ADUMO ONLINE WEB CONSOLE

PAYMENT GATEWAY USER GUIDE

My Terminal

My Virtual

This document is created for merchants that want to use Adumo Online's My Enterprise merchant interface. This document will provide you with all RCCB information required to use the Adumo Online Web Console.

Alternative Payments

version 2.1

Document Information

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Contents

Getting Started

Welcome to Adumo Online's Web Console User Guide. The User Guide will give you an understanding of features within the Adumo Online Web Console. The Adumo Online Web Console is used for product configuration, reporting and managing transactions.

How to Login

- Go to http://console.Adumo Onlineglobal.com
- Enter the email address and password that was emailed to you from Adumo Online.
- Click the "**Login**" button
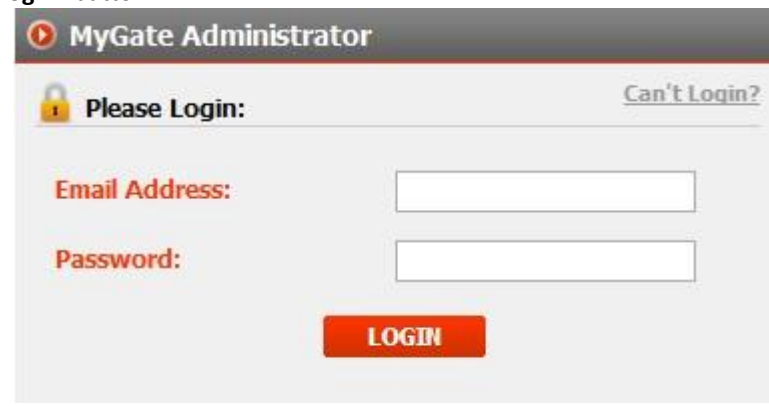
Top Menu Navigation

The Top Menu Navigation will be displayed once you have logged into the web console.
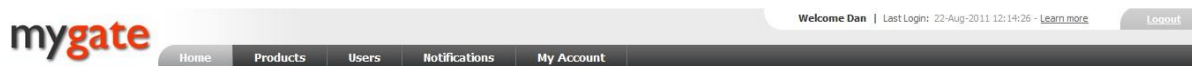
Top Menus Navigation is used to gain access to:

- Products
- Users
- Notifications
- My Account

Left Hand Menu Navigation

The Left Hand Menu Navigation will be displayed once you have selected your product from the Top Menu navigation.

Left Hand Menu Navigation Sections:

- Settings
- Manage Transactions
- Reporting
- Credit Card Services

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- Manage Chargebacks

Action Icons

Action icons are presented on the top right and side of pages.

Action Icon Types

- Information Icon – Provides more information about the specific page you are on as well as provide help guides.
- Email Icon – Gives you the ability to email that specific page.
- Print Icon – Give you the ability to print that specific page.
- Export Icon – Gives you the ability to export information on that page to csv.

Home Page Features

When you first login, your landing page will the Adumo Online Web Console Home Page. From this page you will be able to navigate the Top Menus.

On the Home Page you can:
- View Latest Adumo Online News
- Send a Secure Mail to Adumo Online
- View Quick Links aiding you with information on the site.

Product Home Page Features

When you click on the product that you are using from the Top Menu navigation you will be presented with a Product Home Page. From this page you will be able to navigate your Left Hand Menus.

On the Product Home Page you can:
- View Latest Adumo Online Alerts
- View the status of your payment methods, services and solutions.
- Transaction Graph to view transaction information
- View Quick Links aiding you with information related to your products and services.
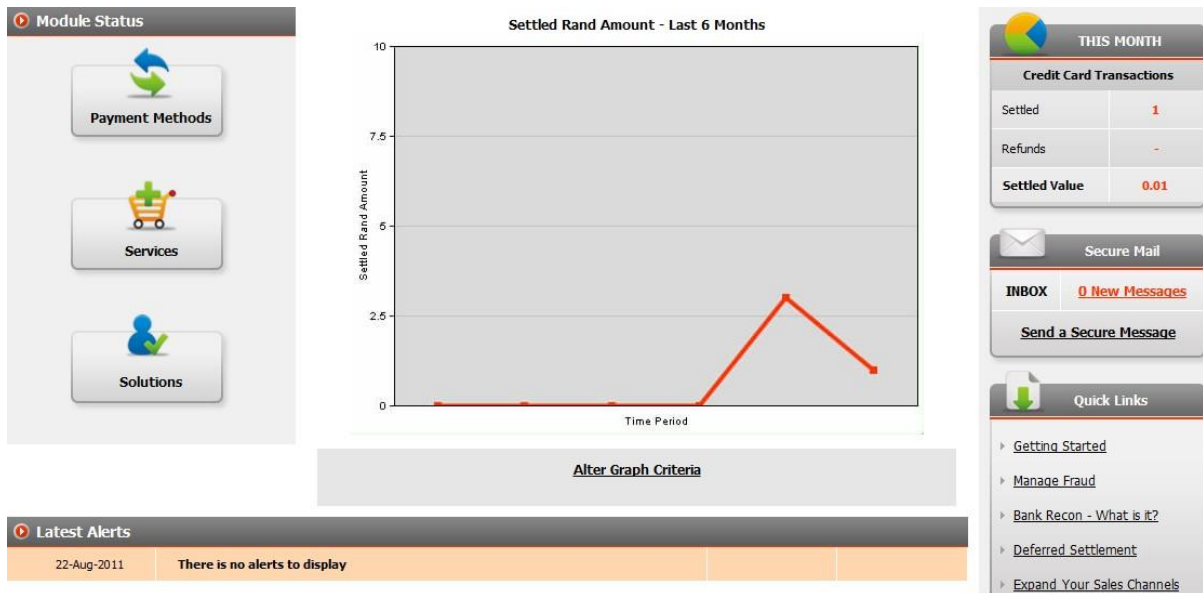
Users

Within this section, you`ll have the ability to add, edit, delete and create users permissions.

Adding a User

Only an administrator or a user that an administrator has given user creation rights to, can add a new user. Each user's security permissions can be configured separately. User permissions begin with what product or products the user will have access to. After configuring what products they have access to you can begin choosing what features within the product that they can access and how their permissions can be configured.

User Name and Password

Once you have created a user, the Adumo Online Web Console will email that user a user name and password to the email address that was created in the user profile. The user name will be the email address of the user. When the user logs into the Adumo Online Web Console for the first time they will be prompted to change the password that was emailed to them.

