

User Guide

Netaxept Administration Module

Version 1.50

This document describes the various functions of Netaxept Administration Module (Netaxept Admin). The latest version of the document is available at: <https://shop.nets.eu/web/partners/user-guides>

Please contact Netaxept customer support for your country for any issues concerning the Netaxept product: <https://shop.nets.eu/web/partners/contact>. For any settlement or acquiring related issues, please contact your particular acquirer.

1 LOGIN	3
1.1 User ID codes	3
1.2 Login	4
1.3 Choosing a trading site	5
2 TRANSACTIONS	6
2.1 Payment transaction list	6
2.2 Advanced transaction search	8
2.3 Details	11
2.4 History	13
2.5 Financial operations	14
2.6 Recurring	16
2.7 Callbacks	17
2.8 Anti-fraud analysis (Threatmetrix)	17
3 REPORTS	19
4 OPTIONS	23
4.1 Merchant	23
4.2 Terminal	23
4.2.1 Image	24
4.2.2 A payment terminal optimized for web pages	25
4.2.3 A payment terminal optimized for mobile devices	28
4.2.4 Issuer fees	30
4.3 Payment update	32
4.4 Users	33
4.5 Transactions filter	36
4.6 My profile	39
4.7 Agreement	40
4.8 Report	41
4.9 Callback	42
4.10 Help	44
5 HELP & TOOLS	45
5.1 Messages	45
5.2 Tools	45
5.2.1 Link payment	45
5.2.2 Call centre	47
5.3 System updates	49
5.4 Test transactions	49
5.5 Contact us	49
6 SYSTEM STATUS	50

1 Login

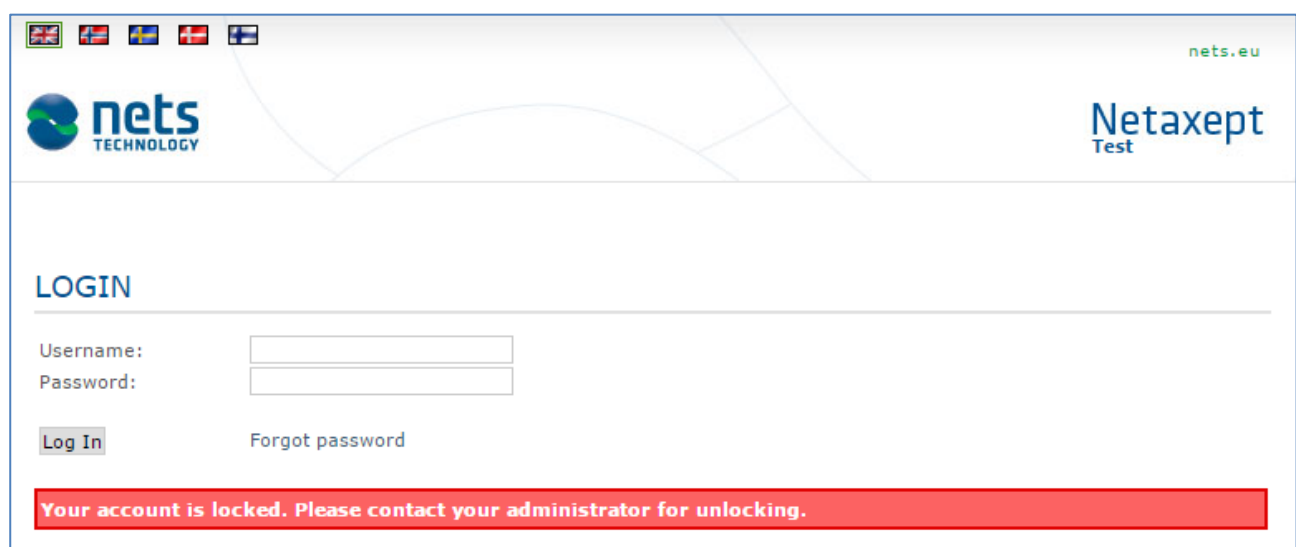
1.1 User ID codes

Nets will provide a username and a password to log in to Netaxept Admin for the contact person named in the Netaxept agreement. The contact person has all access rights in Netaxept Admin. Besides the contact person, there are the following user levels in Netaxept Admin.

User level	Description
Administrator	Created and maintained by the contact person or another administrator. The "Administrator" has all rights in Netaxept Admin. Nets recommends to create at least one "Administrator" level user acting as a substitute/deputy for the contact person when he/she is absent.
User	Created and maintained by the contact person or the administrator. The "User" has rights to monitor and process transactions but doesn't have access to user management page to create or maintain users.
Read only	Created and maintained by the contact person or the administrator. The "Read only" can only review data in Netaxept Admin.
Notification	Created and maintained by the contact person or the administrator. The "Notification" will receive Netaxept related notifications by email and/or SMS, but is not able to log in to Netaxept Admin at all. <i>Until further notice, the functionality for sending notifications is not available.</i>

Each person must have their own personal username and login password; group user ID codes are not allowed. All user ID codes should be kept safe. A login password must be at least 7 characters long and contain both numbers and alphabetical characters. A new password cannot be any of the four previously used passwords.

If you fail to login five times, your user account will be locked. If the user account is locked, you need to contact your contact person or the "Administrator" level user who is able to open the user account in "Users" page in Netaxept Admin.



nets.eu

Netaxept
Test

LOGIN

Username:

Password:

[Log In](#) [Forgot password](#)

Your account is locked. Please contact your administrator for unlocking.

If the person, whose user account is not locked yet, loses or forgets their login password, they can order a new password by using "Forgot password" functionality available in Netaxept Admin login

page. To be able to use the functionality, the person's email address and mobile phone number need to be registered in Netaxept Admin.

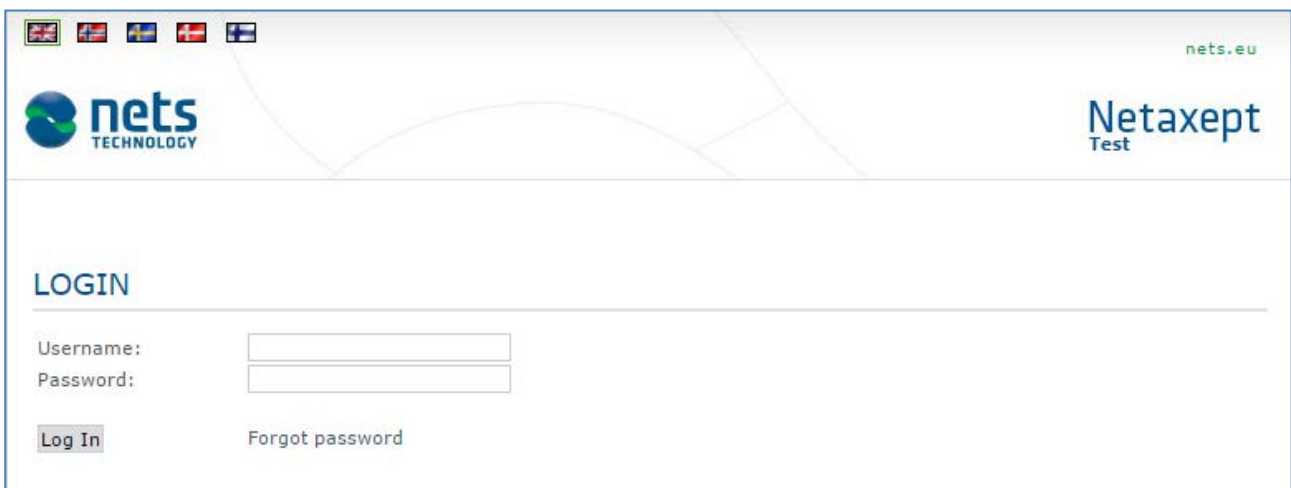
Nets maintains only the user ID codes given to the contact person. In other words, if the contact person locks his/her user account or fails to order a new login password by using "Forgot password" functionality, they can contact Netaxept customer support for their country. Lower level users need to be created and maintained by the contact person and "Administrator" level users. Nets cannot make these changes on behalf of the merchant.

1.2 Login

Netaxept Admin is available in English, Norwegian, Danish, Swedish and Finnish. The default language is English. You can change the language by clicking on the flags in the top left corner of the page.

You can log in to Netaxept Admin at:

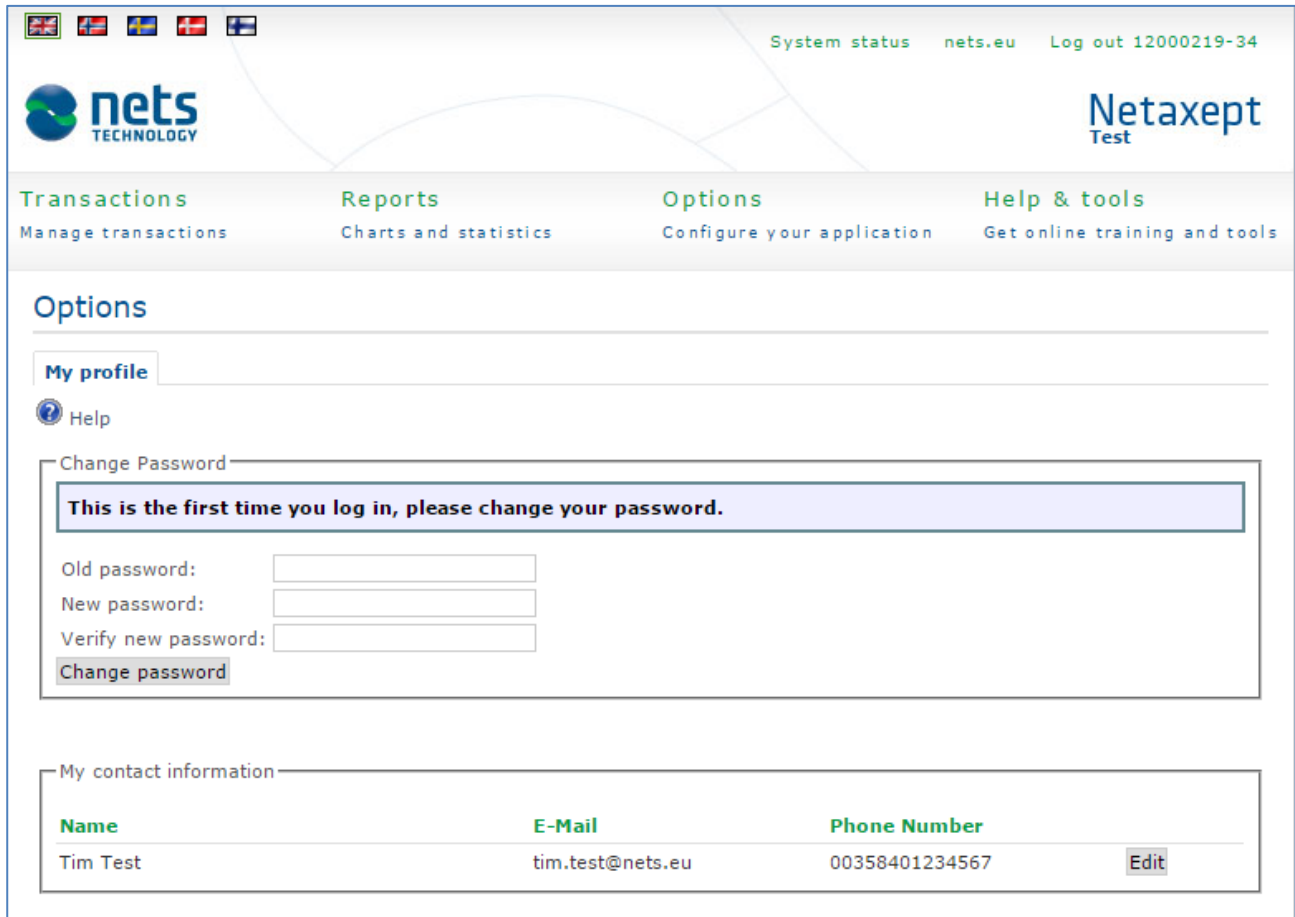
- Test: <https://test.epayment.nets.eu/admin>
- Production: <https://epayment.nets.eu/admin>



When you log in to Netaxept Admin for the first time, you will be required to change your password.

After changing your password, register your name, email address and mobile phone number to "My contact information" section or check that already filled information is correct. The information needs to be filled so that you can use "Forgot password" functionality available in Netaxept Admin login page for ordering a new password if needed.

Field name	Description
Name	The user's first and last name.
E-mail	The user's email address. Using group emails are not allowed.
Phone number	The user's mobile phone number. The phone number should start with two zeroes "00" or "+" and include the country code. E.g. 003584012345678 where "00358" is the country code for Finland with leading zeroes and "4012345678" the actual number.



System status nets.eu Log out 12000219-34

nets TECHNOLOGY

Netaxept Test

Transactions **Reports** **Options** **Help & tools**
 Manage transactions Charts and statistics Configure your application Get online training and tools

Options

My profile

Help

Change Password

This is the first time you log in, please change your password.

