



# **FAQs**

#### **OPERATIONAL**

#### What is a MID?

• MID stands for "Merchant Identification Number" and is used to identify your merchant account.

## What are chargebacks and why do they occur?

• A chargeback is a transaction for which you have been paid but is subsequently disputed by the cardholder or issuer. The cardholder can dispute transactions for several reasons, and the card issuer will support the cardholder's dispute if it is valid under the Visa and MasterCard scheme rules.

#### What is a Virtual Terminal?

• The Virtual Terminal turns your personal computer with internet access into a point-of-sale (POS) device, enabling you to take mail order/telephone order payments quickly, efficiently and securely. It allows you to accept credit- and debit-card payment transactions by phone or post.

#### **TECHNICAL**

#### Where can I find technical information for developers?

• Technical information for developers is available on the <u>website</u>. You will find guides and sample codes allow you to integrate with the First Data eCommerce Gateway.

## Do you integrate with my shopping cart?

• We work with a number of shopping carts. Visit our **Shopping Carts page** for more information.

## What if I already have merchant services with another acquirer?

• Switching payment providers to First Data is simple. Once your account is approved, you will be able to accept card payments in just a few working days.

## **FRAUD**

## What are Address Verification Services (AVS) and Card Security Code?

AVS and CSC checking are card security undertaken during the authorisation process. They are intended to
help combat fraud in card-not-present transactions (i.e., mail order, telephone order, online). AVS checks
that the supplied address details match those registered for the card, whilst Card Security Code verifies the
three-digit number from the back of the cards.

#### How can I help protect my online business against risk/fraud?

 Our eCommerce Gateway supports all standard eCommerce fraud tools, including 3D Secure for Visa, MasterCard, Address Verification Service (AVS) and Card Security Code checks. IPG also has additional in-built fraud tools which can be configured to block transactions from a host of fraudulent sources and to set velocity limits.

## **PASSWORDS**

## I need to reset my password to the Online Portal administrative tool. How can I do this?

 Each user can change their own Online Portal password by clicking on "Administration" on the main navigation menu, and then clicking on "Change password". The Admin user can reset all user passwords.
 For help resetting your password, please contact our Merchant Support Centre on 0345 606 5055 or email: FDMSHelpdesk@firstdata.com



## **ACCEPTING CARD PAYMENTS**

## In which currencies can I accept online payments?

• We accept multiple currencies via our Payment Gateway as well as settling in up to 13 currencies - these include:

GBP - Great British Pound CHF - Swiss Franc NZD - New Zealand Dollar AUD - Australian Dollar **EUR - EURO** SEK - Swedish Krona CAD - Canadian Dollar USD - United States Dollar NOK - Norwegian Krone

#### What card types can be taken using First Data Gateway?

• The cards that can be accepted through our Payment Gateway are:

MasterCard® \/isa® Visa Electron® Maestro<sup>®</sup>

Discover® American Express ®(separate agreement needed)

Diners Club®

#### What is a recurring transaction and which card types are accepted?

· Recurring payments enable merchants to accept regular payments on a card, based on the details provided in an initial transaction from a merchant website (hosted payment page or API) or through the Virtual Terminal. It is an alternative to direct debits and can be accepted for any of the following card types:

MasterCard®

Visa®

Diners/Discover® American Express®

## How long will it take for a payment to appear in my business bank account?

• It will take three to five business days. However, this will depend on the bank with which you hold your business bank account.

#### Can I set a maximum transaction value?

• The maximum transaction threshold can be set as high or low as you require. This is configured within the Administration section of the Online Portal, alongside other fraud management tools such as blacklisting settings, etc.

## **REPORTING**

#### How can I track the transactions that take place on my website?

- Our eCommerce Gateway administrative tool (Online Portal) provides a functionally rich solution to view transactions as they're processed in real time, including extensive reporting tools which allow you to filter and view reports by transactions, orders, batches or periodic bills (recurring payments). There is also a dashboard summary view available, along with the option to view reports in various chart types. All reports are exportable in both CSV and XML format. As well as accessing the above reports, it is also possible to pull the following reports via the API:
  - o Latest payments within a given date range
  - A defined number of the most recent transactions

For further details including bank deposit, chargeback's or retrievals, please enrol with Business Track.

# If I download a report from the Online Portal, what format will it be in?

• The format of the file will be in Excel (CSV) or XML format.

# How can I create additional logins for users to access the Virtual Terminal/Online Portal **Functionality Suite?**

• To add or delete users, you must be logged in on as the primary user as this is the only profile who can perform this action. Once logged in and you have selected "Administration," you can have multiple users set up, each of them logging on with their own user ID, password, and bespoke permissions. All users of one store can share the same client certificate.

# **CONTACTING FIRST DATA**

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