Access and Permissions

You can configure specific areas of the Adumo Online Web Console that the user can access as well as what permissions the user has within that section of the console.

Console Access

Console access permissions are related to the Top Menus. You can configure what top menus a users can access.

User Permissions

You can configure a user to only have access to specific areas within Left Hand Menus as well as what the users rights are within these menus.

User Rights Options:
- **Full**: Ability for a user to view, modify, process or delete.
- **View**: Ability to view all data but not able modify, process or delete.
- **None**: No access to view page.

Permission Options:
- **Application Access**: Limits the applications that a user has access to.
- **Left Hand Menu Access**: Limits the specific Left Hand Menus that a user has access to.
- **Limits**: Limits can be created to the value and frequency of a transaction type. I.e. limiting the value of refunds performed daily by a user.

How to Add a User

1. In the top menu click on "**Users**".
2. Click on the "**add**" button at the bottom of the page.
3. Enter the users details and click "**save**".
4. Under the "**access**" column tick the boxes relevant to what areas of the console you want the user to have access
5. Click on the "**green arrow**" under the permission column to set specific user permissions
6. Select which applications the user can access using the green arrows. 7. Tick the None, View or Full permissions next to the Left Hand Menus.
8. If Limits applicable, enter user limits.
9. Click on the "**Update**" button.

Edit a User

A users access and permissions can be edited by an administrator or a user that has been given user edit rights by an administrator.

How to Edit a Users Profile

1. In the top menu click on "**Users**".
2. Click on the "**edit user**" icon next to the user you want to edit.
3. Enter updated information.
4. Click on the "**save**" button.

How to Edit a Users Permissions

1. In the top menu click on "**Users**".
2. Click on the "**edit**" icon under user permissions next to the user you want to edit.
3. Under the "**access**" column tick the boxes relevant to what areas of the console you want the user to have access
4. Click on the "**green arrow**" under the permission column to set specific user permissions

5. Select which applications the user can access using the green arrows. 6. Tick the None, View or Full permissions next to the Left Hand Menus.

7. If Limits applicable, enter user limits.

8. Click on the "**Update**" button.

Delete a User

Only an administrator or a user that has been given delete rights by an administrator can delete a user. Once a user is deleted, their user profile will be deleted from the system.

How to Delete a User

1. In the top menu click on "**Users**".

2. Click on the "**delete**" icon next to the user you want to delete.

How to Change a Password

1. Log into the Adumo Online Web Console.

2. On the Home Page under Account Profile click "**Change Password**".

Lost Password

In the event that you have lost or forgotten your password you can request that the password be emailed to you.

1. Go to http://console.Adumo Onlineglobal.com

2. Click on "**Can't Login**".

3. Tick on "**I forgot my password**".

4. Click on Go to Lost Password Page (https://http://console.Adumo Onlineglobal.com/LostPassword.cfm)

5. Enter your email address and click the "**send**" button.

6. Your password will be emailed to you.

Locked Out Users

If a user logins in 3 times in a row with the incorrect email address or password, the user will be locked out of the Adumo Online Web Console for 30 minutes.

Session Time Out

If a user is not active in the web console for 15 minutes, the session will time out. The user will be required to login again.

How to Logout

At the top right hand of the screen click "**logout**". This will log you out your web console session.

Notifications

Within Notification, you can choose to add your email address or mobile number to a specific action that you would like to be notified of in real time.

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This allows you to become aware of actions that have taken place or need to take place without logging into the Web Console. Once notified, you can choose to act on this notification.

How to Activate Notifications

1. In the top menu click on "**Notifications**"
2. Click on the "**Activate**" button

Configure Notifications

Once you have activated notifications you can configure what notification types you want to be notified of. Using Adv Config (Advanced Configuration) you can refine your notification to:

• Specific Transaction Types

• Frequency

• Days

• Hours

Illustration: Configure Notifications Screen

How to Configure Notifications

1. In the top menu click on "**notifications**"
2. Click on the "**configure**" icon on the notification category that you want to be notified of.
3. Tick the "**notification types**" that you want to be notified of.
4. Enter your email address or mobile number that you want to be notified on.
5. Click on "**Adv Config**" (Advanced Configuration) to refine your notification.
6. Click the "**save**" button.

My Account

Within My Account you can view your Company Details, Invoices, Statements and Event History.

How to Find My Account

1. In the top menu click on "**My Account**"

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Company Details

The company details page lists your company details that Adumo Online has loaded. In the event you want to update your details you will need to email Adumo Online with your updated company information.

Invoice and Statement

From within this section you can view your invoices and statement.

How to View Invoices and Statement

1. In the top menu click on "**My Account**"
2. In the left hand menu click on "**Invoices**"
3. Tick on "**invoice**" or "**statement**" based on what you want to view
4. Select your date range
5. Click the "**search**" button

Event History

In this section you can view actions and changes performed by a particular user within the web console.

How to View Event History

1. In the top menu click on "**My Account**"
2. In the left hand menu click on "**Event History**"
3. Select your date range
4. Refine your search (optional)
   a. **Category** – This is a specific area of the web console.
   b. **Section** – This is a specific section of the category chosen.
   c. **User** – This is the user that you want to search on
5. Click the "**search**" button

Products

Within the products section you can manage all solutions and aspects of the payment gateway including:

- Transaction Management

- Reporting

- Configuration

Transaction Terminology

Term	Definition

Authorization & Capture	A 'purchase' transaction is the most common transaction type. Successful purchase transactions result in funds being debited from the credit card holder's account and deposited into the merchant's electronic merchant facility.
Authorization Only	This transaction type is sent for authorization only. The transaction will not be sent for settlement until the credit card transaction type Capture (see definition below) is submitted, or the transaction is submitted for capture manually in the Merchant Interface.
Capture	This transaction type is used to complete a previously authorized transaction that was not originally submitted through the payment gateway.
Credit	A 'credit' is a transaction type where funds are debited from the merchant's electronic merchant account and credited to the card holder.
Settlement	The process by which merchant and cardholder banks exchange financial data and value resulting from sales transactions, cash disbursements and merchandise
Void	This transaction type is used to cancel an original transaction that is not yet settled and prevents it from being sent for settlement. By voiding the transaction it will not be batched and processed to the acquirer.

Settings - Overview

Within the setting section you can configure the Adumo Online hosted payment page, Fraud Module and My Terminal screen display rules.

The following menus can be found in settings:

- Gateway
- Fraud Module
- My Terminal

How to Find Settings

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".

