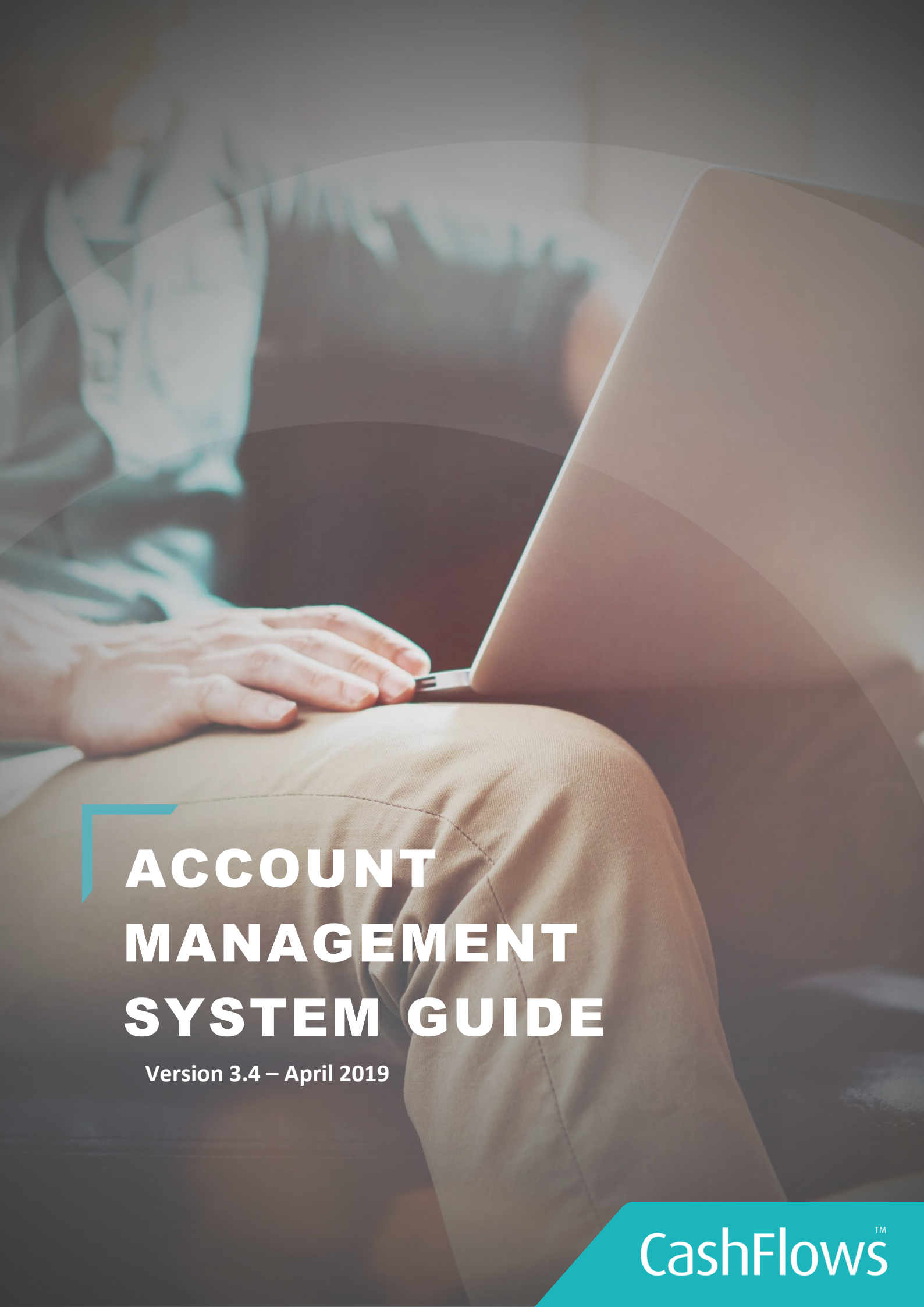

ACCOUNT MANAGEMENT SYSTEM GUIDE

Version 3.4 – April 2019

CashFlows™

TABLE OF CONTENTS

Introduction **4**
What is the Account Management System? 4
Accessing the Account Management System 4
Resetting your Password 4
Account Management System Home Page 5
Account Management System Navigation 6
Changing your default profile view 6
Changing your Password 7
User Management 7

Merchant Account **8**
Life Cycle of a Card Payment 8
Merchant Account Statement 9
Search and Export facility 10
Security Statement 10
Reserve Statement 11
Remittance Statement 11
Payment Scheduler 12
Settlement Batch Report 14
Your Pricing Plan 15
What is Interchange Plus Plus pricing? 15
Understanding your cost breakdown 16
Blended Pricing 16

Real Time Gateway Transaction Management **17**
Transaction Search 17
Filtering your search results 17
Voiding a Sale 19
Refunding a Transaction 19
Placing a transaction on hold 20
Releasing an “On Hold” transaction 20
Batch releasing on hold transactions 21
Merchant Transaction & Dispute Emails 22
Upgraded Business Account **24**

Business Account Statement 24
Make a Payment 25
Create a Standing Order 28
Creating batch payments 29
Your Pricing Plan 30

Virtual Terminal **31**
Example of how to use Virtual Terminal within your business: 31
Accessing the Virtual Terminal 32
Submitting a Payment 33
Virtual Terminal Fields 33

Gateway Administration **35**
Integration Settings 35
Cart Details 35
Callbacks URLs 36
Return URLs 37
URL Override 38
Generate a Hash Code 39
Payment Page 40
Customisation File Upload 41

Reducing Fraud **42**
Country Restrictions 42
Examples of Country Control checks: 42
Configuring your risk country rules 43

Appendix A: User Permissions **44**

Appendix B: Accounts & Types **45**
Accounts 45
Types 45

Appendix C: Batch Bank Payments **47**

Appendix D: Cost Statement **49**

ABOUT THIS GUIDE

This document provides an introduction to how to use the Account Management System (AMS) to manage your account. This document is intended to provide help in a range of topics including:

- Business and Merchant Account management
- financial management
- transaction management
- gateway integration

This guide is therefore aimed at a range of different 'users' of the Account Management System.

Copyright

2017 © CashFlows Europe Limited

While every effort has been made to ensure the accuracy of the information contained in this publication, the information is supplied without representation or warranty of any kind, is subject to change without notice and does not represent a commitment on the part of CashFlows Europe limited. CashFlows Europe Limited, therefore, assumes no responsibility and shall have no liability, consequential or otherwise, of any kind arising from this material or any part thereof, or any supplementary materials subsequently issued by CashFlows Europe limited. CashFlows Europe limited has made every effort to ensure the accuracy of this material.

INTRODUCTION

What is the Account Management System?

The Account Management System is an online, menu-driven management and reporting tool you can use to manage your CashFlows Payment Service. The online system helps users to carry out a range of tasks, including:

- Business and Merchant Account management
- make and receive bank payments
- financial reporting & reconciliation
- real time transaction reporting
- refund and void transactions
- dispute and chargeback management
- gateway integration

Accessing the Account Management System

To access the Account Management System, you will need an Internet connection, a browser and an Account with CashFlows. Access to the Account Management System is via the email address and password supplied to you by CashFlows upon completing the application.

- Login via the *Account Login* page at the following URL: https://secure.cashflows.com/admin/login
- Enter your user email address and password (**Note:** Your password is case sensitive) and select the *Login* button.

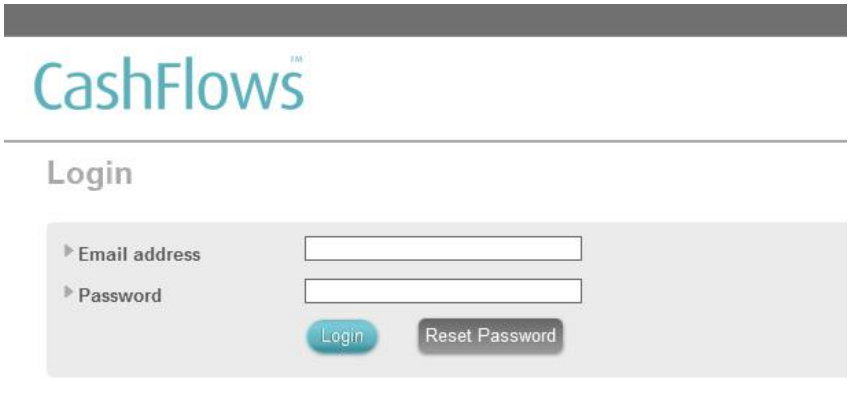

Figure: Account Management System Login Page

Note: After three failed login attempts before your account will be locked. To unlock your account, please follow the resetting your password process below.

Resetting your Password

If you have forgotten your password, you can reset your password by selecting the *'Reset password'* on the Account Login page. The Reset Password page is then displayed, enabling you to reset your password by entering your user email address and selecting the *Reset* button.

An email will then be sent to the email address associated to your user which contains a reset password link. By selecting the link, you will be presented with the *Change Password* page enabling you to enter and confirm a new password.

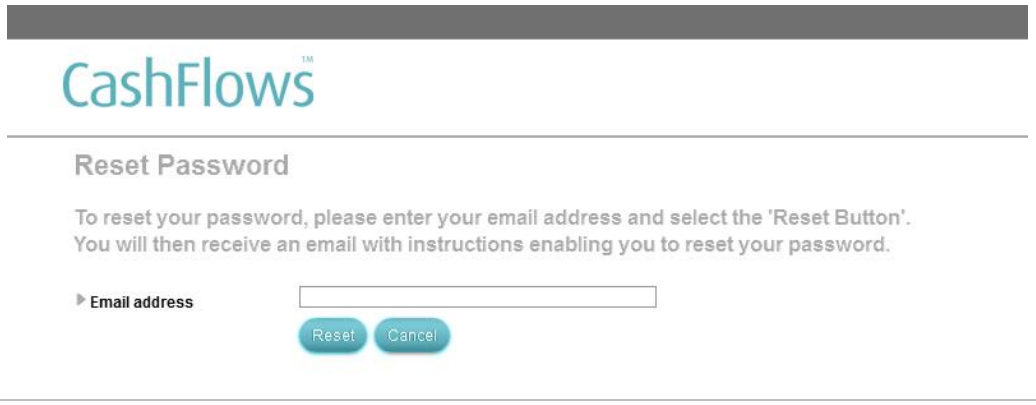

Figure: Forgotten Password Page

You will then need to retype your new password into the *Confirm new password,* before pressing the *Continue* button. Once you have successfully entered your new password the Password Change Confirmation page will be displayed confirming that your new password is now active.

Note: Passwords automatically expire after 90 days. Passwords must contain both letters & numbers, are at least seven characters long and not been previously used in the last 12 months. Your password must also not be the same as your memorable word that you use to call our Customer Services Team.

Account Management System Home Page

Once you have successfully logged into the Account Management System you will be presented with one of two pages. A *Select Profile* page, if you have multiple profiles, allowing you to choose a default profile. Or if you have only one profile or have already defaulted a profile you will be presented with the *Profile Details* page showing you the details of your profile and its associated currency merchant accounts.

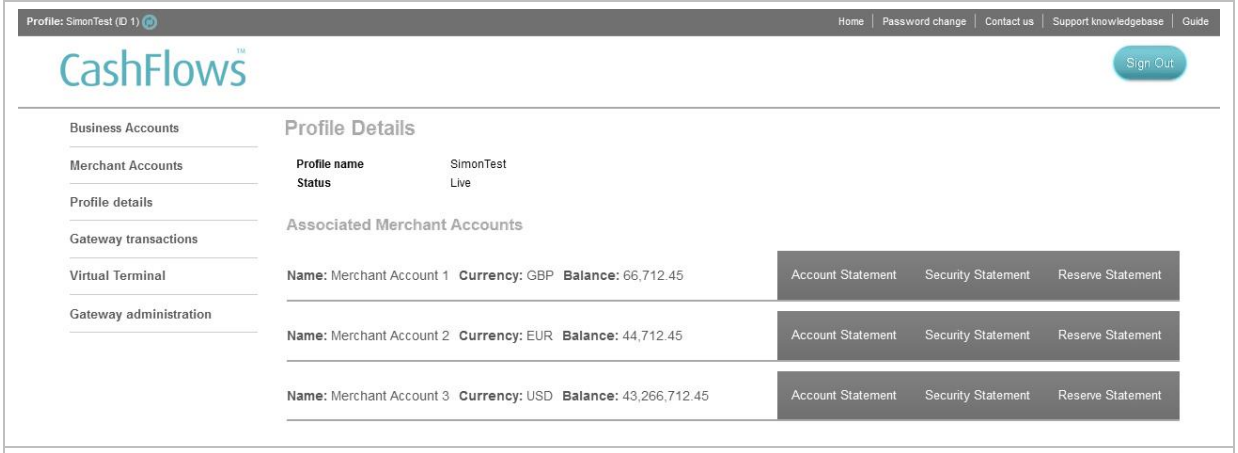

Figure: Account Management System Profile Page

Account Management System Navigation

The Account Management System uses right hand dropdown menus to help you navigate through the system. The navigation includes:

- Business Accounts – displays an overview page of your Business Accounts enabling you to view each of your account's statements and to make bank payments from the accounts. (Available only to merchant that have upgraded to a Business Account)
- Merchant Accounts - displays an overview pages of your Merchant Accounts enabling you to view each of your account's statements, their settlement batches, your remittance payments and your pricing plan.
- Profile details - displays the details of your profile and the associated merchant accounts where the card payments are settled to.
- Gateway transactions - if enabled, provides tools to report and administrate your transactions.
- Virtual Terminal - if enabled, will allow you to take a Mail or Telephone Orders (MOTO).
- e-Invoicing - if enabled, will allow you to send HTML or PDF invoices which can be paid instantly.
- Gateway administration - enables you to configure your profile, risk settings and payment service integration.
- The header navigation allows you to return to your *Home* page, change your password, contact our support team, visit the support knowledgebase, access to this guide and *Sign Out* of the Account Management System.

Changing your default profile view

If you have multiple profiles to review, you can switch between profiles, by selecting the *Switch Profile* button in the header.

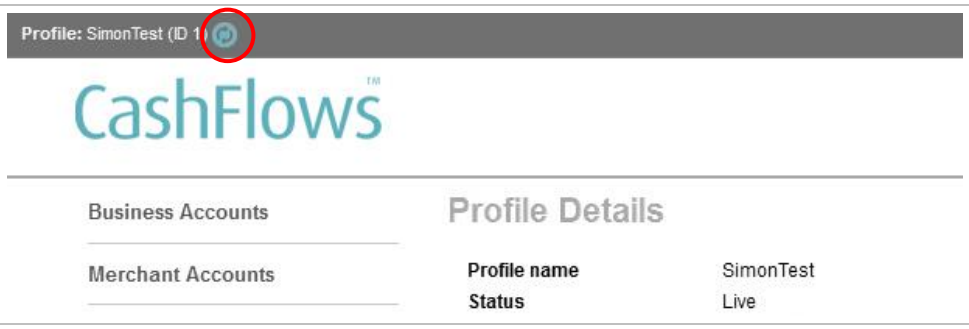

Figure: Account Management System Switch Profile button

This will bring up a list of your profiles so that you can select the one you wish to view (as shown):

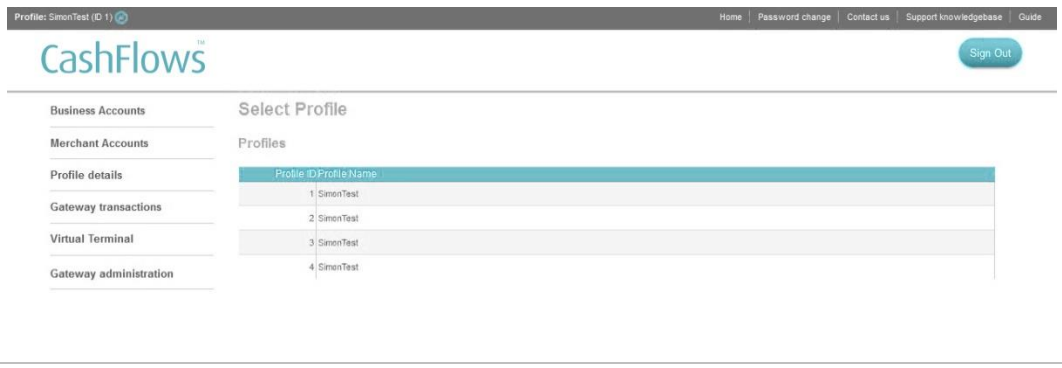

Figure: The profile selector

Changing your Password

To change your password, select “Password Change” from the header navigation The Password change page is then displayed enabling you to change your password.

Simply type in your *Old password* and the *New password* in to the input fields provided. You will then need to retype your new password into the *Confirm new password,* before pressing the *Continue* button.

Note: Your new password must be at least seven characters long, contain both letters & numbers, and not been previously used in the last 12 months.

Once you have successfully entered your new password the Password Change Confirmation page will be displayed confirming that your new password is now active.

