

CyberSource EBC for MIT Clubs

Transcript

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1. Introduction

1.1 Title Page



Welcome to this course on managing credit card transactions in Cybersource EBC. This course is for MIT clubs.

CyberSource EBC is third party software that MIT Merchants use to administer credit card payments for their goods and services. The EBC standards for Enterprise Business Center

1.2 Take this if



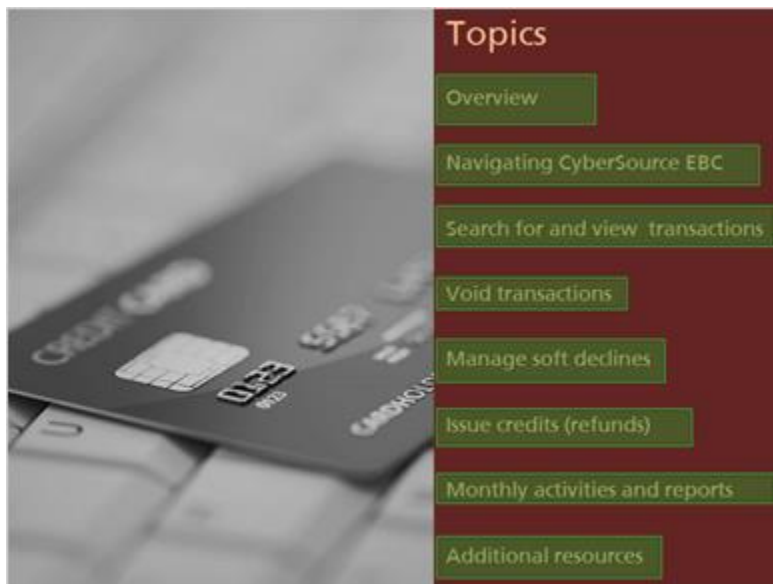
You should take this course if your club has worked with VPF to become an authorized MIT online web merchant, if you have an online storefront for your goods and services, and if you will be administering your credit card transactions.

1.3 Launch



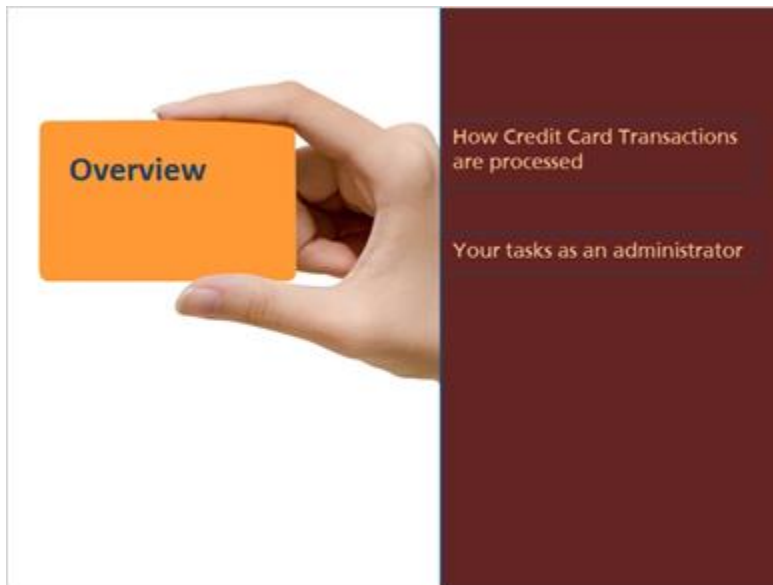
Start with the Overview if you are new to CyberSource EBC. Otherwise, go to the topic you wish to watch.

1.4 Topics



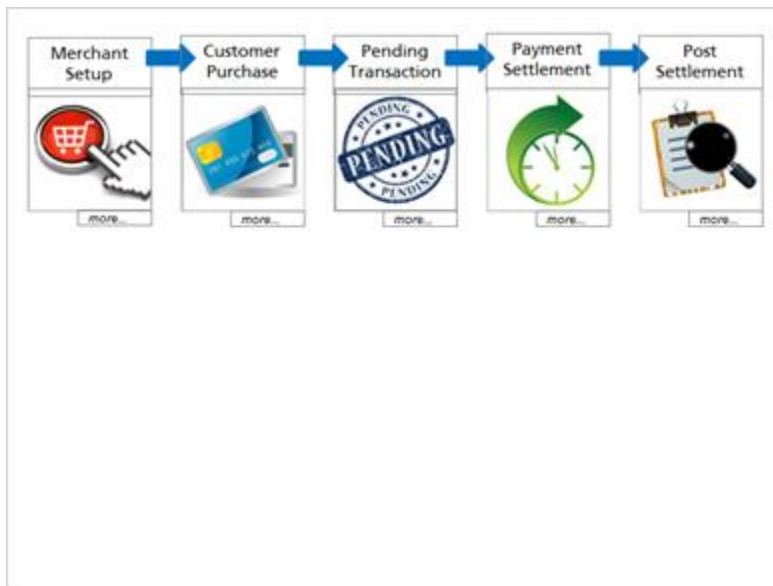
2. Overview

2.1 Overview



In this section of the course, we'll provide an overview of how credit card transactions are processed and the tasks that you as an administrator will need to perform.

2.2 Overview



At a very high level, the process begins with your club being set up as an MIT web merchant and becoming authorized to administer credit card payments.

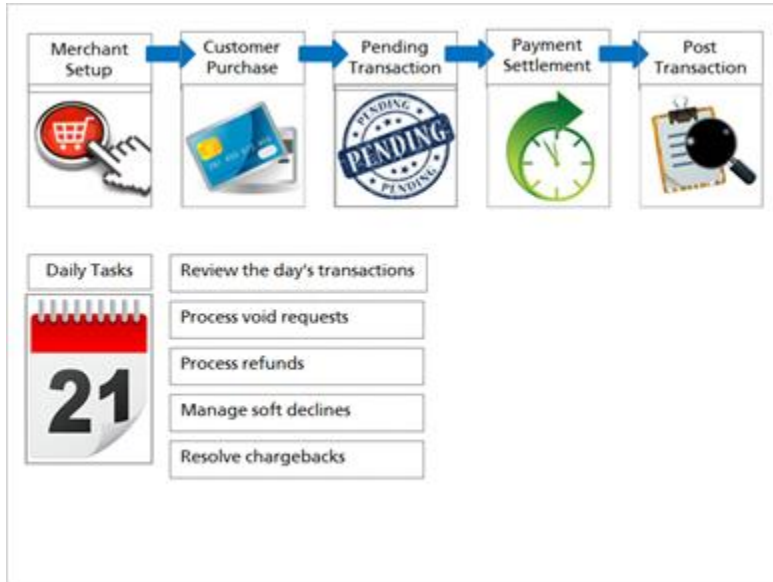
Once the setup is complete, customers can go online and use a credit card to purchase your goods and services.

The customer transaction becomes visible in CyberSource EBC in real time. Charges are in a pending status. Pending means the charge has been authorized but not yet paid.

Payment to the club, called Settlement, is a batch process that happens at midnight on the day of the transaction.

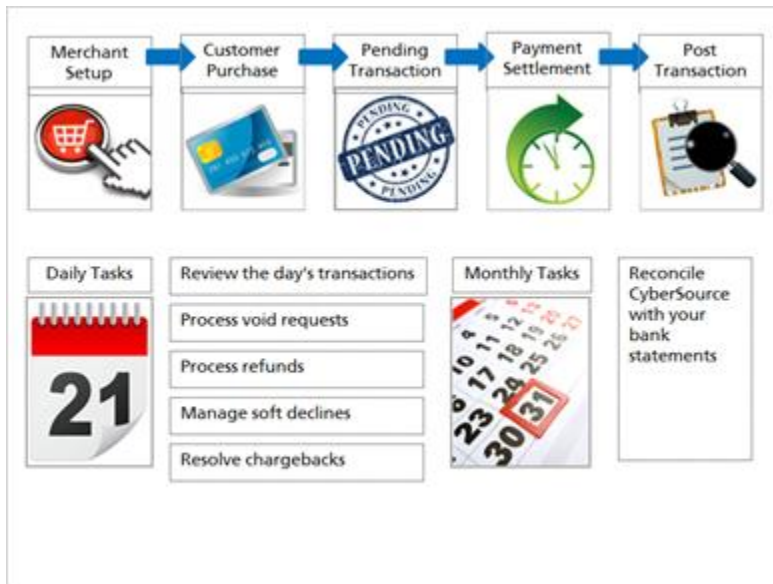
Post settlement, a transaction is visible within the system for look up and reporting. If necessary, it can be partially or completely refunded via a credit. Click on a process point to learn more. Otherwise, click next to continue.

