

# 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.*

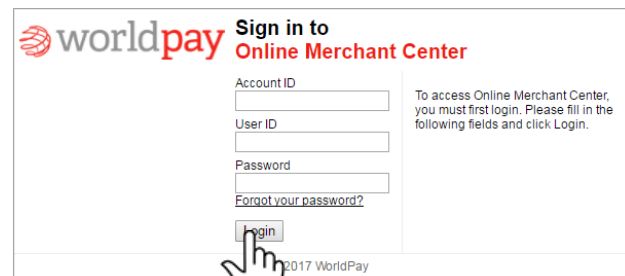
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## Logging into the Worldpay Gateway

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

**Online Merchant Center**

[Help](#) | [Logout](#) | [Home](#) | [Messages](#)  
Username () | email@domain.com



ACCT ID: XXXXX Sub ID:    
 Merchant Name Here - 555-555-5555

**Virtual Terminal**

- Process Credit Card
- Process Batch
- Refund (Credit Card)
- Virtual Terminal Configuration

**Transactions**

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

**Reporting**

- Report Scheduler
- Transaction Report

**Merchant Configuration**

- Account Profile
- Available Services
- Email Templates Editor
- Fee Schedule
- Global Configuration
- Invoice / Fee Report
- Restricted Transactions Manager
- Sub ID Add

**FRISK(TM) Management**

- Configure Options
- FRISK™ Report

**Login Admin**

- Group Access
- Groups
- Users

**Shopping Cart**

- Web Link
- WebPay

**User Menu**

- Change Your Password
- Edit Home Page

**Merchant Name Here**

Merchant Details	
Merchant:	Merchant Name Here
AuthNet / CardID:	/
Status:	Active
Address:	1 Example Drive Yourtown, State, Zip, United States
Phone:	555-555-5555
Fax:	
Email:	youremail@domain.com
Contact:	Your Name
Bank Statement Identifier:	
Deposit Account:	YOUR BANK'S NAME *** ... ***0000
API Controls	Merchant PIN enabled
Accepted Payment Types	Visa MC Amex Disc
AVS Enabled by Card Type	
CVV2 Required by Card Type	

©2017 WorldPay  
TestScript7\_1c

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 screenshot shows a web interface for configuring a Transaction Report. It is divided into several sections on the left, with corresponding options on the right:

- Report Options:** Includes radio buttons for Today, Yesterday, Current Month, Last Month, Year to Date, and Date Range. There are input fields for Start Date and End Date, and a 'Require Time Range' checkbox with dropdowns for Start Time and End Time.
- Display Options:** Includes radio buttons for Transaction Summary and Transaction Details. There is a 'Rows per page' dropdown set to 100 and a 'Wide table format' checkbox set to No.
- Output Options:** Includes radio buttons for View as Report, Export to Batch file, Export to CSV file, and Export to Excel file. There is a checked checkbox for 'Include column headers'.
- Payment Types:** Includes a checked checkbox for 'Credit Card Transactions' and a checked checkbox for 'Gift Card Transactions'. Under 'Credit Card Transactions', there are checkboxes for Pre-Auth, Pre-Auth Incremental, Pre-Auth Reversal, Post-Auth / Sales, Voids, Refunds, Chargebacks, Account Payments, and Limit results by card type. Under 'Gift Card Transactions', there are checkboxes for Gift Card Sale, Gift Card Refund, Gift Card Void, Gift Card Issue, Gift Card Add Value, Gift Card Deactivate, and Gift Card Balance Inquiry.
- Result Types:** Includes radio buttons for All, Approved Only, and Declined Only.
- Transaction Types:** Includes radio buttons for All Transactions, Live Transactions Only, and Test Transactions Only.
- Graph Options:** Includes radio buttons for Credit Card Activity and Check Activity. Each has options for Line Graph, Bar Graph, Dollar Amount Per Day, and Transactions Per Day.

Two green callout boxes are present:

- One pointing to the 'Date Range' section with the text: "Set the date range or a preselected time (today, current month, etc.)"
- Another pointing to the 'Transaction Summary' and 'Transaction Details' options with the text: "Select Summary or Details"

A hand cursor icon is positioned over the 'Submit' button at the bottom of the form.

