



## Cashflows Go Guide

Version 3.2 – December 2022

**Table of contents**

|                              |           |
|------------------------------|-----------|
| <b>About This Guide</b>      | <b>4</b>  |
| <b>Introduction</b>          | <b>5</b>  |
| Accessing the Gateway Portal | 5         |
| <b>Overview</b>              | <b>6</b>  |
| Context Selection            | 6         |
| Navigation                   | 6         |
| My Profile                   | 7         |
| <b>User Management</b>       | <b>9</b>  |
| <b>Configuration</b>         | <b>10</b> |
| Configuration ID             | 10        |
| API Data                     | 10        |
| Email Settings               | 11        |
| Email Logo                   | 11        |
| Payment Abandonment          | 11        |
| Order Confirmation Emails    | 11        |
| Payment Methods              | 12        |
| Hosted Payment Pages         | 14        |
| Using the HPP Editor         | 15        |
| Plugins                      | 19        |
| <b>Dashboard</b>             | <b>20</b> |
| Transactions                 | 20        |
| Balance                      | 21        |
| <b>Transaction Search</b>    | <b>22</b> |
| Search                       | 23        |
| Filters                      | 23        |
| Detail Views                 | 24        |
| Refunds                      | 25        |
| Export                       | 26        |
| <b>Virtual Terminal</b>      | <b>27</b> |
| Virtual Terminal settings    | 27        |
| Virtual Terminal Payments    | 28        |
| Card Payment                 | 29        |
| Pay By Link Payment          | 30        |
| Virtual Terminal Customers   | 32        |
| <b>Hosted Payment Page</b>   | <b>36</b> |
| Submitting a payment request | 36        |
| Response                     | 36        |
| Return URLs                  | 36        |

|                      |           |
|----------------------|-----------|
| Webhooks             | 37        |
| 3D Secure            | 37        |
| Tokenisation         | 37        |
| Payment Page example | 37        |
| <b>Reporting</b>     | <b>38</b> |
| Report Queues        | 39        |
| <b>Your Business</b> | <b>40</b> |



## About This Guide

**Welcome to the Cashflows Go Guide. This document is designed to provide you details on how to use Cashflows Go to manage your payment processing with Cashflows.**

In addition to this guide we have a team of specialists providing technical support during your integration with Cashflows. To receive support please visit our website – [www.cashflows.com/support/go](http://www.cashflows.com/support/go)

The latest version of this guide is always available on the Cashflows website: [www.cashflows.com](http://www.cashflows.com)

### Copyright

2020 © Cashflows Europe Group

While every effort has been made to ensure the accuracy of the information contained in this publication, the information is supplied without representation or warranty of any kind, is subject to change without notice and does not represent a commitment on the part of Cashflows Europe Group. Cashflows Europe Group, therefore, assumes no responsibility and shall have no liability, consequential or otherwise, of any kind arising from this material or any part thereof, or any supplementary materials subsequently issued by Cashflows Europe Group. Cashflows Europe Group has made every effort to ensure the accuracy of this material.



## Introduction

Cashflows delivers a range of services designed to help businesses manage their payments. These services are delivered through a payment gateway which is accessed via API or an online portal.

## Accessing Gateway Go

New customers should receive a welcome email from Cashflows ([noreply@Cashflows.com](mailto:noreply@Cashflows.com)) informing you an account has been created for you and asking you to set a password, click on the link in the email to set your password (which expires after 24 hours). If you have not received this email, please check your Junk folder or contact your account manager, you can also trigger a new email by clicking the 'Forgotten Password?' link on the log in screen.

### Password policy

- A minimum length of at least eight characters
- Contain both numeric and alphabetic characters
- Passwords must be changed at least once every three months

Passwords may not be accepted if:

- They match a list of bad or weak passwords
- Have been used before by the user (last 10 passwords)

Failed authentication attempts are limited by:

- Locking out the user ID after not more than six attempts.
- Setting the lockout duration to a minimum of 30 minutes or until the user's identity is confirmed.

Use your browser navigate to <https://portal.Cashflows.com> and the Cashflows Go login will be presented:

## Overview

Each Cashflows Go user has a user role assigned which controls the accounts they can access, the functions they can use and what actions they can perform. The initial user account will have a role of Owner, this user will be able to create other users, more details of this process can be found in the User Management section.

## Context Selection

Some Cashflows customers have multiple businesses and a business can have multiple merchant accounts. The context selection allows the selection of a business and a merchant account, alternatively select 'Continue without merchant' for a global view of the merchant accounts within a business. Once a selection has been made, click Apply and Cashflows Go will be displayed.

If a customer has a single merchant account, this screen will not be shown.

The available options for new accounts will have been configured by Cashflows.

**Welcome**

Please select a business and optionally a merchant first.  
This context will be used to display and control data in the portal.

**Select context**

| Businesses (1 of 1)                       | Merchants                 |
|---|---------------------------|
| <input type="text" value="Merchant One"/> |                           |
| Continue without Business                 | Continue without Merchant |
| <b>Merchant One Ltd</b> >                 | <b>Merchant One Ltd</b>   |
|   | Merchant Ltd              |

**Apply**

## Navigation

Cashflows Go has a menu bar on the left and side of the screen and is used to navigate to different functions which will be displayed in the main part of the screen. At the top of the menu bar will be your company name and at the bottom will be your username and the option to log out of Cashflows Go.

The options for functions shown in the menu bar will be based on user permission, the initial view will be the transaction display.

Cashflows

Rel 3 Portugal

Rel 3 Portugal

Dashboard

Transactions

Reporting

Configuration

Your business

Virtual terminal

User Management

Log out

Version: 18.1.0-5223

Report Bug

Transactions

Search

Select Dates

Filters

Export

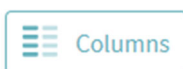
Columns

Filters:

Channel: Gateway

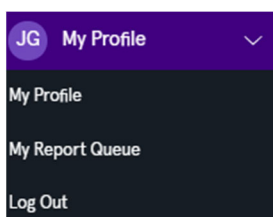
| Date                    | Order Reference               | Customer Name | Amount requested | Amount received | Status  | Payment Methods |
|-------------------------|-------------------------------|---------------|------------------|-----------------|---------|-----------------|
| 09/03/2020, 0:05:30 pm  | 1040                          | Bob Kersten   | 798.10 EUR       |                 | Pending | Card            |
| 20/02/2020, 2:29:24 pm  | 200221100033554432SCSH1052667 |               | 350.00 GBP       | 350.00 GBP      | Paid    | Card            |
| 17/02/2020, 0:54:20 pm  | test link                     |               | 123.00 GBP       | 123.00 GBP      | Paid    | Card            |
| 17/02/2020, 11:16:05 am | 200221117213423616SCSH1052750 |               | 10.00 GBP        | 10.00 GBP       | Paid    | Card            |
| 12/02/2020, 11:15:37 am | A2                            |               | 15.00 GBP        | 15.00 GBP       | Paid    | Card            |
| 12/02/2020, 11:14:24 am | A1                            |               | 10.00 GBP        | 10.00 GBP       | Paid    | Card            |
| 11/02/2020, 11:36:20 am | 200121100167903236SCSH1052750 |               | 10.00 GBP        | 10.00 GBP       | Paid    | Card            |
| 11/02/2020, 11:35:36 am | 200121100134348804SCSH1052667 |               | 10.00 GBP        | 10.00 GBP       | Paid    | Card            |
| 29/01/2020, 9:09:10 am  | JG12                          |               | 10.00 GBP        |                 | Failed  | Card            |
| 22/01/2020, 2:32:24 pm  | 200121117347641348SCSH1052750 | simon rudd    | 2.99 EUR         | 3.10 EUR        | Paid    | Card            |
| 22/01/2020, 2:22:54 pm  | 200121117314086916SCSH1052667 | Bob Kersten   | 399.00 EUR       | 413.48 EUR      | Paid    | Card            |
| 22/01/2020, 10:03:06 am | test link                     |               | 123.00 GBP       | 123.00 GBP      | Paid    | Card            |
| 20/01/2020, 11:18:12 am | 200121100000131076SCSH1052667 |               | 10.00 GBP        | 10.00 GBP       | Paid    | Card            |
| 16/01/2020, 11:48:56 am | 200121100000000004SCSH1052750 |               | 199.99 GBP       | 199.99 GBP      | Paid    | Card            |

Cashflows Go screens that show lists will have an option to customise the columns shown, to include or exclude columns from the list, click on 'Columns' as shown below:



## My Profile

At the bottom of the menu bar there is an option for My Profile:



There is an option to Log Out of Cashflows Go and to access your Report Queue (please see the Reporting section in this document for further details).

If you take the My Profile option, you are presented with account management options:

## My Profile

### Personal Information

First Name \*


Jonathan ✓

Last Name \*

Graham ✓

Email

jonathan.graham@cashflows.com ✓

 Save Changes

### Change Password

You can change / update your password using the Password Reset Link below.

[Send Password Reset Link](#)

You are able to edit your name and you can also request a link is sent for you to change your password. (You can also request a password change link on the login screen)

**For security reasons Cashflows Go will return to the login screen after 15 minutes of activity**



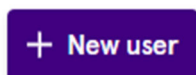
## User Management

A user with Owner permissions will be setup by Cashflows and this user will be able to create other users and assign them a permissions role.

| Role             | Description  |
|------------------|--|
| Owner            | Full access. Create and delete users, password management / reset. Export data. Configure Hosted payment page, enable / disable payment methods. |
| Sales            | Sales users can create payments, do refunds and view transactions.   |
| Finance          | Access to reports and the Dashboard  |
| Virtual Terminal | Access to the Virtual Terminal   |

Authorised users will see an option for User Management in the menu bar, selecting this option will present the User Management screen which shows a list of current users and an option to create new users.

To create a new user, click on the New User option at the top right of the screen:



The new user screen will require first and last names, email address

Create User

User Information

First Name \*

First Name

Last Name \*

Last Name

Email address \*

Email address

Set User Roles

Please select all roles suitable for this user. Each role comes with its own set of permissions which gives you full control of the access your users receive.

