Payway® User's Guide

Date: January 6, 2020

NOTICE:

Table of Contents

Revision History

Revision	Date	Initials	Comments
524	7/1/2019	DRF	Initial Revision.
525	1/4/2020	MSC	Minor bug fixes.
532	2/10/2021	DRF	Added Support for ACH transactions.
532	2/10/2021	DRF	Added updated transaction detail screenshots that add the Payway Fraud Protection status.
533	5/27/2021	DRF	Updated URL in Section A.
534	6/22/2021	DRF	Added Verify Only Feature Section A, 2.
534	6/22/2021	DRF	Added additional "Verify" type and "Verified" status in Appendix A.

Related Documentation

- PaywayWS Credit Card Integration Guide
- PaywayWS ACH Integration Guide
- PaywayWS Redirected Payment Form Integration Guide
- Payway® Admin Guide
- Payway® ApplePay Integration Guide
- Payway® GooglePay Integration Guide
- Payway® File Processing User's Guide

- Payway® Point-to-Point Encryption(P2PE) User Guide

Introduction

The Payway® User's Guide is designed to assist users of the Payway® payment manager. The tool enables users to process payments and create accounts, research transactions, generate reports and upload file-based transactions for processing.

All users are created by your Company Administrator. The Company Administrator is the individual that assigns you access and permissions based on your company's security access policy.

Once your account is created, you will receive a temporary logon and password by email. Your logon is determined by your Company Administrator. Although not required, it is highly recommended that it be set to your email address to avoid the possibility of duplicate user names. The Company Administrator provides you with a random activation code which is required as part of your initial authentication to the payment manager. You will then be prompted to create a permanent password. Note that the password must meet a minimum complexity requirement of at least seven characters and include a minimum of at least one alphanumeric character. Note that the password field is not case sensitive. Once the new

4

password is created, you are required to log on with the new credentials.

A.   Accessing the Payway® Payment Manager

The Payway® payment manager can be accessed by https://paywayws.com/payway/logon.jsp
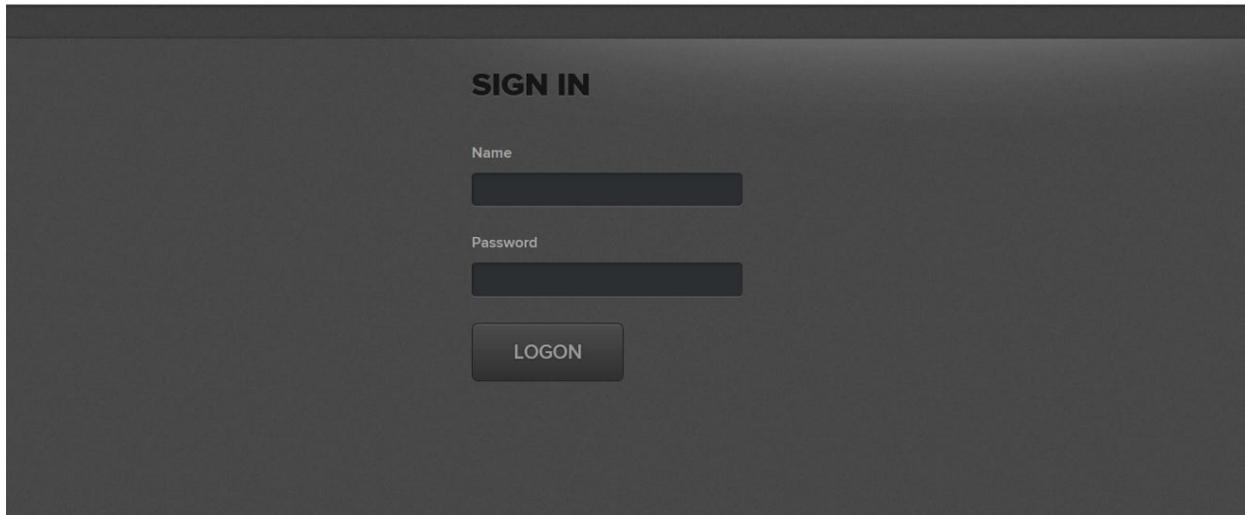
Enter your permanent logon credentials.

If your company has multiple divisions and you have access to each, a screen will be presented to select which division you would like to operate within.
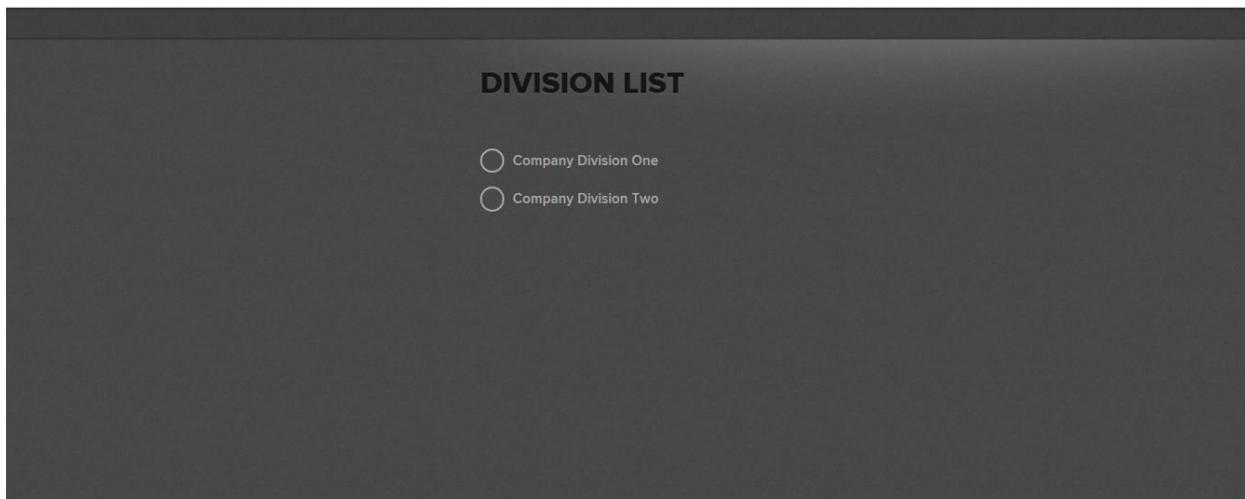
If there is only one division under your company or if you only have permission for a single division, this screen will be bypassed and you will be presented with the payment manager dashboard.
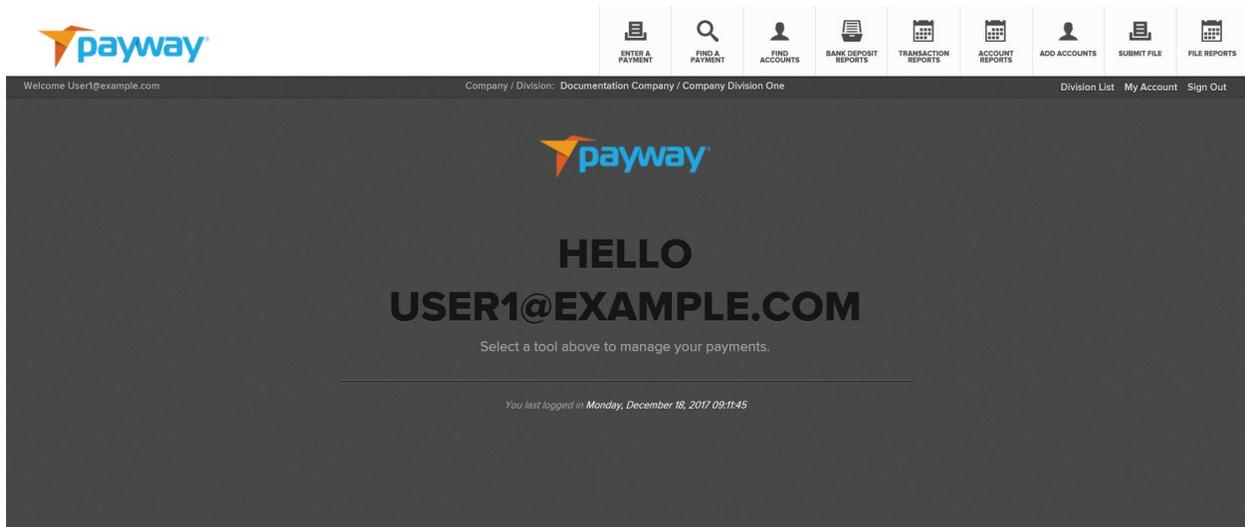
The dashboard will indicate which company and division you are currently logged into.
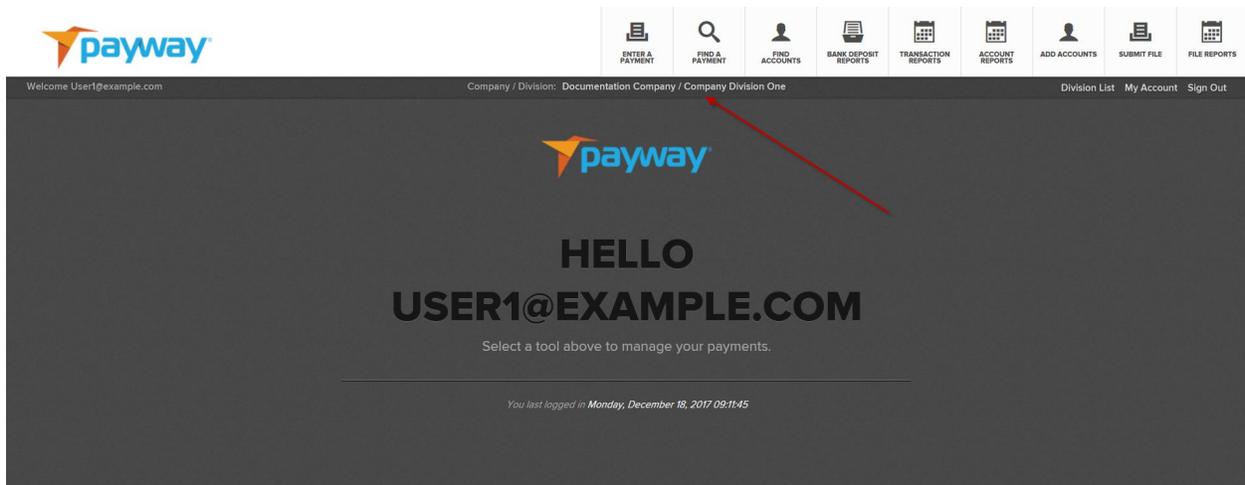
If there are multiple divisions you can switch to the other divisions by selecting the "Division List" link.
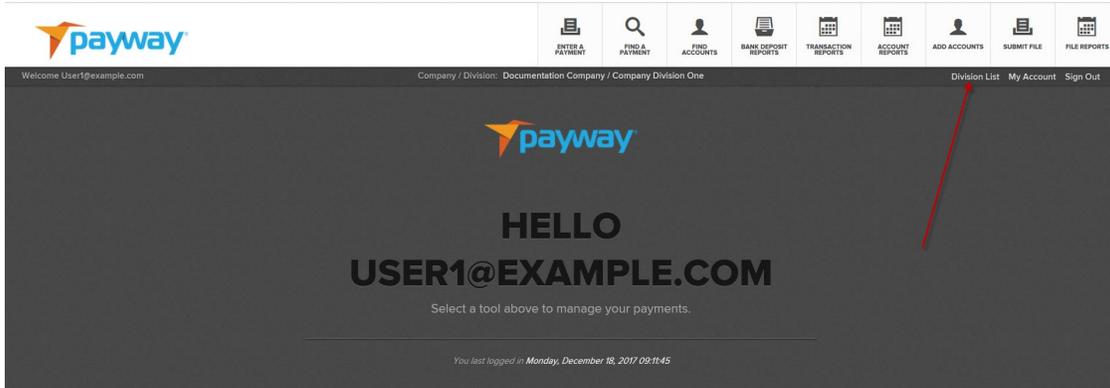
To update your password, select the "My Account" link.
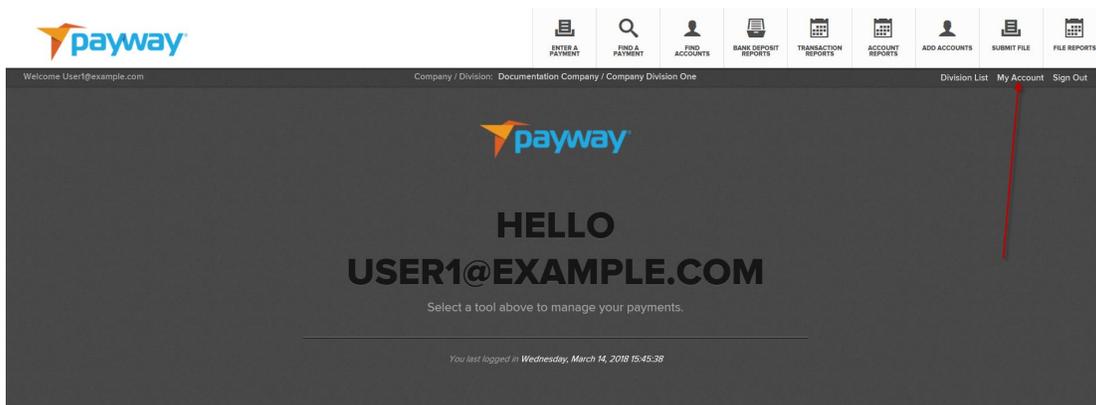
Enter your current password and the new password you wish to use and select "CHANGE."

