Doc2.0 Manager Manual

Jan 05, 2026

CONTENTS

CHAPTER ONE

INTRODUCTION

Doc2.0 Payment Gateway (here and hereafter System, Payment Gateway or Doc2.0) provides accepting, processing, storage and transmitting of payment data between members of payment processes. This guide is intended for managers of the Payment Gateway software and hardware complex, which enable effective processing of transactions between:

- merchants (and their facilitators),
- their end customers (referred to as Payers or Receivers),
- acquiring banks or other PSPs (or their facilitators).

Doc2.0 provides a Manager account, which has broad UI and API access to the functionality of the system. This type of account allows to create and configure payment solutions for all merchants according to compliance requirements, limitations and business specifics, assign additional participants to selected merchant projects, and track financial flows of each participant.

The guide is arranged according to the structure of the Payment Gateway user interface and contains detailed information about each commonly used function.

CHAPTER

TWO

PAYMENT GATEWAY OBJECTS

The hierarchy and data scope among users of the System is defined on the Simplified infological model of the System. All user roles and processing entities are described in the sections below.

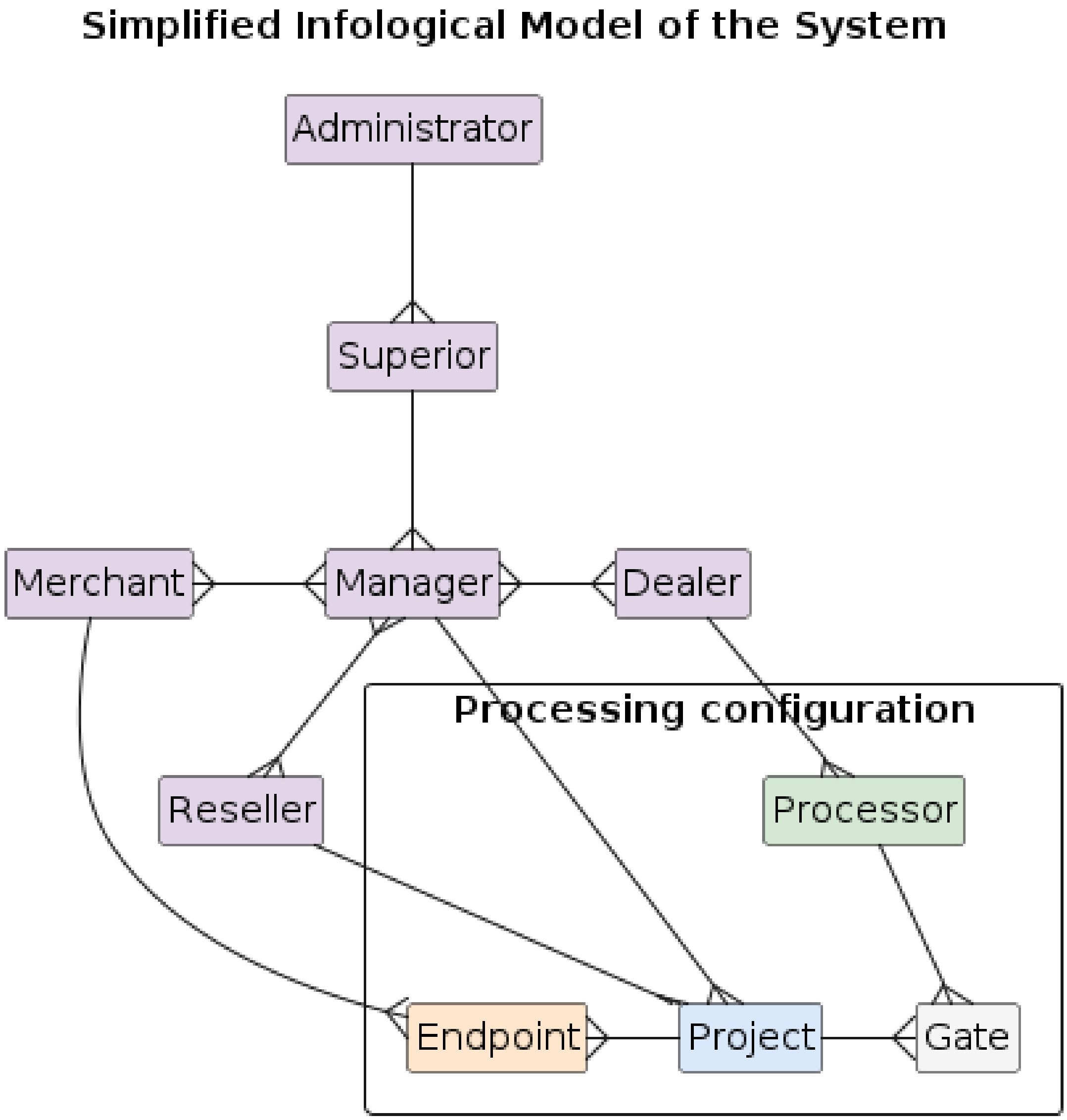
2.1 Infological Model

2.2 Processing Configuration

The system provides a set of integrations, named as “Processors”, with external payment institutions and payment providers. Each processor is a software module that implements a consistent communication protocol for transferring messages with external systems. To receive, process and transmit payment data, the following entities must be configured.

Object type	Description
Processor	Payment Gateway entity, which incapsulates interconnection with third-party processing system.
Gate	A set of parameters, which identify account registered in a third-party processing system. These parameters can be used to process payment data in an external system using the messaging protocol implemented in the Processor.
Company	System entity which allows to combine several Gates in one entity, which can later be used in many system modules (for example limits, reports, etc.).
Project	System entity which determines the conditions for receiving a payment message from Endpoints and its further routing to the connected Gates.
Endpoint	Uniquely identified terminal, which is assigned to the Merchant and has to be provided in the commands within gateway API.
Endpoint group	A set of Endpoints with different currencies consolidated and available as one logical unit, which is used in gateway API URL address.
Master Endpoint	Additional logical unit which connects multiple Endpoints for Payment Cashier integration.

Note:


Simplified Infological Model of the System
Administrator
Superior
Merchant
Manager
Dealer
Processing configuration
Reseller
Processor
Endpoint
Project
Gate

Minimal configuration: 1 Processor, 1 Gate, 1 Project, 1 Endpoint.

The system allows to work with multiple currencies. Currency could be added by request.

2.3 User Roles

The Payment Gateway supports a dedicated account access for each user of the system. Discuss the most suitable Payment Gateway accounts model with support manager.

Each root user account can have its own Employees who can get access to the data from the root account, but with certain restrictions. Data scope is defined for all screens and reports of the system. See Employees for details.

See the list of root user accounts below:

Merchant	Provided to the merchant's representatives. Merchant accounts can browse their transactions and linked Projects and Endpoints. They can process transactions and manage their own restriction lists.
Manager	Provided to the representatives of PSP or payment institutions. Manager accounts have full access to the configuration of the system.
Superior	Provided to the representatives of multiple Managers. Superior accounts can browse and configure all entities for the linked Managers.
Reseller	Provided to the agents, which engage merchants for Manager. Reseller accounts can browse multiple linked Projects and Endpoints of Merchants and manage Reseller rate plans. They cannot process any transactions, manage restriction lists, or create new entities. Payment facilitators which represent Merchants can receive Merchant accounts for each represented Merchant, or a single Reseller account connected to Merchant accounts of each represented Merchant.
Dealer	Provided to the agents, which engage processing solutions for Manager. Dealer accounts can browse multiple Gates linked to the Processor and manage Dealer rate plans. They cannot process any transactions, manage restriction lists, or create new entities.

CHAPTER

THREE

QUICK LINKS

Most used functionality is gathered for a quick reference:

Account management:

- Discover login and user profile options on General Account Information page,
- Create and manage dedicated accounts for each member of the team on Employees screen,

Basic processing configuration setup:

1. Create Merchant account.
2. Create Gate for selected Processor and set any bank rate plan on it.
3. Create Project and set any manager rate plan on it, then specify the created Gate in Routing & Balancing tab.
4. Create Endpoint to link Merchant to Project, then select Available operations for this Endpoint.
5. Check that everything is connected with test transaction from Virtual Terminal.
6. Clone the Project together with Endpoints and Gates to new currency, if multiple currencies should be supported, and create Endpoint Group if needed.
7. Provide Endpoint IDs per each currency and/or Endpoint Group for multi-currency integration, Merchant login, Merchant control key (for API integration), password (for UI access) to Merchant representatives.

Merchant integrations and processing assistance:

- Resend Multiple Callbacks in case of temporary handling issues of transaction results on Merchant server,
- Capture and Cancel preauthorized transactions and make Refunds on authorized ones,
- Speed up the merchant integration to Payment Gateway with full request and response logs in Integration Panel,
- Configure follow-up on customers with E-mail Or SMS Messages after transactions sent from message server,

Monitoring and business analysis:

- Sort and find transactions on Orders Search screen, see complete information about each transaction on Orders Details screen,
- Get advanced analytics with Dashboard and KPIs or download detailed Reports with required data in one click using templates,

- Gather data to external systems for further analysis or alerts with Additional Callbacks for every transaction,
- Resolve ongoing payment issues with Online Monitor and Transaction Marker notifications,
- Get up-to-date information about Current Merchant Balances and reflect payouts,

Learn more:

- See all terms definitions in Glossary,
- Discover all supported Transaction Types And Statuses,
- Design an effective payment strategy with Routing & Balancing in accordance to Acquirer Restrictions and Processing Limits,
- See options for Fraud Protection with more than 100 filters,
- Mitigate risks with Black, White And Loyalty List management,
- Set up Master Endpoints for Payment Cashier integration,

CHAPTER

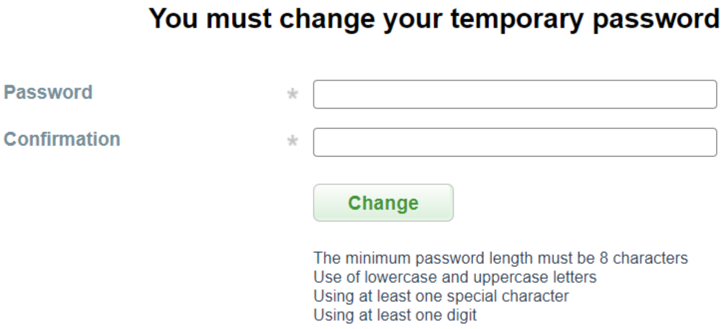
FOUR

GENERAL ACCOUNT INFORMATION

Manager employees can browse transactions, configure processing solutions and download various reports via Doc2.0 UI. It is available at and at .

4.1 First Login

Upon initial access to Doc2.0 UI, after logging in, the manager employee will be asked to create and enter a new password.



You must change your temporary password

Password *

Confirmation *

The minimum password length must be 8 characters
Use of lowercase and uppercase letters
Using at least one special character
Using at least one digit

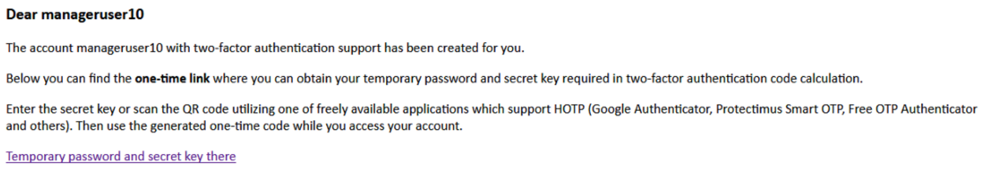
The minimum password length must be 8 characters. The password must contain at least one digit, one lowercase and uppercase letters and at least one special character.

> **Warning:** It is very important that the password does not consist of meaningful linguistic structures. For security reasons it is strongly recommended to use random alphanumeric values and regularly change the password.

4.2 Login With OTP

IF OTP (One Time Password) is enabled, an email will be sent to all users with a one-time link to create a second authentication factor.

An example of this letter:



Dear manageruser10

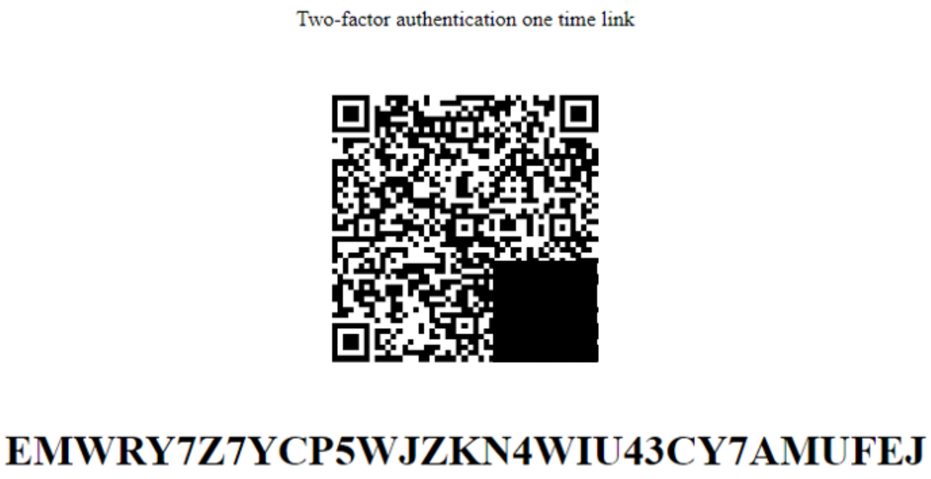
The account manageruser10 with two-factor authentication support has been created for you.

Below you can find the **one-time link** where you can obtain your temporary password and secret key required in two-factor authentication code calculation.

Enter the secret key or scan the QR code utilizing one of freely available applications which support HOTP (Google Authenticator, Protectimus Smart OTP, Free OTP Authenticator and others). Then use the generated one-time code while you access your account.

Temporary password and secret key there

Inside there is a link, by clicking on which the QR code and the secret key will be available:

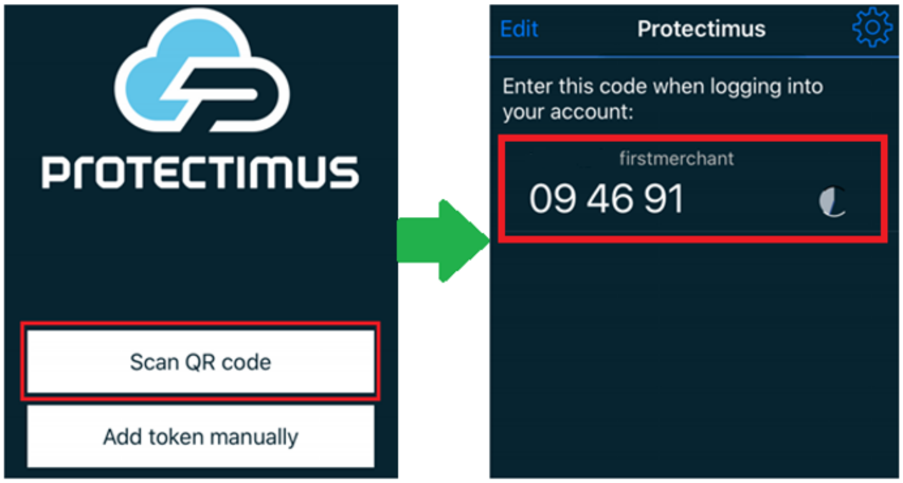


Two-factor authentication one time link

[redacted]

EMWRY7Z7YCP5WJZKN4WIU43CY7AMUFEJ

To calculate the second factor, scan the QR code or enter the secret key in any available application that supports HOTP (Google Authenticator, Protectimus Smart OTP, Free OTP Authenticator and others):

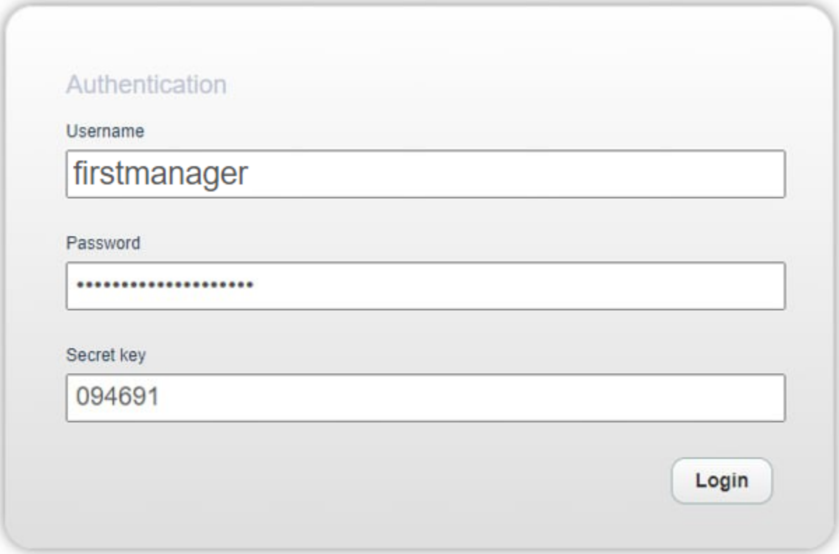


Enter this code when logging into your account:

firstmerchant

09 46 91

If one-time password authentication is enabled for login, enter this password when logging in. Detailed information on working with OTP is available on the link. When logging into the system, specify a username, password and generated code from the application (each time logging in, new password from application will be required):



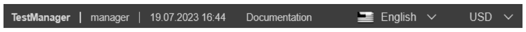
Username: firstmanager

Password: ••••••••••••••••••••

Secret key: 094691

4.3 Header Menu

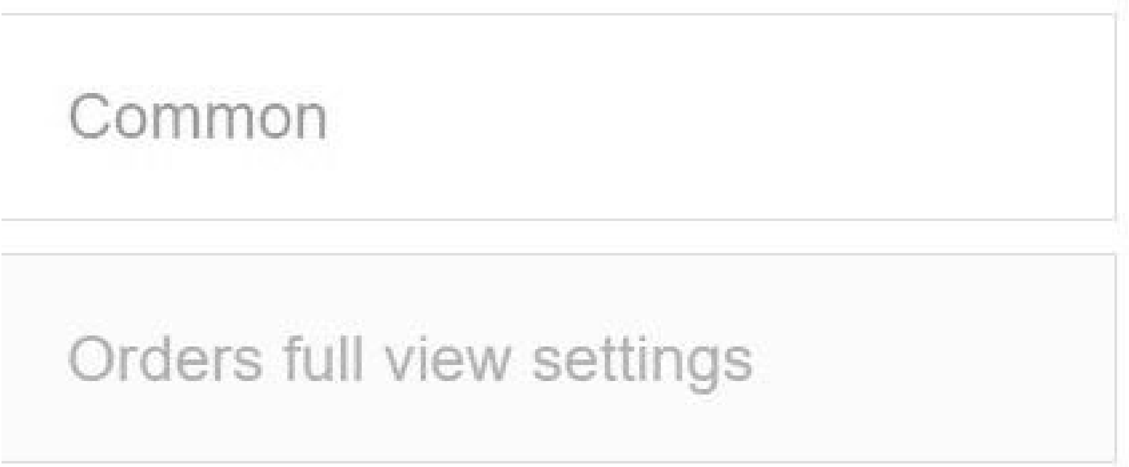
The menu is always located at the top of the screen:



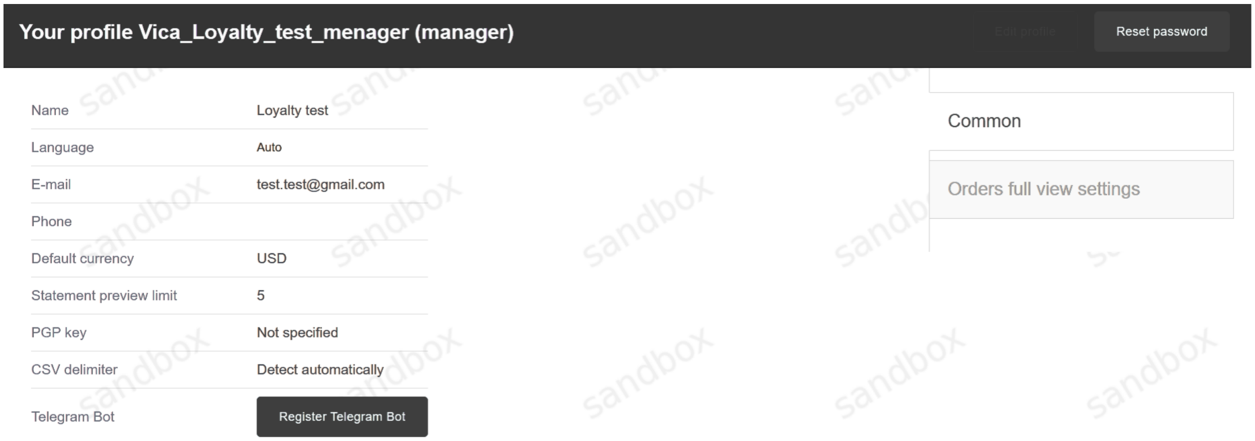
From left to right, here are located: the account name in Doc2.0 UI and its role in the system, the current date and time in the system time zone, link to the documentation https://doc2.codetime.net with detailed information about Doc2.0 UI and API, menu language and currency calculations.

4.4 User Profile

By clicking on Manager name on the top left side of header you will be redirected to user profile where you can setup your profile. From the right side of page you will see to pages Common and Orders full view settings:



4.4.1 Common



Your profile Vica_Loyalty_test_menager (manager)

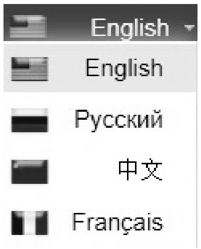
Name	Loyalty test
Language	Auto
E-mail	test.test@gmail.com
Phone	
Default currency	USD
Statement preview limit	5
PGP key	Not specified
CSV delimiter	Detect automatically
Telegram Bot	Register Telegram Bot

Here you can change:

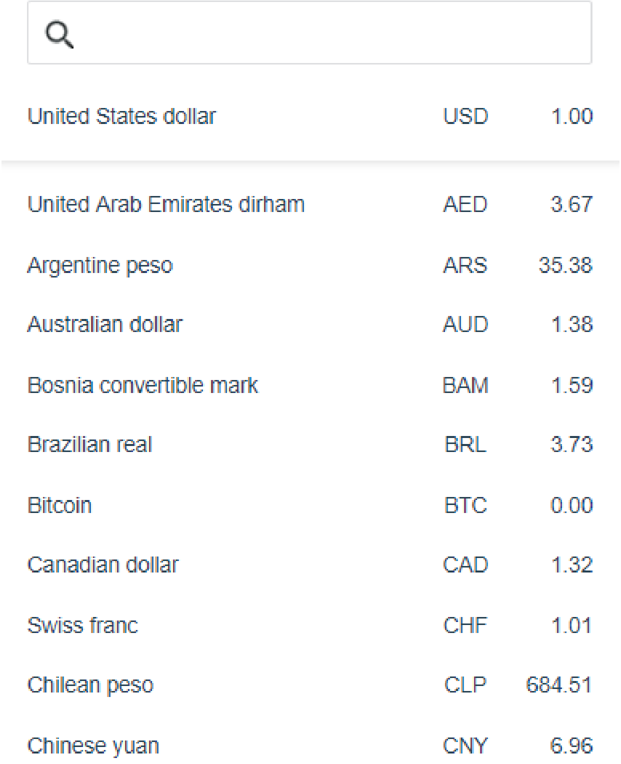
- Name
- Language on which system will be automatically displayed in (possible to change from the drop-down menu at the top of the page any time)
- E-mail address on which all configured notifications will come
- Phone
- Default currency (possible to change from the drop-down menu at the top of the page any time)
- Statement preview limit
- PGP key
- CSV delimiter
- Telegram Bot - from this telegram bot you will receive information about all configured activities

- Mobile application

To change language from header menu use the drop-down menu



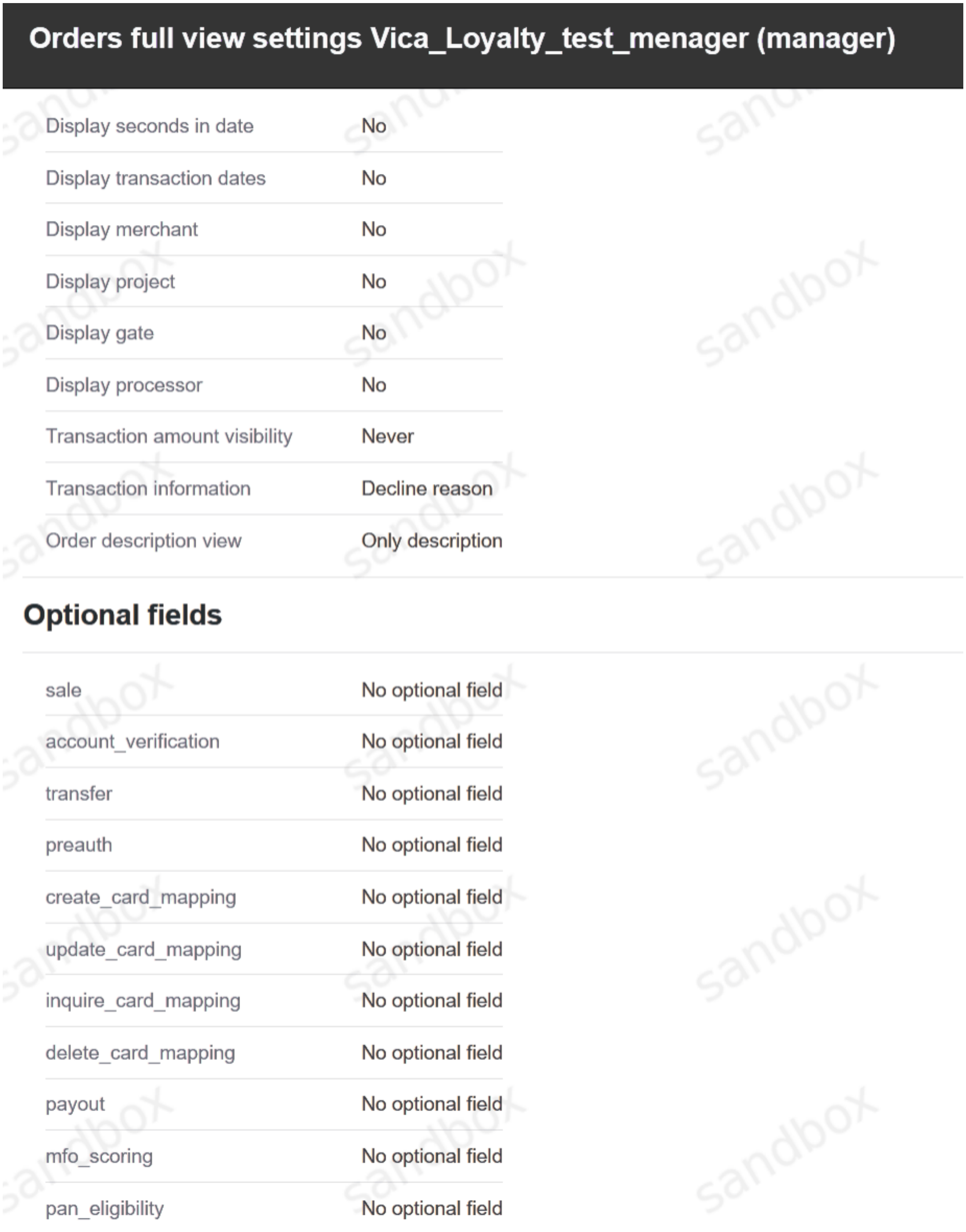
To change the currency for calculations in transaction monitor and dashboard, use the drop-down menu from header menu. Exchange rate is updated daily.



United States dollar	USD	1.00
United Arab Emirates dirham	AED	3.67
Argentine peso	ARS	35.38
Australian dollar	AUD	1.38
Bosnia convertible mark	BAM	1.59
Brazilian real	BRL	3.73
Bitcoin	BTC	0.00
Canadian dollar	CAD	1.32
Swiss franc	CHF	1.01
Chilean peso	CLP	684.51
Chinese yuan	CNY	6.96

4.4.2 Orders Full View Settings

In this section it is possible to configure visible fields for detailed view in orders:



Orders full view settings Vica_Loyalty_test_menager (manager)

Display seconds in date	No
Display transaction dates	No
Display merchant	No
Display project	No
Display gate	No
Display processor	No
Transaction amount visibility	Never
Transaction information	Decline reason
Order description view	Only description

Optional fields

sale	No optional field
account_verification	No optional field
transfer	No optional field
preauth	No optional field
create_card_mapping	No optional field
update_card_mapping	No optional field
inquire_card_mapping	No optional field
delete_card_mapping	No optional field
payout	No optional field
mfo_scoring	No optional field
pan_eligibility	No optional field

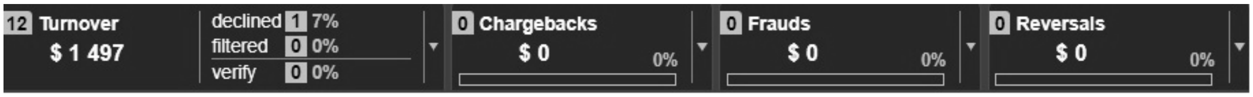
CHAPTER

FIVE

DASHBOARD

5.1 Transaction Monitor

Transaction monitor is available at the top of the page for general statistics:



This monitor contains the following blocks:

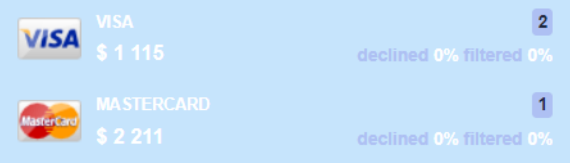
Turnover	The sum of all successful sale, capture, reversal (refund) and transfer operations
Declined, filtered and verify	The number of operations of the aforementioned types with the corresponding status
Chargebacks	The number and amount of successful chargeback and prearbitration operations
Frauds	The number and amount of successful fraud operations

continues on next page

Table 1 – continued from previous page

`Reversals`	The number and amount of successful reversal and void operations

To view the analytics detailed by each payment method, click the pointer on the right side of the relevant block:



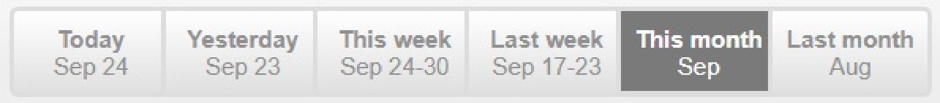
VISA
$ 1 115
2
declined 0% filtered 0%

MASTERCARD
$ 2 211
1
declined 0% filtered 0%

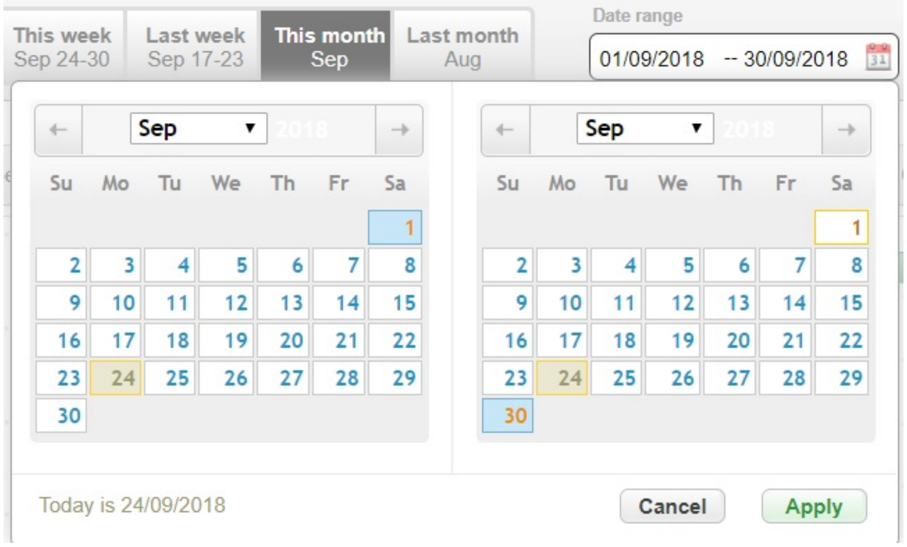
5.2 Analytics

5.2.1 Data Scope

To change the range of statistics, use the switches:



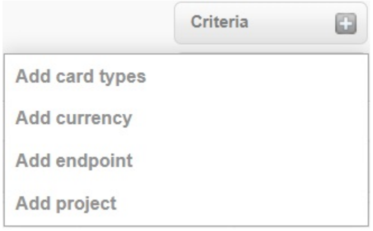
Set the desired date range in the pop-up calendar:



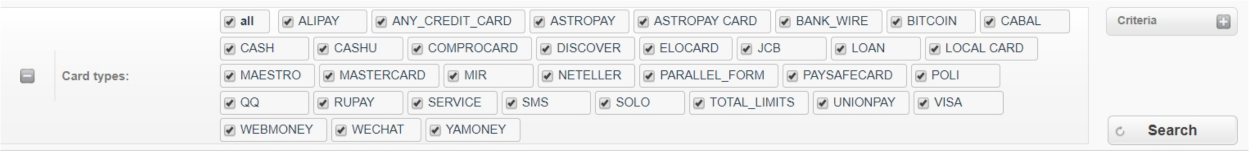
Date range
01/09/2018 -- 30/09/2018

Today is 24/09/2018

Data for graphs can be sorted using the Criteria button:



Currencies, payment methods, as well as endpoints, projects and other data can be specified for analysis. Here is the example of the payment method selection to construct the chart:

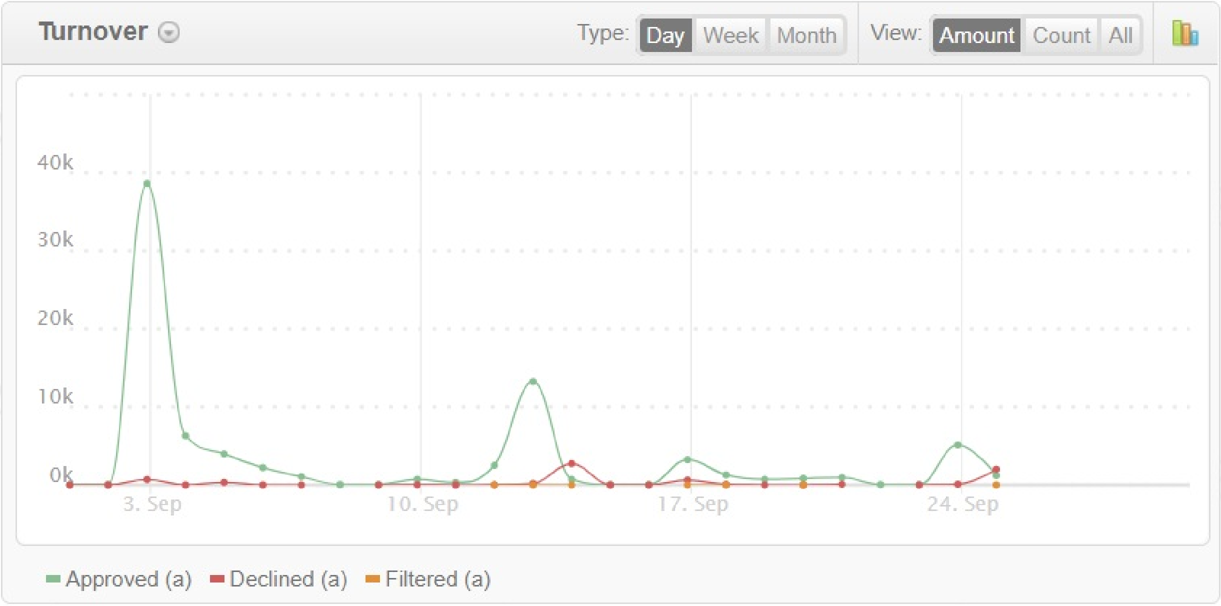


Card types:

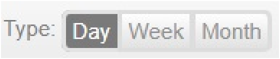
☑ all ☑ ALIPAY ☑ ANY_CREDIT_CARD ☑ ASTROPAY ☑ ASTROPAY CARD ☑ BANK_WIRE ☑ BITCOIN ☑ CABAL
☑ CASH ☑ CASHU ☑ COMPROCARD ☑ DISCOVER ☑ ELOCARD ☑ JCB ☑ LOAN ☑ LOCAL CARD
☑ MAESTRO ☑ MASTERCARD ☑ MIR ☑ NETELLER ☑ PARALLEL_FORM ☑ PAYSAFECARD ☑ POLI
☑ QQ ☑ RUPAY ☑ SERVICE ☑ SMS ☑ SOLO ☑ TOTAL_LIMITS ☑ UNIONPAY ☑ VISA
☑ WEBMONEY ☑ WECHAT ☑ YAMONEY

5.2.2 Turnover

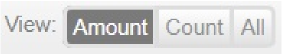
Ratio of successful, rejected and filtered by the system transactions are displayed in the following graph:



The following graphs can be also selected by pressing the ▿ button: the ratio by volume of transactions or by amount of payments, as well as by type of transactions (sale, capture, transfer, etc). Doc2.0 Payment Gateway also displays statistics on negative activity and earnings.
Required time period is set by schedule switch (day, week, month):

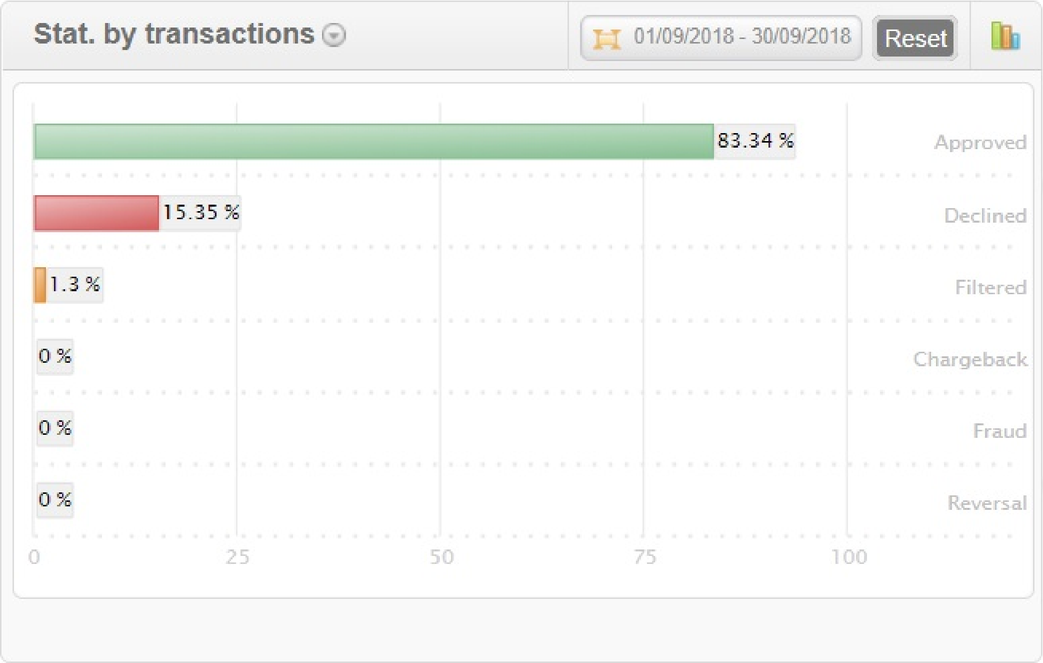


Type of chart (amount, count, all) can be changed using the button:



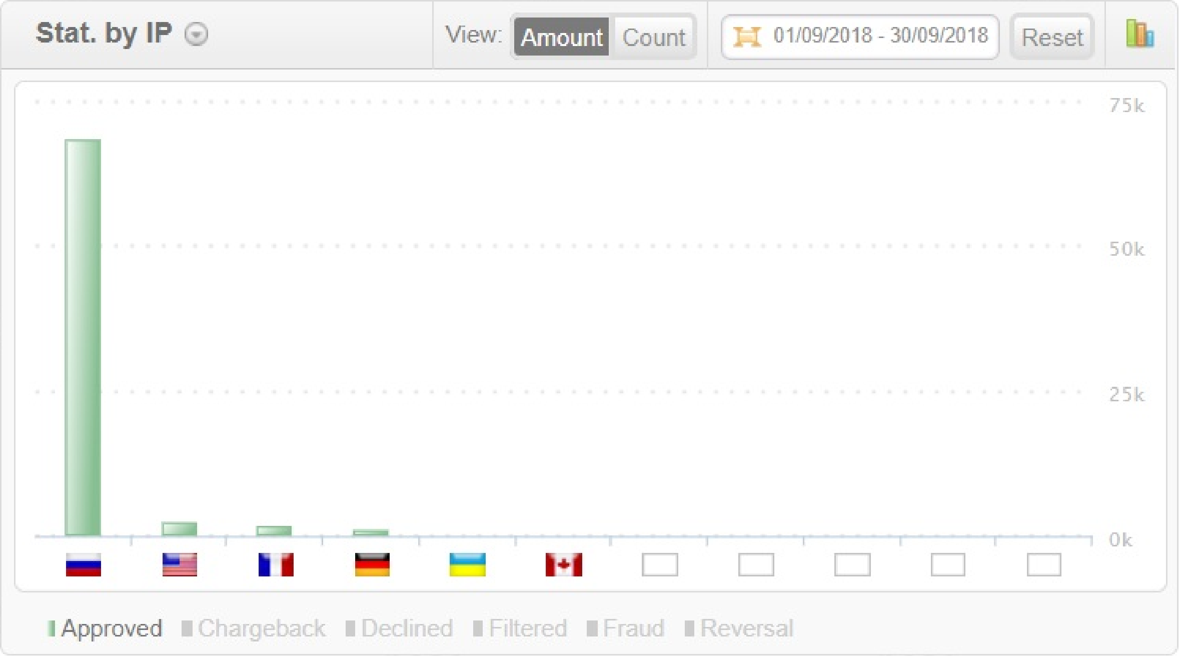
5.2.3 Approval Ratio

The graph shows the proportions between successful, declined and filtered transactions for a selected period of time.
Doc2.0 Payment Gateway also displays statistics per card payment system, per currency, as well as per payment method.
Successful Transaction Analytics for the specified period are displayed as follows:



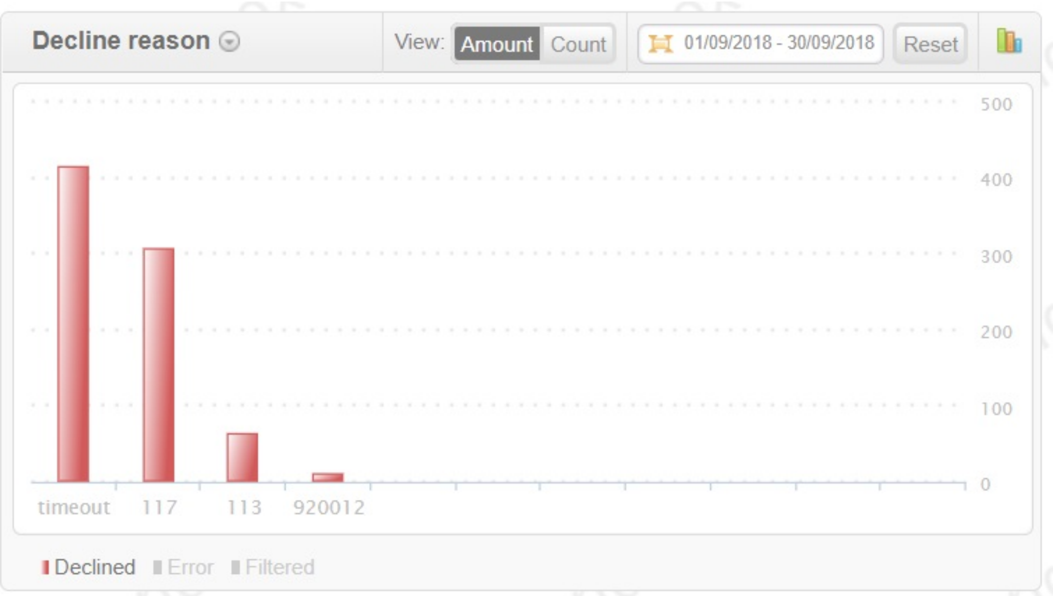
5.2.4 Transactions By Country

Overview of analytics by country displays two types of regional statistics: based on customer IP addresses and on card BINs.



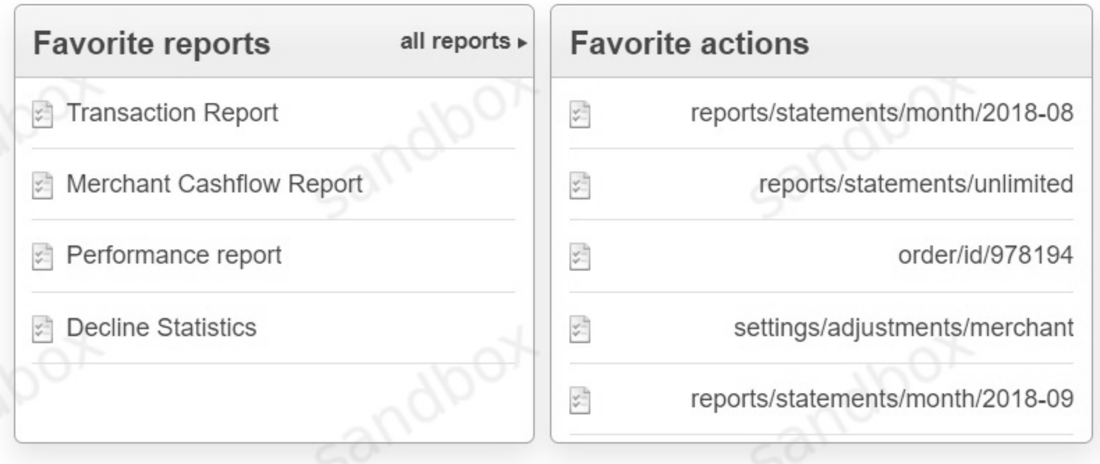
5.2.5 Transaction Decline Reasons

This statistics screen can be used for a visual assessment of the most frequent decline reasons, as well as chargeback and fraud reasons.



5.3 Quick Actions

Frequently used functions can be accessed at the bottom of this page:



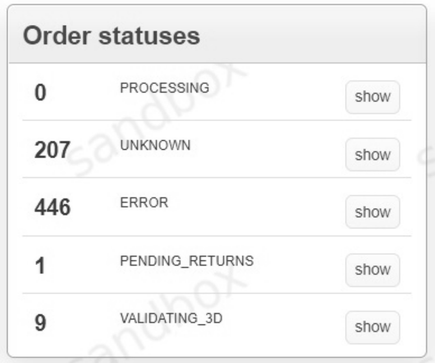
Favorite reports all reports ▸

- Transaction Report
- Merchant Cashflow Report
- Performance report
- Decline Statistics

Favorite actions

- reports/statements/month/2018-08
- reports/statements/unlimited
- order/id/978194
- settings/adjustments/merchant
- reports/statements/month/2018-09

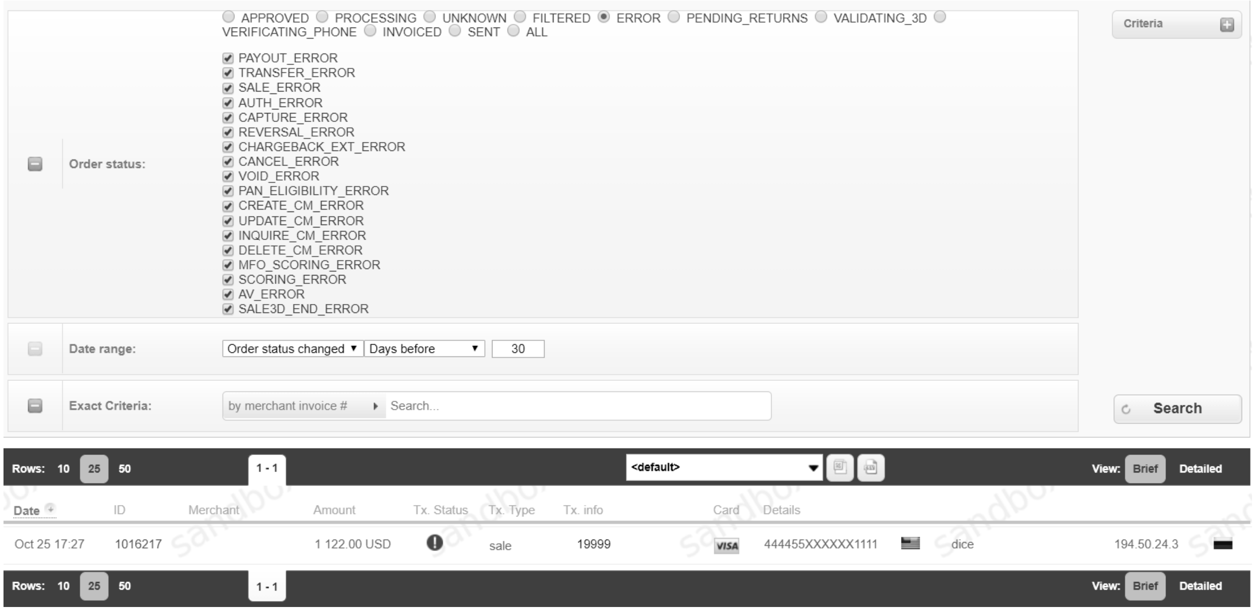
This block also displays current statistics on the status of transactions:



Order statuses

0	PROCESSING	show
207	UNKNOWN	show
446	ERROR	show
1	PENDING_RETURNS	show
9	VALIDATING_3D	show

To browse transactions with the selected status, click on the Show button:



○ APPROVED ○ PROCESSING ○ UNKNOWN ○ FILTERED ● ERROR ○ PENDING_RETURNS ○ VALIDATING_3D ○ VERIFICATING_PHONE ○ INVOICED ○ SENT ○ ALL

Order status:

- ☑ PAYOUT_ERROR
- ☑ TRANSFER_ERROR
- ☑ SALE_ERROR
- ☑ AUTH_ERROR
- ☑ CAPTURE_ERROR
- ☑ REVERSAL_ERROR
- ☑ CHARGEBACK_EXT_ERROR
- ☑ CANCEL_ERROR
- ☑ VOID_ERROR
- ☑ PAN_ELIGIBILITY_ERROR
- ☑ CREATE_CM_ERROR
- ☑ UPDATE_CM_ERROR
- ☑ INQUIRE_CM_ERROR
- ☑ DELETE_CM_ERROR
- ☑ MFO_SCORING_ERROR
- ☑ SCORING_ERROR
- ☑ AV_ERROR
- ☑ SALE3D_END_ERROR

Date range: Order status changed ▾ Days before ▾ 30

Exact Criteria: by merchant invoice # ▸ Search...

Date	ID	Merchant	Amount	Tx. Status	Tx. Type	Tx. info	Card	Details		
Oct 25 17:27	1016217		1 122.00 USD	!	sale	19999	VISA	444455XXXXXX1111	dice	194.50.24.3

CHAPTER

SIX

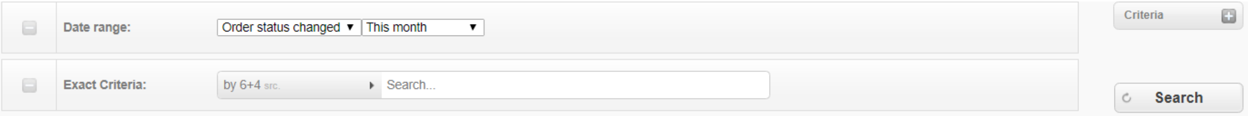
ORDERS

6.1 Orders Search

The “Orders search” screen displays information on all transactions processed by Doc2.0. This screen is located in the “Orders” – “Orders search” section. Related transactions are grouped in Orders. Each Order has ID assigned by Doc2.0, ID assigned by Merchant or Connecting Party which represents Merchant and ID assigned by external processor (if transaction was processed in it). For example, sale transaction and subsequent refund on this sale transaction will have the same Order ID in Payment Gateway and will be searchable by both transaction types. Orders can also be accessed from Dashboard via Quick actions.

6.1.1 Find Orders

Basic search is performed by date and exact criteria:



Date range: Order status changed ▾ This month ▾

Exact Criteria: by 6+4 src. ▸ Search...

Exact criteria can be used to assist in locating a specific transaction:

Main	• merchant invoice id • order id in Doc2.0 • processor order id • purpose • amount • session token
Customer	• phone • email • IP address • IP address country • billing country
Source Card	• bank name • country • card from order id • BIN • BIN range from order • last 4 • 6+4 • approval code • ARN • RRN • card holder • card ref id

continues on next page

Table 1 – continued from previous page

Destination Card	• bank name • country • card from order id • BIN • BIN range from order • last 4 • 6+4 • approval code • ARN • RRN • card ref id
Wire	• account number • routing number.
Card Present API	• reader ID • reader key serial number • reader device serial number
Mobile API	• device serial number • phone serial number • phone IMEI

The most convenient criteria to find an exact transaction are:

- 6+4 digits, which allows to most accurately search for a specific card;
- approval code and RRN (can be obtained from a bank statement or from a transfer receipt);
- transaction ID.

Additional search criteria are used to help with the selection of relevant orders list.
The following criteria are available:

Card types	allows to view transactions with a specific type of cards and payment methods;
Currency	allows to select one or more currencies;
Transaction types	allows to view only the specified transaction types;
Transaction statuses	allows to view transactions with the specified status;
Order status	when the transaction can't be found, this criterion allows to track the order on all stages of its processing;
Endpoint	allows to view all transactions on selected endpoints;

continues on next page

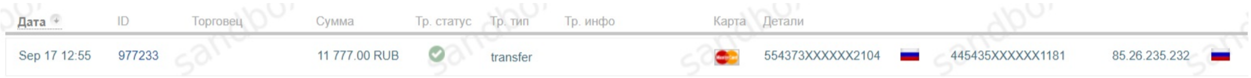
Table 2 – continued from previous page

`Project`	allows to view all transactions for a specific project or several projects;
`Gate`	allows you to display all transactions on selected payment gateways
`Processor`	allows you to display all transactions for a specific processor or multiple processors
`Company`	allows you to display all transactions for selected companies
`Merchant`	allows you to display all transactions for a specific merchant or multiple merchants
`Reseller`	allows you to display all transactions for a specific reseller or multiple resellers
`Error code`	allows to view all transactions with a specific error.

After selecting one or more search criteria, click Search.

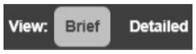
6.1.2 Orders View

By default, orders in Payment Gateway are displayed as follows:

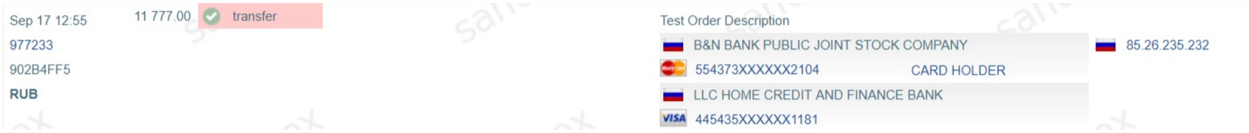


Дата	ID	Торговец	Сумма	Тр. статус	Тр. тип	Тр. инфо	Карта	Детали		
Sep 17 12:55	977233		11 777.00 RUB	✓	transfer			554373XXXXXX2104	445435XXXXXX1181	85.26.235.232

Orders can be presented in a brief Brief or Detailed view. This can be switched with the following button:



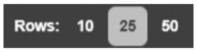
In detailed form, the orders will be displayed as follows:



Sep 17 12:55 11 777.00 ✓ transfer
977233
902B4FF5
RUB

Test Order Description
B&N BANK PUBLIC JOINT STOCK COMPANY 85.26.235.232
554373XXXXXX2104 CARD HOLDER
LLC HOME CREDIT AND FINANCE BANK
VISA 445435XXXXXX1181

The number of orders displayed on one page can be changed with the buttons in the “Rows” column:



The Date button performs sorting by date. By default the latest transactions will be displayed on top.

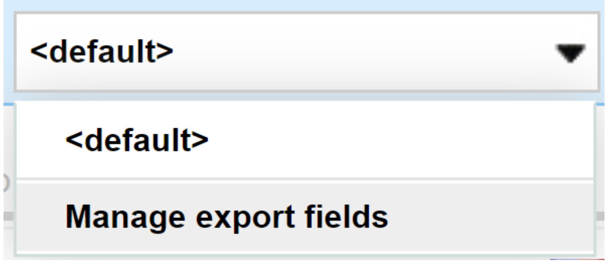
6.1.3 Download Of Selected Transactions Report

To download the sorted transactions, click one of the following buttons:

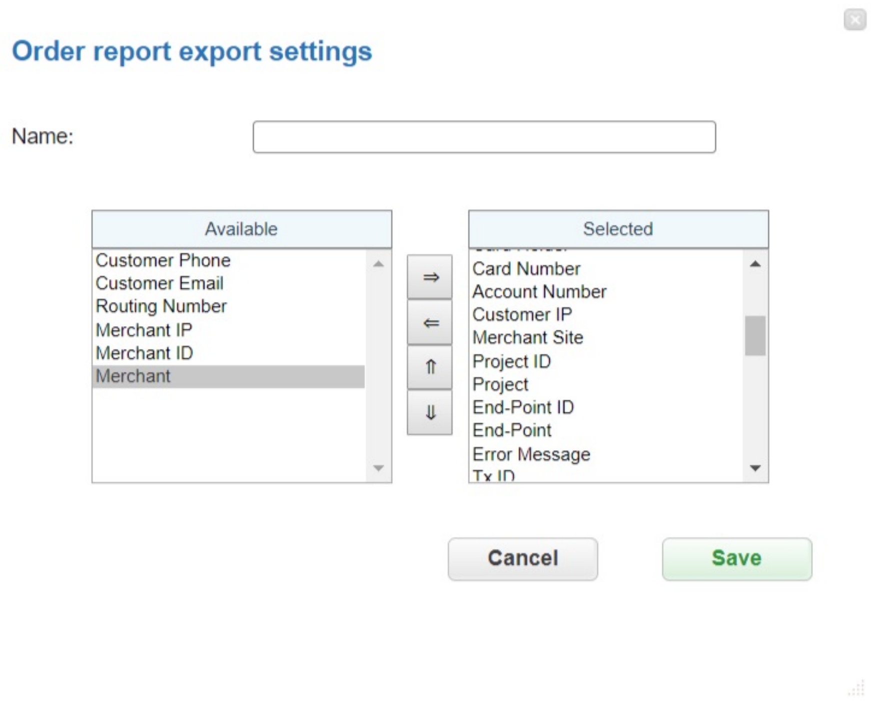
- download to Excel format

- download to CSV format.

An additional menu can be used to manage export fields:



In the pop-up window, select necessary data and save the list:



Order report export settings

Name:

Available

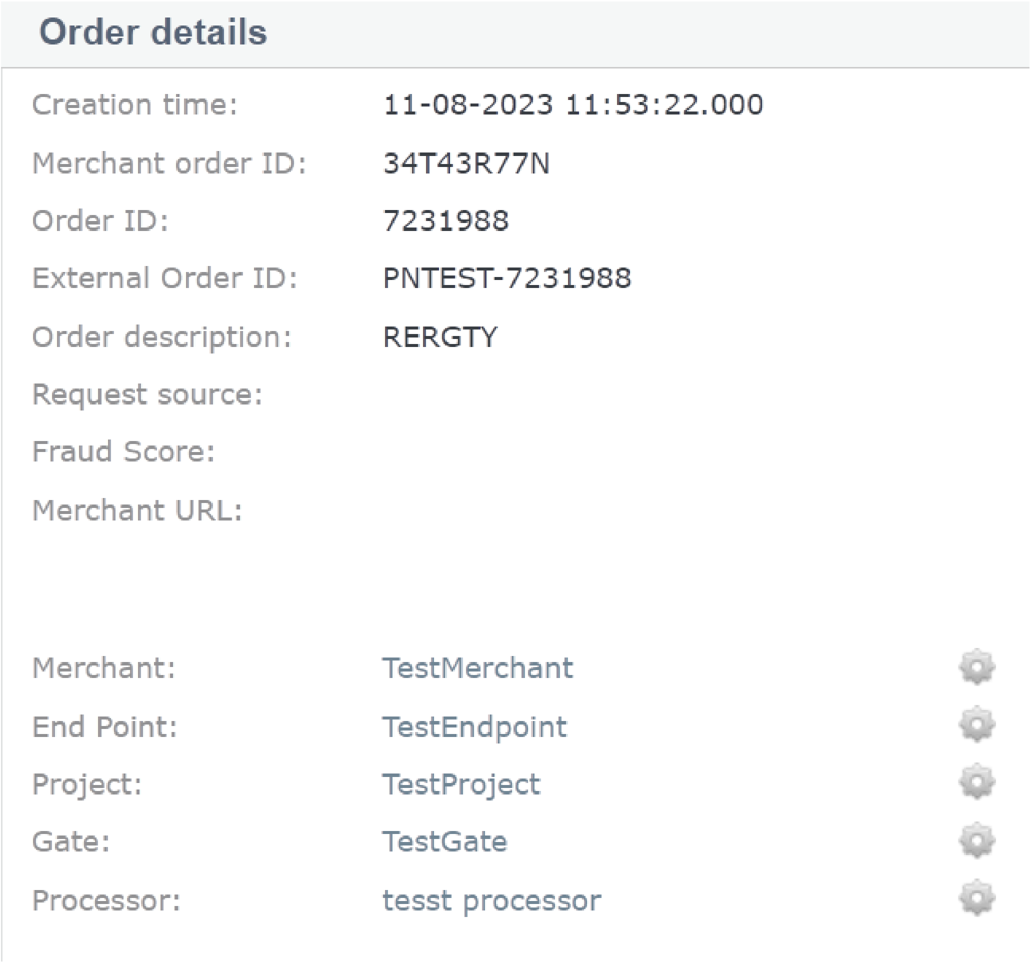
Customer Phone
Customer Email
Routing Number
Merchant IP
Merchant ID
Merchant

Selected

Card Number
Account Number
Customer IP
Merchant Site
Project ID
Project
End-Point ID
End-Point
Error Message
Tx ID

6.1.4 Order Details Screen

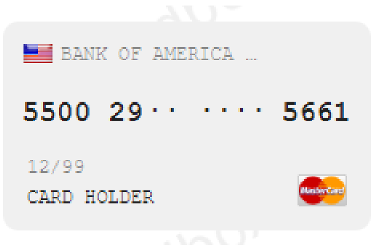
Order details screen is opened by clicking on the order ID from the search screen. Order details, such as IDs and order creartion time, are displayed on the left side of this screen:



Order details

Creation time:	11-08-2023 11:53:22.000
Merchant order ID:	34T43R77N
Order ID:	7231988
External Order ID:	PNTEST-7231988
Order description:	RERGTY
Request source:	
Fraud Score:	
Merchant URL:	
Merchant:	TestMerchant
End Point:	TestEndpoint
Project:	TestProject
Gate:	TestGate
Processor:	tesst processor

First six and the last four digits of the card number, card expiration date and cardholder name are displayed on the card. There is also information about country, bank, card type and the payment system of the card.



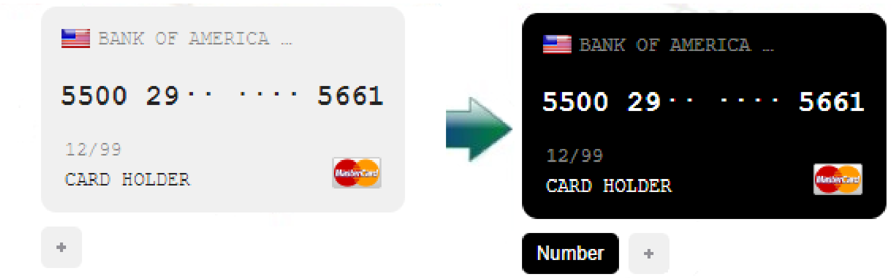
BANK OF AMERICA ...

5500 29·· ···· 5661

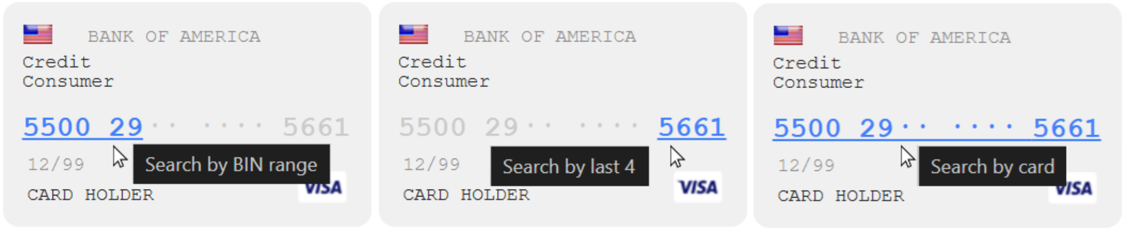
12/99

CARD HOLDER

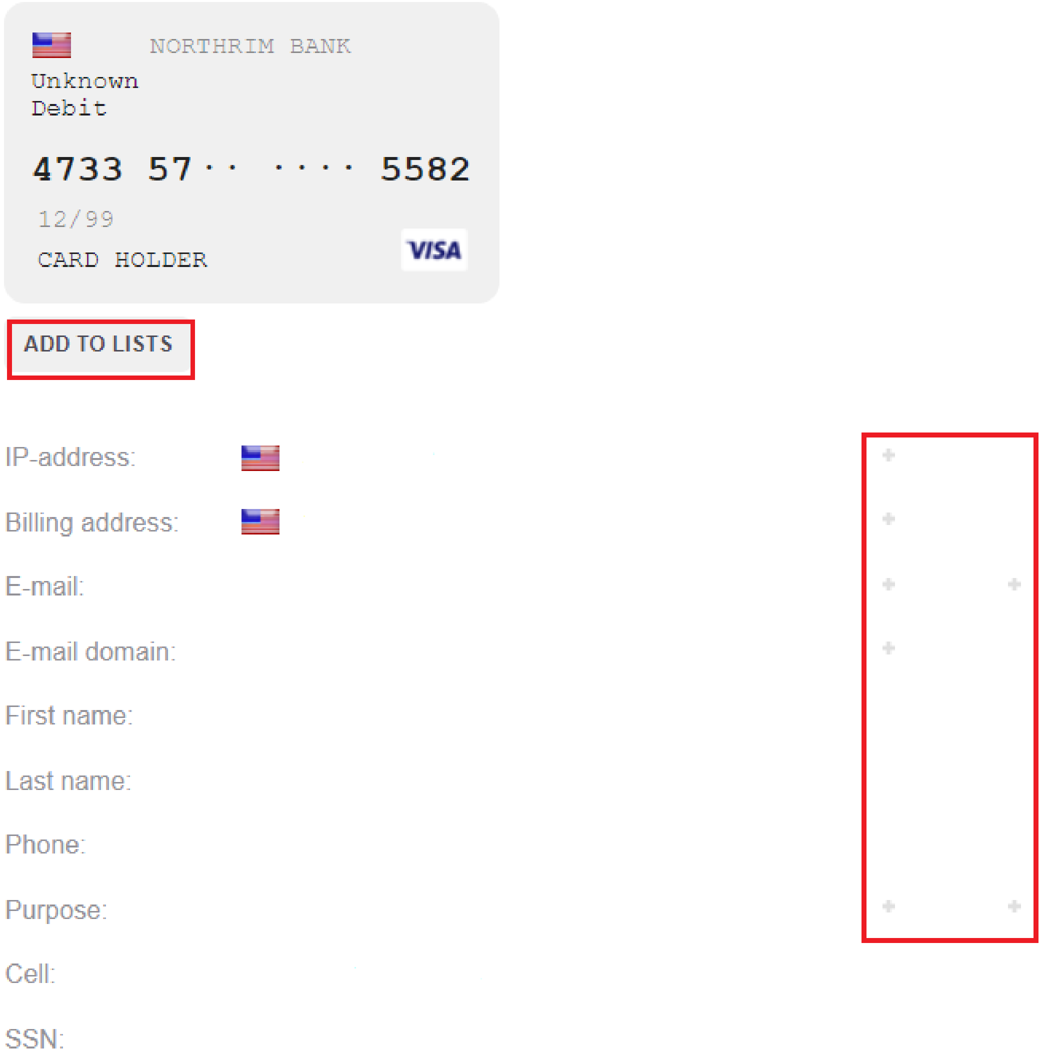
Next to the sender and receiver cards are buttons to add card details to Black, white and loyalty lists.



Additional customer data sent by the merchant or submitted by customer on the form is displayed under the card or other payment method indicator. Clicking on cardholder or customer data parameter (for example, e-mail address) initiates a search for all transactions with a selected parameter.



Click on one of the plus signs near the customer data parameter (highlighted in red on the picture) adds this parameter to black, white or loyalty list. Additional click on this sign removes the parameter from respective list:



NORTHRIM BANK

Unknown
Debit

4733 57·· ····· 5582

12/99

CARD HOLDER

VISA

ADD TO LISTS

IP-address:

Billing address:

E-mail:

E-mail domain:

First name:

Last name:

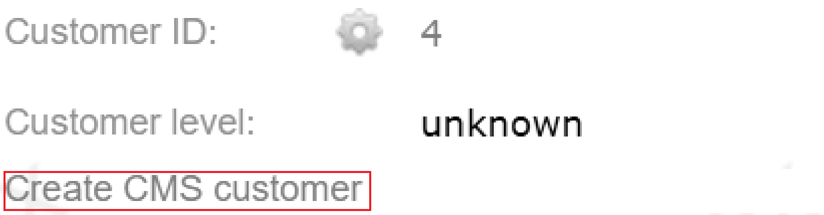
Phone:

Purpose:

Cell:

SSN:

If Merchant is added to Customer Management module - new CMS customer can be created manually:

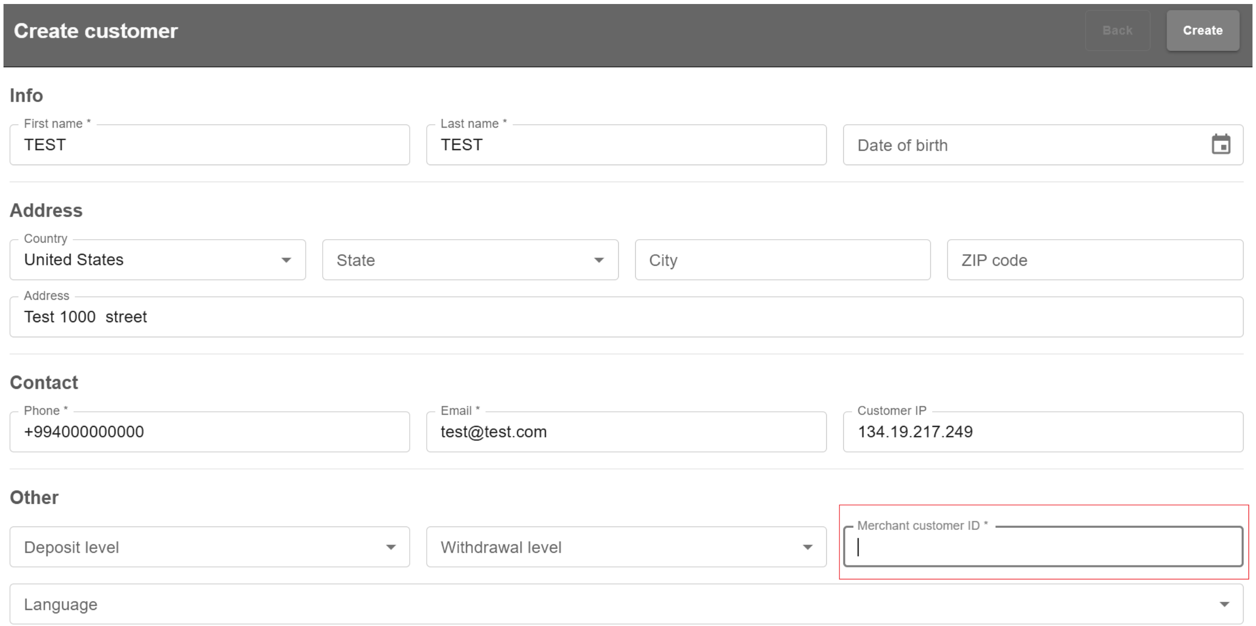


Customer ID: 4

Customer level: unknown

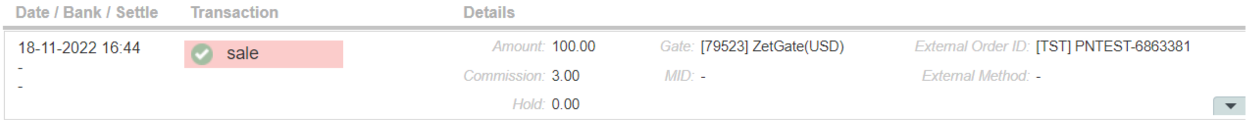
Create CMS customer

After pressing Create CMS customer - fill in needed fields, assign new “Merchant customer ID” and press Create button. New customer will not be created if “Merchant customer ID” is not unique.



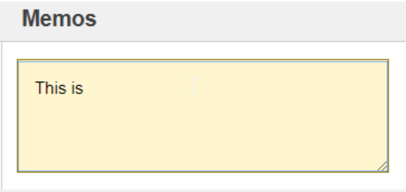
First name *: TEST
Last name *: TEST
Country: United States
Address: Test 1000 street
Phone *: +994000000000
Email *: test@test.com
Customer IP: 134.19.217.249
Merchant customer ID *:

All transactions within the order are grouped and the commission for each operation is calculated:



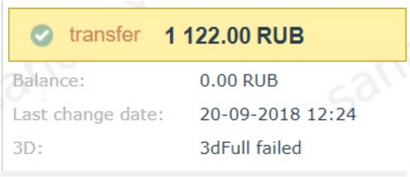
Date / Bank / Settle	Transaction	Details		
18-11-2022 16:44 - -	✓ sale	Amount: 100.00 Commission: 3.00 Hold: 0.00	Gate: [79523] ZetGate(USD) MID: -	External Order ID: [TST] PNTEST-6863381 External Method: -

This screen has the functionality to leave notes. For example, notes for transaction documents, customer contacts, or any other information related to this order.



This is

Current transaction status can be seen in the upper right part of order screen:



transfer 1 122.00 RUB

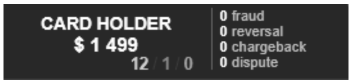
Balance: 0.00 RUB

Last change date: 20-09-2018 12:24

3D: 3dFull failed

General information on all transactions associated with provided customer data is displayed in the top panel.

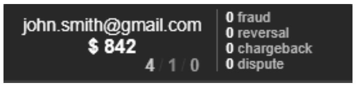
The total amount of all transactions made by the specified cardholder and the number of approved/declined/filtered/etc transactions:



CARD HOLDER
$ 1 499
12 / 1 / 0

0 fraud
0 reversal
0 chargeback
0 dispute

The total amount of transactions and the number of approved/declined/filtered/etc transactions with the specified E-mail:

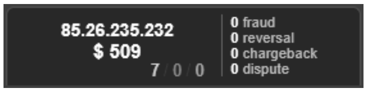


john.smith@gmail.com
$ 842
4 / 1 / 0

0 fraud
0 reversal
0 chargeback
0 dispute

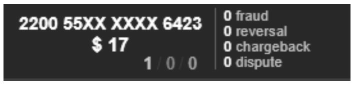
The total amount of transactions and the number of approved/declined/filtered/etc transactions with the specified IP address:

The total amount of transactions and the number of approved/declined/filtered/etc transactions with the specified card number (PAN):



85.26.235.232
$ 509
7 0 0

0 fraud
0 reversal
0 chargeback
0 dispute

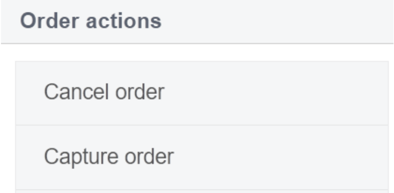


2200 55XX XXXX 6423
$ 17
1 0 0

0 fraud
0 reversal
0 chargeback
0 dispute

6.1.5 Captures And Cancels From Back Office

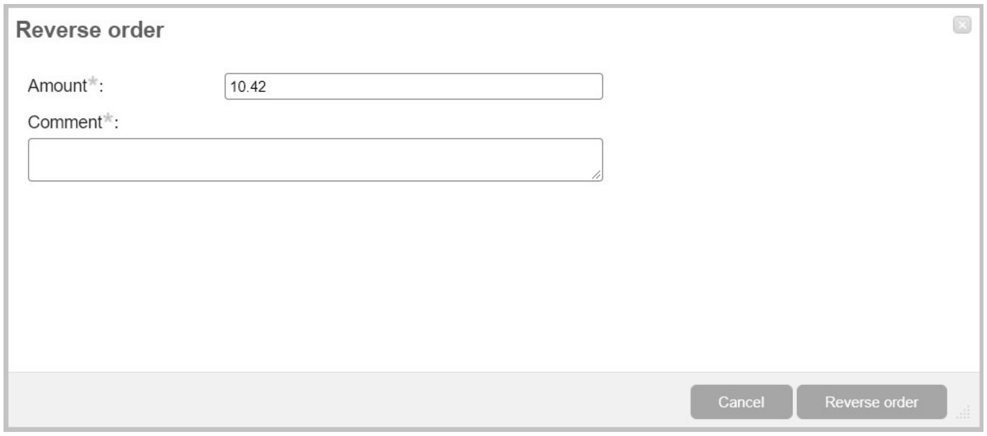
If Preauth has final successful status, the Merchant can initiate cancel which cancels the deduction and returns locked amount back to customer's card or the Merchant can initiate capture which deducts the locked amount from customer's card. To start a cancellation or capturing (deduction) of the transaction, go to the details of the relevant order. On the order details page, click the Cancel order button for cancellation of deducting and Capture order for deducting the locked amount.



6.1.6 Refunds From Back Office

If the order has final successful status, the Merchant can return the money to the customer, on their request, for instance. To start a refund (reversal) transaction to the customer card, go to the details of the relevant order. On the order details page, click the Reverse order button.

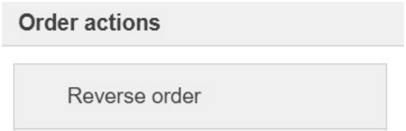
The dialog box will open like presented below:



Reverse order

Amount*: 10.42

Comment*:

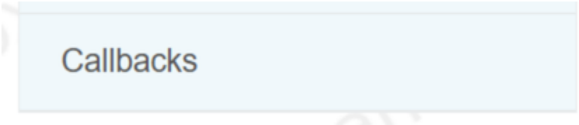


In this dialog box specify the amount of reversal. It can be the entire amount of the order, or only a part of it for cases where the merchant refunds payment for certain goods that are part of one order. In the Comment field a description of this refund can be added.

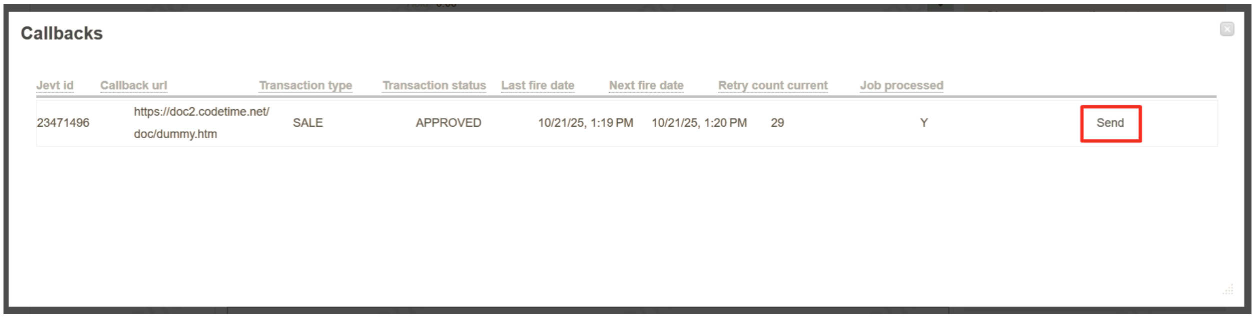
Warning: Merchants must be extremely careful when making a refund on the order! Refund requests are immediately sent to the bank and it will not be possible to cancel this transaction from the Doc2.0 system afterwards.

6.1.7 Callbacks From Back Office

If the order has final status and had server_callback_url in the initial request, the Merchant can re-send the final callback. To send a callback to the Connecting Party, go to the details of the relevant order. On the order details page, click the Callbacks button.



The dialog box will open like presented below:

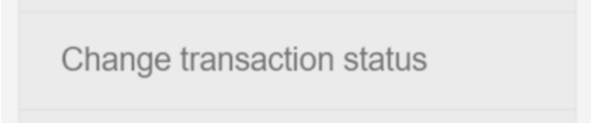

Callbacks

Jevt id	Callback url	Transaction type	Transaction status	Last fire date	Next fire date	Retry count current	Job processed	
23471496	https://doc2.codetime.net/doc/dummy.htm	SALE	APPROVED	10/21/25, 1:19 PM	10/21/25, 1:20 PM	29	Y	Send

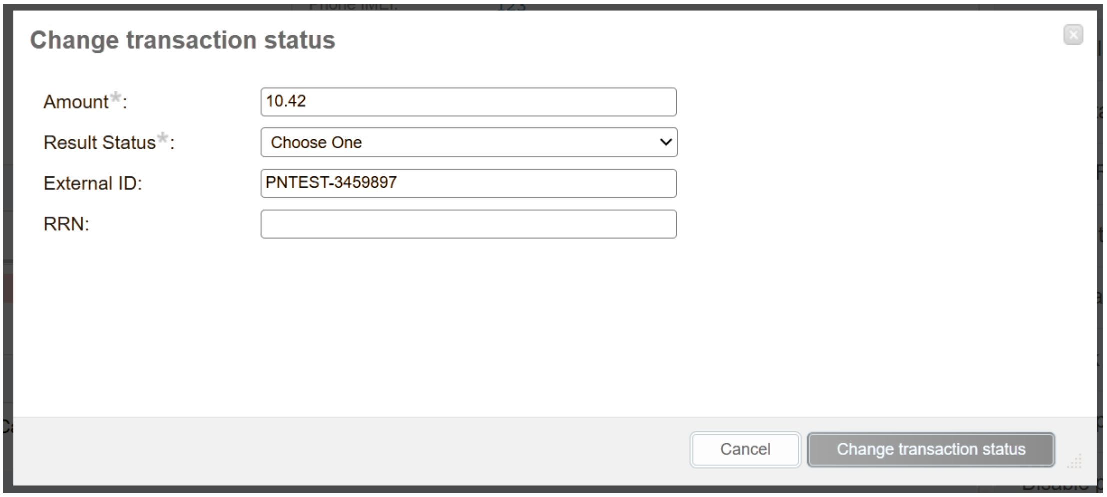
In this dialog box click Send to sent callback to the Connecting Party.

6.1.8 Change Status From Back Office

If the order has final status, the Manager can change the status from declined to approved (and other way round). To change the order's status, go to the details of the relevant order. On the order details page, click the Change Transaction Status button.



The dialog box will open like presented below:



Change transaction status

Amount*: 10.42

Result Status*: Choose One

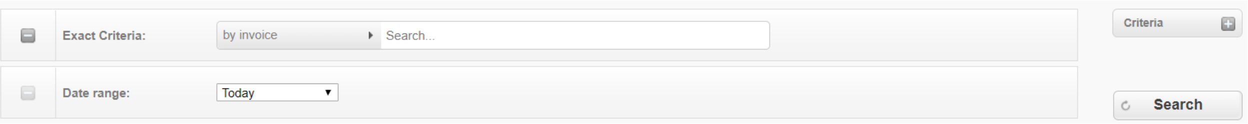
External ID: PNTEST-3459897

RRN:

In the Amount field the order's amount can be changed. In the Result Status field a order's status (DECLINED/APPROVED) should be choosed. In the External ID field External Order ID can be changed. In the RRN field a retrieval reference number of the transaction can be added.

6.2 Recurring Payments

The screen is located in the "Orders" section.
This screen displays recurring payments (for example, subscriptions).
Basic search is performed by date and exact criteria:



Exact Criteria: by invoice Search...

Date range: Today

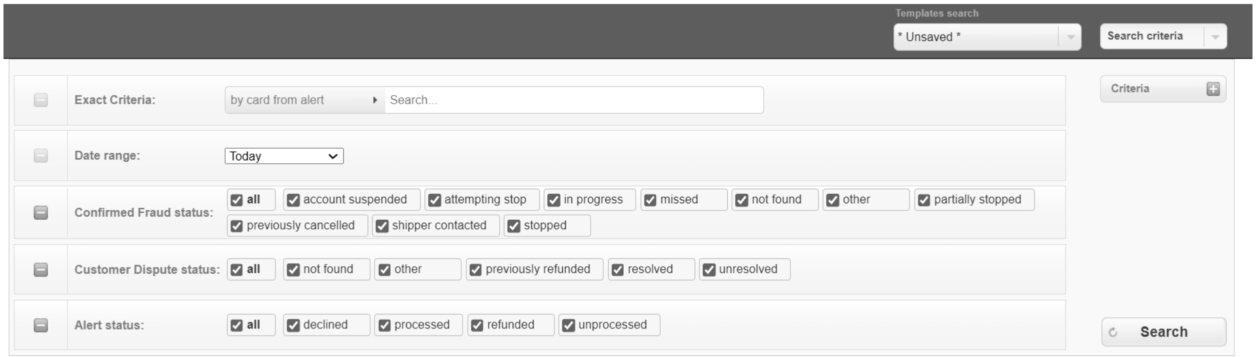
The Criteria button contains additional search parameters:

`Recurrence status`	Allows to select the specified repetition status of the recurring transaction:
	Failed – unsuccessful attempt;
	Scheduled – planned attempt;
	Stopped – currently paused or finished attempt.

`Recurrence type`	Allows to select the specified repetition type of the recurring transaction: Manual – recurring payments are initiated manually; Auto – recurring payments are initiated automatically in accordance with the set schedule; Native- recurring payments use special integration with the acquiring bank.
`Endpoint`	Allows to select the specific endpoint if there are several endpoints available.
`Project`	Allows to select the specified project if there are several projects available. Select one or more search criteria and click Search to find the needed transactions.

6.3 Ethoca Alerts

This section allows to see alerts from Ethoca which helps in preventing chargebacks:



Templates search: * Unsaved *

Exact Criteria: by card from alert ▸ Search...

Date range: Today

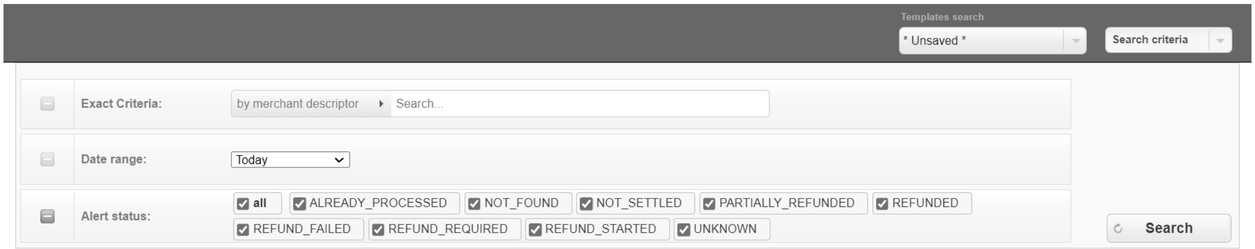
Confirmed Fraud status: ☑ all ☑ account suspended ☑ attempting stop ☑ in progress ☑ missed ☑ not found ☑ other ☑ partially stopped ☑ previously cancelled ☑ shipper contacted ☑ stopped

Customer Dispute status: ☑ all ☑ not found ☑ other ☑ previously refunded ☑ resolved ☑ unresolved

Alert status: ☑ all ☑ declined ☑ processed ☑ refunded ☑ unprocessed

6.4 ChargebackHelp

This section allows to see alerts from Verifi which helps in preventing chargebacks:



Templates search: * Unsaved *

Exact Criteria: by merchant descriptor Search...

Date range: Today

Alert status: ☑ all ☑ ALREADY_PROCESSED ☑ NOT_FOUND ☑ NOT_SETTLED ☑ PARTIALLY_REFUNDED ☑ REFUNDED ☑ REFUND_FAILED ☑ REFUND_REQUIRED ☑ REFUND_STARTED ☑ UNKNOWN

CHAPTER

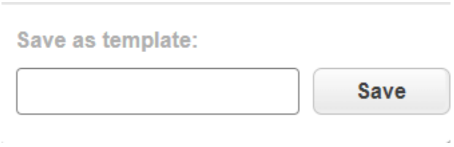
SEVEN

ОТЧЕТЫ

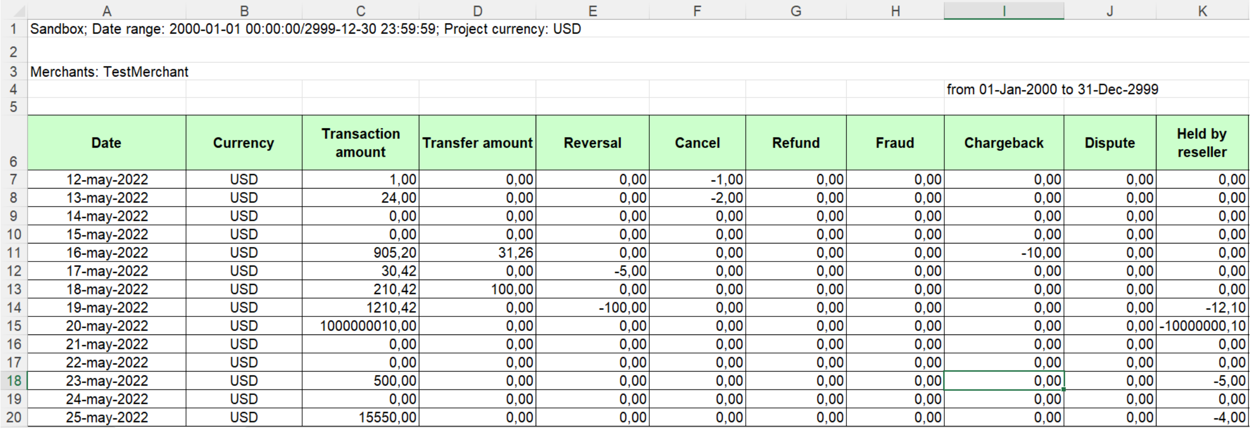
7.1 Cashflow Report

Calculates transaction turnover: sale, chargeback and amount of funds held. Shows the distribution of turnover, taking into account commissions and approximate profit for the period, as well as broken down by days.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use:



Data is uploaded by pressing the Generate button. An example of the table obtained during unloading is shown in the figure below:



Sandbox; Date range: 2000-01-01 00:00:00/2999-12-30 23:59:59; Project currency: USD

Merchants: TestMerchant

from 01-Jan-2000 to 31-Dec-2999

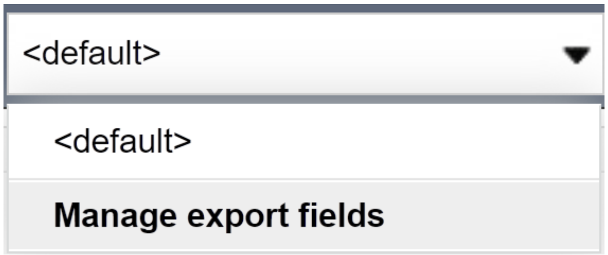
Date	Currency	Transaction amount	Transfer amount	Reversal	Cancel	Refund	Fraud	Chargeback	Dispute	Held by reseller
12-may-2022	USD	1,00	0,00	0,00	-1,00	0,00	0,00	0,00	0,00	0,00
13-may-2022	USD	24,00	0,00	0,00	-2,00	0,00	0,00	0,00	0,00	0,00
14-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
15-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
16-may-2022	USD	905,20	31,26	0,00	0,00	0,00	0,00	-10,00	0,00	0,00
17-may-2022	USD	30,42	0,00	-5,00	0,00	0,00	0,00	0,00	0,00	0,00
18-may-2022	USD	210,42	100,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
19-may-2022	USD	1210,42	0,00	-100,00	0,00	0,00	0,00	0,00	0,00	-12,10
20-may-2022	USD	1000000010,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-10000000,10
21-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
22-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
23-may-2022	USD	500,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-5,00
24-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
25-may-2022	USD	15550,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-4,00

7.2 Transaction Report

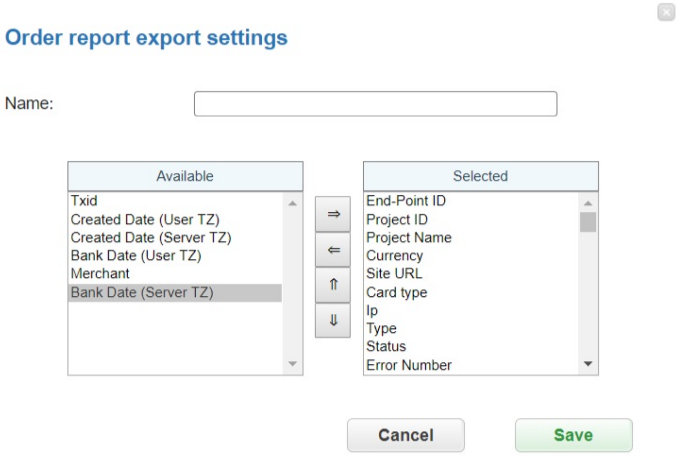
This report contains the list of transactions for the specified time period. To download the necessary data, the following criteria are used: dates, date type, transaction types, change status, card types, transaction id, recurrent filter, time zone, CSV encoding. This report can also be downloaded by API for automated reconciliation or analysis: Remote transactions report[1]. Additional criteria can be added by pressing the Criteria button: order status, currency, endpoints, projects, etc.

The maximum download period for report is 93 days, if data download for six months or more required, divide the required period into parts.

To change the template, use the template management tool:



Select criteria for this report in the following pop-up window:



Order report export settings

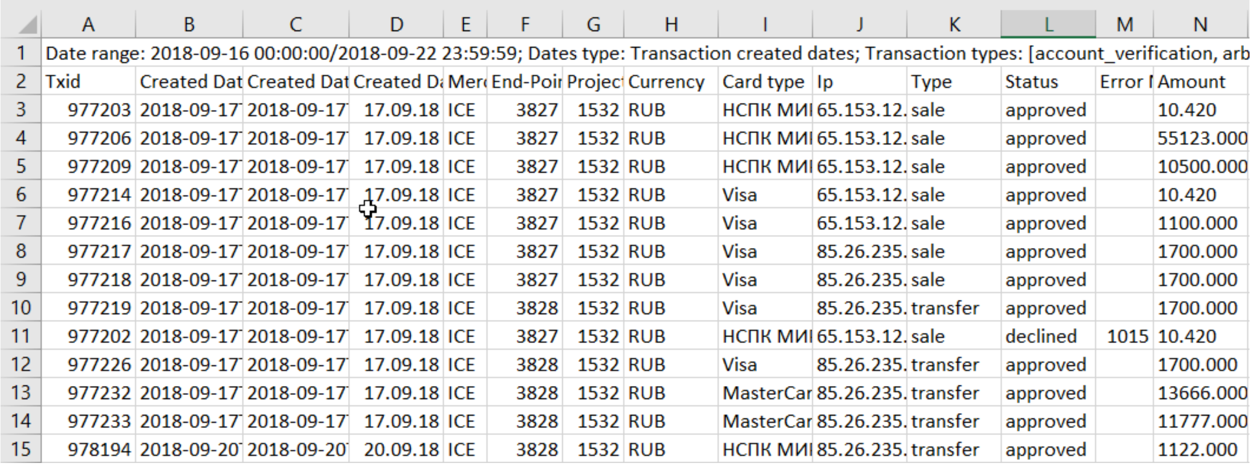
Name:

Available	Selected
Txid	End-Point ID
Created Date (User TZ)	Project ID
Created Date (Server TZ)	Project Name
Bank Date (User TZ)	Currency
Merchant	Site URL
Bank Date (Server TZ)	Card type
	Ip
	Type
	Status
	Error Number

After selecting the necessary parameters, enter name for the template and click on Save button. To download the report, click on the CSV button.

[1] https://doc2.codetime.net/integration/common_utilities/reports.html#remote-transactions-report

Example of the resulting table is shown below:



	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Date range: 2018-09-16 00:00:00/2018-09-22 23:59:59; Dates type: Transaction created dates; Transaction types: [account_verification, arb													
2	Txid	Created Dat	Created Dat	Created Da	Merc	End-Poir	Project	Currency	Card type	Ip	Type	Status	Error I	Amount
3	977203	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	НСПК МИІ	65.153.12.	sale	approved		10.420
4	977206	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	НСПК МИІ	65.153.12.	sale	approved		55123.000
5	977209	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	НСПК МИІ	65.153.12.	sale	approved		10500.000
6	977214	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	Visa	65.153.12.	sale	approved		10.420
7	977216	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	Visa	65.153.12.	sale	approved		1100.000
8	977217	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	Visa	85.26.235.	sale	approved		1700.000
9	977218	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	Visa	85.26.235.	sale	approved		1700.000
10	977219	2018-09-17	2018-09-17	17.09.18	ICE	3828	1532	RUB	Visa	85.26.235.	transfer	approved		1700.000
11	977202	2018-09-17	2018-09-17	17.09.18	ICE	3827	1532	RUB	НСПК МИІ	65.153.12.	sale	declined	1015	10.420
12	977226	2018-09-17	2018-09-17	17.09.18	ICE	3828	1532	RUB	Visa	85.26.235.	transfer	approved		1700.000
13	977232	2018-09-17	2018-09-17	17.09.18	ICE	3828	1532	RUB	MasterCar	85.26.235.	transfer	approved		13666.000
14	977233	2018-09-17	2018-09-17	17.09.18	ICE	3828	1532	RUB	MasterCar	85.26.235.	transfer	approved		11777.000
15	978194	2018-09-20	2018-09-20	20.09.18	ICE	3828	1532	RUB	НСПК МИІ	85.26.235.	transfer	approved		1122.000

Note: Сформированный отчет имеет правильно сформированный формат (well-formed) CSV. В соответствии с поля , содержащие переносы строк (CRLF, CR, LF), двойные кавычки и запятые заключаются в двойные кавычки.

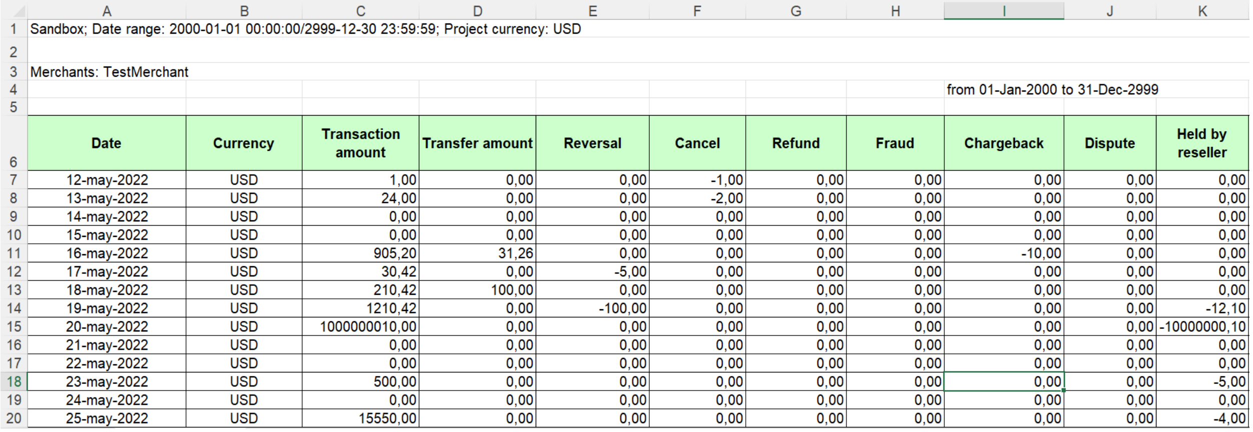
7.3 Merchant Cashflow Report

This report calculates transaction turnovers: sale, chargeback, and reversed funds. It shows the distribution of turnover with commissions and the approximate profit for the selected period, as well as day-by-day earnings.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Data can be downloaded by pressing the Generate button.

An example of the resulting report is shown below:



Sandbox; Date range: 2000-01-01 00:00:00/2999-12-30 23:59:59; Project currency: USD

Merchants: TestMerchant

from 01-Jan-2000 to 31-Dec-2999

Date	Currency	Transaction amount	Transfer amount	Reversal	Cancel	Refund	Fraud	Chargeback	Dispute	Held by reseller
12-may-2022	USD	1,00	0,00	0,00	-1,00	0,00	0,00	0,00	0,00	0,00
13-may-2022	USD	24,00	0,00	0,00	-2,00	0,00	0,00	0,00	0,00	0,00
14-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
15-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
16-may-2022	USD	905,20	31,26	0,00	0,00	0,00	0,00	-10,00	0,00	0,00
17-may-2022	USD	30,42	0,00	-5,00	0,00	0,00	0,00	0,00	0,00	0,00
18-may-2022	USD	210,42	100,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
19-may-2022	USD	1210,42	0,00	-100,00	0,00	0,00	0,00	0,00	0,00	-12,10
20-may-2022	USD	1000000010,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-10000000,10
21-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
22-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
23-may-2022	USD	500,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-5,00
24-may-2022	USD	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
25-may-2022	USD	15550,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-4,00

7.4 Reports Scheduler

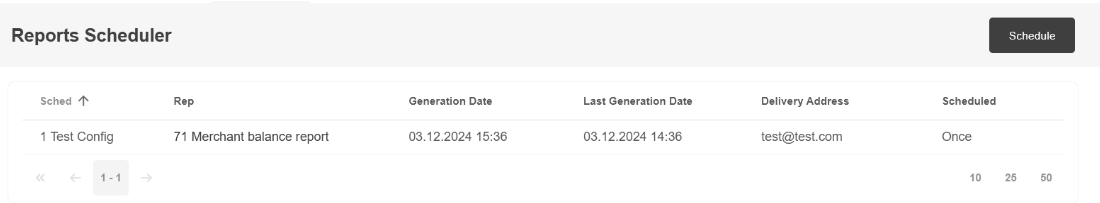
7.4.1 Introduction

Report Scheduler helps you generate available reports and send them to the email specified in the settings at certain time intervals, depending on the configuration. This functionality can be granted to each Manager individually. Please contact Doc2.0 support team to enable this feature.

Report Scheduler can be configured via Reports tab.
To set up configuration, follow these steps:
1. Set Configuration to define report parameters such as report time, report format, and encoding.
2. Set Schedule to define the timing of report generation and date interval.
3. Set Output to define the settings for the format of sending the report, specifying the E-mail and the name of the file.

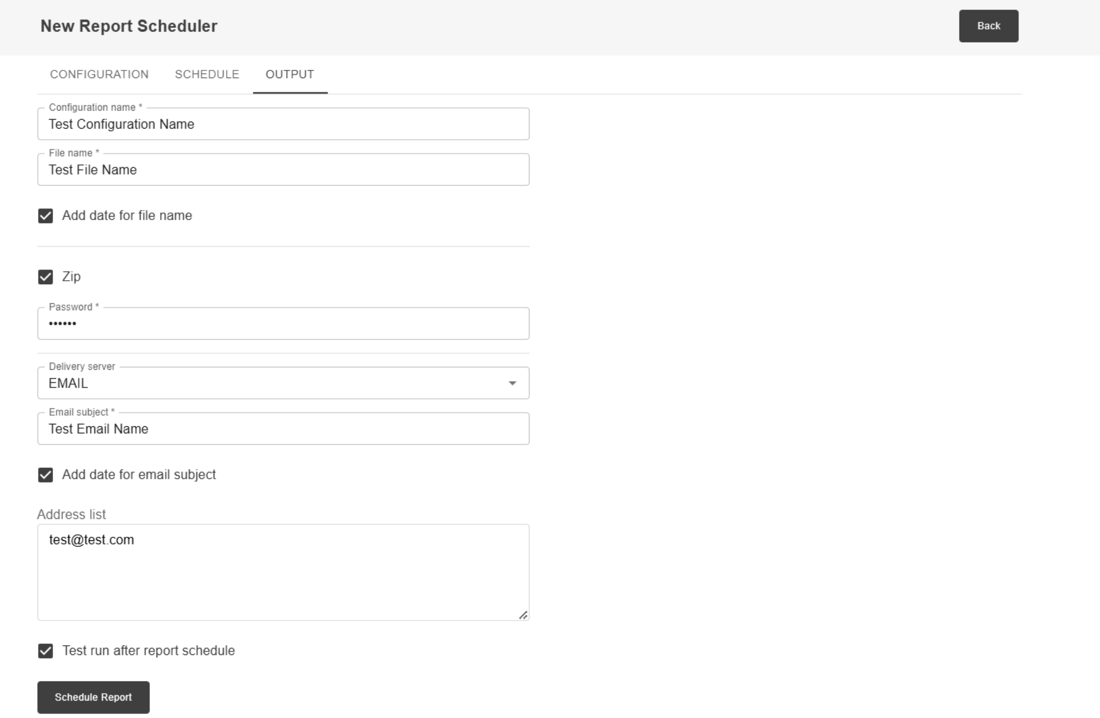
Below is an example of a fully configured report, as well as the report received by email with highlighted steps.

Here is an example of what a configured report looks like on the screen of a report scheduler:



Sched ↑	Rep	Generation Date	Last Generation Date	Delivery Address	Scheduled
1 Test Config	71 Merchant balance report	03.12.2024 15:36	03.12.2024 14:36	test@test.com	Once

The fully configured setup is shown below:



Configuration name * Test Configuration Name

File name * Test File Name

☑ Add date for file name

☑ Zip

Password * ••••••

Delivery server EMAIL

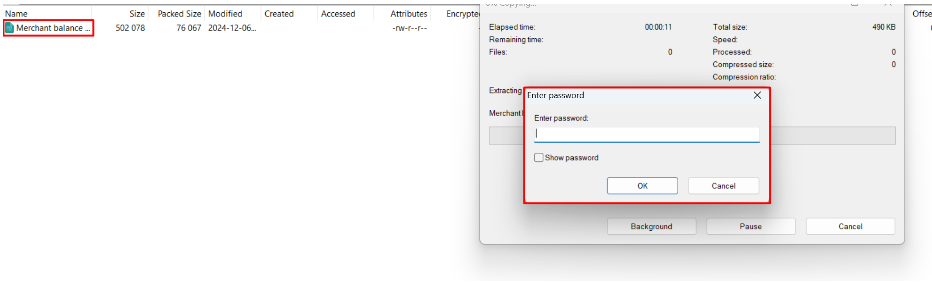
Email subject * Test Email Name

☑ Add date for email subject

Address list test@test.com

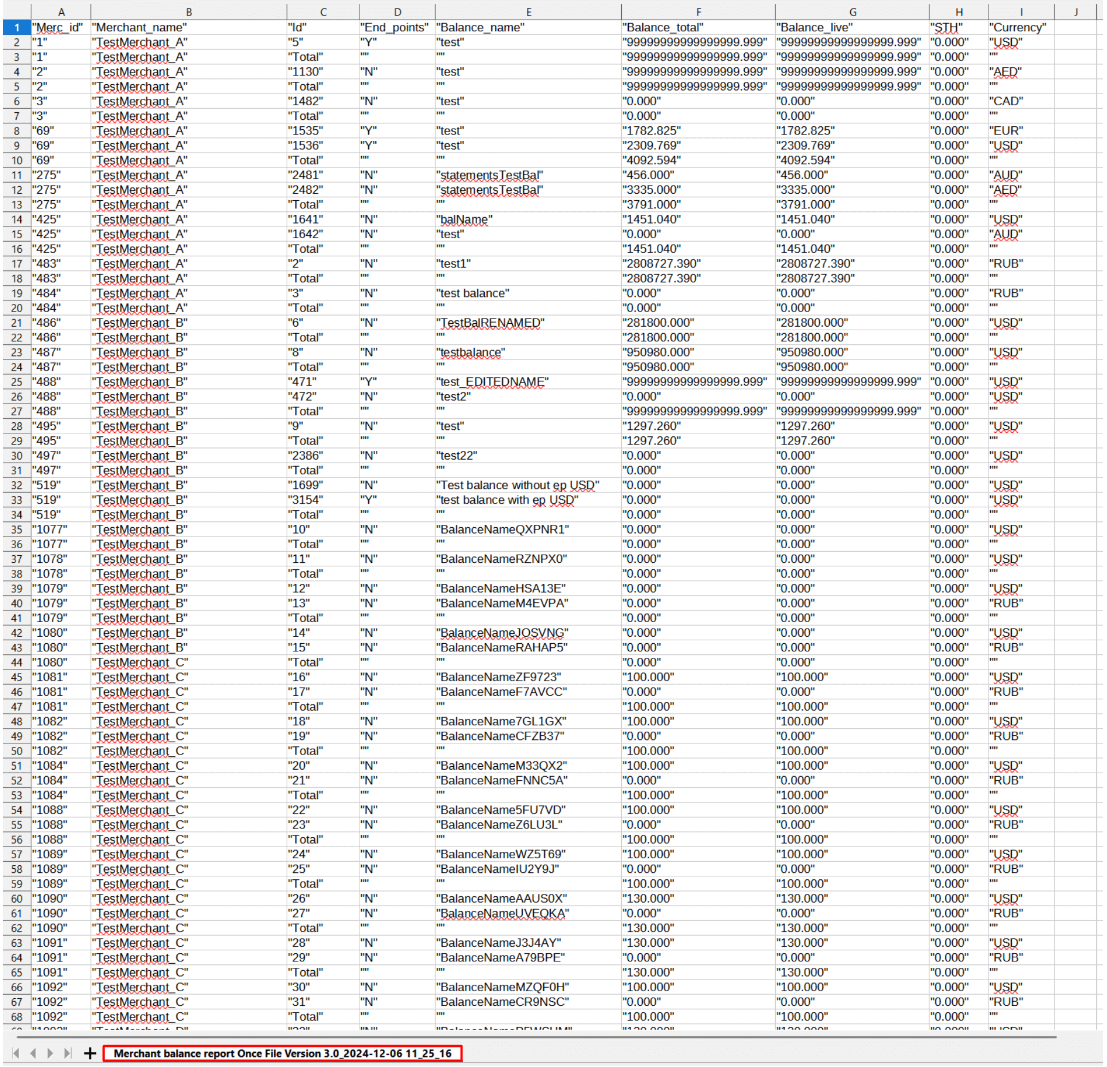
☑ Test run after report schedule

An example of the report received by email, with a ZIP password, is shown below:



Name	Size	Packed Size	Modified	Created	Accessed	Attributes	Encrypted	Offset	Folders	Files
Merchant balance ...	502 078	76 067	2024-12-06...			-rw-r--r--		0		

Elapsed time: 00:00:11
Remaining time:
Files: 0
Total size: 490 KB
Speed:
Processed: 0
Compressed size: 0
Compression ratio:
Extracting
Merchant

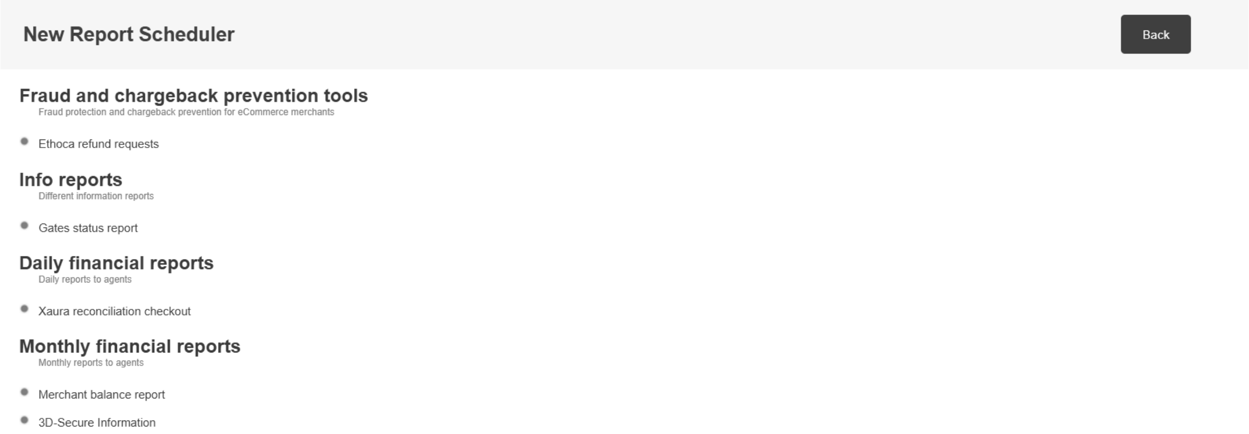


	A	B	C	D	E	F	G	H	I	J
1	"Merc_id"	"Merchant_name"	"Id"	"End_points"	"Balance_name"	"Balance_total"	"Balance_live"	"STH"	"Currency"	
2	"1"	"TestMerchant_A"	"5"	"Y"	"test"	"99999999999999999.999"	"99999999999999999.999"	"0.000"	"USD"	
3	"1"	"TestMerchant_A"	"Total"	""	""	"99999999999999999.999"	"99999999999999999.999"	"0.000"	""	
4	"2"	"TestMerchant_A"	"1130"	"N"	"test"	"99999999999999999.999"	"99999999999999999.999"	"0.000"	"AED"	
5	"2"	"TestMerchant_A"	"Total"	""	""	"99999999999999999.999"	"99999999999999999.999"	"0.000"	""	
6	"3"	"TestMerchant_A"	"1482"	"N"	"test"	"0.000"	"0.000"	"0.000"	"CAD"	
7	"3"	"TestMerchant_A"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
8	"69"	"TestMerchant_A"	"1535"	"Y"	"test"	"1782.825"	"1782.825"	"0.000"	"EUR"	
9	"69"	"TestMerchant_A"	"1536"	"Y"	"test"	"2309.769"	"2309.769"	"0.000"	"USD"	
10	"69"	"TestMerchant_A"	"Total"	""	""	"4092.594"	"4092.594"	"0.000"	""	
11	"275"	"TestMerchant_A"	"2481"	"N"	"statementsTestBal"	"456.000"	"456.000"	"0.000"	"AUD"	
12	"275"	"TestMerchant_A"	"2482"	"N"	"statementsTestBal"	"3335.000"	"3335.000"	"0.000"	"AED"	
13	"275"	"TestMerchant_A"	"Total"	""	""	"3791.000"	"3791.000"	"0.000"	""	
14	"425"	"TestMerchant_A"	"1641"	"N"	"balName"	"1451.040"	"1451.040"	"0.000"	"USD"	
15	"425"	"TestMerchant_A"	"1642"	"N"	"test"	"0.000"	"0.000"	"0.000"	"AUD"	
16	"425"	"TestMerchant_A"	"Total"	""	""	"1451.040"	"1451.040"	"0.000"	""	
17	"483"	"TestMerchant_A"	"2"	"N"	"test1"	"2808727.390"	"2808727.390"	"0.000"	"RUB"	
18	"483"	"TestMerchant_A"	"Total"	""	""	"2808727.390"	"2808727.390"	"0.000"	""	
19	"484"	"TestMerchant_A"	"3"	"N"	"test balance"	"0.000"	"0.000"	"0.000"	"RUB"	
20	"484"	"TestMerchant_A"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
21	"486"	"TestMerchant_B"	"6"	"N"	"TestBalRENAMED"	"281800.000"	"281800.000"	"0.000"	"USD"	
22	"486"	"TestMerchant_B"	"Total"	""	""	"281800.000"	"281800.000"	"0.000"	""	
23	"487"	"TestMerchant_B"	"8"	"N"	"testbalance"	"950980.000"	"950980.000"	"0.000"	"USD"	
24	"487"	"TestMerchant_B"	"Total"	""	""	"950980.000"	"950980.000"	"0.000"	""	
25	"488"	"TestMerchant_B"	"471"	"Y"	"test_EDITEDNAME"	"99999999999999999.999"	"99999999999999999.999"	"0.000"	"USD"	
26	"488"	"TestMerchant_B"	"472"	"N"	"test2"	"0.000"	"0.000"	"0.000"	"USD"	
27	"488"	"TestMerchant_B"	"Total"	""	""	"99999999999999999.999"	"99999999999999999.999"	"0.000"	""	
28	"495"	"TestMerchant_B"	"9"	"N"	"test"	"1297.260"	"1297.260"	"0.000"	"USD"	
29	"495"	"TestMerchant_B"	"Total"	""	""	"1297.260"	"1297.260"	"0.000"	""	
30	"497"	"TestMerchant_B"	"2386"	"N"	"test22"	"0.000"	"0.000"	"0.000"	"USD"	
31	"497"	"TestMerchant_B"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
32	"519"	"TestMerchant_B"	"1699"	"N"	"Test balance without ep USD"	"0.000"	"0.000"	"0.000"	"USD"	
33	"519"	"TestMerchant_B"	"3154"	"Y"	"test balance with ep USD"	"0.000"	"0.000"	"0.000"	"USD"	
34	"519"	"TestMerchant_B"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
35	"1077"	"TestMerchant_B"	"10"	"N"	"BalanceNameQXPNR1"	"0.000"	"0.000"	"0.000"	"USD"	
36	"1077"	"TestMerchant_B"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
37	"1078"	"TestMerchant_B"	"11"	"N"	"BalanceNameRZNPX0"	"0.000"	"0.000"	"0.000"	"USD"	
38	"1078"	"TestMerchant_B"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
39	"1079"	"TestMerchant_B"	"12"	"N"	"BalanceNameHSA13E"	"0.000"	"0.000"	"0.000"	"USD"	
40	"1079"	"TestMerchant_B"	"13"	"N"	"BalanceNameM4EVPA"	"0.000"	"0.000"	"0.000"	"RUB"	
41	"1079"	"TestMerchant_B"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
42	"1080"	"TestMerchant_B"	"14"	"N"	"BalanceNameJOSVNG"	"0.000"	"0.000"	"0.000"	"USD"	
43	"1080"	"TestMerchant_B"	"15"	"N"	"BalanceNameRAHAP5"	"0.000"	"0.000"	"0.000"	"RUB"	
44	"1080"	"TestMerchant_C"	"Total"	""	""	"0.000"	"0.000"	"0.000"	""	
45	"1081"	"TestMerchant_C"	"16"	"N"	"BalanceNameZF9723"	"100.000"	"100.000"	"0.000"	"USD"	
46	"1081"	"TestMerchant_C"	"17"	"N"	"BalanceNameF7AVCC"	"0.000"	"0.000"	"0.000"	"RUB"	
47	"1081"	"TestMerchant_C"	"Total"	""	""	"100.000"	"100.000"	"0.000"	""	
48	"1082"	"TestMerchant_C"	"18"	"N"	"BalanceName7GL1GX"	"100.000"	"100.000"	"0.000"	"USD"	
49	"1082"	"TestMerchant_C"	"19"	"N"	"BalanceNameCFZB37"	"0.000"	"0.000"	"0.000"	"RUB"	
50	"1082"	"TestMerchant_C"	"Total"	""	""	"100.000"	"100.000"	"0.000"	""	
51	"1084"	"TestMerchant_C"	"20"	"N"	"BalanceNameM33QX2"	"100.000"	"100.000"	"0.000"	"USD"	
52	"1084"	"TestMerchant_C"	"21"	"N"	"BalanceNameFNNC5A"	"0.000"	"0.000"	"0.000"	"RUB"	
53	"1084"	"TestMerchant_C"	"Total"	""	""	"100.000"	"100.000"	"0.000"	""	
54	"1088"	"TestMerchant_C"	"22"	"N"	"BalanceName5FU7VD"	"100.000"	"100.000"	"0.000"	"USD"	
55	"1088"	"TestMerchant_C"	"23"	"N"	"BalanceNameZ6LU3L"	"0.000"	"0.000"	"0.000"	"RUB"	
56	"1088"	"TestMerchant_C"	"Total"	""	""	"100.000"	"100.000"	"0.000"	""	
57	"1089"	"TestMerchant_C"	"24"	"N"	"BalanceNameWZ5T69"	"100.000"	"100.000"	"0.000"	"USD"	
58	"1089"	"TestMerchant_C"	"25"	"N"	"BalanceNameIU2Y9J"	"0.000"	"0.000"	"0.000"	"RUB"	
59	"1089"	"TestMerchant_C"	"Total"	""	""	"100.000"	"100.000"	"0.000"	""	
60	"1090"	"TestMerchant_C"	"26"	"N"	"BalanceNameAAUS0X"	"130.000"	"130.000"	"0.000"	"USD"	
61	"1090"	"TestMerchant_C"	"27"	"N"	"BalanceNameUVEQKA"	"0.000"	"0.000"	"0.000"	"RUB"	
62	"1090"	"TestMerchant_C"	"Total"	""	""	"130.000"	"130.000"	"0.000"	""	
63	"1091"	"TestMerchant_C"	"28"	"N"	"BalanceNameJ3J4AY"	"130.000"	"130.000"	"0.000"	"USD"	
64	"1091"	"TestMerchant_C"	"29"	"N"	"BalanceNameA79BPE"	"0.000"	"0.000"	"0.000"	"RUB"	
65	"1091"	"TestMerchant_C"	"Total"	""	""	"130.000"	"130.000"	"0.000"	""	
66	"1092"	"TestMerchant_C"	"30"	"N"	"BalanceNameMZQF0H"	"100.000"	"100.000"	"0.000"	"USD"	
67	"1092"	"TestMerchant_C"	"31"	"N"	"BalanceNameCR9NSC"	"0.000"	"0.000"	"0.000"	"RUB"	
68	"1092"	"TestMerchant_C"	"Total"	""	""	"100.000"	"100.000"	"0.000"	""	

Merchant balance report Once File Version 3.0_2024-12-06 11_25_16

Note: The report scheduler will work only after all fields in all tabs are filled out.

The available reports to run Report Scheduler can be selected on the New Report Scheduler screen. To increase the number of available reports please contact Doc2.0 support team.



New Report Scheduler

Fraud and chargeback prevention tools

Fraud protection and chargeback prevention for eCommerce merchants

- Ethoca refund requests

Info reports

Different information reports

- Gates status report

Daily financial reports

Daily reports to agents

- Xaura reconciliation checkout

Monthly financial reports

Monthly reports to agents

- Merchant balance report
- 3D-Secure Information

Configuration name - Report configuration name.

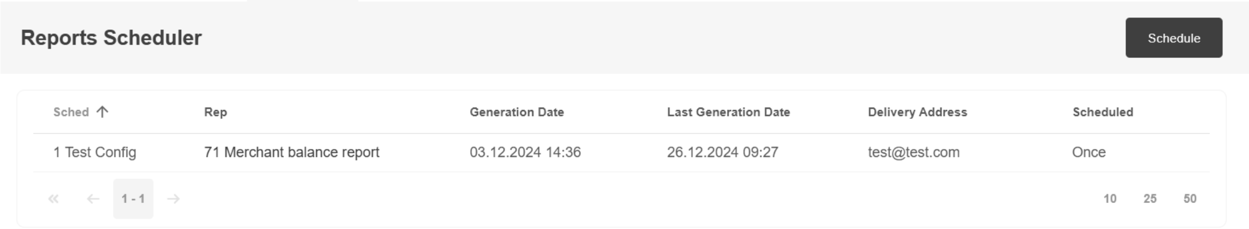
Report Name - Report name.

Generation Date - Report generation date.

Last Delivery Date - Date of the last report generation.

Delivery address - Delivery address of the report.

Scheduled - Report schedule.



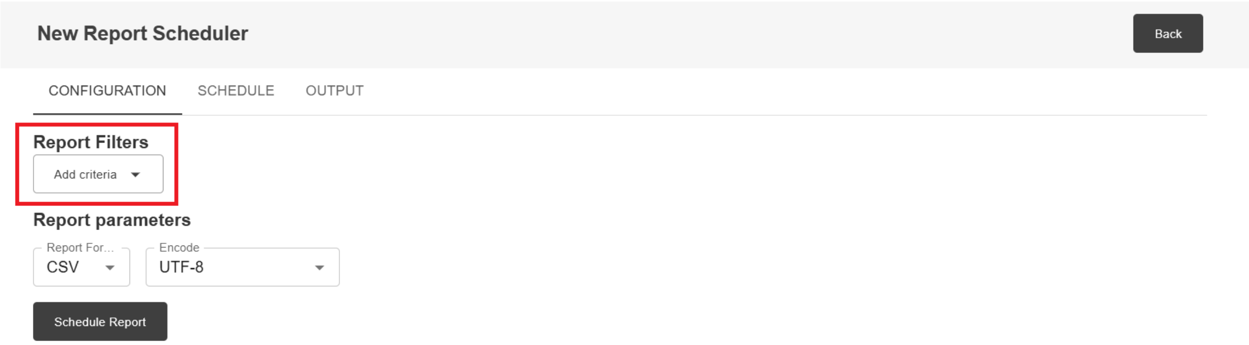
Reports Scheduler

Sched	Rep	Generation Date	Last Generation Date	Delivery Address	Scheduled
1 Test Config	71 Merchant balance report	03.12.2024 14:36	26.12.2024 09:27	test@test.com	Once

7.4.2 Configuration

Report Filters

By clicking on Add Criteria the needed filter can be selected. Depending on the report the filters may change.



New Report Scheduler

Report Filters

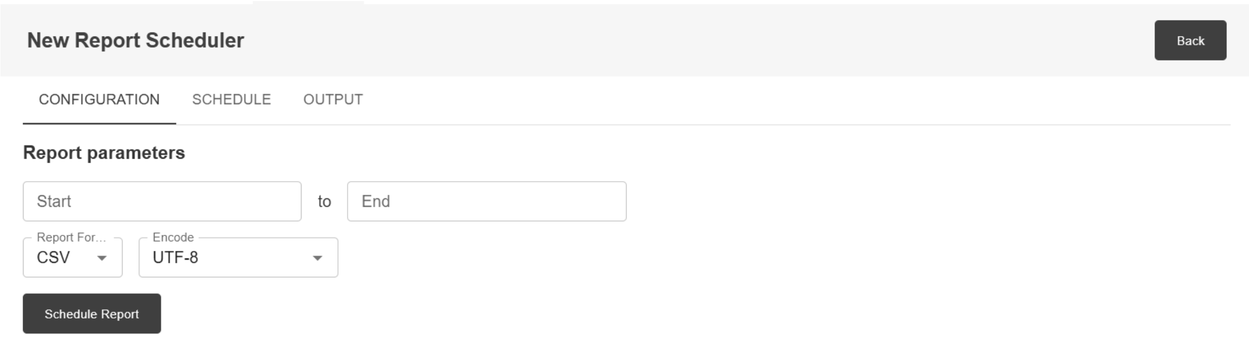
Report parameters

Report For…: CSV

Encode: UTF-8

Report Parameters

This setting may change depending on the selected report. Available parameters for selection: MM, DD, YYYY, as well as dates to select the report period.



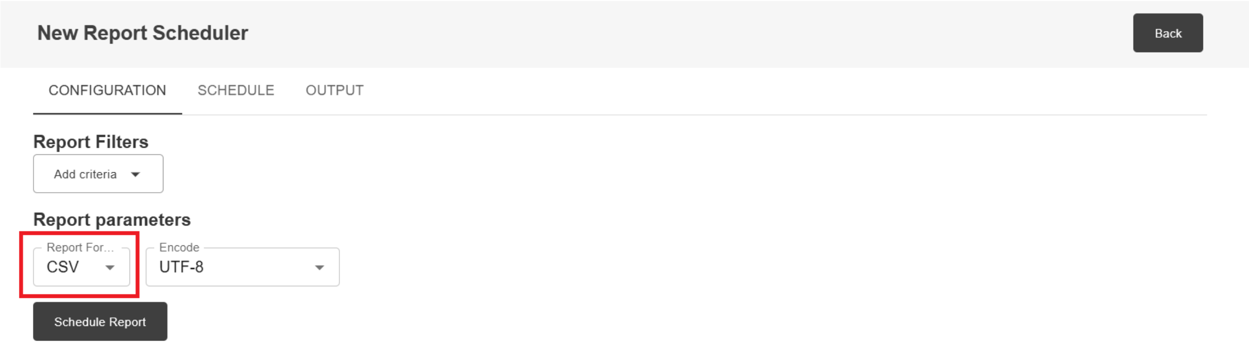
Report For... CSV

Encode UTF-8

Report Format

Allows to choose the report format. Available parameters for selection:

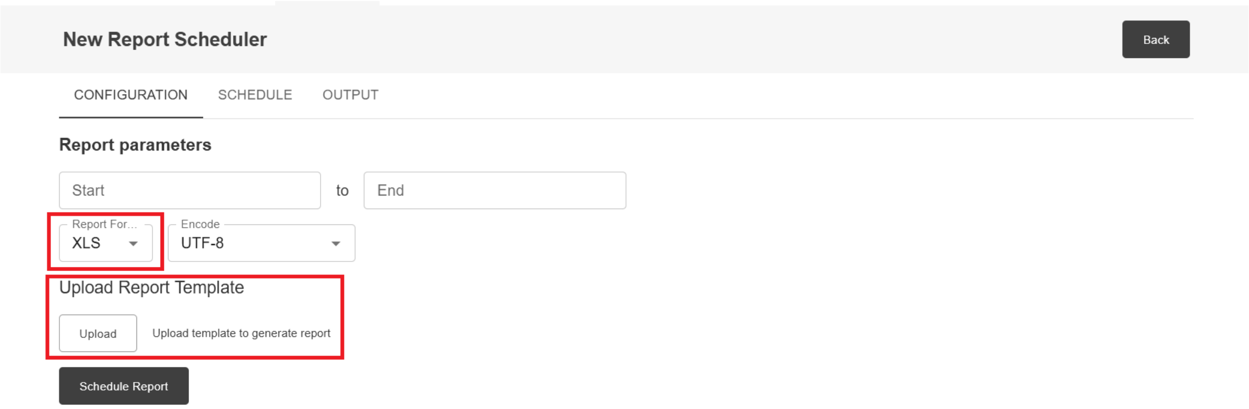
CSV



Report For... CSV

Encode UTF-8

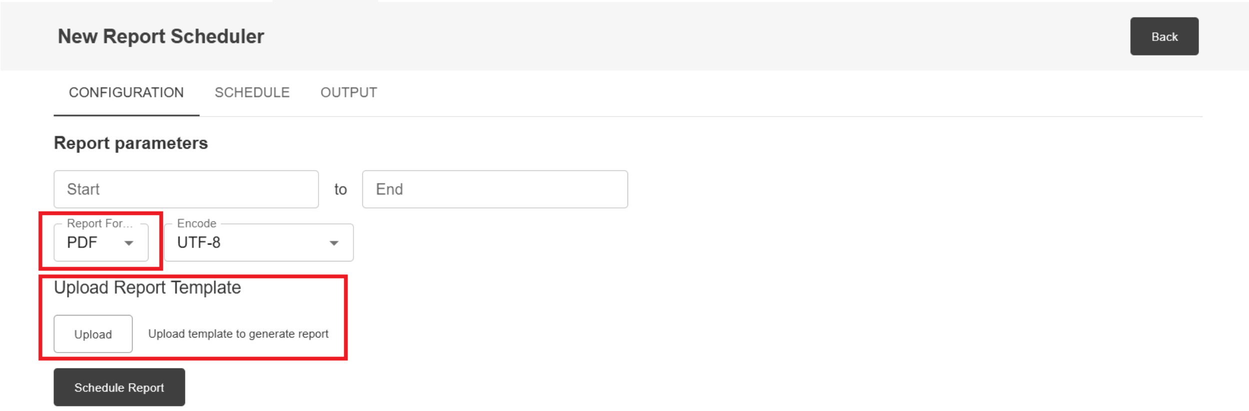
XLS



Report For... XLS

Encode UTF-8

PDF



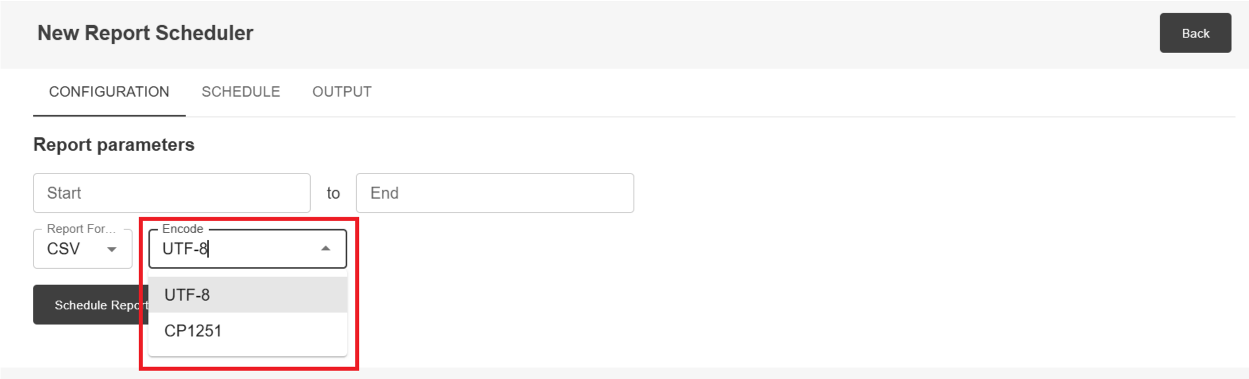
Report For... PDF

Encode UTF-8

Encode

Allows you to choose the Encoding. Available parameters for selection:

UTF-8 and CP1251



Report For... CSV

Encode UTF-8

7.4.3 Schedule

Generate The Report

This option allows you to select the appropriate time for sending reports.

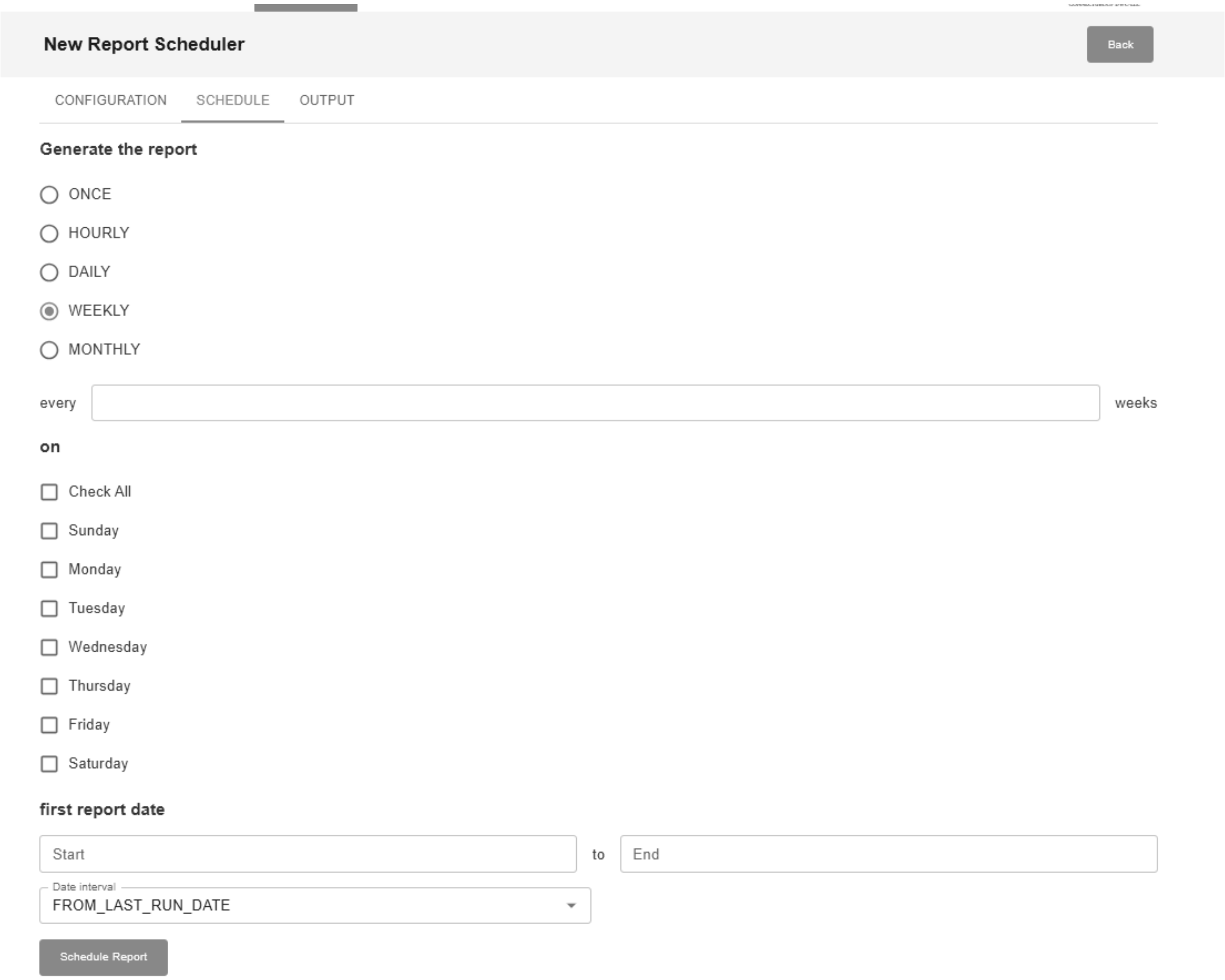
Once - By selecting this option, the report will be received once.

Hourly - By selecting this option, the report will be received every N hours.

Daily - By selecting this option, the report will be received every N days.

Weekly - By selecting this option, the report will be received every N weeks. It is possible to select a specific day, multiple days, or all days of the week.

Monthly - By selecting this option, the report will be received every N months.



New Report Scheduler

Generate the report

○ ONCE
○ HOURLY
○ DAILY
● WEEKLY
○ MONTHLY

every weeks

on

□ Check All
□ Sunday
□ Monday
□ Tuesday
□ Wednesday
□ Thursday
□ Friday
□ Saturday

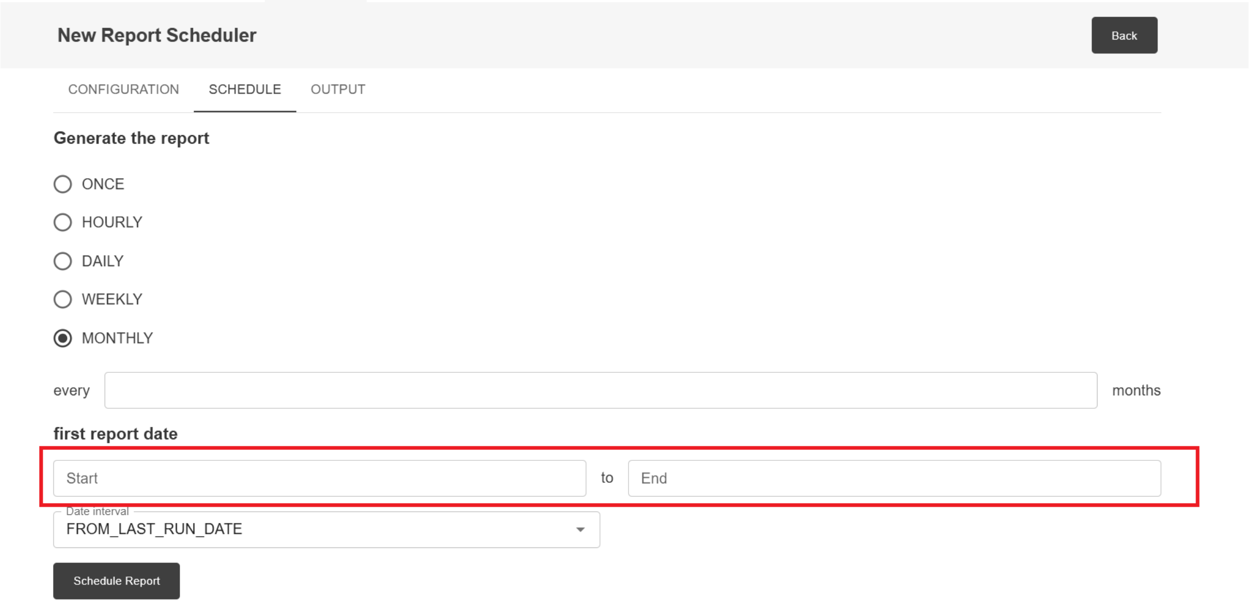
first report date

Start to End

Date interval: FROM_LAST_RUN_DATE

First Report Date

An option that allows you to select the dates which will be included in the first report.



New Report Scheduler

Generate the report

○ ONCE
○ HOURLY
○ DAILY
○ WEEKLY
● MONTHLY

every ______ months

first report date

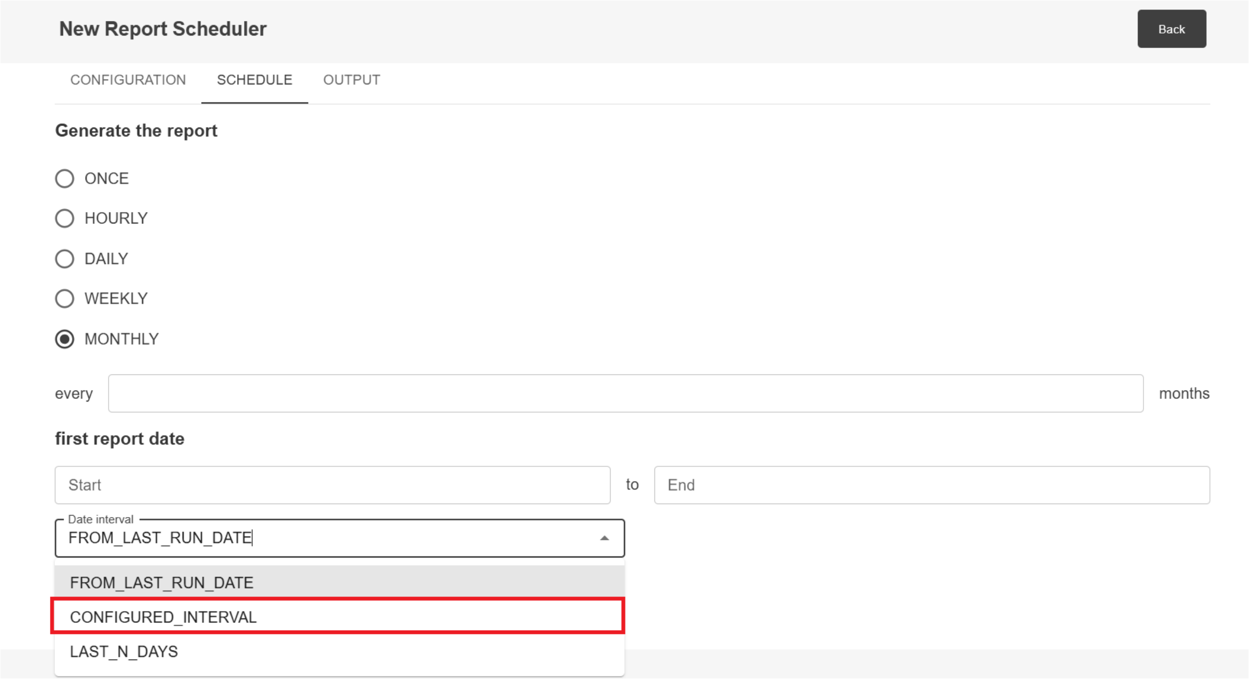
Start to End

Date interval: FROM_LAST_RUN_DATE

Date Interval

Date interval allows you to set the date filter parameters for the generated report.

FROM_LAST_RUN_DATE - On each subsequent run, the report will contain data based on the date from the last run to the current one.



New Report Scheduler

Generate the report

○ ONCE
○ HOURLY
○ DAILY
○ WEEKLY
● MONTHLY

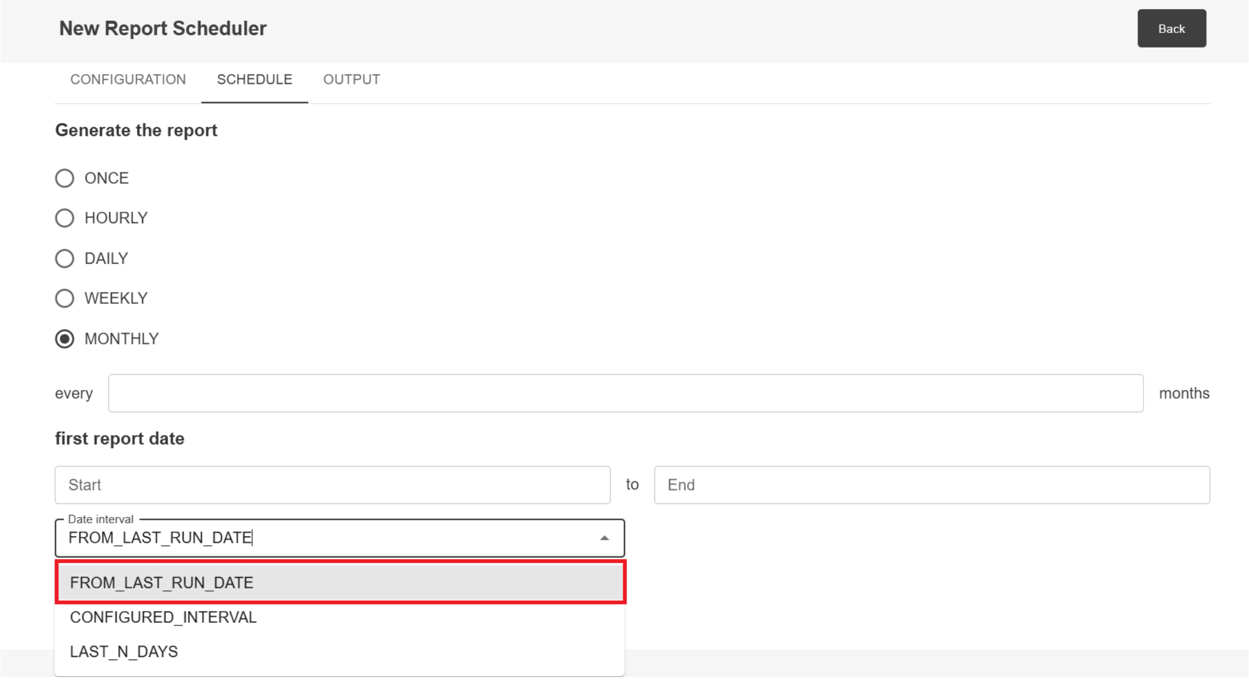
every ______ months

first report date

Start to End

Date interval: FROM_LAST_RUN_DATE

CONFIGURED_INTERVAL - On each subsequent run, the report will contain data shifted from the initially set dates schedule.



