ACCOUNT MANAGEMENT SYSTEM GUIDE

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Transaction Search Filtering your search results Voiding a Sale Refunding a Transaction Placing a transaction on hold Releasing an "On Hold" transaction Batch releasing on hold transactions Merchant Transaction & Dispute Emails Upgraded Business Account Business Account Statement Make a Payment Create a Standing Order	17 17 19 19 20 20 20 21 21 22 24 24 25 28
Transaction Search Filtering your search results Voiding a Sale Refunding a Transaction Placing a transaction on hold Releasing an "On Hold" transaction Batch releasing on hold transactions Merchant Transaction & Dispute Emails Upgraded Business Account Business Account Statement Make a Payment	17 17 19 19 20 20 21 21 22 24 24 24 25 28 29
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Transaction Search Filtering your search results Voiding a Sale Refunding a Transaction Placing a transaction on hold Releasing an "On Hold" transaction Batch releasing on hold transactions Merchant Transaction & Dispute Emails Upgraded Business Account Business Account Statement Make a Payment Create a Standing Order Creating batch payments Your Pricing Plan	17 17 19 19 20 20 20 21 21 22 24 24 25 28 29 30 30 31
Transaction Search Filtering your search results Voiding a Sale Refunding a Transaction Placing a transaction on hold Placing a transaction on hold Releasing an "On Hold" transaction Batch releasing on hold transactions Merchant Transaction & Dispute Emails Upgraded Business Account Business Account Statement Make a Payment Create a Standing Order Creating batch payments Your Pricing Plan Virtual Terminal Example of how to use Virtual Terminal within your business:	17 17 19 19 20 20 20 21 22 24 24 24 25 28 29 30 30 31 31 32

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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.

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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: <u>https://secure.cashflows.com/admin/login</u>
- / Enter your user email address and password (Note: Your password is case sensitive) and select the Login button.

CashFlow	VS	
Login ▶Email address ▶Password		
Figure: A	Login Reset Password ccount 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.

Reset Pass	word
	essword, please enter your email address and select the 'Reset Button'. Seive an email with instructions enabling you to reset your password.
Email address	

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.

ile: SimonTest (ID 1) 🌀			Home Passv	vord change Contact us	Support knowledgebase Gu
CashFlows					Sign Out
Business Accounts	Profile Details				
Merchant Accounts	Profile name Status	SimonTest Live			
Profile details					
Gateway transactions	Associated Merch	ant Accounts			
Virtual Terminal	Name: Merchant Accou	int 1 Currency: GBP Balance: 66,712.45	Account Statement	Security Statement	Reserve Statement
Gateway administration	Name: Merchant Accou	int 2 Currency: EUR Balance: 44,712.45	Account Statement	Security Statement	Reserve Statement
	Name: Merchant Accou	int 3 Currency: USD Balance: 43,266,712.45	Account Statement	Security Statement	Reserve Statement
	Figure:	Account Management System	m 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.

Profile: SimonTest (ID 1		
CashFlow	VS	
costilitot		
Business Accounts	Profile Detail	S
Business Accounts	Profile Detail	S SimonTest

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

Business Accounts	Select Profile
Merchant Accounts	Profiles
Profile details	Profile (DProfile Name)
Gateway transactions	1 SimonTest
Virtual Terminal	2 SimonTest
Gateway administration	4 SimonTest

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.

CashFlow	Š	
Business Accounts	Password Change	
Merchant Accounts	Old password	
Profile details	 New password Confirm new password 	
Gateway transactions	Continue	
Virtual Terminal		

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.

CashFlows		Sign Out
Business Accounts	Your Merchant Accounts	
Merchant Accounts	Name: Merchant Account 1 Currency: GBP Balance: 66,712,45	Account Statement Security Statement Reserve Statement
Profile details	Hand, Herenan Recount i Garrendy, Obi Dannee, 66, 12,46	Account charements Coccurry Charements Treasure charement
Gateway transactions	Name: Merchant Account 2 Currency: EUR Balance: 44,712.45	Account Statement Security Statement Reserve Statement
Virtual Terminal		
Gateway administration	Name: Merchant Account 3 Currency: USD Balance: 43,266,712.45	Account Statement Security Statement Reserve Statement

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.
- 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.

CashFlows	Sign Out
Business Accounts	🖌 📕 Account/Statement Security Statement Reserve Statement Remittance Statement 👻 Settlement Batch Report Pricing Plan
Merchant Accounts	
Profile details	 Merchant Account statement Name: Merchant Account 1 (ID:12324)
Gateway transactions	Merchant Account Balance: Security Balance: Reserve Balance: Available Balance:
Virtual Terminal	£66,712.45 £0.00 £0.00 £19,623.97
	Account for charges: 88955153
Gateway administration	Monthly Fee Due: 10 Apr 2014 Total Overdue Fees: None
	local Overoue Fees, None
	CEPIO -
	GBP00 -
	0.8240
	0.970
	G870
	0810
	CBP0
	G8P-10
	94 March 06 March 09 March 12 March 15 Harch 17 March 20 March 23 March 26 March 29 Mar
	Ref Profile ID
	Start Date End Date date
	Description Type ANY
	Amount to Export CSV Export PDF
	Your Merchant Account Statement
	Ref Date Time Description Type Batch Matured Debit Credit Balance
	471324 03 Mar 2014 14 51:36 Sale 01S00000A86 (2014/03/03 14 51:36 GMT) Settled 04 Mar 2014 13 Mar 2014 £50.00 £50.00
	471325 03 Mar 2014 14:51:36 Gateway fee for Sale 471324 Gateway Fee 04 Mar 2014 13 Mar 2014 £0.20 £49.80
	471327 03 Mar 2014 14:51:36 Merchant Service Charge for sale 471324 Merchant Service Charge 04 Mar 2014 13 Mar 2014 £1.49 £48.31
	471337 03 Mar 2014 14:51:37 Sale 01500000A81 (2014/03/03 14:51:37 GMT) Settled 04 Mar 2014 £10:00 £58:31
	471339 03 Mar 2014 14:51:37 Gateway fee for Sale 471337 Gateway Fee 04 Mar 2014 13 Mar 2014 £0:20 £58.11
	471348 03 Mar 2014 14:51:37 Merchant Service Charge for sale 471337 Merchant Service Charge 04 Mar 2014 13 Mar 2014 £0:29 £57.82

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.

