



Enterprise Business Portal Overview

Version	2.1
Date	April 2023

Version Control

Revision	Date	Description
1.0	July 2020	Initial release
1.1	Oct 2020	Added footer/disclaimer. Updated EBC URLs. Updated screen shots
2.1	Apr 2023	Extensive guide updates based on the current Smartpay Fuse functionality

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2 Introduction

The Smartpay Fuse Enterprise Business Centre (EBC) is a powerful merchant servicing portal that allows you to configure and manage your Fuse account. The key features of the EBC portal include:

- Full reporting suite, with customisation and data export options
- Access to an array of configuration settings to support the integration of Fuse into your customer journey
- A 'Virtual Terminal' that allows you to process Mail and Telephone order transactions (MOTO), as well as tokenise your customer's details

The EBC is accessible through our TEST environment, allowing you to experiment with servicing, reporting, payment and configuration operations before going live.

Your LIVE EBC portal will be provided to you as part of your on-boarding to SmartPay Fuse. If you are not already a customer, and are interested in SmartPay Fuse, please [Get in contact](#).

Test environment: <https://admin.smartpayfuse-test.barclaycard/ebc2>

Live environment: <https://admin.smartpayfuse.barclaycard/ebc2>

If you require access to a test account, please visit the [Smartpay Fuse Developer Hub](#) to create your own Fuse sandbox.

Smartpay Fuse in partnership with VISA Cybersource

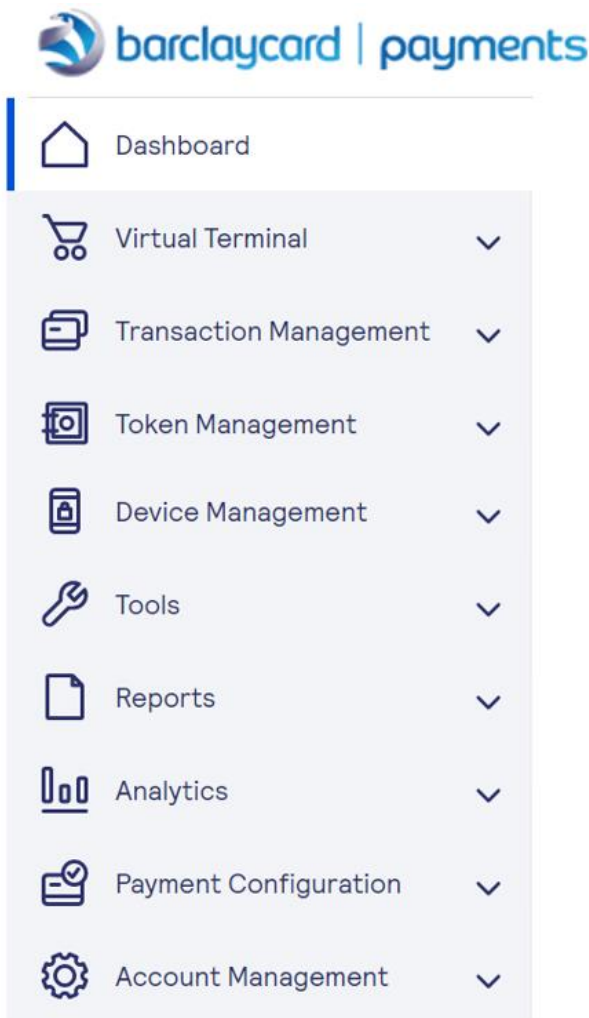
Smartpay Fuse has been created in partnership with VISA Cybersource. You may notice that some content in this guide refers, or links out to, content that references the Cybersource brand or Cybersource platform. While Cybersource provides the Smartpay Fuse technology platform it is important to note that not all features provided by Cybersource are available on the Smartpay Fuse gateway. Before integrating, please confirm that the features of Smartpay Fuse meet your needs by getting in touch here.

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Cybersource brand or Cybersource platform. While Cybersource provides the Smartpay Fuse technology platform it is important to note that not all features provided by Cybersource are available on the Smartpay Fuse gateway. Before integrating, please confirm that the features of Smartpay Fuse meet your needs by getting in touch here.

2.1 Audience

This document is intended for Smartpay Fuse Merchant users. It gives a brief overview of the functionality that Enterprise Business Center (EBC) provides.



This document is arranged so that each chapter deals with a highest-level heading on the EBC menu and runs in ascending order. You can use the table of contents to locate specific sections of interest.

Please note that not all options are available to all users; users are assigned a role profile by the system administrator, and the role profile determines which options are available in the EBC.

2.2 Logging in for the first time

Once your LIVE SmartPay Fuse account has been created, or after you have requested a sandbox account on the TEST platform, you will receive an email containing your login credentials. This will include:

A link to confirm your Organisation ID and email address, to create your first login

Your Account ID (The name we've given your over-arching Fuse account as part of the platform hierarchy)

Your Organisation ID (the name we've given your individual SmartPay Fuse account. This will be the value you predominantly use as the identifier for your SmartPay Fuse account – for instance, as part of your integration, or in the event you need to speak to Customer Services etc.


After confirming your details and creating a username and password, you will be prompted to validate your email address through a One Time Passcode sent to your registered email address. Follow the prompts of this process to complete account creation.

Once logged in you will see your home page – the EBC dashboard. From here there are some quick links available to perform common tasks and configure relevant account settings.

2.3 Account level users vs payment MID users

All SmartPay Fuse customers will have their Fuse account configured as part of a hierarchy. For example, there will be an over-arching account name (Account ID), and assigned to this Account ID will be your Organisation ID. It is possible to have more than one Organisation ID per Account ID – for example, if your business has multiple outlets under one trading name, you may wish to align your business structure with your Fuse account hierarchy.

2.4 Login multi-factor authentication

Smartpay Fuse employs enhanced security requirements when logging into the EBC, both on initial and subsequent usage. This takes the form of a temporary passcode which will either be emailed to you or sent via SMS. This will be sent to the details configured for your user. If you have not configured and verified a mobile phone number for your user and wish to do so, please select your username in the top right-hand corner of the homepage and select My Profile. You can then edit the Mobile Number field using the  icon and follow the verification instructions on-screen. Please ensure to select the correct country code and omit the initial zero when entering the number.

3 Virtual terminal

You can use Virtual Terminal to process Mail or Telephone orders (Moto) only. **Note:** The Virtual Terminal cannot be used for Customer Present F2F transactions.

3.1 Terminal settings

It is recommended that you review your Terminal Settings before processing any transactions. We have chosen a set of default options that should suit most customer-not-present transaction scenarios.

Depending on your Fuse account type, you may not have access to update the Virtual Terminal configuration. If you do wish to amend any of these settings, please contact the SmartPay Fuse support team (see section 13, [Get in contact](#)).

The terminal settings are displayed over three pages:

Global – Contains settings such as the Virtual Terminal aesthetics, the payment methods (which should align to those configured on the account), along with additional fields. You can also configure VMAAD (MCC 6012) fields on this page along with the flagging of Mastercard pre-authorizations (all transactions will be flagged as 'final' as standard). You can also enable level II data fields (where applicable) and additional merchant defined fields.

Receipt – Contains settings that relate to email receipts, such as additional data you may wish to include along with the email address you wish these emails to show as having been sent from. You can also enable automatic receipt emails. Note: You do not need to enable this to generate receipt emails on an ad hoc basis – please see section 4.2 Transaction Summary.

Reader – This menu is not applicable at present

3.2 One-time payment

The One-Time Payment screen (also referred to as Virtual Terminal) allows you to process one-off customer-not-present transactions, and – if required – to store card information for future use (please see section 7.1 of the guide “M20: Smartpay Fuse Credentials on File Quick Start Guide“ for details on creating and processing tokens according to scheme compliance rules).

It is recommended that you supply as much information as possible as part of the transaction process and avoid relying on default values for relevant fields (such as email address).

The following details each field and how they should be populated or utilised:

Transaction type

Sale – submits the transaction for authorization, and if approved, flags it to be settled automatically

Authorization - submits the transaction for authorization. If approved, capturing the transaction for settlement will either need to be performed manually via the EBC, or programmatically via an API call (see REST API integration guide). Mastercard authorizations are flagged as ‘final’ by default – Please [Get in contact](#) if you wish to change this (see section 13).

Amount

The amount of the transaction. Please enter this as pounds and pence (e.g., for £11.99 enter 11.99).

Order or Merchant Reference number

Please enter a unique reference for the transaction in this field, to help with reporting and reconciliation purposes. Alternatively, leave this blank and SmartPay Fuse will generate a value for this field.

Currency

This will be set to GBP by default. If you wish to process transaction using other currencies, please [Get in contact](#) (see section 13).

Billing information

Enter your cardholder’s billing address. Please note, these details will be used in any address verification check carried out by the customer’s card issuing bank.


Shipping information

Enter your cardholder’s shipping address, if relevant, or copy the billing details into these fields by ticking the relevant box.

Payment information

Enter the cardholder's card details carefully to avoid any unnecessary declines.


You will also be able to tokenise (store) the cardholder's details from the Virtual Terminal. You will be required to obtain your customer's express permission to store their details.

 Please ensure you understand the rules that exist surrounding tokenisation and the usage of stored card information and refer to the Credential-on-File guide for further information.

If you wish to tokenise the card details, please ensure you tick the relevant boxes for tokenisation and consent before processing the transaction.

Once all the correct data has been entered, selecting 'Submit' to process the transaction. You will be prompted to confirm that you wish to proceed with the transaction.

Transaction summary page

Once the transaction has been submitted, you will be presented with the Transaction Summary screen. This contains an array of useful information, including the outcome of the authorisation process (Result Code field). You can also generate a receipt email from by selecting the  button, populating the email address (if not entered during the transaction entry) and selecting 'Send'. If you wish to review the transaction details in full then you can do so by selecting the Request ID, which will take you to the Transaction Management menu (see section 5 for more information).

3.3 Batch transaction upload

The Enterprise Business Center provides you with the option to upload a single file, called a batch file or batch transaction file, containing multiple order requests. The information you provide for each request in the batch file is the same as the information you provide for an individual service request.

You need to use the appropriate CSV template to upload your requests successfully. After successfully uploading the file, you can review the processing status for both the file and the transactions within.

The following types of transactions can be uploaded in batch. Each type has an associated template containing the appropriate fields needed to upload batch files successfully.

Please note: if you wish to use the Batch facility you must ensure you have certified yourself with the correct level of PCI compliance. As you will be collecting and storing cardholder information as part of the batch file creation process, usage of the Batch facility will introduce a potentially significant PCI overhead. Please [see the following](#) to understand PCI in greater detail.

You must ensure that you have appropriate and robust controls in place aligned with scheme and PCI DSS rules and regulations when using this functionality given the use of raw card data; please see PCI and Merchant Procedure Guide links below.

If you have any questions about scheme, acquirer, GDPR or [PCI](#) compliance then please refer to [our Merchant Procedure Guide](#). If the information you require is not available in the merchant procedure guide, then please [Get in contact](#) (see section 13).

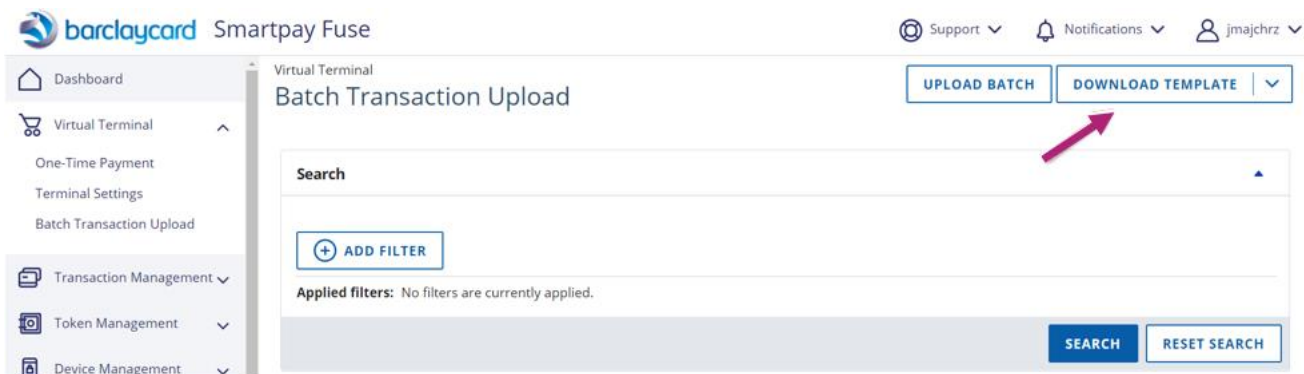
Table 1- Available templates

Transaction Type	Available Templates
Card Transaction	<ul style="list-style-type: none"> • Authorizations
Sales	<ul style="list-style-type: none"> • Sales • Sales with Level III
Captures	<ul style="list-style-type: none"> • Captures • Captures with Level III
Credits	<ul style="list-style-type: none"> • Credits • Original Credit Transactions (OCT)
Check Transaction	<ul style="list-style-type: none"> • Electronic Check Debits • Electronic Check Credits
Subscription	<ul style="list-style-type: none"> • Create Subscriptions • Update Subscriptions • Cancel Subscriptions
	<ul style="list-style-type: none"> •

3.4 Download templates to upload batch files

To process multiple transactions at once, download the corresponding template for batch files in CSV format. If you use Excel, you must **import** the file. If you **open** the file, Excel does not process the CSV formatting correctly. Files must be in CSV format and cannot be larger than 20 MB.

Add transaction data to the template, and then upload on the Batch Transaction Upload page.



1. Click **Download Template**. The Download Templates panel opens.
2. In the **Download Template** drop down, select the type of template you want to save.
3. Click **Download**.
4. Follow your browser's settings to save and open the file.

Important: Depending on the services you have enabled, you may not be able to upload files for some transaction types. Contact Customer Support if you have questions about which templates to use; see section 13, [Get in contact](#).

3.5 Upload batch transaction requests

Using any of the provided templates, you can upload a file containing multiple transactions requests. In one file, you can include transactions that use different services, currencies, countries, merchant IDs, and card types, thus eliminating the burden of handling these values separately.

Important:

Each file can only contain one type of transaction. See Table 1- Available templates for a list of available transaction types.