New Report Scheduler

Generate the report

○ ONCE
○ HOURLY
○ DAILY
○ WEEKLY
● MONTHLY

every ______ months

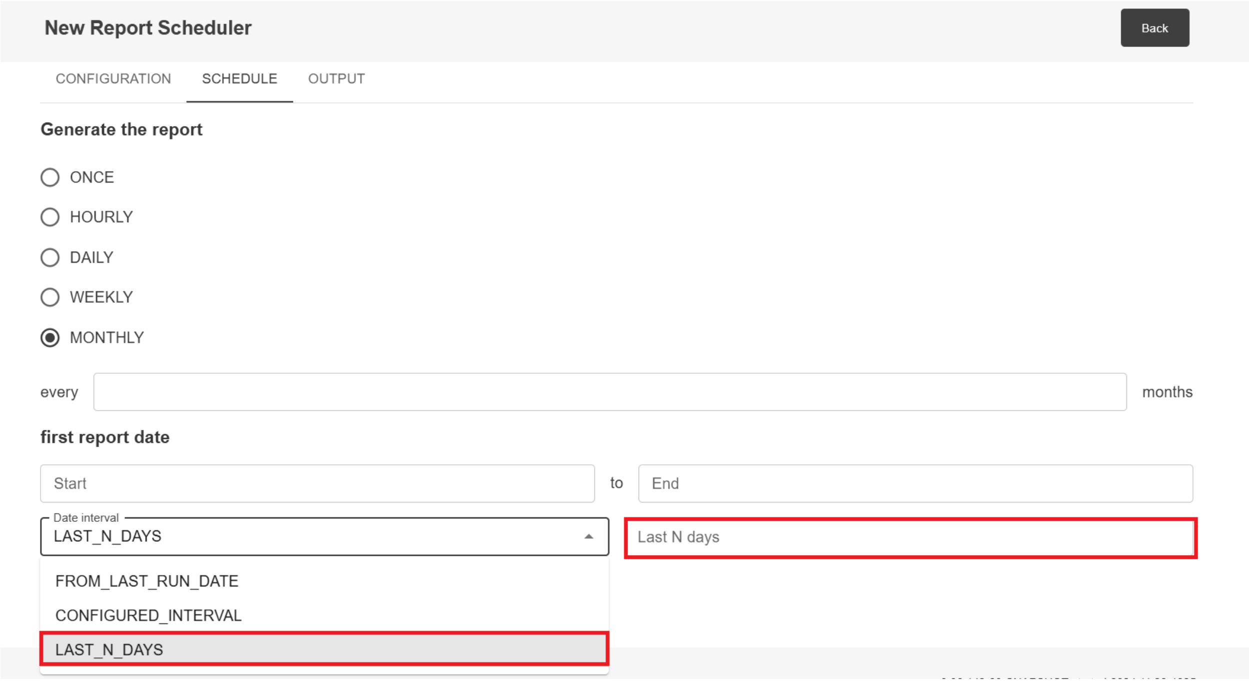
first report date

Start to End

Date interval: FROM_LAST_RUN_DATE

- FROM_LAST_RUN_DATE
- CONFIGURED_INTERVAL
- LAST_N_DAYS

LAST_N_DAYS - On each subsequent run, the report will contain data for the last N number of days.



New Report Scheduler

Generate the report

○ ONCE

○ HOURLY

○ DAILY

○ WEEKLY

● MONTHLY

every [ ] months

first report date

Start to End

Date interval: LAST_N_DAYS

Last N days

7.4.4 Output

Configuration Name - The name assigned to the configuration.

File Name - The name displayed in the file received via email.

Add date for file name - Adds the sending date (GMT+3) to the report received via email.

Zip - Sends the report in a ZIP file with the password specified in the Password field.

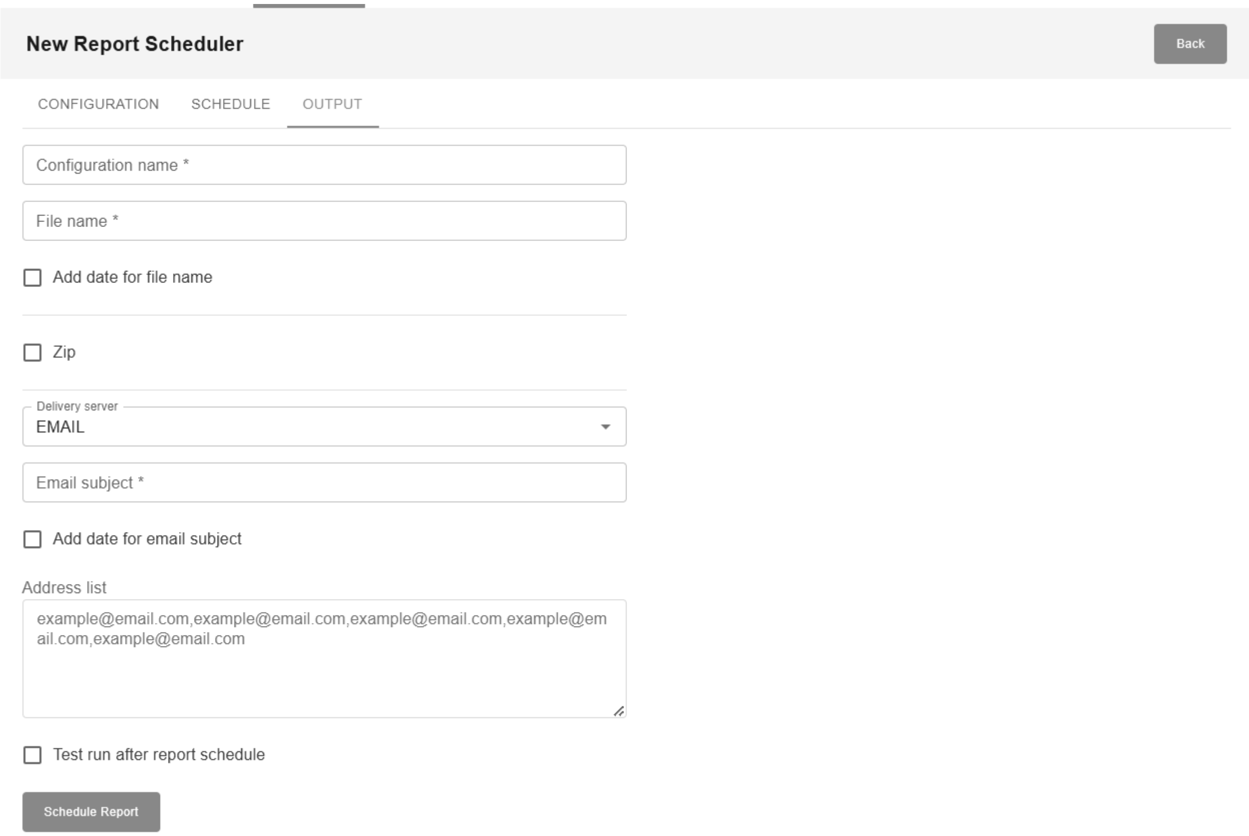
Delivery Server - Option that defines the server used to send reports. Currently only EMAIL option is available.

Email Subject - The name displayed as the subject of the email.

Add date for email subject - Adds the sending date (GMT+3) to the email subject received via email.

Address list - Email(s) to which the report will be sent. Multiple emails can be specified.

Test run after report schedule - Test run after report schedule.



New Report Scheduler

Configuration name *

File name *

□ Add date for file name

□ Zip

Delivery server: EMAIL

Email subject *

□ Add date for email subject

Address list

example@email.com,example@email.com,example@email.com,example@email.com,example@email.com

□ Test run after report schedule

7.5 Performance Report

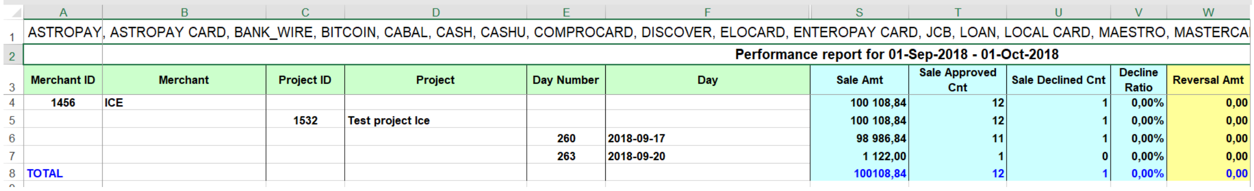
This report displays the financial flow for the specified period. It also allows to view the number of successful and unsuccessful transactions. Flexible criteria setting allows to get the needed data: date range and type, currencies, card types, grouping of data.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Preview of the report can be viewed by clicking on the Preview button.

The Report can be generated by clicking on the the Generate button.

An example of the resulting report is shown below:



ASTROPAY, ASTROPAY CARD, BANK_WIRE, BITCOIN, CABAL, CASH, CASHU, COMPROCARD, DISCOVER, ELOCARD, ENTEROPAY CARD, JCB, LOAN, LOCAL CARD, MAESTRO, MASTERCA

Performance report for 01-Sep-2018 - 01-Oct-2018

Merchant ID	Merchant	Project ID	Project	Day Number	Day	Sale Amt	Sale Approved Cnt	Sale Declined Cnt	Decline Ratio	Reversal Amt
1456	ICE					100 108,84	12	1	0,00%	0,00
		1532	Test project Ice			100 108,84	12	1	0,00%	0,00
				260	2018-09-17	98 986,84	11	1	0,00%	0,00
				263	2018-09-20	1 122,00	1	0	0,00%	0,00
TOTAL						100108,84	12	1	0,00%	0,00

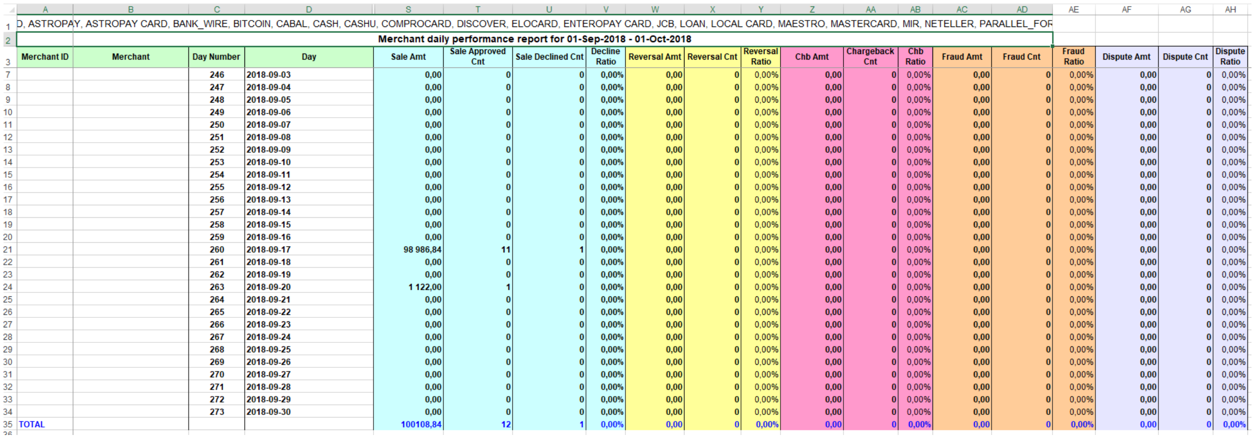
7.6 Merchant Daily Performance Report

This report displays the day-by-day financial flow for a given period.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

The report can be downloaded by pressing the Generate button.

An example of the resulting report is shown below:



D, ASTROPAY, ASTROPAY CARD, BANK_WIRE, BITCOIN, CABAL, CASH, CASHU, COMPROCARD, DISCOVER, ELOCARD, ENTEROPAY CARD, JCB, LOAN, LOCAL CARD, MAESTRO, MASTERCARD, MIR, NETELLER, PARALLEL_FOR

Merchant daily performance report for 01-Sep-2018 - 01-Oct-2018

Merchant ID	Merchant	Day Number	Day	Sale Amt	Sale Approved Cnt	Sale Declined Cnt	Decline Ratio	Reversal Amt	Reversal Cnt	Reversal Ratio	Chb Amt	Chargeback Cnt	Chb Ratio	Fraud Amt	Fraud Cnt	Fraud Ratio	Dispute Amt	Dispute Cnt	Dispute Ratio
		246	2018-09-03	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		247	2018-09-04	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		248	2018-09-05	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		249	2018-09-06	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		250	2018-09-07	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		251	2018-09-08	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		252	2018-09-09	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		253	2018-09-10	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		254	2018-09-11	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		255	2018-09-12	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		256	2018-09-13	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		257	2018-09-14	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		258	2018-09-15	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		259	2018-09-16	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		260	2018-09-17	98 986,84	11	1	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		261	2018-09-18	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		262	2018-09-19	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		263	2018-09-20	1 122,00	1	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		264	2018-09-21	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		265	2018-09-22	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		266	2018-09-23	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		267	2018-09-24	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		268	2018-09-25	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		269	2018-09-26	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		270	2018-09-27	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		271	2018-09-28	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		272	2018-09-29	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
		273	2018-09-30	0,00	0	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%
TOTAL				100108,84	12	1	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%	0,00	0	0,00%

7.7 Decline Statistics

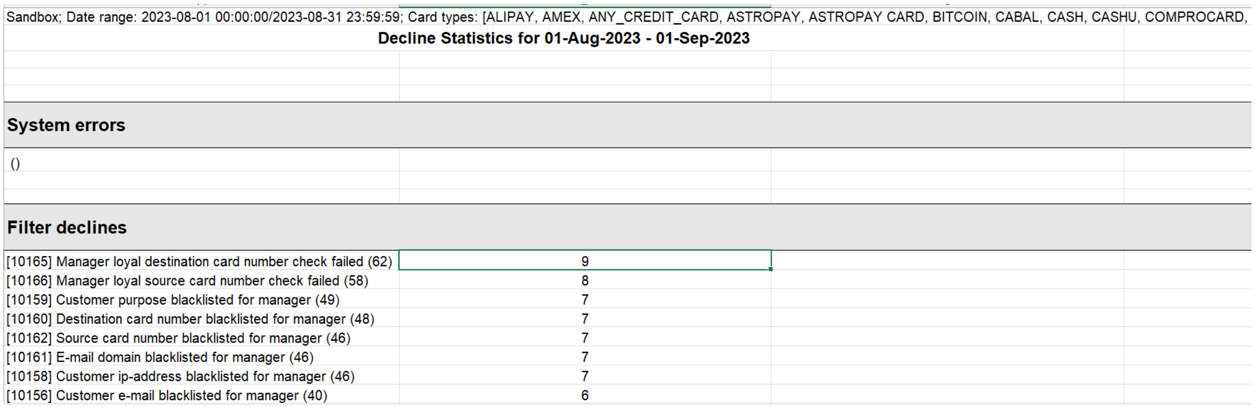
This report allows to get statistics on rejected transactions, which are divided into the following groups: rejected by the acquiring bank, rejected by internal fraud system and rejected due to an internal error.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Preview of this report can be viewed by clicking on the Preview button.

The Report can be generated by clicking on the the Generate button.

An example of the resulting report is shown below:



Sandbox; Date range: 2023-08-01 00:00:00/2023-08-31 23:59:59; Card types: [ALIPAY, AMEX, ANY_CREDIT_CARD, ASTROPAY, ASTROPAY CARD, BITCOIN, CABAL, CASH, CASHU, COMPROCARD,

Decline Statistics for 01-Aug-2023 - 01-Sep-2023

System errors

()

Filter declines

[10165] Manager loyal destination card number check failed (62)	9
[10166] Manager loyal source card number check failed (58)	8
[10159] Customer purpose blacklisted for manager (49)	7
[10160] Destination card number blacklisted for manager (48)	7
[10162] Source card number blacklisted for manager (46)	7
[10161] E-mail domain blacklisted for manager (46)	7
[10158] Customer ip-address blacklisted for manager (46)	7
[10156] Customer e-mail blacklisted for manager (40)	6

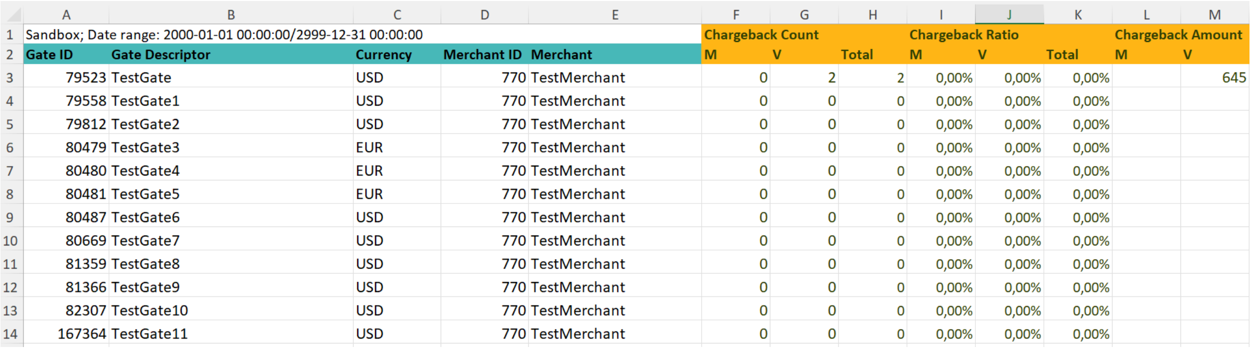
7.8 Fraud/Chargeback Ratio Report

Calculates the indicators of negative statistics on the MID accounts.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Data can be downloaded by pressing the Generate button.

An example of the resulting report is shown below:



	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Sandbox; Date range: 2000-01-01 00:00:00/2999-12-31 00:00:00					Chargeback Count			Chargeback Ratio			Chargeback Amount	
2	Gate ID	Gate Descriptor	Currency	Merchant ID	Merchant	M	V	Total	M	V	Total	M	V
3	79523	TestGate	USD	770	TestMerchant	0	2	2	0,00%	0,00%	0,00%		645
4	79558	TestGate1	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
5	79812	TestGate2	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
6	80479	TestGate3	EUR	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
7	80480	TestGate4	EUR	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
8	80481	TestGate5	EUR	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
9	80487	TestGate6	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
10	80669	TestGate7	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
11	81359	TestGate8	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
12	81366	TestGate9	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
13	82307	TestGate10	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		
14	167364	TestGate11	USD	770	TestMerchant	0	0	0	0,00%	0,00%	0,00%		

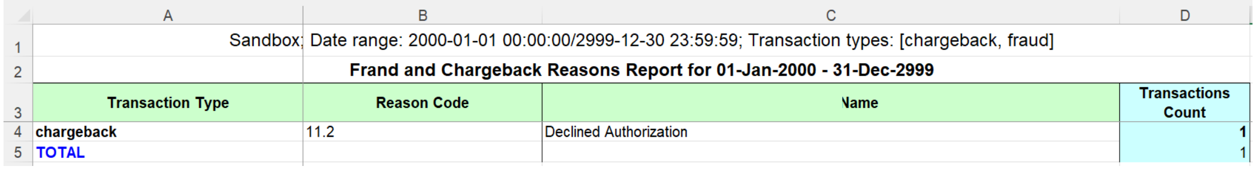
7.9 Fraud/Chargeback Reasons Report

Displays a report on the causes of chargebacks for the selected parameters.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Data can be downloaded by pressing the Generate button.

An example of the resulting report is shown below:



Sandbox; Date range: 2000-01-01 00:00:00/2999-12-30 23:59:59; Transaction types: [chargeback, fraud]

Frand and Chargeback Reasons Report for 01-Jan-2000 - 31-Dec-2999

	A	B	C	D
3	Transaction Type	Reason Code	Name	Transactions Count
4	chargeback	11.2	Declined Authorization	1
5	TOTAL			1

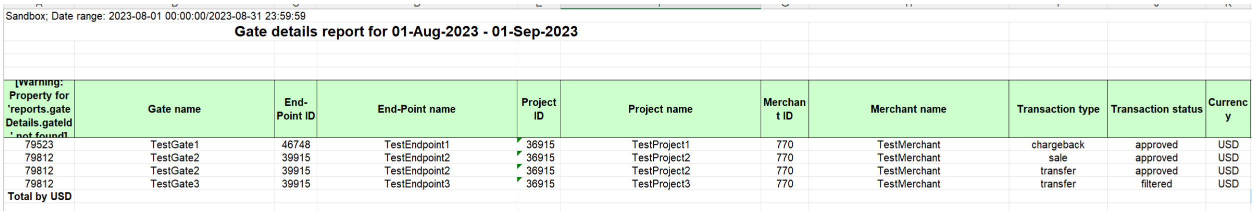
7.10 Gate Details Report

Displays the amount of successful transactions in the context of gates.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Data can be downloaded by pressing the Generate button.

An example of the resulting report is shown below:



Sandbox; Date range: 2023-08-01 00:00:00/2023-08-31 23:59:59

Gate details report for 01-Aug-2023 - 01-Sep-2023

[Warning: Property for 'reports.gateDetails.gateId' not found]	Gate name	End-Point ID	End-Point name	Project ID	Project name	Merchant ID	Merchant name	Transaction type	Transaction status	Currency
79523	TestGate1	46748	TestEndpoint1	36915	TestProject1	770	TestMerchant	chargeback	approved	USD
79812	TestGate2	39915	TestEndpoint2	36915	TestProject2	770	TestMerchant	sale	approved	USD
79812	TestGate2	39915	TestEndpoint2	36915	TestProject2	770	TestMerchant	transfer	approved	USD
79812	TestGate3	39915	TestEndpoint3	36915	TestProject3	770	TestMerchant	transfer	filtered	USD
Total by USD										

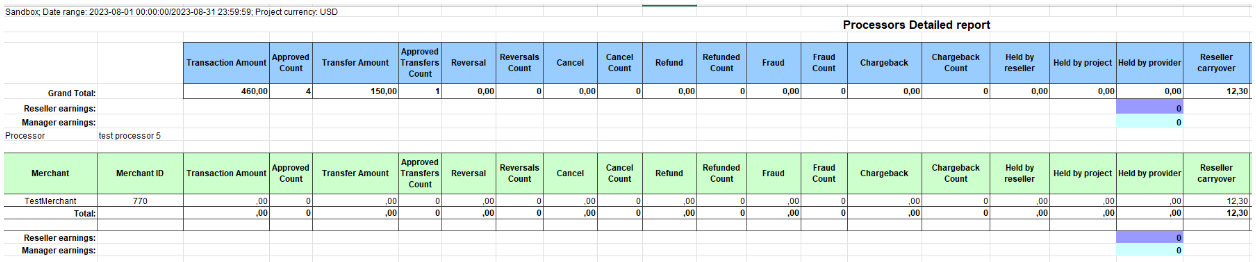
7.11 Processor Detailed Report

Displays earnings details grouped by processor.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Data can be downloaded by pressing the Generate button.

An example of the resulting report is shown below:



Sandbox; Date range: 2023-08-01 00:00:00/2023-08-31 23:59:59; Project currency: USD

Processors Detailed report

		Transaction Amount	Approved Count	Transfer Amount	Approved Transfers Count	Reversal	Reversals Count	Cancel	Cancel Count	Refund	Refunded Count	Fraud	Fraud Count	Chargeback	Chargeback Count	Held by reseller	Held by project	Held by provider	Reseller carryover
Grand Total:		460,00	4	150,00	1	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0,00	0,00	12,30
Reseller earnings:																		0	
Manager earnings:																		0	
Processor	test processor 5																		
Merchant	Merchant ID	Transaction Amount	Approved Count	Transfer Amount	Approved Transfers Count	Reversal	Reversals Count	Cancel	Cancel Count	Refund	Refunded Count	Fraud	Fraud Count	Chargeback	Chargeback Count	Held by reseller	Held by project	Held by provider	Reseller carryover
TestMerchant	770	,00	0	,00	0	,00	0	,00	0	,00	0	,00	0	,00	0	,00	,00	,00	12,30
Total:		,00	0	,00	0	,00	0	,00	0	,00	0	,00	0	,00	0	,00	,00	,00	12,30
Reseller earnings:																		0	
Manager earnings:																		0	

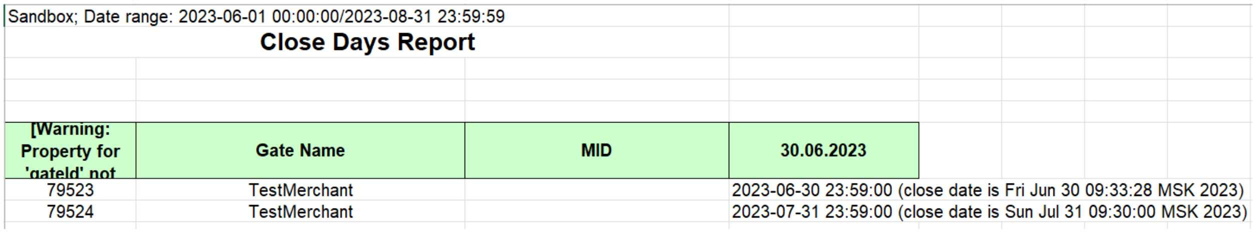
7.12 Close Day Report

Displays the exact time when the close day procedure for settlement was performed on each gate.

If necessary, you can add additional criteria by clicking the Criteria: endpoints, projects, merchants, gates, processors, etc. The customized search criteria can be saved as a template for later use.

Data can be downloaded by pressing the Generate button.

An example of the resulting report is shown below:



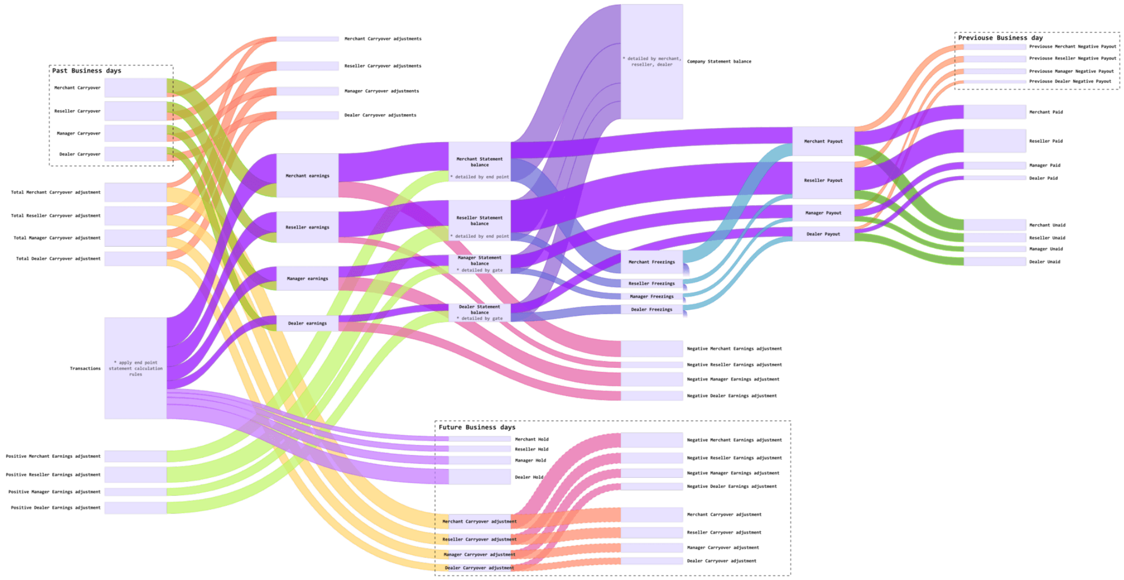
Sandbox; Date range: 2023-06-01 00:00:00/2023-08-31 23:59:59

Close Days Report

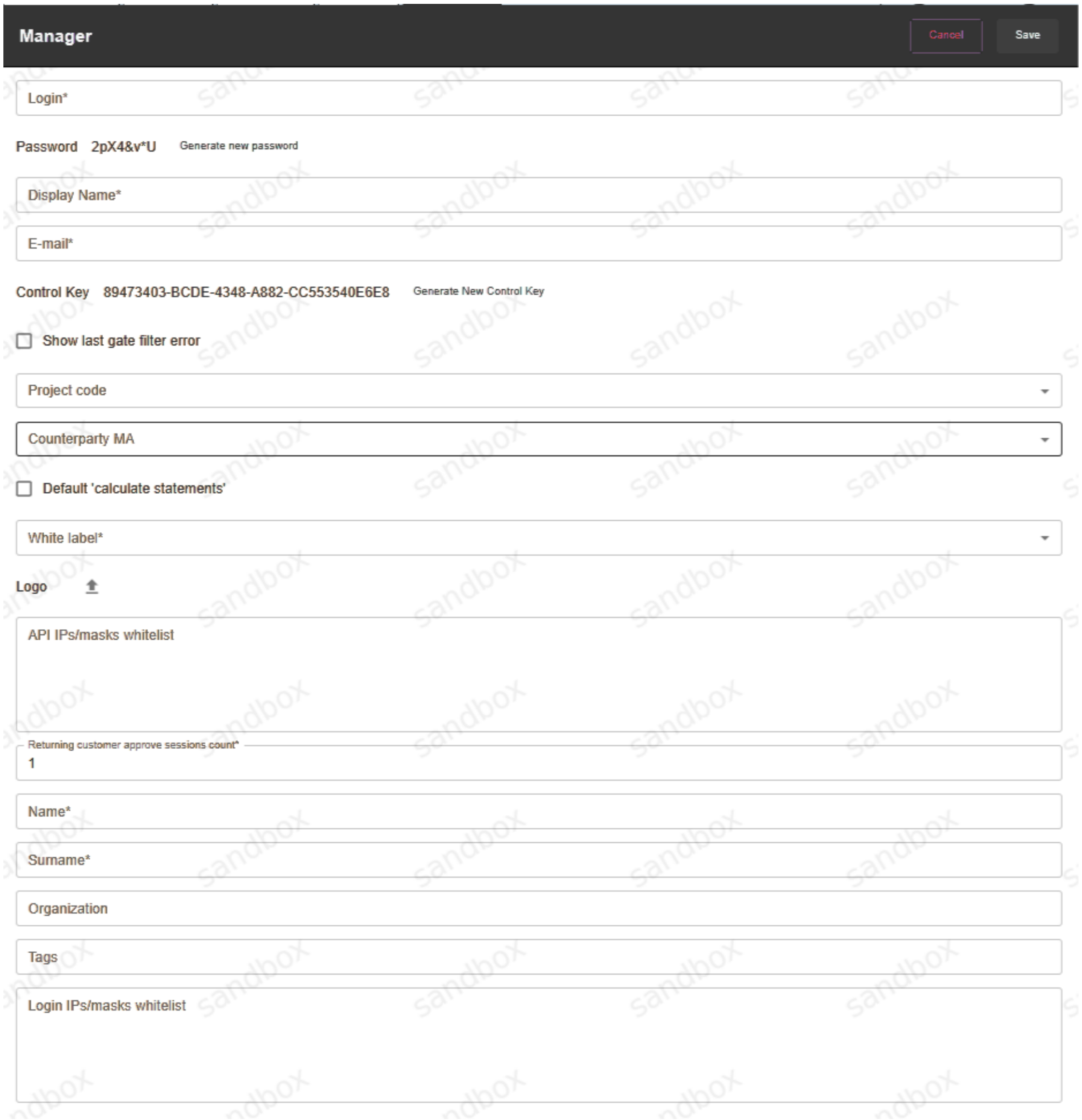
[Warning: Property for 'gateId' not	Gate Name	MID	30.06.2023
79523	TestMerchant		2023-06-30 23:59:00 (close date is Fri Jun 30 09:33:28 MSK 2023)
79524	TestMerchant		2023-07-31 23:59:00 (close date is Sun Jul 31 09:30:00 MSK 2023)

7.13 Statements

7.13.1 Main Information


Past Business days
Merchant Carryover
Reseller Carryover
Manager Carryover
Dealer Carryover
Total Merchant Carryover adjustment
Total Reseller Carryover adjustment
Total Manager Carryover adjustment
Total Dealer Carryover adjustment
Transactions
* apply end point statement calculation rules
Positive Merchant Earnings adjustment
Positive Reseller Earnings adjustment
Positive Manager Earnings adjustment
Positive Dealer Earnings adjustment
Merchant Carryover adjustments
Reseller Carryover adjustments
Manager Carryover adjustments
Dealer Carryover adjustments
Merchant earnings
Reseller earnings
Manager earnings
Dealer earnings
Merchant Statement balance
* detailed by end point
Reseller Statement balance
* detailed by end point
Manager Statement balance
* detailed by gate
Dealer Statement balance
* detailed by gate
* detailed by merchant, reseller, dealer
Company Statement balance
Merchant Freezings
Reseller Freezings
Manager Freezings
Dealer Freezings
Negative Merchant Earnings adjustment
Negative Reseller Earnings adjustment
Negative Manager Earnings adjustment
Negative Dealer Earnings adjustment
Merchant Payout
Reseller Payout
Manager Payout
Dealer Payout
Previouse Business day
Previouse Merchant Negative Payout
Previouse Reseller Negative Payout
Previouse Manager Negative Payout
Previouse Dealer Negative Payout
Merchant Paid
Reseller Paid
Manager Paid
Dealer Paid
Merchant Unaid
Reseller Unaid
Manager Unaid
Dealer Unaid
Future Business days
Merchant Hold
Reseller Hold
Manager Hold
Dealer Hold
Negative Merchant Earnings adjustment
Negative Reseller Earnings adjustment
Negative Manager Earnings adjustment
Negative Dealer Earnings adjustment
Merchant Carryover adjustment
Reseller Carryover adjustment
Manager Carryover adjustment
Dealer Carryover adjustment
Merchant Carryover adjustment
Reseller Carryover adjustment
Manager Carryover adjustment
Dealer Carryover adjustment

Doc2.0 platform contains integrated calculation system to reflect the tariffication between business process partners. Calculation happens on each level, from dealer to merchant. Bank fees are calculated for tariffication and settlement, but statements for settlement with the bank are not provided by the system. Instead, the system calculates statements per Merchant and indicates which exact amount should be received from the bank. Statement is individually generated for each manager or each merchant of this manager. Statement date is called business day. Statement for business day contains all projects for chosen manager. Statements will be calculated for manager if such option is enabled. If statement should be calculated, enable the Default calculate statements flag in manager account details. If this option is not enabled, statements setting in projects of exact manager will be unavailable and statements are not calculated.



Login*

Password 2pX4&v*U Generate new password

Display Name*

E-mail*

Control Key 89473403-BCDE-4348-A882-CC553540E6E8 Generate New Control Key

□ Show last gate filter error

Project code

Counterparty MA

□ Default 'calculate statements'

White label*

Logo

API IPs/masks whitelist

Returning customer approve sessions count* 1

Name*

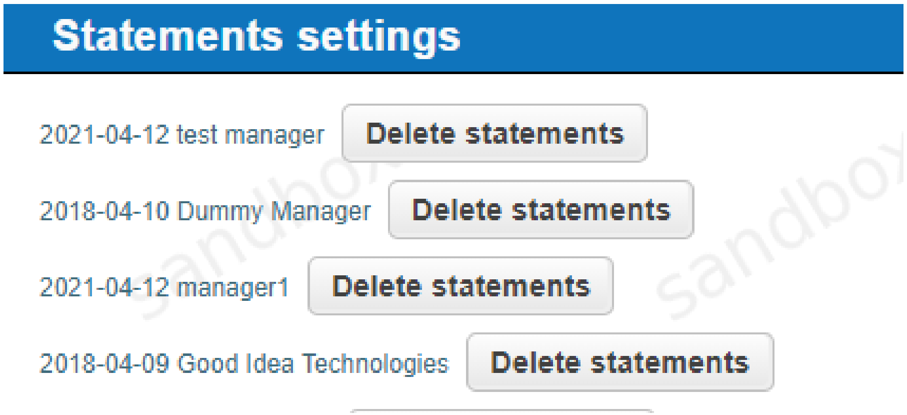
Surname*

Organization

Tags

Login IPs/masks whitelist

Statements can be calculated manually or automatically. Automatic statements calculation starts every 2 hours. Statements menu also has options to create new statement or delete statement that already exists. After deleting the statement, all information about payed and frozen amounts is lost forever. Only last business day can be deleted. Deleted statements must be recalculated sequentially from a lesser date to the next. Otherwise, if statements are recalculated by jumping over several dates, then intermediate business periods will be included in one.



Statements settings

2021-04-12 test manager

2018-04-10 Dummy Manager

2021-04-12 manager1

2018-04-09 Good Idea Technologies

Managers are able to count statements only for themselves and their merchants, superiors are also able to calculate statements for their managers. Positive balances from previous months do not carry over. Negative balances are taken into account in the current period as a balance for the beginning of the period. A separate statement is generated for each currency. If the counterparty has projects in different currencies, then several statements will be generated for each currency.

7.13.2 Statements Calculation Parameters

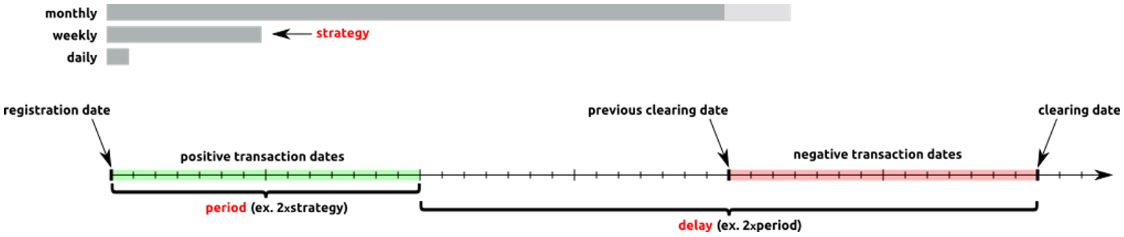
The calculation of statements begins with the definition of a list of transactions, which are included in the specified business period. All transactions are conditionally divided into the following types:

1. Reducing the merchant's balance (chargeback, reversal and etc.)
2. Increasing the merchant's balance (sale, capture and etc.)

The system supports Hold mechanism to determine the list of positive transactions that will be included in statement and Delay mechanism to reduce risks in settlements with counter-parties.

7.13.3 Delay

Delay — is a mechanism for short-term postponement of payments for positive transaction volumes, which allows to form a safety cushion equal to the average merchant's turnover for the paid period. It allows to minimize the risks of negative activity during the merchant's work.



The payment strategy, its frequency and delay can be configured on endpoint level. The following strategies are supported:

1. daily payments, payment periods and delay are defined in days,
2. weekly payments, payment periods and delays are determined in weeks, statements are generated on Mondays,
3. monthly payments, payment periods and delays are determined in months, statements are generated on the first day of each month.

The start date of payment period, as well as any other derivative dates obtained during the formation of statements, can not be less than the endpoint registration date.

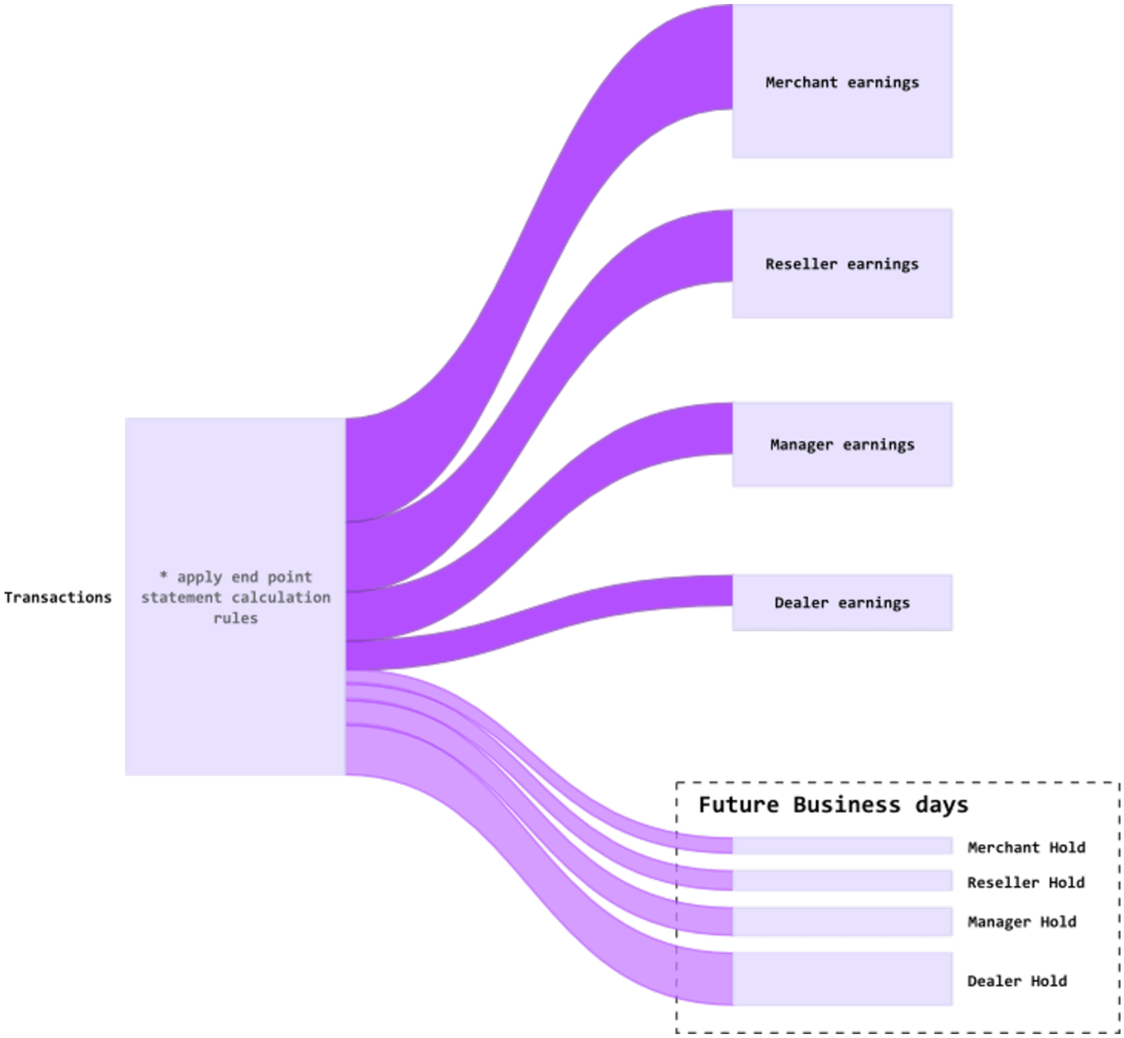
Payment **Period** determines the regularity of business days. For example, if the payment strategy is weekly, and the period is two, then the statements are generated every two weeks. The minimum period is one.

Payment **Delay** determines the number of periods for which the funds received for positive transactions will be delayed before they are paid to the counterparty. For example, if the statements are calculated monthly with a payment period once a month, then, if the delay period is set to one period, the merchant will receive money for positive transactions for the second-to-last month, instead of the last one. The merchant will be able to receive money for the last month only next month. Negative transactions accounted in the statement ignore the delay period to minimize risks.

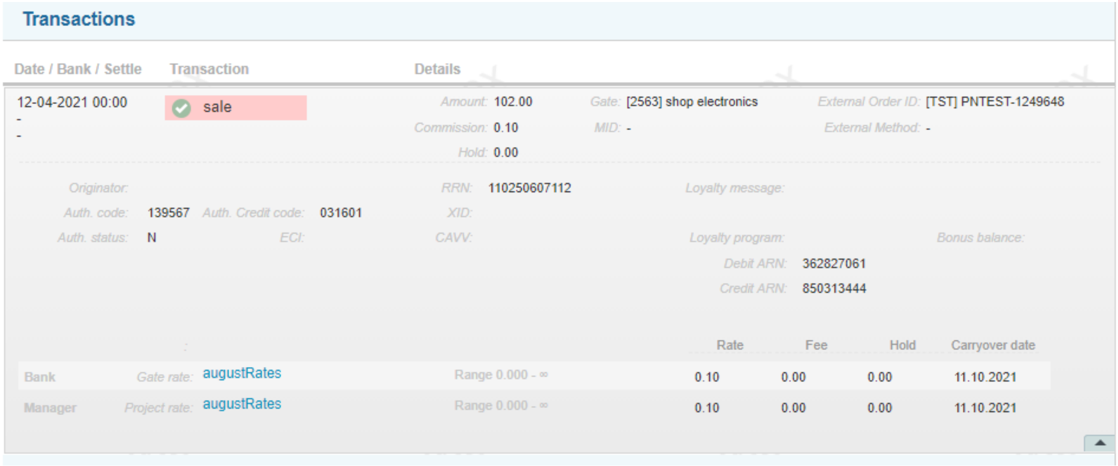
Statements are calculated using the latest delay parameters configured at the endpoint. This allows to recalculate the statements for the previous business days using the new parameters.

7.13.4 Holding

Holding — is a mechanism for medium- and long-term postponement of payments for positive transaction volumes. It allows to form a safety cushion to repay negatives received after the end of the merchant’s work.



The amount to be paid for positive transactions that is included to the statement may be partially withheld for periods comparable with dispute flow and fraud claims. Holding mechanisms are used for this purpose. Holding period and amount are specified in the rate plan. The hold period is set in days. The hold value is set in percent. It is not possible to change these values after calculating the rates for the processed transaction. Each transaction has a unique period and a holding percentage calculated on the date of its processing.



Transactions

Date / Bank / Settle | Transaction | Details

12-04-2021 00:00
-
-

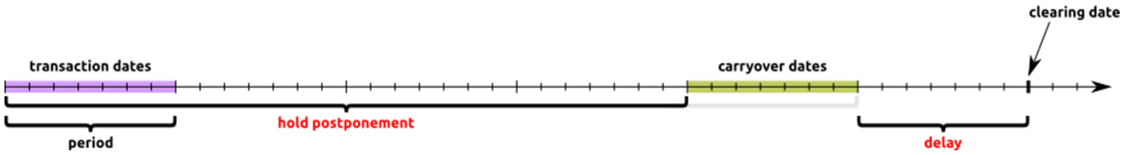
✓ sale

Amount: 102.00 Gate: [2563] shop electronics External Order ID: [TST] PNTEST-1249648
Commission: 0.10 MID: - External Method: -
Hold: 0.00

Originator:
Auth. code: 139567 Auth. Credit code: 031601
Auth. status: N ECI:
RRN: 110250607112
XID:
CAVV:
Loyalty message:
Loyalty program:
Bonus balance:
Debit ARN: 362827061
Credit ARN: 850313444

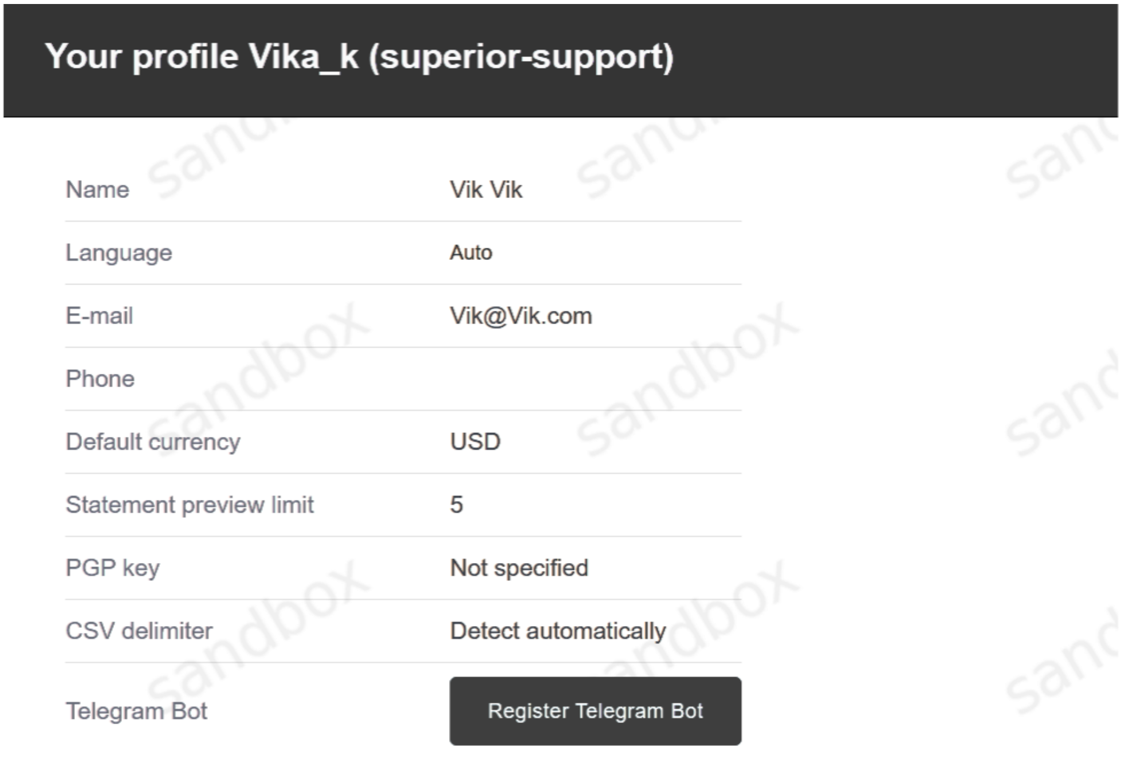
				Rate	Fee	Hold	Carryover date
Bank	Gate rate:	augustRates	Range 0.000 - ∞	0.10	0.00	0.00	11.10.2021
Manager	Project rate:	augustRates	Range 0.000 - ∞	0.10	0.00	0.00	11.10.2021

When specifying the duration of the delay, please note that the holding period, specified in the rate plan during the carryover payment, does not include the payment delay period, specified in the endpoint settings. This is done in order to avoid holding payments until the main amount is paid, with a large delay in payments and a small delay in the hold. I.e., if the holding period for the transaction is one day for daily payments with a frequency of one day and a delay of three days, the carryover for the transaction will be paid in 4 days from the moment of its processing.



7.13.5 Preliminary Review Of Future Statements

It is possible to view statements for future dates before they are generated, in order to be able to predict the necessary amounts to be paid on company accounts. The number of periods for which the preview is available is set in the user profile.



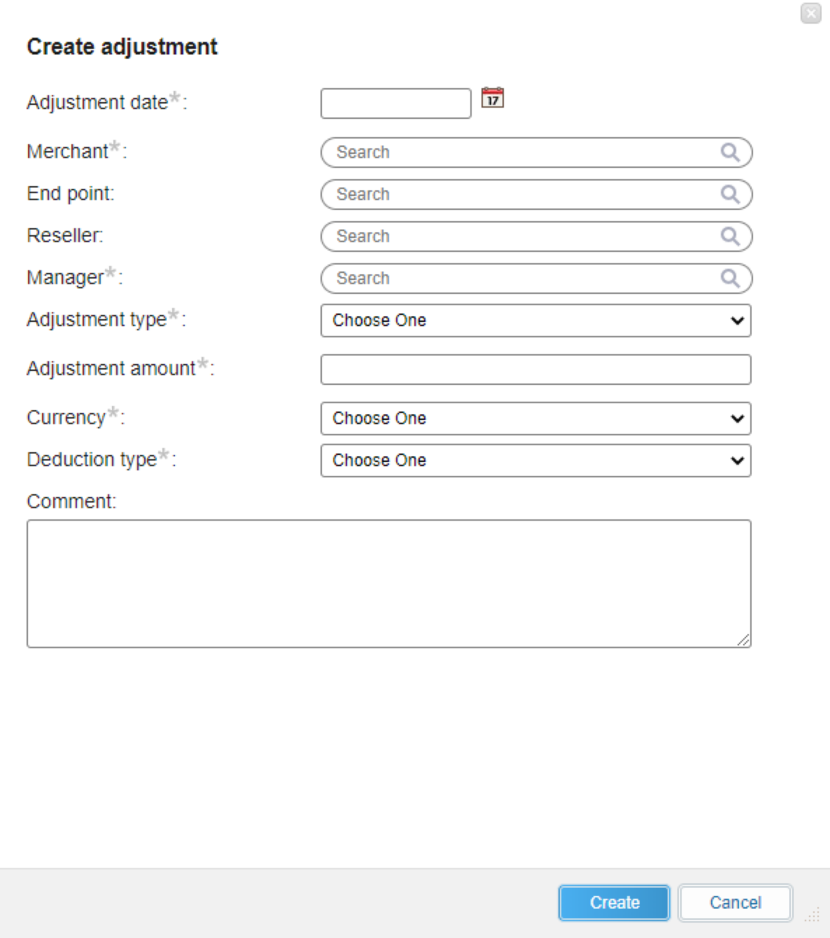
Your profile Vika_k (superior-support)

Name	Vik Vik
Language	Auto
E-mail	Vik@Vik.com
Phone	
Default currency	USD
Statement preview limit	5
PGP key	Not specified
CSV delimiter	Detect automatically
Telegram Bot	Register Telegram Bot

The calculation of payment dates when generating the statement and its preview differs from each other. When calculating the preview dates, the delay parameters specified for the endpoint are strictly taken into account. When calculating dates during the scheduled formation of the statement, the start date of the business period is shifted to the end date of the last available business period. This feature is useful when generating statements that include several payment periods and when changing the payment period or delay. If the dates grid, obtained when calculating payment periods, differs from the actual payment dates (for example, when parameters for calculating statements are changed and statements the previous business days are not recalculated) the preview might not be available for a future date or the start dates of the period will be incorrect.

7.13.6 Statement Adjustments

Statements can take into account not only the transaction commission. The statement balance can be changed by means of adjustments that can be accrued for any counterparty from the dealer to the merchant. Adjustments can be applied to the statement on a special screen in the menu “Reports” – “Statements” – “Adjustments”.



Create adjustment

Adjustment date*:

Merchant*: Search

End point: Search

Reseller: Search

Manager*: Search

Adjustment type*: Choose One

Adjustment amount*:

Currency*: Choose One

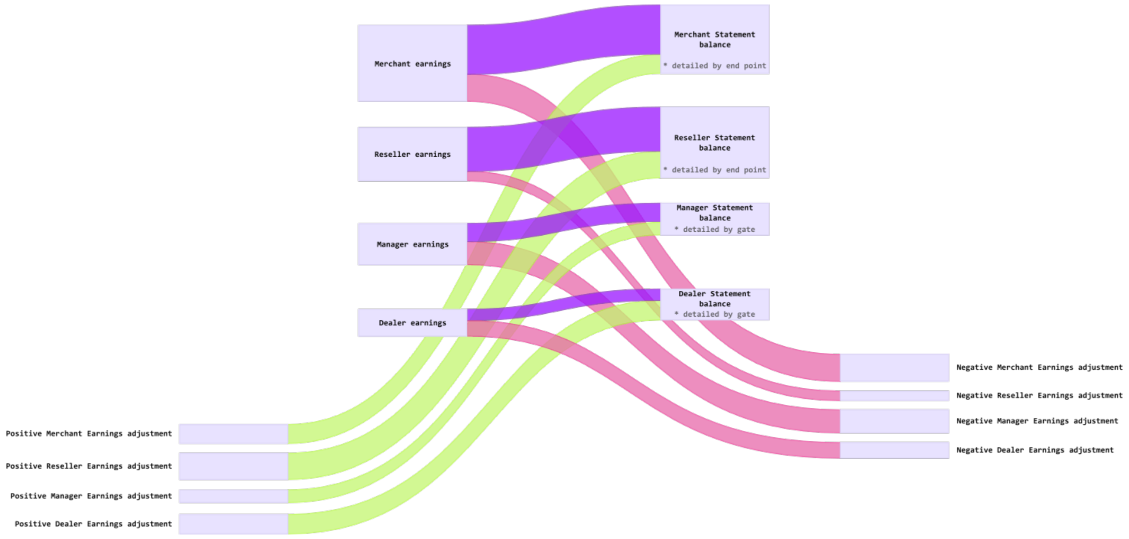
Deduction type*: Choose One

Comment:

There are two types of adjustments:

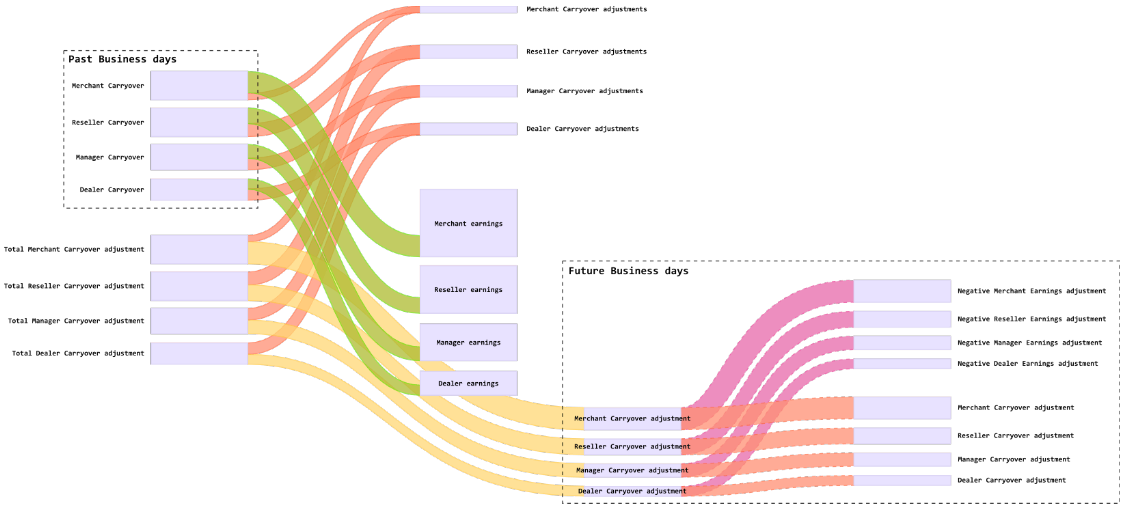
1. earnings adjustment - certainly changes the client’s balance in the current statement by the full amount of the adjustment,
2. carryover adjustment-changes the amount of the paid carryover for the selected number of periods.

7.13.7 Earnings Adjustments


Merchant earnings
Reseller earnings
Manager earnings
Dealer earnings
Merchant Statement balance
* detailed by end point
Reseller Statement balance
* detailed by end point
Manager Statement balance
* detailed by gate
Dealer Statement balance
* detailed by gate
Negative Merchant Earnings adjustment
Negative Reseller Earnings adjustment
Negative Manager Earnings adjustment
Negative Dealer Earnings adjustment
Positive Merchant Earnings adjustment
Positive Reseller Earnings adjustment
Positive Manager Earnings adjustment
Positive Dealer Earnings adjustment

The adjustment of earnings can both reduce the statement balance in case of fines, and increase it in case of erroneous billing. The statement takes into account adjustments whose date is less than the date of the statement formation, which were not taken into account in earlier statements. The adjustment can be initiated with the indication of the endpoint. In this case, it will be displayed in the details of the endpoint in the statement, changing its balance. If the endpoint is not specified, the adjustment will be listed in the statement header. Statements for the merchant are generated on behalf of the reseller, if it is available on the project, for the reseller to manage the merchant's statements. If there is no reseller, statements are generated directly from the manager. Similarly, an adjustment can be made for the merchant. If a reseller is selected when creating an adjustment, an extract will be generated on behalf of the reseller, indicating this adjustment. If the earnings adjustment is included in the statement, then it cannot be changed (except for the comment) or deleted.

7.13.8 Carryover Adjustments


Merchant Carryover adjustments
Reseller Carryover adjustments
Manager Carryover adjustments
Dealer Carryover adjustments
Past Business days
Merchant Carryover
Reseller Carryover
Manager Carryover
Dealer Carryover
Total Merchant Carryover adjustment
Total Reseller Carryover adjustment
Total Manager Carryover adjustment
Total Dealer Carryover adjustment
Merchant earnings
Reseller earnings
Manager earnings
Dealer earnings
Future Business days
Merchant Carryover adjustment
Reseller Carryover adjustment
Manager Carryover adjustment
Dealer Carryover adjustment
Negative Merchant Earnings adjustment
Negative Reseller Earnings adjustment
Negative Manager Earnings adjustment
Negative Dealer Earnings adjustment
Merchant Carryover adjustment
Reseller Carryover adjustment
Manager Carryover adjustment
Dealer Carryover adjustment

The second type of adjustments can only reduce the statement balance. Carryover adjustments, according to the name, are deducted from the paid hold. If an endpoint is specified when creating an adjustment, the adjustment will be deducted exclusively from the carryover of this endpoint. If the endpoint is not specified, the adjustment will reduce the entire available carryover of the merchant in exact statement. Unlike earnings adjustments, carryover adjustments can be accounted for in multiple statements. The unaccounted part of the adjustment is transferred to the calculation in the next period. The maximum number of business days in which the adjustment should be taken into account is set by the “Max deduction periods”parameter. If this parameter is zero, the number of business days to be debited is assumed to be equal to infinity. The maximum amount of application of the carryover adjustment in the current billing period is limited to the maximum amount of the carryover, if the current number of statements in which this adjustment was taken into account does not exceed the “Max deduction periods”parameter. If this parameter is exceeded, the unaccounted amount of the adjustment is converted into an earnings adjustment. Creating positive carryover adjustments in the system is prohibited.

7.13.9 Statements Calculation Sequence

The statements are calculated in the following order:

1. the dealer’s statements are generated. First, the dealer’s statements are detailed by gates. Then the adjustments of the carryover paid to the dealer from the bank are applied. After that, earnings adjustments are calculated. The final balance of the current period is calculated as follows: to the difference between the bank and dealer cold, add the difference between the applied bank and dealer transaction commissions. In the final, the bank carryover is added minus the carryover adjustments and the carryover paid by the dealer is deducted.

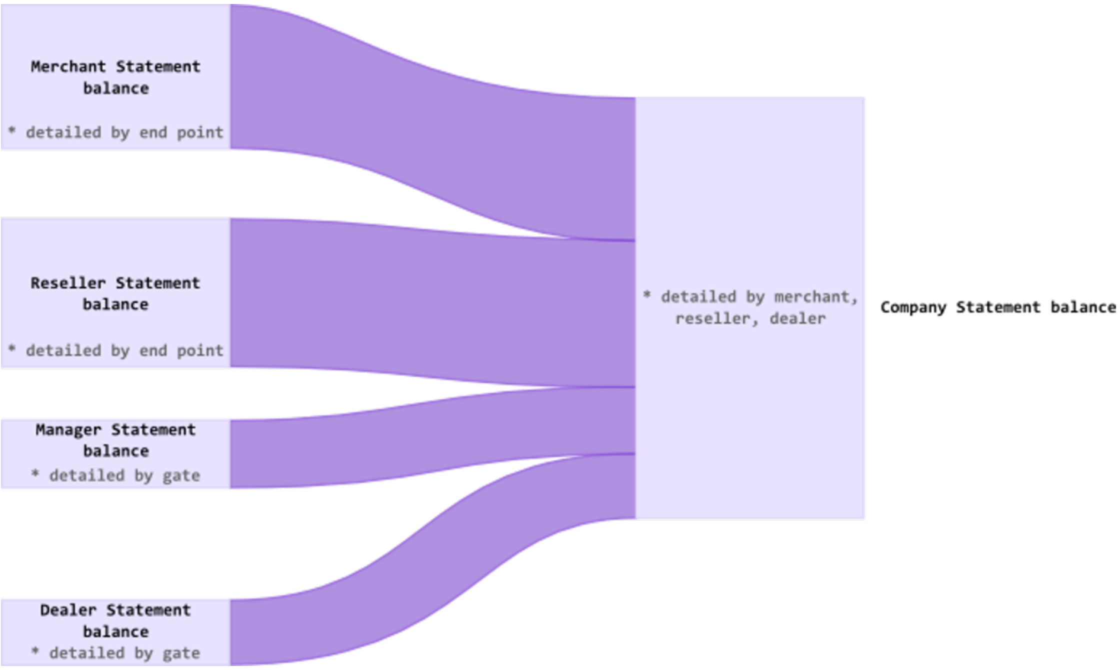
2. the manager’s statements are generated, the manager’s statements are detailed by gates; adjustments are applied to the carryover paid to the manager from the dealer or the bank in his absence; earnings adjustments are calculated; the final balance of the current period is calculated as: the difference between the dealer (bank) and the manager’s hold add the difference between the applied dealer (bank) and manager transaction commissions; in the final, the dealer (bank) carryover is added minus the carryover adjustments and the carryover paid by the manager is deducted,

3. reseller statements are generated, reseller statements are detailed by endpoints; adjustments of the carryover paid to the reseller from the manager are applied; earnings adjustments are accrued; the final balance of the current period is calculated as: the differences of the manager’s and reseller’s hold add the difference of the applied manager’s and reseller’s transaction commissions; in the final, the manager’s carryover is added minus the carryover adjustments and the carryover paid by the reseller is deducted,

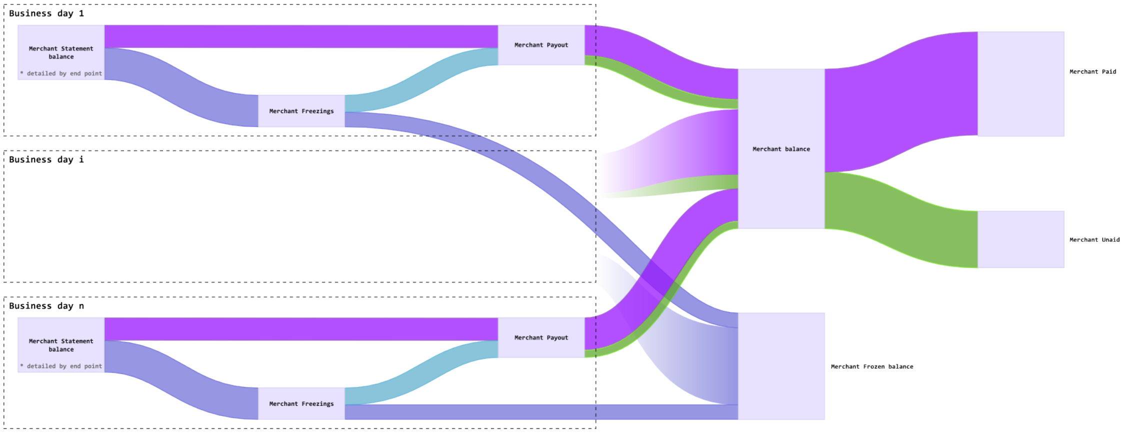
4. merchant statements are generated, merchant statements are detailed by terminals, indicating the reseller; adjustments are applied to the carryover paid to the merchant from the reseller or manager in his absence; earnings adjustments are accrued; the final balance of the current period is calculated as: the difference between the reseller (manager) and merchant transaction commissions applied; in the final, the reseller (manager) carryover is added minus the carryover adjustments and the amount of the merchant’s transactions excluding the amount of service operations and a Money Transfer type operation,

5. after the formation of statements for all counterparties are combined into statements for companies; statements for companies are detailed by merchant, reseller, dealer and manager, for the possibility of accounting for paid funds on the company’s balance sheet; of all the carryovers and holds, only the bank’s carryover and hold are taken into account

in the company's statements.

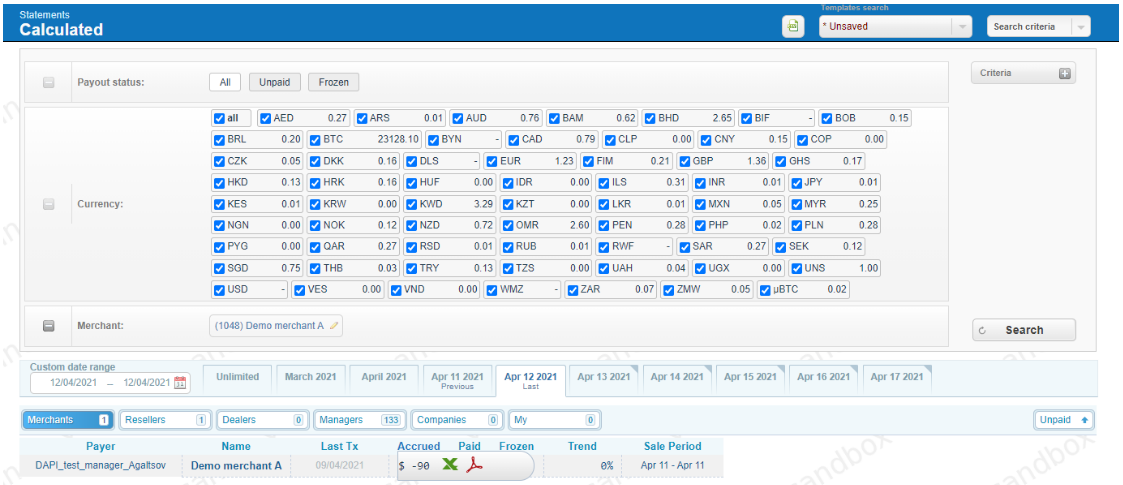

Merchant Statement balance
* detailed by end point
Reseller Statement balance
* detailed by end point
Manager Statement balance
* detailed by gate
Dealer Statement balance
* detailed by gate
* detailed by merchant, reseller, dealer
Company Statement balance

The calculated balance of the current period for each type of user is added to its current balance. The balance is maintained individually for each currency. For merchants, the balance is also detailed by the reseller, if available. The company's balance sheet is not taken into account. The counterparty's current balance is defined as the sum of the current balance of all its statements, minus paid and frozen funds.



7.13.10 Viewing Statements

The statements are viewed in **“Reports” – “Statements”**. On this screen, statements can be sorted by currencies, merchants, resellers and dealers, as well as by the payment status (“All”, “Frozen”, “Not paid”) and date range. Using the date range, you can select the date of the statement that you want to upload.



* Unsaved

Payout status: All | Unpaid | Frozen

Currency:

☑ all	☑ AED 0.27	☑ ARS 0.01	☑ AUD 0.76	☑ BAM 0.62	☑ BHD 2.65	☑ BIF -	☑ BOB 0.15
☑ BRL 0.20	☑ BTC 23128.10	☑ BYN -	☑ CAD 0.79	☑ CLP 0.00	☑ CNY 0.15	☑ COP 0.00	
☑ CZK 0.05	☑ DKK 0.16	☑ DLS -	☑ EUR 1.23	☑ FIM 0.21	☑ GBP 1.36	☑ GHS 0.17	
☑ HKD 0.13	☑ HRK 0.16	☑ HUF 0.00	☑ IDR 0.00	☑ ILS 0.31	☑ INR 0.01	☑ JPY 0.01	
☑ KES 0.01	☑ KRW 0.00	☑ KWD 3.29	☑ KZT 0.00	☑ LKR 0.01	☑ MXN 0.05	☑ MYR 0.25	
☑ NGN 0.00	☑ NOK 0.12	☑ NZD 0.72	☑ OMR 2.60	☑ PEN 0.28	☑ PHP 0.02	☑ PLN 0.28	
☑ PYG 0.00	☑ QAR 0.27	☑ RSD 0.01	☑ RUB 0.01	☑ RWF -	☑ SAR 0.27	☑ SEK 0.12	
☑ SGD 0.75	☑ THB 0.03	☑ TRY 0.13	☑ TZS 0.00	☑ UAH 0.04	☑ UGX 0.00	☑ UNS 1.00	
☑ USD -	☑ VES 0.00	☑ VND 0.00	☑ WMZ -	☑ ZAR 0.07	☑ ZMW 0.05	☑ µBTC 0.02	

Merchant: (1048) Demo merchant A

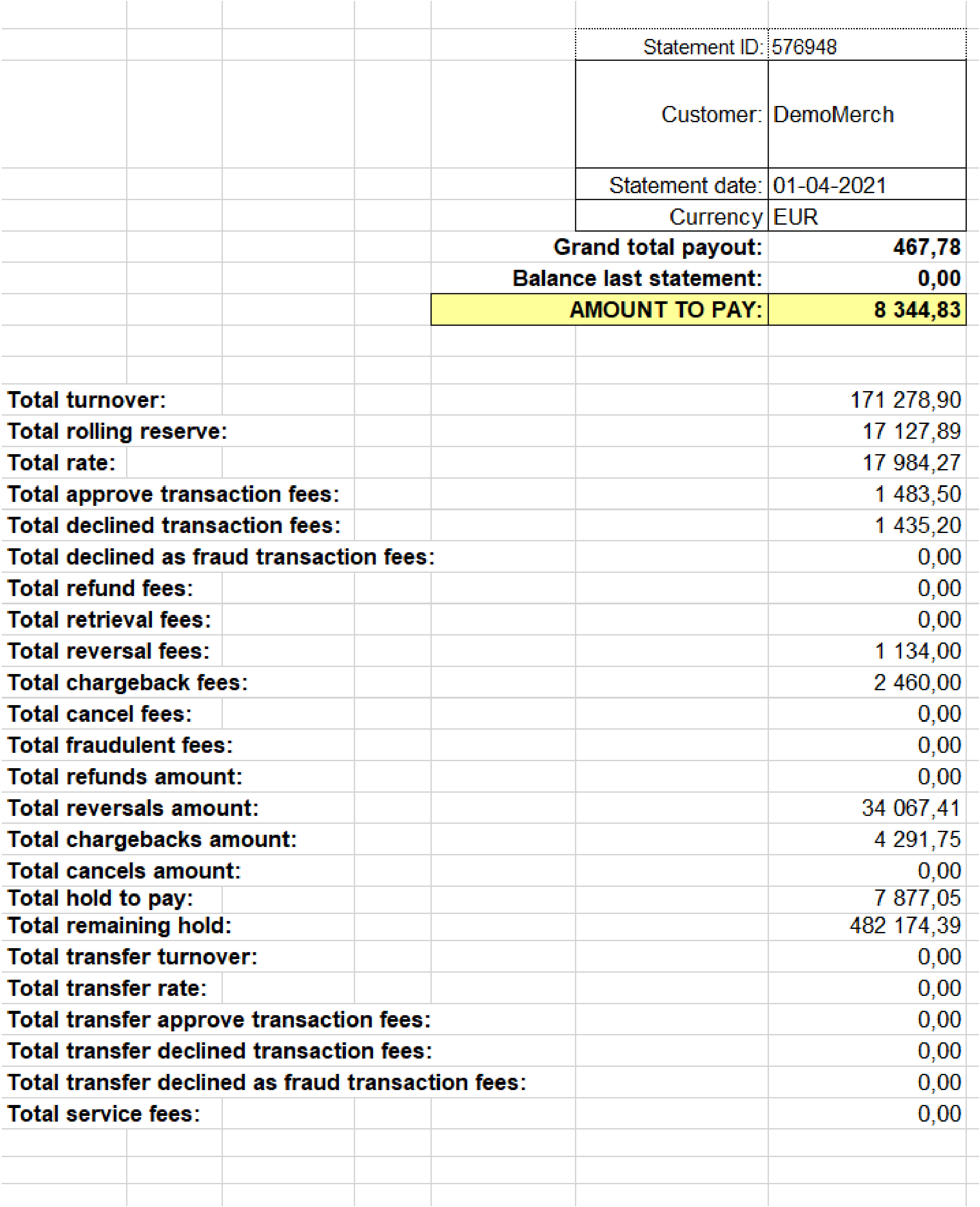
Custom date range 12/04/2021 – 12/04/2021

Unlimited | March 2021 | April 2021 | Apr 11 2021 Previous | Apr 12 2021 Last | Apr 13 2021 | Apr 14 2021 | Apr 15 2021 | Apr 16 2021 | Apr 17 2021

Merchants 1 | Resellers 1 | Dealers 0 | Managers 133 | Companies 0 | My 0 | Unpaid

Payer	Name	Last Tx	Accrued	Paid	Frozen	Trend	Sale Period
DAPI_test_manager_Agaltsov	Demo merchant A	09/04/2021	$ -90			0%	Apr 11 - Apr 11

The statement can be downloaded in XLS or PDF formats. To download it, click on the name of the merchant and select the appropriate format icon.



Statement ID:	576948
Customer:	DemoMerch
Statement date:	01-04-2021
Currency	EUR
Grand total payout:	**467,78**
Balance last statement:	**0,00**
AMOUNT TO PAY:	**8 344,83**

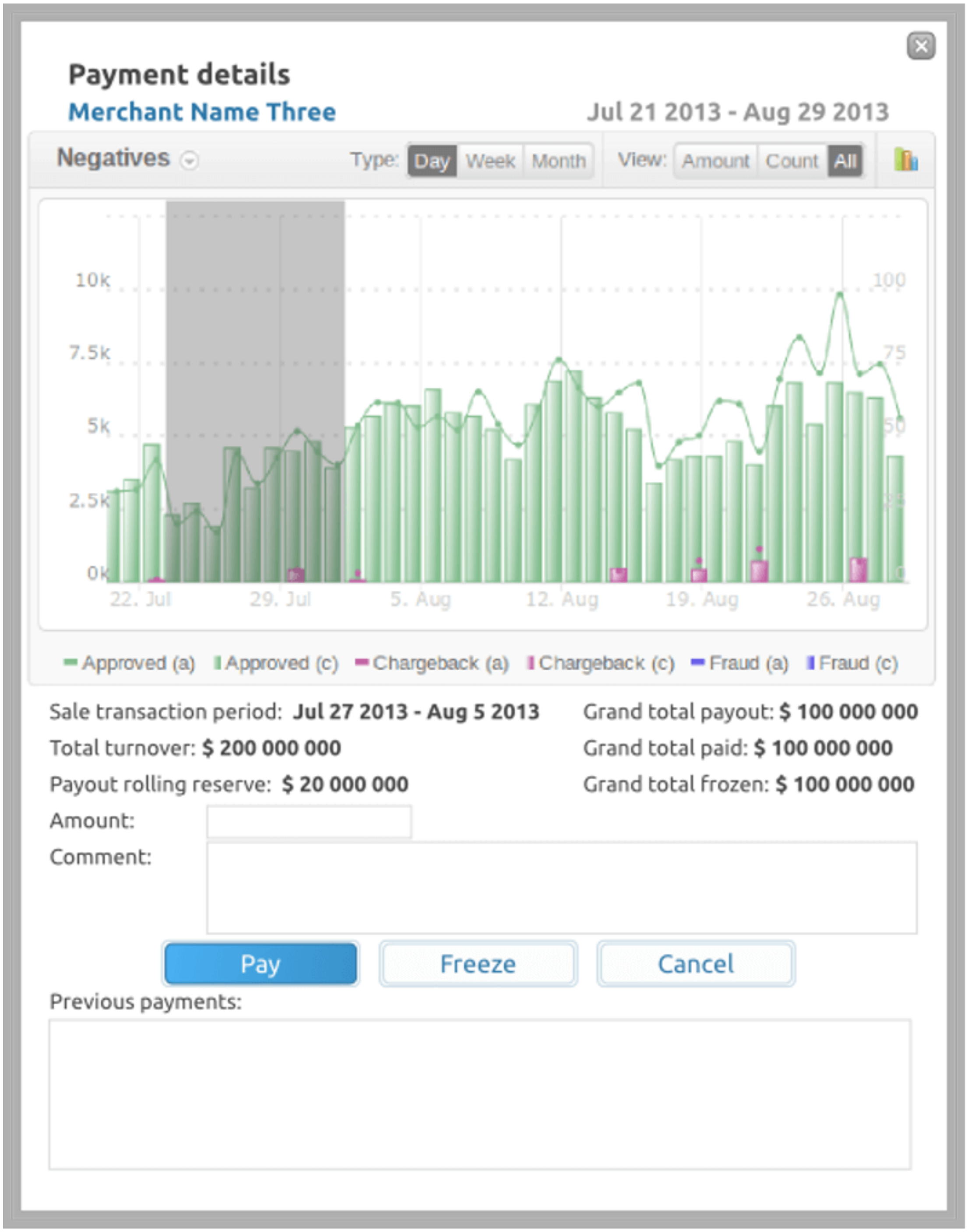
Total turnover:	171 278,90
Total rolling reserve:	17 127,89
Total rate:	17 984,27
Total approve transaction fees:	1 483,50
Total declined transaction fees:	1 435,20
Total declined as fraud transaction fees:	0,00
Total refund fees:	0,00
Total retrieval fees:	0,00
Total reversal fees:	1 134,00
Total chargeback fees:	2 460,00
Total cancel fees:	0,00
Total fraudulent fees:	0,00
Total refunds amount:	0,00
Total reversals amount:	34 067,41
Total chargebacks amount:	4 291,75
Total cancels amount:	0,00
Total hold to pay:	7 877,05
Total remaining hold:	482 174,39
Total transfer turnover:	0,00
Total transfer rate:	0,00
Total transfer approve transaction fees:	0,00
Total transfer declined transaction fees:	0,00
Total transfer declined as fraud transaction fees:	0,00
Total service fees:	0,00

7.13.11 Freezing Of Payments

Frozen payment status in the advanced search can be used to manage statements for which payments have been suspended. The mechanism for freezing payments is used in cases of detecting suspicious activity of the counterparty, or receiving information from the bank about the impossibility of making payments on the current statement for unspecified reasons for an indefinite period, until any disputed issues are resolved. Frozen funds reduce the counterparty's balance for payment. Frozen funds are managed within one business period. The amount of the frozen funds can not exceed the amount of payment of the current statement.

7.13.12 Making Payments

In order to minimize possible losses, relevant information is displayed in the payment window.



Payment details

Merchant Name Three

Jul 21 2013 - Aug 29 2013

Sale transaction period: **Jul 27 2013 - Aug 5 2013**

Total turnover: **$ 200 000 000**

Payout rolling reserve: **$ 20 000 000**

Grand total payout: **$ 100 000 000**

Grand total paid: **$ 100 000 000**

Grand total frozen: **$ 100 000 000**

Amount:

Comment:

Previous payments:

After clicking on the amount to be paid, the first graphical component of the analytics panel is displayed, with the following conditions:

1. chart type-negatives,
2. date range: from the beginning of the period of positive transactions included in one of the previous statements to the current date, a total of at least 5 recent periods when paying for the last business day and more when paying for the previous business days
3. axes — sum, quantity,

4. advanced search — for everyone except the merchant: the traffic of all merchants that included in this statement; for the merchant-directly the merchant; all taking into account the currency,
5. the graph shows an interval that displays the period of positive transactions that included in this statement,
6. the following data is displayed for informational purposes. According to the current statement — the period of positive transactions, the amount of transactions of the sale (capture) type, the amount of transactions of the transfer type, the number of transactions of the service type, the held hold. Total — unpaid balance, amount paid, frozen balance. A list of all payouts with a comment is also displayed.

Doc2.0 has several reporting formats for cashflow and performance view, reconciliation and usage in external systems, as well as the ability to flexibly configure data that is displayed in reports. This section covers in detail the functionality of the system for display and download of reports in Excel and CSV format.

Doc2.0 UI allows to generate the following types of reports:

Cashflow Report	Calculates sales, manager turnover, returns, chargebacks, holds. Shows distribution of turnover by tariffs. Shows profit for the period and broken down by days.
Transaction Report	List of transactions for a specific period of time. This type of report is most suitable in cases where it is necessary to reconcile transactions with the bank.
Merchant Cashflow Report	Calculates the turnovers and profits of the merchant date-by-date.
Performance report	Calculates the quantity and total volume of approved and declined transactions, reversals, chargebacks, transactions to which the fraud marker was applied, and the percentage of all unsuccessful financial transactions (declined, reversal, chargeback, fraud) in relation to approved transactions.
Merchant Daily Performance Report	This report allows to generate a summary date-by-date list of transactions with the following types: sale, reversal and chargeback.
Decline Statistics	Displays statistics on rejected transactions, divided into the following groups: rejected by the acquiring banks, rejected by Doc2.0 internal fraud system and rejected due to various errors in processing, should this occur.
Fraud/Chargeback Ratio Report	The chargeback ratio calculates the indicators of negative statistics for the merchant’s terminals.
Fraud/Chargeback Reasons Report	Builds a report on merchant chargeback reasons.
Gate Details Report	The report displays detailed information about the amounts of transactions in the context of payment gateways.
Processor Detailed Report	The report displays earnings details grouped by processor.

continues on next page

Table 1 – continued from previous page

Close Day Report	The report on closing days displays the exact time when the settlement day was closed at the gateways.
Statements	The integrated system that calculates statements per merchant and indicates which exact amount should be received from the bank for each statement date. Alternative approach to merchant balance calculation.

CHAPTER

EIGHT

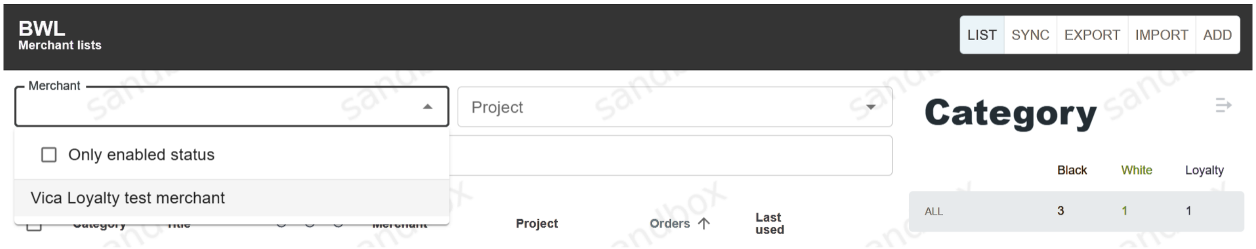
TOOLS

8.1 Black, White And Loyalty Lists

8.1.1 Overview

There are 3 types of access control lists, which work as filter checks in Payment Gateway. Lists are being checked while processing the transaction when the respective filter gets applied. BWL screen is designed to manage white, black and loyalty customer lists. This screen is located in “Tools” -> “Black & White lists”. It makes the process of putting the transactions’ attributes to respective lists faster and easier. It also has quick search which helps to find the exact transaction attribute added previously.

In order to select entries from list, specify manager and merchant/gate/processor for corresponding lists from dropdown menu.



Merchant:

☐ Only enabled status

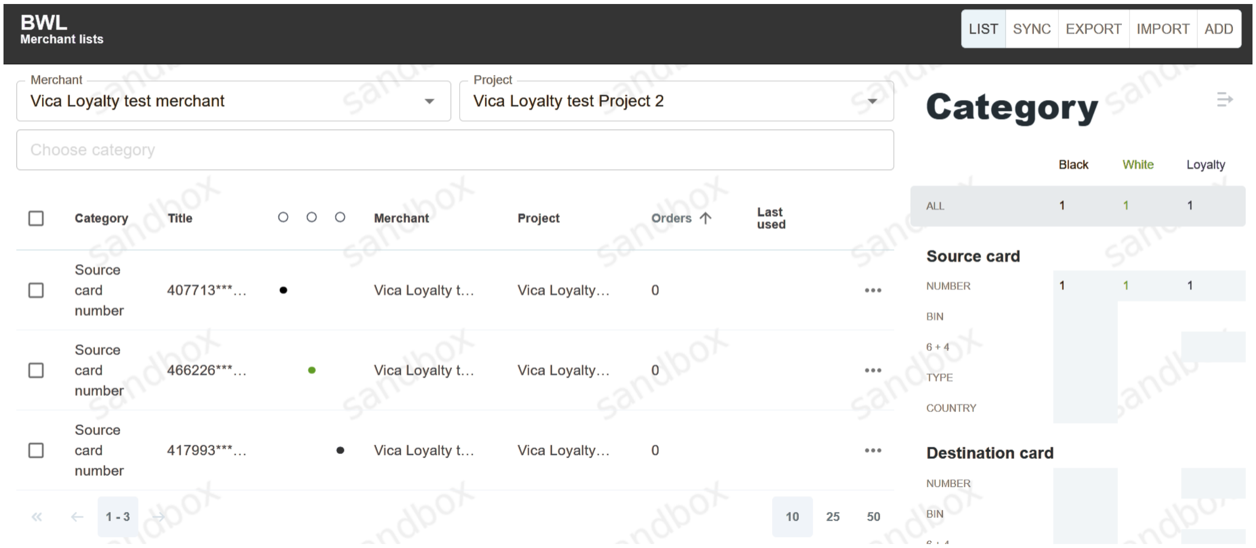
Vica Loyalty test merchant

Project

Category

	Black	White	Loyalty
ALL	3	1	1

It is possible to show any specific category from a certain list by clicking it in Category list to the right.



Merchant: Vica Loyalty test merchant

Project: Vica Loyalty test Project 2

Choose category

☐	Category	Title	○	○	○	Merchant	Project	Orders ↑	Last used	
☐	Source card number	407713***…	●			Vica Loyalty t…	Vica Loyalty…	0		•••
☐	Source card number	466226***…		●		Vica Loyalty t…	Vica Loyalty…	0		•••
☐	Source card number	417993***…			●	Vica Loyalty t…	Vica Loyalty…	0		•••

« ← 1 - 3 → 10 25 50

Category

	Black	White	Loyalty
ALL	1	1	1

Source card

NUMBER	1	1	1
BIN			
6 + 4			
TYPE			
COUNTRY			

Destination card

NUMBER			
BIN			

Note:

Lists are being checked while processing the transaction when the respective filter gets applied.

Processor lists will be available for choosing only after you set up gate with this processor in Project Strategy/Balancing Beta. Gate lists are be available after setting up this gate in Project Strategy/Balancing Beta.

Black Lists

The first filter checking transaction attributes (email, IP, address, etc) is "Manager/Merchant black list". It is possible to manage these attributes (excluding BIN) from the Order details screen. The attributes can have the following statuses:

- attribute is in black list
- attribute is not in black list

If any transaction attribute matches attribute in the lists and respective filter is enabled at the Project's level, the transaction status is set to Filtered and the reason for filtering is saved in the transaction data (see Error Codes in Transaction Filters[2] section in integration documentation).

For blacklisting IP addresses, it is important to note that most customers have dynamic IP which can be possessed by different customers of the same Internet provider. Mobile Internet users change IP address each time a session is created. It is also known that customers using traffic compression services (e.g. Opera Mobile) come via IP address of the proxy server provided by the service, most of which are located in Europe. According to statistics, if IP address is denied for more than 10 hours, the filtering will be in 80% cases false positive. This is why it is not recommended to filter transactions by IP without proper control. It is highly recommended prior to adding IP address into the black list to check with the Internet provider what maximal period of IP address denial can be applied. It is also important to check if the given IP address is in any third-party anti-spam systems.

White Lists

White list allows to skip additional filter checks for transactions with attributes in this list. The only attributes for whitelisting are: a card number and a customer DNA.

Note: If the attribute is found in any white list the third-party fraud control systems' checks are excluded either.

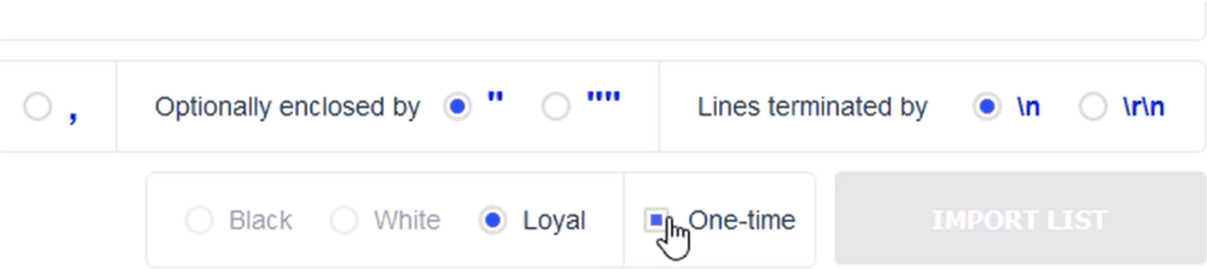
[2] https://doc2.codetime.net/integration/reference/transaction_filters.html

Loyalty Lists

Loyalty list is designed for merchants who work with the predefined set of customers. Database with customers can be managed on merchant side with PCI DSS certification, or on Doc2.0 side. The system allows to manage the following several types of predefined clients lists such as names, emails, phones and etc.

If any transaction attribute does not match attribute in the lists and respective filter is enabled at the Project's level, the transaction status is set to Filtered and the reason for filtering is saved in the transaction data (see Error Codes in Transaction Filters[3] section in integration documentation).

One-time box can be checked for automatic removal of customer from loyalty list after their first payment.

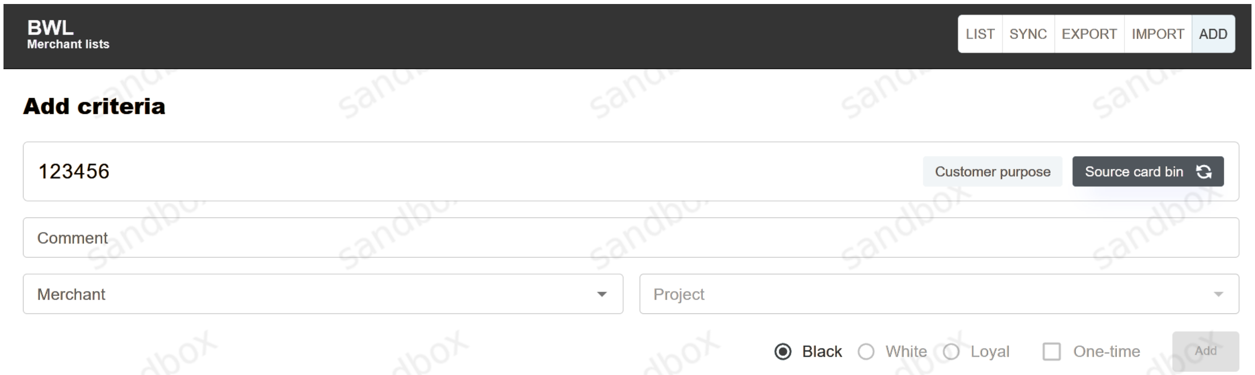


○ , | Optionally enclosed by ● " ○ "" | Lines terminated by ● \n ○ \r\n

○ Black ○ White ● Loyal | ☑ One-time | IMPORT LIST

8.1.2 Adding New Elements To BWL

To add new elements, click on the ADD button. The type of the added criteria will be automatically identified. Ambiguous criteria type can be manually changed, as presented below. It is also possible to use 🔄 button to switch between source and destination.



BWL
Merchant lists

Add criteria

123456 | Customer purpose | Source card bin 🔄

Comment

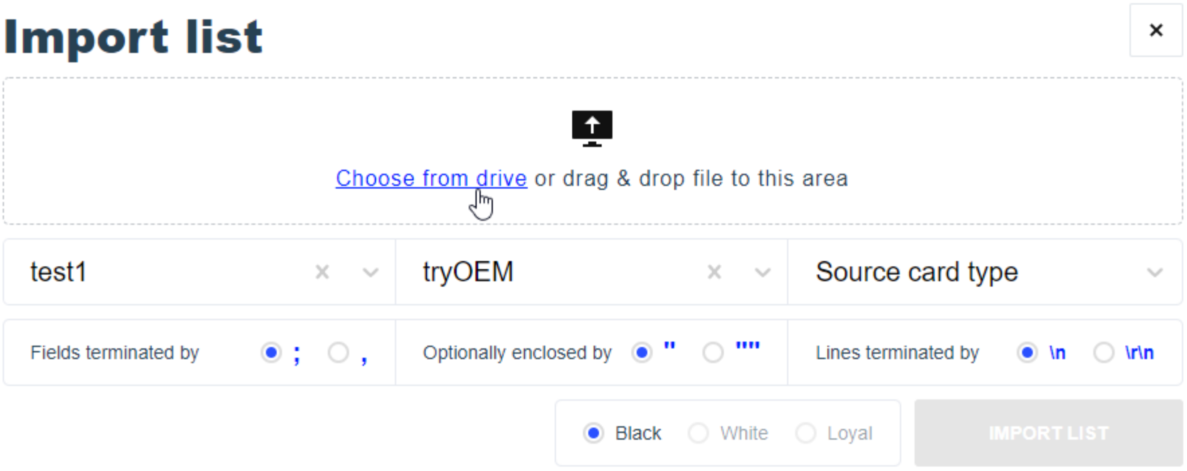
Merchant ▾ | Project ▾

● Black ○ White ○ Loyal □ One-time | Add

[3] https://doc2.codetime.net/integration/reference/transaction_filters.html

8.1.3 Importing Lists

In order to add many attributes to one of the lists at once, use IMPORT import list feature.



Import list

×

Choose from drive or drag & drop file to this area

test1 ×	tryOEM ×	Source card type
Fields terminated by ● ; ○ ,	Optionally enclosed by ● " ○ ""	Lines terminated by ● \n ○ \r\n

● Black ○ White ○ Loyal

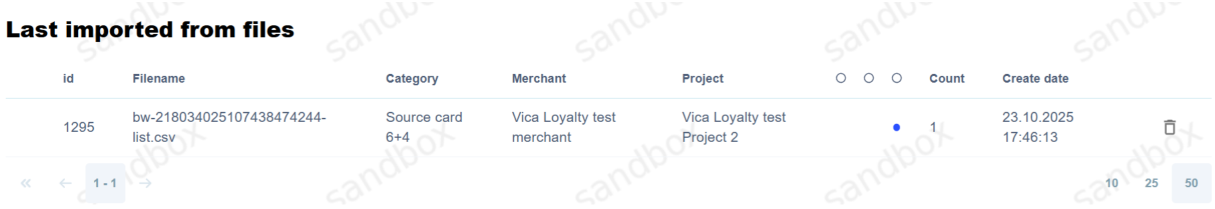
IMPORT LIST

For example, in order to add card number to list, the following order should be used for every line: (5555514066237247,12,2019) with ',' delimiter between lines.

Some lists require a country code. See Alpha-2 Code in Reference section of Integration documentation: country codes[4].

Note: In case of disconnect or other technical problems during the process, contact technical support.

Imported files displayed in a separate table and sorted by ID in the "Last Imported from Files" section.



Last imported from files

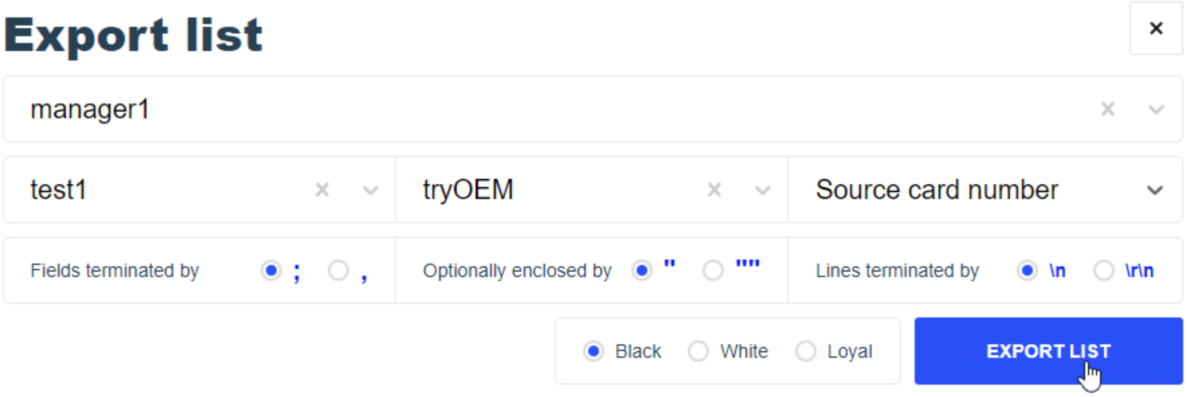
id	Filename	Category	Merchant	Project	○	○	○	Count	Create date	
1295	bw-218034025107438474244-list.csv	Source card 6+4	Vica Loyalty test merchant	Vica Loyalty test Project 2			●	1	23.10.2025 17:46:13	🗑

« ← 1 - 1 → 10 25 50

[4] https://doc2.codetime.net/integration/reference/country_codes.html

8.1.4 Exporting To File

In order to export your data into CSV file, use EXPORT export to file feature.



Export list

×

manager1 × ⌄

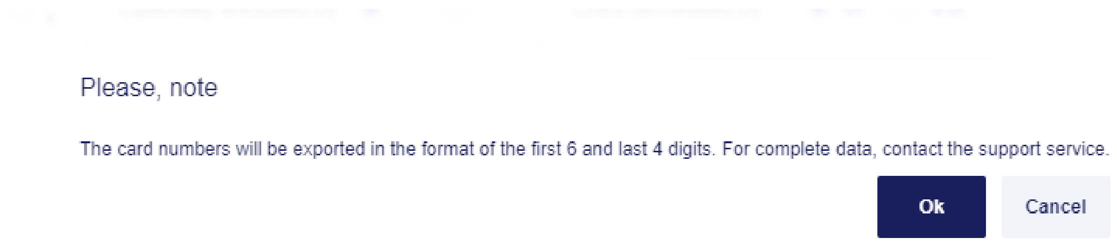
test1 × ⌄ | tryOEM × ⌄ | Source card number ⌄

Fields terminated by ● ; ○ , | Optionally enclosed by ● " ○ "" | Lines terminated by ● \n ○ \r\n

● Black ○ White ○ Loyal

EXPORT LIST

The data will be parsed according to set parameters.
Source card number and Destination card number export will be in 6+4 format. For complete data, please contact the support service.



Please, note

The card numbers will be exported in the format of the first 6 and last 4 digits. For complete data, contact the support service.

Ok Cancel

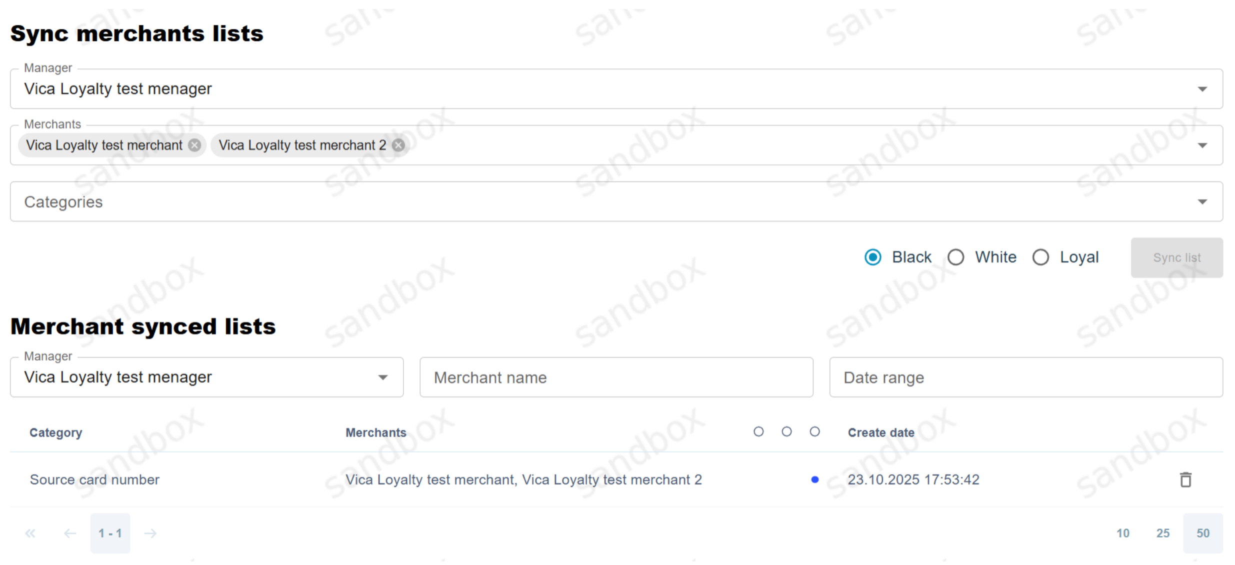
8.1.5 Synchronizing Lists

Merchant

To synchronize two merchant lists, administrator can use SYNC synchronize list feature. After synchronizing, lists from both merchants will filter transactions as if you joined your two lists.

Note:

Merchants do not have access to see entries from synchronized lists.



Sync merchants lists

Manager: Vica Loyalty test menager

Merchants: Vica Loyalty test merchant ⊗ Vica Loyalty test merchant 2 ⊗

Categories

● Black ○ White ○ Loyal

Merchant synced lists

Manager: Vica Loyalty test menager

Merchant name

Date range

Category	Merchants	○	○	○	Create date	
Source card number	Vica Loyalty test merchant, Vica Loyalty test merchant 2			●	23.10.2025 17:53:42	🗑

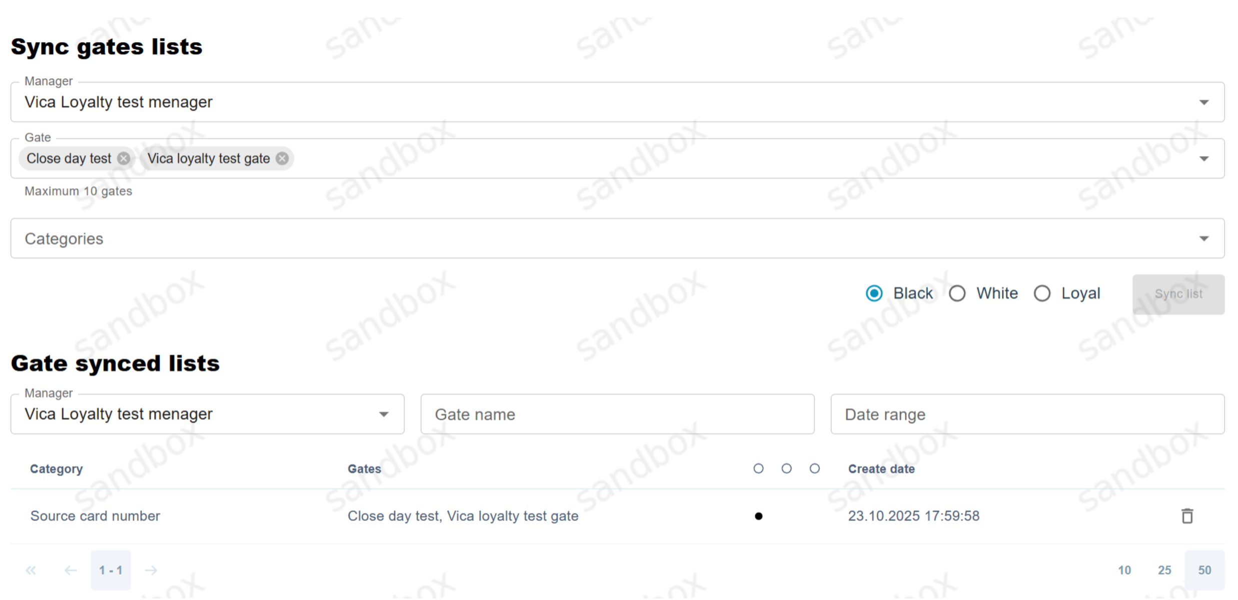
Synchronization can be cancelled by pressing the X button near the synced lists entry.

Gate

To synchronize two gate lists, administrator can use SYNC synchronize list feature. After synchronizing, lists from both gates will filter transactions as if you joined your two lists.

Note:

Merchants do not have access to see entries from synchronized lists.



Sync gates lists

Manager: Vica Loyalty test menager

Gate: Close day test, Vica loyalty test gate

Maximum 10 gates

Categories

● Black ○ White ○ Loyal

Gate synced lists

Manager: Vica Loyalty test menager

Gate name

Date range

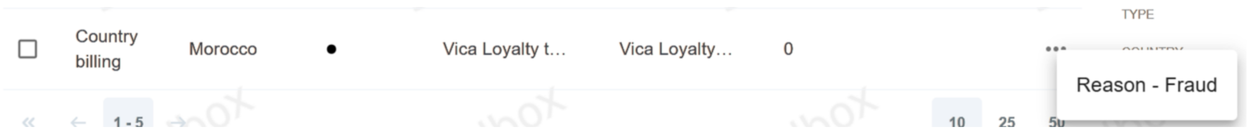
Category	Gates	○ ○ ○	Create date
Source card number	Close day test, Vica loyalty test gate	●	23.10.2025 17:59:58

Synchronization can be cancelled by pressing the X button near the synced lists entry.

8.1.6 Available Lists For Every Role

8.1.7 Comments

When adding new records to the BWL lists, optionally, comments can be attached.
When adding records from order page, automatically comment will be added with transaction id.
In order to display comment, point a cursor on «…» next to record in the list.



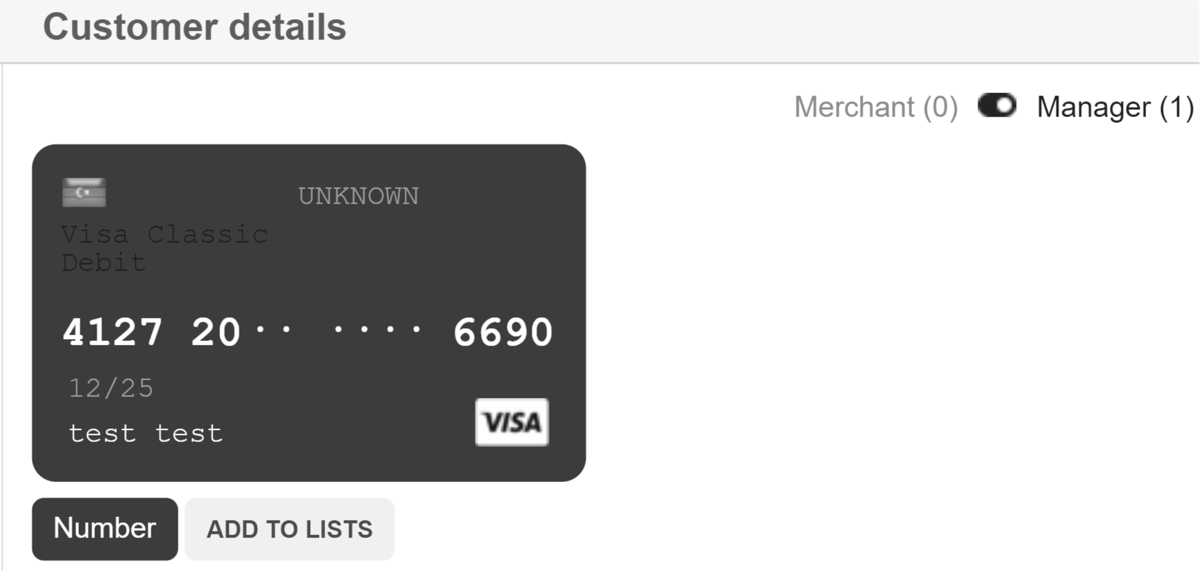
☐	Country billing	Morocco	●	Vica Loyalty t...	Vica Loyalty...	0	•••

Reason - Fraud

8.1.8 Order Details: Configuring BWL Lists

The attributes can also be added and removed from BWL on order details screen, as presented below:

- Select Merchant or Manager to switch between adding BWL list to Merchant or Manager.

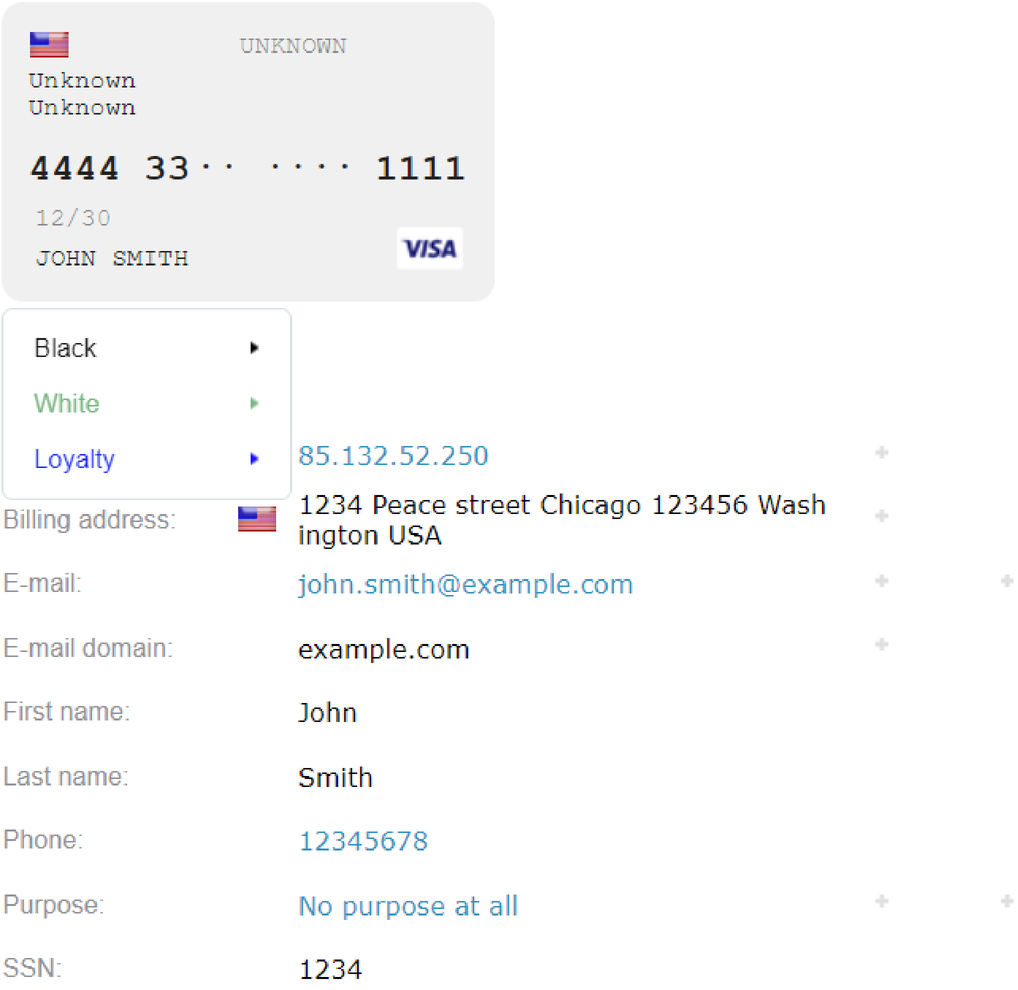


Customer details

Merchant (0) Manager (1)

UNKNOWN
Visa Classic
Debit
4127 20·· ···· 6690
12/25
test test

- Press ADD TO LIST and select one of the shown lists:



UNKNOWN
Unknown
Unknown

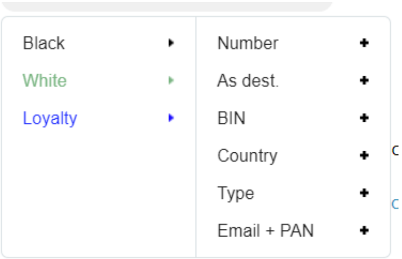
4444 33·· ···· 1111

12/30

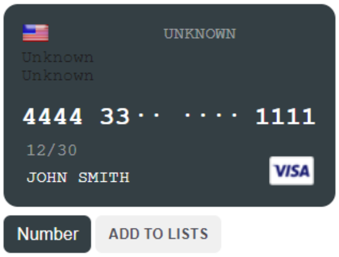
JOHN SMITH

	85.132.52.250
Billing address:	1234 Peace street Chicago 123456 Washington USA
E-mail:	john.smith@example.com
E-mail domain:	example.com
First name:	John
Last name:	Smith
Phone:	12345678
Purpose:	No purpose at all
SSN:	1234

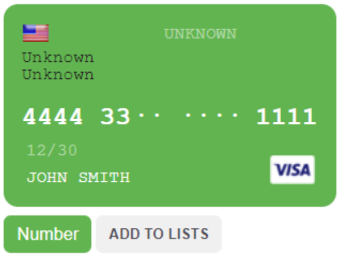
- After selecting any list, select the criterion by which the card will be listed:



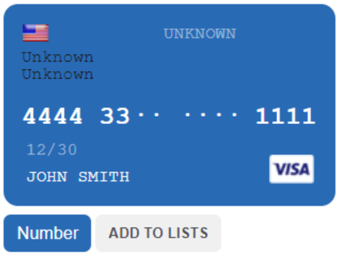
Blacklisted card will be shown in black colour:



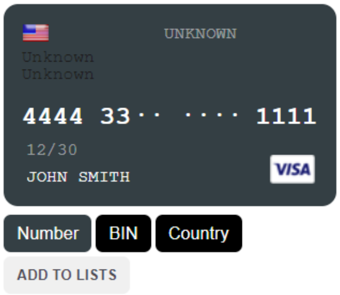
Whitelisted card will be shown in green colour:



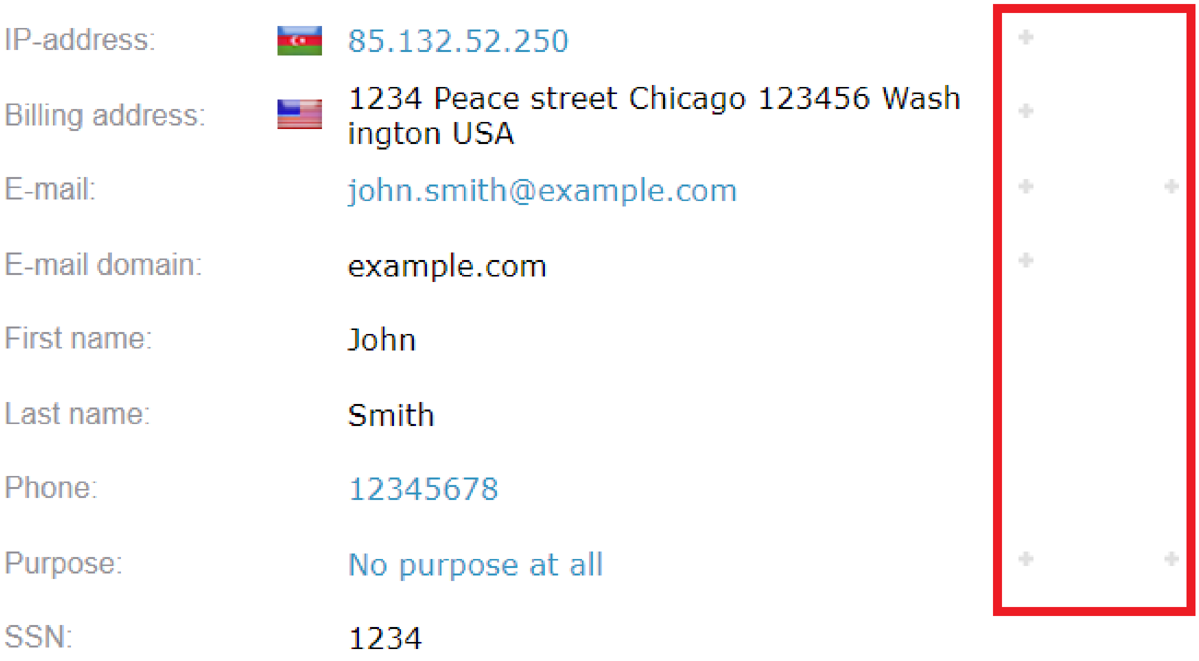
Card in loyalty list will be shown in Doc2.0 colour:



- Several criteria can be chosen at the same time:



- Additional criteria can be added via section as shown below:



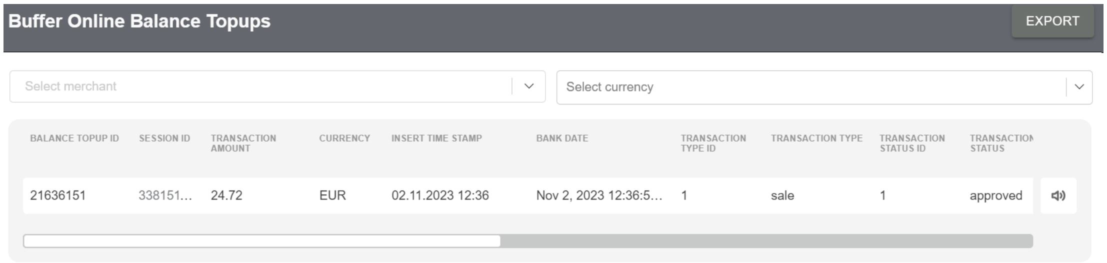
IP-address:	85.132.52.250
Billing address:	1234 Peace street Chicago 123456 Washington USA
E-mail:	john.smith@example.com
E-mail domain:	example.com
First name:	John
Last name:	Smith
Phone:	12345678
Purpose:	No purpose at all
SSN:	1234

After adding criteria via section described above, parameters will have colours depending on the selected list:

8.2 Monitoring

8.2.1 Buffer Online Balance Topups

Shows all top ups in the buffer, which will subsequently be added to the balance (e.g. sale).



Buffer Online Balance Topups

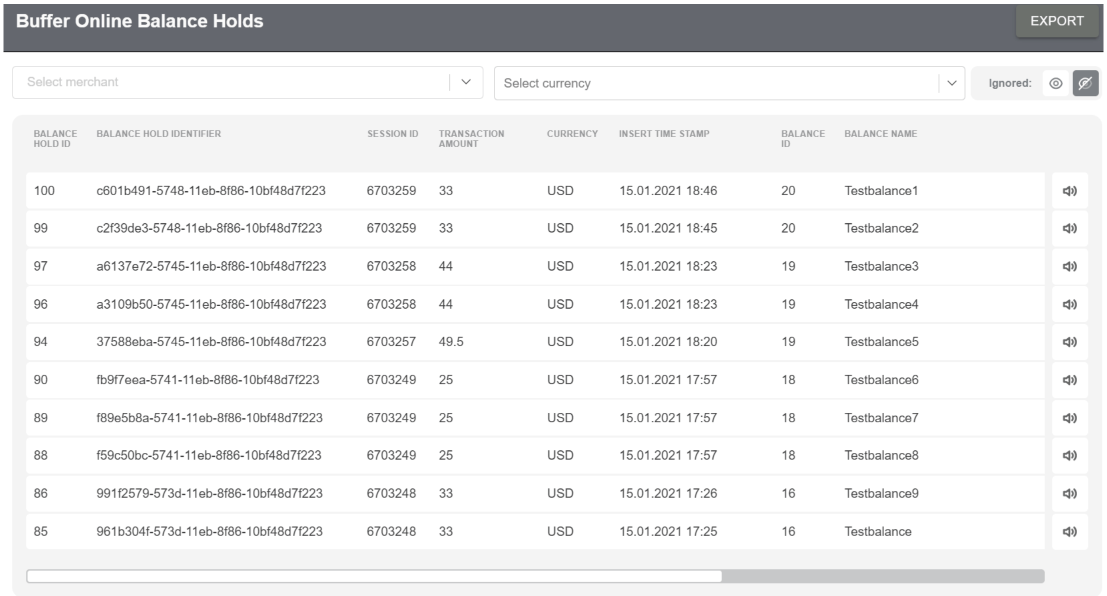
BALANCE TOPUP ID	SESSION ID	TRANSACTION AMOUNT	CURRENCY	INSERT TIME STAMP	BANK DATE	TRANSACTION TYPE ID	TRANSACTION TYPE	TRANSACTION STATUS ID	TRANSACTION STATUS	
21636151	338151…	24.72	EUR	02.11.2023 12:36	Nov 2, 2023 12:36:5…	1	sale	1	approved	🔇

It is possible to select Merchant and currency.
Press Export button to export file with all information regarding top-ups.

In order to turn off all reconciliation notifications of specific balance top-up, press 🔇 button.

8.2.2 Buffer Online Balance Holds

Shows all transactions with hold amount. For example while making payout, firstly, amount for payout is getting in buffer on hold (so in case of success, this amount would be transferred to customer account) after the transaction passed amount is released (deducted) from account. In order to hide/show the ignored holds, press ‘’eye’’ icon.



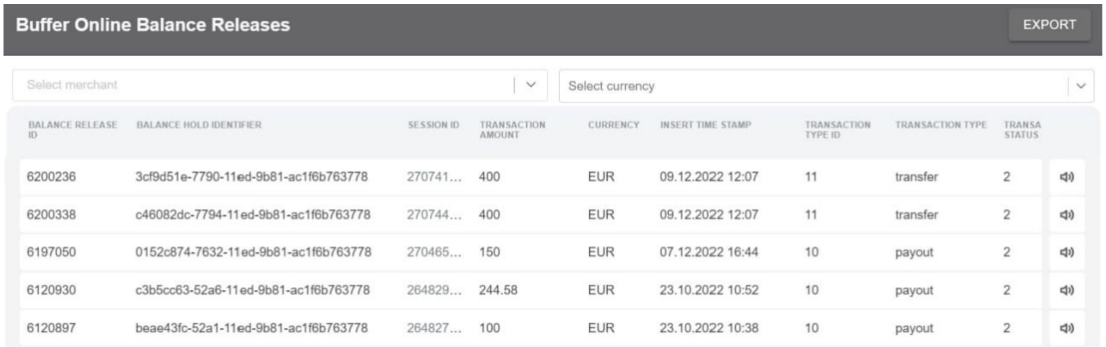
BALANCE HOLD ID	BALANCE HOLD IDENTIFIER	SESSION ID	TRANSACTION AMOUNT	CURRENCY	INSERT TIME STAMP	BALANCE ID	BALANCE NAME
100	c601b491-5748-11eb-8f86-10bf48d7f223	6703259	33	USD	15.01.2021 18:46	20	Testbalance1
99	c2f39de3-5748-11eb-8f86-10bf48d7f223	6703259	33	USD	15.01.2021 18:45	20	Testbalance2
97	a6137e72-5745-11eb-8f86-10bf48d7f223	6703258	44	USD	15.01.2021 18:23	19	Testbalance3
96	a3109b50-5745-11eb-8f86-10bf48d7f223	6703258	44	USD	15.01.2021 18:23	19	Testbalance4
94	37588eba-5745-11eb-8f86-10bf48d7f223	6703257	49.5	USD	15.01.2021 18:20	19	Testbalance5
90	fb9f7eea-5741-11eb-8f86-10bf48d7f223	6703249	25	USD	15.01.2021 17:57	18	Testbalance6
89	f89e5b8a-5741-11eb-8f86-10bf48d7f223	6703249	25	USD	15.01.2021 17:57	18	Testbalance7
88	f59c50bc-5741-11eb-8f86-10bf48d7f223	6703249	25	USD	15.01.2021 17:57	18	Testbalance8
86	991f2579-573d-11eb-8f86-10bf48d7f223	6703248	33	USD	15.01.2021 17:26	16	Testbalance9
85	961b304f-573d-11eb-8f86-10bf48d7f223	6703248	33	USD	15.01.2021 17:25	16	Testbalance

It is possible to select Merchant and currency.
Press Export button to export file with all information regarding holds.

In order to turn off all reconciliation notifications of specific hold balance, press 🔊 button.

8.2.3 Buffer Online Balance Releases

Shows all released amount from hold in the buffer, which will subsequently be deducted from the balance.



BALANCE RELEASE ID	BALANCE HOLD IDENTIFIER	SESSION ID	TRANSACTION AMOUNT	CURRENCY	INSERT TIME STAMP	TRANSACTION TYPE ID	TRANSACTION TYPE	TRANSA STATUS
6200236	3cf9d51e-7790-11ed-9b81-ac1f6b763778	270741...	400	EUR	09.12.2022 12:07	11	transfer	2
6200338	c46082dc-7794-11ed-9b81-ac1f6b763778	270744...	400	EUR	09.12.2022 12:07	11	transfer	2
6197050	0152c874-7632-11ed-9b81-ac1f6b763778	270465...	150	EUR	07.12.2022 16:44	10	payout	2
6120930	c3b5cc63-52a6-11ed-9b81-ac1f6b763778	264829...	244.58	EUR	23.10.2022 10:52	10	payout	2
6120897	beae43fc-52a1-11ed-9b81-ac1f6b763778	264827...	100	EUR	23.10.2022 10:38	10	payout	2

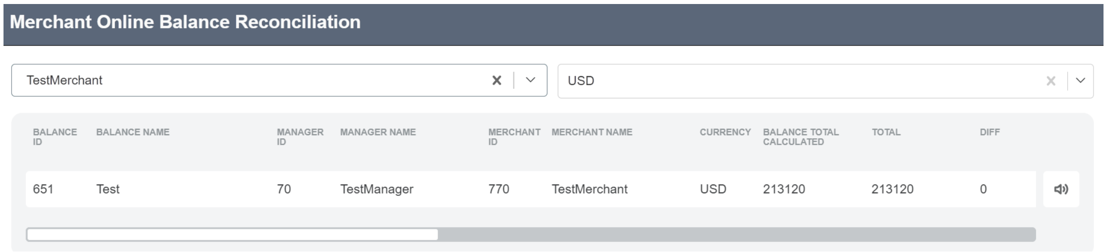
It is possible to select Merchant and currency.
Press Export button to export file with all information regarding holds.

In order to turn off all reconciliation notifications of specific hold balance, press 🔊

button.

8.2.4 Merchant Online Balance Reconciliation

This section displays information about all Merchants reconciliations. In order to turn off all reconciliation notifications press 🔊 button.



Merchant Online Balance Reconciliation

TestMerchant | USD

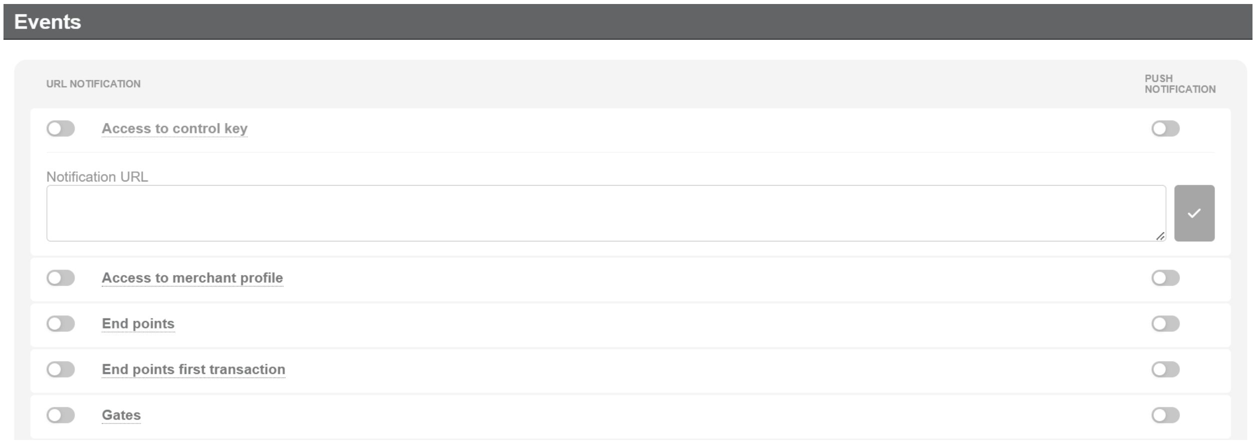
BALANCE ID	BALANCE NAME	MANAGER ID	MANAGER NAME	MERCHANT ID	MERCHANT NAME	CURRENCY	BALANCE TOTAL CALCULATED	TOTAL	DIFF	
651	Test	70	TestManager	770	TestMerchant	USD	213120	213120	0	🔊

Note: Alert will come only if "DIFF" parameter will be more than 1000$ (equivalent for other currencies)

8.2.5 Audit Events

Overview

The Events monitor is designed to notify about certain events in the system with push or URL notifications.



Events

URL NOTIFICATION		PUSH NOTIFICATION
○	Access to control key	○
Notification URL		✓
○	Access to merchant profile	○
○	End points	○
○	End points first transaction	○
○	Gates	○

The enabled URL notification sends request to the specified URL. The Connecting Party server is expected to respond with 200 OK HTTP status, otherwise the system will try to send the same notification up to 30 times in 14 days to guarantee it's delivery.

URL Requirements - HTTPS: 443, 8443

All events, except for “Managers”, are accessible for managers and superiors. “Managers” event is only accessible for superiors.

Access to control key

“Access to control key” event sends notification to the specified URL about viewing of the merchant control key by any user of the system.

An example of the received data:

{access_date: “2021.04.01 23:59:59”, user_name: “vp-support”, merchant_name: “new merchant name”, merchant_id: “1”, viewed_data: “merchant_control_key”}

Parameter name	Type	Description
access_date	String	Date of access
user_name	String	The name of the user who viewed the control key
merchant_name	String	Merchant’s name
merchant_id	Integer	Merchant’s ID
viewed_data	String	Viewed data

Access to merchant profile

“Access to merchant profile” event sends notification to the specified URL about visiting of the merchant’s page by any user of the system.

An example of the received data:

{access_date: “2021.04.01 23:59:59”, user_name: “vp-support”, merchant_name: “new merchant name”, merchant_id: “1”, viewed_data: “merchant_page”}

Parameter name	Type	Description
access_date	String	Date of access
user_name	String	The name of the user who viewed the control key
merchant_name	String	Merchant’s name
merchant_id	Integer	Merchant’s ID
viewed_data	String	Viewed data

End points

“End points” event sends notification to the specified URL about creating a new/changing endpoint status.

An example of the received data:

{end_point_id: “1”, end_point_name: “new end point name”, end_point_status: “Disabled”, end_point_rate_plan_id: null, end_point_rate_plan_name: null}

Parameter name	Type	Description
end_point_id	Integer	Endpoint’s ID
end_point_name	String	Endpoint’s name
end_point_status	String	Endpoint’s status. Possible values: Enabled, Disabled
end_point_rate_plan_id	String	Endpoint’s rate plan ID
end_point_rate_plan_name	String	Endpoint’s rate plan name

End points first transaction

“End points first transaction” event sends notification to the specified URL about first endpoint transaction.

An example of the received data:

{end_point_id: “1”, end_point_name: “new end point name”, end_point_status: “Disabled”, end_point_first_transaction_date: “2021.04.01 23:59:59”}

Parameter name	Type	Description
end_point_id	Integer	Endpoint’s ID
end_point_name	String	Endpoint’s name
end_point_status	String	Endpoint’s status. Possible values: Enabled, Disabled
end_point_first_transaction_date	String	Date of endpoint’s first transaction

Gates

“Gates” event sends notification to the specified URL about the creation of a new/changing gate status.

An example of the received data:
{gate_id: “1”, gate_name: “new gate name”, gate_status: “Disabled”, gate_rate_plan_id: “10”, gate_rate_plan_name: “new gate rate plan name”}

Parameter name	Type	Description
gate_id	Integer	Gate’s ID
gate_name	String	Gate’s name
gate_status	String	Gate’s status. Possible values: Enabled, Disabled
gate_rate_plan_id	String	Gate’s rate plan ID
gate_rate_plan_name	String	Gate’s rate plan name

Managers

“Managers” event sends notification to the specified URL about the creation of a new manager.

An example of the received data:
{manager_id: “1”, manager_name: “new manager name”}

Parameter name	Type	Description
manager_id	Integer	Manager’s ID
manager_name	String	Manager’s name

Merchant

“Merchants” event sends notification to the specified URL about the creation of a new/changing merchant’s status.

An example of the received data:
{merchant_id: “1”, merchant_name: “new merchant name”, merchant_status: “Disabled”}

Parameter name	Type	Description
merchant_id	Integer	Merchant’s ID
merchant_name	String	Merchant’s name
merchant_status	String	Merchant’s status. Possible values: Enabled, Disabled

Merchants first transaction

“Merchants first transaction” event sends notification to the specified URL about the first merchant transaction.

An example of the received data:

{merchant_id: “1”, merchant_name: “new merchant name”, merchant_status: “Disabled”, merchant_first_transaction_date: “2021.04.01 23:59:59”}

Parameter name	Type	Description
merchant_id	Integer	Merchant’s ID
merchant_name	String	Merchant’s name
merchant_status	String	Merchant’s status. Possible values: Enabled, Disabled
merchant_first_transaction_date	String	Date of merchant’s first transaction

Processing limits

“Processing limits” event sends notification to the specified URL about creating a new/changing configuration/removing a limit.

An example of the received data:

{processing_limit_id: “1”, processing_limit_action_type: “created”}

Parameter name	Type	Description
processing_limit_id	Integer	Processor’s limit ID
processing_limit_action_type	String	Type of the processor’s limit action. Possible values: Created, Enabled, Disabled, Deleted

Processor

“Processors” event sends notification to the specified URL about the creation of a new/changing processor status.

An example of the received data:
{processor_id: “1”, processor_name: “new processor name”, processor_status: “Disabled”}

Parameter name	Type	Description
processor_id	Integer	Processor’s ID
processor_name	String	Processor’s name
processor_status	String	Processor’s status. Possible values: Enabled, Disabled

Projects

“Projects” event sends notification to the specified URL about the creation of a new / changing project’s status.

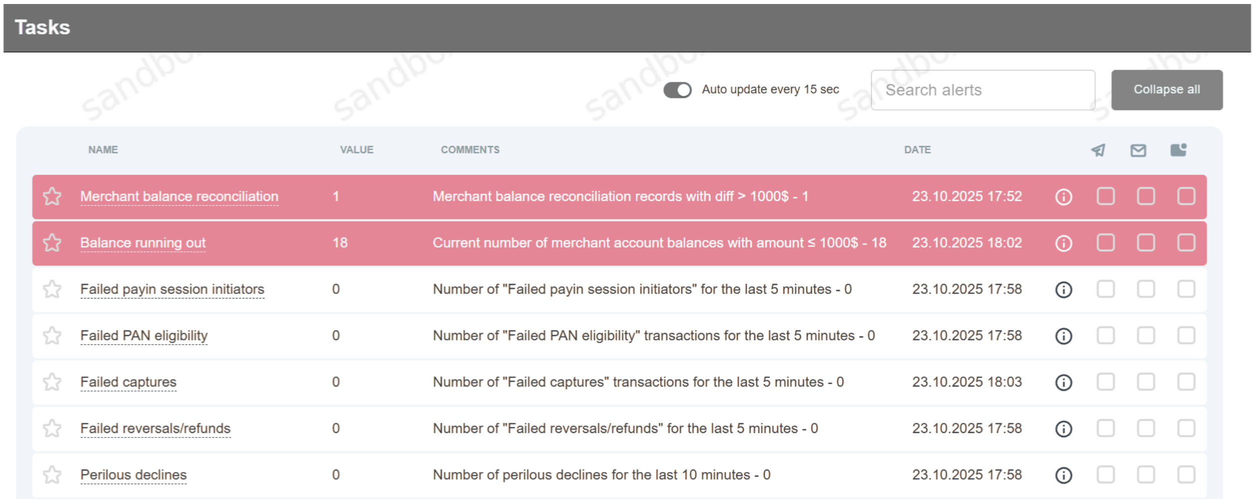
An example of the received data:
{project_id: “1”, project_name: “new project name”, project_status: “Disabled”, project_rate_plan_id: “10”, project_rate_plan_name: “new project rate plan name”}

Parameter name	Type	Description
project_id	Integer	Project’s ID
project_name	String	Project’s name
project_status	String	Project’s status. Possible values: Enabled, Disabled
project_rate_plan_id	String	Project’s rate plan ID
project_rate_plan_name	String	Project’s rate plan name

8.2.6 Online Monitor

Overview

The screen is located in "Tools" – "Monitoring" section. This screen displays information about various errors that usually require quick response, as well as the options to subscribe for notifications about any errors via Telegram, Email or Push notification. Phone number and e-mail address are taken from the personal account (Manager or its employee account).



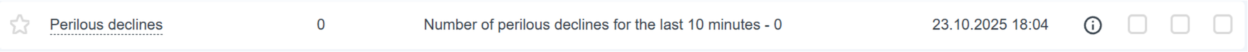
Tasks

Auto update every 15 sec

	NAME	VALUE	COMMENTS	DATE				
☆	Merchant balance reconciliation	1	Merchant balance reconciliation records with diff > 1000$ - 1	23.10.2025 17:52	ⓘ	□	□	□
☆	Balance running out	18	Current number of merchant account balances with amount ≤ 1000$ - 18	23.10.2025 18:02	ⓘ	□	□	□
☆	Failed payin session initiators	0	Number of "Failed payin session initiators" for the last 5 minutes - 0	23.10.2025 17:58	ⓘ	□	□	□
☆	Failed PAN eligibility	0	Number of "Failed PAN eligibility" transactions for the last 5 minutes - 0	23.10.2025 17:58	ⓘ	□	□	□
☆	Failed captures	0	Number of "Failed captures" transactions for the last 5 minutes - 0	23.10.2025 18:03	ⓘ	□	□	□
☆	Failed reversals/refunds	0	Number of "Failed reversals/refunds" for the last 5 minutes - 0	23.10.2025 17:58	ⓘ	□	□	□
☆	Perilous declines	0	Number of perilous declines for the last 10 minutes - 0	23.10.2025 17:58	ⓘ	□	□	□

Perilous Decline

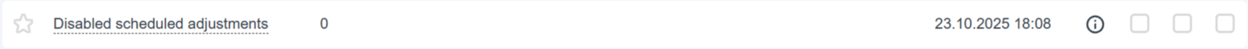
This section is located in Overview. This section displays triggered perilous declines which were selected by Manager.
To create a list of perilous declines, use Processor Error Codes screen.
If Perilous declines list is empty please contact with support.



☆	Perilous declines	0	Number of perilous declines for the last 10 minutes - 0	23.10.2025 18:04	ⓘ	□	□	□

Disabled Scheduled Adjustments

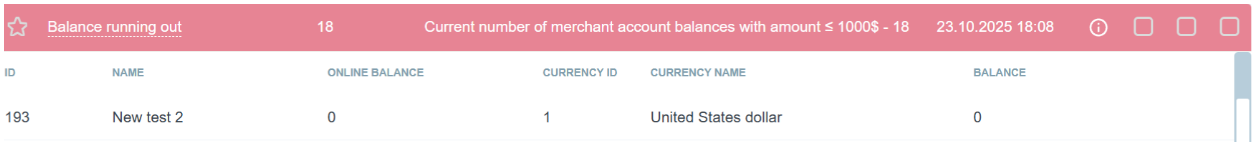
Disabled scheduled adjustments is necessary to receive notifications when automatic adjustments are disabled due to a negative balance or merchant deactivation.



☆ Disabled scheduled adjustments 0 23.10.2025 18:08

Balance Running Out

This alert is used if necessary to receive notification when the Merchant Live balance is equal or under 1000$.



☆ Balance running out 18 Current number of merchant account balances with amount ≤ 1000$ - 18 23.10.2025 18:08

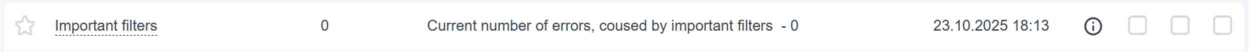
ID	NAME	ONLINE BALANCE	CURRENCY ID	CURRENCY NAME	BALANCE
193	New test 2	0	1	United States dollar	0

Important Filters

Notifications can be created for cases in which transactions were filtered due to the one of the following filters:

1. Source Credit Card Number usage frequency for Email or IP address
2. Source Credit Card Number approved transaction interval
3. Total Credit Card Number usage frequency for last 24 hours (daily limit)

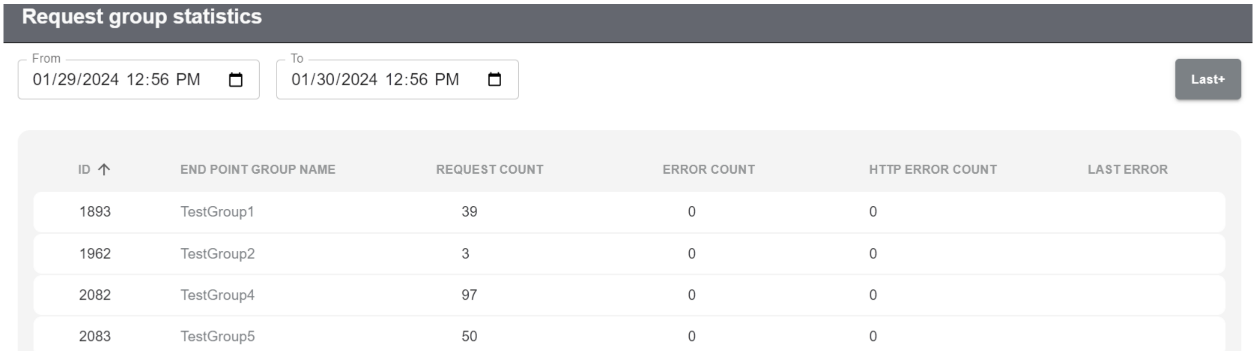
Field name	Description
Date	The date when alert has been created.
ID	Alert identification number.
Name	Name of the Merchant.
MerchantID	Merchant identification number.
Error Description	Triggered project filter error description with error code. Example: [1033] Too many approved transactions for the same credit card number.



☆ Important filters | 0 | Current number of errors, coused by important filters - 0 | 23.10.2025 18:13 | ⓘ □ □ □

8.2.7 Request Group Statistics

Managers are able to monitor requests to Endpoint Groups by getting this statistical table:



Request group statistics

From: 01/29/2024 12:56 PM

To: 01/30/2024 12:56 PM

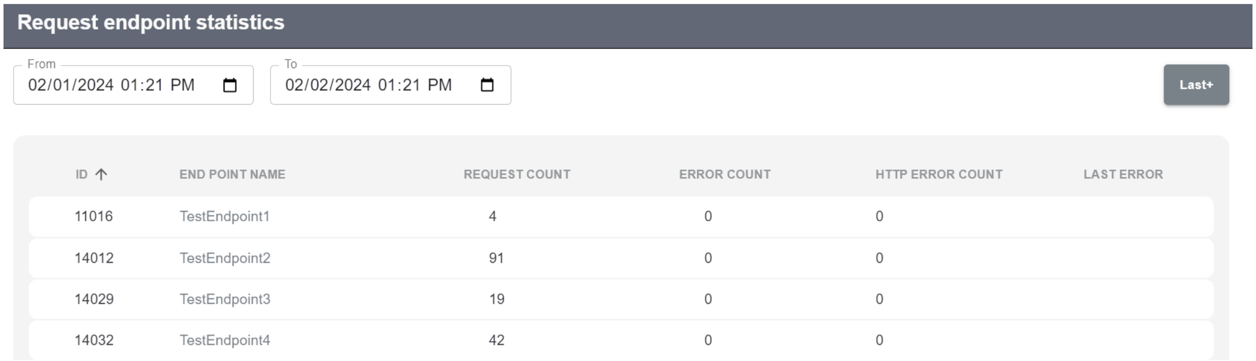
ID ↑	END POINT GROUP NAME	REQUEST COUNT	ERROR COUNT	HTTP ERROR COUNT	LAST ERROR
1893	TestGroup1	39	0	0	
1962	TestGroup2	3	0	0	
2082	TestGroup4	97	0	0	
2083	TestGroup5	50	0	0	

All parameters of this screen are described below:

Parameter Name	Description
ID	Endpoint group identification number.
END POINT GROUP NAME	The name of the Endpoint group that used as an entry point for incoming Merchant's transactions for multi currency integration. Clicking on the name of the endpoint group redirects user to the Integration Panel https://gate.doc2.com/paynet-ui/tools/integration-panel with the selected endpoint. Available for Request group statistics.
REQUEST COUNT	Total number of incoming requests.
ERROR COUNT	Total number of errors.
HTTP ERROR COUNT	Total number of http errors only.
LAST ERROR	Field that shows the last error occurred.