CashFlows									Sign Ou
Business Accounts		Account Stat	ement Security Statement Rese	rve Statement	Remittance	e Statement 👻 Se	tlement Batch R	eport Pr	icing Plan
Merchant Accounts	Trana	a offician T	ransfers						
Profile details	Hans	action	Idiisiers						
Gateway transactions	Tran	saction	ID: Account:						
Virtual Terminal	41	3738							
Gateway administration									
outeway administration	Tranc	fers for th	nis Transaction						
outeway duministration	ITans				0.10	-			
Guteway auministration	Date	Time	Description	Account Type	Cart ID	lype	Batch	Matured	Debit Credit
		00-22-23	Description Sale 01S000008A4 (2014/01/27 09:22:23 GMT)	Account Type Merchant Account		lype Settled	29 Jan 2014	Matured 11 Feb 2014	Debit Credit £112.23

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 <u>Appendix D</u>.

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.

Business Accounts						
Merchant Accounts	Account Statement Sec	urity Statement F	teserve Statement Re	mittance Statement 👻	Settlement Batch Report	Pricing Plan
Profile details	Security statement Nam	ne: Merchant Ad	count 1 (ID:12324)		
Gateway transactions	Security Balance:	vailable Balance:	Reserves Balance:	Merchant Account E	alanca:	
Virtual Terminal		67.74	£0.00	£0.00	alance.	
Gateway administration	Account for charges: 88955153 Monthly Fee Due: 10 Apr 2014 Total Overdue Fees: None					
	Ref.		Descriptio			
	Start date: Jan 1, 2014		End date:	Apr 9, 2014		

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.

CashFlows								_
Business Accounts	< ·	Account Statement	Security Statement	Reserve Statement	Remittance Statement 🛩	Settlement Batch Re	port Pricing P	lan
Merchant Accounts	Bacan	una atataman			40004			
Profile details	Reserv	res statemen	Name: Mero	hant Account 1 (II):12324)			
Gateway transactions	Rese	rves Balance	Available Br	Janco: Socurity Bala	ince: Merchant Accou	nt Balanco:		
Virtual Terminal	£0.	00	£67.7		£0.00	ni Dalance.		
Gateway administration	Account fo Monthly F	or charges: 88955153 ee Due: 10 Apr 2014 due Fees: None			20100			
	GBP7			1				
	GBP6 -							
	GBP5							
	GBP4 -							
	2222		1.00					
	GBP3 -							
	G8P2 -							-
	GBP1 -							
	GBP0 -							
	GBP-1							
	14 March	14 March	14 March	14 March 14 March	14 March 14	March 14 March	14 March	15 Mar
	Ref.			De	escription:			
	Start date	Jan 1, 2014		Er	d date: Apr 9, 2014			
	Cart ID:			Ту	pe Any	•		
	Amount:	to:		(Search Export CSV	Export PDF		
	Reserv	e Transaction 1	ransfers					
	Ref	Date	Time	Description	Туре	Debit	Credit Bala	ance
	<u>94927</u>	15 Nov 2012	10:45:06	Mature batch <u>94501</u>	Remit Reserve		266.73 266.	73
	<u>95387</u>	16 Nov 2012		Mature batch <u>94960</u>	Remit Reserve		218.25 484.	
	<u>95591</u>	19 Nov 2012		Mature batch 94926	Mature Reserve	266.73	218.	
	95592	19 Nov 2012	15:30:22	Mature batch 95386	Mature Reserve	218.25	0.00	

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.

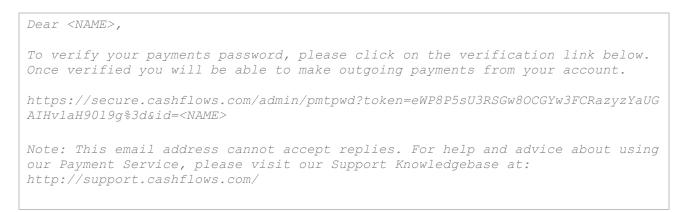
orlie: Gareth Testing 1234 (ID 42) @				Home	Password Change Ci	ontact us Helj	Sign Out
Business Accounts	Account	Statement	Security Statement Reserve Staten	ent Remittance Statement -	Settlement Batch Repo	ort Pricin	q Plan
Merchant Accounts							
Profile details	Remittance	e Statem	ent Name: Merchant Accou	int 1 (ID:12324)			
Gateway transactions	Remittand	ce Balan	ce:				
Virtual Terminal	£19,6	04.00)				
Gateway administration	Monthly Fee Due Total Overdue Fee						
	Ref Start Date Description Amount	to		End Date Type ANY Search Export CSV Ex	kport PDF		
	Remittance	Statement					
	Ref Date	Time	Description	Туре	Credit	Dedit	Balance
	20880 14 Jul 201		UK Start Monthly fee 19.99	Monthly Fee		19.99	19,604.00
	20880 14 Jul 201		Settlement Batch(es) [18089]	Merchant Account Remittance	19,623.99		19,623.99
	20880 13 Jul 201 20880 13 Jul 201		Faster Payment to XXXXX Faster Payment to XXXXX	Bank Transfer Transfer Fee		66,712.00 0.45	0.00

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.

Profile: Useful Books (ID 191) CashFlows					Home Password change	Contact us Support knowled	lgebase Guide gn Out
Business Accounts Merchant Accounts Profile details Gateway transactions Virtual Terminal Gateway administration	Account Statement Payment passwort Before you can make a payr Please enter a payrents par New password Confirm new password	ord nent from your CashFlows			yments password		
		Figure: Payn	nent passw	ord 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.



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.