2.3 Overview



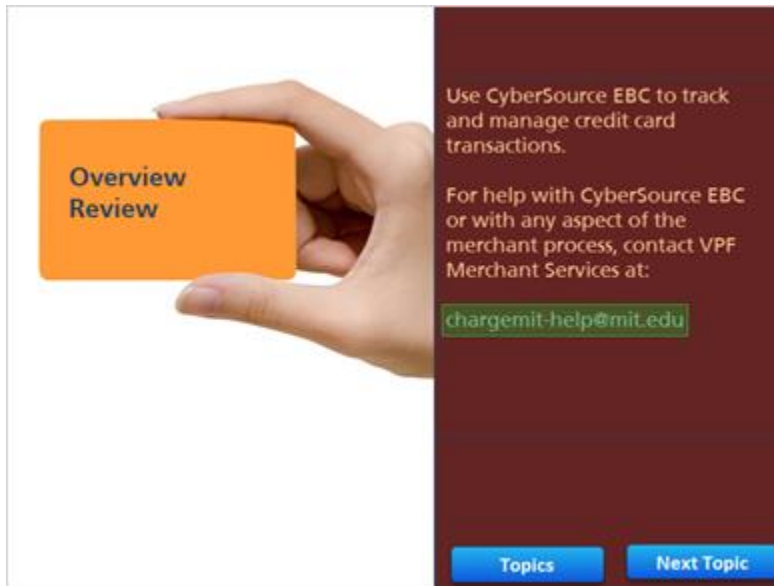
On a daily basis, you should review the day's transactions, process void requests and refunds, manage soft declines, and resolve chargebacks.

2.4 Overview



On a monthly basis, you need to reconcile your Cybersource EBC account with your bank statements.

2.5 Overview



Take a moment to review, then decide what you would like to do next.

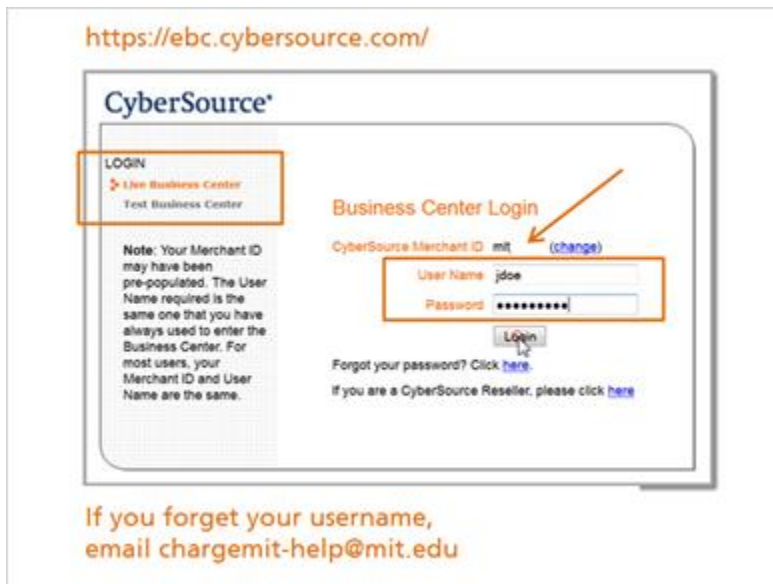
3. Navigating CyberSource EBC

3.1 Navigating CyberSource EBC



In this very brief section, we'll show you how to login to CyberSource EBC, navigate the menus, and log out.

3.2 Navigating CyberSource EBC



Access CyberSource EBC through your browser.

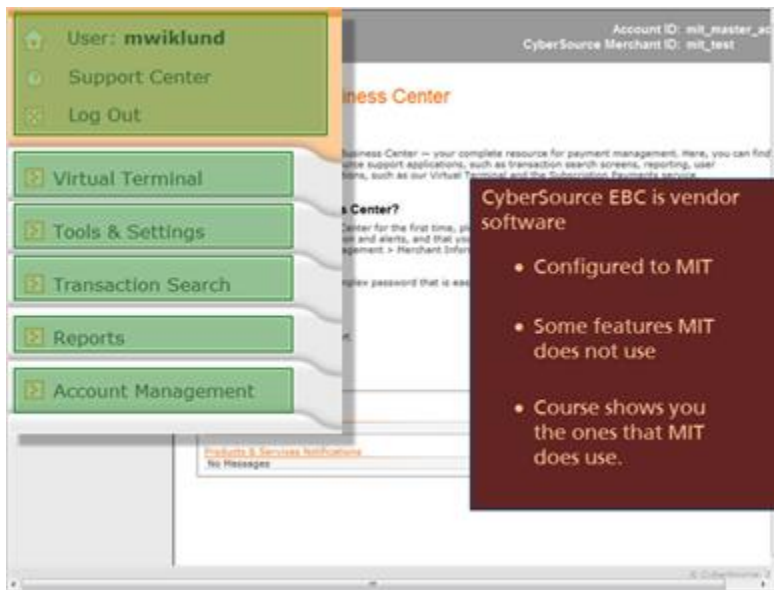
You'll need to login directly.

Unless you are doing test work, be sure to select Live Business Center.

Enter your Merchant ID if it does not already display.

Enter your User Name and Password. VPF will provide you with your user name and password when you are set up as a merchant. If you forget your username, email chargemit-help@mit.edu.

3.3 Navigating CyberSource EBC



Successful login brings you into the application.

One important point to make immediately is this: CyberSource EBC is third party vendor software. While it has been configured to MIT's needs, you will see some features that MIT does not use. We will be sure to show you the ones that MIT does use.

On the left, you see the menu options. Click now on an option to see an explanation. When you are done, click Next.

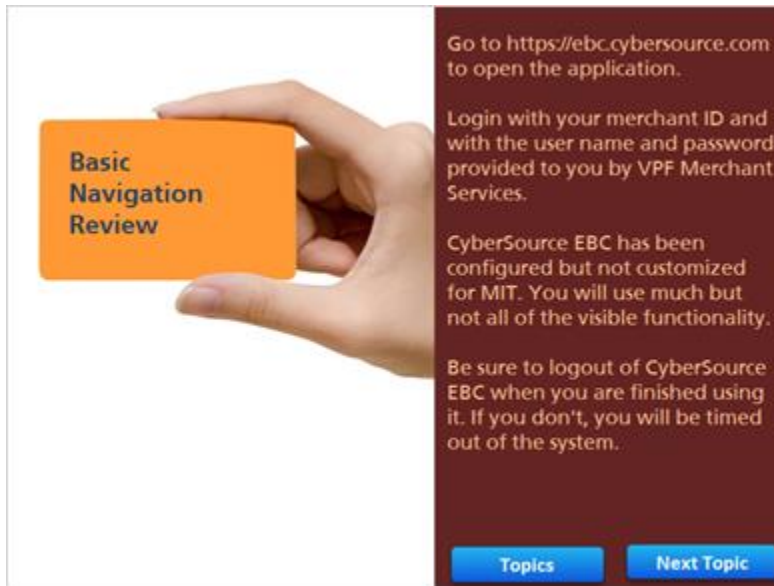
3.4 Navigating CyberSource EBC



Be sure to logout when you finish using the application. Logging out returns you to the login dialog.

If you do not logout, you will be timed out of the system after 10 minutes of non-use.

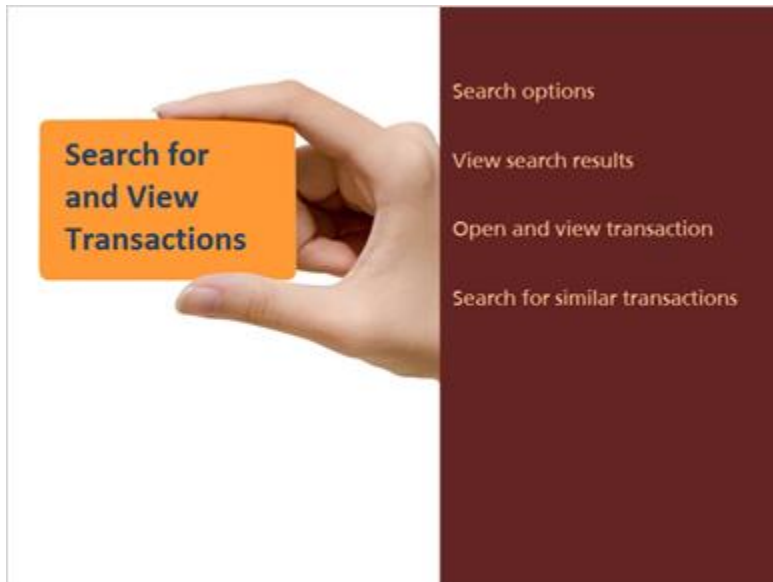
3.5 Navigating CyberSource EBC



Take a moment to review, then decide what you would like to do next.

4. Search for and View Transactions

4.1 Search for and View Transactions



In this module, we'll show you what your search options are and how to view search results. We'll also open and view a transaction, and from that transaction launch a search for similar, related transactions.

4.2 Search for and View Transactions



From the CyberSource EBC menu, click Transaction Search to see the three kinds of searches available:

General Search is what you'll use most often. You can search for transactions by date range. You can also search by credit card number or customer name.

Pending Settlement displays a list of all pending transactions.

Exception Search is not used by MIT.

Let's take a closer look at General Search.

