



SEQUOIA MOSAIC 3000: INTERNET-ACQUIRING PLATFORM

Merchant services and fees registration and edit

User's manual

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Chapter 1. About the document

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1.1. Purpose of the document

This document describes the merchants services registration and edit procedures with the SM 3000 Internet-acquiring platform. This document was prepared for users of the SM 3000 Internet-acquiring platform.

1.2. How to use this manual

The manual is designed to explicate the process of the merchant services, fees and special parameters registration like a Merchant category code etc.

The terms, abbreviations and useful references to other documents about the SM 3000 system are provided at the final part of the document.

Terms and Abbreviations - A glossary of terms commonly used in the card processing and electronic funds transfer industry.

1.3. Classification

This document has been classified as External.

1.4. Document sheet

200107

1.5. Document contacts

In the case of questions or proposals about information presented in this document, you can contact Alfeba's Documentation Division by email doc@alfeba.com, by phone +598 2 208 31 42 or by mail, using the address: Av. Agraciada 2770, Montevideo, 11823, Uruguay.

1.6. Document history

Version	Date	Modification	Notes	Authors
1.0	10.06.2020	-	Init. Version	Natalia Bogorodskaya

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Chapter 2. About merchant services

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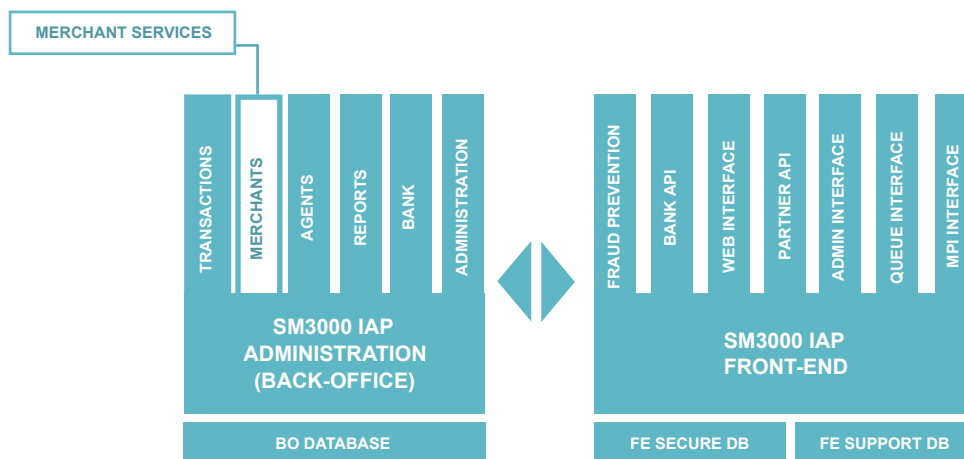
2.1. General information

In this chapter we provide the principal information about the merchant services and their place in the SM3000 IAP Administration (Back-office) of the Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP].

2.2. The place of Merchant services user interface in the Platform structure

The SM3000 IAP Administration part of the platform presents the Back-office functions of the platform and stores data of all of the merchants' cards transaction made by Front-end of the SM3000 IAP and allows to set necessary parameters to manage the Platform. The structure is shown on the Picture 2.2.0.0.

Picture 2.2.0.0. The SM3000 IAP global structure




Using this part of the platform the user can add and edit merchant services data through the SM3000 IAP environment, including the merchant services fees, MCC and other parameters.



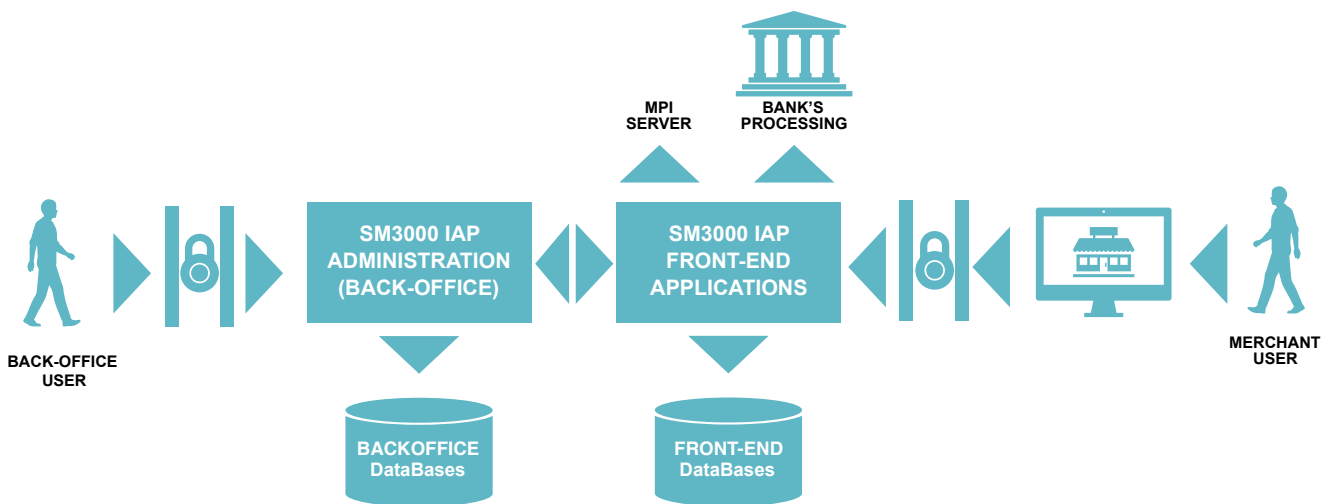
The Merchant services are the part of the Merchant registration and edit, see Manual # 200106 «SM3000: IAP. Administration interface. Merchants registration and edit».

2.3. The SM3000 IAP interaction

The SM3000 IAP interaction chart is presented in the Picture 2.3.0.0.

 The full description of the SM3000 IAP functionality and data flow you can see in the SM 3000 IAP Functional description and administrator's manuals of the Platform. The full list of the SM3000 IAP documentation you can find at the Manual No 200100 "SM3000: IAP. Documents register".

Picture 2.3.0.0. The SM3000 IAP interaction chart



In accordance with this scheme the Platform has 2 user's entrances: both from the side of the merchant's user and from the side of the Platform's user.

