Payment Solutions

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Video Tutorials

Video Tutorials

Level lll Advantage

https://www.youtube.com/embed/UkWjcEcJGMU?si=maeUWr2vx7XZRsFl

Transaction Routing Settings (Payment Gateway)

https://www.youtube.com/embed/_A-daPAktcw?si=1dndV0nTIwIz28-9

Payment Order Templates

https://www.youtube.com/embed/6dmrGla9hY0?si=wNLKOELj2d7Z4mOO

Choosing Between Collect js & Collect Checkout

https://www.youtube.com/embed/KtkYewJgaRM?si=XSP4oWXYl78dyRs5

Video Tutorials

AuthVia TXT2PAY Demo

https://www.youtube.com/embed/B6P8SeDyLp4?si=QYIHUL3ey2mUxbxh

This video tutorial covers everything you need to know about using Authvia TXT2PAY as a payment channel. It covers everything from starting a conversation (text message), sending a payment request, what the customer needs to do to send payment and reviewing conversation and transaction reporting features. The below list details the specific times in the video when these topics are talked about:

0:00 - Intro

0:06 - Starting a conversation (text message) with payment request details

0:41 - Preview the message

1:06 - Customer receives the message

1:50 - Viewing transactions and reporting

Video Tutorials

Payment Account Information Settings

https://www.youtube.com/embed/RszLxKDjNuY?si=GD74c6sFiiZM-NUY

Merchant Resources

Here is some free resources from American Express for Merchants processing their payments.

https://www.americanexpress.com/en-us/business/merchant/supplies/

Prohibited Use Cases and Industries (For Credit Processing Application)

1. Travel (for example: Airlines, Cruise Lines, Travel Agencies, Vacation Rentals, Tour Operators, Travel Clubs);
2. Online gambling, gaming, betting, sports forecasting, lotteries, card clubs, fantasy sports, and skill game merchants;
3. Dating, companion or escort services;
4. Adult entertainment;
5. Publishers or distributors engaged in the pornography trade;
6. Collection agencies;
7. Debt reduction, modification, and/or consolidation agencies (i.e. mortgage, loan and other debt);
8. Credit counseling, restoration and/or repair agencies;
9. Credit protection or identity theft protection agencies;
10. Consumer Credit Reporting Agencies;
11. Online and Mail/Telephone order pharmacies and ordering facilities or advertising for such entities;
12. Marijuana or cannabis related businesses (MRB or CRB);
13. Businesses engaged in the manufacture or sale of drug paraphernalia;
14. Any merchant that offers services or sells products directly or peripherally that mimic the effects of an illegal product or service are prohibited (e.g. K2, HCG products, HGH, etc.);
15. Online / card not present cigarette, electronic cigarette, vapor, and tobacco sales;
16. Freight forwarders;
17. Cyberlockers;
18. Cryptocurrency or digital currency related activities and business operations;
19. Money service businesses (MSBs) such as:
    1. Check cashing services
    2. Payment facilitators
    3. Currency or commodity exchanges
    4. Money transfer businesses;
    5. Money brokers and private money lenders;
20. Quasi-cash;
21. Non-bank lenders;
22. Publishers or distributors of racist or discriminatory materials;
23. Direct Marketing: a. Subscription merchants; b. Inbound telemarketing with an Up-Sell c. Outbound telemarketing;
24. Infomercials;

25. Businesses historically linked to consumer fraud schemes:
    1. Get rich products
    2. Lifetime guarantees/memberships
    3. Pyramid type sales
    4. Raffles or sweepstakes
    5. Sales of mailing lists/personal information
    6. Travel clubs
    7. Multi-level Marketing;
26. Companies that assist or facilitate in the provision of tax relief, fine and penalty reductions;
27. Buyer’s clubs / discount clubs;
28. Extended Warranty Companies;
29. Nutraceutical merchants or similar product resellers;
30. Timeshares and timeshare resellers;
31. Outbound telemarketers;
32. Prepaid phone cards, phone services and cell phones;
33. Rebate-based businesses;
34. Companies that offer listings of or access to public/private grants and government funds, or any facilitation thereof;
35. Any other business activity(ies) that may be considered illegal or prohibited.

