

[WWW.GPNDATA.COM](http://www.gpndata.com)

Merchant Back Office User Guide

GPN DATA International

**Table of Contents**

[**1. Introduction** 3](#_Toc444153053)

[1.1. Step by Step for Opening a Chat Window 4](#_Toc444153054)

[1.2. Where to download API Integration Guide, and verify Merchant Profile Settings 6](#_Toc444153055)

[**2. Transactions** 7](#_Toc444153056)

[2.1. How to better understand a transaction status? 7](#_Toc444153059)

[2.2. How to Capture or Void an Authorized transaction? 8](#_Toc444153060)

[2.3. How to refund a transaction? 9](#_Toc444153061)

[2.4. Rebill 10](#_Toc444153062)

[**3.** **Glossary** 11](#_Toc444153063)

1. **Introduction**

This manual contains the necessary information for the user to make full use of the **Merchant Back Office**. It includes a step by step tutorial of the most frequent questions related to the functions and capabilities of our system. For any issue, not mentioned in this Manual, please contact our 24x7 Tech Support team or your GPN DATA Sales Account Manager.

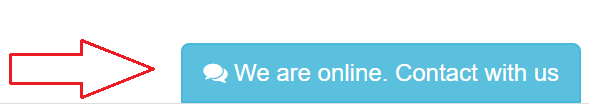
* 1. **How to contact GPN’s TechSupport?**

Our TechSupport Team is available 24/7/365 via Chat for any Technical related question.

Financial or commercial questions should be addressed to your GPN DATA Sales Account Manager.

## Step by Step for Opening a Chat Window

1. Login on MBO or Test MBO
2. At the bottom right corner of the screen click on **‘’We are online – Contact with us’’**



1. A new Window will display with three visible tabs:



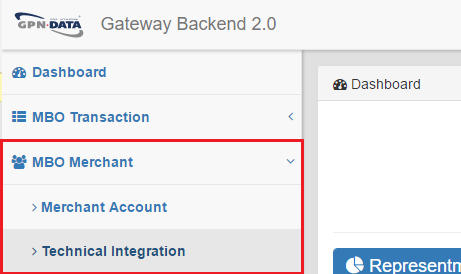
* Live chat: This option will initiate a live chat with one of our technicians
* Leave a message: Allows you to leave a message to which we will reply with an answer as soon as possible
* Knowledgebase: We **strongly encourage** Merchants to use our Knowledgebase before initiating a Live chat. TechSupport is regularly updating our **FAQs** and **Tools** in order to provide answers to the most common inquiries and needs.

Sample sections include:

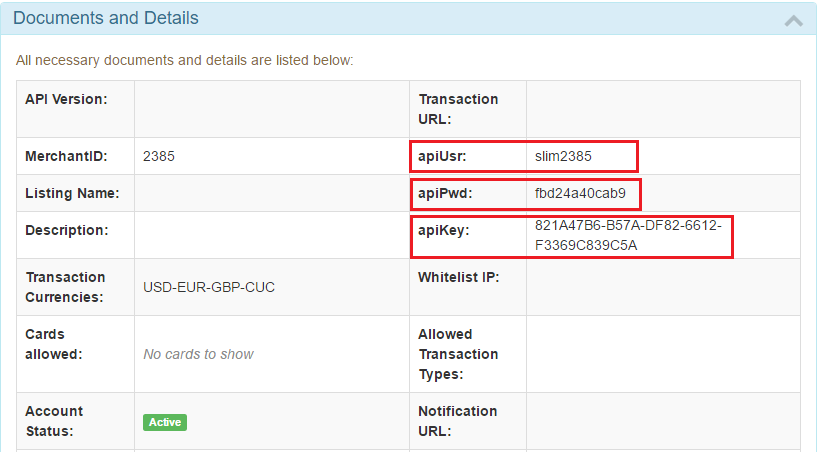
* 3D Secure Processing
* Declined Reason Explanation
* Do Not Honor
* When will I go live?
* Generate Form Post HTML code
* Checksum failure

