Cashflows

Payments Gateway Services

Version 1.1 – Mar 2020

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Introduction

Cashflows delivers a range of services designed to help your business manage your payments. These services are delivered through a single, omnichannel platform accessed via a set of powerful API's.

Our new Cashflows gateway service offer customers, leading technology in payments, to accept, protect and analyse payments all through a single access into our friendly-to-use portal.

This guide is designed to help you to understand:
- How you can optimise the usage of the Portal
- What information you can find in the Portal
- What roles and permissions can be assigned to users across your business?
- What reports you can get through Portal to help with transaction reconciliation
- How to customise your payment pages
- How to set up new beneficiaries

We believe in simplicity and ease of use for you when it comes to processing payments. Therefore, our customer service and integration teams are always available to support your integration journey, or answer any questions you – or your customers – might have.

Please contact us on support@cashflows.com or integrations@cashflows.com and we will be happy to help.

To use this guide, you don't require to have any specialist payment or development knowledge. A basic understanding of payments lifecycle can help to understand payment terms.

If you have any feedback on this guide, please let us know and drop us a line marketing@cashflows.com

Dashboard

Overview

Our all new Dashboard allows merchants to view their transactions and balances in real-time, so they have constant visibility on their cashflow. The Dashboard can be configured to search in time-periods (i.e. Days, Weeks, Months and even Years) and these time-periods can be compared against one another to compare performance within the 2 time-periods.

On the Portal Dashboard you can find:
- Real Time Sales Volumes:
- Total Volume of Sales
- Turnover Amount
- Average Spend

Across all supported currencies you could trade in:
- Pounds Sterling - GBP
- US Dollar - USD
- Euros - EUR
- Canadian Dollar - CAD
- Hong Kong Dollar - HKD
- Singapore Dollar - SGD
- Australian Dollar - AUD
- Swiss Franc - CHF
- Danish Krone -DKK
- Japanese Yen - JPY
- New Zealand Dollar- NZD
- Norwegian Krone- NOK
- Swedish Krona - SEK
- South African Rand – ZAR

There is an additional Dashboards to display your Cashflows Account Balances for ease of reconciliations and end of day reports

Image 1: Default Dashboard view – transaction amounts from GBP Merchant Account by day in March 2020 with a comparison from March 2019.

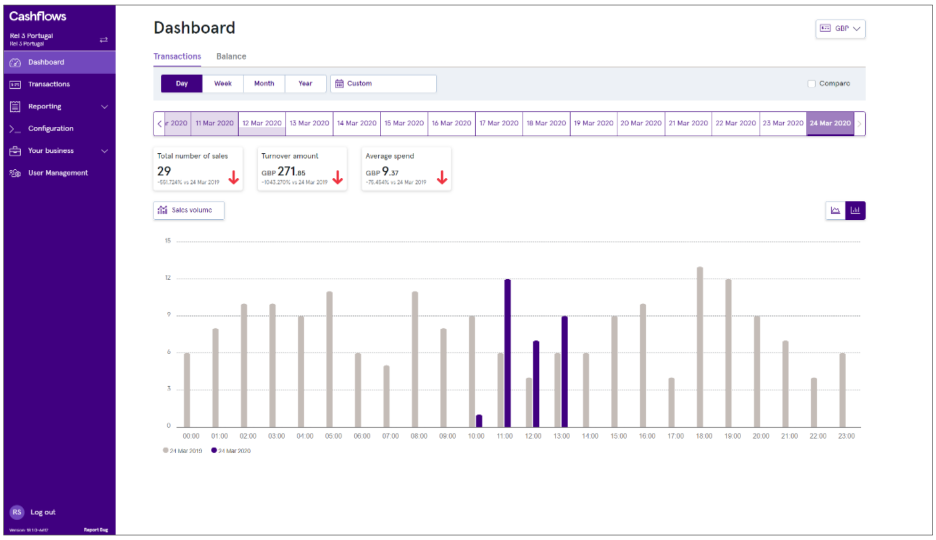


Image 2: Alternative Dashboard view – transaction amounts from GBP Merchant Account by day in March 2020 with a comparison from March 2019.

