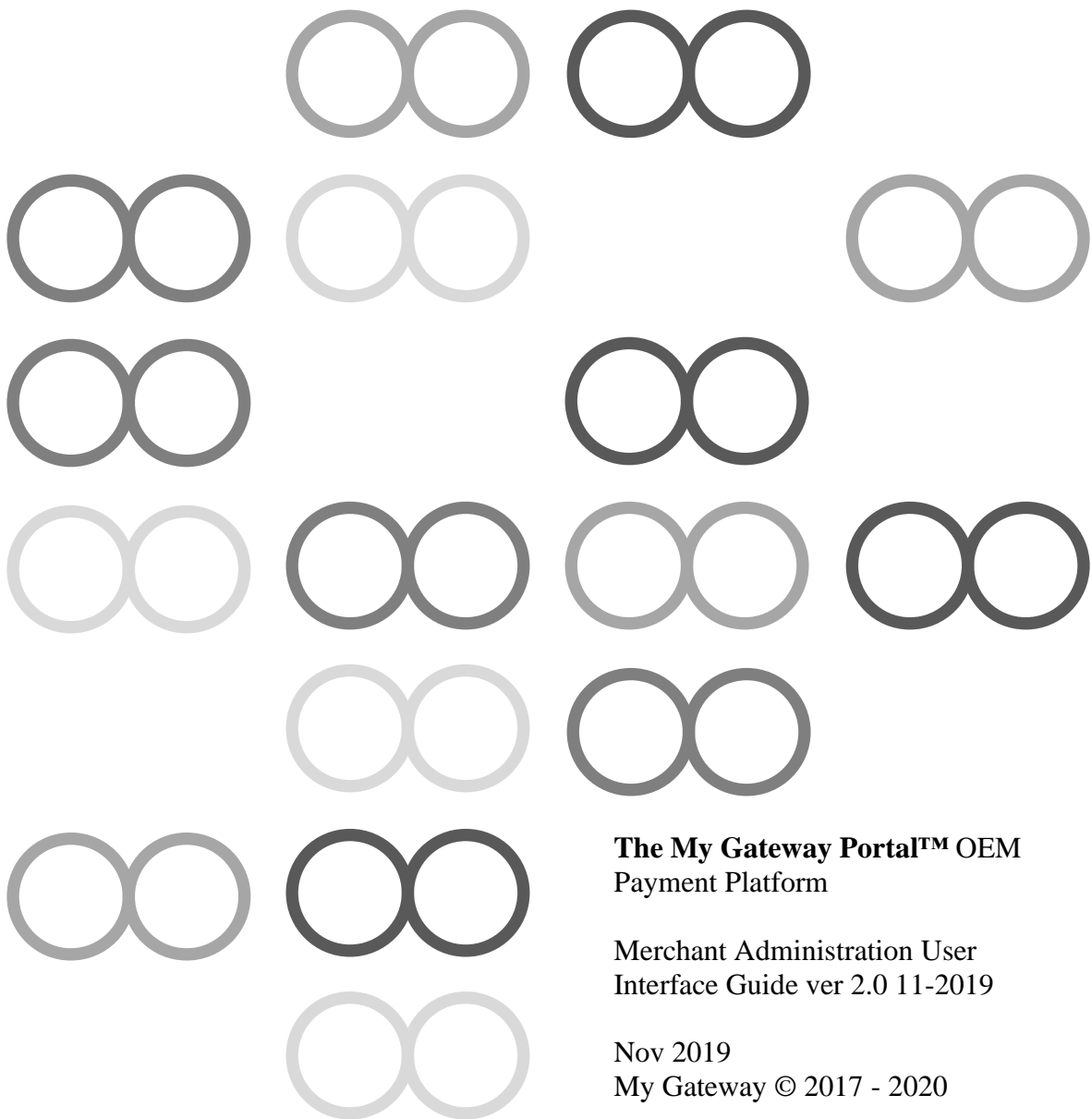




The My Gateway Portal™ Merchant Administration User Interface Guide



**The My Gateway Portal™ OEM
Payment Platform**

Merchant Administration User
Interface Guide ver 2.0 11-2019

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Summary of Changes, Version 2.0 Build 11-2019

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1. Introduction

My Gateway has implemented a Payment Gateway facility to enable merchants and processors to accept common payment cards for Electronic Commerce (EC) and Point of Sale (POS). This Manual is specific to EC merchants only.

The service is known as The My Gateway Portal, and provides a high function payment service that simplifies the payment acceptance process. The My Gateway Portal provides an outsourced proposition to acquirers, merchants and payment processors (collective referred to as *Payment Service Providers* or PSPs in this document) for this payment services.

The My Gateway Portal consists of internet front-end payment and account management functions and an on-line administrative platform to a web hosted application. This document details the online administration functions, known as The My Gateway Portal Merchant Administration (MYGW-MA); for information on the payment and customer account management functions refer to the *My Gateway Product Services Guide for E-commerce Merchants and Processors*.

The Merchant Administration (MYGW-MA) functions of The My Gateway Portal allow users to monitor, manage and report on transactions made through My Gateway. This is done by logging onto a web-based user portal and navigating through a series of easy to use screens using any standard web browser.

In this manual all users of the MYGW-MA system are generically referred to as *users*, though they may include Merchants, Payment Service Providers (PSPs), Third Party Processors (TPPs) and Acquirers.

1.1. Requirements

To use MYGW-MA, users will need:

- A Merchant Abbreviation
- A User ID and relevant password
- Access to the Internet through a common browser such as Chrome or Internet Explorer. Less common browsers may also work, but not all may have been tested
- JavaScript enabled

1.2. Target Audience

This manual is aimed at merchants, PSPs, acquirers and operations staff who need to use the MYGW-MA service and assumes knowledge of web application usage, payments processing through The My Gateway Portal payment gateway and the processes used by the applicable merchant or PSP.

1.3. Related Documentation

While this document details the online administration functions, MYGW-MA; for information on the payment and customer account management functions of The My Gateway Portal, refer to the *My Gateway Product Services Guide for E-commerce Merchants and Processors*.

1.4. Support

For any questions or assistance with the MYGW-MA product, please contact your support team at the support email provided at enablement e.g. *supportXX@my-gateway.net*, where *XX* is unique to a particular user.

2. PRODUCT DESCRIPTION

2.1. Services Provided to the Users

The services provided to users by The My Gateway Portal through the hosted platform are functionally divided into the following groups:

1. Merchant Administration Functions
2. Client and User Account Management
3. Transaction Analysis and Management

The *Client Account Management* service is also accessible using a Web-Services Application Programming Interface (API) style connection mechanism. This interface and associated APIs are documented in the *My Gateway Product Services Guide for E-commerce Merchants and Processors*.

The *Merchant Administration* functions are described in this document.

For reference, the following diagram describes the My Gateway system.

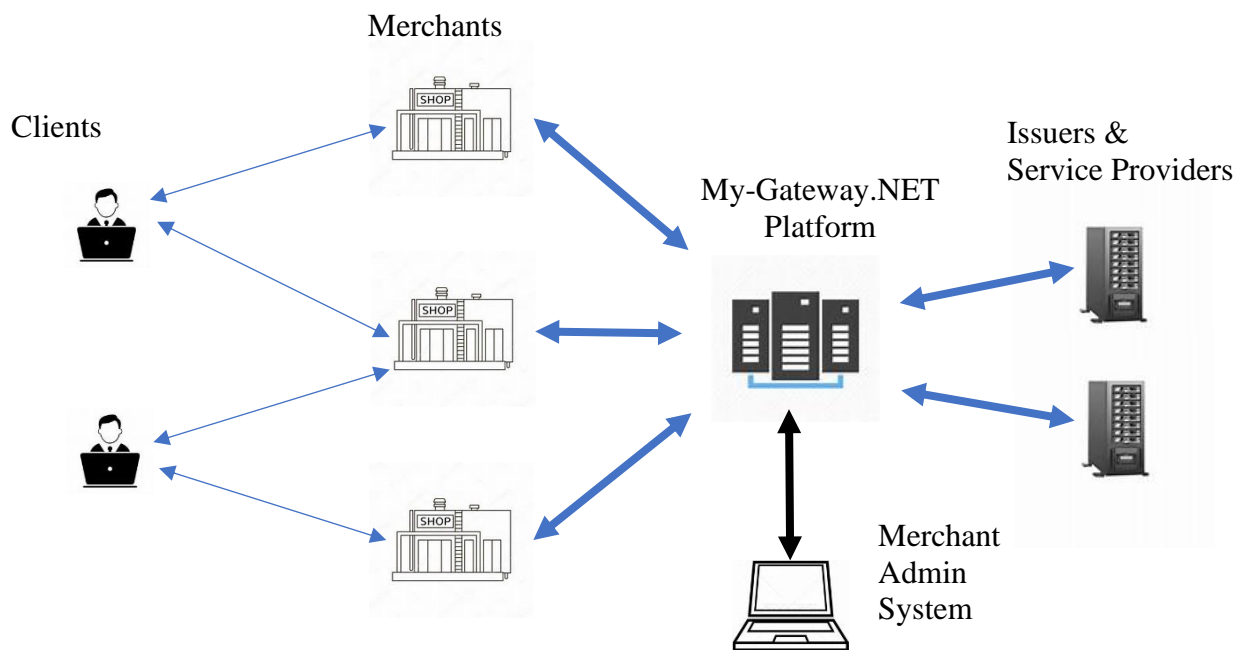


Figure 1. My Gateway Architecture

3. MERCHANT ADMINISTRATION SYSTEM (MYGW-MA)

Enablement for on-line payments is part of the My Gateway product for merchants. The user may also want to perform other payment management functions such as manually creating users and clients, checking transaction details and totals, and creating reports.