☐ Finance

☐ Owner

☐ Sales

☐ Virtual Terminal

Cancel

Create

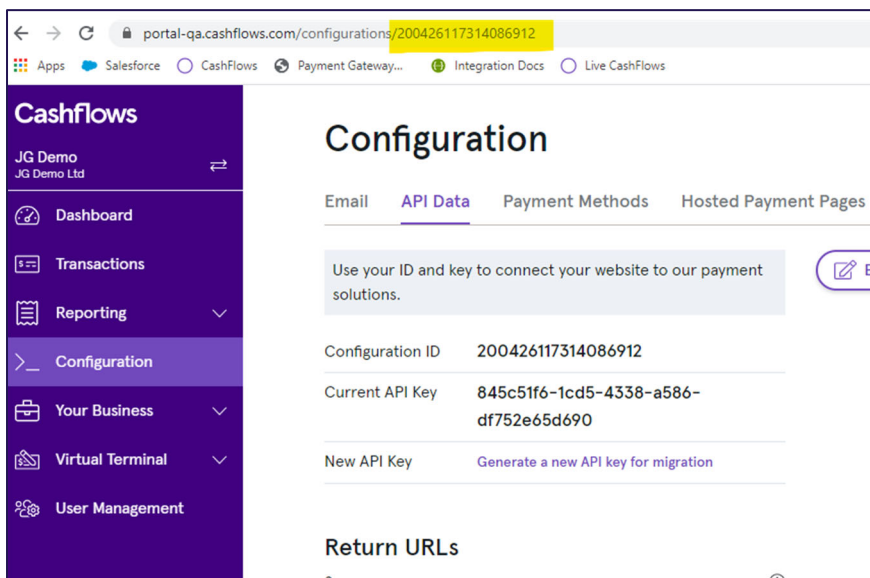
Once the create option is taken the contents are validated and if there are no errors the user will be created and an email will be sent to the email address asking the user to click a link to set their password.

## Configuration

This option shows the gateway settings for the currently selected application. There are some options that can be modified by users who have the necessary permissions.

### Configuration ID

For some integration methods you will need to know the configuration ID for your account, this is shown in the URL once you have taken the Configuration option from main menu:



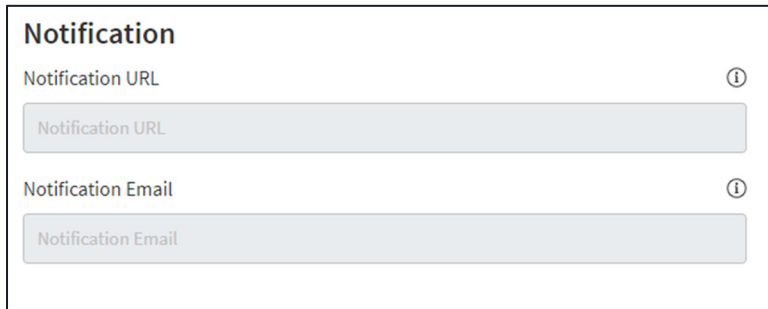
### API Data

The API keys are shown here, merchants use these keys as credentials for their API transactions.

This section also enables the Merchant to enter the URLs a shopper is returned to after a hosted payment page transaction is completed.

A form titled 'Return URLs' with three sections: 'Success', 'Failed', and 'Cancelled'. Each section has an information icon (i) to its right and a text input field. The 'Success' section has a field containing 'Return URL Success'. The 'Failed' section has a field containing 'Return URL Failed'. The 'Cancelled' section has a field containing 'Return URL Cancelled'.

The Notification section is where the gateway will send notifications using webhooks to send information to a merchant URL. If there is an error sending a webhook notification, the notification email address will only be used to alert the you that the Notification URL is not configured correctly.



The screenshot shows a form titled "Notification". It contains two input fields. The first is labeled "Notification URL" and has an information icon (i) to its right. Below the label is a text input field with the placeholder text "Notification URL". The second is labeled "Notification Email" and also has an information icon (i) to its right. Below the label is a text input field with the placeholder text "Notification Email".

### Email Settings

To edit email settings, click on the 'Edit Email settings' option.

#### Email Logo

A logo image can be uploaded and displayed on emails sent from the Cashflows system.

#### Payment Abandonment

If a gateway payment has been created but not completed, for example a payment page has been displayed to the shopper but the shopper has not submitted any payment details, the gateway can send an email to the shopper to prompt them to complete the payment. This feature is only possible if an email has been supplied with the payment job, typically an email address is captured as part of the checkout process.

To enable this option, check the option to 'Payment Abandonment Email enabled' and choose a time period the gateway will wait before sending a reminder (up to 60 minutes).

#### Order Confirmation Emails

The gateway can automatically send order confirmation emails to your customers whenever they make a successful payment, or when a payment is refunded. Each email contains your unique order reference that can be useful when looking up payment information. Emails are only sent when a successful payment has been made - no email is sent if the payment fails or is declined. When a payment is refunded, an email is automatically sent to the same email address that was provided in the original transaction.

To enable this feature, check the option 'Enable Order Confirmation Emails'

Note: If an email address is not captured during the payment, the system cannot send confirmation emails.

## Payment Methods

Payment Methods will be added by Cashflows and will be listed in this section at present 'Card' payments will be the only option, the settings can be adjusted.

**Card**

**Configuration**

- ☒ Auto Capture
- ☐ 3D Secure Required
- ☒ Allow Customer Token Storage
- ☐ Enable Address Verification Services (AVS checks) ⓘ

Cancel Save

The settings for Cards are as follows:

| Setting                      | Description  |
|------------------------------|--|
| <b>Configuration Tab</b>     |  |
| Auto Capture                 | When this option is enabled, both an authorisation (reserve funds on card) and a capture (request funds to be transferred) will be sent to the bank. If this option is not enabled, only a authorisation request will be sent, this will reserve funds on the card but the payment will not be completed, to complete the payment a separate capture request will be required which can be performed in the gateway portal or by API. If the capture request is not sent, the reserved funds will be released by the bank, typically after 5-7 days. |
| 3D Secure Required           | When this option is enabled, transactions submitted without 3D Secure will be declined by the gateway.   |
| Allow Apple Pay              | Select this option to use Apple Pay. Note, if using our Embedded Frames JavaScript Library you will need to also complete the "Apple Pay Domains" section  |
| Allow Google Pay             | Select this option to use Google Pay   |
| Allow Customer Token Storage | This setting enables tokenisation, card details will be securely stored in the Cashflows platform and the merchant will be returned a token to submit in place of card details for subsequent payments letting them show returning customers their stored cards.   |

| Setting  | Description   |
|--|---|
| Enable Address Verification Services (AVS checks | Enabling AVS will check the billing address supplied by the card holder matches the address held by their bank. |

If you are using Apple Pay via our Embedded Frames JavaScript Library you will need to complete the section below.

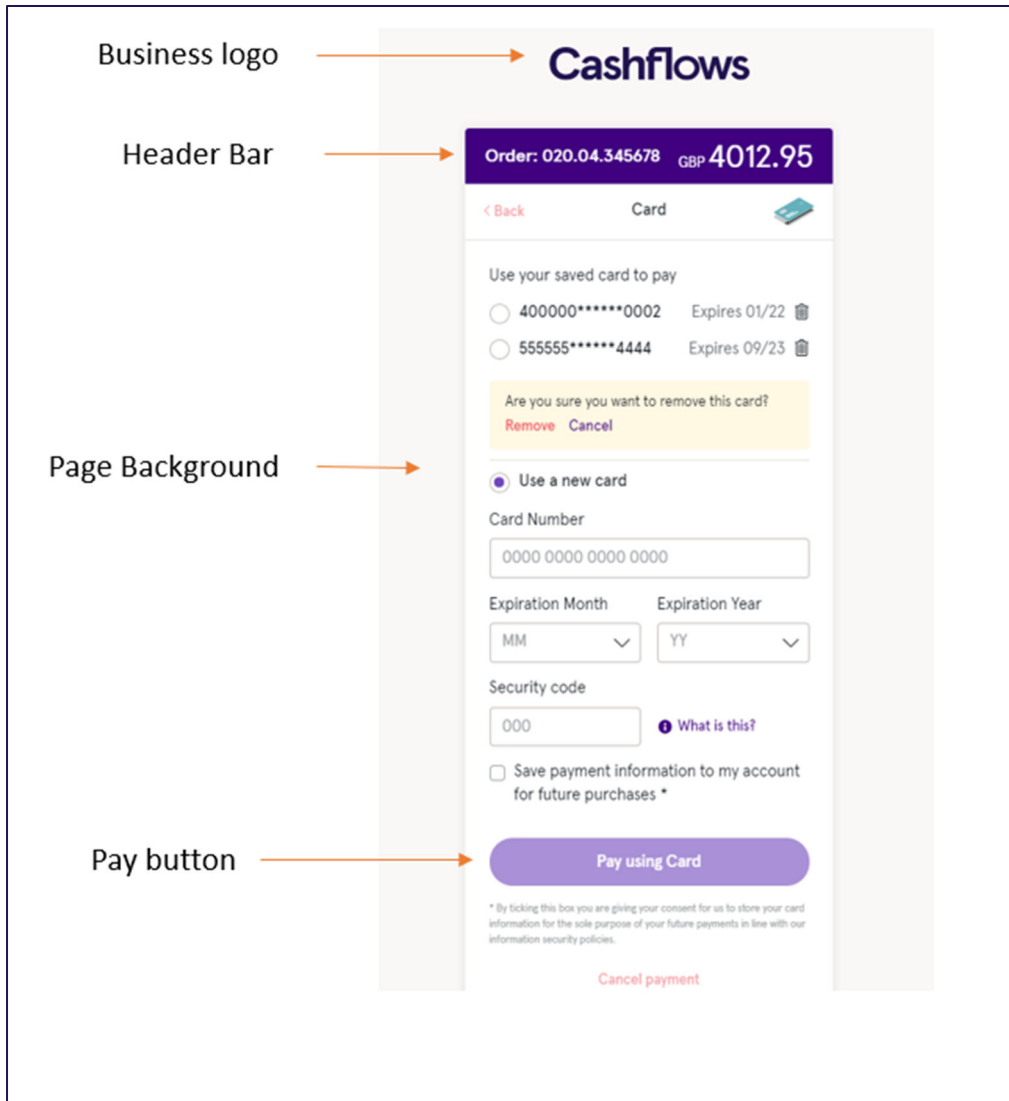
| Setting                  | Description  |
|--------------------------|--|
| <b>Apple Pay Domains</b> |  |
| Domain                   | This is the domain that you want the Apple Pay button to appear on.  |
| Status                   | Once the domain is added we will send this to Apple, Apple will return a response within a couple of hours and the response of “Registered” or “Failed” will show here |
| Registered               | This is the date the domain was registerd with Apple   |

### Hosted Payment Pages

In this section there is a Hosted Payment Page (HPP) editor that gives the option to create multiple HPPs. Although multiple HPPs can be created, only one can be active at any time.

