



# Merchant Quickstart Guide

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For more information, contact Beanstream at (250) 472-2326 or [support@beanstream.com](mailto:support@beanstream.com).

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# Welcome to Beanstream Online Processing


Congratulations on choosing Beanstream's online payment processing services. To help you get started, we've compiled this overview of all the things you'll need to know to set up the Beanstream system. We have a full complement of documentation for all our services. Review this guide and then consult the "Where to Find More Information" on the last page to locate more detailed technical integration information.

## 1 Essential First Steps

### 1.1 Log in to your Online Account

The Beanstream online administration area gives you access to numerous essential gateway tools. You'll need this administration area to apply security features, review essential reports and access system documents.

We've assigned a single user name and password for your company. This is your primary or "Administrator" account. Log into your account at <https://www.beanstream.com/admin/sDefault.asp> using the account information we provided during the application process.



beanstream™  
electronic payment processing

- administration
- configuration
- processing
- reporting/analysis
- documentation
- logout

Company:

User Login:

Password:

[Please email my login/password](#)

**Login page: [www.beanstream.com](http://www.beanstream.com)**

#### Lost your login details?

You should have received this information during the application process. If you no longer have your login details, contact [support@beanstream.com](mailto:support@beanstream.com) for assistance.

## 1.2 Update Key Contact Information

We use the contact details stored in your member area to communicate valuable information including:

- transaction errors
- statements of fees
- lost account login and password details

Be sure to keep contact information up to date so you don't miss out on important alerts.

Navigate to *administration* → *company info* in the left menu of the online administration area. The individual listed in the primary contact field will receive all Beanstream email notifications. Two additional email contacts can also be specified in this area. Click *Update* at the bottom of the form to save your changes.

**Company Information**

Company Name: AB Company  
 Merchant ID: 171070000

**Office Address**

Address 1: 123 Main Street  
 Address 2:  
 City: Victoria  
 Province/State: British Columbia  
 Postal/Zip: V9A 2K2  
 Country: Canada  
 Phone: 250-123-1234  
 Fax:  
 Website URL: www.abcorp.c  
 Company Time Zone: 08W00 Pacif

**Contact Information**

Primary Contact: John Smith  
 Phone: (250)483-0010  
 Email: jsmith@abccorp.com  
 Send email notifications to this address

Admin:  
 Phone:  
 Email:  
 Send email notifications to this address

Technical:  
 Phone:  
 Email:  
 Send email notifications to this address

**Update**

**The Primary Contact will receive all Beanstream communications.\***

\*There is one exception to this rule. You can create custom email receipts to send to your customers after they have processed an order. Copies of these receipts will be sent to the contact you specify in the Email Receipts module. Keep reading for details.

## 1.3 Set Passwords and Access Permissions

### 1.3.1 Changing Passwords

Navigate to *administration* → *user manager* in the left menu. If this is your first time using the account, you'll see a single login name in this *User Manager* area. If you or your developer has already created additional user accounts, you'll see a list of user names on the *User Manager* screen. The first name on the list will be your primary "administrator." Feel free to update the password for this account; however you should never delete this first user.

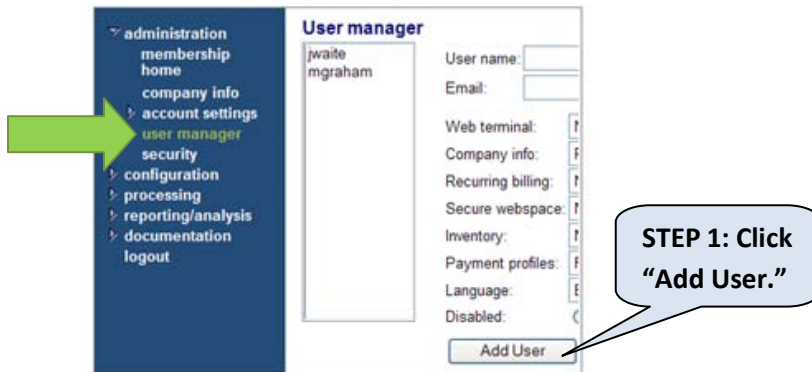
The screenshot shows the 'User manager' interface. On the left is a navigation menu with 'user manager' highlighted in yellow and a green arrow pointing to it. The main area shows a list of users: 'jsmith', 'jwaite', and 'mgraham'. 'jsmith' is highlighted in blue. A callout box above the list says: 'STEP 1: Choose a name from the list. It will be highlighted in blue.' Below the list are fields for 'User name: James Smith' and 'Email:'. There are several dropdown menus for permissions: 'Web terminal: No Access', 'Shopping cart: No Access', 'Company info: Read Only', 'Account settings: No Access', 'Recurring billing: No Access', 'Batch processing: No Access', 'Secure workspace: No Access', 'Payment form: No Access', 'Inventory: No Access', 'Security: No Access', 'Payment profiles: Full Access', 'Reporting: No Access', 'Language: English', and 'Administrator: No'. A 'Disabled' section has radio buttons for 'Yes' and 'No' (selected). At the bottom are buttons for 'Add User', 'Remove User', 'Set Password', and 'Update'. A callout box next to the 'Set Password' button says: 'STEP 2: Click "Set Password."'