Business Accounts	🕻 Accourt Statement Security Statement Reserve Statement Remittance Statement 🗸 Settlement Batch Report Pricing Plan
Merchant Accounts	
Profile details	Remittance Schedule Name: Merchant Account 1 (ID:12324)
Gateway transactions	Remittance Payment Schedule Details
Virtual Terminal	Please enter a positive Remittance Threshold, and when your available funds reaches this amount we will automatically remit the full balance to your external
e-Involcing	Business Bank Account minus any fees.
	Beneficiary: Beneficiary Name Beneficiary Name:

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.

file: Julian's Calendars (ID 121) 🎯			Home	e Password change Contact us Su	pport knowledgebase Gu
CashFlows					Sign Out
Business Accounts	Account Statement	Security Statement Reserve Statemer	nt Remittance State	ment - Settlement Batch Report	Pricing Plan
Merchant Accounts					
Profile details	Settlement Batch R	eport Name: Merchant Acco	unt 1 (ID:12324)		
Gateway transactions	Ref				
Virtual Terminal	Start Date		End Date		
Gateway administration	Search				
	Transfers for this Tran	saction			
	Batch Reference	Matured	Status	Balance of Batch	
	12356789	13 Jul 2012	Open	-180.00 GBP	
	12356788	14 Jul 2012	Closed	56780.00 GBP	
	F	igure: Settlement Batch	n 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.

CashFlows								Sign Out
Business Accounts	Account	Statement	Security Statement Reserve Statement	Remittance Statem	ent - Settlement Batch	Report	Pricing F	Plan
Merchant Accounts		1.01.1					a name	
Profile details	Batch Deta	all State	ement					
Gateway transactions	Batch Ba	lance:						
		Available From: Batch ID: Batch Statu						
Virtual Terminal	0.00		14 Mar 2014 6180	64 Clos	ed - 28 Ma	r 20)14	
Gateway administration								
	Download Batch	Statement a	IS: CSV PDF					
		-						-
	Payments v	vithin thi					o	
	Ref Date 97332 29 Nov 20	12 14-36-23	Time Description 3 Sale 01S000004FB (2012/11/29 14:35:23 GMT)	Type transaction 1	Clearing	Debit	Credit 978.78	Balance 978.78
			Gateway fee for Sale 97332	uurisectori i	Gateway Fee	0.20	510.10	978.58
			Merchant Service Charge for sale 97332		Merchant Service Charge	29.26		949.32
	97335 29 Nov 20	12 14:35:23	3 Sale 01S000004FC (2012/11/29 14:35:23 GMT)	transaction 2	Clearing		1,250.2	5 2,199.57
	97335 29 Nov 20	12 14:35:23	Gateway fee for Sale 97335		Gateway Fee	0.20		2,199.37
	97337 29 Nov 20	12 14:35:23	Merchant Service Charge for sale 97335		Merchant Service Charge	37.38		2,161.99
	97338 29 Nov 20	12 14:35:23	Sale 01S0000050B (2012/11/29 14:35:23 GMT)	test transaction 1	Clearing		999.99	3,161.98
	97339 29 Nov 20	12 14:35:23	Gateway fee for Sale 97338		Gateway Fee	0.20		3,161.78
	97340 29 Nov 20	12 14:35:23	3 Merchant Service Charge for sale 97338		Merchant Service Charge	29.89		3,131.89
			Sale 01S0000050C (2012/11/29 14:35:23 GMT)	test transaction 2			758.33	3,890.22
			Gateway fee for Sale 97341		Gateway Fee	0.20		3,890.02
			Merchant Service Charge for sale 97341		Merchant Service Charge	22.67		3,867.35
			Sale 01S0000050D (2012/11/29 14:35:24 GMT)	test transaction 3		0.00	888.88	
			Gateway fee for Sale 97344 Merchant Service Charge for sale 97344		Gateway Fee Merchant Service Charge	0.20		4,756.03
	31345 29 NOV 20	12 14:35:24	Merchant Service Unarge for sale 97344		Merchant Service Unarge	20.57		4,729.46

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.

Business Accounts	Account Balance	Security Statement	Reserve Stat	ement Sottlement Batch Re	port Pricing Plan	Remittance Statement -
Merchant Accounts						
Profile details	Pricing Plan					
Gateway transactions	Transactional Fees					
Virtual Terminal	Fees Type Authorisation Request Fee					Cost XXX GBP
Gateway administration	Decline Fee Refund Fee					XXX GBP XXX GBP
	Merchant Service Cha Interchange	arges (MSC) br		ard Scheme Fee		Processing Fee
	VISA Interchange Rate			ISA Scheme Fee	+	X.XX % + X.XX GBP
	MasterCard Interchange Rate		+ N	asterCard Scheme Fee	+	X.XX % + X.XX GBP X.XX % + X.XX GBP
	To view the Interchange Rates ap	plied to your Pricing F	Plan, please visit	the Visa Europe and MasterCar	Interchange Table.	
	Dispute Fees					
	Fees Type					Cost
	High Risk Warnings					X.XX GBP
	Copy Request Fee					X.XX GBP
	Chargeback Fee					X.XX GBP
	Account Fees & Term	IS				
	Monthly Fee					£19.99 Daily, 7 calendar days in arrears
	Remittance Schedule Your Rolling Reserve:					after clearing 5% held over 6 months
	Remittance Costs					
	Remittance Type	Carb Floure 11		UK Dark Assesst is OPP		Cost Per Transfer
	Under £100,000 remittance from y Over £100,000 remittance from y					FREE £10.00
				in bank Account in GoP only.		

