

PAYLINE USER® GUIDE

Payline® is a web-based payment management client that can be used to process credit card transactions manually, process refunds, set up recurring payments and generate reports to name a few of its functions. Please note that not all of the features listed in this manual may be applicable to every user. To request for these additional functions, please contact sales@paymentexpress.com

1 – Logging into Payline®

Please logon to Payline® through our website on (www.paymentexpress.com) using the username and password provided with your account. Click “**Logon**”, at the top right hand corner under the search button. Any problems logging into Payline® please contact DPS support via email on support@paymentexpress.com

2 - Processing a Purchase

Click on the ‘**transactions**’ then ‘**Purchase**’ menu item. Enter details of the credit card you would like to process the transaction for and click ‘**Submit**’. Once you have clicked the Submit button, it will return a response. This response includes an **authorisation code**, which is unique for every transaction.

<p>Purchase</p> <p>Merchant Reference: <input type="text" value="Invoice #1283"/></p> <p>Amount: <input type="text" value="NZD"/> <input type="text" value="49"/> . <input type="text" value="99"/></p> <p>Card Number: <input type="text" value="4111111111111119"/></p> <p>Cardholder Name: <input type="text" value="Invoice #1283"/></p> <p>Expiry Date: <input type="text" value="09"/> / <input type="text" value="09"/></p> <p>Card Security Code: <input type="text" value="412"/></p> <p style="text-align: center;"><input type="button" value="Submit"/></p>	<p>Purchase</p> <p>Response: APPROVED Help Text: The Transaction was approved</p> <p>Authorization Code: 023640 Merchant Reference: Invoice #1283 Card Number: 4111111111111111 Amount: NZD 49.99</p> <p style="text-align: center;"><input type="button" value="New Transaction"/></p>
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Merchant Reference	Free text field. Enter any meaningful reference. Commonly used for transaction tracking and reconciliation. This field is only seen by you the merchant, not your customers (card holders).
Amount	The amount you wish to bill the card for.
Card Number	The credit card number of the card holder.
Cardholder Name	The name on the credit card.
Expiry Date	The expiry date of the credit card in MM / YY (month / year) format.
Card Security Code	The non-embossed ‘security number’ (3 digits for Visa / MasterCard, 4 digits for American Express). Please check with your bank if they support this feature.

3 – Processing a Refund

Using tools provided by DPS, the merchant can process refunds to credit card holders without needing their customer's credit card information. Simply by searching for the initially approved transaction, the merchant can process refunds as many times as required, up to but no more than the **original purchase amount**.

To process a refund, click on the **'transactions'** then **'Refund'** menu item. You can **search for the transaction** either by searching date ranges, the merchant reference or full credit card number. To refund a transaction, click on the corresponding **'Refund'** link on the right.

Refund	Date: 21 Sep 2006 14:36:40 Transaction Type: Purchase Amount: NZD 49.99 Card Number: 411111.....11 Card Holder Name: TEST Merchant Reference: Invoice #1283	Response: APPROVED Help Text: The Transaction was approved Authorization Code: 024345 Merchant Reference: Invoice #1283 R Card Number: 4111111111111111 Amount: NZD 49.99
Start Date: 29 August 2006 0000 End Date: 30 September 2006 0000 Merchant Ref: invoice 392934 Card Number: Search	Refund Password: ***** Merchant Reference: Invoice #1283 R Amount: NZD 49.99 Expiry Date: / (Optional MM/YY) Submit	New Transaction

Enter your **refund password**. By default this is set as your original Payline® password. If misplaced please email support@paymentexpress.com to request a reissue.

Enter a **merchant reference** and the **amount** you wish to process the refund for and click **'Submit'**. The transaction will be processed and you will receive a response. This response also includes an **authorisation code**, which is unique to every transaction.

If you are processing a refund for a credit card that is expired (where the card holder has retained the same credit card number), enter in the new expiry date in the **'Expiry Date'** field.

Important Notes:

- Most banks also set a 'daily refund limit' for each merchant. If you are processing a relatively large refund and experience difficulties with them returning 'declined', contact your bank to find out what your daily refund limit is.
- If you are processing a refund, and feel that you have entered all the fields above correctly, but continue to get a 'declined' transaction response, it may be that you are currently not configured by your bank for 'refund' transaction types. Contact the merchant services department at your bank to enable this function. Alternatively, please contact support@paymentexpress.com for more information.

