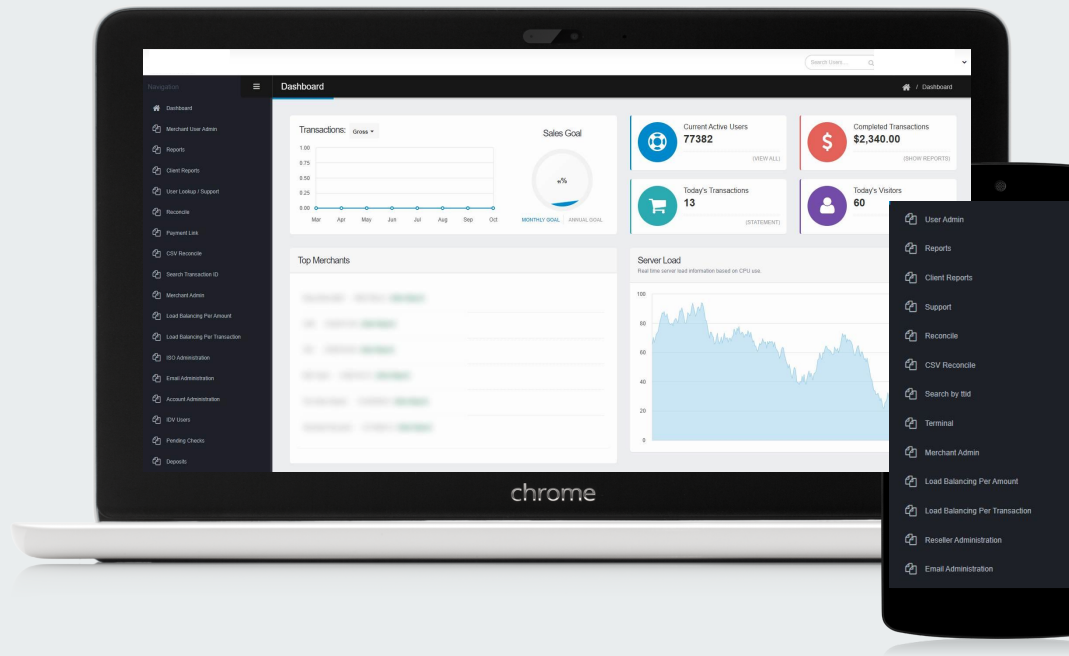


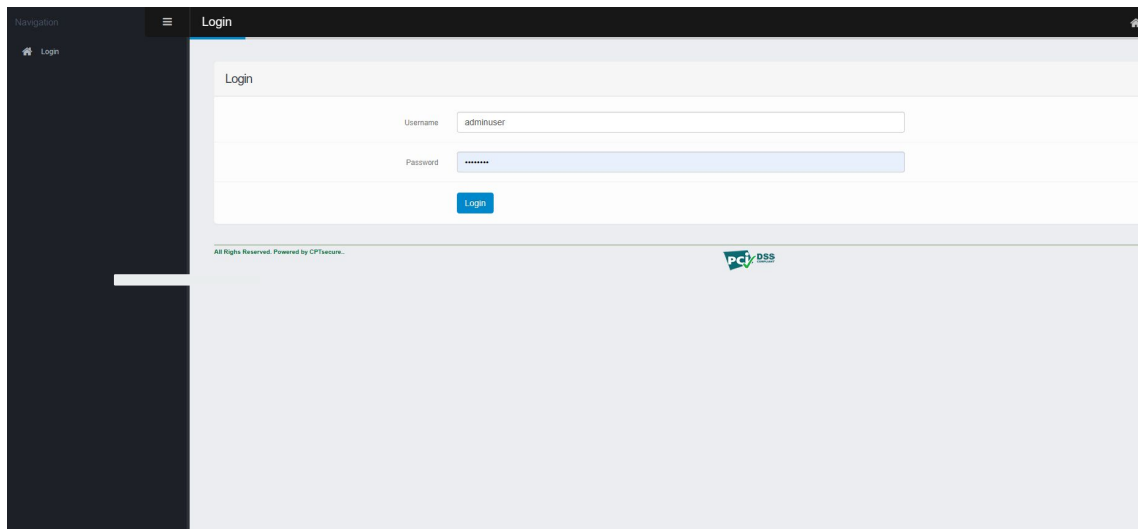
Gateway Manual

PAYMENT GATEWAY DASHBOARD
FULL MANUAL

Admin Area



User Admin Login Page



Admin Login Location

The admin login page is located at:

(Optional Subdomain) yourinstalldomain.com/admin/login/login.php

This page is **not accessible from the public-facing site** for security reasons. You must access it directly to log in as an admin.

Account Management

Admin accounts are stored in the `tc_users` database table.

Password resets must be performed by either:

- Logging in with another admin account, or
- Manually updating the password directly in the database.

User Admin Dashboard

Top Chart – Last 8 Months of Transactions

Displays all transactions from the past 8 months.

Sales Goal

This goal is based on customizable settings, which calculate your target as a percentage of monthly net revenue versus your desired net income over the past 30 days.

Current Active Users

Represents the number of consumers currently using the platform. Each new purchase by a user adds them to the active user count.

Today's Transactions

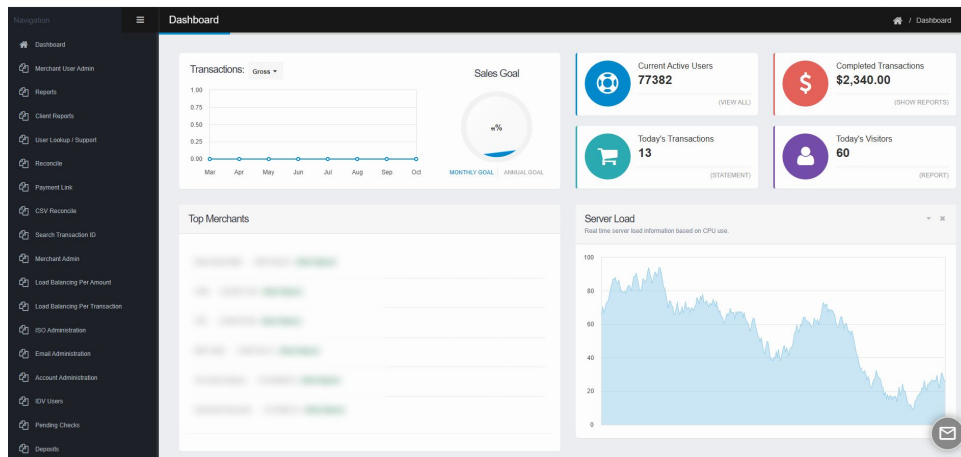
Shows the total gross transaction amount generated in the last 24 hours.

Today's Profits

Calculated based on the percentage of merchant gross income allocated to the admin.

Today's Visitors

Indicates the number of unique users (based on IP address) who visited the payment pages in the past 24 hours.



Top Merchants

Displays the top 6 highest-earning merchants based on gross revenue over the past 6 months.

Server Load

This feature must be configured internally to display the current server load. It's typically disabled by default due to potential performance impact but can be integrated using control panel load average reporting.

My Profile

Shows recent admin logins for this account, including IP addresses and login timestamps. You can also update the admin profile image by clicking **Edit Profile**.

My Stats

Displays how many times this admin account has logged in, along with the number of failed login attempts.

Top Merchants (Duplicate)

Same as the "Top Merchants" section above.

Company Activity

Provides internal updates or announcements for admins, such as company news. Content can be edited in </admin/login/dashboard.php>.

User Admin Dashboard: User Lookup / Support

User Account Setup (Merchant, Admin, or Vendor)

This section allows you to create new **Admin**, **Merchant**, or **Vendor** accounts and manage their credentials.

Creating a New Account

1. **Scroll to the bottom** of the page and click **“Add User”** to create a new account.
2. **Account Types:**
 - **Admin** – Provides access only to the admin dashboard. You can configure specific permissions (left-side menu items).
 - **Merchant** – Grants access to the merchant control panel at:
yourdomaininstall.com/cp/
You can enable or disable merchant features and assign merchants to existing merchant groups.
 - **Vendor** – A vendor is a reseller that manages multiple merchants. Vendors can log in to [/admin/](#) and access only the merchants or sites assigned to them.

Monetra 9+ Integration

- If using **Monetra 9+**, enter the **Profile ID** in the designated field.
- You can find available Profile IDs by clicking **"See Profile IDs"** on the page.

User Admin Dashboard: User Lookup / Support

- Make sure each account is connected to **only one** Monetra Profile ID.
- To assign the appropriate sites to a profile, use **CTRL + Click** in the site selection area while adding or editing the account.

Account Details to Enter

- **Username and Password**
 - Password must be **unique**, with at least **7 characters**, including **1 number** and **1 special character** (e.g., **!@#\$%^&*).**
- **Full Name, Email, and ZIP Code** (optional)
- **Profile Image** (optional; can also be uploaded or edited later)

Permissions and Site Access

- **Admin Permissions:**

When creating an admin, you can define which sections they can access using checkboxes for each menu item.
- **Merchant Access Control:**

You can assign merchants to existing merchant groups. This links their login to all sites associated with that merchant.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: User Lookup / Support

- **Add/Edit Site Option:**

- If enabled, the merchant can add or modify their own sites from the [/cp/](#) panel.
- **Recommended:** Keep this **disabled** unless necessary, as improper configuration may break site settings.

Managing Existing Accounts

- In the **User Admin** panel, you can:
 - View all **Admin**, **Merchant**, and **Vendor** accounts
 - Activate, deactivate, or delete accounts
 - Set or adjust access permissions by account type
 - View a list of currently active users

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Reports

Kount info is edited here /conf/tc_config.php

Top Filters & Reporting Guide

Use the top filters to customize reports based on time, users, payment status, and more. Keep in mind that all timestamps are based on the **server's timezone**, which may differ from your local time unless specifically configured.

Time Filters

- **Quick Select:** Click predefined time ranges like **Last 24 Hours**, **Last 7 Days**, etc., to instantly load reports.
- **Start & End Date:** Manually filter by specific **year, month, or day** for custom date ranges.

Additional Filters

- **By Content Partner (Merchant):** View reports specific to individual merchants.
- **By Site:** Filter data by websites added to the platform.
- **By Reseller:** Show data for resellers associated with merchant accounts.

Note: Resellers are not the same as vendors and typically don't access the admin panel directly. Reports may be routed elsewhere.

- **By Payment Type:** Filter transactions by method (e.g., **credit card**, **crypto**).

Additional payment types can be added through database customization.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Reports

Kount info is edited here /conf/tc_config.php

- **By Payment Status:**

- **Complete:** Transaction successfully completed by the user.
 - **Incomplete:** User abandoned the payment page before finishing.
 - **Declined:** Payment failed (e.g., insufficient funds, zip code mismatch).
 - **Chargeback:** Pulled from **Kount**, reflects a chargeback already processed. Shows as a negative amount returned to the merchant.
 - **Dispute:** Also from Kount; indicates a pending dispute.
 - Admins have **24 hours** to alert merchants to log in to Kount to either refund or provide documentation.
 - Matching disputes with transactions may require manual order/session ID correlation. Once matched, the system can notify both the admin and merchant (if notifications are enabled).
 - **Fraud Block:** Indicates a transaction was blocked by Kount due to failing risk score thresholds. These are also visible to merchants.
- Other fraud-related tools include **Ethoca**, **Verifi**, **RDR**, and **RDR Disputes** — all designed for fraud detection and refund blocking.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Reports

Kount info is edited here /conf/tc_config.php

Card Type

Displays the types of credit cards used, as configured in the **Admin** → **Manage Credit Cards** section.

Transaction Actions (Refunds & Voids)

- For **Monetra** transactions:
 - **If less than 24 hours old:** A **Void** option will be available.
 - **If older than 24 hours:** A **Refund** option will appear instead.
- For all transaction types:
 - Use **Refund Reports** to manually process a refund.

This does **not** automatically process the refund through the gateway, but helps ensure consistency between your internal merchant reporting and external gateway records.

Admins must log in to the relevant payment gateway (e.g., Stripe) to issue the refund manually.

 Dashboard

 Merchant User Admin

 Reports

 Client Reports

 User Lookup / Support

 Reconcile

 Payment Link

 CSV Reconcile

 Search Transaction ID

 Merchant Admin

 Load Balancing Per Amount

 Load Balancing Per Transaction

 ISO Administration

 Email Administration

 Account Administration

 IDV Users

 Pending Checks

 Deposits

User Admin Dashboard: Client Reports

Top Filter by Date

Use the date filter at the top of the page to view reports for specific time periods such as **Last 24 Hours**, **Last 7 Days**, etc.

Note: All times are based on your **server's timezone**, which may differ from your local time unless configured to match.

You can also manually select a **start and end date** to filter by specific **day, month, or year**.

External Platform Transactions (Cross-Server Reporting)

This report includes transactions from other installations of the platform running on separate servers (commonly referred to as **black label** setups).

To enable cross-server reporting:

- API connections must be **manually configured** in the file:
`/confi/tc_config.php`
- Ensure the settings are correctly updated so your server can securely connect and receive data from the external installation.