Payway® will revert to the logon screen where you can enter your new credentials.
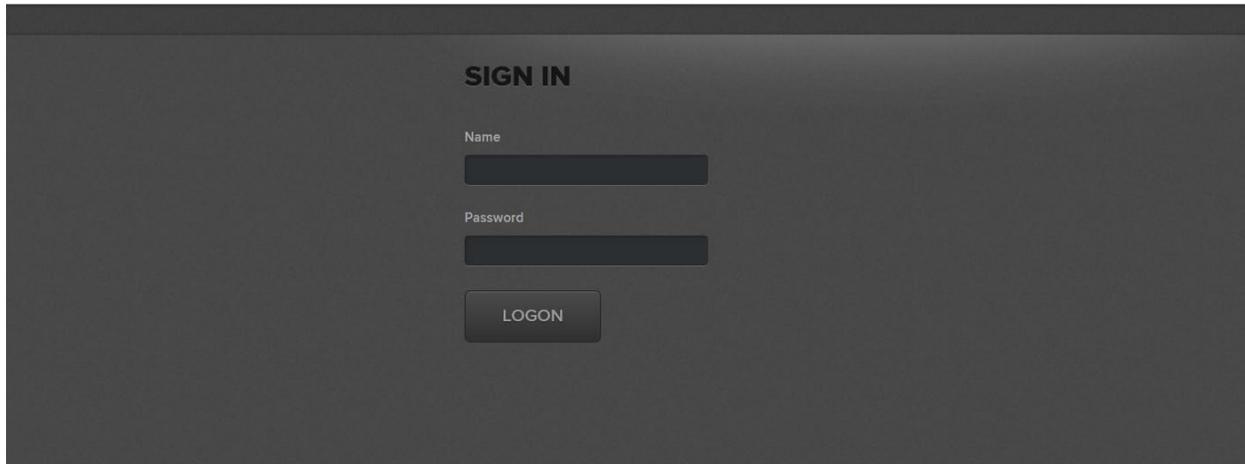
Per PCI guidelines, Payway® has a ninety (90) day password retention policy. It is recommended that you update the password routinely. However, if the password life exceeds ninety (90) days, Payway® will notify you that the password is expired and require you to change it. Note that you cannot use the same password until it has been changed at least four times.

CHANGE YOUR PASSWORD

Your password has expired. Please change it.

Name

User1@example.com

Current Password

New Password

Confirm New Password

CHANGE   CANCEL

If you have forgotten your password, the Company Administrator must reset your user account. Once reset, a temporary password will be emailed to you and your Company Administrator will provide you with a token code.

B. The Payment Manager Tool Bar
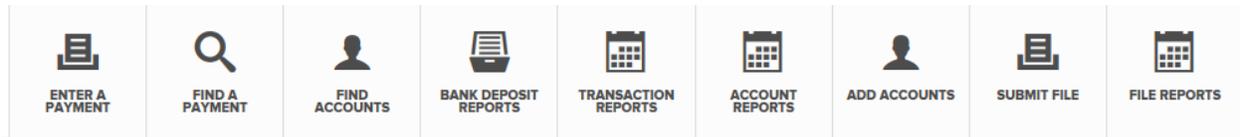
The payment manager tool bar manages all the functions you can perform on Payway®. Depending on your security permissions, certain functions or features may not be available on the tool bar or sub-menus for a particular process.

The payment manager dashboard consists of:

Action	Description
Enter a Payment	Perform an operation on a credit card or ACH transaction.
Find a Payment	Research a transaction or group of transactions on Payway®.
Find Accounts	Find accounts stored on Payway®.
Bank Deposit Reports	Nightly reconciliation reports generated on Payway®.
Transaction Reports	User generated reports on a group of transactions from Payway®.
Account Reports	Report that identifies accounts that were updated by the Payway® Account Updater.
Add Accounts	Manually add an account to the Payway® vault.
Submit File	Upload a file of transactions for processing.
File Reports	Download the reply report from file-based processing.

1) Enter a Payment

The enter a payment function allows you to process a sale, authorize, or credit transaction. If any of these functions are not available check with your Company Administrator to validate your permissions.

The "Source" Drop down list defines the origin of your transactions. This list was provided by your Company Administrator to Payway® during the setup phase. This list could be any label that describes the source(s) of your transactions. Each source can be linked to the same merchant account or have a unique merchant account. Consult your Company Administrator for how your merchants are configured.

