



Analytics 5.0

Manual

Version 1.1

As of: 9.7.2014

Table of contents

ABOUT THIS MANUAL	4
COMPUTOP ANALYTICS	5
Introduction	5
Prerequisites of Computop Analytics.....	5
Calling Computop Analytics	5
General basic functions of the web interface.....	6
Contact form.....	8
Administration.....	9
Change password	9
User Management.....	10
User log.....	15
PROCESS ADMINISTRATION.....	17
Searching and filtering operations.....	17
Capture, reversals and credits in the detailed view.....	19
Reconciliation	21
Settlement files	22
Data export.....	22
Reporter	24
Statistics	25
CREATE PROCESSES.....	26
Manually initiating a card payment.....	26
Execute direct debits.....	28
Creating and checking subscriptions.....	29
Subscription for existing payment	29
New subscription	30
Searching for subscriptions	31
Batch files.....	33
Fraud prevention	34
Black list.....	34
Black list SecurePay	36
White list	37
White list SecurePay	38
GLOSSARY	39
Index.....	40

Document history

Date	Name	Change
01.08.2014	Peter Posse	Language selection for multilanguage support added SEPA screenshot renewed
15.05.2013	Peter Posse	URL changed to https://paygate.computop.de/analytics Manual authorisation supplemented Screenshots for terminal payments with separators renewed
11.04.2013	Peter Posse	Comments from advance testers incorporated, Direct debit documented more precisely Language selection supplemented, contact form corrected URL for the call changed
18.03.2013	Peter Posse	First draft for new Computop Analytics based on the manual ctPayGate42analytics21.doc

ABOUT THIS MANUAL

This manual describes the performances and the operation of Computop Analytics in the management of processes:

- Management of processes with Computop Analytics from page 17
- Handling of payments and processes with Computop Analytics from page 26
- Fraud prevention measures from page 33

The manual is primarily aimed at the merchant's **Customer Care** and **Shop Management staff**. However, the transaction and sales overview of Computop Analytics is also a useful source of information for **Accounts Departments** and **Management**.

Computop Analytics is useful for **programmers** in the test phase for checking the correct handling of the payments and processes.

COMPUTOP ANALYTICS

This chapter describes the outlines of the web-based analysis application Computop Analytics, with which you can view, edit and evaluate the processes.

Following a short introduction you will learn the access conditions and how to call Computop Analytics. Subsequently, the basic functions that are always available are described and you are shown how to access the contact form with which you can request help from Support.

Introduction

Computop Analytics is an Internet application that offers you an overview and check of all payment transactions and processes. On the password-protected and SSL-encrypted web pages you can manage all payment transactions which you have submitted via your shop, your SSL POS-Terminal or with your batch files on the Computop Paygate.

So that you always see the latest processing status of the payment transactions and processes, Computop Analytics runs a direct dynamic analysis on your transaction database. Along with the status inquiry you can also carry out manual captures or credits with Computop Analytics, provided this is permitted by the payment methods used.

Prerequisites of Computop Analytics

For access to Computop Analytics you will receive your own personal access data from Computop in the form of merchant, user name and password. All you need is Internet access and a current Internet-browser which supports 128 bit SSL-encryption. These include the current versions of Internet Explorer, Firefox, Opera and other browsers.

Notice: We will send you the access data by means of an encrypted email. The password is issued to you by Computop Support by fax or telephone for security reasons.

Calling Computop Analytics

Computop Analytics is a web application, which for security reasons can be called only with SSL-encryption (HTTPS). The Internet address (URL) for it is:

```
https://paygate.computop.de/analytics
```

Alternatively, just click on the **Computop Analytics** link at www.computop.de. You can accelerate the access by saving the URL address for Computop Analytics as a favourite in your browser.

When you call Computop Analytics you will first see a login dialogue asking you to input the **merchant**, **user name** and **password** which you have obtained from Computop. You can and should change your password later. The merchant input is not absolutely necessary, but should be entered in order to avoid cases of mistaken identity. The necessary value for **Merchant** is the **MerchantID**. Without specification of a merchant the entire database of user names is searched. If there should happen to be a user with the same user name at another merchant, this could lead to undesired blocking of your access due to the incorrect assignment and incorrect input of the password.

After a longer period of inactivity on the website you will be automatically logged off by Computop Analytics for security reasons. The browser then displays the login dialogue again. At present the inactivity time interval is 15 minutes. Observe this behaviour, if you still wish to print or export the data found after research.

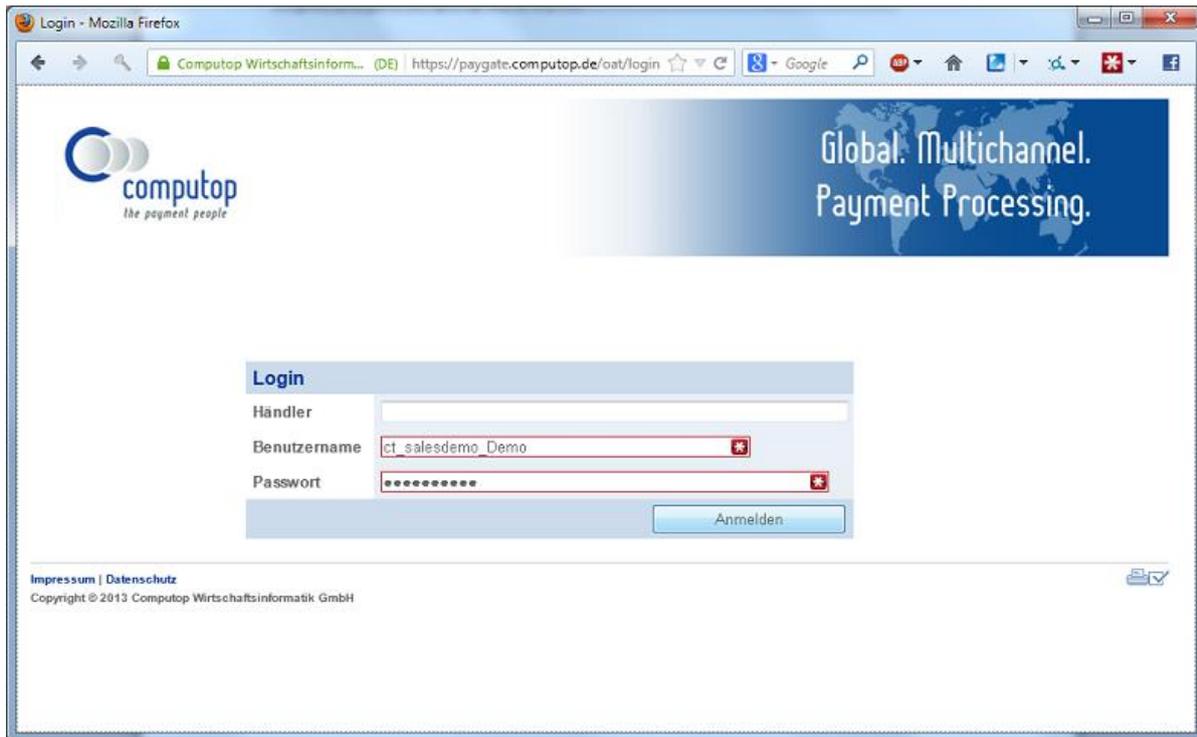


Figure: User login dialogue in Computop Analytics

General basic functions of the web interface

The web view of Computop Analytics is clearly divided vertically into three areas; at the top and bottom the necessary menu commands are permanently available to you along with basic functions and important links. In the area in between you work with the desired evaluations and actions.

You can go directly to the Computop home page via the **Computop Wirtschaftsinformatik GmbH** link or by clicking on the logo. At the same time your active session in Computop Analytics remains open, so that you can continue working there seamlessly. The link for this opens a new tab or a new browser window.

Computop Analytics is structured multilingually throughout. Via the **English** link right at the top you can change seamlessly to the English view at any time. From there the corresponding link like for example **German** takes you just as quickly back to the display in the preset user language. The dialogue just opened always remains open, so that you can immediately continue to work. You can set other languages for the user on the detailed page of the respective user; see User Management on page 10. If the user language is set to English, there is no further changeover on the view. For every other user language the link mentioned above enables fast switching between English and the preset language. If the preset user language is not yet supported at present, Computop Analytics uses German as standard instead. Currently Computop Analytics is available in German, English, French, Spanish, Italian, Polish, Danish, Swedish and Chinese

On the right in the menu line is the **Logout** button for properly logging out from Computop Analytics again. You must **confirm** the log out process in order to avoid inadvertently logging out. For security reasons you should log off after every session.

At the foot of the page you will find links to the **Imprint** and **Data protection**. At the bottom right there is always the print symbol, which opens the printing dialogue for the currently displayed page, as well as the check mark, with which you call the dialogue for the creation of a new bookmark in your browser.

Under the main menu you can additionally always see the details of the currently logged-in **user** as well as the **merchant**. This serves primarily only as information. The current user name is at the same time usable as a link in order to open the detailed view of the user in the user administration and to make settings there if necessary. If you use a multi-merchant configuration in which several merchants are set-up and if the currently displayed page allows, the display of the merchant then changes to a combo box with which you can select **all merchants** or a certain merchant.

Notice: User administration and multi-merchant configuration are options that you must order separately from Computop.

