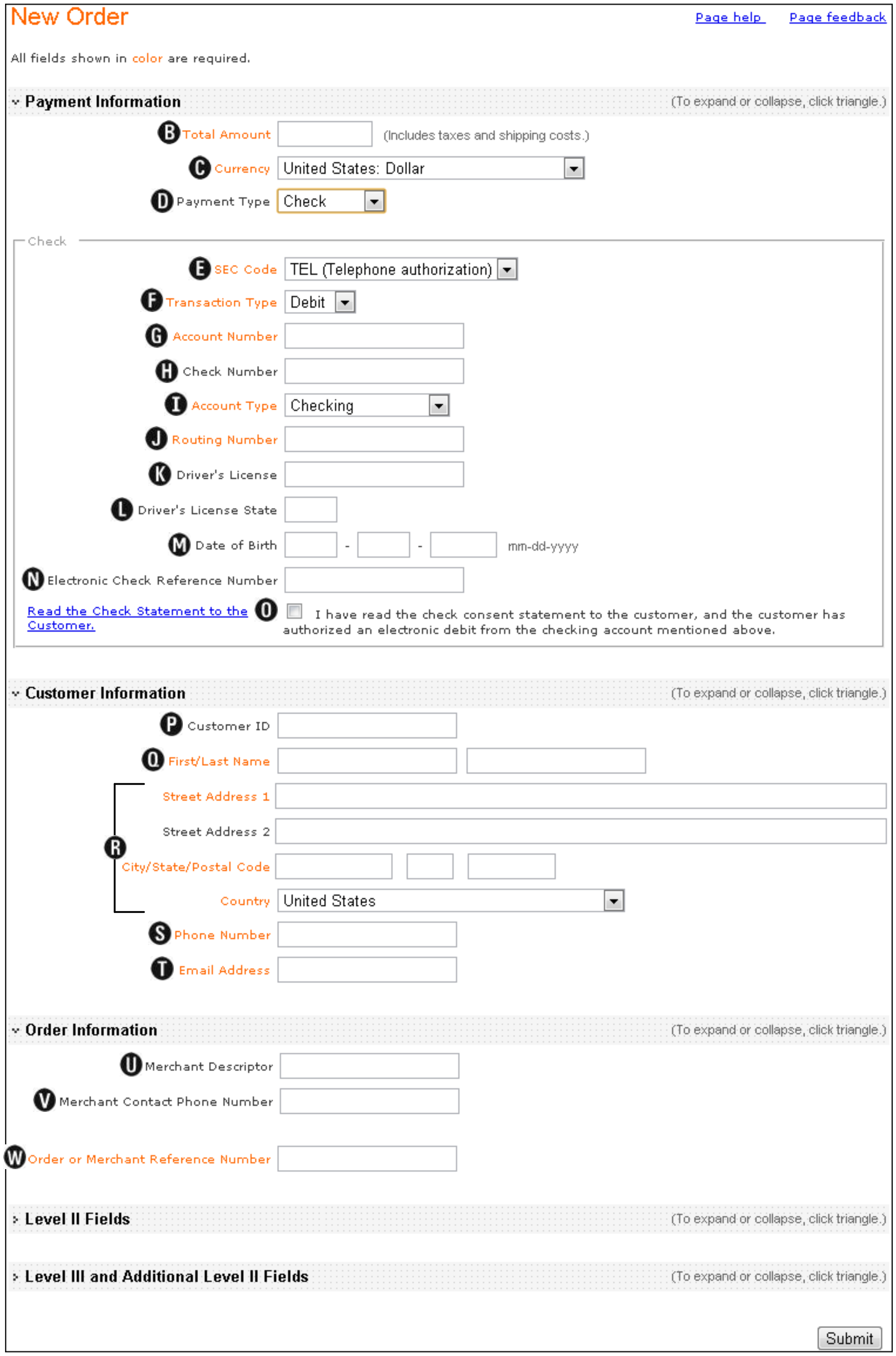
3. Select **Check** from the **Payment Type** dropdown menu (**A**).

Note: If you do not see this option and should be configured for electronic checks, contact your Wells Fargo representative.

Virtual Terminal transactions, cont.

Process electronic check transactions, cont.

The New Order page displays with check transaction fields.



B	Total Amount	Enter the total amount, including any taxes and shipping costs.
C	Currency	If needed, select **United States: Dollar** from the dropdown menu.
D	Payment Type	Set to **Check**.

Virtual Terminal transactions, cont.

Process electronic check transactions, cont.

E	SEC Code	Select from the dropdown menu. **CCD** Corporate credit or debit. Used to disburse or consolidate funds. Entries are usually high-dollar, low-volume, and time-critical, settling in 24 hours. If an addenda record is included, it usually contains invoice data in a format designed for Electronic Data Interchange (EDI) systems. **PPD** Prearranged payment and deposit entries. Used for debit and credit entries authorized by a consumer account holder, and usually initiated by a company. These are usually recurring credits (such as payroll) or debits (such as insurance premiums). A signed written authorization is required from the customer. **TEL** Telephone-initiated entries. Used for ACH debit transactions initiated and authorized by consumers by telephone. Includes both single and recurring transactions. **WEB** Internet-initiated entries. Must be used for any ACH debit transactions authorized by consumers online. Includes both single and recurring transactions.
F	Transaction Type	Select **Debit** (the default) when the customer is making a payment or purchase. Select **Credit** to move funds into a customer's account. **Note:** When using **Credit**, check with your Wells Fargo representative to make sure your Treasury forms included this option.
G	Account Number	Enter the account number from the MICR line of the check.
H	Check Number	Enter the check number of the check, if applicable.
I	Account Type	Select an option from the dropdown menu.
J	Routing Number	Enter the routing/transit number from the MICR line of the check.
K	Driver's License	Enter the customer's driver's license number, if applicable.
L	Driver's License State	Enter the state that issued the customer's driver's license, if applicable.
M	Date of Birth	Enter the customer's date of birth, if applicable.
N	Electronic Check Reference Number	If available, enter information identifying the customer, such as a customer number or account number assigned to the customer by your company.
O	Check consent statement checkbox	Click the Check Statement link and read the required check consent statement to the customer or include it on your website. The customer must accept this statement before you check the box and continue with the customer information.
P	Customer ID	Enter the customer ID or other reference number used to identify the customer.
Q	First/Last Name	Enter the customer's first and last name.
R	Address fields	Enter the customer's address. When processing a credit card that has an international address: • Enter the required street address and city and optional postal code, but leave the **State** field blank. • Select the country from the dropdown menu and continue to process the transaction as usual. • Addresses in Canada are not considered international addresses.
S	Phone Number	Enter the customer's phone number.
T	Email Address	Enter the customer's email address. If the customer does not provide an email address, you can enter your own email address or null@cybersource.com.
U	Merchant Descriptor	Enter a description of the merchant.
V	Merchant Contact Phone Number	Enter a contact phone number for the merchant.
W	Order or Merchant Reference Number	Enter a customer number, location number, or other information (up to 50 alphanumeric characters). This field is included on Business Center detail reports.

4. When finished, click **Submit**, then click **OK** to execute the order.

The system displays the Transaction Receipt page, which you can print.

Recurring billing

Overview

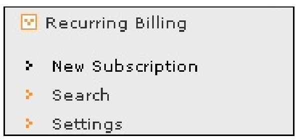
Using the Virtual Terminal, you can create, search, and modify recurring transactions or subscription payments. The Recurring Billing function supports recurring and installment subscription payments and on-demand customer profile payments.

Recurring billing uses a subscription ID which takes the place of sensitive payment information. The payment information is stored in the *Wells Fargo Payment Gateway* service database for future billing. Your Wells Fargo representative must activate your account before you can use this service. A subscription can be set up using either credit card or electronic check payment.

There are three types of subscriptions available through recurring billing.

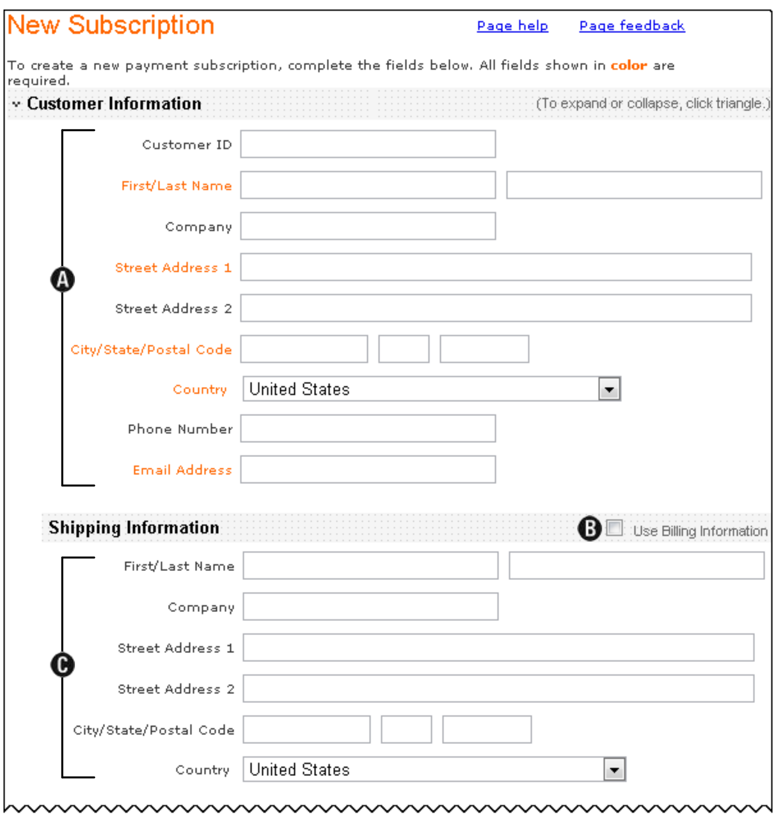
- **Installment subscriptions** let you process a fixed number of payments for a customer.
- **Recurring subscriptions** let you offer an ongoing service with no specific end date.
- **On-demand payments** let you store sensitive data for a customer profile. When you want to process the payment, you send in the request to bill the customer using the subscription ID instead of entering the payment information.

Create a new subscription



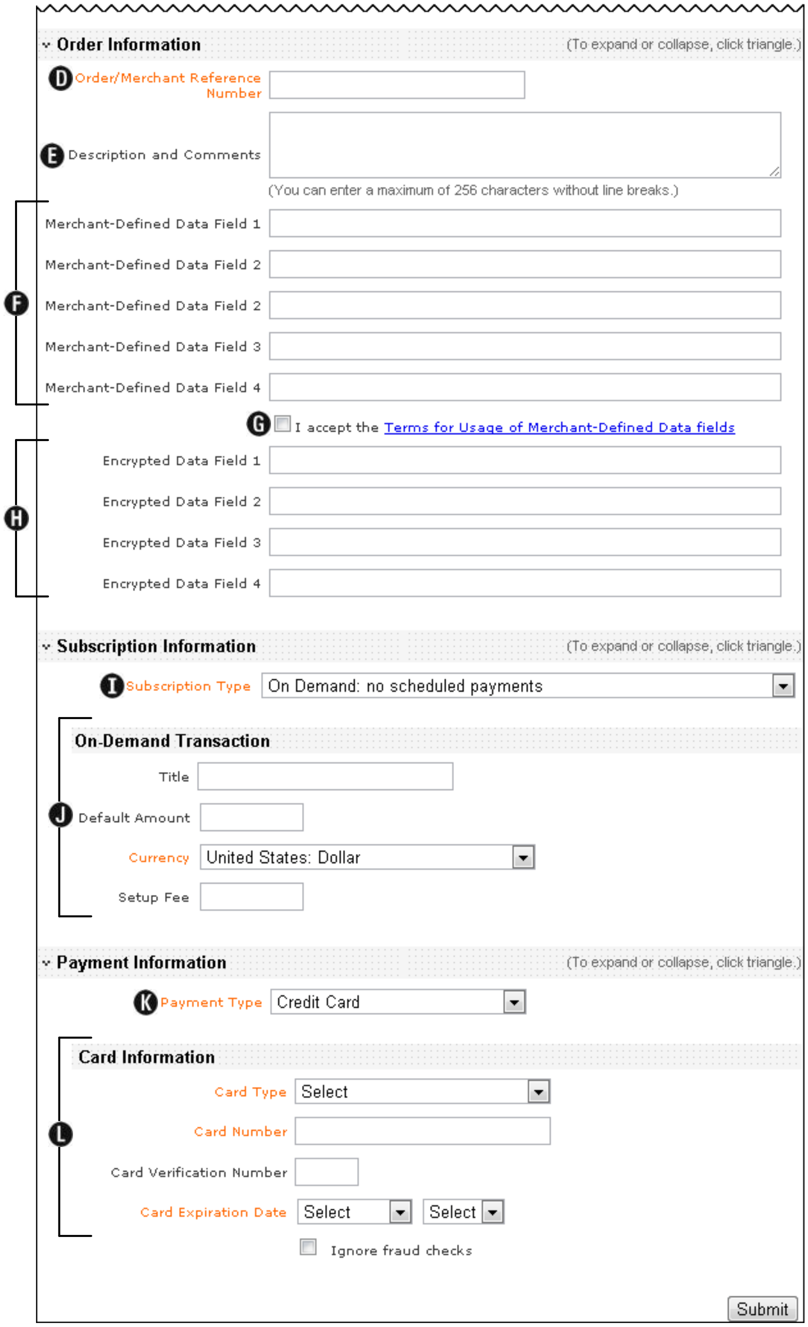
1. Click **Recurring Billing** from the left navigation menu.
2. Click **New Subscription**.