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
<a href="#">Post-Auths/Sales</a>	16	\$ 8.51
<a href="#">Voids</a>	9	(\$ 4.91)
<a href="#">Refunds</a>	1	(\$ .52)
<a href="#">Chargebacks</a>	0	
<b>Net Credit Card Activity</b>		<b>\$ 3.08</b>
<a href="#">Pre-Auths</a>	2	\$ .53
<a href="#">Pre-Auth Incrementals</a>	0	
<a href="#">Pre-Auth Reversals</a>	0	
<a href="#">Pre-Auth Declines</a>	0	
<a href="#">Sales Declines</a> (includes Recurring Sales Declines)	1	(\$ 1.00)
<a href="#">Void Declines</a>	2	(\$ .96)
<a href="#">Initial/One-Time Sales</a> (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	<a href="#">585857008</a>		<a href="#">James Buttino</a>	Visa	Sale	415417xxxxxx3504
	72801	757515846	XML	James Buttino	Jun 24 2017 11:20:22AM	US dollar (\$) .56	<a href="#">Approved</a> : 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.

<b>Order Number: 585857008</b>			
<b>Date Placed</b>	06/24/2017 11:20:22 (Z3MAIN)	<b>Date Last Modified</b>	06/24/2017 11:20:22 (Z3MAIN)
<b>Total Amount</b>	US dollar (\$) 0.56	<b>Status</b>	Completed
<b>Order Comments</b>	<input type="text"/>		
<input type="button" value="Update Order"/>			

Add additional comments to the order description and press the Update Order button. The comments will be saved with the Order.

<b>Order Tasks</b>	
<p><b>New Transaction Tasks</b></p> <p>The following options allow you to create a new transaction based on the consumer information for this order. This transaction will be assigned a new Order ID. Note that these options do not apply to PIN-Debit transactions.</p> <p><input type="radio"/> Issue New Sale</p> <p><input type="radio"/> Issue New Credit</p>	<p><b>Order Information Tasks</b></p> <p>The following options allow you to enter data for record-keeping purposes, but they do not change or update the transaction.</p> <p><input type="radio"/> Change Order Status to Completed</p> <p><input type="radio"/> Record Charge Back for \$ <input type="text" value="0.00"/></p>
<p><b>Existing Transaction Tasks</b></p> <p>The following options allow you to update an existing transaction.</p> <p><input type="radio"/> Issue Post Transaction for \$ <input type="text" value="0.56"/> (credit card only)</p> <p><input type="radio"/> Issue Void Transaction</p> <p><input type="radio"/> Issue Refund for \$ <input type="text" value="0.56"/></p> <p><input type="radio"/> Voice Authorization Capture (credit card only)</p> <p><input type="radio"/> Add Account Number to Negative Account Blocking</p>	
<input type="button" value="Submit"/>	

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	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	<a href="#">585857008</a>		<a href="#">James Buttino</a>	Visa	Sale	415417xxxxx3504
	72801	757515846	XML	James Buttino	Jun 24 2017 11:20AM	US dollar (\$) .56	<a href="#">Approved</a> : : 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:

### Order Tasks

**New Transaction Tasks**

The following options allow you to create a new transaction based on the consumer information for this order. This transaction will be assigned a new Order ID. Note that these options do not apply to PIN-Debit transactions.

Issue New Sale  
 Issue New Credit

**Order Information Tasks**

The following options allow you to enter data for record-keeping purposes, but they do not change or update the transaction.

Change Order Status to Completed  
 Record Charge Back for \$

**Existing Transaction Tasks**

The following options allow you to update an existing transaction.

Issue Post Transaction for \$  (credit card only)  
 Issue Void Transaction  
 Issue Refund for \$   
 Pre-Authorization Capture (credit card only)  
 Add Account Number to Negative Account Blocking

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.

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	415417xxxxx3504
	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	415417xxxxx3504
	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:

**Order Tasks**

**New Transaction Tasks**

The following options allow you to create a new transaction based on the consumer information for this order. This transaction will be assigned a new Order ID. Note that these options do not apply to PIN-Debit transactions.

Issue New Sale

Issue New Credit

**Order Information Tasks**

The following options allow you to enter data for record-keeping purposes, but they do not change or update the transaction.

Change Order Status to Completed

Record Charge Back for \$

**Existing Transaction Tasks**

The following options allow you to update an existing transaction.

Issue Post Transaction for \$  (credit card only)

Issue Void Transaction

Issue Refund for \$

Pre-Authorization Capture (credit card only)

Add Account Number to Negative Account Blocking

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.

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	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	\$ 0.52	582023910		James Buttino	Visa	Sale	415417xxxxx3098
	72801	753097334	XML	James Buttino	Jun 19 2017 06:33AM	US dollar (\$) 52	Approved : Receipt : 09076G:2:753097334.Y:M
	\$ 0.52	582023910		James Buttino	Visa	Credit Back	415417xxxxx3098
2		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.

