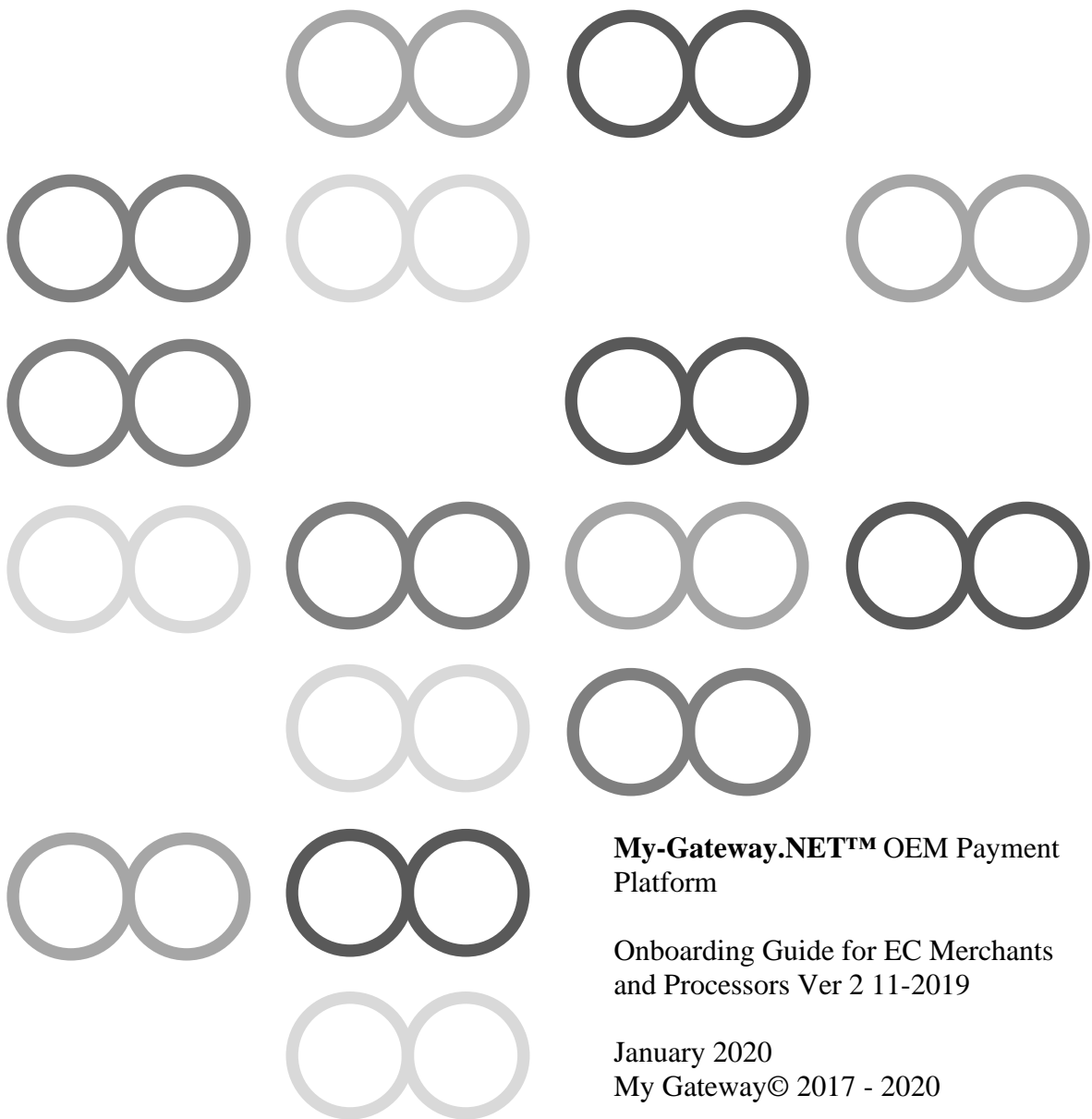




My Gateway™ Onboarding Guide
for EC Merchants and Processors



My-Gateway.NET™ OEM Payment Platform

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Related Information

The following documents and manuals provide information related to the subjects described in this guide.

- *The Merchant Agreement for Processing Payments (Merchant Agreement)*
- *The Gateway Product Services Guide for EC Merchants (Product Services Guide)*
- *The Gateway Merchant Administration User Interface Guide (Merchant Admin Guide)*
- *The Merchant Enablement Information Form (Merchant Information)*

1. OVERVIEW

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

The Gateway provides internet front-end payment and account management functions and an on-line administrative platform to a web hosted application

The purpose of the Gateway is to provide a high function payment service that simplifies the payment acceptance process for acquirers, merchants and processors.

Purpose of this guide

This 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 Gateway.

Audience

This guide is provided for acquirers, payment service providers (PSPs), merchants and processors, their agents, service providers and customers. Acquirers and PSPs may make this guide available to their customers subject to written agreement.

Specifically, this guide should prove useful to:

- Merchant or PSP implementation personnel
- Acquirer business process staff
- Merchant, acquirer and processor administrative personnel

For the remainder of this guide, the term merchant is used to mean merchant and/or processor or any other client of the Gateway.

2. Getting Started with the Gateway

The services provided to merchants and processors by the Gateway are functionally divided into the following groups:

- Client Account Management
- Payment Enablement and Processing
- Merchant Administration Functions

For a detailed description of these modules see the *Product Services Guide* and the *Merchant Admin Guide*.

The Gateway services are usually provided to merchants by acquirers and PSPs who may have different merchant onboarding processes. The following describes a typical procedure which will give merchants an overview of the actions they may be required to perform in order to take advantage of the Gateway payment services.