Old password:

New password:

Verify new password:

Change password

My contact information

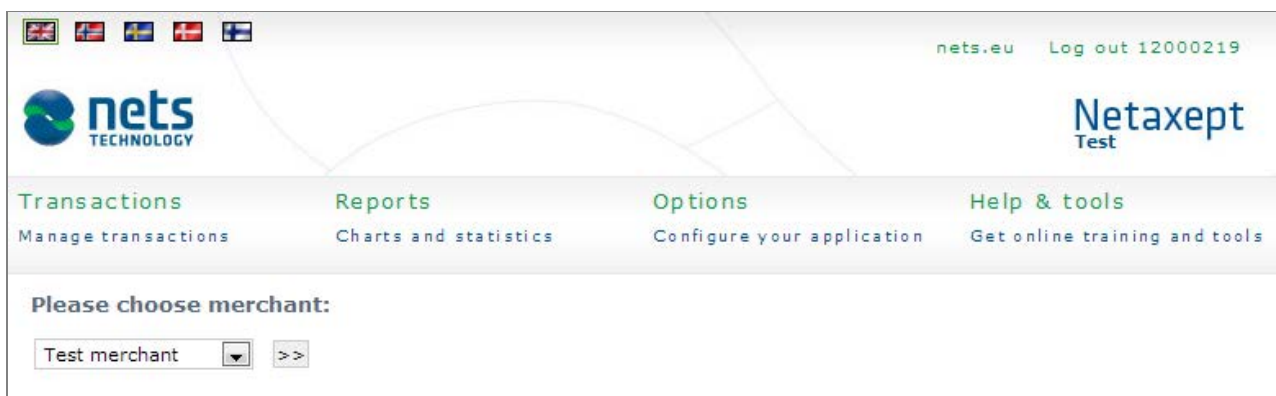
Name	E-Mail	Phone Number	
Tim Test	tim.test@nets.eu	00358401234567	Edit

The view following login will vary depending on the service package selected in the Netaxept agreement and the user level used for login. If Nets has added notifications in Netaxept Admin, you'll see them first after login and can continue to other pages by clicking tabs on the top of the page.

1.3 Choosing a trading site

After logging in, you will see the trading sites (i.e. merchants) for which you have access rights. Select the trading site you want and click **>>**.

If you only have access rights to one trading site, you will be transferred directly to the transaction page of that trading site after logging in.



nets.eu Log out 12000219

nets TECHNOLOGY

Netaxept Test

Transactions **Reports** **Options** **Help & tools**
 Manage transactions Charts and statistics Configure your application Get online training and tools

Please choose merchant:

Test merchant

2 Transactions



In the "Transactions" section you will see all transactions carried out at your trading site, and you can further process them within the limitations of the user rights granted to your user ID codes.

Netaxept will automatically create settlement batches for the merchant's daily captured and credited card transactions and pass them on to the particular acquirer for further processing. The acquirer will settle the card transactions to the merchant within the settlement period agreed in the agreement between these parties and in accordance with the current price list. Contrary to card payments, captured and credited direct bank payments are paid by bank transfer almost real-time between the buyer and merchant.

In your company's bank statement you will see card payments settled as settlement batches and direct bank payments as individual transactions.

2.1 Payment transaction list

On this page, you will see all successful and failed transactions carried out at your trading site.

[Transactions](#)
Manage transactions

[Reports](#)
Charts and statistics

[Options](#)
Configure your application











[Help & tools](#)
Get online training and tools



[Transactions - Test merchant \(12000219\)](#)

[Help](#)



☒ Advanced

Total number of transactions: 133

Issuer	Date	Order number	Amount	
	2/17/2014 1:19:55 PM	Test	2,00 EUR	<div><div></div></div>
	1/10/2014 3:02:18 PM	Test1107	2,00 EUR	<div><div></div></div>
	1/10/2014 2:58:01 PM	Test1106	4,00 EUR	<div><div></div></div>
	1/10/2014 2:52:36 PM	Test1106	2,00 EUR	<div><div></div></div>
	1/10/2014 1:44:42 PM	Test1108	2,00 EUR	<div><div></div></div>
	1/10/2014 1:43:41 PM	Test1107	4,00 EUR	<div><div></div></div>
	1/10/2014 1:42:52 PM	Test1106	4,00 EUR	<div><div></div></div>
	1/10/2014 1:13:25 PM	Test1105	2,00 EUR	<div><div></div></div>
	1/10/2014 1:12:34 PM	Test1104	3,00 EUR	<div><div></div></div>
	1/10/2014 1:10:41 PM	Test1103	2,00 EUR	<div><div></div></div>

Page 1 of 14








☐ Registered
 ☐ New
 ☒ Captured
 ☐ Credited
 ☐ Annulled

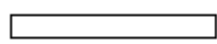





From the drop down list in the top left you can select the transactions you want to see in the payment transaction list, e.g. by selecting all successful or failed payments or all authorized transactions only. As a default, the list shows all successful transactions, with the most recent transactions at the top.

Field name	Description
Issuer	Payment method used for the transaction.
Date	Date and time of the transaction. The column will always show the registered date of transaction regardless of whether or not the transaction has already been processed further, e.g. captured, credited or annulled.
Order number	A transaction identifier defined by the merchant. Nets recommends to generate each transaction a unique order number but if wanted the same order number can be used several times.
Amount	A transaction amount + a possible payment fee. The column will always show the registered transaction amount regardless of whether or not the transaction has already been processed further, e.g. captured, credited or annulled.




The following icons provide further details on the transaction.

-  The last operation done to the transaction has failed
-  The transaction is marked for review on the basis of the risk rating carried out by the Threat Metrix analysis or the transaction is only registered
-  The data have been stored for recurring transactions
-  A recurring transaction, i.e. either a recurring payment or an easy payment

There is a colour-coded bar next to each transaction indicating the status of the transaction in question.


-  The transaction has been registered
-  The transaction has been authorized (doesn't include account verifications)
-  The transaction has been captured
-  The transaction has been credited
-  The authorization has been annulled
-  Account verification has been made to the transaction

By clicking on a colour-coded bar you can process a transaction further, i.e. capture or credit a transaction. The bars will function according to the processing mode selected for the transaction from the icons at the top right of the payment transaction list or on the "Options" => "Payment update" page.

-  Direct mode with confirmation: Ask for a confirmation message before processing transactions
-  Mark mode: Tag transactions to be processed
-  Direct mode: Process transactions immediately

By clicking on a transaction anywhere other than the colour-coded bar you will be transferred to a page where you will see more detailed information about the transaction selected.

2.2 Advanced transaction search

When clicking on the "Advanced" text or  button, a separate search section will open where you can search for transactions using various search criteria. The search is used in conjunction with a drop-down menu. For example, if you know that a transaction has been credited, select "Credited transactions" from the drop down list and define the search using these search criteria.

Transactions - Test merchant (12000219)

[Help](#)

Approved transactions ▼

Advanced

Number of rows: 50 ▼ (per page)

Merchants: 12000219 - Test merchant ▼

Date: -

Capture date: -

Order number:

Transaction id:

Transaction reference:

Batch:

Currency: --- ▼

Amount: Min: Max:

Card number
(first 6 or last 4 digits):

Authorization id:

Customer first name:

Customer last name:

Customer email:

Customer phone:

Customer IP:

Customer number:

☒ All Issuers

- ☒ VISA
- ☒ MasterCard
- ☒ Maestro
- ☒ RepRap
- ☒ D
- ☒ American Express
- ☒ DKB
- ☒ coop
- ☒ Klarna
- ☒ DNB
- ☒ H
- ☒ SEB
- ☒ SEB
- ☒
- ☒
- ☒
- ☒
- ☒
- ☒ eCredit
- ☒ Danske Bank
- ☒ Aktia
- ☒
- ☒
- ☒ SHB
- ☒ nets
- ☒
- ☒
- ☒ S-Tankki
- ☒
- ☒ Danske Bank
- ☒ H
- ☒ A
- ☒ collector
- ☒ IKANO

Search
Clear
Export to Excel

The transactions matching your search criteria will be displayed on the same page below the search section. If you wish, you can export your search results directly to Excel by clicking on the "Export to Excel" button.

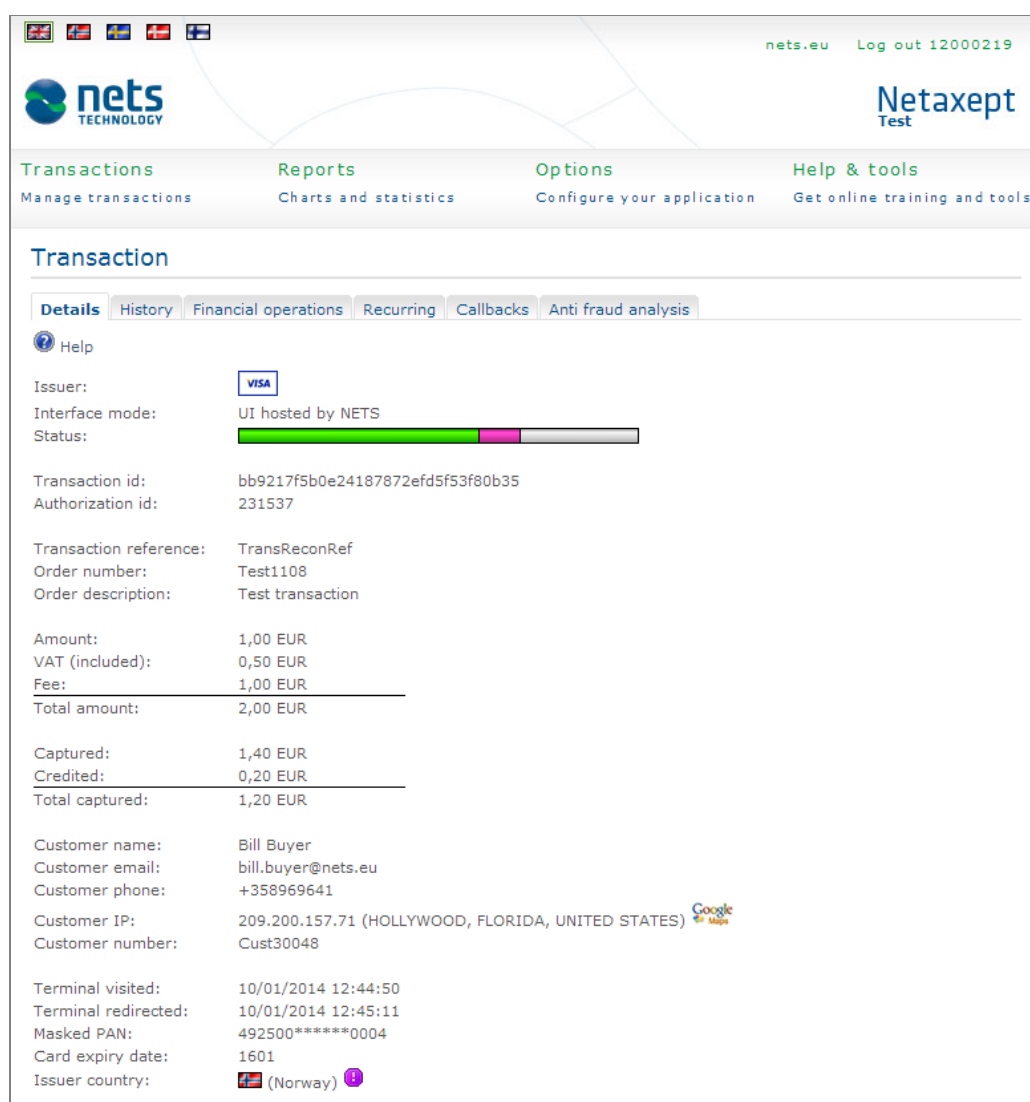
Field name	Description
Number of rows	Number of transactions in the payment transaction list.
Merchants	Trading sites linked to the trading site in question. The trading site

	marked as the main trading site can search for transactions either at all trading sites or by targeting a certain trading site.
Date	Date and time when the transaction was registered.
Capture date	Date and time when the transaction was captured.
Transaction id	A transaction identifier which identifies the transaction and is generated for the transaction either by the merchant or Netaxept. The merchant must not have an existing, corresponding transaction ID in Netaxept.
Transaction reference	<p>A reference number allocated to the transaction by the merchant. The reference number will be returned to the merchant with the settlement.</p> <p>If the acquirer chosen by the merchant supports the return of the transaction-specific reference number, the transaction reference will be returned to the merchant with the settlement and can be seen in Netaxept Admin. The transaction reference can be seen also in the merchant's bank statement when direct bank payments are in question.</p>
Batch	A sequential number allocated by Netaxept for each settlement batch. The numbering of settlement batches per trading site begins at 1, with the maximum being 999. Thereafter, the numbering will start from the beginning again.
Currency	<p>A currency code for the transaction amount.</p> <p>If several currencies are used at your trading site and you do a search with a certain amount, you must also complete the "Currency" field.</p>
Amount	<p>An authorized transaction amount + a possible payment fee.</p> <p>If you wish to search for a certain amount, type the same amount in the "Min" and "Max" fields. If a value was only inserted in the "Min" or the "Max" field, the search will bring up all transactions whose minimum / maximum amount is up to the amount indicated.</p>
Card number	Either the first 6 or the last 4 digits of the number of the payment card used for the transaction.
Pan hash	A character string used to link a recurring transaction (an easy payment or a recurring payment) to the original transaction.
Authorization id	An ID given to an authorized transaction by the issuer.
Order number	<p>A transaction identifier defined by the merchant. Nets recommends to generate each transaction a unique order number but if wanted the same order number can be used several times.</p> <p>Searching partial order numbers are not supported.</p>
Order description	Free-format data content determined by the merchant and displayed to the buyer on the payment terminal.
Customer first name	The buyer's first name sent by the merchant with the transaction.
Customer last name	The buyer's last name sent by the merchant with the transaction.
Customer email	The buyer's email address sent by the merchant with the transaction.
Customer phone	The buyer's telephone number sent by the merchant with the transaction.
Customer IP	The buyer's browser connection IP address.
Customer number	The buyer's ID defined by the merchant. Customer number identifies the buyer or a customer group. The same customer number can be

	used several times.
All Issuers	<p>Payment method used for the transaction.</p> <p>All payment methods used at your trading site are listed on this page. Uncheck the payment methods that you wish to exclude from the search. You can also mark or unmark all the payment methods in one click by using "All Issuers" checkbox.</p>

2.3 Details

On this page, you will see further details of the transaction that you have selected.