The New Subscription page displays.



A	Customer Information fields	Complete as you would for a new order. You may want to include a phone number or email address in case you need to contact the customer.
B	Use Billing Information checkbox	Check the box to copy the field values from the Customer Information section to the Shipping Information section.
C	Shipping Information fields	If you do not check the **Use Billing Information** checkbox and need to enter shipping information, enter the shipping information here.

Create a new subscription, cont.



D	Order/Merchant Reference Number	Enter a customer number, location number, or other information (up to 50 alphanumeric characters). This field is included on Business Center detail reports.
E	Description and Comments	Enter any comments you want to include.
F	Merchant-Defined Data Fields	Data fields for your use.
G	Terms of usage checkbox	In order to use the **Merchant-Defined Data fields**, you must check the box to accept the terms for usage.
H	Encrypted Data Fields	Data fields for your use.

Create a new subscription, cont.

I	Subscription Type	If you are entering payment information with no specific intervals, choose **On Demand** as the subscription type. For example, you could use the **On Demand** subscription type if you require customers to sign up and provide payment information to use your services. You charge them only when they use your services using the payment information stored securely. If you select an **Installment** subscription, you can enter a recurring amount, start date, billing frequency, and fixed number of payments. If you select a **Recurring** subscription, you specify the information for the recurring payment. This is similar to the **Installment** payments except that you don't specify a fixed number of payments and there is no end date.
J	Subscription Information fields	The fields displayed in this section depend on your selection for **Subscription Type**. For **Title**, enter your primary identifier for the subscription. This field is viewable on the subscription search page.
K	Payment Type	Select the payment type from the dropdown menu.
L	Payment Information fields	The fields displayed in this section depend on your selection for **Payment Type**.

3. When finished, click **Submit** to create the subscription.

Once your subscription is successfully created, the system displays the Subscription Details page. From this page, you can make an on-demand payment, modify the subscription, cancel the subscription, or delete the subscription.

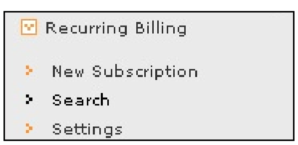
Subscription search feature

You can use the subscription search feature to locate a specific subscription or conduct a broader search.

Once you locate a subscription and display details for the subscription, you can perform the following tasks:

- Make an on-demand payment
- Modify the subscription
- Cancel the subscription (applies to recurring and installment subscriptions)
- Delete the subscription (if your company is configured for this option)

Subscription search



1. Click **Recurring Billing** from the left navigation menu.
2. Click **Search**.

The Subscription Search page displays.

A	Type	Select **Subscriptions** to search based on subscription setup information. Select **Subscription Payments** to search based on payment-specific information.

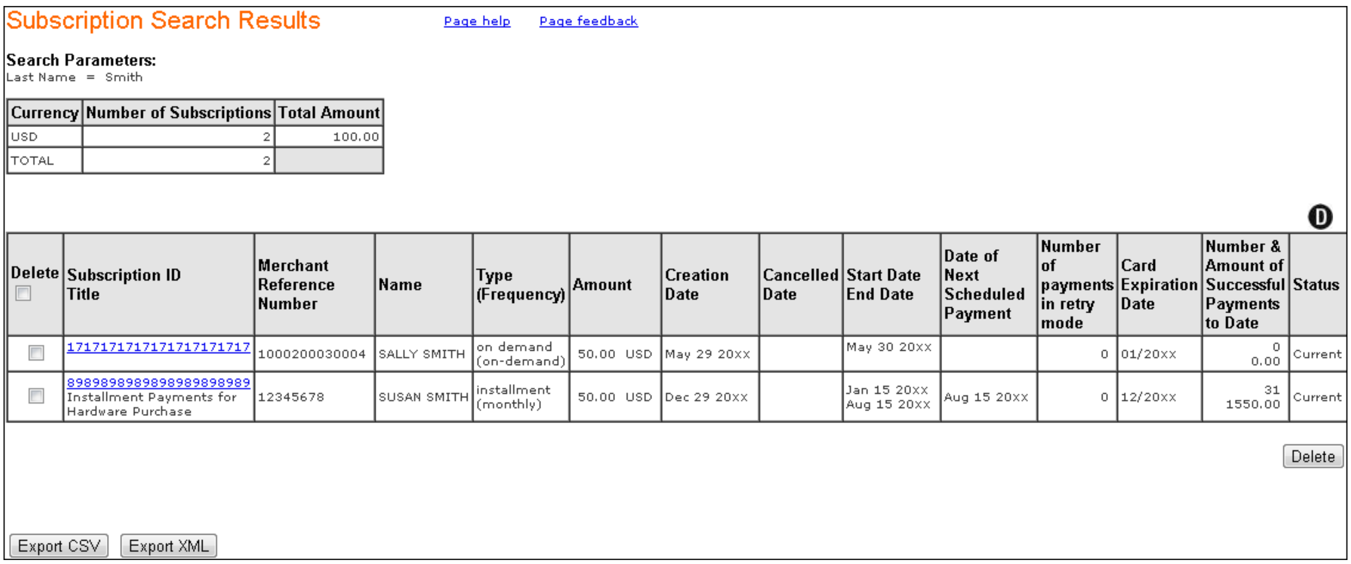
Recurring billing, cont.

Subscription search feature, cont.

B	Scope	When you select **Subscriptions** for **Type**, you can select from the following options: **All Subscriptions** **Active Subscriptions** **On-Hold Subscriptions** **Canceled Subscriptions** – specify a date range **Creation Date of Subscriptions** – specify a date range **Expiration Date of Subscriptions** – specify a date range **Expiration Date of Payment Cards** – specify a date range **Field and Value** – select a search field and value When you select **Subscription Payments** for **Type**, you can select from the following options: **Payments Scheduled** – specify a date range **Payments Requiring Approval** – specify a date range **Payments Skipped** – specify a date range **Field and Value** – select a search field and value
C	Results Per Page	Specify the number of items to display per page in the search results (**20**, **50**, or **100**).

3. Click **Submit** to perform the search.

The Subscription Search Results page displays.


Subscription Search Results

Page help Page feedback

Search Parameters:
Last Name = Smith

Currency	Number of Subscriptions	Total Amount
USD	2	100.00
TOTAL	2	

D

Delete	Subscription ID Title	Merchant Reference Number	Name	Type (Frequency)	Amount	Creation Date	Cancelled Date	Start Date End Date	Date of Next Scheduled Payment	Number of payments in retry mode	Card Expiration Date	Number & Amount of Successful Payments to Date	Status
	17171717171717171717	1000200030004	SALLY SMITH	on demand (on-demand)	50.00 USD	May 29 20xx		May 30 20xx		0	01/20xx	0 0.00	Current
	89898989898989898989 Installment Payments for Hardware Purchase	12345678	SUSAN SMITH	installment (monthly)	50.00 USD	Dec 29 20xx		Jan 15 20xx Aug 15 20xx	Aug 15 20xx	0	12/20xx	31 1550.00	Current

Delete

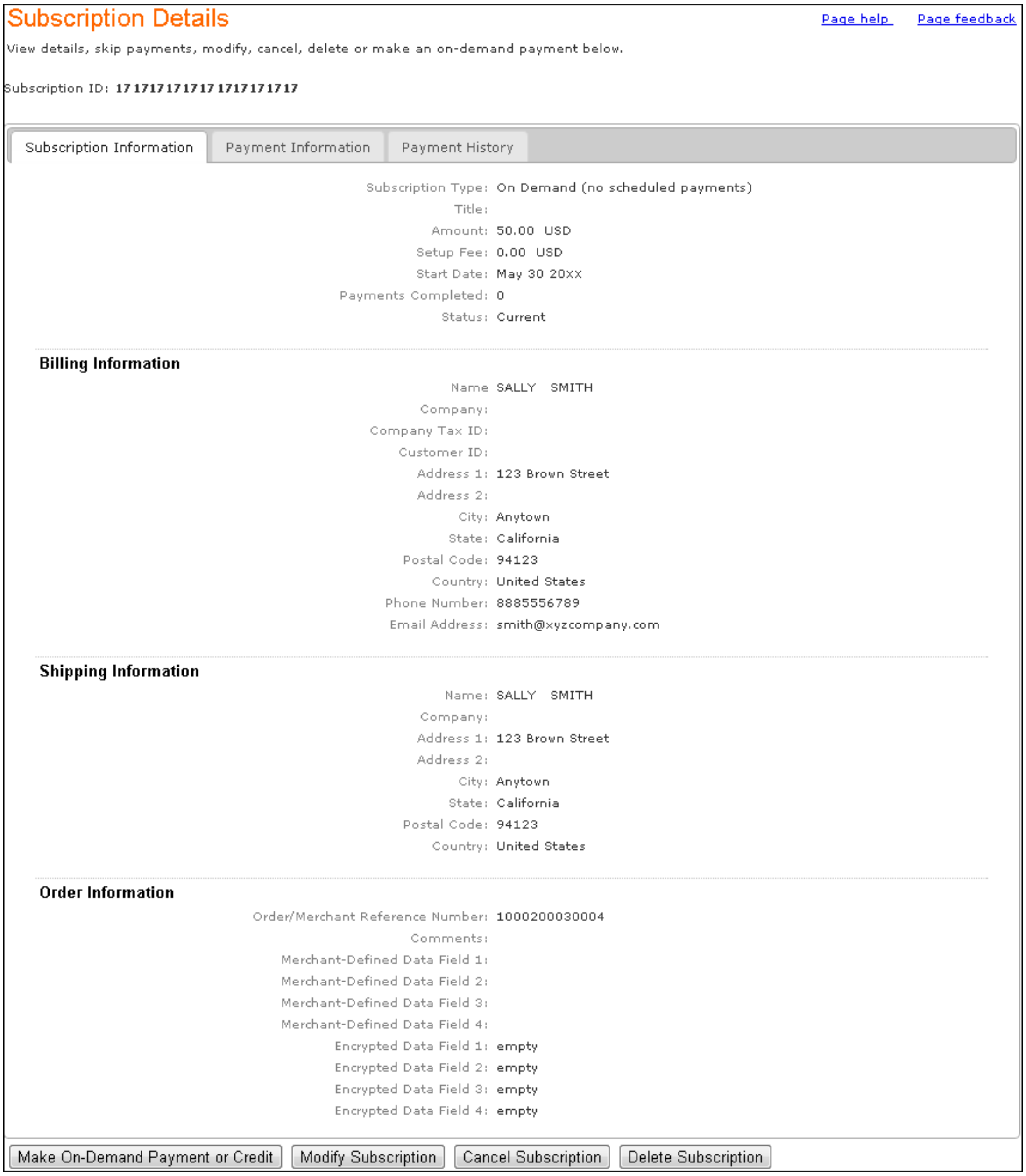
Export CSV Export XML

D	Status	Displays as **Current** for On Demand subscriptions. For **Installment** and **Recurring** subscriptions, the status will be one of the following. **Current** The subscription is active and the payments are up-to-date. **Cancelled** The subscription has been cancelled. **Completed** All payments have been processed (installment subscriptions). You see this status one or two days after the last payment has been processed. **Hold** The subscription is on hold because all payment attempts have failed or a scheduled payment failed for a reason that requires your intervention.

4. Click on a subscription ID to display details for the description.

Recurring billing, cont.

Subscription search feature, cont.



Subscription Details

Page help   Page feedback

View details, skip payments, modify, cancel, delete or make an on-demand payment below.