8.2.8 Request Endpoint Statistics

Managers are able to monitor requests to Endpoints by getting this statistical table:



Request endpoint statistics

ID	END POINT NAME	REQUEST COUNT	ERROR COUNT	HTTP ERROR COUNT	LAST ERROR
11016	TestEndpoint1	4	0	0	
14012	TestEndpoint2	91	0	0	
14029	TestEndpoint3	19	0	0	
14032	TestEndpoint4	42	0	0	

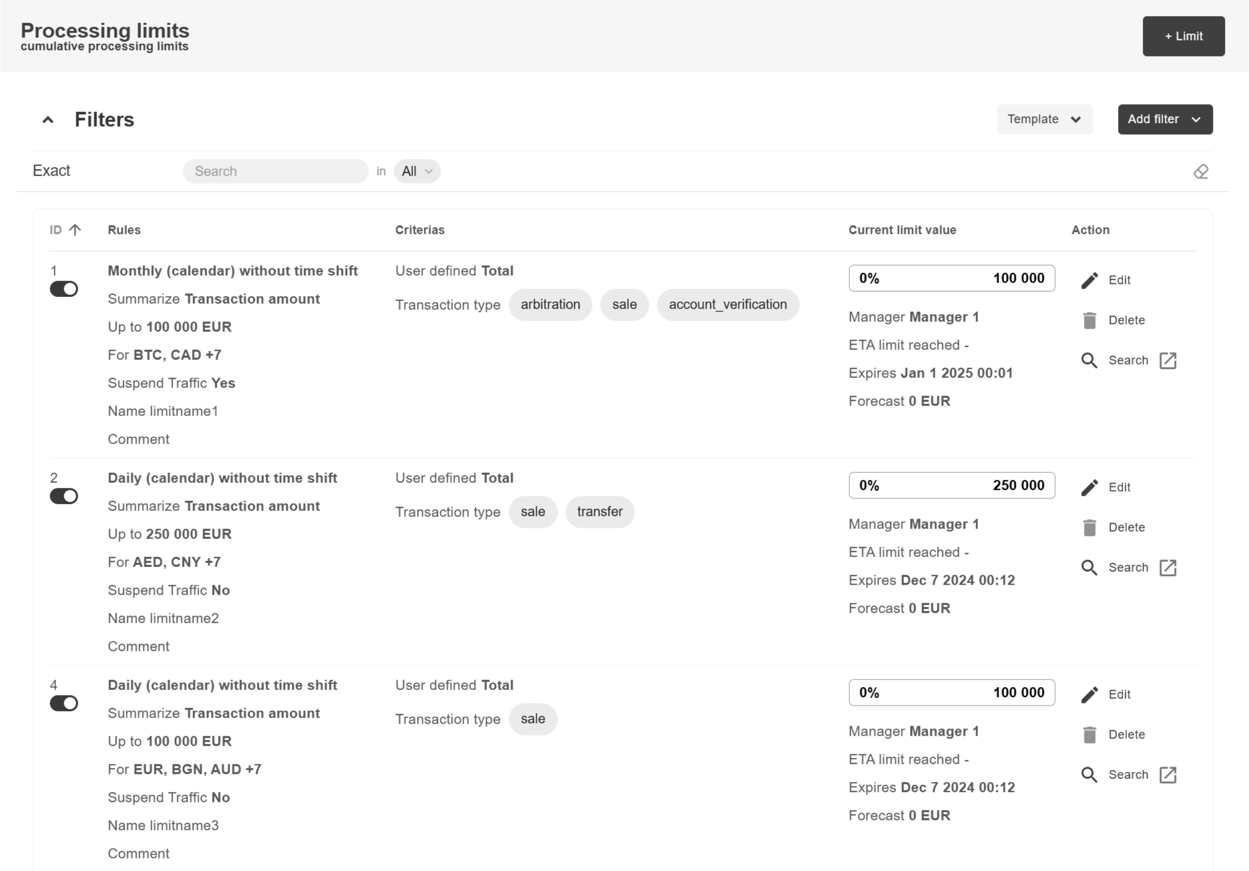
All parameters of this screen are described below:

Parameter Name	Description
ID	Endpoint identification number.
END POINT NAME	The name of the Endpoint that used as an entry point for incoming Merchant's transactions for single currency integration. Clicking on the name of the endpoint redirects user to the Integration Panel https://gate.doc2.com/paynet-ui/tools/integration-panel with the selected endpoint. Available for Request endpoint statistics.
REQUEST COUNT	Total number of incoming requests.
ERROR COUNT	Total number of errors.
HTTP ERROR COUNT	Total number of http errors only.
LAST ERROR	Field that shows the last error occurred.

8.3 Processing Limits

8.3.1 Processing Limits

New Hard & soft limits and cumulative processing limits can be found at Tools-Processing limits. This screen contains all previously configured limits.



Processing limits
cumulative processing limits

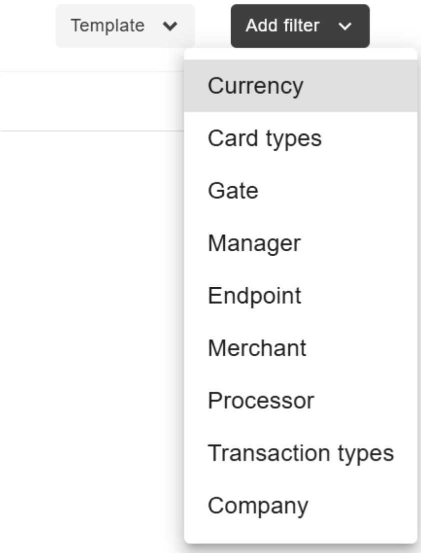
Exact in All

ID	Rules	Criterias	Current limit value	Action
1	**Monthly (calendar) without time shift** Summarize **Transaction amount** Up to **100 000 EUR** For **BTC, CAD +7** Suspend Traffic **Yes** Name limitname1 Comment	User defined **Total** Transaction type arbitration sale account_verification	**0%** **100 000** Manager **Manager 1** ETA limit reached - Expires **Jan 1 2025 00:01** Forecast **0 EUR**	Edit Delete Search
2	**Daily (calendar) without time shift** Summarize **Transaction amount** Up to **250 000 EUR** For **AED, CNY +7** Suspend Traffic **No** Name limitname2 Comment	User defined **Total** Transaction type sale transfer	**0%** **250 000** Manager **Manager 1** ETA limit reached - Expires **Dec 7 2024 00:12** Forecast **0 EUR**	Edit Delete Search
4	**Daily (calendar) without time shift** Summarize **Transaction amount** Up to **100 000 EUR** For **EUR, BGN, AUD +7** Suspend Traffic **No** Name limitname3 Comment	User defined **Total** Transaction type sale	**0%** **100 000** Manager **Manager 1** ETA limit reached - Expires **Dec 7 2024 00:12** Forecast **0 EUR**	Edit Delete Search

Main features:

- Visualization
- Flexible settings
- Multicurrency
- Alerting by e-mail
- Warning limits (several thresholds)
- Stop limit
- Forecast for daily and monthly limits in the context of one period
- Trend for daily limits in the context of several days

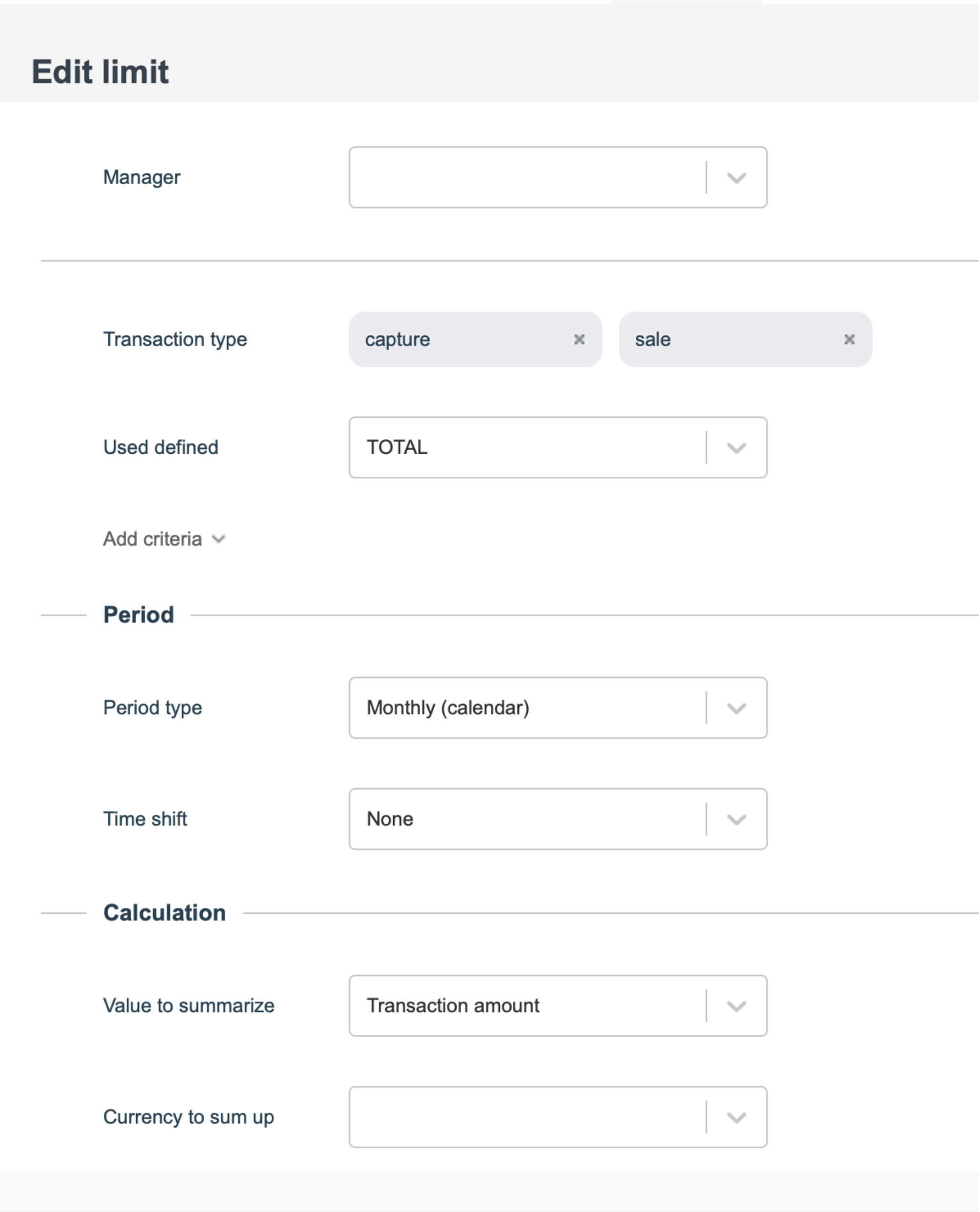
The limit can be found by its ID or name. Multiple limits can be found using search criteria. Search criteria can be saved as a template for future use. The list of created limits can be sorted by their ID. (Last created, First created)



8.3.2 Setting Up A New Limit

Set up a new limit by pressing “+Limit”:

New limit can be set up with several parameters:



Edit limit

Manager:

Transaction type: capture, sale

Used defined: TOTAL

Period

Period type: Monthly (calendar)

Time shift: None

Calculation

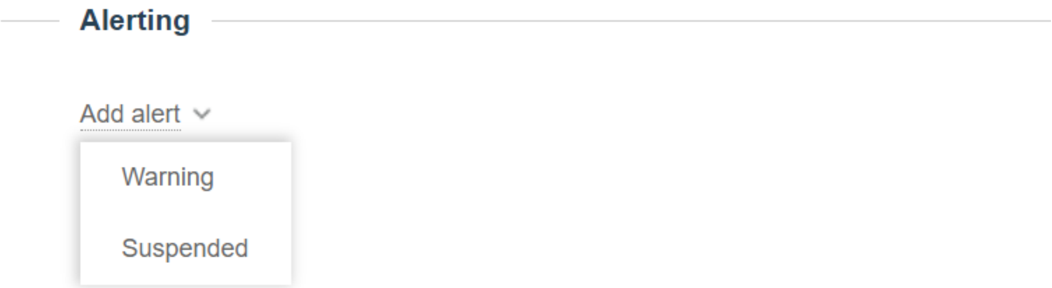
Value to summarize: Transaction amount

Currency to sum up:

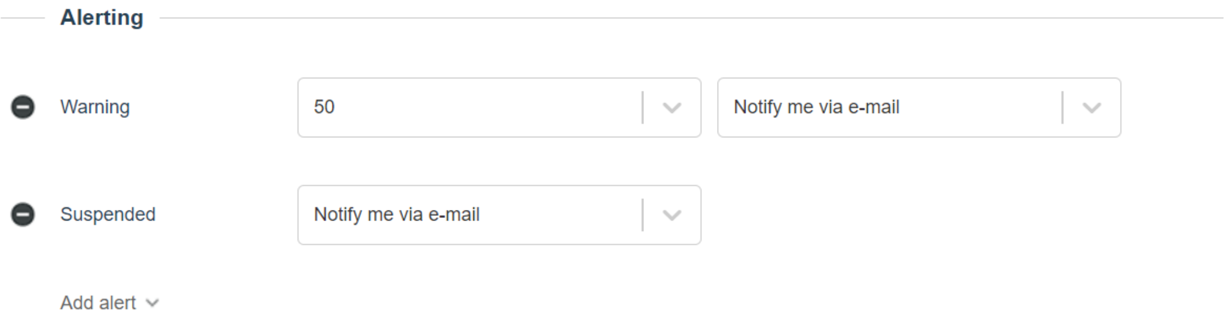
- Manager
- Transaction type
- User defined - can be Total, 3-D Secure, Not 3-D Secure or Payout.
- Additional criteria:
- Endpoint - after selecting endpoint it’s not possible to select Merchant;
- Merchant - after selecting Merchant it’s not possible to select endpoint;
- Gate - after selecting gate it’s not possible to select processor;
- Processor - after selecting processor it’s not possible to select gate;
- Company(group of gates);
- Card types.

- Time period:
- Daily/Weekly/Monthly/Hourly - date-dependent parameter. Monthly – limits refresh on the first day of every month. Weekly - limits refresh every Monday. Daily - limits refresh at every 00:00. Hourly - limits refresh at every hour;
- Time shift. Not supported at the moment, will be added later.
- Calculation:
- Value to summarize - can be set by transaction amount or transaction count;
- Currency to sum up - the currency for limit calculation must be specified;
- Consider currencies (optional field) - transactions in which currencies will be included in limit calculation;
- Suspend traffic - just yes or no. What to do with transactions when limit reached: stop traffic or not;
- Limit value - For Amount enter total transaction amount or transaction count for this limit. Limit doesn't include settled value, if limit should be 15000 for it to be included value must be 15000.01. Range to make the limit amount less transparent.

Also, it's possible to set different alerts for limits by pressing Add alert:



- Warnings when limit reaches for example 50%, 75%, 90% or 100% with notification by e-mail to address specified in user account;

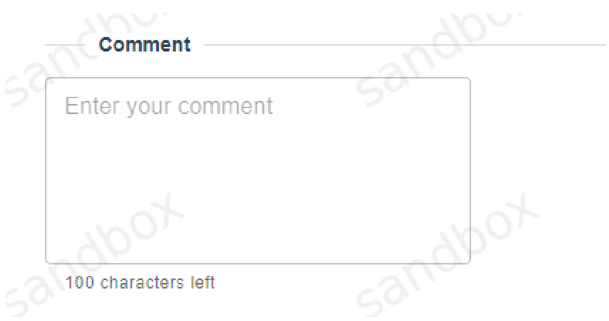


Warning: 50 | Notify me via e-mail

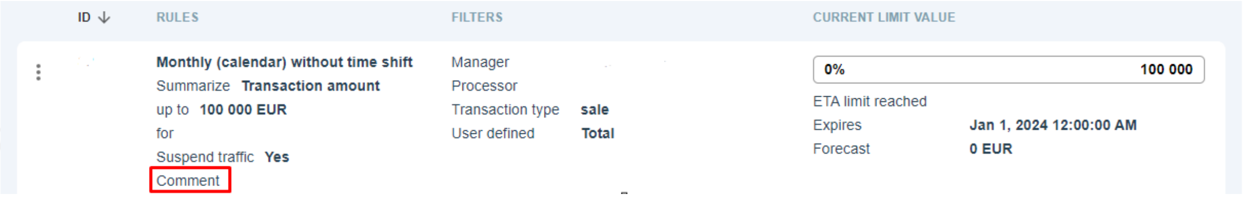
Suspended: Notify me via e-mail

- notification by e-mail when traffic is Suspended.

It is possible to add comment for limits by adding text in comment box



Comment can be found at Tools-Processing limits page



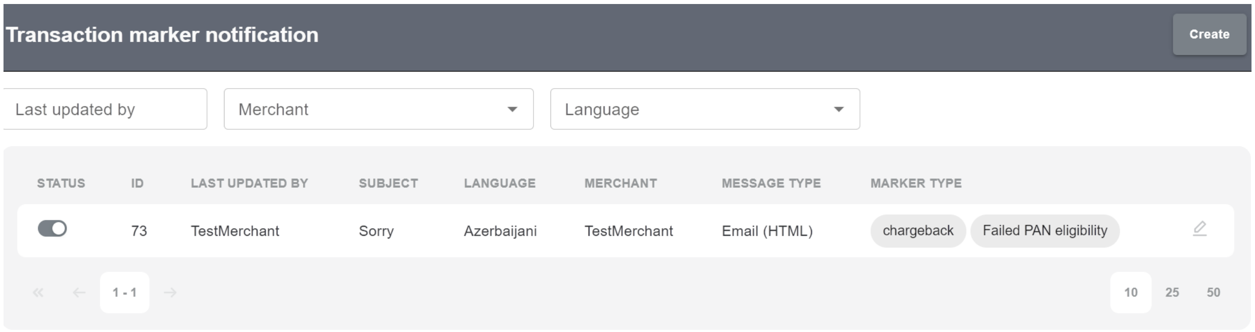
ID ↓	RULES	FILTERS	CURRENT LIMIT VALUE
⋮	Monthly (calendar) without time shift Summarize Transaction amount up to 100 000 EUR for Suspend traffic Yes Comment	Manager Processor Transaction type sale User defined Total	0% 100 000 ETA limit reached Expires Jan 1, 2024 12:00:00 AM Forecast 0 EUR

8.4 Transaction Marker Notification

8.4.1 Overview

The Transaction marker notification tool is used to notify users about specific issues that might happen to transactions and usually require quick response. Each time the specified transaction marker is triggered, it will send email notification to user's email address. For example, if notifications for chargebacks are enabled, user will get a new email notification for each chargeback applied to a processed transaction. Email content can be customized.

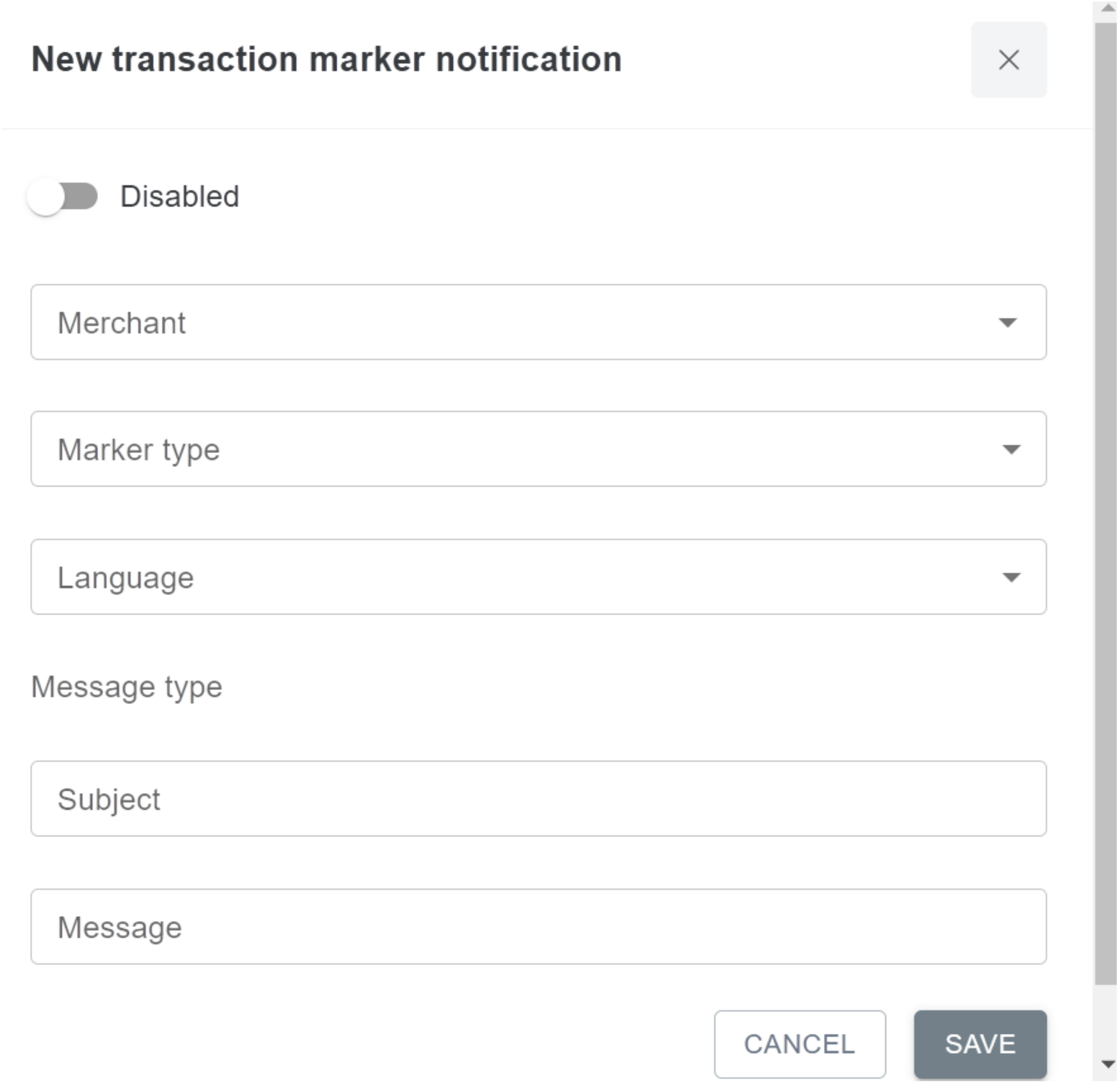
The main screen displays a list of all notifications, their status, ID, subject, language, merchant name, message type and marker type.



STATUS	ID	LAST UPDATED BY	SUBJECT	LANGUAGE	MERCHANT	MESSAGE TYPE	MARKER TYPE
●	73	TestMerchant	Sorry	Azerbaijani	TestMerchant	Email (HTML)	chargeback Failed PAN eligibility

8.4.2 Configuration

To add a new marker, press the Create button in the upper right corner. Notification configuration box will appear with the following parameters:



New transaction marker notification

Parameter	Description
Status	Enabled/Disabled

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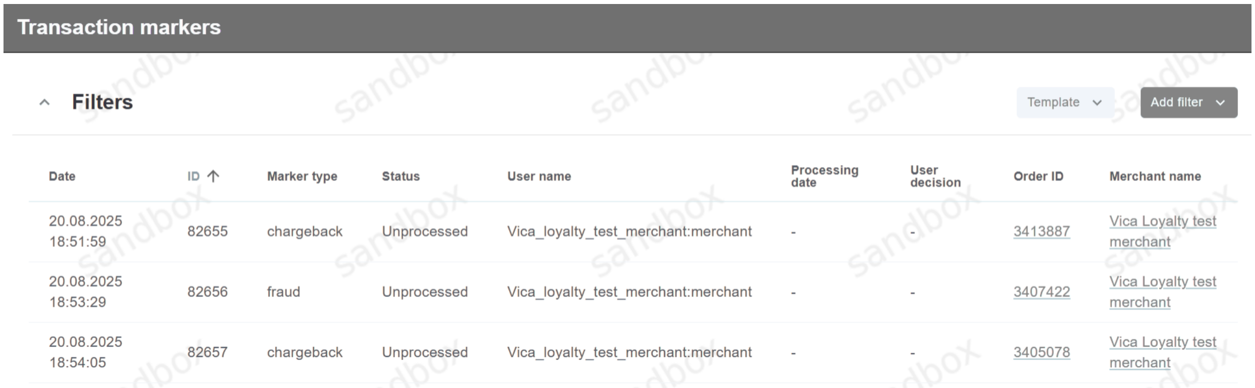
Table 15 – continued from previous page

Parameter	Description
Marker type:	• Chargeback • Chargeback after ethoca reversal • Chargeback after reversal • Duplicated chargeback • Failed cancels • Failed captures • Failed PAN eligibility • Failed payin session initiators • Failed payout session initiators • Failed reversals/refunds • Failed scorings • Fraud • Inconsistent order status • Incorrect decline code • Multiple master approvals • Phone verification • Processor callback notification • Refused payouts • Refused refunds • Retrieval • User defined
Merchant	To select a merchant, enter the name or ID of the merchant
Subject	All emails for this marker will have this subject
Message type	• Email - Email with plain text. • Email (HTML) - Email with HTML support.
Message	All emails for this marker will have this text message. Transaction Marker Notification supports Message Templates[5]. Additionally $!{MARKER_TYPE_NAME} was added.

8.5 Transaction Markers

Transaction markers are created to notify users about specific issues that might happen to transactions and usually require quick response or additional business process (for example, manual review or communication with the customer). This screen allows to view all created transaction markers and work with them, by adding comments to markers and set them as “processed” if the issue has been resolved. Notifications about new markers can be sent by e-mail, this functionality is configured on “Transaction Marker Notification” screen. Transaction markers can be sorted with search criteria by marker type and status. The list of markers contains information about each marker type, status and linked order ID:

[5] https://doc2.codetime.net/integration/common_utilities/receipt_message.html



Transaction markers

Date	ID	Marker type	Status	User name	Processing date	User decision	Order ID	Merchant name
20.08.2025 18:51:59	82655	chargeback	Unprocessed	Vica_loyalty_test_merchant:merchant	-	-	3413887	Vica Loyalty test merchant
20.08.2025 18:53:29	82656	fraud	Unprocessed	Vica_loyalty_test_merchant:merchant	-	-	3407422	Vica Loyalty test merchant
20.08.2025 18:54:05	82657	chargeback	Unprocessed	Vica_loyalty_test_merchant:merchant	-	-	3405078	Vica Loyalty test merchant

8.6 Virtual Terminal

8.6.1 Overview

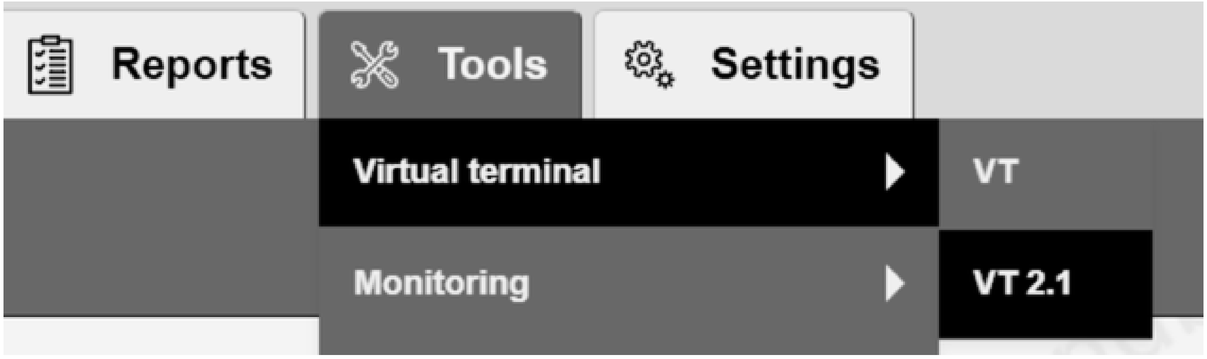
Virtual terminal (VT) is a technological solution that allows to process transactions from Merchant’s personal account on User Interface. This feature doesn’t require Merchant’s API integration to Doc2.0. VT immediately provides a full-featured payment manager’s workplace. VT is used for remote processing of transactions without the presence of a customer, for example, if the customer places an order or pays for services while being in another city or country. VT workflow is fully customizable in order to meet the business needs. Flexible templates will help to minimize time of filling all the customer details. The Virtual terminal supports recurring payments (by recurring ID). If the customer provided cardholder data to gate.doc2.com processing system before, and the Merchant registered such payment to get recurring ID, future payments can be made with recurring ID instead of cardholder data. VT also allows to generate a link for the customer to submit cardholder data in the secure environment, and, if needed, pass 3-D Secure validation.

VT provides a secure way of processing MOTO transactions with support of asymmetric cryptography. In order to do so please, Generate A Pair Of Public And Private Keys and then pass public key to Doc2.0 support and upload the private key in Browser Console (Import Private Key To Browser Console) or User Interface (Import Private Key To User Interface).

The available operations for VT are:

- accepting payments from both new and previously registered customers (Sale);
- hold funds from both new and previously registered customers (Preauth);
- transfer of funds from card to card, both for new and previously registered customers (C2C (Card To Card) Transfer);
- issuance of funds to the cards of both new and previously registered customers (D2C (Deposit To Card) Transfer);
- transfer of funds from one bank account to another (Payout).

The screen is located in Tools – Virtual terminal (VT).



8.6.2 Asymmetric Cryptography

The big advantage of the new Virtual terminal is the use of an asymmetric cryptography system. Asymmetric cryptography, or public-key cryptography, is a cryptographic system that uses pairs of keys: public keys which may be disseminated widely, and private keys which are known only to the owner. The generation of such keys depends on cryptographic algorithms based on mathematical problems to produce one-way functions. Effective security only requires keeping the private key private; the public key can be openly distributed without compromising security.

The Virtual terminal becomes personalized. The user signs transaction request with his private key and the system uses the public key to verify that request is made by the owner of the corresponding private key.

Generate A Pair Of Public And Private Keys

Virtual terminal requires a pair of public and private keys from user to authorize requests. To generate it, go to https://www.openssl.org/ (https://slproweb.com/products/Win32OpenSSL.html), download the latest openssl version and run the following commands:

openssl genpkey -algorithm RSA -out private_key_pkcs_8.pem -pkeyopt rsa_keygen_bits:4096

openssl rsa -pubout -in private_key_pkcs_8.pem -out public_key.pem

Please, do not share private key with anyone, it is confidential information for private use only. In contrast, public key must be passed to Doc2.0 for endpoint configuration. Please use different keys for production and testing environments to avoid compromise.

PKCS #8 RSA unencrypted private key in PEM format starts with —– BEGIN PRIVATE KEY —– text. This key must be imported to Browser Console or User Interface. See details below.

Import Private Key To Browser Console

Private key is imported into browser's IndexedDB using a script associated with the currently opened page. This script only uses plain browser APIs (WebCrypt API, IndexedDB API) and does not use any external scripts to avoid the private key being compromised.

Import sequence is:

1. Open https://gate.doc2.com/paynet-ui/login-step1 page in a browser(Do not login to the system).
2. Open the browser console. In Chrome, it is done with Ctrl+Shift+J. In Safari, it is done with Ctrl+Shift+I, Ctrl+Alt+C. For Mac - Cmd instead of Ctrl.
3. Replace the demo key below with real private key in PEM format (it must have **—–BEGIN PRIVATE KEY—–** prefix in the beginning).

```
var privateKeyPem = `-----BEGIN PRIVATE KEY-----\
     MIIEvQIBADANBgkqhkiG9w0BAQEFAASCBKcwggSjAgEAAoIBAQDJzUVnqQhDWF2H
     pxAMcyo7f+ucIEJS3AQHG0ET/dxJ0qssGymIjdzelJ3XI+oTq2y9TTimQjtujoeh
     6zl44WrXCbJLCUDWsNjlh7hmBorpU6tJVhw1466CAxkktPJHkMqJYF0efegIfOwU
     otTzwY4tGlN6iWK0aMJ5ZWhWpZDbgap72vrRXKfCN6/JeTUdsOI7PAeZw0me04jZ
     8Lova9FVIbVzOJaFGwSUroMvXevIB8rOD57c3VCLTxE3aGNMz+9DLl6GCm8WZ1US
     HmiHybqgvGLyQswBPFcVzFgd7BpgZs+JAzYDh8ZGANvjA5F9u0b6Ynb3Mpm3+9Rl
     CtvSxKwpAgMBAAECggEAZ6+hro5KIZggjleHRm5Rz7p9S33DtiE3rJMTT/tKmV+1
     9XaLU49YYcDIjMb2OV8GAwnPRpWXRcnT5J0grXxc0do4kpdRij3ZY63lT/6ilxoX
     Uxn8aq/udPy0iYizR5QcjJNHpSgZ9WqCPmQfuJLFw2TYaYh3f6yn54n0Hzj4gd9l
     tsol4xeTKQ47c/vUF7kHfD8IYzL8jv3a3++IqzCwJ3jIpTENsBYAgrkbYN9f9GHD
     BvX3sz6tgFaYU2R8YbDvA0Yq9tVPwYrPvbhwoht6PsjE/R0UK6yqnKPEADdzWvP8
     frXmmtJ35rAymqUWfpqx9RdZ0NMR7J8ut8C5365PJQKBgQD+UidVWut7d9qvhZKq
     +T5qtasH5qkD34idFl4Ay8xsSntqTrXr7q1Ff+FQY6R+f/8IzB4ZqgnV58+8AEMc
     gJzNmkf9L119SCQDxRV/TgW2eHrUrI9XS2AI5tmyzaGY1xL4fCQQMvqNAGERT6sS
```

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```
     XJRt8WjuGmE4zeqxNB0XY7u1OwKBgQDLIlnksOrPw00lWUbXHSHwdfBzjYU97KVu
     GnOl5fsCmlKanqHUfd/4StnRXpl3l56hig8mYsHV5EcfUEX98PaSbTAy8Lk5y5E9
     ye2ENOgl/IyMgHPtT6spFKm7jRmpulqG4FVCGxQl3n6/nSmztA3S1zLZzi0guI0E
     oxXCbG796wKBgC8NSgOrr5eHRClnIAyL0nVxqPPsQ+bYi3Dsu3WQPwDmAtFXQKcm
     4F3UW/5AgSV6Ttf007jR0cIGglN5BPGYBeqwGZOJGNXd6/PambCU4c+xmKASUO7I
     njrnYu2Gx9f8KqFYbl+k3uAJauwF/lOGV1vD5zLuJICa8Enap2s1Y3wTAoGBAKrx
     QnLISyIB+XbXtVyrYHdJ2Mp1Ks6cye5pBi9y5RQgqCkEG62FLCh3XOvrTvysNEs+
     slccPoBv9UYtuGjmEanRhwEnQMiZPaWgu2dJWp8081X9dxEavS/5+oghSpphf3MH
     b9gMj5z6qvE3IfPfLs7iWCGgdquVgt6HG3Wc6J53AoGAc+ZYE8kMj2p9rtu1uJgX
     +VMbbdLEUqz3BPC9Tzq+eglUlYmwUK1xynKZfkEMcu5PncaBaNLU+GmYKKgw6wZS
     soEF1KvbBB4o6nZdlGo0BirOQ0ijHDWUvtuiaaWAQoQAhQwgqqV2IOC4UfkZ6ORf
     A/UW43A9wZq9kaEgb0YWOes=\
     -----END PRIVATE KEY-----`;

// Algorithm Object
var algorithmKeyGen = {
  name: "RSASSA-PKCS1-v1_5",
  // RsaHashedKeyGenParams
  modulusLength: 2048,
  publicExponent: new Uint8Array([0x01, 0x00, 0x01]),  // Equivalent to 65537
  hash: {
    name: "SHA-256"
  }
};

function parsePem(pemString, type) {
    const expectedPrefix = "-----BEGIN " + type + "-----";
    const expectedPosftix = "-----END " + type + "-----";

    pemString = pemString.trim();
    if (!pemString.startsWith(expectedPrefix)) {
        throw "Expected PEM to start with " + expectedPrefix;
    }
    if (!pemString.endsWith(expectedPosftix)) {
        throw "Expected PEM to end with " + expectedPosftix;
    }
    const base64 = pemString.substring(expectedPrefix.length, pemString.length - expectedPosftix.length).trim();
    return Uint8Array.from(atob(base64), c => c.charCodeAt(0))
}

function parsePrivateKeyPem(pem) {
    return parsePem(pem, 'PRIVATE KEY')
}

function storePrivateKey(privateKey) {
    var request = indexedDB.open("keys");

    request.onupgradeneeded = function() {
      // The database did not previously exist, so create object stores and indexes.
      var db = request.result;
      var store = db.createObjectStore("privateKeys", {keyPath: "name"});

      // Populate with initial data.
      store.put({name: "first", key: privateKey});
    };
```

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```
    request.onsuccess = function() {
      db = request.result;
    };
}

var privateKeyArray = parsePrivateKeyPem(privateKeyPem);
var NON_EXTRACTABLE = false;
window.crypto.subtle.importKey("pkcs8", privateKeyArray, algorithmKeyGen, NON_
 ↪EXTRACTABLE, ['sign'])
.then(function(privateKey) {
        storePrivateKey(privateKey);
        privateKeyPem = null;
        privateKeyArray = null;
    }
);
```

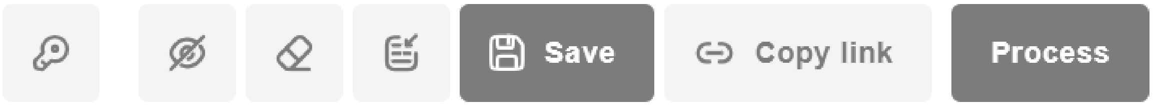
4. Copy this script content and paste it into browser console.
5. The key has been imported in a non-extractable manner.

Warning: If private key have been integrated into the browser, but it is impossible to make a transactions, please, clear browser's cache and try again to integrate the private key.

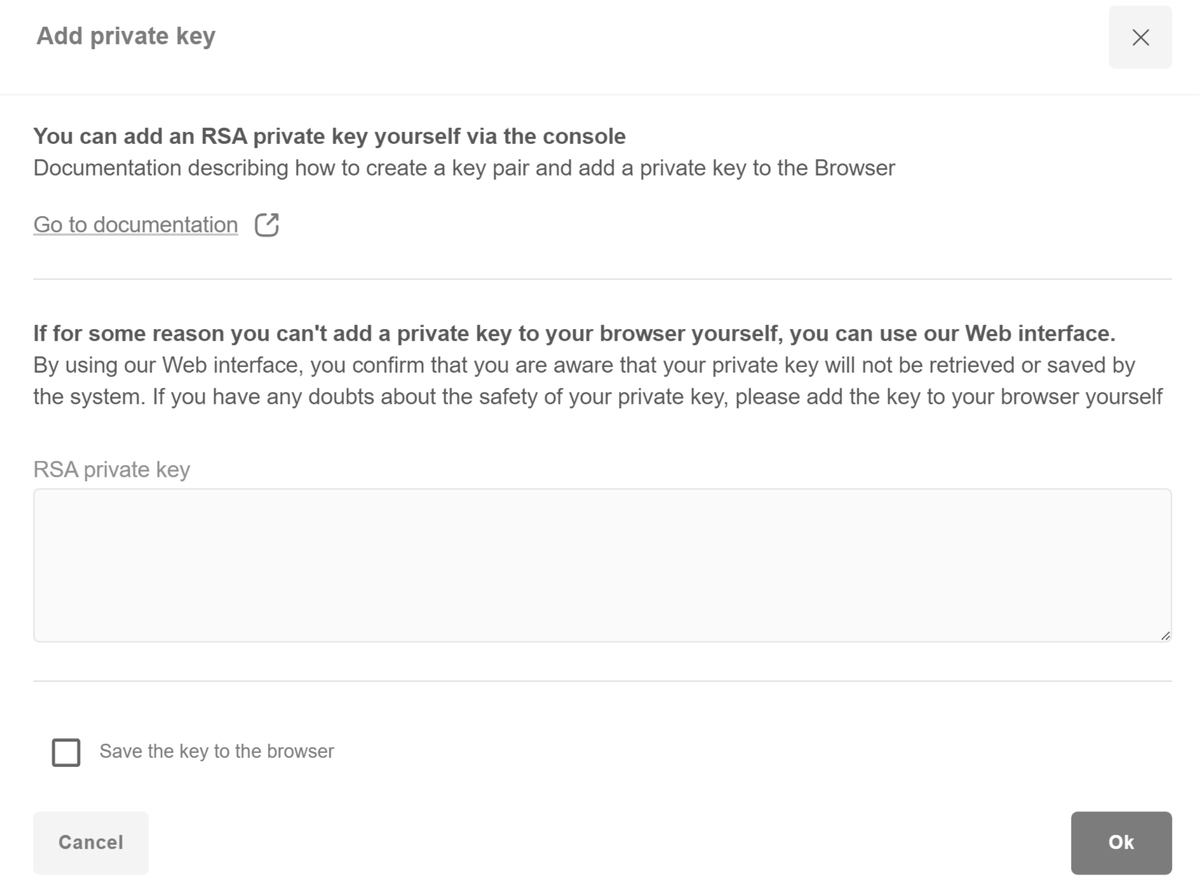
Note: If the proposed code is not suitable or if more information is required about the **Web Crypto API**, please visit the official site https://developer.mozilla.org/en-US/docs/Web/API/Web_Crypto_API.

Import Private Key To User Interface

The Virtual terminal has the function of using a private key through the user interface



In order to faster conduct a large number of test transactions, please check the "Save key in the browser" box, and the private key will be automatically saved in the browser.



Add private key

You can add an RSA private key yourself via the console
Documentation describing how to create a key pair and add a private key to the Browser

Go to documentation

If for some reason you can't add a private key to your browser yourself, you can use our Web interface.
By using our Web interface, you confirm that you are aware that your private key will not be retrieved or saved by the system. If you have any doubts about the safety of your private key, please add the key to your browser yourself

RSA private key

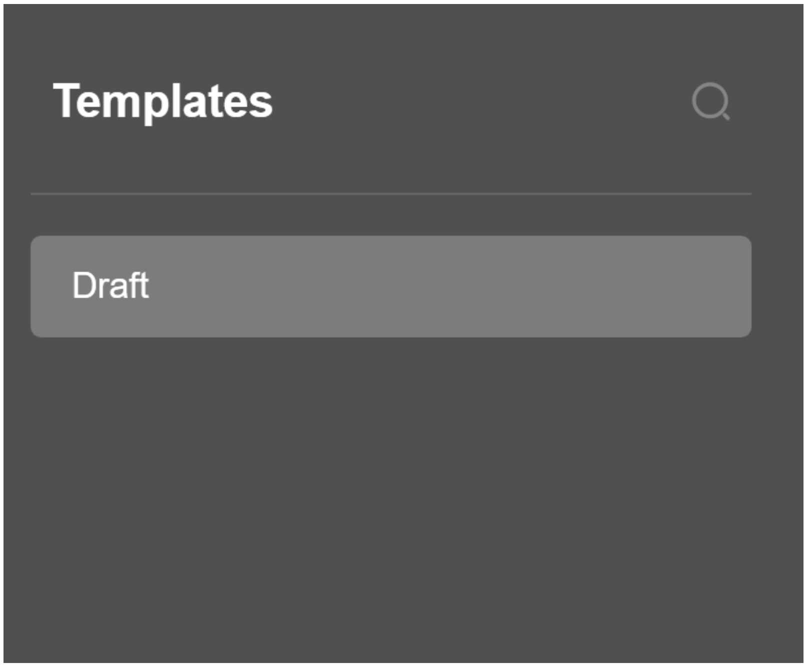
□ Save the key to the browser

8.6.3 VT Interface Details

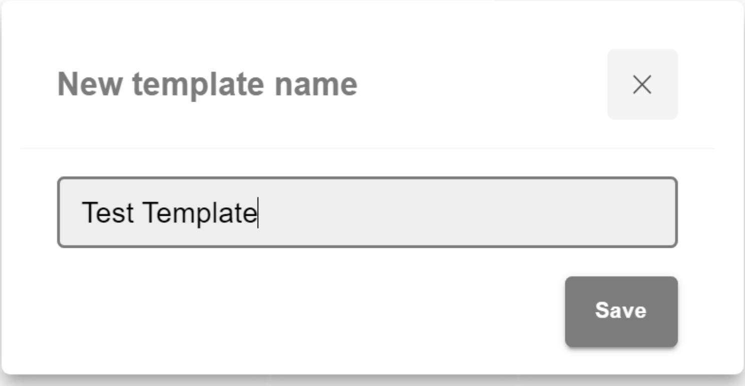
The VT has control buttons, which are described in more details below.

8.6.4 Template Management

1) To simplify the work of the Virtual terminal operator, data fields can be saved as a template. Using templates allows to work only with the individual attributes of the client.



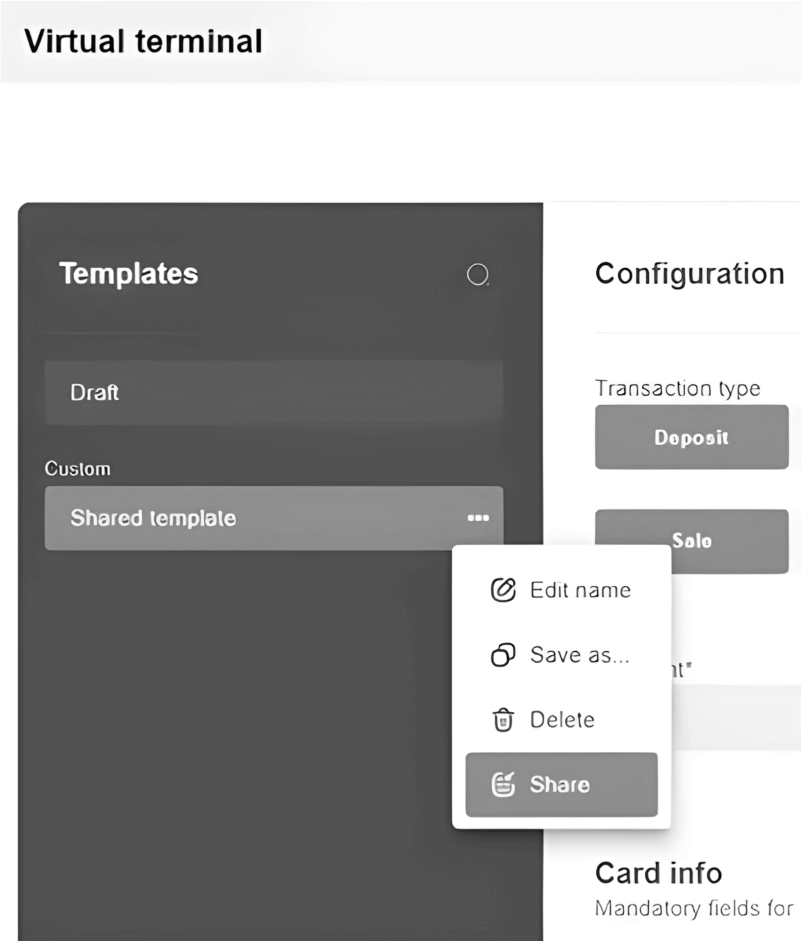
2) After entering data on the right side of the page, it is possible to save this data as a template by clicking ‘save as a template’ and naming the new template.



New template name

Test Template

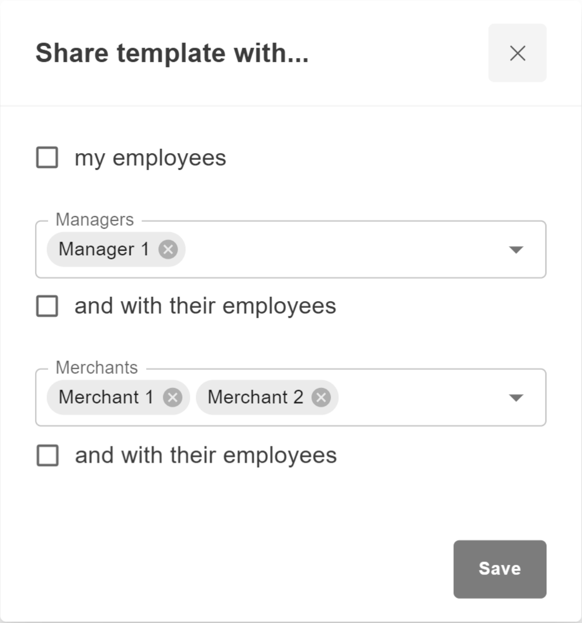
3) To edit, clone, delete or share, click three dots near the template name and select the desired parameter. The template can be shared with users at lower levels. This way, a merchant can share the template with their employees.



For all selected users, the created template will become the default upon loading the virtual terminal.

Changes can still be made before conducting a transaction, but only the creator of the template has the authority to modify the template itself. Users with whom the template has been shared are only allowed to make copies.

The number of created templates available for sharing is unlimited. They will all be displayed to users in alphabetical order.



Share template with...

□ my employees

Managers: Manager 1

□ and with their employees

Merchants: Merchant 1, Merchant 2

□ and with their employees

8.6.5 Transaction Specification

Deposit

In the deposit section, it is possible to make a Sale and a Preauth transaction, which are described below.

Sale

Sale is a type of transaction, in which customer receives goods or services from Merchant in exchange for money or other assets.

To initiate transaction, submit the following 3 types of information:

1) Transaction data - Endpoint, amount, currency, description, invoice number must be filled directly on VT.
2) Card info - Cardholder, Card number, Valid thru:
    - can be filled directly on VT;
    - can be filled automatically together with Personal info, if Recurring ID is provided. If Recurring ID is provided and CVV field is empty, use “Copy link” to provide form to

customer for additional confirmation. In case if it will be filled in VT form directly then transaction will be processed directly.

- can be filled by customer on the form.

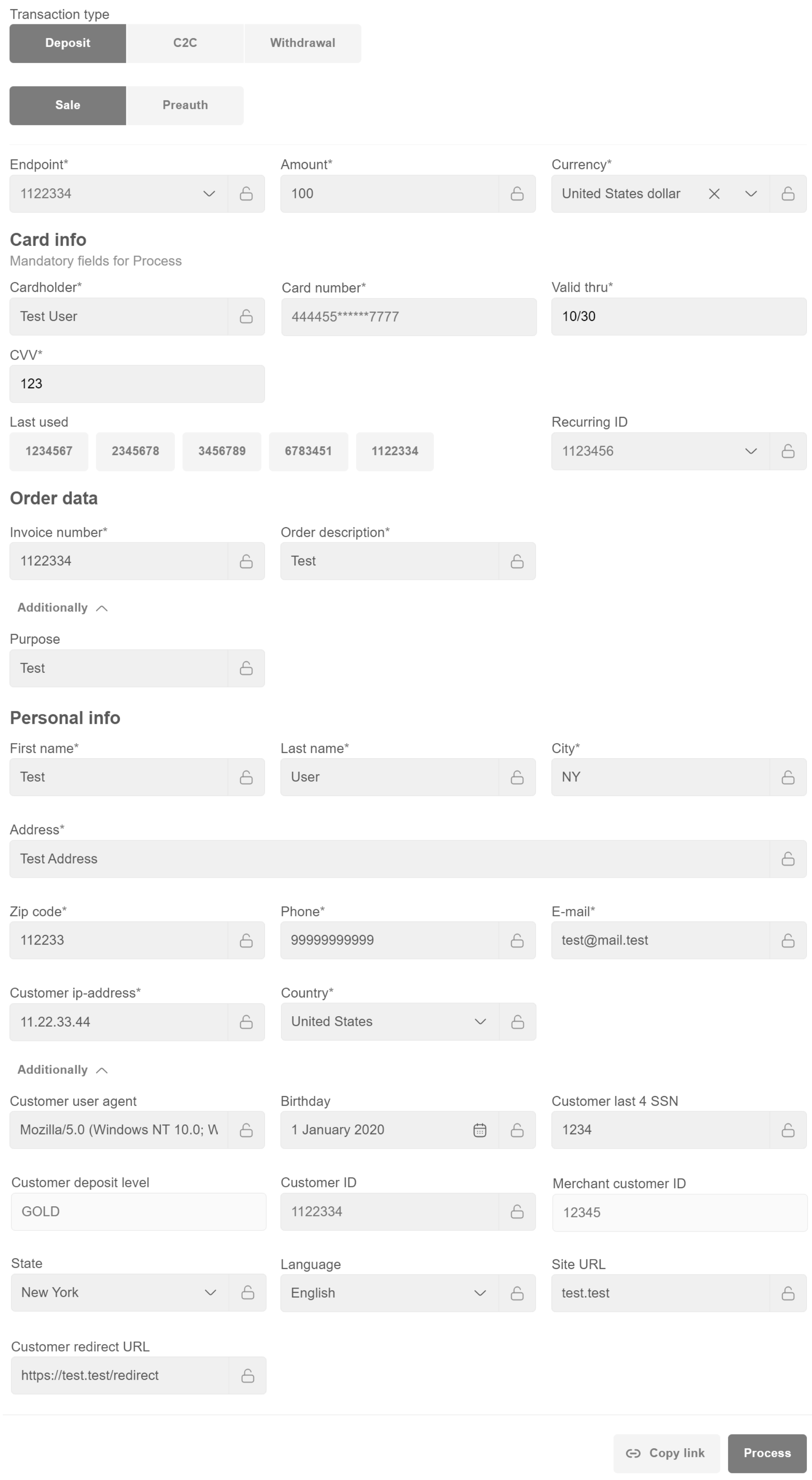
3) Personal info - First name, Last name, City, Address, Zip code, Phone, E-mail, Customer IP-address ,Country, etc:

- can be filled directly on VT;
- can be filled automatically together with Card info, if Recurring ID is provided;
- can be filled automatically, if Customer ID is provided.

Process transaction:

- Use “Copy link” button to generate the payment link and send it to the customer. This flow is relevant for transactions which require additional information submitted by customer on the form (cardholder data, 3DS check, etc).
- Use “Process” button if transaction doesn’t require any additional information submitted by customer (e.g. noCVV non3D recurring transactions).

The image shows the options available for filling.



Transaction type
Deposit

Sale

Endpoint*
1122334

Amount*
100

Currency*
United States dollar

Card info

Mandatory fields for Process

Cardholder*
Test User

Card number*
444455******7777

Valid thru*
10/30

CVV*
123

Last used
1234567 2345678 3456789 6783451 1122334

Recurring ID
1123456

Order data

Invoice number*
1122334

Order description*
Test

Additionally

Purpose
Test

Personal info

First name*
Test

Last name*
User

City*
NY

Address*
Test Address

Zip code*
112233

Phone*
99999999999

E-mail*
test@mail.test

Customer ip-address*
11.22.33.44

Country*
United States

Additionally

Customer user agent
Mozilla/5.0 (Windows NT 10.0; W

Birthday
1 January 2020

Customer last 4 SSN
1234

Customer deposit level
GOLD

Customer ID
1122334

Merchant customer ID
12345

State
New York

Language
English

Site URL
test.test

Customer redirect URL
https://test.test/redirect

Preauth

Pre authorization is a transaction type in which bank blocks the specified amount in the customer’s card account and does not allow the cardholder to use this blocked money.

It is important to know that the block remains for a definite period of time depending on whether this is a debit or a credit card (usually the maximum block period is 7 days for debit cards and 28 days for credit cards).

To initiate transaction, submit the following 3 types of information:

1) Transaction data - Endpoint, amount, currency, description, invoice number must be filled directly on VT.

2) Card info - Cardholder, Card number, Valid thru:

- can be filled directly on VT;
- can be filled automatically together with Personal info, if Recurring ID is provided. If Recurring ID is provided and CVV field is empty, use “Copy link” to provide form to customer for additional confirmation. In case if it will be filled in VT form directly then transaction will be processed directly.
- can be filled by customer on the form.

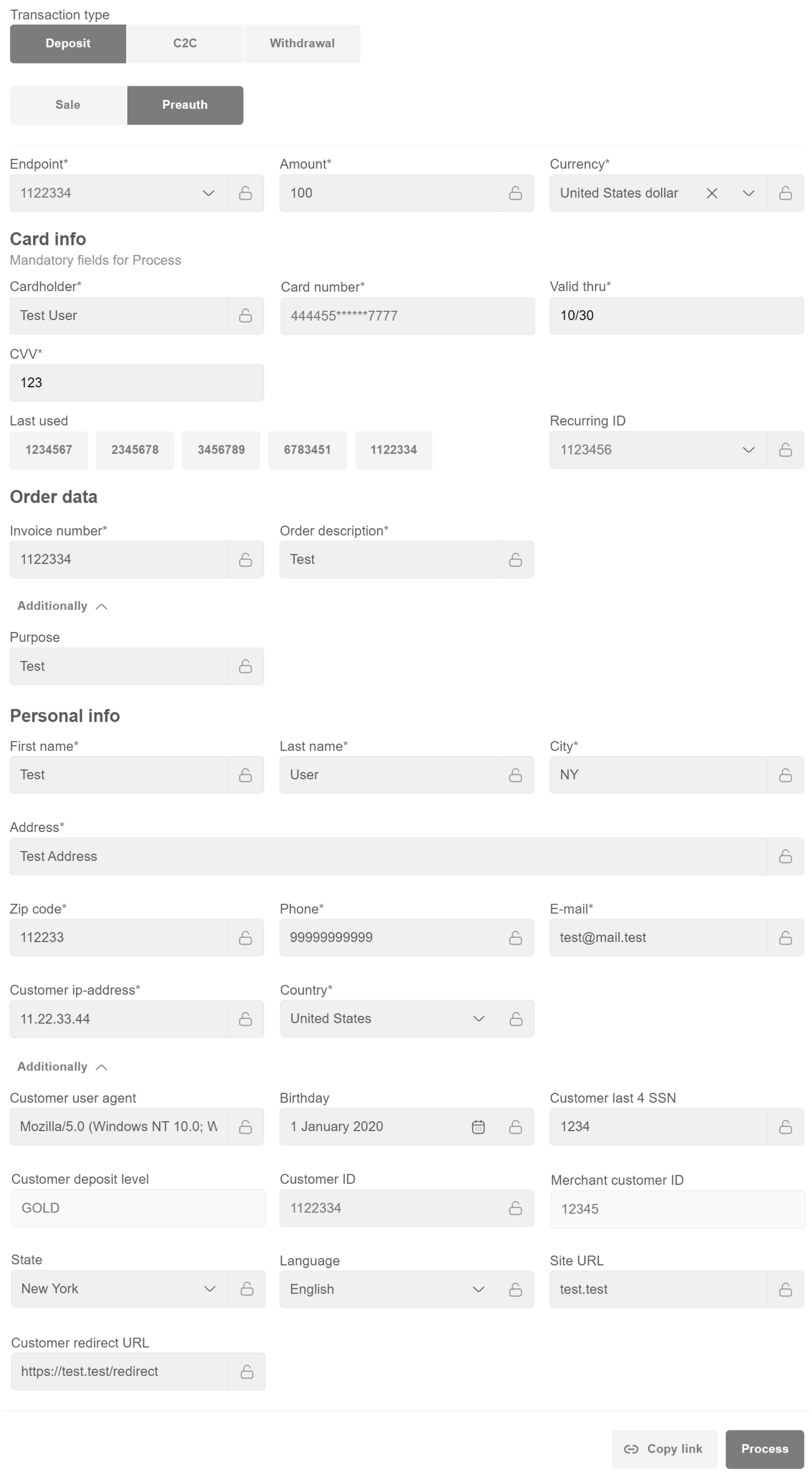
3) Personal info - First name, Last name, City, Address, Zip code, Phone, E-mail, Customer IP-address ,Country, etc:

- can be filled directly on VT;
- can be filled automatically together with Card info, if Recurring ID is provided;
- can be filled automatically, if Customer ID is provided.

Process transaction:

- Use “Copy link” button to generate the payment link and send it to the customer. This flow is relevant for transactions which require additional information submitted by customer on the form (cardholder data, 3DS check, etc).
- Use “Process” button if transaction doesn’t require any additional information submitted by customer (e.g. noCVV non3D recurring transactions).

The image shows the options available for filling.



Transaction type: Deposit

Preauth

Endpoint*: 1122334

Amount*: 100

Currency*: United States dollar

Card info

Mandatory fields for Process

Cardholder*: Test User

Card number*: 444455******7777

Valid thru*: 10/30

CVV*: 123

Last used: 1234567, 2345678, 3456789, 6783451, 1122334

Recurring ID: 1123456

Order data

Invoice number*: 1122334

Order description*: Test

Additionally

Purpose: Test

Personal info

First name*: Test

Last name*: User

City*: NY

Address*: Test Address

Zip code*: 112233

Phone*: 99999999999

E-mail*: test@mail.test

Customer ip-address*: 11.22.33.44

Country*: United States

Additionally

Customer user agent: Mozilla/5.0 (Windows NT 10.0; W

Birthday: 1 January 2020

Customer last 4 SSN: 1234

Customer deposit level: GOLD

Customer ID: 1122334

Merchant customer ID: 12345

State: New York

Language: English

Site URL: test.test

Customer redirect URL: https://test.test/redirect

C2C (Card To Card) Transfer

Card-to-card transaction is a direct transfer of funds from card to card (C2C).

Several scenarios are possible:

1) Transfer money from unknown card to registered card.

Receiver data is retrieved using Destination Recurring ID. The receiver Card info (Cardholder, Card number, Valid thru) and Personal info (First name, Last name, City, Address, Zip code, Phone, E-mail, Country and other optional customer data) sections will be filled in automatically. To speed up the filling of recipient fields, use the Last used section next to “Destination recurring ID” field, which contains previously used Recurring IDs. The Merchant creates a special link for the sender with “Copy link” button. The sender receives the link to a form in which he fills his card number, expiration date, holder name and CVV, then passes the 3DS check if needed.

2) Transfer money from registered card to unknown card.

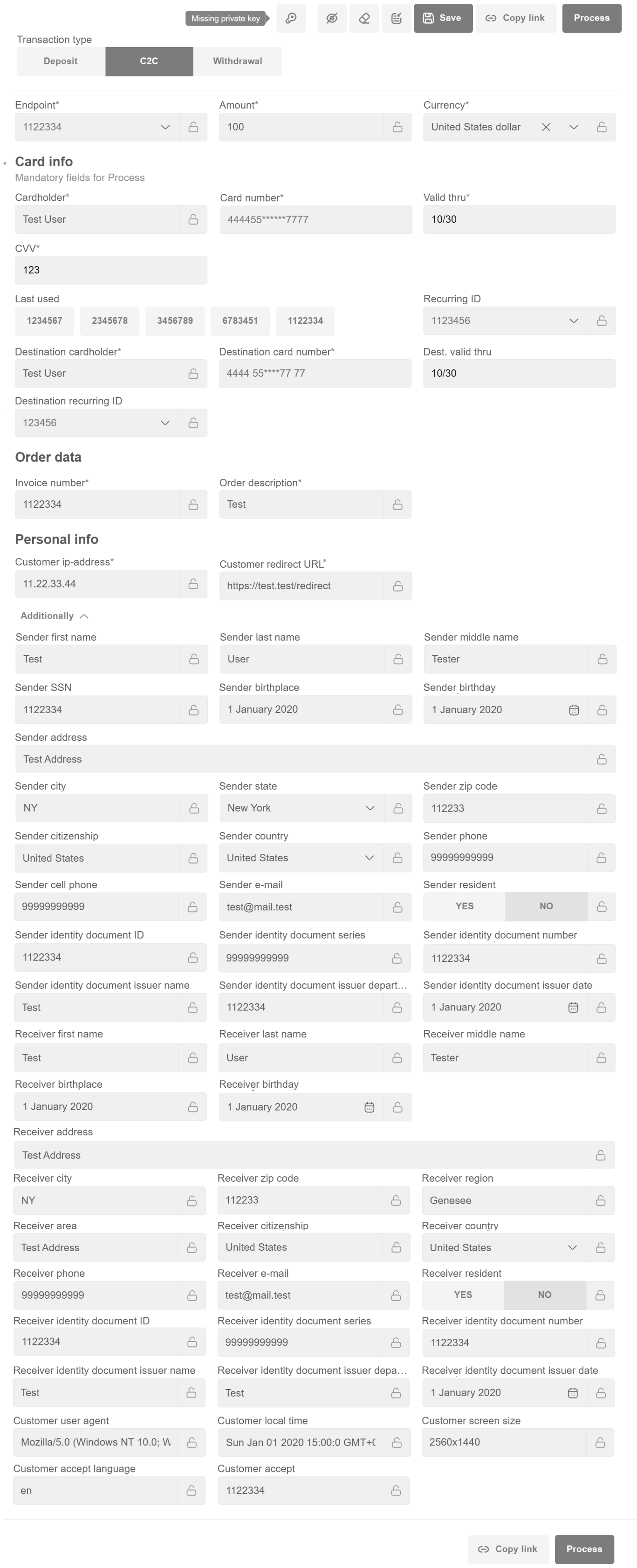
Sender data is retrieved using Recurring ID. The sender Card info (Cardholder, Card number, Valid thru) and Personal info (First name, Last name, City, Address, Zip code, Phone, E-mail, Customer IP-address, Country and other optional customer data) sections will be filled in automatically. CVV is not stored and must be requested from sender. To speed up the filling of sender fields, use the Last used section new to “Recurring ID” field, which contains previously used Recurring IDs. The Merchant creates a special link for the sender with “Copy link”. The sender receives the link to a form in which he fills the destination card number, then passes the 3DS check if needed.

3) Transfer money between known or registered cards.

The Merchant fills the cardholder data or use recurring IDs for both sender and receiver of funds directly on VT and initiates transfer processing with “Process” button. In this case the transaction must be processed through the non3D channel, which is not common for C2C transfers.

Note: When filling in the Customer ID field, Personal info (First name, Last name,City, Address, Zip code, Phone, E-mail, Country) sections will be filled in automatically.

The image shows the options available for filling.



Transaction type

Deposit | **C2C** | Withdrawal

Endpoint* 1122334	Amount* 100	Currency* United States dollar

Card info

Mandatory fields for Process

Cardholder* Test User	Card number* 444455******7777	Valid thru* 10/30
CVV* 123		
Last used 1234567 2345678 3456789 6783451 1122334		Recurring ID 1123456
Destination cardholder* Test User	Destination card number* 4444 55****77 77	Dest. valid thru 10/30
Destination recurring ID 123456		

Order data

Invoice number* 1122334	Order description* Test

Personal info

Customer ip-address* 11.22.33.44	Customer redirect URL* https://test.test/redirect

Additionally

Sender first name Test	Sender last name User	Sender middle name Tester
Sender SSN 1122334	Sender birthplace 1 January 2020	Sender birthday 1 January 2020
Sender address Test Address		
Sender city NY	Sender state New York	Sender zip code 112233
Sender citizenship United States	Sender country United States	Sender phone 99999999999
Sender cell phone 99999999999	Sender e-mail test@mail.test	Sender resident YES [✓ NO]
Sender identity document ID 1122334	Sender identity document series 99999999999	Sender identity document number 1122334
Sender identity document issuer name Test	Sender identity document issuer depart… 1122334	Sender identity document issuer date 1 January 2020
Receiver first name Test	Receiver last name User	Receiver middle name Tester
Receiver birthplace 1 January 2020	Receiver birthday 1 January 2020	
Receiver address Test Address		
Receiver city NY	Receiver zip code 112233	Receiver region Genesee
Receiver area Test Address	Receiver citizenship United States	Receiver country United States
Receiver phone 99999999999	Receiver e-mail test@mail.test	Receiver resident YES [✓ NO]
Receiver identity document ID 1122334	Receiver identity document series 99999999999	Receiver identity document number 1122334
Receiver identity document issuer name Test	Receiver identity document issuer depa… Test	Receiver identity document issuer date 1 January 2020
Customer user agent Mozilla/5.0 (Windows NT 10.0; W	Customer local time Sun Jan 01 2020 15:00:0 GMT+(	Customer screen size 2560x1440
Customer accept language en	Customer accept 1122334	

Withdrawal

In the withdrawal section, it is possible to make a D2C (Deposit to card) transfer and a Payout, which are described below.

D2C (Deposit To Card) Transfer

A Deposit-to-Card transaction is a transfer of funds from a bank account to a payment card.

Several scenarios are possible:

1) Transfer money to known card.

The Merchant fills the cardholder data for receiver of funds directly on VT with “Process” button.

2) Transfer money to registered card.

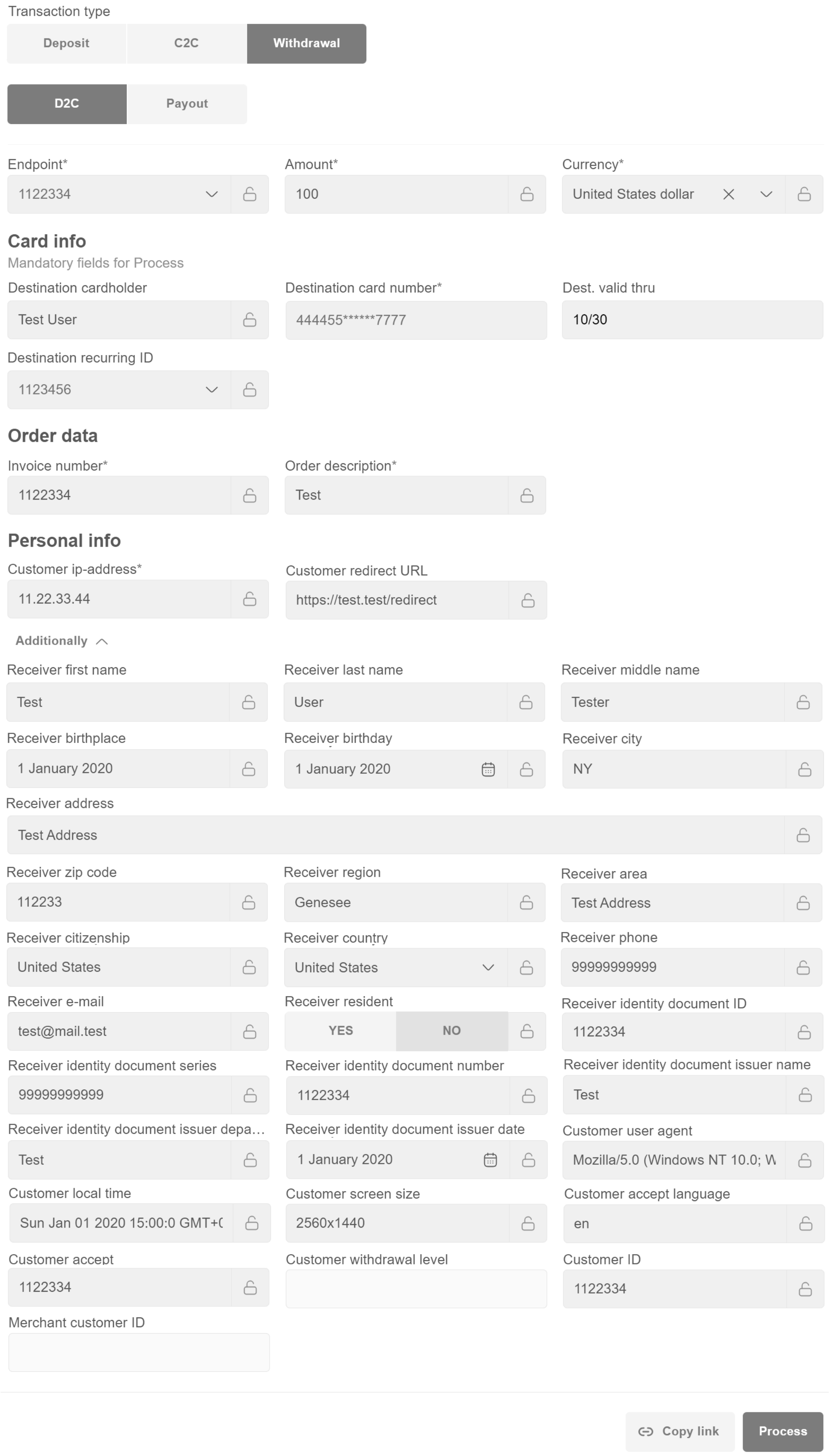
Receiver data is retrieved using Destination Recurring ID. The receiver Card info (Cardholder, Card number, Valid thru) and Personal info (First name, Last name, City, Address, Zip code, Phone, E-mail, Country and other optional customer data) sections will be filled in automatically. To speed up the filling of recipient fields, use the Last used section next to “Destination recurring ID” field, which contains previously used Recurring IDs.

3) Transfer money to unknown card.

The Merchant creates a special link for the recipient of funds with “Copy link” button. The recipient receives the link to a form in which he fills the destination card number.

Note: When filling in the Customer ID cell, Personal info (First name, Last name,City, Address, Zip code, Phone, E-mail, Country) sections will be filled in automatically.

The image shows the options available for filling.



Transaction type
Deposit C2C [✓ Withdrawal]

[✓ D2C] Payout

Endpoint*
1122334

Amount*
100

Currency*
United States dollar

Card info

Mandatory fields for Process

Destination cardholder
Test User

Destination card number*
444455******7777

Dest. valid thru
10/30

Destination recurring ID
1123456

Order data

Invoice number*
1122334

Order description*
Test

Personal info

Customer ip-address*
11.22.33.44

Customer redirect URL
https://test.test/redirect

Additionally

Receiver first name
Test

Receiver last name
User

Receiver middle name
Tester

Receiver birthplace
1 January 2020

Receiver birthday
1 January 2020

Receiver city
NY

Receiver address
Test Address

Receiver zip code
112233

Receiver region
Genesee

Receiver area
Test Address

Receiver citizenship
United States

Receiver country
United States

Receiver phone
99999999999

Receiver e-mail
test@mail.test

Receiver resident
YES [✓ NO]

Receiver identity document ID
1122334

Receiver identity document series
99999999999

Receiver identity document number
1122334

Receiver identity document issuer name
Test

Receiver identity document issuer depa...
Test

Receiver identity document issuer date
1 January 2020

Customer user agent
Mozilla/5.0 (Windows NT 10.0; W

Customer local time
Sun Jan 01 2020 15:00:0 GMT+(

Customer screen size
2560x1440

Customer accept language
en

Customer accept
1122334

Customer withdrawal level

Customer ID
1122334

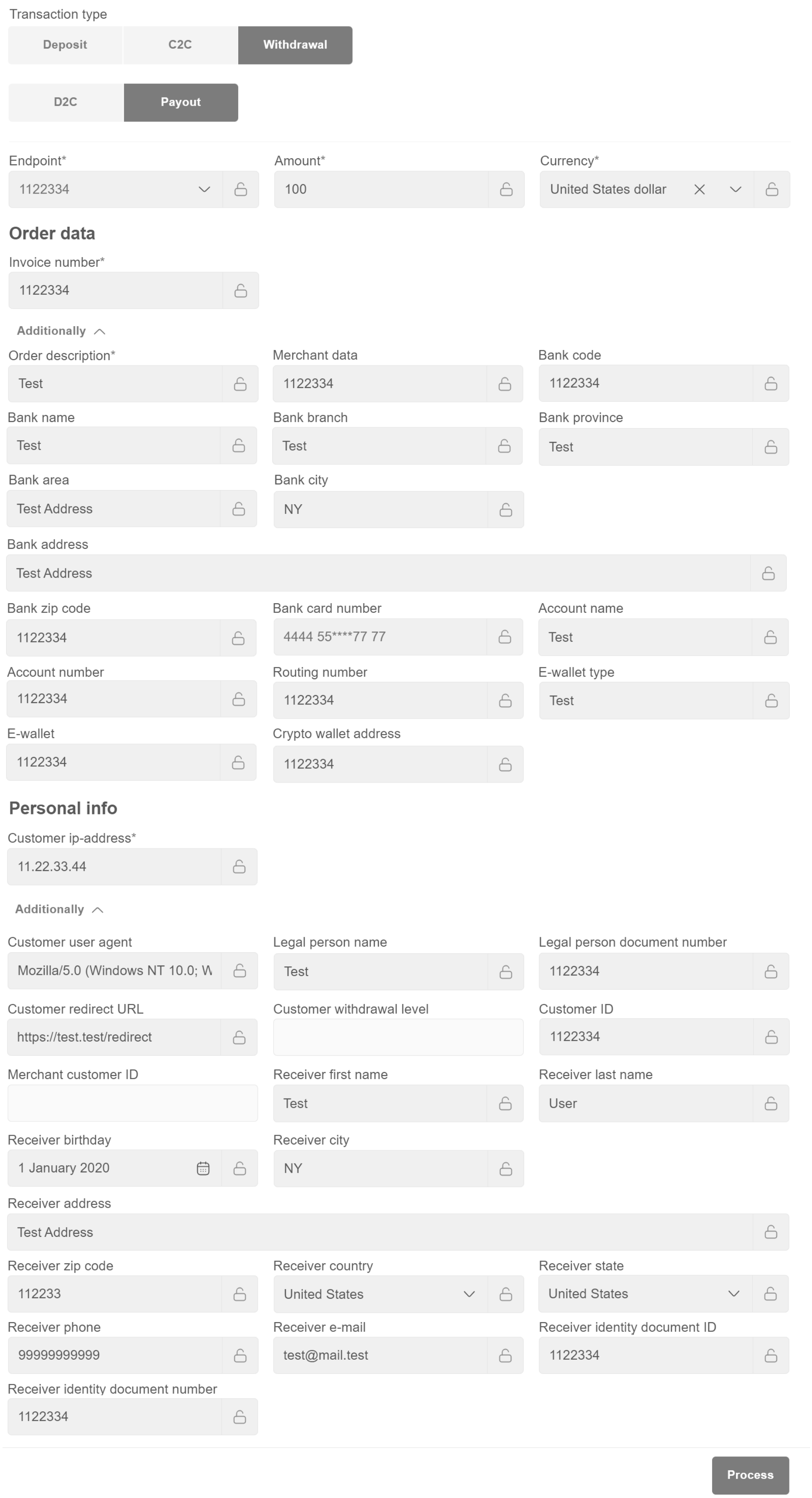
Merchant customer ID

Payout

A Payout transaction is the disbursement of funds to a recipient account number, digital wallet or other type of account. The Merchant fills the payment data for receiver of funds directly on VT and initiates payout with “Process” button.

Note: When filling in the Customer ID field, Personal info (First name, Last name,City, Address, Zip code, Phone, E-mail, Country) sections will be filled in automatically.

The image shows the options available for filling.



Transaction type

Deposit | C2C | **Withdrawal**

D2C | **Payout**

Endpoint*: 1122334

Amount*: 100

Currency*: United States dollar

Order data

Invoice number*: 1122334

Additionally

Order description*: Test

Merchant data: 1122334

Bank code: 1122334

Bank name: Test

Bank branch: Test

Bank province: Test

Bank area: Test Address

Bank city: NY

Bank address: Test Address

Bank zip code: 1122334

Bank card number: 4444 55****77 77

Account name: Test

Account number: 1122334

Routing number: 1122334

E-wallet type: Test

E-wallet: 1122334

Crypto wallet address: 1122334

Personal info

Customer ip-address*: 11.22.33.44

Additionally

Customer user agent: Mozilla/5.0 (Windows NT 10.0; W

Legal person name: Test

Legal person document number: 1122334

Customer redirect URL: https://test.test/redirect

Customer withdrawal level:

Customer ID: 1122334

Merchant customer ID:

Receiver first name: Test

Receiver last name: User

Receiver birthday: 1 January 2020

Receiver city: NY

Receiver address: Test Address

Receiver zip code: 112233

Receiver country: United States

Receiver state: United States

Receiver phone: 99999999999

Receiver e-mail: test@mail.test

Receiver identity document ID: 1122334

Receiver identity document number: 1122334

8.7 Batch Operations

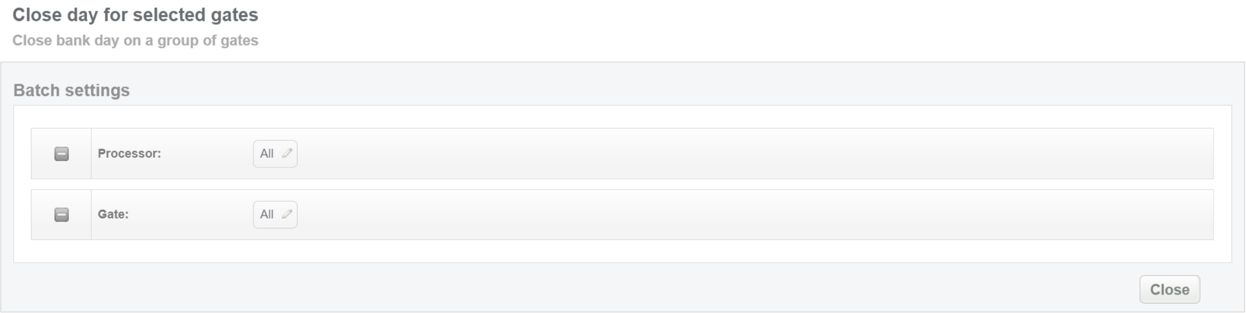
8.7.1 Overview

Batch operations is the set of tools that allows to process multiple operations through the user interface of the system. Below is the list of available batch operations.

8.7.2 Gate Operations

Close Day For Selected Gates

This batch operation can be useful for closing bank day on a group of gates. Select the gate or processor IDs in order to close bank days on all gates.



Close day for selected gates

Close bank day on a group of gates

Batch settings

Processor: All

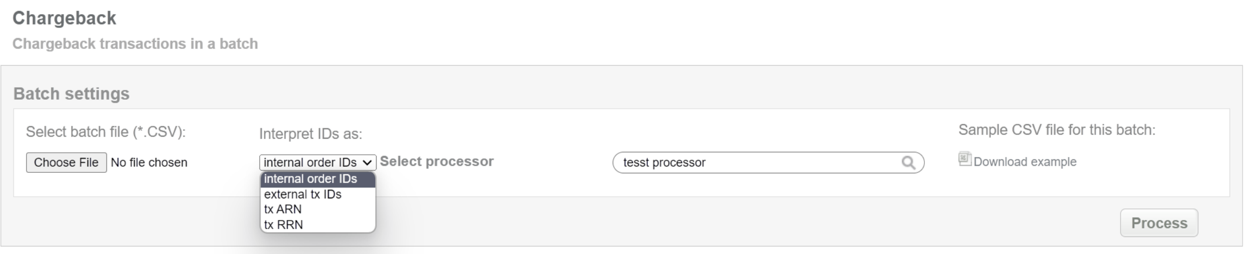
Gate: All

Note: When processor selected, close day will be applied to all gates attached to this processor.

8.7.3 Transaction Operations

Chargeback

This batch operation can be useful if for some reason reversal was not made to prevent a chargeback and creating chargeback transaction according to specified input is needed. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to make chargebacks for selected transactions. An example of CSV file for upload is available on the same screen.



Chargeback

Chargeback transactions in a batch

Batch settings

Select batch file (*.CSV): No file chosen

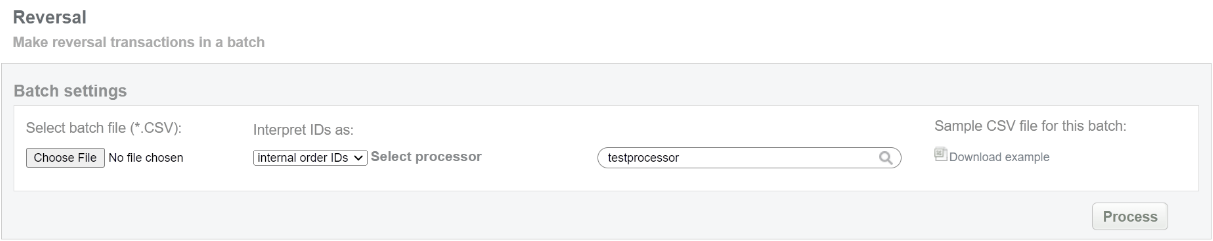
Interpret IDs as: internal order IDs

Select processor: tesst processor

Sample CSV file for this batch:

Reversal

This batch operation can be useful for creating reversal transactions in according to specified input. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to make reversal of selected transactions. An example of CSV file for upload is available on the same screen.



Reversal

Make reversal transactions in a batch

Batch settings

Select batch file (*.CSV): No file chosen

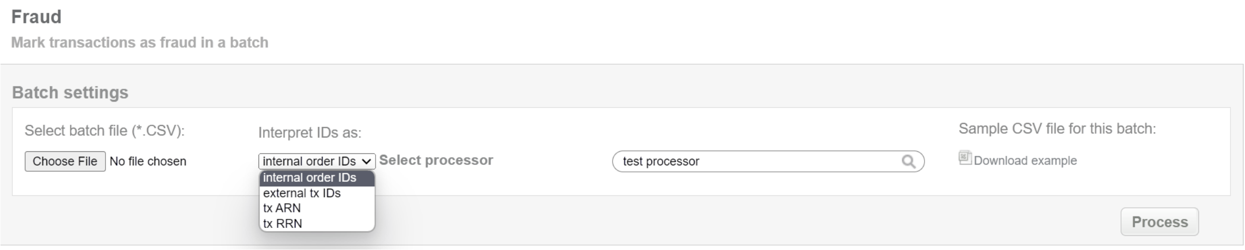
Interpret IDs as: internal order IDs

Select processor: testprocessor

Sample CSV file for this batch:

Fraud

If Connecting Party suspects transaction to be fraudulent, then this batch operation can be useful for marking transactions as fraud in according to specified input. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to mark selected transactions as fraud. An example of CSV file for upload is available on the same screen.



Fraud

Mark transactions as fraud in a batch

Batch settings

Select batch file (*.CSV): No file chosen

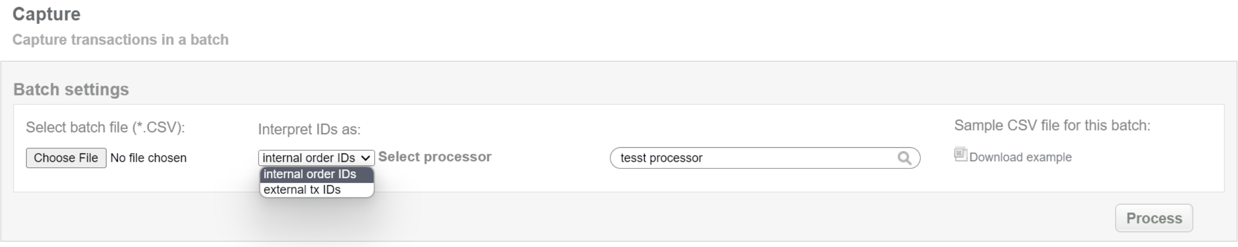
Interpret IDs as: internal order IDs

Select processor: test processor

Sample CSV file for this batch:

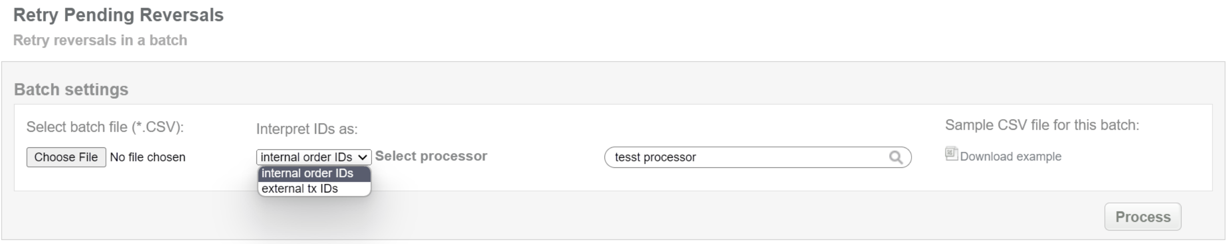
Capture

This batch operation can be useful for deducting the locked amount from preauth transactions (preauth should be in approved final status) in according to specified input. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to make capture of selected transactions. An example of CSV file for upload is available on the same screen.



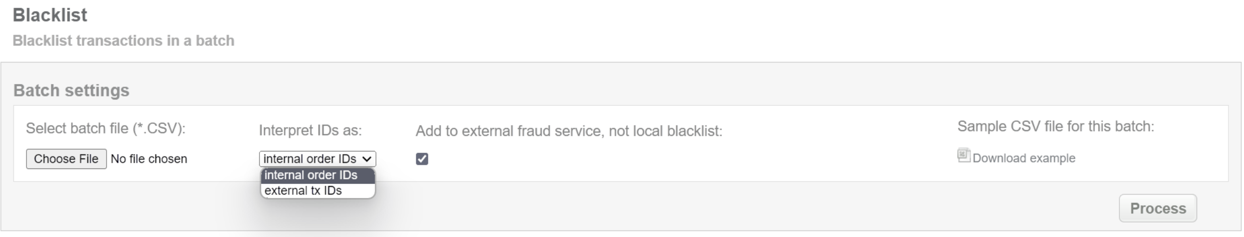
Retry Pending Reversals

This batch operation re-sends reversal request for pending reversals in according to specified input. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to make reversal of selected transactions. An example of CSV file for upload is available on the same screen.



Blacklist

This batch operation, in according to specified input, puts cards in blacklist or external fraud system if such is set up. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to blacklist card of selected transactions. An example of CSV file for upload is available on the same screen.



Blacklist

Blacklist transactions in a batch

Batch settings

Select batch file (*.CSV): No file chosen

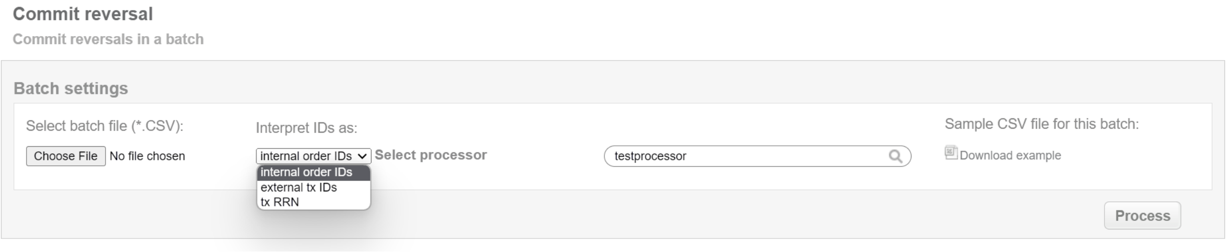
Interpret IDs as: internal order IDs

Add to external fraud service, not local blacklist: ☑

Sample CSV file for this batch:

Commit Reversal

This batch operation can be useful for initiating reversal transactions in according to specified input. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to make reversal of selected transactions. An example of CSV file for upload is available on the same screen.



Commit reversal

Commit reversals in a batch

Batch settings

Select batch file (*.CSV): No file chosen

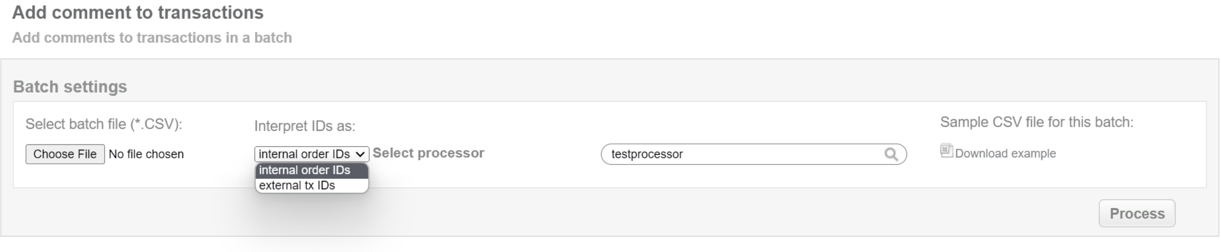
Interpret IDs as: internal order IDs

Select processor: testprocessor

Sample CSV file for this batch:

Add Comment To Transactions

This batch operation can be useful for adding a or an additional comment to transactions in according to specified input. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to add comment for the selected transactions. An example of CSV file for upload is available on the same screen.



Add comment to transactions

Add comments to transactions in a batch

Batch settings

Select batch file (*.CSV): No file chosen

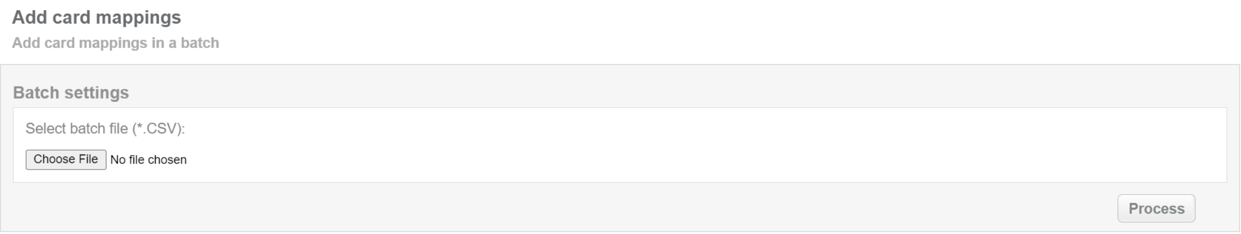
Interpret IDs as: internal order IDs

Select processor: testprocessor

Sample CSV file for this batch:

Add Card Mappings

This batch operation can be useful for one or more cardholder identifiers to be mapped (assigning) to card data.



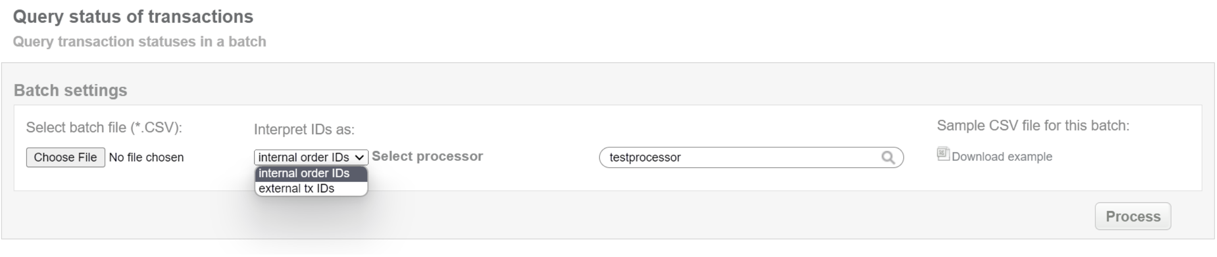
Add card mappings
Add card mappings in a batch

Batch settings

Select batch file (*.CSV):

Query Status Of Transactions

This batch operation can be useful for requesting status of transactions (doesn't matter in what status) in according to specified input. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to request status of the selected transactions. An example of CSV file for upload is available on the same screen.



Query status of transactions
Query transaction statuses in a batch

Batch settings

Select batch file (*.CSV):

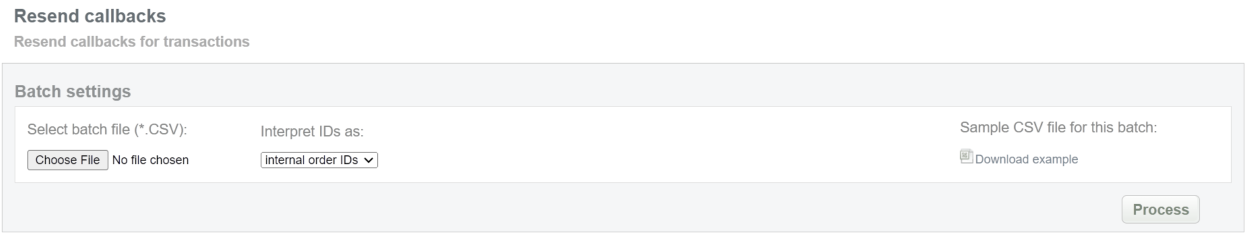
Interpret IDs as: internal order IDs

Select processor: testprocessor

Sample CSV file for this batch:

Resend Callbacks

This batch operation can be useful if information on the final status of transactions is available in Doc2.0 system and for some reason is not available in the Connecting Party system. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to send new callback notifications. An example of CSV file for upload is available on the same screen.



Resend callbacks

Resend callbacks for transactions

Batch settings

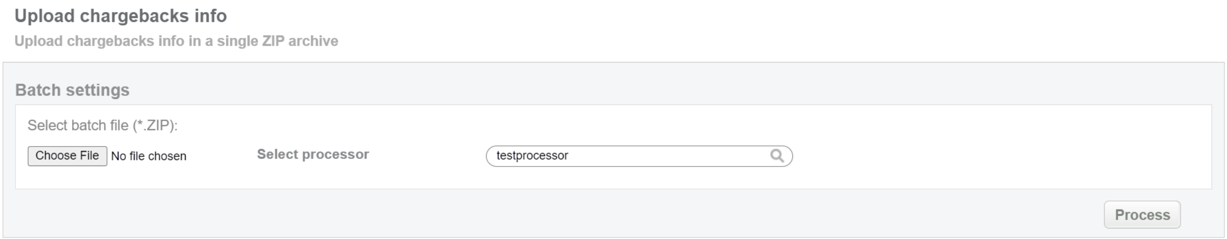
Select batch file (*.CSV): No file chosen

Interpret IDs as: internal order IDs

Sample CSV file for this batch:

Upload Chargebacks Info

This batch operation can be useful, while chargeback procedure is ongoing, for uploading additional information about chargeback. Collect the order IDs, assigned by Doc2.0 system and enter all information to the CSV file and upload it to add chargebacks information.



Upload chargebacks info

Upload chargebacks info in a single ZIP archive

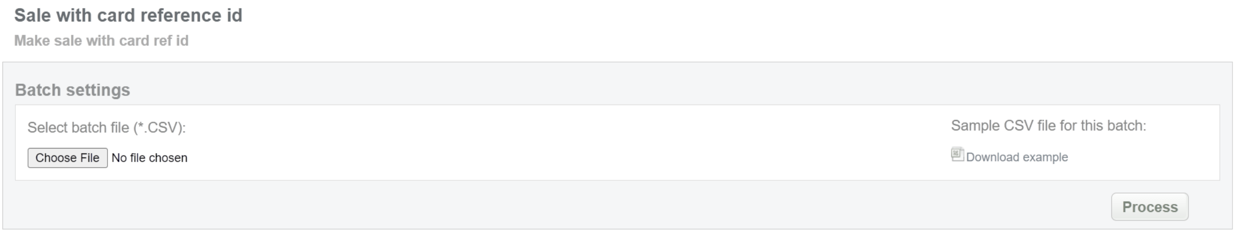
Batch settings

Select batch file (*.ZIP): No file chosen

Select processor: testprocessor

Sale With Card Reference ID

This batch operation can be useful for initiating sale without any card information using only card reference ID. Collect the Endpoint and Card reference IDs, assigned by Doc2.0 system and enter all information to the CSV file and upload it to initiate sale transactions with card reference ID. An example of CSV file for upload is available on the same screen.



Sale with card reference id

Make sale with card ref id

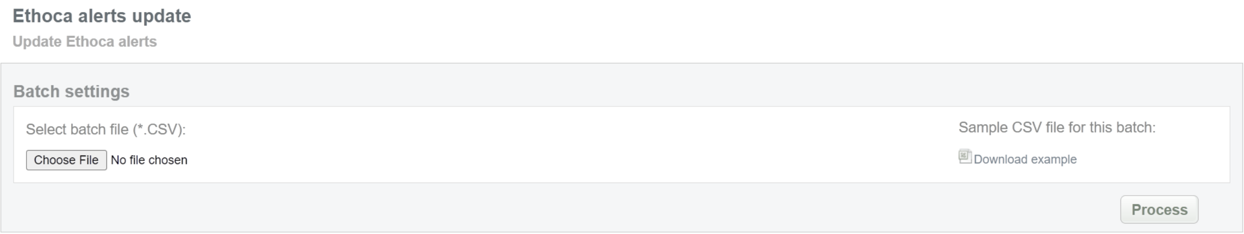
Batch settings

Select batch file (*.CSV): No file chosen

Sample CSV file for this batch:

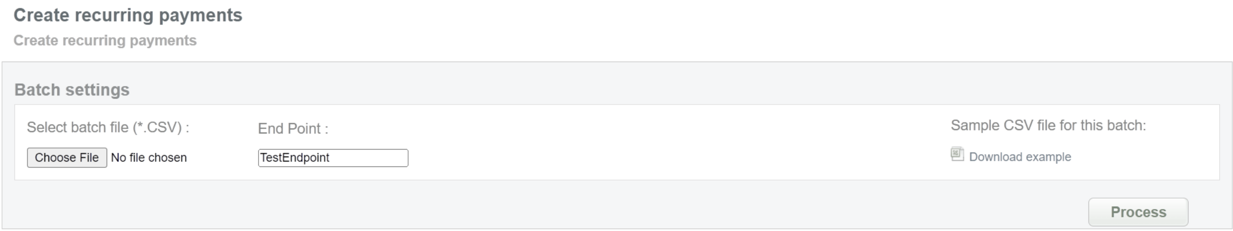
Ethoca Alerts Update

This batch operation can be useful for updating Ethoca statuses. Collect the order IDs, assigned by Doc2.0 system to the CSV file and upload it to send statuses to Ethoca system. An example of CSV file for upload is available on the same screen.



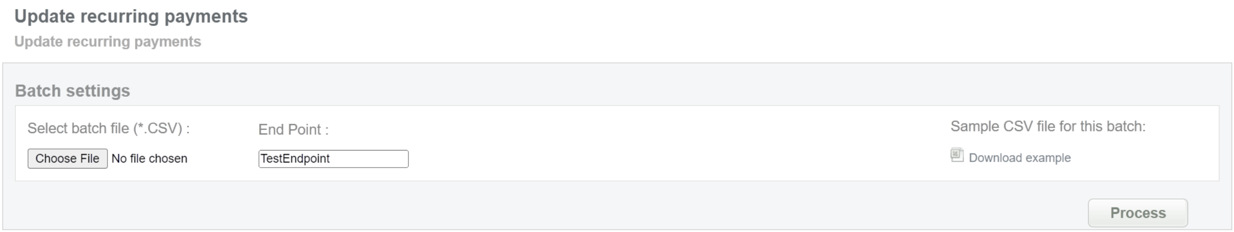
Create Recurring Payments

This batch operation can be useful for initiating recurring payments for transactions that require regular debits with the same data. Collect the order IDs, assigned by Doc2.0 system and enter all information to the CSV file and upload it to create recurring payments. An example of CSV file for upload is available on the same screen.


Create recurring payments
Create recurring payments
Batch settings
Select batch file (*.CSV) :
Choose File
No file chosen
End Point :
TestEndpoint
Sample CSV file for this batch:
Download example
Process

Update Recurring Payments

This batch operation can be useful for updating recurring payments (new customer data and etc.) for transactions that require regular debits with the same data. Collect the recurring order IDs, assigned by Doc2.0 system and enter all information to the CSV file and upload it to update recurring payments information. An example of CSV file for upload is available on the same screen.



Update recurring payments

Update recurring payments

Batch settings

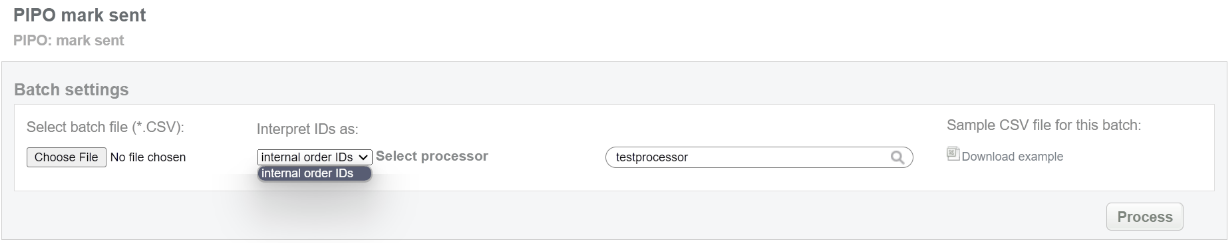
Select batch file (*.CSV) : Choose File No file chosen

End Point : TestEndpoint

Sample CSV file for this batch: Download example

PIPO Mark Sent

This batch operation allows to mark pending bank transfer as sent (but not received yet). This status equals to "processing" for preauth transaction. Collect order IDs, assigned by Doc2.0 system and enter all information to the CSV file and upload it to mark PIPO payments as sent. An example of CSV file for upload is available on the same screen.



PIPO mark sent

PIPO: mark sent

Batch settings

Select batch file (*.CSV): Choose File No file chosen

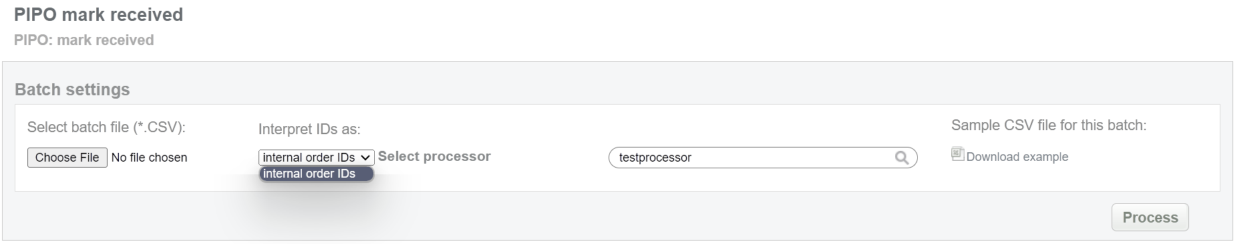
Interpret IDs as: internal order IDs

Select processor: testprocessor

Sample CSV file for this batch: Download example

PIPO Mark Received

This batch allows to mark pending bank transfer as received. This status equals to "approved" for preauth transaction. Collect order IDs, assigned by Doc2.0 system and enter all information to the CSV file and upload it to mark PIPO payments as received. An example of CSV file for upload is available on the same screen.



PIPO mark received

PIPO: mark received

Batch settings

Select batch file (*.CSV): Choose File No file chosen

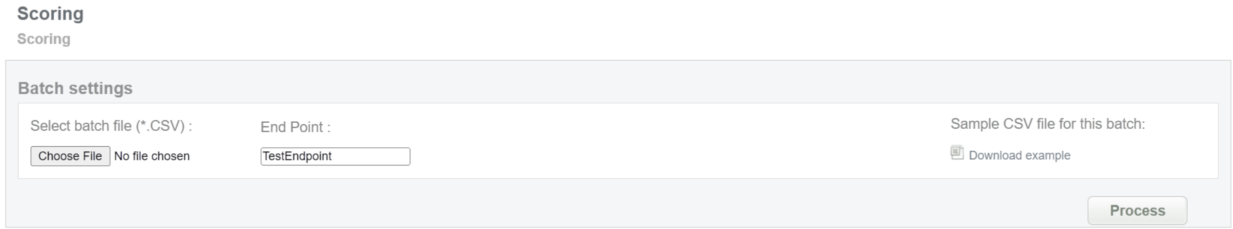
Interpret IDs as: internal order IDs

Select processor: testprocessor

Sample CSV file for this batch: Download example

Scoring

This batch allows to get information about card scoring. Collect order IDs and needed card data, assigned by Doc2.0 system and enter all information to the CSV file and upload it to receive card scoring information. An example of CSV file for upload is available on the same screen.



Scoring

Scoring

Batch settings

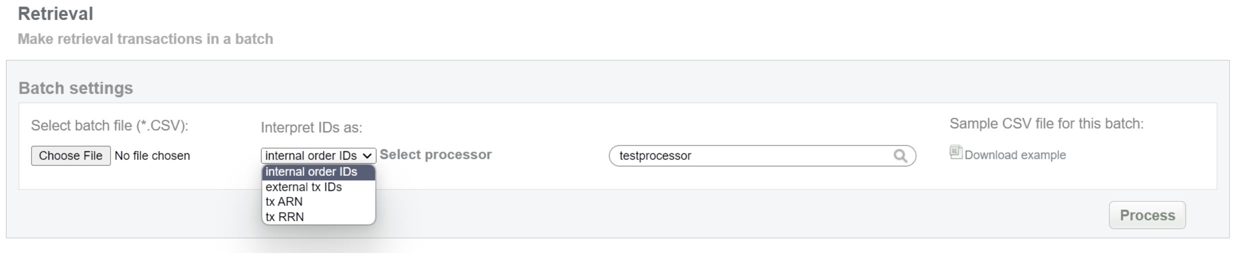
Select batch file (*.CSV) : Choose File No file chosen

End Point : TestEndpoint

Sample CSV file for this batch: Download example

Retrieval

This batch operation can be useful for uploading a copy of the sales ticket to support or identify a potential chargeback. Collect the order IDs, assigned by Doc2.0 system and enter all information to the CSV file and upload it to add retrieval information. An example of CSV file for upload is available on the same screen.



Retrieval

Make retrieval transactions in a batch

Batch settings

Select batch file (*.CSV): Choose File No file chosen

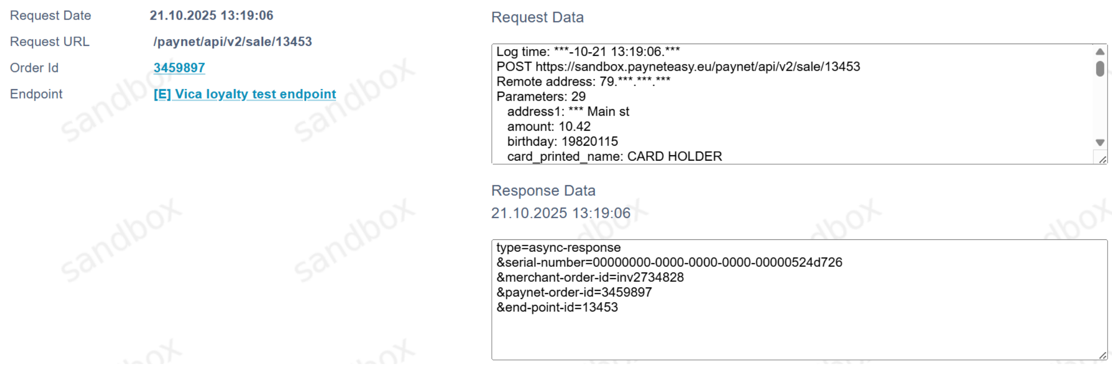
Interpret IDs as: internal order IDs

Select processor: testprocessor

Sample CSV file for this batch: Download example

8.8 Integration Panel

The screen is located in “Tools” – “Integration Panel” section. The Integration Panel displays requests sent to the system and system responses to these requests, as well as information about possible errors in the requests. This allows to quickly eliminate errors during integration. The panel also helps to view initiating requests for which, as a result of the error, orders were not created.



Request Date	21.10.2025 13:19:06
Request URL	/paynet/api/v2/sale/13453
Order Id	3459897
Endpoint	[E] Vica loyalty test endpoint

Request Data

```
Log time: ***-10-21 13:19:06.***
POST https://sandbox.payneteasy.eu/paynet/api/v2/sale/13453
Remote address: 79.***.***.***
Parameters: 29
   address1: *** Main st
   amount: 10.42
   birthday: 19820115
   card_printed_name: CARD HOLDER
```

Response Data

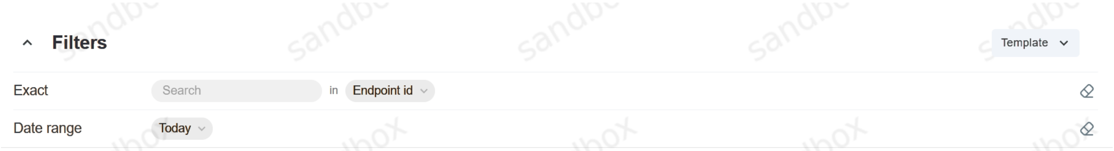
21.10.2025 13:19:06

```
type=async-response
&serial-number=00000000-0000-0000-0000-00000524d726
&merchant-order-id=inv2734828
&paynet-order-id=3459897
&end-point-id=13453
```

The following search criteria are available in Integration Panel:

- by EndPoint ID or EndPoint Group ID, to which the request was sent,
- by order ID, assigned to transaction by Doc2.0 system,
- by serial number of request and response.

Date range can also be specified for the search.



8.9 Fx Rate

8.9.1 Introduction

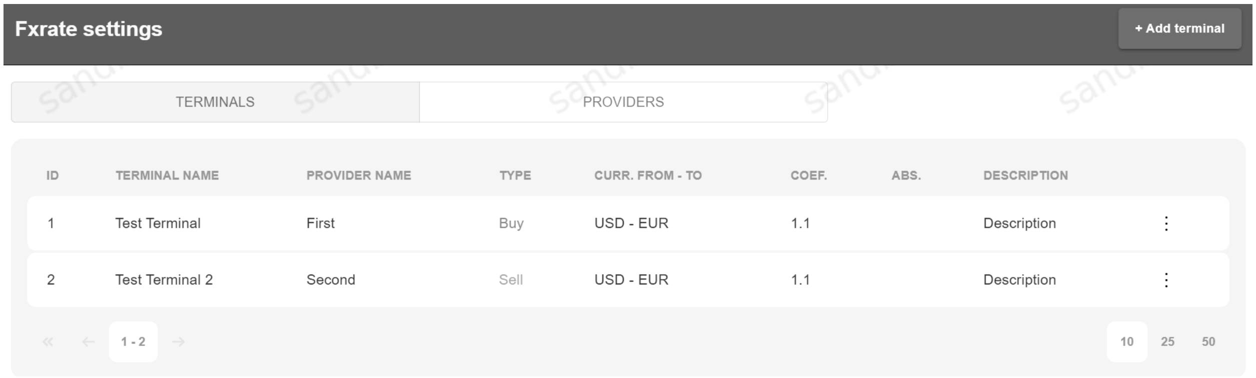
Fx Rate is a service that allows to receive exchange rates from various Providers.

8.9.2 Fx Rate Setup

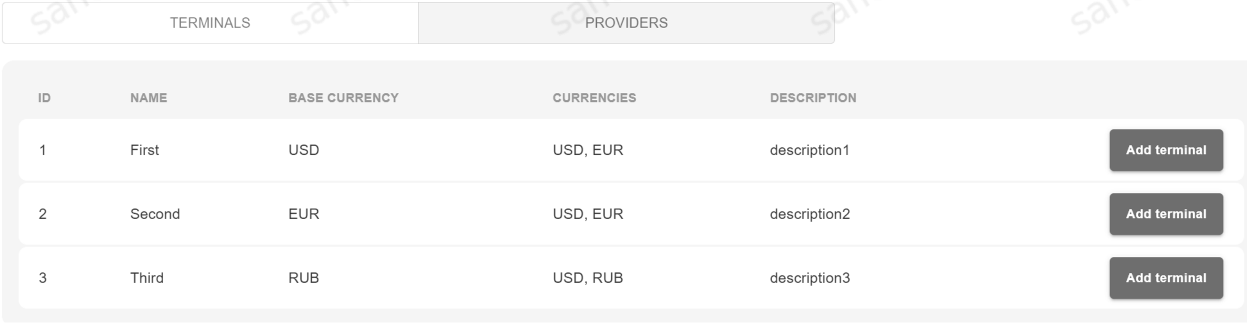
The screen is located in “Tools” – “Fx Rate” section.

There are two sections in Fx Rate:

- Terminals
- Providers



ID	TERMINAL NAME	PROVIDER NAME	TYPE	CURR. FROM - TO	COEF.	ABS.	DESCRIPTION
1	Test Terminal	First	Buy	USD - EUR	1.1		Description
2	Test Terminal 2	Second	Sell	USD - EUR	1.1		Description



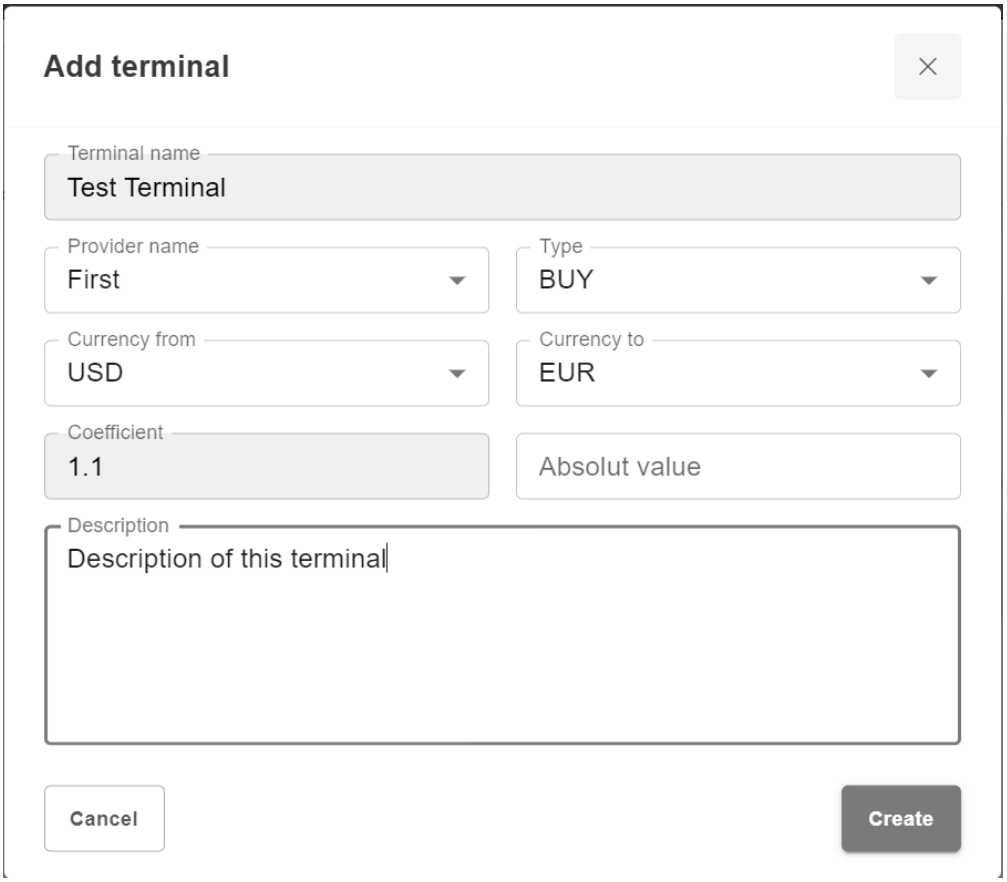
ID	NAME	BASE CURRENCY	CURRENCIES	DESCRIPTION	
1	First	USD	USD, EUR	description1	Add terminal
2	Second	EUR	USD, EUR	description2	Add terminal
3	Third	RUB	USD, RUB	description3	Add terminal

Terminals section shows all available Terminals and adjust their settings.

Providers section shows all available Providers and allows to add new Terminal to any Provider.

Note: To add new Provider, contact the Doc2.0 support service.

To create a new Terminal for Provider, click the "+ Add terminal" button. New window with parameters will appear as shown below:



Add terminal

Terminal name: Test Terminal

Provider name: First

Type: BUY

Currency from: USD

Currency to: EUR

Coefficient: 1.1

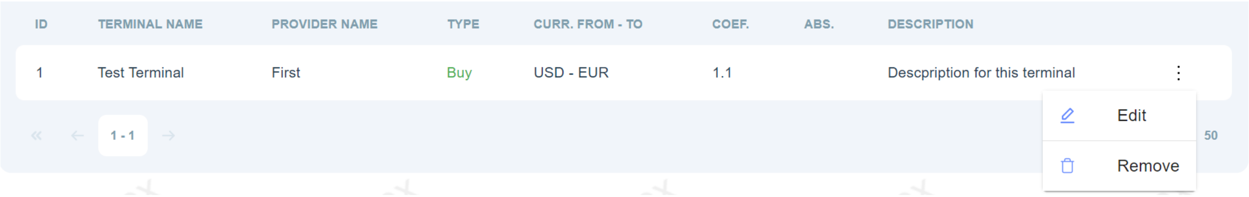
Absolut value

Description: Description of this terminal

In opened window it is possible to:

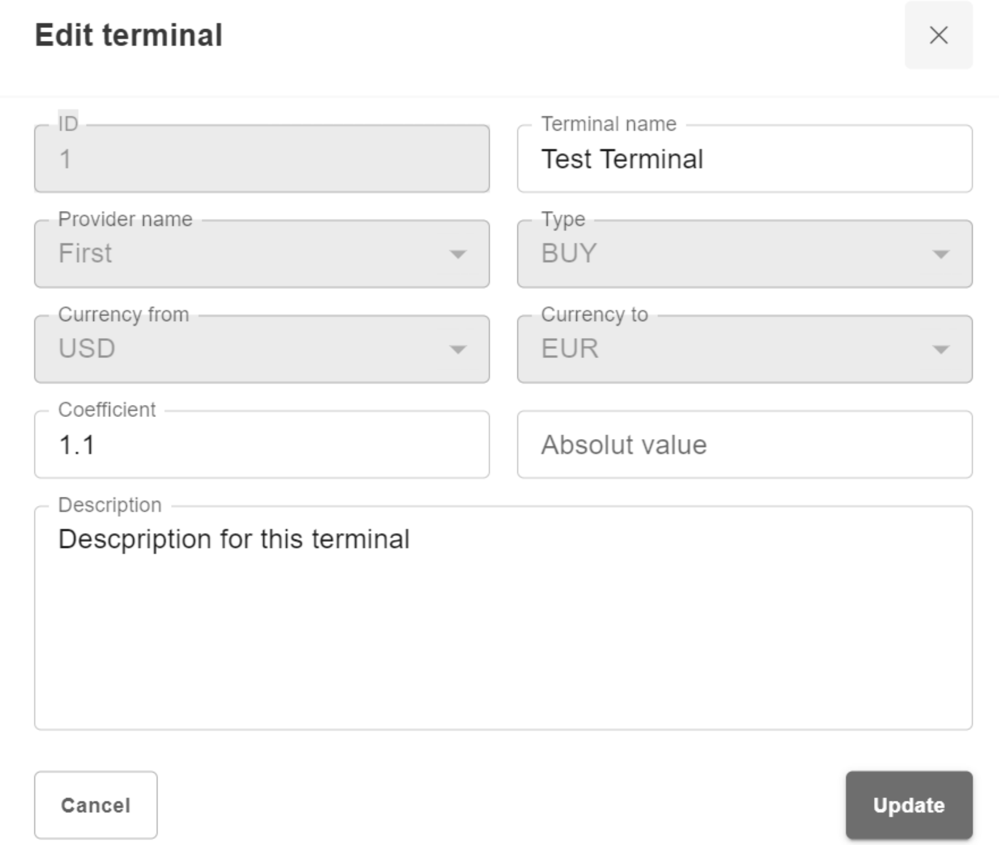
- Name the Terminal
- Select the available Provider from the list
- Choose between two rate types: Buy or Sell
- Choose from which currency to which currency the conversion will be applied
- Add coefficient (additional % modifier to conversion rate)
- Add absolute value (which will be added after every conversion to the resulting amount)
- Add Terminal description

After creating new Terminal it will be possible to see it in “Terminals” section.
It is possible to remove or edit Terminal anytime. It is not possible to edit all fields of the already existing Terminal. To edit Terminal settings, click three dots as shown below:



ID	TERMINAL NAME	PROVIDER NAME	TYPE	CURR. FROM - TO	COEF.	ABS.	DESCRIPTION
1	Test Terminal	First	Buy	USD - EUR	1.1		Descpription for this terminal

These are all fields that can be changed:



Edit terminal

ID: 1

Terminal name: Test Terminal

Provider name: First

Type: BUY

Currency from: USD

Currency to: EUR

Coefficient: 1.1

Absolut value

Description: Descpription for this terminal

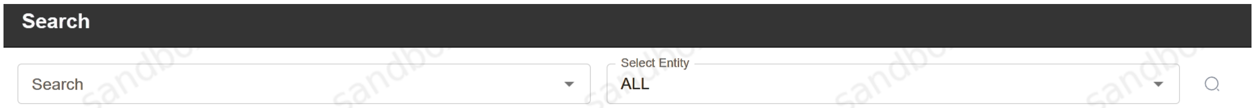
CHAPTER

NINE

SETTINGS

9.1 Settings Search

The screen is designed to find projects, endpoints and other entities by their name or ID and is located in “Settings” – “Settings Search” section.

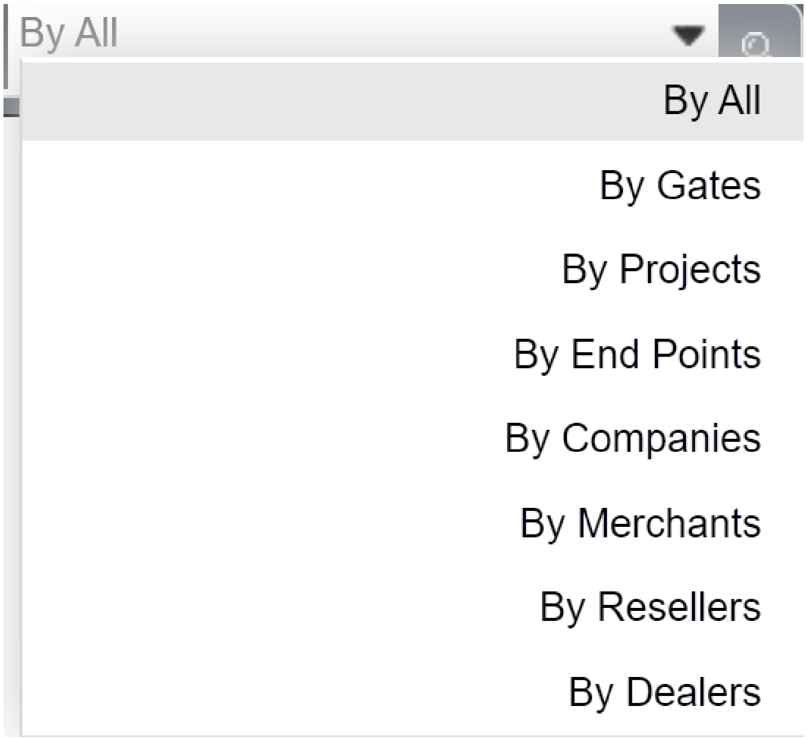


Search

Search

Select Entity: ALL

The search range can be specified to endpoints, projects or other entities.



9.2 Configuration

9.2.1 Endpoint

Buy Now Button

Buy Now Button integration is relevant for Merchants who has limited portfolio of products to sell. It is the easiest way to integrate with Doc2.0. This way of integration doesn't require much technical effort. Buy Now Button integration also allows Merchant (or Connecting Party which represents Merchant) to exclude itself from storing, processing, or transmitting Payer's cardholder data or other sensitive payment details. Such data is submitted by Payer on Doc2.0 hosted customer details form and payment form in PCI DSS certified environment.

Buy Now Button Setup

To configure Buy Now Button for Merchant's website follow these instructions:

- Find the relevant Endpoint
- Go to Buy Now Items tab
- Click Add item
- Fill in the required fields.

Buy Now Button Required Fields

Parameter Name	Description	Value
Amount	Amount to be charged. The amount has to be specified in the highest units with . delimiter. For instance, 10.5 for USD means 10 US Dollars and 50 Cents.	Necessity: Required Type: Numeric Length: 10
Description	The item's description.	Necessity: Required Type: String Length: 64k
redirect_url	The URL to the page where the Payer will be redirected after transaction is completed.	Necessity: Required Type: String Length: 1024
Destination	Destination to where the payment goes. It is useful for Merchants who let their payers to top up their accounts with bank card (Mobile phone accounts, game accounts etc.). Sample values are: +9999999999; mail@example.com etc. This value can be used by the fraud monitoring system.	Necessity: Optional Type: String Length: 128
Payment tool	Payment methods.	Necessity: Optional Type: String Length: 128

Buy Now Button Payment Form Fields

To configure the fields to be shown on payment form, ask Doc2.0 support manager to: • Go to API fields on the proper Endpoint. • Mark each needed API field as Visible and/or Required. • Save API fields and preview the payment form.

Warning:

It is strictly advised to create separated Endpoints for Buy Now Button because activating this option might lead to errors with other types of integration. Also:

1. Buttons cannot be removed, only entire Endpoint can be disabled to stop transactions via Buy Now Button.

2. Transaction amount change on payment form will not be supported if any Buy Now Button is configured on this Endpoint.

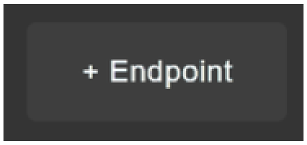
Create, Clone, Edit Endpoint

Endpoint Creation

To create endpoint, go to Settings -> Configuration -> End points and press + End point in the top right corner.

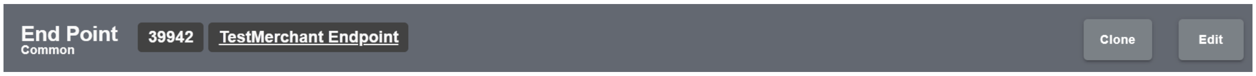
See Endpoint details table to correctly specify the configuration for new endpoint.

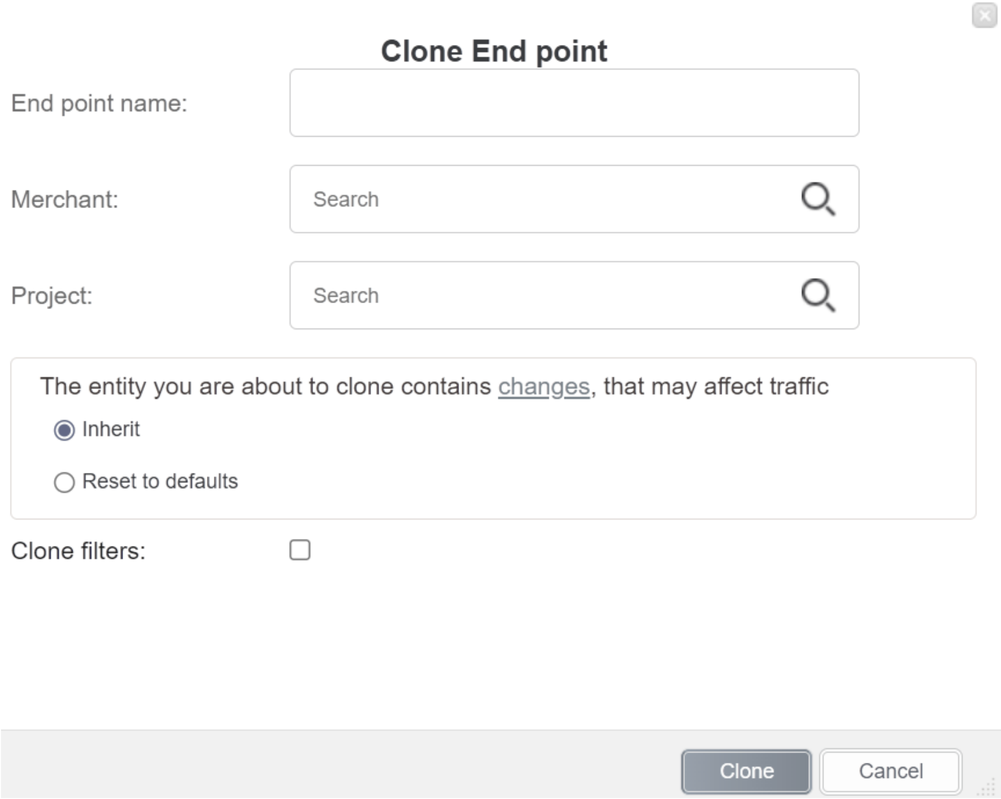
The endpoint inherits its currency from the project it’s linked to.



Endpoint Editing And Cloning

Press Edit button to edit endpoint and Clone button to clone endpoint.





Clone End point

End point name:

Merchant: Search

Project: Search

The entity you are about to clone contains changes, that may affect traffic

● Inherit

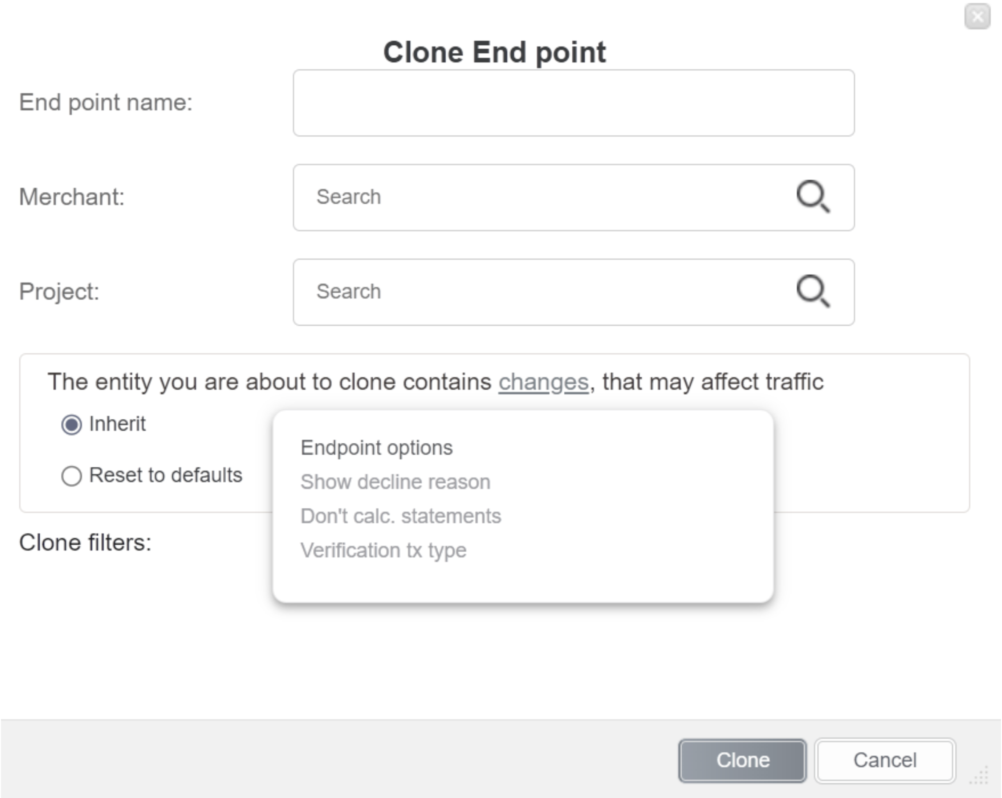
○ Reset to defaults

Clone filters: □

The required parameters for new endpoint are its name, the merchant to whom this endpoint will be linked, and project to which this endpoint will be linked. Endpoint currency will be inherited from linked project.

Other endpoint settings will be inherited automatically. In order to reset parameters to default, select Reset to default.

In order to see which changes for this endpoint will be cloned, press changes button.



Clone End point

End point name:

Merchant: Search

Project: Search

The entity you are about to clone contains changes, that may affect traffic

● Inherit

○ Reset to defaults

Endpoint options

Show decline reason

Don't calc. statements

Verification tx type

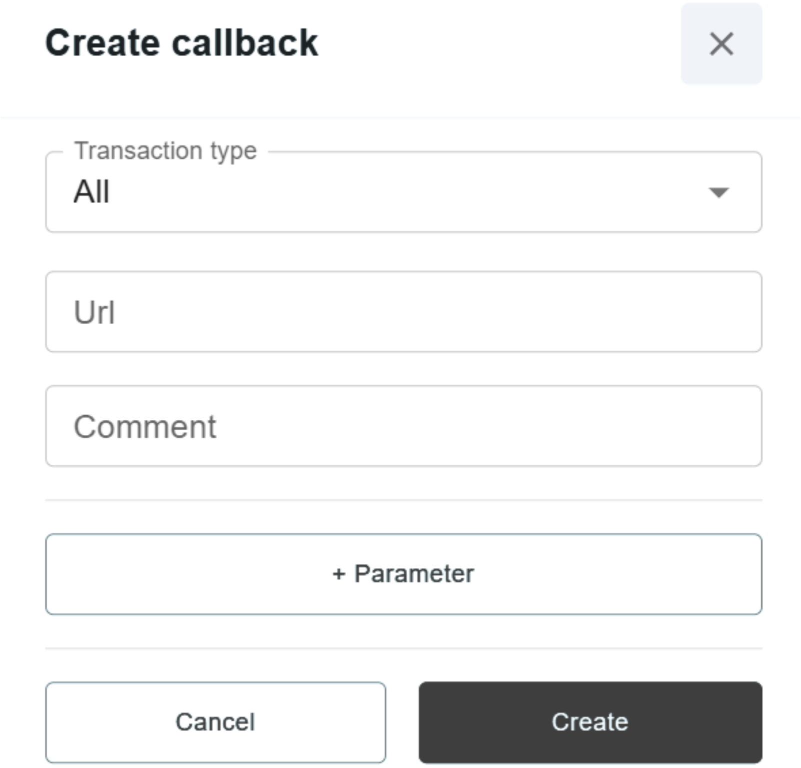
Clone filters:

Endpoint will show only filters which are enabled on project level, see Transaction Filters
Endpoint filters settings rewrite project filter settings.
To clone filters click Clone filters.

Callbacks

Additional Callback can be configured at the Endpoint level by using Create Callback utility. To set up new callback, go to the bottom of Endpoint details screen and click the "Add Callback" button. There are several parameters, which can be defined in the configuration window:

- Transaction type.
- URL address - is the fully defined URL with all the parameters Merchant's target page or script would require. Example: https://www.merchant.com/sale_completed.
- Comment if it is required.



Create callback

Transaction type: All

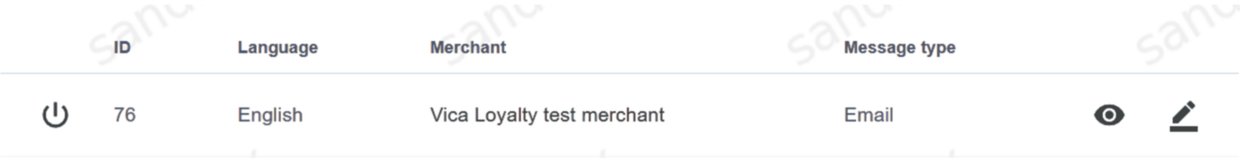
Url

Comment

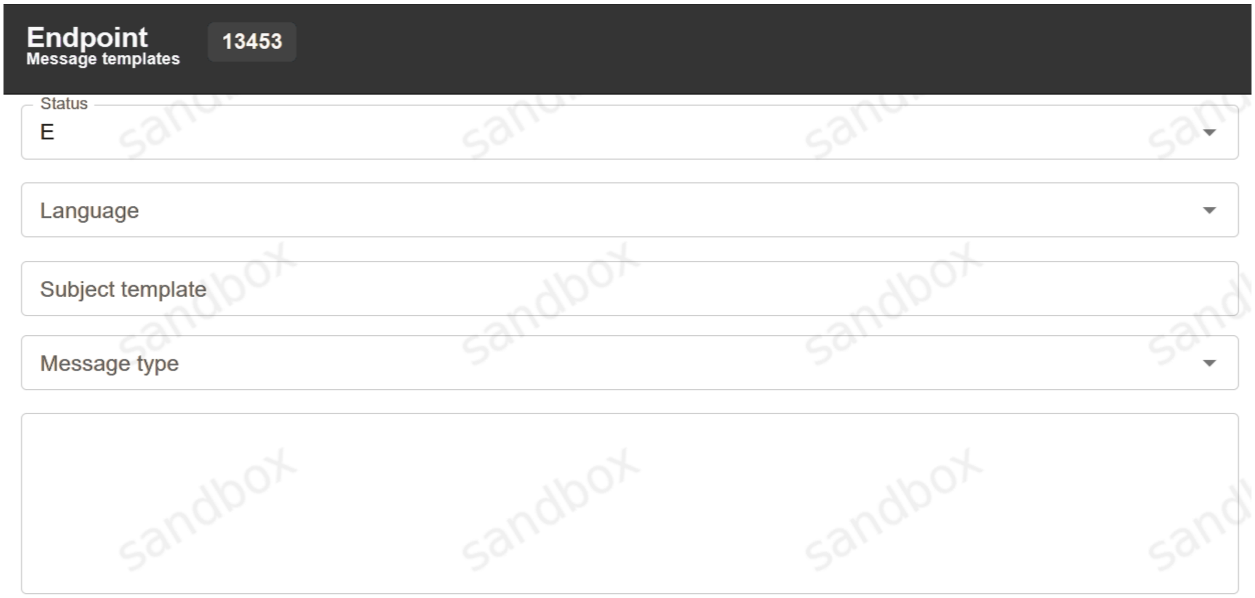
Message Templates

Message templates can be used to send SMS or E-mail messages to customer after each successful transaction. Merchant must provide their message server credentials to Doc2.0 support manager in order to send such messages from Merchant address. Templates are created using the Template button. Example of filling the form:

Example of a message template in the form:



	ID	Language	Merchant	Message type	
⏻	76	English	Vica Loyalty test merchant	Email	👁 ✎



Status: E

Language

Subject template

Message type

⏻ Message sending is enabled.

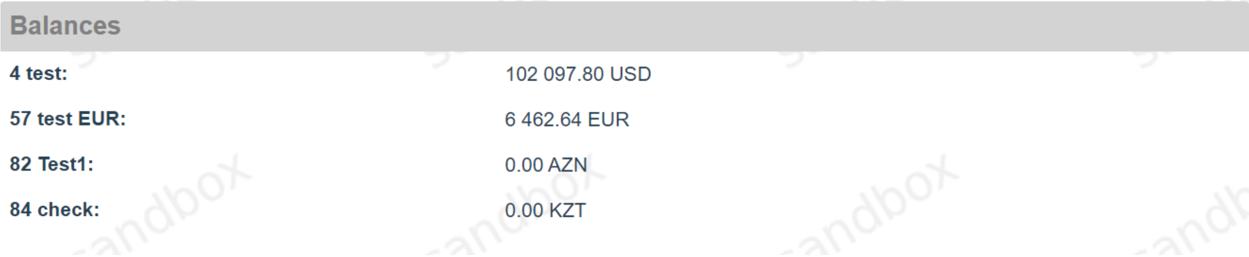
⏻ Message sending is disabled.

Account Balance

Each Connecting Party has a merchant user account created in Payment Gateway. If balance display is enabled, Merchant accounts can check current balances via Common tab on Endpoints. Balances also can be requested via API by Endpoint[6] or by Merchant[7]. Manager can get balance of any merchant by balance name via API request - balance by Manager[8] To configure balances, see Account balances.

Note: Please contact Doc2.0 support to enable this feature.

An example of endpoint window with current balances is provided below:



Balances	
4 test:	102 097.80 USD
57 test EUR:	6 462.64 EUR
82 Test1:	0.00 AZN
84 check:	0.00 KZT

[6] https://doc2.codetime.net/integration/API_commands/api_v2_get_balance.html
[7] https://doc2.codetime.net/integration/API_commands/api_v2_get_balance_merchant.html
[8] https://doc2.codetime.net/integration/API_commands/api_v2_get_balance_manager.html

Endpoint Details

Note: Settings specified on Endpoint level override Project level settings.

Parameter Name	Description	Necessity for creation
Status	Shows whether Endpoint is enabled or disabled. Can be changed later.	Required
Project	Shows to which exact project this endpoint is linked. CANNOT be changed later.	Required
Merchant	Shows to which exact merchant this endpoint is linked. CANNOT be changed later.	Required
Description	Shows Endpoint description. Can be changed later.	Optional
Manager rate plan	Allows to set manager rate plan. Can be changed later.	Optional
Reseller rate plan	Allows to set reseller rate plan if reseller is selected. Can be changed later.	Optional
Merchant rate plan	Allows to set additional merchant rate plan. Can be changed later.	Optional
Payment form template	Allows to add payment form which will be displayed after initiating the transaction.	Optional
Wait form template	Allows to add wait form which will be displayed until transaction reaches the final status.	Optional
Finish form template	Allows to add finish form which will be displayed after transaction reaches the final status.	Optional
Tags	Shows the tag of the Endpoint. While searching Endpoints by tag, all Endpoint with the same tag will be shown. Can be changed later.	Optional
Loyalty service	Shows which external loyalty service is selected. Can be changed later.	Optional
Min transaction amount	Possible to set any minimal amount which be passed through the endpoint. Transaction requests with amounts lower than minimum will be rejected. Can be changed later.	Optional

continues on next page

Table 2 – continued from previous page

Parameter Name	Description	Necessity for creation
Max transaction amount	Possible to set any maximum amount which be passed through the endpoint. Transaction requests with amounts higher than maximum will be rejected. Can be changed later.	Optional
Enable auto capture	Enables automatic capture.	Optional
Auto capture period (hours)	Sets the time in hours, after which preauthorized amount will be automatically captured.	Optional
Enable auto return	Enables automatic return.	Optional
Auto return period (minutes)	Sets the time in minutes, after which transaction will be refunded.	Optional
Message server	Allows to select message server.	Optional
Returning customer approve sessions count	Shows after how many transactions with final status approved, customer will be considered as returning for the endpoint.	Optional
Client definition	Shows by which criteria customer will be counted as new or returning for the endpoint.	Optional
Merchant Transfer Inquiry URL	URL of Connecting Party server for Check Transfer stage. Mandatory for Mobile Device Transfer[9].	Optional
Merchant Transfer Notif. URL	URL of Connecting Party server for Transfer Card Mapping stage. Mandatory for Mobile Device Transfer[10].	Optional
Merchant Sale Inquiry URL	URL of Connecting Party server for Check Sale stage. Mandatory for Mobile Device Sale[11].	Optional
Merchant Sale Notif. URL	URL of Connecting Party server for Sale Card Mapping stage. Mandatory for Mobile Device Sale[12].	Optional
Merchant Verification Inquiry URL	URL of Connecting Party server for Check Verification stage. Mandatory for Mobile Device Verification[13].	Optional
Merchant Ver. Notif. URL	URL of Connecting Party server for Verification Card Mapping stage. Mandatory for Mobile Device Verification[14].	Optional

[9] https://doc2.codetime.net/integration/api_use_cases/mobile_device_transfer.html

[10] https://doc2.codetime.net/integration/api_use_cases/mobile_device_transfer.html

[11] https://doc2.codetime.net/integration/api_use_cases/mobile_device_sale.html

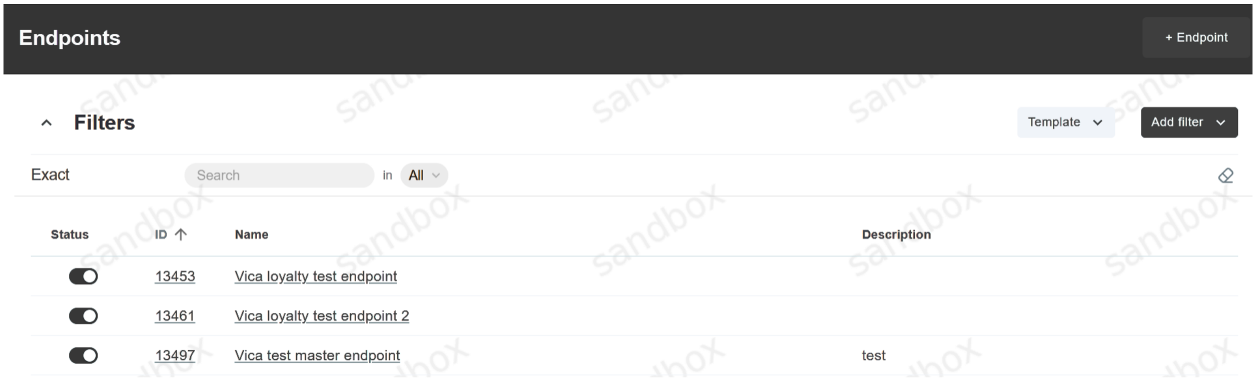
[12] https://doc2.codetime.net/integration/api_use_cases/mobile_device_sale.html

[13] https://doc2.codetime.net/integration/api_use_cases/mobile_device_card_verification.html

[14] https://doc2.codetime.net/integration/api_use_cases/mobile_device_card_verification.html

Endpoint Overview

Endpoint is uniquely identified terminal in Payment Gateway, which is assigned to the Merchant and has to be provided in the commands within Payment Gateway API. The Endpoint list screen is located at Settings -> Configuration -> End points. This screen contains all Endpoints created for all Merchants in the system.



