

PROCESSING TRANSACTIONS

How do I process a **Sale** transaction using the...

[Online Terminal?](#)

[Activity Reports?](#)

[Recurring record?](#)

How do I process a **Credit/Return/Refund** transaction?

[How do I view transaction details?](#)

[How do I Void a transaction within my current batch?](#)

[How to do I process a **Voice Authorization** from my Merchant Bank's 800 authorization line?](#)

TRANSACTION RESPONSES

[Why did my customer \(or I\) receive an **INVALID MRCH#** response?](#)

[Why did my customer \(or I\) receive a **DECLINED** response?](#)

[Why did my customer \(or I\) receive a **CALL CENTER** response?](#)

[Can I upload my transactions to a batch from a file?](#)

[When will funds be deposited into my bank account?](#)

PROCESSING DEFINITIONS

[How does **real-time** transaction processing work?](#)

[What is **CVV2**?](#)

[What is the **Address Verification System \(AVS\)**?](#)

[Why are transactions approved even though **AVS** or **CVV2** do not match?](#)

PROCESSING TRANSACTIONS

How do I process a Sale transaction?

A.) To process a sale using the **Online Terminal**:

1.) Login to the Merchant Support Center at

<https://www.eprocessingnetwork.com/MSCLogin.html>

2.) From the Choose One menu select **Online Terminal** and click Go

3.) Enter in the Amount

4.) The Transaction Type is already set for Sale.

5.) Complete credit card information.

***NOTE:** If you do not have the CVV2 number you will need to select a different CVV2 type that matches your situation.

6.) Customer/Order Info: Enter your customer's information here:

a.) Street address and zip code (this is not required to complete the transaction, but is required to qualify for [AVS](#) at your [MSP](#))

b.) Tax amount and purchase order (required for business or corporate cards)

c.) ***NOTE:** If you do not have the purchase order or tax information, use the current date for the purchase order and "0.00" for tax.

7.) Click the **Submit Transaction** button.

B.) Using the **Activity Reports**, you can process a Sale transaction based on information from a past transaction:

1.) Login to the Merchant Support Center at

<https://www.eprocessingnetwork.com/MSCLogin.html>

- 2.) From the Choose One menu select **Activity Reports** and click Go
- 3.) Create a report by date or by month to find the original Sale transaction upon which you wish to base the new transaction
- 4.) Find the desired transaction row and click the "Sale" button on the right.
- 5.) Enter the desired amount for the new transaction.
- 6.) Verify the Payment Information and Customer/Order Data:
 - a.) Street address and zip code (this is not required to complete the transaction, but is required to qualify for [AVS](#) at your [MSP](#))
 - b.) Tax amount and purchase order (required for business or corporate cards)
 - c.) ***NOTE:** If you do not have the purchase order or tax information, use the current date for the purchase order and "0.00" for tax.
- 7.) Click the "Submit Transaction" button at the bottom right of the page.

C.) To process a sale using an existing **ePNRecur** record:

- 1.) Login to the Merchant Support Center at <https://www.eProcessingNetwork.Com/MSCLogin.html>
- 2.) From the Choose One menu, select **ePNRecur Config** and click Go. If this option is missing from the Choose One menu, then you are not set up for ePNRecur and should talk to your sales office about adding it.
- 3.) From the recur page, you can Quick Search for an existing recur using the customer or company name, the Recur ID, or by your own identifier (which you would've added to the "Identifier" field when you originally created the recur).
- 4.) You can also use the "Recurring Reports" section to bring up recurs based on a month, current recurs, recurs scheduled for a future date, or based on the expiration date of the credit card.
- 5.) Once you've found the recur record via the above-mentioned tools, click the corresponding "Sale" button to the right.
- 6.) Change the recur amount if necessary.
- 7.) Clicking the checkbox "Apply to Recur" will force the system to skip the next recur.
- 8.) Having "Email Receipt" checked will email a receipt to the customer. You may uncheck this if you wish.
- 9.) Click "Submit" to charge the card.