Additional restricted industries that have licensure or other documentation requirements:

1. Massage parlors;
2. All weapons dealers;
3. Any merchant providing remote tech support services;
4. Securities – Brokers/Dealers

Installing Bill Connect

1. Login to the Merchant portal → Marketplace Apps → Bill Connect.
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2. Click “Sign Up”.

3. Fill out the custom fields on the Onboarding page and click Submit.

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4. Click on the "Go to Biller Genie" button.
Dheb3Y7Pgg.png
5. Set a Password for Biller Genie and click the RESET button.
q1huCBYZxE.png
6. Then, click the 'CLICK HERE TO LOGIN' button.

7. Click Continue.

-NKHZhADTA.png
8. Click on 'Connect My Accounting Software' button.
0ZZf_dufPH.png
9. Choose your accounting software and your set up will be complete!

6l1m__QUeD.png
Frequently Asked Questions

What payment methods are supported with Bill Connect? Merchants can accept both credit card and ACH payments via Bill Connect. The integration also supports bulk payments and recurring payments, providing flexibility and efficiency in managing invoices.

How does Bill Connect integrate with accounting software? Bill Connect integrates directly with QuickBooks Desktop, QuickBooks Online, and Xero. It allows for automated invoicing, payment processing, and reconciliation, ensuring seamless workflows without requiring new software to learn.

Can merchants use their own branding with Bill Connect? Yes, Bill Connect supports white-labeled invoicing. Merchants can create professional, branded invoices directly from their accounting software and customize email templates for sending automated invoices to their customers.

Can merchants or partners re-enable Bill Connect after deactivation? Yes, merchants can re-enable their Bill Connect accounts after deactivation. If their account still exists in Biller Genie, it will simply reconnect. If not, merchants can go through the standard re-enrollment process.

How does the Bill Connect extension handle data security? Bill Connect utilizes NMI’s Customer Vault to securely tokenize and store payment information, ensuring that all transactions are PCI compliant and secure.

Authvia TXT2PAY

How does Authvia TXT2PAY work?

When Authvia TXT2PAY is enabled, merchants can send messages/invoices right from their Merchant Portal Virtual Terminal by starting conversations with their customers. Authvia TXT2PAY is located on the merchants left side menu. Once the merchant starts a conversation, they will be able to preview what the SMS text will look like before sending it to their customer. Merchants with multiple processors will have the option to select which processor they want that payment to be processed on. When the merchant sends a message, it goes out immediately.

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Once they have conversations started they can manage their customers and manage/search their open/in-progress, completed and/or expired conversations in their Conversation History reporting page. Conversation reports are downloadable. If the merchant decides to close the Conversation, the customer does not get notified via text and the customer will just not be able to pay via that link in their text.

Customer Experience

Once the conversation is sent, the consumers will receive a SMS text message with the customized instruction that the merchant has entered, a 4 digit Authvia issued code (if they are signed up with Authvia, their information is tied to their mobile number and will automatically populate) and a link to Authvia's web page where the consumer can (1) manually entering their credit card if they are new to Authvia, they will simply add their credit card information, which will be safely stored with Authvia or (2) if already using Authvia, they can change the card that would be used for that payment if they don't want to use the 4 digit code for their default card.

Once the consumer pays the bill/invoice, they will receive a SMS text that the payment was successful, along with a link to the receipt page. The receipt page is available to be printed and downloaded.

