# WORLDPAY GUIDE

The Xpress-pay Team endeavors to educate and inform our clients how to use all available tools to ensure that vital information is readily available and your experience with ePayments is positive. To this end, this information will help you in performing common functions such as voids, refunds, and reconciliation.

*This guide was authored and is being provided as a courtesy of the Xpress-pay Team. It contains a synopsis of information you'll commonly need in the course of accepting ePayments.*

*For additional assistance, please contact the Worldpay Support Department at (800) 859-5965. For security reasons, you will be asked for the Account ID / Sub ID for your account.*

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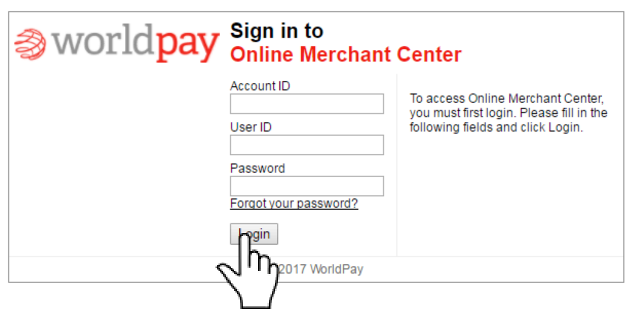
**Logging into the Worldpay Gateway**

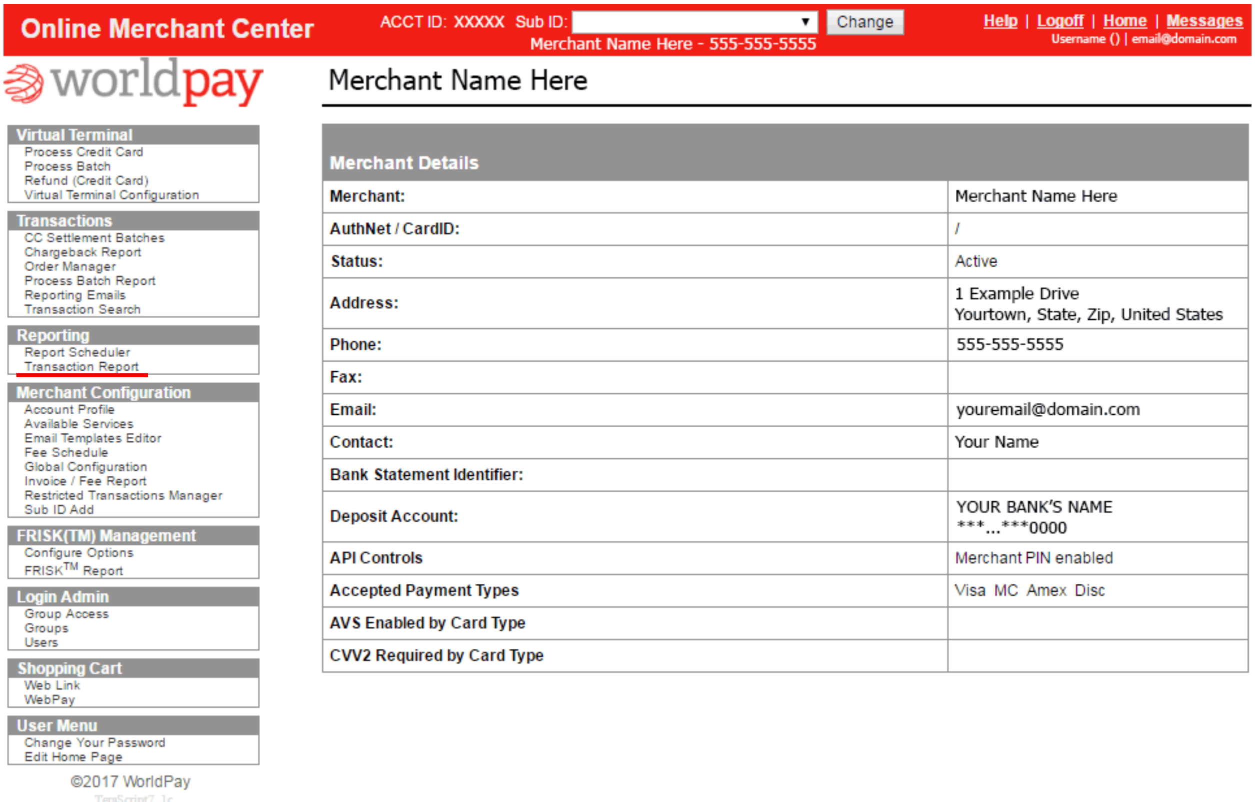
To process refunds or voids, review declined payments, or view batch settlements, visit the WORLDPAY website: https://merchants.worldpay.us

The WORLDPAY login screen will request your username and password. These credentials were provided during the initial Xpress-pay setup.

Click *Login* to proceed.