Transactions
<a href="#">CC Settlement Batches</a>
<a href="#">Chargeback Report</a>
<a href="#">Order Manager</a>
<a href="#">Process Batch Report</a>
<a href="#">Reporting Emails</a>
<a href="#">Transaction Search</a>

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

Batch Settlement Report 06/24/2017 - 06/24/2017								
<a href="#">Card ID: AR4A (WorldPay ISO 8583)</a>			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
<a href="#">Details</a> <a href="#">CSV Report</a>	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
<a href="#">Return</a>								

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)
<b>Total:</b>		(\$ 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	<a href="#">582023910</a>	James Buttino	CREDIT:018903:1::757314294::	Visa	3098	
72801	\$ .56	06/24/2017 11:20:22	<a href="#">585857008</a>	James Buttino	SALE:00704G:3::757515846:Y:M	Visa	3504	
72801	(\$ .56)	06/24/2017 11:24:26	<a href="#">585857008</a>	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.

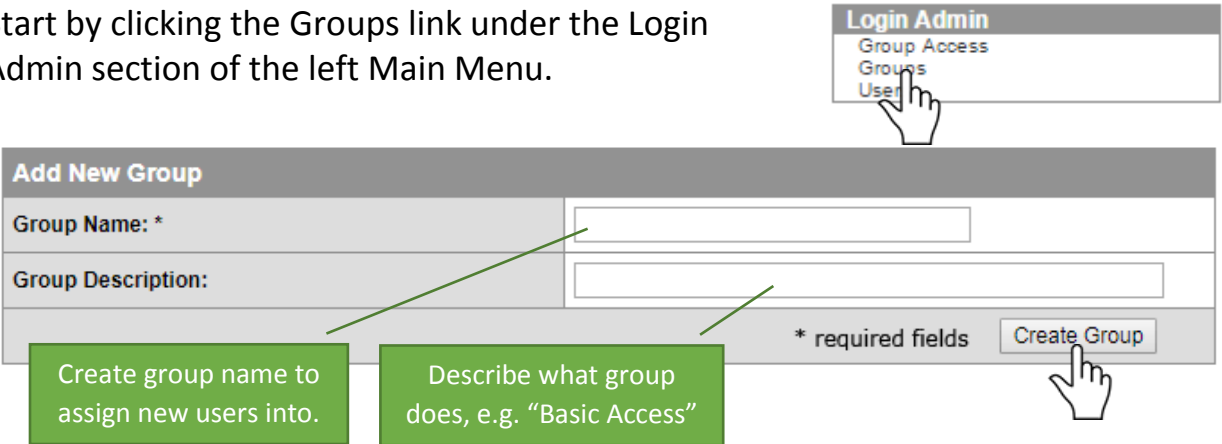
**Administration of Account:**

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.

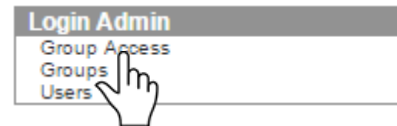
Start by clicking the Groups link under the Login Admin section of the left Main Menu.





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.

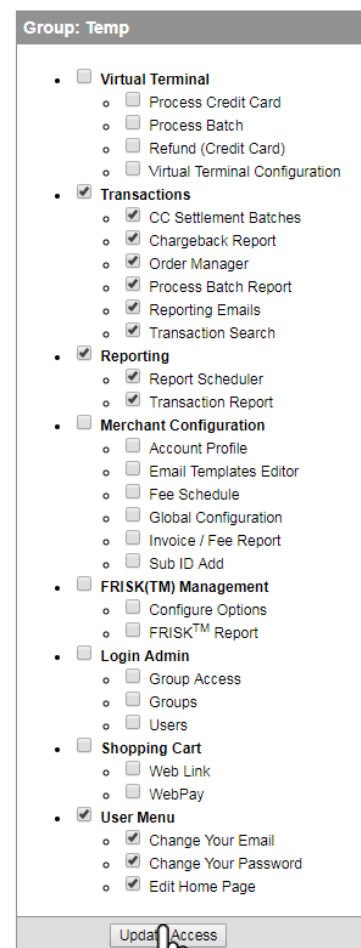


Edit a Group	
Name	Description
Temp	Temp Group



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.