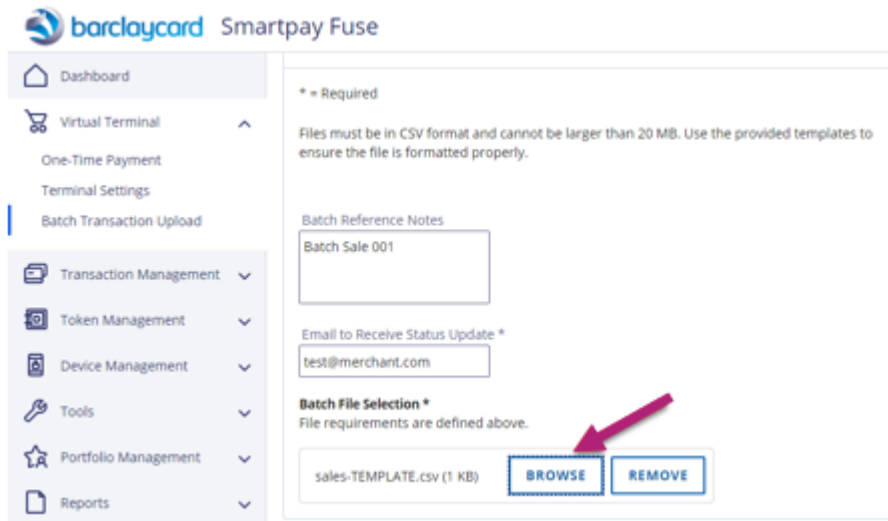
You can then search for and review the processing status of your file.

1. Click **Batch Upload**. The Batch Upload panel opens.



2. Enter any notes related to this batch of transactions, and an email address to receive file upload status updates. Click **Browse** to attach the file that you want to upload.

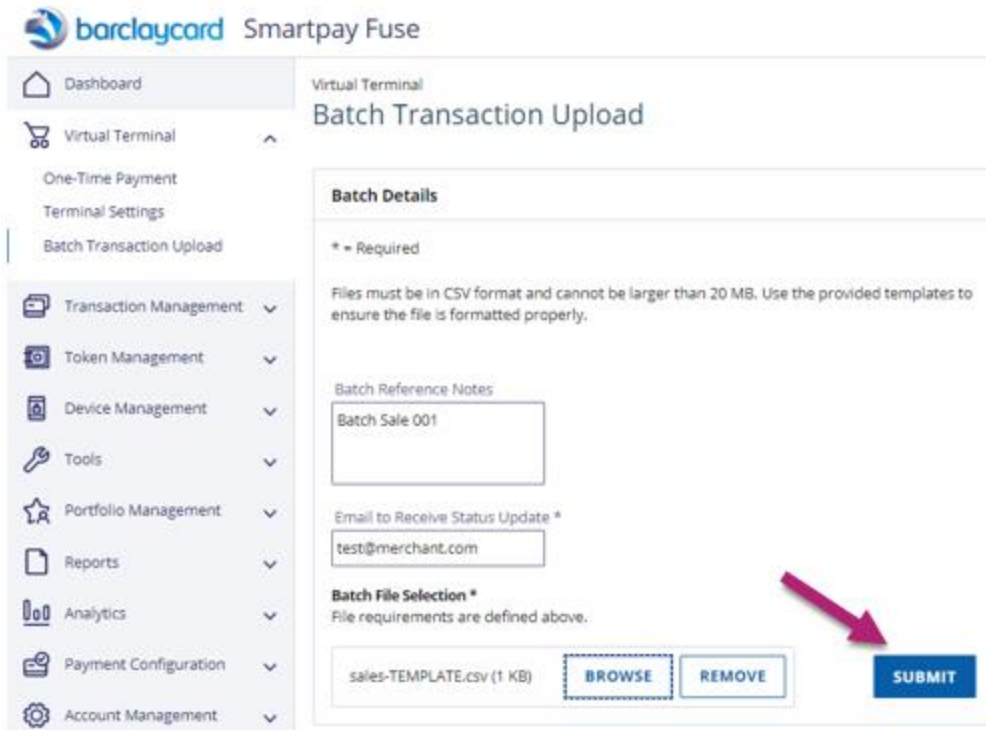
Note: Files must be in CSV format and cannot be larger than 20 MB. Use the provided templates to ensure the file is formatted properly. Please ensure to use unique batch reference numbers and date/ time stamps.



The screenshot displays the 'Smartpay Fuse' interface. On the left is a navigation menu with options: Dashboard, Virtual Terminal, One-Time Payment, Terminal Settings, Batch Transaction Upload, Transaction Management, Token Management, Device Management, Tools, Portfolio Management, and Reports. The main content area is titled 'Batch Transaction Upload' and includes the following fields and controls:

- A note: '* = Required' and 'Files must be in CSV format and cannot be larger than 20 MB. Use the provided templates to ensure the file is formatted properly.'
- A text box for 'Batch Reference Notes' containing 'Batch Sale 001'.
- An email field for 'Email to Receive Status Update *' with the value 'test@merchant.com'.
- A section for 'Batch File Selection *' with the note 'File requirements are defined above.' Below this, a file 'sales-TEMPLATE.csv (1 KB)' is listed with 'BROWSE' and 'REMOVE' buttons. A red arrow points to the 'BROWSE' button.

3. Click **Submit**. While the file is being processed, the status will change several times until processing is completed.



4. Once submitted, an on-screen status message will be displayed indicating if the batch file was successful, or if there were any errors. If you provided an email address and the batch file validation was successful, you will also receive a confirmation email.

You can then utilise the search function to locate the batch file and review the transaction status via the **add filter** button. You will then be presented with an overview of the batch file and the option to **download** the file to review the status of each transaction. For a more in-depth view of each transaction, its status, and any errors, please search for the transactions within the **Transaction Management** menu (see section 4).

4 Transaction management

The Transaction Management tab provides you with access to a range of reporting and data filtering options.

4.1 Transactions

The **Transactions** page displays a list of the most recent transactions (last 7 days by default). You can search for up to 13 months old by selecting the date range drop down menu. You can also select the 'Add filter' button to filter results based on different fields (including Merchant Reference Number, Request ID, Token ID, Transaction Reference Number, Email Address, First Name, Last Name, Account Suffix, Account Prefix, Account Number, Customer ID, and Authorization Code, etc).

Please note – if you have multiple Fuse accounts linked under one Account ID, any users logged in at the Account ID level must select the Merchant ID to report on. You must also configure the correct time zone for your user in order to see the correct transaction times (please see section 12.1.3).

Transactions

Search

Quick Search Date Range * Last 7 Days (GMT)

Saved Search Options:
Saved Search is currently applied.

Saved Searches List
System Default Search

Applied Filters: Date Range: Last 7 Days (GMT)

Search Results 1 - 23 of 23 shown

Date	Merchant Reference Number	Installment Identifier	Amount	Currency	Request ID	Applications
Apr 05 2023 11:37:18 AM GMT	407IEZLVSMST084SY7VW 10504	Press Enter to filter re:	10.00	GBP	1680694637958002999950000 Q	<ul style="list-style-type: none">Success Credit Card AuthorizationSuccess Credit Card Settlement
Apr 05 2023 08:21:58 AM GMT	CONFEMAILTEST	Press Enter to filter re:	64.75	GBP	6806829183126967104003	<ul style="list-style-type: none">Success Credit Card AuthorizationSuccess Decision ManagerSuccess Credit Card Settlement

There may be several line entries with different Request IDs (RIDs) for the same transaction as a result of the various transaction steps, such as the 3D Secure payer authentication process. You can use various fields such as the Merchant Reference and/ or customer data to establish this and tie this data together.

4.2 Applications explained

The Transactions search menu will display various fields for each transaction, including the time/ date, amount, and transaction references such as the Request ID. Another important field displayed on this page (and within the individual transaction details) is **Applications**.

Amount	Currency	Request ID	Applications
<input type="text" value="Press Enter"/>	<input type="text" value="Press E"/>	<input type="text" value="Press Enter to filter results"/>	
		6805262106986348004002	<ul style="list-style-type: none"> <input type="radio"/> Not Run Credit Card Authorization <input checked="" type="radio"/> Reject Decision Manager <input type="radio"/> Not Run Credit Card Settlement <input type="radio"/> Not Run Partner Risk Controls
57.89	GBP	6805252294146334204006	<ul style="list-style-type: none"> <input checked="" type="radio"/> Success Credit Card Authorization <input checked="" type="radio"/> Success Decision Manager <input checked="" type="radio"/> Success Credit Card Settlement
135.00	GBP	6805249440116573104001	<ul style="list-style-type: none"> <input checked="" type="radio"/> Success Credit Card Authorization <input checked="" type="radio"/> Success Decision Manager

This field contains colour-coded applications which allow you to easily identify both the services invoked and their status/ outcome without navigating into individual transaction records.

Example applications include, but are not limited to:

- **Decision Manager** – Decision Manager is the fraud rule application which will run in tandem with our transaction applications such as authorization.
- **Credit Card Authorization** – Checks if funds are available, ring-fences funds for a period of time (defined by the issuer), and checks if the card is reported as lost or stolen.
- **Credit Card Settlement** – Submits authorized transactions (above) for batch file settlement for funds to be debited from the cardholder and credited to your merchant account.
- **Credit Card Credit** – Submits a credit for settled transactions (above) for batch file settlement for funds to be debited from your merchant account and credited to the cardholder.
- **Voided Transactions** – Requests for Authorizations due to be settled to be removed from batch file settlement (where applicable)
- **Credit Card Full Authorization Reversal** – Requests for Authorizations to be reversed with the issuing bank to remove the ring-fencing of funds (where applicable)

Note: Other available applications relate to specific submission modes and functionality.

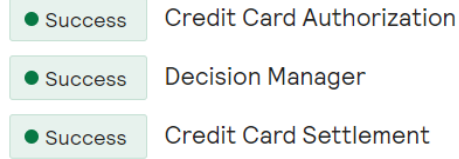
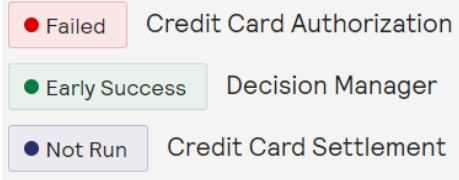
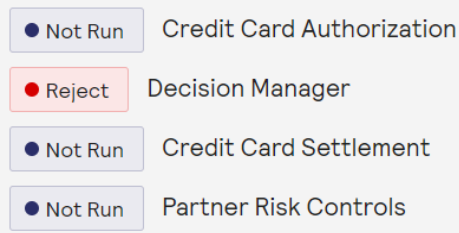
The colour assigned to the application will allow you to establish the outcome of the request:

Status	Description
Success	The application was processed successfully
Failed	The application failed due to an error
Not Run	The application was not run due to an upstream error
Review	Fraud management tool flagged this transaction for review
Reject	Fraud management tool rejected this transaction
Challenge	Cardholder challenged to provide credentials for Payer Authentication (3DS)

4.3 Application examples

The examples listed below show some common scenarios of how a transaction will display within the Transaction search menu.

Note: if you process some applications as part of separate requests they may appear against different lines of data as multiple transaction entries.

Status	Application View
<p>Successful Transaction (authorization + decision manager + settlement all successful)</p>	
<p>Failed (declined) Transaction (authorization failed + decision manager success + settlement not run)</p>	
<p>Decision Manager Reject (fraud rules triggered) (Decision Manager reject + all other applications not run)</p>	

4.4 Payer Authentication transactions

For eCommerce merchants utilising Payer Authentication (i.e. 3D Secure), please note that there will be two additional transaction types appearing in the Transaction list in the **Applications** column:

Payer Authentication Enrolment: a gateway message sent to check whether the card range is enrolled in 3D Secure.

Payer Authentication Validation: a gateway message sent to validate the result of the 3D Secure - for cards that are enrolled.

Depending on your integration, this step can either be separate or combined with an Authorization request, so it can appear in the same or on separate lines.

Payer Authentication Colour-coding

- If application is **RED**: indicates that the 3DS application failed either due to an error or the cardholder failing to successfully authenticate themselves.
- If the application is **ORANGE**: indicates that the 3DS application requires further action (e.g. a 'challenge').
- If application is **GREEN**: this indicates that the 3DS application was successful.

Merchant Reference Number	Installation Identifier	Amount	Currency	Request ID	Applications
<input type="text" value="Press Enter to filter results"/>	<input type="text" value="Press Enter to filter results"/>	<input type="text" value="Press Enter"/>	<input type="text" value="Press E"/>	<input type="text" value="Press Enter to filter results"/>	
Ref_No 11-04-2023H:46:58Z		1.00	GBP	6812173373466191004001	<ul style="list-style-type: none"> ● Success Payer Authentication Enrollment ● Success Credit Card Authorization ● Success Decision Manager
Ref_No 11-04-2023H:46:58Z				6812173308456543604006	<ul style="list-style-type: none"> ● Success Payer Authentication Setup
Ref_No 11-04-2023H:45:01Z				6812172092646809304002	<ul style="list-style-type: none"> ● Challenge Payer Authentication Enrollment ● Failed Payer Authentication Validation ● Not Run Credit Card Authorization ● Not Run Advanced Fraud Screen ● Early Success Decision Manager ● Not Run Partner Risk Controls

4.5 Customize the Transactions List

You can customize the format of the Transactions List by adding, removing, or changing the order of columns in the list.

Note: At least one transaction must appear in the Transactions List to perform these functions.

The screenshot shows the Transactions List interface. At the top right, there are buttons for 'Search' and 'Reset search'. Below these, there are buttons for 'Export' (with a dropdown arrow) and 'Edit columns'. The table has columns for 'Amount', 'Currency', 'Request ID', and 'Applications'. Below the column headers, there are input fields: 'Press Enter' under Amount, 'Press E' under Currency, and 'Press Enter to filter results' under Request ID. The 'Applications' column contains three entries, each with a 'Success' status and a description: 'Payer Authentication Enrollment', 'Credit Card Authorization', and 'Decision Manager'. The first entry also has a '3.00' amount and 'GBP' currency, and a 'Request ID' of '6812174780256816304005'.

Amount	Currency	Request ID	Applications
Press Enter	Press E	Press Enter to filter results	
3.00	GBP	6812174780256816304005	● Success Payer Authentication Enrollment
			● Success Credit Card Authorization
			● Success Decision Manager

1. Above the Transaction List, click the **Edit Columns** icon.
2. Perform one or both of the following:
 - Check the box next to each column that you want to display; deselect the check box to hide the column from view (some columns cannot be removed).
 - Place your cursor over the heading name of the column you want to move, then drag the column to its new location.
3. Click **Save**.

4.6 Export transaction search results

You can export transaction search results from the Transaction List in either CSV or JSON format. The file contains the information displayed in the Transaction List, including any customizations you make to the list and any filters you have applied.

Note: If you choose to export more than 2500 records Business Center automatically generates a report for you. When the process completes, you can find the report under the Available Reports page. See 2 Downloadable reports - Available Reports for more details.