The MYGW-MA Merchant Administration facility manages this by providing the user with secure browser access to the MYGW-MA central transaction database to perform day-to-day merchant functions. The merchant is provided with tools for searching, reporting and managing client accounts and payment transactions.

In the following sections MYGW-MA web pages are displayed in italics (e.g. *MYGW-MA Home* page); and user input fields, check boxes, keys or buttons are in bold between angle brackets (e.g. <**Submit**>).

3.1. MYGW-MA Functions

The key features of MYGW-MA include:

- MYGW-MA has various types of user with different privileges and rights to access the information provided by the system. These are detailed below under *Managing MYGW-MA Operators*.
- Users may use the MYGW-MA system to manage their own users and clients' details. Users and clients can be added to the user or client database and existing users and client's details can be changed or deleted.
- Users may perform interactive searches of their own transaction logs and download detailed information about specific transactions. Searches can return a single transaction or a range of transactions.
- Full or partial refund transactions are supported on some transactions, depending on payment brand, merchant and user.
- Refund and void operations can be set to require an additional (e.g. supervisor) password to complete. The ability to do refunds and voids is granted at the discretion of the issuing bank, and refunds cannot be performed unless linked to the original transaction. Refund amounts can only be less than or equal to the original transaction amount.
- Each transaction has the functionality to show all details (e.g. authentication codes, fees, client details).
- MYGW Documentation, settlement and other reports may be downloaded from the MYGW-MA Portal.
- User access is secured using 128-bit SSL. The user is identified by an ID and password.
- Multiple user operators can be created and granted different privileges based on responsibility levels.

In addition to the MYGW-MA Portal, merchants can use the MYGW-AM and MYGW-PM functions described in the *My Gateway Product Services Guide for E-commerce Merchants and Processors* to directly access the MYGW-MA server from within their business application to perform client and user management and payment related functions.

Both methods allow use of a common merchant administration process. All transactions are presented in one database.

3.2. Getting Started with MYGW-MA

MYGW-MA allows the user, as an authorised operator, to monitor and manage their electronic transactions. Authorised operators can log in to MYGW-MA from the *Merchant Administration Login* page. Once logged in, they can use the various features of MYGW-MA.

Test and Production Portals

My Gateway provides PSPs, acquirers and merchants with a *Test* platform and a *Production* platform; generally, the test platform is used to ensure that the users' systems are properly enabled for My Gateway API processing; before the user begins to process live transactions on the production platform. Similarly, MYGW-MA provides a test portal where test merchants, clients and transactions can be managed and a production portal where production merchants, clients and transactions are managed. Users will be given access to the test, production or both portals depending on which system(s) they are required to manage.

Authorised user personnel must be set up as users before they can log in. Users will be provided with URL, user ID and password details for the relevant (test or production) MYGW-MA portal as part of the enrolment process.

The Portal User Interface

As the menu options listed below are self-explanatory and rely on user known or generated information the details of each item is not described below. However, the MYGW-MA system provides context sensitive information for each field, available by placing the cursor on the relevant field or input box.

The administration options available to you depend on the features provided as part of the MYGW-MA enrolment process. The options available to users will also depend on the specific user's privileges and all the options described below may not be available to all users.

The MYGW-MA user interface is based on

- **Lists** – Tables of information specific to Merchants, Users, Clients and Transactions which the current user has access to.
- **Forms** – Used to query, create, view or change merchant, user, client and transaction data retrieved from the MYGW-MA server.

Any number of Lists and Forms can be open and displayed on the main MYGW-MA web page simultaneously. MYGW-MA uses menus, buttons, text fields and icons to get input from the user.

MYGW-MA uses notification boxes to notify users of important messages and errors as well as to confirm user's input choices when required.

- **Alert Box** – general information to alert on user interface events, for example data being received from the MYGW-MA server. Alerts are blue in colour.

- **Confirm Box** – used to confirm user input, for example to confirm deletion of a client or user. Confirms are green.
- **Warning Box** – used to notify the user of an error or warning condition, for example a user attempting to perform a MYGW-MA function for which they do not have sufficient access rights. Warnings are red.
- **Information Box** – used to provide the user with important required information, for example new User login details, new Merchant IDs and new Client gateway IDs. Information boxes are white.

If Confirm Boxes are closed by clicking on the <**OK**> button or pressing the <**Enter**> or <**Space**> keys; the action being confirmed is accepted and processed. If a Confirm Box is closed by clicking the <**Cancel**> button or pressing the <**Esc**> key, the action is cancelled, and the user is returned to the previous page or form.

All other boxes can be closed by clicking on the <**OK**> button or pressing the <**Enter**>, <**Esc**> or <**Space**> keys.

3.3. Logging In

To access the administration functions the user must navigate to the MYGW-MA URL, choose whether they are logging into the test or production portal, enter their merchant abbreviation, username and a password.

Note that merchant abbreviations, usernames and passwords are not common to the test and production portals and users will only be able to use their credentials to login to either the test or production portals, and not both. The required portal is chosen from the dropdown menu, **<Portal Platform>**.

If the user has forgotten their password, they can click the **<Forgot password?>** link which will notify the MYGW-MA server to reset the user password, allocate a temporary password and send it to the user's registered email address. The user will need to enter their merchant abbreviation and username to use this function. If a password is incorrectly entered 5 times in succession, the system will force a password reset using the same process.

- The merchant abbreviation is a unique abbreviation set up for a particular merchant. Super Administrator users (generally operations managers at My Gateway) can either leave this field blank or enter a '*' (star) value.
- The username will have been allocated at enablement or created by the Administrator for a particular merchant, PSP or acquirer.
- The password must be at least 8 characters long and include one alphanumeric, one upper case, one lower case and one special character.

Selecting the **<Show Password>** check box toggles the password entry field between show and hide password modes.

Clicking **<Login>** or pressing the **<Enter>** key submits the entered merchant abbreviation, user name and password to the MYGW-MA server for authentication.

Clicking **<Cancel>** or pressing the **<Esc>** key clears all the input fields and repositions the cursor in the merchant abbreviation field.

Changing Your Password at Initial Login

During the log in process the user may be prompted to change their password. This could be because they are logging into MYGW-MA for the first time, using a temporary password after a password reset or the password has expired after a predefined time. In this case a *Change Password* popup is displayed, which requires the user to enter and confirm a new password which conforms to the MYGW-MA password requirements.

Selecting the <**Show Password**> check box toggles the password entry fields between show and hide password modes.

Clicking <**Submit**> or pressing the <**Enter**> key submits the entered password to the MYGW-MA server for processing and logs the user into the portal.

To clear the *Change Password* popup and return to the main login window, refresh the page using the browser 'reload page' option.

Users can log out of MYGW-MA at any stage. If users do not log out, they will eventually be logged out after a specified period of no activity.

3.4. The MYGW-MA Home Screen

After login the user is presented with the MYGW-MA *Home* screen; user options are provided on the buttons on the left-hand side of the screen and a menu bar at the top of the screen.

Clicking on the logo at the top left of the screen will return the view to the top of the page. The test portal is differentiated from the production portal with the message *Test Portal* in red, next to the logo at the top left of the screen.

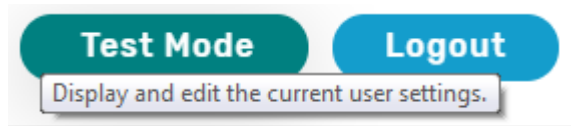
A unique or generic *Message of the Day* with information from the gateway may be displayed on the right side of the screen.

Logout

Logout using the <**Logout**> button on the top right of the screen which will close the *Home* screen, clear any open Forms and Lists and return the user to the *Login* page.

Edit User Settings

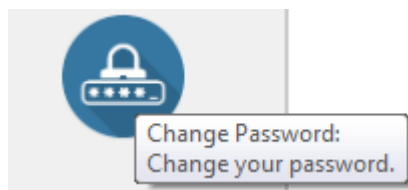
The current user's settings are accessed by selecting the <Username> at the top right of the screen, to the left of the <Logout> button. In the example below the username is 'Test Mode'.



Users can select this option to open the *Edit Current User* form, where they can edit their user settings including their contact details. Fields in grey cannot be edited and are supplied by the MYGW-MA server.