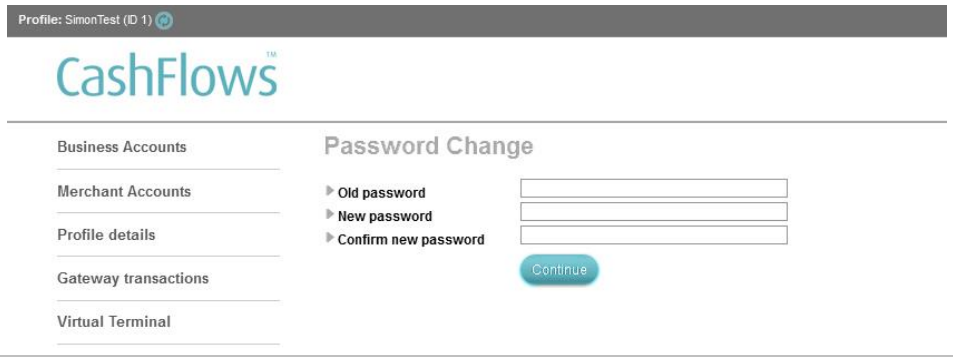

Figure: Password Change Page

User Management

The Account Management System enables your business to provide unique login credentials for each user requiring specific access. For example, having multiple users with different access permissions you can allow your store developers access to the gateway integration configuration, accountants access to your financial reporting and even your call centre staff exclusive access to the Virtual Terminal. To add new users with specific permission to your account, please contact: support@cashflows.com stating the user’s full name, email address and the permissions required. For Further details regarding our user permissions please refer to Appendix A.

MERCHANT ACCOUNT

You can view your Merchant Account balances and settlement batches, using the 'Merchant Accounts' section of the Account Management system. The 'Merchant Accounts Overview' page displays each of your currency Merchant Accounts enabling you to view your account statements, settlement batches, remittance payments and current pricing plan.

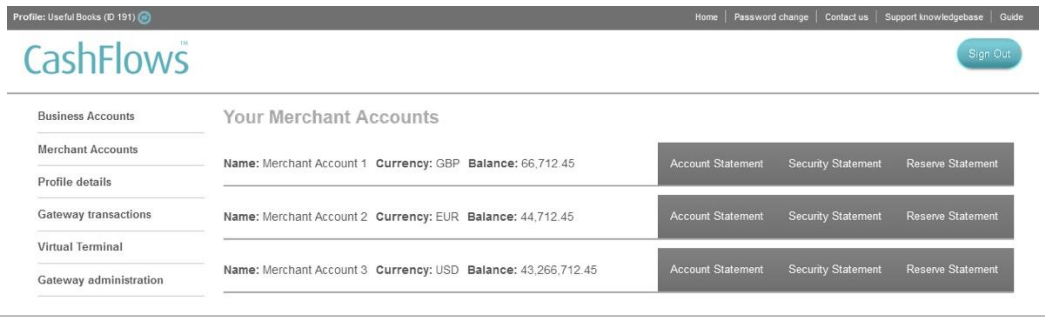

Figure: Merchant Account Overview Page

Life Cycle of a Card Payment

1. A shopper makes a transaction on your website; this transaction is authorised and can be viewed in the *Gateway Transaction* management system.
2. At the end of the day all authorised transactions are batched and sent to the card schemes to be cleared. The funds are then settled to your Merchant Account, net of any fees or security.
3. After a fixed number of days (usually 3-7 calendar days) this batch matures and the funds of the batch are transferred for remittance or instantly remitted to your CashFlows Business Account. Any reserve will be deducted from the batch prior it being remitted.

To help you view each stage of a card payment the Account Management System has been designed to show statement views providing both an overview and a searchable detailed report of all transfers associated with the payment within your Merchant Account.

To help reconcile your Merchant Account so you know actually when and how much you will be remitted, we have also provided a Settlement Batch Report showing the funds that were sent daily for clearing with the card schemes.

Merchant Account Statement

To view your settled transactions for a specific Merchant Account, select the 'Account Statement' inline navigation for the account. The *Merchant Account Statement* page displays an overview of your account balance, balances of any Security and Reserve held and a report of all the transfers made to and from the account.

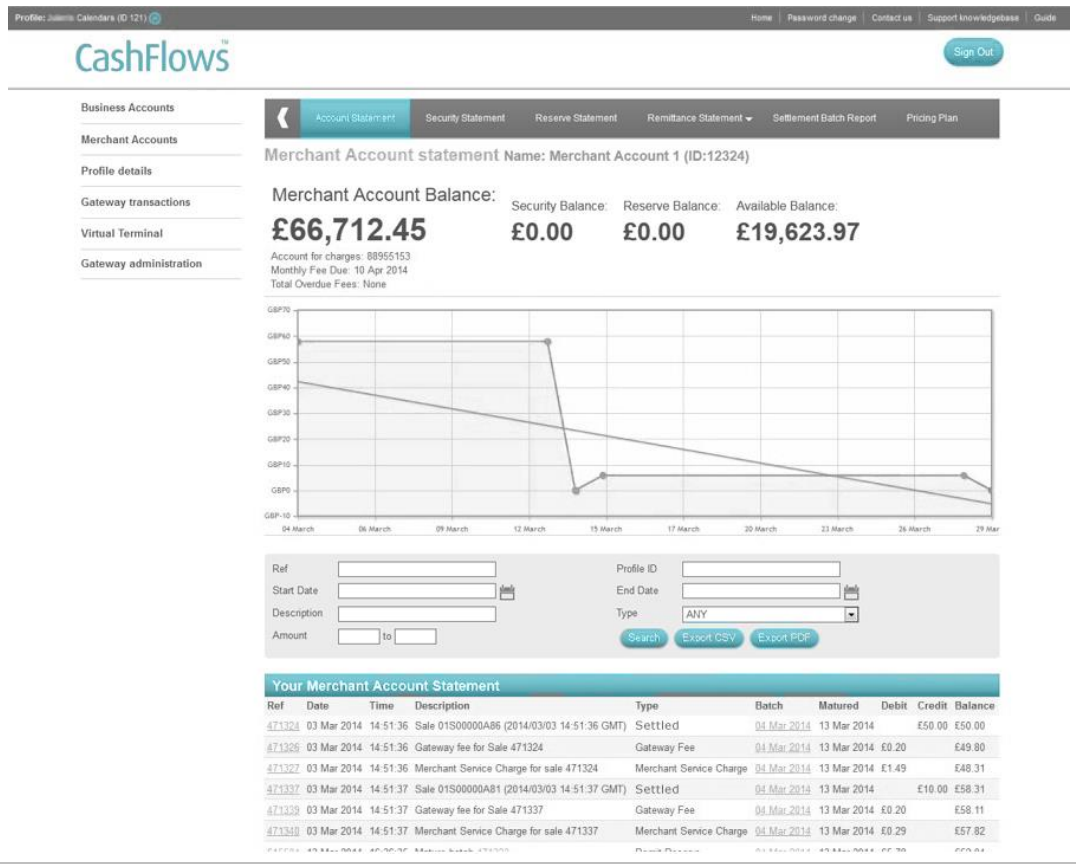

Figure: Merchant Account Statement

To view the transaction's transfer details in more detail, select the reference number in the initial column, you will then be presented the *Transaction Transfer Details* page.

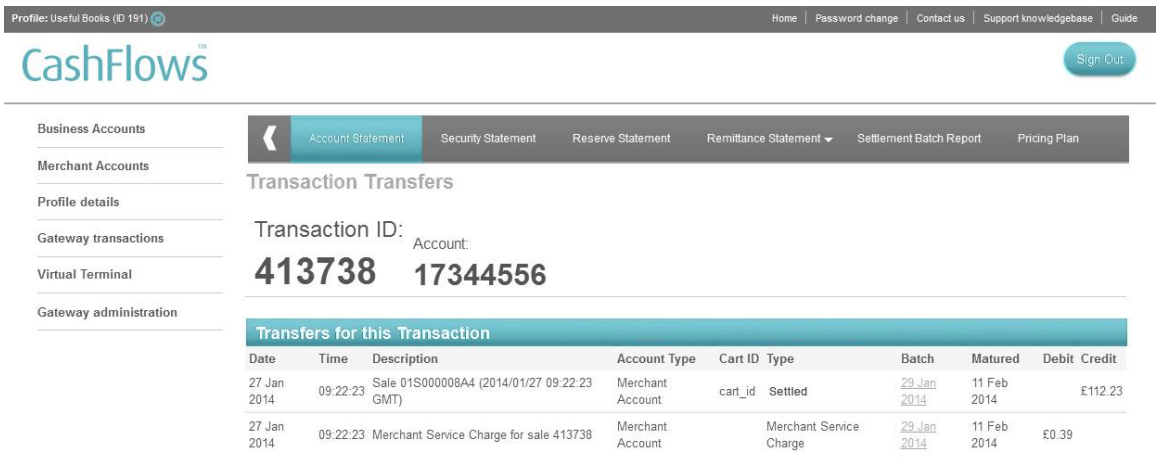

Figure: Transaction Transfer Page

Search and Export facility

To filter your view of your Merchant Account, Security or Reserve statements, you can search by:

- **Ref** - Search only for transfers with a specific Reference ID
- **Cart ID** - Search only for transactions with a specific Cart ID (business reference)
- **Start and End Date** - Search only for transfers with a specific date range using the calendar function
- **Description** - Search only for transfers with a specific transfer description
- **Type** – Search by a specific type of transfer relevant to the section you are on.

To receive a detailed breakdown of the interchange and scheme costs that have applied to your settled transactions, select the 'Export Cost Statement' button to download your cost statement as a CSV file. For further details on the cost statement, please review to Appendix D.

Security Statement

Security is a fixed amount to cover your business risk, we also take a security for any transaction that is flagged as 'High Risk' or 'Copy Request' (disputed transaction) to cover any chargeback and fraud risk. If a transaction is flagged as High Risk the full sales amount is added to your security, allowing 60 days for any dispute to be handled. After 60 days and no chargeback or refund has occurred the full sales amount is returned into your Merchant Account to be remitted to your CashFlows Business Account.

To view your security, select the 'Security Statement' from the Merchant Account's Top Menu. The security statement page is broken down into each of your settlement currencies enabling you to easily view each of the transfers from your Merchant Account into security. The statement also displays when a transaction is deemed secure and is transferred back to your Merchant Account.

To view the transfer details in more detail, select the reference number in the initial column, you will then be presented the *Transaction Transfer Details* page.

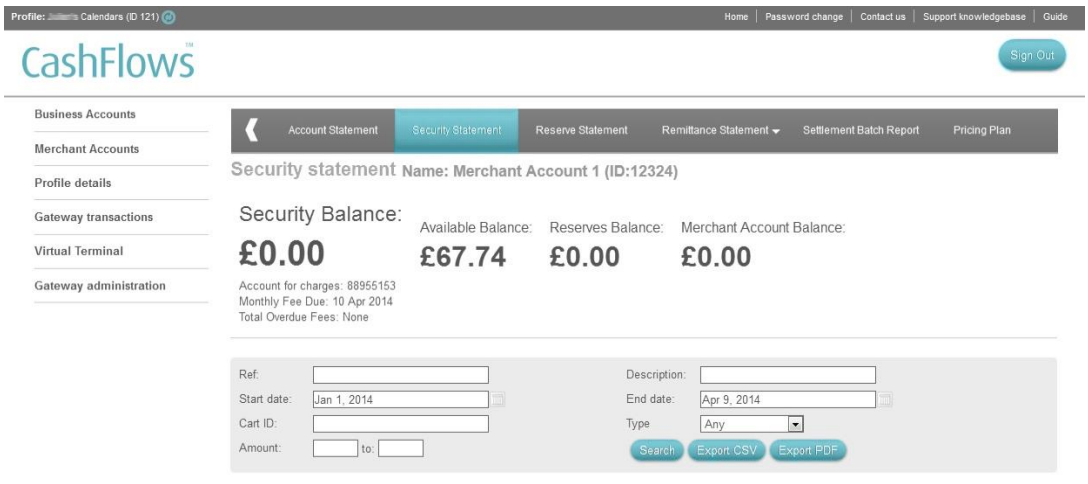

Figure: Security Statement

Reserve Statement

A reserve is a rolling amount that we hold to cover any future chargeback and fraud risk. A reserve amount is taken from the batch balance before the Merchant Account batch funds are remitted to you. We usually hold the reserve for 6 months on each remittance batch, subject to terms and conditions. Please refer to your pricing plan for further details of your reserve terms.

To view your reserve, select the 'Reserve Statement' from the Merchant Account's Top Menu. The reserve statement page displays all the transfers from your merchant account and details when a reserve has matured and the funds returned back to your merchant account for remittance.

To view the transfer details in more detail, select the reference number in the initial column, you will then be presented the *Transaction Transfer Details* page.

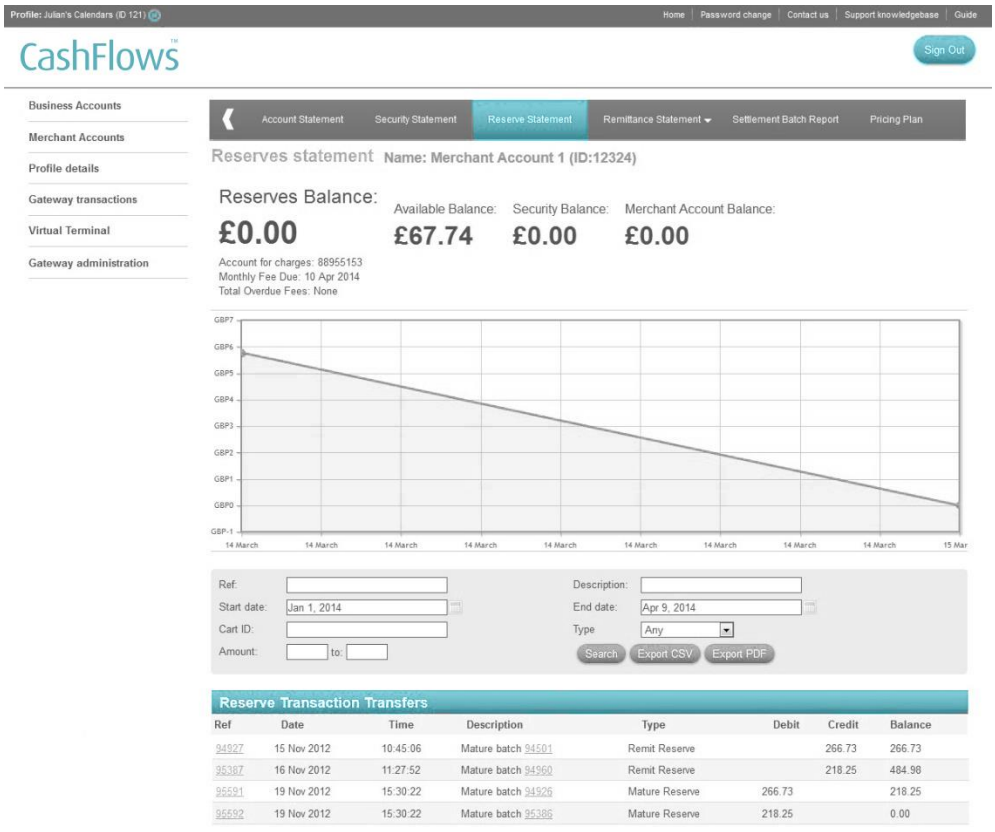

Figure: Reserve Statement

Remittance Statement

To view the funds that are due for remittance by selecting the 'Remittance Statement' from the Merchant Account's Top Menu. You will also need to create a payment schedule for funds to be paid out to your external beneficiary bank account.

The remittance statement page displays all the transfers from your merchant account and out to your external bank account. The remittance statement enables you to search your transfers by date, amount, description and type.

To view the transfer details in more detail, select the reference number in the initial column, you will then be presented the *Transaction Transfer Details* page.

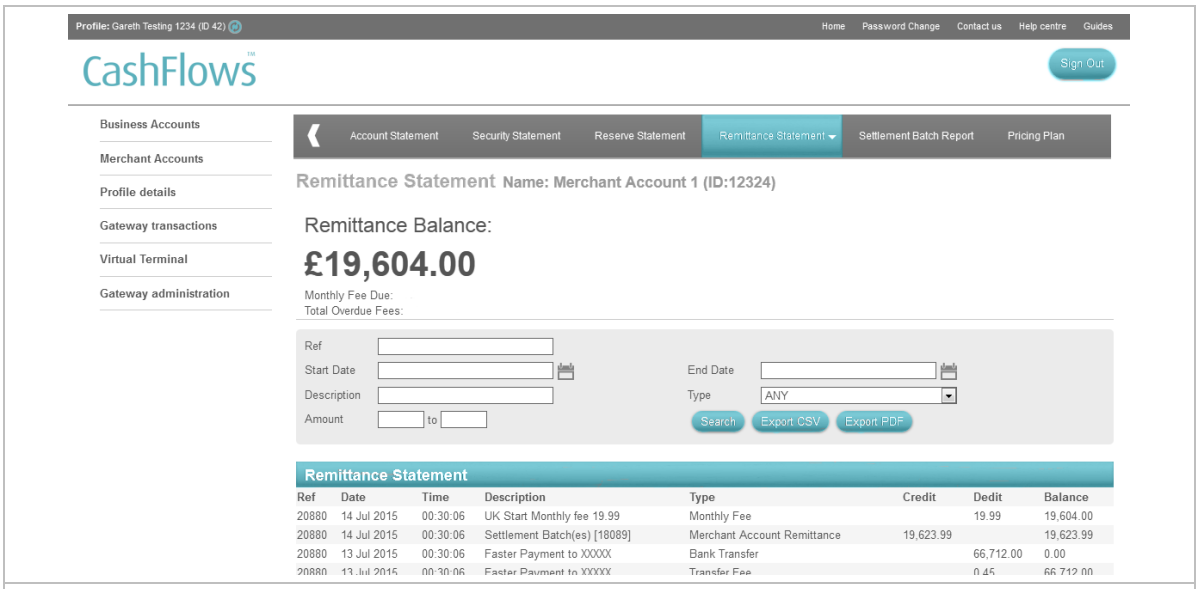

Figure: Remittance Statement

Payment Scheduler

To set up when and where your remittance funds will be paid to, select 'Payment Scheduler' from the 'Remittance Statement' dropdown in the Merchant Account's Top Menu.