Subscription ID: 1717171717171717171717

Subscription Information | Payment Information | Payment History

Subscription Type:	On Demand (no scheduled payments)
Title:	
Amount:	50.00 USD
Setup Fee:	0.00 USD
Start Date:	May 30 20xx
Payments Completed:	0
Status:	Current

Billing Information

Name	SALLY SMITH
Company:	
Company Tax ID:	
Customer ID:	
Address 1:	123 Brown Street
Address 2:	
City:	Anytown
State:	California
Postal Code:	94123
Country:	United States
Phone Number:	8885556789
Email Address:	smith@xyzcompany.com

Shipping Information

Name:	SALLY SMITH
Company:	
Address 1:	123 Brown Street
Address 2:	
City:	Anytown
State:	California
Postal Code:	94123
Country:	United States

Order Information

Order/Merchant Reference Number:	1000200030004
Comments:	
Merchant-Defined Data Field 1:	
Merchant-Defined Data Field 2:	
Merchant-Defined Data Field 3:	
Merchant-Defined Data Field 4:	
Encrypted Data Field 1:	empty
Encrypted Data Field 2:	empty
Encrypted Data Field 3:	empty
Encrypted Data Field 4:	empty

Make On-Demand Payment or Credit | Modify Subscription | Cancel Subscription | Delete Subscription

When details for a subscription display, you can perform the following tasks:

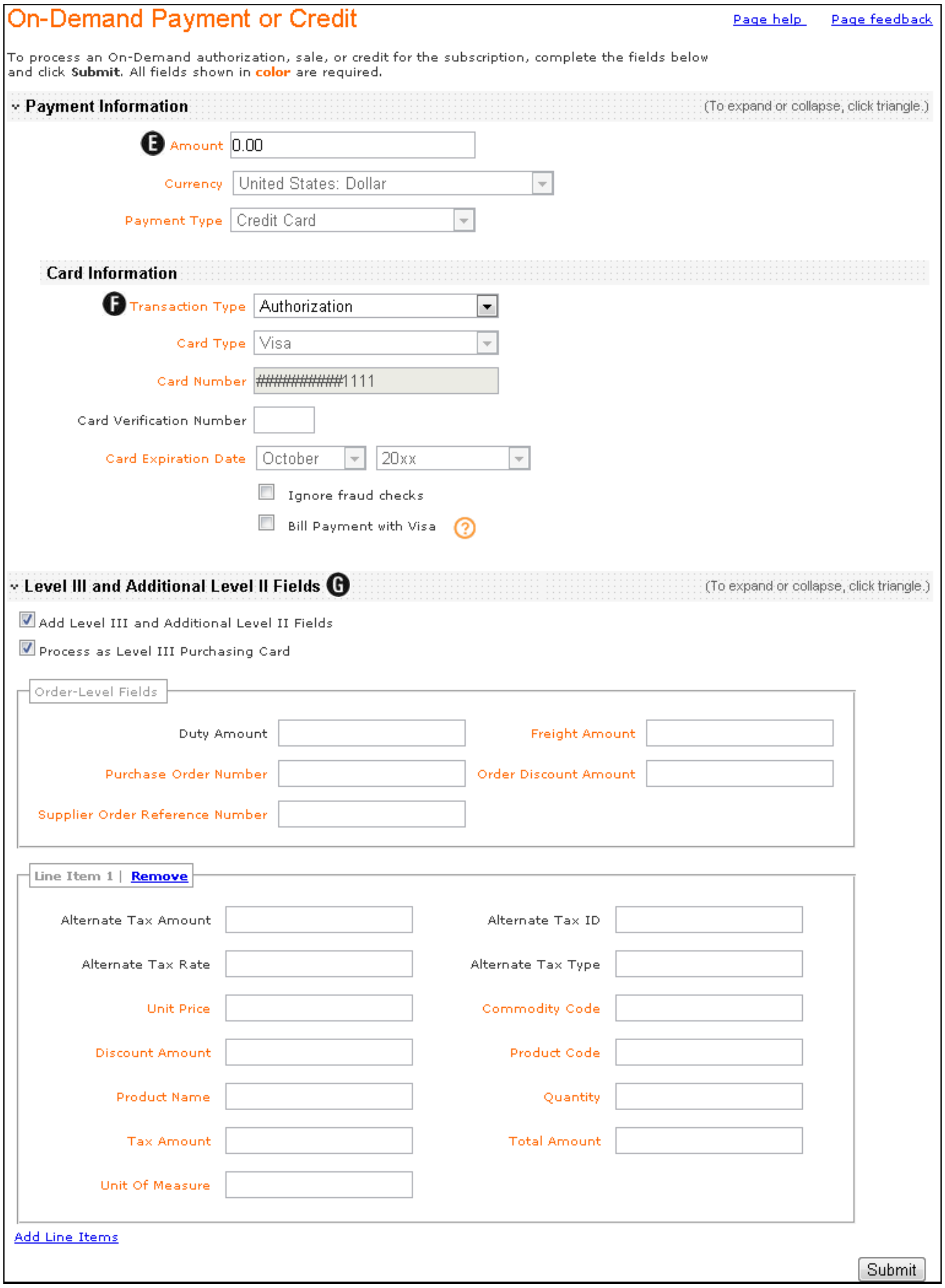
- Make an on-demand payment
- Modify the subscription
- Cancel the subscription (applies to recurring and installment subscriptions)
- Delete the subscription (if your company is configured for this option)

Recurring billing, cont.

Subscription search feature, cont.

Make an on-demand payment

1. Display details for a subscription as described in the previous section.
2. Click the **Make On-Demand Payment or Credit** button at the bottom of the Subscription Details page.



E	Amount	Enter the payment amount.
F	Transaction Type	Change from **Authorization** to **Sale**.
G	Level III and Additional Level II Fields	Complete these fields, if applicable.

3. Click **Submit** to process the payment.

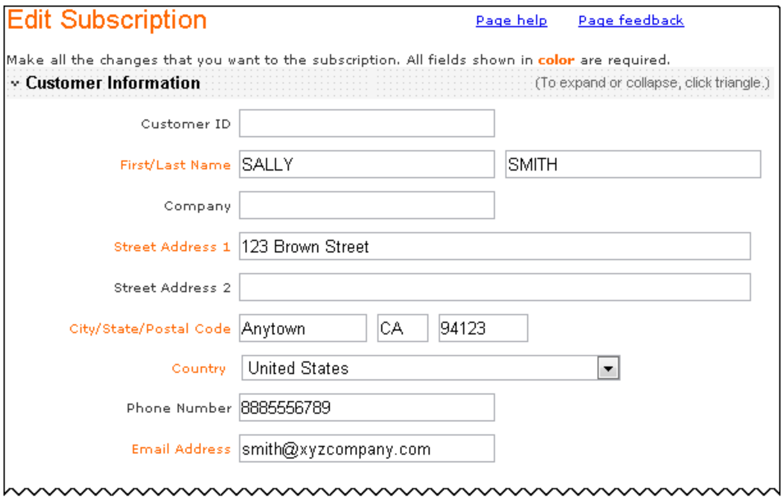
Recurring billing, cont.

Subscription search feature, cont.

Modify a subscription

1. Display details for a subscription as described in *Subscription search*.
2. Click the **Modify Subscription** button at the bottom of the Subscription Details page.

The Edit Subscription page displays.



3. Edit information for the subscription as needed. You can edit customer information, order information, payment information, or payment frequency.
4. When finished, click **Submit** to save your changes.

Cancel a subscription

This applies to recurring and installment subscriptions.

1. Display details for a subscription as described in *Subscription search*.
2. Click the **Cancel Subscription** button at the bottom of the Subscription Details page.

A message asking you to confirm the cancelation displays.

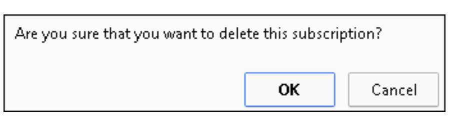
3. Click **OK**.

Delete a subscription

Note: This section applies if your company is configured for this option.

1. Display details for a subscription as described in *Subscription search*.
2. Click the **Delete Subscription** button at the bottom of the Subscription Details page.

A message asking you to confirm the deletion displays.



3. Click **OK**.

Transaction Search

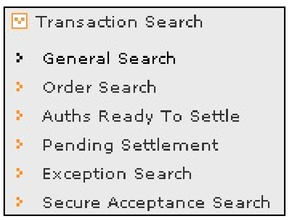
Overview

You can use the Transaction Search function to review details for a processed order or perform one of the actions listed in the following table. Data for your orders is stored for six months from the date of the original transaction or authorization.

Note: Your company may not be configured for all of these options.

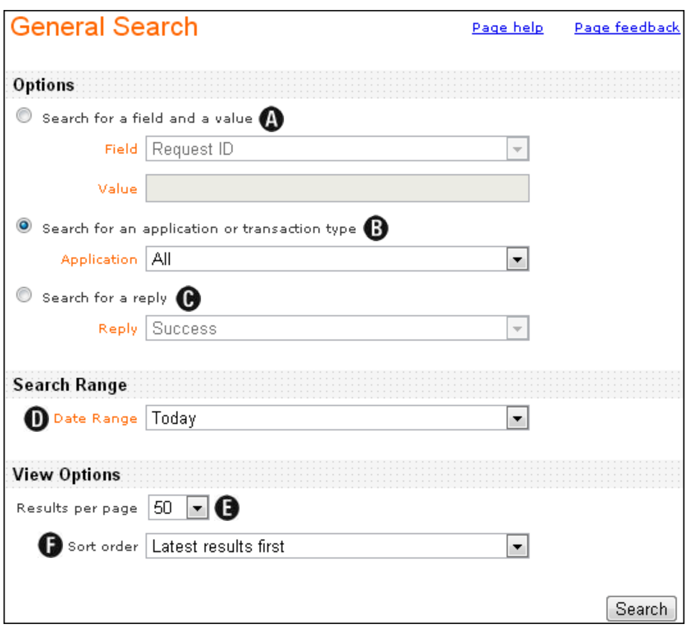
Credit card transactions	Authorization reversal Settle or capture an authorized transaction Credit a transaction Void a transaction Create a subscription Re-authorization Re-authorization and capture New order Obtain a duplicate receipt
Electronic check transactions	Credit a transaction Void an electronic check debit or credit
Miscellaneous	Export search results Find pending settlement transactions

Enter general search criteria



1. Click **Transaction Search** from the left navigation menu.
2. Click **General Search**.

The General Search page displays.



A	Search for a field and a value	Use to search based on the content for a specific field, such as an account number. Select the field to use for the search from the dropdown menu and then enter the value to find.
B	Search for an application or transaction type	Use to search based on the processing application or transaction type, such as electronic check transactions or credit card activity. Select an option from the dropdown menu.

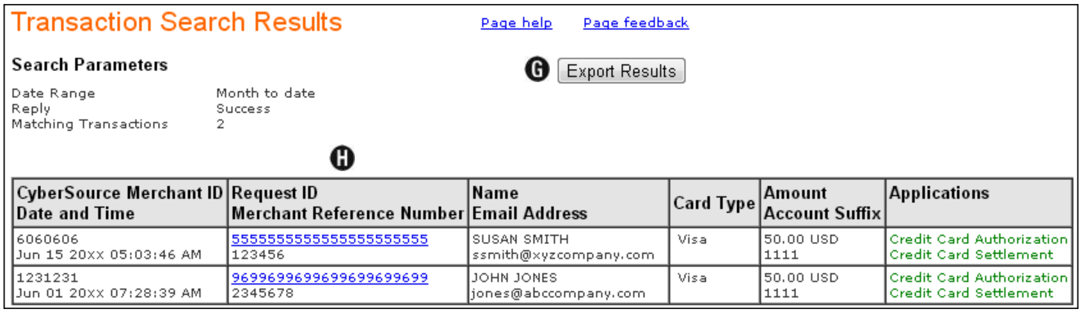
Transaction Search, cont.

Enter general search criteria, cont.

C	Search for a reply	Use to search based on the type of reply message received for a processed transaction such as success or processing error. Select an option from the dropdown menu.
D	Date Range	Specify the date period to search. If you select **Custom range**, specify start and end dates.
E	Results per page	Specify the number of items to display per page in the search results (**50** or **100**).
F	Sort order	Select a sort option from the dropdown menu.

3. Click **Search**.

The Transaction Search Results page displays.



Transaction Search Results   Page help   Page feedback

Search Parameters   G Export Results

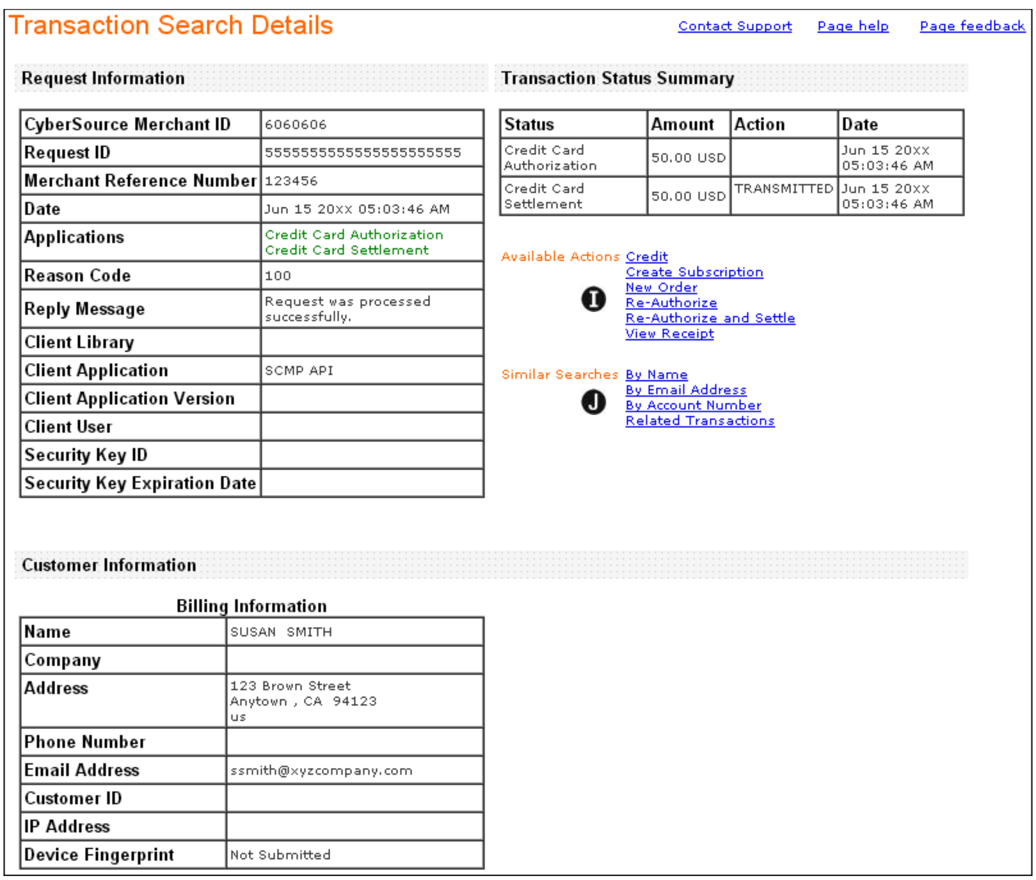
Date Range   Month to date
Reply   Success
Matching Transactions   2

H

CyberSource Merchant ID Date and Time	Request ID Merchant Reference Number	Name Email Address	Card Type	Amount Account Suffix	Applications
6060606 Jun 15 20xx 05:03:46 AM	5555555555555555555555 123456	SUSAN SMITH ssmith@xyzcompany.com	Visa	50.00 USD 1111	Credit Card Authorization Credit Card Settlement
1231231 Jun 01 20xx 07:28:39 AM	9699699699699699699699 2345678	JOHN JONES jones@abccompany.com	Visa	50.00 USD 1111	Credit Card Authorization Credit Card Settlement

G	Export Results	Click to export the search results information. Follow the prompts to save the results as a .csv (comma-separated values) file.
H	Request ID link	Click to display details for a transaction.