Label	Description
First Name	First Name of Customer
Last Name	Last Name of Customer
Address	Street Address of Customer
City	City of the Customer
State	State or Canadian province code
Zip	Zip Code (5 or 9 digits) or Canadian Postal Code (6 digits)
Phone	Phone number of the customer
Email	Email address of the customer
Amount*	Dollar amount, implied decimal*
Tax	Tax amount, implied decimal
Account Number*	Credit card account number*
Expiration Date*	Expiry Date of the credit card*
FSV	Fraud Security Value (3 or 4 digits)
Notes 1-3	Optional transaction information

Required

To process a payment, select the appropriate source and enter all the transaction information. *Although it is not required, it is highly recommended that you input the zip or Canadian postal code. If there is no zip code entry, the transaction will be charged the highest fees from the credit card association(s).*

To process a sale, select "SALE."

Payway® will process the transaction and present a confirmation page.

Name	Value
Transaction ID	30620210216105156396644
Creation Time	02/16/21 10:51:56
Source	Source One
Type	Sale
Status	Pending
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	210216BU02
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

Name	Value
Transaction Id	Payway®-generated unique identifier
Creation Time	Creation time of the transaction
Source	Identifies which source the transaction was placed into
Type	Sale, Credit, Authorize, Cancelled
Status	The state of the transaction**

Result	The result of the transaction **
Total Amount	Total amount of the transaction
Tax	Sales Tax of the transaction
Auth Code	Authorization code issued
Account Holder	Name of the customer
Account Type	Card Brand Method of Payment (MOP)
Token	Payway® vault id linked to the account
Last Four	Last four digits of the credit card
Expiration	Expiry date of the credit card
Email	Email address of the card holder
Phone	Phone number of the card holder
Notes 1-3	Optional transaction information
PFP Status	Optional Payway Fraud Protection status*

*   *Contact Payway if you want discuss this feature.*

**   *See Appendix A.*

If you have permission to perform credits, select the "CREDIT" button.

Payway® will process the transaction and present a confirmation page.

Name	Value
Transaction ID	306202102161056175041 30
Creation Time	02/16/21 10:56:17
Source	Source One
Type	Credit
Status	Pending
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

Note that the "Type" is now credit. At this point you can select the "ENTER MORE" button to process more transactions or select the "Sign Out" link to finish your session.

Your system administrator has set a maximum credit amount you can process for each transaction in your security profile. If you exceed this limit, Payway® will notify you of a permission error. Contact your Company Administrator.

You do not have permission to process a credit for an amount this large.
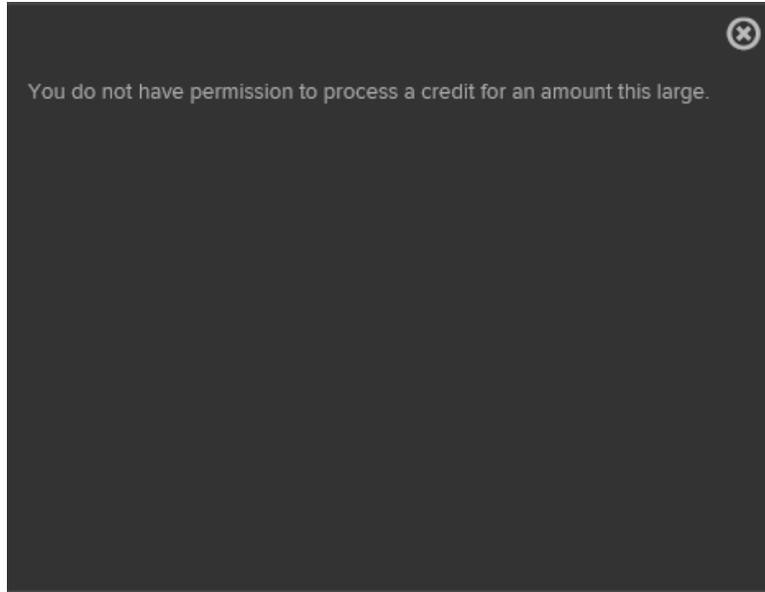
The "AUTHORIZE" processing type is primarily for customers that process transactions that need to be authorized but captured later (e.g., for fulfillment applications).

This functionality is configured at the company division level and is set up by Payway® for your company.

If this feature is enabled, select the "AUTHORIZE" button.

Payway® will process the transaction and present a confirmation page.

Name	Value
Transaction ID	30620210216105747646128
Creation Time	02/16/21 10:57:47
Source	Source One
Type	Authorize
Status	Authorized
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	210216C1DO
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

Note the type and status is "Authorized." Capturing this transaction at a later time is done from the "Find a Payment" function.

2) Verify an Account

Payway® provides the ability through the payment manager and by the Payway® API(s) to verify a customer's account for $0.00. This feature validates the customer's account without performing an AUTHORIZE or SALE for a non-zero amount.

Contact Payway customer support to determine if this feature is supported by your processor. Additionally, "AUTHORIZE" functionality must be enabled by Payway® to perform a verify only transaction.

Payway users must be granted permission to perform SALE transactions by their company administrator to access the "AUTHORIZE" button in order to perform this function.

To process a verify, select the appropriate source and enter the credit card number and expiration date. No other information is required; however, if the address and zip/postal code is entered, address verification results will get returned and are displayed in the Payway® transaction report.

Enter $0.00 for the transaction amount.

Select the "AUTHORIZE" button.

ENTER A PAYMENT

Complete the fields below to Enter a Payment. (Required)*

Source
Source Two Compass ▼

Account Type
Credit Card ▼

First Name

Last Name

Address

City

State
MA ▼

Zip
01923

Phone

Email

Amount*
0.00

Tax

Total
0.00

Account Number*
4012888888881881

Exp (MMYY)*
0325

FSV

Notes 1

Notes 2

Notes 3

[SALE] [AUTHORIZE] [CREDIT] [CLEAR]

Payway will process the verify request and present a confirmation page. Note the Type is "Verify" and the Status is "Verified." An authorization code will be generated to confirm success. If the verify fails, the Result will be "Declined."

TRANSACTION CONFIRMATION

Name	Value
Transaction ID	220210623145831909821
Creation Time	06/23/21 14:58:31
Source	Source Two Compass
Type	Verify
Status	Verified
Result	Success
Total Amount	0.00
Tax	0.00
Auth Code	186519
Account Holder	
Account Type	Visa
Token	010000011
Last Four	1881
Expiration	03/25
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

3)   Find a Payment

The Find a Payment function allows you to research transactions that were processed on Payway® and operate on them if necessary.

You can specify one to many selection criteria in order to narrow your search. All fields are wildcard implied with the exception of the Account Number and Token fields, which need to be the exact values.

In the following example, a partial Last Name and Notes 1 field were entered for the date range of March 15, 2018.

Payway® returns a summary of all transactions that match the selection criteria.

At this point you can select the ![icon] icon button to email a receipt to the customer.

**++   See Appendix C for the Standard Receipt Template format. Contact Payway®
customer support to enable receipts from the payment manager and to define the receipt
configuration.**

The Email Address will be pre-filled with the one that may have been associated with a transaction. If the Email Address is blank, or a different one is required, enter the new email address into the Email Address field and Select "MAIL".

A window will appear confirming the email has been sent.
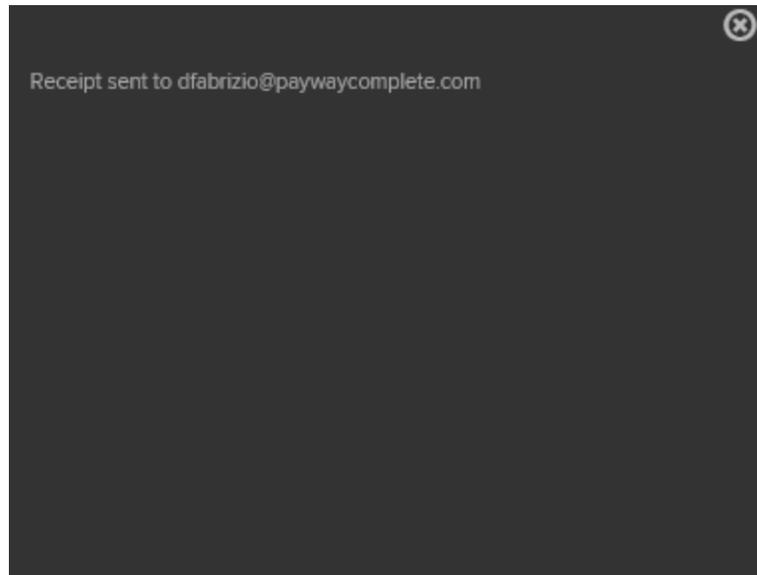
Close the window to return to the Transaction Receipt screen.

To view the details of a specific transaction, select the ⚲ icon from the results screen.