4.3 Search for and View Transactions

CyberSource | You are logged in to Test Business Center | Account ID: mit_master_ac | CyberSource Merchant ID: mit_test

User: merchant | Support Center | Log Out

Virtual Terminal | Tools & Settings | Transaction Search | General Search | Pending Settlement | Exception Search | Reports | Account Management

General Search

[Page help](#) [Page feedback](#)

Options

☐ Search for a field and a value

Field: Request ID

Value:

☒ Search for an application or transaction type

Application: All

☐ Search for a reply

Reply: Success

Search Range

Date Range: Today

View Options

Results per page: 50

Sort order: Latest results first

Search

4.4 Search for and View Transactions

CyberSource | You are logged in to Test Business Center | Account ID: mit_master_ac | CyberSource Merchant ID: mit_test

User: merchant | Support Center | Log Out

Virtual Terminal | Tools & Settings | Transaction Search | General Search | Pending Settlement | Exception Search | Reports | Account Management

General Search

[Page help](#) [Page feedback](#)

Options

☐ Search for a field and a value

Field: Request ID

Value:

☒ Search for an application or transaction type

Application: All

☐ Search for a reply

Reply: Success

Search Range

Date Range: Week to date

View Options

Results per page: 50

Sort order: Latest results first

Search

In the Options area, you select search criteria like customer last name or credit card number. Date Range defaults to Today, but you can change this. Let's search for all transactions for This Week to Date.

4.5 Search for and View Transactions

You are logged in to
Test Business Center

Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Transaction Search Results [View help](#) [View feedback](#)

Search Parameters

Date Range: Week to date
Application: All
Matching Transactions: 6

[Export Results](#)

CyberSource Merchant ID	Request ID	Merchant Reference Number	Name	Email Address	Card Type	Amount	Account Suffix	Applications
Date and Time								
mit_test Nov 05 2013 08:24:37 AM	3826578771370178167815	1400000726559	PJONA FRIENDLY	mit_test@mit.edu	Visa	85.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:23:51 AM	3826579313110178167815	1400000726558	ELLEN FRIENDLY	mit_test@mit.edu	Visa	125.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:22:59 AM	3826577928610178167815	1400000726558	DEACON FRIENDLY	mit_test@mit.edu	Visa	200.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:22:09 AM	3826577289790178167815	1400000726555	CHAZ FRIENDLY	mit_test@mit.edu	Visa	92.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:21:24 AM	382657584260178167815	1400000726554	BRIAN FRIENDLY	mit_test@mit.edu	Visa	85.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:20:28 AM	3826576287890178167815	1400000726553	ALICE FRIENDLY	mit_test@mit.edu	Visa	101.50 USD	1111	Credit Card Authorization Credit Card Settlement

Here, six matching transactions were retrieved.

Information at the top of the table identifies the criteria that delivered the displayed results. Click on a number to see field descriptions. Click Next when you are ready to proceed.

4.6 Search for and View Transactions

You are logged in to
Test Business Center

Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Transaction Search Results [View help](#) [View feedback](#)

Search Parameters

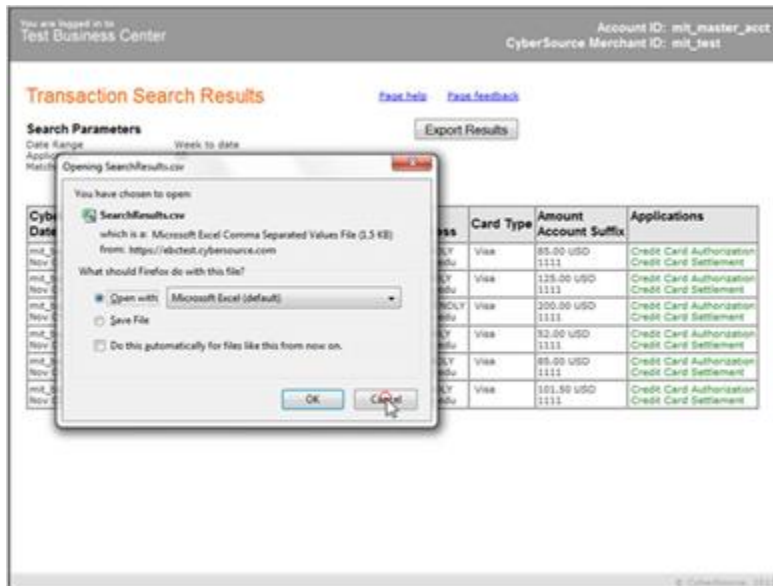
Date Range: Week to date
Application: All
Matching Transactions: 6

[Export Results](#)

CyberSource Merchant ID	Request ID	Merchant Reference Number	Name	Email Address	Card Type	Amount	Account Suffix	Applications
Date and Time								
mit_test Nov 05 2013 08:24:37 AM	3826578771370178167815	1400000726559	PJONA FRIENDLY	mit_test@mit.edu	Visa	85.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:23:51 AM	3826579313110178167815	1400000726558	ELLEN FRIENDLY	mit_test@mit.edu	Visa	125.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:22:59 AM	3826577928610178167815	1400000726558	DEACON FRIENDLY	mit_test@mit.edu	Visa	200.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:22:09 AM	3826577289790178167815	1400000726555	CHAZ FRIENDLY	mit_test@mit.edu	Visa	92.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:21:24 AM	382657584260178167815	1400000726554	BRIAN FRIENDLY	mit_test@mit.edu	Visa	85.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:20:28 AM	3826576287890178167815	1400000726553	ALICE FRIENDLY	mit_test@mit.edu	Visa	101.50 USD	1111	Credit Card Authorization Credit Card Settlement

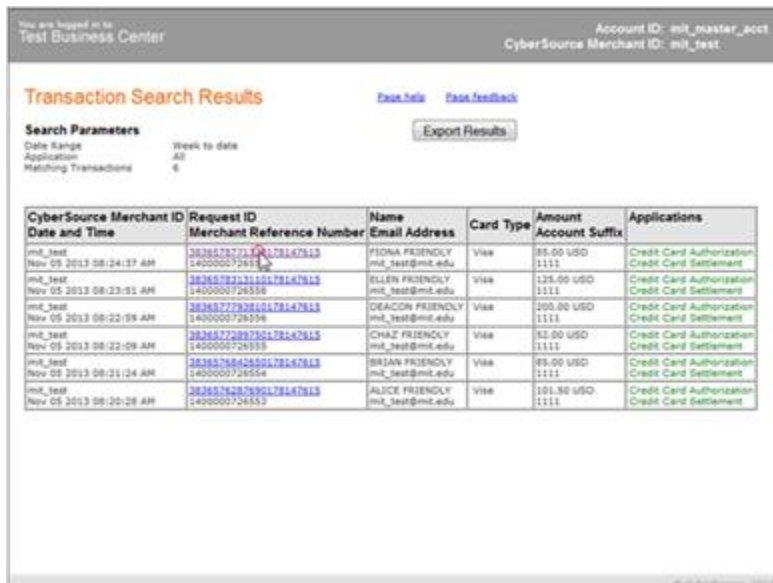
If you want, you can export the retrieved records

4.7 Search for and View Transactions



You can open the download in Excel, or you can save the file for later review.
Let's cancel to return to the retrieval list

4.8 Search for and View Transactions



To view a transaction's detail, click on its Request ID

4.11 Search for and View Transactions

You are logged in to
Test Business Center

Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Transaction Search Details

[Contact Support](#) [Page help](#) [Page feedback](#)

Request ID: Available Actions [Credit](#)
[New Order](#)
[Re-Authorize](#)
[Re-Authorize and Settle](#)
[View Receipt](#)

CyberSource Request ID:
Merchant ID:
Date: Nov 05 2013 08:24:37 AM
Application:
Reason Code: 100
Reply Message: Request was processed successfully.
Client Library: S.O.A
Client Application: MOP
Client App:
Client Use:
Security K:
Security K:
Customer I:
Similar Searches: [By Name](#)
[By Customer ID](#)
[By Email Address](#)
[By Account Number](#)
[Related Transactions](#)

Information

Name	PERSONA FRIENDLY	Name	PERSONA FRIENDLY
Company	MIT	Company	MIT
Address	101 Park Ave. Suite 207 Austin, TX, 77777 US	Address	101 Park Ave. Suite 207 Austin, TX, 77777 US

Notice the Available Actions. You'll use Credit to issue refunds, and you'll use the Re-Authorize and Settle to manage soft declines.

The Similar Search options help you find transactions related to the one displayed. For example, transactions for the same person, or for the same credit card account number.

To return to the search results list, click your browser's Back button. To start a new search, click the Transaction Search menu option and begin again.

4.12 Search for and View Transactions

You are logged in to
Test Business Center

Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Transaction Search Results

[Page help](#) [Page feedback](#)

Search Parameters

Date Range: Week to date
Application: All
Matching Transactions: 6

[Export Results](#)

CyberSource Merchant ID	Request ID	Merchant Reference Number	Name	Email Address	Card Type	Amount	Account Suffix	Applications
Date and Time								
mit_test Nov 05 2013 08:24:37 AM	2836173771379178167813	1400000726559	PERSONA FRIENDLY	mit_test@mit.edu	Visa	85.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:22:51 AM	2836173613110178167813	1400000726558	ELLEN FRIENDLY	mit_test@mit.edu	Visa	125.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:22:59 AM	2836177368610178167813	1400000726558	DEACON FRIENDLY	mit_test@mit.edu	Visa	200.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:22:09 AM	2836177289250178167813	1400000726558	CHAZ FRIENDLY	mit_test@mit.edu	Visa	82.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:21:04 AM	2836173642610178167813	1400000726554	BRIAN FRIENDLY	mit_test@mit.edu	Visa	85.00 USD	1111	Credit Card Authorization Credit Card Settlement
mit_test Nov 05 2013 08:20:28 AM	2836173687890178167813	1400000726553	ALICE FRIENDLY	mit_test@mit.edu	Visa	101.50 USD	1111	Credit Card Authorization Credit Card Settlement

4.13 Search for and View Transactions



Search for and
View Transactions
Review

General Search allows you employ a variety of field value and date range search techniques.