The screenshot shows the Nets Netaxept Test interface. At the top, there are flags for various countries and the text "nets.eu Log out 12000219". Below this is the Nets Technology logo and the Netaxept Test logo. A navigation bar contains links for Transactions, Reports, Options, and Help & tools. The main section is titled "Transaction" and has tabs for Details, History, Financial operations, Recurring, Callbacks, and Anti fraud analysis. The "Details" tab is selected, showing a "Help" icon and a "VISA" issuer. The interface mode is "UI hosted by NETS". The status is shown as a green bar. Transaction details include: Transaction id: bb9217f5b0e24187872efd5f53f80b35, Authorization id: 231537, Transaction reference: TransReconRef, Order number: Test1108, Order description: Test transaction, Amount: 1,00 EUR, VAT (included): 0,50 EUR, Fee: 1,00 EUR, Total amount: 2,00 EUR, Captured: 1,40 EUR, Credited: 0,20 EUR, Total captured: 1,20 EUR, Customer name: Bill Buyer, Customer email: bill.buyer@nets.eu, Customer phone: +358969641, Customer IP: 209.200.157.71 (HOLLYWOOD, FLORIDA, UNITED STATES), Customer number: Cust30048, Terminal visited: 10/01/2014 12:44:50, Terminal redirected: 10/01/2014 12:45:11, Masked PAN: 492500*****0004, Card expiry date: 1601, Issuer country: (Norway).


Field name	Description
Issuer	Payment method used for the transaction.
Interface mode	<p>A method / channel used by the merchant to receive transaction data from the buyer:</p> <ul style="list-style-type: none"> – web shop with Netaxept payment terminal – web shop with merchant's own payment terminal – mail and telephone order



Status	By clicking on a colour-coded bar you can process a transaction further. If the transaction has been authorized, it will change to captured after the click. The status of a captured transaction will change to credited after the click.
Transaction id	A transaction identifier which identifies the transaction and is generated for the transaction either by the merchant or Netaxept. The merchant must not have an existing, corresponding transaction ID in Netaxept.
Authorization id	An ID given to an authorized transaction by the issuer.
Transaction reference	<p>A reference number allocated to the transaction by the merchant. The reference number will be returned to the merchant with the settlement.</p> <p>If the acquirer chosen by the merchant supports the return of the transaction-specific reference number, the transaction reference will be returned to the merchant with the settlement and can be seen in Netaxept Admin. The transaction reference can be seen also in the merchant's bank statement when direct bank payments are in question.</p>
Order number	A transaction identifier defined by the merchant. Nets recommends to generate each transaction a unique order number but if wanted the same order number can be used several times.
Order description	Free-format data content determined by the merchant and displayed to the buyer on the payment terminal.
Amount	The original, registered amount of a transaction.
VAT (included)	VAT included in the original amount.
Fee	An additional charge determined for the transaction by the merchant. The fee will be added to the original amount.
Rounding amount	Rounding amount defined by the merchant for the transaction.
Captured	The captured amount.
Credited	The credited amount.
Customer name	The buyer's name sent by the merchant with the transaction.
Customer email	The buyer's email address sent by the merchant with the transaction.
Customer phone	The buyer's telephone number sent by the merchant with the transaction.
Customer IP	The buyer's browser connection IP address.
Customer number	The buyer's ID defined by the merchant. Customer number identifies the buyer or a customer group. The same customer number can be used several times.
Terminal visited	Date and time when the buyer has visited in the payment terminal.
Terminal redirected	Date and time when the buyer has been redirected from the payment terminal to the URL specified by the merchant.
Masked PAN	The first 6 or the last 4 digits of the number of the payment card used for the transaction.
Card expiry date	The validity period of a payment card in the format yymm (y = year, m = month).
Issuer country	Country where the payment card used for the transaction was issued. An exclamation point with pink background indicates if the country of customer's IP address does not match the country of card issuer.
Authenticated with	A protocol used for the authentication of the payment card.

ECI	<p>The Verified by Visa or MasterCard SecureCode authentication result:</p> <ul style="list-style-type: none"> – 05 (Visa) or 02 (MasterCard) = Cardholder authenticated – 06 (Visa) or 01 (MasterCard) = Cardholder authentication attempted, but the payment card was not registered for the authentication service – 07 (Visa) or 00 (MasterCard) = The merchant was not registered for the authentication service
-----	--

2.4 History

On this page, you will see history data for the transaction that you have selected.


nets.eu Log out 12000219





Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

Transaction

Details **History** Financial operations Recurring Callbacks Anti fraud analysis

 Help

Operations

Date	Operation	Batch	Description	Amount	Callback
10/01/2014 14:17:03	Credit	642	172.21.24.192: 12000219: Partly credited	0,20 EUR	Timeout
10/01/2014 14:16:26	Capture	642	Automatic fee capture	1,00 EUR	Timeout
10/01/2014 14:16:26	Capture	642	172.21.24.192: 12000219: Partly debited	0,40 EUR	Timeout
10/01/2014 13:45:24	Auth	642	209.200.157.71: Process request		Timeout
10/01/2014 13:44:42	Order registration		Test transaction	1,00 EUR	


Field name	Description
Date	Date and time when the operation mentioned in the "Operation" column was done to the transaction.
Operation	<p>An operation done to the transaction:</p> <ul style="list-style-type: none"> – Verification: Checking a card account status with a zero amount in order to ensure that the card account is valid. – Order registration: The data required for the transaction are stored in Netaxept. A registered transaction must be authorized within 24 hours of the registering. – Auth: A cash provision is made for the buyer's account for the agreed amount. – Sale: A cash provision is made for the buyer's account for the agreed amount and the account is captured for the same amount. – Capture: The buyer's account is captured for the authorized amount. The amount to be captured may be, at maximum, the authorized amount. – Credit: The amount captured is returned to the buyer's



	<p>account. The amount to be credited may be, at maximum, the captured amount.</p> <ul style="list-style-type: none"> – An opposite operation to capturing. – Annul: The cash provision made for the buyer's account has been cancelled. An opposite operation to authorization.
Batch	A sequential number allocated by Netaxept for each settlement batch. The numbering of settlement batches per trading site begins at 1, with the maximum being 999. Thereafter, the numbering will start from the beginning again.
Description	Free-format data content determined by the merchant and displayed to the merchant in Netaxept Admin. The field shows also an IP address and/or a username that has been used for the transaction.
Amount	The transaction amount during the operation mentioned in the "Operation" column.
Callback	Indicates the status of the callback enquiry.

2.5 Financial operations

On this page, you can perform further actions for the transaction that you have selected.

- **Capture:** "Capture" debits the buyer's account. By default the total authorised amount is shown in the "Amount" field. If you want to capture only part of the authorized amount, enter the amount how much you want to capture in the "Amount" field.
- **Annul:** "Annul" is an opposite operation to authorization and it cancels the cash provision made for the buyer's account. The cancellation of authorization is always applied to the whole amount. Part of the authorized amount cannot be cancelled.
- **Credit:** "Credit" is an opposite operation to capturing and it returns the captured amount to the buyer's account. By default the total captured amount is shown in the "Amount" field. If you want to credit only part of the captured amount, enter the amount how much you want to credit in the "Amount" field.


nets.eu Log out 12000219





Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

Transaction

Details History **Financial operations** Recurring Callbacks Anti fraud analysis

 Help

Capture Credit


Amount (Example: 123,50)



EUR

Description

Transaction reference:

Capture


System status nets.eu Log out 12000219





Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

Transaction

Details History **Financial operations** Recurring Callbacks

 Help

Credit

Amount (Example: 123,50)

EUR

Description

Credit

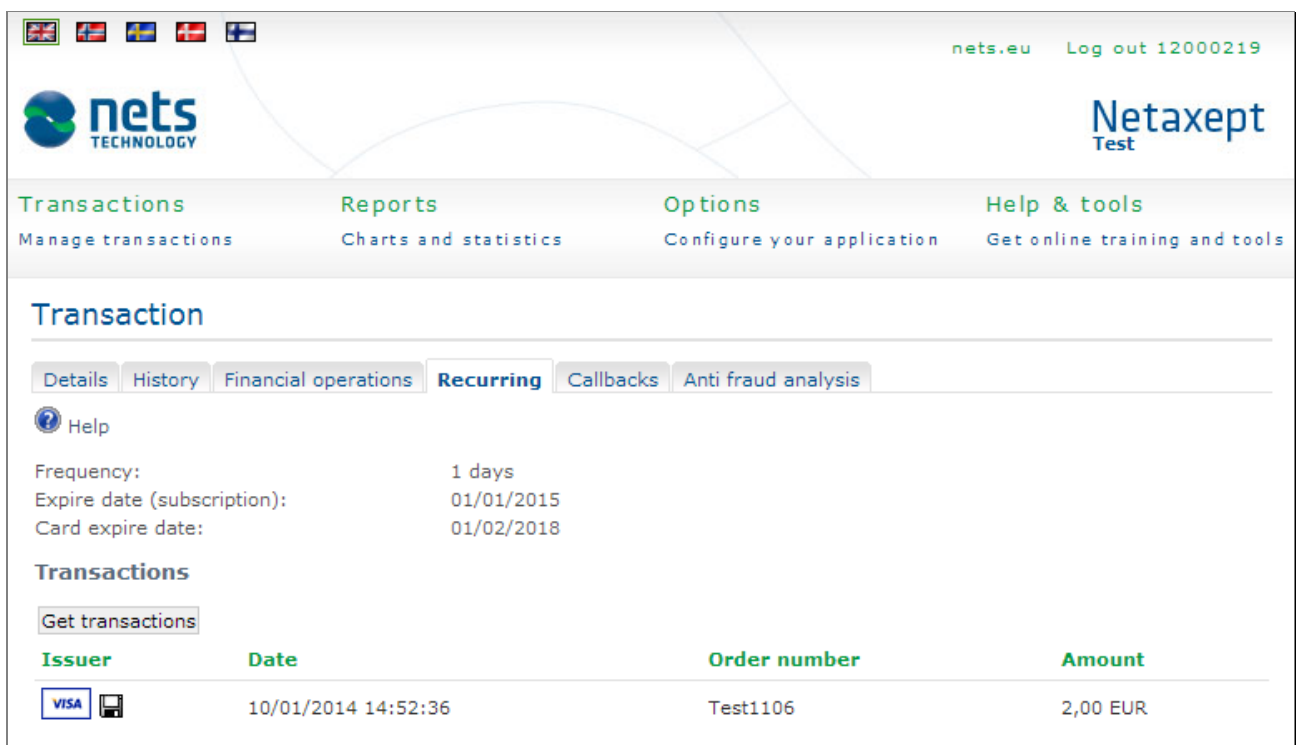
Field name	Description
Amount	The amount to be annulled / captured / credited in the specified currency. Use a comma as a separator, e.g. €1,20 = 1 euro and 20 cents.
Description	Free-format data content determined by the merchant and displayed to the merchant in Netaxept Admin. The field shows also an IP address and/or a username that has been used for the transaction.

Transaction reference	<p>A reference number allocated to the transaction by the merchant. The reference number will be returned to the merchant with the settlement.</p> <p>If the acquirer chosen by the merchant supports the return of the transaction-specific reference number, the transaction reference will be returned to the merchant with the settlement and can be seen in Netaxept Admin. The transaction reference can be seen also in the merchant's bank statement when direct bank payments are in question.</p>
-----------------------	---


2.6 Recurring

On this page, you will see the earlier recurring transactions related to the transaction that you have selected, as well as the relevant details. The page will only be displayed when the transaction is marked as a recurring transaction.

- **Easy payment:** The buyer pays with one click for any purchases made after the initial purchase.
- **Recurring payment:** The merchant captures the payment card in accordance with the agreement between the merchant and the buyer, without the buyer re-entering payment card information during a purchase.