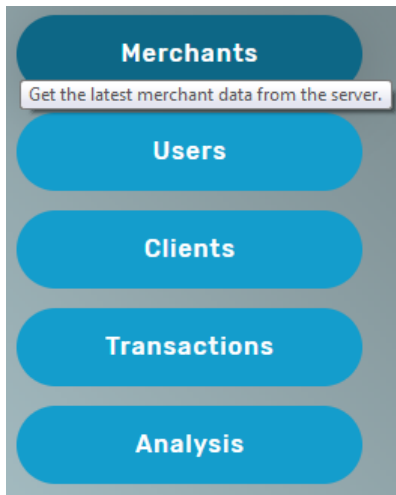
Change User Password

Users can change their password at the *Edit Current User* form by clicking on the <Change Password> icon, at the top right of the screen, shown below.

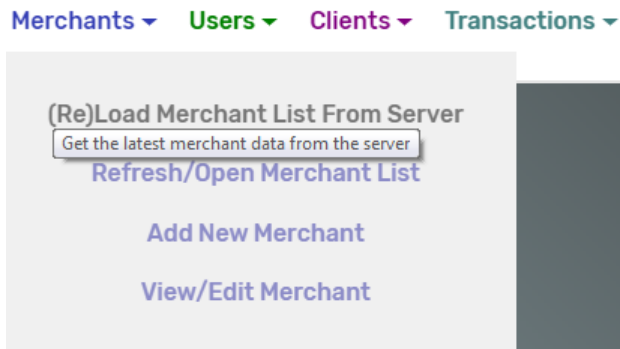


3.5. Selecting MYGW-MA Menu Options

The MYGW-MA button options on the Home page, shown below, are used to load various Lists - tables of information specific to merchants, users, clients and transactions which the current user has access to.



Users can load the various Lists by clicking on the relevant button; the user can also access the same functions using the menu bar at the top of the page. For example, choosing the menu item **<(Re)Load Merchant List From Server>** from the **<Merchants>** menu, shown below, is similar to clicking the **<Merchants>** button shown above.



This applies to all the Lists, which can be accessed using the specific button or menu item.

As all the data which is used to populate the Lists is stored on the My Gateway server, choosing to load a List will result in the data for the List being loaded from the server. This may take up to a minute depending on traffic to the server, in the meantime a status information text box is displayed which is automatically closed once the relevant List is created.

Users manage the data in the Merchant, User, Client and Transaction Lists through various Forms as described below. Note that there may be multiple Lists and Forms displayed on the

screen at any time, there is no restriction on how many Lists and/or Forms a user may load simultaneously.

3.6. Managing Merchants

The Merchant List

The Merchant List displays the details of the user's merchants as stored on the server. This list is automatically loaded from the server once the user logs in and once the merchant data has been received, the Merchant List is displayed. Though this List is automatically loaded at login; the user can reload it at any time by choosing the option **<(Re)Load Merchant List From Server>** from the **<Merchants>** menu.

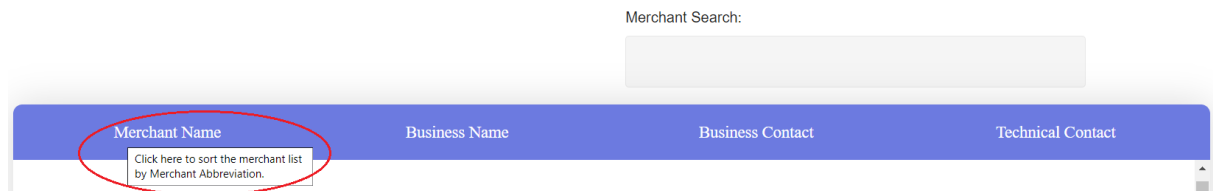
This List includes high level details of all the merchants which the user has access to in the form of a 4-column table. The List can be mouse scrolled within the table or by using the scroll bar on the right of the table.

Searching and Sorting the Merchant List

Users can search the contents of the List using the **<Merchant Search>** box; entering any characters in the search box will change the contents of the Merchant List to only show merchant details which include the entered characters.

The Merchant List can be sorted by any of the columns by clicking on that column's header, for example selecting **<Merchant Name>** from the header will sort the List by merchant name in ascending order (shown circled in red below).

The **<Merchant Search>** box and merchant details are as shown below.



The number of merchants which conform to the search criteria is displayed at the bottom left of the Merchant List, as is the total number of merchants in the List.

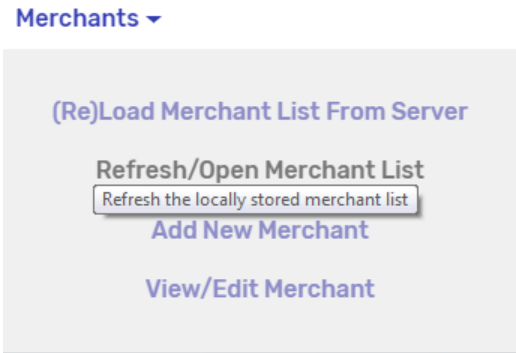
Printing/Saving the Merchant List

The Merchant List can be printed or downloaded using the option on the bottom right of the List, choosing this option will result in a popup being displayed. The List can be printed to any connected printer or downloaded and saved as a *.pdf* file.

Closing the Merchant List

Close the Merchant List by choosing the option at the bottom right of the List, this option closes the Merchant List; but does not delete the merchant data loaded from the server. To reload the

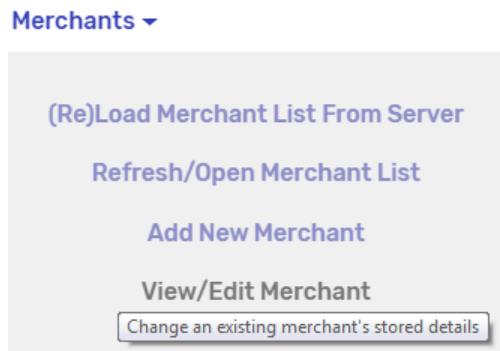
Merchant List using the last data downloaded from the server, choose the <**Refresh/Open Merchant List**> option from the <**Merchants**> menu, as shown.



This option does not reload any data from the server; the Merchant List is recreated and populated from the merchant details data stored from the last load.

The View/Edit Merchant Form

Clicking on any of the cells in the Merchant List results in the full information for that merchant being loaded from the server, after which the *View/Edit Merchant Form* is displayed. This Form can also be accessed from the <**View/Edit Merchant**> option on the <**Merchants**> menu, as shown.

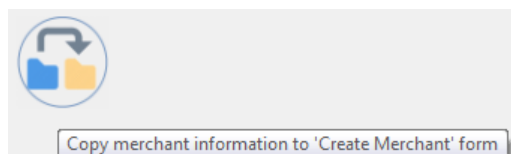


The *View/Edit Merchant Form* provides options to access, review, change, copy and delete a merchant's stored information on the My Gateway server.

All the fields on the Form marked with a star '*' are required fields and before submitting any changes to the server, these fields need to be completed. The <**Select Merchant**> field allows the user to select a specific merchant to view or edit. Any fields with a grey background cannot be changed and the information in these fields is supplied by the server.

Copy Merchant Information

The *View/Edit Merchant Form* includes 3 icons at the top right, shown below is the *Copy Merchant Information* icon.

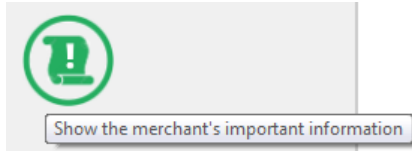


This option is useful should the user find it necessary to create a new merchant with substantially the same details as an existing merchant. For example, a new merchant may be similar to an existing merchant; but require a different presenting or settlement currency.

Clicking on this icon results in most of the merchant details (including brand fee details; but not presenting currencies) being copied to a new *Add New Merchant Form*, from where a new merchant can be created based on the details copied from the existing merchant. The *Add New Merchant Form* is described below.

Merchant Important Information

The *View/Edit Merchant Form* includes 3 icons at the top right, shown below is the *Merchant Important Information* icon.

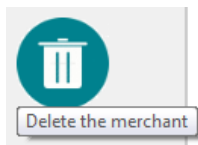


Choosing this option will open an *Information* message with details of the required information a merchant needs to have to be able to process transactions through the My Gateway payment gateway.

This information includes the **Merchant Abbreviation** (required for various API calls and logging into the portal); the **Merchant ID** (used for payment processing), the **Merchant API Key** and **Merchant Key** (used to access the API calls).

Delete Merchant

The *View/Edit Merchant Form* includes 3 icons at the top right, shown below is the *Delete Merchant* icon.



Users with the appropriate access privileges and rights can use this option to delete the current merchant from the server. Note that once a merchant is deleted from the server, the merchant's details are no longer available, and no transactions can be performed using the merchant's details. The merchant's information will no longer be available in the Merchant List and to manage a merchant with the same or similar details will require the user to create a new merchant.

