GSPAY Merchant Manual

Version 1.6.2

Last Updated: 4 March 2013

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1.Overview

Dear Merchant, if you are reading this manual this means you has been approved among the hundreds of incoming requests.

Since year 2000 we offer our merchants high risk acquiring services by means of a hosted sales page for transactions processing accepting major credit cards like Visa and MasterCard along with variety of Debit Cards. This requires no advanced integration, painless to setup and start processing immediately. And as you have already mentioned we do not charge any set up or regular fees for our services.

You redirect your customers to the hosted sales page to process a transaction and then optionally redirect them back to your website on success/failure. In case of transaction failure GSPAY offers you an option of cascade billing – an opportunity to redirect declined transaction to the gateway of another bank. This gives a higher rate of successful transactions in practice.

2.First time login

To enter into your GSPAY Control Panel you may use www.gspay.com link and click 'Login...'

Once you have logged into your GSPAY Control Panel you will find the quick sales statistics gives you brief information on your daily sales.

This also shows you the number of new unanswered tickets from our support team and your customers.

3.Ticket system

Ticket system is a messenger prototype, which is highly convenient. Once you or GSPAY place a ticket the systems informs us/a merchant about this action by e-mail. And vice versa!

We understand there are a variety of other options for getting in touch with us however kindly asking you to contact us via ticket system. When creating us a ticket and choosing subject of your message the system automatically addresses it to the desired department.

Notice! Ignoring tickets from customers longer than 72 hours will cause a stop of your merchant account.

4.Adding your site

You can create a site in the "Add site" section of the Merchant Control Panel. You have the choice of either creating a product sale site or a membership site.

- 1. Log in to your account.
- 2. On your Account Homepage, click the "Add site" link

- 3. Enter Site title, Site description, Site URL.
- 4. From the drop-down menu, select the appropriate products you want to sell.
- 5. You may choose affiliate commission in percentage or by fixed per sale amount.
- 6. Select "Yes" if you want to pay affiliates on rebills.
- 7. If you want to share Chargebacks and Refunds fees with affiliates, select "Both from merchant and affiliate"
- 8. Enter your Customer service email for this site. This email will appear in Payment receipts as Customer service email of your site.
- 9. Check box "Public site" if you want your site appear in catalog of sites for affiliates.
- 10. If your site sells Memberships In the "Membership zone URL" fill in your members URL (Example: <u>http://www.site.com/members/</u>)
- 11. Enter your Callback script URL (Example: <u>http://www.site.com/cgi-bin/cs.pl</u>). This script must be installed at this location if you sell Memberships or wish to trace sales.
- 12. In the fields "Transaction accepted message" and "Transaction decline message" input any messages you want your customers see on Approved and Declined pages. You can use html-tags and special variables for output:
 - Print order total amount %amount%
 - Print transaction ID %transactionID%
 - Print order ID %orderID%
 - Print customer's email %customerEmail%

Once you click the "Add site" button, you are finished creating site. It's that easy! If you want to create another, simply follow these directions for each site you create.

Notice! Please consider that transactions brought to our billing system from non registered web sites will NOT get processed

5.Site integration

5.1. Using modules for popular shopping carts

If you use one of the popular e-commerce systems, such as OSCommerce or Magento, you may simply download pre-built module from gspay. See list of supporting shopping carts on the first page of Merchants Control Panel

(<u>https://secure.gspay.com/merchants/</u>). Download appropriate module and see README.TXT located in the archive for installation instructions.

5.2. Custom integration

Custom integration may be needed if you have special requirements for your online shop.

See step-by-step instructions on the page <u>http://www.gspay.com/docs/general_nonapi_integration_manual.txt</u>

6.Test Cards

By using test cards, GSPAY allows you to test out your order form and payment procedure (Postbacks, membership setup). You are able testing on your site, even in **Live** Merchant mode. Enter one of the test card (for Approve or Decline result) and we will determine that this is a test order and create Approved/Declined transaction. This purchase is not a real transaction, but the results of the transaction are real. It will really add a user to your system, and allow you to see basically what the user will see after transaction complete. To make a test transaction, click on your site's purchase button, and when you get to the GSPAY order page, you just enter any Customer's details, be sure you enter valid email address to receive Payment notification.

Use following credit card numbers to run test transactions.

7.Live mode activation

Once our Risk Manager has approved you the GSPAY merchant account is set to 'test' (inactive) mode. This enables you making test transactions by means of dummy (test) cards on the way to Live (active) mode when integrating your web site with GSPAY billing system. Dummy cards details could be found in the Merchant Profile box on the front page of the Merchant Control Panel (MCP).

Once the web site was added and activated, and you have integrated correctly with us, the time has come to click 'Activate Live Mode' next to 'Test' status. At the 'Live mode activation' page you will be asked to fill-in the required boxes. As the order page URL kindly state a fake link to some US \$10 item for a real credit card transaction by our manager. Kindly notice that this transaction will be refunded later!

Filling in the customer's username and password boxes kindly consider these should be a valid e-mail and password for logging into your web site. These are NOT a login and password for entering your GSPAY account! The GSPAY Risk Manager will review if the integration was done correctly and the customers are being correctly redirected to GSPAY 3rd party order page. If correct the status will be changed to 'Live' mode. Please consider that the activation process may take up to 24 hours during business week!

8.Configure your account

Login to our "Merchant Control Panel" and make necessary configuration of your account to start accepting payments.

8.1. Preferences

View and update your contact information, password, and other account details here. Be sure to keep your mailing address and contact information up to date! Failure to do so may result in suspension of your GSPAY account.