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4 – Authorizing Transactions

This option/section is only applicable to merchants that adopt the preauthorization / completion model. Users can authorise transactions, by clicking on 'Auth' tab. Enter in the required information and click 'Submit'. The transaction will be processed and you will be presented with a response.

Authorization

Merchant Reference:

Amount: .

Card Number:

Cardholder Name:

Expiry Date: /

Card Security Code:

Merchant Reference	Free text field. Enter any meaningful reference. Commonly used for transaction tracking and reconciliation
Amount	The amount you wish to bill the card for.
Card Number	The credit card number of the card holder.
Cardholder Name	The name on the credit card.
Expiry Date	The expiry date of the credit card in MM / YY (month / year) format.
Card Security Code	The non-embossed 'security number' (3 digits for Visa/ MasterCard, 4 digits for American Express). Please check with your bank if they support this feature.

5 – Completing Transactions

Users can complete transactions, by clicking on the 'transactions' menu option then 'Complete'. Merchants can search for a previously authorized transaction either by 'Merchant Reference', 'Card Number' or by date range.

Select the transaction you would like to process the completion for by selecting the corresponding 'Complete' button. Enter a **merchant reference**, followed by the **amount** you would like to complete the transaction for, and click on 'Submit'. You will be presented with a response page once the transaction has been processed. This response includes a unique **authorisation code**.

Completion

Date: 21 Sep 2006 14:33:31

Transaction Type: Auth

Amount: NZD 1.00

Card Number: 411111.....11

Card Holder Name: TEST

Merchant Reference: Invoice #29342

Merchant Reference:

Amount: NZD .

Response: APPROVED

Help Text: The Transaction was approved

Authorization Code: 023446

Merchant Reference: Invoice #29342 C

Card Number: 4111111111111111

Amount: NZD 1.00

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6 – Batch Upload

The Batch Processor is an online automation client that allows merchants to process large volumes of credit cards quickly and easily simply by uploading a CSV (comma separated variable) file. For more information on configuring this CSV file, please view the [batch upload technical pages](#)

Once you have set up this CSV file, click on 'Other' then 'Batch Upload' option from the menu options. Click on 'Browse' to select the file you wish to upload and then click on 'Upload New Batch File' to upload this file. Please note DPS provide a solution to automate this upload function, please contact DPS via email to discuss the 'Batch Processor' on sales@paymentexpress.com

Once this file has been uploaded successfully, you will receive a confirmation message and a response batch file will appear under the 'Reports' tab.

<h3>Upload Payment Express Batch File</h3> <p>Batch File: <input type="text"/> <input type="button" value="Browse..."/></p> <p><input type="button" value="Upload New Batch File"/></p>	<h3>Upload Payment Express Batch File</h3> <p>Your file has been uploaded.</p> <p><input type="button" value="Back"/></p>
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Batch File Settings

Under 'Batch Settings' you can modify the input /output file to suit your CSV file, request a DPS Billing ID, as well as setup the correct currency to charge in.

A Billing ID is an identifier supplied to the merchant to identify a customer or billing entry and can be used instead of a card number and date expiry for substitute transactions.

To learn how to correctly set up your Batch file Settings please [click here](#)

Batch File Settings

Field Delimiter:	<input type="text" value="Tabs"/>
Quote Suffix for Numeric Fields:	<input type="checkbox"/>
DDMMYYYY Format:	<input type="checkbox"/>
Require 2 Dec Places:	<input type="checkbox"/>
DPS Billing ID:	<input type="checkbox"/>
YYMM Expiry Date:	<input type="checkbox"/>
LF Line Terminator:	<input type="checkbox"/>
Currency:	<input type="text" value="NZD"/>

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7 – Recurring Billing

Payline® allows merchants to automate recurring transactions quickly, simply and most importantly securely - eliminating the need to store sensitive credit card data. If not available on your account please contact sales@paymentexpress.com to enable this functionality.

7.1 – Adding Cards

In order to establish automated billing on a card it needs to be added to the Payline® billing vault. This is done by clicking on 'Variable Billing' then 'Billing Cards' from the menu. To add a new card, click 'Add Billing Card', you can find this near the bottom left.