Name	Value
Transaction ID	30620210216105156396644
Creation Time	02/16/21 10:51:56
Source	Source One
Type	Sale
State	Pending
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	210216BU02
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Account Input Mode	Account Number
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

VOID   **COPY**   **BACK**

Name	Value
Transaction Id	Payway®-generated unique identifier
Creation Time	Creation time of the transaction.
Source	Identifies which source the transaction was placed into
Type	The type of the transaction**
State	The state of the transaction**
Result	The result of the transaction
Total Amount	Total amount of the transaction
Tax	Sales Tax of the Transaction
Auth Code	Authorization code issued
Account Holder	Name of the customer
Account Type	Card Brand (MOP)
Token	Payway® vault id linked to the account
Account Input Mode	How the transaction was input into Payway®, e.g., Apple Pay, Google Pay, MagTek, IDTech or Card Number
Last Four	Last four digits of the credit card
Expiration	Expiry Date of the credit card
Email	Email address of the card holder
Phone	Phone number of the card holder
Notes 1-3	Optional transaction information
PFP Status	Optional Payway Fraud Protection status*

* Contact Payway if you want discuss this feature.

**See Appendix A for Status and Type Codes.

The "COPY" function pastes the information from the detail of this transaction into the "Enter a Transaction" screen in order to process another transaction on this account.

A receipt can also be created from the detail of the transaction by selecting the "RECEIPT" button.

Name	Value
Transaction ID	30620210216105156396644
Creation Time	02/16/21 10:51:56
Source	Source One
Type	Sale
State	Pending
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	210216BU02
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Account Input Mode	Account Number
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

VOID   COPY   RECEIPT   BACK

The "COPY" function pastes the transaction into the "Enter a Payment" screen.

If you have permission to perform voids, a transaction can ONLY be voided if the status is pending or authorized.

To Void a transaction, select the "VOID" button from the Transaction Details page.

Name	Value
Transaction ID	30620210216105156396644
Creation Time	02/16/21 10:51:56
Source	Source One
Type	Sale
State	Pending
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	210216BU02
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Account Input Mode	Account Number
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

VOID   COPY   RECEIPT   BACK

Payway® will display a pop-up that the transaction has been voided.

Transaction has been voided.
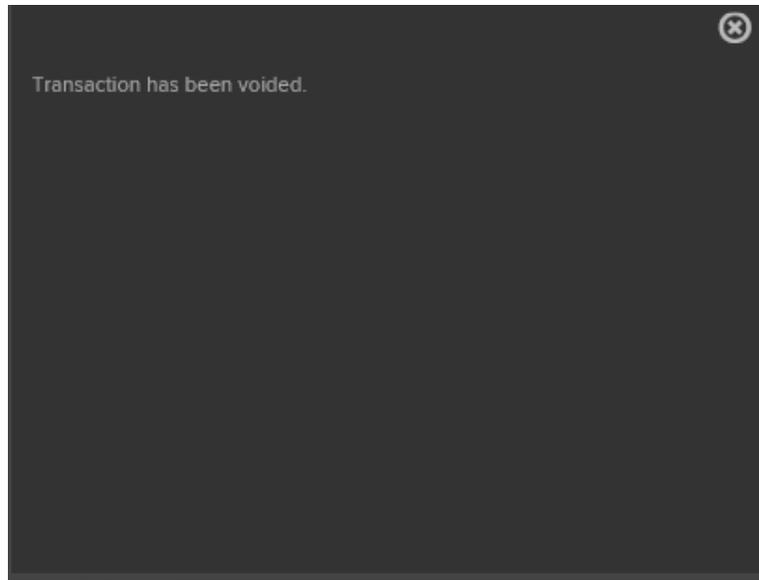
Once the pop-up has been cleared, the State of the transaction will be changed from "Pending" to "Voided."

Name	Value
Transaction ID	30620210216105156396644
Creation Time	02/16/21 10:51:56
Source	Source One
Type	Sale
State	Voided
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	210216BU02
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Account Input Mode	Account Number
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

COPY   RECEIPT   BACK

A Void releases the Authorization hold on the funds in the customer's account; however, settlement times may vary and is dependent upon on the customer's credit card issuer.
In the special case where a transaction was authorized, but not captured, a "CAPTURE" processing button can be accessed by selecting the transaction detail ⧉ on the summary page.

To capture a transaction that meets these criteria, select the "CAPTURE" button.

Name	Value
Transaction ID	30620210216105747646128
Creation Time	02/16/21 10:57:47
Source	Source One
Type	Authorize
State	Authorized
Result	Success
Total Amount	1.50
Tax	0.00
Auth Code	210216C1DO
Account Holder	Emily Smith
Account Type	Visa
Token	010001141
Account Input Mode	Account Number
Last Four	1881
Expiration	11/21
Email	
Phone	
Notes 1	
Notes 2	
Notes 3	
PFP Status	PFP Not Enabled

CAPTURE   VOID   COPY   RECEIPT   BACK

Payway® will display a pop-up that the transaction has been captured.

Transaction has been captured.
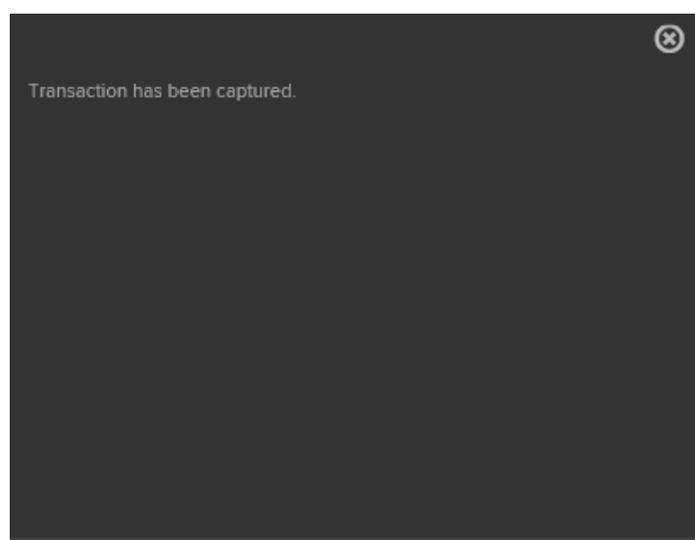
Once the pop-up has been cleared, the Type is changed from Authorized to Sale and the State is changed from Authorized to Pending. The transaction is ready to be captured by the nightly

settlement process.

To paste a transaction directly from the summary page into the "Enter a Payment" screen select the ➕ icon.

A copy of the account will be inserted into the "Enter a Payment" screen.

37

payway®

ENTER A PAYMENT   FIND A PAYMENT   FIND ACCOUNTS   BANK DEPOSIT REPORTS   TRANSACTION REPORTS   ACCOUNT REPORTS   ADD ACCOUNTS   SUBMIT FILE   FILE REPORTS

Company / Division: **Documentation Company** / Company Division One

Division List   My Account   Sign Out

ENTER A PAYMENT

Complete the fields below to Enter a Payment. (Required)*

Source

Source One ▾

First Name
John

Last Name
Smith

Address
8 Elm Street

City
Danvers

State
MA ▾

Zip
01923

Phone
8004579932

Email
jsmith@gmail.com

Amount*
10.95

Tax

Total
10.95

Account Number*
401288******1881

Exp (MMYY)*
1121

FSV

Notes 1
Good Credit

Notes 2
Last Payment

Notes 3

[SALE]   [AUTHORIZE]   [CREDIT]   [CLEAR]

4) Find Accounts

The "Find Accounts" function allows you to research accounts that are in the Payway® vault.

Name	Value
Last Name	Last name of card holder
Account Last 4	Last 4 digits of the credit card number
Token	Payway® Vault Id
Account Number	Credit card number
Phone	Telephone number of account holder

You can specify one to many selection criteria in order to narrow your search. All fields are wildcard implied except Account Number and Token which need to be the exact values.

In the following example, a partial last name and telephone number is entered.

Payway® returns a summary of all accounts that match the selection criteria.

From this summary screen you may operate on an account. Select the ➕ Icon to paste the desired account information directly into the "Enter a Payment" screen. Only the account information associated with the Payway® vault is copied. The amount field is empty.

From the summary screen, select the 🔍 Icon to view the details of an account.

CUSTOMER DETAILS

Name	Value
Account Type	Visa
Last Four	1881
Token	010004272
Expiration	1121
First Name	John
Last Name	Smith
Address	8 Elm Street
City	Danvers
State	MA
Zip	01923
Phone	8004579932
Email	jsmith@gmail.com

BACK   COPY

Select the "BACK" button to go back to the summary screen. Select the "COPY" button to paste the account information into the "Enter a Payment" screen.

Bank Deposit Reports

Nightly, Payway® sends all pending transactions for settlement at approximately 10 P.M. Central Time. Once settlement is complete, Payway® automatically creates downloadable reconciliation bank reports that are separated by each deposit for every merchant. By convention, Payway® prefixes the label of each report by:

 <Credit Network Name>-<Merchant Id>

Where the credit network name is

Paymentech (Chase Paymentech)
FDMS (First Data Merchant Services)
TSYS (TSYS Acquiring Solutions)

You can select all or an individual merchant account and/or a specific calendar date range. A summary page will appear that displays the merchant, date deposited, the net total for that deposit and the total debit and credit amounts.

To download a specific bank reconciliation report, select the ⬇ icon. Payway® downloads the generated comma separated report which can be imported directly into Excel.

