Internet Payment Gateway

Merchant Administration Console

Merchant Services

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Introduction to the Merchant Administration Console

Console Overview

The Merchant Administration Console is a secure Internet site that allows you to perform all of the functions and reporting required to manage your Internet payment facilities.

The Merchant Administration Console is accessed from the following website:
https://www.ipg.stgeorge.com.au

From this website you need to login to access the console functions.

Login Conditions

1. You cannot change your login username, only your password. You can also create additional logins.
2. Your password is your responsibility and security. Never divulge your password to anyone.
3. Only three attempts at login are permitted before the user account is locked.
4. You must always log off the Merchant Admin Console using the "log out" link on the top right hand side of the page.
5. If you leave the Merchant Admin Console idle for an extended period of time, your account will be locked for 20 minutes. Please call the Group Support Centre on 1300 650 977 to have your account unlocked.

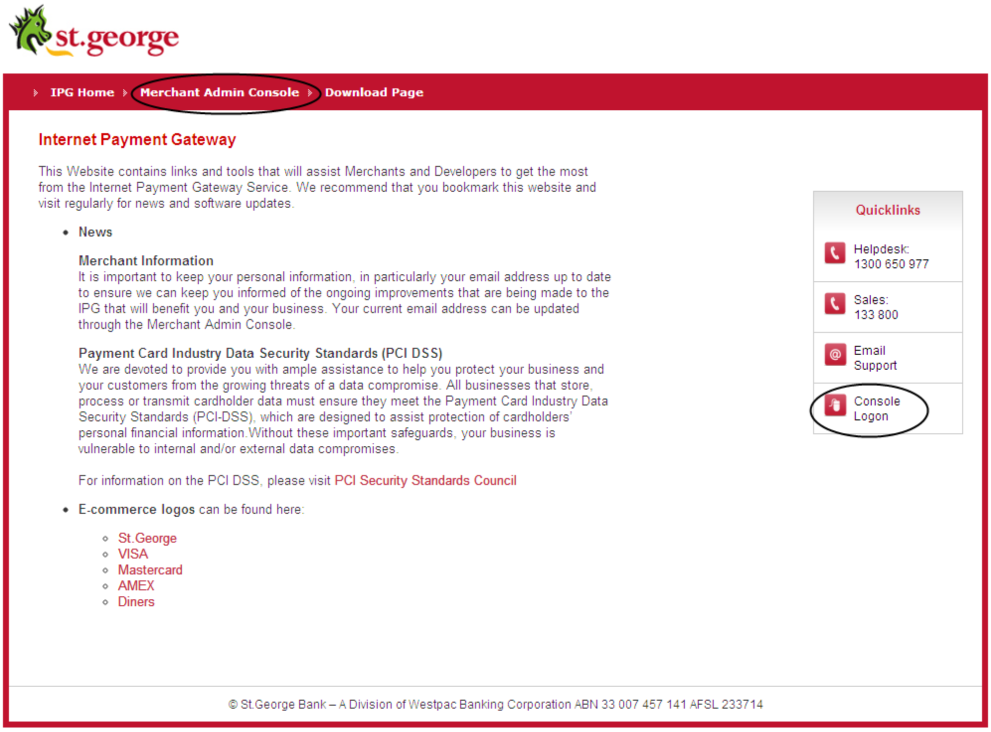
If you forget your password or locked your account, contact your System Administrator or the St.George Help Desk 1300 650 977 (24 hours) to reset your password or account.

Supported Operating Systems

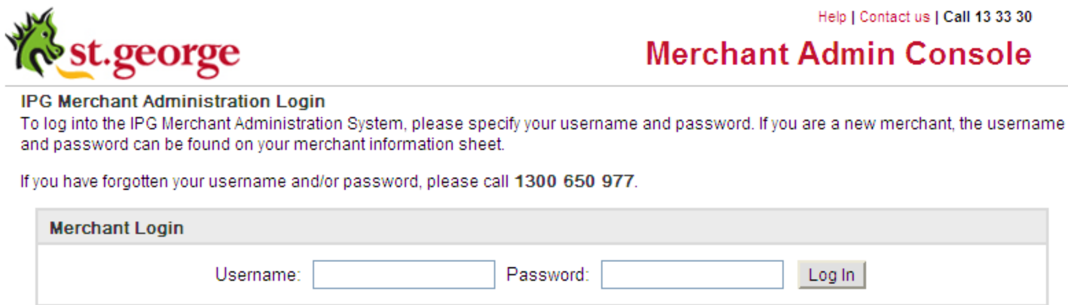
The Merchant Administration Console is supported on all major internet browsers.

Merchant Administration Console Login

1. Access the website **https://www.ipg.stgeorge.com.au**
2. Click on Logon.



The Login Screen



To Login

1. Type your Username.
2. Press the <Tab> key.
3. Type your Password.
4. Click the Log In Button.

Login Notes

Your Username and password are case-sensitive.

Your password must be between 8 and 16 characters long and at least one character must be numeric.

Only three invalid password attempts are permitted before your User account is locked.

Please contact our Helpdesk on 1300 650 977 (24 hours) for all password/login related queries

Logout

When you have finished using the Merchant Administration Console it is essential that you log out correctly.

Important

You must logout for security reasons, to prevent unauthorised access to your transaction processing functions and reporting.

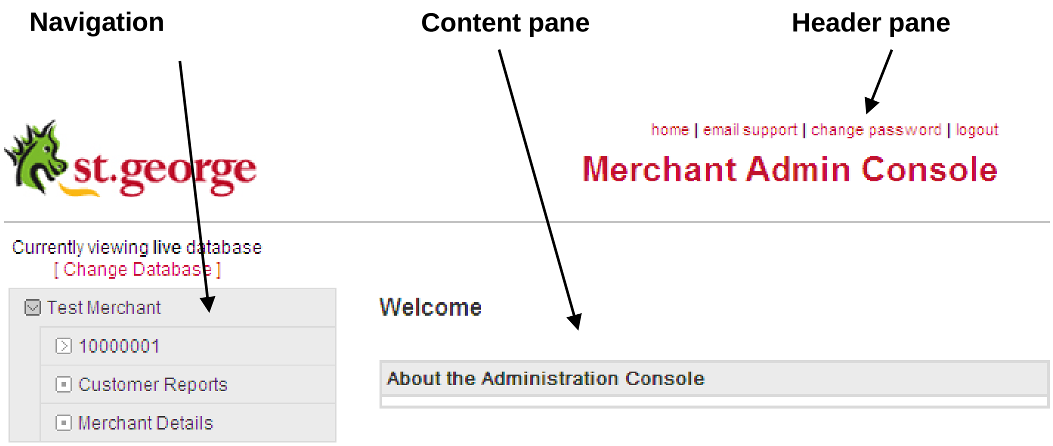
You must logout before closing your Internet browser or accessing another website.
If you do not Logout before leaving the Merchant Administration Console then your user account will be 'locked' for approximately 20 minutes. During this time you will not be able to Login to the Merchant Administration Console.

To Logout

Click the Logout link.

The Merchant Administration Console Main Window

The Main Console Window is divided into three panes:



Navigation pane

The Navigation pane provides access to the different components of the Merchant Admin Console. The components that are displayed are determined by the user permissions assigned to you by your Administrator.

Instructions for modifying user permissions are in the section for User Console Permissions.

Links to Options

To select an option simply click the text link. e.g. Credit Transaction Reports

Document icons indicate an available link.

Closed book icons indicate that some links are hidden.
Click the icon to display the available links.

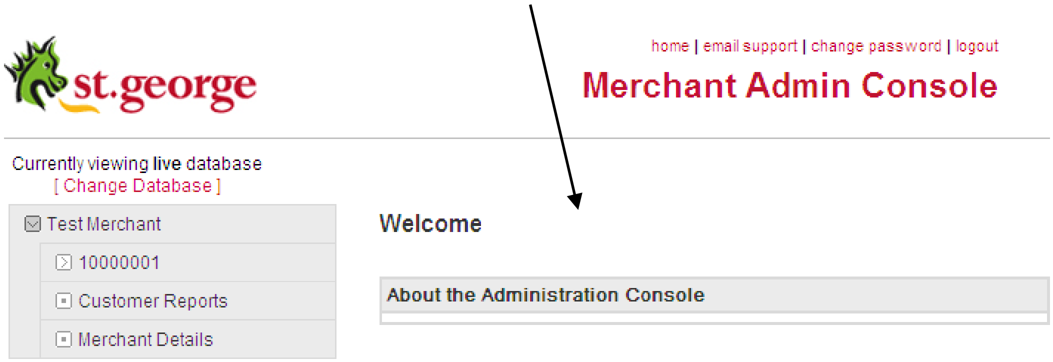
Open book icons indicate that the available links are displayed.
Click the icon to hide the links.

Content pane

The Content pane displays the information relating to the option that has been selected in the Navigation pane.

For instance it is in this pane that reports will be displayed and it is in this pane that your user details will be shown etc.

Content pane



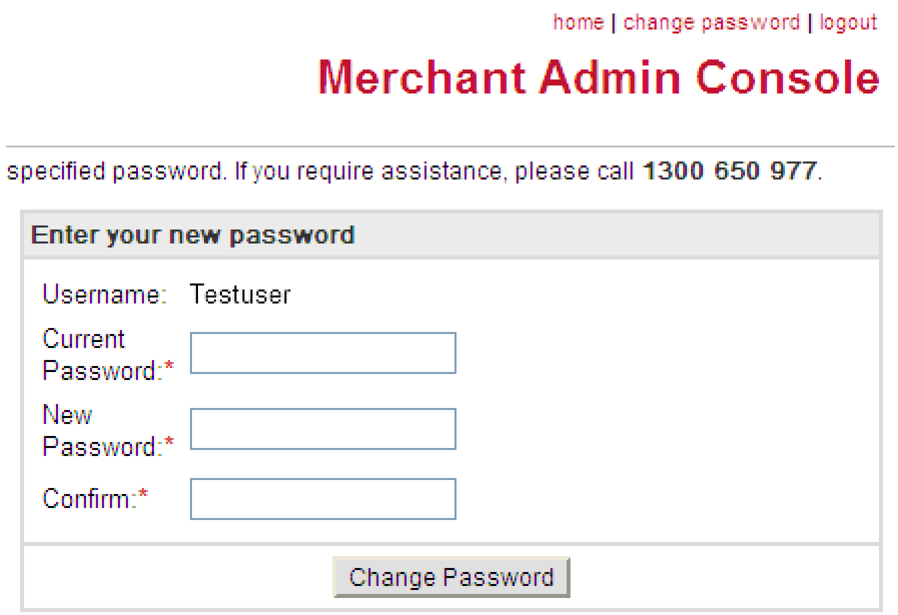
Header pane

The Header pane is always displayed and does not change.

There are a number of options contained in the Header pane.

home	Click this option to return the Content pane to the 'Welcome Page'.
email support	Click this option to create and send an email to the St. George IPG support team.
change password	Click this option to change your IPG login password.
logout	Click this option to Logout of the IPG system. You must always use this option to Logout of the IPG. Otherwise your IPG account will be locked for approximately 20 minutes.

Change Password



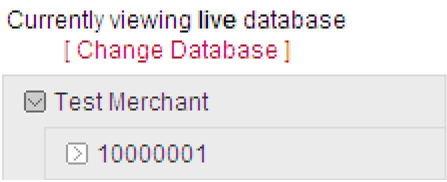
1. To change your IPG Login password, click the ‘Change Password’ option in the Header pane.
2. The Content pane will display the screen shown above.
3. In the Password field type your new password.
4. Press the <Tab> key or click in the Confirm field.
5. In the Confirm field type again your new password.
6. Click the Change Password button to set your new password.
7. If your new password is accepted you will automatically be logged out of the Merchant Admin Console.

You will need to Login using your new password.

Password Rules

1. Passwords are case sensitive.
   If you use capital letters when you change your password you must use capitals when you next Login.
2. Passwords must be between 8 – 16 characters
3. Passwords must contain at least one digit (0 – 9) and at least one alpha character
4. The last 6 passwords are stored in history and cannot be reused

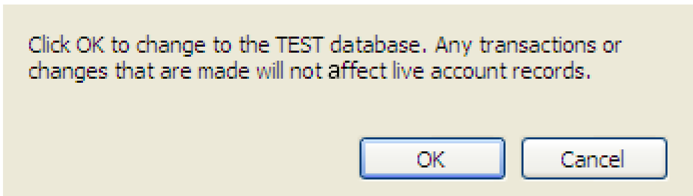
Change Database



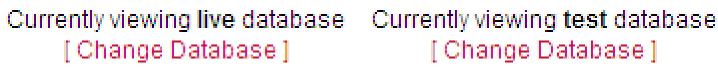
The top option in the Navigation pane allows you to change between the **test** and **live** Databases.