Once connected, reports from other platforms will automatically appear here — eliminating the need to log into each separate install.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: User Lookup / Support

User & Transaction Search

You can search for transactions or user accounts using:

- **Email Address** or **Account (email)**
- **Transaction ID**, which is typically the **Order ID** or the **Monetra TTID**

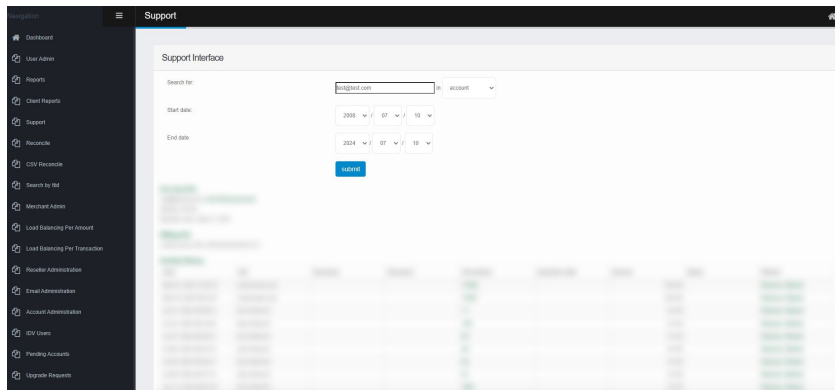
How to Search:

1. Enter the email or transaction ID.
2. Select a **Start Date** and **End Date**.
3. Click **Submit** to view results.

Results Display:

Once submitted, you'll see the following details:

- **User Information:**
 - Email address
 - Account password (if stored)
 - Account creation date (how long they've been a user)
 - Last 4 digits of the most recently used credit card (if available)



- Dashboard
- Merchant User Admin
- Reports
- Client Reports

User Lookup / Support

- Reconcile
- Payment Link
- CSV Reconcile
- Search Transaction ID
- Merchant Admin
- Load Balancing Per Amount
- Load Balancing Per Transaction
- ISO Administration
- Email Administration
- Account Administration
- IDV Users
- Pending Checks
- Deposits

User Admin Dashboard: User Lookup / Support

- **Transaction History:**

- **Date** of each transaction
- **Associated site**
- **Username and password** (if used for a recurring transaction)
- **Description** (typically the product/service purchased, order ID, or session ID)
- **Expiration Date** (for recurring billing, if applicable)
- **Amount**
- **Status** (not currently in use)

Refund Options:

- If the transaction is processed via **Monetra**:
 - A **Refund** button will appear, allowing you to issue a refund.
- You can also select **"Report Refund"** to log the refund manually.

This is useful when issuing the refund through a third-party gateway but still needing to update internal records

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Payment Link

Manual Payment Link Creation

Start by selecting a site from the list of sites enabled in your gateway. Then, fill in the following payment details:

Customer & Transaction Information

- **Transaction Amount:** Enter a numeric value only (e.g., 49.99)
- **First Name:** Customer's first name
- **Last Name:** Customer's last name
- **Email:** Customer's email address
- **Address:** Billing address
- **City:** Billing city
- **Zip Code:** Postal/ZIP code
- **Country:** Customer's country
- **State:** Use standard abbreviations (e.g., CA, NY, TX, BC, etc.)

Payment Details

- **Description:** Brief explanation of what the payment is for (e.g., "Order #1234," "5 Black T-Shirts," etc.)
- **Session:** This can be used to store an order ID (e.g., from WordPress) and is helpful for auto-confirmation if a postback system is enabled.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Payment Link

Optional Settings

- **I will manually complete this order**
 - If checked, the system will automatically mark the order as “Paid” once the payment is received.
- **Redirect back to main site**
 - If enabled, the user will be redirected to the main platform homepage after payment, instead of a custom return URL.

After Submission

Once you click **Submit**, you will receive:

- A **QR code** that you can share with the customer for payment
- A **direct payment link**, which can be copied to your clipboard by clicking the link icon below

Important Note: This payment page does **not** include the standard session validation. This means users can refresh or revisit the page and still process the payment without the usual session check safeguards.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile **Payment Link** CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

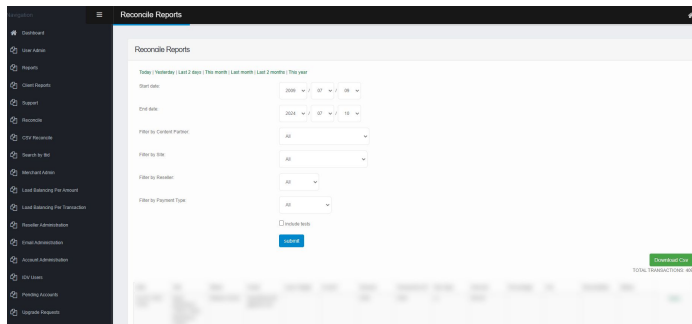
User Admin Dashboard: Reconcile and CSV Reconcile

Date Filter & Reconciliation Overview

Use the top date filter to view reports for specific time ranges such as **Last 24 Hours**, **Last 7 Days**, etc.

Note: All data is based on your **server's timezone**, which may differ from your local time unless configured otherwise.

You can also manually set a **start and end date** to filter by **day**, **month**, or **year**.



The screenshot shows the 'Reconcile Reports' interface. It features a sidebar with navigation options: Dashboard, User Admin, Reports, Load Reports, Payment, Reconcile, CSV Reconcile, Search by ID, Merchant Admin, Load External File Amount, Load External File Transaction, Reconcile Administration, Email Administration, Account Administration, New Users, Pending Accounts, and Upgrade Account. The main content area is titled 'Reconcile Reports' and includes a date filter at the top with options: Today, Yesterday, Last 2 days, This month, Last month, Last 2 months, This year. Below this are input fields for 'Start date' and 'End date', each with a calendar icon. There are also dropdown menus for 'Filter by Status' (set to 'All'), 'Filter by Location' (set to 'All'), and 'Filter by Payment Type' (set to 'All'). A 'Download CSV' button is visible at the bottom right of the form area.

Reconciling Transactions

This section helps you verify and reconcile transactions processed through external platforms (e.g., a client's **WordPress** site).

To begin reconciliation:

1. Access the client's transaction records — either by logging into their WordPress admin panel or requesting a **CSV export** of daily orders.
2. Navigate to the **CSV Reconcile** section in this system.
3. **Upload the CSV file** provided by WordPress.
4. After uploading, use this report view to **identify unmatched transactions** between your system and the external order data.

This process ensures consistency between platform records and third-party order systems.

- Dashboard
- Merchant User Admin
- Reports
- Client Reports
- User Lookup / Support

Reconcile

Payment Link

CSV Reconcile

Search Transaction ID

Merchant Admin

Load Balancing Per Amount

Load Balancing Per Transaction

ISO Administration

Email Administration

Account Administration

IDV Users

Pending Checks

Deposits

User Admin Dashboard: Search by TTID

Monetra 9+ Transaction Lookup

If you're using **Monetra 9+**, you can verify transactions by:

1. Selecting a **site** from the dropdown menu.
2. Entering the **TTID** (Transaction ID) or **Order ID** in the search field.

This tool is useful for confirming whether a transaction was successfully completed.

The screenshot displays the 'Search by ttid' interface within the User Admin Dashboard. On the left is a dark navigation sidebar with a hamburger menu icon at the top. The sidebar lists various options: Dashboard, User Admin, Reports, Client Reports, Support, Reconcile, CSV Reconcile, Search by ttid (highlighted), Merchant Admin, Load Balancing Per Amount, Load Balancing Per Transaction, Reseller Administration, Email Administration, Account Administration, IDV Users, Pending Accounts, and Upgrade Requests. The main content area has a dark header with a hamburger menu, the title 'Search by ttid', and a home icon. Below the header is a light gray form titled 'Search by ttid'. The form contains a 'Select Site' dropdown menu with the text '---Choose At least 1 Site to proceed ---', a text input field labeled 'ttid', and a blue 'submit' button. Below the input fields, it says 'Profile Id Not Found'. At the bottom of the form, there is a small logo for 'PCI DSS' and the text 'All Rights Reserved. Powered by CPTSecure...'. The footer of the main content area is a light gray bar.

Dashboard

Merchant User Admin

Reports

Client Reports

User Lookup / Support

Reconcile

Payment Link

CSV Reconcile

Search Transaction ID

Merchant Admin

Load Balancing Per Amount

Load Balancing Per Transaction

ISO Administration

Email Administration

Account Administration

IDV Users

Pending Checks

Deposits

User Admin Dashboard: Merchant Admin

Managing Sites and Merchants

This section allows you to **add and edit merchants and their sites** within the platform. If there are many merchants, use the pagination control in the top-right corner to navigate between pages.

Filtering Merchants

- Filter merchants by **Active** or **Inactive** status.
- To add a new merchant, scroll to the bottom and click **Add Merchant**.

Adding a Merchant (Content Partner)

- **CP Name:** Enter the full company or website name of the merchant.
- **Merchant Percentage:** Specify the percentage of revenue the merchant keeps.
(For example, if you charge a 10% fee, enter 90% here.)
- **Fixed Transaction Fee:** Optionally enter a fixed fee amount in dollars and cents to charge per transaction.
- **Email:** Enter the merchant's email address — this is where alerts like chargebacks will be sent.
- **Contact Person:** Provide a name of the technical contact or primary point of contact for the merchant.
- **Address:** Enter the merchant's street, state, ZIP code, and country.

Reseller / ISO Association

- You can link this merchant to a **reseller (ISO)** (added via the reseller section).
The reseller will receive a percentage share of this merchant's income.

User Admin Dashboard: Merchant Admin

Currency Settings

- The default currency for new sites is set in **Manage Currency** under the admin menu on the left.

Merchant Accounts & Sites

- After adding a merchant, go to **User Admin** to assign login accounts for them. These accounts allow merchants to view reports and manage their sites.
- Under the merchant, you can add as many **sites** as needed. Sites can be edited or removed as necessary.
- You may create **custom templates** for each merchant if desired, though default templates are generally recommended as they require no additional development and support all billing types.
- Caution:** Be careful not to accidentally delete sites.

Load Balancing Settings

- In **Edit Merchant (Edit CP)**, you can enable or disable **Load Balancing**.
Options include: **None** (off), **Transaction**, or **Amount**.
- Assign sites to load balance between different transaction sequence numbers configured in the **Edit Site** pages.

Fraud Prevention (Kount)

- You can enable or disable **Kount fraud tools** for the merchant here.
- Set default **Omniscore** or **Personascore** thresholds for all sites managed by this merchant:
 - Recommended Omniscore: **15 or less**
 - Recommended Personascore: **70 or more**

User Admin Dashboard: Merchant Admin - Edit Site

Use the **view status** option to filter and view sites based on their status—active, inactive, or all.

The **site name** field is for internal use only and is not visible to end users. It helps identify which transactions are associated with which site and is primarily used for reporting purposes. For example: “My Site.”

The **description** field is also internal and can be used to provide additional context about the site, such as: “My site using Elavon in Europe.”

Upload a logo with a preferred size of 319x319 pixels in PNG format. This logo appears on the left side of most templates when the platform hosts the credit card form.

The **template image** is a background image displayed behind the logo and payment details on the left side of the payment page. Recommended size: 500x300 pixels, PNG format.

Template background width allows you to define the width (in pixels) of the left-side background image.

Use the **template button color** option to customize the color of buttons within the template (e.g., submit buttons).

The **contact URL** is typically the link to the merchant’s contact page.

The **descriptor name** is the business name that will appear on the customer’s bank or credit card statement.

You can choose to **display the site name on invoices** generated and sent through the system.

Token verification can be enabled to allow the use of saved cards via Auric Vault (if configured). This supports recurring billing and other future transactions.

-  Dashboard
-  Merchant User Admin
-  Reports
-  Client Reports
-  User Lookup / Support
-  Reconcile
-  Payment Link
-  CSV Reconcile
-  Search Transaction ID

 Merchant Admin

-  Load Balancing Per Amount
-  Load Balancing Per Transaction
-  ISO Administration
-  Email Administration
-  Account Administration
-  IDV Users
-  Pending Checks
-  Deposits

User Admin Dashboard: Merchant Admin - Edit Site

The **template directory** (optional) allows you to set a custom folder name for templates. When accessing via SFTP, each billing provider has its own folder—such as **Monetra** or **Elavon**—and all associated site IDs should be placed within the corresponding folder (e.g., `/template_monetra/custom1/`).

If using **OrbitalPay**, enter the live credentials (not test credentials): account number, site tag, form ID, and API key. For more information, visit <https://www.orbitalpay.com>.

When **Monetra (MTRA)** is enabled, you must associate a user (via User Admin) with a profile ID linked to this site. This is required when using Monetra 9 templates (`templates_orbital`).

Enabling **TrustPay** means you intend to process transactions through TrustPay. Configuration details are stored in the `/conf/tc_config.php` file. Template directory: `templates_trustpay`. Learn more at <https://www.trustpay.com>.

If **JSC** is enabled for transaction processing, its configuration is also saved in the `/conf/tc_config.php` file. Template directory: `templates_jsc`.

If **Kalixa** is enabled, it will activate the Kalixa payment system and related templates. Configuration details are stored in the `/conf/tc_config.php` file. Template folder: `templates_kalixa`.

For **Stripe** integration, you can enter either test or live **Secret Key (SK)** and **Publishable Key (PK)** as provided by Stripe.

- When using **test keys**, you can test with Stripe's test cards (search "Stripe test cards" on Google).
- When using **live keys**, only real credit cards will work.
These keys can be found in your Stripe Dashboard under the **Developers** section. Template folder: `templates_stripe`.
More info: <https://www.stripe.com>

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Merchant Admin - Edit Site

Enabling **Clear Settle** will activate the Clear Settle payment processor. Configuration settings are stored in the `/conf/tc_config.php` file. Template folder: `templates_clear_settle`.

If **DebitWay** is enabled, the DebitWay platform will be activated for this site. All settings are stored in `/conf/tc_config.php`. Template folder: `templates_debitway`.

For **DebitWay Interac / DDT**, additional information such as the **Website ID** and **Varicose Front ID** must be obtained from DebitWay. More info: <https://www.debitway.com>

Enabling **Elavon** allows the platform to process payments through Elavon. You can choose test or live mode and must provide:

- Merchant login (usually the Merchant ID)
 - API credentials (username and password) provided by Elavon
- Additionally, you must whitelist the IP address and domain of the server using Elavon. Template folder: `templates_elavon`.

When **Quickcoin** is enabled, it allows the platform to receive posts from Quickcoin for mapped transactions. Any successful Quickcoin transactions will appear in reports.

For **First Atlantic Bank**, enabling this option requires input of the **Client ID** and **API Key**. Template folder: `templates_fab`.

Enabling **Expefast** adds this gateway to the site. Required information includes:

- Live API Key, API Token, SSL and Certificate file and Key file

Optionally, you may also upload test API keys, tokens, and certificates for testing. Template folder: `templates_expefast`.

-  Dashboard
-  Merchant User Admin
-  Reports
-  Client Reports
-  User Lookup / Support
-  Reconcile
-  Payment Link
-  CSV Reconcile
-  Search Transaction ID

 Merchant Admin

-  Load Balancing Per Amount
-  Load Balancing Per Transaction
-  ISO Administration
-  Email Administration
-  Account Administration
-  IDV Users
-  Pending Checks
-  Deposits

User Admin Dashboard: Merchant Admin - Edit Site

NATS Enabled

Your administrator will provide a NATS code to be entered into the appropriate field, along with a URL pointing to our NATS installation. Make sure to check the box to redirect directly to NATS for payment. The cascade number and biller name will also be supplied by the administrator. This setup redirects users to a NATS-hosted payment page and then returns them to the platform. One NATS code is hardcoded to our hosted NATS postbacks for a single site URL — please provide us with the necessary URLs so we can assign the correct site IDs. Refer to the last page of this manual for a list of billing companies compatible with NATS.