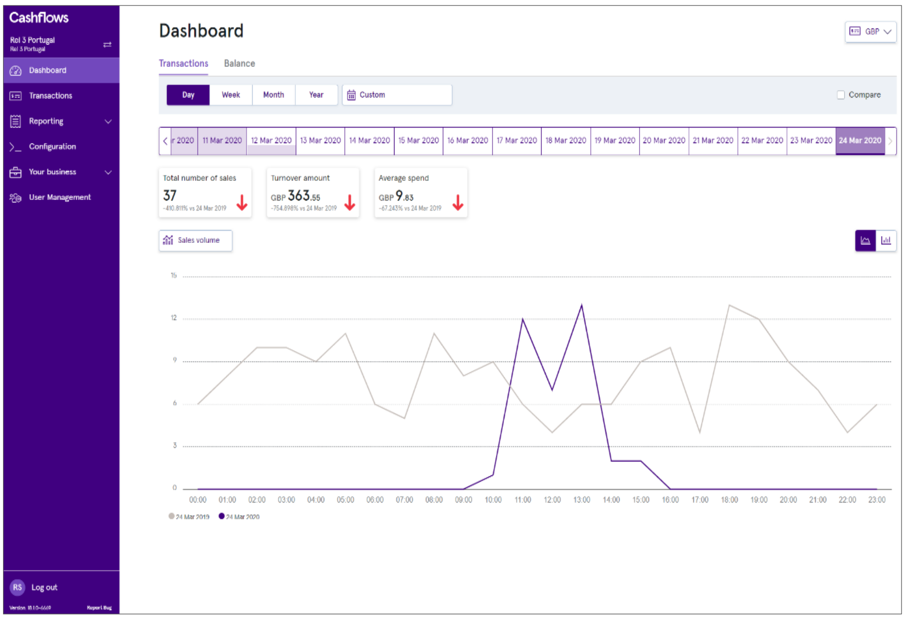
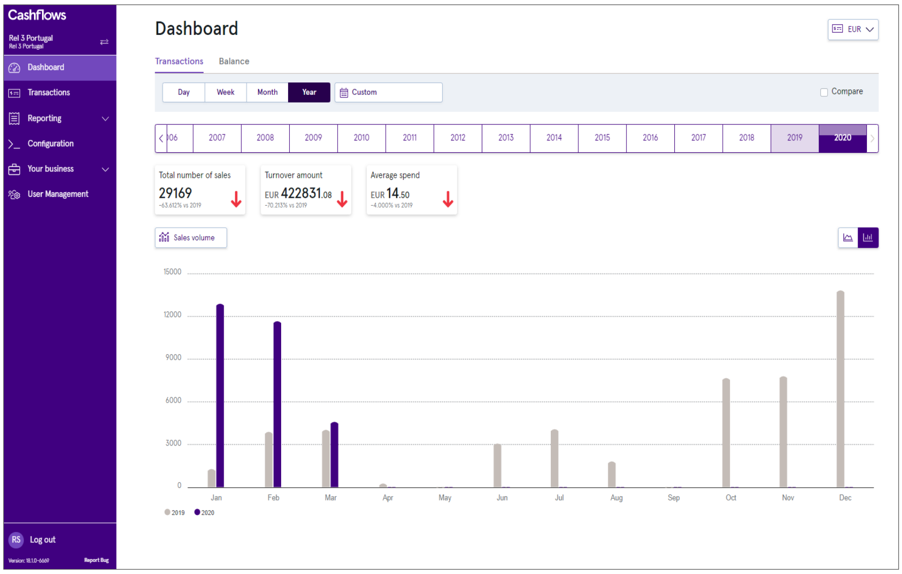


Image 3: Default Dashboard view - transactions from EUR Merchant Account by Month throughout the year to date compared to last year's figures



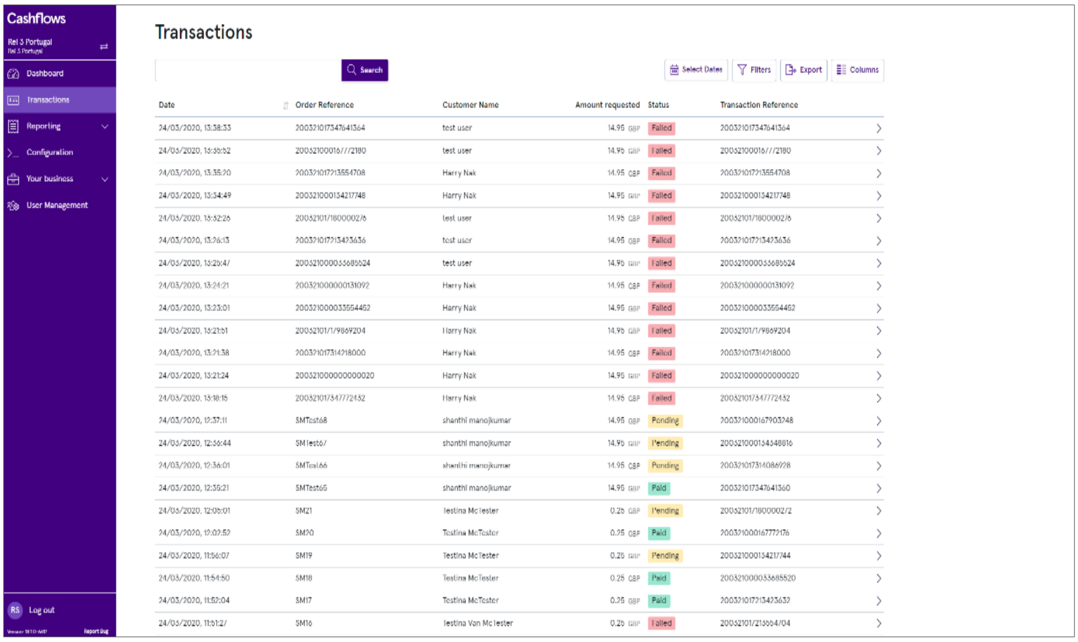
Transactions

Overview

The transactions page is a one-stop view for all your transactions. The Transactions page allows for a customisable view to suit your information needs. This is a real-time transactions page that updates to display all incoming transactions along with their associated status; the status will update as a payment goes through its lifecycle.