To strengthen your brand when your customers are making their payment, you can customise your hosted payment page to include your logo and match your site's colour scheme. Then when your customer heads to check out, they will be redirected to a page that has the same feel as your webshop. By using the HPP, where PCI compliance is provided by Cashflows, your customer will safely enter their card details and submit their payment. When the payment processing has completed, they will be redirected back to your site.

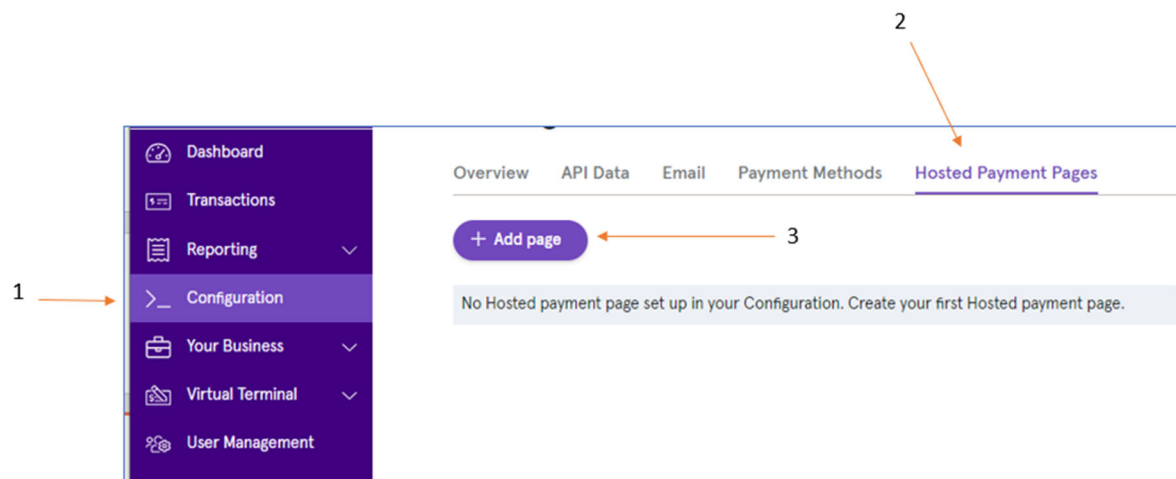
The payment page is highly customisable. We recommend at a minimum that you review the following elements for customisation, shown here on an unmodified page:



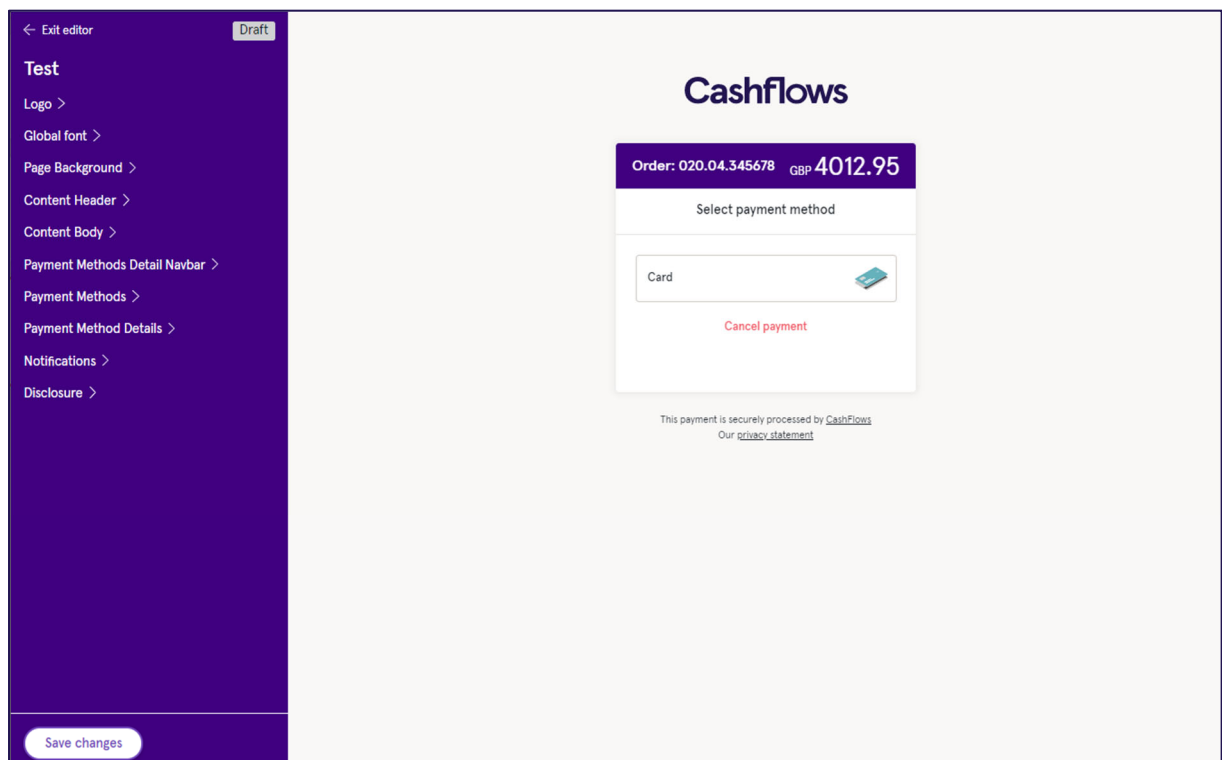
### Using the HPP Editor

Please note if you are using both the Integration (Test) and Production environments, changes will be required in each environment; for your security, there is not a copy facility between the Integration and Production environments.

Once you have logged into Cashflows Go – as shown below – click on Configuration (1) in the left menu, select the Hosted Payment Page(2), then press Add page(3)



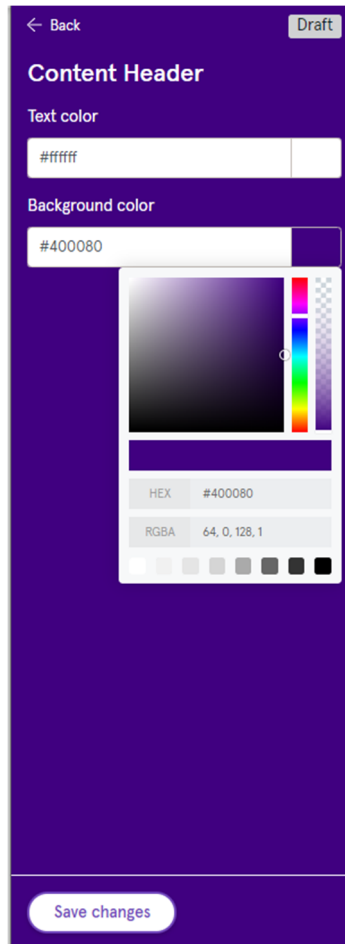
Give the page a name and click create, the editor will be presented.





Select your formatting element from the left menu, this will present the options for that element; for example, to change the colour of header bar (from purple), select content header:

### Change the Content Header

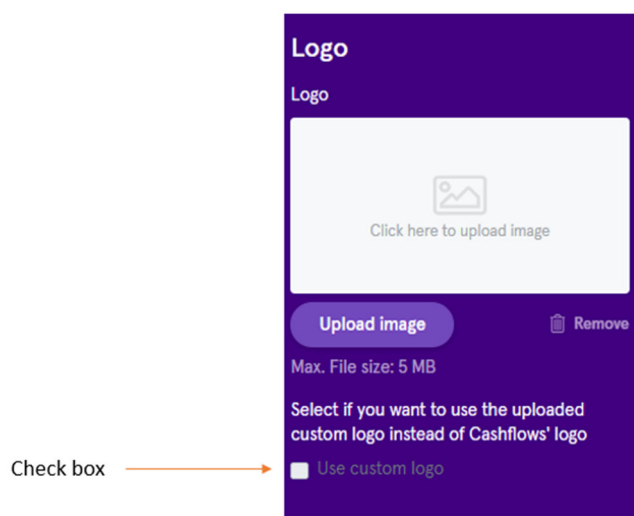


For the Content Header element, you can modify the text and background colour. When you know the colour values, you can type in the colour number, or alternatively can choose a colour from the colour palette provided.

Once you are pleased with your choice, click on Save changes (at the bottom of the screen). You can abandon changes by skipping this process and just using the Back option.

When you are finished, click Back (top left on the screen) to return to the main panel.

To upload your company logo, click on the Logo option in the editor main menu bar, the settings will be presented:



### Change Logo

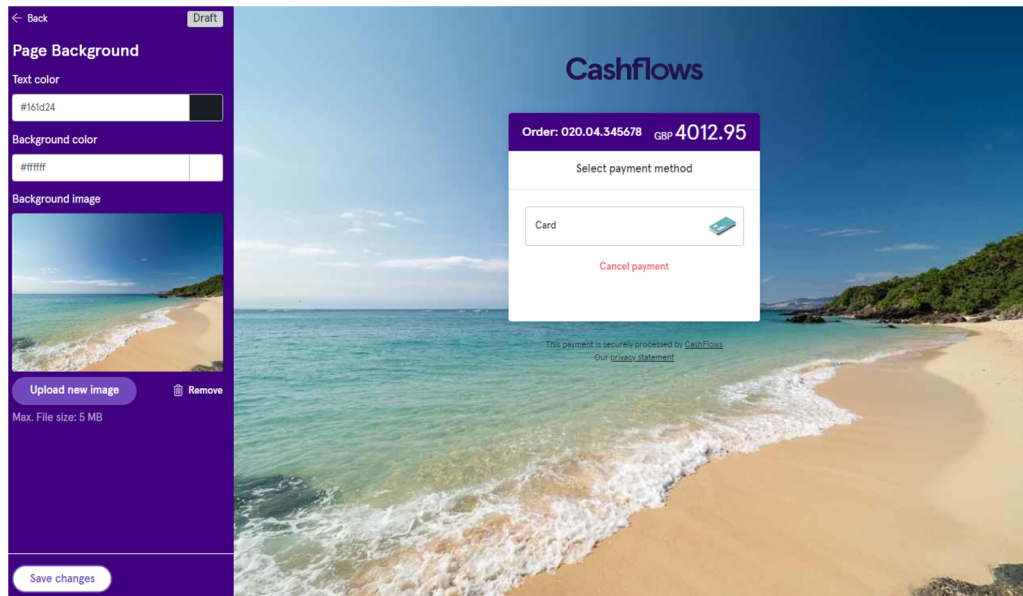
Click on Upload Image to add your logo. Once the image appears, you need to check the Use custom logo box, and save the changes.

When you select Page Background from the editor main menu, you will be presented with options to

- set a colour for the background, and/or
- upload an image to be displayed in the background.