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: <u>blendedoptin@cashflows.com</u>

Business Accounts	Account Balance Security Statement Reserved			ittance Statement 🛩
Merchant Accounts	Pricing Plan			
Profile details	i nong i ku			
Gateway transactions	Transactional Fees			
Virtual Terminal	Fees Type		Cost XXX GI	
Virtual Terminal	Authorisation Request Fee Decline Fee		XXX GI	
Gateway administration	Refund Fee		XXX GI	
	Merchant Service Charges (MSC)			
	Secure Ecommerce			
	Transaction Charges	Cost Per Transaction		
		Cards Issued in Domestic	Regional	Rest of World
	Consumer Credit Card Consumer Debit Card	X XX % + X XX GBP	X.XX % + X.XX GBP X.XX % + X.XX GBP	X.XX % + X.XX GBP X.XX % + X.XX GBP
	Consumer Debit Card Corporate Credit & Purchasing Card	X.XX % + X.XX GBP X.XX % + X.XX GBP	X.XX % + X.XX GBP X.XX % + X.XX GBP	X.XX % + X.XX GBP X.XX % + X.XX GBP
	Corporate Debit Card	X.XX % + X.XX GBP		
	Non Secure Ecommerce/MOTO/Recurring			
	Transaction Charges	Cost Per Transaction		
		Cards Issued in Domestic	Regional	Rest of World
	Consumer Credit Card	X XX % + X XX GBP	X XX % + X XX GBP	X.XX % + X.XX GBP
	Consumer Debit Card	X.XX % + X.XX GBP	X.XX % + X.XX GBP	X.XX % + X.XX GBP
	Corporate Credit & Purchasing Card	X.XX % + X.XX GBP	X.XX % + X.XX GBP	X.XX % + X.XX GBP
	Corporate Debit Card AMEX	X.XX % + X.XX GBP	X.XX % + X.XX GBP	X.XX % + X.XX GBP X.XX % + X.XX GBP
	Dispute Fees			
	Fees Type High Risk Warnings		Cost X.XX G	20
	Copy Request Fee		X.XX G	
	Chargeback Fee		X.XX G	BP
	Contraction of the second s			
	Account Fees & Terms			
	Monthly Fee		£19.9	19
	Remittance Schedule		Daily, 7 after cli	calendar days in arrears
	Your Rolling Reserve:			d over 6 months
	Remittance Costs			
	Remittance Type			er Transfer
	Under £100,000 remittance from your CashFlows Merchant Acco		FREE	
	Over £100,000 remittance from your CashFlows Merchant Accou		£10.00	
	Remittance from your CashFlows Merchant Account to a non UK	Bank Account.	£15.00	



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.

CashFlows								Sign Out
Business Accounts	Trar	isac	tion Sea	rch				
Merchant Accounts	▶ Profil	e			st (Store ID 1) 👻			
Profile details	▶ Date Sear	ch for		24 ¥ J	an 👻 2014 👻 to 5	Mar 2014 in Transaction ID		
Gateway transactions	Туре			Any	e report Download	Excel 👻		
Transaction Search On Hold Release	Sea	rch	results					
Virtual Terminal	Date	Time	Ref	Туре	Name	Email	Description	Amount Status
	04/Mar	19:08	01S0000016A	Sale	Simon	sime initiation.	. My Payment	£5.99 💜 Authorised
Gateway administration	04/Mar	18:37	01S00000169	Sale	Simon	sinur (edit)carif.	. My Payment	£5.99 💜 Authorised
	04/Mar	18:28	01500000168	Sale	Simon	Since and Constitution	. My Payment	£5.99 💜 Authorised
	04/Mar	18:00	01S00000167	Sale	Simon	surrent and	. My Payment	£5.99 📽 Authorised
	04/Mar	17:02	01S00000166	Sale	Simon		. My Payment	€5.99 ✓ Authorised
	04/Mar	16:58	01S00000165	Sale	Simon		. My Payment	€5.99 ♥ Authorised
				Sale	Simon		. My Payment	£5.99 V Authorised

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

Profile: SimonTest (D 1) O		
Business Accounts	Transaction Sea	arch
Merchant Accounts	 Profile Date 	SimonTest (Store ID 1) 24 Jan 2014 to 5 Mar 2014
Profile details	Search for Type	in Transaction ID Any Transaction ID
Gateway transactions	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Generate report Download Excel Carl Download Carl Download Carl Download Carl Download Carl Download Card number
Transaction Search On Hold Release	Search results	

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

CashFlows									Sign Ou		
Business Accounts	Trar	isac	tion Sea	rch							
Merchant Accounts	▶ Profil	le		SimonTest (S	itore ID 1) 👻						
Profile details	▶ Date	ch for		24 👻 Jan	24 • Jan • 2014 • to 5 • Mar • 2014 • in Transaction ID •						
	Type			Any		2					
Gateway transactions				Any Sale		oad Excel -					
Transaction Search On Hold Release	Search results		Void Refund Refund revers	sal							
Virtual Terminal	Date	Time	Ref	Verify Disputed			Email	Description	Amount Status		
	04/Mar	19:08	01S0000016A	Copy request Fraud report	raud report		same in all and a	. My Payment	£5.99 🗸 Authorised		
Gateway administration	04/Mar	18:37	01S00000169	High-risk warning Chargeback Refund Chargeback Chargeback reversal Representment Original Credit	-		s	My Payment	£5.99 💜 Authorised		
	04/Mar	18:28	01500000168				My Payment	£5.99 🗹 Authorised			
	04/Mar	18:00	01S00000167				My Payment	€5.99 ♥ Authorised			
	04/Mar	17:02	01500000166	Original Cred	it reversal	_	sime internet.	My Payment	£5.99 🗸 Authorised		
	04/Mar	16:58	01S00000165	Sale	Simon		s	My Payment	£5.99 🖤 Authorised		
	04/Mar 11:40 01S00000164	Sale Simon			My Payment	£5.99 VAuthorised					

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.

CashFlows		Profile	SimonTest (ID 1)	× *	Sign Ou
		Туре	Sale		
		Amount	GBP 5.99		
Business Accounts	Tran	Date	04/Mar/2014 19:08:15		
Dusiness Accounts	Tran	Cart ID	cartid		
Merchant Accounts	▶ Profile	Description	My Payment		
	▶ Date	Auth Code	AUTHOK		
Profile details	Searc		5.99 Refund		
Gateway transactions	Туре	Card Details Card Number	4762 **** **** (Visa Prepaid)		
		Card Issue Country	GB		
Transaction Search	0		Mar 2014 (03/14)		
On Hold Release	Sear	Security Code	Matched		
Virtual Terminal	Date	A REAL PROPERTY AND A REAL PROPERTY.	irer Data 3D Secure Notes		Amount Status
	04/Mar	Name	Simon		£5.99 V Authorised
Gateway administration	04/Mar	Address	CPC1		£5.99 V Authorised
	10000	Country Post/ZIP code	United Kingdom CB23 5fh		
	04/Mar	Email	CB23 bin		£5.99 🌱 Authorised
	04/Mar	Telephone	+44 1223 550		£5.99 🗸 Authorised
	04/Mar	AVS result	Address: Matched Postcode: Matched		£5.99 V Authorised
	04/Mar				£5.99 💜 Authorised
	04/Mar				£5.99 VAuthorised

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.