**STEP 3: Enter your Administrator password to authorize the change. Enter a new eight- digit alphanumeric password. You must include at least two numbers. Verify the password and click "Update."**

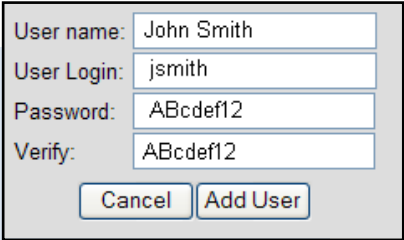
The dialog box contains three input fields: 'Admin Password: Abcdef12', 'New Password: newPass23', and 'Verify Password: newPass23'. Below the fields are two buttons: 'Close' and 'Update'.

### 1.3.2 Creating Additional User Accounts (with Unique Security Permissions)

The Beanstream *User Manager* tool lets you add an unlimited number of additional user accounts – each with their own security permissions. Log in to the member area using your “Administrator” account login details. Navigate to *administration* → *user manager* in the left menu.



**STEP 2: In the popup window that appears, enter the full name of the staff member that will be using the account and a short login name. Enter a secure case-sensitive password with eight alphanumeric characters with a minimum of two numbers. Re-enter the password to confirm and click “Add User.”**



The dropdown menus on the User Manager page are used to set user-by-user access rights to each of the modules in the Beanstream system. Select the Administrator bullet option, to give a user access to all tools within the system – no need to customize each field separately. Refer to the table below to learn more about the customization options.

Option	Description
Web terminal	Allow users to process transactions manually using the virtual terminal.
Company Info	Allow users to modify or review company contact information.
Recurring Billing	Determine if a user can create modify or review new recurring billing customer accounts (where service enabled).
Secure WebSpace	Allow users to upload image files and other documents to the Beanstream secure workspace (used by merchants that are hosting their payment page or inventory on Beanstream’s secure servers).
Inventory	Allow users to add, modify, remove or review items from the Beanstream inventory module.
Payment Profiles	Allow users to add, delete and make changes to customer shopping accounts (where payment profiles is enabled).
Language	Choose to display the logged-in pages of the administration area in English or French.
Account Settings	Users that have access to this area will be able to modify email receipts and set a number of transaction security parameters.
Batch Processing	Allow users to upload or edit batch processing transactions (where service enabled).
Payment Form	Allow users to view or modify Beanstream hosted payment page template.
Security	Those that have access to this area can review staff login histories.
Reporting	Allow users to see transaction reports, settlement activity and process transaction adjustments.

**Review the log-in and log-out times for each staff member** by going to *administration* → *security* in the left menu of the online administration area. The security screen will display a list of the most recent entry and exit time for each user account. Drill down on this report to view a full list of log-in/log-out times and more for each user.

**Ensure that your online member area is accessible only through designated IP addresses** (or workstations) using the login restrictions area. Go to *administration* → *account admin* → *login restrictions* in the left menu to create a list of authorized IP addresses. **Note** that IP restrictions will affect all user accounts (they are not available on a user-by-user basis).

## 2 Connecting the System

If you will be processing through your website or custom application (and not using just our Virtual Web Terminal service) you will need to connect to the Beanstream processing system. If you haven't already done so, you'll need to choose a connection method and complete a few steps towards integration.