Mastercard Enabled

You will need to enter your Merchant ID, password, merchant name, country code, email, phone number, legal name, and trading name. This configuration is based on the integration of the Mastercard Direct Gateway. For hosted payments, Mastercard will host the card input page. For non-hosted payments, the platform will host the card page using templates from the `templates_mastercard` folder. See the integration section at the end of this document for details.

Stick Enabled (STICKY)

Your administrator will provide a Sticky code to be entered into the NATS code field. This is a third-party add-on platform. A list of all compatible gateways can be found at the end of this document. We will provide an instance of this platform for an additional fee, along with the required field information to host the payment page. This page will support all gateways available through the Sticky platform. Each biller integration is configured within this third-party system.

Interac Enabled

Enable the Interac gateway by providing your Account ID, Client ID, and Client Secret. This setup allows for payment processing through Interac via our integration partner.

-  Dashboard
-  Merchant User Admin
-  Reports
-  Client Reports
-  User Lookup / Support
-  Reconcile
-  Payment Link
-  CSV Reconcile
-  Search Transaction ID

Merchant Admin

-  Load Balancing Per Amount
-  Load Balancing Per Transaction
-  ISO Administration
-  Email Administration
-  Account Administration
-  IDV Users
-  Pending Checks
-  Deposits

User Admin Dashboard: Merchant Admin - Edit Site

Square Enabled

To enable Square, provide your Access Token, Account ID, and Location ID. Detailed instructions on where to enter these fields can be found at the bottom of this document. The integration can either be hosted locally on the platform using the `templates_square` folder or redirected to Square's own hosted payment pages. You can toggle between sandbox and production modes as needed.

Payroc Enabled

Adds Payroc as a payment gateway option. Refer to the end of this document for integration steps. You can configure it for sandbox or production environments. Payments can be processed through a self-hosted page (using `templates_payroc`) or redirected to Payroc's own gateway. To set this up, you will need to provide your API Key, API Secret, and Terminal ID.

Nuvei Enabled

Adds the Nuvei integration payment gateway option. Refer to the end of this document for integration details. You can configure it to operate in sandbox or production mode. The payment page can be self-hosted on the platform using the `templates_payroc` folder or redirected to Nuvei's hosted gateway. To set this up, you will need to provide your Merchant ID, Merchant Site ID, and Secret Key.

Save Credit Card

Saving the full credit card number in the database is strongly discouraged unless you are PCI DSS 4+ compliant. This feature saves the user's complete card number and should be avoided for security reasons.

Auric Vault Enabled

When enabled, Auric Vault will tokenize the card information whenever a transaction is made. This token can then be used for future transactions such as rebills, improving security by avoiding storing full card data.

Host Payment Page

Originally used to detect mobile devices, this feature is largely obsolete as all templates are now fully mobile-responsive.



Dashboard



Merchant User Admin



Reports



Client Reports



User Lookup / Support



Reconcile



Payment Link



CSV Reconcile



Search Transaction ID



Merchant Admin



Load Balancing Per Amount



Load Balancing Per Transaction



ISO Administration



Email Administration



Account Administration



IDV Users



Pending Checks



Deposits

User Admin Dashboard: Merchant Admin - Edit Site

Enable ID Check

When enabled, this turns on Persona ID Verification or other integrated identity verification services. It triggers a popup if the user's email address is not already verified in the database. Once verified, the popup will not appear on subsequent visits to the transaction page.

"Local" refers to using internal URLs and templates on the platform, while "FTW" (Fintech Werx) refers to an external SaaS version.

Max Amount Allowed

This sets the maximum amount a user can spend per transaction on the purchase page. If a user tries to purchase more than this limit, the transaction will be blocked with a message indicating the limit has been exceeded. For example, if the max is set to 500 and the user tries to purchase 501, the transaction will be rejected.

Maximum Amount Per Day

This is the maximum total amount allowed in transactions on the site within a rolling 24-hour period. Once this daily limit is reached, the merchant is notified, and users see a message stating the maximum amount of transactions for the day has been reached. These limits can be adjusted or removed at any time.

Transaction Sequence

This is used for load balancing based on transaction amounts or counts. For example, if the site is set to sequence number 3, it will process transactions after sites 1 and 2 have completed theirs. Make sure to enable this setting on the merchant edit page as well; otherwise, it will not function.

Reseller (ISO)

Assign a reseller to this site through the reseller administration section in the admin panel. The reseller will receive a percentage commission based on the merchant's sales.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Merchant Admin - Edit Site

Referral Domain

When enabled, only sites matching the specified domain are allowed to process transactions for this site ID. This helps prevent unauthorized use of the site ID through shared links or plugins.

Main URL

Enter the full URL of the site, including the trailing slash.

Member URL

Used when rebilling is active, this URL directs users to the member login area after completing a transaction, for example, [site.com/members/](#).

Preview URL

Used for sites that offer both free and paid content, this URL points to the free preview or tour area, such as [tour.mysite.com](#).

Script URL

This is the URL where the postback script is located. Typically, in WordPress setups, it might be found under [/wp-admin/content/plugins/gatewayname/etc](#). Usually, you don't need to enter this manually, as merchants will dynamically send postback and return URLs during integrations (e.g., [pb=http://www.mysite.com/postback.php](#) and [to_complete=https://www.mysite.com/orders](#)).

Script URL 2 and Script URL 3

Additional URLs to which the same postback can be sent, useful for reporting or notifying multiple servers.

Delayed Script URL

This URL receives a delayed postback, typically sent about 10 seconds after the first postback as a confirmation or fallback in case the initial postback failed. The system ensures the data matches the first postback to maintain consistency.

-  Dashboard
-  Merchant User Admin
-  Reports
-  Client Reports
-  User Lookup / Support
-  Reconcile
-  Payment Link
-  CSV Reconcile
-  Search Transaction ID

 Merchant Admin

-  Load Balancing Per Amount
-  Load Balancing Per Transaction
-  ISO Administration
-  Email Administration
-  Account Administration
-  IDV Users
-  Pending Checks
-  Deposits

User Admin Dashboard: Merchant Admin - Edit Site

Percentage

If checked, the commission percentage will match what is set for the merchant. If unchecked, you can specify a custom percentage to give the merchant (e.g., if the merchant receives 90%, you enter 90%).

Fixed Amount Fee

If checked, the fee will match the amount set in the merchant edit page. If unchecked, you can specify a custom fixed fee here.

Enable API

When enabled, this allows API data to be sent to the merchant through another system, such as a mobile app card form, using JSON request calls. In this setup, the card page is no longer hosted on the platform but posts directly to it. Currently, this feature works only with Monetra 9+. You can also configure the maximum transaction amount allowed via API and specify IP addresses permitted to send API calls. Card details like number and name can be sent via the API. The API endpoint is located in `/api/`.

Automatic Redirect to Mobile

This feature is no longer in use. It was originally designed to detect mobile devices before all templates became fully responsive.

Enable Kount

If you prefer not to enable Kount at the merchant level for all sites, you can activate it here specifically for this site. You can also toggle Kount fraud tools on or off. When enabled, you can set default fraud scores—Omniscore or Personascor—for all sites managed by this merchant. Recommended thresholds are 15 or less for Omniscore and 70+ for Personascor. These settings override any scores set in the merchant edit page.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Merchant Admin - Edit Site

Manage Customer Levels

This feature tracks the transaction history of users by monitoring how many transactions they have completed. For WordPress, this happens automatically within the plugin. For custom API integrations, developers must follow instructions to send accurate parameters indicating the user's total transactions. Based on transaction counts, users can be categorized into levels such as Basic, Standard, and VIP. For example:

- Basic: 0–5 transactions
 - Standard: 6–10 transactions
 - VIP: 50 or more transactions
- These levels are tracked using the user's email address.

Transaction Limits by Customer Level

Based on the assigned customer levels, transaction limits can be set for different time periods. For instance, a Basic user might be limited to 5 transactions per 30 days, a Standard user to 10 per 30 days, and a VIP user to 50 per 30 days.

Customer Level Based on Total Historical Transactions

Transaction limits can be set based on the total cumulative amount a user has transacted. This is independent of predefined levels and is determined solely by the user's historical transaction amounts. For example, if a user has transacted \$5,000 in total, they might be allowed to complete up to 30 transactions per day.

Currencies Dropdown

The currency options available are based on the currencies configured in the admin under Manage Currencies. These currencies are not automatically converted, but conversion can be done using an external API. You can add more currencies through the Manage Currencies section located in the bottom left menu of the admin panel.

User Admin Dashboard: Merchant Admin - Edit Site

Alternative Currencies

When enabled, this feature shows additional currencies as a dropdown in the payment templates. For instance, a user might see a payment amount of \$10 USD along with the equivalent amount displayed in another currency as a reference.

Payment Methods

You can enable credit card payment options and configure them under the Manage Cards section in the bottom left menu. This includes uploading logos and enabling or disabling various card types. When the platform hosts the card page, these logos will be displayed to users, showing them the available payment options.

Accept ACH

Toggle this option to enable or disable ACH (online check) payment processing.

ACH Charge Settings

Below the ACH toggle, you can customize ACH charge settings if you do not want to use the merchant's default percentage. Options such as Directpay and EU ACH can also be enabled here.

Collect Customer Data

When enabled, this collects additional customer information beyond the card details, such as first and last name, address, and other personal data, if provided.

Multiple Merchant Accounts

This option, available only with Orbital Pay, allows you to enable multiple merchant accounts and automatically switch between them based on priority (1, 2, 3, 4, etc.). This differs from load balancing, as it cycles through merchant accounts for Orbital Pay specifically.

Subscribe Option

If Orbital Pay is enabled, you can add subscription, rebilling, or membership options for users. These will appear as dropdown choices (e.g., pay \$10 for 30 days), and the payment will automatically recur according to the amount and period set.

-  Dashboard
-  Merchant User Admin
-  Reports
-  Client Reports
-  User Lookup / Support
-  Reconcile
-  Payment Link
-  CSV Reconcile
-  Search Transaction ID

Merchant Admin

-  Load Balancing Per Amount
-  Load Balancing Per Transaction
-  ISO Administration
-  Email Administration
-  Account Administration
-  IDV Users
-  Pending Checks
-  Deposits

User Admin Dashboard: Load Balancing

Load Balancing Options: Per Amount and Per Transaction

- **Per Amount:**
Use this option to distribute transactions across multiple processors based on a dollar limit. Each processor will accept transactions up to the set threshold; once reached, new transactions will be routed to the next available processor.
- **Per Transaction:**
This option alternates the transaction flow between processors with every new transaction, effectively “flipping” between them.

Navigation

Load Balancing

Name [+]	Site	Daily Amount	Status	Order
a test			active	
	test FBI api disabled for testing		active	0
	test my webxapp		active	0
	test debitway	1	active	0
	dev debitway		active	0
	debitway qa		active	0
	debitway production		active	0
	test debitway interac	100	active	0
	elavon	100	active	0
	Body Maintenance Online	100	active	0
	test debitway ddt		active	0
	test debitway ddt		active	0
	test quickcoin		active	0
	test jp		active	0

Dashboard

Merchant User Admin

Reports

Client Reports

User Lookup / Support

Reconcile

Payment Link

CSV Reconcile

Search Transaction ID

Merchant Admin

Load Balancing Per Amount

Load Balancing Per Transaction

ISO Administration

Email Administration

Account Administration

IDV Users

Pending Checks

Deposits

User Admin Dashboard: ISO Admin

Add / Edit ISO (Reseller)

- To add a new ISO (also known as a reseller), click **Add ISO**, enter the full company name and email address, then submit.
- You can edit or delete existing ISOs as needed.

Assigning ISOs to Sites

- After adding an ISO, you'll find an **ISO dropdown** on the **Site Edit** pages. Use this to assign individual sites to the selected ISO.
- Alternatively, you can **bulk assign all sites** to an ISO on the **Merchant Admin** page under **Add or Edit Merchant**.

ISO Compensation

- The system does **not** automatically calculate or distribute commission percentages for ISOs.
- You simply assign ISOs to sites and provide them with reports showing their connected sites.
- Payments to ISOs should be made manually based on your agreed-upon commission percentage.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Email Admin

Email Templates

In this section, you can **add new email templates** tailored to various platform functions or **edit existing templates**. You can also **remove** templates or **copy them to another installation** for reuse.

For example, you might copy a specific email template to another site to maintain consistency across platforms.

Common Email Template Functions

- New user account registration
- Purchase receipt confirmation

Important Notes

Many of these email functions are often **disabled** because merchants typically send their own emails, or the payment gateway handles it directly (e.g., Stripe sending invoices to customers).

Additionally, if merchants use custom or WordPress sites, those

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Account Admin

Manage User Accounts

Here, you can search for users by their email address and edit their account details.

You can view the account creation date and see whether the user is currently active or inactive.

Additionally, you have the option to **remove** a user from the platform or **deactivate** their account.

The screenshot displays the 'Account Administration' dashboard. On the left is a navigation menu with options: Dashboard, User Admin, Reports, Client Reports, Support, Reconcile, CSV Reconcile, Search by tid, Merchant Admin, Load Balancing Per Amount, Load Balancing Per Transaction, Reseller Administration, Email Administration, Account Administration (selected), IDV Users, Pending Accounts, and Upgrade Requests. The main content area is titled 'Account Administration' and features a search bar with 'Username' and 'Status' (set to 'Active') and a 'Search' button. Below the search bar is a table of users. The table has columns for 'Username', 'Status', 'Created At', and 'Action'. The 'Action' column contains 'Edit' and 'Remove' buttons for each user. The table shows 10 rows of data. The bottom right corner of the table area indicates 'Page 1 of 2088 >>'.