# Worldpay Gateway Home/Landing Page

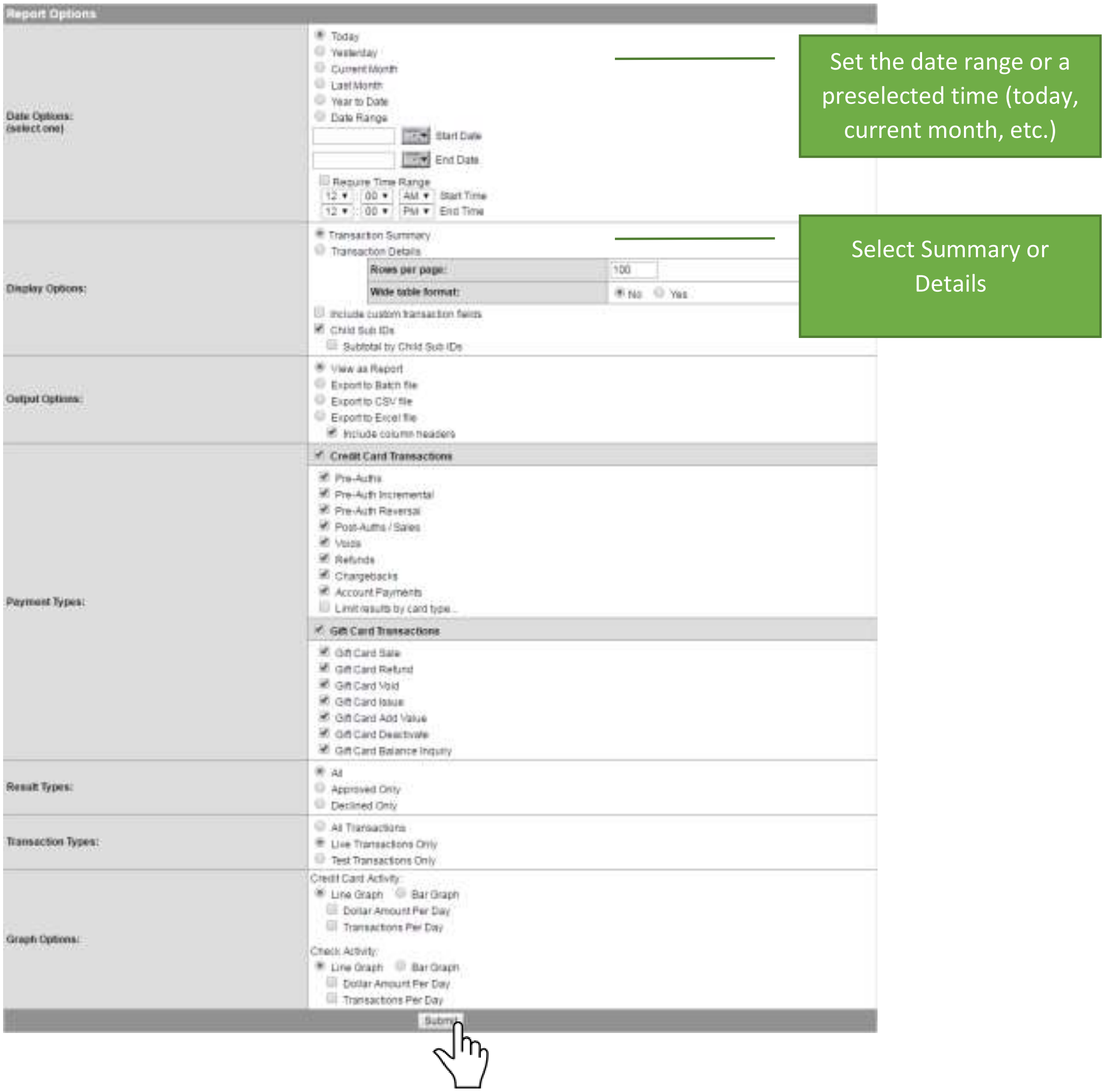



After signing in, you will arrive at the Worldpay Home/Landing page. Information you commonly need will be under Reporting/Transaction Report.

The main menu on the left provides links for navigating the Worldpay Gateway. Your view may differ depending on browser and configuration.

Let's start with TRANSACTION REPORT.

## TRANSACTION REPORT




The Transaction Reports page provides access to your approved, declined, refunded, and voided transactions. Click the Item Type to select which to view.

## Transaction Summary:

**Transaction Summary: DATE RANGE HERE**

Transaction Totals (ACCT ID: XXXXX including all SubIDs )

| Credit Card (View cardtype report) | | |
|---|---|---|
| **Description** | **Count** | **Total** |
| Post-Auths/Sales | 16 | $ 8.51 |
| Voids | 9 | ($ 4.91) |
| Refunds | 1 | ($ .52) |
| Chargebacks | 0 | |
| **Net Credit Card Activity** | | **$ 3.08** |
| Pre-Auths | 2 | $ .53 |
| Pre-Auth Incrementals | 0 | |
| Pre-Auth Reversals | 0 | |
| Pre-Auth Declines | 0 | |
| Sales Declines (includes Recurring Sales Declines) | 1 | ($ 1.00) |
| Void Declines | 2 | ($ .96) |
| Initial/One-Time Sales (Included in Post-Auths/Sales above) | 16 | $ 8.51 |

From the summary page, you can click to view Post-Auth/Sales, Voids, or Refunds.

**Post-Auth/Sales**
This will show you how many transactions were processed to your account, it includes successful transactions, including transactions that have been voided or refunded.