[Back to Top](#)

How do I process a return transaction?

eProcessingNetwork obtains approvals for transactions on a real-time basis, and saves approved transactions into a batch.

eProcessingNetwork closes batches on a daily basis, and sends merchants a Close Batch Report email detailing the number of transactions and dollar amount of the batch. Closing a batch is what signals the issuing and [acquiring banks](#) to fund transactions.

If the transaction in question is in a batch that has not yet closed, you can void the transaction in the **Current Batch** section of the **ePN/MSC** by selecting the transaction from the dropdown and clicking **Void**. Follow the subsequent prompts.

To perform a return/credit transaction on a sale transaction that has already been closed, select the date the original sale transaction was processed in the **Activity Reports** section of the **ePN/MSC**. Scroll down to the bottom of the report until you see your transaction in the Transaction table, then click on **Return** link. This will put you in the Online Terminal with the information from the original transaction, and **Transaction Type** will be set to **Return**. You can change/enter any additional information, and then click **Submit**.

[Back to Top](#)

How do I view transaction details?

Transaction details can be viewed through the **Activity Reports** page:

- 1.) Login to the Merchant Support Center at <https://www.eprocessingnetwork.com/MSCLogin.html>
- 2.) From the Choose One menu select **Activity Reports** and click Go.
- 3.) There are several options for viewing transactions on this page:

- **Current Batch**

- Contains transactions that have recently been authorized and are awaiting batch closure.
- Click the **View** button next to **Current Batch Report**.

- **Outstanding Authorization Report**

- Pending authorizations waiting to be converted to sales.
- To convert an authorization to sale, click the **View** button next to **Outstanding Authorization Report**
- Find the transaction you wish to convert to a sale, and click the corresponding check box in the right column
- Click the **Convert to Sales** button at the bottom of the page.

- **Today's Decline Report**

- All transactions declined on that day.
- Click the **View** button next to **Today's Recline Report**.

- **Activity Reports**

- Transactions that have been authorized and closed.
- Under Activity Reports, you may optionally select report parameters such as whole or partial credit card number, invoice number, customer/company name, or transaction ID. The default parameter is "All Transactions Within Date Range"
- Choose a report based on the desired day, month, date range, by batch, or by ePNPlugin Download (only for users of the ePNPlugin for QuickBooks®).

[Back to Top](#)

How do I Void a transaction within my current batch?

eProcessingNetwork obtains approvals for transactions on a real-time basis, and saves approved transactions into a batch. **eProcessingNetwork** then closes batches on a daily basis, and sends merchants a Close Batch Report email detailing the number of transactions and dollar amount of the batch. Closing a batch is what signals the issuing and [acquiring banks](#) to fund transactions.

If you decide you wish to cancel an already-approved transaction, and the transaction is in a batch that has not yet closed, you can void the transaction in the **Current Batch** section of the **ePN/MS**. To do this:

- 1.) Login to the Merchant Support Center at <https://www.eProcessingNetwork.Com/MSCLogin.html>
- 2.) From the Choose One menu, select **Current Batch** and click Go. **NOTE:** You can also access the **Current Batch** via **Activity Reports** by clicking the "View" button next to "Current Batch Report".
- 3.) Find the desired transaction row and select it by clicking the checkbox in the far right column.
- 4.) Click the "Void" button at the bottom of the page, and follow the prompts. You will be given the option of printing a receipt of the void if you wish.
- 5.) **NOTE:** Voids **cannot** be undone!

If the transaction in question is in a batch that has already been closed, you will have to perform a return transaction, the details of which are documented [here](#).

[Back to Top](#)

How to do I process a Voice Authorization from my Merchant Bank's 800 authorization line?