Username	Status	Created At	Action
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove
[blurred]	[blurred]	[blurred]	Edit Remove

- [Dashboard](#)
- [Merchant User Admin](#)
- [Reports](#)
- [Client Reports](#)
- [User Lookup / Support](#)
- [Reconcile](#)
- [Payment Link](#)
- [CSV Reconcile](#)
- [Search Transaction ID](#)
- [Merchant Admin](#)
- [Load Balancing Per Amount](#)
- [Load Balancing Per Transaction](#)
- [ISO Administration](#)
- [Email Administration](#)
- [Account Administration](#)
- [IDV Users](#)
- [Pending Checks](#)
- [Deposits](#)

User Admin Dashboard: IDV Users

ID Verification (IDV) Using Inverite or Persona or Similar Third-Party Services

ID Verification can be enabled on the merchant's site, allowing you to view all users who have successfully completed IDV.

- This feature is activated via the **Site Edit** page by toggling the **IDV enabled** option.
- When enabled, users without verified IDs will see a popup prompting them to complete verification if their email is not yet approved.

Batch Import and Approval

You can also bulk import users and approve multiple accounts at once using the **upload and approve** function.

Important: Be sure to upload the correct CSV file following the provided instructions.

User Search and Management

Search for users by **email**, filtered by **date range**, **content partner (merchant)**, or **site**.

From here, you can manually approve users, delete them, or add them to a blacklist.

 Dashboard Merchant User Admin Reports Client Reports User Lookup / Support Reconcile Payment Link CSV Reconcile Search Transaction ID Merchant Admin Load Balancing Per Amount Load Balancing Per Transaction ISO Administration Email Administration Account Administration IDV Users Pending Checks Deposits

User Admin Dashboard: Pending Checks

Electracash ACH (or Similar ACH) Check Processing

If enabled, you can manage ACH check payments processed through Electracash or a similar service.

- View checks that have cleared and manually mark them as approved.
Search by **Electracash ID** to locate specific transactions.
Alternatively, review the latest 30 days of uncleared transactions below and clear them manually as needed.

The screenshot displays the 'Pending Check' section of the dashboard. On the left is a navigation menu with options like 'IDV Users', 'Pending Accounts', 'Upgrade Requests', 'Account Levels', 'Pending Checks', 'Payout', 'Create Invoice', 'List Invoices', 'Blacklist', 'IP-Block-Unblock', 'Manage Language', 'Manage Currency', 'Manage Credit Cards', 'System Configuration', and 'Log Off'. The main content area is titled 'Pending Check Loads' and features a search bar labeled 'Search by Electracash Sale ID' with a 'Submit' button. Below the search bar is a table with columns: Username, Date, Electracash Transaction ID, Amount, and Action. The table currently shows 'No pending fund loads found'. At the bottom of the main area, there is a footer that reads 'All Rights Reserved. Powered by CPFeatures...' and a logo for 'PCV DSS'.

[Dashboard](#)[Merchant User Admin](#)[Reports](#)[Client Reports](#)[User Lookup / Support](#)[Reconcile](#)[Payment Link](#)[CSV Reconcile](#)[Search Transaction ID](#)[Merchant Admin](#)[Load Balancing Per Amount](#)[Load Balancing Per Transaction](#)[ISO Administration](#)[Email Administration](#)[Account Administration](#)[IDV Users](#)[Pending Checks](#)[Deposits](#)

User Admin Dashboard: Deposits

Deposit Payment Option

If the deposit payment option is enabled, customers can pay with cash, credit card, or biller at a physical location.

Managing Transactions

You can manually complete pending or made transactions by searching with the following filters:

- Date range (Today, Yesterday, Last 3 days, This month, Last month, Last 2 months, This year)
- Amount
- Invoice # / Order # / DEP# / Session ID
- Description or email

Transaction Status Definitions

- **Pending:** Transaction recorded but not yet completed by the customer.
- **Canceled:** Transaction canceled by admin or customer.
- **Complete:** Transaction marked paid here or confirmed via an integrated API from the payment location.
- **Expired:** Transactions automatically expire after 2 days.

 Deposits Deposit Accounts Deposit Transactions Payout Default Invoices Fees Create Invoice List Invoices Blacklist IP-Block-Unblock Manage Language Manage Currency Manage Credit Cards E-Wallet Configuration Values E-Wallet Account Levels E-Wallet Upgrade Requests Log Off

User Admin Dashboard: Deposits

Additional Filters

- **Location:** Select deposit locations configured on the Deposits Accounts page.

Content Partner: Filter by the merchant associated with the payment.

Site: Filter by sites that have deposit payments enabled (set on the Edit Site page).

Creating New Deposits

Click **Create New Location Deposit** to manually generate a pending transaction, similar to generating a payment link. You can then approve it manually.

Load Balancing

The deposit system supports automatic load balancing, cycling through locations in rotation to distribute transactions evenly.

 Deposits Deposit Accounts Deposit Transactions Payout Default Invoices Fees Create Invoice List Invoices Blacklist IP-Block-Unblock Manage Language Manage Currency Manage Credit Cards E-Wallet Configuration Values E-Wallet Account Levels E-Wallet Upgrade Requests Log Off

User Admin Dashboard: Deposit Accounts

Manage Deposit Accounts

Here, you can edit or delete any active deposit accounts that have been added to the platform.

These accounts typically represent physical locations where customers can make payments either in person with cash or by card, similar to using a payment link.

You can view the sites connected to each location, along with their assigned site IDs, account numbers, and location IDs.

These unique identifiers help ensure customers are paying to the correct location and address.

User Admin Dashboard: Deposit Transactions

Deposit Transactions and Reconciliation

If the deposit system is enabled, you can view transactions that have automatically cleared and manually clear any that have not. You can also review unmatched deposit transactions.

In the **Configuration** section (button at the top right), you can manage enabled deposit automation locations and toggle automatic reconciliation on or off.

Date Filters

- Today | Yesterday | Last 3 days | This month | Last month | Last 2 months | This year
- **Start Date:** The date when the pending transaction was created
- **End Date:** The last date within your chosen filter range

Additional Info

- **Next Update:** Displays when the next cron job will run to automatically update transactions on this page.

Search and Filter Options

- **Transaction Amount:** Search by the dollar amount of completed or pending transactions
- **Deposit Location:** Filter by active deposit locations using the dropdown
- **Content Partner:** Filter by the associated merchant
- **Site:** Filter by sites where deposits are enabled

 Deposits Deposit Accounts Deposit Transactions Payout Default Invoices Fees Create Invoice List Invoices Blacklist IP-Block-Unblock Manage Language Manage Currency Manage Credit Cards E-Wallet Configuration Values E-Wallet Account Levels E-Wallet Upgrade Requests Log Off

User Admin Dashboard: Payout

Manage Payouts

Set payouts by date range and on a per-site basis. You can create new payouts, view them here, mark them as paid, or filter by status—defaulting to pending payouts.

Creating a New Payout

Click the **Create New Payout** button to select a site and view all transactions (including test transactions if desired) for that site. Then, generate a payout request.

You can specify:

- The payout fee
- Additional fees based on transaction volume within a defined range (e.g., an extra fee for every transaction beyond 100)
- Minimum and maximum transaction amounts for fee application
- Notes for reference

Once created, the payout will be listed as pending and can be sent to the merchant as a PDF.

The screenshot shows the 'Payout' dashboard. On the left is a sidebar with navigation links: Dashboard, User Admin, Search, Client Reports, Support, Overview, CSV Download, Search by ID, Merchant Admin, Load Balancing Per Account, Load Balancing Per Transaction, Member Administration, Email Administration, Account Administration, CSV Uploads, Pending Accounts, and Upgrade Requests. The main content area is titled 'Payout' and includes a 'Create new Payout for CP' section with a dropdown for 'All' and a 'Create New Payout' button. Below this is a section 'Find Created OptiSecure Payouts' with filters for 'Today / Yesterday / Last 3 days / This month / Last month / Last 2 months / This year', 'Start date' (2024-01-01 to 01-01), 'End date' (2024-01-01 to 01-01), 'Filter by Content Filter' (All), and 'Filter by Status' (All). A 'Submit' button is at the bottom of the filters. Below the filters is a table with columns: Date, CP, Bank Accounts, Transactions, Payout Fee, Fees/Items, Range Fees/Items, Total Amount, Status, and Action. The table currently shows 'No record found'. At the bottom, there is a footer with 'All Rights Reserved. Powered by OPTISecure' and the OPTISecure logo.

- Deposits
- Deposit Accounts
- Deposit Transactions

Payout

Default Invoices Fees

Create Invoice

List Invoices

Blacklist

IP-Block-Unblock

Manage Language

Manage Currency

Manage Credit Cards

E-Wallet Configuration Values

E-Wallet Account Levels

E-Wallet Upgrade Requests

Log Off

User Admin Dashboard: Default Invoice Fees

Fee and Rate Descriptions

- **Decline Recapture Rate (%)**: Fee charged for successfully recapturing declined transactions.
- **Completed Fee**: Individual transaction fee paid by the merchant, added to their invoice.
- **Incomplete Fee**: Fee applied to incomplete transactions.
- **Per Decline Fee**: Fee charged for each declined transaction, typically due to bank declines on credit card attempts.
- **Per Dispute Fee**: Fee for disputed transactions, such as those flagged by Kount, which may turn into chargebacks.
- **Fraud Block Fee**: Charged when a user is blocked by Kount during a transaction attempt.
- **Fraud Check Fee**: Fee for users approved by Kount after a fraud check during a transaction.
- **Ethoca Dispute Fee**: Fee associated with disputes handled by Ethoca.
- **Verifi Dispute Fee**: Fee for disputes processed by Verifi.
- **RDR Alerts & Disputes Fees**: Fees for dispute and alert handling by RDR.
- **ID Verified Fee**: Charged when an ID verification check is performed against the existing database.
- **New ID Validated Fee**: Fee for verifying a new ID through Persona or other third-party services.
- **Refund Fee**: Fee applied for refunds processed either automatically or manually through the platform or gateway.
- **Customer Service Amount (Hourly)**: Hourly fee charged for customer support provided to merchants.
- **GST (%)**: Goods and Services Tax applicable in countries like Canada and Australia.
- **PST (%)**: Provincial Sales Tax used in Canada or some US regions. Only one tax percentage should be applied if using a single tax type; otherwise, other tax types will not appear on invoices.

User Admin Dashboard: Create Invoice

Create a Custom Invoice for Merchant

This feature allows you to generate detailed, customizable PDF invoices for merchants, which can be sent manually and tracked in the invoice list. You can include transaction fees, security deposits, chargebacks, holdback fees, and other charges. Invoices can be created based on a specific site and date range.

How it works:

- At the top, select the desired **date range** and choose either a **merchant** or **site** for the invoice.
- The system will then display key figures including:
 - **Total (Complete):** Number of completed transactions
 - **Total (Incomplete):** Number of incomplete transactions
 - **Chargebacks:** Count of chargeback transactions
 - **Fraud Check Complete:** Users who passed Kount's fraud check during transactions
 - **Disputes:** Chargebacks in progress—typically requiring a response within 24 hours to dispute or refund
 - **New ID Validated Complete:** New users added to the ID verification database via Kount
 - **ID Verified:** Current user ID verification status
 - **Fraud Checked Incomplete:** Users blocked by Kount during transactions
 - **New ID Checked Incomplete:** Users who left the transaction page but were still checked by Kount
 - **Total Transactions (Complete/Incomplete):** Overall count of transactions

Additional fields track other fraud and dispute tools such as **RDR**, **RDR Disputes**, **Ethoca**, **Verifi**, and more.

-  Deposits
-  Deposit Accounts
-  Deposit Transactions
-  Payout
-  Default Invoices Fees
-  **Create Invoice**
-  List Invoices
-  Blacklist
-  IP-Block-Unblock
-  Manage Language
-  Manage Currency
-  Manage Credit Cards
-  E-Wallet Configuration Values
-  E-Wallet Account Levels
-  E-Wallet Upgrade Requests
-  Log Off

User Admin Dashboard: List Invoices

Edit or delete any custom invoices created by the admin for merchants.

Custom invoices can be detailed and require accurate information to ensure the merchant receives the correct data.

You can download the invoice, mark it as paid, or make edits as needed.

The screenshot displays the 'Invoices' section of the User Admin Dashboard. The left sidebar contains a navigation menu with various options. The main content area shows a table of invoices with columns for Nr, Client, Paid, Download, Set paid, and Edit. The table lists several invoices, all with a 'pending' status. At the bottom of the page, there is a footer with the text 'All Rights Reserved. Powered by CPTeam...' and the 'PCTeam' logo.

Nr	Client	Paid	Download	Set paid	Edit
10	167	pending	Download	Set paid	Edit
8		pending	Download	Set paid	Edit
9	167	pending	Download	Set paid	Edit
11	167	pending	Download	Set paid	Edit
12		pending	Download	Set paid	Edit

- Deposits
- Deposit Accounts
- Deposit Transactions
- Payout
- Default Invoices Fees
- Create Invoice

List Invoices

- Blacklist
- IP-Block-Unblock
- Manage Language
- Manage Currency
- Manage Credit Cards
- E-Wallet Configuration Values
- E-Wallet Account Levels
- E-Wallet Upgrade Requests
- Log Off

User Admin Dashboard: Blacklist

Blacklist

Search by IP address or email, or add a new IP or wildcard IP to block, along with optional notes. You can also remove (clear) users or IPs from the blacklist if needed.

In the future, bulk imports from the MySQL table `tc_blacklist` may be supported to add multiple entries at once.

Users on this list will be blocked from transacting on any payment pages.

The screenshot shows the 'Blacklist' management page. On the left is a dark sidebar with a navigation menu containing items like Dashboard, User Admin, Reports, Client Reports, Support, Reconcile, CSV Reconcile, Search by ID, Merchant Admin, Load Balancing Per Amount, Load Balancing Per Transaction, Reseller Administration, Email Administration, Account Administration, IDV Users, Pending Accounts, and Upgrade Requests. The main content area has a header 'Blacklist' and a form with three input fields: 'Address type' (a dropdown menu currently showing 'IP address'), 'Address' (a text input field), and 'Optional notes' (a text input field). Below the 'Address' field is a small note: 'Use * as wildcard for IP address if needed, eg. 255.255.255 *'. A blue button labeled 'Blacklist address' is positioned below the 'Optional notes' field. At the bottom of the form, there is a section titled 'Blacklisted IPs' followed by a table with multiple rows and columns, some of which are highlighted in green.