A search results list displays multiple hits. You may export this list to Excel.

The transaction detail screen shows you all information relevant to the transaction. Depending on the status of the transaction, you can issue a void or credit against the transaction.

From the detail screen, you can also launch a search for related, 'similar' transactions.'

[Topics](#) [Next Topic](#)

Take a moment to review, then decide what you would like to do next.

5. Void Transactions

5.1 Void Transactions



Void Transactions

- Void cancels a transaction
- Can be done up to midnight of the day of the transaction
- No charge to MIT for the void
- Two ways to perform the void
 - from Transaction Detail screen
 - from Pending Search

Perform a void to cancel a transaction. You cannot undo a void.

You can void a transaction up to midnight of the day of the transaction. At midnight, the transaction is settled and cannot be voided; it can, however, be credited.

There is no charge to MIT for processing the void.

There are two ways to perform a void: from the transaction detail screen and from a Pending Search. We'll start by showing you how to perform it from the transaction detail screen.

5.2 Void Transactions

You are logged in to
Test Business Center

Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Transaction Search Details

[Contact Support](#) [Page help](#) [Page feedback](#)

Request Information		Transaction Status Summary			
CyberSource Merchant ID	mit_test	Status	Amount	Action	Date
Request ID	3636378771370178147615	Credit Card Authorization	\$5.00 USD		Nov 05 2013 08:34:37 AM
Merchant Reference Number	1400000726599	Credit Card Settlement	\$5.00 USD	PENDING	Nov 05 2013 08:34:37 AM
Date	Nov 05 2013 08:34:37 AM				
Applications	Credit Card Authorization Credit Card Settlement				
Reason Code	100				
Reply Message	Request was processed successfully.				
Client Library	S.O.A				
Client Application	HOP				
Client Application Version	7				
Client User	HOP				
Security Key ID					
Security Key Expiration Date					

Available Actions: [Credit](#) [New Order](#) [Re-Authorize](#) [Re-Authorize and Settle](#) [View Receipt](#)

Similar Searches: [By Name](#) [By Customer ID](#) [By Email Address](#) [By Account Number](#) [Related Transactions](#)

Customer Information

Billing Information		Shipping Information	
Name	PICHA FRIENDLY	Name	PICHA FRIENDLY
Company	HIT	Company	HIT
Address	101 Park Ave. Suite 207 Austin, TX 78777	Address	101 Park Ave. Suite 207 Austin, TX 78777

At the transaction detail screen, note the settlement status is 'Pending' and the void option is displayed. Click on Void.

5.3 Void Transactions

You are logged in to
Test Business Center

Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Transaction Search Details [Contact Support](#) [Page help](#) [Page feedback](#)

Request Information

CyberSource Merchant ID	mit_test
Request ID	3856578771370179147613
Merchant Reference Number	
Date	
Applications	
Reason Code	
Reply Message	
Client Library	S-G-4
Client Application	HOP
Client Application Version	7
Client User	HOP
Security Key ID	
Security Key Expiration Date	

Transaction Status Summary

Status	Amount	Action	Date
Credit Card Authorization	\$5.00 USD		Nov 05 2013 08:24:37 AM
		PENDING	
	\$5.00 USD	Void	Nov 05 2013 08:24:37 AM

Customer Information

Billing Information

Name	FLORIAN, FRIENDLY
Company	HOT
Address	101 Park Ave. Suite 207 Austin, TX, 77777 us

Shipping Information

Name	FLORIAN, FRIENDLY
Company	HOT
Address	101 Park Ave. Suite 207 Austin, TX, 77777 us

Click OK to confirm the void

5.4 Void Transactions

You are logged in to
Test Business Center

Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Transaction Search Details [Contact Support](#) [Page help](#) [Page feedback](#)

Transaction Succeeded
Transaction voided successfully

Request Information

CyberSource Merchant ID	mit_test
Request ID	3856578771370179147613
Merchant Reference Number	1400000726559
Date	Nov 05 2013 08:24:37 AM
Applications	Credit Card Authorization Credit Card Settlement
Reason Code	100
Reply Message	Request was processed successfully.
Client Library	S-G-4
Client Application	HOP
Client Application Version	7
Client User	HOP
Security Key ID	
Security Key Expiration Date	

Transaction Status Summary

Status	Amount	Action	Date
Credit Card Authorization	\$5.00 USD		Nov 05 2013 08:24:37 AM
Credit Card Settlement	\$5.00 USD	VOIDED	Nov 05 2013 08:24:37 AM

Customer Information

Billing Information

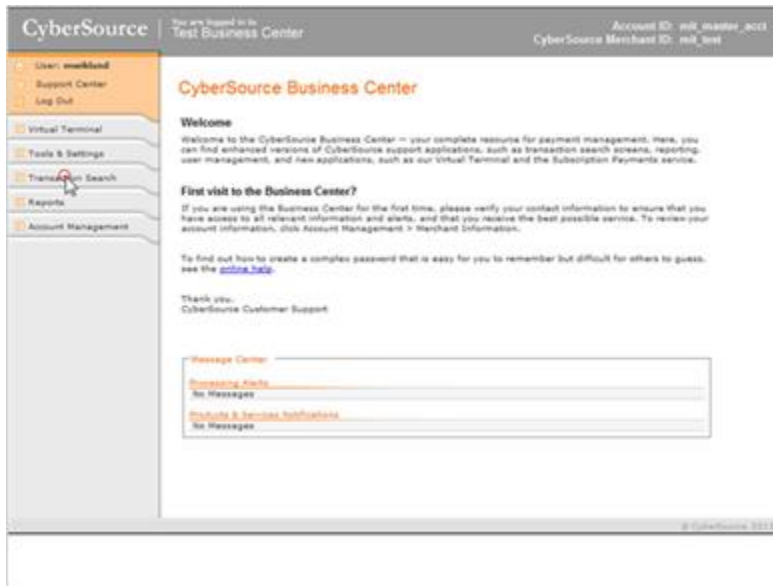
Name	FLORIAN, FRIENDLY
Company	HOT
Address	101 Park Ave. Suite 207 Austin, TX, 77777 us

Shipping Information

Name	FLORIAN, FRIENDLY
Company	HOT
Address	101 Park Ave. Suite 207 Austin, TX, 77777 us

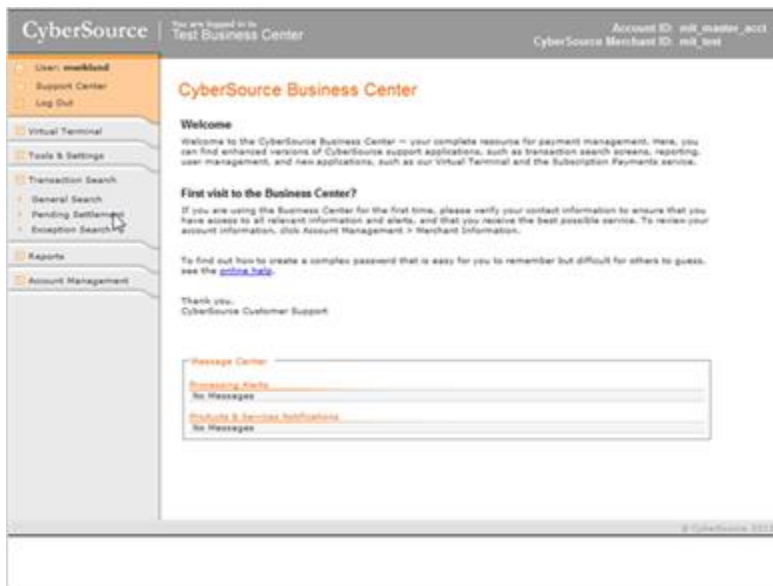
The void is successful. Note the action is now Voided.
Now let's see how a transaction can be voided from a Pending Search.

5.5 Void Transactions



At the menu, select Transaction Search.

5.6 Void Transactions



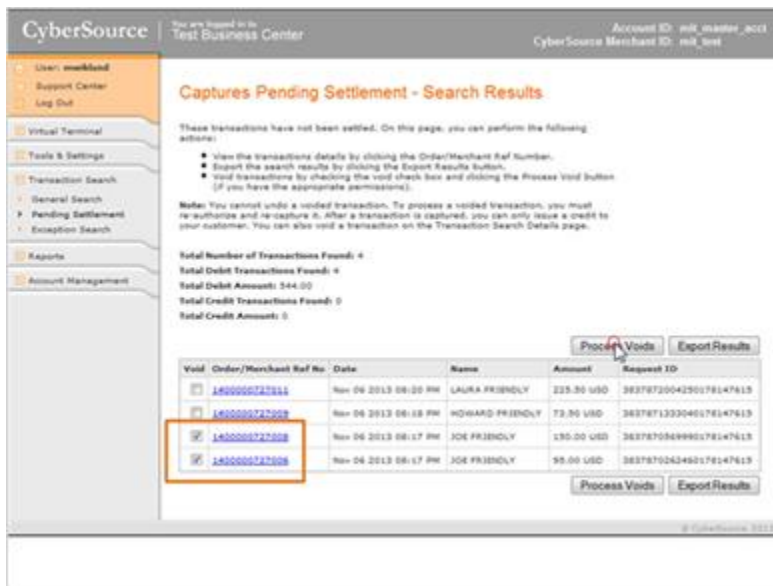
And then Pending Settlement.