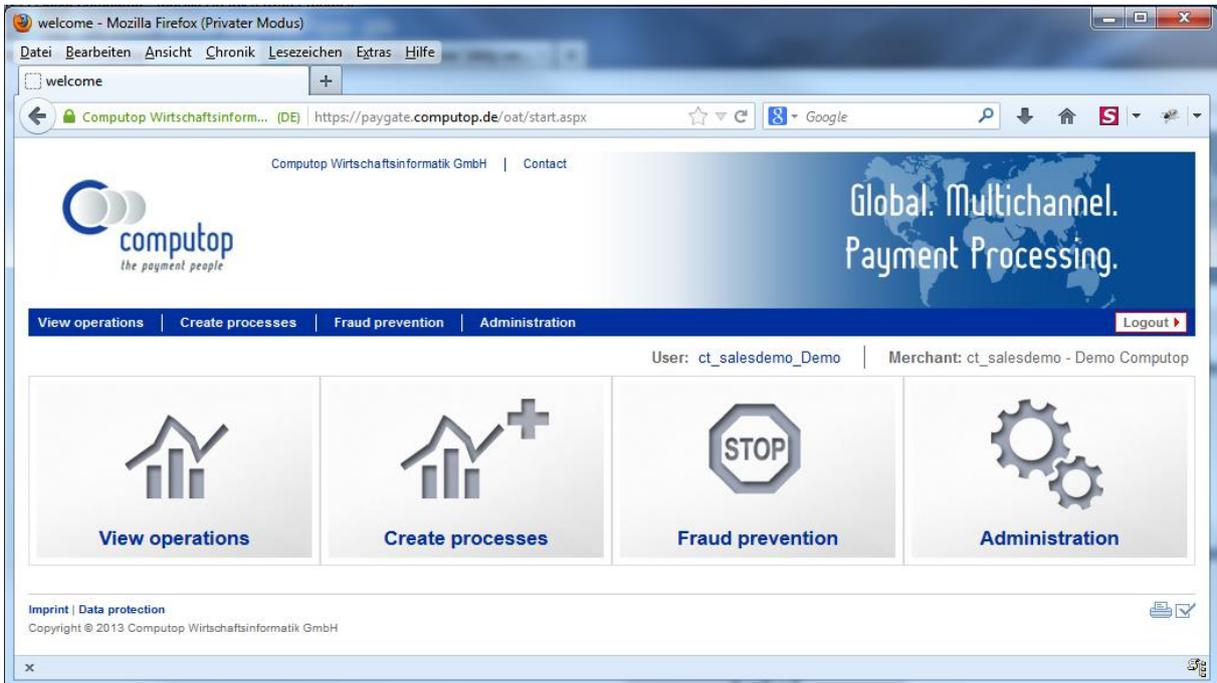
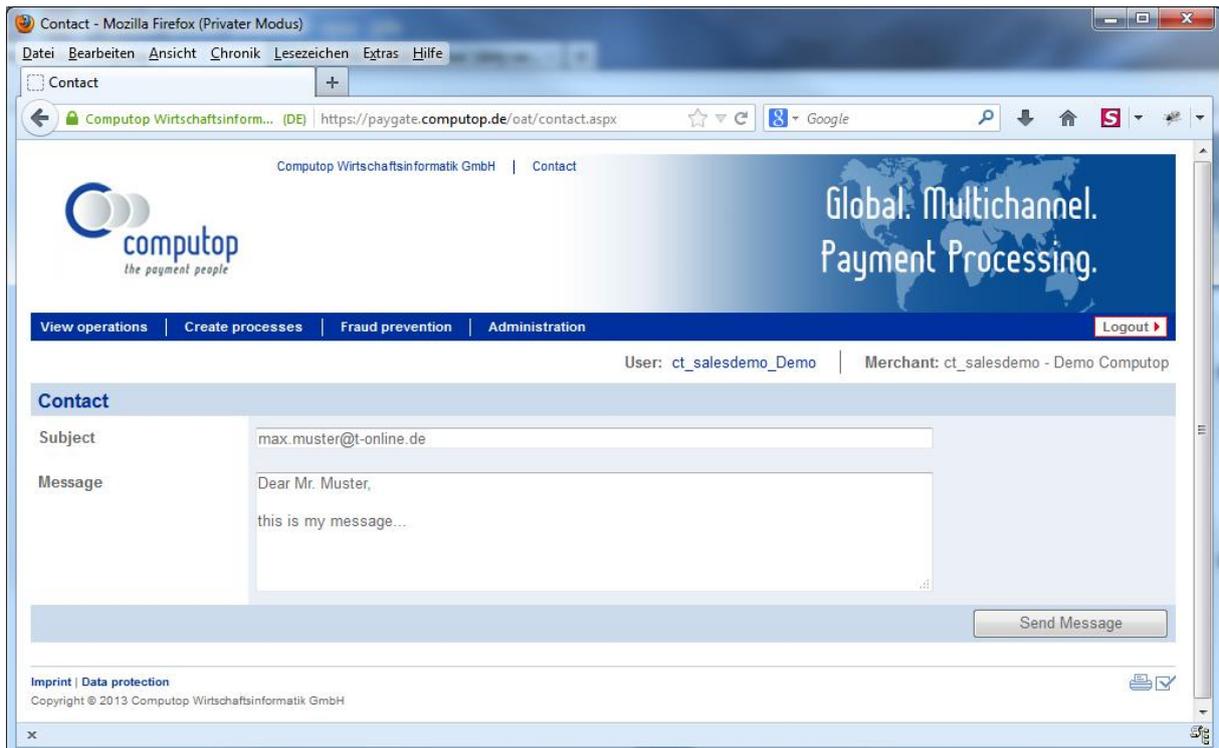


Figure: Start page with basic functions in the upper and lower areas

Contact form

The Computop Analytics contact form is at your disposal for general questions that do not relate to a payment. Just click right at the top of the web page on the **Contact** link, fill in the form with the details of your own **email address** for the reply, a **subject** as well as the **message** and click on the **Send Message** button. If an email address is stored in your user data the input field will not be displayed here; instead, the stored email address will be used.

If you have questions about individual payments, please first open the relevant detailed page in the Computop Analytics operation list, copy from there the PayID in question (operation number) and attach it to the enquiry. We can process your enquiries if the message contains the PayID in question, which speeds up our checking.



The screenshot shows a web browser window titled "Contact - Mozilla Firefox (Privater Modus)". The address bar displays "https://paygate.computop.de/oat/contact.aspx". The page header includes the Computop logo and the text "Global. Multichannel. Payment Processing." Below the header is a navigation menu with "View operations", "Create processes", "Fraud prevention", and "Administration", along with a "Logout" button. The user is logged in as "User: ct_salesdemo_Demo" and the merchant is "Merchant: ct_salesdemo - Demo Computop". The main content area is titled "Contact" and contains a form with two fields: "Subject" with the value "max.muster@t-online.de" and "Message" with the text "Dear Mr. Muster, this is my message...". A "Send Message" button is located at the bottom right of the form. The footer contains "Imprint | Data protection" and "Copyright © 2013 Computop Wirtschaftsinformatik GmbH".

Figure: Contact form for general enquiries

ADMINISTRATION

You define the basic settings for the users of your access to Computop Analytics in the **Administration** section of the main menu. Apart from setting up users and the allocation of the respective rights, you can also see here in detail which safety-relevant processes have been logged for your user account.

Change password

You receive a password from Computop for accessing your transaction data. For security reasons you must change this after the first login. After that you should change this password again every 4-6 weeks. To do this, click on the link of your user name next to user and scroll through the **Detailed view of user** right to the bottom. Click there on the **New password** button.

An additional dialogue section appears, where you must first enter your **current password**. Enter a **new password** below that. To prevent typing errors, please enter the new password a second time. Then **confirm** the change.

Notice: Please note that for security reasons a password must be at least 8-digits long and must contain one number, one special character and capital/lower case letters. In addition, the new password must not be one of the last 4 passwords again.

Terminal

Card terminal Direct debit terminal

Batch files

Settlement files Batch files

Fraud prevention

Black list White List SecurePay

Black List SecurePay Create white list entries

Create black list entries Change white list

Change blacklist Detailed view of list entry

White List Detailed view of SecurePay

Administration

User Management User Log

New password

New password

Password rules:

- differing from the last 4 passwords
- 8 to 20 characters long
- each have at least one digit, one special character and one uppercase letter

Current password

New password

New Password (repeat)

Imprint | Data protection
Copyright © 2013 Computop Wirtschaftsinformatik GmbH

Figure: Computop Analytics password administration

User Management

If several users use your operation list, you can assign individual passwords and access rights to the users with the user administration of Computop Analytics, which can be ordered as an option, in order to avoid misoperation, sabotage as well as data abuse and to ensure the traceability of transactions.

Usually several users access the data in Computop Analytics: the accounts department checks payment entries, a call centre enters payments for telephone orders and the support department makes credits in the event of customer returns.

For security reasons not every user should be able to access all components of Computop Analytics. Therefore User Administration lets you assign users only the access rights they need for the performance of their tasks. Moreover each user has unique access data so you can trace which user has made a capture or credit.

You can find the user management in the **Administration** main menu on the **User Management** tab. A list there shows all users that have been set up page by page.

Notice: If you wish to use the user management, order it as an additional option. Then contact Computop Support, which will enable the necessary administrator rights for you.

Computop Wirtschaftsinformatik GmbH | Contact | Deutsch

Global: Multichannel. Payment Processing.

View operations | Create processes | Fraud prevention | Administration | Logout

User: ct_salesdemo_Demo | Merchant: ct_salesdemo - Demo Computop

User Management | User Log

new user

20 User | 10 User Per Page | Page 1 from 2

User Name	Merchant	First name	Last name	E-mail address	Status
ct_salesdemo	ct_salesdemo - Demo Computop	-	-	-	Inactive
ct_salesdemo_ct_audritsh	ct_salesdemo - Demo Computop	Stephen	Audritsh	stephen.audritsh@computop.com	Active
ct_salesdemo_ct_bauer	ct_salesdemo - Demo Computop	Stefanie	Bauer	helpdesk@computop.com	Active
ct_salesdemo_ct_biskup	ct_salesdemo - Demo Computop	Lukas	Biskup	lukas.biskup@computop.com	Active
ct_salesdemo_ct_buchmayer	ct_salesdemo - Demo Computop	Margot	Buchmayer	margot.buchmayer@computop.com	Active
ct_salesdemo_ct_claviez	ct_salesdemo - Demo Computop	Constanze	Claviez	constanze.claviez@computop.com	Active
ct_salesdemo_ct_curth	ct_salesdemo - Demo Computop	Nicole	Curth	nicole.curth@computop.com	Active
ct_salesdemo_ct_jenz	ct_salesdemo - Demo Computop	Susanne	Jenz	susanne.jenz@computop.com	Active
ct_salesdemo_ct_Krieghoff	ct_salesdemo - Demo Computop	Norman	Krieghoff	Norman.Krieghoff@computop.com	Active
ct_salesdemo_ct_kueck	ct_salesdemo - Demo Computop	Stephan	Kück	Stephan.Kueck@computop.com	Active

20 User | 10 User Per Page | Page 1 from 2

Imprint | Data protection
Copyright © 2013 Computop Wirtschaftsinformatik GmbH

Figure: Computop Analytics user management

To create further users, click on the **new user** button at the top. In order to change the data of an existing user, click in the User name column on the link of the name concerned. In the following **detailed view of user** you will initially see the current settings for access data, personal data and localisation data as well as the page rights that have been assigned. Scroll downwards in the view and click on the **Change settings** button in order to adapt the data and rights.

The access data area informs you about user name and merchant as well as the time of creation. You can set a user to **active** or **inactive** in the **Status** combo box.

In the personal data enter **first name**, **last name** and, if applicable, **department** as well as **detail**. In addition, enter the **email address** here that will be used automatically later for enquiries via the contact form.

In the localisation data, select the desired **time zone** in the combo box. The display of date and time in Computop Analytics is adapted to the time zone set here. Which sounds to be banal, you should mention carefully however. For example if you compare transaction data of a certain day from New York and Berlin, different timespans will be evaluated. Consider first on base of which local time the data should be evaluated. For that reason you can change the time zone in your profile temporarily.

In the Culture combo box, select your combination of language and country, for example German (Germany) [de-DE]. This language setting controls the future appearance of Computop Analytics; see **General basic functions of the web interface** on page 6. Currently the languages German, English, French, Spanish, Italian, Polish, Danish, Swedish and Chinese are supported.

It is possible that not all of the functions among the page rights explained below are available to you. That depends on the items that are a contractual part of your access.

The rights are divided into the groups:

- View operations
- Change operations
- Terminal
- Batch files
- Fraud prevention
- Administration

The respective detailed settings are to a large extent self-descriptive and only configurable after you have activated the group concerned. Depending on the function of the respective employee, you should only assign the rights that are actually required for his/her tasks.