This is the text that the customer will receive if they have never paid via Authvia. The merchant's name will be displayed at the beginning of the text:

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This is the text that the customer will receive if they have paid via Authvia before and have an account setup, which will include their 4 digit code to pay. The merchant's name (Vital Test in this example) will be displayed at the beginning of the text:

WIuvy8AvtJ.png

This is the text the customer will receive after they make their payment; it includes a link to their receipt:

xm00cMxCfl.png

This is what the customer will see if they click on the receipt link. They have the option to print and download the receipt:

EeKTdHwqpm.png

If the transaction fails, Authvia will send another text indicated that the transaction was unsuccessful and will provide another link to pay, where the customer can enter a different card for the payment.

Frequently Asked Questions

Is this PCI compliant? Yes, Authvia stores the merchant's client's payment information with Level One security for the Payment Card Industry Data Security Standards.

Can the merchant's customer change their payment method? Yes, they can click on the link in the provided text message and change their payment method.

Does Authvia verify the recipient's phone number? Authvia authenticates the number, carrier and device to ensure that they are valid. Authvia then locks the link to the phone number.

Is the Authvia app an actual conversation app where merchants can continue to text customers? No, there is not a way to continue communication with the merchant from the Authvia app.

Shopify

Overview

Our Shopify plug-in connects the merchant's online store to the merchant's payment gateway, ensuring smooth and secure transactions. It acts as a bridge, transmitting transaction details to the payment gateway for processing. The plug-in ensures compatibility and establishes a secure connection through encryption protocols. It updates order statuses and enables tracking, refunds, and sales reports within their Shopify dashboard. We have made it super simple for merchants to connect their online stores.

Installing Shopify on a Merchant Account

Merchants can install the Shopify App directly from the Marketplace Apps via their Merchant Portal.

The merchant can click on Marketplace Apps → App Store.

To install:

1. Login to the Merchant portal → Marketplace Apps → Shopify.
2. Click on the Install button.

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The link will take the merchant to the Shopify app where you will see Safe Web Services.

3. Click Install.

The merchant will be presented with a pop-up showing that the app needs access to:

- view personal data
- view and edit store data

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4.Click Install.
- The merchant will be redirected to the merchant portal to log in.

5.Login to the portal.
- A pending page will appear to confirm the details.

6.Click Confirm.

- The merchant will be redirected to Shopify to confirm the store details.

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7.Click Activate at the bottom.

Yay! The installation is complete and the merchant can now log in to the merchant portal to confirm this by going to Marketplace Apps → Shopify and looking for the Created On date.

Reporting

Merchants would typically spend their time in Shopify but can use our reporting feature using the Transaction Snapshot → Group By : Transaction Source and Shopify will appear as a source.

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Frequently Asked Questions

What is the reason for sunsetting the old Shopify Integration? Shopify is migrating payment provider integrations to a new platform. The new integration will be activated via the Merchant Portal.

What is different with the new App? The new app is integrated into Shopify’s newest Payments Platform and provides the same level of performance so your shoppers will not notice a change during the checkout process.

What is NMI’s role in payment security by being integrated with Shopify? NMI is responsible for securely collecting payment information, adhering to laws and PCI requirements, processing payments as specified by Shopify, redirecting buyers back to Shopify, and settling transactions within five days.

How do I view transaction history and void or refund a transaction? Please login to your Shopify Account to void and or refund transactions. The transaction history can be viewed through Shopify's platform or the Merchant Portal.

What is the Shopper experience? Is this an inline checkout flow or a redirect flow? It's an inline checkout flow. It's the same Shopper experience, with NMI supporting the transaction processing on the backend.

Are there any limitations on payment methods? NMI offers Visa, Mastercard, Maestro, American Express, JCB, Discover, and Diners Club card payments.

Are there any limitations on regions? This initial launch is limited to the US and other non SCA/3DS required countries.

Does Shopify integrate with any of our terminals? Shopify has their own devices for in person payments and we do not support them at this time.

Does our integration support other currencies besides USD? The merchant can process other currencies if their account is set up to accept them.