Once you are pleased with your choice, click on Save changes (at the bottom of the screen).

### Page Background

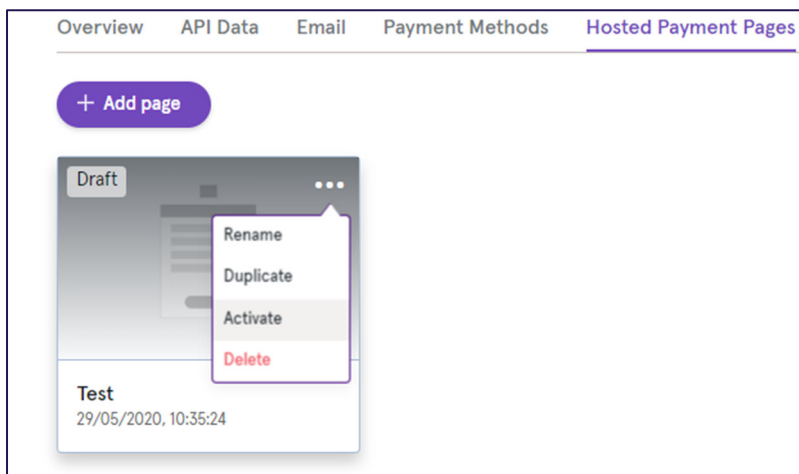


### Payment button

To change the colour of your payment button, go to the Payment Method Details option in the editor main menu, scroll through the options until you get to 'Pay Button Background color' where you can set the colour. Save your changes.

In order to activate your newly created customised Hosted Payment Page, do this

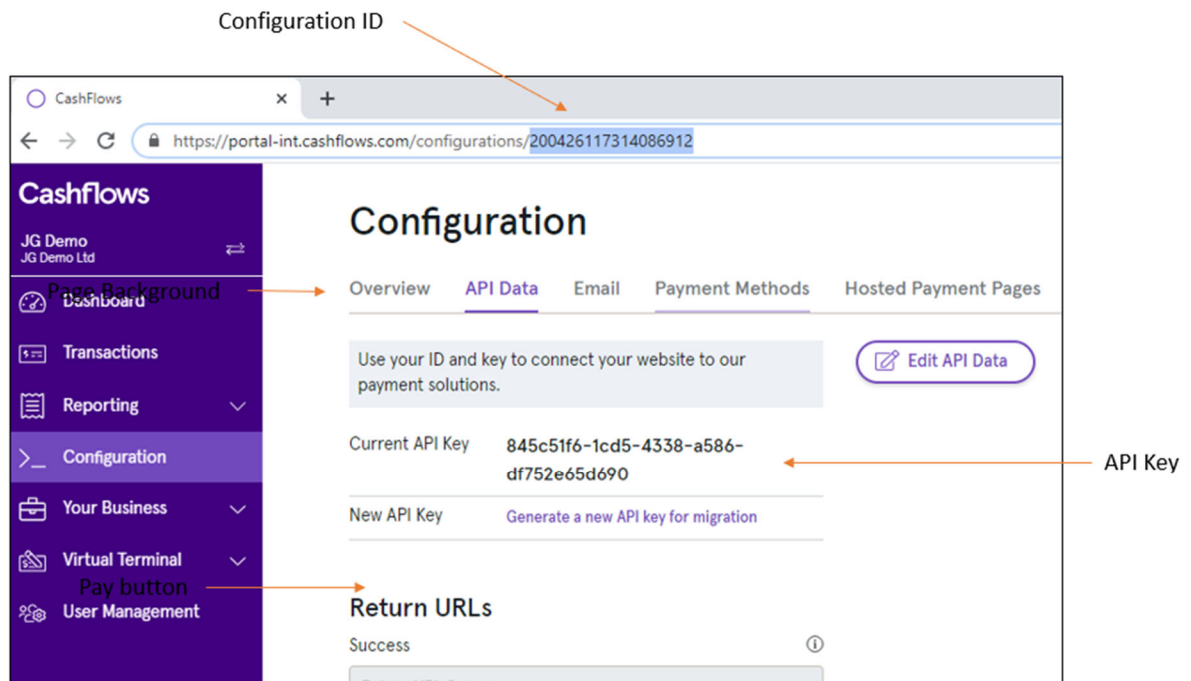
- Click Back to return to the main editor page
- Then click Exit Editor (top left of the screen.)
- The final step is to Active your payment page,
  - Press the ellipsis (...)
  - Select Activate (3rd option) as shown below:



## Plugins

Configuration of a plugin will be performed in your ecommerce application (e.g. Magento, WooCommerce) the information that the ecommerce application will require is displayed in the configuration in the API section:

- API Key
- Configuration

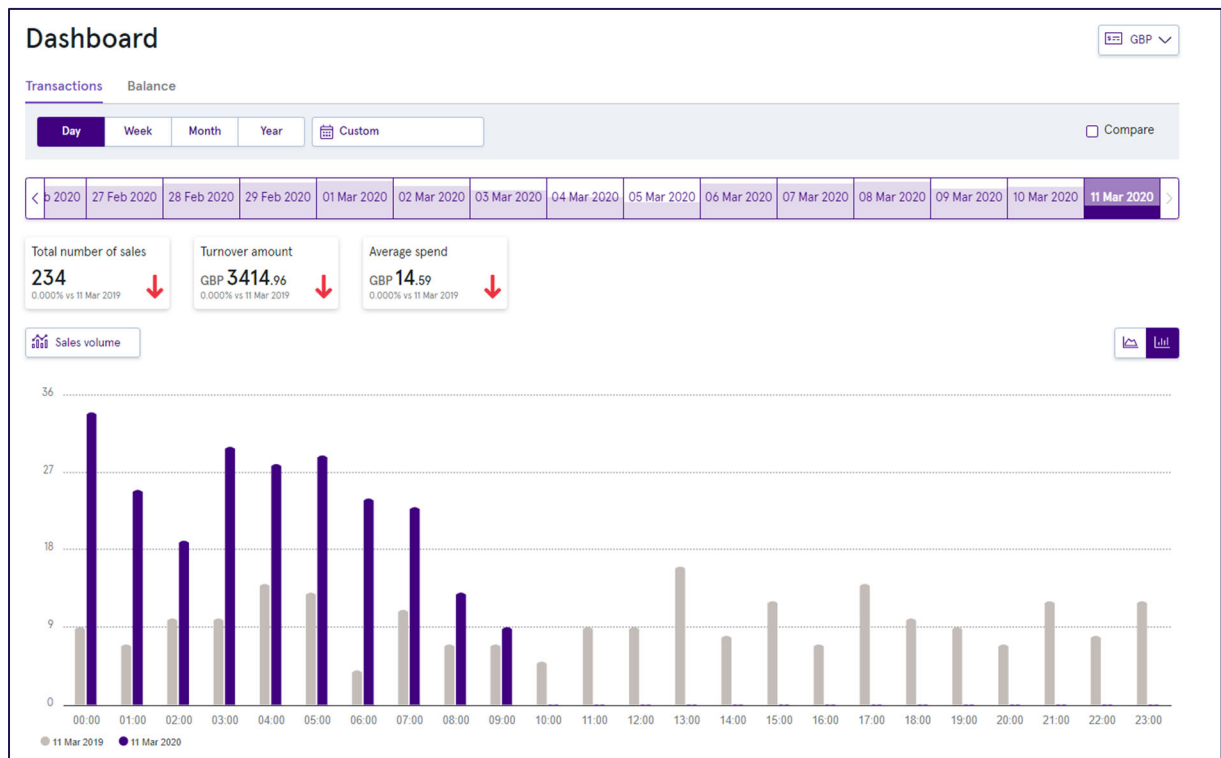


Cashflows provide step by step installation guides for supported plugins.

## Dashboard

The Cashflows Go Dashboard shows payment information in a graphical form with options to customise the data displayed.

The Dashboard has two tabs, Transactions and Balance.



## Transactions

This screen shows graphs depicting either sales volumes (number of transactions) or sales revenue (monetary value).

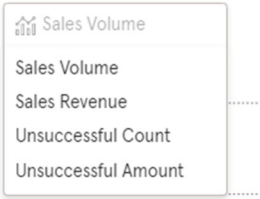
At the top of the screen a currency can be selected, to show the transactions for this currency. Another option at the top of the screen is the time period to be displayed, there are options for day, week, month year and a custom time period.

The bar graph will show the transactions for the given time period in the darker colour, the lighter colour bars show data for another time period, which can be specified by clicking on the Compare option.

At the top of the bar graph there is are options to switch between Sales Revenue and Sales Volume and to switch between the Bar graph and the Line graph.

If you hover over a bar in the graph you will see a summary of the transaction data, for example 23 transactions on 5<sup>th</sup> June. If you click on the bar the transaction search will be presented showing only the transactions relating to this bar in the graph.

The default setting for the dashboard is to show successful transactions. Unsuccessful transaction data can be displayed by using the selection box above the graph:



**Balance**

The balance tab shows a summary of the merchant account balances.

## Transaction Search

Transactions originating from the Virtual Terminal and other channels can be viewed in the transaction search. It enables you to search, review, refund and report on all your transactions in real-time.