To Change Database

1. Click the [Change Database] link.
2. A dialog box will be displayed



3. Click OK to switch database.
4. The database you are viewing will always be shown on the top line of the Navigation pane.



The Live Database Reports

While you are viewing the Live Database, any reports that you generate will contain the details of live transactions.

The Test database Reports

While you are viewing the Test Database, any reports that you generate will contain the details of test transactions.

Console Payment Page Transactions

While you are viewing the Test Database any transactions submitted via the Console Payment Page screen will be Test transactions. They will not be processed against the card; Transaction responses will be generated by the Payment Gateway test database. The accounts linked to the credit card number will not be debited and no value will be paid in settlement.

(Also see the Payment Page section of this document)

Transaction Reporting

Comprehensive transaction reports are available from the Merchant administration Console.

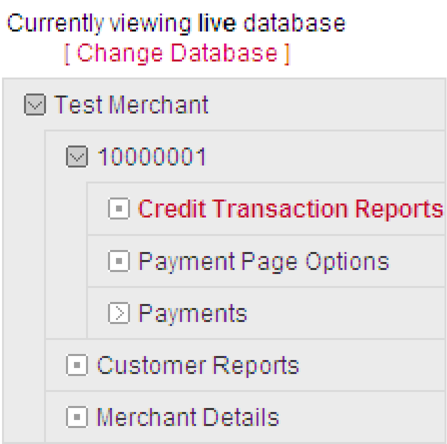
To access the Credit Transaction Report options click on the Client ID displayed in the Navigation pane and the available reports will be displayed.

Credit Transaction Reports

The Credit Transaction Reports provide detailed reporting on all transactions performed under your Client ID(s).

These reports are produced for each Client ID. If your Customer Account has multiple Client IDs you can create consolidated reports by selecting the Customer Reports option in the Navigation pane.

Click the Credit Transaction Reports option to view the available reports and selection criteria.



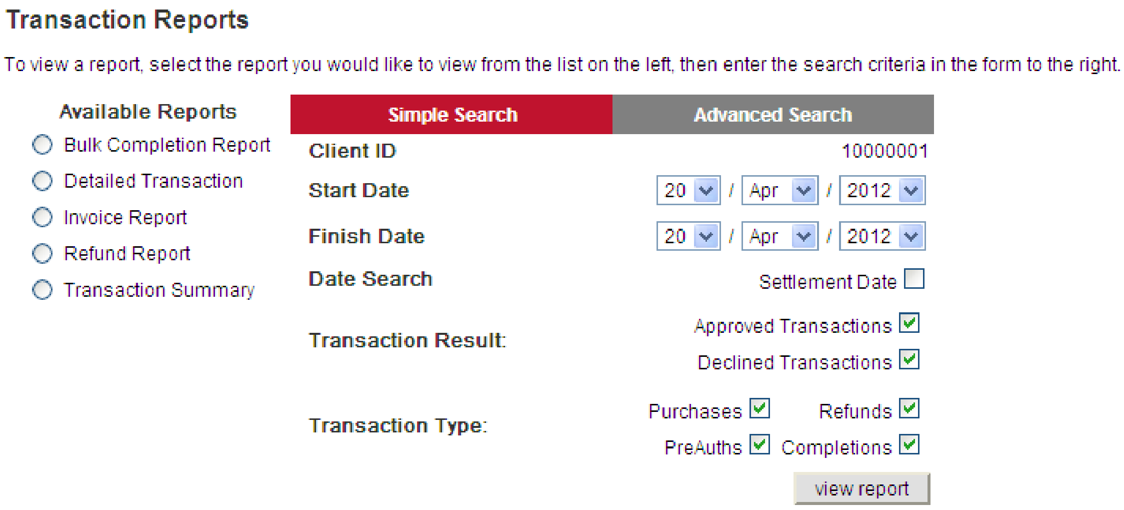
Credit Report Basic Criteria

To generate a Credit Transaction report :

Select a report format from the list of Available Reports.

Enter the required transaction report criteria.

Click the ‘view report’ button.



Report Criteria

There are two sets of criteria available; Basic and Advanced. The Basic Criteria screen is always displayed.

Click the ‘**Advanced**’ heading to view the advanced criteria screen.

Each of the criteria can be combined to produce specific report results.

Basic Criteria

Field	Description	
Client Id	Your selected Client I for which the report will be generated.	
Start Date	The earliest date to search for transactions.	
Finish Date	The latest date to search for transactions.	
Date Search - Settlement Date	Check this field to make the transaction cut-off time your Settlement Time. (see note below)	
Transaction Result	Approved Transactions	Check this field to include Approved transactions in your report.
	Declined Transactions	Check this field to include Declined transactions in your report.
Transaction Type	Purchases	Check this field to include Purchase transactions in your report.
	Refunds	Check this field to include Refund transactions in your report.
	Pre Auths	Check this field to include Pre-Authorisation transactions in your report.
	Completions	Check this field to include Completion transactions in your report.

Settlement Time and Date

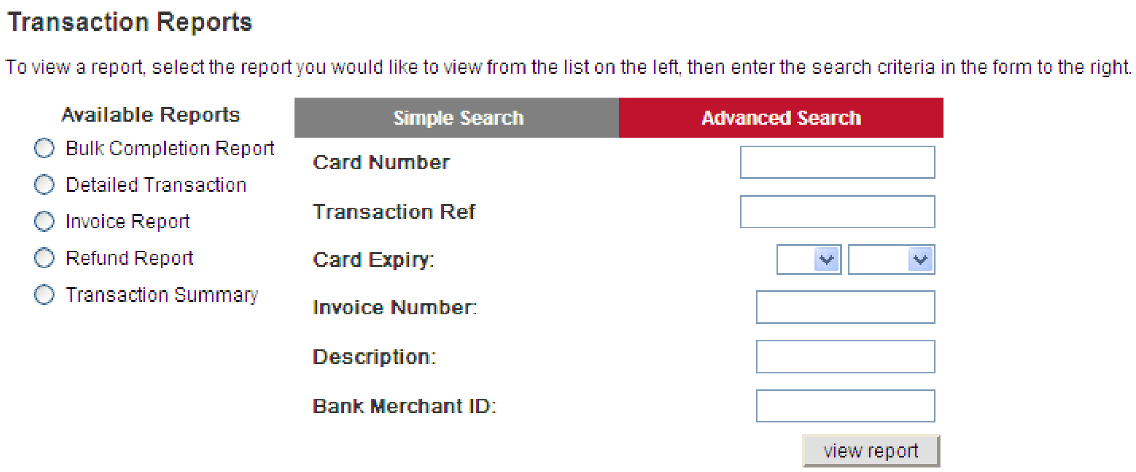
The terminal ID records that are used to process your transactions are ‘settled’ every date at a set time. At this time the Net Settlement value for the day is calculated and transferred to your business bank account. The Net Settlement value is the total value of successful purchase transactions minus the value of successful refund transactions.

The settlement time of your terminals will be before midnight. If settlement time is 22:30 then any transactions processed after 22:30 will be included in the next day’s settlement.

You need to check the ‘Date Search - Settlement Date’ box to produce reports that will include transactions settlement date and times.

If this box is not checked then the reports will display transactions by calendar day. These reports may not accurately reflect the transactions and values used to calculate the Net Settlement Value.

When this box is not checked, the settlement date will not appear on the transaction reports.



Advanced Criteria

Field	Description
Card Number	Enter a Card Number to produce a report of transactions performed on this card. *Note:* The full numeric card number is required.
Transaction Ref	Enter a Transaction Reference to produce a report that displays the details of this transaction only.
Card Expiry	Enter a Card Expiry date to produce a report of transaction that had this expiry date entered.
Invoice Number	Enter an Invoice Number to produce a report of transactions that had this Invoice Number entered.
Comment	Enter a Comment to produce a report of transactions that had the Comment entered.
Bank Merchant ID	The Merchant ID which processed the transaction

Transaction Report Information and Navigation

The top of each transaction report contains information on the parameters used for searching, as well as navigation features.

Detailed Transaction Report

The Detailed Transaction Report displays all relevant information to a collection of transactions. This allows you to view the specific details of a transaction if need be. The following criteria was used to generate this report.

Client ID: [10000001], **Start/Finish Date**: [08 May 2012 00:00:00 to 08 May 2012 23:59:59], **Date Search**: [Transaction Date], **Transaction Result(s)**: [approved,declined], **Transaction Type(s)**: [purchase,refund,preauths,completions]

Prev- Search Again - PDF CSV - Next

Txn. Date	Txn. Type	Txn. Ref	Card Type	Card No	Expiry	Resp. Code	Resp. Text	Amount	ClientRef	Comment	Terminal Type	Clientid	Description	VERes	PARes	CAVVInd	Stan	Terminal Id

Field	Description
Client ID	The Client ID that the transactions were performed on
Start/Finish Date	The date range of the report
Date Search	Whether transaction dates are settlement date or calendar dates
Transaction Result(s)	The status of transactions that appear in the report
Transaction Type(s)	The types of transactions that appear in the report
Prev	Goes back one page in the report
Search Again	Returns to the Reports Details screen to perform another search
PDF	Exports the report in Adobe PDF format
CSV	Exports the report in CSV format
Next	Goes forward one page in the report

Bulk Completion Report

The Bulk Completions Report enables you to process multiple completions at once. Please note that Pre-authorisations and Completions are only enabled on request.

Bulk Completions Report

The Bulk Completion Report displays all PreAuths matching the provided search criteria. To complete a transaction, tick the *Complete* checkbox and enter the amount to be completed in the *Completion Amount* text field. Then click the *Submit* button.

Next

PreAuth Date	Txn Reference	Auth Code	Card No	Expiry	Client Ref	Description	Clientid	Amount	Complete	Completion Amount
20/04/2012 11:17:36	2230000001195910	463872	411111XXXXXX1111	02 / 14			10000001	AU$1.00	☐	1.00
20/04/2012 11:18:05	2230000001195912	012084	411111XXXXXX1111	03 / 14			10000001	AU$10.00	☐	10.00
20/04/2012 11:18:18	2230000001195913	740802	411111XXXXXX1111	03 / 14			10000001	AU$100.00	☐	100.00
20/04/2012 11:18:33	2230000001195914	940100	411111XXXXXX1111	03 / 20			10000001	AU$150.00	☐	150.00
								Check/Uncheck All	☐	

Submit

Only Pre-Authorisations that are less than 10 days old will be displayed. Pre-authorisations that are older than 10 days cannot be completed.

Select the Pre-Authorisations that you wish to Complete with a tick. The Completion amount can be adjusted to +/- 15% of the original Pre-Authorisation amount.

When you have selected the transactions you wish Complete, press submit.

This will take you to the Bulk Completions Report - Confirmation screen.

Bulk Completions Report - Confirmation

The Bulk Completion confirmation screen displays preauths that are about to be completed. Please check the details of all transactions and then click the *Submit* button.

PreAuth Date	Txn Reference	Auth Code	Card No	Expiry	Client Ref	Description	Clientid	Amount	Completion Amount
20/04/2012 11:17:36	2230000001195910	463872	411111XXXXXX1111	02 / 14			10000001	AU$1.00	AU$1.00
20/04/2012 11:18:05	2230000001195912	012084	411111XXXXXX1111	03 / 14			10000001	AU$10.00	AU$10.00
20/04/2012 11:18:18	2230000001195913	740802	411111XXXXXX1111	03 / 14			10000001	AU$100.00	AU$100.00
20/04/2012 11:18:33	2230000001195914	940100	411111XXXXXX1111	03 / 20			10000001	AU$150.00	AU$150.00

Submit

This screen enables you to double check all your Completions to ensure they are all correct.

You can press the blue left arrow to return to the Bulk Completion Report and adjust the Completions you wish to process.

When you are ready to process the Completions, press submit.

A message will pop up saying that the completions are being processed. Please wait and do not press any buttons, or else you will not receive the receipt page.

Bulk Completions Report - Receipt

The Bulk Completion receipt screen displays the results of the completed transactions. Please check the details of all completed transactions to ensure that they have been succcessful.

Transaction Date	Orig Txn Reference	Txn Reference	Card No	Expiry	Clientid	PreAuth Amount	Completion Amount	Resp Code	Resp Text
20/04/2012 11:20:33	2230000001195910	2230000001195919	411111XXXXXX1111	/	10000001	AU$1.00	AU$1.00	00	APPROVED (TEST TRANSACTION ONLY)
20/04/2012 11:20:34	2230000001195912	2230000001195920	411111XXXXXX1111	/	10000001	AU$10.00	AU$10.00	00	APPROVED (TEST TRANSACTION ONLY)
20/04/2012 11:20:35	2230000001195913	2230000001195921	411111XXXXXX1111	/	10000001	AU$100.00	AU$100.00	00	APPROVED (TEST TRANSACTION ONLY)
20/04/2012 11:20:35	2230000001195914	2230000001195922	411111XXXXXX1111	/	10000001	AU$150.00	AU$150.00	00	APPROVED (TEST TRANSACTION ONLY)

Continue

Detailed Transaction Report

The Detailed Transaction Report includes the most commonly referred to transaction fields.

