

# Commerce Center

## User guide

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# What's new

The following updates have incorporated into the document:

## Effective 05/14/2023 (v1.9.0.0):

- Added information on using customer profiles during a sale to the following sections: [Processing a card payment](#), [Processing a PINless debit card payment](#), [Processing an ACH/eCheck payment](#), and [Processing a SEPA payment](#).
- Applied the following updates to the Customer profile section:
  - Added [ACH/eCheck](#), [SEPA](#), and [PINless debit](#) payment methods to the Adding new payment methods section.
  - Added the following information to the [Editing a profile](#) section: [Editing Contact Information](#), [Editing Saved Payment Methods](#), and [Editing Shipping Addresses](#).
- Added [Advanced Search](#) field options to the Searching customer profiles section.
- Updated [Transactions](#) section to include information regarding the **Manage Transaction** and **Research Transaction** features.

## Effective 04/16/2024 (v1.8.0.0):

- Added [Risk](#) and [Fraud Management](#) sections. These sections define enumeration fraud and explains how to use the **Fraud Management** tool.
- Added [User Preferences](#) section to [Settings](#). These steps illustrate how to make global changes for [Time and Date](#), [Number Format](#), [Language](#), and [Currency](#).
- Added capability to add [L3 Data](#) to authorize or sale transaction.
- Added capability to add [Soft Merchant Descriptor](#) for a sale transaction.
- Added capability to apply **Surcharge and Tax** ([Processing a card payment](#), [Capture](#), [Refund](#), and [General Sales Configurations](#)) on the sale transaction.

## Effective 03/27/2024 (v1.7.0.0)

- Updated [Perform and action on a transaction](#) to support customer receipt feature for captured, voided, and refund transaction.
- Updated [Managed Recurring Payment Service](#) section to include [View Recurring Billing Cycles](#), [Issue Refund on a Billing Cycle](#), and [Perform Manual Collection on a Billing Cycle](#).
- Removed **Notifications** settings from the [Checkout Settings](#) section.
- Added the following updates to the **Checkout Page** table in [Checkout Settings](#):
  - Added **Security Code** configuration, **Save for Future Payments**, and **SEPA Direct** options.
  - Removed the **Adding or Editing a Card** and **Placing an Order** options

# Getting started

## Merchant setup

If you are a new merchant, complete a merchant application and receive processing approval by contacting your Merchant Services Account Executive or Sales Representative.

**Note:** For the best experience, use the Google Chrome browser to access the Commerce Center.

## Introduction to Commerce Center

Commerce Center is a platform for merchants to manage the end-to-end journey of customer sales. The Commerce Center supports sales via various methods of payment, a comprehensive search mechanism for past transactions, customer profiles, and more. You can customize various settings based on your preferences to customize your experience, including the format of receipts, mandatory fields, etc.

The maker-checker admin model allows you to maintain a fine-grained control of access across different merchant IDs, applications, and functions.

Functionalities offered by Commerce Center include sales, transactions, and settings. After logging in to the Commerce Center, you will see various products based on the entitlements for which you have been granted.



# Terminal

## Making a Sale

The **Make a Sale** screen is for situations where you need to manually process individual payments.

**Note:** Each Merchant ID (MID) is set up to process payments for specific card brands and currencies. The **Currency** drop-down menu lists the currencies acceptable for the MID, and the icons at the bottom of the **Transaction Information** section denotes the payment methods accepted for that currency.

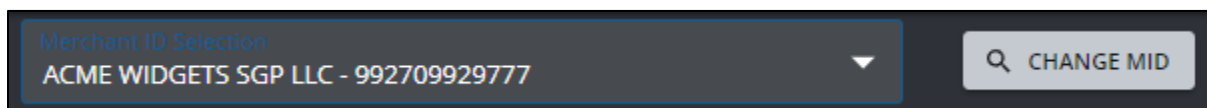
## Card payments

Using cards as a payment type is a convenient method of payment preferred by most customers.

### Processing a card payment

To process a card payment:

1. Select **Terminal** from the toolbar. The **Terminal** screen displays.
2. From the left-side navigation panel of the **Terminal** screen, select the **Make a Sale** menu item.
3. Select the desired Merchant ID (MID) from the **Merchant ID Selection** drop-down menu. You may also search for a particular MID by clicking **Change MID**.

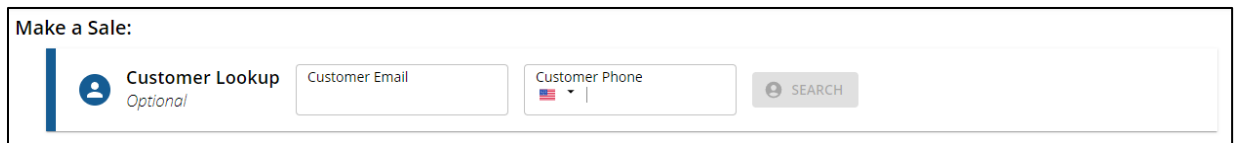


#### Notes:

- The **Merchant ID Selection** drop-down menu only displays the MIDs in which you are authorized to view. All entries in the **Merchant ID Selection** drop-down menu are ordered alphabetically.
- If searching for MIDs using via the **Change MID** feature, simply enter the MID into the **Search** field. Click on the desired MID in the search results, and then click **Select** to have it populate the **Merchant ID Selection** field.

- Within the **Search for Merchant ID** pop-up, you have the option of marking certain MIDs as favorites. To do so, click the **star** icon next to the MID, and then click **Update Favorites**. You can also select multiple MIDs as favorites by clicking each MID's star icon simultaneously before clicking **Update Favorites**. The favorited MIDs are displayed at the top of the **Merchant ID Selection** drop-down menu.
4. The transaction's information can be auto populated by using a customer profile or entered manually.

To auto populate the **Make a Sale** section using a customer profile:



The screenshot shows the 'Make a Sale' section with a 'Customer Lookup' form. The form has a title 'Customer Lookup' with a person icon and the word 'Optional' below it. There are two input fields: 'Customer Email' and 'Customer Phone'. The 'Customer Phone' field includes a small flag icon and a dropdown arrow. To the right of the input fields is a 'SEARCH' button with a magnifying glass icon.

- a. In the **Customer Lookup**, enter the customer email or phone number and click **SEARCH** to search a profile associated with the merchant ID.
- b. Select the profile from the list and click **LOAD PROFILE**.

**Note:** If the merchant ID has only one profile associated with it, you do not need to select the profile and the payment information is auto filled. The CVV/CVC and AVS are mandatory for a sale if it is configured in the [Sales Settings](#) for the merchant ID.


- c. The payment and customer information associated with the profile such as the card number, expiry, and postal code fields are auto populated.

**Notes:**

- Loaded profiles display a masked card number (only the last 4-digits display)
- When using a profile to make payments, you can also include Level 3 data for the sale by clicking the **Add L3 Data** button.

To manually enter the sales information, complete the following fields in the **Make a Sale** section:

**Make a Sale:**



**Customer Lookup**  
*Optional*

**Transaction Information:**

Type of Transaction  
One-Time Sale

Currency  
USD

Method of Payment  
Cards

**Payment Information:** [Clear](#)

Card Number  
0 0 0 0 - 0 0 0 0 - 0 0 0 0 - 0 0 0 0

Expiry  
MM/YYYY

CVC (required)

Postal Code (required)

Amount  
0.00

USD




Tax  
10.00

%

Tax Rate Info [?](#)  
Tax Exempt

Tax (USD)  
0.00

Total (USD)  
0.00

- **Type of Transaction** (select **One-Time Sale**)
- **Currency**
- **Method of Payment** (select **Cards**)
- **Card Number** (required)
- **Card Expiry Date** – format: mm/yyyy (required)
- **CVC** (required)

**Note:** Depending on the card brand, the CVC may also be referred to as the Security Code, CVV, CVC, CID, or Credit Card Identification Code (CCID).

- **Postal Code**
- **Amount**
- **Tax**

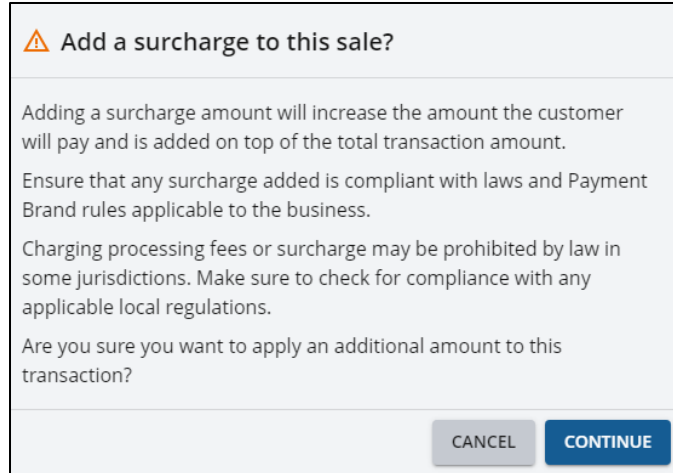
**Notes:**

- The default tax rate can be configured for selected merchants in [Sales Settings](#).
- You can check the default tax by clicking **Tax Rate Info**.

- The **Tax Amount** field can be visible or hidden, depending on the [Sales Settings](#).
  - The **Purchase Order Number** and **Tax Percentage/Tax Exempt** are Level 2 fields in the US. Special interchange rates may apply when Level 2 data is included for a business transaction. It is recommended that merchants enter the purchase order number and tax percentage/tax exempt to avail Level 2 interchange rate for purchase card payments. Contact your account representative for additional information.
- **Tax Exempt** (toggle switch)

**Notes:**

- The **Tax Exempt** field can be configured to be either visible or hidden. Refer to the [Sales Settings](#) section for additional information.
  - The **Amount**, **Card Number**, and **Expiry** fields are required for making a payment. The **CVC** and **Postal Code** fields can be configured to be either mandatory or optional. Refer to the [Sales Settings](#) section for additional information.
- **Surcharge** - If you want to apply a surcharge to the transaction amount, ensure that the **Surcharge** field is enabled in **Sales Settings**. For more information, refer to the [Sales Settings](#) section.
- i. Click the **Apply Surcharge** toggle switch to enable. A pop-up window displays, confirming you are compliant with local laws and payment brand mandates. Click **Continue** to confirm.



- ii. Select **Surcharge Type (Rate or Amount)** from the drop-down list.

**Note:** Surcharge rate and surcharge amount cannot exceed 100% of transaction amount.

- If **Surcharge Rate** is selected, enter the percentage value in the **Surcharge Rate** to calculate the surcharge amount on transaction amount.
- If **Surcharge Amount** is selected, enter the amount in the **Surcharge Amount**.

- 5. Complete the **Customer Information** section by manually entering the **Customer Details** and **Billing Information**:

**Customer Information** ^

<p><b>Customer Details</b></p> <p>Email <input type="text"/></p> <p>Mobile Phone Number <input type="text"/></p> <p><input type="checkbox"/> Create Customer Profile <a href="#">?</a></p>	<p><b>Billing Information</b></p> <p><small>Please ensure to enter complete billing address when using a Pinless debit card to ensure payment is routed to Pinless debit networks for processing</small></p> <p>Account Holder First Name <input type="text"/> Account Holder Last Name <input type="text"/></p> <p>Street Address <input type="text"/></p> <p>Address Line 2 <input type="text"/></p> <p>City <input type="text"/> Country <input type="text"/></p> <p>State/Province/Region <input type="text"/> Postal Code <input type="text"/></p>
--	---

**Customer Details**

- Email

- **Mobile Phone Number** (click the down arrow next to the phone number to select the customer’s country code)
- **Create Customer Profile** checkbox – If applicable, click to create a new profile with the customer information entered during the sale.

**Billing Information**

- Account Holder First Name (required)
- Account Holder Last Name (required)
- **Street Address**
- **Address Line 2** (Example: an apartment, suite, etc.)
- **City**
- **Country**
- **State/Province/Region**
- **Postal Code**

**Note:** The **Street Address** and **Postal Code** fields can be configured to be either required or optional. Refer to the [Sales Settings](#) section for additional information.

6. Complete the **Order Information** section by manually entering the **Order Details** and **Shipping Details**:

The screenshot shows a form titled "Order Information" with two main sections: "Order Details" and "Shipping Details".

**Order Details:**

- Merchant Order Number (text input)
- Purchase Order Number (text input)
- Is Bill Pay (checkbox)
- Biller Reference ID (text input)

**Shipping Details:**

- First Name (text input)
- Last Name (text input)
- Business Name (text input)
- Shipping Address same as Billing Address (checkbox)
- Street Address (text input)
- Address Line 2 (text input)
- City (text input)
- Country (dropdown menu)
- State/Province/Region (text input)
- Postal Code (text input)

- **Merchant Order Number**

**Note:** The merchant order number is an optional value that can be used for your own reference. It is recommended to provide this information, as it will enhance the ease of searching for a desired transaction.

- **Purchase Order Number**

**Notes:**

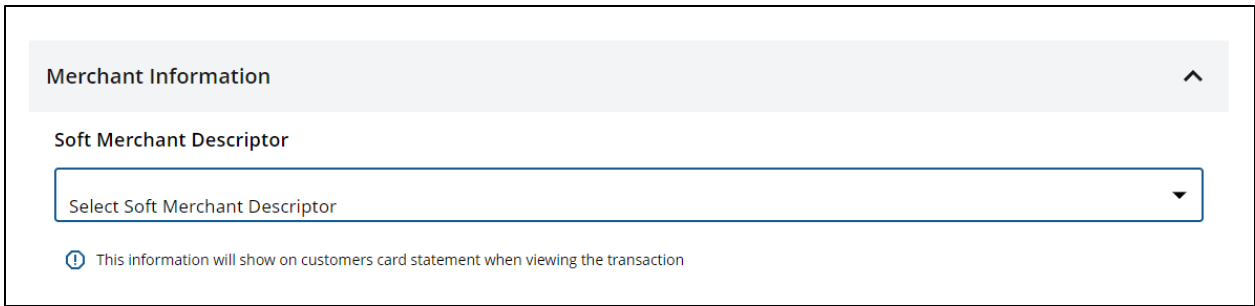
- Ensure that the **Purchase Order Number** and **Tax Exempt** fields are enabled in **Sales Settings**. For more information, refer to the [Sales Settings](#) section.
  - The **Purchase Order Number** and **Tax Percentage/Tax Exempt** are Level 2 fields in the US. Special interchange rates apply when Level 2 data is included with a business transaction. Merchants are recommended to enter the purchase order number and tax percentage/tax exempt to avail Level 2 interchange rates for purchase card payments. Contact your account representative for additional information.
- If the payment is for a bill, set the **Is Bill Pay** toggle switch to the **on** (selected) position.

**Notes:**

- For bill payments, it is recommended to provide a biller reference ID into the **Biller Reference ID** field.
  - The **Bill Payment** section is only displayed for card transactions.
- **First Name**
  - **Last Name**
  - **Business Name**
  - **Shipping Address same as Billing Address** – If applicable, select the checkbox. Otherwise, enter in the shipping address details in each field.

7. If you want to include a soft merchant descriptor on a sale transaction, confirm the **Soft Merchant Descriptor** toggle switch is enabled in sales settings. Refer to the [Sales Settings](#) section.

In the **Merchant Information** section, select the **Soft Merchant Descriptor** from the drop-down list.



The screenshot shows a user interface for the 'Merchant Information' section. At the top, there is a header 'Merchant Information' with an upward-pointing arrow icon. Below this, the text 'Soft Merchant Descriptor' is displayed. Underneath is a dropdown menu with the placeholder text 'Select Soft Merchant Descriptor' and a downward-pointing arrow icon. At the bottom of the section, there is a small information icon (a circle with an 'i') followed by the text: 'This information will show on customers card statement when viewing the transaction'.



## Add Level 3 Data

Level 3 (L3) data provides detailed additional information about the item(s) included in a transaction. This additional data includes information on shipping, VAT (Value Added Tax), discounts, and tax.

To include Level 3 data in transactions, the **Card payment Level 3 Data** and **Purchase Order Number** toggle switches (as per card requirement) must be enabled in **Sales Settings**. For more information, refer to the [Sales Settings](#) section.

For Amex transaction, you need to add addendum data as transaction advice text.

The following fields are required in a transaction when including Level 3 or addendum data:

Method of Payment	Required Field(s)
Mastercard	Purchase Order Number
Visa or ChaseNet	Amount
Discover or Diners	Purchase Order Number, Tax, or enable Tax Exempt toggle switch
Amex	Purchase Order Number

To add level 3 data for a sale transaction:

1. Enter the payment information in the **Make a Sale** screen. For more information, see [Processing a card payment](#).
2. Click the **Add L3 Data** button in the **Order Information** section.

**Order Information**

**Order Details**

Merchant Order Number

Purchase Order Number

Is Bill Pay  Biller Reference ID

**Level 3 Data**

**ADD L3 DATA**

3. Enter order details in the **Order Information** section, including shipping, VAT, discounts, and tax information.

**Note:** Include as many details as possible to qualify for the best interchange rate.

**Order Information**

**Shipping**

Total Shipping Amount (USD) Destination Postal Code

Duty Amount (USD) Destination Country

Ship From Postal Code

**VAT Information**

VAT Shipping VAT

Rate  Amount  Rate  Amount

VAT Rate % Shipping VAT Rate %

VAT Amount (USD) Shipping VAT Amount (USD)

VAT Invoice Reference Number

**Discounts**

Total Transaction Discount Amount (USD)

Order Discount Treatment

**Tax**

Alternative Tax ID

Alternative Tax Amount (USD)

Tax Treatment

- a. Enter order details in the **Shipping** section.
  - o **Total Shipping Amount (USD), Duty Amount (USD), Ship from Postal Code, Destination Postal Code, and Destination Country**
- b. Enter order details in the **VAT Information** section. VAT is calculated on the transaction amount, and Shipping VAT is calculated on the shipping amount.

**VAT** (radio button)

- o If **Rate** is selected, the **VAT Amount (USD)** field is automatically calculated based on the value entered in the **VAT Rate** field.
- o If **Amount** is selected, the **VAT Rate** field is automatically calculated based on the value entered in the **VAT Amount** field.

**VAT Rate** (% value) – **VAT Amount** / transaction **Amount**. Cannot exceed 100% of sale amount.

**VAT Amount** (USD) – **VAT Rate** \* transaction **Amount**. Cannot exceed 100% of sale amount.

**VAT Invoice Reference Number** – Identifies VAT invoice or tax receipt.

**Shipping VAT Rate** (% value) – **Shipping VAT Amount** / **Total Shipping Amount**  
(Cannot exceed 100% of shipping amount)

**Shipping VAT Amount** (USD) – **Total Shipping Amount** \* **VAT Shipping Rate** (Cannot exceed 100% of shipping amount)

- a. Enter order details in the **Discounts** section.
    - o **Total Transaction Discount Amount (USD)** and **Order Discount Treatment** (indicates how you manage discounts).
  - b. Enter order details in the **Tax** section.
    - o **Alternative Tax ID, Alternative Tax Amount (USD)** and **Tax Treatment**
4. Enter the item details including basic information, discounts, and tax information in the **Line Item**.

**Note:** Include as many details as possible to qualify for the best interchange rate.

Basic Info		Item Discount	Tax	Additional Tax
<small>Enter item type, product ID, quantity, unit of measure and unit price to ensure that the line item can be included in the total calculation.</small>				
Item Type <input type="text"/>	Quantity <input type="text"/>	Rate <input checked="" type="radio"/> Amount <input type="radio"/>	Rate <input checked="" type="radio"/> Amount <input type="radio"/>	Rate <input checked="" type="radio"/> Amount <input type="radio"/>
Merchant Product ID <input type="text"/>	Unit of Measure <input type="text"/>	Item Discount Rate <input type="text"/> %	Tax Rate (USD) <input type="text"/> %	Additional Tax Rate (USD) <input type="text"/> %
Commodity Code <input type="text"/>	Unit Price (USD) <input type="text"/>	Item Discount Amount (USD) <input type="text"/>	Tax Amount (USD) <input type="text"/>	Additional Tax Amount (USD) <input type="text"/>
Description <input type="text"/>		Discount Treatment Code <input type="text"/>	Tax Type Code <input type="text"/>	Additional Tax Type Code <input type="text"/>
<small>CLEAR</small>				<b>LINE ITEM TOTAL (USD)</b> 0.00

- a. Enter order details in the **Basic Info** section. For more information regarding line-item calculations on specific card brands, refer to [Line Item Calculations](#).

- **Item Type, Quantity, Merchant Product ID, Unit of Measure, Commodity Code, Unit Price (USD), and Description**
- b. Enter order details in the **Item Discount** section.
  - **Rate or Amount** (radio button)
    - If **Rate** is selected, the **Item Discount Amount (USD)** field is automatically calculated based on the value entered in the **Item Discount Rate** field.
    - If **Amount** is selected, the **Item Discount Rate** field is automatically calculated based on the value entered in the **Item Discount Amount (USD)** field.
  - **Item Discount Rate** – cannot exceed 100% of unit price
  - **Item Discount Amount** –  $\text{Item Discount Rate} * \text{unit price} * \text{quantity}$  (cannot exceed 100% of unit price)
  - **Discount Treatment Code**
- c. Enter order details in the **Tax** section.
  - **Rate or Amount** (radio button)
    - If **Rate** is selected, the **Tax Amount (USD)** field is automatically calculated based on the value entered in the **Tax Rate (USD)** field.
    - If **Amount** is selected, the **Tax Rate (USD)** field is automatically calculated based on the value entered in the **Tax Amount (USD)** field.
  - **Tax Rate (USD)** – Cannot exceed 100% of unit price.
  - **Tax Amount (USD)** – Cannot exceed 100% of unit price.
  - **Tax Type Code** (drop-down list)
- d. Enter order details in the **Additional Tax** section.
  - **Rate or Amount** (radio button)
    - If **Rate** is selected, the **Item Discount Amount (USD)** field is automatically calculated based on the value entered in the **Item Discount Rate** field.

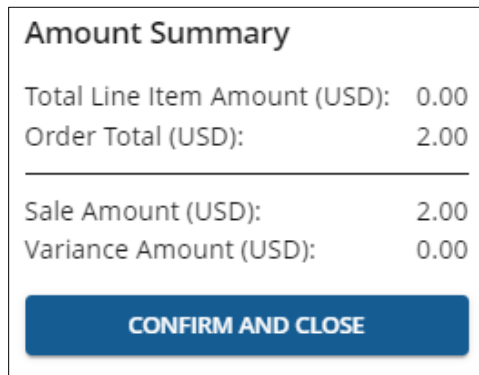
- If **Amount** is selected, the **Item Discount Rate** field is automatically calculated based on the value entered in the **Item Discount Amount (USD)** field.
  - **Additional Tax Rate (USD)** – Cannot exceed 100% of unit price.
  - **Additional Tax Amount (USD)** – Cannot exceed 100% of unit price.
  - **Tax Type** Code (drop-down list)
- e. Enter order details in the **Additional Tax** section.
- **Rate or Amount** (radio button)
    - If **Rate** is selected, the **Item Discount Amount (USD)** field is automatically calculated based on the value entered in the **Item Discount Rate** field.
    - If **Amount** is selected, the **Item Discount Rate** field is automatically calculated based on the value entered in the **Item Discount Amount (USD)** field.
  - **Additional Tax Rate (USD)** – Cannot exceed 100% of unit price.
  - **Additional Tax Amount (USD)** – Cannot exceed 100% of unit price.
  - **Tax Type Code** (drop-down list)
5. After entering line-item information, you can perform the following functions:
- **Delete Line Item** – Deletes selected line item.
  - **Clear** – Deletes the data entered in the selected line item.
  - **Add line item** – Adds a new line item.
  - For information on the **Line-Item Total** calculations, hover over the **question mark** icon.
- Note:** At least one line item is required.
6. After all Level 3 data is entered, you can view the transaction's Level 3 data in the **L3 Summary** section along with options to **Clear Order Info** and **Delete All Line Items**.



A variance status is displayed in this section. The variance amount is calculated based on Visa, Mastercard, Discover, and Diners brand mandates. For more information on how variance amount is calculated, hover over to the **question mark** icon.

**Notes:**

- Clicking **Delete All Line Items** clears the data entered in the first line item and deletes subsequent line items.
  - For Discover and Discover Diners, order level information is not present.
  - **Shipping VAT** and **Additional Tax** are not included in the variance calculation.
7. To save the Level 3 data entered, click **Confirm and Close** from the **Account Summary** section.



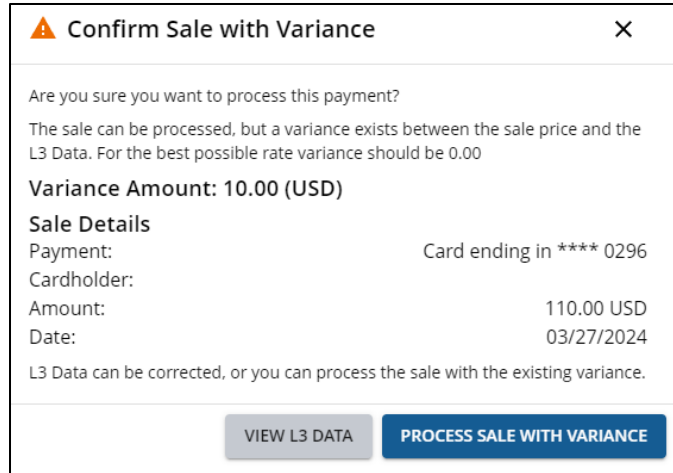
8. Click **Sale or Authorize** to proceed with the transaction.

In case of variance amount during the sale or authorization transaction, the following screen appears for Mastercard, Discover, and Diners to correct the L3 Data by clicking on **View L3 Data** or proceed with the sale transaction by clicking on **Process Sale with Variance**.

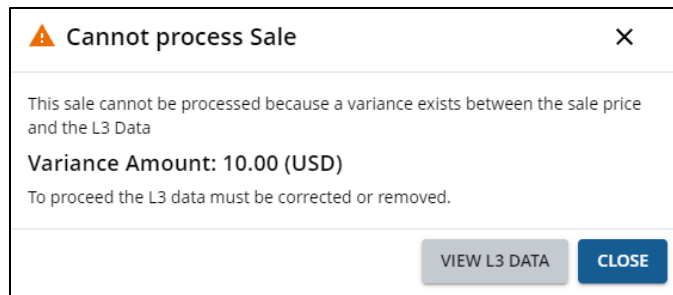
From the **Make a Sale** screen, click the **Sale or Authorize** button to proceed with the transaction.

If there is a of variance amount during a sale or authorization, the following pop-up screens display:

- For Mastercard, Discover, and Diners, you can correct the L3 data by clicking **View L3 Data**, or proceed with the sale transaction by clicking on **Process Sale with Variance**.



- For Visa, you cannot process a sale or authorization if there is a variance between the transaction amount and L3 data.



9. After the transaction is approved, you can view the transaction's Level 3 data by clicking on **View L3 Data**.

### Line-Item Calculations

The following table describes the calculation for specific card brand line item.

Card Brand	Calculation
Visa	Unit Price * Quantity – Discount Amount
Mastercard	Unit Price * Quantity – Discount Amount
Discover or Diners	Unit Price * Quantity + Tax

## Processing a PINless debit card payment

You can opt to enroll for PINless payment methods. If enrolled, PINless payment methods appear as icons at the bottom of the **Merchant and Payment Details** section.

The screenshot shows the 'Transaction Information' and 'Payment Information' sections. Under 'Transaction Information', there are dropdown menus for 'Type of Transaction' (set to 'One-Time Sale') and 'Currency' (set to 'USD'). Under 'Payment Information', there is a 'Card Number' field with the value '4 9 3 5 - 5 5 0 0 - 0 0 0 0 - 0 0 0 6', a 'VISA' logo, and an 'Expiry' field with the value '12/2023'. Below this, there are fields for 'Amount' (100.00), 'Tax' (10.00), and 'Tax Rate Info' (10.00%). There is also a 'Tax Exempt' toggle switch. At the bottom, there is a row of payment method logos including VISA, Mastercard, AMEX, DISCOVER, NYCE, pulse, STAR, and accel.

To process a PINless debit card transaction:

1. If a PINless debit card is being used to process a bill payment, set the **Is Bill Pay** toggle switch to the active (selected) position, and then enter the biller reference ID into the **Biller Reference ID** field.

The screenshot shows the 'Order Information' section, specifically the 'Order Details' subsection. It features a 'Merchant Order Number' field. Below that, there is an 'Is Bill Pay' toggle switch which is checked, and a 'Biller Reference ID' field. At the bottom, there is a warning icon and a note: 'Please ensure to enter Biller Reference ID when using a Pinless debit card to ensure payment is routed to pinless debit networks for processing'.

**Notes:**


- If the merchant ID is eligible for PINless bill pay, you can enter the **Biller Reference ID** when using a PINless debit card to ensure the payment is routed to the PINless networks to obtain the best interchange rate.



- When using saved payment details through consumer profiles, the **Is Bill Pay** toggle switch is enabled by default for Bill Pay with debit cards.
2. If a PINless debit card is being used to process an e-commerce sale, enter the billing address information into the **Billing Information** section.

**Note:** If the merchant ID is eligible for PINless e-commerce sales, enter the complete address when using a PINless e-commerce debit card to ensure that the payment is routed to PINless networks to obtain the best interchange rate.

**Billing Information**

 This is a Pinless Ecom eligible card. Please make sure to enter complete billing address to ensure payment is routed to Pinless debit networks for processing

<input type="text" value="Account Holder First Name"/>	<input type="text" value="Account Holder Last Name"/>
<input type="text" value="Street Address"/>	
<input type="text" value="Address Line 2"/>	
<input type="text" value="City"/>	<input type="text" value="Country"/>
<input type="text" value="State/Province/Region"/>	<input type="text" value="Postal Code"/>


## Verify

Verifying a card helps merchants to confirm a cardholder’s identity. After card details have been entered, verify the customer’s payment information by clicking **Verify Card**.






**Transaction Information:**

Type of Transaction One-Time Sale	Currency EUR	Method of Payment Cards
--------------------------------------	-----------------	----------------------------

**Payment Information:** Clear

Card Number 4 9 3 5 - 5 5 0 0 - 0 0 0 0 - 0 0 0 6		Expiry MM/YYYY	CVV (required)	Postal Code
--	---	-------------------	----------------	-------------

Amount 0,00	EUR	Tax 0,00	%	Tax Exempt <input type="checkbox"/>	Tax (EUR) 0,00	Total (EUR) 0,00
----------------	-----	-------------	---	-------------------------------------	-------------------	---------------------

VERIFY CARD

AUTHORIZE

AUTHORIZE AND CAPTURE

The detailed verification result (either **Approved** or **Declined**) is shown in a pop-up window and can be revisited by clicking the verification result.

**Transaction Information:**

Type of Transaction: One-Time Sale | Currency: USD | Method of Payment: Cards

**Payment Information:** Clear

Card Number: 4 1 1 1 - 1 1 1 1 - 1 1 1 1 - 1 1 1 1 | VISA | Expiry: 12/2023 | CVV (required): 123 | Postal Code (required): 123

Amount: 0.00 | USD | Total (USD): 0.00

Payment logos: VISA, Mastercard, AMEX, DISCOVER, NYCE, pulse, STAR, accel

Payment Status: ✓ Payment Verified | VERIFY CARD | AUTHORIZED | AUTHORIZE AND CAPTURE

## Authorization and Sale

After you enter all merchant, customer, and transaction details, you can either authorize the transaction or request a sale transaction.

**Note:** The **Sale** button can be customized to be displayed as **Authorize and Capture**, **Submit Order**, or **Process Payment**. Refer to the [Sales Settings](#) section for additional information. For instructional purposes, the **Sale** button will also be referred to as the **Authorize and Capture** button throughout this section.

**Transaction Information:**

Type of Transaction: One-Time Sale | Currency: USD | Method of Payment: Cards

**Payment Information:** Clear

Card Number: 4 1 1 1 - 1 1 1 1 - 1 1 1 1 - 1 1 1 1 | VISA | Expiry: 12/2023 | CVV (required): 123 | Postal Code (required): 123

Amount: 0.00 | USD | Total (USD): 0.00

Payment logos: VISA, Mastercard, AMEX, DISCOVER, NYCE, pulse, STAR, accel

Payment Status: ✓ Payment Verified | VERIFY CARD | AUTHORIZED | AUTHORIZE AND CAPTURE

Authorizing a transaction confirms the customer’s approval for the transaction but does not capture the funds. A sale confirms the customer’s approval for the transaction and initiates the capture of the funds. A capture triggers the settlement process to the payment networks and indicates that the transaction has been finalized.

To authorize a transaction or proceed with a sale:

1. Click either **Authorize** or **Authorize and Capture**. A confirmation pop-up displays.
2. After verifying the **Cardholder**, **Amount**, and **Date** information on the confirmation pop-up, click either **Confirm** or **Cancel**.

**Note:** Selecting **Cancel** brings you back to the **Sales** tab with all previously entered transaction details visible on screen. Selecting **Confirm** opens a new screen. Refer to the [Payment Submission Response](#) section for additional information.

## Payment submission response

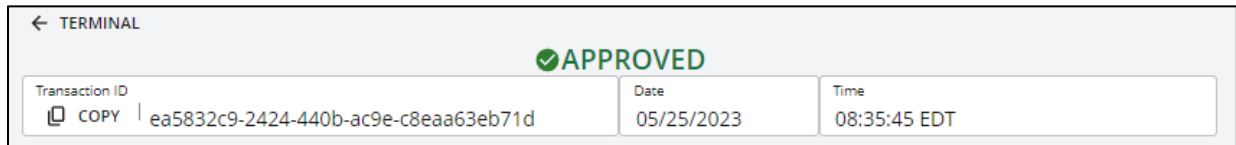
After a payment is submitted, a payment response screen displays. This screen provides options that allow you to perform certain actions.

### Transaction details

The transaction details returned for your reference include the payment status, transaction ID, and date and time of the transaction.

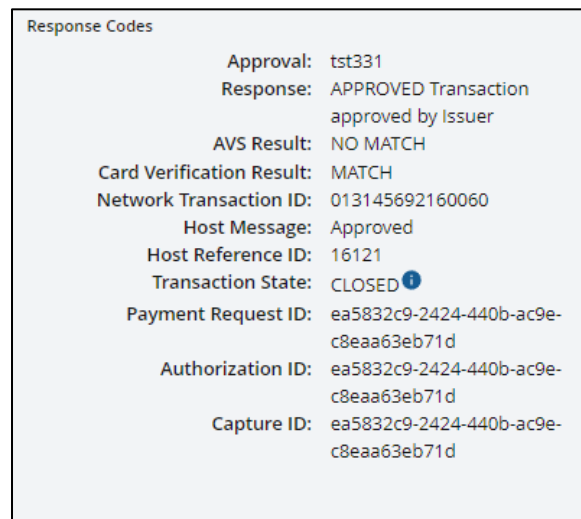
The payment status displays as either **Approved** or **Declined**. In the case of a declined transaction, click on **Terminal** to be directed back to the **Make a Sale** page.

**Note:** Be sure to retain the transaction ID in case you need to check the transaction’s status or perform additional action(s) on the **Transactions Search and Management** screen.



### Response codes

The transaction’s response codes are provided after a payment is submitted. These codes are useful in determining whether the transaction requires additional action.