Settings - Gateway

Gateway settings are used to configure the Adumo Online Virtual Payment and add the referral URL or IP Address **Note:** This is not required to be configured if you are using the My Terminal application.

Illustration: Settings – Gateway

Configure Gateway Settings					
Application Name	**Application ID**	**Application Solution**	**Application Status**	**Configure Settings**	**Configure Payment Page**
http://www.mygate.co.za	5d9fe2f4-788b-47bb-9a77-91ca1930b495	Enterprise	Active	👤	-
http://www.mygate.co.za (Virtual)	bbb9ac6d-ec8f-42e5-a622-3aaa1a38e04d	Virtual	Active	👤	👤

Configure Settings – Virtual Solution

In this area you will configure specific information relating to page display and page posting

Configure Settings - Referral URL

The Referral URL is the URL that your application is posting from. The URL must be added in order for your form post to be accepted by Adumo Online.

How to Add Referral URL

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".
3. In the left hand column click "**gateway**".
4. Click the "**configure settings**" icon on the application that you want to configure.
5. Enter the URL in the text box next to the **Add New Referral URL** label.
6. Click on the '**add**' button.
7. Click on the "**save**" button at the bottom of the screen.

Illustration: Referral URL

Configure Settings - Payment Page

Within the configure payment page section of the configure application there are additional payment page features that you can manage.

You can manage:
- Results Page
- Email Confirmation

Illustration: Configure Settings - Payment Page

Show Results Page

When a transaction is completed the cardholder can be directed to a page that shows if the transaction was successful or declined. This can either be done by the merchant posting thru the results URL in the form post or by configuring the show results page.

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How to Configure the Show Results Page

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".
3. In the left hand column click "**gateway**".
4. Click the "**configure settings**" icon on the application that you want to configure.
5. Tick the box next to the Show Payment Page label.
6. Click on the '**configure**' icon next to the text box.
7. Enter the messages you want displayed.
8. Click on the "**save**" button at the bottom of the screen.

Illustration: Show Results Page Configuration Screen

Email Confirmation to User

If this box is ticked then a text box will be presented on the payment page allowing a card holder to enter their email address. Once the payment has been processed, the card holder will be emailed a transaction receipt notifying them of confirmation of payment.

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Configure Transaction Receipt

If the "**email confirmation to user**" option has been ticked, you will be required to enter the email address that you want the email confirmation to be sent from. The card holder will see the email coming from that address. You can also configure what company information you want displayed on the transaction receipt.

Configure Settings – Enterprise Solution

Within this section you can configure the IP Address that you will be coming from.

Configure Settings - Referral IP Address

The Referral IP address is the IP address that your application is coming from. The IP address must be a static IP address. The IP address must be added in order for your web service call to be accepted by Adumo Online.

How to Add Referral IP Address

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".
3. In the left hand column click "**gateway**".
4. Click the "**configure settings**" icon on the application that you want to configure.
5. Enter the IP address in the text box next to the add IP address label.
6. Click on the '**add**' button.
7. Click on the "**save**" button at the bottom of the screen.

Settings - Configure Payment Page

Within this section you can configure the look and feel of the payment page that will be displayed to the card holder. The payment page is the page that the card holder will enter their card details. Merchants can upload their company logos onto the payment page.

Merchants can choose to either use:

- Adumo Online Standard Templates • Merchant Styled Templates

Illustration: Configure Payment Page

Template Name	Template Style	Application Name	Preview	Edit	Delete	Is Default
MyGate Standard Template 3	Mygate Standard	http://www.mygate.co.za (Virtual)	🔍	👤		⦿
MyGate Standard Template 1	Mygate Standard	http://www.mygate.co.za (Virtual)	🔍	👤	✖	○
MyGate Styled Template 1	Mygate Styled	http://www.mygate.co.za (Virtual)	🔍	👤	✖	○

Configure Payment Page Field Descriptors

Field Name	Description
Template Name	This is the Template Type identifier
Template Style	This is the template style identifier which can be Adumo Online Standard or Merchant Styled

Application Name	This is your application name.
Preview	This allows you to preview the template including any design that you have added to the template.
Edit	This allows you to amend the template.
Delete	This will delete the template. You can add the same template again using the add button.
Is Default	By ticking this, the template will become the template displayed when a form post is received by you.

Adumo Online Standard Templates

The Adumo Online Standard Templates is a list of 5 predesigned templates. Once you have chosen the template type that best suites you, you will then be presented with 5 different colour schemes to choose from. After choosing your colour scheme, you will be able to load your company logo into the template.

Illustration: Adumo Online Standard Template

How to add a Adumo Online Standard Payment Page Template

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".
3. In the left hand column click "**gateway**".
4. Click the "**configure payment page**" icon on the application that you want to configure.
5. Click on the "add new" button at the bottom of the screen.
6. Tick on Adumo Online Standard and click the "**next**" button.
7. Tick the template name that you want and click the "**next**" button.
8. Tick on the template colour scheme you want and click the "**next**" button.
9. Click the "**choose file**" button to upload your company logo onto the template.
10. Click on the "**finish**" button at the bottom of the screen.

How to edit a Adumo Online Standard Payment Page Template

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".
3. In the left hand column click "**gateway**".
4. Click the "**configure payment page**" icon on the application that you want to configure.
5. Click on the "**edit**" icon next to the template you want to edit.
6. Tick on the template colour scheme you want or scroll to the bottom of the page to upload a new company logo.
7. Click on the "**finish**" button at the bottom of the screen.

Merchant Styled Templates

The Merchant Style Templates is a list of 3 predesigned templates. A CSS Editor is provided giving you full control of every aspect of the template page.
Note: Remember to keep the file size of background images low, otherwise your payment page may take long to render.

How to add a Merchant Styled Payment Page Template

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".
3. In the left hand column click "**gateway**".
4. Click the "**configure payment page**" icon on the application that you want to configure.
5. Click on the "add new" button at the bottom of the screen.
6. Tick on Merchant Styled and click the "**next**" button.
7. Tick the template name that you want and click the "**next**" button.
8. Use the CSS Editor to configure, design and upload company logo onto the payment page template.
9. Click on the "**save**" button at the bottom of the screen.

How to edit a Merchant Styled Payment Page Template

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Settings**".
3. In the left hand column click "**gateway**".
4. Click the "**configure payment page**" icon on the application that you want to configure.
5. Click on the "**edit**" icon next to the template you want to edit.
6. Use the CSS Editor to configure, design and upload company logo onto the payment page template.
7. Click on the "**save**" button at the bottom of the screen.