Method	Description	What you'll need to do
Basic Hosted Payment Form	A simple, one-page payment form to add to your website. Customers are transferred to our secure server before submitting confidential transaction information.	<ul style="list-style-type: none"> <li>• Customize your form using the template tools in our online administration area.</li> <li>• Create a "Buy" button on your website and link it to your payment page.</li> <li>• Customize "approve/decline" pages for your site (optional)</li> <li>• Review section 7 of our General Administration Guide.</li> </ul>
Hosted Shopping Cart	A full cart with product inventory. Customers browse product pages and complete the checkout process on our secure server.	<ul style="list-style-type: none"> <li>• Customize your shopping cart application and create a product inventory.</li> <li>• Create "Purchase" buttons for your website.</li> <li>• Review our eStore Guide for details.</li> </ul>
Customer Payment Accounts (Payment Profiles)	Customers create a secure user account to make payments to your business. They won't need to re-enter card details for repeat visits. Confidential transaction data is stored on our secure server.	<ul style="list-style-type: none"> <li>• Decide on your web requirements and level of expertise.</li> <li>• Create a simple payment form for your site using a template option – customers will be transferred to our secure area for payment.</li> <li>• OR pass data from your custom application to our secure server using our API.</li> <li>• Review our Payment Profiles Guide for details.</li> </ul>
Custom applications	Beanstream's simple xml based API lets you to connect custom applications to our processing system.	<ul style="list-style-type: none"> <li>• Choose and setup a 3rd party shopping cart or other custom application.</li> <li>• Connect your custom application to our API.</li> <li>• Review our Transaction Processing API guide for details – or if your application is already integrated, review your service provider's setup documents.</li> </ul>
INTERAC Online®	Canadian shoppers have the option to pay direct from their bank account.	Add INTERAC Online® branding to your site. Customize your payment pages with the new payment type. Review our INTERAC Online® guide for details.

If you are using Beanstream's Batch Processing or Recurring Billing Service, review our Processing Guide for additional information specific to setting up these services.



### 3 Testing the System

At any time during the application and setup process, you can process test transactions to try out the Beanstream system and check for errors in your integration. Please remember that you will not be able to process LIVE transactions until you have met all of the requirements outlined at the beginning of this document. If you think your integration is complete but you're not able to process online, check with our support department at [support@beanstream.com](mailto:support@beanstream.com) to verify that your account is Live and ready to process.

#### 3.1 Test Credit Card Numbers

If you are still in the integration phase, you can use the following credit card numbers for testing purposes. These card numbers will not work once your account has been turned live.

	Card Number	Card Type
<b>VISA</b> Use with CVD 123	4030000010001234	Approved
	4003050500040005	Declined
	4504481742333	Approved for transactions less than \$100 Declined for transactions greater than \$100
	4123450131003312 with VBV Password 12345	Approved where VBV has been implemented and correct password submitted only.
<b>MASTERCARD</b> Use with CVD 123	5100000010001004	Approved
	5100000020002000	Declined
<b>AMEX</b> Use with CVD 1234	371100001000131	Approved
	342400001000180	Declined

**You may choose any expiry date in the future to use with these test card numbers.**

Read on to learn more about the various ways to process transactions through the Beanstream system.

### 3.2 Processing through your Website or Custom Application

Once you finish your website integration, you should be able to process test transactions in the same way that you would a live site. Review section 2 on Connecting the System to ensure that you have completed all steps towards integration.

Most merchants will process just purchases or pre-authorization through a website. Some custom applications may be set up to process adjustments including returns, voids and pre-auth completions as well. For instructions on setting up your system to process adjustments through an API (custom) integration, review our Process Transaction API Guide. You'll need to customize the Order Settings page in the Beanstream administration area. Navigate to Administration → Account Admin → Order Settings in the left menu and de-select the transaction validation checkbox. You'll also need to enable username/passcode authentication for API transactions (also under the Order Settings module).

### 3.3 Processing Purchases/Pre-Authorizations Manually (Phone-in, Mail-in, Card-not-Present)

All merchants have access to a virtual point of sale terminal that allows purchases and pre-authorizations to be processed manually from within the member area. Returns, voids and pre-auth completions may also be processed using this tool if desired, however most merchants will find it easier to process these types of transactions through our Transaction Report. See section 3.4 for details on processing adjustments.

To process a purchase manually, log into the member area and navigate to *administration* → *processing* → *web terminal* in the left menu.

**STEP 1: Enter the following information**

- Customer name
- Credit card number
- Credit card expiry date
- CVD/CVV number (optional)
- Transaction type (choose purchase or pre-authorization from the dropdown as desired)
- Sale amount
- Order number (enter up to 30 digits for reference purposes)

- ▶ administration
- ▶ configuration
- ▼ processing
  - web terminal
  - custom web terminal
  - recurring billing
  - payment profiles
  - batch processing
- ▶ reporting/analysis
- ▶ documentation
- logout