What do you want to do with Paymentech-257319-deposit-08-29-16-20_00_00.csv (1.8 KB)?
From: edgilpayway.com

| Open | Save | ^ | Cancel | ✕ |

The header in the report will repeat the summary deposit.

cashbox	settlement time	transaction count	net amount	debit count	debit amc	credit cou	credit amount	deposit time
Paymentech-257319	8/29/2016 20:00	3	4.98	3	4.98	0	0	8/29/2016 20:00

The detail in the report is separated into the following columns:

Name	Value
Cashbox	Merchant id
Source	Origin of the transaction on Payway®
Id	Unique transaction id
Type	Transaction Type (sale, credit, auth, void)
Status	Status of the transaction**
Result	Payway® result codes of the transaction**
Result String	Payway® text result code string
Processor Code	Specific enhanced processor numeric processor+
Auth code	Authorization code
Fs res	Fraud Security Result code+
Addr ver res	Address verification results+
Amount	Amount of the transaction
Tax	Amount of tax for the transaction
Create Time	When the transaction was first entered into Payway®

Auth Time	When the transaction was authorized by Payway®
Capt Time	When the transaction was marked as pending in Payway®
Settled Time	When the transaction was settled on Payway®
First	First name of the card holder
Middle	Middle name of the card holder
Last	Last Name of the card holder
Address	Street address of the cardholder
City	City of the cardholder
State	State or province code of the card holder
Zip	Zip code or Canadian postal code of the card holder
Phone	Phone Number of the card holder
Email	Email address of the card holder
Token	Payway® vault id used for this transaction
Account	Credit Card number (NNNNNN******NNNN) or Bank Account Number
Card type	Credit Card type (Visa, Amex) blank if ACH
Exp Date	Expiry date of credit card; blank if ACH
Routing	ABA routing number for check processing**
Acct type	Type of ACH transaction**
Acct owner type	ACH owner**
Bank Name	Name of Banking Institution**
First Four	First four digits of the account number; blank if ACH
Last Four	Last Four digits of the account number
Trans note 1-3	Custom user fields associated with the transaction
Acct notes 1-3	Custom account notes associated with a token++
Deposit	Internal Payway® deposit id
Creator	User that created the transaction
Modifier	User that may have modified the transaction
Account Input Method	Source of the transaction (Account Number, Apple Pay, IdTech, Google Pay, Amazon Pay or Magtek)

**   *See Appendix A*

+   *See Appendix B*

5)   Transaction Reports

Payway® provides the ability to manually run transaction reports. **The output is in the same format as the bank reconciliation report except there is no header with the aggregate totals.**

You can select all or an individual source and transaction status (See Appendix A) and/or a specific calendar date range. It is required that you specify a start date and end date.
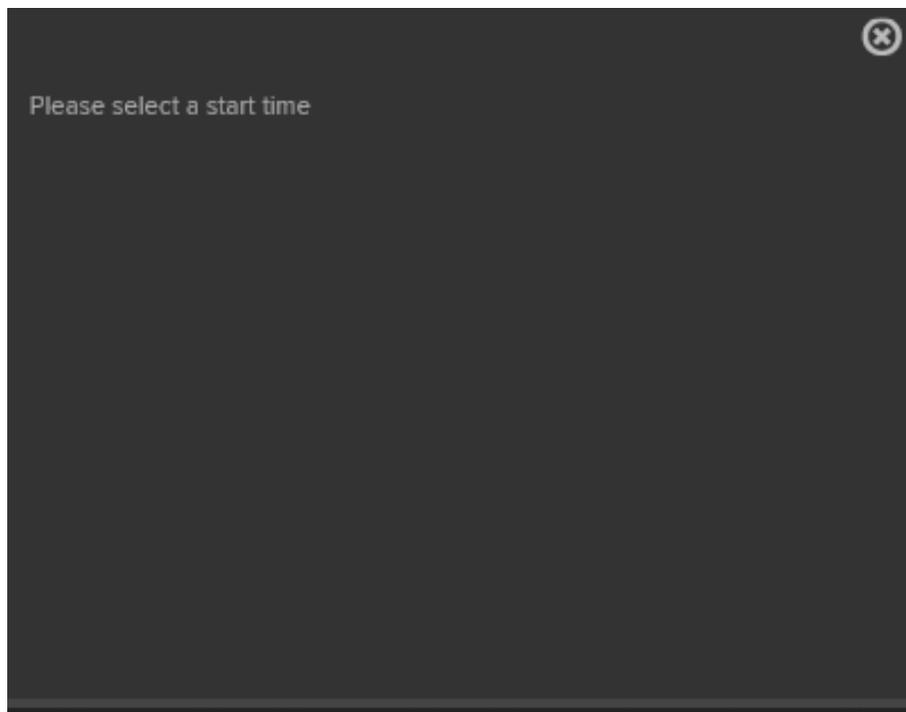
The maximum allowable date range is three months.
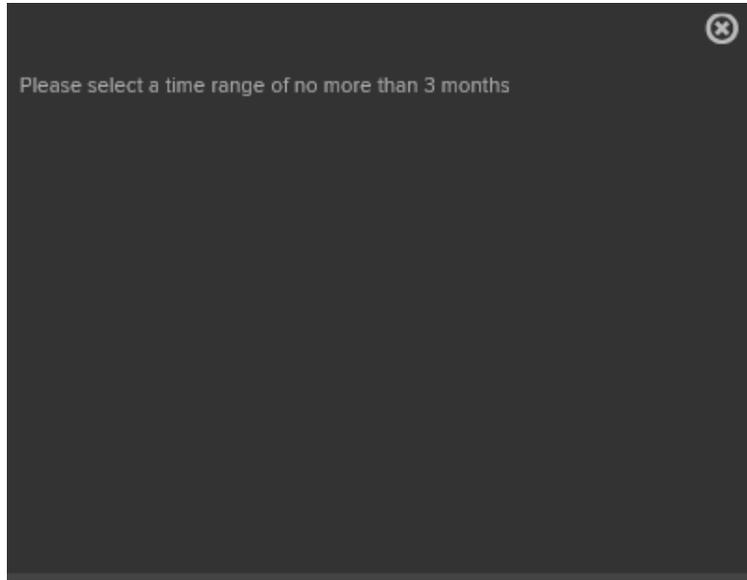
Select the source, transaction status (See Appendix A) and the start and end date range.

Select "DOWNLOAD." Once the popup displays, you can choose to open or save the file.

Name	Value
Cashbox	Merchant id
Source	Origin of the transaction on Payway®
Id	Unique transaction id
Type	Transaction Type (sale, credit, auth, void, verify)
Status	Status of the transaction**
Result	Payway® result codes of the transaction**
Result String	Payway® text result code string
Processor Code	Specific enhanced processor numeric processor+
Auth code	Authorization code
Fs res	Fraud Security Result code+
Addr ver res	Address verification results+
Amount	Amount of the transaction
Tax	Amount of tax for the transaction
Create Time	When the transaction was first entered into Payway®
Auth Time	When the transaction was authorized by Payway®
Capt Time	When the transaction was marked as pending in Payway®
Settled Time	When the transaction was settled on Payway®
First	First name of the card holder
Middle	Middle name of the card holder
Last	Last Name of the card holder
Address	Street address of the cardholder
City	City of the cardholder
State	State or province code of the card holder
Zip	Zip code or Canadian postal code of the card holder
Phone	Phone Number of the card holder
Email	Email address of the card holder
Token	Payway® vault id used for this transaction
Account	Credit Card number (NNNNNN******NNNN) or Bank Account Number
Card type	Credit Card type (Visa, Amex) blank if ACH
Exp Date	Expiry date of credit card; blank if ACH
Routing	ABA routing number for check processing**
Acct type	Type of ACH transaction**
Acct owner type	ACH owner**
Bank Name	Name of Banking Institution**
First Four	First four digits of the account number; blank if ACH
Last Four	Last Four digits of the account number
Trans note 1-3	Custom user fields associated with the transaction
Acct notes 1-3	Custom account notes associated with a token++
Deposit	Internal Payway® deposit id
Creator	User that created the transaction
Modifier	User that may have modified the transaction
Account Input Method	Source of the transaction (Account Number, Apple Pay, IdTech, Google Pay, Amazon Pay or

	Magtek)

** *See Appendix A*

\+ *See Appendix B*

6) Account Reports

The Account Reports function allows you to generate reports on accounts that have been updated by the Payway® account updater feature (if purchased).

Select the "Report Type" drop-down and choose "Updated Accounts." (The report type of "Expiring Accounts" is not implemented at this time.) Specify the appropriate output delimiter that is required for import into Excel, or any other system you are importing to. Specify the start and end range and select "DOWNLOAD."

See the **Account Updater Output File Format Specification** for output specifications.

7)   Add Accounts

If this feature is enabled on Payway®, you have the ability to store account information into the Payway® vault and assign a token.

Note that account number and expiration date are required. All other information is optional. However, it is highly recommended to include the zip or Canadian postal code to receive the best rates for fees from the card brands.

Enter all the relevant account information and select "ADD."

A New Card Account Confirmation is displayed.

Label	Description
Account Holder	Name of Customer
Account Type	Card brand (MOP)
Token	Unique Payway® vault id
Last 4	The last four digits of the account number
Expiration	Expiry Date
Email	Email address of the customer
Phone	Telephone number of the customer
Notes	Optional information

You can select "ADD ANOTHER" to continue or select a new operation to perform.