4. If you click the request ID link for a transaction, the system displays details for the transaction.



Transaction Search Details   Contact Support   Page help   Page feedback

Request Information

CyberSource Merchant ID	6060606
Request ID	5555555555555555555555
Merchant Reference Number	123456
Date	Jun 15 20xx 05:03:46 AM
Applications	Credit Card Authorization Credit Card Settlement
Reason Code	100
Reply Message	Request was processed successfully.
Client Library	
Client Application	SCMP API
Client Application Version	
Client User	
Security Key ID	
Security Key Expiration Date	

Transaction Status Summary

Status	Amount	Action	Date
Credit Card Authorization	50.00 USD		Jun 15 20xx 05:03:46 AM
Credit Card Settlement	50.00 USD	TRANSMITTED	Jun 15 20xx 05:03:46 AM

Available Actions   Credit
Create Subscription
I   New Order
Re-Authorize
Re-Authorize and Settle
View Receipt

Similar Searches   By Name
J   By Email Address
By Account Number
Related Transactions

Customer Information

Billing Information

Name	SUSAN SMITH
Company	
Address	123 Brown Street Anytown , CA 94123 us
Phone Number	
Email Address	ssmith@xyzcompany.com
Customer ID	
IP Address	
Device Fingerprint	Not Submitted

Transaction Search, cont.

Enter general search criteria, cont.

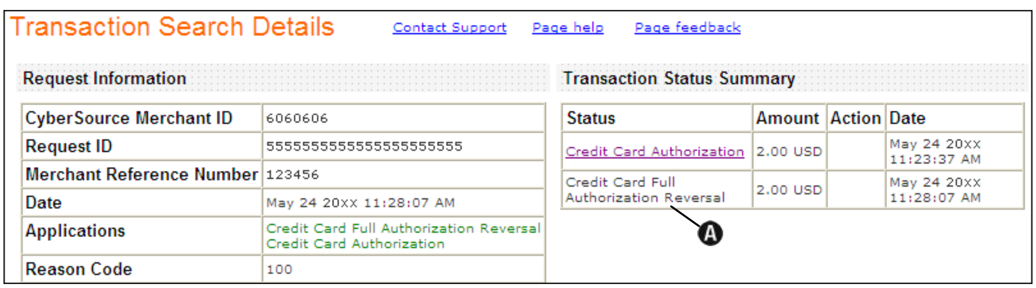
I	Available Actions	Lists actions you can take for the transaction, based on your specific access level. **Note:** If you do not have all items you need, contact your gateway Administrator to obtain any additional available actions. Click a link to perform the action. With the exception of **New Order**, these actions are referred to as follow-on transactions to the original order. Once a credit card transaction has been settled, a void or a credit action is available. These actions are described in the following pages.
J	Similar Searches	Click a link to perform another search.

Transaction Search Details – available actions for credit card transactions

Authorization reversal

If you authorize a transaction but decide not to settle it, you should reverse the authorization as soon as possible to avoid misuse of authorization fees and to assist in releasing the hold on the customer's card. Authorization reversals apply to U.S.-issued cards only and do not apply to American Express transactions.

1. Display details for a transaction as described in the previous section.
2. Click the **Full Authorization Reversal** link in the **Available Actions** section of the Transaction Search Details page.
3. When asked to confirm the reversal, click **OK**.



A	When you return to the Transaction Search Details page, the **Status** column shows the full authorization reversal.

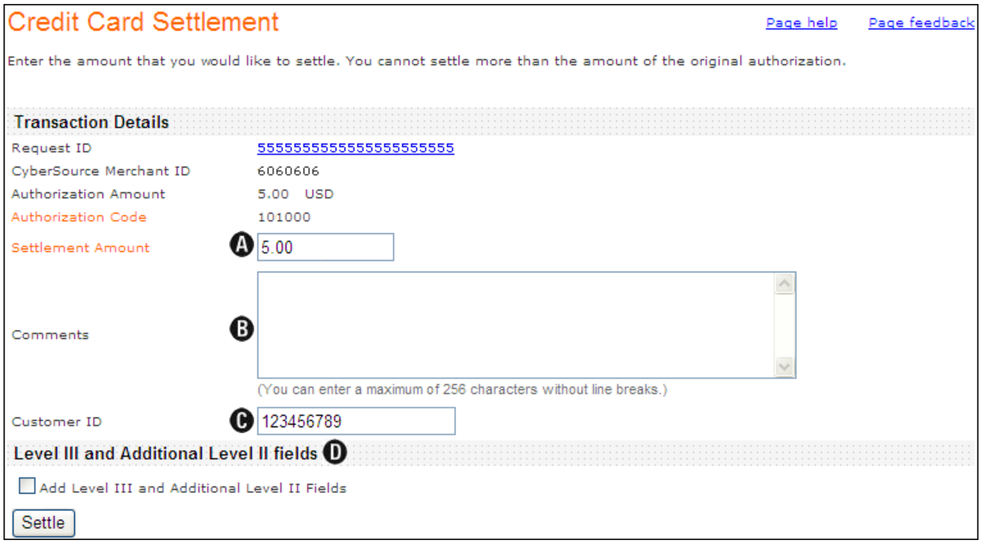
Settle or capture an authorized transaction

Once you have authorized a transaction and shipped the goods or performed the service, you can capture or settle the transaction.

1. Display details for a transaction as described in *Enter general search criteria*.
2. Click the **Settlement** link in the **Available Actions** section of the Transaction Search Details page.

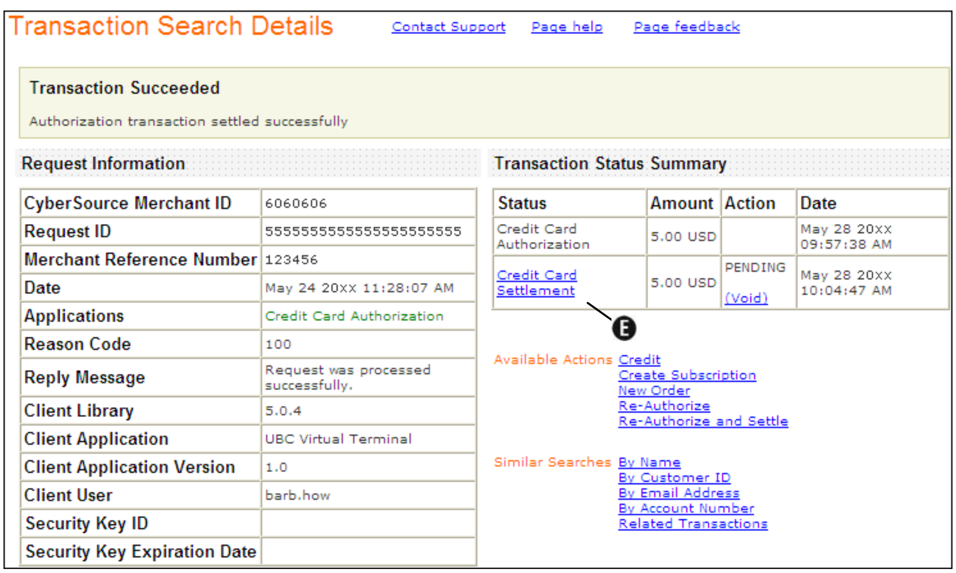
Transaction Search, cont.

Transaction Search Details – available actions for credit card transactions, cont.



A	Settlement Amount	Enter the settlement amount.
B	Comments	Enter any comments regarding the settlement.
C	Customer ID	Set to the customer ID for the customer.
D	Add Level III and Additional Level II Fields	If the card is a commercial or business card and your account is configured for level III processing, you can add level II/level III data so that the card clears at the most favorable rate.

3. When finished, click **Settle** and then click **OK** to verify that the information is correct.

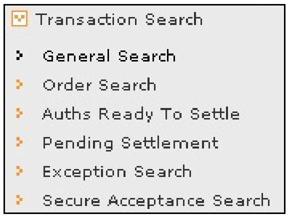


E	When you return to the Transaction Search Details page, the **Status** column shows the **Credit Card Settlement** status.

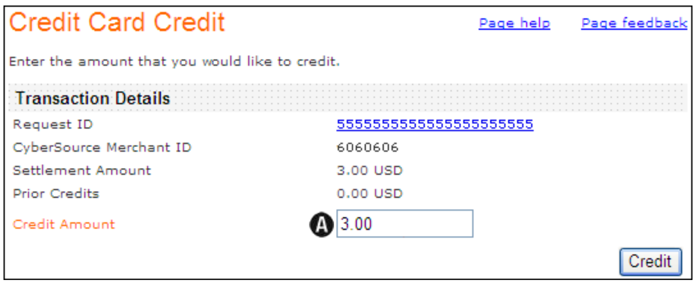
Transaction Search Details – available actions for credit card transactions, cont.

Credit a transaction

If you need to refund a transaction that already settled, you can issue a credit up to six months from the original sale.

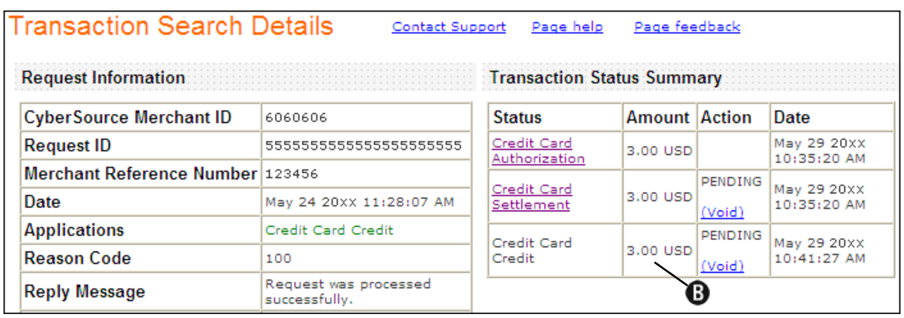


1. Display details for a transaction as described in *Enter general search criteria*.
2. Click the **Credit** link in the **Available Actions** section of the Transaction Search Details page.



A	Credit Amount	Enter the credit amount.

3. Click **Credit**. When asked to confirm the credit, click **OK**.
4. When you return to the Transaction Search Details page, it will show that the transaction succeeded, and the **Transaction Status Summary** section will show the credit card credit amount as shown below.



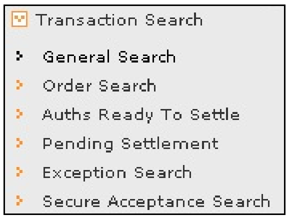
E	When you return to the Transaction Search Details page, the **Transaction Status Summary** section shows the credit card credit amount.

Transaction Search Details – available actions for credit card transactions, cont.

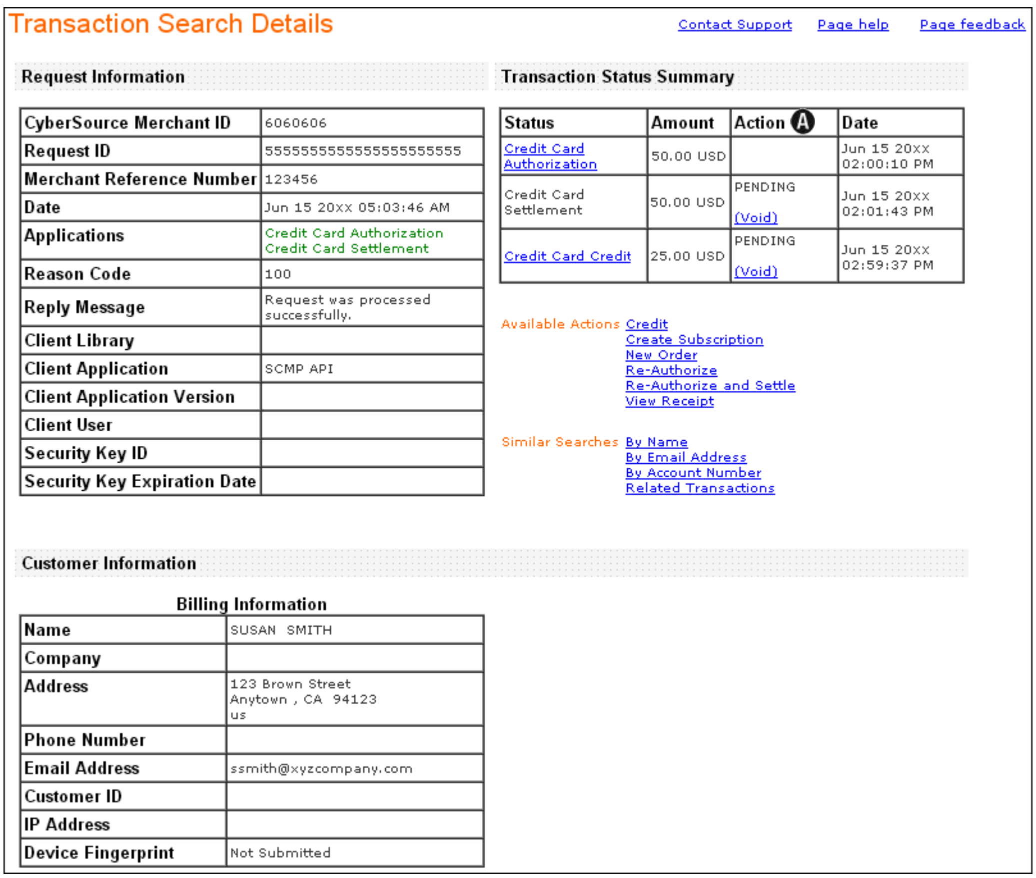
Void a transaction

If you have performed a settlement action or a refund action and the transaction has not yet been batched for settlement, you can void the transaction.