The screenshot shows the Netaxept Test interface. At the top, there are flags for various countries and the text "nets.eu Log out 12000219". Below this is the "nets TECHNOLOGY" logo and the "Netaxept Test" logo. A navigation bar contains "Transactions" (Manage transactions), "Reports" (Charts and statistics), "Options" (Configure your application), and "Help & tools" (Get online training and tools). The main section is titled "Transaction" and has tabs for "Details", "History", "Financial operations", "Recurring" (selected), "Callbacks", and "Anti fraud analysis". Under the "Recurring" tab, there is a "Help" icon and a list of details: "Frequency: 1 days", "Expire date (subscription): 01/01/2015", and "Card expire date: 01/02/2018". Below this is a "Transactions" section with a "Get transactions" button. A table displays transaction details:

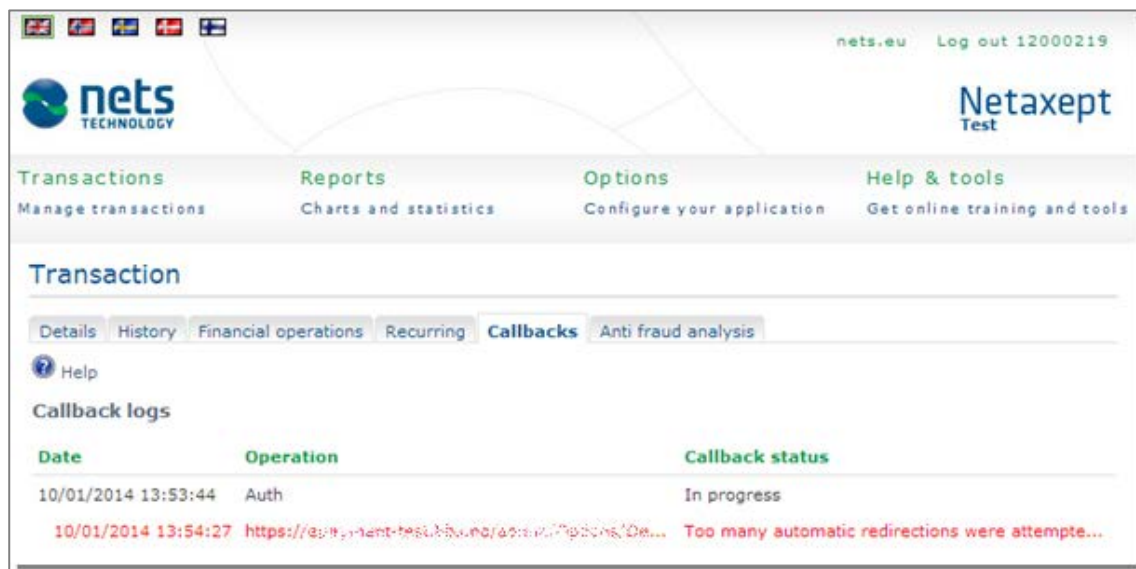
Issuer	Date	Order number	Amount
VISA 	10/01/2014 14:52:36	Test1106	2,00 EUR

Field name	Description
Frequency	Indicates how often recurring payments are made. Only displayed for recurring payments.
Expire date (subscription)	The last date on which the agreement between the merchant and the buyer is valid. Only displayed for recurring payments.
Card expire date	The last date on which the buyer's payment card is valid.
Issuer	Payment method used for the transaction.

Date	Date and time of the transaction.
Order number	A transaction identifier defined by the merchant. Nets recommends to generate each transaction a unique order number but if wanted the same order number can be used several times.
Amount	The amount of a recurring transaction + a possible payment fee.

2.7 Callbacks

On this page, you will see the status changes of the transaction that you have selected. The page will only be displayed when the merchant enables the callback functionality on the "Options" => "Callback" page. The callback provides the merchant with information about when the status of the transaction changed to authorized, captured, credited or annulled. The callback is useful for example when information about the real status of a transaction remains unclear due to an interruption in data communications during payment.




Field name	Description
Date	Date and time when the status enquiry was made.
Operation	Transaction status, e.g. authorized, captured or credited.
Callback status	Indicates the status of the enquiry.

2.8 Anti-fraud analysis (Threatmetrix)

On this page, you will see the results of the risk rating done by Threatmetrix for the transaction that you have selected. The page will only be displayed when the merchant activates the functionality in question by contacting Netaxept customer support for his country.

Threatmetrix screens all transactions real time and rates them on a fraud scale based on the configured thresholds. Based on the risk assessment transactions are either passed or rejected automatically, or set for review where the merchant needs to approve the transaction before it can be processed further.


nets.eu Log out 12000219
Netaxept
Test

Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

Transaction

Details History Financial operations Recurring Callbacks Anti fraud analysis

Policy score: -15
 Reasons: NoDeviceID,Credit Card Over 30 Days Old
 Status: REVIEW
 Approved by: 12000219

Antifraud analysis result

Key	Value
account_address_city	helsinki

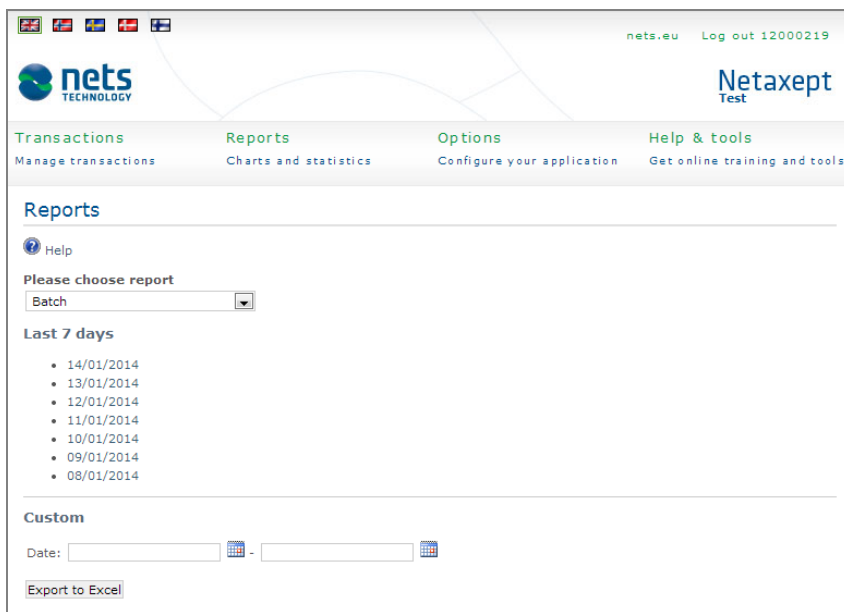
Field name	Description
Policy score	The value set for a transaction on the basis of risk rating done by Threatmetrix.
Reasons	Risk score in written form.
Status	The status set for a transaction by risk rating: <ul style="list-style-type: none"> – Pass: The transaction has been accepted and is ready for further processing. – Review: The merchant needs to approve the transaction before further processing. – Reject: The transaction has been rejected for risk management reasons and its further processing is not possible.
Approved by	The username which accepted the transaction for further processing.
Antifraud analysis results	A more detailed analysis of the results from the anti-fraud analysis and values used as a basis for risk rating.

3 Reports

In the "Reports" section, you can search and view various charts and reports on the transactions carried out at your trading site. The reporting section will only be displayed when the merchant selects the "Advanced" or "Call Centre" service package in the Netaxept agreement.

Batch: Displays the settlement batch data of your trading site for the last seven days. You can retrieve later batch data or data for a certain period (up to a maximum 7-day period) using the search feature.

You can also automatically receive daily settlement batch data via email in Excel format by activating the functionality in question on the "Options" => "Report" page.

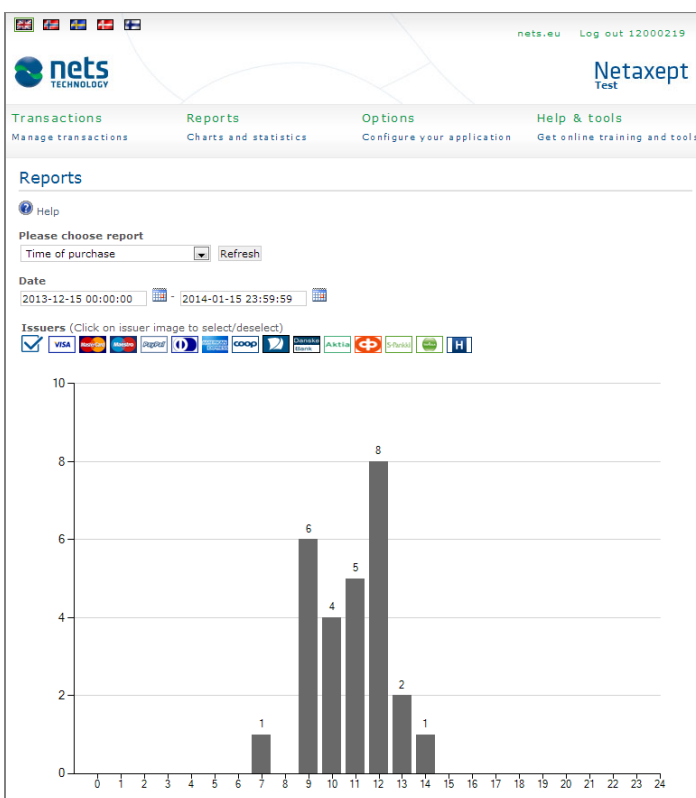


The screenshot shows the Netaxept Reports page. At the top, there are logos for nets TECHNOLOGY and Netaxept Test, along with a user ID and a Log out button. Below the logos is a navigation bar with links for Transactions, Reports, Options, and Help & tools. The Reports section is active, showing a dropdown menu for 'Please choose report' with 'Batch' selected. Below this, there is a list of dates for the 'Last 7 days' period, ranging from 14/01/2014 to 08/01/2014. At the bottom, there is a 'Custom' section with a date range selector and an 'Export to Excel' button.

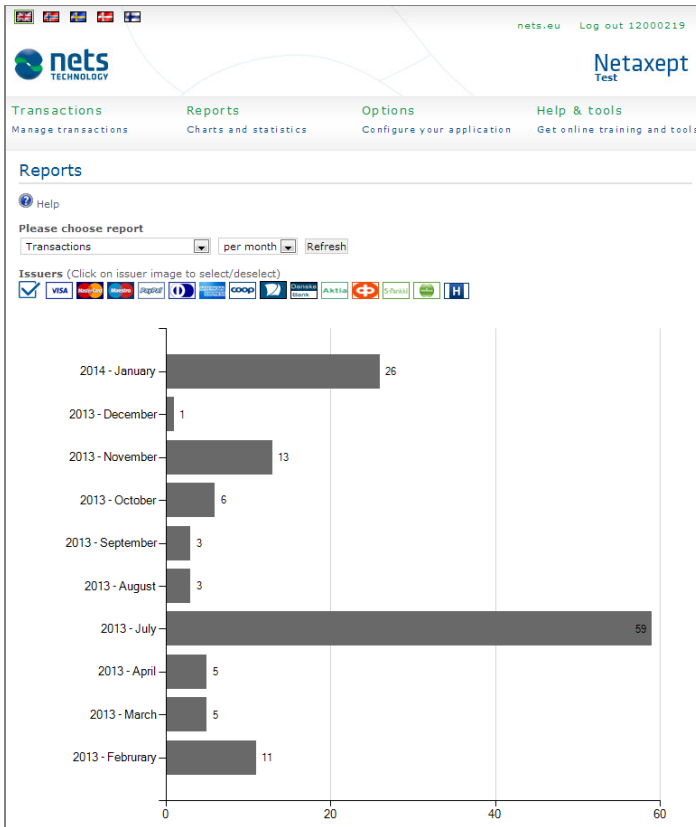
Turnover: Displays the daily and monthly turnover of your trading site by currency.



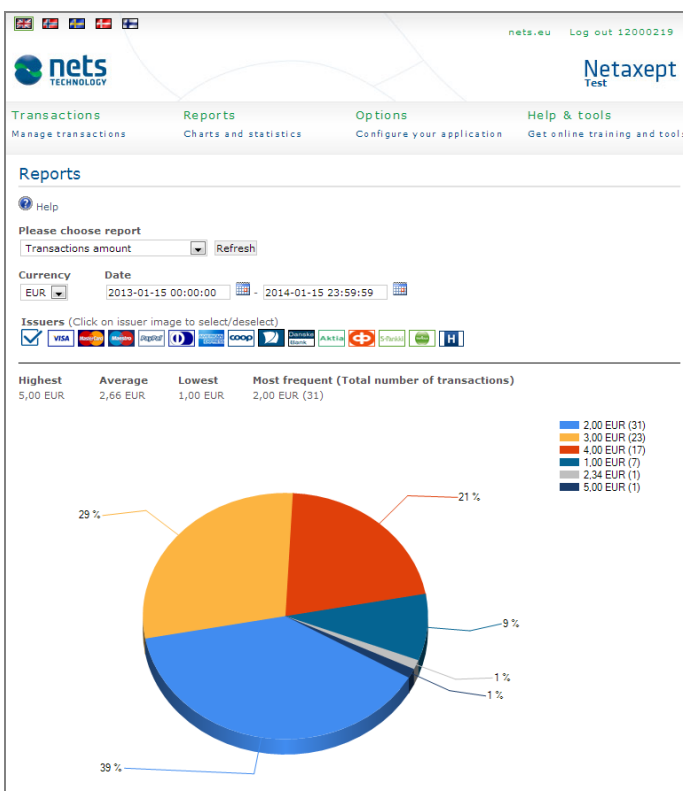
Time of purchase: Displays the transaction times of your trading site.



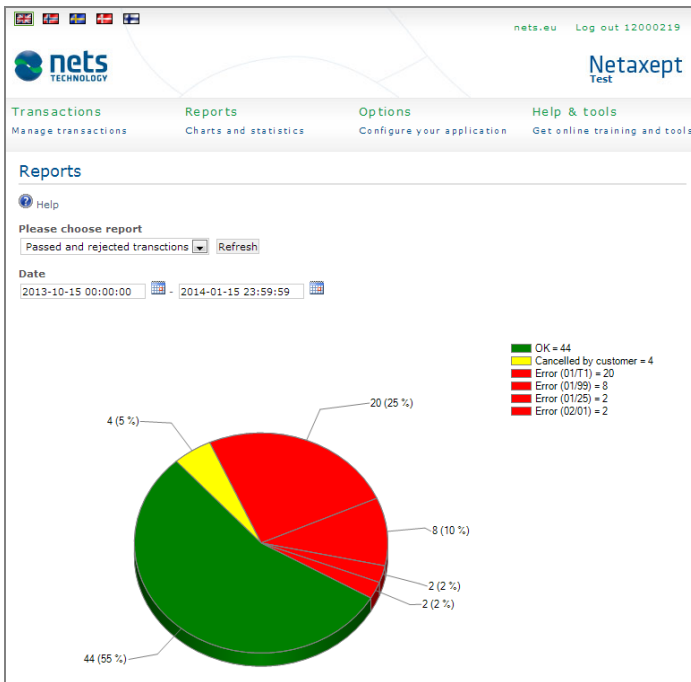
Transactions: Displays the volumes of successful transactions of your trading site by day, week and month.