Card indicators

The **Card Indicators** section provides specific details about the card including the card issuing country, card data level 3 capability, Durbin regulation applicability, and card product types.

**Note:** The **Card Indicators** section displays only if the merchant is authorized for this feature.



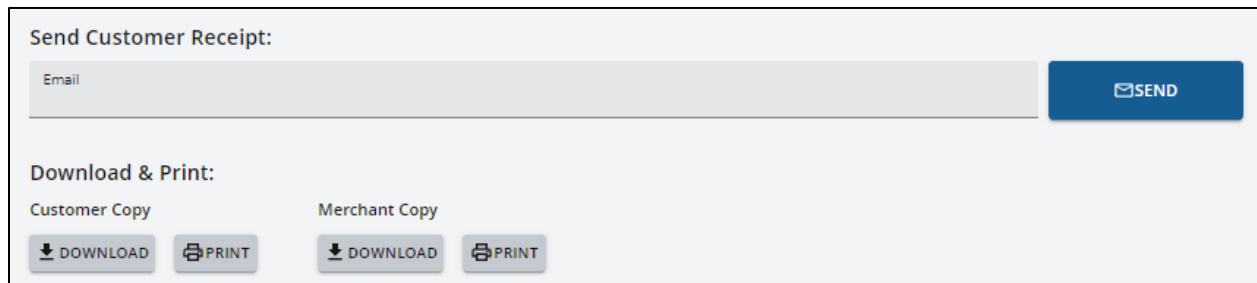
Send customer receipt

The **Send Customer Receipt** section can be used to email the customer a copy of the receipt, or to download and/or print the merchant and/or customer copies of the receipt.

**Note:** The **Send Customer Receipt** section displays only if receipts are activated in the settings. Refer to the [Sales Settings](#) section for additional information.

To email the customer a receipt, enter their email address into the **Email** field and then click **Send**.


To download or print a merchant or customer copy of the receipt, click either **Download** or **Print**, as appropriate.



Payment details

The **Payment Details** section lists important details of the transaction, including the amount, tax amount, card type, and card number.

If you want to repeat a similar transaction, click on **Clone Details**. This action opens the **Make a Sale** page with the same payment details as the previous transaction. The payment amount and other fields can then be updated, if necessary.

Payment Details		 CLONE DETAILS	
Amount:	123.00 USD	Card Type:	VISA
Tax Amount:	0.00 USD	Card Number:	411111XXXXXX1111
Total Amount:	123.00 USD		

Order details

This section lists the order details, including the merchant order number, purchase order number, bill payment details, and the shipping details, including the name of the person to whom the order is being shipped, as well as their business name and shipping address.

After a transaction is approved, you can view the transaction’s Level 3 data by clicking **View L3 Data** from the **Order Details** section.

Order Details	Shipping Details
Purchase Order Number: 61358415  L3 Data: <a href="#">VIEW L3 DATA</a>	First Name: Vivek Last Name: Chaware Street Address: Kharadi City: Pune Country: IND

Merchant Information

This section describes the name and address of the soft merchant descriptor selected during the sale transaction.

Merchant Information
Soft Merchant Descriptor  Name: Demo*Hello team Address: DZA

Customer details

This section lists the Customer Details (including name, contact details, and Profile ID) and Billing Details information. You can also click the **Profile ID** link to view the customer’s profile.

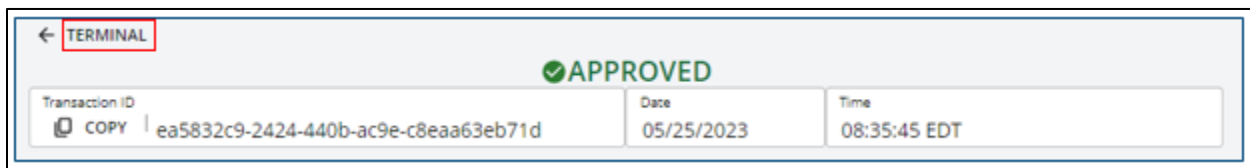
Customer Details	Billing Details
Account Holder Name: John Doe Mobile Phone No: +1987654321 Email: JohnDoe@company.com Profile ID: JPMCW- IETIO8FJMKHEDHS2	Street Address: Sample Street City: New York City State: NY Zip Code: 123 Country: USA

### Terminal link

**Terminal** is a link that allows you to navigate back to the **Make a Sale** screen after a payment transaction is complete. If the transaction is declined, clicking on **Terminal** retains the transaction information so the information can be corrected, and the payment retried.

If the transaction is approved, clicking on **Terminal** does not retain the transaction information, and you can enter the details for a new sales transaction.

If the payment information is obtained from a customer profile, the profile retains the payment information after clicking on **Terminal**.



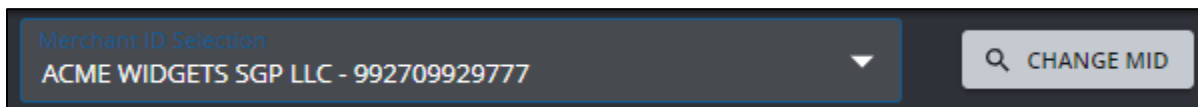
## ACH/eCheck payments

For customers who choose to make payments via ACH/eCheck, the following section can be used as a reference.

### Processing an ACH/eCheck payment

To process an ACH/eCheck payment:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, select **Make a Sale** from the left-side navigation panel.
3. Select the desired merchant ID (MID) from the **Merchant ID Selection** drop-down menu. If required, click **Change MID** to update the MID.



#### Notes:

- The **Merchant ID Selection** drop-down menu only shows the MIDs in which you are entitled to view. All entries are ordered alphabetically.

- If searching for MIDs using via the **Change MID** feature, simply enter the MID into the **Search** field. Click on the desired MID in the search results, and then click **Select** to have it populate the **Merchant ID Selection** field.
- Within the **Search for Merchant ID** pop-up, you have the option of marking certain MIDs as favorites. To mark a MID as a favorite, click the **star** icon next to the MID, and then click **Update Favorites**. You can also select multiple MIDs as favorites by clicking each MID’s star icon simultaneously and then clicking **Update Favorites**. The favorited MIDs are displayed at the top of the **Merchant ID Selection** drop-down menu.

4. Complete the following fields in the **Transaction Information** section:

**Note:** Customer profiles are not currently supported on ACH/eCheck payments.

**Transaction Information:**

Type of Transaction One-Time Sale	Currency USD	Method of Payment ACH/eCheck
--------------------------------------	-----------------	---------------------------------

**Payment Information:** [Clear](#)

Account Type SAVINGS	Account Number 123456	Financial Institution Routing Number 123456789
-------------------------	--------------------------	---

Amount 10.00	USD	Tax 10.00	%	Tax Exempt <input type="checkbox"/>	Tax (USD) 1.00	Total (USD) 11.00
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[VERIFY ACCOUNT](#)

SALE

- **Type of Transaction** (select **One-Time Sale**)
- **Currency**
- **Method of Payment** (select **ACH/eCheck**)
- **Account Type** (drop-down menu)
- **Account Number**
- **Financial Institution Routing Number**
- **Amount**
- **Tax** – enter amount if different from the default tax rate configured in the [Sales Settings](#)).

**Notes:**

- The default tax rate can be configured for selected merchants in [Sales Settings](#).
  - You can check the default tax by clicking Tax Rate Info.
  - The Tax Amount field can be visible or hidden, depending on the [Sales Settings](#).
- **Tax Exempt** (toggle switch)

**Note:** The **Tax Exempt** toggle switch can be configured to be either visible or hidden. Refer to the [Sales Settings](#) section for additional information.

5. Enter the customer information by completing the following fields in the **Customer Details** and **Account Holder Details** sections:

The screenshot shows a form titled "Customer Information" with two main sections: "Customer Details" and "Account Holder Details".

**Customer Details:**

- Email (text input)
- Mobile Phone Number (text input with a country code dropdown menu)
- Create Customer Profile (checkbox with a help icon)

**Account Holder Details:**

- Account Holder First Name (required) (text input)
- Account Holder Last Name (required) (text input)
- Street Address (text input)
- Address Line 2 (text input)
- City (text input)
- Country (dropdown menu)
- State/Province/Region (text input)
- Postal Code (text input)

- **Email**
- **Mobile Phone Number** (select the down arrow to select the customer's country code)
- **Create Customer Profile** - if applicable, click the checkbox to create a new profile with the customer information entered during the sale.
- **Account Holder First Name** (required)
- **Account Holder Last Name** (required)
- **Street Address** (required)
- **Address Line 2** (example: an apartment, suite, etc.)



- **City**
- **Country** (drop-down menu)
- **State/Province/Region**
- **Postal Code** (required)

6. Complete the **Order Information** section by performing the following sub-steps:

7. Enter the order information by completing the following fields in the **Order Details** and **Shipping Details** sections:

Order Details	Shipping Details	
Merchant Order Number	First Name	Last Name
Purchase Order Number	Business Name	
	Shipping Address same as Billing Address <input type="checkbox"/>	
	Street Address	
	Address Line 2	
	City	Country
	State/Province/Region	Postal Code

- **Merchant Order number** - Although this is optional, it is recommended to provide this information, as it allows for greater ease of use when searching for transactions.
- **Purchase Order Number**
- **First Name**
- **Last Name**
- **Business Name** (if applicable)
- **Shipping Address same as Billing Address** - If applicable, select checkbox. Otherwise, enter in the shipping address details in each field.

## Verify

Verifying a customer’s payment information helps merchants to confirm a customer’s identity.

After the payment information has been entered, verify the customer by clicking **Verify Account**.

**Transaction Information:**

Type of Transaction One-Time Sale	Currency USD	Method of Payment ACH/ECheck
--------------------------------------	-----------------	---------------------------------

**Payment Information:** Clear

Account Type Checking	Account Number 1234567890	Financial Institution Routing Number 123456789
--------------------------	------------------------------	---

Amount 100.00	USD	Tax 10.00	%	Tax Rate Info <span style="font-size: x-small;">?</span>	Tax (USD) 10.00	Total (USD) 110.00
				Tax Exempt <input type="checkbox"/>		

VERIFY ACCOUNT

SALE

The verification result (either approved or declined) is shown in a pop-up and can be revisited by clicking the result.

The different types of ACH Verification supported are **Basic** and **Account Status**.

- **Basic** – When you are not entitled in the Client Profile System (CPS) for Early Warning System (EWS) verification. **Note:** EWS is a third-party system used for account verification.
- **Account status** – When your merchant is entitled in the CPS for EWS verification. The verification request is sent to the EWS system for verification.

The verification response indicates which type of verification has been performed.

**Payment Verified** ✕

See below reasons for verification response

---

Account Verified

Account details

Account Type :	CHECKING
Routing Number:	122199983
Account Number:	XXXXXX8470
ACH verification Type:	BASIC
Currency:	USD

Response Codes

TransactionId:	dece79cf-ecfd-4825-bd1c-fae77526b7dc
Approval:	123456
Response:	APPROVED Transaction accepted
Host Message:	Validated
Host Reference ID:	1c6X2n6lrUsQka69xVZyL6

## Sale

After all merchant, customer, and transaction details has been entered, you can request a sale for the transaction by clicking **Sale**.

**Note:** The **Sale** button can be customized to be labelled as **Authorize and Capture**, **Submit Order**, or **Process Payment**. Refer to the [Sales Settings](#) section for additional information. For instructional purposes, this button will be referred to as **Sale** throughout this section. However, this button may display as **Submit Order** or **Process Payment** on your screen.

**Transaction Information:**

Type of Transaction One-Time Sale	Currency USD	Method of Payment ACH/ECheck
--------------------------------------	-----------------	---------------------------------

**Payment Information:** [Clear](#)

Account Type Checking	Account Number 1234567890	Financial Institution Routing Number 123456789
--------------------------	------------------------------	---

Amount 100.00	USD	Tax 10.00	%	Tax Rate Info <a href="#">?</a> Tax Exempt <input type="checkbox"/>	Tax (USD) 10.00	Total (USD) 110.00
------------------	-----	--------------	---	--	--------------------	-----------------------

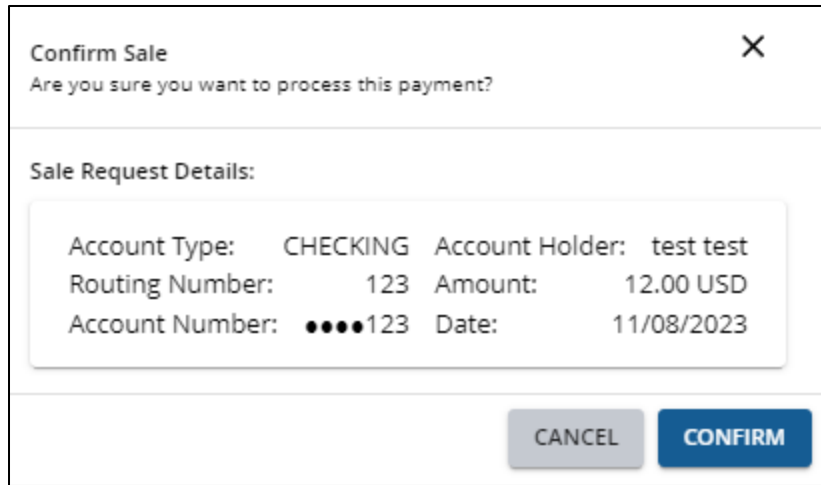
[VERIFY ACCOUNT](#)

**SALE**

After completing a sale, the transaction is submitted for processing/settlement at the end of the business day. During settlement, the account is verified, and the settlement is initiated. Refer to the [Sales Settings](#) section for additional information.

To complete a sale:

1. From the **Transaction Information** screen, click **Sale**. The **Confirm Sale** pop-up displays.



2. From the **Confirm Sale** pop-up window, review the sale request details for accuracy, and then click on either **Cancel** or **Confirm**, as appropriate. Clicking **Cancel** directs you back to the **Make a Sale** screen with all previously entered information displayed. Clicking **Confirm** displays the **Payment Submission Response** screen.

## Payment submission response

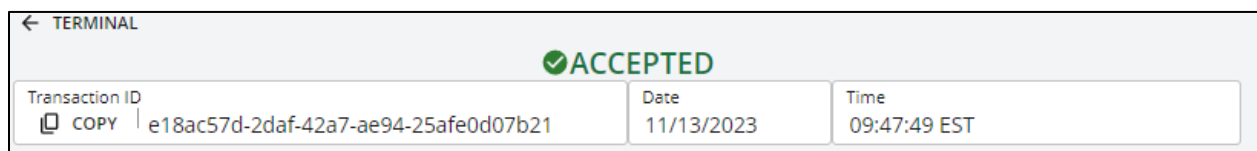
After a payment is submitted, the payment response shows on a new screen. This screen provides options to allow you to carry out certain actions.

### Transaction details

The transaction details are returned following the sale and include the payment status (either approved or declined), transaction ID, and date and time of the transaction.

In the case of a declined transaction, click on **Terminal** to be redirected to the **Make a Sale** page. The details of the payment are retained.

**Note:** Be sure to retain the transaction ID in case you need to check the transactions status or submit another action on the **Transactions Search and Management** screen.



### Response codes

The transaction response codes are provided after a payment is submitted. These codes are useful in determining whether the transaction requires additional action on your end.

**Response Codes**

Response: ACCEPTED Request successfully completed

Host Reference ID: z2CAZA2ZBKCFPKYbHg0B77

Transaction State: CLOSED ⓘ

Payment Request ID: 31fa27ad-3ad8-498e-ac68-74a02230d213

Authorization ID: 31fa27ad-3ad8-498e-ac68-74a02230d213

Capture ID: 31fa27ad-3ad8-498e-ac68-74a02230d213

### Send customer receipt

The **Send Customer Receipt** section is used to email the customer a copy of the receipt or to download and print the merchant and/or customer copy of the receipt.


**Note:** The **Send Customer Receipt** section displays only if receipts are activated in the settings. Refer to the [Sales Settings](#) section for additional information.

To email the customer a receipt, enter their email address into the **Email** field and click **Send**.

To download or print the merchant and/or customer copy of a receipt, click **Download** and/or **Print**, as appropriate.

**Send Customer Receipt:**

Email



**Download & Print:**

Customer Copy      Merchant Copy

### Payment details

The **Payment Details** section lists important details of the transaction, including the amount, tax amount, account type, and account number.

If you want to repeat a similar transaction, click on **Clone Details**. This action directs you to the **Make a Sale** page with all previously entered payment details displayed. The payment amount and other fields can then be updated, if necessary.

Payment Details		CLONE DETAILS	
Amount:	10.00 USD	Account Type:	SAVING
Is Taxable:	Yes	Account Number:	XXXXX6789
Tax Amount:	1.00 USD		
Total Amount:	11.00 USD		

Order details

The **Order Details** section lists the merchant order number, purchase order number, bill payment details, and shipping details, including the contact information of the person to whom the order is being shipped.

Order Details	Shipping Details
Merchant Order Number: 123	First Name: John
Purchase Order Number: 123	Last Name: Doe
Bill Payment: No	Business Name: Sample Business
	Street Address: Sample Street
	City: New York City
	State: NY
	Zip Code: 123
	Country: USA

Customer details

This section lists out the Customer Details (including name, contact details, and Profile ID) Account Holder details. You can also click the **Profile ID** link to view the customer’s profile.

Customer Details	Account Holder Details
Account Holder Name: John Doe	Street Address: Sample Street
Mobile Phone No: +1987654321	City: New York City
Email: JohnDoe@company.com	State: NY
Profile ID: JPMCW-IETIO8FJMKHEDHS2	Zip Code: 123
	Country: USA

Terminal

Clicking on **Terminal** redirects you to the **Make a Sale** screen after a payment transaction is complete.

← **TERMINAL**
✔ APPROVED

Transaction ID COPY   ea5832c9-2424-440b-ac9e-c8eaa63eb71d	Date 05/25/2023	Time 08:35:45 EDT
---	--------------------	----------------------

If the transaction succeeds, clicking on **Terminal** does not retain the transaction information, allowing you to enter details for a new sales transaction. If the transaction fails, clicking on **Terminal** retains the transaction information so that you can correct the necessary information and retry the payment.

## SEPA

Single Euro Payments Area (SEPA) is a European Direct Debit (EUDD) system that allows merchants to collect Euro-denominated payments from accounts in SEPA countries.

Merchant Services supports European Direct Debit for payments in Austria (AT), Belgium (BE), Cyprus (CY), Estonia (EE), Finland (FI), France (FR), Germany (DE), Greece (GR), Ireland (IE), Italy (IT), Luxembourg (LU), Malta (MT), Netherlands (NL), Portugal (PT), Slovakia (SK), Slovenia (SI), and Spain (ES).

Three following fields involving mandate information are needed to process EUDD sale transactions. The mandate obtains the permission to debit the customer's account.

Field name	Description
Mandate ID	The unique identifier of the mandate.
Mandate Signature Date	The date upon which the consumer approved the mandate.
Mandate Type	The transaction sequence associated with the mandate such as first, recurring, last, etc.

**Note:** You should send all or none of the three mandate fields. If no mandate data is present in the transaction request, Merchant Services creates the data on your behalf. The transaction request cannot be submitted if only partial mandate information is entered.

## Processing a SEPA payment

To process a SEPA payment:

1. Select **Terminal** from the toolbar. The **Terminal** screen displays.
2. From the left-side navigation panel of the **Terminal** screen, click the **Make a Sale** menu item.
3. Select the desired merchant ID (MID) from the **Merchant ID Selection** drop-down menu. You may also search for a particular MID by clicking **Change MID**.

Merchant ID Selection  
ACME WIDGETS SGP LLC - 992709929777

CHANGE MID

**Notes:**

- The **Merchant ID Selection** drop-down menu only displays the MIDs in which you are authorized to view. All entries in the **Merchant ID Selection** drop-down menu are ordered alphabetically.
- If searching for MIDs using via the **Change MID** feature, simply enter the MID into the **Search** field. After the desired MID displays in the search results, click **Select** to have it populate the **Merchant ID** field.
- Within the **Search for Merchant ID** pop-up, you have the option of marking certain MIDs as favorites. To mark a MID as a favorite, click the **star** icon next to the MID, and then click **Update Favorites**. You can also mark multiple MIDs as favorites by clicking each MID's star icon simultaneously before clicking **Update Favorites**. The favorited MIDs are displayed at the top of the **Merchant ID Selection** drop-down menu.

4. Complete the following fields in the **Transaction Information** section:

**Note:** Customer profiles are not currently supported on SEPA payments.

**Transaction Information:**

Type of Transaction: One-Time Sale | Currency: USD | Method of Payment: Single Euro Payments Area (SEPA)

**Payment Information:** Clear

IBAN (required) | BIC (required) | Mandate ID | Mandate Type | Mandate Signature Date: mm/dd/yyyy

Amount: 0.00 USD | Tax: 0.00 % | Tax Exempt:  | Tax (USD): 0.00 | Total (USD): 0.00

VISA | Mastercard | SEPA | bacs | ACH | VERIFY ACCOUNT | SALE

- **Type of Transaction** (select **One-Time Sale**)
- **Currency** (select **EUR** (Euro))
- **Method of Payment** (select **Single Euro Payments Area (SEPA)**)
- **IBAN** (required)



- **BIC** (required)
- **Mandate ID**
- **Mandate Type**
- **Mandate Signature Date** field
- **Amount**
- **Tax** – Enter amount if different from the default tax rate configured in the [Sales Settings](#)).

**Notes:**

- The default tax rate can be configured for selected merchants in [Sales Settings](#).
  - You can check the default tax by clicking **Tax Rate Info**.
  - The **Tax Amount** field can be visible or hidden, depending on the [Sales Settings](#).
- **Tax Exempt** toggle switch

5. Enter the customer information by completing the following fields in the **Customer Details** and **Billing Information** sections:

Customer Information ^

<p><b>Customer Details</b></p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">Email</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">                     Mobile Phone Number  <span style="font-size: small;">🇺🇸  </span> </div> <p><input type="checkbox"/> Create Customer Profile <a href="#">?</a></p>	<p><b>Billing Information</b></p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">                     Account Holder First Name <i>(required)</i> <span style="float: right; font-size: small;">Account Holder Last Name <i>(required)</i></span> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">Street Address <i>(required)</i></div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">Address Line 2</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">City <i>(required)</i></div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">Country <i>(required)</i> ▼</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">State/Province/Region</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;">Postal Code <i>(required)</i></div>
---	---

- **Email**
- **Mobile Phone Number**

- **Create Customer Profile** - If applicable, click checkbox to create a new profile with the customer information entered during the sale.
- **Account Holder First Name** (required)
- **Account Holder Last Name** (required)
- **Street Address** field (required)
- **Address Line 2** (Example: an apartment, suite, etc.)
- **City** (required)
- **Country** (required)
- **Country**
- **State/Province/Region**
- **Postal Code** (required)

6. Enter the order information by completing the following fields in the **Order Details** and **Shipping Details** sections:

Order Information ^

<p><b>Order Details</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Merchant Order Number</div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Purchase Order Number</div>	<p><b>Shipping Details</b></p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 2px; flex: 1;">First Name</div> <div style="border: 1px solid #ccc; padding: 2px; flex: 1;">Last Name</div> </div> <p><input type="checkbox"/> Shipping Address same as Billing Address</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Street Address</div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Address Line 2</div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 2px; flex: 1;">City</div> <div style="border: 1px solid #ccc; padding: 2px; flex: 1;">Country <span style="font-size: 0.8em;">▼</span></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 2px; flex: 1;">State/Province/Region</div> <div style="border: 1px solid #ccc; padding: 2px; flex: 1;">Postal Code</div> </div>
---	--

- **Merchant Order Number** - Although this is optional, it is recommended to provide this information, as it allows for greater ease of use when searching for transactions.
- **Purchase Order Number**
- **First Name**

- **Last Name**
- **Shipping Address same as Billing Address** - If applicable, select the checkbox. Otherwise, enter in the shipping address details in each field.

## Verify

Verifying payment information helps you confirm the customer’s identity. After payment information has been entered, verify the customer’s International Bank Account Number (IBAN) and Bank Identifier Code (BIC) by clicking **Verify Account**.

**Transaction Information:**







Type of Transaction: One-Time Sale | Currency: EUR | Method of Payment: Single Euro Payments Area (SEPA)

**Payment Information:** [Clear](#)

IBAN (required): 1234567890123456789012345678901234 | BIC (required): 12345678901

Mandate ID: 12345678901234567890123456789012345 | Mandate Type: First | Mandate Signature Date: 12/14/2023

Amount: 100.00	Currency: EUR	Tax: 10.00	Unit: %	Tax Exempt: <input type="checkbox"/>	Tax (EUR): 10.00	Total (EUR): 110.00
----------------	---------------	------------	---------	--------------------------------------	------------------	---------------------







VERIFY ACCOUNT
SALE

The Verification result (either approved or declined) is displayed in a pop-up window and can be revisited by clicking **View Details**.

## Sale

After the transaction, customer, and order information are entered, you can request a sale for the transaction by clicking **Sale**.

**Transaction Information:**


Type of Transaction: One-Time Sale | Currency: EUR | Method of Payment: Single Euro Payments Area (SEPA)

**Payment Information:** Clear

IBAN (required): 1234567890123456789012345678901234 | BIC (required): 12345678901

Mandate ID: 12345678901234567890123456789012345 | Mandate Type: First | Mandate Signature Date: 12/14/2023

Amount: 100.00 EUR | Tax: 10.00 % | Tax Exempt:  | Tax (EUR): 10.00 | Total (EUR): 110.00


VERIFY ACCOUNT
SALE

**Note:** The **Sale** button can be customized to be labelled as **Authorize and Capture**, **Submit Order**, or **Process Payment**. Refer to the [Sales Settings](#) section for additional information.

For instructional purposes, this button will be referred to as **Sale** throughout this section. However, **Submit Order** or **Process Payment** may be displayed on your screen.

## Payment submission response

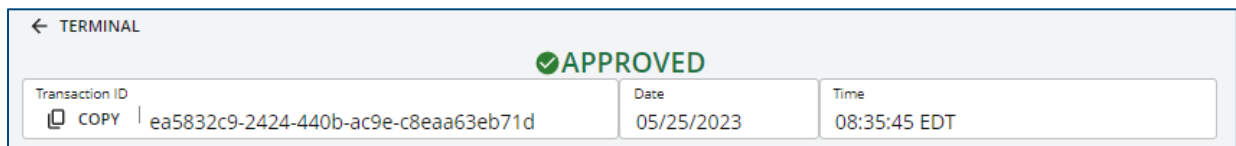
After a payment is submitted, the payment response shows on a new screen. This screen provides options to allow you to carry out certain actions.

### Transaction details

The transaction details are returned following the sale and include the payment status (either approved or declined), transaction ID, and date and time of the transaction.

In the case of a declined transaction, click on **Terminal** to be redirected to the **Make a Sale** page. The details of the payment are retained.

**Note:** Be sure to retain the transaction ID in case you need to check the transactions status or submit another action the **Transactions Search and Management** screen.



### Response codes

The transaction response codes are provided after a payment is submitted. These codes are useful in determining whether the transaction requires additional action on your end.

**Response Codes**

**Response:** ACCEPTED Request successfully completed

**Host Reference ID:** geinbpseDI6p4DS3nHrXX5

**Transaction State:** CLOSED ⓘ

**Payment Request ID:** dcb40631-b7b0-43ce-b6ab-af6e04008ece

**Authorization ID:** dcb40631-b7b0-43ce-b6ab-af6e04008ece

**Capture ID:** dcb40631-b7b0-43ce-b6ab-af6e04008ece

[Send customer receipt](#)

The **Send Customer Receipt** section is used to email the customer a copy of the receipt or to download and print the merchant and/or customer copy of the receipt.

**Note:** The **Send Customer Receipt** section displays only if receipts are activated in the settings. Refer to the [Sales Settings](#) section for additional information.

To email the customer a receipt, enter their email address into the **Email** field and click **Send**.

To download or print the merchant and/or customer copy of a receipt, click **Download** and/or **Print**, as appropriate.

**Send Customer Receipt:**

Email  ✉ SEND

**Download & Print:**

Customer Copy

↓ DOWNLOAD 🖨️ PRINT


Merchant Copy

↓ DOWNLOAD 🖨️ PRINT

[Payment details](#)

The **Payment Details** section lists key details of the transaction, including the amount, tax amount, account type, and account number.

If you want to repeat a similar transaction, click on **Clone Details**. This action directs you to the **Make a Sale** page with all previously entered payment details displayed. The payment amount and other fields can then be updated, if necessary.

Payment Details		 CLONE DETAILS	
Amount:	10.00 USD	IBAN:	AT1600XXXXXXXXXX8901
Is Taxable:	Yes	BIC:	NABAATWWXXX
Tax Amount:	1.00 USD		
Total Amount:	11.00 USD		

Order details

The **Order Details** section lists the merchant order number, purchase order number, bill payment details, and shipping details, including the contact information of the person to whom the order is being shipped.

Order Details	Shipping Details
Merchant Order Number: 123	First Name: John
Purchase Order Number: 123	Last Name: Doe
Bill Payment: No	Business Name: Sample Business
	Street Address: Sample Street
	City: New York City
	State: NY
	Zip Code: 123
	Country: USA

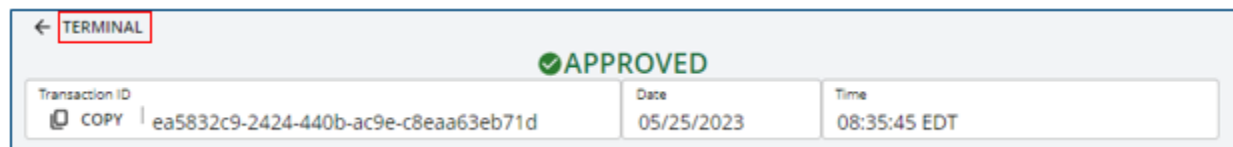
Customer details

This section lists out the customer details, including the name, contact details, and billing details.

Customer Details	Billing Details
Account Holder Name: John Doe	Street Address: Sample Street
Mobile Phone No: +1987654321	City: New York City
Email: JohnDoe@company.com	State: NY
	Zip Code: 123
	Country: USA

Terminal

Clicking on **Terminal** redirects you to the **Make a Sale** screen after a payment transaction is complete.



If the transaction succeeds, clicking on **Terminal** does not retain the transaction information, allowing you to enter details for a new sales transaction. If the transaction fails, clicking on **Terminal** retains the transaction information so that you can correct the necessary information and retry the payment.

# Customer profile

The **Customer Profile** feature is used to manage customer profiles and their individual payment methods. Each customer is identified by a unique profile ID (i.e., token), while each payment method is associated with a unique payment information ID. Using a saved customer profile simplifies sales and recurring payments. Additionally, the customer management features eliminate the need to store sensitive payment information in your systems, thereby simplifying Payment Card Industry Data Security Standard (PCI DSS) compliance.

## Creating a customer profile

The **Create Profile** feature provides the ability to create customer profiles for use during future transactions.

To create a customer profile:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, click the **Customer Profile** menu item.
3. From the **Customer Profile** screen, click on **+ Create Profile**. The **Create Customer Profile** screen displays.

Customer profile

Email and/or Phone Number required for Search

Merchant ID Selection  
CONSUMER PROFILE...

Email

Mobile Phone Number  
US

Profile ID

Advanced Search

CLEAR FORM SEARCH

+ CREATE PROFILE

4. Select merchant ID (MID) from the **Merchant ID Selection** drop-down menu, and then complete the following customer fields listed in the panel:




**Note:** The **Merchant ID Selection** drop-down menu only lists the MIDs in which you are authorized to view.


### Create Customer Profile



Customer Name, Email and/or Phone Number required

Merchant ID Selection CONSUMER PROFILES ...	First Name <i>(required)</i>	Last Name <i>(required)</i>	Email	Mobile Phone Number [US Flag]	
Address	Address Line 2	Country	State/Province	City	Postal Code

Your Methods of Payment

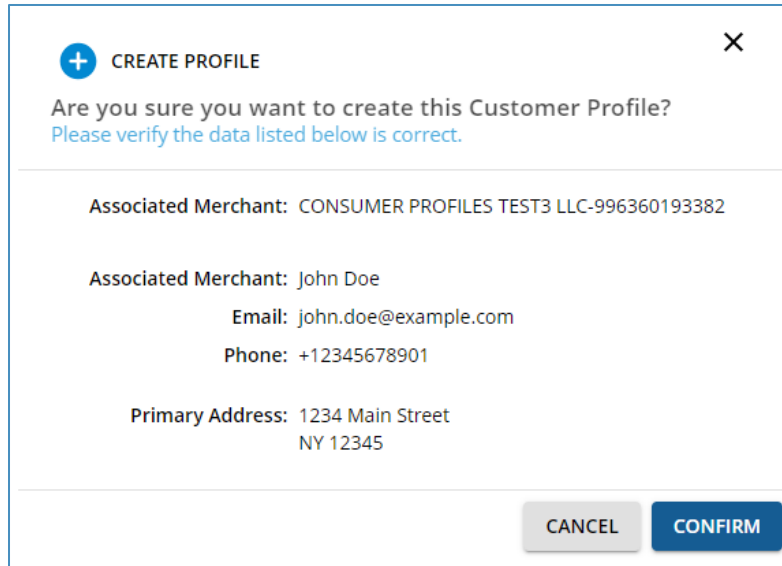
  

 ADD A NEW METHOD OF PAYMENT

 CLEAR FORM  SAVE PROFILE

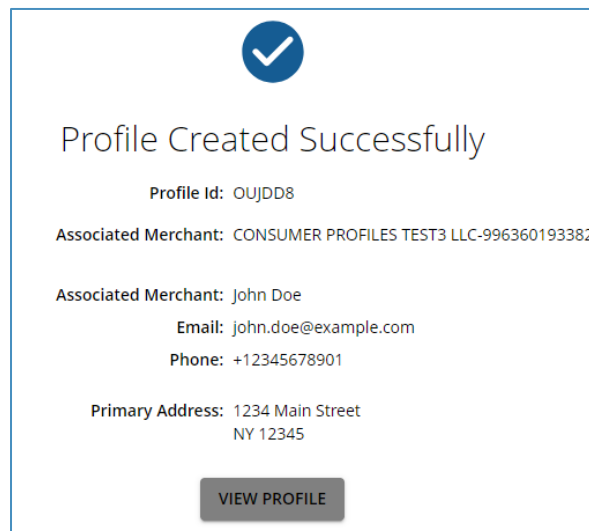
- **First Name** (required)
  - **Last Name** (required)
  - **Email** (email or mobile phone is required)
  - **Mobile Phone Number** (mobile phone number or email is required)
  - **Address**
  - **Address Line 2** (Example: an apartment, suite, etc.)
  - **Country**
  - **State/Province**
  - **City**
  - **Postal Code**
5. From the **Create Customer Profile** screen, add a payment method to the new profile by clicking **Add A New Method of Payment**.
  6. Follow the steps listed in the [Adding New Payment Methods](#) section.
  7. After a method of payment has been added, click **Save Profile**. A confirmation pop-up displays.