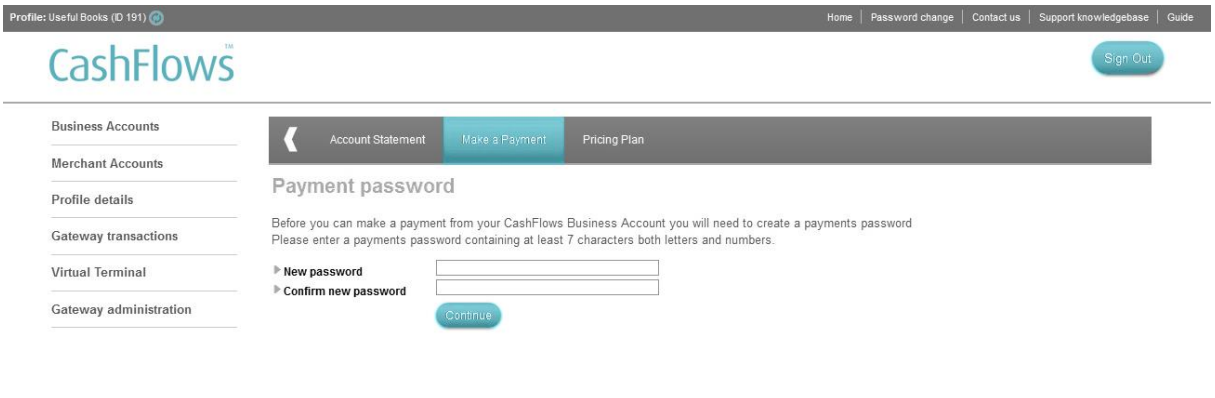

Figure: Payment password page

The first time you visit the 'Payment Scheduler' page you will be requested a set a *Payment Password.* Enter your password and press the *Save Payment Password* button, you will then receive an email requiring you to verify the password creation.

```
Dear <NAME>,

To verify your payments password, please click on the verification link below.
Once verified you will be able to make outgoing payments from your account.

https://secure.cashflows.com/admin/pmtpwd?token=eWP8P5sU3RSGw8OCGYw3FCRazyzYaUG
AIHvlaH9Ol9g%3d&id=<NAME>

Note: This email address cannot accept replies. For help and advice about using
our Payment Service, please visit our Support Knowledgebase at:
http://support.cashflows.com/
```

```
If you believe this email to have been sent in error and you have not requested
a payments password, please contact: support@cashflows.com.

Kind regards,
Support Team
www.cashflows.com
```

Figure: Payments Password Verification Email Example

To set up a payment schedule for each currency enter a Minimum Remittance balance, and when your remittance funds reach this amount we will automatically remit the full balance into your external Business Bank Account minus any fees. You will also need to enter the beneficiary and beneficiary bank details into the schedule.

Important: Due to the way the international payments are sanction checked, the details you provide must only contain Latin English characters, for example é (e-acute) must become simply e.

Select the 'Create Schedule' button and you will be presented with a confirmation page, which requires you to confirm your schedule details by entering your login password, a selection of characters from your *Payments Password* and a Beneficiary Passcode, which will have been emailed to the email address associated to your user.

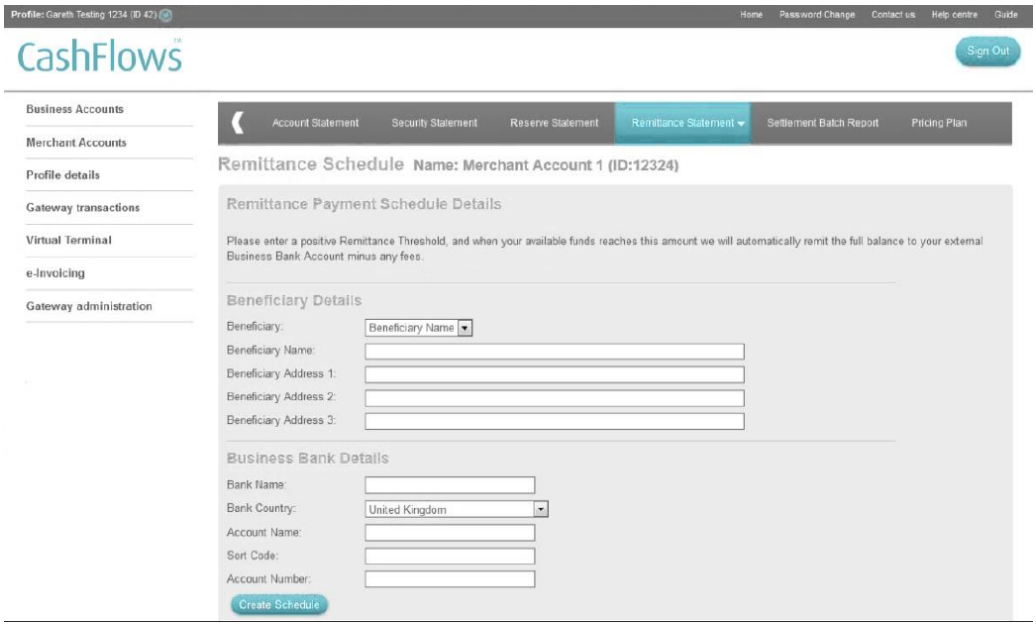

Figure: Remittance Schedule page

Select the 'Confirm' button to create the payment schedule; you will then be presented with the schedule result page.

Settlement Batch Report

Just after midnight, a daily batch of all the transactions that have been authorised is sent to the card schemes for the funds to be cleared and then settled to your Merchant Account. At this point all fees and security are debited from the batch and are reported as separate transfers allowing you to reconcile your costs.

Your remittance period, normally 7 days in arrears will determine how many open batches you can view. If you refund a transaction within your arrears days, the transaction will debit from the original batch that was sent for settlement.

After 7 days, your first batch will mature and your funds will be made available and are viewable in your remittance statement or in your CashFlows Business Account, minus any reserve. The batch is then closed and no further transfers can take place within the batch.

If you refund a transaction after your arrears days or receive a chargeback, the next available open batch will be debited with these transfers. When a reserve or security matures, you will also be credited in the next available open batch.

To view all Open and Closed batches, select the 'Settlement Batch Report' from the Merchant Account's Top Menu.

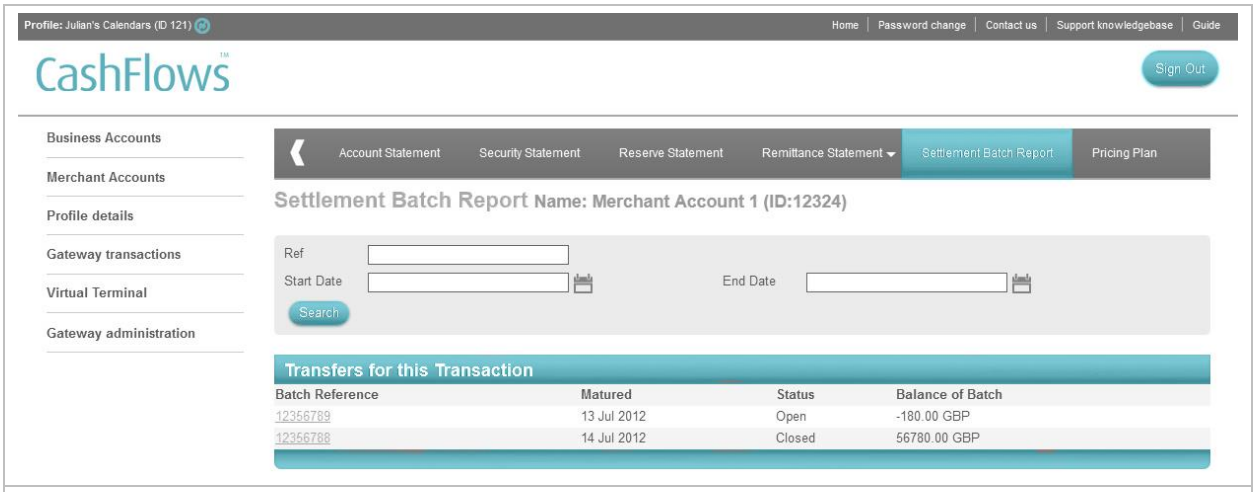

Figure: Settlement Batch Report

To view a breakdown of all the payments that make up the batch and their transfer details, select the 'Batch Reference Number' from the batch report.

The *Batch Detail Statement page* provides a detailed report and overview details of the batch including the balance of the batch, when it was created and when it will mature.

To view a specific transfer in more detail, select the reference number in the initial column, you will then be presented the *Transactional Transfer Details* page. You can also download the batch statement in either CSV or PDF format to help you reconcile.

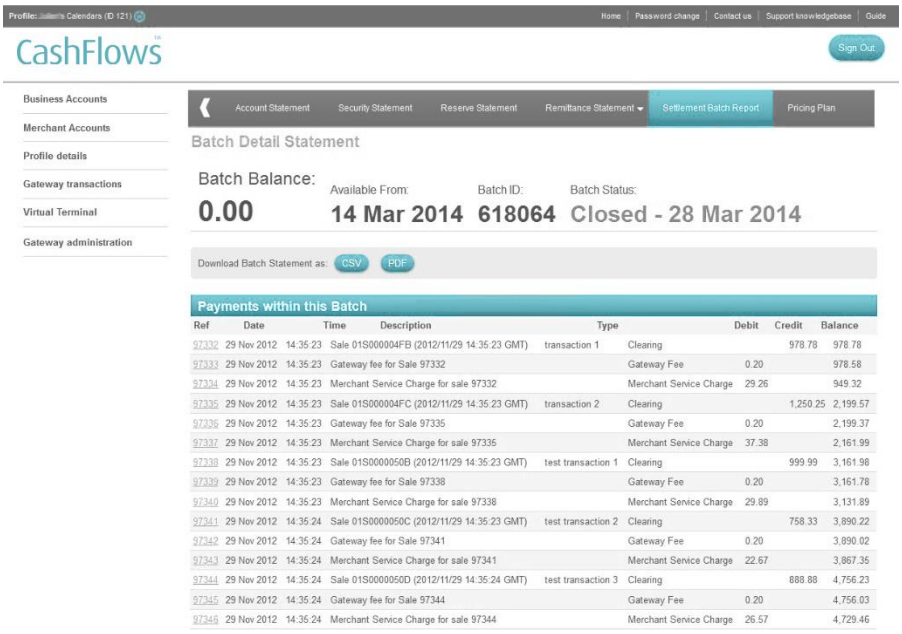

Figure: Batch Detailed Statement page

Your Pricing Plan

To view the pricing applied your merchant account, select 'Pricing Plan' from the Merchant Account's Top Menu. The pricing plan has been designed to show you the Merchant Service Charges breakdown and the transactional fees as clearly as possible.

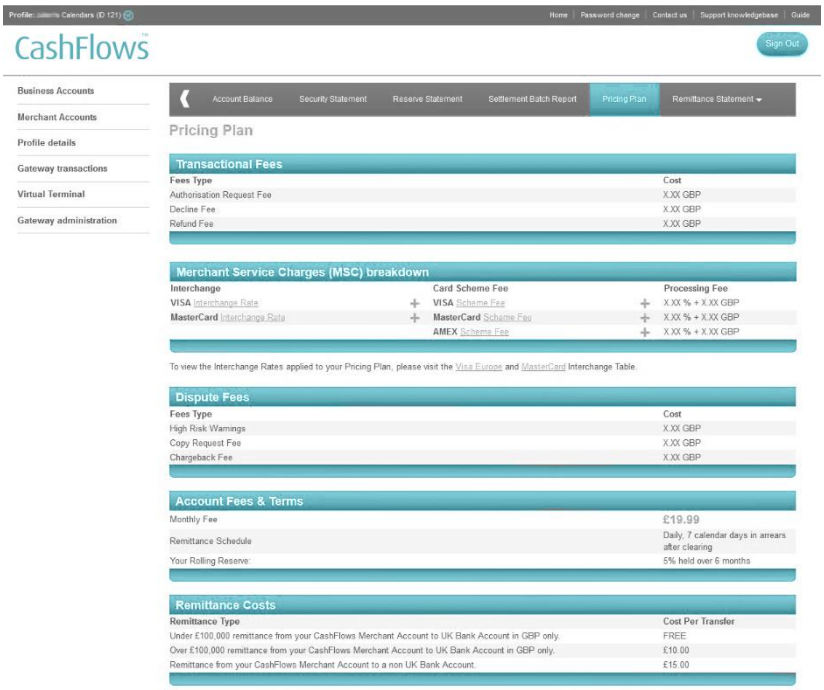

Figure: Your Pricing Plan page

What is Interchange Plus Plus pricing?

Interchange Plus Plus pricing works by adding a constant, flat margin on top of Interchange and Scheme Fees. This allows us to price your Merchant Account fairly, because the margin we charge you remains consistent when you process different types of cards and transactions.

Understanding your cost breakdown

To fully understand the cost of a sales transaction you will need to know how the Merchant Service Charge in broken down into its cost components:

- **Interchange:** Fee that the customer's issuing bank charges CashFlows as the acquirer
- **Scheme Fee:** Fee charged to CashFlows as the acquirer for using the card schemes network
- **Processing Cost:** A fixed percentage and/or pence per transaction paid to CashFlows for the processing of the transaction, covering auxiliary scheme costs, providing customer service, risk management, integration assistance etc.

Note: Fixed fees are charged in Pounds Sterling with a daily FX rate applied to non GBP Merchant Accounts. In addition, the monthly fee is deducted from your Merchant Account's remittance a month after you are activated and will be deducted every month on that day.

For further help and advice about our Interchange Plus Plus pricing, please visit: http://support.cashflows.com/interchange-explained.php

Blended Pricing

If you wish to have your Merchant Service Charged blended by card type and class, you can opt out of receiving Interchange Plus Plus pricing by contacting us at: blendedoptin@cashflows.com

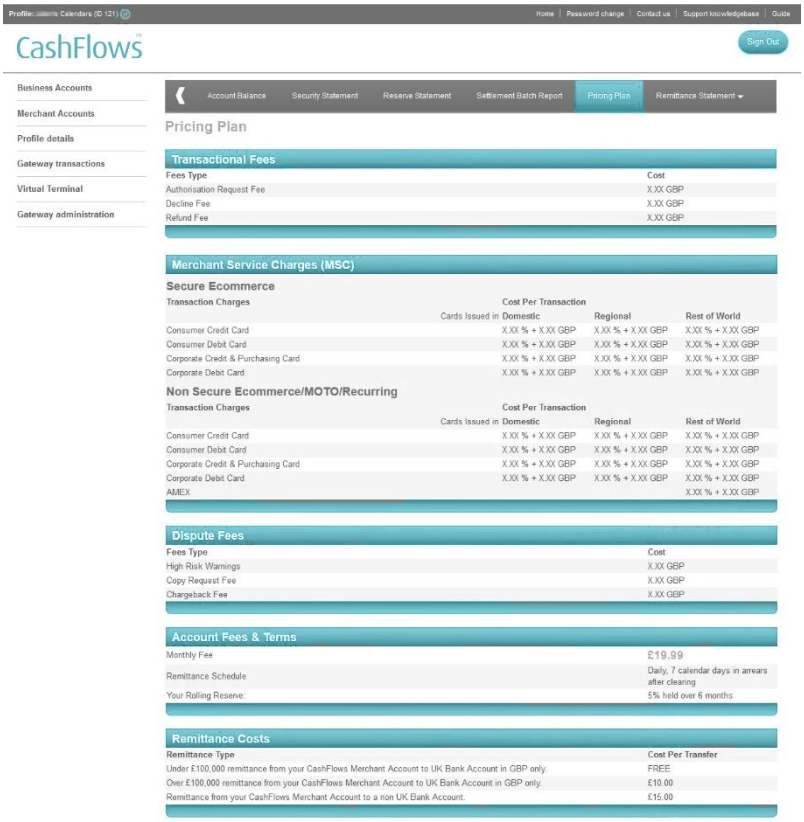

Figure: Your Blended Pricing Plan page

REAL TIME GATEWAY TRANSACTION MANAGEMENT

To help you manage your business orders our online Account Management System allows you to search, review, refund and report on your gateway transactions in real-time.

Transaction Search

To view your transactions, select 'Transaction search' from the 'Gateway Transactions' menu. This allows you to run a search on all the transactions that have been processed on each Profile. The search can be run between two selected dates and can be downloaded as an Excel, CVS, or TSV file.