No transactions may be carried out with any rights in the **View operations** area. Insight into the operations is important for the accounting department for instance. Here you can control only the visibility of the data individually with the following options:

- Operations: view only the operation list without details
- Terminal only operations: view only manually entered operations
- Detailed view of operation: access to the details of operations
- Reconciliation: enquiries on the reconciliation tab
- Data export: export of data enquiries in CSV files
- Statistics: access to statistical total evaluations and reporter functions

- Subscriptions: display of subscriptions in the operation data
- Detailed view of subscriptions: access to subscription details

Payments can be made with rights from the second area, **Change operations**. Here you assign the rights only to those employees who actually need them. If you permit, for instance, credits only from the Support after checking, you should already have assigned the rights accordingly. In detail you assign the rights for:

- Execute captures: capturing authorised payments, for instance after dispatching the goods
- Execute reversals: cancelling payments for articles that are no longer available
- Execute credits: refunding amounts in case of returns or complaints
- Create subscriptions: set up subscription payments, for instance for hire purchase
- Change subscriptions: adapting existing subscription payments
- Execute a manual authorisation: re-authorising remaining amounts after exceeding the time

The third area, **Terminal**, controls the manual input of transactions. You assign rights separately for:

- Card terminal: manual recording of credit card payments
- Direct debit terminal: manual recording of direct debit payments

The next area, **Batch files**, controls the rights to transfer files from and to the Paygate with the following options:

- Settlement files: download files provided for settlement and reconciliation
- Batch files: upload for the automated processing of transactions

Settings in the fraud prevention area are safety-relevant and do not have not to be changed for most tasks. Permissible actions can be specified in great detail with the following options:

- Create white list entries: add BIN entries to the global white list
- Black list SecurePay: view and change temporary SecurePay black list
- White list SecurePay: view exceptions for checking by SecurePay
- Detailed view of SecurePay: display black list and exception entries in the detailed view
- Change white list: add entries to, or remove entries from the white list
- White list: view contents of the global white list
- Black list: view contents of the black list
- Create black list entries: block individual cards, accounts or IP addresses
- Change black list: add blocking entries to, or remove blocking entries from the black list

- Detailed view of list entry: details of individual blacklist or exception entries

Ultimately the **Administration** should be reserved for just one administrator in the company. Access can be enabled separately for

- User management: change access rights of all users
- User log: view the log of user activities without being able to change rights

In this way, for example, access to log data can be granted to an employee without the latter being able to change other rights.

The screenshot shows a 'Site Access Rights' configuration window. It contains a list of permissions with checkboxes. The 'Administration' section is checked, and its sub-items 'User Management' and 'User Log' are also checked. Other sections like 'View operations', 'Change operations', 'Terminal', 'Batch files', and 'Fraud prevention' are also checked. At the bottom, there are 'Cancel action' and 'Confirm' buttons.

Figure: Separately selectable rights in the user management

Notice: Paygate blocks access if a user enters a password incorrectly several times. The user receives a corresponding message on the login page. He should now contact Support using the contact form. If a user administration with its own administrator is set up for the merchant, this administrator will now be informed by email. The necessary email address is stored in the merchant configuration. Otherwise the message goes to Computop Support.

Via the symbol with the abbreviation **.csv** at the bottom right of the Computop Analytics user management dialogue (see illustration above) you have the possibility to download the displayed list of users in CSV format so that, for example, you can open it in Excel.

User log

For security reasons Visa and MasterCard request that each user access to sensitive card data be traceable. For this reason the Computop Analytics operation list has a log. You can access this in the **Administration** main menu on the **User log** tab. The following table describes the data that are archived in this log:

Column	Description
Timeframe of the issuing	Date and time of the access to Computop Analytics
User name	User name set up for the user
Action	Type of data access
Result	Success or failure of the data access
Details	More details about access. When a credit is made, the unique payment-ID (PayID) is given here.

Table: Description of the log entries

The screenshot displays the 'User Log' interface in a Mozilla Firefox browser. The page title is 'User Log - Mozilla Firefox (Privater Modus)'. The address bar shows the URL 'https://paygate.computop.de/oat/userlog.aspx'. The page header includes the Computop logo and the slogan 'Global. Multichannel. Payment Processing.'. The navigation menu shows 'Administration' selected. The user is logged in as 'ct_salesdemo_Demo'. The main content area is titled 'User Management > User Log' and features a search and filter section with a date range from 2/25/2013 12:00:00 AM to 3/17/2013 11:59:59 PM. Below the search section is a table with 244 entries, showing columns for 'timeframe of the issuing', 'User Name', 'Action', 'Result', and 'Details'. The table lists various actions like 'logout', 'view', and 'download' performed by 'ct_salesdemo_Demo'.

timeframe of the issuing	User Name	Action	Result	Details
3/12/2013 10:32:18 PM	ct_salesdemo_Demo	logout	success	Logout.
3/12/2013 11:09:13 PM	ct_salesdemo_Demo	view	success	Payment-ID: 60bc9d7a352a417b671911888c7c8f5
3/12/2013 11:15:24 PM	ct_salesdemo_Demo	view	success	Payment-ID: 60bc9d7a352a417b671911888c7c8f5
3/12/2013 11:30:03 PM	ct_salesdemo_Demo	logout	success	Logout.
3/12/2013 11:46:42 PM	ct_salesdemo_Demo	logout	success	Logout.
3/12/2013 11:46:42 PM	ct_salesdemo_Demo	logout	success	Logout.
3/13/2013 12:45:23 AM	ct_salesdemo_Demo	download	success	STL-20130220.01.008.CSV
3/13/2013 12:59:52 AM	ct_salesdemo_Demo	logout	success	Logout.
3/13/2013 11:14:19 AM	ct_salesdemo_Demo	view	success	Payment-ID: 60bc9d7a352a417b671911888c7c8f5
3/13/2013 11:15:33 AM	ct_salesdemo_Demo	view	success	Payment-ID: 0758ec29d41b4f21a3157d35960e48e

Figure: Computop Analytics user log

The log does not register every operation, only safety-relevant functions and data accesses. The following table describes the operations recorded in the log:

Operation	Description
cancel	Cancellation of an operation
capture	Capture of an operation
credit	Credit of an operation
delete	Deletion of information, for example from a list
download	Downloading of batch or settlement files
insert	Addition of information, for example to a list
login	User login
logout	User logout
order	Creation of a payment
payment	Execution of a payment from the terminal
query	Data query
reverse	Cancellation of an operation
sale	Execution of a purchase (authorisation and payment)
update	Change of subscriptions or entries
upload	Uploading of batch files or black lists
view	View of certain pages and details

Table: Relevant processes for the Computop Analytics log

Using the search and filter area, you can limit a period in question to a from-and-to date and time and then extend the query to **all users** or restrict it to a certain user in the **Operation characteristics**. Furthermore you can query **all actions** or search for a certain action such as a **capture**. The query is then carried out by clicking on the **Search and filter** button. The list displayed can in turn be downloaded as a CSV file.

PROCESS ADMINISTRATION

The **View operations** item in the main menu offers you access to all operations existing in the system, where you can filter the data and search for certain things. Further actions are possible for recorded operations, such as capture, cancellation or credit. In addition you have various possibilities to evaluate and export the data stock.

Searching and filtering operations

Often when processing transactions you know only your customer's card- or account number. Or you may have transaction and reference numbers for an order which you wish to check. Therefore Computop Analytics allows you to search by card, account, operation and merchant reference numbers.

After specifying the desired analysis period with the **from** and **until** combo boxes, select one of the following options from the first combo box in the **Operation characteristics** area:

- Payment-ID
- Card number
- Pseudo card number (optional, must be ordered separately)
- Account number
- Merchant reference number
- Merchant reference number (partial search)
- Error code

Then enter the number you are looking for in the **Detail** input field to the right. With the other combo boxes you can limit the selection to **subscriptions only in the selected period** and in addition search for a certain status. The search function can also be applied to successful, failed or pending payments. To do this, select the grouped settings **OK**, **OPEN** or **ERROR** in the **all results** combo box.

The search for certain status data is even more detailed. The first two values concern completed processes and the others the processes that are still open. All-in-all there are the following possibilities:

Status	Description of the status data
Process	Status is OK, payment or process has been executed completely.
Successful authorization	Status is OK, payment or process has been authorised, but not yet captured.
3-D-Secure Authentication not completed	Status is OPEN, the customer has not (yet) completed the authentication via 3-D-Secure
Process not completed	Status is OPEN, payment or process has not yet been executed completely, but has also not yet reported an error.
Authorization successful, Capture is outstanding	Status is OPEN, payment or process has been authorised and the associated capture submitted, but not yet captured.

Authorization successful, scheduled Capture is outstanding

Status is OPEN, payment or process has been authorised, but the associated capture is still pending.

Authorization and Capture successful, Credit is outstanding

Status is OPEN, payment or process has been authorised and successfully captured. A credit was submitted for this that is still pending.

In addition to the period and the operation characteristics, you can also use certain card brands and payment types, currencies and even the amount of your payments as a filter criterion. To limit the search for example to Visa or MasterCard, select a value in the **all payment types** combo box. The table below shows the possible processes:

Payment Type	Description of the process
Card	shows all credit card payments
Visa	shows all credit card payments with Visa
MasterCard	shows all credit card payments with MasterCard
American Express	shows all credit card payments with American Express
DINERS	shows all credit card payments with DINERS
JCB	shows all credit card payments with JCB
Card (3-D Secure)	shows all credit card payments that have been processed with 3-D Secure
MasterCard	shows all credit card payments with MasterCard SecureCode (MSC)
Visa	Shows all credit card payments with Verified by Visa (VbV)
Online bank transfer	shows all online bank transfers
giropay	shows all giropay online bank transfers
SOFORT	shows all DIRECTebanking payments
Direct Debit	shows all direct debit transactions
Wallet	shows all transactions executed by Wallet
PayPal	shows all PayPal-payments
Address and credit check	shows all address and credit ratings with all credit agencies
arvato Infoscore	shows all address verifications and credit ratings via arvato Infoscore

Table: Actions selectable as process feature in the filter

In the **all currencies** combo box you can limit your search to specific currencies. Instead of all currencies, it is then only possible to select an individual currency, whose abbreviation is given in accordance with ISO 4217. In addition, an **amount** is possible as a criterion. The amount is entered using the normal notation, if necessary with separators, so that you can search for 100 with the entry 100 or 100.00.

The query is then carried out by clicking on the **Search and Filter** button. A list now shows below all applicable processes and the filter range above remains visible, so that you can conveniently adapt the criteria, for example the period in question.

Notice: normally you must enter the complete number as the search term. An incomplete entry is sufficient only for the merchant reference number (partial search) variant, so that Computop Analytics searches for all fields containing this number sequence.