	Sale 01S0000016A - Authoris	ed	× ×
	Profile	SimonTest (ID 1)	
	Туре	Sale	
	Amount	GBP 5.99	
Tran	Date	04/Mar/2014 19:08:15	
IIdli	Cart ID	cartId	
	Description	My Payment	
Profil	Auth Code	AUTHOK	
Date Searc		Void Hold 5.99 Refund	
Туре	Card Details		
	Card Number	4762 **** **** 2373 (Visa Prepaid)	
	Card Issue Country	GB	
Sear	Expiry Date	Mar 2014 (03/14)	

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.



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.

Sale 01S0000016A - Authori	sed	× ^
Profile	SimonTest (ID 1)	
Туре	Sale	
Amount	GBP 5.99	
an Date	04/Mar/2014 19:08:15	
Cart ID	cartid	
Description	My Payment	
Auth Code	AUTHOK	
earc	Void Hold 5.99 Refund	
pe Card Details		
Card Number	4762 **** **** 2373 (Visa Prepaid)	
Card Issue Country	GB	
Expiry Date	Mar 2014 (03/14)	
αι	and a second	

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.

Sa	ale 01S0000016A - Authoris	ed	× ^
	Profile	SimonTest (ID 1)	
	Туре	Sale	
	Amount	GBP 5.99	
Tran	Date	04/Mar/2014 19:08:15	
IIan	Cart ID	cartid	
	Description	My Payment	
Profil	Auth Code	AUTHOK	
Date		Release	
Searc		TREISBAC	
	ard Details		
	Card Number	4762 **** **** 2373 (Visa Prepaid)	
	Card Issue Country	GB	
Sear	Expiry Date	Mar 2014 (03/14)	
ocai		and a second	

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

lerchant Accounts	Date uptoade	1 Filename	Status	Number of transactio	ns Report
	26/Jul/2012	p31.bd	Complete	2	Download
rofile details	06/Ju/2012	060712.txt	Complete	20 (2 errors)	Download
ateway transactions	03/JuV2012	CAS_txn.bd	Complete	1	Download
Transaction Search On Hold Release	28/Jun/2012	txn.txt	Complete	1	Download
Virtual Terminal	Upload	Browse.			
Gateway administration					

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.

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			

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: xxxxxxxx@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: xxxxxxx@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

CashFlows				Sign Out
Business Accounts	Your Business Accounts			
Merchant Accounts	Name: Business Account 1 Currency: GBP Balance: 66,712.45	Acco	ount Statement	Make a Payment
Profile details	AC: 132564789 Sort Code: 406080 IBAN: GB4364364643346406080			
Gateway transactions	Name: Business Account 2 Currency: EUR Balance: 44,712.45	Acc	ount Statement	Make a Payment
Virtual Terminal	AC: 132564789 Sort Code: 406080 IBAN: GB436436443346406080			
Gateway administration	Name: Business Account 3 Currency: USD Balance: 43,266,712.45	Acco	ount Statement	Make a Payment
	AC: 132564789 Sort Code: 406080 IBAN: GB43643634643346405080			
	Figure: CashFlows Business Account Over			

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.

Business Accounts	Account Statement Make a Payment Pricing Plan
Merchant Accounts	
Profile details	Business Account statement
Gateway transactions	Available Balance: Account Details
Virtual Terminal	£14,659.58 AC: 73322102 Sort Code: 406090
Gateway administration	Account for changes: 00297024 Hordby Fore Hay Ap 2019 Tald Dowdo Fees, Hong Tald Novid Frees, Hong Tald Novid Free
	Ref. Description:
	Start date: Jan 1, 2014 End date: Agr 9, 2014 Type Any Amount: Ito Search Export PDF
	Your Business Account Statement
	Ref Date Time Description Type Debit Credit Balance 4/0940 16 Jan 2014 14:55:46 201226 50456598 JP Lerway: Bank Payment £10:00 £4.357:14
	410940 16 Jan 2014 14:55:46 201225 50456598 J P Lerway: Bank Payment £10.00 £4,357:14 612933 21 Jan 2014 14:02:29 406000 61943737 J Schilling-supplier payment rel 143 Internal Transfer £1.00 £4,356:14
	414233 27 Jan 2014 16:29:30 E-Payment remittance 381533 404142 413901 Deposit £485.40 £4.841.54

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.

Business Accounts		unt Statement	Make a Payment Pricing Plan				
Merchant Accounts		intotatement	wake a rayment rhung rian				
Profile details	Transacti	on Trans	fers				
Gateway transactions	Transac	tion ID:	Account:				
Virtual Terminal	4137		17344556				
Gateway administration							
	Transfers	for this Tr	ansaction				
	Date	Time	Description	Account Type	Туре	Debit	Credit
	05 Mar 2014	12:01:41	201225 40573040 Mr John Smith: null	Business Account	Bank Payment	£119.94	
	05 Mar 2014	12:01:41	201225 40573040 Mr John Smith: null	External	Bank Payment		£119.94

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.

Business Accounts	Account Statement	Make a Payment	Pricing Plan
Merchant Accounts			
Profile details	Payment passwo	rd	
Gateway transactions			Business Account you will need to create a payments password 7 characters both letters and numbers.
Virtual Terminal	New password		
Gateway administration	Confirm new password	Continue	

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>,</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 AIHvlaH9019g%3d&id= <name></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.