In the menu bar there is an option for transaction search, taking this option will provide a list of the latest transactions:

Transactions

Search

Select Dates

Filters

Export

Columns

Filters:

Channel: Gateway

| Date                    | Order Reference               | Customer Name | Amount requested | Amount received | Status    | Payment Methods | Channel |
|-------------------------|-------------------------------|---------------|------------------|-----------------|-----------|-----------------|---------|
| 09/03/2020, 0:05:30 pm  | 1040                          | Bob Kersten   | 798.10 EUR       |                 | Pending   | Card            | Gateway |
| 20/02/2020, 2:29:24 pm  | 200221100033554432SCSH1052667 |               | 350.00 GBP       | 350.00 GBP      | Paid      | Card            | Gateway |
| 17/02/2020, 0:54:20 pm  | test link                     |               | 123.00 GBP       | 123.00 GBP      | Paid      | Card            | Gateway |
| 17/02/2020, 11:16:05 am | 20022117213423616SCSH1052750  |               | 10.00 GBP        | 10.00 GBP       | Paid      | Card            | Gateway |
| 12/02/2020, 11:15:37 am | A2                            |               | 15.00 GBP        | 15.00 GBP       | Paid      | Card            | Gateway |
| 12/02/2020, 11:14:24 am | A1                            |               | 10.00 GBP        | 10.00 GBP       | Paid      | Card            | Gateway |
| 11/02/2020, 11:36:20 am | 200121100167903236SCSH1052750 |               | 10.00 GBP        | 10.00 GBP       | Paid      | Card            | Gateway |
| 11/02/2020, 11:35:36 am | 200121100134348804SCSH1052667 |               | 10.00 GBP        | 10.00 GBP       | Paid      | Card            | Gateway |
| 29/01/2020, 9:09:10 am  | JG12                          |               | 10.00 GBP        |                 | Failed    | Card            | Gateway |
| 22/01/2020, 2:32:24 pm  | 20012117347641348SCSH1052750  | simon rudd    | 2.99 EUR         | 3.10 EUR        | Paid      | Card            | Gateway |
| 22/01/2020, 2:22:54 pm  | 20012117314086916SCSH1052667  | Bob Kersten   | 399.00 EUR       | 413.48 EUR      | Paid      | Card            | Gateway |
| 22/01/2020, 10:03:06 am | test link                     |               | 123.00 GBP       | 123.00 GBP      | Paid      | Card            | Gateway |
| 20/01/2020, 11:18:12 am | 200121100000131076SCSH1052667 |               | 10.00 GBP        | 10.00 GBP       | Paid      | Card            | Gateway |
| 16/01/2020, 11:48:56 am | 20012110000000004SCSH1052750  |               | 199.99 GBP       | 199.99 GBP      | Paid      | Card            | Gateway |
| 14/01/2020, 11:30:34 am | A1                            |               | 10.00 GBP        |                 | Cancelled | Card            | Gateway |
| 13/01/2020, 11:23:56 am | 20012117314217984SCSH1052667  | Bob Kersten   | 399.00 EUR       | 413.48 EUR      | Paid      | Card            | Gateway |
| 13/01/2020, 10:40:42 am | 20012117213423616SCSH10526217 | Bob Kersten   | 12.60 EUR        | 13.06 EUR       | Paid      | Card            | Gateway |
| 10/01/2020, 9:47:12 am  | 200121100033685504SCSH1052746 |               | 10.00 GBP        | 10.00 GBP       | Paid      | Card            | Gateway |
| 18/12/2019, 9:50:50 am  | 19122117322475520SCSH1052149  |               | 10.00 GBP        | 10.00 GBP       | Paid      | Card            | Gateway |

### Channel

The payment channel column shows the origin of the transaction:

|                     |   |
|---------------------|---|
| All                 | Transactions from all sources   |
| Acquiring           | A transaction sent to the acquirer that has not used the payment gateway or portal such as a direct integration or a third-party gateway. |
| Gateway             | A transaction sent using the Gateway Hosted Payment Page, Gateway API or Cashflows Go Virtual Terminal                                    |
| Card Holder Present | A transaction where the cardholder presented their physical card such as an instore Chip and Pin transaction                              |

## Search

At the top of the transaction display screen is a search facility, full or partial search criteria can be entered for Order references, Refund references, Transaction references, Customer name and Order ID.

### Transactions

## Filters

To locate a particular transaction there are a range of options at the top of the screen:

| Option                   | Description   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
|--------------------------|---|------|-------------------------------------|----------|--|---------|---|--------------|---|-----------|---|--------|----------------------------------|----------|-------------------------------|---------|---|----------|---|----------|---|---------|---|
| Search                   | Use the search feature to search for an order reference or customer name  |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Select Dates             | Use this function to specify a date or date range to search   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Filters – Payment Status | <p>A range of payment statuses can be used to filter transactions:</p> <table> <tr> <td>Paid</td><td>The payment transaction is complete</td></tr> <tr> <td>Reserved</td><td>The amount has been authorised and reserved by the payment is not completed.</td></tr> <tr> <td>Pending</td><td>A payment request that has been created but not submitted for processing. An example would be a payment link.</td></tr> <tr> <td>Commissioned</td><td>A payment request than can no longer be cancelled</td></tr> <tr> <td>Cancelled</td><td>A transaction has been cancelled / voided</td></tr> <tr> <td>Failed</td><td>A technical problem has occurred</td></tr> <tr> <td>Rejected</td><td>The payment has been declined</td></tr> <tr> <td>Blocked</td><td>The transaction has been blocked by Cashflows fraud screening</td></tr> <tr> <td>Declined</td><td>The transaction has been declined by the bank</td></tr> <tr> <td>Verified</td><td>A zero-amount verification of card holder data.</td></tr> <tr> <td>Expired</td><td>A pending payment request within the gateway has expired, for example a payment link.</td></tr> </table> | Paid | The payment transaction is complete | Reserved | The amount has been authorised and reserved by the payment is not completed. | Pending | A payment request that has been created but not submitted for processing. An example would be a payment link. | Commissioned | A payment request than can no longer be cancelled | Cancelled | A transaction has been cancelled / voided | Failed | A technical problem has occurred | Rejected | The payment has been declined | Blocked | The transaction has been blocked by Cashflows fraud screening | Declined | The transaction has been declined by the bank | Verified | A zero-amount verification of card holder data. | Expired | A pending payment request within the gateway has expired, for example a payment link. |
| Paid                     | The payment transaction is complete   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Reserved                 | The amount has been authorised and reserved by the payment is not completed.  |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Pending                  | A payment request that has been created but not submitted for processing. An example would be a payment link.   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Commissioned             | A payment request than can no longer be cancelled   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Cancelled                | A transaction has been cancelled / voided   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Failed                   | A technical problem has occurred  |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Rejected                 | The payment has been declined   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Blocked                  | The transaction has been blocked by Cashflows fraud screening   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Declined                 | The transaction has been declined by the bank   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Verified                 | A zero-amount verification of card holder data.   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Expired                  | A pending payment request within the gateway has expired, for example a payment link.   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Filters – Amount         | A minimum or maximum (or both) transaction amount   |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Filters – Currency       | The transaction currency  |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |
| Filters – Payment Method | The payment used for the transaction, for example Card, Direct Debit  |      |                                     |          |  |         |   |              |   |           |   |        |                                  |          |                               |         |   |          |   |          |   |         |   |

| Option            | Description  |
|-------------------|--|
| Filters – Channel | The source of the transaction, for example Gateway, Card Present transaction |

Once a filter has been enabled, it will be displayed at the top of the screen, individual filter can be removed by click on the 'x' next to it. Unchecking the filters option will remove all filters.

## Transactions

 Search

☒ Filters:
 Payment Status: Paid X
Channel: Gateway X

### Detail Views

Clicking on a transaction in the transaction list provides the detail view:

[← Back to transactions](#)

## Payment - 200221000033554432

[Details](#)
[Order Information](#)
[Advanced](#)
[Capture](#)
[Refund](#)

### Payment Details

|                    |  |
|--------------------|--|
| Create Date & Time | 20/02/2020, 2:29:24 pm                       |
| Order Reference    | 99999991                                     |
| Payment Status     | <span>Paid</span>                            |
| Date & Time Paid   | 20/02/2020, 2:29:26 pm                       |
| Amount To Collect  | 350.00 GBP                                   |
| Amount Collected   | 350.00 GBP                                   |
| Amount Paid        | 350.00 GBP                                   |
| Payment Methods    | Creditcard                                   |
| Reference          | 200221000033554432                           |
| Trace Reference    | 200220117330995204<br><a href="#">View →</a> |
| Locale             | en_GB  |
| Refund status      | -  |
| Reversal status    | -  |

### Customer Information

|             |                        |
|-------------|------------------------|
| Date & Time | 20/02/2020, 2:29:24 pm |
|-------------|------------------------|

### Payment History

Columns

| Date & Time            | Reference          | Amount     | Payment Methods | Status            |   |
|------------------------|--------------------|------------|-----------------|-------------------|---|
| 20/02/2020, 2:29:24 pm | 200221000033554432 | 350.00 GBP | Creditcard      | <span>Paid</span> | > |

The amount of information displayed will depend on how the transaction was captured with some methods, for example a website, may capture more details than a Virtual Terminal.

At the top of the screen are series of tabs that can provide additional transaction information and refund processing. There is a 'Back to Transactions' link at the top of the page that will return you to the list of transactions.



## Refunds

To perform a refund, locate the required transaction in the transaction search and click on it to display the detail view. From the detail view click the refund tab at the top of the screen, if this tab is not visible, the transaction is not eligible for refunding, this could be due to the current transaction status.

[← Back to transactions](#)

### Payment - 200221000033554432

[Details](#)
[Order Information](#)
[Advanced](#)
[Capture](#)
[Refund](#)

#### Payment Information

|                    |                        |
|--------------------|------------------------|
| Create Date & Time | 20/02/2020, 2:29:24 pm |
| Order Reference    | 99999991               |
| Payment Status     | Paid                   |
| Amount Paid        | 350.00 GBP             |
| Amount Refunded    |                        |
| Amount Remaining   | 350.00 GBP             |

#### Amount To Refund

[Clear Refund](#)
350.00 GBP
[Full Refund](#)
SUM: GBP 0.00

Refund

#### Refund History

| Date & Time                  | Refunded | Refund reference | Refund Note | Status |
|------------------------------|----------|------------------|-------------|--------|
| There are no records to show |          |                  |             |        |

If the refund screen you can select the amount to refund, if order lines were captured during the payment it is possible to enter refunds at this level. Refunds can only be made to the original payment method.

Clicking the Refund button displays the Refund Confirmation screen where a Credit Number (or reference) must be added, an optional note can also be added:

Confirm refund

Please confirm the refund on payment: 200221000033554432

|                        |            |
|------------------------|------------|
| Order Reference        | 99999991   |
| Amount Paid            | 350.00 GBP |
| Amount Refunded        |            |
| Amount To Refund       | 10.00 GBP  |
| Remaining After Refund | 340.00 GBP |

Refund reference \*
Refund Note

Cancel
Refund

Refunds will appear in the transaction search and also in the history of the transaction (displayed in the refund view).

A refund is only possible once the transaction has been settled, typically this is from the day after the transaction is processed, if the transaction is not eligible for a refund the option will not appear in Cashflows Go. If you want to take action before a transaction refund is possible you can cancel the transaction, this option is available in the Capture tab.

**Payment - 200721021667840008** Paid

[Details](#) [Order Information](#) [Advanced](#) [Capture](#) [Refund](#)

**Payment Information**

|                    |                      |
|--------------------|----------------------|
| Create Date & Time | 29/07/2020, 09:21:23 |
| Payment Status     | <span>Paid</span>    |
| Amount To Collect  | 11.00 GBP            |
| Amount captured    | 11.00 GBP            |

[Cancel Payment](#)

**Capture History**

| Date & Time                  | Captured | Status | Is Final Capture |
|------------------------------|----------|--------|------------------|
| There are no records to show |          |        |                  |

## Export

The contents of the transaction search can be exported if a date range has been specified. To export the content, click on the Export button and select a format for the download (PDF, XLS or CSV), this will start the download to your computer.