Closing the View/Edit Merchant Form

Clicking the **<Cancel>** button or pressing the **<Esc>** key will close the form and delete any changes the user may have made to the merchant details.

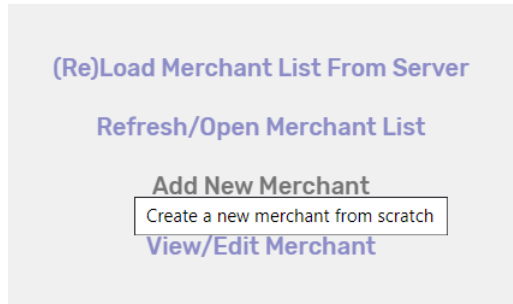
Clicking the close form button, **<X>** will close the Form while maintaining any changes the user may have made to the merchant information. Changed information will not be submitted to the server for processing; but will be available to the user by loading the *View/Edit Merchant Form* from the **<View/Edit Merchant>** option on the **<Merchants>** menu.

Clicking the <**Save**> button or pressing the <**Enter**> key will result in the Form's data being checked for completeness and, if complete, the updated merchant information being sent to the server for processing. The user is informed of the result of the server's attempt to update the merchant details through either a *Warning* message in case of failure, or an *Alert* message in case of a successful update.

The Add New Merchant Form

There are two ways to access the *Add New Merchant Form*, by clicking the *Copy Merchant* icon from the *View/Edit Merchant Form*, as described above; or from the **<Add New Merchant>** option on the **<Merchants>** menu, as shown.

Merchants ▼

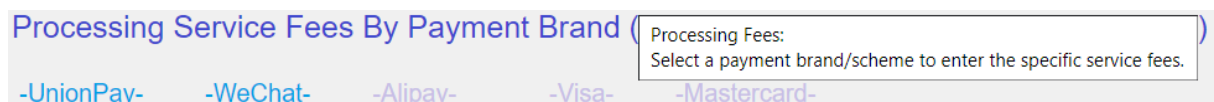


The *Add New Merchant Form* provides the user the capability to create a new merchant or suite of merchants on the My Gateway server. The Form is made up of 4 screens, use the **<Back>** and **<Next>** buttons to move between screens.

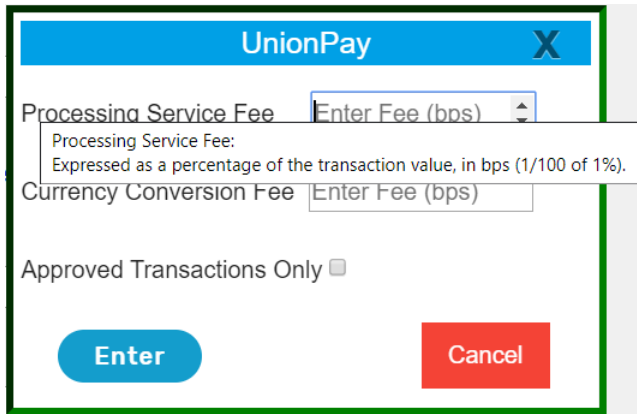
All the fields on the Form marked with a star ‘*’ are required fields and before submitting any request to create the merchant, these fields need to be completed. Most of the fields on the Form are self-explanatory and all include context sensitive help information; it is important that the fees, banking, contact and other details are correctly entered as this information is used to calculate fees and settle funds to the merchant.

Processing Fees

Processing fees, the percentage of each transaction withheld as service charges, can be differentiated by payment brand or scheme. These fees are entered on screen 2 of the form under the heading **<Processing Service Fees By Payment Brand>**, shown below.



The user may select any of the brands/schemes shown in blue and must select at least one payment brand to have processing fees entered. Clicking on a blue payment brand loads the *Payment Brand Processing Fees Popup*, a fixed window displayed in the middle of the screen.



The user can enter the *Merchant Discount Fee (MDF)*, *Currency Conversion Fee* (if applicable) and whether the fees apply to all, or to approved transactions only.

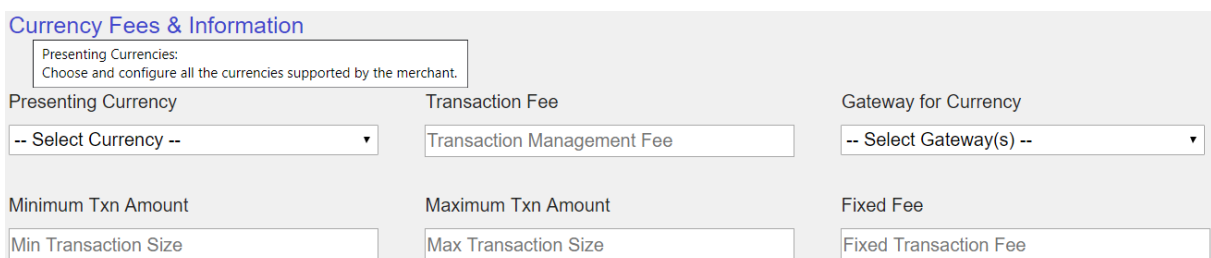
Clicking the **<Cancel>** button or pressing the **<Esc>** key will clear the input fields of any data entered and close the window.

Clicking the close popup button **<X>** will close the window and preserve any user entered information, allowing the user to return and complete the information fields later.

Clicking the **<Enter>** button or pressing the **<Enter>** key will check the information entered for completeness and, if complete, accept the fees entered and close the window.

Presenting Currencies

International, multi-currency supporting merchants may choose to present payment transactions to the MYGW gateway in a variety of different currencies. The specific information associated with each currency is entered on screen 3 of the form under the heading **<Currency Fees & Information>**, the header and all fields required to create a presenting currency are shown below.



Once the user has selected a currency from the **<Presenting Currency>** dropdown menu and configured the currency with the relevant currency information, that currency is added to the list of currencies supported by that merchant. The extract below shows a merchant with three currencies configured - *USD*, *HKD* and *SGD* (circled in red).

Currency Fees & Information
~~USD - HKD - SGD~~

Presenting Currency	Transaction Fee	Gateway for Currency
SGD	1	Dynamic
Minimum Txn Amount	Maximum Txn Amount	Fixed Fee
100	10000	1

To delete a currency from the Presenting Currencies list, load that currency in the **<Presenting Currency>** dropdown field and clear any of the other 6 fields associated with that currency.

Closing and Submitting the Add Merchant Form

Clicking the **<Cancel>** button or pressing the **<Esc>** key at any of the 4 screens will close the form and delete any information the user may have entered in the *Add New Merchant Form*.

Clicking the close form button, **<X>** at any of the 4 screens will close the Form while maintaining any information the user may have entered to create the merchant. Entered information will not be submitted to the server for processing; but will be available to the user by opening the *Add New Merchant Form* option from the **<Add New Merchant>** option on the **<Merchants>** menu.

Clicking the **<Submit>** button or pressing the **<Enter>** key will result in the Form's data being checked for completeness and, if complete, the entered merchant information being sent to the server for merchant creation. The user is informed of the result of the server's attempt to create the merchant through either a *Warning* message in case of failure, or an *Information* message in case of a successful update similar to the one shown below.

Create Merchant - Merchant Test(AUD)

The merchant **Merchant Test(AUD)** has been created. You have been allocated 1 MID[s], one for each currency selected.

An email has been sent to **info@sstest.com** with an initial password for the portal at [REDACTED]. The user name is: **Admin**, Merchant Abbreviation: **MerchTest(AUD)**. A password change will be forced at first logon. Please be aware that the password email will originate from: **no-reply@verificationemail.com**.

Password policy: 1+ Number, 1+ Special Character, 1+ Uppercase Letter, 1+ Lowercase Letter and minimum 8 characters long.

The Initial password (delivered by email) will expire after 5 business days.

Close

If the merchant is successfully created the merchant's details are displayed to the user in the *View/Edit Merchant Form*, and a Merchant Admin user is created at the server (see below for more details on creating users). The required login details for the new user are emailed to the user's email address and a password change will be required at first login for the new merchant.

Though the new merchant has been created and the new merchant profile stored at the server, the user can change or delete the new merchant at the displayed *View/Edit Merchant Form* if required. If no changes are required and the merchant is not to be deleted, the Form can be closed by clicking the close form button, <X>, the <Cancel> button or by pressing the <Esc> key.

Merchant Important Information

A merchant is created for each Presenting Currency added and named **MerchantName(CUR)**, with a Merchant Abbreviation of **MerchantAbbr(CUR)**, where CUR is the international ISO currency code for the configured currency and MerchantName and MerchantAbbr are the user entered Merchant Name and Merchant Abbreviation respectively.

Each of the created merchants is allocated their own unique set of *Important Information* (see above under *View/Edit Merchant Form*) used at login, for processing payments at the MYGW gateway and for accessing and using the My Gateway API.

3.7. Managing Users

User Access Rights and Roles

Users of the The My Gateway Portal have different privileges on the portal depending on the rights and the role allocated to them at user creation.

