



Gateway Control Panel Quick Start Instructions

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1. Virtual Terminal

1.1. Fields with red asterisks are required fields as set by Durango.

Enter the sales details to charge a customer.

Billing Information

- * Credit Card Number
- * Expiration Date (mm/yy)
- * Amount (nn.nn)
- ✓ Currency

Order Information

- Order ID

Note: A gear icon is visible in the top right corner of the Billing Information section.

1.2. Merchant can add or delete non required fields by clicking the gear.

1.3. Additional fields are pulled up. Toggle the fields on or off by clicking the "x".

Enter the sales details to charge a customer.

Billing Information

- * Credit Card Number
- * Expiration Date (mm/yy)
- * Amount (nn.nn)
- ✓ Currency
- Card Identifier CVM/CVC

Order Information

- Order ID
- Order Description
- PO Number
- Shipping (nn.nn)
- Tax (nn.nn)
- Tax Exempt

Card Billing Address

- First Name
- Last Name

Note: Red 'x' icons are present to the right of the Card Identifier, Order Information, and Card Billing Address sections.

- 1.4. Note: There are up to 20 merchant definable fields available for the virtual terminal. The fields are cascaded through the virtual terminal and reporting functions.
(Options, merchant defined fields).

2. Recurring Billing

- 2.1. Establish recurring billing for a single cardholder or create billing plans that enable the merchant to manage an unlimited number of card holders per plan.
2.2. The gateway can notify the merchant with credit cards that will expire in the next 30 day on the first of every month.

[Home](#) » [Recurring - Add Plan](#)

Create a New Billing Plan

Enter the amount you want to charge the customer **each time**.

Amount to Charge each Time (nn.nn)

Enter how often you want to charge the customer.

Charge the customer every days

OR

Charge the Customer on day of every month

How many times you wish to charge the customer?

Charge the Customer times

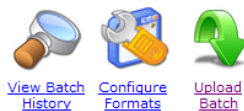
Enter 0 if you wish to charge the customer until canceled.

Plan Name / Description

Plan SKU

3. Batch Upload:

- 3.1. Merchant can import a .CSV, .XLS or .TXT file for manually processing large amounts of transactions. The program will create 16 parallel threads that will simultaneous process transactions. (50,000 transactions can be processed within 90 minutes.)



You may upload a .CSV (Comma Separated Value), an .XLS (Microsoft Excel), or a .TXT (Text) file.

* File:

Auto Detect File Format

Use Selected Format

Format: [View Format](#)

After submitting a batch upload, the results will be emailed to you once it has completed.

- 3.2. Batch Program will provide auto-detection of file formats. For example: \$xx.xx as dollars, 14-16 digits as a credit card etc.
- 3.3. Batch formats can be saved for future use.

4. Options:

- 4.1. User Accounts – create and manage sub-users with custom permission and notification levels.
- 4.2. Billing Statement: click on the magnifying glass next to each billing date for billing details:
- 4.3. Load Balancing – *patent pending intelligent transaction routing from a single merchant to multiple processors* .

Example: merchant requires \$100,000 per month. Processor A will only approve \$50,000. Two additional processors can be added, B and C for \$25,000 each. Transactions will be intelligently routed by dollar amount, product or percentage.

- 4.4. Merchant Defined Fields: There are twenty merchant defined fields available for use. These fields will cascade into reporting sort and search options.

[Home](#) » [Gateway Options](#)

Choose a category of options from the list below.

General Options

[Account Information](#)

Modify your contact information, billing information, and time zone setting

[User Accounts](#)

Manage your user accounts and permissions

[Billing Statement](#)

View your gateway billing statement

[Look and Feel](#)

Customize the look and feel of various customer communications

Transaction Options

[Settlement Schedule](#)

Set preferences about when your transactions are settled

[Load Balancing](#)

Configure Load Balancing Options

[Merchant Defined Fields](#)

Set descriptions for Merchant Defined Fields

[Test Mode](#)

Enable or disable testing mode, or delete old test transactions

- 4.5. AVS & CVV settings, (speak to your account manager for optimum settings):

[Address Verification](#)

Specify when to accept or deny transactions based on **AVS** results

[Card ID Verification](#)

Specify when to accept or deny transactions based on **CVV/CVC** results

[iSpyFraud](#)

Enable or disable iSpyFraud® fraud management software

5. Reports

5.1. Extensive report search and drill down capabilities.

5.2. Hover over the calendar icon to select time ranges:

Group By:

Start Date:

End Date:

- Today
- This Week
- This Month
- This Quarter
- This Year
- Yesterday
- Last Week
- Last Month
- Last Quarter
- Last Year
- Past 3 Days
- Past 7 Days
- Past 30 Days
- Past 90 Days
- Past 180 Days
- Past 365 Days

Search Transactions

Status:

Transaction:

5.3. This week's transaction summary snap shot is presented. Click on the magnifying glass to continue "drilling down" the report results.