The content of the report can be customised by using filters and column selection before the export.

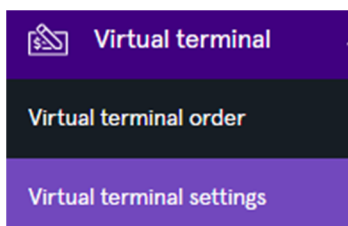
## Virtual Terminal

A Virtual Terminal (VT) enables your business to accept payments from cardholders by phone, fax and post. The Virtual Terminal can be used as a standalone service or in conjunction with accepting credit card transactions from your website.

The Virtual Terminal offer two payment methods, Card and Link. If Card is selected, card details are entered on the screen and can be submitted for an instant payment request. If Link is selected, a payment link will be generated that can be copied and pasted into an external email program or text message facility and sent to your customer for them to make the payment at their convenience.

### Virtual Terminal settings

The Virtual Terminal can be customised to capture additional information that can be stored with the transaction. From the menu bar, click on Virtual Terminal settings:



A range of data fields will be displayed, each has the following options:

- Inactive – Will not be displayed in the VT
- Optional – Will be displayed in the VT but an entry is not compulsory
- Mandatory – The field must be populated to complete the transaction

### Virtual Terminal Settings

#### Personal Information

Toggle personal information settings

| Personal Information | Mandatory             | Optional              | Inactive                         |
|----------------------|-----------------------|-----------------------|----------------------------------|
| Customer Search      | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| Middle Name          | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| Address Line         | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| Address Line 2       | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| Postcode             | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| City                 | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| County               | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| Country              | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| Telephone Number     | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |
| Email                | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> |

Save

## Virtual Terminal Payments

Click on the Virtual Terminal option in the menu bar will display the Virtual Terminal, the fields displayed can vary according to the VT settings.

### Virtual Terminal Order

Amount \*

GBP ▾

00.00

Order Reference \*

①

Order Reference

Order Note

Order Note

Email

①

Email

Customer

🔍

Search

First Name \*

First Name

Last Name \*

Last Name

Payment Method \*

☒ Card

☐ Payment Link

Card Number \*

0000 0000 0000 0000

Expiration Month \*

MM ▾

Expiration Year \*

YY ▾

Security Code \*

000

①

What is this?

💳 Charge card

To submit a payment, it is important that all fields in the Virtual Terminal are completed accurately.

Required and Optional fields:

| Field    | Description  |
|----------|--|
| Currency | This is the currency that the product/service is priced in and can be selected from the list, this is required |
| Amount   | This is the amount to be debited from the card, this is required   |

| Field                | Description   |
|----------------------|---|
| Order Reference      | This field can be used for your transaction reference such as an order number, this is required   |
| Order Note           | This optional field can be used to provide additional information   |
| Email Address        | This optional field can be used to capture an email address which can be used for email receipts and payment abandonment email reminders. See Email Settings in the configuration section for more details. |
| First and Last names | These is the first and last names of the customer   |

### Card Payment

The default 'Payment Method' is Card and the Virtual Terminal will present the following fields for completion:

| Field         | Description   |
|---------------|---|
| Card Number   | This is the long number on the front of the card  |
| Expiry Month  | This is the "Valid to" month in the format mm (e.g. 06)   |
| Expiry Year   | This is the "Valid to" year in the format mm (e.g. 22)  |
| Security Code | This is the CVV/CVC Number on the card, for Visa/MasterCard this is usually the last 3 digits printed in the signature strip on the back of the card. For American Express this is a four-digit number on the front of the card |

### Funds Recipient Details

For merchants with the MCC 6012 (Financial Institutions) the following additional fields will be displayed to capture the information of the person that is receiving the funds:

| Field                  | Description  |
|------------------------|--|
| Last Name              | This is the last name of the person receiving the funds  |
| Date of Birth          | This is the date of birth of the person receiving the funds  |
| Post Code              | This is the post code of the person receiving the funds  |
| Primary Account Number | This is the account number of the person receiving the funds. This account number must be in a valid format which is between 1 and 32 alpha numeric characters which can include '/' and '-', but no spaces. If this is a card number, the first 6 and last 4 digits should be used. |

To process the payment, click on Charge Card.

A confirmation screen will be shown which includes the payment status, a status of Paid indicates a successful payment.

**Virtual terminal order**

**Payment created**

|                    |  |
|--------------------|--|
| Create Date & Time | 11/03/2020, 10:59:34 am                      |
| Order Reference    | 100347                                       |
| Payment Status     | Paid   |
| Auth Code          | AUTHOK                                       |
| Date & Time Paid   | 11/03/2020, 10:59:36 am                      |
| Amount To Collect  | 10.00 GBP                                    |
| Amount Collected   | 10.00 GBP                                    |
| Amount Paid        | 10.00 GBP                                    |
| Reference          | 200321000016908288<br><a href="#">View →</a> |
| Trace Reference    | 200320117330868228<br><a href="#">View →</a> |

Create New virtual terminal order

An option to create a new order is provided at the bottom of the screen.

### Pay By Link Payment

Selecting the 'Payment method' of Payment Link will remove the card fields from the screen and present an option to create a payment link:

**Virtual Terminal Order**

Amount \*  
GBP 00.00

Order Reference \*  
Order Reference

Order Note  
Order Note

Email  
Email

Customer  
[Search](#)

First Name \*  
First Name

Last Name \*  
Last Name

Payment Method \*  
☐ Card ☒ Payment Link

Create payment link

The Create payment link option will generate a link:

## Virtual Terminal Order

### Payment Link created

Copy this private URL to share payment link with customer

Copy

[Open link in new tab](#)

### Payment Link Email

Enter or change the Email Address where this Payment Link should be sent to if necessary

✓ Send Email

---

Create New virtual terminal order

There are two options available:

- 1) Using the Copy option, you can copy this link from Cashflows Go into your own email system and send it to your customer
- 2) You can send the email directly from Cashflows, the email will be sent from [no-reply@Cashflows.com](mailto:no-reply@Cashflows.com) and will have your merchant logo on it if you uploaded this in the email settings in the Configuration section.

When the customer clicks on the link in the email a payment page will be displayed where they can enter their Card Details to complete the payment. The order details are already completed, the customer only has to enter their card details and click on Pay:

The screenshot shows a mobile payment interface for Cashflows. At the top, the Cashflows logo is displayed. Below it, a dark blue header contains the text 'Test', 'Order: 33453453', and 'GBP 10.00' with a sub-note 'Including GBP 0.00 transaction fee'. A navigation bar below the header has a '< Back' link, the word 'Card', and a card icon. The main form area contains fields for 'Card Number' (with a placeholder '0000 0000 0000 0000'), 'Expiration Month' (dropdown with 'MM'), 'Expiration Year' (dropdown with 'YY'), and 'Security code' (with a placeholder '000' and a link 'What is this?'). A large purple button labeled 'Pay using Card' is centered below the form, with a red link 'Cancel payment' underneath it. At the bottom, a small text block states: 'This payment is securely processed by [CashFlows](#) Our [privacy statement](#)'.

This example is branded as Cashflows but would normally be customised to match the merchant. Once the customer submits their card details, the payment will be processed and the customer redirected to the URL specified in the configuration section. If no URLs are specified, the hosted payment page will present the processing result:

The screenshot shows the same Cashflows payment interface, but now displaying a success message. The header and navigation bar remain the same. The main content area features a green checkmark icon and the text 'This payment has been completed successfully.' followed by 'You can now close this page.' The same footer text 'This payment is securely processed by [CashFlows](#) Our [privacy statement](#)' is present at the bottom.

Payment links are valid for 6 months, if a payment is unsuccessful, this is reduced to 15 minutes for the customer to retry.

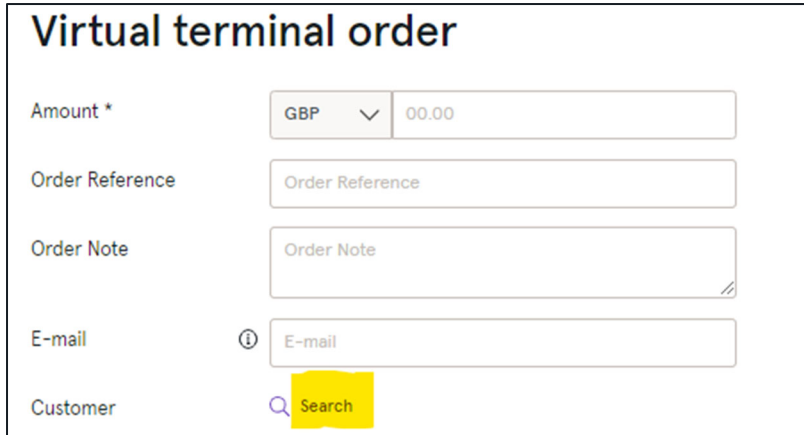
### Virtual Terminal Customers

It is possible to store customer details in the gateway and link Virtual Terminal payments to them, it is



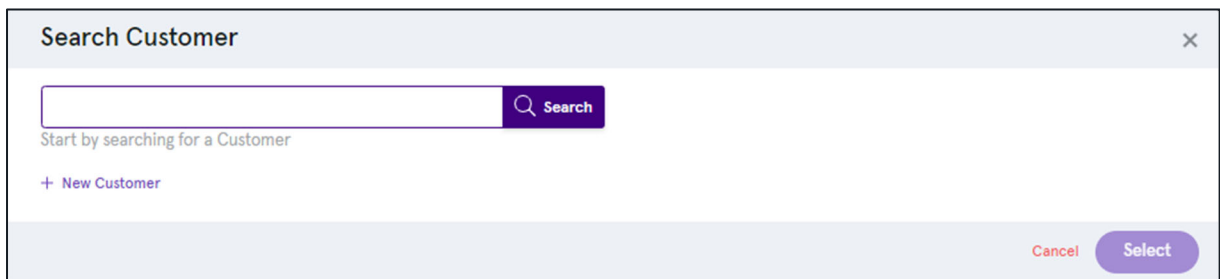
also possible to store the customer's card details so they can be presented the next time the customer makes a payment.

To add customer details, open the VT and click on the customer search option:



The screenshot shows a form titled "Virtual terminal order". It contains several input fields: "Amount \*" with a currency dropdown set to "GBP" and a value of "00.00"; "Order Reference"; "Order Note"; "E-mail" with an information icon; and "Customer" with a magnifying glass icon and a yellow "Search" button.