Note: The *Transaction Search* page only displays the first 150 rows; to view all the results of your transaction search please select the download option.

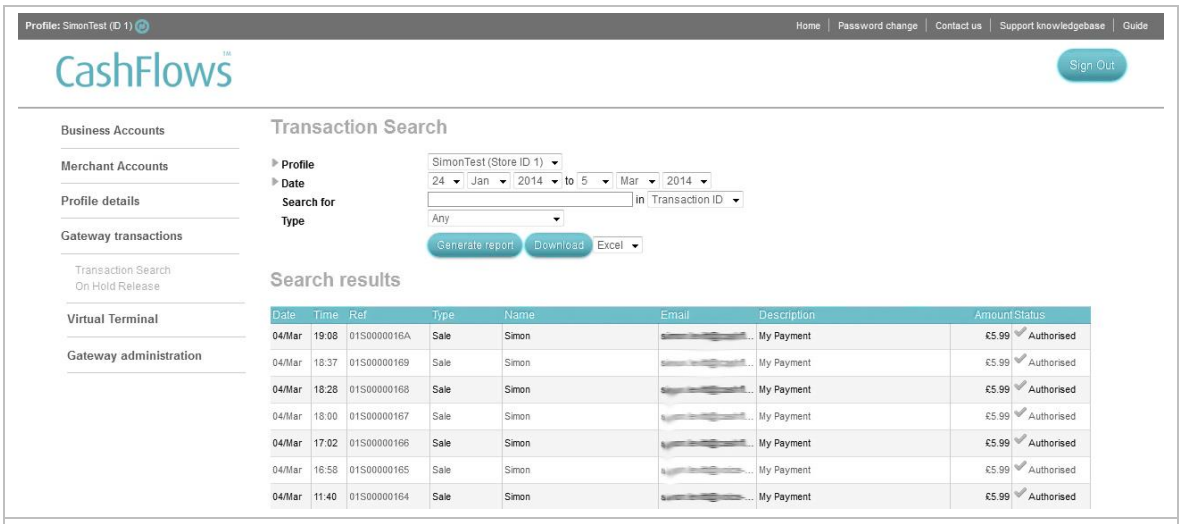

Figure: Transaction Search page

Note: If you have multiple Profiles then each will be listed in the *Profile* dropdown, allowing you to quickly search for a transaction across all your profiles.

Filtering your search results

If you have a large number of transactions, you can further filter your results using the *Search for* or *Type* fields.

The *Search for* filter allows you to enter a specific value and search for that value in following transactions fields:

- **Transaction ID** – Search only for transactions with a specific Transaction ID
- **Email Address** – Search only for transactions with a specific consumer email address
- **Cart ID** – Search only for transactions with a specific Cart ID (business reference)
- **Card Number** – Search only for transactions on a specific card

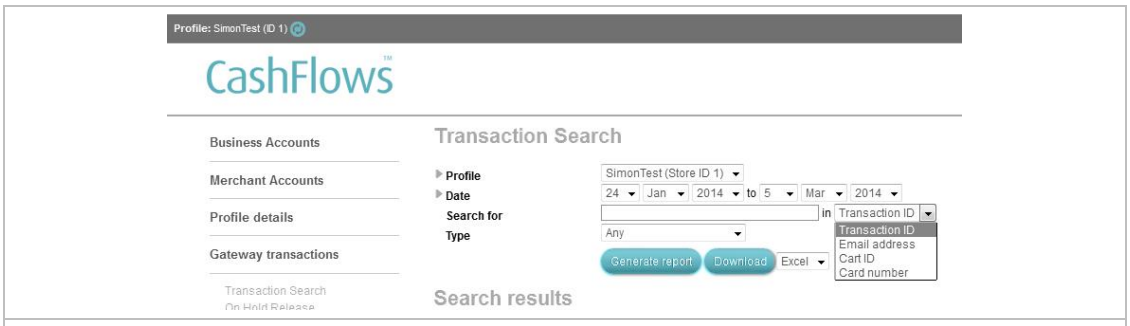

Figure: Transaction Search field filters.

The transaction *Type* dropdown allows you to filter your results by the specific type of the transaction:

- **Any** – Search for all transaction types
- **Sale** – Search only for Sales
- **Void** – Search only for Voids
- **Refund** – Search only for Refunds
- **Refund Reversal** – Search only for refund Reversals
- **Verify** – Search only for verify Transactions
- **Disputed** – Search only for Disputed Sales
- **Copy Request** – Search only for Copy Requests (Dispute Request for Information by the issuer)
- **Fraud Report** – Search only for sales on which a fraud report has been received
- **High risk warning** – Search only for sales that have been issued with a High Risk warning
- **Chargeback** – Search only for Chargebacks
- **Refund Chargeback** – Search only for Chargebacks of a refund
- **Chargeback Reversal** – Search only for Chargebacks that have been reversed by the issuer
- **Representments** – Search only for a successful a Representment of a Chargeback
- **2nd Chargeback** – Search only for chargebacks that have been charged back twice from the issuer

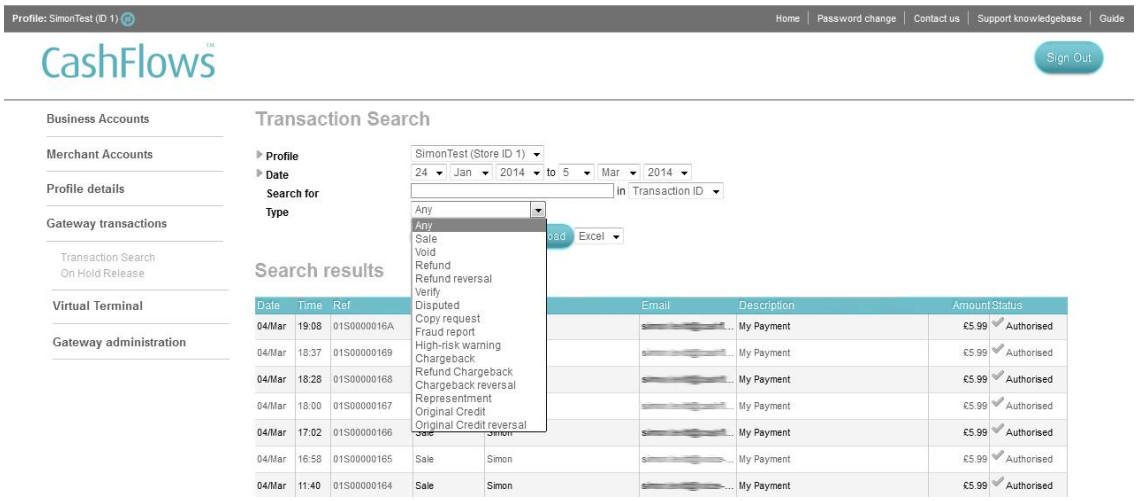

Figure: Transaction Search – "transaction type" filters.

Select the required search filters and select the *Generate Report* button for the search results to be displayed on screen.

Once you have found the transaction you require, select the transaction's reference number to view all the transaction details. From this page you can also perform additional functions such as a refund or void.

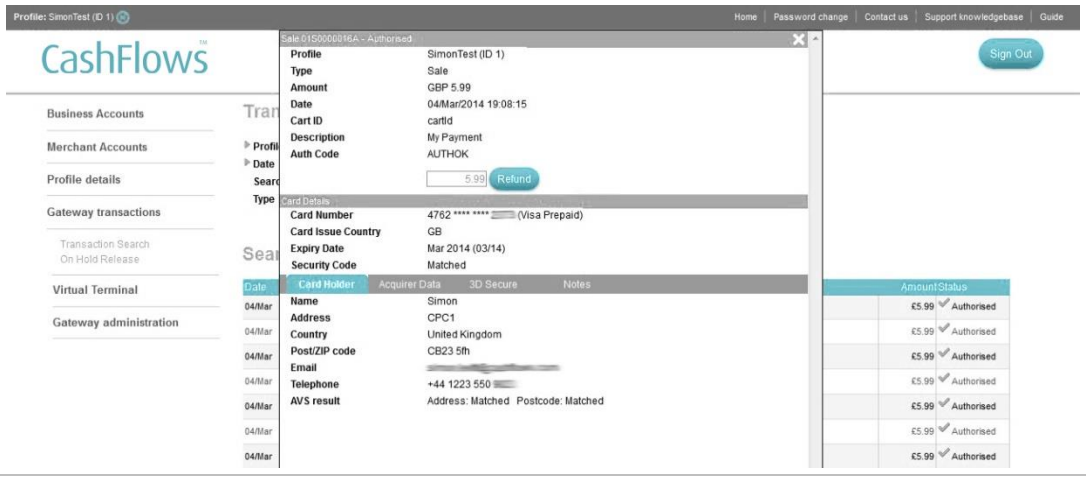

Figure: Transaction Information Pop Up.

Voiding a Sale

For transactions where the where the funds have not yet been requested from the card issuer it is possible to void the transaction. For Sale transactions this has to be done on the same day and is an alternative to refunding the transaction. Indeed, if a refund is attempted on a Sale prior to the funds of a transaction being requested from the bank, then we will automatically process it as a Void instead.
To void a transaction, you will need to select the *Void* button on the Transaction information pop up.
The *Void* button will only be shown on sale transactions that have not yet had funds requested from the card issuing. Voiding a transaction will prevent funds from being requested from the card issuing, for that transaction.

Figure: Void button

Refunding a Transaction

To process a refund, select the transaction's reference number. The transaction details will be displayed in a pop up overlaying your search results.

To make a full refund, select the *Refund* button. An alert box will be displayed enabling you to confirm or cancel the refund request.

You can process a "partial refund" for a transaction by entering a smaller amount than the full sale amount.

Please Note: You cannot refund more than the original sale amount.

The option to refund a transaction will only appear for transactions where there are funds have moved in to your merchant account.

Note: You will be unable to complete a partial refund on the same day that the transaction was processed.

Figure: Refund button

Placing a transaction on hold

Prior to the funds of a transaction being requested from the card issuer it is possible to place the settlement of a transaction on Hold for up to 7 days. To place a transaction on Hold you will need to select the *Hold* button on the Transaction information pop up.

Please Note: The option to place a transaction on hold is only available before the transaction has been settled to your merchant account.

The *Hold* button will only be shown on sale transactions that have not yet had funds requested from the card issuer.

Warning: If the transaction is not released within the 7 consecutive days it will expire and will no longer be cleared for settlement.

Figure: Hold button

Upon request, we can enable your profile to place all transaction on Hold, automatically enabling you to manually set specific sales transactions to be cleared for settlement.

Releasing an "On Hold" transaction

To release a transaction that is currently on hold simply select the *Release* button on the Transaction information pop up for that transaction.

The *Release* button is only displayed for transactions that have been placed on hold. Releasing a held transaction will request of funds from the card issuer.

Figure: Release button

Batch releasing on hold transactions

To release a set of transactions that are currently on hold you can either release each of the transactions individually as described early in this document, or using the batch release facility you can release multiple transactions by uploading a batch file.

To view the on hold batch release facility, select '*On hold Release*' from the 'Gateway *Transactions*' Menu. The on hold release page then shows all of your recent on hold batch release uploads and provides you with the facility to upload a batch file of transaction that you wish to release.

To upload an on hold batch file use the *Browser* button to find your locally stored batch release file, then select the *Upload* button to upload the file.

The on hold batch release file can be uploaded in a CSV or TXT file format and should contain all of the transaction reference number that you wish to release, for example:
01S001B42D0, 01S001B42CE, 1S001B42CD, 1S001B42CC

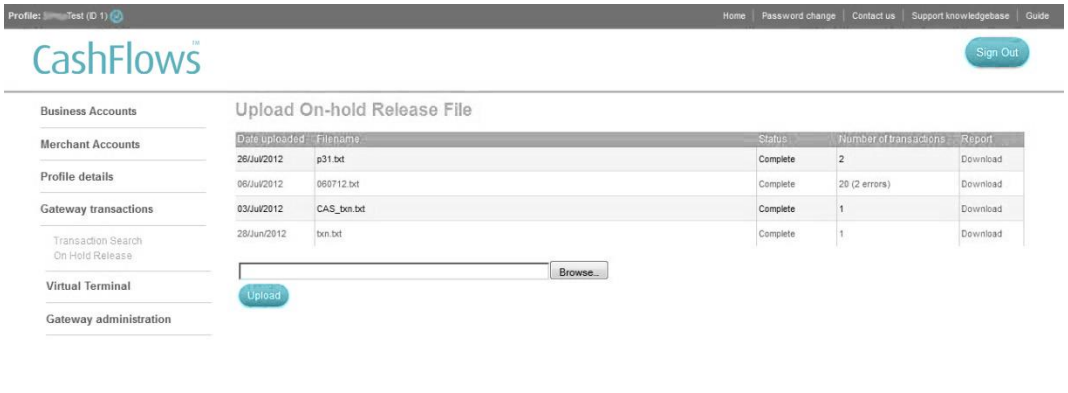

Figure: Batch release page

After uploading your batch release file, the system will take around 5-10 minutes depending of the size of the file to complete the release of the transactions. You must then download a report on the batch release responses to confirm successful processing.

	A	B	C
1	Ref	Released	Status
2	01S001B42D0	No	Not on hold
3	01S001B42D0	Yes	Released OK
4	01S001B42CE	Yes	Released OK
5	01S001B42CD	Yes	Released OK
6	01S001B42CC	Yes	Released OK
7			

Figure: Example batch release report file

Merchant Transaction & Dispute Emails

To help you manage your transactions you can receive email notification for an authorised sale and/or when a transaction has been disputed.

The example below shows the details of the plain text 'Sale Notification' email including the results of the address verification and 3D Secure authentication.

```
Subject: Sale Notification of an authorised Sale
A Sale has been authorised for your CashFlows profile - 'Test@:

  Transaction Id: 01S00000237

  CartId: myId-TSTCartId
  Description: Testing Notifications
  Shopper's Name: John Smith
  Shopper's Email address: xxxxxxxxxx@cashflows.com
  AVS results: Address - Matched, Postcode - Matched
  CVV/Security Code result: Matched
  3D Secure authentication result: 6 - Attempted Authentication
```

Figure: Notification of a Sale Email Example

When a transaction has been disputed you will receive an email for the following types of dispute:

- High Risk Warning
- Copy Request/ Request for Information (RFI)
- Chargeback /2nd Chargebacks / Refund Chargeback
- Representment
- Chargeback reversal

The example below shows the details of the plain text 'Chargeback Notification' email including the original transaction details associated with the Chargeback request.

```
Subject: Notification of a Chargeback
A Chargeback has been processed against your CashFlows profile - 'Test':

  Chargeback Transaction Id:  01F00000238
  Amount:          £51.34
  Chargeback Reason: (75) Transaction Not Recognized

Original transaction details:

  Transaction Id: 01S00000237
  CartId: myId-TSTCartId
  Description: Testing Notifications
  Shopper's Name: John Smith
```

```
  Shopper's Email address: xxxxxxxxxx@cashflows.com
  AVS results: Address - Matched, Postcode - Matched
  CVV/Security Code result: Matched
  3D Secure authentication result: 6 - Attempted Authentication

To defend the chargeback, the card issuer requires additional information
stating that the cardholder recognises the transaction and no longer wishes
to raise a dispute.

You will need to provide us with this supporting documentation within 7
days of receiving the chargeback.

For details about how to defend against a chargeback, please refer to the
Chargeback & Anti-fraud guide available at: http://support.cashflows.com/
guides/

For further information about fighting fraud and reducing the risk of a
chargebacks, please visit: http://support.cashflows.com/reducing-fraud.php
```

Figure: Notification of a Sale Email Example

Note: If you wish for your dispute emails to be sent to a different email address from the 'Sale Notification' email, please contact our Support Team at: support@cashflows.com.

UPGRADED BUSINESS ACCOUNT

To help you manage your business's money the Account Management System provides a detailed statement for each of your accounts, an easy way to transfer your money from your account and a full pricing breakdown so you know exactly how much each payment costs your business. To upgrade your Merchant Account to include the additional functionality of the CashFlows Business Account, please contact us at: info@cashflows.com

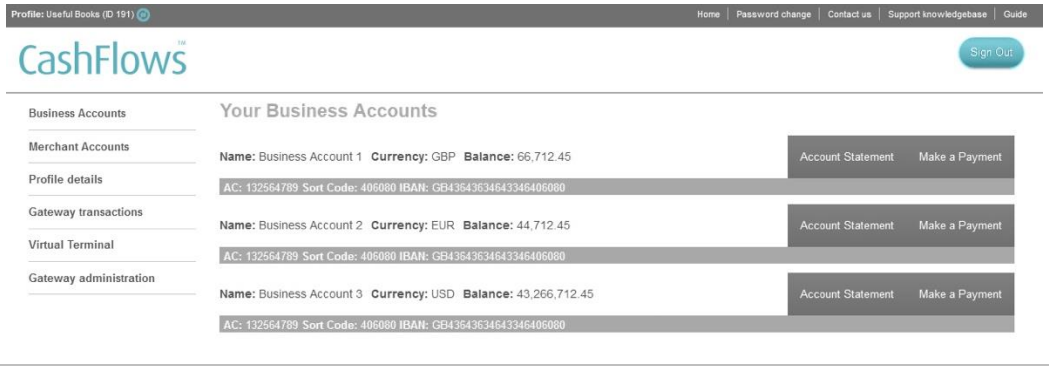

Figure: CashFlows Business Account Overview page

Business Account Statement

To view a specific account statement, select the 'Account Statement' inline navigation for the account. The *Business Account Statement* page displays an overview of your available balance, balances of any Merchant Accounts that remit to the account and a report of all the payments made to and from the account. The statement enables you to search your payments by date, amount, description and type.