The screenshot shows the top portion of a web application interface. At the top right, there are two buttons: a blue 'Search' button and a white 'Reset search' button with a blue border. Below these, there are two more buttons: a white 'Export' button with a blue border and a dropdown arrow, and a white 'Edit columns' button with a blue border. Below the buttons is a table with the following columns: 'Amount', 'Currency', 'Request ID', and 'Applications'. The 'Request ID' column contains a blue link '6812174780256816304005'. The 'Applications' column contains three entries, each with a green 'Success' status icon and a text label: 'Payer Authentication Enrollment', 'Credit Card Authorization', and 'Decision Manager'. Below the table, there are three input fields: 'Press Enter', 'Press E', and 'Press Enter to filter results'. A vertical scrollbar is visible on the right side of the table area.

1. Above the Transaction List, click the Export icon and choose which file format you want.
2. Follow your browser's instructions to open and save the file.

4.7 The Transaction Details page

Click on the “Request ID” to show full details of the transaction:

Order Information

Merchant ID demo_transacting2	Request ID 6033631290346773604012
XID MfTzNDU2Nzg5MDEyMzQ1Njc4OTA=	Merchant Reference Number API_0000
Date / Time Oct 22 2020 10:38:49 AM GMT	Email Address judi100ait0n@gmail.com WHOIS Search
Account Details #1091	

Transaction History

Type	Request ID	Amount	Date & Time	Status	Reason
Credit Card Authorization	6033631290346773604012	10.00 GBP	Oct 22 2020 10:38:49 AM GMT		100
Credit Card Settlement	6033631290346773604012	10.00 GBP	Oct 22 2020 10:38:49 AM GMT	PENDING	100

Customer Information

Billing Information	
First Name JUDI	Last Name ALTON
Address Park Road	City London
State/Province N/A	Zip/Postal Code N9 1AB
Country GB	Device Fingerprint Not Submitted

Request Information

Client App SOAP Toolkit API	Client Library PHP
Security Key ID 6001a28caeeef8e610ee6f1d681409e29d85669e5	Security Key Expiration Date Aug 11 2023 02:50:00 AM GMT
Reason Code 100	Status Pending
Reply Message Request was processed successfully.	Reply Success
Reply Code 1	Score Information View
Applications Subscription Creation Payer Authentication Validation Decision Manager Credit Card Settlement Credit Card Authorization	Identity Code Type VI

Error Information

No Data Available.

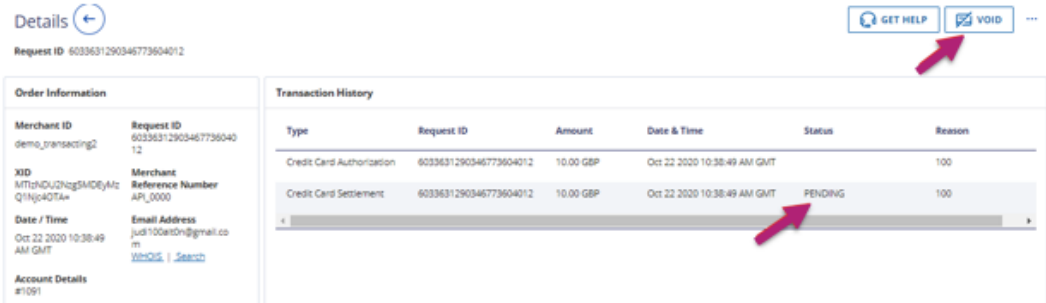
Payment Information

Account Suffix 1091	Payment Method Visa 400000 XXXXXX 1091
Expiration Date 10/2022	Token ID B240E5BE9D115FEFE05341588E0A73F8

Processor Information

Processor barclays2	Approval Code 10	Status Pending	AVS Code U - System unavailable: address information unavailable.
Raw AVS Code	ACH Result Code	Response Code	

The Transaction Details page contains several types of information pertaining to the transaction you are viewing. Depending on the type of transaction, its status, and services you use in Business Center, one or more of these sections may not appear, or contain no information.

Section Name	Description																		
Error Information	Appears only if an error occurred during the transaction. Describes the error and provides error (reason) codes. Please refer to section 14 for more information.																		
Order Information	Information basic information about the order itself, such as your Merchant ID, the Reference ID (Fuse-generated reference), and the Merchant Reference Number (merchant-generated reference).																		
Transaction History	<p>Displays all transactions based on the same payment information. For example, with capture transactions (Credit Card Settlement) the preceding Authorization will be displayed.</p>  <p>The screenshot shows a 'Details' page for a transaction. At the top right, there are buttons for 'GET HELP' and 'VOID'. Below this, there are two main sections: 'Order Information' and 'Transaction History'. The 'Transaction History' section contains a table with the following data:</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Request ID</th> <th>Amount</th> <th>Date & Time</th> <th>Status</th> <th>Reason</th> </tr> </thead> <tbody> <tr> <td>Credit Card Authorization</td> <td>6033631290346773604012</td> <td>10.00 GBP</td> <td>Oct 22 2020 10:38:49 AM GMT</td> <td></td> <td>100</td> </tr> <tr> <td>Credit Card Settlement</td> <td>6033631290346773604012</td> <td>10.00 GBP</td> <td>Oct 22 2020 10:38:49 AM GMT</td> <td>PENDING</td> <td>100</td> </tr> </tbody> </table> <p>Below the table, there are various actions that can be performed on the payment, depending on its status. If the status is Pending, the settlement transaction has not yet been transmitted to the acquirer. The transaction can still be voided at this point. If the settlement transaction has a Transmitted status, it can no longer be voided (the VOID button may be enabled but will not have any effect).</p>	Type	Request ID	Amount	Date & Time	Status	Reason	Credit Card Authorization	6033631290346773604012	10.00 GBP	Oct 22 2020 10:38:49 AM GMT		100	Credit Card Settlement	6033631290346773604012	10.00 GBP	Oct 22 2020 10:38:49 AM GMT	PENDING	100
Type	Request ID	Amount	Date & Time	Status	Reason														
Credit Card Authorization	6033631290346773604012	10.00 GBP	Oct 22 2020 10:38:49 AM GMT		100														
Credit Card Settlement	6033631290346773604012	10.00 GBP	Oct 22 2020 10:38:49 AM GMT	PENDING	100														

Section Name	Description
Related Transactions	Displays subscriptions created using the transaction's payment information.
Related Transaction History	Displays new orders or authorizations created based on selected transaction.
Request Information	Describes how the order was processed, such as the Client App (the integration method), the security key used for the transaction, the reason code and status, and a list of the applications invoked.
Customer Information	Contains billing and shipping information (Original Credit Transaction merchants will see sender/receiver instead).
Similar Searches	Provides options to search for other transactions that share similar attributes, such as the same account number, email address, name or shipping address.
Payment Information	Describes the payment method used, such as the card type and obfuscated card data along with the Token ID.
Offer Details	Includes specific line-item information, where applicable.
Merchant Defined Data	Displays values for any custom fields used by the merchant.

Section Name	Description
Full Payment History	Displays processing history for alternative payment methods, where applicable.
Payer Authentication Information	Displays request and response data for payer authentication transactions, such as the AVV/CAVV, ECI, 3DS Version, and if the Authentication Outage Exemption Indicator has been invoked (where applicable/ appropriate).

4.8 Process transactions

When you are working within the “Transaction Detail Page”, the Business Center provides appropriate next-step actions to progress the state of the transaction. These next-step actions appear in the top-right of the “Transaction Detail Page” window, for example the screen below shows a transaction that has been Authorized, for which the next available steps are “Authorization reversal” or “Settle”:

Transaction Management / [Transactions](#)

Transaction Details

Request ID: 6817479583716569904006

Order Information		Transaction History			
Merchant ID: merchant		Type	Request ID	Amount	Date & Time
Request ID: 6817479583716569904006		Credit Card Authorization	6817479583716569904006	110.00 GBP	Apr 17 2023 05:12:3

Depending on the type of transaction and the phase it is in, you may be able to perform one or more of the follow-on actions below:

- **Settle:** Available for card authorizations that are not settled or reversed.
- **Credit:** Available for card or electronic check transactions that are settled for which the amount credited does not yet meet the allowed value. It might be less than, equal to, or more than 100% of the original transaction amount.
- **Authorization Reverse:** Available for authorizations that have not been settled or reversed, provided the processor supports reversals.
- **Void:** Available for the following types of transactions that are not batched: credit card settlements, credit card credits, electronic check debits, and electronic check credits.
- **View Receipt:** Available for credit card and electronic check transactions that are settled or credited. Can also be emailed and saved.
- **Print Review:** Available for all transactions. Displays a print-friendly version of Transaction Details page.
- **New Order:** Available for merchants using the Secure Storage (SS). Creates a secure token based on the selected transaction.

- **New Authorization:** Available for all authorizations (sale, credit, settlement with verbal authorization). Creates a new order that is not linked to the selected transaction.
- **Create Token:** Available for merchants using the Token Management Service (TMS). Creates a secure token that is based on the selected transaction.
- **Similar Search:** Available for all transactions to help you find transactions sharing common values with the selected transaction.
- **Case Management Details:** Available for transactions converted to cases only. Enables user to accept or reject case on the Case Management page.
- **Add Note:** Available for Decision Manager transactions only.
- **Markup Tool:** Available for Decision Manager transactions only.

For New Order, New Authorisation, and Create Token: Please ensure to utilise this within the confines of card scheme rules surrounding Credential-on-File.

Additionally, each transaction can have one or more of the following outcomes. Each outcome determines the available actions for that transaction. The result of any transaction appears in the Transaction List according to the following colours:

Green: successfully processed

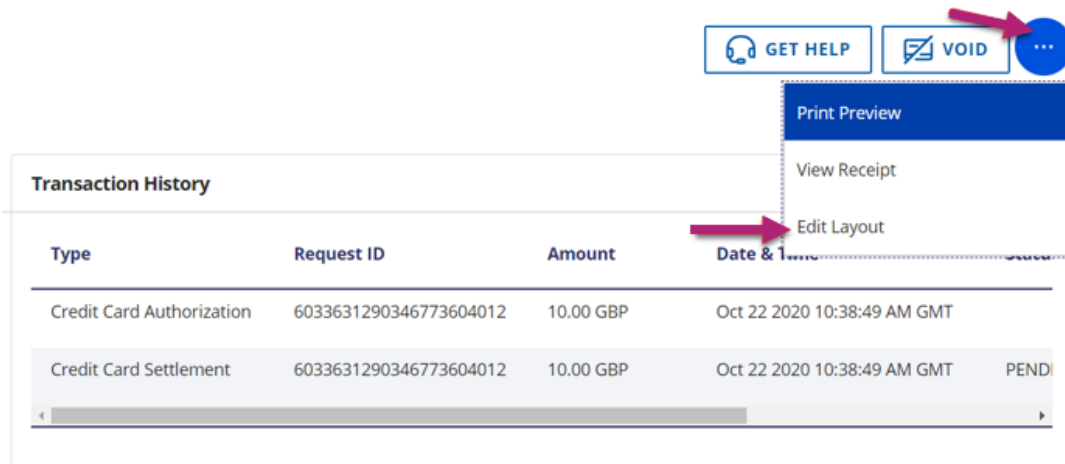
Red: error occurred


Grey: transaction not processed (for example, a settlement could not be processed because the authorization was unsuccessful).

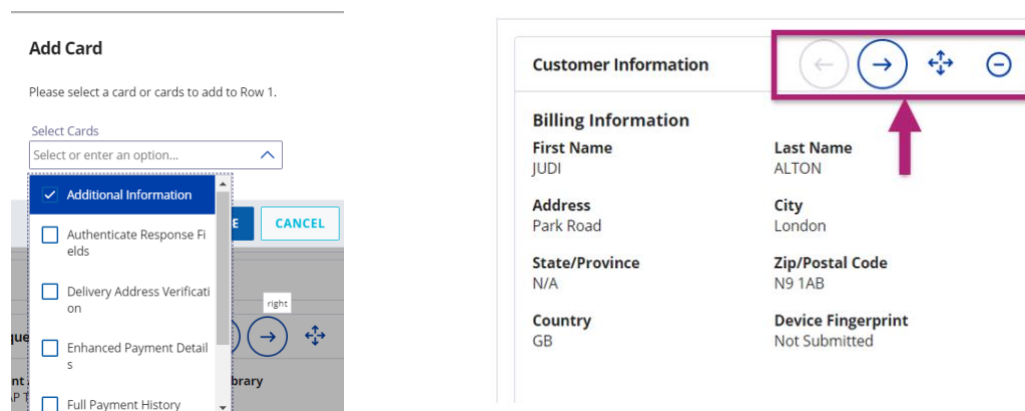
4.9 Editing the Transaction Detail layout

You can customize the format of the Transaction Detail screen by adding, removing, or changing the order of the “cards”.

Click on the **More options**  icon and select Edit Layout



Click on the  icon to see the list of available cards. Each card displays a subset of information about the transaction. Select the cards that you want to see in each of the rows, and de-select any that are not relevant. You can also re-arrange the placement of the cards on the screen by moving them around the screen using arrows and row selection icons. Click on the **SAVE** button when finished, or **CANCEL** to abandon your changes. The **RESET TO DEFAULT** button will restore the screen to its default layout.



4.10 Transaction by phase

The **Transactions by Phase** option allows you quickly and easily view transactions in any phase of the processing cycle:

- **Settlements Pending Batch:** Use this filter to find transactions that were settled by the merchant in the past 48 hours but that are not yet forwarded by Business Center to the backend processors to fulfil a transaction. You can also choose to export search results or void any transaction that does not require further processing.
- **Authorizations Ready to Settle:** Use this filter to find authorization transactions that are not settled. You can hide selected transactions from future searches; use this option when you know that you will never capture an authorization for the transaction (for example, fraudulent or cancelled orders). You can also choose to quickly settle, auth-reverse or hide selected transactions.
- **Authorizations Needing Review:** Use this filter to find authorization transactions flagged for review for either Smart Authorization or Authorization Code Needed reasons. You can hide transactions from future searches; use this option when you know you will never capture an authorization for the transaction (for example, fraudulent or cancelled orders). You can also quickly settle or hide one or more flagged transactions.
- **Exception Search:** Use this filter to review details, including the reason, of transactions that encountered an error during processing. This data can also be found in the Transaction Exception Detail report.