**Voids**
This will show how many transactions were voided.

**Sales Declines**
Credit/Debit Cards that were declined will show here and explain why it was declined.

**Refunds**
This will show how many transactions were refunded.

## Transaction Detail:

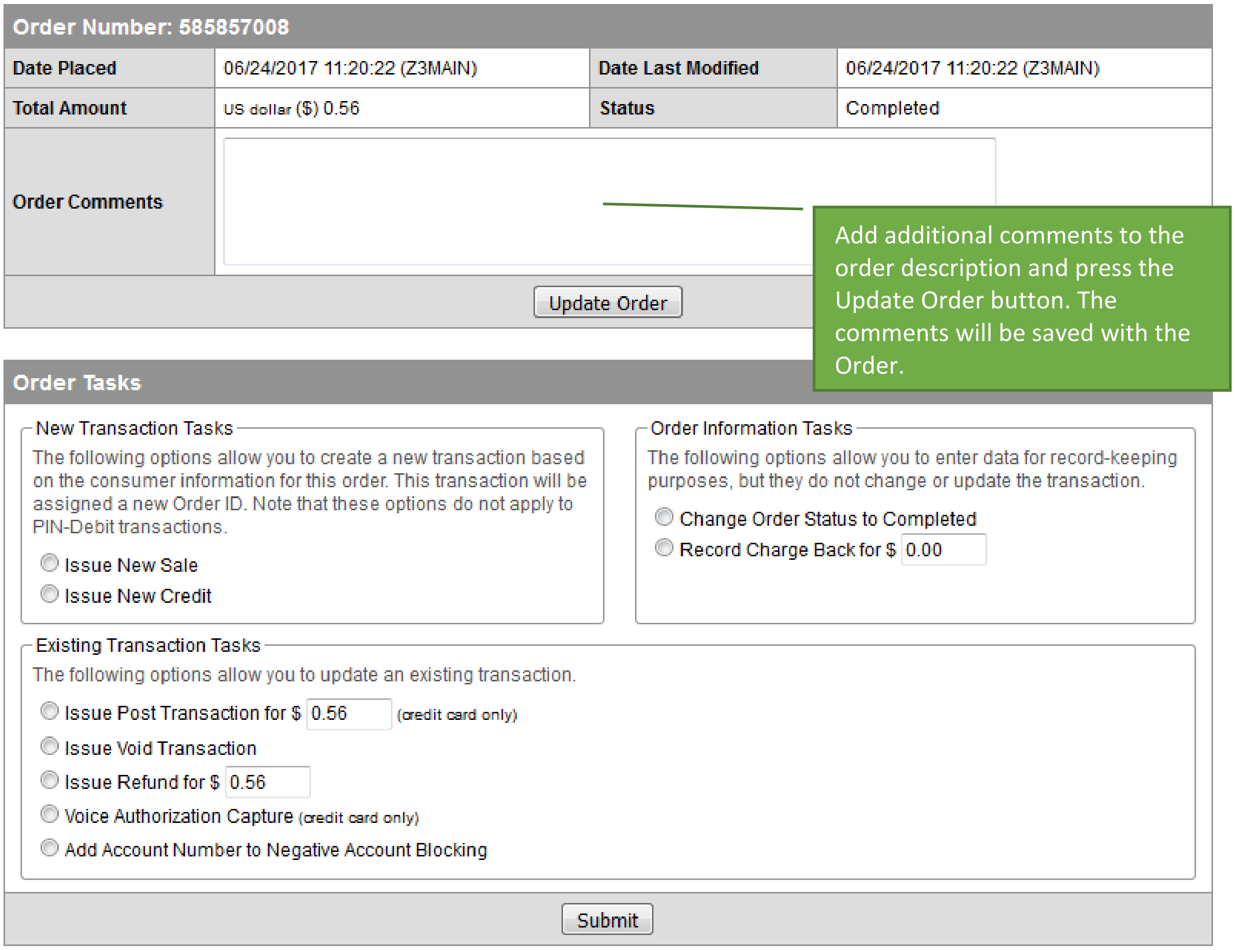
Transaction Details Report

**1 record found.** Export to CSV File Export to Excel 1

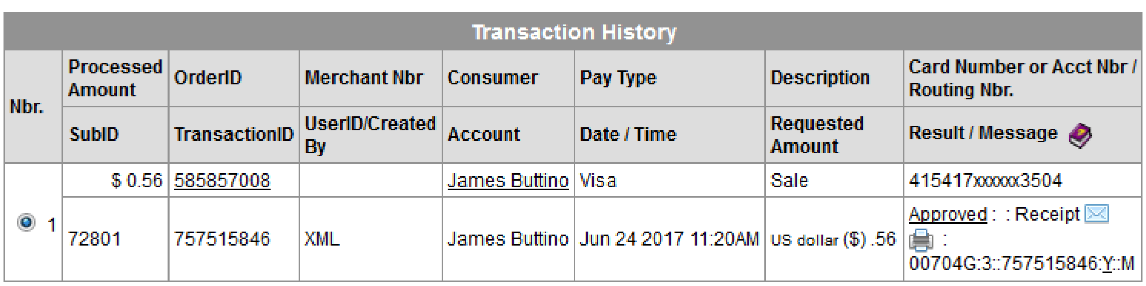
| Transaction Detail: 06/24/2017 to 06/25/2017 | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Nbr.** | **Amount Processed** | **OrderID** | **Merchant Nbr** | **Consumer** | **Pay Type** | **Description** | **Card Number or Acct Nbr / Routing Nbr./Check Nbr** |
| | **SubID** | **History ID** | **UserID/Created By** | **Account** | **Date / Time** | **Requested Amount** | **Result / Message** |
| 1 | US dollar ($) .56 | 585857008 | | James Buttino | Visa | Sale | 415417xxxxxx3504 |
| | 72801 | 757515846 | XML | James Buttino | Jun 24 2017 11:20:22AM | US dollar ($) .56 | Approved : Receipt : 00704G:3::757515846:Y::M |

Change Format (Wide) 1

From the transaction detail report, you can click on the Order Number of the transaction to view additional detail, or to submit a follow up transaction such as a void or refund. Clicking on the OrderID displays the Order Manager screen.