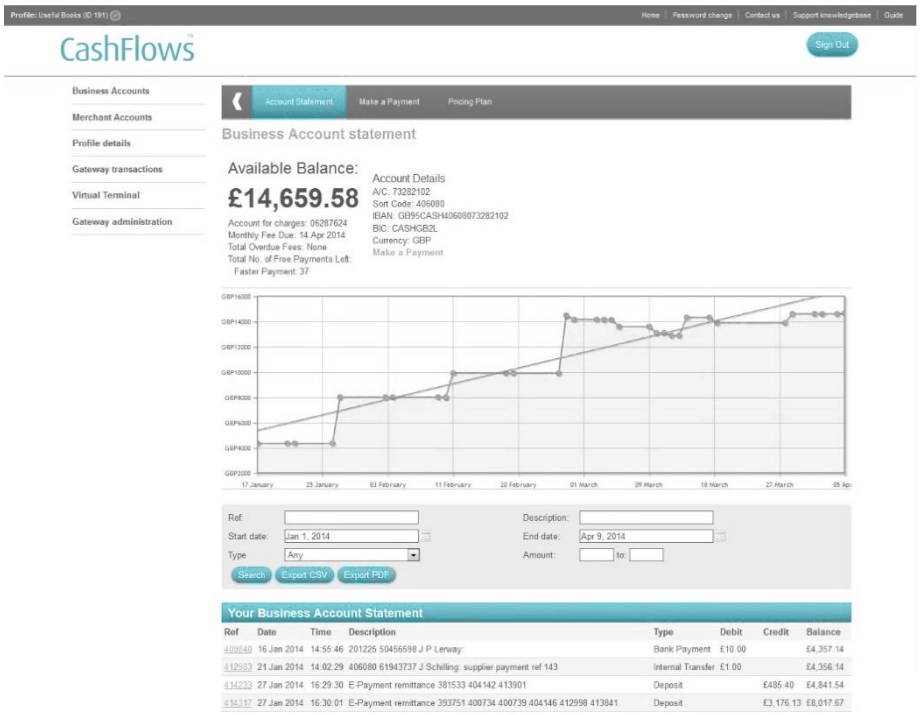

Figure: CashFlows Business Account Statement page

The account page also displays your account details, when your next monthly fee is due, any overdue fees and

how many free payments are remaining.

To view your business's payments in more detail, select the reference number in the initial column, you will then be presented the *Transactional Transfer Details* page.

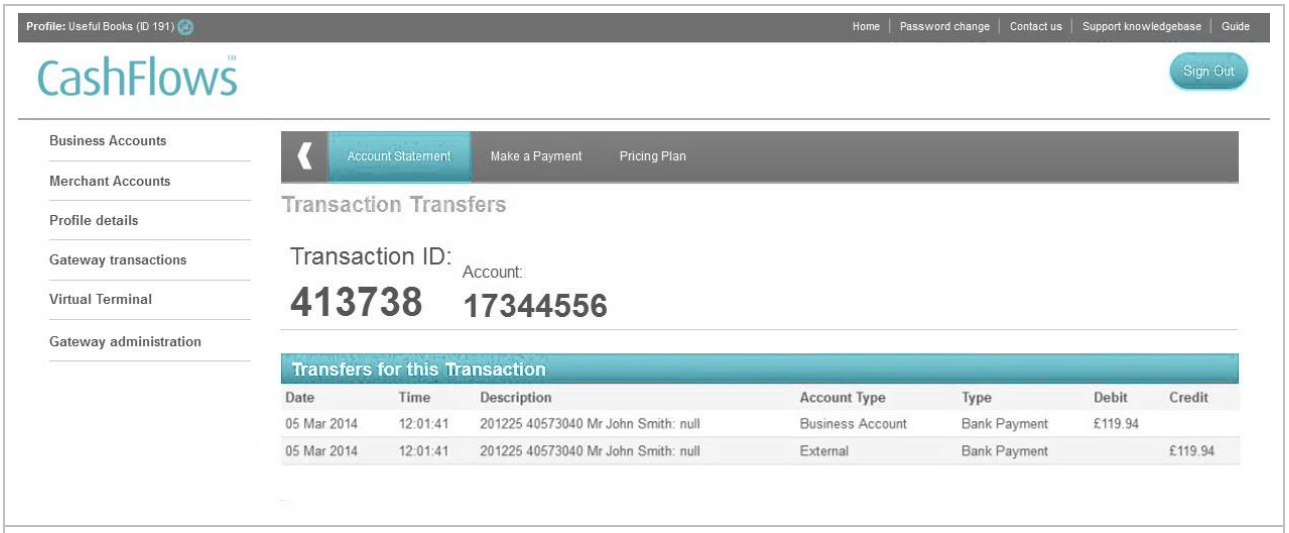

Figure: Transaction Transfer Details page

Make a Payment

To make a payment from your Business Account, select 'Make a Payment' from the Business Account's Top Menu. The *Make a Payment* page enables you to make a one off payments, Standing Orders (recurring scheduled payments) or upload Batch Payments.

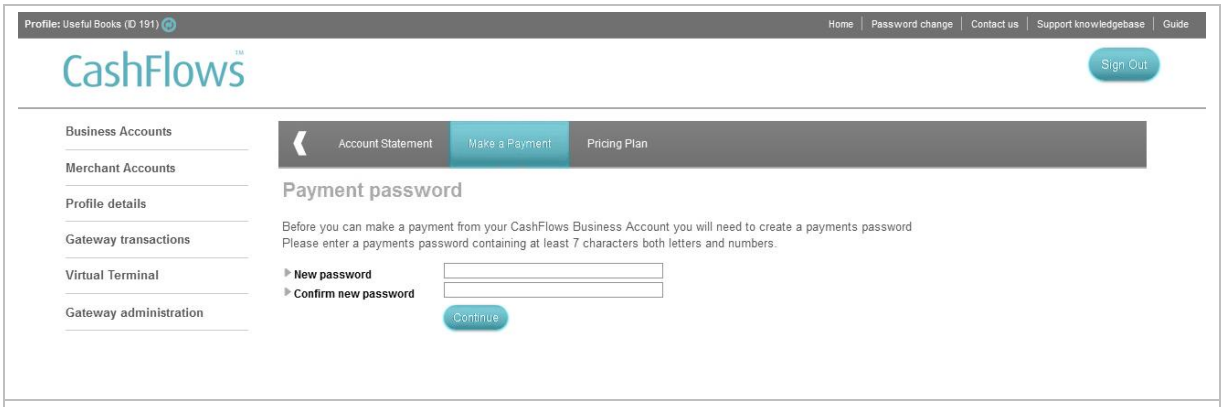

Figure: Payment password page

The first time you visit the 'Make a Payment' page you will be requested a set a *Payment Password.* Enter your password and press the *Save Payment Password* button, you will then receive an email requiring you to verify the password creation.

```
Dear <NAME>,

To verify your payments password, please click on the verification link below.
Once verified you will be able to make outgoing payments from your account.

https://secure.cashflows.com/admin/pmtpwd?token=eWP8P5sU3RSGw8OCGYw3FCRazyzYaUG
AIHvlaH9Ol9g%3d&id=<NAME>
```

```
Note: This email address cannot accept replies. For help and advice about using
our Payment Service, please visit our Support Knowledgebase at:
http://support.cashflows.com/

If you believe this email to have been sent in error and you have not requested
a payments password, please contact: support@cashflows.com.

Kind regards,
Support Team
www.cashflows.com
```

Figure: Payments Password Verification Email Example

To make a one-off payment select the CashFlows Business Account that you wish the funds to be taken from, enter the amount of the payment and the beneficiary's bank details.

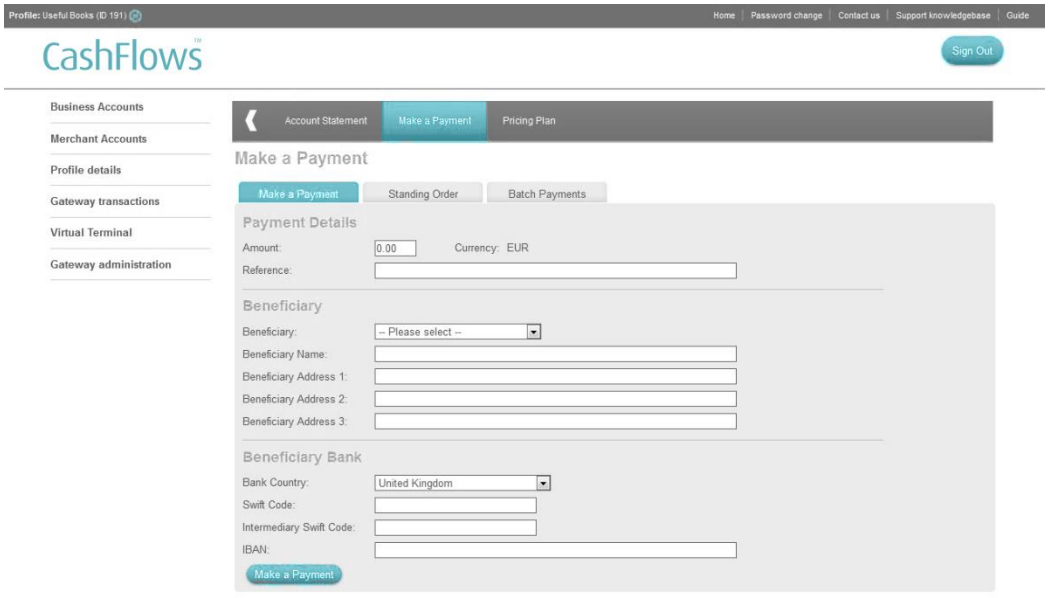

Figure: Make a Payment page

Important: Due to the way the international payments are sanction checked, the details you provide must only contain Latin English characters, for example é (e-acute) must become simply e.

Select the 'Make a Payment' button and you will be presented with a confirmation page, which requires you to confirm your payment details by entering your login password and a selection of characters from your *Payments Password*. If you have forgotten or you wish to change your *Payments Password*, please contact support@cashflows.com.

Note: If the beneficiary details are new or have changed from the previously stored version you will receive an email with a unique beneficiary passcode. To confirm the beneficiary details and payment you will also need to enter this passcode into the confirmation page

```
Dear <NAME>,
```

To confirm the update or addition of beneficiary details to your account, please enter the Beneficiary Passcode below into the confirmation page with the CashFlows' Account Management System.

Beneficiary Passcode: 0698073681572735

For help and advice about using our Payment Service, please visit our Support Knowledgebase at: http://support.cashflows.com/

If you believe this email to have been sent to you in error and you have not requested an update or addition of beneficiary details to your account, please contact support@cashflows.com

Kind regards,
Support Team
www.cashflows.com

Figure: Beneficiary Passcode Email Example

When a beneficiary has been saved, you can select their name from the drop-down list, their bank details will then be automatically populated, saving you both time and effort.

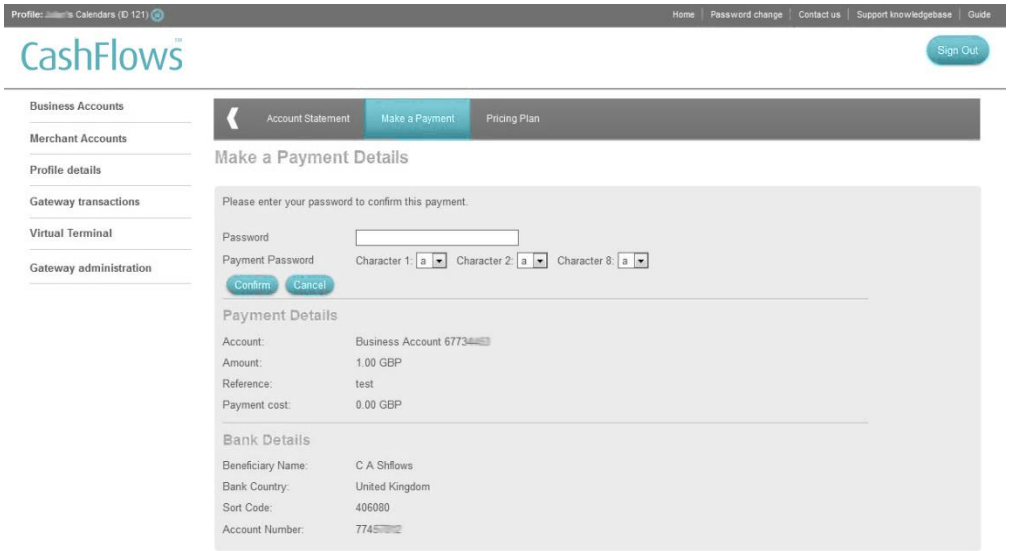

Figure: Make a Payment confirmation page

Select the 'Confirm' button to make the payment, you will then be presented with the payment result page enabling you to make another payment or view your account's payments.

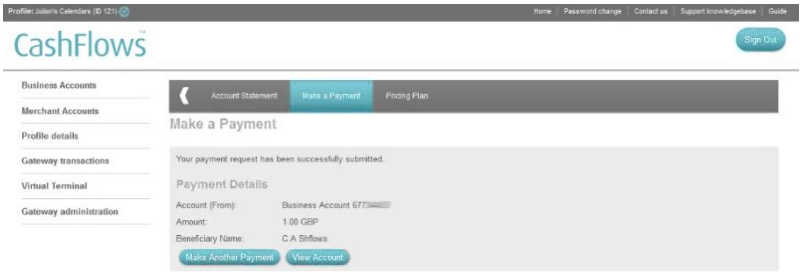

Figure: Make a Payment result page

Create a Standing Order

To create a standing order or scheduled payment, select the *Standing Order* tab and enter the amount of the payment and the beneficiary's bank details. To setup up the payment schedule, enter the start date of the schedule (at least 2 days in the future) and a *Payment Interval*. The payment interval is set by stating the number of weeks, months or years between the payments. You must then set when the payments will finish, either until further notice, to a specified end date or by number of payments.

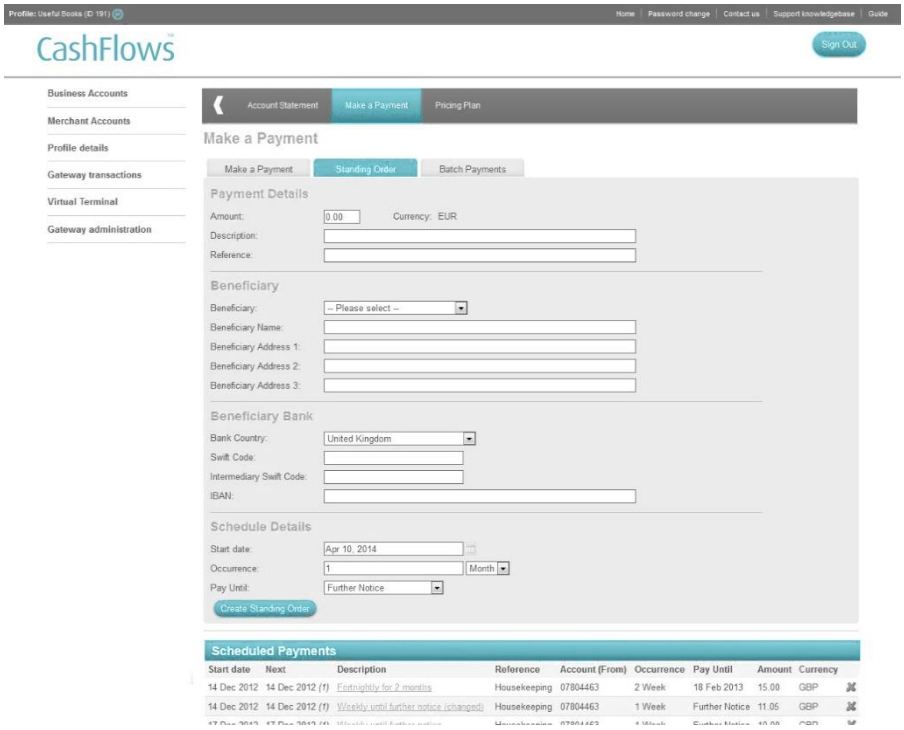

Figure: Create a Standing Order page

Select the 'Create Standing Order' button and you will be presented with a confirmation page, which requires you to confirm your Standing Order details by entering your full login password and a selection of characters from your payments password, then selecting the 'Confirm' button.