8)   Submit File and File Reports

If this function is enabled, customers can upload a batch of credit cards or tokens from the Payway® vault to process in real time.

This functionality is configured at the company division level and is set up by your Company Administrator.

See the **Payway® *File Processing User's Guide*** for complete specifications and instructions.

C.   ACH Processing

Beginning with release 532, the Payway® payment manager supports direct manual ACH processing including entering an ACH payment, finding an ACH account and/or transaction. ACH processing must be enabled and configured by Payway® in order to activate this feature. Please contact Payway® if you would like to enable ACH processing.

1)   Entering an ACH transaction

When the ACH feature is enabled there is no change to the payment manager toolbar as described on page 9.

Select the 'Enter a Payment' icon. Note that the 'Account Type' will have a drop down where 'Credit Card or 'Bank Account' can be selected.
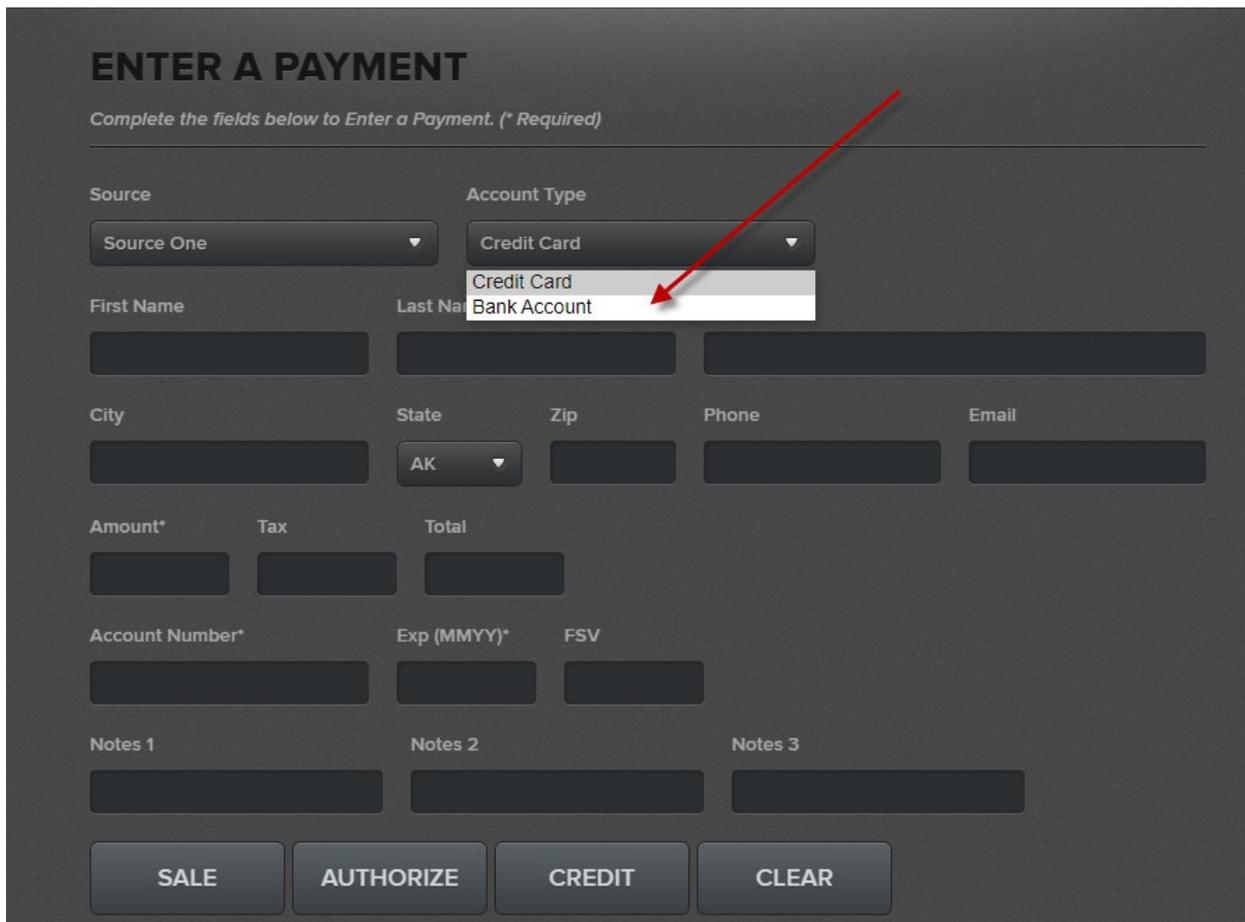
ENTER A PAYMENT

Complete the fields below to Enter a Payment. (* Required)

Source	Account Type
Source One ▼	Credit Card ▼

Credit Card
Bank Account

First Name   Last Name

City   State   Zip   Phone   Email

AK ▼

Amount*   Tax   Total

Account Number*   Exp (MMYY)*   FSV

Notes 1   Notes 2   Notes 3

| SALE | AUTHORIZE | CREDIT | CLEAR |

If 'Bank Account' is selected, the 'Enter a Payment' entry form will update to reflect entering transactions specifically for ACH processing.

'

Label	Description
First Name	First Name of Customer
Last Name*	Last Name of Customer
Address	Street Address of Customer
City	City of the Customer
State	State or Canadian province code
Zip	Zip Code (5 or 9 digits) or Canadian Postal Code (6 digits)
Phone	Phone number of the customer
Email	Email address of the customer
Amount*	Dollar amount, implied decimal*
Tax	Tax amount, implied decimal
Bank Acct Type	Checking or savings
Entry Method	web: ecommerce source, phone: mail order/telephone source
Routing Num*	Customer Bank routing number

Account Number*	Account number
Notes 1-3	Optional transaction information

2)   Entering a SALE.

Select "SALE." Payment will process the ACH transaction and present a confirmation page.

TRANSACTION CONFIRMATION

Name	Value
Transaction ID	3062021021014140220670
Creation Time	02/10/21 14:14:02
Source	Source One
Type	Sale
Status	Pending
Result	Success
Total Amount	1.50
Tax	0.00
Account Holder	John Mith
Account Type	checking
Token	001000031
Bank Routing Number	111111118
Last Four	5678
Email	user1@example.com
Phone	8888888888
Notes 1	
Notes 2	
Notes 3	

ENTER MORE

Name	Value
Transaction Id	Payway®-generated unique identifier
Creation Time	Creation time of the transaction
Source	Identifies which source the transaction was placed into
Type	Sale, Credit, Authorize, Cancelled
Status	The state of the transaction**
Result	The result of the transaction **
Total Amount	Total amount of the transaction
Tax	Sales Tax of the transaction
Account Holder	Name of the customer
Account Type	Checking or Savings account
Token	Payway® vault id linked to the ACH account
Bank Routing Number	Customer's bank routing number
Last Four	Last four of account number
Email	Email address of the card holder
Phone	Phone number of the card holder
Notes 1-3	Optional transaction information

3) Entering a CREDIT.

Select "CREDIT." Payment will process the credit of an ACH transaction and present a confirmation page.

TRANSACTION CONFIRMATION

Name	Value
Transaction ID	30620210210142829123668
Creation Time	02/10/21 14:28:29
Source	Source One
Type	Credit
Status	Pending
Result	Success
Total Amount	1.50
Tax	0.00
Account Holder	John Mith
Account Type	checking
Token	001000031
Bank Routing Number	111111118
Last Four	5678
Email	user1@example.com
Phone	8888888888
Notes 1	
Notes 2	
Notes 3	

ENTER MORE

4)   Find an ACH payment

Finding an ACH transaction works exactly the same way as finding a credit card payment. ACH transactions can be researched that were processed on Payway® and operate on them if necessary.

You can specify one to many selection criteria in order to narrow your search. All fields are wildcard implied with the exception of the Account Number and Token fields, which need to be the exact values.