- 1.) Login to the Merchant Support Center at <https://www.eProcessingNetwork.Com/MSCLogin.html>
- 2.) From the Choose One menu, select **Online Terminal** and click Go.
- 3.) Enter in the Amount.
- 4.) For Transaction Type select **Voice Auth**.
- 5.) Enter the Authorization number given to you into the Voice Auth text box.
- 6.) Complete the rest of the form as normal.
- 7.) Click the **Submit** Transaction button.

[Back to Top](#)

TRANSACTION RESPONSES

Why did my customer (or I) receive an INVALID MRCH# response?

INVALID MRCH# means one of two things:

1. You are trying to process a card type that your [merchant account](#) is not enabled for, i.e. American Express or Discover, in which case you'll want to contact your [Merchant Service Provider](#) and inquire as to enabling your [merchant account](#) for that card type.

or

2. Your [merchant account](#) has been disabled by your [Merchant Service Provider](#), in which case you'll want to contact your [MSP](#) to find out why.

[Back to Top](#)

Why did my customer (or I) receive a DECLINED response?

A **DECLINED** response means that the cardholder's issuing bank will not pay you, the merchant, for that transaction.

eProcessingNetwork processes transactions for merchants using **each merchant's own merchant account**. **eProcessingNetwork** processes these transactions through the processor of each merchant's own [acquiring bank](#). **eProcessingNetwork** simply returns you the response returned to us from the processor who, in turn, is simply returning the response from the issuing bank.

Issuing banks do not return an indication of why they decline a transaction.

The most common reasons an issuing bank declines a transaction include, but are not limited to:

- The cardholder has exceeded the account's credit limit.
- The cardholder is late on payment to the issuing bank.
- The cardholder has specified to the issuing bank that the cardholder would not like Internet-based transactions to be approved for that card.

Because of the fact that **eProcessingNetwork** is not a party to your merchant agreement with your [acquiring bank](#), we are unable to assist in determining why transactions are declined by an issuing bank.

If you would like to know why a specific transaction has been declined, you must contact your [acquiring](#)

[bank](#). They are the only entity that can assist you in such matters.

[Back to Top](#)

Why did my customer (or I) receive a CALL CENTER response?

A **CALL CENTER** response means that the cardholders issuing bank believes that a condition exists with the cardholder that requires special handling.

The merchant must contact the Voice Authorization Center for instructions about how to proceed. You can usually find this phone number on your monthly merchant account statement.

[Back to Top](#)

When will funds be deposited into my bank account?

eProcessingNetwork obtains approvals for transactions on a real-time basis, and saves approved transactions into a batch.

eProcessingNetwork closes batches on a daily basis, and sends merchants a Close Batch Report email detailing the number of transactions and dollar amount of the batch. Closing a batch is what signals the issuing and [acquiring banks](#) to fund the transactions within the batch.

The Close Batch Report emails that you receive from **eProcessingNetwork** are your proof that your processor has accepted your batch for settlement.

The amount of time it takes for a transaction to be funded after your processor has accepted your batch for settlement is a function of the agreement you have with your [acquiring bank](#), and is often on the order of 48 to 72 hours.

To find the exact amount of time it takes for your transactions to be funded, look at your original [merchant account](#) application. If you find that a transaction has not been funded within the specified time even though you received a Close Batch Report from **eProcessingNetwork**, you must contact your [Merchant Service Provider](#).

[Back to Top](#)

PROCESSING DEFINITIONS

How does real-time transaction processing work?

eProcessingNetwork processes merchants transactions using each merchant's own [merchant account](#). **eProcessingNetwork** does this on a real-time basis by contacting each [acquiring bank's](#) processor who in turn contacts the bank that issued the credit card to the cardholder.

It is the issuing bank that provides the response to **eProcessingNetwork** as to whether the transaction is approved or declined. **eProcessingNetwork NEVER** makes a decision on accepting a credit card other than to confirm that the card number and expiration date given are valid.

eProcessingNetwork saves approved transactions into a batch, and closes batches on a daily basis, sending merchants a Close Batch Report email detailing the number of transactions and dollar amount of the batch. Closing a batch is what signals the issuing and [acquiring banks](#) to fund the transactions within the batch.