At the same time the Platform is integrated with the banking infrastructure and international payment systems security parts:

- banking processing for on-line authorizations routing,
- banking processing for the incoming/ outgoing jobs and
- MPI server functionality.

In this manual we explore how the Platform's user can manage the Merchant service data with the SM3000 IAP Administration (Back-office).

2.4. The merchant service registration flow

The merchant registration process splits into two phases as shown in the Picture 2.4.0.0.:

- a) merchants registration as a company;
- b) merchant services registration based on MCC.

Each phase has its own internal authorization steps, based on the Platform's user access rights and delegations.

Picture 2.4.0.0. The merchant registration process



The Merchant registration with a Platform starts with a Merchant registration as a Company or Companies group. Each Merchant can include several MCC codes, saved as services, with the different internet pages, fees etc.



The registration process is implemented using the ISO QMS standards. It means, that each merchant and his services (MCC) must be created with the Platform using 4 eyes principle and an execution control process by separate users and their access permissions, generating different statuses of the registration operations.



The Merchant services registration is a second step of the Merchant registration procedure. The merchant registration process is described in the Manual # 200106 «SM3000: IAP. Administration interface. Merchants registration and edit».

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Chapter 3. Merchant services registration and edit

This chapter contains the next sections:

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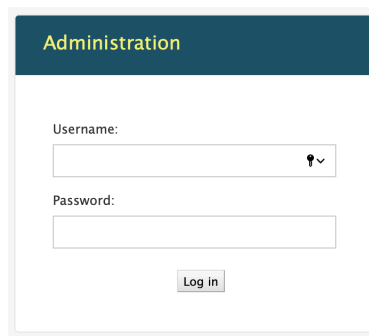
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3.1. General information

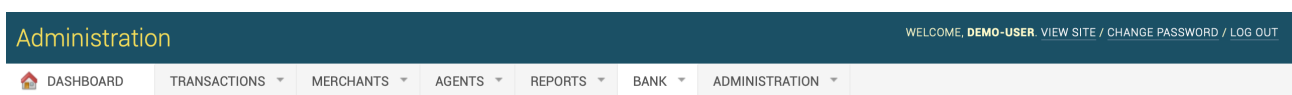
In this chapter we describe how to register a merchant service, using SM3000 IAP Administration (Back-office) of the the Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP], how to add and edit MCC, fees and other merchant's parameters.

3.2. Logging into the system

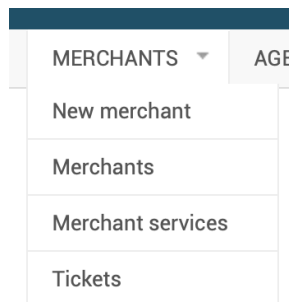
The Platform's user has to login into the system with his own Username and Password, assigned previously:



After the enter to the system the main page with the menu above will be shown:



From the MERCHANTS menu you should choose the item to work with merchant services:



3.3. Merchant services search and view

There are 2 options to view the merchants services registered with the Platform:

- a) opening from the Merchant page and clicking the EDIT option of the ACTIONS of the Merchant services;
- b) opening from the Merchant services page and searching for the needed merchant service.

3.3.1. Merchant services view from the Merchant page

The merchant service page can be opened using the link-action Edit at the Merchant service part of the page:

Administration WELCOME, DEMO-USER. [VIEW SITE](#) / [CHANGE PASSWORD](#) / [LOG OUT](#)

[DASHBOARD](#) [TRANSACTIONS](#) [MERCHANTS](#) [AGENTS](#) [REPORTS](#) [BANK](#) [ADMINISTRATION](#)

Home > Interface > Merchants > StreamPay

Change Merchant

[Login as merchant](#) [Browse transactions](#) [Export](#) [HISTORY](#) [CHANGE](#)

ID: 100

Login: StreamPay

Export status: Ready to Unload

Language: en

Manager: demo-user

E-mail: fdb@alfeba.com

Phone: 59898880143

Send daily statistics:

Inform of notification errors by email:

Additional contact data:

MERCHANT SERVICES	
NAME	ACTIONS
[49145] Demo service (StreamPay)	
Demo service (StreamPay)	Edit Clone Apply a template

LAST 5 TICKETS

ADMIN LINK	SUBJECT	TITLE	DESCRIPTION	STATUS
------------	---------	-------	-------------	--------

[Save and continue editing](#) [SAVE](#)



The page fields are described in the table 3.3.0.1. on the Manual # 200106 «SM3000: IAP. Administration interface. Merchants registration and edit».

3.3.2. Merchant services search and view from the Merchant services page

If you choose the Merchant services in the MERCHANTS of the principal menu - the page with a list of the merchant services, registered with a Platform, will be opened:

The screenshot shows the 'Administration' interface. The top navigation bar includes 'DASHBOARD', 'TRANSACTIONS', 'MERCHANTS', 'AGENTS', 'REPORTS', 'BANK', and 'ADMINISTRATION'. The breadcrumb trail is 'Home > Interface > Services'. Below the breadcrumb, there are buttons for 'HISTORY' and 'ADD SERVICE +'. A search bar is present with the text 'search by service ID, merchant ID, service or merchant name'. Below the search bar is a table with the following columns: ID, NAME, URL PROCESS, MERCHANT, and JURISTIC NAME. The table contains 7 rows of data. To the right of the table is a 'FILTER' sidebar with the option 'By status' and three radio buttons: 'All', 'Active', and 'Deleted'.

ID	NAME	URL PROCESS	MERCHANT	JURISTIC NAME
49145	Demo service (StreamPay)		StreamPay	-
49144	Демо сервис (test7)		test7	-
49143	Демо сервис (test6)		test6	-
49142	Демо сервис (test5)		test5	-
49141	Демо сервис (ALFEBA)		ALFEBA	-
49140	Demo service(new_test1)		new_test	-
49139	Demo (test)		test	-

7 services

The fields of the page are described in the Table 3.3.2.0.