Select 'Find a Payment icon.'
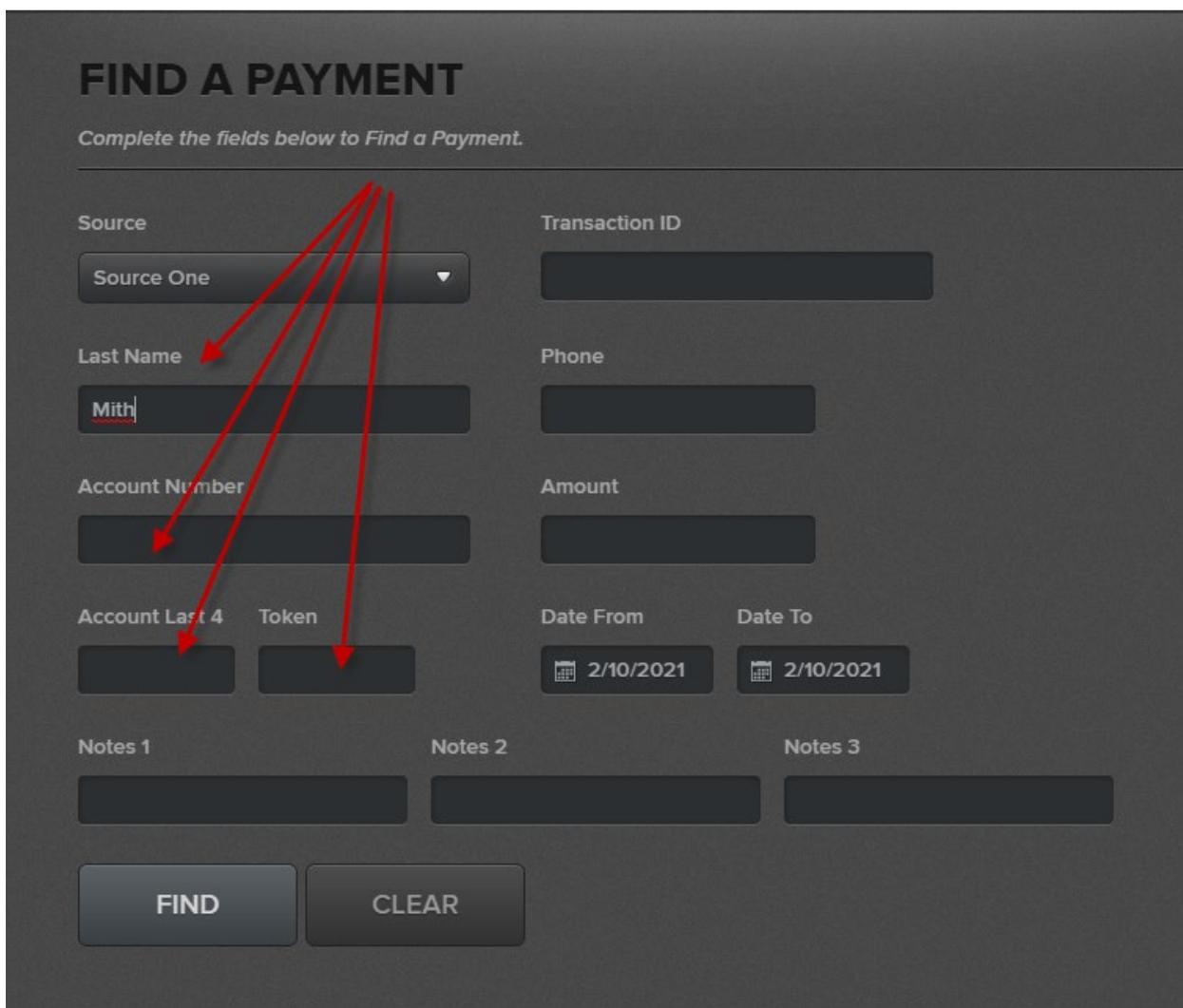
Select "FIND."

Payway® returns a summary of all transactions that match the selection criteria.

To view the details of a SALE or CREDIT for specific transaction, select the 🔍 icon from the results screen.

From here, the ACH SALE or CREDIT transaction can be VOIDED if your administrator has given you VOID privileges.

A Void for ACH prevents the ACH transaction from being withdrawn or deposited from/to the customer's bank account. Note there is no 'authorization' for ACH transactions.

Select "VOID." A pop-up will appear displaying the message the transaction has been voided.
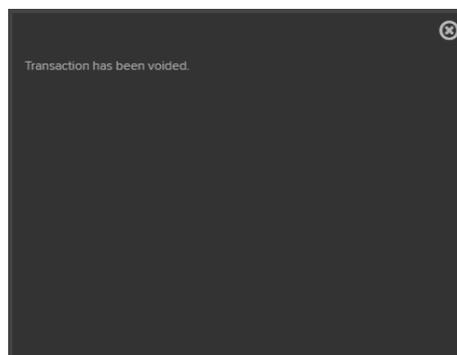
Close the pop-up and note the 'state' has changed to 'Voided' and the Result is 'Success'

TRANSACTION DETAILS

Name	Value
Transaction ID	3062021021014140220670
Creation Time	02/10/21 14:14:02
Source	Source One
Type	Sale
State	Voided
Result	Success
Total Amount	1.50
Tax	0.00
Account Type	checking
Token	001000031
Account Input Mode	Account Number
Bank Routing Number	111111118
Last Four	5678
Email	user1@example.com
Phone	8888888888
Notes 1	
Notes 2	
Notes 3	

COPY   BACK

From the detail, an ACH transaction can be COPIED into the 'Enter a Payment Screen. Select the icon.

The customer's information from this transaction is copied into the Enter a Payment' screen and new operation can be performed on the customer's account.

ENTER A PAYMENT

Complete the fields below to Enter a Payment. (* Required)

Source
[Source One ▼]

Account Type
[Bank Account ▼]

First Name
[John]

Last Name*
[Mith]

Address
[1 Elm Street]

City
[Anywhere]

State
[MA ▼]

Zip
[01923]

Phone
[8888888888]

Email
[user1@example.com]

Amount*
[1.50]

Tax
[ ]

Total
[1.50]

Bank Acct Type
[checking]

Entry Method
[web]

Routing Num*
[111111118]

Account Number*
[******5678]

Notes 1
[ ]

Notes 2
[ ]

Notes 3
[ ]

[SALE]   [CREDIT]   [CLEAR]

5)   Find an ACH Account

The 'Find Accounts' function operates identically as credit cards. ACH accounts can be

63

researched in the Payway® vault.
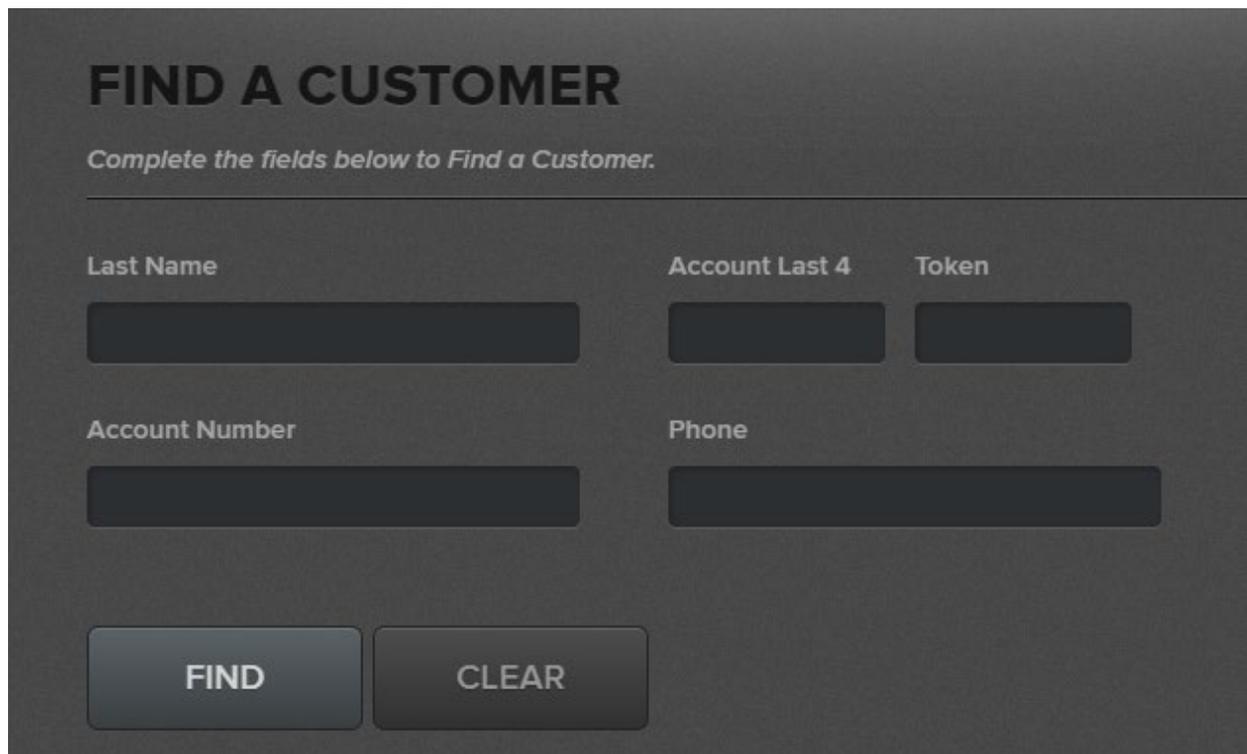
Name	Value
Last Name	Last name of the account holder
Account Last 4	Last 4 digits of the bank account number
Token	Payway® Vault Id
Account Number	Complete account number
Phone	Telephone number of the account holder

You can specify one to many selection criteria in order to narrow your search. All fields are wildcard implied except Account Number and Token which need to be the exact values.

In the following example, a partial last name was entered.