The Close Batch Report emails that you receive from **eProcessingNetwork** are your proof that your processor has accepted your batch for settlement.

[Back to Top](#)

What is CVV2?

CVV2 (Card Verification Value, Second Generation) is a three-digit value that is uniquely derived for each credit card account. It is printed in reverse italic characters on the signature panel of all Visa and MasterCard cards following the last 4 digits of the account number.

In a card-not-present environment such as the Internet, CVV2 lets a merchant verify that the cardholder does in fact have the card in his or her possession.

[Back to Top](#)

What is the Address Verification System (AVS)?

The **Address Verification System (AVS)** is a system whereby **eProcessingNetwork**, when connecting to your customers issuing bank through your [MSP's](#) processor, is able to verify whether the street address and Zip code entered by your customer is the same as the street address and Zip code that the customer's issuing bank has on file.

AVS is a standardized system among the credit card companies with a fixed set of responses documented, in detail, in the **Processing Control** section of the **eProcessingNetwork Merchant Support Center** ([ePN/MSC](#)), where merchants have the ability to specify which AVS responses they wish to accept and which AVS responses they wish to decline.

AVS responses often relate to the rate you will pay your [Acquiring Bank](#) for processing your transactions, as well as your potential liability in the case of chargebacks. For details on rates and chargebacks, please refer to your original [Merchant Account Agreement](#) or contact your [Merchant Service Provider](#).

Keep in mind that the AVS system currently offered by the credit card companies only verifies street address and Zip codes of cards issued by U.S.-based banks, and that the standard response returned by the credit card companies for non-U.S. issued cards is **Non AVS Participant Outside of U.S.**

[Back to Top](#)

Why are transactions approved even though AVS or CVV2 do not match?

By default, **eProcessingNetwork** processes transactions as Sale transactions. Processors provide AVS and CVV2 responses for Sale transactions, but these responses do not affect whether the transaction is approved or declined. They are informational in nature only.

Processing transactions as Sale transactions is acceptable for some merchants within some environments, but for many online merchants processing on an automated, real-time basis, it is often desirable to accept a transaction only if the AVS and CVV2 provided by the customer both match the information on file with the customers issuing bank.

Because of the chargeback problems that can be caused by accepting transactions without obtaining AVS and CVV2 matches, **eProcessingNetwork** offers the ability for merchants to configure their **eProcessingNetwork** account to accept transactions from their Web site only if the AVS and CVV2 are both a match.

eProcessingNetwork does this by processing the transaction initially as an Authorization-Only transaction, which provides Approval, AVS and CVV2 responses to the transaction without actually putting the transaction into a batch to be settled.

If the Authorization-Only transaction is approved, and the AVS and CVV2 are both a match, then **eProcessingNetwork** puts the transaction into the merchants batch as an Offline Sale, and the transaction is settled at the end of the day.

If, however, the AVS and/or CVV2 do not match that on file at the cardholders issuing bank, then the customer is presented with a page stating that the transaction has been declined because the AVS and/or CVV2 did not match, and the customer is presented with an opportunity to correct the information and re-attempt the transaction.

eProcessingNetwork calls this system AuthConvert, and merchants can configure their Web site to process in this way in the Processing Control section of the **eProcessingNetwork Merchant Support Center**. There, merchants can also limit the number of attempts a customer can make within a fixed time period.

The AuthConvert method of processing transactions only applies to merchants utilizing **eProcessingNetworks ePNCart, Web Order Template, Database Engine Template or Transparent Database Engine Template**. AuthConvert does not apply to transactions processed through **eProcessingNetworks Online Terminal**, or through **eProcessingNetwork** using third-party shopping carts.

[Back to Top](#)

Copyright © 2000 - 2010 eProcessing Network, LLC. All Rights Reserved.