The screenshot shows the 'Transactions by Phase' interface in the Barclaycard Smartpay Fuse system. The left sidebar contains navigation options: Dashboard, Virtual Terminal, Transaction Management (expanded to show Transactions, Transaction by Phase, Payer Authentication, and Secure Acceptance), Token Management, Device Management, Tools, Portfolio Management, Reports, Analytics, Payment Configuration, and Account Management. The main content area is titled 'Transaction Management' and 'Transactions by Phase'. It features a search bar with filters for Merchant ID (demo_transacting2), Phase (Authorizations Ready to Se), and Date (Last 7 Days(GMT)). Below the search bar, there are buttons for 'SEARCH' and 'RESET SEARCH'. A 'TOTAL AMOUNTS' button is also visible. The search results section shows 'Search Results: 1 - 3 of 3 shown' and includes a table with columns for Date, Merchant Reference Number, Request ID, and Merchant ID. The table contains three rows of transaction data.

<input type="checkbox"/>	Date	Merchant Reference Number	Request ID	Merchant ID
<input type="checkbox"/>	Oct 20 2020 4:23:58 PM GMT	1603210975991	6032110382006190904003	demo_transacting2
<input type="checkbox"/>	Oct 20 2020 1:43:31 PM GMT	1603201411480	6032014114896736603005	demo_transacting2
<input type="checkbox"/>	Oct 20 2020 1:16:17 PM GMT	1603199777817	6031997778276744303003	demo_transacting2

4.11 Secure acceptance search

Use this search to find and review details for transactions processed through Secure Acceptance checkout. The search filter defaults to the current date, but you can include up to the previous six months of transactions, as well as filter by the following values:

- Account Suffix
- Last Name
- Merchant Reference Number
- Transaction UUID
- Request ID
- UUID/Merchant ID (available for reseller users)

An additional feature of the Secure Acceptance search list is the ability to access a field-level log of the request and response messages for the transaction. Click on the “eyeball” icon in the Logs column to view the log:

Secure Acceptance Transaction Details ✕

Summary Information	
Merchant ID demo_transacting2	Profile F7819BC8-6A9A-4443-818D-97A8B98F8609
Request ID	Decision ERROR
Message Request parameters are invalid or missing	

Secure Acceptance Request Log

access_key c307984985e63734bc8a1b0989b25c6c	action new
amount 95.00	controller hop_payment
currency EUR	locale en
posturl https://testsecureacceptance.cybersource.com/pay	profile_id F7819BC8-6A9A-4443-818D-97A8B98F8609
reference_number 1600418998889	signature ayQ0jppBa8ujzTvDWOjktXXH70/4k81Ufg+RVt1m7ww=
signed_date_time 2020-09-18T08:49:48Z	signed_field_names access_key.profile_id.transaction_uuid.signed_field_names.unsigned_field_name

Secure Acceptance Response Log

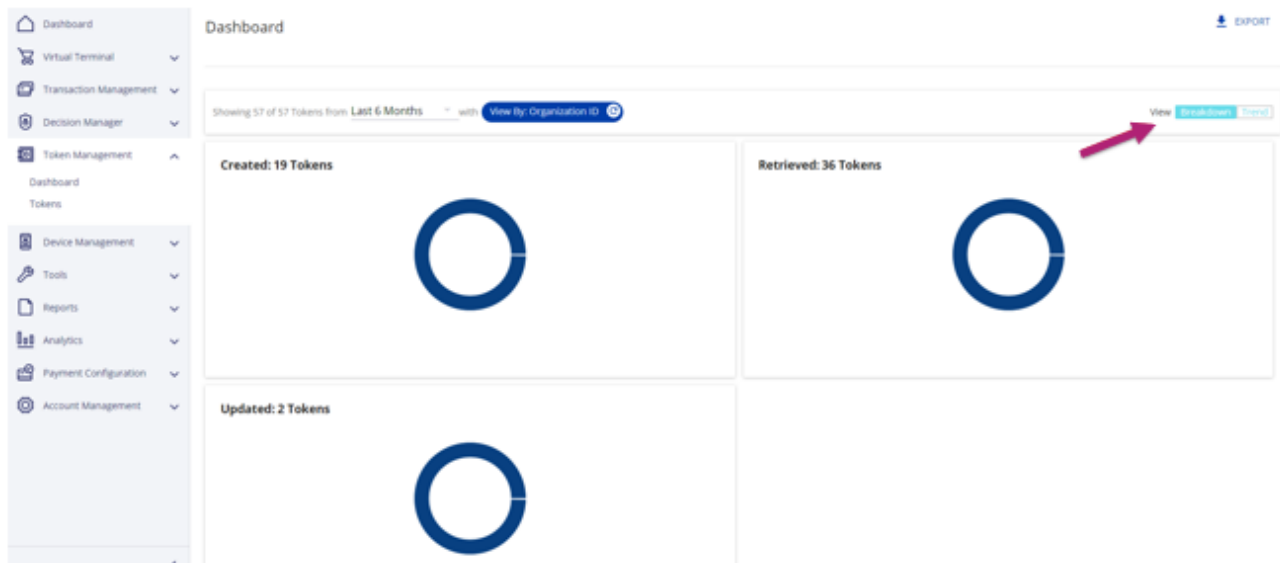
auth_amount 96.00	auth_avs_code U
auth_avs_code_raw 00	auth_code 96
auth_cv_result 2	auth_cv_result_raw 3
auth_response 0	auth_time 2020-09-18T071425Z
bill_trans_ref_no 7011762162	card_type_name Mastercard
decision ACCEPT	decision_case_priority 1
decision_early_rcode 1	decision_early_reason_code 100
decision_early_return_code 9999999	decision_rcode 1
decision_reason_code 100	decision_return_code 1320000
decision_rflag SOK	decision_rmsg Service processed successfully
merchant_id demo_transacting2	message Request was processed successfully.
payer_authentication_action_transaction_id 8f046b85-eb55-40c3-98d0-7fd57e52649e	payer_authentication_enroll_e_commerce_indicator internet

5 Decision Manager (fraud tools)

If you have elected to use Decision Manager fraud tools, you will find documentation for this within the Decision Manager menu of the EBC. If you would like to discuss fraud tools further, then please Get in contact [\(see section 13.](#)

6 Token management

6.1 Dashboard



The Token Management dashboard enables you to view the number of tokens that have been created and retrieved over a given period. You can choose from the following options:

- Choose a date range from today up to the past six months
- View results by token type breakdown or trend over time, using the View Buttons on the top right of the screen.
- Export token breakdown results to a CSV, JSON, or XML file

6.2 Tokens

Business Center's Token Management Service (TMS) tokenizes, securely stores, and manages:

- Payment card PAN

- Payment card expiration date
- Customer data
- Electronic check data

The Tokens option allows you to search for existing tokens, based on a date range and a number of other filters:

- Zip/Postal code
- Last name
- First name
- Merchant-defined data (MDD)

The screenshot shows the 'Token Management' section of a web application. On the left is a navigation sidebar with options like Dashboard, Virtual Terminal, Transaction Management, Decision Manager, Token Management, Device Management, Tools, Reports, Analytics, Payment Configuration, and Account Management. The main area is titled 'Token Management Tokens' and displays a table of 10 tokens. The table has columns for Date, Token ID, Status, Instrument Identifier, First Name, Last Name, Email, Card Type, and Account. A 'Date Range: Last 6 Months (GMT)' filter is applied. A '+ CREATE' button is visible in the top right of the table area.

Date	Token ID	Status	Instrument Identifier...	First Name	Last Name	Email	Card Type	Account
Oct 22 2020 13:14:55...	R178254EEF1588C5E05341588E...	ACTIVE	70100000001208411...	ADDA	STRIGA	princess@temeria.com	visa	411111XXXXXX
Oct 22 2020 13:09:15...	B05E391DA31C8342E05341588E...	ACTIVE	70100000000089370...	AUBERTA	GREATLAND	agreatlanda@usnew...	visa	493606XXXXXX
Oct 22 2020 13:08:52...	AB6B9E0D99D72EFFF05341588E...	ACTIVE	70100000000173742...	JOHN	DOE	jd2@d24u.com	visa	424242XXXXXX
Oct 22 2020 13:08:16...	AB836B503E7C54BE05341588E...	ACTIVE	70100000000173742...	JACK	TOKEN	jt@tokenisation1.com	visa	424242XXXXXX
Oct 22 2020 13:07:56...	AB9159A4906F2678E05341588E...	ACTIVE	70100000000173742...	JOHN	DOE	jd@tokencreator2.com	visa	424242XXXXXX
Oct 22 2020 13:07:17...	ABA5225E3E9FA92E05341588E...	ACTIVE	70100000000173742...	JOHN	TOKEN	jt@tokenisation1.com	visa	424242XXXXXX
Oct 22 2020 13:05:39...	ABA68818BB5B131FE05340588...	ACTIVE	70100000000173742...	JOHN	TOKEN	jt@tokenisation1.com	visa	424242XXXXXX
Oct 22 2020 13:04:50...	A9D842639CF8C5FE05341588E...	ACTIVE	70100000001208411...	JOHN	DOE	test@test.com	visa	411111XXXXXX
Sep 28 2020 11:30:11...	B05EF297A7B2B68E05341588E...	ACTIVE	70100000000202737...	JACK	BLACK	jackblackaf6149@us...	visa	417500XXXXXX
Sep 17 2020 15:41:52...	AF850FF5A76A52F2E05341588E...	ACTIVE	70100000000154510...	MICHAEL	BROWN	jacksmith@gmail.com	visa	400000XXXXXX

Viewing Token Details

Select the Token ID to view the token details.

Editing Token Details

Click on the Pencil icon to edit the token details.

Transaction Management

Tokens: Payment Instrument Token B05E391DA31C8342E05341588E0A6C14 [← BACK TO RESULTS](#)



Payment Instrument B05E391DA31C8342E05341588E0A6C14

Billing Information		Payment Information	
Name	AUBERTA GREATLAND	Card Type	visa
Address	40 Hagan Court	Account Number	493606xxxxx7015
City	Rochdale	Expiration Date	12/21
State	N/A	Instrument Identifier	701000000008937
Postal Code	G15 1A2	Status	015
Country	United Kingdom	Payment Account Reference	ACTIVE
Email	agreatlanda@usnews.com		
Phone			
Company			

Payment History List

Application	Request ID	Amount	Date and Time	Merchant Reference Number
Credit Card Authorization Decision Manager	6012899216066029704003	22.00 USD	09-28-20 11:45:21 GMT	TCS0171_3
Credit Card Authorization Decision Manager Subscription Creation	6012893513556071004007	0.00 GBP	09-28-20 11:35:51 GMT	create_token

The Update Token screen appears and the details stored under the token can be amended:

Update Token

Payment Type
Card

Currency
United Kingdom (Pound Sterl...

Company Tax ID

Card Information

Credit Card Type *
Visa

Credit Card Number *
493606xxxxxx7015

Expiration Date *
December 2021

Billing Information

First Name *
AUBERTA

Last Name *
GREATLAND

CANCEL SAVE

Click **SAVE** when finished or **CANCEL** to abandon your changes.

Deleting Tokens

Tokens can be removed from the system by selecting the check box on the left of the search list and clicking the Delete icon. There is also a Delete icon on the Token Detail screen.

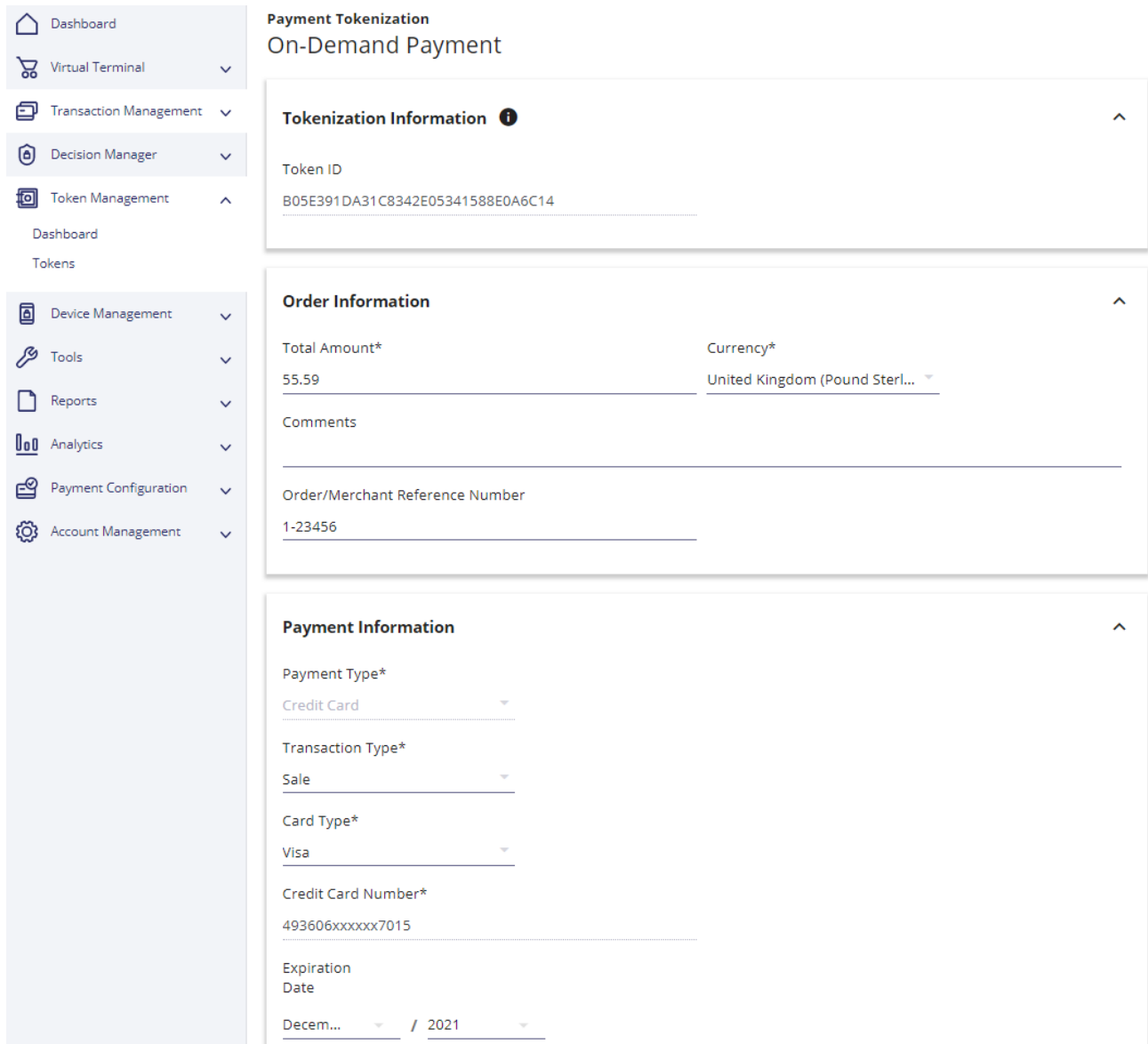
Creating Tokens Manually

Tokens can be added, manually, by clicking the + **CREATE** button.