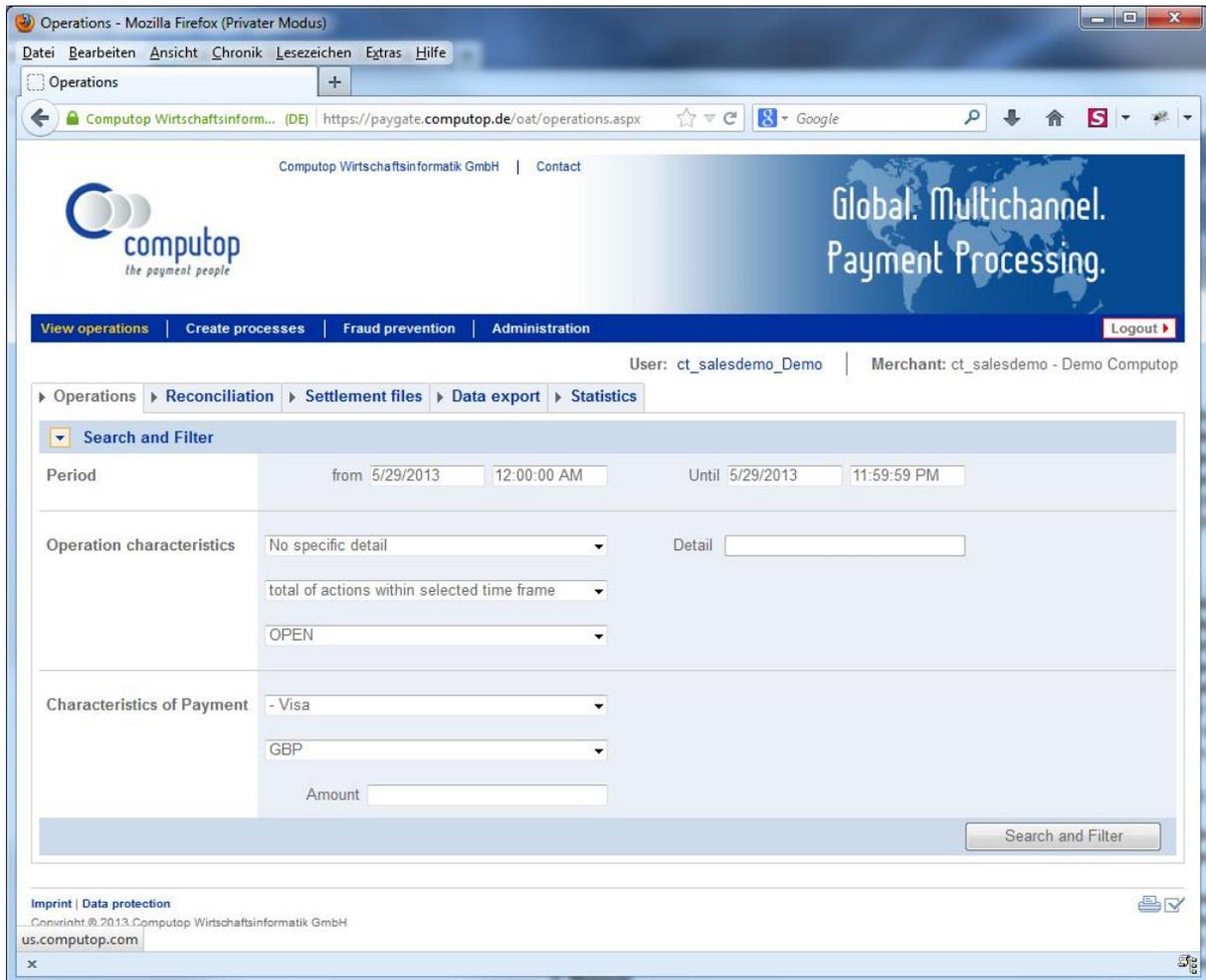


Figure: Example of a search query in Computop Analytics

Capture, reversals and credits in the detailed view

To provide your customers with uninterrupted service, Computop Analytics lets you carry out manual captures and credits yourself. Captures, credits and reversals are permitted in the detailed process view.

In order to open the detailed view of an operation, click on the desired number in the **merchant reference number** column. The detailed view of the operation is divided into the areas with the customer and operation data and below that the capture data. Customer data comprises for example credit card data and account details. If checking the card's country of origin in the interests of fraud prevention, you can also find the country of origin of the credit card here. The operation data includes information such as date, transaction number and amount. This is followed by the information about the products in the shopping cart supplied by the merchant system. The capture data underneath contain a table with information about all transactions belonging to this payment. The point in time, action, status, code, currency and amount of authorisation, capture and credit are stored here.

Notice: In the operation data area you will find the **Approval code**. Your credit card company confirms successful authorisation with this number.

Depending on the present status of the process, various options are available in the **Select action** combo box. Select there **Capture, Reversal, Create subscription, Execute a manual authorisation** or **Credit** and then click on the **Execute action** button.

In case of a **credit**, enter the amount of the desired credit in the dialogue area displayed. In order to be quite sure that the credit is really desired, Computop Analytics asks once again for confirmation of the amount by clicking on the **Execute** button before the credit is actually carried out. Once the credit has been made a row is added to the detailed view in the capture table: The credit transaction appears in the **Action** column. In the overview of the operations you see this in the **Credit amount** column. The procedure is the same for the other actions **capture** or **reversal**. Note, however, that a reversal of a capture is possible only on the same day. Later you must execute a credit instead. The action **Execute a manual authorisation** allows you to authorise already authorised payments again after expiry of the authorisation period. Only the remaining amount is available as the difference of the original authorisation amount less the amount already captured. This way, for example, you can re-authorise an open amount for a still pending subsequent delivery.

Notice: Contrary to the Paygate, Computop Analytics accepts the entry of amounts in the usual decimal notation with separators. Whether decimal places are permissible, however, depends on the respective currency.

Notice: In the detailed view of an operation, card numbers or IP addresses can be added in each case to the white list or the black list of the black list data using the symbol buttons which appear; see the 'Fraud prevention' chapter on page 34.

Global. Multichannel. Payment Processing.

Detailed view of operation

Demo Computop

Operation data	Payment-ID	29b17179bb6d4127a67b82c0b17a6d9b
	merchant reference number	d6193d081f8973edc92a
	Reference number	INTx:15861
	Merchant- ID	140942378
	Payment Method	Card - Visa
Card data	Card brand	Visa
	Card number	420767xxxxxx7991
	Tokenization	0328840355412991
	Expiry date (MM/JJJJ)	01/2016
	Country of Origin	USA
Information of Shopping Cart	Test:0000	

Select action [dropdown] Execute action

Point in time	Action	Status	Code	Currency	Amount
5/2/2013 4:31:05 PM	AUTHORIZE	Dies ist eine Testzahlung. Ihr Konto befindet sich im Testmodus.	00000000	GBP	1.00

Imprint | Data protection
Copyright © 2013 Computop Wirtschaftsinformatik GmbH

Figure: Detailed view of a credit card payment

Reconciliation

Your direct debit sales are transmitted daily to the banks. In the process the debits are assigned from the previous day. In order to check your direct debit turnover, click on the **Reconciliation** tab in the **View operations** main menu in Computop Analytics. Specify the required analysis period in the **Period from** and **until** combo boxes. Optionally you can limit the evaluation in the **Operation characteristics** area to a certain account if you enter the **account number** in the field of the same name.

The reconciliation sums up all direct debits that have been transferred to the banks. The number of debits and the daily total is reported for each day.

Notice: In exceptional cases your debits for several days may be compiled and transmitted to the banks together. In this case the daily total does not correspond to one day's sales but to the amount which has been transmitted to your account.

Notice: If you click on an underlined column header you can sort the operation list according to this column. Click to toggle between sorting in ascending or descending order.

The screenshot shows the 'Reconciliation' page in the Computop Analytics system. The interface includes a search and filter section with the following details:

- Period:** from 3/1/2013 12:00:00 AM to 4/5/2013 11:59:59 PM
- Operation characteristics:** Account number (empty field)

Below the search filters, there are two tables:

Operations Table:

timeframe of the issuing	Merchant	merchant reference number	Account holder	Bank code	Account number	Currency	Amount Capture
3/25/2013 11:18:27 AM	ct_salesdemo - Demo Computop	Test7SB	Testuser	77050000	578543670	EUR	11.00
3/25/2013 11:25:00 AM	ct_salesdemo - Demo Computop	Test9SB	Testuser	77050000	578543670	EUR	11.00
3/25/2013 7:53:49 PM	ct_salesdemo - Demo Computop	TransID3383	Me	77050000	578543670	EUR	1.00

Daily amounts Table:

timeframe of the issuing	Daily amount	Currency	Quantity
3/25/2013	23.00	EUR	3

Figure: Reconciliation for direct debits from 1/3/2013 to 5/4/2013

Settlement files

The use of settlement files is an optional function that must be ordered separately. In the settlement files area you will find certain files that have been made available by the various third-party providers for settlement and for reconciliation. Typical formats here are, for instance, CSV, CTSF or EPA.

To query the accounting files, execute the **View operations** command in the Computop Analytics main menu and click on the **Settlement files** tab. Then set the period in question with the **from** and **until** combo boxes and click on the **Search and find** button. The list that is then displayed provides information about the date of creation and the merchant for all available settlement files and gives the name of the file. Clicking on a certain file name opens the dialogue for downloading this file to your PC.

timeframe of the issuing	Merchant	File name
4/25/2013 2:35:47 PM	ct_salesdemo - Demo Computop	STL-20130220.01.008.CSV
4/25/2013 2:50:10 PM	ct_salesdemo - Demo Computop	ct_salesdemo#20130225#001.ctsf

Figure: For downloading the available accounting files

Data export

The use of the data export is an optional function that must be ordered separately. Computop Analytics allows you to retrieve operation data in file form by downloading so that, for example, you can evaluate them with Excel or forward them to the accounting department. To this end the data export function creates a text file in CSV format (comma-separated values).

To retrieve such a file by download, select **View operations** in the Computop Analytics main menu and then click on the **Data export** tab. Define the required data in the extensive filter dialogue which then appears.

Specify the dates for the desired period of the analysis first in the **From** and **Until** boxes. Now mark all fields that the CSV file is to contain. Numerous data fields are available for selection here, which can be classified roughly into the following areas:

- Operation data
- Status data
- Card data
- Account data
- Wallet data
- Personal data
- Address and creditcheck
- Your shopping cart information

Right at the bottom in the dialogue you must **Select Separator** via the combo box. You can choose here between comma and semicolon. In the **Select action** combo box you can select the **Save Settings** option in order to define the current settings as the standard. For the download, on the other hand, select **Export data** and then click on the **Execute action** button.

After clicking on **Execute action** the download to your PC begins. The latter now reacts differently depending on the configuration: If your system has a CSV plug-in for Excel installed the CSV file will open directly with Excel. If you do not have the Excel plug-in the Browser will indicate how it wishes to proceed with the CSV file:

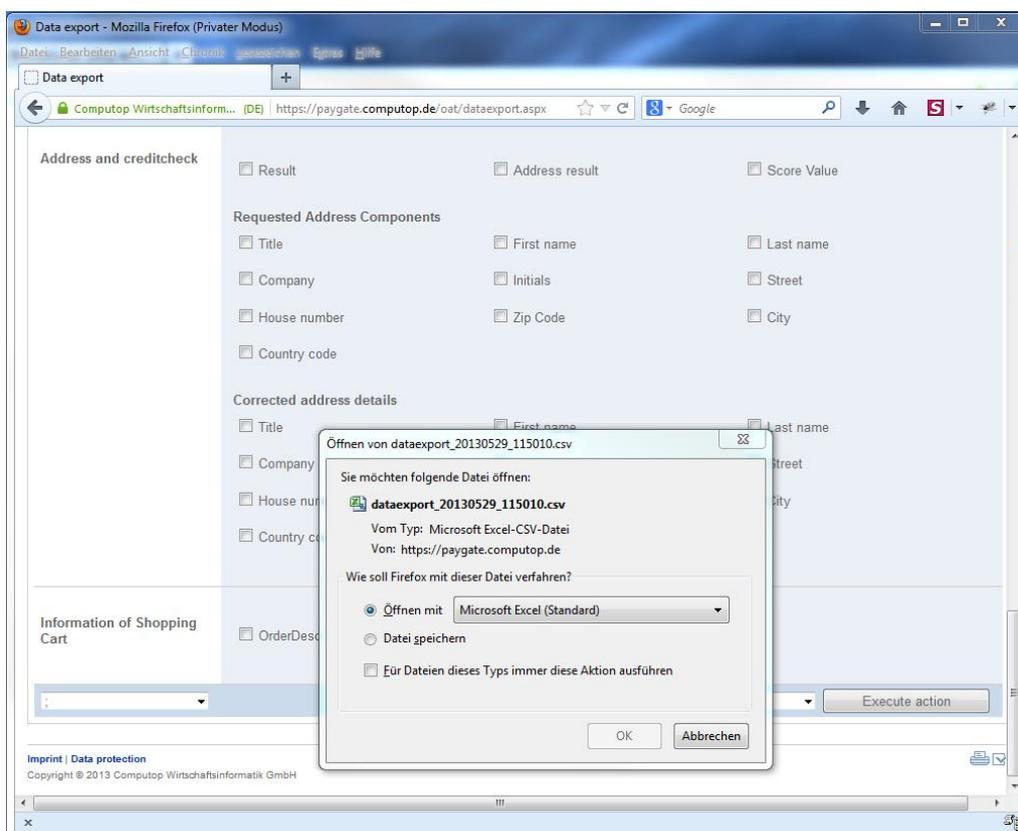


Figure: Dialogue to open or save the CSV file

If you click on the **Open** button, the CSV file is saved in a temporary folder and opened with a program registered for CSV files, for example Excel. The best and recommended method is the **Save** variant: If you click on this button, you can select the folder in which the CSV file is saved.