An option to either search for an existing customer or add a new one is presented:



The screenshot shows a modal titled "Search Customer" with a close button (X) in the top right corner. It features a search input field with a magnifying glass icon and a purple "Search" button. Below the input field, it says "Start by searching for a Customer". There is a link "+ New Customer" in purple. At the bottom right, there are two buttons: "Cancel" in red and "Select" in purple.

Clicking on New Customer will provide a form where customer details can be entered:

### New Customer

[← Back to Customers](#)

Create a new customer to quickly search and select this customer for future Virtual Terminal Orders

|                  |   |
|------------------|---|
| First Name *     | <input type="text" value="First Name"/>   |
| Middle Name      | <input type="text" value="Middle Name"/>  |
| Last Name *      | <input type="text" value="Last Name"/>  |
| Address Line *   | <input type="text" value="Address Line"/>   |
| Address Line 2   | <input type="text" value="Address Line 2"/>   |
| Post Code *      | <input type="text" value="Post Code"/>  |
| County           | <input type="text" value="County"/>   |
| City *           | <input type="text" value="City"/>   |
| Country *        | <input type="text" value="Select a country"/>   |
| Telephone Number | <input type="text" value="Telephone Number"/>   |
| E-mail address * | <input type="text" value="E-mail address"/>   |
| Date Of Birth    | <input type="text" value="24"/> <input type="text" value="Select a month"/> <input type="text" value="2020"/> |

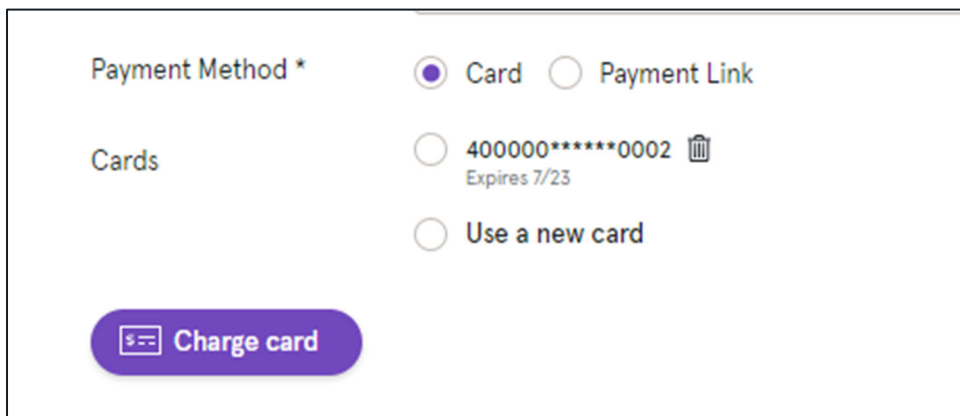
[Cancel](#) [Select](#)

Once the details are entered, click on select, the customer will be added to the gateway and the details will be entered into the VT. Enter the card details and if the card is to be stored, click on the save payment information option.

|                    |  |                               |
|--------------------|--|-------------------------------|
| Card Number *      | <input type="text" value="4000 0000 0000 0002"/> | ✓                             |
| Expiration Month * | <input type="text" value="07"/>                  | ▼                             |
| Expiration Year *  | <input type="text" value="23"/>                  | ▼                             |
| Security Code *    | <input type="text" value="000"/>                 | <a href="#">What is this?</a> |

☒ Save payment information for this customer for future purchases.


The next time this customer is used in the VT, the stored card details will be available for selection along with the option to add a new card:




Payment Method \*

☒ Card ☐ Payment Link

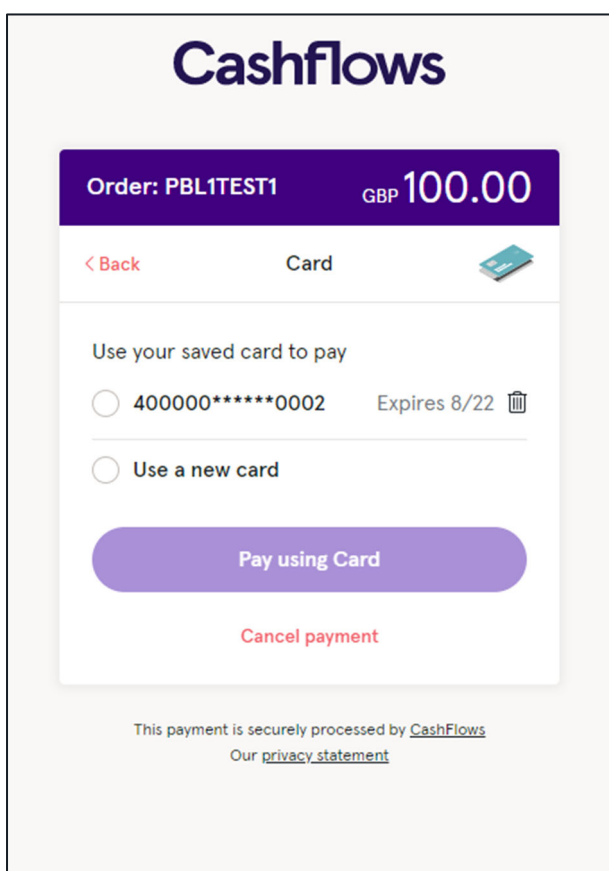
Cards

☐ 400000\*\*\*\*\*0002   
Expires 7/23

☐ Use a new card


 Charge card

Stored cards will also be shown on the payment page for a Pay by Link payment.




**Cashflows**

Order: PBL1TEST1 GBP 100.00

[< Back](#) Card 

Use your saved card to pay

☐ 400000\*\*\*\*\*0002 Expires 8/22 

☐ Use a new card

**Pay using Card**

[Cancel payment](#)

This payment is securely processed by [CashFlows](#)  
Our [privacy statement](#)

## Hosted Payment Page

The Hosted Payment Page integration method provides web developers a quick integration to the payment gateway providing functionality for processing online card payments from a merchant website.

To process an online payment using the hosted payment page, your website store will need to send an API message to the payment gateway to create a payment job with the details of the transaction and the API will return a URL you should redirect the shopper. We then display a compliant payment page to the shopper where they securely enter their card details. We immediately process the payment when the details are submitted to us. The shopper will then be returned to your website URL that you specified in the gateway configuration section.

Please refer to the Configuration section of this document for more details of how to specify the return URLs and how to customise the appearance of the hosted payment page.

Full API technical documentation is available on the Developer Portal:

Integration: <https://gateway-int.Cashflows.com/payment-gateway-api/documentation/index.html>

Production: <https://gateway.Cashflows.com/payment-gateway-api/documentation/index.html>

This covers all technical aspects including setting up your environment, signing API calls, response codes and endpoints.

## Submitting a payment request

The first step is to create a payment job, this must contain at least:

- Payment amount
- Currency
- Locale (e.g. en-GB)

It is recommended that more than the mandatory fields are supplied in the payment job to help you track payments, consider including:

- Order reference (generated by you)
- Customer name
- Customer email

If you wish to include more information the API has fields for many more items including billing/shipping details and order line details.

## Response

The response will provide a redirect link where you should redirect the shopper. The shopper will be presented with the payment page where they enter their card details and submit the payment, if 3D Secure is enabled the payment page will redirect them to the bank 3D secure page before submitted the payment. Once the payment has been submitted and processed, the shopper will be redirect to the appropriate URL configured for this merchant.

## Return URLs

The URLs that the shopper will be redirected to after the payment has completed are specified in the configuration section, URL values can be entered for:

- Successful payment

- Failed Payment
- Cancelled Payment (by the shopper)

If the same URL is specified in all sections, you can use a Retrieve Payment Job API call to get the payment status to update your web shop.

## Webhooks

It is important for a smooth and safe operation of a payment application to implement web hooks. A web hook is an API endpoint you create on your server implementation. This endpoint will be called from the gateway software on status changes of your payment job. This way you avoid having to poll for a payment status changes, instead you will be notified of payment jobs from which the status has changed. When the payment job information is received via the webhook, you can retrieve the payment job and update your system with the payment status.

## 3D Secure

3D Secure settings are at a merchant level, if 3D Secure is enabled, the hosted payment page will perform the redirect to the bank URL and collect the 3D Secure data and add it to the payment request automatically.

## Tokenisation

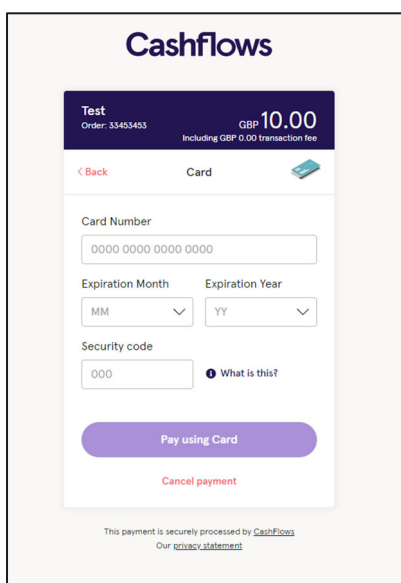
The hosted payment page is an ideal way to tokenise cards, it can also present tokens as stored cards to the shopper.

In order to be able to use tokens, a customer reference should be provided when creating a payment job. The customer can then choose to store their card as a token by checking the corresponding check box on the credit card payment page.

If the customer places another order, they will be provided with the option to use (one of) their previously stored card(s) without having to re-enter all of the credit card details.

## Payment Page example

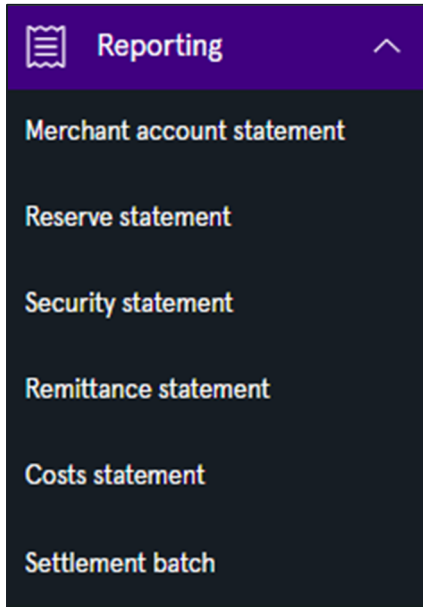
The following example has been branded as Cashflows:



The screenshot shows a mobile payment interface for 'Cashflows'. At the top, it says 'Test' and 'Order: 35453453' with a total of 'GBP 10.00' including a transaction fee. Below this is a 'Card' payment section with a '< Back' button and a card icon. The form includes fields for 'Card Number' (displayed as 0000 0000 0000 0000), 'Expiration Month' (MM) and 'Expiration Year' (YY) dropdowns, and a 'Security code' field (displayed as 000) with a 'What is this?' link. At the bottom are 'Pay using Card' and 'Cancel payment' buttons. A footer note states 'This payment is securely processed by Cashflows' with a link to 'Our privacy statement'.