Our Transactions page has a free-text search bar which allows you to search for any part of the transaction – be it, the Order Reference, Transaction ID or the customer's name.

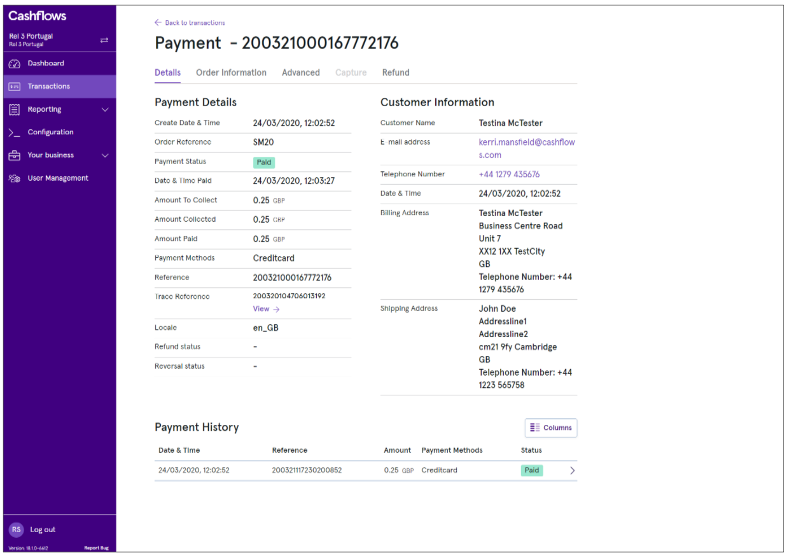
Image 4: Portal view - section designated to only display your Cardholder Present Transactions.



Transaction Details Page

By selecting a transaction from within the Transactions Page, you can view the Transaction Details Page, which gives you an extended view of all the data for that particular transaction. The transaction details page is useful to be able to fully track payments and understand who and how the payment was created. This can solve customer queries and potentially avoid any disputes associated with the payments.

Image 5: The Transactional Details Page displays Issuers and Acquirers Response codes and status. Issuer and Acquirer response codes can be helpful to understand the transaction lifecycle and potentially avoid any queries or disputes.



Transaction details

What can I do within the Transaction Details Page?

Refunding

Refunds can be completed within the Transaction Details Page. Refunds have their own tab – to make this as clear as possible for you and your staff – and it supports Partial Refunds.

Voids

Voids can be completed within the Transaction Details Page. Voids will have their own tab to make this as clear as possible for users. You can void a transaction that has been made. While a transaction is still in an authorisation state, a void can be completed through the portal to avoid charges to the customers account.

Capture

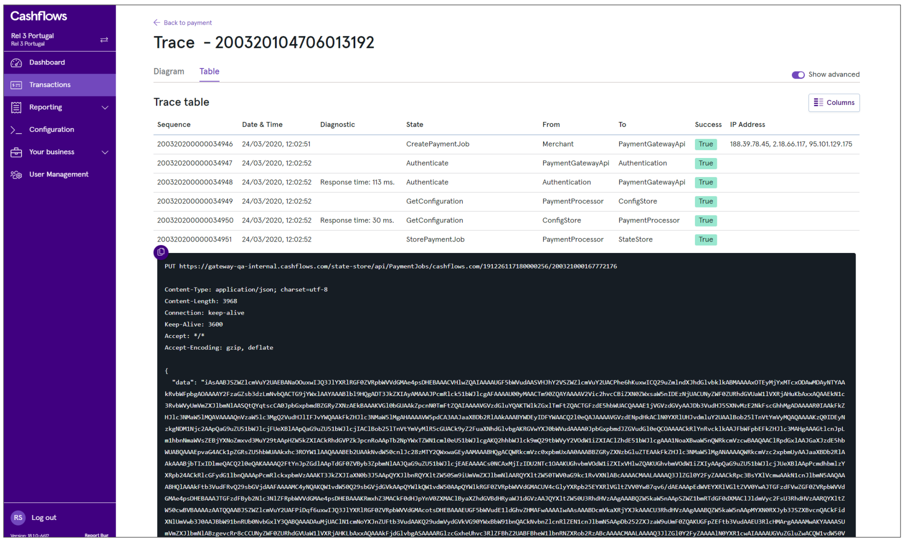
You may choose to capture transactions, manually, or in bulk at the end of the day. Captures are very useful when you sell goods that require stock management and you need to ensure you have adequate stock before proceeding with the transaction. You can complete the manual capture of transactions in Transaction Details Page. Capture has its own tab to make this process as clear as possible for you and your staff to use.

Debugging

As part of Portal, there is also a debugging feature to help support your integration teams, as much as possible, during the integration process. Once you have started trading, you can use it to see a clear display of why a particular transaction has failed.