## Where to download API Integration Guide, and verify Merchant Profile Settings

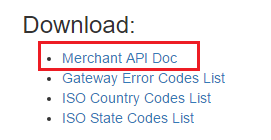
Navigate to **MBO** **Merchant > Technical Integration**



apiUser, apiPwd, ApiKey, Cards allowed and Transaction Currencies among others are listed under “Documents and Details”



Keep scrolling down and you will find the **Download** section where API Integration guide is available for download:



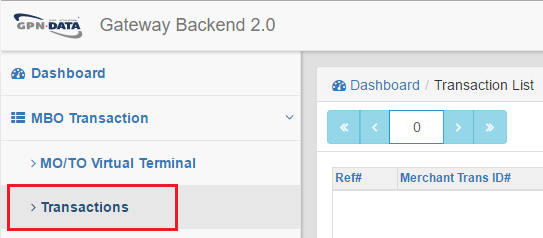
Note: If Rebill is part of your business model, please read carefully the Rebill section of the API Integration guide and contact your Sales Account Manager in case of any questions.

1. **Transactions**

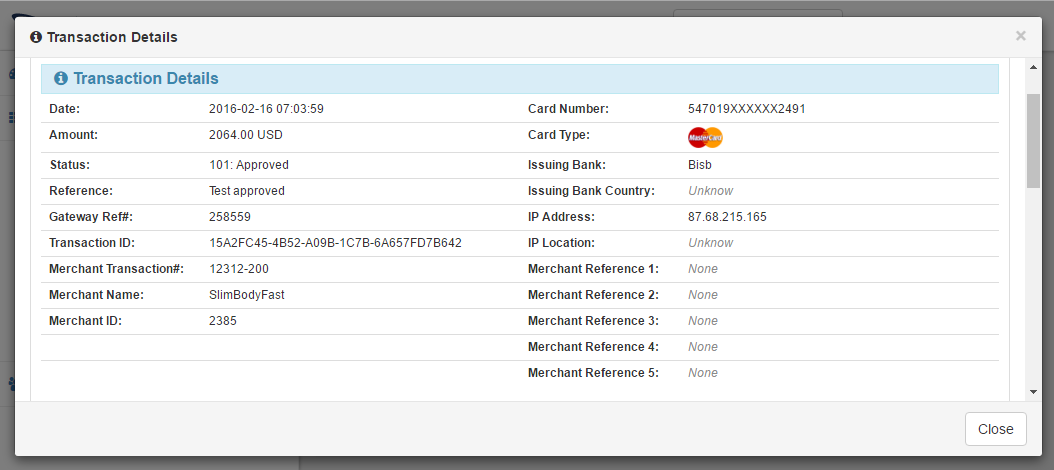
## How to better understand a transaction status?

Transactions details are displayed in the **Transactions List** by clicking on the transaction in question.

1. Navigate to **MBO** **Transaction > Transactions**



1. Select a transaction by double-clicking it, it will automatically expand as shown below:

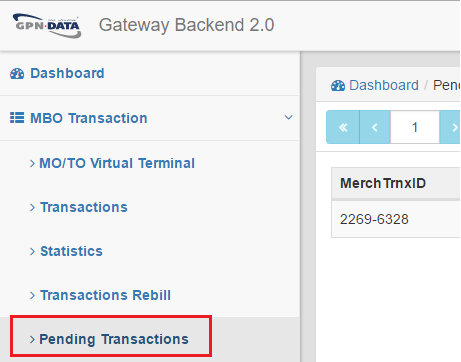


* **Status** will show the GPN Status Code and Status’s Description. Example : 101 : APPROVED
* **Reference** will show a brief explanation of Status, Example : “Test Approved”

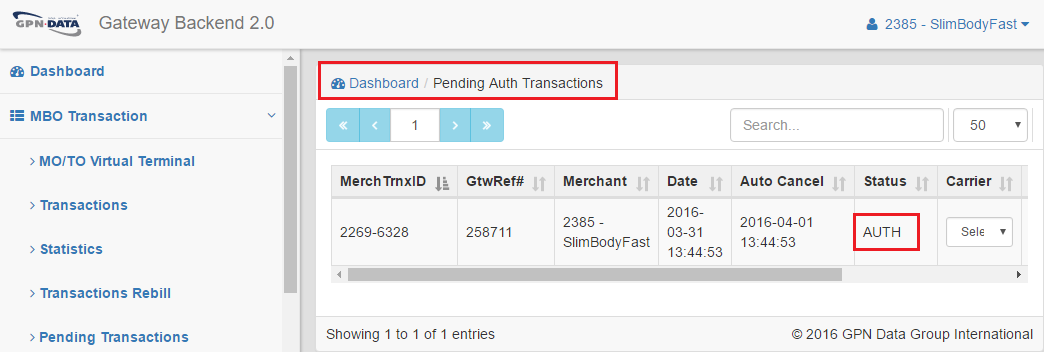
## How to Capture or Void an Authorized transaction?

