

Business Center

Portfolio User Guide

October 2018



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Recent Revisions to This Document

Release	Changes
September 2018	Initial release.

1. Virtual Terminal

You can set up your Virtual Terminal to include all the information you need to collect during both Card Present (retail) or Card Not Present transactions. When making your selections, be sure to collect enough information that you can troubleshoot the order if an issue arises. Each transaction type requires at least the following information to be collected:

- **Card Present:** All card information (except for the card verification number), amount and currency, transaction source and type, and customer name
- **Card Not Present:** All Card Present values, as well as complete billing information

Options available are based on the profile and settings created for you, and may not be editable. The selections you make appear on the One-Time Payment page.

You can also configure how your customer receipts appear, including order details and contact information.

Configuring Global Virtual Terminal Settings

Use the Global tab on the Virtual Terminal Settings page to establish the values you want to capture for Card Present and Card Not Present transactions.

To configure global settings:

-
- 1 On the left navigation pane, click **Virtual Terminal**.
 - 2 Click **Terminal Settings**. The Terminal Settings page appears.
 - 3 On the Global tab, choose the **Card Status** for which you want to configure settings. The Terminal Settings page refreshes to show available settings.
 - 4 Select the check box to use the values for all new orders of that type.

5 Complete each section with the following types of information:

In this section	Provide this kind of information
Default Values	Default country, currency, and transaction and payment type to apply for this type of transaction
Credit Cards (Default)	Accepted credit card types and indicators for this type of transaction
Terminal Support	Card reader type and description, if used, for this type of transaction
Checks	Check information and reference to be captured in the transaction. Available only for Card Not Present transactions.
Customer Information	Customer data to be captured in the transaction
Order Information	Order-specific data to be captured in the transaction.
Level II Fields	Standard or custom order-level data to be captured in the transaction
Item Level Fields	Item-level data to be captured in the transaction
Merchant-Defined Data Fields	Any data that you define to be captured in the transaction
Additional Merchant-Defined Data Fields	Additional data that you define to be captured in the transaction
Service Fee Terms and Conditions	Text representing your service fee terms and conditions to be displayed during the transaction

6 When you are done, click **Submit**.

7 Click **Confirm**.

Additional Information: Important: Repeat steps 3 through 7, changing the Card Status, to complete settings configuration for both transaction types.

Configuring Virtual Terminal Receipts

Use the Receipt Settings tab on the Virtual Terminal Settings page to establish the values you want to display on customer receipts.

To configure receipt settings:

-
- 1** On the left navigation pane, click **Virtual Terminal**.
 - 2** Click **Terminal Settings**. The Terminal Settings page appears.
 - 3** Click the **Receipt Settings** tab.

4 Complete each section with the following types of information:

In this section	Provide this kind of information
Header	Text to display in the header of the receipt
Description	Text to describe merchandise or transaction, if any
Order Information	Display order-specific data captured during the transaction
Customer Information	Display customer data captured during the transaction
Result Fields	Display transaction address verification and/or authorization code
Email Receipt	Email receipt including your sender email address
Level II Fields	Display standard or custom order-level data captured during the transaction
Level III and Additional Level II Fields	Display standard or custom order-level data captured during the transaction
Item Level Fields	Display item-level data captured during the transaction
Merchant-Defined Data Fields	Display custom values captured during the transaction
Additional Merchant-Defined Data Fields	Display custom values captured during the transaction
Printable Receipt	Display contact information; choose single and/or double receipt output

5 When you are done, click **Submit**.

6 Click **Confirm**.

Using Batch Files to Process Multiple Transactions

This topic describes how you can use a batch file or batch transaction file to process multiple transactions.

The New 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.

What else can I do?

- Send an individual request instead
- Search for a file uploaded to my account
- Check the status of a file being uploaded
- View a daily report of uploaded batch files
- Download a template for a specific type of transaction

Learn more about:

- How is this different from what I did in the Classic Business Center?
- What kind of orders I can upload?
- What happens if my file does not successfully upload?

Eligible Batch Upload Transaction Types

This topic identifies the different transaction types and their associated available templates.

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

Transaction Type	Available Templates
Card Transaction	Authorizations
Sales	
Captures	
Credits	
Sales with Level III	
Captures with Level III	
Original Credit Transactions	
Check Transaction	Electronic Check Debits
Electronic Check Credits	
Subscription	Create Subscriptions

Transaction Type	Available Templates
Update Subscriptions	
Cancel Subscriptions	

Uploading 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 ["Eligible Batch Upload Transaction Types"](#) for a list of available transactions.

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

- 1 On the left navigation pane, click **Virtual Terminal**.
- 2 Click **Batch Transaction Upload**. The Batch Transaction Upload page displays.
- 3 Click **Batch Upload**. The Batch Upload panel opens
- 4 Enter any notes related to this batch of transactions.
- 5 Enter any email address to receive file upload status updates.
- 6 Click **Browse** to attach the file that you want to upload.

Additional Information: Files must be in CSV format and cannot be larger than 20 MB. Use the provided templates to ensure the file is formatted properly,

- 7 Click **Save**. While the file is being processed, the status will change several times until processing is completed.

Result: If the batch file contains a "Template=Custom" column, the OLP engine performs batch validations.

Searching for and Reviewing Batch Files

You can search for and review batch files in any status by date or the batch ID number. You can search for files uploaded during the past six months. The search results indicate the current status of the batch, including the number of transactions, and how many were accepted or rejected.

To search for uploaded batch files:

-
- 1 On the left navigation pane, click **Tools & Settings**.
 - 2 Click **Batch Transactions**. The Batch Uploads page displays.
 - 3 Click **Add a Filter** and select either Batch ID or Date. Enter the appropriate value and press **Enter**.

Results display in the Batch Upload List.

Downloading Reports for Uploaded Batch Files

This topic provides instructions to download reports for uploaded batch files.

You can download a report containing details of any batch file and its status after the file successfully finishes processing.

For more information about elements included in the report, see “Batch File Reports” in the *Offline Transaction File Submission Implementation Guide*.

To download batch upload reports:

-
- 1 Using the steps in Searching for and Reviewing Batch Files search for the batch for which you want to download a report.
 - 2 Select the circle next to the Batch ID, then click the **Download Report** icon.
 - 3 Select either **CSV** or **XML** format.
 - 4 Follow your browser's settings to save and open the file.

Additional Information: you can only download reports for batch files which have completed processing.

Downloading Templates for Uploading Batch Files

To successfully process multiple transactions at once, download the corresponding template for batch files in CSV format. Add transaction data to the template, then upload the file on the Batch Transaction Upload page.

To download batch upload template:

-
- 1 On the left navigation pane, click **Virtual Terminal**.
 - 2 Click **Batch Transaction Upload**. The Batch Upload page displays.
 - 3 Click **Templates**. The Download Templates panel opens.
 - 4 In the Templates drop down, select the type of template you want to save.
 - 5 Click **Download**.
 - 6 Follow your browser's settings to save and open the file.

Additional Information: depending on the services you have enabled, you may not be able to successfully upload files for some transaction types. Contact Customer Support if you have questions about which templates to use.

2. Transaction Management

This section covers the features and functionality for the Transaction Management module.

- [Understanding transaction types and concept](#)
- [Searching for transactions](#), including [focused searches](#)
- [Viewing transaction details](#)
- [Processing transactions](#)

In addition, you can learn more about [transitioning from the Classic Business Center](#).

Introduction to Search

You can search for and filter transactions using a variety of criteria. You can [view the details](#) of a particular transaction, or [export the results](#) to a CSV or JSON file using these methods:

- Use the [search toolbar](#) to choose specific filters
- Use the search field to look for transactions that include specific text
- Select [additional filters](#) to narrow results
- Perform a search you previously [saved](#)

What else can you do?

- [Review the details of a transaction](#)
- [Perform processing actions on a specific transaction](#)
- [Change the way results are displayed](#)
- [Save search criteria for future searches](#)
- [Search for payer authentication transactions](#)
- [Search for secure acceptance transactions](#)
- [Search for transactions in a particular processing phase \(for example, pending batch\)](#)

Learn more about:

- [How transaction search is different from Classic Business Center](#)
- [The information that appears on the Details page](#)

- [Using filters and parameters to improve search results](#)

Introduction to Processing

Depending on the type of transaction and where it is in the processing cycle, you can perform one or more actions, including:

- [Settle](#)
- [Reverse](#)
- [Void](#)
- [Credit/refund](#)
- Create [new order](#) or [authorization](#)
- [Get a receipt](#)

What else can you do?

- Search for a different transaction
- Search for a similar transaction
- Create a token from a transaction
- Search for Secure Acceptance transactions

Learn more about:

- [How transaction search is different from Classic Business Center](#)
- [Types of transactions and available actions](#)
- [The information that appears on the Details page](#)
- [Finding the transactions you need to review](#)
- Using Virtual Terminal to create transactions
- Uploading transactions in a batches
- Generating reports including your transactions

Transaction Types and Concepts

This section covers basic transaction concepts and terms used in the New Business Center:

- [Transaction types](#)
- [Available processing actions](#)
- [Processing outcomes](#)
- [Search types](#)

For more information about how transaction management is different in the New Business Center than in the Classic Business Center, see "[Migrating from the Classic Business Center.](#)"








Transaction Types

The types of searches and actions available for any given transaction vary based on how the transaction was processed. The following transaction types are included in the Transaction Management module. For more details about a particular transaction type, click the links to view the associated guides.

Transaction Type	Current Phase/State	Primary Actions	Other Actions
Credit Card	Authorized	<ul style="list-style-type: none"> • Authorization reverse • Settle 	<ul style="list-style-type: none"> • New authorization • New order • Create token
	Settled but not batched	Void	<ul style="list-style-type: none"> • View receipt • Create token
	Settled and batched	Credit	—
	Credit	Void	View receipt
eCheck Services	Debit	Credit	View receipt
Direct Debit and Bank Transfer	Debit	Credit	View receipt
Alternative Payment	Settlement	Credit	View receipt
PayPal	Authorization	<ul style="list-style-type: none"> • Authorization Reverse • Settle 	—
	Settlement	Credit	View receipt

Available Processing Actions

The following table details the types of actions that can be performed on transactions.

Action	Icon	When to Perform the Action
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.
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		(More Actions) Available for credit card and electronic check transactions that are settled or credited. Can also be emailed and printed.
New Order		(More Actions) Available for all authorizations (sale, credit, settlement with verbal authorization). Creates a new order that is not linked to the selected transaction.
New Authorization		(More actions) Available for merchants using the Token Management Service (TMS). Creates a secure token that is based on the selected transaction.
Create Token		(More Actions) Available for all authorizations and sales. Creates a new authorization that is linked to the selected transaction.
Contact Support (inquire about this transaction)		Available for all transactions. Initiates a request for CyberSource help that is linked to the selected transaction. NOTE: the Customer Support icon at the top of the page is for general assistance.
Similar Searches	—	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.

Processing Outcomes

Each transaction can have one or more of the following outcomes. Each outcome determines the [available processing actions](#) for that transaction. The result of any transaction appears in the Transaction List according to the following colors:

- **Green:** successfully processed
- **Red:** error occurred
- **Grey:** transaction not processed (for example, a settlement could not be processed because the authorization was unsuccessful).

Types of Searches

The following table describes the types of ways you can search for transactions.

Type of Search	Types of Transactions Returned
General	Enables users to search using one or more transaction criteria, text-based queries, and/or filters. Uses filters in the Search Toolbar, column headers in Transaction List, and/or the search field at the top of the page.
Focused	Enables users to search using predesignated transaction criteria, including processing phase, payment type used, or errors encountered. Links to individual searches appear on the left navigation panel.
Similar	Enables users to search for similar values based on a selected transaction (email, address, name, account number, or a combination of values). Available on the Details page for any transaction.

Migrating from the Classic Business Center

If you previously used the Classic Business Center, refer to the following sections to help you in the transition to the New Business Center:

- Changes to Searches
- Changes to Available Actions (Follow Ons)

Changes to Searches

Use the following table to find the new names and locations of searches available in the Classic Business Center.

NOTE: Advanced Search features are now a part of the new [search toolbar](#).

Classic Business Center Search	New Business Center Search
General Search	Transactions
Order Search	Transactions Search by Merchant Ref ID
Request Search	Transactions Search by Request ID
Auths Ready to Settle	Search by Phase Authorizations Ready to Settle
Pending Settlement	Search by Phase Settlements Pending Batch
Exception Search (Declined Authorizations)	Search by Phase Authorizations Needing Review
Payer Auth Search	Payer Authentication
Secure Acceptance Search	Secure Acceptance
Reversal Search	Not supported

Changes to Available Actions (Follow Ons)

The following table describes how the names and availability of Classic Business Center actions (previously called “follow on” actions) have been in the New Business Center. For more information about when certain actions are available, as well as their associated icons, see "[Available Processing Actions](#)."

Classic Business Center Feature	New Business Center Feature	How They Are Different
Capture	Settle	You can now settle part or all of any transaction that is not reversed, fully settled, or expired.
Full Authorization Reversal	Reverse	—
Credit	Credit	You can now credit part or all of any settled and batched transaction.

Classic Business Center Feature	New Business Center Feature	How They Are Different
Create Subscription	Create Token	Now refers to the process of creating a one-time token for a transaction.
Create Recurring Billing Subscription	—	Still available through the Recurring Billing menu.
Reauthorization	New Authorization	Now has the capability to reauthorize and settle.
Reauth and Settle	New Authorization	Now combined with Classic Business Center's "Reauthorization" feature.
Remove from History	Hide	You can now hide a fraudulent or otherwise non-settled transaction from future searches.


Searching for Transactions

Use the [search toolbar](#) or the search field at the top of the page, to find details on the transactions that you want to return. You can refine and focus the results in the transaction list by using one or more filters in the search toolbar. You can also perform [focused searches](#) that enable you to [select a processing phase](#); you can find transactions processed through [secure acceptance](#) or [payer authentication](#) methods; or you can find transactions that encountered errors.

NOTE: to select a [saved search](#), click **Saved Searches** and then click the name of the search that you want to perform.

See "[Using Filters and Parameters in Searches](#)," to learn more about how to refine results using filters and text in your searches.

To search for transactions:

- 1 In the left navigation panel, click the **Transaction Management** () icon.
 - 2 Click **Transactions**. The Transaction List appears, showing any transactions performed in the past seven days. Click the **Date Range** filter to change this range as needed.
 - 3 In the search toolbar, click **Add Filter** and choose a filter category from the list.
 - 4 Enter specific text you want to look for within the filters. You might need to select additional subcategories based on your selection. A list of transactions matching your search criteria appears.

Additional Information: see "[Processing Outcomes](#)" for more information about how transactions appear in different colors.
 - 5 Repeat Steps 3 and 4 to add additional filters to the search, and press **Enter**. The results of your search display in the Transactions List.
-

What can you do next?



After you complete this task, you can perform the following tasks:

- Click the Request ID of any transaction to [view the transaction details](#) and [perform available actions](#).
- Type or select a value in the "Filter" of any column to further refine results.
- [Export](#) the results.
- Click the **Date** column to sort the results by date.
- Click **Clear** to remove filters and start again.
- [Save the search](#) for future use.
- Change the way the [results display](#).

Using the Search Toolbar

The Search toolbar provides a starting point at which to begin your transaction search. Each filter that you include narrows your results to help you quickly find a transaction.

Use the following tips to effectively and efficiently search for transactions using filters:

- Filters with a refresh icon () cannot be removed, but they can be modified
- Click **Add Filter** to insert a new filter; if the option is not available, you have the maximum number of filters.
- Click  to remove a filter from the search.

- Multiple filters create an “AND” search.
- The date is always required and defaults to the past seven days.
- Click **Clear** to remove all optional filters and return to the default search.

For more information about using free text and other filtering options, see ["Using Filters and Parameters in Searches."](#)

Using Filters and Parameters in Searches

Follow these tips to include filters and text in your searches:

- Free-text search must include at least three characters. Use the search field in the upper right-hand corner or choose “Free Text” in the search toolbar).
- Enter search text to find results within the following fields:
 - Merchant Reference Number
 - Request ID
 - Account BIN
 - Account Suffix
 - Transaction Reference Number
 - Token/Subscription ID
 - Payment Method
 - Payment Processor
 - Billing First Name
 - Billing Last Name
 - Billing Zip Code
 - Shipping First Name
 - Shipping Last Name
 - Shipping Zip Code
 - Customer IP Address
 - True IP Address
 - Merchant Customer ID
 - Device ID
 - Device Smart ID
- Combine multiple filters to create an “AND” search. For example, to search for Visa credit card transactions that ran through the Virtual Terminal for the past month, you would add one filter for Payment Method as Visa, and another filter for Connection Method as Virtual Terminal, along with the date filter:
 - a Date Range > Last month
 - b Add a Filter > Payment Category > Credit Card > Visa
 - c Add a Filter > Connection Method > Virtual Terminal

- Additional searches are available help you find transactions in a [particular phase of processing](#); for [payer authentication](#) transactions; for [secure acceptance](#) transactions; and for transactions that encounter [errors](#).


Changing the Format of 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.

Exporting Search Results

You can export a maximum of 2000 search results from the Transaction List in either CSV or JSON format.



-
- 1 Click the Export () icon and choose the format for the file.

Additional Information: if the number of results exceeds 2000, use additional filters to narrow the search, or use the Reporting module instead.

- 2 Follow your browser's instructions to save the file.
-



Saving a Set of Search Criteria

Saving a search enables you to create a set of search criteria that you can reuse without re-selecting the filters each time.

-
- 1 In the left navigation panel, click the **Transaction Management** () icon.
 - 2 Click **Transactions**.
 - 3 Perform the [transaction search](#) using your preferred methods.
 - 4 Click **Save**.
 - 5 Type a name for the search you want to save (up to 60 characters) and click the checkmark () icon.
 - 6 Click **Saved Searches** at any time to run the search again.
-

Deleting a Saved Search


You can delete a saved search when you no longer need it.

-
- 1 In the left navigation panel, click the **Transaction Management** () icon.
 - 2 Click **Transactions**.
 - 3 Click **Saved Searches**. The Saved Searches panel opens.
 - 4 Click the **Delete** () icon next to the search that you want to delete.
 - 5 Click **Yes**.
-

Performing Similar Searches

Business Center enables you to quickly search for transactions related to the one you are reviewing:

- To search for similar transactions:


-
- 1 In the left navigation panel, click the **Transaction Management** () icon.
 - 2 Click **Transactions**.
 - 3 [Search transactions](#) using your preferred methods.
 - 4 Click the **Request ID** link of the transaction you want to view. The Details page opens.
 - 5 Under Similar Searches, click the link to related data that you want to include in the search:
 - a **All**: find transactions containing the same billing name, billing account number, and shipping address.
 - b **Email**: find transactions containing the same email address.
 - c **Name**: find transactions containing the same first and last name.
 - d **Account Number**: find transactions containing the same account number.
-

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)

NOTE: for more information about using Secure Acceptance payment methods, see the Payment Security documentation.

- 1 In the left navigation pane, click the **Transaction Management** () icon.
 - 2 Click **Secure Acceptance Search**. The Secure Acceptance search page appears.
 - 3 Choose the date range for your search and click **Apply**.
 - 4 If desired, click **Add Field** to add a filter, type in the specific value, and press **Enter**.
-

What can you do next?

After you complete this task, you can perform the following tasks:

- To view the Details page, click the **Request ID** of the transaction.
- To view the logs for a particular transaction, click the **View** icon to open the Secure Acceptance Transaction Details panel.

Payer Authentication Search

Use this search to find and review details for transactions processed through Payer Authentication methods. You can choose to search by date using the following filters:

- Request ID
- XID
- Application—Payer Authentication Enrollment, Payer Authentication Validation, or Credit Card Authorization

-
- 1 In the left navigation pane, click the **Transaction Management** icon.
 - 2 Click **Payer Authentication**. The Payer Authentication search page displays.
 - 3 Click **Add Field** to select a filter.
 - 4 To change the dates included in results, click **Date Range** and choose an option, or create a custom range (up to two years prior to today's date).
 - 5 Click a transaction's **Request ID** to view the Details page.
-

Performing Focused Searches

In addition to the [general transaction search](#) feature, several focused searches are available to help you quickly find transactions. These searches contain preselected results fields; just add your search parameters and generate. You can search for transactions by [processing phase](#) for transactions that were processed with [secure acceptance](#) or [payer authentication](#) tools, or for transactions that encountered an [error](#).

Search by Transaction Phase


This search enables you to view up to 2000 transactions in any phase of the processing cycle. The phase that you choose determines the number of actions that are available to further process a transaction.

See "[Available Processing Actions](#)" for more details on icons and what they represent.

- [Settlements Pending Batch](#): search for transactions that were settled in the past 48 hours, but are not yet batched. You can take these actions:
 - [Void](#)
 - [Export](#)
- [Authorizations Ready to Settle](#): search by date for transactions that are authorized but not yet settled. You can also take these actions:
 - [Settle](#)
 - [Hide](#)
- [Authorizations Needing Review](#): search by date for transactions and reasons that are flagged for review as a result of your Smart Authorization Settings. You can also take these actions:
 - [Settle](#)
 - [Hide](#)
- [Exception Search](#): search by date for transactions that encountered errors during processing either at the CyberSource or processor level.