## Reporting

Cashflows Go provides a range of reports to provide information on payments and assist with reconciliation, which can be accessed from the Menu bar:



Clicking on a report will load it into the main display with the latest data:

| Merchant account statement   |                         |                                     |                              |   |            |               |
|--|-------------------------|-------------------------------------|------------------------------|---|------------|---------------|
| Account credits and debits information. Transaction amount and transaction fees. |                         |                                     |                              |   |            |               |
| <input type="text"/>   |                         | <input type="text" value="Search"/> |                              | <input type="button" value="Select Dates"/> <input type="button" value="Filters"/> <input type="button" value="Export"/> <input type="button" value="Columns"/> |            |               |
| Reference  | Date & Time             | Description                         | Type                         | Credit  | Debit      | Balance       |
| 16614759   | 02/10/2019, 11:16:43 am | Sale 01S00AC3759                    | Sale Settlement              | 17.07 GBP   |            | 17,676.67 GBP |
| 16614759   | 02/10/2019, 11:16:43 am | Sale 01S00AC3759                    | Merchant Service Charge      |   | -0.29 GBP  | 17,676.38 GBP |
| 16614792   | 02/10/2019, 11:22:15 am | Sale 01S00AC376B                    | Sale Settlement              | 6.35 GBP  |            | 17,682.73 GBP |
| 16614792   | 02/10/2019, 11:22:15 am | Sale 01S00AC376B                    | Merchant Service Charge      |   | -0.18 GBP  | 17,682.55 GBP |
| 16614825   | 02/10/2019, 11:29:47 am | Sale 01S00AC377E                    | Sale Settlement              | 13.01 GBP   |            | 17,695.56 GBP |
| 16614825   | 02/10/2019, 11:29:47 am | Sale 01S00AC377E                    | Merchant Service Charge      |   | -0.36 GBP  | 17,695.20 GBP |
| 16614866   | 02/10/2019, 11:38:59 am | Sale 01S00AC3796                    | Sale Settlement              | 20.04 GBP   |            | 17,715.24 GBP |
| 16614866   | 02/10/2019, 11:38:59 am | Sale 01S00AC3796                    | Merchant Service Charge      |   | -0.36 GBP  | 17,714.88 GBP |
| 16614998   | 02/10/2019, 0:00:53 pm  | Sale 01S00AC37C9                    | Sale Settlement              | 1.05 GBP  |            | 17,715.93 GBP |
| 16614998   | 02/10/2019, 0:00:53 pm  | Sale 01S00AC37C9                    | Merchant Service Charge      |   | -0.02 GBP  | 17,715.91 GBP |
| 16615052   | 02/10/2019, 0:14:40 pm  | Sale 01S00AC37E9                    | Sale Settlement              | 17.65 GBP   |            | 17,733.56 GBP |
| 16615052   | 02/10/2019, 0:14:40 pm  | Sale 01S00AC37E9                    | Merchant Service Charge      |   | -0.30 GBP  | 17,733.26 GBP |
| 16615133   | 02/10/2019, 0:29:44 pm  | Sale 01S00AC380F                    | Sale Settlement              | 17.37 GBP   |            | 17,750.63 GBP |
| 16615133   | 02/10/2019, 0:29:44 pm  | Sale 01S00AC380F                    | Merchant Service Charge      |   | -0.48 GBP  | 17,750.15 GBP |
| 16615155   | 02/10/2019, 0:36:21 pm  | Sale 01S00AC381D                    | Sale Settlement              | 3.37 GBP  |            | 17,753.52 GBP |
| 16615155   | 02/10/2019, 0:36:21 pm  | Sale 01S00AC381D                    | Merchant Service Charge      |   | -0.10 GBP  | 17,753.42 GBP |
| 16615180   | 02/10/2019, 0:39:18 pm  | Void Sale 01S00AC377E               | Void Merchant Service Charge | 0.36 GBP  |            | 17,753.78 GBP |
| 16615180   | 02/10/2019, 0:39:18 pm  | Void Sale 01S00AC377E               | Void Sale Settlement         |   | -13.01 GBP | 17,740.77 GBP |

This options at the top of the screen, date selection, columns and filters can be applied to customise the report.

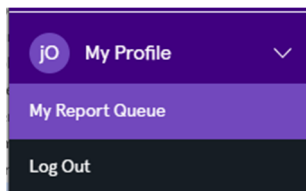
If a date range has been applied, the report can be exported using the Export option where the download format can be chosen (PDF, XLS, CSV).

## Report Queues

Creating a report can take some time if a large amount of data is involved, therefore reports are added to a queue. You will get an email from Cashflows when your report is ready for download so you don't have to wait for your reports to finish. You will see an option to view the report in the queue.

Your report has been added to your Report Queue [View →](#)

Your report queue can also be view from the My Profile option in the main menu:



The report queue shows reports and the option to download completed reports:

### My Report Queue

Creating a report can take some time. You will get an email from Cashflows when your report is ready for download so you don't have to wait for your reports to finish.

Columns

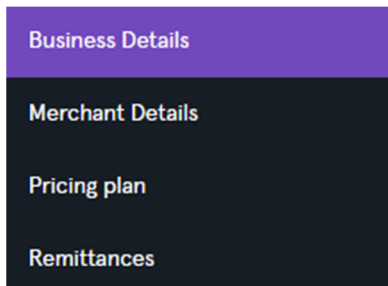
| Expires In | Report Type                | Report Date Range                           | File Type | File Size | Download                 |
|------------|----------------------------|---|-----------|-----------|--------------------------|
| • 13 days  | Merchant Account Statement | 15/06/2020, 00:00:00 - 21/06/2020, 23:59:59 | .CSV      | 169 Bytes | <a href="#">Download</a> |
| • 13 days  | Merchant Account Statement | 01/01/2020, 00:00:00 - 31/12/2020, 23:59:59 | .CSV      | 19 KB     | <a href="#">Download</a> |

1 - 2 of 2 Rows per page: 25

:

## Your Business

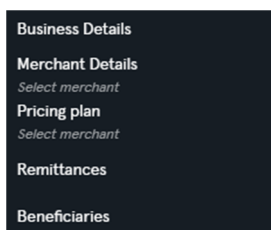
This section provides a read-only view of your business, merchant details and pricing plan as setup by Cashflows and the facility to setup a remittance for pay funds to your external bank account.



## Beneficiaries and Remittances

These features enable you to manage when payments are made from your CashFlows Merchant Accounts and to which external banks these payments are made.

These options are in the main menu in the Your Business Section:

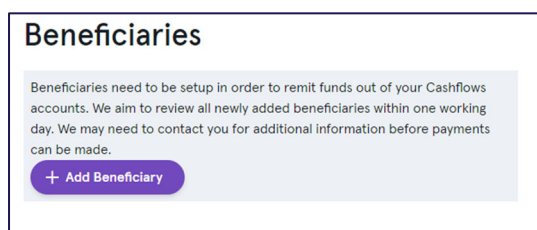


The Remittance option lets you select which beneficiary is being paid and when that payment will be made, the Beneficiary option will let you add details of who the payment is being paid to.

### Beneficiaries

A Beneficiary will contain the bank and address details of the individual or company who will receive the funds from your merchant account.

If no Beneficiaries have been setup, you will see an option to create one:



Click on this option to add a Beneficiary:



### Beneficiary Bank Details

Beneficiary Bank Country \*

Account Number \*

Sort Code

Swift/BIC Code \*

Intermediary Swift/BIC Code

IBAN

### Beneficiary Details

Beneficiary Type \* ☒ Individual ☐ Company

First Name \*

Middle Name

Last Name \*

Date of Birth

Address Line \*

Address Line 2

Postcode \*

City \*

Region \*

Country \*

**Add Beneficiary**

The field marked with \* are mandatory and you can select whether the Beneficiary is an individual or a company. Once the details have been entered, click the Add Beneficiary option at the bottom of the page.

If at least one Beneficiary exists, it will be shown in a list and the option to add further Beneficiaries will be at the top of the screen:

### Beneficiaries

**+ Add Beneficiary** **Columns**

| Beneficiary Name | Type       | Bank Country | Account No. |
|------------------|------------|--------------|-------------|
| Test Test        | Individual | GB           | 12345678    |

1 - 1 of 1 Rows per page: 25

As Beneficiaries are subject to PEPs and Sanctions checks, it is not possible to edit them, if any details change you can add a new Beneficiary.

## Remittances

A Remittance can be assigned to each of your CashFlows Business Accounts which are usually created per currency (one Business Account for each currency). When creating or changing a remittance you can do the following:

- Assign a beneficiary to a Business Account,
- Set the monetary threshold for when a payment is made
- Enter a payment reference

If no remittances exist, an add option will be shown:

**Remittances**

Business Account \* ⓘ

GBP | GBP Cashflows Account | 1. ✓

---

Looks like you have not set up a remittance on the selected account yet. Start by creating a remittance to remit funds from your Cashflows account.

[+ Add Remittance](#)

Adding or changing a Remittance:

**Add Remittance**

**Remittance Account Details**

Business Account \* ⓘ

GBP | GBP Cashflows Account | 1. ✓

|                 |                       |
|-----------------|-----------------------|
| Account Number  | 17956055              |
| Account Name    | GBP Cashflows Account |
| Current Balance | 4,324.85 GBP          |

**Remittance Threshold**

Remittance Threshold \*

GBP 0.00 ✓

The Beneficiary will receive funds when this threshold has been reached.

Remittance Reference \* ⓘ

Remittance Reference

**Beneficiary**

Beneficiary \*

Search Beneficiary ✓

[Set Remittance Schedule](#) [Cancel](#)

**Business Account** – If you have more than one Business Account, they will be listed in the selection box, select the Business Account you want to create or change the remittance for.

**Remittance Threshold** – When the balance in your Business account reaches this monetary value a payment will be made to the assigned Beneficiary. For example, make a payment to your external bank account when the merchant account balance reaches £1000.

**Beneficiary** – A list of the Beneficiaries that have been setup will be listed in the selection box, select the required Beneficiary.

Click on Set Remittance Schedule to save the changes.



**+44 (0)1223 550920**

**Cambridge**  
CPC1  
Capital Park  
Cambridge  
CB21 5XE

**London**  
2 Portman Street  
London  
W1H 6DU

**The Netherlands**  
Noorderhof 24  
5804 BV Venray