Does Shopify support Recurring or 3DS payments? Recurring and 3DS payments are not supported at this time.

Subscription Reports

Overview

Subscriptions Reports are used to search recurring subscriptions. There are many different ways to search recurring subscriptions from your Gateway Account. Learn more on how to search recurring subscriptions according to specific search criteria.

How to Search Subscriptions

The Search Subscriptions form is used to find specific Recurring customers. There are multiple ways to search for Recurring Subscriptions. The fields will help narrow your search results. After searching, the Recurring Subscriptions matching those criteria are displayed. Merchants can retrieve additional information for Recurring Subscriptions by clicking on the blue hyperlink in the 'Customer' column.

They can be searched by the following criteria:

- Subscription ID - the Payment Gateway will automatically generate a unique ID when you create a subscription. Merchants can then search by the Subscription ID.
- Order ID - the order ID is optionally added by the merchant when a subscription is created. Merchants can then search subscriptions by this order ID.
- First Name - if the customer's first name is entered when a subscription is created, merchants can then search by using the first name.
- Last Name - if the customer's last name is entered when a subscription is created, merchants can then search by using the last name.
- Account Number - the account number is the customer's bank account number or credit card number. You have the option to type in the full card number/bank account or just the last four digits.
- Company -the company name is optionally passed by the merchant when a subscription is created. Merchants can then search by this company name.
- Plans - if you created any Plans, you can use the dropdown menu to choose from the list and any customer who is in the plan will appear in your search list.
- Min. Amount/Max. Amount - allows you to enter a specific amount range to target subscriptions of a specific amount or amount range.
- Start Date/End Date - use these dates to search between a specified date range. All the subscriptions added within this date range will be displayed, or click on the calendar dropdown to see other options (today, this week, this month, this quarter, this year, etc.)
- Include Completed Schedules - if you check this box, then any completed subscriptions will appear on your search list.
- Include Deleted Schedules - if you check this box, then any deleted subscriptions will appear on your search list.

- Only Show Expiring Credit Cards - if you check this box then any credit cards that are expired will appear on your search list. If the credit card is expiring soon or the credit card has expired then a yellow or pink flag will appear on the subscription detail.
- Labeled Merchant Defined Fields - if the Merchants have any labeled Merchant Defined Fields, they will show up here and can be used to filter.

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Pausing Subscriptions

Pausing subscriptions will make it so that the subscriptions do not charge again until the merchant resumes them. Pausing subscriptions will take effect immediately and will stop billing until the merchant resumes them. Merchants have the option to pause all subscriptions or pause a single subscription.

Pause/Resume ALL Subscriptions - to pause all subscriptions, click on the red "Pause All Subs" button and then later click on the blue "Resume All Subs" button when the merchant is ready to start running their subscriptions on their regular schedules again. Clicking on the “Pause All Subs” button will pause all subscriptions that the user has access to. If the user has 2,000 subscriptions and they click on "Pause All Subs", this will pause all 2,000 subscriptions.

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Pause/Resume a Single Subscription - once you find the subscription that needs to be paused, click on the Customer Name to pull up the details. In the details page, you will find a checkbox that reads "Subscription is paused". By checking this box and saving, it will pause that single subscription. By unchecking this box and saving, it will resume that single subscription.
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After pausing subscriptions, merchants will see which subscriptions are paused from the List Subscriptions page with a "Paused" red text under the “Details” column:

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Downloaded Reports

You have the option to download the Recurring Customer List by clicking on the "Download Subscriptions" button. The two formats available are Microsoft Excel (.xls), and Comma Separated Value(.csv).

