

## USA ePay Gateway Commonly Asked Questions

- 1. Where can I find my username and password to log into the console?**  
A: You may find your username and password in the welcome letter/email which you received upon signing up for your gateway account. If you still can not find your username and/or password you can reset it with a support representative over the phone.
- 2. What is the Home section?**  
A: The Home section is where news, announcements, updates and other important items are posted for your knowledge. We highly recommend you check this section at least once a week.
- 3. What is the CVV2/CVC?**  
A: CVV or Card Verification Value/Code are the 3 digits located on the back of a Visa, MasterCard and Discover Card and the 4 digits located on the front of an American Express card.
- 4. Do I NEED to put in the CVV2/CVC value?**  
A: The system will allow you to place a transaction without this value and will approve the card (if Fraud Center settings are also permitting it) without it but it is highly recommended that you collect this value for transactions.
- 5. What is the PO Number?**  
A: This field is used for Level III cards and is the Purchase Order number.
- 6. What are the minimum fields needed to process a transaction?**  
A: Card number, expiration date and amount. Note that if fields like name, billing address, billing zip code and CVV are not filled it, you may experience a non-qualified rate on your transaction; check with your bank.
- 7. Can I put multiple emails in the Receipt fields?**  
A: Yes, you can put multiple emails separated by a comma (eg. [email@email.com](mailto:email@email.com), [email2@email2.com](mailto:email2@email2.com))
- 8. When do I use Credit vs. Void?**  
A: You can Void ONLY when a transaction is in your "Current" open batch. If the transaction has already been settled/closed then you must use Credit to refund your customer's funds.
- 9. What does AuthOnly do vs. a Sale?**  
A: A Sale will authorize the card AND place the transaction into your Current batch for settlement. An AuthOnly on the other hand will authorize the card and place the transaction into your Queued Transactions screen where the transaction will sit until it is captured. A transaction will not be charged fully until it has been settled/closed in a batch.
- 10. What is the maximum amount of time a transaction which has been AuthOnly'd sit in the Queued Transaction screen?**  
A: The system allows the transaction to sit in there for a maximum of 30 days BUT usually transactions expire on the bank's end in 7-10 days. Check with your merchant bank to be sure.

**11. When would I use the PostAuth option?**

A: PostAuth is used for "offline" transactions. Any transaction that did NOT originate on the gateway can be Posted in the PostAuth tab. Most common to these types are the "Voice Authorization" transactions which need to be Posted through this screen in order for the money to transfer into your account.

**12. What's the difference between the Quick Sale and the vTerminal Sale?**

A: The functionality of the two screens is exactly the same; they process sales. The only difference is the Quick Sale form allows you to input more information about the transaction to be stored in the gateway's databases. You will notice the form allows you to include things like full billing and shipping address for the transaction and more. This is beneficial for future reporting through the gateway.

**13. What does it mean when it says "Voice Authorization Required"?**

A: A voice authorization is when a card needs to be called in for authorization directly with your merchant bank. This is sometimes required when the card is being held or when the card is reaching its spending limit. You, the merchant, have two choices as to what you can do in this case. The first is rule it as a Decline and tell the customer that the card has been declined. The second is to call in the card to your merchant service bank's voice authorization line. IF the card gets approved over the phone you must then go into the vTerminal and post the transaction in your PostAuth tab. This will then place the transaction into your batch ready for closure.

**14. Does the AVS Result and CVV Result Effect the Transaction Being Approved?**

Most of the time the AVS and CVV Results do NOT effect whether or not the card is being approved or declined. So if you receive a decline and the CVV says something like "No Data Available" then it just means there was no response data available for the CVV since the card was decline.

**15. Why would I get an "Unable to Verify Card ID" error?**

This error is caused when the card you are trying to process does not pass the Card ID Fraud filter you have set on your account in the Fraud Center. Check your settings and the CVV result of the transaction to see why it didn't pass your criteria.

**16. Why would I get an "Your Billing Information Doesn't Match with your Card. Please check ..." error message?**

This error message is caused when the card you are trying to process does not pass your AVS [Address Verification System] fraud module which you have set in your Fraud Center inside the Merchant Console. Check the AVS result of the transaction and then check your settings on the AVS Module to see if the result would pass your modules criteria for passing.

**17. What does "Unable to Retrieve Current Batch Mean"?**

Unable to retrieve current batch means that either your account is no longer active with your merchant bank OR if you are a new account then this message is happening due to a misconfiguration of your account in our system. It is best to call our tech support and/or merchant bank to make sure your account is active and properly setup on our system.

**18.What are my costs for the transactions?**

Every merchant bank charges different fees. We recommend you check with your merchant bank to find out your fees.