A confirmation dialog box titled "CREATE PROFILE" with a close button (X) in the top right corner. The main text asks, "Are you sure you want to create this Customer Profile?" and includes a link to "Please verify the data listed below is correct." Below this, the profile details are listed: "Associated Merchant: CONSUMER PROFILES TEST3 LLC-996360193382", "Associated Merchant: John Doe", "Email: john.doe@example.com", "Phone: +12345678901", and "Primary Address: 1234 Main Street, NY 12345". At the bottom right, there are two buttons: "CANCEL" and "CONFIRM".

8. From the confirmation pop-up, click **Confirm** to accept the changes. Otherwise, click **Cancel**.
9. If the profile has been successfully created, a confirmation displays at the bottom of the **Create Customer Profile** screen. The confirmation displays the newly generated unique profile ID for the customer.



A confirmation message box with a checkmark icon at the top center. The text reads "Profile Created Successfully". Below this, the profile details are listed: "Profile Id: OJDD8", "Associated Merchant: CONSUMER PROFILES TEST3 LLC-996360193382", "Associated Merchant: John Doe", "Email: john.doe@example.com", "Phone: +12345678901", and "Primary Address: 1234 Main Street, NY 12345". At the bottom center, there is a button labeled "VIEW PROFILE".

## Searching customer profiles

You can search for an existing customer profile to view and edit the information if required.

To search for an existing customer profile:

1. Select **Terminal** from the toolbar.

2. From the **Terminal** screen, click the **Customer Profile** menu item.
3. From the **Customer Profile** screen, select the MID from the **Merchant ID Selection** drop-down menu and then complete the following fields:

- **Email**
- **Mobile Phone Number** (click the down arrow next to the phone number to select the customer’s country code)
- **Profile ID**

**Advanced Search**

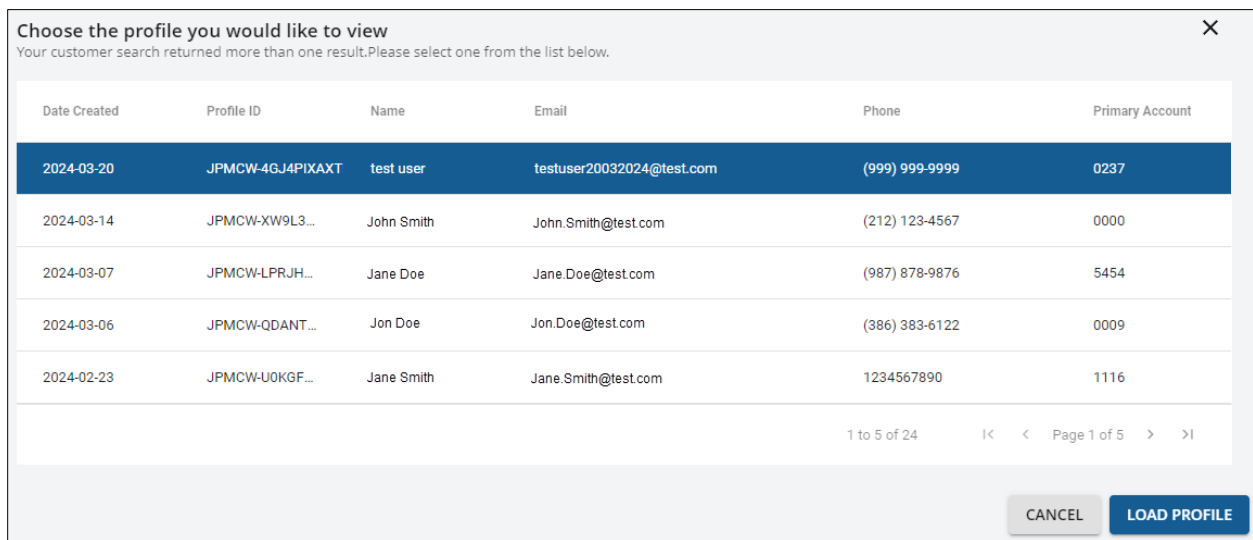
- Customer Name
  - **First Name**
  - **Last Name**
- Account Identifiers
  - **Account First 4**
  - **Account Last 4**
- Profile Creation Date
  - **From Date**
  - **To Date**
- Other Information

- **Postal Code**

4. After all customer-related information is entered into the appropriate fields, click **Search**.

The following scenarios apply after the customer search is initiated:

- If no results are located, a message displays.
- If a single result is located, that customer profile is automatically selected. The **Customer Info** page is populated with the customer information, including the customer's basic information, methods of payment, and shipping address.



**Note:** If the search results yield more than one profile, a listing all relevant profiles displays. Only five results will be shown per page. To view the next five results, click the > arrow. To view the previous five results, click the >> arrow. To view the previous five results, click the < arrow. To view the first results, click the << arrow.

## Adding new payment methods

You can add additional payment method to a customer's profile by clicking on **View Profile** or by searching a profile.

To add an additional payment method to a customer profile:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, click the **Customer Profile** menu item.

- From the **Customer Profile screen**, search for the customer profile by performing the steps listed in the [Search Customer Profile](#) section.

**Customer profile** + CREATE PROFILE

Email and/or Phone Number required for Search

Merchant ID Selection: CONSUMER PROFILE...  
 Email:   
 Mobile Phone Number:  Country Code  
 Profile ID:

Advanced Search  CLEAR FORM SEARCH

- After selecting a customer profile, click **Add Payment** under the **Saved Payment Methods** section.

BACK TO SEARCH EDIT CONTACT

**John Smith**  
 John.Smith@test.com  
 +1 (888) - 888-8888  
 Additional Details  
 Profile ID : JPMCW-VPVZOWZNGSUMFWGE  
 Profile Creation Date :  
 Profile Status : ACTIVE

**Shipping Address**  
 John Smith  
 123 Main Street  
 New York, NY 33333

**Default Payment**  
 John Smith  
 Visa ending in \*\*\*\* 0237  
 Exp 02/25

**Saved Payment Methods**

John Smith  
 Visa ending in \*\*\*\* 0237  
 Exp 02/25  
 Default Payment Method  
[Edit](#) [Delete](#)

+  
Add a new Payment Method  
**ADD PAYMENT**

**DELETE PROFILE**

- From the **Add a Payment** window: select the payment method type from the Method of Payment drop-down menu and complete the following fields:

**Note:** PINless debit is supported under the **Cards** payment method option.

**Cards:**

Add a Payment
✕

Method of Payment

Cards ▼

**Card Information**

First Name

Last Name

Card Number

Expiry

CVV

**Billing Address**  Same as Address on file

Country

Address

Address Line 2

City

State/Province  Postal Code

Set as Default Payment Method

**Card Information section**

- **First Name** (required)
- **Last Name** (required)
- **Card Number** (required)
- **Expiry** - format: MM/YYYY (required)
- **CVV** (Card Verification Value) (required)

**Note:** CVV requirement is determined by the **CVV Required** toggle setting in the **Customer Settings** section.

- **Verify Card** (optional) – After entering the card details, verify the card by clicking **Verify Card**. If the verification fails, correct the errors, and retry the verification.

**Note:** The card can also be saved without being verified. However, this practice could lead to incorrect payment details being saved.

- **Set as Default Payment Method** (optional) – Click on the checkbox to assign the new payment type as the default payment method.

**Billing Address section**

If the billing address is the same as the address previously entered for the customer, select the **Use Primary Address** checkbox. Otherwise, enter the new billing address information into the following fields.

**Note:** The **AVS**, **Postal Code**, and **Street Address** are required if they are enabled in the [Customer Settings](#).

- **Country**
- **Address**
- **Address Line 2** (Example: an apartment, suite, etc.)
- **City**
- **State/Province**
- **Postal Code**

**ACH/ECheck:**

Add a Payment
✕

Method of Payment

ACH/ECheck ▼

Account Holder First Name

---

Account Holder Last Name

---

Financial Institution Routing Number

---

Account Number

---

Account Type

---

Set as Default Payment Method

SAVE PAYMENT

- **Account Holder First Name** (required)
- **Account Holder Last Name** (required)
- **Financial Institution Routing Number** (required)

- **Account Number** (required)
- **Account Type** - Checking, Savings, or Corporate Checking (required)
- **Set as Default Payment Method** (Optional) - Click on the checkbox to assign the new payment type as the default payment method.

**Single Euro Payments Area (SEPA):**

Add a Payment
✕

Method of Payment  
Single Euro Payments Area (SEPA) ▼

<b>Account Information</b>		<b>Billing Address</b>	<input type="checkbox"/> Same as Address on file
Account Holder First Name	Account Holder Last Name	Country	▼
_____	_____	Address	_____
IBAN	BIC	Address Line 2	_____
_____	_____	City	_____
		State/Province	Postal Code
		_____	_____

Set as Default Payment Method
 

SAVE PAYMENT

**Account Information section:**

- **Account Number** (required)
- **Account Holder Last Name** (required)
- **IBAN International Bank Account Number** (required)
- **BIC Bank Identifier Code** (required)
- **Set as Default Payment Method** (optional) - Click on the checkbox to assign the new payment type as the default payment method.

**Billing Address section:**

If the billing address is the same as the address previously entered for the customer, select the **Use Primary Address** checkbox. Otherwise, enter new billing address information into the following fields:

**Note:** Billing address information is optional; however, The **AVS, Postal Code** and **Address** are required if they are enabled in the [Customer Settings](#).

- **Country**
- **Address**
- **Address Line 2** (Example: an apartment, suite, etc.)
- **City**
- **State/Province**
- **Postal Code**

6. Click **Save Payment**.

## Adding a new address

After creating a customer profile, it may be necessary to add a new address to the customer's profile.

To add a new address to a customer profile:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, click the **Customer Profile** menu item.
3. Search for the customer profile by performing the steps listed in [Search Customer Profile](#).
4. Under the **Shipping Addresses** section of the customer's profile, click **Add Address**.
5. From the **Add a New Address** window, complete the following fields:



Add a new Address ✕

**Address**

First Name  Last Name

Country

Address

Address Line 2

City

State/Province  Postal Code

Set as Primary Shipping address

- If the address to be entered is intended to be the customer's primary address, select the **Primary Address** checkbox.
- **Address** (required)
- **Address Line 2** (example: an apartment, suite, etc.).
- **Country** (required)
- **State/Province** (required)
- **City** (required)
- **Postal Code** field (required)
- Click **Save Address**. If the address is marked as the primary address, it will display under the **Shipping Addresses** section.

The screenshot displays two sections of a user profile: 'Saved Payment Methods' and 'Shipping Addresses'. Each section shows a single entry for 'John Smith' with a plus sign and an 'ADD' button to add more.

**Saved Payment Methods**

John Smith  
Visa ending in \*\*\*\* 0237  
Exp 02/25  
 Default Payment Method  
[Edit](#) [Delete](#)

+  
Add a new Payment Method  
**ADD PAYMENT**

**Shipping Addresses**

John Smith  
123 Main Street  
New York, NY 33333  
 Primary shipping Address  
[Edit](#) [Delete](#)

+  
Add a new Address  
**ADD ADDRESS**

## Editing a profile

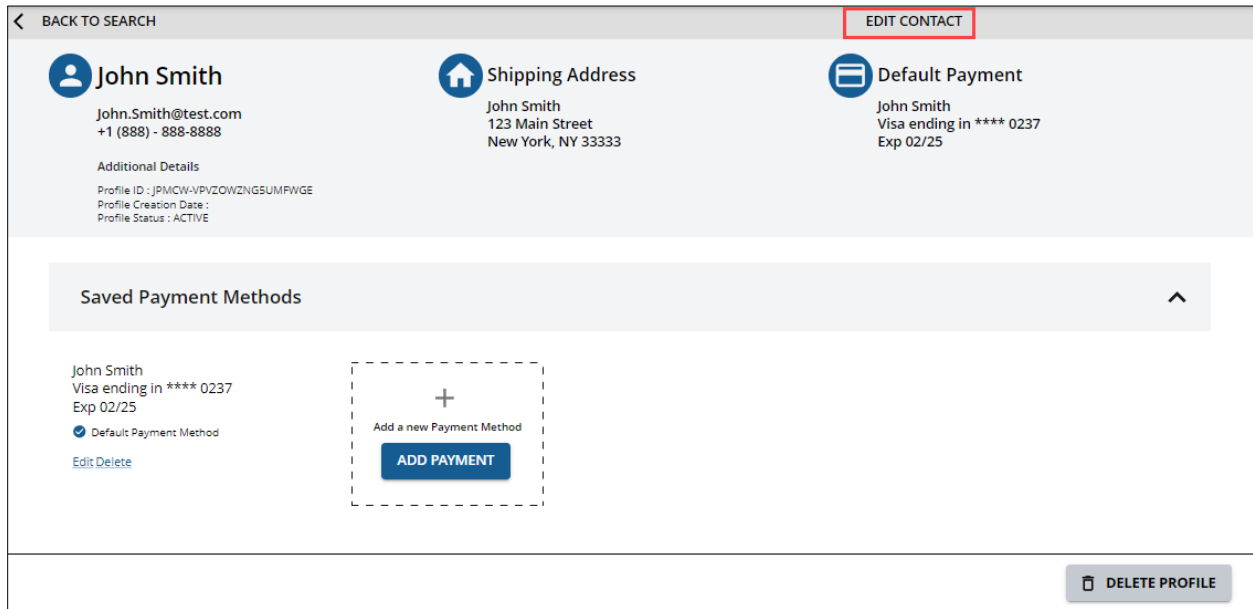
The **Edit Profile** screen allows you to update a customer's profile, including a customer's contact information, Saved Payment Methods, and Shipping Addresses.

To edit a customer's profile information:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, click the **Customer Profile** menu item.
3. Search for the customer profile by performing the steps listed in the [Search Customer Profile](#) section.
4. After the desired customer's profile is loaded, the **Edit Profile** screen displays. From this screen you can perform the following profile updates: edit **Contact** information, edit **Payment Methods**, and edit **Shipping Addresses**.

## Editing Contact Information

The **Edit Contact Info** screen allows you to update a customer's: **First Name**, **Last Name**, **Email Address**, and **Phone Number**.



1. After the customer's profile is loaded, click **Edit Contact**.
2. From the **Edit Contact Info** screen, you can update any of the following fields:

**Edit Contact Info**
✕

<span style="color: #4a90e2; font-weight: bold;">First Name</span> John	<span style="color: #4a90e2; font-weight: bold;">Last Name</span> Smith
<span style="color: #4a90e2; font-weight: bold;">Email Address</span> John.Smith@test.com	
<span style="color: #4a90e2; font-weight: bold;">Phone Number</span> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;"> </div> <input style="border: none; border-bottom: 1px solid #ccc; padding: 0 5px;" type="text" value="(888) 888-8888"/> </div>	

**SAVE**

- **First Name** (required)
- **Last Name** (required)

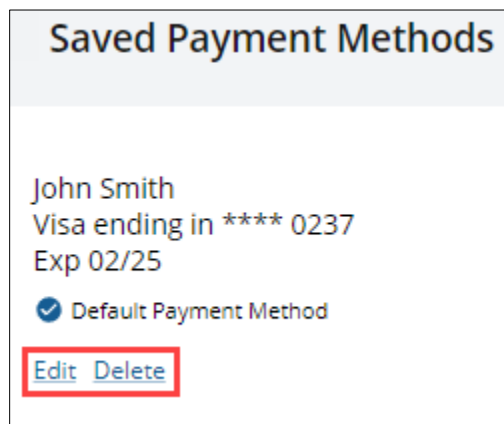
- **Email Address**
- **Phone Number**

3. Click **Save** to update the profile's contact information.

## Editing Saved Payment Methods

The **Edit Payment** screen allows you to edit a payment methods **Card Information** and **Billing Address** information.

After the customer's profile is loaded, you can **Edit** or **Delete** the profile's payment method.



### Edit:

1. Click **Edit** under the saved payment method you would like to update.
2. From the **Edit Payment** screen, you can update any of the following fields:

**Edit Payment**
✕

**Card Information**

First Name

Last Name

Card Number  
\*\*\*\*\_\*\*\*\*\_\*\*\*\*\_0237

Expiry  
02/2025

CVV

**Billing Address**  Same as Address on file

Country

Address

Address Line 2

City

State/Province  Postal Code

Set as Default Payment Method

**Card Information section:**

- **First Name** (required)
- **Last Name** (required)
- **Expiry** – format: MM/YYYY (required)
- **CVV** (Card Verification Value) (required)

**Note:** CVV is mandatory if it is enabled from the customer settings.

- **Verify Card** (Optional) - After entering the card details, you are able to verify the card by clicking **Verify Card**. If the verification fails, correct any errors, and then retry the verification.

**Note:** The card can also be saved without being verified. However, this practice could lead to incorrect payment details being saved.

- **Set as Default Payment Method** (Optional) - Click on the checkbox to assign the new payment type as the default payment method.

**Billing Address section:**

If the billing address is the same as the address previously entered for the customer, select the **Same as Address on file** checkbox. Otherwise, enter new billing address information into the following fields.

**Note:** Billing address information is optional; however, Address and Postal Code are required if they are enabled in the [Customer Settings](#).

- **Country**
- **Address**
- **Address Line 2** (Example: an apartment, suite, etc.)
- **City**
- **State/Province**
- **Postal Code**

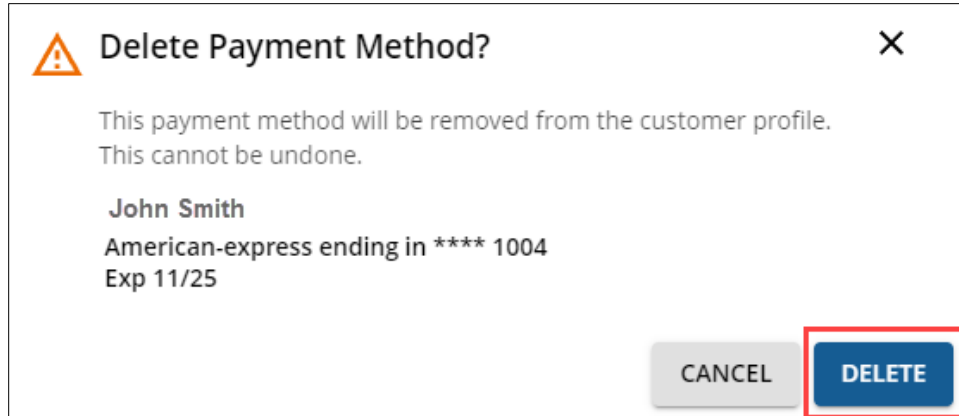
3. Click **Save Payment** to update the profile's payment information.

#### **Delete:**

##### **Notes:**

- A default payment method cannot be deleted. A different payment method must be selected as the new default prior to deletion.
- A payment method cannot be deleted if it is associated with a recurring program. A different payment method must be selected for that recurring program prior to deletion.

1. Click **Delete** under the saved payment method you would like to remove.
2. The **Delete Payment Method?** pop-up displays, click **Delete**.

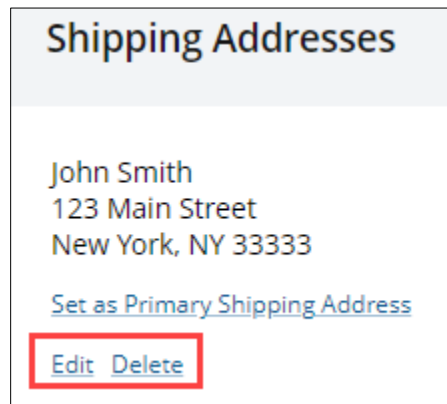


3. The selected payment method has been deleted.

## Editing Shipping Addresses

The **Edit Address** screen allows you to edit a profile’s shipping address information:

After the customer’s profile is loaded, you can **Edit** or **Delete** the profile’s shipping addresses.



### Edit:

1. Click **Edit** under the shipping address you would like to update.
2. From the **Edit Address** screen, you can update any of the following fields:

**Edit Address**
✕

---

**Address**

First Name John	Last Name Smith
Country United States ▼	
Address 123 Main Street	
Address Line 2	
City Tampa	
State/Province Florida ▼	Postal Code 33613

Set as Primary Shipping address

**SAVE ADDRESS**

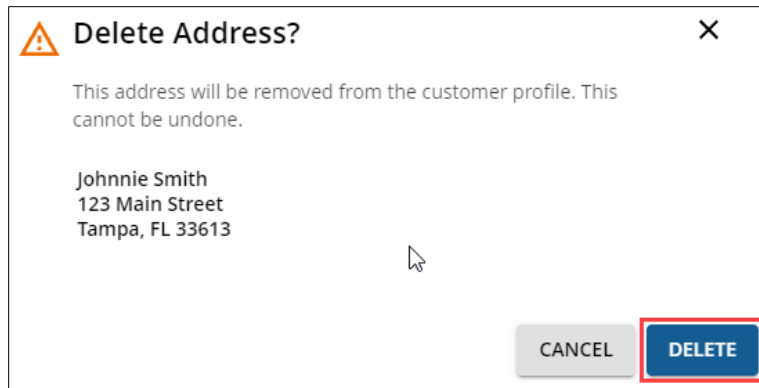
- **First Name** (required)
- **Last Name** (required)
- **Country** (required)
- **Address** (required)
- **Address Line 2** (Example: an apartment, suite, etc.)
- **City** (required)
- **State/Province** (required)
- **Postal Code** (required)
- **Set as Primary Shipping address** (Optional) - Click on the checkbox to assign the payment type as the default payment method.

3. Click **Save Address** to update the profile's shipping address.

**Delete:**



1. Click **Delete** under the shipping address you would like to remove.
2. The **Delete Address** pop-up displays, click **Delete**.



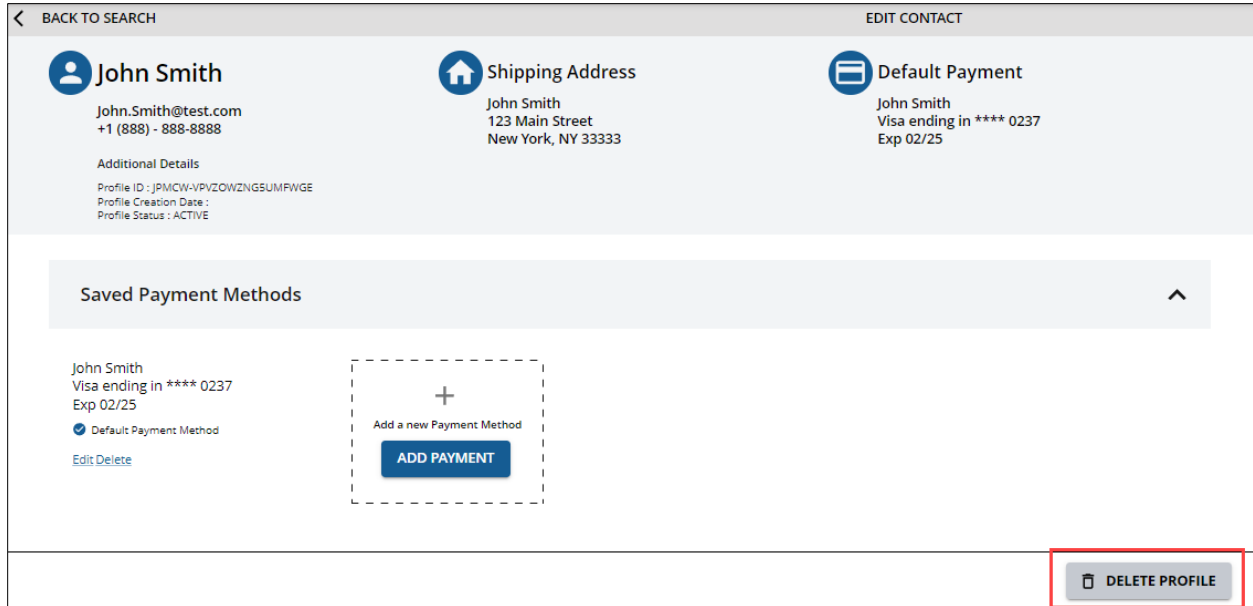
3. The selected shipping address has been deleted.

## Deleting a profile

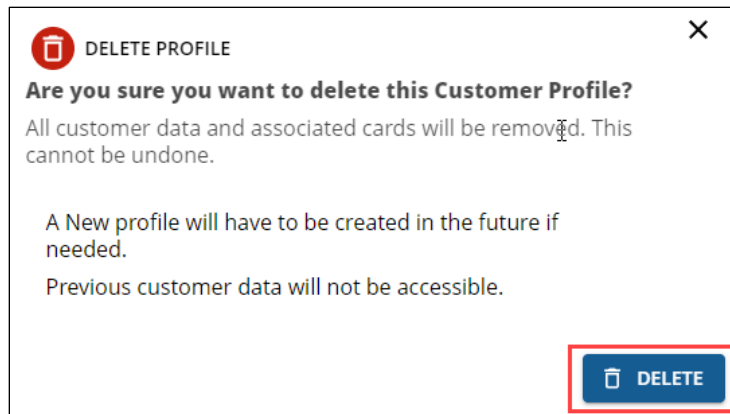
In instances when a customer's profile is no longer required, you can delete the customer's profile.

To delete a customer's profile:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, click the **Customer Profile** menu item.
3. Search for the customer profile by performing the steps listed in the [Search Customer Profile](#) section.
4. After the customer profile is loaded, click **Delete Profile** from the **Edit Profile** screen.



5. From the **Delete Profile** pop-up, click **Delete**.



## Pay by Link

The Pay by Link feature allows you to initiate payments by sending a payment link via SMS or email to your consumers, eliminating the need for them to visit your online store. When your consumer clicks the payment link, they are redirected to your payment page to complete their payment. Track payment links can be tracked via the dashboard. The payment link expires after the payment is made by the consumer or after the pre-determined expiry date. For additional information regarding the Checkout page, refer to [Checkout Settings](#).

Pay by Link supports the “Auth and Capture” method of completing payments. If performing a refund, search for the **Order ID** (Merchant Order Number) from the **Transactions** screen and initiate a refund.

For additional information regarding refunds, refer to [Refunds](#) in the [Perform an Action on a Transaction](#) section.

## Required entitlements

To access the Pay by Link feature, the **Merchant Checkout** and **Merchant Hosted Payment** entitlements are required and are available in Production. With these entitlements, you can view, create, and deactivate payment links, and access the **Pay by Link** dashboard.

## Prerequisites for creating a payment link

Before you can create payment links, configure the settings listed in [Configure Checkout Settings](#). Checkout settings including branding and payment information also apply to Pay by Link. After the settings are published, you can create payment links.

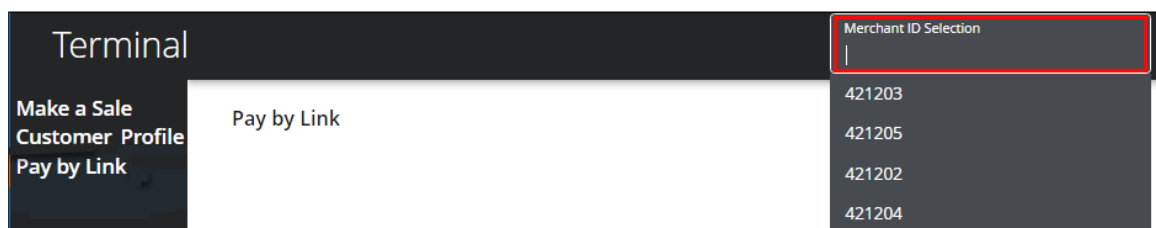
## Create a payment link

To create a payment link:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, click the **Pay by Link** menu item.



3. From the **Pay by Link** screen, select the merchant ID (MID) from the **Merchant ID Selection** drop-down menu.



4. From the **Pay by Link** dashboard, click **Create**.

Pay by Link							EXPORT	CREATE
URL	Link Sta...	Price	Order ID	Expiration	Created On	Actions		
https://test-buy.jpmorgan.com/link/h52	Deactivat	\$1.00	ORDER-s...	10/19/2023	10/18/2023			
https://test-buy.jpmorgan.com/link/md	Deactivat	\$10.00	ORDER-u...	10/19/2023	10/18/2023			
https://test-buy.jpmorgan.com/lin	Active	\$500.00	33333ddd	11/19/2023	10/20/2023			
https://test-buy.jpmorgan.com/lin	Active	\$10.00	ORDER-h...	10/21/2023	10/20/2023			
https://test-buy.jpmorgan.com/lin	Active	\$10.00	ORDER-2...	10/21/2023	10/20/2023			

5. From the **Create New Pay by Link** panel, complete the following fields:

### Create new Pay by Link

The designs defined in Settings > Checkout Settings apply to payment links.

#### Order

\$

USD

Please include any additional costs to your total price. i.e. Tax, Shipping

Must be 8 - 22 characters long and unique to all previously used Order IDs. Valid characters include:

- alphanumeric characters

#### Customer Info

#### Expiration Date

02/17/2024

Expiration date must be formatted as MM/DD/YYYY

**CREATE LINK**

**Order section:**

- **Title:** Name of the order (required).
- **Description:** A brief description of the product/service (optional).
- **Price:** Total price of items sold including tax, shipping/handling, etc. (required).
- **Order ID:** unique identifier for the order (optional).

**Note:** The order ID must contain 8-22 characters and be unique to all previously created order IDs. Additionally, the order ID must only contain valid alphanumeric characters (-, \$, @, and a space).

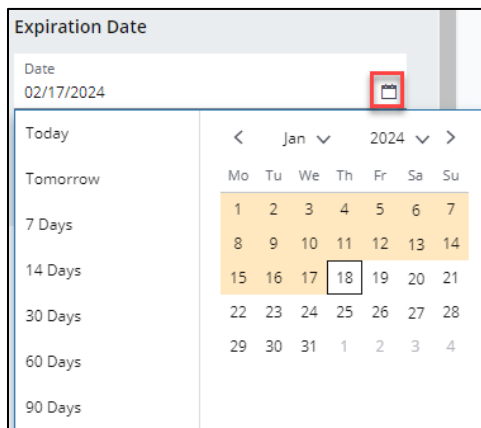
**Customer Info section:**

- **Email** (optional)
- **First Name** (optional)
- **Last Name** (optional)

**Expiration Date section:**

- **Date** (required)

**Note:** By default, the expiration date automatically sets to 30 days following the link’s date of creation. To edit the expiration date, click the **calendar** icon.



6. Preview the payment link’s Checkout page, confirmation page, and emails by clicking the links in the header.

< BACK

Checkout Link Preview Confirmation Page Preview Email Confirmation Email

### Create new Pay by Link

The designs defined in Settings > Checkout Settings apply to payment links.

**Order**

Title

Description (Optional)

Price \$ Currency USD

Please include any additional costs to your total price. i.e. Tax, Shipping

Order ID (Optional)

**CREATE LINK**

## Checkout

### Payment Method

Credit or Debit Card

VISA AMEX DISCOVER MASTERCARD

Card Number\* 1111 2222 3333 4444 Expiration (MM / YY)\* MM / YY Security Code\* 111

Billing Address

Country\* Belgium

Postal Code\*

7. After you have entered all the information, click **Create Link**. The link summary page appears.

< BACK

Checkout Link Preview Confirmation Page Preview Email Confirmation Email

### Create new Pay by Link

The designs defined in Settings > Checkout Settings apply to payment links.

**Order**

Title Example

Description (Optional) This is an example.

Price \$ 100.00 Currency USD

Please include any additional costs to your total price. i.e. Tax, Shipping

Order ID (Optional)

Must be 8 - 22 characters long and unique to all previously used Order IDs. Valid characters include:

- alphanumeric characters

**Customer Info**

Email john.doe@example.c0

First name (Optional) John Last name (Optional) Doe

Expiration Date

**CREATE LINK**

## Payment Method

Credit or Debit Card

VISA AMEX DISCOVER MASTERCARD

Card Number 1111 2222 3333 4444 Expiration Month

Security Code 111

Billing Address

Country Belgium

Postal Code 000000

**Continue**

8. From the link summary page, perform the following sub-steps:

< BACK

**e9f2xthu** Active

This link was created on 1/29/2024 at 10:07:26 AM

**Link**

https://test-buy.jpmorgan.com/link/e9f2xthu COPY

**Order**

Title  
Example

Description  
This is an example.

Price \$100.00 Currency USD

Order ID  
—

**Customer Info**

Email  
john.doe@example.c0

✓ Link Created X  
Your payment link has been created and copied to your clipboard.  
https://test-buy.jpmorgan.com/link/e9f2xthu

**EMAIL LINK**

**DEACTIVATE LINK**

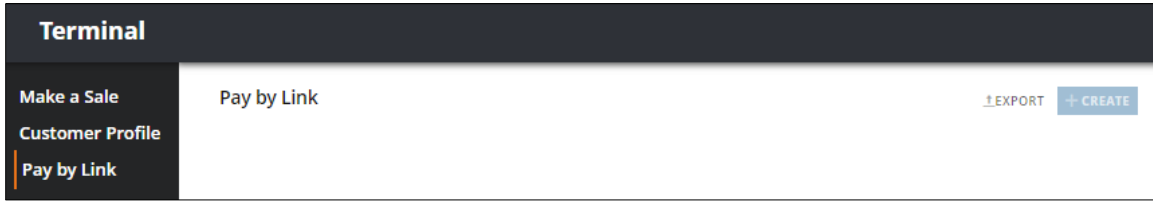
- Under **Link**, click **Copy** to copy the newly created payment link (optional).
- Click **Email Link** to email the newly created payment link to the consumer (optional).
- Click **Deactivate Link** to deactivate the displayed payment link (optional).

## Dashboard

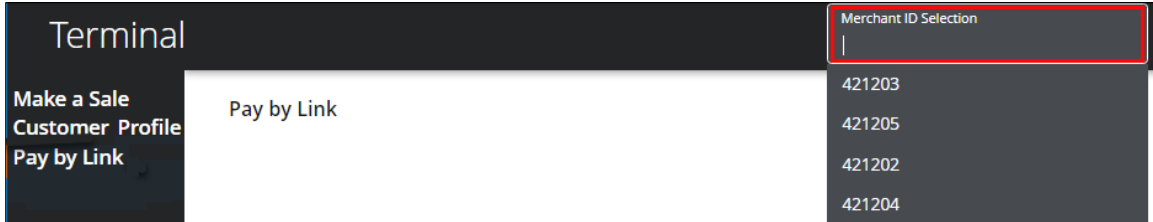
The Pay by Link dashboard displays the statuses of all the previously generated payment links.

To access the Pay by Link dashboard:

- Select **Terminal** from the toolbar.
- From the **Terminal** screen, click the **Pay by Link** menu item.



- From the **Pay by Link** screen, select the merchant ID (MID) from the **Merchant ID Selection** drop-down menu.