Notice: If you use Excel, please do not double-click to open the CSV file. Use the **File/Open** command in Excel. In some versions of Excel, double-clicking causes the CSV-format to be imported incorrectly.

Notice: Please note that the credit card numbers are not displayed in full for security reasons.

Reporter

Reporter is an additional service that must be licenced separately. Contact Computop Support for this. If the function is activated you will obtain access to the Reporter here in order to illustrate statistical evaluations in an easily understandable way. You do not require any database knowledge for this; a few clicks will lead you to prepared graphics and tables which you can then print out or save. Working with the Reporter is explained in more detail in a separate manual.



Figure: Reporter in Computop Analytics

Statistics

You can statistically evaluate your turnover for any desired periods and separated according to payment types. To do this select the **View operations** command in the Computop Analytics main menu and then click on the **Statistics** tab. Set the desired evaluation period in the combo boxes **from** and **until**. With the **Operation characteristics** combo box you can now limit the evaluation to certain payment methods or cards.

48 Operations | 10 Operations Per Page | Page 5 from 5

timeframe of the issuing	Merchant	Amount Authorisation	Amount Capture	Amount Refund	Currency	Quantity
5/10/2013	ct_salesdemo - Demo Computop	2.00	-	-	GBP	2
5/13/2013	ct_salesdemo - Demo Computop	1.00	-	-	GBP	1
5/15/2013	ct_salesdemo - Demo Computop	1.00	-	-	GBP	1
5/16/2013	ct_salesdemo - Demo Computop	1.00	-	-	GBP	2
5/17/2013	ct_salesdemo - Demo Computop	3.00	-	-	GBP	3
5/21/2013	ct_salesdemo - Demo Computop	11.00	-	-	GBP	4
5/22/2013	ct_salesdemo - Demo Computop	11.00	-	-	GBP	3
5/28/2013	ct_salesdemo - Demo Computop	1.00	-	-	GBP	2

48 Operations | 10 Operations Per Page | Page 5 from 5

Merchant	Amount Authorisation	Amount Capture	Amount Refund	Currency	Quantity
ct_salesdemo - Demo Computop	54.55	17.00	9.10	EUR	61
ct_salesdemo - Demo Computop	118.22	-	-	GBP	126
ct_salesdemo - Demo Computop	-	-	-	USD	2

Figure: Statistical sums for certain periods separated according to payment types

If you click the **Search and filter** button, Computop Analytics displays two tables underneath with your turnover. The first table shows your authorisations, captures and credits per day and by currency. The second table totals your sales for each currency over the whole period.

CREATE PROCESSES

For the creation of processes you need access to the MOTO terminal, which you have to agree contractually. This chapter describes the options in Computop Analytics for entering payments yourself, for example for telephone and fax orders. Distinction must thereby be made between payments by card and direct debits.

Manually initiating a card payment

In order to enter a credit card payment manually, select the **Create processes** command in the Computop Analytics main menu and then click on the **Card terminal** tab. In the following dialogue, enter first the **Operation characteristics** and then the **Card data**.

In the operation characteristics, select the currency via the **Currency** combo box. Now enter the **amount** in the usual notation, with any digits after the separator. Furthermore you can enter a **reference number**, a **merchant reference number** as well as **shopping cart information**.

In the card data area, enter the name of the **card holder** and select the **card brand** in the combo box. Underneath that, enter the complete **card number** and select the **expiry date** for the card validity with the two combo boxes month and year. In the **Card validation code** field enter the CVC (Card Validation Code) or CVV (Card Validation Value): this is an additional numerical code that can be found on the credit card. The exact position depends on the card brand and is shown in the following illustration.

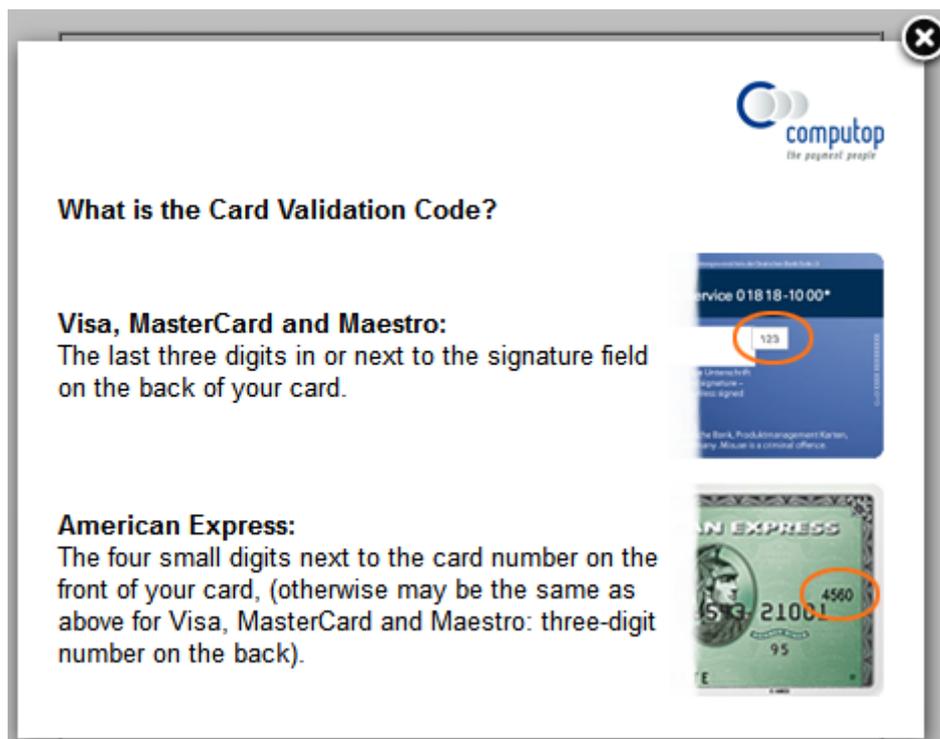


Figure: Position of the card validation code

Notice: Please ensure that you always enter the digits of the credit card number without spaces.

Finally, select the **initiated payment** task in the **Select action** combo box and then click on the **Execute action** button. After a short time the result of the payment procedure is displayed.

Notice: all payments also executed in this way appear on your operation list in Computop Analytics.

The screenshot shows a web browser window titled 'Card terminal - Mozilla Firefox (Privater Modus)'. The address bar shows 'https://paygate.computop.de/oat/termina'. The page has a blue header with navigation links: 'View operations', 'Create processes', 'Fraud prevention', and 'Administration'. A 'Logout' button is in the top right. Below the header, the user is identified as 'User: ct_salesdemo_Demo' and the merchant as 'Merchant: ct_salesdemo - Demo Computop'. There are four tabs: 'Card terminal', 'Direct debit terminal', 'Subscriptions', and 'Batch files'. The 'Card terminal' tab is active, showing a form with two main sections: 'Operation characteristics' and 'Card data'.
Operation characteristics:
- Currency: EUR (dropdown)
- Amount: 99 (text input) with a red warning: 'Attention: New amount format'
- Reference number: (empty text input)
- merchant reference number: (empty text input)
- Information of Shopping Cart: Test-Payment (text input)
Card data:
- Card holder: select (dropdown) with 'Max Muster' (text input) below it and a 'Fill in data' button.
- Card brand: Visa (dropdown)
- Card number: 1234123412341234 (text input)
- Expiry date (MM/JJJJ): 06 / 2016 (dropdowns)
At the bottom of the form, there are three buttons: 'New terminal operation', 'innitiated payment' (dropdown), and 'Execute action'. The footer contains 'Imprint | Data protection' and 'Copyright © 2013 Computop Wirtschaftsinformatik GmbH'.

Figure: Dialogue for manual input of credit card payments

Execute direct debits

You can also manually enter direct debits in a similar way to credit card payments. To do this select the **Create processes** command in the Computop Analytics main menu and then click on the **Direct debit terminal** tab. In the following dialogue, enter first the **Operation characteristics** and then the **Account data**. The rest of the procedure corresponds to a large extent to that for card payments as described above.

In the operation characteristics, select the currency via the **Currency** combo box. Now enter the **amount** in the usual notation, with any digits after the separator. Furthermore you can enter a **reference number**, a **merchant reference number** as well as **shopping cart information**.

In the account data area, first enter the name of the **account holder**. Underneath that, enter the complete **account number** and the **bank code**. In the **Bank** field, add the name of the respective bank.

Finally, select the **initiated payment** task in the **Select action** combo box and then click on the **Execute action** button. After a short time the result of the payment procedure is displayed.

The screenshot shows the 'Direct debit terminal' interface in the Computop Analytics system. The page header includes the Computop logo and navigation links. The main content area is divided into two sections: 'Operation characteristics' and 'Account data'. The 'Operation characteristics' section contains fields for Currency (a dropdown menu), Amount (with a red warning 'Attention: New amount format'), Reference number, Merchant reference number, and Information of Shopping Cart. The 'Account data' section contains fields for Account holder, IBAN, BIC, Bank, MandateID, and Date of signature. At the bottom, there is a 'New terminal operation' button, a 'Select action' dropdown menu, and an 'Execute action' button. The footer includes 'Imprint | Data protection' and 'Copyright © 2013 Computop Wirtschaftsinformatik GmbH'.

Figure: manual entry of direct debit payments

Creating and checking subscriptions

The administration of subscriptions is an optional function that must be ordered separately. The processing of recurring payments for subscriptions or instalments is a complex exercise which the Paygate Subscription Manager can undertake for you. In the Computop Analytics operation list or via a separate menu option you can convert individual payments into subscriptions or set up subscriptions. Paygate will then carry out the payments regularly for you.

The Paygate Subscription Manager offers two decisive benefits: firstly you save a lot of programming, secondly the Paygate Subscription Manager complies with the PCI-security rules because you need to save no credit card data on your system.

Subscription for existing payment

In order to create a subscription for an already existing payment, first look for this payment in the Computop Analytics process list and open the associated detailed view; see explanation on **Searching and filtering operations** on page **17**. There you can change the settings in the **Select action** combo box to **Create subscription** and then click on the **Execute action** button.