NOTE: the Merchant ID column/filter is included for account users and resellers.

To search for transactions by processing phase:

- 1 In the left navigation pane, click the **Transaction Management** () icon.
- 2 Click **Search by Transaction Phase**. The Search by Phase page appears.

- 3 Choose one of these filters:
 - a [Settlements Pending Batch](#)
 - b [Authorizations Ready to Settle](#)
 - c [Authorizations Needing Review](#)
 - d [Exception Search](#)
- 4 Choose the date range for your search, then click **Apply**. Results appear in the Search by Phase list.

Additional Information: searches return a maximum 2000 transactions. When more than 2000 results are found, the search page displays “Showing 2000 (capped) transactions with filters” at the top of the page.


The Settlements Pending Batch filter returns only data from the previous 48 hours, and cannot be modified.

To view the details of any transaction, click the Request ID link of the selected transaction. For more information about additional actions available for each search filter, click the link to the appropriate filter listed in [Step 3](#).

Settlements Pending Batch


Use this filter to find transactions that are settled by the merchant in the past 48 hours but that are not yet forwarded by CyberSource to the backend processors to fulfill a transaction. You can also choose to export search results, or void any transaction that does not require further processing.

Void Transactions

- 1 To void one or more transactions, check the box for the transaction row and then click the Void () icon above the Search by Phase list.
 - 2 Click **Confirm** to void transaction(s).

Result: A confirmation panel displays the selected transactions.
 - 3 Close the panel to update the Search by Phase list.
-

Export Transactions

- 1 To export one or more transactions, check the box for the transaction row and then click the **Export** () icon above the Search by Phase list.
 - 2 Choose either CSV or XML format. The Export Search Results panel opens.
 - 3 Select one or more of the following types of data to include in the output and then click **Export CSV** or **Export XML**:
 - a Payment
 - b Order information
 - c Billing information
 - d Shipping information
 - 4 Follow your browser's instructions to download and save the file.
-

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 canceled orders). You can also choose to quickly settle selected transactions.


NOTE: hidden transactions do not appear in future search results.

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 canceled orders). You can also quickly settle one or more flagged transactions.

NOTE: hidden transactions do not appear in future search results.

Hiding Transactions

-
- 1 Select one or more transactions and click the **Hide** () icon above the Search by Phase list.
 - 2 Click **Confirm** to verify your selection. A confirmation panel displays the selected transactions.
 - 3 Close the panel to update the Search by Phase list.
-

Settling Transactions

-
- 1 Select one or more transactions and click the **Settle** () icon above the Search by Phase list.
 - 2 Click **Confirm** to verify your selection. A confirmation panel displays the transactions.
 - 3 Close the panel to update the Search by Phase list.
-


Exception Search

Use this filter to review details, including the reason, of transactions that encountered an error during processing.

NOTE: you can also find this information in the Transaction Exception Detail report.

Viewing Transaction Details

When you perform a general search, a list of transactions matching your filters appears. You can view details of any transaction by clicking the link containing the request ID. Depending on the type and status of the transaction, you might be able to [perform additional actions](#). See "[Available Processing Actions](#)" for more details on icons and what they represent.

-
- 1 In the left navigation panel, click the **Transaction Management** () icon.
 - 2 Click **Transactions**.
 - 3 Search transactions search using your preferred methods.
 - 4 Click the **Request ID** link of the transaction that you want to view. The Details page opens.
-

What can you do next?

After completing this task you can view all details for the transaction and perform the following tasks:

- [Perform a similar search](#)
- [Process a transaction](#), such as settle, reverse, void, or credit
- [Request or view a token](#)
- Create a [new authorization](#) or [new order](#)
- [Request assistance](#) on this transaction from Customer Support

The Details Page


With the Details page, you can perform additional tasks based on the transaction status and type. This section describes each of the areas on the Details page.

NOTE: available actions appear at the top right of the Details page. See "[Available Processing Actions](#)" for more information about available actions.

Section Name	Description
Error Information	Appears only when the transaction encountered an error and describes the error. It describes the error conditions (reason codes).
Order Information	Includes basic order information.
Transaction History	Displays all transactions that are based on the same payment.
Request Information	Describes how the order was processed.
Customer Information	Contains the transaction's billing and shipping information (OCT merchants see sender/receiver).
Payment Information	Describes the method used to pay the transaction (Including Timeout Auth Reversal, Service Fee).
Offer Details	Includes specific line item information.
Merchant Defined Data	Displays any custom fields defined for the merchant.
Full Payment History	Displays processing history for Boletto, Global, PayPal, and EDCGermany transactions.
Related Transaction History	Displays any new orders or authorizations that were made that are related to the original transaction.


For more in depth information about the Details page, refer to the *Business Center User Guide*.

Inquiring About Transactions

For more assistance with any transaction, click the **Inquire about this transaction** icon () on the Details page to work with Customer Support.

Viewing and Saving Receipts

You can access receipts for settled and credit card and electronic check transactions; they are available on the Details page. You can also email or print the receipt for your records.


-
- 1 Using the steps in "[Searching for Transactions](#)," click the **Request ID** of the transaction.
 - 2 On the Details page, click the **More Actions** () icon.
 - 3 Click **View Receipt**. The Substitute Receipt panel opens.
 - a To email a copy of the receipt to one or more recipients, click the **Email** icon.
 - b To print a copy of the receipt, click the **Print** icon.
-

Processing Transactions

Depending on the type of transaction and where it is in the processing cycle, you can perform one or more actions, including:

- [Settle](#)
- [Reverse](#)
- [Void](#)
- [Credit/refund](#)
- Create [new order](#) or [authorization](#)
- [Get a receipt](#)

See "[Available Processing Actions](#)" for descriptions and icons associated with each of these actions.

NOTE: for more assistance with any transaction, click the **Inquire about this transaction** icon () on the Details page to work with Customer Support.

What else can you do?


- [Understand how transaction search is different from Classic Business Center](#)
- [Understand what is displayed on the Details page](#)
- [Learn more about when you can perform an action](#)
- [Search for similar transactions](#)
- [Create a token](#)
- Review case-related details (Decision Manager)

Settling Transactions

You can settle part or all of an authorization that has not already been reversed or fully settled or that is not yet expired. The Business Center enables you to partially settle transactions until the original value of the authorization is met.

IMPORTANT:

if you use the processor TSYS Acquiring Solutions (Vital), do not settle an amount greater than 99,999.99. If you do, Vital automatically rejects your request. The amount limit applies to all payment types and whether the settlement request contains one payment type or a combination of payment types.


-
- 1 Using the steps in "[Searching for Transactions](#)," locate and select the Request ID of the transaction you want to settle.
 - 2 On the Details page, click the **Settle** () icon. The Credit Card Settlement panel opens.
 - 3 Enter an amount less than or equal to the value of the original authorization that you want to settle.
 - 4 Enter any customer reference information or comments in the settlement.
 - 5 Click **Settle**.
 - 6 Click **Confirm**. The Credit Card Settlement panel closes and the Substitute Receipt panel opens.
-

Reversing Authorization Transactions

You can reverse an authorization for transaction as long as it is not yet settled. Reversing a transaction allows you to release the hold that the authorization placed on the customer's funds. If the transaction is already settled, you can [void](#) it instead.

NOTE: each issuing bank has its own rules for deciding whether a full authorization reversal succeeds or fails. If a reversal fails, contact your issuing bank to learn whether it is possible to reverse the authorization another way.

1 Using the steps in "[Searching for Transactions](#)," locate and select the **Request ID** of the transaction you want to reverse.

2 On the Details page, click the **Reverse** () icon.

Additional Information: if the transaction cannot be reversed, this icon does not appear. For more information, see "[Available Processing Actions](#)."


3 Click **Confirm**,

Voiding Transactions

You can void any transaction that is settled but not yet batched. If the transaction is batched, you can [credit/refund](#) it instead.

NOTE: some processors allow voided transactions to be reversed. Contact your processor for more information about this process.

1 Using the steps in "[Searching for Transactions](#)," locate and select the **Request ID** of the transaction you want to void.

2 On the Details page, click the **Void** () icon.

Additional Information: if the transaction cannot be voided, this icon does not appear. For more information, see "[Available Processing Actions](#)."


3 Click **Confirm**.

Crediting (Refunding) Transactions

Context

You can credit (“refund”) a transaction after it is settled and batched. You can credit any partial or full amount until the original amount is met. If the transaction is not yet been batched, you can [reverse](#) or [void](#) it instead. Credits are available for credit card, eCheck, and Alt Pay transactions, depending on the processor you use.

NOTE: depending on your account's configuration, you might be able to refund more or less than 100% of the settlement amount. Contact Customer Support to set up or find out the refund settings for your account.


- 1 Using the steps in "[Searching for Transactions](#)," locate and select the **Request ID** of the transaction you want to void.
 - 2 On the Details page, click the **Credit** () icon.
Additional Information: the Credit icon continues to display as long as the transaction can be credited. When the maximum amount is reached, the icon no longer appears.
 - 3 Enter the amount of the transaction.
 - 4 Click **Confirm**.
-

Creating New Orders and Authorizations


You can process additional orders or authorizations for your customers without having to store or require the customer to enter billing and shipping address and payment card information on your web site. Instead, you retrieve a previous authorization in the Business Center and use the information from that order to process a new one. The information is then added to the Related Transaction section of your original transaction:

- **Order:** New Orders enable you to process a new transaction based on, but not linked to, the original transaction. You can process the order with an amount different than the original amount.
- **Authorization:** New Authorizations (reauthorizations) enable you to process a new transaction linked to the original. The payment information and amount must be the same as the original transaction's.

NOTE: expired authorizations require a new authorization and cannot be settled.

-
- 1 Using the steps in "[Searching for Transactions](#)," find and select the **Request ID** of the transaction for which you want to create a new order.
 - 2 On the Details page, click the **More Actions** () icon.
 - 3 Click **New Order**.
 - 4 Click **Confirm**. The One-Time Payment page opens.
 - 5 Complete fields as necessary and click **Submit**.
-

Creating a New Authorization

- 1 Using the steps in "[Searching for Transactions](#)," find and select the **Request ID** of the transaction for which you want to create a new authorization.
 - 2 On the Details page, click the **More Actions** () icon.
 - 3 Click **New Authorization**.
 - 4 Click **Confirm**. The One-Time Payment page opens.
 - 5 Complete fields as necessary and click **Submit**.
-

Generating Secure Tokens for Transactions

If you are subscribed to the Token Management Service (TMS), you can generate tokens to process transactions without saving sensitive card information.

NOTE: recurring billing subscriptions are available through the Recurring Billing feature.

- 1 Using the steps in "[Searching for Transactions](#)," find and select the **Request ID** of the transaction for which you want to generate a token.
 - 2 On the Details page, click **Create Token**. The Create Token panel opens.
 - 3 Verify that the payment, billing, and shipping information is correct, as well as any custom merchant data.
 - 4 Click **Save**. The Create Token panel closes, and a confirmation message appears with the new token information.
 - 5 Click the token link to view the new token. The Token Search page opens.
-

3. Tools

The Tools () module enables you to [review changes](#) to your account made by other users.

Audit Search

You can use the search feature in the audit log to review changes made by users within the past month to several kinds of information, depending on the features enabled for your account:

- Merchant Configuration
- User Management
- Security Keys
- Digital Payment Solutions
- Secure File Share
- Terminal Management

To search for changes in the audit log:

-
- 1** In the left navigation pane, click **Tools**.
 - 2** Click **Audit Search**. The Audit Search page displays any results from the previous seven days.
 - 3** In the search toolbar, select a category and press **Enter**.
Additional Information: To further refine results, select a subcategory, user name, and/or merchant ID. Matching results display in the Audit Search list.
 - 4** To export your results, click **Export** and follow your browser's instructions to save and open the file.
-

4. Portfolio Management

Portfolio Management contains the following features:

- [Managing Merchant Accounts](#)
- [Enabling Merchant Portfolio Tools](#)

Managing Merchant Accounts

Establishing and managing your merchant IDs (MIDs) are an important part of processing payments successfully. You can configure merchants to process against one or more payment processors (for example, Visa and Mastercard transactions through CM-CIC; American Express through AMEX Direct; or Diner's Card to First Data).

Several parts comprise merchant management:

- Creating [individual](#) or uploading [multiple](#) merchant accounts
- [Editing](#) merchant account details, including account [status](#) and selected [payment processors](#) and [products](#)
- Configuring portfolio tools, such as [payer authentication](#) (3D secure) and [secure acceptance](#) methods, [virtual terminal](#), or risk controls.

IMPORTANT: accounts (MIDs) in Test status can only access the test environment for Business Center. Value added configurations from the test environment are not carried over to the Live Business Center.

What else can you do?

- Manage merchant users, roles, and groups
- Work with merchant security keys
- Search for and upload merchant transactions
- Review merchant data through reports and analytics
- Configure settings for merchant IP address access to Business Center
- Enable merchant digital payment services

- Update merchant virtual terminal or secure acceptance settings

Understanding How Merchant Accounts Work

When you use the Business Center to process transactions for one or more merchants, you need to establish one or more accounts. An account is made up of one or more merchant IDs, depending on how you work with that merchant. A merchant can have one or more of the following IDs:

This term	Represents this
CyberSource MID	Unique value assigned by Business Center, also known as the Gateway ID
Processor MID	Unique value assigned by the processor or merchant acquiring bank
Bank MID	Usually same as the Processor MID, but can be different depending on the acquiring bank

NOTE: PayPal uses the merchant's email address as a unique identifier.


Creating Merchant Accounts

To create an account for a merchant, you need to establish a Merchant ID and provide basic information about the merchant's location and contacts. You can also select the merchant's [processor](#) and [product](#) information, or provide this information later.

NOTE: Note: to create multiple merchant accounts at one time, you can choose to [upload a file](#) instead.

After you successfully create the merchant, Business Center sends the business contact a registration email. The merchant account status is set to "Test" until you choose to make it "Live."

NOTE: you can [resend the registration email](#) if necessary.

-
- 1 In the left navigation panel, click the **Portfolio Management** () icon.
 - 2 Under Merchants, click **Manage Merchants**. The Manage Merchants page appears.
 - 3 Click **Add Merchant**. The Add Merchant panel opens.
 - 4 Enter the merchant's name and location information, as well as the names of the merchant's business, technical, and emergency contacts.
 - 5 Click **Next** to continue and select processors the merchant will use. For more information, see Selecting Payment Processors.
Additional Information: available processors are configured by Customer Support. To skip this step and select processors later, choose **Skip Processor** in the dropdown list.
 - 6 Click **Save**. The Confirmation tab displays.
 - 7 Review the merchant details, then click **Close**. To edit instead, click **Edit Merchant** and follow the steps in Editing Merchant Details.
 - 8 To activate a particular product for the merchant, click the product you want to configure:
 - a [Secure Acceptance](#)
 - b [Virtual Terminal](#)
 - c [3D Secure](#) (Payer Authentication)
 - d Risk Control Settings (if enabled)

Important: clicking the link for any product takes you to the product's page.

Sending Email to Merchants

Business Center automatically sends an email to the business contact to create an account, but you can resend email to the merchant's business contact if the account is either in Test or Live status; the email contains links to allow the contact to create both merchant and account administrator accounts. Each merchant account can have one account administrator, and up to eight merchant administrators, at any time.

NOTE: email cannot be sent to inactive merchants; you must first [change the status](#) of the account.

Email Type	Account Status	Description
Test	Test, Live	Allows contact to create administrator accounts in either a test environment or in the live Business Center
Production	Live	Allows contact to create administrator accounts in the live Business Center only

Uploading Multiple Merchant Accounts

If you have several merchant accounts to create or update, you can upload an XML or CSV file instead of [creating one account at a time](#). You can upload up to 1000 merchants in a single file.

After uploading the file, you can search for and download reports containing information about the status of the file. Business Center includes the overall status, as well as the number of merchants uploaded successfully/not successfully.

Reporting on Uploaded Merchant Files

You can track which merchants were successfully added or updated in a particular batch through the download option. You can choose to download either a CSV or XML file. Each file contains the overall file status as well as the status of each merchant uploaded.


- 1 In the left navigation panel, click the **Portfolio Management** icon.
- 2 Under Merchants, click **Merchant File Upload**. The Merchant File Upload page appears.
- 3 To filter the list, click **Add Filter** in the search toolbar and select the criteria you want to use, then press **Enter**.

Editing Merchant Details

You can update all information associated with a merchant (including the [products](#) and [processors](#) used) except for the merchant's ID. Additionally, you can [change the status](#) of the merchant's account.

To locate a particular merchant, follow the steps in "[Searching for Merchants](#)."

To edit a merchant account:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Merchants, click **Manage Merchants**. The Manage Merchants page appears.
 - 3 Select the merchant account you want to update, then click the **Edit Merchant** () icon. The Edit Merchant panel opens.
Additional Information: if the merchant you want to update does not appear, use the steps in Searching for Merchants to locate it.
 - 4 Make changes as necessary, then click **Save**.
 - 5 To update processor settings, click the Processor Settings tab. For more information, see "[Selecting Payment Processors.](#)"
 - 6 To update product settings, at the bottom of the Basic Settings tab, under Product Enablement, click the name of the product you want to configure. For more information, see "[Selecting Merchant Products.](#)"
-

Searching for Merchants

By default, all merchants associated with your account display in the Manage Merchants list. If necessary, you can search for specific merchant accounts using the Search toolbar. The filters enable you to search by the merchant's (CyberSource or processor) ID, name, or status.

To search for merchant accounts:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Merchants, click **Manage Merchants**. The Manage Merchants page appears.
 - 3 In the search toolbar, click **Add Filter**, then select the filter you want to use to search for the merchant.
 - 4 Enter or select the required information, then press **Enter**. The Merchant List displays the results of your search.
Additional Information: click **Add Filter** to add more criteria to your search. Each filter creates an "AND" search.
-

Selecting Payment Processors

Before merchants can accept customer orders, you must identify which payment processor(s) to use. You can select processors and payment types the merchant allows either when you [create the merchant account](#), or you can [edit the account](#) later. You can configure multiple processors for each merchant.

Refer to Payment Processors for a list of card types supported for each payment processor.

To select payment processors:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Merchants, click **Manage Merchants**. The Manage Merchants page appears.
 - 3 Perform one of the following:
 - a **Existing merchant:** select the merchant account you want to update, then click the **Edit Merchant** icon. The Edit Merchant panel opens.
 - b **New merchant:** click **Add Merchant**. The Add Merchant panel opens.
 - 4 Click the **Processor Settings** tab.

Additional Information: new merchants must complete the fields on the Basic Info tab first.
 - 5 In the Choose Processor list, select the processor you want to use. Information specific to the processor displays below in the panel.

Additional Information: to skip this step while creating a merchant, select **Skip Processor**. **Important:** you cannot select Skip Processor while editing a merchant's account; at least one processor must be selected.
 - 6 Complete the processor's required details, then click **Save**.
 - 7 To add additional processors, click **Add Another Processor**. To remove an existing processor, click **Remove**.
-

Selecting Merchant Products

You can enable, disable, or change configurations available to merchants for the following products:

- [Secure Acceptance](#)
- [Virtual Terminal](#)

- [3D Secure](#) (Payer Authentication)
- Risk Control Settings (if enabled)

NOTE: you can also select products for merchants after creating the account by going directly to the product's page and selecting the merchant for which you want to configure.

IMPORTANT: for new merchant accounts, you must first complete the steps in Adding Merchant Accounts before these options are available.

To select payment products:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Merchants, click **Manage Merchants**. The Manage Merchants page appears.
 - 3 Select the merchant account you want to update, then click the **Edit Merchant** icon. The Edit Merchant panel opens.
 - 4 At the bottom of the Basic Info tab, under Product Enablement, click the name of the product you want to configure. The selected product's configuration page displays.
-

Updating Merchant Account Status

For each of your merchant accounts, you can monitor and update the account's status. The table below describes the options available at any time.


IMPORTANT: updating the status of an account has an immediate impact to the processes and transactions within the account. Contact support if you have more questions about making changes to the status of a merchant account.

If the current status is...	You can change it to...	Purpose and impact includes...
Test	Live	Ready to go live after a test period
Live	Inactive	Transactions cannot be processed, users cannot log into Business Center

If the current status is...	You can change it to...	Purpose and impact includes...
Inactive	Live	Transactions and subscriptions will process; access to Business Center restored

After changing the account status you can [resend the registration email](#) if necessary.

To update account status:


- 1 In the left navigation panel, click the **Portfolio Management** icon.
- 2 Under Merchants, click **Manage Merchants**. The Manage Merchants page appears.
Additional Information: If the merchant you want to update does not appear, use the steps in Searching for Merchants to locate it.
- 3 Select the merchant account you want to update, then click the **Change Status** () icon.
- 4 Select the appropriate status, then click **Update Status**.

Exporting Merchant Lists

You can export the list of your merchant accounts at any time. The CSV file includes the merchants currently displayed in the Merchant List; each merchant's ID, name, creation date, and status are listed.

NOTE: Note: export is only available for the entire list of merchants displayed; if you select a merchant, the feature is disabled. To filter the list of merchants before exporting, follow the steps in Searching for Merchants.