The report will include the fields below if they are filled in for the customer:

- recurring_sku
- subscription_id
- orderid
- orderdescription
- billing_cycle
- start_date
- recurring_plan_name

- created payments
- completed_payments
- attempted_payments
- remaining_payments
- count_failed
- next_charge_date
- account_name
- routing
- account
- payment_type
- account_expiration
- account_holder_type
- account_type
- sec_code
- currency
- amount
- ponumber
- shipping tax
- tax_exempt
- reference_id
- status*
- first_name
- last_name
- company
- country
- address1
- address2
- city
- state
- zipcode
- phone
- fax
- email
- website
- processor
- username
- All Merchant Defined Fields

*paused subscriptions will be listed as status active in downloaded reports

Recurring Customer List

Once you have typed in the information to search for your subscription, the following columns will be displayed:

- Customer - the customer's name will show in this section and the email address below if one was provided.
- Order ID/Plan ID - if an Order ID is provided then it will display in this section and the Plan ID or the Recurring SKU if it is a custom plan.
- Details - a masked credit number or bank account number will display in this column as well as the "paused' status if the subscription is paused.
- Entry Time - will display the date and time the subscription was created.
- Payments - will display how many payments were successful and how many attempts were made. It will also include one of the three options:
  1. the number of payments that still need to be collected if the merchant was set to be charged a certain amount of times
  2. if the subscription payments were Completed
  3. if the subscription will continue Until canceled

Once you pull up the subscription you were searching for → click on the Customer's Name link, this will take you to the customers details page. If a name was not provided then it will display as "(Not Specified)".

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*Recurring customers will be listed in the order of Entry Date.

Recurring Customer Details Management

Once you pull up the customers details page, you will be able to view and manage their Recurring Information, Credit Card and/or Electronic Check Information, Level III Information (if applicable), Customer Information, Merchant Defined Fields (if applicable), Processor, Billing History, and Automatic Card Updater History (if applicable).

Recurring Information

The recurring information is going to include the details of the payment schedule:

- Subscription Id - the unique number tied to the subscription.
- Associated With -the username tied to the user who created the subscription (via Virtual Terminal, API, or Batch Upload) will display here.
- Billing Cycle - the subscription status(active,stopped,inactive), when the billing cycle starts, and when it is set to run
  - Active = Not completed or Paused
  - Stopped = Completed
  - Inactive = Deleted
- Recurring SKU - a number generated by the gateway for internal use.
- Payments - total number of payments that need to be collected.
- Plan Name - the name of the plan tied to the subscription. If no plan is assigned to it then it will say "(CUSTOM PLAN)". If you edit the plan name, make sure to click Save at the bottom of the page.

- Next Charge Date - the first or next date you want to run the payment. If you edit the next charge date, make sure to click Save at the bottom of the page.
- Subscription is paused - this box is used to pause a subscription, it will stop billing for the subscription until you resume and uncheck the box. If you check or uncheck this option, make sure to click Save at the bottom of the page.

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Credit Card / Electronic Check Information

The Credit Card Information will contain the credit card payment details. The option to "Skip this card when using Automatic Card Updater" is available which will not submit the card to be automatically updated if the box is checked. If you edit the Credit Card Information, make sure to click Save at the bottom of the page.

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The Electronic Check Information will contain check payment details (name on account, Routing/ABA Number, Account Number, Account Holder Type, Account Type, Entry Method (SEC Code), and Check Number). If you edit the Electronic Check Information, make sure to click Save at the bottom of the page.

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Level III Information

The Level III Information will contain Level III details that was entered by the merchant. This section will only be apply to merchants who have Level III Advantage Value Added Service enabled. If you edit the Level III Information, make sure to click Save at the bottom of the page.

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Customer Information

The Customer Information will contain any customer details like the name and address. If you edit the Customer Information, make sure to click Save at the bottom of the page.

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Merchant Defined Fields

Merchant Defined Fields will only appear if the Merchant configured any. If you edit the Merchant Defined Fields, make sure to click Save at the bottom of the page.

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Processor

The Processor you chose for the subscription will display here. If you did not choose one then it will be blank. You can also change the processor at any point before the next charge date. If you edit the Processor, make sure to click Save at the bottom of the page.