Transaction Snapshot
05/14/2007 12:00 AM To 05/20/2007 11:59 PM
[\(Return To Reports\)](#)

Grouped By: Filters

	Charges		Refunds		Totals	
	Count	Amount	Count	Amount	Count	Amount
Not Settled	766	\$39,649.84	12	\$-545.55	778	\$39,104.29
T	4	12	\$-545.55	778	\$39,104.29	

Group these transactions by:

- by Card/Payment Type
- by Payment Processor
- by User Account
- by Transaction Source
- by Day
- by Week
- by Month
- by Patient Number
- by Insurance
- by Descriptor 1
- by Descriptor 2
- by Doctor
- by Tournament ID
- by CVV

5.4. Results sorted by credit card type:

Transaction Snapshot
05/14/2007 12:00 AM To 05/20/2007 11:59 PM
[\(Return To Reports\)](#)

Grouped By: Filters

Grouped By	Filters	
Settlement Batch	Not Settled	(remove filter)
Payment Processor	Default	(remove filter)
Card/Payment Type		

	Charges		Refunds		Totals	
	Count	Amount	Count	Amount	Count	Amount
American Express	0	\$0.00	0	\$0.00	0	\$0.00
<input type="button" value="Magnifying Glass"/> Visa	752	\$39,308.42	11	\$-543.60	763	\$38,764.82
<input type="button" value="Magnifying Glass"/> Master Card	13	\$331.42	1	\$-1.95	14	\$329.47
Discover	0	\$0.00	0	\$0.00	0	\$0.00
E-Checks	0	\$0.00	0	\$0.00	0	\$0.00
Totals	765	\$39,639.84	12	\$-545.55	777	\$39,094.29

5.5. Select view these transactions by clicking on the magnifying glass:

Card/Payment Type

	Charges		Refunds		Totals	
	Count	Amount	Count	Amount	Count	Amount
Q A	2	\$110.00	1	\$-100.00	3	\$10.00
Q V	11	\$29.87	11	\$-543.60	799	\$38,996.27
Q M	14	\$31.42	1	\$-1.95	14	\$39.47
D	9	\$0.00	0	\$0.00	9	\$0.00
E	0	\$0.00	0	\$0.00	0	\$0.00
T	13	\$71.29	13	\$-645.55	816	\$39,325.74

[View these transactions](#)
[Group these transactions by Payment Processor](#)
[by User Account](#)
[by Transaction Source](#)
[by Day](#)
[by Week](#)

5.6. Transaction details are presented. Click the “blue ID” to display the single transaction details.

Transaction Report
(Return To Transaction Snapshot)

1 - 10 of 763 Transactions << Start | < Prev | 10 per page | Next >> | End >>

Type	Status	ID	Customer	Details	Time	Amount
Card Sale	Approved	251651269	Test Customer	4...1111	5/14/2007 12:10:22 AM	8.56
Card Sale	Approved	251651271	Test Customer	4...1111	5/14/2007 12:10:23 AM	1.68
Card Sale	Approved	251651337	Test Customer	4...1111	5/14/2007 12:10:32 AM	5.09
Card Sale	Approved	251651396	Test Customer	4...1111	5/14/2007 12:10:42 AM	3.87
Card Sale	Approved	251651402	Test Customer	4...1111	5/14/2007 12:10:43 AM	1.00
Card Sale	Approved	251668811	Test Customer	4...1111	5/14/2007 1:10:26 AM	8.56
Card Sale	Approved	251668814	Test Customer	4...1111	5/14/2007 1:10:27 AM	1.68
Card Sale	Approved	251668904	Test Customer	4...1111	5/14/2007 1:10:39 AM	5.09
Card Sale	Approved	251668959	Test Customer	4...1111	5/14/2007 1:10:49 AM	3.87
Card Sale	Approved	251668969	Test Customer	4...1111	5/14/2007 1:10:50 AM	1.00

1 - 10 of 763 Transactions << Start | < Prev | 10 per page | Next >> | End >>

- 5.7. When viewing the transaction details, the user can elect to email or print a receipt, void a non-settled transaction and authorize a new charge.
- 5.8. Select Sale and the merchant can charge this cardholder with a duplicate order or enter a new credit card and / or dollar amount to charge without having to obtain any additional information.