Settings - My Terminal

Within My Terminal Settings you can configure what fields are displayed in the My Terminal processing screen.
Note: This is not required to be configured for the My Virtual, My Enterprise or RCCB solutions.

Display Rules Description

Using the tick boxes to the left hand side of the screen you can choose which fields you want displayed on the My Terminal page and whether the field is a mandatory field.

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- **Display**: The field will be displayed but does not have to be filled in.
- **Required**: The field will be displayed and the field must be filled in to process a transaction.
- **Ignore**: The field will not be displayed.

Illustration: My Terminal Configuration Screen
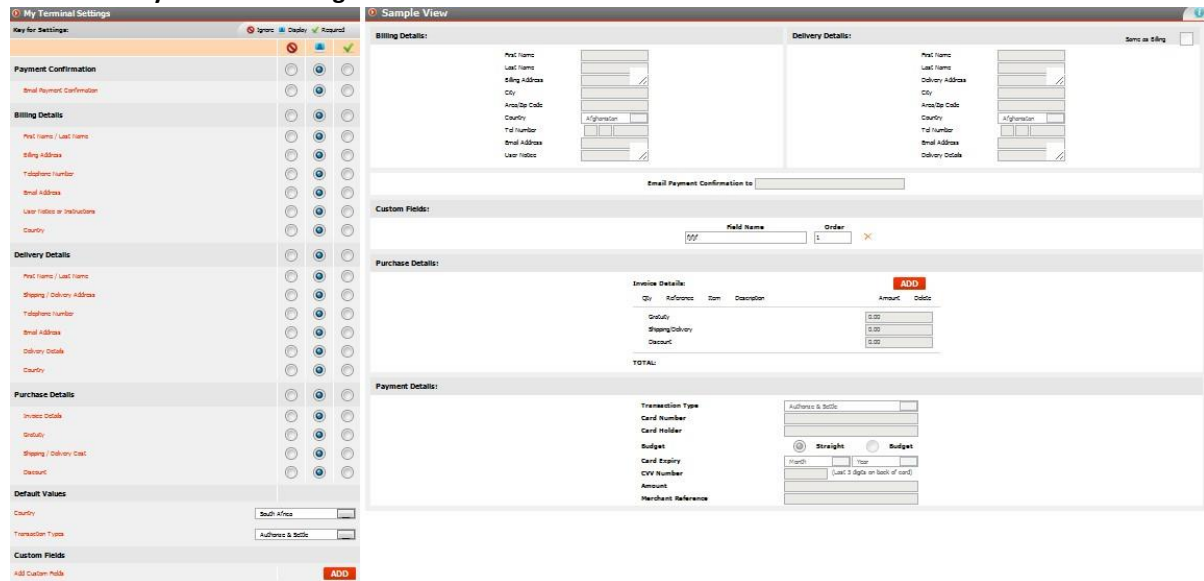
Configuration Field Name Descriptors

Field Name	Description
Payment Confirmation Header	
Email Payment Confirmation	This will display a text box that the email address can be entered. When the transaction is processed, a transaction receipt will be emailed to this email address.
Billing Details Header	
First Name / Last Name	This is the first and last name of the card holder
Billing Address	This is the billing address of the card holder
Telephone Number	This is the telephone number of the card holder
Email Address	This is the email address of the card holder
User Notice or Instruction	This is any additional information required to log regarding this transaction.
Country	This is the billing address country
Delivery Details Header	
First Name / Last Name	This is the first and last name of the person receiving goods
Shipping / Delivery Address	This is the delivery address of the person receiving goods
Telephone Number	This is the telephone number of the person receiving the goods
Email Address	This is the email address of the person receiving the goods
Delivery Details	This is any additional information required to log regarding delivery.
Purchase Details	
Invoice Details	This allows you to create line items that you can capture quantity, reference, item, description of a particular item in the order.
Gratuity	This is used to capture gratuity amount

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Shipping / Delivery Costs	This is used to capture shipping or delivery costs.
Discount	This is used to capture discount on the order.
Default Values	
Country	You can choose the default country that you want to display on the My Terminal processing page.
Transaction Types	You can choose the default transaction type that you want to display on the My Terminal processing page.
Custom Fields	
Add Custom Fields	You can add custom fields to be displayed on the My Terminal processing page. You can arrange the display order by entering numeric numbers in the order text box.

Fraud Module

The Fraud Module can be configured to flag or fail transactions based on specific parameters configured. By using IP address locaters, BIN origins and shipping addresses, the Fraud Module helps merchants in identifying potential fraudulent transactions. Within the Adumo Online Web Console, merchants can configure the Fraud Module Options to flag or fail transactions based on specific transactional behaviour. Each of the merchants web sites can be can be uniquely configured by the merchant with its own set of processing thresholds. **Note:** This is not required to be configured if you are using the My Terminal application.

Illustration: Fraud Module – Configure Fraud

Enable / Disable	Configure	Code	Enabled	Fraud Option	Info
➡	👤	BLS	✔	Black Listing Service	ⓘ
➡	👤	UCI	✔	Unique Client Identifier Service	ⓘ
➡	👤	GIR	✔	Global IP Recognition Service	ⓘ
➡	👤	RFI	✔	Repeated Failure Identification Service	ⓘ
➡	👤	RSI	✔	Repeated Success Identification Service	ⓘ

Failed and Flagged Transactions

Based on the merchants specific requirements, a transaction can be failed or flagged. A **failed** transaction means that the transaction will be failed (declined) prior to the transaction being sent to the bank for authorization. A **flagged** transaction will be sent to the bank for authorization but will have a flagged status within the Fraud Module. A merchant can then analyse the transaction before delivering the goods or settling the transaction.

Notification

Within the Web Console, Merchants can configure to be notified by email of any transaction that has been flagged or failed.

Fraud Module Options
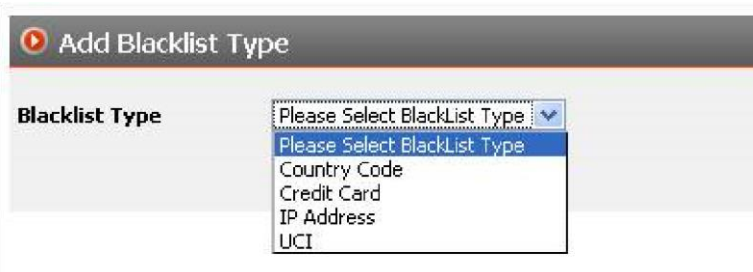
Blacklisting

Blacklisting allows you to block purchase attempts on the payment gateway. You are able to blacklist key identifiers which may be suspicious. Blacklisting also allows geographic sales targeting whereby you can configure specific countries based on BIN or IP address to purchase.