5.7 Void Transactions



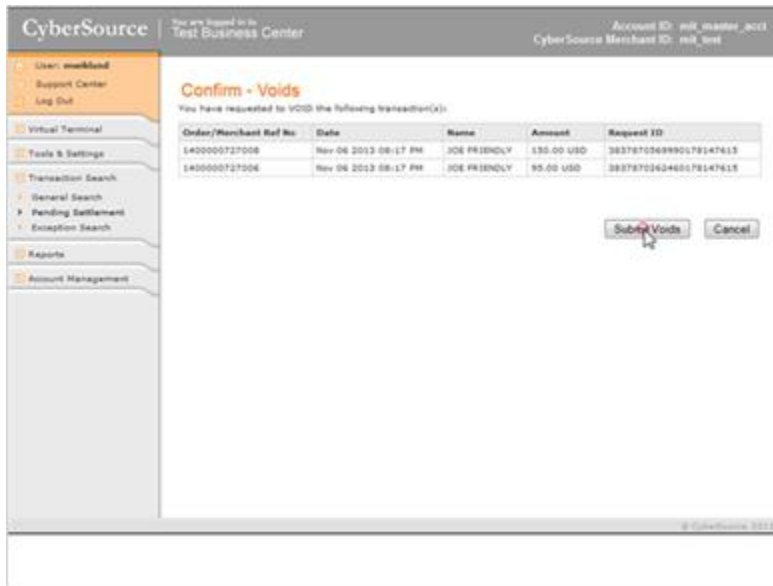
Click Search.

5.8 Void Transactions



The pending transactions display. Select the transactions you wish to void. Here, we'll select two transactions. And then click Process Voids.

5.9 Void Transactions

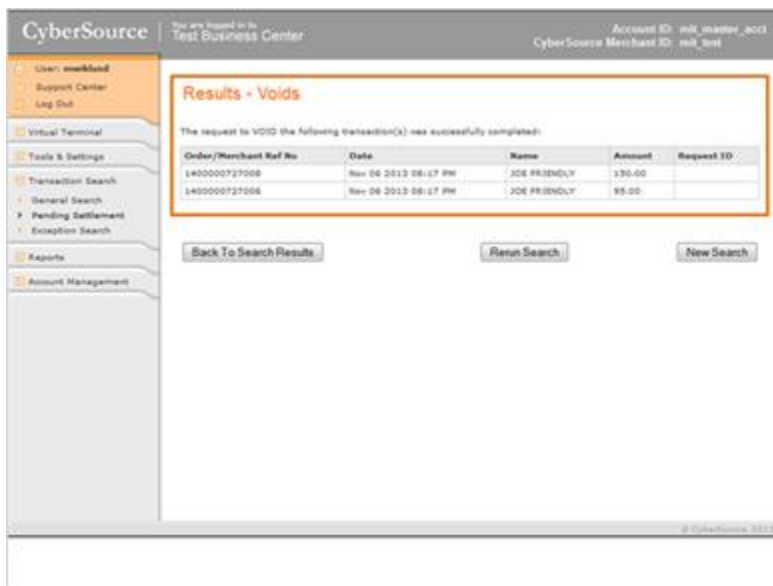


The screenshot shows the 'Confirm - Voids' screen in the CyberSource interface. The left sidebar contains navigation links: User, ewallet, Support Center, Log Out, Virtual Terminal, Tools & Settings, Transaction Search, General Search, Pending Settlement, Exception Search, Reports, and Account Management. The main content area displays the title 'Confirm - Voids' and a message: 'You have requested to VOID the following transaction(s):'. Below this is a table with two rows of transaction data. At the bottom right, there are two buttons: 'Submit Voids' and 'Cancel'.

Order/Merchant Ref No	Date	Name	Amount	Request ID
1400000727008	Nov 06 2013 08:17 PM	JOE FRIENDLY	130.00 USD	383787036990178147615
1400000727006	Nov 06 2013 08:17 PM	JOE FRIENDLY	95.00 USD	383787036990178147615

If you change your mind, click Cancel. If you are ready to proceed, click Submit Voids.

5.10 Void Transactions



The screenshot shows the 'Results - Voids' screen in the CyberSource interface. The left sidebar is identical to the previous screen. The main content area displays the title 'Results - Voids' and a message: 'The request to VOID the following transaction(s) was successfully completed:'. Below this is a table with two rows of transaction data. At the bottom, there are three buttons: 'Back To Search Results', 'Run Search', and 'New Search'.

Order/Merchant Ref No	Date	Name	Amount	Request ID
1400000727008	Nov 06 2013 08:17 PM	JOE FRIENDLY	130.00	
1400000727006	Nov 06 2013 08:17 PM	JOE FRIENDLY	95.00	

The voids have been processed.

5.11 Void Transactions



Issue a void to cancel a pending charge or a pending credit transaction.

Voids can only be issued on the day the transaction was created and must be done before midnight, at which time settlement occurs. After settlement, the only way to offset a charge is to issue a credit.

A void cannot be undone. If you issue a void in error, the charge or credit will need to be reprocessed.

[Topics](#) [Next Topic](#)

Take a moment to review, then decide what you would like to do next.

6. Manage Soft Declines

6.1 Manage Soft Declines

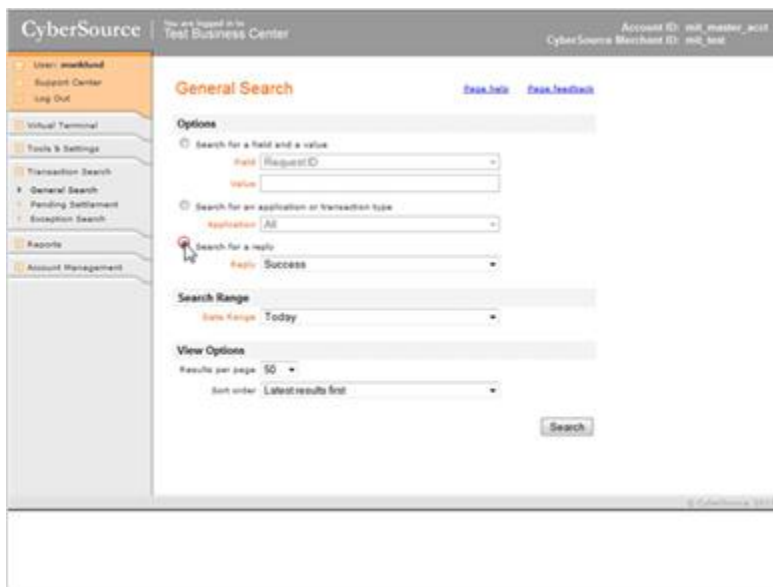


A Soft Decline is an error which occurs when a customer enters an incorrect CVN security code or an address that does not agree with the address on file with the credit card company. This is called an AVS Mismatch.

The transaction looks successful to the customer, but is in a declined status in CyberSource EBC.

Merchants should resolve their soft declines on a regular basis, if not daily, by running a report for the soft declines and then manually settling them.

6.2 Manage Soft Declines



Starting from General Search, select the "Search for a reply" option

6.3 Manage Soft Declines

The screenshot shows the CyberSource General Search interface. On the left is a sidebar with navigation links: User Workflows, Support Center, Log Out, Virtual Terminal, Tools & Settings, Transaction Search, General Search (selected), Pending Settlement, Exception Search, Reports, and Account Management. The main area is titled 'General Search' and includes a 'Search' button. Below the title are three search options: 'Search for a field and a value', 'Search for an application or transaction type', and 'Search for a reply'. The 'Search for a reply' option is selected, and a dropdown menu is open showing various decline codes. The 'Search Range' is set to 'Date Range' and 'View Options' are set to 'Results per page' and 'Sort order'.

Options

- Search for a field and a value
- Search for an application or transaction type
- Search for a reply

Search Range

View Options

Results per page

Sort order

Search

From the drop down, you can see the AVS Mismatch and CVN Mismatch options. We'll choose AVS Mismatch.

6.4 Manage Soft Declines

The screenshot shows the CyberSource General Search interface with the 'Search for a reply' option selected. The dropdown menu is open, and 'AVS Mismatch' is selected. The 'Search Range' is set to 'Date Range' and 'View Options' are set to 'Results per page' and 'Sort order'.

Options

- Search for a field and a value
- Search for an application or transaction type
- Search for a reply

Search Range

View Options

Results per page

Sort order

Search

6.9 Manage Soft Declines

You are logged in to Test Business Center Account ID: mit_master_acct
CyberSource Merchant ID: mit_test

Credit Card Settlement

Enter the amount that you would like to settle. You cannot settle more than the amount of the original authorization.