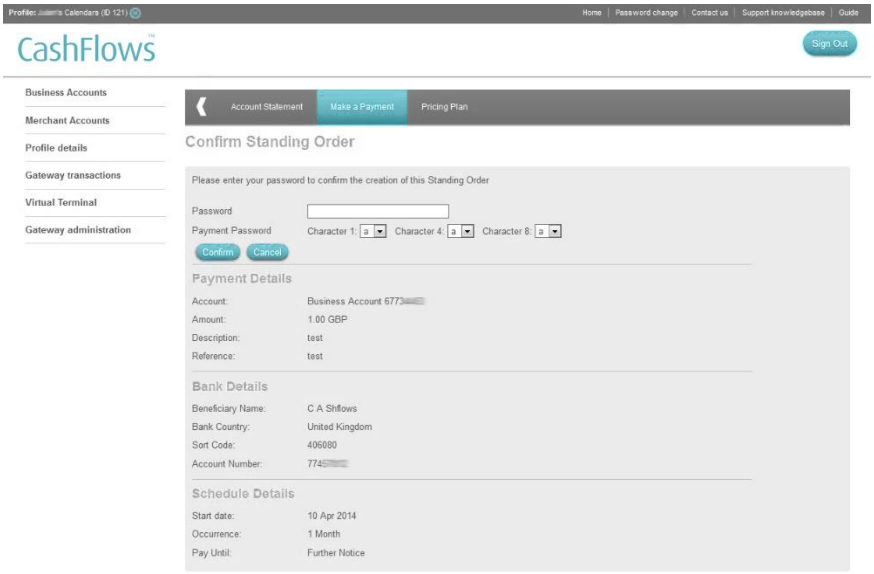

Figure: Confirmation of your Standing Order page

When you have created your standing orders you can amend their details by selecting the description from the *Scheduled Payments Report* or delete them using the delete icon within the report.

Scheduled Payments

Start date	Next	Description	Reference	Account (From)	Occurrence	Pay Until	Amount	Currency	
14 Dec 2012	14 Dec 2012 (1)	Fortnightly for 2 months	Housekeeping	07804463	2 Week	18 Feb 2013	15.00	GBP	
14 Dec 2012	14 Dec 2012 (1)	Weekly until further notice (changed)	Housekeeping	07804463	1 Week	Further Notice	11.05	GBP	
17 Dec 2012	17 Dec 2012 (1)	Weekly until further notice	Housekeeping	07804463	1 Week	Further Notice	10.00	GBP	
17 Dec 2012	17 Dec 2012 (1)	Monthly for 3 payments	Housekeeping	07804463	1 Month	3 Payments	11.50	GBP	
17 Dec 2012	17 Dec 2012 (1)	Fortnightly for 2 months	Housekeeping	07804463	2 Week	18 Feb 2013	15.00	GBP	
17 Dec 2012	17 Dec 2012 (1)	Quarterly until further notice	Housekeeping	07804463	3 Month	Further Notice	12.90	GBP	

Figure: Scheduled Payments report

Creating batch payments

To upload a set of batch payments you will need to create either a CSV or XML batch file for the payment requests, an example of a CSV or XML batch request file can be downloaded at:
http://support.cashflows.com/downloads/BatchPaymentTemplate.csv

For details of the required CSV content, please refer to Appendix C.
http://support.cashflows.com/downloads/validPaymentRequestInternational.xml

Note: Within the CVS batch file the last four columns (business_id, business_name, payment_count and currency_summary) must be identical for each row, to prevent an error in the uploading of the file. The last column (currency_summary) is used to check the contents of the file, therefore it must be in the following format: currency_iso=total_currency_amount;currency_iso2=total_currency_amount2
i.e. GBP=210;EUR=500

Important: Due to the way the international payments are sanction checked, the details provided in the batch file must only contain Latin English characters, for example é (e-acute) must become simply e.
The XML batch file will need to follow the standards outlined in the XSD file available at:
http://support.cashflows.com/downloads/paymentrequest.1.0.0.xsd

Once you have uploaded a CSV or XML batch file successfully, it will appear in the Batch Payment table enabling you to select multiple files to process. Select the batch files you wish to process by checking the checkbox next to the batch's ID, enter your login password and a selection of characters from your *Payments Password*, then select the *Process* button to run the batch payments.

To view the payments that make up the batch, select the Batch ID. The Batch Payment Transaction page displays each payment request and the status of the request. If the batch has not yet been process you can run the batch by entering your login pa
ssword and a selection of characters from your *Payments Password*, then selecting the *Process* button.

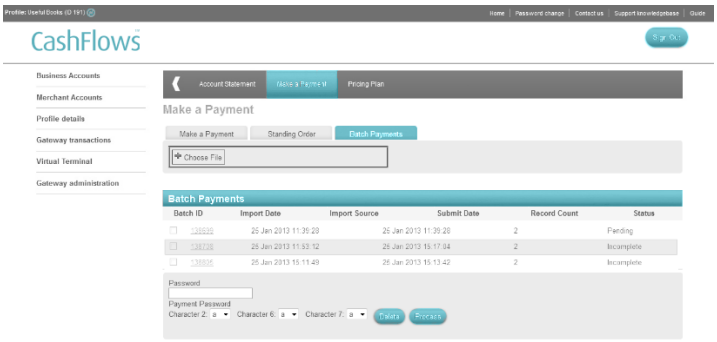

Figure: Upload Batch Payments page

Your Pricing Plan

To view your Business Account's pricing plan, select 'Pricing Plan' from the Business Account's Top Menu. The pricing plan has been designed to show all the cost and fees as clearly as possible.

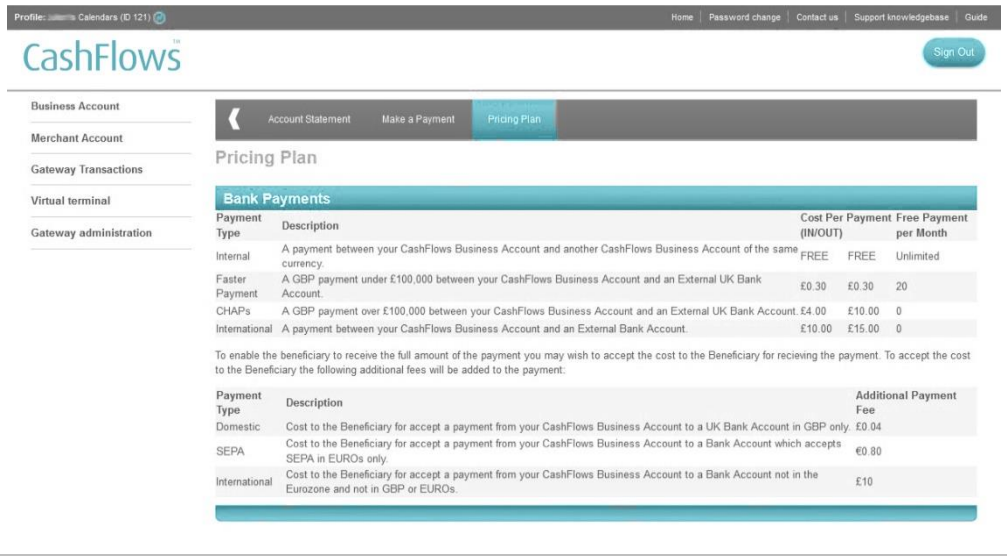

Figure: Your Pricing Plan page

Note: The monthly fee is deducted from your account a month after you are activated and will be deducted every month on that day. If there are insufficient funds in the account, you will be unable to make payments out of any of your Business Accounts. If you wish to change the account where you monthly fee is deducted from, please contact support@cashflows.com.

VIRTUAL TERMINAL

A Virtual Terminal enables your business to accept payments from cardholders by phone, fax and post. The Virtual Terminal can be used as a standalone service or in conjunction with accepting credit card transactions from your website.

Our Virtual Terminal is available from within our Account Management System or from our mobile friendly standalone URL: https://secure.cashflows.com/admin/vt

Both the mobile standalone and the Account Management System versions allow your staff to easily submit card and cardholder details through to the payment gateway for authorisation and processing. Your sales transactions are authorised and processed in just a few seconds and a response is sent back to the Virtual Terminal to inform you of the result.

Example of how to use Virtual Terminal within your business:

- A cardholder telephones you to place an order.
- You enter the card details into the Virtual Terminal.
- The cardholder waits on the telephone while the transaction is processed.
- We check the card number and cardholder details with the issuing bank, and authorise and process the transaction.
- You are notified on screen that the transaction has been authorised.
- You inform the cardholder that the transaction has been authorised and arrange to despatch the goods to the cardholder.

Our Virtual Terminal removes the expense normally attributed to physical credit and debit card processing terminals and provides your business a simple and convenient payment processing solution. The Virtual Terminal is accessed via your internet browser, thus allowing you to take card payments from anywhere there is an internet connection and supports multiple users simultaneously on any single account, meaning that it is ideal for call centres, or when you are on the move.

Accessing the Virtual Terminal

To access your business's Virtual Terminal, select 'Virtual Terminal' from the Menu, within the Account Management System, or visit the standalone version at: https://secure.cashflows.com/admin/vt

If accessing the standalone version from a tablet or mobile device, we would recommend that you save the bookmark to your device.

Figure: Mobile Friendly Virtual Terminal

The profile that the transaction will be processed through is shown in the header. If you wish to change the profile, simply select the "Switch Profile" button and select your preferred profile. The Virtual terminal will then automatically refresh for that profile.

If you are using the standalone version you will only have the option to process transactions for your default profile, if you have more than one profile we recommend that you request a new VT user for each of your profiles.

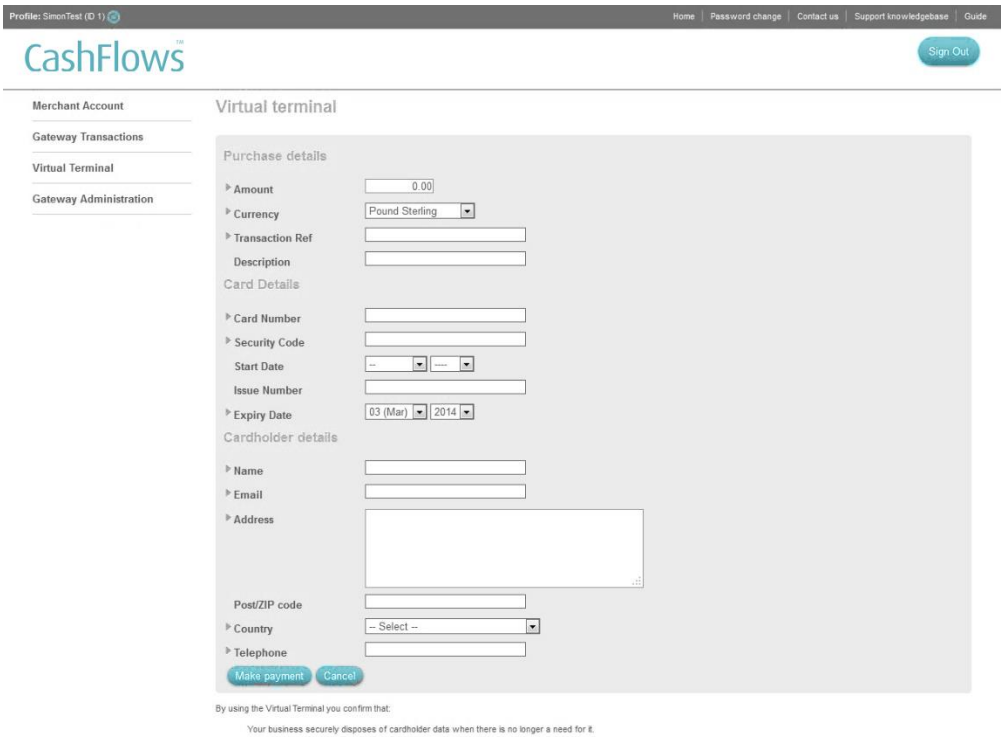

Figure: Virtual Terminal Page

Submitting a Payment

To submit a payment for authorisation using the Virtual Terminal you must complete the following fields before, selecting the *Make Payment* button.

Virtual Terminal Fields
It is important that all fields on the Virtual Terminal are completed accurately:

Purchase Details

- **Amount -** This is the amount to be debited from the card
- **Currency -** This is the currency that the product/service is priced in.
- **Transaction Ref -** This field is used to describe the product/service being paid for i.e. "Teddy Bear"
- **Description -** This field is used to provide additional information about the transaction. (Only displayed on the AMS Version.)

Card Details

- **Card Number** - This is the long number on the front of the card
- **Security Code/CVV** - This is the CVV/CVC Number on the card:

This number is printed on your MasterCard & Visa cards in the signature area of the back of the card. (It is the last 3 digits AFTER the credit card number in the signature area of the card).

You can find your four-digit card verification number on the front of your American Express credit card above the credit card number on either the right or the left side of your credit card.

- **Start Date -** This is the "Valid From" date in the format mmyy (Only displayed on the AMS Version.)
- **Issue Number –** Not all cards have an issue number, however if it does then it is very important that it is entered as it appears on the card otherwise the transaction will not authorise. (Only displayed on the AMS Version.)
- **Expiry Date -**This is the "Valid to" date in the format mmyy

Cardholder Details

- **Name -** This is the Cardholder name as it appears on the card
- **Email** - This should be the cardholders email address; this email address will be used to send the cardholder a transaction confirmation email.
- **Address -** This should be the address to which the cardholder's card statement is sent.
- **Post/Zip code** - This should be the Post/ZIP/Area code for the address to which the cardholder's card statement is sent.
- **Country** - This should be the country for the address to which the cardholder's credit card statement is sent.
- **Telephone** - This should be the cardholder's telephone number.

Note: Where possible we will use the Address Verification System (AVS) to verify the cardholder details.

Funds Recipient details - Optional

For merchants with the MCC 6012 (Financial Institutions) the following additional fields will be displayed:

- **Recipients Account Number** - This is the Customer's Account Number (1 to 32 alpha numeric characters, including +/-) or Customer's First 6 and Last 4 of their PAN.
- **Recipients Surname** - This is the Customer's Surname or Last name (2-64 characters' alpha characters, including –).
- **Recipients Post/Zip code** - This is the Customer's Post/Zip code (2 to 16 characters' alpha characters, including spaces).
- **Recipients Date of Birth** - This should be the Customer's Date of Birth.

If you make a mistake you can select the *Cancel* button to clear all the fields and start again.
Once you have successfully completed all the required fields, select the *Make Payment* button to send the details to us for authorisation. You will then be shown the response page detailing whether the transaction was successful or not:

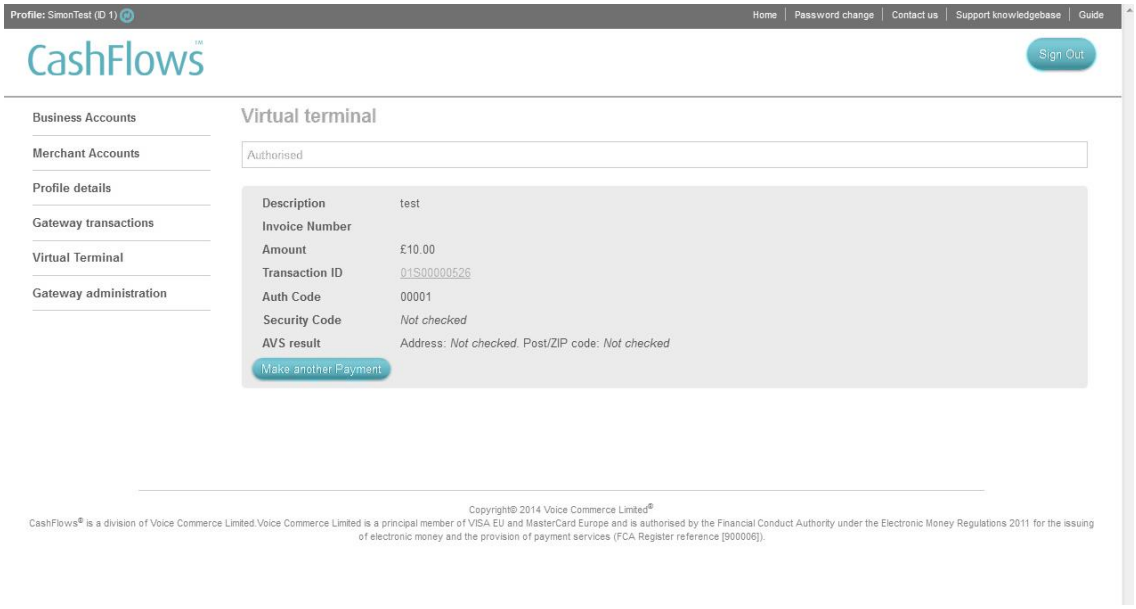

Figure: Virtual Terminal response page.

GATEWAY ADMINISTRATION

To enable your business to accept e-commerce & m-commerce payments, your business must integrate to a payment gateway. To help integrate your business website to our payment gateway we provide a range of methods enabling different levels of control over the payment process.

If you are using our hosted Payment Page integration method, the Account Management System provides a number of functions enabling you to set up secure payment requests, customise the payment page and redirect the payment callback responses.

If you are using the Remote API Integration method, please contact support@cashflows.com to enable us to configure your account.

Integration Settings

To configure your global profile integration settings, select 'Integration settings' from the 'Gateway Administration' Menu.