Blacklist Types:
- Blocking e-mail domains, i.e. any address at free email domains
- Blocking specific credit card numbers
- Blocking specific e-mail addresses
- Blocking specific countries, cities or regions
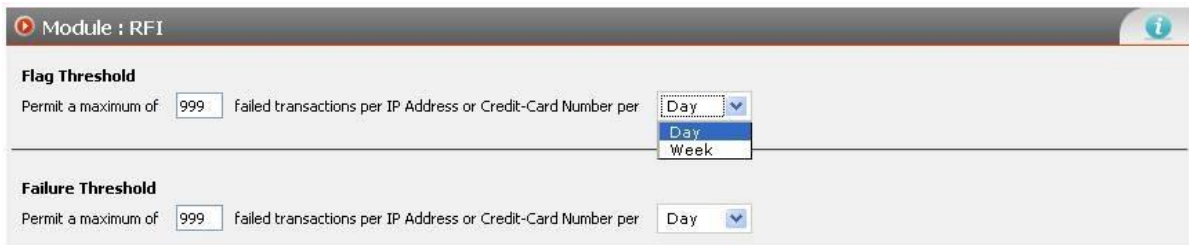
Illustration: Blacklisting

Repeated Failure Identification (RFI)

Repeated Failure Identification works in conjunction with blacklisting and allows the merchant to set the amount of failed attempts a purchaser can make before they are blocked from making further attempts. If a purchaser makes too many purchase attempts without success, it could mean that certain card detail is trying to be guessed.

Illustration: Repeated Failure Identification

Repeated Success Identification (RSI)

Repeated Successful Identification allows the merchant to set the amount of successful transactions a purchaser can make before they're flagged as potential fraud or blocked from making further transactions. A purchaser is defined from their IP address or credit card number.

Illustration: Repeated Success Identification

Global IP Recognition (GIR)

GIR compares the purchaser's delivery address to the global geographic location assigned to their IP address. This would aid in identifying if someone was purchasing on your website and their billing address is in the UK but their IP address is in Germany. Further investigation can be applied before delivery of goods.

Illustration: Global IP Recognition

Unique Client Index (UCI)

UCI forms a one-to-one relationship between a client and a credit card number. The merchant has the ability to provide Adumo Online with a unique-client-identifier when processing a transaction. Adumo Online stores the card number used by that client, and will flag or fail later transactions used by this client with a different card number. This insures that the credit card being used by the client is the card previously used for transacting.

Illustration: Unique Client Identification

Manage Transactions

Within the manage transactions section you can process specific transaction types.

The following menus can be found in settings:

- Credit / Refund Transaction
- Reverse Authorization
- Capture Transaction
- Authorize Transaction
- My Terminal

How to Find Manage Transactions

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Manage Transaction**".

Credit / Refund Transaction

In some cases you may need to refund a transaction. This could be due to stock availability, card holder purchase mistake, etc. When refunding a transaction the amount of the refund will be credited to the card holder and debited from your merchant account by the bank.

How to Process a Refund

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Manage Transactions**".
3. Underneath "**Manage Transactions**" click "**Refund Transaction**".
4. Choose your date selection that the original transaction took place
5. Refine your search (optional)
   1. **Application** - This is the URL or website that you want to run your search on.
   2. **Card Type** – This is MasterCard , visa, amex or diners
   3. **Transaction Mode** – This is test mode (test transactions) or live mode (live transactions)
   4. **Advanced Search** - This can be used if you want to search by transaction reference, merchant reference, and rand amount or card holder name.
6. Once you refined your search click the "**Search Button**".
7. Once you have identified the transaction that you want to refund, click the "**green arrow**" icon.
8. A screen will appear with a text box that you can enter the amount that you want to refund. You can either fully or partially refund the transaction
9. Click the "**Process**" button to refund the transaction

Note: If you partially refund a transaction you will not be able to process further refunds against that particular transaction.

Illustration: Refund Search Result

Illustration: Enter Refund Amount Screen

Reverse Authorization

In some cases you may need to reverse an authorization. This could be due to stock availability, card holder purchase mistake, etc. If you have already captured or settled the transaction you will not be able to reverse the authorization and will then be required to process a refund.

How to Process a Reverse Authorization

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Manage Transactions**".
3. Underneath "**Manage Transactions**" click "**Reverse Authorization**".
4. Choose your date selection that the original transaction took place
5. Refine your search (optional)
   1. **Application** - This is the URL or website that you want to run your search on.
   2. **Card Type** – This is MasterCard , visa, amex or diners
   3. **Transaction Mode** – This is test mode (test transactions) or live mode (live transactions)
   4. **Advanced Search** - This can be used if you want to search by transaction reference, merchant reference, and rand amount or card holder name.
6. Once you refined your search click the "**Search Button**".
7. Once you have identified the transaction/s that you want to reverse the authorization on, "**tick**" the box next to that transaction.
8. Click the "**Proceed**" button to reverse authorization.

Illustration: Reverse Authorization Search Result

Card Holder	Merchant Reference	Date Authorised	Transaction Amount (ZAR)	Current Status	View	Reverse Transaction
S Test	0001	19-May-2010 16:59	1.01	Authorised		☑
S Test	0001	19-May-2010 16:56	1.01	Authorised		☑
D Viljoen	0001	05-May-2010 11:27	.1	Authorised		☐
asdfsadf	0001	13-Apr-2010 17:50	1.00	Authorised		☐
Total Transactions: 4			3.03			

Settle / Capture Transactions:

If you have processed a My Terminal transaction as authorized only, you will need to settle / capture the transaction. If the transaction is not captured within 14 days, the authorization will fall away and the transaction would have to be reprocessed.

How to Capture a Transaction

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Manage Transactions**".
3. Underneath "**Manage Transactions**" click "**Settle Transaction**".
4. Choose your date selection that the original transaction took place
5. Refine your search (optional)
   1. **Application** - This is the URL or website that you want to run your search on.
   2. **Card Type** – This is MasterCard , visa, amex or diners
   3. **Transaction Mode** – This is test mode (test transactions) or live mode (live transactions)
   4. **Advanced Search** - This can be used if you want to search by transaction reference, merchant reference, and rand amount or card holder name.
6. Once you refined your search click the "**Search Button**".
7. Once you have identified the transaction/s that you want to capture, "**tick**" the box next to that transaction.