- Deposits
- Deposit Accounts
- Deposit Transactions
- Payout
- Default Invoices Fees
- Create Invoice
- List Invoices

Blacklist

- IP-Block-Unblock
- Manage Language
- Manage Currency
- Manage Credit Cards
- E-Wallet Configuration Values
- E-Wallet Account Levels
- E-Wallet Upgrade Requests
- Log Off

User Admin Dashboard: IP Block and Unblock

Reset failed login attempts for admin or merchant control panel (/cp) logins.

This section shows failed login attempts by users. You can reset them to unblock accounts or IPs that have been temporarily blocked.

Navigation

Dashboard

User Admin

Reports

Client Reports

Support

Reconcile

CSV Reconcile

Search by tid

Merchant Admin

Load Balancing Per Amount

Load Balancing Per Transaction

Reseller Administration

Email Administration

Account Administration

CSV Users

Pending Accounts

Upgrade Requests

IP - Block - Unblock

Login Attempts

IP ADDRESS	STATUS	# LOGIN ATTEMPTS	CREDENTIALS TRIED	UNBLOCK or RESET
192.145.119.182	Not blocked yet	2	1. Username: atleast Date: Jul 08, 2024 @22:53:02 2. Username: atleast Date: Jul 08, 2024 @22:53:07	Reset attempts to 0
70.120.177.100	Not blocked yet	1	1. Username: global Date: Jun 25, 2024 @06:47:19	Reset attempts to 0
70.120.177.100	Not blocked yet	2	1. Username: Date: Jul 07, 2024 @ 17:15:47 2. Username: Date: Jul 10, 2024 @ 14:26:03	Reset attempts to 0
138.199.9.133	Not blocked yet	1	1. Username: Date: Jun 11, 2024 @00:44:12	Reset attempts to 0
192.145.119.182	Not blocked yet	2	1. Username: Date: Jul 08, 2024 @22:57:08 2. Username: Date: Jul 08, 2024 @22:57:33	Reset attempts to 0

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PCFIBSS

- Deposits
- Deposit Accounts
- Deposit Transactions
- Payout
- Default Invoices Fees
- Create Invoice
- List Invoices
- Blacklist
- IP-Block-Unblock
- Manage Language
- Manage Currency
- Manage Credit Cards
- E-Wallet Configuration Values
- E-Wallet Account Levels
- E-Wallet Upgrade Requests
- Log Off

User Admin Dashboard: Manage Language

Multi-Language Template Support

If the template supports multiple languages, you can select or add new languages here. Customize the translation of any front-end text—like “submit”—to your preferred language.

Note: Translations are initially done using Google Translate and may need manual edits using the translate button for accuracy.

To add a new language, import it into the `tc_languages` database table.

The screenshot shows the 'Manage Language' interface. It features a sidebar with navigation links and a main content area titled 'Languages List'. The table lists various languages with their respective flags and status (Enabled/No). Action buttons for 'Edit' and 'Delete' are provided for each language. There are also buttons for 'Add new Language' and 'Translate'.

Language	Flag	Enabled	Actions
English		Yes	Edit Delete
German		Yes	Edit Delete
Chinese		Yes	Edit Delete
French		Yes	Edit Delete
Korean		Yes	Edit Delete
Spanish		Yes	Edit Delete
Italian		Yes	Edit Delete
Greek		Yes	Edit Delete
Japanese		Yes	Edit Delete
Arabic		No	Edit Delete
Portuguese		No	Edit Delete
Russian		No	Edit Delete

- [Deposits](#)
- [Deposit Accounts](#)
- [Deposit Transactions](#)
- [Payout](#)
- [Default Invoices Fees](#)
- [Create Invoice](#)
- [List Invoices](#)
- [Blacklist](#)
- [IP-Block-Unblock](#)

[Manage Language](#)[Manage Currency](#)[Manage Credit Cards](#)[E-Wallet Configuration Values](#)[E-Wallet Account Levels](#)[E-Wallet Upgrade Requests](#)[Log Off](#)

User Admin Dashboard: Manage Currency

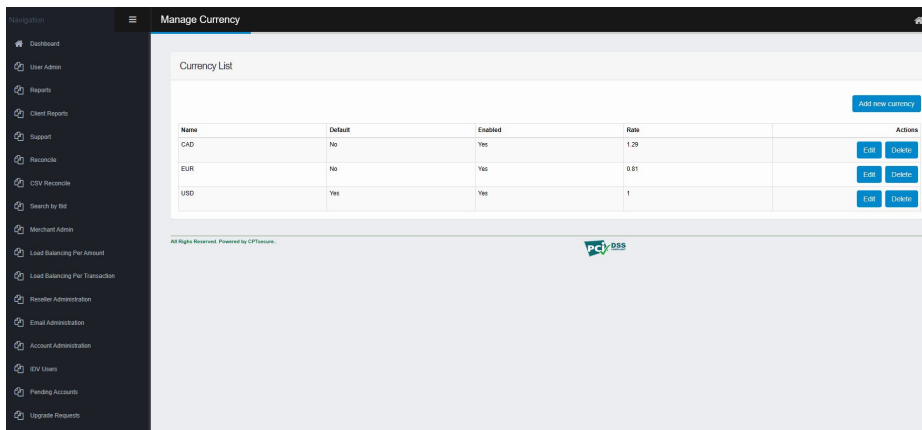
Add and Manage Currencies

Add currencies to display on the front-end templates and payment options.

Set the default currency, which serves as the base for all others. You can add multiple currencies, but you'll need to manually enter the exchange rates (e.g., 1 USD = 0.75 EUR).

Alternatively, you can integrate a third-party currency service if desired.

Make sure the gateway's default currency matches one of the currencies you've added to ensure proper processing.



The screenshot shows the 'Manage Currency' page in a web application. On the left is a sidebar with navigation links: Dashboard, User Admin, Reports, Client Reports, Support, Reconcile, CTR Reconcile, Search by Ref, Merchant Admin, Load Balancing Per Amount, Load Balancing Per Transaction, Reseller Administration, Email Administration, Account Administration, CTR Users, Pending Accounts, and Upgrade Requests. The main content area is titled 'Manage Currency' and contains a 'Currency List' table. Above the table is a button 'Add new currency'. The table has columns: Name, Default, Enabled, Rate, and Actions. It lists three currencies: CAD (Default: No, Enabled: Yes, Rate: 1.29), EUR (Default: No, Enabled: Yes, Rate: 0.81), and USD (Default: Yes, Enabled: Yes, Rate: 1). Each row has 'Edit' and 'Delete' buttons in the Actions column. At the bottom of the table, there is a PCI 988 logo and the text 'All Rights Reserved. Powered by CPTNetworks'.

Name	Default	Enabled	Rate	Actions
CAD	No	Yes	1.29	Edit Delete
EUR	No	Yes	0.81	Edit Delete
USD	Yes	Yes	1	Edit Delete

- [Deposits](#)
- [Deposit Accounts](#)
- [Deposit Transactions](#)
- [Payout](#)
- [Default Invoices Fees](#)
- [Create Invoice](#)
- [List Invoices](#)
- [Blacklist](#)
- [IP-Block-Unblock](#)
- [Manage Language](#)

[Manage Currency](#)

[Manage Credit Cards](#)

[E-Wallet Configuration Values](#)

[E-Wallet Account Levels](#)

[E-Wallet Upgrade Requests](#)

[Log Off](#)

User Admin Dashboard: Manage Credit Cards

Manage Payment Card Options

Add or remove different payment card logos that appear on the front-end templates.

These logos serve as a visual guide to show users which payment methods are available, but they do not control or manage the actual payment options.

The payment gateway is responsible for determining which payment types are accepted.

Navigation

Manage Credit Cards

Credit Cards List

Add New Credit Card

Name	Card Icon	Enabled	Default	Actions
Visa		Yes	Yes	Edit Delete
Master card		Yes	No	Edit Delete
Discover		Yes	No	Edit Delete
American Express		Yes	No	Edit Delete
Mastercard Debit		Yes	No	Edit Delete
Visa Debit		Yes	No	Edit Delete

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PCI-DSS

Navigation

- Dashboard
- User Admin
- Reports
- Client Reports
- Support
- Reconcile
- CSV Reconcile
- Search by Id
- Merchant Admin
- Load Balancing Per Amount
- Load Balancing Per Transaction
- Reseller Administration
- Email Administration
- Account Administration
- CSV Users
- Pending Accounts
- Upgrade Requests

- [Deposits](#)
- [Deposit Accounts](#)
- [Deposit Transactions](#)
- [Payout](#)
- [Default Invoices Fees](#)
- [Create Invoice](#)
- [List Invoices](#)
- [Blacklist](#)
- [IP-Block-Unblock](#)
- [Manage Language](#)
- [Manage Currency](#)

[Manage Credit Cards](#)

- [E-Wallet Configuration Values](#)
- [E-Wallet Account Levels](#)
- [E-Wallet Upgrade Requests](#)
- [Log Off](#)

User Admin Dashboard: E-Wallet Configuration Values

Load Fee: Example values—\$1.00 (fixed) or 20% (percentage). This fee is charged by the platform admin each time a customer loads money into their E-wallet via the /myaccount section.

Withdrawal Fee: Example values—\$1.00 (fixed) or 20% (percentage). This fee applies each time a customer withdraws money from their E-wallet in the /myaccount section. Also known as a customer payout.

Transfer Fee: Example values—\$1.00 (fixed) or 20% (percentage). Charged each time a customer sends money to another E-wallet user within the /myaccount section.

ACH Load Fee: Example values—\$1.00 (fixed) or 20% (percentage). Fee applied when a customer loads money into their E-wallet using an ACH gateway in the /myaccount section.

ACH Withdrawal Fee: Example values—\$1.00 (fixed) or 20% (percentage). Charged when a customer withdraws money from their E-wallet via an ACH gateway.

Omniscore: Fraud score from Kount fraud checking (usually, 15 or lower is good).

Enable Kount Fraud Agent: Toggle Kount fraud checks On or Off.

Enable ID Check for E-wallet Signup: Toggle Inverbrite ID verification popup for new signups whose emails aren't already verified.

Enable Persona ID Check for E-wallet Signup: Toggle Persona ID verification popup for new signups whose emails aren't verified.

Persona ID Check Type for E-wallet Signup: Choose between Local API or FTW (Fintech Werx hosted API) for Persona verification.

Persona ID Check Direct (No Popup) for E-wallet Signup: Enable or disable redirect instead of popup for Persona verification. Redirect is useful when popups are blocked by some platforms.

Enable E-wallet?: Toggle the E-wallet feature On or Off in the /myaccount section.

Choose Billing Option for E-wallet Load Fund: Enable or disable payment processors for loading funds (Stripe, Monetra, NATS, Square, Sticky, Payroc, Elavon). Multiple can be active simultaneously. Currently, only Stripe supports payouts.

 Deposits Deposit Accounts Deposit Transactions Payout Default Invoices Fees Create Invoice List Invoices Blacklist IP-Block-Unblock Manage Language Manage Currency Manage Credit Cards E-Wallet Configuration Values E-Wallet Account Levels E-Wallet Upgrade Requests Log Off

User Admin Dashboard: Manage E-Wallet Upgrade Requests and Account Levels

E-Wallet Add-on:

If the E-Wallet feature is enabled, please note that you must hold a valid Money Service Business license in the country, state, province, or district where you operate this service.

E-Wallet Account Levels:

Customers can request upgrades to one of three account levels within the /myaccount section. Each level sets daily limits for transferring, loading, and unloading funds. These limits and levels are configured here. Customers can request to upgrade or downgrade their daily limits, and all requests require admin approval via the E-Wallet Upgrade Requests page.

E-Wallet Upgrade Requests:

When customers request a change in their daily transfer limits from the available account levels, an email notification is sent to the main admin email specified in the platform's tc_config file. The admin can then review and approve or deny these requests on the E-Wallet Upgrade Requests page.

E-Wallet Balance Payments:

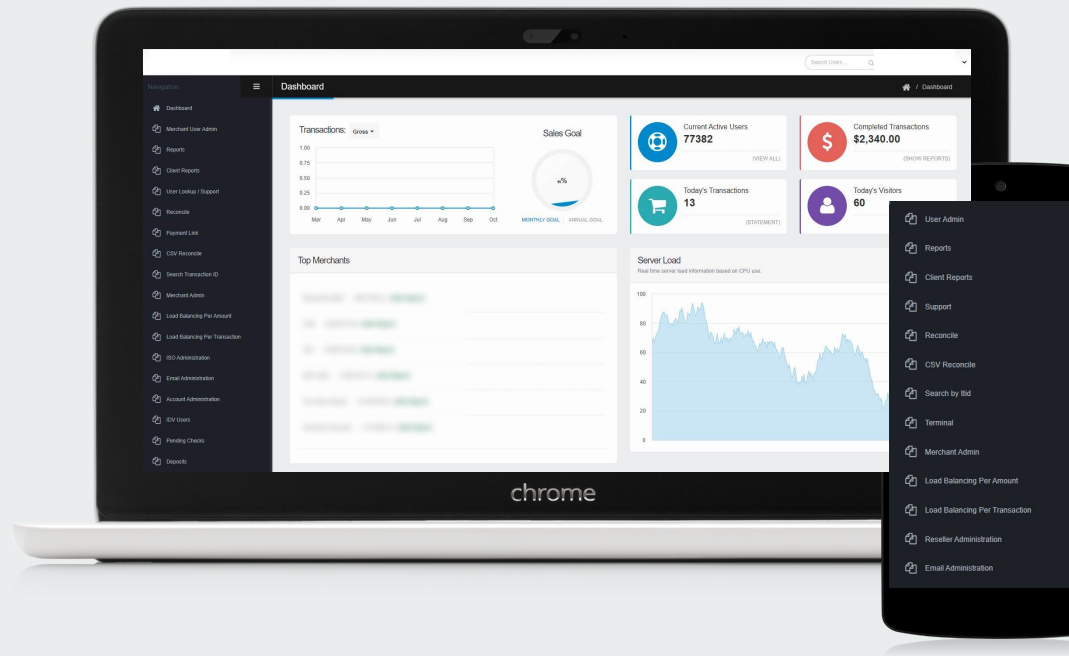
If enabled on the payment page via the E-Wallet configuration settings, customers may use their E-Wallet balance to complete payments directly from their account balance.