Merchant Users

A Merchant User is able to login to the portal and view the merchant details using the Merchant Management functions described above. Merchant Users can also perform the majority of Client and Transaction Management functions described below. However, Merchant Users are not permitted to Manage Users (the functions described in this section) or to create new merchants.

Should a Merchant User attempt a function for which they do not have sufficient access rights, a *Warning* message will be displayed.

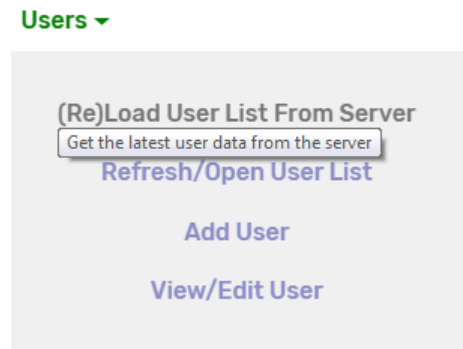
Admin Users

Admin Users generally have the capability to perform all the functions available to manage merchants, users, clients and transactions described in this document. However, these functions are limited to managing the users, clients and transactions associated with specific merchants, not all the merchants enabled on the My Gateway server.

The merchants which an Admin User is able to manage are those included in the Merchant List described above.

The User List

The User List displays the details of the users allowed access to the merchant data as stored on the server. This list is loaded (and reloaded) from the server either using the <Users> button on the portal home page or by selecting the option <(Re)Load User List From Server> from the <Users> menu as shown below.



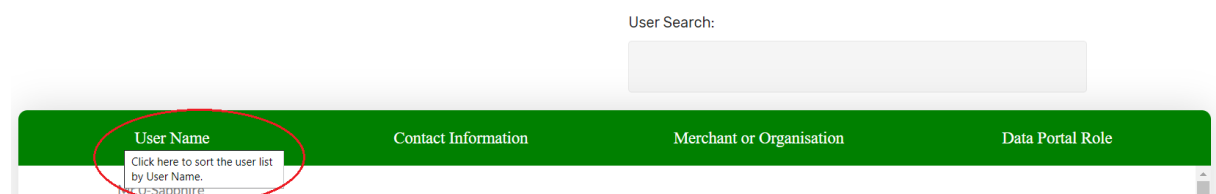
This List includes high level details of all the users with access to the current merchant's data in the form of a 4-column table. The List can be mouse scrolled within the table or by using the scroll bar on the right of the table.

Searching and Sorting the User List

Users can search the contents of the List using the <User Search> box; entering any characters in the search box will change the contents of the User List to only show user details which include the entered characters.

The User List can be sorted by any of the columns by clicking on that column's header, for example selecting <User Name> from the header will sort the List by user name in ascending order (shown circled in red below).

The <User Search> box and user details are as shown below.



The number of users which conform to the search criteria is displayed at the bottom left of the User List, as is the total number of users in the List.

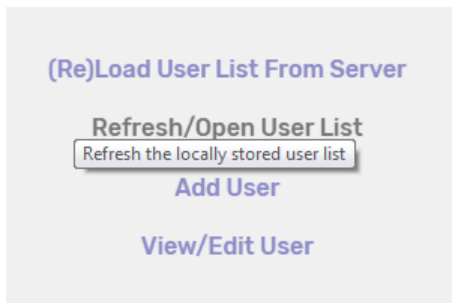
Printing/Saving the User List

The User List can be printed or downloaded using the option on the bottom right of the List, choosing this option will result in a popup being displayed. The List can be printed to any connected printer or downloaded and saved as a *.pdf* file.

Closing the User List

Close the User List by choosing the option at the bottom right of the List, this option closes the User List; but does not delete the user data loaded from the server. To reload the User List using the last data downloaded from the server, choose the **<Refresh/Open User List>** option from the **<Users>** menu, as shown.

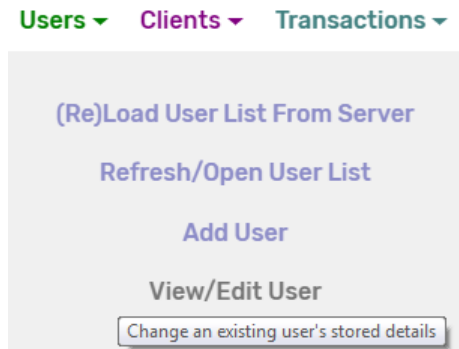
Users ▾



This option does not reload any data from the server; the User List is recreated and populated from the user details data stored from the last load.

The View/Edit User Form

Clicking on any of the cells in the User List results in the full information for that user being displayed in the *View/Edit Users Form*. This Form can also be accessed from the <View/Edit User> option on the <Users> menu, as shown.

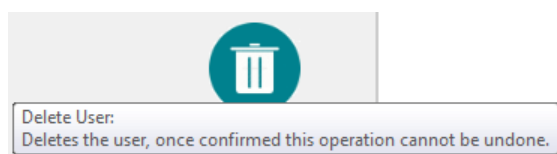


The *View/Edit User Form* provides options to access, review, change and delete a user's stored information on the My Gateway server.

All the fields on the Form marked with a star '*' are required fields and before submitting any changes to the server, these fields need to be completed. The <User Name> field allows the user to select a specific user to view or edit. Any fields with a grey background cannot be changed and the information in these fields is supplied by the server.

Delete User

The *View/Edit User Form* includes an icon at the top right, the *Delete User* icon, shown below.



Users with the appropriate access privileges and rights can use this option to delete the selected user from the server. Note that once a user is deleted from the server, the user's details are no longer available, and the user will no longer have access to the admin portal. To allow the user to access the portal again a new user will need to be created.

Closing the View/Edit User Form

Clicking the <Cancel> button or pressing the <Esc> key will close the form and delete any changes the user may have made to the selected user's details.

Clicking the close form button, <X> will close the Form while maintaining any changes the user may have made to the selected user's information. Changed information will not be

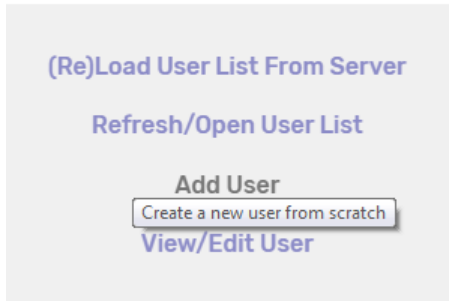
submitted to the server for processing; but will be available to the user by loading the *View/Edit User Form* from the **<View/Edit User>** option on the **<Users>** menu.

Clicking the **<Save>** button or pressing the **<Enter>** key will result in the Form's data being checked for completeness and, if complete, the updated user information being sent to the server. The user is informed of the result of the server's attempt to update the user details through either a *Warning* message in case of failure, or an *Alert* message in case of a successful update.

The Add New User Form

New users are added by selecting the **<Add User>** option on the **<Users>** menu, as shown.

Users ▾



The *Create User Form* provides the user the capability to add a new user on the My Gateway server. In addition to the user's contact details, name and user ID (used for logging into the portal) the Form allows the user to select the new user's *Access Rights & Roles*, described above.

All the fields on the Form marked with a star '*' are required fields and before submitting any request to create the user, these fields need to be completed. Most of the fields on the Form are self-explanatory and all include context sensitive help information; it is important that the **<User Role>** field is correctly completed to avoid providing inappropriate privileges to users.

Closing and Submitting the Add User Form

Clicking the **<Cancel>** button or pressing the **<Esc>** key will close the form and delete any information the user may have entered to the *Create User Form*.

Clicking the close form button, **<X>** will close the Form while retaining any information which may have been entered to create the user. Entered information will not be submitted to the server for processing; but will be available to the user by selecting the *Create User Form* option from the **<Add User>** option on the **<Users>** menu.

Clicking the **<Save>** button or pressing the **<Enter>** key will result in the Form's data being checked for completeness and, if complete, the entered new user information being sent to the server for processing. The user is informed of the result of the server's attempt to create the user through either a *Warning* message in case of failure, or an *Information* message in case of a successful update similar to the one shown below.

Create User - JTest

Hello,

An email has been sent to **jtest@sstest_2.com** with an initial password for the portal at . The user name is: **JamesTest**, Merchant Abbreviation: **sstest2(CNY)**. A password change will be forced at first logon. Please be aware that the password email will originate from: **no-reply@verificationemail.com**.

Password policy: 1+ Number, 1+ Special Character, 1+ Uppercase Letter, 1+ Lowercase Letter and minimum 8 characters long.

The Initial password (delivered by email) will expire after 5 business days.

Close

If the user is successfully created the new user's details are displayed to the user in the *New User's Details Form*. The required login details for the new user are emailed to the user's email address and a password change will be required at first login.

Though the new user has been created and the new user profile stored at the server, the user details can be changed or deleted from the *New User's Details Form* if required. If no changes are required and the user is not to be deleted, the Form can be closed by clicking the close form button, **<X>**, the **<Cancel>** button or by pressing the **<Esc>** key.