Note: If you plan to create tokens for use with payments please do so via the Virtual Terminal or via an integration. **Please Note:** Scheme rules dictate that tokens created for payment must be validated against a successful authorisation.

On-Demand Payment

The On-demand payment option (a credit card icon) on the Token Details screen allows you to generate a payment manually using the selected token. The user supplies the amount, currency, order number/merchant reference and whether an Authorization or Sale is required. The card details are pre-filled (“M20: Smartpay Fuse Credentials on File Quick Start Guide”).



Payment Tokenization
On-Demand Payment

Tokenization Information ⓘ

Token ID
B05E391DA31C8342E05341588E0A6C14

Order Information

Total Amount* Currency*
55.59 United Kingdom (Pound Sterl... ▾

Comments

Order/Merchant Reference Number
1-23456

Payment Information

Payment Type*
Credit Card ▾

Transaction Type*
Sale ▾

Card Type*
Visa ▾

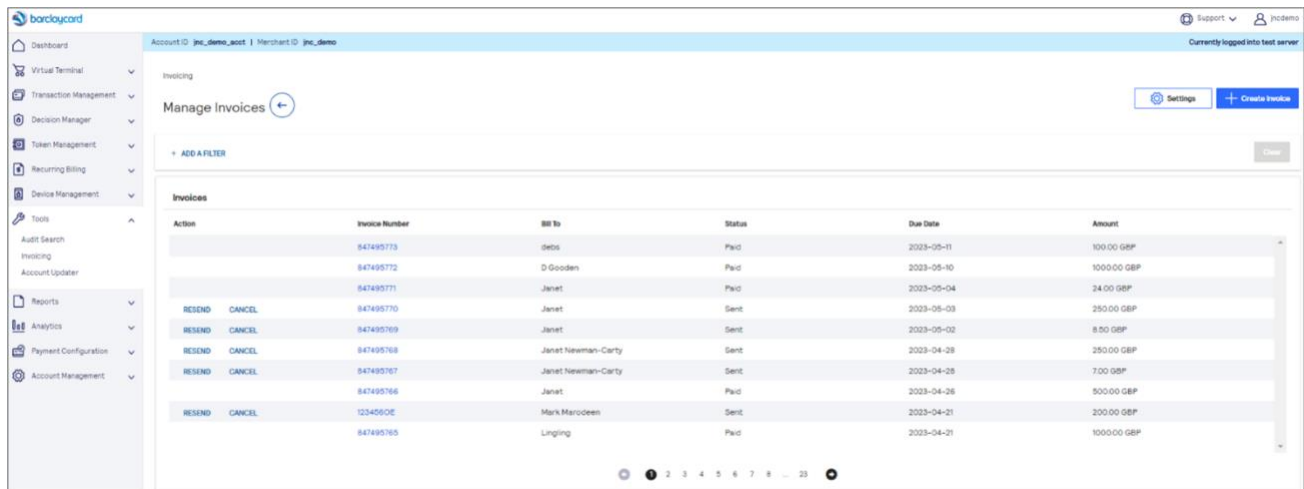
Credit Card Number*
493606xxxxxx7015

Expiration Date
Decem... ▾ / 2021 ▾

7 Device management

The Device Management menu is not currently applicable to Smartpay Fuse at this time.

Tools – invoicing



The screenshot shows the 'Manage Invoices' interface in the barclaycard system. The interface includes a sidebar with navigation options like 'Dashboard', 'Virtual Terminal', 'Transaction Management', 'Decision Manager', 'Token Management', 'Recurring Billing', 'Device Management', 'Tools', 'Audit Search', 'Invoicing', 'Account Updater', 'Reports', 'Analytics', 'Payment Configuration', and 'Account Management'. The main area displays a table of invoices with the following data:

Action	Invoice Number	Bill To	Status	Due Date	Amount
	847495773	DEKs	Paid	2023-05-11	100.00 GBP
	847495772	D Gooden	Paid	2023-05-10	1000.00 GBP
	847495771	Janet	Paid	2023-05-04	24.00 GBP
RESEND CANCEL	847495770	Janet	Sent	2023-05-03	250.00 GBP
RESEND CANCEL	847495769	Janet	Sent	2023-05-02	8.00 GBP
RESEND CANCEL	847495768	Janet Newman-Carty	Sent	2023-04-28	250.00 GBP
RESEND CANCEL	847495767	Janet Newman-Carty	Sent	2023-04-28	7.00 GBP
	847495766	Janet	Paid	2023-04-26	500.00 GBP
RESEND CANCEL	1234560E	Mark Marooben	Sent	2023-04-21	200.00 GBP
	847495765	Linging	Paid	2023-04-21	1000.00 GBP

The Invoicing service generates a secure payment link that can be automatically delivered to your customers by email. When the customer clicks the link, they will be redirected to a fully secure hosted payment page that may be customised with your logo and branding.

Invoice transactions are displayed in a separate list as above, but they may also be viewed and managed in the main Transaction Management list (see Section 4). From here, you may **'RESEND'** or **'CANCEL'** the invoice.

By clicking on the Invoice Number, it is possible to amend the invoice by clicking the **'Edit'** button. The customer will always access the most recent version of the invoice when clicking on the payment link.

View Invoice [←](#)

History

Date	Description
May 3rd 2023, 8:42 AM	Invoice sent
May 3rd 2023, 8:42 AM	Invoice saved

Details [↑ Copy invoice link](#) [✕ Cancel invoice](#) [✎ Edit](#)

First Name: Janet **Invoice Number:** 847495770
Last Name: **Due Date:** May 3rd, 2023
Email: jnewmanc@visa.com **Status:** Sent
Current Balance: 250.00 GBP
Partial Payment Allowed: No

By clicking **'Settings'** from the main Invoice screen, it is possible to customise the pay page and the email that is sent to the customer.

Customise your invoice:

Invoicing / [Manage Invoices](#)

Invoice Settings [←](#)

[CUSTOMIZE YOUR INVOICE](#) [CUSTOMIZE YOUR EMAIL](#) [CUSTOMIZE PAYMENT OPTIONS](#)

Your Business Logo:

[+ Choose logo](#) [- Remove logo](#)

Allowed file types: png, jpg, jpeg, gif
Maximum file size 1MB

Enter your business name
Hong Yoga

Show VAT Number

VAT Number*

If checked, VAT will be applicable to all your invoices.

[Learn more](#)

Header background color:

Header font color:

Hong Yoga
1 High Street
London, WC1 1AA
0800 1234 123

£128.00
NEW INVOICE
Due on May 22nd, 2023

Invoice Details

Invoice To	Invoice Date	Invoice Number	Customer ID
Customer Name	May 22nd, 2023	1	12345

Item ID	Item Name	Quantity	Price	Item Discount	Tax	Amount
001	Item Name	1	£128.00	£0.00 (0%)	£0.00 (0%)	£128.00

- Click **'Choose Logo'** to upload your own business logo to the pay page
- Enter your business name to appear underneath the logo
- If your invoices are subject to VAT, select **'Show VAT Number'** and enter your VAT number into the box below
- You may also enter the HEX codes for the header background and font colours so that they exactly match the colours on your website, and choose your display currency
- The address will be automatically copied from the business address that has been specified in the Account Information (see Section 12)

Customise your email:

Invoicing / [Manage Invoices](#)

Invoice Settings [←](#)

CUSTOMIZE YOUR INVOICE **CUSTOMIZE YOUR EMAIL** CUSTOMIZE PAYMENT OPTIONS

From: Hong Yoga (invoice@cybersource.com)
 To: Customer Name (customer@email.com)
 Subject: You've received an invoice 12345 from Hong Yoga

Hello (Customer Name),
 You have a new invoice from Hong Yoga for 100.00 USD due on May 22, 2023

Further to our telephone conversation, please find your invoice for the session on Wednesday evening attached. I look forward to seeing you there. Kind regards, Hong.

[VIEW AND PAY INVOICE](#)

Hong Yoga
 1 High Street
 London, WC1 1AA
 0800 1234 123

Email language:
 English

Add a custom message:
 Further to our telephone conversation, please find your invoice for the session on Wednesday evening attached. I look forward to seeing you there.
 Kind regards,
 Hong.

Send email reminder to customers for unpaid invoices 5 days before due date and 1 day after

[Save](#) [Cancel](#)

You may add a custom message to the email to provide assurance to the customer that the email is genuine.

You may also choose to send automatic email reminders for unpaid invoices by ticking the email reminders box.

Create an Invoice

- Select **'Create Invoice'** from the main Invoice screen

Invoicing / Manage Invoices

Create Invoice [←](#)

Bill To* Email*

Optional Details [▲](#)

You may also add Company Name and Customer ID

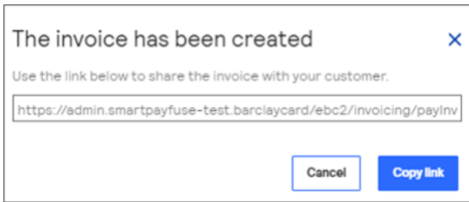
Invoice Number* Due Date* [📅](#)

Currency Description

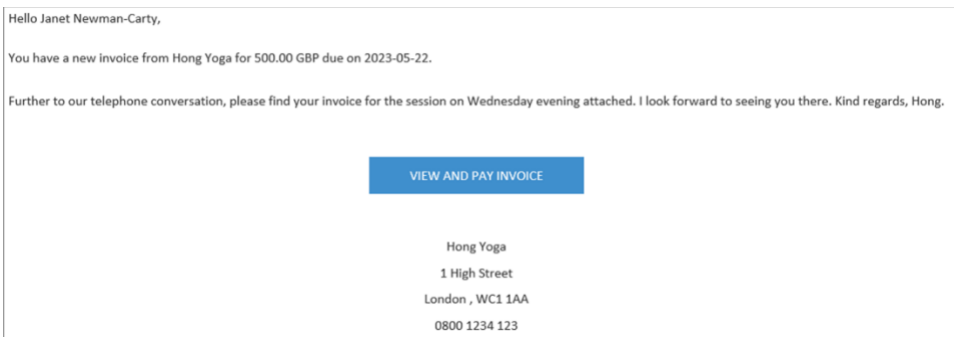
Item ID*	Item Name*	Quantity*	Price*	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	0.00 GBP 🔍
				Add Discount
				Add Tax Rate
Item Total				0.00 GBP
Add Item or Service				
Total Items Amount <small>(1 Item)</small>				0.00 GBP
Total Items Discount				-0.00 GBP
Subtotal				0.00 GBP
				Add Discount
				Add Shipping
				Add Tax Rate
Total:				0.00 GBP
				<small>Processor limits apply</small>
<input type="checkbox"/> Allow Partial Payments				

[Send Invoice](#) [Save as draft](#) [Copy Invoice Link](#) [Cancel](#)


- Complete the required fields (those with an asterisk are mandatory)
- If required you may enter a discount (as a value or a percentage), shipping cost and specify a tax rate
- By clicking '**Allow Partial Payments**' you can allow your customer to make multiple payments against the same invoice up to the total amount of the invoice
- Click '**Send Invoice**' to send an automated email containing the payment link to the email address entered on the invoice
- Alternatively, click '**Copy Invoice Link**' if you want to send the link via a different method e.g. messaging service:



- The unpaid invoice will be visible immediately in the invoice list
- If you have chosen to automatically send the invoice by email, your customer will receive the email containing the link to **'VIEW AND PAY INVOICE'**:



- On clicking the link, the customer will be automatically redirected to the secure hosted payment page formatted for their device e.g. laptop, phone:


Hong Yoga
1 High Street, London E01 1AA

£15.00
NEW INVOICE
Due Date: May 22nd, 2023

First Name: Janet	Invoice Number: 04402718
Last Name: Newman-Cary	Due Date: May 22nd, 2023
Email: janet.newman-cary@hongyoga.co.uk	Status: New Invoice
Company Name:	Balance: £15.00
Customer ID:	Partial Payment Allowed: No
	Description:

Details

Item ID	Item Name	Quantity	Price	Item Discount	Tax	Amount
ZK23	Yoga Yoga	1	15	-£0.00 (0%)	£0.00 (0%)	£15.00

Total Items Amount (Items): £15.00

Total Items Discount: -£0.00

Subtotal: £15.00

Total Items Tax: £0.00

Discount: -£0.00

Shipping: £0.00

Total: £15.00

Payment Details

Card Information

Card Number: Expiration Date (MM/YY): /

CVV:

Billing Address

First Name: Last Name: Email Address:

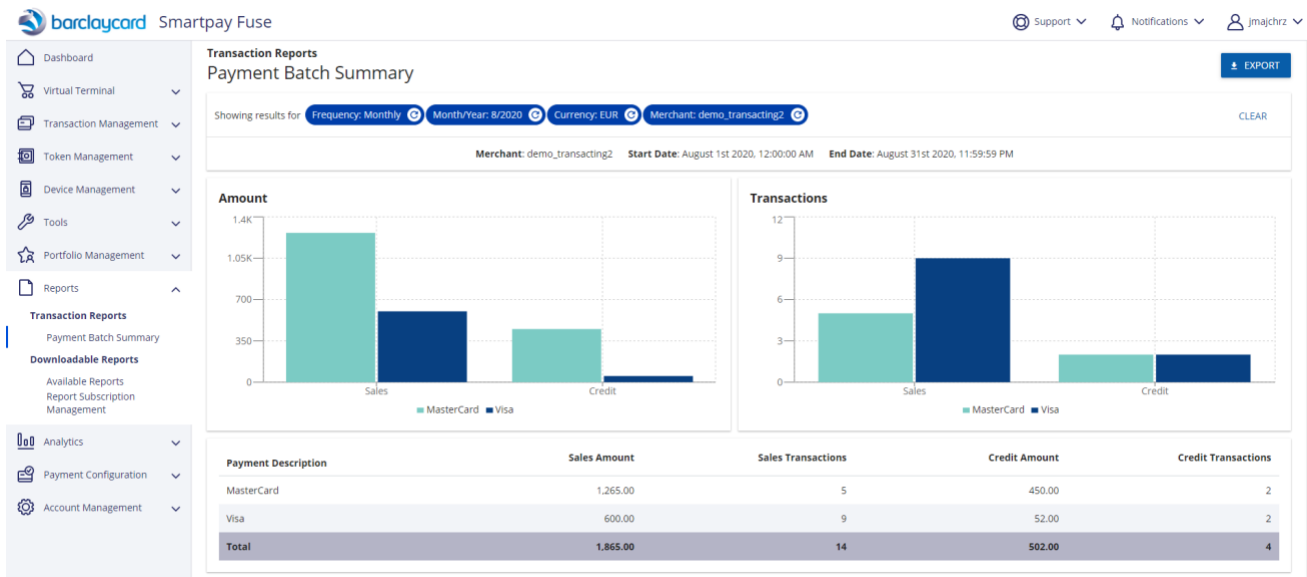
Street Address 1: Street Address 2: City:

Country: Zip/Postal Code:

- The customer simply needs to enter their card details into the Payment Details section. They can view the invoice details and print it out if desired by clicking on the printer icon
- After clicking '**SUBMIT PAYMENT**' the screen will refresh to display a Paid message, which they can choose to print (the customer will also receive an automatic email receipt upon payment)
- The invoice will immediately change to Paid status in the invoice list and will show as a PENDING settlement transaction (authorised and captured) in the Transaction Management section.