Note: Transaction status can only be updated or changed if the original transaction is less than 120 days old. After 120 days, please use the Virtual Terminal menu.



**Transaction History**

| Nbr. | Processed Amount / SubID | OrderID / TransactionID | Merchant Nbr / UserID/Created By | Consumer / Account | Pay Type / Date / Time | Description / Requested Amount | Card Number or Acct Nbr / Routing Nbr. / Result / Message |
|---|---|---|---|---|---|---|---|
| 1 | $ 0.56 | 585857008 | | James Buttino | Visa | Sale | 415417xxxxxx3504 |
| | 72801 | 757515846 | XML | James Buttino | Jun 24 2017 11:20AM | US dollar ($) .56 | Approved : : Receipt : 00704G:3::757515846:Y::M |

From the Order Manager screen, you can do the following:

**Updated Order Comments** – Add additional comments to the transaction description. Click the Update Order button to save your comments. No transaction processing is performed.

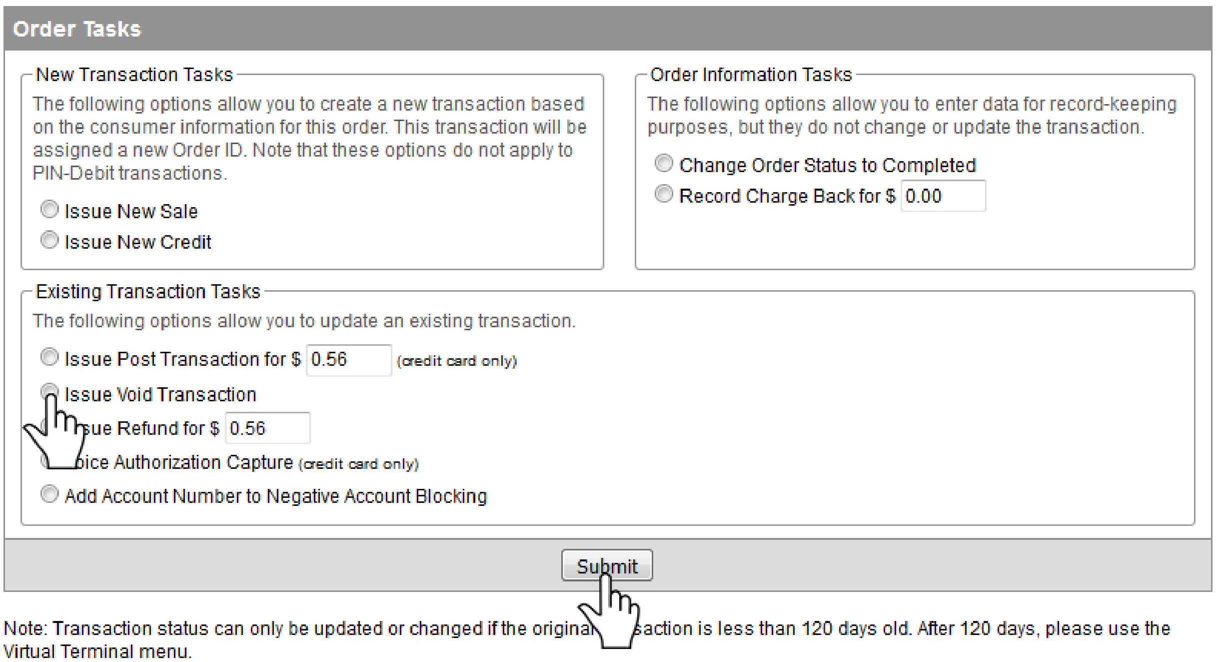
**Change Order Status to Completed** – This option is for documenting the fact that the order was completed without issuing a post-auth (capture). No transaction processing is performed.

**Issue Void Transaction** – Void a transaction prior to settlement. This may only be performed if the transaction has not settled and if your authorizing network supports this type of transaction. You can determine if the transaction in question has settled by locating it in your Batch Settlement Report. Transactions in open batches can be voided.

**Issue Credit/Refund** – Issue a refund against a previous sale. The refund dollar amount must be less than or equal to the original transaction amount. Refunds can only be issued against Sale or Post-Auth transactions (not pre-auths).

**Record Charge Back** – If a previous transaction was charged back to your account by the consumer, you can note that fact by entering a charge back into the Online Merchant Center. This is for documentation purposes only -- no transaction processing is performed.