The **Pay by Link** dashboard displays all previously created payment links with the following columns:

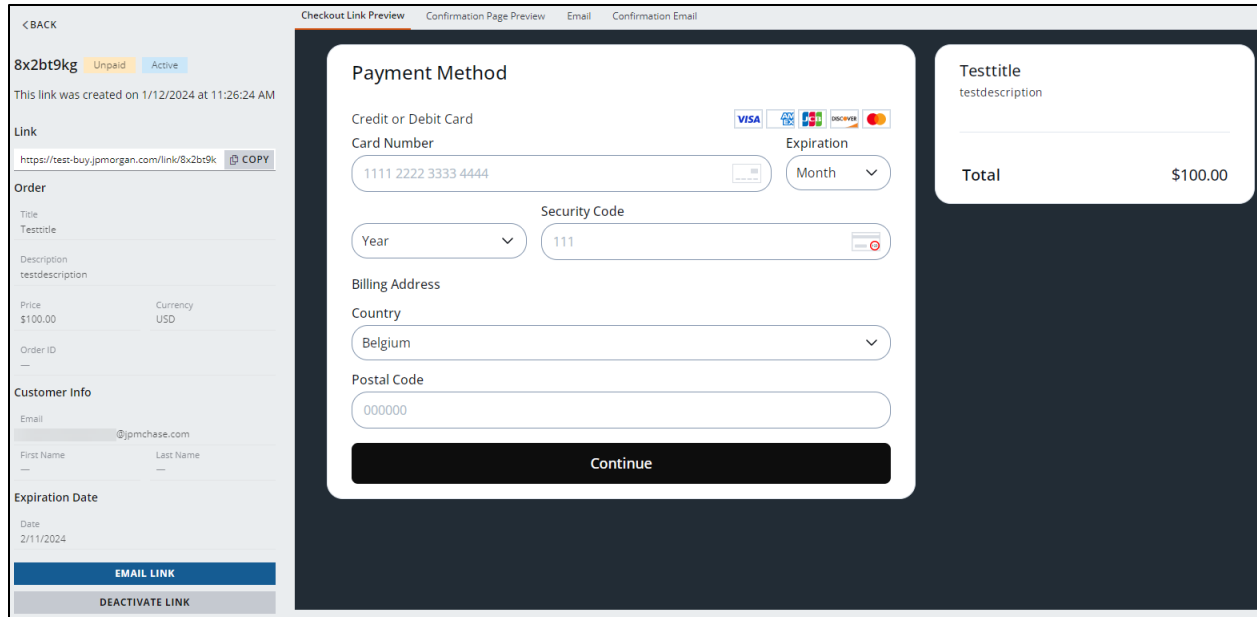
URL	Link Status	Price	Order ID	Expiration	Created On	Actions
https://test-buy.jpmorgan.com/lin	Active	\$123.00		4/11/2024	3/12/2024	
https://test-buy.jpmorgan.com/lin	Paid	\$350.00	ORDER-81q7h	4/11/2024	3/12/2024	
https://test-buy.jpmorgan.com/lin	Active	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/lin	Active	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/lin	Active	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/link/5ht	Deactivated	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/lin	Paid	CA\$3.00	TestDuplicate	4/10/2024	3/11/2024	

- URL:** Displays the payment link URL.
- Note:** Click the **copy** icon next to the URL to copy the payment link to the clipboard.
- Link Status:** Displays the status of the link (**Active**, **Deactivated**, or **Paid**).
- Price:** Total price of the product/service sold via the payment link.
- Order ID:** Unique identifier of the order associated with the payment link. You can provide your own order ID.
- Expiration:** Displays the date the link will expire.



- g. **Created On:** Displays the date the link was created.
- h. **Actions:** Provides ability to Email Link or Deactivate Link.

4. Click any row in the dashboard to view the selected payment link's summary page.



## Dashboard operations

The Pay by Link dashboard allows you to filter and/or sort all previously created payment URLs. The following columns on the Pay by Link dashboard can be filtered and sorted:

Pay by Link								EXPORT	CREATE
URL	Link Status	Price	Order ID	Expiration	Created On	↓	Actions		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Active	\$10.00	A123567899300	4/14/2024	3/14/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Active	\$10.00		4/14/2024	3/14/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Active	\$350.00		4/13/2024	3/14/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Active	\$350.00		4/13/2024	3/14/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Active	\$350.00	ORDER-dm2gu	4/13/2024	3/14/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Paid	\$147.99	SyvblOZQam9...	3/15/2024	3/13/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Active	\$350.00	ORDER-oc14s	4/12/2024	3/13/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Active	\$123.00		4/11/2024	3/12/2024		⋮		
https://test-buy.jpmorgan.com/link/8x2bt9kg	Paid	\$350.00	ORDER-81q7h	4/11/2024	3/12/2024		⋮		
https://test-buy.jpmorgan.com/link/5ht	Deactivated	\$350.00	TestDuplicatel...	4/10/2024	3/11/2024		⋮		

- **Link Status:** Select **Active**, **Deactivated**, or **Paid** from the drop-down menu.
- **Price:** Select **Equals**, **Greater than**, **Greater than or equal to**, **Less than**, or **Less than or equal to** from the drop-down menu, and then enter the desired search criteria into the **Filter** field.
- **Order ID:** Select **Equals** from the drop-down menu, and then enter the desired search criteria into the **Filter** field.

**Note:** To apply filters to the columns, click on the desired column's more actions (i.e., three dots) icon. A pop-up appears, allowing you to apply filters.

The following columns on the Pay by Link dashboard can be sorted, but not filtered:

- Expiration
- Created On

**Note:** To sort the list of URLs, click the title of the column once for ascending order, twice for descending order, or three times to deactivate sorting.

You can export the Pay by Link into an Excel™ spreadsheet (.xlsx) format. If any filtering and/or sorting is applied, these selections also display on the exported spreadsheet.

## Expiry and deactivation of payment links

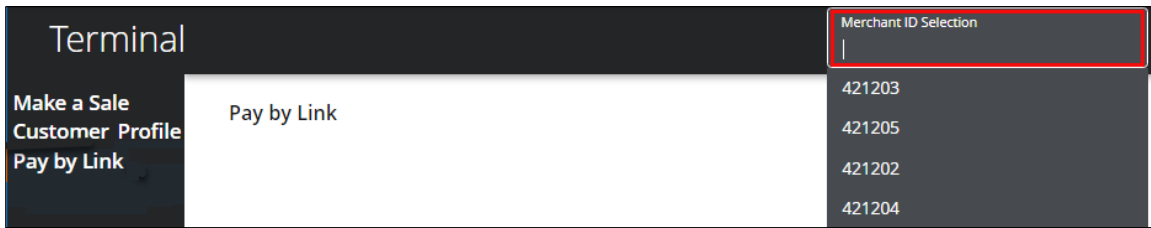
Payment links have a default expiration period of 30 days, but you can also select a different expiration date. After the predetermined time, or if the payment is already made, the payment link becomes inactive. You can also manually deactivate the payment link.

To deactivate a payment link:

1. Select **Terminal** from the toolbar.
2. From the **Terminal** screen, click the **Pay by Link** menu item.



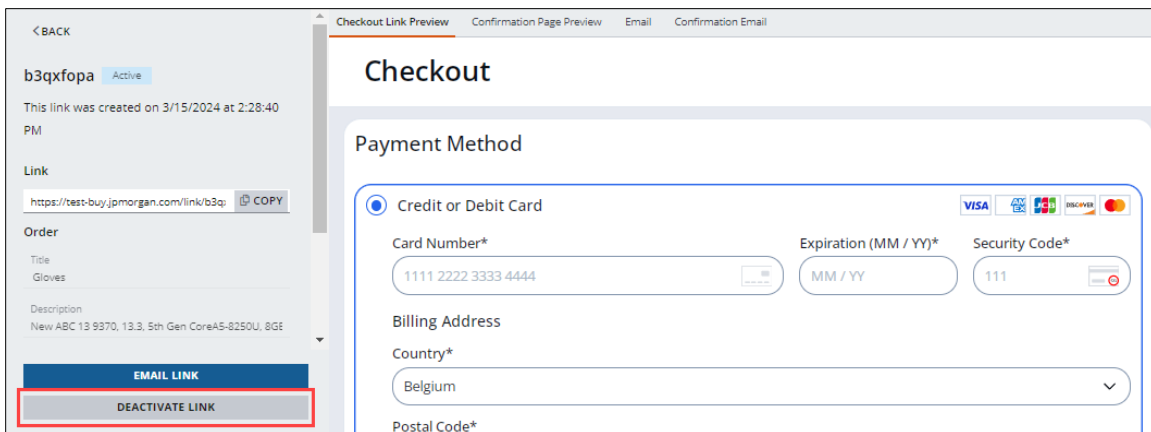
- From the **Pay by Link** screen, select the merchant ID (MID) from the **Merchant ID Selection** drop-down menu.



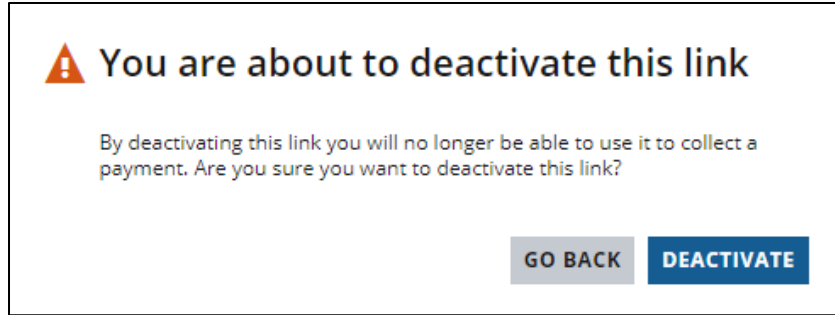
- From the **Pay by Link** dashboard, select the row to be deactivated.

URL	Link Status	Price	Order ID	Expiration	Created On	Actions
https://test-buy.jpmorgan.com/lin	Active	\$123.00		4/11/2024	3/12/2024	
https://test-buy.jpmorgan.com/lin	Paid	\$350.00	ORDER-81q7h	4/11/2024	3/12/2024	
https://test-buy.jpmorgan.com/lin	Active	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/lin	Active	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/lin	Active	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/link/5ht	Deactivated	\$350.00	TestDuplicateIdLinks	4/10/2024	3/11/2024	
https://test-buy.jpmorgan.com/lin	Paid	CA\$3.00	TestDuplicate	4/10/2024	3/11/2024	

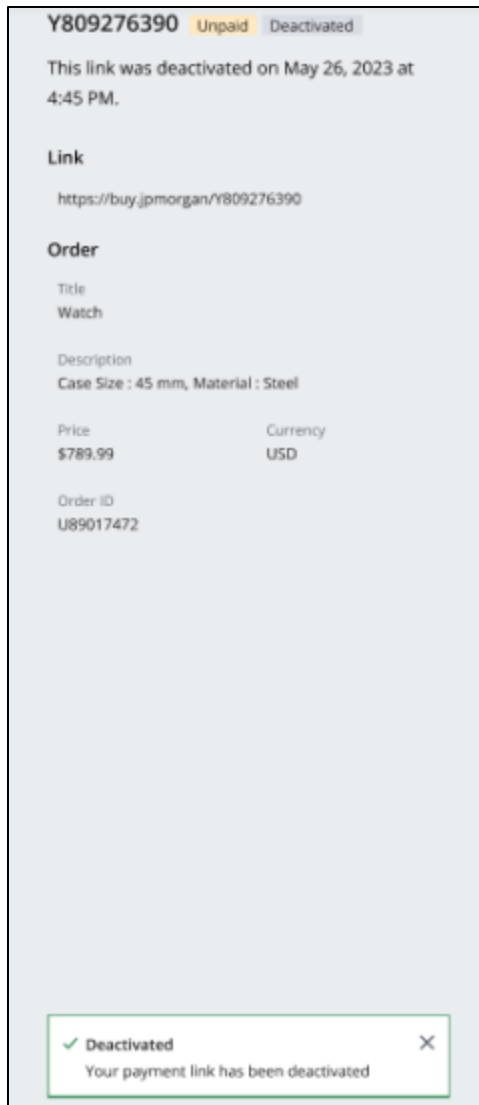
- From the payment link’s summary page, click **Deactivate Link**.



- From the confirmation prompt, click **Deactivate** to deactivate the link. Otherwise, click **Go Back**.



7. Click **Deactivate** to confirm the deactivation.



## Consumer experience

The Pay by Link feature allows merchants to share links with consumers to collect payments. After a link is created in the Commerce Center, merchants can copy the link and share it via their preferred delivery channel. The link can then be tracked in the Pay by Link dashboard. The link is deactivated after the payment is made by the consumers.

### Payment link notifications

Notifications can be sent by email or other channels. After you have opted to send emails to consumers, J.P. Morgan sends email notifications to consumers on your behalf. You can opt to send any (or all) of the following email notifications:

- Pay by Link URL notification: This email contains the payment link URL.
- Payment confirmation email: The consumer receives this email after the payment is successfully received.

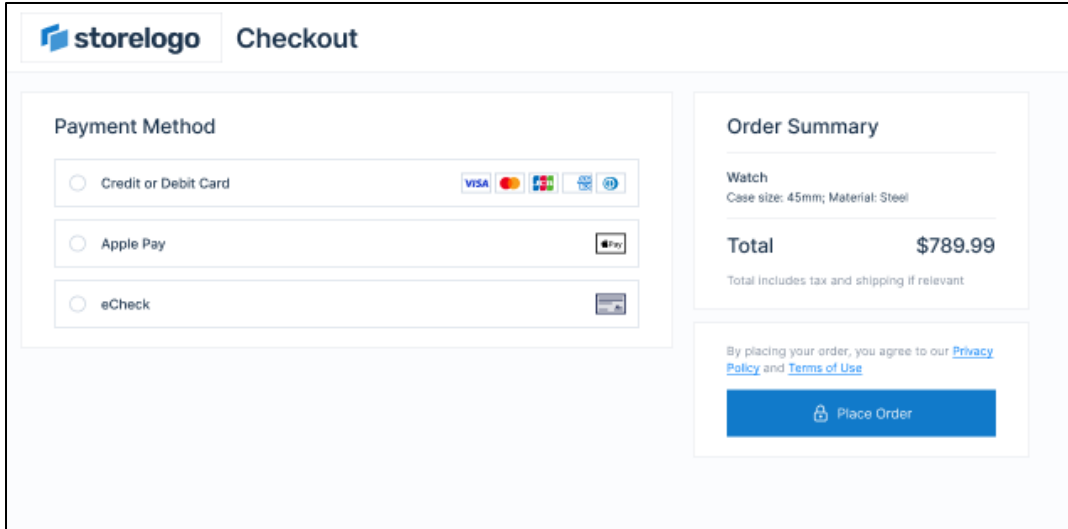
**Note:** Notifications are sent to the consumers email that is configured during the link creation process.

### Making a payment from a payment link

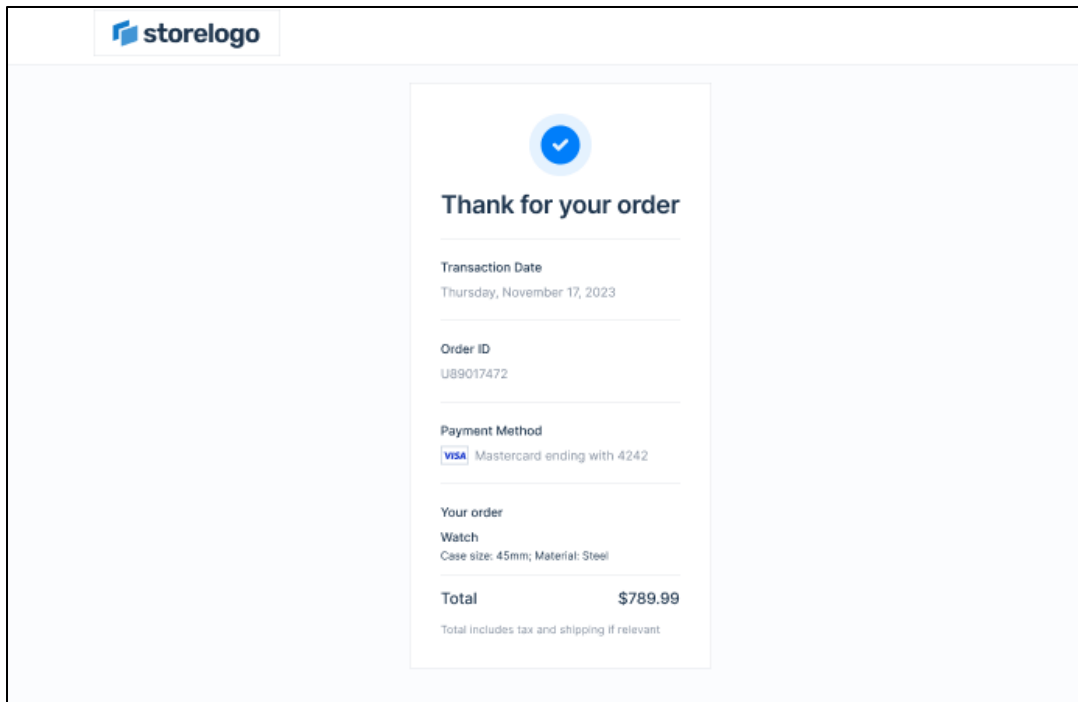
Payment links are sent to the consumer via email or other delivery channel.

For a consumer to make a payment using a payment link, the following steps must be performed:

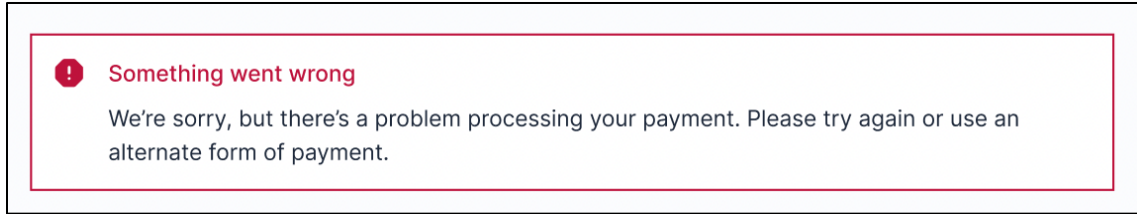
1. The consumer clicks the payment link URL provided by the merchant and is redirected to the **Checkout** page.



2. Select a payment method and then click **Place Order**.
3. If the order is successful, a payment confirmation page is displayed.



**Note:** If the order fails, the following error message appears:



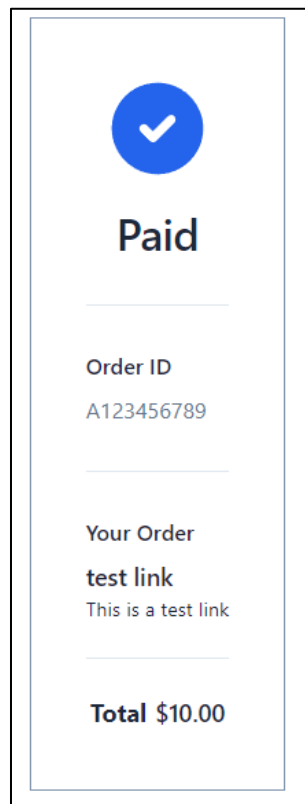
## Accessing an expired/deactivated link

Consumers cannot access an expired/deactivated link. A link is automatically deactivated after the pre-determined expiry date but can also be manually deactivated. Refer to the [Checkout Settings](#) section for additional information.

If consumers attempt to access an expired or deactivated payment link, a prompt states this link is no longer active.

## Accessing a payment link that is already paid

When a consumer tries to access a payment link that is already paid, they are directed to a page that displays the payment link's status.



## Payment link order confirmation

If you opt to send order confirmations to your consumers, Checkout emails an order confirmation to the consumer on your behalf. If you do not opt-in for this confirmation, Checkout will not send an order confirmation to the consumer.

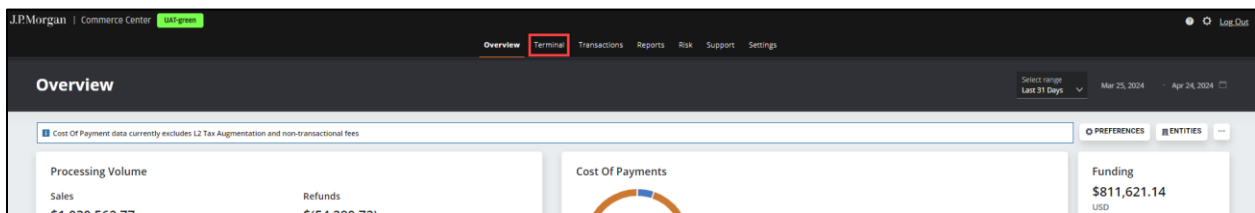


# Managed Recurring Payment Service

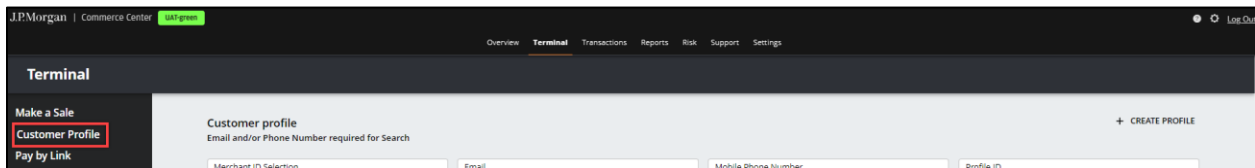
The Managed Recurring Payments Service allows you to create and manage recurring programs within customer profiles. The [Recurring Payments Settings](#) can also be configured, allowing you to create and manage plans, set rollover past due amounts, payment retries on failed payments, receive webhook notifications, and send customer email communications.

To access a customer's recurring programs:

1. Select **Terminal** from the toolbar.



2. From the **Terminal** screen, select the **Customer Profile** menu item.



## Add a new recurring program

You can set up recurring payments at regular intervals for customers who have authorized you to do so.

**Note:** Since recurring programs are configured for specific customers, a customer profile must be created prior to adding a new recurring program for the customer. Refer to the [Creating a Customer Profile](#) section for additional information.

To create a recurring program:

1. Search for the desired customer profile by performing the steps listed in the [Search Customer Profile](#) section.

**Customer profile** + CREATE PROFILE

Email and/or Phone Number required for Search

Merchant ID Selection: RecurringNew2 - 993 | Email: alicia. @jpmchase.com | Mobile Phone Number: | Profile ID:

Advanced Search  CLEAR FORM SEARCH

- In the **Recurring Programs** section of the customer profile, click **Add New Recurring Program**. The **Add New Recurring Program** screen displays.

BACK TO SEARCH EDIT CONTACT

1234 Hollywood Blvd. Los Angeles, CA 54321 | 1234 Main Street New York, NY 12345

**Recurring Programs**

Search Programs  + ADD NEW RECURRING PROGRAM

Recurring Prog...	Plan Name	Merchant Recu...	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Actions
No Rows To Show								

0 to 0 of 0 | Page 0 of 0

- From the **Add New Recurring Program** page, perform the following sub-steps:

**Test Scenario**

- Choose a Plan
- Set Program Information
- Review Pricing
- Set Duration
- Select Payment Method
- Confirm Contact Information
- Save Program

**Add New Recurring Program**

**Plan Details**

Plan Name: Yoga Gold | Plan Frequency: Every 2 Weeks | Plan ID: Y1krgrfmAR | Plan Type: Autopay

**Program Information**

Merchant Assigned Program ID: | Program Note (max 75 characters): Add Note Here

**Pricing**

Override Default Pricing:  *Turn off to restore default pricing*

Amount	USD	Qty	Total Amount	USD
100.00		1	100.00	

*tax included*

**Duration**

Processed Billing Cycles: | Total Billing Cycles: |

Start Date: 25/04/2024 | End Date: dd/m/yyyy

Auto-Renew After End Date:  *Turning on Auto-Renew will charge account in perpetuity*

**Payment Methods**

- Select the name of the plan from the **Plan Name** drop-down menu.

**Note:** The **Plan Frequency**, **Plan ID**, and **Plan Type** information displays values from the selected plan.

- b. Provide a unique identifier for the customer's recurring program into the **Merchant Assigned Program ID** field (optional).
- c. Provide a description (max of 75 characters) for the customer's recurring program in the **Program Note** field (optional).
- d. To edit the **Pricing** information, set the **Override Default Pricing** toggle switch to the **on** (selected) position.

**Note:** Updates to the **Pricing** information will be applied only for the recurring program currently being created.

**Pricing**

Override Default Pricing

[Turn off to restore default pricing](#)

Amount		Qty	Total Amount	
100.00	USD	1	100.00	USD
<i>tax included</i>			<i>tax included</i>	

- e. From the **Pricing** section, enter the desired price (including tax) into the **Amount** field.

**Note:** The **Amount** field is only editable when the **Override Default Pricing** toggle switch is set to the **on** (selected) position.

- f. Enter the desired quantity for your recurring program in the **Qty** field (the default value is **1**).

**Note:** The **Total Amount** is a read-only field that is calculated based on the **Amount \* Qty**.

- g. From the **Duration** section, enter the desired start date into the **Start Date** field. Alternatively, the start date can be selected via the **calendar** icon.

**Note:** The default value for the **Start Date** is the current date, but it can be changed to any future date.

- h. Enter the desired ending date into the **End Date** field. Alternatively, the start date can be selected via the **calendar** icon.

**Note:** The end date is optional and has no pre-populated value. However, the end date cannot be earlier than the current billing cycle start date. If an end date is provided, the **Auto-Renew After End Date** toggle switch becomes enabled, which allows the billing cycle to continue after the end date is reached. Setting the **Auto-Renew After End Date** toggle switch to the **off** (deselected) position will stop the billing after the end date is reached.

- i. To cause the billing cycle to renew after the end date, set the **Auto-Renew After End Date** to the **on** (selected) position (optional).
- j. From the **Payment Methods** section, select the desired payment method from the **Primary Method of Payment** drop-down menu.

**Note:** Only existing payment methods for the profile are displayed in the **Primary Method of Payment** drop-down menu. For additional information regarding adding payment methods, refer to the [Adding New Payment Methods](#) section.

- k. From the **Contact Information** section, enter the customer’s email address into the **Email Address** field.

**Note:** The customer can request to use the same email on the profile, or they can alternatively ask to add a different email address for the recurring program notifications. You can edit the pre-populated **Email Address** with a new email address.

<p><b>Contact Information</b></p> <p>Email Address</p> <p>@jpmchase.com</p>	<p><b>Customer Communication Acknowledgement</b></p> <p>The customer has acknowledged and agreed to communications from RecurringNew2 via the following channels</p> <p><input type="checkbox"/> Email</p>
---	--

- Under the **Customer Communication Acknowledgement** section, select the **Email** checkbox to opt the selected customer into email notifications for the recurring program.

**Note:** You must also be opted in for consumer notifications for the consumer to receive email notifications on their behalf. For more information regarding consumer notifications, refer to the [Recurring Payments Settings](#) section.

- Click **Save Program**.

**Note:** The **Recurring Program ID** will be returned in the response message. The newly created recurring program will be added to the top of the list of recurring programs for the selected customer profile.

## View and edit a recurring program

To view and edit an existing recurring program:

- Search for the desired customer profile by performing the steps listed in the [Search Customer Profile](#) section.

**Customer profile** + CREATE PROFILE

Email and/or Phone Number required for Search

Merchant ID Selection: RecurringNew2 - 993 | Email: alicia. @jpmchase.com | Mobile Phone Number: | Profile ID:

Advanced Search  CLEAR FORM

- In the **Recurring Programs** section of the customer profile, a list of existing recurring programs is displayed. Locate the desired recurring program.

**Recurring Programs** ^

Search Programs

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MQLJJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHW9wyfh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

1 to 4 of 4 Page 1 of 1

- Select the **View/Edit** link under the **Actions** column of the desired customer profile. The **Program Summary** page displays.

Recurring Programs

Search Programs  + ADD NEW RECURRING PROGRAM

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MQLJJKrZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

1 to 4 of 4 Page 1 of 1

**Test Scenario**

Yoga Gold Active ✓

**100.00 USD**

\*\*\*\* \* 5454

NEXT PAYMENT MAY 08, 2024

**Program Summary**

Details

Billing Cycles

**Program Summary** CANCEL PROGRAM [EDIT](#) X

---

**Plan Details**

Yoga Gold Active ✓

Activated on Apr 24, 2024

Plan Frequency: Every 2 Weeks | Plan ID: Y1krgrImAR | Plan Type: Autopay

---

**Program Information**

Recurring Program ID: m01EmxUBmu | Merchant Assigned Program ID: | Program Note (max 75 characters): Add Note Here

---

**Pricing**

Override Default Pricing

[Turn off to restore default pricing](#)

Amount	USD	Qty	Total Amount	USD
100.00		1	100.00	

tax included

**Duration**

Processed Billing Cycles: 1 | Total Billing Cycles: 1

Start Date: 24/04/2024 | End Date: dd/mm/yyyy

Auto-Renew After End Date

[Turning on Auto-Renew will charge account in perpetuity](#)

---

**Payment Methods**

- If you wish to edit an existing recurring program, while ensuring that **Program Summary** is selected, click **Edit**.

**Test Scenario**

Yoga Gold Active ✓

**100.00 USD**

\*\*\*\* \* 5454

NEXT PAYMENT MAY 08, 2024

**Program Summary**

Details

Billing Cycles

**Program Summary** CANCEL PROGRAM [EDIT](#) X

---

**Plan Details**

Yoga Gold Active ✓

Activated on Apr 24, 2024

Plan Frequency: Every 2 Weeks | Plan ID: Y1krgrImAR | Plan Type: Autopay

---

**Program Information**

Recurring Program ID: m01EmxUBmu | Merchant Assigned Program ID: | Program Note (max 75 characters): Add Note Here

- From the edit view of the **Program Summary** page, perform the following sub-steps:

**Note:** Updates to a customer's recurring payments profile is only permitted when a program is in either the **Scheduled** or **Active** status.

The screenshot displays the 'Program Summary' page for a 'Yoga Gold' program. The left sidebar shows a 'Test Scenario' with 'Yoga Gold' selected, a 'Scheduled' status, and a '100.00 USD' amount. The main content area is divided into several sections:

- Plan Details:** Shows 'Yoga Gold' as the Plan Name, 'Scheduled for Apr 19, 2024' as the start date, 'Every 2 Weeks' as the Plan Frequency, 'Y1kgrImAR' as the Plan ID, and 'Autopay' as the Plan Type.
- Program Information:** Includes 'Recurring Program ID' (MQLJkIrZz), 'Merchant Assigned Program ID' (empty), and a 'Program Note' field with a placeholder 'Add Note Here'.
- Pricing:** Features an 'Override Default Pricing' toggle (currently off), a 'Turn off to restore default pricing' link, and a table with columns for Amount (100.00 USD), Qty (1), and Total Amount (100.00 USD).
- Duration:** Shows 'Processed Billing Cycles' (0) and 'Total Billing Cycles' (0). It includes 'Start Date' (23/05/2024) and 'End Date' (dd/mm/yyyy) fields, and an 'Auto-Renew After End Date' toggle (currently off).

- a. Select the appropriate plan from the **Plan Name** drop-down menu, if applicable.

**Note:** Plan names can be selected only for programs in **Scheduled** status.

- b. Enter the merchant assigned program ID into the **Merchant Assigned Program ID** field (optional).

**Note:** The merchant assigned program ID can be added or edited for recurring programs in either the **Active** or **Scheduled** status. Although optional, the merchant assigned program ID must be unique, if added.

- c. Provide a description (maximum of 75 characters) for the customer's recurring program in the **Program Note** field (optional).

**Note:** A program note can be added or edited for programs in either the **Active** or **Scheduled** status.

- d. To edit the **Pricing** information, set the **Override Default Pricing** toggle switch to the **on** (selected) position.

**Note:** The **Amount** can only be edited on programs in the **Scheduled** status. The **Quantity** can be edited on programs in either the **Active** or **Scheduled** status.

**Pricing**

Override Default Pricing

[Turn off to restore default pricing](#)

Amount	USD	Qty	Total Amount	USD
100.00	USD	1	100.00	USD
<i>tax included</i>			<i>tax included</i>	

- e. From the **Duration** section, enter the desired start and ending dates into the **Start Date** and **End Date** fields, respectively.

**Note:** The **Start Date** can only be edited if it is a future date (if the program is in the **Scheduled** status). The **End Date** is optional and has no pre-populated value. However, the end date cannot be earlier than the current billing cycle start date. If an end date is provided, the **Auto-Renew After End Date** toggle switch becomes enabled, which allows the billing cycle to continue after the end date is reached. Setting the **Auto-Renew After End Date** toggle switch to the **off** (deselected) position will stop the billing after the end date is reached.

**Duration**

Processed Billing Cycles: 0

Total Billing Cycles: 0

Start Date

23/05/2024

End Date

dd/mm/yyyy

Auto-Renew After End Date

[Turning on Auto-Renew will charge account in perpetuity](#)

- f. From the **Payment Methods** section, select the desired payment method from the **Primary Method of Payment** drop-down menu.

**Note:** The payment method can be updated for programs in either the **Active** or **Scheduled** status. Additionally, the payment method must be saved to the customer profile, or it will not be displayed in the **Primary Method of Payment** drop-down menu.

**Payment Methods**

Primary Method of Payment

Test Scenario    Mastercard    ending in \*\*\*\*5454    Exp 03/25 ▼



- g. From the **Contact Information** section, enter the customer’s email address into the **Email Address** field.

**Note:** The customer’s email address can be added/updated for programs in either the **Active** or **Scheduled** status.

<p><b>Contact Information</b></p> <p>Email Address</p> <p>_____@jpmchase.com</p>	<p><b>Customer Communication Acknowledgement</b></p> <p>The customer has acknowledged and agreed to communications from RecurringNew2 via the following channels</p> <p><input type="checkbox"/> Email</p>
--	--

- h. Select the **Email** checkbox to opt the selected customer into email notifications for the recurring program.

**Note:** Email notifications can be updated only for programs in either the **Active** or **Scheduled** status.

- 6. After all updates are entered, under the **Program Summary** page, click **Apply Changes**.

## Cancel a recurring program

Recurring programs may be cancelled at any time on the condition that they must be in either the **Active** or **Scheduled** status. After the cancellation is performed, it is immediately applied. However, if a cancellation occurs in the middle of a billing cycle, a prorated credit calculation will be determined. Any credited funds will be stored as a “credit amount” and can be used to issue manual refunds.

To cancel an existing recurring program:

- 1. Search for the desired customer profile by performing the steps listed in the [Search Customer Profile](#) section.

<p><b>Customer profile</b> <span style="float: right;">+ CREATE PROFILE</span></p> <p>Email and/or Phone Number required for Search</p>			
<p>Merchant ID Selection</p> <p>RecurringNew2 - 993</p>	<p>Email</p> <p>alicia._____@jpmchase.com</p>	<p>Mobile Phone Number</p> <p>_____</p>	<p>Profile ID</p> <p>_____</p>
<p>Advanced Search <input type="checkbox"/></p>		<p><input type="checkbox"/> CLEAR FORM</p>	<p><input type="button" value="SEARCH"/></p>

- 2. In the **Recurring Programs** section of the selected customer profile, a list of recurring programs is displayed. Locate the desired recurring program.

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MLLJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyfh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

3. Select the **View/Edit** link under the **Actions** column of the desired customer profile. The **Program Summary** page displays.