3.8. Managing Clients

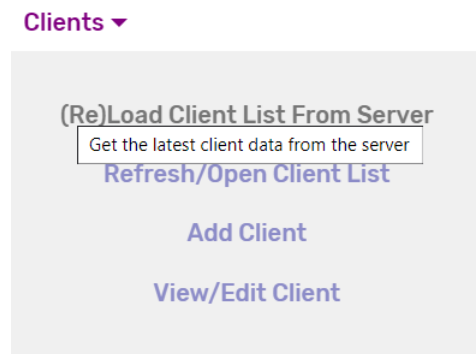
The Client Account Management System

The MYGW Client Account Management System is designed for merchants and processors who need to manage an on-going relationship with their clients. While merchants and processors may provide a client account management system hosted on their own servers; this system provides this service, freeing merchants and processors from the need to manage sensitive client data.

Merchants and processors are provided with a database hosted on the MYGW platform. Client information is stored on the MYGW database and accessed via the portal.

The Client List

The Client List displays the details of the clients loaded in the client database management system stored on the server for the current merchant. This list is loaded (and reloaded) from the server either using the <Clients> button on the portal home page or by selecting the option <(Re)Load Client List From Server> from the <Clients> menu as shown below.



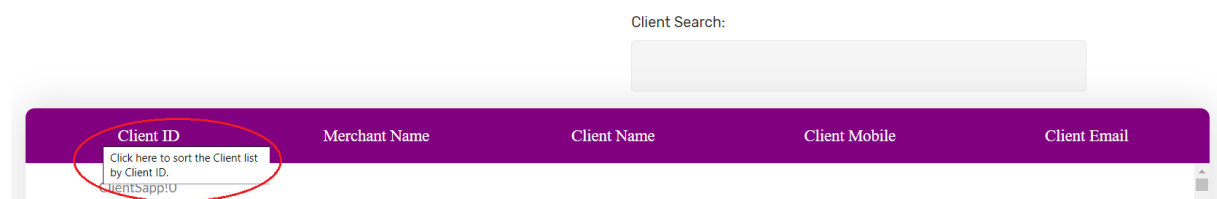
This List includes high level details of all the merchant's clients in the form of a 5-column table. The List can be mouse scrolled within the table or by using the scroll bar on the right of the table.

Searching and Sorting the Client List

Users can search the contents of the List using the <Client Search> box; entering any characters in the search box will change the contents of the Client List to only show client details which include the entered characters.

The Client List can be sorted by any of the columns by clicking on that column's header, for example selecting <Client ID> from the header will sort the List by client ID in ascending order (shown circled in red below).

The <Client Search> box and client details are as shown below.



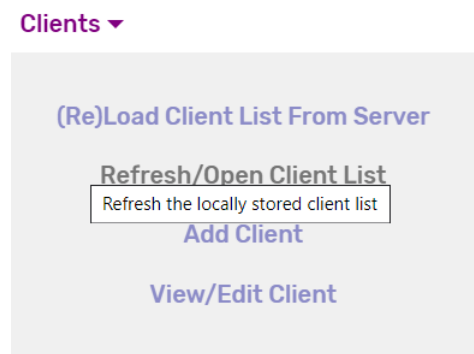
The number of clients which conform to the search criteria is displayed at the bottom left of the Client List, as is the total number of clients in the List.

Printing/Saving the Client List

The Client List can be printed or downloaded using the option on the bottom right of the List, choosing this option will result in a popup being displayed. The List can be printed to any connected printer or downloaded and saved as a *.pdf* file.

Closing the Client List

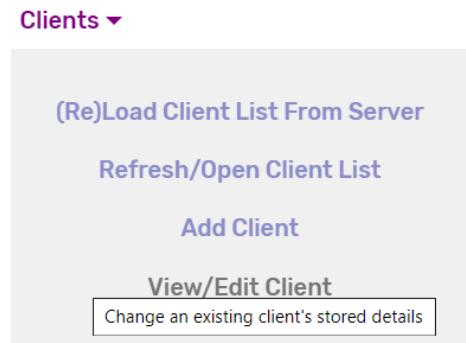
Close the Client List by choosing the option at the bottom right of the List, this option closes the Client List; but does not delete the client data loaded from the server. To reload the Client List using the last data downloaded from the server, choose the **<Refresh/Open Client List>** option from the **<Clients>** menu, as shown.



This option does not reload any data from the server; the Client List is recreated and populated from the client details data stored from the last load.

The View/Edit Client Form

Clicking on any of the cells in the Client List results in the full information for that client being displayed in the *View/Edit Client Form*. This Form can also be accessed from the <View/Edit Client> option on the <Clients> menu, as shown.

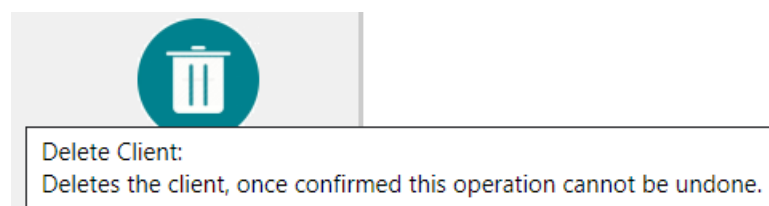


The *View/Edit Client Form* provides options to access, review, change and delete a client's stored information on the My Gateway server.

All the fields on the Form marked with a star '*' are required fields and before submitting any changes to the server, these fields need to be completed. The <Client ID> field allows the user to select a specific client to view or edit. Any fields with a grey background cannot be changed and the information in these fields is supplied by the server.

Delete Client

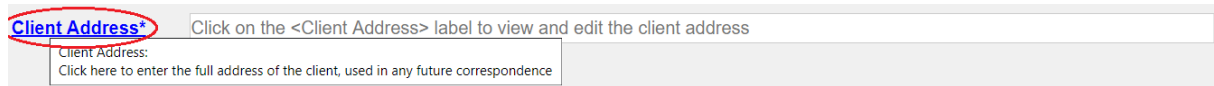
The *View/Edit Client Form* includes an icon at the top right, the *Delete Client* icon, shown below.



Users with the appropriate access privileges and rights can use this option to delete the selected client from the server. Note that once a client is deleted from the server, the client's details are no longer available, and the client's details will no longer be displayed on the admin portal.

Client Address Entry

The Client Address is entered as a series of separate fields broken down into the address' component parts (e.g. Street Number, Street Name, State etc). These address fields are entered by clicking the *Client Address* label, shown below.



Clicking on the *Client Address* label loads the *Client Address Form*, a fixed window displayed in the middle of the screen.

The user can enter the client address fields which are relevant to the client, note that the client address is not mandatory client data.

Clicking the close popup button **<X>** will close the window and preserve any user entered information, allowing the user to return and complete the address fields later.

Clicking the **<Enter>** button or pressing the **<Enter>** key will accept the address entered and close the window.

Closing the View/Edit Client Form

Clicking the **<Cancel>** button or pressing the **<Esc>** key will close the form and delete any changes the user may have made to the selected client's details.

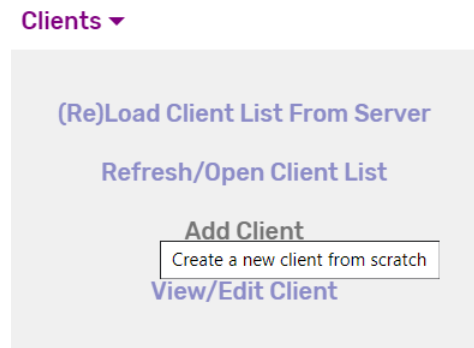
Clicking the close form button, **<X>** will close the Form while maintaining any changes the user may have made to the selected client's information. Changed information will not be

submitted to the server for processing; but will be available to the user by loading the *View/Edit Client Form* from the <**View/Edit Client**> option on the <**Clients**> menu.

Clicking the <**Save**> button or pressing the <**Enter**> key will result in the Form's data being checked for completeness and, if complete, the updated client information being sent to the server. The user is informed of the result of the server's attempt to update the client details through either a *Warning* message in case of failure, or an *Alert* message in case of a successful update.

The Add New Client Form

New clients are added by selecting the <Add Client> option on the <Clients> menu, as shown.



The *Create Client Form* provides the user the capability to add a new client to the My Gateway server. In addition to the client's contact details, name and user ID, the Form allows users to enter the details of up to 3 payment cards, used to expedite payment processing.

The client address is entered using the same process as described above for the *View/Edit Client Form*.

All the fields on the Form marked with a star '*' are required fields and before submitting any request to create the client, these fields need to be completed. Most of the fields on the Form are self-explanatory and all include context sensitive help information; note that the Client Address field is not directly edited as this information is entered in the *Client Address* popup form.

Closing and Submitting the Add Client Form

Clicking the <Cancel> button or pressing the <Esc> key will close the form and delete any information the user may have entered to the *Create Client Form*.