8 Reports

8.1 Transaction reports - Payment Batch Summary



The Payment Batch Summary report provides high level data regarding total sales and refunds by currency and payment method. This can be used for individual Merchant ID's, or at the Account level. By default, the report includes data for one day, but you can also choose to view by the week or month. If desired, you can export the data to either a CSV or PDF file. Alternatively, please refer to the **Downloadable Reports** section if a full and detailed breakdown of transactions is required.

This type of user	Can view this information
Account level	Total account value (sum of all merchants) or individual merchants in your account
Merchant	Total value of your account

To view the Payment Batch Summary report:

1. In the search toolbar, select the **Frequency** filter you want to include in the report.
2. Based on the **Frequency** selected, choose the specific day, week, or month you want to review.

Only months which have already occurred in the current year display in the Month list – to view all months of a previous year, select the year first, then choose the desired month.

3. Select the **Currency** code of the transactions you want to include.
4. To view results from the period prior to or following the selected period, click **Previous** or **Next** below the search toolbar.

The results can also be exported via the export button in the top right in either PDF or CSV formats.

8.2 Transaction reports - Payer Auth Summary

Transaction Reports
Payer Auth Summary

Results with filters: **Date Range: Month: July-2020** RESET

← PREVIOUS MONTH Merchant: jakubtest Start Date: July 1, 2020 End Date: July 31, 2020 NEXT MONTH →

Transaction Result	SPA Failure (ECI = 1)	SPA (ECI = 2)	Internet (ECI = 7)
Currency	Amount (Count)	Amount (Count)	Amount (Count)
USD	0 (0)	0 (0)	0 (0)

Transaction Result	VbV (ECI = 5)	VbV Attempted (ECI = 6)	Internet (ECI = 7)
Currency	Amount (Count)	Amount (Count)	Amount (Count)
USD	0 (0)	0 (0)	1350.42 (15)
GBP	0 (0)	0 (0)	5892.38 (18)
EUR	0 (0)	0 (0)	0 (0)

You can generate the Payer Authentication Summary report to track enrolment and validation services performance. The report includes the number of transactions and total amount for groups of transactions based on each currency and card type you support. Use the information to estimate how your transactions are screened by payer authentication: successful, attempted, or incomplete. By default, the report includes one data for one day, but you can also choose to view by the week or month.

To view the Payer Authentication Summary report:

1. In the search toolbar, select Date Range you want to include in the report.

Account level users must select a merchant as well.

2. Based on the Date Range selected, choose the specific day, week, or month you want to review.

Only months which have already occurred in the current year display in the Month list – to view all months of a previous year, select the year first, then choose the desired month.

To view results from the period prior to or following the selected period, click Previous or Next below the search toolbar.

8.3 Downloadable reports - Report Subscription Management

Reports / Downloadable Reports
Report Subscription Management Create custom subscription

Search

Quick Search

Applied filters: No filters applied

Search Reset search

Custom Report Subscriptions Classic Report Subscriptions **Standard Report Subscriptions**

Search Results 1 - 6 of 6 shown

Copy	More	Name	Type	Enable	Frequency	Start Time	Format
	...	ExceptionDetailReport	Exception Detail Report	Disabled	Daily	12:00 AM America/Los_Angeles	CSV
	...	InvoiceSummaryReport	Invoice Summary Report	Disabled	Monthly	06:00 AM America/Los_Angeles	CSV
	...	PaymentBatchDetailReport	Payment Batch Detail Report	Disabled	Daily	12:00 AM America/Los_Angeles	CSV

This menu option allows you to manage your report subscriptions. The following standard reports are enabled by default, however we recommend you create your own custom report subscription (See 9.3.1):

- Exception Detail Report
- Invoice Summary Report
- Payment Batch Detail Report
-

- Processor Events Detail Report
- Transaction Request Report

In order to enable reports within the “Standard Report Subscriptions” tab, you can select the ‘More’ button (in-line with each report) in order to change the report status (enable/disable), the frequency (Daily/Weekly/Monthly) and the format (CSV/XML). You can also remove any subscriptions that you no longer need. When the report is ready for consumption you will see this within the “Downloadable Reports> Available Reports” menu (see 9.4).

There are also several non-standard report templates available:

- Processor Settlement Detail Report
- Funding Detail Report
- Chargeback and Retrieval Detail Report
- Deposit Detail Report
- Fee Detail Report
- Decision Manager Detail Report
- Conversion Detail Report
- Subscription Detail Report
- Payer Authentication Detail Report

8.4 Creating new custom report subscriptions

Use the **Custom Report Subscriptions** tab to create subscriptions for these reports. To create a new report:

1. Click **Create Subscription**. The Create Report Subscription page appears.

Reports / Downloadable Reports
Report Subscription Management Create custom subscription

Search ▲

Quick Search

Applied filters: No filters applied

2. Configure the report as required including the file format, frequency, name, report type, time zone (we suggest ‘Europe/London - (GMT00:00) Greenwich Mean Time’), start

time and any additional fields. One report you may wish to configure has been included below for the purposes of settlement/ reconciliation support:

Frequency – Recurring report subscription

Report Type – Payment Batch Detail Report

Subscription Frequency – Daily

Credit Amounts – Display credit amounts as a negative value (selected)

Create Report Subscription

Basic Report Setup

*=required

File Format

CSV

XML

Report Name*

Test Report

Subscription Frequency

Daily

Subscription Time Zone

Europe/London - (GMT00:00) Greenwich Mean Time

Start Time (12:00)

12 : 00 AM

Frequency

Recurring report subscription

One-time report

Report Type

Payment Batch Detail Report

Suggested start time for the Payment Batch Detail Report is 12:00 AM Pacific.
More questions?
[See the online help.](#)

Advanced Report Features

Credit Amounts

Display credit amounts as negative

Naming Convention

SCMP

SOAPI

Another example of a custom report you may wish to create is a (Report Type) **Transaction Request Report**. If you process both eCommerce and Moto transactions you can add the additional reporting field **eCommerceIndicator**, which will populate an 'M' for any Moto transactions.

3. In the **Naming Convention** field, select how you want the field names to appear in the report: **SOAPI** displays most field names in camel case (e.g. FirstName); **SCMP** displays most field names with underscores (e.g. first_name).

4. Although many useful fields are included on reports as standard, you can re-order and add/ remove additional fields using the **Report Fields** section below. Select 'Add

report fields' for a full list of additional fields. Reports can also be configured for specific submission methods and payment channels if required.

Application:

Connection Method:

Payment Channel:

Report Fields

Select order number option to rearrange report fields to appear in the order you want in your report.

Remove	Order	Up	Down	Type	Description	Group
	<input type="text" value="1"/>			RequestID	Transaction request identifier.	Request
	<input type="text" value="2"/>			TransactionDate	Date transaction took place.	Request
	<input type="text" value="3"/>			MerchantID	CyberSource merchant ID used for transaction.	Request
	<input type="text" value="4"/>			BatchID	CyberSource transaction batch identifier.	Batch
	<input type="text" value="5"/>			BatchDate	DDate batch was sent to processor.	Batch
	<input type="text" value="6"/>			Status	Status of batch file.	Batch
	<input type="text" value="7"/>			LocalizedRequestDate	Localized request date.	Request


5. When completed select **Create** in the bottom right of the page. A success message will be displayed and you will be redirected to the **Report Subscription Management** page. Your new report subscription will appear within the **Custom Reports Subscriptions** tab. When reports have been generated, they will appear within the **Available Reports** page (see 9.4).

We recommend planning ahead when generating and downloading reports as this can take a period of time to complete. In addition, you are permitted to generate up to **three** 'One-Time' custom reports at any given time. You will need to wait for one of the queued reports to be completed prior to requesting a fourth report.

8.5 Saving an existing report as a new subscription

You can also create a new report based on an existing custom or standard subscriptions.


To create a new report or subscription based on an existing report:

1. Click either the **Custom Report Subscriptions** or the **Standard Report Subscriptions** tab. Next to the report, you want to copy, click the  icon. The **Save New Subscription** page appears.
2. Configure the report based on your requirements (as above) and select **Save as** at the bottom of the page.
3. The new subscription will appear in the **Custom Reports Subscriptions** List. When generated reports are available within **Available Reports** (see 9.4).

Important: You must change at least one value to save the new report and all reports must have a unique name.

8.6 Modifying custom report subscriptions

To edit report subscriptions:

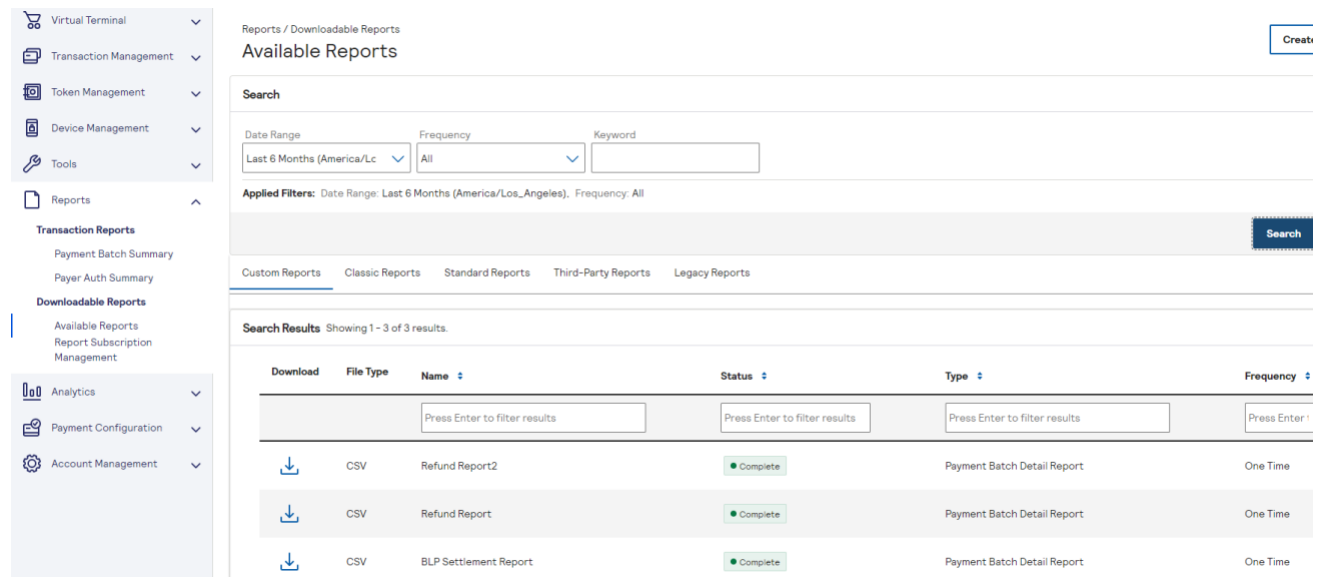
1. Click the **Custom Report Subscriptions** tab. In the row containing the report you want to edit, click the  icon. The Edit Report Subscription page appears.

Important: you must change at least one attribute or field to save the report.

2. When you are done, click **Edit** to save your changes.
3. Click **Confirm**.

Note: Reports can also be downloaded using the RESTful APIs. This functionality is described in detail on the [Smartpay Fuse Developer hub](#) (see API section).

8.7 Downloadable reports - Available Reports



Reports / Downloadable Reports

Available Reports

Search







Date Range: Last 6 Months (America/Lc) Frequency: All Keyword:

Applied Filters: Date Range: Last 6 Months (America/Los_Angeles). Frequency: All

Search

Custom Reports Classic Reports Standard Reports Third-Party Reports Legacy Reports

Search Results Showing 1 - 3 of 3 results.

Download	File Type	Name	Status	Type	Frequency
	CSV	Refund Report2		Payment Batch Detail Report	One Time
	CSV	Refund Report		Payment Batch Detail Report	One Time
	CSV	BLP Settlement Report		Payment Batch Detail Report	One Time

The Available Reports menu will contain the reports generated based on the report subscriptions you have configured within Report Subscription Management (see 9.3). This will include both one time and recurring reports.

The following types of downloadable reports are available in the Business Center, depending on your reporting history and usage:

- **Standard Reports:** contains reports based on pre-defined report subscriptions.
- **Custom Reports:** contains reports that the user has created or customized using a pre-defined report.
- **Classic Reports/ Third-Party Reports/ Legacy Reports:** not in use.

Note: A tab may be empty if there are no reports in that category to display – Please ensure you have generated the required report within Report Subscription Management (see 9.3).

To download available reports:

1. Click the tab containing the report you want to download (e.g. Custom Reports).
2. In the **Download** column, select the download icon.

3. Follow your browser's instructions to open and save the file.

Only reports that have successfully completed generating and that contain data include links.

9 Analytics

The Analytics dashboard enables you to view summary data for your authorizations, captures, and settlements, as well as view more detailed information. This is useful for spotting data trends and will also allow you to view and export data employing a variety of filters.