Table 3.3.2.0. The Merchant services page fields description

Field name	Field format	Data format	Description
Search	Button with a field	Button with a Text field	Starts the merchant services search operation, based on the Merchant ID, Service ID and Merchant or Service name
History	Button	Link	Links to the History log entries of the operations with a merchant
Add service	Button	Link	Links to a new merchant service registration page
ID	Link	Link	Shows the ID of the Merchant service with a Platform and links to the Merchant service registration profile (page)
Name	Text	Text	Shows the Merchant service name with a Platform
URL process	Text	Text	
Merchant	Text	Text	Merchant name (by this name the service was registered)
Juristic name	Text	Text	The civil name of the company
Filter by Status	Filter	Text	Selects the merchant service by the edit status: <ul style="list-style-type: none"> • All - all of the merchants services without filter, • Active - active merchant, • Deleted - the merchant was deleted.

3.3.3. Merchant service search

To find the needed merchant you should enter the Merchant ID, merchant name, Service merchant IS or Service merchant name in the field of search and press the button **Search**. The page with a searched Merchant service position will be opened:

Select service to change

search by service ID, merchant ID, service or merchant name

Q Search 1 result (7 total)

ID	NAME	URL PROCESS	MERCHANT	JURISTIC NAME
49145	Demo service (StreamPay)		StreamPay	-

1 service

3.3.4. Merchant service view

To open the Merchant service page you should activate the ID link:

ID	NAME
49145	Demo service (Stre

The page with a Merchant service details will be opened:

Home > Interface > Services > [49145] Demo service (StreamPay)

HISTORY

Change service

Merchant: StreamPay

Partner: Q StreamPay

Name:

Url success:

Url error:

Url process:

Url notify:

Status: Active ▾

Secret:

Email:

Require phone

Require email

Readonly

Authorize payments: Disabled ▾

Postponed payment

Immediately return the customer to the merchant's website (in case of an error)

Automatic refund confirmation

Success notification: email ▾

Is notify

Is notify process

Allow customer commission mode

Require signature in an input request

Two stages payment mode

Automatic process two stage payment: Reversal ▾

Time after which automatic processing will occur (hours):

Send receipt

Notification API version: 1.0 ▾

Restrict referer:

Terminal location:

Allow retries after channel rejection: Yes ▾

P2P payment scheme: ----- ▾ ✎ + ✖

Continue of the previous page:

Current scheme:

CHANNEL	AVAILABILITY	CATEGORY	OUR FROM MERCHANT		CHANNEL FROM MERCHANT		OUR FROM CUSTOMER			CHANNEL FROM CUSTOMER			REFUND	REFUND COMMISSION
			%	MIN. AMOUNT	%	ADDITIONAL COMMISSION	MIN. COMMISSION	%	ADDITIONAL COMMISSION	MIN. COMMISSION	%	ADDITIONAL COMMISSION		
Card	not available													
Card (test)	enabled	<no category>	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Refund available: 0.0

SERVICE PARAMS

ГРУППА	ПАРАМЕТР	ЗНАЧЕНИЕ	DELETE?
cardstandard is_spg	is_spg	1	<input type="checkbox"/>
cardstandard mcc	mcc	6051	<input type="checkbox"/>
cardstandard merchant	merchant	0466Y002647	<input type="checkbox"/>
common theme	theme	rfi	<input type="checkbox"/>
spg allow_iframe	allow_iframe	1	<input type="checkbox"/>
spg is_spg	is_spg	1	<input type="checkbox"/>
spg is_test	is_test	1	<input type="checkbox"/>
spg mcc	mcc	6051	<input type="checkbox"/>
spg theme	theme	rfi_adaptive	<input type="checkbox"/>
-----	-----		<input type="checkbox"/>

+ Add another Service param

SERVICE TRANSFER TYPES

STATUS	TRANSFER TYPE	
Active	-----	<input type="checkbox"/>

+ Add another Service transfer type

E-MAIL TEMPLATES STOP-LIST

NONE	DELETE?
-----	<input type="checkbox"/>

+ Add another Disabled email template

The page fields description is provided in the Table 3.3.4.0.

In the head of the page the Merchant service ID unique number (here it is 49146) and the correspondent name of the Service (here is Consulting service) will be shown:



The Merchant service ID unique number is a Merchant account number, registered with the SM3000 IAP platform automatically.



This code will be send to the Bank-acquirer by the special report during the Merchant registration process. Please, see the Manual # 200112 «SM3000: IAP. Administration interface. Merchant registration data export format» for more information.

Table 3.3.4.0. The Merchant services details page fields description

No	Field name	Field format	Data format	Description
1	History	Button	Link	Links to the History log entries of the operations with a merchant service
2	Merchant	Text	Text	Merchant name (by this name the service was registered)
3	Partner	Text	Text	Partner ID
4	Search	Button with a Partner field	Button with a Text field	Starts the Partner search operation, based on the Merchant ID, opens the page with a merchants list to choose
5	Name	Text	Text	Shows the Merchant service name with a Platform
6	Url success	Text	Text	partner (merchant)-configured address for redirecting the payer in the case of success of the transaction payment
7	Url error	Text	Text	partner (merchant)-configured address for redirecting the payer in the case of error of the transaction payment
8	Url process	Text	Text	partner (merchant)-configured address for redirecting the payer during the processing of the transaction payment
9	Url notify	Text	Text	partner (merchant)-configured address for redirecting the payer for the notification
10	Status	Logic	Logic	service activity status (Active, Deleted)
11	Secret	Text	Text	the key by which the merchant confirms the reliability of the transmitted data
12	Email	Text	Text	specified email to receive payment notifications
13	Require phone	Bool	Bool	whether to require the payer to specify the phone when paying
14	Require email	Bool	Bool	whether to require the payer to specify the email when paying
15	Read only	Bool	Bool	Means a restricted access for the Merchant service without edit to Merchant
16	Authorize payments	Logic	Logic	An additional request for confirmation of payment, allowing the merchant to receive an additional request immediately before sending the client to our payment gateway. Configured by the merchant in it personal account - Receive additional payment parameters -> Script URL for additional payment options. The request may be sent once or with each payment attempt.
17	Postponed payment	Bool	Bool	Means the delayed payment possibility. It used when it is implemented during the SM3000 IAP implementation.
18	Immediately return the customer to the merchant's website (in case of an error)	Bool	Bool	Immediately return the customer to the merchant's website (in case of an error)
19	Automatic refund confirmation	Bool	Bool	To send an automatic refund conformation
20	Success notification	Logic	Logic	a method of notifying the payer about the success of a payment. (sms, email)
21	Is notify	Bool	Bool	to notify the merchant about the status of each payment
22	Is notify process	Bool	Bool	the special notification command=process option. It used when it is implemented during the SM3000 IAP implementation.