Transaction Details

Request ID	2014-08-18-10:00:00-10:00:00
CyberSource Merchant ID	mit_test_merchant
Authorization Amount	390.00 USD
Authorization Code	190746
Settlement Amount	390.00

Comments

Customer ID

Advance Batch Number

Advance Receipt Number

Merchant-Defined Data 3

Merchant-Defined Data 4

Settle

Message from webpage

? You requested that the transaction be settled for 390.00 USD. Is this information correct?

OK **Cancel**

Click OK to confirm. The transaction is now authorized and will be settled.

6.10 Manage Soft Declines

Manage Soft Declines Review

A soft decline is what happens when a customer enters an incorrect CVN or an address that does not match the one on file with their credit card (AVS mismatch).

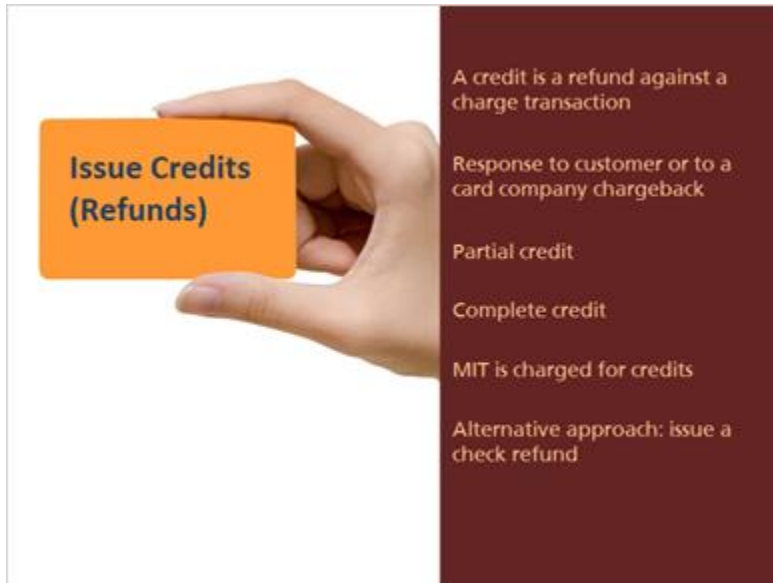
To the customer, the charge will appear to be successful, but within CyberSource EBC, it will be declined.

You need to perform a CVN and an AVS search daily for soft declines and then, at your discretion, settle them.

Topics **Next Topic**

7. Issue Credits (Refunds)

7.1 Issue Credits (Refunds)



A credit is a refund against a charge transaction. For example, a customer has directly requested a refund because a service was not provided, or a credit card company has presented a chargeback that disputes a charge.

You can issue a partial credit for a portion of the original charge, or a complete credit for the full amount of the charge. You cannot issue more credit than what was originally charged.

MIT is assessed a processing fee for customer related credit transactions. You may want to consider an alternative, potentially more economical approach to handling the credit, which would be to not issue the credit within CyberSource EBC but rather to issue the customer a refund check by the club.

7.2 Issue Credits (Refunds)

CyberSource You are logged in as Test Business Center Account ID: mit_tester_acct CyberSource Merchant ID: mit_test

Transaction Search Details [Contact Support](#) [Email Help](#) [Email Feedback](#)

Request Information

CyberSource Merchant ID	mit_test
Request ID	3836878771370178147815
Merchant Reference Number	1400000724539
Date	2012-05-24-01
Applications	
Reason Code	
Reply Message	
Client Library	
Client Application	
Client User	mit
Security Key ID	
Security Key Expiration Date	

Transaction Status Summary

Status	Amount	Action	Date
Credit Card Authorization	\$2.00 USD		2012-05-24-01

Available Actions

- Credit
- New Order
- Re-Authorize
- Re-Authorize and Settle
- View Receipt

Customer Information

Billing Information		Shipping Information	
Name	PSONA FRIENDLY	Name	PSONA FRIENDLY
Company	MIT	Company	MIT
Address	501 Park Ave. Suite 207 Ruthtown, TN 37777 US	Address	501 Park Ave. Suite 207 Ruthtown, TN 37777 US
Phone Number	6158320132		
Email Address	mit_test@mit.edu		

To issue a credit, open the transaction to be credited and then click Credit in the Available Actions section.

7.3 Issue Credits (Refunds)

CyberSource You are logged in as Test Business Center Account ID: mit_tester_acct CyberSource Merchant ID: mit_test

Credit Card Credit [Email Help](#) [Email Feedback](#)

Enter the amount that you would like to credit.

Transaction Details

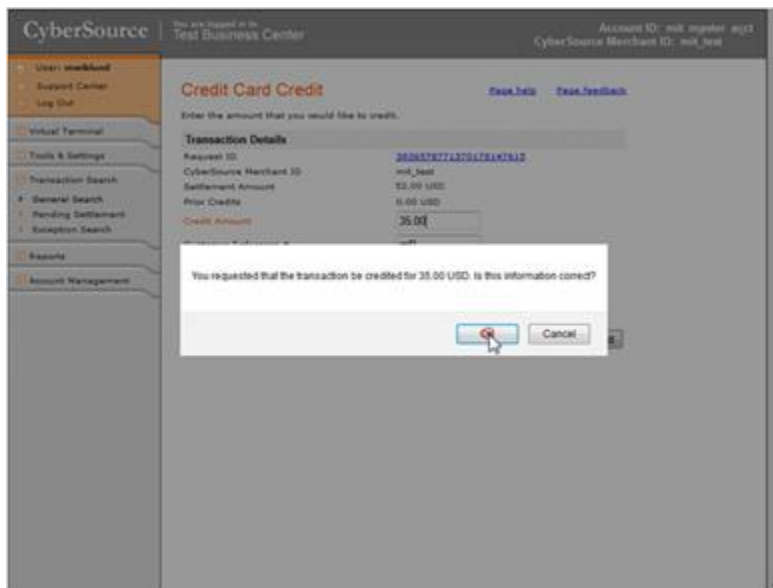
Request ID	3836878771370178147815
CyberSource Merchant ID	mit_test
Settlement Amount	\$2.00 USD
Prior Credit	\$2.00 USD
Credit Amount	\$2.00
Customer Reference #	mit
Merchant-Defined Data 1	mit
Merchant-Defined Data 2	mit
Merchant-Defined Data 3	mit
Merchant-Defined Data 4	mit

Credit

Note the original settlement amount. If previous credit has been issued, you will see that too.

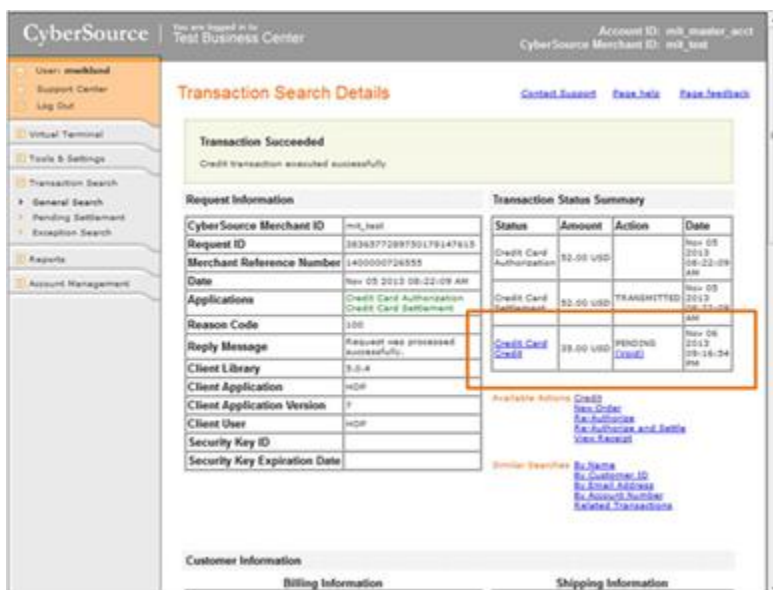
Enter the amount to be presently credited and then click Credit.

7.4 Issue Credits (Refunds)



We'll click OK to confirm.

7.5 Issue Credits (Refunds)



The credit is now a pending transaction. You may void the credit at any time up and until midnight when the credit is settled.

7.6 Issue Credits (Refunds)



Issuing Credit
(Refunds)
Review

Issue a credit in response to a customer request or a credit card company chargeback.

You can issue a partial credit for a portion of the original charge, or a complete credit for the whole amount of the original charge.

The sum of all credits against the charge cannot exceed the amount of the original charge.

There is a fee to the club for processing a credit. It may be more economical to issue a check refund from the club instead.

[Topics](#) [Next Topic](#)

Take a moment to review, then decide what you would like to do next.