You can simply look through the trace table, which displays all the steps a transaction has undergone; within the logs you can see details that should help discover potential issues. This can help you to resolve issue in-house or further you can contact CashFlows to help you resolve an issue.

Image 6: Debugging information for issue resolution



Reporting

Overview

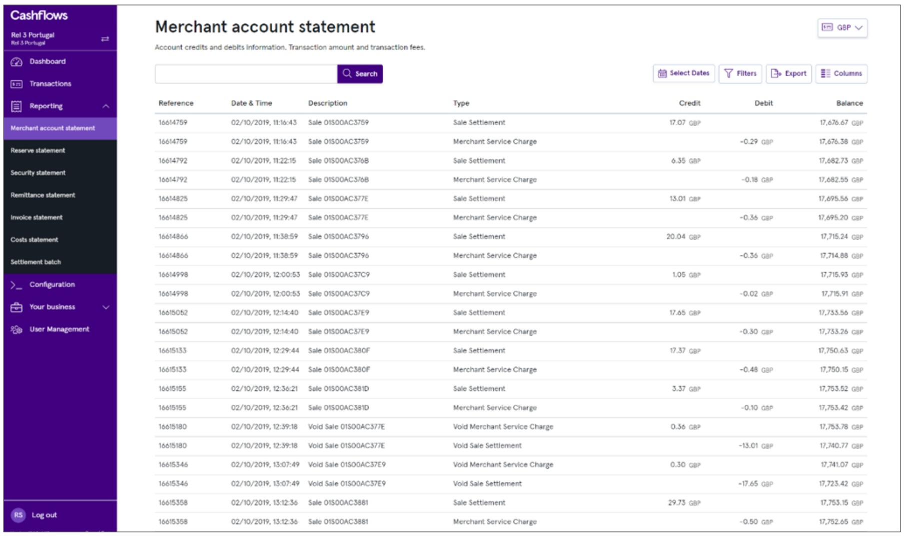
The Portal presents different reporting views, here you can choose to download reports in either a CSV or XLS format. You can configure the reports to display all sales and settlements from all your Cashflows Accounts. You can also configure the report by date and transaction amount, which can help with bookkeeping.

All reports contain a search bar so you can search for a specific transaction when you know the reference or order reference of the payment.

These are the reports available for your use:

- **Merchant Account Statement** – a summary of all your transactions during a selected period
- **Reserve Account Statement** – shows the rolling or fixed reserve that you hold with Cashflows
- **Security Account Statement** – shows all sales that have a High-Risk Warning raised and are awaiting response from issuing banks
- **Remittance Account Statement** – the funds we have sent to you and when
- **Invoice Account Statement** (for our Gross-Settlement Merchants) – view your paid and outstanding invoices in Invoice Account Statement , when you pay your invoice via direct debit or settlement to Cashflows
- **Costs Account Statement** – costs applied to transactions during the specified time period
- **Settlement Batch Report** – monies batched ready for your settlement
- **Batch Detail Report**

Image 7: Merchant account statement report showing transactions during a given period of time



Reference	Date & Time	Description	Type	Credit	Debit	Balance
16614759	02/10/2019, 11:16:43	Sale 01S00AC3759	Sale Settlement	17.07 GBP		17,676.67 GBP
16614759	02/10/2019, 11:16:43	Sale 01S00AC3759	Merchant Service Charge		-0.29 GBP	17,676.38 GBP
16614792	02/10/2019, 11:22:15	Sale 01S00AC376B	Sale Settlement	6.35 GBP		17,682.73 GBP
16614792	02/10/2019, 11:22:15	Sale 01S00AC376B	Merchant Service Charge		-0.18 GBP	17,682.55 GBP
16614825	02/10/2019, 11:29:47	Sale 01S00AC377E	Sale Settlement	13.01 GBP		17,695.56 GBP
16614825	02/10/2019, 11:29:47	Sale 01S00AC377E	Merchant Service Charge		-0.36 GBP	17,695.20 GBP
16614866	02/10/2019, 11:38:59	Sale 01S00AC3796	Sale Settlement	20.04 GBP		17,715.24 GBP
16614866	02/10/2019, 11:38:59	Sale 01S00AC3796	Merchant Service Charge		-0.36 GBP	17,714.88 GBP
16614998	02/10/2019, 12:00:53	Sale 01S00AC37C9	Sale Settlement	1.05 GBP		17,715.93 GBP
16614998	02/10/2019, 12:00:53	Sale 01S00AC37C9	Merchant Service Charge		-0.02 GBP	17,715.91 GBP
16615052	02/10/2019, 12:14:40	Sale 01S00AC37E9	Sale Settlement	17.65 GBP		17,733.56 GBP
16615052	02/10/2019, 12:14:40	Sale 01S00AC37E9	Merchant Service Charge		-0.30 GBP	17,733.26 GBP
16615133	02/10/2019, 12:29:44	Sale 01S00AC380F	Sale Settlement	17.37 GBP		17,750.63 GBP
16615133	02/10/2019, 12:29:44	Sale 01S00AC380F	Merchant Service Charge		-0.48 GBP	17,750.15 GBP
16615155	02/10/2019, 12:36:21	Sale 01S00AC381D	Sale Settlement	3.37 GBP		17,753.52 GBP
16615155	02/10/2019, 12:36:21	Sale 01S00AC381D	Merchant Service Charge		-0.10 GBP	17,753.42 GBP
16615180	02/10/2019, 12:39:18	Void Sale 01S00AC377E	Void Merchant Service Charge	0.36 GBP		17,753.78 GBP
16615180	02/10/2019, 12:39:18	Void Sale 01S00AC377E	Void Sale Settlement		-13.01 GBP	17,740.77 GBP
16615346	02/10/2019, 13:07:49	Void Sale 01S00AC37E9	Void Merchant Service Charge	0.30 GBP		17,741.07 GBP
16615346	02/10/2019, 13:07:49	Void Sale 01S00AC37E9	Void Sale Settlement		-17.65 GBP	17,723.42 GBP
16615358	02/10/2019, 13:12:36	Sale 01S00AC3881	Sale Settlement	29.73 GBP		17,753.15 GBP
16615358	02/10/2019, 13:12:36	Sale 01S00AC3881	Merchant Service Charge		-0.50 GBP	17,752.65 GBP