The *Wells Fargo Payment Gateway* system batches all domestic transactions pending settlement or refund at 9:00 p.m. Pacific Time and all international (local currency) transactions at 2:00 p.m. Pacific Time each calendar day. A void deletes a transaction from the current batch, and the cardholder will not be charged or refunded. If a void action is available, it is listed in the Actions column of the Transaction Search Details page.



1. Display details for a transaction as described in *Enter general search criteria*.



CyberSource Merchant ID	6060606
Request ID	5555555555555555555555
Merchant Reference Number	123456
Date	Jun 15 20xx 05:03:46 AM
Applications	Credit Card Authorization Credit Card Settlement
Reason Code	100
Reply Message	Request was processed successfully.
Client Library	
Client Application	SCMP API
Client Application Version	
Client User	
Security Key ID	
Security Key Expiration Date	

Status	Amount	Action A	Date
Credit Card Authorization	50.00 USD		Jun 15 20xx 02:00:10 PM
Credit Card Settlement	50.00 USD	PENDING (Void)	Jun 15 20xx 02:01:43 PM
Credit Card Credit	25.00 USD	PENDING (Void)	Jun 15 20xx 02:59:37 PM

Name	SUSAN SMITH
Company	
Address	123 Brown Street Anytown , CA 94123 us
Phone Number	
Email Address	ssmith@xyzcompany.com
Customer ID	
IP Address	
Device Fingerprint	Not Submitted

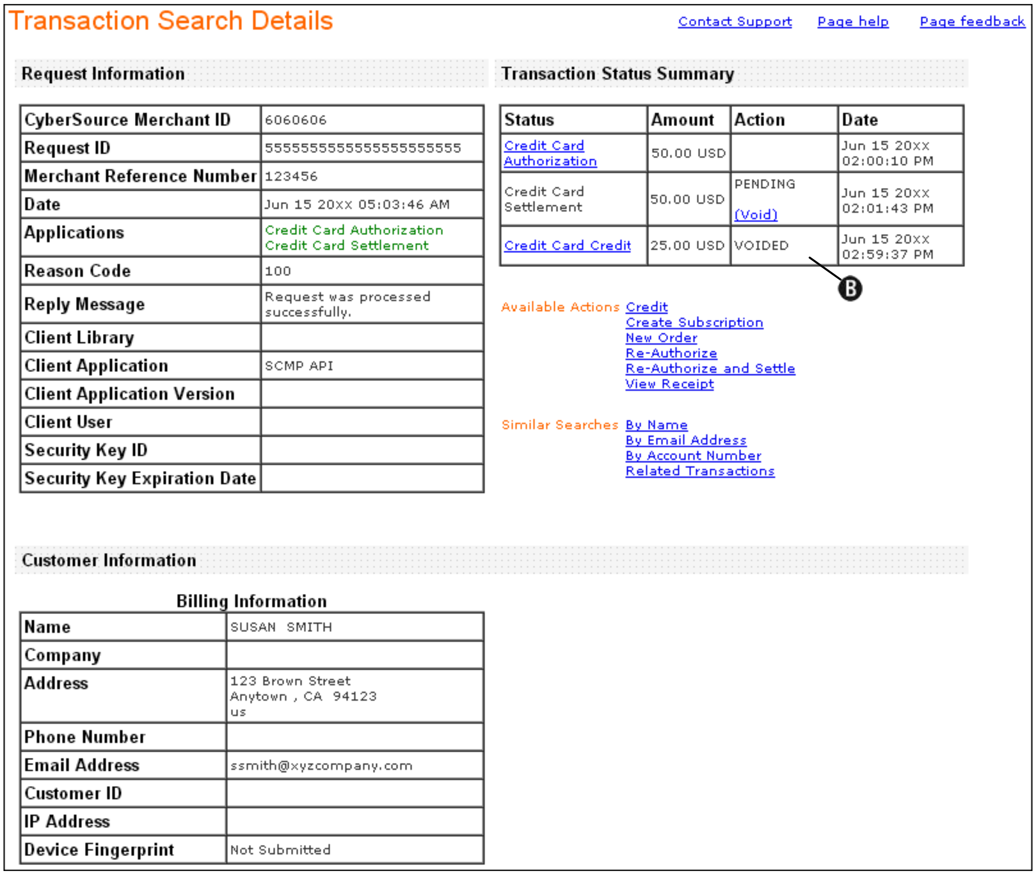
A	Action column	Click the **Void** link. In this example, a settlement was executed for $50.00 and a refund was executed for $25.00. Since both of actions are pending, you could issue a void for either the refund or the settlement.

2. Click the **Void** link. When asked to confirm the void, click **OK**.

Note: A void does not reverse the authorization. To reverse the authorization, see Authorization reversal.

Transaction Search, cont.

Transaction Search Details – available actions for credit card transactions, cont.



E	When you return to the Transaction Search Details page, the **Action** column shows the void.

Create a subscription

You can create a subscription from an authorized transaction. A subscription allows you to process recurring payments for a customer for a service or a product.

Note: You must be configured for secured storage (such as payment tokenization subscriptions or recurring billing) to be able to create subscriptions. Contact your Wells Fargo representative if you do not see this feature.

1. Display details for a transaction as described in *Enter general search criteria*.
2. Click the **Create Subscriptions** link in the **Available Actions** section of the Transaction Search Details page.
3. Set up the subscription as described in *Create a new subscription*.

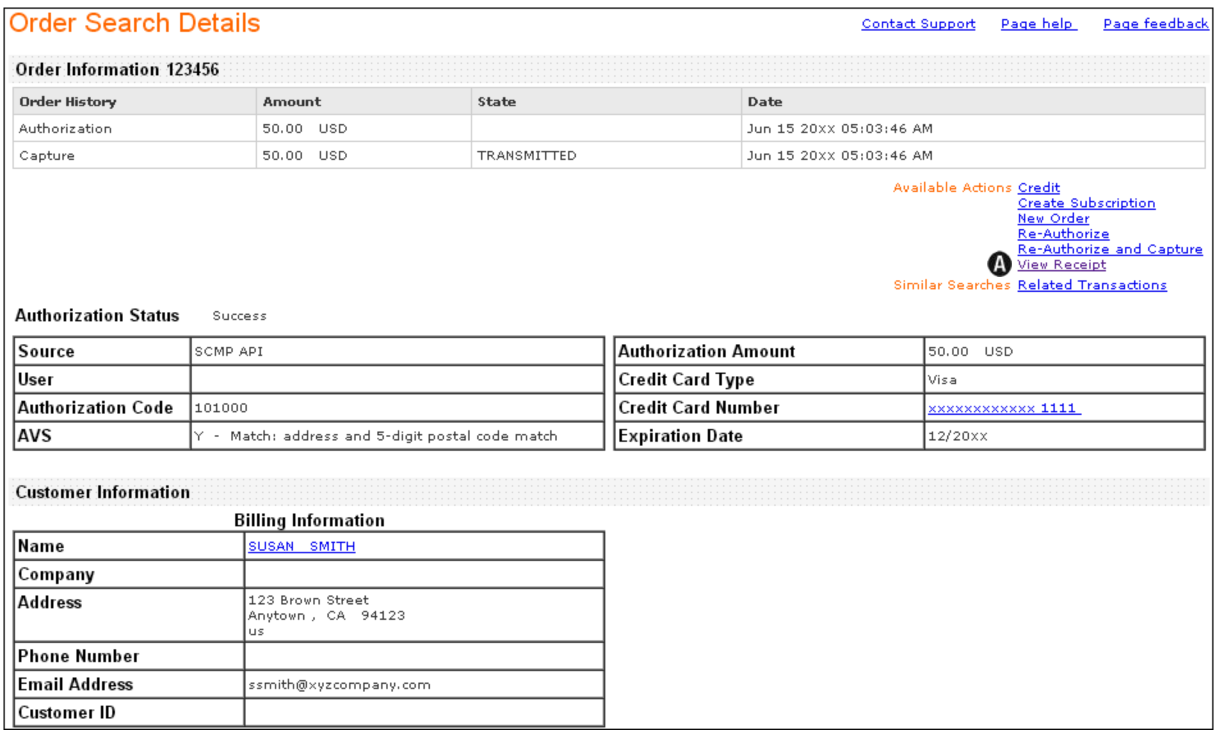
Transaction Search, cont.

Transaction Search Details – available actions for credit card transactions, cont.

Other available actions

In addition to the actions described in the previous pages, you can also perform the actions listed below. For more information about these actions. click the **Page Help** link at the top of the Order Search Details page.

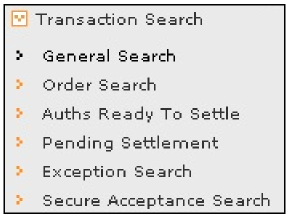
- **Re-authorizations.** Use this if the original authorization is no longer available or if the transaction is more than the authorized amount. Re-authorizations are linked to each other and to the original authorization by the request ID of the original transaction.
- **Re-authorization and capture.** This can be used when one of the items in the order is on back order and will not be shipped before the original authorization becomes stale. You can retrieve the original authorization and use it to process a sale for the remaining amount. The multiple captures are linked together through the request ID.
- **New orders.** You can process new orders from the same customer without re-entering billing, shipping, and payment card information. Once you display the previous authorization for the customer and click the **New Order** link in **Available Actions**, you enter the new order amount and order number and process the order in the normal fashion. Although the customer and payment information is the same, the new transaction has a separate request ID from the original transaction.
- **Duplicate receipt.** If you need a duplicate receipt of a captured transaction, you can use the Order Search function to locate the transaction and display detail information for the transaction. You can then click the **View Receipt** link (**A**). When the substitute receipt is displayed, use the links at the top to print or save the receipt.



Transaction Search, cont.

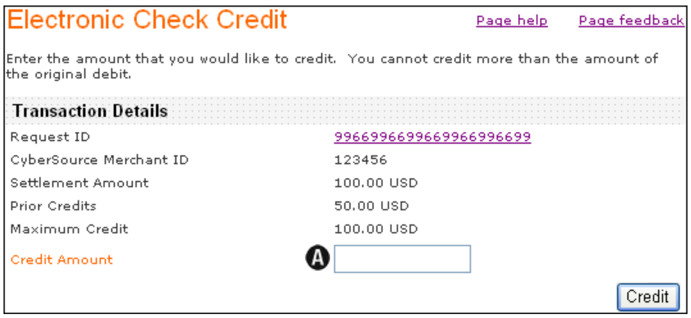
Transaction Search Details – available actions for electronic check transactions

Credit a transaction



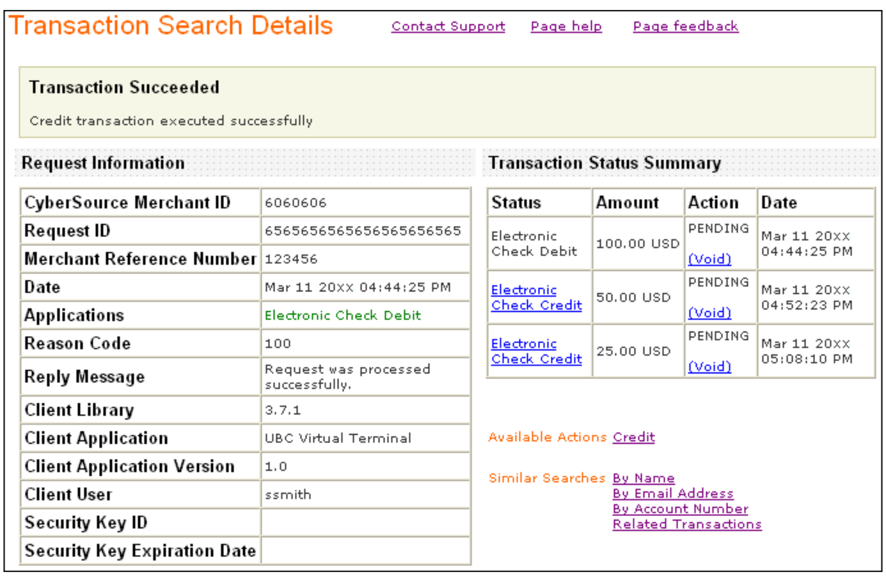
1. Display details for a transaction as described in *Enter general search criteria*.
2. Click the **Credit** link in the **Available Actions** section of the Transaction Search Details page.