This takes you to the **Detailed subscription view**. Computop Analytics has already provided you with the basic payment data here; you only need to add the subscription settings. To do this, set the period for which the subscription is to be valid in the **from** and **until** fields. As **subscription reference**, assign a number in order to clearly identify this subscription. Finally, in the **cycle** combo box, set whether the recurring payments should take place in the **daily, weekly, month, quarterly, half-yearly** or **annual** period. Finally, confirm the configuration by clicking on the **new subscription** button.

Notice: You can also use the Subscription Manager for instalments by dividing the invoice amount, for example, into six instalments, which the Paygate automatically captures.

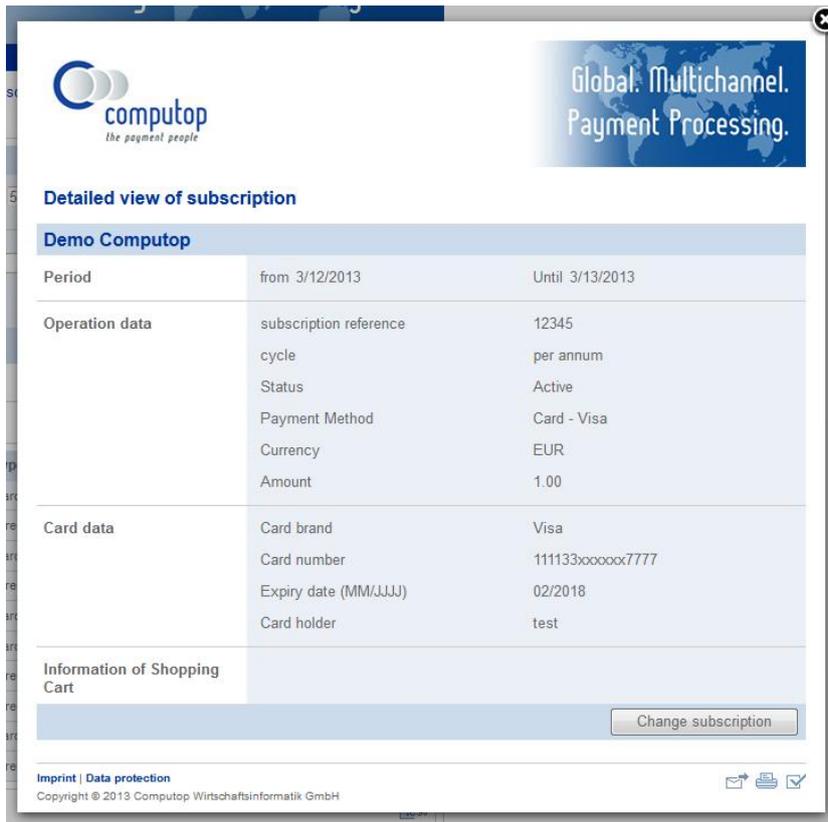


Figure: definition of the subscription features on the detailed page

New subscription

If you wish to create a new subscription, select the **Create processes** command in the Computop Analytics main menu and then click on the **Subscriptions** tab. Clicking on the **new subscription** button opens the detailed view of the new subscription.

First define the period in which the subscription payments should take place in the **from** and **until** fields. In the **operation data** area, enter a unique number in the **subscription reference** field with which you can find this subscription again later. In the **cycle** combo box, set whether the recurring payments should take place in the **daily, weekly, month, quarterly, half-yearly** or **annual** period. Now select the desired currency, e.g. **EUR**, in the **Currency** combo box. Underneath that, enter as **amount** the intended amount of the payment in the usual notation with any decimal places.

Notice: The subscription amount entered is the amount that will be repeatedly debited with each individual payment process. If you use a subscription for a payment by instalments, do not enter the total invoice amount here but rather the partial amount of an individual instalment.

In the payment method combo box you decide whether the subscription is to be deducted by credit card (**card**) or by **Direct debit**. Depending on this selection the dialogue now shows the further fields of the **card data** or **account data**, where you can now record the payment data. For credit card payments, select the **card brand** in the combo box, wherein the selection displayed depends on your merchant configuration. Furthermore, enter the card number and the card holder and set the expiry date of the credit card with the month and year combo boxes.

Notice: Please ensure that you always enter the digits of the credit card number without spaces.

For direct debit payments, enter instead the **account number, bank code**, the name of the **bank** and the **account holder**.

In both cases you can also add **your shopping cart information** underneath. The text entered here appears on the customer's receipt. The automatic subscription payment is now activated by clicking on the **new subscription** button. The setting up of this subscription payment is confirmed in the dialogue. In Computop Analytics you can now search for such subscriptions; see page 31.

Paygate notifies you by e-mail if the validity of a card expires or a subscription payment fails. The email address used is saved in the system.

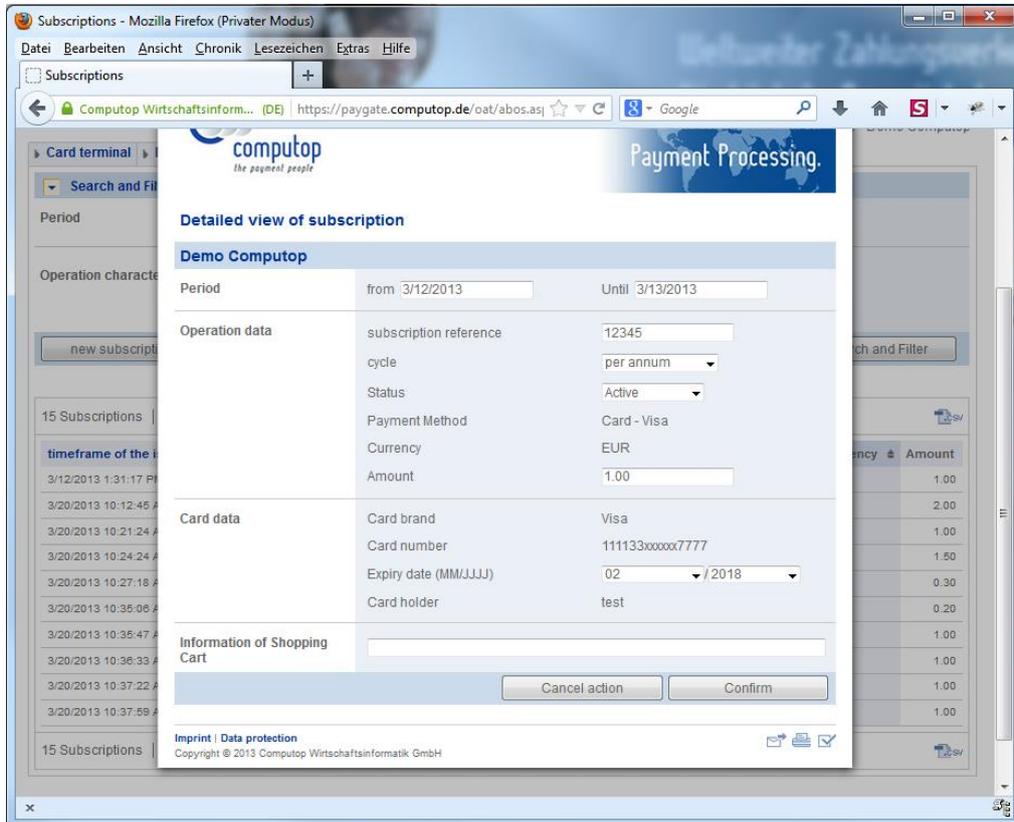


Figure: Settings for a new subscription payment

Searching for subscriptions

If you wish to search for an existing subscription, select the **Create processes** command in the Computop Analytics main menu and then click on the **Subscriptions** tab. The search and filter area displayed enables you to find subscription payments that are set up in the system on the basis of various operation characteristics.

First of all, use the **from** and **until** fields to define the period in question in which you wish to search for subscriptions. Then, in the first combo box, select a suitable setting in order, for example, to search for a **subscription reference**, a **subscription (part search)**, a **card number**, a **tokenization** or an **account number**. Enter the desired search term in the adjacent **Detail** input field. With the second combo box **all results** you can limit the search to certain status values such as **OK**, **ERROR** or **NO STATUS**. In the case of successful operations you can limit the query still further by searching for the status data **Operation successful** or **Authorisation successful** underneath OK. The search for OK returns both possibilities as the result. The query is then finally carried out by clicking on the **Search and Filter** button.

Directly underneath, Computop Analytics now shows you all subscriptions found and informs you in columns about the **timeframe of the issuing**, the **merchant**, the **subscription reference**, the **type of transaction** as well as the **last status** and finally about the **currency** and the **amount**. These list data can be downloaded to your PC as a CSV file using the symbol shown on the right.

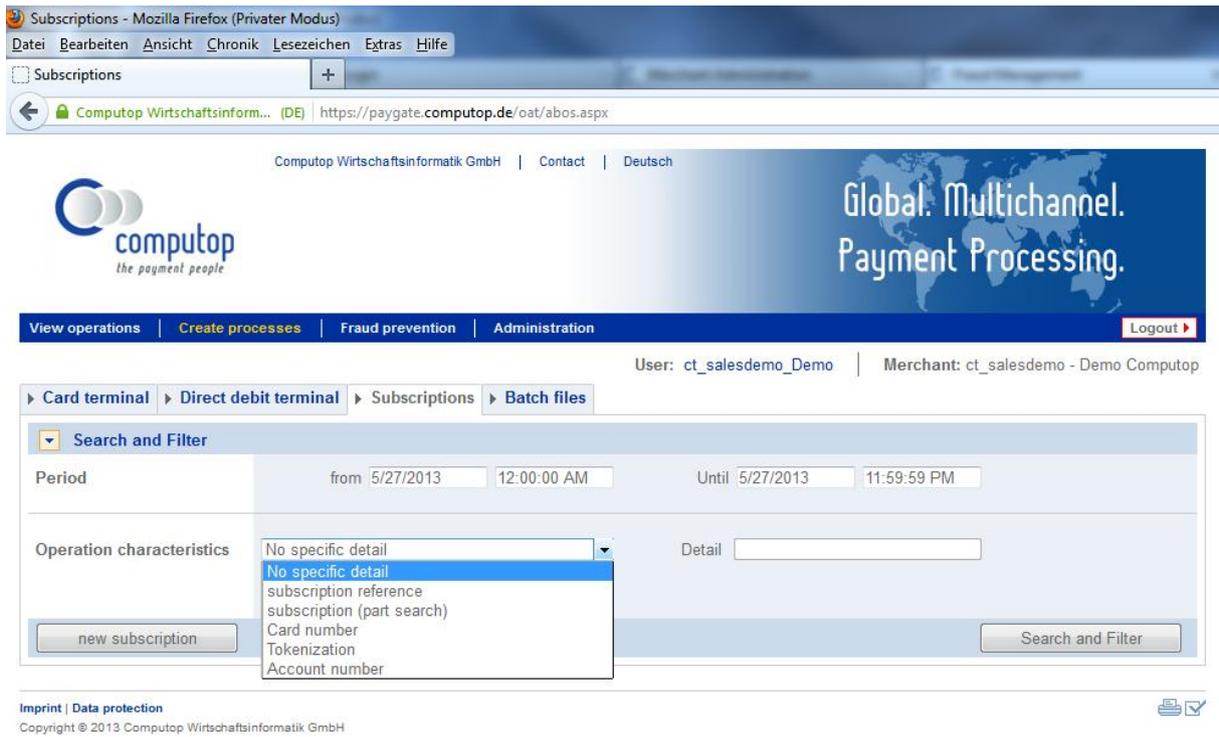


Figure: finding existing subscriptions on the basis of criteria

Batch files

The use of the Batch Manager is an optional function that must be ordered separately. Batch Manager lets you transmit payment transactions in the form of files. In this process you assemble transaction data such as the credit card number, amount and currency first in a batch file which you can later transmit to Computop Paygate. Paygate then makes the payments and saves the transaction status in the batch file. After processing, the merchant can access the batch file with the details on the transaction status via download.