Detailed Transaction Report

The Detailed Transaction Report displays all relevant information to a collection of transactions. This allows you to view the specific details of a transaction if need be.
The following criteria was used to generate this report.

Client ID: [10000001], **Start/Finish Date**: [20 Apr 2012 00:00:00 to 20 Apr 2012 23:59:59], **Date Search**: [Transaction Date], **Transaction Result(s)**: [approved], **Transaction Type(s)**: [purchase,refund,preauths,completions]

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Txn. Date	Txn. Type	Txn. Ref	Card Type	Card No	Expiry	Resp. Code	Resp. Text	Amount	ClientRef	Comment	Terminal Type	Clientid
20/04/2012 11:17:36	PREAUTH	223000001195910	VISA	411111XXXXXX1111	02 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$1.00			Internet	10000001
20/04/2012 11:18:05	PREAUTH	223000001195912	VISA	411111XXXXXX1111	03 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$10.00			Internet	10000001
20/04/2012 11:18:18	PREAUTH	223000001195913	VISA	411111XXXXXX1111	03 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$100.00			Internet	10000001
20/04/2012 11:18:33	PREAUTH	223000001195914	VISA	411111XXXXXX1111	03 / 20	00	APPROVED (TEST TRANSACTION ONLY)	AU$150.00			Internet	10000001
20/04/2012 11:20:33	COMPLETION	223000001195919	VISA	411111XXXXXX1111	02 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$1.00			Internet	10000001
20/04/2012 11:20:34	COMPLETION	223000001195920	VISA	411111XXXXXX1111	03 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$10.00			Internet	10000001
20/04/2012 11:20:35	COMPLETION	223000001195921	VISA	411111XXXXXX1111	03 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$100.00			Internet	10000001
20/04/2012 11:20:35	COMPLETION	223000001195922	VISA	411111XXXXXX1111	03 / 20	00	APPROVED (TEST TRANSACTION ONLY)	AU$150.00			Internet	10000001
20/04/2012 11:27:23	REFUND	223000001195923	VISA	411111XXXXXX1111	03 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$100.00			Internet	10000001
20/04/2012 11:27:34	REFUND	223000001195924	VISA	411111XXXXXX1111	03 / 20	00	APPROVED (TEST TRANSACTION ONLY)	AU$150.00			Internet	10000001
20/04/2012 11:41:35	PURCHASE	223000001195925	VISA	411111XXXXXX1111	03 / 14	00	APPROVED (TEST TRANSACTION ONLY)	AU$1.00			Internet	10000001

Prev- Search Again - PDF CSV - Next

Field	Description
Txn Date	The date and time the transaction was performed.
Txn Type	The type of transaction; Purchase, Refund, Pre-Auth, Completion
Txn Ref	The unique transaction reference number generated by the IPG
Card Type	The type of card used by the customer; VISA, MasterCard, American Express, Diners Club or JCB
Card No	The customer's card number. **Note:** For security reasons only the first 6 and last 4 digits of the card number are displayed
Expiry	The Expiry Date of the customer's card
Resp Code	The transaction response code. Only '00', '08' and '77' indicate approved transactions
Resp Text	The transaction response text
Amount	The transaction $ amount
Client Ref	The Invoice or Transaction Reference input by the customer
Comment	The Payment Item selected by the customer or the comment entered by the operator via the Console Payment Page.
Terminal Type	The terminal type set for the transaction; Telephone Order, eCommerce, Mail Order, Customer Present, Recurring Payment and Instalment
Client ID	The Client ID used to process this transaction.
Description	The description that was processed with the transaction, or the item purchase from the Hosted Payments Page
VERes	Verify Enrolment Response for 3D Secure transactions
PARes	Payer Authentication Response for 3D Secure transactions
CAVVInd	Cardholder Authentication Verification Value for 3D Secure transactions

Invoice Report

The Invoice Report displays less fields than the Detailed Report but does include the transaction Description and the Authorisation Code for successful transactions.

Invoice Report

The Invoice Report is an extension of the Transaction Summary Report. If your payment page or API has been configured correctly, data (if supplied) pertaining to the Card Holder's name, a brief description of the purchase/transaction, and the invoice number can be viewed via this report.

Client ID: [10000001], **Start/Finish Date**: [20 Apr 2012 00:00:00 to 20 Apr 2012 23:59:59], **Date Search**: [Transaction Date], **Transaction Result(s)**: [approved], **Transaction Type(s)**: [purchase,refund,preauths,completions]

Prev- Search Again - PDF CSV - Next

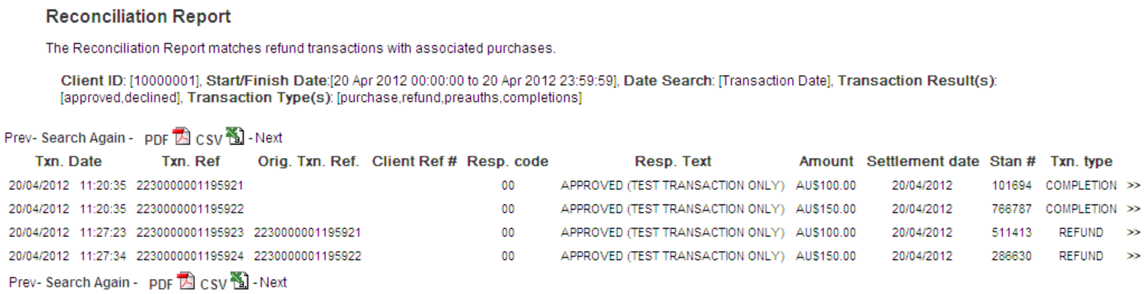
Txn. Date	Txn. Type	Txn. Reference	Resp. Code	Resp. Text	Auth. Code	Card Number	Cardholder Name	Cardholder Email	Expiry Date	Amount	Client Ref	Description
20/04/2012 11:17:36	PREAUTH	2230000001195910	00	APPROVED (TEST TRANSACTION ONLY)	463872	411111XXXXXX1111			02 / 14	AU$1.00		
20/04/2012 11:18:05	PREAUTH	2230000001195912	00	APPROVED (TEST TRANSACTION ONLY)	012084	411111XXXXXX1111			03 / 14	AU$10.00		
20/04/2012 11:18:18	PREAUTH	2230000001195913	00	APPROVED (TEST TRANSACTION ONLY)	740802	411111XXXXXX1111			03 / 14	AU$100.00		
20/04/2012 11:18:33	PREAUTH	2230000001195914	00	APPROVED (TEST TRANSACTION ONLY)	940100	411111XXXXXX1111			03 / 20	AU$150.00		
20/04/2012 11:20:33	COMPLETION	2230000001195919	00	APPROVED (TEST TRANSACTION ONLY)		411111XXXXXX1111			02 / 14	AU$1.00		
20/04/2012 11:20:34	COMPLETION	2230000001195920	00	APPROVED (TEST TRANSACTION ONLY)		411111XXXXXX1111			03 / 14	AU$10.00		
20/04/2012 11:20:35	COMPLETION	2230000001195921	00	APPROVED (TEST TRANSACTION ONLY)		411111XXXXXX1111			03 / 14	AU$100.00		
20/04/2012 11:20:35	COMPLETION	2230000001195922	00	APPROVED (TEST TRANSACTION ONLY)		411111XXXXXX1111			03 / 20	AU$150.00		
20/04/2012 11:27:23	REFUND	2230000001195923	00	APPROVED (TEST TRANSACTION ONLY)	360323	411111XXXXXX1111			03 / 14	AU$100.00		
20/04/2012 11:27:34	REFUND	2230000001195924	00	APPROVED (TEST TRANSACTION ONLY)	525153	411111XXXXXX1111			03 / 20	AU$150.00		
20/04/2012 11:41:35	PURCHASE	2230000001195925	00	APPROVED (TEST TRANSACTION ONLY)	535542	411111XXXXXX1111			03 / 14	AU$1.00		

Prev- Search Again - PDF CSV - Next

Field	Description
Txn Date	The date and time the transaction was performed
Txn Type	The type of transaction; Purchase, Refund, Pre-Auth, Completion
Txn Ref	The unique transaction reference number generated by the IPG
Resp Code	The transaction response code. Only ‘00’, ‘08’ and ‘77’ indicate approved transactions
Resp Text	The transaction response text
Auth Code	The Authorisation for the transaction (approved transactions only)
Card No	The customer’s card number. **Note:** For security reasons only the first 6 and last 4 digits of the card number are displayed
Expiry	The Expiry Date of the customer’s card
Amount	The transaction $ amount
Client Ref	The Invoice or Transaction Reference input by the customer
Description	The comment entered with the transaction or the name of the user that submitted the transaction via the Merchant Administration Console

Reconciliation Report

The Reconciliation Report displays details of refund transactions performed and the matched original purchase transaction details.



Reconciliation Report

The Reconciliation Report matches refund transactions with associated purchases.

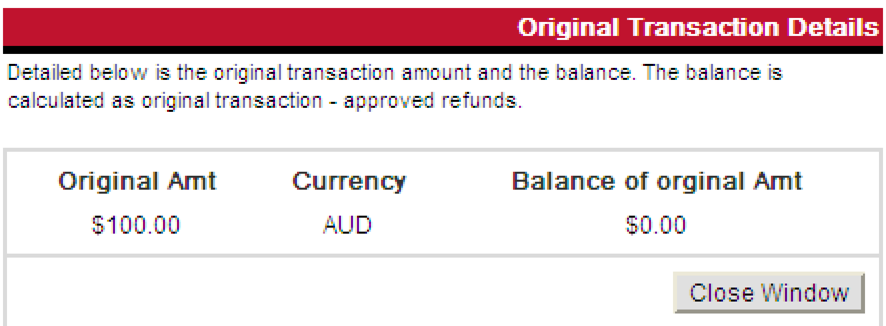
Client ID: [10000001], **Start/Finish Date**:[20 Apr 2012 00:00:00 to 20 Apr 2012 23:59:59], **Date Search**: [Transaction Date], **Transaction Result(s)**: [approved,declined], **Transaction Type(s)**: [purchase,refund,preauths,completions]

Prev- Search Again - PDF CSV - Next

Txn. Date	Txn. Ref	Orig. Txn. Ref.	Client Ref #	Resp. code	Resp. Text	Amount	Settlement date	Stan #	Txn. type	
20/04/2012 11:20:35	223000000195921			00	APPROVED (TEST TRANSACTION ONLY)	AU$100.00	20/04/2012	101694	COMPLETION	>>
20/04/2012 11:20:35	223000000195922			00	APPROVED (TEST TRANSACTION ONLY)	AU$150.00	20/04/2012	766787	COMPLETION	>>
20/04/2012 11:27:23	223000000195923	223000000195921		00	APPROVED (TEST TRANSACTION ONLY)	AU$100.00	20/04/2012	511413	REFUND	>>
20/04/2012 11:27:34	223000000195924	223000000195922		00	APPROVED (TEST TRANSACTION ONLY)	AU$150.00	20/04/2012	286630	REFUND	>>

Prev- Search Again - PDF CSV - Next

Field	Description
Txn Date	The date and time the transaction was performed
Txn Ref	The unique transaction reference number generated by the IPG for the refund transaction
Orig Txn Ref	The unique transaction reference number generated by the IPG for the original purchase transaction
Client Ref #	The Invoice or Transaction Reference number input by the customer
Resp Code	The transaction response code. *Note:* Only ‘00’, ’08’ and ‘77’ indicate approved transactions
Resp Text	The transaction response text
Amount	The transaction $ amount
Settlement Date	The date the transaction was processed for settlement to your business bank account
Stan #	The system trace number for the transaction generated by the Payment Gateway
Txn Type	The type of transaction Purchase completion or refund
>>	Click this symbol to display the $ balance of the original purchase transaction less the refund transaction



Original Transaction Details

Detailed below is the original transaction amount and the balance. The balance is calculated as original transaction - approved refunds.

Original Amt	Currency	Balance of orginal Amt
$100.00	AUD	$0.00

Close Window

Transaction Summary

The Transaction Summary Report provides a breakdown of transactions by Transaction Type and by Card Type.

Transaction Summary Report

The Transaction Summary report is to be used as a summary of transactions for the selected Client ID. It incorporates approved and declined transactions, and has been categorised by card type.