The "Send Receipt Email" box is also available if the merchant wants an automatic receipt to be sent to the customer for approved recurring transactions. The emailed receipt will go to the email address that is provided in the Customer Information section.

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Billing History

The Billing History will display the status of each payment, the associated transaction ID, Date/Time, and Amount. If you click on the Transaction ID, it will take you to the Transaction Details page. Here are the statutes available:

- Pending Settlement - the transaction was successful but has not been settled yet.
- Complete - the payment was successful and has been settled.
- Failed - the transaction was not successful

* A failed transaction will not count as a collected payment for subscriptions that are set up to collect X amount of payments from the customer. For example, if the subscription is set to charge the customer 3 times, it will continue the normal billing cycle until it collects 3 'Successful' payments. The gateway will not re-attempt any failed payments.

*If the transaction contained Level III Data and Failed then it will display as 'Level III Data'.

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The billing history will also display any errors that occur along with it's Ref ID. In this example, the merchant received 'Error: Amount exceeds the maximum ticket allowed' which means that the amount for that transaction was over what their maximum ticket allowed* is set to.

*Please see Account Limitations for more info.

Billing History

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Update Subscription Warning/Pop-up

If a Partner changed, disabled, or deleted a processor, in the Partner Portal, that was associated to a subscription and did not update the subscription to a new processor, the next time the merchant opens that subscription details page, an "Update Subscription" warning/pop-up will appear that requires action. It will notify the merchant that the processor has been deactivated and that they need to select a new processor, or select 'Use Default', in order for the subscription to run successfully.

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Frequently Asked Questions

Does the merchant receive a subscription report? Merchants can enable the email notification to Receive Recurring Reports.

Is it possible to run a recurring subscription report that will show the next ‘run’ date? Yes, the 'Next Charge Date' will be included in the downloaded Excel file.

Can I subscribe to Recurring Webhooks? Yes, you can get webhooks for adding, updating, or canceling/deleting subscriptions and for adding, updating or deleting plans. Learn more here.

Gateway Documentation

Swipe Compatibility

Supported Operating Systems

- Windows 10
- Windows 11

Hardware

- Ingenico Lane/7000 **(requires version 6.0 or later)**
- Ingenico Lane/5000 and Lane/3000
- Ingenico iPP320 and iSC250
- Verifone VX820 and MX915
- Magtek Dynamag (HID)
- ID Tech M130

Contact your DC Tech IT, LLC to inquire about purchasing supported hardware

Download Swipe 6.2.0

https://dctechitllc.transactiongateway.com/merchants/resources/apps/Payment%20Gateway%20Swipe%20Installer%206.2.0.0.exe

Level III Advantage

Level III Advantage is a powerful solution designed to optimize B2B & B2G interchange rates, enabling businesses to minimize transaction costs and mitigate the risk associated with credit card transactions. Interchange rates, set by major credit card companies such as MasterCard and Visa can significantly impact a merchant's expenses. By leveraging Level II and Level III data in their transactions, businesses can secure lower costs, avoiding standard rates and transaction downgrades.

Supported Cards on Level III Advantage

- MasterCard
- Visa

What is an Interchange Rate?

An interchange rate is a fee that a merchant must pay to a credit or debit card network when a customer makes a purchase with their card. The fee is charged by banks to cover the costs of processing the transaction, including the credit risk of the customer defaulting on their payment. Interchange rates are set by card networks, such as Visa, Mastercard, American Express, and Discover.

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Level I, Level II, and Level III interchange rates are different levels of data that merchants provide to credit card companies when processing a transaction. The more data a merchant provides, the lower the interchange rate will be.

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Merchants who process a lot of business-to-business (B2B) or business-to-government (B2G) transactions can save money by using Level III interchange rates. This is because Level III data provides more information about the transaction, which helps the credit card companies to assess the risk of fraud.