Please note that the following section only applies to Merchants using **Auth / Capture** with Manual Capture.

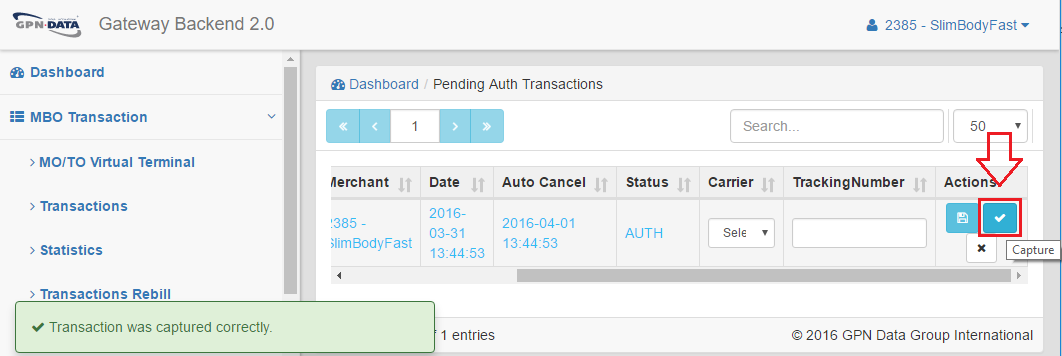
1. Navigate to **MBO Transaction > Pending Transactions**



1. A Pending transaction will be shown as below:



On the **Actions** column please select **Capture (Checkmark Button)** to capture funds or **Cancel (Void) (X Button)** if you wish to void the Pre authorized charge.



**Please note that there is a maximum time allowed for Capturing an Authorized charge and failure to capture prior to the agreed time will result in an Automatic cancellation of the authorized charge.**

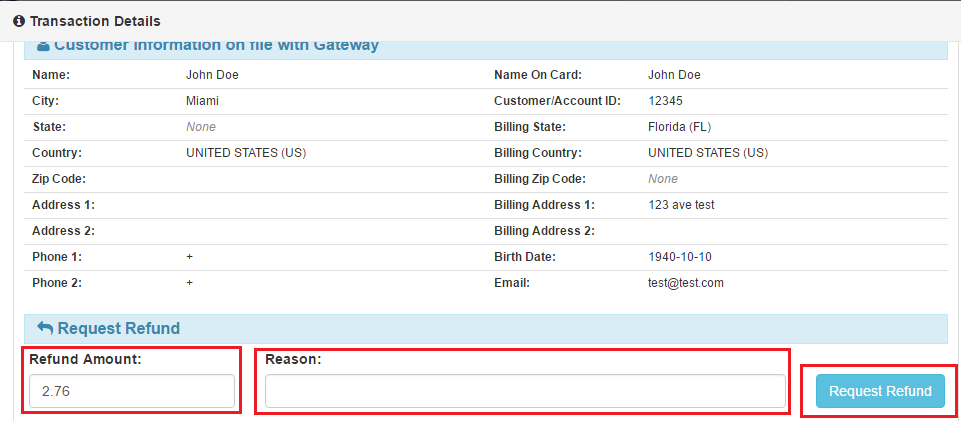
If you have any questions please do not hesitate to contact us via our support chat.