Client ID: [10000001], **Start/Finish Date**: [20 Apr 2012 00:00:00 to 20 Apr 2012 23:59:59], **Date Search**: [Transaction Date], **Transaction Result(s)**: [approved,declined], **Transaction Type(s)**: [purchase,refund,preauths,completions]

Export this report to: - Search Again

		Purchases				Refunds				Preauths				Completions			
		Approved		Declined		Approved		Declined		Approved		Declined		Approved		Declined	
		Num Trans	Amount	Num Trans	Amount	Num Trans	Amount	Num Trans	Amount	Num Trans	Amount	Num Trans	Amount	Num Trans	Amount	Num Trans	Amount
Other	AUD	0	AU$0.00	0	AU$0.00	0	AU$0.00	0	AU$0.00	0	AU$0.00	1	AU$10.00	0	AU$0.00	4	AU$261.00
Visa	AUD	1	AU$1.00	0	AU$0.00	2	-AU$250.00	0	AU$0.00	4	AU$261.00	0	AU$0.00	4	AU$261.00	0	AU$0.00

Currency	Total Approved Purchases	+	Total Approved Completions	-	Total Approved Refunds	=	Total Sales
AUD	AU$1.00	+	AU$261.00	-	-AU$250.00	=	AU$12.00

Transaction Summary Report Layout

Field	Description
Transaction Types	Across the top of the report are the transactions types; Purchase, Refund, Pre-Auth and Completion
Card Types	The headings on the left side of the report are the Card Types; VISA, MasterCard, American Express, Diners Club, Others
Transaction Details	The Transactions details shown are the number and value of Approved transactions and the number and value of Declined transactions
Combined Totals	Combined Totals indicate by Transaction Type the total of all transactions, Approved plus Declined
Total Sales	The Total Sales figure is calculated by adding Approved Purchase transactions with Approved Completion transactions and deducting Approved Refunds. Pre-Authorisation transactions are not included in this calculation, as these transaction types do not charge the customer

Exporting Reports

The Detailed Transaction Report and the Refund Report have the option to be exported and downloaded in a CSV file format and Adobe PDF format.

Downloaded CSV files can be opened in Microsoft Excel or other spreadsheet applications.

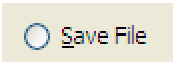
Downloaded PDF files can be opened with Adobe PDF Reader. Adobe PDF Reader can be downloaded from the Adobe website for free here: http://get.adobe.com/reader/ - *Note: The Adobe Reader application is not supported by St. George Bank.*

To download a Report a CSV or PDF file

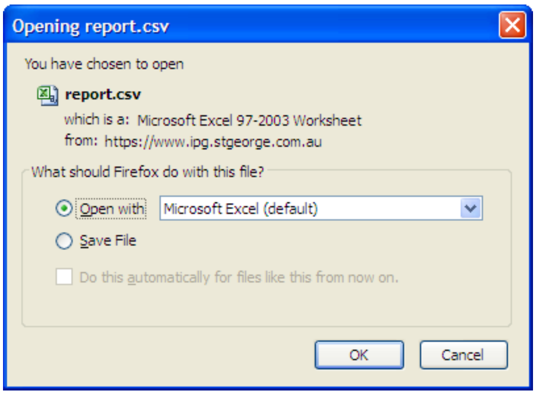
1. A CSV or PDF file export is performed by clicking the icon displayed on the top left of the report.

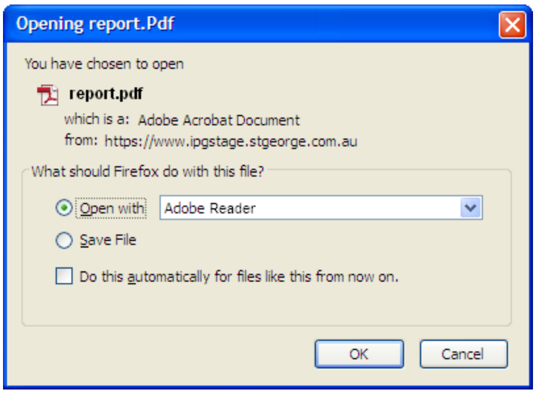
   CSV:  PDF: 

2. A dialog box will be displayed.
   Ensure the option selected is 'Save File'; then click 'OK'.

3. A dialog box will be displayed in which you can select where to save the CSV or PDF file.
   Choose an appropriate file name and location and click Save.





Please note for CSV files: Excel cuts off the last digit of the transaction reference when importing the file. To avoid this, do the following:

1. Save the report with extension ".txt".
2. Open Excel and import the .txt file.
3. In the import wizard, specify the type "Text" for the transaction reference column.

Console Payment Page

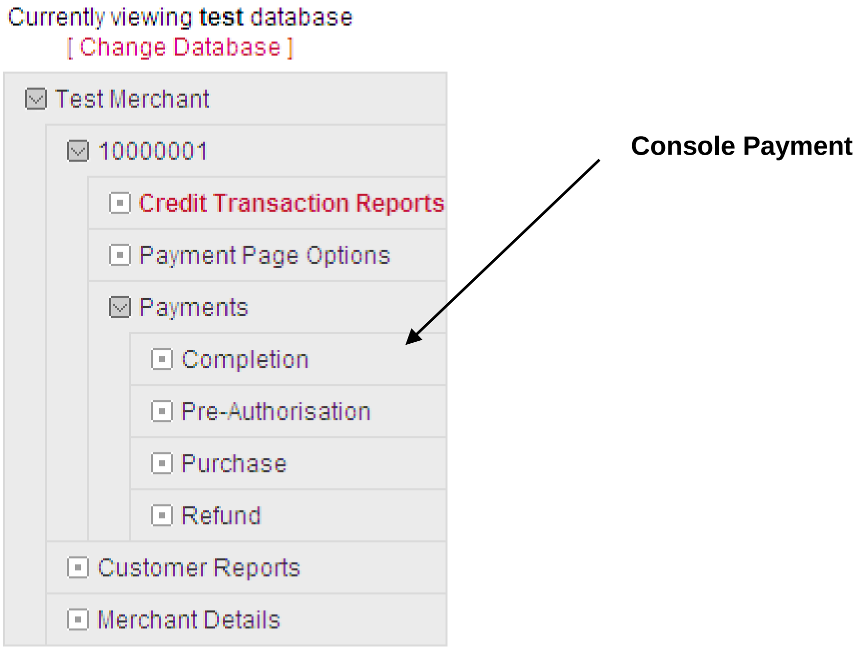
The Console Payment Page can be used to manually process Mail Order/Telephone Order (MOTO) transactions.

The following transaction types are available:

- Purchase
- Refund
- Pre-Authorisation
- Completion

The Console Payment Page can only be accessed by logging in to the Merchant Admin Console.

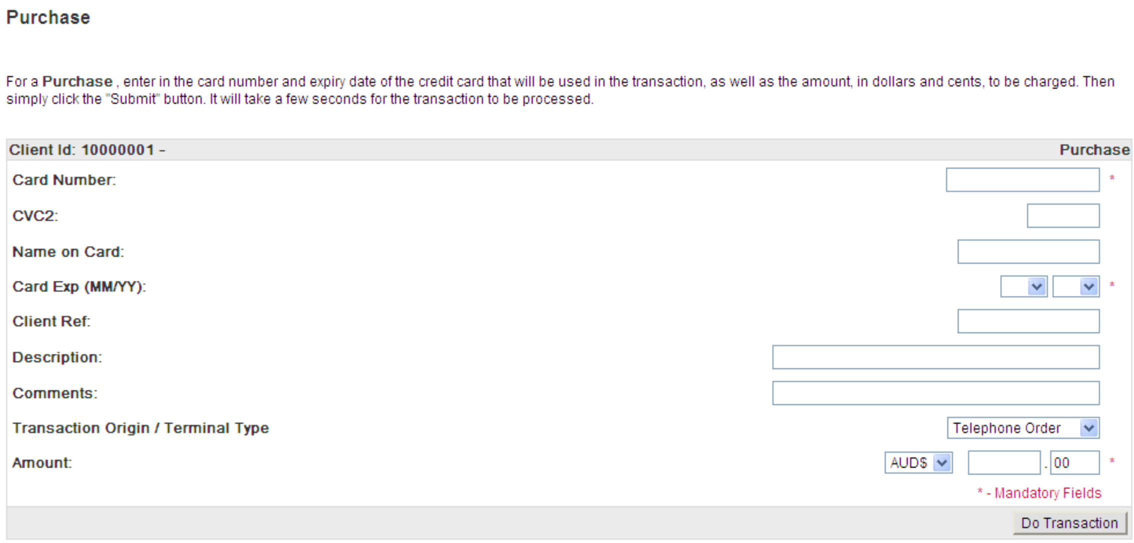
Note: Do not confuse the Console Payment Page with the Hosted Payments Page, which is discussed in the separate HPP User Guide.



Using the Console Payment Page

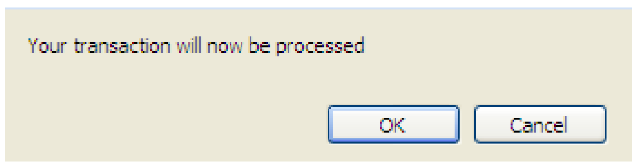
Click on the payments bookshelf to expand the links, click on the type of transaction you wish to process.

Console Payment Page – Purchase



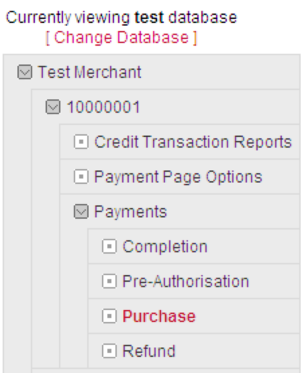
To Process a Purchase Transaction

1. Enter the customer's card number, using only consecutive numbers. i.e. no spaces or special characters.
2. Enter the CVC2 number if provided. The CVC2 number is a 3 to 4 digit security code on the back of the credit card.
3. Select the customer's card expiry date using the drop down lists.
4. Enter an Invoice or Customer number for this transaction.
5. Enter a transaction comment or description if required.
6. Select the correct transaction origin from the drop down list.
7. Enter the Purchase amount.
8. Click the 'Submit Charge' button.
9. This message box will be displayed Click the 'OK' button.



10. After a few seconds the transaction receipt details will be displayed. *See the following page for details.*

To perform another transaction click the relevant **Payments** option in the Navigation pane.



Purchase Payment Receipt

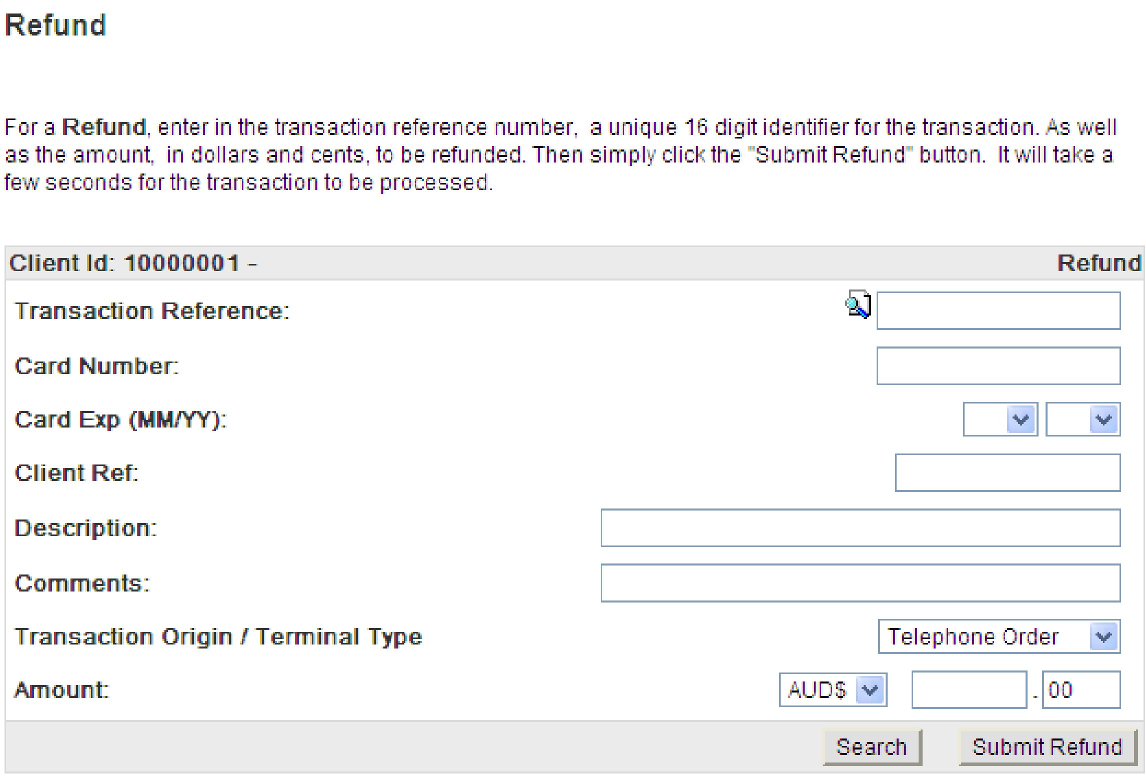
Purchase

For a **Purchase** , enter in the card number and expiry date of the credit card that will be used in the transaction, as well as the amount, in dollars and cents, to be charged. Then simply click the "Submit" button. It will take a few seconds for the transaction to be processed.