## Void Transaction:



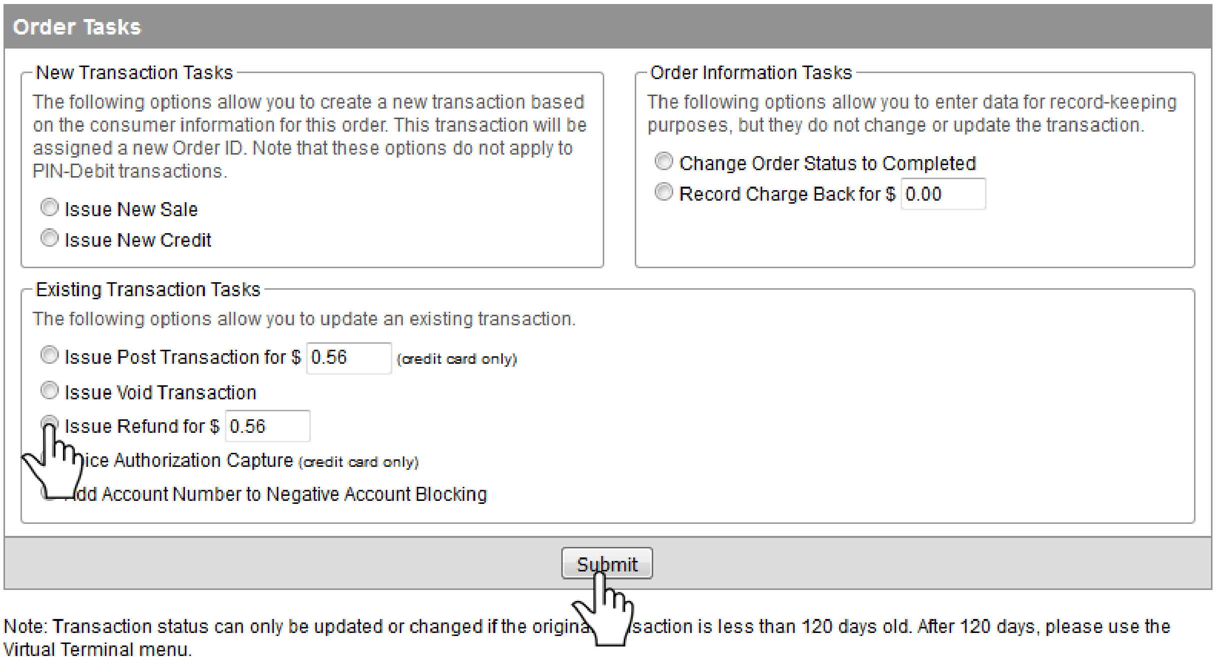

To void a payment, click the radio button next to Issue Void Transaction, then click Submit.

You will be informed if the void was successful and given the option to go Back to Order Detail.

| Transaction History | | | | | | | |
|---|---|---|---|---|---|---|---|
| Nbr. | Processed Amount | OrderID | Merchant Nbr | Consumer | Pay Type | Description | Card Number or Acct Nbr / Routing Nbr. |
| | SubID | TransactionID | UserID/Created By | Account | Date / Time | Requested Amount | Result / Message |
| 1 | $ 0.56 | 585857008 | | James Buttino | Visa | Sale | 415417xxxxxx3504 |
| | 72801 | 757515846 | XML | James Buttino | Jun 24 2017 11:20AM | US dollar ($) .56 | Approved : : Receipt : 00704G:3::757515846:Y::M |
| 2 | $ 0.56 | 585857008 | | James Buttino | Visa | Credit Card Void | 415417xxxxxx3504 |
| | 72801 | 757508072 | Username | James Buttino | Jun 24 2017 11:24AM | US dollar ($) .56 | Approved : : 00704G:4::757508072:_:: |

Returning to the Order Detail will update the status to Voided, update the Transaction History on the bottom column showing Credit Card Void, assign a new Transaction ID, and record which user voided the transaction along with the date and time of the action.

## Refund Transaction:




To issue a refund, click the radio button next to Issue Refund for. You can then edit the amount for a partial refund, or leave as is for a full refund. When finished, click Submit.

You will be informed if the refund was successful and given the option to go Back to Order Detail.

**Transaction History**

| Nbr. | Processed Amount / SubID | OrderID / TransactionID | Merchant Nbr / UserID/Created By | Consumer / Account | Pay Type / Date / Time | Description / Requested Amount | Card Number or Acct Nbr / Routing Nbr. / Result / Message |
|---|---|---|---|---|---|---|---|
| 1 | $ 0.52 | 582023910 | | James Buttino | Visa | Sale | 415417xxxxxx3098 |
| | 72801 | 753097334 | XML | James Buttino | Jun 19 2017 06:33AM | US dollar ($) .52 | Approved : : Receipt : 09076G:2::753097334:Y::M |
| 2 | $ 0.52 | 582023910 | | James Buttino | Visa | Credit Back | 415417xxxxxx3098 |
| | 72801 | 757314294 | Username | James Buttino | Jun 24 2017 07:58AM | US dollar ($) .52 | Approved : : Receipt : 018903:1::757314294:_:: |

Returning to the Order Detail will update the status to Returned, update the Transaction History on the bottom column showing Credit Back, assign a new Transaction ID, and record which User issued the refund along with the date and time of the action.

## Batch Settlement Report:

A Batch Settlement is the collection of daily transactions which will be processed and deposited to your bank account.

Unless otherwise specified, settlement will be performed at 12:00am PST for transactions submitted during the prior 24-hour period.

Within the Transactions section of the Main Menu, CC Settlement Batches allows you to view the report.

**Transactions**
- CC Settlement Batches
- Chargeback Report
- Order Manager
- Process Batch Report
- Reporting Emails
- Transaction Search

| Batch Settlement Report 06/24/2017 - 06/24/2017 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Card ID: AR4A (WorldPay ISO 8583) | | | These transactions were processed on a Host Capture processor. Batches are settled directly by your processor and are not settled by the gateway. Any reporting provided by the gateway for Host capture processors is for informational purposes only and may not correspond to your batch settlements due to when your processor (Host) settled each particular batch, or if there were additional batch closures during the day. | | | | | |
| **Batch** | **Open Date** | **Close Date** | **Settle Date** | **Last Trans Date** | **Status** | **# of Trans** | **Amount** | **Response** |
| Details<br>CSV Report | 06/24/2017 00:00:00 | 06/25/2017 00:00:00 | N/A | 06/24/2017 11:24:26 | Host Capture | 3 | ($ .52) | N/A |
| Return | | | | | | | | |

Your Batch Settlement Report will display a summary of each batch along with the date and time of the latest transaction for the batch, a transaction count, and the total. Click Details for more information about any specific batch.