No	Field name	Field format	Data format	Description
23	Allow customer commission mode	Bool	Bool	Used for the Bills and p2p internet-acquiring, when the fees must be added outside of the payment transaction and the authorization amount must be paid 100% of the amount to the Payment vendor.
24	Require signature in an input request	Bool	Bool	the need for mandatory signing of requests by creation requests for transaction
25	Two stages payment mode	Bool	Bool	the availability of the dual-message payment method: blocking the amount and confirmation by the partner
26	Automatic process two stage payment	Logic	Logic	the action after the end of the dual-message payment term (unlocking or debiting): No, Charge or Reversal
27	Time after which automatic processing will occur (hours)	Number	Number	the time of auto processing of a two-stage payment, in hours, - the time that money will be blocked on the payer's card
28	Send receipt	Bool	Bool	whether to send a receipt to the payer
29	Notification API version	Logic	Logic	the version of the API used by the partner (Merchant) to send the: 1.0. or 2.0.
30	Restrict referer	Text	Text	to accept payments only from the indicated domains. Must be entered with a «,» between the domain names
31	Terminal location	Text	Text	The POS terminal address (In the case of the work with POS terminals)
32	Allow retries after channel rejection	Bool	Bool	The authorization multi attempts approach: Yes - allows, No - forbids
33	P2P payment scheme	Logic with buttons	Logic	Allows to use the p2p schemes for the Card2Card transactions.
34	Channels: Channel	Text	Text	Passive field
35	Channels: AVAILABILITY	Logic	Logic	Payment channel
36	Channels: CATEGORY	Logic	Logic	Category of the channel, used for the mobile commerce only
37	Channels: OUR FROM MERCHANT, %	Number	Number	% fee, charged from the Merchant by the Payment operator
38	Channels: OUR FROM MERCHANT, MIN. AMOUNT	Number	Number	Minimum fee (in currency), charged from the Merchant by the Payment operator
39	Channels: CHANNEL FROM MERCHANT, %	Number	Number	% fee, charged from the Merchant by the Channel (Bank-acquirer)
40	Channels: CHANNEL FROM MERCHANT, ADDITIONAL COMMISSION	Number	Number	Additional fee (in currency), charged from the Merchant by the Channel (Bank-acquirer)
41	Channels: CHANNEL FROM MERCHANT, MIN. COMMISSION	Number	Number	Minimum fee (in currency), charged from the Merchant by the Channel (Bank-acquirer)
42	Channels: OUR FROM CUSTOMER, %	Number	Number	% fee, charged from the Customer by the Payment operator. Used in the case of the bills payments, m-commerce etc., when the invoice amount must be debited by 100% payment (without fees).
43	Channels: OUR FROM CUSTOMER, ADDITIONAL COMMISSION	Number	Number	Additional fee (in currency), charged from the Customer by the Payment operator. Used in the case of the bills payments, m-commerce etc., when the invoice amount must be debited by 100% payment (without fees).
44	Channels: OUR FROM CUSTOMER, MIN. COMMISSION	Number	Number	Minimum fee (in currency), charged from the Customer by the Payment operator. Used in the case of the bills payments, m-commerce etc., when the invoice amount must be debited by 100% payment (without fees).

No	Field name	Field format	Data format	Description
45	Channels: CHANNEL FROM CUSTOMER, %	Number	Number	% fee, charged from the Customer by the Channel (Bank-acquirer). Used in the case of the bills payments, m-commerce etc., when the invoice amount must be debited by 100% payment (without fees).
46	Channels: CHANNEL FROM CUSTOMER, ADDITIONAL COMMISSION	Number	Number	Additional fee (in currency), charged from the Customer by the Channel (Bank-acquirer). Used in the case of the bills payments, m-commerce etc., when the invoice amount must be debited by 100% payment (without fees).
47	Channels: CHANNEL FROM CUSTOMER, MIN. COMMISSION	Number	Number	Minimum fee (in currency), charged from the Customer by the Channel (Bank-acquirer). Used in the case of the bills payments, m-commerce etc., when the invoice amount must be debited by 100% payment (without fees).
48	Channels: REFUND	Number	Number	Currency based fee, charged from the Payment operator per each refund operation. Used in the case of the reimbursement of the Channel (Bank-acquirer) fees or based on it own fees policy of the Payment operator
49	SERVICE PARAMS: Group	Logic	Logic	The channel parameters group by the acquirer. The list is provided in the Annex 4.4.
50	SERVICE PARAMS: Parameter	Logic	Logic	Parameter of the group. The list is provided in the Annex 4.4.
35	SERVICE PARAMS: Value	Text	Text	Value of the parameter. The list is provided in the Annex 4.4.
36	SERVICE PARAMS: Delete?	Button	Button	The button to delete the Merchant service parameters
37	SERVICE TRANSFER TYPES: STATUS	Logic	Logic	The status of the service: Active or Non-active. Used for the direct bills payments/ transfers
38	SERVICE TRANSFER TYPES: TRANSFER TYPE	Logic	Logic	The type of the transfer, for example medical care. Used for the direct bills payments/ transfers
39	Email templates stop-list: None	Logic	Logic	The email notifications templates to move to the Stop-list and do not send to the Cardholder
40	Email templates stop-list: Delete?	Button	Button	The button to delete the correspondent Template from the stop-list
41	Delete	Button	Button	Deletes the Merchant service
42	Safe and add another	Button	Button	Safes the table parameters and adds the other new one
43	Safe and continue editing	Button	Button	Safes the table parameters and stays on the page
44	Save	Button	Button	Saves the page data and goes back to the Merchants services page

3.4. Merchant services adding and edit

When the Merchant is created, the one merchant service with a template files will be added automatically. If you like to add the new one - it'll be added additionally using template or manually.

To edit the merchant service you should search for the needed merchant service ob the Merchants page or to choose it from the merchant service list as described in the subsections 3.3.3 and 3.3.4.



To search and view the merchant information you can do it from the **Merchants** item of the **Merchants** menu of the principal bar. To find how to search and open the merchant list, please, see the Manual # 200106 «SM3000: IAP. Administration interface. Merchants registration and edit» for more information.