Client Id: 10000001 -	**Purchase**
Card Number:	411111XXXXXX1111
Name on Card:	Name on card
Client Ref:	Client Ref
Description:	
Comments:	Comment
Transaction Origin / Terminal Type	1 - Telephone Order
Amount:	AU$1.00
	Transaction Responses from [dev] Database
Transaction Reference:	2230000001196008
Response Code:	00
Response Text:	APPROVED (TEST TRANSACTION ONLY)
Authorisation Code:	844857
Transaction Date/Time:	2012-05-08 13:02:33

Field	**Description**
Client ID	The Client ID used to process the transaction
Payment Type	The type of transactions. i.e. Purchase, Refund, Pre-Auth or Completion
CardNumber	The customers partial card number
Client Ref	The Client Reference if entered
Description	The Description if entered
Comments	The Comments if entered
Transaction Origin/ Terminal Type	The Transaction Origin/Terminal Type selected
Transaction Date/Time	The Date/Time of the transaction.

Payment Page – Refund

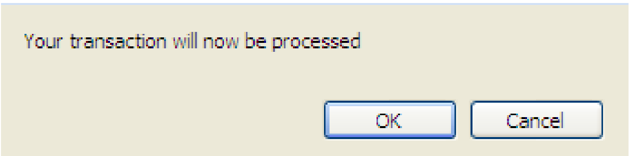


Refund Transaction Criteria

1. To process a Refund transaction a Purchase or Completion transaction must have been previously processed via the IPG.
2. Before a Refund transaction can be processed you will need to locate the Transaction Reference number that was generated by the IPG for the original Purchase transaction.
3. You do not need to enter the customer's card number, as the Refund transaction will automatically refund the amount to the card used for the original Purchase transaction.
4. Refund transactions can be for any amount up to but not exceeding the amount of the original Purchase transaction.

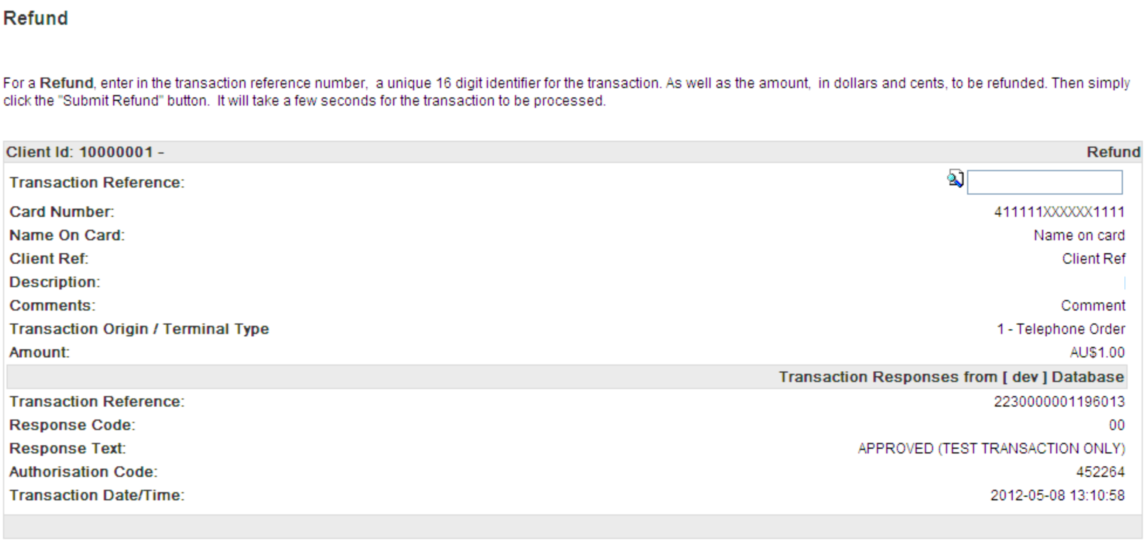
To Process a Refund Transaction

1. Enter the Transaction Reference number that was generated for the original Purchase or Completion transaction
2. Enter an Invoice or Customer number for this transaction
3. Select the correct transaction origin
4. Enter the Refund amount
5. Click the 'Submit Refund' button
6. This message box will be displayed
   Click the 'OK' button



7. After a few seconds the transaction receipt details will be displayed
   See the following page for details

Refund Transaction Receipt

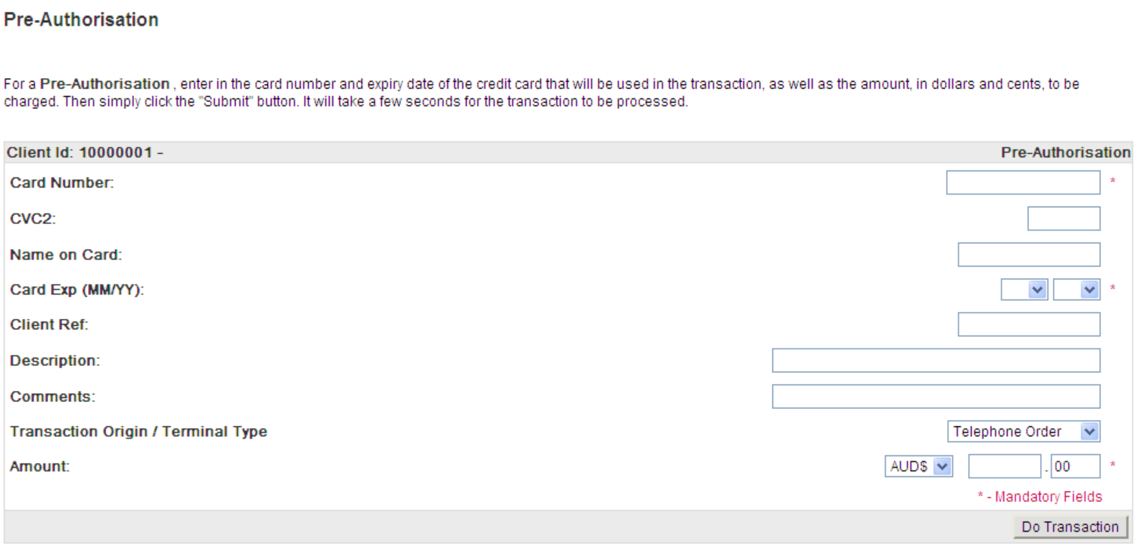

Refund

For a **Refund**, enter in the transaction reference number, a unique 16 digit identifier for the transaction. As well as the amount, in dollars and cents, to be refunded. Then simply click the "Submit Refund" button. It will take a few seconds for the transaction to be processed.

Client Id: 10000001 -	Refund
Transaction Reference:	
Card Number:	411111XXXXXX1111
Name On Card:	Name on card
Client Ref:	Client Ref
Description:	
Comments:	Comment
Transaction Origin / Terminal Type	1 - Telephone Order
Amount:	AU$1.00
	Transaction Responses from [dev] Database
Transaction Reference:	2230000001196013
Response Code:	00
Response Text:	APPROVED (TEST TRANSACTION ONLY)
Authorisation Code:	452264
Transaction Date/Time:	2012-05-08 13:10:58

Field	Description
Client ID	The Client ID used to process the transaction
Card Number	The customer's part card number
Client Reference	The client reference number if entered
Comment	The Comment if entered
Description	The Description if entered
Transaction Origin/ Terminal Type	The Transaction Origin selected
Amount	The transaction amount in Australian Dollars
Database	The database used; live or test
Transaction Reference	The unique transaction reference
Response Code	The transaction response code received by the customer's bank
Authorisation Code	The transaction response code received by the customer's bank
Transaction Date/Time	The Date/Time of the transaction.

Console Payment Page - Pre-Authorisation



A Pre-Authorisation enables you to place a hold funds in a customer's account for up to 10 days. Within this 10 day period you can then debit an amount up to (but not exceeding) the Pre-Authorisation amount.

Processing a Pre-Authorisation Transactions

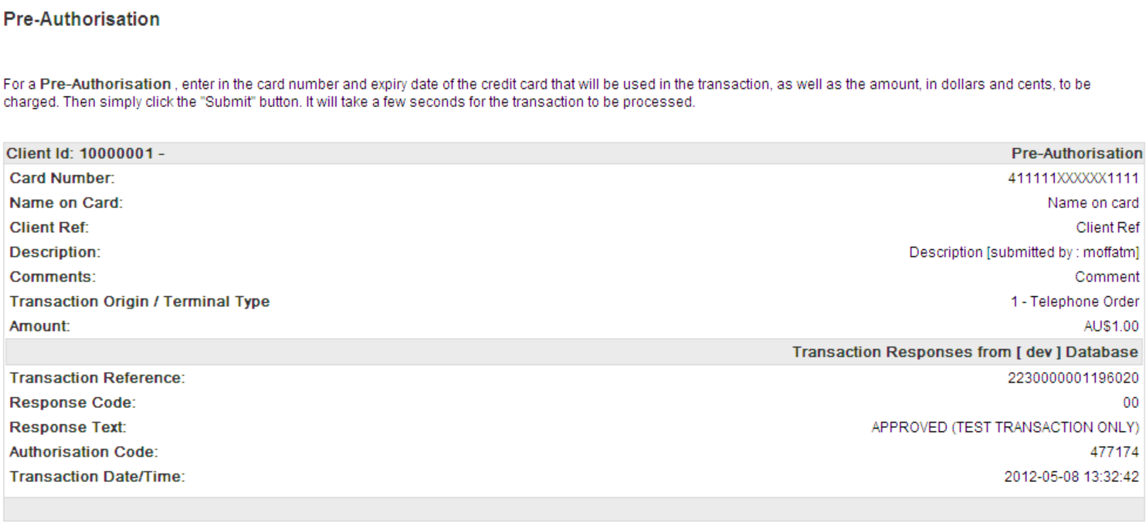
1. Enter the customer's card number.
2. Enter the CVC2 number if provided. The CVC2 number is a 3-digit security code on the back of the credit card.
3. Select the customer's card expiry date using the drop down lists.
4. Enter an Invoice or Customer number for this transaction.
5. Enter a transaction comment or description if required.
6. Select the correct transaction origin from the drop down list.
7. Enter the Pre-Auth amount.
8. Click the 'Submit Charge' button.
9. This message box will be displayed (image as per page

21). Click the 'OK' button.

10. After a few seconds the transaction receipt details will be displayed. *See the following page for details.*

To perform another transaction click the **Payment Page** option in the Navigation Panel.

Pre-Authorisation Receipt

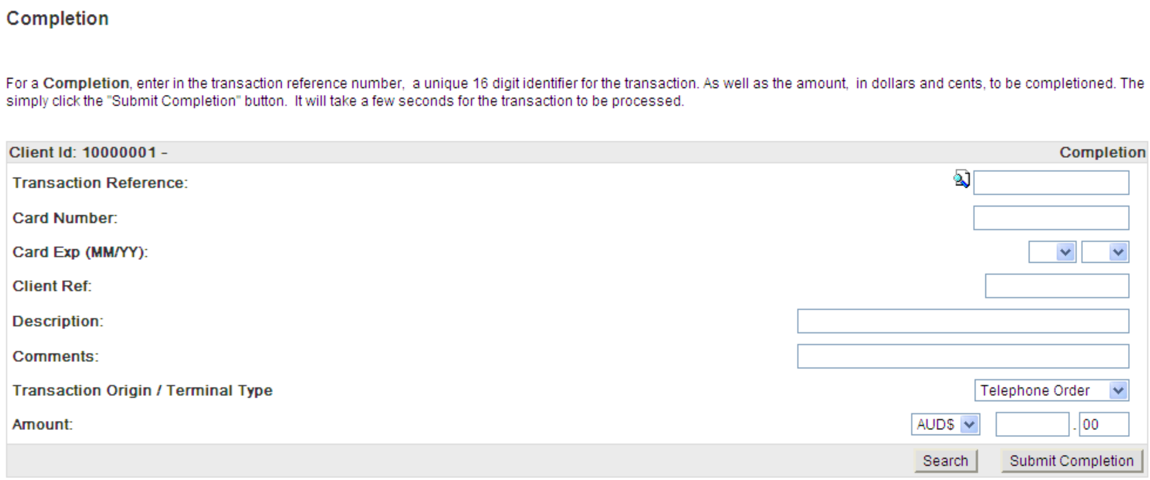

Pre-Authorisation

For a **Pre-Authorisation** , enter in the card number and expiry date of the credit card that will be used in the transaction, as well as the amount, in dollars and cents, to be charged. Then simply click the "Submit" button. It will take a few seconds for the transaction to be processed.