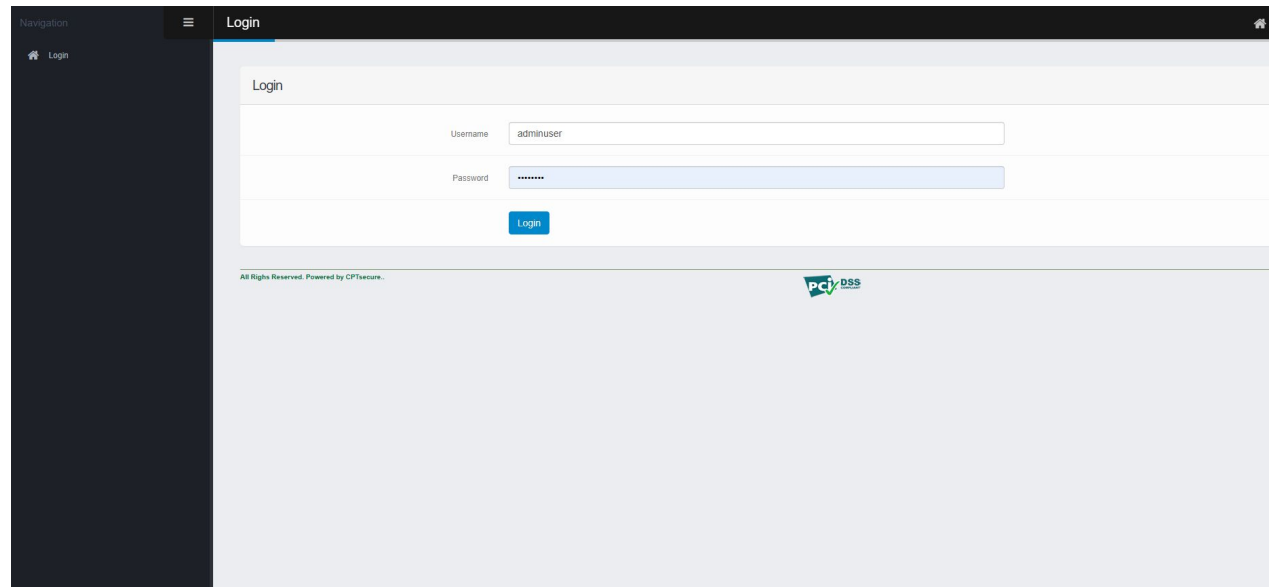
Gateway Manual

PAYMENT GATEWAY DASHBOARD
FULL MANUAL

CP (MERCHANT) Area



User CP Login Page



The screenshot displays the login interface for the User Control Panel (CP). It features a dark sidebar on the left with a 'Navigation' menu containing a 'Login' link. The main content area has a 'Login' header and a form with two input fields: 'Username' (containing 'adminuser') and 'Password' (masked with dots). A blue 'Login' button is positioned below the password field. At the bottom of the page, there is a footer with the text 'All Rights Reserved. Powered by CPSecure..' and a logo for 'pcv DSS'.

Access the Control Panel:

The control panel for merchants (CP) is located at **[yourinstalldomain.com/cp/](#)**.

You must use this URL to log in as a CP or merchant, as this page is not accessible from the front-end for security reasons.

User accounts for CP and merchants are managed in the **tc_users** database table. Password resets can be done either by logging in with another account that has the necessary permissions or by updating the password directly in the database.

CP Dashboard

View transactions from the past 8 months in the top chart.

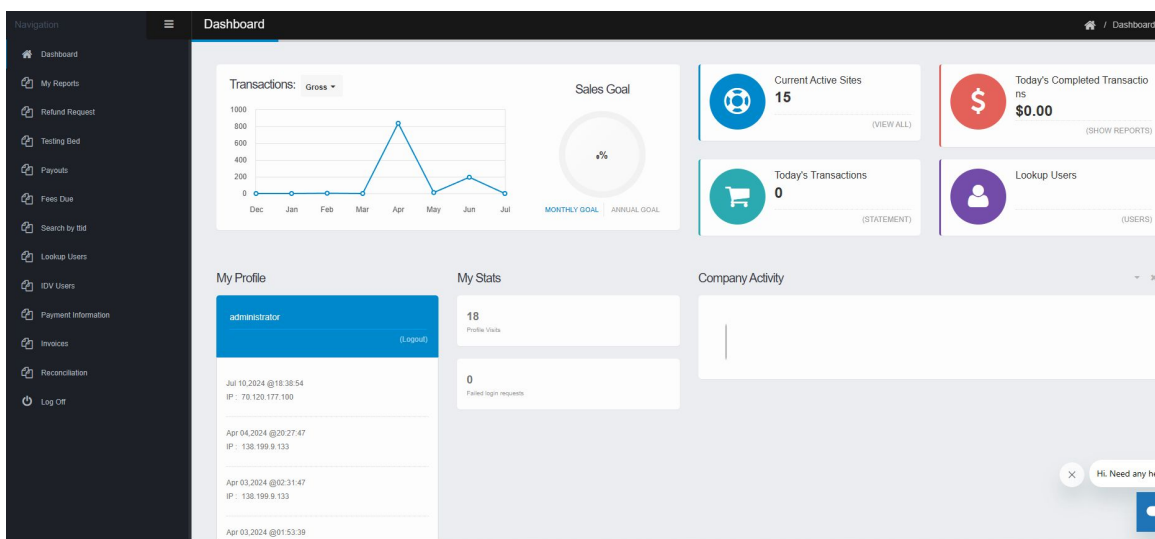
Sales Goal is based on settings that compare the desired net income percentage to actual monthly net revenue over the last 30 days. This can be adjusted as needed.

Current Active Users: The total number of consumers currently on the platform. Each new purchase adds a new active user.

Today's Transactions: The total gross transaction amount processed in the last 24 hours.

Today's Profits: Calculated based on the percentage of gross income earned by the admin from merchants.

Today's Visitors: The number of unique visitors to the payment pages, tracked by IP address.



My Profile: Displays the last login dates and IP addresses for this admin account. You can also update the admin's profile image by clicking on "Edit Profile."

My Stats: Shows the total number of successful logins and failed login attempts for this admin account.

Top Merchants: Same as the top merchants section displayed elsewhere.

Company Activity: Provides admin-specific information like news or updates, which can be edited in </admin/login/dashboard.php>.

CP / Merchant Dashboard: My Reports

Top Date Filter:

Click on any time period (e.g., Last 24 hours) to view the reports below. Note that the times are based on your server's timezone, which may differ from your local timezone unless specifically matched.

Start and End Date:

Filter reports by year, month, or day.

Filter by Website:

Choose from the websites added to the platform.

Filter by Payment Type:

Options include credit card, crypto, etc. Additional payment types can be added with further customization and database updates.

Filter by Payment Status:

- **Complete:** Transaction was successfully completed by the user.
- **Incomplete:** User left the payment page before finishing the transaction.
- **Declined:** Credit card payment failed due to reasons like insufficient funds, zip mismatch, etc.
- **Chargeback:** A confirmed chargeback reported by Kount, reflected as a negative amount to the merchant. Kount retrieves daily chargeback reports via gateway login and posts them here.
- **Dispute:** A potential chargeback flagged by Kount. The admin has 24 hours to notify the merchant, who must log into Kount to either refund the transaction or upload proof validating it. Since Kount may not provide matching order IDs, the admin must cross-reference the transaction via the merchant's gateway using session or order IDs, then associate and notify the merchant and admin accordingly if enabled.
- **Fraud Block:** Triggered by Kount when a user's fraud score is too low or high, blocking the transaction and returning the user to the merchant's site. Merchants will also see this status.

CP / Merchant Dashboard: My Reports

Card Type:

Displays credit card types as configured in **Manage Credit Cards** (found in the admin's bottom-left menu).

Void and Refund Options:

- For Monetra transactions under 24 hours old, a **Void** option is available.
- Transactions older than 24 hours show a **Refund** option.
- For all transaction types, you can click **Refund Reports** to initiate a manual refund process. The admin can then perform the refund directly through the relevant gateway (Stripe, etc.) to ensure merchant reports align with gateway records.

CP / Merchant Dashboard: Refund Requests

Merchants can send messages to you through this form. You can edit the existing form or create a new one where merchants submit transaction details for refund requests, which will then be emailed to the admin for manual processing.

For Monetra users, there is an option to enable merchants to perform their own refunds and voids directly. This feature can be activated in the **My Reports** section but is currently disabled.

Navigation

Support

Dashboard

My Reports

Refund Request

Testing Bed

Payouts

Fees Due

Search by tid

Lookup Users

IDV Users

Payment Information

Invoices

Reconciliation

Log Off

Refund Requests

Find Transaction Info Here

Refund Requests are usually processed within 24 hours. Please email us at support@paygobilling.com if you have any questions or concerns.

Refund requests are processed within 24 hours. If a credit card has been charged on the same day as the refund has been requested, the charge will be Voided and no charge will appear on the credit card.

Transaction ID

*

Amount

*

Email Used in Transaction

*

Date of Transaction

*

YY:DD/MM

Transaction Web Site

*

Reason for Refund

*

Session if Known

Submit Form

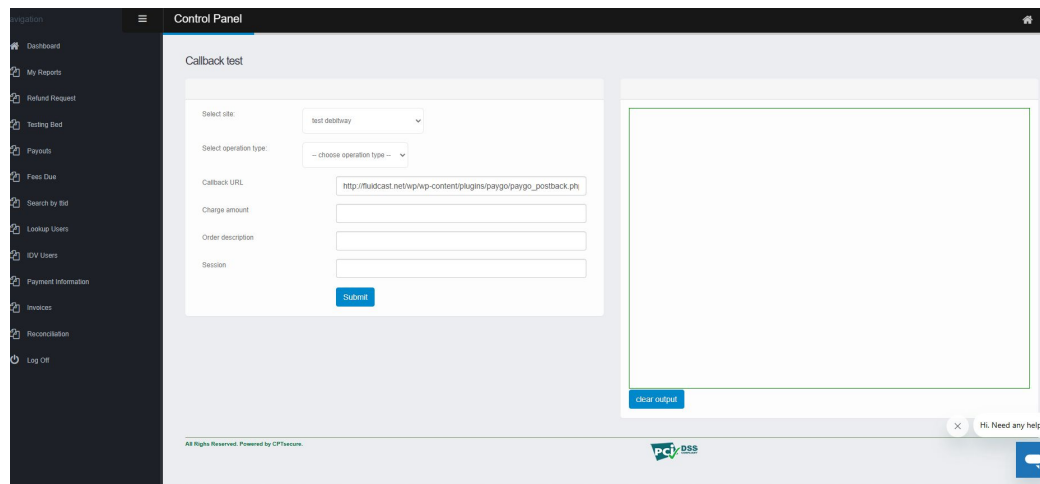
Hi, Need any he

CP / Merchant Dashboard: Testing Bed

Merchants can send messages to you through this form. You can edit the existing form or create a new one where merchants submit transaction details for refund requests, which will then be emailed to the admin for manual processing.

For Monetra users, there is an option to enable merchants to perform their own refunds and voids directly.

This feature can be activated in the **My Reports** section but is currently disabled.



The screenshot shows the 'Control Panel' interface with a 'Testing Bed' section. The 'Callback test' form includes the following fields:

- Select site: test desktop (dropdown)
- Select operation type: -- choose operation type -- (dropdown)
- Callback URL: http://localhost.net/wp/wp-content/plugins/paygo/paygo_postback.php (text input)
- Charge amount: (text input)
- Order description: (text input)
- Session: (text input)

A 'Submit' button is located at the bottom of the form. To the right of the form is a large empty box with a 'Clear output' button at the bottom. The footer contains the text 'All Rights Reserved. Powered by CP/Passion', the 'pci dss' logo, and a 'Hi, Need any help?' link.

CP / Merchant Dashboard: Payouts

If the admin has created a payout request, it will appear here for the merchant. This is typically used when the admin manages a third-party payment processor, collecting all funds through their own merchant account and then releasing payments to individual merchants.

Merchants can view their owed balance and request payment based on the percentage assigned to them in the merchant admin settings.

The screenshot displays the 'Payout' section of the CP Merchant Dashboard. The interface includes a dark sidebar on the left with navigation options: Dashboard, My Reports, Refund Request, Testing Bed, Payouts (selected), Fees Due, Search by ID, Lookup Users, IDV Users, Payment Information, Invoices, Reconciliation, and Log Off. The top navigation bar shows 'Payout' as the active section. The main content area is titled 'Payout' and contains a table with the following columns: Date, CP, Bank Accounts, Transactions, Payout Fee, Fee/Trans, Range Fee/Trans, Total Amount, and Status. The table is currently empty, with the text 'No payout found' displayed below the header. The footer of the page features the PCI DSS logo and the text 'All Rights Reserved. Powered by CP/Secure'. A small chat bubble in the bottom right corner says 'Hi, Need any help?'.

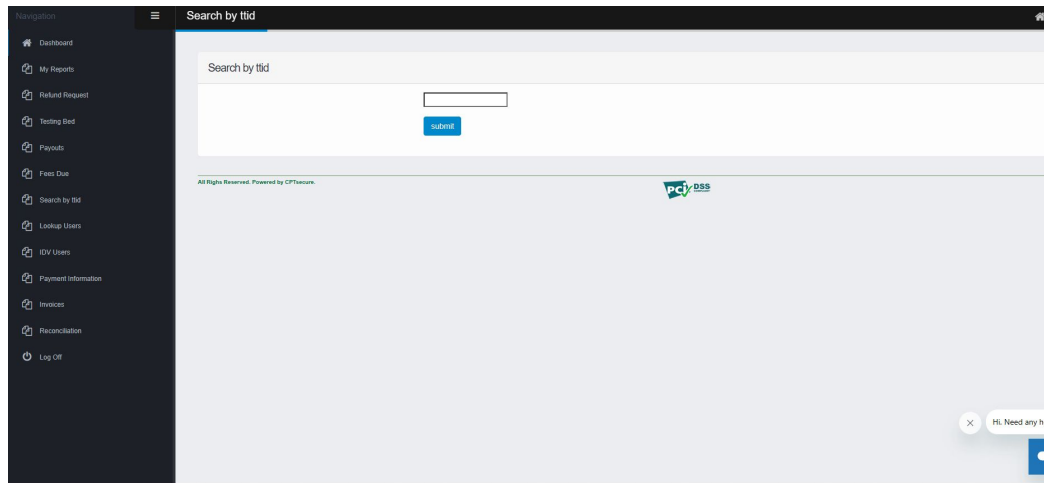
[Dashboard](#)[My Reports](#)[Refund Request](#)[Testing Bed](#)[Payouts](#)[Search by tiid](#)[Lookup Users](#)[IDV Users](#)[Payment Information](#)[Invoices](#)[Reconciliation](#)[Payment Link](#)[Log Off](#)

CP / Merchant Dashboard: Search by Ttid

Here, a merchant can search for a transaction using the transaction ID.