Business and Merchant details

The Portal's Business Details page displays all the information you provided to us, as part of the boarding process. This page also displays all associated Merchant Accounts within your Business Account. It's here that a Business-level user can see all the associated Merchant Accounts.

Image 8: Business Account view with one associated Merchant Account that the user can view

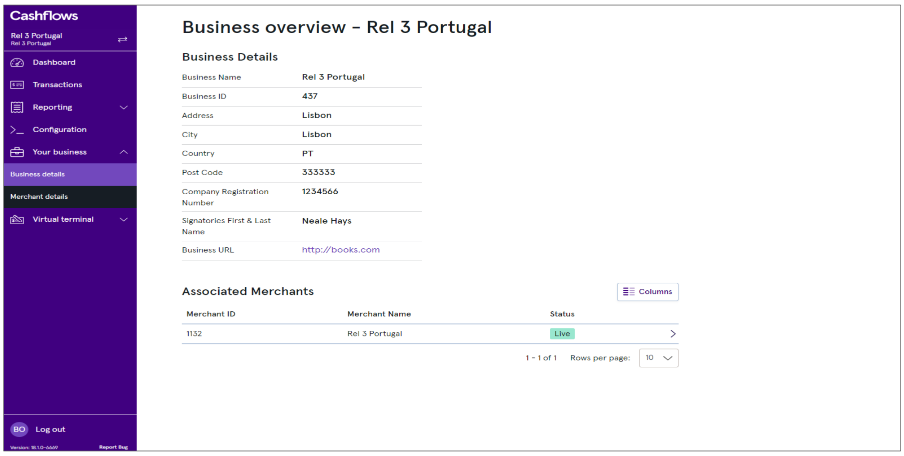
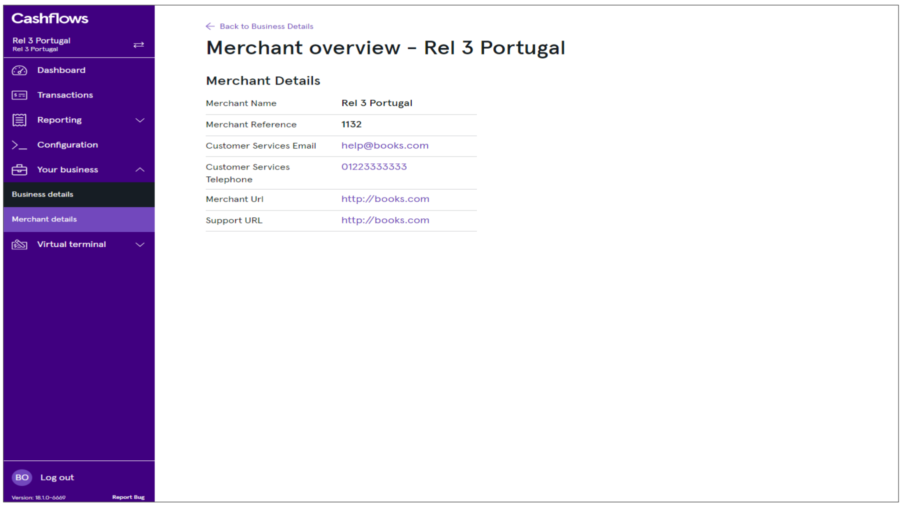


Image 9: The view of a Merchant Account Details page.



Cashflows

Configuration

Within the Configuration page of the portal, you can view and amend some of your settings. You can also decide if you will opt-in to any of our additional products and services.

Additional Services:

New Generation Payment Pages (More on this later)
You can completely configure your Payment Page with the “What You See Is What You Get” Payment Page Builder.