Client Id: 10000001 -	Pre-Authorisation
Card Number:	411111XXXXXX1111
Name on Card:	Name on card
Client Ref:	Client Ref
Description:	Description [submitted by : moffatm]
Comments:	Comment
Transaction Origin / Terminal Type	1 - Telephone Order
Amount:	AU$1.00
	Transaction Responses from [dev] Database
Transaction Reference:	2230000001196020
Response Code:	00
Response Text:	APPROVED (TEST TRANSACTION ONLY)
Authorisation Code:	477174
Transaction Date/Time:	2012-05-08 13:32:42

Field	Description
Client ID	The Client ID used to process the transaction
Card Number	The customer's part card number
Client Reference	The client reference number if entered
Comment	The Comment if entered
Description	The Description if entered
Transaction Origin/ Terminal Type	The Transaction Origin selected
Amount	The transaction amount in Australian Dollars
Database	The database used; live or test
Transaction Reference	The unique transaction reference
Response Code	The transaction response code received by the customer's bank
Authorisation Code	The transaction response code received by the customer's bank
Transaction Date/Time	The Date/Time of the transaction

Console Payment Page - Completions

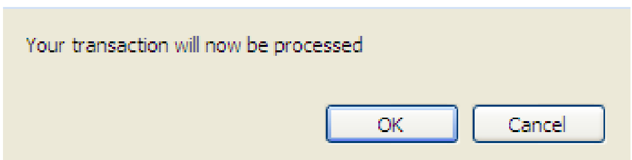


A Completion finalises a Pre-Authorisation transaction by debiting the funds from your customers account and crediting to your merchant account. Completions can only be processed within 10 days of the Pre-Authorisation. You can only process one completion per pre-auth and it must be +/- 15% of the original pre-auth amount.

Processing a Completion

1. Enter the transaction reference number and press search

2. This will populate all the fields with your transaction data.
3. Press “Submit Completion”.
4. This message box will be displayed

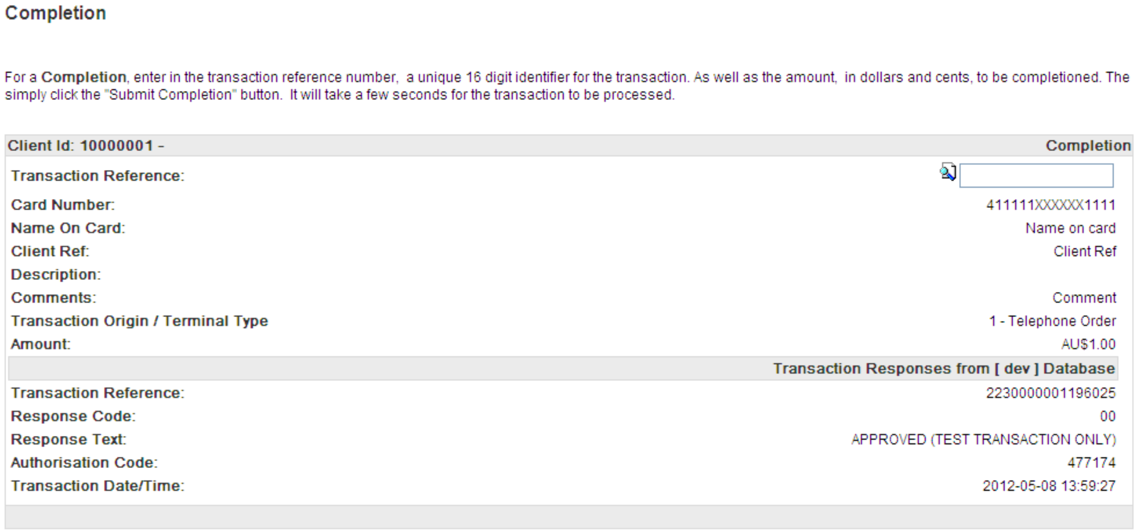


Click the ‘OK’ button.

5. After a few seconds the transaction receipt details will be displayed. *See the following page for details.*

To perform another transaction click the **Payment Page** option in the Navigation pane.

Completion Receipt



Completion

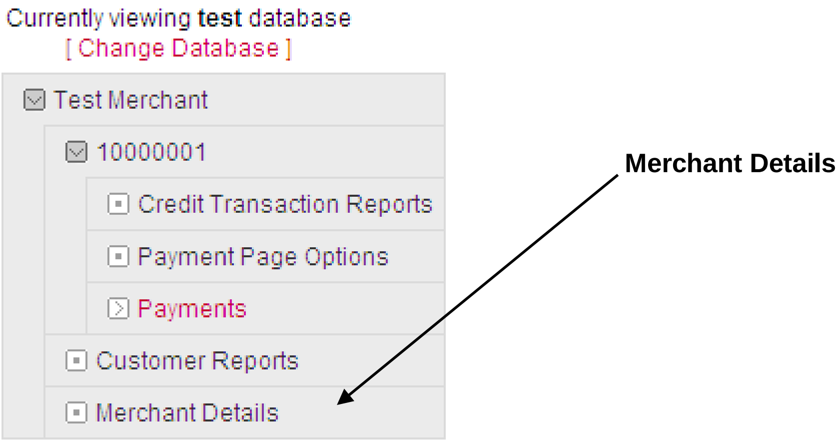
For a **Completion**, enter in the transaction reference number, a unique 16 digit identifier for the transaction. As well as the amount, in dollars and cents, to be completioned. The simply click the "Submit Completion" button. It will take a few seconds for the transaction to be processed.

Client Id: 10000001 -	**Completion**
Transaction Reference:	
Card Number:	411111XXXXXX1111
Name On Card:	Name on card
Client Ref:	Client Ref
Description:	
Comments:	Comment
Transaction Origin / Terminal Type	1 - Telephone Order
Amount:	AU$1.00
	Transaction Responses from [dev] Database
Transaction Reference:	2230000001196025
Response Code:	00
Response Text:	APPROVED (TEST TRANSACTION ONLY)
Authorisation Code:	477174
Transaction Date/Time:	2012-05-08 13:59:27

Field	**Description**
Client ID	The Client ID used to process the transaction
CardNumber	The customer's part card number
Client Reference	The client reference number if entered
Comment	The Comment if entered
Description	The Description if entered
Transaction Origin/ Terminal Type	The Transaction Origin selected
Amount	The transaction amount in Australian Dollars
Database	The database used; live or test
Transaction Reference	The unique transaction reference
Response Code	The transaction response code received by the customer's bank
Authorisation Code	The transaction response code received by the customer's bank
Transaction Date/Time	The Date/Time of the transaction.

Merchant Administration

The Merchant Details section contains screens which display the configuration of your account. This is also where you can administer Merchant Admin Console users.



Within this section administrators can:

- set up new users
- reset users passwords
- suspend users, and
- change the options available to users.

Merchant Details	View the details of the IPG Customer Account
Client Account Users	View the users currently configured for this Client ID
User Options	View and configure the options available to each User ID
User Details	View and edit the details of each User
	Reset a User Password
	Suspend or activate a User
	Add a User ID
Terminal IDs	View the St. George Terminal IDs used by the Client
Authentication	View the configuration of the client ID
Cards Accepted	View the cards accepted through this IPG merchant facility
Txns Accepted	View the transaction types accepted through this IPG merchant facility
Txn Constraints	View any transaction constraints applied to this IPG merchant facility

Merchant Details

When **Merchant Details** is selected in the Navigation pane, the following screen will be displayed in the Content pane.

Merchant Details - Test Merchant

Listed below are the Customer details for your merchant account. To the right is a list of ClientIDs associated with this merchant account, click these to view more specific information.

If a bank merchant id has been assigned to the clientid(s) listed, it will be displayed in square brackets next to the clientid.

Customer Details		IPG Accounts
Customer ID	50000001	10000001 [1234567]
Company / ACN	Test Merchant / 0000000000	
Contact Name	John Smith	
Email	johnsmith@testmerchant.com.au	
Address	PO BOX 555 , Sydney , 2000 , NSW	
Country	AUS	
URL	www.ipg.stgeorge.com.au	
Phone / Fax	1300 650 977 /	
Status	active	
Created / Modified	2001-11-14 15:27:44.467 / 2012-05-09 09:43:11.563	

These details relate to the **IPG Customer Account**. Many of these details will have been taken from the IPG Application form(s).

Linked to this IPG Customer Account will be at least one IPG Client Account. The number(s) of the linked Client Account(s) are listed in the right hand column titled IPG Accounts.

Merchant Details	
Customer ID	The IPG Customer Account Number
Company/ACN	The company name and ACN
Contact Name	The company contact name
Email	The company contact's email address
Address, Country	The company's address
URL	The company's web address
Phone/Fax	The company's phone and fax numbers
Status	The status of the IPG Customer account
Created/Modified	The date and time these details were last change
IPG Accounts	In the column on the right, the Client IDs linked to this IPG Customer account is displayed. Click on a Client ID to view the client information. Shown below the Client ID in brackets is the linked St. George merchant number

Client Info – Navigation

To get to the Client Info screen, click on an IPG Client ID in the Merchant Details screen (“IPG Account” column)

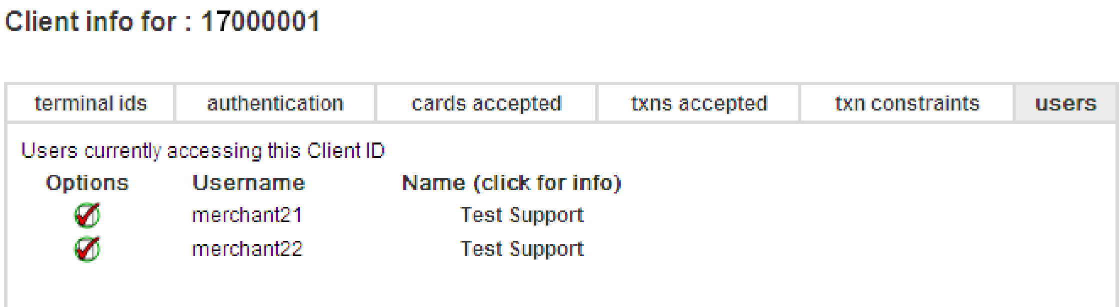
These options are displayed on every Client Info screen

Click on the required option to ‘jump’ to that screen

The current screen displayed will be highlighted. In the example Users is the current screen.

Client Info – Users

This screen displays a list of the users configured for the selected Client ID

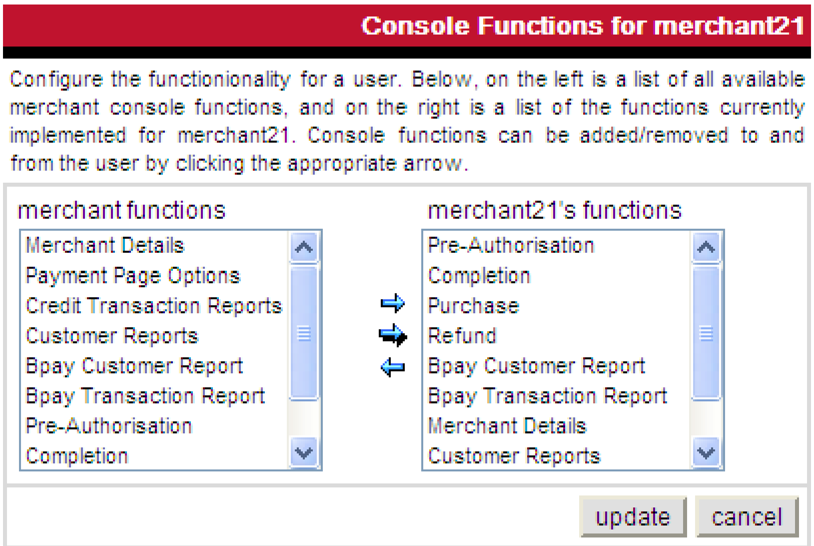


Field	Description
Options	Click the Options icon to view and edit the options available to the user. This function is only available to Administrators.
Username	The log in username assigned to this user.
Name	Click the user’s name to: • view the user’s details • reset their password • suspend their access etc. This function is only available to Administrators.

User Options and Permissions

This function is only available to Administrators and can be accessed by clicking on the green/red 'tick' icon next to the username.

User Options control the functions available to a user when they log in to the Merchant Console.