To export merchant account details:

- 1 In the left navigation panel, click the **Portfolio Management** icon.
- 2 Under Merchants, click **Manage Merchants**. The Manage Merchants page appears.
- 3 Click the **Export to CSV** () icon. A confirmation message displays.
- 4 Follow your browser's settings to download and save the file.

Enabling Merchant Portfolio Tools

You can enable or disable services profiles for a merchant account any time after the [merchant account](#) is created. Each tool can be managed individually:

- [Payer Authentication](#) (3D Secure)
- [Secure Acceptance](#)
- [Virtual Terminal](#)
- [Service Fees](#)

Applying Branding


You can apply your own branding values, including colors, logo, and contact information for customer support.

WARNING: Before creating a custom URL and branding themes, verify the URL is available and accessible. Contact Customer Support for assistance.

Creating Branding Themes

You can set up themes to apply to your merchants' Business Center experience that more closely resembles their own branding. You can [assign](#) the theme to one or more countries, and [modify](#) the theme as needed.

To create branding themes:

-
- 1 In the left navigation panel, click the **Portfolio Management** () icon.
 - 2 Under Portfolio Tools, click **Branding**. The Branding page appears.
 - 3 Click **Add Theme**. The Configure Theme panel opens.
 - 4 Enter the name you want to use for the theme.
 - 5 Click **Browse** to find and upload the logo file you want to appear on all pages in Business Center.
 - 6 In the **Customer Support Email Alias** field, enter the text (not the email address) that appears as a link to send an email to your customer support.
 - 7 In the **Customer Support Phone Number** field, enter the phone number your users dial to reach your customer support.

- 8 In the **Custom URL** field, enter the URL that users will type to access your branded Business Center application.

Additional Information: all URLs must contain "ebc.cybersource.com."

- 9 Under Theme Colors, select the color (or type the hex value) you want to display in the top bar, as well as the primary, secondary, and link colors.


Additional Information: click **Preview** to see the color scheme applied.

- 10 When you are done, click **Save**.
-

Modifying Existing Themes

You can change the elements of a theme, including the name, if a value changes. Changes are automatically applied to all assigned countries.


To modify branding themes:

- 1 In the left navigation panel, click the **Portfolio Management** () icon.
 - 2 Under Portfolio Tools, click **Branding**. The Branding page appears.
 - 3 Next to the theme you want to update, click **Configure**. The Configure Theme panel opens and displays saved values.
 - 4 Make changes as needed.
- Additional Information:** click **Preview** to see the color scheme applied.
- 5 When you are done, click **Save**.
-

Assigning Branding Themes to Countries

You can choose how Business Center will appear and how users will access it based on the user's country.

To assign a branding theme to one or more countries:

- 1 In the left navigation panel, click the **Portfolio Management** () icon.
- 2 Under Portfolio Tools, click **Branding**. The Branding page appears.

- 3 Next to the theme you want to assign, click **Assign**. The Theme Assignment panel opens.
 - 4 To make this theme your organization default, check the **Set this theme as your company default** box.
 - 5 Select one or more countries in which this theme will be applied when a user accesses Business Center.
 - 6 When you are done, click **Save**.
-

Configuring Payer Authentication Profiles

3D Secure (Payer Authentication) payment processing enables you to more securely authenticate card-not-present transactions. You can enable the use of 3D Secure, as well as the individual payment methods. When you enable a payment method, you need to set the values you want to use.

You can enable and configure profiles for the following payment types:

- Verified by Visa
- Mastercard SecureCode
- American Express SafeKey
- JCB J/Secure
- Diners Club

Configuring Secure Acceptance Profiles

You can create templates to apply to your merchants' checkout experience, setting up as many different configurations and settings as you need. Each template (profile) can then be assigned to individual merchants; merchants will see only what you have included in their profile during checkout.

- [Create](#) or [edit](#) a profile
- [Publish](#) a profile
- [Search](#) for a profile
- [Switch](#) between Portfolio and Merchant views
- [Assign](#) a profile to a merchant

NOTE: you can also use the Secure Acceptance Settings page in the Payment Configuration module to configure a specific merchant's profile.

Creating Secure Acceptance Profiles

You can create profiles to represent the payment methods that you accept from your merchants. After you create the profile, you can [publish](#) it, and then [assign](#) it to the merchant.

To create a secure acceptance profile:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Secure Acceptance Profile**. The Secure Acceptance Profile page appears.
 - 3 Click **New Profile**. The Create Profile panel opens.
 - 4 Enter the profile name and description, the company name, the integration method used to process notifications and the contact to whom they will be sent, and any additional services.

Additional Information: the integration method cannot be changed later.

- 5 Click **Submit**. The Create Profile panel closes and the Edit Profile page appears.



Additional Information: the profile is created as “In Progress”. You can complete profile values in order to publish it using the steps in Editing Secure Acceptance Configurations at any time.

Publishing Secure Acceptance Profiles

Publishing a profile makes the profile available for assignment to the merchant. Until the profile is completed and published, it remains in progress, and you can make updates using the steps in Editing Secure Acceptance Configurations.

To publish a secure acceptance profile:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Secure Acceptance Profile**. The Secure Acceptance Profile page appears.

- 3 Perform one of the following:
 - a On the In Progress Profiles tab, select the profile you want to publish and click the **Publish Profile** () icon.
 - b On the Edit Profile page, click the **Publish Profile** () icon.
 - 4 Click **Confirm**.
-

Searching for Secure Acceptance Profiles

You can choose to filter the list of profiles by selecting the specific merchant you want to review in the search toolbar.

To search for secure acceptance profiles:

- 1 In the left navigation panel, click the **Portfolio Management** icon.
- 2 Under Portfolio Tools, click **Secure Acceptance Profile**. The Secure Acceptance Profile page appears.
- 3 In the search toolbar, click the Name filter and select the merchant you want to display. The Profile list updates with the merchant profiles you select.

Additional Information: Note: to search for In Progress profiles, click the **In Progress Profiles** tab first.

Viewing Secure Acceptance Profiles

You can view a profile without editing it using the View Profile option.


To view a secure acceptance profile:

- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Secure Acceptance Profile**. The Secure Acceptance Profile page appears.
 - 3 On the Complete Profiles tab, in the Profile Name column, select the check box for the profile you want to view.
 - 4 Click the **View Profile** icon. The Edit Profile page appears, with all data in read-only mode.
-

Switching between Portfolio and Merchant Views

Business Center provides the ability to view profiles at both the portfolio and merchant views. When you work at the portfolio level, you can configure across merchants; at the merchant level, set configurations for an individual merchant account.

To switch between views:

- 1 In the left navigation panel, click the **Portfolio Management** icon.
- 2 Under Portfolio Tools, click **Secure Acceptance Profile**. The Secure Acceptance Profile page appears.
- 3 Click the **Switch Mode** () icon, and then select Portfolio Mode or Merchant Mode. The Secure Acceptance Profile page refreshes and displays the appropriate selection.

Editing Secure Acceptance Configurations

You can make changes to an In Progress profile, then publish the changes to the Complete profile, at any time. You can make updates to the following profile information:

Tab Name	Description
General Information	Enter basic information about the name and format of the profile
Payment Settings	Select accepted card types, checkout methods, and reversal preferences
Payment Form	Set up checkout steps, and which fields to include in billing and order review forms
Notifications	Designate where to send transaction data
Customer Response	Customize response and error messages
Branding	Add your branding logos, fonts, and colors

Assigning Secure Acceptance Profiles to Merchants

You can assign any published profile to a merchant account that is enabled for Secure Acceptance payment processing.

To assign secure acceptance profiles:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Secure Acceptance Profile**. The Secure Acceptance Profile page appears.
 - 3 Click **Assign Profiles**. The Merchant Assignment page appears.
 - 4 In the Merchant list, select the merchant to which you want to assign profiles. The Available Profiles list updates to display profiles available for assignment.
Additional Information: make sure the Enable Merchant option at the top of the page is selected for the merchant.
 - 5 In the Available Profiles list, select one or more profiles to make available to the merchant.
 - 6 In the Default Profile list, select which of the profiles should appear by default. To skip this step, choose **Do Not Apply Default**.
 - 7 Click **Save**.
 - 8 Click **Confirm**.
-

Configuring Virtual Terminal Profiles

Virtual Terminal profiles enable you to [set up a template](#) of values that can be [assigned](#) to one or more merchants. Profiles can also be [edited](#), and changes will automatically be applied to all merchants using the profile. You can also [search](#) for profiles or merchants to view which merchants have been assigned Virtual Terminal profiles. If you need to, you can [remove the profile](#) from the merchant account.

NOTE: you can also use the Virtual Terminal Settings page in the Payment Configuration module to configure a specific merchant's profile.

Creating Virtual Terminal Profiles

You can create a profile that contains the Virtual Terminal settings you want to assign to a merchant account, including the default country and currency, and the values you want to display and require the merchant to complete, and whether to include it on the receipt. When you create the profile, you need to choose whether to allow the merchant to make changes to the template, or to control those changes yourself. After creating the profile, you can [assign](#) it to a merchant.

To create a virtual terminal profile:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Virtual Terminal Profile**. The Virtual Terminal Profile page appears.
 - 3 On the Profile List tab, click **New Profile**. The Add New Product Profile panel opens.
 - 4 Enter the profile settings, default values, and customer and order information you want to include in the profile.

Additional Information: Important: If you choose not to allow merchants to edit their own profiles, you will have to make any required changes on their behalf.
 - 5 Click **Create**. The Add New Product Profile panel closes and the Profile List refreshes to include the profile.
-

Searching for Virtual Terminal Profiles


-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Virtual Terminal Profile**. The Virtual Terminal Profile page appears.
 - 3 On the **Profile List** tab, in the search toolbar, select the Profile Name you want to find. The Profile List updates to show the selected profile.

Additional Information: you can also sort the list by profile name, description, or number of merchants assigned.
-


Assigning Virtual Terminal Profiles

You can assign a profile for Virtual Terminal settings to a merchant; each merchant can only have one profile assigned at any time. You can also unassign a profile if needed.

NOTE: profiles can be assigned to multiple merchants.

- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Virtual Terminal Profile**. The Virtual Terminal Profile page appears.
 - 3 Click the **Merchant List** tab.
 - 4 In the Merchant List, select the merchant to which you want to assign a profile, and then click the **Assign Profile** () icon. The Assign Profile panel opens.
 - 5 In the **Profile ID** list, select the profile you want to assign.
 - 6 Review the settings and make changes as necessary.
 - 7 Click **Save**. The Assign Profile panel closes and the Merchant List refreshes to include the profile name.
-


Unassigning Virtual Terminal Profiles

- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Virtual Terminal Profile**. The Virtual Terminal Profile page appears.
 - 3 Click the **Merchant List** tab.
 - 4 In the Merchant List, select the merchant from which you want to remove a profile, and then click the **Unassign Profile** () icon.
 - 5 Click **Confirm**. The Merchant List refreshes and “NO PROFILE ASSIGNED” appears.
-

Editing Virtual Terminal Profiles

You can update a profile's default values, as well as customer and order information to display and require. Changes that you make impact all merchants using the Virtual Terminal profile.

To edit virtual terminal profiles:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Virtual Terminal Profile**. The Virtual Terminal Profile page appears.
 - 3 On the **Profile List** tab, select the profile you want to edit, and then click the **Edit Profile**  icon. The Edit Product Profile panel opens.
 - 4 Make changes as necessary.

Additional Information: Important: If you choose not to allow merchants to edit their own profiles, you will have to make any required changes on their behalf.
 - 5 When you are done, click **Update**.
 - 6 Click **Confirm**. The Edit Product Profile panel closes.
-

Enabling Service Fees

If you have subscribed to the service, you can enable service fees by merchant. When you enable service fees, you select the products and card types the merchant can use, as well as the type and amount of the fee. You can also opt in to daily and/or monthly reports.

To enable service fees:

-
- 1 In the left navigation panel, click the **Portfolio Management** icon.
 - 2 Under Portfolio Tools, click **Service Fee**. The Service Fee page appears.
 - 3 In the search toolbar, click the **Merchant ID** filter to select a merchant.
 - 4 Click the **Enable** option. The Service Fee page displays available options.
 - 5 Select the products, payment methods and fee amounts you want to include, and enter information about the merchant and reporting.

6 When you are done, click **Submit**.

5. Reports

Reports

Business Center provides several ways for you to generate and export reports, as well as create and manage report subscriptions. The Reports module enables you to:

- Download [available reports](#)
- Create a new [standard or custom report](#)
- View an [on-demand report](#)

You can also learn more about [terms and concepts](#) used in Business Center reporting.

What else can you do?

- Review analytics
- Review details for a single transaction

Refer to the *Reporting Migration Guide* to learn more about:

- Understanding which features and reports changed from Classic Business Center
- Transitioning to RESTful APIs from the previous programmatic access methods
- Finding answers to frequently asked questions (FAQs)

Reporting Terms and Concepts

Business Center offers several options for accessing and downloading your transaction data. Some users may also access financial data; see the *Financial Reporting Guide* for more information. You can view on-demand reports in your browser or choose to download reports available through subscription. You can also decide whether or not you want to generate a report once, or request it to automatically be created at your desired interval.

The following table describes the terms and concepts used in Business Center:

This term	Means this
On-Demand	A preconfigured report specifically designed to be viewed in the browser.
Downloadable	Any report that has been created through a subscription and is ready for you to download.

IMPORTANT: several types of reports may be available to you in [Available Reports](#), based on your reporting history and services you use with the Business Center. See "[Viewing On-Demand Reports](#)" for a complete list and more information.

NOTE: If you previously used Classic Business Center, refer to the *Reporting Migration Guide* for more information on switching from Classic to new reports.

Viewing On-Demand Reports

The following reports may be available on demand through your browser, depending on which Business Center services you use.

Select this report	To view this data
Payment Batch Summary	Sale and refund counts and amounts by currency and payment method.
Payer Authorization Summary	Number of transactions and total amount for groups of transactions based on each currency and card type you support. Enabled for users using payer authorization service.


Select this report	To view this data
Notification of Change	eCheck related fields updated as a result of a response to an eCheck settlement transaction. Enabled for users processing eChecks on certain gateways.
Net Funding	Sales and refunds, fees, chargebacks, and net expected funding. Enabled for users using certain payment processors.
Purchase and Refund Details	Purchase and refund details that have been submitted to your payment processor. Merchants using certain payment processors will also see fee and funding data.
Chargeback Report	Chargebacks reported by your payment processor. Enabled for users using certain payment processors.
Interchange Clearing Levels	Interchange fees reported by your payment processor. Enabled for users using certain payment processors.
Retrieval Request Report	Retrievals reported by your payment processor. Enabled for users using certain payment processors.

Payment Batch Summary

The Payment Batch Summary report shows total sales and refunds by currency and payment method. For record-level reporting, use the [Downloadable Reports](#). 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.

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

To view the Payment Batch Summary report:

- 1 In the left navigation panel, click the **Reports**  icon.
- 2 Under Transaction Reports, click **Payment Batch Summary**. The Payment Batch Summary Report page appears.
- 3 In the search toolbar, select the **Frequency** filter you want to include in the report.
- 4 Portfolio users: select the **Merchant** for whom you want to view data.
- 5 Based on the **Frequency** selected, choose the specific day, week, or month you want to review.

Additional Information: 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.
- 6 Select the **Currency** code of the transactions you want to include.

Additional Information: to view results from the period prior to or following the selected period, click **Previous** or **Next** below the search toolbar.
- 7 Click **Export** and choose your desired aggregation options and file format. Export options are based on the frequency selected.
- 8 Follow your browser's instructions to open and save the file.

Payer Authentication Summary

You can generate the Payer Authentication Summary report to track enrollment 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 left navigation panel, click the **Reports** icon.
 - 2 Under Transaction Reports, click **Payer Auth Summary**. The Payer Auth Summary Report page appears.
 - 3 In the search toolbar, select **Date Range** you want to include in the report.
Additional Information: account level users must select a merchant as well.
 - 4 Based on the Date Range selected, choose the specific day, week, or month you want to review.

Additional Information: 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.

Notification of Change

You can view a list of eCheck-related values updated as a result of a response to an eCheck settlement transaction in the Notification of Change report. Merchants who have an active PGP key can also export this information to a CSV or XML file. By default, the report shows data from the prior day, but you can also choose to view by the previous week, previous month, or a custom date range (up to six months).

To view the Notification of Change report:

-
- 1 In the left navigation panel, click the **Reports** icon.
 - 2 Under Transaction Reports, click **Notification of Change**. The Notification of Change page appears.
 - 3 In the search toolbar, select the **Date Range** of transactions to be included in the report. Results are automatically sorted in ascending order (Latest Results First).
 - 4 To view results in descending order, select **Oldest Results First** in the Sort Order filter.
 - 5 Click **Export** and choose your desired file format.
Additional Information: Export is available only if you have a PGP security key.
 - 6 Follow your browser's instructions to open and save the file.
-

Net Funding

You can view the daily interchange, discount, and standard assessments in the Net Funding report. Some month-end fees, such as authorizations, are detected at the end of the month and appear in the Net Funding report on that particular day. Total Net Funding is obtained after subtracting chargebacks, fees, and any other negative amounts.

By default, the report shows data from the prior day, but you can also choose to view by the previous week, previous month, previous three months, or previous six months. You can also choose to export the data to a CSV, XML, or JSON file.

For more information about the Net Funding report, refer to the *Financial Reporting Guide*.

To view the Net Funding report:

-
- 1 In the left navigation panel, click the **Reports** icon.
 - 2 Under Financial Reports, click **Net Funding**. The Net Funding page appears.
 - 3 In the search toolbar, select the **Date Range** of transactions to be included in the report.
Additional Information: account level users can also select a merchant or group.
 - 4 Select the **Currency** in which you want transactions to appear.
 - 5 Click **Export** and choose your desired file format.
 - 6 Follow your browser's instructions to open and save the file.
-

Purchase and Refund Details

The Purchase & Refund report includes all purchases and refund transactions, as well as all activities related to transactions resulting in an adjustment to the net proceeds. By default, the report shows data from the prior day, but you can also choose to view by the previous week, previous month, or a custom period (up to 31 days within the previous 18 months).

Additionally, you can view data by either:

- **Request date:** date transaction was captured, or
- **Submission date:** date on which transaction was sent to processor (may be later than request date)

For more information about the Purchase and Refund Details report, refer to the *Financial Reporting Guide*.

To view the Purchase and Refund Details report:

-
- 1 In the left navigation panel, click the **Reports** icon.
 - 2 Under Financial Reports, click **Purchase & Refund Details**. The Purchase & Refund Details page appears.
 - 3 In the search toolbar, select:
 - a **Merchant** data you want to view
 - b **Date Range** you want to include in the report
 - c **View By** and choose which date on which to base the report
 - 4 Click one of the following tabs to view data details:
 - a Request
 - b Settlement
 - c Authorization
 - d Fees & Funding
 - e Others
 - 5 For any transaction, click the **Request ID** link to view the Transaction Details page.
 - 6 Click **Export** to download a file containing transactions in the list, then choose desired format.
 - 7 Follow your browser's instructions to open and save the file.
-

Chargeback Report

The Chargeback report contains a list of the number of chargebacks processed on a particular day or date range. For each day, you can view the details of those transactions. By default, the report includes information from the last seven days, but you can also choose to view month-to-date data, or by the last month, or a custom period up to 31 days long within the last 18 months. You can choose to export either summary or detail-level information to a CSV or XML file.

NOTE: This report is only available for selected merchants.

To view the Chargeback report:

-
- 1 In the left navigation panel, click the **Reports** icon.
 - 2 Under Financial Reports, click **Chargeback Report**. The Chargeback Report page appears.
 - 3 In the search toolbar, select the **Date Range** you want to include in the report. Summary results display in the list.
 - 4 Click **Export** to export summary results, and choose desired file format.
 - 5 Click the **Date** link to view details for that day's chargebacks. The Chargeback Details List appears.
 - 6 Perform one or more of the following:
 - a Click the **Request ID** link to view transaction details for the selected chargeback. The Transaction Details page appears.
 - b Click the **Control/Tracking Number** link to view dispute details. The Chargeback Dispute Letter Preview panel opens.
 - c Click **Export** to export details for the selected day's transactions, and choose desired file format.
 - d Click **Back to Results** to return to the summary results list.
-

Interchange Clearing Levels

The report contains clearing information for the date you select. You can choose to export data to a CSV or XML file, or view the details of a particular transaction.

This report is only available for selected merchants.

To view the Interchange Clearing Levels report:

-
- 1 In the left navigation panel, click the **Reports** icon.
 - 2 Under Financial Reports, click **Interchange Clearing Levels**. The Interchange Clearing Levels page appears.
 - 3 In the search toolbar, select the **Date** for which you want to view data. The Interchange Report Details list displays available results.
 - 4 Perform one or more of the following:
 - a Click **Export** and choose desired file format.
 - b Click the **Request ID** link to view transaction details. The Transaction Details page appears.
-

Retrieval Request Report

The Retrieval Request report contains a list of the number of retrievals processed on a particular day or date range. For each day, you can view the details of those transactions. By default, the report includes information from the last seven days, but you can also choose to view month-to-date data, or by the last month, or a custom period up to 31 days long within the last 18 months. You can choose to export either summary or detail-level information to a CSV or XML file.

NOTE: This report is only available for selected merchants.