Transactions amount: Displays the maximum, minimum and average amounts of your trading site as well as the most frequently occurring amount by currency.



Passed and rejected transactions: Displays all successful and failed transactions of your trading site as percentages and numbers.

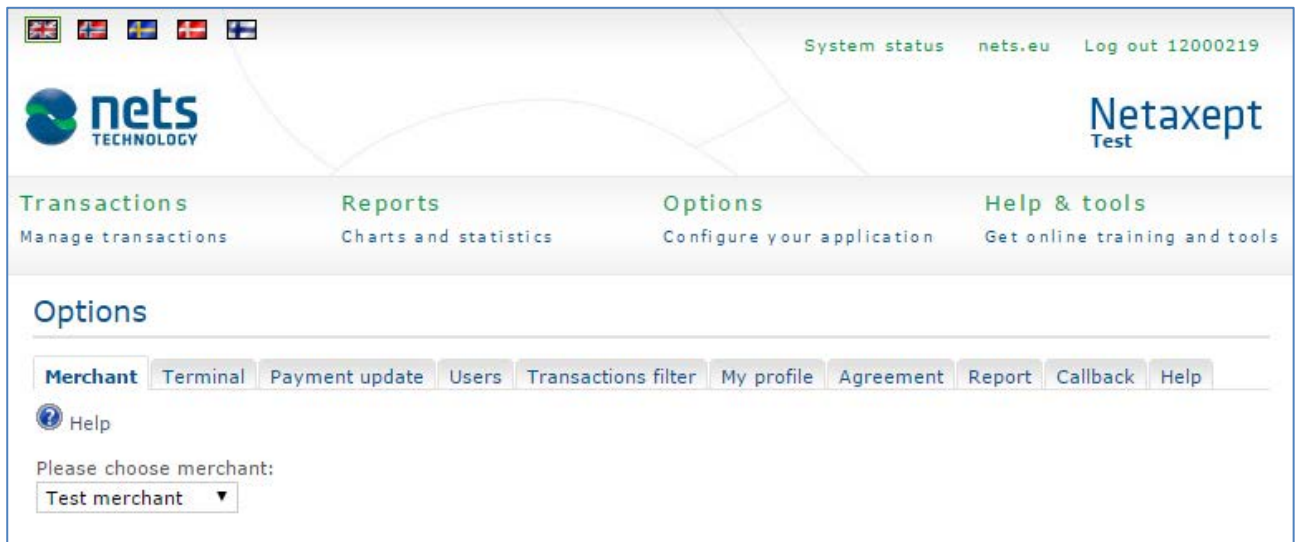


4 Options

In the "Options" section you can edit the settings related to your trading site.

4.1 Merchant

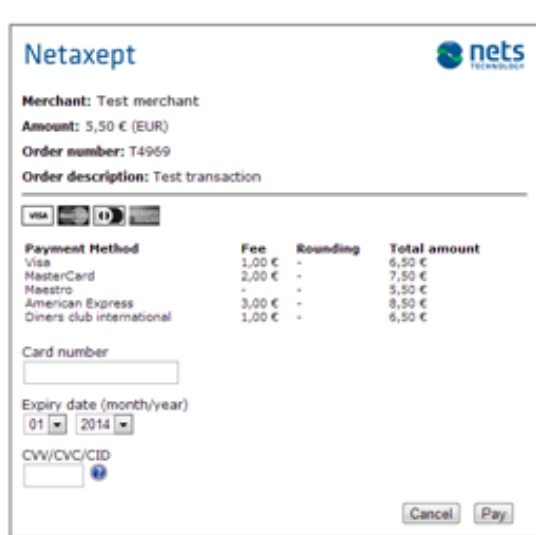
On this page, you can select the trading site whose view you wish to see on Netaxept Admin. The page will only be displayed when you have access to several trading sites which are linked together by Netaxept customer support.



4.2 Terminal

On the sub-pages of this page, you can customize the payment terminal to be displayed as you wish on the Internet and on mobile platforms. If you so wish, you may also use the ready-to-use payment terminal template offered by Netaxept. The pages are only necessary for a merchant involved in e-commerce where the buyer is directed to enter the payment method details on the payment terminal site.

The ready-to-use terminal as a single page mode



The screenshot shows the Netaxept ready-to-use terminal as a single page mode. It includes a 'Merchant: Test merchant' section, an 'Amount: 5,50 € (EUR)' field, and an 'Order number: T4969' field. Below this is a table showing payment methods and their fees:

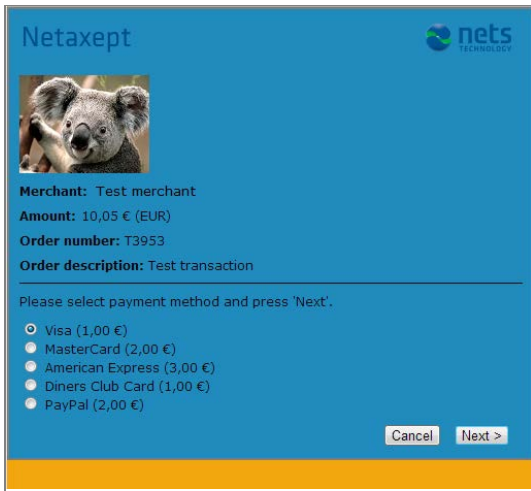
Payment Method	Fee	Rounding	Total amount
Visa	1,00 €	-	6,50 €
MasterCard	2,00 €	-	7,50 €
Maestro	-	-	5,50 €
American Express	3,00 €	-	8,50 €
Diners club international	1,00 €	-	6,50 €


Below the table are fields for 'Card number', 'Expiry date (month/year)' (01/2014), and 'CVC/CVC2/CID'. At the bottom are 'Cancel' and 'Pay' buttons.


Terminal on a mobile device



The customized terminal as a two page mode



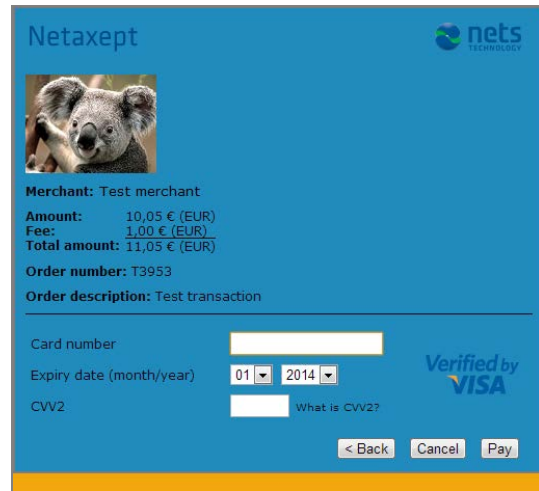
Netaxept 





Merchant: Test merchant
Amount: 10,05 € (EUR)
Order number: T3953
Order description: Test transaction

Please select payment method and press 'Next'.

- ☒ Visa (1,00 €)
- ☐ MasterCard (2,00 €)
- ☐ American Express (3,00 €)
- ☐ Diners Club Card (1,00 €)
- ☐ PayPal (2,00 €)



Netaxept 




Merchant: Test merchant
Amount: 10,05 € (EUR)
Fee: 1,00 € (EUR)
Total amount: 11,05 € (EUR)
Order number: T3953
Order description: Test transaction

Card number

Expiry date (month/year)


CVV2 What is CVV2?



4.2.1 Image

On this page, you can upload and store the images, e.g. your company logo, that you wish to see displayed on the payment terminal. The image file format should be jpg, gif or png. The maximum file size is 480x95 pixels and 100 KB. The uploaded image will be displayed on the payment terminal after it has been activated in Netaxept Admin.

You can verify the image quality using the preview feature. The text on the payment terminal displayed in the preview is only an example, not the final payment terminal to be displayed to the buyer.



System status
nets.eu
Log out 12000219

Netaxept
Test

Transactions

Manage transactions

Reports

Charts and statistics

Options

Configure your application

Help & tools

Get online training and tools

Options




Merchant
Terminal
Payment update
Users
Transactions filter
My profile
Agreement
Report
Callback
Help

Image
Template design
Issuer fees

? Help

Choose File
No file chosen


Save

Active Image	Timestamp	Uploaded by	Tools
	11/11/2013 12:11:18	12000219	Deactivate Preview
	10/07/2013 12:06:58	12000219	Activate Preview Delete
	10/07/2013 12:04:14	12000219	Activate Preview Delete

4.2.2 A payment terminal optimized for web pages

On this page, you can create new payment terminal templates optimized for web pages and edit any existing templates. Activate the template by clicking the "Activate" link. This will ensure that the template in question is used for transaction, unless the "TerminalDesign" parameter is set separately for a transaction in the technical integration.

By clicking the "Configure CSS" button you can make CSS style based style definitions for the template.



System status
nets.eu
Log out 12000219

Netaxept
Test

Transactions
Manage transactions

Reports
Charts and statistics

Options
Configure your application

Help & tools
Get online training and tools

Options

Merchant
Terminal
Payment update
Users
Transactions filter
My profile
Agreement
Report
Callback
Help

Image
Template design
Issuer fees


Website
Mobile

Help

New template
Configure CSS

Name	Last changed by	Tools	
TerminalWithLogo	12000219, 21/05/2014 12:58:13	Preview Edit Delete Activate	Share
NormalTerminal	12000219, 21/05/2014 12:58:29	Preview Edit Deactivate	Unshare
MiniTerminal	12000219, 16/01/2014 08:14:30	Preview Edit Delete Activate	Share

If you have several trading sites, you can share your terminal template with your other trading sites by clicking the "Share" button. After that the same terminal template is available for all our trading sites without the need to copy the template code separately to each trading site. Only one template can be shared at a time. In other trading sites the template sharing is shown as follows.



System status
nets.eu
Log out 12000980

Netaxept
Test

Transactions
Manage transactions

Reports
Charts and statistics

Options
Configure your application

Help & tools
Get online training and tools

Options

Merchant
Terminal
Payment update
Users
Transactions filter
My profile
Agreement
Report
Callback
Help


Image
Template design
Issuer fees

Website
Mobile

Help

This merchant is using an inherited template 'NormalTerminal' from Test merchant (12000219)

New template
Configure CSS



System status
nets.eu
Log out 12000219

Netaxept
Test

Transactions
Manage transactions

Reports
Charts and statistics

Options
Configure your application

Help & tools
Get online training and tools

Options

Merchant
Terminal
Payment update
Users
Transactions filter
My profile
Agreement
Report
Callback
Help

Image
Template design
Issuer fees


Website
Mobile

Help

New template
Configure CSS

Name
NormalTerminal

Merchant Web Design - outside the Netaxept terminal


Background

or image-url


HTML

```
{netaxept:terminal /}
```

Add Images

Design - within the Netaxept terminal

Text color


Background

or image-url

Border/Frame
☒

Images
Images designed for light background (default)

Advanced

Meta tag
Add

Name	Tools
<meta name="testmerchant" context="Netaxept,terminal,shop">	Delete

Save
Close


Field name	Description
Name	The unique name for the template. You should refer to the template name in the technical integration if you wish to use different templates for different transactions.
Merchant Web Design - outside the Netaxept terminal	



Background	The background colour of the area surrounding the payment terminal. The background colour can be replaced with an image.
Image-url	The image displayed outside of the payment terminal. The URL address of the image should start with https.
HTML	The general style cannot be changed, but you can add your own style tags to the template. The tags should be contained within curly brackets and end with a space and a slash, for example {netaxept:terminal /}. Netaxept will tidy the HTML field content during saving.
Add images	By clicking the button you can select a payment terminal image previously added on the "Image" tab.
Design - within the Netaxept terminal	
Text colour	The text colour of the area inside the payment terminal.
Background	The background colour of the area inside the payment terminal. The background colour can be replaced with an image.
Image-url	The image displayed inside the payment terminal. The URL address of the image should start with https.
Border / frame	The line surrounding the payment terminal.
Images	Logos are displayed in either white or colour on the payment terminal. Alternatively, the Nets and Netaxept logos can be displayed as white and all other logos as colored.
Advanced	
Meta tag	<p>Keywords that provide information about your site. Keywords are not visible on the site, but they are used by search engines to find your site efficiently.</p> <p><meta name="testpage" content="keyword1, keyword2"></p>

4.2.3 A payment terminal optimized for mobile devices

On this page, you can create new payment terminal templates optimized for mobile devices and edit any existing templates. Activate the template by clicking the "Activate" link. This will ensure that the template in question is used for transaction, unless the "TerminalDesign" parameter is set separately for a transaction in the technical integration.

By clicking the "Manage device templates" button you can define which template is to be used for each mobile device type.