- **Order Confirmation Emails**
  You can opt-in for us to send an Order Confirmation Email to your customers, triggered by statuses the transaction goes through. If opted-in, we will send the customer an email upon; payment processing, refunds & voids.
  The email will be sent using your logo rather than our Cashflows logo, when you upload your logo file. Logos are uploaded within the portal’s configuration page.
- **Payment Abandonment Emails**
  We can send them an Abandonment Email, when you use our HPP and the customer abandons the payment process. If you pass us the email address of the logged-in customer – once a payment has started, if there are items left in a pending state for a [configurable] period of inactivity, we have a service that sends a reminder-email to your customer – giving them an opportunity to make the payment now.
  The email can be also sent using your logo rather than our Cashflows logo, if you prefer. Logos are uploaded within the portal’s configuration page.
- **Cardholder Details Storage (More on this later)**
  We offer you the ability to store the customer’s information on file. When configured, a “Customer Account” can be set up within the customer search function of the Virtual Terminal and it can also be accessed with the HPP. This functionality enables you to store tokenised card details for a customer – to speed up virtual terminal transactions (Note: CVV cannot be stored)
- **Address Verification Services**
  You have the option for AVS checks within transactions. AVS checks offer an additional level of security for transactions; when selected you will see whether the address verification has been successful or not. This can help to lower fraud.

New Generation Payment Pages

You can now fully customise your Hosted Payment Pages with our new “What You See Is What You Get” (WYSIWYG) Payment Page Builder.

This brand-new feature allows you to completely change the look and feel of your Payment Page. It’s completely up to you whether it’s logos added, colour of the background or an image being added, to the actual text and button size! It’s your page!

This builder also includes the ending scenarios of how the Payment Page should change when a transaction is rejected at that stage - you even can define how a success message is displayed.

You can choose to have as many customisable Payment Pages as you need.

Image 10: Hosted Payment Page builder

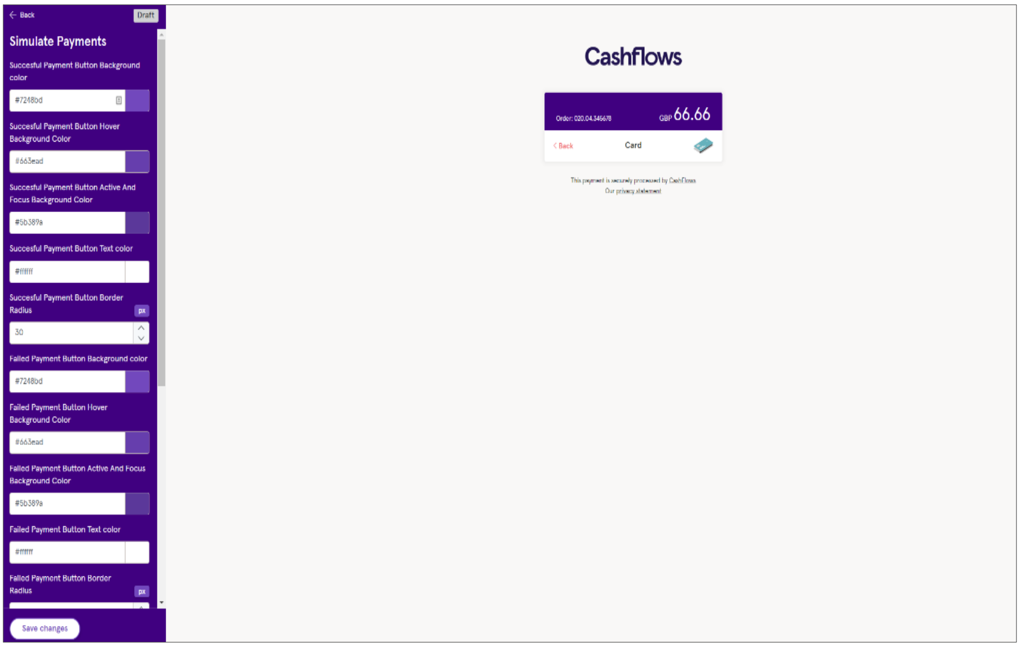
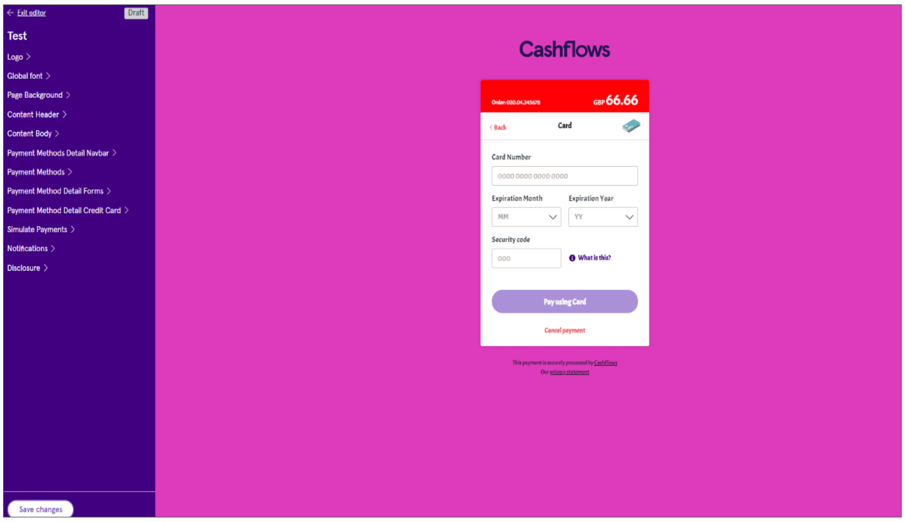


Image 11: Hosted Payment Page builder with some customisation applied



Cardholder Details Storage

As part of Portal, you have the option to save cardholder details for returning customers. This is a great opportunity to improve workflow performance when you process recurring transaction or have loyal customers with repeat purchases.