To view the Retrieval Request report:

-
- 1 In the left navigation panel, click the **Reports** icon.
 - 2 Under Financial Reports, click **Retrieval Request Report**. The Retrieval Request Report page appears.
 - 3 In the search toolbar, select the **Date Range** you want to include in the report. Summary results display in the list.
 - 4 Click **Export** to export summary results, and choose desired file format.
 - 5 Click the **Date** link to view details for that day's chargebacks. The Retrieval Details List appears.
 - 6 Perform one or more of the following:
 - a Click the **Request ID** link to view transaction details for the selected retrieval. The Transaction Details page appears.
 - b Click the **Control/Tracking Number** link to view dispute details. The Retrieval Dispute Letter Preview panel opens.
 - c Click **Export** to export details for the selected day's transactions, and choose desired file format.
 - d Click **Back to Results** to return to the summary results list.
-

Accessing Downloadable Reports

Business Center generates and stores reports to which you have subscribed in the [Available Reports](#) section. These reports include [standard](#) preconfigured reports that you have enabled, as well as any [custom](#) reports you have created. Partners and account level users can also create reports that consolidate data for one or all merchants, or a group of merchants in the portfolio.

NOTE: if you previously used Classic Business Center, refer to the *Reporting Migration Guide* for more information on switching from Classic to new reports.

You can also [manage](#) your current subscriptions, or create a new custom [one-time report](#) or [subscription](#).



Downloading Available Reports

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

- **Custom:** a one-time or recurring report you create yourself, either from scratch or from another report
- **Classic:** new versions of reports you used in Classic Business Center. See the *Reporting Migration Guide* for more information.
- **Standard:** preconfigured recurring reports provided by Business Center; you can choose whether or not to enable the subscription, or use the report as a template for a custom report.
- **Third-Party:** reports received by Business Center on your behalf, usually from a payment processor. See the *Reporting Migration Guide* for more information.
- **Legacy:** Classic Business Center reports. See the *Reporting Migration Guide* for more information.

NOTE: One or more reports tab may not contain any results, especially if you did not use Classic Business Center.

To download available reports:

- 1 On the left navigation pane, click the **Reports** () icon.
- 2 Under Downloadable Reports, click **Available Reports**. The Available Reports page appears.
- 3 Click the tab containing the report you want to download.
- 4 In the **Download** () column, click the file format link.

Additional Information: only reports that have successfully completed generating and that contain data include links.

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

Information Available in Downloadable Reports

Business Center provides several report templates that you can use to create report subscriptions or custom reports. Each report contains a set of default fields based on the report type you choose; refer to the table below for additional information about each report.

NOTE: refer to "[Application Fields](#)" for a complete list of fields and descriptions you can include in downloadable reports.

This report	Contains this information	Standard or Custom
Payment Batch Detail	All sales and refunds successfully submitted to your payment processor. Report fields can be modified.	Standard
Transaction Request	All transactions that have passed through the payment gateway. Report fields can be modified.	Standard
Processor Events	Payment notifications received from the processor for a variety of payment events. Report fields can be modified.	Standard
Transaction Exception Detail	Details failures that happened after a follow-on transaction is submitted to the payment gateway. Report fields can be modified.	Standard
Invoice Summary	Summary of the transactions that appear on your invoice. Report fields cannot be modified.	Standard
Payer Authentication Detail	Record-level transaction details for data contained in the Payer Authentication Summary report. Report fields can be modified.	Custom
Subscription Detail	Detailed information about on-demand customer profiles and transactions. Report fields can be modified.	Custom
Conversion Detail	Results of converted orders for each reviewer. Report fields can be modified.	Custom
Decision Manager Detail	Data from selected fields for Decision Manager orders within a specific period of time.	Custom
Decision Manager Events Detail	Selected fields for Decision Manager account login, creation, and update events.	Custom

NOTE: If you use financial services, refer to the *Financial Reporting Guide* for more information about additional available reports.

Generating One-Time Reports

Business Center enables you to create your own reports when your needs don't require an ongoing subscription. A one-time report might be useful when:

- You need information about transactions that happened before you set up your recurring subscription
- You want to test a report before [setting up a recurring subscription](#)
- You need a particular type of information only one time, so a recurring subscription is unnecessary

When you need past information that spans more than 31 days, you can create multiple one-time reports. In order to protect system performance, each user is able to generate up to three one-time reports concurrently. Additional one-time reports can be scheduled after the first three reports complete.

After your one-time report is generated, it is available for download on the [Available Reports](#) page. Depending on the size of the report, it might take longer than 6 hours to generate.

NOTE: The process for creating a report subscription is the same as for creating a one-time report. The steps listed below focus on creating a one-time report; to follow steps specifically for creating custom subscriptions, see "[Creating New Custom Report Subscriptions](#)."


To generate a one-time report:

- 1 On the left navigation pane, click the **Reports** icon.
- 2 Under Downloadable Reports, click **Available Reports**. The Available Reports page appears.
- 3 On the Custom Reports tab, click **Create Report**. The Create Report Subscription page appears.
- 4 Under Account Setup, select whether to base the report on data from a specific merchant, or a group of merchants, and then choose an available value in the Merchants or Groups list.




Additional Information: this option is only available for partners and account level users. To create a report that includes all merchants or groups, use the default value.

- 5 Under Basic Report Setup, enter the following:

In this field	Do this
Report Name	Enter the name for your report that best reflects the data you want to capture. Each report must have a unique name containing up to 250 characters.
Report Type	Select the type of report that most closely represents the data or process you want to include. Business Center automatically includes the most commonly used fields in your report based on this selection. See the next step for more information on how to customize these values.
File Format	Choose whether Business Center creates the report in XLS or XML format.
Frequency	Choose One-time report to create a single report covering the date range (and time zone) you choose. You can also select a Recurring subscription .

- 6 To change any of the default fields included in your report, click the Arrow () icon to expand the Advanced Report Features section, and then perform one or more of the following actions (available actions are based on the services you use):

In this field or tab	Do this
Credit Amounts	Check the box if you want credits to appear as negative amounts (for example: -1390.00).

In this field or tab	Do this
Naming Convention	Select how you want the field names to appear in the report: <ul style="list-style-type: none"> • SOAPI displays most field names in camel case (for example: FirstName) • SCMP displays most field names with underscores (for example: first_name)
Application	Select one or more types of transactions you want to include in the report. Note: leave blank to include all types.
Field Selection	One or more of the following: <ul style="list-style-type: none"> • Enter text matching a field name you want to find in the Search field. • Check the box for one or more fields or field types to include or remove from the report; check the Select All box to add or remove all fields.(Click the  in a section to expand or collapse it.) • In the Selected column, click the  to remove a field or field type from the report.
Field Ordering	Click and hold the Handle () icon to rearrange fields (in the Selected column on the Field Selection tab) into the order in which you want them to appear in the report.


- 7 When you are done, click **Create**. The [Available Reports](#) page appears, and the new report appears in the Custom Reports List.

Working with Standard Report Subscriptions

You can enable or disable a subscription for any standard report; Business Center automatically generates reports for enabled subscriptions and makes them available under [Available Reports](#). In addition, you can change the frequency and output format of any [standard](#) report if needed.

NOTE: you can use a standard report as a template, then click **Save As** to create a new custom report. When you save as a new report, you can also change the report details, including subscription cycle and included data. See "[Generating Custom Reports](#)" for more information.

To modify a standard report subscription:

-
- 1 On the left navigation pane, click the **Reports** icon.
 - 2 Under Downloadable Reports, click **Report Subscription Management**. The Report Subscription Management page appears.
 - 3 Click the **Standard Report Subscriptions** tab. The Standard Report Subscriptions List appears.
 - 4 Select one or more of the following:
 - a In the **Enable** column, select the box to activate the subscription; deselect to inactivate.
 - b In the **Frequency** column, click the **Down Arrow** () icon to modify how often the report is generated.
 - c In the **Format** column, click the **Down Arrow** icon to modify the file format of the report.

Additional Information: click **Save As** to [create a new version](#) of the report.

Generating Custom Reports

Business Center enables you to create your own reports based on the type of data you want to track (for example, transaction requests or invoice summaries). When you create a report subscription, Business Center provides a set of fields for you to choose from; you can also add and remove additional fields based on your needs, and choose the order in which they appear and how they display in the report. You can also set how often you want to generate the report (or if you want to just run it once). Successfully generated reports appear in the [Available Reports](#) section.

To create a custom report subscription, create a brand [new subscription](#), or [save an existing](#) standard or custom report as a new report.

NOTE: refer to the ["Application Fields"](#) for a complete list of fields and descriptions.

Creating New Custom Report Subscriptions

A recurring report subscription is a template that describes the attributes of a report, including how often it runs and the period of time it spans. After your recurring report is generated, it is available for download on the [Available Reports](#) page. You can maintain up to 20 report subscriptions at any time.

In addition to choosing from [available fields](#), you can customize the following attributes of a recurring subscription:

- **Name:** a unique name for the report. The name cannot be changed after a report is created.
- **Report type:** a set of reports that can be customized. The report type cannot be changed after a report is created.
- **Format:** the format of a generated report (XML or CSV).
- **Frequency:** the frequency at which a report runs: daily, weekly, or monthly.
- **Start time:** the time of day at which a report runs.

NOTE: The process for creating a report subscription is the same as for creating a one-time report. The steps listed below focus on creating recurring subscriptions; to follow steps specifically for generating a one-time report, see "[Generating One-Time Reports.](#)"

To create a report subscription:

- 1 On the left navigation pane, click the **Reports** icon.
- 2 Under Downloadable Reports, click **Report Subscription Management**. The Report Subscription Management page appears.
- 3 Click the **Custom Report Subscriptions** tab. The Custom Reports Subscriptions List appears.
- 4 Click **Create Subscription**. The Create Report Subscription page appears.
- 5 Under Account Setup, select whether to base the report on data from a specific merchant, or a group of merchants, and then choose an available value in the Merchants or Groups list.


Additional Information: This option is only available for partners and account level users. To create a report that includes all merchants or groups, use the default value.

- 6 Under Basic Report Setup, enter the following:

In this field	Do this
Report Name	Enter the name for your report that best reflects the data you want to capture. Each report must have a unique name containing up to 250 characters.
Report Type	Select the type of report that most closely represents the data or process you want to include. Business Center automatically includes the most commonly used fields in your report based on this selection. See the next step for more information on how to customize these values.
File Format	Choose whether Business Center creates the report in XLS or XML format.
Frequency	Choose Recurring subscription to automatically generates daily, weekly, or monthly reports. You can also create a One-time report .

- 7 To change any of the default fields included in your report, click the Arrow (^) icon to expand the Advanced Report Features section, and then perform one or more of the following actions (available actions are based on the services you use):

In this field or tab	Do this
Credit Amounts	Check the box if you want credits to appear as negative amounts (for example: -1390.00).


In this field or tab	Do this
Naming Convention	Select how you want the field names to appear in the report: <ul style="list-style-type: none"> • SOAPI displays most field names in camel case (for example: FirstName) • SCMP displays most field names with underscores (for example: first_name)
Application	Select one or more types of transactions you want to include in the report. <hr/> NOTE: leave blank to include all types. <hr/>
Field Selection	One or more of the following: <ul style="list-style-type: none"> • Enter text matching a field name you want to find in the Search field. • Check the box for one or more fields or field types to include or remove from the report; check the Select All box to add or remove all fields. (Click the ^ in a section to expand or collapse it.) • In the Selected column, click the X to remove a field or field type from the report.
Field Ordering	Click and hold the Handle () icon to rearrange fields (in the Selected column on the Field Selection tab) into the order in which you want them to appear in the report.

- 8** When you are done, click **Create**. The Manage Report Subscription page appears, and the new subscription appears in the Custom Reports Subscriptions List.

Saving Existing Reports as New Subscriptions

You can choose to save any existing custom report as a new one; this enables you to copy over all the existing values, and change as much as you need to create a new report with a new name.

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

-
- 1 On the left navigation pane, click the **Reports** icon.
 - 2 Under Downloadable Reports, click **Report Subscription Management**. The Report Subscription Management page appears.
 - 3 Click the **Custom Report Subscriptions** tab. The Custom Reports Subscriptions List appears.
 - 4 Next to the report you want to copy, click the **Save As** () icon. The Save New Subscription page appears.
 - 5 Under Account Setup, select whether to base the report on data from a specific merchant, or a group of merchants, and then choose an available value in the Merchants or Groups list.

Note: to create a report that includes all merchants or groups, use the default value.

- 6 Under Basic Report Setup, enter a unique name for the report.

Additional Information: all reports must have a unique name.

- 7 Use the steps in "[Creating New Custom Report Subscriptions](#)" as a guideline for modifying report values.

Important: you must change at least value to save the new report.


- 8 When you are done, click **Save As**. The Manage Report Subscription page appears, and the new subscription appears in the Custom Reports Subscriptions List.
-

Modifying Custom Report Subscriptions

You can edit the values in the report (except the report name and frequency), or [delete subscriptions](#) you no longer need.

NOTE: You can also [create a new report based on the subscription](#).


To edit report subscriptions:

-
- 1 On the left navigation pane, click the **Reports** icon.
 - 2 Under Downloadable Reports, click **Report Subscription Management**. The Report Subscription Management page appears.
 - 3 Use the steps in "[Creating New Custom Report Subscriptions](#)" as a guideline for modifying report values.
 - 4 Click the **Custom Report Subscriptions** tab. The Custom Reports Subscriptions List appears.
 - 5 In the row containing the report you want to edit, click the **Edit** () icon. The Edit Report Subscription page appears.
Important: you must change at least attribute or field to save the report.
When you are done, click **Edit**.
 - 6 Click **Confirm**.
 - 7
-

Deleting Report Subscriptions

You can delete subscriptions you no longer need.

To delete report subscriptions:

-
- 1 On the left navigation pane, click the **Reports** icon.
 - 2 Under Downloadable Reports, click **Report Subscription Management**. The Report Subscription Management page appears.
 - 3 Click the **Custom Report Subscriptions** tab. The Custom Reports Subscriptions List appears.
 - 4 In the row containing the report you want to delete, click the **Delete** () icon.
 - 5 Click **Confirm**. The Custom Report Subscriptions list refreshes and removes the subscription.
-

Appendix: Reporting Fields and Descriptions

The sections in this appendix describes each field available in the Reporting module. Data available for each value depends on the services you use in Business Center, and may not be available in every report.

Application Fields

Fields in this group prepend the field name with “Application:”

Field Name	Definition
Name	Name of application used.
Rcode	One-digit code indicating whether the entire request was successful.
Rflag	One-word description of the result of the entire request.
Rmsg	Message that explains the <ics_flag> value.
ReasonCode	—

Authorization Results Fields

Fields in this group prepend the field name with “Auth:”

Field Name	Definition
AVSResult	Optional results of address verification test.
CVVResult	Optional results of card verification number test.

Bank Information Fields

Fields in this group prepend the field name with “BankInfo:”

Field Name	Definition
Address	Bank’s address.
BranchCode	Code that identifies the branch of the customer's bank when you are not using the IBAN.
City	City in which the bank is located.
Country	Country in which the bank is located.
Name	Bank’s name.
SwiftCode	Bank’s SWIFT code. Unique address of the bank. Also known as the Bank Identification Code (BIC).

Batch Fields

Fields in this group prepend the field name with “Batch:”

Field Name	Definition
BatchDate	Date when the batch was sent to the processor.
BatchID	CyberSource batch in which the transaction was sent.
Status	Status of batch file.
SuccessFlag	Indicates whether batch file processing was successful.

Bill To Fields

Fields in this group prepend the field name with “BillTo:”

Field Name	Definition
Address1	First line of the billing street address as it appears on the credit card issuer's records.
Address2	Additional address information.
City	City of the billing address.
CompanyName	Name of the customer's company.
CompanyTaxID	Tax identification number of customer's company.
Country	Country of the billing address.
CustomerID	Your identifier for the customer.
Email	Customer's email address, including the full domain name.
FirstName	First name of the billed customer.
HostName	DNS resolved hostname from billTo_ipAddress.
IPAddress	Customer's IP address.
LastName	Last name of the billed customer.
MiddleName	Middle name of the billed customer.
NameSuffix	Suffix of billed customer.
PersonalID	Personal identifier. This field is supported only for Redecard in Brazil for CyberSource Latin American Processing. Set this field to the Cadastro de Pessoas Fisicas (CPF), which is required for AVS for Redecard in Brazil.
Phone	Customer's phone number.
State	State or province of the billing address.
Title	Title of the billed customer.
UserName	Customer's user name.
Zip	Zip/Postal code for the billing address. The postal code must consist of 5 to 9 digits.

Chargeback and Retrieval Fields

Fields in this group prepend the field name with “ChargebackAndRetrieval:”

Field Name	Definition
AdjustmentAmount	Amount of the chargeback adjustment.
AdjustmentCurrency	Currency of the chargeback adjustment.
AdjustmentARN	Association reference number.
CaseIdentifier	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception.
CaseNumber	Processor-assigned case number.
CaseTime	The date that the case was opened.
CaseType	Description of the case type.
ChargebackAmount	Amount of the chargeback.
ChargebackCurrency	Chargeback currency code.
ChargebackMessage	Text message from the issuer explaining the reason for the chargeback or other exception.
ChargebackReasonCode	Association chargeback reason code.
ChargebackReasonCodeDescription	Text description of the reason code.
ChargebackTime	The date that the chargeback was originated by the issuing bank.
DocumentIndicator	Indicates whether or not there are associated documents. Possible values: <ul style="list-style-type: none"> • Y • N
FeeAmount	Amount of the chargeback exception fee.
FeeCurrency	Currency code for the chargeback exception fee.
FinancialImpact	Indicates whether or not there is a financial impact. Possible values: <ul style="list-style-type: none"> • Y • N
FinancialImpactType	Debit, credit, or none.

Field Name	Definition
MerchantCategoryCode	Four-digit number that the payment card industry uses to classify merchants into market segments.
PartialIndicator	Flag indicating whether the transaction is enabled for partial chargeback.
ResolutionTime	Resolution time in UTC.
ResolvedToIndicator	Indicates resolved to status of transaction. Possible values: <ul style="list-style-type: none"> • B (bank) • M (merchant) • S (split) • G (general ledger)
RespondByDate	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment.
TransactionType	Capture type of the original transaction.

Check Fields

Fields in this group prepend the field name with "Check:"

Field Name	Definition
BankTransitNumber	--
AccountEncoderID	Identifier for the bank that provided the customer's encoded account number.
SecCode	Authorization method used for the transaction.

Conversion Fields

Fields in this group prepend the field name with “Conversion:”

Field Name	Definition
ConversionDate	Date order converted.
NewDecision	Reviewer evaluation result.
OriginalDecision	Order profile evaluation result.
Profile	Order profile used to evaluate the order.
Reviewer	Person who evaluated order originally marked for review.
ReviewerComments	Additional information added by reviewer.
Queue	Review queue originally assigned to order.

Deposit Fields

Fields in this group prepend the field name with “Deposit:”

Field Name	Definition
Amount	Amount of the deposit.
Category	Category of the deposit.
Currency	Currency code of the deposit.
ExchangeRate	Exchange rate. Includes a decimal point and up to 4 decimal places.
ExchangeRateDescription	Exchange rate description from the funding bank.
Identifier	Unique reference number for this deposit.
MerchantBankAcctLast4	Bank account number to which the funds transfer will be deposited. For security purposes, all but the last 4 digits are masked.
MerchantBankAcctName	Name used on the bank account.
MerchantBankCode	Routing number for the account to which the funds transfer will be deposited.

Field Name	Definition
MerchantBankCountry	Country in which the bank is located. Use the two-character ISO Standard Country Codes.
MerchantBankName	Bank's name.
MerchantID	CyberSource merchant ID.
Method	Funds transfer method.
Status	Status of the deposit. Possible values: <ul style="list-style-type: none"> • S (success) • P (pending) • F (failed)
Time	Deposit time for the transaction in UTC.
TransferMessage	Deposit transfer message provided by the processor.
Type	Description of events included in this funds transfer.

Device Fields

Fields in this group prepend the field name with "Device:"

Field Name	Definition
DeviceID	Identification number of device used for transaction.

Event Fields

Fields in this group prepend the field name with "Event:"

Field Name	Definition
Amount	Amount for the event.
CurrencyCode	Currency code for the event.
Event	Type of event that occurred for the transaction.
EventDate	Date in GMT format that the event occurred. This field can be null for some event types, such as Declined.

Field Name	Definition
ProcessorMessage	Additional information from the processor about the event, such as an error message or explanation.

Exception Fields

Fields in this group prepend the field name with "Exception:"

Field Name	Definition
Action	Brief description of the action.
ClientID	--
CYBSExceptionID	Exception ID number assigned by CyberSource.
DccLookupStatus	--
DccExchangeRate	--
DccMarginRate	--
ExceptionAmount	Amount specified in the exception.
ExceptionAmountCurrency	Exception currency represented in ISO 4217:2008 alpha-3.
ExceptionCategory	Type of exception.
ExceptionDate	Date of exception.
ExceptionDescription	--
ExceptionDeviceHardwareRevision	--
ExceptionDeviceID	--
ExceptionDeviceOS	--
ExceptionDeviceOSVersion	--
ExceptionDeviceTerminalID	--
ExceptionMessage	Description of the exception.
ExceptionReasonCode	Reason code for the error that occurred. This reason code is the same one that you receive in the reply or transaction receipt.