Business Accounts		
Merchant Accounts	Account Statement Make a Payment Pricing Plan	
Profile details	Make a Payment	
	Make a Payment Standing Order Batch Payments	
Gateway transactions		
Virtual Terminal	Payment Details	
Gateway administration	Amount: 0.00 Currency: EUR	
	Beneficiary:Please select Beneficiary Name: Beneficiary Address 1: Beneficiary Address 3: Beneficiary Address 3:	
	Beneficiary Bank	
	Bank Country: United Kingdom	
	Intermediary Swift Code:	
	IBAN:	
	Make a Payment	

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
Figura: Panaficiany Passonda Email Evampla

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.

CashFlows		Sign
Business Accounts	Account Statem	nent Make a Payment Pricing Plan
Merchant Accounts		
Profile details	Make a Payme	nt Details
Gateway transactions	Please enter your pass	word to confirm this payment.
Virtual Terminal	Password	
Gateway administration	Payment Password Confirm Cancel	Character 1: a Character 2: a Character 8: a
	Payment Details	S
	Account:	Business Account 6773
	Amount:	1.00 GBP
	Reference:	test
	Payment cost:	0.00 GBP
	Bank Details	
	Beneficiary Name:	C A Shflows
	Bank Country:	United Kingdom
	Sort Code:	406080
	Account Number:	7745

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.

Business Accounts	Account Statement Mare a Payment Pricing Plan
Merchant Accounts	Make a Payment
Profile details	nake a Fayment
Gateway transactions	Your payment request has been successfully submitted.
Virtual Terminal	Payment Details
Gateway administration	Account (From): Business Account 677
	Beneficiary Name: C.A.Shiftows
	Make Another Payment View Account

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.

CashFlows							Sign	n Out
Business Accounts	Account Statement	Make a Payment Pricing Plan						
Merchant Accounts	Account Statement	Make a Payment Pricing Plan						
Profile details	Make a Payment							
Gateway transactions	Make a Payment	Standing Order Batch Paym	ents					
Virtual Terminal	Payment Details							
	Amount:	0.00 Currency: EUR						
Gateway administration	Description:				2			
	Reference:							
	Beneficiary							
	Beneficiary: [- Please select -						
	Beneficiary Name:							
	Beneficiary Address 1:							
	Beneficiary Address 2:							
	Beneficiary Address 3:							
	Beneficiary Bank							
	Bank Country:	United Kingdom						
	Swift Code:							
	Intermediary Swift Code: [
	IBAN: [
	Schedule Details							
	Start date:	Apr 10, 2014						
	Occurrence:	1 Mont	h 💌					
	Pay Until: [Further Notice						
	Create Standing Order							
							_	_
	Scheduled Paymen							-
	Start date Next 14 Dec 2012 14 Dec 2012 (1	Description	Reference Housekeeping	Account (From)	Occurrence 2 Week	Pay Until 18 Feb 2013	GBP	x
		Weekly until further notice (chanced)	Housekeeping		2 vveek	Further Notice	GBP	2
	47 Dec 2012 47 Dec 2012 (4		Hausakaanina		4 Weak	Euthor Notice	CED	

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.

Business Accounts	_		
Merchant Accounts	Account Staten		
Profile details	Confirm Stand	ling Order	
Gateway transactions	Please enter your pass	word to confirm the creation of this Standing Order	
Virtual Terminal			
Gateway administration	Password Payment Password	Character 1: a 💌 Character 4: a 💌 Character 8: a 💌	
Gate way duministration	Confirm Cancel		
	Payment Detail		
		S Business Account 6773	
	Account: Amount:	1.00 GBP	
	Description:	test	
	Reference:	test	
	Bank Details		
	Beneficiary Name:	C A Shifows	
	Bank Country:	United Kingdom	
	Sort Code:	406080	
	Account Number:	774	
	Schedule Detail	s	
	Start date:	10 Apr 2014	
	Occurrence:	1 Month	
	Pay Until:	Further Notice	

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.

Start date	Next	Description	Reference	Account (From)	Occurrence	Pay Until	Amount	Currency	
14 Dec 2012	14 Dec 2012 (1)	Eartnightly for 2 months	Housekeeping	07804463	2 Week	18 Feb 2013	15.00	GBP	26
14 Dec 2012	14 Dec 2012 (1)	Weekly until further notice (changed)	Housekeeping	07804463	1 Week	Further Notice	11.05	GBP	24
17 Dec 2012	17 Dec 2012 (1)	Weekly until further notice	Housekeeping	07804463	1 Week	Further Notice	10.00	GBP	26
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)	Eartnightly for 2 months	Housekeeping	07804463	2 Week	18 Feb 2013	15.00	GBP	26
17 Dec 2012	17 Dec 2012 (1)	Quarterly until further notice	Housekeeping	07804463	3 Month	Further Notice	12.90	GBP	25

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.

Business Accounts	Account S	tatement (Aske a Payme	1 Pricing Plan			
Merchant Accounts	•		11 Pricing Plan			
Profile details	Make a Payr	nent				
Gatoway transactions	Make a Paymer	nt Standing Order	Batch Payments			
Virtual Terminal	+ Choose File					
Gateway administration						
	Batch Payme					
	Batch ID	Import Date	Import Source	Submit Date	Record Count	Status
		25 Jan 2013 11:39:28	26 Jan 2013 1		2	Pending
		25 Jan 2013 11:53:12			2	Incomplete
		25 Jan 2013 15:11:49	26 Jan 2013 1	5:13:42	2	Incomplete
	Password Payment Password Character 2: a •	Character 6. a • Char	acter 7: a 🔻 Dalata Pre	racs		

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.