The Electronic Check Credit page displays.



A	Credit Amount	Enter the credit amount.

3. Click **Credit**. When asked to confirm the credit, click **OK**.

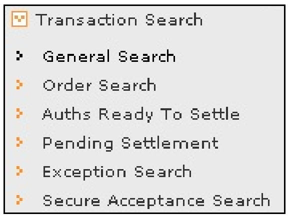


Transaction Search Details – available actions for electronic check transactions, cont.

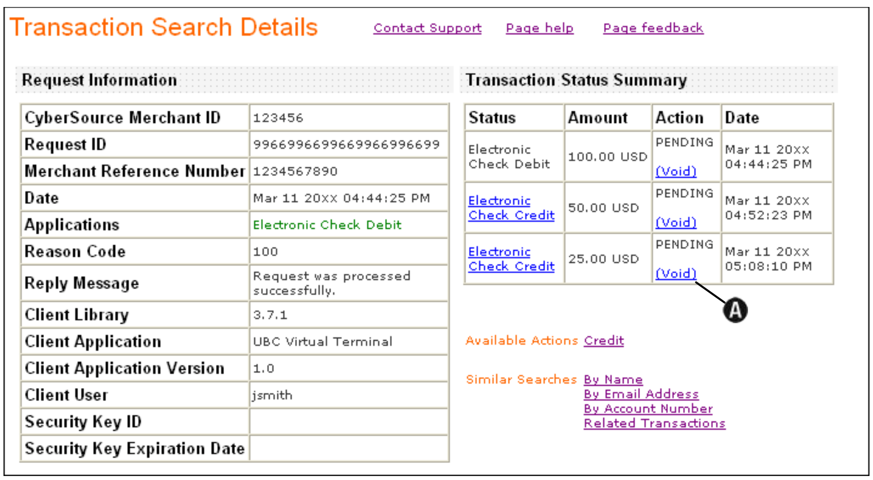
Void an electronic check debit or credit

If an electronic check transaction has not yet been batched to send to Wells Fargo ACH, you can void the transaction.

The *Wells Fargo Payment Gateway* system batches all pending debit and credit transactions at 2:00 p.m. Pacific Time each calendar day. A void deletes a transaction from the current batch, and the customer will not be charged or refunded. If a void action is available, it is listed in the Actions column of the Transaction Search Details page. If you need to delete an electronic check transaction after the 2:00 p.m. Pacific Time cutoff time, contact your Wells Fargo representative.

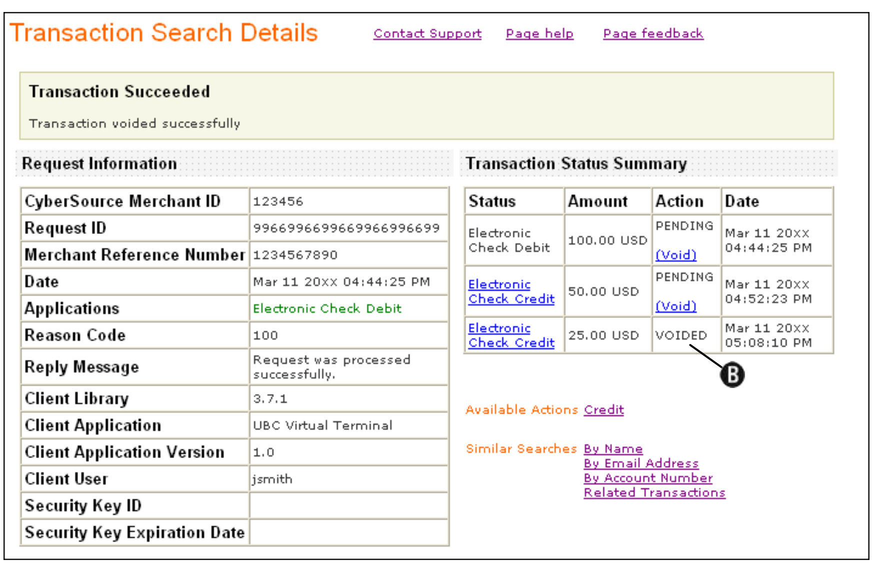


1. Display details for a transaction as described in *Enter general search criteria*.



A	Action column	You can issue a void for any action with a **Void** link.

2. Click the **Void** link. When asked to confirm the void, click **OK**.

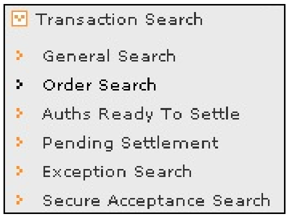


B	When you return to the Transaction Search Details page, the **Action** column shows the void.

Transaction Search, cont.

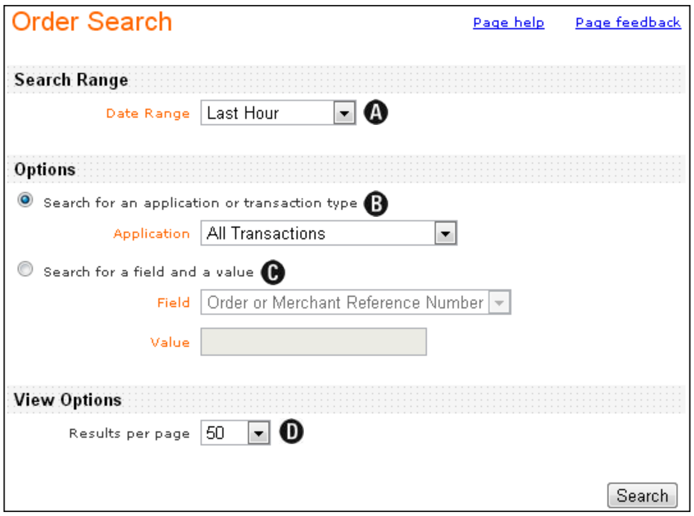
The Order Search function

The Order Search function allows you to customize your search criteria and then export your results.



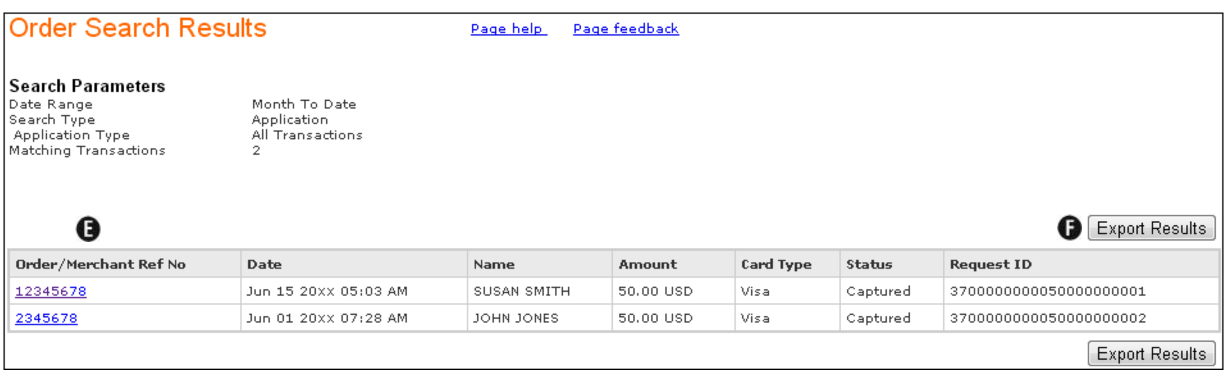
1. Click **Transaction Search** from the left navigation menu.
2. Click **Order Search**.

The Order Search page displays.



A	Date Range	Specify the date period to search. If you select **Custom range**, specify start and end dates.
B	Search for an application or transaction type	Use to search based on the transaction type (**All Transactions**, **Credit Card Transactions Only**, or **Check Transactions Only**). Select an option from the dropdown menu.
C	Search for a field and a value	Use to search based on the content for a specific field, such as a transaction reference number. Select the field to use for the search from the dropdown menu and then enter the value to find.
D	Results per page	Specify the number of items to display per page in the search results (**50**, **100**, **500**, or **1000**). **Note:** The maximum number of records included in search results is 2,000.

3. After entering your criteria, click **Search**. Search results display.

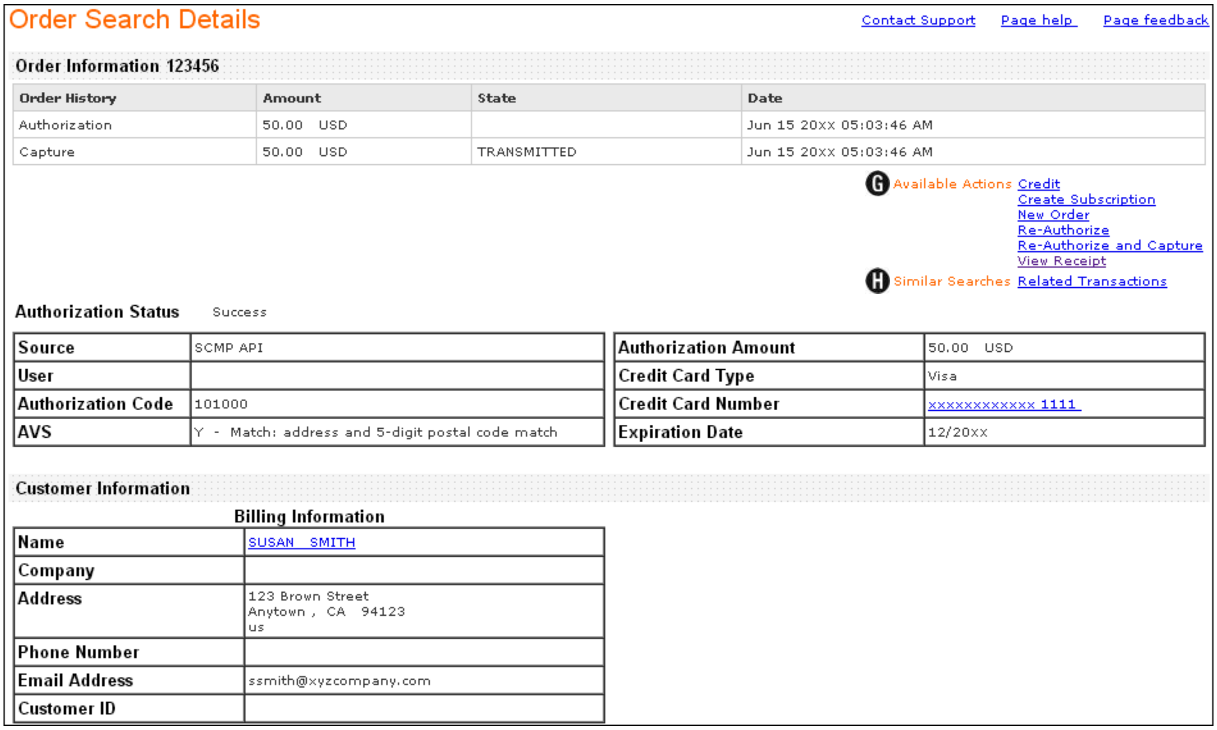


E	Order/Merchant Ref No	Click a link in this column to display details for a transaction.
F	Export Results	Click to export the search results information in CSV or XML format.

The Order Search function, cont.

4. To display details for a transaction, click the link in the **Order/Merchant Ref No** column.

The Order Search Details page displays.



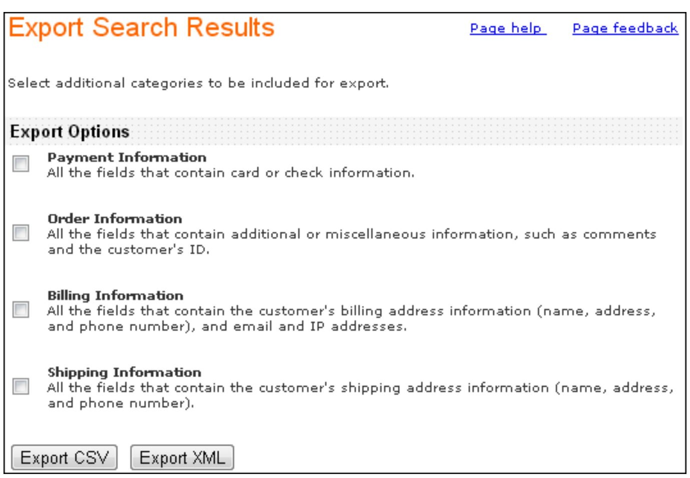
Order History	Amount	State	Date
Authorization	50.00 USD		Jun 15 20xx 05:03:46 AM
Capture	50.00 USD	TRANSMITTED	Jun 15 20xx 05:03:46 AM

Source	SCMP API	Authorization Amount	50.00 USD
User		Credit Card Type	Visa
Authorization Code	101000	Credit Card Number	xxxxxxxxxxxx 1111
AVS	Y - Match: address and 5-digit postal code match	Expiration Date	12/20xx

Name	SUSAN SMITH
Company	
Address	123 Brown Street Anytown , CA 94123 us
Phone Number	
Email Address	ssmith@xyzcompany.com
Customer ID	

G	Available Actions	Lists actions you can take for the transaction, based on your specific access level. **Note:** If you do not have all items you need, contact your gateway Administrator to obtain any additional available actions. Click a link to perform the action. With the exception of **New Order**, these actions are referred to as follow-on transactions to the original order. Once a credit card transaction has been settled, a void or a credit action is available. These actions are described in the following pages.
H	Similar Searches	Click a link to perform another search.