If you take payments over the phone, this feature eases the need to take payment details each time. You can look-up your customers via the search function – when there is a card already saved against ypour customer, then the only information you need to input is the cardholders CVV. Once a customer has been selected, all relevant fields within the VT are auto-populated to speed-up the process, so that there is nothing else you need to fill-in other than the amount, order reference (which helps to identify the transaction at a later stage) and the cardholder CVV.

Cardholder Details Storage also works extremely well when you use our payment page through your website. Where a customer signs in and passes their information, we can store the information and within the payment page we can return their saved cards for ease.

Image 12: Portal customer search within the Virtual terminal.

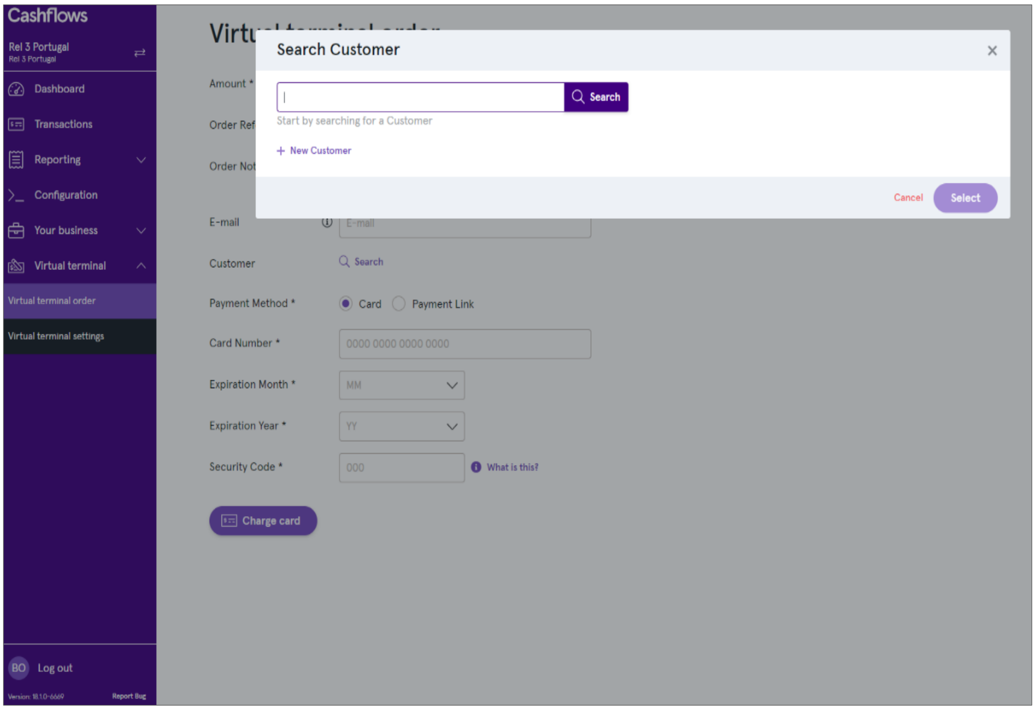
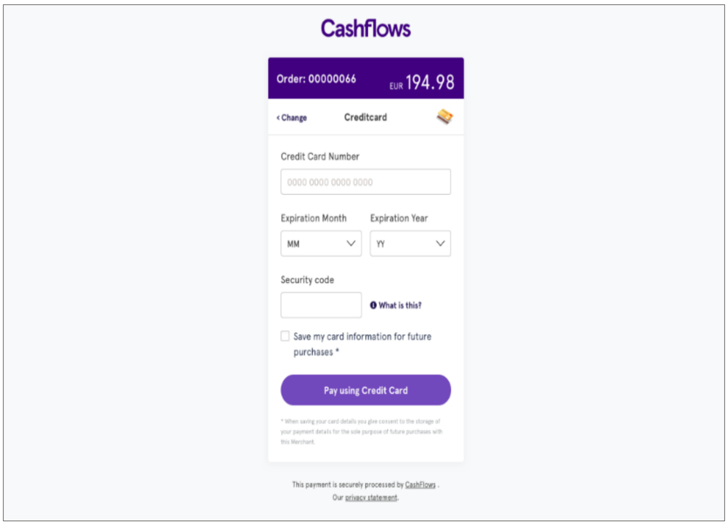


Image 13: A customer is offered the option to save their card details for future use whilst utilising your Customised Payment Page.