This feature is primarily for Monetra transactions but may also support searching by order ID or other biller-specific transaction IDs.

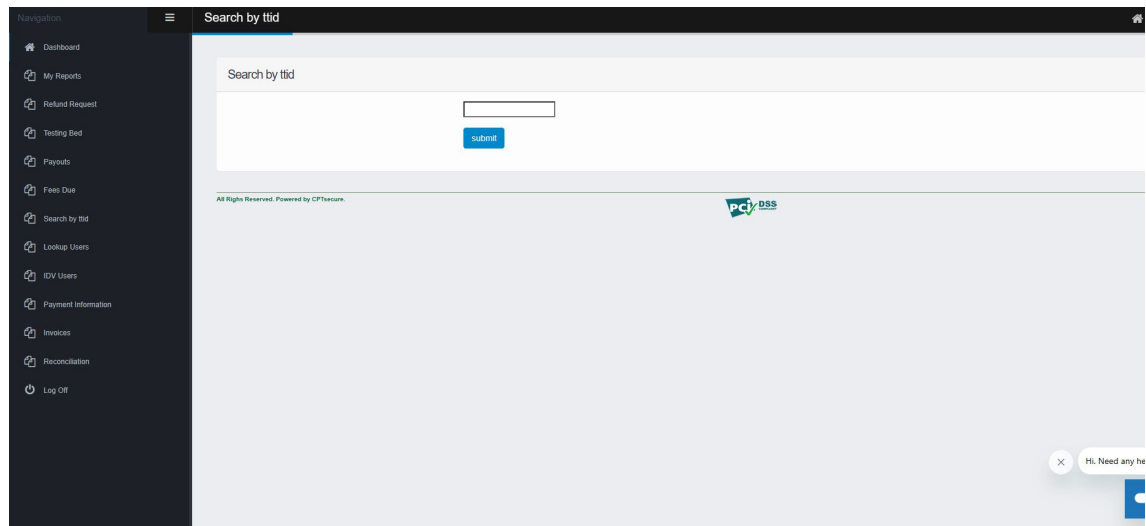
The search results will display details such as the amount, date, user email, and more.



CP / Merchant Dashboard: Lookup users

Merchants can search for users who have made transactions on their sites by email or transaction ID, and filter results by a start and end date.

Similar to the admin view, this displays the user's email, account creation date, and their past transactions. Merchants can also initiate refund requests, which redirect them to the refund page.

[Dashboard](#)[My Reports](#)[Refund Request](#)[Testing Bed](#)[Payouts](#)[Search by tid](#)[Lookup Users](#)[IDV Users](#)[Payment Information](#)[Invoices](#)[Reconciliation](#)[Payment Link](#)[Log Off](#)

CP / Merchant Dashboard: IDV Users

ID Verification (IDV) using Inverite, Persona or similar third-party services

You can enable ID Verification at the merchant site level. Once enabled, this section displays all users who have successfully completed IDV.

This feature is toggled on or off in the site edit page under the "IDV enabled" setting. When active, a popup prompts users whose email is not yet verified to complete the ID verification process.

You can also bulk import new users and approve multiple users at once using the upload and approve function—just ensure the CSV file follows the provided instructions.

Additionally, you can search for users by email, date range, content partner (merchant), or site. This allows you to manually approve users, delete them, or add them to a blacklist as needed.

CP / Merchant Dashboard: Payment Information

Merchant Payment Preference Form

This form allows merchants to specify their preferred payment method.

If you are holding funds on behalf of a merchant, they can use this form to request how they would like to receive their payments—whether via checking account, wire transfer, or other options.

Merchants will provide details such as full name, email address, and payment account information.

Approved Transactions: \$0 to \$1000 per month - Paid Monthly on the 5th of Each Month
Approved Transactions: \$1001 to \$10,000 per month - Paid Twice Monthly on the 5th and 20th of Each Month
Approved Transactions: \$10,001 to \$100,000 per month - Paid Weekly on the 5th, 10th, 20th and 28th of Each Month
Approved Transactions: \$100,000+ per month - Paid Daily through ACH (US Clients Only) or Weekly on the 5th, 10th, 20th and 28th of Each Month

Interac Transactions - Canada

Minimum Payout: \$1000.00
Approved Transactions: \$1000 + - Paid Weekly (Thursdays and Fridays)

Payout Cost
EFT: \$0 Canada
Wire: \$25 Canada and USA \$30 International
Check: \$0 Canada and USA and International
Payroll: \$0 Canada and USA and 7% International
Moneygram: \$25 Canada and USA and \$45 International

Payment Type

Checking Account Info

Full Name

Paypal Email

Company Name

Street Address

City

State

Other State

Zip or Postal Code

Country

Phone Number

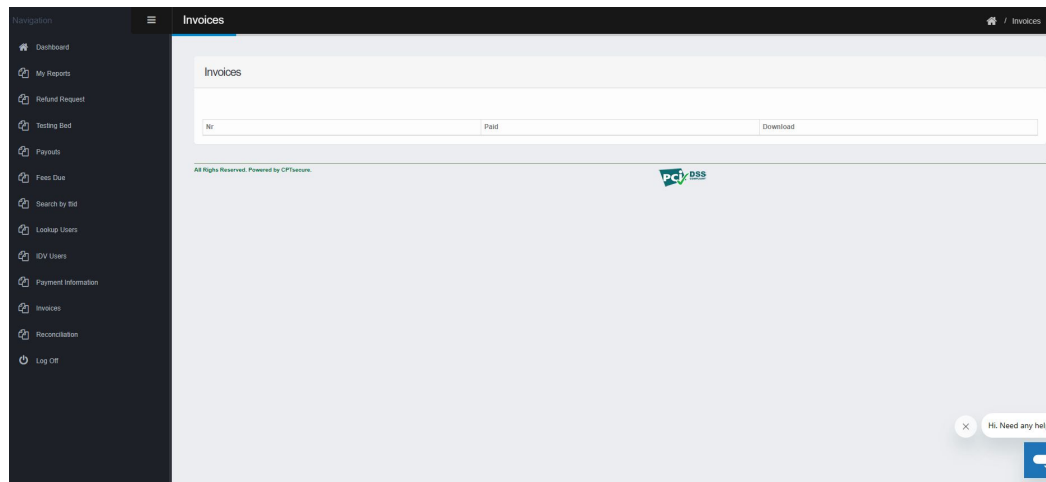
Email Address

CP / Merchant Dashboard: Invoices

Merchants can view their outstanding invoices here.

Each invoice is dated and clearly marked as paid or pending payment. Merchants can also download invoices as PDFs.

The invoice reflects the total gross amount owed for a specific pay period and site, based on the value set by the admin.



- Dashboard
- My Reports
- Refund Request
- Testing Bed
- Payouts
- Search by tid
- Lookup Users
- IDV Users
- Payment Information
- Invoices
- Reconciliation
- Payment Link
- Log Off

CP / Merchant Dashboard: Reconciliation

Upload files here to assist with reconciliation, allowing the admin to review and match any unmatched transactions.

Please follow the instructions carefully, as the upload must be in the correct format. Currently, this feature only supports WordPress sites.

Simply upload a CSV file generated from your site's daily reports on WordPress, and the system will highlight any unmatched transactions for manual review. This is especially useful when postbacks occasionally fail.

Reconcile Reports

Reconcile Reports

Filter by Date: 2020-01-01 to 2020-01-31

Filter by Status: All

Filter by Order: All

Filter by Product: All

Filter by Payment Type: All

Download CSV

- Dashboard
- My Reports
- Refund Request
- Testing Bed
- Payouts
- Search by tid
- Lookup Users
- IDV Users
- Payment Information
- Invoices
- Reconciliation
- Payment Link
- Log Off

CP / Merchant Dashboard: Payment Link

Select a site assigned to the merchant's account and enter the following details:

- **Transaction Amount:** Must be a numeric value
- **First Name:** Customer's first name
- **Last Name:** Customer's last name
- **Email:** Customer's email address
- **Address:** Customer's address
- **City:** Customer's city
- **Zip Code:** Customer's postal code
- **Country:** Customer's country
- **State:** Customer's state or province (e.g., CA, AL, AK, BC)
- **Description:** What the payment is for (e.g., WordPress order ID, Order #, or item description like "5 Black T-shirts")
- **Session:** This can be the WordPress order ID if you want the payment to auto-complete via postback, typically the same as the order ID

Options:

- *I will manually complete this order:* If checked, the merchant will automatically mark this item as paid once payment is made.
- *Redirect back to main site:* If enabled, users will be redirected to the main platform page after payment instead of the URL set here.

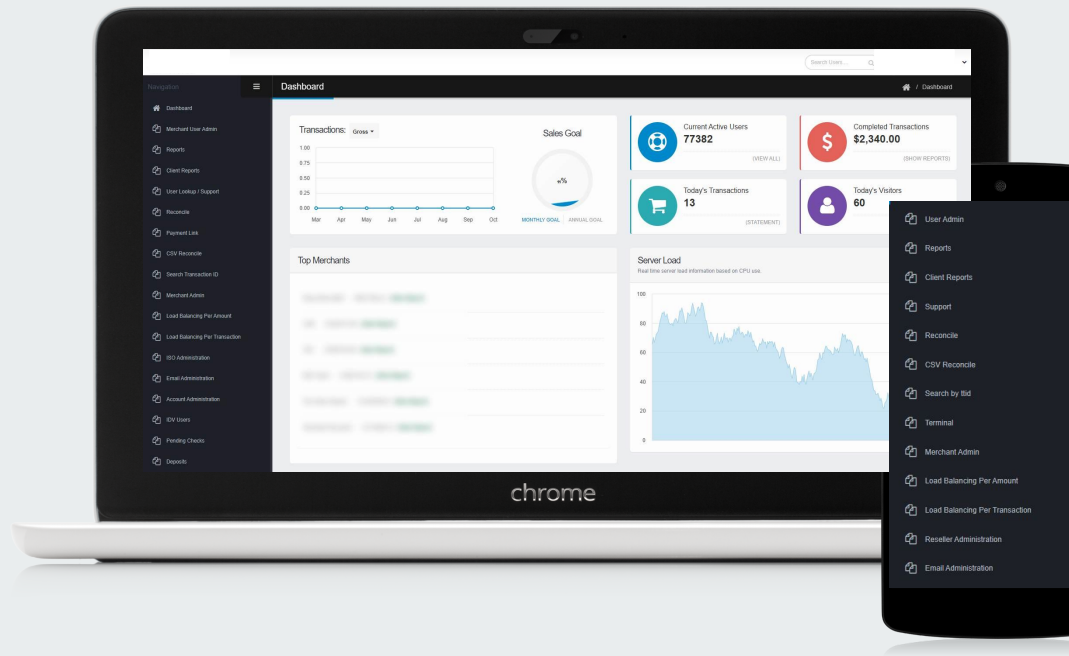
After submitting, you can copy the QR code to send to the customer or click the icon below to copy the payment link to your clipboard. Note: This payment method does not include the usual session verification, so refreshing the page may allow multiple payments without that check.

 Dashboard My Reports Refund Request Testing Bed Payouts Search by tid Lookup Users IDV Users Payment Information Invoices Reconciliation Payment Link Log Off

Gateway Manual

PAYMENT GATEWAY DASHBOARD
FULL MANUAL

CP (My Account) (Customer Area)



My Account Dashboard: Login / Add Account

This optional section allows customers to log in or create an account to make payments or load their e-wallet, if enabled. To create an account, customers simply provide basic information such as their email, password, and first and last name.

Accounts are created instantly with no email verification required. Customers can also choose to log in directly or use the “Forgot Password” option, which will prompt a popup to enter their email and receive a new password.

My Account

Add Account

Email address

clai

Password

Confirm Password

First name

Last name

Create

My Account Dashboard: Home

Once logged in, customers can access their account dashboard, where they can:

Edit their profile:

Load funds (if the e-wallet system is enabled)

View their membership duration, Update their saved payment card, My Account Features

Email: Email of the customer

Edit Profile: Takes the customer to the profile edit page where they can update their email address and other details.

Balance: If the e-wallet is enabled, customers can view their balance and click Load Funds to add money. This link directs them to a page where they can deposit funds using any of the biller types configured by the admin under deposits.

Member Since: Displays how long the user has been a member.

Update Your Card: Click here to update the card information on file.

 Home Change Password Edit Profile Load Fund Fund Transfer Create Stripe Connect Account Request Account Upgrade Log Off

My Account Dashboard: Home

My Active Subscriptions

This section lists any active subscriptions the customer has, showing the following details:

Site	Description	Username	Password	Expiration Date	Status	Action
------	-------------	----------	----------	-----------------	--------	--------

Displays subscription site, description, login credentials, expiration date, and current status (active/inactive).

Customers can also deactivate subscriptions directly from here.

Account History

Shows a record of all purchases and subscriptions, including:

Date	Site	Description	Amount	Fee	Pay Type	Username	Password	Status
------	------	-------------	--------	-----	----------	----------	----------	--------

Pay Type: “C” indicates credit card payments, “D” indicates deposits made at a location.

Displays login info and status for subscriptions (active or inactive).

[Home](#)[Change Password](#)[Edit Profile](#)[Load Fund](#)[Fund Transfer](#)[Create Stripe Connect Account](#)[Request Account Upgrade](#)[Log Off](#)

My Account Dashboard: Change Password / Edit Profile

Update current password.

New Password

Confirm Password

submit

Update current email on file.