To export the search results information, click **Export Results**.

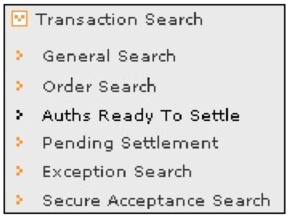


Check the box for each information category to include and then click **Export CSV** or **Export XML**. Follow the prompts to save the file.

Transaction Search, cont.

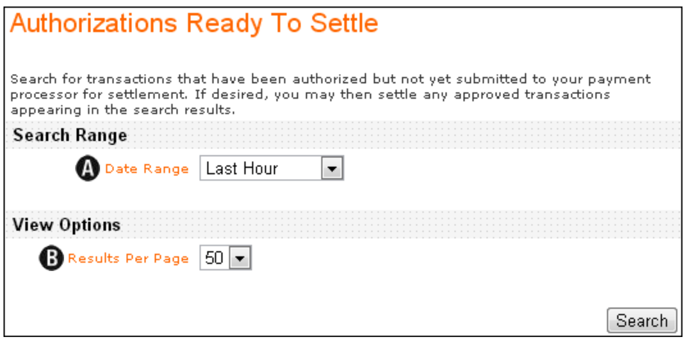
Search for authorizations ready to settle

If you authorize transactions and then settle later when you process the shipment, you can use the Auths Ready to Settle (delayed capture) function to locate these transactions and submit them for settlement.



1. Click **Transaction Search** from the left navigation menu.
2. Click **Auths Ready to Settle**.

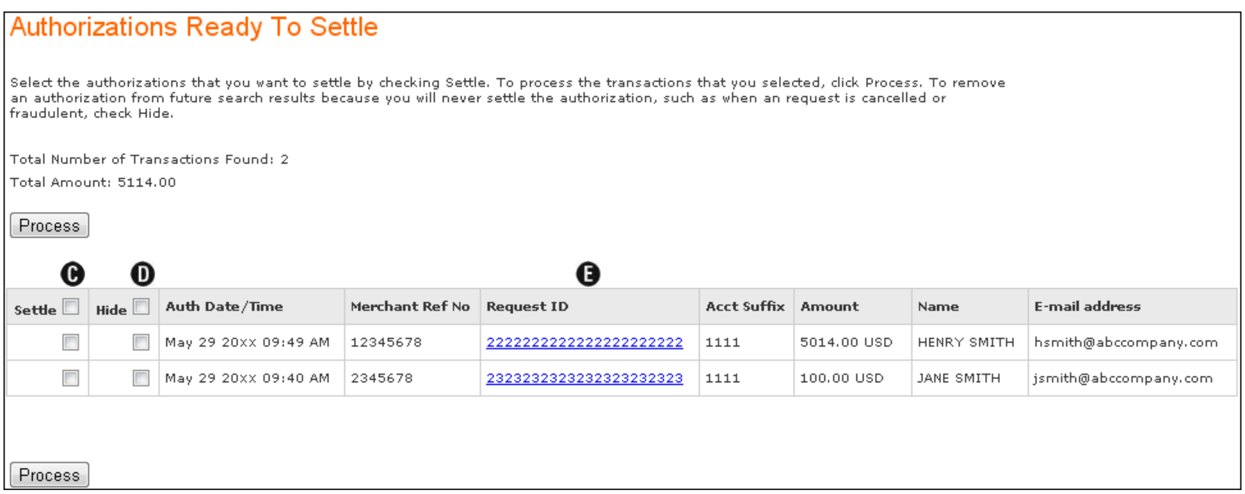
The Authorizations Ready To Settle page displays.



A	Search Range	Specify the date period to search. If you select **Custom range**, specify the start and end dates.
B	Results Per Page	Specifies the number of items to display per page in the search results (always **50**).

3. Click **Search**.

The Authorizations Ready To Settle page displays.



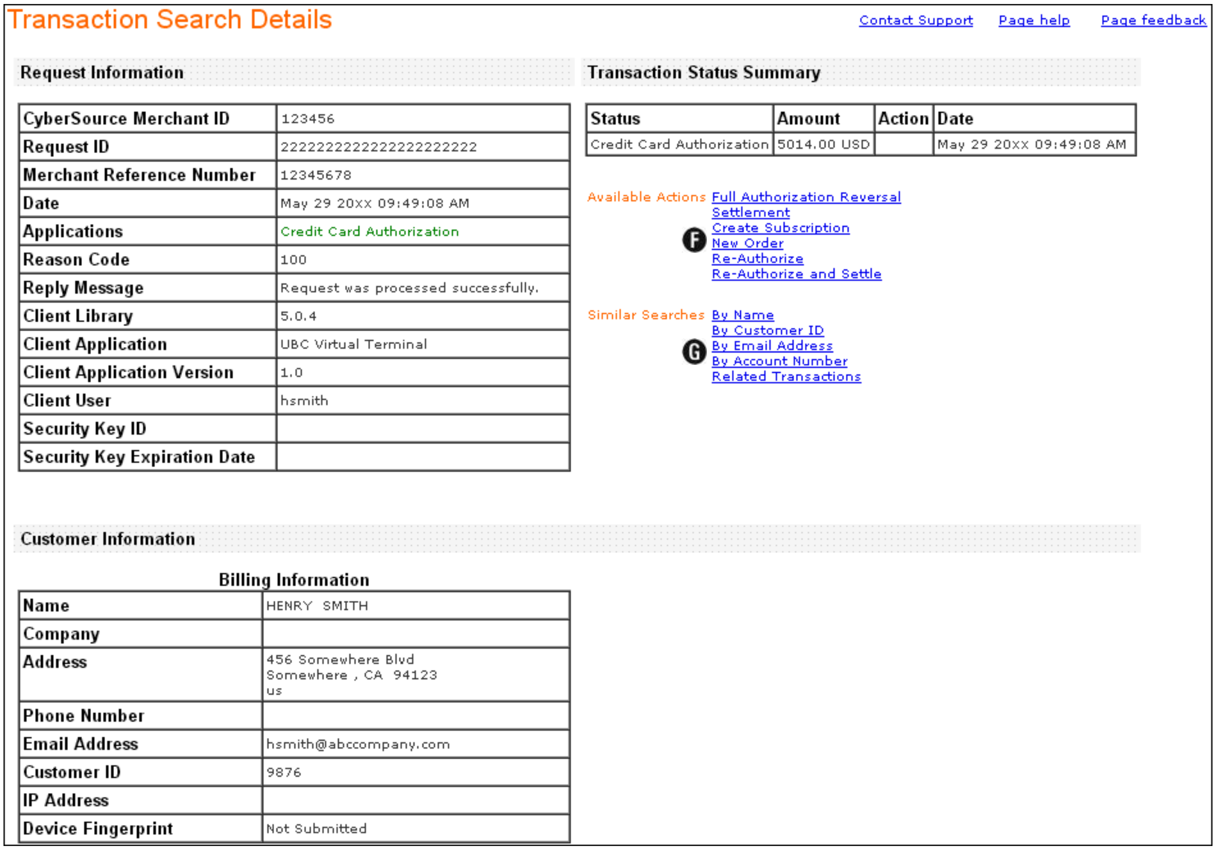
C	Settle	To settle one or more transactions without Level II/III data, check the box for each transaction to settle and click **Process**. Check the box at the top of the column to select all transactions.
D	Hide	To remove one or more transactions from the results list, check the box for each transaction to hide and click **Process**. Check the box at the top of the column to select all transactions.
E	Request ID	To display details for a transaction, click the request ID link for the transaction.

Note: If you processed an authorization and the transaction was approved by the issuer but received an AVS or CVV failure in the Business Center, the authorization record can be found by doing a transaction search, clicking on the request ID and then clicking **Settlement** in the **Available Actions** list on the Transactions Search Details page. (Due to the AVS/CVV failure, the authorization will not be located on the Authorizations Ready To Settle page.)

Search for authorizations ready to settle, cont.

4. To display details for a transaction, click the **Request ID** link for the transaction.

The Transaction Search Details page displays.


Transaction Search Details

Contact Support Page help Page feedback

Request Information

CyberSource Merchant ID	123456
Request ID	2222222222222222222222
Merchant Reference Number	12345678
Date	May 29 20xx 09:49:08 AM
Applications	Credit Card Authorization
Reason Code	100
Reply Message	Request was processed successfully.
Client Library	5.0.4
Client Application	UBC Virtual Terminal
Client Application Version	1.0
Client User	hsmith
Security Key ID	
Security Key Expiration Date	

Transaction Status Summary

Status	Amount	Action	Date
Credit Card Authorization	5014.00 USD		May 29 20xx 09:49:08 AM

Available Actions F Full Authorization Reversal
Settlement
Create Subscription
New Order
Re-Authorize
Re-Authorize and Settle

Similar Searches G By Name
By Customer ID
By Email Address
By Account Number
Related Transactions

Customer Information

Billing Information

Name	HENRY SMITH
Company	
Address	456 Somewhere Blvd Somewhere , CA 94123 us
Phone Number	
Email Address	hsmith@abccompany.com
Customer ID	9876
IP Address	
Device Fingerprint	Not Submitted

F	Available Actions	Lists actions you can take for the transaction, based on your specific access level. **Note:** If you do not have all actions you need, contact your gateway Administrator to obtain any additional available actions. Click a link to perform the action. With the exception of **New Order**, these actions are referred to as follow-on transactions to the original order. Once a credit card transaction has been settled, a void or a credit action is available. These actions are described in the following pages.
G	Similar Searches	Click a link to perform another search.

As with the General Search function, you can use the **Available Actions** links to take action for the transaction.

5. To submit one or more transactions on the Authorizations Ready To Settle page for settlement without Level II/III data, check the box in the **Settle** column for each transaction you want to submit, or check the box in the **Settle** column heading to select all transactions. Click **Process**, then click **Confirm**.

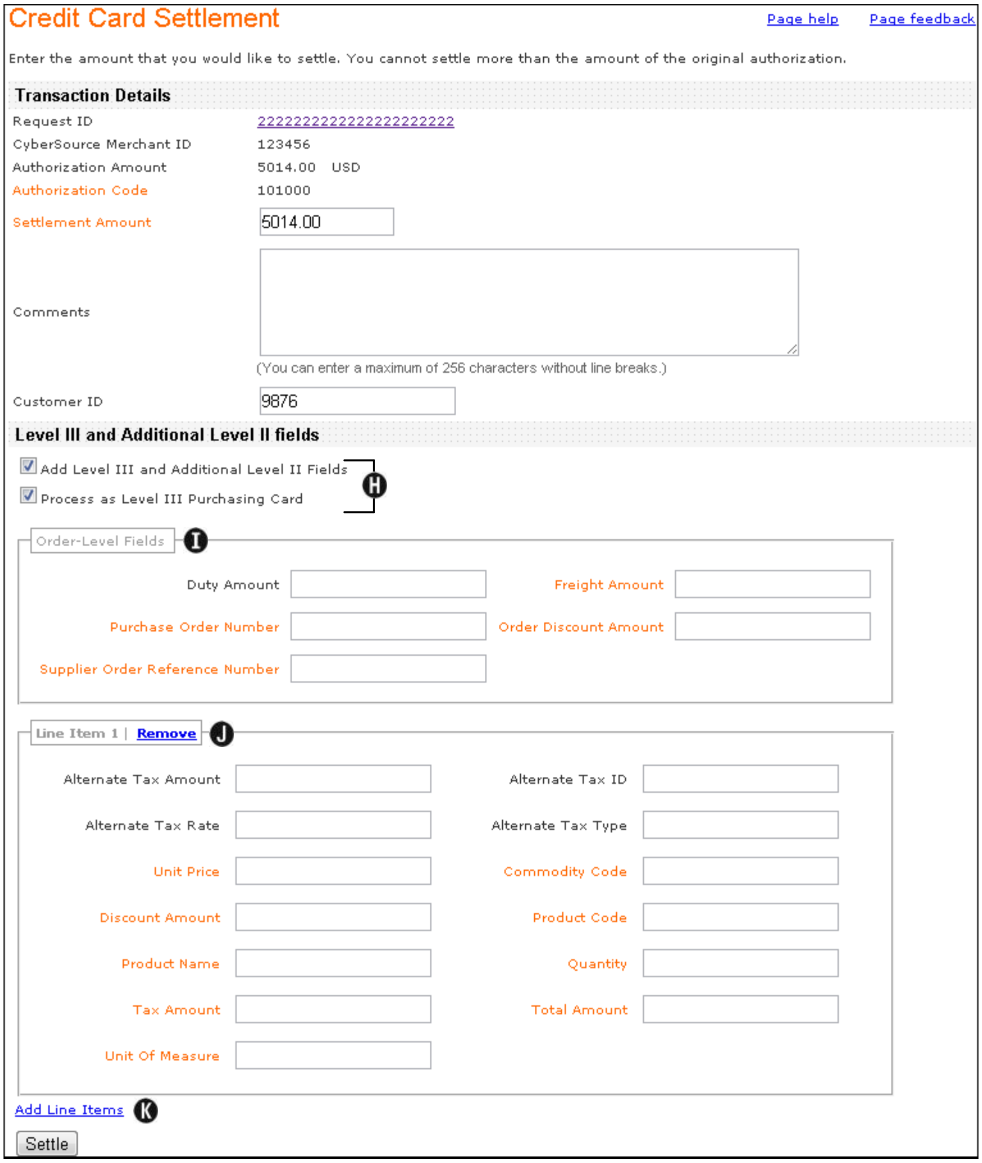
If an original Visa or MasterCard authorization was entered without Level II/III data, you will need to add Level II/III at the time you settle it to get the best interchange clearing rates.

   a. Click on the **Request ID** link for the transaction to get to the Transaction Search Details screen.

   b. Under **Available Actions**, click **Settlement**.