Status	ID	Name	Description
●	13453	Vica loyalty test endpoint	
●	13461	Vica loyalty test endpoint 2	
●	13497	Vica test master endpoint	test

● - Endpoint is enabled.

○ - Endpoint is disabled.

To monitor the Endpoint activity, Key Performance Indicators (KPI) are used, such as: Merchant earnings, Average order value, and others. The KPI submenu opens by pressing the Detailed button on the Endpoint search screen. See details in KPIs Detailed View.

Click on the Endpoint name to open detailed information about this endpoint.

It is possible to configure custom payment forms on Endpoint or Master Endpoint, see Forms Customization[15] in integration documentation. Customized forms can be installed on Endpoint details screen.

To view the filters configured on the Endpoint, use the “Fraud protection filters” tab.

To view the necessity of additional fields on payment form, use the “API Fields” tab.

To work with other configuration options, see the information below.

Note: The Endpoint settings (such as limits, payment forms, client definition, etc) override the Project settings.

Endpoint Settings

[15] https://doc2.codetime.net/integration/reference/forms_customization.html

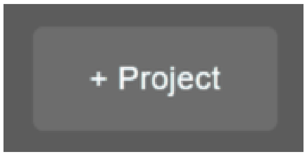
Create, Clone, Edit Endpoint	This screen shows how to create and edit the endpoint.
Message Templates	This screen shows all information about message templates sent to Customers after transactions.
Endpoint Details	Endpoint details screen contains information about configured options on this Endpoint, its ID, limits and linked Project.
Callbacks	This screen shows how to set up callbacks on Endpoint level.
Buy Now Button	This screen shows information and how to set up Buy Now Button.
Endpoint Account Balance	Thi screen shows all information about Account Balances.

9.2.2 Project

Create, Clone, Edit Project

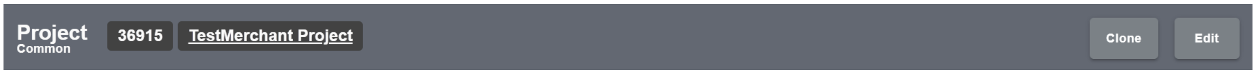
Project Creation

To create Project go to Settings -> Configuration -> Projects and press + Project in the top right corner.

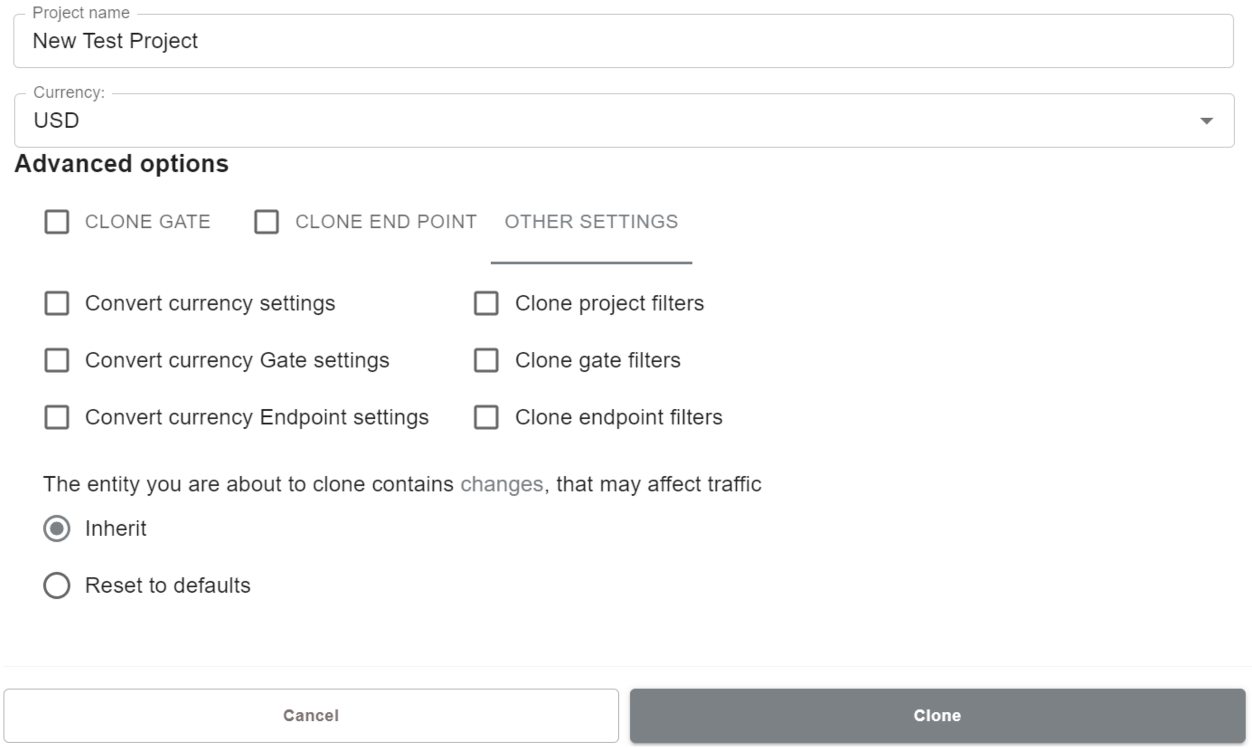


Project Editing And Cloning

Press Edit button to edit project and Clone button to clone project.



Select new name and currency.



Project name: New Test Project

Currency: USD

Advanced options

□ CLONE GATE □ CLONE END POINT OTHER SETTINGS

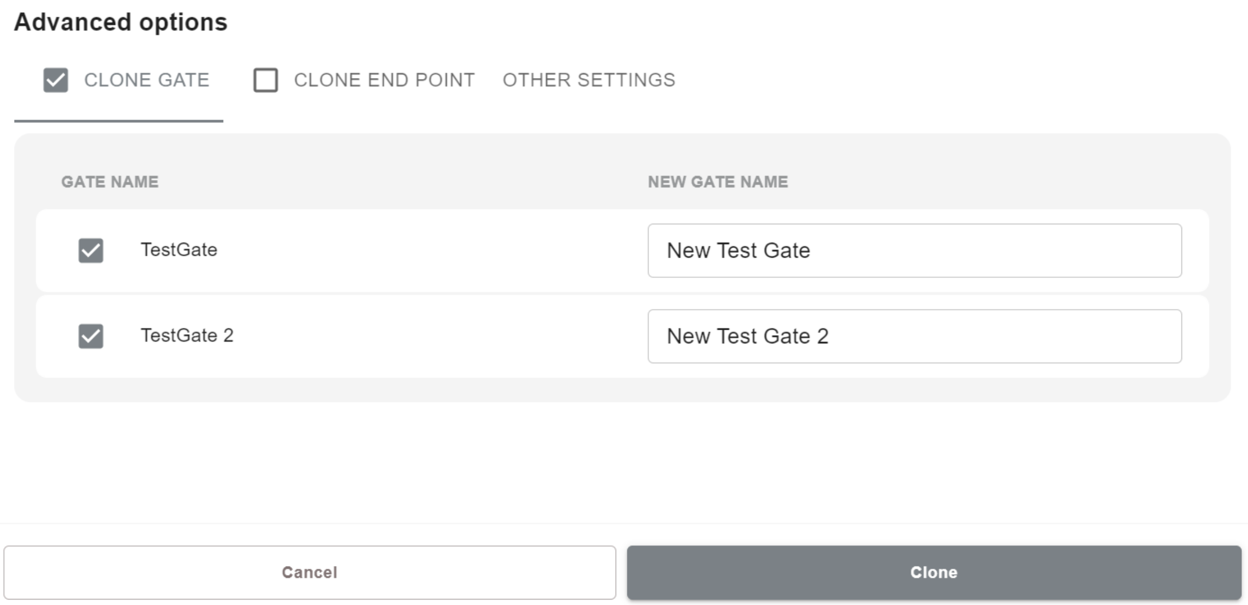
□ Convert currency settings	□ Clone project filters
□ Convert currency Gate settings	□ Clone gate filters
□ Convert currency Endpoint settings	□ Clone endpoint filters

The entity you are about to clone contains changes, that may affect traffic

● Inherit

○ Reset to defaults

Click on Gate and select which gates to clone together with the project, then select new names for these gates.

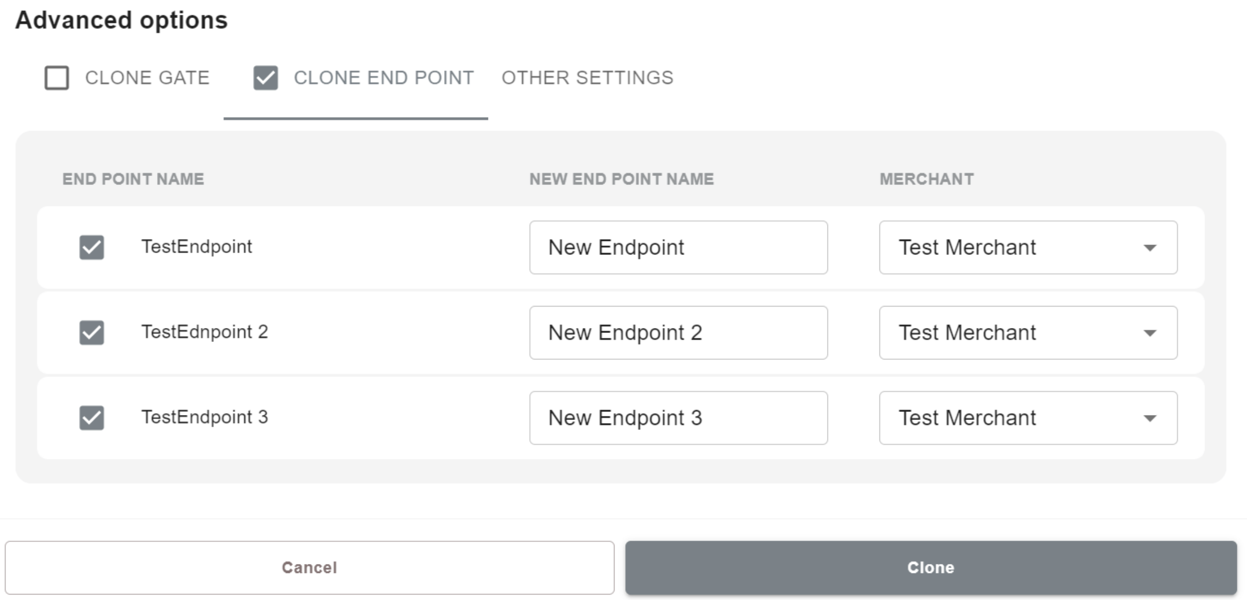


Advanced options

☑ CLONE GATE ☐ CLONE END POINT OTHER SETTINGS

	GATE NAME	NEW GATE NAME
☑	TestGate	New Test Gate
☑	TestGate 2	New Test Gate 2

Click on Endpoint and select which endpoints to clone together with the project, then select new names and which merchant will be assigned for these endpoints.

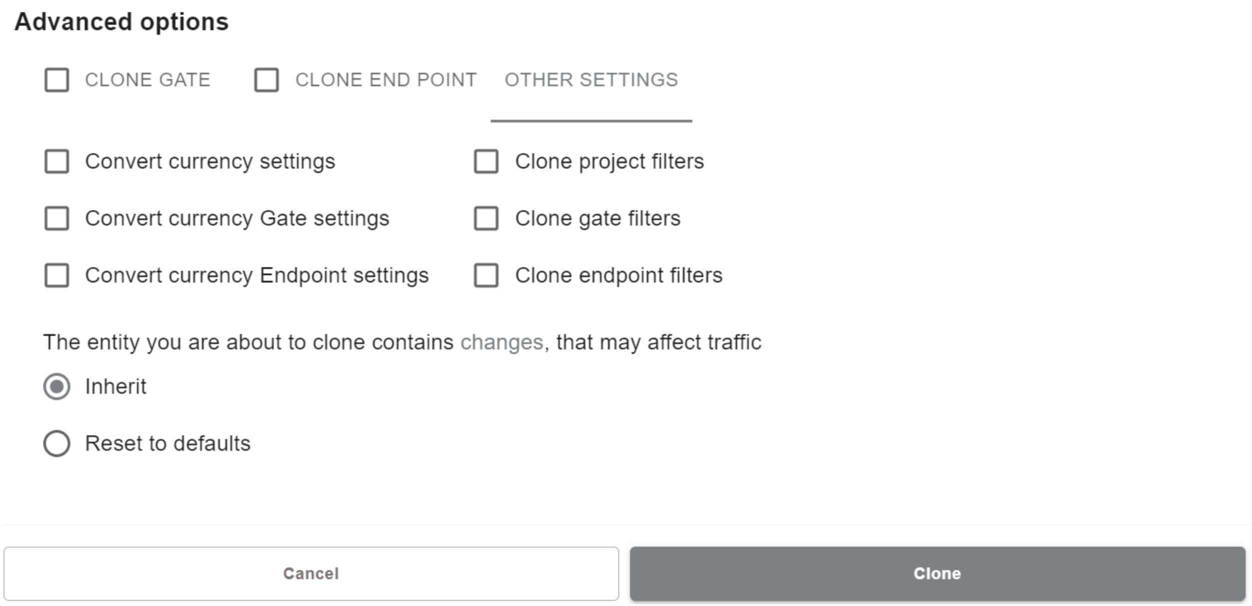


Advanced options

☐ CLONE GATE ☑ CLONE END POINT OTHER SETTINGS

	END POINT NAME	NEW END POINT NAME	MERCHANT
☑	TestEndpoint	New Endpoint	Test Merchant
☑	TestEdnpoint 2	New Endpoint 2	Test Merchant
☑	TestEndpoint 3	New Endpoint 3	Test Merchant

Click on Other Settings to select whether to convert currency and copy all available filters on new entities or reset them to default.



Advanced options

□ CLONE GATE □ CLONE END POINT OTHER SETTINGS

□ Convert currency settings □ Clone project filters

□ Convert currency Gate settings □ Clone gate filters

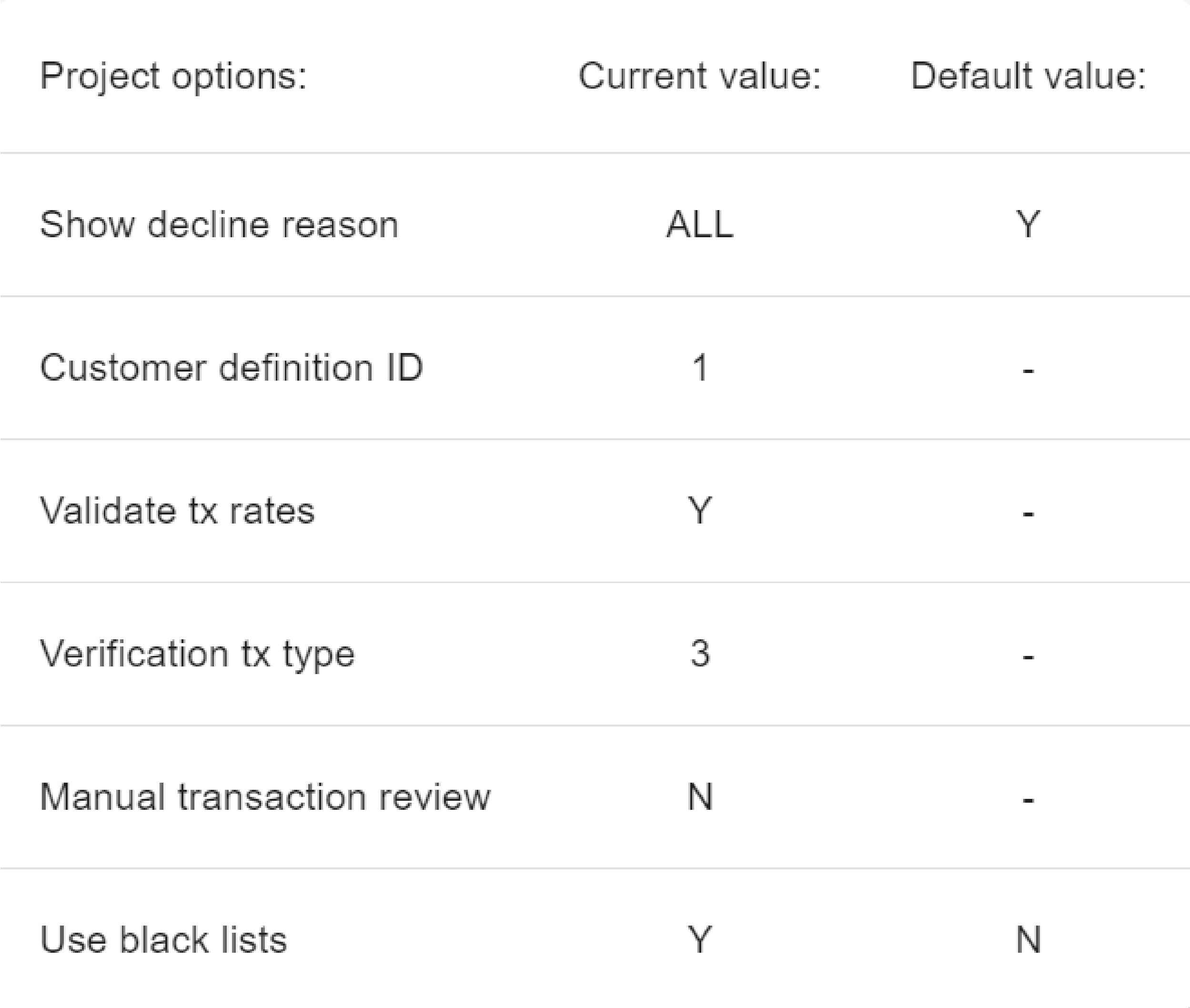
□ Convert currency Endpoint settings □ Clone endpoint filters

The entity you are about to clone contains changes, that may affect traffic

● Inherit

○ Reset to defaults

To see which changes will be applied to cloned entity, press changes button.



Project options:	Current value:	Default value:
Show decline reason	ALL	Y
Customer definition ID	1	-
Validate tx rates	Y	-
Verification tx type	3	-
Manual transaction review	N	-
Use black lists	Y	N

Project Details

Parameter Name	Description	Necessity for creation
Status	Shows whether Project is enabled or disabled. Can be changed later.	Required
Manager	Shows to which exact manager this project is linked. CANNOT be changed later.	Required
Manager rate plan	Allows to set manager rate plan. Can be changed later.	Required
Description	Shows Project description. Can be changed later.	Optional
Reseller rate plan	Allows to set reseller rate plan if reseller is selected. Can be changed later.	Optional

continues on next page

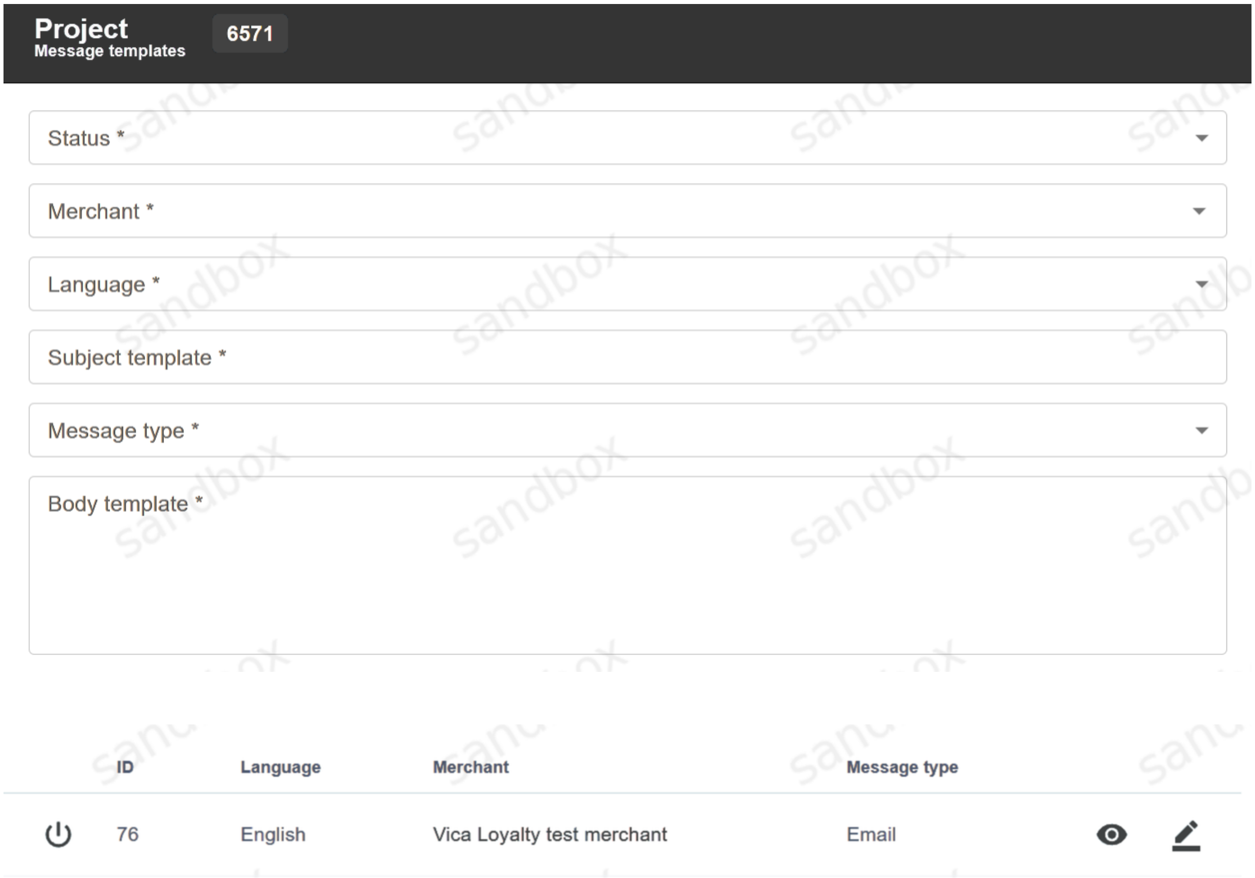
Table 4 – continued from previous page

Parameter Name	Description	Necessity for creation
Payment form template	Allows to add payment form which will be displayed after initiating the transaction.	Optional
Wait form template	Allows to add wait form which will be displayed until transaction reaches the final status.	Optional
Finish form template	Allows to add finish form which will be displayed after transaction reaches the final status.	Optional
Tags	Shows the tag of the Project. While searching Projects by tag, all Project with the same tag will be shown. Can be changed later.	Optional
Loyalty service	Shows which external loyalty service is selected. Can be changed later.	Optional
Min transaction amount	Possible to set any minimal amount which be passed through the project. Can be changed later.	Optional
Max transaction amount	Possible to set any maximum amount which be passed through the project. Can be changed later.	Optional
Enable auto capture	Enables automatic capture.	Optional
Auto capture period (hours)	Sets the time in hours, after which preauthorized amount will be automatically captured.	Optional
Message server	Allows to select message server.	Optional
Returning customer approve sessions count	Shows after how many transactions with final status approved, customer will be considered as returning for the project.	Optional
Client definition	Shows by which criteria customer will be counted as new or returning for the project.	Optional

Message Templates

Message templates can be used to send SMS or E-mail messages to customer after each successful transaction. Merchant must provide their message server credentials to Doc2.0 support manager in order to send such messages from merchant address. Templates are created using the Template button. After pressing it, a window with new template details will open:

The created template will appear in the list:



Status *

Merchant *

Language *

Subject template *

Message type *

Body template *

	ID	Language	Merchant	Message type		
⏻	76	English	Vica Loyalty test merchant	Email	👁	✎

⏻ Message sending is enabled.

⏻ Message sending is disabled.

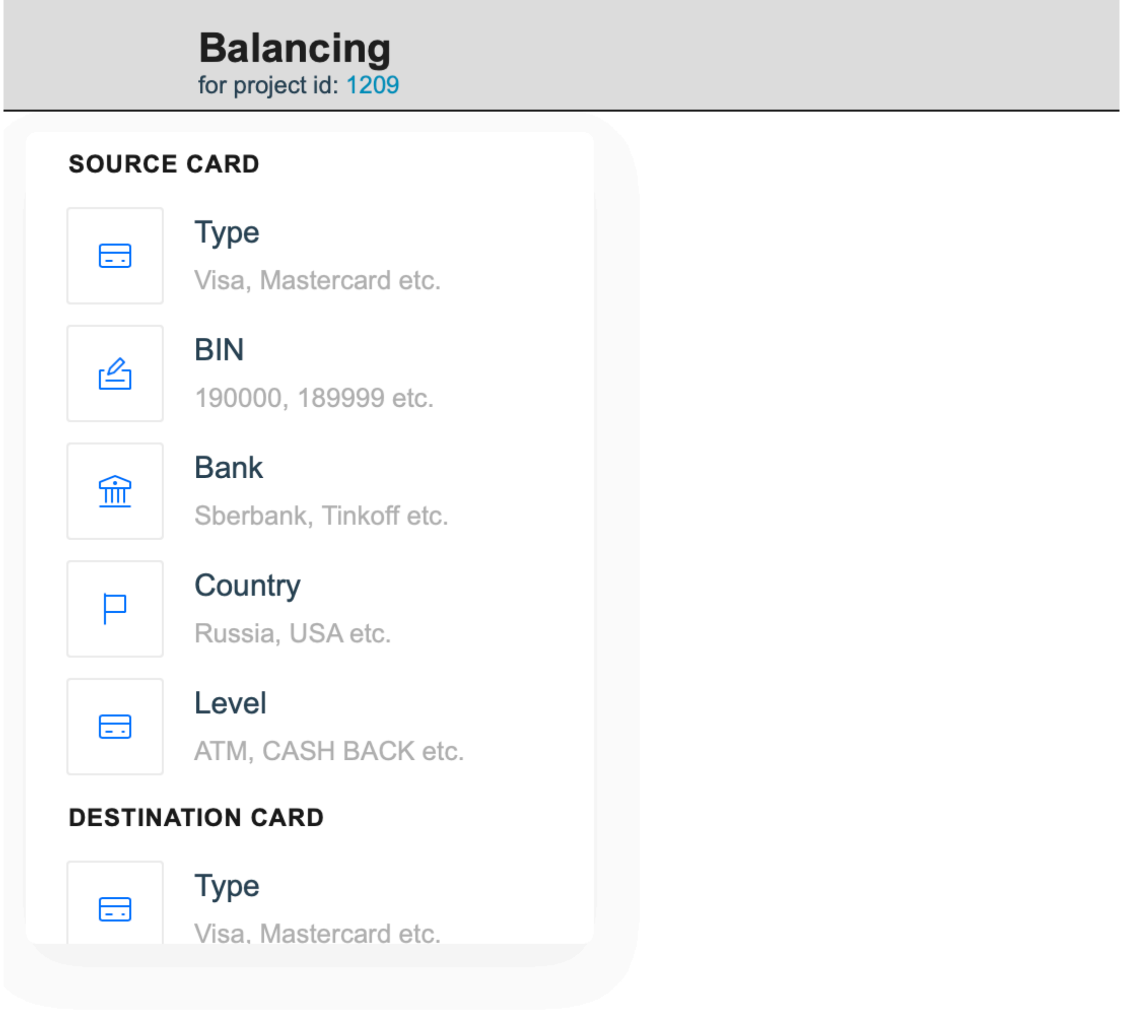
Note: After cloning the project, Message Templates will need to be created manually again for the cloned project.

Routing & Balancing

General Information

The routing & balancing system allows to distribute traffic between payment gates flexibly depending on the defined criteria and customer's transaction data. Traffic can be routed to a specific group of gates/processors and distributed between them in accordance with the specified balancing. The balancing is configured on the system Project level in the Routing & Balancing tab.

One of routing types must be selected to start the configuration:



Balancing
for project id: 1209

SOURCE CARD

Type
Visa, Mastercard etc.

BIN
190000, 189999 etc.

Bank
Sberbank, Tinkoff etc.

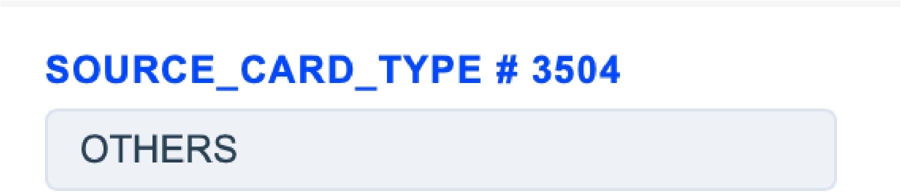
Country
Russia, USA etc.

Level
ATM, CASH BACK etc.

DESTINATION CARD

Type
Visa, Mastercard etc.

New routing block will be created. Each routing block has it's own ID for easier navigation in big projects. The Source Card Type routing type is taken as an example:

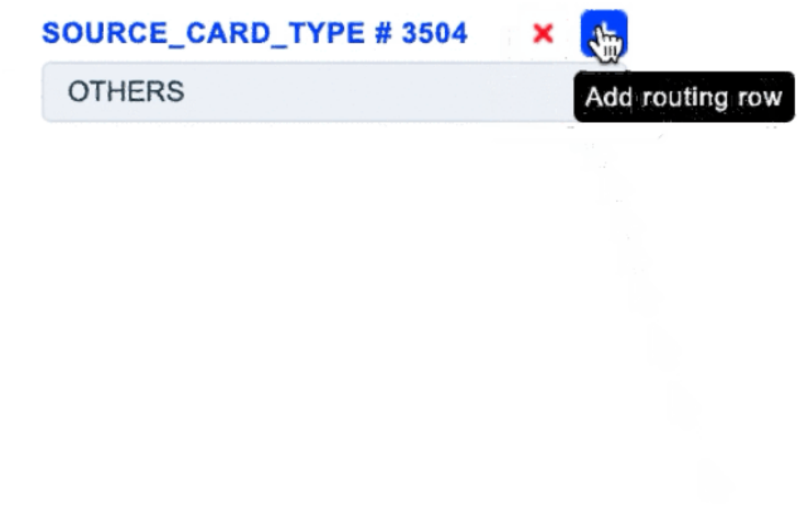


SOURCE_CARD_TYPE # 3504

OTHERS

Hover the cursor over the name of this block to select one of the following actions:

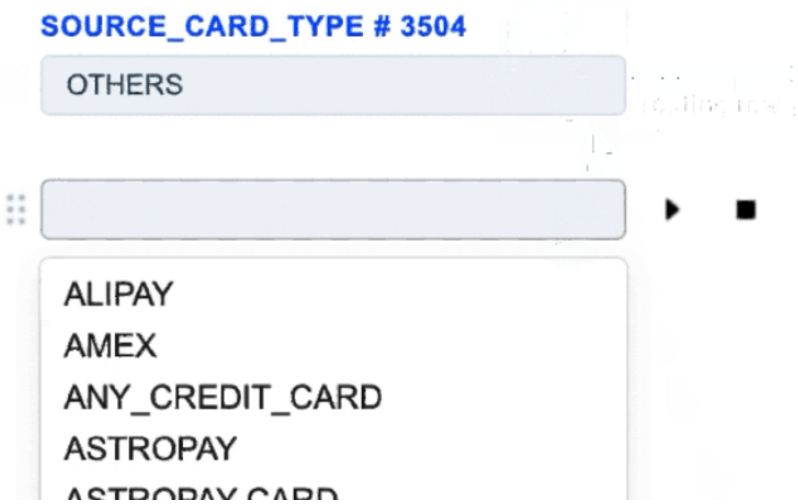
+ - Add routing row - to add options for this block:



SOURCE_CARD_TYPE # 3504

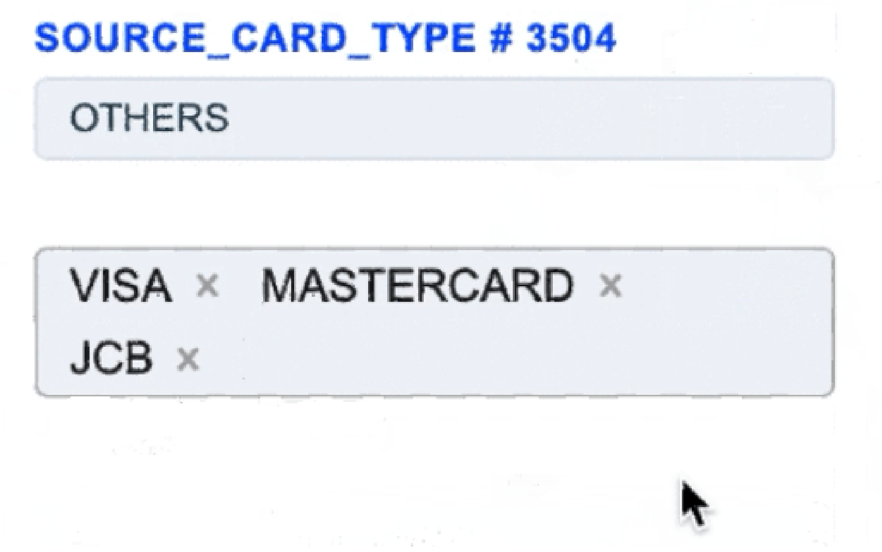
OTHERS

Select the card types from the provided list:



SOURCE_CARD_TYPE # 3504

OTHERS


SOURCE_CARD_TYPE # 3504

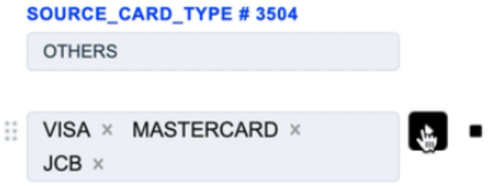
OTHERS

VISA × MASTERCARD ×
JCB ×

✖ - Delete node - to select another routing or balancing block instead of this one.

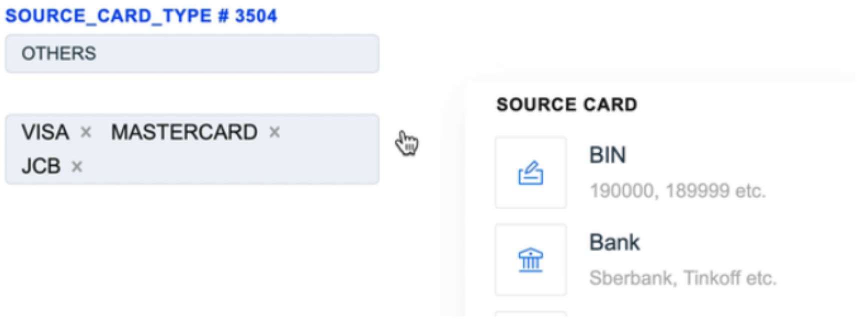
Hover the cursor over the any criterion of this block to select one of the following actions:

▶ - Continue Routing - to select new routing block and continue the routing strategy.


SOURCE_CARD_TYPE # 3504

OTHERS

VISA × MASTERCARD ×
JCB ×

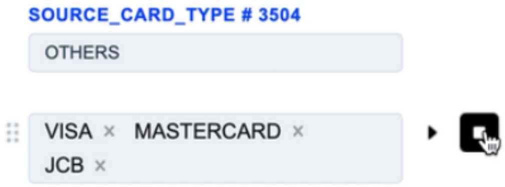


SOURCE_CARD_TYPE # 3504

OTHERS

VISA × MASTERCARD ×
JCB ×

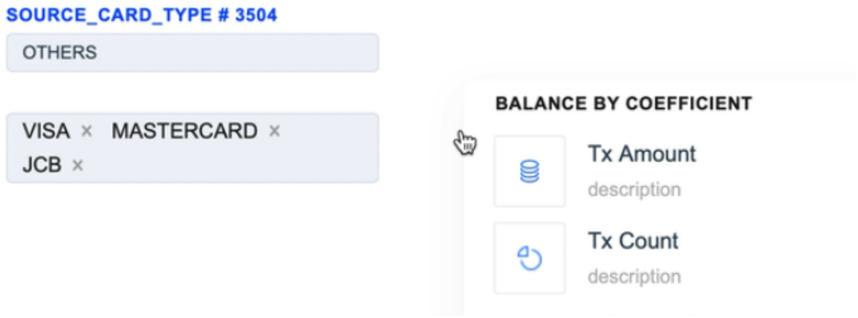
■ - Add balancing - to stop the routing and add the balancing block.



SOURCE_CARD_TYPE # 3504

OTHERS

VISA × MASTERCARD ×
JCB ×

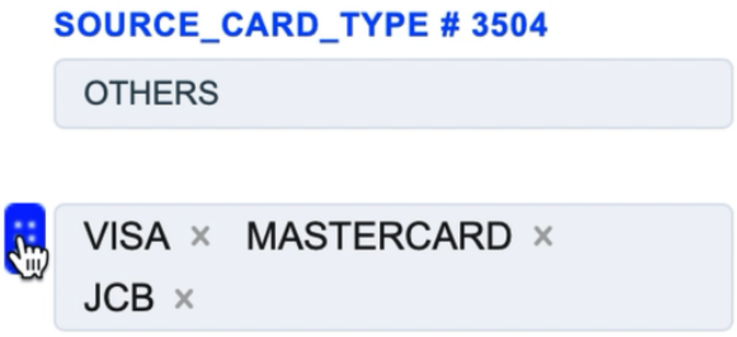


SOURCE_CARD_TYPE # 3504

OTHERS

VISA × MASTERCARD ×
JCB ×

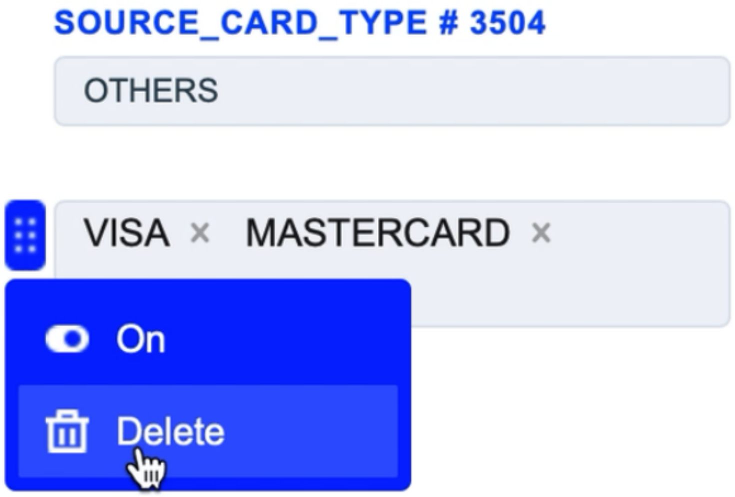
⠿ - to enable, disable or delete the routing option.



SOURCE_CARD_TYPE # 3504

OTHERS

VISA × MASTERCARD ×
JCB ×



SOURCE_CARD_TYPE # 3504

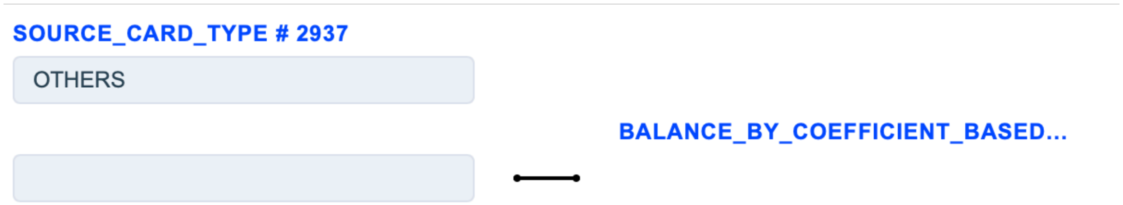
OTHERS

VISA × MASTERCARD ×

The default option named OTHERS is always present, it applies for transactions which don't match all other created options.

If the created routing options are enough, click the Add balancing ■ button to add one of the balancing types with the payment gates.

The Balance by coefficient Based on Tx Amount is taken as an example:



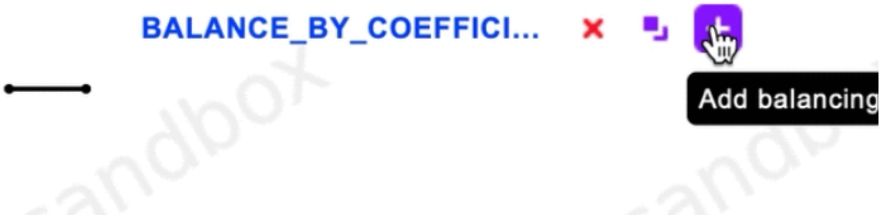
SOURCE_CARD_TYPE # 2937

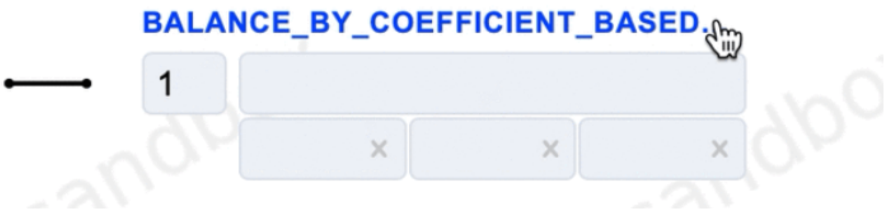
OTHERS

Blocks are connected by arrows to improve the visual presentation. An arrow is directed from a certain routing option to the block created from it. If the transaction parameters match the specified routing option, it is forwarded further along the arrow.

Hover the cursor over the name of this block to select one of the following actions:

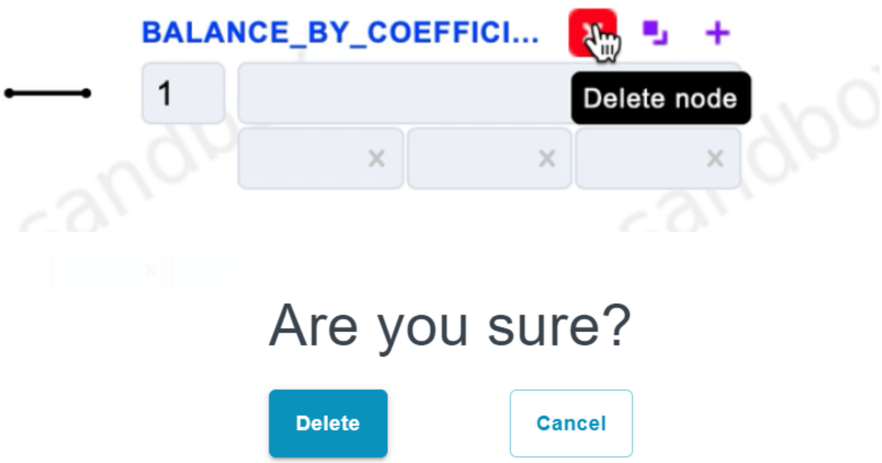
+ - Add balancing row - adds the row with active fields to specify the gate:



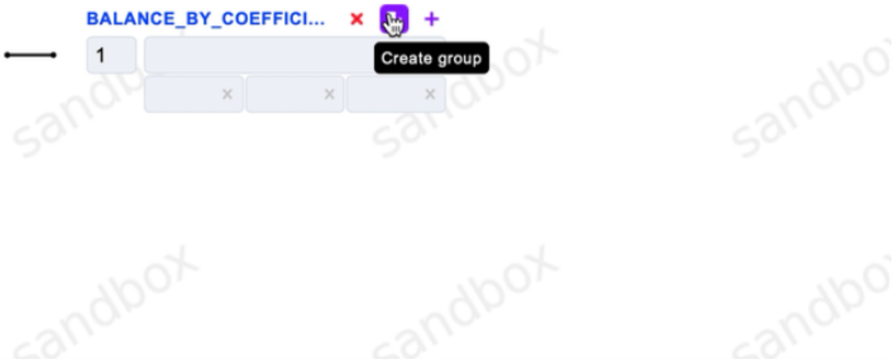


- Payment gate - the longest field is used to select one of the available payment gates.
- Probability percentage - far left field. This percentage determines how likely the transaction is to go to this gate. This field exists only for balancing types with a specified coefficient.
- Three empty fields at the bottom are used to redefine the payment rates.

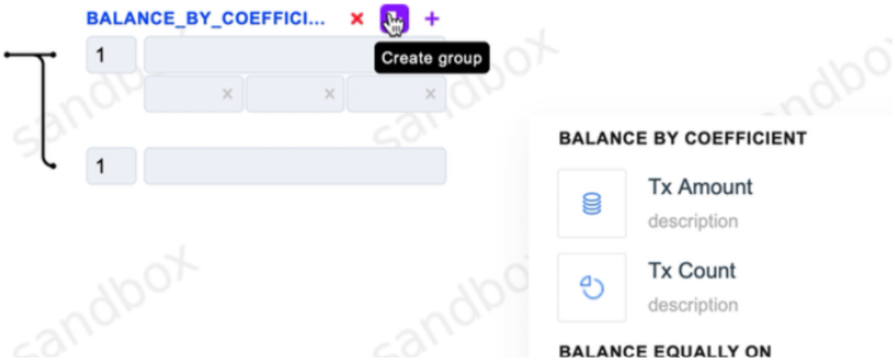
✖ - Delete node - to select another routing or balancing block instead of this one.

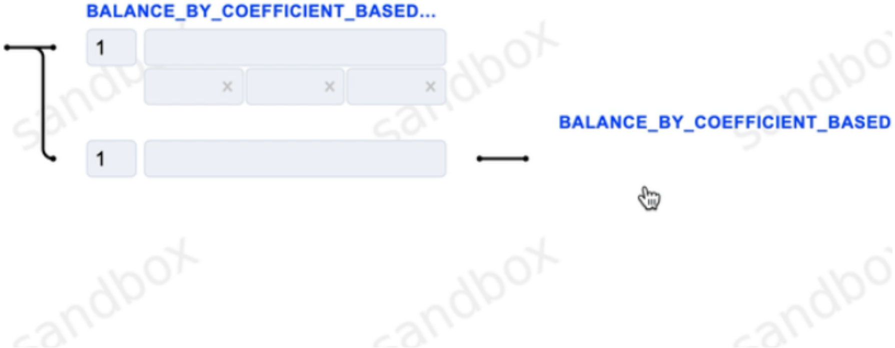


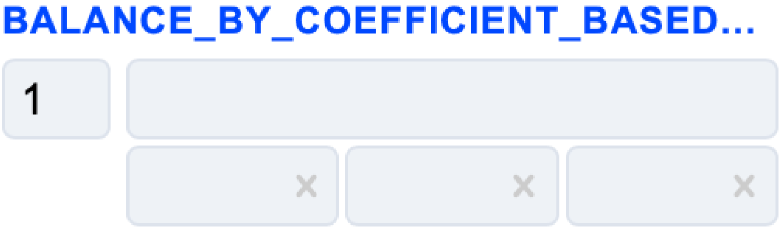
- Create group - to create a group of the balancing.



Select a group of the balancing from the provided list:

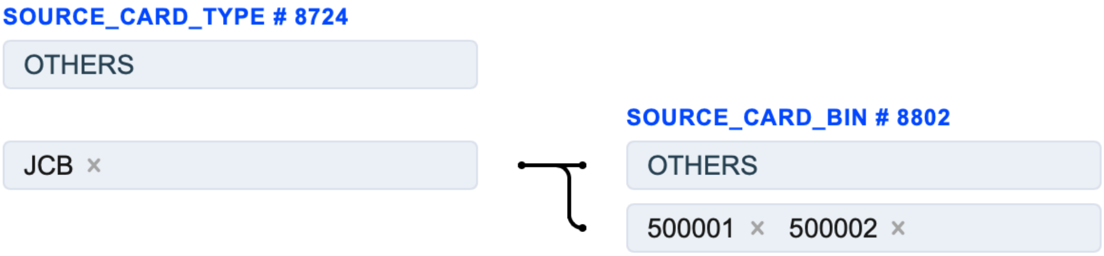






If the transaction meets the created route conditions, it will be forwarded to the balancing block with this payment gate. For more routing criteria, click the Add routing row of the required criterion, then create the subsequent transaction path from it. New block appears to the right of the selected criterion with a new number and routing type name.

The Source Card BIN routing type is taken as an example:



SOURCE_CARD_TYPE # 8724

OTHERS

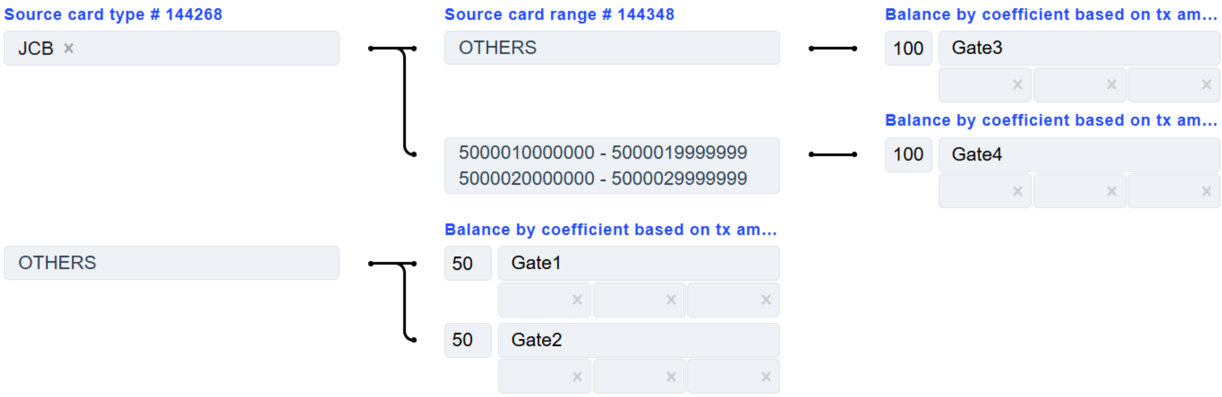
JCB ×

SOURCE_CARD_BIN # 8802

OTHERS

500001 × 500002 ×

There is already an “OTHERS” default criterion below. As in the first case, click the Add routing row to add the appropriate criterion. Depending on the required routing strategy and the traffic separation level, go on building the routes or finish the route by adding one of the Balancing types and clicking Add balancing row to add the payment gate. The final configuration might look as the following:



Source card type # 144268

JCB ×

Source card range # 144348

OTHERS

Balance by coefficient based on tx am...

100 Gate3

5000010000000 - 5000019999999
5000020000000 - 5000029999999

Balance by coefficient based on tx am...

100 Gate4

OTHERS

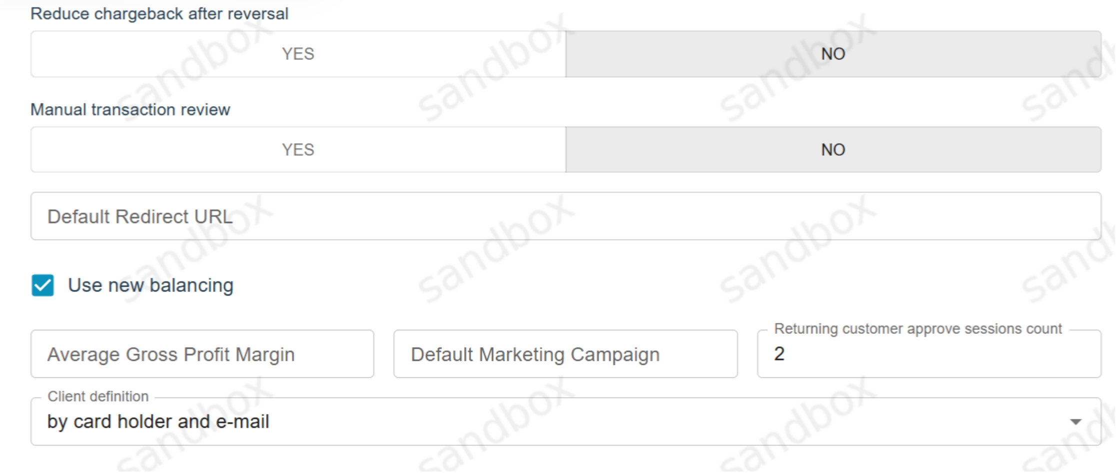
Balance by coefficient based on tx am...

50 Gate1

50 Gate2

Note: See the information below to check which types of routing and balancing are available and which Additional Configurations can be applied.

After the Routing & Balancing configuration is set, enable it by going to the “Project” menu, clicking the “Edit” button and selecting the “Use new balancing” check box at the bottom of the page. To confirm the selection, click “Update”.



Reduce chargeback after reversal

YES [✓ NO]

Manual transaction review

YES [✓ NO]

Default Redirect URL

☑ Use new balancing

Average Gross Profit Margin

Default Marketing Campaign

Returning customer approve sessions count: 2

Client definition: by card holder and e-mail

Now, the Routing & Balancing is applied and all the traffic will go through it.

Routing Types

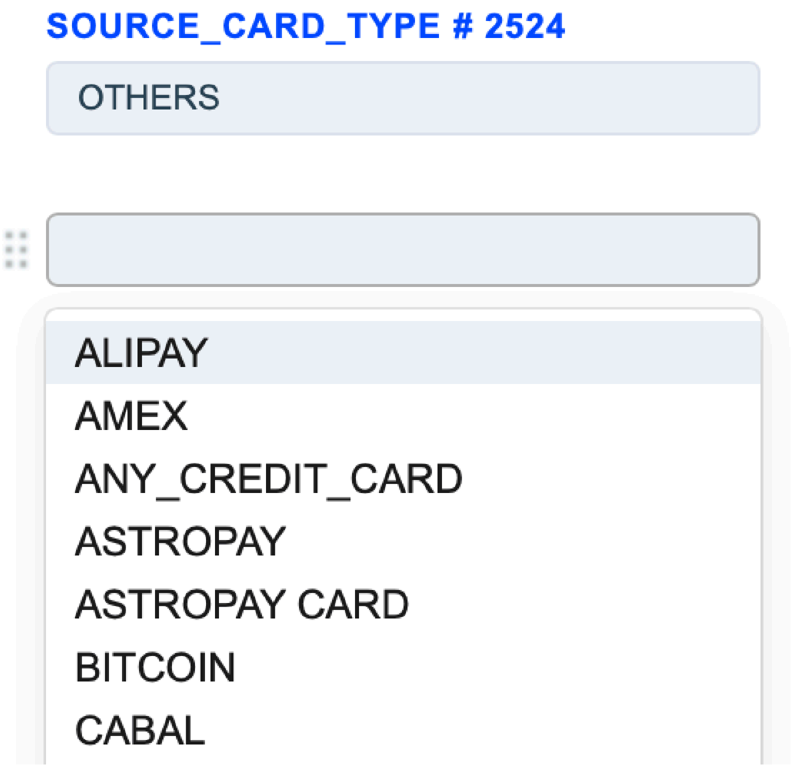
Several “routing types” are used in the Routing & Balancing to configure the transaction routes more flexibly.

Routing types are filters which allow to specify the traffic separation. Depending on the selected routing type, the transaction flow will be checked in relation to its parameters.

In the Routing & Balancing such routing types are represented as follows:

Source Card

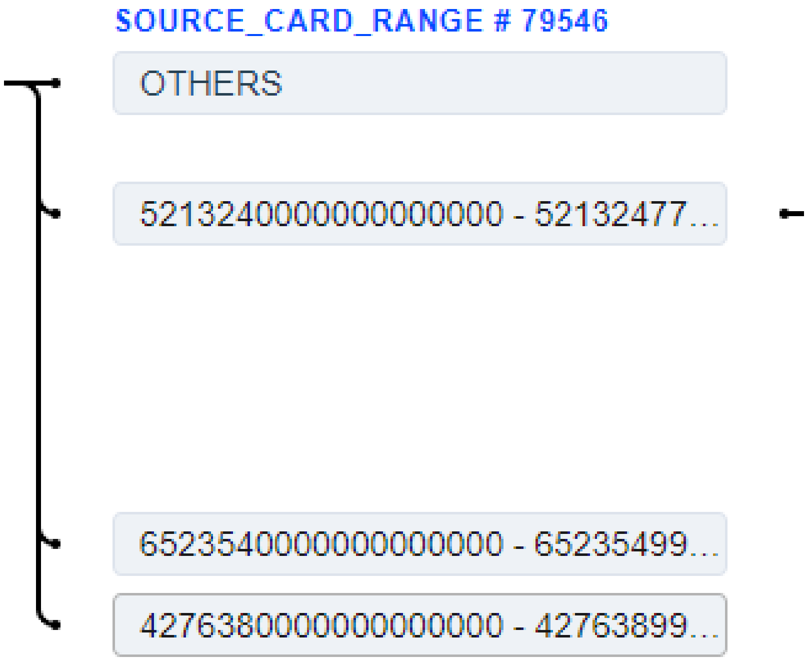
1) The Source Card Type routing type allows to sort transactions by the sender’s card type. Select the appropriate payment methods of the sender and build a further route based on them.



SOURCE_CARD_TYPE # 2524

OTHERS

2) The Card Range routing type allows to sort transactions by the sender's card BIN value. Specify bin and choose the needed BIN range of the sender and build a further route based on it. Several BIN ranges can be found for the specified BIN value. Select the one with lower priority. There is an option to search cards by their BINs. System can search for up to 500 entered card BINs listed one after another and separated by commas. They can be chosen by pressing the "BINs -" button.



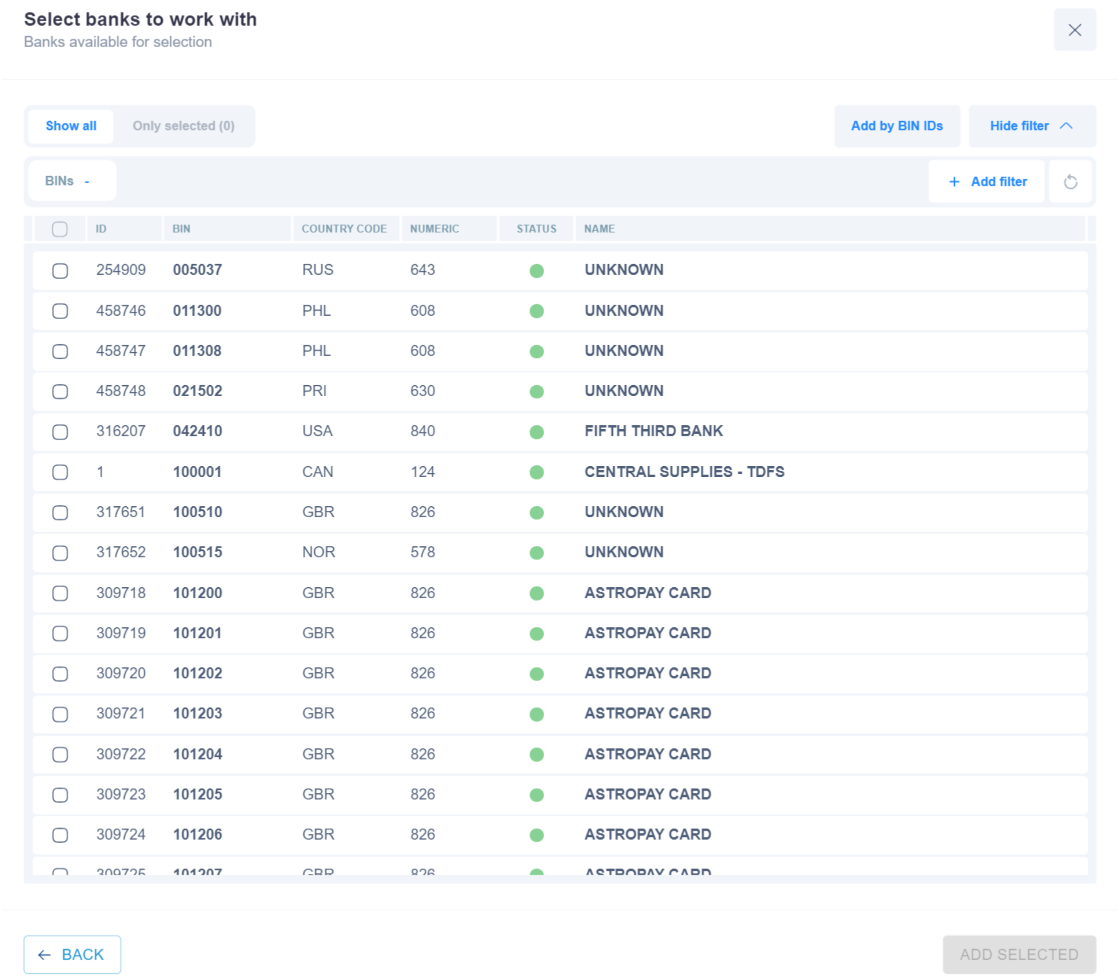
SOURCE_CARD_RANGE # 79546

OTHERS

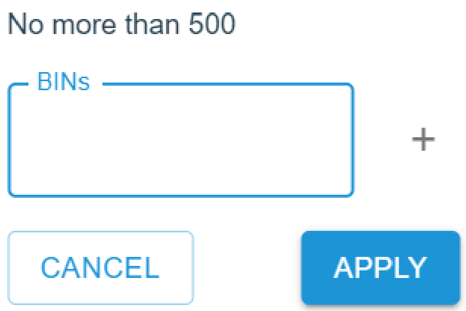
5213240000000000000 - 52132477...

6523540000000000000 - 65235499...

4276380000000000000 - 42763899...

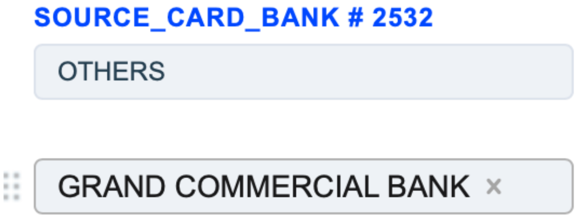


☐	ID	BIN	COUNTRY CODE	NUMERIC	STATUS	NAME
☐	254909	005037	RUS	643	●	UNKNOWN
☐	458746	011300	PHL	608	●	UNKNOWN
☐	458747	011308	PHL	608	●	UNKNOWN
☐	458748	021502	PRI	630	●	UNKNOWN
☐	316207	042410	USA	840	●	FIFTH THIRD BANK
☐	1	100001	CAN	124	●	CENTRAL SUPPLIES - TDFS
☐	317651	100510	GBR	826	●	UNKNOWN
☐	317652	100515	NOR	578	●	UNKNOWN
☐	309718	101200	GBR	826	●	ASTROPAY CARD
☐	309719	101201	GBR	826	●	ASTROPAY CARD
☐	309720	101202	GBR	826	●	ASTROPAY CARD
☐	309721	101203	GBR	826	●	ASTROPAY CARD
☐	309722	101204	GBR	826	●	ASTROPAY CARD
☐	309723	101205	GBR	826	●	ASTROPAY CARD
☐	309724	101206	GBR	826	●	ASTROPAY CARD
☐	309725	101207	GBR	826	●	ASTROPAY CARD



3) The Source Card Bank routing type allows to sort transactions by the sender's Issuer Bank name. Select the needed names of sender's Issuer Banks and build a

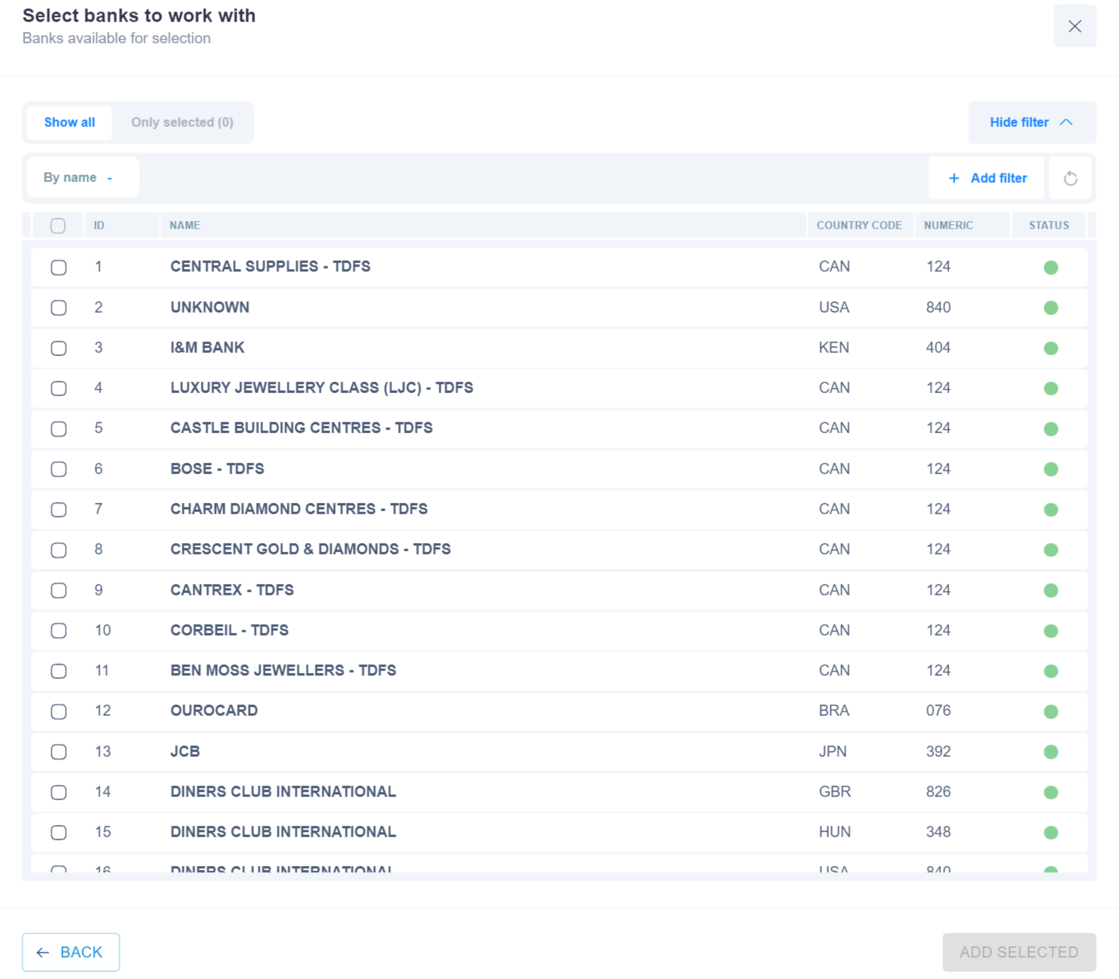
further route based on them. There is an option to search Banks by their names. System can search for up to 500 entered Bank names listed one after another and separated by commas. They can be chosen by pressing the “By name -” button.



SOURCE_CARD_BANK # 2532

OTHERS

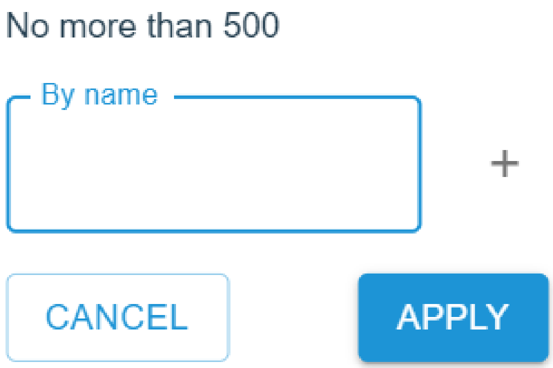
GRAND COMMERCIAL BANK ×



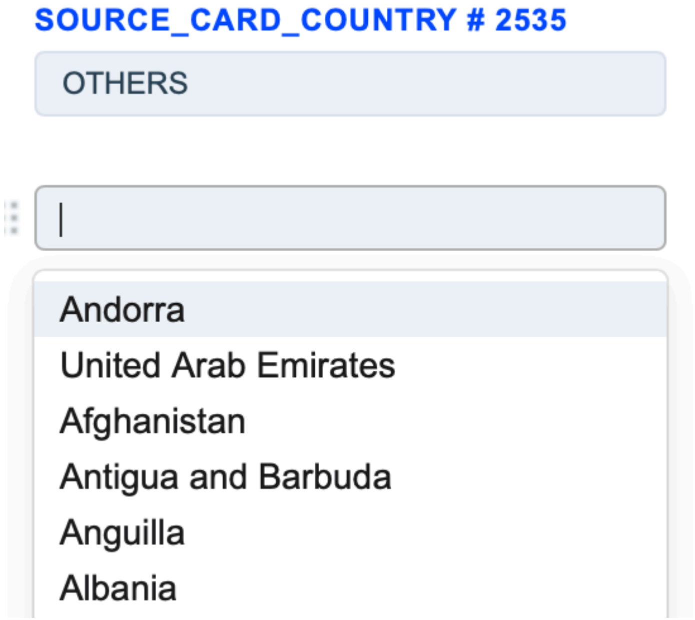
Select banks to work with

Banks available for selection

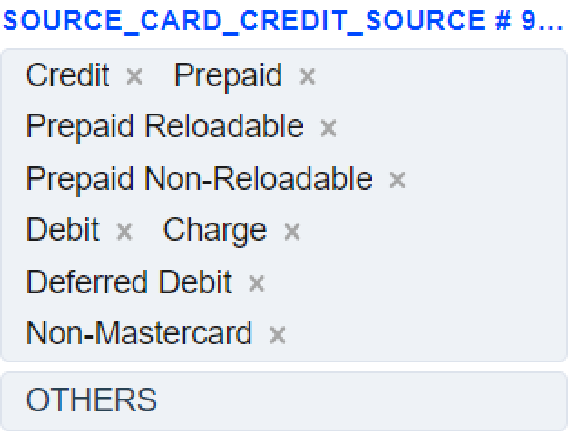
□	ID	NAME	COUNTRY CODE	NUMERIC	STATUS
□	1	CENTRAL SUPPLIES - TDFS	CAN	124	●
□	2	UNKNOWN	USA	840	●
□	3	I&M BANK	KEN	404	●
□	4	LUXURY JEWELLERY CLASS (LJC) - TDFS	CAN	124	●
□	5	CASTLE BUILDING CENTRES - TDFS	CAN	124	●
□	6	BOSE - TDFS	CAN	124	●
□	7	CHARM DIAMOND CENTRES - TDFS	CAN	124	●
□	8	CRESCENT GOLD & DIAMONDS - TDFS	CAN	124	●
□	9	CANTREX - TDFS	CAN	124	●
□	10	CORBEIL - TDFS	CAN	124	●
□	11	BEN MOSS JEWELLERS - TDFS	CAN	124	●
□	12	OUROCARD	BRA	076	●
□	13	JCB	JPN	392	●
□	14	DINERS CLUB INTERNATIONAL	GBR	826	●
□	15	DINERS CLUB INTERNATIONAL	HUN	348	●
□	16	DINERS CLUB INTERNATIONAL	USA	840	●



4) The Source Card Country routing type allows to sort transactions by the sender's card Country. Select the needed countries of the sender and build a further route based on them.



5) The Source Card Credit Source routing type allows to sort transactions by the sender's card type. Select the needed card types of the sender and build a further route based on them.



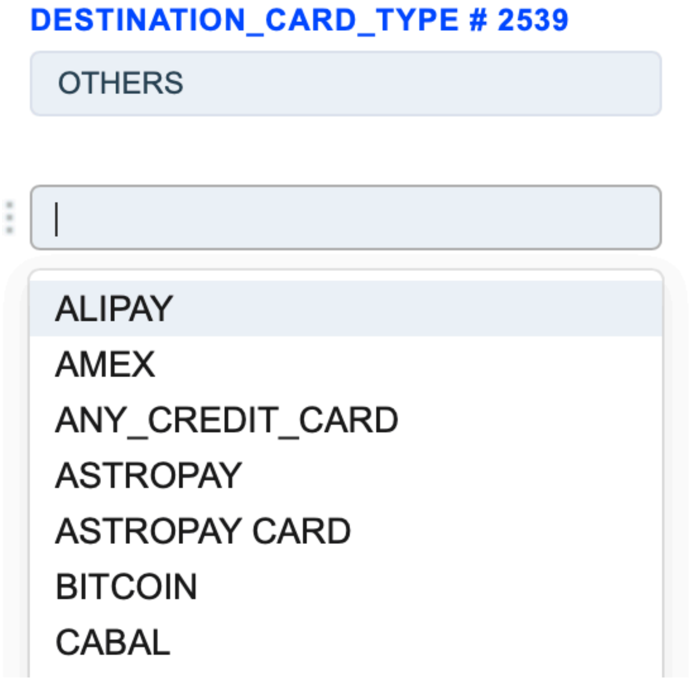
SOURCE_CARD_CREDIT_SOURCE # 9...

Credit × Prepaid ×
Prepaid Reloadable ×
Prepaid Non-Reloadable ×
Debit × Charge ×
Deferred Debit ×
Non-Mastercard ×

OTHERS

Destination Card

1) The Destination Card Type routing type allows to sort transactions by the receiver's card type. Select the needed card types of the receiver and build a further route based on them.



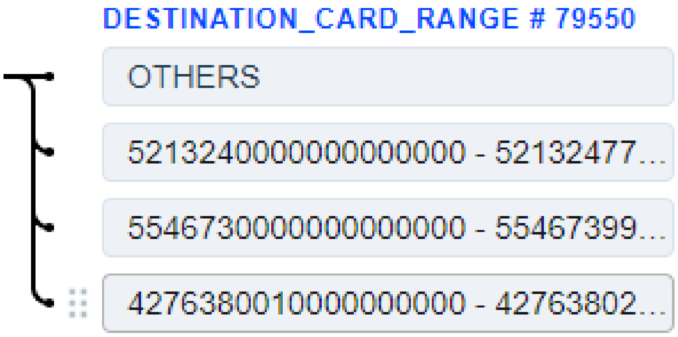
DESTINATION_CARD_TYPE # 2539

OTHERS

ALIPAY
AMEX
ANY_CREDIT_CARD
ASTROPAY
ASTROPAY CARD
BITCOIN
CABAL

2) The Card Range routing type allows to sort transactions by the receiver's card BIN value. Specify bin and choose the needed BIN range of the receiver and build a further route based on it. Several BIN ranges can be found for the specified BIN value. Select the one with lower priority. There is an option to search cards by their BINs. System can search for up to 500 entered card BINs listed one after another

and separated by commas. They can be chosen by pressing the “BINs -” button.



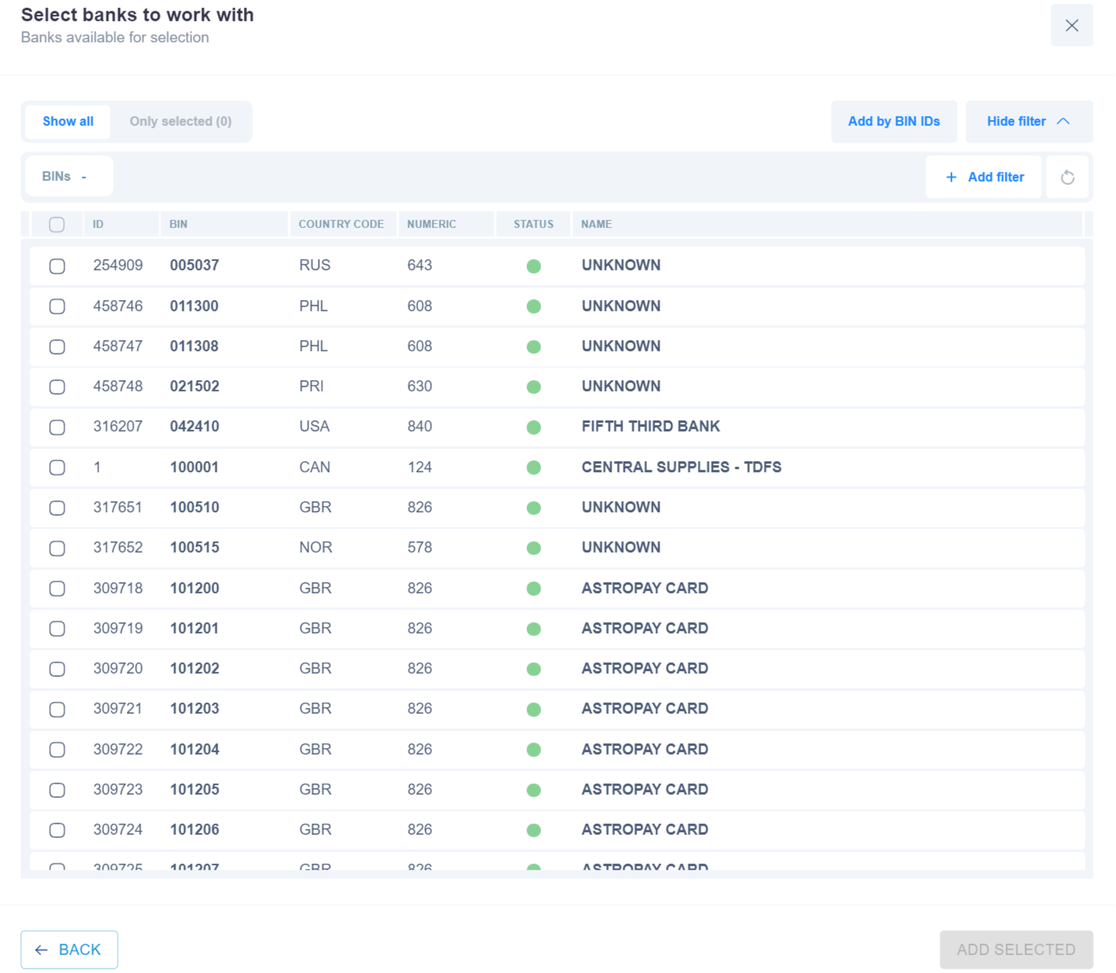
DESTINATION_CARD_RANGE # 79550

OTHERS

5213240000000000000 - 52132477...

5546730000000000000 - 55467399...

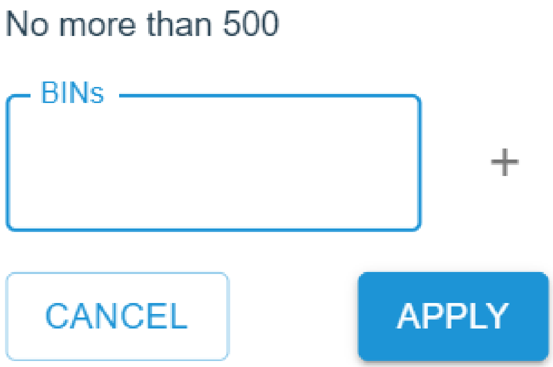
4276380010000000000 - 42763802...



Select banks to work with

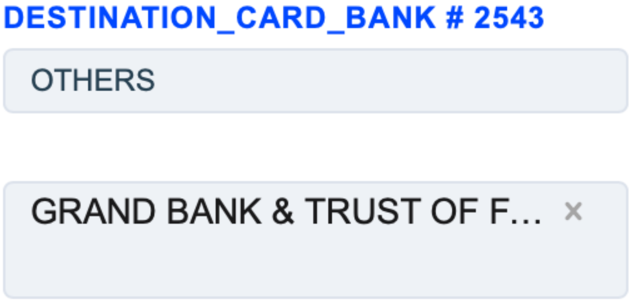
Banks available for selection

□	ID	BIN	COUNTRY CODE	NUMERIC	STATUS	NAME
□	254909	005037	RUS	643	●	UNKNOWN
□	458746	011300	PHL	608	●	UNKNOWN
□	458747	011308	PHL	608	●	UNKNOWN
□	458748	021502	PRI	630	●	UNKNOWN
□	316207	042410	USA	840	●	FIFTH THIRD BANK
□	1	100001	CAN	124	●	CENTRAL SUPPLIES - TDFS
□	317651	100510	GBR	826	●	UNKNOWN
□	317652	100515	NOR	578	●	UNKNOWN
□	309718	101200	GBR	826	●	ASTROPAY CARD
□	309719	101201	GBR	826	●	ASTROPAY CARD
□	309720	101202	GBR	826	●	ASTROPAY CARD
□	309721	101203	GBR	826	●	ASTROPAY CARD
□	309722	101204	GBR	826	●	ASTROPAY CARD
□	309723	101205	GBR	826	●	ASTROPAY CARD
□	309724	101206	GBR	826	●	ASTROPAY CARD
□	309725	101207	GBR	826	●	ASTROPAY CARD



No more than 500

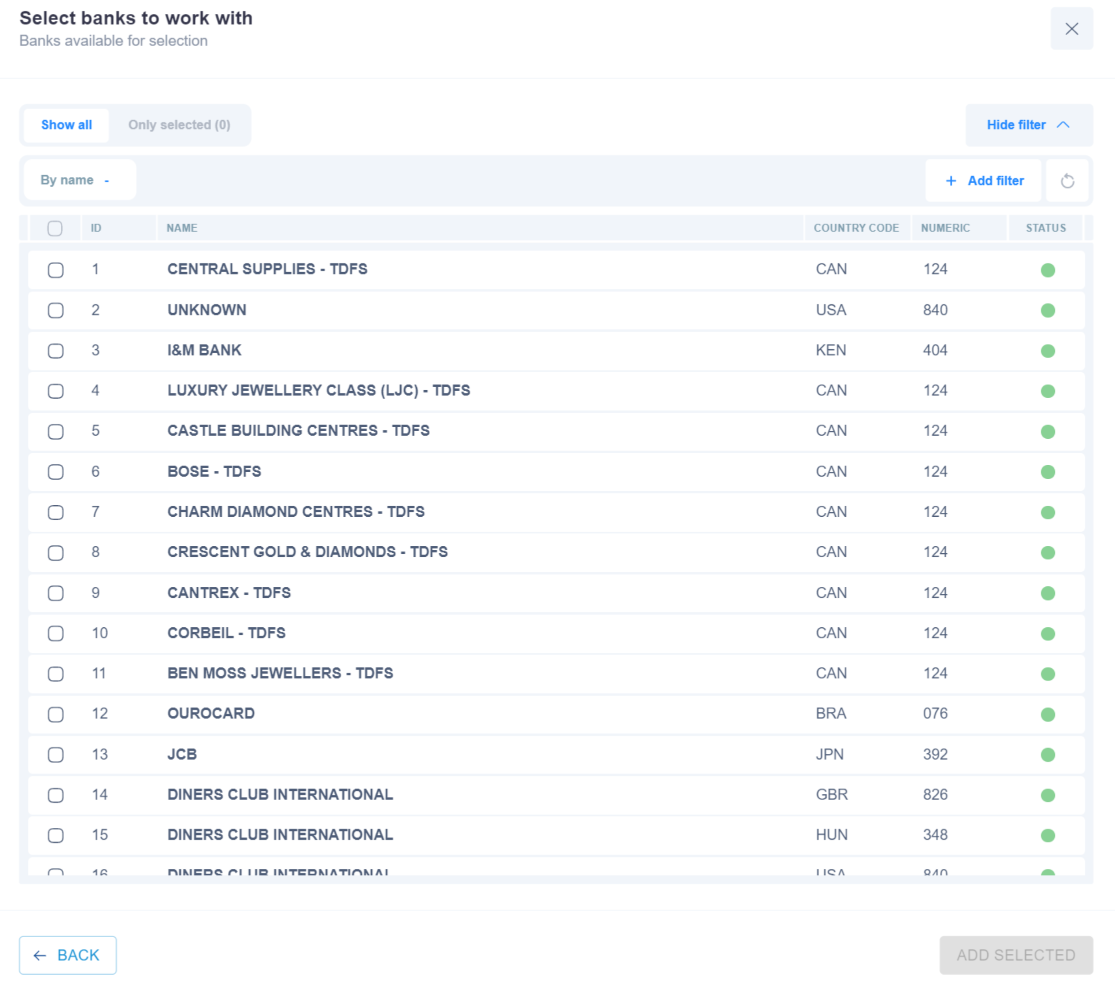
3) The Destination Card Bank routing type allows to sort transactions by the receiver's Issuer Bank name. Select the needed Issuer Bank names of the receiver and build a further route based on them. There is an option to search Banks by their names. System can search for up to 500 entered Bank names listed one after another and separated by commas. They can be chosen by pressing the "By name -" button.



DESTINATION_CARD_BANK # 2543

OTHERS

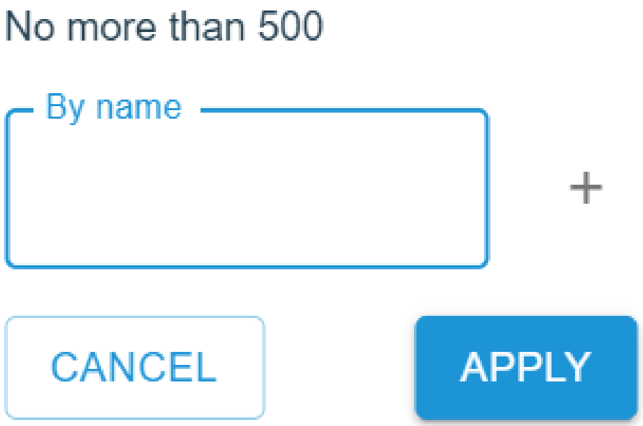
GRAND BANK & TRUST OF F… ×



Select banks to work with

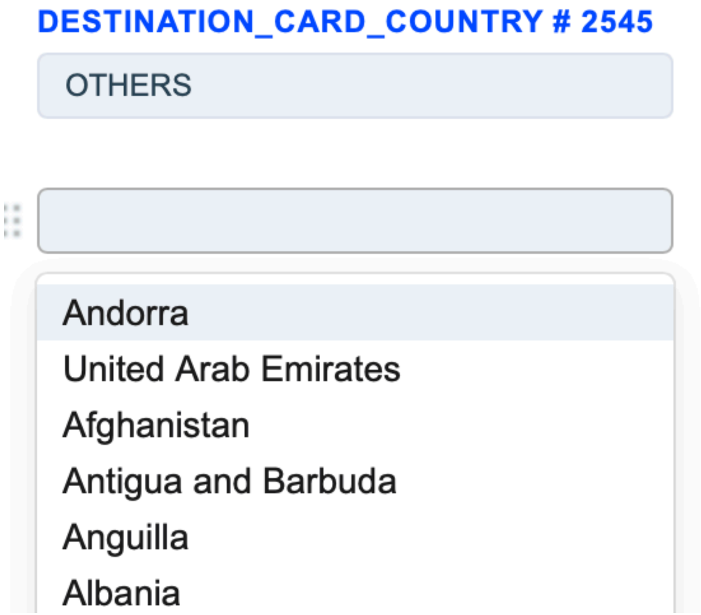
Banks available for selection

□	ID	NAME	COUNTRY CODE	NUMERIC	STATUS
□	1	CENTRAL SUPPLIES - TDFS	CAN	124	●
□	2	UNKNOWN	USA	840	●
□	3	I&M BANK	KEN	404	●
□	4	LUXURY JEWELLERY CLASS (LJC) - TDFS	CAN	124	●
□	5	CASTLE BUILDING CENTRES - TDFS	CAN	124	●
□	6	BOSE - TDFS	CAN	124	●
□	7	CHARM DIAMOND CENTRES - TDFS	CAN	124	●
□	8	CRESCENT GOLD & DIAMONDS - TDFS	CAN	124	●
□	9	CANTREX - TDFS	CAN	124	●
□	10	CORBEIL - TDFS	CAN	124	●
□	11	BEN MOSS JEWELLERS - TDFS	CAN	124	●
□	12	OUROCARD	BRA	076	●
□	13	JCB	JPN	392	●
□	14	DINERS CLUB INTERNATIONAL	GBR	826	●
□	15	DINERS CLUB INTERNATIONAL	HUN	348	●
□	16	DINERS CLUB INTERNATIONAL	USA	840	●



No more than 500

4) The Destination Card Country routing type allows to sort transactions by the receiver’s card country. Select the required card countries of the receiver and build a further route based on them.

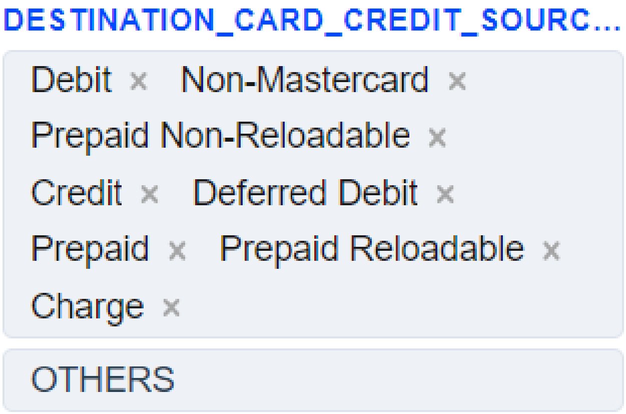


DESTINATION_CARD_COUNTRY # 2545

OTHERS

Andorra
United Arab Emirates
Afghanistan
Antigua and Barbuda
Anguilla
Albania

5) The Destination Card Credit Source routing type allows to sort transactions by the receiver’s card type. Select the needed card types of the receiver and build a further route based on them.



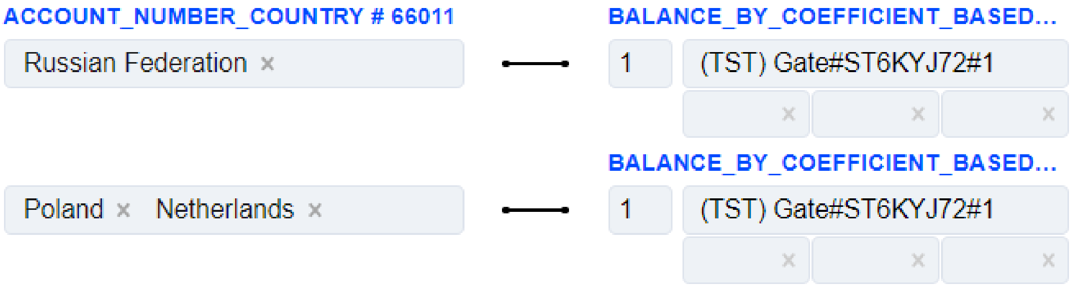
DESTINATION_CARD_CREDIT_SOURC...

Debit × Non-Mastercard ×
Prepaid Non-Reloadable ×
Credit × Deferred Debit ×
Prepaid × Prepaid Reloadable ×
Charge ×

OTHERS

Customer

1) The Customer Account Number Country routing type allows to sort transactions by connecting selected countries to one provider, and the remaining countries connecting to another. This routing type is used for payout transactions. Country and bank are determined by IBAN (International Bank Account Number), which has been generated in accordance with ISO 13616[16].



ACCOUNT_NUMBER_COUNTRY # 66011

Russian Federation ×

BALANCE_BY_COEFFICIENT_BASED...

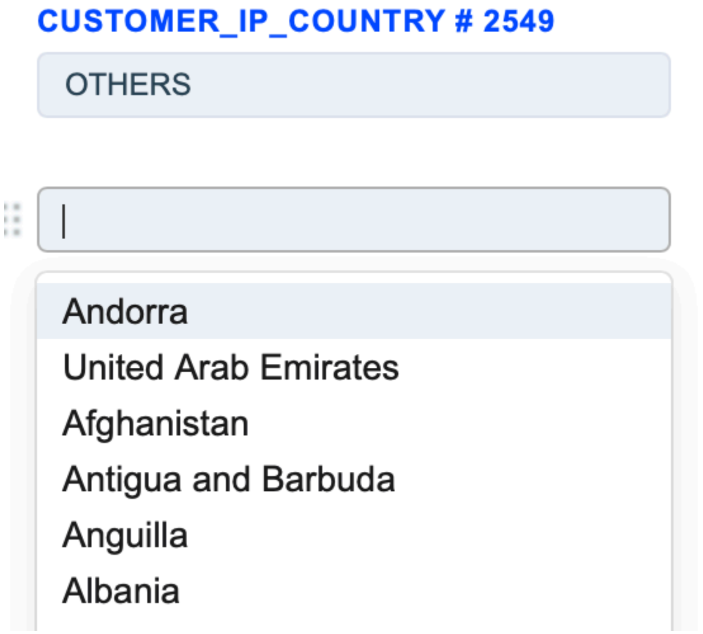
1 (TST) Gate#ST6KYJ72#1

Poland × Netherlands ×

BALANCE_BY_COEFFICIENT_BASED...

1 (TST) Gate#ST6KYJ72#1

2) The Customer IP Country routing type allows to sort transactions by the IP address of the customer's country. Select the countries, the IPs of which will be checked and build a further route based on them.



CUSTOMER_IP_COUNTRY # 2549

OTHERS

Andorra

United Arab Emirates

Afghanistan

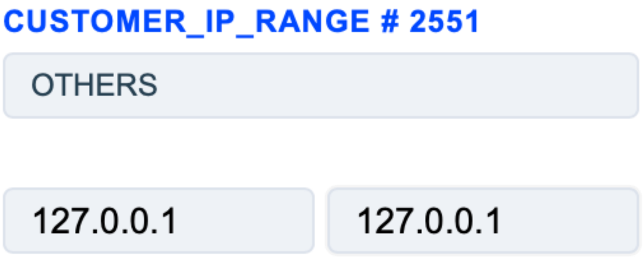
Antigua and Barbuda

Anguilla

Albania

3) The Customer IP Range routing type allows to sort transactions which IP address values are within the specified range. Specify the appropriate IP range and build the further route from it. Both IPv4 and IPv6 are accepted.

[16] https://www.iso.org/standard/81090.html

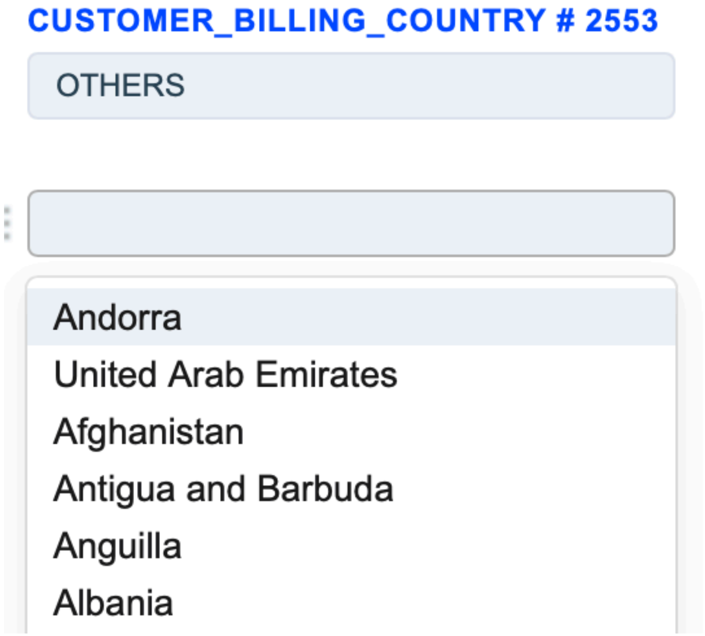


CUSTOMER_IP_RANGE # 2551

OTHERS

127.0.0.1 127.0.0.1

4) Customer Billing Country routing type allows to sort transactions by the country from the customer's billing address. Select the needed countries and build a further route based on them.



CUSTOMER_BILLING_COUNTRY # 2553

OTHERS

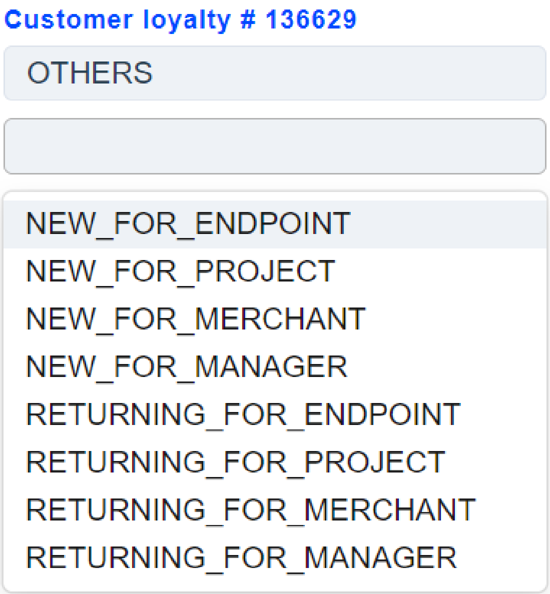
5) Customer Loyalty routing type is divided into endpoint, project, merchant, manager. Each of these levels has a Returning customer approve sessions count field that can be set for Managers by users with Superior role, while for Projects, Endpoints and Merchants - by users with Manager role. This value sets the number of transactions after which the customer will be considered "RETURNING".

   By default, the Customer is defined by card. Definition is possible by card number, email, card holder and email, card holder and purpose, card holder and phone. Transaction count begins when definition is modified (each definition type stores its respective transaction count). The client definition is set in respective Client definition field on the Project level or Endpoint level (Endpoint setting overrides Project setting).

   Summary:

   - RETURNING_FOR_MANAGER - approve count on Manager level, Customer definition on Project/Endpoint level.

- RETURNING_FOR_MERCHANT - approve count on Merchant level, Customer definition on Project/Endpoint level.
- RETURNING_FOR_ENDPOINT - approve count on Endpoint level, Customer definition on Project/Endpoint level.
- RETURNING_FOR_PROJECT - approve count on Project level, Customer definition on Project/Endpoint level.

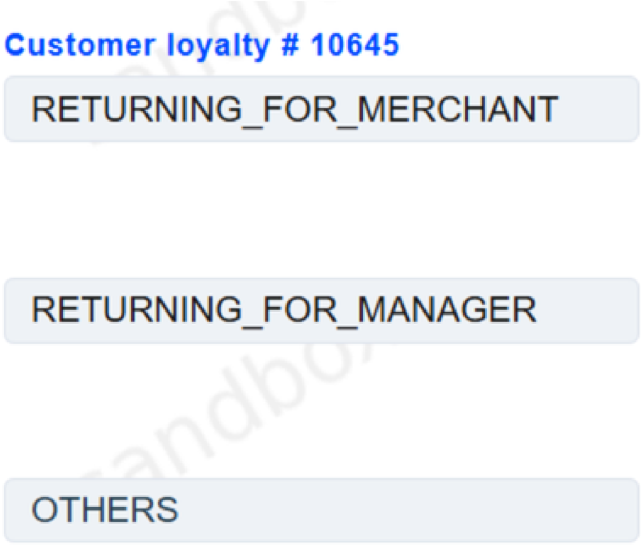


Customer loyalty # 136629

OTHERS

The routing logic is checked sequentially, so the transaction goes through the first route that satisfies the condition.

For example the following route will first check the merchant loyalty and then the manager.



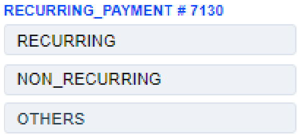
Customer loyalty # 10645

RETURNING_FOR_MERCHANT

RETURNING_FOR_MANAGER

OTHERS

6) by Recurring and Non_recurring routing types allows to sort transactions based on whether transaction type is recurrent or not.



RECURRING_PAYMENT # 7130

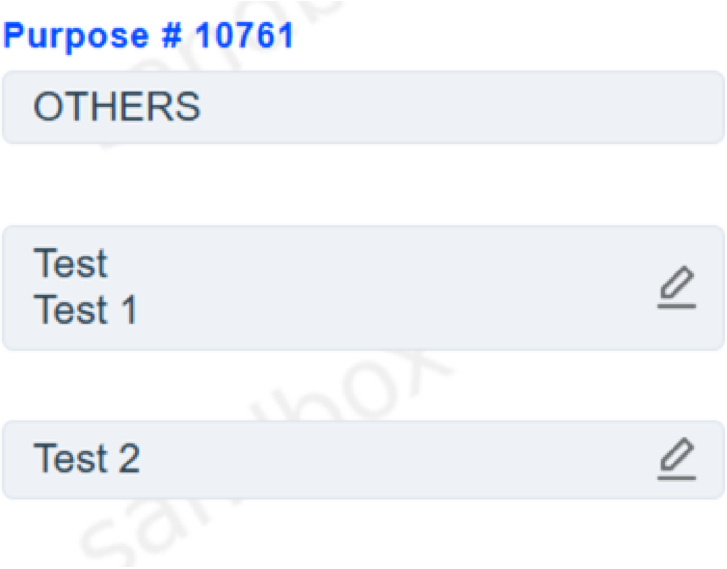
RECURRING

NON_RECURRING

OTHERS

7) by purpose routing type allows to sort transactions based on purpose. It is possible to enter more than one purpose value to each routing row. New values are added using the Add button which is available when editing or creating. Purpose limited to 128 symbols.

View:



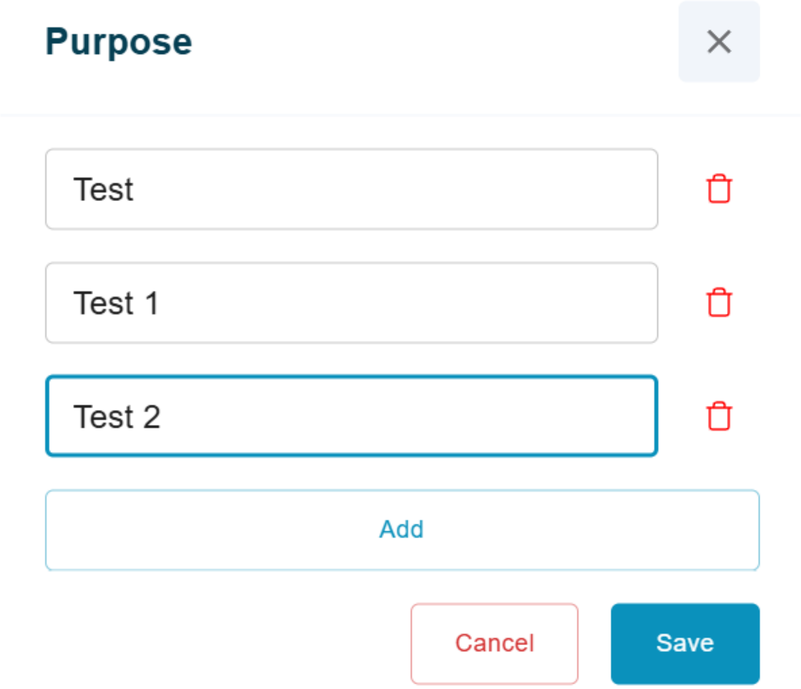
Purpose # 10761

OTHERS

Test
Test 1

Test 2

Edit:



Purpose

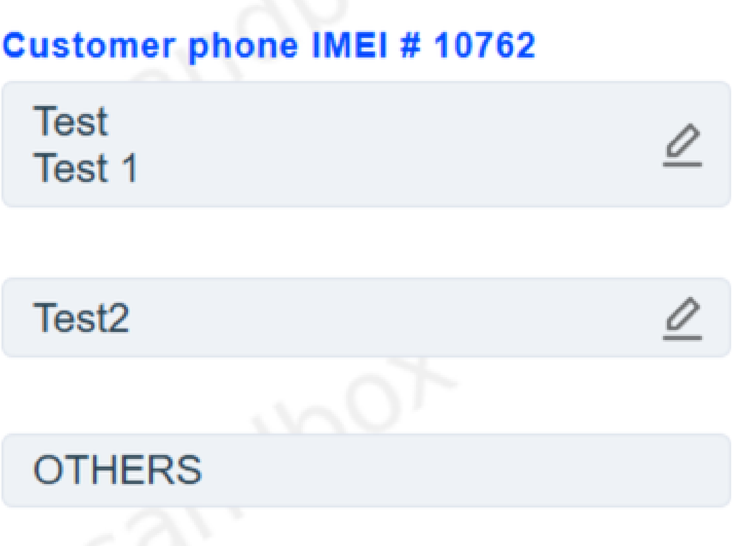
Test

Test 1

Test 2

8) by Phone IMEI (IMEI or International Mobile Equipment Identity) — this is the individual number of the mobile equipment. It is possible to enter more than one purpose value to each routing row. IMEI limited to 32 symbols.

View:



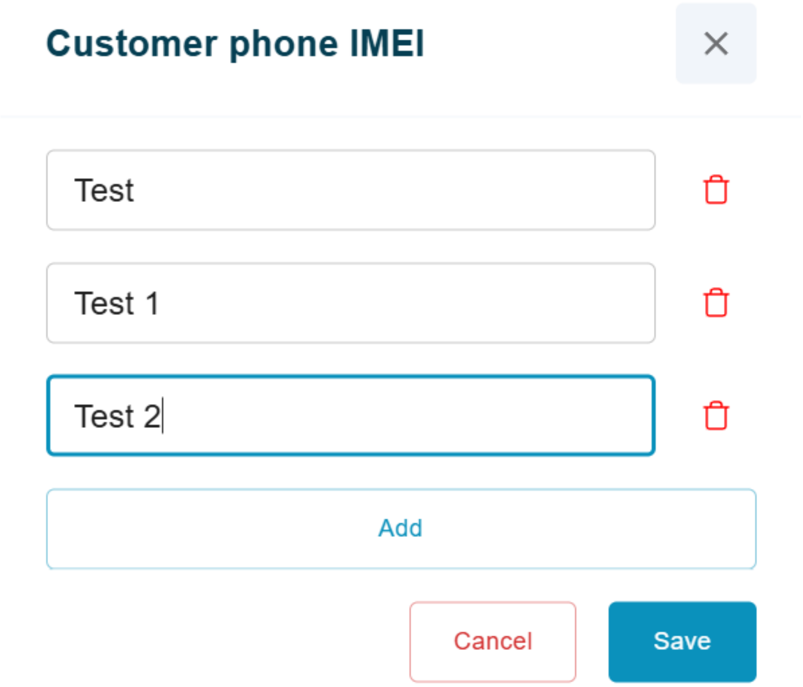
Customer phone IMEI # 10762

Test
Test 1

Test2

OTHERS

Edit:



Customer phone IMEI

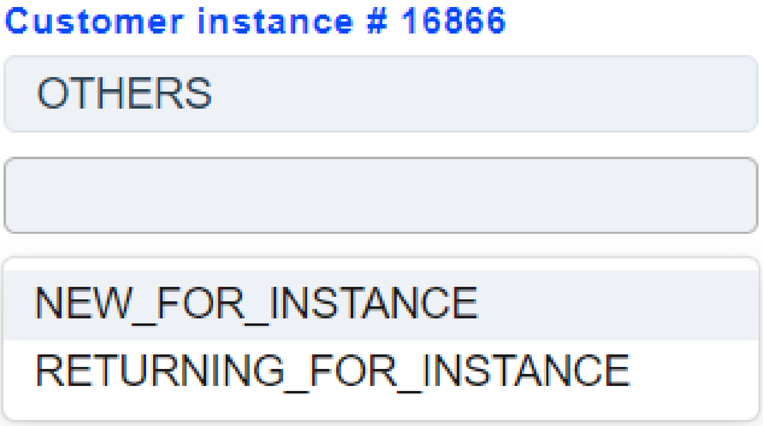
Test

Test 1

Test 2

9) by Customer Instance routing type allows to sort transactions based on Customer payment history for the whole instance. Please contact tech Support manager to enable this functionality.

Select the Customer type for instance and build a further route based on them. The client is defined as NEW or RETURNING based on criteria set on the Project level (by default) or Endpoint level (if specified). This option is called Client definition. Definition is possible by card number, email, card holder and email, card holder and purpose, card holder and phone.



Customer instance # 16866

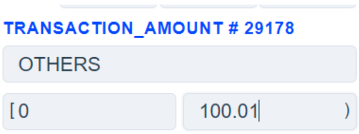
OTHERS

Note:

This option should only be used together with internal KYC procedures as it checks for existing payment history and doesn't count any negative activity.

Transaction

1) Transaction Amount routing type allows to sort transactions by their amounts. The number in the square bracket is included in the range and the number in the round bracket is not included in the range. For example, to specify amount from 0 to 100 (including 100), use [0, 100.01). Transactions, which amounts match the specified range, will pass through this routing criterion.

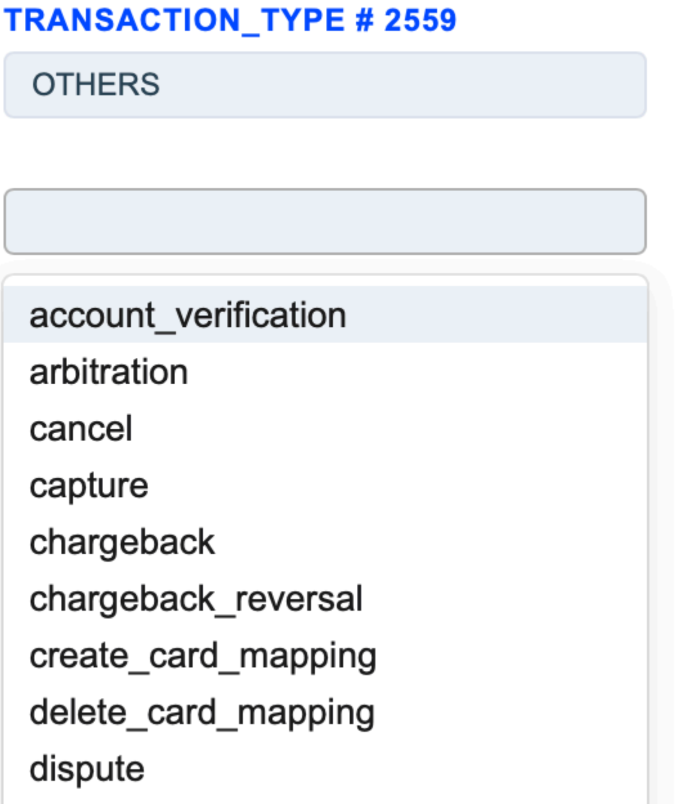


TRANSACTION_AMOUNT # 29178

OTHERS

[0 | 100.01)

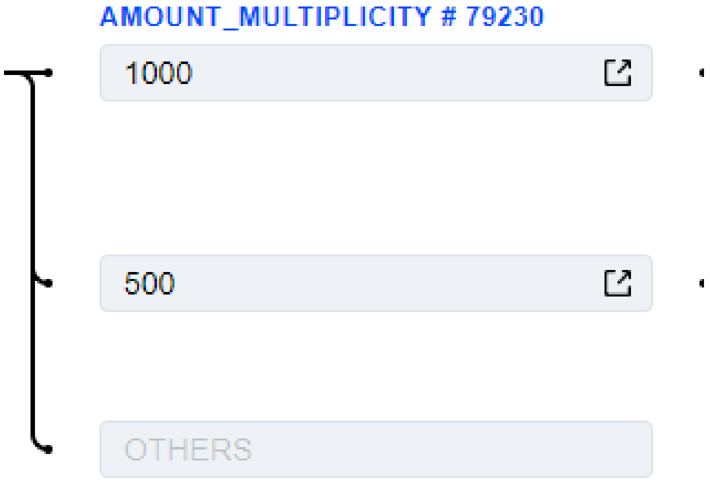
2) Transaction Type routing type allows to sort transactions by their type. Select the needed transaction types and build a further route based on them.



TRANSACTION_TYPE # 2559

OTHERS

3) Amount Multiplicity routing type allows to sort transactions by their amounts matching with specified multipliers. Add amount multiplicity and transaction will route by the highest amount to which it is a multiple. Example: If transaction amount is 1000 and “Amount multiplicity” is settled as 1000 and 500, transaction will route to 1000, and if transaction amount is 1500 it will route to 500, and if transaction amount is 2000 it will route to 1000.



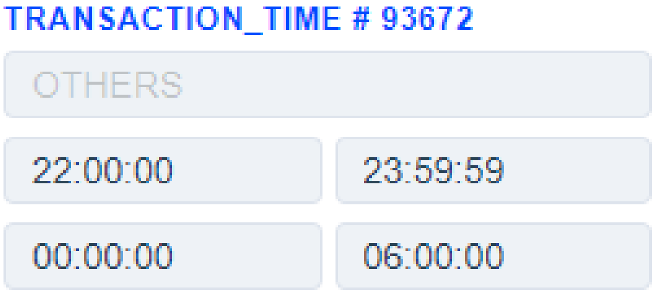
AMOUNT_MULTIPLICITY # 79230

1000

500

OTHERS

4) Transaction Time routing type allows to sort transactions by the time they are created in the system. Timezone GMT+3. This sort type can be used for processor technical breaks or for any other reason when time is necessary for any route. To set the time, for example, from 22:00 till 06:00, set the time the following way: [22:00:00, 23:59:59], [00:00:00, 06:00:00].



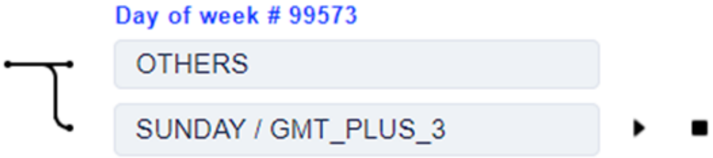
TRANSACTION_TIME # 93672

OTHERS

22:00:00 23:59:59

00:00:00 06:00:00

5) Day of week routing type allows to sort transactions by day of the week. Select the needed day of the week and time zone for further route based on them.



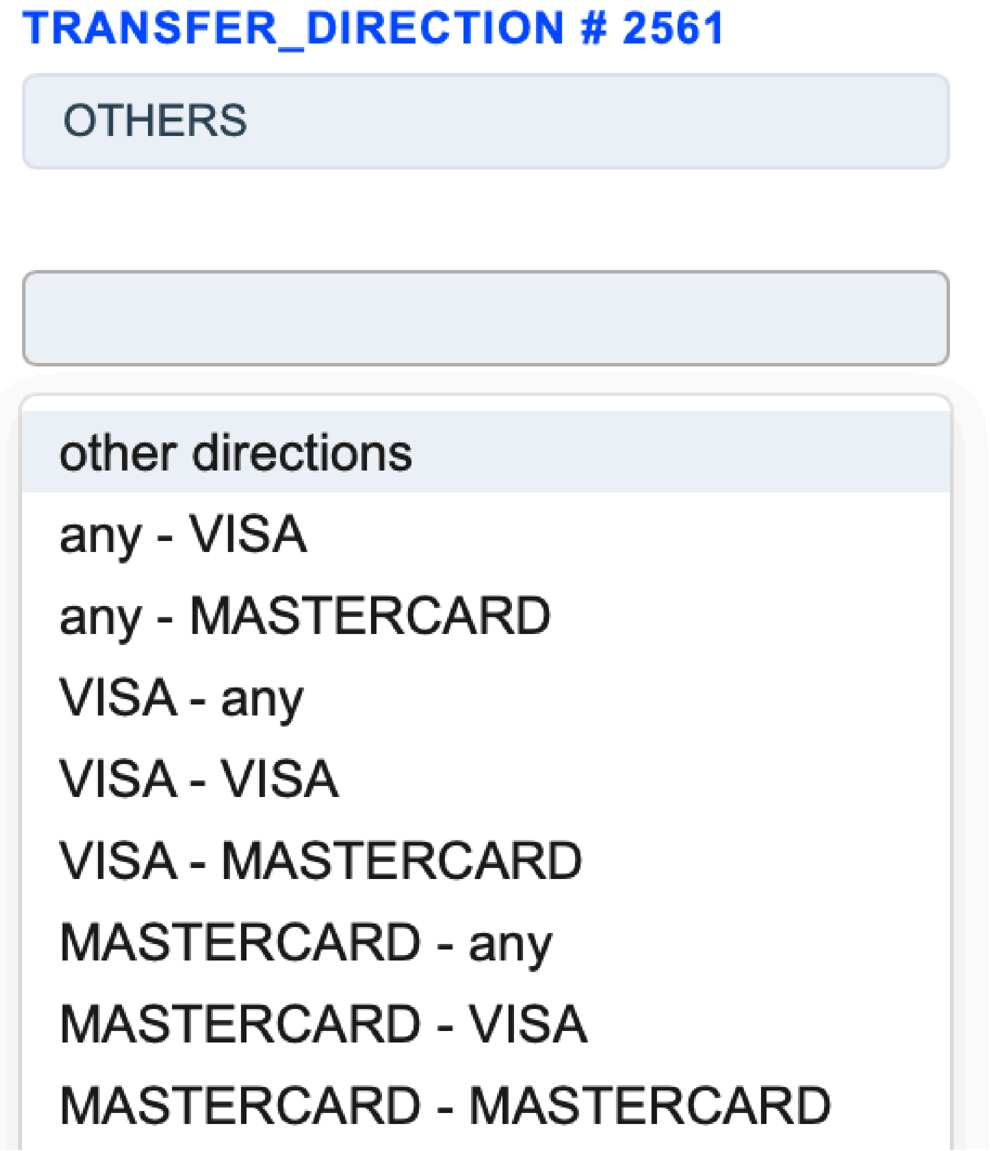
Day of week # 99573

OTHERS

SUNDAY / GMT_PLUS_3

Transfer

1) Transfer Direction routing type allows to sort transfer transactions by card types or Issuer banks of sender and receiver. Select the needed parameters and build a further route based on them.



TRANSFER_DIRECTION # 2561

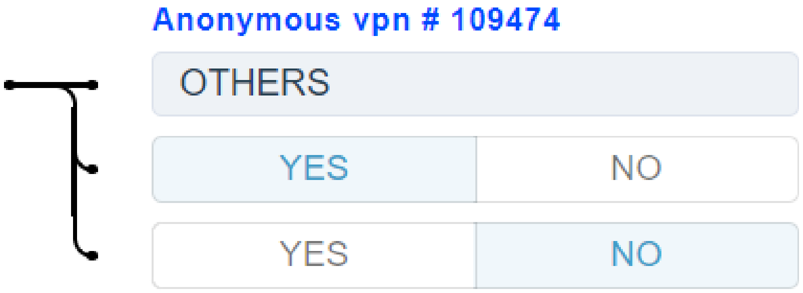
OTHERS

other directions
any - VISA
any - MASTERCARD
VISA - any
VISA - VISA
VISA - MASTERCARD
MASTERCARD - any
MASTERCARD - VISA
MASTERCARD - MASTERCARD

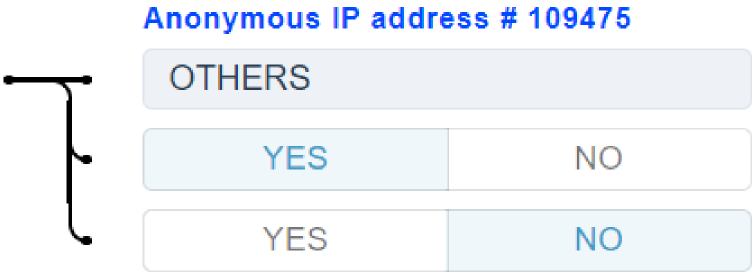
IP Intelligence

> **Warning:** If Fraud Service - "MaxMind IP check service" is selected on project level, then regardless of whether "fraud filters" or "routing&balancing" are set up - all requests will be send to Max Mind.

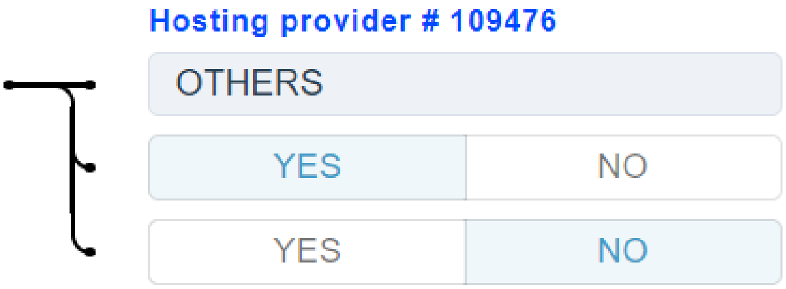
1) Anonymous vpn routing type allows to check when Payer IP address is considered as anonymous vpn by MaxMind service. YES - if condition is true, NO - if condition is false. Select the needed parameters and build a further route based on them.



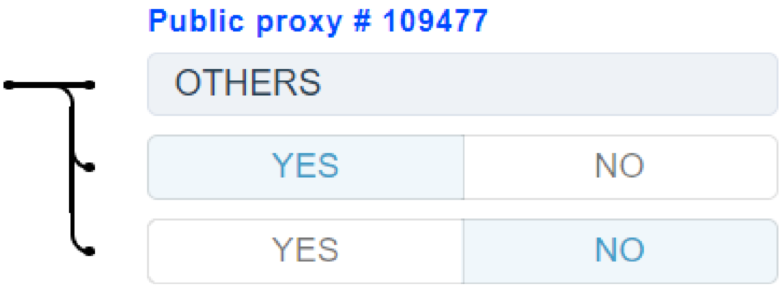
2) Anonymous IP address routing type allows to check when Payer IP address is considered as anonymous by MaxMind service. YES - if condition is true, NO - if condition is false. Select the needed parameters and build a further route based on them.



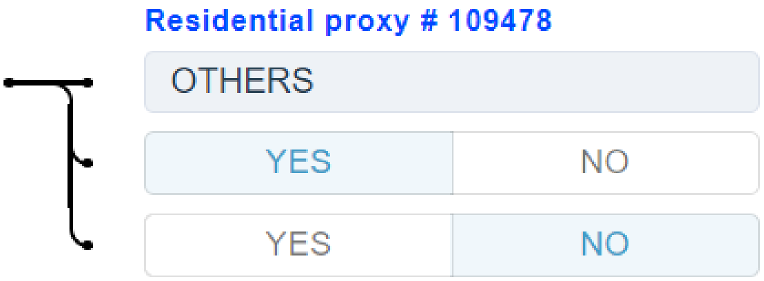
3) Hosting provider routing type allows to check when Payer IP address belongs to a hosting or VPN provider considered by MaxMind service. YES - if condition is true, NO - if condition is false. Select the needed parameters and build a further route based on them.



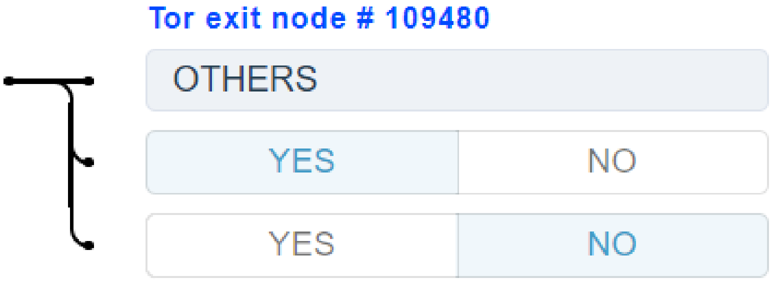
4) Public proxy routing type allows to check when Payer IP address belongs to a public proxy considered by MaxMind service. YES - if condition is true, NO - if condition is false. Select the needed parameters and build a further route based on them.



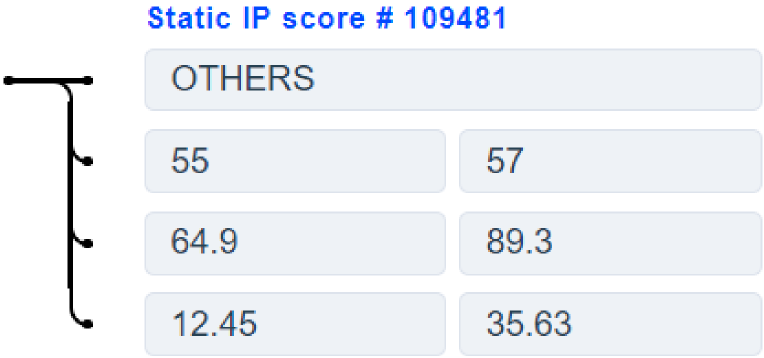
5) Residential proxy routing type allows to check when Payer IP address belongs to a hosting or VPN provider considered by MaxMind service. YES - if condition is true, NO - if condition is false. Select the needed parameters and build a further route based on them.



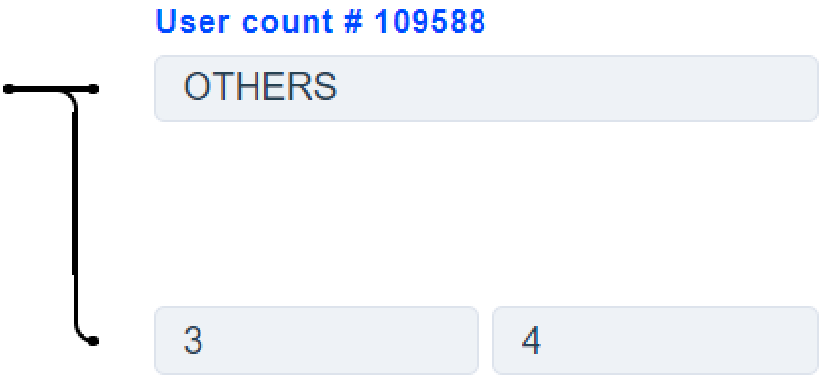
6) Tor exit node routing type allows to check when Payer IP address a Tor exit node considered by MaxMind service. YES - if condition is true, NO - if condition is false. Select the needed parameters and build a further route based on them.



7) Static IP score routing type allows to check when Payer IP address Static IP score which is considered by MaxMind service is lower or equal to the settled threshold value. Higher values meaning a greater static association. For example, many IP addresses with a user type of cellular have a score under one. Broadband IPs that don't change very often typically have a score above thirty. This indicator can be useful for deciding whether an IP address represents the same user over time. The value ranges from 0 to 99.99. Select the needed parameters and build a further route based on them.



8) User count routing type allows to check when Payer IP address user count considered by MaxMind service is higher or equal to the settled threshold value. The estimated number of users sharing the IP/network during the past 24 hours. For IPv4, the count is for the individual IP. For IPv6, the count is for the /64 network. Select the needed parameters and build a further route based on them.



User count # 109588

OTHERS

3 4

Balancing Types

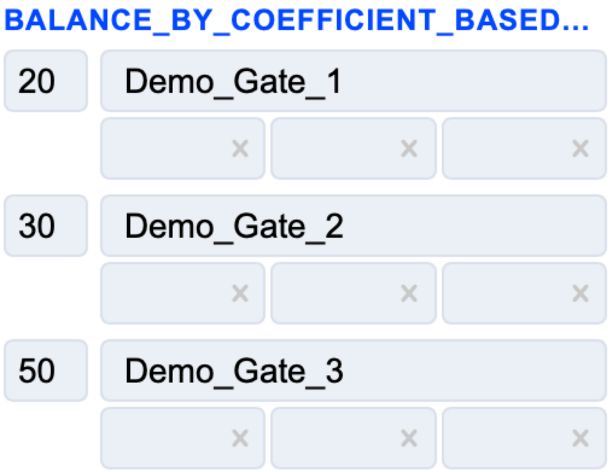
Balancing type is a feature which allows to distribute transactions between payment gates in accordance with the configured parameters.

Note: The gate can also be specified directly on the endpoint. However, it will still be subject to the routing strategy, but will be selected for all transactions coming from this endpoint on this route.

The following balancing types are presented in the system:

Balance By Coefficient

1) Balance by coefficient Based on Tx Amount allows to sort transactions by the gates depending on the amount and the specified probability percentage.



BALANCE_BY_COEFFICIENT_BASED...

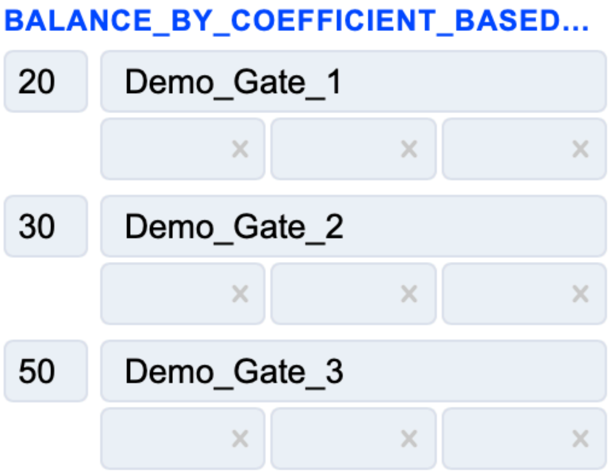
20 Demo_Gate_1

30 Demo_Gate_2

50 Demo_Gate_3

For example, 3 gates have 20%, 30% and 50% coefficients set for them. In this case, 50% of the first several processed transactions will be forwarded to the gate with the probability of 50%, then the traffic will try to reach the distribution of the amount between the gates in accordance with the specified percentages. If the processed amount on a gate exceeds the amounts on the other gates, the transactions will not be forwarded to the gate with the exceeding amount until the amounts on all the gates become equal to the percentages set for the gates.

2) Balance by coefficient Based on Tx Count allows to sort transactions by gates depending on their quantity and the specified probability percentage.



BALANCE_BY_COEFFICIENT_BASED...

20 Demo_Gate_1

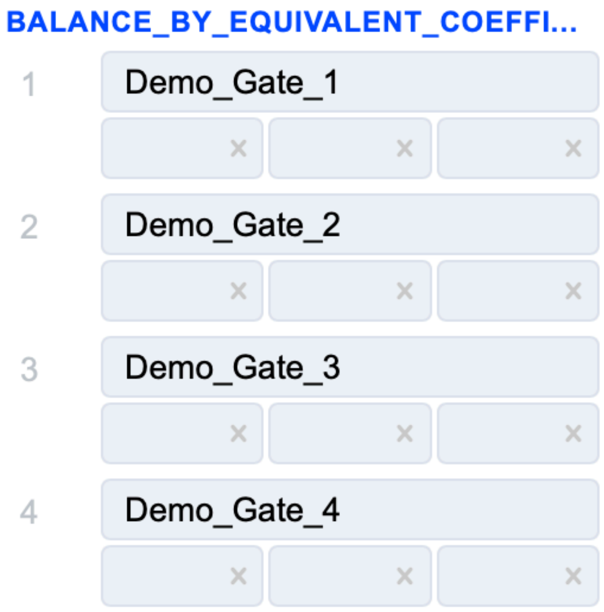
30 Demo_Gate_2

50 Demo_Gate_3

For example, 3 gates have 20%, 30% and 50% coefficients set for them. In this case, 50% of the processed transactions will be forwarded to the gate with the probability of 50%. The transaction amounts are not considered, only their quantity is.

Balance Equally

1) Balance equally Based on Tx Amount allows to sort transactions by gates depending on the amount with equal probability percentage.



BALANCE_BY_EQUIVALENT_COEFFI...

1 Demo_Gate_1

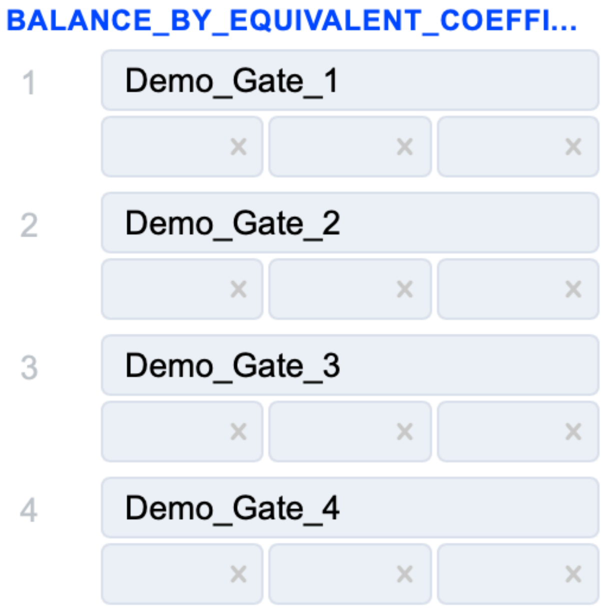
2 Demo_Gate_2

3 Demo_Gate_3

4 Demo_Gate_4

If there are e.g. 4 gates, “Balance equally on Tx Amount” will set an equal probability percentage of 25% for each gate. The first several transactions can be forwarded to any of them as the percentages are equal, then the traffic will try to reach the equal distribution of the amount between the gates. If the processed amount on a gate exceeds the amounts on the other gates, the transactions will not be forwarded to the gate with the exceeding amount until the amounts on all the gates become equal.

2) Balance equally Based on Tx Count allows to sort transactions by gates depending on the quantity with equal probability percentage.



BALANCE_BY_EQUIVALENT_COEFFI...

1 Demo_Gate_1

2 Demo_Gate_2

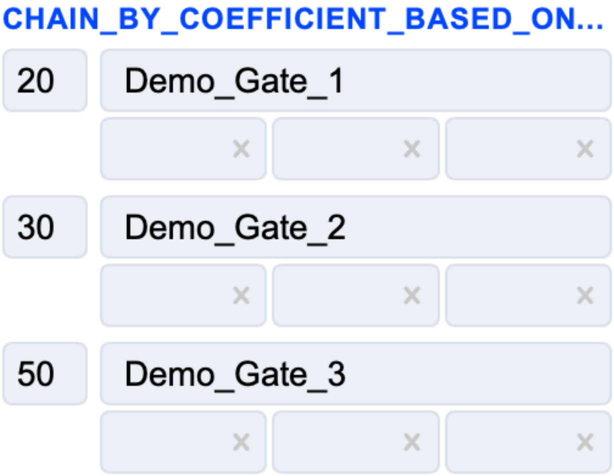
3 Demo_Gate_3

4 Demo_Gate_4

If there are e.g. 4 gates, “Balance equally on Tx Count” will set an equal probability percentage of 25% for each gate. The first several transactions can be forwarded to any of them as the percentages are equal, then the traffic will try to reach the equal distribution between the gates based on the quantity of transactions.

Cascading Chain

1) Chain by Coefficient Based on Tx Count allows to sort transactions by gates using the specified probability percentage and the chain principle. If the incoming transaction is going to be filtered or exceed the limits on some gates, the balancing algorithm excludes these gates and then it forms the chain with the remaining ones according to their coefficients.



CHAIN_BY_COEFFICIENT_BASED_ON...

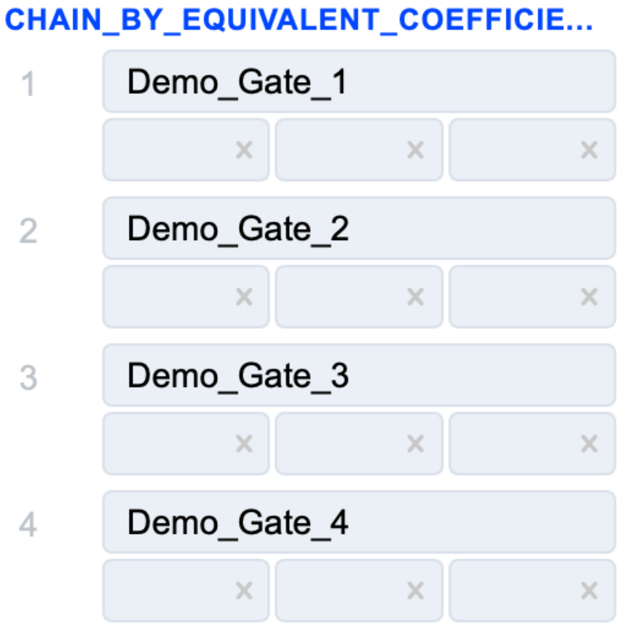
20 Demo_Gate_1

30 Demo_Gate_2

50 Demo_Gate_3

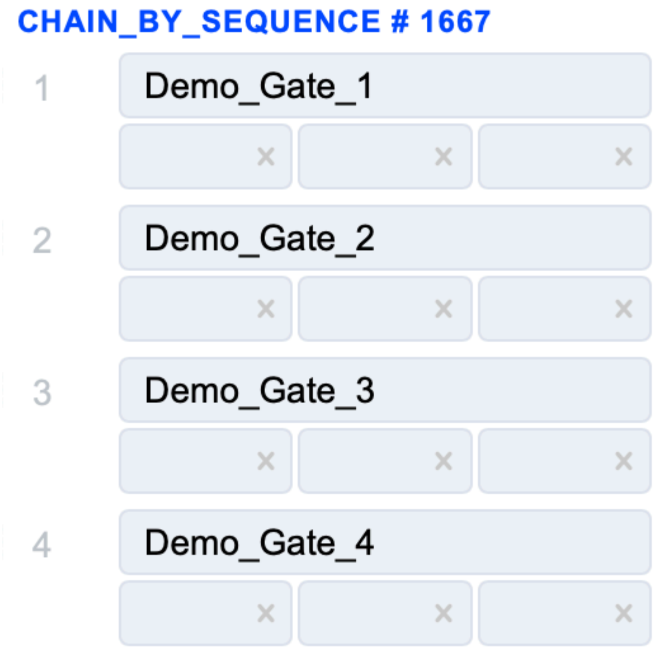
For example, 3 gates have 20%, 30% and 50% coefficients set for them. In this case, the gate with 50% coefficient has the 50% probability of becoming the first gate in the formed chain. If for some reason the first gate in chain was unable to process the transaction, it goes to the next gate in chain. If the second gate was not able to process the transaction as well, it moves on until one of the subsequent gates in chain processes it. The traffic will try to reach the distribution between the gates according to their coefficients based on the quantity of transactions.

2) Chain by Equivalently Based on Tx Count allows to sort transactions by gates using the chain principle and an equal probability percentage. If the incoming transaction is going to be filtered or exceed the limits on some gates, the balancing algorithm excludes these gates and then it forms the chain with the remaining ones based on equal probability percentage.



If there are e.g. 4 gates, “Chain by equivalently on Tx Count” will set an equal probability percentage of 25% for each gate. In this case, each gate has the 25% probability of becoming the first gate in the formed chain. If for some reason the first gate in chain was unable to process the transaction, it goes to the next gate in chain. If the second gate was not able to process the transaction as well, it moves on until one of the subsequent gates in chain processes it. The traffic will try to reach the equal distribution between the gates based on the quantity of transactions.

3) Chain by Sequence allows to sort transactions using the cascading chain principle.



CHAIN_BY_SEQUENCE # 1667

1 Demo_Gate_1

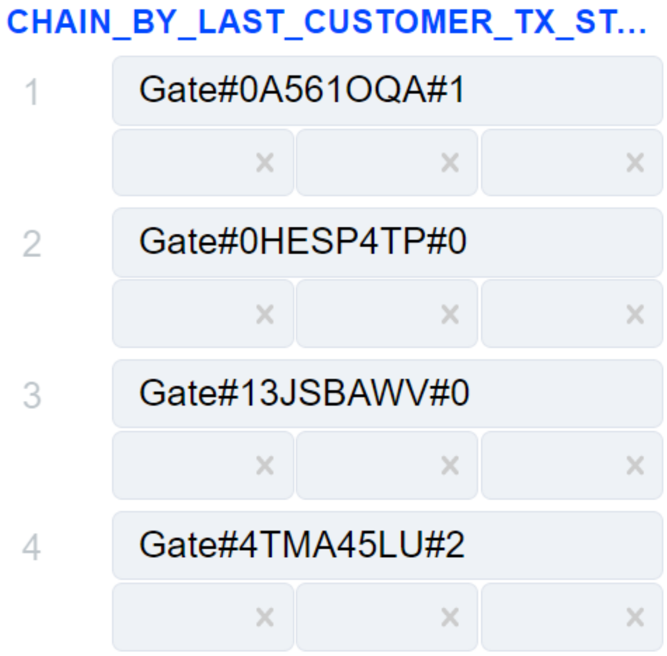
2 Demo_Gate_2

3 Demo_Gate_3

4 Demo_Gate_4

Transactions will be processed by gates only in a priority order. If for some reason the first gate in the chain was not able to process the transaction, it moves further along the chain until one of the subsequent gates in chain processes it. The gate priority can be changed in “Chain by Sequence” using drag’n’drop.

4) Chain by Last Customer Tx Status on Acquirer allows to sort transactions by resulting transaction status and the chain principle.



CHAIN_BY_LAST_CUSTOMER_TX_ST...

1 Gate#0A561OQA#1

2 Gate#0HESP4TP#0

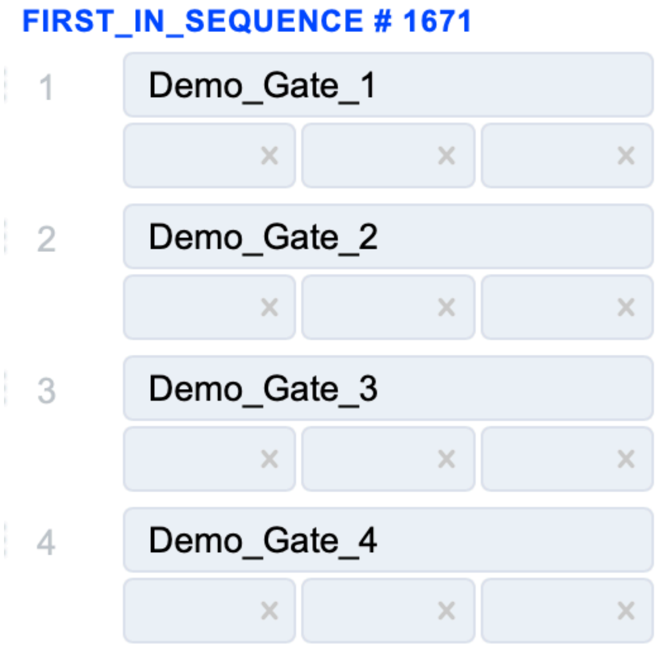
3 Gate#13JSBAWV#0

4 Gate#4TMA45LU#2

All client transactions (defined by email) are checked within the exact processor (not among all of them) and the next transaction is routed to the gate with last successful transaction of this client. If attempt on this gate was declined, transaction moves further along the chain until one of the subsequent gates in chain processes it.

Others

1) First in Sequence allows to sort transactions by choosing the first appropriate gate for them.



FIRST_IN_SEQUENCE # 1671

1 Demo_Gate_1

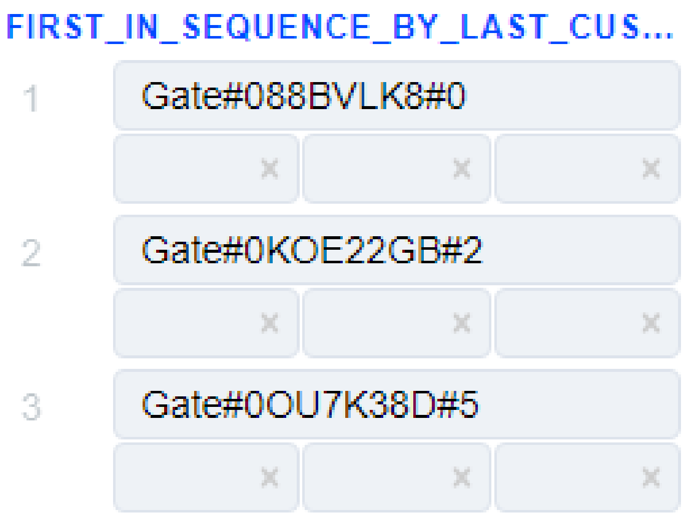
2 Demo_Gate_2

3 Demo_Gate_3

4 Demo_Gate_4

If the incoming transaction is going to be filtered or exceed the limits on certain gates, the "First in Sequence" algorithm excludes these gates and then it sends the transaction to the highest gate of the remaining ones. The gate priority can be changed by dragging it up and down.

2) First in Sequence by Last Customer Tx Status on Acquirer allows to sort transactions by resulting transaction status.



FIRST_IN_SEQUENCE_BY_LAST_CUS...

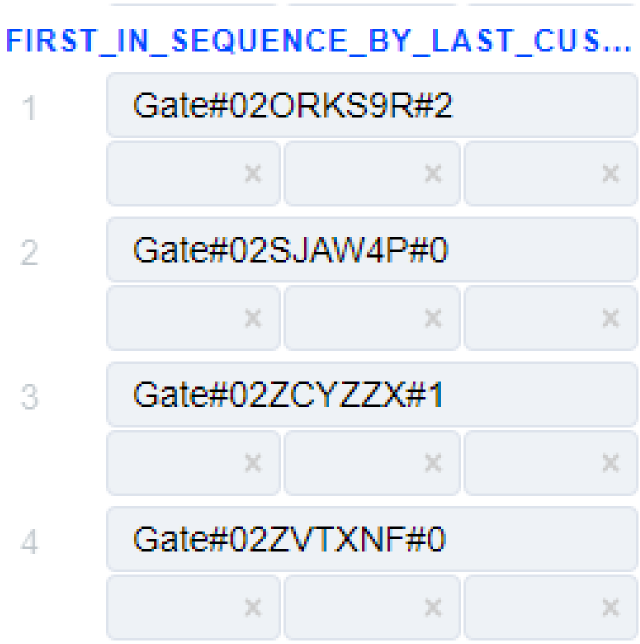
1 Gate#088BVLK8#0

2 Gate#0KOE22GB#2

3 Gate#0OU7K38D#5

All client(by e-mail) transactions for all projects are checked and the next transaction is routed to the gate with processor of the last successful transaction project-wide. If a transaction is in declined status, gate is moved to the bottom of the sequence and receives lowest priority. Also, all gates belonging to the same processor as the gate on which the rejection status occurred receive low priority. Gate with processor with last approved transaction will be first in sequence, a gate with processor with earlier approves or no approves will be last.

3) First in Sequence by Last Customer Tx Status on Gate allows to sort transactions by resulting transaction status.



FIRST_IN_SEQUENCE_BY_LAST_CUS...

1 Gate#02ORKS9R#2

2 Gate#02SJAW4P#0

3 Gate#02ZCYZZX#1

4 Gate#02ZVTXNF#0

All client(by e-mail) transactions are checked and the next transaction is routed to the gate of the last successful transaction project-wide. If a transaction is in declined status, gate is moved to the bottom of the sequence and receives lowest priority. Unlike First in Sequence by Last Customer Tx Status on Acquirer balancing type, the gates belonging to the same processor as the gate on which the declined status occurred do not lose priority and do not fall at the end of the sequence. Gate with last approved transaction will be first in sequence, a gate with earlier approves or no approves will be last.