Field Name	Definition
ExceptionReasonDescription	Description of exception reason.
ExceptionStatus	Current status of the transaction.
ExceptionStatusCode	--
ExceptionType	Type of exception.
FinancialStatus	Financial status of the transaction.
LastActionDate	Date of last action on the transaction.
LocalCurrencyCode	Local currency code.
NextActionDate	Date of next action on the transaction.
OriginalTransactionSubmissionDate	Date on which the transaction was submitted.
PartnerMerchantID	--
PartnerMerchantName	--
PaymentNumber	Payment number.
ProcessorCaseID	Processor-assigned case number
ProcessorResponseCode	Code returned directly from the processor for the exception that occurred.
ReasonCode	Reason code for the exception that occurred.
RetryCount	Total number of payments that are pending in retry mode.
SchemeOperator	--
SDKVersion	--
SettlementProcessor	Name of settlement processor.
StorageMechanism	--

Fee Fields

Fields in this group prepend the field name with “Fee:”

Field Name	Definition
AssessmentAmount	Amount of the assessment.
AssessmentCurrency	Currency of the assessment.
BillingCycle	Billing cycle of the merchant. Possible values: <ul style="list-style-type: none"> • daily • weekly • monthly
BillingType	Billing type of the merchant. Possible values: <ul style="list-style-type: none"> • discount • interchangePlus • serviceFee • other
ClearedInterchangeLevel	Code for the clearing level.
DiscountAmount	DiscountRate *TransactionAmount. This value includes 4 decimal points.
DiscountCurrency	Currency of the discount.
DiscountRate	Discount rate.
DowngradeReasonCode	Reason for downgrade. Possible values: <ul style="list-style-type: none"> • 1: Transaction exceeded timeliness. • 2: Authorization code is missing. • 8: POS entry mode does not qualify. • 9: POS condition code does not qualify. • A: POS terminal capability does not qualify. • D: Mail/phone/e-commerce indicator does not qualify. • K: Transaction cleared as intraregional. • L: Transaction cleared as interregional. • R: Reclassification. • U: UK domestic. • V: German domestic. • W: Transaction cleared as world signia. • X: Did not qualify at merchant price level
InterchangeAmount	Final amount of transaction after the interchange rates are applied.
InterchangeCurrency	ISO currency code for the currency of the clearing rate.

Field Name	Definition
InterchangeRate	Interchange rate for the transaction.
PerItemFeeAmount	Fee for a single item.
PerItemFeeCurrency	Currency for a single item fee.
PricedInterchangeLevel	Interchange flat rate that was assigned when you set up your account. This value includes 4 decimal points.
ServiceFeeAmount	Amount of service fee for transaction.
ServiceFeeAmountCcy	Currency of the service fee.
ServiceFeeFixedAmount	Amount of the fixed service fee for the transaction.
ServiceFeeFixedAmountCcy	Currency of the fixed service fee.
ServiceFeeRate	Percentage rate of the service fee.
SettlementAmount	Amount of the settlement.
SettlementCurrency	Currency of the settlement.
SettlementTime	Time the settlement was processed.
SettlementTimeZone	Time zone of the settlement.
SourceDescriptor	--
TotalFeeAmount	Total amount of all fee transactions for the specified date range.
TotalFeeCurrency	Currency for all fee transactions for the specified date range.

Fee Summary Fields

Fields in this group prepend the field name with "FeeSummary:"

Field Name	Definition
CardType	Card type.
Count	Count.
FeeDescription	Fee description.
FeeType	Fee type.

Field Name	Definition
FundingCurrency	Currency in which fees applied.
PaymentMethod	Payment method used.
PercentageFee	Percentage fee.
PerItemFee	Fee charged per item.
TotalFeeAmount	Total fee amount.
TransactionAmount	Transaction amount.
TransactionType	Transaction type.

Funding Fields

Fields in this group prepend the field name with "Funding:"

Field Name	Definition
CurrencyExchangeDescription	Exchange rate description from the processor.
CurrencyExchangeRate	Exchange rate for converting from transaction currency to funding currency.
FeeAmount	Fee for the transaction.
FeeCurrency	Fee currency represented in ISO 4217:2008 alpha-3.
FeeDescription	Fee description from the processor.
FundingAccountSuffix	Last 4 digits of funding account.
FundingAmount	Funding amount of the transaction.
FundingBankCode	Bank code of the funding bank.
FundingBankCountry	Bank country of the funding bank represented in ISO 3166-1 alpha-3.
FundingBankName	Name of bank funding the transaction.
FundingCurrency	Funding currency represented in ISO 4217:2008 alpha-3.
FundingDate	Funding date of the transaction.

Field Name	Definition
FundingIdentificationNumber	Funding identification for the funding of the transaction.
FundingProcessorMessage	Funding response message from the processor.
FundingTransferMessage	Funding transfer message provided by the processor.
ProcessorResponseCode	Funding response code from the processor.
Status	Funding status. Possible values: <ul style="list-style-type: none"> • S (success) • P (pending) • F (failed)

Fund Transfer Fields

Fields in this group prepend the field name with “FundTransfer:”

Field Name	Definition
BankCheckDigit	Code used to validate the customer's account number.
IbanIndicator	International Bank Account Number (IBAN).

Invoice Fields

Fields in this group prepend the field name with “Invoice:”

Field Name	Definition
BillingGroupDescription	Description of the billing group.
NotProcessed	Number of unprocessed transactions.
OrganizationID	Merchant ID.
PerformedServices	CyberSource ICS service name.
Processed	Number of processed transactions.
Total	Invoice count.

JP Fields

Fields in this group prepend the field name with “JP:”

Field Name	Definition
Date	Date of transaction.
Time	Time of transaction.
MerchantID	CyberSource (gateway) merchant identifier.
RequestID	Client request identifier.
MerchantReferenceNumber	Merchant order reference or tracking number.
PaymentMethod	Method of payment.
CardSuffix	Last four digits of card.
Amount	Transaction grand total.
TransactionType	Type of transaction.
CustomerFirstName	Customer first name.
CustomerLastName	Customer last name.
AuthorizationCode	Transaction authorization code.
SubscriptionID	Customer profile identifier for requested service.
AuthForward	Name of Japanese acquirer that processed transaction. Available only for CCS (CAFIS) and JCN Gateway.
JPOPaymentMethod	Type of Japanese payment method used.
JPOInstallmentMethod	Number of payment installments (Japanese payment method only).
TransactionReferenceNumber	Reference number used to reconcile CyberSource (gateway) reports with processor reports.
Currency	Currency used in transaction.
Gateway	Name of gateway used to process transaction.
NetworkTokenTransType	Network token transaction type.

Line Item Fields

Fields in this group prepend the field name with “LineItems:”

Field Name	Definition
FulfillmentType	Information about the product code used for the line item.
InvoiceNumber	Invoice number for order.
MerchantProductSku	Identification code for the product.
Number	Number of the line item in an order.
ProductCode	Used to determine product category: electronic, handling, physical, service, or shipping.
ProductName	Name of product.
Quantity	Quantity of product.
TaxAmount	Total tax to apply to the product.
UnitPrice	Per-item price of the product.

Payer Authentication Request Fields

Fields in this group prepend the field name with “PaReq:”

Field Name	Definition
AccountID	--
AcquirerBin	--
CardExpiry	--
Country	--
MerchantID	--
MerchantName	--
MerchantURL	--
PurchaseAmount	--
PurchaseDate	--

Field Name	Definition
PurchaseXID	--

Payer Authentication Response Fields

Fields in this group prepend the field name with "PaRes:"

Field Name	Definition
AcquirerBin	--
AuthTime	--
CAVV	--
ECI	--
MerchantID	--
PurchaseAmount	--
PurchaseDate	--
PurchaseXID	--
TransactionStatus	--

Payment Data Fields

Fields in this group prepend the field name with "PaymentData:"

Field Name	Definition
AAV_CAVV	Optional authentication data that you can receive after the customer is authenticated.
ACHVerificationResult	Raw result of the ACH Verification service.
ACHVerificationResultMapped	Mapped result of the ACH Verification service.
AcquirerMerchantID	--
AcquirerMerchantNumber	--

Field Name	Definition
Amount	Grand total for the order.
AuthIndicator	--
AuthorizationCode	Authorization code for the payment.
AuthorizationType	Authorization type of the payment.
AuthReversalAmount	--
AuthReversalResult	--
AVSResult	Raw code for Address Verification Service result for the payment.
AVSResultMapped	Address Verification Service result for the payment.
BalanceAmount	Remaining balance on the account.
BalanceCurrencyCode	Currency of the remaining balance on the account.
BankAccountName	--
BankCode	--
BinNumber	Bank identification number.
CardCategory	Type of card used in the transaction.
CardCategoryCode	Category code of card used in the transaction.
CardPresent	--
CardVerificationMethod	--
CurrencyCode	Currency code for the payment.
CVResult	CVN result code.
DCCIndicator	Flag that indicates whether DCC is being used for the transaction.
ECI	Optional information that you can receive if you use the Payer Authentication service.
eCommerceIndicator	Type of eCommerce transaction.
EMVRequestFallback	--
EVEmail	Mapped Electronic Verification response code for the customer's email address.

Field Name	Definition
EVEmailRaw	Raw Electronic Verification response code from the processor for the customer's email address.
EventType	Type of event that occurred for the transaction.
EVName	Mapped Electronic Verification response code for the customer's name.
EVNameRaw	Raw Electronic Verification response code from the processor for the customer's last name.
EVPhoneNumber	Mapped Electronic Verification response code for the customer's phone number.
EVPhoneNumberRaw	Raw Electronic Verification response code from the processor for the customer's phone number.
EVPostalCode	Mapped Electronic Verification response code for the customer's postal code.
EVPostalCodeRaw	Raw Electronic Verification response code from the processor for the customer's postal code.
EVStreet	Mapped Electronic Verification response code for the customer's street address.
EVStreetRaw	Raw Electronic Verification response code from the processor for the customer's street address.
ExchangeRate	Exchange rate.
ExchangeRateDate	Time stamp for the exchange rate.
GrandTotal	Grand total amount for the order, including tax, for requests that do not contain payment information.
IssuerResponseCode	--
MandateReferenceNumber	--
NetworkCode	--
NumberOfInstallments	Total number of installments when making payments in installments.
PaymentProcessor	Name of payment processor.
PaymentProductCode	Type of payment product used by the consumer to pay on a payment provider's site, such as installments or bank transfer
PaymentRequestID	Original request ID for the purchase.

Field Name	Definition
PinType	--
POSCatLevel	--
POSEntryMode	--
POSEnvironment	--
ProcessorMID	--
ProcessorResponseCode	The error message sent directly from the bank.
ProcessorResponseID	Response ID sent from the processor.
ProcessorTID	Transaction identification (TID) that is used to identify and track a transaction throughout its life cycle.
ProcessorTransactionID	--
RequestedAmount	Amount requested to be authorized.
RequestedAmountCurrencyCode	Currency for the amount requested to be authorized.
RoutingNetworkType	--
StoreAndForwardIndicator	--
SubMerchantCity	--
SubMerchantCountry	--
SubMerchantEmail	--
SubMerchantID	--
SubMerchantName	--
SubMerchantPhone	--
SubMerchantPostalCode	--
SubMerchantState	--
SubMerchantStreet	--
TargetAmount	Converted amount.
TargetCurrency	Billing currency.
TerminalIDAlternate	--

Field Name	Definition
TotalTaxAmount	Total tax amount for all of the line items in the transaction.
TransactionRefNumber	Reference number for the transaction.
XID	Optional transaction identifier generated by Payer Authentication that you can receive when the customer is enrolled and when validation is successful.

Payment Method Fields

Fields in this group prepend the field name with "PaymentMethod."

Field Name	Definition
AccountSuffix	Last four digits of the customer's payment account number.
PaymentMethod.BankAccountName	Bank's account name.
PaymentMethod.BankCode	Bank's code. Used for some countries when you are not using the IBAN. Contact CyberSource Customer Support for required country-specific bank account information.
BoletoBarCodeNumber	Numeric representation of the boleto barcode.
BoletoNumber	Boleto Bancário payment number.
CardCategory	Type of card used.
CardCategoryCode	Code for card type used.
CardType	Type of card to authorize.
CheckNumber	Check number.
ExpirationMonth	Two-digit month in which the credit card expires.
ExpirationYear	Four-digit year in which the credit card expires.
IssueNumber	Number of times a Maestro (UK Domestic) card has been issued to the account holder.
MandateId	Identification reference for the direct debit mandate.
MandateType	Type of mandate.

Field Name	Definition
SignatureDate	Date of signature.
StartMonth	Month of the start of the Maestro (UK Domestic) card validity period.
StartYear	Year of the start of the Maestro (UK Domestic) card validity period.
WalletType	Type of wallet.

POS Terminal Exceptions Fields

Fields in this group prepend the field name with "POSTerminalExceptions:"

Field Name	Definition
POSTerminalException.BillToEmail	Email address of the user.
CardVerificationMethod	Type of customer verification.
ClientID	Client identifier for an installation; generated by the operating system.
DCCExchangeRate	Dynamic Currency Conversion exchange rate.
DCCLookupStatus	Lookup Status of Dynamic Currency Conversion.
DCCMarginRate	Margin rate of Dynamic Currency Conversion.
DeviceHardwareRevision	Hardware revision printed on the back of the credit card reader.
DeviceID	Serial number printed on the back of the credit card reader. Dashes are stripped from the serial number.
DeviceOS	Operating system of the device.
DeviceOSVersion	Operating system version of the device.
DeviceTerminalID	Terminal identifier assigned to the credit card reader; used by the clearing institute to identify credit card readers.
ExceptionCategory	Status of the transaction.
ExceptionDescription	Detailed description of the status of the transaction.
ExceptionStatusCode	Code that represents the status of the transaction.

Field Name	Definition
LocalCurrencyCode	Three-digit security code for the local currency.
MerchantID	--
PartnerMerchantID	Three-digit identifier for the partner merchant.
PartnerMerchantName	Name of the merchant that performed the transaction.
PartnerOriginalTransactionID	Unique identifier of the transaction.
ProcessorMID	Merchant identifier of the merchant that performed the transaction; as assigned by the clearing institute.
POSTerminalException.RequestID	Unique identifier of the transaction processor; for debugging purposes.
SchemeOperator	Scheme of the credit card.
SDKVersion	Version of the software development kit (SDK).
StorageMechanism	Source from which payment details have been collected.
TerminalID	Terminal identifier of the merchant that performed the transaction.
TransactionDate	--

Profile Fields

Fields in this group prepend the field name with "Profile:"

Field Name	Definition
Name	Name of the profile.
ProfileDecision	Decision returned by the profile.
ProfileMode	Activity mode of the profile.
RuleDecision	Decision returned by the rule.
RuleName	Name of the rule.

Proof XML Fields

Fields in this group prepend the field name with “ProofXML:”

Field Name	Definition
AcquirerBin	Acquiring bank identification number.
Date	Transaction date.
DirectoryServerURL	Directory server URL.
Enrolled	Enrollment indicator.
MerchantID	CyberSource merchant ID used for transaction.
Pan	Customer masked account number.
Password	Password.

Recipient Fields

Fields in this group prepend the field name with “Recipient:”

Field Name	Definition
Address	Recipient street address.
City	Recipient city.
Country	Recipient country.
DOB	Recipient date of birth.
FirstName	Recipient first name.
LastName	Recipient last name.
MiddleInitial	Recipient name middle initial.
PhoneNumber	Recipient phone number.
PostalCode	Recipient postal code.
RecipientBillingAmount	Transaction billed amount.
RecipientBillingCurrency	Recipient billing currency.

Field Name	Definition
ReferenceNumber	Recipient reference number.
State	Recipient state.

Request Fields

Fields in this group prepend the field name with "Request:"

Field Name	Definition
Comments	Optional comments that you can make about the subscription or customer profile.
eCommerceIndicator	--
MerchantID	CyberSource merchant ID used for the transactions.
MerchantReferenceNumber	Merchant-generated order reference or tracking number.
PartnerOriginalTransactionID	--
PartnerSDKVersion	--
RequestID	Identifier for the transaction request.
Source	Source of request.
SubscriptionID	Identifier for the customer profile.
TerminalSerialNumber	--
TransactionDate	Date on which the transaction took place.
TransactionID	--
TransactionRefNumber	--
TransactionType	--
User	Information about a user.

Risk Fields

Fields in this group prepend the field name with "Risk:"

Field Name	Definition
AppliedAVS	Indicates whether or not Address Verification Service rules were applied to the transaction.
AppliedCategoryGift	Importance of billing and shipping addresses in assessing the order. If you do not specify a value in your request, the server uses the default value for your merchant ID.
AppliedCategoryTime	Importance of time of day in assessing the order. If you do not specify a value in your request, the server uses the default value for your merchant ID.
AppliedCV	Indicates whether or not Card Verification was applied to the transaction.
AppliedHostHedge	Importance of email and IP addresses of the customer in assessing the order. If you do not specify a value in your request, the server uses the default value for your merchant ID.
AppliedThreshold	Score threshold applied to the order.
AppliedTimeHedge	Importance of time of day in assessing the order. If you do not specify a value in your request, the server uses the default value for your merchant ID.
AppliedVelocityHedge	Importance of the number of orders from the customer in a specific time period in assessing the order. If you do not specify a value in your request, the server uses the default value for your merchant ID.
BinAccountType	Type of customer.
BinCountry	Country (two-digit country code) associated with the BIN of the customer's card used for the payment.
BinIssuer	Name of the bank or entity that issued the card account.
BinScheme	Subtype of card account.
CodeType	Category of information code returned for an order.
CodeValue	Description of the information code returned in the <CodeType> element.

Field Name	Definition
ConsumerLoyalty	Indicates whether a loyalty program is used or the number of the loyalty reward account that is used.
ConsumerPasswordProvided	Reserved for future use.
ConsumerPromotions	Reserved for future use.
CookiesAccepted	Indicates whether the customer's Web browser accepts cookies. This field can contain one of the following values: <ul style="list-style-type: none"> • true: The customer's browser accepts cookies. • false: The customer's browser does not accept cookies.
CookiesEnabled	Indicates whether cookies are enabled in the customer's browser.
DeviceFingerPrint	Indicates whether Device Fingerprint is used.
Factors	Information that affected the score of the order.
FlashEnabled	Indicates whether Flash is enabled in the customer's browser.
GiftWrap	Reserved for future use.
HostSeverity	Risk associated with the customer's email domain.
ImagesEnabled	Indicates whether images are enabled in the customer's browser.
IPCity	Name of the city decoded from the IP address used directly or indirectly by the customer to send the order.
IPCountry	Name of the country decoded from the IP address used directly or indirectly by the customer to send the order.
IPRoutingMethod	Routing method decoded from the IP address used directly or indirectly by the customer to send the order.
IPState	Name of the state decoded from the IP address used directly or indirectly by the customer to send the order.
JavascriptEnabled	Indicates whether JavaScript is enabled in the customer's browser.
LostPassword	Reserved for future use.

Field Name	Definition
ProductRisk	Indicates the level of risk for the product. This field can contain one of the following values: <ul style="list-style-type: none"> low: The product is associated with few chargebacks. normal: The product is associated with a normal number of chargebacks. high: The product is associated with many chargebacks.
ProxyIPAddress	IP address of the proxy if it is available.
ProxyIPAddressActivities	Actions associated with the proxy IP address.
ProxyIPAddressAttributes	Characteristics associated with the proxy IP address.
ProxyServerType	Type of proxy server based on the HTTP header.
RepeatCustomer	Reserved for future use.
ReturnsAccepted	Indicates whether returns are accepted for this order. This field can contain one of the following values: <ul style="list-style-type: none"> true: Returns are accepted for this order. false: Returns are not accepted for this order.
Score	Total score calculated for the order.
TimeLocal	Local time of order.
TrueIPAddress	Customer's true IP address detected by the application.
TrueIPaddressActivities	Actions associated with the true IP address.
TrueIPaddressAttributes	Characteristics associated with the true IP address.
TrueIPaddressCity	City associated with the true IP address.
TrueIPaddressCountry	Country associated with the true IP address.

Sender Fields

Fields in this group prepend the field name with "Sender:"

Field Name	Definition
Address	Sender address.
City	Sender city.
Country	Sender country.
DOB	Sender date of birth.
FirstName	Sender first name.
LastName	Sender last name.
MiddleInitial	Sender name middle initial.
PhoneNumber	Sender phone number.
PostalCode	Sender postal code.
SenderReferenceNumber	Reference number generated by you that uniquely identifies the sender.
SourceOfFunds	Source of funds.
State	Sender state.

Sender Fields

Fields in this group prepend the field name with "Sender:"

Field Name	Definition
Address	Sender address.
City	Sender city.
Country	Sender country.
DOB	Sender date of birth.
FirstName	Sender first name.
LastName	Sender last name.

Field Name	Definition
MiddleInitial	Sender name middle initial.
PhoneNumber	Sender phone number.
PostalCode	Sender postal code.
SenderReferenceNumber	Reference number generated by you that uniquely identifies the sender.
SourceOfFunds	Source of funds.
State	Sender state.