Clicking the close form button, <X> will close the Form while retaining any information which may have been entered by the user. Entered information will not be submitted to the server for processing; but will be available to the user by opening the *Create Clients Form* option from the <Add Client> option on the <Clients> menu.

Clicking the <Save> button or pressing the <Enter> key will result in the Form's data being checked for completeness and, if complete, the user entered information being sent to the server for processing. The user is informed of the result of the server's attempt to create the client through either a *Warning* message in case of failure, or an *Information* message in case of a successful update similar to the one shown below.

Client Created - TestUser

Hello,

A new Client has been created and allocated Gateway ID :
893b096d-5dc7-4312-be24-de49be48ddd8

Merchant Name: **SSTEST_2(CNY)**

Merchant ID: **2aff3db1-c8c3-4379-be76-7f87225c5fc1**

Client Name : **TestUser**

Client ID : **TUser**

Client Mobile : **+11 12345-00**

Client Email : **tuser@sstest_2.com**

Contact **info@my-gateway.net** if you have any questions.

Close

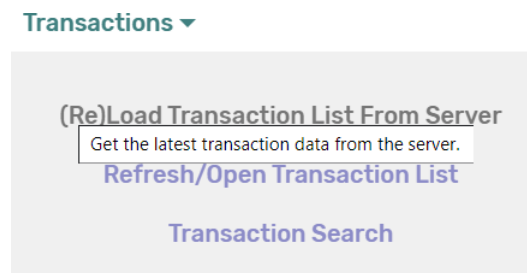
If the client is successfully created the new client's details are displayed to the user in the *New Client's Details Form*. The Gateway ID is a unique token which The My Gateway Portal uses to identify the client in its systems.

Though the new client has been created and the new client profile stored at the server, the client details can be changed or deleted from the *New Client's Details Form* if required. If no changes are required and the client is not to be deleted, the Form can be closed by clicking the close form button, <X>, the <Cancel> button or by pressing the <Esc> key.

3.9. Managing Transactions

The Transaction List

The Transaction List displays an overview of the transactions performed by the merchants loaded over the latest transaction cycle, generally between 5 and 10 days. This list is loaded (and reloaded) from the server either using the <Transactions> button on the portal home page or by selecting the option <(Re)Load Transaction List From Server> from the <Transactions> menu as shown below.



This List includes high level details of all the merchant's transactions in the form of a 9-column table. The List can be mouse scrolled within the table or by using the scroll bar on the right of the table.

Sorting and Searching the Transaction List

Users can search the contents of the List using the <Order # Search> box; entering any characters in the search box will change the contents of the Client List to only show transaction details which include the entered characters in the <Order #> field.

The Transaction List can be sorted by any of the columns by clicking on that column's header, for example selecting <Merchant> from the header will sort the List by merchant name in ascending order (shown circled in red below).

The List can be searched depending on the user's requirements as described below under *Search Transaction List*.

The Transaction List header and columns are as shown below.

The image shows a table with 9 columns: Merchant, Action, Date & Time, Type, Order #, Client ID, Amount, Result, and Response. The "Merchant" header is circled in red. Below the header, there is a tooltip that says "Click here to sort the Transaction list by Merchant Name." The first row of data is: Sapphire Curacao N.V.(HKD), Payment, 2019-05-20 - 02:, WechatPay, 000000, Client 0, CNY6000, 11, Duplicate order number.

Merchant	Action	Date & Time	Type	Order #	Client ID	Amount	Result	Response
Sapphire Curacao N.V.(HKD)	Payment	2019-05-20 - 02:	WechatPay	000000	Client 0	CNY6000	11	Duplicate order number

The number of transactions which conform to the search criteria is displayed at the bottom left of the Transaction List, as is the total number of transactions in the List.

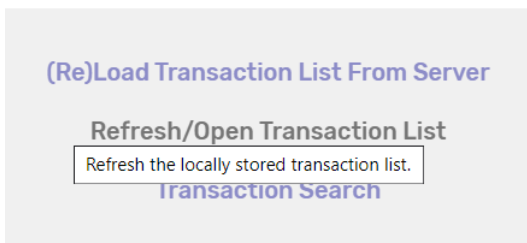
Printing/Saving the Transaction List

The Transaction List can be printed or downloaded using the option on the bottom right of the List, choosing this option will result in a popup being displayed. The List can be printed to any connected printer or downloaded and saved as a *.pdf* file.

Closing the Transaction List

Close the Transaction List by choosing the option at the bottom right of the List, this option closes the Transaction List; but does not delete the transaction data loaded from the server. To reload the Transaction List using the last data downloaded from the server, choose the **<Refresh/Open Transaction List>** option from the **< Transactions>** menu, as shown.

Transactions ▼



This option does not reload any data from the server; the Transaction List is recreated and populated from the transaction details data stored from the last load.

Displaying Transaction Totals

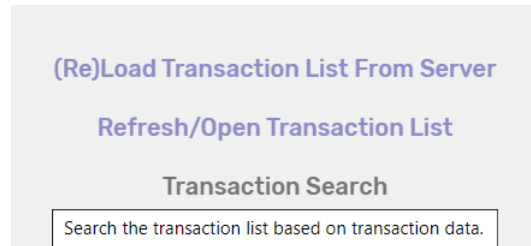
Transaction totals for the currently displayed Transaction List, i.e. those transactions currently displayed in the List, can be requested using the **<Transaction Currencies>** menu at the bottom left of the List. This dropdown menu contains a list of currencies representing the currencies which are present in the current Transaction List. Choosing a currency from this menu displays the number of transactions and the total value of transactions performed in that currency, as shown below.



The Transaction Search Parameters Form

Clicking on any of the cells in the Transaction List, except for cells in the Order # column, results in the *Transaction Search Parameters Form* being displayed. This Form can also be accessed from the <**Transaction Search**> option on the <**Transactions**> menu, as shown.

Transactions ▾



The screenshot shows a light gray rectangular panel with three main sections. At the top, the text "(Re)Load Transaction List From Server" is displayed in blue. Below it, "Refresh/Open Transaction List" is also in blue. The third section is titled "Transaction Search" in black and contains a white text input field with the placeholder text "Search the transaction list based on transaction data." and a small search icon on the right side.

The *Transaction Search Parameters Form* provides options to search the current Transaction List and create a 'customised Transaction List' based on the search parameters selected by the user.

The search criteria or parameters which a user can select to refine or customise the Transaction List are

- **Merchants** – if a merchant name is entered in this field only this merchant's transactions will be displayed in the customised Transaction List
- **Client ID** - if a client ID is entered in this field only this client's transactions will be displayed in the customised Transaction List
- **Response** – a dropdown menu; if a specific transaction response is chosen from the menu, only transactions with this response will be displayed in the customised Transaction List
- **Start Date** and **End Date** – date fields; if specific dates are entered in these fields only transactions performed between those dates will be displayed in the customised Transaction List
- **Transaction Type** – a dropdown menu; if a specific transaction type is chosen from the menu, only transactions of this type will be displayed in the customised Transaction List
- **Payment Type** - a dropdown menu; if a specific payment type (payment brand) is chosen from the menu, only transactions of this payment brand will be displayed in the customised Transaction List
- **Amount Low** and **Amount High** – amount fields; if specific amounts are entered in these fields only transactions with values between these amounts will be displayed in the customised Transaction List

Populating the Transaction Search Form

Once the *Transaction Search Parameters Form* has been loaded, it can be populated either by entering the required data into the fields manually or by selecting (clicking on) cells in the Transaction List. The latter is the more efficient way in which to populate the fields in this form and is shown below.

Merchant	Action	Date & Time	Type	Order #	Client ID	Amount	Result	Response
One Financial Markets	Query	2019-05-20 - 02:	UnionPay	000001	Client 0	USD0	9	Transaction declined
MI International(RUB)	Payment						11	Transaction abandoned
Hantech HK Proprietary Ltd	Query						9	Transaction declined
Hantech NZ Proprietary Ltd	Payment						11	Transaction abandoned
Hantech Australia	Query						9	Transaction declined
MI Global	Payment						11	Transaction abandoned
TFF Asia	Payment						11	Duplicate order number
Speakeasy Australia	Payment						11	Transaction abandoned

Transaction Search Parameters

Merchant Name: Speakeasy Australia

Client ID: Client 0

Response: Successfully completed

Start Date: 01/mm/yyyy

End Date: dd/mm/yyyy

Transaction Type: Payment

Payment Type: All

Amount Low: 0.00

Amount High: 0.00

Search

Refresh Txn List

In the example above, with the Form open the user has clicked on a merchant ('Speakeasy Australia' in this case) in the Transaction List which results in the **<Merchant Name>** field in the Form being auto-populated with the merchant name selected. Similarly, the **<Client ID>** and **<Transaction Type>** fields have been auto-populated by selecting the relevant cells in the List. The user has also selected the **<Response>** to be 'Successfully completed' from the dropdown menu. This Form is 'draggable' by the header bar and so can be moved to allow access to the Transaction List cells if required.

Note that not all fields need to be completed to perform a transaction search.