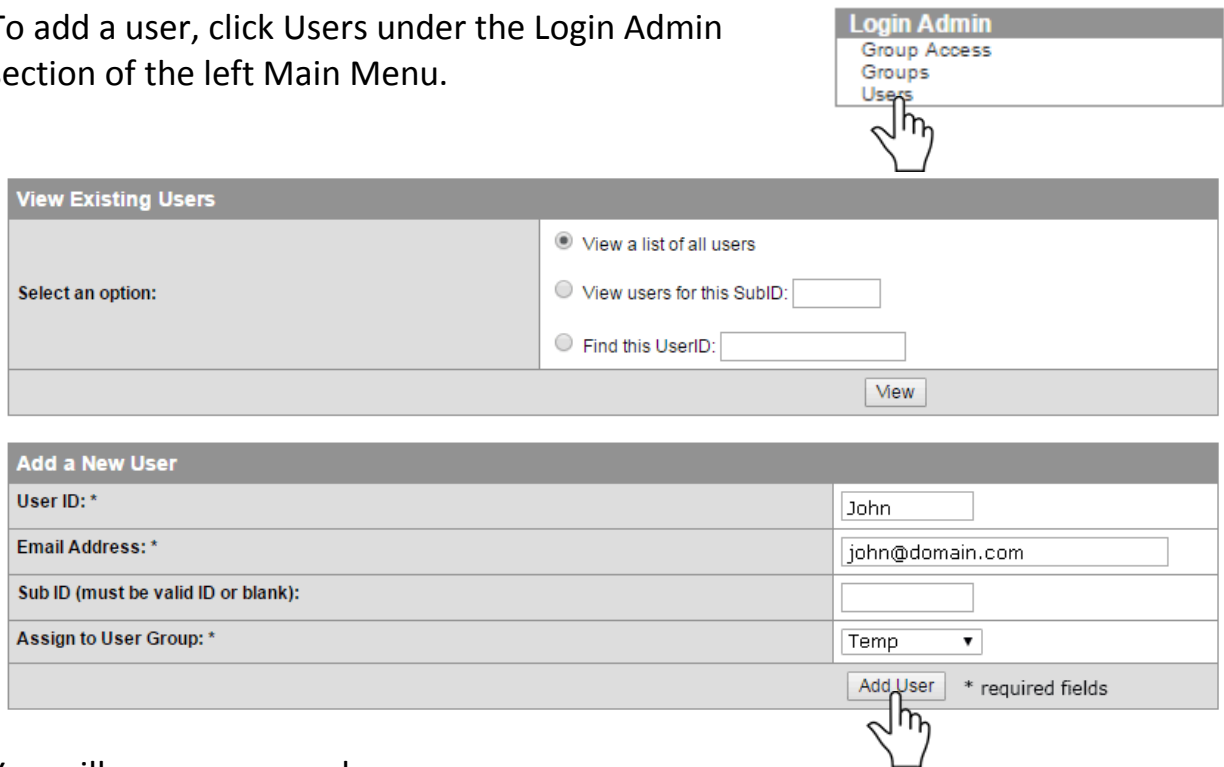
When done, click Update Access.

**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.

## Creating New Users:

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



The screenshot shows a web interface for user management. At the top right, a 'Login Admin' menu is visible with options for 'Group Access', 'Groups', and 'Users'. A hand icon points to the 'Users' option. Below this, there are two main sections. The first section, 'View Existing Users', has a 'Select an option:' label and three radio buttons: 'View a list of all users' (selected), 'View users for this SubID: [input]', and 'Find this UserID: [input]'. A 'View' button is at the bottom right of this section. The second section, 'Add a New User', contains a form with the following fields: 'User ID: \*' with the value 'John', 'Email Address: \*' with the value 'john@domain.com', 'Sub ID (must be valid ID or blank):' with an empty input field, and 'Assign to User Group: \*' with a dropdown menu showing 'Temp'. An 'Add User' button is at the bottom right of the form, with a hand icon pointing to it. A note '\* required fields' is located below the 'Add User' button.

You will see a page as above.

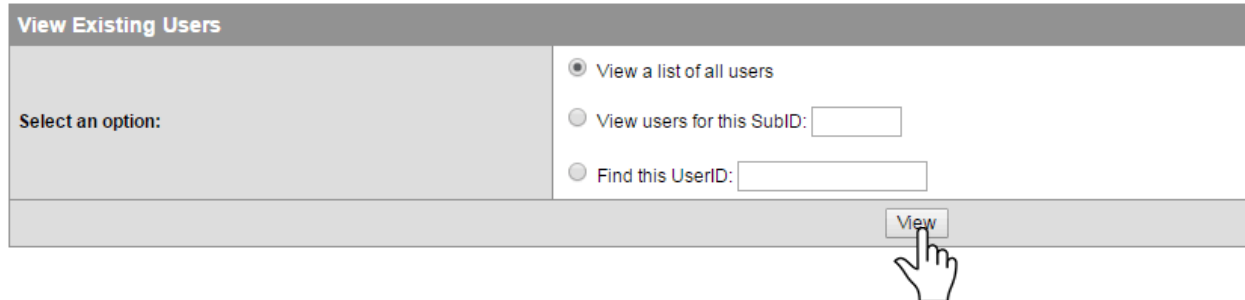
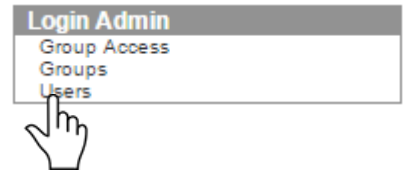
In this example, we will add a new user called “John”. Make certain the email address is correct. The new user will receive a temporary password at this email address, which will also be used in the event that a password reset is necessary.