All of the available console functions are displayed in the **merchant functions** list on the left. The functions currently available to the user are displayed in the user's **functions** list on the right.

To add a function to a user

1. Highlight the function in the **merchant functions** list.
2. Click the 'right arrow' 
3. The selected function will be added to the user's **functions** list on the right.

To add all functions to a user

1. Click the 'double arrow' 
2. All of the available merchant functions will be added to the user's functions list on the right.

To remove a function from a user

1. Highlight the function in the user's functions list.
2. Click the 'left arrow' 
3. The selected function will be removed from the user's functions list on the right.

Field	Description
Merchant Details	Gives access to the Merchant Details Screens.
Customer Reports	Gives access to view Customer Reports for the IPG Client account
Payment Page Options	Gives access to edit the Hosted Payment Page
Credit Transaction Reports	Gives access to view Transaction reports for the IPG Customer Account
Pre-Authorisation	This field will be hidden by default unless you have been given access by St. George. A Pre-Authorisation enables you to place a hold on funds in your customers account for up to 10 days.
Completion	This field will be hidden by default unless you have been given access by St. George. This gives access to process completions. A completion must be processed within 10 days of the Pre-Authorisation and must be with 15% (+ or -) of the Pre-Auth amount. Only one completion can be processed per transaction.
Purchase	Gives access to process purchase transactions.
Refund	Gives access to refund transactions.

User Details

This function is only available to Administrators and can be accessed by clicking on the user name.

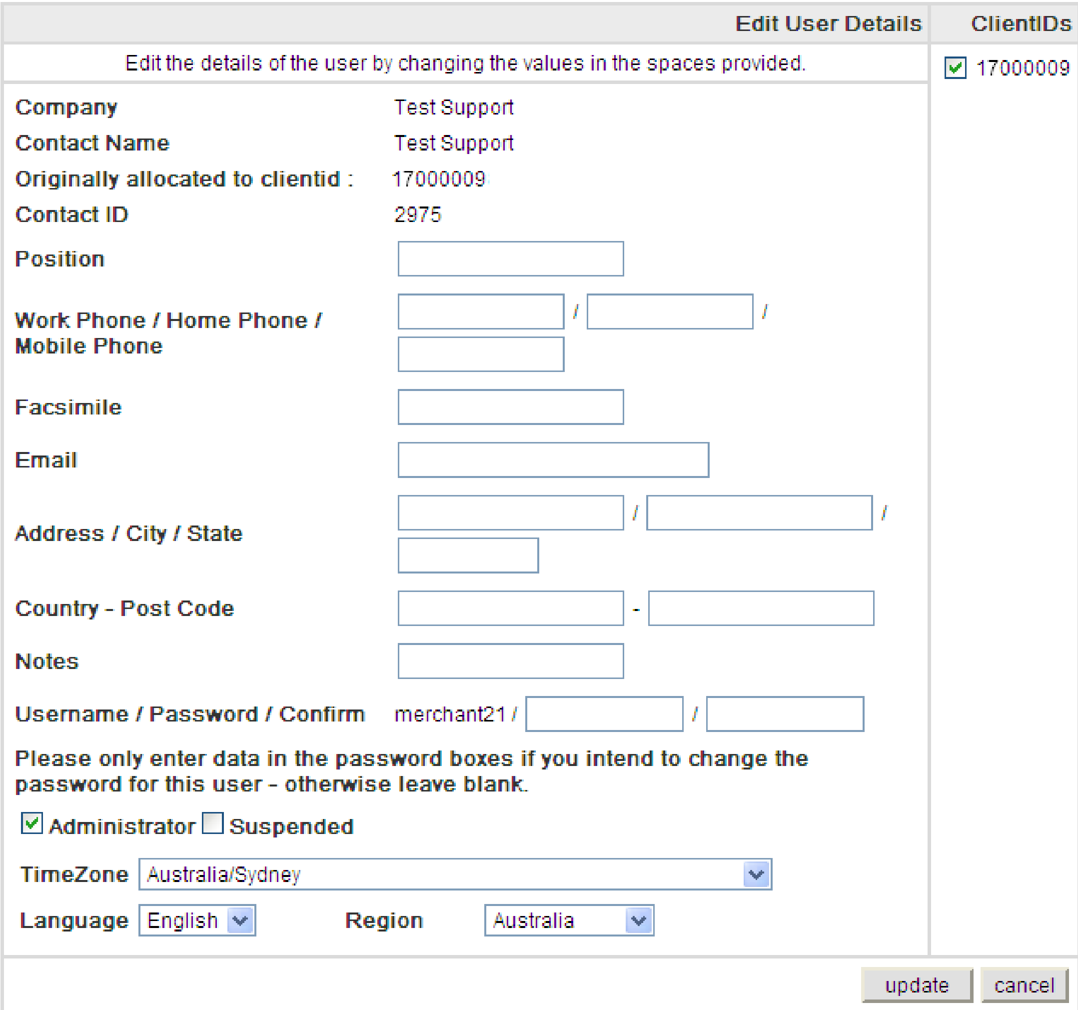
Use this screen to record the details of the user, if required.

When the data has been entered or changed click the **Update** button.

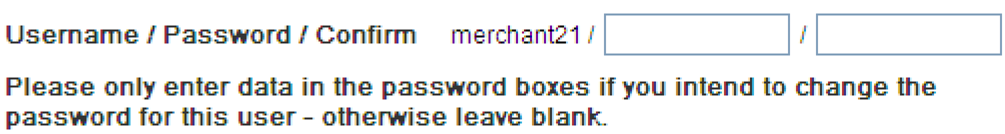
This screen is also used to change the following user settings:

- Password Reset
- Suspend/Unsuspend User
- Client Account Access
- Administrator Access

These settings are described in detail below.



Password Reset



To reset a user's password

In the User Details screen:

1. Confirm the Username shown is correct.
2. Type the new password in the first password field.
3. Type the new password again in the second field as confirmation.
4. Click the Update button.

Refer to the *Change Password* section of this document for password requirements.

Suspend User

If a User ID is suspended all further attempts to login to the Merchant Console will be denied.

User Suspension is required in both the Test and Live databases.

Suspending a User ID in the **Test** database **does not** suspend or prevent access in the **Live** database. (Also see the *Change Database* section of this document.)

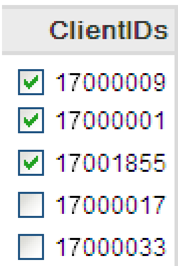
To suspend or unsuspend a User ID

1. Click the Suspended tick-box.

The tick will appear or disappear as appropriate.

2. Click the Update button.

User Access To Multiple Accounts



If the IPG Customer Account has multiple IPG Client Accounts linked, each of the Client Account Ids will be listed in the right hand column.

If the Client ID is ticked then the User can access details of this Client Account. If a Client ID is not ticked the User will not be able to access details of this Client Account.

Also see the *User Options and Permissions* section of this document.

To change the User's Client ID Access

1. Click the required Client ID tick box.

The tick will appear or disappear as appropriate.

2. Click the Update button.

Administrator Access

Administrator Access can be given to any User ID.

Administrator Access will allow the User to access and change User Details and User Options for all other users linked to the IPG Client Account.

Time zone

Modifying the time zone will change the time of the transactions on your Transaction Reports into your local time.

Language

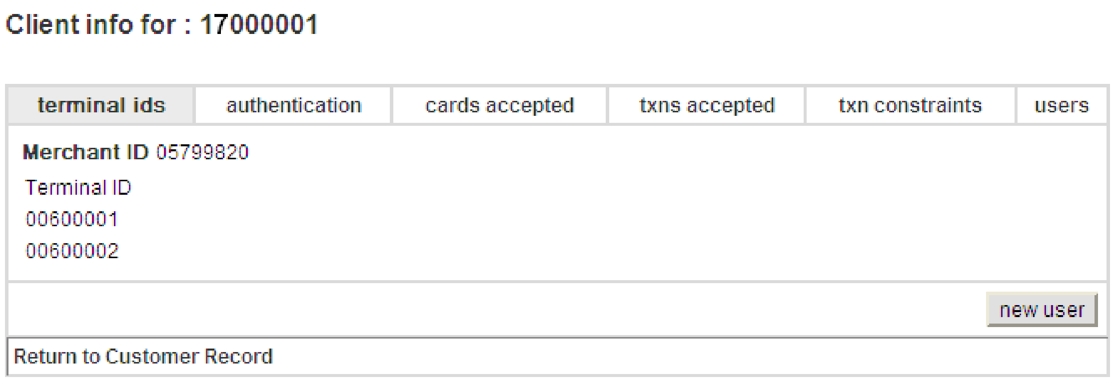
This is set to English and cannot be changed.

Region

This function is not used in this release.

Client Info – Terminal IDs

This screen displays the Merchant Number and Terminal IDs linked to the IPG Client ID and used by St. George to process the transactions.



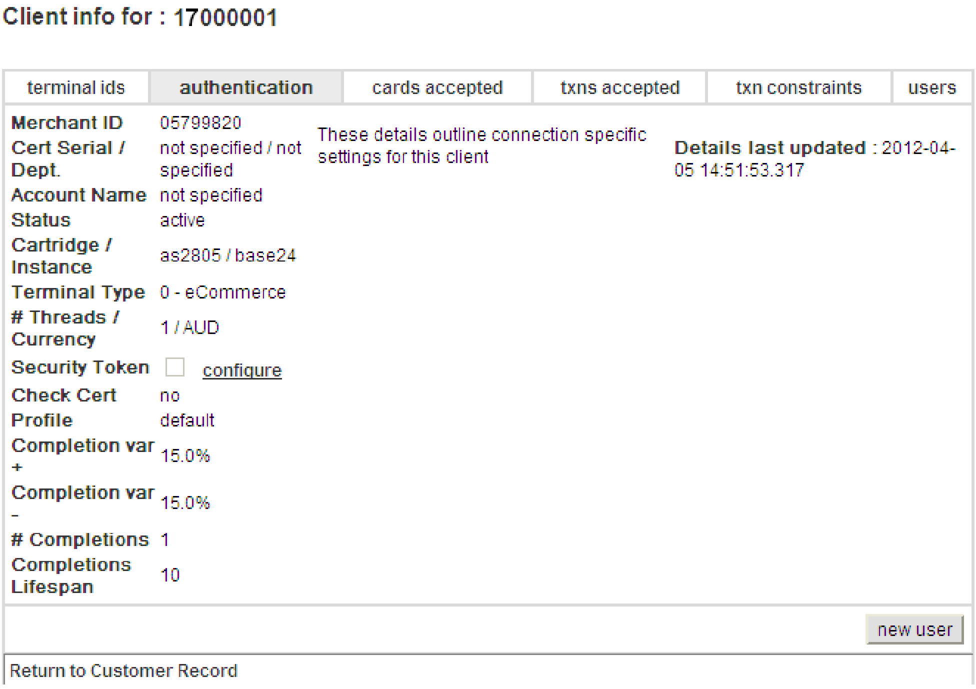
Field	Description
Merchant ID	The St. George allocated Merchant Number
Terminal ID	The St. George allocated Terminal IDs

For queries or changes to these settings contact the St. George Bank Helpdesk on 1300 650 977.

Client Info – Authentication

These details indicate the system configuration of the IPG Client Account.

Many of these values are set as default.



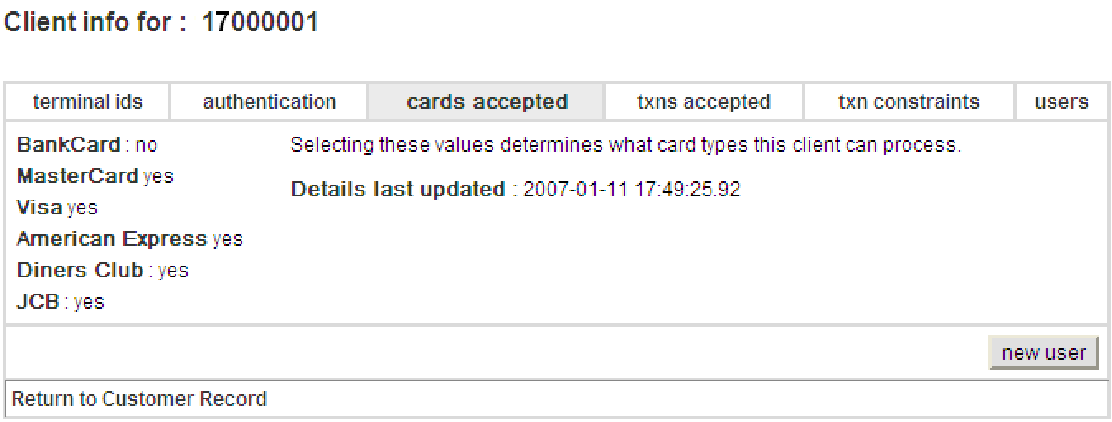
For your reference, the values that may change are:

Field	Description
Merchant ID	St. George merchant number
Status	The status of the Client Account. For customer's transactions to be processed this must indicate **Active**
Terminal Type	The transaction type applied to transactions processed through this IPG Client ID
# Threads	The number of threads available to process transactions. This setting only applies to the Batch application
Currency	AUD = Australian Dollars **Please note:** The IPG only supports AUD transactions
Details Last Updated	The date and time these details were last changed.
Completion Var +	The amount OVER the initial Pre-Authorisation amount that can be processed by a completion. This is set to 15% by default and cannot be modified
Completion Var -	The amount UNDER the initial Pre-Authorisation amount that can be processed by a completion. This is set to 15% by default and cannot be modified
# of completions	The amount of completions that can be performed per Pre-Authorisation amount that can be processed by a completion. This is set to 1 by default and cannot be modified
Completions lifespan	The number of days that a hold is placed on the customers funds for. You can only perform a Completion within the original Pre-Auths lifespan. This is set to 10 days by default and cannot be modified.