✓	411111...11	Rob	1010
Add Billing Card			

New Billing Card

Merchant Ref:
Billing Id:
Card Number:
Cardholder Name:
Expiry Date: /

Merchant Ref	Free text field. Enter any meaningful reference. Commonly used for transaction tracking and reconciliation
Billing ID	Billing ID that the first and subsequent transactions are referred to as
Card Number	The credit card number of the card holder
Cardholder Name	The embossed name on the credit card
Expiry Date	Expiry date of the credit card

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7.2 Charging cards / establishing recurring billing

Once you have completed the steps outlined above (7.1), you can search for the card that you have just added by selecting the **'Billing Cards'** option from the menu. You can search for transactions based on a variety of fields. DPS recommend you use the merchant reference field and / or the billing ID of the transaction for this purpose. You can choose to search for a transaction by **'cardholder name'** as well. Once you have entered in this information, click **'Search'**.

Card Billing

Card Holder:	Contains	<input type="text"/>
Expiry Date:		<input type="text"/>
Billing Id:		<input type="text"/>
Merch Ref:	Contains	<input type="text"/>
		<input type="button" value="Search"/> <input type="button" value="Reset"/>

- To Charge a card that you have added, click on **'Charge Card'**.
- To re-bill a credit card for a predefined period, click on **'Add Recurring'**. You can only add recurring payments to credit card transactions one at a time, using the Payline[®] Recurring Billing feature.
- To edit the details of a billing card already loaded click **'Edit'**
- To remove a loaded billing card click **'Delete'**

	Card Number	Cardholder Name	Expiry	Merchant Ref	Billing Id					
✓	411111...11	James Bond	1111	Customer A	183627	Edit	Delete	Show Recurring	Add Recurring	Charge Card
Add Billing Card ◀ ◀ ▶▶▶										

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7.3 – Adding a Recurring Payment

Once you have selected the transaction you would like to add recurring payments to, enter in the information below.

Enabled	This checkbox must be ticked to enable recurring payments.
Amount	The amount to be re-billed.
Start Amount	The merchant can bill an initial amount to the card (e.g. deposit amount). This payment will only be applicable for the first payment. Subsequent transactions will be billed based on the amount field above.
Currency	The currency you would like to bill the customer in (only applicable to customers that currently have multi-currency options enabled).
Frequency	The frequency of the recurring payments.
Start Date	The date from which the initial recurring payment will commence.
Recurring Count	The number of instances the card holder will be billed.
Merchant Ref	Free text field. Enter any meaningful reference. Commonly used for transaction tracking and reconciliation

New Recurring Billing

Card Holder: James Bond
Card Number: 411111...1111
Group: newSample

Enabled:

Amount: .

Start Amount: .

Currency:

Frequency:

Start Date:

Recurring Count:

Merchant Ref:

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8 – Transaction Searching

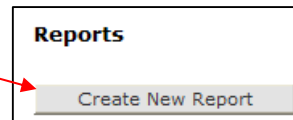
The transaction search feature allows you to search for all transaction types you have processed. To search for a transaction, click on **'Transactions'** then **'Transaction Search'** option from the menu options. DPS recommends using the **'Merchant Reference'** field to search for a transaction. You can also choose to view transactions based on a particular date range.

To view details of a transaction, click on **'Details'** in the last column.

Start Date: 29 August 2006 0 0 0	<table border="1"><thead><tr><th>Date</th><th>Card Number</th><th>Amount</th><th>Name</th><th>Merchant Ref</th><th>Type</th><th></th></tr></thead><tbody><tr><td>✓ 26 Sep 2006 20:35:54</td><td>411111.....11</td><td>1.23</td><td>A J CARDOULD</td><td>Order1234</td><td>Auth</td><td>Details</td></tr><tr><td colspan="7" style="text-align: right;"> ◀ ◀ ▶▶ </td></tr></tbody></table>	Date	Card Number	Amount	Name	Merchant Ref	Type		✓ 26 Sep 2006 20:35:54	411111.....11	1.23	A J CARDOULD	Order1234	Auth	Details	◀ ◀ ▶▶						
Date		Card Number	Amount	Name	Merchant Ref	Type																
✓ 26 Sep 2006 20:35:54		411111.....11	1.23	A J CARDOULD	Order1234	Auth	Details															
◀ ◀ ▶▶																						
End Date: 30 September 2006 0 0 0																						
Card Number: <input type="text"/>																						
Merchant Ref: 48290312																						
Card Holder: A J CARDOULD																						