Notice: A detailed explanation of the structure and use of batch files for payment transactions can be found in the separate manual for Batch Manager or in the Paygate programming manual.

For the management of your batch files, select the **Create processes** command in the Computop Analytics main menu and then click on the **Batch files** tab. Using the displayed search and filter area you can query which batch files are processed in the system. To do this, first select the desired period with the from and until fields. In the **Operation characteristics** combo box you can search for all batch files with the **all results** setting, or you can choose the **File processed** setting in order to determine only those files that have already been captured or, on the other hand, you can search for files that are still pending using the **File ready to be processed** setting. The search is then finally carried out by clicking on the **Search and Filter** button.

The **Batch-file upload** button is for the transmission of new batch files. In the following dialogue, click on **Browse** and navigate to the desired batch file on your PC. Finally, click on the **Batch-file upload** button to transmit the file to the Paygate for processing.

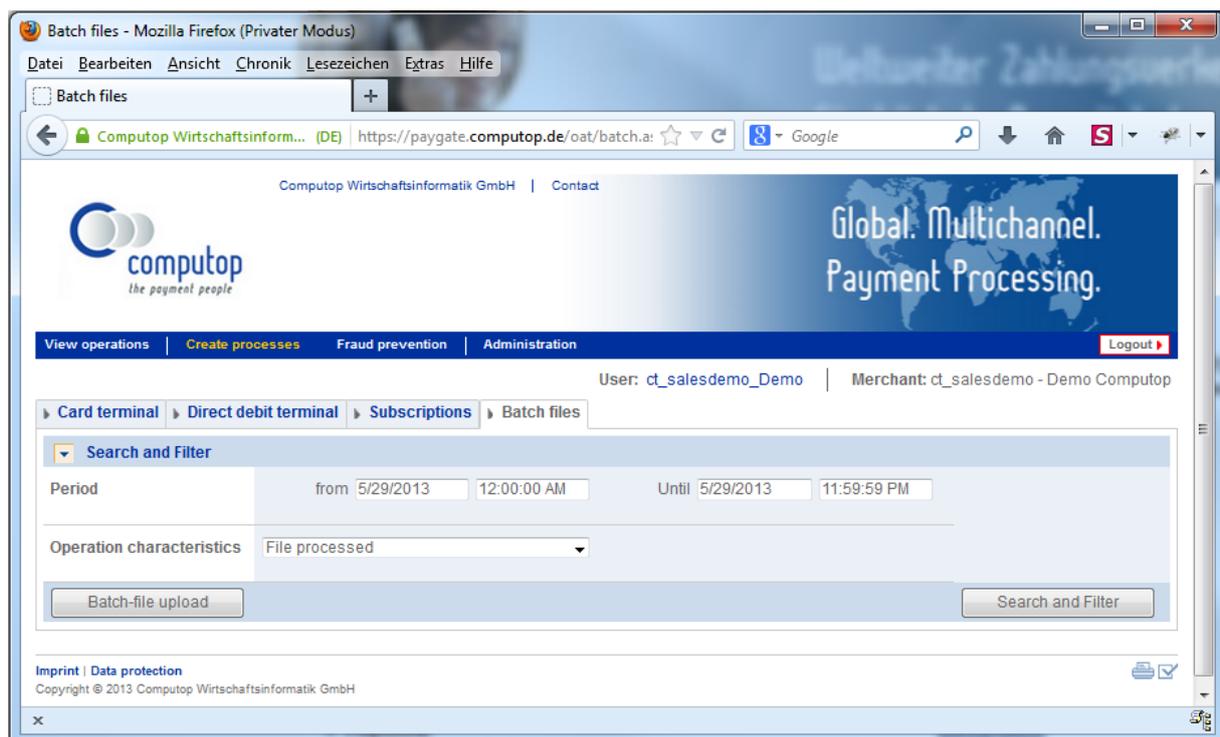


Figure: Computop Analytics batch processing

FRAUD PREVENTION

Computop Paygate supports many methods for automated fraud prevention because there is a four-time greater risk of payment failure with Internet orders than with traditional mail-order business. Merchants are therefore advised to verify orders accurately, particularly in the case of new customers. Computop Paygate can largely automate this verification. The use of the fraud prevention is an optional function that must be ordered separately.

Black list

Computop Paygate can block credit card numbers and account details so that you can protect yourself against orders with fraudulent accounts and cards. You must manage the negative list used for this manually.

Experience shows that fraudsters continually use the same card and account data. There are also customers who continually pay by direct debit even though they have insufficient funds in their account. Both cases not only cause a great deal of expenditure and costs for return debit notes, these problems often lead to the complete loss of turnover. You can avoid this by blocking the critical account details.

Credit cards offer greater protection than direct debits because Computop Paygate checks the card limit and the bank's block list each time the credit card is authorised. If you have had bad experiences with particular customers and cards however you can block these credit cards directly in your Paygate checkout. This saves continuous irritation from known bad customers.

The Computop Analytics operation list offers several options to block accounts and cards. Firstly you can block a payment via the Detailed View. To do this, click on the reference number of the payment in the Computop Analytics list. Then, to block the card or the account, click on the dark list symbol with a plus sign adjacent to the card number or the account number. The entry is made immediately without query and is confirmed by a list symbol with a minus sign. Clicking once again on the changed symbol removes the entry from the black list again.

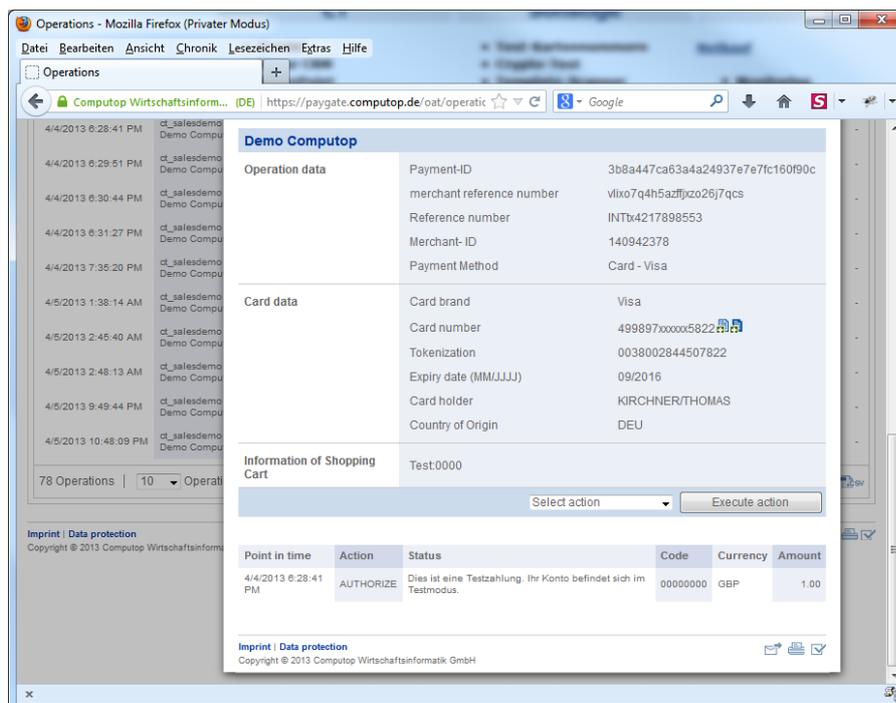


Figure: card or account blocking in the detailed view of a process

As an alternative to blocking via the Computop Analytics detailed page, you can manually enter and block new cards or bank accounts. To do this, click in Computop Analytics on the **Fraud prevention** main menu and then on the **Black list** tab. In order to carry out a new blocking, click on the **New entry list** button. Select either **Card** or **Account number @ banking code / sort code (UK)** in the **Type of blacklisting** combo box, enter the respective card or account data and then click on the **data entry added** button.

If the number of blockings becomes larger, the filter mask helps with editing. You can thus search with the blocking characteristics for **credit card number**, **account number** and **sort code**. Beyond that you can define filters in order to filter out the blockings of certain payment types (direct debit or credit card) or to filter for entries with **Blocking active** or **Blocking inactive** in the **all results** combo box.

You can remove or re-activate a blocking at any time. You can also change the card- and account data. Use the search function initially to list the desired block list entries. Subsequently, click on the link in the **Listed value** column in the relevant line of the results list. The following detailed view also informs you about the status of the blocking. In order to carry out an edit, first click on the **Change details** button. Subsequently, you can switch the status between **Blocking active** and **Blocking inactive** via the combo box. Afterwards you must **confirm** the change or you can quit the dialogue without changing anything by means of **Cancel**.

Finally you can also click on the **Upload CSV** button in the filter dialogue. Subsequently, you have the option in the **Choose file** field to upload a local file with a comma-separated list containing the desired blocking data, which you can then transfer to Computop Analytics with a further click on the **Upload CSV** button.

Black list SecurePay

As opposed to the black list maintained manually by you, the SecurePay black list is only a temporary black list that is automatically generated by the Computop Paygate and internally implements certain specifications from your merchant configuration. For example, you may have agreed as an additional security measure that a maximum of two payments per day are permissible with the same card. These are the so-called 'Velocity checks'. If a such limit is reached, the respective feature, **card** or **IP address**, is automatically placed on this list and is also automatically removed again.

You cannot make any new entries manually here; you can only search for blocking entries and manually delete them. In this way, for example, one of the merchant's support employees can re-enable a temporarily blocked card in case of an enquiry, so that the card can be used to make a further payment.

To search for temporary blocking entries, execute the **Fraud prevention** command in the Computop Analytics main menu and then click on the **Black List SecurePay** tab. First of all, set the period in question using the **from** and **until** combo boxes, for example the current day. In the Blocking characteristics combo box, define the search criteria. For example if you know the **account/card number**, a blocked **IP address** or another **parameter** that specifies a reference number or merchant process number. Enter the desired search term in the adjacent input field on the right and click on the **Search and Filter** button. Now click on the value concerned in order to switch the **blocking inactive** in the detailed view.