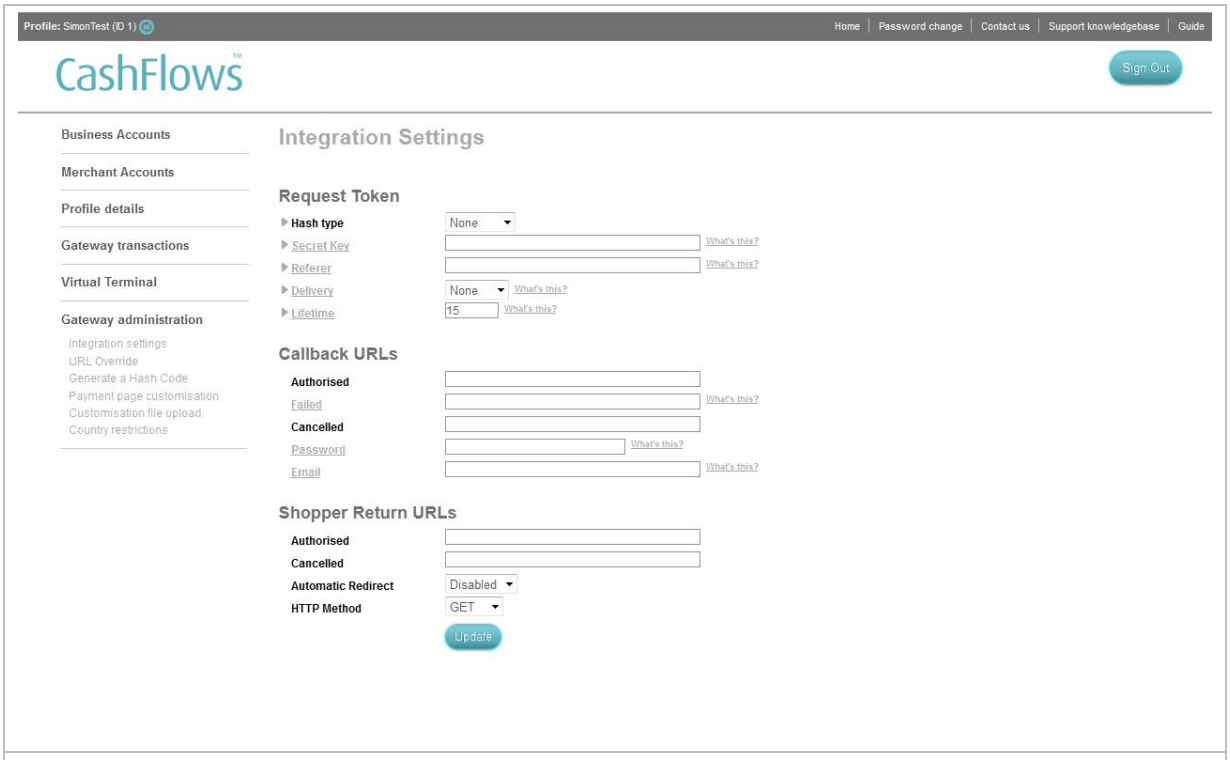

Figure: Integration settings page

The *Integration Settings* page enables you to add a Secret Hash Key to your payment request, set your callbacks URLs and enable your consumer return URLs.

Cart Details

These fields enable you to increase the security of your payment requests and payment page.

- **Hash type** - Using the dropdown provided you can choose to encrypt your payment request transfer with, SHA256, SHA1, or MD5 algorithms. For further information about hash encryption, please refer to hash generator.
- **Secret Key** - Enter the text that you wish to form the secret key component of the hash encryption used in the payment request transfer. For further information about hash encryption, please refer to hash

generator.

- **Referrer** – To add additional reassurance that only the payment request generated from your website will be accepted by the payment gateway, enter the exact URL from which the purchase token is sent from. If this value does not match the value in the HTTP_REFERER in the header of the posted payment request, then the transaction request will be rejected. **Note:** Not all browsers send a HTTP_REFERER value; therefore, if it is not present, or you leave the referrer empty the payment gateway will skip this check.
- **Delivery -** To display the submitted consumer delivery address on your hosted payment page, select either edit or show from the dropdown menu. **Note:** The consumer delivery address is not returned in the payment callback response; therefore, we would recommend that you display the consumer delivery address as read only by selecting the '*show*' option.
- **Lifetime -** This function enables you to set a time limit for the transaction. Enter a number from 1 to 15 for the number of minutes that you wish for the payment request data to remain valid. On average a consumer will complete a transaction in less than 2 minutes, however depending on your product and services and your accessibility guidelines this may vary.

Callbacks URLs

These fields enable you to set up your payment callback response, so that your system is informed of the result of a payment request.

- **Authorised** - Enter the full URL including any parameters that you wish the callback to be sent to when a payment request has been authorised.
- **Failed** - Enter the full URL including any parameters that you wish the callback to be sent to when a payment request has failed. **Note:** The consumer may try again therefore this is not an indication that the purchase will not be completed.
- **Cancelled** - Enter the full URL including any parameters that you wish the callback to be sent to when a payment request has been cancelled.
- **Password -** To provide additional reassurance that the callback has been sent by us you may wish to enter a callback password into the field provided. The callback password we will be returned to you in the callback response, providing you with a basic security check.
- **Email –** Enter an email address which will receive an email notification in the event of a callback failure.

```
Dear Customer

You are receiving this email as an error occurred whilst processing
a transaction via our hosted payment page. We have been unable to
successfully deliver the transaction result via callback to your
system.

Transaction Details:

Auth Message: Authorised
Trans Reference: 01S00000165
Card Holder Name: Mr Tester
Cart ID:  1
Amount: 10.00

We recommend that you log into the CashFlows Account Management
System and verify the transaction result against our records.

We recommend that you pass this information onto your web-
developer/website Administrator to correct the cause of the error.

Reason for Callback Failure: Could not connect to Host
```

```
Note: We classify any HTTP STATUS response codes that are not 200 as
a callback failure.

We recommend that you pass this information onto your web-
developer/website Administrator to correct the cause of the error.

For further information about Callbacks and the Hosted Payment Page,
please refer to
https://support.cashflows.com/kb/payment_page_integration_guide.pdf

Your sincerely,

Technical support
CashFlows
http://www.cashflows.com
```

Figure: Callback Failure Email Example

For further information on the callback response parameters that are returned to you, please refer to your payment page integration guide.

Return URLs

These fields enable you to set up the return URLs that are displayed on the payment result pages which enables the consumer to return to your website.

- **Authorised -** Enter the full Return URL including any parameters that you wish to include on your payment successful result page.
- **Cancelled -** Enter the full Return URL including any parameters that you wish to include on your payment cancelled result page.
- **HTTP methods** – You can set the method which you wish to receive the return parameter, either in the URL as a GET String or via a HTTP POST to you return URLs.
- **Automatic Redirect** – Select 'Enable' from the dropdown to automatically redirect the shopper to the Authorised or Cancelled Return URL.

For further information on the Return URL parameters that are returned to you from the consumer's browser, please refer to your payment page integration guide.

Once you have configured your global profile integrations settings, select the *Update* button to confirm.

URL Override

If you wish to override your global profile integration settings, for example if you have an offer and you wish consumers to be returned to a specific page different from the standard, you can create specific new callback and return URLs by selecting 'URL override from the 'Gateway Administration' Menu.

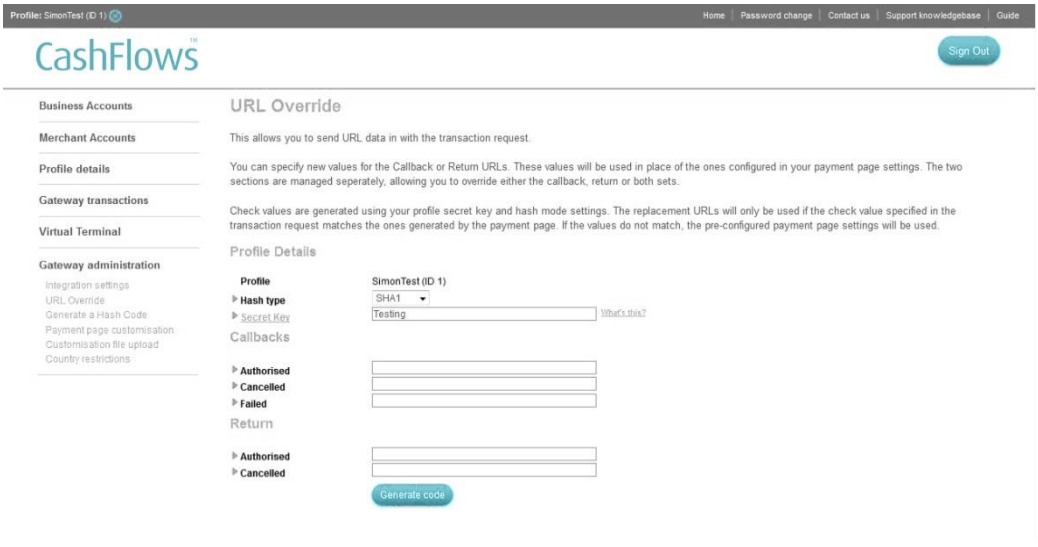

Figure: URL Override page

When you have created your specific URL overrides, you will need to include them in the payment request that is sent to the payment gateway. To view the additional payment request code, select the *Generate code* button.

Figure: Additional payment request code with URL overrides

For further information on the payment request parameters, please refer to your [payment page integration guide].

Generate a Hash Code

To protect the payment request from being tampered with whilst being transferred to the payment gateway; the payment request can include a cryptographic hash digital signature.

The digital signature or 'message digest' is generated using one of 3 algorithm methods MD5, SHA1 or SHA256. The hash generator produces the 'message digest' using the following values:
secret_key:store_id:cart_id:amount:currency:test:description

As only you and the payment gateway know the secret_key element of the 'message digest' the payment gateway compares the 'message digest' sent with its own 'message digest' that it has created from your order information. The two 'message digest' have to match for the transaction to be processed.

To generate a 'message digest' for each of your payment requests enter your secret_key and your payment request details into the fields provided and select the *Generate hash* button.

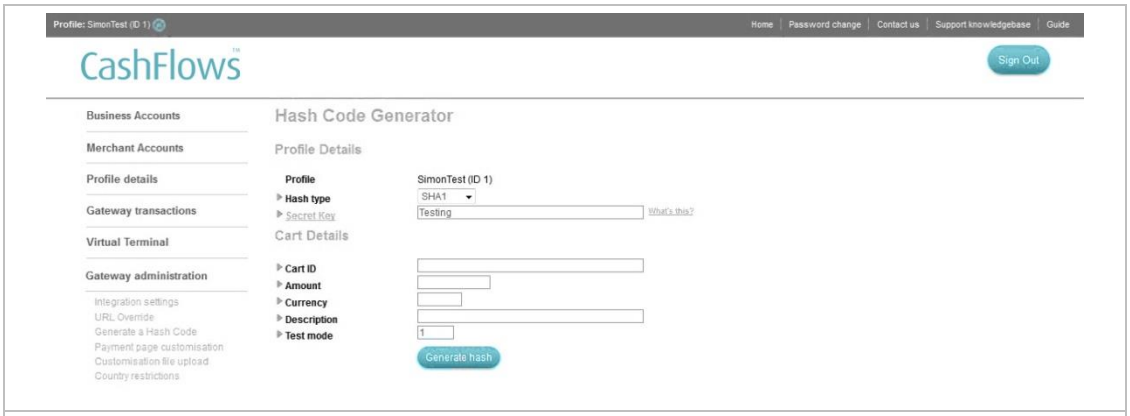

Figure: Hash Generator page

This will produce sample code for your payment request, including the 32 digit 'message digest'. This can then be copied into your website integration. For further information on all the payment request parameter, please refer to your payment page integration guide.

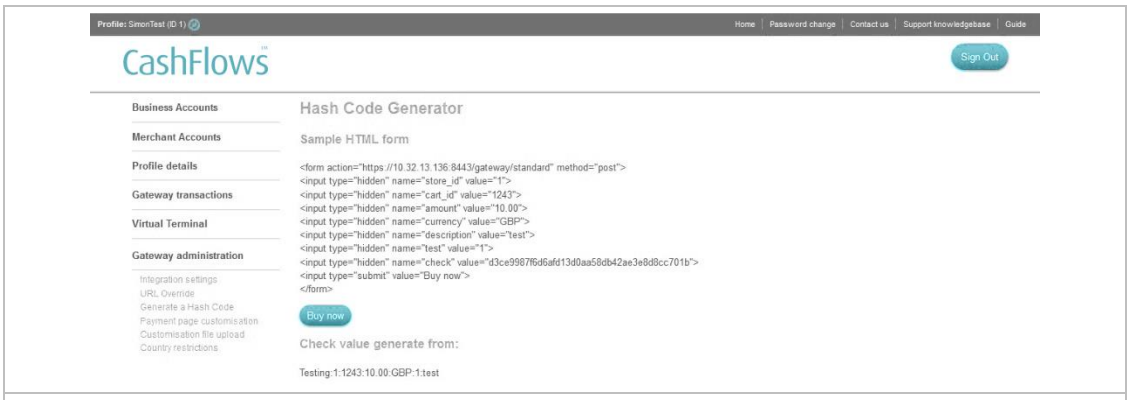

Figure: Hash Generated payment request example code

This facility is also very useful for testing your integration and payment page customisation, as it completes a full payment request to your profile's payment page when you select the *Buy Now* button.

Payment Page

To help you customise your payment page so that it looks like the rest of your website, the Merchant Administration System allows you to change the colour scheme used on the hosted payment page and upload images, style sheets and HTML payment pages' surround.

Basic Customisation

To change the colour scheme of the payment page you can either upload your own style sheet or use our basic customisation facility, by selecting 'Payment page customisation' from the 'Gateway Administration' menu. Here you will be able to change the colour scheme of a wide range of elements that are displayed on the payment page and specify a secure (https://) URL for the top banner image.

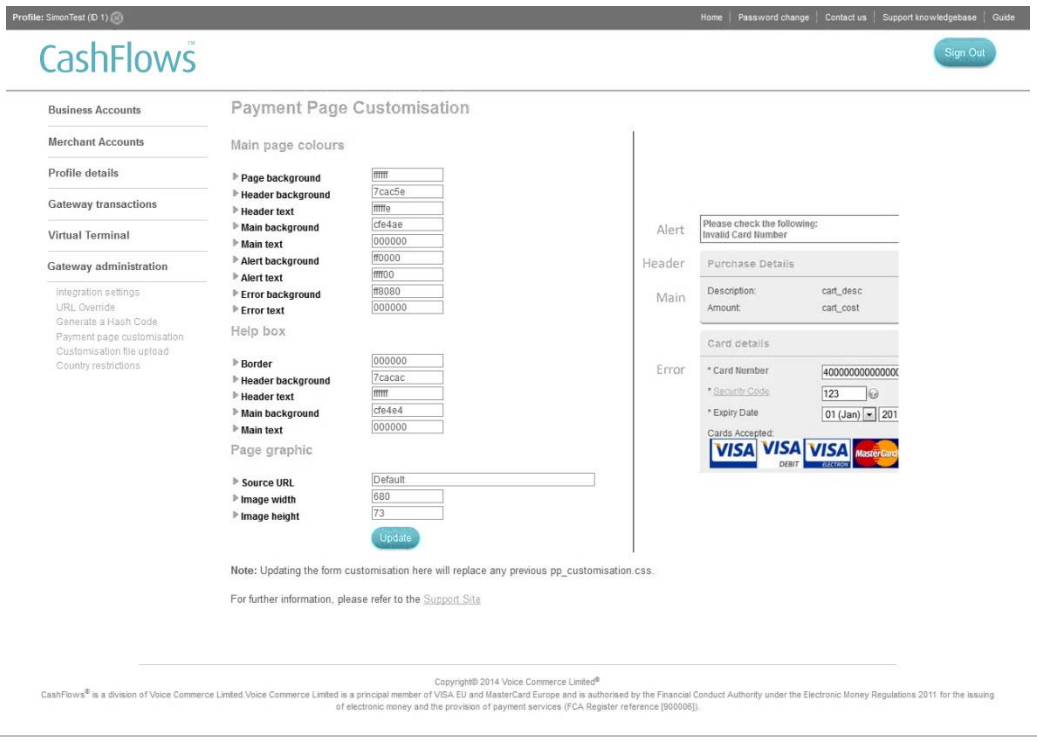

Figure: Payment Page Customisation page.

To change the colour of a payment page element, enter a Hex colour reference without the # prefix into the fields provided.

If you wish to replace the standard payment page logo at the top of the page, specify the full secure URL, for example, https://support.cashflows.com/images/logo.png. You will also need to specify the size of the image in the field provided as this may lead to distortion of the image.

Advanced customisation

You can completely customise the payment pages look and feel to match your websites or mobile design, by uploading your own style sheet, images and payment page container files. By providing you with greater control over the look and feel it can help reduce dropout rates and installs brand confidence to your shoppers. For more information about how to fully customise your payment page, please refer to your payment page integration guide.