To add the merchant service you should press the button **ADD SERVICE +** on the Merchant services page:

Home > Interface > Services

Select service to change

HISTORY ADD SERVICE +

search by service ID, merchant ID, service or merchant name

Q Search

ID	NAME	URL PROCESS	MERCHANT	JURISTIC NAME
49145	Demo service (StreamPay)		StreamPay	-

FILTER

By status

- All
- Active
- Deleted

To create a new Merchant service you should start with a Partner/ Merchant choose. To do it you should press the loop button in the field Partner:

Add service

Merchant: -

Partner: Q



If you are editing the current merchant service - the field **Merchant** will be shown automatically. In the case of the adding a new one - this filed will be empty.



The merchant service can be created by cloning and using template from the Merchants details page. See the Subsection 3.3.1. of this Manual and the Manual # 200106 «SM3000: IAP. Administration interface. Merchants registration and edit» for more information.

The merchants list will be shown:

Select Merchant

Go to transactions

Q Search

ID	LOGIN	STATUS	DATE CREATED	MANAGER	EXPORT STATUS
100	StreamPay	active	June 10, 2020, 10:39 p.m.	demo-user	Ready to Unload
99	test7	deleted	June 10, 2020, 7:37 p.m.	Manager by default	Ready to Unload
98	test6	active	June 10, 2020, 6:21 p.m.	Manager by default	Ready to Unload
97	test5	deleted	June 10, 2020, 6:13 p.m.	ptimofeev	Ready to Unload
96	ALFEBA	new	June 10, 2020, 12:14 a.m.	demo-user	Ready to Unload
95	new_test	active	Jan. 26, 2020, 5:27 p.m.	s.kutcher	Not processed
90	test	active	Jan. 11, 2020, 4:38 p.m.	Manager by default	Not processed

7 Merchants



The fields description of the page were provided in the Section 3.3. Merchants search and view of the Manual # 200106 «SM3000: IAP. Administration interface. Merchants registration and edit».

To add a needed merchant from the list you should press the **ID** number of the Merchant on the Select Merchant page and it will be added automatically into the **Partner** field of the Merchant service page:

Add service

Merchant: -

Partner: Q



Hereinafter in this Manual the Partner means a Merchant.

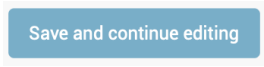
After this you should add the Service merchant name in the **Name** field, for example:

Name:

This is a text field and the numbers can be entered also.



This page (Merchant service page) is large and contains a lot of fields and important information. So that we recommend you from time to time to save the page pressing the **Safe and continue editing** button on the page below to store the information entered:



The information will be stored with a system and the correspondent message you'll see on the next page:

✔ The service "[49146] Consulting services" was added successfully. You may edit it again below.

After the saving procedure, the next information will be stored with a Platform:

- Merchant service ID (Merchant Account Number - in the terms of the MasterCard/ VISA payment systems) will be calculated automatically by the Platform, stored and shown in the message above (in our example it's a 49146),
- The field Merchant will be filled in automatically (StreamPay).

✔ The service "[49146] Consulting services" was added successfully. You may edit it again below.

Change service

Merchant: StreamPay

Partner: Q StreamPay

Name:

The Platform has a possibility of the addresses merchant configuration for redirecting the payer at different stages of transaction payment. So that we offer to add the links of the success, error, process and notify.

You should fill in the correspondent fields to activate them:

Url success:

Url error:

Url process:

Url notify:

The status of the Merchant service must be chosen: **active**. The active status means the active service and deleted - that the service is non-active with a status deleted. In the last case the Platform stores the information and doesn't eliminates from the database.

Status: Active Deleted

The merchant must confirm the reliability of the transmitted data. To do it they use the special key, that must be entered in the field named **Secret**:

Secret:

To send notifications by e-mail the operator has to ask the merchant this information and store it in the correspondent field. We recommend to use the unique email box for this purpose:

Email:

The merchant can require the payer to specify the phone and email when paying. For this purpose we created the special fields to mark the correspondent options:

Require phone
 Require email

If you like to give the restricted access for the Merchant service without edit functions to Merchant, you should mark the Read only camp of the page. Otherwise, this field hasn't been marked:

Readonly

An additional request for confirmation of payment, allowing the merchant to receive an additional request immediately before sending the customer/ cardholder to our payment gateway can be added. It is configured by the merchant with it personal account - Receive additional payment parameters -> Script URL for additional payment options. The request may be sent once or with each payment attempt. To add it you should choose the needed option:

Authorize payments: Disabled Once On each payment attempt

Postponed payment

To make a payment with a delay you should mark the Postponed payment option. This feature is used on demand and can be tuned additionally during the Platform implementation.

Postponed payment

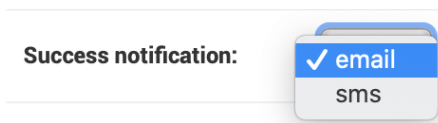
In the case of an error of the transaction processing you have the option of the immediate return of the customer to the merchant's website. To do it you should mark the option:

Immediately return the customer to the merchant's website (in case of an error)

To receive the automatic refund conformation without Operator of the Payment operator/ facilitator you should mark the correspondent option:

Automatic refund confirmation

You can notify the merchant about the success of the transaction processing by email o SMS. To do it you should choose the needed option:



The email address and mobile phone number (for the SMS messaging) will be used from the Merchant profile, filled in before.

To notify the merchant about the status of each payment you should mark the option Is notify:

Is notify

To send the special notification command=process you should check the field Is notify process:

Is notify process



This notification is used for the several (multi) steps payments. The Platform notifies about every step result, but without success. When the Invoice amount will be authorized completely - the Platform will send the success result of the invoice payment. To look through more details on this parameter, please, see the Section 4.3. of the Annexes.

To allow the merchant to add an additional fee for the customer you should mark the correspondent position:

Allow customer commission mode



The fees set process is described in the Subsection 3.4.1. Merchant services fees, commissions and their reimbursement

If you need in the signing of requests mandatory by creation requests for transaction you should mark the position:

Require signature in an input request

To maintain the the two stages payment method: blocking the amount and confirmation by the Merchant, you should mark the option:

Two stages payment mode



The two stages functionality is activated for the selected service by separate collaboration with a merchant. According to the rules of payment systems, an operation must be billed within 7 days, so the funds can be in the status "For approval" for a maximum of 7 days - after this period the funds are automatically available to the payer. When making a payment, funds are blocked on the client's card, and debiting or cancellation of the payment is carried out by the employee of the Merchant. The more information you can find in the technical documentation of the SM3000 IAP.