At the bottom right of this Form, **<Refresh Txn List>** is used clear all the Form fields and reload the Transaction List using the last data downloaded from the server without closing the Form.

Closing the Transaction Search Form

Clicking the close form button, **<X>** will close the Form while maintaining the data entered in the search fields by. No searches will be performed on the Transaction List and any data entered will be available to the user when the Form is reloaded.

Clicking the **<Search>** button or pressing the **<Enter>** key will result in the Form being closed and a search being performed on the Transaction List using the user's desired parameters and a

customised List being displayed. Clearing a field before the search will remove that parameter from the search.

Subsequent requests to print or save the List, or for transaction currency totals will be performed on the customised Transaction List rather than the original transaction list loaded from the server.

Choosing the **<Refresh/Open Transaction List>** option from the **< Transactions>** menu will clear the customised List and reload the Transaction List with last received transaction data from the server.

The Transaction Details Form

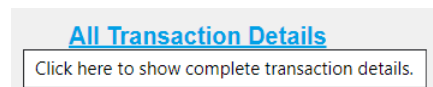
Clicking on any of the cells in the <**Order #**> column of the Transaction List results in the *Transaction Details Form* being displayed. This is the only way to access this form.

The *Transaction Form* is an information form which provides more details information on the transaction selected. While the form has a number of labels and fields, the user is not required to enter any data at this form; all the fields provide additional transaction information and are 'read only' and cannot be changed.

While the Form is open (loaded) clicking on any cell in the <**Order #**> column of the Transaction List results in the transaction details for that order being loaded from the server and displayed in the Form, overwriting any data in the information fields. The *Transaction Details Form* is 'draggable' by the header bar and so can be moved to allow access to the Transaction List <**Order #**> cells if required.

The Transaction Details List Window

The My Gateway server maintains a rich set of data for each transaction which may be useful for users or merchant operations staff to more thoroughly analyse particular transactions. Clicking on the <**All Transaction Details**> field or pressing the <**Enter**> key in the *Transaction Details Form*, shown below, provides the user with that information.



Selecting this option results in a new window, *Transaction Details List Window*, being opened. This window consists of the transaction details list, a 2-column table which contains all the information on the selected transaction stored on the server. The information in this window is in the following sections

- **Transaction Details** – all the information relevant to the transaction including amount, currency, response etc
- **Merchant Details** – all the information stored at the server relevant to the merchant at which this transaction was attempted
- **Client Details** – the data stored at the server relevant to the user who performed the transaction
- **Financial Details** – information related to the fees charges and settlement arrangements for the transaction
- **Gateway Details** – information regarding any third-party gateways who may have been involved in processing the transaction
- **Other Details** – any other relevant information related to the transaction.

Navigate to the top of this window by clicking on the logo at the top left of the page.

The *Transaction Details List* can be printed or downloaded and saved as a *.pdf* using the **<Print/Save Transaction Details>** option at the top right of the window.

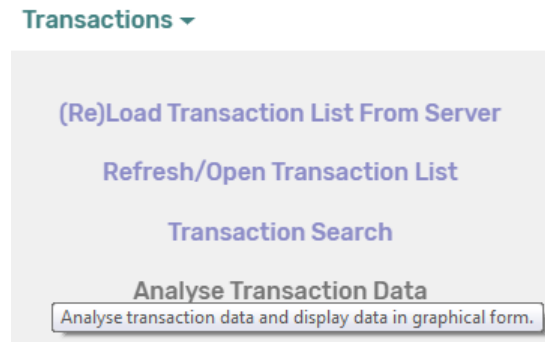
The *Transaction Details List Window* can be closed by choosing the **<Close Transaction Details List>** option or by closing the browser tab or window in the usual way. When closed the user is returned to the main portal screen and the *Transaction Details Form*.

Closing the Transaction Details Form

Clicking the close form button, **<X>**, selecting the **<Close>** button or pressing the **<Esc>** key will close the Form and clear the data displayed in the information fields. The Form can only be (re)loaded by selecting an **<Order #>** cell from the Transaction List.

The Transaction Data Analysis Form

Clicking on the <Analysis> button at the top of the screen results in the *Transaction Data Analysis Form* being displayed. This Form can also be accessed from the <Analyze Transaction Data> option on the <Transactions> menu, as shown.



The *Transaction Data Analysis Form* provides options to analyse and compare merchant transactions.

The Transaction Data Analysis Form Options

This form includes the ability to display the transaction data in graphical form – the type of graph or chart is chosen using the dropdown menu, <Chart Type> which provides a range of different line, bar and pie charts.

The data to analyse is chosen using the dropdown, <Data> and allows the user the option to choose a variety of parameters, for example to analyse the transaction data by date, volume, response etc.

The <Measure By> dropdown indicates whether the transaction data should be analysed by number of transaction or volume. and the transaction data search the current Transaction List and create a 'customised Transaction List' based on the search parameters selected by the user.

Selecting the <Submit> button results in a new window being opened, in which the relevant chart is displayed representing the data and measure chosen. The transaction data is also displayed in a table at the bottom left of the window.

The data displayed can be printed or downloaded and saved as a *.pdf* using the <Print/Save Transaction Analysis> and can be closed by choosing the <Close Transaction Analysis > option or by closing the browser window in the usual way. When closed the user is returned to the main portal screen and the *Transaction Data Analysis Form*.

Closing the Transaction Data Analysis Form

Clicking the close form button, <X> or pressing the <Esc> key will close the Form; the selections in the dropdown menus will not be cleared and will be available to the user when the form is next loaded as described above.

3.10. Documentation

The My Gateway Portal provides access to the documentation required for a merchant, acquirer, processor or reseller to get started with the platform. This information is available from the **<Documentation>** menu, choosing an option from this menu results in the relevant document being loaded into a new browser tab or window from where it can be downloaded and saved in *pdf* format.

The documentation currently available includes

- **My Gateway Onboarding Guide** - serves as a ‘getting started’ manual, similar to a checklist of actions, to ensure that new users of the gateway are able to most efficiently implement and begin using the platform
- **My Gateway Portal User Guide** – this document
- **My Gateway Product Services Guide** – provides the API and other technical information required to connect to the gateway
- **Downloadable Reports** – will be made available to portal users in a future version. Reports are currently emailed to the relevant users daily.

3.11. Help

Context sensitive help is available by hovering over most buttons, menu items and objects on this portal.

The best information on using The My Gateway Portal is available in this guide and it is suggested that users read this document in conjunction with using the portal.

Users can click on the <**Contact Us**> option under the <**Help**> menu to automatically generate an email from their preferred email address to the portal support team. The email body should include the user's

- *Merchant Name as registered with My Gateway*
- *User Name as registered with My Gateway*
- *Email Address*
- *An alternative contact method (email or phone)*
- *Description of the support required*

Depending on the severity of the issue, the user may be allocated a support ticket and *My Gateway* will attempt to resolve any problem or provide any information as soon as practical.

4. GLOSSARY AND DEFINITIONS

Acquirer or Payment Processor. The organisation which holds the merchant relationship and facilitates payments on behalf of the merchant.

Authorization. A request transaction captured from a merchant, merchant processor or Point-of-Sale device that requires routing to an authorizing institution for the response.

Cardholder. The customer to whom a card has been issued, the customer of the merchant.

Credit/Debit Authorization. A transaction that fulfils a request to an issuer to validate the availability of funds for payment against a line of credit or account that is accessed by a payment card (credit/debit card).

Credit/Debit Authorization Request. The request portion of a Credit/Debit Authorization from the The My Gateway Portal system to an issuer.

Credit/Debit Authorization Response. The response portion of a Credit/Debit Authorization from an issuer institution to the The My Gateway Portal system.

Issuer. The institution which issues the card to the cardholder and approves the transaction from The My Gateway Portal.

Merchant Administration System. A secure, internet portal which allows merchants to manage their online processing.

Refund. A transfer of funds from the merchant to the cardholder. Refunds must be matched to a purchase transaction and must not exceed the value of the original transaction.

Settlement. The completion of a transaction or set of transactions with the aim of discharging participants' obligations through the transfer of funds. Settlement can involve the transfer of funds from an issuer to an acquirer or processor or from an acquirer or processor to a merchant.

SSL. Secure Socket Layer is a data security standard which encrypts data between a web browser and a web server.

Switch. A term that refers to the The My Gateway Portal system.

The My Gateway Portal Merchant Administration Service. An online accessible portal for merchants to be able to manage their transactions and download reports and relevant data.

Third Party Processor or Payment Service Provider (PSP). Non-bank or third-party service provider of data switching services on behalf of acquirers or issuers within the financial interchange arena.

User Accounts. Accounts provided to allow secure access to the *The My Gateway Portal Merchant Administration Service* through the use of a user ID and password. These are Merchant User Accounts, available for use by merchants.

The My Gateway Portal Product Service Guide. Documentation describing the The My Gateway Portal standard message formats and data flows for *Credit/Debit Authorization* transaction interchange.