Home » Reports » Transaction Detail

TRANSACTION DETAIL	
Void Charge Again: (Auth Sale) Back	Print Receipt E-Mail Receipt
Merchant:	Gateway Test Account - (Elgin, IL)
Date/Time:	05/14/2007 12:10:22 AM
Transaction ID:	251651269
Transaction:	Card Sale
Status:	Pending Settlement
Credit Card Information	
CC Type:	Visa
CC Number:	4xxxxxxxxxxxx1111
CC Expiration:	01/10
Auth. Code:	123456
AVS Status:	No address or ZIP match
CVV Status:	CVV2/CVC2 No Match
Processor:	Default
Billing Information	Shipping Information
Test Customer dtobey@softelate.com	Test Customer dtobey@softelate.com

5.9. Search for specific transactions by any of the default or merchant defined fields:

6. **Quickbooks** – link allows the merchant to export gateway transactional information into Quickbooks.
7. **Integration** – API documentation, shopping cart references, Quickclick (shopping cart included within the gateway and programming examples. See more getting started on integration on our website here: www.durango-direct.com/integration-instructions/

8. **iSpyFraud:** iSpyFraud is a rule-set based fraud management utility that allows merchants to configure extensive filters to help them in detecting fraud and screening suspicious transactions. iSpyFraud's extensive reporting system gives merchants a quick and easy way to review transactions, block suspicious activity, and zero in on malicious users. iSpyFraud looks at transactions both before and after processing and can decline transactions before and after authorization. The successful implementation and reduction in chargebacks across numerous merchants has been a testament to the effectiveness of this product.

Some Example parameters are included below:

◆If a user changes credit card over [2] times for [Attempted] transactions, then [Deny Transaction].

◆If daily [Attempted] transaction count for Credit Card exceeds [3], then [Flag for Review].

Easy-to-use Management Tools

The iSpyFraud management tools give merchants quick and user-friendly control over their online fraud security system. The control panel allows merchants to maintain their own good and bad customer list, edit filters, restrict access by banning IPs, and set up and maintain filter controls. For Example: Possible filtering criteria include but are not limited to: IP Address, Email Address, Transaction Count, Dollar Amount, IP Velocity check, Dollar Velocity check, Country, US/Non-US IP Ban, and much more.

Complete Protection

Properly set fraud filters eliminate the majority of fraudulent transactions in real time. The selected filters can be customized for each merchant, which are continuously updated to keep the merchant one step ahead of the fraudsters.

9. Customer Vault - PCI Certified Storage of Customer Payment Information

The Customer Vault was designed specifically for businesses of any size to address concerns about handling customer payment information. Visa and MasterCard have instituted the Payment Card Industry (PCI) Data Security Standard to protect cardholder data—wherever it resides—ensuring that members, merchants, and service providers maintain the highest information security standard.