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MLLJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyfh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

**Test Scenario**  
Yoga Gold Active  
100.00 USD  
NEXT PAYMENT MAY 08, 2024

**Program Summary**

**Plan Details**  
Yoga Gold Activated on Apr 24, 2024 Active  
Plan Frequency: Every 2 Weeks  
Plan ID: Y1krgrfMAR  
Plan Type: Autopay

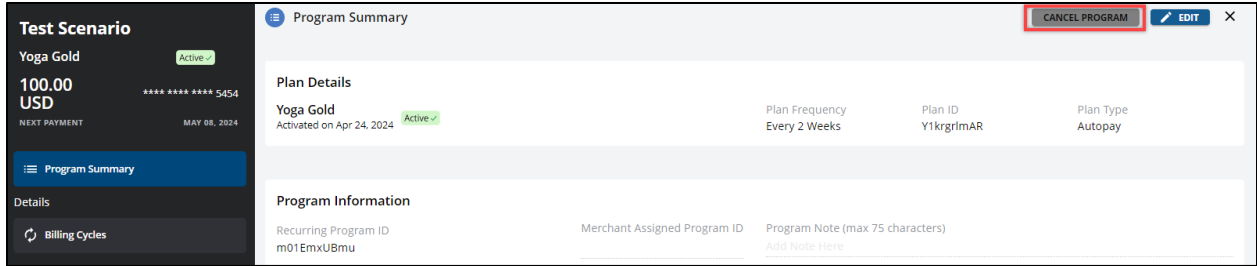
**Program Information**  
Recurring Program ID: m01EmxUBmu  
Merchant Assigned Program ID: \_\_\_\_\_  
Program Note (max 75 characters): Add Note Here

**Pricing**  
Override Default Pricing:   
[Turn off to restore default pricing](#)  
Amount: 100.00 USD Qty: 1 Total Amount: 100.00 USD  
tax included

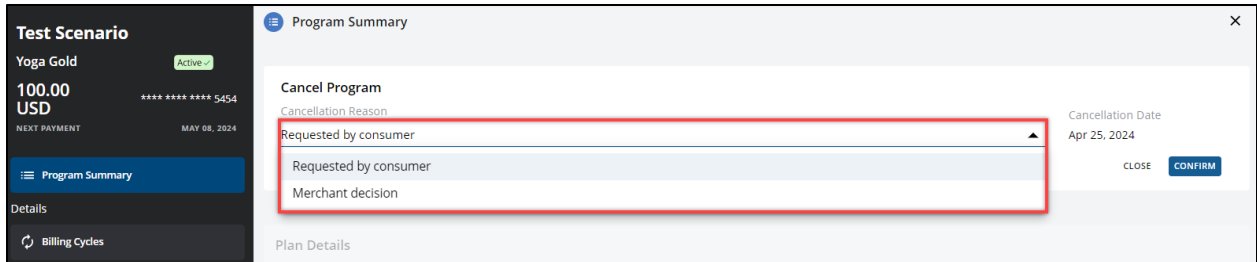
**Duration**  
Processed Billing Cycles: 1 Total Billing Cycles: \_\_\_\_\_  
Start Date: 24/04/2024 End Date: dd/mm/yyyy  
Auto-Renew After End Date:   
[Turning on Auto-Renew will charge account in perpetuity](#)

**Payment Methods**

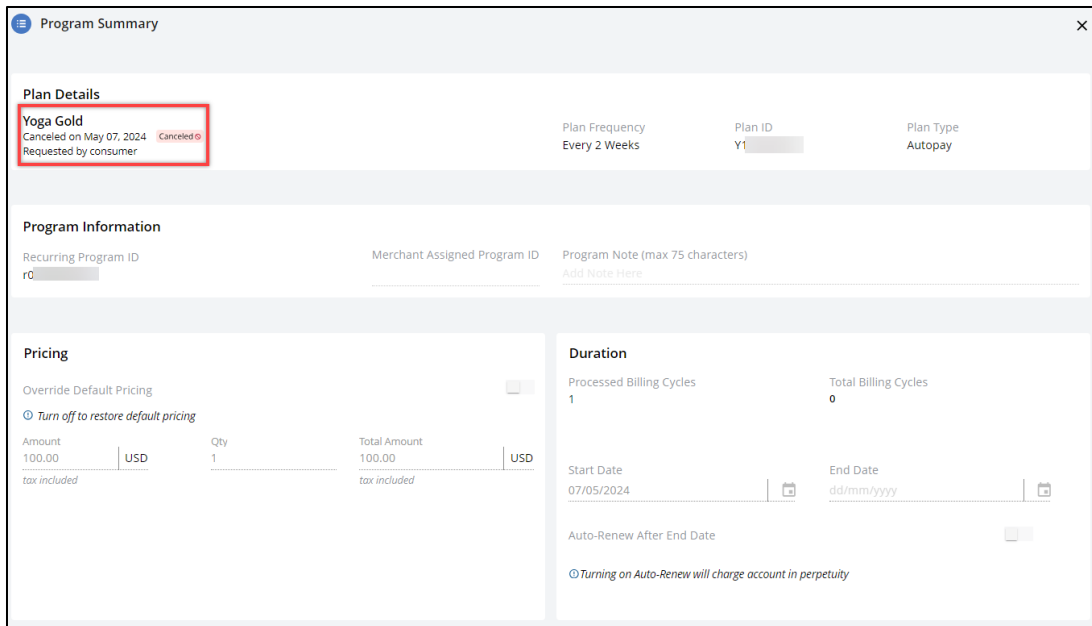
4. From the **Program Summary** page, click **Cancel Program**. The **Cancel Program** screen displays.



- From the **Cancel Program** screen, select the reason for cancellation from the **Cancellation Reason** drop-down menu.



- Click **Confirm**. The cancellation reason displays in the **Plan Details** section of the **Program Summary** page.



## View recurring billing cycles

To view a recurring billing cycle:

1. Search for the desired customer profile by performing the steps listed in the [Search Customer Profile](#) section.

**Customer profile** + CREATE PROFILE

Email and/or Phone Number required for Search

Merchant ID Selection

RecurringNew2 - 993

Email

alicia. @jpmchase.com

Mobile Phone Number

Profile ID

Advanced Search

2. In the **Recurring Programs** section of the customer profile, a list of existing recurring programs is displayed. Locate the desired recurring program.

**Recurring Programs** ^

Search Programs

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MQLJJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyfh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

1 to 4 of 4

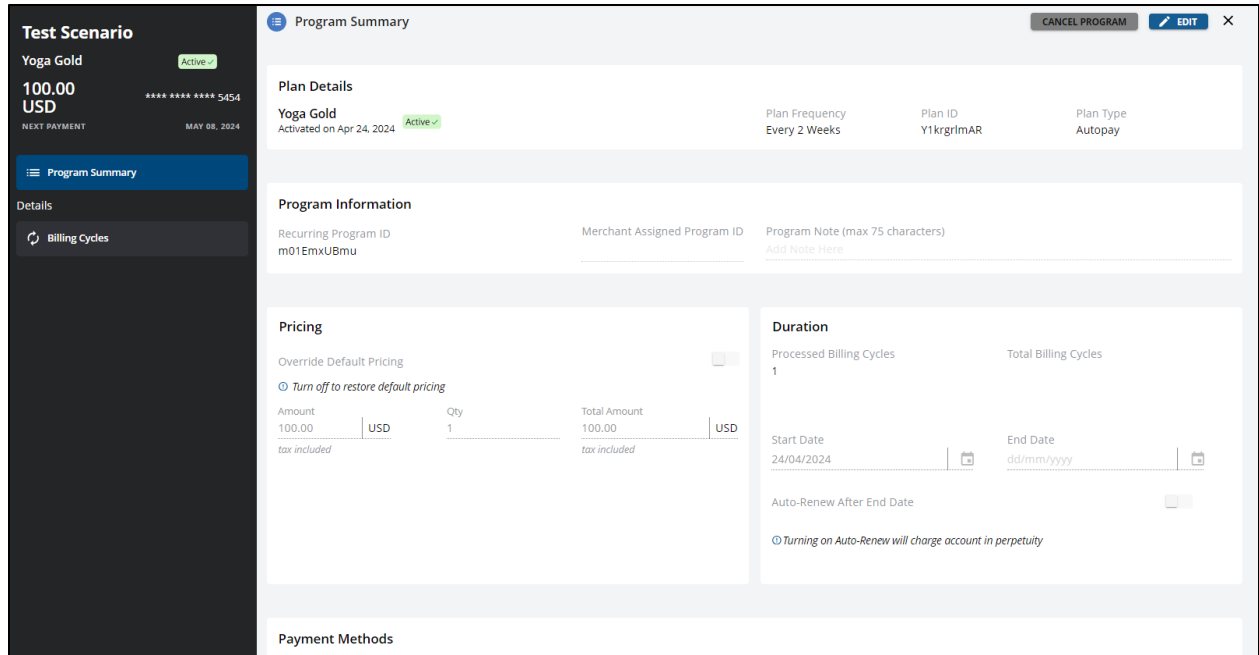
3. Select the **View/Edit** link under the **Actions** column of the desired customer profile. The **Program Summary** page displays.

**Recurring Programs** ^

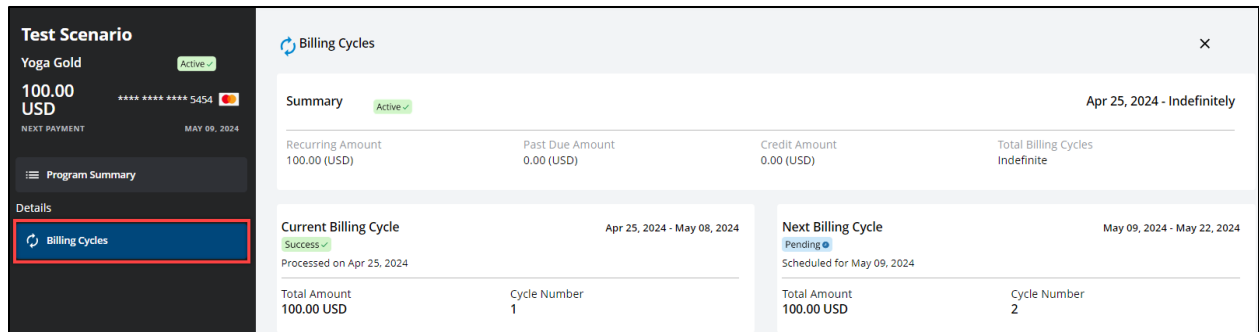
Search Programs

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MQLJJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyfh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

1 to 4 of 4



4. From the **Program Summary** page, select **Billing Cycles**. The **Billing Cycles** page displays.



5. From the **Billing History** section of the **Billing Cycles** page, select the **More** button of the desired billing cycle to view the **Cycle Start Date – End Date**, **Payment Method**, **Additional Amount**, and **Collection Type**, and **Manual Collection Note**.

Billing History						
Mar 20, 2024 7	Total Amount 50.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	Less ^	REFUND	Success ✓
Cycle Start Date - End Date Mar 20, 2024 - Mar 23, 2024		Payment Method Mastercard ending in 5454	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None	
Mar 16, 2024 6	Total Amount 50.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	More v	REFUND	Success ✓
Mar 12, 2024 5	Total Amount 50.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	More v	COLLECT	Failed ❌

## Issue refund on a billing cycle

**Note:** Refunds can only be issued for billing cycles with a **Success** status, and the returned funds are issued to the payment method used for the billing cycle. Additionally, the remaining refundable amount must be greater than zero.

To issue a refund on a billing cycle:

1. Search for the desired customer profile by performing the steps listed in the [Search Customer Profile](#) section.

**Customer profile** + CREATE PROFILE

Email and/or Phone Number required for Search

Merchant ID Selection RecurringNew2 - 993	Email alicia. @jpmchase.com	Mobile Phone Number [Country Flag]	Profile ID
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Advanced Search

CLEAR FORM    SEARCH

2. In the **Recurring Programs** section of the customer profile, a list of existing recurring programs is displayed. Locate the desired recurring program.

Recurring Programs								
Search Programs								+ ADD NEW RECURRING PROGRAM
Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MLLJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyih	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

1 to 4 of 4    Page 1 of 1

3. Select the **View/Edit** link under the **Actions** column of the desired customer profile. The **Program Summary** page displays.

Recurring Programs

Search Programs  + ADD NEW RECURRING PROGRAM

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Actions
nbNRPvZfV	Test Plan 021324		20.00 USD	Every 2 Months	Feb 14, 2024	Apr 14, 2024	Active	<a href="#">View/Edit</a>
XNQLMACHz	Test Plan 021324	123 Test	50.00 USD	Monthly	Feb 13, 2024	Mar 13, 2024	Active	<a href="#">View/Edit</a>
OTGJKETis9	Yoga Gold		100.00 USD	Every 2 Weeks	Feb 13, 2024	Feb 27, 2024	Active	<a href="#">View/Edit</a>

1 to 3 of 3 |< >| Page 1 of 1 > >|

**Test Scenario**

Yoga Gold Active

**100.00 USD**

\*\*\*\* \* 5454

NEXT PAYMENT MAY 08, 2024

- Program Summary
- Details
- Billing Cycles

CANCEL PROGRAM EDIT X

**Program Summary**

---

**Plan Details**

Yoga Gold Active

Activated on Apr 24, 2024

Plan Frequency: Every 2 Weeks    Plan ID: Y1krgrImAR    Plan Type: Autopay

---

**Program Information**

Recurring Program ID: m01EmxUBmu    Merchant Assigned Program ID: \_\_\_\_\_    Program Note (max 75 characters):

---

**Pricing**

Override Default Pricing

[Turn off to restore default pricing](#)

Amount	USD	Qty	Total Amount	USD
100.00		1	100.00	
<i>tax included</i>			<i>tax included</i>	

**Duration**

Processed Billing Cycles: 1    Total Billing Cycles: \_\_\_\_\_

Start Date: 24/04/2024    End Date: dd/mm/yyyy

Auto-Renew After End Date

[Turning on Auto-Renew will charge account in perpetuity](#)

---

**Payment Methods**

4. From the **Program Summary** page, select **Billing Cycles** from the left-side navigation panel. The **Billing Cycles** page displays.

**Test Scenario**

Yoga Gold Active

**100.00 USD**

\*\*\*\* \* 5454

NEXT PAYMENT MAY 08, 2024

- Program Summary
- Details
- Billing Cycles

X

**Billing Cycles**

---

**Summary** Active Apr 25, 2024 - Indefinitely

Recurring Amount 100.00 (USD)	Past Due Amount 0.00 (USD)	Credit Amount 0.00 (USD)	Total Billing Cycles Indefinite
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---

**Current Billing Cycle** Apr 25, 2024 - May 08, 2024

Success

Processed on Apr 25, 2024

Total Amount 100.00 USD	Cycle Number 1
----------------------------	-------------------

**Next Billing Cycle** May 09, 2024 - May 22, 2024

Pending


Scheduled for May 09, 2024

Total Amount 100.00 USD	Cycle Number 2
----------------------------	-------------------

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- From the **Billing History** section of the **Billing Cycle** page, locate the billing cycle upon which the refund is to be performed, and then click the **Refund** button. The selected billing cycle's row expands.

Billing History					
Apr 03, 2024 2	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	More ▾	Pending
Mar 20, 2024 1	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	More ▾	Success ✓

Mar 20, 2024 1	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	Success ✓	
Cycle Start Date - End Date Mar 20, 2024 - Apr 02, 2024		Payment Method Mastercard ending in 5454	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None
<b>Refund Transaction</b>					
Total Refundable Amount 100.00 USD	Card **** * 5454		Refund Amount 100.00	USD	
<small>Remaining refundable amount: \$100.00 USD</small>					
			CANCEL	INITIATE REFUND	

- From the expanded billing cycle's row, enter the desired refund amount into the **Refund Amount** field.


**Note:** The amount entered into the **Refunded Amount** field cannot exceed the value listed under **Total Refundable Amount**.

Mar 20, 2024 1	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	Success ✓	
Cycle Start Date - End Date Mar 20, 2024 - Apr 02, 2024		Payment Method Mastercard ending in 5454	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None
<b>Refund Transaction</b>					
Total Refundable Amount 100.00 USD	Card **** * 5454		Refund Amount 25.00	USD	
<small>Remaining refundable amount: \$100.00 USD</small>					
			CANCEL	INITIATE REFUND	

- Click **Initiate Refund**. After a brief pause, a confirmation banner displays under **Billing History** and the **Refund Amount** displays on the refunded billing cycle's row.

**Note:** The refunded payment will be issued to the payment method used during the initial transaction.



Mar 20, 2024 1	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	Success ✓	
Cycle Start Date - End Date Mar 20, 2024 - Apr 02, 2024		Payment Method Mastercard ending in 5454	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None
<b>Refund Transaction</b>					
Total Refundable Amount 100.00 USD		Card **** * 5454		Refund Amount 25.00	USD
<small>Remaining refundable amount: \$100.00 USD</small>					
				CANCEL	<b>INITIATE REFUND</b>

Billing History						
<div style="border: 1px solid green; padding: 5px; display: flex; justify-content: space-between; align-items: center;"> <span>✓ Refund for 25.00 USD was successful!</span> <span>×</span> </div>						
Apr 03, 2024 2	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	More ▾	Pending	
Mar 20, 2024 1	Total Amount 100.00 USD	Past Due Amount 0.00 USD	<b>Refund Amount 25.00 USD</b>	More ▾	<b>REFUND</b>	Success ✓

## Perform manual collection on a billing cycle

**Note:** A manual collection can only be performed on billing cycles with **Failed, In Retry, Retry Exhausted, Rolled Over Exhausted** status. A manual collection can also be performed if the last cycle was rolled over before the program was cancelled.

To perform a manual collection on a billing cycle:

1. Search for the desired customer profile by performing the steps listed in the [Search Customer Profile](#) section.

**Customer profile** + CREATE PROFILE

Email and/or Phone Number required for Search

Merchant ID Selection RecurringNew2 - 993	Email alicia. @pmchase.com	Mobile Phone Number 	Profile ID
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Advanced Search

2. In the **Recurring Programs** section of the customer profile, a list of existing recurring programs is displayed. Locate the desired recurring program.

Recurring Programs

Search Programs  + ADD NEW RECURRING PROGRAM

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MLLJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyfh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

1 to 4 of 4 | Page 1 of 1

3. Select the **View/Edit** link under the **Actions** column of the desired customer profile. The **Program Summary** page displays.

Recurring Programs

Search Programs  + ADD NEW RECURRING PROGRAM

Recurring Program ID	Plan Name	Merchant Recurring Program ID	Total Amount	Billing Frequency	Start Date	Next Billing Date	Status	Your Actions overriding test
m01EmxUBmu	Yoga Gold		100.00 USD		Apr 24, 2024	May 08, 2024	Active	<a href="#">View/Edit</a>
MLLJKirZz	Yoga Gold		100.00 USD		May 23, 2024	May 23, 2024	Scheduled	<a href="#">View/Edit</a>
ezqHV9wyfh	Yoga Gold		100.00 USD		Apr 16, 2024	-	Active	<a href="#">View/Edit</a>
ouVopzGkKz	Yoga Gold		100.00 USD		Apr 15, 2024	Apr 29, 2024	Active	<a href="#">View/Edit</a>

1 to 4 of 4 | Page 1 of 1

**Test Scenario**

Yoga Gold Active

**100.00 USD**

\*\*\*\*\* 5454

NEXT PAYMENT MAY 08, 2024

[Program Summary](#)

Details

[Billing Cycles](#)

**Program Summary** CANCEL PROGRAM EDIT X

**Plan Details**

Yoga Gold Active

Activated on Apr 24, 2024

Plan Frequency	Plan ID	Plan Type
Every 2 Weeks	Y1krgrmAR	Autopay

**Program Information**

Recurring Program ID	Merchant Assigned Program ID	Program Note (max 75 characters)
m01EmxUBmu		<a href="#">Add Note Here</a>

**Pricing**

Override Default Pricing

[Turn off to restore default pricing](#)

Amount	USD	Qty	Total Amount	USD
100.00		1	100.00	
<small>tax included</small>			<small>tax included</small>	

**Duration**

Processed Billing Cycles	Total Billing Cycles
1	

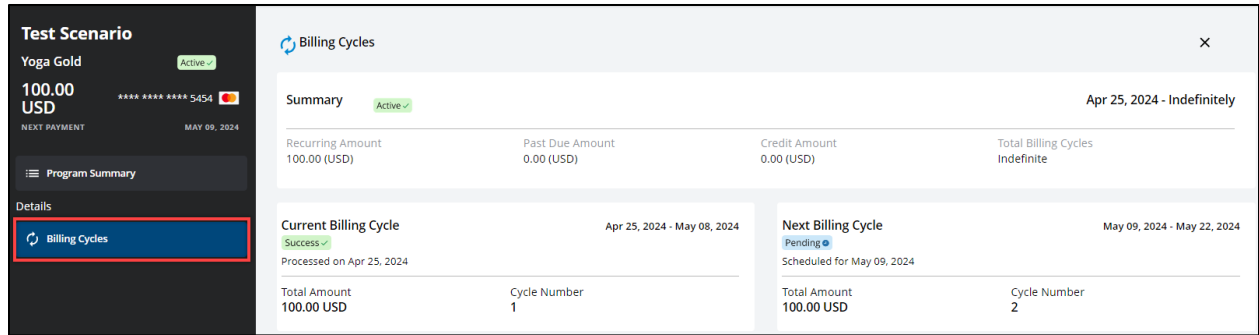
Start Date	End Date
24/04/2024	dd/mm/yyyy

Auto-Renew After End Date

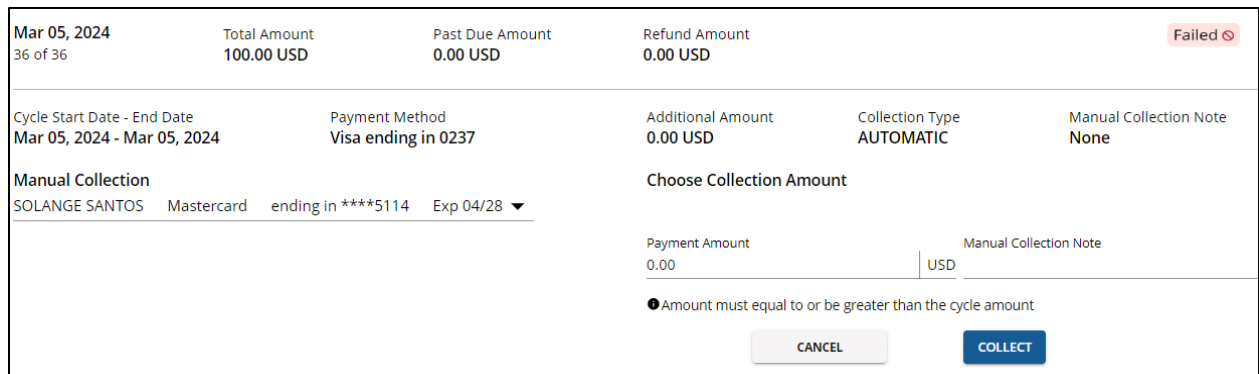
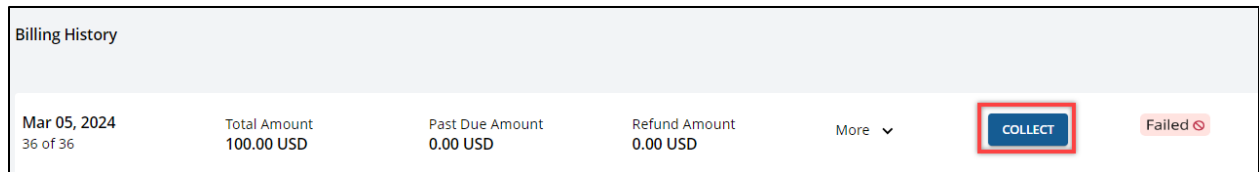
[Turning on Auto-Renew will charge account in perpetuity](#)

**Payment Methods**

4. From the **Program Summary** page, select **Billing Cycles** from the left-side navigation panel. The **Billing Cycles** page displays.



- From the **Billing History** section of the **Billing Cycle** page, locate the billing cycle upon which the payment collection is to be performed, and then click the **Collect** button. The selected billing cycle's row expands.



- If charging a payment method other than the primary, from the expanded row, select the desired payment method from the **Manual Collection** drop-down menu.

**Note:** Payment methods must be added to a customer's profile prior to performing a manual collection on a billing cycle. To add a payment method to a customer's profile, refer to the [Adding New Payment Methods](#) section.

Mar 05, 2024 36 of 36	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	Failed	
Cycle Start Date - End Date Mar 05, 2024 - Mar 05, 2024	Payment Method Visa ending in 0237	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None	
<b>Manual Collection</b> SOLANGE SANTOS   Mastercard   ending in ****5114   Exp 04/28 ▼		Choose Collection Amount			
Payment Amount 0.00		Manual Collection Note USD			
● Amount must equal to or be greater than the cycle amount					
CANCEL			COLLECT		

7. Enter the desired collection amount into the **Payment Amount** field.

**Note:** The amount entered into the **Payment Amount** field must be equal to or greater than the total scheduled billing amount.

Cycle Start Date - End Date Mar 05, 2024 - Mar 05, 2024	Payment Method Visa ending in 0237	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None	
<b>Manual Collection</b> SOLANGE SANTOS   Mastercard   ending in ****5114   Exp 04/28 ▼		Choose Collection Amount			
Payment Amount 125.00		Manual Collection Note USD Late fee			
● Amount must equal to or be greater than the cycle amount					
CANCEL			COLLECT		

8. Enter a brief description of the manual collection (for example, late fees) into the **Manual Collection Note** field.

**Note:** A payment note must be passed in the request if requested amount is greater than the total scheduled billing amount.

Cycle Start Date - End Date Mar 05, 2024 - Mar 05, 2024	Payment Method Visa ending in 0237	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None	
<b>Manual Collection</b> SOLANGE SANTOS   Mastercard   ending in ****5114   Exp 04/28 ▼		Choose Collection Amount			
Payment Amount 125.00		Manual Collection Note USD Late fee			
● Amount must equal to or be greater than the cycle amount					
CANCEL			COLLECT		

9. Click **Collect**. After a brief pause, a confirmation banner displays under **Billing History**.

Cycle Start Date - End Date Mar 05, 2024 - Mar 05, 2024	Payment Method Visa ending in 0237	Additional Amount 0.00 USD	Collection Type AUTOMATIC	Manual Collection Note None
<b>Manual Collection</b> SOLANGE SANTOS   Mastercard   ending in ****5114   Exp 04/28 ▼		<b>Choose Collection Amount</b>		
Payment Amount 125.00		Manual Collection Note USD   Late fee		
● Amount must equal to or be greater than the cycle amount				
<input type="button" value="CANCEL"/>			<input type="button" value="COLLECT"/>	

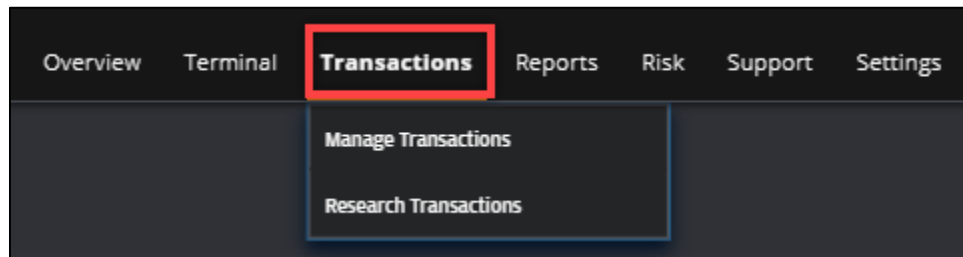
Billing History					
✔ Payment for 125.00 USD was successful! <span>×</span>					
Mar 05, 2024 36 of 36	Total Amount 100.00 USD	Past Due Amount 0.00 USD	Refund Amount 0.00 USD	More ▼	<input type="button" value="REFUND"/> <span>Success ✔</span>

# Transactions

You can use the **Transactions** tab to navigate to the **Manage Transactions** and **Research Transactions** features.

The **Manage Transactions** feature allows you to:

- Search for transactions (such as authorizations, captures, and refunds) in real time.
- Void transactions.
- Capture transactions.
- Provide refunds.



**Note:** For additional information regarding the **Research Transactions** feature, refer to the **Commerce Center Reporting User Guide**.

## Transaction search

The **Transaction Search** feature allows you to search for transactions using various search filters.

Transaction Search						
Merchant ID All Merchant IDs	Account Firs... .....	Account Las... .....	Date Range Past 7 days	From 11/30/2023	To 12/07/2023	
Merchant Order Number All Orders	Transaction ID All Transactions	ADVANCED		SEARCH		CLEAR

To search for a transaction, enter the search filters and then click **Search**. To reset the filters, click **Clear**.

To search for a transaction:

1. Select **Transactions** from the toolbar. The **Transactions** screen displays.
2. Select the desired merchant IDs (MIDs) from the **Merchant ID** drop-down menu (required).

3. To search for transactions by card number, enter either of the following:
  - a. The first six digits of the account number into the **Account First 6** field (optional).
  - b. The last four digits of the account number into the **Account Last 4** field (required).
4. To search by a general date range, select the appropriate option from the **Date Range** drop-down menu.
5. To search by specific dates, select the **Custom Range** option from the **Date Range** drop-down menu, and then select the appropriate dates from the **From** and **To** fields, respectively, by clicking the **calendar** icon.
6. Enter the desired merchant order number in the **Merchant Order Number** field.
7. Enter the transaction ID into the **Transaction ID** field.

**Note:** If there are no matches to your search, you will see a message that states **No Rows to Show**.
8. After all information is entered into the appropriate fields, click **Search**. To clear all fields, click **Clear**.

## Advanced transaction search

The **Advanced Search** feature has additional search filters than the **Transaction Search** feature, including options to search by Financial Institution Routing Number and Transaction Status.

To perform an advanced search of transactions:

1. Select **Transactions** from the toolbar. The **Transactions** screen displays.
2. From the **Transactions** page, click **Advanced**. The **Advanced Criteria** panel displays.

**Advanced Criteria**

---

**Time Range**

Date Range: Past 180 days (dropdown) | From: 07/27/2023 (calendar icon) | To: 01/23/2024 (calendar icon)

---

**Payment Details**

Account First 6: ●●●●●● | Account Last 4: ●●●● | Financial Institution Routing Number: \_\_\_\_\_

---

**Merchant & Order Details**

Merchant ID: All Merchant IDs (dropdown) | Merchant Order Number: All Orders

---

**Transaction Details**

Transaction ID: All Transactions | Transaction Status: All Statuses (dropdown) | Mandate ID: All Mandates | Bank Sort Code: All Bank Sort Codes | Recurring Program ID: All Recurring Programs

3. Complete the **Advanced Criteria** panel by performing the following sub-steps:
  - a. Select a desired time range from the **Date Range** drop-down menu.
  - b. If a specific time range is desired, select the **Custom Range** option from the **Date Range** drop-down menu, and then enter the appropriate dates into the **From** and **To** fields, respectively. These dates can also be selected via the **calendar** icons.
  - c. Enter the first six characters of the payment card into the **Account First 6** field.
  - d. Enter the last four characters of the payment card into the **Account Last 4** field (required).
  - e. If desired, enter the routing number of the financial institution into the **Financial Institution Routing Number** field.
  - f. Select the appropriate MID from the **Merchant ID** drop-down menu.
  - g. Enter the merchant order number into the **Merchant Order Number** field.
  - h. Enter the transaction ID into the **Transaction ID** field.
  - i. If searching by transaction status, select the appropriate option from the **Transaction Status** drop-down menu.
  - j. Enter the mandate ID into the **Mandate ID** field.



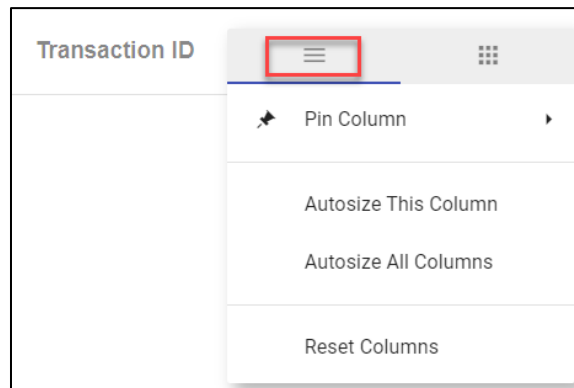
- k. Enter the bank sort code into the **Bank Sort Code** field.
  - l. Enter the recurring program ID into the **Recurring Program ID** field.
4. After the desired search criteria have been entered, click **Search**. Click **Clear** to reset all filters.

**Note:** All fields populated in the **Advanced Search** window will be included in the search criteria.

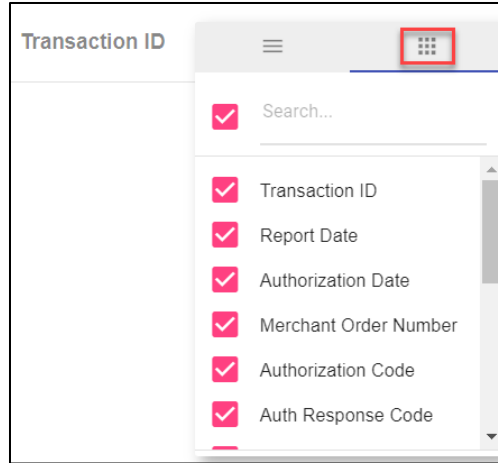
## Customizing search results

The search results view can be customized in the following ways:

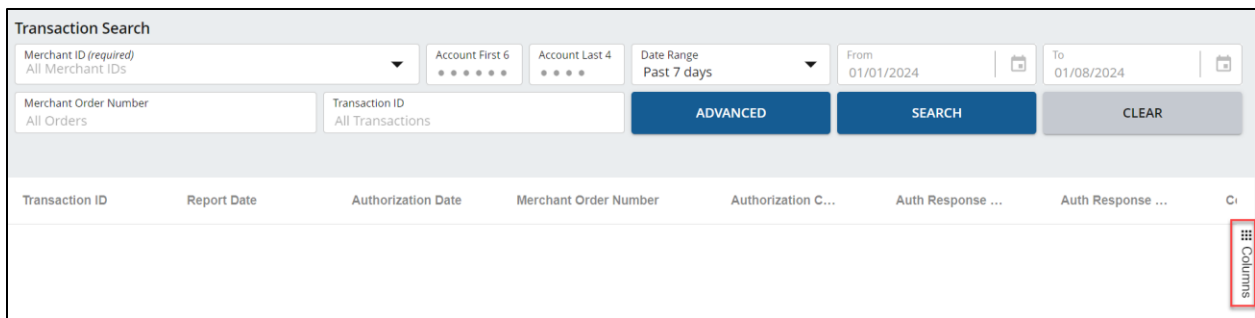
- Sort the results in any column by ascending or descending order. Simply click the column name and click again to toggle between ascending and descending order.
- Reorder the columns by clicking and dragging them horizontally to the desired location.
- Customize the columns by hovering the mouse icon over the desired column, and then click the **hamburger** (i.e., three horizontal lines) icon beside the column name. This opens a customization menu that allows you to adjust the view of that column.
  - The first set of options allows you to **pin** the column to your preferred position, resize the column, or reset all custom view settings applied to that column.



- Selecting the **kebab** (i.e., 3-by-3 dots) icon allows you to filter the results of that specific column, as well as select the visibility of each column.



- This visibility options can also be updated by clicking the **Columns** icon.



## Perform an action on a transaction

There are three actions that can be performed on an existing transaction:

- **Capture** – Completes the collection of funds. This action applies to transactions that have been previously authorized, but not captured.
- **Void** – Cancels the transaction so that the funds are not subsequently captured, and the funds held on the account are released. This applies only to transactions that are authorized, but not captured.
- **Refund** – Returns the transaction funds to the accountholder. You can initiate either a partial or full refund. This applies to transactions that have been previously authorized and captured.