**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:

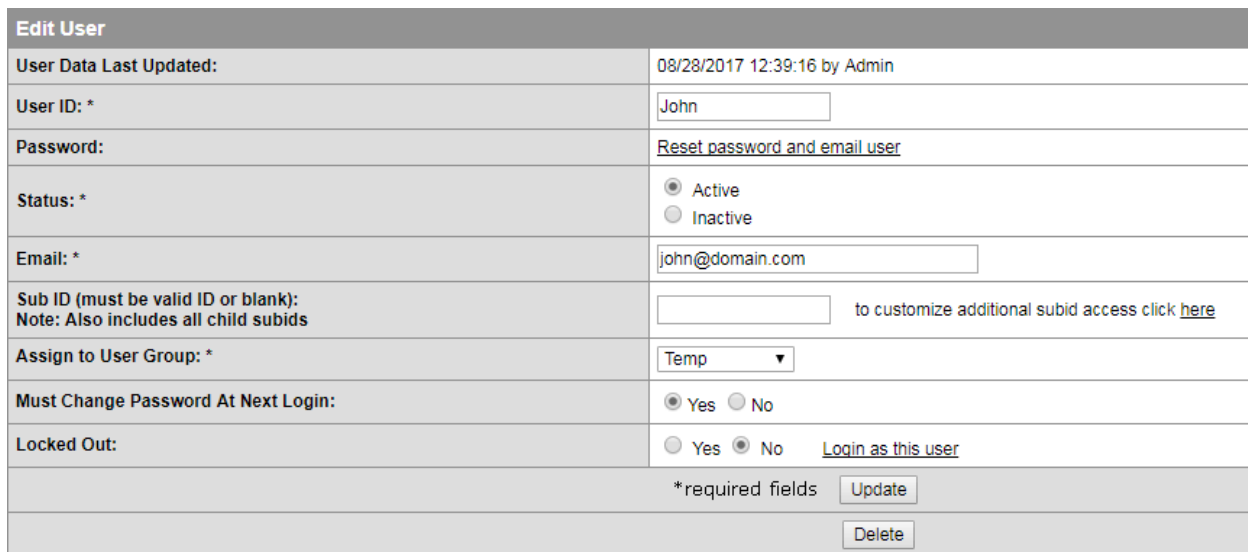
To edit a user, click Users under the Login Admin section of the left Main Menu.

A screenshot of a web form titled 'View Existing Users'. On the left, there is a grey box with the text 'Select an option:'. To the right, there are three radio button options: 'View a list of all users' (which is selected), 'View users for this SubID: [input field]', and 'Find this UserID: [input field]'. At the bottom right of the form, there is a 'View' button with a hand cursor pointing to it.

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 ↕
<a href="#">Admin</a>	Active	Administrator	All Sub ID's
<a href="#">John</a>	Active	Temp	All Sub ID's

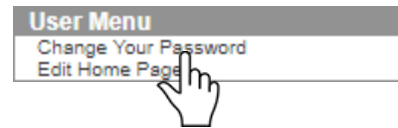
Click on the user you wish to edit:

A screenshot of a web form titled 'Edit User'. The form contains several fields: 'User Data Last Updated:' (08/28/2017 12:39:16 by Admin), 'User ID: \*' (John), 'Password:' (Reset password and email user), 'Status: \*' (Active/Inactive radio buttons), 'Email: \*' (john@domain.com), 'Sub ID (must be valid ID or blank):' (input field) with a note and a link, 'Assign to User Group: \*' (Temp dropdown), 'Must Change Password At Next Login:' (Yes/No radio buttons), and 'Locked Out:' (Yes/No radio buttons) with a link. At the bottom, there are buttons for '\*required fields', 'Update', and 'Delete'.

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.



Change Password	
Your User ID:	Admin
Current Password:	<input type="password"/>
New Password:	<input type="password"/> Password Requirements:
Confirm New Password:	<input type="password"/>
<input type="button" value="Update Password"/>	

### 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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