System status nets.eu Log out 12000219

Transactions Reports Options Help & tools


Manage transactions Charts and statistics Configure your application Get online training and tools

Options

Merchant **Terminal** Payment update Users Transactions filter My profile Agreement Report Callback Help


Image **Template design** Issuer fees



Website **Mobile**

 Help

New template Manage device templates

Name	Tools
MobileTerminal	Edit Delete


System status nets.eu Log out 12000219

Transactions Reports Options Help & tools


Manage transactions Charts and statistics Configure your application Get online training and tools

Options

Merchant **Terminal** Payment update Users Transactions filter My profile Agreement Report Callback Help


Image **Template design** Issuer fees


Website **Mobile**

 Help


Name

Header


Background-color 


Logo text color  or image-url

Body


Background-color  or image-url


Cancel / Back Button

Background-color 

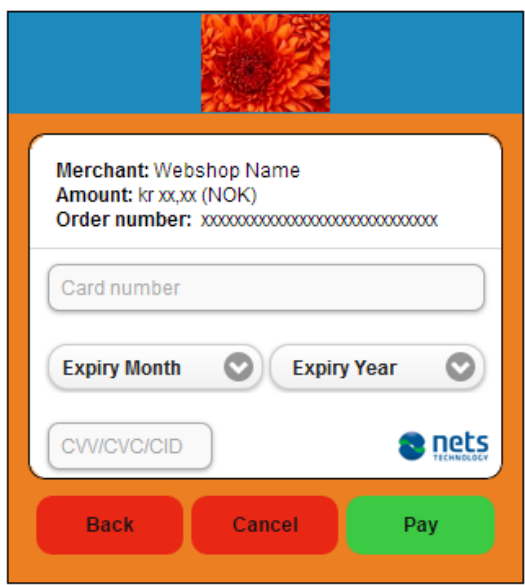
Text color 

Pay Button

Background-color 

Text color 

Save Close



Field name	Description
Name	The unique name for the template. You should refer to the template name in the technical integration if you wish to use different templates for different transactions.
Header	
Background colour	The background colour of the payment terminal header.
Logo text colour	The text colour used in the payment terminal header. The text can also be replaced with an image.
Image-url	The image displayed on the payment terminal header. The URL address of the image should start with https.
Body	
Background colour	The background colour of the payment terminal body. The background colour can be replaced with an image.
Image-url	The image displayed on the payment terminal body. The URL address of the image should start with https.
Cancel / Back / Pay buttons	
Background colour	Button background colours.
Text colour	Button text colours.


4.2.4 Issuer fees



On this page, you can define fixed amount and percentage-based payment fees for various transactions. You can also define the terms on which any transactions not meeting these terms will be rejected.

If several rules apply for the same payment method then the transaction will only be rejected if any one of the rules rejects it. The fee will be calculated based on one rule according to priority:

- BIN-based rules take priority over "payment method" -based rules.
- Branded payment methods (Dankort, LIC, Coop, Bring) take priority over generic ones (Visa, MasterCard).
- Rule with maximum effective fee (before rounding) takes priority over the lower-fee rules.

"Apply fee (%) according to captured amount" checkbox applies to fee set in percentages on card payments. When doing partial captures on transactions with fee, you can control if the fee should be fully drawn on the first capture or if you want to have the fee applied proportionally to how much of the full transaction you have captured. Normal behaviour is to capture the full fee for the transaction on the first partial capture.


System status nets.eu Log out 12000219


Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

Options

Merchant **Terminal** Payment update Users Transactions filter My profile Agreement Report Callback Help

Image Template design **Issuer fees**

 Help

Fee settings

☐ Apply Fee(%) according to captured amount

Fee details

Currencies
EUR

Card Type
All

Card Country
All

Min Amount

Max Amount

Fee Amount

Fee %

Payment Method
Custom card

BIN

Name

Filter
Allow

Fee Rounding
None

Total Amount Rounding
None

Add

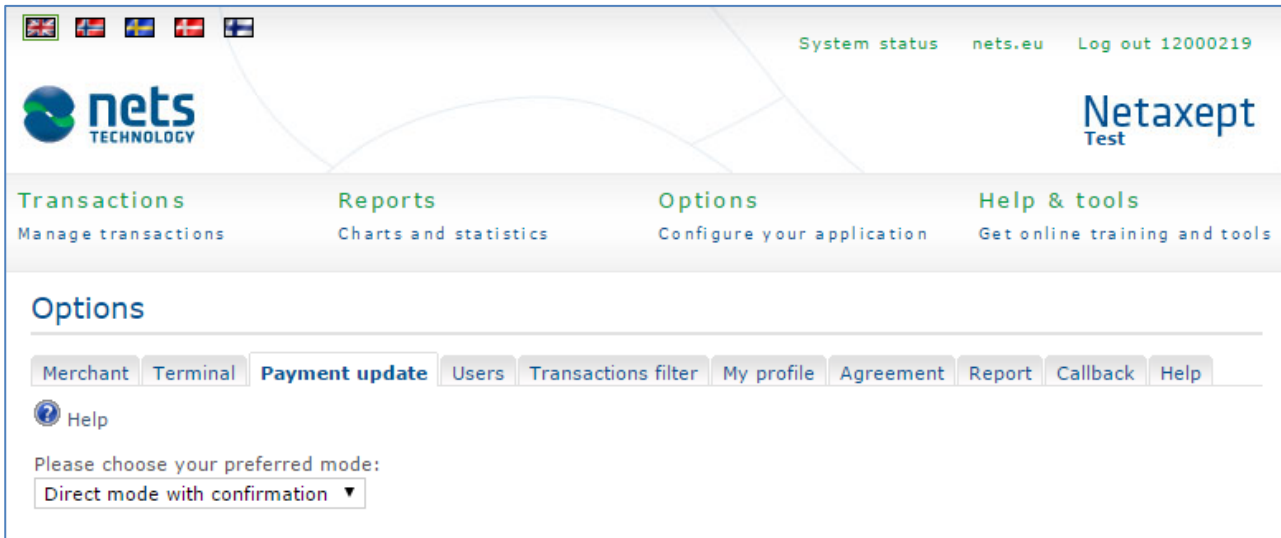
Currency	Payment Method	Card Type	Card Country	Amount	Fee Amount	Fee %	Filter	Tools
EUR	MasterCard	Credit	International	-		5,00	Allow	Edit Delete
EUR	Test card (400000)	All	All	-	1,00		Reject	Edit Delete
EUR	Diners club international	All	All	-	1,00		Allow	Edit Delete
EUR	Visa	All	All	-	0,22		Allow	Edit Delete

Field name	Description
Currencies	The currency in which you wish to display a new fee.
Card type	The card type (debit/credit) for which a fee is defined. Transactions performed with <ul style="list-style-type: none"> – a debit card will be captured to the buyer's bank account – a credit card will be captured to the buyer's credit card account
Card country	The country issuing the payment cards for which the fee is added.
Min amount	The lowest amount for which Netaxept begins to add a fee for transactions. No fee is added to transactions below the minimum amount. Optional information.
Max amount	The highest amount for which Netaxept adds a fee for transactions. No fee is added to transactions above the maximum amount. Optional information.
Fee amount	A fixed fee amount in your selected currency which is independent of the total amount of the transaction. Enter either a fee amount or a fee %. Only positive fee values are accepted.
Fee %	The percentage of the fee you have selected from the total amount of

	the transaction. Enter either a fee amount or a percentage for the fee. Only positive fee values are accepted.
Payment method	The payment method for which a fee is added. If no suitable option can be found in the payment methods, select "Custom card", fill in the first 6 digits of the card number and enter a descriptive name for the payment method.
BIN	Enter the 6 digits at the beginning of the card numbers for which you wish to define a fee. Only necessary if you have selected "Custom card" as the payment method.
Name	Enter a descriptive name for the payment method for which you wish to define a fee. This name will be displayed in the fee list on the buyer's payment terminal. Only necessary if you have selected "Custom card" as the payment method.
Filter	You can either allow or reject the payment transactions that meet the terms you have defined.
Fee rounding	You can specify that a fee related to a transaction will be automatically rounded off: <ul style="list-style-type: none"> – Whole closest: To the nearest integer – Tenth closest: To the nearest tenth – Whole down: Down to the nearest integer – Tenth down: Down to the nearest tenth – Whole up: Up to the nearest integer – Tenth up: Up to the nearest tenth
Total amount rounding	You can specify that the final transaction amount after fees etc. will be automatically rounded off: <ul style="list-style-type: none"> – Whole closest: To the nearest integer – Tenth closest: To the nearest tenth – Whole down: Down to the nearest integer – Tenth down: Down to the nearest tenth – Whole up: Up to the nearest integer – Tenth up: Up to the nearest tenth

4.3 Payment update

On this page, you can select the most suitable processing method for transactions in Netaxept Admin.



In the list on the "Transactions" page, there is a colour-coded bar next to each transaction indicating the status of the transaction in question. Clicking on a bar will enable you to process a transaction further, i.e. capture or credit a transaction. The bars will function according to the processing mode selected for the transaction on this page.



Mark mode: Tag transactions to be processed

When clicking on the colour-coded bar of a transaction, the transaction in question will be added to a separate transaction list for later processing. This list can be found on the "Marked transactions" page, which can be displayed by clicking on the "Process marked transactions" link. The link appears after the first transaction has been added to the list. On this page, you can process marked transactions or delete a tag from one or more transactions.



Direct mode: Process transactions immediately

When clicking on the colour-coded bar of a transaction, the transaction in question will be captured or credited immediately without a confirmation notification. Only use this processing mode after careful consideration.

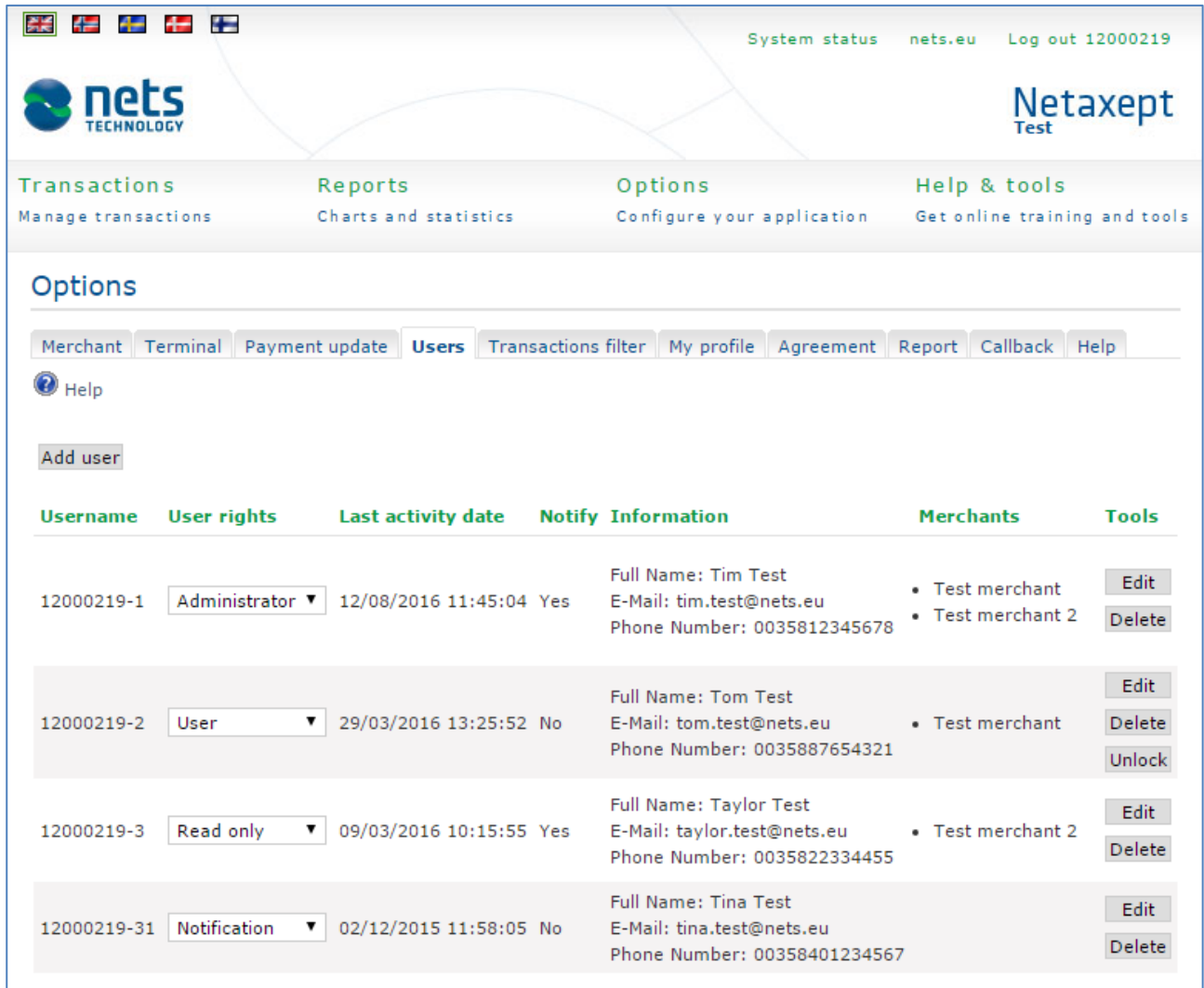


Direct mode with confirmation: Ask for a confirmation message before processing transactions

When clicking on the colour-coded bar of a transaction, Netaxept will ask for confirmation from the user, e.g. "Are you sure you want to credit this order?". The user must respond positively to this question before the operation in question is used for this transaction. This is the default setting.

4.4 Users

On this page, you can add, edit and delete users, and change their passwords. This page will only be displayed to contact person and "Administrator" level users.



The screenshot shows the Netaxept Admin interface. At the top, there are flags for various countries and system status information: "System status nets.eu Log out 12000219". The main navigation bar includes "Transactions", "Reports", "Options", and "Help & tools". The "Options" section is active, showing a sub-menu with "Merchant", "Terminal", "Payment update", "Users", "Transactions filter", "My profile", "Agreement", "Report", "Callback", and "Help". Below the sub-menu is a "Help" link and an "Add user" button. The main content area displays a table of users with columns: Username, User rights, Last activity date, Notify, Information, Merchants, and Tools.