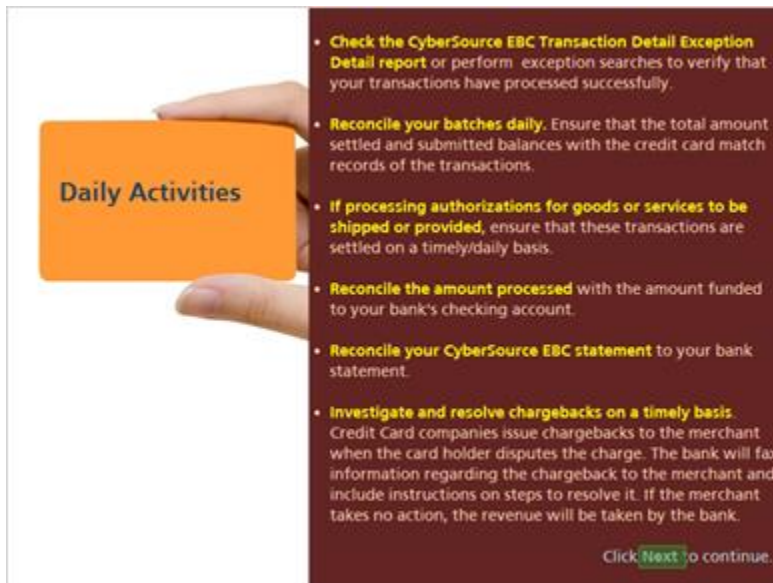
8. Monthly Activities and Reports

8.1 Monthly Activities and Reports



In this module, we'll review the daily and monthly activities required of merchants, show you how to generate an online CyberSource EBC report, and conclude with a look at the monthly CyberSource EBC statement.

8.2 Monthly Activities and Reports



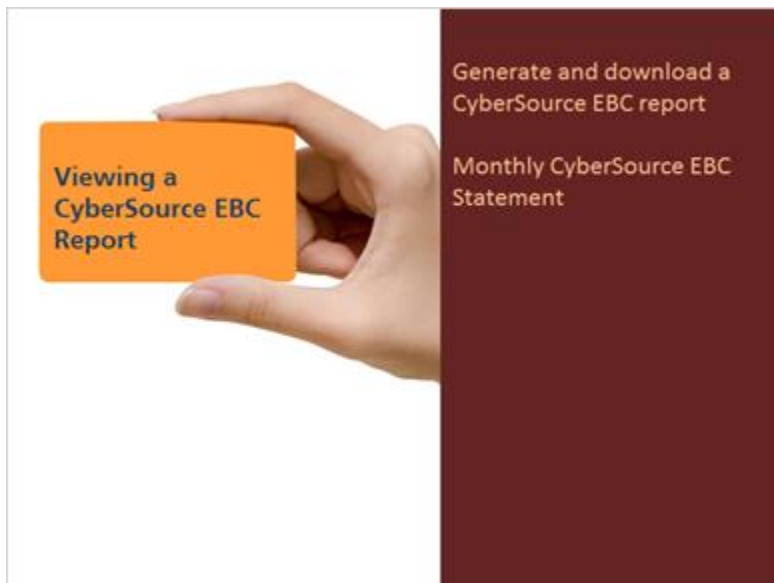
Take a moment to review these recommended daily merchant activities. Click Next when you are ready to continue.

8.3 Monthly Activities and Reports



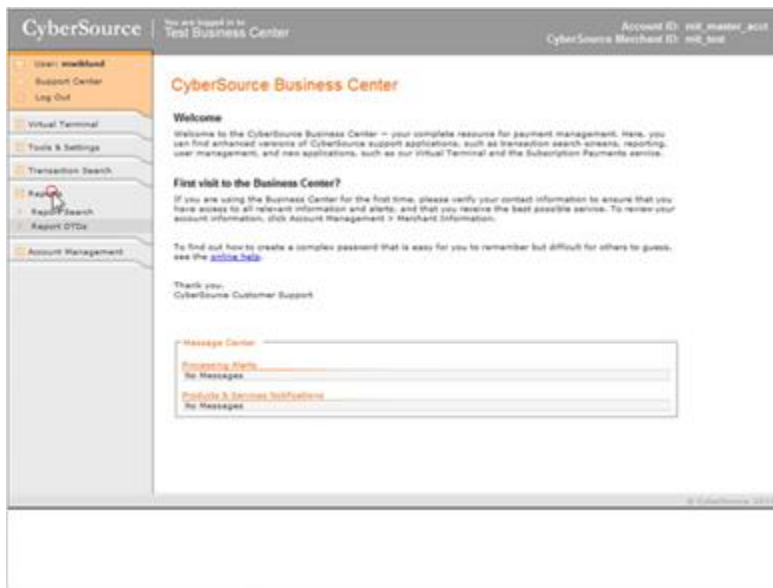
Take a moment to review these recommended monthly merchant activities. Click Next when you are ready to continue.

8.4 Monthly Activities and Reports



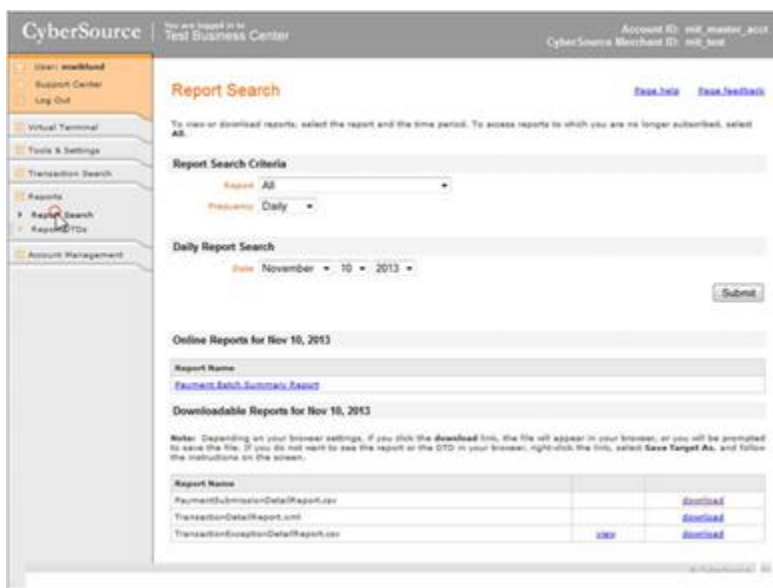
Now, we'll show you how to generate and download a CyberSource EBC Report. Afterwards, we'll look at the monthly CyberSource Statement.

8.5 Monthly Activities and Reports



From the menu, select reports and then reports search

8.6 Monthly Activities and Reports



Select the Report you wish to run

8.7 Monthly Activities and Reports

CyberSource Test Business Center Account ID: mit_master_acct CyberSource Merchant ID: mit_test

Report Search [Data Help](#) [Data Feedback](#)

To view or download reports, select the report and the time period. To access reports to which you are no longer subscribed, select All.

Report Search Criteria

Report: All
Frequency: All
Daily Report Selection: All

Online Reports for Nov 10, 2013

Report Name: [Payment Batch Summary Report](#)

Downloadable Reports for Nov 10, 2013

Note: Depending on your browser settings, if you click the download link, the file will appear in your browser, or you will be prompted to save the file. If you do not want to see the report in the DTD in your browser, right-click the link, select **Save Target As...**, and follow the instructions on the screen.

Report Name	Download
PaymentSubmissionDetailReport.csv	Download
TransactionDetailReport.xml	Download
TransactionExceptionDetailReport.csv	Download

We'll choose the Payment Submission Detail Report.

8.8 Monthly Activities and Reports

CyberSource Test Business Center Account ID: mit_master_acct CyberSource Merchant ID: mit_test

Report Search [Data Help](#) [Data Feedback](#)

To view or download reports, select the report and the time period. To access reports to which you are no longer subscribed, select All.

Report Search Criteria

Report: All
Frequency: All
Daily Report Selection: All

Online Reports for Nov 10, 2013

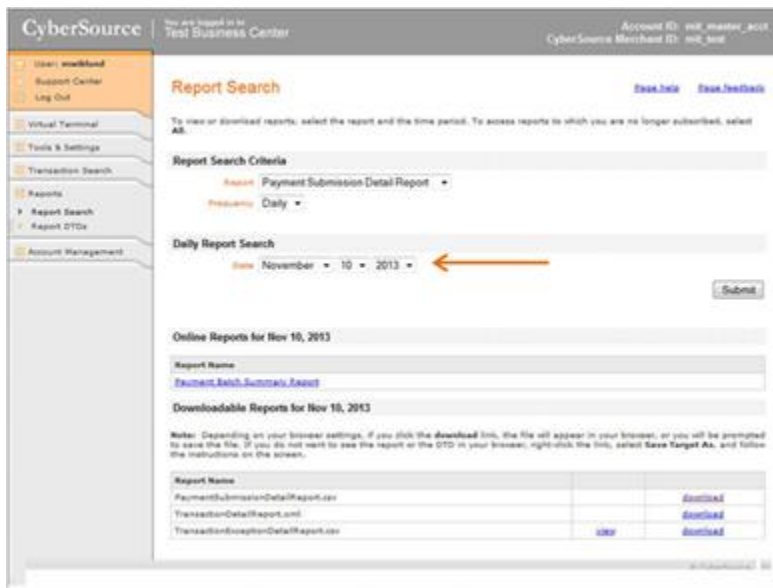
Report Name: [Payment Batch Summary Report](#)

Downloadable Reports for Nov 10, 2013

Note: Depending on your browser settings, if you click the download link, the file will appear in your browser, or you will be prompted to save the file. If you do not want to see the report in the DTD in your browser, right-click the link, select **Save Target As...**, and follow the instructions on the screen.