Additional Configurations

Gate Skips

The gates in the balancing block can be skipped for processing of the transaction in the following cases:

1.) If Acquirer restrictions on gate level is triggered;

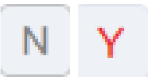
2.) For Cascading chain options - if the decline message specified in Chain Strategy Details or Chain Strategy Skips is received, the chain will stop;

3.) If the gate is disabled on the gate level;

4.) If the gate is disabled in balancing block;

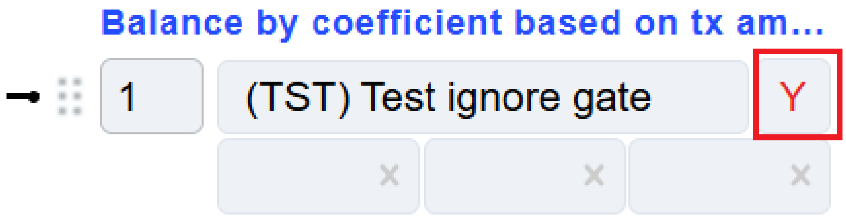
5.) If gate is set to be ignored, because it’s intended only for direct processing from specific Endpoints (see Ignore Gates For Direct Processing below).

Ignore Gates For Direct Processing



Ignoring gates - ignores selected gate for whole node.

If it is needed to use gate, but only for the specific Endpoint without any changes in the routing, use Ignoring gates, so that way this gate will be ignored for the rest of the traffic and will only be used with the specific Endpoint.



Balance by coefficient based on tx am...

1

(TST) Test ignore gate

Y

Rates

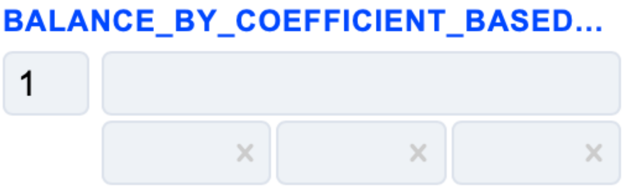
Rates is a system of payment fees for all stakeholders' services.

The system supports such stakeholders as:

Merchant, Reseller, Manager, Dealer, Bank.

In the current model, the fees are incrementally increasing, from the Bank to the Merchant. The following rate plan will count the value of the previous one. Thus, the higher the participant's level is, the greater his total fee is in the system. The Bank and Dealer rate plans can be set on the gate level. Manager, Reseller, and Merchant rate plans can be set on the project level, with the option to override them on the endpoint level. The presence of some participants in the payment rates model is optional.

In Routing & Balancing the Rates can be redefined directly on the gates configuration in balancing blocks. These Rates settings override the ones on project or endpoint level.



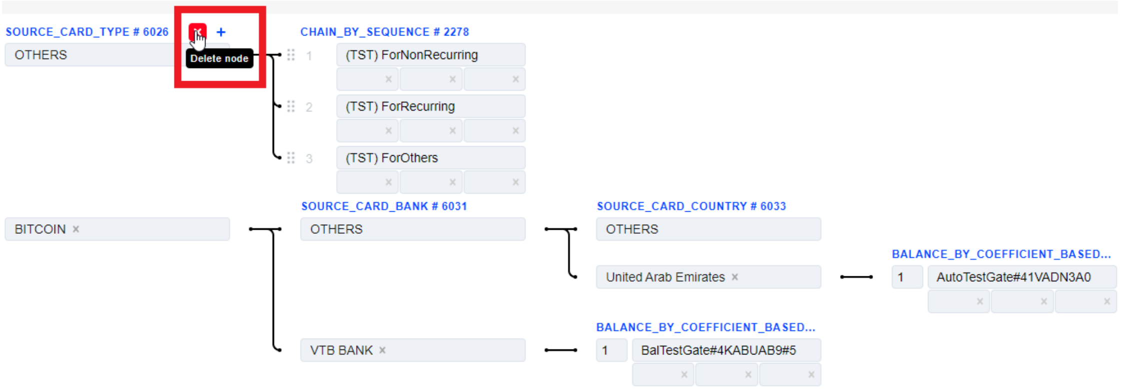
BALANCE_BY_COEFFICIENT_BASED...

1

There are 3 active fields below at the gate's name, which are responsible for redefining rate plans for Manager, Reseller and Merchant, from left to right respectively. All rate plans can be selected from the dropdown list of already created ones.

Copy, Paste, Cut, Delete

Routing & balancing nodes can be deleted, along with all children:



SOURCE_CARD_TYPE # 6026

OTHERS

Delete node

CHAIN_BY_SEQUENCE # 2278

1 (TST) ForNonRecurring

2 (TST) ForRecurring

3 (TST) ForOthers

BITCOIN ×

SOURCE_CARD_BANK # 6031

OTHERS

VTB BANK ×

SOURCE_CARD_COUNTRY # 6033

OTHERS

United Arab Emirates ×

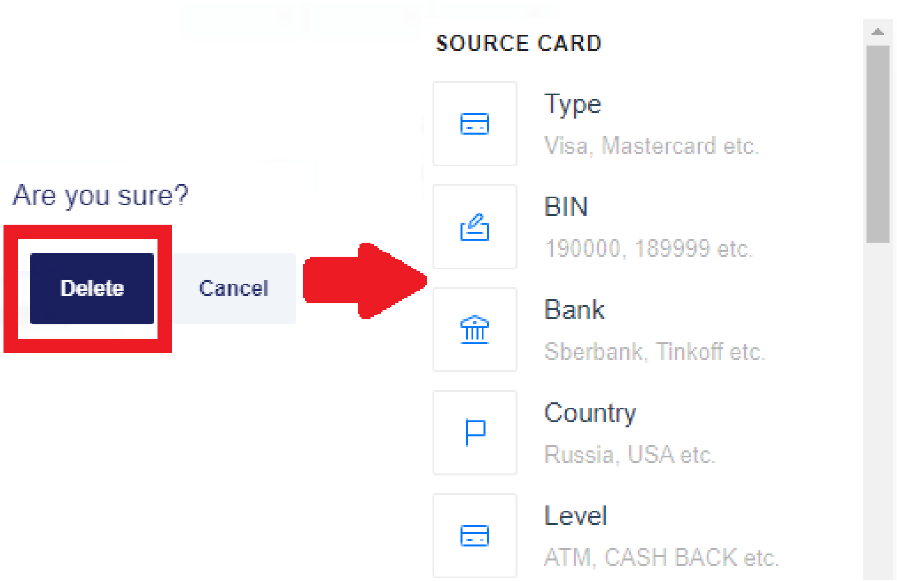
BALANCE_BY_COEFFICIENT_BASED...

1 AutoTestGate#41VADN3A0

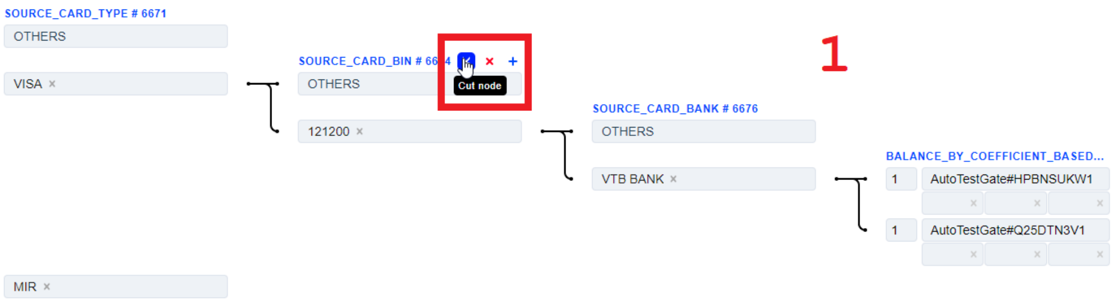
BALANCE_BY_COEFFICIENT_BASED...

1 BalTestGate#4KABUAB9#5

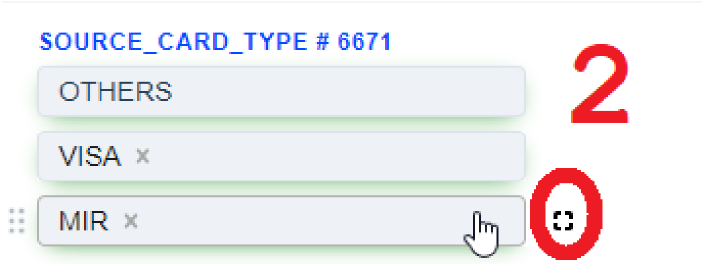
Each deletion requires confirmation:



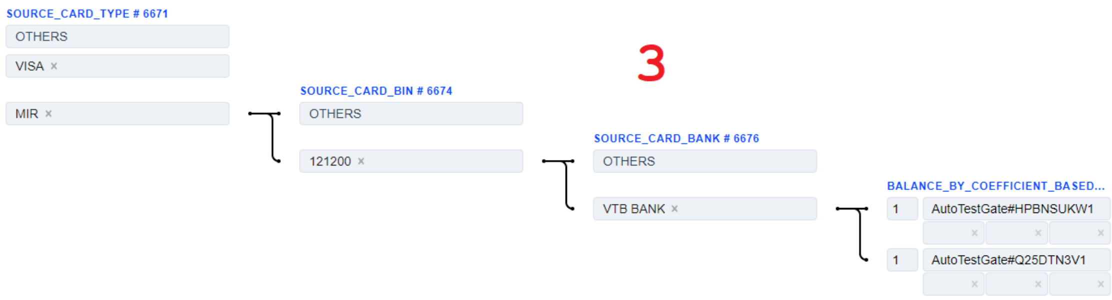
Fragments of balancing tree can also be cut and pasted:



Choose where to paste the cut fragment:

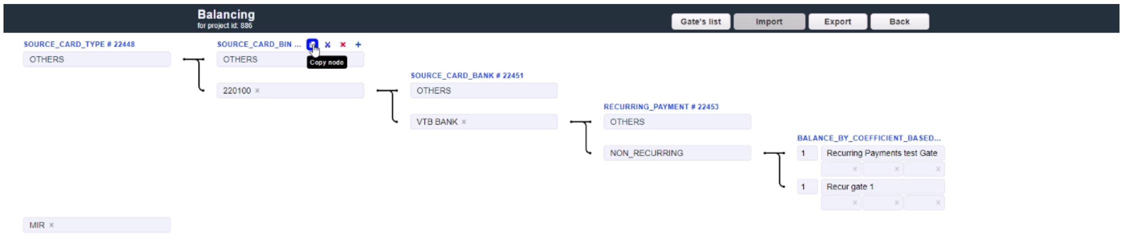


Result:

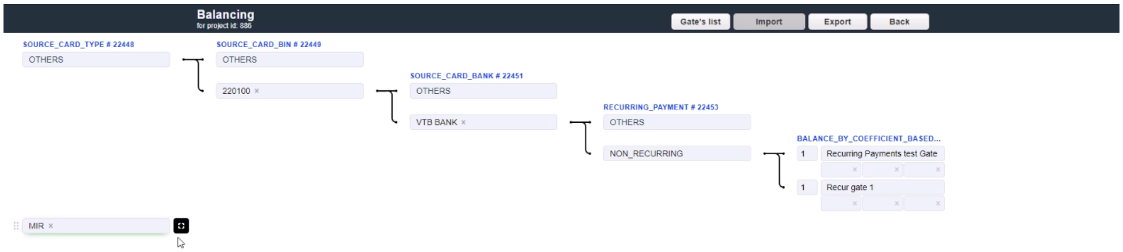


Parts of a balancing tree can be copied in a similar way as well:

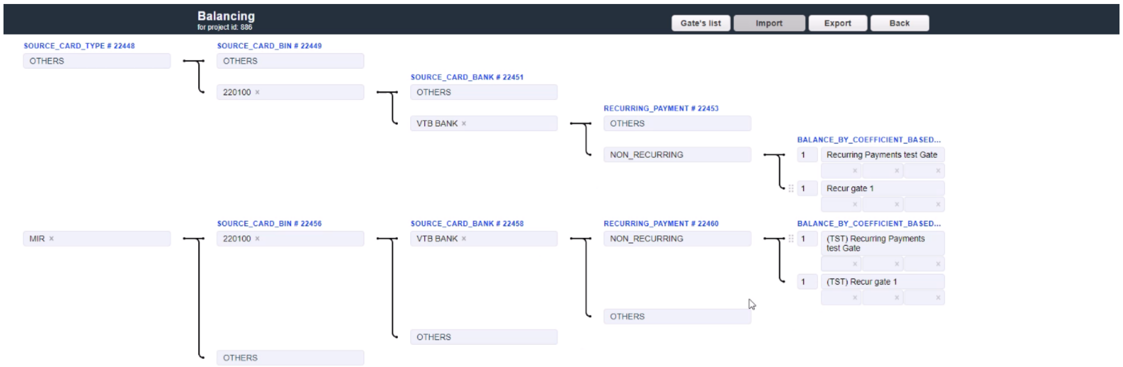
Tap on Copy node.



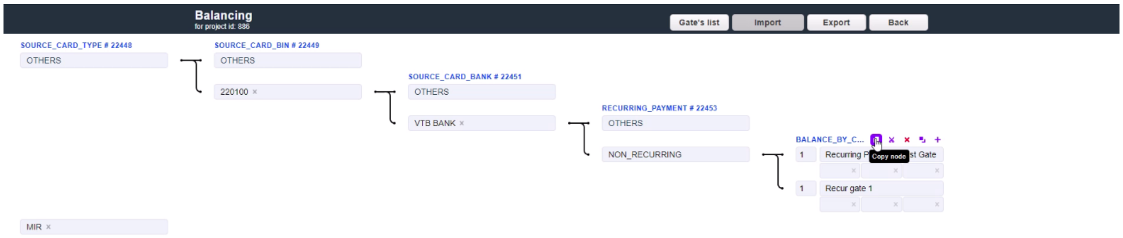
Choose where to paste the copied fragment:



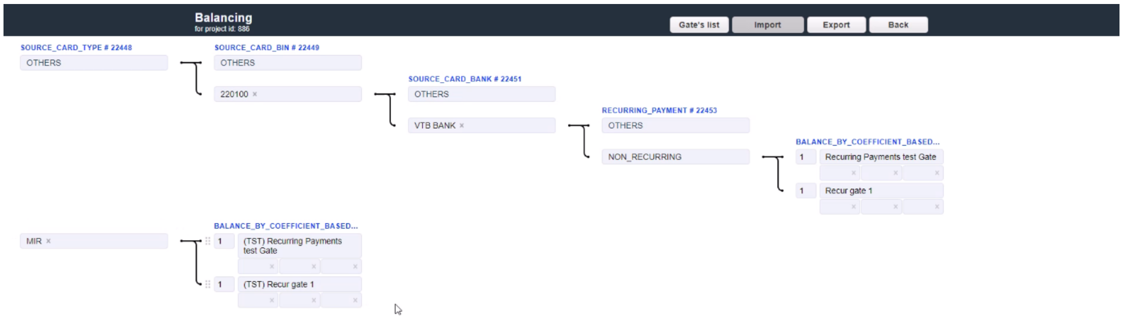
Result:



The same process can be repeated for the last part of the balancing tree:

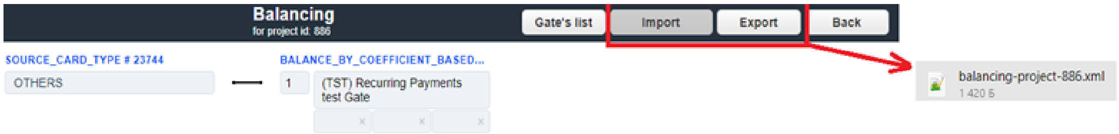


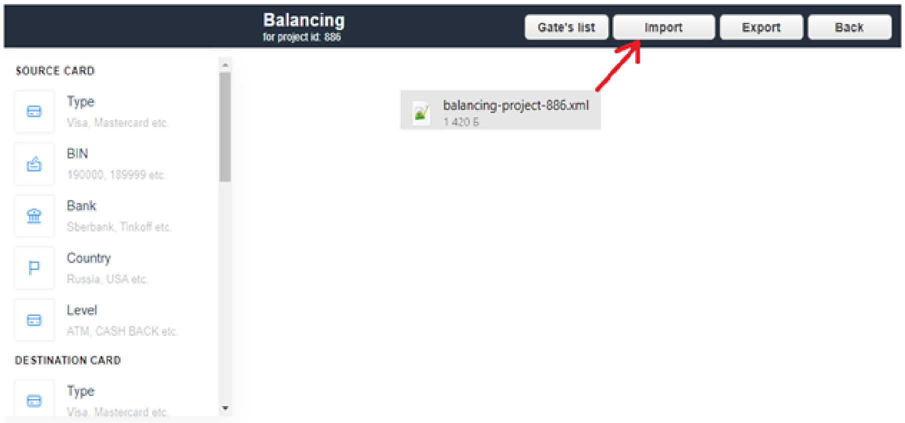
Result:



Import And Export

You can import and export your balancing tree:





Balancing tree file is generated in xml and has the following structure:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<strategy>
    <projectId>4947</projectId>
    <projectDisplayName>Recur AUD</projectDisplayName>
    <routingNodes>
    <routingNode>
            <id>8572</id>
            <routingId>1</routingId>
            <enabled>true</enabled>
            <routes>
                <route>
                    <id>23277</id>
                    <enabled>true</enabled>
                    <nextRoutingNodeId>8573</nextRoutingNodeId>
                    <others>true</others>
                    <criteria>
                        <criterion>
                            <value>OTHERS</value>
                        </criterion>
                    </criteria>
                    <order>0</order>
                </route>
            </routes>
            <root>true</root>
        </routingNode>
        <routingNode>
            <id>8573</id>
            <routingId>2</routingId>
            <enabled>true</enabled>
            <routes>
                <route>
                    <id>23279</id>
                    <enabled>true</enabled>
                    <nextRoutingNodeId>8574</nextRoutingNodeId>
```

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```
                        <others>false</others>
                        <criteria>
                            <criterion>
                                <entityId>8104</entityId>
                                <entityName>213100</entityName>
                            </criterion>
                        </criteria>
                        <order>0</order>
                    </route>
                    <route>
                        <id>23278</id>
                        <enabled>true</enabled>
                        <others>true</others>
                        <criteria>
                            <criterion>
                                <value>OTHERS</value>
                            </criterion>
                        </criteria>
                        <order>1</order>
                    </route>
                </routes>
                <root>false</root>
            </routingNode>
            <routingNode>
                <id>8574</id>
                <routingId>3</routingId>
                <enabled>true</enabled>
                <routes>
                    <route>
                        <id>23281</id>
                        <enabled>true</enabled>
                        <nextRoutingNodeId>8575</nextRoutingNodeId>
                        <others>false</others>
                        <criteria>
                            <criterion>
                                <entityId>1825</entityId>
                                <entityName>DEMO BANK</entityName>
                            </criterion>
                        </criteria>
                        <order>0</order>
                    </route>
                    <route>
                        <id>23280</id>
                        <enabled>true</enabled>
                        <others>true</others>
                        <criteria>
                            <criterion>
                                <value>OTHERS</value>
                            </criterion>
                        </criteria>
                        <order>1</order>
                    </route>
                </routes>
                <root>false</root>
            </routingNode>
            <routingNode>
```