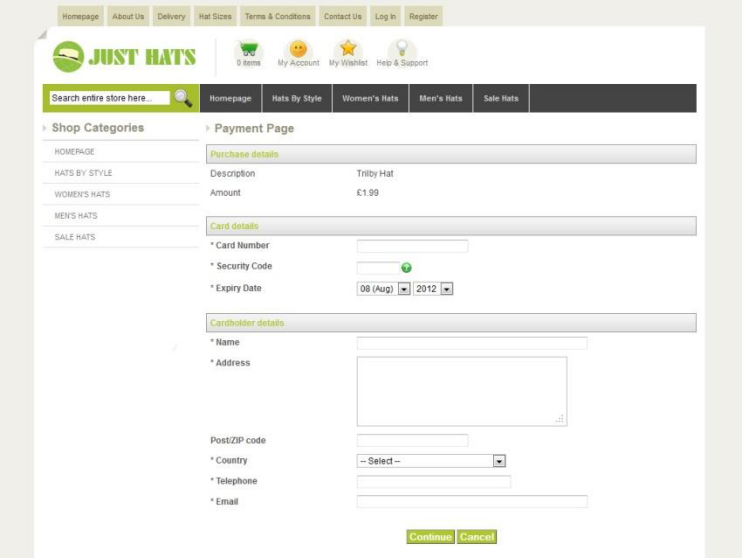

Figure: Example of a customised page.

Customisation File Upload

To enable you to fully customise your payment page you can upload files to your customisation directory located on our servers. You can upload payment page container files however these files must not contain any type of server or client side scripting. To avoid browser security alerts you should upload all images and style sheets used for the payment page/e-invoicing. Images that can be uploaded must be either: .gif, .png, .jpg or .jpeg.

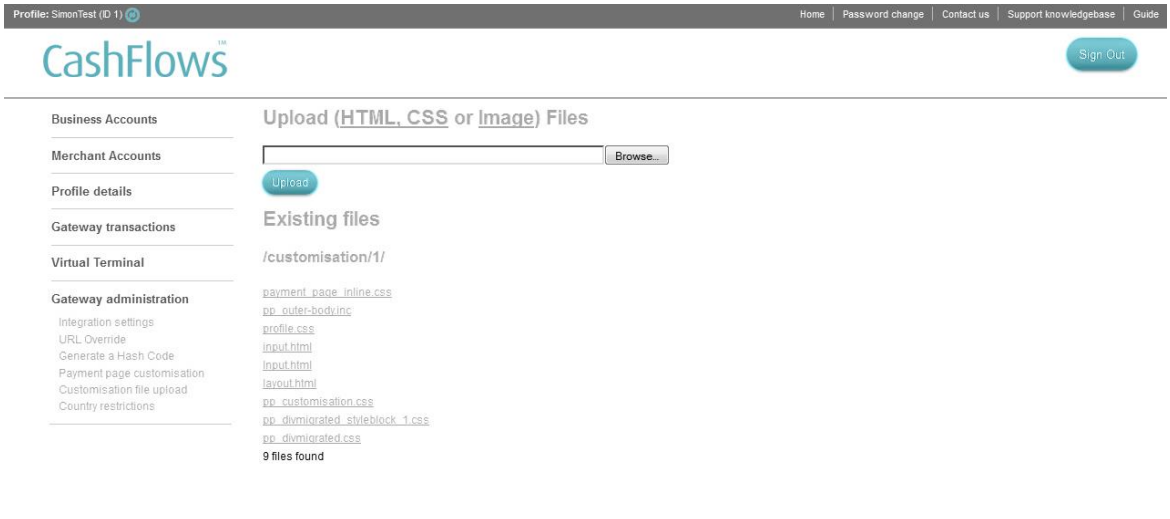

Figure: File Upload page

REDUCING FRAUD

To reduce the risk of fraud and chargebacks to your business, we provide a range of services and procedures including a way to block transaction from specific country IP ranges.

Country Restrictions

To control your own risk country rules, select 'Country Restriction' from the 'Gateway Administration' Menu.

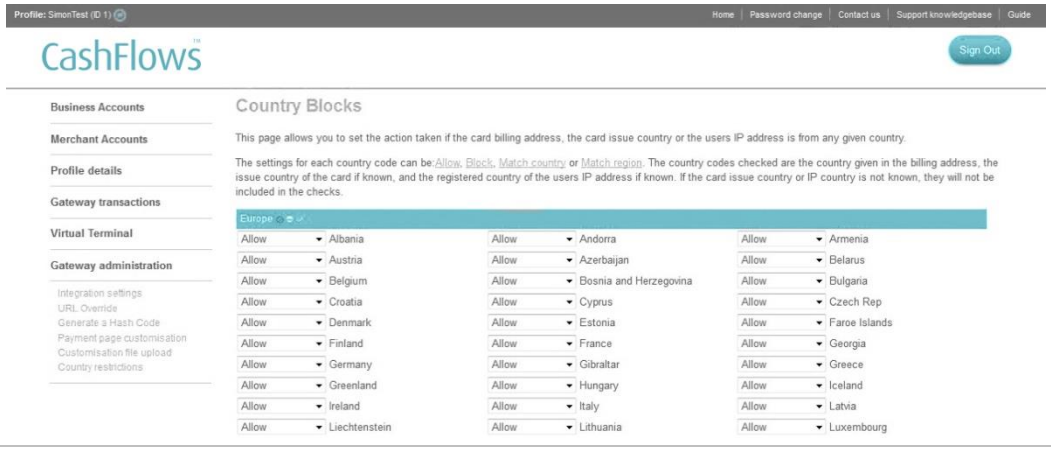

Figure: Country Restrictions Page (Business Level).

There are three levels of country blocking:

- **System wide** – This level is controlled by our own rules on risk across all merchants. All sanctioned countries (under OFAC & Bank of England rules) are automatically blocked on all accounts.

If the transaction passes the system wide check it moves on to:

- **Business level** – CashFlows use this level to create specific risk country rules for your business.

If the transaction is still to be processed after this, it goes on to

- **Profile level** – This level allows you to create your own country rules.

The system will check three country codes for each transaction - the country the user gave for their billing address, the country the card was issued in (if known), and the registered country for the IP address of the user (if known). Checks at each of the above levels are done for each of these country codes.

The rules for a country can be:

- Allow
- Block
- Country match
- Region match

Country match means that the Billing country, Card country and IP country must all match Region match means that the Billing country, Card country and IP country must all be from the same region (e.g. Europe) The checks will be processed until either all nine possible checks have been completed, or until one of the checks results in the transaction being blocked.

Examples of Country Control checks:

Billing = US, Card = US, IP = FR
Rules for US may be set to allow
Rules for FR may be set to block
This will result in the transaction being blocked (the IP address was from FR)

Billing = GB, Card = GB, IP = FR
Rules for GB = Country match
Rules for FR = Allow
Transaction blocked (country match triggered on GB, IP address does not match)

Billing = GB, Card = GB, IP = FR
Rules for GB = Region match
Rules for FR = Allow
Transaction allowed (Region match triggered on GB. GB and FR both in Europe)

Configuring your risk country rules
To change the risk rules for specific countries or regions, you can use the dropdown menu for each country or the three small buttons located in the region header.

To block all countries within a region, select the *red circle* button. To region match all countries with a region, select the *yellow circle* button and to reset all countries in a region to allow, select the *white tick* button.

Note: Allowing a country is not a guarantee that a transaction from that country will be automatically accepted as risk rules and issuer responses may still lead to the transaction being blocked.

Once you have configured your risk country rules, select the *Update Rules* button to confirm or select the *Reset* button to clear all of the fields and start again.

APPENDIX A: USER PERMISSIONS

Permissions	Meanings
Transaction search	Required to run real-time transaction reports **NOTE:** This permission is required if the user requires Refund, Void & Hold/Release functionality
Refund transactions	Allows the user to refund a transaction
Void transactions	Allows the user to void a transaction
Hold/Release transactions	Allows the user to place the transaction settlement on HOLD
Virtual Terminal	Allows the user to process MOTO transactions via the Virtual Terminal
e-Invoicing	Allows the user access to e-Invoicing
Edit country controls	Allows the merchant to block transactions based on certain criteria **NOTE:** Will require *Edit Integrations* permission to access the *Country Controls* menu
Edit integrations	Allows the user to access the Hosted Payment Page configuration menu **NOTE:** This permission is required if the user requires batch HOLD release or e-Invoicing functionality
Customisation pages	Allows the user to access the Hosted Payment Page customisation menu **NOTE:** This permission is required if the user requires batch HOLD release or e-Invoicing functionality
CAM Read Only	Removes the user permission to make a Business Account payment or setup a Remittance Schedule

APPENDIX B: ACCOUNTS & TYPES

Accounts

Account Name	Meaning
Merchant Account	The merchant account contains all funds that have been settled for the processing of card transactions. The settled funds are contained in a daily settlement batch with any fees, refunds or disputes being taken from the batch.
Security	The security account contains and the total value of any transaction that has had a Fraud Advice or has been disputed by the card issuer. The security account may also have an additional fixed amount to cover your business risk.
Reserve	The reserve account contains a rolling amount that we hold on your behalf to cover any future chargeback and fraud risk. A reserve percentage is taken from each of your settlement batches on the total value of the sales and is taken when the batch has matured and transferred for remittance.
Business Account	The Business Account shows all your available funds either due for remittance to your external bank account or for your business to make a payment.
Requested Payments	For customers that have upgrade to the full business account, the Requested Payments Account shows the status of all the payments that have been requested using the Account Management System feature.

Types

Type	Meaning
Sales Settlement	Indicates that a sale has been cleared by the card scheme and the funds have been settled into your Merchant Account.
Refund	Indicates the transfer of funds from your Merchant Account back to the card issuer for the refund of a sale transaction.
Refund Reversal	Indicates the transfer of funds back to your Merchant Account from the card issuer for a refund that has been reversed.
Security Transfer	Indicates the transfer of funds from your Merchant Account to the security account for the full sale's amount that has been disputed or has received a fraud advice. If the disputed transaction is resolved the full sale's amount is returned to the Merchant Account.
Security Matured	Indicates the transfer of funds from the security account back to the Merchant Account after the 60-day security maturity period.
Reserve Transfer	Indicates the transfer of funds from your Merchant Account to the reserve account. The reserve is a percentage of the total value of the sales in a matured settlement batch.
Reserve Maturity	Indicates the transfer of funds back to your Merchant Account from the reserve account. The reserve matures after a specific time period allowing for the percentage of the total value of the sales for the settlement batch to be returned.
Chargeback	Indicates the transfer of funds from your Merchant Account back to the card issuer as the card holder has disputed the transaction and you have not provided sufficient defence material.
Representment	Indicates the transfer of funds back to your Merchant Account from the card issuer as you have successfully represented the transaction that was charged back.
Chargeback Reversal	Indicates the transfer of funds back to your Merchant Account from the card issuer as card issuer has reversed their Chargeback request.
Chargeback Fee Reversal	Indicates the transfer of taken Chargeback Fee back to your Merchant Account issuer as card issuer has reversed their Chargeback request.
Refund Chargeback	Indicates the transfer of funds back to your Merchant Account from the card issuer due to card issuer rejecting the refund back to the card holder.

2nd Chargeback	Indicates the transfer of funds from your Merchant Account back to the card issuer as the card holder has again disputed the transaction even after a successful representment of the initial chargeback.
Transfer For Remittance	Indicates the transfer of funds from your Merchant Account to your CashFlows Business Account or made available for your remittance payment schedule to remit to your external bank account.
Negative Transfer for Remittance	Indicates that a matured batch had a negative value and therefore will not be making these funds available instead the negative value will be deducted from the next available positive mature batch before any fund are made available for remittance.
Manual Transfer	Indicates the transfer of funds from the merchant or business account for a manual adjust of the account including the collection of overdue fees or releasing of fixed security amounts.

Business Account Types

Merchant Account Transfer	Indicates the transfer of funds from a matured settlement batch into the Business Account.
Bank Payment Received	Indicates the transfer of funds from different CashFlows Business Account into your upgraded Business Account.
{TYPE} Bank Payment	Indicates the transfer of funds from the Business Account to an external bank account including the actual remittance payment to an external bank account. The following transfer types will be added as a prefix: FASTER PAYMENTS, CHAPS, SEPA, INTERNATIONAL
Bank Payment Failed	Indicates the transfer of funds back into from Business Account due to a failure of the payment request within the banking network.
Bank Payment Reversal	Indicates the transfer of funds back into from Business Account due to the Payment Request being reversed.
Internal Transfer	Indicates the transfer of funds from Business Account into another CashFlows Business Account.
Transfer to cover refund	When required CashFlows may request a transfer of funds from your Business Account back into the Merchant Account to cover any refunds or fees they have occurred in your Merchant Account.

Fees Types

Merchant Service Charge	The fee taken from the merchant for processing each card transaction.
Authorisation Fee	The fee taken from the merchant account for the total number of requests sent to the schemes for authorisation including verifies.
Decline Fee	The fee taken from the merchant account for the total number of requested authorisations that were declined by the schemes.
Refund Fee	The fee taken from the merchant account for each refund to the schemes.
Chargeback Fee	The fee taken from the merchant account for receiving a chargeback from the card schemes.
2nd Chargeback Fee	The fee taken from the merchant account for receiving a second chargeback from the card schemes
Copy Request Fee	The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes.
High Risk Warning Fee	The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction.
Refund Chargeback Fee	The fee taken from the merchant account for receiving a chargeback from the card schemes on a refund.
Refund Reversal Fee	The fee taken from the merchant account for reversing a refund.
Registration Fee	The fee taken from the Business Account or before your scheduled remittance payment for having the CashFlows Payment Service.
Bank Payment Fee	The fee taken for making a scheduled remittance payment to an external bank account or making a payment from your upgraded Business Account.
Monthly Fee	The fee taken from the Business Account or before your scheduled remittance payment for having the CashFlows Payment Service.

APPENDIX C: BATCH BANK PAYMENTS

Field Name	Meanings
paymentDate	The date of when the bank payment is to be made. This must be the date of when you uploaded the batch file for payments
paymentMethod	The method of the payment - FASTER_PAYMENTS, CHAPS, SEPA, INTERNATIONAL, INTERNAL
paymentReference	The reference you what to add to the payment for you own internal processing. (max 16 characters)
paymentCurrency	The currency of the bank payment (ISO 3 characters)
paymentAmount	The amount of the bank payment (decimal - max 18 characters)
payerSortCode	Your CashFlows Business Account's Sort Code
payerAccountNumber	Your CashFlows Business Account's Account Number
payerName	Your Business Name
payerAddr1	Your Business Address first line (max 35 characters)
payerAddr2	Your Business Address second line (max 35 characters)
payerAddr3	Your Business Address third line (max 35 characters)
payerCountry	Your Business Address Country (ISO 2 characters)
payeeSortCode	The (person your wish to pay) beneficiary's Bank Sort Code
payeeAccountNumber	The beneficiary's Bank Account Number
payeeBIC	The beneficiary's Bank Identification Code
payeeAgentBIC	The beneficiary's Intermediary Bank Identification Code (If Required)
payeeIBAN	The beneficiary's IBAN
payeeLocalAccountNumber	The beneficiary's Bank's Local Account Number
payeeName	The beneficiary's Bank Name
payeeAddr1	The beneficiary's Bank Address first line (max 35 characters)
payeeAddr2	The beneficiary's Bank Address second line (max 35 characters)
payeeAddr3	The beneficiary's Bank Address third line (max 35 characters)
payeeCountry	The beneficiary's Bank Address Country (ISO 2 characters)
businessId	The main Id for your business, provided in your activation email
businessName	Your CashFlows registered business name
paymentCount	The total count of the number of payments within the batch file.

CoverAllPaymentFees	To enable the beneficiary to receive the full amount of the payment you may wish to accept the cost to the Beneficiary for receiving the payment. To accept the cost to the Beneficiary you will need to enter a 'Y' value.
summaryCurrencyCheck	The summaryCurrencyCheck is used to check the contents of the file, therefore it must be in the following format: currency_iso=total_currency_amount;currency_iso2=total_currency_amount2 i.e. GBP=210;EUR=500

APPENDIX D: COST STATEMENT

Column Heading	Meanings
Ref	The reference number for the transfer of funds from the merchant account to our cost account.
Date	The date of when the cost was taken from the merchant account.
Description	The description of the cost, for example: Merchant Service Charge for Sale Ref: 01S00006B41
Type	The type of Cost taken, for example: Merchant Service Charge
Sale Amount	The amount of the original sale of which the cost was calculated from.
Debit	The amount of cost debited from the merchant account.
Cost Type	The type of cost taken, enabling you to cross reference with scheme's interchange table, for example: Visa: VI_IntraEEA: VI Immediate Debit: Standard / Non-Electronic (Scheme: Fee Program: Interchange descriptor: Fee Rate)
Interchange Var	The amount of interchange paid to the issuer for a transaction when the interchange rate is a percentage of the sales amount.
Interchange Fixed	The amount of interchange paid to the issuer for a transaction when the interchange rate is a fixed amount.
Interchange Fixed Currency	The currency of the fixed interchange rate that is applied.
Interchange FX Rate	The foreign exchange rate applied to a fixed interchange amount when not in same currency of the account.
Scheme Fee Var	The amount paid to the scheme for a transaction when the scheme fee is a percentage of the sales amount.
Scheme Fee Fixed	The amount paid to the scheme for a transaction when the scheme fee is a fixed amount.
Scheme Fee Fixed Currency	The currency of the fixed scheme fee that is applied.
Scheme FX Rate	The foreign exchange rate applied to a fixed scheme fee when not in same currency of the account.