## How to refund a transaction?

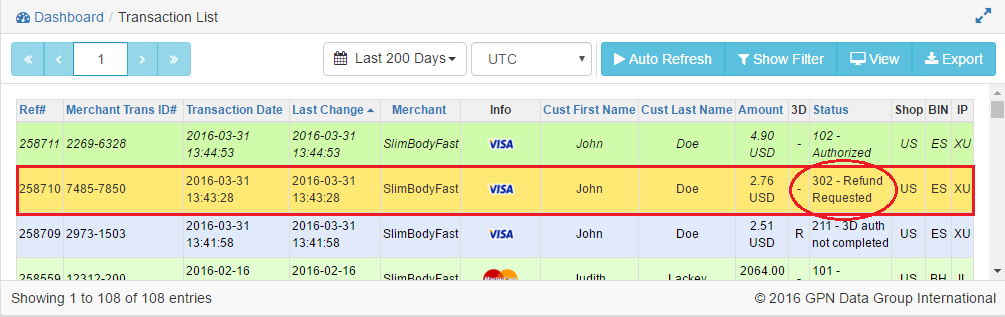
MBO allows you to process a Manual Refund by selecting the approved transaction from the **Transaction List.**

Expand the details by clicking on the approved transaction and scrolling down almost until the end, where you will see **Request Refund.**

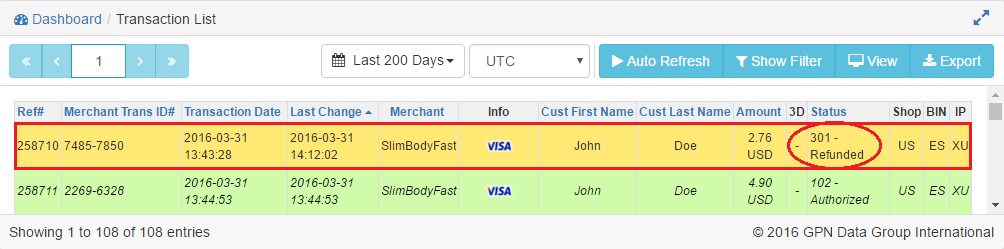
1. Add the amount to be refunded (cannot be above the Approved amount)
2. Enter a Reason in the Reason field. Example “Requested by Customer”, “Duplicate order from xxx”
3. Click Request Refund

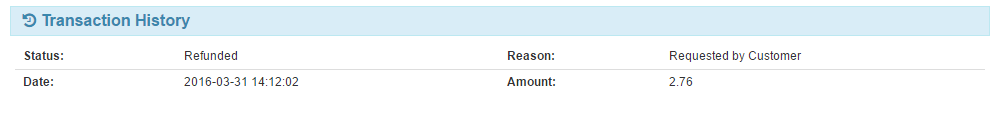


1. You will see a green pop up with a check mark indicating refund was requested.
2. Transaction Status will change from **101 : Approved** to **302 : Refund Requested.**