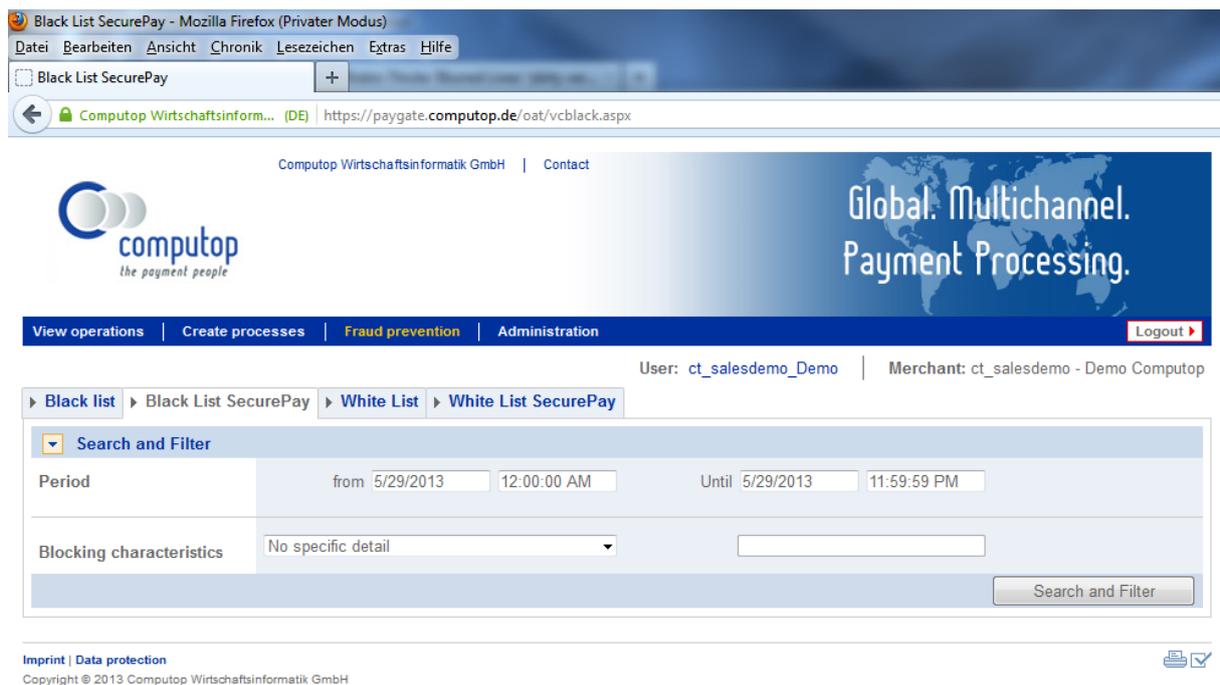


Figure: Searching for temporary blocking entries

White list

The white list is not a direct counterpart to the black list, but functions as a global white list on the basis of BIN specifications. The BIN (Bank Identification Number) encompasses the first 6 digits of a credit card number. The card type as well as the country and the issuing bank are clearly identified on the basis of the BIN. The structure of the BIN is defined in the ISO 7812 standard.

To search for already approved BIN data, execute the **Fraud prevention** command in the Computop Analytics main menu and then click on the **White List** tab. Set the query period using the **from** and **until** combo boxes in the filter area. In the **Operation characteristics** area you can enter a certain **BIN** that you wish to search for. The query is then carried out by clicking on the **Search and Filter** button.

Notice: Select the query period as large as possible, because you are thereby looking for the date of creation of a positive entry. Otherwise you will not find the entry if its creation date is a long time ago, even if it is still valid.

To add further positive entries, click on the **New entry list** button. In the following dialogue you can define an entire **BIN range** in two input fields, which then appears as a positive entry after clicking on **data entry added**.

The screenshot displays the 'White List' interface in Mozilla Firefox. The browser address bar shows the URL <https://paygate.computop.de/oat/whitelist.aspx>. The page header includes the Computop logo and the text 'Global. Multichannel. Payment Processing.' The navigation menu contains 'View operations', 'Create processes', 'Fraud prevention', and 'Administration'. The user is logged in as 'ct_salesdemo_Demo' and the merchant is 'ct_salesdemo - Demo Computop'. The 'White List' section is active, showing a search and filter area with a period from 5/1/2013 12:00:00 AM to 5/29/2013 11:59:59 PM. Below this is a table with 2 entry lists. The table has columns: timeframe of the issuing, Merchant, Type of blacklisting, and Listed value. The first entry is for 5/27/2013 3:28:26 PM, Merchant ct_salesdemo - Demo Computop, Type of blacklisting BIN-Range, and Listed value 42000000 - 43000000. The second entry is for 5/27/2013 3:30:06 PM, Merchant ct_salesdemo - Demo Computop, Type of blacklisting BIN-Range, and Listed value 44000000 - 45000000.

timeframe of the issuing	Merchant	Type of blacklisting	Listed value
5/27/2013 3:28:26 PM	ct_salesdemo - Demo Computop	BIN-Range	42000000 - 43000000
5/27/2013 3:30:06 PM	ct_salesdemo - Demo Computop	BIN-Range	44000000 - 45000000

Figure: global release of certain BIN ranges

White list SecurePay

The entries saved as the SecurePay white list are not concerned with the direct release or blocking, but in fact control the behaviour of the checks carried out by the Computop Paygate, the so-called 'Velocity checks'. Entries recorded here ensure that the automated safety checks are excluded for these cards or IP addresses. Hence, processes for these cards and IP addresses always remain permissible. Save here, for example, the IP addresses of individual large corporate customers, so that the limitation of orders permissible at short intervals does not apply there.

To check and edit the white list for SecurePay, execute the **Fraud prevention** command in the Computop Analytics main menu and click on the **White List SecurePay** tab. For the search you can initially limit the period in question once again with the two combo boxes **from** and **until**. In the **Operation characteristics** combo box, select the **account/card number** or **IP address** setting. Enter the search term in the field to the right and carry out the search by clicking on the **Search and Filter** button.

In order to release certain values yourself, click on the **New entry list** button. In the following dialogue, decide first in the **type of blacklisting** combo box whether the release should be for an **account/card number** or for an **IP address**. Underneath, enter the respective number as the **listed value**. The release is recorded in the list by clicking on the **data entry added** button. Alternatively, you can also accomplish the addition of several entries by uploading a comma-separated list; this is done by clicking on the **Upload CSV** button.

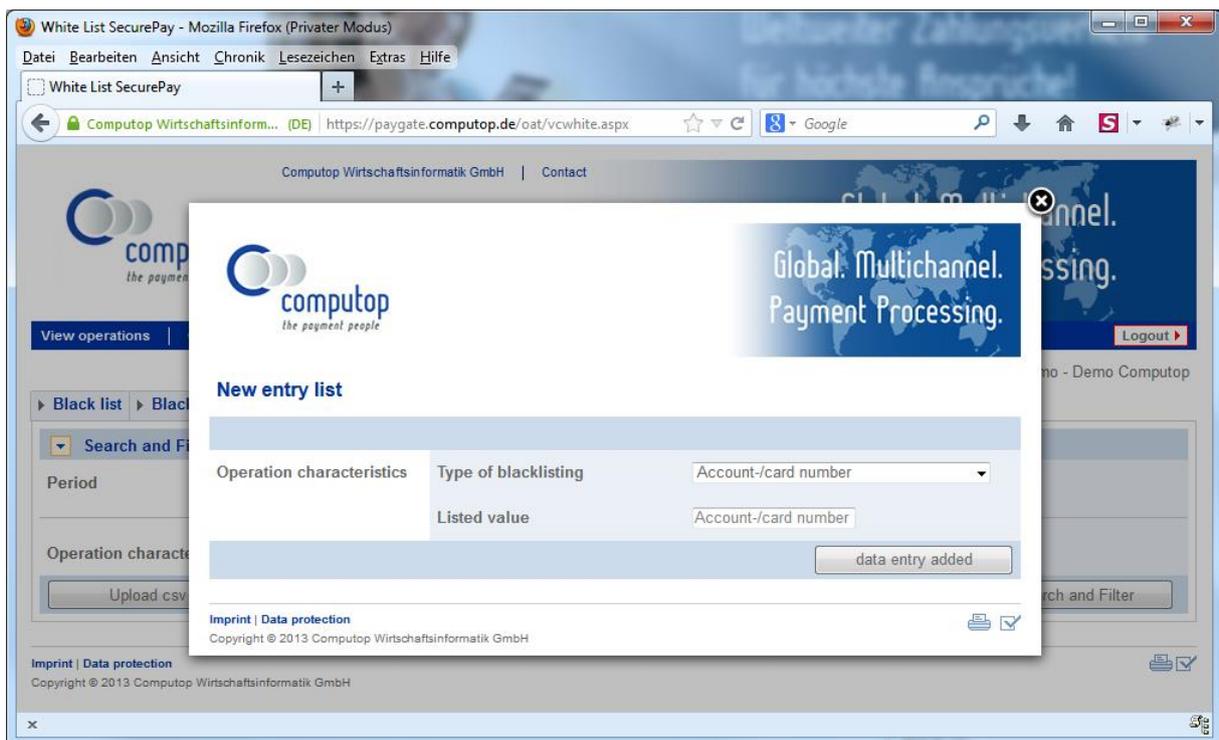


Figure: dialogue for global release of certain numbers

GLOSSARY

3-D Secure: The 3-D Secure security code protects against credit card abuse, because this personal password must be entered additionally for transactions. However, not all payment service providers demand this additional security yet.

Subscription reference: Number freely selectable by the merchant as a reference, with whose help he can identify a subscription payment in Computop Analytics.

Settlement files: The Paygate fetches files for settlement and reconciliation of third party providers and makes them available to you. Settlement files are usually in the formats CSV, CTSF or EPA.

BIN: Bank Identification Number, which serves for the international identification of credit and debit cards. The card type, the country and the issuing bank of a card can be determined from the BIN. The BIN forms the first 6 digits of a 16-digit credit card number.

Approval code: A card company confirms successful authorisations with the approval code.

Merchant reference number: Number freely selectable by the merchant for the identification of transactions and operations, for example an order number.

Pseudo card number (tokenization): The pseudo card number (PCN) is a full-value substitute for credit card numbers. You can store and use the PCN without the otherwise demanded expensive PCI identification in order to avoid entering the card data in the shop again.

SecurePay: Fraud prevention system in the Computop Paygate that enables checks for card and account data, IP addresses, payment methods and currencies and imposes flexible limits on the basis of frequency, turnover and period.

Parameter assignment

Name in Analytics	associated Paygate parameter
Merchant	MerchantID
Payment-ID	PayID
Merchant reference number	TransID
Reference number	RefNr
Pseudo card number, also PCN/ substitute card number	PCNr

INDEX

- Access rights 10
- Account number
 - Search 16
- Amount
 - Entry format 19
- Analytics
 - Access rights 10
 - Basic functions 6
 - call 5
 - Captures 18
 - Change password 9
 - Contact 8
 - Credits 18
 - data export 21
 - Download 21
 - Internet address 5
 - Log 14
 - Password 5
 - Prerequisites 5
 - reconciliation 20
 - Reporter 23
 - Reversal 18
 - Search function 16
 - SecurePay 35, 37
 - settlement files 21
 - Statistics 24
 - User name 5
- Approval code 18
- Batch file 32
- BIN 36
- Blocking account 33
- Blocking credit card 33
- Capture 18
- Change password 9
- Contact form 8
- Credit 18
- Credit card
 - Create payment 25
 - Search 16
- CSV 22
- Daily totals 24
- Data export 21
- Direct debit
 - Create payment 27
- Download 21
- Entry format
 - Amounts 19
- Excel 21
- Fraud prevention 33
 - Blocking account 33
 - Blocking credit card 33
 - SecurePay 35, 37
- Instalment payment 28
- Log 14
- Password 5
 - User management 10
- Reconciliation 20, 21
- Reference number
 - Search 16
- Reporter 23
- Reversal 18
- Search
 - Account number 16
 - Credit cards 16
 - Reference number 16
- Settlement 21
- Statistics 24
- Subscription 28
 - Create new 29
 - existing payment 28
 - search 30
- User Management 10
- User name 5