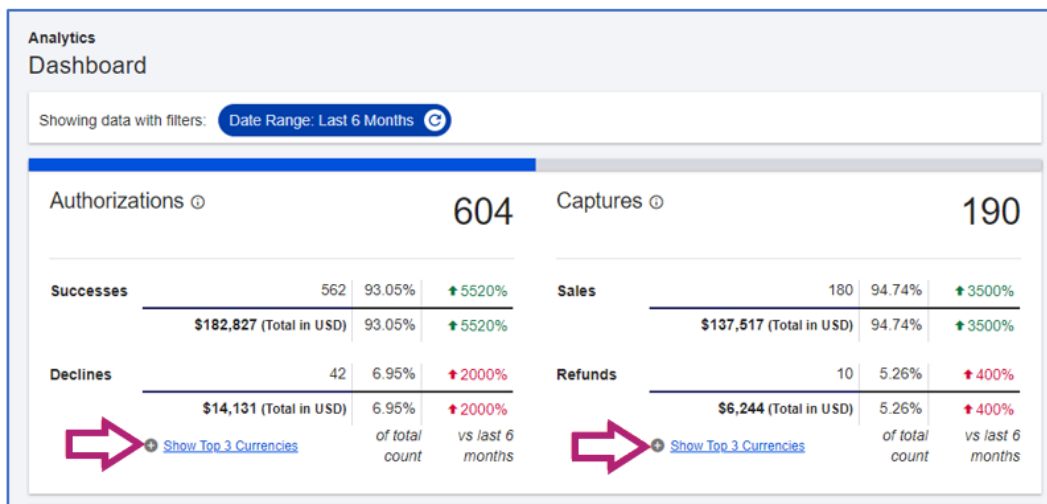
Note: Analytics is currently only available to display data in USD

1. On the left navigation menu, click **Analytics**.
2. Under **Historical**, click **Classic**.
3. Perform one or more of the following actions:

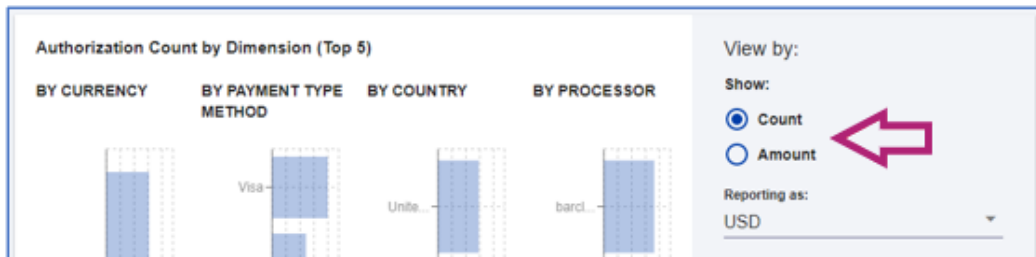
Use the filters in the Search toolbar to select the merchant(s) data you want to view, as well as the period to include, then perform one or more of the following actions.

You can perform the following actions for **Authorizations, Captures,** and **Settlements**:

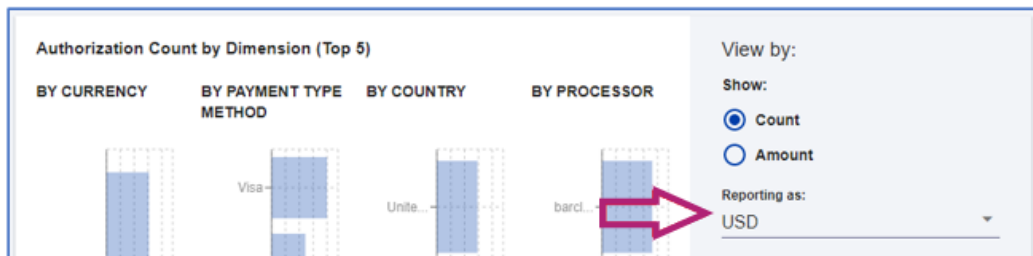
1. **Click Show or Hide Top 3 Currencies:** Displays or hides success/decline information broken down into top producing currencies



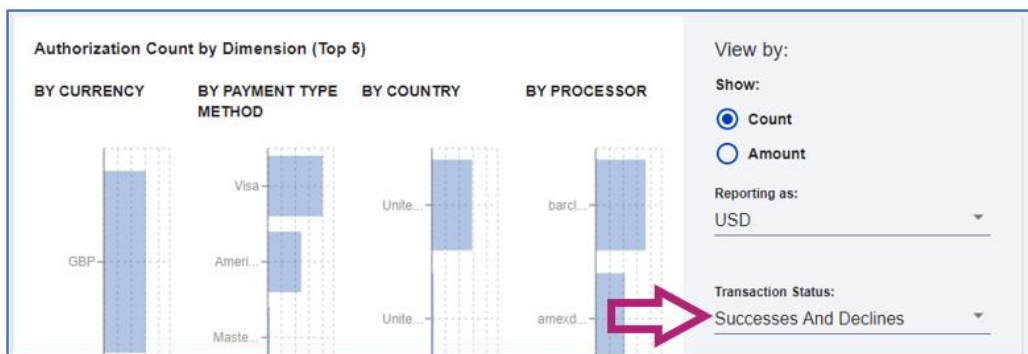
2. Under View By, click **Show Count** or **Amount**: Switches between count and amount views



3. Select **Reporting As** option: Applies selected currency as default display



4. Select **Transaction Status**: Filter data to display successful, declined, or both types of transactions



5. Under Filter by Dimension, you can select **Currency**, **Payment Type Method**, **Country** and/or **Processor** to display only data for the selected dimensions

Filter by Dimension:

Currency:
GBP

Payment Type Method:
Visa

Country:
United States

Processor:
barclays2

6. Under Time Period, select **Date Range**: Displays data for selected time period

Time Period:

Date Range:
Last Month

Show Percentage Change

Show Tabular Data

EXPORT DATA

7. Show **Percentage Change**: Switches view from amounts to percentage of change over time

Time Period:

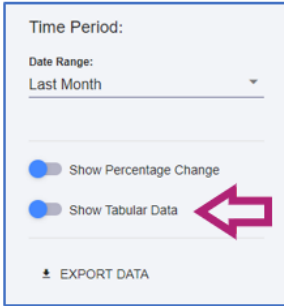
Date Range:
Last Month

Show Percentage Change

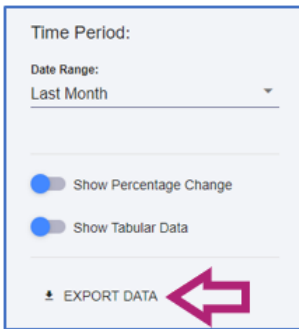
Show Tabular Data

EXPORT DATA

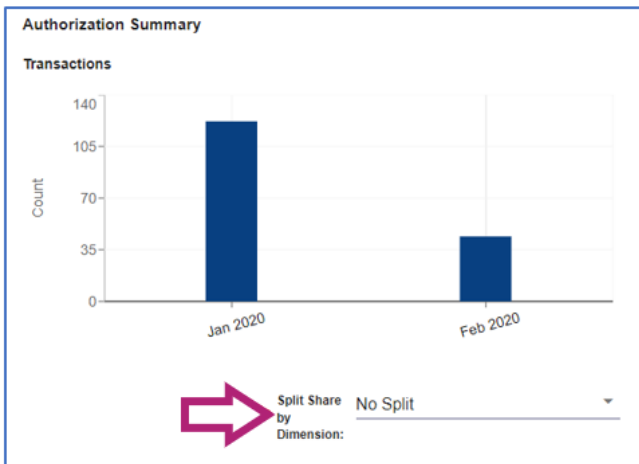
8. Show **Tabular Data**: Switches summary data to table view



9. **Export Data:** Enables you to download tabular data displayed



10. Select **Split Share by Dimension:** Displays data over time broken down by selected dimension



10 Payment configuration

10.1 Digital payment solutions

The Digital Payment Solutions option allows you to configure the following payment methods:

- Apple Pay
- Samsung Pay

Note: Google Pay is configured as standard such that you can implement this by following the integration guides – This does not require any configuration within the EBC.

Use of these payment methods is described fully on the [Developer Hub](#) (please refer to the Payment Acceptance section). Depending on your Fuse account type you may not have visibility of all digital payment methods. If you do wish to request any of these additional methods, please [Get in contact](#) with the SmartPay Fuse support team (see section 13).

10.2 Payer Authentication configuration

Payer Authentication services enable you to add support to your web store for card authentication services, including Visa Secure, Mastercard and Maestro Identity Check, American Express SafeKey, Diners and Discover ProtectBuy.

The Payer Authentication Configuration option displays your Cardinal Cruise Credentials, which are required to support these services.

- Dashboard
- Virtual Terminal
- Transaction Management
- Token Management
- Device Management
- Tools
- Portfolio Management
- Reports
- Analytics
- Payment Configuration
 - Digital Payment Solutions
 - Payer Authentication Configuration
 - Key Management

Account ID **demo_account_mid_acct** | Merchant ID **demo_transacting2** | Currently logged into test server

Payment Configuration

Payer Authentication Configuration

Cardinal Cruise Credentials UPDATE LIVE CREDENTIALS

Cardinal Cruise credentials are required for 3DS 2 Payer Authentication. Contact Cardinal or your CyberSource representative to receive these values.

Org Unit ID
5f32b78d6670be77402ad545

API Identifier API Key
5f32b78de9d44879e10bffee a7636b29-3546-42f3-bcb7-6104a8d78254

10.3 Key management

Depending on the way that you connect to and use payment methods, you need to generate secure keys to use in authentication for transactions. You can create, deactivate, or delete keys using this menu.

- Dashboard
- Virtual Terminal
- Transaction Management
- Token Management
- Device Management
- Tools
- Portfolio Management
- Reports
- Analytics
- Payment Configuration
 - Digital Payment Solutions
 - Payer Authentication Configuration
 - Key Management
 - Secure Acceptance Settings

Account ID **demo_account_mid_acct** | Merchant ID **demo_transacting2** | Currently logged into test server

Payment Configuration

Key Management + GENERATE KEY

Showing 2 keys Key Type: Transaction Processing Key Subtype: All Keys Context: Test + ADD A FILTER

Keys	Key Type	Authorize.Net K...	Creation Date	Expiration Date	Status
6d01a28caef8e610ee6f1...	SOAP		2020-08-11 16:50:48 ...	2023-08-11 16:50:00 ...	Active
c307984985e63734bc8a1...	Secure Acceptance		2020-08-12 07:14:59 ...	2022-08-12 07:14:59 ...	Active

10.4 Transactional security keys

The table below represents the list of keys required for various integration methods.

Please note: For merchants using Secure Acceptance, the process to generate the required keys will be described in detail in separate documentation.

Integration method	Security key	Purpose of the key	Where to use
Secure Acceptance Flexible Token Hosted Microform (Flex Microform)	Shared Secret key	Used to create a Header and a Signature of the authentication request from merchant server to Smartpay Fuse server to get Flex Microform keys.	Merchant server
	Key Serial Number		
SOAP Toolkit API	Transaction Security Key	Password (with MID name as a login) for transaction authentication	Merchant server
Report downloading via RESTful API request	Shared Secret key	Used to create a Header and a Signature of the authentication request from merchant server to Smartpay Fuse server for REST API request (the same as for Flex Microform integration).	Merchant server
	Key Serial Number		

All keys are created in the Business portal.

It is recommended that merchants either create a new user login account with Transactional Security Key management privileges or allocate such privileges to an existing single user login account. This account should be used to create all necessary keys.

Note: Separate Security Keys will be required for the TEST and PRODUCTION environments (i.e. a Security Key generated within the Test environment will not allow transactions requested to be submitted in the Production environment).

It is recommended merchants handle Merchant ID Security Keys in the following manner:

- Limit read capabilities to the key files to only essential processes and personnel.
- Never leave key files in a location that can be scanned/served by a web application/server (i.e. leaving the keys exposed by Apache's HTTPD server).
- If keys must be transmitted electronically, utilize software like PGP encryption to encrypt the key contents during transmission.
- Keep automatic reminders scheduled to manage key expiration dates. You can track this within the Key Management menu by referring to the Expiry date field.
- Remember to generate separate keys for Production and Test; keys are non-transferable between the two environment types.
- Have the ability to swap out the Security Keys being used within 60 seconds if needed.

Merchants will receive email notification 60 days prior to Security Key expiration. Regular notifications are sent until the keys are updated. Please ensure that contact details for each Merchant ID account are kept up to date within the EBC. It is recommended to use an alias/mailbox, rather than a specific user, as communications related to key expiration will be forwarded to these contact email addresses.

10.5 SOAP API security key generation

Please note: We recommend utilizing the REST API integration method where possible as this is the latest integration method.

To create Security Keys for SOAP Toolkit API integration method, select **Payment Configuration -> Key Management** menu and click **+ GENERATE KEY**:

barclaycard Smartpay Fuse

Account ID **demo_account_mid_acct** | Merchant ID **demo_transacting2** | Currently logged into test server

Payment Configuration
Key Management

Showing 2 keys Key Type: Transaction Processing Key Subtype: All Keys Context: Test + ADD A FILTER

Keys	Key Type	Authorize.Net K...	Creation Date	Expiration Date	Status
6d01a28caef8e610ee6f1...	SOAP		2020-08-11 16:50:48 ...	2023-08-11 16:50:00 ...	✓ Active
c307984985e63734bc8a1...	Secure Acceptance		2020-08-12 07:14:59 ...	2022-08-12 07:14:59 ...	✓ Active

In the pop-up window, the user should select **Transaction Processing** and click **NEXT STEP**.

Key Management
Create Key

1 Select key 2 Select option

Select a key type

What type of key are you creating?

Transaction Processing

API Cert / Secret

PGP Key

Message Level Encryption Key

CANCEL NEXT STEP

Then select **SOAP** and click **SUBMIT**.

Key Management

Create Key

1 Select key 2 Select option

Select a key subtype

For Transaction Processing key type, type of key sub type are you creating?

Simple Order

SOAP

SCMP

Secure Acceptance

Key Configuration

The SOAP Toolkit API authenticates using a base-64-encoded transaction key represented in string format. The SOAP API generates a key you can copy to your clipboard or download as a text file.

← PREVIOUS STEP CANCEL **SUBMIT**

The SOAP Toolkit API key will be generated and presented in the same pop-up window. You can copy and paste it or download it to a text file.

Key Management

Create Key

Soap toolkit key

You may download this key one time from this screen.

Key

```
xscZtlBq3fusjKrnVrneYFDPmVY+CddeNNKHvv4kNIEBA8xZGUxY2aXH+5HcNTPjk+wDPFZOLIV  
m/E6LfcDYJ66g02z9C4CjNfgoO+Cuinob3F3/wUcNy6FEy2m3N7XP9h1e/ItcqS8aPnMhrzdbz5XN+  
dYcqvdIBfmPolRL1oMHrvBsJDZuLdYN0gBgj/dJG64S0uiHbYS03vafeE9ZM0EpH2Xci9dVnBseQ6  
NinVKTgxAJMwCHwM2B8lLlLeWpe4xaHBKNm+Fi8uAlng/v1Oodk61SggFYRj8MxV0nsGrfFjOF2  
B+IO7zTmVE4+gbTe+DadUFAHngIT4si88OFg==
```

[↓ DOWNLOAD KEY](#)

KEY MANAGEMENT **CREATE ANOTHER KEY**

Click KEY MANAGEMENT or CREATE ANOTHER KEY when you have finished. Once you have moved from this screen, it will not be possible to view/download this security key again. The new key will appear at the bottom of the Key Management list.