Payway® returns a summary of all accounts that match the selection criteria.
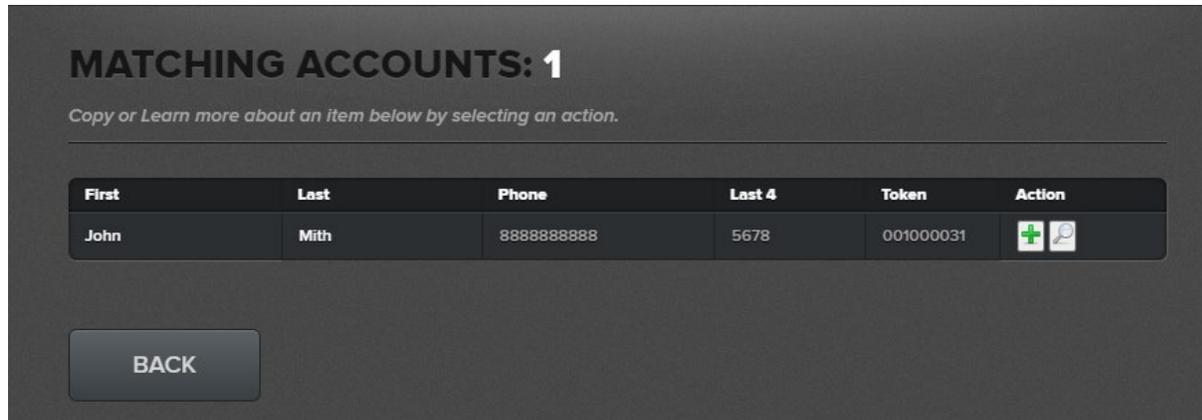
From this summary screen you may operate on an ACH account. Select the ➕ Icon to paste the desired account information directly into the "Enter a Payment" screen. Only the account information associated with the Payway® vault is copied. The amount field is empty.

From the summary screen, select the 🔍 Icon to view the details of an ACH account.

BANK ACCOUNT DETAILS

Name	Value
Account Type	checking
Token	001000031
Bank Routing Number	111111118
Last Four	5678
First Name	John
Last Name	Mith
Address	1 Elm Street
City	Anywhere
State	MA
Zip	01923
Phone	8888888888
Email	user1@example.com

[BACK] [COPY]

Select the "BACK" button to go back to the summary screen. Select the "COPY" button to paste the account information into the "Enter a Payment" screen.

Appendix A: Payway® Type, State and Result codes

Type	Description
Authorize	Place an Authorization hold for the amount and update the state to Authorized.
Sale	Place an Authorization hold for the amount and update the state to Pending.
Credit	Issue a return for the amount and update the state to Pending.
Void	Remove an authorization hold and update the state to Voided.
Verify	Perform a $0.00 verification on a customer's account.

Status/State	Description
Authorized	The transaction was authorized.
Pending	The transaction is waiting to be settled.
Declined	The transaction was declined.
Voided	The transaction has been voided.
Rejected	The transaction has been rejected due to an error.
In progress	Contact Payway® support.
Deposited	The transaction has been sent to be deposited.
Verified	The transaction has been verified.

Result	Description
Success	The operation on the transaction was successful.
Card declined	Card issuer declined the card.
No Processor Connection	Payway® error. Contact Payway® support.
Invalid Amount	The amount is too large.
Invalid Account Number	Issuer of the card rejected due to bad account number.
Invalid Expiration Date	issuer of the card rejected due to bad Expiry date.
Duplicate Transaction	Payway® rejected due to duplicate transaction id.
Company Configuration Error	Misconfiguration on Payway®. Contact Payway® support.

Appendix B: Processing Codes

Result	Text String
2	Invalid transaction type
17	Unknown Payway® error
26	Company Configuration error
35	No processor connection
100	Approved
500	Declined
604	Invalid account number

Addr ver res (AVS Response)	Text String
N1	No address given with order.
N2	Bill-to address did not pass
""	AVS not performed (Blanks returned)
IU	AVS not performed by Issuer
ID	Issuer does not participate in AVS
IE	Edit Error – AVS data is invalid
IS	System unavailable or time-out
IB	Street address match. Postal code not verified due to incompatible formats (both were sent)
IC	Street address and postal code not verified due to incompatible format (both were sent)
IP	Postal code match. Street address not verified due to incompatible formats (both were sent)
A1	Accountholder name matches
A3	Accountholder name, billing address and
A4	Accountholder name and billing postal code match
A7	Accountholder name and billing address match

B3	Accountholder name incorrect, billing address and postal code match
B4	Accountholder name incorrect, billing postal code matches
B7	Accountholder name incorrect, billing address matches
B8	Accountholder name, billing address and postal code are all incorrect
??	A double question mark symbol "??" indicates an unrecognized response from association

Addr ver res (AVS Response)	Text String
I1	Zip code + 4 and Address Match
I2	Zip code +4 Match
I3	Zip code and Address Match
I4	Zip code Match
I5	+4 and Address Match
I6	+4 Match
I7	Address Match
I8	No Match
Fs resp (Fraud Security Response)	**Text String**
N	No Match.
M	Fraud Security Match.
P	Fraud Security Value not processed.
S	No value available to check.
T	Value on card.
U	Fraud security value not available for this merchant.
I	Invalid Fraud Security Value.
<blank>	Unrecognized or not passed.

TSYS Processor Codes

Processor Code	Text String	Comment
00	Approval	Approved and completed.
01	Call	Refer to issuer.
02	Call	Refer to issuer-Special condition
03	Term ID Error	Invalid Merchant ID
04	Hold-call	Pick up card (no fraud)
05	Decline	Do not honor
06	Error XXXX	General Error.
07	Hold-call	Pick up card, special conditions (Fraud account)
10	Partial Approval	Partial approval for authorized amount.
12	Invalid Transaction	
13	Amount Error	Invalid Amount.
14	Card No. Error	Invalid card number.
15	No such issuer	No such issuer of the credit card.
19	Re ENTER	Re-enter transaction.
39	No Credit Acct	No Credit Account.
41	Hold-call	Lost card, pick up card (fraud account).
43	Hold-call	Pick up card, stolen card, pick up (fraud account).
51	Decline	Insufficient funds.
54	Expired card	Expired card-different than invalid expiration date.
57	Service not allowed	Transaction not permitted on card.
58	Service not allowed	Service not allowed Transaction not permitted-Terminal.
59	Service not allowed	Service not allowed Transaction not permitted-Merchant.
61	Declined	Exceeds withdrawal limit
62	Declined	Invalid service code, restricted
63	Sec Violation	Security violation.
65	Declined	Activity limit exceeded.
77	No Action taken	Inconsistent data, reversed or repeat.
79	Already Reversed	Already reversed at switch.
80	No impact	No financial impact (used in responses for declined originals).
82	Incorrect CVV	CVV data not correct.
85	Card OK	No reason to decline.
93	Decline violation	Cannot complete.
94	Duplicate Trans	Unable to locate, no match
96	System Error	System malfunction.
CV	Failure CV	Card Type verification error.
EC	CID format error	Verification error.
HV	Failure Hierarchy	Verification error.
N4	Decline	Exceeds Issuer withdrawal limit.
N7	CCV2 mismatch	CVV2 value supplied is invalid.
R0	Stop recurring	Customer requested stop of specific recurring transactions.

First Data Merchant Services and Chase Paymentech Processor Codes

Processor Code	Text String	Comment
100	Approved	Successfully approved.
201	Invalid Account Number	Bad check digit, length, or other problem.
202	Bad amount	Amount sent was zero.
203	Bad amount	Amount sent was zero.
204	Other Error	Unidentifiable error.
205	Bad total amount	Amount sent was zero.
223	Does not match MOP	Credit card number does not match method of payment. (MOP)
253	Invalid tran type	Invalid transaction type for this order.
302	Credit floor	Insufficient funds.
303	Processor decline	Generic decline, no other reason given provided by the card issuer.
304	Not on file	Non-existent account.
305	Already reversed	Transaction previously reversed.
401	Decline	Decline.
402	Default Call	Decline.
501	Pickup	Card stolen.
502	Lost/Stolen	Card reported as lost or stolen.
503	Security violation	Fraud security code does not match.
505	Negative file	Account on negative file list.
509	Over the limit	Exceed withdrawal or activity limit.
510	Over limit frequency count	Exceed withdrawal or activity count limit.
521	Insufficient funds	Insufficient funds or over credit limit.
522	Card is expired	Card has expired-not the same as invalid expiry date.
530	Do not honor	Generic decline-no reason given by card issuer.
531	CVV2 failure	Issuer declined because CVV2 failed.
550	Closed account	New account issued.
570	Stop payment	Cardholder requests recurring payments be stopped.
571	Revocation	Cardholder requests recurring payments be stopped.
591	Bad account number	Bad check digit or other problem.

Processor Code	Text String	Comment
594	Other error	Unidentifiable error issuer generated.
596	Suspected Fraud	Issuer has flagged this account as fraudulent.
605	Bad expiration date	Card has expired.
Processor Code	**Text String**	**Comment**
606	Invalid Transaction type	Issuer does not allow this type of transaction.
806	Restraint	Card has been restricted.
825	No account	Account does not exist.

Appendix C: Receipt Customizable Fields

Customizable Receipt Fields are configured by Payway® and include the following:

- Email From Address
- Subject Line
- Merchant Descriptor
- Merchant Message