Business Account		count Statement Make a Payment Pricing Plan			
Merchant Account	\				
Gateway Transactions	Pricing	Plan			
Virtual terminal	Bank Pa	yments		_	_
Gateway administration	Payment Type		Cost Per (IN/OUT)		t Free Payment per Month
	Internal	A payment between your CashFlows Business Account and another CashFlows Business Account of the same currency.	FREE	FREE	Unlimited
	Faster Payment	A GBP payment under £100,000 between your CashFlows Business Account and an External UK Bank Account.	£0.30	£0.30	20
	CHAPs	A GBP payment over £100,000 between your CashFlows Business Account and an External UK Bank Account.	£4.00	£10.00	0
	International	A payment between your CashFlows Business Account and an External Bank Account.	£10.00	£15.00	0
		beneficiary to receive the full amount of the payment you may wish to accept the cost to the Beneficiary for recie iary the following additional fees will be added to the payment:	ving the p	payment. '	To accept the cost
	Payment Type	Description		Additi Fee	onal Payment
	Domestic	Cost to the Beneficiary for accept a payment from your CashFlows Business Account to a UK Bank Account in	GBP on	ly. £0.04	
	SEPA	Cost to the Beneficiary for accept a payment from your CashFlows Business Account to a Bank Account which SEPA in EUROs only.	accepts	€0.80	
	International	Cost to the Beneficiary for accept a payment from your CashFlows Business Account to a Bank Account not in Eurozone and not in GBP or EUROs.	the	£10	

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: <u>https://secure.cashflows.com/admin/vt</u>

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: <u>https://secure.cashflows.com/admin/vt</u>

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



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.

0.00	Purchase details	Gateway Transactions Virtual Terminal
0.00]		Virtual Terminal
0.00		
	▶ Amount	Gateway Administration
Pound Sterling	▶ Currency	Gateway Administration
	▶ Transaction Ref	
	Description	
	Card Details	
	▶ Card Number	
	▹ Security Code	
	Start Date	
	Issue Number	
03 (Mar) 💌 2014 💌	▶ Expiry Date	
	Cardholder details	
	▶ Name	
	▶ Email	
	▶ Address	
	Post/7IP code	
- Select -		
- Select	▶ Telephone	
	Telephone Make payment Cano	
	Post/ZIP code ▶ Country	

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:

	Virtual termina	
Merchant Accounts	Authorised	
Profile details		
Gateway transactions	Description Invoice Number	test
/irtual Terminal	Amount	£10.00
Gateway administration	Transaction ID	01500000526
Sateway administration	Auth Code Security Code	00001 Nat checked
	AVS result	Address: Not checked. Post/ZIP code: Not checked
	Make another Payme	
		Copyright® 2014 Voice Commerce Limited®



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 <u>support@cashflows.com</u> to enable us to configure your account.

Integration Settings

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

Business Accounts	Integration Se	ettings	
Merchant Accounts			
Profile details	Request Token		
Gateway transactions	 Hash type Secret Key 	None What	s this?
	Referer	What	s.this?
Virtual Terminal	▶ <u>Delivery</u>	None Vhat's this?	
Gateway administration	▶ <u>Lifetime</u>	15 What's this?	
Integration settings URL Override	Callback URLs		
Generate a Hash Code Payment page customisation	Authorised	What	s this?
Customisation file upload Country restrictions	Eailed Cancelled		
	Password	What's this?	
	Email	What	<u>s this?</u>
	Shopper Return l	JRLs	
	Authorised		
	Cancelled		
	Automatic Redirect	Disabled •	
	HTTP Method	GET -	
		Update	

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 <u>hash</u> <u>generator</u>.
- 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 <u>hash</u>

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 webdeveloper/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 webdeveloper/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

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 <u>payment page integration guide</u>.

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.

Profile: SimonTest (D-1) O CashFlows			Home Pass	word change Contact us Support knowledgebase Guide
Business Accounts Merchant Accounts Profile details Gateway transactions Virtual Terminal Gateway administration Integration settings URL_Overide Parment page cultomisation Cultomisation flexibility restrictions	You can specify new vo sections are managed Check values are gene	d URL data in with the transaction requi- alues for the Callback or Return URLs. seperately, allowing you to override eith rated using your profile secret key and	hese values will be used in place of the ones configu	be used if the check value specified in the
		Figure: URL ()verride 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.

CashFlows	Sign	n Out
Business Accounts	URL Override	
Merchant Accounts	Callbacks	
Profile details	<input name="url_callback_ok" type="hidden" value="http://www.cashflows.com"/>	
Gateway transactions	<pre> <input name="uf_callback, cancel" type="hidden" value="http://www.cashflows.com"/> <input name="uf_callback, fail" type="hidden" value="http://www.cashflows.com"/> <input name="uf_callback, fail" type="hidden" value="http://www.cashflows.com"/> <input name="uf_callback, fail" type="hidden" value="http://www.cashflows.com"/></pre>	
Virtual Terminal	Return	
Gateway administration	<input name="url_return_ok" type="hidden" value="http://www.cashflows.com"/>	
	<input name="ufl_returm_cancel" type='Thidden"' value="http://www.cashflows.com"/> <input name="ufl_returm_check" type='Thidden"' value="404d64760c2/df730a12428c03d27229410fb9"/>	
		-

For further information on the payment request parameters, please refer to your <u>payment page integration</u> 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.

Business Accounts	Hash Code G	enerator		
Merchant Accounts	Profile Details			
Profile details	Profile	SimonTest (ID 1)		
Gateway transactions	Hash type Secret Key	SHA1 Testing	What's this?	
Virtual Terminal	Cart Details			
Gateway administration	Cart ID ► Amount			
Integration settings URL Override Generate a Hash Code Payment page customisation Customisation file upload Country restrictions	 Currency Description Test mode 	1 Generate hash		

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.

CashFlows		Sign Out
Business Accounts	Hash Code Generator	
Merchant Accounts	Sample HTML form	
Profile details	<form action="https://10.32.13.136:8443/gateway/standard" method="post"></form>	
Gateway transactions	<input name="store_id" type="hidden" value="1"/> <input name="cart_id" type="hidden" value="1243"/>	
Virtual Terminal	<input name="amount" type="hidden" value="10.00"/> <input name="cmrcy" type="hidden" value="GBP"/> <input name="description" type="hidden" value="test"/>	
Gateway administration	sinput type="hidden" name="test" value="1"> sinput type="hidden" name="test" value="1"> sinput type="hidden" name="test" value="1"> sinput type="hidden" name="test" value="1">	
Integration settings URL Override	<input type="submit" value="Buy now"/> 	
Generate a Hash Code Payment page customisation	Buy now	
Customisation file upload Country restrictions	Check value generate from:	
	Testing:1:1243:10.00:GBP:1:test	

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.