10.6 Flex Microform & REST API security key generation

The same pair of keys (Shared Secret key and Key Serial Number) is used for Flex Microform integration and REST API report downloading.

To generate Flex Microform and REST API security keys, select **Payment Configuration** -> **Key Management** menu and click the + **GENERATE KEY** button. The following dialog will appear:

[Dashboard](#) / [Create Key](#)

Create Key

Key Types

Select a key type from the options below.

Recommended Key Types

REST APIs
The REST API is our latest solution for developing and deploying solutions on the Payment gateway platform.
[Details for REST APIs](#)

REST - Shared Secret

REST - Certificate

Simple Order API
Simple Order API enables you to access payment gateway services using name-value pairs, XML, or SOAP toolkit.
[Details for Creating and Using Keys](#)

Simple Order API


Select **REST - Shared Secret** option and click the button **GENERATE KEY**. Copy the Shared secret key or download it in a file.

REST API Shared Secret Key


Key Configuration


Shared API authenticates using a base-64-encoded transaction key represented in string format. The shared API generates a key you can copy to your clipboard or download as a text file.

Key

de8bda23-3311-49c7-8118-abb9428e74e1 

Shared Secret

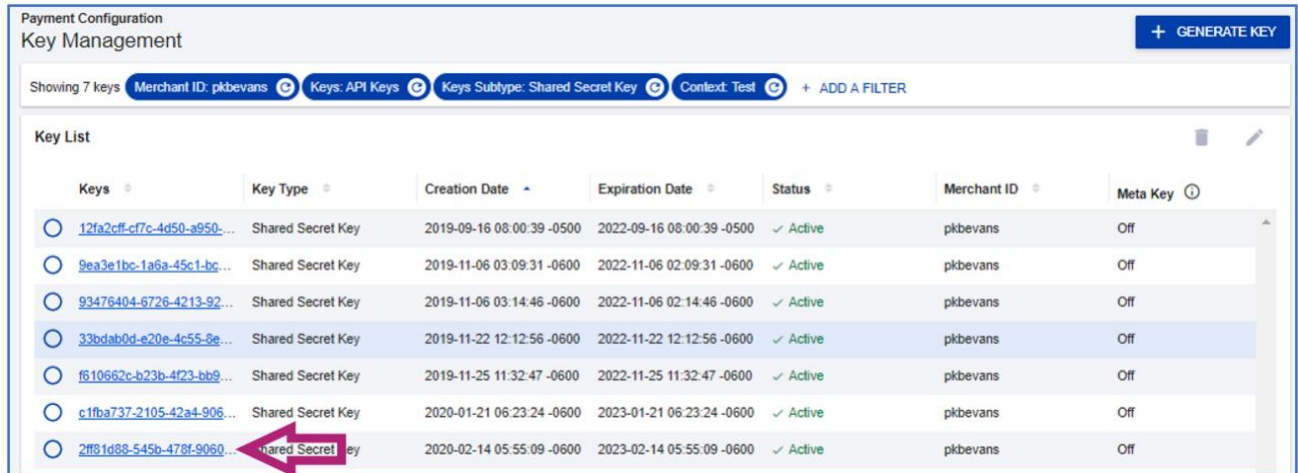
qD+2t+R6iVR9RTpm52aNiOO0I0c/cur5A17Vfpdebss= 

[Download key](#) 

[Generate another key](#) [Cancel](#)

On seeing this screen, you have created a key and no further action is required to save the key on your back-office. If you would like to create an additional key then simply click "Generate another key", otherwise click **Cancel**.

In Key Management window in **Keys** filter select "API Keys" and in the **Keys Subtype** filter select "Shared Secret Key". You will receive a full list of Shared Secret Keys you have on your MID.



Payment Configuration
Key Management

Showing 7 keys **Merchant ID: pkbevans** **Keys: API Keys** **Keys Subtype: Shared Secret Key** **Context: Test** + ADD A FILTER

Key List

Keys	Key Type	Creation Date	Expiration Date	Status	Merchant ID	Meta Key
12fa2cff-c77c-4d50-a950-...	Shared Secret Key	2019-09-16 08:00:39 -0500	2022-09-16 08:00:39 -0500	✓ Active	pkbevans	Off
9ea3e1bc-1a6a-45c1-bc-...	Shared Secret Key	2019-11-06 03:09:31 -0600	2022-11-06 02:09:31 -0600	✓ Active	pkbevans	Off
93476404-6726-4213-92-...	Shared Secret Key	2019-11-06 03:14:46 -0600	2022-11-06 02:14:46 -0600	✓ Active	pkbevans	Off
33bdab0d-e20e-4c55-8e-...	Shared Secret Key	2019-11-22 12:12:56 -0600	2022-11-22 12:12:56 -0600	✓ Active	pkbevans	Off
f610662c-b23b-4f23-bb9-...	Shared Secret Key	2019-11-25 11:32:47 -0600	2022-11-25 11:32:47 -0600	✓ Active	pkbevans	Off
c1fba737-2105-42a4-906-...	Shared Secret Key	2020-01-21 06:23:24 -0600	2023-01-21 06:23:24 -0600	✓ Active	pkbevans	Off
2ff81d88-545b-478f-9060-...	Shared Secret Key	2020-02-14 05:55:09 -0600	2023-02-14 05:55:09 -0600	✓ Active	pkbevans	Off

Copy the Key Serial Number in the Keys column as a second authentication parameter of you Flex Microform integration.

Now you have two parameters for Flex Microform authentication:

- Shared Secret key
- Key Serial Number.

10.7 Secure Acceptance settings

This functionality is covered in separate [documentation](#) covering Secure Acceptance.

The screenshot shows the Smartpay Fuse interface. The top navigation bar includes the Barclays logo, 'Smartpay Fuse', and user information (Support, Notifications, jimajchrz). The main content area is titled 'Payment Configuration' and 'Secure Acceptance Settings'. It displays a search filter for 'Name: All Profiles' and a table of active profiles. The table has two columns: 'Profile Name' and 'Profile Description'. One profile is listed: 'Hosted_checkout' with the description 'Hosted Checkout'. A 'NEW PROFILE' button is visible in the top right of the table area.

Profile Name	Profile Description
<input type="checkbox"/> Hosted_checkout	Hosted Checkout

10.8 Deleting Keys

To delete a redundant security key, select the Key Management list, click on the bin icon and then confirm deleting the key.

The screenshot shows the Smartpay Fuse interface for 'Key Management'. The top navigation bar includes the Barclays logo, 'Smartpay Fuse', and user information (Support, Notifications, jimajchrz). The main content area is titled 'Payment Configuration' and 'Key Management'. It displays a search filter for 'Key Type: Transaction Processing', 'Key Subtype: All Keys', and 'Context: Test'. A table of keys is shown with columns: 'Keys', 'Key Type', 'Authorize.Net Key Sub...', 'Creation Date', 'Expiration Date', and 'Status'. Two keys are listed. The second key, 'c307984985e63734b...', is selected with a blue checkmark. A red arrow points to the bin icon in the top right of the table area.

Keys	Key Type	Authorize.Net Key Sub...	Creation Date	Expiration Date	Status
<input type="radio"/> 6d01a28caeef8e610e...	SOAP		2020-08-11 16:50:48 ...	2023-08-11 16:50:00 ...	Active
<input checked="" type="radio"/> c307984985e63734b...	Secure Acceptance		2020-08-12 07:14:59 ...	2022-08-12 07:14:59 ...	Active

10.9 Webhook settings

These settings are not currently applicable.

11 Account management

The Account Management module enables you to configure application-wide settings for your account and users, including the groups and roles to which they belong, access to Business Center functionality and preferences for receiving Business Center notifications:

- Manage account information, including secure and saved IP addresses
- Manage roles, users, and groups
- IP Settings to limit EBC access

11.1 Roles creation

You can create, and mass edit, assign, and delete roles using the Roles feature. Roles enable you to segregate duties and access to features for your users, such as Reporting, Virtual Terminal, and Transaction Search. Business Center includes both default roles as well as the ability to create new roles that best support your business model.

11.2 Understanding default roles

The Enterprise Business Center provides three default roles that you can assign to each user. The permissions cannot be changed for these roles, although the users assigned to them can be.

- **Administrator:** This role contains all permissions and enables up to nine users to create, modify, and delete merchant ID users. The account administrator user cannot be deleted.
- **Report Download:** This role enables users to download programmable reports. Because the password for downloading reports never expires, the user cannot log in to the Business Center.
- **User Report Download:** This role enables users to download the programmable user permissions report. Users with this role cannot log in to the Business Center

To create a new role, users with User Management permission, should select **Account Management > Roles** and click **Add new user role**.

Account Management
Roles + Add new user role

Role List Showing 1 - 6 of 6 results Delete

<input type="checkbox"/>	Edit	Delete	Role Name *	Role Description	Role Type
<input type="text" value="Press enter key to search"/>					
<input type="checkbox"/>			Administrator	This role contains all permissions.	Default Role
<input type="checkbox"/>			Case Management Administrator	This is an example role for Case Management Administrators.	Custom Role
<input type="checkbox"/>			Case Management Reviewer	This is an example role for Case Management Reviewers.	Custom Role
<input type="checkbox"/>			Developer test	Developer test - requires access to technical settings, keys and transaction data	Custom Role
<input type="checkbox"/>			Report Download	This role contains only the report download permission. Users with this role cannot log in to the Business Center.	Default Role
<input type="checkbox"/>			User Report Download	This role contains only the user report download permission. Users with this role cannot log in to the Business Center.	Default Role

- In the Role Editor window, provide a name and description for the new role and tick the boxes for the permissions you wish to apply. The options on this page are extensive and so unless you have specific requirements you may wish to use an existing role profile instead.

Basic Information ▲

Role Name *

Role Description

Permission ▲

Role Description

Select all
Clear all
Expand all
Collapse all

Transaction Search Permissions	<input type="checkbox"/> ▲
Role Type	Selected
Transaction View	<input type="checkbox"/>
Transaction Results Export	<input type="checkbox"/>

Selected 0 items selected

No items are currently selected.

- Select the **Save** button to save the new role, which will then become available within the Role list with the Role Type displayed as 'Custom Role'. It is only possible to delete Custom Roles.

11.3 User creation

With User Management permission assigned to your user (e.g. an Administrator), select **Account Management->Users** and selected **Create user**.

Account Management
Users

Custom fields + Create user Download

User List 1-2 of 2 shown

<input type="checkbox"/>	Delete entry	Merchant ID	User Name	Email Address	Full Name	Date Created	User Role	User Status
		<input type="text" value="Press Enter to filter res"/>	<input type="text" value="Press Enter to filter res"/>	<input type="text" value="Press Enter to filter res"/>	<input type="text" value="Press Enter to filter res"/>		<input type="text" value="Press Enter to filter res"/>	<input type="text" value="Press Enter to filter res"/>
<input type="checkbox"/>		cas	test			Mar 28, 2023	Administrator	Active
<input type="checkbox"/>		cas	isy			Dec 22, 2022	Administrator	Active

If your account has a two-level hierarchy (Account and Payment MID level), select whether you want the user to be at the Account or Payment MID level. Account MIDs will have a `_acct` suffix. If the user is created at the Account MID, they will have access to all the payment MIDs underneath. If the user is created at the Payment MID then they will only have access to that particular MID.

Enter the users Name, email address, and select the desired Role, such as a specific role you have created within the Roles menu. The email address must be a valid email address as the user will receive a registration email asking them to create a username and password.

Note: If a username is supplied during user creation, the user will still have the option to change it during the validation process.


Select **Save** to create the user and automatically generate the registration email. Once created we recommend that you go back into the new user and configure the time zone ('Europe/London - (GMT00:00) Greenwich Mean Time' will align with UK time).




Please note that the registration email link is only valid for 24 hours, and so you may be required to recreate the user if this time has elapsed.

Create User

Fields marked with * are required.

Basic Information 	
First Name * <input type="text" value="test"/>	Last Name * <input type="text" value="test"/>
User Name (Optional) <input type="text" value="testuser2"/>	Merchant ID * <input type="text" value="b1pcae2"/>
Role * <input type="text" value="Developer test"/>	

Recovery information 
Email Address * <input type="text" value="test@test123.co.uk"/>

11.4 Custom permissions for single user

If you need to assign custom permissions for just a single user, it is not necessary to create a Custom Role just for them. During the user creation process, select **Custom** from the Role drop-down list and an additional Customise button will appear.

First Name * Test	Last Name * Test
User Name (Optional) TestUser3	Merchant ID * blpcas2
Role * Custom	Customize

Select this button to access the permissions list.

Filter by typing field name and pressing Enter key

[Select all](#) [Clear all](#) [Expand all](#) [Collapse all](#)

Recurring Billing Permissions

Type	Selected
Subscription View	<input type="checkbox"/>
Subscription Delete	<input type="checkbox"/>
Subscription Management	<input type="checkbox"/>
Subscription On-Demand Payment	<input type="checkbox"/>

Select the required permissions and then **Save** when finished, which will take you back to the **Add User** screen.

12 Get in contact

If you have questions or queries about the content in this document, please do not hesitate to get in contact with our teams. Please use the following contact points:

- If you are not yet a Smartpay Fuse customer, contact our sales team using this form:
 1. <https://www.barclaycard.co.uk/business/forms/bps-sme?Area=BOC>
- If you are a current Smartpay Fuse customer – contact our support team*:
 1. Via Email: supportsmartpayfuse@barclays.com
 2. Via Phone: +44 (0)1604 269 518

*Note: the support team is available Mon-Fri 9am-5pm excluding public holidays.

13 Appendix

Reason codes

A *reason code* is a response for transactions submitted using the following methods:

- Simple Order API
- Virtual Terminal
- Secure Acceptance - Hosted Checkout
- Secure Acceptance - Checkout API
- SOAP Toolkit API
- Offline Transaction File Submission

Reason code descriptions

Please refer to the **Transaction Management> Transactions** menu for the reason code response for any given transaction. Once you have located the transaction, please refer to the **Request Information> Reason Code** field. You can find a list of reason codes with explanations by selecting **Code Explanation**.

Request Information

Client App: UBC Virtual Terminal	Client Library: 5.2.0
Reason Code: 100 Code Explanation	Status: TRANSMITTED
Reply Message: Request was processed successfully.	Reply: Success

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