8. Click the "**Process**" button to capture the transaction.

9. This Transaction will be sent to the bank for settlement.

Illustration: Settle / Capture Transaction

Card Holder	Merchant Reference	Date Authorised	Transaction Amount (ZAR)	Current Status	View	Settle Transaction
S Test	0001	19-May-2010 16:59	1.01	Authorised		
S Test	0001	19-May-2010 16:56	1.01	Authorised		
D Viljoen	0001	05-May-2010 11:27	.1	Authorised		
asdfsadf	0001	13-Apr-2010 17:50	1.00	Authorised		
Total Transactions: 4			**3.03**			

Authorize Transaction

In some cases when a transaction is declined, the declined code returned by bank indicates that the bank has requested you to call them for an authorization code for the transaction.

Once the authorization code is given to you from the bank you will need to input the authorization code within the transaction which can be found in this menu screen.

How to Enter an Authorization Code

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Manage Transactions**".
3. Underneath "**Manage Transactions**" click "**Settle Transaction**".
4. Choose your date selection that the original transaction took place
5. Refine your search (optional)
    1. **Application** - This is the URL or website that you want to run your search on.
    2. **Card Type** – This is MasterCard , visa, amex or diners
    3. **Transaction Mode** – This is test mode (test transactions) or live mode (live transactions)
    4. **Advanced Search** - This can be used if you want to search by transaction reference, merchant reference, and rand amount or card holder name.
6. Once you refined your search click the "**Search Button**".
7. Once you have identified the transaction that you want to authorize, click the "**green arrow**" icon.
8. A screen will appear with a text box that you can enter the authorization code given to you by the bank.
9. Click the "**Process**" button to authorize the transaction

Illustration: Authorize Transaction Search Result

Card Holder	Merchant Reference	Date Performed	Transaction Amount (ZAR)	Current Status	View	Authorise Transaction
Ryan	1017	29-Jun-2010 08:29	100.00	Declined		→
Ryan Godfrey	1017	29-Jun-2010 08:28	100.00	Declined		→
S Testing	0001	19-May-2010 14:38	1.01	Declined		→

Illustration: Enter Authorization Code Screen

My Terminal

My Terminal is used when you want process a manual transaction. The fields that you configured in *Settings / My Terminal* will be displayed in the My Terminal Screen.

How to Process a My Terminal Transaction:
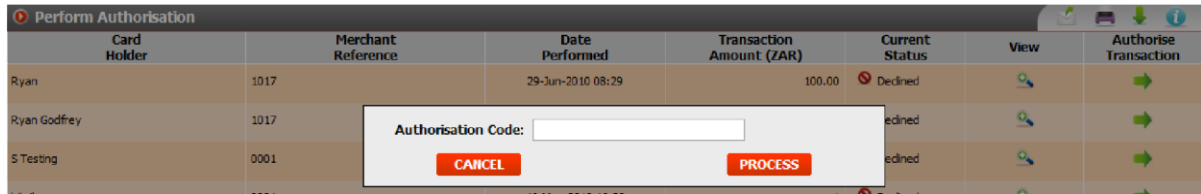
1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Manage Transactions**".
3. Underneath "**Manage Transactions**" click "**My Terminal**".
4. Select the "**application**" in the drop down box that you want to process a transaction against.
5. Select the Transaction Type that you want to process.
   a. **Authorize and Settle** – Choosing this transaction type will authorize and settle the transaction immediately.
   b. **Authorize Only** – Choosing this transaction type will authorize the transaction only. You will be required settle the transaction in the Settle Transaction Menu under Manage Transactions.

Illustration: My Terminal Screen Shot
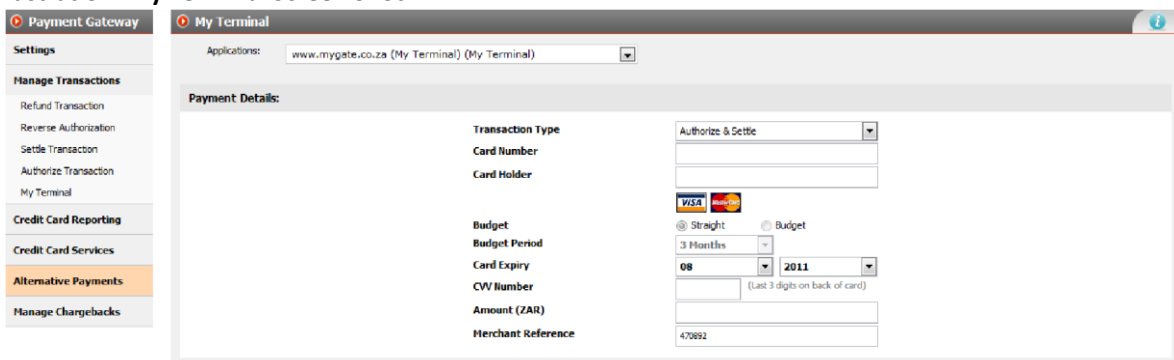
Credit Card Reporting

Within Credit Card reporting you can view specific report types.

The following reports can be found in credit card reporting:

- Transaction Report
- Fraud Report
- Settlement Report

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How to Find Credit Card Reporting:

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Credit Card Reporting**".

Transaction Report

In this section you will be able to view a transaction report showing you all the transactions that occurred within a date period specified.

How to Use the Transaction Report

1. Choose your date selection
2. Refine your search (optional)
   a. **Application** - This is the URL or website that you want to run your search on.
   b. **Transaction Status** - This is the current status that the transaction is in.
   c. **Card Type** – This can be MasterCard , visa, amex or diners
   d. **Transaction Mode** – This is test mode (test transactions) or live mode (live transactions)
   e. **Advanced Search** - This can be used if you want to search by transaction reference, merchant reference, and rand amount or card holder name.
3. Once you refined your search click the "**Search Button**".

Illustration: Credit Card Search Screen

Illustration: Credit Card Transaction Report Search Result

Card Holder	Merchant Reference	Date Authorised	Transaction Amount (ZAR)	Reverse Amount (ZAR)	Current Status	View
Ryan	1017	29-Jun-2010 08:29	100.00	0.00	Declined	🔍
Ryan Godfrey	1017	29-Jun-2010 08:28	100.00	0.00	Declined	🔍
S Test	0001	15-Jun-2010 08:11	1.01	0.00	Settled	🔍
D VIljoen	0001	04-Jun-2010 17:45	0.01	0.00	Settled	🔍
Dan	0001	27-May-2010 13:57	1.00	.50	Refunded	🔍

Transaction View

From the transaction result screen you can click on the "view" icon to see additional transactional information related to that specific transaction.