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```
            <id>8575</id>
            <routingId>4</routingId>
            <enabled>true</enabled>
            <routes>
                <route>
                    <id>23282</id>
                    <enabled>true</enabled>
                    <balancingNodeId>8750</balancingNodeId>
                    <others>true</others>
                    <criteria>
                        <criterion>
                            <value>OTHERS</value>
                        </criterion>
                    </criteria>
                    <order>0</order>
                </route>
            </routes>
            <root>false</root>
        </routingNode>
    </routingNodes>
    <balancingNodes>
        <balancingNode>
            <id>8750</id>
            <enabled>true</enabled>
            <balancingId>1</balancingId>
            <rows>
                <row>
                    <id>0</id>
                    <enabled>false</enabled>
                </row>
            </rows>
        </balancingNode>
    </balancingNodes>
</strategy>
```

Transaction Filters

  - Blacklist check (BL)
  - Predefined loyalty lists check
  - Ban untrusted networks
  - Credit Card Whitelist check (WL)
  - Customer fingerprint
  - Check reader entry mode
  - IP address Country check
  - Issuer Country check
  - Billing Country check
  - IP address Country blacklist
  - Issuer Country blacklist
  - Billing Country blacklist
  - Issuer Country blacklist by Payment method
  - Transaction amount check
  - Source Credit Card type check
  - Destination Credit Card type check
- Consistency filters
  - Check customer data
  - Customer IP address Country differs from Issuing Country
  - Customer name differs from Cardholder name
  - Customer IP address differs from IP address used for 3-D Secure validation
  - Customer birthday check
  - Source Credit Card number expiration date check
  - The 6+4 customer cards differs from the 6+4 passed in purpose
- Custom business validations
  - Transaction amount changing for Purpose
  - Authorization reattempts requirements EMEA
  - Visa Preauthorized Transaction Decline Response requirements N.A.
  - MCC 6211 restrictions
  - MCC 7995 restrictions
  - CDB processing restrictions
- Velocity filters
  - Source Credit Card Number decline frequency for last 24 hours (daily decline limit)
  - Source Credit Card Number increasing sequence of approved transaction amounts for last 24 hours (daily rising limit)

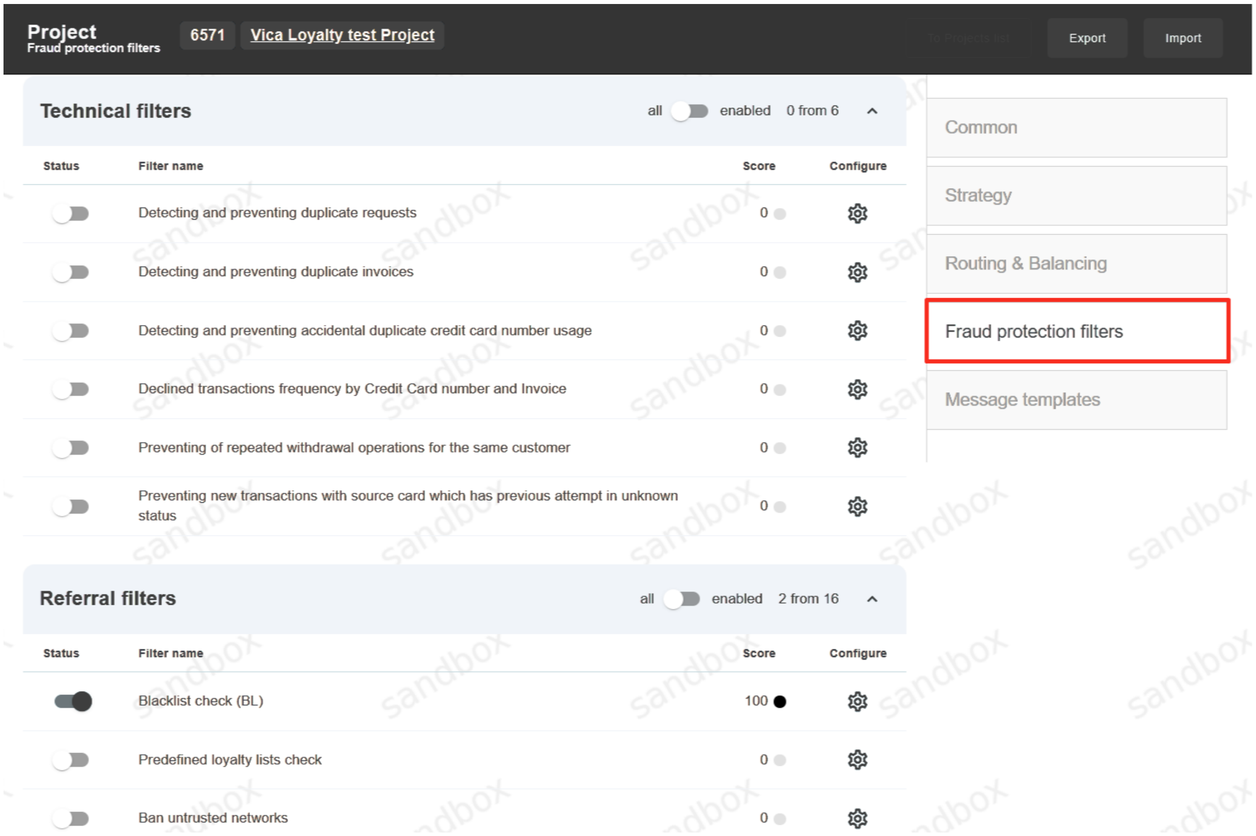
- Source Credit Card Number usage frequency for last 24 hours (daily limit)
- Source Credit Card Number usage frequency for last 7 days (weekly limit)
- Source Credit Card Number usage frequency for last month (monthly limit)
- Destination Credit Card Number usage frequency for last 24 hours (daily limit)
- Destination Credit Card Number usage frequency for last 7 days (weekly limit)
- Destination Credit Card Number usage frequency for last month (monthly limit)
- Total Credit Card Number usage frequency for last 24 hours (daily limit)
- Total Credit Card Number usage frequency for last 7 days (weekly limit)
- Total Credit Card Number usage frequency for last month (monthly limit)
- Purpose usage frequency for last 24 hours (daily limit)
- Purpose usage frequency for last 7 days (weekly limit)
- Purpose usage frequency for last month (monthly limit)
- Email usage frequency for last 24 hours (daily limit)
- Email usage frequency for last 7 days (weekly limit)
- Email usage frequency for last month (monthly limit)
- IP address usage frequency for last 24 hours (daily limit)
- IP address usage frequency for last 7 days (weekly limit)
- IP address usage frequency for last month (monthly limit)
- Source Credit Card Number usage frequency for Purpose
- Source Credit Card Number usage frequency for Email address
- Source Credit Card Number usage frequency for First and Last name
- Source Credit Card Number usage frequency for Destination Credit Card number
- Source Credit Card Number usage frequency for Email or IP address
- Source Credit Card Number usage frequency
- Customer IP address usage frequency
- Credit Card number already used from another IP address
- Credit Card number already used from another Country
- Credit Card number already used with another Email
- Credit Card number already used with another Purpose
- Credit Card number already used with another Cardholder name
- Customer IP address already used by another Cardholder
- Customer Email already used by another Cardholder
- Source Credit Card Number approved transaction interval
- Source Credit Card Number declined transaction interval

- Source Credit Card Number Issuer Country change frequency for current Purpose
- Reversal frequency
- Fingerprint usage frequency for last 24 hours (daily limit)
- Fingerprint usage frequency for last 7 days (weekly limit)
- Fingerprint usage frequency for last month (monthly limit)
- Source Credit Card Number usage frequency for Fingerprint
- Source Credit Card number Issuer Country change frequency for current Device Fingerprint
- Destination Credit Card Number usage frequency for Device fingerprint
- Destination Credit Card number Issuer Country change frequency for current Device fingerprint
- Email usage frequency for Device fingerprint
- Purpose usage frequency for Device fingerprint
- Account Number usage frequency for last 24 hours (daily limit)
- Account Number usage frequency for last 7 days (weekly limit)
- Account Number usage frequency for last month (monthly limit)
- Preventing transaction with the same amount
- Issuer country usage frequency
- Purpose usage frequency for last year (annual limit)
- BIN range usage frequency
- Abnormal transaction time
- Source Credit Card Number decline frequency for last week (weekly decline limit)
- Source Credit Card Number usage frequency per Email address for last 24 hours (daily limit)
- Source Credit Card Number usage frequency per Email address for last 7 days (weekly limit)
- Source Credit Card Number usage frequency per Email address for last month (monthly limit)
- Source Credit Card Number usage frequency for last N days
- Destination Credit Card Number usage frequency for last N days
- Total Credit Card Number usage frequency for last N days
- Purpose usage frequency for last N days
- Email usage frequency for last N days
- IP address usage frequency for last N days
- Fingerprint usage frequency for last N days
- Account Number usage frequency for last N days

General information

Transaction filters in System are intended for rejection of certain transactions on various reasons. For example, there are filters to check fraud transactions, or to check if the issuer-bank or card number is included in the White List, etc.

The Transaction filters are managed on a Project-level of the System. To set filters for the Project navigate to Fraud protection filters in the Project menu.



Technical filters all ○ enabled 0 from 6

Status	Filter name	Score	Configure
○	Detecting and preventing duplicate requests	0	⚙
○	Detecting and preventing duplicate invoices	0	⚙
○	Detecting and preventing accidental duplicate credit card number usage	0	⚙
○	Declined transactions frequency by Credit Card number and Invoice	0	⚙
○	Preventing of repeated withdrawal operations for the same customer	0	⚙
○	Preventing new transactions with source card which has previous attempt in unknown status	0	⚙

Referral filters all ○ enabled 2 from 16

Status	Filter name	Score	Configure
●	Blacklist check (BL)	100 ●	⚙
○	Predefined loyalty lists check	0	⚙
○	Ban untrusted networks	0	⚙

The icon to the left from the filter name displays it’s status. To turn a filter ON/OFF click on this icon.

Filter’s details are available by clicking on the Configure button.

The number (or multiple numbers) in “**Error codes**” is called decline-code, or the code of transaction’s rejection reason. This code will be displayed on the Orders screen if the transaction will get the Filtered status.

Some filters have Scoring. Scoring allows more flexible approach in filtering system and fraud control. Each filter’s score can be set from 0 to 100. Transaction goes through different filters and each triggered filter adds it’s own score to transaction. If transaction reaches 100 score - it gets Filtered; if not - it passes through. Turned OFF filters have 0 score.

Filters are also available on Endpoint-level of the System. Filter settings on Endpoint-level override Project-level settings.

Some Filter parameters can be added only from the Order information screen.

Fraud protection filters

Rule name	Rule description
Technical filters	Technical filters compare two or more merchant requests to detect and prevent duplicate invoice payments. All filters in this category could be applied to requests in a short period of time since the moment of the transaction received by our system.
Referral filters	Referral checks allow to establish block and trust lists of both good and bad transaction attributes, affecting the risk score based on a known trend on many different customer attributes.
Velocity filters	Velocity checks allow merchants to set velocity thresholds on various customer attributes, controlling how often a customer can attempt transactions. These checks are intended to identify high-speed fraud attacks. Velocity Rules are calculated at the merchant account level. If a merchant has several merchant accounts under their company account, velocity counts do not aggregate across the entire company if not specified additionally. For example: A single credit card is used for 2 transactions in merchant account A and 3 transactions in Merchant Account B. The Velocity Rule counts 2 in Account A and 3 in Account B. An abandonment of the shopper after redirecting to a payment method or 3-D Secure is counted as an attempt and adds to the count for velocity rules as declined transaction. But not all of these abandoned attempts can be found in the payment list, it depends on the exact integration with PSP.
Consistency filters	Consistency checks compare two or more transaction attributes with each other.
Custom business validations	Additional validations and risk profiles defined by the manager.

Technical filters

Detecting and preventing duplicate requests

Merchant request with the same request parameters will be filtered out

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Checking interval in seconds	max interval in seconds to check duplicate request	Type: int Default: 15

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Table 6 – continued from previous page

Name	Description	Value
Skip declined transactions	Y - to skip sessions in Filtered or Declined status, N - otherwise	Type: Enum Default: No

Error codes

#	Code	Name
10001	1007	Duplicate request

Detecting and preventing duplicate invoices

Merchant request with the same client order ID will be filtered out

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Checking interval in seconds	max interval in seconds to check duplicate invoices, set to 0 for infinity	Type: int Default: 30
Skip error transactions	Y - to skip sessions in Error, Failed, Limited or Rejected status, N - otherwise	Type: Enum Default: Yes
Skip unapproved transactions	Y - to skip to skip sessions in Filtered, Declined or Cancelled status, N - otherwise	Type: Enum Default: Yes

Error codes

#	Code	Name
10048	1058	Duplicate invoice

Detecting and preventing accidental duplicate credit card number usage

Customer request for the current merchant with the same credit card number will be filtered out

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Checking interval in seconds	max interval in seconds to check duplicate credit card number usage, values more then 60 seconds are ignored	Type: int Default: 30
Skip declined transactions	Y - to skip sessions in Filtered or Declined status, N - otherwise	Type: Enum Default: Yes

Error codes

#	Code	Name
10087	1097	Duplicate credit card

Declined transactions frequency by Credit Card number and Invoice

This check fires when the number of declined transactions associated with exact Credit Card number and Invoice number exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction, all transactions dates are truncated to minutes during window calculation. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 declines in 60 minutes, it fires on the 11th decline in 60 minutes. Counts transactions for Account verification, Sale, Preauth or Transfer transactions in the Filtered or Declined status. The limit is calculated for the current End point if parameter “for all merchant projects” set to N, or for all Merchant Projects if parameter set to Y.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to calculate declines count in minutes, values more then 24 hours are ignored	Type: int Default: 30
For all Merchant projects	Y - to check transactions for all projects of the current Merchant, otherwise check transactions for current end point only	Type: Enum Default: No
Maximum declines count	maximum number of declined or filtered transactions allowed	Type: int Default: 2

Error codes

#	Code	Name
10009	1013	Too many declines for the same credit card number and invoice

Preventing of repeated withdrawal operations for the same customer

This check fires when there is more than one transaction for one customer in a non-final status at any time. The risk fires on the second transaction if the first transaction is still in a non-final status. The filter works only for projects added to the CMS. Counts reverse transactions, payouts or transfers.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
For all merchant projects	Yes: for all merchant projects No: for current project only	Type: Enum Default: Yes
Skip reversals	Yes: reversal transactions are not taken into account No: reversal transactions are taken into account	Type: Enum Default: Yes

Error codes

#	Code	Name
10205	1215	Repeated withdrawal request

Preventing new transactions with source card which has previous attempt in unknown status

This check fires when customer tries to perform new card transaction while last transaction with the same source card still has non-final unknown status for past N minutes (max 1 hour). Counts Sale, Preauth or Transfer transactions in unknown status.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Checking interval in minutes	Max interval in minutes to check existing unknown operation	Type: Int Default: 60
For all merchant projects	Y - to check transactions for all projects of the current merchant N - check transactions for current end point only	Type: Enum Default: No

Error codes

#	Code	Name
10259	1269	Customer card has previous transactions in unknown status

Referral filters

When transaction is filtered by merchant blacklist, the API response message will have the following structure: “Transaction declined - please contact support with the following code: {error code}:{error #}” This message is relevant only for merchant black lists and can be displayed to the customer instead of actual filtering reason.

Blacklist check (BL)

Allows blacklisting of specified clients based on various criteria such as email, IP address, etc

Score: No

Enabled by default: Y

Parameters

Name	Description	Value
For all merchant projects	Y - to check blacklists for all projects of the current merchant, otherwise check blacklists for current project only	Type: Enum Default: Yes

Error codes

#	Code	Name
10137	1147	Billing country blacklisted for merchant
10138	1148	IP-address country blacklisted for merchant
10139	1149	Customer e-mail blacklisted for merchant
10140	1150	Customer fingerprint blacklisted for merchant
10141	1151	Customer ip-address blacklisted for merchant
10142	1152	Customer purpose blacklisted for merchant
10143	1153	Destination card bin blacklisted for merchant
10144	1154	Destination card country blacklisted for merchant
10145	1155	Destination card number blacklisted for merchant
10146	1156	Destination card type blacklisted for merchant
10147	1157	E-mail domain blacklisted for merchant
10148	1158	Source card bin blacklisted for merchant
10149	1159	Source card country blacklisted for merchant
10150	1160	Source card number blacklisted for merchant
10151	1161	Source card type blacklisted for merchant
10156	1166	Customer e-mail blacklisted for manager
10157	1167	Customer fingerprint blacklisted for manager
10158	1168	Customer ip-address blacklisted for manager
10159	1169	Customer purpose blacklisted for manager
10160	1170	Destination card number blacklisted for manager
10161	1171	E-mail domain blacklisted for manager
10162	1172	Source card number blacklisted for manager
10169	1179	Customer e-mail + source card number blacklisted for merchant
10194	1204	Source card mask blacklisted for merchant
10195	1205	Destination card mask blacklisted for merchant
10196	1206	Source card mask blacklisted for manager
10197	1207	Destination card mask blacklisted for manager

Predefined loyalty lists check

Allows processing for trusted customers only. Different merchants have different definitions of a trusted customer, this filter allows processing for customers with emails, source/destination card or purpose in corresponding loyalty lists only. Transactions for customers that are not listed in any loyalty list will be filtered out. Filter will be applied for chosen countries only, for all other countries check will be ignored.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
BIN country identifier	*	Type: List Default: *
For all merchant projects	Y - to check customer email in email anti-blacklists for all projects of the current merchant, otherwise check in email list for current project only	Type: Enum Default: Yes
Ignore check for account type	*	Type: String Default: *
Ignore check for bank id list	*	Type: String Default: *
IP country identifier	apply filter for selected countries only, country defined by customer IP	Type: List Default: *

Error codes

#	Code	Name
10152	1162	Merchant loyal customer e-mail check failed
10153	1163	Merchant loyal customer purpose check failed
10154	1164	Merchant loyal destination card number check failed
10155	1165	Merchant loyal source card number check failed
10163	1173	Manager loyal customer e-mail check failed
10164	1174	Manager loyal customer purpose check failed
10165	1175	Manager loyal destination card number check failed
10166	1176	Manager loyal source card number check failed
10168	1178	Merchant loyal customer e-mail + source card number end check failed
10183	1193	Merchant loyal customer e-mail + source card number check failed
10184	1194	Merchant loyal customer phone + source card number check failed
10185	1195	Merchant loyal customer purpose + source card number check failed
10186	1196	Merchant loyal customer fingerprint + source card number check failed

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Table 21 – continued from previous page

#	Code	Name
10193	1203	Transaction declined - please contact support with the following code: 1203:10193
10260	1270	Manager loyal destination card mask check failed
10261	1271	Merchant loyal source card mask check failed
10262	1272	Merchant loyal destination card mask check failed
10263	1273	Manager loyal source card mask check failed

Ban untrusted networks

Allows to make block lists based on the specific IP address ranges of the customer. Merchants are able to submit IP address ranges in either IPv4 or IPv6 format via CSV upload.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Customer ip ranges	file format example: 192.168.0.0, 192.168.255.255 fd00:0000:0000:0000:0000:0000:0000:0000, fdff:ffff:ffff:ffff:ffff:ffff:ffff:ffff	Type: File

Error codes

#	Code	Name
10034	1044	Untrusted network

Credit Card Whitelist check (WL)

Allows ignoring all other fraud filters for selected credit cards. Sometimes customer's behavior can lead to the unfortunate situation where a shopper is completely unable to process transactions. You can whitelist a customer's credit card so they can successfully process their transaction. White list will be applied only before total transactions amount for the last month for this credit card will not reach the limit specified by filter parameters. White list could be specified for: the exact source card number by manager and merchant, the exact destination card number by merchant or the whole source card number issuer BIN range.

Score: N/A

Enabled by default: Y

Parameters

Name	Description	Value
For all merchant projects	current total transactions amount for the last month for this credit card value would be calculated, - Y: for all projects, - 3D: for 3D gates only, - Non3D: for non 3D gates only, - N: for current project only of the current merchant and converted to current project currency to compare with “up to amount” value	Type: Enum Default: Yes
Subtract Cancel transactions	*	Type: Enum Default: Yes
Up to amount	maximum total transactions amount for the last month for this credit card to allow credit card to be whitelisted, if this limit reached - whitelist will be ignored	Type: Decimal Default: 99999999

Customer fingerprint

Score: Yes

Enabled by default: N

Parameters

Name	Value
Add to black list threshold	Type: Decimal Default: 10.0
Block transaction threshold	Type: Decimal Default: 3.5

Error codes

#	Code	Name
10035	1045	Fraud suspicious activity
10039	1049	Fraud suspicious activity

Check reader entry mode

If reader entry mode not in allowed list and this list is configured - filter declines transaction

Score: No

Enabled by default: N

Error codes

#	Code	Name
10088	1098	Incorrect reader entry mode

IP address Country check

This referral list allows the merchant to process transactions only for selected countries based on country of the customer IP address. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Country identifier	comma separated country identifiers list	Type: List

Error codes

#	Code	Name
10014	1024	Country not in trust list

Issuer Country check

This referral list allows the merchant to process transactions only for selected countries based on issuing country of the card. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check. Check applied for both Source and Destination card numbers.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Country identifier	comma separated country identifiers list	Type: List

Error codes

#	Code	Name
10015	1025	Issuer country not in trust list

Billing Country check

This referral list allows the merchant to process transactions only for selected countries based on billing country of the customer. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Country identifier	comma separated country identifiers list	Type: List

Error codes

#	Code	Name
10112	1122	Billing country not in trust list

IP address Country blacklist

This referral list allows the merchant to make block lists based on country of the customer IP address. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Country identifier	comma separated country identifiers list	Type: List

Error codes

#	Code	Name
10028	1038	Country in blacklist

Issuer Country blacklist

This referral list allows the merchant to make block lists based on issuing country of the card. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check. Check applied for both Source and Destination card numbers.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Country identifier	comma separated country identifiers list	Type: List

Error codes

#	Code	Name
10027	1037	Issuer country in blacklist

Billing Country blacklist

This referral list allows the merchant to make block lists based on billing country of the customer. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
Country identifier	comma separated country identifiers list	Type: List

Error codes

#	Code	Name
10113	1123	Billing country in blacklist

Issuer Country blacklist by Payment method

This referral list allows the merchant to make block lists based on issuing country of the card for selected payment method. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check. Check applied for both Source and Destination card numbers.

Score: N/A

Enabled by default: N

Error codes

#	Code	Name
10123	1133	Issuer country in blacklist for selected payment method

Transaction amount check

This check can be used to apply higher risk scores to transactions based on the transaction amount.

Score: N/A

Enabled by default: N

Parameters

Name	Value
Transaction amount	Type: Decimal Default: 0.0

Error codes

#	Code	Name
10032	1042	Incorrect transaction amount

Source Credit Card type check

This referral list allows the merchant to process transactions only for selected Source Credit Card types. Counts Sale and Transfer transactions.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
forbidden card level types	comma separated card level type list. Typical card types: PREPAID, REWARDS, VIRTUAL, CASH, ATM, STANDARD, CLASSIC, GOLD, SIGNATURE, PLATINUM, ELECTRON, CORPORATE, BUSINESS, WORLD, DEBIT and variations like GOLD REWARDS, WORLD CORPORATE, etc.	Type: String Default: PREPAID, REWARD, CORPORATE, BUSINESS

Error codes

#	Code	Name
10127	1137	Unsupported product type

Destination Credit Card type check

This referral list allows the merchant to process transactions only for selected Destination Credit Card types. Counts Sale and Transfer transactions.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
forbidden card level types	comma separated card level type list. Typical card types: PREPAID, REWARDS, VIRTUAL, CASH, ATM, STANDARD, CLASSIC, GOLD, SIGNATURE, PLATINUM, ELECTRON, CORPORATE, BUSINESS, WORLD, DEBIT and variations like GOLD REWARDS, WORLD CORPORATE, etc.	Type: String Default: PREPAID, REWARD, CORPORATE, BUSINESS

Error codes

#	Code	Name
10129	1139	Unsupported destination product type

Consistency filters

Check customer data

If one of the stop words contains in cardholder name or firstname/last name OR if cardholder name or firstname/lastname match the specified regexp OR if customer data failed basic validation rules (in case the validation flag is turned on) - filter declines transaction.

Score: Yes

Enabled by default: N

Parameters

Name	Value
Apply basic validation rules	Type: Enum Default: Y

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Table 47 – continued from previous page

Name	Value
Check if customer first name and last name are equal	Type: Enum Default: N
Check if customer first name contains last name	Type: Enum Default: N
Check if customer last name contains first name	Type: Enum Default: N
Deny regexp	Type: String Default: *
Min customer first name length	Type: Int Default: 0
Min customer last name length	Type: Int Default: 0
Stop word list	Type: String Default: *

Customer IP address Country differs from Issuing Country

This risk check is triggered when a transaction has the customer IP country different from the issuing country of the card. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check. If parameter “apply for countries” is empty, filter will require strict customer country to issuer country matching for all the countries, otherwise this check will force country matching for listed countries only. For example if you setup “apply for countries” to US - check will be triggered for following country combinations US-anyNonUS or anyNonUS-US, but for combinations anyNonUS-anyNonUS and US-US the check will not fire. For card2card transactions issuer country of the source card should be equal to issuer country of the destination card, i.e. this check will be triggered for any cross-border transaction.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
apply for countries	if current parameters are not empty, check will be applied for listed countries only	Type: List Default: 0
ignore undefined countries	ignore check if country of the customer or issuer could not be defined	Type: Enum Default: Y
skip country identifier	ignore check for specific customer country, for example check could be skipped if customer uses mobile network with Opera browser proxy to process the transaction	Type: List Default: 0

Error codes

#	Code	Name
10013	1023	Country of the customer does not correspond to the country of the issuer

Customer name differs from Cardholder name

This check fires when the provided customer name does not match cardholder name.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
greatest levenshtein distance	greatest levenshtein distance to consider customer and cardholder names equal	Type: Int Default: 3

Error codes

#	Code	Name
10114	1124	Customer name does not correspond to the cardholder name

Customer IP address differs from IP address used for 3-D Secure validation

This check fires when the provided Customer IP address does not match IP address used for 3-D Secure validation. Sometimes fraudsters are changing the destination of the payment converting sale operatons (revocable operation) to card2card transfers to their own cards (irrevocable operation). To exclude the automation of such fraud cases this filter could be used. Some providers are using dynamic IP addresses for their clients and during transaction processing customer IP address might be changed slightly. To avoid false positives in such cases IP address change in /24 subnet is allowed.

Score: Yes

Enabled by default: N

Error codes

#	Code	Name
10070	1080	Customer IP address have been changed during transaction processing

Customer birthday check

This check fires when the provided customer birthday is in incorrect format or customer is too young or too old to perform requested operation.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
date format	input format for customers birthday, following macros are allowed - %Y Year, numeric, four digits - %m Month, numeric (00..12) - %d Day of the month, numeric (00..31)	Type: String Default: %Y%m%d
maximum age	maximum client age to process the transaction	Type: Int Default: 100
minimum age	minimum client age to process the transaction	Type: Int Default: 16

Error codes

#	Code	Name
10086	1096	Invalid customer birthday

Source Credit Card number expiration date check

This check fires when the provided Source Credit Card expiration date will expire soon. The time threshold is a moving window calculated backwards from the moment of the transaction. Usually card expires in the last day of the expiration month printed on card. Check could be used to avoid acceptance of the Credit Card for future preauthorized payments if it expires before the the last recurring payment planned.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
minimum days before card expiration	minimum days before card expiration date	Type: Int Default: 0

Error codes

#	Code	Name
10126	1136	Card expires too soon

The 6+4 customer cards differs from the 6+4 passed in purpose

This check fires when the provided Customer 6+4 card does not match 6+4 passed in purpose. Counts Sale and Preauth transactions in any status.

Score: Yes

Enabled by default: N

Error codes

#	Code	Name
10249	1259	Customer card 6+4 does not match the purpose

Custom business validations

Transaction amount changing for Purpose

This check fires when the Transaction amount changing associated with exact Purpose exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. So, if you set a quantity threshold of 10 transactions in 30 days, only 10 transactions with amount fitting parameter regexp below will be allowed, starting from 11th transactions its amount should fit regexp after parameter value. Counts Account verification, Sale, Preauth or Transfer transactions in Approved status.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
for all merchant projects	Y - to check transactions for all projects of the current merchant, otherwise check transactions for current project only	Type: Enum Default: N
lookup period in days	lookup period to analyse transaction amount velocity in days	Type: int Default: 30
quantity threshold	since specified threshold all transaction amounts should fit “regexp after” parameter value	Type: int Default: 99999
regexp after	regular expression value to fit all transaction amounts, staring from “quantity threshold” parameter value	Type: String Default: ^(2[5-9][0-9]|[3-9][0-9]{2}|[1-9][0-9]{3,10})([.][0-9]{0,3})?$
regexp below	if transaction amount fits this parameter value, “quantity threshold” current value increased by one	Type: String Default: ^([0-9]{1,2}| 1[0-9]{2}| 2[0-4][0-9])([.][0-9]{0,3})?$

Error codes

#	Code	Name
10080	1090	Invalid transaction amount

Authorization reattempts requirements EMEA

This check fires for all purchase transactions. Merchants that receive a decline response for a transaction will only be allowed to resubmit it for authorization up to fifteen times within 30 calendar days from the date of the original decline response if the response code is one of the following:

- Response Code 100-Decline (general, no comments)
- Response Code 101-Decline, expired card
- Response Code 102-Decline, suspected fraud

- Response Code 104-Decline, restricted card
- Response Code 106-Decline, allowable PIN tries exceeded
- Response Code 107-Decline, refer to card issuer
- Response Code 108-Decline, refer to card issuer’s special conditions
- Response Code 109-Decline, invalid merchant
- Response Code 110-Decline, invalid amount
- Response Code 112-Decline, PIN data required
- Response Code 114-Decline, no account of type requested
- Response Code 115-Decline, requested function not supported
- Response Code 116-Decline, not sufficient funds
- Response Code 117-Decline, incorrect PIN
- Response Code 120-Decline, transaction not permitted to terminal
- Response Code 121-Decline, exceeds withdrawal amount limit
- Response Code 122-Decline, security violation
- Response Code 123-Decline, exceeds withdrawal frequency limit
- Response Code 124-Decline, violation of law
- Response Code 160-Decline, additional customer authentication required
- Response Code 197-Decline, call AmEx
- Response Code 198-Decline, call Card Processing Centre
- Response Code 903-Status message: re-enter transaction
- Response Code 904-Decline reason message: format error
- Response Code 907-Decline reason message: card issuer or switch inoperative
- Response Code 909-Decline reason message: system malfunction
- Response Code 913-Decline reason message: duplicate transmission
- Response Code 914-Decline reason message: not able to trace back to original transaction
- Response Code 921-Decline reason message: security software/hardware error - no action
- Response Code 950-Decline reason message: violation of business arrangement

International card systems Rules to prohibit acquirers and their recurring services merchants from resubmitting a declined transaction for authorization if it receives a response:

- Response Code 111-Decline, invalid card number
- Response Code 180-Decline, by cardholders wish
- Response Code 200-Pick-up (general, no comments)
- Response Code 207-Pick-up, special conditions
- Response Code 208-Pick-up, lost card
- Response Code 209-Pick-up, stolen card

- Response Code 908-Decline reason message: transaction destination cannot be found for routing

Visa only:

- Response Code 119-Decline, transaction not permitted to cardholder
- Response Code 902-Decline reason message: invalid transaction

Mastercard only:

- Response Code 201-Pick-up, expired card
- Response Code 202-Pick-up, suspected fraud
- Response Code 203-Pick-up, card acceptor contact card acquirer
- Response Code 204-Pick-up, restricted card
- Response Code 205-Pick-up, card acceptor call acquirer's security department
- Response Code 206-Pick-up, allowable PIN tries exceeded
- Response Code 210-Pick-up, suspected counterfeit card

The time threshold is a moving window calculated backwards from the moment of the transaction. Counts Account verification, Sale, Preauth transactions in Declined status for listed decline reasons. Correct decline reasons should be supported by a connected PSP. Limits are calculated separately for each merchant id, PAN and transaction amount.

Score: No

Enabled by default: N

Error codes

#	Code	Name
10182	1192	Payment system authorisation reattempts limit reached

Visa Preauthorized Transaction Decline Response requirements N.A.

This check fires for recurring transactions only. Merchants that receive a decline response for a preauthorized transaction will only be allowed to resubmit it for authorization up to four times within 16 calendar days from the date of the original decline response if the response code is one of the following:

- Response Code 05 - Authorization Declined
- Response Code 51 - Insufficient Funds
- Response Code 61 - Exceeds Approval Amount Limit
- Response Code 65 - Exceeds Withdrawal Frequency Limit

If an approval response is not received within this time frame, merchants must not resubmit the transaction or their acquirers may be subject to non-compliance actions, as outlined in the Visa Rules, and may be subject to chargebacks. Visa Rules to prohibit acquirers and their recurring services merchants from resubmitting a declined transaction for authorization if it receives a pickup response:

- Response Code 04 - Pick Up Card

- Response Code 07 - Pick Up Card, Special
- Response Code 33 - Expired Card, Capture
- Response Code 34 - Suspected Fraud, Retain Card
- Response Code 35 - Card Acceptor, Contact Acquirer, Retain Card
- Response Code 36 - Restricted Card, Retain Card
- Response Code 37 - Contact Acquirer Security Department, Retain Card
- Response Code 41 - Lost Card
- Response Code 43 - Stolen Card
- Response Code 67 - Capture Card

or a decline response of

- Response Code 14 - Invalid Account Number (No Such Number)
- Response Code 54 - Expired Card
- Response Code 57 - Transaction Not Permitted

The time threshold is a moving window calculated backwards from the moment of the transaction. Counts Account verification, Sale, Preauth or Transfer transactions in Declined status for listed decline reasons. Correct decline reasons should be supported by a connected PSP. Limits are calculated separately for each gate descriptor.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
apply restriction types	CANCEL (only cancel decline reasons), PICKUP (only pickup decline reasons), DELAY (only time frame delays)	Type: String Default: CANCEL,PICKUP,DELAY
ignore period in months	if this parameter value greater zero, only one declined transaction allowed during the specified period, independently from its decline code	Type: Int Default: 0

Error codes

#	Code	Name
10090	1100	Visa rules violation for preauthorized transaction(DELAY)
10135	1145	PSP rules violation for no CVV transaction (CANCEL)
10136	1146	PSP rules violation for no CVV transaction (PICKUP)

MCC 6211 restrictions

Security Brokers/Dealers

[5] American Samoa
[7] Angola
[9] Antarctica
[19] Bangladesh
[22] Belgium
[24] Benin
[26] Bhutan
[28] Bosnia and Herzegovina
[30] Bouvet Island
[32] British Indian Ocean Territory
[34] Bulgaria
[35] Burkina Faso
[36] Burundi
[39] Canada
[40] Cabo Verde
[43] Chad
[45] China
[46] Christmas Island
[47] Cocos (Keeling) Islands
[49] Comoros
[50] Congo
[54] Cote d'Ivoire
[60] Djibouti
[61] Dominica
[66] Equatorial Guinea
[67] Eritrea
[69] Ethiopia
[70] Falkland Islands (Malvinas)
[78] Gabon
[79] Gambia
[85] Greenland
[86] Grenada
[87] Guadeloupe
[91] Guinea
[92] Guinea-Bissau
[94] Haiti
[95] Heard Island and McDonald Islands
[96] Holy See (Vatican City State)
[107] Israel
[110] Japan
[115] Kosovo
[116] Kiribati

[121] Lao People’s Democratic Republic
[125] Liberia
[131] North Macedonia
[132] Madagascar
[133] Malawi
[136] Mali
[139] Martinique
[140] Mauritania
[144] Micronesia, Federated States of
[147] Mongolia
[151] Mozambique
[152] Myanmar
[154] Nauru
[155] Nepal
[157] Netherlands Antilles
[158] New Caledonia
[161] Niger
[163] Niue
[164] Norfolk Island
[165] Northern Mariana Islands
[169] Palau
[170] Palestine, State of
[176] Pitcairn
[179] Puerto Rico
[181] Reunion
[184] Rwanda
[185] Saint Barthelemy
[186] Saint Helena, Ascension and Tristan da Cunha
[189] Saint Martin (French part)
[190] Saint Pierre and Miquelon
[194] Sao Tome and Principe
[196] Senegal
[203] Solomon Islands
[206] South Georgia and the South Sandwich Islands
[210] Suriname
[211] Svalbard and Jan Mayen
[217] Tajikistan
[220] Timor-Leste
[221] Togo
[222] Tokelau
[223] Tonga
[228] Turks and Caicos Islands
[229] Tuvalu
[238] Vanuatu
[240] Viet Nam
[243] Wallis and Futuna
[244] Western Sahara

[246] Zambia
[247] Zimbabwe
[254] Bonaire, Sint Eustatius and Saba

Score: No

Enabled by default: N

Parameters

Name	Description	Value
allow Australia	allows Australia processing	Type: Enum Default: N
allow France	allows France processing	Type: Enum Default: N
allow Jamaica	allows Jamaica processing	Type: Enum Default: N
allow MasterCard for NA	allows MasterCard processing for North America	Type: Enum Default: N
allow Netherlands	allows Netherlands processing	Type: Enum Default: N
allow Uganda	allows Uganda processing	Type: Enum Default: N

Error codes

#	Code	Name
10099	1109	MCC 6211 rules violation

MCC 7995 restrictions

Betting/Casino Gambling

[5] American Samoa
[7] Angola
[8] Anguilla
[9] Antarctica
[15] Austria
[19] Bangladesh
[22] Belgium
[24] Benin
[26] Bhutan
[28] Bosnia and Herzegovina
[29] Botswana
[30] Bouvet Island
[32] British Indian Ocean Territory
[33] Brunei Darussalam
[34] Bulgaria
[35] Burkina Faso
[36] Burundi
[40] Cabo Verde
[42] Central African Republic
[43] Chad
[46] Christmas Island
[47] Cocos (Keeling) Islands
[49] Comoros
[50] Congo
[54] Cote d’Ivoire
[55] Croatia
[56] Cuba
[57] Cyprus
[58] Czech Republic
[59] Denmark
[60] Djibouti
[61] Dominica
[62] Dominican Republic
[66] Equatorial Guinea
[67] Eritrea
[68] Estonia
[69] Ethiopia
[70] Falkland Islands (Malvinas)
[72] Fiji
[73] Finland
[74] France
[78] Gabon

[79] Gambia
[82] Ghana
[84] Greece
[85] Greenland
[86] Grenada
[87] Guadeloupe
[91] Guinea
[92] Guinea-Bissau
[94] Haiti
[95] Heard Island and McDonald Islands
[96] Holy See (Vatican City State)
[98] Hong Kong
[99] Hungary
[103] Iran, Islamic Republic of
[104] Iraq
[105] Ireland
[107] Israel
[108] Italy
[109] Jamaica
[111] Jersey
[115] Kosovo
[116] Kiribati
[117] Korea, Democratic People’s Republic of
[118] Korea, Republic of
[121] Lao People’s Democratic Republic
[122] Latvia
[123] Lebanon
[125] Liberia
[126] Libya
[128] Lithuania
[129] Luxembourg
[131] North Macedonia
[132] Madagascar
[133] Malawi
[136] Mali
[137] Malta
[139] Martinique
[140] Mauritania
[144] Micronesia, Federated States of
[147] Mongolia
[149] Montserrat
[151] Mozambique
[152] Myanmar
[154] Nauru
[155] Nepal
[156] Netherlands
[157] Netherlands Antilles

[158] New Caledonia
[161] Niger
[163] Niue
[164] Norfolk Island
[165] Northern Mariana Islands
[166] Norway
[169] Palau
[170] Palestine, State of
[175] Philippines
[176] Pitcairn
[177] Poland
[178] Portugal
[179] Puerto Rico
[181] Reunion
[184] Rwanda
[185] Saint Barthelemy
[186] Saint Helena, Ascension and Tristan da Cunha
[188] Saint Lucia
[189] Saint Martin (French part)
[190] Saint Pierre and Miquelon
[194] Sao Tome and Principe
[196] Senegal
[200] Singapore
[201] Slovakia
[202] Slovenia
[203] Solomon Islands
[204] Somalia
[206] South Georgia and the South Sandwich Islands
[207] Spain
[209] Sudan
[210] Suriname
[211] Svalbard and Jan Mayen
[212] Eswatini
[213] Sweden
[214] Switzerland
[215] Syrian Arab Republic
[217] Tajikistan
[220] Timor-Leste
[221] Togo
[222] Tokelau
[223] Tonga
[226] Turkey
[228] Turks and Caicos Islands
[229] Tuvalu
[230] Uganda
[234] United States
[238] Vanuatu

[239] Venezuela, Bolivarian Republic of
[240] Viet Nam
[242] Virgin Islands, U.S.
[243] Wallis and Futuna
[244] Western Sahara
[245] Yemen
[246] Zambia
[247] Zimbabwe
[253] Curaçao
[254] Bonaire, Sint Eustatius and Saba
[255] South Sudan

Score: No

Enabled by default: N

Parameters

Name	Description	Value
allow Germany	allows Germany processing	Type: Enum Default: N
allow UK	allows United Kingdom processing	Type: Enum Default: N

Error codes

#	Code	Name
10124	1134	MCC 7995 rules violation

CDB processing restrictions

Deny all countries except USA and EU countries. Also deny the foloowing EU countries: Austria, Belgium, Denmark, Malta, Portugal, Romania, Slovakia, Estonia, Latvia; and the following US satates: Alabama, Georgia, Missouri, South Dakota, Nebraska, California, North Carolina, Florida.

Score: No

Enabled by default: N

Parameters

Name	Value
check credit card BIN country	Type: Enum Default: Y
check customer billing address country	Type: Enum Default: Y
check customer IP country	Type: Enum Default: Y

Error codes

#	Code	Name
10167	1177	CDB processing restrictions violation.

Velocity filters

Source Credit Card Number decline frequency for last 24 hours (daily decline limit)

This check fires when the number or amount of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this credit card used as Source card	Type: Decimal Default: 999999999

continues on next page

Table 69 – continued from previous page

Name	Description	Value
For all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this credit card used as Source card	Type: Int Default: 99999
Use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10083	1093	Daily decline amount limit exceeded for sender
10084	1094	Daily decline quantity limit exceeded for sender

Source Credit Card Number increasing sequence of approved transaction amounts for last 24 hours (daily rising limit)

This check fires when the number of approved transactions with increasing amount associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 increasing transactions, it fires on the 11th increasing transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the Approved status. This check only cross-checks transactions within the same merchant account in the same project.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
quantity limit	maximum transactions count with increasing amount for the last 24 hours for this credit card number	Type: Int Default: 99999

Error codes

#	Code	Name
10022	1032	Too many transactions with increasing amounts for sender

Source Credit Card Number usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this credit card used as Source card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this credit card used as Source card	Type: Int Default: 99999
skip payouts	allows to process Payout transactions even when the count or amount exceeds the thresholds	Type: Enum Default: N
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: Enum Default: N
use calendar day	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10016	1026	Daily amount limit exceeded for sender
10017	1027	Daily quantity limit exceeded for sender

Source Credit Card Number usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this credit card used as Source card	Type: Decimal Default: 999999999
calendar week starts from Sunday	“Y”: calendar week starts from Sunday, “N”: calendar week starts from Monday	Type: Enum Default: N
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last 7 days for this credit card used as Source card	Type: Int Default: 99999
skip payouts	allows to process Payout transactions even when the count or amount exceeds the thresholds	Type: Enum Default: N
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: Enum Default: N

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Table 75 – continued from previous page

Name	Description	Value
use calendar week	"Y" For calculation using calendar weeks instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10018	1028	Weekly amount limit exceeded for sender
10019	1029	Weekly quantity limit exceeded for sender

Source Credit Card Number usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this credit card used as Source card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last one month for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last one month for this credit card used as Source card	Type: Int Default: 99999

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Table 77 – continued from previous page

Name	Description	Value
skip payouts	allows to process Payout transactions even when the count or amount exceeds the thresholds	Type: Enum Default: N
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: Enum Default: N
use calendar month	“Y” For calculation using calendar months instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10020	1030	Monthly amount limit exceeded for sender
10021	1031	Monthly quantity limit exceeded for sender

Destination Credit Card Number usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Transfer transactions only in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this credit card used as Destination card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y

continues on next page

Table 79 – continued from previous page

Name	Description	Value
quantity limit	maximum total transactions count for the last 24 hours for this credit card used as Destination card	Type: Int Default: 99999
use calendar day	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10049	1059	Daily amount limit exceeded for recipient
10050	1060	Daily quantity limit exceeded for recipient

Destination Credit Card Number usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Transfer transactions only in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this credit card used as Destination card	Type: Decimal Default: 99999999
calendar week starts from Sunday	“Y”: calendar week starts from Sunday, “N”: calendar week starts from Monday	
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y

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Table 81 – continued from previous page

Name	Description	Value
quantity limit	maximum total transactions count for the last 7 days for this credit card used as Destination card	Type: Int Default: 99999
use calendar week	"Y" For calculation using calendar weeks instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10051	1061	Weekly amount limit exceeded for recipient
10052	1062	Weekly quantity limit exceeded for recipient

Destination Credit Card Number usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Transfer transactions only in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this credit card used as Destination card	Type: Decimal Default: 999999999
check preauth transactions	"Y" Prohibit preauth transactions when the quantity limit is reached, it is necessary to enable the filter and set the correct values of the limit on all projects where this functionality requires	Type: Enum Default: N

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Table 83 – continued from previous page

Name	Description	Value
for all merchant projects	current total transactions amount or count for the last one month for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last one month for this credit card used as Destination card	Type: Int Default: 99999
Use calendar month	“Y” For calculation using calendar months instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10053	1063	Monthly amount limit exceeded for recipient
10054	1064	Monthly quantity limit exceeded for recipient

Total Credit Card Number usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact credit card number used as Source or Destination exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this credit card used as Source or Destination	Type: Decimal Default: 999999999

continues on next page

Table 85 – continued from previous page

Name	Description	Value
for all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this credit card used as Source or Destination	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: Enum Default: N
use calendar day	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10055	1065	Daily total amount limit exceeded for sender
10056	1066	Daily total quantity limit exceeded for sender
10057	1067	Daily total amount limit exceeded for recipient
10058	1068	Daily total quantity limit exceeded for recipient

Total Credit Card Number usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact credit card number used as Source or Destination exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this credit card used as Source or Destination	Type: Decimal Default: 999999999
calendar week starts from Sunday	“Y”: calendar week starts from Sunday, “N”: calendar week starts from Monday	Type: Enum Default: N
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last 7 days for this credit card used as Source or Destination	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: Enum Default: N
use calendar week	“Y” For calculation using calendar weeks instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10059	1069	Weekly total amount limit exceeded for sender
10060	1070	Weekly total quantity limit exceeded for sender
10061	1071	Weekly total amount limit exceeded for recipient
10062	1072	Weekly total quantity limit exceeded for recipient

Total Credit Card Number usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact credit card number used as Source or Destination exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this credit card used as Source or Destination	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last one month for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: Enum Default: Y
quantity limit	maximum total transactions count for the last one month for this credit card used as Source or Destination	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: Enum Default: N
use calendar month	“Y” For calculation using calendar months instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: Enum Default: N

Error codes

#	Code	Name
10063	1073	Monthly total amount limit exceeded for sender
10064	1074	Monthly total quantity limit exceeded for sender
10065	1075	Monthly total amount limit exceeded for recipient
10066	1076	Monthly total quantity limit exceeded for recipient

Purpose usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this Purpose	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this Purpose	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N
use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10040	1050	Daily amount limit exceeded for purpose
10041	1051	Daily quantity limit exceeded for purpose

Purpose usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this Purpose	Type: Decimal Default: 999999999
calendar week starts from Sunday	“Y”: calendar week starts from Sunday, “N”: calendar week starts from Monday	Type: String Default: N
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 7 days for this Purpose	Type: Int Default: 99999
Subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: Y
Use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10042	1052	Weekly amount limit exceeded for purpose
10043	1053	Weekly quantity limit exceeded for purpose

Purpose usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this Purpose	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last one month for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last one month for this Purpose	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N
use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10044	1054	Monthly amount limit exceeded for purpose
10045	1055	Monthly quantity limit exceeded for purpose

Email usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this Email address	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this Email address	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N
use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10073	1083	Daily amount limit exceeded for email address
10074	1084	Daily quantity limit exceeded for email address

Email usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this Email address	Type: Decimal Default: 999999999
calendar week starts from Sunday	"Y": calendar week starts from Sunday, "N": calendar week starts from Monday	Type: String Default: N
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 7 days for this Email address	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N
use calendar days	"Y" For calculation using calendar days instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10075	1085	Weekly amount limit exceeded for email address
10076	1086	Weekly quantity limit exceeded for email address

Email usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this Email address	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last one month for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last one month for this Email address	Type: Int Default: 99999
Subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: Y
Use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10077	1087	Monthly amount limit exceeded for email address
10078	1088	Monthly quantity limit exceeded for email address

IP address usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact IP address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this IP address	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this IP address	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N
use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10100	1110	Daily amount limit exceeded for IP address
10101	1111	Daily quantity limit exceeded for IP address

IP address usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact customer IP address exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this IP address	Type: Decimal Default: 999999999
calendar week starts from Sunday	"Y": calendar week starts from Sunday, "N": calendar week starts from Monday	Type: String Default: N
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 7 days for this IP address	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N
use calendar days	"Y" For calculation using calendar days instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10102	1112	Weekly amount limit exceeded for IP address
10103	1113	Weekly quantity limit exceeded for IP address

IP address usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact customer IP address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this IP address	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last one month for this credit card value would be calculated: - Y: for all projects - 3DS: for 3DS gates only - Non-3DS: for non-3DS gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last one month for this IP address	Type: Int Default: 99999
Subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N
Use calendar days	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10104	1114	Monthly amount limit exceeded for IP address
10105	1115	Monthly quantity limit exceeded for IP address

Source Credit Card Number usage frequency for Purpose

This check fires when the number of Source Credit Cards associated with exact Purpose exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Source Credit Card numbers for Account verification, Sale, Preauth or Transfer transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique credit card numbers count	Type: Int Default: 12
maximum card number count	maximum number of unique credit cards	Type: Int Default: 5

Error codes

#	Code	Name
10071	1081	Too many credit cards used for the same account

Source Credit Card Number usage frequency for Email address

This check fires when the number of Source Credit Cards associated with exact Email address exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Source Credit Card numbers for Account verification, Sale, Preauth or Transfer transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique credit card numbers count	Type: Int Default: 12
maximum card number count	maximum number of unique credit cards	Type: Int Default: 5

Error codes

#	Code	Name
10091	1101	Too many credit cards used for the same Email address

Source Credit Card Number usage frequency for First and Last name

This check fires when the number of Source Credit Cards associated with exact Customer First and Last names exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Source Credit Card numbers for Sale or Preauth transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique credit card numbers count	Type: Int Default: 12
maximum card number count	maximum number of unique credit cards	Type: Int Default: 5

Error codes

#	Code	Name
10092	1102	Too many credit cards used for the same customer

Source Credit Card Number usage frequency for Destination Credit Card number

This check fires when the number of Source Credit Cards associated with exact Destination Credit Card number exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Source Credit Card numbers for Transfer transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique credit card numbers count	Type: Decimal Default: 12.00
maximum card number count	maximum number of unique credit cards	Type: Int Default: 5

Error codes

#	Code	Name
10093	1103	Too many source cards used for the same destination card

Source Credit Card Number usage frequency for Email or IP address

This check fires when the number of Source Credit Cards associated with exact Email or IP address exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Source Credit Card numbers for Sale, Preauth or Transfer transactions in Approved status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique credit card numbers count	Type: Int Default: 24
maximum card number count	maximum number of unique credit cards	Type: Int Default: 4

Error codes

#	Code	Name
10026	1036	Too many source cards used for the same email or IP address

Source Credit Card Number usage frequency

This check fires when the number of requests associated with exact Source Credit Card exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 requests in 6 hours, it fires on the 11th request in 6 hours. Counts requests count for Account verification, Sale, Preauth or Transfer transactions in the Approved or Declined status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate requests count	Type: Int Default: 24
maximum number of requests	maximum number of requests allowed	Type: Int Default: 5

Error codes

#	Code	Name
10072	1082	Too many requests for the same credit card

Customer IP address usage frequency

This check fires when the number of requests associated with exact Customer IP address exceeds the configured thresholds. Such Customer IP address is automatically added to the IP blacklist of merchant and manager. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 requests in 60 minutes, it fires on the 11th request in 60 minutes. Counts requests count for Account verification, Sale, Preauth or Transfer transactions in the Approved or Declined status for the current Merchant. Local IP addresses are ignored. Requests from IP address listed in “Merchant API IP address” list are ignored, i.e. if merchant initiates the request from IP address X.X.X.X and knowingly sets customer_ip_address to Y.Y.Y.Y for each transaction, but address X.X.X.X classified as “API IP address” for this merchant, this check will be ignored.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to calculate requests count	Type: Int Default: 10
maximum number of requests	maximum number of requests allowed	Type: Int Default: 5

Error codes

#	Code	Name
10115	1125	Too many requests from the same IP address

Credit Card number already used from another IP address

This check fires when the Credit Card number has already been successfully used from a different IP address. The time threshold is a moving window calculated backwards from the moment of the transaction. This check only cross-checks transactions within the same merchant account. Analyses Sale, Preauth or Transfer transactions in the Approved status. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to analyse approved transactions in minutes, set to 0 for infinity (not recommended)	Type: Int Default: 30

Error codes

#	Code	Name
10008	1006	Too many IP addresses for the same credit card number

Credit Card number already used from another Country

This check fires when the Credit Card number has already been successfully used from another Country. IP address is used to calculate customers country code. This check only cross-checks transactions within the same merchant account. Analyses Sale, Preauth or Transfer transactions in the Approved status. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: Yes

Enabled by default: N

Error codes

#	Code	Name
10079	1089	Too many countries for the same credit card number

Credit Card number already used with another Email

This check fires when the Credit Card number has already been successfully used with a different Email address. The time threshold is a moving window calculated backwards from the moment of the transaction. This check only cross-checks transactions within the same merchant account. Analyses Sale, Preauth or Transfer transactions in the Approved status. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to analyse approved transactions in minutes, set to 0 for infinity (not recommended)	Type: Int Default: 30

Error codes

#	Code	Name
10007	1005	Too many Emails for the same credit card number

Credit Card number already used with another Purpose

This check fires when the Credit Card number has already been successfully used with a different Purpose. The time threshold is a moving window calculated backwards from the moment of the transaction. This check only cross-checks transactions within the same merchant account. Analyses Account verification, Sale, Preauth or Transfer transactions in the Approved status. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to analyse approved transactions in minutes, set to 0 for infinity (not recommended)	Type: Int Default: 30

Error codes

#	Code	Name
10081	1091	Too many purposes for the same credit card number

Credit Card number already used with another Cardholder name

This check fires when the Credit Card number has already been successfully used with another Cardholder name. Distances between current Cardholder name and existing ones are calculated using Levenshtein algorithm. This check only cross-checks transactions within the same merchant account. Analyses Sale, Preauth or Transfer transactions in the Approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to analyse approved transactions in hours	Type: Int Default: 30

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Name	Description	Value
greatest levenshtein distance	greatest levenshtein distance to consider both cardholder names equal	Type: Int Default: 3

Error codes

#	Code	Name
10089	1099	Too many cardholder names for the same credit card number

Customer IP address already used by another Cardholder

This check fires when the Customer IP address has already been successfully used by a customer with a different Cardholder name. The time threshold is a moving window calculated backwards from the moment of the transaction. This check only cross-checks transactions within the same merchant account. Analyses Sale, Preauth or Transfer transactions in the Approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to analyse approved transactions in minutes	Type: Int Default: 30

Error codes

#	Code	Name
10006	1004	Too many card holders from the same IP address

Customer Email already used by another Cardholder

This check fires when the Customer Email has already been successfully used by a customer with a different Cardholder name. The time threshold is a moving window calculated backwards from the moment of the transaction. This check only cross-checks transactions within the same merchant account. Analyses Sale, Preauth or Transfer transactions in the Approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to analyse approved transactions in minutes	Type: Int Default: 30

Error codes

#	Code	Name
10005	1003	Too many card holders for the same Email

Source Credit Card Number approved transaction interval

This check fires when the interval for the last approved transaction associated with exact Source credit card number lesser the configured thresholds. The time threshold is time window calculated backwards from the moment of the transaction. The risk fires on the transaction below the set threshold. So, if you set a threshold of 10 minutes and the last approved transaction time is 10:00:00, it fires untill 10:10:01. Counts Sale, Preauth or Transfer transactions in the Approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to analyse approved transactions in minutes	Type: Int Default: 30
for all merchant projects	Y - to check transactions for all projects of the current merchant, otherwise check transactions for current project only	Type: String Default: N

Error codes

#	Code	Name
10023	1033	Too many approved transactions for the same credit card number

Source Credit Card Number declined transaction interval

This check fires when the interval for the last declined transaction associated with exact Source credit card number lesser the configured thresholds. The time threshold is time window calculated backwards from the moment of the transaction. The risk fires on the transaction below the set threshold. So, if you set a threshold of 10 minutes and the last declined transaction time is 10:00:00, it fires untill 10:10:01. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined and Filtered status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in minutes	time frame to analyse approved transactions in minutes	Type: Int Default: 30
for all merchant projects	Y - to check transactions for all projects of the current merchant, otherwise check transactions for current project only	Type: String Default: N

Error codes

#	Code	Name
10085	1095	Too many declined transactions for the same credit card number

Source Credit Card Number Issuer Country change frequency for current Purpose

This check fires when the number of Countries, calculated for Source Credit Card number issuer, associated with exact Purpose exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 2 Countries in 24 hours, it fires on the 3rd unique Country in 24 hours for the same Purpose. Counts unique Source Credit Card number issuer Countries for Sale, Preauth or Transfer transactions in Approved status for the current Merchant. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate countries count	Type: Int Default: 24
ignore BINs	requests for listed BINs are ignoring this check	Type: String Default: N/A
maximum countries count	maximum number of countries per one purpose allowed	Type: Int Default: 5

Error codes

#	Code	Name
10122	1132	Too many countries per account

Reversal frequency

This check fires when the number or ratio of reversal transactions calculated for the whole merchant or for the exact merchant project exceeds the configured thresholds. Ratio is calculated for the full lifetime, absolute number could be limited for the whole lifetime or on daily basis from 00:00:00 till 23:59:59. The risk fires on the transaction after the set threshold. So, if you set a threshold of 5 reversals, it fires on the 6th one. Ratio calculation is based on transitions count, i.e. total reversal transactions count divided by total sale transactions count. Counts Sale and Capture transactions in Approved status and Reversal and Void transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
absolute number	maximum allowable number of reversal transactions	Type: Int Default: 99999
daily absolute number	maximum allowable number of reversal transactions per day	Type: Int Default: 9999

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Name	Description	Value
for all merchant projects	Y - to check transactions for all projects of the current merchant, otherwise check transactions for current project only	Type: String Default: N
percentage ratio	maximum allowable ratio of reversal transactions calculated by transaction count in percent (from 0 to 100)	Type: Decimal Default: 101.00

Error codes

#	Code	Name
10036	1046	Too high reversal ratio
10037	1047	Too many reversals
10038	1048	Too many reversals today

Fingerprint usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this Fingerprint	Type: Decimal Default: 999999999
for all merchant projects	Y - to check transactions for all projects of the current merchant, otherwise check transactions for current project only	Type: String Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this Fingerprint	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N

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Table 144 – continued from previous page

Name	Description	Value
use calendar days	"Y" For calculation using calendar days instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10170	1180	Daily amount limit exceeded for fingerprint
10171	1181	Daily quantity limit exceeded for fingerprint

Fingerprint usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this Fingerprint	Type: Decimal Default: 99999999
calendar week starts from Sunday	"Y": calendar week starts from Sunday, "N": calendar week starts from Monday	Type: String Default: N
for all merchant projects	Y - to check transactions for all projects of the current merchant, otherwise check transactions for current project only	Type: String Default: Y
quantity limit	maximum total transactions count for the last 7 days for this credit Fingerprint	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N

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Table 146 – continued from previous page

Name	Description	Value
use calendar days	"Y" For calculation using calendar days instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10172	1182	Weekly amount limit exceeded for fingerprint
10173	1183	Weekly quantity limit exceeded for fingerprint

Fingerprint usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this Fingerprint	Type: Decimal Default: 999999999
for all merchant projects	Y - to check transactions for all projects of the current merchant, otherwise check transactions for current project only	Type: String Default: Y
quantity limit	maximum total transactions count for the last one month for this credit Fingerprint	Type: Int Default: 99999
subtract Cancel transactions	subtracts Cancelled transactions from the calculated count and amount thresholds	Type: String Default: N

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Table 148 – continued from previous page

Name	Description	Value
use calendar days	"Y" For calculation using calendar days instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10174	1184	Monthly amount limit exceeded for fingerprint
10175	1185	Monthly quantity limit exceeded for fingerprint

Source Credit Card Number usage frequency for Fingerprint

This check fires when the number of Source Credit Cards associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Source Credit Card numbers for Account verification, Sale, Preauth or Transfer transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique card number count	Type: Int Default: 12
maximum card count	maximum number of unique card numbers	Type: Int Default: 5

Error codes

#	Code	Name
10176	1186	Too many source credit cards used for the same fingerprint

Source Credit Card number Issuer Country change frequency for current Device Fingerprint

This check fires when the number of Countries, calculated for Source Credit Card number issuer, associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 2 Countries in 24 hours, it fires on the 3rd unique Country in 24 hours for the same Purpose. Counts unique Source Credit Card number issuer Countries for Sale, Preauth or Transfer transactions in Approved status for the current Merchant. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique card number count	Type: Int Default: 24
maximum countries count	maximum number of countries for one fingerprint	Type: Int Default: 5

Error codes

#	Code	Name
10177	1187	Too many countries for the same fingerprint

Destination Credit Card Number usage frequency for Device fingerprint

This check fires when the number of Destination Credit Cards associated with exact Device Fingerprint exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Destination Credit Card numbers for Transfer transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique destination credit card numbers count	Type: Int Default: 12
maximum card count	maximum number of unique destination credit cards	Type: Int Default: 5

Error codes

#	Code	Name
10178	1188	Too many destination credit cards used for the same fingerprint

Destination Credit Card number Issuer Country change frequency for current Device fingerprint

This check fires when the number of Countries, calculated for Destination Credit Card number issuer, associated with exact Device Fingerprint exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 2 Countries in 24 hours, it fires on the 3rd unique Country in 24 hours for the same Fingerprint. Counts unique Destination Credit Card number issuer Countries for Sale, Preauth or Transfer transactions in Approved status for the current Merchant. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique card number count	Type: Int Default: 24
maximum countries count	maximum number of destination countries for one fingerprint	Type: Int Default: 5

Error codes

#	Code	Name
10179	1189	Too many destination credit cards countries used for the same fingerprint

Email usage frequency for Device fingerprint

This check fires when the number of email addresses associated with exact Device Fingerprint exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 2 email addresses in 24 hours, it fires on the 3rd unique email address in 24 hours for the same Fingerprint. Counts unique email addresses for all types of transactions for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique emails count	Type: Int Default: 24
maximum emails count	maximum number of emails for one fingerprint	Type: Int Default: 5

Error codes

#	Code	Name
10180	1190	Too many emails used for the same fingerprint

Purpose usage frequency for Device fingerprint

This check fires when the number of Purpose associated with exact Device Fingerprint exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 2 Purpose in 24 hours, it fires on the 3rd unique Purpose in 24 hours for the same Fingerprint. Counts unique Purposes for all types of transactions for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in hours	time frame to calculate unique purposes count	Type: Int Default: 24
maximum purposes count	maximum number of purposes for one fingerprint	Type: Int Default: 5

Error codes

#	Code	Name
10181	1191	Too many purposes used for the same fingerprint

Account Number usage frequency for last 24 hours (daily limit)

This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this account number	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last 24 hours for this credit card value would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 24 hours for this account number	Type: Int Default: 99999999
skip payouts	ignore payouts	Type: String Default: N
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N
use calendar day	“Y” For calculation using calendar days instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10187	1197	Daily amount limit exceeded for account number address
10188	1198	Daily quantity limit exceeded for account number address

Account Number usage frequency for last 7 days (weekly limit)

This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this account number	Type: Decimal Default: 999999999
calendar week starts from Sunday	“Y”: calendar week starts from Sunday, “N”: calendar week starts from Monday	Type: String Default: N
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card value would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last 7 days for this account number calculated	Type: Int Default: 99999999
skip payouts	ignore payouts	Type: String Default: N
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N
use calendar week	“Y” For calculation using calendar week instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10189	1199	Weekly amount limit exceeded for account number address
10190	1200	Weekly quantity limit exceeded for account number address

Account Number usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this account number	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last one month for this credit card value would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last one month for this account number	Type: Int Default: 99999999
skip payouts	ignore payouts	Type: String Default: N
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N
use calendar month	“Y” For calculation using calendar month instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10191	1201	Monthly amount limit exceeded for account number address
10192	1202	Monthly quantity limit exceeded for account number address

Preventing transaction with the same amount

This check fires when more than one transaction is made with same amount in a time threshold (in seconds). The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the second transaction with the same amount during set time threshold. Counts Sale, Preauth, Payouts or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
checking interval in seconds	max interval in seconds to check requests with the same amount, values more then 300 seconds or less 10 seconds are ignored	Type: int Default: 60
skip declined transactions	Y - to skip sessions in Filtered or Declined status, N - otherwise	Type: String Default: N

Error codes

#	Code	Name
10198	1208	Such transaction amount has already been processed in the set threshold of time

Issuer country usage frequency

This check fires when the number of transactions associated with the same card issuer country exceeds the configured thresholds. The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 300 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
Checking interval in seconds	max interval in seconds to check transactions associated with the same card issuer country, values more then 300 seconds or less 10 seconds are ignored	Type: int Default: 60
Quantity limit	pick a value for the number of transactions over which the filter will be fired	Type: int Default: 10
Skip country identifier	choose the countries where the filter will be applied	Type: String Default: *
Skip declined transactions	Y - to skip sessions in Filtered or Declined status, N - otherwise	Type: String Default: N

Error codes

#	Code	Name
10199	1209	Exceeding the limit of cards issued in the same country

Purpose usage frequency for last year (annual limit)

This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a one year window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 100 transactions, it fires on the 101th transaction in one year. Calculation of the year can be started from the beginning of the calendar year or from the filter activation truncated to the month and -12 months. I.e. if you activated the filter on May 15, 2021, the filter will consider transactions from May 2020. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last year for this Purpose	Type: int Default: 9999999999
for all merchant projects	current total transactions amount or count for the last year for this Purpose value would be calculated. - Y: for all projects. - 3D: for 3D gates only. - Non3D: for non 3D gates only. N: for current project only of the current merchant and converted to current project currency to compare with amount or quantity limit values	Type: String Default: Y
quantity limit	maximum total transactions count for the last year for this Purpose	Type: int Default: 99999
subtract Cancel transactions	*	Type: String Default: N
use calendar year	*	Type: String Default: N

Error codes

#	Code	Name
10200	1210	Annual amount limit exceeded for purpose
10201	1211	Annual quantity limit exceeded for purpose

BIN range usage frequency

This check fires when the number of transactions associated with the specific card BIN range exceeds the configured thresholds. The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 300 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
BIN range exceptions	card BIN range list for which checks will not be performed	Type: * Default: *
checking interval in seconds	max interval in seconds to check transactions associated with the same card issuer country, values more then 300 seconds or less 10 seconds are ignored	Type: int Default: 60
quantity limit	pick a value for the number of transactions over which the filter will be fired	Type: int Default: 10
skip declined transactions	Y - to skip sessions in Filtered or Declined status, N - otherwise	Type: String Default: N

Error codes

#	Code	Name
10202	1212	Exceeding the limit of cards associated with the same card BIN range

Abnormal transaction time

This check fires when transactions are received outside the set time period. So, if you set the time period from 10:00 to 20:00, it fires on any transaction from 0:00 to 9:59 and from 20:00 to 0:00. The time is set in the GMT+3 time zone. Counts Sale, Preauth, Payouts or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Value
Time period from	Type: * Default: 10:00

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Name	Value
Time period to	Type: * Default: 19:00
Time zone	Type: * Default: 3

Error codes

#	Code	Name
10203	1213	Transaction in abnormal time
10204	1214	Customer data validation failed (first name, last name, cardholder, email, phone)

Source Credit Card Number decline frequency for last week (weekly decline limit)

This check fires when the number or amount of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.

Score: No

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 7 days for this credit card used as Source card	Type: Decimal Default: 999999999
calendar week starts from Sunday	“Y”: calendar week starts from Sunday, “N”: calendar week starts from Monday	Type: String Default: N

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Name	Description	Value
for all merchant projects	current total transactions amount or count for the last 7 days for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last 7 days for this credit card used as Source card	Type: Int Default: 99999
use calendar week	“Y” For calculation using calendar week instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10206	1216	Weekly decline amount limit exceeded for sender
10207	1217	Weekly decline quantity limit exceeded for sender

Source Credit Card Number usage frequency per Email address for last 24 hours (daily limit)

This check fires when the number of Source Credit Cards associated with exact Email address exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards, it fires on the 11th unique Credit Card in 24 hours. Counts unique Source Credit Card numbers for Sale or Preauth transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
approved only	counts unique Source Credit Card numbers for Sale or Preauth transactions in approved status	Type: String Default: N
maximum card number count	maximum total card number count for the last 24 hours for this Email address	Type: Int Default: 99999

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Name	Description	Value
use calendar day	"Y" For calculation using calendar days instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10208	1218	Daily card number count limit exceeded for email address

Source Credit Card Number usage frequency per Email address for last 7 days (weekly limit)

This check fires when the number of Source Credit Cards associated with exact Email address exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards, it fires on the 11th unique Credit Card in 7 days. Counts unique Source Credit Card numbers for Sale or Preauth transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
approved only	counts unique Source Credit Card numbers for Sale or Preauth transactions in approved status	Type: String Default: N
calendar week starts from Sunday	"Y": calendar week starts from Sunday, "N": calendar week starts from Monday	Type: String Default: N
maximum card number count	maximum total card number count for the last 7 days for this Email address	Type: Int Default: 99999
use calendar week	"Y" For calculation using calendar week instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10209	1219	Weekly card number count limit exceeded for email address

Source Credit Card Number usage frequency per Email address for last month (monthly limit)

This check fires when the number of Source Credit Cards associated with exact Email address exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards, it fires on the 11th unique Credit Card in 1 month. Counts unique Source Credit Card numbers for Sale or Preauth transactions in any status for the current Merchant.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
approved only	counts unique Source Credit Card numbers for Sale or Preauth transactions in approved status	Type: String Default: N
maximum card number count	maximum total card number count for the last month for this Email address	Type: Int Default: 99999
use calendar month	“Y” For calculation using calendar month instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10210	1220	Monthly card number count limit exceeded for email address

Source Credit Card Number usage frequency for last N days

This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this credit card used as Source card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this credit card value would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this credit card used as Source card	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10211	1221	Specified period amount limit exceeded for sender
10212	1222	Specified period quantity limit exceeded for sender

Destination Credit Card Number usage frequency for last N days

This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this credit card used as Destination card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this Destination card value would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this credit card used as Destination card	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10213	1223	Specified period amount limit exceeded for recipient
10214	1224	Specified period quantity limit exceeded for recipient

Total Credit Card Number usage frequency for last N days

This check fires when the number or amount of transactions associated with exact credit card number used as Source or Destination exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this credit card used as Source or Destination card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this credit card value would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this credit card used as Source or Destination card	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10215	1225	Specified period total amount limit exceeded for sender
10216	1226	Specified period total quantity limit exceeded for sender
10217	1227	Specified period total amount limit exceeded for recipient
10218	1228	Specified period total quantity limit exceeded for recipient

Purpose usage frequency for last N days

This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this Purpose	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this Purpose would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this Purpose	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10219	1229	Specified period amount limit exceeded for purpose
10220	1230	Specified period quantity limit exceeded for purpose

Email usage frequency for last N days

This check fires when the number or amount of transactions associated with exact Email exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this Email	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this Email would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this Email	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10221	1231	Specified period amount limit exceeded for email address
10222	1232	Specified period quantity limit exceeded for email address

IP address usage frequency for last N days

This check fires when the number or amount of transactions associated with exact IP address exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this IP address	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this IP address would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this IP address	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10223	1233	Specified period amount limit exceeded for IP address
10224	1234	Specified period quantity limit exceeded for IP address

Fingerprint usage frequency for last N days

This check fires when the number or amount of transactions associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this Fingerprint	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this Fingerprint would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this Fingerprint	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10225	1235	Specified period amount limit exceeded for fingerprint
10226	1236	Specified period quantity limit exceeded for fingerprint

Account Number usage frequency for last N days

This check fires when the number or amount of transactions associated with exact Account Number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last N days for this Account Number	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last N days for this Account Number would be calculated Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
for last N days	date period can be set from 1 to 30 days	Type: Int Default: 1
quantity limit	maximum total transactions count for the last N days for this Account Number	Type: Int Default: 99999
subtract Cancel transactions	ignore cancel transactions for two-stage payments	Type: String Default: N

Error codes

#	Code	Name
10227	1237	Specified period amount limit exceeded for account number
10228	1238	Specified period quantity limit exceeded for account number

Source Credit Card Number decline frequency for last month (monthly decline limit)

This check fires when the number or amount of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last month for this credit card used as Source card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last month for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last month for this credit card used as Source card	Type: Int Default: 99999
use calendar month	“Y” For calculation using calendar month instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10229	1239	Monthly decline amount limit exceeded for sender
10230	1240	Monthly decline quantity limit exceeded for sender

Destination Credit Card Number decline frequency for last 24 hours (daily decline limit)

This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this credit card used as Destination card	Type: Decimal Default: 999999999

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Table 204 – continued from previous page

Name	Description	Value
for all merchant projects	current total transactions amount or count for the last day for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last day for this credit card used as Destination card	Type: Int Default: 99999
use calendar day	"Y" For calculation using calendar day instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10231	1241	Daily decline amount limit exceeded for recipient
10232	1242	Daily decline quantity limit exceeded for recipient

Destination Credit Card Number decline frequency for last week (weekly decline limit)

This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last week for this credit card used as Destination card	Type: Decimal Default: 999999999
calendar week starts from Sunday	"Y": calendar week starts from Sunday, "N": calendar week starts from Monday	Type: String Default: N

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Table 206 – continued from previous page

Name	Description	Value
for all merchant projects	current total transactions amount or count for the last week for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last week for this credit card used as Destination card	Type: Int Default: 99999
use calendar week	“Y” For calculation using calendar week instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10233	1243	Weekly decline amount limit exceeded for recipient
10234	1244	Weekly decline quantity limit exceeded for recipient

Destination Credit Card Number decline frequency for last month (monthly decline limit)

This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last month for this credit card used as Destination card	Type: Decimal Default: 999999999

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Table 208 – continued from previous page

Name	Description	Value
for all merchant projects	current total transactions amount or count for the last month for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last month for this credit card used as Destination card	Type: Int Default: 99999
use calendar month	“Y” For calculation using calendar month instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10235	1245	Monthly decline amount limit exceeded for recipient
10236	1246	Monthly decline quantity limit exceeded for recipient

Total Credit Card Number decline frequency for last 24 hours (daily decline limit)

This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours for this credit card	Type: Decimal Default: 999999999

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Table 210 – continued from previous page

Name	Description	Value
for all merchant projects	current total transactions amount or count for the last day for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last day for this credit card	Type: Int Default: 99999
use calendar day	“Y” For calculation using calendar day instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10237	1247	Daily decline total amount limit exceeded for sender
10238	1248	Daily decline total quantity limit exceeded for sender
10239	1249	Daily decline total amount limit exceeded for recipient
10240	1250	Daily decline total quantity limit exceeded for recipient

Total Credit Card Number decline frequency for last week (weekly decline limit)

This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last week for this credit card	Type: Decimal Default: 999999999

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Table 212 – continued from previous page

Name	Description	Value
calendar week starts from Sunday	"Y": calendar week starts from Sunday, "N": calendar week starts from Monday	Type: String Default: N
for all merchant projects	current total transactions amount or count for the last week for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last week for this credit card	Type: Int Default: 99999
use calendar week	"Y" For calculation using calendar week instead of calculation from moment when filter was enabled "N" for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10241	1251	Weekly decline total amount limit exceeded for sender
10242	1252	Weekly decline total quantity limit exceeded for sender
10243	1253	Weekly decline total amount limit exceeded for recipient
10244	1254	Weekly decline total quantity limit exceeded for recipient

Total Credit Card Number decline frequency for last month (monthly decline limit)

This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last month for this credit card	Type: Decimal Default: 999999999
for all merchant projects	current total transactions amount or count for the last month for this credit card would be calculated - Y: for all projects - 3D: for 3D gates only - Non3D: for non 3D gates only - N: for current project only of the current merchant and converted to current project currency to compare with amount limit values	Type: String Default: N
quantity limit	maximum total transactions count for the last month for this credit card	Type: Int Default: 99999
use calendar month	“Y” For calculation using calendar month instead of calculation from moment when filter was enabled “N” for calculation from moment when filter was enabled	Type: String Default: N

Error codes

#	Code	Name
10245	1255	Monthly decline total amount limit exceeded for sender
10246	1256	Monthly decline total quantity limit exceeded for sender
10247	1257	Monthly decline total amount limit exceeded for recipient
10248	1258	Monthly decline total quantity limit exceeded for recipient

Customer IP address anonymous VPN

This check fires when customer IP address is considered as anonymous VPN by MaxMind service. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter parameter value	Y - to filter if condition is true, N - to filter if condition is false	Type: String Default: Y

Error codes

#	Code	Name
10250	1260	Customer IP address is anonymous VPN

Customer IP address anonymous

This check fires when customer IP address is considered as anonymous by MaxMind service. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter parameter value	Y - to filter if condition is true, N - to filter if condition is false	Type: String Default: Y

Error codes

#	Code	Name
10251	1261	Customer IP address is anonymous

Customer IP Hosting Provider

This check fires when customer IP address belongs to a hosting or VPN provider considered by MaxMind service. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter parameter value	Y - to filter if condition is true, N - to filter if condition is false	Type: String Default: Y

Error codes

#	Code	Name
10252	1262	Customer ip address is hosting provider

Customer IP Public Proxy

This check fires when customer IP address belongs to a public proxy considered by MaxMind service. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter parameter value	Y - to filter if condition is true, N - to filter if condition is false	Type: String Default: Y

Error codes

#	Code	Name
10253	1263	Customer IP address is public proxy

Customer IP Residential Proxy

This check fires when customer IP address belongs to a hosting or VPN provider considered by MaxMind service. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter parameter value	Y - to filter if condition is true, N - to filter if condition is false	Type: String Default: Y

Error codes

#	Code	Name
10254	1264	Customer IP address is residential proxy

Customer IP Tor Exit Node

This check fires when customer IP address is a Tor exit node considered by MaxMind service. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter parameter value	Y - to filter if condition is true, N - to filter if condition is false	Type: String Default: Y

Error codes

#	Code	Name
10255	1265	Customer IP address is tor exit node

Customer static IP score

This check fires when customer IP address static IP score which is considered by MaxMind service is lower or equal to the settled threshold value. Higher values meaning a greater static association. For example, many IP addresses with a user type of cellular have a score under one. Broadband IPs that don't change very often typically have a score above thirty. This indicator can be useful for deciding whether an IP address represents the same user over time. The value ranges from 0 to 99.99. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter threshold value	Lower or equal values will be filtered out	Type: Decimal Default: 20.000

Error codes

#	Code	Name
10256	1266	Customer IP address static IP score is less or equal to configured threshold

Customer IP user count

This check fires when customer IP address user count considered by MaxMind service is higher or equal to the settled threshold value. The estimated number of users sharing the IP/network during the past 24 hours. For IPv4, the count is for the individual IP. For IPv6, the count is for the /64 network. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
filter threshold value	Higher or equal values will be filtered out	Type: Decimal Default: 3

Error codes

#	Code	Name
10257	1267	Customer IP address user count is higher or equal to configured threshold

Customer IP user type

This check fires when customer IP address user type considered by MaxMind service is in blocked user types list. Possible values: business, cafe, cellular, college, consumer_privacy_network, content_delivery_network, government, hosting, library, military, residential, router, school, search_engine_spider, traveler. Counts Sale, Preauth or Transfer transactions.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
blocked user types	Blocked user types will be filtered out, split values with comma	Type: String Default: None

Error codes

#	Code	Name
10258	1268	Customer IP address user type is in blocked user types list

Credit Card Number usage frequency for last N hours

This check fires when the number of transactions associated with exact credit card number exceeds the configured thresholds. The time threshold is a N hours window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 24. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N hours. This filter takes into account full hours. Counts Sale, Preauth or Transfer transactions in the approved status. Source and destination cards are considered separately.

Score: Yes

Enabled by default: N

Parameters

Name	Description	Value
for last N hours	time frame to calculate unique credit card count	Type: Int Default: 24
maximum transactions count	maximum number of transactions for one credit card number	Type: Int Default: 2
skip declined transactions	“Y” to skip sessions in Declined status, “N” for otherwise	Type: String Default: N

Error codes

#	Code	Name
10269	1280	Specified period quantity limit exceeded

Preventing transaction with the same amount 24 hours

This check fires when the number of transactions with the same amount associated with exact credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Also you can set the value of the amount starting from which transactions will be taken into account by the filter. Counts Sale, Preauth or Transfer transactions in the approved status. Source and destination cards are considered separately.

Score: Yes

Enabled by default: N

Parameters

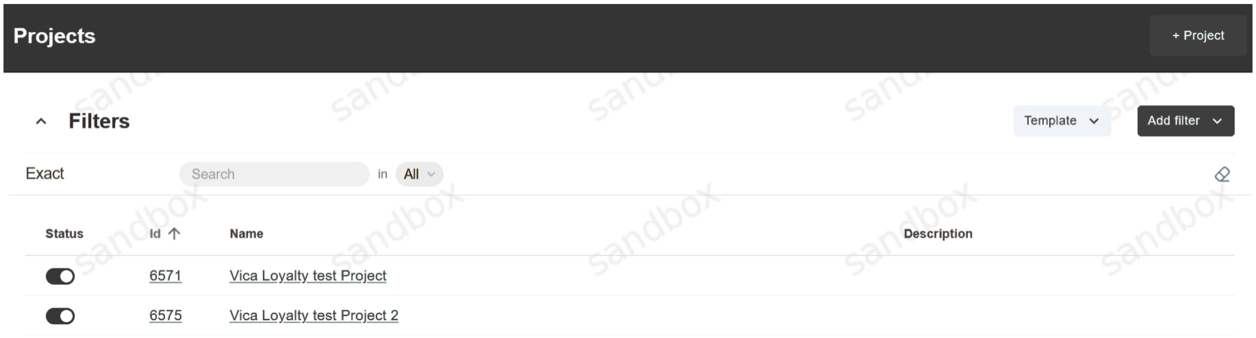
Name	Description	Value
maximum transactions count	maximum number of transactions with the same amount	Type: Int Default: 2
min amount to filter	value of the transaction amount starting from which transaction will be taken info account by the filter	Type: Float Default: 0.000
skip declined transactions	“Y” to skip sessions in Declined status, “N” for otherwise	Type: String Default: N

Error codes

#	Code	Name
10270	1281	Limit transactions with the same amount for exact card exceeded

Project Overview

Project is a Payment Gateway entity which determines the conditions for receiving a payment message and its further routing to the connected Processor. The Project list screen is located at Settings -> Configuration -> Projects. This screen contains all Projects created for all Merchants in the system.



Status	Id	Name	Description
●	6571	Vica Loyalty test Project	
●	6575	Vica Loyalty test Project 2	

● - Project is enabled.

○ - Project is disabled.

To monitor the Project activity, Key Performance Indicators (KPI) are used, such as: Merchant earnings, Average order value, and others. The KPI submenu opens by pressing the Detailed button on the Project search screen. See details in KPIs Detailed View.

Click on the Project name to open detailed information about this project.

To work with other configuration options, see the information below.

Project Settings

Create, Clone, Edit Project	This screen shows how to create and edit the project.
Message Templates	Shows all information about message templates sent to Customers after transactions.
Project Details	Project details screen contains information about configured options on this Project, its ID and limits.
Routing & Balancing	The routing & balancing system allows to distribute traffic between payment gates flexibly depending on the defined criteria and customer's transaction data.
Fraud protection filters	All information about filters.

9.2.3 Gate

Acquirer restrictions

- Gate level
- Processor level

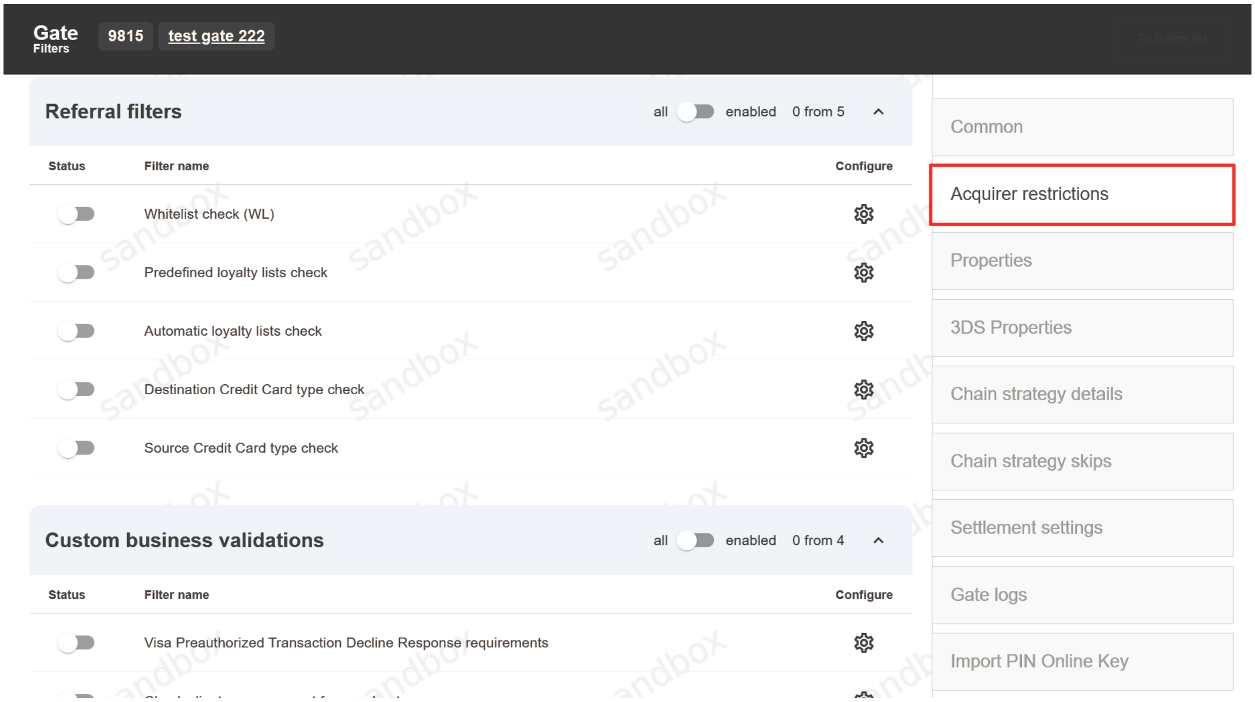
Gate level

This functionality allows to set internal filters and prevent non-successful processing of transactions on gates which have specific limitations. To switch these limitations on, go to the required gate and click on the "Acquirer restrictions" tab.

Warning: If the restriction on the gate is triggered, this gate is removed from balancing block in processing strategy for the current transaction.

Information and reason codes about gates which were excluded from balancing due to triggered restrictions is displayed in transaction details on UI:

API response text for these restrictions can be found on Internal Errors page in Integration section.

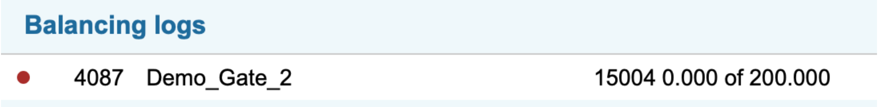


Referral filters — all enabled 0 from 5

Status	Filter name	Configure
	Whitelist check (WL)	
	Predefined loyalty lists check	
	Automatic loyalty lists check	
	Destination Credit Card type check	
	Source Credit Card type check	

Custom business validations — all enabled 0 from 4

Status	Filter name	Configure
	Visa Preauthorized Transaction Decline Response requirements	


Balancing logs

● 4087 Demo_Gate_2 15004 0.000 of 200.000

There are such restrictions as:

Restriction Name	Comment	UI code
Whitelist check (WL)	Allows ignoring all other Acquirer restrictions for selected Source credit card numbers and Device fingerprints. Sometimes customer's behavior can lead to the unfortunate situation where a shopper is completely unable to process transactions. You can whitelist a customer's data so they can successfully process their transaction. White list could be specified for the exact Source card number by manager and the exact Device fingerprint by manager.	

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Predefined loyalty lists check	Allows processing for trusted customers only. Different acquirers have different definitions of a trusted customer, this filter allows processing for customers with emails, source/destination card or purpose in corresponding loyalty lists only. Transactions for customers that are not listed in any loyalty list will be filtered out.	15034 15035 15036 15037
Automatic loyalty lists check	This filter allows to specify a set of gates (group name) and create subsets of gates (financial instruments) within this set scope to allow processing of transactions with card numbers only on linked subsets of gates. Each card number which is processed by one of the gates within the set (group name) for the first time is linked to the subset (financial instrument) of the gate used for processing. All new transactions with the same card number will be allowed to process only on gates with the linked financial instrument and filtered on all other gates with different financial instruments within the same group name set. If the group name or financial instrument is not indicated on the gate, this filter will not be applied (even if it's enabled).	15110
Destination Credit Card type check	This referral list allows to block transactions processing for selected Destination Credit Card types (Business, Corporate, etc.)	15170
Source Credit Card type check	This referral list allows to block transactions processing for selected Source Credit Card types (Business, Corporate, etc.)	15171

continues on next page

Table 239 – continued from previous page

Restriction Name	Comment	UI code
Check client approve count for merchant	This check fires when the number of transactions associated with exact client for that merchant does not reach the configured thresholds. The client can be identified by card or email address. Counts Sale, Preauth or Transfer transactions in the approved status.	15172
Check client approve count for manager	This check fires when the number of transactions associated with exact client for that manager does not reach the configured thresholds. The client can be identified by card or email address. Counts Sale, Preauth or Transfer transactions in the approved status.	15173
Source Credit Card Number usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	15004 15005

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Source Credit Card Number usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	15002 15003
Source Credit Card Number usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	15000 15001

continues on next page

Table 239 – continued from previous page

Restriction Name	Comment	UI code
Source Credit Card Number usage frequency for last 3 months	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a window of last 3 calendar months, starting from current month. For window calculation all transaction dates are truncated to months. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 3 months. Counts Sale, Preauth or Transfer transactions in the approved status.	15075 15076
Source Credit Card Number usage frequency for last 6 months	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a window of last 6 calendar months, starting from current month. For window calculation all transaction dates are truncated to months. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 6 months. Counts Sale, Preauth or Transfer transactions in the approved status.	15077 15078
Source Credit Card Number usage frequency for last 12 months	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a window of last 12 calendar months, starting from current month. For window calculation all transaction dates are truncated to months. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 12 months. Counts Sale, Preauth or Transfer transactions in the approved status.	15079 15080

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Purpose usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	15016 15017
Purpose usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	15014 15015

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Purpose usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	15012 15013
Email usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	15010 15011

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Email usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	15008 15009
Email usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	15006 15007

continues on next page

Table 239 – continued from previous page

Restriction Name	Comment	UI code
Visa Preauthorized Transaction Decline Response requirements	This check fires for recurring transactions only. Merchants that receive a decline response for a preauthorized transaction will only be allowed to resubmit it for authorization up to four times within 13 calendar days from the date of the original decline response for the same acquirer if the response code is one of the following: • Response Code 05 - Authorization Declined • Response Code 51 - Insufficient Funds • Response Code 61 - Exceeds Approval Amount Limit • Response Code 65 - Exceeds Withdrawal Frequency Limit If an approval response is not received within this time frame, merchants must not resubmit the transaction or their acquirers may be subject to non-compliance actions, as outlined in the Visa Rules, and may be subject to chargebacks. Visa Rules to prohibit acquirers and their recurring services merchants from resubmitting a declined transaction for authorization if it receives a pickup response: • Response Code 04 - Pick Up Card • Response Code 07 - Pick Up Card, Special • Response Code 33 - Expired Card, Capture • Response Code 34 - Suspected Fraud, Retain Card • Response Code 35 - Card Acceptor, Contact Acquirer, Retain Card • Response Code 36 - Restricted Card, Retain Card • Response Code 37 - Contact Acquirer Security Department, Retain Card • Response Code 41 - Lost Card • Response Code 43 - Stolen Card • Response Code 67 - Capture Card or a decline response of • Response Code 14 - Invalid Account Number (No Such Number) • Response Code 54 - Expired Card	15023 - CANCEL 15024 - CANCEL 15025 - PICKUP 15026 - DELAY

Table 239 – continued from previous page

Restriction Name	Comment	UI code
Entire Email usage frequency for last 24 hours (entire daily limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in any status.	15042 15043
Entire Email usage frequency for last 7 days (entire weekly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in any status.	15044 15045

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Entire Email usage frequency for last month (entire monthly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in any status.	15046 15047
Entire Purpose usage frequency for last 24 hours (entire daily limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in any status.	15048 15049

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Entire Purpose usage frequency for last 7 days (entire weekly limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in any status.	15050 15051
Entire Purpose usage frequency for last month (entire monthly limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in any status.	15052 15053

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Entire Source Credit Card Number usage frequency for last 24 hours (entire daily limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in any status.	15054 15055