8.2. Payout information

Fill in your Bank details in "Payout information" section. Payment Method is "Bank wire transfer" by default. Minimal amount to pay indicates the minimum earnings your account must attain before a payment will be issued to you. It is \$2000.00 by default and can not be set lower than that. Select desired Payout Schedule. "Pay weekly" option enables payouts on weekly basis when Minimum amount accumulated. Option "Hold payouts" freeze payouts and accumulated money forward on next billing period without payouts until you change it to "Pay weekly".

8.3. Email preferences

If you need a copy of payment/refund/chargeback receipts sent to you by Email, Go to "My sites" then "Email preferences" check box "*The customer service email address*". To receive notifications on multiple emails, use "*Additional recipients*" option. You will receive email receipts each time when transaction complete.

You may customize text in Payment receipt email. Enter a custom message for your customers. It is displayed at the top and bottom of the email text. Check these options and enter a message in text fields that you wish to appear at the email. There can be any useful information for customers such as: How to install software, Delivery information, Membership details etc.

9.Your personal logo

So far as the GSPAY order page image may differ from yours we offer the opportunity of placing your special unique 700x100 JPEG logo. Simply mail it to <u>info@gspay.com</u> with the statement of your unique merchant account ID and site ID numbers.

10. Reports

View detailed sales statistics which breakdown sales, rebills, refunds, chargebacks, affiliate net payouts, and Merchant net payouts. This data can be reported spanning any date range you specify using the date controls at the bottom of the page. By clicking on a specific day in the report you can drill-down and view detailed information on all transactions that occurred on that particular day. When viewing these daily transaction

details, you can get further information and transaction details by clicking on a specific Transaction ID.

The Products report makes it easy to learn how much money each of your products earns and what percentage of your total sales volume that each product comprises. This report is great to run across a date range that spans from your first sale to the present day. See which of your products are top performers and which are not doing so well. Use this information to tailor your promotional strategy for optimum income potential.

The Traffic report makes it easy to learn how much customers you get to your order page and web-site referred by affiliates. Track your sales conversion by affiliate and order page hits. This report is great tool to understand quality of attracted prospects.

11. Tracing transactions

There are three ways to trace your sales.

- 1. Payment notifications by Email. That is not accurate way, but sites with low daily sales may use it.
- 2. Callback script. See <u>http://www.gspay.com/docs/general_nonapi_integration_manual.txt</u> for details.
- Export transactions directly from GSPAY database. Go Merchant Control Panel -> Customers -> Export Customers link (<u>https://secure.gspay.com/merchants/Export_Data.php</u>).

The best practice is to combine all three methods for accurate orders processing.

12. Customers

With the Customers section you can lookup transactions, perform refunds and recurring billing cancellation. You can search on Transaction ID's, Customer Full name, Customer E-mail Addresses and Customers Username. After performing a lookup, if matching data is found you will be presented with the results. From the list of results you may click on a "Customer name" to view complete details of the transaction.

If the transaction was successful and is no more than a few months old you will have an option to provide a refund to an unsatisfied customer. You must choose a Reason for Refund, decide whether you want to Blacklist them so they can not purchase from you again, and provide details pertinent to any forms of fraudulent activity on the part of the customer.

The Reasons for Refund are:

- Charge back Avoidance For example; the customer has threatened to chargeback if a refund is not given. Charge-backs are bad and too many will put your Merchant Account in jeopardy of being terminated. You will usually want to Blacklist customers that do this.
- **Duplicate Charge** The customer accidentally ordered the same product twice. No big deal, simply refund one of the transactions.
- Fraud Stolen Card It turns out the credit card was stolen and the transaction was fraudulent. Definitely blacklist anyone who does this.
- Fraud (give-details) Other forms of fraud besides using a stolen card fall into this category. A common example is when the customer claims their child used their credit card without permission. In cases similar to this you may use your own discretion as to whether you want to Blacklist the customer.
- **Unsatisfied Customer** The customer was not happy with your product or service and a refund was agreed upon as a solution.
- Other (give details) If the reason for the refund doesn't match anything on the list, choose this option and provide a brief description of your reason for refund.

13. Customer support

Customer Support keeping customer satisfaction high and chargeback levels low is easily achieved by answering support queries as quickly as possible. Customer Support handles all general queries from Customers; and questions our staff unable to answer due to their specific application to your business. These queries are then forwarded to you, the Merchant. Please note that if you do not answer support queries within 36 hours; the request is returned to the GSPAY and a refund may automatically be issued.

14. Settlements

View your payout history, balance forwards, and holdbacks. Under Settlement date you can click on a date and see a detailed breakdown of the statement for that payment period. In the statement details you will see total sales, processing fees, refunds, chargebacks and holdbacks.

Balance Forward shows funds that have not been paid yet. By default, payments are held until a minimum balance of \$100.00 has been reached. Balance Forward also may occur if you have negative amount to pay for given payment period. If desired, you may configure a larger minimum payment amount in the "Payout information" section of your Merchant Control Panel.

15. Holdback

Holdbacks are basically 10% of monies earned which are held back for a period of six months. After six months the monies will be paid out to you. The reasons for holdbacks are for protection against fraud and chargebacks. Holdback amounts with status "pending" will be paid on "Return date" payment period.

16. Affiliate program

Due to low demand we have refused from this program. However it is still available within a system. Please refer to GSPAY Sales Group for additional information by e-mail <u>sales@gspay.com</u>

17. Secure certification

Increase consumer confidence and increase sales on your web site by placing a personalized Certified Secure button on your web site. Our research has proven that merchants that place the Certified Secure button on their e-commerce sites experience up to 10% more sales due to increased consumer confidence. Simply save the button graphic to your web site and copy and paste the code provided.

18. Further Questions

If you have any questions or comments, contact the GSPAY support department at support@gspay.com