Settlement Fields

Fields in this group prepend the field name with "Settlement:"

Field Name	Definition
SettlementAge	Settlement aging.
SettlementAmount	Amount settled for transaction.
SettlementCurrencyCode	Currency code applied to settlement.
SettlementDate	Date settlement applied.
SourceResponseCode	Response code sent from source.
SourceResponseMessage	Response message sent from source.
Status	Settlement status. Possible values: <ul style="list-style-type: none"> • S (success) • P (pending) • F (failed)

Shipping Fields

Fields in this group prepend the field name with “Shipping:”

Field Name	Definition
Carrier	Carrier used to ship product.
Method	Shipping method for the product.

Ship To Fields

Fields in this group prepend the field name with “ShipTo:”

Field Name	Definition
Address1	Shipping address first line.
Address2	Shipping address second line.
City	Shipping city.
CompanyName	--
Country	Shipping address country.
FirstName	Recipient first name.
LastName	Recipient last name.
Phone	Recipient phone number.
State	Shipping address state or province.
Zip	Shipping address Zip/postal code.

Token Fields

Fields in this group prepend the field name with “Token:”

Field Name	Definition
NetworkTokenTransType	Network token transaction type.
TokenCode	Transaction token code.

Travel Fields

Fields in this group prepend the field name with “Travel:”

Field Name	Definition
CompleteRoute	Concatenation of individual travel legs.
DepartureDateTime	First leg departure date and time.
JourneyType	Type of travel.
Number	Passenger number.
PassengerFirstName	Passenger's first name.
PassengerEmail	Passenger's email address, including the complete domain name.
PassengerId	Ticketed passenger identifier.
PassengerLastName	Passenger's last name.
PassengerPhone	Passenger's phone number.
PassengerStatus	Company's passenger classification, such as frequent flyer program.
PassengerType	Passenger classification associated with the price of the ticket.

Verify Enrollment Request Fields

Fields in this group prepend the field name with “VEReq:”

Field Name	Definition
AcquirerBin	Acquiring bank identification number.
MerchantID	Merchant identifier.
Pan	Customer masked account number.

Verify Enrollment Response Fields

Fields in this group prepend the field name with “VERes:”

Field Name	Definition
AccountID	Account identifier.
AcsUrl	ACS URL.
Enrolled	Indicates enrollment verified.

Appendix: Application Types and ICS Services

Application Type	ICS Service
Advanced Fraud Screen	ics_score
Alt Pay Sale	ics_ap_sale
Credit Card Authorization	ics_auth
Credit Card Auto Full Authorization Reversal	ics_auto_full_auth_reversal
Credit Card System Authorization	ics_auth_refresh
Decision Manager	ics_decision
Credit Card Decline	ics_decline

Application Type	ICS Service
Credit Card Full Authorization Reversal	ics_auth_reversal
Credit Card Credit	ics_credit
Credit Card Settlement	ics_bill
Electronic Check Authenticate	ics_ecp_authenticate
Electronic Check Credit	ics_ecp_credit
Electronic Check Debit	ics_ecp_debit
Electronic License Issue	ics_elc
Electronic License Reissue	ics_elc_reissue
Electronic License Revocation	ics_elc_revoke
FH Notification	ics_notify
Gift Certificate Creation	ics_create_isv
Gift Certificate History	ics_get_isv_history
Gift Certificate Increase	ics_add_value_to_isv
Gift Certificate Information	ics_get_isv_info
Gift Certificate Modification	ics_modify_isv
Gift Certificate Profiles	ics_get_isv_profiles
Gift Certificate Redemption	ics_redeem_isv
IP Geolocation	ics_ipgeo
Customer List Modification	ics_risk_update
Product Export Verification	ics_export
Shipping Address Verification	ics_dav
Software Download URL	ics_download
Tax Calculation	ics_tax
V.me Authorization	ics_vme_auth
V.me Payment	ics_vme_bill
V.me Credit	ics_vme_credit

Application Type	ICS Service
V.me Auth Reversal	ics_vme_auth_reversal
Denied Parties Check	ics_dpc
Download	ics_get
SmartCert Download	ics_grover
Bank Transfer	ics_bankxfr
Certificate Generation	ics_certgen
Rate Check	ics_fxrates
Hotlist Check	ics_hotlist
IFS Setup	ics_ifs_setup
IFS Update	ics_ifs_update
Payer Authentication Enrollment	ics_pa_enroll
Payer Authentication Validation	ics_pa_validate
Voided Transactions	ics_void
Alt Pay Initiate	ics_ap_initiate
Alt Pay Service Status	ics_ap_check_status
Alt Pay Refund	ics_ap_refund
Get Checkout Details	ics_ap_checkout_details
Get Transaction Details	ics_ap_transaction_details
Confirm Purchase	ics_ap_confirm_purchase
Alt Pay Authorization	ics_ap_auth
Alt Pay Authorization Reversal	ics_ap_auth_reversal
Alt Pay Capture	ics_ap_capture
Alt Pay Refund	ics_ap_vme_refund
Alt Pay Session	ics_ap_sessions
Alt Pay Order	ics_ap_order
Alt Pay Billing Agreement	ics_ap_billing_agreement

Application Type	ICS Service
Alt Pay Cancel	ics_ap_cancel
Alt Pay Options	ics_ap_options
Service Fee Authorization	ics_sfee_auth
Service Fee Bill	ics_sfee_bill
Service Fee Calculation	ics_service_fee_calculate
Service Fee Electronic Check Debit	ics_sfee_ecp_debit
Service Fee Authorization Reversal	ics_sfee_auth_reversal
V.me Europe Authorization	ics_auth_vme_eu
V.me Europe Authorization Reversal	ics_auth_reversal_vme_eu
Decrypt Visa Checkout Data	ics_decrypt_visa_checkout_data
Apple Pay Authorization	ics_auth_apple_pay
Service Fee Authorization	ics_service_fee_auth
Service Fee Authorization Reversal	ics_service_fee_auth_reversal
Service Fee Settlement	ics_service_fee_bill
Service Fee Credit Card Credit	ics_service_fee_credit
Service Fee eCheck Credit	ics_service_fee_ecp_credit
Service Fee eCheck Debit	ics_service_fee_ecp_debit
DCC Lookup	ics_dcc
DCC Update	ics_dcc_update
Direct Debit	ics_direct_debit
Direct Debit Refund	ics_direct_debit_refund
Direct Debit Mandate	ics_direct_debit_mandate
Bank Transfer	ics_bank_transfer
Bank Transfer Real Time	ics_bank_transfer_real_time
Bank Transfer Refund	ics_bank_transfer_refund
Subscription Creation	ics_pay_subscription_create

Application Type	ICS Service
Subscription Modification	ics_pay_subscription_update
Subscription Delete	ics_pay_subscription_delete
PayPal Payment Request	ics_paypal_payment
PayPal Credit	ics_paypal_credit
Direct Debit Validation	ics_direct_debit_validate
PIN-less Debit	ics_pinless_debit
PIN-less Debit Validation	ics_pinless_debit_validate
PIN-less Debit Reversal	ics_pinless_debit_reversal
PayPal Preapproved Payment	ics_paypal_preapproved_payment
PayPal Button Create	ics_paypal_button_create
PayPal Preapproved Update	ics_paypal_preapproved_update
Subscription Payment Modification	ics_pay_subscription_event_upd
Subscription Payment Modification	ics_pay_subscription_event_update
Subscription Retrieval	ics_pay_subscription_retrieve
PayPal Express Checkout Do Payment	ics_paypal_ec_do_payment
PayPal Express Checkout Settlement	ics_paypal_ec_do_capture
PayPal Express Checkout Auth Reversal	ics_paypal_auth_reversal
PayPal Express Checkout Settlement	ics_paypal_do_capture
PayPal Express Checkout Set	ics_paypal_ec_set
PayPal Express Checkout Refund	ics_paypal_refund
PayPal Express Checkout Get Details	ics_paypal_ec_get_details
PayPal Express Checkout Order Setup	ics_paypal_ec_order_setup
PayPal Express Checkout Authorization	ics_paypal_authorization
PayPal Express Checkout Billing Agreement Create	ics_paypal_create_agreement
PayPal Express Checkout Billing Agreement Update	ics_paypal_update_agreement

Application Type	ICS Service
PayPal Express Checkout Do Reference	ics_paypal_do_ref_transaction
PayPal Settlement	paypal_settlement
PayPal Get Transaction Details	ics_paypal_get_txn_details
PayPal Transaction Search	ics_paypal_transaction_search
PayPal Payment	paypal_ipn
China Payment	ics_china_payment
China Refund	ics_china_refund
Boleto Payment	ics_boleto_payment
Case Management Action	ics_cm_action
BIN Lookup Service	ics_bin_lookup
Original Credit Transaction	ics_oct
Timeout OCT Reversal	ics_timeout_oct_reversal
Apple Pay Authorization	ics_auth 001
V.me Authorization	ics_ap_auth vme
V.me Authorization Reversal	ics_ap_auth_reversal vme
V.me Payment	ics_ap_capture vme
V.me Refund	ics_ap_refund vme
V.me Europe Authorization	ics_auth vmeeu
V.me Europe Authorization Reversal	ics_auth_reversal vmeeu
Decision Manager Events	ics_dm_event
Timeout Auth Reversal	ics_timeout_auth_reversal
PayPal Billing Agreement	paypal_mip_agreement_ipn
Subscription Creation Duplicates	ics_pay_subscription_create_dup
Acquirer Risk Controls	ics_arc
Android Pay Authorization	ics_auth 006
Chase Pay Authorization	ics_auth 007

Application Type	ICS Service
Samsung Pay Authorization	ics_auth 008
Recurring Payment	ics_recurring_payment
Automatic Authorization Reversal	ics_auto_auth_reversal
Get Visa Checkout Data	ics_get_visa_checkout_data
Get Masterpass Data	ics_get_masterpass_data
PIN Debit Purchase	ics_pin_debit_purchase
PIN Debit Credit	ics_pin_debit_credit
PIN Debit Reversal	ics_pin_debit_reversal
PIN Debit Timeout Reversal	ics_timeout_pin_debit_reversal

6. Payment Configuration

Payment Configuration

The Payment Configuration module enables you to configure payment settings, products, and services you use to process transactions. These include:

- Enabling digital payment solutions (Visa Checkout, Android Pay, Apple Pay, Samsung Pay, and Masterpass)
- Configuring payment processors
- Creating and managing security keys
- Managing settings for secure acceptance, webhooks, and smart authorization

Configuring Digital Payment Solutions

You can configure one or more digital payment types to allow your customers to use to make payments. Availability is based on your processor's capabilities, regional availability, and/or that your partners have enabled on your behalf:

- [Visa Checkout](#)
- [Android Pay](#)
- [Apple Pay](#)
- [Samsung Pay](#)
- [Masterpass](#)

You can enable a digital payment product, when it is available to you. Some vendors require agreement to a terms of service, and may require additional information about how you process customer payment information.

IMPORTANT: some solutions require that your processor support payment network tokenization. Check with your processor before configuring a digital payment type to make sure the proper payment security requirements have been met.

For more information about any of the available digital payment solutions, visit the Mobile Payments site, or contact your local sales representative.

Using Visa Checkout

The Visa Checkout digital payment solution allows you to provide your customers with an easy way to use their cards to make online payments. Visa Checkout offers a seamless checkout experience that does not require customers to leave your Web site or mobile application when processing their payments.

The Visa Checkout set up process involves both [configuring](#) your Visa Checkout account, and creating one or more [checkout profiles](#). Use the [secure key](#) to process your transactions.

Configuring Visa Checkout

The Visa Checkout digital payment solution allows you to provide your customers with an easy way to use their cards to make online payments. Visa Checkout offers a seamless checkout experience that does not require customers to leave your Web site or mobile application when processing their payments.

NOTE: the Configure button displays regardless of whether or not Visa Checkout has already been configured. If the Visa Checkout feature has not been enabled for your account, click Learn More to find out if you meet the prerequisites to use Visa Checkout.

Enabling Visa Checkout

- 1 On the left navigation pane, click the **Payment Configuration** icon
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Visa Merchant Services Agreement appears.
 - 4 Review the Visa Checkout Services Agreement, then click **Agree and Create Account**. The Visa Checkout Configuration panel opens to the Merchant Configuration section.
 - 5 Enter your payment details, and then click **Submit**.
-

Modifying Visa Checkout Settings

- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Digital Payment Solutions**. The Digital Payments page displays.
 - 3 Click **Configure**. The Visa Checkout Configuration panel opens.
 - 4 In the Merchant Configuration section verify and enter information as necessary.
 - 5 Click **Submit**. The Key Information section appears.
 - 6 To download your key, click the **Download** icon. To return to the Merchant Configuration section, click **Edit Configuration**.
-

What can you do next?

You can perform the following tasks:

- [Download your secure transaction key](#)
- [Set up a checkout profile](#)

Downloading Your Visa Checkout Key

Once you have enabled Visa Checkout, you can download your secure key to use during Visa Checkout transactions.

IMPORTANT: your key is unique to your account. Keep the information in a safe location and do not share it.

- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Visa Checkout Configuration panel opens.
 - 4 In the Merchant Configuration section, verify and enter information as necessary.
 - 5 Click **Submit**. The Key Information section appears.
 - 6 Click the **Download** icon to download your key.
 - 7 Follow your browser's instructions to save and open the key.
-

Using Visa Checkout Profiles

Use Visa Checkout profiles to control the types of cards that your customers use during checkout. Available card types are determined by the country in which you are located. In addition, you can choose to not require shipping, or limit the regions where you ship products.

Creating a Visa Checkout Profile

- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Manage Profiles**. The Manage Profiles panel opens.
 - 4 Click **New Profile**. The New Profile Configuration panel opens.
 - 5 Enter the profile name and select billing countries. Enter other details as necessary.
 - 6 Click **Save Profile**.
-

Editing a Visa Checkout Profile

- 1 On the Digital Payments page, click **Manage Profiles**. The Manage Profiles panel opens.
 - 2 Next to the profile you want to edit, click the **Edit** icon. The Edit Profile Configuration panel opens.
 - 3 Enter the profile name and select billing countries. Enter other details as necessary.
 - 4 Click **Save Profile**.
-

Deleting a Visa Checkout Profile

- 1 On the Digital Payments page, click **Manage Profiles**. The Manage Profiles panel appears.
 - 2 Next to the profile you want to delete, click the **Delete** icon.
-

Using Android Pay

The Android Pay mobile payment solution makes it easier for you to enable mobile payments for Android users. This payment solution offers customers simplicity, security, and choice when making purchases using their Android devices.

IMPORTANT: your processor must support payment network tokenization in order to use Android Pay. If your processor does not, or if CyberSource does not support tokenization with your processor, you will not be able to enable Android Pay for the account.

Configuring Android Pay

The Android Pay configuration process includes generating a public key to encrypt Android Pay transactions. In addition, if you use SDK, you can generate a security key to use in your transaction signature.

NOTE: the Configure button displays regardless of whether or not Android Pay has already been configured. If the Android Pay feature has not been enabled for your account, click Learn More to find out if you meet the prerequisites to use Android Pay.

To generate a public key for Android Pay:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Visa Checkout Configuration panel opens.
 - 4 Click **Generate Public Key**.
 - 5 In the Actions column, click the **Download** icon.
 - 6 Follow your browser's instructions to save and open the file.
-

Using Apple Pay

The Apple Pay digital payment solution enables you to process payments from your mobile iOS application or in a browser. Apple Pay provides your customers with a secure and seamless shopping experience when they use your iOS application on their mobile devices or in a browser.

IMPORTANT: your processor must support payment network tokenization in order to use Apple Pay. If your processor does not, or if CyberSource does not support tokenization with your processor, you will not be able to enable Apple Pay for the account.

Enrolling in Apple Pay

The Apple Pay configuration process involves creating a Certificate Signing Request (CSR) linked to your Apple Merchant ID. Before you begin this process, be sure to register for the certificate on the Apple Pay for Developers website. The Apple Pay Certificate is required for creating an iOS application, but not needed for payment processing with CyberSource.

NOTE: the Configure button displays regardless of whether or not Apple Pay has already been configured. If the Apple Pay feature has not been enabled for your account, click

Learn More to find out if you meet the prerequisites to use Apple Pay.

To enroll in Apple Pay:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Visa Checkout Configuration panel opens.
 - 4 Enter your Apple Merchant ID.
 - 5 Click **Generate New CSR**.
 - 6 To download your CSR, click the **Download** icon next to the key.
 - 7 Follow your browser's instructions to save and open the file.
 - 8 Complete the enrollment process by submitting your CSR to Apple.

Additional Information: For information about adding certificates to your Apple Merchant ID, refer to the Apple Pay PassKit.

Downloading Your Apple Pay Certificate Request and Public Key

After you generate the CSR, you can download the file to submit to Apple. You can also update the Apple Merchant ID associated with the CSR.

To update Apple Pay configuration:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Visa Checkout Configuration panel opens.
 - 4 To download your CSR, click the **Download** icon next to the key.
 - 5 Follow your browser's instructions to save and open the file.
 - 6 To edit your Apple Merchant ID, click the **Edit** icon. The Edit CSR panel opens.
 - 7 Modify your merchant ID as necessary and click **Update**.
-

Using Samsung Pay

The Samsung Pay payment solution offers customers simplicity, security, and choice when making purchases using their Samsung devices.

IMPORTANT: your processor must support payment network tokenization in order to use Samsung Pay. If your processor does not, or if CyberSource does not support tokenization with your processor, you will not be able to enable Samsung Pay for the account.

Configuring Samsung Pay

The Samsung Pay configuration process involves creating a Certificate Signing Request (CSR) linked to your Samsung Partner ID. Before you begin this process, be sure to register for the certificate on the Samsung Pay Partner Portal.

NOTE: the Configure button displays regardless of whether or not Samsung Pay has already been configured. If the Samsung Pay feature has not been enabled for your account, click Learn More to find out if you meet the prerequisites to use Samsung Pay.

To enroll in Samsung Pay:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Samsung Pay Configuration panel opens.
 - 4 Enter your Samsung Partner ID.
 - 5 Click **Generate New CSR**.
 - 6 To download your CSR, click the **Download** icon next to the key.
 - 7 Follow your browser's instructions to save and open the file.
 - 8 Complete the enrollment process by submitting your CSR to Samsung.
-

Downloading Your Samsung Pay Certificate Request and Public Key

After you generate a Certificate Signing Request (CSR), you can either download the file to submit to Samsung, or use the public key for Samsung Pay transactions. You can also update the Samsung Partner ID associated with the CSR.

To update Samsung Pay configuration:

- 1 On the left navigation pane, click the **Payment Configuration** icon
- 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
- 3 Click **Configure**. The Samsung Pay Configuration panel opens.
- 4 To download your CSR, click the **Download** icon.
- 5 Follow your browser's instructions to save and open the file.
- 6 To edit your Samsung Partner ID, click the **Edit** icon. The Edit CSR panel opens.
- 7 Modify your partner ID as necessary and click **Update**.

Additional Information: only one CSR file is permitted per account.

Using Masterpass

The Masterpass digital payment solution enables you to provide your customers with an easy way to use their cards to make online payments. Masterpass is a digital wallet that simplifies the checkout process across your purchases online, and in-store, with one secure account.

Masterpass uses the Checkout ID as a primary component in initiating the Masterpass payment mark. Masterpass and CyberSouce require this value for encryption of sensitive payment credentials.

Configuring Masterpass

The Masterpass enrollment process enables you use Masterpass during checkout for the brands you select. You can also enable 3D Secure authentication for transactions. Finally, you can elect to receive Customer Payment Account Numbers (PAN), or have CyberSource manage this data on your behalf.

NOTE: the Configure button displays regardless of whether or not Masterpass has already been configured. If the Masterpass feature has not been enabled for your account, click Learn More to find out if you meet the prerequisites to use Masterpass.

To enroll in Masterpass:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Masterpass Configuration panel opens.
 - 4 Review and accept the Masterpass Operating Rules, and then click **Agree and Create Account**.
 - 5 Provide your merchant details, and any additional security options you want to enable.
 - 6 Click **Enroll Merchant**. The Enrollment Details panel opens.
-

Updating Your Masterpass Configuration

At any time, you can choose to change your security settings, and/or update required merchant information, to use in Masterpass transactions.

To update Masterpass configuration:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon
 - 2 Click **Digital Payment Solutions**. The Digital Payments page appears.
 - 3 Click **Configure**. The Masterpass Configuration panel opens.
 - 4 Click **Edit Configuration**.
 - 5 Update values as necessary, and then click **Update Merchant**.
-

Managing Security Keys

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 new keys, or deactivate or delete obsolete keys.

Understanding Key Types

The following table describes the types of keys you can create through Business Center, based on your account settings.


Key Type	Key Subtype	Used for	Valid for
Transaction Processing	Simple Order	Simple Order API	2 years
SOAP	XML-based Simple Order API	3 years	
SCMP	Simple Commerce Messaging API	2 years	
Secure Acceptance	Merchant-hosted checkout pages	2 years	
OAuth 2.0	--	Account Updater and mobile Point-of-Sale (mPOS) transactions	Indefinite
API Keys	Certificate	Merchant Management Services (MMS) and mass key transactions	2 years
Shared Secret Key	Flex and Reporting transactions	3 years	
PGP Keys	--	Pretty Good Privacy encryption	Indefinite

IMPORTANT: Business Center updates the status of keys near expiration to “Active and close to expiration.” If the expiration date passes, the key’s status changes to “Inactive.” After a key becomes inactive, it can no longer be used to process payments and must be replaced.