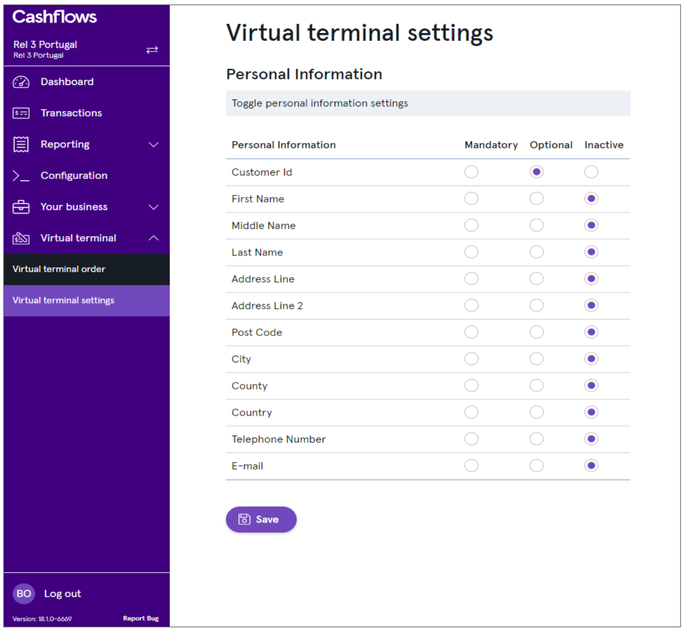


Virtual terminal customisation

Our Portal offers a fully configurable Virtual Terminal - You can decide to keep your Virtual Terminal orders as simple as possible – just include the customer's name alongside their card details. But you can also choose to add further details from within the Virtual Terminal Settings tab.

The amount of customisation that you – as the merchant can do – will vary depending on whether they have opted-in for any additional services within their configuration.

Image 14: Virtual Terminal view opted-in for AVS with the Address Fields within the Virtual Terminal set as mandatory



Supporting 6012, 6051, 7299 MCC'sS

Merchants with the following MCC's
- 6012 (Financial Services)
- 6051(Non-Financial Institutions)
- 7299 (Miscellaneous Personal Services)

are required to send 4 additional fields during a payment. These fields are known as the Recipient Details and the fields are -
- Date of Birth
- Last Name
- Postcode
- Primary Account Number

Within the portal, if you are onboarded with one of the mentioned MCC's, these Recipient Detail fields will automatically be added and set as mandatory within the Virtual Terminal Order Screen alongside being mandated for our Payment Page transactions.

Onboarding a new Portal Merchant

The Onboarding process has been kept simple to prevent any disruption to your onboarding journey with us.

As we welcome you as a new Portal Merchant, our boarding team will simply ensure that the our Gateway services are set up for you and that your pricing plans is in place – allowing for the immediate use of our Gateway services.

Once the Gateway Pricing Plan has been completed, you will receive a *Welcome Letter* at the email address provided on the application (most probably your registered primary email address); the first email sent will be an automated email for you to complete. Once we receive your response, we will set you up as a user with permission as your Business' **Portal Owner**, which allows you to add additional users within the User Management Page within the Portal.

Supporting 3D-Secure

The Portal supports your use of 3D Secure as part of Strong Customer Authentication within the European Economic Area. During the onboarding process, we will identify whether you will be required to send 3D Secure transactions only, or if you can send non-3D Secure transactions, as well (these would be exempt from SCA). The portal's Transaction Details page supports and returns all SCA data for your use.

Within the Portal, if you are required to send 3D Secure transactions only – it will be displayed to you within your Card Configuration page. If you are mandated 'Required to send 3D Secure Transactions,' this option is turned-on but is not editable. However, if you are allowed to send both 3D Secure and non-3D Secure transactions, you will have the choice via a toggle to make 3D Secure transactions, a requirement for yourself or to keep it turned off – In which case we will accept non-3D Secure transactions alongside your 3D Secure ones.

Payee Management

Payee Management within the Portal allows you to specify where your money gets paid!

The Payee Management page allows for a more flexible approach to setting up a Payee, so whether you have one account where you want all funds to be paid, or you decide this needs to be changed, you can amend this as frequently as necessary. All details are compliance-checked through an automatic PEPs & Sanctions check to keep your money safe.

Note: The existing Portal Payee Management currently covers our existing Auto-Remittance process only.

User Management

The User Management Pages allow for fully self-serve user management.

You can enable as many users as you need for your business. The User Management Pages allow for a **Portal Owner** to create and edit other users within the Merchant or even Business context. Use our Password Management function to allow certain users the permission to unlock other users that have been locked-out - including the ability to send a “Create New Password” email to that locked-out user.

The User Management functionality aims to put control into your hands!

You will have the option to choose which role that you assign to your users. The currently available roles are:

- **Portal Owner:** The main administrator for the Portal. This is typically management/owner level access – as it gives the ability to view all available features on the portal without restriction.
- **Finance User:** This role gives the user access to all reports and dashboards.
- **Sales User:** This role gives the user the ability to view transactions alongside being able to process refunds and voids against existing transactions
- **Virtual Terminal User:** This role gives the user the ability to post Virtual Terminal Transactions only.