When you use the two stages payment method you should choose the action after the end of the dual-message payment term (unlocking or debiting):

Two stages payment method

Automatic process two stage payment:

- No Charge
- Reversal

and to enter the time of auto processing of a two-stage payment, in hours, - the time that money will be blocked on the payer's card:

Time after which automatic processing will occur (hours):

To send the receipt of the transaction to the buyer (payer) you should check the field:

Send receipt

You should check the version of the API used by the partner (Merchant) to send the notification:

Notification API version: 1.0
 1.1
 2.0

Restrict referer:

If the Merchant prefer to accept payments from the indicated domains only, you should input the domain names in the field with a «,» separation between the domain names, for example:

Restrict referer:



In the case of the domains input in the field **Restrict referer** the payments from other domains will not be accepted my the merchant! If the field is empty - the merchant will not be have any domains restriction.

If the Merchant use POS terminal, we suggest to fill in the field Terminal location. This feature can be implemented additionally. Currently we recommend do not fill in this camp.

Terminal location:

If the Payment operator offers an authorization several attempts approach to the Merchant, you should choose **Yes** in the correspondent field. It means, when the Merchant receives an authorization decline from the payment system, the Platform sends the authorization request again automatically:

Allow retries after channel rejection: Yes
 No

The Platform has the P2P interface for the Payment operator. For this case we developed the special algorithms implementation process. If the Payment operator works with this service, it has to create and to choose the needed scheme for the p2p payment using this function:

P2P payment scheme:    

3.4.1. Merchant services fees, commissions and reimbursements

The platform includes some developed instruments set to set the fees and commissions, depending on the payment scheme signed with an acquiring channel (Bank-acquirer).

The payment operator can be connected to different acquiring channels with difference options, terms and conditions.

So that we developed our Platform to give the possibility to work with a number of acquiring channels and varios acquiring products:

- merchants internet acquiring,
- bills internet-acquiring (public and private bills),
- p2p internet acquiring used for the crypto currencies acquiring and money orders.

Here we describe the main principles of the fees and commissions set for the merchant, payment operator and cardholders.

There is a table, shown on the Merchant services page, to set fees and commissions:

Current scheme:

CHANNEL	AVAILABILITY	CATEGORY	OUR FROM MERCHANT		CHANNEL FROM MERCHANT		OUR FROM CUSTOMER			CHANNEL FROM CUSTOMER			REFUND	REFUND COMMISSION		
			%	MIN. AMOUNT	%	ADDITIONAL COMMISSION	MIN. COMMISSION	%	ADDITIONAL COMMISSION	MIN. COMMISSION	%	ADDITIONAL COMMISSION			MIN. COMMISSION	
Card	available	<no category>	0.5	0.05	1.2	0.05	0.01	0.0	0.0	0.0	0.0	0.0	0.0	0.0	Refund available	10.0
Card (test)	not available															

To start fill in the table, first of all, you have to choose the channel for the cards acquiring. The Platform has a multi channel architecture. So that you can set a number of the channels. The channels must be added to the choice list during the Platform implementation.

The category is a parameter, which we use for the m-commerce only. This parameter depends on the Channel and is implemented additionally, depending on the acquiring channel, signed by the Payment operator with an Internet-acquirer, principal member of the payment system.

As we mentioned above, the fees split into the three categories (based on merchant, bills and p2p internet acquiring). The first one is a Merchant internet-acquiring fees category. It consists of

- the fees, charged by the Payment operator from the Merchant and
- commissions, that the Channel (Bank-acquirer) charges from the Payment operator and which must be reimbursed by the Payment operator from the Merchant.

Each fee rate has a percentage and fixed value.

To set the channel fees and commissions you have to start with the fees, charged by the Payment operator from the Merchant:

OUR FROM MERCHANT	
%	MIN. AMOUNT
<input type="text" value="0.5"/>	<input type="text" value="0.05"/>

Here, the % field contains a percentage based fee, set by the Payment operator from the amount of the internet-acquiring transaction, and **Min. Amount** field contains a currency based fix rate, set by the Payment operator per each internet-acquiring transaction.



Hereinafter each fees value must be entered by musk X.XXXX, where the delimiter must be entered by a dot (point).

The **channel** fees include 2 fees rate: % and **additional commission** rate, for example 1,2% from the amount of the transaction and 0,05 USD per each transaction. This fee is charged by the Channel (Bank-Acquirer) from the Payment operator per each Merchant service/ MCC transaction:

CHANNEL FROM MERCHANT	
%	ADDITIONAL COMMISSION
<input type="text" value="1.2"/>	<input type="text" value="0.05"/>

From the other side each Merchant service includes fees, charged by Payment operator and by the Channel (Bank-acquirer) from the Cardholder (Customer). They use it, when the Payment operator works under the bills internet-acquiring or p2p internet-acquiring models. In this case there are fees, that can't be charged inside of the transaction amount and must be added to the transaction amount additionally. For this purpose you have to use Customer based fees as shown below:

OUR FROM CUSTOMER			CHANNEL FROM CUSTOMER		
%	ADDITIONAL COMMISSION	MIN. COMMISSION	%	ADDITIONAL COMMISSION	MIN. COMMISSION
<input type="text" value="0.2"/>	<input type="text" value="0.2"/>	<input type="text" value="0.2"/>	<input type="text" value="0.1"/>	<input type="text" value="0.1"/>	<input type="text" value="0.1"/>

Here, Our from customer - are fees, charged by the Payment operator from the Cardholder, and Channel from the customer - fees, charged by the Channel (Bank-acquirer) from the Cardholder. This fees volumes will be added to the transaction amount during the authorization request process.



To use the Customer fees option you must mark the **Allow customer commission mode** option on the Merchant service page before!

They use this scheme, when the bill, for example, must be paid exactly in according with the issued invoice, and the amount of the invoice must be paid 100% to the Payment provider.

The Platform has a refund (reimbursement) fee field. They use it when

- a) the Channel (Bank-acquirer) charges the Payment operator per each refund operation, or when
- b) the Payment operator has this fee in the it own Fees policy.