| Summary by Card Type 3 transactions processed | | |
|---|---|---|
| **Card Type** | **Count** | **Amount** |
| Visa | 3 | ($ 0.52) |
| | Total: | ($ 0.52) |

| Card ID: AR4A Type: WorldPay ISO 8583 3 transactions for a total of ($ 0.52) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **SubID** | **Amount** | **Transaction Date** | **Order ID** | **Consumer** | **Description** | **Card Type** | **Last 4 Digits** | **Merchant Order Number** |
| 72801 | ($ .52) | 06/24/2017 07:58:30 | 582023910 | James Buttino | CREDIT:018903:1::757314294::: | Visa | 3098 | |
| 72801 | $ .56 | 06/24/2017 11:20:22 | 585857008 | James Buttino | SALE:00704G:3::757515846:Y::M | Visa | 3504 | |
| 72801 | ($ .56) | 06/24/2017 11:24:26 | 585857008 | James Buttino | VOID:00704G:4::757508072::: | Visa | 3504 | |

The Details page for the batch will show all of the transactions in the batch, if they were voided, if any credits or refunds were issued, and a batch total at the top. Note that amounts enclosed in parentheses indicate a void or refund. Where Order ID's match, the transactions are related.

The total at the top shows how much was deposited in your bank account or, if in parentheses, how much was deducted from your bank account.

Remember, Batch Settlements represent the daily sum of transactions to be deposited to, or in rare cases withdrawn from, your bank account.

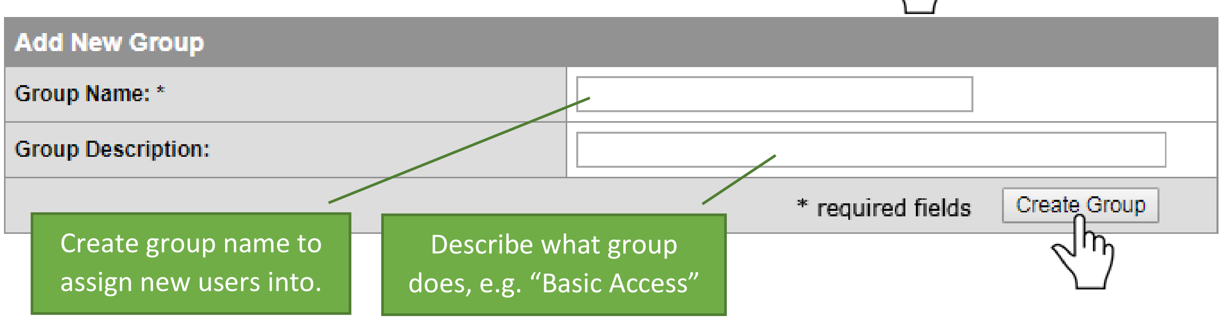
**Administration of Account:**

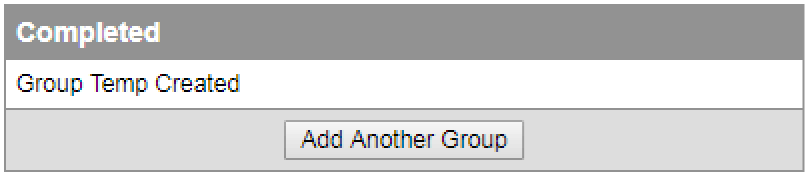
Worldpay provides the ability to create Groups to which Users may be assigned. These Groups can restrict access to certain parts of the Worldpay Gateway. By default, there is an Administration Group that gives full administrative access to your Worldpay Gateway.

**Creating Groups:**

It is **important** to create a group for all new users. Otherwise, all new users will be assigned to the Administration group, which grants full access to your gateway. Create at least one group for new users that restricts access to non-administrative functions.

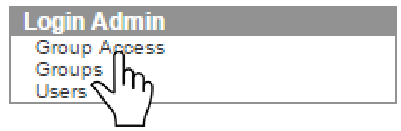
Start by clicking the Groups link under the Login Admin section of the left Main Menu.

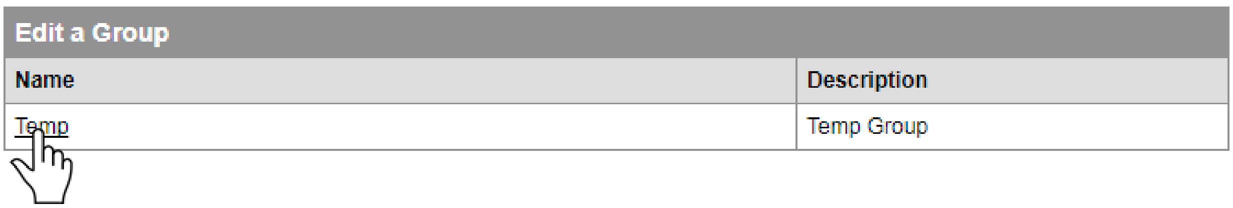






Once completed, a dialog box similar to the above will appear. In this example we created a group named "Temp".