Username	User rights	Last activity date	Notify	Information	Merchants	Tools
12000219-1	Administrator ▼	12/08/2016 11:45:04	Yes	Full Name: Tim Test E-Mail: tim.test@nets.eu Phone Number: 0035812345678	• Test merchant • Test merchant 2	Edit Delete
12000219-2	User ▼	29/03/2016 13:25:52	No	Full Name: Tom Test E-Mail: tom.test@nets.eu Phone Number: 0035887654321	• Test merchant	Edit Delete Unlock
12000219-3	Read only ▼	09/03/2016 10:15:55	Yes	Full Name: Taylor Test E-Mail: taylor.test@nets.eu Phone Number: 0035822334455	• Test merchant 2	Edit Delete
12000219-31	Notification ▼	02/12/2015 11:58:05	No	Full Name: Tina Test E-Mail: tina.test@nets.eu Phone Number: 00358401234567		Edit Delete

You can add new users by clicking the "Add user" button.

- Fill in the user's contact details and choose the proper user level for the user. It is important that contact details are added so that if needed, the user can order a new login password by using "Forgot password" functionality available in Netaxept Admin login page.
- Link the user to at least one trading site by choosing the right trading site from the "Merchant" list. If you wish to link the user to several trading sites, press "CTRL" button when selecting multiple trading sites. If the user is not linked to any trading site, they are not able to log in to Netaxept Admin at all.
- If you want that the user receives notifications related to Netaxept, mark the check box "Receive notifications". *Until further notice, the functionality for sending notifications is not available. However, you can already mark this check box so that everything is then ready when we activate the functionality.*
- Finally, save the user by clicking the "Add user" button. After saving the user, you will see the user's username and password at the top of the page. Username and password are not sent automatically to the new user by email or SMS, instead the contact person or "Administrator" level user is responsible for sending this information safely to the user.

Options

Merchant Terminal Payment update **Users** Transactions filter My profile Agreement Report Callback Help

Help

Add user

Username

12000219-1

12000219-2

12000219-3

12000219-4

Merchant contact information

Name:

E-Mail:

Phone Number: +47

User rights: Administrator ▼

☐ Receive notifications

Merchant

Test merchant

Test merchant 2

Press 'CTRL' to select multiple merchants

Add user

Tools

Edit

Delete

Edit

Delete

Edit

Delete

Edit

Delete

Phone Number: 00358401234567

Options

Merchant Terminal Payment update **Users** Transactions filter My profile Agreement Report Callback Help

Help

User has been created.

Username: 12000219-36

New password: 6Hj!_s2

Add user


Username	User rights	Last activity date	Notify	Information	Merchants	Tools
12000219-1	Administrator ▼	12/08/2016 11:45:04	Yes	Full Name: Tim Test E-Mail: tim.test@nets.eu Phone Number: 0035812345678	<ul style="list-style-type: none"> Test merchant Test merchant 2 	Edit Delete

Field name	Description
Username	An ID created by Netaxept which identifies the user and cannot be changed. The user will need their username when logging on to Netaxept Admin.
User rights	Users are divided into different groups: <ul style="list-style-type: none"> Administrator: All rights, including user management User: Processing and management of transactions Read only: Limited to "Read only" rights Notification: Receives Netaxept related notifications by email and/or SMS, but is not able to log in to Netaxept Admin at all. Note! To be able to receive notifications, "Receive notifications" check box needs to be marked for the user. <i>Until further notice,</i>

	<p><i>the functionality for sending notifications is not available. However, you can already create users with this user level so that everything is then ready when we activate the functionality.</i></p> <p>This division enables the creation of different user levels for different users and results in a different interface view.</p>
Last activity date	Date and time when the user last logged in to Netaxept Admin.
Notify	Indicates whether the user receives Netaxept related notifications. You can choose this by marking "Receive notifications" check box for the user.
Information	<p>User's contact details:</p> <ul style="list-style-type: none"> – Full name: The user's first and last name – E-mail: The user's email address. Using group emails are not allowed. – Phone number: The user's mobile phone number. The phone number should start with two zeroes "00" or "+" and include the country code. E.g. 003584012345678 where "00358" is the country code for Finland with leading zeroes and "4012345678" the actual number. <p>Remember to register the user's email address and mobile phone number so that the user can use "Forgot password" functionality available in Netaxept Admin login page for ordering a new password.</p>
Merchants	<p>The trading sites the user has the right to log in to.</p> <p>If you wish, you can delete the user's link to a trading site so that the user cannot log in to that trading site's view.</p>
Tools	<p>Tools for editing users:</p> <ul style="list-style-type: none"> – Edit: The edit function allows you to change the user's information and password, and link the user to the one or several trading sites. The password you changed is a single-use password that Netaxept Admin requires to change when the user logs in to Netaxept next time. Before closing the "Edit" window, remember to save your changes. – Delete: The delete function allows you to delete the user completely from Netaxept Admin. When clicking the button, you will see a confirmation box asking that are you sure you want to delete this user. The deleted user cannot be activated again. – Unlock: The unlock function allows you to open the user account that is locked. When you unlock the user account, user's password remains the same. If the user doesn't remember their password, you can generate them a new password by clicking "Edit" and then "Click to generate a new password" button. You can also ask the user to order them a new password by using "Forgot password" functionality available in Netaxept Admin login page. To be able to use the functionality, the user's email address and mobile phone number need to be registered in Netaxept Admin.

4.5 Transactions filter

On this page, you can define misuse prevention settings which will help you to reduce risks at your trading site.



System status nets.eu Log out 12000219

Netaxept
Test

Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

Options

Merchant Terminal Payment update Users **Transactions filter** My profile Agreement Report Callback Help

Help

Activity filter
Add new filter

Tools	Period	Filter
Delete	5 day(s)	Max amount (per card): 10000,00 EUR
Delete	1 day(s)	Max number of transactions (per IP): 10

Country filter
Europe Albania Add Add all Delete all

No filter.

Card type filter
Reject Credit Card transactions ☐

API call IP range check
Enable IP range check ☐
Valid IP Range
Save

Admin IP range check
Enable Admin IP range check ☐
Valid IP Range
Save

Antifraud Configuration
Use custom risk rating: ☐
Save

Activity filter: Limit transactions on the basis of a maximum amount or number

You can set a maximum sum value or a maximum number of transactions, indicating transactions that will be accepted within a certain time period with a certain payment card or from a certain IP address.

Country filter: Limit transactions on the basis of card issuing countries

You can limit transactions based on the country where the payment card used for the transactions was issued. First select all continents and countries, and then delete from the list the countries issuing cards you do not wish to approve for payments. As a default, payment cards issued by any country are accepted.

Card type filter: Limit transactions on the basis of card type

Until further notice, this functionality is in pilot use and only available to separately agreed customers.

You can prevent transactions done by credit cards so that debit cards can still be used for payment at your trading site, but credit cards will not be accepted.

Transactions performed with

- a debit card will be captured to the buyer's bank account
- a credit card will be captured to the buyer's credit card account

IP address check for Netaxept Admin and API

Until further notice, this functionality is in pilot use and only available to separately agreed customers.

You can activate a second security layer either for Netaxept Admin logins and/or API calls. If "API call IP range check" is enabled, there will be a check each time the API is being requested as your merchant and will only let through the calls from the IP addresses and/or IP ranges specified by you. If "Admin IP range check" is enabled, there will be a second check after the user has signed in, and will only let the user from the entered IP addresses and/or IP ranges to log in to Netaxept Admin.


In the textbox field enter either a valid (IPv4) IP address or IP range, or both. Separate several specific addresses by comma. IP range should be entered so that the lower IP is on the left side of the dash and the higher one is on the right side. When specifying the IP addresses, make sure your external IP address is within range.

- Example of the valid IP address: 192.168.200.1
- Example of the valid IP range: 192.168.200.1-192.198.201.0
- Example of the mixed IP range and the single IP address: 192.168.200.2-192.198.201.0,192.168.200.1

Anti-fraud configuration (Threatmetrix)

Threatmetrix screens all transactions real time and rates them on a fraud scale based on the configured thresholds. Based on the risk assessment transactions are either passed or rejected automatically, or set for review where the merchant needs to approve the transaction before it can be processed further.

The default risk policy and thresholds will be suitable for most merchants. In this section you can set your own thresholds for the transactions if necessary. Please note that the thresholds you set may result in the rejection of transactions or you may be required to review and approve them manually before further processing. This section will be shown only when the functionality in question is activated for the merchant by Nets.

Antifraud Configuration
Use custom risk rating: ☒
Enable review classification: ☒
Reject: -100 to -20
Review: -19 to 0
Pass: 1 to 100



Field name	Description
Use custom risk rating	<p>If this check box is marked, thresholds set by the merchant will be used instead of default thresholds set by Nets.</p> <p>Note! The thresholds you set may result in the rejection of transactions or you may be required to review and approve them manually before further processing. We recommend you to use default thresholds unless there is a specific reason to customize thresholds yourself. When using default thresholds, "Use custom risk rating" check box must be unchecked.</p>
Enable review classification	<p>If this check box is marked, besides passing and rejecting transactions, review status will be used in customized thresholds. Transactions that are marked as review need to be approved by the merchant before they can be processed further.</p> <p>Note! If you use review status, some transactions need to be approved separately before further processing. If transaction is only registered, it needs to be approved during 24 hours so that authorization is still accepted. We recommend you to uncheck "Enable review classification" check box unless there is a specific reason to manually review transactions before accepting them.</p>
Reject	Transactions that trigger a risk value which is between these thresholds will be automatically rejected for risk management reasons and its further processing is not possible.
Review	Transactions that trigger a risk value which is between these thresholds will be set for review where you need to approve the transaction before it can be processed further.
Pass	Transactions that trigger a risk value which is between these thresholds will be automatically accepted and is ready for further processing.

4.6 My profile

On this page, you can view your contact details and change your own login password that you use when logging in to Netaxept Admin. It is important to have contact details added and up-to-date so that if needed, you can order a new login password by using "Forgot password" functionality available in Netaxept Admin login page.

Each user must have their own personal username and password; group user ID codes are not allowed. All user ID codes should be kept safe.

A user password must be at least 7 characters long and contain both numbers and alphabetical characters. A new password cannot be any of the four previously used passwords.



System status nets.eu Log out 12000219

Netaxept
Test

Transactions
Manage transactions

Reports
Charts and statistics

Options
Configure your application

Help & tools
Get online training and tools

Options

Merchant Terminal Payment update Users Transactions filter **My profile** Agreement Report Callback Help

? Help

Change Password

Old password:

New password:

Verify new password:

Change password

My contact information


Name	E-Mail	Phone Number	
Ava Admin	ava.admin@nets.eu	00358401234567	Edit

Field name	Description
Old password	Your current personal password that you used to log in to Netaxept Admin.
New password	Your new personal password for Netaxept Admin. A password must be at least 7 characters long and contain both numbers and alphabetical characters. A new password cannot be any of the four previously used passwords.
Verify new password	Re-enter the new password.
Name	The user's first and last name.
E-mail	The user's email address. Using group emails are not allowed.
Phone number	The user's mobile phone number. The phone number should start with two zeroes "00" or "+" and include the country code. E.g. 003584012345678 where "00358" is the country code for Finland with leading zeroes and "4012345678" the actual number.

4.7 Agreement

On this page, you can enable a new payment method and edit existing payment methods. You cannot manage card payment settings on this page.

Each payment method you want to enable requires that an agreement is entered into with the acquirer. You will receive service ID codes for enabling the payment method after the agreement is processed, and you should enter these IDs on this page. The merchant is responsible for ensuring that all information entered is correct.



System status nets.eu Log out 12000219

Transactions
Manage transactions

Reports
Charts and statistics

Options
Configure your application

Help & tools
Get online training and tools

Options

Merchant Terminal Payment update Users Transactions filter My profile **Agreement** Report Callback Help

Help

Agreements
Aktia Finland ▼ Add


Issuer	Currency	Valid from - Valid until	Tools
Aktia Finland	EUR	-	Delete Edit
Ålandsbanken Finland	EUR	-	Delete Edit
Collector Installment	EUR	-	Delete Edit
Collector Invoice	EUR	-	Delete Edit
Danske Bank Finland	EUR	-	Delete Edit
Danske Bank Sweden	SEK	-	Delete Edit
DNB Latvia	EUR	-	Delete Edit
DNB Lithuania	EUR	-	Delete Edit
Gothia installment	NOK	-	Delete Edit
Gothia invoice	SEK	-	Delete Edit
Handelsbanken Finland	EUR	-	Delete Edit
Handelsbanken installment	SEK	-	Delete Edit
Handelsbanken invoice	SEK	-	Delete Edit
Handelsbanken Sweden	SEK	-	Delete Edit
Klarna invoice	SEK	-	Delete Edit
MasterPass	EUR	-	Delete Edit
Nordea Baltics	EUR	-	Delete Edit

Field name	Description
Agreements	The payment method for which an agreement is made.
Issuer	The payment method for which an agreement is made.
Currency	The currency in which you wish to make an agreement on the payment method.
Valid from - Valid until	The validity period of the agreement. Not required for all payment methods.

4.8 Report

On this page, you can activate the functionality for receiving a daily settlement batch report via email. If you wish to enter several email addresses, they should be separated by a semicolon: xxx@xx.com ; yyy@xx.com

Previously the page contained a section for receiving Netaxept notifications. This section is now removed and the corresponding functionality is moved to "Users" page. If you had added email addresses and/or mobile phone numbers to this section, Nets has created you one or several "Notification" user(s) and added these email addresses and mobile phone numbers under them.