Entire Source Credit Card Number usage frequency for last 7 days (entire weekly limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in any status.	15056 15057

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Entire Source Credit Card Number usage frequency for last month (entire monthly limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in any status.	15058 15059
Entire Source Credit Card Number usage frequency for last 3 months (entire 3 months limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a window of last 3 calendar months, starting from current month. For window calculation all transaction dates are truncated to months. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 3 months. Counts Sale, Preauth or Transfer transactions in any status.	15081 15082

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Entire Source Credit Card Number usage frequency for last 6 months (entire 6 months limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a window of last 6 calendar months, starting from current month. For window calculation all transaction dates are truncated to months. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 6 months. Counts Sale, Preauth or Transfer transactions in any status.	15083 15084
Entire Source Credit Card Number usage frequency for last 12 months (entire 12 months limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a window of last 12 calendar months, starting from current month. For window calculation all transaction dates are truncated to months. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 12 months. Counts Sale, Preauth or Transfer transactions in any status.	15085 15086
Source Credit Card Number usage frequency for Destination Credit Card Number	This check fires when the number of Source Credit Cards associated with exact Destination Credit Card number exceeds the configured thresholds. The time threshold is a moving window calculated backwards from the moment of the transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 Credit Cards in 6 hours, it fires on the 11th unique Credit Card in 6 hours. Counts unique Source Credit Card numbers for Transfer transactions in approved or declined status for the current Gate.	15072

continues on next page

Table 239 – continued from previous page

Restriction Name	Comment	UI code
Declined Email usage frequency for last 24 hours (decline daily limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in declined status.	15066
Declined Email usage frequency for last 7 days (decline weekly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in declined status.	15068

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Declined Email usage frequency for last month (decline monthly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in declined status.	15070
Source Credit Card Number declined transactions count per period	This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.	15125 15126

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Source Credit Card Number decline frequency for last 24 hours (daily decline limit)	This check fires when the number or amount of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined or Filtered status.	
Source Credit Card Number decline frequency for last week (weekly decline limit)	This check fires when the number or amount of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 7 days. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	15128 15129

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Source Credit Card Number decline frequency for last month (monthly decline limit)	This check fires when the number or amount of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	15130 15131
Destination Credit Card Number decline frequency for last 24 hours (daily decline limit)	This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Transfer transactions in the Declined status.	15132 15133

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Destination Credit Card Number decline frequency for last week (weekly decline limit)	This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Transfer transactions in the Declined status.	15134 15135
Destination Credit Card Number decline frequency for last month (monthly decline limit)	This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Transfer transactions in the Declined status.	15136 15137

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Total Credit Card Number decline frequency for last 24 hours (daily decline limit)	This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	15138 15139 15140 15141
Total Credit Card Number decline frequency for last week (weekly decline limit)	This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	15142 15143 15144 15145

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Total Credit Card Number decline frequency for last month (monthly decline limit)	This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	15146 15147 15148 15149
Source Credit Card Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	15150 15151

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Destination Credit Card Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Transfer transactions in the approved status.	15152 15153
Total Credit Card Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	15154 15155 15156 15157

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Purpose usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	15158 15159
Email usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	15160 15161

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
IP address usage frequency for last N days	This check fires when the number or amount of transactions associated with exact IP address exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	15162 15163
Fingerprint usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	15164 15165

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Account Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Account Number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	15166 15167
BIN range usage frequency	This check fires when the number of transactions associated with the specific card BIN range exceeds the configured thresholds, also can specify a list of card BIN range exceptions for which checks will not be performed. The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 300 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.	15119
Issuer country usage frequency	This check fires when the number of transactions associated with the same card issuer country exceeds the configured thresholds. The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 300 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.	15114

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Preventing transaction with the same amount	This check fires when more than one transaction is made with same amount in a time threshold (in seconds). The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the second transaction with the same amount during set time threshold. Counts Sale, Preauth, Payouts or Transfer transactions.	15113
Customer IP address Country differs from Issuing Country	This risk check fires when the customer IP country different from the issuing country of the card. Requests from IP addresses listed in “Merchant API IP address” are ignoring this check. If parameter “apply for countries” is empty, filter will require strict customer country to issuer country matching for all the countries, otherwise this check will force country matching for listed countries only. For example if you setup “apply for countries” to US - check will be triggered for following country combinations US-anyNonUS or anyNonUS-US, but for combinations anyNonUS-anyNonUS and US-US the check will not fire. For card2card transactions issuer country of the source card should be equal to issuer country of the destination card, i.e. this check will be triggered for any cross-border transaction.	15116

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Purpose usage frequency for last year (annual limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a one year window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 100 transactions, it fires on the 101th transaction in one year. Calculation of the year can be started from the beginning of the calendar year or from the filter activation truncated to the month and -12 months. I.e. if you activated the filter on May 15, 2021, the filter will consider transactions from May 2020. Counts Sale, Preauth or Transfer transactions in the approved status.	15117 15118
Transaction number per period	This check fires when the number of transactions exceeds the configured thresholds. The maximum time threshold is a 600 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction during 600 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.	15115
Minimum time between transactions in the acquirer	This check fires when more than one transaction is made with same card in the same financial instrument in a time threshold (in minutes). The maximum time threshold is a 120 minutes window, calculated backwards from the moment of the first transaction. The filter takes into consideration only approved transactions. The risk fires on the second transaction with the same card during set time threshold. Counts Sale and Transfer transactions.	15120

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Table 239 – continued from previous page

Restriction Name	Comment	UI code
Account Number usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.	15121 15122
Account Number usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.	15123 15124

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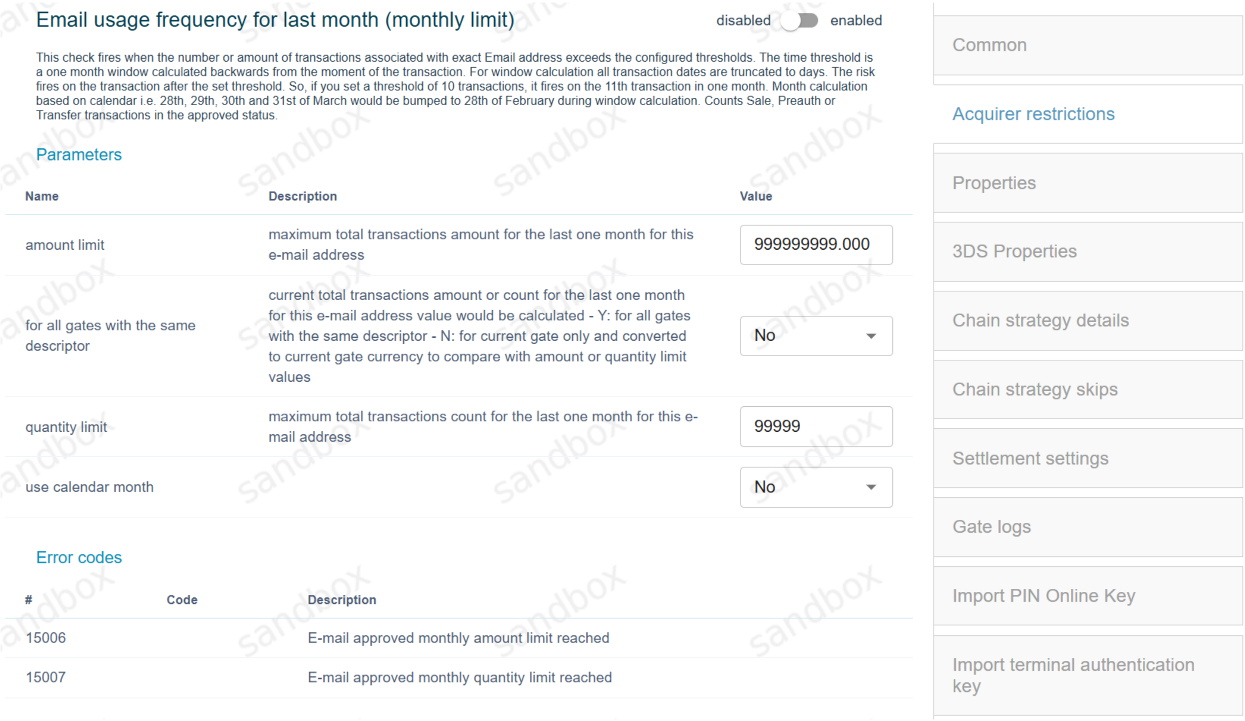
Table 239 – continued from previous page

Restriction Name	Comment	UI code
Account Number usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.	15125 15126

Below is the example of configuration for “Email usage frequency for last month (monthly limit)” restriction. To switch this restriction on, click on the toggle button near it’s name:



Email usage frequency for last month (monthly limit)

This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.

Parameters

Name	Description	Value
amount limit	maximum total transactions amount for the last one month for this e-mail address	999999999.000
for all gates with the same descriptor	current total transactions amount or count for the last one month for this e-mail address value would be calculated - Y: for all gates with the same descriptor - N: for current gate only and converted to current gate currency to compare with amount or quantity limit values	No
quantity limit	maximum total transactions count for the last one month for this e-mail address	99999
use calendar month		No

Error codes

#	Code	Description
15006		E-mail approved monthly amount limit reached
15007		E-mail approved monthly quantity limit reached

This restriction supports the following settings:

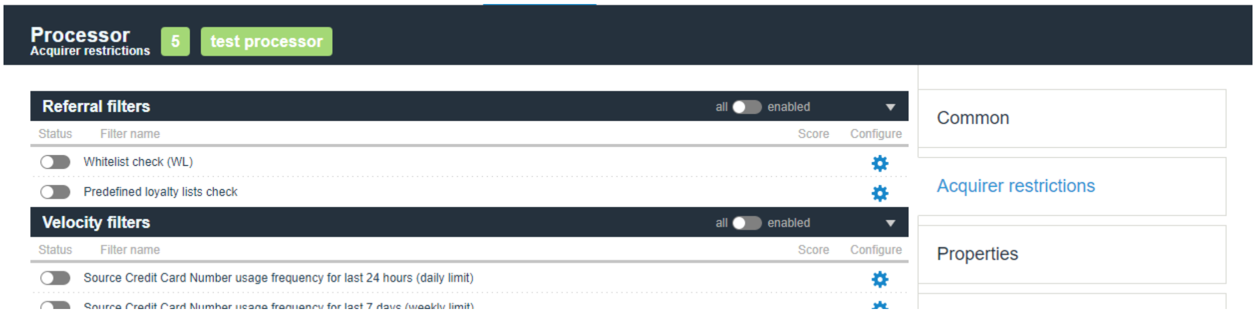
1) The Amount limit maximum total transactions amount for the last one month for this e-mail address. Value: total amount value.
2) For all gates with the same descriptor – current total transactions amount or count for the last one month for this e-mail address value would be calculated and converted to current gate currency to compare with amount or quantity limit. Specify the value “Y” (Yes) instead of “N” (No) to enable. Values: Y: for all gates with the same descriptor, N: for current gate only.
3) The quantity limit parameter specifies the transactions quantity limits. Value: total quantity value.
4) Use calendar month : Value: Y/N.

The choice of “Country Identifier” will be available in the “Deny” restriction configurations.

Each country is assigned its own numerical identifier. The required country can be chosen from the list.

Processor level

This functionality allows to prevent non-successful processing of transactions on all gates of the same processor which have specific limitations. To switch them on, go to the required processor and click on the “Acquirer restrictions” tab. Tab will be available only for manager account and linked superiors.



Processor
Acquirer restrictions
5
test processor

Referral filters — all enabled

Status	Filter name	Score	Configure
○	Whitelist check (WL)		⚙
○	Predefined loyalty lists check		⚙

Velocity filters — all enabled

Status	Filter name	Score	Configure
○	Source Credit Card Number usage frequency for last 24 hours (daily limit)		⚙
○	Source Credit Card Number usage frequency for last 7 days (weekly limit)		⚙

There are such restrictions as:

Restriction Name	Comment	UI code and reason
Whitelist check (WL)	Allows ignoring all other Acquirer restrictions for selected Source credit card numbers and Device fingerprints. Sometimes customer’s behavior can lead to the unfortunate situation where a shopper is completely unable to process transactions. You can whitelist a customer’s data so they can successfully process their transaction. White list could be specified for: the exact Source card number by manager, the exact Device fingerprint by manager	
Predefined loyalty lists check	Allows processing for trusted customers only. Different acquirers have different definitions of a trusted customer, this filter allows processing for customers with emails, source/destination card or purpose in corresponding loyalty lists only. Transactions for customers that are not listed in any loyalty list will be filtered out..	18042 - Proccessor loyal source card number check failed 18043 - Proccessor loyal destination card number check failed
Destination Credit Card type check	This referral list allows to block transactions processing for selected Destination Credit Card types (Business, Corporate, etc).	18112 - Proccessor unsupported destination product type
Source Credit Card type check	This referral list allows to block transactions processing for selected Source Credit Card types (Business, Corporate, etc).	18113 - Proccessor unsupported product type

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Check client approve count for merchant	This check fires when the number of transactions associated with exact client for that merchant does not reach the configured thresholds. The client can be identified by card or email address. Counts Sale, Preauth or Transfer transactions in the approved status.	18116 - Processor required number of approvals for merchant has not achieved
Check client approve count for manager	This check fires when the number of transactions associated with exact client for that manager does not reach the configured thresholds. The client can be identified by card or email address. Counts Sale, Preauth or Transfer transactions in the approved status.	18117 Processor required number of approvals for manager has not achieved
Source Credit Card Number usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status. Timeframe can be set to calendar day instead of 24 hours window.	18004 - Approved hourly amount limit reached 18005 - Approved hourly quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Source Credit Card Number usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18002 - Approved weekly amount limit reached 18003 - Approved weekly quantity limit reached
Source Credit Card Number usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	18000 - Approved monthly amount limit reached 18001 - Approved monthly quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Source Credit Card Number decline frequency for last 7 days (decline weekly limit)	This check fires when the number of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in declined status.	18058 - Weekly decline quantity limit exceeded for the same credit card number on processor 18059 - Weekly decline amount limit exceeded for the same credit card number on processor
Source Credit Card Number decline frequency for last month (decline monthly limit)	This check fires when the number of declined transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	18060 - Monthly decline quantity limit exceeded for the same credit card number on processor 18061 - Monthly decline amount limit exceeded for the same credit card number on processor

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Destination Credit Card Number usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Transfer transactions only in the approved status.	18032 - Destination approved hourly amount limit reached 18033 - Destination approved hourly quantity limit reached
Destination Credit Card Number usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Transfer transactions only in the approved status.	18030 - Destination approved weekly amount limit reached 18031 - Destination approved weekly quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Destination Credit Card Number usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Transfer transactions only in the approved status.	18028 - Destination approved monthly amount limit reached 18029 - Destination approved monthly quantity limit reached
Total Credit Card Number usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact credit card number used as Source or Destination exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18038 - Total approved hourly amount limit reached 18039 - Total approved hourly quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Total Credit Card Number usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact credit card number used as Source or Destination exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18036 - Total approved weekly amount limit reached 18037 - Total approved weekly quantity limit reached
Total Credit Card Number usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact credit card number used as Source or Destination exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	18034 - Total approved monthly amount limit reached 18035 - Total approved monthly quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Email usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18010 - E-mail approved hourly amount limit reached 18011 - E-mail approved hourly quantity limit reached
Email usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18008 - E-mail approved weekly amount limit reached 18009 - E-mail approved weekly quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Email usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	18006 - E-mail approved monthly amount limit reached 18007 - E-mail approved monthly quantity limit reached
Email usage lifetime	Allows to limit the number and amount of transactions available to an individual customer and set a limit on the processor for the ALL time of existence. Customer is determined by E-Mail. This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time period is lifetime. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction. Counts Sale, Preauth or Transfer transactions in the approved status.	18048 - E-mail approved lifetime amount limit reached 18049 - E-mail approved lifetime quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Customer IP usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Customer IP address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18022 - Customer IP approved hourly amount limit reached 18023 - Customer IP approved hourly quantity limit reached
Customer IP usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Customer IP address exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18020 - Customer IP approved weekly amount limit reached 18021 - Customer IP approved weekly quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Customer IP usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Customer IP address exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	18018 - Customer IP approved monthly amount limit reached 18019 - Customer IP approved monthly quantity limit reached
Purpose usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18016 - Purpose approved hourly amount limit reached 18017 - Purpose approved hourly quantity limit reached

continues on next page

Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Purpose usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth or Transfer transactions in the approved status.	18014 - Purpose approved weekly amount limit reached 18015 - Purpose approved weekly quantity limit reached
Purpose usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth or Transfer transactions in the approved status.	18012 - Purpose approved monthly amount limit reached 18013 - Purpose approved monthly quantity limit reached

continues on next page

Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
BIN range usage frequency	This check fires when the number of transactions associated with the specific card BIN range exceeds the configured thresholds, also can specify a list of card BIN range exceptions for which checks will not be performed. The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 300 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.	18056 - Transaction quantity limit exceeds by BIN range on processor
Issuer country usage frequency	This check fires when the number of transactions associated with the same card issuer country exceeds the configured thresholds. The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 300 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.	18053 - Transactions quantity limit exceeds by country on processor
Preventing transaction with the same amount	This check fires when more than one transaction is made with same amount in a time threshold (in seconds). The maximum time threshold is a 300 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the second transaction with the same amount during set time threshold. Counts Sale, Preauth, Payouts or Transfer transactions.	18052 - Same amount request on processor

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Transaction number per period	This check fires when the number of transactions exceeds the configured thresholds. The maximum time threshold is a 600 seconds window, calculated backwards from the moment of the first transaction. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction during 600 seconds. Counts Sale, Preauth, Payouts or Transfer transactions.	18057 - Detected transaction in the set threshold of time
Account Number usage frequency for last 24 hours (daily limit)	This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.	15121 15122
Account Number usage frequency for last 7 days (weekly limit)	This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.	15123 15124

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Account Number usage frequency for last month (monthly limit)	This check fires when the number or amount of transactions associated with exact Account number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Sale, Preauth, Payout or Transfer transactions in the approved status.	15125 15126
Destination Credit Card Number decline frequency for last 24 hours (daily decline limit)	This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Transfer transactions in the Declined status.	18068 - Daily decline amount limit exceeded for the recipient on processor 18069 - Daily decline quantity limit exceeded for the recipient on processor

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Destination Credit Card Number decline frequency for last week (weekly decline limit)	This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Transfer transactions in the Declined status.	18070 - Weekly decline amount limit exceeded for the recipient on processor 18071 - Weekly decline quantity limit exceeded for the recipient on processor
Destination Credit Card Number decline frequency for last month (monthly decline limit)	This check fires when the number or amount of declined transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Transfer transactions in the Declined status.	18072 - Monthly decline amount limit exceeded for the recipient on processor 18073 - Monthly decline quantity limit exceeded for the recipient on processor

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Total Credit Card Number decline frequency for last 24 hours (daily decline limit)	This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	18074 - Daily decline total amount limit exceeded for the sender on processor 18075 - Daily decline total quantity limit exceeded for the sender on processor 18076 - Daily decline total amount limit exceeded for the recipient on processor 18077 - Daily decline total quantity limit exceeded for the recipient on processor

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Total Credit Card Number decline frequency for last week (weekly decline limit)	This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a 7 days window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 168 hours. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	18078 - Weekly decline total amount limit exceeded for the sender on processor 18079 - Weekly decline total quantity limit exceeded for the sender on processor 18080 - Weekly decline total amount limit exceeded for the recipient on processor 18081 - Weekly decline total quantity limit exceeded for the recipient on processor

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Total Credit Card Number decline frequency for last month (monthly decline limit)	This check fires when the number or amount of declined transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a one month window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in one month. Month calculation based on calendar i.e. 28th, 29th, 30th and 31st of March would be bumped to 28th of February during window calculation. Counts Account verification, Sale, Preauth or Transfer transactions in the Declined status.	18082 - Monthly decline total amount limit exceeded for the sender on processor 18083 - Monthly decline total quantity limit exceeded for the sender on processor 18084 - Monthly decline total amount limit exceeded for the recipient on processor 18085 - Monthly decline total quantity limit exceeded for the recipient on processor

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Source Credit Card Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Source credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	18086 - Approved specified period amount limit reached 18087 - Approved specified period quantity limit reached
Destination Credit Card Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Destination credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Transfer transactions in the approved status.	18088 - Approved specified period amount limit reached, 18089 - Approved specified period quantity limit reached

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Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Total Credit Card Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Source or Destination credit card number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	18090 - Total specified period amount limit reached 18091 - Total specified period quantity limit reached 18092 - Total specified period amount limit reached for recipient 18093 - Total specified period quantity limit reached for recipient
Purpose usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Purpose exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	18094 - Purpose approved specified period amount limit reached 18095 - Purpose approved specified period quantity limit reached

continues on next page

Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Email usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	18096 - E-mail approved specified period amount limit reached 18097 - E-mail approved specified period quantity limit reached
IP address usage frequency for last N days	This check fires when the number or amount of transactions associated with exact IP address exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	18098 - IP address approved specified period amount limit reached 18099 - IP address approved specified period quantity limit reached

continues on next page

Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Fingerprint usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Fingerprint exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	18100 - Fingerprint approved specified period amount limit reached, 18101 - Fingerprint approved specified period quantity limit reached
Account Number usage frequency for last N days	This check fires when the number or amount of transactions associated with exact Account Number exceeds the configured thresholds. The time threshold is a N days window calculated backwards from the moment of the transaction. The N parameter (date period) can be set from 1 to 30. For window calculation all transaction dates are truncated to days. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in N days. Counts Sale, Preauth or Transfer transactions in the approved status.	18102 - Specified period amount limit exceeded for account number on processor 18103 - Specified period quantity limit exceeded for account number on processor

continues on next page

Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Customer name differs from Cardholder name	This check fires when the provided customer name does not match cardholder name.	This risk check is triggered when a transaction has the customer billing address country different from the issuing country of the card. If parameter “apply for countries” is empty, filter will require strict customer country to issuer country matching for all the countries, otherwise this check will force country matching for listed countries only. For example if you setup “apply for countries” to US - check will be triggered for following country combinations US-anyNonUS or anyNonUS-US, but for combinations anyNonUS-anyNonUS and US-US the check will not fire. For card2card transactions issuer country of the source card should be equal to issuer country of the destination card, i.e. this check will be triggered for

Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
This risk check is triggered when a transaction has the customer billing address country different from the issuing country of the card. If parameter “apply for countries” is empty, filter will require strict customer country to issuer country matching for all the countries, otherwise this check will force country matching for listed countries only. For example if you setup “apply for countries” to US - check will be triggered for following country combinations US-anyNonUS or anyNonUS-US, but for combinations anyNonUS-anyNonUS and US-US the check will not fire. For card2card transactions issuer country of the source card should be equal to issuer country of the destination card, i.e. this check will be triggered for any cross-border transaction.	This risk check is triggered when a transaction has the customer billing address country different from the issuing country of the card. If parameter “apply for countries” is empty, filter will require strict customer country to issuer country matching for all the countries, otherwise this check will force country matching for listed countries only. For example if you setup “apply for countries” to US - check will be triggered for following country combinations US-anyNonUS or anyNonUS-US, but for combinations anyNonUS-anyNonUS and US-US the check will not fire. For card2card transactions issuer country of the source card should be equal to issuer country of the destination card, i.e. this check will be triggered for any cross-border transaction.	This risk check is triggered when a transaction has the customer billing address country different from the issuing country of the card. If parameter “apply for countries” is empty, filter will require strict customer country to issuer country matching for all the countries, otherwise this check will force country matching for listed countries only. For example if you setup “apply for countries” to US - check will be triggered for following country combinations US-anyNonUS or anyNonUS-US, but for combinations anyNonUS-anyNonUS and US-US the check will not fire. For card2card transactions issuer country of the source card should be equal to issuer country of the destination card, i.e. this check will be triggered for

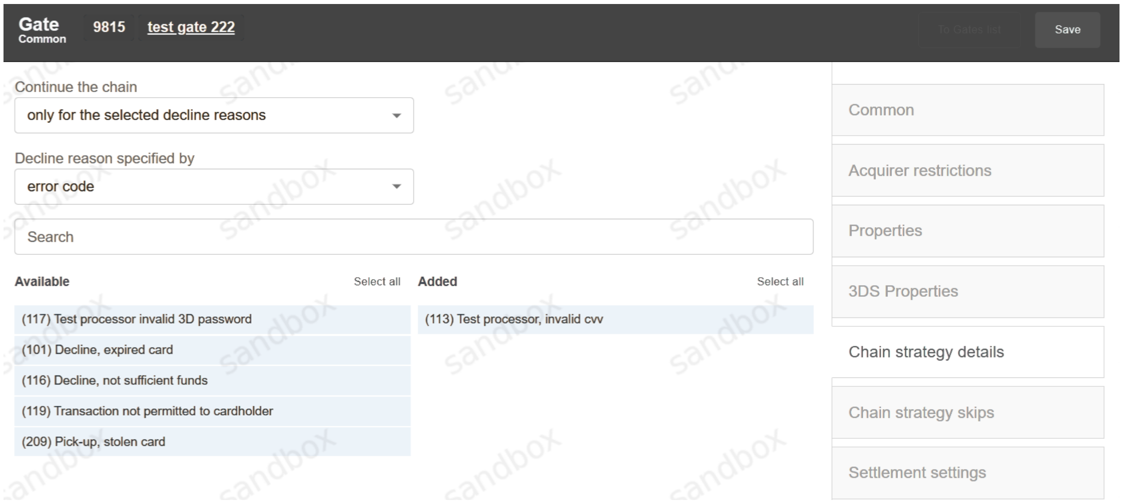
Table 240 – continued from previous page

Restriction Name	Comment	UI code and reason
Processor lockout by specified declines	The filter allows locking out a Processor for Lockout period of time based on the defined Limit of declined transactions with the specific Analyzed decline codes occured for the Analyzed period of time. Once the filter is activated one can track the filter lockout activities in the Processor Logs screen. When the filter is disabled it resets current status of the Processor to unblocked despite the Lockout period remaining time. Processor logs screen is enabled by request.	19100 - Processor lockout, decline time limit reached
Declined Email usage frequency for last 24 hours (decline daily limit)	This check fires when the number or amount of transactions associated with exact Email address exceeds the configured thresholds. The time threshold is a 24 hours window calculated backwards from the moment of the transaction. For window calculation all transaction dates are truncated to hours. The risk fires on the transaction after the set threshold. So, if you set a threshold of 10 transactions, it fires on the 11th transaction in 24 hours. Counts Sale, Preauth or Transfer transactions in declined status.	19101 - E-mail decline hourly amount limit reached 19102 - E-mail decline hourly quantity limit reached

Chain Strategy Details

Chain strategy details allows to select which Declines (negative processing results) will continue or stop the chain.

If the configured routing has such balancing types as: Chain by Sequence, Chain by Equivalently on Tx Count, Chain by Coefficient on Tx Count, it’s possible to go to the “Chain Strategy Details” tab on the gate level and select the criteria to continue or stop the chain.



Gate
Common
9815 test gate 222

Continue the chain
only for the selected decline reasons

Decline reason specified by
error code

Search

Available	Added
(117) Test processor invalid 3D password	(113) Test processor, invalid cvv
(101) Decline, expired card	
(116) Decline, not sufficient funds	
(119) Transaction not permitted to cardholder	
(209) Pick-up, stolen card	

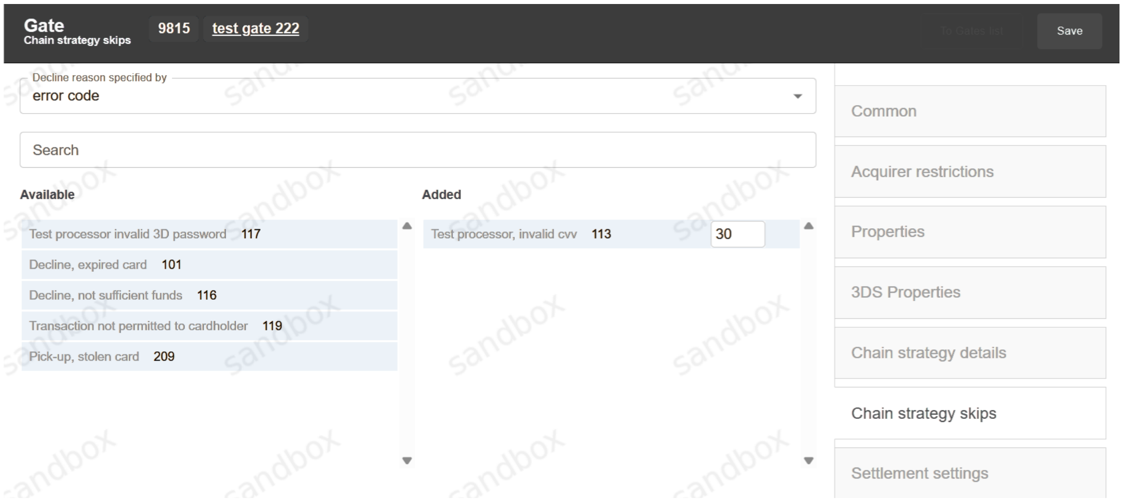
The number and name of the gate is at the top of the page. The active line “Continue the chain” is located below and the choice of criteria is to the right of it. “Independently of the decline reason” is selected by default.

Two active columns – “Unavailable” and “Available” – are located below. The reasons for decline are located in the “Unavailable” field. The chain can continue:

- Independently of the decline reason - the chain will continue regardless of the received decline codes.
- Only for the selected decline reasons - the chain will continue only for the specified decline reasons. Select the reasons from the “Unavailable” column with the check boxes next to them, and add them to the “Available” column by clicking the “Add” button. Remove the unwanted reasons by selecting them with the check boxes and clicking the “Remove” button. Confirm the parameters with the “Save” button.
- For any decline reason except the selected ones - the chain will continue for all reasons, EXCEPT for the specified ones. Select the reasons from the “Unavailable” column with the check boxes next to them, and add them to the “Available” column by clicking the “Add” button. Remove the unwanted reasons by selecting them with the check boxes and clicking the “Remove” button. Confirm the parameters with the “Save” button.

Chain Strategy Skips

Chain strategy skips allows to skip a gate per PAN for a transaction if one of selected errors codes occur. After transaction is declined for a specific PAN on one gate, this gate will be skipped from cascading on next transactions with the same PAN for the specified time period (set in minutes).



Decline reason specified by: error code

Search

Available

- Test processor invalid 3D password 117
- Decline, expired card 101
- Decline, not sufficient funds 116
- Transaction not permitted to cardholder 119
- Pick-up, stolen card 209

Added

- Test processor, invalid cvv 113 30

This functionality is supported for the following options:

- Chain by Sequence
- Chain by Last Customer tx Status on Acquirer
- Chain by Coefficient Based on tx Count
- Chain by Equivalent Coefficient Based on tx Count
- First in Sequence
- First in Sequence by Last Customer tx Status on Acquirer
- First in Sequence by Last Customer tx Status on Gate

Close day

Overview

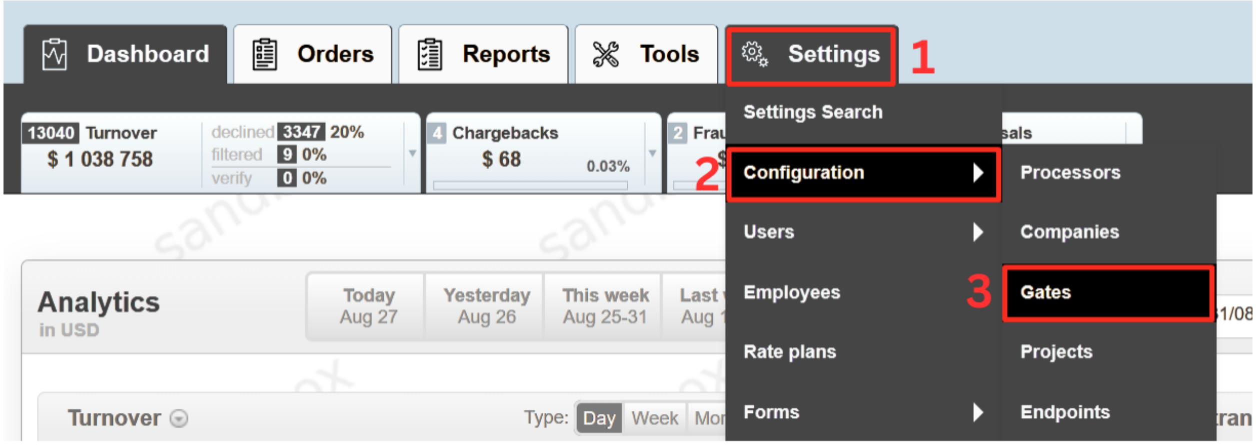
For some processors, funds are transferred to the bank account only after the Close Day procedure, which initiates bank clearing.

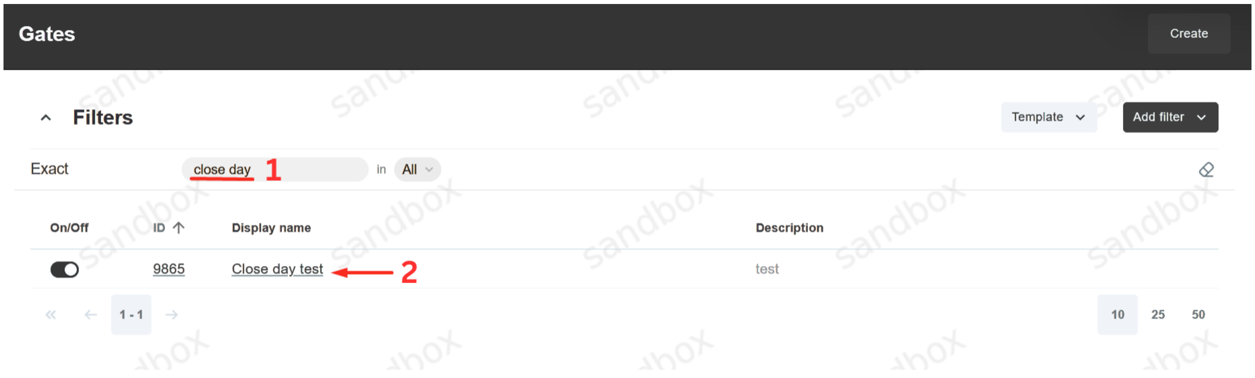
Close Day procedure can be initiated via API, manually with “Close Day” button on the Gate level, or automatically each day at pre-set or system selected time. If for any reason it is not possible to make “Close Day” using via API, then it is necessary to perform “Close Day” procedure manually on the Gate level.

> **Warning:** During the Close Day procedure the following gate will be blocked and transactions will not go through it.

Manual day closure

In order to perform Close Day procedure, go to Settings -> Configuration -> Gates:



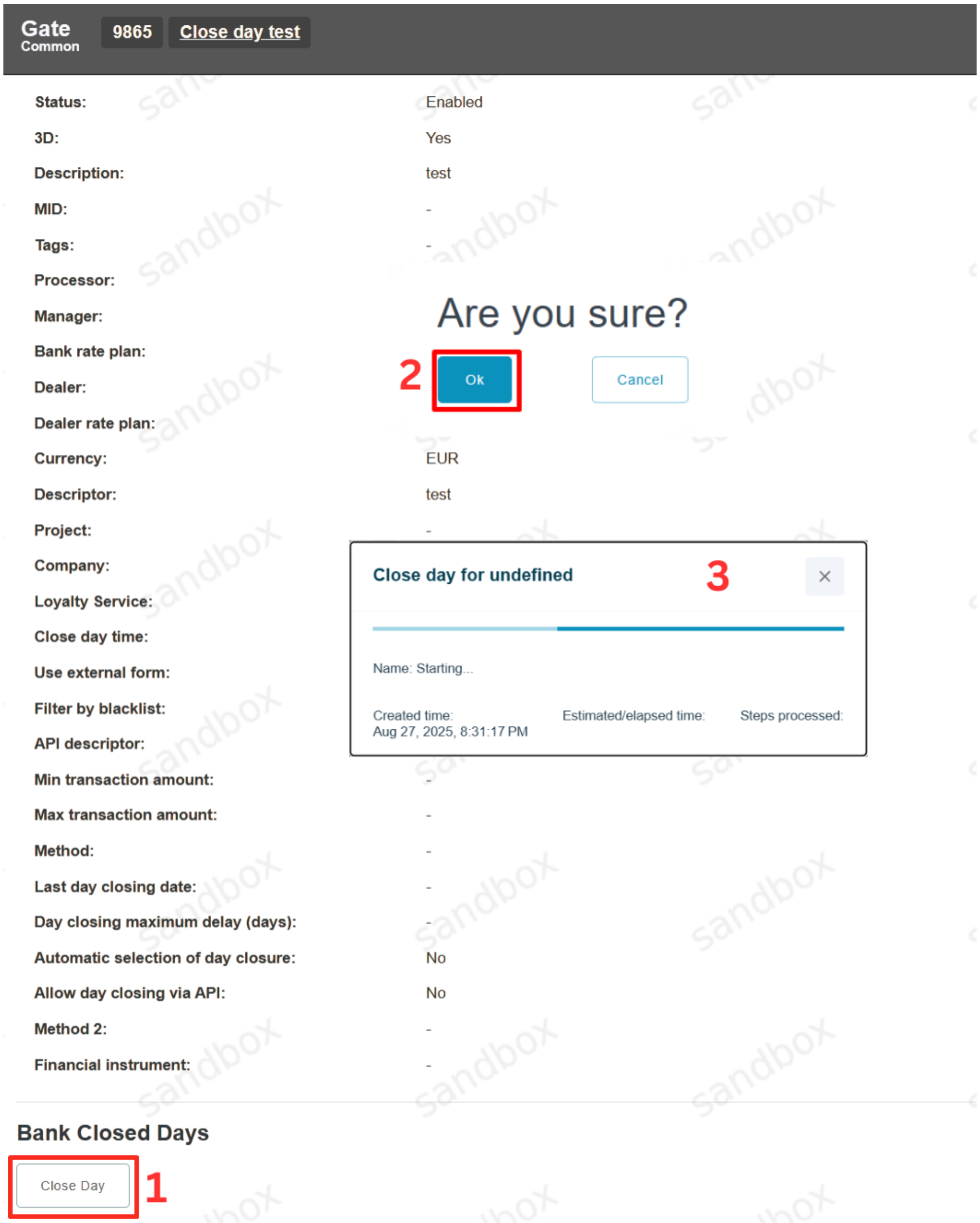


Exact: close day in All

On/Off	ID	Display name	Description
●	9865	Close day test	test

1 - 1 | 10 25 50

On the gate details page, click the Close day button and confirm this action on the pop-up window. The window “Close day for ‘gate name’” will appear on the page. Wait for the operation to complete:



Status:	Enabled
3D:	Yes
Description:	test
MID:	-
Tags:	-
Processor:	
Manager:	
Bank rate plan:	
Dealer:	
Dealer rate plan:	
Currency:	EUR
Descriptor:	test
Project:	-
Company:	
Loyalty Service:	
Close day time:	
Use external form:	
Filter by blacklist:	
API descriptor:	
Min transaction amount:	-
Max transaction amount:	-
Method:	-
Last day closing date:	-
Day closing maximum delay (days):	-
Automatic selection of day closure:	No
Allow day closing via API:	No
Method 2:	-
Financial instrument:	-

Are you sure?

Close day for undefined

Name: Starting...

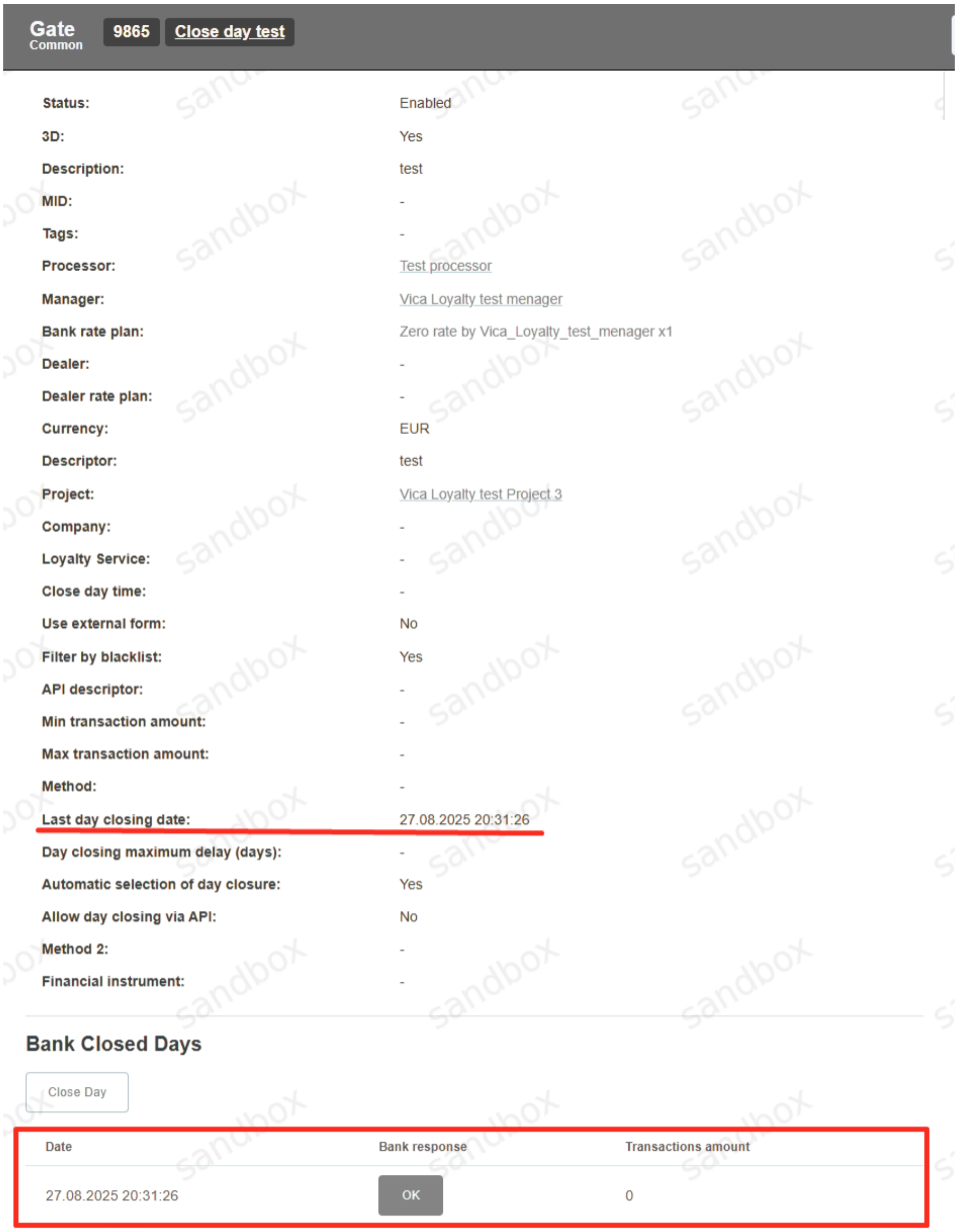
Created time:
Aug 27, 2025, 8:31:17 PM

Estimated/elapsed time:

Steps processed:

Bank Closed Days

After the successful day closure, the gate details page will display the day closing date and the amount of transactions from the last to the current day closing date:



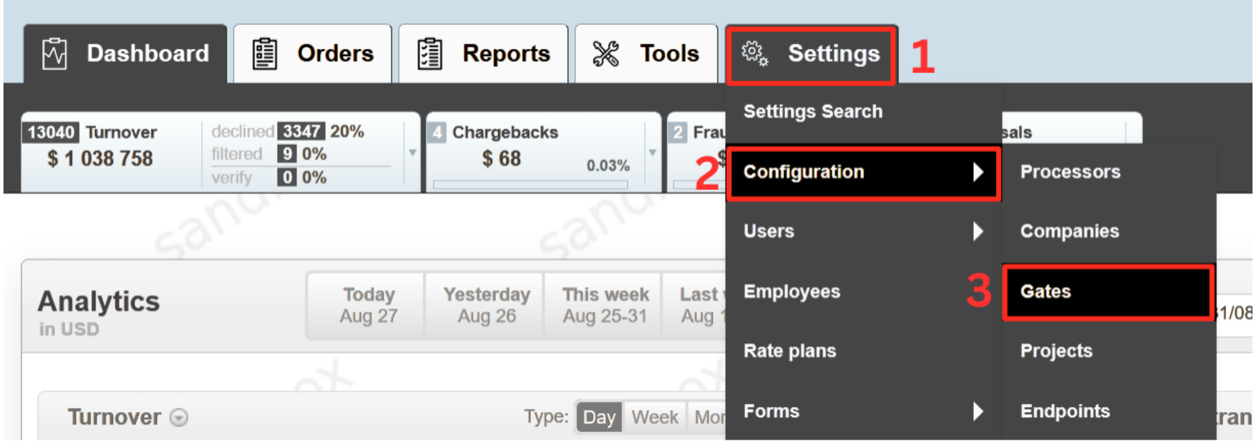
Status:	Enabled
3D:	Yes
Description:	test
MID:	-
Tags:	-
Processor:	Test processor
Manager:	Vica Loyalty test menager
Bank rate plan:	Zero rate by Vica_Loyalty_test_menager x1
Dealer:	-
Dealer rate plan:	-
Currency:	EUR
Descriptor:	test
Project:	Vica Loyalty test Project 3
Company:	-
Loyalty Service:	-
Close day time:	-
Use external form:	No
Filter by blacklist:	Yes
API descriptor:	-
Min transaction amount:	-
Max transaction amount:	-
Method:	-
Last day closing date:	27.08.2025 20:31:26
Day closing maximum delay (days):	-
Automatic selection of day closure:	Yes
Allow day closing via API:	No
Method 2:	-
Financial instrument:	-

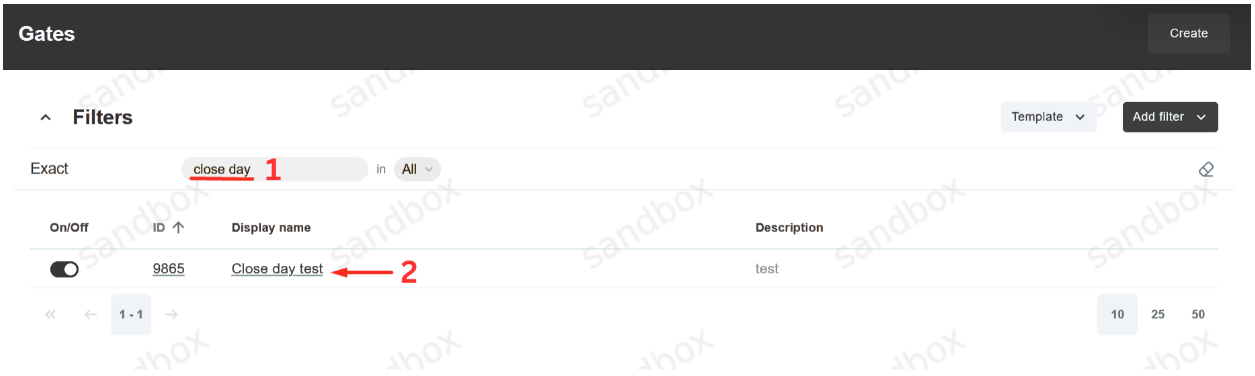
Bank Closed Days

Date	Bank response	Transactions amount
27.08.2025 20:31:26	OK	0

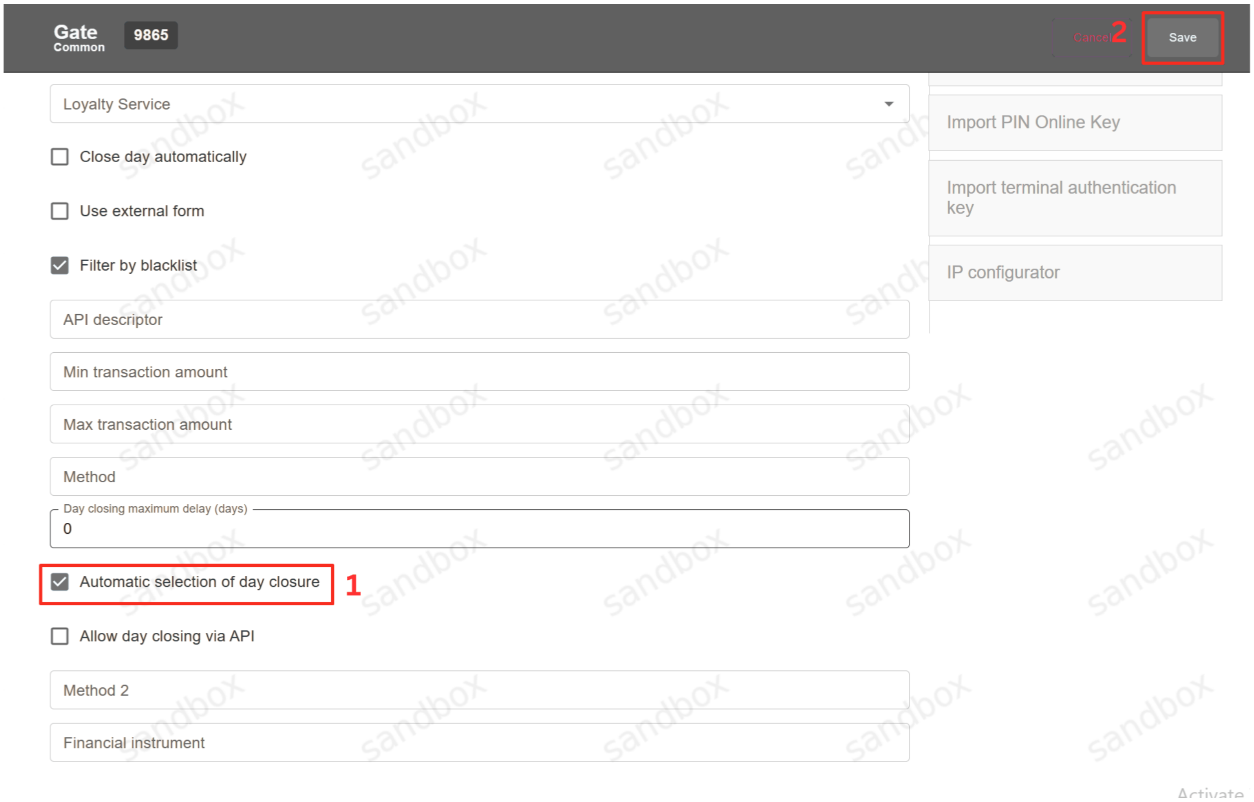
Automatic day closure

In order to perform Close Day automatically, go to Settings -> Configuration -> Gates:





On the gate details page, click the Edit button, mark Automatic closing of the day and click Save. The optimal Close Day time is selected by the system automatically (UTC+3):



Loyalty Service

□ Close day automatically

□ Use external form

☑ Filter by blacklist

API descriptor

Min transaction amount

Max transaction amount

Method

Day closing maximum delay (days): 0

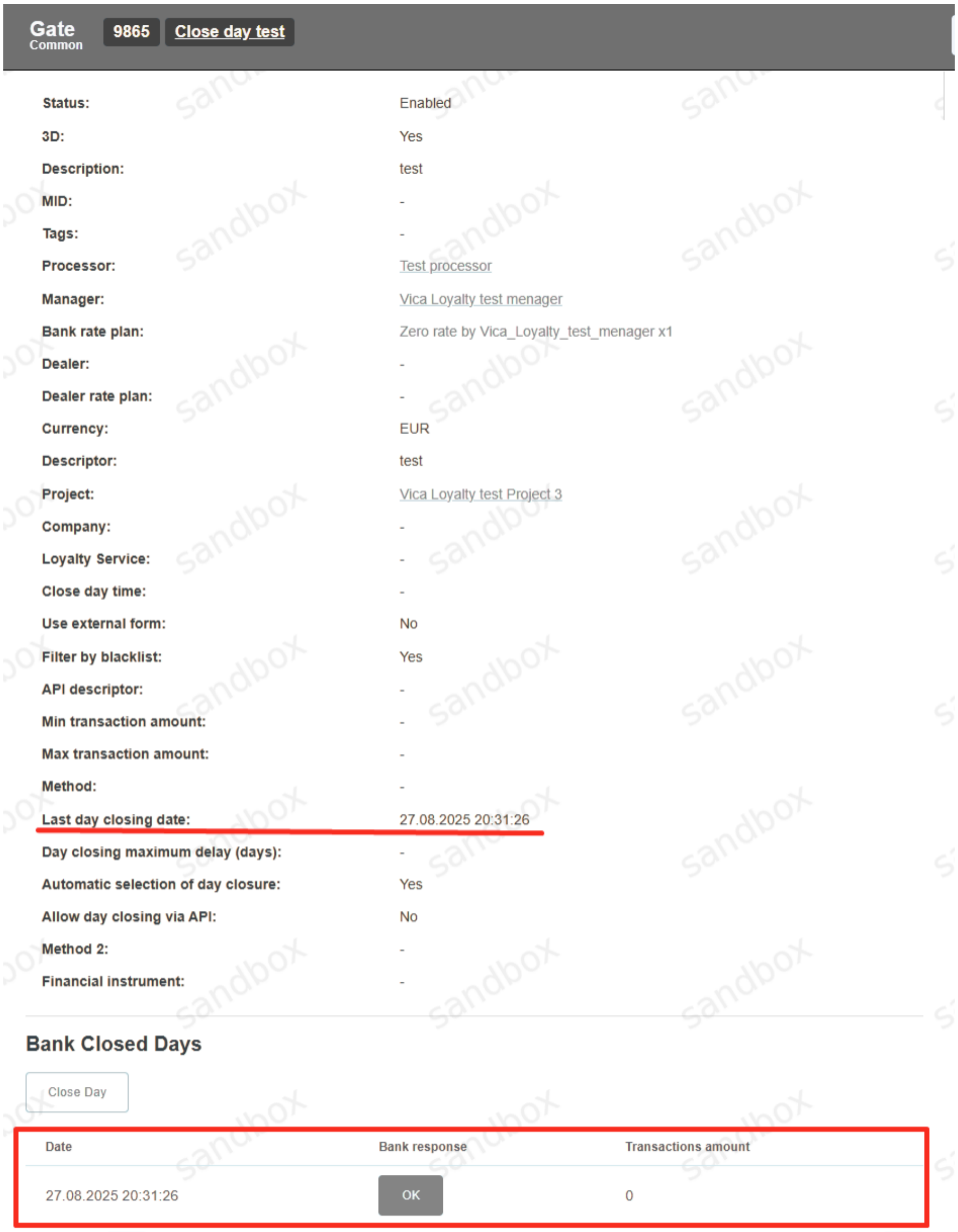
☑ Automatic selection of day closure

□ Allow day closing via API

Method 2

Financial instrument

After each successful day closure, the gate details page will display the day closing date and the amount of transactions from the last to the current day closing date:



Gate Common 9865 Close day test

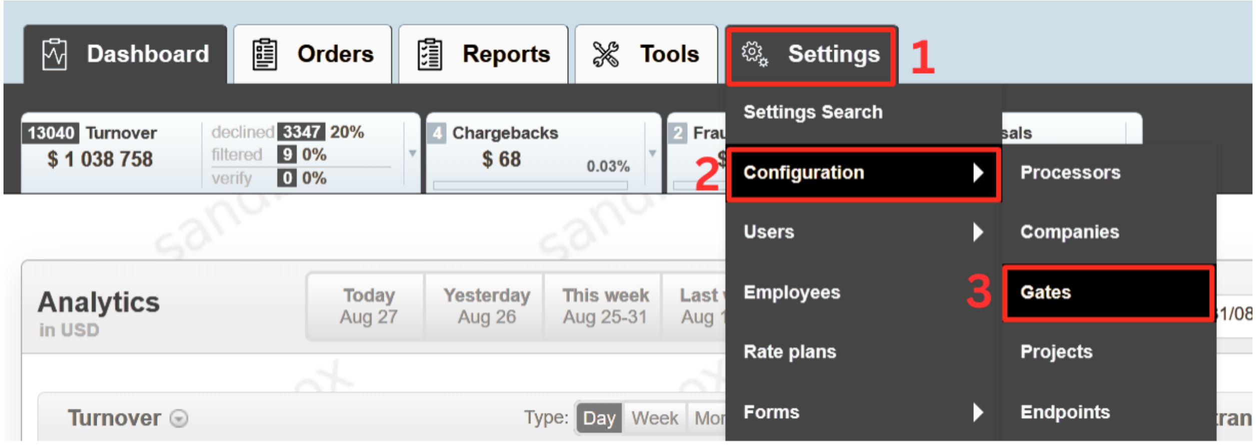
Status:	Enabled
3D:	Yes
Description:	test
MID:	-
Tags:	-
Processor:	Test processor
Manager:	Vica Loyalty test menager
Bank rate plan:	Zero rate by Vica_Loyalty_test_menager x1
Dealer:	-
Dealer rate plan:	-
Currency:	EUR
Descriptor:	test
Project:	Vica Loyalty test Project 3
Company:	-
Loyalty Service:	-
Close day time:	-
Use external form:	No
Filter by blacklist:	Yes
API descriptor:	-
Min transaction amount:	-
Max transaction amount:	-
Method:	-
Last day closing date:	27.08.2025 20:31:26
Day closing maximum delay (days):	-
Automatic selection of day closure:	Yes
Allow day closing via API:	No
Method 2:	-
Financial instrument:	-

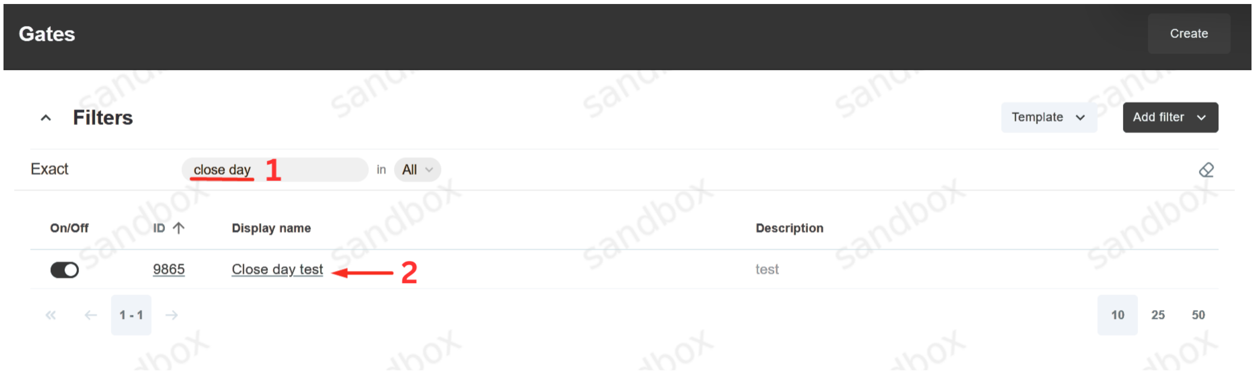
Bank Closed Days

Date	Bank response	Transactions amount
27.08.2025 20:31:26	OK	0

Automatic scheduled day closure

In order to perform Close Day automatically at pre-set time, go to Settings -> Configuration -> Gates:

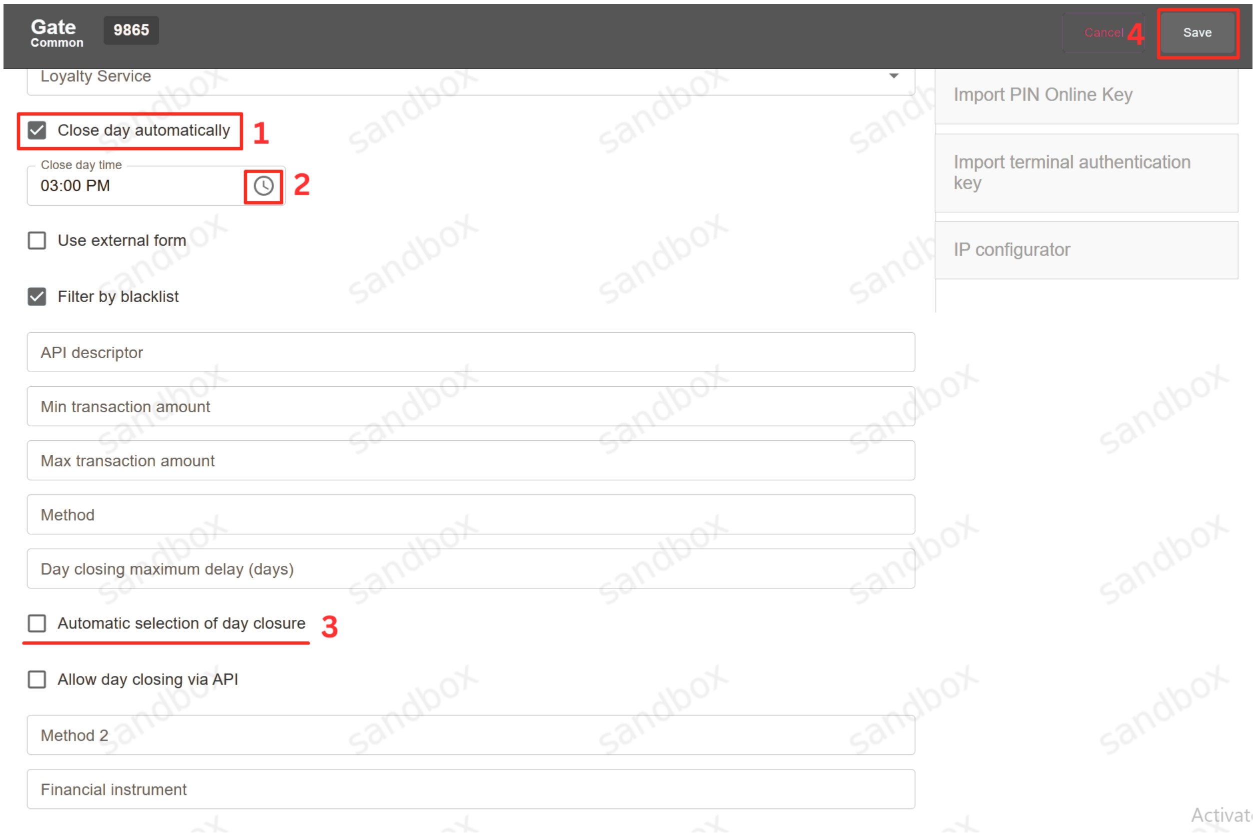




Exact close day in All

On/Off	ID	Display name	Description
●	9865	Close day test	test

On the gate details page, click the Edit button and mark Close day automatically. After that Close day time row. Select the preferred close day time and then click Save. Please note, that Automatic closing of the day checkbox must be turned off, otherwise the gate closing time will be selected automatically by the system:



☑ Close day automatically

Close day time
03:00 PM

□ Use external form

☑ Filter by blacklist

API descriptor

Min transaction amount

Max transaction amount

Method

Day closing maximum delay (days)

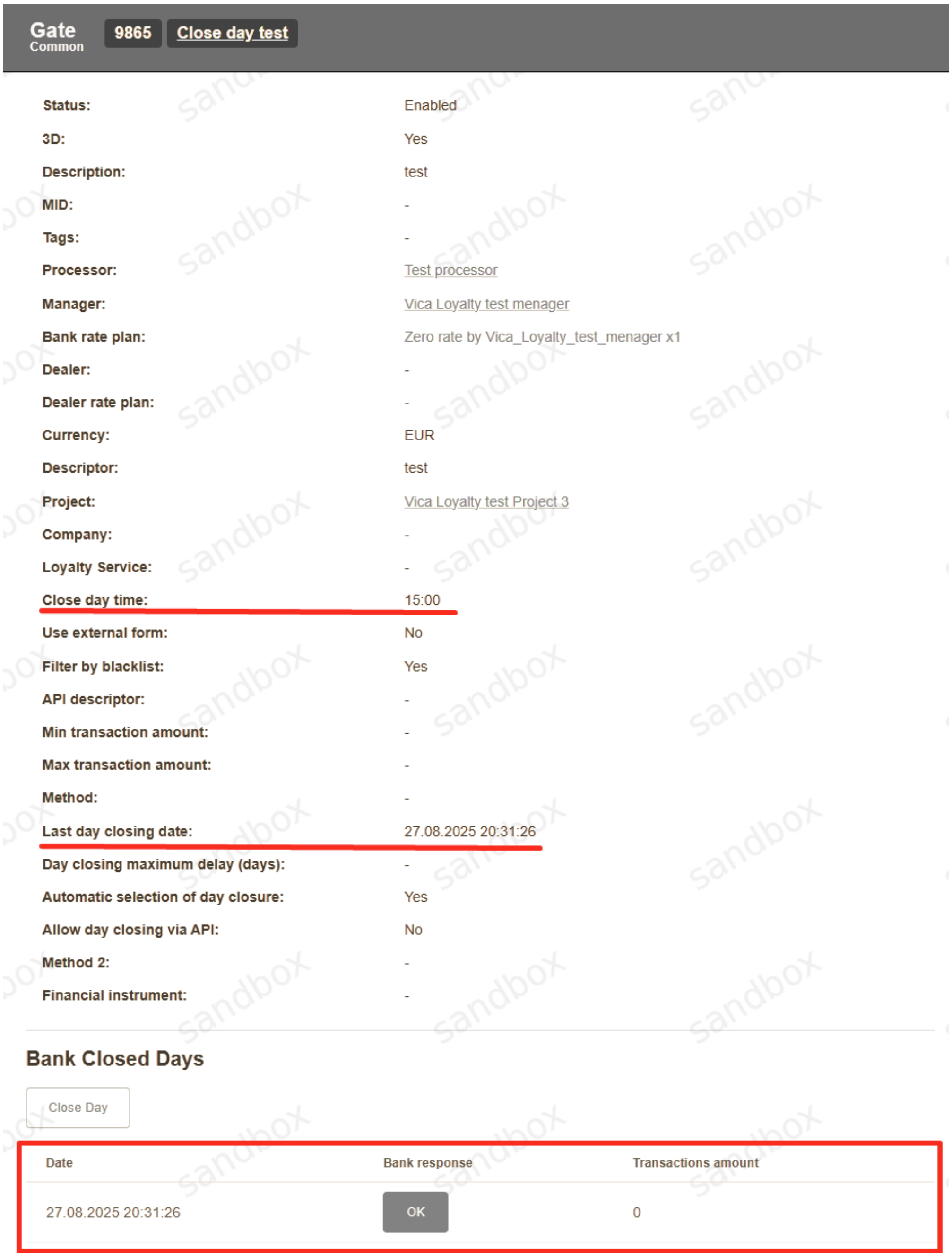
□ Automatic selection of day closure

□ Allow day closing via API

Method 2

Financial instrument

After each successful day closure, the gate details page will display the day closing date and the amount of transactions from the last to the current day closing date:



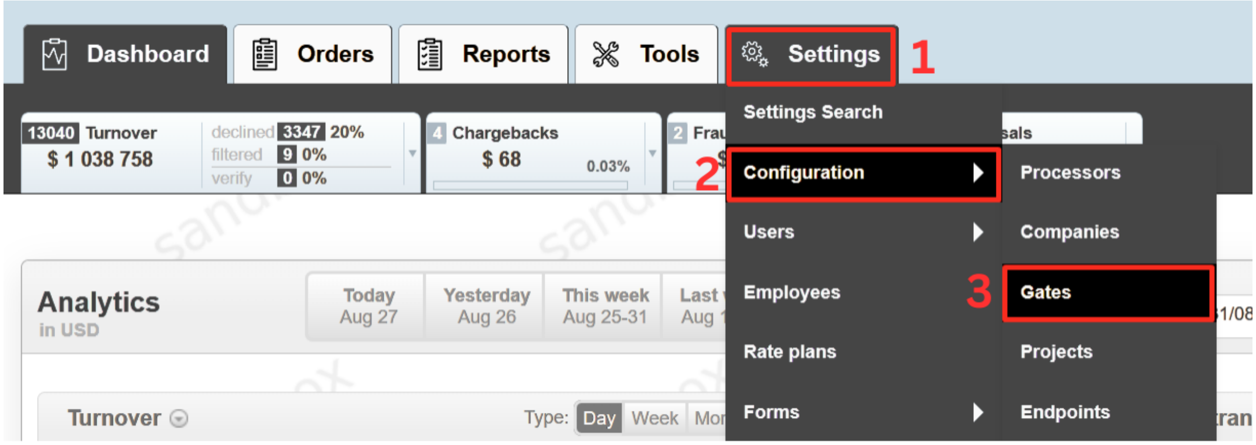
Status:	Enabled
3D:	Yes
Description:	test
MID:	-
Tags:	-
Processor:	Test processor
Manager:	Vica Loyalty test menager
Bank rate plan:	Zero rate by Vica_Loyalty_test_menager x1
Dealer:	-
Dealer rate plan:	-
Currency:	EUR
Descriptor:	test
Project:	Vica Loyalty test Project 3
Company:	-
Loyalty Service:	-
Close day time:	15:00
Use external form:	No
Filter by blacklist:	Yes
API descriptor:	-
Min transaction amount:	-
Max transaction amount:	-
Method:	-
Last day closing date:	27.08.2025 20:31:26
Day closing maximum delay (days):	-
Automatic selection of day closure:	Yes
Allow day closing via API:	No
Method 2:	-
Financial instrument:	-

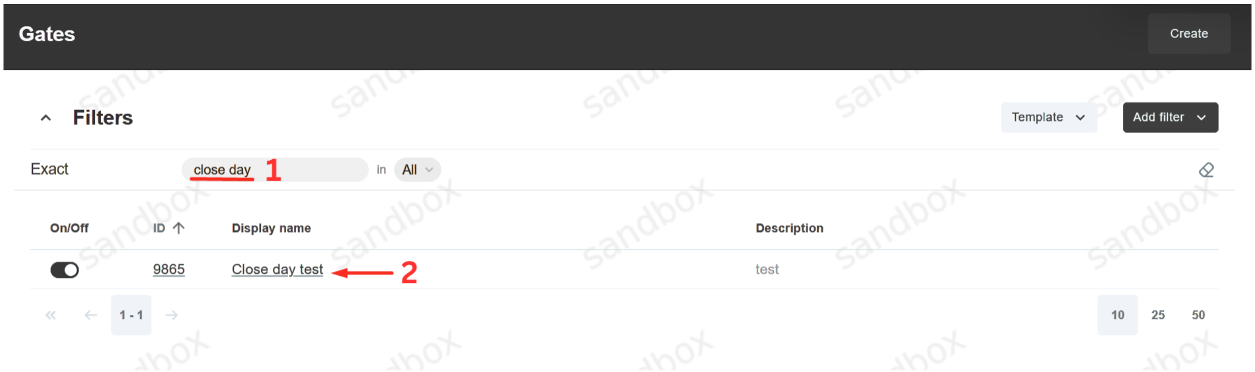
Bank Closed Days

Date	Bank response	Transactions amount
27.08.2025 20:31:26	OK	0

Allow closing day via API

In order to allow this procedure via API, go to Settings -> Configuration -> Gates:



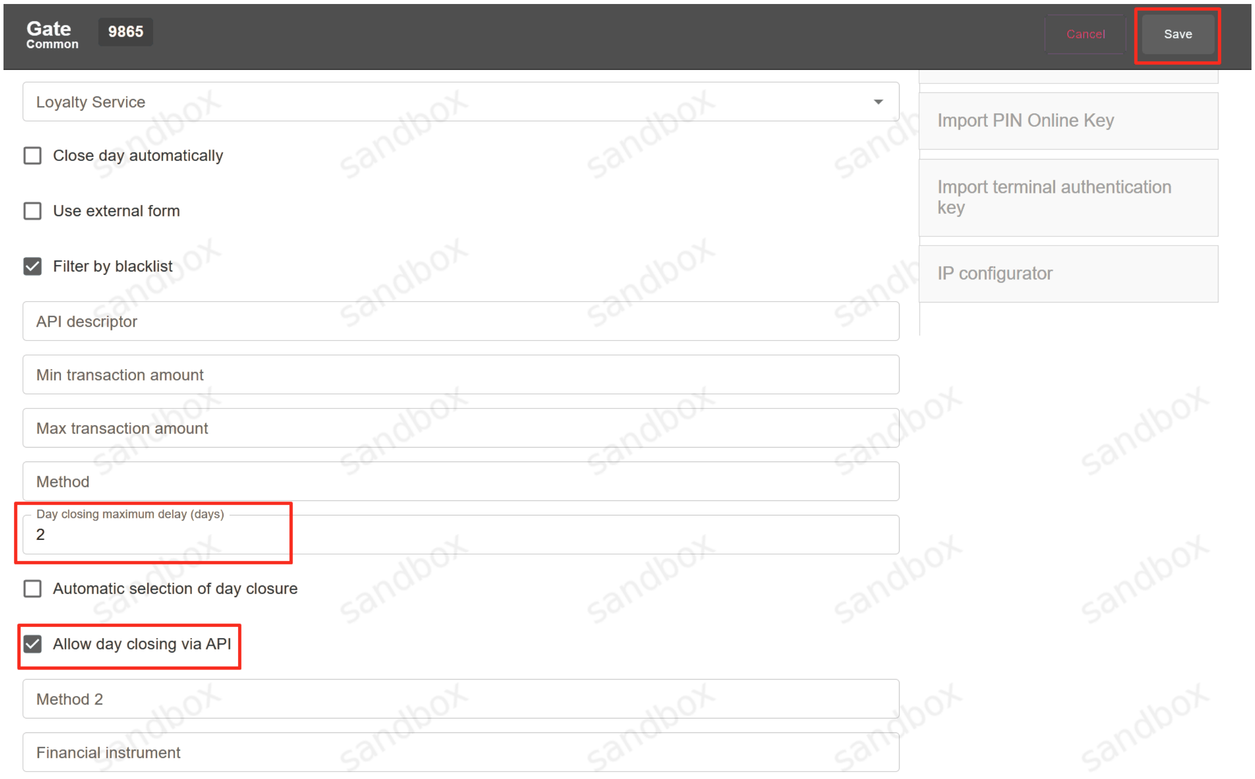


Exact	close day	in All

On/Off	ID	Display name	Description
●	9865	Close day test	test

1 - 1 10 25 50

On the gate details page, click the Edit button, mark Allow closing day via API. The number of days after which the Close Day will be triggered automatically can be set in the Day closing maximum delay (days) (3 days is automatically set) then click Save:



Loyalty Service

□ Close day automatically

□ Use external form

☑ Filter by blacklist

API descriptor

Min transaction amount

Max transaction amount

Method

Day closing maximum delay (days)
2

□ Automatic selection of day closure

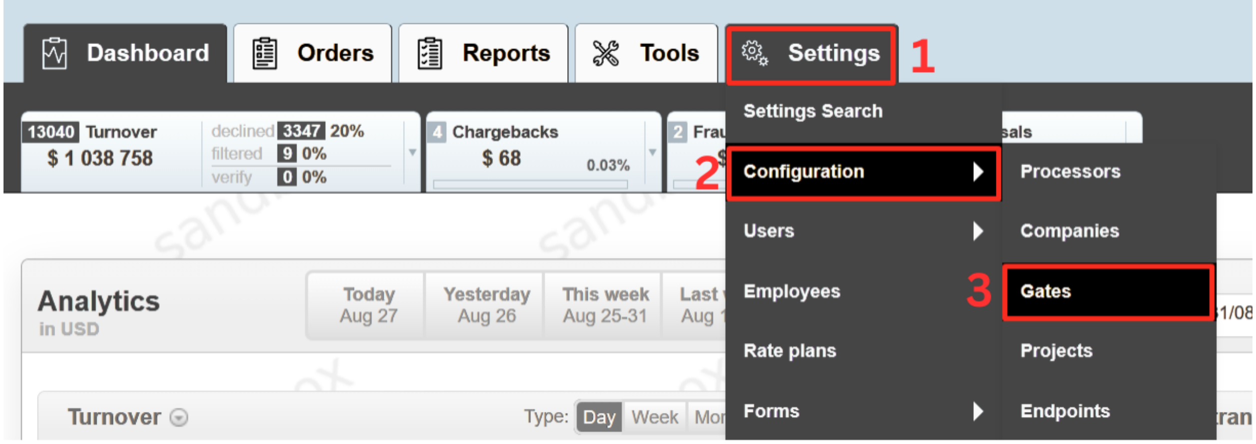
☑ Allow day closing via API

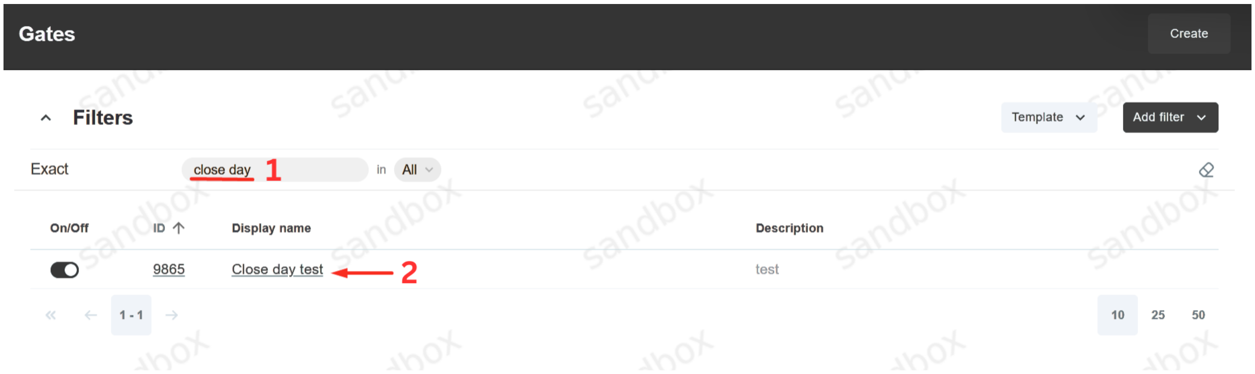
Method 2

Financial instrument

Gate Lock Release Tool

If during the gate closure via API one or more Gates remained blocked (in the body of the response with status: finished for Gate - isDayClosing : true), then removal of the lock can be done manually. In order to make this procedure go to Settings -> Configuration -> Gates:

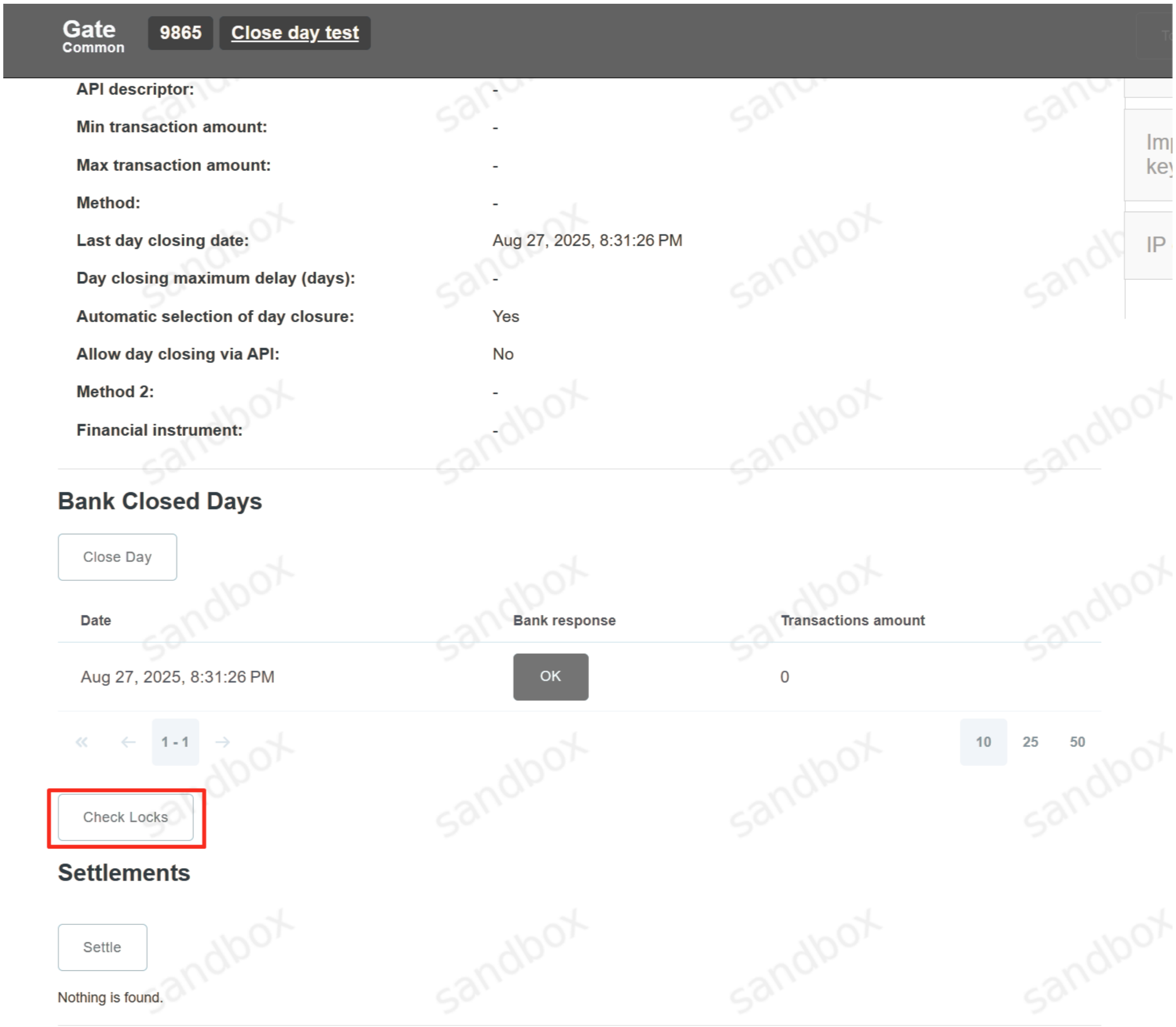




Exact close day in All

On/Off	ID	Display name	Description
●	9865	Close day test	test

On the Gate details page tap on Locks:



API descriptor: -

Min transaction amount: -

Max transaction amount: -

Method: -

Last day closing date: Aug 27, 2025, 8:31:26 PM

Day closing maximum delay (days): -

Automatic selection of day closure: Yes

Allow day closing via API: No

Method 2: -

Financial instrument: -

Bank Closed Days

Date	Bank response	Transactions amount
Aug 27, 2025, 8:31:26 PM	OK	0

Settlements

Nothing is found.

The current Gate lock information is displayed in the “Current locks” menu:

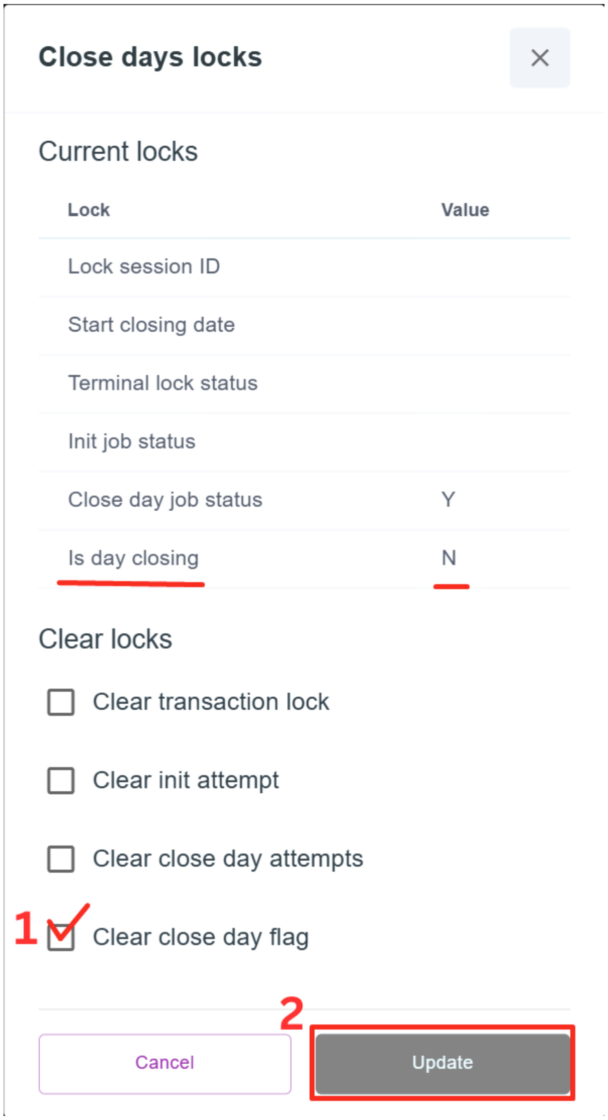
- Lock session ID - ID of the lock session.
- Start day closing date - the start date of the Close Day.
- Bank terminal lock status- blocking the Endpoint for performing transactions (Blocked/Free).
- Initial gate job status - the status of the initialization Gate.
- Close day job status - the status of the closing Gate.
- Is day closing - the Gate is in the closing stage which means that is it locked or not (Y/N). Y - the Gate is blocked, N - not blocked.

The following unlock commands are available:

- CLEAR_TRANSACTION_LOCK - reset the session that caused the lock.
- CLEAR_INIT_ATTEMPT- reset the status of the initialization Gate.
- CLEAR_CLOSING_DAY_ATTEMPTS - reset the status of the closing Gate.
- CLEAR_CLOSING_DAY_FLAG - reset the assignment of the closing Gate, remove the lock.

Mark the applicable menu checkbox and click the Update button.

After the unlock, re-open the Gate Lock Release Tool and check that the status of the lock parameter has changed in the “Current locks” menu. For example, if the Gate was blocked, then after removing the lock, the parameter equals to Is day closing = N.



Close days locks

Current locks

Lock	Value
Lock session ID	
Start closing date	
Terminal lock status	
Init job status	
Close day job status	Y
Is day closing	N

Clear locks

☐ Clear transaction lock

☐ Clear init attempt

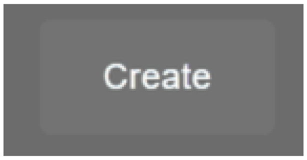
☐ Clear close day attempts

☑ Clear close day flag

Create, Clone, Edit Gate

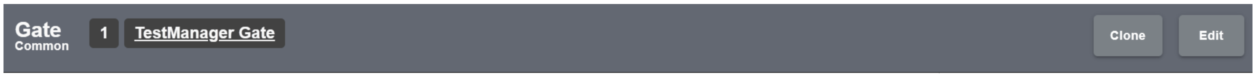
Gate Creation

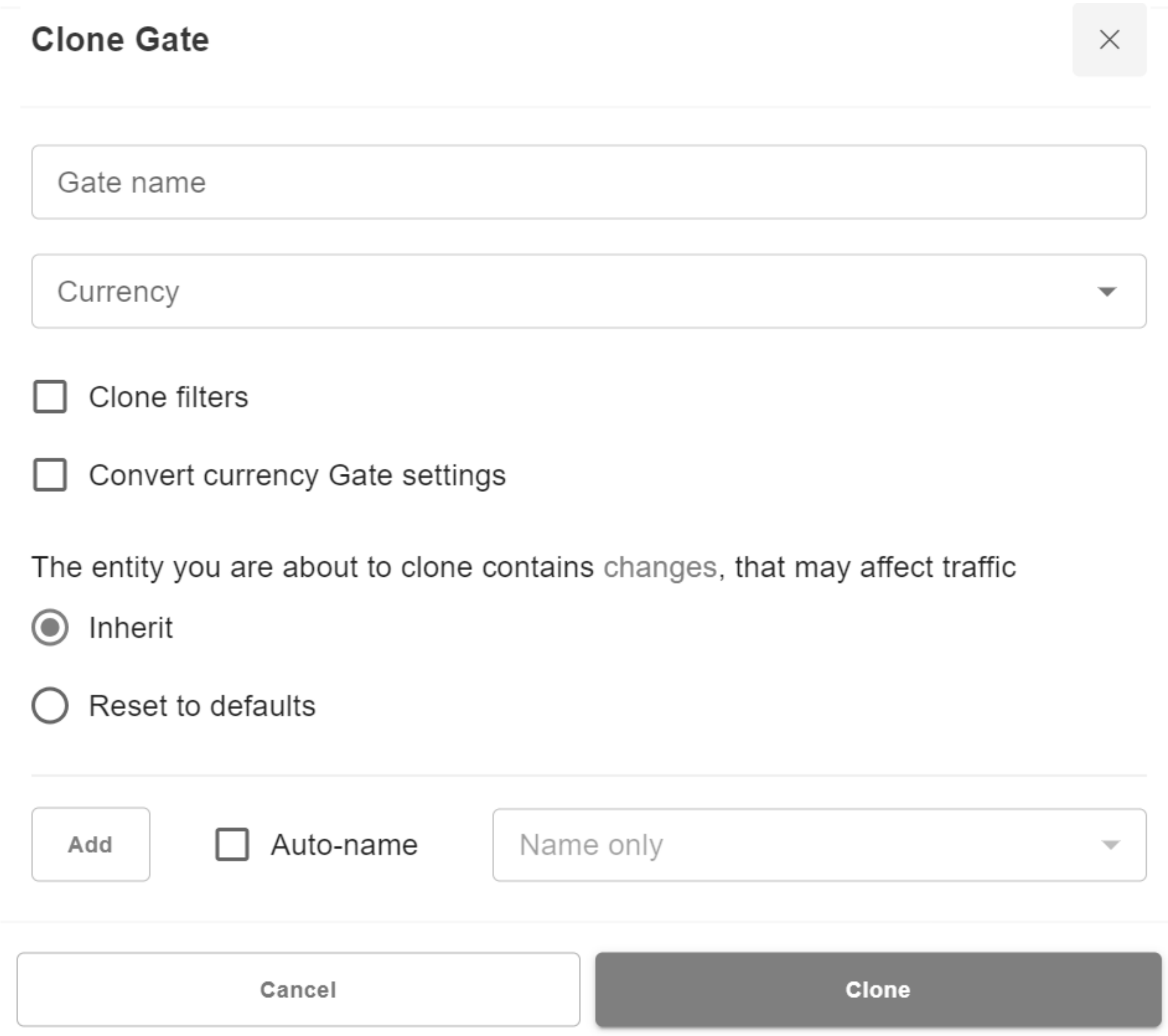
To create gate, go to Settings -> Configuration -> Gates and press + New Gate in the top right corner.
See Gate details table to correctly specify the configuration for new gate.



Gate Editing And Cloning

Press Edit button to edit the gate or Clone button to clone it.





Clone Gate

Gate name

Currency

□ Clone filters

□ Convert currency Gate settings

The entity you are about to clone contains changes, that may affect traffic

● Inherit

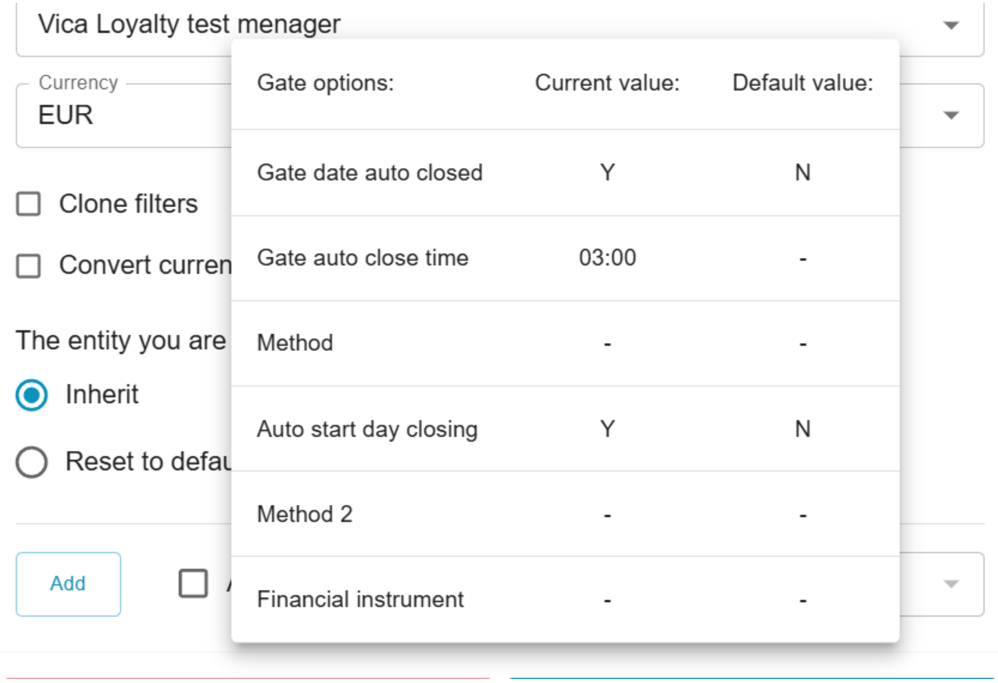
○ Reset to defaults

Gates are cloned for the same processor. The required parameters for new gate are its name and currency.

Other gate settings will be inherited automatically. In order to reset parameters to default, select Reset to default.

In order to see which changes for new gate will be cloned, press changes button.

For cloning/creating several gates at once, click Add button. It is also possible to auto-name new gates by clicking Auto-name.



Vica Loyalty test menager

Currency
EUR

☐ Clone filters

☐ Convert curren

The entity you are

● Inherit

○ Reset to defau

Gate options:	Current value:	Default value:
Gate date auto closed	Y	N
Gate auto close time	03:00	-
Method	-	-
Auto start day closing	Y	N
Method 2	-	-
Financial instrument	-	-

To clone acquirer restrictions to new gate, click Clone filters.
To convert all settings with amount into new currency, click Convert currency Gate settings

Gate Details

Parameter Name	Description	Necessity for creation
Status	Shows whether gate is enabled or disabled. Can be changed later.	Required
3D	Possible to enable if 3DS flow is expected on this gate. Can be changed later.	Optional
Description	Shows gate description. Can be changed later.	Optional
MID	Shows Merchant identification number. Can be changed later.	Optional
Tags	Shows the tags for this gate. While searching gates by tag, all gates with the same tag will be shown. Can be changed later.	Optional
Processor	Shows to which exact processor this gate is linked. CANNOT be changed later.	Required
Manager	Shows to which exact manager this gate is linked. CANNOT be changed later.	Required

continues on next page

Table 241 – continued from previous page

Parameter Name	Description	Necessity for creation
Bank rate plan	Shows which rate plan for acquirer bank is currently specified on the gate. Can be changed later.	Required
Dealer	Shows which Dealer is specified on this gate. It is only possible to choose Dealers that are linked to the Processor. CANNOT be changed later.	Required for Processors with Dealers
Dealer rate plan	Shows which rate plan for Dealer is currently on the gate. Can be changed later.	Required for Processors with Dealers
Company	Shows company to which this gate is related to. Can be changed later.	Optional
Loyalty service	Shows which external loyalty service is selected. Can be changed later.	Optional
Close day automatically	Provides the option to setup time for automatic close day procedure. Can be changed later.	Optional
Use external form	Enable if it is expected to use external form logic (redirect to processor). Can be changed later.	Optional
Filter by blacklist	Enable if filtering by blacklist is required. Can be changed later.	Optional
API descriptor	Gate descriptor which if set up will be sent in callbacks and status responses to Merchant. Can be changed later.	Optional
Min transaction amount	Minimum amount per transaction which is allowed through the gate. Can be changed later.	Optional
Max transaction amount	Maximum amount per transaction which is allowed through the gate. Can be changed later.	Optional
Method	Additional parameter to group gates by specific marker, if needed. This field is present in transaction report. Can be changed later.	Optional
Last day closing date	Shows when the last close day procedure was initiated.	
Day closing maximum delay (days)	Select for how many days it is acceptable to delay the close day procedure. Can be changed later.	Optional
Automatic selection of day closure	If this parameter is enabled, the system will automatically select the close day procedure time. Can be changed later.	Optional

continues on next page

Table 241 – continued from previous page

Parameter Name	Description	Necessity for creation
Allow day closing via API	If this parameter is enabled, it will be possible to make “Close day” requests via API. Can be changed later.	Optional
Method 2	Additional parameter to group gates by specific marker, if needed. This field is present in transaction report. Can be changed later.	Optional
Financial instrument	For internal use. Can be changed later.	Optional

Групповые операции со шлюзами

Обзор

Batch Operations feature allows simultaneous management of multiple payment gates without the need to edit each gate individually.

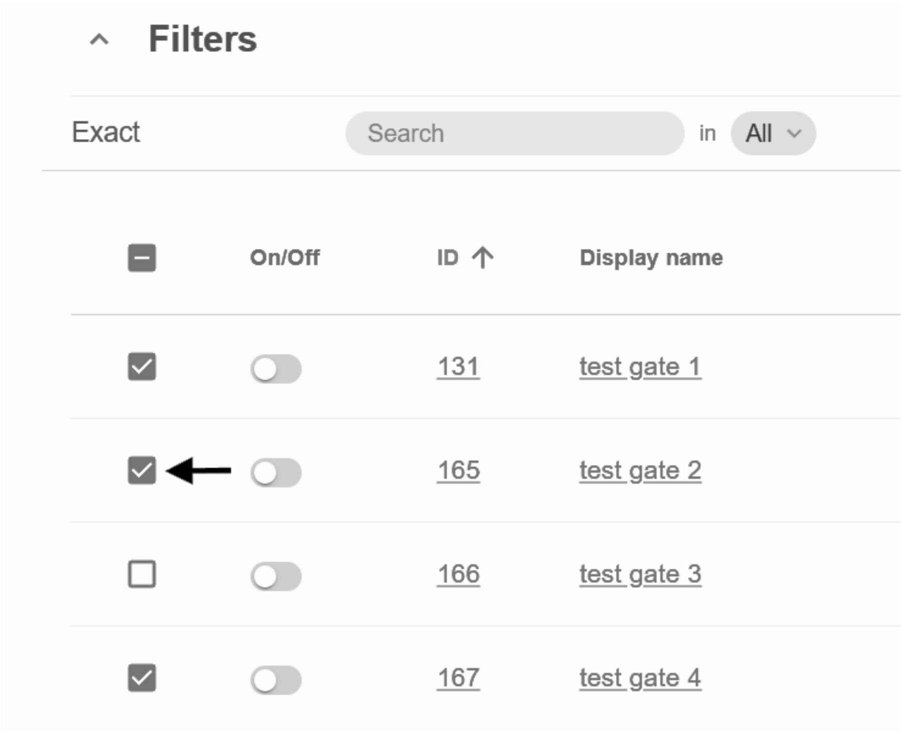
The functionality is designed to simplify administrative tasks related to gate configuration, particularly for cases where acquirer limits or filters must be updated across many gates at once. This functionality is available in the “Gates” section of the user interface. It is available for Manager and Superior roles by default, and can be added for Employees by request.

Доступные действия:

Действие	Описание
Включить/Отключить	Включает или выключает выбранные шлюзы.
Мин/макс	Устанавливает минимальную и максимальную сумму операции.
Ограничения эквайера	Позволяет подключить и настроить фильтры Referral и Velocity.

Обработка групповых операций в интерфейсе пользователя

1. Перейдите в Настройки -> Конфигурация -> Шлюзы.
2. Используйте **Точный Поиск** для фильтрации шлюзов по нужным критериям.
3. Отметьте шлюзы чекбоксами в левом столбце списка. Можно выбрать все шлюзы на странице или все найденные (до 20 000).
4. После выбора шлюзов нажмите Действия в правом верхнем углу, чтобы открыть список доступных операций.



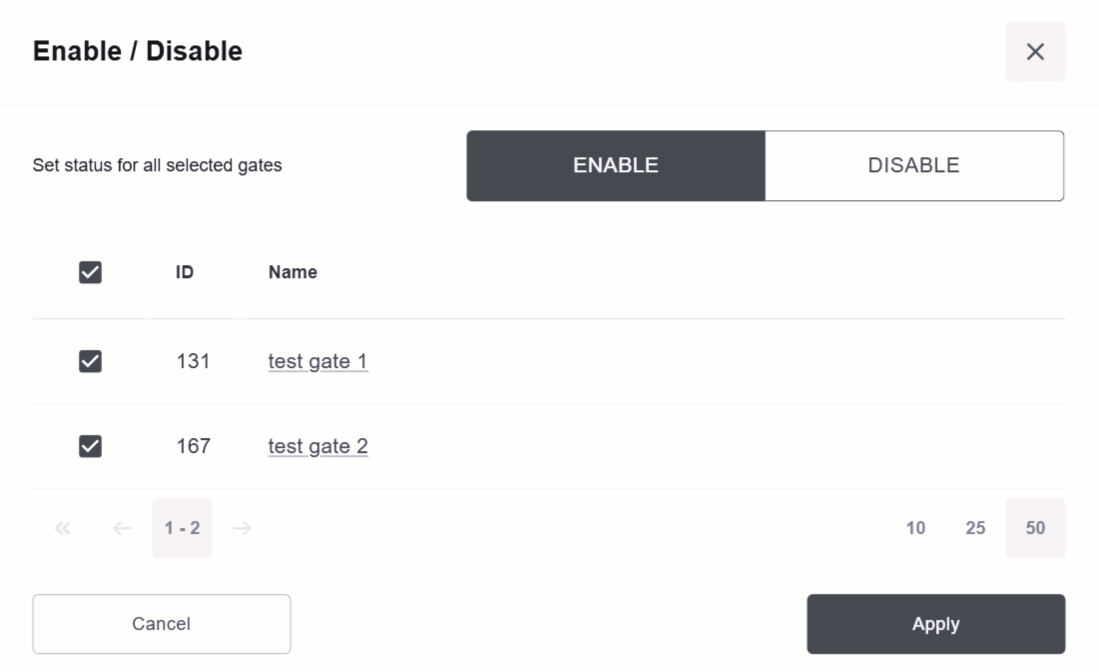
⊟	On/Off	ID ↑	Display name
☑	○	131	test gate 1
☑	○	165	test gate 2
□	○	166	test gate 3
☑	○	167	test gate 4

Note: Одновременно может выполняться только одна операция. При попытке запустить новую операцию будет отображено соответствующее предупреждающее сообщение.

Включение/выключение шлюзов

Эта операция изменяет статус активности сразу у нескольких шлюзов.

Шаги:
1. Выберите нужные шлюзы.
2. Нажмите Действия -> Включить/отключить.
3. В появившемся модальном окне выберите действие (Включить или Отключить).
4. Нажмите Применить.



Enable / Disable

Set status for all selected gates

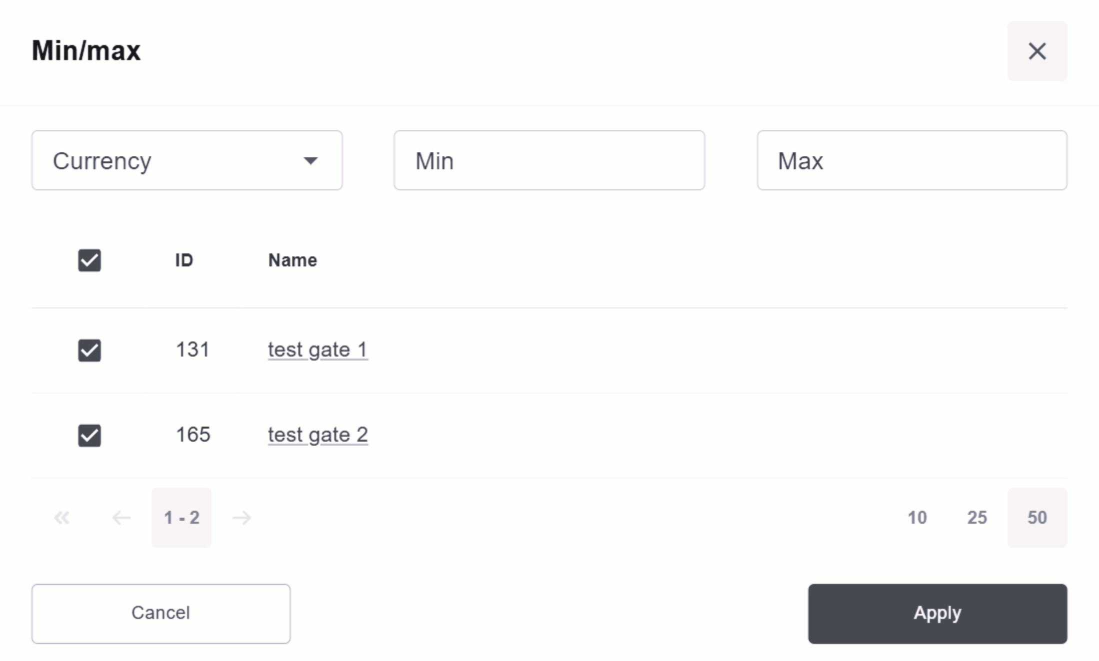
☑	ID	Name
☑	131	test gate 1
☑	167	test gate 2

Установка лимитов Мин/макс

Used to define minimum and maximum allowed transaction amounts for selected gates. If the selected gates have different currencies, the system converts the values automatically based on the current internal exchange rate.

Шаги:
1. Выберите шлюзы.
2. Выберите Действия -> Мин/макс.
3. В модальном окне укажите:
    - Валюта — выбирается из списка (допускается только одна);
    - Минимальная сумма транзакции;
    - Максимальная сумма транзакции.

4. Проверьте, что минимальная сумма не превышает максимальную.
5. Нажмите Применить.



☑	ID	Name
☑	131	test gate 1
☑	165	test gate 2

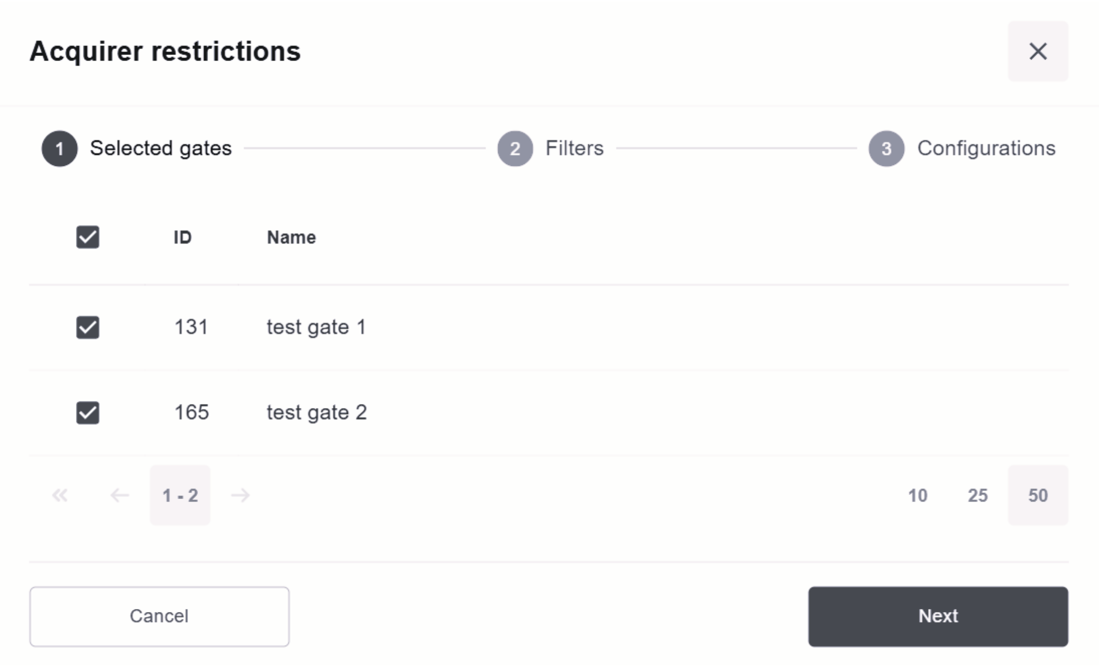
> **Warning:** If the MIN or MAX value is already set at the gate level, then when applying the batch, incorrect values (for example, if MIN is greater than MAX) may be displayed as successfully applied, but will not actually be written to the gate. The display of notifications will be improved in the future.

Ограничения эквайера

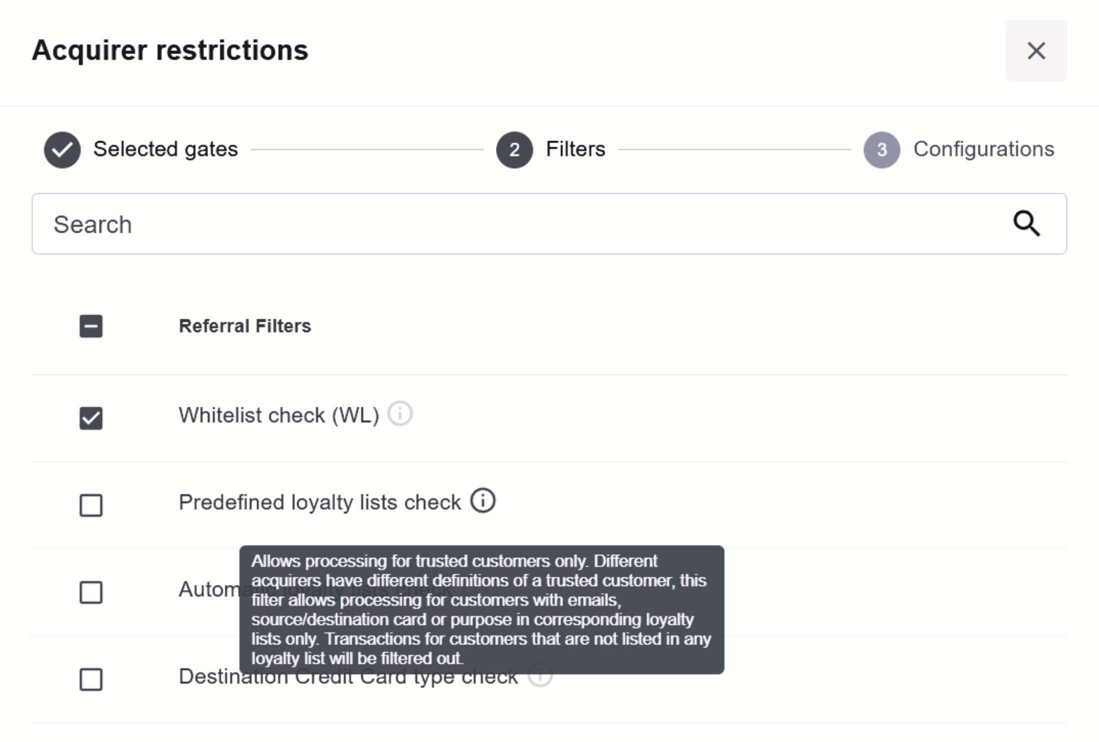
This function allows applying **Referral** and **Velocity** filters to a group of gates, and configuring their specific parameters.

Шаги:
1. Выберите шлюзы.
2. Выберите Действия -> Ограничения эквайера.
3. В модальном окне отметьте выбранные шлюзы и нажмите Применить.
4. На вкладке **Фильтры** выберите один или несколько фильтров из списка (Referral и Velocity).

5. На вкладке **Конфигурации** задайте параметры фильтров:
   - Включение/выключение фильтра;
   - Выбор валюты;
   - Лимиты суммы и количества. Если выбранные шлюзы имеют разные валюты, система автоматически конвертирует значения на основе текущего внутреннего обменного курса;
   - Дополнительные параметры (например, для всех шлюзов с одинаковым дескриптором).
6. Наведите курсор на значок i рядом с параметром, чтобы увидеть подсказку.
7. Нажмите Применить для применения изменений.



☑	ID	Name
☑	131	test gate 1
☑	165	test gate 2



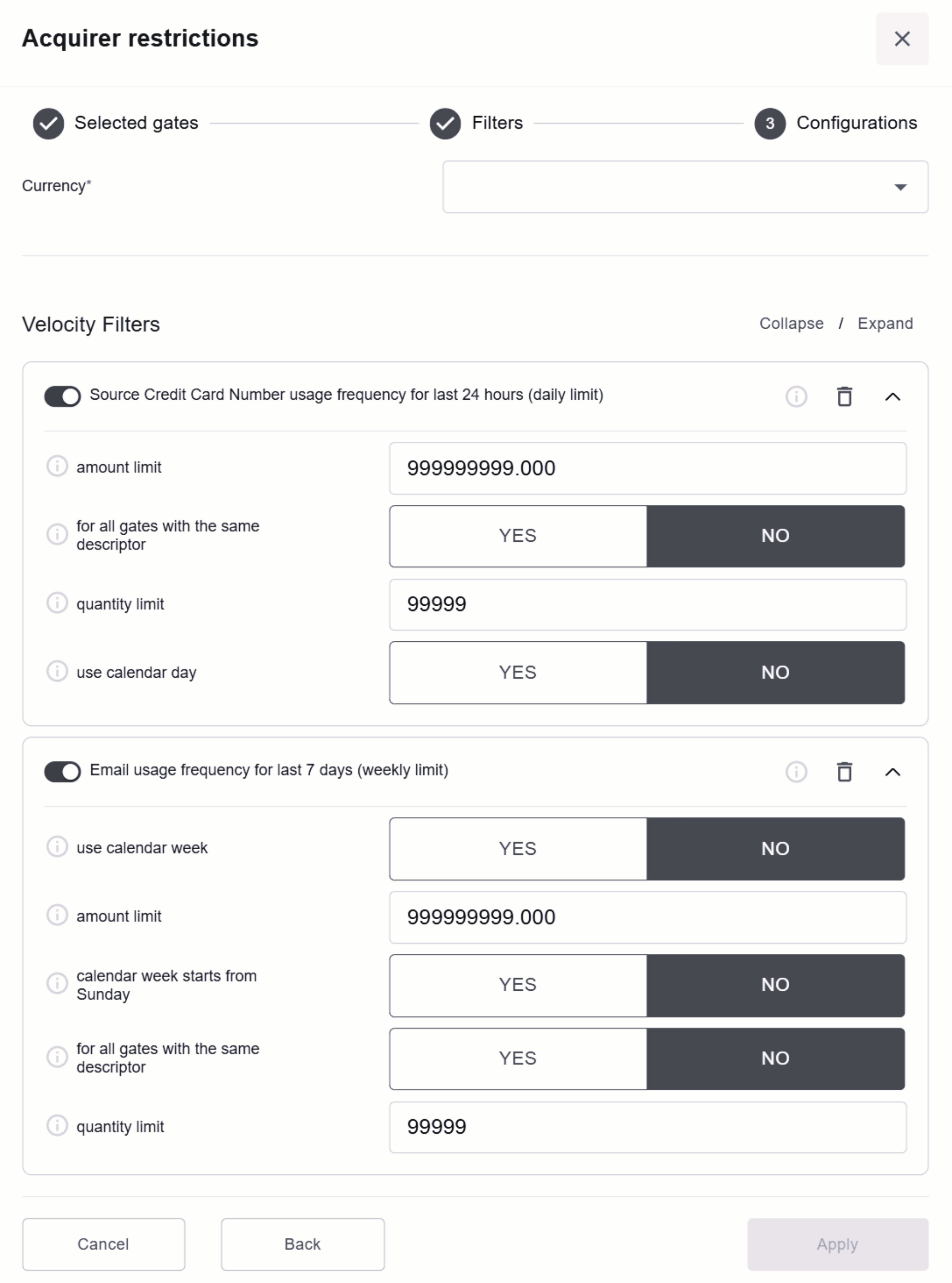
Acquirer restrictions

✓ Selected gates — 2 Filters — 3 Configurations

Search

▣	**Referral Filters**
☑	Whitelist check (WL) ⓘ
☐	Predefined loyalty lists check ⓘ
☐	Autom
☐	Destination Credit Card type check ⓘ

Allows processing for trusted customers only. Different acquirers have different definitions of a trusted customer, this filter allows processing for customers with emails, source/destination card or purpose in corresponding loyalty lists only. Transactions for customers that are not listed in any loyalty list will be filtered out.



Acquirer restrictions

✓ Selected gates — ✓ Filters — 3 Configurations

Currency*

Velocity Filters

Collapse / Expand

Source Credit Card Number usage frequency for last 24 hours (daily limit)

amount limit	999999999.000
for all gates with the same descriptor	YES [✓ NO]
quantity limit	99999
use calendar day	YES [✓ NO]

Email usage frequency for last 7 days (weekly limit)

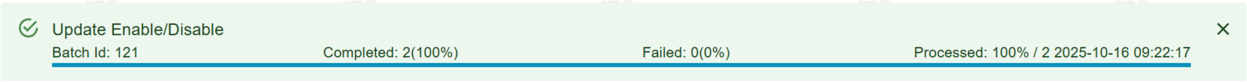
use calendar week	YES [✓ NO]
amount limit	999999999.000
calendar week starts from Sunday	YES [✓ NO]
for all gates with the same descriptor	YES [✓ NO]
quantity limit	99999

Выполнение и мониторинг задач

Each batch operation is added to the execution queue and processed asynchronously by the backend system.

Поведение интерфейса:

- While the batch task is running, an informational panel is displayed above the gate list showing:
  - Общим количеством шлюзов в обработке;
  - Текущим прогрессом (в процентах)
  - Количеством успешно обновлённых шлюзов.
  - Количеством неуспешно обновлённых шлюзов.
- После завершения задачи:
  - A download link for a CSV file with failed gate updates and error codes appears.
  - Временный CSV файл удаляется после загрузки;
  - Панель можно закрыть кнопкой Закрыть (X).

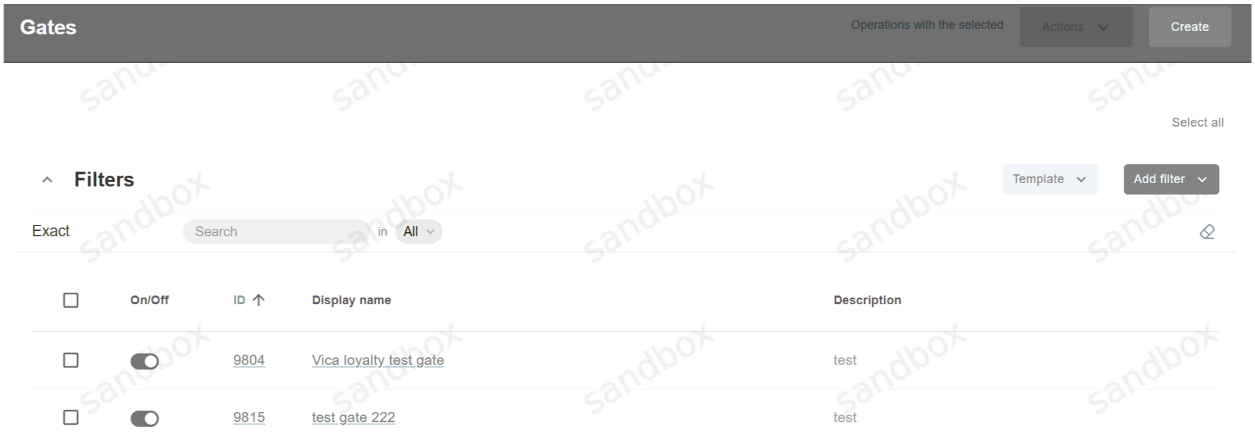


Update Enable/Disable

Batch Id: 121 Completed: 2(100%) Failed: 0(0%) Processed: 100% / 2 2025-10-16 09:22:17

Gate Overview

Gate is a set of parameters, which identify account registered in a third-party processing system. These parameters can be used to process payment data in an external system using the messaging protocol implemented in the Processor. The Gate list screen is located at Settings -> Configuration -> Gates. This screen contains all Gates created for Manager in the system.



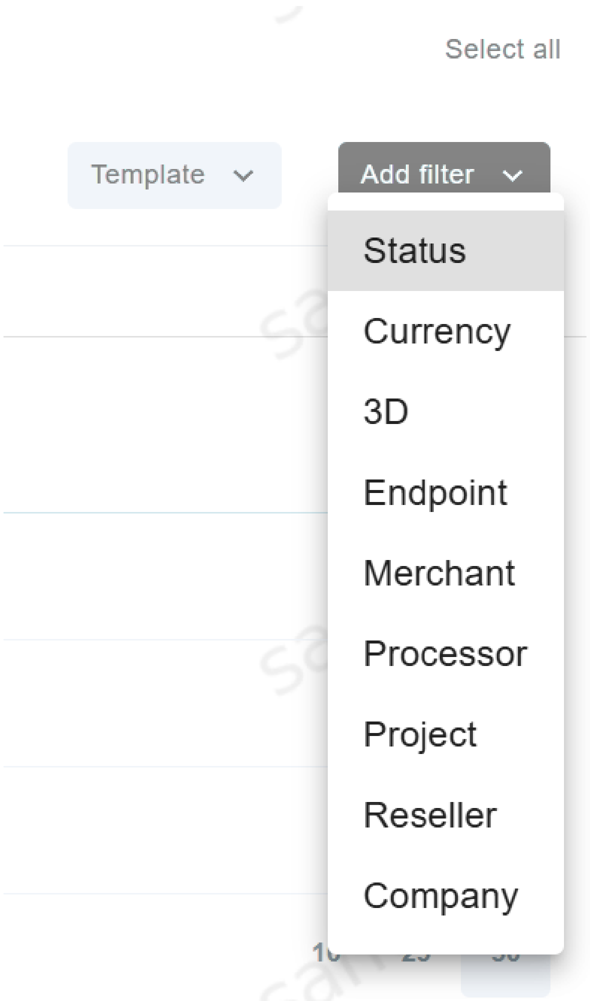
Exact Search in All

□	On/Off	ID ↑	Display name	Description
□	●	9804	Vica loyalty test gate	test
□	●	9815	test gate 222	test

● - Gate is enabled.

○ - Gate is disabled.

To add new search filters, click the Add filter button. It possible to filter by: Status, Currency, 3D, Endpoint, Merchant, Processor, Project, Reseller and Company.



To monitor the Gate activity, Key Performance Indicators (KPI) are used, such as: Manager earnings, Average order value, and others. The KPI submenu opens by pressing the Detailed button on the Gate search screen. See details in KPIs Detailed View.

Click on the Gate name to open detailed information about this gate.

The Gate can only be added to the Project with same currency.

To work with other configuration options, see the information below.

Note: It is important to note that the Gate settings (such as limits, rates, client definition, etc) override the Processor settings.

Gate Settings

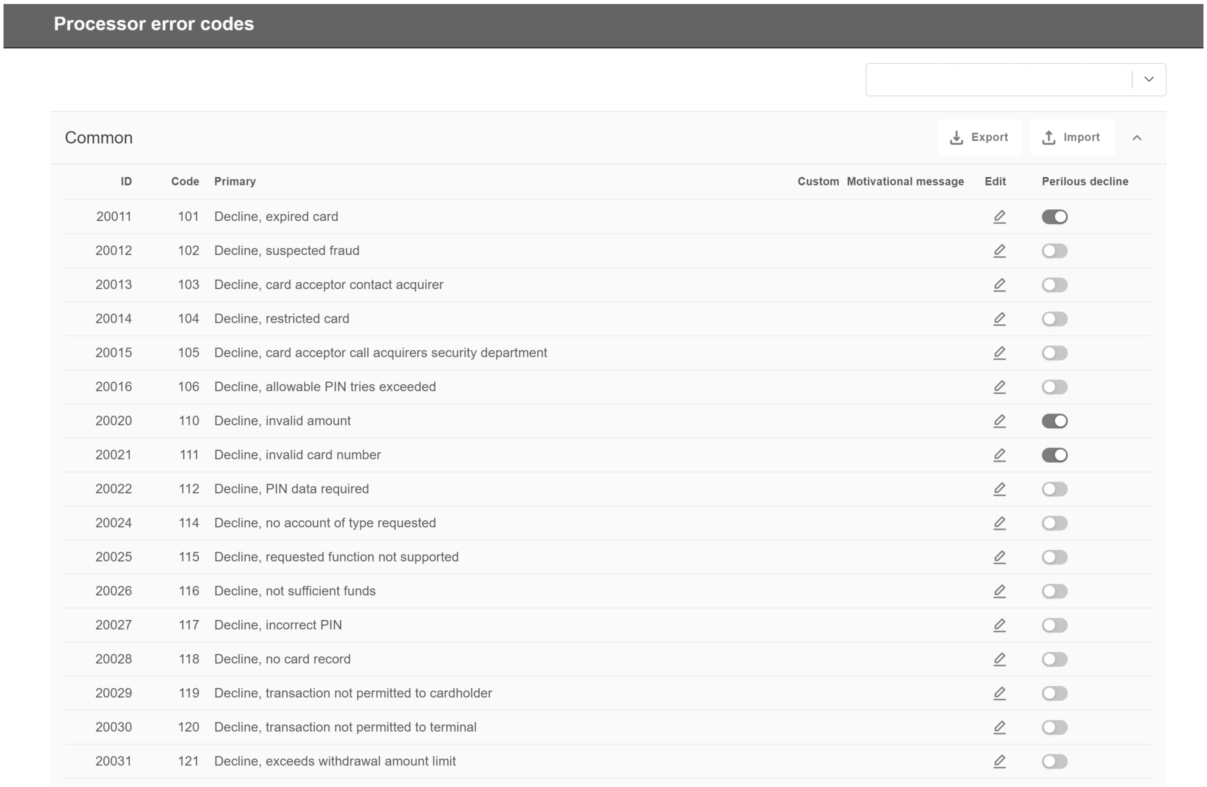
Create, Clone, Edit Gate	This screen shows how to create and edit the gate.
Gate Details	This screen shows all parameters and details about the gate.
Acquirer Restrictions	Configurable sets of rules which allow to restrict the traffic by certain criteria (Gate and Processor levels).
Chain Strategy Details	All information about additional cascading chains setup.
Chain Strategy Skips	All information about additional cascading chains setup.
Close Day	Shows information about close day procedure.
Групповые операции со Шлюзами	На этом экране показано, как выполнять групповые операции со шлюзами.

9.2.4 Processor

Processor error codes

Processor error codes provides the ability for managers to designate a selected error as a Perilous decline. If one of the chosen as perilous decline codes is received from the processor:

1. The corresponding notification will appear on monitoring process screen.
2. The corresponding marker will be attached to transaction and will be displayed on Order Details screen.



Processor error codes

Common

ID	Code	Primary	Custom	Motivational message	Edit	Perilous decline
20011	101	Decline, expired card			✎	●
20012	102	Decline, suspected fraud			✎	○
20013	103	Decline, card acceptor contact acquirer			✎	○
20014	104	Decline, restricted card			✎	○
20015	105	Decline, card acceptor call acquirers security department			✎	○
20016	106	Decline, allowable PIN tries exceeded			✎	○
20020	110	Decline, invalid amount			✎	●
20021	111	Decline, invalid card number			✎	●
20022	112	Decline, PIN data required			✎	○
20024	114	Decline, no account of type requested			✎	○
20025	115	Decline, requested function not supported			✎	○
20026	116	Decline, not sufficient funds			✎	○
20027	117	Decline, incorrect PIN			✎	○
20028	118	Decline, no card record			✎	○
20029	119	Decline, transaction not permitted to cardholder			✎	○
20030	120	Decline, transaction not permitted to terminal			✎	○
20031	121	Decline, exceeds withdrawal amount limit			✎	○

Processor Details

Parameter Name	Description
Status	Shows whether processor is enabled or disabled.
Created	Shows the exact date and time of processor creation.
Description	Shows processor description. Possible to edit after creating the processor. Please contact support team in order to change description.
Tags	Shows the tag of the processor. While searching processor by tag, all processors with the same tag will be shown. Possible to edit after creating the processor. Please contact support team in order to change tag.
Spring bean id	Shows under which Spring bean id the processor is. Represents processor logic for internal use by Payment Gateway support team.
Processor Group Id	Shows under which group id the processor is for internal use by Payment Gateway support team.
Type	General processing logic (e.g. CC)
Default card type	Shows default card type on the processor.
Code	Short code for processor. Possible to edit after creating the processor. Please contact support team in order to change code.
Dealer	Shows which Dealer is connected to the processor. Not possible to add Dealer after creating the processor.
Filter by blacklist	Allowing blacklist filter on processor level.

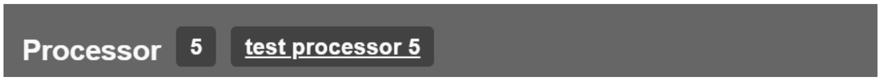
continues on next page

Table 244 – continued from previous page

Parameter Name	Description
Transaction Types	Sale, Sale 3D, Reversal, Auth, Auth 3D, Capture, Cancel, Refund, Void, Chargeback, Chargeback Reversal, Prearbitration, Arbitration, Retrieval, Fraud, Pan Eligibility, Payout Cancel, CUP Payout. If transaction type has marker YES that means that processor can process these transaction types, if it has marker NO that means that processor cannot process them. If some type of transaction should be added or activated please contact support team.
MPI	Shows if MPI is on processor's side or not.
Close Day	Shows if close day function is available on processor.

Processor Overview

Processor is a Payment Gateway internal entity, which encapsulates interconnection with third-party processing system (e.g. Acquirer). The Processor list screen is located at Settings -> Configuration -> Processors. This screen contains all Processors created in the system.



Processor Settings

Processor Error Codes	This screen shows how to use processor error codes.
Processor Details	This screen shows all parameters and details about the processor.

9.2.5 Master Endpoints

- Master Endpoint Overview
- Master Endpoint Configuration
- Payment Cashier Forms

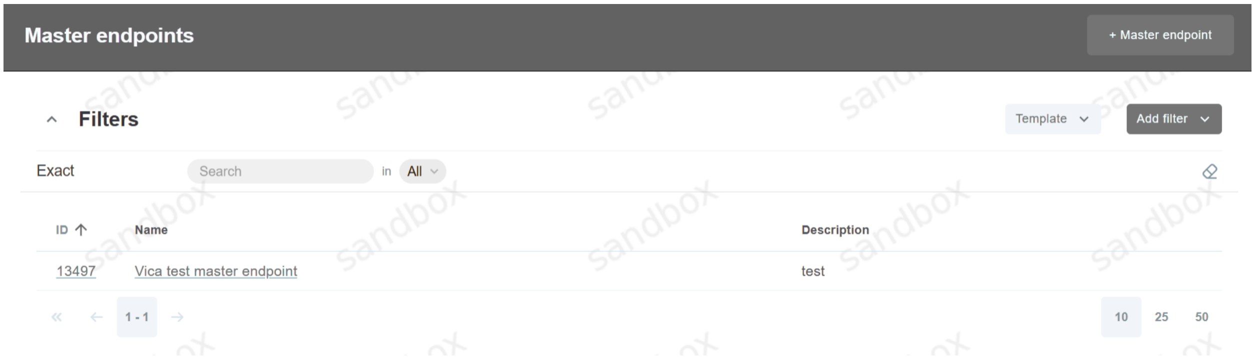
Master Endpoint Overview

Master Endpoint is an entity which allows to set up Parallel form, also known as Payment Cashier[17]. Payment Cashier hosted on Payment Gateway side can display multiple payment methods for the Payer to choose from. Master Endpoint screen allows Merchants to configure such form and select which payment methods in which order will be available to each Payer according to Payer's country.

Each specific payment method is configured on a separate Endpoint, and these specifically configured Endpoints are connected to Master Endpoint. Such Endpoints, connected to Master Endpoint, are called Auxiliary Endpoints. The Master Endpoint currency is inherited from the Project it's linked to, but Auxiliary Endpoints don't have to be in the same currency as Master Endpoint.

Master Endpoint Configuration

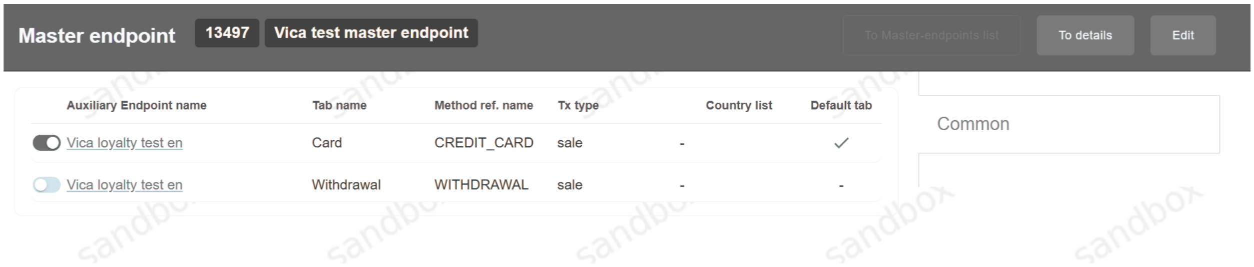
In order to create Master Endpoint, go to "Settings" -> "Configuration" -> "Master endpoints" and click the "+Master Endpoint" button.



ID	Name	Description
13497	Vica test master endpoint	test

After selecting Master Endpoint this screen will appear:

[17] https://doc2.codetime.net/integration/api_use_cases/payment_cashier.html



Master endpoint 13497 Vica test master endpoint

	Auxiliary Endpoint name	Tab name	Method ref. name	Tx type	Country list	Default tab
●	Vica loyalty test en	Card	CREDIT_CARD	sale	-	✓
○	Vica loyalty test en	Withdrawal	WITHDRAWAL	sale	-	-

Click on the To details button to view Master Endpoint itself (filters, payment form, name and etc).
Click on the Edit button to configure:

- available payment methods and their order on the form (delete, move and etc.),
- initiated transaction type for each payment method (sale or preauth with capture),
- the list of countries for each payment method to be displayed.

To hide or show payment method use on/off button. Turning off payment method will turn it off only for current master endpoint.
For more information see Payment Cashier Configuration.

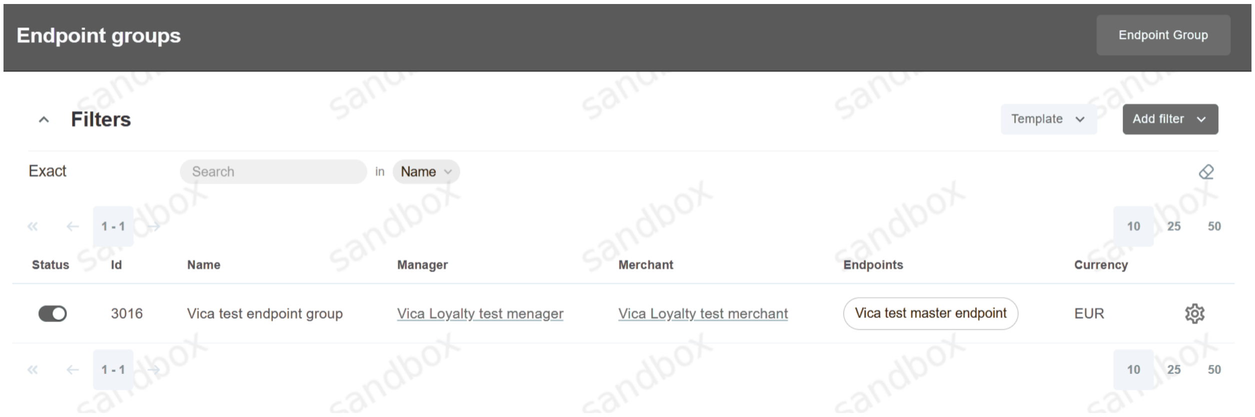
Payment Cashier Forms

It is possible to configure custom payment forms for Master Endpoint and each connected Auxiliary Endpoint. For configuration please see Forms Customization[18] in integration documentation. Provide the customized forms to Doc2.0 support manager for installation.

9.2.6 Endpoint Groups

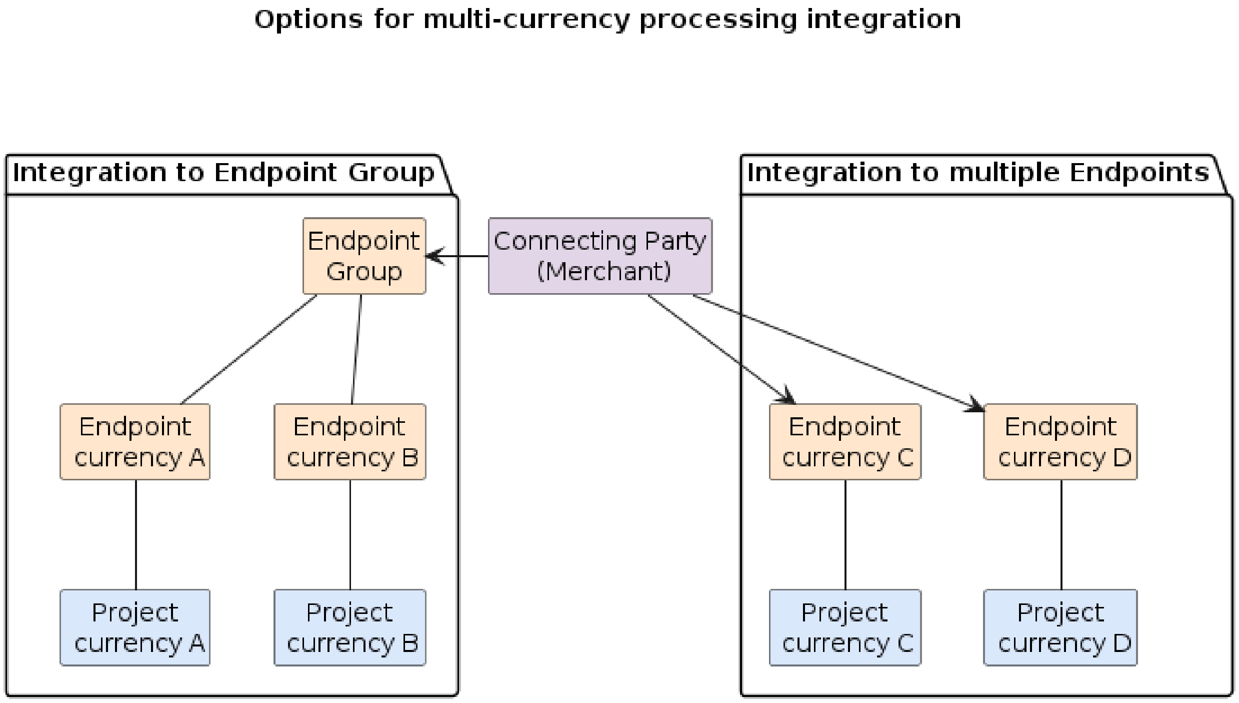
Endpoint group is an entity that combines several Endpoints and Master Endpoints in different currencies. The Endpoint Group simplifies the integration of a Connecting Party business to Doc2.0 Payment Gateway when working with various currencies. This screen allows to view configured Endpoint Groups.

[18] https://doc2.codetime.net/integration/reference/forms_customization.html



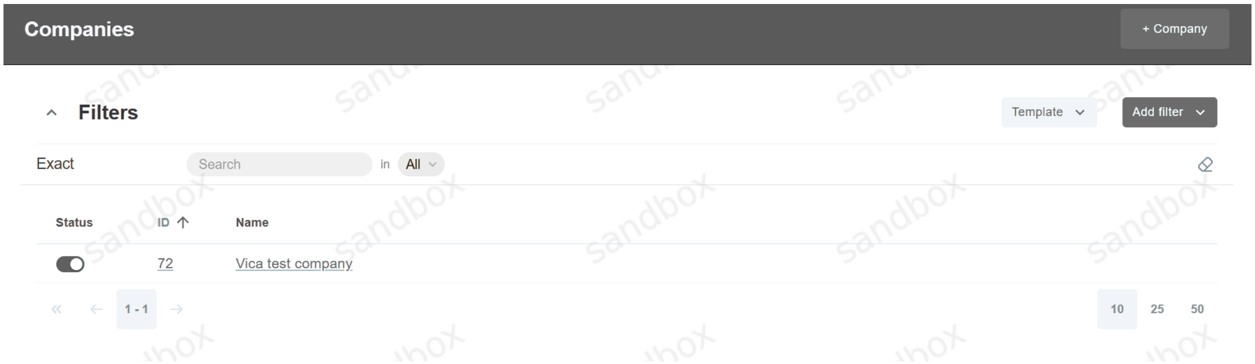
Status	Id	Name	Manager	Merchant	Endpoints	Currency
●	3016	Vica test endpoint group	Vica Loyalty test menager	Vica Loyalty test merchant	Vica test master endpoint	EUR

Here is shown the structure and logic of Endpoint Group:



9.2.7 Companies

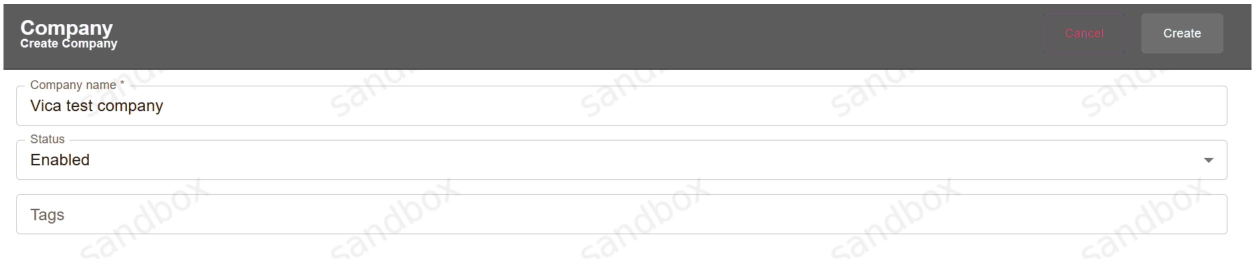
System entity which allows to combine several Gates in one entity, which can later be used in many system modules (for example limits, reports, etc.), which will simplify the work flow. Projects, Endpoints and Merchants will be added automatically, but only for information purposes. The Company list screen is located at Settings -> Configuration -> Companies.



Status	ID	Name
●	72	Vica test company

Warning: Company cannot be used for routing

Select a Company in Company field on any entity in order to add it to list.
Press + Company to create new Company.

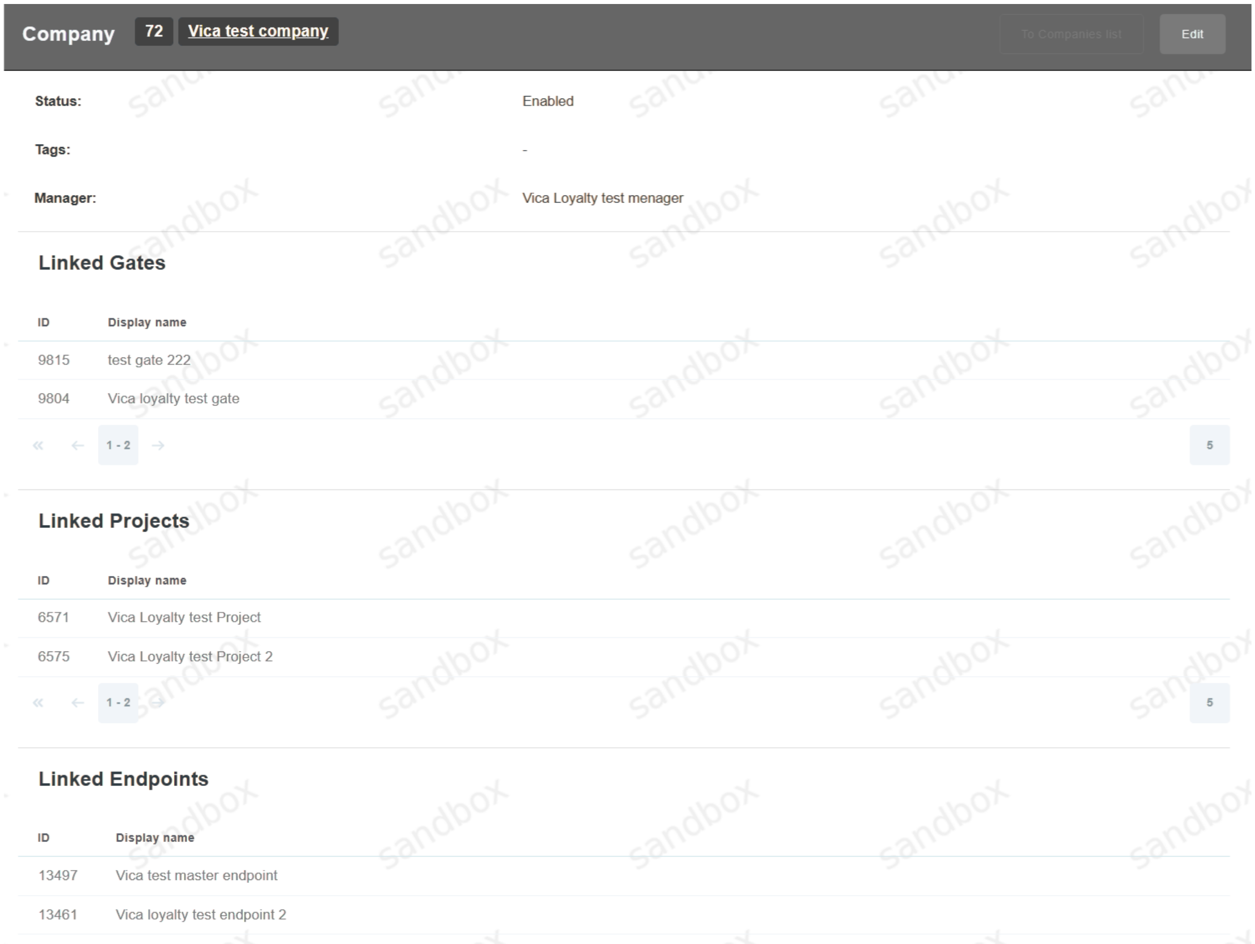


Company name *
Vica test company

Status
Enabled

Tags

After creating Company, all entities connected to it can be viewed in created Company screen.



Status: Enabled

Tags: -

Manager: Vica Loyalty test menager

Linked Gates

ID	Display name
9815	test gate 222
9804	Vica loyalty test gate

Linked Projects

ID	Display name
6571	Vica Loyalty test Project
6575	Vica Loyalty test Project 2

Linked Endpoints

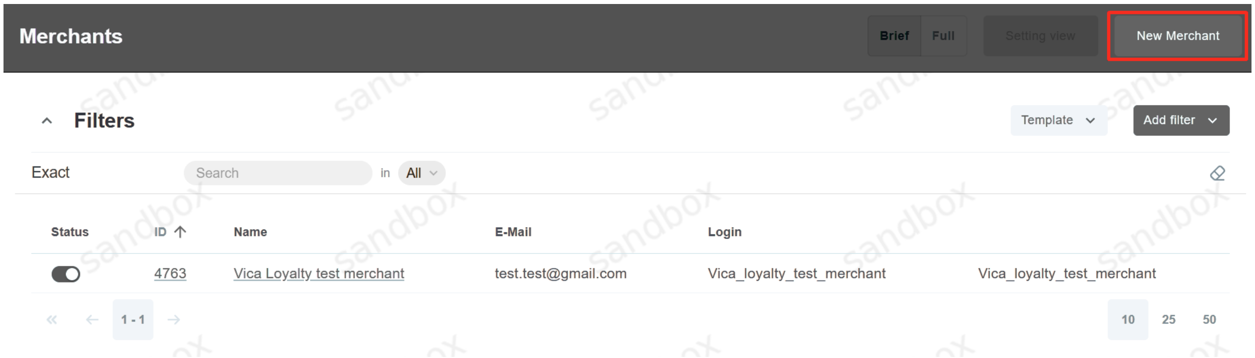
ID	Display name
13497	Vica test master endpoint
13461	Vica loyalty test endpoint 2

9.3 Users

9.3.1 Merchants

Creating Merchant

To see and search all Merchants, go to Settings -> Users -> Merchants, then in order to create new Merchant press to + New Merchant button:



Status	ID	Name	E-Mail	Login	
●	4763	Vica Loyalty test merchant	test.test@gmail.com	Vica_loyalty_test_merchant	Vica_loyalty_test_merchant

Below are all the fields available for filling in:

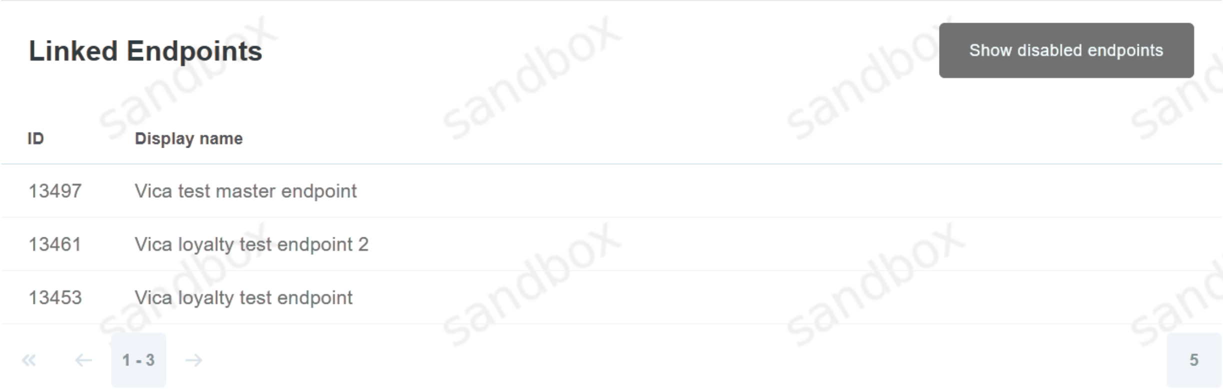
Field name	Description	Necessity
Login	Login which is required while logging in the system. **Cannot be changed after creation**.	Required
Password	Password for login. In order to change it, contact support.	Required
Display Name	Merchant name which will be displayed.	Required
E-mail	Contact E-mail which will be added to this Merchant account.	Required
Control Key	Secret key which will be used for signing requests.	Required
Payment group	Currently not in use. “Common” is a default value. **Cannot be changed after creation**.	Required
Name	Shows Merchant’s contact person name. This name will be displayed only in merchant details.	Required
Surname	Shows Merchant’s contact person surname. This name will be displayed only in merchant details.	Required
Business type	Will show which business type Merchant has.	Optional
Returning customer approve sessions count	Shows after how many approved transactions, Payer will be considered as Returning for Merchant.	Optional
Registration country	Shows Merchant country.	Optional
Merchant site URL	Merchant site URL can now be set on Merchant details screen and included in E-mail notifications (MERCHANT_SITE_URL macro).	Optional
Organization	Shows Merchant’s organization name.	Optional
Tags	Shows tags by which Merchant can be found later in system.	Optional
API descriptor	Manager can set API descriptor parameter in the Merchant profile. This value will be returned instead of gate values specified in Gate Details.	Optional

Merchant details

The screen allows to view all details of created merchant, change settings, configure merchant balance and view linked endpoints.

Linked Endpoints

This section by default display enabled linked endpoints to merchant. By selecting Show disabled endpoints the sheet will be replaced and will display disabled linked endpoints.



Linked Endpoints

ID	Display name
13497	Vica test master endpoint
13461	Vica loyalty test endpoint 2
13453	Vica loyalty test endpoint

Account balance

Introduction

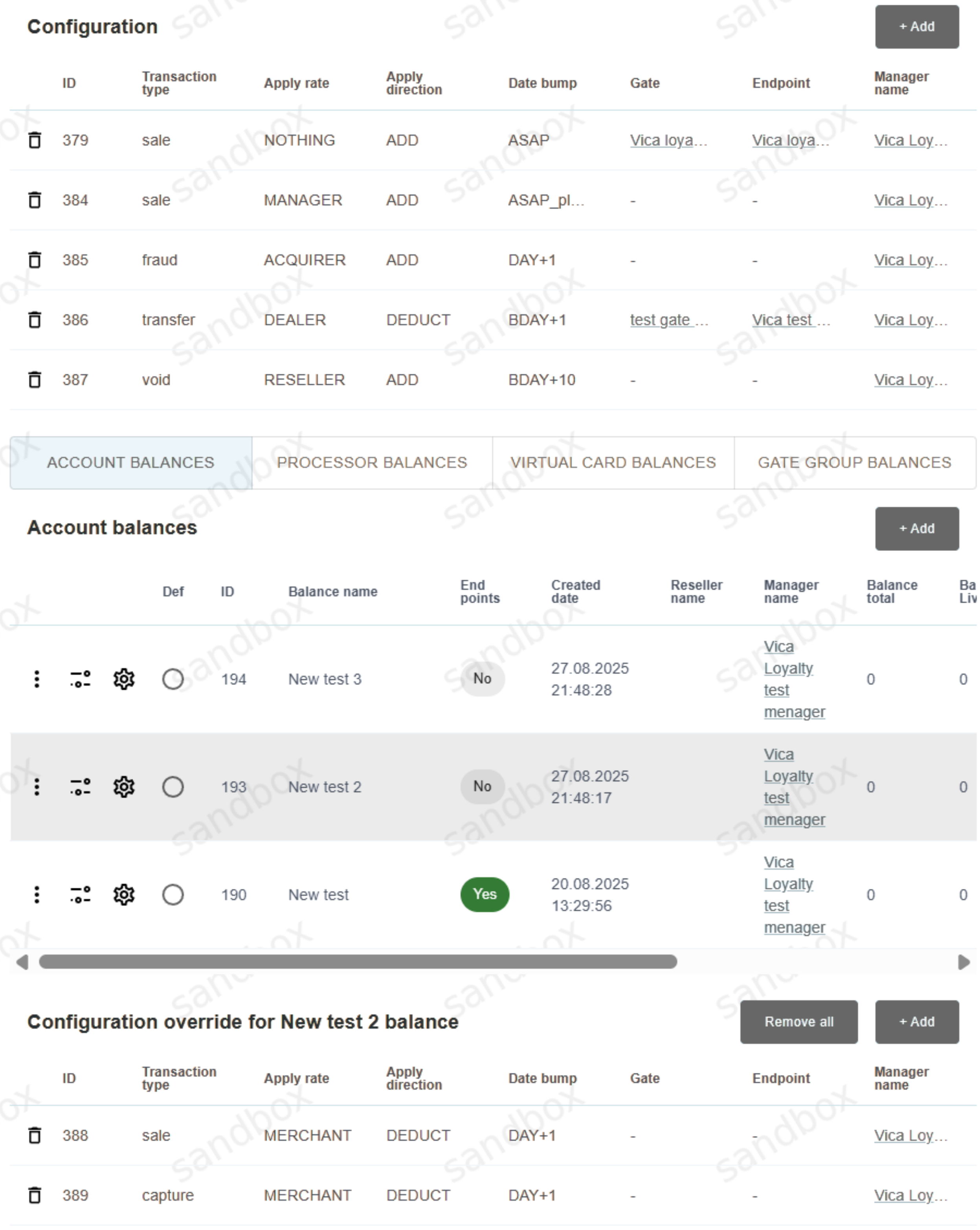
Manager can configure and view multiple balances for each Merchant account and request balances by API with manager access[19]. These balances calculate the total accumulated funds from transactions associated with Merchant. Balances calculation supports configured rate plans, including STH - Short-Term Hold and RR - Rolling Reserve.
Manager can add adjustments to Merchant balances on UI or with adjustment API[20] to reflect non-transactional changes in Merchant balance. See Get Balance Adjustments[21].
By default Merchants can't see their balances on UI or request balances by API with merchant access[22] , but this functionality can be granted to each Merchant individually.

Merchant balances can be configured via Accounts tab on Merchant details screen.
To set up calculation of balances, follow these steps:
1. Set Account configuration to define how and which transactions and rates should affect balances.
2. Set Balances for required currencies and endpoints.
3. Set Account configuration override for specific Balances (if needed).

First balance is funded by sale transactions and defunded by payout transactions and is set up for USD currency, also Merchant rates applied for sale transactions. Second balance has override for sale transactions which will deduct balance with amount calculated from manager rate plan.

[19] https://doc2.codetime.net/integration/API_commands/api_v2_get_balance_manager.html
[20] https://doc2.codetime.net/integration/API_commands/api_v2_get_balance_merchant.html
[21] https://doc2.codetime.net/integration/API_commands/accounts_adjustments.html
[22] https://doc2.codetime.net/integration/API_commands/api_v2_get_balance_merchant.html

Below is the example of fully configured balance with highlighted steps.



Configuration

	ID	Transaction type	Apply rate	Apply direction	Date bump	Gate	Endpoint	Manager name
	379	sale	NOTHING	ADD	ASAP	Vica loya…	Vica loya…	Vica Loy…
	384	sale	MANAGER	ADD	ASAP_pl…	-	-	Vica Loy…
	385	fraud	ACQUIRER	ADD	DAY+1	-	-	Vica Loy…
	386	transfer	DEALER	DEDUCT	BDAY+1	test gate …	Vica test …	Vica Loy…
	387	void	RESELLER	ADD	BDAY+10	-	-	Vica Loy…

Account balances

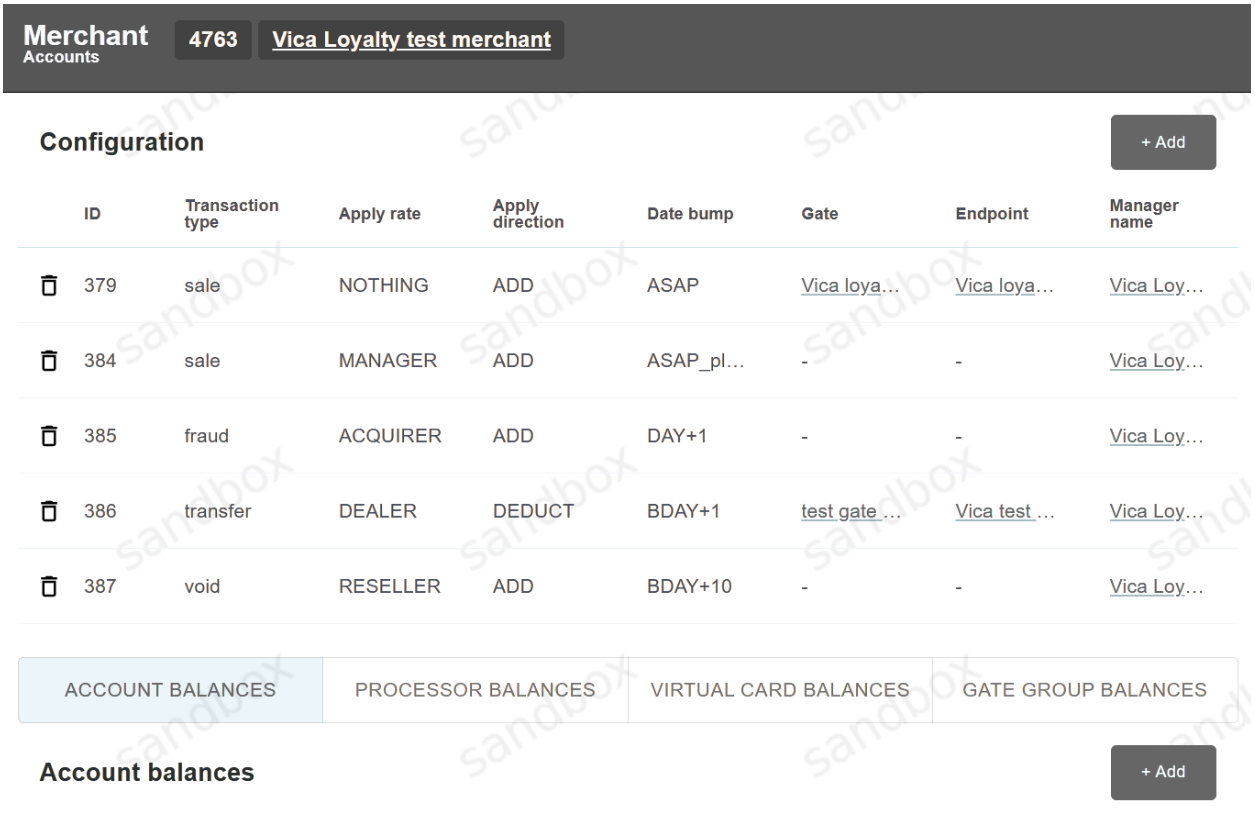
	Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
	○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	0	0
	○	193	New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
	○	190	New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0

Configuration override for New test 2 balance

	ID	Transaction type	Apply rate	Apply direction	Date bump	Gate	Endpoint	Manager name
	388	sale	MERCHANT	DEDUCT	DAY+1	-	-	Vica Loy…
	389	capture	MERCHANT	DEDUCT	DAY+1	-	-	Vica Loy…

Account configuration

Merchant's accounts can be configured via Accounts tab. See example of accounts window below:



Configuration

	ID	Transaction type	Apply rate	Apply direction	Date bump	Gate	Endpoint	Manager name
🗑	379	sale	NOTHING	ADD	ASAP	Vica loya…	Vica loya…	Vica Loy…
🗑	384	sale	MANAGER	ADD	ASAP_pl…	-	-	Vica Loy…
🗑	385	fraud	ACQUIRER	ADD	DAY+1	-	-	Vica Loy…
🗑	386	transfer	DEALER	DEDUCT	BDAY+1	test gate …	Vica test …	Vica Loy…
🗑	387	void	RESELLER	ADD	BDAY+10	-	-	Vica Loy…

Account balances

Application Rate Direction

Transactions with rate only can select both ADD and DEDUCT. For each transactions apply rate can be specified differently. For example, if it is needed to deduct a commission for a Payout transaction in addition to deducting the amount of the Payout itself then need to choose DEDUCT in the Apply direction configuration.

Application Impact on Balance

Different types of transactions count differently when calculating balances. List of application impact on balance is shown in the table below:

Transaction type	Impact on balance
sale	Add
capture	Add
dispute	Add
chargeback_reversal	Add
arbitration	Add

continues on next page

Table 247 – continued from previous page

Transaction type	Impact on balance
payout_cancel	Add
chargeback	Deduct
prearbitration	Deduct
reversal	Deduct
payout	Deduct
transfer (deposit2card)	Deduct
preauth	Rate only
cancel	Rate only
fraud	Rate only
retrieval	Rate only
pan_eligibility	Rate only
create_card_mapping	Rate only
update_card_mapping	Rate only
inquire_card_mapping	Rate only
delete_card_mapping	Rate only
mfo_scoring	Rate only
account_verification	Rate only
void	Rate only

Rate Types

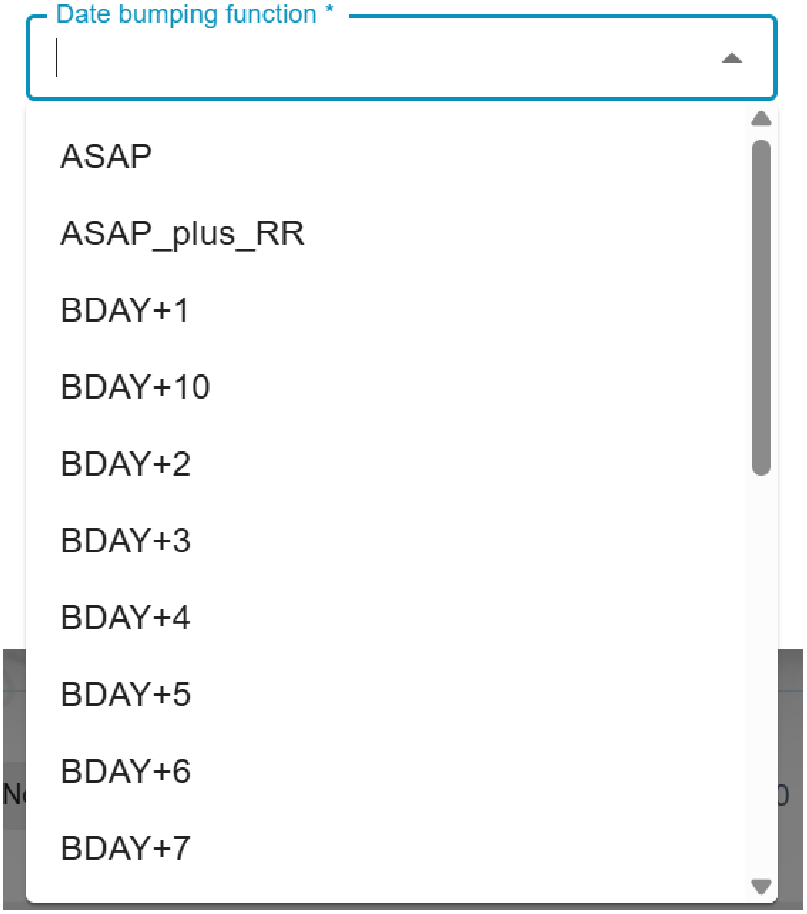
For each type of transaction, Manager can separately apply the rate (commission). Possible rate types are:

- Nothing
- Merchant
- Reseller
- Manager
- Dealer
- Acquirer

Date Bumping Functions

Date bumping functions allows to choose when the funds will be credited to the account. Possible values are:

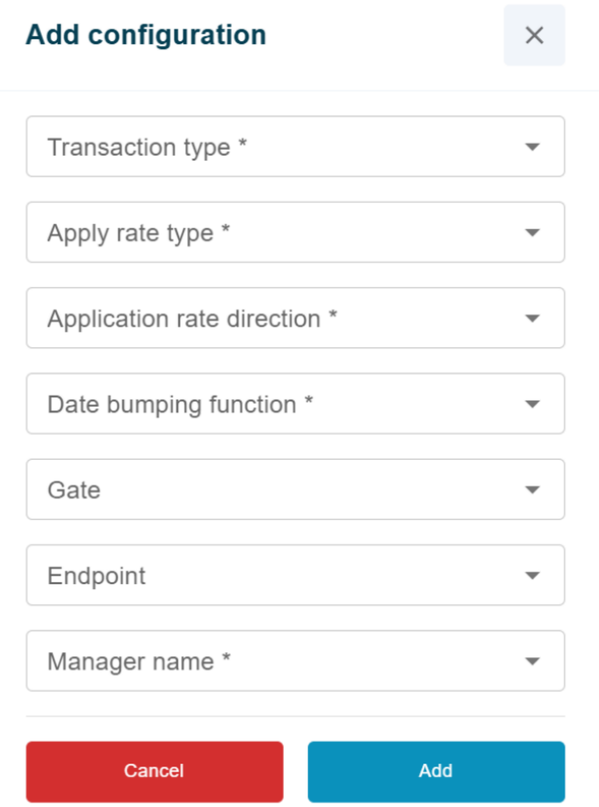
- ASAP - crediting funds without delay. Doesn't include STH and Rolling Reserve.
- ASAP_plus_RR - crediting funds ASAP and counts Rolling reserve. Doesn't include STH.
- DAY + n - crediting funds from STH after the specified number of days + Rolling Reserve.
- BDAY + n - crediting funds from STH after the specified number of business days + Rolling Reserve.



Add account configuration

To create new account balance, add account configuration and balance:

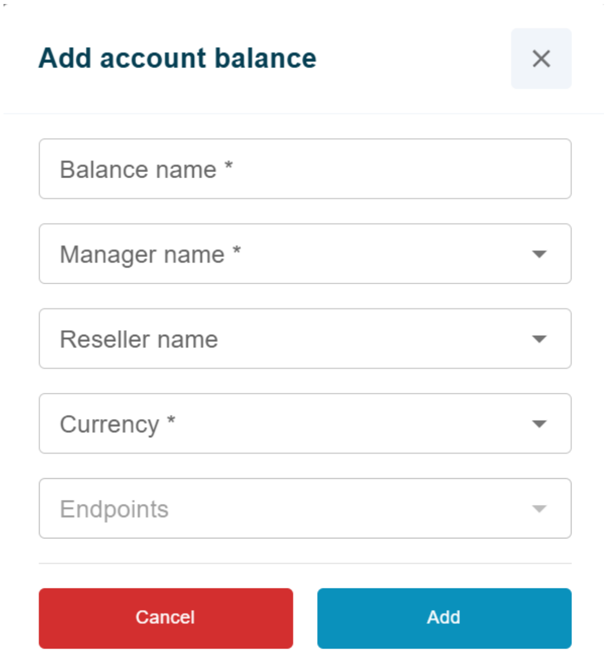
1. To add new account configuration press +Add button in configuration field and set up the transaction type and rates, which will add or deduct funds from balance by settings described in Accounts Configuration. Optionally, gate and endpoint can be selected - if they are left empty, balance configuration will work for all gates and endpoints of selected Merchant.



Balances

Add balance

2. To add new account balance press +Add button in account balances field and set up balance and manager name and currency. Detailed setting of account balance is described below in this section.



Add account balance

Balance name *

Manager name *

Reseller name

Currency *

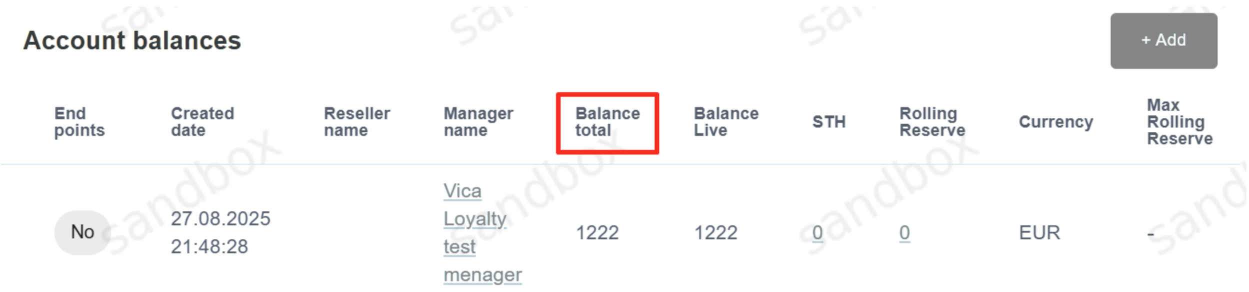
Endpoints

Types

There are four types of funds for each balance:

Balance Total

Balance Total - amount of funds calculated based on configuration, including STH and RR.

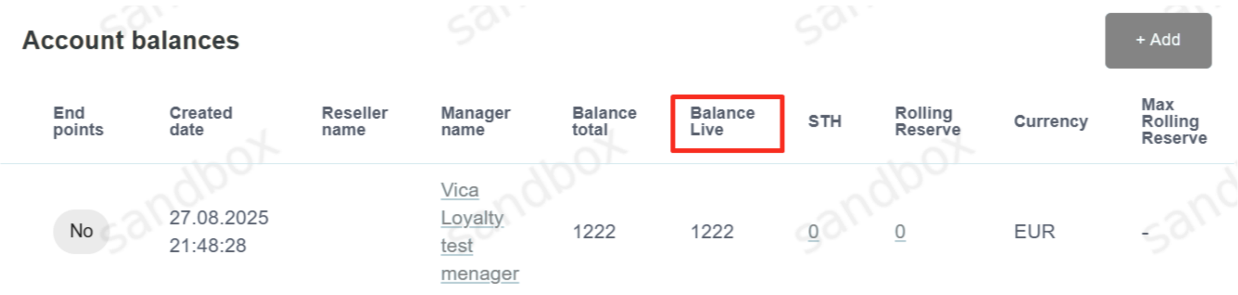


Account balances

End points	Created date	Reseller name	Manager name	Balance total	Balance Live	STH	Rolling Reserve	Currency	Max Rolling Reserve
No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	1222	0	0	EUR	-

Balance Live

Balance Live - amount of funds calculated based on configuration, excluding STH and RR.



Account balances

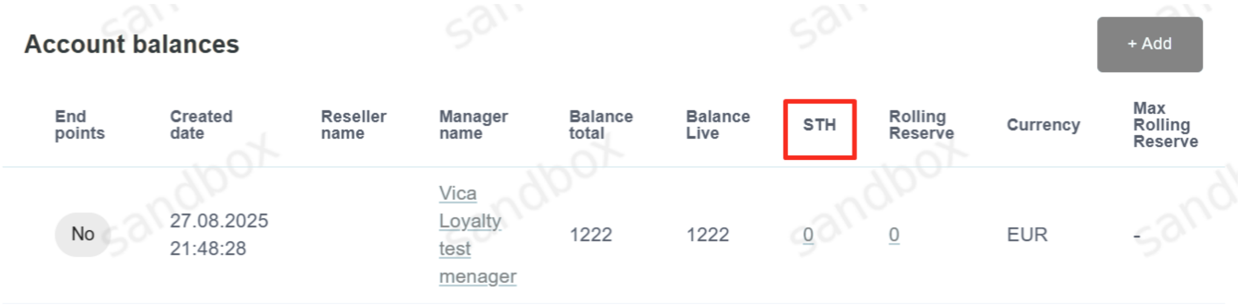
End points	Created date	Reseller name	Manager name	Balance total	Balance Live	STH	Rolling Reserve	Currency	Max Rolling Reserve
No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	1222	0	0	EUR	-

Example

Balance Live = Balance Total - STH - RR.

Short-Term Holds

Short-Term Holds - amount of funds calculated based on the Date bumping function.



Account balances

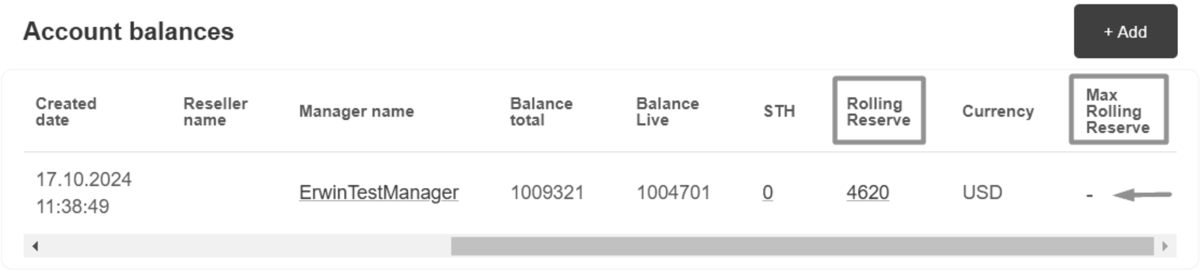
End points	Created date	Reseller name	Manager name	Balance total	Balance Live	STH	Rolling Reserve	Currency	Max Rolling Reserve
No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	1222	0	0	EUR	-

Example

Transactions passed today from 11:01 to 11:59 will be credited at 12:01 on the day on which they should be credited according to the parameter DAY + n or BDAY + n.

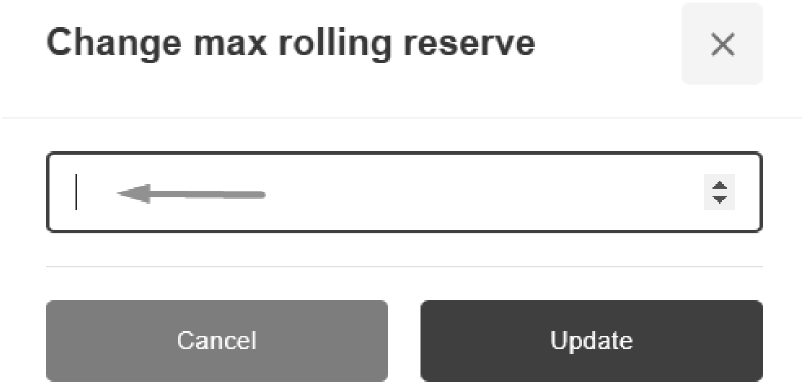
Rolling Reserve

Rolling Reserve (Long-Term Holds or Holds from Rate Plan) - amount of funds calculated based on the rate plan hold. Max Rolling Reserve - a limit on the amount of Rolling Reserve.



Created date	Reseller name	Manager name	Balance total	Balance Live	STH	Rolling Reserve	Currency	Max Rolling Reserve
17.10.2024 11:38:49		ErwinTestManager	1009321	1004701	0	4620	USD	-

Max Rolling Reserve can be changed in the Change Max Rolling Reserve window that appears. To set or edit the Max Rolling Reserve, click on the value -.

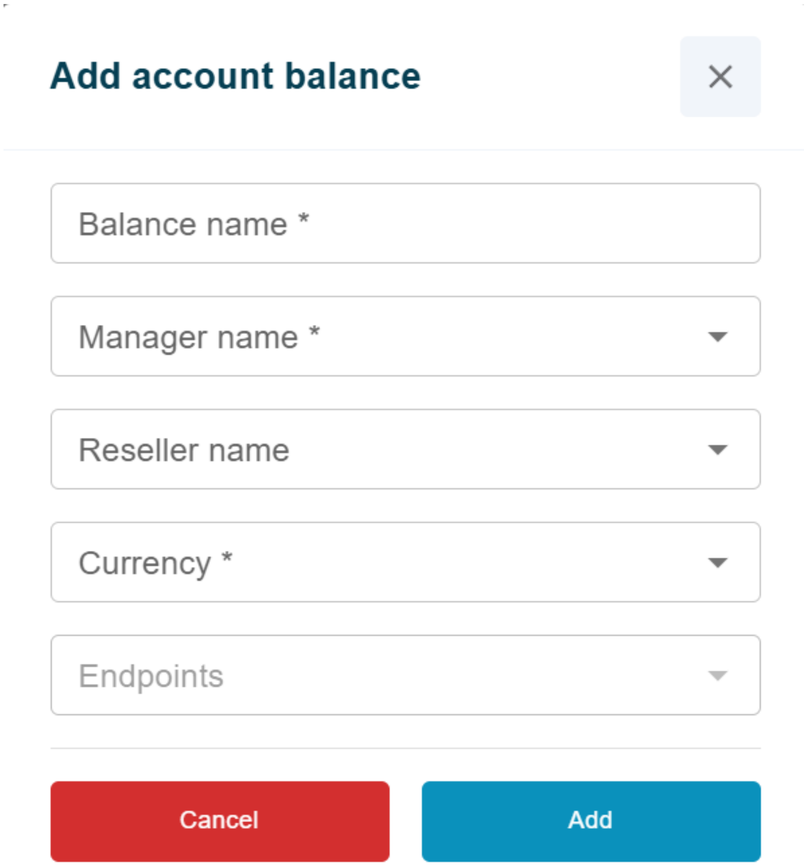


Warning: Rolling reserve will be credited to balance on Transaction Date + Period from Rate Plan + 1 day. When the Max Rolling Reserve limit is reached, the total amount of hold funds will not increase and the Rolling Reserve calculated from next transactions will be added to balance live instead. Also, If the Max Rolling Reserve is set later and is less than the current accumulated Rolling Reserve, then the Rolling Reserve calculated from next transactions will be added to the balance live.

Endpoint Setting

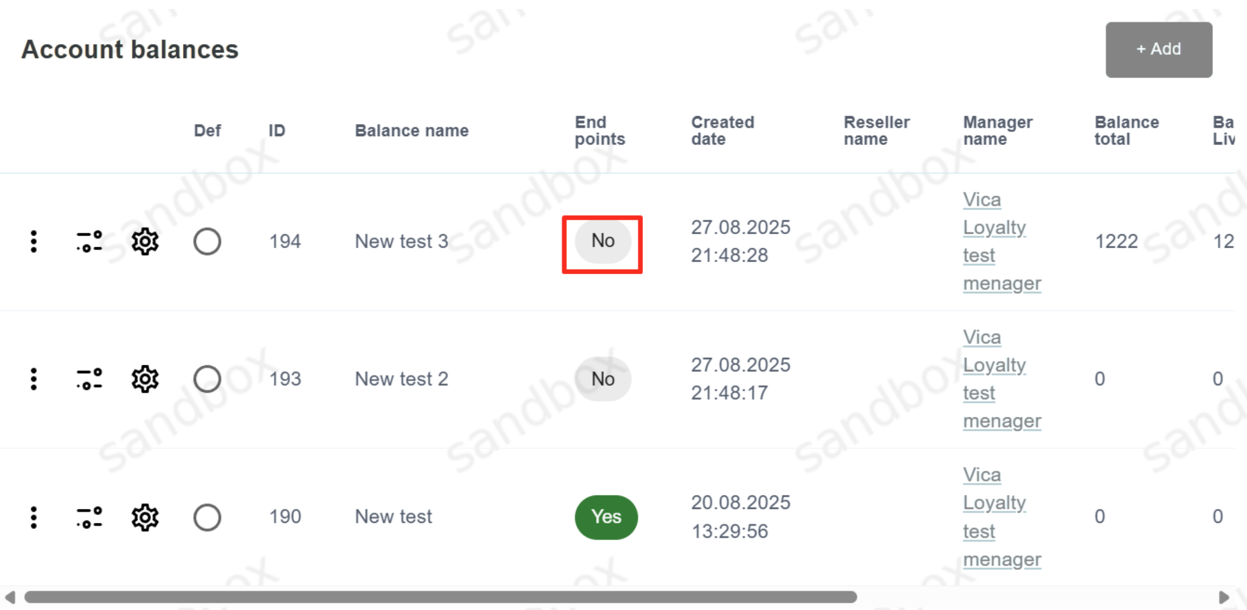
There is possibility to selecting one or more endpoints for each balance, according to which balance will be calculated.

Endpoint can be added when creating a balance:



Add account balance

Or it can be specified for an existing balance by clicking on one of the area highlighted in the picture:



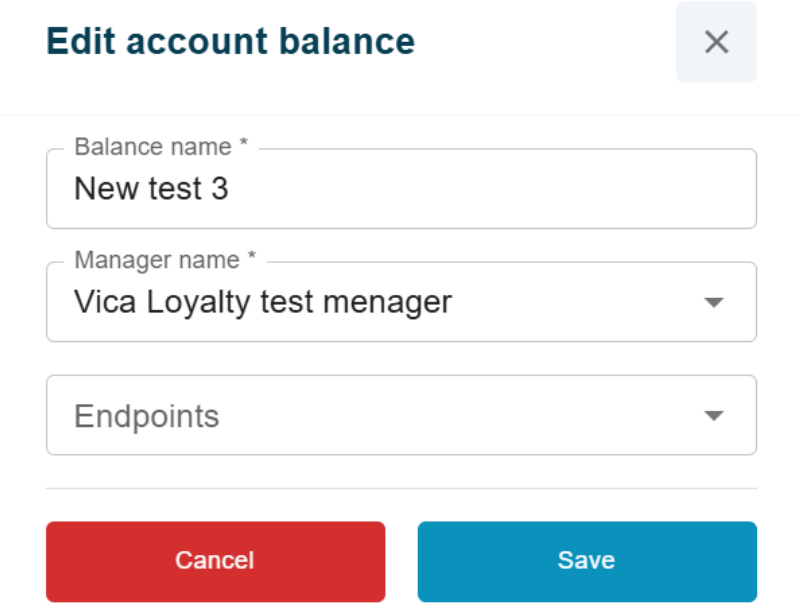
	Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
⋮	○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	12
⋮	○	193	New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
⋮	○	190	New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0

This picture also displays the difference between the balances configured with and without the specified Endpoint.

Multiple Balances In One Currency

There can be several balances configured for the same currency.

In this case, only one of the balances can be without the specified Endpoints. When creating all subsequent balances, it is mandatory to specify the Endpoint. The calculation is made for each balance separately: the balance without the specified Endpoints is counted only for those Endpoints for which a separate balance has not been created.



Edit account balance

Balance name *: New test 3

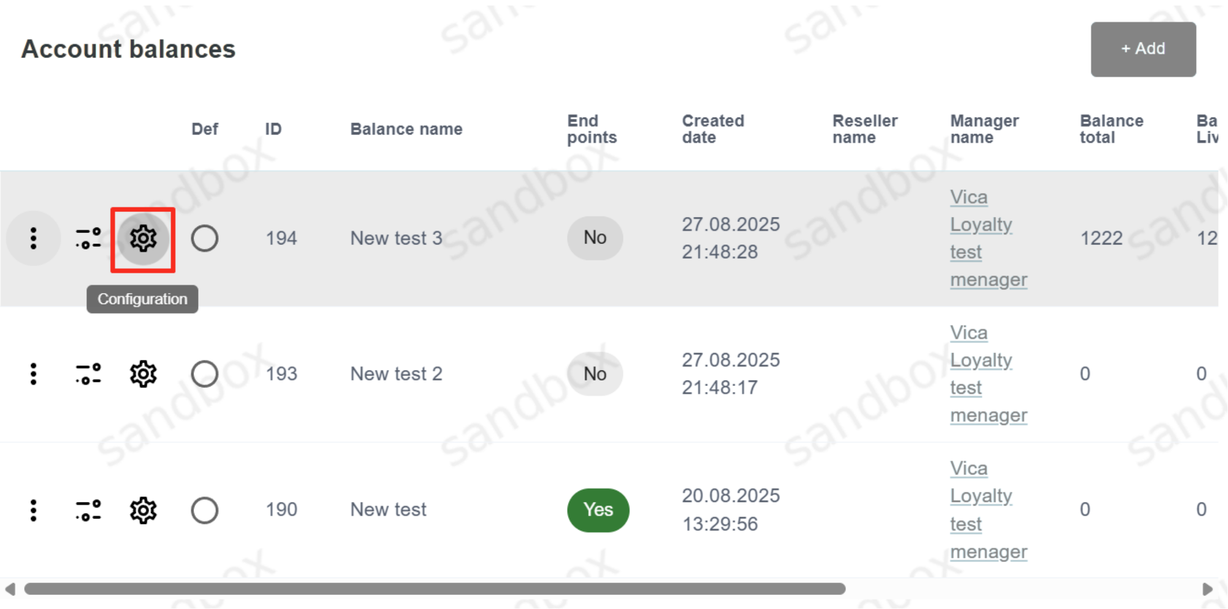
Manager name *: Vica Loyalty test menager

Endpoints

Account configuration override

There is possibility to change configuration for every balance (not for all Merchant's balances).

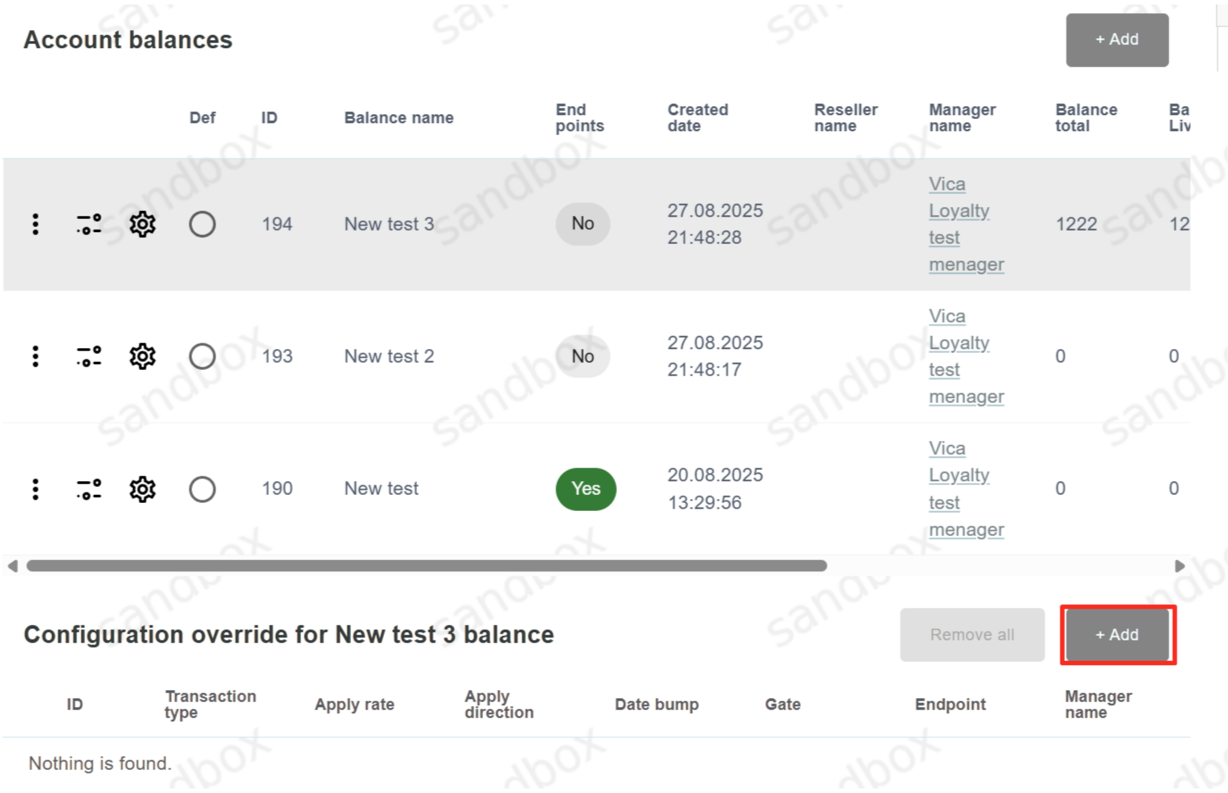
For this case need to press Configuration button as in the picture below:



Account balances

Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	12
○	193	New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
○	190	New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0

And after this press the Add button:



Account balances

	Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
⋮	○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	12
⋮	○	193	New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
⋮	○	190	New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0

Configuration override for New test 3 balance

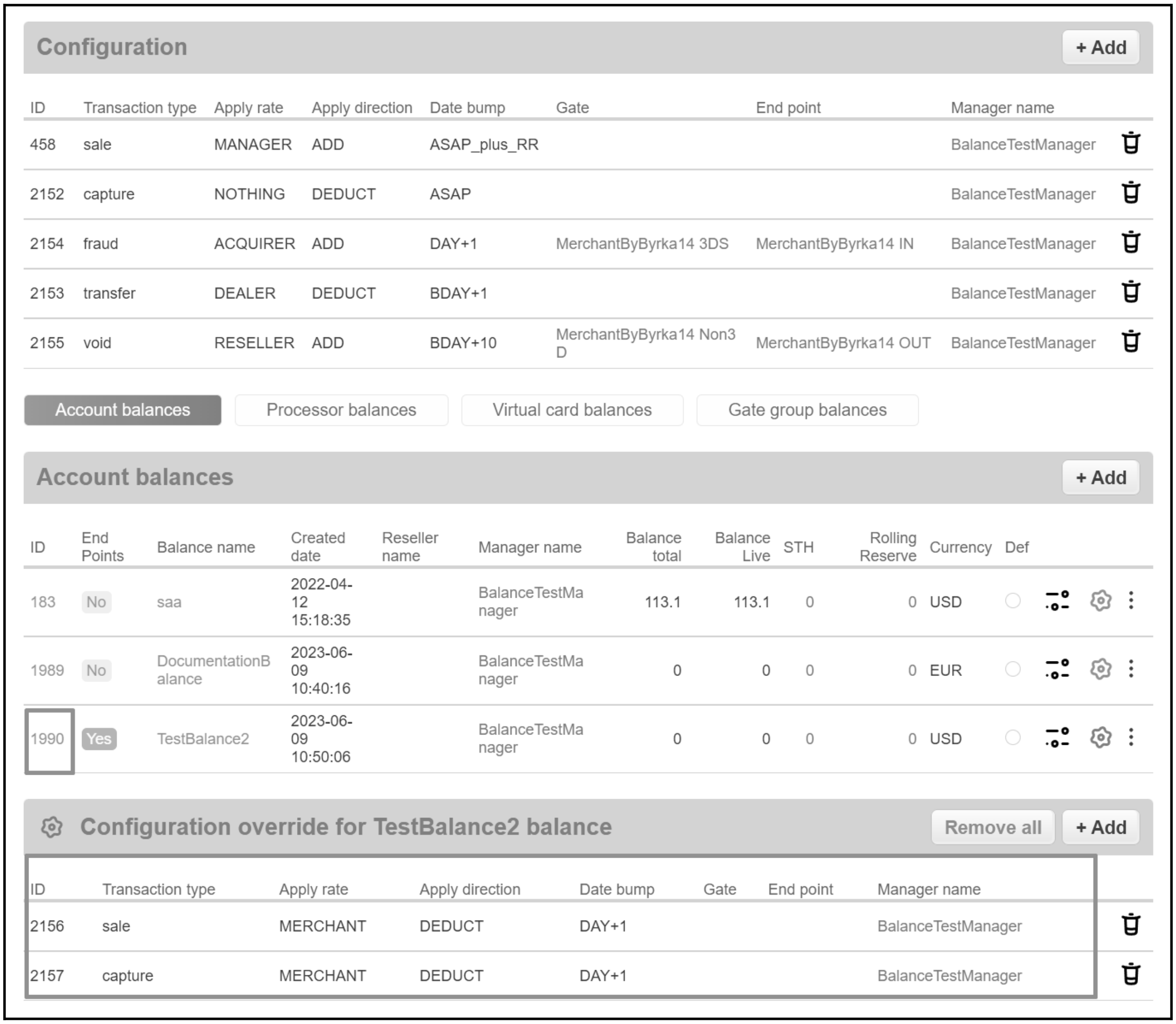
ID	Transaction type	Apply rate	Apply direction	Date bump	Gate	Endpoint	Manager name

Nothing is found.

In this window can be changed the balance settings as well as in the Configuration

Warning: If at least one operation type is overrode, balance will count by overrode configuration and only for overrode operations. If there is no override for operation types, than balance will counts by main configuration.

Example: For balance 191 Sale and Payout operations are overrode, that means for this balance main configuration doesn't affect.



ID	Transaction type	Apply rate	Apply direction	Date bump	Gate	End point	Manager name
458	sale	MANAGER	ADD	ASAP_plus_RR			BalanceTestManager
2152	capture	NOTHING	DEDUCT	ASAP			BalanceTestManager
2154	fraud	ACQUIRER	ADD	DAY+1	MerchantByByrka14 3DS	MerchantByByrka14 IN	BalanceTestManager
2153	transfer	DEALER	DEDUCT	BDAY+1			BalanceTestManager
2155	void	RESELLER	ADD	BDAY+10	MerchantByByrka14 Non3D	MerchantByByrka14 OUT	BalanceTestManager

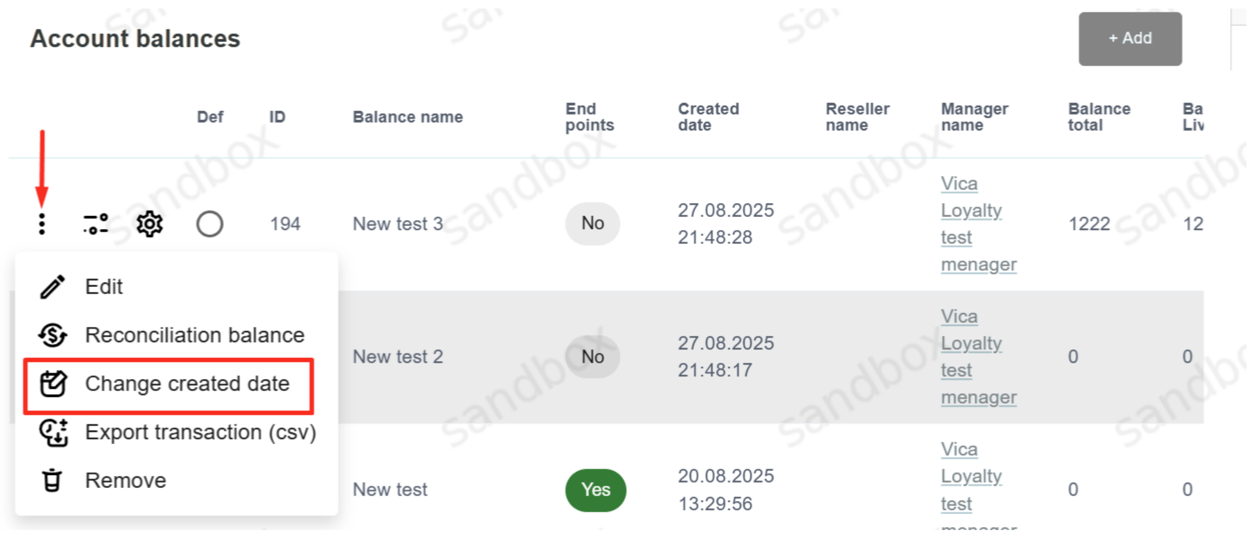
ID	End Points	Balance name	Created date	Reseller name	Manager name	Balance total	Balance Live	STH	Rolling Reserve	Currency	Def
183	No	saa	2022-04-12 15:18:35		BalanceTestManager	113.1	113.1	0	0	USD	○
1989	No	DocumentationBalance	2023-06-09 10:40:16		BalanceTestManager	0	0	0	0	EUR	○
1990	Yes	TestBalance2	2023-06-09 10:50:06		BalanceTestManager	0	0	0	0	USD	○

ID	Transaction type	Apply rate	Apply direction	Date bump	Gate	End point	Manager name
2156	sale	MERCHANT	DEDUCT	DAY+1			BalanceTestManager
2157	capture	MERCHANT	DEDUCT	DAY+1			BalanceTestManager

To remove configuration override press Remove all button and confirm the deletion.

Creation Date Changing

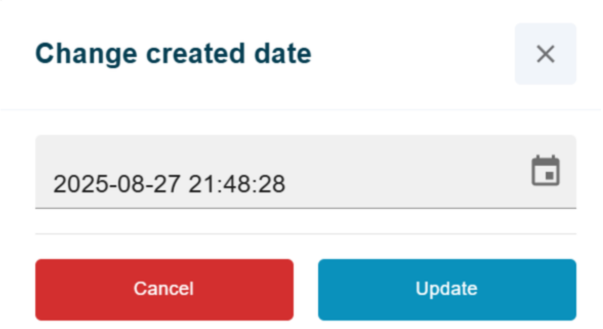
To change balance created date press Change created date button:



Account balances

Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	12
		New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
		New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0

Select date of creation and press Update button:



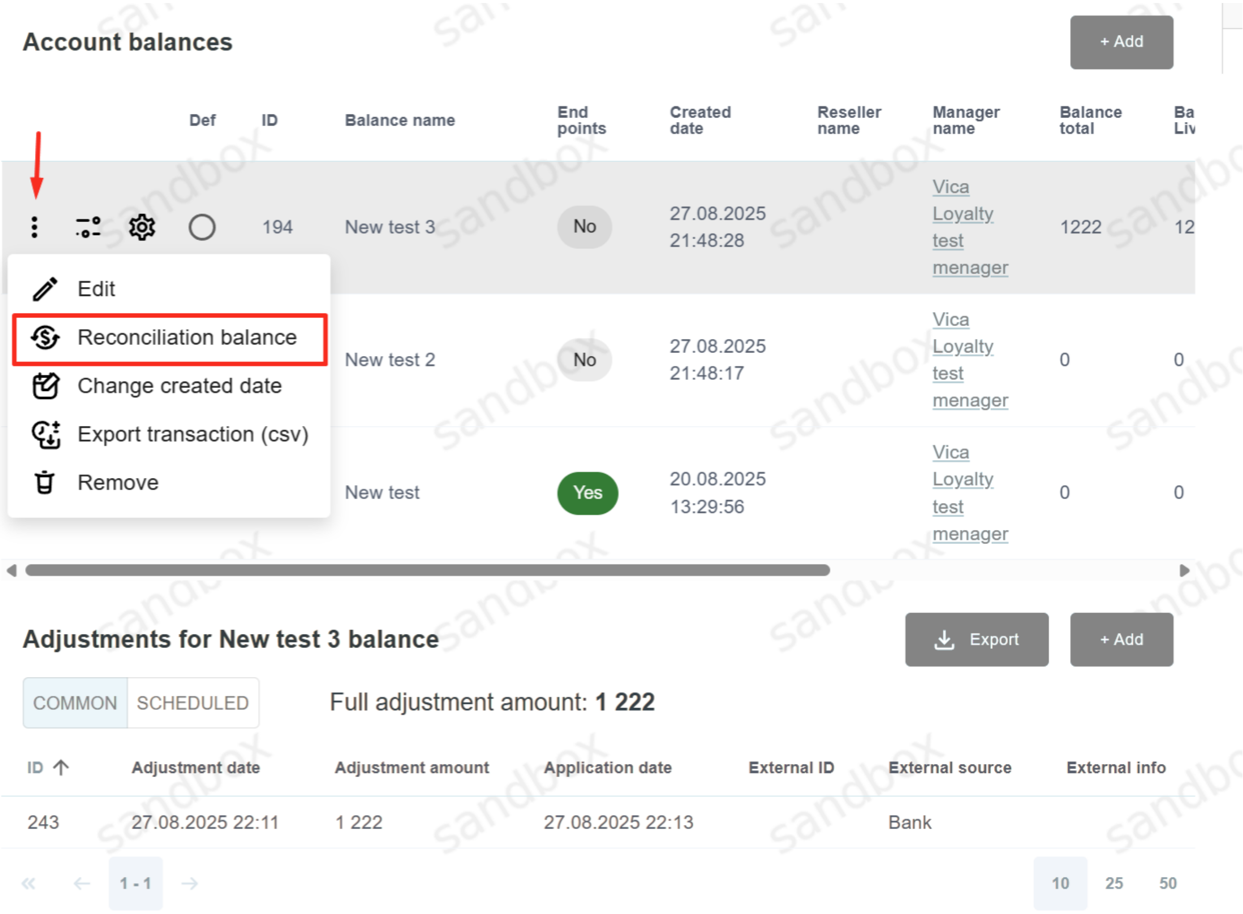
Change created date

2025-08-27 21:48:28

After changing the creation date, use reconciliation to recalculate the balance.

Export Balance Transactions

To use Balance reconciliation press on Reconciliation balance button:



Account balances

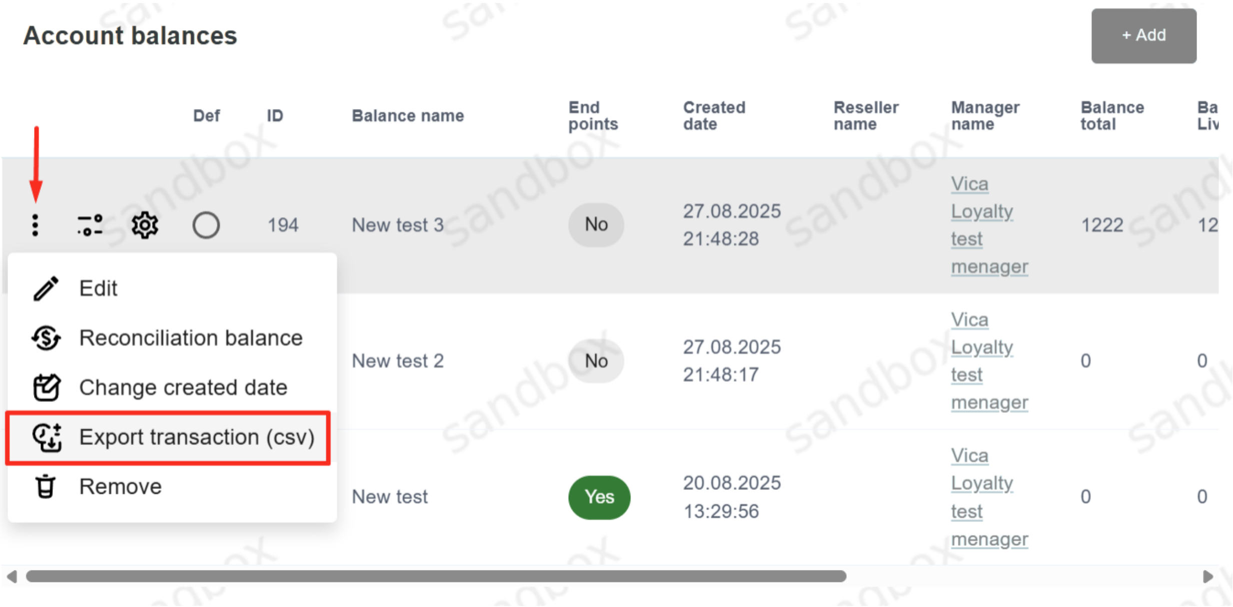
	Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
	○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	12
			New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
			New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0

Adjustments for New test 3 balance

Full adjustment amount: **1 222**

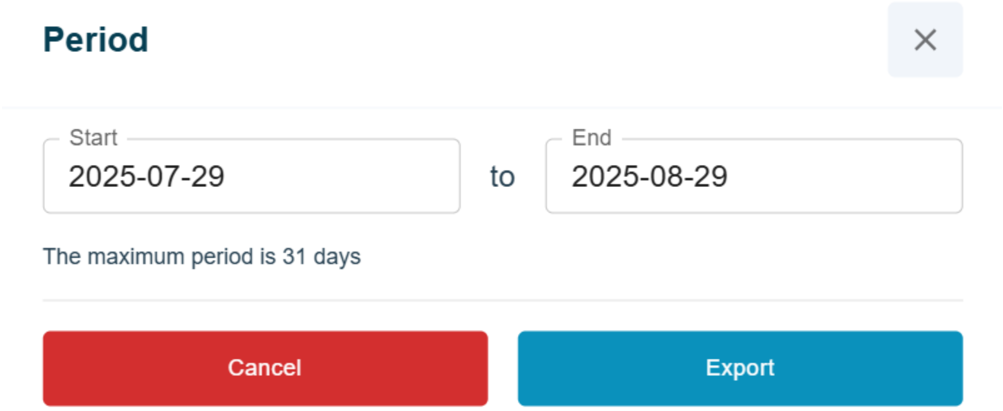
ID	Adjustment date	Adjustment amount	Application date	External ID	External source	External info
243	27.08.2025 22:11	1 222	27.08.2025 22:13		Bank	

To export balance transactions press on Export Transactions button and select transactions' period:



Account balances

Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	12
		New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
		New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0



Period

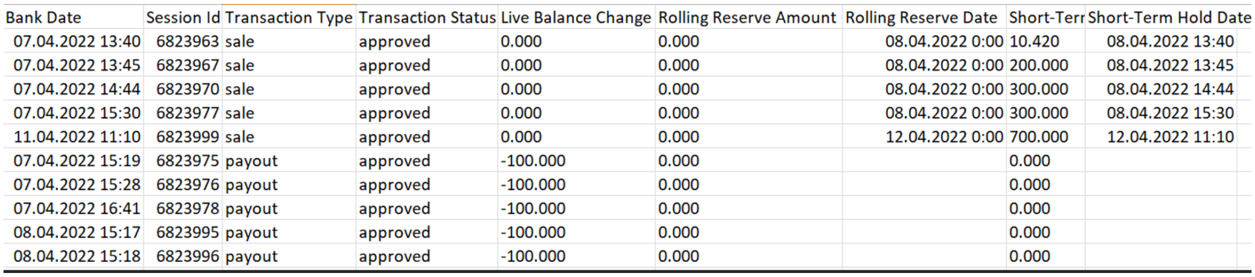
Start: 2025-07-29 to End: 2025-08-29

The maximum period is 31 days

Note: The maximum period is 31 days.

Note: The date is counted as [day_From, day_To), so the last day will not be included in the interval.

CSV file contains the following fields:



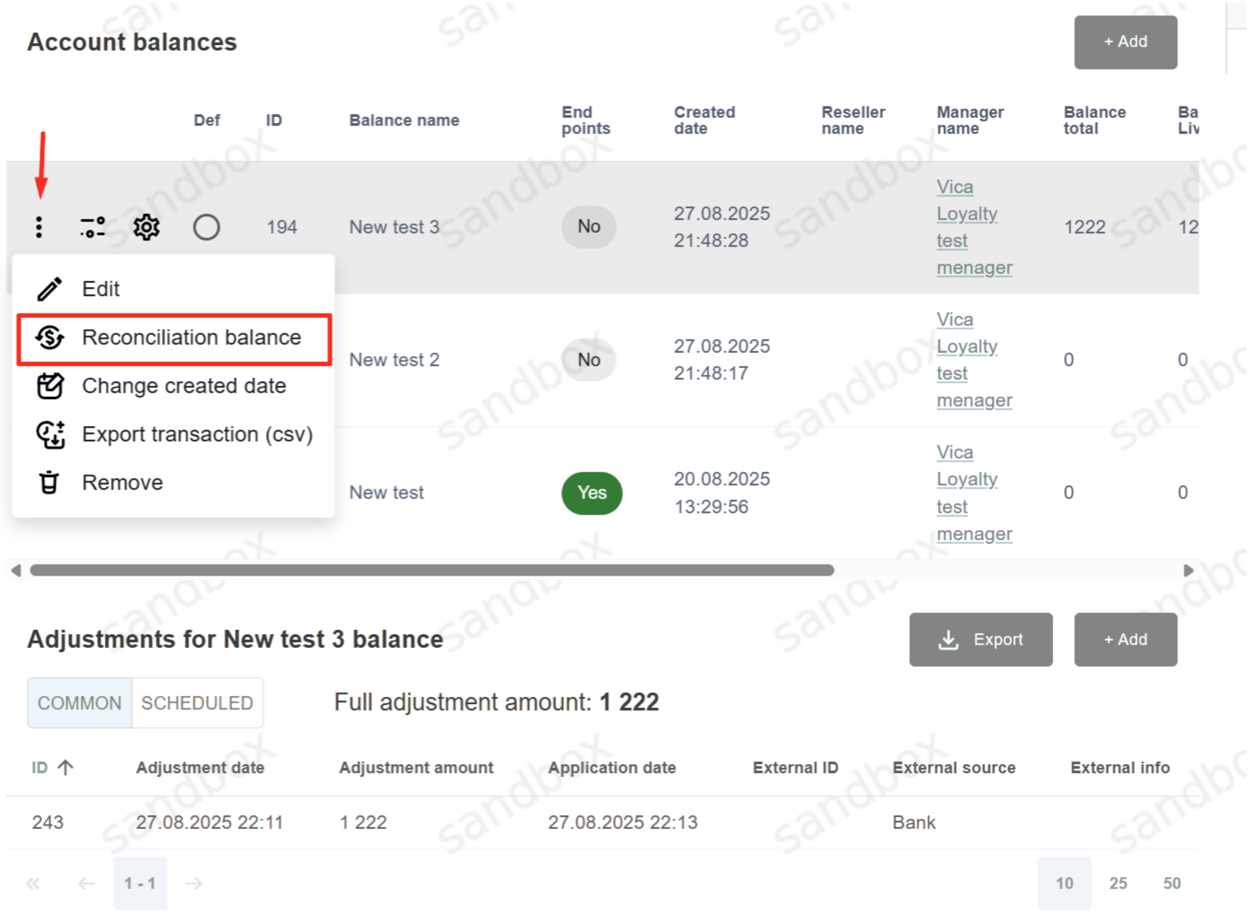
Bank Date	Session Id	Transaction Type	Transaction Status	Live Balance Change	Rolling Reserve Amount	Rolling Reserve Date	Short-Terr	Short-Term Hold Date
07.04.2022 13:40	6823963	sale	approved	0.000	0.000	08.04.2022 0:00	10.420	08.04.2022 13:40
07.04.2022 13:45	6823967	sale	approved	0.000	0.000	08.04.2022 0:00	200.000	08.04.2022 13:45
07.04.2022 14:44	6823970	sale	approved	0.000	0.000	08.04.2022 0:00	300.000	08.04.2022 14:44
07.04.2022 15:30	6823977	sale	approved	0.000	0.000	08.04.2022 0:00	300.000	08.04.2022 15:30
11.04.2022 11:10	6823999	sale	approved	0.000	0.000	12.04.2022 0:00	700.000	12.04.2022 11:10
07.04.2022 15:19	6823975	payout	approved	-100.000	0.000		0.000	
07.04.2022 15:28	6823976	payout	approved	-100.000	0.000		0.000	
07.04.2022 16:41	6823978	payout	approved	-100.000	0.000		0.000	
08.04.2022 15:17	6823995	payout	approved	-100.000	0.000		0.000	
08.04.2022 15:18	6823996	payout	approved	-100.000	0.000		0.000	

Warning: "Reserve date" and "STH date" fields are the date and time when amount will affect the balance. The STH date in report doesn't count hourly period described in balance types.

Balance Reconciliation

Reconciliation allows to recalculate balance after changes.

To reconcile balance press 3 dots near balance then Reconciliation Balance button and after Reconcile button:



Account balances

Def	ID	Balance name	End points	Created date	Reseller name	Manager name	Balance total	Ba Liv
○	194	New test 3	No	27.08.2025 21:48:28		Vica Loyalty test menager	1222	12
		New test 2	No	27.08.2025 21:48:17		Vica Loyalty test menager	0	0
		New test	Yes	20.08.2025 13:29:56		Vica Loyalty test menager	0	0

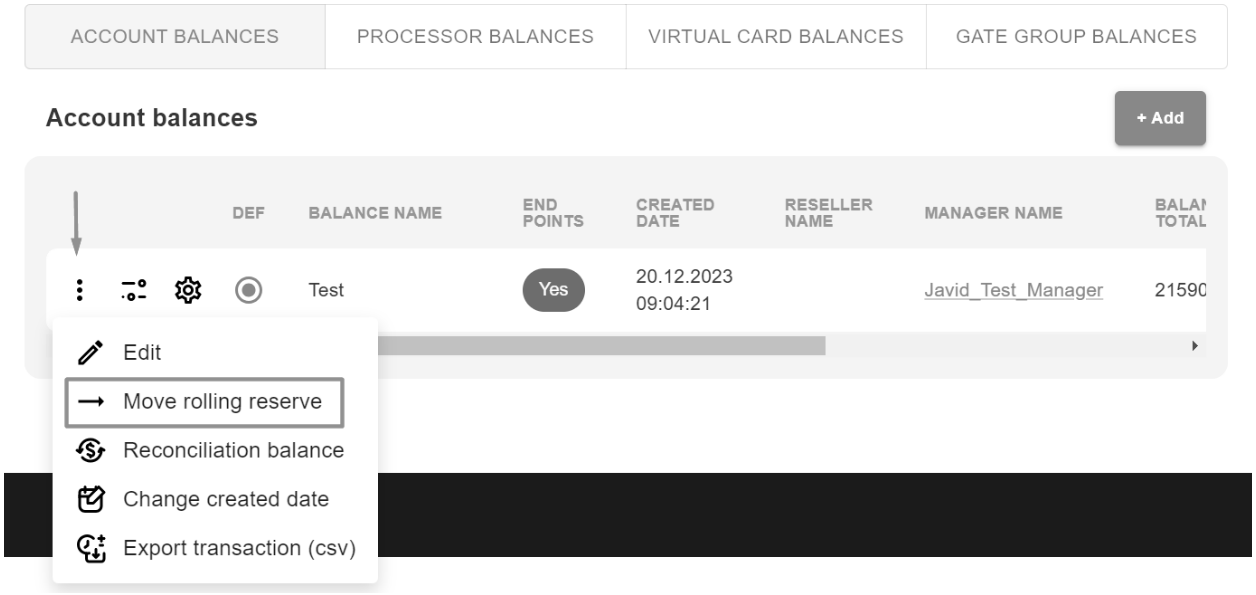
Adjustments for New test 3 balance

Full adjustment amount: **1 222**

ID ↑	Adjustment date	Adjustment amount	Application date	External ID	External source	External info
243	27.08.2025 22:11	1 222	27.08.2025 22:13		Bank	

Note: Only Total and Live balances are reconciled. RR and STH can not be reconciled; their amount will be credited to live balance according to the configuration at the time the transaction was created.

Move Rolling Reserve allows to manually transfer the Rolling Reserve to the active balance, before the release date of the holding. To move Rolling Reserve press 3 dots near balance then Move Rolling Reserve button:



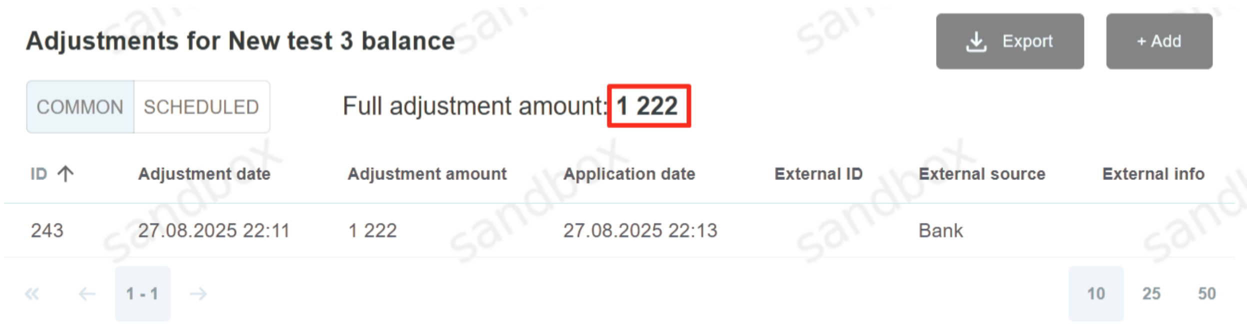
Account balances

DEF	BALANCE NAME	END POINTS	CREATED DATE	RESELLER NAME	MANAGER NAME	BALAI TOTAL
	Test	Yes	20.12.2023 09:04:21		Javid_Test_Manager	21590

Adjustments

Adjustments allows to change balances amount without making any transactions.

List of adjustments and full adjustment amount can be viewed by clicking on Adjustments button:

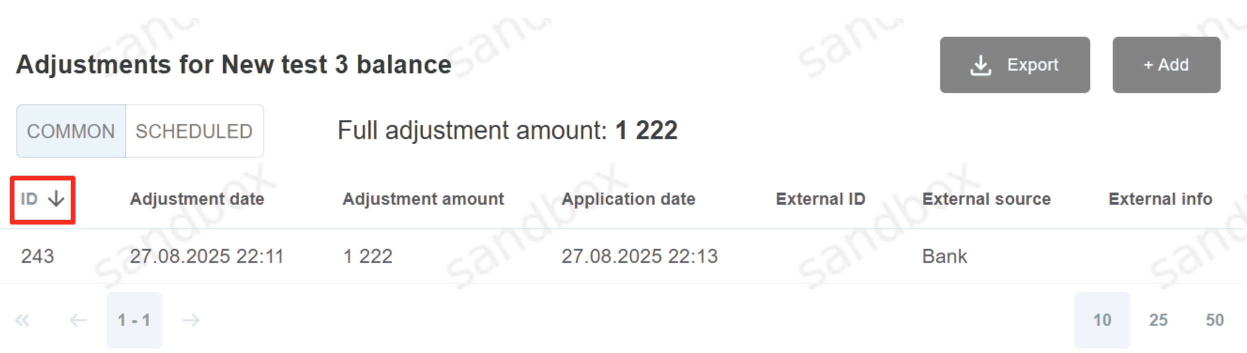


Adjustments for New test 3 balance

Full adjustment amount: 1 222

ID	Adjustment date	Adjustment amount	Application date	External ID	External source	External info
243	27.08.2025 22:11	1 222	27.08.2025 22:13		Bank	

For the convenience of users, adjustments can be sorted by ID using the button below:



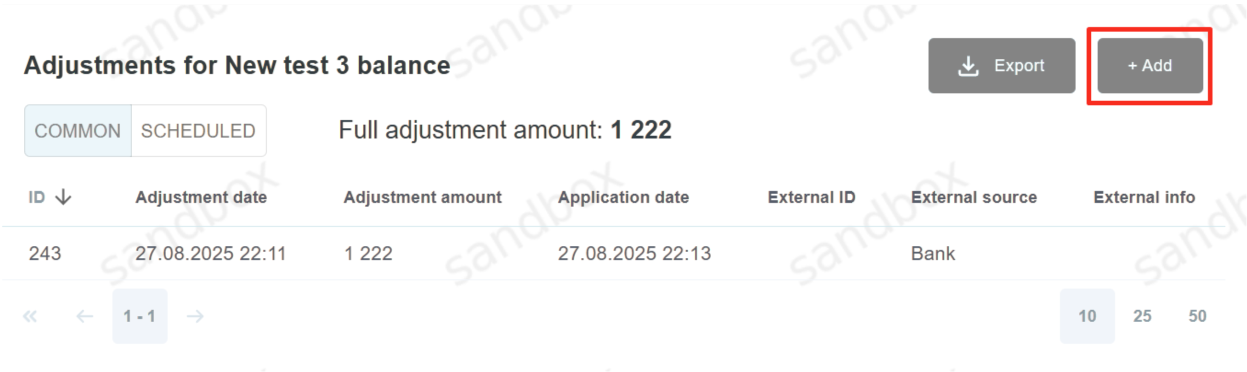
Adjustments for New test 3 balance

Full adjustment amount: **1 222**

ID	Adjustment date	Adjustment amount	Application date	External ID	External source	External info
243	27.08.2025 22:11	1 222	27.08.2025 22:13		Bank	

Manual Adjustment

Adjustment amount and external source of the adjustment are mandatory. Adjustments for balance can be made via Add+ button:



Adjustments for New test 3 balance

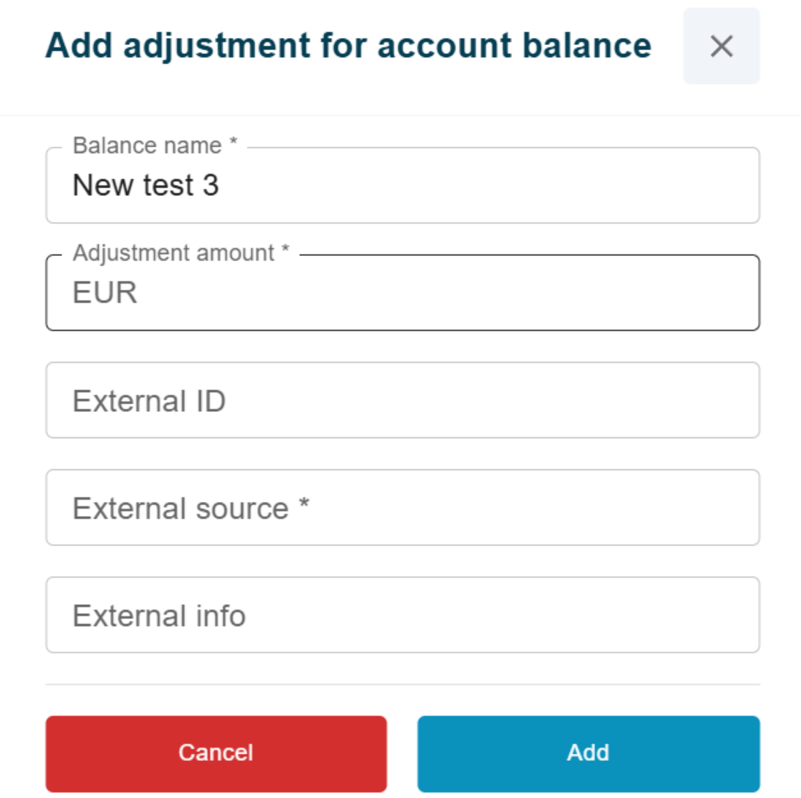
Full adjustment amount: **1 222**

ID	Adjustment date	Adjustment amount	Application date	External ID	External source	External info
243	27.08.2025 22:11	1 222	27.08.2025 22:13		Bank	

When adding adjustment, next fields can be specified:

- Adjustment amount
- External ID
- External source
- External info

Note: Adjustment amount and External source are mandatory fields:



Add adjustment for account balance

Balance name *: New test 3

Adjustment amount *: EUR

External ID

External source *

External info

Adjustment API

In addition to manual adjustments, it is possible to make adjustments via API.

To do this, a tsv has to be created, zipped and sent via the API. API command with examples is specified in the integration documentation[23].

Export Adjustments

To export all adjustments for specific balance press the Export button, specify period of time and after that press Export button. The csv file of adjustments will download automatically.

Note: The maximum period is 31 days

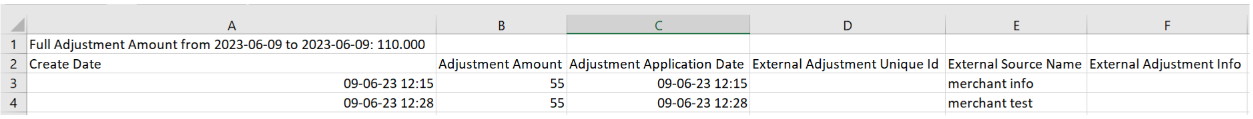
Downloaded file contains next fields:

- Create Date
- Adjustment Amount
- Adjustment Application Date
- External Adjustment Unique Id

[23] https://doc2.codetime.net/integration/API_commands/accounts_adjustments.html

- External Source Name
- External Adjustment Info

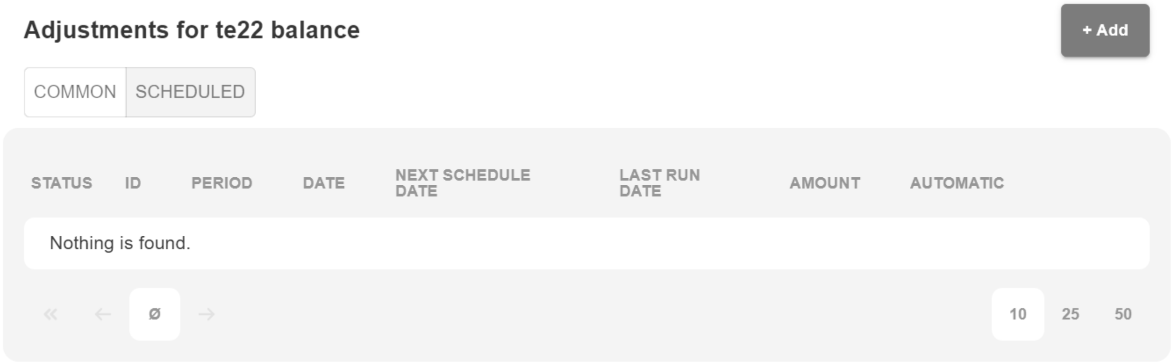
The first line of the file contains the period and the sum of all adjustments.



	A	B	C	D	E	F
1	Full Adjustment Amount from 2023-06-09 to 2023-06-09: 110.000					
2	Create Date	Adjustment Amount	Adjustment Application Date	External Adjustment Unique Id	External Source Name	External Adjustment Info
3	09-06-23 12:15	55	09-06-23 12:15		merchant info	
4	09-06-23 12:28	55	09-06-23 12:28		merchant test	

Scheduled Adjustment

This functionality helps to configure a monthly/weekly fee, which can be set up on the appointed dates every month/week. Scheduled for balance adjustments can be made via Add+ button :

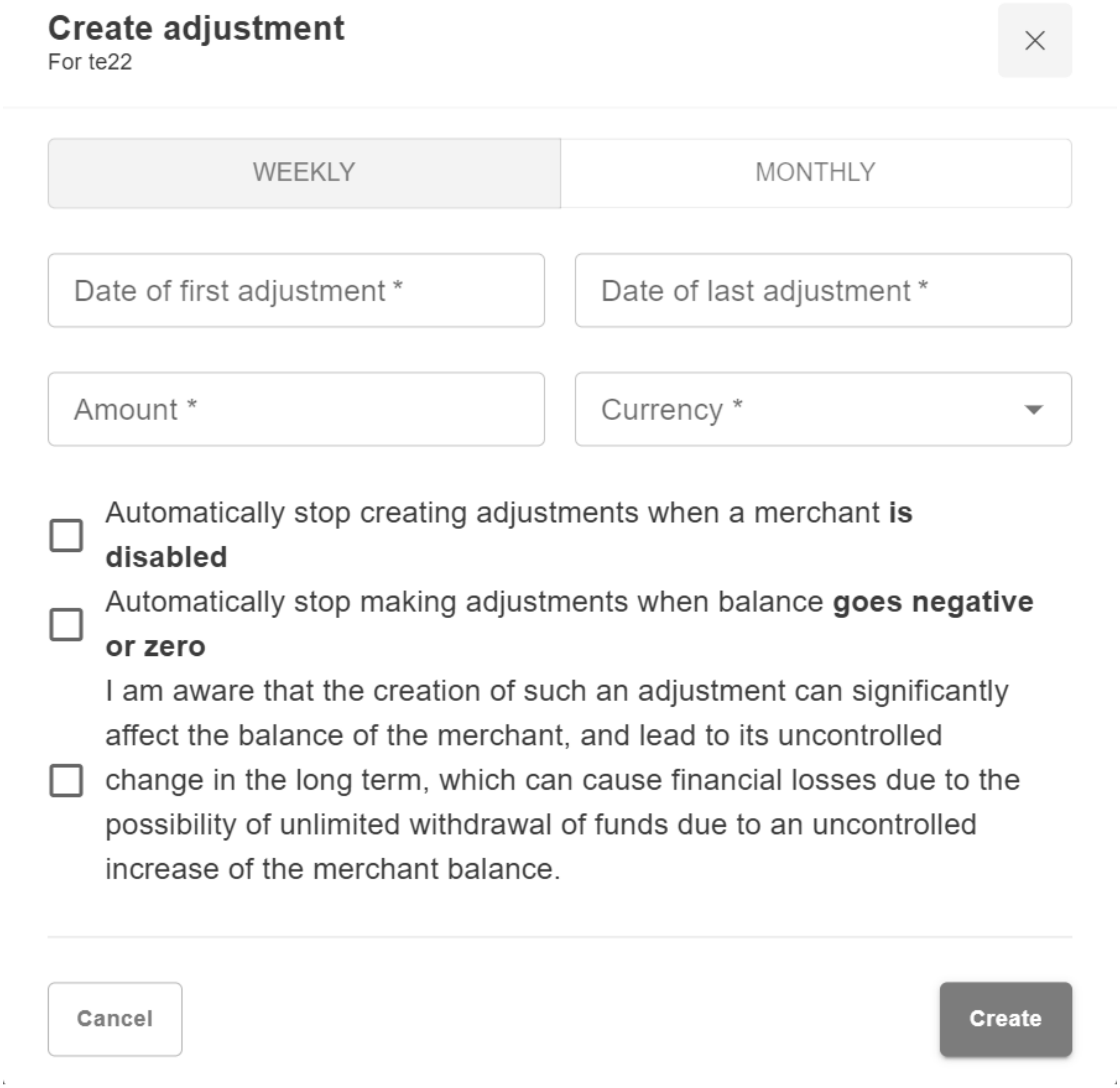


Adjustments for te22 balance

STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC
Nothing is found.							

When adding adjustment, next fields can be specified:

- Date of first adjustment
- Date of last adjustment
- Amount
- Currency
- Automatically stop creating adjustments when a merchant is disabled
- Automatically stop making adjustments when balance goes negative or zero
- I am aware that the creation of such an adjustment can significantly affect the balance of the merchant, and lead to its uncontrolled change in the long term, which can cause financial losses due to the possibility of unlimited withdrawal of funds due to an uncontrolled increase of the merchant balance. **This checkbox is mandatory**



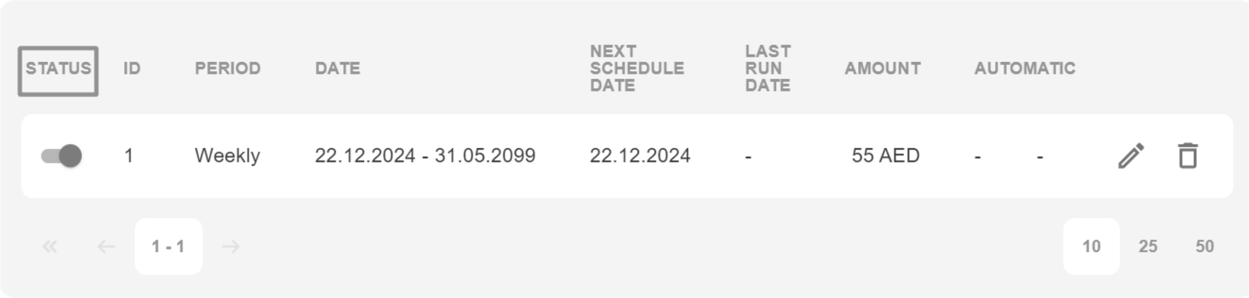
Create adjustment
For te22

□ Automatically stop creating adjustments when a merchant **is disabled**

□ Automatically stop making adjustments when balance **goes negative or zero**

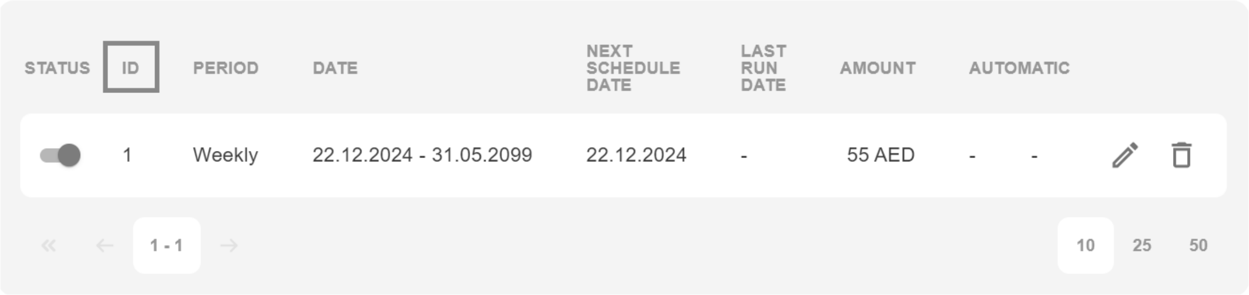
□ I am aware that the creation of such an adjustment can significantly affect the balance of the merchant, and lead to its uncontrolled change in the long term, which can cause financial losses due to the possibility of unlimited withdrawal of funds due to an uncontrolled increase of the merchant balance.

Status indicates whether the adjustment is active or not. It can also be turned on or off by clicking on it:



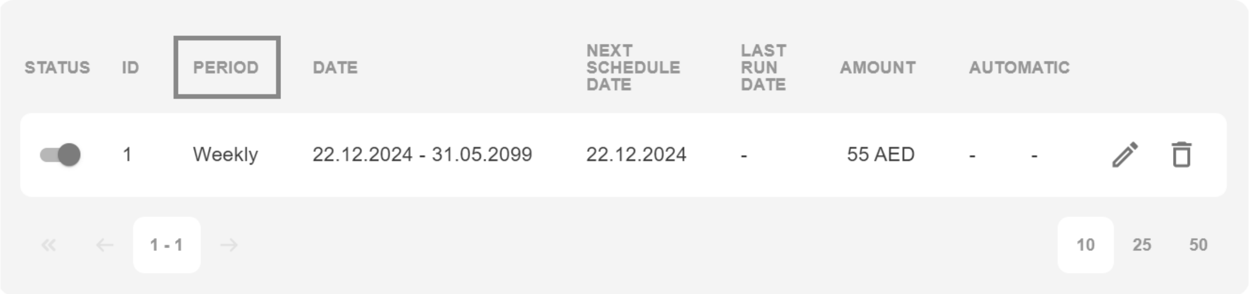
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC		
●	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-	✎ 🗑

ID is unique identifier of the scheduled adjustment:



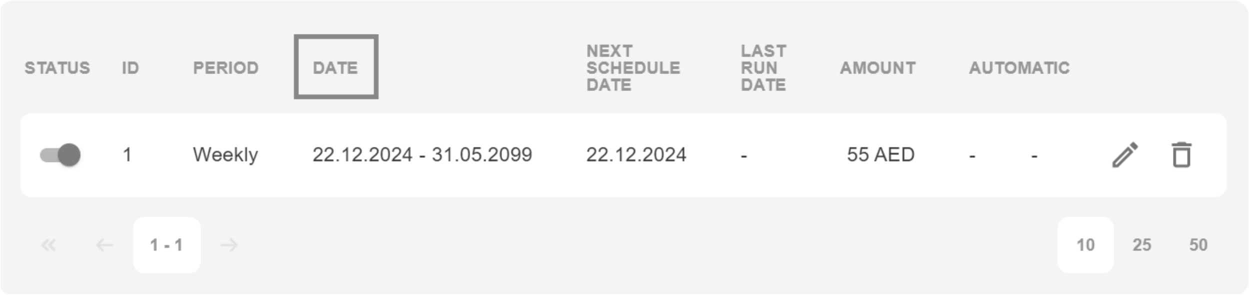
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC		
●	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-	✎ 🗑

Period shows which schedule is selected for the following adjustment:



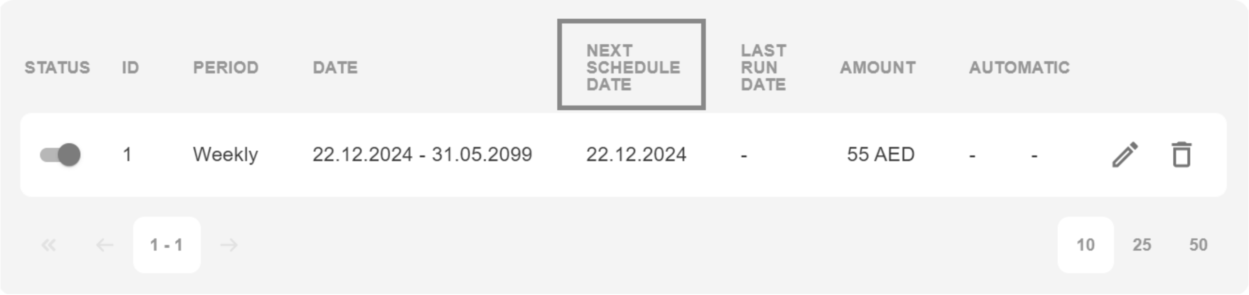
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC		
●	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-	✎ 🗑

Date shows time interval from first adjustment to the last adjustment:



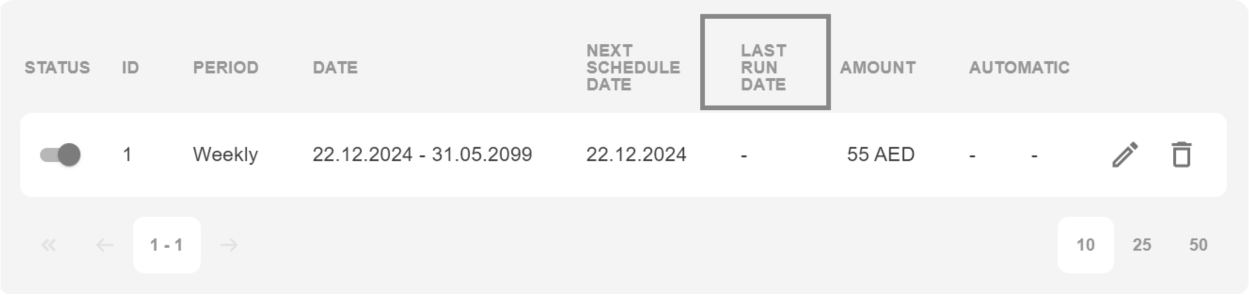
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC	
●	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-

Next schedule date shows when is the next scheduled adjustment:



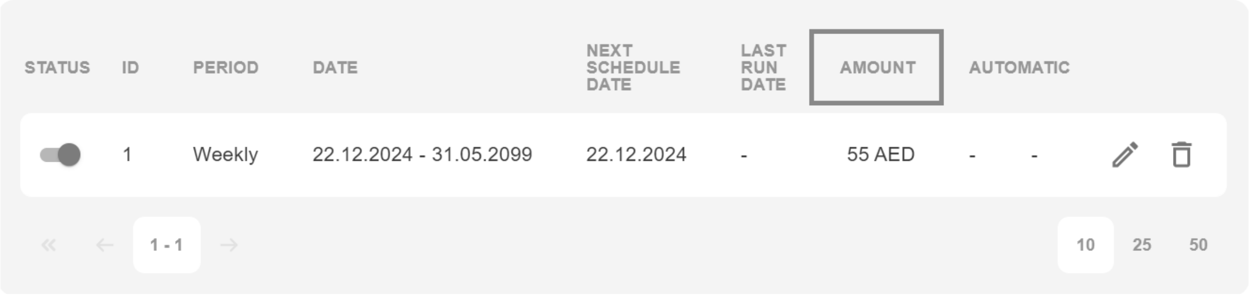
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC	
●	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-

Last run date shows when was the last scheduled adjustment:



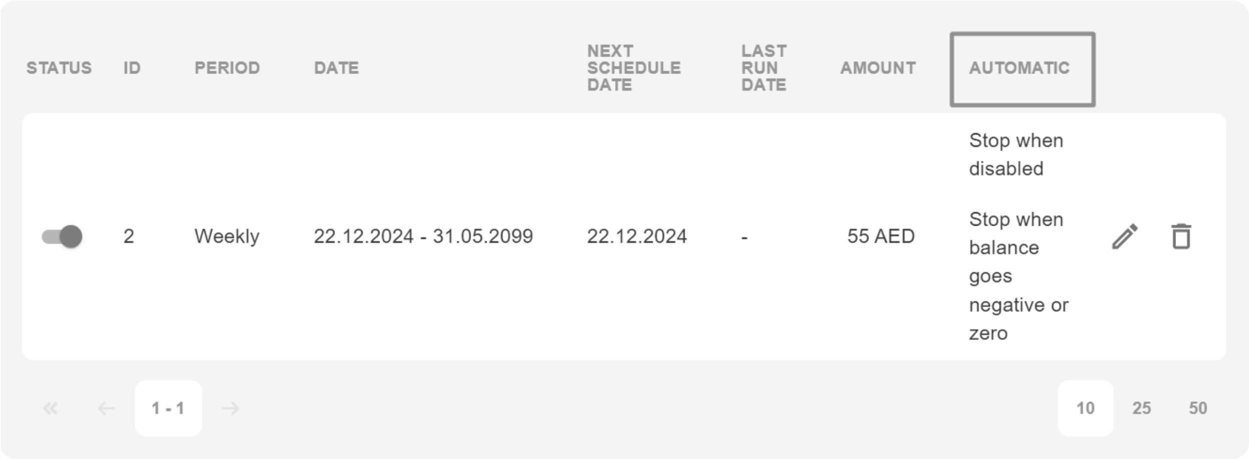
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC	
	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-

Amount shows the adjustment amount:



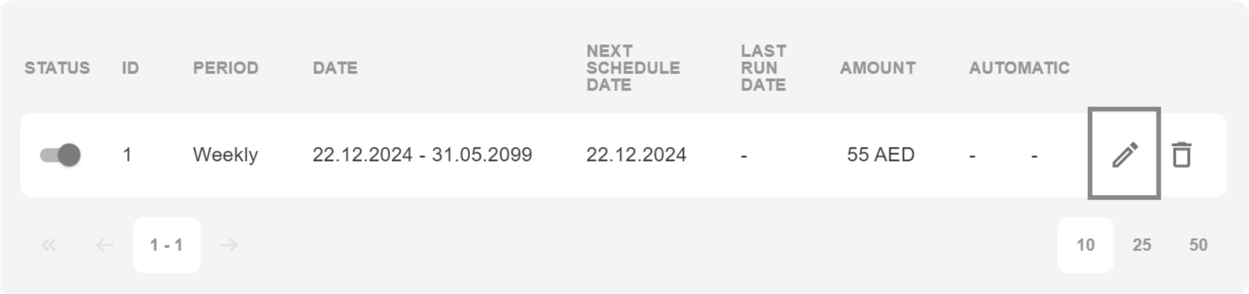
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC	
	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-

Automatic shows in which conditions scheduled adjustment will be stopped:



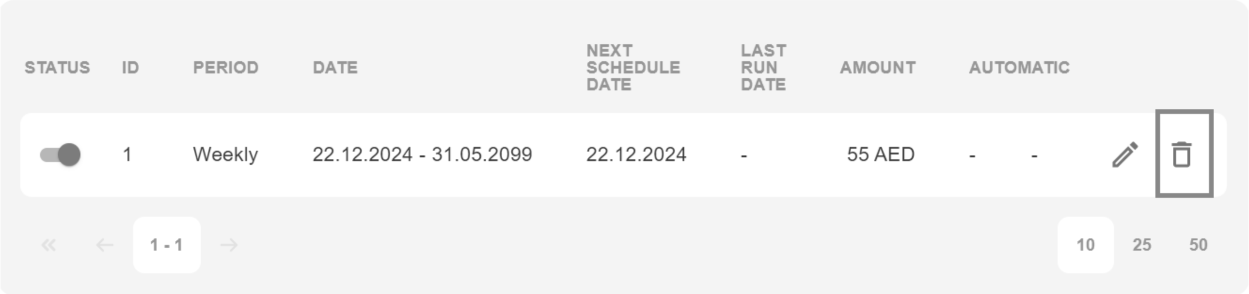
STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC
	2	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	Stop when disabled Stop when balance goes negative or zero

Edit can be used to edit scheduled adjustment:



STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC
	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	- -

Delete can be used to delete scheduled adjustment:

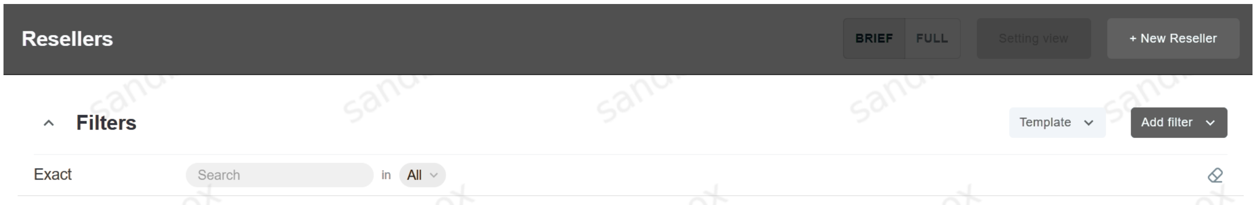


STATUS	ID	PERIOD	DATE	NEXT SCHEDULE DATE	LAST RUN DATE	AMOUNT	AUTOMATIC		
●	1	Weekly	22.12.2024 - 31.05.2099	22.12.2024	-	55 AED	-	-	

9.3.2 Resellers

Creating Reseller

To see and search all Resellers, go to Settings -> Users -> Resellers, then in order to create new Reseller press to + New Reseller button:



Below are all the fields available for filling in:

Field name	Description	Necessity
Login	Login which is required while logging in the system. Cannot be changed after creation.	Required
Password	Password for login. In order to change it, contact support.	Required
Display Name	Reseller name which will be displayed. Can be changed after creation.	Required
E-mail	Contact E-mail which will be added to this Reseller account. Can be changed after creation.	Required
Control Key	Secret key which will be used for signing requests. Can be changed after creation.	Required
Payment group	Currently not in use. “Common” is a default value. Cannot be changed after creation.	Required
Name	Shows Reseller’s contact person name. This name will be displayed only in Reseller details. Can be changed after creation.	Required
Surname	Shows Reseller’s contact person surname. This name will be displayed only in Reseller details. Can be changed after creation.	Required
Logo	The logo of Reseller. Can be changed after creation.	Optional

continues on next page

Table 248 – continued from previous page

Field name	Description	Necessity
Organization	Shows Reseller's organization name. Can be changed after creation.	Optional
Tags	Shows tags by which Reseller can be found later in system. Can be changed after creation.	Optional

The Users screen is located at Settings -> Users. This screen allows to view, configure and create user accounts in the system. Each user account can have multiple linked employees.

Merchants	This screen allows to create, configure and see all Merchant accounts created in system.
Resellers	This screen allows to create, configure and see all Reseller accounts created in system.

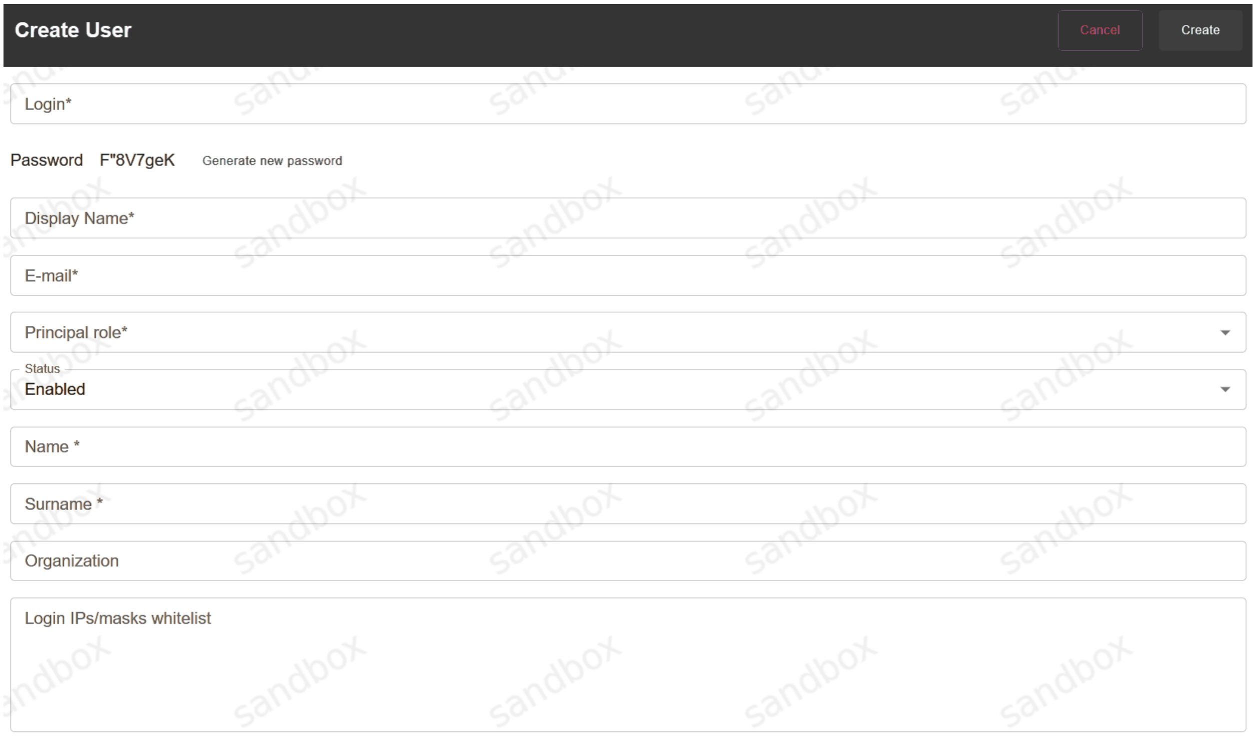
9.4 Employees

9.4.1 Create Employee Account

Creating new accounts to access the system is available in "Settings" – "Employees".

The Employees tab contains a list of all employees accounts, established in the system for the all users connected to manager.

New employee account can be created with the Add User button. The following form must be filled:



Create User

Cancel Create

Login*

Password F"8V7geK Generate new password

Display Name*

E-mail*

Principal role*

Status
Enabled

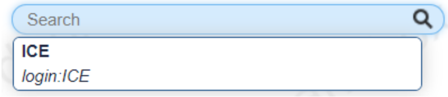
Name *

Surname *

Organization

Login IPs/masks whitelist

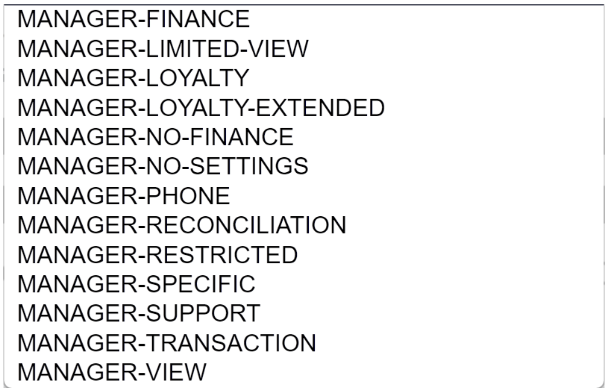
Scope username should be clicked in order to open the drop-down menu and select main account of the manager or other user, which needs a new employee account:



Search

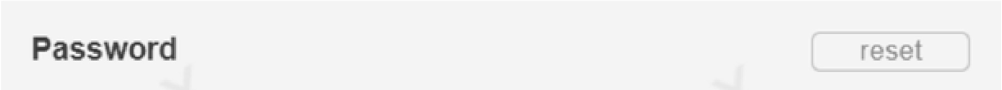
ICE
login:ICE

Next, select one of available employee roles in the system:

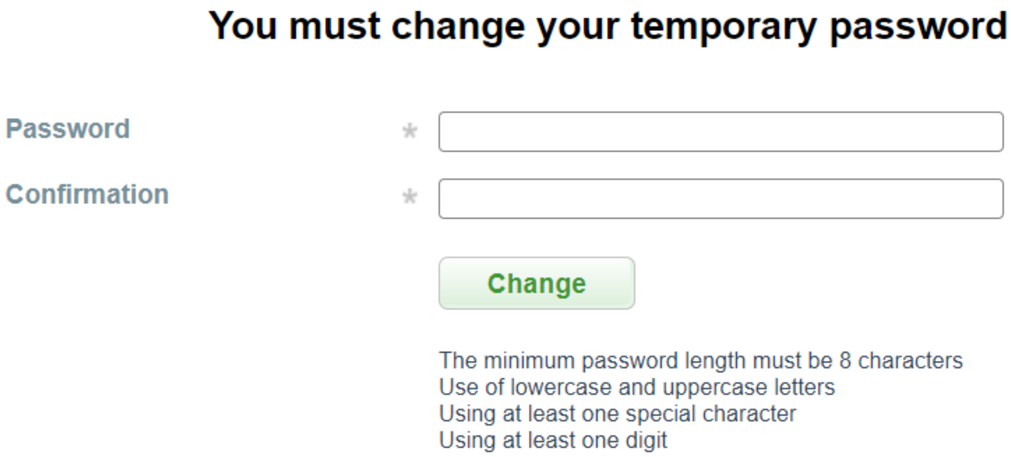


MANAGER-FINANCE
MANAGER-LIMITED-VIEW
MANAGER-LOYALTY
MANAGER-LOYALTY-EXTENDED
MANAGER-NO-FINANCE
MANAGER-NO-SETTINGS
MANAGER-PHONE
MANAGER-RECONCILIATION
MANAGER-RESTRICTED
MANAGER-SPECIFIC
MANAGER-SUPPORT
MANAGER-TRANSACTION
MANAGER-VIEW

After the personal account is created, an employee can immediately log in. Login and password are generated at the stage of creating a personal account (do not forget to save the password beforehand). If the password was not saved, it can be reset on employee details screen.



When employee logs in to the account for the first time, the system asks to change the temporary password to a permanent one:



You must change your temporary password

The minimum password length must be 8 characters
Use of lowercase and uppercase letters
Using at least one special character
Using at least one digit

9.4.2 User Privileges

Here are all available roles for Merchant, Reseller, Manager, Dealer and Superior.

Merchant

Main Merchant account has access only to his traffic and not able to see other Merchants.

Employee type	Description
merchant-support	This employee is the same as Merchant account, but not able to create Merchant employees. Can reverse orders from orders page
merchant-support-readonly	This employee is limited version of merchant-support, no access to the configuration change. Can reverse orders from orders page
merchant-risk	This employee has access to transaction details and actions with them, view and operate with BWL lists and BWL options from order details page, Reports and Batch operations. Can reverse orders from orders page
merchant-risk-readonly	This employee has access to transaction details, view and operate with BWL lists and BWL options from order details page, has no access to Reports and Batch operations
merchant-finance	This employee has access to view some entities in the system, Dashboard and transaction details
merchant-finance-readonly	This employee can see only transaction details, Batch operations and Reports
merchant-vt-only	This employee has access only to Virtual terminal
merchant-vt-transaction	This employee has access only to Virtual terminal and transaction details
merchant-desc	This employee can see only Dashboard and transaction details
merchant-loyalty	This employee can see only BWL lists and transaction details
merchant-client-support	This employee can see only transaction details
merchant-transaction	This employee is almost identical to merchant-client-support
merchant-analyst	This employee is almost identical to merchant-transaction with access to Dashboard, can’t view Projects

Reseller

Main Reseller account has only access to see the traffic for the Projects linked to this Reseller.

Employee type	Description
reseller-support	This employee is the same as Reseller account, but not able to create Reseller employees
reseller-finance	This employee is the same as reseller-support, but not able to deal with rate plans
reseller-no-finance	This employee is the same as reseller-support, can create employees, but no access to banking information at all
reseller-desc	This employee is the same as reseller-support, has access to some actions with transactions and transaction markers, but no access to Integration panel
reseller-client-support	This employee is the same as reseller-support, can see uploaded documents on Order details page, but no access to the Dashboard and Adjustments

Ask the Doc2.0 support manager to find the most suitable roles for specific cases or get a complete list of the roles functionality.

Manager

Main Manager account logically is same as Superior account, but doesn`t have access to other Managers.

Employee type	Description
manager-support	This employee is the same as Manager account, but not able to create Manager employees. Can reverse orders from orders page
manager-no-settings	Limited version of manager-support, without access to the configuration at all. Can reverse orders from orders page
manager-no-finance	This employee has access to the configuration, BWL lists, but without financial reports and actions that could be done with transactions
manager-limited-support	Extended version of manager-no-finance, because it has access to the processing limits page, to the rate plans and can work with BWL lists. Also can manage employees
manager-view	This employee is the same as Manager account, but not able to edit anything
manager-limited-view	Limited version of manager-no-settings, without access to the processors on Order details page, but with access to Gates. Can reverse orders from orders page
manager-finance	Limited version of manager-support, but cannot edit Merchant details and with very limited Tools page. Can reverse orders from orders page
manager-restricted	Limited version of manager-support, the minimum of entities
manager-transaction	This employee has access only to view transaction details

continues on next page

Table 252 – continued from previous page

Employee type	Description
manager-transaction-readonly	Same as manager-transaction, but cannot download transaction reports from Orders page, decrypt customer data and see total turnover amount
manager-banking	This employee has access only to view transaction details, Dashboard and Transaction report
manager-report	This employee has access to view transaction details, Dashboard and Transaction report, BWL lists and Batch operations
manager-loyalty	This employee has access only to BWL lists (not from Order details page)
manager-loyalty-extended	This employee has access to view transaction details and to BWL lists
manager-sales	This employee has access to Dashboard, to view transaction details and all entities without Edit option
manager-reconciliation	This employee has no access to Batch operations, has access to Transaction reports, to view transaction details and all entities without Edit option

Dealer

Main Dealer account has only access to see the traffic for Gates and Processors linked to this Dealer.

Employee type	Description
dealer-support	This employee is the same as Dealer account, but not able to create Dealer employees
dealer-finance	This employee is a limited version of dealer-support with very few differences
dealer-finance-limited	This employee is a limited version of dealer-finance without access to a customer personal info (billing address, email and phone number) and transaction reports through the orders page
dealer-limited	This employee is a limited version of dealer-finance without access to a customer personal info (billing address, email and phone number) and gates

Superior

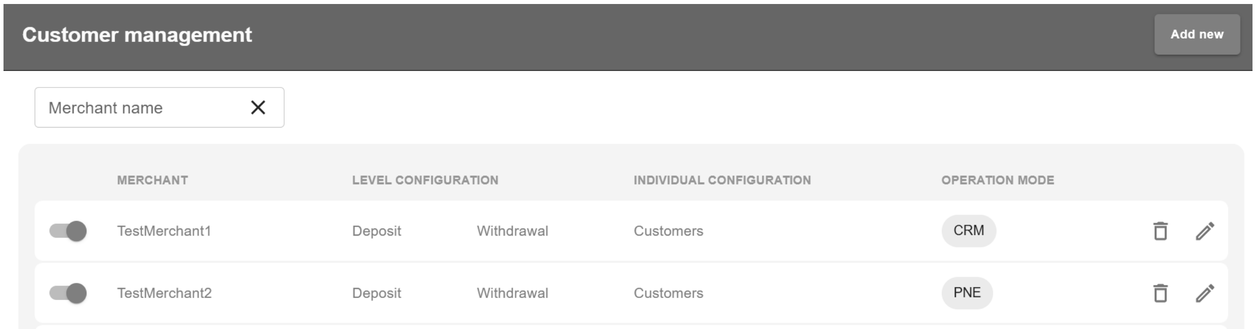
Main superior account is able to see and manage all Manager accounts that belong to current account, as well as all Merchant accounts that belong to the following Managers.

Employee type	Description
superior-support	This employee is the same as Superior account, but not able to create Superior employees. Can reverse orders from orders page
superior-limited-support	Limited version of superior-support, there is no access to reconciliation and balance pages, no Integration panel and Processing limits page. Can reverse orders from orders page
superior-client-support	This employee is able to see only transactions
superior-transaction	More extended type than superior-client-support, this employee is also able to download transaction report and view the details of some entities in the system (without Edit option)
superior-desc	More extended type than superior-transaction, this employee also has access to the Dashboard, actions which could be done with Orders, but doesn`t have access to entities from Order details page. Can reverse orders from orders page
superior-finance	This employee differs from Superior role by the following: no access to the Dashboard and configuration. Can reverse orders from orders page and has access to Adjustments
superior-no-finance	This employee has access to the configuration, BWL lists, but without financial reports and actions that could be done with transactions
superior-restricted	This employee has access to the configuration, BWL lists, processing limits page, rate plans. Also can manage employees
superior-risk	This employee doesn`t have access to the configuration, but has access to Dashboard, Order details and actions, Reports, Statements, BWL option. Can reverse orders from orders page
superior-sales	This employee has access to transactions and Virtual terminal
superior-view	The same as Superior account, but without Edit option
superior-vt-transaction	This employee has access to transactions, Virtual terminal and can view some entities

9.5 Customers Management

9.5.1 Introduction

Customer Management - is a module which allows to set custom payment flow. It is located at Settings -> Customers management. This screen contains the list of all Merchants in the system tat are connected to Customers Management.

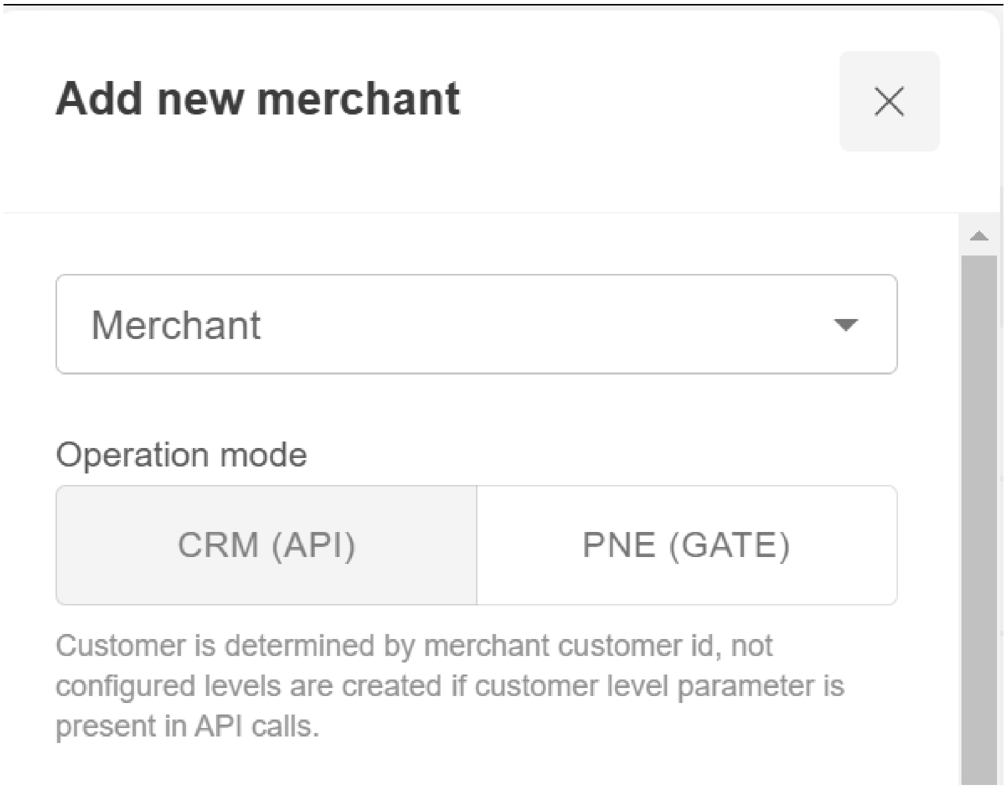


MERCHANT	LEVEL CONFIGURATION		INDIVIDUAL CONFIGURATION	OPERATION MODE
TestMerchant1	Deposit	Withdrawal	Customers	CRM
TestMerchant2	Deposit	Withdrawal	Customers	PNE

On this screen it is possible to make a search by Merchants or to add new Merchant(Configuration) into the Customer Management module by pressing Add new button on the right top corner of the screen.

9.5.2 Adding New Merchant To Customer Management

After pressing Add new button, this screen will popup:



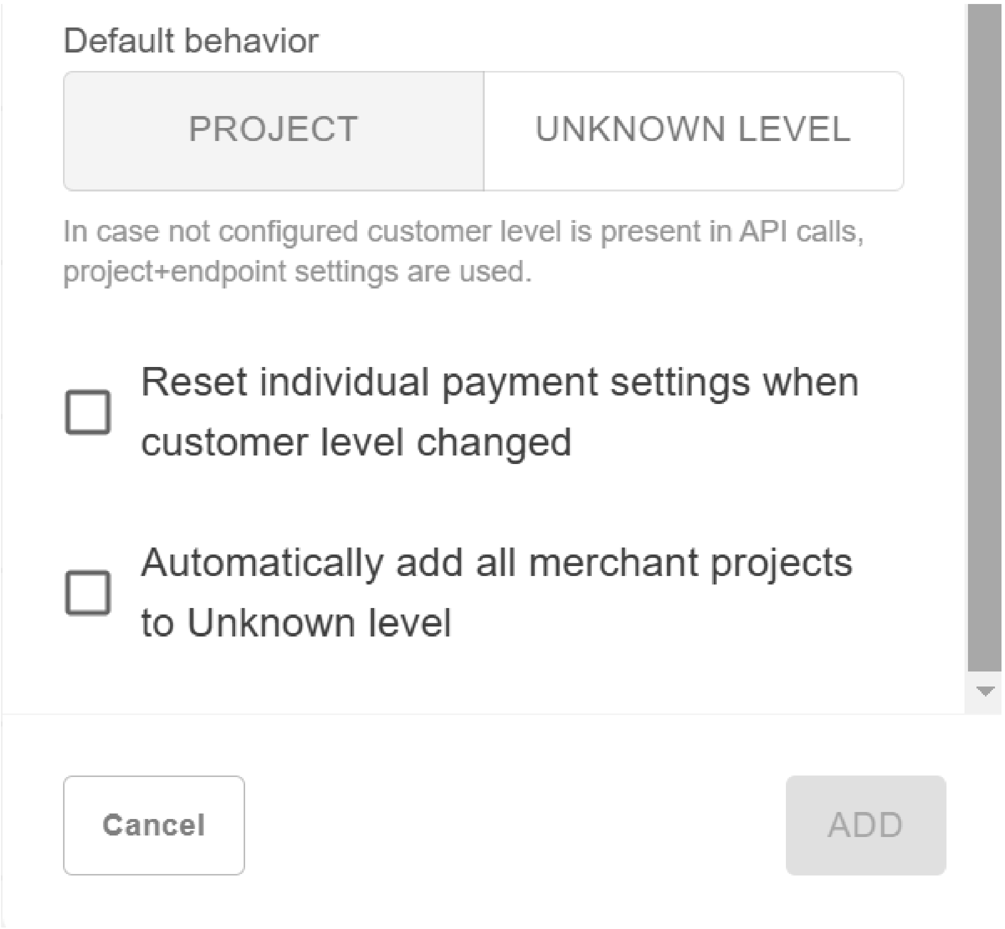
Add new merchant

Merchant

Operation mode

CRM (API) | PNE (GATE)

Customer is determined by merchant customer id, not configured levels are created if customer level parameter is present in API calls.



Default behavior

PROJECT | UNKNOWN LEVEL

In case not configured customer level is present in API calls, project+endpoint settings are used.

□ Reset individual payment settings when customer level changed

□ Automatically add all merchant projects to Unknown level

First select the Merchant in Merchant field which will be connected to Customer Management system.

Then select one of the operation mode - CRM(API) or Payment Gateway.

- CRM(API) - allows to determine Customer by merchant customer id. Not configured levels are created if customer level parameter is present in API calls.
- Payment Gateway - allows to determine Customer by internal customer id.

In default behavior select either Project or Unknown Level.

- Project - In case if not configured customer level is present in API calls, Project and Endpoint settings (Client definition) will be used.
- Unknown Level - In case if not configured customer level is present in API calls, Unknown level settings will be used.

Warning: Any misconfiguration may lead to payment processing stop.

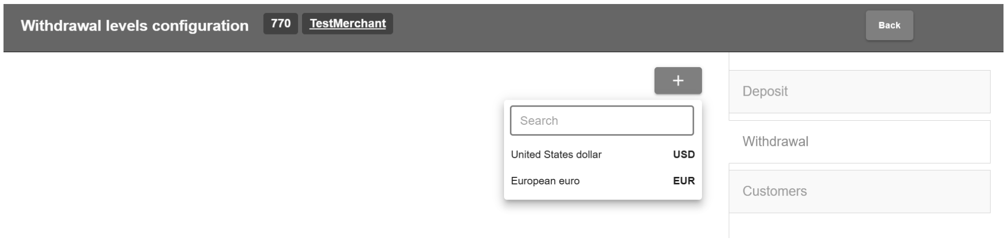
After selecting Operation mode and Default behaviour, (by choice) select one of the choices or both:

- Reset individual payment settings when customer level changed.
- Automatically add all merchant projects to Unknown level

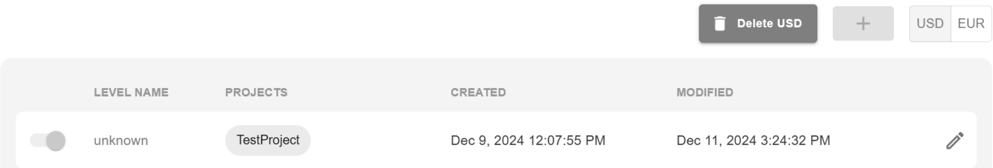
After adding Merchant to Customer Management it is possible to edit or delete configuration.

9.5.3 Level Configuration

Level configuration can be done for Deposits and Withdrawals. In order to add configurations press + button and select the currency.



Note: The currency may vary based on the currencies in which the Merchant's Projects are available.



LEVEL NAME	PROJECTS	CREATED	MODIFIED
unknown	TestProject	Dec 9, 2024 12:07:55 PM	Dec 11, 2024 3:24:32 PM

unknown is a default level that will be created automatically.

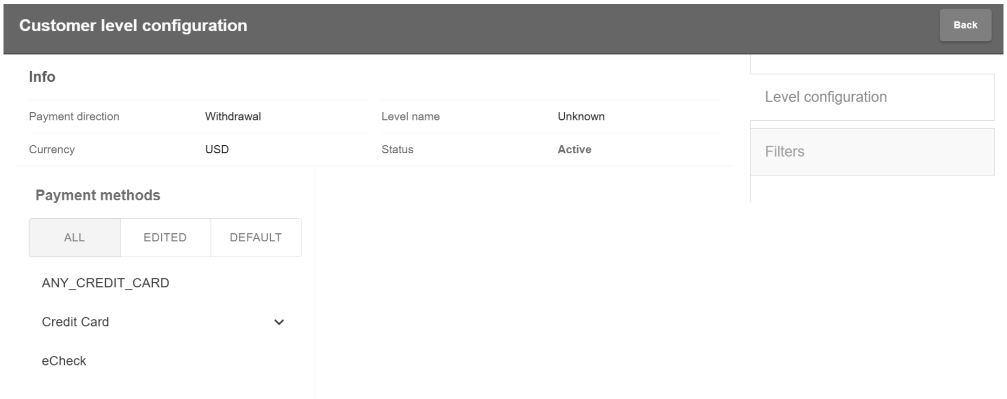
On the screen shown above, all levels will be displayed with the next information:

- Level name
- Projects - all Merchant’s projects that are connected to Customer Management.
- Created and Modified - which will show the time - configuration was created or modified.

Press edit button to change level name or add/remove projects from level or Delete “currency” in order to delete the whole configuration for the currency.

Customer level configuration

Press on Level Name to access Customer level configuration. In opened window select Level configuration to setup custom payment flow for Customer level or Filters to add additional checks for level.



Customer level configuration

Info

Payment direction	Withdrawal	Level name	Unknown
Currency	USD	Status	Active

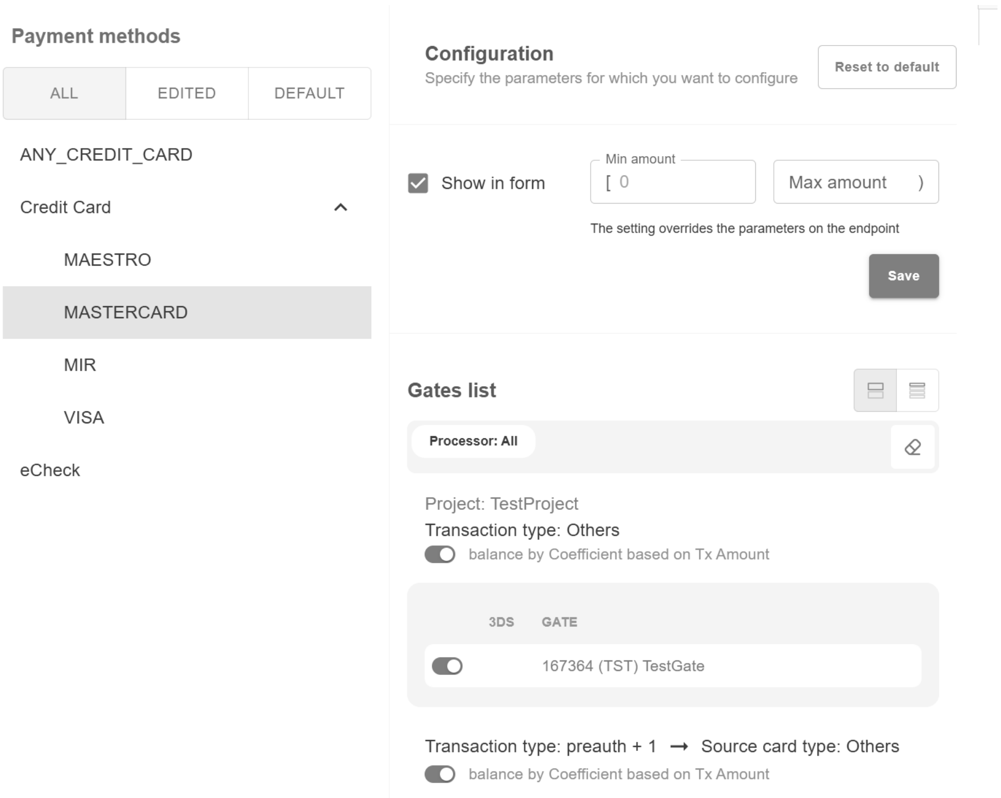
Payment methods

ANY_CREDIT_CARD

Credit Card

eCheck

This screen will display information about level such as - Payment direction - Deposit or Withdrawal, Currency, Level name, Status - which shows teh status of level(active/disabled).



☑ Show in form

Min amount [0

Max amount)

The setting overrides the parameters on the endpoint

Project: TestProject

Transaction type: Others

balance by Coefficient based on Tx Amount

3DS	GATE
●	167364 (TST) TestGate

Transaction type: preauth + 1 → Source card type: Others

balance by Coefficient based on Tx Amount

In Payment methods section all available methods for Payment Cashier will be displayed. By pressing on any of the methods Configuration window will popup.

In Configuration section press Reset to default to restore all setup to default;

Check or uncheck the Show in form box to show/hide selected payment method from the Payment Cashier Form;

Set min/max amount which will set or override these parameters on Endpoint level.

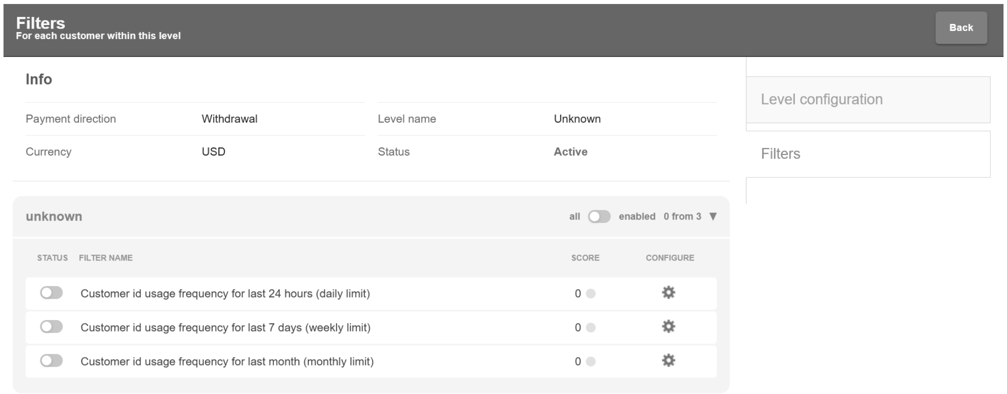
Press Save button for the configuration to be applied.

In Gate list select which Routing route or gate will be available for selected level.

After all configurations - changed payment methods will be moved to Edited tab. All unchanged methods will be shown in Default tab.

Filters

Transaction filters in System are intended for rejection of certain transactions on various reasons.



Info

Payment direction	Withdrawal	Level name	Unknown
Currency	USD	Status	Active

unknown — all ○ enabled 0 from 3 ▼

STATUS	FILTER NAME	SCORE	CONFIGURE
○	Customer id usage frequency for last 24 hours (daily limit)	0 ●	⚙
○	Customer id usage frequency for last 7 days (weekly limit)	0 ●	⚙
○	Customer id usage frequency for last month (monthly limit)	0 ●	⚙

There are three level filters:

- Customer id usage frequency for last 24 hours (daily limit)
- Customer id usage frequency for last 7 days (weekly limit)
- Customer id usage frequency for last month (monthly limit)

Name	Description	Value
amount limit	maximum total transactions amount for the last 24 hours (week, month) for exact Customer id	99999
calendar week starts from Sunday	"Yes": calendar week starts from Sunday, "No": calendar week starts from Monday	Yes/No

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Table 255 – continued from previous page

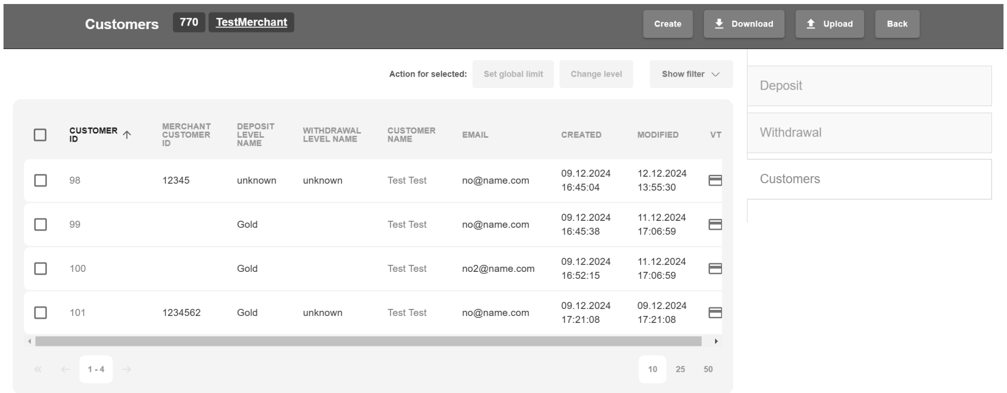
Name	Description	Value
for all merchant currencies in CMS	current total transactions amount or count for the last 24 hours (week, month) for this customer id would be calculated “Yes”: for all merchant levels in all currencies in payment direction (Deposit or Withdrawal) and converted to the currency of the current level for comparison with the amount limit “No”: for current level only	
quantity limit	maximum total transactions count for the last 24 hours (week, month) for exact Customer id	99999
subtract Cancel transactions		
use calendar day		

Error codes

#	Code	Name
19000		Daily amount limit exceeded for customer id
19001		Daily quantity limit exceeded for customer id
19002		Weekly amount limit exceeded for customer id
19003		Weekly quantity limit exceeded for customer id
19004		Monthly amount limit exceeded for customer id
19005		Monthly quantity limit exceeded for customer id

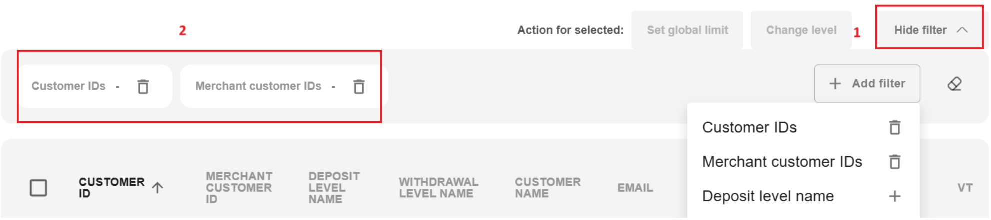
9.5.4 Customers

Individual configuration can be done for Customers. Depending on the parameter that were sent (customer_id, customer_level, merchant_customer_identifier), customer can be created automatically or manually through Customers screen. Press on Customers in order to access the Customers screen.



□	CUSTOMER ID	MERCHANT CUSTOMER ID	DEPOSIT LEVEL NAME	WITHDRAWAL LEVEL NAME	CUSTOMER NAME	EMAIL	CREATED	MODIFIED	VT
□	98	12345	unknown	unknown	Test Test	no@name.com	09.12.2024 16:45:04	12.12.2024 13:55:30	
□	99		Gold		Test Test	no@name.com	09.12.2024 16:45:38	11.12.2024 17:06:59	
□	100		Gold		Test Test	no2@name.com	09.12.2024 16:52:15	11.12.2024 17:06:59	
□	101	1234562	Gold	unknown	Test Test	no@name.com	09.12.2024 17:21:08	09.12.2024 17:21:08	

All customers with brief information will be displayed on this screen.

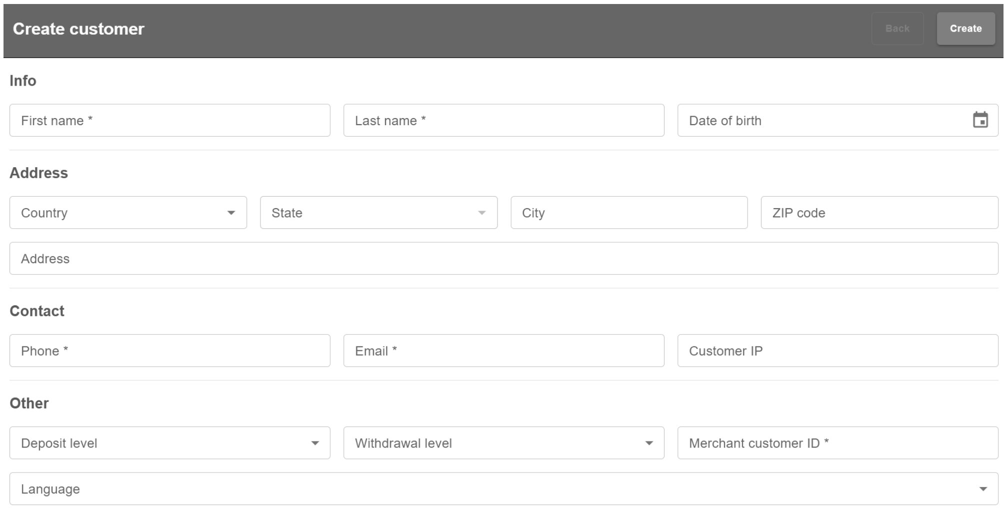


As shown on the image above, press 1 - Show filter to open additional criterion for search. In popp up screen select next criterion: (Payment Gateway's) Customer IDs, Merchant Customer IDs, Deposit level name, Withdrawal level name, Email or Date range (creation dates).

It is possible to add,change or delete information from the 2 bar or through filter section.

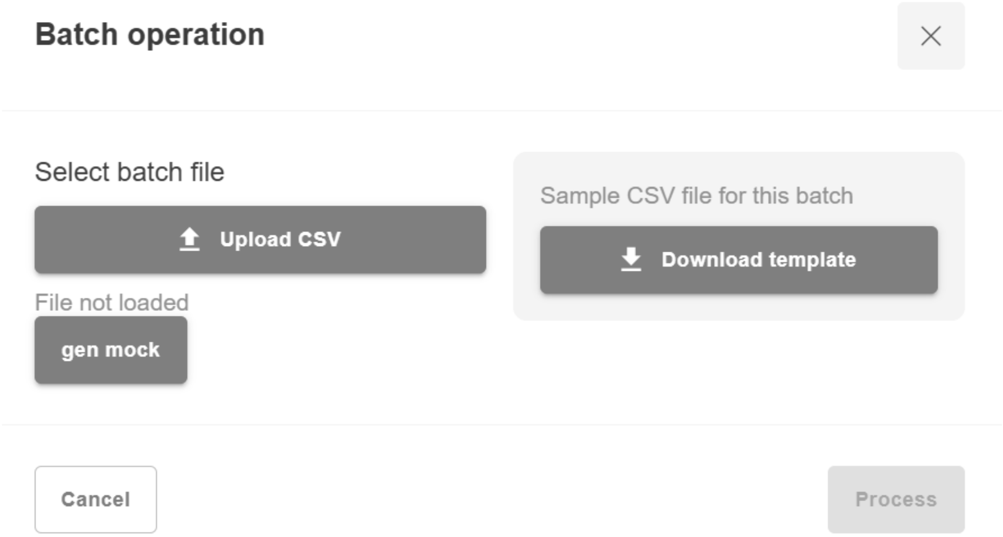
Select group of customers or all of them to Set global limit or Change level - for all selected customers.

Press Create to create new customer.



Press Download to download list of all customers with their details.

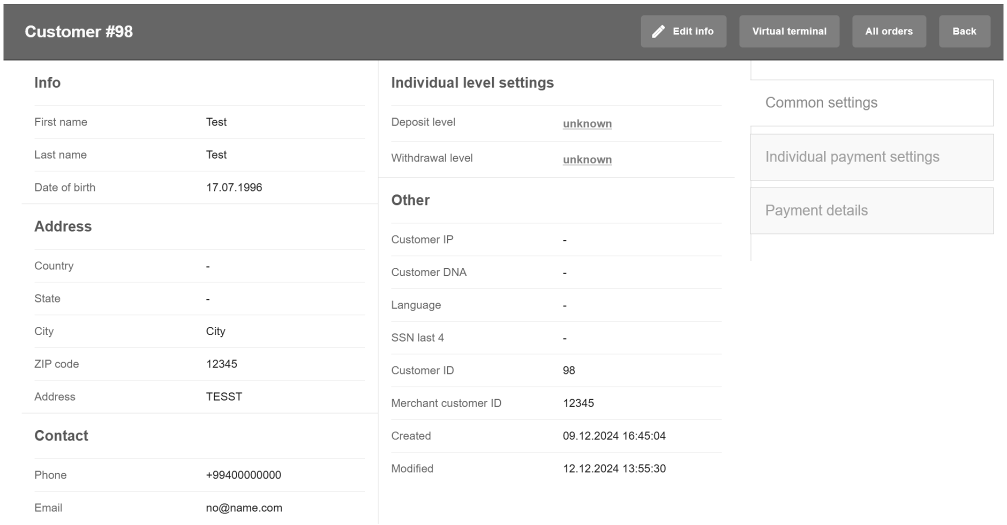
Press Upload to upload the list of the customers with their details using the options, shown below:



Upload CSV - for uploading the list of customers;
Download template - for downloading an example file;
gen mock - for generating customers with fake data.

Common Settings

By pressing on any customer’s ID next window will pop-up:



Info

First name	Test
Last name	Test
Date of birth	17.07.1996

Address

Country	-
State	-
City	City
ZIP code	12345
Address	TESST

Contact

Phone	+99400000000
Email	no@name.com

Individual level settings

Deposit level	unknown
Withdrawal level	unknown

Other

Customer IP	-
Customer DNA	-
Language	-
SSN last 4	-
Customer ID	98
Merchant customer ID	12345
Created	09.12.2024 16:45:04
Modified	12.12.2024 13:55:30

In Common settings all customer information will be shown. Press Edit info to change customer information except Customer ID and Merchant customer ID. The Virtual terminal button will allow to open the virtual terminal with al customer information directly from this screen. All orders will show all orders associated with customer.

Individual Payment Settings

Individual payment settings allows to setup Cashier Payment Form for each customer separately. First choose level and currency for the setup. Then select Use as global limit for customer if min/max amount for currency should be applied for all available solutions . Select Payment methods and apply setup if needed. By pressing Virtual terminal button Virtual terminal with all customer information will be opened.

CHAPTER

TEN

СПРАВОЧНИК

10.1 Glossary

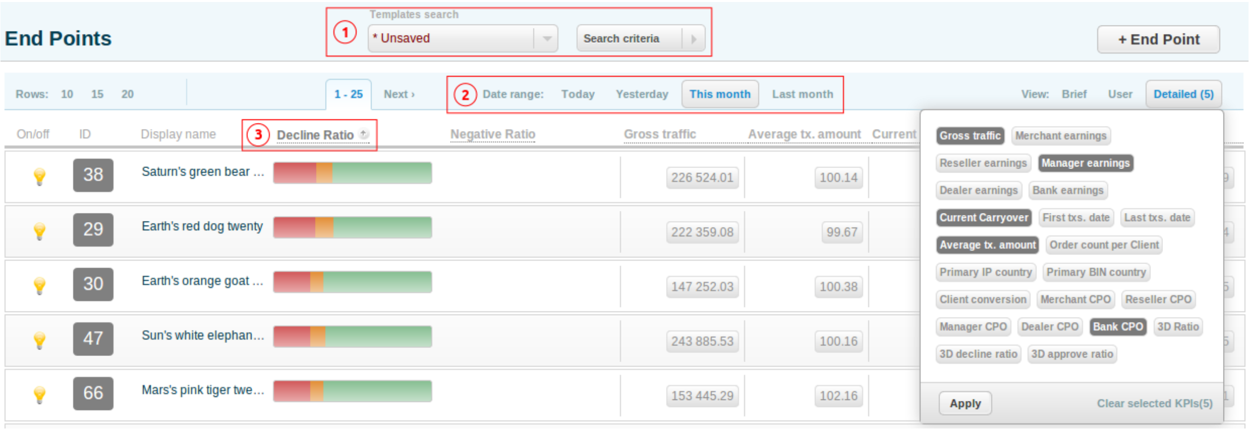
For the purposes of this guide, the following terms and their definitions are used:

Doc2.0 Hardware and Software System (Doc2.0 Payment Gateway)	An information system designed for automated and secure processing of payment transactions and their storage.
Doc2.0 Payment Management System (Doc2.0 UI)	Payment management user interface and analytical platform of Doc2.0 Payment Gateway.
Merchant	The company that provides services, works or sales of goods through the E-commerce, mobile commerce or mPOS channels.
Manager	An organization that provides services for processing transactions of Processor Merchants using the Doc2.0 Payment Gateway and accounting for transactions in the Doc2.0 UI.
Processor	The entity of the system, which is a technical integration with a specific acquiring bank or other payment service provider for processing transactions.
Account	Identification data in the Doc2.0 UI, which allows the user to interact with the system on their own behalf.
Transaction	An agreement to carry out a financial operation between a customer and the merchant to pay for services, work or goods, to return funds for previously paid services, works or goods, to transfer money from card to card, or to hold funds for future payment.
Antifraud filter	Technical transaction analysis algorithm for identifying suspicious and fraudulent transactions, based on the experience of Doc2.0 employees and international fraud monitoring practices.
BIN	Bank identification number, first 6 digits of card number.

10.2 KPIs Detailed View

10.2.1 Overview

Key Performance Indicators, or KPI, is an analysis module which helps the user to quickly visualize the detailed business related information for each main system entity such as Endpoint, User, Project, Gate and etc..



On/off	ID	Display name	Decline Ratio	Negative Ratio	Gross traffic	Average tx. amount	Current
💡	38	Saturn's green bear ...			226 524.01	100.14	
💡	29	Earth's red dog twenty			222 359.08	99.67	
💡	30	Earth's orange goat ...			147 252.03	100.38	
💡	47	Sun's white elephan...			243 885.53	100.16	
💡	66	Mars's pink tiger twe...			153 445.29	102.16	

To view the details of the relevant element, open the respective element common screen and pick the KPIs in the dropdown Details menu. The order of KPI shown on the details view corresponds to the order in which KPIs are picked in the dropdown. The first chosen KPI is placed on the left, then goes the second etc. The user can pick up to 5 KPIs.

The search criteria (point 1 on the screenshot) only affect the list of elements shown and not the calculated value of the KPI.