This email address is used as the primary method to login into your gateway Account

Email address

XXXXXXXXXXXXXXXX

Confirm email address

submit

 Home

 Change Password

 Edit Profile

 Load Fund

 Fund Transfer

 Create Stripe Connect Account

 Request Account Upgrade

 Log Off

My Account Dashboard: Load Funds

If the e-wallet feature is enabled, customers can transfer funds from their e-wallet to another customer on the platform. To complete a transfer, they must enter the amount and the recipient's email address, which must be linked to an active account.

Please note: Daily transfer limits apply, as defined in the **Deposit Limits** and **Deposit Levels** sections of the admin panel.

Send funds to another gateway user (enter email address):

Amount

\$

0.00

(max. \$-1.00)

Fee

\$1.00

Daily Limit:

\$500.00 (remaining \$500.00)

Purpose (optional):

Total to Send

0.00

Total Deducted from your Account

0.00

Balance on your gateway after Transfer

0.00

Submit

 Home

 Change Password

 Edit Profile

 Load Fund

 Fund Transfer

 Create Stripe Connect Account

 Request Account Upgrade

 Log Off

My Account Dashboard: Load Funds

If the e-wallet feature is enabled, customers can load funds using any of the billing options currently enabled in the admin panel under the **Deposit Configuration** page. Any applicable load fees are also defined in that same section of the admin.

Load Funds Into gateway

A fee of \$1 will be charged on your credit card in addition to the desired amount.

Amount to be loaded (\$)

Daily Limit

\$500.00 (remaining \$500.00)

Choose the payment method:

☐ stripe

☐ monetra

☐ nats

☐ square

☐ sticky

☐ payroc

☐ elavon

Choose the payment type:

☐ By Credit Card

Submit

 Home

 Change Password

 Edit Profile

 Load Fund

 Fund Transfer

 Create Stripe Connect Account

 Request Account Upgrade

 Log Off

My Account Dashboard: Create Stripe Connected Account

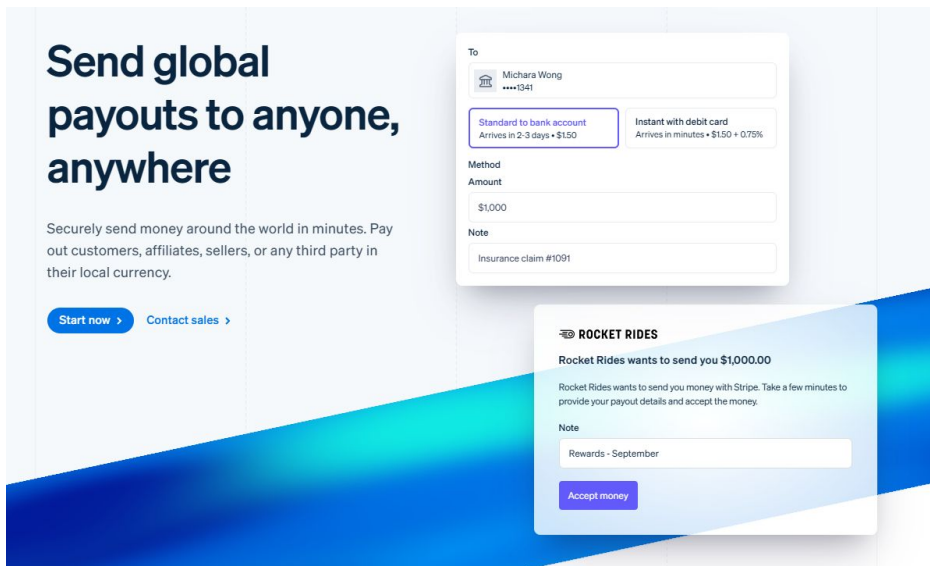
This section is used to configure payouts, which are currently only supported via **Stripe**. To enable payouts, you'll need to update the `/config/tc_config.php` file with your platform's Stripe account details that have payout functionality enabled.

Once configured, customers will have the option to withdraw funds from their e-wallet balance via Stripe.

For more information, please contact us directly.

Additional resources:

- [Stripe Connect](#)
- [Stripe Payouts](#)



- Home
- Change Password
- Edit Profile
- Load Fund
- Fund Transfer
- Create Stripe Connect Account
- Request Account Upgrade
- Log Off

My Account Dashboard: Request Account Upgrade

If the e-wallet feature is enabled, customers can submit a request to upgrade their account in order to increase their daily limits for loading, transferring, and unloading (payout) of funds.

These limits are defined in the **Deposit Limits** section of the admin panel, while upgrade requests can be reviewed and approved or denied in the **Deposit Upgrade Requests** page within the admin area.

You can upgrade your account here in order to increase your daily limits. Once you have submitted your upgrade request, our administrators will inform if your account has been upgraded.

Standard: Fund Transfer Limit - \$500.00 daily

Fund Load Limit - \$500.00 daily

Fund Withdraw Limit - \$500.00 daily

Premium: Fund Transfer Limit - \$1000.00 daily

Fund Load Limit - \$1000.00 daily

Fund Withdraw Limit - \$1000.00 daily

Business: Fund Transfer Limit - Unlimited

Fund Load Limit - Unlimited

Fund Withdraw Limit - Unlimited

Current Level:

standard

Request Upgrade to:

.....

.....

premium

business

 Home Change Password Edit Profile Load Fund Fund Transfer Create Stripe Connect Account Request Account Upgrade Log Off

Integration Docs

API & Integration Resources

Below are helpful links and documentation for integrating custom APIs and billing options with the platform:

Custom API Development

- [Custom API Guide \(PDF\)](#)

This document outlines how to create a custom API for the platform.

WordPress Plugin Sample

- [Sample WordPress Plugin & Setup Guide](#)

Billing Integrations

All common biller integrations are added via the **Add/Edit Site** page in the admin panel. Below are links for supported providers:

- **Stripe** – [Create API keys](#)
<https://docs.google.com/document/d/1BSrYqxt5umZU41G5GQ--cjkAMG1ROSupwecA0dtnNYI/edit?usp=sharing>
- **Elavon** – [Integration Guide \(PDF\)](#)
- **Nuvei** – [API Key Setup](#)
- **Payroc** – [API Integration Guide](#)
- **Square** – [Locations API Documentation](#)
<https://docs.google.com/document/d/15-w0-GAyBHDpREk0IxCtzP7KzPrsozO50aBXL3t--Vs/edit?usp=sharing>
- **Mastercard** – [Sandbox Setup](#)

Integration Docs

Ask for Access or Info

- **NATS, Sticky, Interac**, and other billing options may require additional setup or may be discontinued. Please contact us for details.

Persona Verification Integration

Persona is configured in the `/conf/tc_config.php` file. You'll need to set your **template name** and **Persona account ID**.

- [Persona Setup Guide](#)

Nats compatible billers

2000Charge
 2kcharge
 Aconti Payment Service
 Allopass
 Billing Revolution
 BitPay
 Boa Compra
 CCBill
 CCBILL FlexForms
 CCBill Web900
 Centili
 Central Billing
 Centrobill
 ClearCard
 Click And Buy
 CoinGate
 CoinPayments
 Commerce Gate
 DIMOCO (secure mobile payment)
 eMPPay
 Epoch Systems
 Escalion
 EuroBill
 EuroPay (EPGBill.com)
 FXNative
 Worldline
 SafeCharge Native

Gigadat
 Global Access
 Global Charge
 GoCoin
 GTBill
 ICN Ltd.
 Itelebill
 Jettis International
 MerlinBill
 Netbilling Native
 NetCash
 OGO Shift
 OrbitalPay
 Password by Phone
 Pay4
 Pay900
 Paygarden
 Payment Network
 Paypal
 Paysite Cash
 Payspace
 Probiller
 PumaPay
 R18
 Rocketgate Native
 RSBilling Native
 Card Flex

Secure Billing Worldwide
 Secure Trading
 SegPay
 Spankpay
 SOFORTdauerauftrag
 Telecom
 Ukash
 Vendo Services
 Verotel Pro
 Voxtel
 VXSBill
 WebBilling
 WisPay
 WTS
 WTSeu
 Zombaio
 2000Charge Gateway
 A1Payments
 AggregateBill
 Alto Billing
 Argus
 Authorize.Net (ARB)
 Bill1st Gateway
 Billapay
 Braintree Payments
 C2Bill
 Standard Bill

Connect Billing
 CurePay
 EGatePay
 EMerchantPay
 Focal Payments
 FXBilling (formerly known as Paygea)
 Global DPS
 Greta 11 Billing
 GTBill Gateway
 Jettis International Gateway
 MobiusPay
 Net Mobile
 Netbilling
 Netpay International
 Payspace Gateway
 Payxpert
 Payze
 Plug'n Pay
 Prime Orange
 RocketGate
 RSBilling
 SafeCharge
 Secure Billing Worldwide Gateway
 SecurionPay
 SegPay Gateway
 Sonic Bill

Sticky - Compatible billers and Integrations

Accounting - integrations

Quickbooks

Call Centers - Order Confirmation

Argo Marketing Group

Connect First

Five9

Global Contact Solutions

Infocu5

Leadspedia

Call Centers - Prospects

Aventus Direct Marketing

Connect Media Ventures

Digital Media Solutions

Holein5

Leadspedia

Tazo Media

Titan Leads

Tungsten Revenue

Velocify

Chargebacks

Chargeback Gurus

Concept Payments

Ethoca Alerts

Midigator

Visa Order Insights

Data Verification

ccVerify

SmartyStreets

xVerify

Loyalty & Referrals

Referral Candy

Yotpo Loyalty

Membership

Access Development

Discount RSVP

Insureship

Member Mouse

Red Crane Media

Self Help Works

Shoppers Protection

Payment Gateways

A1 Payments Gateway

ACI Pay.On Gateway

Acquired Gateway

Actum Gateway

Admeris Gateway

Adyen Gateway

Affirm Gateway

Aliaswire Gateway

Allied Wallet Gateway

Alternative Payments

Alto Global Gateway

Amazon Pay

ApplePay for Braintree

Argus Gateway

Bambora/Beanstream Gateway

BaseCommerce Gateway

BCB Gateway

Bill 1st Gateway

Bill Pro Gateway

BlueSnap Gateway

BoaCompra Gateway

Boltpay Gateway

Braintree Gateway

Braspaq Gateway

Cart Connect Gateway

Cashflows Gateway

Check 21 Gateway

Checkout.com Gateway (REST)

CobreBem Gateway

Codium Pro Payment Gateway

Computop Gateway

Concept Payments Gateway

CWB Pay Gateway

Cybersource Gateway

Denarii Gateway

DigitSecure Gateway

Dlocal Gateway Integration

DocData Gateway

Dry Run Testing Gateway

Durango Direct Gateway

E-Pro Gateway

Easy Payments Gateway

Ebanx Gateway

eComm Merchant Solutions

Gateway

Edata Financial Gateway

Edata Real Charge Gateway

Electronic Payment Exchange

Gateway

eGate Gateway

eMerchant Pay Gateway

ePay App Gateway

ePay Machine Gateway

Everyware Gateway

EvoSnap Gateway

Sticky - Compatible billers and Integrations

Maverick Gateway
 MaxPay Gateway
 Maxx Merchants Gateway
 Meiko Pay Gateway
 Merchant e-Solutions Gateway
 Meritus/Paysafe Gateway
 MicroPayment Gateway
 MiFinity Gateway
 Mistral Pay Gateway
 MultiSafePay Gateway
 NetWork Merchant eCheck
 Gateway
 NMI Gateway
 NMI PaySafe Gateway
 OGone Direct Link Gateway
 Omnipayment Gateway
 OpenPath Payment Gateway
 Optimal Gateway
 PayPal V2 (Alternative
 Payment)
 Pepper Pay Gateway
 Pathly Gateway
 Pago Ipg Gateway
 Pepper Pay Pinless Gateway
 Pay by Pago Gateway
 Pay Certify Gateway
 Pay Engine Gateway

Pay Hub Gateway
 Paya Connect
 Paybox Gateway
 PayExpert Gateway
 PayKings Gateway
 Payment World Gateway
 Paymentz Gateway
 PayNet Gateway
 PayPal V1 (Alternative Payment)
 PayScout Brazil Gateway
 PayScout Gateway
 PayU Gateway
 PPW Partners Gateway
 Prism Pay 2.0 Gateway
 Processing.com Gateway
 Protect Pay Gateway
 PSI Gate Gateway
 QuickPay Gateway
 Revolv3 Gateway
 SafeCharge (Nuvei) Gateway
 Sage Pay Gateway
 Secure Pay Gateway
 SolidGate Gateway
 Sparrow Gateway
 Stripe Connect Gateway
 Suite Pay Gateway
 Transact Pro Gateway

USA ePay Gateway
 Vantiv Gateway
 WebPay Gateway
 Wix Payments Gateway
 WorldPay Gateway
 Worldnet Gateway
 Zift Pay Gateway
 Ziri Pay Gateway
 Netevia Gateway
 Quantum Qoin
 Reach Gateway

Risk Management

FraudLogic
 PinPoint

Sales Tax

Avalara
 Tax Jar
 Avalara V2

Shipping and Fulfillment

SellerCloud Fulfillment
 Overview of Fulfillment
 Automation
 Acorn Logistics
 ShipWire V3 Fulfillment

Asendia Fulfillment
 Blue Drone Fulfillment
 Corporate Disk Fulfillment
 Custom FTP Fulfillment
 Dry Run Fulfillment
 eFulfillment
 Expand WorldWide Logistics
 Fulfillment.com
 The Fulfillment Lab
 Jetmail / Great Lakes Fulfillment
 Imagine Fulfillment
 Inktel Fulfillment
 iShip Solutions Fulfillment
 J.M. Field Marketing Fulfillment
 Moulton Logistics Fulfillment
 Newgistics Fulfillment
 Nova Group Fulfillment
 Orderwave 2.0 Fulfillment
 QuickBox
 Rakuten Fulfillment
 Rapid Fulfillment
 Rhiem Fulfillment
 ShipBob V2 Fulfillment
 ShipHero Fulfillment
 ShipOffers Fulfillment
 ShipRight Fulfillment
 ShipStation Fulfillment

ShipWorks Fulfillment
 Specialty Fulfillment
 Spring2 Distribution
 Stalco Fulfillment
 Sykes Fulfillment
 SysPro Fulfillment
 TrueShip / Ready Cloud
 Fulfillment
 UST Fulfillment
 VeraCore Fulfillment
 WorldEasy Fulfillment
 3 PL 2.0

Workflows & Automations

Zapier