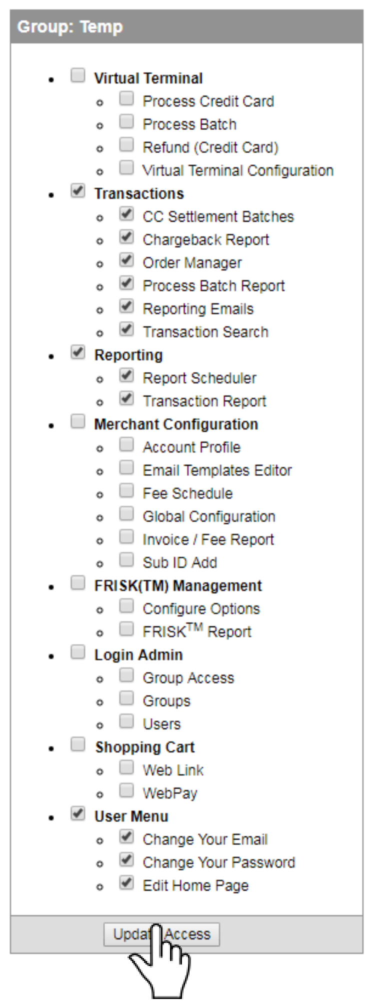
After a group is created, specific rights are assigned to it by clicking Group Access under the Login Admin section of the left Main Menu.




Clicking on the Group name will reveal a page as shown to the right.

By default, all these options are unchecked, meaning no access. For this example, we have checked only the most typically used options.



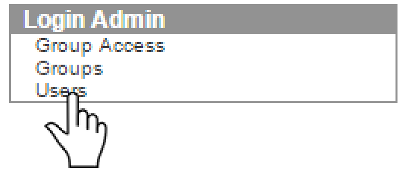

**Important:**

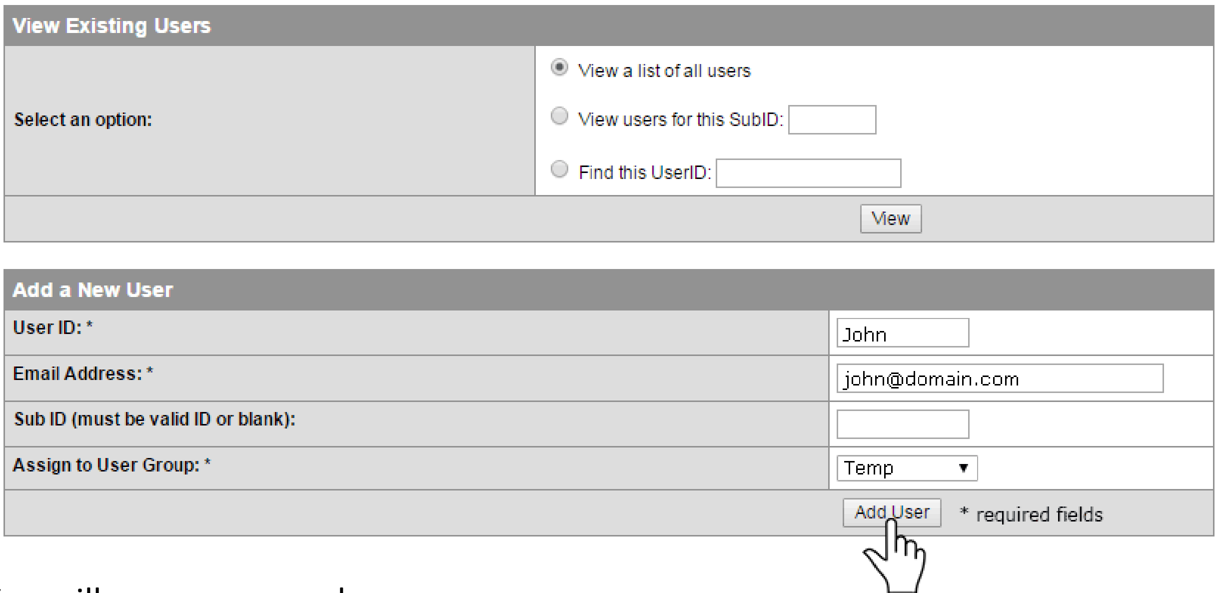
- **Never** grant access to any Virtual Terminal or options. This is a function of Xpress-pay.
- **Never** grant access to any Merchant Configuration options. Changes here will disable transaction acceptance.
- **Never** grant access to FRISK™ option as it is a pre-defined security configuration.  Changes here will disable transaction acceptance.
- Shopping Cart will not be used as that is a function of Xpress-pay.

When done, click Update Access.

## Creating New Users:

To add a user, click Users under the Login Admin section of the left Main Menu.




You will see a page as above.

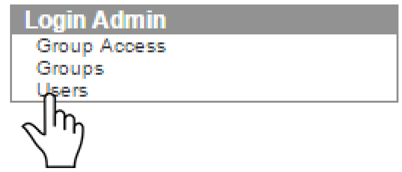
In this example, we will add a new user called "John". Make certain the email address is correct. The new user will receive a temporary password at this email address, which will also be used in the event that a password reset is necessary.

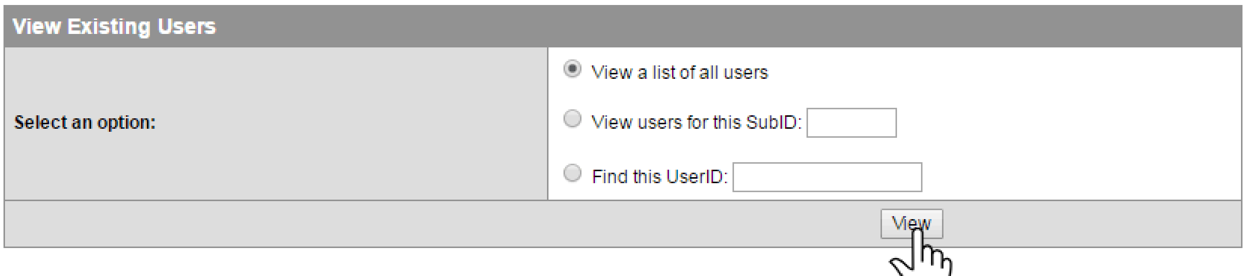
**Important:** Assign new users to the correct group. For this example, we created one earlier called "Temp". Failure to assign users to a restricted group will grant them all administrative rights, including account settings. This could easily cause problems later.