To set a refund fee you have to choose the Refund available option in the field REFUND and to input the fee rate, based on the fixed currency amount, for example 10 USD:

REFUND	REFUND COMMISSION
<input type="radio"/> Refund NOT Available	<input type="text" value="10.0"/>
<input checked="" type="radio"/> Refund available	

3.4.2. Merchant service parameters

Merchant service parameters are used to set the values for the channel group per each Merchant service, for example MCC (Merchant Category Code), Recurrent transactions and other parameters:

common	mcc	2756
spg	-----	12
+ Add another Service param		



The list of the Groups, parameters and possible values are presented in the Annex 4.4. to the Manual.

3.4.3. Service transfers fees

Service transfer fees are used for the direct payment to the Bills Payment providers and must be tuned during the Platform implementation.

SERVICE TRANSFER TYPES	
STATUS	TRANSFER TYPE
<input type="radio"/> Non-active	-----
<input checked="" type="radio"/> Active	
+ Add another Service transfer type	

In this menu the Status of the Service transfer type and a it possible value - the transfer type are presented. For example, for the payment transfers per medical care will be set **Active - Medical care** as an object of the transfer.

3.4.5. Blocking emails by template

If the Payment operator or Merchant prefers to restrict e-mail notifications sending to the Cardholder (per result o error of the card authorization etc.), the Operator can add the template to the block-list. To do it you should choose the needed template to block:

E-MAIL TEMPLATES STOP-LIST
NONE
+ Add another Disabled email template



The list and contains of the possible email notification messages you can edit in the Menu Administration. See the Manual # 200111 «SM3000: IAP. Administration interface. Customer support settings».

3.5. Merchant service history view

To see the merchant service operations history, you should click on the **History** button on the Merchant service details page:

HISTORY

A page with the list of the operations with a choosed Merchant service will be opened:

Home › Interface › Services › [49146] Consulting services › History

Change history: [49146] Consulting services

DATE/TIME	USER	ACTION
June 17, 2020, 8:24 p.m.	demo-user	Added.

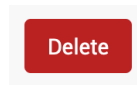
The fields description is provided in the Table 3.5.0.0.

Table 3.5.0.0. The Merchant services operations log description

Field name	Field format	Data format	Description
Date/ Time	Date/Time	Date/Time	The date and time of the operation with a Merchant service in the format: Month, DD, YYYY, HH:MM p.m., where: <ul style="list-style-type: none"> • Month - the month name by word, • DD - number of the day, • YYYY - the year, • HH - hour, • MM - minutes, • p.m./ a.m. after or before the afternoon.
User	Text	Text	User name with a Platform, who did the operation with a Merchant service
Action	Text	Text	The action made by the user with a Merchant service: Added, Edited or Deleted.

3.6. Merchant service delete

To delete the Merchant service you should press the Delete button on the Merchant service page:



After the Button is pressed the new page with a notification will be opened:

Are you sure?

Are you sure you want to delete the service "[49146] Consulting services"? All of the following related items will be deleted:

Summary

- Services: 1
- Service gates: 1
- Service params: 2

Objects

- Service: [\[49146\] Consulting services](#)
 - Service param: [common mcc](#)
 - Service param: [spg is_recurrent](#)
 - Service gate: ServiceGate object

Yes, I'm sure

No, take me back

To continue you should press **Yes, I'm sure** button. To cancel you should press the **No, take me back** button.

After the delete confirmation the Merchant service will be deleted and non-active for the processing. The correspondent notification message will be shown.



The information about the Merchant service will be stored with a Platform in according with ISO QMS standards and based on the PCI DSS requirements.

Chapter 4. Attachments

This chapter contains the next sections:

Section	Description	Page
4.1.	Terms and abbreviations	41
4.2.	External documents references	43
4.3.	Additional parameters about transaction (webhook notifications)	44
4.4.	Merchant service parameters	46

This page doesn't contain any information

4.1. Terms and abbreviations

3

3D-Secure Is an XML-based protocol designed to be an additional security layer for online credit and debit card transactions.

A

API Application programming interface

Authorization Is an approval from a card issuer, usually through a credit card processor, that the customer has sufficient funds to cover the cost of the transaction.

B

BO Back-office, of the SM3000 IAP, where the Operator's employers work to maintain the Platform jobs, as Merchants, Transactions, Agents, Reports and file exchange with a main Processing system.

C

Cardholder A person who owns a card, such as a cardholder of a credit card or debit card

ChargeBack Is a return of money to a payer. Most commonly the payer is a consumer. The chargeback reverses a money transfer from the consumer's credit card. The chargeback is ordered by the bank that issued the consumer's payment card.

F

FE Front-end, of the SM3000 IAP, where the cards authorizations are processed in on-line mode

I

IAP Internet acquiring platform. The Platform created as a separate application for the Payment operators and Payment facilitators.

ID Identification number (f.e. transaction ID or Merchant ID)

Incoming-File The data file, that Platform receives from the Bank's processor

L

Light API The interface to connect the Merchant's own platform to the SM3000 IAP

M

MasterCard MasterCard International payment system

Merchant A legal entity carrying out trading activities on the Internet using the software provided by the system

	MPI	Merchant Plug-in
O		
	Operator	Payment operator or Payment facilitator, that uses SM3000 IAP
	Outgoing-File	The data file, that the Platform sends to the Bank's processor
P		
	PAN	Primary account number, or simply a card number, is the card identifier found on payment cards, such as credit cards and debit cards, as well as stored-value cards, gift cards and other similar cards.
	Payment Gateway	A hardware-software complex developed and supported by a payment system that automates the acceptance of payments on the Internet.
	Payment System	Payment system between users, financial organizations and business organizations. Allows you to pay, bills and purchases, transfer money.
R		
	Refund	A process in which a customer returns a product to the original retailer in exchange for money previously paid
	Reversal	The operation of crediting funds to the payer's account as compensation for the cancellation of the provision of the service or the poorly rendered service.
S		
	Service	Merchant's service entry, registered for each MCC. It has its own parameters, fees etc.
	SM3000	Sequoia Mosaic 3000. The processing platform of the cards issuing and acquiring processing, ATMs, POSs, e-commerce and m-commerce processing
	System	A payment system that allows you to transfer money, accept payment for goods and services through various payment gateways.
T		
	Transaction	Within the framework of this service, a completely completed data exchange operation with a payment system, including debiting / crediting funds to an end user account.
V		
	VISA	VISA International payment system