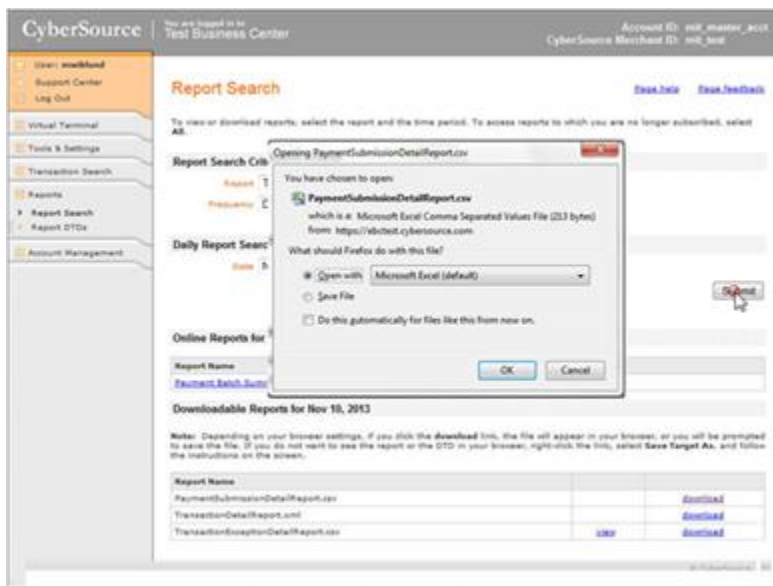
Report Name	Download
PaymentSubmissionDetailReport.csv	Download
TransactionDetailReport.xml	Download
TransactionExceptionDetailReport.csv	Download

8.9 Monthly Activities and Reports



For Daily reports, you'll choose the desired date.

8.10 Monthly Activities and Reports



And then click Submit.

8.11 Monthly Activities and Reports

The screenshot shows the CyberSource Report Search interface. At the top, there's a header with 'CyberSource' and 'You are logged in to Test Business Center'. Below this, there's a 'Report Search' section with a 'Downloadable Reports for Nov 10, 2013' section. The main part of the screen displays a table of transactions with columns for 'Merchant Ref', 'Trans Ref', 'Payment Currency', 'Amount', and 'Transaction Type'. The table lists 18 transactions, each with a unique merchant and transaction reference number, a payment currency (USD), and an amount. The 'Transaction Type' column shows various card types like Visa, MasterCard, and American Express. Below the table, there's a 'Downloadable Reports for Nov 10, 2013' section with a table of report names and download links. The reports listed are 'PaymentSubmissionDataReport.csv', 'TransactionDataReport.csv', and 'TransactionExceptionDataReport.csv'. Each report has a 'Download' link next to it.

Merchant Ref	Trans Ref	Payment Currency	Amount	Transaction Type
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	10.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	448.30	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	28.75	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	10.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	105.20	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	101.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	422.87	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	25.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	1,842.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	10.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	109.22	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	30.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	10.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	1,303.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	20.00	Visa
5.000-14 mt_usd_f	5/10/2013 57080713430017000000	USD	4,676.20	Visa

Downloadable Reports for Nov 10, 2013

Report Name	Download
PaymentSubmissionDataReport.csv	Download
TransactionDataReport.csv	Download
TransactionExceptionDataReport.csv	Download

8.12 Monthly Activities and Reports

This screenshot is similar to the one in 8.11, but it includes a callout box on the right side. The callout box has a red background and white text. It says: 'This report shows... A row for each credit card transaction. The CSV file contains no formulae or special formatting. If you plan to work further with the spreadsheet, save it as an Excel file, format the columns appropriately, and replace the total amount with an Auto Sum. Click Next to continue...'. The main interface is the same as in 8.11, showing the 'Report Search' section and the 'Downloadable Reports for Nov 10, 2013' section.

This report shows...
A row for each credit card transaction.
The CSV file contains no formulae or special formatting.
If you plan to work further with the spreadsheet, save it as an Excel file, format the columns appropriately, and replace the total amount with an Auto Sum.
Click Next to continue...

8.13 Monthly Activities and Reports



Your Bank Statements....

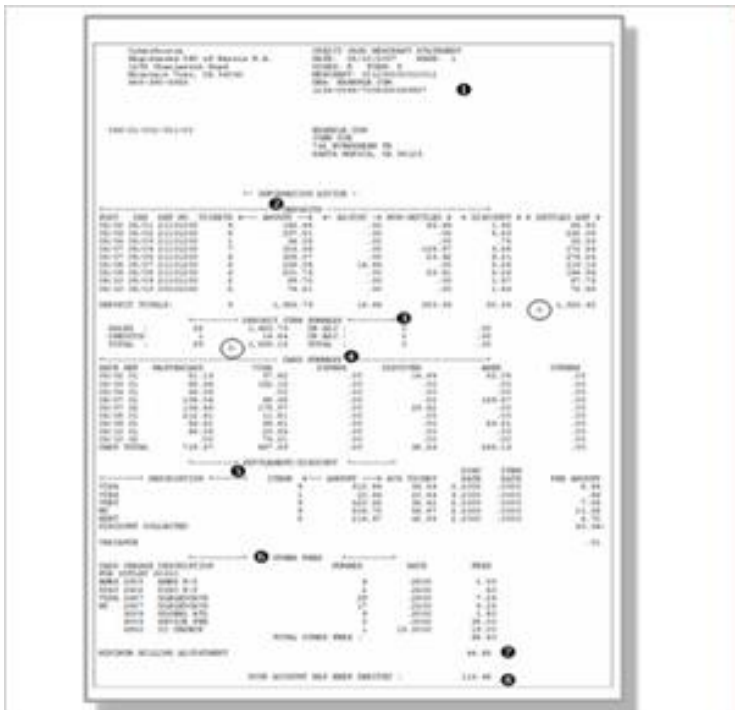
will show the total dollar amount deposited into your account daily.

Visa and Mastercard deposits are without fees. Fees are charged separately to your bank account monthly.

American Express deposits are less the fees charged.

Click **Next** to continue...

8.14 Monthly Activities and Reports



CyberSource Monthly Statement....

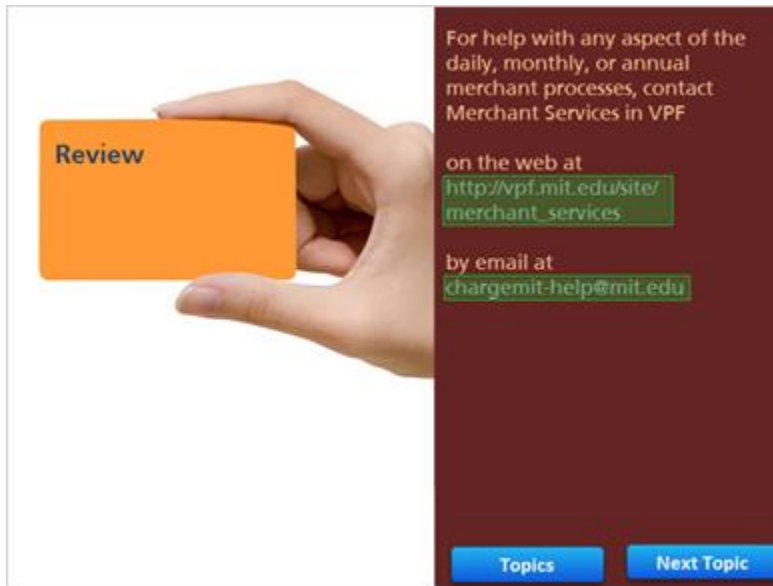
Here is a sample monthly statement from GNN (Global Monthly Payment Network).

Click **Resources** above for a detailed explanation of the statement's content.

Click **Next** to continue...

Here's a sample monthly statement. Click the Resources link above for a detailed explanation of the statement's content. Click Next when you are ready to continue.

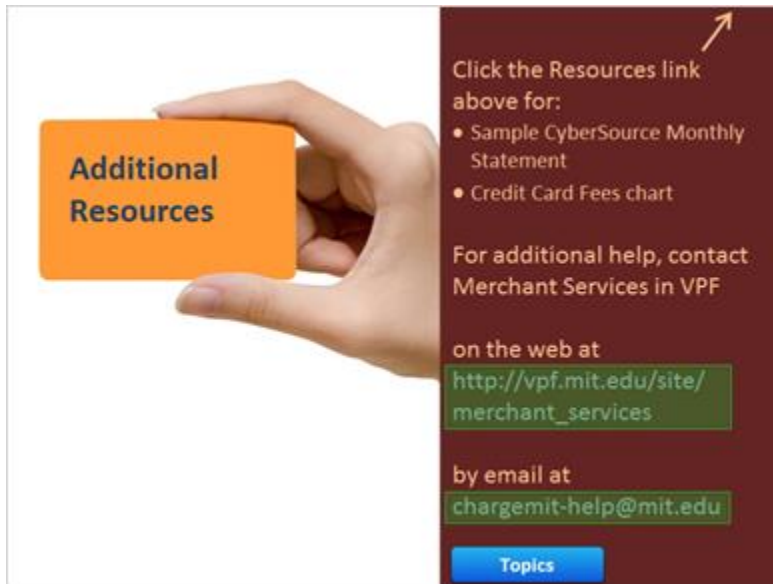
8.15 Monthly Activities and Reports



For help with any aspect of this process, contact Merchant Services in VPF.

9. Additional Resources

9.1 Additional Resources



For additional help, contact VPF Merchant Services.