Acquirers and PSPs assist merchants in accepting electronic payment transactions. This includes obtaining information from the Gateway, communicating with card issuers through the Gateway, receiving authorization, and communicating and settling the transaction into the merchant's account.

Merchant Agreement

Merchants will be required to complete a *Merchant Agreement*, a contract governing the relationship between a merchant and an acquirer or PSP. The merchant agreement documents the range of services that the acquirer or PSP will provide and the fees they will charge for those services. This agreement will include the terms and conditions governing the services provided to merchants and the responsibilities of the merchant in accepting payments through the Gateway.

Merchant Information

Merchants will need to provide certain information before being enabled to accept payments through the Gateway. This is done by requiring the merchant to complete a *Merchant Information* form. This form will include the merchant's company details, contact information, merchant bank account information, any optional services the merchant may choose to use and other technical details.

Some acquirers and PSPs may also require merchants to complete more detailed information about their business, risk management, customer fulfilment and fraud management processes and systems.

As part of the Merchant Information gathering process, the acquirer or PSP will provide the merchant with a merchant ID, transaction limits, settlement period, test and production system parameters, login information to the merchant admin portal, and pricing including transaction and service fees.

Merchant Account

The merchant account is where settlement takes place. Once the funds have cleared in the Gateway, they are then settled into the merchant account at the next settlement date.

Merchant ID

A merchant ID is provided by the Gateway and uniquely identifies the merchant to the Gateway. The merchant ID is required when using the Gateway API calls and the Gateway merchant admin system (as described in the *Product Services Guide*).

3. Processing Payments and Settlement

Once the merchant has completed the *Merchant Agreement*, provided the *Merchant Information* and received the merchant ID and other relevant information from the Gateway, the merchant is ready to integrate to the Gateway.

The merchant interacts with the Gateway via a set of API calls and via an online portal, details of which are provided in the *Product Services Guide*.

Payments Functions

There are 4 functions available to merchants to facilitate payments on the Gateway; **Purchase**, to initiate a payment; **Void/Purchase Cancellation**, to cancel a purchase made prior to the to the merchant being settled; **Refund**, to refund money after the merchant has been settled for the purchase; and **Query**, to enquire on a previously initiated payment transaction.

While all these functions are described in detail in the *Product Services Guide* and the merchant will have received the necessary information to implement live payment transactions; it is highly recommended that merchants first test their implementation. This can be done using the test system information provided by the Gateway at the *Merchant Information* exchange.

Settlement

Settlement is the process whereby funds are transferred to merchants' bank accounts from their processor or acquirer. Merchant funds (less any transaction and service fees) are transferred into the merchant bank account after their transactions have been authorised by the card issuing institution and funds have been cleared by the Gateway. Settlement usually takes place with merchants a number of days after the transactions have been approved, the 'Settlement Date'. The settlement date is generally agreed between the merchant and their PSP or acquirer prior to enablement. The settlement date may be affected by public holidays and non-working days in relevant countries and merchants will be provided with a settlement calendar by their acquirer or PSP.

Currency

The Gateway supports any currency for transactions and supports acquirers and PSPs to settle in the currency of the merchant's choice.

Refunds

Merchants may need to refund the transaction amount to the cardholder's account. The Gateway requires a refund to only be processed on the same card number that was used in the original sales transaction and for an amount which is no more than the original transaction.

In the majority of cases, merchants are only able to perform refund transactions using the Merchant Administration Functions described in *Merchant Admin Guide*.

Cancel/Void

Merchants are able to cancel or void a transaction which has been authorised by the Gateway prior to settlement. Cancels can only be processed on previously authorised transactions which have not yet been cleared by the Gateway and a cancellation will be performed for the entire transaction amount.

Cancel or Void transactions can be performed using Merchant Administration Functions described in *Product Services Guide*.

4. MERCHANT ADMINISTRATION SYSTEM

The Gateway Merchant Administration System provides the merchant with secure browser access to the Gateway 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.

The merchant can login to the portal using the user ID and password provided with the *Merchant Information* by the Gateway.

A detailed description of the Merchant Admin System is provided in the *Merchant Admin Guide*.

5. GLOSSARY AND DEFINITIONS

Acquirer or Payment Service Provider. 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.

Batch. Refers to a group of merchant transactions. The Gateway stops each day's processing batch at a set time, opening a new batch for the next days transactions. Note that cutover time of the batch may not be in line with merchant operating hours.

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 The Gateway 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 Gateway to an issuer.

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

Change Period. This is the period of time when scheduled changes to the Gateway systems and applications are to occur.

Cutover. The action of changing from one business day to the next. Cutover is the process of rolling the business day of the Gateway systems to the next day. The cutover time can be configured to any time during a 24-hour day.

Endpoint. The destination to which a financial interchange transaction is delivered, which may be connected to the Gateway. A telecommunication address that the Gateway uses to route a transaction.

Establishment. Establishment is the definition, development and implementation of the specified service delivery capability. It does not imply the delivery of services to the merchants. Establishment is required prior to merchant enablement.

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

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

Merchant Agreement. The contractual agreement between acquirers or PSPs and participating merchants for the purpose of facilitating merchant payment acceptance.

Merchant Information. Information required by the Gateway from the merchant prior to enabling the merchant to use the Gateway services.

Merchant Interface Software. Software integrated into the merchant's site to enable connectivity to the Gateway.

Processor. Non-bank or third-party service provider of data switching services on behalf of acquirers or PSPs within the financial interchange arena.

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

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.

Routing. The act of determining the destination of a financial interchange transaction request. The Gateway routes a transaction by determining what party will receive it, and then acts upon that information to deliver the request to the determined endpoint.

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 the Gateway to an acquirer or PSP or from an acquirer or PSP 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 Gateway.

Switch Cutover. The time designated to change from one business day to the next for the Gateway (see Cutover).

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