After the transaction is successfully captured, voided, or refunded, you can send the customer receipt to an email ID. You can also download and print the customer and merchant receipt copies.

# Capture

To capture a previously authorized transaction:

1. Select **Transactions** from the toolbar. The **Transactions** screen displays.
2. Locate the transaction by performing the steps listed in the [Transaction Search](#) or [Advanced Transaction Search](#) sections.
3. Click the **ellipsis** (i.e., three dots) icon in the **Actions** column that corresponds to the transaction to be captured.

Transaction Search								
Merchant ID All Merchant IDs		Account First 6 *****	Account Last 4 ****	Date Range Past 180 days	From 07/27/2023	To 01/23/2024		
Merchant Order Number All Orders		Transaction ID All Transactions			ADVANCED	SEARCH	CLEAR	
Merchant Order Number	Acct ID/Card #	Transaction Type	Transaction Status	Original Transaction ...	Original Transaction ...	Payment Method	Merchant ID	Actions
988832	424242XXXXXX42...	PAYMENT	AUTHORIZED	1.06	USD	CARD-VI	998185335606	⋮
57602	424242XXXXXX42...	PAYMENT	CLOSED	1.06	USD	CARD-VI	998185335606	Capture
57602	511234XXXXXX5114	PAYMENT	DECLINED	1.06	USD	CARD-MC	998185335606	Void

4. Click **Capture** from the **Actions** drop-down menu. The **Capture Transaction** pop-up displays.

**Capture Transaction** ✕

Please confirm the details below.

---

Order ID: 1001988832  
Card: 424242XXXXXX4242

Remaining Capturable Amount: 1.06 USD

Amount (Including any tax):  USD  Final Capture

---

CANCEL CONFIRM

**Note:** If you need to complete a transaction that is a slightly higher amount than the previously authorized amount, there is a tolerance amount, which sets a limit for the amount that can be captured. You can capture an amount up to the tolerance amount. However, the capture amount cannot be greater than the tolerance amount, or the following error message will display:

**Error** ! ✕

The specified transaction failed. Please try again.

---

Details: Amount is greater than tolerance amount

5. In the **Capture Transaction** window, enter the current capture amount into the **Amount** field.

You can capture a transaction with the **Tax** amount included, or without the tax amount by enabling the **Tax Exempt** field.

**Note:** The **Tax Exempt** field can be configured in **Sales Settings**. Refer to the [Sales Settings](#) section.

6. If you want to apply a surcharge to the captured amount, ensure the **Surcharge** field is enabled in **Sales Settings**. For more information, refer to [Sales Settings](#) section.

If a surcharge is applied during the authorization, then the **Surcharge** field is available for capture. Select the **Surcharge Type (Rate or Amount)** from the drop-down list.

- If **Surcharge Rate** is selected, enter the percentage value in the **Surcharge Rate** to calculate the surcharge amount on the remaining capturable amount.
- If the **Surcharge Amount** is selected, enter the amount in the **Surcharge Amount**.

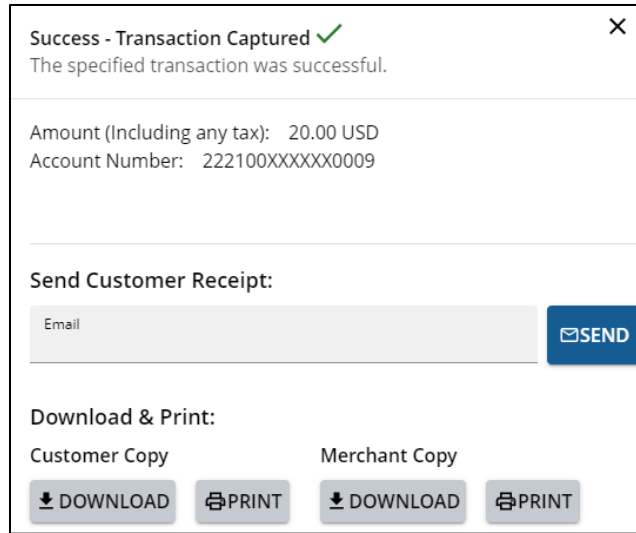
**Note:** Ensure surcharge rate entered is compliant with regional laws and payment brand rules.

7. If this is a final capture of a multi-capture transaction, select the **Final Capture** checkbox.

**Note:** After a final capture is performed on a transaction, the following conditions apply:

- You cannot perform another capture on the same transaction.
- The authorization hold for the remaining authorization amount will be released back to the cardholder account.
- The remaining authorized amount is set to **0**.

8. Click **Confirm**. The **Success – Transaction Captured** pop-up displays.



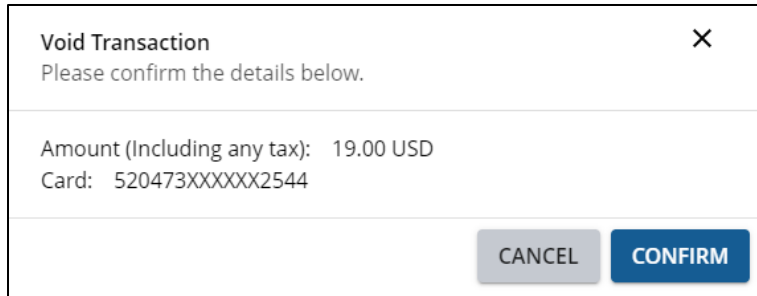
## Void

To void a transaction that has only been authorized and not captured:

1. Select **Transactions** from the toolbar. The **Transactions** screen displays.
2. Locate the transaction by performing the steps listed in the [Transaction Search](#) or [Advanced Transaction Search](#) sections.
3. Click the **ellipsis** (i.e., three dots) icon in the **Actions** column that corresponds to the transaction to be voided.

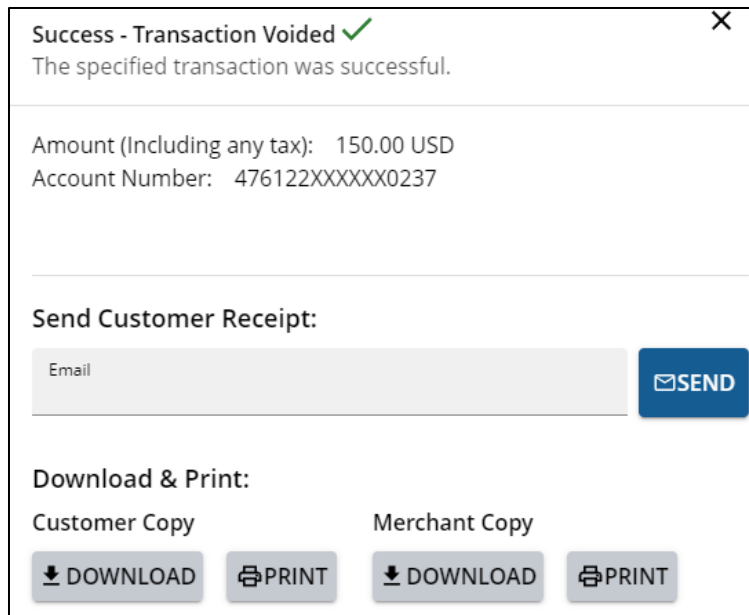
Transaction Search								
Merchant ID All Merchant IDs	Account First 6 *****	Account Last 4 ****	Date Range Past 180 days	From 07/27/2023	To 01/23/2024			
Merchant Order Number All Orders	Transaction ID All Transactions	<span>ADVANCED</span>		<span>SEARCH</span>		<span>CLEAR</span>		
Merchant Order Number	Acct ID/Card #	Transaction Type	Transaction Status	Original Transaction ...	Original Transaction ...	Payment Method	Merchant ID	Actions
888832	424242XXXXXX42...	PAYMENT	AUTHORIZED	1.06	USD	CARD-VI	998185335606	<span>⋮</span>
57602	424242XXXXXX42...	PAYMENT	CLOSED	1.06	USD	CARD-VI	998185335606	<ul style="list-style-type: none"> <li>Capture</li> <li>Void</li> </ul>
57602	511234XXXXXX5114	PAYMENT	DECLINED	1.06	USD	CARD-MC	998185335606	

4. From the **Actions** drop-down menu, select **Void**. The **Void Transaction** pop-up displays.



A pop-up dialog box titled "Void Transaction" with a close button (X) in the top right corner. Below the title, it says "Please confirm the details below." The dialog is divided into sections. The first section contains the text "Amount (Including any tax): 19.00 USD" and "Card: 520473XXXXXX2544". The second section contains two buttons: a grey "CANCEL" button and a blue "CONFIRM" button.

5. Click **Confirm** to void the transaction. The **Success – Transaction Voided** pop-up displays.

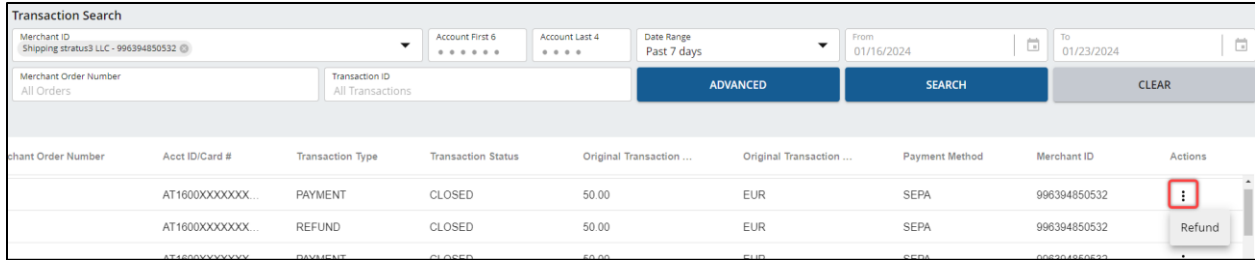


A pop-up dialog box titled "Success - Transaction Voided" with a green checkmark icon and a close button (X) in the top right corner. Below the title, it says "The specified transaction was successful." The dialog is divided into sections. The first section contains the text "Amount (Including any tax): 150.00 USD" and "Account Number: 476122XXXXXX0237". The second section is titled "Send Customer Receipt:" and contains an "Email" input field and a blue "SEND" button with an envelope icon. The third section is titled "Download & Print:" and contains two columns: "Customer Copy" and "Merchant Copy". Each column has a grey "DOWNLOAD" button with a download icon and a grey "PRINT" button with a printer icon.

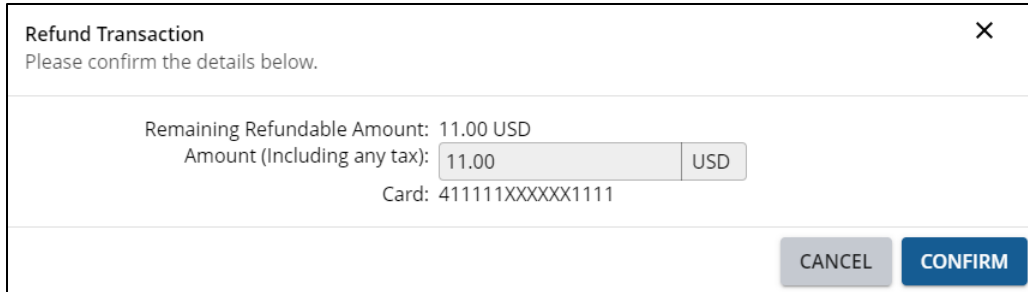
## Refund

To provide a refund on a transaction that has already been authorized and captured:

1. Select **Transactions** from the toolbar.
2. Locate the transaction by performing the steps listed in the [Transaction Search](#) or [Advanced Transaction Search](#) sections.
3. Click the **ellipsis** (i.e., three dots) icon in the **Actions** column that corresponds to the transaction to be refunded.



- From the **Actions** drop-down menu, select **Refund**. The **Refund Transaction** pop-up displays.



- From the **Refund Transactions** window, enter the amount to be refunded into the **Amount (including any tax)** field.
- You can capture a transaction with the **Tax** amount included, or without the tax amount by enabling the **Tax Exempt** toggle switch. The **Tax Exempt** field can be enabled and configured from the **Sales Settings**. For more information, refer to the [Sales Settings](#) section.
- If you want to apply a surcharge to the refundable amount, ensure that the **Surcharge** field is enabled in **Sales Settings**. For more information, refer to the [Sales Settings](#) section.

If the surcharge is applied during the capture, then the surcharge field is available for refund. Select **Surcharge Type (Rate or Amount)** from the drop-down list.

- If **Surcharge Rate** is selected, enter the percentage value in **Surcharge Rate** to calculate the surcharge amount on the remaining refund amount.
- If the **Surcharge Amount** is selected, enter the amount in the **Surcharge Amount**.

**Note:** Ensure surcharge rate entered is compliant with regional laws and payment brand rules.

- Click **Confirm**. The **Success – Transaction Refunded** pop-up displays.

**APPROVED**✕

The specified transaction was successful.

---

<b>Transaction ID:</b>	21847a0a-8de9-4b85-9baa-81df0d225449	<b>Transaction State:</b>	AUTHORIZED
<b>Date:</b>	03/22/2024	<b>Host Message:</b>	00
<b>Time:</b>	11:51:35 IST	<b>Host Reference ID:</b>	15470481-a7eb-4b4a-a075-5cf49ff72a0c
<b>Approval:</b>	code00	<b>Response Status:</b>	APPROVED
<b>Response:</b>	APPROVED Transaction approved by Issuer	<b>Payment Request ID:</b>	a9c04753-2f6f-407b-889f-d737d51193c0
		<b>Refund ID:</b>	21847a0a-8de9-4b85-9baa-81df0d225449

---

**Send Customer Receipt:**

SEND

---

**Download & Print:**

<b>Customer Copy</b>	<b>Merchant Copy</b>
<span style="background-color: #ccc; padding: 2px 10px; border: 1px solid #ccc;">↓ DOWNLOAD</span> <span style="background-color: #ccc; padding: 2px 10px; border: 1px solid #ccc;">🖨️ PRINT</span>	<span style="background-color: #ccc; padding: 2px 10px; border: 1px solid #ccc;">↓ DOWNLOAD</span> <span style="background-color: #ccc; padding: 2px 10px; border: 1px solid #ccc;">🖨️ PRINT</span>

---

**Refund Details**

<b>Amount:</b>	10.00 AUD	<b>Card:</b>	476122XXXXXX0237
<b>Tax Amount:</b>	0.50 AUD	<b>Card Type:</b>	VI
<b>Total Amount:</b>	10.50 AUD	<b>Is Taxable:</b>	Yes



# Risk

You can use the **Risk** tab to monitor your transactions for anomalous or potentially suspicious activity, as well as to monitor disputes.

## Fraud Management

Enumeration fraud poses a serious threat to customers' ecommerce systems, and can occur in the following forms:

- Card testing (also known as “carding” or “account testing”)
- Bank identification number (BIN) attacks

Card testing involves the testing of stolen card data to determine whether the information is valid and able to be used for fraudulent transactions. The confirmed card information can then be sold (typically on the dark web) to other cybercriminals for profit.

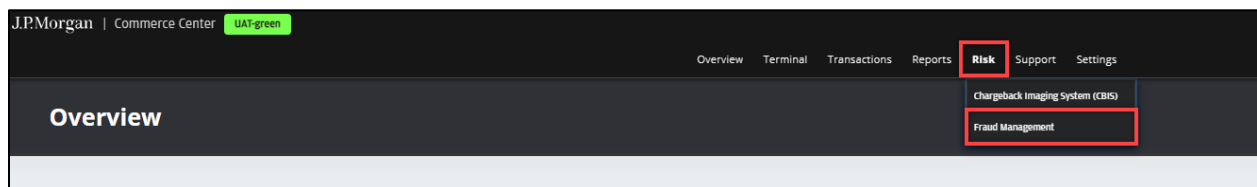
A BIN attack involves cybercriminals using “brute force” tactics (usually via automated scripts) to attempt to “guess” a combination of valid card numbers, expiration dates, and card verification values (CVVs).

The **Fraud Management** page helps you to identify unusual transactional activity that could potentially indicate fraudulent transactions.

**Note:** Since J.P. Morgan is unable to officially confirm whether any flagged activity is fraud, it is your responsibility to review the activity and take the appropriate action.

To access the **Fraud Management** page:

1. Select **Risk** from the toolbar.
2. From the **Risk** drop-down menu, select **Fraud Management**.



- From the **Fraud Management** page, select the desired merchant ID (MID) from the **Merchant** drop-down menu (optional).

**Note:** Leaving the **Merchant** field blank displays all actively blocked and alerted BINs.

**Risk Alerts**  
 Risk Type: Potential BIN Card Testing  
 03/21/2024 07:21 AM

*JPMorgan Payments has identified unusual transactional activity which could potentially be an indication of fraud. Please note that JPMorgan is unable to confirm whether the identified activity is actual fraud, and it is your responsibility to review the activity and take action as you deem appropriate. Note that any blocking of entire card BINs could also impact valid, non-fraud transactions.*

**1 Active Blocked BINs**  
 BINs which have blocked transactions due to potential card testing

**13 Altered BINs**  
 BINs that indicate potential card testing but are currently unblocked

Merchant: 995535857155

Active Blocked BINs (1) Altered BINs (13)

BINs which have blocked transactions due to potential card testing

Merchant Id: 995535857155 - 1 alerted BIN(s)

1. BIN ID:	300118XXXXXX
MERCHANT ID:	995535857155
FIRST ALERT:	03/21/2024 04:14 AM
LAST ALERT:	03/21/2024 09:03 AM

**BLOCKED**  
 Add: 0 Hours

BLOCK START: 03/21/2024 08:39 AM  
 BLOCK UNTIL: 03/21/2024 08:39 AM

Count

06:00 09:00 12:00 15:00 18:00 21:00 Mar-22 03:00 06:00 09:00 12:00 15:00 18:00 21:00 Mar-23 03:00

■ BIN Blocked — Declines (5 min) — Attempts — Approvals (5 min) — Decline Average

- From the **Active Blocked BINs** tab (selected by default), perform the following sub-steps to unblock or extend the block timeframe of a BIN (optional):

**Note:** The **Active Blocked BINs** tab displays all BINs that have been blocked due to potential card testing.

Merchant: 995535857155

**Active Blocked BINs (1)** Altered BINs (13)

BINs which have blocked transactions due to potential card testing

Merchant Id: 995535857155 - 1 alerted BIN(s)

1. BIN ID:	300118XXXXXX
MERCHANT ID:	995535857155
FIRST ALERT:	03/21/2024 04:14 AM
LAST ALERT:	03/21/2024 09:03 AM

**BLOCKED**  
 Add: 0 Hours

BLOCK START: 03/21/2024 08:39 AM  
 BLOCK UNTIL: 03/21/2024 08:39 AM


Count

06:00 09:00 12:00 15:00 18:00 21:00 Mar-22 03:00 06:00 09:00 12:00 15:00 18:00 21:00 Mar-23 03:00


■ BIN Blocked — Declines (5 min) — Attempts — Approvals (5 min) — Decline Average

**SUBMIT BLOCK CHANGES** 1 PENDING BIN BLOCKS | 0 PENDING BIN BLOCK REMOVALS

- BINs can be unblocked by deselecting the **Blocked** checkbox (optional).

1. BIN ID:	300118XXXXXXXXXX
MERCHANT ID:	995535857155
FIRST ALERT	LAST ALERT
03/21/2024 04:14 AM	03/21/2024 09:03 AM
<input checked="" type="checkbox"/>  <b>BLOCKED</b>	
Add: 0 Hours	
BLOCK START	BLOCK UNTIL
03/21/2024 08:39 AM	03/21/2024 08:39 AM

- b. Alternatively, the BIN can be blocked for an extended period by entering the desired number of hours into the **Add** field (optional).

1. BIN ID:	300118XXXXXXXXXX
MERCHANT ID:	995535857155
FIRST ALERT	LAST ALERT
03/21/2024 04:14 AM	03/21/2024 09:03 AM
<input checked="" type="checkbox"/>  <b>BLOCKED</b>	
Add: 12 Hours	
BLOCK START	BLOCK UNTIL
03/21/2024 08:39 AM	03/21/2024 08:39 AM

- 5. Select the **Alerted BINs** tab.

**Note:** The **Alerted BINs** tab displays BINs that indicate potential card testing but are not currently blocked.

**Risk Alerts** 03/21/2024 07:21 AM

**Risk Type: Potential BIN Card Testing**

*JPMorgan Payments has identified unusual transactional activity which could potentially be an indication of fraud. Please note that JPMorgan is unable to confirm whether the identified activity is actual fraud, and it is your responsibility to review the activity and take action as you deem appropriate. Note that any blocking of entire card BINs could also impact valid, non-fraud transactions.*

**1 Active Blocked BINs**  
BINs which have blocked transactions due to potential card testing.

**13 Altered BINs**  
BINs that indicate potential card testing but are currently unblocked.

Merchant:

Active Blocked BINs (1) **Altered BINs (13)**

BINs that indicate potential card testing but are currently unblocked.

Merchant ID: 992753900170 - 5 alerted BIN(s)

1. BIN ID:	410120XXXXXXXXXX
MERCHANT ID:	992753900170
FIRST ALERT:	03/21/2024 08:44 AM
LAST ALERT:	03/21/2024 12:57 PM
<input type="checkbox"/> UNBLOCKED	

2. BIN ID: 310116XXXXXXXXXX  
MERCHANT ID: 992753900170  
FIRST ALERT: 03/21/2024 08:41 AM  
LAST ALERT: 03/21/2024 12:58 PM

**SUBMIT BLOCK CHANGES** | 1 PENDING BIN BLOCKS | 0 PENDING BIN BLOCK REMOVALS

a. To block an alerted BIN, select the **Unblocked** checkbox (optional).

**3. BIN ID:** 410119XXXXXXXXXX  
**MERCHANT ID:** 992753900170  
**FIRST ALERT:** 03/21/2024 08:45 AM  
**LAST ALERT:** 03/21/2024 12:59 PM

**UNBLOCKED**

b. Enter the desired number of hours for which the **Alerted BIN** will be blocked into the **Block For** field.

**3. BIN ID:** 410119XXXXXXXXXX  
**MERCHANT ID:** 992753900170  
**FIRST ALERT:** 03/21/2024 08:45 AM  
**LAST ALERT:** 03/21/2024 12:59 PM

**UNBLOCKED** **PENDING BLOCK**

**Block For:** 6 **Hours**

6. After all edits are complete, **Submit Block Changes**. The **Submission Status** pop-up displays.

**Risk Alerts**  
 Risk Type: Potential BIN Card Testing  
 JPMorgan Payments has identified unusual transactional activity which could potentially be an indication of fraud. Please note that JPMorgan is unable to confirm whether the identified activity is actual fraud, and it is your responsibility to review the activity and take action as you deem appropriate. Note that any blocking of entire card BINs could also impact valid, non-fraud transactions.

**1 Active Blocked BINs**  
 BINs which have blocked transactions due to potential card testing

**13 Altered BINs**  
 BINs that indicate potential card testing but are currently unblocked

Merchant: [Dropdown]

Active Blocked BINs (1) | Altered BINs (13)

BINs that indicate potential card testing but are currently unblocked

**1. BIN ID: 999942262291**  
 MERCHANT ID: [Redacted]  
 FIRST ALERT: 03/21/2024 05:43 AM | LAST ALERT: 03/21/2024 10:31 AM  
 UNBLOCKED

**3. BIN ID: 600118XXXXXXX**  
 MERCHANT ID: 998445502541  
 FIRST ALERT: 03/21/2024 05:42 AM | LAST ALERT: 03/21/2024 10:31 AM  
 UNBLOCKED  PENDING BLOCK  
 Block For: 6 Hours

**SUBMIT BLOCK CHANGES** | 3 PENDING BIN BLOCKS | 0 PENDING BIN BLOCK REMOVALS

7. From the **Submission Status** pop-up, click **Confirm Changes** to save the updates. Otherwise, click **Back**.

**Submission status**

\*\*\*Please Note\*\*\*: You are about to implement a block on an entire card BIN (Bank Identification Number). This will result in blocking all transactions from cards within this BIN for the duration the block is in effect, including those transactions that may not be risky. By clicking CONFIRM CHANGES, you acknowledge and want to proceed with enabling the BIN block.

Merchant Id	BIN Id	Hours Blocked	Current Status	Current Block Start	Current Block End
995535857155	300118	12 (extended)	BLOCKED	03/21/2024 08:39 AM	03/21/2024 08:39 AM
992753900170	410120	6 (extended)	BLOCKED	Invalid date	Invalid date
998445502541	600118	6	Pending Block	N/A	N/A

**CONFIRM CHANGES** **BACK**

# Settings

You can configure your preferences for the various applications in Commerce Center from the **Settings** page. You can configure settings for the following:

- Sales
- Receipt
- Customer
- Checkout
- Recurring Payments
- User Preferences

## Sales settings

The **Sales Settings** are for transactions performed through the **Sales** screen. The **Sales** screen is used by merchants to perform payment transactions.

There following are pages within **Sales Settings**:

- General Sales Configuration
- Max Transaction Amount
- Soft Merchant Descriptor

## General Sales Configuration

To customize Sales for a merchant ID:

1. Select the appropriate merchant ID (MID) from the **Merchant ID Selection** list.
2. Use the following settings to customize the **Sales** screen:

Fields	Description
CVV Required	Establishes the debit or credit card CVV as mandatory for a sale or authorization transaction. <b>Note:</b> This field is enabled by default.
AVS Postal Code Required	Establishes the postal code as mandatory for a sale or authorization transaction.
AVS Street Address Required	Establishes the street address as mandatory for a sale or authorization transaction.
Display Authorizations	Displays the <b>Authorization</b> button on the <b>Sales</b> screen.
Display Sale	Displays the <b>Sale</b> button on the <b>Sales</b> screen to authorize and capture the transaction.
Override Sale Label	<p>Setting the toggle switch to the <b>on</b> (selected) position allows the <b>Sale</b> button to be re-named.</p> <ul style="list-style-type: none"> <li>• Sale</li> <li>• Authorize and Capture</li> <li>• Process Payment</li> <li>• Submit Order</li> </ul>
Order Preferences	Turn on this field to display the <b>Purchase Order Number</b> field on the <b>Sales</b> screen.
Shipping Preferences	Displays the <b>Shipping Address</b> field on the <b>Sales</b> screen.
Card payment Level 3 Data	Adds level 3 data for a sale transaction.
Purchase Order Number	Displays the <b>Purchase Order Number</b> field on the <b>Sales</b> screen.
Tax Preferences	Displays the <b>Tax %</b> field on the <b>Sales</b> screen.
Tax Exempt	<p>Displays the <b>Tax Exempt</b> field on the <b>Sales</b> screen.</p> <p><b>Note:</b> Before turning on this field, the <b>Tax Enabled</b> toggle switch must be set to the <b>on</b> (selected) position.</p>

Fields	Description
Tax %	Enter a value for the <b>Tax %</b> field.
Surcharge	Enable this field to apply surcharge amount during the sale transaction.

- To save the settings, perform the following steps, click **Apply Changes**. To reset the **General Sales Configuration**, click **Restore Default**.

## Max Transaction Amount

The **Max Transactions Amount** preferences limit the maximum monetary amount that can be entered for a transaction.

To set a **Max Transaction Amount** for a specific merchant and currency:

- Identify the merchant.
- Identify the currency for which you want to update the maximum transaction amount.
- To edit the amount, you can either click **Edit** or double-click the current amount value.
- Enter the desired value.

**Note:** The maximum value that can be entered is **9999999999.99**.

- To save your changes, click **Apply**.
- If you click **Delete** under the **Actions** column, your max transactions amount will be set to "-".

**Note:** A dash (-) denotes no transaction amount limits for this merchant and currency.

- To cancel the edit, click **Cancel**.

## Soft Merchant Descriptor

Soft merchant descriptor is the description applied by the merchant to a transaction that is in a pending state.

To add a soft descriptor for a merchant ID:

- Navigate to **Settings > Sales > Soft Merchant Descriptor**.



2. Select the merchant ID from the **Merchant ID Selection** drop-down list.
3. Enable the **Soft Merchant Descriptor** toggle switch and click **Add Soft Descriptor**.
4. Select the allowed byte combination for company identifier and product description from the **Name Type** drop-down list. For example, if you select **3-byte Company Identifier \* 18-byte Product Description**, the allowed characters in the **Name** field is **3** for company name and **18** for **Product Description**.
5. Enter the soft merchant descriptor title in the **Name** field.  
  
**Note:** Soft descriptors with duplicate names cannot be added.
6. Enter the phone number, email, and URL in their respective fields.
7. Select the country from the drop-down list.
8. Enter the detailed address in the **address** lines, **City**, **State/Province/Region**, and **Zip Code** fields and then click **Apply**.
9. After the soft merchant descriptor is successfully added, the merchant ID used can now select a soft merchant descriptor from the **Sales** screen while performing a sale transaction.

## Receipt settings

The receipt preferences in the Commerce Center settings are used to configure the sale receipt sent to the customer through email notifications.

To customize the receipt settings:

1. Select the appropriate merchant from the **Merchant ID Selection** list.
2. Switch on the toggle for **Enable downloading receipts**.
3. Use the following settings to configure a receipt:

Field	Description
Time Zone	In the Printed Date & Time section, select the customer's current time zone from the list.

Field	Description
Time Format	Select the time format as 12 Hour or 24 Hour to format the time as preferred on the receipt.
Date Format	Select the date format as MM/DD/YYYY or DD/MM/YYYY to format the date as preferred on the receipt.
Display Logo	Turn on this field to display the merchant logo on the receipt.  Note: The logo should be 220w*140h for best results.
Logo hyperlink	Enter the hyperlink of the merchant logo into this field.
Header	In the Header section, enter the merchant's name, phone number, street address, and postal code in the Header Line 1 to Header Line 5 fields.  Note: The Header Line 1 on the receipt displays in bold and a bigger font size. An empty Header Line is not displayed on the receipt.
Footer	In the Footer section, enter the message you want displayed on the receipt in the Footer Line 1 to Footer Line 4 fields.

4. To save the updated settings for the MID, click **Apply Changes**. To restore the default settings, click **Restore Defaults**. The following is an example of a receipt:



## Customer settings

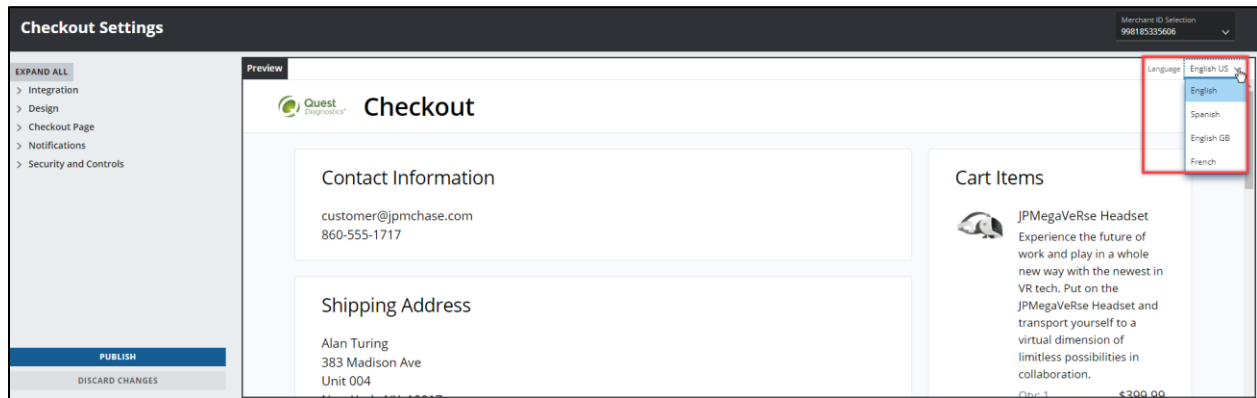
Customer Settings allows you to configure the experience for the Customer screen within Terminal.

After you select a MID, the Customer Settings page allows you to configure the following:

- Turn on/off the **CVV Required** toggle.
- Turn on/off the **Postal Code Required** toggle.
- Turn on/off the **Street Address Required** toggle.

# Checkout Settings

The **Checkout Settings** allow merchants – who are J.P. Morgan clients and have opted to offer Checkout – to configure an ecommerce user experience for their consumers. The **Checkout Settings** page includes a left panel for making edits, and a preview section to display a dynamic preview UI based on the edits. The preview also includes an option to select the desired language from the **Language** drop-down menu.



## Configure Checkout Settings

A new client will begin by configuring the settings in the certification environment, followed by development and testing. After testing is complete, the integration must be certified by Checkout. After you are certified and ready to go-live, you can configure the settings for the production environment.

The Checkout Settings determine the UI, as well as the system behavior for processing transactions.

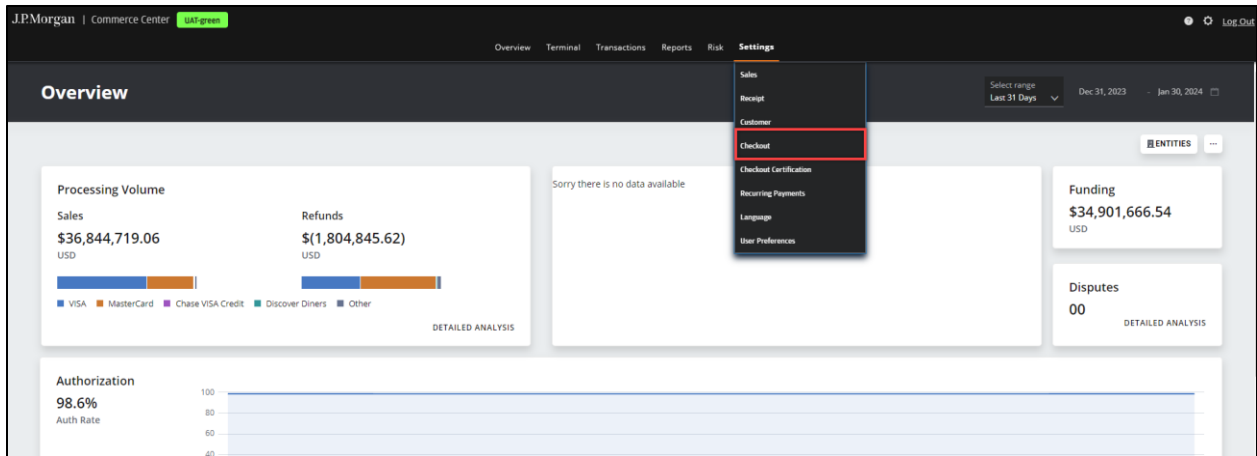
The Checkout Settings page includes two sections – the left-side panel where your customization options are available, and the preview section on the right, which displays a preview UI based on your selections.