**19.After I process a sale is there anything else I need to do?**

Yes, at the end of the day once you are done processing your sale you do need to close (or settle) your batch. You may do so in the Batches screen of your console by clicking the "Close This Batch" button. Once the batch is closed the funds go to your merchant bank for deposit. You may also set your batches to auto-close in the Settings section of your console.

**20.Once the batch is closed how long till I get the monies in my account?**

Usually banks take 2-3 business days for a batch to deposit. Every merchant bank is different so you may want to check with yours for more details?

**21.Do I have to manually close the batch or can I set it to auto-close?**

You can do either. Our system allows you to set it to auto-close in the Settings window of the console or you can set it to Never auto-close and close it manually.

**22.Can I get a report every time my batch closes?**

Yes. You can set it to email you a report under Settings by putting in an email (or multiple emails) in the Send Batch Reports to field available.

**23.What is the "Compact Mode" under the Settings?**

Compact mode is what would turn off any confirmation screen/messages on the console. Message that are something like "Are you Sure..." will not show up in Compact Mode. We do NOT recommend you check this box unless you are VERY familiar with the functionality of the system.

**24.How do I create a Source / Key?**

To create a key:

- i. Go to Settings
- ii. Go to Sources/Keys
- iii. Click Add Source
- iv. Give Your Source a Name (eg. Cart, eStore, Website...)
- v. Click Save
- vi. Copy and Paste the Key into your Shopping Cart/eCommerce toolkit

**25.How many users can I have for my company?**

Unlimited.

**26.Can each user have different access to parts of the system?**

Yes, when setting up a user you can restrict them to different parts of the console only. Master account are MAIN users which can do ANYTHING.

**27.How many sources/keys can I have?**

Unlimited.

**28.How many websites can I have connected to my account through the keys?**

Same as the keys... unlimited.

**29.Should I use a separate key for every website/store that I have?**

Yes... doing this will allow you to do reports on each key and allow you to see what transaction came from what website within the system.

**30.What do I need to do to change the company name, address, phone... for my company?**

Our accounting department is the group which changes that, please call in to 866.872.3729 to change or email your customer service rep.

**31.I have a new bank account, what do I do to change it with you?**

You contact sales at 866.872.3729 x302 . You may also need to change your account information with your merchant service bank.

**32.What do I need to do in order to accept eChecks?**

In order to accept eChecks you need to have an eCheck account. You can set one up directly with our check processing platform or contact your sales rep and they can help you set one up.

**33.Does the gateway support Retail/Swiped transactions as well as Mail Order/eCommerce?**

Yes, the system does allow retail transaction to be passed into the gateway along with mag-data to receive retail rates with your merchant bank.

**34.Who would I call about questions regarding my monthly merchant statement?**

You would have to call your merchant service bank's customer service number which is usually located somewhere on your statement.

**35.How do I know if a sale/credit has closed successfully?**

You can tell if a sale/credit has been officially full processed if the "Status" of the transaction (within its Details) says "Settled". This means it has been successfully sent to your merchant service bank.

**36.When do recurring billing transactions run?**

The transactions for the credit cards in recurring billing run on the "Next Date" day at 11:50pm Pacific Standard Time.

**37.What does it mean if the person is highlighted in Orange in Recurring Billing?**

This means the card has been declined for some reason and the system will retry it tonight again at 11:50pm PST.

**38.How many times does the system retry a recurring transaction which is being declined?**

3 Times before the person gets marked Red and the schedule for the transaction is disabled.

**39.Can I add recurring billing for customers signing up through my website?**

Yes... you can so by through the Gateway API's (<http://www.usaepay.com/devlibrary.htm>).

**40.Can I download reports?**

Yes, you can download any reports within the system in Tab or Comma Delimited format.

**41.I need more information on my reports... how can I get it?**

You can create a report in the Custom Reports section of the Reports section. Custom reports can have any fields in them, can be sorted in any way you'd like and can display reports for different date and time ranges. They can also be downloaded and emailed at any time.

**42.Why Am I getting an "Invalid Amount" error?**

This error occurs when you are trying to process a sale or authorization for 0.00 or less. You can NOT process for less than 0.01. A transaction must be at least 1 cent to process through the system.

**43.How does one close an account?**

To close an account email [info@usaepay.com](mailto:info@usaepay.com) or fax 323.931.2231 a letter of cancellation which has (1) Company Name (2) Your Name (3) Date as of which the account should be closed (4) Reason for Cancellation.

If you feel that there should be some questions added to this White Paper please email them to [support@usaepay.com](mailto:support@usaepay.com) . We will seriously consider all suggestions.