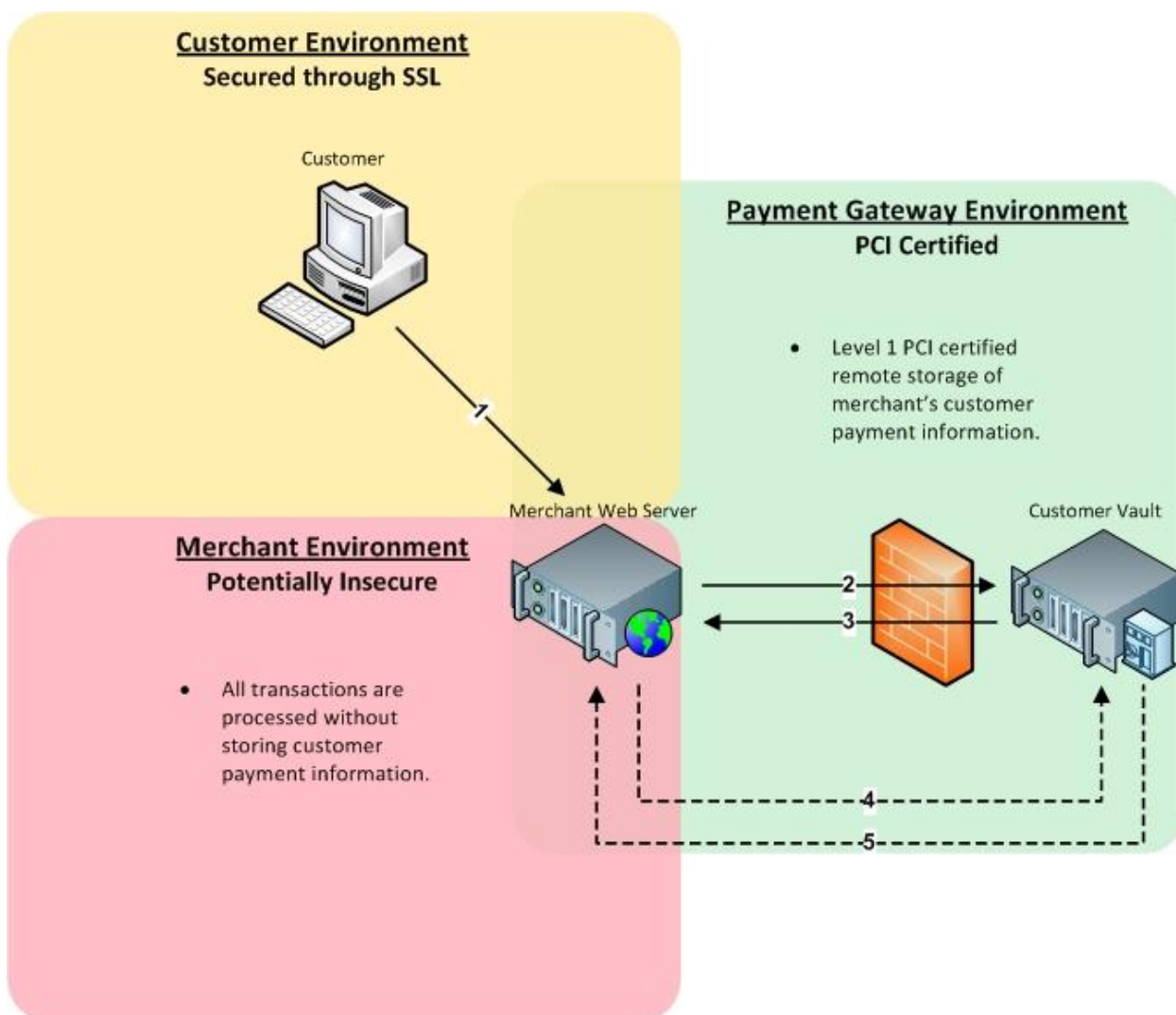
These associations have also deemed that merchants will be held liable for any breach of cardholder data. This has become a major concern for merchants who may handle credit card or electronic check payments, but are looking to avoid the tremendous costs and resources involved in becoming PCI compliant.

Customer Vault Solution

The Customer Vault allows merchants to transmit their payment information through a Secure Sockets Layer (SSL) connection for storage in our Level 1 PCI certified data facility. Once the customer record has been securely transmitted to the Customer Vault, the merchant can then initiate transactions remotely without having to access cardholder information directly. This process is accomplished without the merchant storing the customer's payment information in their local database or payment application.

Furthermore, using the Redirect Method in conjunction with the Customer Vault allows merchants to process transactions **without transmitting any payment information** through their web application. This unique approach provides best of class application flexibility without any PCI compliancy concerns. The Redirect API (Advanced Programmers Interface) is available by request of the project manager.

The Customer Vault **Process Flow** is described below:



An initial Customer Record creation using the Customer Vault

1. The Cardholder securely submits payment details to the merchant's website / application.
2. The merchant's website securely connects to the Customer Vault and creates customer record of "1234", which contains all customer data including payment details.
3. The Payment Gateway responds to the merchant as to whether the customer record was created successfully or not.

30 days later, the merchant wishes to charge the customer again using customer record "1234"

4. The merchant's website / application connects to the Customer Vault and remotely loads customer record "1234" to initiate a \$50.00 charge.
5. The Payment Gateway processes the transaction and responds to the merchant with the transaction response from the processor(s).

Value Proposition

Merchants who utilize the Customer Vault can process transactions and maintain an up-to-date customer database without storing *any* customer payment details. All sensitive customer data was transmitted through encrypted channels and authorizations, captures, refunds and settlements were managed remotely without storing any cardholder data locally. This gives the merchant unparalleled application flexibility while shifting its liability of PCI compliancy. The Customer Vault can store both credit card and electronic check payment details. Access to the Customer Vault is granted through a secure online interface. The interface specification is described by an API (Advanced Programmers Interface) Integration Manual which is sent by request to the project manager. The Customer Vault and Payment Gateway interface has been Level 1 PCI compliant since 2004.