Search for authorizations ready to settle, cont.

The Credit Card Settlement page displays.



H	Level III and Additional Level II fields	Check both boxes.
I	Order-Level Fields	Use to specify information for the entire order.
J	Line Item fields	Use to specify information for a line item. To remove the current line item, click **Remove**.
K	Add Line Items	Click to enter information for additional line items.

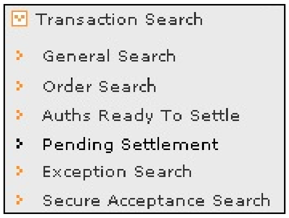
c. When finished, click **Settle** to submit the transaction for settlement.

Re-authorize and settle a transaction

If you want to add goods to an existing order and the amount is more than the original order, you can either re-authorize the transaction before settling it or create a new authorization for the difference that is over the original authorization amount.

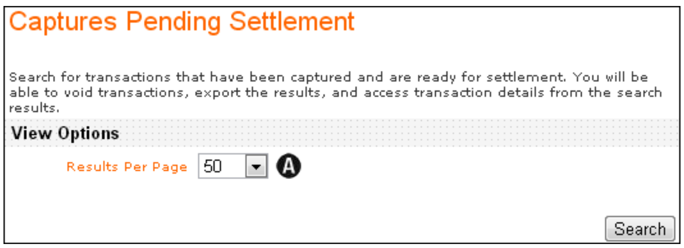
Search for pending settlement transactions

You can use the Pending Settlement function to search for transactions that have been captured and are pending settlement.



1. Click **Transaction Search** from the left navigation menu.
2. Click **Pending Settlement**.

The Captures Pending Settlement page displays.



A	Results Per Page	Specifies the number of items to display per page in the search results (**50**, **100**, **500**, or **1000**).

3. Click **Search**.

The Captures Pending Settlement – Search Results page displays.

B	Void	To void one or more transactions, check the box for each transaction to void and click **Process Voids**. Check the box at the top of the column to select all transactions.
C	Order/Merchant Ref No	Click a link in this column to display details for a transaction.
D	Export Results	Click to export the search results information. Follow the prompts to save the results in a CSV (comma-separated values) or XML file.

Reports

Overview

You can use the Reports function to display or download reports. Most reports are generated overnight and are usually available by 7:00 a.m. Pacific Time for the prior day's activity. If you save reports, consider pulling the reports programmatically through the API.

The table below lists the available reports. Unless stated otherwise, the report is accessed using the Report Search function. Refer to the *CyberSource Reporting Guide for the Wells Fargo Payment Gateway* for more detailed information for the reports.

Regarding the reports:

- The merchant-defined order/reference number carries through on all *Wells Fargo Payment Gateway* detail reports and can be used for reconciliation purposes.
- The reports are available in either CSV (comma-separated value) or XML format, not both.

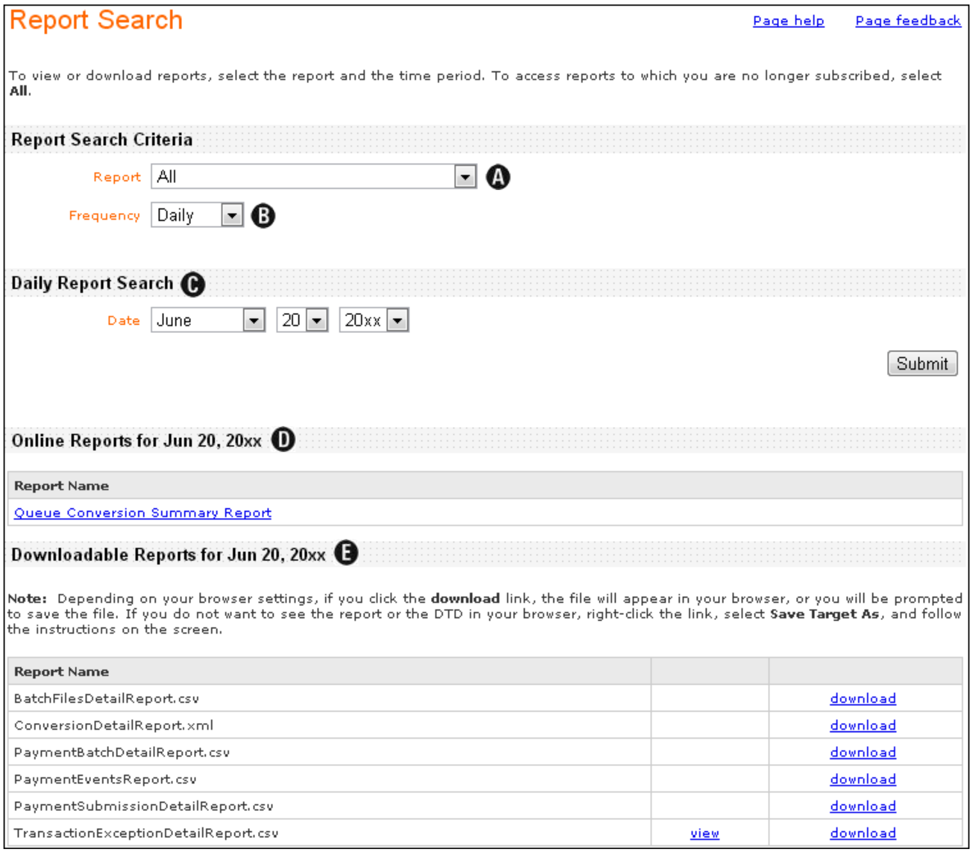
Report	Description	Navigation menu selection
Invoice Summary	Monthly report with transaction volumes. Use to match with gateway volumes on your Account Analysis statement.	**Reports**, then **Report Search**
Payment Batch Summary	Daily report with a summary of transactions batched for the day by payment type.	**Reports**, then **Report Search**
Payment Batch Detail	Daily report with details for processed transactions from the previous day. Includes credit card and electronic check transactions.	**Reports**, then **Report Search**
Payment Submission Detail	Daily report similar to the Payment Batch Detail report.	**Reports**, then **Report Search**
Payment Events	Daily report with transaction details for electronic check transactions.	**Reports**, then **Report Search**
Transaction Exception Detail	Daily report with detailed information for transactions flagged due to errors in sales or refund transactions or rejected authorization reversals.	**Reports**, then **Report Search**
Transaction Detail	Daily report listing all transactions for all payment types submitted on a particular day. Includes voids, declines, and rejects as well as successful transactions. Also includes customer information.	**Reports**, then **Report Search**
Notification of Change (NOC)	Electronic check account information changes for a customized date range.	**Reports**, then **NOC Report**
Chargeback	Chargeback information for the date range specified (last seven days, month to date, last month, or a customized date range).	**Reports**, then **Financial Reports – Chargeback Report**
Retrieval Request	Retrieval requests for the date range specified (last seven days, month to date, last month, or a customized date range).	**Reports**, then **Financial Reports – Retrieval Request Report**
Interchange Clearing Level Detail	Daily report with information on how credit card transactions cleared.	**Reports**, then **Financial Reports – Interchange Clearing Lvls**
Batch Upload Detail	For each transaction in a manual batch upload file, identifies whether the transaction was approved, declined, or has errors.	**Tools & Settings**, then **Batch Transactions – Detail Report**

Reports, cont.

The Report Search function

1. Click **Reports** from the left navigation menu.
2. Click **Report Search**.

The Report Search page displays.



A	Report	Select the report.
B	Frequency	Select the frequency (**Daily**, **Weekly**, or **Monthly**).
C	Daily Report Search	The type of date field displayed changes based on your selection for **Frequency**.
D	Online Reports for (date)	Click the report link to display the report.
E	Downloadable Reports for (date)	Click the link for a report to display (if available) or download the report.

3. After specifying the report type, frequency, and date, click **Submit** to list the available reports.

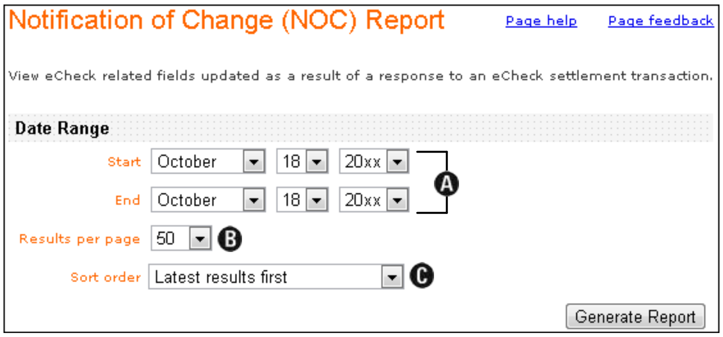
Reports, cont.

NOC report

Use this report to list changes reported for electronic check transactions, such as corrections to account information.

1. Click **Reports** from the left navigation menu.
2. Click **NOC Report**.

The Notification of Change (NOC) Report page displays.

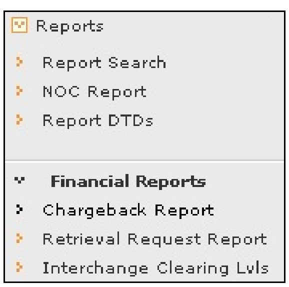


A	Start, End	Specify the date range for the report.
B	Results per page	Specify the number of items to display per page in the search results (**50** or **100**).
C	Sort order	Select a sort option from the dropdown menu.

3. After completing the fields, click **Generate Report**.

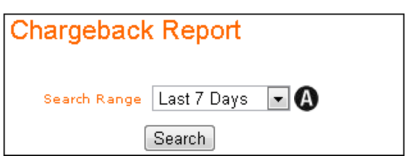
Chargeback report

Use this report to list chargeback information for a specified date range.



1. Click **Reports** from the left navigation menu.
2. Click **Chargeback Report** under **Financial Reports**.

The Chargeback Report page displays.



A	Search Range	Specify the date range to search (**Last 7 Days**, **Month to date**, **Last Month**, or **Custom range**). If you select **Custom range**, specify the start and end date. The date range can be a maximum of 31 days.

3. Click **Search**.

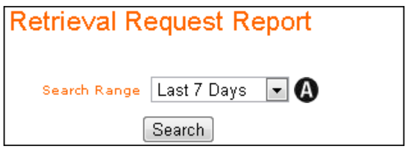
Reports, cont.

Retrieval Request report

Use this report to list retrieval requests for a specified date range.

1. Click **Reports** from the left navigation menu.
2. Click **Retrieval Request Report** under **Financial Reports**.

The Retrieval Request Report page displays.

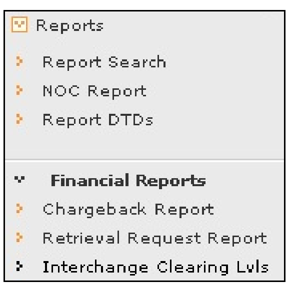


A	Search Range	Specify the date range to search (**Last 7 Days**, **Month to date**, **Last Month**, or **Custom range**). If you select **Custom range**, specify the start and end date. The date range can be a maximum of 31 days.

3. Click **Search**.

Interchange Clearing Levels report

Use this report to list information on how credit card transactions cleared for a specific date.



1. Click **Reports** from the left navigation menu.
2. Click **Interchange Clearing Lvls** under **Financial Reports**.

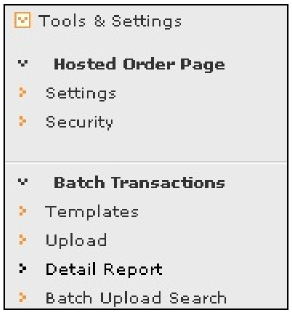
The Retrieval Request Report page displays.

A	Report Date	Select the date for the report.
B	Show Results Per Page	Specify the number of items to display per page in the search results (**10**, **25**, **50**, or **100**).

3. Click **Search**.

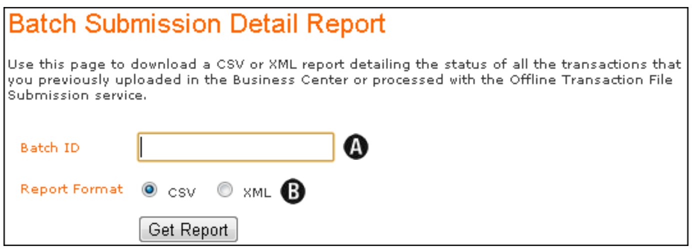
Batch Upload Detail report

After you submit your manual batch upload file through the Business Center, you can access the Batch Upload Detail report showing the response for each transaction to determine if the transaction was approved, declined, or has errors.



1. Click **Tools & Settings** from the left navigation menu.
2. Under **Batch Transactions**, click **Detail Report**.

The Report Search page displays.



A	Batch ID	Enter the ID of the batch to include in the report.
B	Report Format	Select the format for the report.

3. After completing the fields, click **Get Report**.