4.2. External documents references

The manual uses the links to the other documentation of the SM3000 IAP, listed below:

Document code	Document name	Document Purpose	Document category
200101	SM3000: IAP. Functional description	Describes the platform, its main functionality and used systems, platforms and databases	User's manual
200105	SM3000: IAP. Administration interface. Transactions, corrections and refunds	Describes the work with both own and agent based authorizations' transactions, corrections and refunds	User's manual
200106	SM3000: IAP. Administration interface. Merchants registration and edit	Shows the new merchant registration processs	User's manual
200108	SM3000: IAP. Administration interface. Customer support	Describes the main functions to work with the merchant tickets	User's manual
200110	SM3000: IAP. Administration interface. Security and logs	Describes the security processes to work with the system and logs functionality	User's manual
200112	SM3000: IAP. Administration interface. Merchant registration data export format	Describes the process and a file formats of the Merchant data export	User's manual

4.3. Additional parameters about transaction (webhook notifications)

If you'd like to use recurring payments or to provide the service to the user partially (for example, replenish the internal account depending on the funds that the user has contributed), then you can use the possibility to receive additional payment parameters. To do this, when you create the service, you have to specify the script URL to request and receive the additional payment parameters. If the URL is specified, and the checkbox is not included, then the script will not be called.

The repeats system is similar to the standard webhook mechanism.

Table 4.3.0.0. The parameters, passed by an additional handler description

Parameter name	Platform's version	Description
tid	1.0, 1.1, 2.0	Transaction ID
name	1.0, 1.1, 2.0	The name of the product or service. It is displayed on the payment page.
comment	1.0, 1.1, 2.0	Payment comment transmitted during the payment initialization process.
partner_id	1.0, 1.1, 2.0	Merchant/ Partner ID number
service_id	1.0, 1.1, 2.0	Merchant service ID number
order_id	1.0, 1.1, 2.0	Order ID number
type	1.0, 1.1, 2.0	Payment type
currency	1.0, 1.1, 2.0	The transaction currency
cost	1.0, 1.1, 2.0	The total amount of the order transferred during the initialization of the payment transaction
income_total	1.0, 1.1, 2.0	"The total amount in the currency paid by the buyer. May differ from income and system_income fields only in case of payment in installments or when it is transferring
income	1.0, 1.1, 2.0	The amount in currency received from the payment instrument for this payment transaction
partner_income	1.0, 1.1, 2.0	Amount in rubles, store revenue for this payment transaction
system_income	1.0, 1.1, 2.0	The amount in currency paid by the buyer for this payment transaction
command	1.0, 1.1, 2.0	Current action: <ul style="list-style-type: none"> • command = process - called upon any (including partial) service payment • command = cancel - a refusal was received from the payment channel, a explanation of the reason in the resultStr field • command = success - called when the service is paid completely • command = recurrent_cancel - called if the cardholder has canceled recurring payments • command = recurrent_expire - called when the recurrent has expired • command = refund - invoked as a result of a payment cancel operation. In the field result = ok or fail. And in resultStr - the reason for the failure. • command = authorize_payment - called when double authorization for payment is used • command = funds_blocked - called when two-stage payment (BLOCK + CHARGE) is used. <p>IMPORTANT: in case of full payment for the service, both success and process will come.</p>
result	1.0, 1.1, 2.0	For command = refund only, 'ok' or 'fail'

Parameter name	Platform's version	Description
resultStr	1.0, 1.1, 2.0	Notification text
version	1.0, 1.1, 2.0	Version of the notification protocol. (Currently: 1.0, 1.1, 2.0)
phone_number	1.0, 1.1, 2.0	The phone number, optional value
email	1.0, 1.1, 2.0	Email, optional value
date_created	1.0, 1.1, 2.0	Transaction creation date and time, format 'YYYY-MM-DD HH24.MI.SS' (The Payment operator/ facilitator time)
recurrent_order_id	1.0, 1.1, 2.0	ID of the order (order_id) that was transferred during the first call of the recurring payment (only for recurring transactions)
card	1.0, 1.1, 2.0	v 1.0 Masked card number if the payment made is recurring (only for recurring transactions) v 1.1 and 2.0 are always filled when there is a card field
cardholder	2.0	Cardholder name if present in the transaction
card_binding_id	1.0, 1.1, 2.0	unique token for saved card data
test	1.0, 1.1, 2.0	Value 1 (only for test payments)
paid_date	2.0	date and time of payment of the transaction (confirmation of payment by the payment channel), format 'YYYY-MM-DD HH24.MI.SS' (The Payment operator/ facilitator time)
check	2.0	Algorithm can be presented additionally
check	1.0, 1.1	MD5 hash from the parameters: tid + name + comment + partner_id + service_id + order_id + type + cost + income_total + income + partner_income + system_income + command + phone_number + email + result + resultStr + date_created + version + card + recurrent_order_id + test + secret_key Где secret_key – секретный ключ сервиса.
check(or command=refund)	1.0, 1.1	MD5 hash from the parameters:'tid'+name+'comment'+partner_id+'service_id'+order_id+'type'+cost+'command'+result+'resultStr'+phone_number+'email'+date_created+'version'+secret_key
refund_ext_id	1.0, 1.1, 2.0	additional return id when making multiple returns within a transaction



For recurring payments two fields are added: **card** and **recurrent_order_id**. The line for the signature is formed as follows:



tid + name + comment + partner_id + service_id + order_id + type + cost + income_total + income + partner_income + system_income + command + phone_number + email + resultStr + date_created + version + card + recurrent_order_id + secret_key

In case of full payment for the service, two calls will be formed - success and process.

- resultStr** - notification text. For the values of the command = process and success parameter, it is standard. For **command = cancel**, the payment gateway will respond.
- version** - version of the notification protocol. The protocol versioning maintenance is planned.
- date_created** - transaction creation date

4.4. Merchant service parameters

The Merchant service parameters by group and their values are presented in the table 4.4.0.0.

Table 4.4.0.0. The Merchant services parameters description

Group name	Parameter name	Possible value	Description
-------------------	-----------------------	-----------------------	--------------------

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