The KPI value could be calculated within a time period (the control elements 2` on the picture above). The time period is ignored when the meaning of the KPI contradicts the selected date range or in case the KPI is beside the purpose.

Each KPI could be used for sorting to provide the most valuable data. The user can apply the sorting by clicking the name of KPI(the control element 3 on the picture above). Please keep in mind that if KPI is selected for sorting and then removed, the sorting will still be applied.

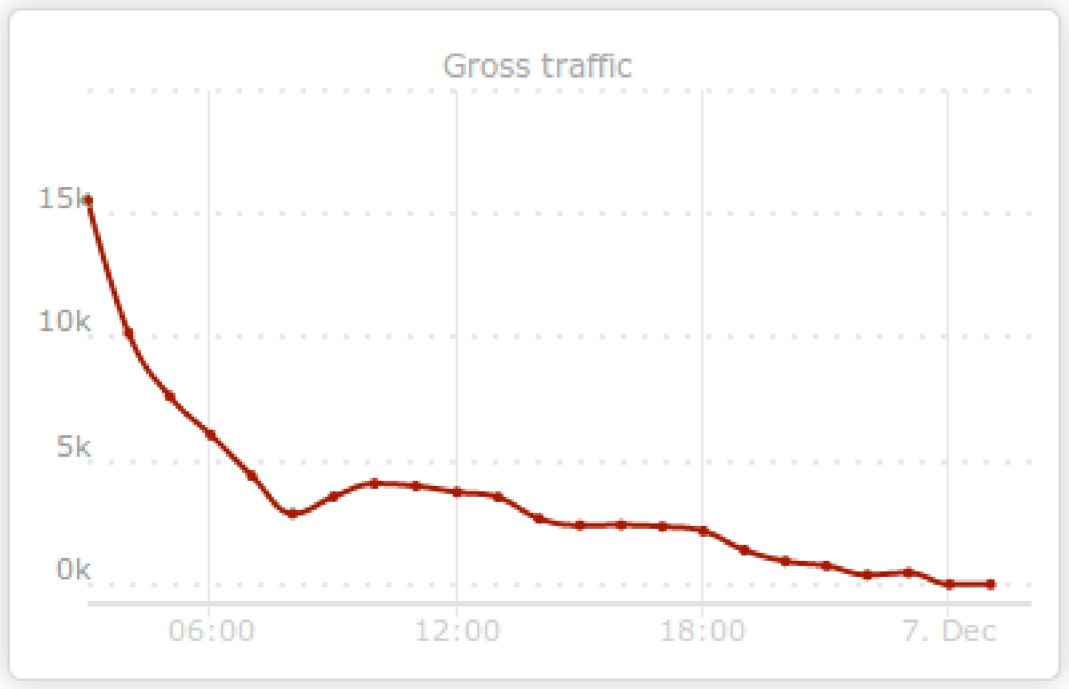
10.2.2 KPIs

Gross Traffic

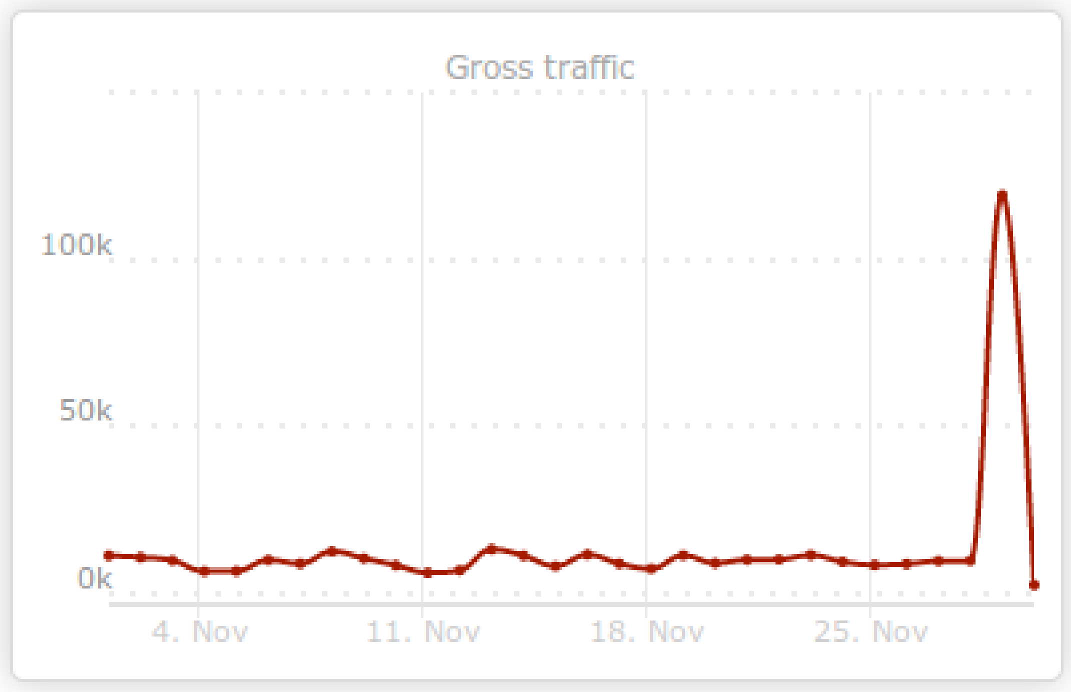
Shows: The total sum of the approved transactions of the types: sale, capture, dispute, transfer approved.

Update frequency: virtually real-time (no more than 10 seconds delay).

Graph: the total sum per hour if selected date range is Today or Yesterday; the total sum per day if selected date range is This Month or previous Month.



Gross traffic per hour for December 7th.



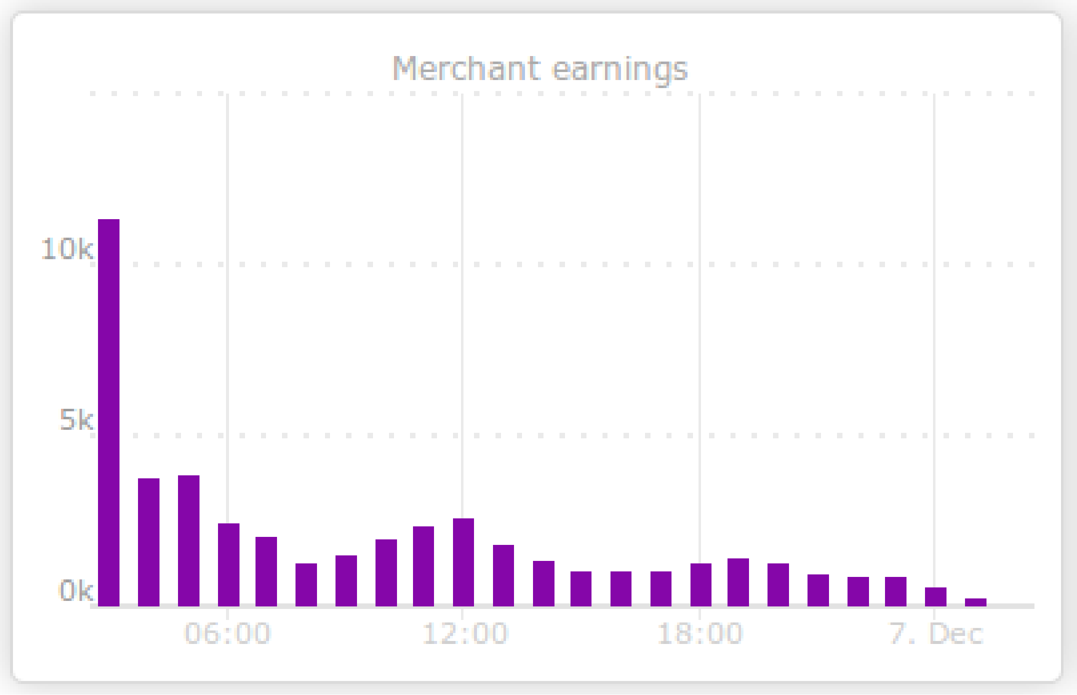
Gross traffic per day for November.

Earnings

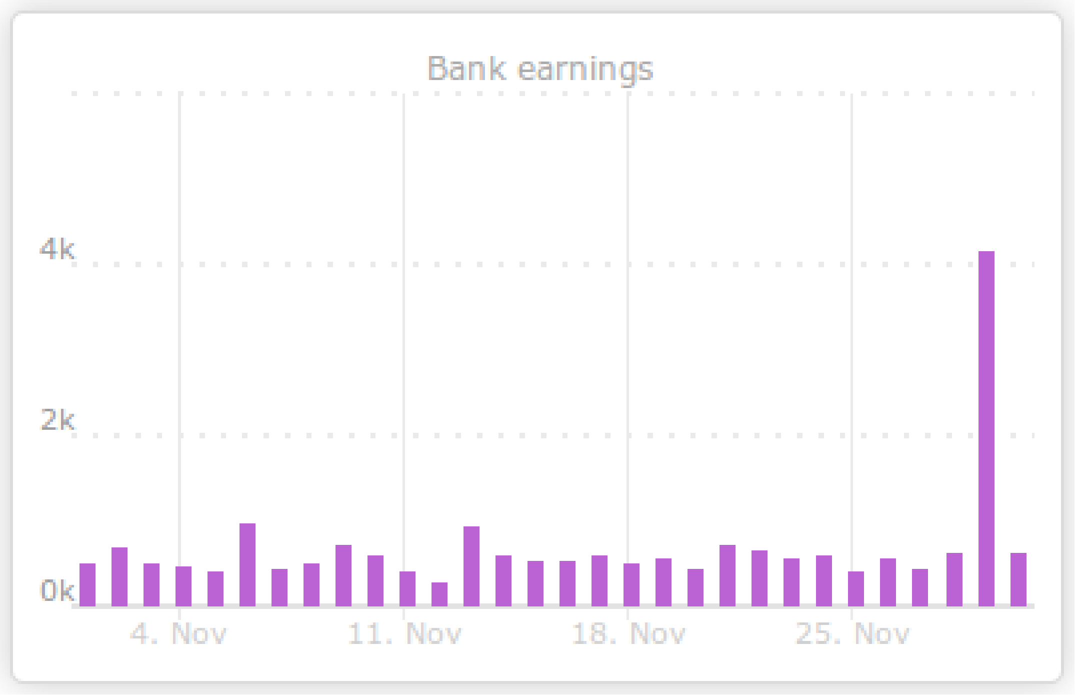
Shows: earnings for the Bank, Dealer, Manager, Reseller or Merchant without holds for any type of transaction in any status

Update frequency: virtually real-time (no more than 10 seconds delay)

Graph: the earnings per hour if selected date range is Today or Yesterday; the earnings per day if selected date range is This Month or previous Month.



Merchant’s earnings per hour for December 7th.



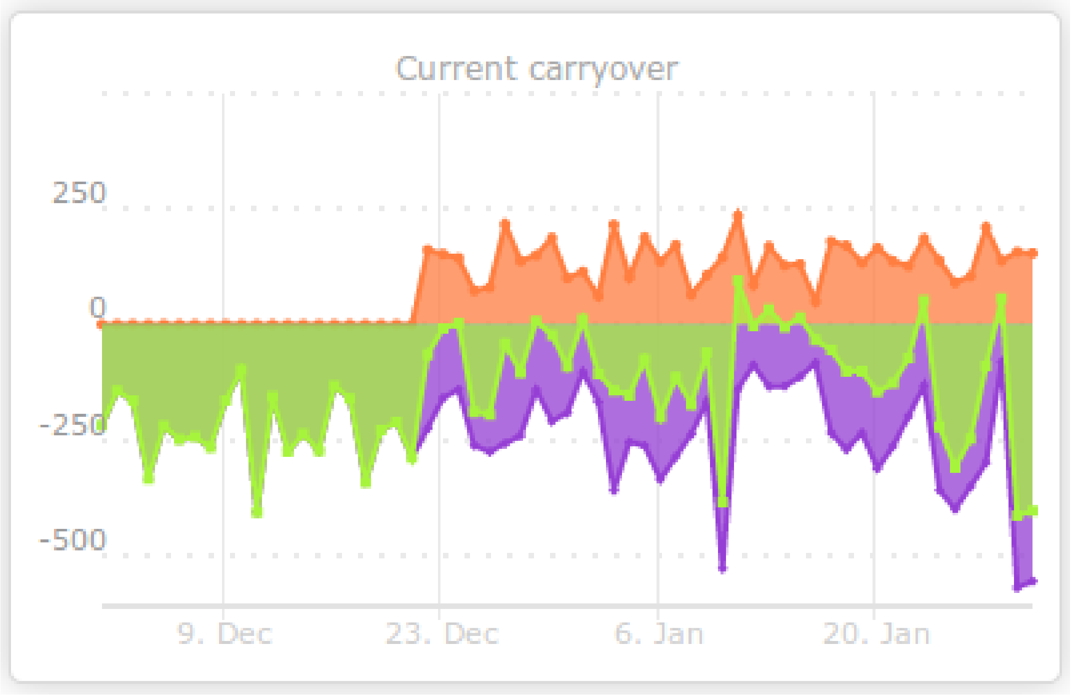
Bank’s earnings per day for November.

Carryover

Shows: The value of the Carryover for the current date disregarding the selected date range. Each type of user can see respective value of the Carryover. The only exception is a Superior who can see the Carryover for the Manager.

Update frequency: daily at 00:00

Graph: shows the carryover value staring from the selected date plus 2 months; it shows both total carryover due by the user (positive) and the carryover due to the user(negative). It also shows the carryover balance which is a sum of the two above values.



The carryover for the Manager begins from the December 1st. As you can see there's no carryover from the Bank to the Manager by December 21st and the Merchant's carryover due is there and thus the carryover balance is negative. Starting from December 22nd the Bank begins paying the carryover to the Manager but they can not cover the Merchant's carryover. This view allows you to forecast the future carryover dues.

The Dates Of The First And Last Transactions

Shows: The date of the first and last processed transaction regardless of the date range chosen. It allows quickly finding inactive instances of the infologic model elements.

Update frequency: virtually real-time (no more than 10 seconds delay)

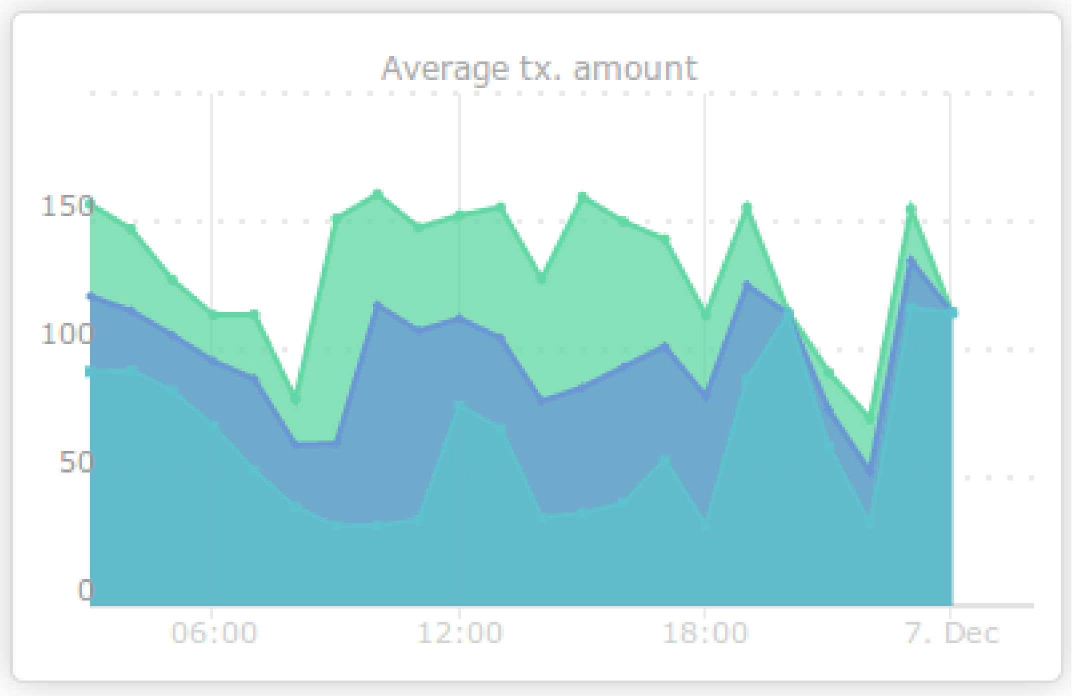
Graph: N/A

Average Transaction Amount

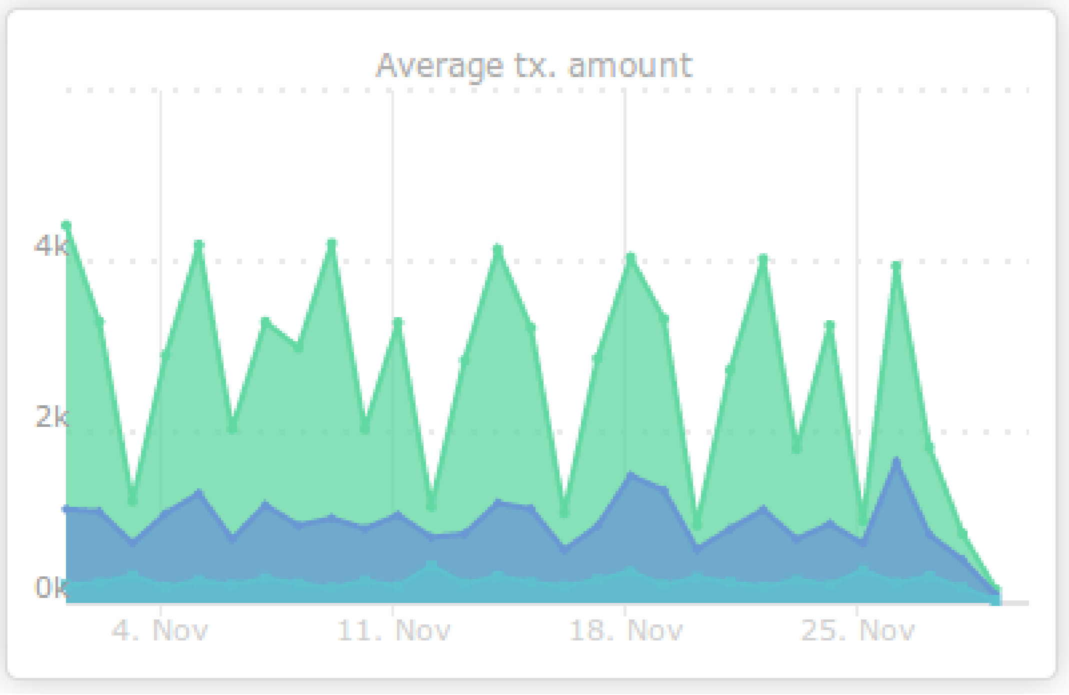
Shows: The average transaction amount: sale, capture, dispute, transfer in approved status. It allows to detect abnormalities when merchant changes the source of incoming payment traffic or the products sold.

Update frequency: virtually real-time (no more than 10 seconds delay)

Graph: Minimal, maximal and average transaction amount per hour if selected date range is Today or Yesterday; the Minimal, maximal and average transaction amount per day if selected date range is This Month or previous Month.



Minimal, maximal and average transaction amount per hour for December 7th



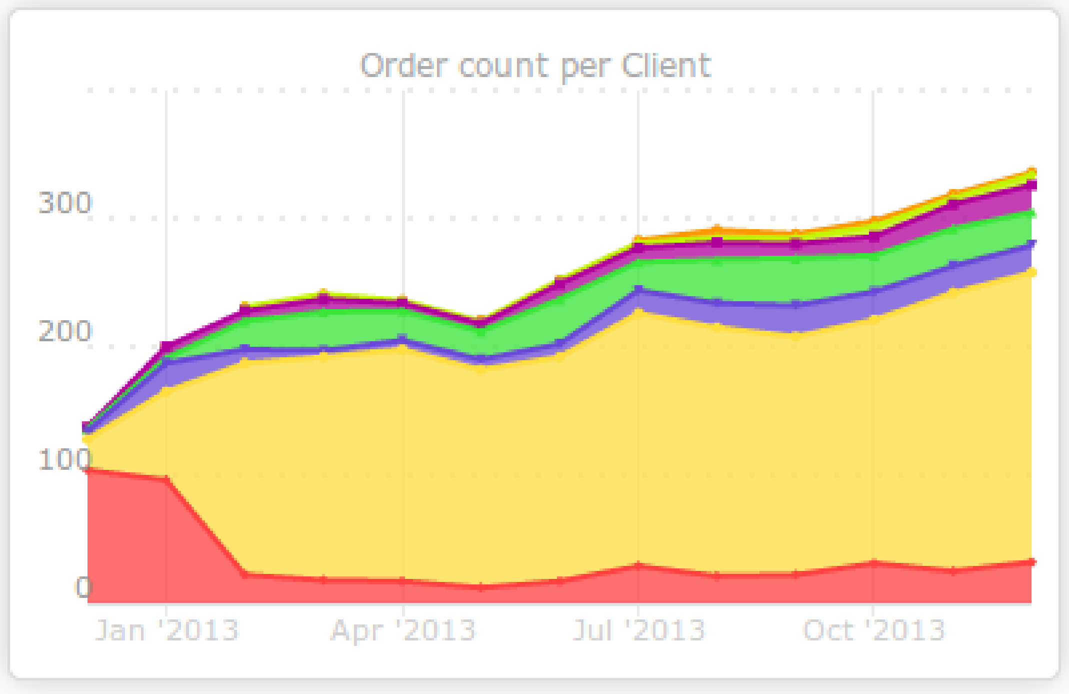
Minimal, maximal and average transaction amount per day for November

Order Number Per Client Per Month

Shows: The average number of the transaction of any type and in any status for the month which falls into the selected date range. The KPI is only calculated for Endpoints and Projects. The definition of the customer is set up at the Project level, one card means one customer by default. The customer at the Endpoint differs from the customer at the Project to have an option to examine various sources of the payment traffic

Update frequency: virtually real-time (no more than 10 seconds delay)

Graph: the number of orders made by a customer per month ending by the chosen date and starting from the date of 12 months earlier.



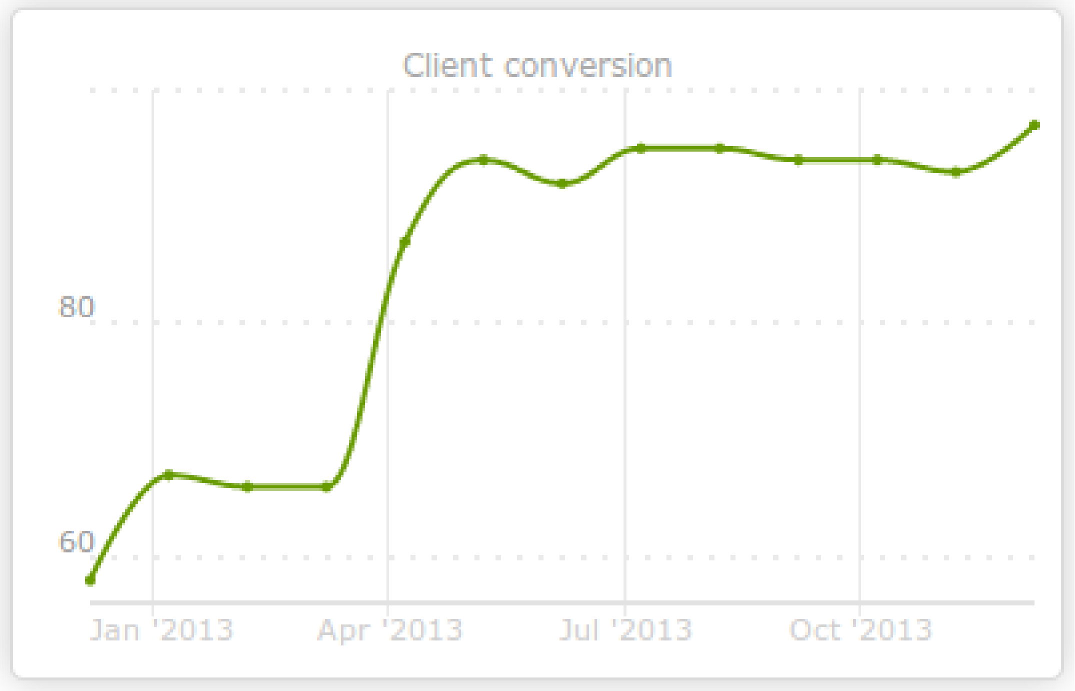
The number of orders made by a customer per month. Various numbers of orders are marked by different colors . The customers who made 5-6, 7-10 and more than 10 orders are united into one group.

The Returning Clients Conversion

Shows: The ratio of the repeated transactions made by a particular customer to the total number of transactions made by the customer for the month that fall into selected date range. The transaction is considered repeated for the chosen month if the customer has made a transaction at any time before. The KPI is only calculated for Endpoints and Projects. The definition of the customer is set up at the Project level, one card means one customer by default. The customer at the Endpoint differs from the customer at the Project to have an option to examine various sources of the payment traffic

Update frequency: virtually real-time (no more than 10 seconds delay)

Graph: The ratio of the repeated transactions made by a particular customer to the total number of transactions made by the customer per month ending by the chosen date and starting from the date of 12 months earlier.



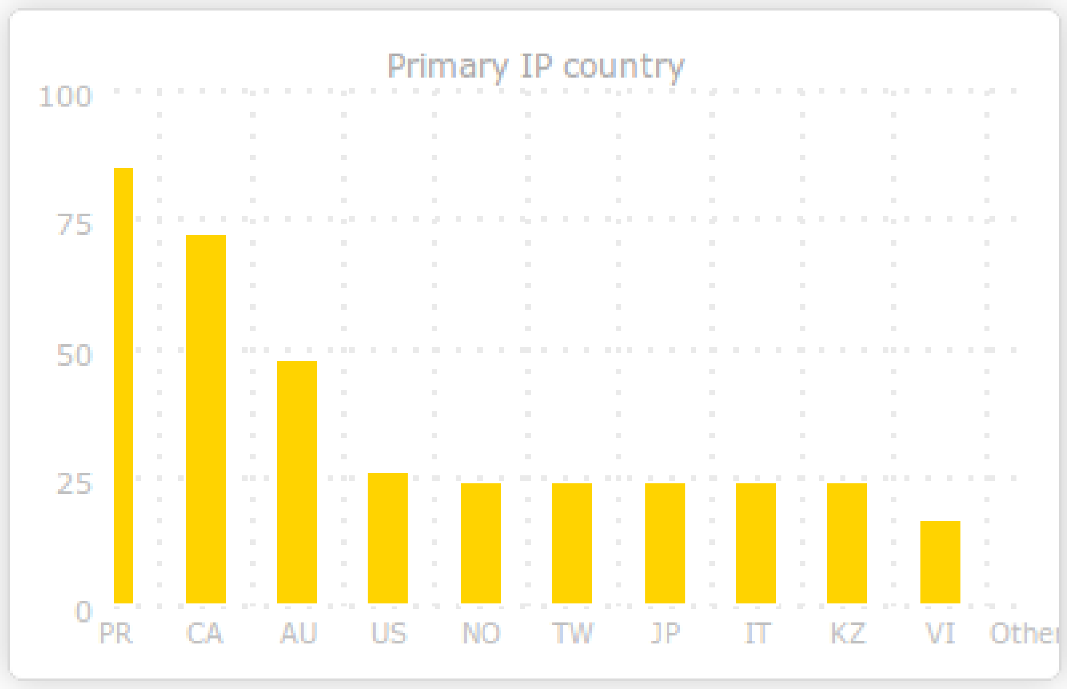
The ratio of the repeated transactions made by a particular customer to the total number of transactions made by the customer per month for the past year.

Transactions By Country By Client's IP Address

Shows: The country is determined by the IP address of the customer. The transactions of any type in any status are taken into consideration. The parameter does not depend on the date range and is calculated for the lifetime.

Update frequency: daily at 00:45

Graph: The number of transactions of any type in any status per country which is derived from the customer's IP address for the given date range, refreshed every 10 seconds



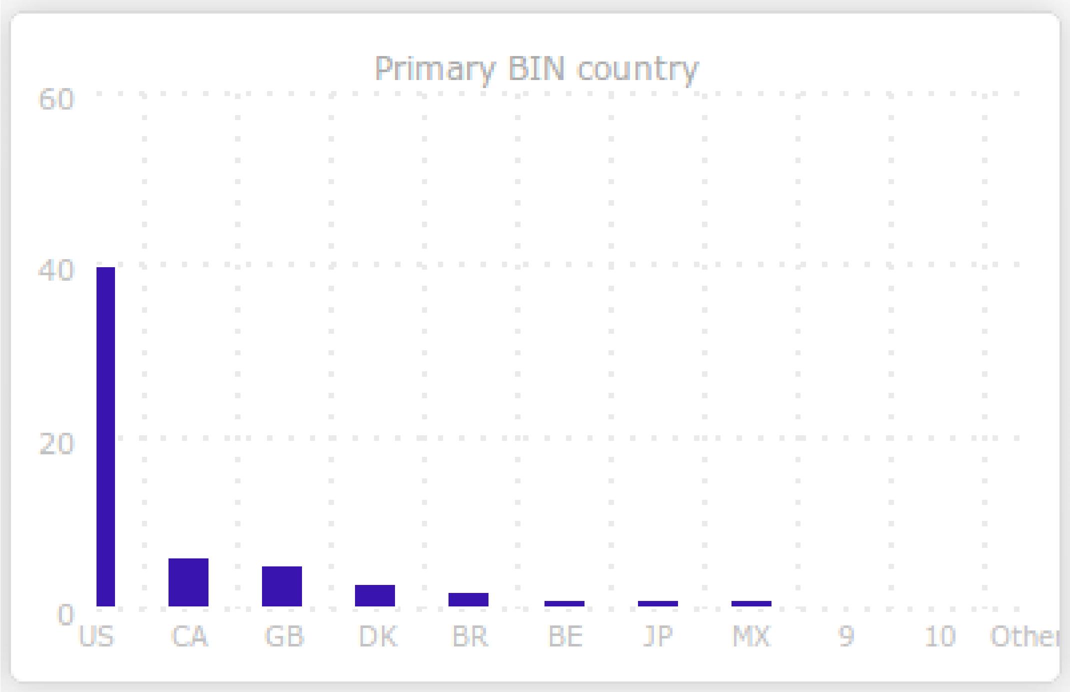
The number of transactions for top 10 countries which are derived from the customer’s IP address

Transactions By Country By BIN

Shows: The country is derived from the customer’s card BIN. The transactions of any type in any status are taken into consideration. The parameter does not depend on the date range and is calculated for the lifetime.

Update frequency: daily at 00:45

Graph: The number of transactions of any type in any status per country which is derived from the customer’s card BIN for the given date range, refreshed every 10 seconds



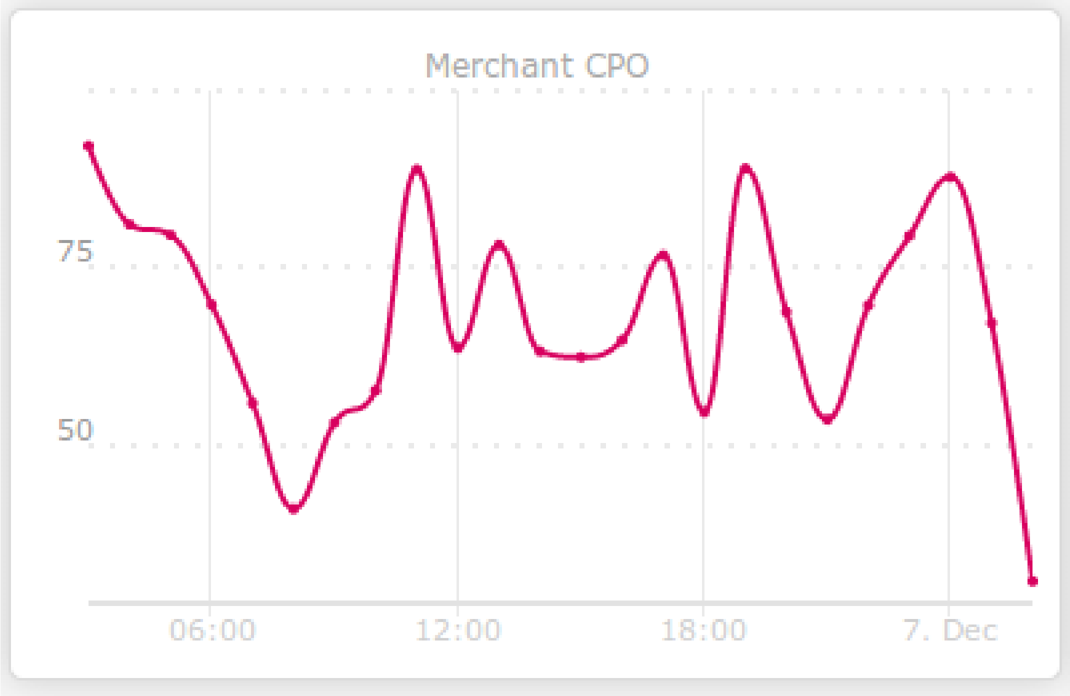
The number of transactions for top 10 countries which are derived from the customer's card BIN.

Average Earnings Per Transaction

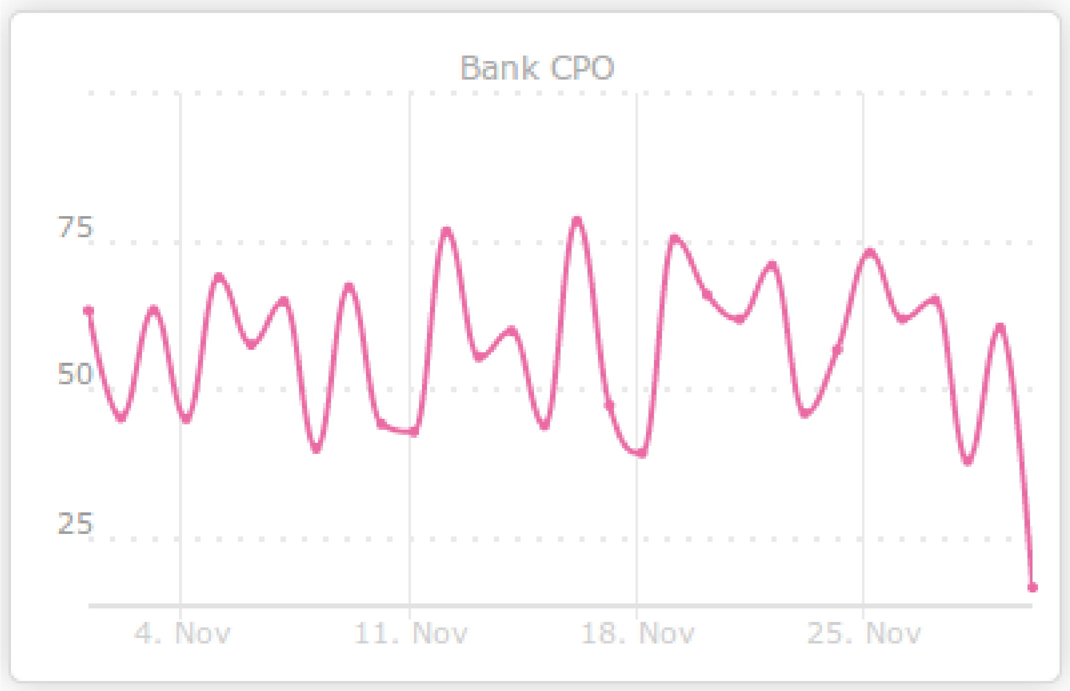
Shows: Average earnings per transaction for Bank, Dealer, Manager, Reseller or Merchant without holds for any type of transaction in any status.

Update frequency: virtually real-time (no more than 10 seconds delay)

Graph: Average earnings per transaction per hour if selected date range is Today or Yesterday; the Average earnings per transaction per day if selected date range is This Month or Previous Month.



The Merchant's average earnings per transaction per hour for December 7th.



The Bank's average earnings per transaction per month for November.

3DS/non-3DS Ratio

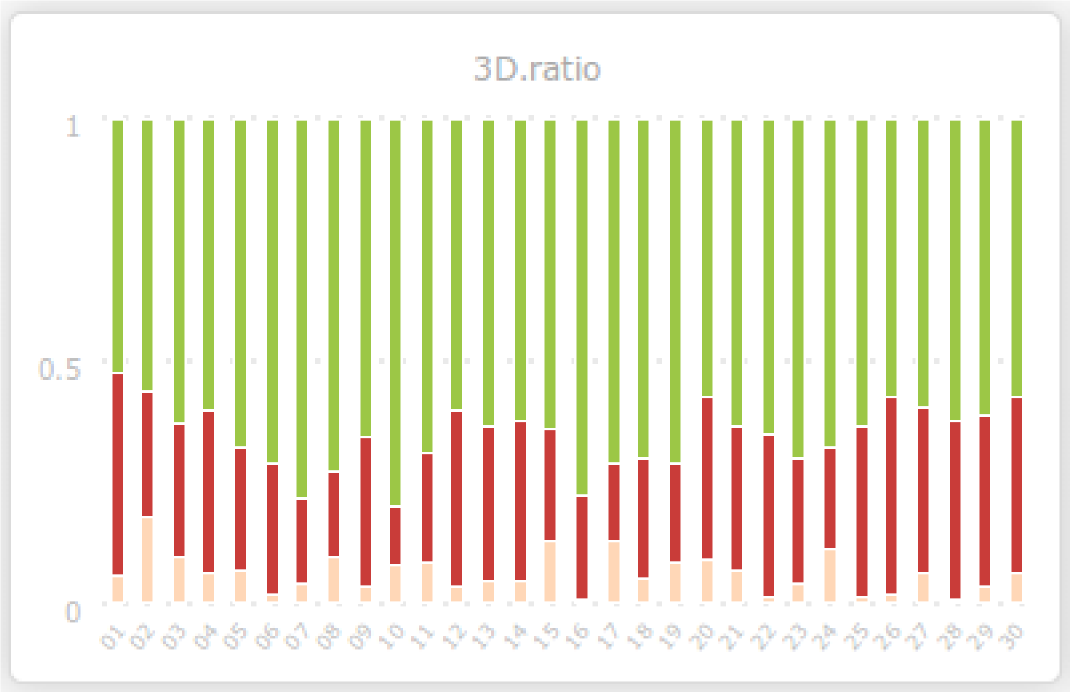
Shows: The ratio of the number of 3DS/non-3DS sale, preauth, transfer transactions in approved, filtered and declined statuses to the total number of such transactions for the given date range.

Update frequency: virtually real-time (no more than 10 seconds delay)

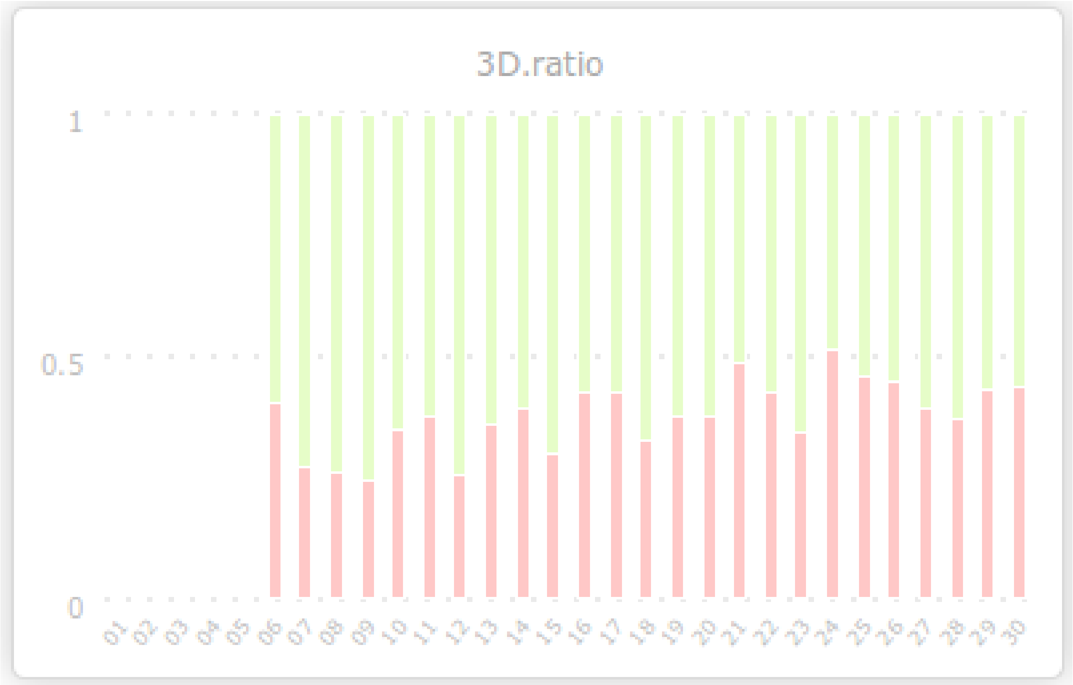
Graph: The ratio of the number of 3DS/non-3DS sale, preauth, transfer transactions in approved, filtered and declined statuses to the total number of such transactions for the given date range per day starting from the month's first date to the end date of the given date range.

Legend:

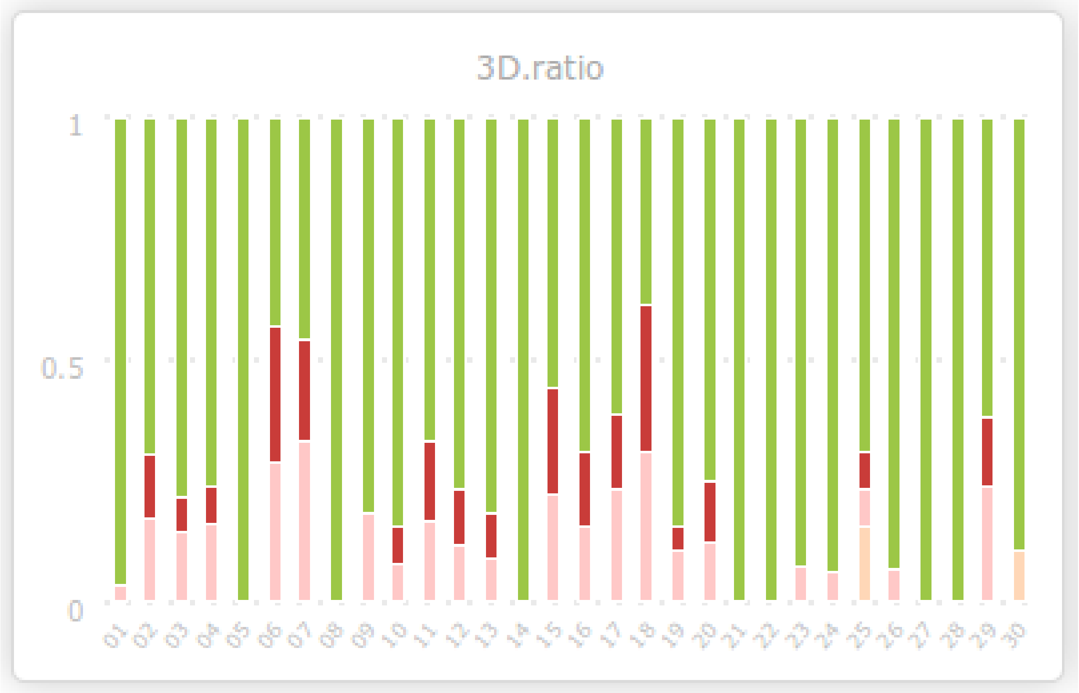
🟧 – 3D Gate filtered
▧ – non3D Gate filtered
🟥 – 3D Gate declined
▨ – non3D Gate declined
🟩 – 3D Gate approved
▩ – non3D Gate approved



The ratio of the number of transactions in different statuses for 3DS Gate for November.



The ratio of the number of transactions in different statuses for non-3DS Gate for November.



The ratio of the number of transactions in different statuses for November.

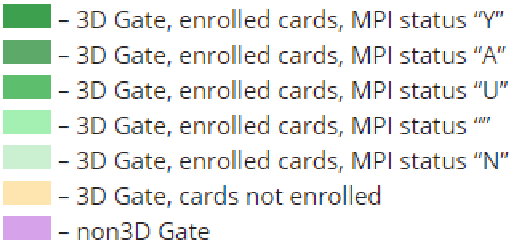
3DS/non-3DS Ratio For Declined Transactions

Shows: The ratio of the number of 3DS transactions in declined status processed by the 3DS Gate, for Enrolled cards which have MPI status Y or A to the total number of transactions of the types sale, preauth or transfer for the given period

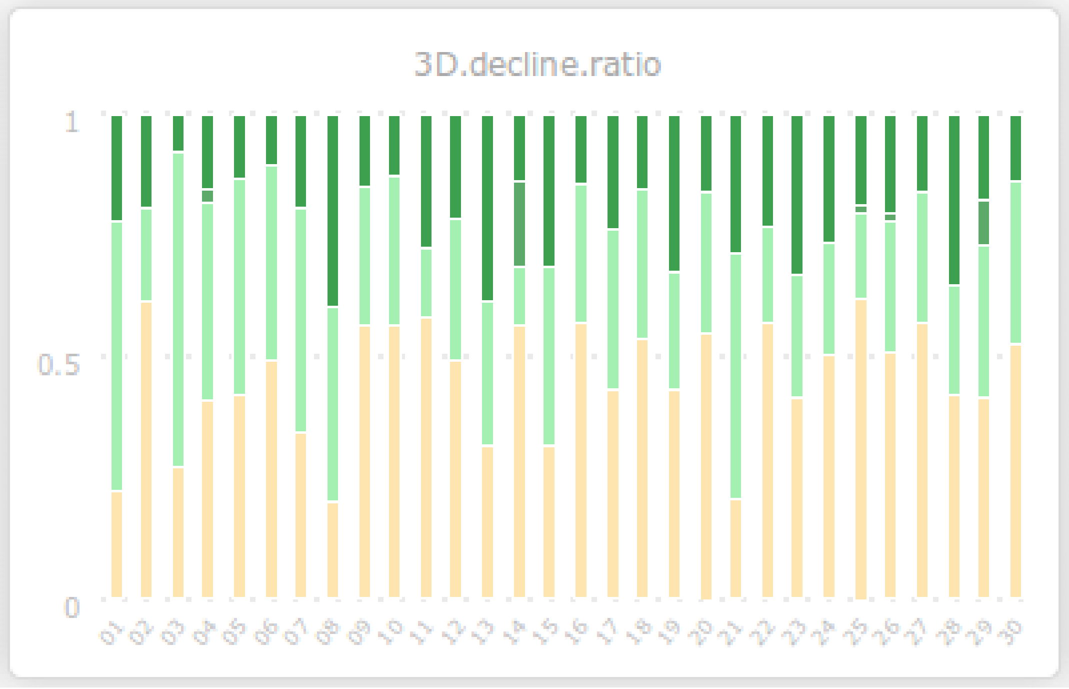
Update frequency: virtually real-time (no more than 10 seconds delay)

Graph: The ratio of the number of 3DS/non-3DS transactions in declined status per day for the given date range starting from the month's first date to the end date of the given date range.

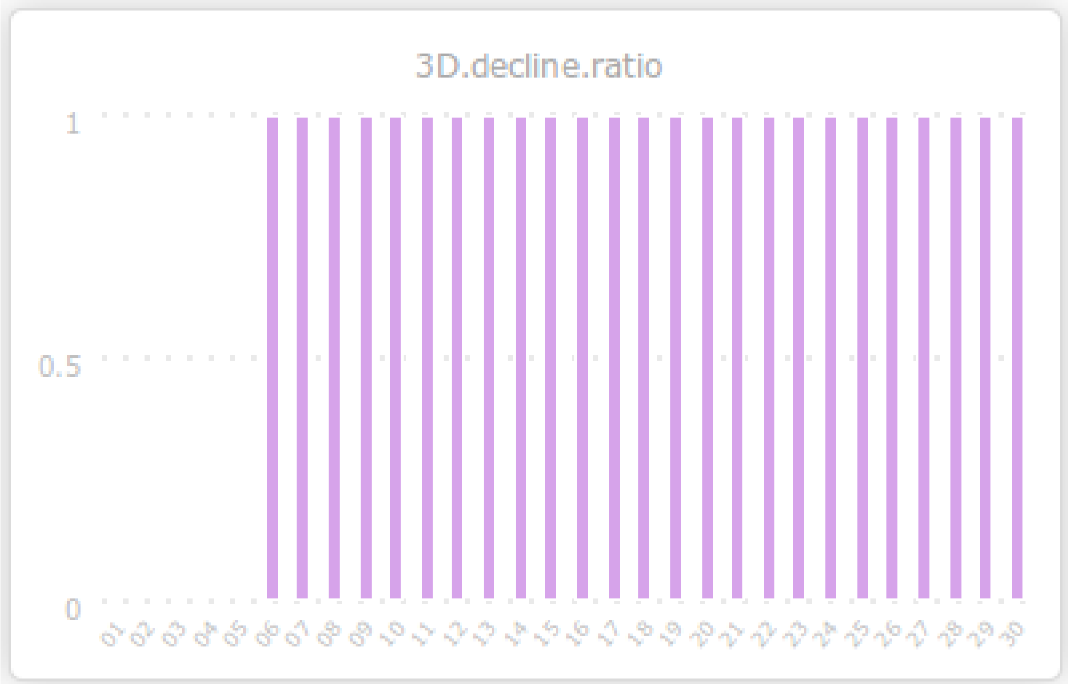
Legend:



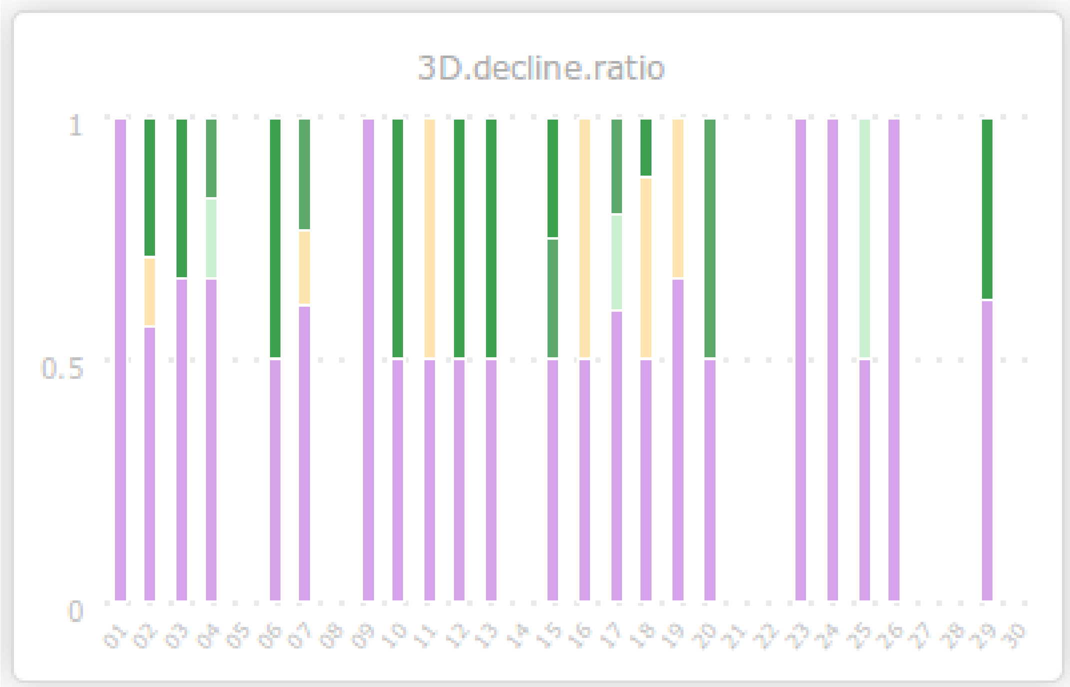
- 🟩 – 3D Gate, enrolled cards, MPI status "Y"
- 🟩 – 3D Gate, enrolled cards, MPI status "A"
- 🟩 – 3D Gate, enrolled cards, MPI status "U"
- 🟩 – 3D Gate, enrolled cards, MPI status ""
- 🟩 – 3D Gate, enrolled cards, MPI status "N"
- 🟨 – 3D Gate, cards not enrolled
- 🟪 – non3D Gate



The ratio of the number of transactions in declined status for 3DS Gate for November.



The ratio of the number of transactions in declined status for non-3DS Gate for November.



The ratio of the number of transactions in declined status for mixed traffic for November

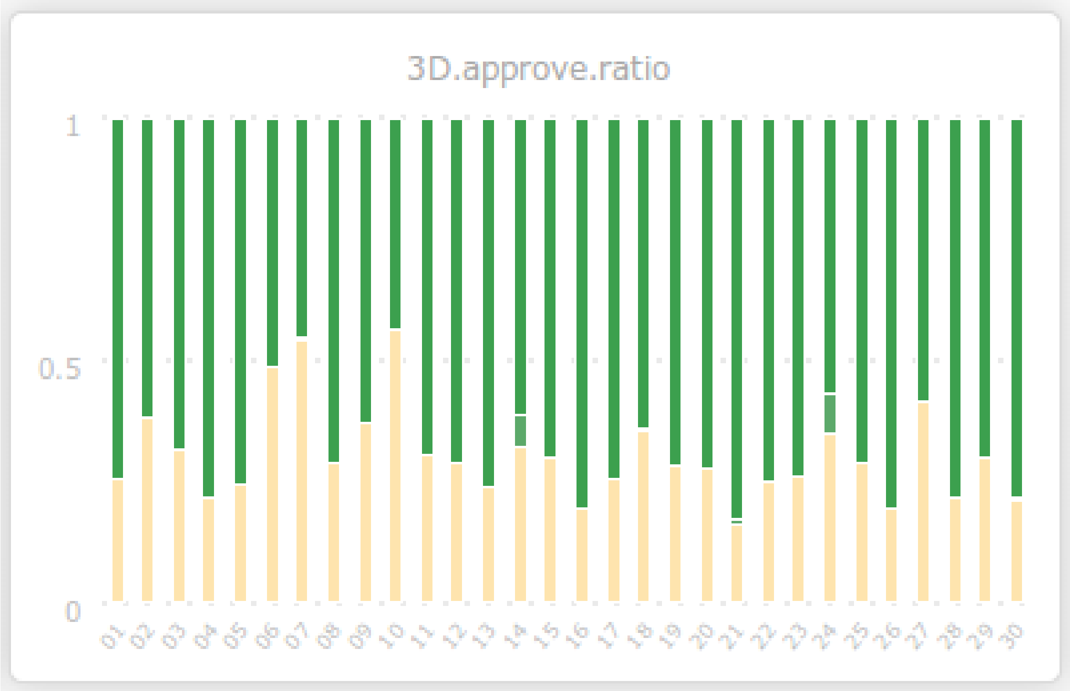
3DS/non-3DS Ratio For Approved Transactions

Shows: The ratio of the number of 3DS transactions in approved status processed by the 3DS Gate, for Enrolled cards which have MPI status Y or A to the total number of transactions of the types sale, preauth or transfer for the given period

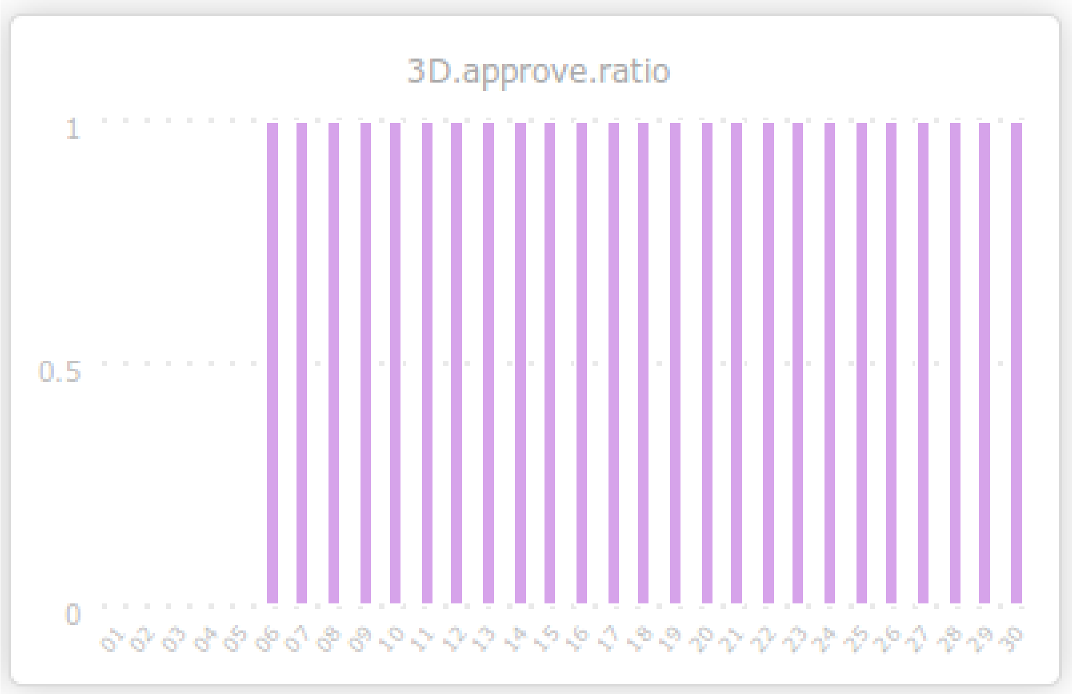
Update frequency: virtually real-time (no more than 10 seconds delay)

Graph: The ratio of the number of 3DS/non-3DS transactions in approved status per day for the given date range starting from the month’s first date to the end date of the given date range.

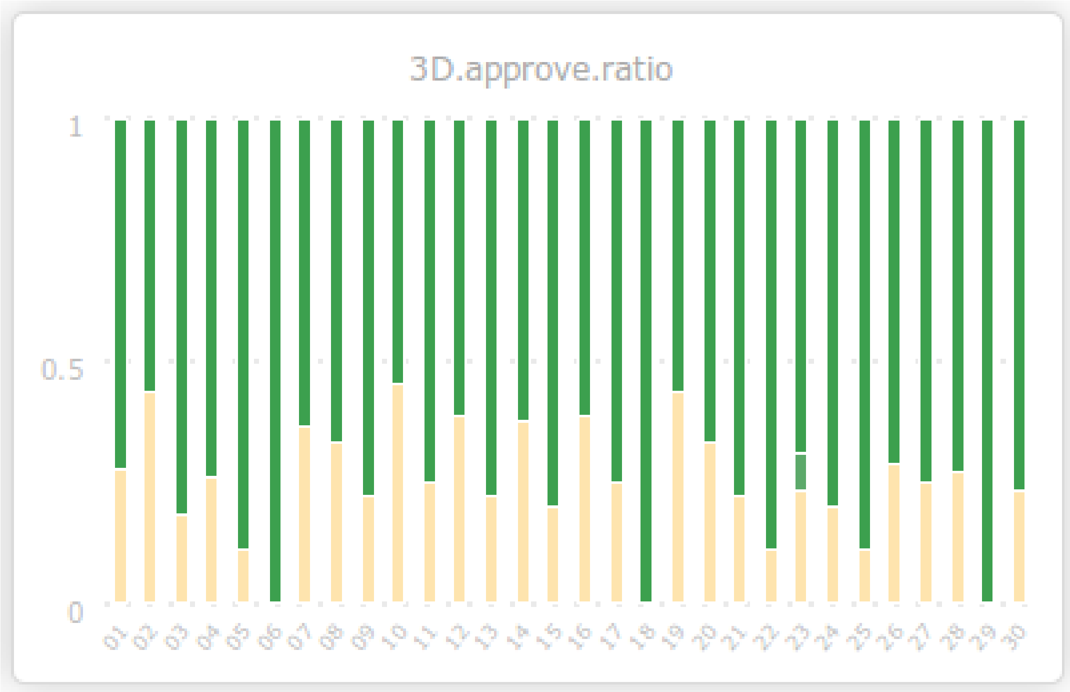
🟩 – 3D Gate, enrolled cards, MPI status “Y”
🟩 – 3D Gate, enrolled cards, MPI status “A”
🟩 – 3D Gate, enrolled cards, MPI status “U”
🟩 – 3D Gate, enrolled cards, MPI status “”
🟩 – 3D Gate, enrolled cards, MPI status “N”
🟨 – 3D Gate, cards not enrolled
🟪 – non3D Gate



The ratio of the number of transactions in approved status for 3DS Gate for November.



The ratio of the number of transactions in approved status for non-3DS Gate for November.



The ratio of the number of transactions in approved status for mixed traffic for November

Warning: The MPI status and Enrollment status could be only determined if Doc2.0 MPI plugin is being used or the Processor properly returns the data after 3DS verification.

10.3 Transaction Statuses And Types

10.3.1 Transaction Types

Doc2.0 processing platform divides all transactions into several types, depending on the purpose of each transaction. Each transaction has a specific status.

`sale`	Acceptance of payment for provided goods or services in a single operation;
`preauth`	Blocking of a fixed amount of money on the card for the subsequent withdrawal (financial pledge). The cardholder will not be able to use the held funds, however, this money will not be withdrawn from the bank account until a subsequent request (capture) is received from the merchant. After a certain period of time, if a follow-up request is not received from the merchant, the holding of this funds amount is cancelled and it will become available for use again.
`capture`	Withdrawal of the previously held by “preauth” transaction funds from the cardholder bank account.
`cancel`	Cancellation of fund holding by “preauth” transaction.
`reversal`	a refund operation for previously approved transaction (“sale” or “preauth” followed by “capture”). For example, a cancellation of an order by the customer, or a partial return of goods to the store.
`transfer`	Peer-to-peer (p2p) transfer transaction between 2 cards. This transaction can be split into 2 steps in some cases - card2account and deposit2card.
`chargeback`	Forced refund operation initiated by the cardholder, or the issuing bank, in case of fraud.
`fraud`	Special marker for fraudulent transactions.
`retrieval`	Request of additional documents for disputed or suspicious payment. Documents can be requested from the merchant or from their agent (service provider).
`account verification`	Validation of Payer’s card account information.
`payout`	Transfer of funds from Connecting Party banking account to customer (receiver) banking account or digital wallet.

10.3.2 Transaction Statuses

All transactions are marked according to their statuses:

✓	`Approved transaction`	The transaction was processed by the acquirer successfully (payment was made as part of the transaction), final status.
⛔	`Declined transaction`	For any technical reason the acquirer cannot process the transaction. For example, this may be caused by insufficient funds on the customer card or account, final status.
▼	`Filtered transaction`	The transaction was filtered by Doc2.0 Payment Gateway and was not processed, final status.
!	`Error`	Processing of transaction failed. A second attempt can be made to process the transaction. If the error occurs again, contact the Doc2.0 support service, final status.
?	`Unknown`	Payment Gateway failed to get final transaction status. Contact the Doc2.0 support service to clarify the transaction status, non final status
✖	`Failed`	System's internal status. It means there are no available settings to route transaction in the system due to filter restrictions, final status.
▶	`Processing`	Transaction is being processed, should continue polling. If transaction status haven't been changed for one hour something went wrong, please stop polling and inform your payment gateway manager, non final status.

Note: after reconciliation transaction status could be changed even if transaction is in final status

10.4 MC/VISA/AmEx Fraud Regulation

10.4.1 Definitions

Country ID	Country
CTR	MasterCard's or Visa's Chargeback-to-Transaction Ratio
FSDVR	MasterCard's Fraud-to-Sales Dollar Volume Ratio
FSR	Visa's Fraud-to-Sales Ratio
GMAP	MasterCard's Global Merchant Audit Program
CMM	MasterCard's Chargeback-Monitored Merchant
ECM	MasterCard's Excessive Chargeback Merchant
MCMP	Visa's Merchant Chargeback Activity Monitoring
HRCMP	Visa's High Risk Chargeback Monitoring Program
GMCMP	Visa's Global Merchant Chargeback Monitoring Program
GMFPP	Visa's Global Merchant Fraud Performance Program
RMFPP	Visa's Regional Merchant Fraud Performance Program
International transaction	Transactions where the card was issued in the different country then the merchant is located
Regional transaction	Transactions where the card was issued in the same region as the merchant is located

10.4.2 Doc2.0 Flags and EFT possible Penalties

EFT	PNE Flag	Conditions	Penalties
MasterCard	CMM	• CTR 1.00% • Chargebacks Count 100	• Period calendar month • Report Submission Fee USD 50 • Late Report Submission Fee USD 5,000 per month • Chargeback Fee USD 0

continues on next page

Table 5 – continued from previous page

EFT	PNE Flag	Conditions	Penalties
MasterCard	ECM	• CTR 1.50% • Chargebacks Count 100	• Period two consecutive calendar months • Report Submission Fee USD 100 • Late Report Submission Fee from USD 500 to USD 1,000 per day • Chargeback Fee USD 25 for Chargebacks exceeded 1.5% • Period first through sixth month • Report Submission Fee USD 100 • Late Report Submission Fee from USD 500 to USD 1,000 per day • Chargeback Fee USD 25 for Chargebacks exceeded 1.5% • Period seventh through twelfth month • Report Submission Fee USD 100 • Late Report Submission Fee from USD 500 to USD 1,000 per day • Chargeback Fee USD 25 for Chargebacks exceeded 1.5% • USD 50,000 per month after 12 months
MasterCard	GMAP Step 1	• FSDVR 3.00 - 4.99% • Frauds Count 3 • Frauds Amount USD 3,000	• Period calendar month • Chargeback any fraud transaction NO

continues on next page

Table 5 – continued from previous page

EFT	PNE Flag	Conditions	Penalties
MasterCard	GMAP Step 2	• FSDVR 5.00 - 7.99% • Frauds Count 4 • Frauds Amount USD 4,000	• Period calendar month • Chargeback any fraud transaction NO
MasterCard	GMAP Step 3	• FSDVR 8.00% • Frauds Count 5 • Frauds Amount USD 5,000	• Period calendar month • Chargeback any fraud transaction YES • MasterCard, at its sole discretion, may extend the chargeback liability period to 12 months
Visa	MCMP	• CTR 3.00% • International (or Regional) Chargebacks Count 100	• Period any month • Chargeback Fee USD 0
Visa	GMCMP	• CTR 2.00% • International (or Regional) Chargebacks Count 200 • International (or Regional) Transaction Count 200	• Period months 1-3 • Chargeback Fee USD 0 • Period months 4-9 • Chargeback Fee USD 100 - USD 200 • Period beyond month 9 • Chargeback Fee USD 100 - USD 200 • Penalty USD 25,000
Visa	HRCMP Step 1	• CTR 2.00%	• Period months 1-3 • Chargeback Fee USD 100 • Period months 4-6 • Chargeback Fee USD 150 • Period month 7 and subsequent months • Chargeback Fee USD 150 • Penalty disqualify

continues on next page

Table 5 – continued from previous page

EFT	PNE Flag	Conditions	Penalties
Visa	HRCMP Step 2	• CTR 4.00% • International (or Regional) Chargebacks Count 3000 • Merchant is assessed US $1 million or more in GMCMP fees	• Period any month • Penalty disqualify
Visa	GMFPP Step 1	• FSR 2.50% • International Fraud Transaction count 25 • International Fraud Transactions amount USD 25,000	• Period month 1-3 • Period month 3 and above • Penalty USD 5,000 + USD 5,000 for every next month • Chargeback any fraud transaction YES
Visa	GMFPP Step 2	• FSR 2.50% • International Fraud Transactions amount USD 250,000	• Period month 1 and above • Penalty USD 5,000 + USD 5,000 for every next month • Chargeback any fraud transaction YES
Visa	RMFPP Step 1	• FSR 7.50% • Regional Fraud Transaction count 15 • Regional Fraud Transactions amount USD 15,000	• Period month 1-3 • Period month 3 and above • Chargeback any fraud transaction YES
Visa	RMFPP Step 2	• FSR 20.00% • Regional Fraud Transaction count 20 • Regional Fraud Transactions amount USD 40,000	• Period month 1 and above • Chargeback any fraud transaction YES

continues on next page

Table 5 – continued from previous page

EFT	PNE Flag	Conditions	Penalties
AmEx	AECP	• CTR 3.00%	• Period 3 months and above • USD 5 per Disputed Charge if the Merchant is in the Immediate Chargeback Program • USD 15 per Disputed Charge if the Merchant is not in the Immediate Chargeback Program

10.4.3 Fraud programs description

MasterCard Excessive Chargeback Program

MasterCard designed the Excessive Chargeback Program (ECP) to encourage each Acquirer to closely monitor, on an ongoing basis, its chargeback performance at the Merchant level and to determine promptly when a MasterCard Merchant has exceeded or is likely to exceed monthly chargeback thresholds.

See ECP Manual[24]

ECP Definitions

MasterCard's Chargeback-to-Transaction Ratio (CTR)
The CTR is the number of MasterCard chargebacks received by the Acquirer for a Merchant in a calendar month divided by the number of the Merchant's MasterCard sales Transactions in the preceding month acquired by that Acquirer. (A CTR of 1% equals 100 basis points, and a CTR of 1.5% equals 150 basis points.)

MasterCard's Chargeback-Monitored Merchant (CMM)
A CMM is a Merchant that has a CTR in excess of 100 basis points and at least 100 chargebacks in a calendar month.

MasterCard's Excessive Chargeback Merchant (ECM)
A Merchant is an ECM if in each of two consecutive calendar months (the "trigger months"), the Merchant has a minimum CTR of 150 basis points and at least 100 chargebacks in each month. This designation is maintained until the ECM's CTR is below 150 basis points for two consecutive months.

[24] https://www.mastercard.us/en-us/business/overview/support/rules.html

Tier 1 ECM

A Merchant is a Tier 1 ECM during the first through sixth month (whether consecutive or non-consecutive) that the Merchant is identified as an ECM.

Tier 2 ECM

A Merchant is a Tier 2 ECM during the seventh through twelfth month (whether consecutive or non-consecutive) that the Merchant is identified as an ECM.

MasterCard Global Merchant Audit Program

The Global Merchant Audit Program (GMAP) uses a rolling six months of data to identify MasterCard Merchant locations that, in any calendar month, meet the following criteria set.

See

Tier 1 - Informational Fraud Alert

- Three fraudulent Transactions
- At least USD 3,000 in fraudulent Transactions
- A fraud-to-sales dollar volume ratio minimum of 3% and not exceeding 4.99%

Tier 2 - Suggested Training Fraud Alert

- Four fraudulent Transactions
- At least USD 4,000 in fraudulent Transactions
- A fraud-to-sales dollar volume ratio minimum of 5% and not exceeding 7.99%

Tier 3 - High Fraud Alert

- Five fraudulent Transactions
- At least USD 5,000 in fraudulent Transactions
- A fraud-to-sales dollar volume ratio minimum of 8%

MasterCard, at its sole discretion, may extend the chargeback liability period to 12 months. MasterCard reserves the right to list the Acquirer ID, Acquirer name, Merchant name, Merchant location, and chargeback liability period of any Tier 3 Merchant in a Global Security Bulletin. When MasterCard lists the Acquirer and Merchant information in a Global Security Bulletin, Issuer chargeback rights will apply. Each Issuer then has a right to use message reason code 4849 - Questionable Merchant Activity to charge back to the Acquirer some fraudulent Transactions.

MasterCard’s Fraud-to-Sales Dollar Volume Ratio (FSDVR)

The FSDVR is the amount of MasterCard frauds received by the Acquirer for a Merchant in a calendar month divided by the amount of the Merchant’s MasterCard sales Transactions in the same month acquired by that Acquirer.

Visa Merchant Chargeback Activity Monitoring

Visa’s Chargeback-to-Transaction Ratio (CTR)

The CTR is the number of Visa chargebacks received by the Acquirer for a Merchant in a calendar month divided by the number of the Merchant’s Visa sales Transactions in the same month acquired by that Acquirer. Disputes related to Chargeback Reason Code 93, “Merchant Fraud Performance Program”, are excluded from program monitoring.

An Acquirer must monitor the Chargeback-to-Transaction volume ratio of its Merchants and identify any Merchant that:

- Receives more than 100 Chargebacks per month
- Exceeds a Chargeback-to-Transaction volume ratio of 3%

Visa Global Merchant Chargeback Monitoring Program Overview

Visa monitors Merchant Outlets and Acquirers that generate an excessive level of international Chargebacks through the Global Merchant Chargeback Monitoring Program, as noted below and as specified in the Visa Global Merchant Chargeback Monitoring Program (GMCMP) Program Guide. Disputes related to Chargeback Reason Code 93, “Merchant Fraud Performance Program,” are excluded from program monitoring.

A Merchant Outlet is identified in the Global Merchant Chargeback Monitoring Program if it meets or exceeds all of the following monthly performance activity levels:

- 200 international Chargebacks
- 200 International Transactions
- 2% ratio of international Chargebacks to International Transactions

Visa may modify or create new monthly performance levels to respond to different Chargeback and fraud trends that emerge.

Global Merchant Chargeback Monitoring Program Handling Fees

Visa assesses an Acquirer a Chargeback handling fee of US $100 for each international Chargeback received for each identified Merchant Outlet once the Merchant has been placed in the Global Merchant Chargeback Monitoring Program. Visa collects the Chargeback handling fee from the Acquirer and disburses US $70 to the Issuer that initiated the Chargeback through the Visa Integrated Billing Statement. Visa retains the balance as an administration fee. If the Acquirer and Merchant have not implemented procedures to reduce Chargebacks, Visa may assess the Acquirer an increased Chargeback handling fee not exceeding US $200 for each international Chargeback received for its Merchant. Visa may, at its discretion, assess the Acquirer Chargeback handling fees for Trailing Chargeback Activity that occurs up to 4 months after Merchant termination, regardless of sales volume.

Global Merchant Chargeback Monitoring Program Penalties

Visa assesses Global Merchant Chargeback Monitoring Program penalties to the Acquirer, as described in the following tables.

Penalties for Global Merchant Chargeback Monitoring Program - Merchant-Level Thresholds	
Merchant Outlet meets or exceeds the Chargeback activity thresholds, as specified in Global Merchant Chargeback Monitoring Program Overview, in months 1-3 (month 1 = initial notification)	• Workout Period [1] • No fee
Merchant Outlet meets or exceeds the Chargeback activity thresholds, as specified in Global Merchant Chargeback Monitoring Program Overview, in months 4-9	• US $100 per international Chargeback for every month the Merchant meets or exceeds the program thresholds [1] • If the Acquirer and Merchant have not implemented procedures to reduce Chargebacks, Visa may assess the Acquirer a fee of US $200 for each international Chargeback received for its Merchant [2]
Merchant Outlet meets or exceeds the Chargeback activity thresholds, as specified in Global Merchant Chargeback Monitoring Program Overview, beyond month 9	• US $100 per international Chargeback for every month the Merchant meets or exceeds the program thresholds [1] • If the Acquirer and Merchant have not implemented procedures to reduce Chargebacks, Visa may assess the Acquirer a fee of US $200 for each international Chargeback received for its Merchant [2] • Acquirer is eligible for US $25,000 review fee • Visa may initiate Merchant disqualification processes against a Merchant Outlet and/or its principals

[1] The Workout Period is not applicable for Acquirer-level thresholds, High-Risk Merchants, or High-Brand Risk Merchants, as specified in High-Brand Risk Merchant Category Codes

[2] Visa allocates US $70 of each fee to the Issuer via a Funds Disbursement

Visa High Risk Chargeback Monitoring Program

A Merchant required to use one of the following Merchant Category Codes is considered high-brand risk:

- 5962, “Direct Marketing-Travel-Related Arrangement Services”
- 5966, “Direct Marketing-Outbound Telemarketing Merchants”
- 5967, “Direct Marketing-Inbound Telemarketing Merchants”

- 7995, “Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks”
- 5912, “Drug Stores, Pharmacies”
- 5122, “Drugs, Drug Proprietaries, Druggist Sundries”
- 5993, “Cigar Stores and Stands”, for Merchants that sell cigarettes in a Card-Absent Environment

Global Merchant Chargeback Monitoring Program - High-Brand Risk Merchants - Penalties
The following table specifies the penalties per international Chargeback for Acquirers of High-Brand Risk Merchants placed in the Global Merchant Chargeback Monitoring Program.

Merchant meets or exceeds the specified Chargeback ratio [1]	• Months 1-3 • US $100 per Chargeback per month for each identified Merchant Outlet [2]
Merchant meets or exceeds the specified Chargeback ratio [1]	• Months 4-6 • US $150 per Chargeback per month for each identified Merchant Outlet [2]
Merchant meets or exceeds the specified Chargeback ratio [1]	• Month 7 and subsequent months • US $150 per Chargeback per month for each identified Merchant Outlet [2] and Visa may disqualify the Merchant from participation in the Visa Program
Visa may disqualify the Merchant from participation in the Visa Program if merchant meets or exceeds the specified Chargeback ratio [1] without an effective Chargeback reduction plan, and 2 of the following levels of Chargeback activity are reached:	• Merchant’s Chargeback ratio is 2 or more times the specified Chargeback ratio (Single month) • Merchant is assessed fees for 3,000 or more Chargebacks (Single month) • Merchant is assessed US $1 million or more in Global Merchant Chargeback Monitoring Program fees (When reached)

[1] The Chargeback ratio threshold is 2%

[2] If the Acquirer and Merchant have not implemented procedures to reduce Chargebacks, Visa may assess the Acquirer a fee of US $200 for each international Chargeback received for its Merchant

Acquirer does not identify a High-Brand Risk Merchant with the correct Merchant Category Code, as specified in “High-Brand Risk Merchant Category Codes”

- When violation occurs

- US $25,000 per Merchant per month

Visa's Global Merchant Fraud Performance Program

Applies if a merchant is located in one region and a card is issued in another region.

Visa's Regional Merchant Fraud Performance Program

Applies to transactions where the card was issued in the same region as the merchant is located.

Visa's Fraud-to-Sales Ratio (FSR)
The FSR is the number of Visa frauds received by the Acquirer for a Merchant in a calendar month divided by the number of the Merchant's Visa sales Transactions in the same month acquired by that Acquirer.

American Express Chargeback Programs

See American Express Merchant Reference Guide - U.S.[25]

Some chargebacks arise because merchants are placed in one of AmEx's chargeback programs. The company may place you in any of these programs either upon signing your contract or at any time during the term of the agreement. These programs are:

Immediate Chargeback Program
This program allows AmEx to process a chargeback at any time a cardholder disputes a transaction, for any reason other than actual or alleged fraud and without having to first send you an inquiry. You may be placed in this program for one of the following three reasons:

- You choose to enroll in this program to avoid receiving inquiries or disputes.
- AmEx places you in this program if you meet the company's criteria for disproportionate inquiries and chargebacks.
- Your industry has historically had high rates of customer disputes (not necessarily resulting in chargebacks).

Partial Immediate Chargeback Program
Your enrollment in this program allows AmEx to process chargebacks below a predetermined amount, without having to first send you an inquiry at any time a cardholder disputes a transaction for any reason other than actual or alleged fraud. All disputes for charges that are above that predetermined amount will be processed under the standard policy. You may be placed in this program for one of these three reasons:

[25] https://www.americanexpress.com/content/dam/amex/us/merchant/new-merchant-regulations/Reference-Guide_EN_US.pdf

- You choose to enroll in this program to avoid receiving inquiries for charges below a specific dollar amount.
- Your AmEx agreement stipulates participation in this program.
- Your industry has historically generated high rates of customer disputes.

Fraud Full Recourse Program
This program allows AmEx to issue chargebacks without first sending you an inquiry at any time it receives a cardholder dispute that is based on actual or alleged fraud. You may be placed in this program for one or more of the following reasons:

- You are classified as a high-risk merchant.
- AmEx receives a disproportionately high number of inquiries and chargebacks relative either to your prior history or to industry standards.
- Your merchant account has been cancelled for being fictitious, prohibited or otherwise in violation of the agreement.

Be advised that the above list of reasons, for which you may be placed in one of AmEx's chargeback programs, is not exhaustive. At its sole discretion, the company may place you in any one of them at any time.

Excessive dispute fee
If, in any three (3) months, the monthly ratio of Disputed Charges to gross Charges (less Credits) at an Establishment exceeds three percent, and thereafter in any month when the Establishment again exceeds this ratio, we may charge the Merchant a fee for each Disputed Charge in excess of this ratio.

- $5 per Disputed Charge if the Merchant is in the Immediate Chargeback Program or
- $15 per Disputed Charge if the Merchant is not in the Immediate Chargeback Program

10.4.4 Visa US Rules

Merchant Chargeback Monitoring Program - U.S. Region

Visa monitors the total volume of U.S. Domestic and International Interchange and Chargebacks for a single Merchant Outlet and identifies U.S. Merchants that experience all of the following activity levels during any month:

- 100 or more interchange transactions
- 100 or more Chargebacks
- A 1% or higher ratio of overall Chargeback-to-Interchange volume

For the purposes of the U.S. Merchant Chargeback Monitoring Programs, if an Acquirer submits Interchange for a single Merchant Outlet under multiple names, Visa:

- Groups the Merchant activity
- Notifies the respective Acquirer of the Interchange grouping

Merchant Chargeback Monitoring Program Fees - U.S. Region

Visa assesses Merchant Chargeback Monitoring Program fees to a U.S. Acquirer, as described in the table below.

Merchant Chargeback Monitoring Program Fees - U.S. Region	
U.S. Merchant Outlet meets or exceeds the Chargeback activity thresholds specified in “Merchant Chargeback Monitoring Program - US Region”	• Initial Notification - month 0 • No fee
U.S. Merchant Outlet continues to meet or exceed the Chargeback activity thresholds for the month following initial Notification	• Notification - month 1 • US $5,000 for failure to return completed documentation within 10 calendar days of the Notification letter date • US $1,000 per day until completed documentation is received
U.S. Merchant Outlet continues to meet or exceed the Chargeback activity thresholds for the second month	• Notification - month 2 • US $10,000 for failure to respond with an acceptable Chargeback reduction plan within 10 calendar days of the Notification letter date • US $1,000 per day until acceptable Chargeback reduction plan is received
U.S. Merchant Outlet continues to meet or exceed the Chargeback activity thresholds for months 3, 4, and 5	• US $50 per Chargeback for every month the Merchant continues to meet or exceed the Chargeback thresholds [1]
U.S. Merchant Outlet continues to meet or exceed the Chargeback activity thresholds for months 6 and 7	• US $100 per Chargeback for every month the Merchant continues to meet or exceed the Chargeback thresholds [2]
U.S. Merchant Outlet continues to meet or exceed the Chargeback activity thresholds for months 8 and 9	• US $25,000 review fee • US $100 per Chargeback for every month the Merchant continues to meet or exceed the Chargeback thresholds [2]
U.S. Merchant Outlet continues to meet or exceed the Chargeback activity thresholds beyond month 9	• US $100 per Chargeback for every month the Merchant continues to meet or exceed the Chargeback thresholds [2] • Merchant and its principals eligible for disqualification proceedings, as specified in “Critical Chargeback Levels - U.S. Region”

[1] Visa allocates US $40 of each fee to the Issuer via a Funds Disbursement

[2] Visa allocates US $90 of each fee to the Issuer via a Funds Disbursement

High-Brand Risk Chargeback Monitoring Program Fees - U.S. Region

Visa assesses High-Brand Risk Chargeback Monitoring Program fees to a U.S. Acquirer, from the date of Notification, as described in the following table	
During months 1-3, the Merchant meets or exceeds the Chargeback activity thresholds specified in “High-Brand Risk Chargeback Monitoring Program - U.S. Region”	• US $ 5,000 review fee month • US 100 per Chargeback in months 1-3 [1]
During months 4-6, the Merchant meets or exceeds the applicable Chargeback ratios specified in [1] above	• US $ 150 per Chargeback in months 4-6 [2] • US $ 25,000 review fee in month 6
After 6 months in which the Merchant has met or exceeded the Chargeback thresholds specified in “High-Brand Risk Chargeback Monitoring Program - U.S. Region”	• Visa may disqualify the Merchant from participation in the Visa Program

[1] Visa allocates US $90 of each fee to the Issuer via a Funds Disbursement

[2] Visa allocates US $135 of each fee to the Issuer via a Funds Disbursement

Merchant Disqualification - U.S. Region

Visa may disqualify a U.S. Merchant specified in “High-Brand Risk Merchant Category Codes” from participating in the Visa Program if the Merchant:

- Meets or exceeds a critical level of Chargeback activity, as determined by Visa
- Acts with the intent to circumvent Visa programs
- Causes harm to the Visa system
- The Acquirer must pay a US $5,000 non-refundable fee and include it with the appeal letter

10.4.5 Acquirer Penalties

Acquirer Global Merchant Chargeback Monitoring Program

An Acquirer is identified in the Global Merchant Chargeback Monitoring Program if it meets or exceeds all of the following monthly performance activity levels:

- 500 international Chargebacks
- 500 International Transactions
- 1.5% ratio of international Chargebacks to International Transactions
- One or more Merchants in the program during the reporting month

Penalties for Global Merchant Chargeback Monitoring Program - Acquirer-Level Thresholds	
Acquirer meets or exceeds the Chargeback activity thresholds as specified in Global Merchant Chargeback Monitoring Program Overview	• US $25,000 for every month the Acquirer meets or exceeds the program thresholds
Acquirer meets or exceeds the Chargeback activity thresholds, as specified in Global Merchant Chargeback Monitoring Program Overview, more than 3 times in a rolling 12-month period	• US $50,000 for every month the Acquirer meets or exceeds the program thresholds
Acquirer meets or exceeds the Chargeback activity thresholds, as specified in Global Merchant Chargeback Monitoring Program Overview, more than 6 times in a rolling 12-month period	• US $100,000 for each subsequent month the threshold is met or exceeded • Acquirer is eligible for the imposition of Risk Reduction Procedures as specified in Member Risk Reduction Requirements • Visa may apply additional fines for repetitive or willful violations, as specified in Repetitive Violations and Willful Violations

Acquirer Chargeback Monitoring Program - U.S. Region

Visa monitors the total volume of U.S. Domestic and International Interchange and Chargebacks for any U.S. Acquirer that experiences all the following activity levels during any month:

- 500 or more interchange transactions
- 500 or more Chargebacks
- A 1% or higher ratio of overall Chargeback-to-Interchange volume

Visa assesses High-Brand Risk Chargeback Monitoring Program fees to a U.S. Acquirer, from the date of Notification, as described in the following table	
Acquirer does not • Identify a High-Brand Risk Merchant with the correct Merchant Category Code • Register a High-Brand Risk Merchant	• US $25,000 per Merchant per month • US $100,000 after 3 violations in calendar year and/or prohibition against signing High-Brand Risk Merchants [1]
Acquirer knowingly signs a disqualified Merchant or any of the disqualified Merchant's principals	• US $250,000 per month until the Acquirer terminates the Merchant Agreement [1]

[1] Visa may impose conditions on Acquirers for violations of the U.S. Regional Operating Regulations, up to and including termination of the Acquirer program

Visa assesses Acquirer Chargeback Monitoring Program fees to a U.S. Acquirer, as described in the following table.

Acquirer Chargeback Monitoring Program Fees - U.S. Region	
Acquirer knowingly attempts to circumvent the provisions of "Acquirer Chargeback Monitoring Program - U.S. Region"	• US $25,000 assessed 60 calendar days after Notification to the Acquirer
Acquirer meets or exceeds the Chargeback activity thresholds specified in "Acquirer Chargeback Monitoring Program - U.S. Region"	• US $25,000
Acquirer meets or exceeds the Chargeback activity thresholds more than 3 times in a rolling 12-month period	• US $100,000 for each subsequent month that either threshold is exceeded
Acquirer has had 3 or more Merchants in the Merchant Chargeback Monitoring Programs for 6 consecutive months	• Daily review fee of at least US $2,500, with a one-week minimum fee of US $17,500, assessed while a review of the Acquirer's and/or Merchants' Visa Card-related processing activities is being conducted, as specified in "Acquirer Processing Activity Review - U.S. Region"
Acquirer fails to take action on recommendations resulting from a review of the Acquirer's and/or Merchants' Visa Card-related processing activities	• US $75,000 minimum

Acquirer Fraud Monitoring Program

Visa monitors an Acquirer to determine disproportionate fraud-to-sales ratios.

An Acquirer exceeding 3 times the worldwide or regional fraud-to-sales ratio for more than one quarter will be considered non-compliant and may be subject, but not limited, to the following fines and penalties:

- Monetary fines specified in the applicable Visa Regional Operating Regulations
- Temporary suspension of contracting with new Merchants
- Termination of membership

Acquirer Fraud Performance Monitoring Program Penalty Schedule - AP Region and CEMEA Region

First violation	• US $25,000
Second consecutive violation	• US $50,000
3 or more consecutive violations	• US $100,000 for every subsequent violation per quarter OR Visa may revoke or suspend the Acquirer’s license

Acquirer Fraud Monitoring Program Fines - U.S. Region

First month	• US $25,000
Second month	• US $50,000
Third month	• US $75,000
Fourth and subsequent months	• US $100,000

Risk Identification Service Online Conditions and Fees - U.S. Region

Visa may:

- Impose conditions on a U.S. Acquirer if any of its Merchants are designated as an Identified Merchant by RIS Online
- Assess a daily review fee of at least US $2,500, with a one-week minimum fee of US $17,500, if an onsite review is required

If Visa determines that a U.S. Acquirer or its Merchant changed, modified, or altered Merchant data in any way to avoid detection by Risk Identification Service (RIS) Online, Visa may assess a US $25,000 fee to the Acquirer for each occurrence identified.

Visa assesses the following fines, as specified in the table below, to a U.S. Acquirer after the 3-month Workout Period, as described in “Excessive Fraud Activity Notification - U.S. Region.”

Fine Period - month 1 [1] Acquirer receives Excessive Fraud Activity Notification [2]	• US $10,000
Fine Period - month 2 or 3. Acquirer receives Excessive Fraud Activity Notification [2]	• US $25,000
Fine Period - month 4. Acquirer receives Excessive Fraud Activity Notification [2]	• US $50,000
Fine Period - month 5. Acquirer receives Excessive Fraud Activity Notification [2]	• US $75,000
Fine Period - month 6. Acquirer receives Excessive Fraud Activity Notification [2]	• US $50,000
Fine Period - beyond month 6. Acquirer receives subsequent Excessive Fraud Activity Notification(s) [2]	• US $100,000 per month * Merchant and its principal(s) eligible for disqualification proceedings, as specified in “Critical Chargeback Levels - U.S. Region”

[1] The Risk Identification Service Online remediation process, including Notification requirements, is described in “Excessive Fraud Activity Notification - U.S. Region.”

[2] An Identified Merchant must remain below RIS Online Notification thresholds that incur a fine for at least 3 consecutive months for the Acquirer to exit the fine period specified in this table.

10.4.6 Fraud reasons

Code	Reason	Description
00	Lost Fraud	A fraudulent transaction that occurs with the use of a lost credit or debit card (or other device accessing a credit or debit card account for example convenience and balance transfer checks) without the actual implied or apparent authority of the cardholder.
01	Stolen Fraud	A fraudulent transaction that occurs with the use of a stolen credit or debit card (or other device accessing a credit or debit card account for example convenience and balance transfer checks) without the actual implied or apparent authority of the cardholder.
02	Never Received Issue	The interception and use of a credit or debit card (or other device accessing credit or debit card account for example convenience and balance transfer checks) before receipt by the cardholder by a person without the actual implied or apparent authority of the cardholder.

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Table 10 – continued from previous page

Code	Reason	Description
03	Fraudulent Application	A fraudulent transaction that occurs with the use of a credit or debit card that was obtained with an application using a false name or other false identification information.
04	Counterfeit Card Fraud	The use of altered or illegally reproduced credit or debit card (or other physical device accessing a credit or debit card account for example convenience and balance transfer checks) including the replication or alteration of the magnetic stripe or embossing.
05	Account Takeover Fraud	An existing credit or debit account is used without the actual implied or apparent authority of the cardholder by a person who gains access to and use of the account through an unauthorized means such as a change of address or request for re-issuance of credit or debit cards (or other device for accessing a credit or debit account for example convenience and balance transfer checks) but not lost or stolen cards.
06	Card Not Present Fraud	A fraudulent transaction that occurs with the use of credit or debit account information including pseudo-account information without the physical card or other device being involved via the phone mail Internet or other electronic means without the actual implied or apparent authority of the cardholder.
07	Multiple Imprint Fraud	A fraudulent transaction that occurs with a credit or debit card where the merchant having completed a legitimate face-to-face transaction deposits one or more additional transactions without the actual implied or apparent authority of the cardholder. For example the merchant makes several imprints of a card on paper formsets or produces terminal receipts upon receiving additional online or offline card-read authorization approvals.
51	Bust-out Collusive Merchant	A collusive cardholder engaging in transactions with a collusive merchant as defined in the Cardholder-Merchant Collusion Program.

10.4.7 Chargeback reasons

Code	Reason	Description
30	Services Not Provided or Merchandise Not Received	Merchant was unable or unwilling to provide services or Cardholder or authorized person did not receive the merchandise at the agreed-upon location or by the agreed-upon date. Required documents: Documentation to prove that Cardholder received services or proof that merchandise or ticket was received by Cardholder or authorized person on agreed-upon date or at agreed-upon location. Time frame: 120 days from the Transaction Processing Date or the date that the Cardholder expected to receive the service.
41	Cancelled Recurring Transaction	The Merchant continued to charge a Cardholder for a Recurring Transaction despite notification of cancellation. Required documents: Documentation to prove that service was not cancelled 15 calendar days prior to the Transaction Processing Date and documentation showing portion or amount of services or merchandise used. Time frame: 120 days from the Transaction Processing Date.
4801	Requested Transaction Data Not Received	Retrieval Request was not fulfilled. Required documents: Copy of Transaction Receipt. Time frame: 60 days from Retrieval request date.

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Code	Reason	Description
4802	Requested/Required Information Illegible or Missing	The Received a Transaction Receipt and the Account Number or amount is illegible. Required documents: Copy of Transaction Receipt. Time frame: 120 days from the Transaction Processing Date.
4807	Warning Bulletin File	The card was listed on electronic Warning Bulletin File however the Merchant completed the transaction. Required documents: None. Time frame: 45 days from the Transaction Processing Date.
4808	Requested/Required Authorization Not Obtained	The transaction amount exceeded the floor limit established by MasterCard but the Authorisation was not obtained or was declined. Required documents: None. Time frame: 45 days from the Transaction Processing Date.
4812	Account Number Not on File	Transaction did not receive Authorization and was processed using an Account Number that does not match any on the Issuer. Required documents: None. Time frame: 45 days from the Transaction Processing Date.

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Code	Reason	Description
4831	Transaction Amount Differs	The cardholder states that he or she was billed an incorrect amount. Required documents: Copy of the transaction receipt and proof to support that the cardholder is responsible for the disputed amount. Time frame: 120 days from the Transaction Processing Date.
4834	Duplicate Processing	The same transaction was processed more than once. Required documents: Copies of two different transaction receipts. Time frame: 120 days from the Transaction Processing Date.
4835	Card Not Valid or Expired	A Merchant completed the Transaction with a Card that expired prior to the Transaction Date and the Merchant did not obtained Authorization. Required documents: None. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
4837	No Cardholder Authorization	A Merchant did not obtained an Imprint and a signature (or a PIN) in a Card-Present Environment and the Merchant complited the Transaction without the Card holder’s permission or a Transaction was processed with a Fictitious Account Number or no valid Card was outstanding bearing the Account Number or the Transaction Receipt. Required documents: Evidence of both: an Imprint, a signature or PIN. Time frame: 120 days from the Transaction Processing Date.
4840	Fraudulent Processing of Transactions	Multiple Transactions occurred on a single Card at the same Merchant Outlet without the Cardholder’s permission. Required documents: All transaction receipts and merchant explanation. Time frame: 120 days from the Transaction Processing Date.
4841	Cancelled Recurring Transaction	The card acceptor continued to bill a cardholder for a recurring transaction after receiving notification of cancellation from the cardholder or issuer or the issuer listed the cardholder. Required documents: None. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
4842	Late Presentment	Transaction was not processed within the required time limits. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
4846	Correct Transaction Currency Code Not Provided	The acquirer did not transmit the correct transaction currency code. The transaction occurred in a dual currency environment and a transaction currency is not specified on the transaction receipt. A cardholder was not given the opportunity to choose the desired currency in which the transaction was completed or did not agree to the currency of transaction. Required documents: Documentation proving the correct currency was provided or specified. Time frame: 120 days from the Transaction Processing Date.
4847	Requested/Required Authorization Not Obtained and Fraudulent Transaction	The transaction amount exceeded the floor limit established by MasterCard but the Authorisation was not obtained or was declined and the transaction is fraudulent. Required documents: None. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
4849	Questionable Merchant Activity	Issuers can use this chargeback only if the acquirer processed a transaction for a card acceptor that later was listed in a MasterCard Global Security Bulletin for violating MasterCard rules. Required documents: None. Time frame: 120 calendar days from the Global Security Bulletin publication date.
4850	Credit Posted as a Purchase	Cardholder account has been inaccurately posted with a debit instead of a credit as a result of an incorrect transaction code or keying error. Required documents: The acquirer must provide a copy of the TID as proof of the retail sale instead of a credit. Time frame: 120 days from the Transaction Processing Date.
4853	Cardholder Dispute	Cardholder returned (or attempted to return) goods or services to a card acceptor because it was not as decribed. Required documents: Copy of the TID or invoice (if applicable). Card acceptor. Time frame: 120 calendar days from the Transaction Processing Date or the date of receipt of goods and services if delayed delivery.

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Code	Reason	Description
4855	Nonreceipt of Merchandise	Cardholder or his or her authorized representative did not receive goods that were to be shipped or delivered. Required documents: Proof that the cardholder or person that the cardholder authorized received the merchandise. Time frame: 120-calendar day time frame is calculated from either the Transaction processing Date of the presented transaction or the latest anticipated delivery date.
4857	Card-Activated Telephone Transaction	The issuer. Required documents: Additional or corrected information to resolve billing discrepancy. Time frame: 120 days from the Transaction Processing Date.
4859	Services Not Rendered	The card acceptor is unwilling or unable to render services. The cardholder paid for services or goods by other means. The cardholder received none or only a part of an ATM cash disbursement. The cardholder did not receive airline transportation. Required documents: Proof that the services were rendered or that the card acceptor is able to render them. Appropriate card acceptor explanation. Documentation that verifies the disbursement of funds. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
4860	Credit Not Processed	Card acceptor has not posted a credit to his or her account or that the card acceptor posted a credit and reduced the amount of the credit due without proper disclosure. Required documents: Card acceptor rebuttal (for example, the card acceptor rebuttal states that the merchandise was never returned or that the cancellation was not accepted) or proper disclosure given at the point of int. Time frame: 120 days from the Transaction Processing Date.
4862	Counterfeit Transaction Magnetic Stripe POS Fraud	Fraudulent transaction and that the cardholder or a person authorized by him or her was in possession of all cards issued with the account on the transaction date. Required documents: Evidence of both: an Imprint, a signature or PIN. Time frame: 120 days from the Transaction Processing Date.
4863	Cardholder Does Not Recognize	The Cardholder does not recognize the Transaction. Required documents: Copy of Transaction Receipt. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
4870	Chip Liability Shift	A counterfeit card-present transaction was processed to chip card on non-EMV terminal and both the issuer and the acquirer are located in a country or region that has adopted a chip liability shift program. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
4871	Chip/PIN Liability Shift	A fraudulent transaction resulted from the use of a hybrid PIN-preferring card at a magnetic stripe-reading-only terminal (whether PIN-capable or not) or at a chip-capable terminal not equipped with a PIN pad capable (at a minimum) of checking the PIN offline and both the issuer and the acquirer are located in a country or region that has adopted a chip liability shift program. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
4899	Domestic Chargeback Dispute (Europe Region Only)	Issuers only may use message reason code 4899 in the case of a centrally acquired domestic transaction or a domestic transaction processed through Banknet or EPS-Net where a chargeback is available according to the applicable domestic rule but cannot be processed under a different message reason code. Required documents: With accordance with domestic rule. Time frame: With accordance with domestic rule.

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Code	Reason	Description
53	Not as Described or Defective Merchandise	The Cardholder received damaged or defective merchandise or the merchandise or service did not match what was described on the Transaction Receipt or other documentation presented at the time of purchase. Required documents: Documents to prove that the service or merchandise was correctly described and was not defective. Proof that the service was not cancelled and was used by the cardholder or proof that the merchandise. Time frame: 120 days from the Transaction Processing Date.
57	Fraudulent Multiple Transactions	Multiple Transactions occurred on a single Card at the same Merchant Outlet without the Cardholder’s permission. Required documents: Evidence that fraudulent multiple Transactions did not occur. Evidence that Transactions represent valid delayed or amended charges for T&E Transaction. Time frame: 120 days from the Transaction Processing Date.
60	Illegible fulfillment	The Received a Transaction Receipt and the Account Number or amount is illegible. Required documents: Legible copy of the Transaction Receipt. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
62	Counterfeit Transaction	A Counterfeit Card was used for a Magnetic stripe or Chip-initiated transaction that received Authorization but the Authorization Request did not include the required data or contained altered data. A counterfeit card-present transaction was processed to chip card on non-EMV terminal and both the issuer and the acquirer are located in a country or region that has adopted a chip liability shift program. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
70	Card Recovery Bulletin or Exception file	A Merchant did not check the Card Recovery Bulletin or Exception File for a Transaction with an amount that was below the Floor Limit. Required documents: None. Time frame: 75 days from the Transaction Processing Date.
71	Declined Authorization	A Merchant completed the Transaction after an Authorization Request received a Decline Response. Required documents: None. Time frame: 75 days from the Transaction Processing Date.

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Code	Reason	Description
72	No Authorization	Authorization was required for the Transaction but the Merchant did not obtain Authorization. Required documents: None. Time frame: 75 days from the Transaction Processing Date.
73	Expired Card	A Merchant completed the Transaction with a Card that expired prior to the Transaction Date and the Merchant did not obtained Authorization. Required documents: Documentation to prove the card was not expired on the Transaction Date. Time frame: 75 days from the Transaction Processing Date.
74	Late Presentment	Transaction was not processed within the required time limits and the account was not in good standing on the Chargeback. Processing Date or the Transaction was processed more than 180 calendar days from the Transaction Date. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
75	Transaction not Recognized	The Cardholder does not recognize the Transaction. Required documents: Copy of Transaction Receipt. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
76	Incorrect currency or Transaction Code or Domestic Transaction processing violation	Transaction was processed with an incorrect Transaction code or an incorrect currency code or the Merchant did not deposit a Transaction Receipt in the country where the Transaction occurred or the Cardholder was not advised that Dynamic Currency Conversion would occur or was refused the choice of paying in the Merchant. Required documents: Transaction Receipt or other record that proves that the Transaction was correct. Time frame: 120 days from the Transaction Processing Date.
77	Non-matching Account Number	Transaction did not receive Authorization and was processed using an Account Number that does not match any on the Issuer. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
78	Service Code Violation	Authorization was not obtained for a Magnetic-Stripe read Transaction on a Visa Electron Card or on a Visa Card in a registered mandatory positive Authorization account range. Required documents: None. Time frame: 75 days from the Transaction Processing Date.

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Code	Reason	Description
80	Incorrect Transaction Amount or Account Number	Transaction amount is incorrect or an addition or transposition error was made when calculating the Transaction amount or Merchant altered the Transaction amount after the Transaction was completed without the consent of the Cardholder or a Transaction was processed using an incorrect Account Number. Required documents: Transaction Receipt or other record to prove that Transaction Amount and Account number was correct. Time frame: 120 days from the Transaction Processing Date.
81	Fraud - Card-Present Environment	A Merchant did not obtained an Imprint and a signature (or a PIN) in a Card-Present Environment and the Merchant complited the Transaction without the Card holder’s permission or a Transaction was processed with a Fictitious Account Number or no valid Card was outstanding bearing the Account Number or the Transaction Receipt. A fraudulent card-present transaction was processed to lost/stolen chip card on non-EMV terminal and both the issuer and the acquirer are located in a country or region that has adopted a chip liability shift program. Required documents: Transaction Receipt or other record to prove separate Transactions were processed and a proof that the transactions were not for the same service or merchandise. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
82	Duplicate Processing	A single Transaction was processed more than once. Required documents: Evidence of Imprint and signature or PIN. Compelling evidence that the cardholder participated in the Transaction. Time frame: 120 days from the Transaction Processing Date.
83	Fraud - Card-Absent Environment	A Mail/Phone Order Recurring or Electronic Commerce Transaction was processed without the Cardholder's permission or a Fictitious Account Number was used or no valid Card was outstanding bearing the Account number on the Transaction Receipt. Required documents: Proof that the service was not cancelled and was used by the cardholder or proof that the merchandise was not returned. Proof that cancellation palicy was correctly described. Time frame: 120 days from the Credit Transaction Processing Date.
85	Credit Not Processed	A Merchant did not process a Credit Transaction Receipt as required. Required documents: Documents (other than Transaction Receipt) to prove that Merchant did not receive payment by other means for the same merchandise or service. Time frame: 120 days from the Transaction Processing Date.

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Code	Reason	Description
86	Paid by Other Means	Merchandise or service was received but paid by other means. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
90	Non-Receipt of Cash or Load Transaction Value at ATM or Load Device	Cardholder did not receive or received only a portion of cash or Load Transaction value. Required documents: Evidence of both: an Imprint, a signature or PIN. Time frame: 120 days from the Transaction Processing Date.
93	Merchant Fraud Performance Program	Visa notified that the Transaction is identified by the Merchant Fraud Performance Program. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
96	Transaction Exceeds Limited Amount	An Unattended Acceptance Terminal that performs Cardholder-Activated Transaction Type A or Cardholder-Activated Transaction Type B exceeded the allowed amount. Required documents: None. Time frame: 120 days from the Transaction Processing Date.
28	Request for Copy Bearing Signature	The cardholder's bank requests a copy of the transaction receipt from the merchant for fraud analysis.
33	Fraud Analysis Request	The cardholder's bank requests a copy of the receipt from the merchant for fraud analysis.

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Table 11 – continued from previous page

Code	Reason	Description
79	Requested Transaction Information Not Received	This chargeback occurs when a merchant does not respond to a retrieval request within the specified time frame or does not provide a legible response.
5621	Sales Draft Chargeback	Sales Draft Chargeback.
10	Fraud	Fraud.
10.1	EMV Liability Shift Counterfeit Fraud	EMV Liability Shift Counterfeit Fraud.
10.2	EMV Liability Shift Non-Counterfeit Fraud	EMV Liability Shift Non-Counterfeit Fraud.
10.3	Other Fraud-Card Present Environment	Other Fraud-Card Present Environment.
10.4	Other Fraud-Card Absent Environment	Other Fraud-Card Absent Environment.
10.5	Visa Fraud Monitoring Program	Visa Fraud Monitoring Program.
11.1	Card Recovery Bulletin	Card Recovery Bulletin.
11.2	Declined Authorization	Declined Authorization.
11.3	No Authorization	No Authorization.
12.1	Late Presentment	Late Presentment.
12.2	Incorrect Transaction Code	Incorrect Transaction Code.
12.3	Incorrect Currency	Incorrect Currency.
12.4	Incorrect Account Number	Incorrect Account Number.
12.5	Incorrect Amount	Incorrect Amount.
12.6	Duplicate Processing/Paid by Other Means	Duplicate Processing/Paid by Other Means.
12.7	Invalid Data	Invalid Data.
13	Consumer Dispute	Consumer Dispute.
13.1	Merchandise / Services Not Received	Merchandise / Services Not Received.
13.2	Cancelled Recurring	Cancelled Recurring.
13.3	Not as Described or Defective Merchandise/Services	Not as Described or Defective Merchandise/Services.
13.4	Counterfeit Merchandise	Counterfeit Merchandise.
13.5	Misrepresentation	Misrepresentation.
13.6	Credit Not Processed	Credit Not Processed.
13.7	Cancelled Merchandise/Services	Cancelled Merchandise/Services.
13.8	Original Credit Transaction Not Accepted	Original Credit Transaction Not Accepted.
13.9	Non-Receipt of Cash or Load Transaction Value	Non-Receipt of Cash or Load Transaction Value.

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Table 11 – continued from previous page

Code	Reason	Description
501	Non-JCB Card	This chargeback occurs when a valid authorization was not obtained from the Issuing bank and the card information embossed on or encoded in the magnetic stripe of the card does not conform to JCB's card specification. This chargeback may be reversed by supplying proof that a valid authorization was obtained at the time of the sale along with a signed swiped or imprinted sales draft that conforms to JCB specifications or evidence that a credit was issued.
502	Card-Member Dispute	This chargeback occurs when a cardholder disputes goods received or services rendered. This chargeback may be reversed by supplying a written rebuttal which provides proof that the goods/services described on the sales receipt or invoice were suitable there was proper disclosure at the time of purchase or evidence that a credit was issued.
503	Expired JCB Card	This chargeback occurs when the card used in a transaction expired before the transaction date and the sale is processed without a valid authorization. This chargeback may be reversed by supplying proof that a valid authorization was obtained at the time of the sale along with a signed swiped or imprinted sales draft that provides a valid expiration date for the card at the time of the sale or evidence that a credit was issued.
507	Incorrect Transaction Amount	This chargeback occurs when the incorrect transaction amount is entered for a sale. This chargeback may be reversed by supplying proof that the transaction amount is correct and/or a legible copy of the signed swiped or imprinted sales draft or evidence that a credit was issued.
510	Mis-Post	This chargeback occurs when a credit transaction incorrectly posts as a debit or a debit posts as a credit to the cardholder's account.
512	Duplicate Processing	This chargeback occurs when a cardholder states that they were charged twice for the same transaction. This chargeback may be reversed by supplying two separate signed sales drafts for each transaction or evidence that a credit has been issued.

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Table 11 – continued from previous page

Code	Reason	Description
513	Credit Not Received	This chargeback occurs when a customer indicates they have not received a credit to their account. This chargeback may be reversed by supplying proof that the credit has been issued to this account or a signed sales receipt stating your refund policy at the time of purchase or evidence that a credit has been issued.
516	Non-Receipt of Requested Item	This chargeback occurs when a customer claims they did not receive merchandise which was to be delivered or goods were paid for by other means. This chargeback may be reversed by supplying proof of delivery signed by the cardholder a signed swiped draft proving the cardholder picked up the merchandise or evidence that a credit has been issued.
517	Requested Copy Illegible	This chargeback occurs when the Issuer of an account requests a copy of a transaction receipt on behalf of the cardholder and a legible copy of the draft requested was not received. This chargeback may be reversed by supplying a legible copy of the signed swiped or imprinted draft that was requested or evidence that a credit has been issued.
521	Transaction Exceeds Floor limit	This chargeback occurs when a transaction exceeds the relevant floor limit that applies without a valid authorization at the time of the sale or the transaction amount that exceeds the relevant floor limit is greater than the authorized amount. This chargeback may be reversed by supplying proof of a valid authorization for the transaction or any amount that is greater than your assigned floor limit or evidence that a credit has been issued.
522	Authorization Declined	This chargeback occurs when a transaction for an account was processed after receiving a decline response. This chargeback may be reversed by supplying proof that a valid authorization was given for the transaction or evidence that a credit was issued.
523	Incorrect Card Number	This chargeback occurs when an account number is provided to the Issuer for a transaction and it does not match any account number in the bank’s master file. This chargeback may be reversed by supplying an imprinted or swiped sales draft which has the same account number as the one that is being disputed.

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Table 11 – continued from previous page

Code	Reason	Description
524	Addition Error	This chargeback occurs when a cardholder's copy of the sales draft or other transaction record shows an error in addition which causes the total amount to be incorrect. This chargeback may be reversed by providing proof that the transaction amount is correct and/or a legible copy of the signed swiped or imprinted sales draft or evidence that a credit has been issued.
525	Altered Amount	This chargeback occurs when a customer claims that the incorrect amount was billed to their account. This chargeback may be reversed by supplying proof that the transaction was processed correctly or evidence that a credit has been issued.
526	No Signature	This chargeback occurs when a cardholder claims they did not participate in or authorize a transaction to take place. This chargeback may be reversed by supplying a signed swiped or imprinted sales draft proof of delivery signed by the cardholder or evidence that a credit has been issued.
527	No Imprint	This chargeback occurs when a cardholder claims they did not participate in or authorize a transaction to take place. This chargeback may be reversed by supplying a signed swiped or imprinted sales draft or evidence that a credit has been issued.
534	Unauthorized Multiple Transactions	This chargeback occurs when two or more transactions take place at one location and the cardholder claims they only authorized or participated in one. This chargeback may be reversed by supplying a signed swiped or imprinted sales draft for all transactions with the cardholder or evidence that a credit has been issued.
536	Late Submission	This chargeback occurs when more than 45 days have elapsed between the transaction date and the settlement of the sale. This chargeback may be reversed by supplying a signed swiped or imprinted sales draft and the corresponding batch header ticket or evidence that a credit has been issued.
537	No Show Dispute	This chargeback occurs when a cardholder claims they made a hotel or car rental reservation but one of the following occurred.
538	Advance Deposit	This chargeback occurs when a cardholder claims that they participated in a transaction for an advance deposit to secure a hotel reservation but one of the following occurred.

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Table 11 – continued from previous page

Code	Reason	Description
541	Illegible Item	This chargeback occurs when the Issuer of an account requests a copy of a transaction receipt on behalf of the cardholder and a legible copy of the draft requested was not received. This chargeback may be reversed by supplying a legible copy of the signed swiped or imprinted sales draft that was requested or evidence that a credit has been issued.
544	Cancelled Recurring Transaction	This chargeback occurs when a cardholder claims that the authority to process recurring transactions was cancelled prior to the transaction date. This chargeback may be reversed by supplying proof that the cardholder authorized the transaction or evidence that a credit has been issued.
546	Unauthorized Purchase	This chargeback occurs when a cardholder claims that they did not participate in or authorize a transaction to take place. This chargeback may be reversed by supplying a signed swiped or imprinted sales draft proof of delivery signed by the cardholder or evidence that a credit has been issued.
547	JCB Card on Stop List	This chargeback occurs when the JCB card presented for payment was listed on a Stop List that was effective at the time of sale. This chargeback may be reversed by providing proof that the card was not listed on the Stop List at the time of sale or evidence that a credit has been issued.
554	Non-Receipt of Merchandise/Cash at ATM	This chargeback occurs when a) the cardholder does not receive merchandise at the agreed location or b) the cardholder participated in an ATM transaction but the requested amount of cash was not dispensed to the cardholder. This chargeback may be reversed by supplying proof of delivery showing the cardholder received the merchandise or received the requested amount in the case of an ATM transaction or evidence that a credit has been issued.
580	Non-Receipt of T&E Documentation	This chargeback occurs when an Issuer did not receive the requested copy of the sales draft within the allowed time frame. This chargeback may be reversed by supplying proof that the requested copy was provided within the allowed time frame or evidence that a credit has been issued.

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Table 11 – continued from previous page

Code	Reason	Description
581	Split Sale	This chargeback occurs when a transaction requiring an authorization decision was split into two or more card sales to avoid authorization and had the whole sale been submitted for authorization it would have been declined. This chargeback may be reversed by supplying proof that the transaction is not a split sale or that a valid authorization was obtained for the whole amount or evidence that a credit has been issued.
582	Domestic Transaction	This chargeback occurs when the domestic transaction processed was settled through the International Interchange. This chargeback may be reversed by supplying documentation or information that you feel will assist in reversing the chargeback or evidence that a credit has been issued.
583	Paid By Other Means	This chargeback occurs when a cardholder paid for a transaction by an alternate method. This chargeback may be reversed by supplying a signed swiped or imprinted sales draft or evidence that a credit has been issued.
A01	Charge Amount Exceeds Authorization Amount	No additional information.
A02	No Valid Authorization	No additional information.
A08	Authorization Approval Expired	No additional information.
C02	Credit Not Processed	No additional information.
C04	Goods/Services Returned or Refused	No additional information.
C05	Goods/Services Canceled	No additional information.
C08	Goods/Services Not Received or Only Partially Received	No additional information.
C14	Paid by Other Means	No additional information.
C18	No Show or CARDeposit Canceled	No additional information.
C28	Canceled Recurring Billing	No additional information.
C31	Goods/Services Not As Described	No additional information.
C32	Goods/Services Damaged or Defective	No additional information.
F10	Missing Imprint	No additional information.
F14	Missing Signature	No additional information.
F24	No Card Member Authorization	No additional information.
F29	Card Not Present	No additional information.

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Table 11 – continued from previous page

Code	Reason	Description
F30	EMV Counterfeit	No additional information.
F31	EMV Lost/Stolen/Non - Received	No additional information.
FR2	Fraud Full Recourse Program	No additional information.
FR4	Immediate Chargeback Program	No additional information.
FR6	Partial Immediate Chargeback Program	No additional information.
M01	Chargeback Authorization	No additional information.
M10	Vehicle Rental - Capital Damages	No additional information.
M49	Vehicle Rental - Theft or Loss of Use	No additional information.
P01	Unassigned Card Number	No additional information.
P03	Credit Processed as Charge	No additional information.
P04	Charge Processed as Credit	No additional information.
P05	Incorrect Charge Amount	No additional information.
P07	Late Submission	No additional information.
P08	Duplicate Charge	No additional information.
P22	Non-Matching Card Number	No additional information.
P23	Currency Discrepancy	No additional information.
R03	Insufficient Reply	No additional information.
R13	No Reply	No additional information.
6321	No authorize or participate	A chargeback initiated when the cardholder claims they were in possession of a valid card on the date of transactionor she did not authorize or participate in the transaction processed by the merchant.
6323	Transaction Information Document (TID)	Represents a situation where the cardholder is requesting Transaction Information Document (TID) from the merchant needed for his personal records expense reporting etc.
6341	Fraud investigation by the bank or issuer	A dispute that is initiated due to a fraud investigation by the bank or issuer.
G001	Recall/Customer Dispute	Recall/Customer Dispute.

10.4.8 Retrieval Request Reasons

Code	Description
3	Credit Not Received for Tickets/Vouchers
4	Request Reshipment of Tickets Not Received
7	Billing was to be in Installments – Credit Due
9	Customer Requests Return Instructions/Pickup
10	Partial Credit Received – Remaining Credit Due
11	Customers Requests Waiving Cancellation Fee – Credit Due
12	Charged Billed Twice in Error
15	Requests Credit for Exchange Fee

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Table 12 – continued from previous page

Code	Description
16	Requests Credit for Damaged Merchandise
18	Requests Credit for Overcharge
20	Claims Cancelled Service – Requests Credit and Discontinue Future Billings
21	Claims Cancelled Service – Issue Credit or Provide Cancellation Policy and Discontinue Billing
22	Claims Cancelled Membership – Requests Credit and Discontinue Future Billings
24	Damaged Merchandise, Requests Return
27	Order Canceled – Issue Credit or Provide Cancellation Policy/Proof of Delivery
28	Membership Cancelled in Writing – Issue Credit/supply signed Cancellation Policy & discontinue
29	Membership Expired – Issue Credit or supply signed contract with renewal policy/expiration date
30	Defective Merchandise – Credit Requested
31	Deposit on Vehicle not Purchased, Issue Credit or provide Signed Agreement
33	Cardholder Does has No Knowledge of Charges, Provide support and itemization or Issue Credit
40	Service / Membership Cancelled – Credit Requested or Proof of Usage
41	Unable to contact/cancel – Discontinue Charges
42	Customer Claims Alternate Bill Arrangement – Requests Credit and Discontinue Future Billings
43	Request to Cancel Service – Contact Customer Directly
44	Requests Cancellation of Service – Provide Cancellation instructions/authorization
45	Requests Replacement for Damaged Merchandise
48	Requests Replacement for Damaged Merchandise
49	Deposit on Vehicle not Leased – Issue Credit or Provide signed Agreement
59	Requests Repair of Damaged Merchandise
60	Requests Repair of Defective Merchandise
61	Credit should have been Charge – Bill Customer
62	Charge should have been Credit – Issue Full Credit
63	Dissatisfied w/ Good/Service – Credit Requested
70	Dissatisfied w/ Repair Work on Vehicle – Credit Requested
71	Requests Credit for Personal Property Damage (Moving services) – Credit Requested
72	Cardholder has no Knowledge of Billing and it has Wrong Signature
73	Reservation not Guaranteed, was to be Cancelled – Credit Requested
76	Cancelled Service – Issue credit or provide copy of agreement and Discontinue Future Billings
77	Request to Return Merchandise – Provide Return Instructions
78	Invalid Plastic Number, Provide Valid Number to avoid Chargeback
79	Invalid Plastic Number, Provide Valid Number to avoid Chargeback
80	Cancelled Time Share – Credit Requested or provide copy of signed agreement
82	Customer has No Knowledge of Credit to their Account
83	Referenced Customer Deceased
86	Discontinue billings to this Inactive Account
87	Issue Credit and Discontinue Billing to Inactive Acct
89	Alternative Billing Arrangements – Credit Requested or provide supporting documentation
90	Membership/Service Paid in Full – Credit Requested and Discontinue Future Billings

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Table 12 – continued from previous page

Code	Description
91	Cancellation Made within Allowable Time – Credit Requested
93	Cardholder Does Not Recognize Charges
94	Cardholder Does Not Recognize Charges
95	Cancelled Service – Credit Requested or provide signed proof serviced were rendered
97	Customer Requests Credit for Unauthorized Charges
99	Class/Course Cancelled – Credit Requested
107	Facility No Longer Open – Credit Requested and Discontinue Future Billings
110	Calls associated with charges Connected to Wrong Number
117	Call associated with charges was Cut-off
119	Cardholder has No Knowledge of CARDeposit Billing – Requests Credit
120	Requests Credit for Overcharge for Vehicle Rental
121	Requests Credit for Rental Vehicle did not perform properly
122	Cardholder has No Knowledge of Vehicle Rental – Issue Credit
123	Cardholder has No Knowledge of Vehicle Rental – Issue Credit
124	Customer Requests support for Charges
125	Cardholder has No Knowledge of Vehicle Rental – Issue Credit
127	Cardholder Does Not Recognize Charges, Provide Documentation or Issue Credit
128	Cardholder Claims they did Not Authorize Charges, Provide Documentation or Issue Credit
129	Cardholder Does Not Recognize Charges, Provide Documentation or Issue Credit
130	Requests Credit for Deposit not Deducted from Rental Billing
131	Charge was to be Billed Directly to Insurance company
132	Customer Billed Twice from separate business addresses
133	Billed Twice for same Purchase
134	Customer Claims Portion of Charge was a Deposit
136	Customer Claims Charge was for Deposit
141	Customer Claims Charge was Deposit on Vehicle Returned
143	Customer Claims Flowers ordered Not Received
146	Disputed Merchandise Returned but 2nd charge processed instead of credit
147	Customer Claims Billing Paid by Insurance Company
150	Returned Damaged Merchandise – Provide Documentation or Issue Credit
151	Returned Damaged Merchandise and Requests Replacement or Credit
152	Received & Returned Incorrect Merchandise, Provide Documentation or Issue Credit
153	Received & Returned Incorrect Merchandise and Requests Replacement or Credit
154	Cancelled Order – Provide Documentation or Issue Credit
155	Merchandise not Received – Provide Documentation or Issue Credit
156	Merchandise not Received – Issue Credit and Rebill Upon Delivery
157	Returned Merchandise but not sent Replacement- Provide Documentation or Issue Credit
158	Merchandise Returned, Provide Documentation or Issue Credit
159	Customer Requests signed support and itemization for Charges
160	Tickets/Vouchers not Ordered – Provide Documentation or Issue Credit
161	Tickets/Vouchers Returned – Provide Documentation or Issue Credit
162	Tickets/Vouchers Returned – Provide Documentation or Issue Credit
163	Tickets/Vouchers Not Received – Provide Documentation or Issue Credit
164	Tickets/Vouchers unused and Lost or Stolen – Provide Documentation or Issue Credit

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Table 12 – continued from previous page

Code	Description
165	Tickets/Vouchers Lost or Stolen – Provide Documentation or Issue Credit
166	Requests Credit for Payment made directly to establishment,
167	Reservation Confirmed on Incorrect Date – Provide Documentation or Issue Credit
168	Reservation Confirmed in Incorrect Location – Provide Documentation or Issue Credit
169	Incorrect Conversion Rate Used – Provide Documentation or Issue Credit
170	Cancelled Reservation – Provide Documentation or Issue Credit
171	Assured Reservation Not Honored – Provide Documentation or Issue Credit
173	Requests Credit for Duplicate Billing
174	Customer Requests signed support and itemization for Charges
175	Customer Requests Credit for a Charge
176	Cardholder Does Not Recognize the referenced Charges
177	Cardholder Claims Charge Unauthorized
178	No Merchandise Ordered or Delivered – Provide Documentation or Issue Credit
179	Cardholder Does Not Recognize Charge for Reservation
180	Cardholder Does Not Recognize Charge for stay at Establishment.
181	No Knowledge of Referenced No Show Charge
182	Cardholder Question Charges for Damages at Establishment
183	Cardholder Does Not Recognize Charges from Establishment
184	Charges identified as Cash Advances – cannot be billed through AmEx
185	Purchased but refused Delivery – Provide Documentation or Issue Credit
186	Incorrect Merchandise – Issue Credit and provider Return Instructions
187	Requests Replacement for Incorrect Merchandise
188	Cardholder has no Knowledge of Charge, Requests Credit
189	No Subscription Issues Received – Provide Documentation or Issue Credit
190	No Subscription Issues Received – Request to begin Delivery
191	Merchandise not Ordered or Received – Provide Documentation or Issue Credit
192	Customer Requests signed support and itemization for Charges
193	Charges Incurred at establishment are Fraudulent
194	Charges Incurred at establishment are Fraudulent – Full Magnetic Stripe data not received
195	Customer Doesn't Recognize charge and Requests signed support and itemization for Charges
196	Cardholder Does Not Recognize Charges, Provide Documentation or Issue Credit
197	Subscription Cancelled yet Billed – Provide Documentation or Issue Credit
198	Subscription Never Ordered – Provide Documentation or Issue Credit
199	Cardholder charged for both stay and no-show – Requests Credit for No-show
200	Sent Claim Report and Request signed support and itemization for Charges
608	Customer not disputing but requests signed support and itemization of charges
610	Charge was to be to Third Party – Provide Documentation or Issue Credit
620	Customer was under billed
656	No Knowledge of Referenced No-Show/Assured Reservation Charge
657	Requests Credit for Overcharge
658	Claims Received Multiple Billings in Error
671	Billing was to be Complimentary Stay
672	Customer Doesn't Recognize delayed charges – Provide Documentation or Issue Credit
673	Billed Assured Reservation and Actual Stay – Credit Due for Assured Reservation
674	Invalid or Incorrect Acct Number – Customer Doesn't Recognize Charge

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Table 12 – continued from previous page

Code	Description
675	CARDeposit Billing was to be Applied to the Stay – Provide Documentation or Issue Credit
676	Cancelled CARDeposit Reservation – Provide Documentation or Issue Credit
678	Second Request for Credit on Billing
679	Billed Twice for CARDeposit
680	Customer Claims Overcharge – Provide Documentation or Issue Credit
681	Guaranteed Reservation Cancelled within Guidelines – Provide Documentation or Issue Credit
682	Cancellation of Membership – Provide Documentation or Issue Credit
683	Charge Belongs to another Person due to AmEx cards being switched
684	Charge was Paid in Cash – Provide Documentation or Issue Credit
685	Customer Requests Copy of Signed Receipt
687	Does Not Recognize Charge, Provide Documentation or Issue Credit
688	Charge was to be Paid by Customer's Company – Credit and Rebill Correct Party
689	Reservation Made and paid by Third Party – Provide Documentation or Issue Credit
690	Not Disputing Charges but requesting support and itemization
691	Not Disputing Charges but requesting signed support and itemization
692	Customer should have been billed for only one night – Provide Documentation or Issue Credit
693	Customer Questions charge for Damages – Provide Documentation or Issue Credit
694	Dissatisfactory Accommodations, Requests Credit
695	Payment made directly to Establishment – Provide Documentation or Issue Credit
696	Car Rental Cancelled – Provide Documentation or Issue Credit
697	Claims Billed Twice for same Rental Vehicle – Provide Documentation or Issue Credit
698	Customer Requests support for Rental Charges
699	Customer should have been billed for only one night – Provide Documentation or Issue Credit
700	Service Cancelled – Provide Documentation or Issue Credit
701	Customer Requests Cancellation of Service- Discontinue Future Billings
702	Customer Received Duplicate Credits
703	Repair/Replacement was to be covered under warranty – Provide Documentation or Issue Credit
704	Event Cancelled – Credit due for Tickets not used
705	Tickets Cancelled – Provide Documentation or Issue Credit
706	Customer Refused Delivery – Provide Documentation or Issue Credit
707	Call Associated with Bill had poor transmission quality
708	Call Associated with Bill was not completed/connected
712	Services Not Rendered
713	Duplicate Billing – Provide Documentation or Issue Credit
722	Customer Does Not Recognize Charge for Stay – Provide Documentation or Issue Credit
723	Payment made directly to Establishment – Provide Documentation or Issue Credit
730	Issue Credit for Charge and Discontinue all Future Billings
792	Customer has no Knowledge of charge – Credit and Discontinue Future Billings
800	Customer No Longer Disputes Charge (Positive Signal)
R040	Service/Membership Cancelled – Issue Credit and Discontinue Future Billings
R041	Customer Unable to contact and Cancel Service – Discontinue Future Billings

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Table 12 – continued from previous page

Code	Description
R042	Customer made Alternate Billing Arrangements – Provide Documentation or Issue Credit
R043	Customer Requests Cancellation of Service – Contact Customer Directly
R044	Customer Requests Cancellation Instructions/Authorization- Contact Directly
RM05	Cardholder does not agree to amount billed
RM21	Cardholder does not recognize
RM23	Cardholder Requests Copy
RM41	Require for Legal/Fraud Analysis
RM42	Required for chargeback
S06	Automatic Closure of Inquiry
V28	Cardholder Requests Copy w/ Signature
V29	Charge detail or rental agreement request
V30	Cardholder requests copy
V31	Required for chargeback
V32	Original lost in transit
V33	Required for legal/fraud analysis
V34	Repeat request for copy
V35	Written cardholder demand
V36	Legal process specifies original
V37	Previous copy illegible
V38	Required for paper/handwriting analysis
V39	Repeat request for original
V40	Required for arbitration
V78	Cardholder requests copy with signature
V79	Charge detail or rental agreement request
V80	Cardholder requests copy
V81	Required for chargeback
V82	Original lost in transit
V83	Required for legal/fraud analysis
V84	Repeat request for copy
V85	Written cardholder demand
V86	Legal process specifies original
V87	Previous copy illegible
V88	Required for paper/handwriting analysis
V89	Repeat request for original
V90	Required for arbitration
6305	Cardholder does not agree with billed amount
6321	Cardholder does not recognize transaction
6322	Transaction Certificate (ICC Transaction)
6323	Transaction Information Document (TID) needed for cardholder's personal records expense reporting
6341	Fraud investigation
6342	Potential chargeback or compliance documentation
6343	Real-time Substantiation Audit Request (IIAS)

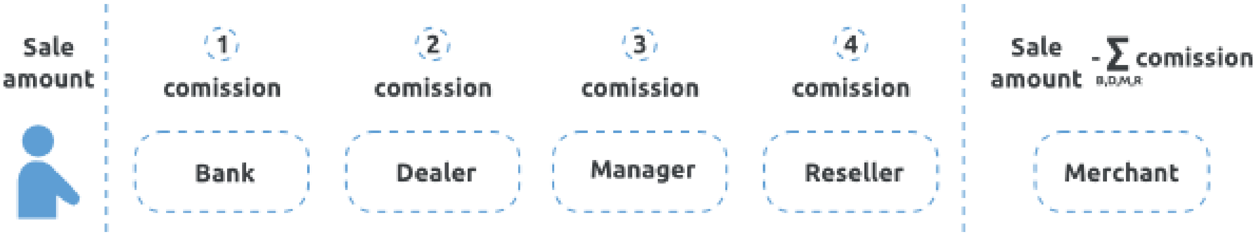
10.5 Construction principles of billing model

10.5.1 Overview

Starting from release 3.23.01 the revenue is distributed among all participants in hierarchical manner. It allows calculations to be more precise, to manage the hold payout parameters and to tune the rates model depending on the payment flow.

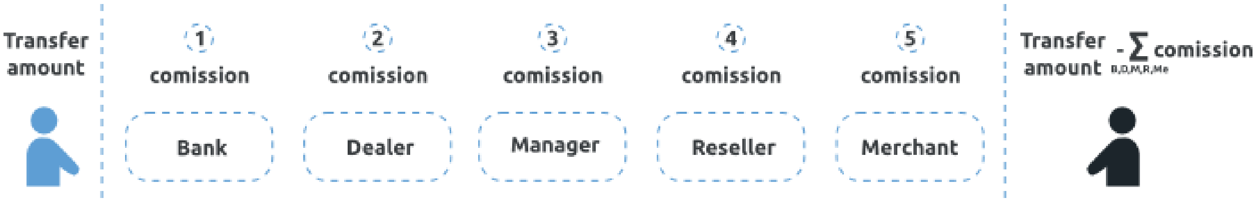
This kind of model allows to redefine the rates as well as the hold amount and its payout date.

The order of revenue distribution for the sale transactions



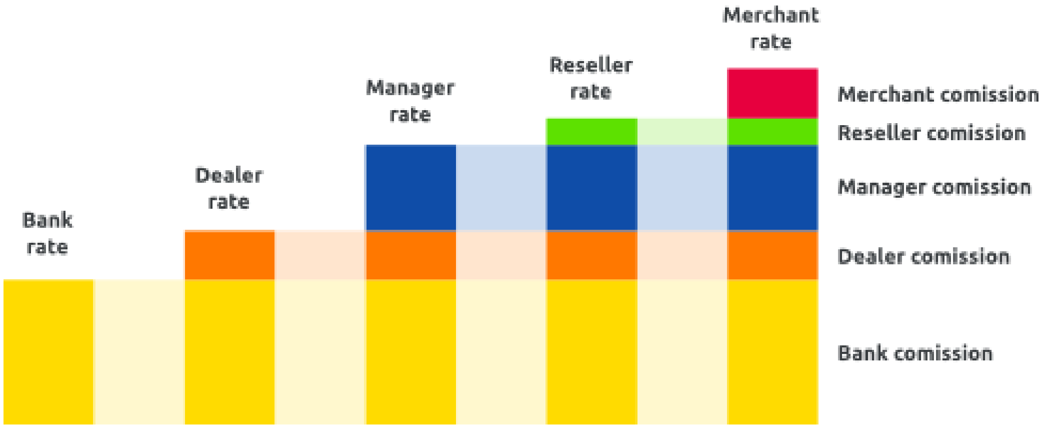
When an SMS or DMS transaction is processed all the participants withdraw their fee from the sale amount according to the rates defined. The rates applied from Bank to Merchant. Each participant in the flow can see only the rates defined for him without knowing the rates of preceding participants of the payment flow. For sale transactions the last participant is the Reseller and his rate will be the final one.

The order of revenue distribution for the transfer transactions



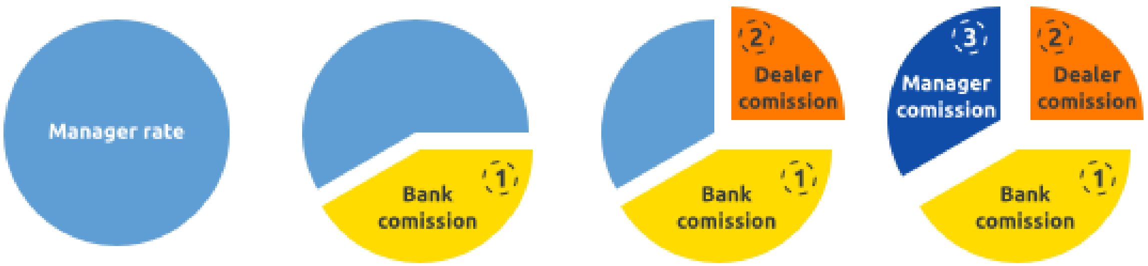
When the transfer transaction is being processed the rate calculation is the same, except for the additional participant – the money receiver. The last participant in this flow is the Merchant, and the receiver sees his rate as final

10.5.2 Rates definition



The rates are applied in increasing manner, each successive rates plan will adopt the preceding rate. Thus, the higher the user level the higher his rate is. The Bank's and Dealer's rates are defined at Gate level, for the others – Managers, Resellers and Merchants – at the Project level. These rates can overridden at the Endpoint level. There can be some missing participants in this flow.

10.5.3 Commission accounting



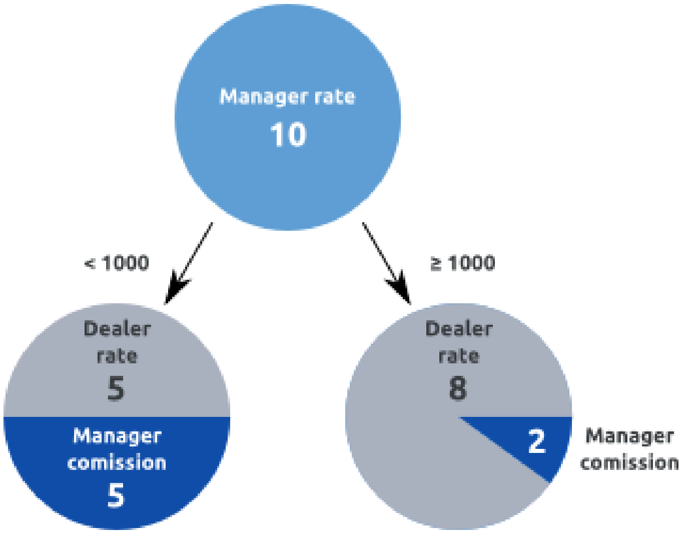
The first element on the diagram is the total commission accounted for the transaction. For the sake of simplicity we will examine sale transaction on the Project without Reseller. Thus the Merchant was deducted the commission defined in Manager’s rate plan. In this case the commission calculation goes throw the priority flow Bank → Dealer → Manager. That means that the Bank is the first to get its share according to the Bank’s rate, then the Dealer’s commission will be deducted and the Manager takes the rest.

There is a probability that the commission would not match the expected one.

Example 1:
Let’s see how the calculation of the commission would change depending on the ranges applied.

- The Dealer’s rate plan is denied as follows: if the transaction amount is between 0 and 1000 USD, the Dealer’s rate is 5 USD, if greater than 1000 USD – 8 USD;
- The Manager’s rate is fixed: 10 USD;

Let’s assume that the Manager didn`t notice the ranges defined by the Dealer and expects the commission of 5 USD



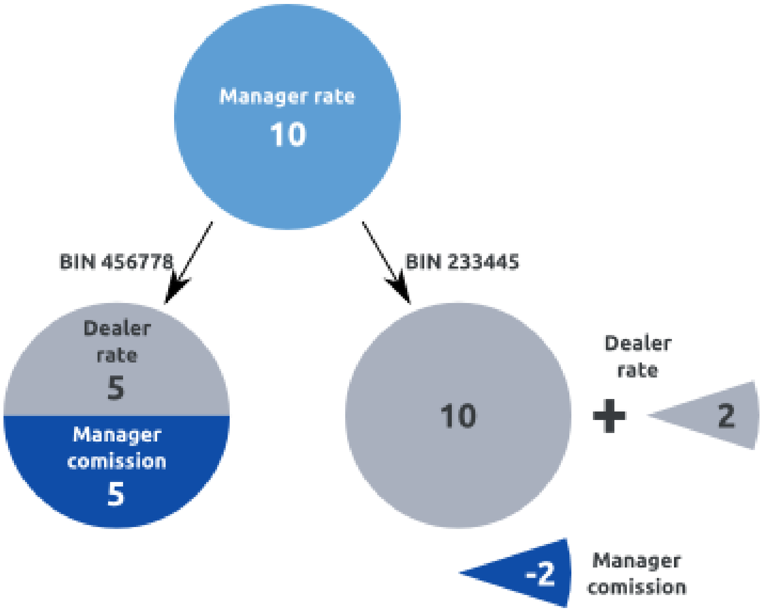
As you can see on the picture the Dealer’s commission is calculated before Manager’s and the actual Manager’s commission will be lower the expected – 2 USD.

Example 2:
You should be much more careful with the rates defined for BIN, country or bank Let’s assume that the Dealer’s and Manager’s ranges are the same.

- Dealer’s rate: for all the transactions 5 USD, except for BIN 233445 which has the rate of 12 USD;

- Manager's rate: let's assume that the Manager's didn't take into account the Dealer's rate for the BIN and defined the fix rate of 10 USD.

Let's examine the transaction with the BIN 456778. The total commission will be distributed in the following way: 5 USD for the Dealer, 5 USD for the Manager.; The transaction with the BIN 233445 makes 12 USD for the Dealer and the Manager's commission will be negative: -2 USD, because the total commission in the Manager's rate plan is 10 USD.

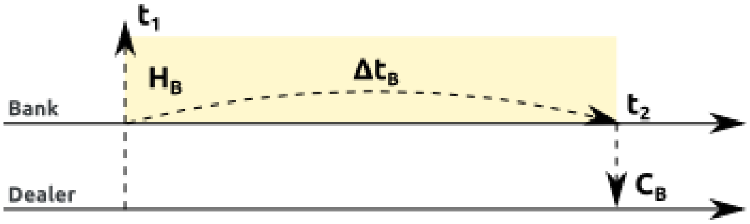


10.5.4 The hold and its carryover

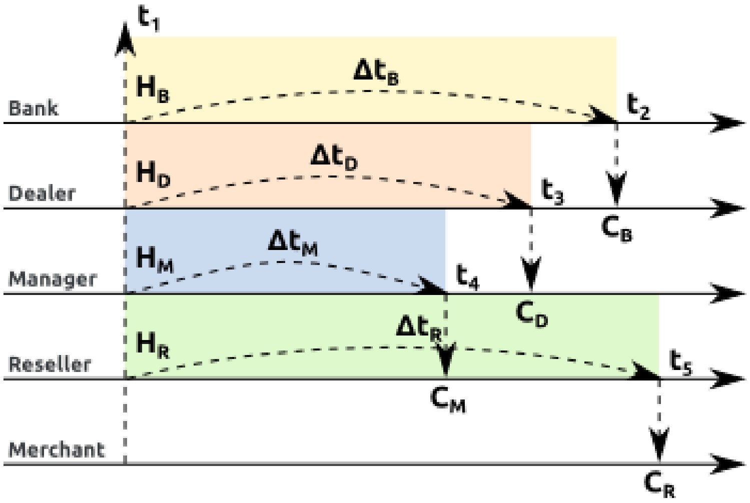
In order to insure the risks carried by the Merchant it is possible to define the hold for particular Merchants. The payout management system provides the accounting of frozen holds and the amount of holds that are due to be paid back to the Merchant. The hold covers the risks related to chargebacks initiated by unhappy customers in case the contract with the Merchant was canceled. The carryover operation is accomplished during no more than 182 calendar days. The payment period as well as the hold percentage is defined in the rates.

The algorithm of the hold calculation and carryover

Every participant of the payment flow, except for the Merchant, can define his own the hold percentage and the hold period. The hold percentage and hold period do not depend on each other.



According to the figure, for the transaction t1 the Bank withdraws from the value of HB from the total commission for the period of ΔtB, defined in the Bank's rate. Thus the Bank holds the amount of HB for the period [t1, t2] on its account to cover the risks of chargeback and fraud operations. After ΔtB period has expired, in case the were no negative transactions the Bank pays out the hold back to the Dealer. This process CB is known as carryover. The same flow is applied to any participant of the payment flow.



The total earnings of any participant is: commission + hold of the participant – hold of preceding participant.

- For the Bank: in the moment t1 for the period ΔtB the earnings will be topped up by the amount of the hold HB, in the moment t2 will be deducted the same amount;
- For the Dealer: in the moment t1 for the period ΔtD the earnings will be topped up by the amount of the hold HD, in the moment t3 will be deducted the same amount, in the moment t2 the Dealer's earnings are topped up by the amount of the carryover CB paid back by the Bank
- For the Manager: in the moment t1 for the period ΔtM the earnings will be topped up by the amount of the hold HM, in the moment t4 will be deducted the same amount, in the moment t3 the Manager's earnings are topped up by the amount of the carryover CD paid back by the Dealer
- For the Reseller: in the moment t1 for the period ΔtR the earnings will be topped up by the amount of the hold HR, in the moment t5 will be deducted the same amount, in the moment t4 the Reseller's earnings are topped up by the amount of the carryover CM paid back by the Manager
- For the Merchant: the Merchant cannot define the hold values, in the moment t1 for the period ΔtR the earnings will be deducted the amount of the hold HR, in the moment t5

will be topped up by the same amount

If you define the hold parameters in the correct way the hold percentage of the payment flow participant is not less than the hold percentage of the preceding participant. Otherwise it leads to financial risks. The same is true for the hold period parameter.

10.5.5 Rates validation

Starting from the release 3.23.0 you can define negative rates. It is not possible to validate the rate plans at the time of creation and the validation is carried out at the time of transaction processing. If the negative rates were defined deliberately you should turn off the validation in the Project settings. This will switch off the validation for all the rates defined for the Project.

10.5.6 Event model

Doc2.0 uses event model to apply the rates. The Processors generate various events. The rates are applied to those events according to the rate plans. Doc2.0 associate the event with the transaction in the system whether it's sale transaction or an external fraud system call. The transaction is the minimal unit of tariffing. The transaction has type and status.

Standard transaction types

Transaction	Description
sale	withdraws the amount from the client's account
preauth	holds the amount on the client's account but doesn't withdraw
capture	captures the amount from the client's account, can be only issued after the respective preauth
cancel	cancels the preauth transaction, if it has not been captured by capture operation
reversal	returns the amount back to the client's account
chargeback	the request to charge back the amount initiated by the cardholders via the issuing bank
dispute	to contest the chargeback operation, confirms the double withdrawal
fraud	the operation marks the transaction as fraudulent
refund	the operation to debit the client's account directly
transfer	the money transfer operation, transfer the money between the cards or from the Merchant's account

Standard transaction statuses

Transaction	Description
approved	the transaction is approved by the Bank or PSP
decline	the transaction is declined by the Bank or PSP
filtered	the transaction is filtered out by the system before it reached the Bank or PSP

The current model allows the following combinations of types and statuses:

- APPROVED: all transaction types ;
- DECLINED: sale, preauth, transfer;
- FILTERED: sale, preauth, transfer, reversal;

To apply the rates to an event you should define the following parameters:

- Minimum (min)
- Percentage (rate)
- Fixed(absolute) rate (abs)
- Hold percentage (hold)
- Hold period
- User defined function

The rate is calculated in the following way:

- the maximum of the defined minimum and percentage multiplied by the transaction amount is first calculated: greatest(min, amount*rate)
- to the calculated value the fixed rate is added: greatest(min, amount*rate) + abs
- the hold is being withdrawn: greatest(min, amount*rate) + abs + hold
- the User defined function gets applied. The function can redefine the calculation
- the transaction amount is deducted by the calculated amount

When you define rates for the BIN, bank or country you should set the following parameters:

- Minimum (min)
- Percentage (rate)
- Fixed(absolute) rate (abs)
- User defined function

You are not allowed to redefine the hold parameters. For the redefined events the following priority search will be applied: first the BIN redefined rate is being found, if it’s not found, the system looks for bank redefined rate, if it’s not found the country redefined rate is being searched. If none are redefined the default rate in applied.

10.5.7 Rates table configuration

To get the better flexibility to define the rates you can use rate table definition user interface.

For the types of transactions that initiate the orders, except for the transfer, the single level range rates table is supported. The range can be defined for: transaction amount, total amount and total number of the transactions processed by the Gate for the current month.

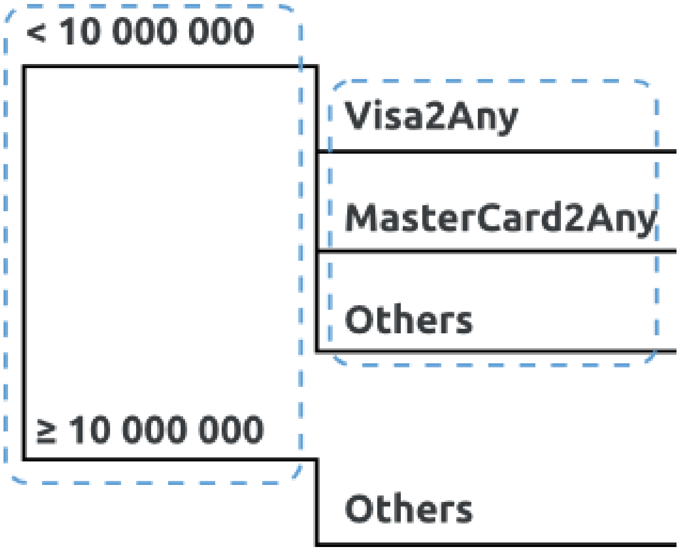
For the transactions that do not initiate orders you can define the following ranges: the ratio of the current number of transactions of this type to the total number of the transactions for the current or past month.

For transfer transactions you can define two levels of ranges in the rates table. The first level ranges are the same as for the transaction that initiate orders. The second level is the transfer direction. The transfer directions are defined at the Doc2.0 instance level. The standard directions are: from Visa card to any other card, from MasterCard card to any other card, the transfer within the bank and a lot of others. To select the desired directions, please, create an enhancement request.

The calculation of the aggregated amounts(total amount, total number and ratio) is accomplished by default at the Gate level. In order to insure the rates transparency you should select the calculation of the aggregated amounts at the Endpoint or Project level.

Let’s examine the rates table configuration for the transfer transactions

Let’s assume that the Gate supports transfers for various types of cards. The rate of the transfer depends on the total amount of the transactions processed by the Gate. The limit is set to 10 000 000. You can define different rates depending on the transfer direction. If the total amount is less than 10 000 000 the rates for the following directions are applied:Visa2Any, MasterCard2Any, Any2Any, otherwise the common rate is set. In this case we have the following hierarchy:



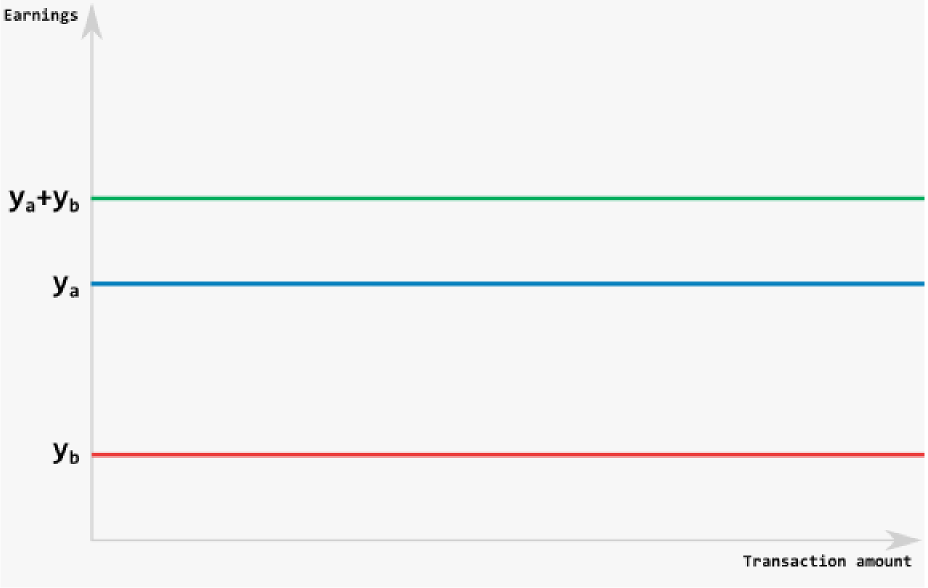
Let’s examine the flow of a transaction made with the card 4444 5555 6666 1111. Since the first level ranges are defined for the total transactions amount first the total amount of the transactions processed by the Gate is examined at the time of transaction processing. Assume that the total amount is 5 000 000, that means the flow goes via the upper branch. Next, the rage for the card type is defined, the card being processed is Visa. For Visa cards there’s a transfer direction Visa2Any. It means the system will pick the rate in the table: < 10 000 000, Visa2Any.

It might happen the the card will fall into several directions at the same time. In this case the direction is selected in the following priority: the transfer within a bank, then the direction where both sender and receiver are defined (e.g. Visa2Visa), then the direction where only the sender is defined (e.g. Visa2Any), the direction where only the receiver is defined(e.g. Any2Visa), default direction.

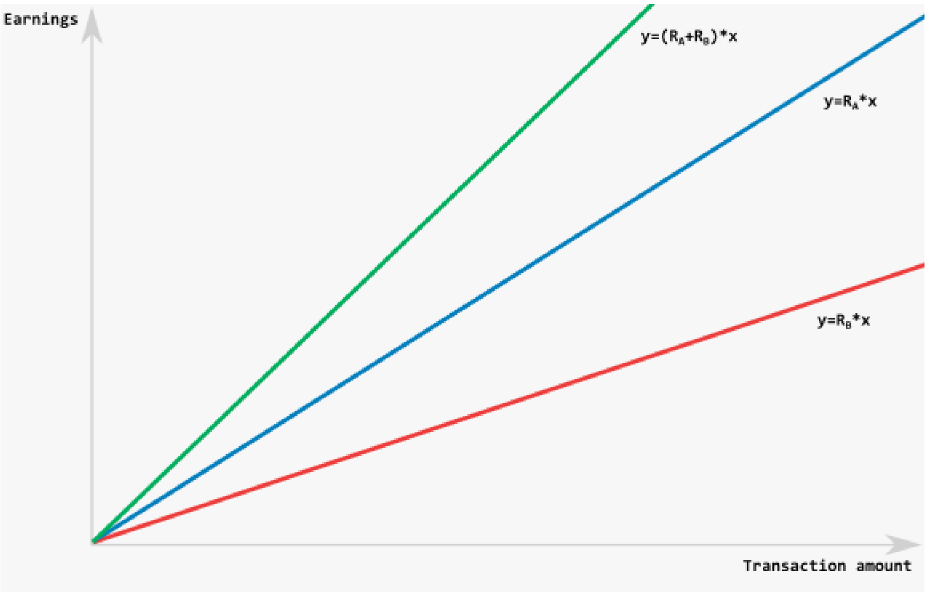
You are allowed to define the ranges for directions as the first level of hierarchy. In this case when you define the rates table, the amount and number of the transactions will be calculated for all directions separately.

10.5.8 Complex rates

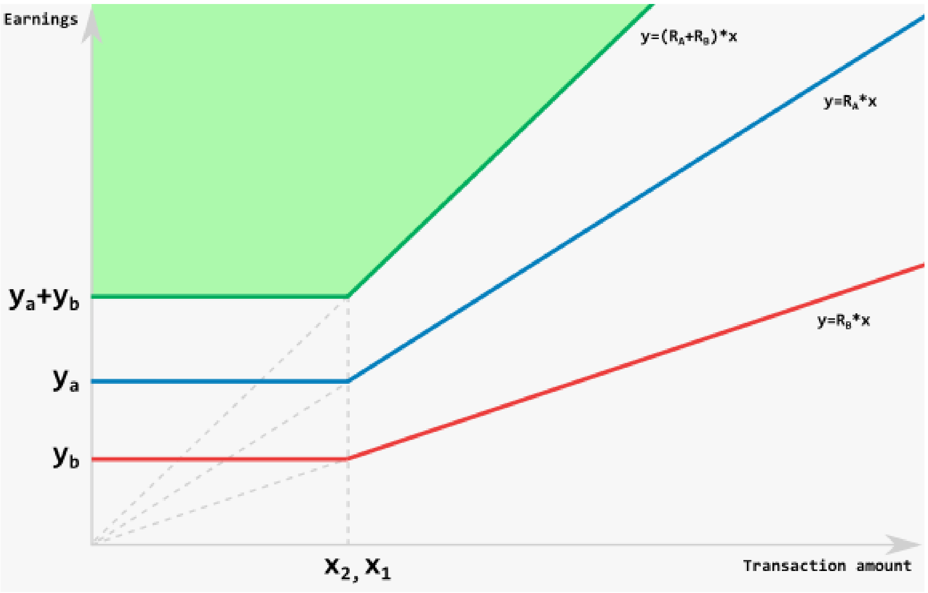
To define the rate plan correctly you have to understand how you can make it for different participants of the payment flow. Let’s first examine simple cases. Let’s say the commission of the participants A and B is defined solely by the minimal value and doesn’t depend on transaction amount. The participant A expects the earnings ya, the participant B – yb. In such a case you have to define the rate plan with the minimal rate of ya+yb.



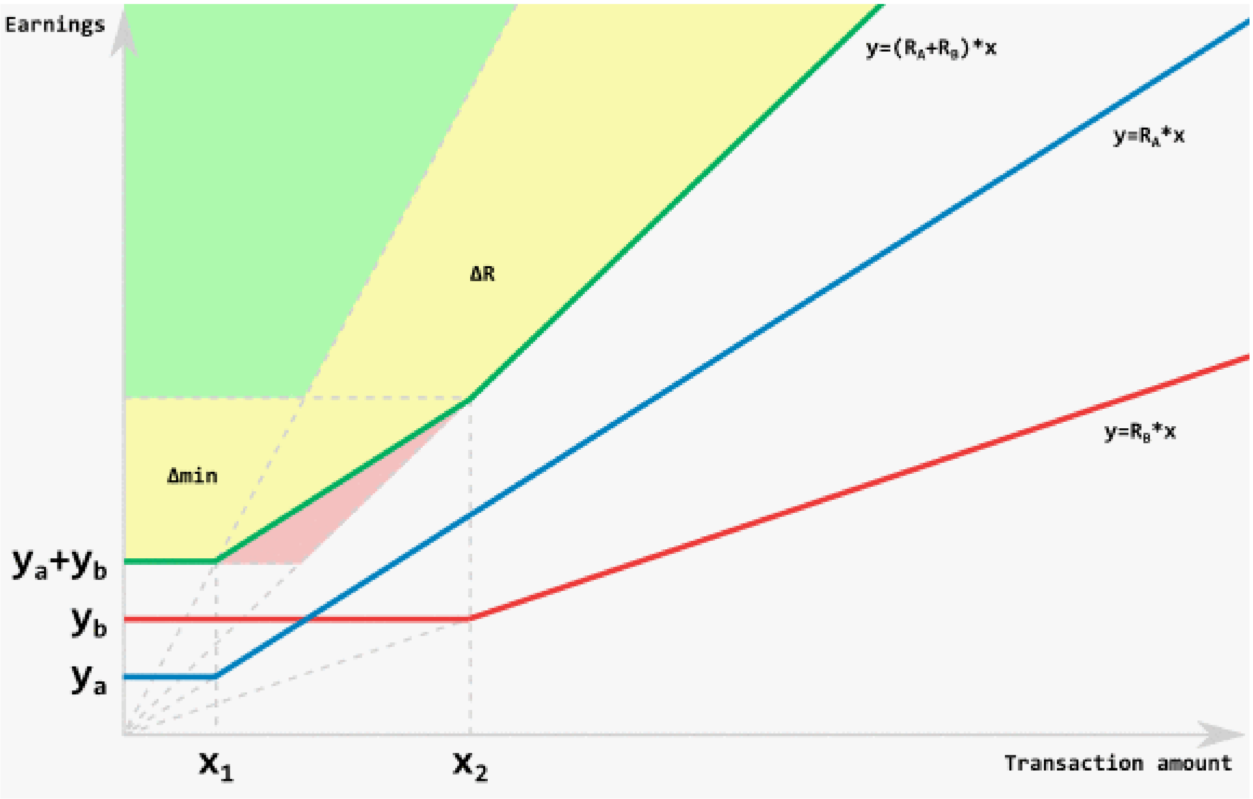
The same logic is applied for the rates with defined percentage rate only. Let’s assume the commission of the participants A and B is only defined as a percentage of the transaction amount. The participant A expects the commission Ra, the participant B – Rb. In such a case you have to define the rate plan with the commission set to Ra+Rb.

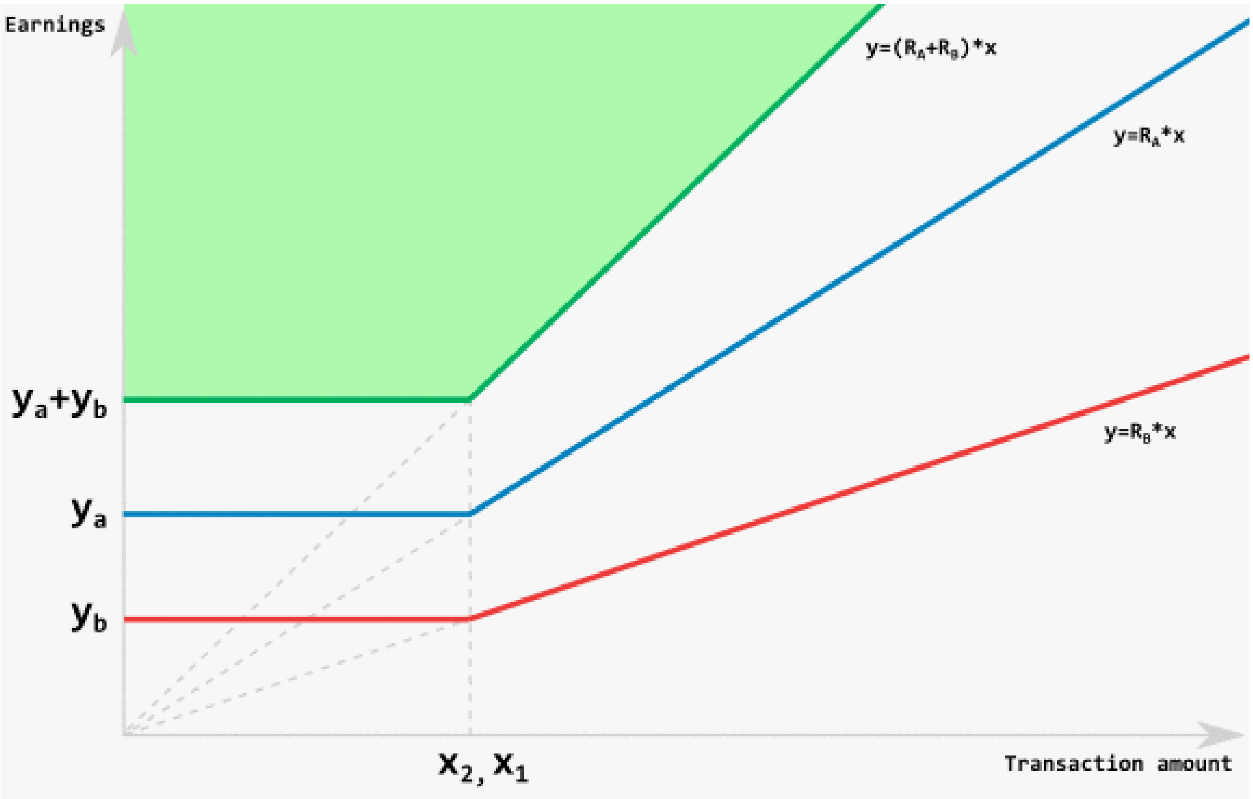


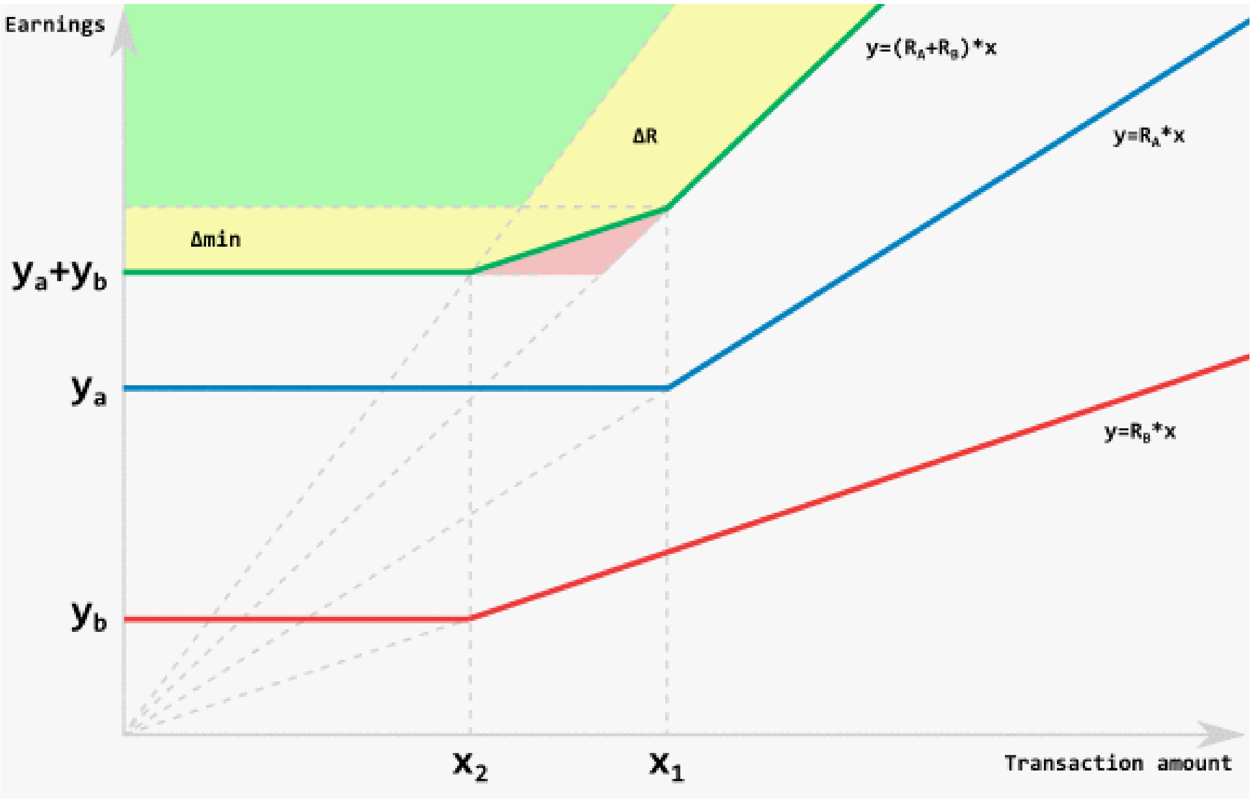
Let’s examine a more complex case. Assume that both participants expect the commission as a minimal value for transactions less than certain amount and the percentage of the transaction otherwise. The threshold to switch from the minimal rate to percentage rate for the participant A is x1, for the participant B – x2. If this threshold is the same for both participants (x1 = x2), then the applied rate will be the sum of the minimal rates below the threshold and the sum of the percentage amounts above it.



If the parameters are different the rate is calculated in a more complex way. Let’s visualize the possible cases.


Earnings
$y=(R_A+R_B)*x$
$y=R_A*x$
ΔR
Δmin
$y=R_B*x$
y_a+y_b
y_b
y_a
x_1
x_2
Transaction amount


Earnings
$y=(R_A+R_B)*x$
$y=R_A*x$
$y=R_B*x$
y_a+y_b
y_a
y_b
x_2, x_1
Transaction amount



On the figure the minimal possible rate is marked green. In the range (x1, x2) the rate is defined by another formula than just the sum of two minimal rates and the sum of the percentage rates. It's not possible to correctly define such a rate in a precise manner. You have to add the two ranges: x1, x2. In (0, x2] the rate is defined as a sum of minimal commissions. In [x1, x2] the rate is defined as a percentage rate of the participant A (or the participant B if his threshold triggers first) and the absolute value of the participant B's commission which is equal to the minimal commission of the participant B (or A vise versa). In [x2, +∞) the rate is defined as the sum of the percentage rates of the both participants.

In order to avoid too complex rates tables you have to adjust the minimal rate value as well as the percentage. If you increase the minimal rate in the range Δmin you have to increase the percentage rate ΔR as well. If you adjust the minimal rate value by more than Δmin amount you should not adjust the percentage rates. The adjustment bounds are marked with dotted line.

If you ignore these adjustments for the transactions amounts that fall into (x1, x2), the commission for the participant B will be lowered (assume that B is lower in the payment flow hierarchy).

CHAPTER

ELEVEN

GUIDES

11.1 Payment Cashier Configuration

11.1.1 Introduction

Payment Cashier integration requires a configured Master Endpoint to display Cashier Form (also called Parallel Form) and configured Auxiliary Endpoints for each payment method to be displayed on the Parallel Form. The Manager can configure on Master Endpoint which transaction type (sale, preauth) will be initiated for each payment method and for which list of countries this payment method will be displayed. There can be several payment methods, such as Credit Card, Bank Transfer, etc. on the same Parallel Form available for the Payer to choose from.

11.1.2 Parallel Form Master Endpoint Settings

There is an instruction for Project configuration to use Parallel Form:

1. To configure Parallel Form that includes payment methods in different currencies, at least one Project for each currency should be created. For example, if payments in USD, EUR and JPY are to be processed, 3 different Projects must be created accordingly.

2. After Projects were created, all required Endpoints for provided payment methods have to be created and connected to appropriate Projects. All these Endpoints will be auxiliary to Master Endpoint and called Auxiliary Endpoints.

3. To create Master Endpoint, go to (Settings -> Configuration -> Master Endpoints -> + Master Endpoint).

4. Auxiliary Endpoints, which represent payment methods, must be connected to the Master Endpoint to be displayed on the Parallel Form. This can be done in Master Endpoint

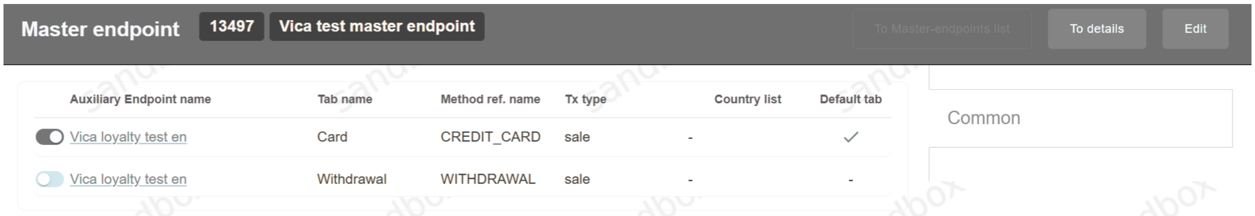
settings. To add new Auxiliary Endpoint, press the Add button. The form with three following fields should be filled: “Endpoint”, “Payment method” and “Payment method reference name”. In the “Endpoint” field one of the available Endpoints should be chosen. The “Payment method” field defines the name of the payment method shown on the relevant Parallel Form tab. “Payment method reference name” field defines the internal reference name of this payment method, which can be used for customization of this payment method display style in Parallel Form template.

5. After the Auxiliary Endpoint is added, the Manager may also select which transaction type will be initiated (sale, preauth) and set the list of countries where this payment method will be available. To select the list of countries, press the three-points button that stays opposite of the Auxiliary Endpoint field.

6. To change the default Parallel Form template, go to the Master Endpoint (Master endpoint details screen -> Common -> Edit -> Payment form template). To change the default payment form template for particular payment method, go to the respective Auxiliary Endpoint details screen and set the corresponding Payment form template. Such form template returning algorithm is used for all kinds of form templates: payment, waiting and finish templates. See Payment Page Display Logic in the next section for details.

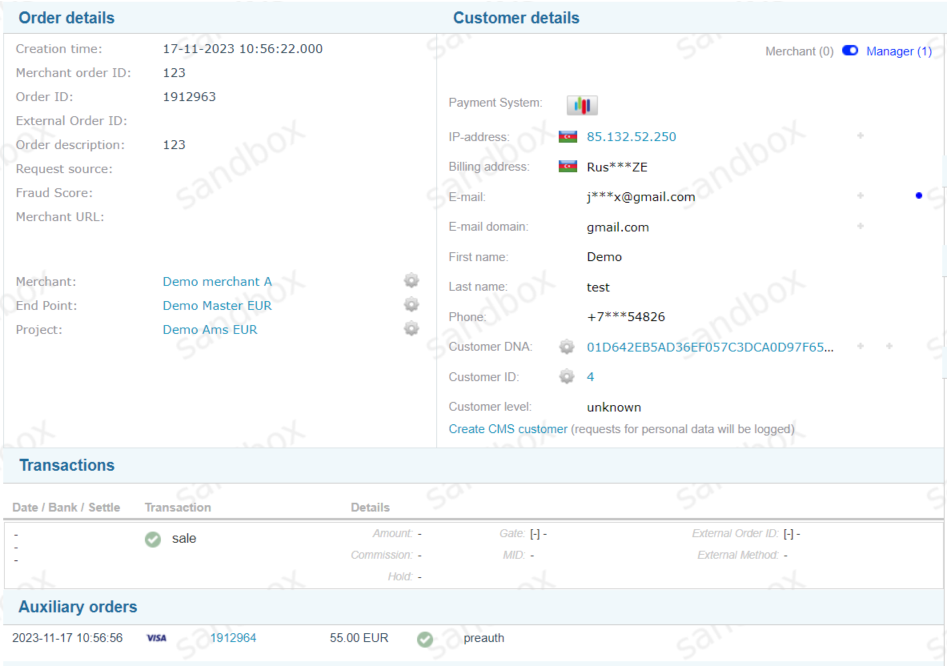
Note: It is also possible to set the payment form template in the Project settings (Project details screen -> Common -> Edit -> Payment form template). When the request is sent to Master Endpoint without a specified Parallel Form template, Master Endpoint inherit Parallel Form template from the Project settings. This option is not recommended, because usually both Master Endpoint and Auxiliary Endpoints are connected to the same Project and this way all Endpoints will inherit the same form template.

Below is an example of configured Master Endpoint with multiple available payment methods represented by Auxiliary Endpoints connected to it:



	Auxiliary Endpoint name	Tab name	Method ref. name	Tx type	Country list	Default tab
●	Vica loyalty test en	Card	CREDIT_CARD	sale	-	✓
○	Vica loyalty test en	Withdrawal	WITHDRAWAL	sale	-	-

Below is an example of a successful transaction via the Master Endpoint. When Payer opened the Parallel Form, master transaction initiated an auxiliary transaction for the payment method selected on the form. Once the auxiliary transaction received final sucessful status, it triggered final successful status on the master transaction:



Order details

Creation time:	17-11-2023 10:56:22.000
Merchant order ID:	123
Order ID:	1912963
External Order ID:	
Order description:	123
Request source:	
Fraud Score:	
Merchant URL:	
Merchant:	Demo merchant A
End Point:	Demo Master EUR
Project:	Demo Ams EUR

Customer details

Merchant (0) Manager (1)

Payment System:	
IP-address:	85.132.52.250
Billing address:	Rus***ZE
E-mail:	j***x@gmail.com
E-mail domain:	gmail.com
First name:	Demo
Last name:	test
Phone:	+7***54826
Customer DNA:	01D642EB5AD36EF057C3DCA0D97F65...
Customer ID:	4
Customer level:	unknown

Create CMS customer (requests for personal data will be logged)

Transactions

Date / Bank / Settle	Transaction	Details		
- - -	✓ sale	Amount: - Commission: - Hold: -	Gate: [-] - MID: -	External Order ID: [-] - External Method: -

Auxiliary orders

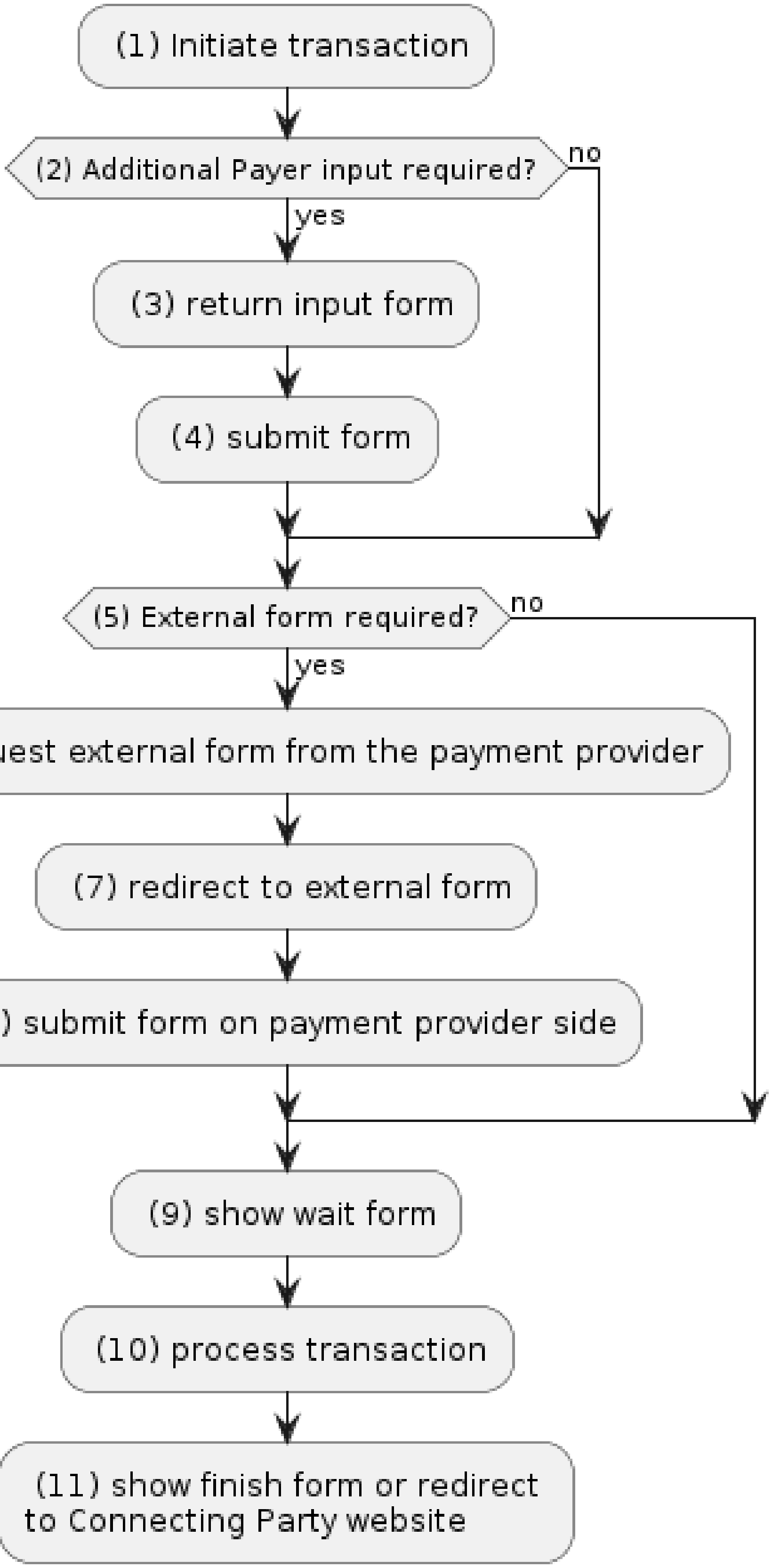
2023-11-17 10:56:56	VISA	1912964	55.00 EUR	✓	preauth

11.1.3 Payment Page Display Logic

Payment Cashier transactions can be initiated with API requests or via Virtual Terminal on UI. When Connecting Party (merchant or payment facilitator which represents merchant) sends a request to Master Endpoint, the Doc2.0 system returns Parallel Form URL, HTML content of which is defined on the Master Endpoint level. When payment method is selected on Parallel Form, Doc2.0 system returns HTML content of this payment method form template specified on the respective Auxiliary Endpoint level (or displays external payment form instead).

Each payment method has its own payment page display logic. Payment Cashier might have multiple transactions initiated within the same payment session, because it can have multiple payment methods available for the Payer. When Payer selects payment tab appropriate auxiliary transaction is initiated.

(1) Transactions can be initiated with API requests, batch upload or via Virtual terminal on UI. Each payment method has its own payment page display logic.


(1) Initiate transaction
(2) Additional Payer input required?
no
yes
(3) return input form
(4) submit form
(5) External form required?
no
yes
(6) request external form from the payment provider
(7) redirect to external form
(8) submit form on payment provider side
(9) show wait form
(10) process transaction
(11) show finish form or redirect
to Connecting Party website

Note: Payment Cashier might have multiple transactions initiated within the same payment session, because it can have multiple payment methods available for the Payer. When Payer selects payment tab, respective auxiliary transaction is initiated.

(3) For credit card payment method form is displayed on Payment Gateway side and can be customized. See Payment Page Customization. Some other payment methods may have additional forms on Payment Gateway side. Contact support for details.

(7) Some payment methods require the Payer to be redirected to their own form. That form is not hosted by Payment Gateway and can`t be customized.

(9) Until transaction reaches final status, Payment Gateway displays Wait Form for the Payer.

(11) After the transaction reaches the final status, Payment Gateway displays Finish Form for the Payer or Redirect to Connecting Party website.

Note: For all templates and macros for customization see Forms Customization[26]

[26] https://doc2.codetime.net/integration/reference/forms_customization.html