1. Once Refund is Approved by GPN Staff, transaction status will change to **301 : Refunded.**

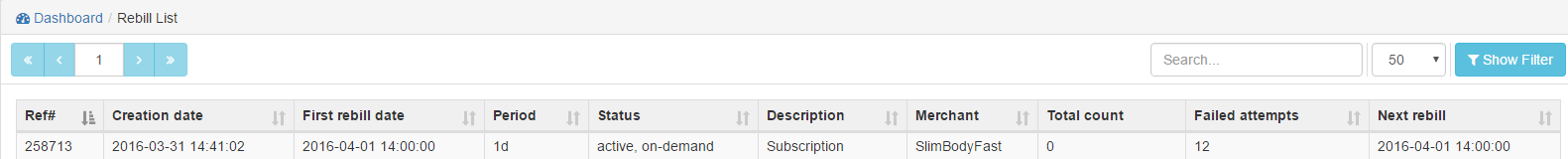




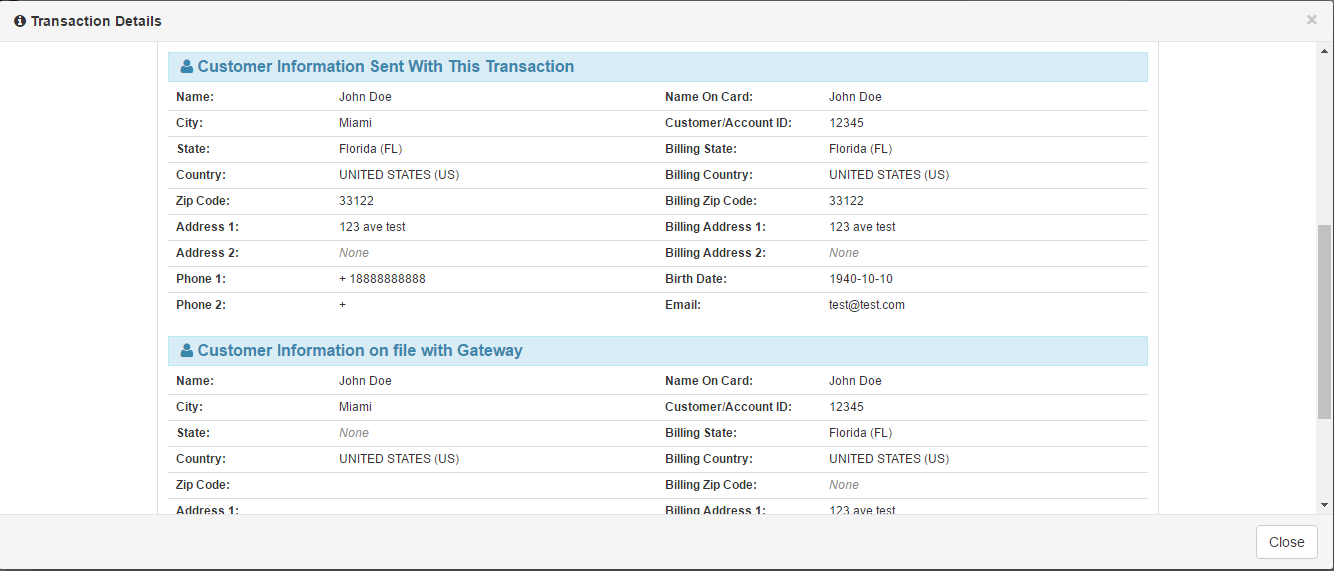
## Rebill

To verify all active / Inactive Rebills including Initial Charge Date, First Rebill, and subsequent Rebills, Navigate to:

**MBO Transaction > Transactions** **Rebill** and you will see the rebill charge. You will find information such as, first rebill date, the amount of failed attempts and the date of next rebill.



Double click the record to see trasaction details of the initial charge.



1. **Glossary**

* **Gateway** – The web server, database server and programs associated with Credit Card processing between Merchant’s System and Acquiring Bank
* **API** – The Application program Interface is the code and the specification for transmitting transaction data to the Gateway.
* **Transaction** – Any exchange of date between the Gateway and the Merchant.
* **CHD** – Card Holder Data as described by PCI (the Payment Card Industry and CHD are addressed in more detail in the Security section of this document.)
* **Authorize** (AUTH, Auth) – An Authorized transaction “reserves” a specified amount for a limited time from the Cardholder’s account at the Issuing Bank. The Cardholder’s account is NOT charged at this time.
* **Capture** – A Captured transaction charges to a Cardholders account the amount specified in an Authorized transaction. Under certain rules, the amount may vary slightly with the Authorized amount, otherwise the amount Captured must be identical to the amount Authorized.
* **Rebill** – A Rebill transaction (also known as Recurring Charge) occurs when the cardholder and merchant agree to purchase goods or services on an ongoing basis over a period of time. Recurring transactions are multiple transactions processed at predetermined intervals, not to exceed one year between transactions. Examples of recurring transactions include insurance premiums, subscriptions, Internet service provider fees, membership fees, tuition, or utility charges.
* **Refund** – Refunds are requested by the Merchant for the purpose of crediting the Cardholder’s credit card for all or a portion of the original charge.
* **Chargeback** – Chargebacks are created when the Cardholder informs the Issuing Bank that there is a problem with the goods or services received or not received from the merchant.
* **3DS** – 3DS (3D Secure) is a generic name for programs from several of the card companies. The formal names are: Verified by Visa, Secure Code by Mastercard and JSecure from JCB.

Transactions processed under 3DS involve the Cardholder being redirected to the Issuing Bank for transaction Authorization. Transactions processed as 3DS provide some levels of protection for the Merchant against Chargebacks resulting from fraudulent charges.