The Checkout Settings consists of the following sections:

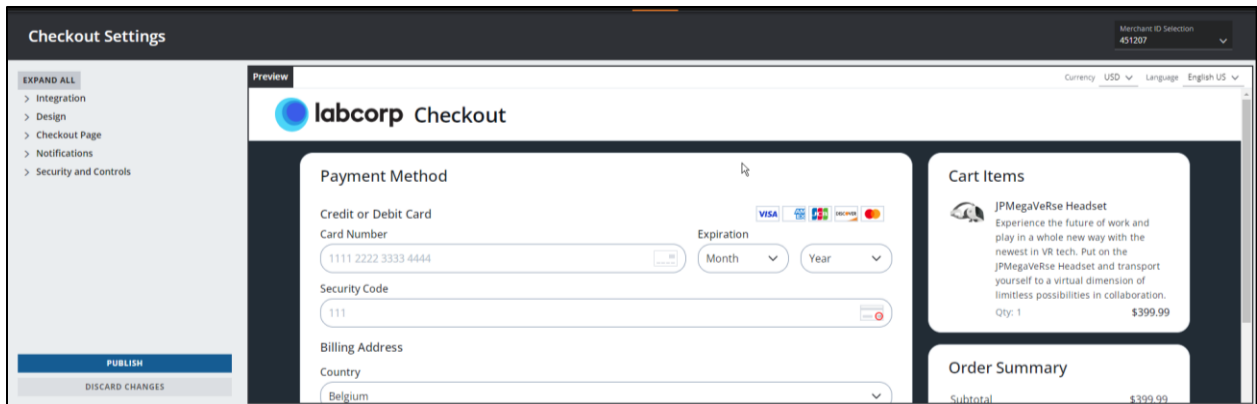
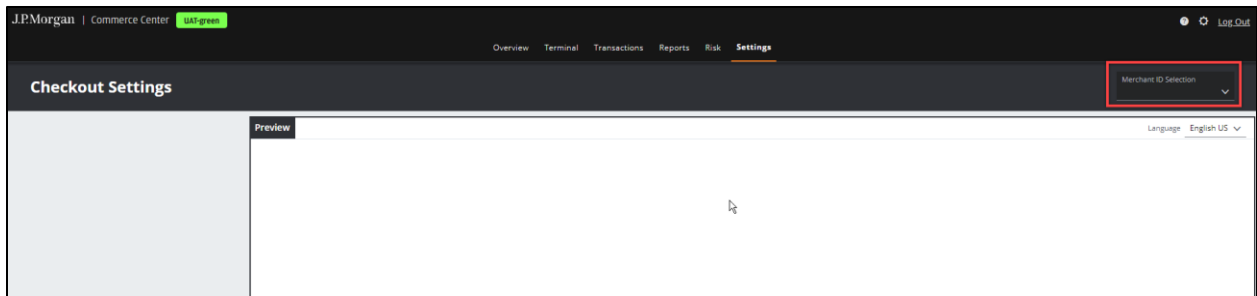
- Integration
- Design
- Checkout page
- Security and Controls

To customize the Checkout Settings:

1. Select **Settings** from the toolbar, and then select **Checkout** from the drop-down menu. The **Checkout Settings** page displays.



2. From the **Checkout Settings** page, select the appropriate merchant ID (MID) from the **Merchant ID Selection** list. The left-side panel and preview sections of the Checkout page become visible.




3. Refer to the following table to customize the **Integration** settings of the **Checkout** page.

## Integration settings

Setting	Description	Sample value
<b>Hosted Payment page or Drop-in UI</b>	Radio buttons used to define the integration type. The settings attributes and preview feature will vary based on the selected option.  <b>Note:</b> Checkout Settings and the preview feature will vary based on the selected option.	Hosted payment page
<b>Order confirmation page</b>	Toggle switch used to specify whether the order confirmation page is created and hosted by JPMC or via the merchant's system.  The <b>Order Confirmation Page</b> toggle switch is set to <b>ON</b> if the page is managed by J.P. Morgan. Set the <b>Order Confirmation Page</b> checkbox to <b>OFF</b> if the page is managed by the merchant.	On
<b>Back to merchant URL</b>	Text input field used to specify the <b>Back to Merchant URL</b> link on the order confirmation page (when served by J.P. Morgan).  This value is required when the <b>Order Confirmation Page</b> toggle switch is set to <b>ON</b> .	https://myonlinestore.com
<b>Success redirection URL</b>	Text input field used to specify the merchant's order confirmation link for successful transactions (when the <b>Order Confirmation Page</b> is managed by the merchant).  This value is required when the <b>Order Confirmation Page</b> toggle switch is set to <b>OFF</b> .	https://success.myonlinestore.com
<b>Failure redirection URL</b>	Text input field used to specify the merchant's order confirmation link for failed transactions (when the <b>Order Confirmation Page</b> is managed by the merchant).  This value is required when the <b>Order Confirmation Page</b> toggle switch is set to <b>OFF</b> .	https://failure.myonlinestore.com



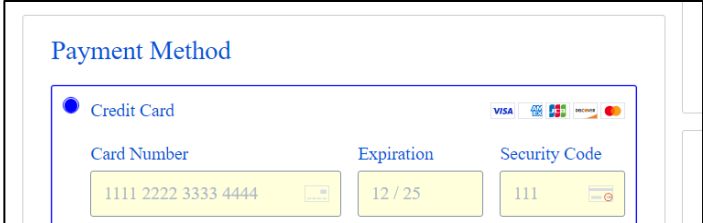
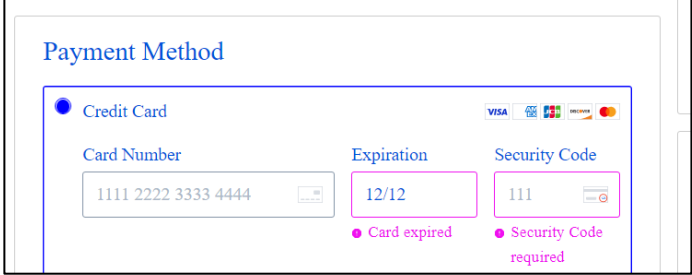
4. Refer to the following table to customize the **Design** settings of the Checkout page.


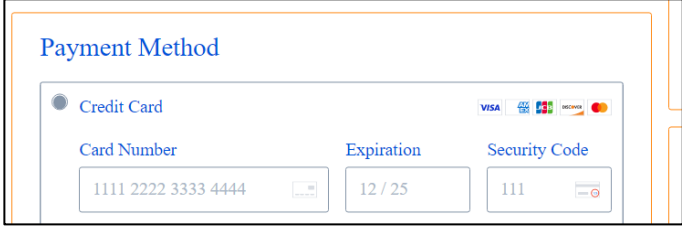
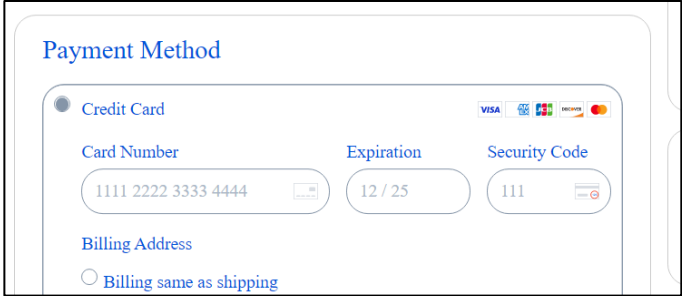
**Design settings**

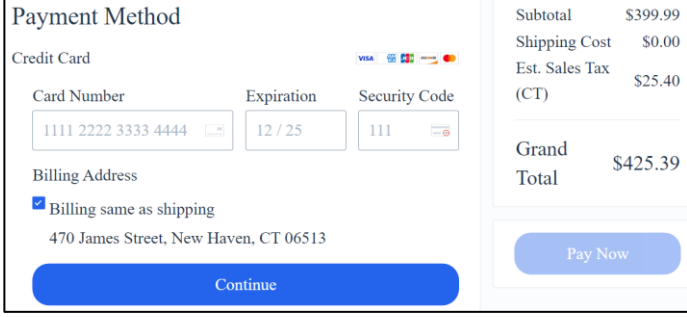
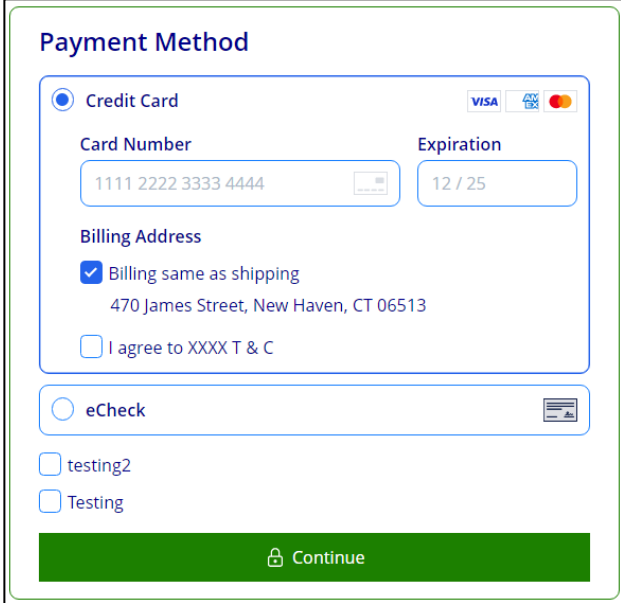
Setting	Description	Sample value
Typography > <b>Body font size in px</b>	Text input field used to set the page's font size (12px – 100px).	24px
Typography > <b>Typeface/font family</b>	Drop-down menu used to set the page's font type.	Open Sans
Typography > Button: <b>Typeface/font family</b>	Drop-down menu used to set the button's font type.	Open Sans
Typography > Button: <b>Button font size in px</b>	Text input field used to set the button's font size (12px – 100px).	24px
Typography > Button: <b>Button font weight</b>	Drop-down menu used to set the font weight of the button. Selectable options are <b>Regular</b> , <b>Medium</b> , and <b>Semibold</b> .	Regular
Color: <b>Primary/brand color</b>	Button used to set the color of the <b>Pay Now</b> button. 	#FF0000

Setting	Description	Sample value
<p>Color: <b>Interactive color</b></p>	<p>Button used to set the active state of links, radio buttons, checkboxes, and payment form borders.</p> <div data-bbox="456 373 1151 867" style="border: 1px solid black; padding: 5px;"> <p>Payment Method</p> <p><input checked="" type="radio"/> Credit Card <span style="float: right;">VISA  </span></p> <p>Card Number                      Expiration                      Security Code</p> <p><input type="text" value="1111 2222 3333 4444"/>                      <input type="text" value="12 / 25"/>                      <input type="text" value="111"/></p> <p>Billing Address</p> <p><input checked="" type="checkbox"/> Billing same as shipping 470 James Street, New Haven, CT 06513</p> <p><input type="checkbox"/> I agree to XXXX terms and conditions</p> <p style="text-align: center;"><input type="button" value="Continue"/></p> </div>	



Setting	Description	Sample value
<p>Color: <b>Page background color</b></p>	<p>Button used to set the page's background color.</p> 	<p>#4488FF</p>
<p>Color: <b>Section background color</b></p>	<p>Button used to set the background color of the sections and containers.</p> 	<p>#F0FFFF</p>
<p>Color: <b>Component background color</b></p>	<p>Button used to set the background color of the page fields.</p> 	<p>#FFFFDD</p>
<p>Color: <b>Critical alert</b></p>	<p>Button used to set the font color for critical alerts.</p> 	<p>#F00FF0</p>

Setting	Description	Sample value
<p>Color: <b>Border color</b></p>	<p>Button used to set the border color of the input fields.</p> 	<p>#00FF00</p>
<p>Color: <b>Divider color</b></p>	<p>Button used to set the border color of the various sections.</p> 	<p>#FF8811</p>
<p>Border: <b>Forms radius in px</b></p>	<p>Text input field used to set a rounded border radius for the section and input fields. For example, when the value is set to <b>32px</b>, the border appears as follows:</p> 	<p>0px – 32px</p>

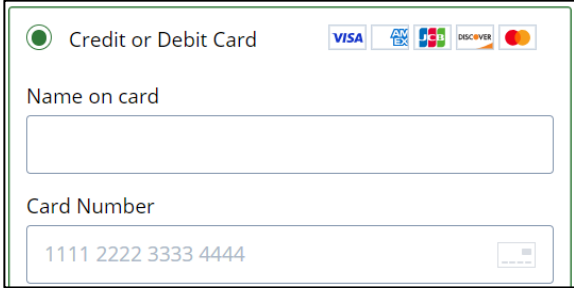
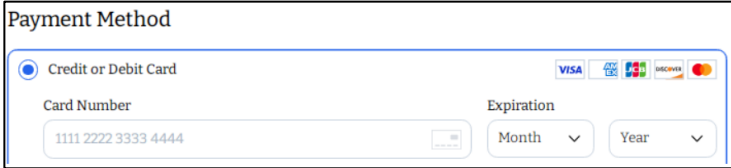
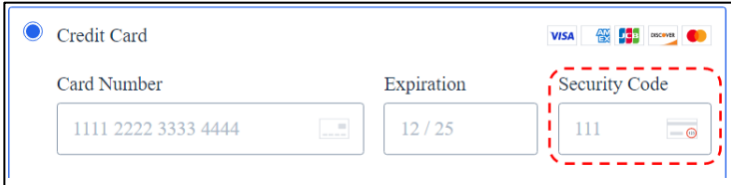
Setting	Description	Sample value
<p>Border: <b>Button radius in px</b></p>	<p>Text input field used to set a rounded border radius for the buttons. For example, when the value is set to <b>32px</b>, the button appears as follows:</p>  <p>The screenshot shows a 'Payment Method' form with rounded buttons for 'Continue' and 'Pay Now'. The 'Continue' button is blue and rounded, and the 'Pay Now' button is light blue and rounded. The form includes fields for Card Number, Expiration, Security Code, and Billing Address.</p>	<p>0px – 32px</p>
<p>Density: <b>Density settings</b></p>	<p>Radio buttons used to set the page element layout. Selectable options are <b>Compact</b>, <b>Default</b>, or <b>Spacious</b>.</p>  <p>The screenshot shows a 'Payment Method' form with a compact layout. The 'Credit Card' option is selected with a radio button. The form includes fields for Card Number, Expiration, Billing Address, and a checkbox for 'Billing same as shipping'. There are also checkboxes for 'testing2' and 'Testing', and a green 'Continue' button.</p>	<p>Compact</p>

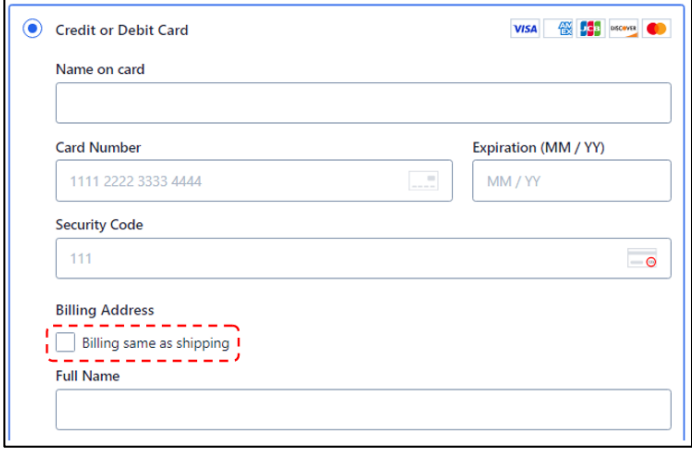

5. Refer to the following table to customize the **Checkout Page** settings of the Checkout page.



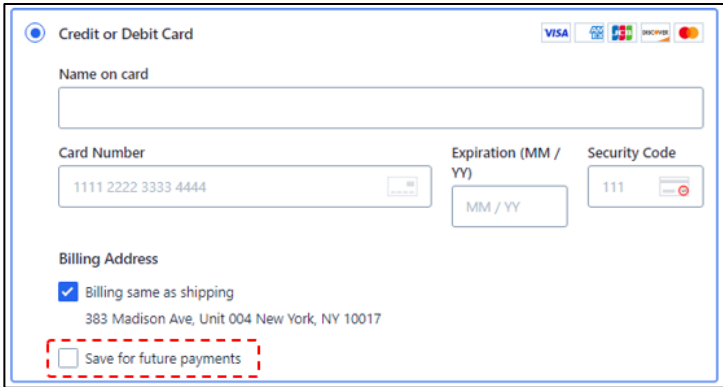
**Checkout Page settings**

Setting	Description	Sample value
<p><b>Page header</b></p>	<p>Toggle switch used to show/hide the page header section.</p>	<p>Selected / deselected</p>

Setting	Description	Sample value
Page Header: <b>Logo</b>	Toggle switch used to show/hide the logo image in the header section.  <b>Note:</b> A URL must be provided in the Image URL field when the <b>Logo</b> toggle switch is set to <b>ON</b> .	Selected / deselected
Page Header: <b>Checkout</b>	Toggle switch used to show/hide the <b>Checkout</b> title in the header section	Selected / deselected
Page Header: <b>Return to cart</b>	Toggle switch used to show/hide the <b>Return to cart</b> link in the header section.  <b>Note:</b> A URL must be provided in the <b>Return to Card URL</b> field when the <b>Return to Cart</b> toggle switch is set to <b>ON</b> .	Selected / deselected
<b>Contact info</b>	Toggle switch used to show/hide the contact information provided on the <b>Checkout</b> page.	Selected / deselected
<b>Shipping info</b>	Toggle switch used to show/hide the shipping address and method on the <b>Checkout</b> page.	Selected / deselected
Payment info: <b>Credit or debit card</b>	Toggle switch used to enable/disable a card payment method	Selected / deselected
Payment info > <b>Credit or debit card: PINless debit</b>	Toggle switch used to enable/disable PINless debit as a payment method	Selected / deselected
Payment info > <b>Credit or debit card: Debit first</b>	Radio button used to select debit as the primary network option (and credit as the second) for processing a payment.	Selected / deselected
Payment info > <b>Credit or debit card: Debit only</b>	Radio button used to select the debit network as the only option for processing a payment.	Selected / deselected

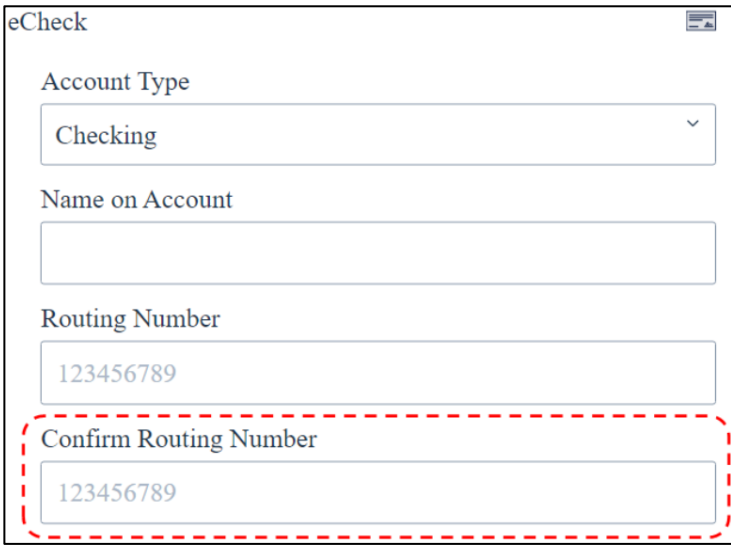
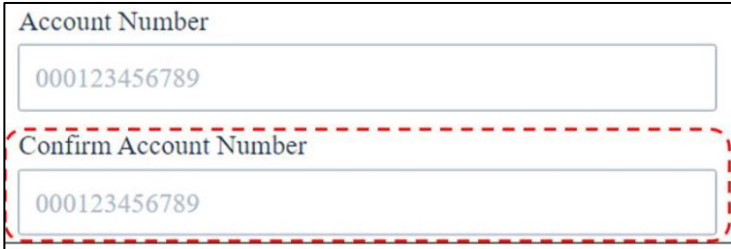
Setting	Description	Sample value
<p>Credit or debit card: <b>Name on card</b></p>	<p>Checkbox used to show the <b>Name on Card</b> field on the Checkout page.</p> 	<p>Selected / deselected</p>
<p>Payment info &gt; <b>Credit or debit card: Supported card network</b></p>	<p>List of card networks configured for merchants in the payment gateway (Orbital Core or Commerce Platform)</p>	<p>Read-only</p>
<p>Payment info &gt; <b>Credit or debit card: Expiration Date</b></p>	<p>Used to configure the expiration date input as a single text field (mm/yy) or as two separate drop-down menus.</p> 	<p>Two drop-down menus</p>
<p>Payment info &gt; <b>Credit or debit card: Security Code</b></p>	<p>Radio button used to configure whether security code is required. Options include the following:</p> <ul style="list-style-type: none"> <li>• Required only when adding a new card (or updating an existing card)</li> <li>• Always required (for example, adding a new card, updating an existing card, or placing an order)</li> <li>• Not required</li> </ul> 	<p>Selected / deselected</p>

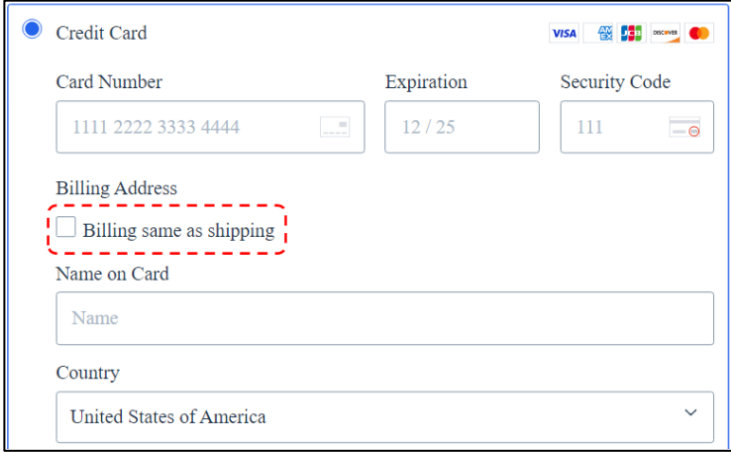
Setting	Description	Sample value
Payment info > <b>Credit or debit card: Billing Address</b>	Toggle switch used to show/hide the <b>Billing Address</b> section of the Checkout page.	Selected / deselected
Payment info > Credit or debit card > Billing Address: <b>Show “Billing same as shipping” checkbox</b>	Checkbox used to show/hide the <b>Billing same as shipping</b> checkbox on the Checkout page. 	Selected / deselected
Payment info > Credit or debit card > Billing Address: <b>Full name</b>	Checkbox used to show/hide the <b>Full name</b> field on the Checkout page. 	Selected / deselected
Payment info > Credit or debit card > Billing Address: <b>Country/ZIP code</b>	Checkbox used to show/hide the <b>Country/ZIP code</b> field (read only) on the Checkout page.  <b>Note:</b> The <b>Country/ZIP code</b> field is required.	Selected (default)

Setting	Description	Sample value
Payment info > Credit or debit card > Billing Address: <b>Address</b>	Checkbox used to show/hide the <b>Address, City, and State</b> fields on the Checkout page.  	Selected / deselected
Payment info > Credit or debit card > Billing Address: <b>Address 2</b>	Checkbox used to show/hide the <b>Address 2</b> field on the Checkout page. <b>Note:</b> The <b>Address 2</b> checkbox is displayed only when the <b>Address</b> checkbox is selected.  	Selected / deselected
Payment info > Credit or debit card > <b>Save for future payments</b>	Toggle switch used to show/hide the <b>Save for future payments</b> checkbox.  	Selected / deselected
Payment info > Credit or debit card: <b>Additional Text</b>	Toggle switch used to enable/disable the collection of consumer consent information.	Selected / deselected

Setting	Description	Sample value
Payment info > Credit or debit card: <b>Additional Text</b>	Text input field used to input consent text (in basic HTML format), including a URL link.  	I agree to Checkout mandate and the <a href="https://myonlinestore.com/terms-conditions"><i>terms & conditions</i></a>
Payment info > Credit or debit card > Additional Text: <b>Show acknowledgment checkbox</b>	Checkbox used to show/hide the <b>I agree to Checkout mandate</b> checkbox on the Checkout page.  	Selected / deselected
Payment info > Credit or debit card > Additional Text: <b>Acknowledgement required</b>	Checkbox used to enforce customer acknowledgement of the checkout mandate before a placing an order.	Selected / deselected

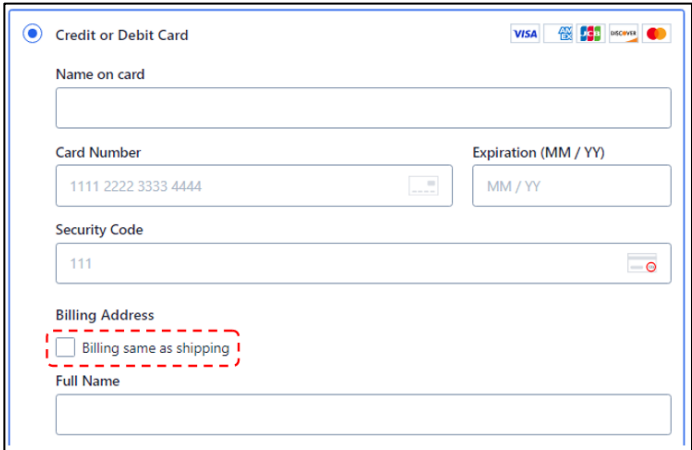




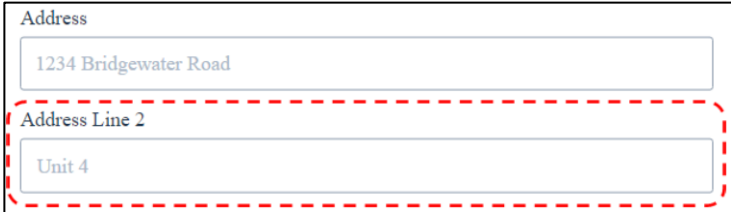
Setting	Description	Sample value
Payment info > Credit or debit card > Additional Text: <b>Reference</b>	Text input field used to enter a unique merchant identifier (AN50). <b>Note:</b> The <b>Reference</b> field is optional, and a merchant identifier is automatically generated when left blank.	Mandate for 2024 terms and conditions
Payment info: <b>eCheck</b>	Toggle switch used to enable/disable the <b>eCheck</b> payment method.	Selected / deselected
Payment info > eCheck: <b>Confirm Routing Number</b>	Checkbox used to show/hide the <b>Confirm Routing Number</b> field on the Checkout page.   <p>The screenshot shows the 'eCheck' section of a checkout form. It includes a dropdown for 'Account Type' (set to 'Checking'), a text field for 'Name on Account', a text field for 'Routing Number' (123456789), and a text field for 'Confirm Routing Number' (123456789). The 'Confirm Routing Number' field is highlighted with a red dashed border.</p>	Selected / deselected
Payment info > eCheck: <b>Confirm Account Number</b>	Checkbox used to show/hide the <b>Confirm Account Number</b> field on the Checkout page.   <p>The screenshot shows the 'eCheck' section of a checkout form. It includes a text field for 'Account Number' (000123456789) and a text field for 'Confirm Account Number' (000123456789). The 'Confirm Account Number' field is highlighted with a red dashed border.</p>	Selected / deselected
Payment info > eCheck: <b>Billing Address</b>	Toggle switch used to show/hide the <b>Address, City, and State</b> fields on the Checkout page.	Selected / deselected

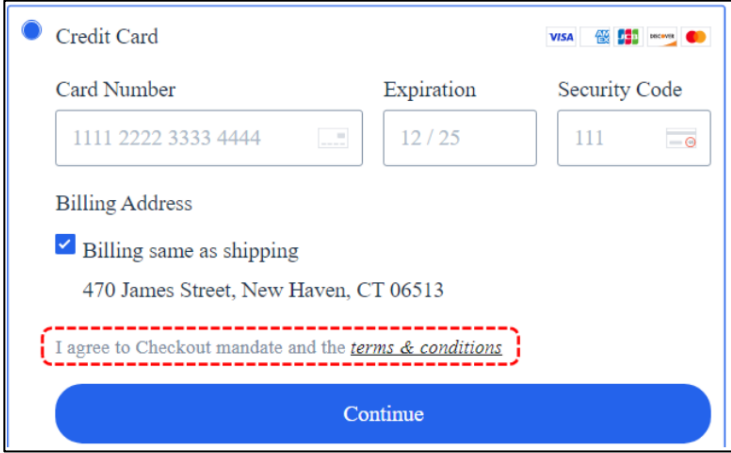
Setting	Description	Sample value
Payment info > eCheck > Billing Address: <b>Show</b> <b>'Billing same as shipping'</b> <b>checkbox</b>	Checkbox used to show/hide the <b>Billing same as shipping</b> checkbox on the Checkout page.  	Selected / deselected
Payment info > eCheck: <b>Country/ZIP code</b>	Checkbox used to show/hide the <b>Country/ZIP code</b> field (read only) on the Checkout page.  <b>Note:</b> The <b>Country/ZIP code</b> field is required.	Selected (default)
Payment info > eCheck: <b>Address</b>	Checkbox used to show/hide the <b>Address, City, and State</b> fields on the Checkout page.  	Selected / deselected

Setting	Description	Sample value
Payment info > eCheck: <b>Address 2</b>	Used to show/hide the <b>Address 2</b> field on the Checkout page. <b>Note:</b> The <b>Address 2</b> checkbox is displayed only when the <b>Address</b> checkbox is selected. <div data-bbox="456 417 1183 630" style="border: 1px solid black; padding: 5px; margin-top: 10px;">                         Address  <input type="text" value="1234 Bridgewater Road"/>  <hr/>                         Address Line 2  <input type="text" value="Unit 4"/> </div>	Selected / deselected
Payment info > eCheck > <b>Save for future payments</b>	Toggle switch used to show/hide the <b>Save for future payments</b> checkbox. <div data-bbox="456 787 1101 1348" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <div style="border: 1px solid #ccc; padding: 5px;"> <input checked="" type="radio"/> eCheck <span style="float: right;">🗨</span>                          Account Type  <input style="width: 100%;" type="text" value="Checking"/>  <hr/>                         Name on Account  <input style="width: 100%;" type="text"/>  <hr/>                         Routing Number  <input style="width: 100%;" type="text" value="9 digits"/>  <hr/>                         Account Number  <input style="width: 100%;" type="text" value="Up to 17 digits"/>  <hr/> <div style="border: 1px dashed #ccc; padding: 5px; text-align: center;"> <span>123456789</span> <span>0987654321</span> <span>1001</span> </div> <hr/>                         Billing Address  <input checked="" type="checkbox"/> Billing same as shipping                          Alan Turing, 383 Madison Ave, Unit 004 New York, NY 10017  <hr/> <input type="checkbox"/> Save for future payments                     </div> </div>	Selected / deselected
Payment info > eCheck: <b>Additional Text</b>	Toggle switch used to enable/disable the collection of consumer consent information.	Selected / deselected

Setting	Description	Sample value
Payment info > eCheck > Additional Text: <b>Additional Text</b>	Text input field used to input consent text (in basic HTML format), including a URL link.  	I agree to Checkout mandate and the <code>&lt;a href = "https://myonlinestore.com/terms"&gt;&lt;i&gt;terms &amp; conditions&lt;/i&gt;&lt;/a&gt;</code>
Payment info > eCheck: <b>Show acknowledgment checkbox</b>	Checkbox used to show/hide the <b>I agree to Checkout</b> mandate checkbox on the Checkout page.  	Selected / deselected
Payment info > eCheck > Additional Text: <b>Acknowledgement required</b>	Checkbox used to enforce customer acknowledgement of the checkout mandate before a placing an order.	Selected / deselected

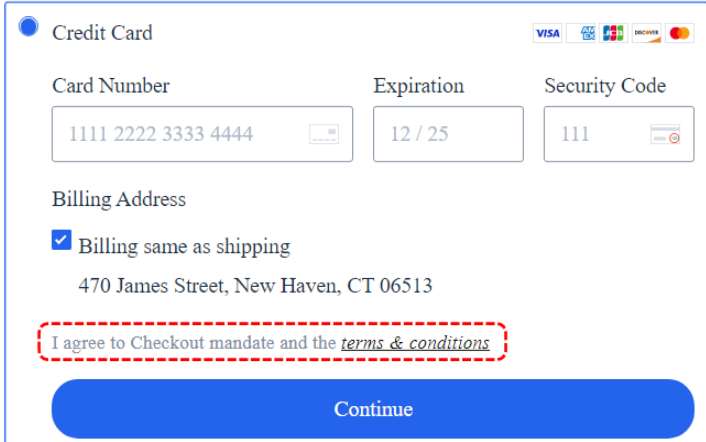
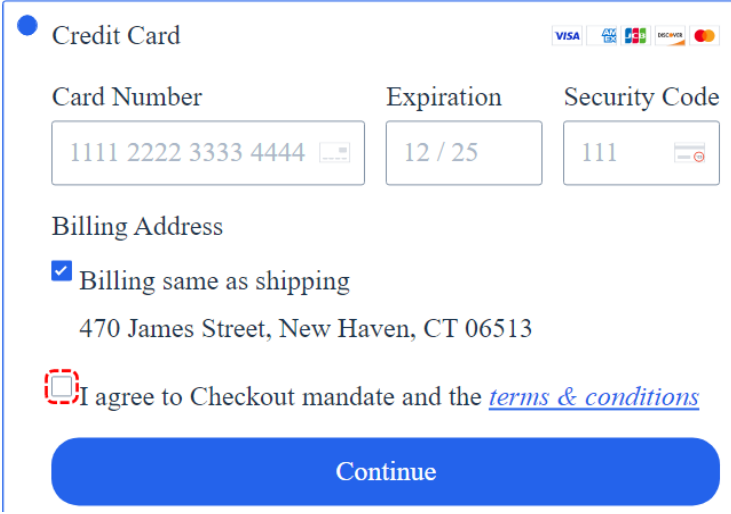
Setting	Description	Sample value
Payment info > eCheck > Additional Text: <b>Reference</b>	Text input field used to enter a unique merchant identifier (AN50). <b>Note:</b> The <b>Reference</b> field is optional, and a merchant identifier is auto generated when left blank.	Mandate for 2024 terms and conditions
Payment Info > <b>SEPA Direct Debit</b>	Toggle switch used to show/hide the SEPA Direct Debit payment method.	Selected / deselected
Payment Info > SEPA Direct Debit: <b>Billing Address</b>	Toggle switch used to show/hide the Billing Address section of the Checkout page.	Selected / deselected
Payment info > SEPA Direct Debit > Billing Address: <b>Show “Billing same as shipping” checkbox</b>	Checkbox used to show/hide the Billing same as shipping checkbox on the Checkout page. 	Selected / deselected
Payment info > SEPA Direct Debit > Billing Address: <b>Full Name</b>	Checkbox used to show/hide the Full name field on the Checkout page. 	Selected / deselected

Setting	Description	Sample value
Payment info > SEPA Direct Debit > Billing Address: <b>Country/ZIP code</b>	Checkbox used to show/hide the <b>Country/ZIP code</b> field (read only) on the Checkout page.  <b>Note:</b> The <b>Country/ZIP code</b> field is required.	Selected (default)
Payment info > SEPA Direct Debit > Billing Address: <b>Address</b>	Checkbox used to show/hide the <b>Address, City, and State</b> fields on the Checkout page.  	Selected / deselected
Payment info > SEPA Direct Debit > Billing Address > Address: <b>Address 2</b>	Checkbox used to show/hide the <b>Address 2</b> field on the Checkout page. <b>Note:</b> The <b>Address 2</b> checkbox is displayed only when the <b>Address</b> checkbox is selected.  	Selected / deselected
Payment info > SEPA Direct Debit > <b>Additional text</b>	Toggle switch used to enable/disable the collection of consumer consent information.	Selected / deselected

Setting	Description	Sample value
Payment info > SEPA Direct Debit > <b>Additional text</b>	Text input field used to input consent text (in basic HTML format), including a URL link.  	I agree to Checkout mandate and the <a href="https://myonlinestore.com/terms"><i>terms & conditions</i></a>
Payment info > SEPA Direct Debit > <b>Reference</b>	Text input field used to enter a unique merchant identifier (AN50). <b>Note:</b> The <b>Reference</b> field is optional, and a merchant identifier is auto generated when left blank.	Mandate for 2024 terms and conditions
Payment Info > <b>Google Pay</b>	Toggle switch used to show/hide the Google Pay payment method	Selected / deselected
Payment Info > Google Pay > <b>Google generated merchant ID</b>	Text input field used to enter a Google-generated merchant ID.	
Payment Info > Google Pay > <b>Google merchant name</b>	Text input field used to enter a merchant's name.	
Payment Info > Google Pay > <b>Button color</b>	Radio button used to select the <b>Pay Now</b> button color.	