When done, click Add User.

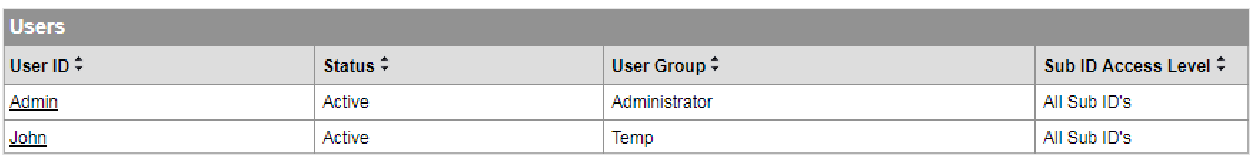
## Editing Users:

To edit a user, click Users under the Login Admin section of the left Main Menu.



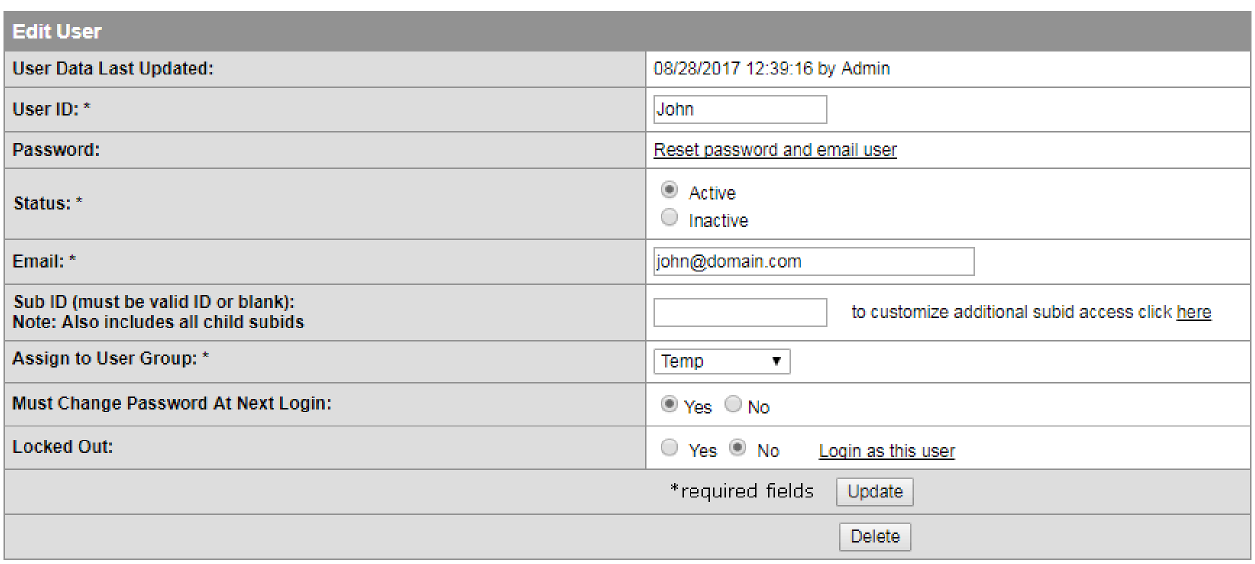




You can locate users depending on which option you select. We recommend "View a list of all users" which will show the complete list:



| Users | | | |
|---|---|---|---|
| User ID | Status | User Group | Sub ID Access Level |
| Admin | Active | Administrator | All Sub ID's |
| John | Active | Temp | All Sub ID's |

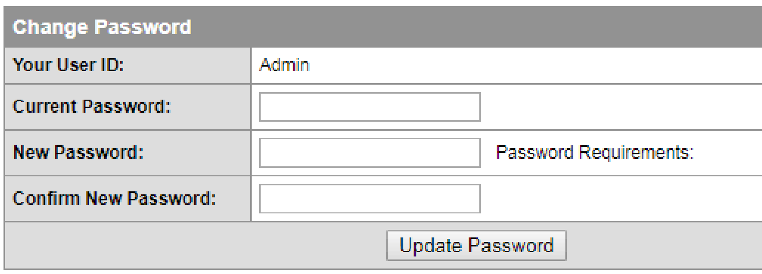
Click on the user you wish to edit:




Users with Administrative access can reset passwords, activate or deactivate users, update usernames and email addresses, reassign users to different Sub ID's or Groups, force password changes, and lock, delete, or unlock users.

## Changing Your Password:

Users can change their password at any time by clicking on Change Your Password link under the User Menu section of the left Main Menu.


**Password Requirements:**

Minimum of eight characters, one upper and lower-case letter, at least one number, one special character, no spaces allowed, and cannot match your last five passwords.

## What is FRISK™ Management?

FRISK™ is an important security product that has been preconfigured. Adjusting this will likely cause your account to malfunction, rendering it unable to accept payments.

We cannot overemphasize that making any adjustments to FRISK™ will negatively impact your ability to accept transactions online.

If you feel there may be a FRISK component that needs attention, please contact the Xpress-pay Support Team, however, all settings have already been assigned and should not need to be adjusted.

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