Additional Transactional Information:

- Transaction Details o   Transaction Reference – This is the unique Transaction Reference Adumo Online creates for every transaction
    - o Hashed Card Number – The first 6 and last four digits of the card. (eg. 434179******0062)
    - o   Issuing Country – The country in which the card is issued o   IP Origin – The country of where IP Address comes from.
        - ▪ **Note:** This only applies to merchants using My Virtual
- 3D Secure Detail o   Electronic Commerce Indicator o   Transaction Status
- Sub Transaction Detail
    - o All transactional history related to that transaction. (eg. Authorize, Settle, Refunded)

Transaction Receipt

From the transaction view screen you can click on the "**Receipt**" button on the bottom right hand side of the page. This will provide you with a summarized version of the transaction including your company details that can be used to email the cardholder. To email the receipt, click on the email icon at the top right hand of the screen.

Fraud Report

In this section you will be able to pull a fraud report showing you all the transactions that have been flagged or failed due to potential fraud according to your fraud configuration.
Note: The My Terminal Solution does not use the Fraud Module so no reporting will be available for this solution / application.

How to use the Fraud Report:

1. Choose your date selection
2. Refine your search (optional)
    a. **Application -** This is the URL or website that you want to run your search on.
    b. **Fraud Type -** These are the Fraud Options.

3. Once you refined your search click the "**Search"** Button.

Illustration: Fraud Search Screen

Illustration: Fraud Report

Fraud Module	Fraud Reference	Date & Time	Amount (ZAR)	Card Holder	Card Number	Action Status	View
Unique Client Identifier Service	1920371	19-May-2010 16:59	1.01	S Test	522100******	Flagged	
Unique Client Identifier Service	1920359	19-May-2010 16:56	1.01	S Test	434179******	Flagged	
Unique Client Identifier Service	1919876	19-May-2010 14:38	1.01	S Testing	434179******	Flagged	
Totals Records: 3			3.03				

Fraud Report View

From the Fraud Report screen you can click on the "view" icon to see additional transactional information related to that specific transaction.

Additional Fraud Information:

- In-depth Transaction Detail
- Fraud Alert Detail
- Fraud Description
- Reason
- Merchant Action

Bank Recon Report

Bank Recon report is used to match the transactions settled to your account by the bank to the transactions processed through Adumo Online.

A banks batch period does not work on a 24 hour clock so the time period for the bank recon is matched to the banks batch period.

How to Use the Bank Recon Report

1. Choose the date period in which you want to view transactions.
2. You can drill down into a specific day to view individual transactions that make up the summary of that batch.

Illustration: Bank Recon Search Result

Transaction Date	American Express		Diners Club		Mastercard & Visa		Total	
	Count	Total (ZAR)	Count	Total (ZAR)	Count	Total (ZAR)	Count	Total (ZAR)
25-Jan-2011					1	-0.50	1	-0.50
15-Jun-2010					1	1.01	1	1.01
04-Jun-2010					1	0.01	1	0.01
27-May-2010					2	2.00	2	2.00
21-May-2010					1	1.01	1	1.01
20-May-2010					1	0.10	1	0.10

Credit Card Services

Within Credit Card Services you can manage the Recurring Credit Card Billing solution (RCCB).

The following sections can be managed in credit card services:
- Manage RCCB
- Perform Manual RCCB

How to find Credit Card Services:

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Credit Card Services**".

Note: Recurring Credit Card Transactions cannot be processed using My Terminal

Manage RCCB

Once a RCCB transaction has been processed to Adumo Online (the initiated transaction) you can use the Manage RCCB section to view information related to that RCCB Client

Within Manage RCCB you can:
- View RCCB Clients
- Edit RCCB Detail
- View Transaction Processed against the RCCB Client

How to use Manage RCCB

1. Select the "**Application**" you want to search on
2. Refine your search – You can choose specific criteria that will allow you to refine your search.

Illustration: Manage RCCB Search Result

Card Holder	Client Account No.	Card Expiry Date	Start Date	End Date	Client Status	View	Edit
Ryan	PLUS5294-2392	08 / 2011	05-Jul-2010	05-Jul-2011	Active		
Test	PLUS5294-8392	09 / 2011	05-Jul-2010	05-Jul-2011	Active		
Ryan	PLUS5295-8392	09 / 2011	05-Jul-2010	05-Jul-2011	Active		
test	PLUS5299-8392	08 / 2011	05-Jul-2010	05-Jul-2011	Active		
Ryan	PLUS5291-8392	08 / 2011	05-Jul-2010	05-Jul-2011	Active		
test	PLUS5290-8392	08 / 2011	05-Jul-2010	05-Jul-2011	Active		
test	PLUS5390-8392	08 / 2011	05-Jul-2010	05-Jul-2011	Active		

Totals Records: 7

Search Result Field Descriptions

1. Client Account # - This is the account number sent through by merchant

2. Start Date – This is the date of the first recurring transaction.

3. End Date – This is the date of the last recurring transaction.

4. Frequency – This is the debit frequency. (Weekly, Monthly Annually)

5. Card Expiry – This is the expiry date on the card.

6. Recurring Amount – This is the amount to be debited from the card.

7. Client Status – This is the status set by the merchant

   a. Active – Debits with RCCB will continue

   b. Inactive – Debits will stop.

8. Collection Status – This status is set by the Adumo Online system.

   a. Active – Debits with RCCB will continue

   b. Expired Card – If card expired, debits will stop

   c. Collections Complete – If collections complete, the end date has passed. Debits will stop.

Manage RCCB View

By clicking on the "**view**" icon within the Manage RCCB search result screen, you can view transactions that have been processed against a specific client or credit card.

Manage RCCB Edit

By clicking on the "**edit**" icon within Manage RCCB View screen you can edit detail related to that specific RCCB Client.
You can edit:

- Client Status – You can make the client active or inactive. If the client is set to inactive no debit will be processed against the credit card.

- Collection Date – This is the date period in which you set for the collections to take place on the initiated transaction.

- Client Detail

How to Stop or Pause a Recurring Debit

In some cases you may want to temporarily or permanently stop a recurring debit from occurring. To do this you will be required to change the Client Status.

This section will describe how this can be done:

Change Client Status

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Credit Card Services**".
3. In the left hand column click "**Manage RCCB**"
4. Select your search criteria
5. Click "**edit**" on the transaction that you want to amend.
6. Next to Client Label change the status in the drop down from "**active**" to "**inactive**".
7. Click the "**save**" button.