Setting	Description	Sample value
Payment Info > Google Pay > <b>Button name</b>	Drop-down menu from which the user can select the button name.	
Payment Info > <b>Apple Pay</b>	Toggle switch used to show/hide the Apple Pay payment method.	Selected / deselected
Payment Info > Apple Pay > <b>Button color</b>	Radio button used to select the <b>Pay Now</b> button color.	
Payment Info > Apple Pay > <b>Button name</b>	Drop-down menu from which the user can select the button name.	
Payment Info > <b>Paze</b>	Toggle switch used to show/hide the <b>Paze</b> payment method.	Selected / deselected
<b>Cart items</b>	Toggle switch used to show/hide cart items on the <b>Checkout</b> page.	Selected / deselected
<b>Order summary</b>	Toggle switch used to show/hide the order summary on the <b>Checkout</b> page.	Selected / deselected
Place order: <b>Button name</b>	Drop-down menu that provides selectable options for the <b>Place Order</b> button name (for example, <b>Order</b> , <b>Pay Now</b> , <b>Submit</b> , or <b>Continue</b> ).	Pay now
Place order: <b>Additional text</b>	Toggle switch used to enable/disable the collection of consumer consent information.	Selected / deselected



Setting	Description	Sample value
Place order > Additional Text: <b>Additional text</b>	Text input field used to input the consent text (including a URL link) in basic HTML format.  Payment Method 	I agree to the Checkout mandate and the <a href = "https://myonlinestore.com/terms"><i>terms & conditions</i></a>
Place Order > Additional Text: <b>Show acknowledgements checkbox</b>	Checkbox used to show/hide the <b>Checkout Mandate</b> checkbox.  Payment Method 	Selected / deselected
Place Order: <b>Acknowledgement required</b>	Checkbox used to enforce customer acknowledgement of the checkout mandate before a placing an order.	Selected / deselected

Setting	Description	Sample value
Place Order > Additional Text: <b>Reference</b>	Text input field used to enter a unique merchant identifier (AN50). <b>Note:</b> The <b>Reference</b> field is optional, and a merchant identifier is auto generated when left blank.	Mandate for 2024 terms and conditions

6. Refer to the following table to customize the **Security and Controls** settings of the Checkout page.

### Security and Controls settings

Setting	Description	Sample value
<b>Fraud check</b>	Toggle switch used to enable/disable the fraud check feature for each transaction	Selected / deselected
<b>Override failures</b>	Radio buttons used to specify the transaction handling when a fraud check results in an error or timeout.	Approve transaction/decline transaction
<b>Override reviews</b>	Radio buttons used to specify the transaction handling when a fraud check results in the "review" state.	Approve transaction/decline transaction
<b>Single page app</b>	Toggle switch used to specify whether a merchant's e-commerce site is a single page app.	Selected / deselected

7. To save the updated settings for the MID, click **Publish**. To discard the changes made, click **Discard Changes**.

**Note:** A payment link can be created only after changes are published. Refer to the [Pay by Link](#) section for additional information.

## Recurring payments settings

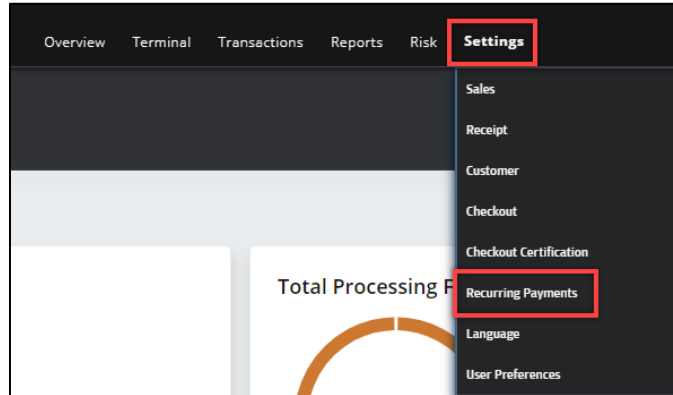
The Recurring Payments Settings are used to configure plans, retry/rollover settings, webhooks, and consumer notifications.

## Recurring payment settings

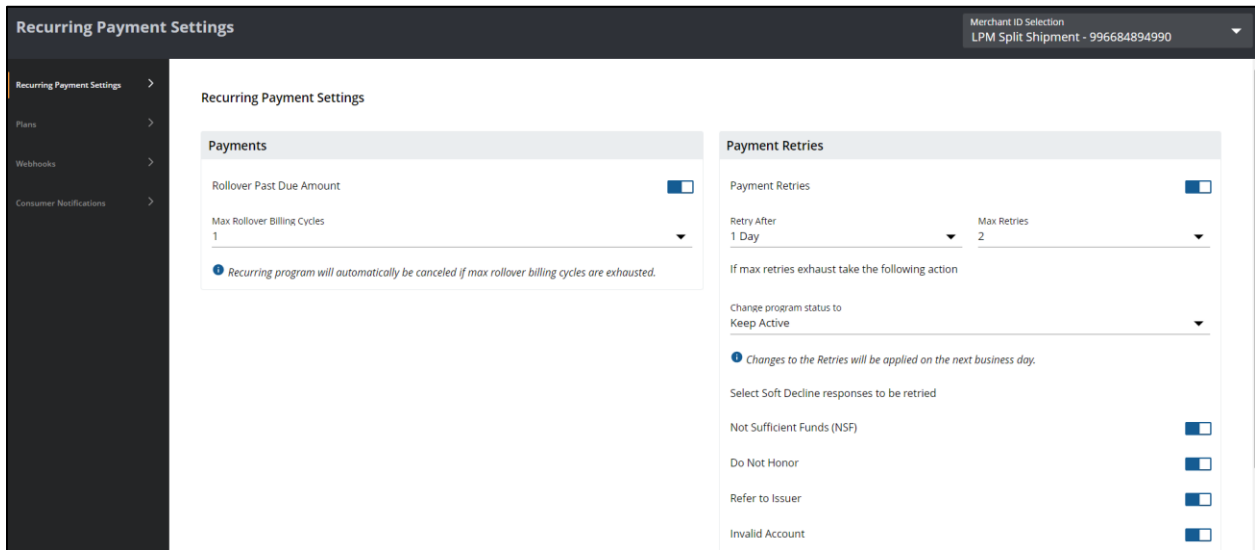
The Recurring Payments Settings can be used to configure the recurring payments rollover and payment retry settings for the customer.

To update recurring payment settings:

1. Select **Settings** from the toolbar.



2. From the **Settings** drop-down menu, select the **Recurring Payments** option. The **Recurring Payment Settings** page displays.



3. Select the appropriate merchant ID (MID) from the **Merchant ID Selection** drop-down menu.

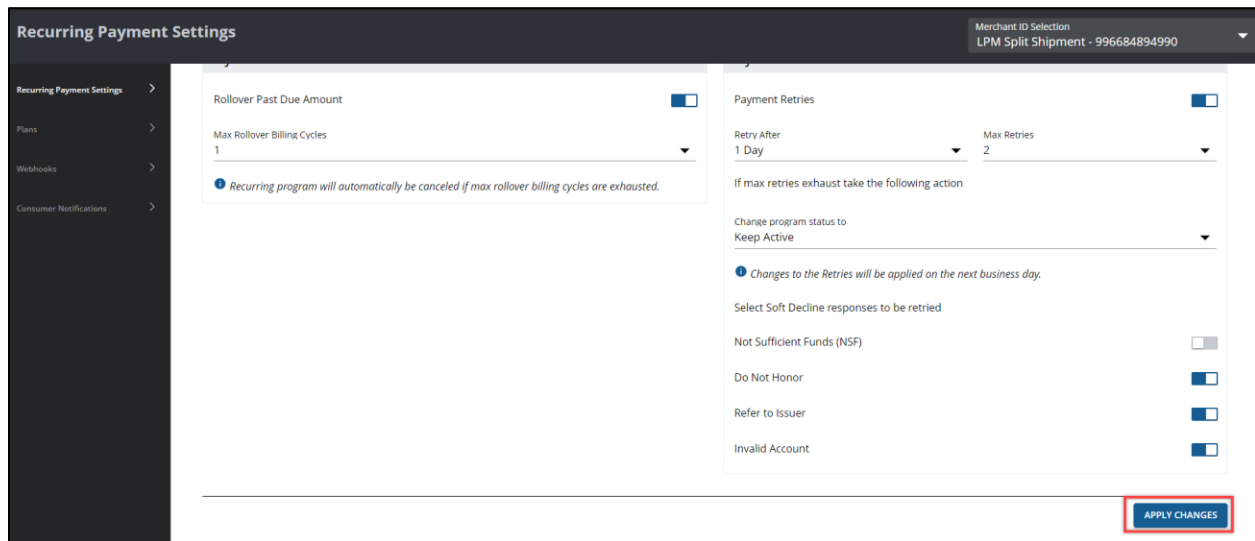


The following table describes the settings for recurring payments:

Fields	Description
Rollover Past Due Amount	Allows the past due amount to be carried to the next billing cycle.
Max Rollover Billing Cycles	<p>Indicates the maximum number of next billing cycles to which the past due amount can be carried. From the <b>Max Rollover Billing Cycle</b> drop-down menu, select either <b>1</b>, <b>2</b>, or <b>3</b>. If the max cycles are exhausted, the recurring program will automatically be canceled.</p> <p><b>Note:</b> This field is mandatory if the <b>Rollover Past Due Amount</b> toggle switch is set to <b>ON</b>.</p>
Payment Retries	Allows retries to be performed on failed payments.
Retry After	<p>Selects the number of days to retry the payment(s) after it has failed. The possible values are 1 – 4 days.</p> <p><b>Note:</b> This field is mandatory if the <b>Payment Retries</b> toggle switch is set to <b>ON</b>.</p>
Max Retries	<p>Selects the maximum number of retries that can be attempted after a payment has failed. The possible values are 1 – 4.</p> <p>For example, if <b>Retry After</b> is set to <b>2 days</b> and <b>Max Retries</b> is set to <b>3</b>, the failed payment will be retried after every 2 days, 3 times.</p> <p><b>Note:</b> This field is mandatory if the <b>Payment Retries</b> toggle switch is set to <b>ON</b>.</p>
Change program status to:	<p>If the max retries are exhausted, select either <b>Keep Active</b> or <b>Cancel</b> from the <b>Change program status to</b> checkbox.</p> <p><b>Note:</b> Changes to the retry configurations will be applied on the following business day.</p>

Fields	Description
Select Soft Decline responses to be retried checkboxes	Select the soft decline codes to be retried after a failed transaction. The available reason codes are: <ul style="list-style-type: none"> <li>• Not Sufficient Funds (NSF)</li> <li>• Do not honor</li> <li>• Refer to issuer</li> <li>• Invalid account</li> </ul> <p><b>Note:</b> At least one soft decline code must be selected if the <b>Payment Retries</b> toggle switch is set to <b>ON</b>.</p>

4. Click **Apply Changes** to save changes.

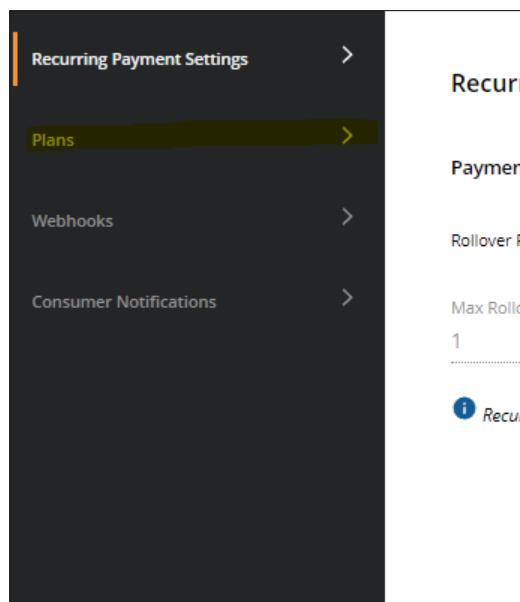
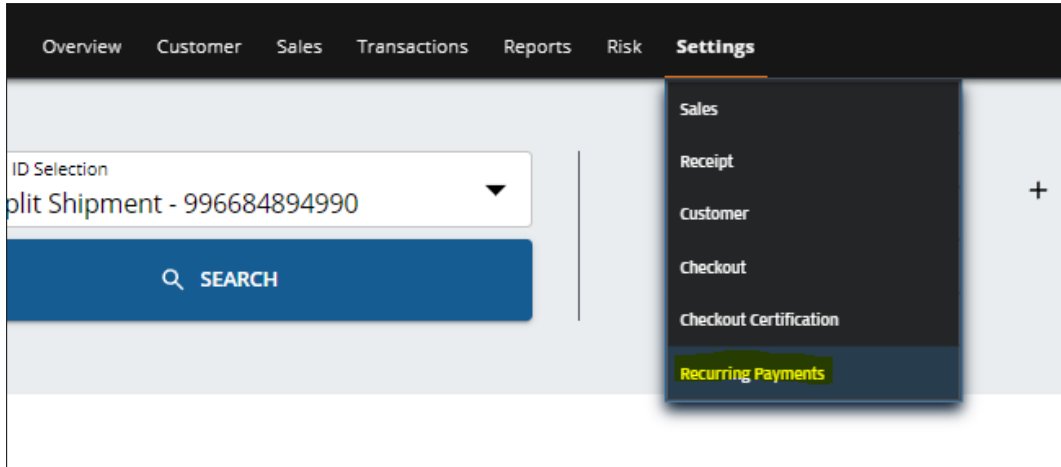


## Create a plan

A recurring plan is a pre-defined reusable template that contains details of the goods or services you offer, the amount to be charged, and the frequency at which the customer should be charged (billing cycle). Depending on your business requirement, you can create multiple plans with different billing frequencies and pricing.

To create a plan:

1. Navigate to **Settings > Recurring Payments > Plans**.



2. From the **Plans** screen, select the appropriate merchant ID from the **Merchant ID Selection** dropdown list.
3. Click **Create New Plan**.

Plans

Search + CREATE NEW PLAN

Plan Name	Plan Type	Amount	Frequency	Status	Actions
Amt1	Autopay	7,000.00 USD	Every 3 Weeks	Cancelled	<a href="#">View/Edit</a>
MyAutoPayPlan1	Subscription	1,000.00 USD	Weekly	Cancelled	<a href="#">View/Edit</a>
0000	Subscription	100,000.00 USD	Monthly	Cancelled	<a href="#">View/Edit</a>
dfhgk65789wrewr	Autopay	34,234.00 USD	Daily	Cancelled	<a href="#">View/Edit</a>
Plan_1020	Subscription	100,119.23 USD	Every 11 Weeks	Cancelled	<a href="#">View/Edit</a>

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**Create New Plan**

**Plan Information**

Merchant Plan ID	Plan Type Autopay
Plan Name	Plan Status Draft
Plan Description	

**Options**

Default Plan

Auto Renewable

**Billing**

Billing Frequency Count	Billing Frequency Unit
Plan Amount 0.00	Plan Currency USD

CLOSE SAVE

4. In the **Plan Information** section, enter the following details:

- **Merchant Plan ID:** This is a unique plan identifier on your merchant system to identify a plan. This field is optional.
- **Note:** If the Merchant Plan ID is entered, it must be unique.
- **Plan Type:** This identifies the recurring payment model of the plan. This field is mandatory. The possible values for Plan Type are:
  - **Subscription:** If you have a business model where customers pay you a fixed amount on a regular basis, this plan type is perfect for you. You can set a fixed pricing amount for all your consumers, while also allowing you the flexibility to offer custom pricing amounts for specific consumers, if required.
  - **AutoPay:** If you have a business model where you want to customize the pricing amount for each consumer at the time of enrollment, this plan type is perfect for you. You can achieve this by setting up a zero-dollar Autopay plan and use them with custom pricing for different consumers.
- **Plan Name:** This is the label provided by you to identify a plan. This field is mandatory.
- **Note:** The Plan Name has a maximum possible length of 100 characters.
- **Plan Status:** This denotes the status of the plan and defines whether it can be used to create a recurring program or not. This field is mandatory.
- The possible values for Plan Status are **Draft** or **Active**.

- **Note:** Only **Active** plans can be used to create recurring programs.
  - **Plan Description:** This is the description provided by you. It gives additional information about a plan. This field is optional.
  - **Note:** The Plan Description has a maximum length of 250 characters.
5. In the **Billing** section, enter the following details:
- **Billing Frequency Count:** This denotes the number of times the plan will be billed to the consumer in the selected billing frequency units. This is a mandatory field.
  - **Note:** The acceptable values are only **numeric** values.
  - **Billing Frequency Unit.** This field is mandatory.
  - The possible values for Billing Frequency Unit are Day(s), Week(s), Month(s) and Year(s).
  - **Plan Amount:** This field is mandatory.
  - **Note:** For Plan Type = AutoPay, the Plan Amount can be greater than or equal to \$0.00 and can be overwritten at the individual recurring program level.
  - For Plan Type = Subscription, the Plan Amount must be greater than \$0.00 and can be overwritten at the individual recurring program level.
  - **Plan Currency:** This field is mandatory.
  - **Note:** The default value is USD.
6. In the **Options** section, enter the following details:
- **Default Plan:** This identifies whether the plan is the default plan for a merchant. Default plans will be shown at the top of the **Plan Name** drop-down menu on the **Add New Recurring Program** panel.
  - The possible values are **Y/N** (the default is **N**).
  - **Auto Renewable:** This determines if a recurring program using this plan will automatically be renewed on the End Date.
  - The possible values are **Y/N** (the default is **Y**).



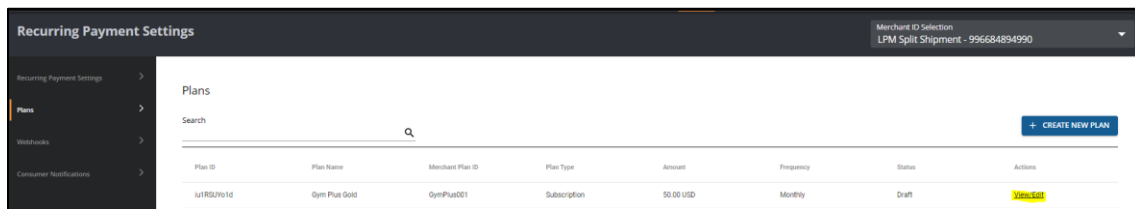
7. Click **Save**.
8. A system-generated **Plan ID** will be returned in the **Plan Created Successfully** response.

**Note:** A plan must be created prior to creating a recurring program. For more information about creating recurring programs, refer to the [Add a New Recurring Program](#) section.

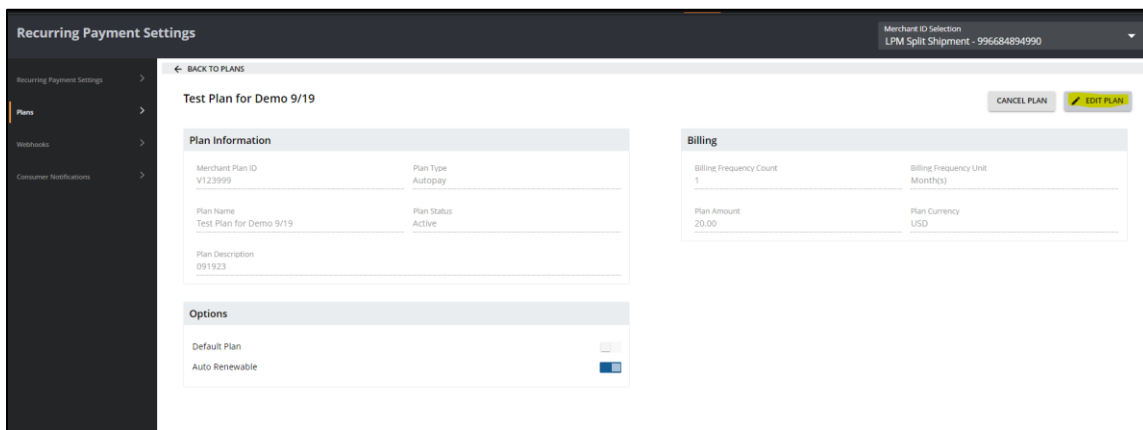
## Edit a plan

To edit an existing plan:

1. Navigate to **Settings > Recurring Payments > Plans**.
2. From the **Plans** screen, ensure the appropriate merchant ID is selected.
3. Click **View/Edit** next to the plan you would like to edit. All fields will initially be in read-only mode.



4. To edit the fields, click **Edit Plan**.



If the plan is in draft status, all fields can be updated. If the plan is in **Active** status, only the following fields can be updated:

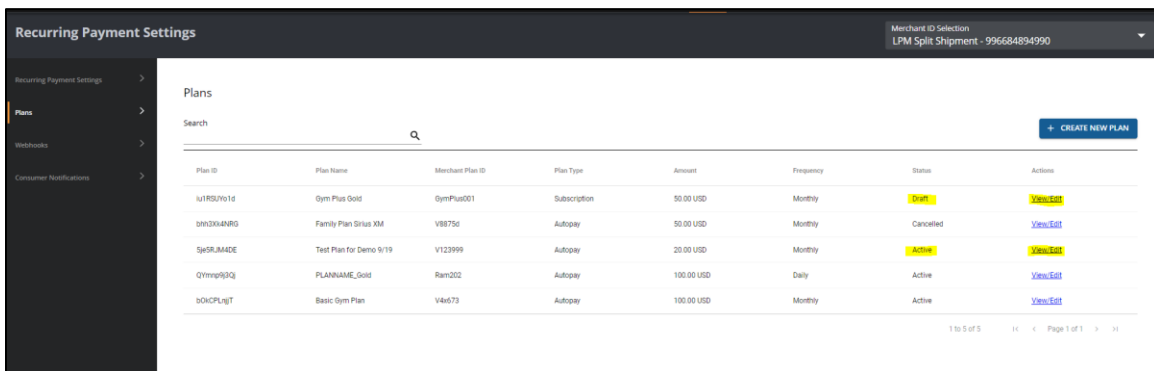
- Merchant Plan ID
- Plan Name

- Plan Description
- Default Plan
- Auto Renewable

## Cancel a plan

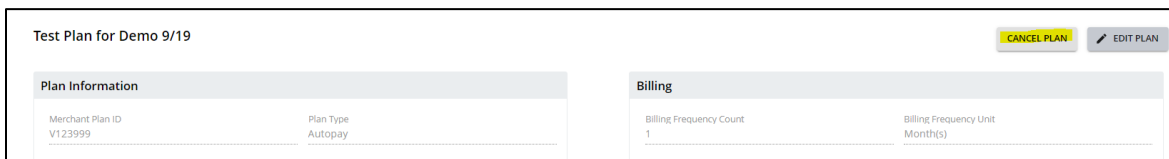
To cancel an existing plan:

1. Navigate to **Settings > Recurring Payments > Plans**.
2. On the **Plans** screen, ensure the appropriate merchant ID (MID) is selected.
3. Click **View/Edit** next to the plan you would like to cancel (plans must be in **Active** or **Draft** status to be cancelled).



4. Click **Cancel Plan**.
5. Confirm the cancellation.

**Note:** After a plan is cancelled, customers will no longer be able to enroll in programs with this plan. However, existing Recurring Programs created using this plan will continue to run.



## Webhooks

Turn on Merchant Webhooks to receive notifications on the specified event triggers.

To configure webhooks:

1. Navigate to **Settings > Recurring Payments > Webhooks**.

2. Ensure the appropriate merchant ID (MID) is selected.

3. Enter a valid webhook name.

**Note:** This is a required field.

4. Enter a valid callback URL where the events notification should be posted (required). For example, an example of a valid URL format is <https://www.merchant-domain.com/path>.
5. Select the notification types for which the webhook notifications should be triggered. By default, all notifications are turned off. When webhooks are turned on at least one notification type should be selected.

**Note:** One webhook configuration is allowed per MID. To change the selected notification types, edit an existing webhook.

If the user no longer wants to receive merchant webhooks, the user can opt out of webhook activation.

## Consumer notifications

Consumer notifications allow you to send email notifications to consumers who have opted in for notifications.

**Note:** Consumers must also have opted into email notifications when creating a new recurring program to receive emails.

To configure consumer notifications:

1. Navigate to **Settings > Recurring Payments > Consumer Notifications**.

The screenshot shows the 'Recurring Payment Settings' interface. The left sidebar has 'Consumer Notifications' selected. The main content area is divided into three sections: 'Notification Settings', 'Template Configurations', and 'Messaging'. The 'Notification Settings' section has three checkboxes: 'Send Consumer Notifications' (checked), 'Successful payment' (checked), and 'Failed payment' (checked). The 'Template Configurations' section has a dropdown menu set to 'Payment Success'. The 'Messaging' section has fields for 'Customer Facing Merchant Name' (Best Gym Ever), 'From Email Address' (bestgym\_nvr@bestgym.com), 'Email Subject Line' (Your Best Gym Ever Payment was Successful), 'Customer Service Phone Number' ((813) 444-7932), and 'Customer Service Email Address' (bestgym\_nvr@bestgym.com). On the right, an 'Email Preview' shows a sample email from 'Best Gym Ever' with a subject line 'Your payment for [Plan Name] was successfully processed' and a body containing payment details and contact information. An 'APPLY CHANGES' button is at the bottom right.

2. Ensure the appropriate Merchant ID (MID) is selected.
3. Select the **Consumer Notifications** to be sent to selected consumers. The options include **Successful Payments** and **Failed Payments**.
4. Select either **Template for Successful** or **Failed Payment** in the **Template** drop-down menu. The email preview for the template is displayed.

**Note:** The **Email Subject Line** is a default value that cannot be changed.

5. Enter the **Customer Facing Name**. This is a mandatory field. You should add your customer-facing business name here to reflect in the header and signature line of the email templates.
6. Enter the **From Email Address**. This is a mandatory field. You should add an email address here to help customers identify the sender of the notification.
7. Enter the **Customer Service Email Address**. This field is mandatory. This is the email address that JPMC will use on customer notifications- your customers will receive the email notifications from this address.
8. Enter the **Customer Service Phone Number** (optional).
9. Click **Apply Changes**.

**Note:** Customers who have opted into email notifications will receive email communications on success/failed payment triggers.

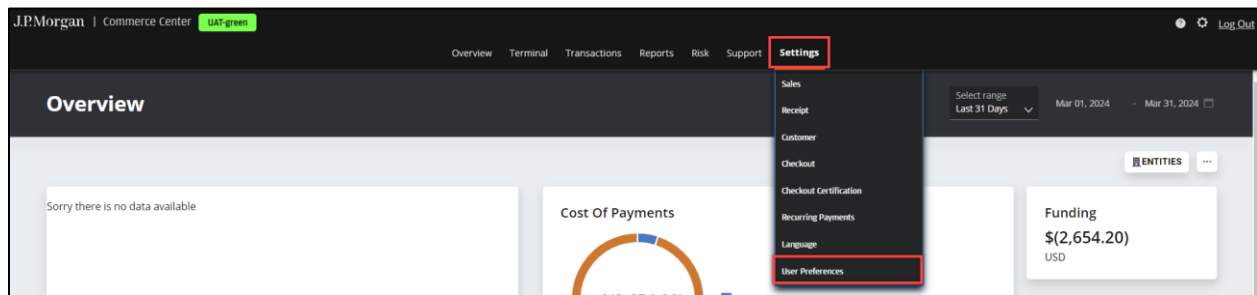
## User Preferences

The **User Preferences** page allows you to customize your experience in Commerce Center by modifying the following:

- Time and Date
- Number Format
- Language

To access the **User Preferences** page:

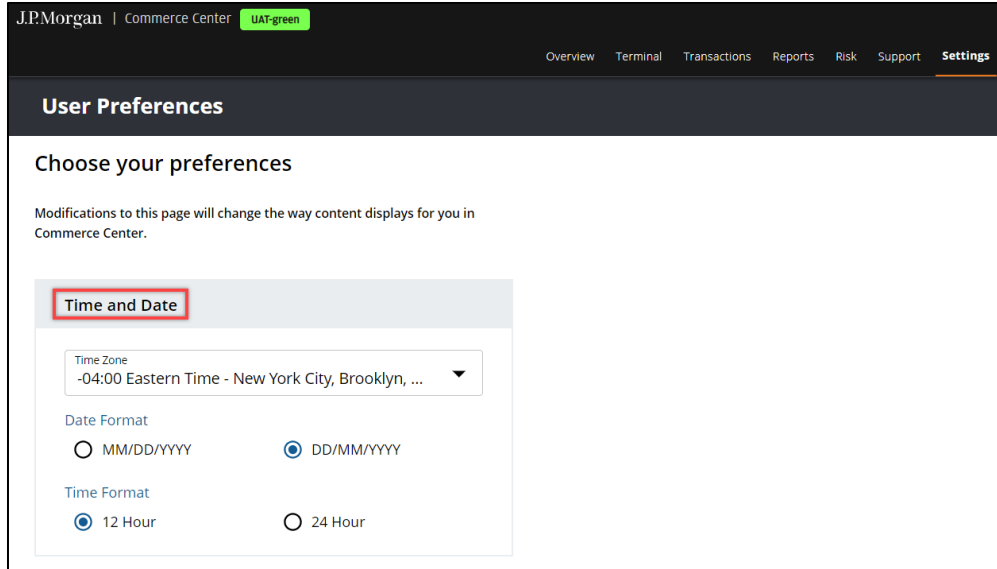
1. Select **Settings** from the toolbar.
2. From the **Settings** drop-down menu, select **User Preferences**.



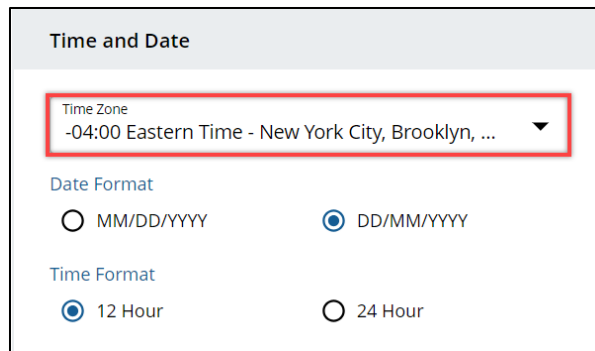
## Time and date

To set the preferred time and date:

1. From the **User Preferences** page, navigate to the **Time and Date** section of the page.

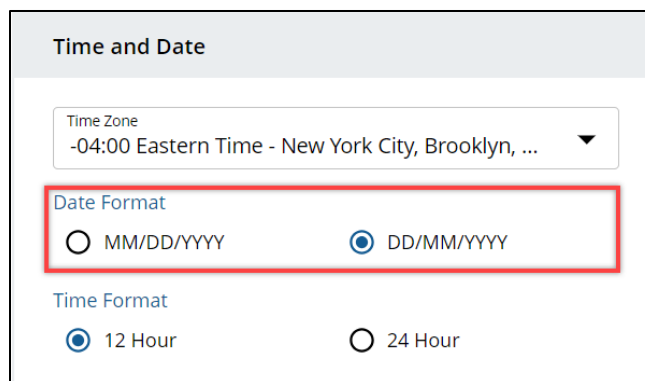


2. Select the desired time zone from the **Time Zone** drop-down menu.

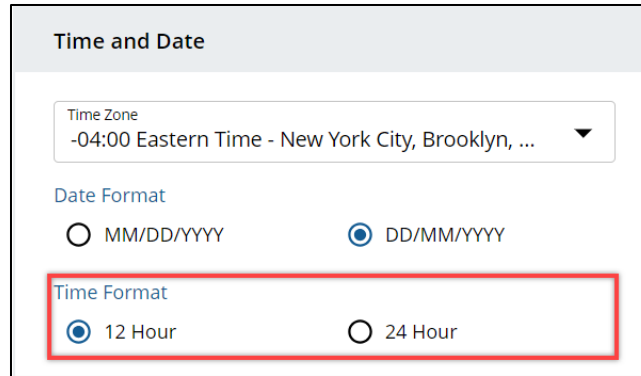


3. Select the desired date format.

**Note:** The selectable date formats are month/day/year (**MM/DD/YYYY**) or day/month/year (**DD/MM/YYYY**)



4. Select the desired time format.



**Time and Date**

Time Zone  
-04:00 Eastern Time - New York City, Brooklyn, ...

Date Format

MM/DD/YYYY  DD/MM/YYYY

Time Format

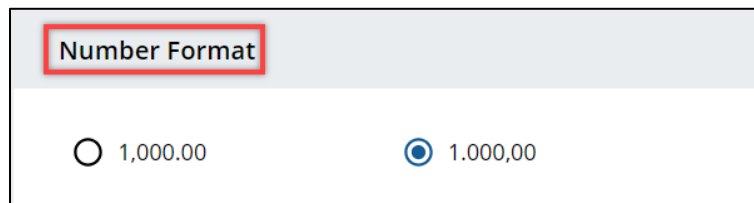
12 Hour  24 Hour

5. Click **Apply Changes**.

## Number format

To set the desired number format:

1. From the **User Preferences** page, navigate to the **Number Format** section of the page.



**Number Format**

1,000.00  1.000,00

2. Select the radio button corresponding to the desired number format.

**Note:** In many English-speaking countries, the decimal point (.) is used as the standard decimal separator. However, many other countries use the comma (,) for this purpose.



**Number Format**

1,000.00  1.000,00

3. Click **Apply Changes**.

## Language

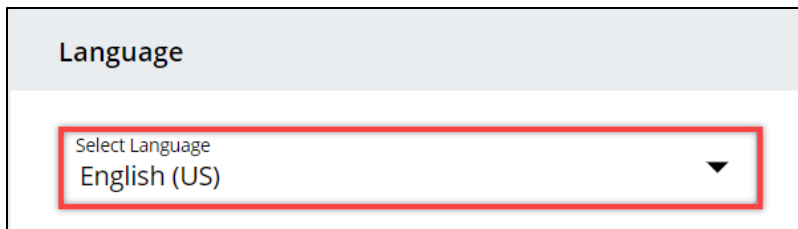
To select a preferred language:

1. From the **User Preferences** page, navigate to the **Language** section of the page.



2. Select the desired language from the **Select Language** drop-down menu.

**Note:** Currently, only **English (US)**, **French (Canadian)**, and **Portuguese (Brazil)** are supported. Additional languages will be added in the future.



3. Click **Apply Changes**.