9– Creating Reports

Using Payline®, merchants can process 'on demand' reports. These reports are available in **PDF** and **CSV** formats. Merchants can also process reports specific to date ranges and transaction types (Please contact sales@paymentexpress.com for more information on the various reporting features available). To process a report, click on **'Reports'**, then **'Reports'**, and click on the **'Create New Report'** button.



Select the report type you wish to create. The **'Standard'** report reports on all transactions on a calendar day (ie. between midnight and midnight).

The **'Standard (Settlement Date)'** report reports on all transactions that settled on the date selected and thus will match to your bank statement automatically.

By default, the date range is set to the previous day. These ranges can be reset to meet your requirements as outlined below.

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Report Name	Free text field to enter a meaningful report name.
Format	Select from PDF or CSV format. This by default is set to PDF.
Types	Select the types of transactions you wish to report on.
Results	Select the types of transaction results you wish to report on.
Start	The start date from which you would like to report on. Enter dates in DD / MM / YYYY format. You can also enter specific times you want to report on in the corresponding fields. By default, this is set to 00:00.
End	The end date for which the report will be generated for. Enter dates in DD / MM / YYYY format. You can also enter specific times you want to report on in the corresponding fields. By default, this is set to 00:00.
Group Account	This option is only available to merchants that have more than one account and allows them to choose which account they wish to report on.
Sort	Select either ascending or descending based on how you would like records returned.

Report: Standard (Settlement Date)

Parameters

Report Name:

Format:

Types: Purch Auth Complete Refund

Results:

Start Date:

Start Time:

End Date:

End Time:

Group Account:

Sort:

Once you have entered all the required information, click on **'Create'**. Once your report has been generated, it will appear under the **'Ready Reports'** section. You can periodically check if the report you have just created is ready, by clicking on **'Refresh List'**. All new reports have their status set to **'Unread'**.

10- Password Management

DPS recommend that you change your password periodically and that you do not store this in an easily accessible location. To reset your password, click on **'Change Password'** and enter your old password once. You will be prompted to enter your new password twice. Be aware that passwords are case sensitive and that your password must contain **at least 6 characters, with at least 1 being a numeral.**

Change Password

Old Password:

New Password:

Re-Enter New Password:

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11- Custom Hosted Page

Merchants using the DPS Hosted Payments Page can customise the design. Click on 'Other' then 'Custom Hosted' menu items.

Once you have finished editing your payment page click the save button at the bottom of the page, and then send an email to support@paymentexpress.com requesting to activate your changes.

For more information how to edit the DPS Hosted Payment Page [click here](#)

Custom Hosted Page

User PxPay ID: 37

Page Style:

Main Title:

Page 1 Title:

Page 2 Title:

Field 1 Text:

Field 2 Text:

Field 3 Text:

Frame Colour:

Title Text Colour:

Title Background Colour:

Body Text Colour:

Body Background Colour:

Page Background Colour:

DPS Background Colour:

Merchant Logo Top:

Merchant Logo Bottom:

Background Image:

Page 1 Continue Button:

Show Back Button:

Back Button Image:

Show Cancel Button:

Cancel Button Image:

Page 2 Button Image:

Page 2 Retry Button:

Hide Page 2: (See note below.)

Link 1 Text:

Link 1 URL:

Link 2 Text:

Link 2 URL:

Link 3 Text:

Link 3 URL:

Visa Logo: Amex Logo:

Verified by Visa Logo: JCB Logo:

MasterCard Logo: Coles Logo:

MC SecureCode Logo: EzibuyGift Logo:

Diners Logo:

Require Security Code:

Hide Security Code:

Mask Security Code:

Show Security Code Help:

Show Issue Number:

Minimum Card Digits:

Maximum Card Digits:

Language:

Hide Page 2 Option

This option skips the results page. It redirects customers to the merchant site after the transaction.

Sites that rely on cookies, may have problems under Windows Vista.

Sites that are not SSL secured, may show the user warning messages.

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