How to Extend or Reduce the Collection End Date

In some cases you may want to extend or reduce the collection end date (period). To do this you will be required to amend the end collection end date.

This section will describe how this can be done:

Amend Collection End Date

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Credit Card Services**".
3. In the left hand column click "**Manage RCCB**"
4. Select your search criteria
5. Click "**edit**" on the transaction that you want to amend.
6. Next to Collection Date Label click on the "**calendar**" to amend the Collections End Date.
7. Click the "**save**" button.

How to Change Credit Card Detail

In the event that any information changes on the card such as PAN or expiry date a new initiated transaction must be initiated by the card holder on the merchants website. The merchant **cannot** amend PAN and expiry date.

Note: It is recommended that when the initiated transaction takes place to ensure that the card expiry date and the collection end date are the same.

Perform Manual RCCB

Perform Manual RCCB is used in the event that a RCCB debit is unsuccessful and you need to manual process a credit card debit against the cardholder.

How to Perform Manual RCCB

1. Select the "**Application**" you want to search on
2. Refine your search – You can choose specific criteria that will allow you to refine your search.

Illustration: Perform Manual RCCB View

1. Client Account # - This is the account number sent through by merchant
2. Start Date – This is the date of the first recurring transaction.
3. End Date – This is the date of the last recurring transaction.
4. Expected RCCB Collections – This is the RCCB debits expected at the time the report is viewed.
5. Actual RCCB Collections – This is the actual debits that have occurred.
6. Client Status – This is the status set by the merchant
    a. Active – Debits with RCCB will continue
    b. Inactive – Debits will stop.
7. Collection Status – This status is set by the Adumo Online system.
    a. Active – Debits with RCCB will continue
    b. Expired Card – If card expired, debits will stop
    c. Collections Complete – If collections complete, the end date has passed. Debits will stop.

Alternative Payments

Within the Alternative Payments section you can view transaction information related to alternative payment types that you have subscribed for with Adumo Online.

The following Alternative Payments can be managed in this section:

- Mimoney
- Cell Pay Point
- eBucks

Note: Alternative Payments cannot be processed using My Terminal

How to find Alternative Payments

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Alternative Payments**".

Mimoney

Mimoney is a method of payment for use by people who want to shop online but do not have a credit card - or do not wish to use their credit- card details online.

In this section you will be able to pull a transaction report showing you all the mimoney transactions that occurred within a specific period.

How to Use the Mimoney Report

1. Choose your date selection
2. Refine your search (optional)
    a. **Application** - This is the URL or website that you want to run your search on.
    b. **Transaction Status** - This is the current status that the transaction is in.
    c. **Advanced Search** - This can be used if you want to search by transaction reference, merchant reference, rand amount or cell phone number.

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3. Once you refined your search click the "**Search**" button.

Cell Pay Point

Cell Pay Point which is an alternative payment method offered by First National Bank (FNB). Cell Pay Point enables merchants to accept payments on their website from registered FNB Mobile Banking users. The solution allows FNB Mobile Banking Users to pay from their debit card account via their mobile phone.

The Cell Pay Point transaction report is used to view accepted and declined transactions that have occurred.

How to Use the Cell Pay Report

1. Choose your date selection
2. Refine your search (optional)
   a. **Application** - This is the URL or website that you want to run your search on.
   b. **Transaction Mode** – This is test mode (test transactions) or live mode (live transactions)
   c. **Transaction Status** - This is the current status that the transaction is in.
   d. **Advanced Search** - This can be used if you want to search by merchant reference, merchant statement reference, and customer statement reference or rand amount.
3. Once you refined your search click the "**Search**" button.

eBucks

Adumo Online is an approved eBucks payment processor. eBucks internet partners can integrate into Adumo Online through a simple web service allowing authorization and settlement of eBucks tokens.
The eBucks transaction report is used to view accepted and declined transactions that have occurred.

How to Use the eBucks Report

1. Choose your date selection
2. Refine your search (optional)
   a. **Application** - This is the URL or website that you want to run your search on.
   b. **Transaction Status** - This is the current status that the transaction is in.
   c. **Advanced Search** - This can be used if you want to search by merchant reference or eBucks reference.
3. Once you refined your search click the "**Search**" button.

Manage Chargebacks

In some cases a card holder will dispute a transaction with their bank and request that the transaction be reversed (chargeback).

In order to for you to dispute this chargeback you will need to respond to the dispute by filling in a chargeback response. In manage chargebacks you can log information related to the chargeback.

How to Find Manage Chargebacks

1. Go to "**Products**" tab and click "**Payment Gateway**".
2. In the left hand column click "**Manage Chargebacks**".

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Add Chargeback

Within this section you can search for the transaction that you want to create the chargeback against. In order to create the chargeback you **must** have the credit card number. This is normally on the chargeback form that was provided to you by the bank.

How to Add Chargeback

1. Choose the date range that you want to search.
2. Select the "**application**" that the transaction relates to.
3. Search Criteria - Enter credit card number and rand amount of transaction.
4. Click "**Search**"
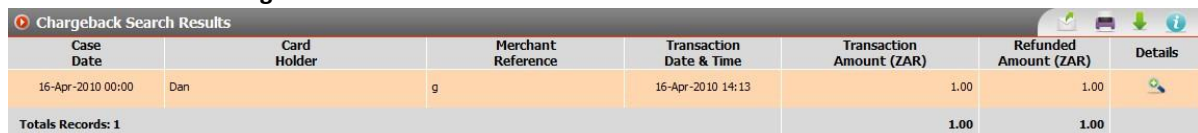
Search Chargebacks

Within this section you can search for chargebacks that you have added. The chargeback information can be viewed, managed and edited from this section.

How to Search Chargeback

1. Choose the date range that you want to search.
2. Select the "**application**" that the transaction relates to.
3. Refine Your Search – You can add additional search criteria
4. Click "**Search**"

Illustration: Search Chargeback Result

Case Date	Card Holder	Merchant Reference	Transaction Date & Time	Transaction Amount (ZAR)	Refunded Amount (ZAR)	Details
16-Apr-2010 00:00	Dan	g	16-Apr-2010 14:13	1.00	1.00	🔍
Totals Records: 1				1.00	1.00	

How to Edit Chargeback Detail

From the Search Chargeback result screen you can click on the "details" icon to view and edit information related to the chargeback.

You can edit information related to:
- Bank Detail
- Merchant Response
- Delivery Detail