Creating New Keys

Depending on your account settings, you can create a variety of security keys to use with your payment processing methods. For more information about key types and uses, see [Understanding Key Types](#).

To create security keys:

-
- 1 On the left navigation pane, click the **Payment Configuration** () icon.
 - 2 Click **Key Management**. The Key Management page appears.
 - 3 In the search toolbar, select the Key type you want to create.

Additional Information: Portfolio users: select your merchant as well.
 - 4 In the search toolbar, select the **Context** (Live or Test environment) in which to create the key.
 - 5 Click **Add**. The Generate Key panel opens.
 - 6 Follow the steps for the type of key you want to create:


To create this key	Select a subtype and follow these instructions:
Transaction Processing	Simple Order: Select key type and download JNLP file.
	SOAP: Select key type and generate new key.
	SCMP: Select key type and download JNLP file.
	Secure Acceptance: Select key type and values then generate new key.
OAuth 2.0	No subtype: Select credential type and values then generate credentials.
API Key	Certificate: Select key type and download JNLP file.
	Shared Secret Key: Select key type and generate new key.
PGP Keys	No subtype: Select key type and generate new key.

Deactivating Keys

You can deactivate a key if you no longer need to use it for payment processing.

NOTE: keys become inactive after reaching the expiration date.

To deactivate security keys:


- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Key Management**. The Key Management page appears.
 - 3 In the search toolbar:
 - a Select **Secure Acceptance** or **PGP** in the Key type filter.
 - b Select the **Context** (Live or Test environment) in which the key was created.
Additional Information: Portfolio users: select your merchant as well.
 - 4 Click the banner of the key you want to deactivate to expand the key information.
 - 5 Click the **Deactivate** () icon.
 - 6 Click **Yes**.
-

Deleting Keys

You can delete a key if you no longer need to use it for payment processing.

NOTE: keys become inactive after reaching the expiration date.

To delete security keys:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Key Management**. The Key Management page appears.
 - 3 In the search toolbar, select the Key type you want to delete.
Additional Information: Portfolio users: select your merchant as well.
 - 4 In the search toolbar, select the **Context** (Live or Test environment) in which the key was created.
 - 5 Click the banner of the key you want to delete to expand the key information.
Additional Information: delete is not available for Secure Acceptance and PGP keys.
 - 6 Click the **Delete** () icon.
 - 7 Click **Yes**.
-

Configuring Payment Processors

To select a payment processor:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Processor Configuration**. The Processor Configuration page appears.
 - 3 In the **Active Processor** list, select the processor you want to use.
 - 4 To make the processor your default, check the box.
 - 5 Click **Save**.
-

Managing Secure Acceptance Settings

You can create secure acceptance profiles to use during checkout, creating as many active profiles as you need for your business model. The options available to you are determined by your merchant account provider:


- [Create](#) or [edit](#) a profile
- [Copy](#) an existing profile
- [Activate](#) or [deactivate](#) a profile
- [Search](#) for a profile

NOTE: to create profiles for your merchants, follow the steps in "[Creating New Secure Acceptance Profiles](#)" the Portfolio Management module.

Creating New Secure Acceptance Profiles

You can create profiles to represent the payment methods that you accept during checkout. After you create the profile, you can [activate](#) it so it can be used for Web/Mobile or Silent POST orders.

To create a secure acceptance profile:

-
- 1 On the left navigation pane, click the **Payment Configuration** () icon.
 - 2 Click **Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
 - 3 Click **New Profile**. The Create Profile panel opens.
 - 4 Enter the profile name and description, the company name, the integration method used to process notifications and the contact to whom they will be sent, and any additional services.

Additional Information: the integration method cannot be changed later.


- 5 Click **Submit**. The Create Profile panel closes and the Edit Profile page appears.

Additional Information: the profile is created as "Inactive." You can complete profile values in order to promote it using the steps in Editing Secure Acceptance Profiles at any time.

Copying Secure Acceptance Profiles

You can copy an existing profile and save it with a different name and description. All of the values in the original profile are included in the new profile.

To copy a secure acceptance profile:

- 1 On the left navigation pane, click the **Payment Configuration** icon.
- 2 Click **Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
- 3 Check the box next to the profile you want to copy, and click the **Copy** () icon.
- 4 Click **Confirm**. The Copy Profile panel opens.
- 5 Enter the new profile name and description and click **Submit**.

Editing Secure Acceptance Profiles

To edit a secure acceptance profile, you make changes to an inactive profile, then promote the changes to the active profile:

Tab Name	Description
General Information	Enter basic information about the name and format of the profile
Payment Settings	Select accepted card types, checkout methods, and reversal preferences
Payment Form	Set up checkout steps, and which fields to include in billing and order review forms
Notifications	Designate where to send transaction data
Customer Response	Customize response and error messages
Branding	Add your branding logos, fonts, and colors

NOTE: available options are determined by your merchant account provider.

To edit secure acceptance profiles:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
 - 3 Click the **Inactive Profiles** tab.
 - 4 In the Profile Name column, click the name of the profile you want to edit. The Edit Profile page appears.

Additional Information: you can also select an Active profile, and click the **Edit** icon. Business Center automatically takes you to the Inactive version of the profile.



- 5 Click the tab containing the information you want to update and make changes as necessary.
- 6 When you are done, click **Save**.

Additional Information: click the **Promote Profile** icon to add changes to the Active profile.



Activating Secure Acceptance Profiles

Activating or promoting a profile makes the profile available for use during checkout. Until the profile is completed and activated, it remains inactive, and you can make updates using the steps in "[Editing Secure Acceptance Profiles](#)." If necessary, you can also deactivate an active profile.

To activate a secure acceptance profile:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
 - 3 Perform one of the following steps:
 - a On the Active Profiles tab, select the profile you want to activate and click the **Promote Profile** () icon.
 - b On the Edit Profile page, click the **Promote Profile** () icon.
 - 4 Click **Confirm**.
-

Deactivating Secure Acceptance Profiles

- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
 - 3 Perform one of the following steps:
 - a On the Active Profiles tab, select the profile you want to deactivate and click the **Deactivate Profile** () icon.
 - b On the Edit Profile page, click the **Deactivate Profile** () icon.
 - 4 Click **Confirm**.
-

Searching for Secure Acceptance Profiles

You can choose to filter the list of profiles by selecting the specific profile name you want to find in the search toolbar. The filter includes either active or inactive profiles depending on the tab you are viewing.

To search for secure acceptance profiles:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
 - 3 In the search toolbar, click the Name filter and select the profile you want to find. The Profile list updates with the profile you select.

Additional Information: to search for Inactive profiles, click the **Inactive Profiles** tab first.

Viewing Secure Acceptance Profiles

You can view an active profile without editing it using the View Profile option.

To view a secure acceptance profile:

-
- 1 On the left navigation pane, click the **Payment Configuration** icon.
 - 2 Click **Secure Acceptance Settings**. The Secure Acceptance Settings page appears.
 - 3 On the Active Profiles tab, perform one of the following:
 - a Select the check box for the profile you want to view and click the **View Profile** icon.
 - b In the Profile Name column, click the name of the profile you want to view.
Additional Information: The Edit Profile page appears, with all data in read-only mode. To switch to edit mode, click the **Edit** icon. The inactive copy of the profile appears.
-

Smart Authorization Settings

Context

You can use Smart Authorization settings to help you identify orders needing review. You can select a variety of reasons to set an order aside, including address verification, card verification numbers, transaction amount, or irregular contents.

To enable smart authorization settings:

-
- 1 In the left navigation panel, click the **Payment Configuration** icon.
 - 2 Click **Smart Auth**. The Smart Auth Settings page appears.
 - 3 In the search toolbar, select the merchant for which you want to enable settings.
 - 4 Select the values to enable or disable.
 - 5 Click **Save**.
-

Managing Webhook Settings

You can set up a webhook notification so that you can receive payment event notifications from alternate payment processors. Active configurations enable you to [receive updates](#) about your processed payments and [send responses](#) for [supported payment methods](#).


You can also [edit](#) and [delete](#) a configuration as needed.

Adding a New Configuration

You can add a webhook configuration to your secure URL so that you can receive notifications of changes to payment transaction status. Secure URLs must conform to the following rules:

- Be an HTTPS URL
- Be served on port 443 (not port 8443)
- Respond with HTTP code 200 to both HEAD and POST requests
- Respond to POST requests within 10 seconds
- Use a certificate that has been issued by a trusted source

To add a new configuration:

-
- 1 In the left navigation panel, click the **Payment Configuration** () icon.
 - 2 Click **Webhook Settings**. The Webhook Settings page appears.
Additional Information: only one listener configuration can be active at any time. To add a new configuration [delete](#) the existing one first.
 - 3 Click **Create**. The Webhook Notification pane opens.
 - 4 Enter the URL of the location where you want to receive notifications.
Important: if you do not enable the notification before saving, the configuration remains inactive.
 - 5 Click **Enable**.
 - 6 Select the Shared Secret key that you want to use.
Important: you must have an [active API key](#) in order to configure a webhook notification.
 - 7 Click **Save**.
-

Editing Notification Configurations

You can update the URL if you need to change the listener for your notifications, or the shared secret key if the key is expired or has been deleted.

IMPORTANT: notifications are not sent when keys expire or are deleted. Should your listener fail, and CyberSource is unable to deliver notifications for 48 hours, your listener will be disabled. For more information on troubleshooting your connection, see [Processing Notifications](#).

To edit a notification configuration:

-
- 1 In the left navigation panel, click the **Payment Configuration** icon.
 - 2 Click **Webhook Settings**. The Webhook Settings page appears.
Additional Information: only one listener configuration can be active at any time. To add a new configuration [delete](#) the existing one first.
 - 3 Click **Configure**. The Webhook Notification panel opens.
 - 4 Make changes as necessary, and click **Save**. The updated save date and time of the configuration display on the Webhook Notifications page.
-

Deleting a Webhook Configuration

If you need to create a new configuration, or if you no longer need to receive notifications, you can delete the webhook configuration.

-
- 1 In the left navigation panel, click the **Payment Configuration** icon.
 - 2 Click **Webhook Settings**. The Webhook Settings page appears.
 - 3 Click **Configure**. The Webhook Notification panel opens.
 - 4 Click **Delete**. The Webhook Notification panel closes and the configuration is removed.
-

Processing Notifications

After your webhook connection is saved and active, Business Center sends notifications when changes to payment status occur. Each notification contains the shared secret key along with the payload. For details about the Payload Message Attributes, see "[Understanding Payload Message Attributes](#)."

NOTE: you can use the Payments Events Report to validate payment events received via webhook notifications. See the *Reporting Developer Guide* for more information.

Responding to Notifications

Use the following responses for each notification received:

Response Type	Description
ACKNOWLEDGEMENT	Return HTTP code 200 (OK) to acknowledge receipt of the message. Acknowledge messages when issues are encountered during consumption so that you can troubleshoot the problem. If necessary, contact CyberSource Support for additional help.
UNAVAILABILITY	Listeners are marked as unavailable if you send three non HTTP code 200 responses consecutively within an hour.
RETRY ATTEMPTS	One message per hour is sent in a retry attempt for 48 hours after the listener is identified as unavailable.
DISABLED	Listener is disabled if all retry attempts fail for 48 hours.

Troubleshooting Notifications

If you do not receive notifications as expected, verify the following to correct the problem:

- The listener service is available.
- The notification is active in the Business Center.
- The URL meets the minimum requirements:
 - Listener uses an HTTPS URL (for example, `https://example.com`, not `http://example.com`),
 - URL is served on port 443 (for example, `https://example.com` or `https://example.com:443`, not `https://example.com:8443`).
 - Both HEAD and POST request respond with HTTP code 200. Refer to one of the following specifications for relevant definitions:
`https://www.w3.org/Protocols/rfc2616/rfc2616-sec10.html`, or -
`https://www.w3.org/Protocols/rfc2616/rfc2616-sec9.html`.

- The certificate is active and has been issued by a trusted source (for example, <https://www.sslshopper.com/ssl-checker.html>); certificates cannot be self-signed.
- Failed notifications are resent every 60 minutes for up to 48 hours; after this period is exceeded, the configuration is disabled.

IMPORTANT: Business Center does not resend failed notifications after a disabled listener configuration is reactivated.


Supported Payment Methods

The following gateways and payment method notifications are available through the webhook configuration. For additional information about using alternative payment methods, refer to the developer guides.

Payment Method Name	Payment Type
Affirm	AFM
AliPay Cross Border	AYM, APY
AliPay Domestic	ADM, APD
AliPay Merchant Scan Payment	ABR
Bancontact	MCH
Belfius	BLF
Czech Bank Transfer (BT)	PLT
EPS	EPS
Estonia Bank Transfer (BT)	EEB
Finland Bank Transfer (BT)	VKS
Giro pay	GPY
iDeal	IDL
Interac Online	IDN
KBC	KBC
Klarna	KLI
Korea Bank Transfer (BT)	RBT
Korea Credit Card Payment	ACC

Payment Method Name	Payment Type
Latvia Bank Transfer (BT)	LVB
Lithuania Bank Transfer (BT)	LTB
Mobile billing payment (Korea)	MBP
MobilePay	MPY
Multibanco	MLB
MyBank	MYB
Oxxo	OXO
PayByBank	WPB
PayPal	PPL
Przelewy24	PZW
Romania Bank Transfer (BT)	PBO
SEPA DD	SLM
Sirto	SRT
Slovakia Bank Transfer (BT)	ELP
Sofort	SOF
Sweden Bank Transfer (BT)	DBB
WeChatPay Barcode	WBR
WeChatPay QR Code	WQR

7. 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, preferences for receiving Business Center notifications, and ability to pay your bill online:

- [Set preferences for and view messages from Business Center](#)
- [Manage account information, including secure and saved IP addresses](#)
- [Manage roles, users, and groups](#)
- [Pay an invoice](#)

Using the Message Center


You can view Business Center messages on the Business Center home page:

- [New urgent alerts](#) appear on screen when you log in; you can also access them through the Alerts menu in the header bar
- Non-urgent [notifications](#) are available under the Notifications menu in the header bar

Viewing Messages in the Message Center

All message types sent in the last six months appear in the Message Center, even if you have dismissed them from view on the home page.

To view messages:

- 1 On the left navigation pane, click the Account Management () icon.
- 2 Click **Message Center**. The Message Center page appears.
- 3 The Message Center list displays the message type, method of delivery, subject, and date sent. To view the content of any message, click the message row.

Viewing Urgent Alerts

Urgent alerts are notifications that require immediate attention. These alerts are sent by the CyberSource support team and appear when you log into Business Center. The following options are available:

- Click **Dismiss** to remove the alert from the home page (you can still view it in the Message Center)
- Click **Next** to read additional messages (when available)
- Click the **X** to close the window and retain all alerts (will display again at next login)
- Click **Alerts** in the header menu to view a list of current alerts

Viewing Notifications

Notifications (messages) represent a historical log of all messages sent to designated [contacts](#). Messages are kept for six months in the Message Center; you can search for and sort messages.

To view notifications:

- 1 Follow the steps in "[Viewing Messages in the Message Center](#)" to view all notifications sent.
- 2 Click **Notifications** in the header menu to view most recent notifications.

Managing Alert Preferences

You can provide [contact](#) information and select which users will receive [notifications](#) (by email and/or text) for each of the following types of events:

This Type of Event	Provides this Information
Real Time Outage	System outages, including services impacted, start time, and duration
Late Batching	Delays in batch processing and funding
Late Reporting	Delays in reporting, including impacted reports
Maintenance	Upcoming system maintenance
Custom	Product enhancements or upcoming changes related to a product
Holiday	Upcoming holidays

Managing Alerting Contacts



To enable alerts for application-wide events, you must provide information for each type of contact: business, technical, and emergency:

- **Business Contact:** receives registration completion and merchant status change notifications, and login instructions to the Business Center.
- **Technical Contact:** receives automatically generated notifications, such as product updates; may also receive non-urgent issue notifications
- **Emergency Contact:** receives urgent messages such as service outage notifications

NOTE: to view the list of countries that support SMS alerts, click Supported Countries at the bottom of the page.

WARNING: modifying contact information on this page also updates your contact information on the [Account Information](#) page.

To add contact information:

- 1 On the left navigation pane, click the **Account Management** () icon.
- 2 Click **Alert Preferences**. The Alert Preferences page appears.
- 3 Enter each contact's first and last name, phone number, and email address.
- 4 Next to SMS Phone Number, click the **Edit** () icon to enter the number where you want to receive alerts.

Additional Information: to enable text alerts, you must verify the number and agree to the terms of service. A verification message will be sent to the number you provide.

- 5 Click **Save**.
-

Enabling System Alerts

Once you have [set up the contacts](#) to whom notifications will be sent, you can select how and when each contact should be notified. Rules and rates of the SMS provider apply to all alerts.

NOTE: if the phone number and/or email address is the same for multiple contacts, all those contacts will be selected to receive the alert.


- 1 On the left navigation pane, click the **Account Management** icon.
 - 2 Click **Alert Preferences**. The Alert Preferences page appears.
 - 3 Under the Notification Type, select the contacts and methods for each alert type.
Additional Information: email notifications for Emergency Contact for Real-Time Outage cannot be disabled.
 - 4 Click **Save**.
-

Managing Account Details


You can update location and contact information for each of your merchants to ensure that contacts receive important information from CyberSource. The contact information you provide also enables your users to request help for your organization.

In addition, you can add security for Business Center by including [safe IP addresses](#) where users can access the application.

WARNING: modifying contact information on this page also updates your contact information on the [Alert Preferences](#) page. Make sure to verify SMS-enabled (text) phone numbers so contacts continue to receive designated alerts.

-
- 1 On the left navigation pane, click the **Account Management** () icon.
 - 2 Click **Account Information**. The Account Information page appears.
Additional Information: portfolio users must select a merchant from the Merchant filter in the search toolbar.
 - 3 Enter the address details.
 - 4 When you are done, click **Save**.
-

Add Account Contact Information

- 1 On the left navigation pane, click the **Account Management** icon.
 - 2 Click **Account Information**. The Account Information page appears.
Additional Information: portfolio users must select a merchant from the Merchant filter in the search toolbar.
 - 3 Under Contacts, enter the first and last name, phone number, and email address for each contact.
 - 4 Next to SMS Phone Number, click the Edit () icon to enter the number where you want to receive alerts.
Additional Information: to receive alerts, you must verify the number and agree to the terms of service.
 - 5 Click **Save**.
Additional Information: to view the list of countries that support SMS alerts, click Supported Countries.
-

Managing IP Address Access to Business Center

Adding IP addresses to either a white list or a bypass list allows you to control users' access to the Business Center. In addition, you can choose to require users to verify an IP address.


Access Types:

- **White List:** Only designated IP addresses are allowed access
- **Bypass List:** If the IP address does not fall within a specified range, users must answer security questions before access is granted


NOTE: Note: the option you select applies to all designated IP addresses.

WARNING: Warning: editing or deleting IP addresses through this function can remove access to Business Center for one or more users, including your own. Exercise extreme caution when performing these tasks. For help correcting issues with IP addresses, contact Customer Support.

Adding an IP Address

- 1 On the left navigation pane, click the **Account Management** () icon.
 - 2 Click **IP Range Settings**. The IP Range Settings page appears.
 - 3 At the bottom of the page, click the **Plus (+)** icon. The Add IP Address panel opens.
 - 4 Enter the start and end values for the IP addresses you want to allow.
Additional Information: to limit access to a specific IP address, enter the same value in both fields.
 - 5 Enter a description for the entry if necessary.
 - 6 Click **Save**. The Add IP Address panel closes and the Configure IP Settings page updates to display the new addresses.
-

Editing an IP Address

- 1 On the left navigation pane, click the **Account Management** icon.
 - 2 Click **IP Range Settings**. The IP Range Settings page appears.
 - 3 Next to the value you want to update, click the **Edit** () icon. The Edit IP Address panel opens.
 - 4 Enter the start and end values for the IP addresses you want to allow.
Additional Information: to limit access to a specific IP address, enter the same value in both fields.
 - 5 Enter a description for the entry if necessary.
 - 6 Click **Save**. The Edit IP Address panel closes and the Configure IP Settings page updates to display the new addresses.
-


Deleting an IP Address

- 1 On the left navigation pane, click the **Account Management** icon.
 - 2 Click **IP Range Settings**. The IP Range Settings page appears.
 - 3 Next to the value you want to delete, click the **Edit** icon. The Edit IP Address panel opens.
 - 4 Click **Delete**.
 - 5 Click **Confirm**. The Edit IP Address panel closes and the Configure IP Settings page removes the entry.
-

Deleting Saved IP Addresses

If you use the “Remember Me” option when logging into Business Center, your computer’s IP address is added as a safe location. If you no longer use that IP address, or don’t want your computer to remember it, you can delete it from the My IP Settings page.

NOTE: Note: only IP addresses you have saved using your user name/password display on this page.

- 1 On the left navigation pane, click the **Account Management** icon.
 - 2 Click **My IP Settings**. The My IP Settings page appears.
 - 3 Select the IP address you want to delete, then click the **Delete** () icon at the bottom of the page.
 - 4 Click **Confirm**.
-

Managing Roles

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.