Business Accounts	Payment Page	Customisation			
Merchant Accounts	Main page colours		1		
Profile details	Page background	(1111)			
Gateway transactions	Header background Header text	7cac5e			
Virtual Terminal	▶ Main background	cfe4ae	Alert	Please check the follo Invalid Card Number	wing:
Gateway administration	 Main text Alert background 	ff0000	Header	Purchase Details	
Integration settings URL Override Generate a Hash Code	 ▶ Alert text ▶ Error background ▶ Error text Help box 	mmoo m80800 D00000	Main	Description: Amount:	cart_desc cart_cost
Payment page customisation Customisation file upload Country restrictions	 Border Header background Header text Main background Main text Page graphic 	000000 7cacac mm cfe4e4 000000	Error	Card details Card Number Security Code Expiry Date Cards Accepted: Cards Ac	4000000000000 123 @ 01 (Jan) = 201
	 ▶ Source URL ▶ Image width ▶ Image height 	Default 680 73 Update			
		customisation here will replace any previo ease refer to the <u>Support Site</u>	is pp_customisation.css.		
CashFlows [®] is a division of Voice Commer		Copyright® 2014 Voice Co a principal member of VEA EU and MasterCard E electronic money and the provision of payment as	urope and is authorised by the Financial		e Electronic Money Regulations 2011 for the is

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 <u>payment page</u> <u>integration guide</u>.



Search entire store here	Homepage Hats By St	yle Women's Hats Men's Hats Sale Hats
Shop Categories	► Payment Page	
HOMEPAGE	Purchase details	
HATS BY STYLE	Description	Trilby Hat
WOMEN'S HATS	Amount	£1.99
MEN'S HATS	-	
SALE HATS	Card details * Card Number	
	* Security Code	0
	* Expiry Date	08 (Aug) 💌 2012 💌
	- Expiry Date	08 (AUG) 💌 2012 💌
	Cardholder details	
	* Name	
	* Address	
	Post/ZIP code	
	* Country	Select
	* Telephone	
	* Email	
		Continue Cancel

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.

Business Accounts	Upload (HTML, CSS or Image) Files		
Merchant Accounts		Browse	
Profile details	Upload		
Gateway transactions	Existing files		
Virtual Terminal	/customisation/1/		
Gateway administration Integration settings URL Override Generate a Hash Code Payment page customisation Customisation file upload Country restrictions	payment page inline.css pp.outer-bodyinc profile.css input.html input.html layout.html pp.customisation.css pp.divmiorated.stvteblock 1.css pp.divmiorated.css 9 files found		

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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.

CashFlows						Sign Out
Business Accounts	Countr	y Blocks				
Merchant Accounts	This page al	liows you to set the action taker	if the card billing add	lress, the card issue country or the us	ers IP address i	s from any given country.
Profile details						e the country given in the billing address, the or IP country is not known, they will not be
Gateway transactions	included in t		egistered country of t	ne users in address if known, if the ca	ard issue country	or IP country is not known, they will not be
	Europe o e	194 (
Virtual Terminal	Allow	 Albania 	Allow	✓ Andorra	Allow	✓ Armenia
Gateway administration	Allow	✓ Austria	Allow	 Azerbaijan 	Allow	✓ Belarus
Star to some some some	Allow		Allow	 Bosnia and Herzegovina 	Allow	✓ Bulgaria
Integration settings URL Override	Allow	 Croatia 	Allow	 Cyprus 	Allow	Czech Rep
Generale a Hash Code	Allow	 Denmark 	Allow	✓ Estonia	Allow	✓ Faroe Islands
Payment page customisation Customisation file upload	Allow	 Finland 	Allow	 France 	Allow	✓ Georgia
Country restrictions	Allow	 Germany 	Allow	Gibraltar	Allow	- Greece
	Allow	 Greenland 	Allow	Hungary	Allow	- Iceland
	Allow	 Ireland 	Allow	✓ Italy	Allow	✓ Latvia
	Allow	✓ Liechtenstein	Allow	 Lithuania 	Allow	✓ Luxembourg

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 **Ø o v** 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
1.0	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

Туре	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
0	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.
Chargehook Fee	The fee taken from the merchant account for reasining a chargehook from the card
Chargeback Fee	The fee taken from the merchant account for receiving a chargeback from the card
	schomos
and Chargeback Eee	schemes.
2nd Chargeback Fee	The fee taken from the merchant account for receiving a second chargeback from the
-	The fee taken from the merchant account for receiving a second chargeback from the card schemes
2nd Chargeback Fee Copy Request Fee	The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for
Copy Request Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes.
-	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE)
Copy Request Fee High Risk Warning Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction.
Copy Request Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card
Copy Request Fee High Risk Warning Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction.
Copy Request Fee High Risk Warning Fee Refund Chargeback Fee Refund Reversal Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a refund. The fee taken from the merchant account for reversing a refund.
Copy Request Fee High Risk Warning Fee Refund Chargeback Fee	The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a refund. The fee taken from the merchant account for reversing a refund. The fee taken from the Business Account or before your scheduled remittance
Copy Request Fee High Risk Warning Fee Refund Chargeback Fee Refund Reversal Fee Registration Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request for Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a refund. The fee taken from the merchant account for reversing a refund. The fee taken from the Business Account or before your scheduled remittance payment for having the CashFlows Payment Service.
Copy Request Fee High Risk Warning Fee Refund Chargeback Fee Refund Reversal Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request fo Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a refund. The fee taken from the merchant account for reversing a refund. The fee taken from the Business Account or before your scheduled remittance payment for having the CashFlows Payment Service. The fee taken for making a scheduled remittance payment to an external bank
Copy Request Fee High Risk Warning Fee Refund Chargeback Fee Refund Reversal Fee Registration Fee	 The fee taken from the merchant account for receiving a second chargeback from the card schemes The fee taken from the merchant account for receiving a Copy Request or Request fo Information (RFI) from the card schemes. The fee taken from the merchant account for receiving a Fraud Advice (TC40/SAFE) from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a transaction. The fee taken from the merchant account for receiving a chargeback from the card schemes on a refund. The fee taken from the merchant account for reversing a refund. 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
Туре	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.