For queries or changes to these settings contact the St. George Bank Helpdesk on 1300 650 977

Client Info – Cards Accepted

This screen indicates which types of cards can be accepted through the IPG Client Account.



MasterCard and **Visa** will be set to **Yes** by default.

American Express, Diners Club and **JCB** will only be set to **Yes** if a merchant facility has been arranged with these respective organisations.

If a transaction is attempted using a card type which is set to **No** an error message will be returned to the customer or user.

Please note: If you are using the Simple Payment Page, a logo will be displayed for each card type accepted on the page.

American Express & Diners Club cards

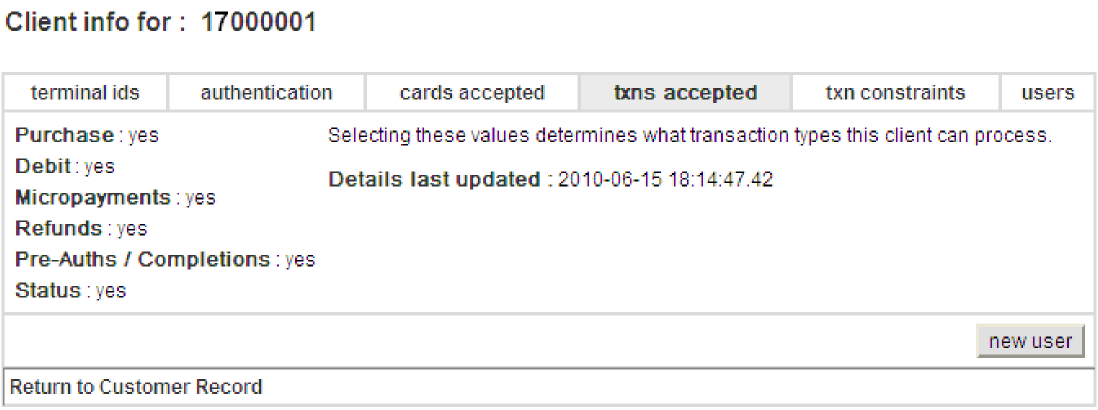
To be able to process Amex/Diners cards, you also need to do the following:

1. Contact Amex/Diners and apply for a Merchant ID on their systems
   Amex 1300 363 614
   Diners 1300 360 560
2. Once Amex/Diners have set you up, their cards can be processed by our gateway
3. Email your Amex/Diners ID to ebssupp@stgeorge.com.au for our records

For queries or changes to these settings contact the St. George Bank Helpdesk on 1300 650 977

Client Info – Txns Accepted

This screen indicates which types of transactions can be processed through the IPG Client Account.

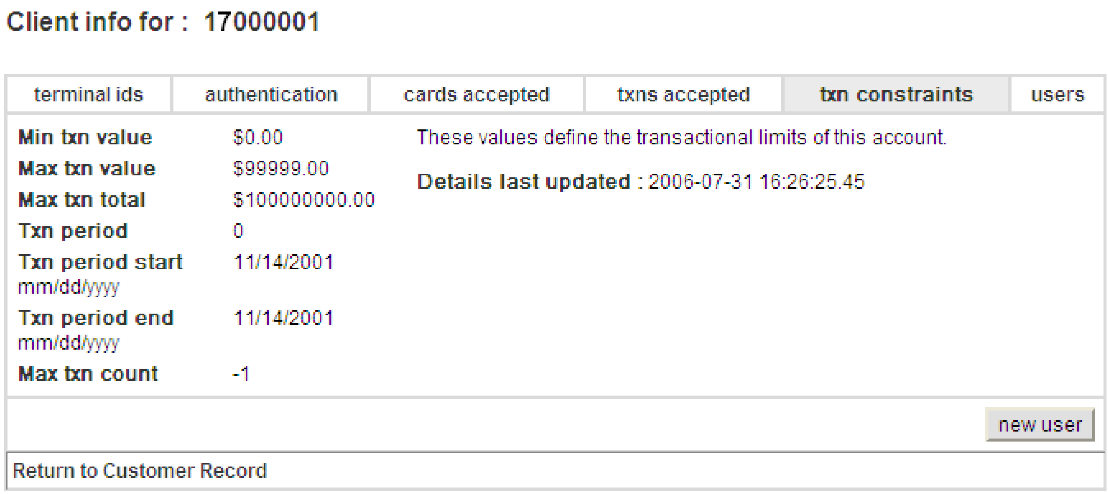


Field	Description
Purchase	Purchase transactions, charge to customers
Debit	Not currently available
Micropayments	Not currently available
Refunds	Refund transactions, credit to customers
Pre-Auths/Completions	Pre-Authorisations are used to validate a transaction on a customer's credit card. A Completion transaction is performed at a later time
Status	Applicable to API merchants only
Details last updated	The date and time these details were last changed

If a transaction type is configured as **No** and a transaction of that type is attempted an error message will be returned to the user or customer.

For queries or changes to these settings contact the St. George Bank Helpdesk on 1300 650 977

Client Info – Txns Constraints



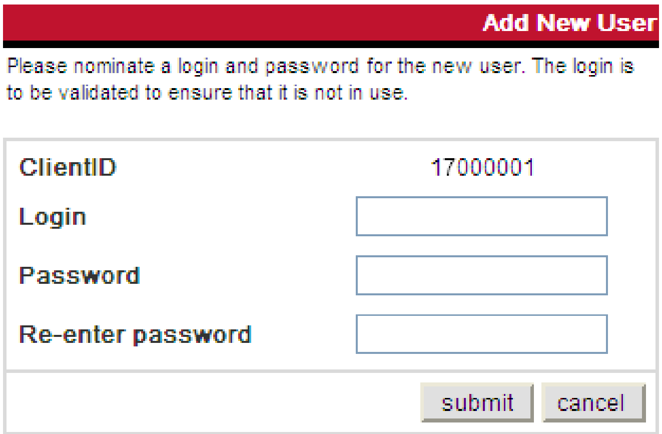
Field	Description
Min txn value	The minimum amount that transactions can be processed for. If a transaction is attempted for a lesser amount an error message will be returned
Max txn value	The maximum amount that transactions can be processed for. If a transaction is attempted for a greater amount an error message will be returned
Max txn total	The maximum value of transactions
Txn period	If set; the number of days during which transactions are capped by the **Max txn total** and / or **Max txn count**
Txn period start	If set, the Start date from which transactions are capped by the **Max txn total** and / or **Max txn count**
Txn period end	If set, the End date from which transactions are not capped by the **Max txn total** and / or **Max txn count**
Max txn count	The maximum number of transactions that can be processed during the transaction period '-1' = unlimited
Details last updated	The date and time the last change was made

For queries or changes to these settings contact the St. George Bank Helpdesk on 1300 650 977

Add New User

This function is only available to Administrators.

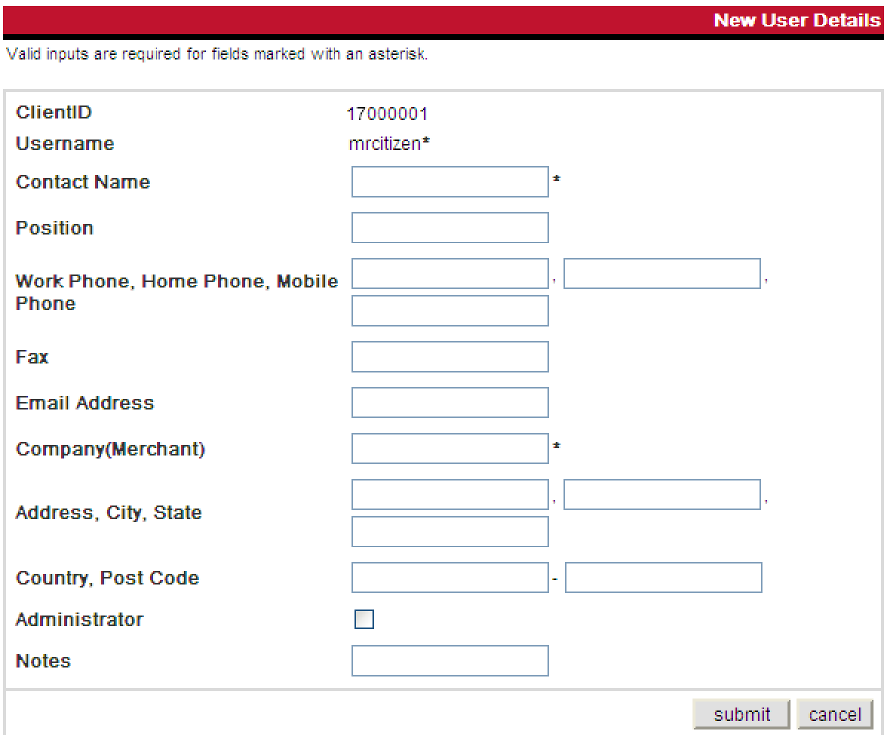
Click the **New User** button shown on the **Client Info** screen.



Field	Description
Client ID	The selected IPG Client Account Number

To add a new User ID

1. In the Login field type the User ID for the new user
   User IDs should follow the format of the user's surname followed by their first name(s) initial i.e. Charles Chaplin = chaplinc
2. In the Password field type the password for the User ID
3. In the Re-enter password type the password again for confirmation
4. Click the Submit button
5. The New User Details screen will be displayed:



6. Complete the mandatory fields marked with an '*':

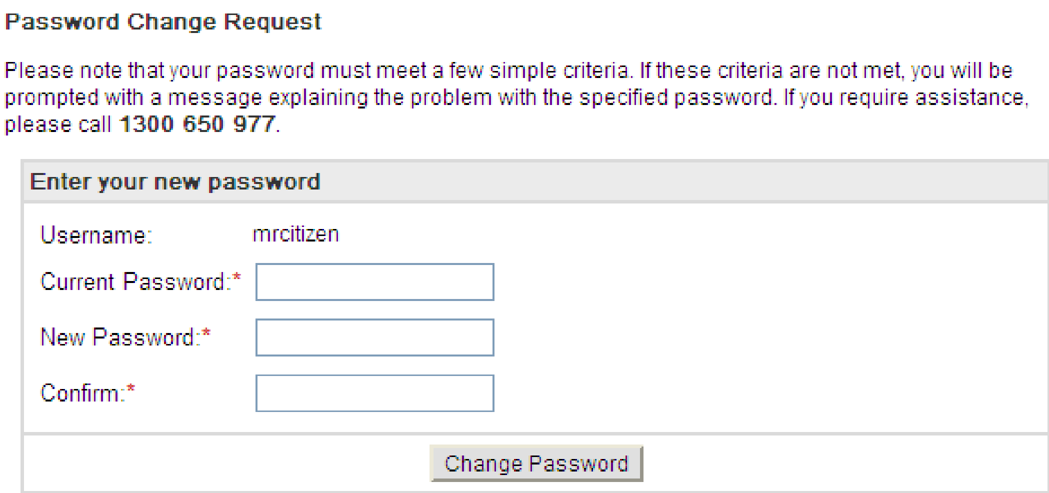
Contact Name	The First Name and Surname of the User
Company(Merchant)	The name of the Company

7. Click the **Submit** button
8. The User ID will be set-up

New User First Time Login

When new User IDs are used for the first time, for security reasons the IPG Merchant Console will prompt for the user to change their password.

Refer to the *Change Password* section of this document for password requirements.



Assigning User Rights

You can assign different levels of rights per user for your account. To do this go to the Merchant Details screen, click on your IPG Account. This will take you to the users screen.

Click on the options Icon to the left of the user that you wish to modify rights for, then add or remove rights using the Right arrow (add rights) or left arrow (remove rights).

Users current rights are listed in the right hand window, all available rights are listed on the left.