IMPORTANT: before you assign permissions to roles, make sure you have subscribed to the appropriate service. To modify your service subscriptions, contact your local Sales Representative.

What else can you do?

- Learn about [default roles](#) are and what permissions are included
- [View role attributes](#)
- [Search for roles](#)
- [Create and assign roles](#)
- [Edit permissions assigned to roles](#)
- [Delete obsolete roles](#)
- [Assign users to groups](#)

NOTE: for a complete list of available Business Center permissions, see “Business Center Permissions” in the *Business Center User Guide*.

Understanding Default Roles

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.


- **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

Viewing Role Attributes

You can select any existing role within your own Merchant ID and view the permissions assigned. Use the steps in "[Searching for Roles](#)" to view a specific role. If you have permission to do so, you can [edit](#) or [delete](#) the role instead.

NOTE: as the Administrator role contains all permissions, you cannot view the role's attributes.

To view role attributes:

-
- 1 In the left navigation panel, click the **Account Management** () icon.
 - 2 Click Roles. The Roles page appears.
 - 3 In the Search toolbar, select **Myself** in the Merchant filter. The Role List displays the list of available merchants.
 - 4 Select the check box next to the role you want to view, then click the **View** icon. The Role Editor panels opens.

Additional Information: you can only view the attributes of one role at a time.

Searching for Roles

You can search for any existing role to [view assigned permissions](#), [update role permissions](#), or [delete](#) an obsolete role. If you cannot find the role you need, you can [create a new one](#) instead.

To search for roles:

-
- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Roles**. The Roles page appears.
 - 3 In the search toolbar, select the merchant you want using the Merchant filter. The Role List displays the list of available merchants.
 - 4 To filter the results further, type the text you want to search for in the **Filter** field. The Role List displays corresponding results.
-

Creating New Roles

You can create roles that contain one or more Business Center permissions. Once created, they are available to quickly assign to one or more users.

For example, perhaps all your customer service representatives have permission to add orders in the Virtual Terminal, but only one employee (Employee A) is allowed to issue credits. To efficiently assign this type of permission, you can create and assign a role to everyone except Employee A. For Employee A, you can either create a separate role that includes the credit permission, or create a custom role when you create or edit the user account for Employee A.

For a complete list of permissions, see the *Business Center User Guide*.

IMPORTANT: each user can have only one role assigned at any time. Plan your roles accordingly; for example, by the user's business function, security level, or responsibilities.

To create a role:

- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Roles**. The Roles page appears.
 - 3 Click **Add New Role**. The Role Editor panel opens.
 - 4 Enter the role name and description.
Additional Information: role names cannot be changed.
 - 5 To add a permission, do one or more of the following:
 - a To include all available permissions, click **Select All**.
 - b To search for a particular permission, type the name in the search field, then select permissions from the results.
Additional Information: clear the text to return to the full permissions list.
 - c To select all permissions within a specific group, check the box next to the group name (for example, Virtual Terminal Permissions).
 - d To view available permissions within a specific group, click the down arrow to expand the group, then select one or more permissions.
 - e The permissions you select appear in the **Selected** column. Click the **X** next to any permission to remove it.
 - 6 When you are done, click **Save**.
-

Updating Role Permissions

You can update the permissions assigned to any role. For more information about what each permission provides, see Business Center Permissions in the *Business Center User Guide*.

NOTE: you can update the description associated with a role; however, role names cannot be modified.

[Default roles](#) cannot be modified.

WARNING: modifying role permissions affects all users assigned to the role. Make changes with caution.

To update role permissions:

-
- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Roles**. The Roles page appears.
 - 3 Use the steps in "[Searching for Roles](#)" to locate the role you want to update, then select the check box next to the role name.
 - 4 Click the **Edit** icon. The Role Editor panel opens.
 - 5 Make changes as necessary, then click **Save**.
-

Deleting Roles

If you no longer need to use a role, you can delete it.

WARNING: deleting roles affects all users assigned to the role. Be sure to assign users to a new role first.

To delete roles:

- 1 In the left navigation panel, click the **Account Management** icon.
- 2 Click **Roles**. The Roles page appears.
- 3 Use the steps in "[Searching for Roles](#)" to locate the role(s) you want to delete, then select the check box next to each role name.

Additional Information: [default roles](#) cannot be deleted.

- 4 Click the **Delete** icon.
 - 5 Click **Confirm**.
-

Business Center Permissions

This section describes the types and names of permissions available in the Business Center. Some permissions are restricted to specific account types, services, or users. Before assigning any permissions to roles or users, verify you have subscribed to the appropriate services with your local Sales Representative.

For example:

- Only an administrator can configure reports.
- Only a merchant can access the Virtual Terminal.
- To process card authorizations and sales in the Virtual Terminal, users must have three permissions: Virtual Terminal Transaction, Payment Verification, and Payment Debit.

NOTE: check the Dependencies column for any permission to view prerequisites and/or co-requisites.

Case Management

Provides users with access to the Case Management feature of Decision Manager.

NOTE: no Decision Manager permissions are required; however, to review orders, users must have at least the Queue Search, Order Conversion, and the Transaction View permissions.

Permissions	Description	Dependencies
Case Reassignment	Assign orders to other reviewers; applies only to orders owned by the reviewer.	
Move Orders	Move orders from queue to queue; applies only to orders owned by the reviewer.	
Order Conversion	Accept orders placed in the queues (Case Details page). Required in order for user name to appear in the Reviewer Settings page.	Reject Order permission required to reject orders. Payment Capture/Settlement/Debit permission required to accept and settle orders. Ownership Stealing permission required to accept or reject orders that belong to other reviewers.
Ownership Release	Un-assign an order and return it to the group of orders to be reviewed; applies only to the orders owned by the reviewer.	
Ownership Stealing	Take over an order that is assigned to another reviewer.	
Performance Statistics Review	Review performance statistics and access lists of transactions.	
Priority Change	Change the priority of orders in the search results and case details pages; applies only to orders owned by the reviewer.	
Queue Search	Search all queues and view orders. View all transactions in all queues assigned to all users (cannot perform any action on the orders found, except to add notes).	
Rejected Order Conversion	Review and accept transactions that were initially rejected (Case Details page).	

Permissions	Description	Dependencies
Reviewer Settings	Access to the Reviewer Settings page. Set the maximum number of transactions that reviewers can own and the queues that reviewers can access.	
Third-Party Configuration	Enter merchant information necessary to request third-party services.	
Third-Party Requests	Request third-party services on the case details page; applies only to orders owned by the reviewer. Not required to view information already requested by another reviewer.	
Time Limit Disabling	Remove and restore the time limit for orders that are marked for review; applies only to orders owned by the reviewer.	
Time Limit Reset	Reset the start of the reviewing time allowed to the current date and time; applies only to orders owned by the reviewer.	
Unrestricted Order Management	Work on any case. Permission is a superset of these permissions: Case Reassignment, Move Orders, Ownership Release, Priority Change, Third-Party Requests, Time Limit Disabling, and Time Limit Reset.	
Unrestricted Order Review	View search results and case details pages. Add notes and perform all actions necessary to resolve orders.	Also requires Order Conversion, the Rejected Order Conversion permission, or both.

Credit Card Account Updater

Provides users with access to the Account Updater tool.

Permissions	Description	Dependencies
View Status	View the status of uploaded Account Updater request files.	

Decision Manager

Provides users with access to order profiles, queues, managed lists, and velocity features of Decision Manager.

Permissions	Description	Dependencies
Configuration Management	View, create, modify, and delete all Decision Manager settings.	
Order Profiles		
Profile View	View profiles and rules.	
Profile Management	View, create, modify, and delete order profiles, custom rules and profile selector rules.	
Replay Request View	View replay requests.	
Replay Request Management	Manage and request replays.	
List Manager		
List View	Search for and view positive (permanent and temporarily), negative, and review list records.	
List Management	Perform all functions of the positive and negative lists.	
Order Queues		
Queue Settings View	View queue definitions.	
Queue Settings Management	View, create, modify, and delete queues.	
Velocity		
Velocity View	View velocity data.	
Velocity Management	View, create, modify, and delete velocity rules.	

Hosted Order Page

Provides users access to the Hosted Order page.

Permissions	Description	Dependencies
Script Management	View, create, and delete Hosted Order Page security scripts.	
Settings Management	Modify Hosted Order Page settings.	
Settings View	View Hosted Order Page settings (modify not allowed).	

Merchant Settings

Provides users with access to basic Merchant ID information.

Permissions	Description	Dependencies
Banking Information Management	View and modify payment processor information.	
Merchant Information and Alert Preferences Management	View and modify basic contact and service information.	
API Key Management	View, create, modify, and delete API keys.	
PGP Security Settings	Upload, activate, and deactivate encryption keys used to encrypt Account Updater response files.	
Message Center View	Access to Message Center to view and search for current and historical messages.	
Processor Settings	Ability to switch from primary to secondary processor. Used when primary processor experiences an outage.	Requires existing configuration of secondary processor.

Mobile Point-of-Sale (mPOS)

Provides users with access to mobile point-of-sale features.

Permissions	Description	Dependencies
mPOS Device Access	Access to mobile device endpoint. Ability to access mPOS key creation.	
mPOS Device Management	Access to mobile registration API. Ability to activate and deactivate mobile devices.	
mPOS Device Terminal ID Management	Access to update terminal ID via device management.	
Terminal Management	Ability to access terminal management to activate and deactivate terminals.	

Payment

Provides users with ability to process these payment types.

NOTE: users must also have permission to use the feature where the payment type can be processed (Virtual Terminal, customer profiles, and subscriptions).

Permissions	Description	Dependencies
Payment Authorization	Process card authorizations.	
Payment Void	Void a debit or credit, or reverse a card authorization.	
Re-Authorization	Access to New Authorization option. Retrieve order information in the Virtual Terminal.	Payment Authorization and Virtual Terminal Transaction permissions required to re-authorize a partial transaction.
Payment Credit	Process refunds: all credits (card, electronic check, and others if applicable), bank transfer refund, and direct debit refund.	
Payment Capture/Settlement/Debit	Process credit card capture, electronic check debit, and direct debit.	

Permissions	Description	Dependencies
Create New Order from Previous Authorization	Access to Create Order option. Retrieve order information in the Virtual Terminal.	Payment Authorization and Virtual Terminal Transaction permissions required to process a new order.
Re-Authorization and Settlement	Access to New Authorization option. Retrieve order information in the Virtual Terminal.	Payment Authorization, Capture/Settlement/Debit, and Virtual Terminal Transaction permissions required to re-authorize and capture.
Full Authorization Reversal	Reverse a card authorization.	
Service Fee Refund	Process refunds for service fees on transactions.	
Payment Standalone Credit	TBD	

Payment Tokenization

Provides users with access to all customer data stored by the Secure Storage feature.

Permissions	Description	Dependencies
Profile View	View payment tokenization settings (modify not allowed).	
Profile Management	Create, view, and modify all information.	
Profile Delete	Delete profiles.	
On-Demand Payment	On-Demand Payment: can process on-demand payments.	Depending on one-time payment type, also requires Virtual Terminal Transaction, Payment Authorization, Payment Capture/Settlement/Debit, and/or Payment Credit permissions.

Recurring Billing

Provides users with ability to create and manage subscriptions.

Permissions	Description	Dependencies
Subscription View	Modify subscription settings, search for subscriptions, and view subscription details.	
Subscription Management	View, create, and modify subscriptions.	
Subscription Delete	Delete subscriptions.	
On-Demand Payment	Process on-demand payments.	Requires Subscription View and Payment permissions.

Reporting

Provides users with access to reporting features.

Permissions	Description	Dependencies
Report Settings View	View report settings and subscriptions.	
Report View	Search for and view reports.	
Report Settings Management	Modify report settings and subscriptions.	
Report Download	Download programmable reports.	Does not provide access to Business Center.
Audit Search	Search the audit logs.	

Secure Acceptance

Provides users with access to Secure Acceptance features.

Permissions	Description	Dependencies
Security Management	Make security changes to Secure Acceptance profiles (Secure Acceptance keys).	
Settings Management	Make general changes to Secure Acceptance profile.	
Settings View	Access to Secure Acceptance module.	
Transaction Search	Access to Secure Acceptance Transaction Search module.	

Secure File Share

Provides users with access to Secure File Share feature.

Permissions	Description	Dependencies
Secure File Download	Access to Secure File Download module.	
Secure File Upload	Access to Secure File Upload module.	

Tools

Provides users with access to Transaction Batch Upload feature.

Permissions	Description	Dependencies
Batch Transactions	Download templates and upload batch files.	Relevant transaction permission is required to upload files (for example, to upload authorization files, both Batch Transactions and Payment Authorization permissions are required).

Transaction Marking (AFS)

Provides users with ability to add order information to customer lists or to hide order information from future searches.

Permissions	Description	Dependencies
Mark as Trusted	Add trustworthy order information to the positive list.	
Mark as Temporarily Trusted	Add order information to the positive list for a limited time.	
Mark for Review	Add order information to the review list.	
Mark as Suspect	Add risky order information to the negative list.	
Remove From History	Exclude order information from the scoring process and from the negative list.	

Transaction Search

Provides users with access to Transaction Search features.

Permissions	Description	Dependencies
Transaction View	Search for and view details of transactions.	
Transaction Results Export	Download transaction search results.	

User Management

Provides users with to access update user profiles, roles, and permissions.

Permissions	Description	Dependencies
User View	View the list of users and the permissions assigned to each user.	
User Management	View, create, modify, and delete user privileges. Not an administrator role.	Can assign roles to other users but not to other user managers or administrators. Cannot assign individual permissions.
User Update	Update user information.	

Virtual Terminal

Provides users with access to the Virtual Terminal.

Permissions	Description	Dependencies
Virtual Terminal Settings View	View Virtual Terminal settings (modify not allowed).	
Virtual Terminal Settings Management	View and modify Virtual Terminal settings.	
Virtual Terminal Transaction	Process transactions using Virtual Terminal.	

Third Party

Provides users with ability to manage service fees for merchants.

Permissions	Description	Dependencies
Third Party User	Manage service fees on transactions for assigned merchants (merchants must be assigned to user). This user only has login access to the Business Center.	

Managing Users

The Users module enables you to [create](#), [edit](#), [disable](#), and [delete](#) users, as well as the following functions for new and existing users:

- [Assigning roles](#)
- [Creating custom roles](#)
- [Adding and verifying password recovery devices](#)
- [Assigning groups](#)

NOTE: you can also [update your own user profile](#) as well.


Creating and Modifying User Accounts

When you create a new user, you need to select the Merchant ID to which the user will be assigned. The Merchant ID you select determines the data to which the user will have access.

As part of the account creation process, you will also need to [assign the user a role](#). The user's role determines which features and security access the user will have.

What else can you do?

- [Create a custom role for the user](#)
- [Assign the user to a group](#)
- [Add password recovery device details](#)

-
- 1 In the left navigation panel, click the **Account Management** () icon.
 - 2 Click **Users**. The Users page appears.
 - 3 Click **Add User**. The Add User panel opens.
 - 4 Select the correct Merchant ID in the drop down list.
 - 5 Enter the user's name and email address. The user will receive registration instructions at this address.

Additional Information: you can create a user name for the user, or leave the field blank. If you do so, the user is required to create a user name during the registration process.

- 6 In the Role drop down, select the role to which you want to assign the user. For more information about creating and assigning custom roles, see "[Assigning Roles to Users](#)."

- 7 If available, select a group for the user. For more information about using groups, see ["Managing Groups."](#)
 - 8 When you are done, click **Save**.
-

Updating a User Account

- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Users**. The Users page appears.
 - 3 Select the user name of the user to whom you want to update. The user's Profile panel opens.
 - 4 Follow the appropriate steps to update the user's account:
 - a [Assign a role](#).
 - b Add or update the phone number or email address used for [password recovery](#).
 - c [Enable or disable the user's account](#).
 - d [Delete the user's account](#).
-

Assigning Roles to Users

You can assign any role to a user when creating and editing a user's account. The role determines which features and security the user has; for more information about default and standard roles, see ["Managing Roles."](#)

You can also choose to create and assign a custom role for any one user; this role is unique to that user only, and will not be added to the Role List on the Roles page.

To assign roles:

-
- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Users**. The Users page appears.
 - 3 Select the user name of the user to whom you want to assign roles. The user's Profile panel opens.
 - 4 In the Role dropdown, select the role. To assign a custom role, do the following:
 - a Select **Custom** in the dropdown list.
 - b Click **Customize**.
 - c Select one or more permissions to assign to the user, and click **Next**.

Additional Information: to view the permissions in a previously assigned custom role, click **Customize**.

IMPORTANT: each user can only have one role assigned.

- 5 Click **Save**.
-

Enabling Password Recovery Devices

You can update the email address and/or phone number where you want to receive details on how to recover your Business Center password, for your own account, or if you have permission, for other users. When you enter the details, the owner of the email address and/or phone number will receive additional instructions to verify the device for password recovery.

NOTE: a device has been verified when a green check mark displays next to the field.

To enable password recovery devices:

-
- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Users**. The Users page appears.
 - 3 Perform one of the following steps:
 - a Click the user name of the person for whom you want to add device information. The Profile panel for the user opens.
 - b To enable devices for your own account, at the top right corner, click your name, then My Profile. The My Profile panel opens

- Under Recovery Information, click **Edit** next to the email or phone number you want to update.

Result: Warning: Once added, you can only update an email address or phone number; the information cannot be deleted.

- Enter and confirm the address or number you want to use, then click **Submit**. Verification instructions are sent to the device entered when you enter a new value.

Additional Information: to use a phone number to receive text (SMS) messages, your country must be supported.



Updating Account Status

You can update the status of a user's account by disabling or enabling the account. If the user no longer needs to access Business Center, you can delete the account instead.

NOTE: users can update some elements of their own profiles, including name, password, contact details, and preferred time zone and language.

Taking this action	Has this impact
Disabling a user	User records may be disabled to disallow access, while still retaining the user record.
Enabling a user	Users may be enabled if they are locked (by failed login attempts) or disabled.
Deleting a user	Removes the user from active status. Past audit logs are kept but the user can no longer login.

Disabling or Enabling User Accounts

- In the left navigation panel, click the **Account Management** icon.
- Click **Users**. The Users page appears.
- Select the user(s) for whom you want to update account status, then click the **Disable** () or **Enable** () icon.

Deleting User Accounts

- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Users**. The Users page appears.
 - 3 Select the user(s) you want to delete, then click the **Delete** icon.
 - 4 Click **Confirm**.
-

Downloading User Account Details

You can download the complete list of users for any merchant account. Both active and inactive users are included.

NOTE: only the complete list is available for download. Selecting a user disables the function.

To download user accounts:

- 1 In the left navigation panel, click the **Account Management** icon.
 - 2 Click **Users**. The Users page appears.
 - 3 Click the **Download Users** (↓) icon.
 - 4 Click **Download CSV** or **Download XML**.
 - 5 Follow your browser's instructions to save and open the file.
-

Updating Your User Profile

You can update your own user profile at any time. Business Center enables you to change your name, password, password recovery devices, time zone, and language preference.

To update your user profile:

-
- 1 In the header menu, click your name, and then click **My Profile**. The My Profile panel opens.
 - 2 Make necessary changes to your information.
Additional Information: user name cannot be updated.
 - 3 When you are done, click **Save**. The My Profile panel closes.
-

Managing Groups


If you subscribe to the service fees feature, you can create groups and assign users to them. Use groups to align data rollup in merchant records to match your online transactions, store-based transactions, and reporting (for example, territory or sales leader). You can [create](#), [edit](#), and [delete](#) groups.

IMPORTANT: group assignments do not affect user permissions; to manage permissions and roles assigned to users, use the Users or Roles features.

Creating Groups

Create groups to logically organize merchant records for use in reporting.

To create a group:

-
- 1 On the left navigation pane, click the **Account Management** () icon.
 - 2 Click **Group Management**. The Group Management page appears.
 - 3 Click the **Plus (+)** icon at the bottom of the page. The Create a Group panel opens.
 - 4 Enter the group's name and description, then select one or more merchants to include in the group.

Additional Information: Merchants may be members of more than group.
 - 5 Click **Create**.
-

What can you do next?

You can perform the following tasks:

- Assign a group to a user
- Add a merchant to a group
- Remove a merchant from a group (edit group)

Editing Groups

You can update the description and members of any group.

To edit a group:

-
- 1 On the left navigation pane, click the **Account Management** icon.
 - 2 Click **Group Management**. The Group Management page appears.
 - 3 Click the name of the group you want to edit. The Edit Group panel opens.
 - 4 Update the group's description and merchant members as needed.

Additional Information: Group names cannot be modified.
 - 5 Click **Save**.
-

Deleting Groups

You can delete a group if you no longer need to use it.

To delete a group:

-
- 1 On the left navigation pane, click the **Account Management** icon.
 - 2 Click **Group Management**. The Group Management page appears.
 - 3 Click the name of the group you want to delete. The Edit Group panel opens.
 - 4 Click **Delete**.
 - 5 Click **Confirm**.
-

Paying Your CyberSource Invoice

CyberSource enables you to pay your invoice online with a credit card, check, or via direct transfer from your bank account or credit card. Simply follow the instructions on the page to enter and process your payment information.