System status

nets.eu

Log out 12000219

Netaxept Test

Transactions

Manage transactions

Reports

Charts and statistics

Options

Configure your application

Help & tools

Get online training and tools

Options

Merchant

Terminal

Payment update

Users

Transactions filter

My profile

Agreement

Report

Callback

Help

Help

Report recipients

Add emails addresses which should receive Netaxept batch reports


Email Addresses :



tim.test@test.eu;finance@test.eu

Update

4.9 Callback

On this page, you can define settings for the callback functionality. The callback functionality provides the merchant with information about when the status of the transaction changed to authorized, captured, credited or annulled. The callback is useful for example when information about the real status of a transaction remains unclear due to an interruption in data communications during payment.


System status nets.eu Log out 12000219





Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

Options

Merchant Terminal Payment update Users Transactions filter My profile Agreement Report Callback Help

 Help

Timeout
 Transaction timeout

Callback
 Callback URL


Callback username

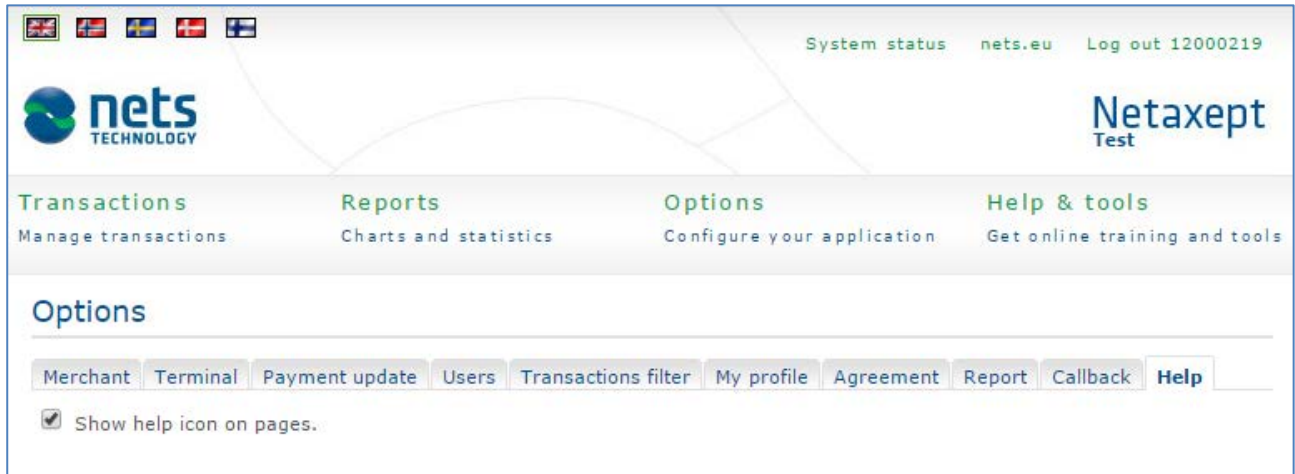
Callback password

Automatically recheck offline transactions
☐

Field name	Description
Transaction timeout	A time limit up to which Netaxept will ask about status changes from the acquirer. In addition, the service will automatically ask about status changes 24 hours after the time limit.
Callback URL	A merchant-defined URL address to which Netaxept sends information about any changes to a transaction status. The URL address should start with https. Netaxept will retry to send the callback within timeout value until the merchant's server responds with "HTTP 200". When Netaxept sends a callback to the configured callback URL the transaction ID is appended in the request. To get more details on the transaction, a Query call is necessary.
Callback username and password	Only to be entered if the merchant-defined URL address is protected by a username and password. Otherwise, these fields should be left empty.
Automatically recheck offline transactions	Cases where Netaxept responds with error code 91 "Offline" can be configured to have Netaxept retry the transaction and send a callback update when the transaction is authorized from the issuer.

4.10 Help

On this page, you can enable or disable page-specific instructions. Page-specific instructions can be found behind the  icon on nearly every page of Netaxept Admin. You will find the same instructions but in more detail in this document.



5 Help & tools

In the "Help & tools" section you can make transactions via link payment and mail and telephone order sales, view Netaxept related notifications and generate test transactions.

5.1 Messages


On this page, you can see Netaxept related notifications. The same notification will be shown also after login to Netaxept Admin.



5.2 Tools

5.2.1 Link payment

On this page, you can make a transaction via a link payment. The page will only be displayed when the merchant selects "Start" or "Advanced" service package in the Netaxept agreement. For a link payment, the merchant creates a link in Netaxept Admin and sends it to the buyer, e.g. by email. When the buyer clicks this link, the browser will transfer them to the payment terminal where they can enter the payment information. On the payment terminal, the buyer will see the information that the merchant provided when creating the link.


Before creating a link check that transaction timeout is disabled for your trading site in "Options" section => "Callback" tab. If transaction timeout functionality is in use, the link doesn't work and payment cannot be processed after the timeout value has exceeded.


System status nets.eu Log out 12000219

Transactions Reports Options Help & tools

Manage transactions Charts and statistics Configure your application Get online training and tools

 Help

Link (50e2f9d185be46d6a2f234cd8623cab6)
<https://test.epayment.nets.eu/terminal/default.aspx?merchantId=12000219&transactionId=50e1f9d185be46d6a2f734cd8623cab6>
[Preview Copy](#)

Order information
 Amount
 EUR ▼
 Order number

 Order description

 Transaction recon reference

Customer information
 Customer number

 Customer firstName

 Customer lastname

 Customer address

 Customer postcode

 Customer town

 Customer country
FI - Finland ▼
 Customer email

 Customer phone

Terminal
 Language
English ▼
 Auth / Sale
AUTH ▼


Field name	Description
Amount	The amount to be authorized or authorized and captured in the specified currency. Use a comma as a separator, e.g. €1,20 = 1 euro and 20 cents.
Order number	<p>A transaction identifier defined by the merchant. Nets recommends to generate each transaction a unique order number but if wanted the same order number can be used several times.</p> <p>Order number can contain numbers and alphabetical characters but no special characters, Scandinavian letters or empty spaces.</p>
Order description	Free-format data content determined by the merchant and displayed to the buyer on the payment terminal.
Transaction recon reference	<p>A reference number allocated to the transaction by the merchant. The reference number will be returned to the merchant with the settlement.</p> <p>If the acquirer chosen by the merchant supports the return of the transaction-specific reference number, the transaction reference will be returned to the merchant with the settlement and can be seen in Netaxept Admin. The transaction reference can be seen also in the merchant's bank</p>

	statement when direct bank payments are in question.
Language	Defines the language in which the buyer will see the payment terminal.
Auth / Sale	The operation to be used for the transaction: <ul style="list-style-type: none"> – Auth: A cash provision is made for the buyer's account for the agreed amount. – Sale: A cash provision is made for the buyer's account for the agreed amount and the account is captured for the same amount.
Customer number	The buyer's ID defined by the merchant. Customer number identifies the buyer or a customer group. The same customer number can be used several times.
Customer first name	Buyer's first name. Mandatory only in Paytrail direct bank payments.
Customer last name	Buyer's last name. Mandatory only in Paytrail direct bank payments.
Customer address	Buyer's address. Mandatory only in Paytrail direct bank payments.
Customer postcode	Buyer's postal code. Mandatory only in Paytrail direct bank payments.
Customer town	Buyer's city. Mandatory only in Paytrail direct bank payments.
Customer country	Buyer's country. Mandatory only in Paytrail direct bank payments.
Customer email	Buyer's email address. Mandatory only in Paytrail direct bank payments.
Customer phone	Buyer's telephone number.


5.2.2 Call centre

On this page, you can either authorize or authorize and capture new telephone and mail order transactions. Transactions coming through the web shop cannot be processed on this page. The page will only be displayed when the merchant selects "Call Centre" or "Advanced" service package in the Netaxept agreement. However, please note that in "Advanced" service package call centre functionality is additional paid service that is activated separately by Nets. If the "Advanced" merchant tries to make call centre transaction without activating the service in question, they will see an error message "Callcenter not allowed, please contact Nets support" on top of the page after clicking "Register" button.

Callcenter not allowed, please contact Nets support.



[nets.eu](#) [Log out 12000219](#)



Transactions
[Manage transactions](#)

Reports
[Charts and statistics](#)

Options
[Configure your application](#)

Help & tools
[Get online training and tools](#)

Order information

Amount
 EUR ▼

Transaction recon reference

Order number

Order description





Customer information

Customer number

Customer email

Customer phone

Card information

Creditcard number

Expiry date (month/year)
01 ▼ 2014 ▼

Security code

Register payment

☒ Sale
☐ Auth

Field name	Description
Amount	The amount to be authorized or authorized and captured in the specified currency. Use a comma as a separator, e.g. €1,20 = 1 euro and 20 cents.
Transaction recon reference	<p>A reference number allocated to the transaction by the merchant. The reference number will be returned to the merchant with the settlement.</p> <p>If the acquirer chosen by the merchant supports the return of the transaction-specific reference number, the transaction reference will be returned to the merchant with the settlement and can be seen in Netaxept Admin. The transaction reference can be seen also in the merchant's bank statement when direct bank payments are in question.</p>
Order number	<p>A transaction identifier defined by the merchant. Nets recommends to generate each transaction a unique order number but if wanted the same order number can be used several times.</p> <p>Order number can contain numbers and alphabetical characters but no</p>

	special characters, Scandinavian letters or empty spaces.
Order description	Free-format data content determined by the merchant and displayed to the merchant in Netaxept Admin.
Customer number	The buyer's ID defined by the merchant. Customer number identifies the buyer or a customer group. The same customer number can be used several times.
Customer email	Buyer's email address that will be used for information purposes only. Nets doesn't use it for sending messages or receipt information to the buyer. Optional information.
Customer phone	Buyer's telephone number that will be used for information purposes only. Nets doesn't use it for sending messages or receipt information to the buyer. Optional information.
Credit card number	The number of the payment card used in the transaction. If this is a credit/debit card and the buyer wishes to make a debit payment, the card number is on the back of the Visa Debit card or Debit MasterCard.
Expiry date	The month and year of validity of the payment card.
Security code	Depending on the payment card, its security code (CVV2/CVC2/CID) can be found either on the front or back of the card. <ul style="list-style-type: none"> – Visa and MasterCard display their CVV2/CVC2 as three separate numbers in connection with the signature panel. If you use a credit/debit card and you wish to make a debit payment, you can find the CVV2/CVC2 after the Visa Debit or Debit MasterCard card number on the back of the card. – American Express payment cards display their CID on the front of the card as a four-digit number. – Diners Club payment cards display the three-digit card verification value in connection with the signature panel after the card number.
Auth / Sale	The operation to be used for the transaction: <ul style="list-style-type: none"> – Auth: A cash provision is made for the buyer's account for the agreed amount. – Sale: A cash provision is made for the buyer's account for the agreed amount and the account is captured for the same amount.

5.3 System updates

On this page, you will see information about planned service breaks in Netaxept.

Until further notice, this functionality is in pilot use and issues or changes might happen.

5.4 Test transactions

On this page, you can generate Visa and MasterCard test transactions. Generated transactions are only authorized and not captured yet.

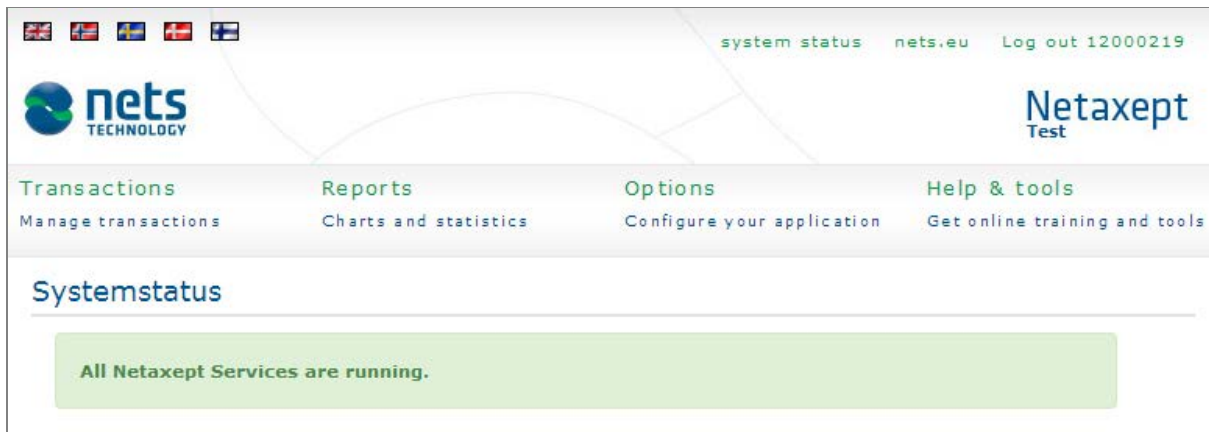
5.5 Contact us

On this page, you will find contact details to Netaxept customer support for your country.

6 System status

On this page, you can see service issues and incidents affecting the availability and the performance of Netaxept services and functionalities either directly or through third party systems.

Until further notice, this functionality is in pilot use and issues or changes might happen.



The screenshot shows the Netaxept System Status page. At the top, there are flags for various countries (UK, Germany, Sweden, Denmark, Finland) and links for 'system status', 'nets.eu', and 'Log out 12000219'. The 'nets TECHNOLOGY' logo is on the left, and the 'Netaxept Test' logo is on the right. Below the logos, there are four main navigation tabs: 'Transactions' (Manage transactions), 'Reports' (Charts and statistics), 'Options' (Configure your application), and 'Help & tools' (Get online training and tools). The 'Systemstatus' section is highlighted, and a green box displays the message: 'All Netaxept Services are running.'