Name:	<input style="width: 90%;" type="text" value="John Smith"/>
Card Number:	<input style="width: 90%;" type="text" value="4003050500040005"/>
Expiration Date:	<input style="width: 20px;" type="text" value="01"/> <input style="width: 20px;" type="text" value="10"/> (MM/YY)
CVV2/CVC2:	<input style="width: 90%;" type="text"/>
Transaction:	<input style="width: 90%;" type="text" value="Purchase"/>
Sale Amount:	<input style="width: 90%;" type="text" value="10.00"/>
Order Number:	<input style="width: 90%;" type="text" value="12345"/>
Adjustment ID:	<input style="width: 90%;" type="text"/>

**Step 2: Choose to enter customer contact details if desired:**

- Email address (for sending an email receipt)
- Customer address information
- Customer phone number

Street Number/Name:

City:

Province/State:

Country:

Postal/Zip:

Phone:

Email:

IP Address:

Receipt Language:

**Step 3: Click *Submit Transaction*.**  
 Check for an “Approved” Response. If you see “Transaction Declined” in the response field, you will need to follow up with your customer.

Transaction Id:  Response:


Approval Code:

Batch Number:

Response Code:  AVS Result:

CVD Result:

Show transaction receipt after Submit Transaction



Additional reference numbers will also be returned when the transaction is completed. Several of these system generated codes for internal reference. See below for a list of references that will be valuable for merchants.

Reference Number	Description
Transaction ID	A unique reference number for the transaction. You can use this number to search for transaction details in our reporting area.
Approval Code	This is the transaction authorization number issued by the bank.
CVD Result	If you entered the 3 digit secure code from the back of the customer’s credit card, a CVD response will be returned. CVD responses will typically show “1” for a successful transaction, “2” for a mismatch, or “6” for transactions where a CVD number was not submitted. More response codes can be found in our Process Transaction API guide.
AVS Result	Address Verification Services is an automatic verification tool that indicate how well a submitted address matches the information on file at the card owner’s credit card issuing bank. An “X” or “Y” AVS code indicates an address/ZIP match. “0” or “G” indicates that the AVS has not been performed. You can review detailed AVS comments through our Transaction Report. Read on to section 6 for details on this report.

### 3.4 Returns, Partial Returns, Voids and Pre-Auth Completions

The simplest way to process a return or a void is through the online reporting area. Log in to the member area and navigate to *reporting/analysis* in the left menu.

**Step 1:** Locate the original purchase using the *Transaction Report* or the *Transaction Search*.

The *Transaction Search* lets you search by card owner, billing address, transaction amount and a variety of other details. The *Transaction Report* will display a list of transactions by date.

**Step 2:** Click on the line item for the purchase you'd like to return, refund or void.

**Step 3:** Scroll to the bottom of the transaction details page and click on the appropriate button.

Transaction Details			
Transaction Id	10000019	Order Number	SO4356
Date	1/20/2009 10:54:26 AM	Risk Score	0.05
IP Address	142.179.103.55	Batch Number	0019
Card Owner	John Smith test	Approval Code	TEST
Card Type	VISA	CVD result	CVD Not Provided
Transaction Type	Purchase	Response	Approved
Trn. Source	Web Terminal	VbV/SecureCode Status	Not Performed
Processed By	Administrator	Comments	-
Amount	40.00		
<b>Billing Address:</b>		<b>Shipping Address:</b>	
Name:	John Smith test	Name:	-
Email Address:	jsmith@company.com	Email Address:	-
Phone Number:	1231231234	Phone Number:	-
Address 1:	123 Main Street	Address 1:	-
Address 2:	-	Address 2:	-
City:	Victoria	City:	-
Province/State:	BC British Columbia	Province/State:	-
Postal/Zip Code:	V7V 7V7	Postal/Zip Code:	-
Country:	Canada	Country:	-
		Shipping Method:	-
<input type="button" value="Void Transaction"/> <input type="button" value="Return Transaction"/> <input type="button" value="Send Email Receipt"/>			
<input type="button" value="←Previous"/> <input type="button" value="Next→"/> <input type="button" value="Close"/>			

**What's the difference between a Void and a Return?** A void can only be done for the full transaction amount and must be completed before the credit card company posts the purchase to the credit card owner's account. Voided transactions will not show up on the customer's statement. A return can be processed at any time for any amount up to the full purchase value. Use the *Return* option to process a full or partial refund.

**Step 4:** If you've chosen to void the transaction, you'll be prompted to confirm your request. Click "Yes" to finalize the transaction. If you're processing a return, enter the return amount. You can process a full return or enter the dollar amount that you wish to refund.

**Step 5:** Click *Process*.

**Step 6:** When the transaction is complete, a confirmation page will appear. If you wish to send your customer an email receipt for the void or return, click on the *Send Email Receipt* button at the bottom of this page.

## 4 Customizing the Email Receipts

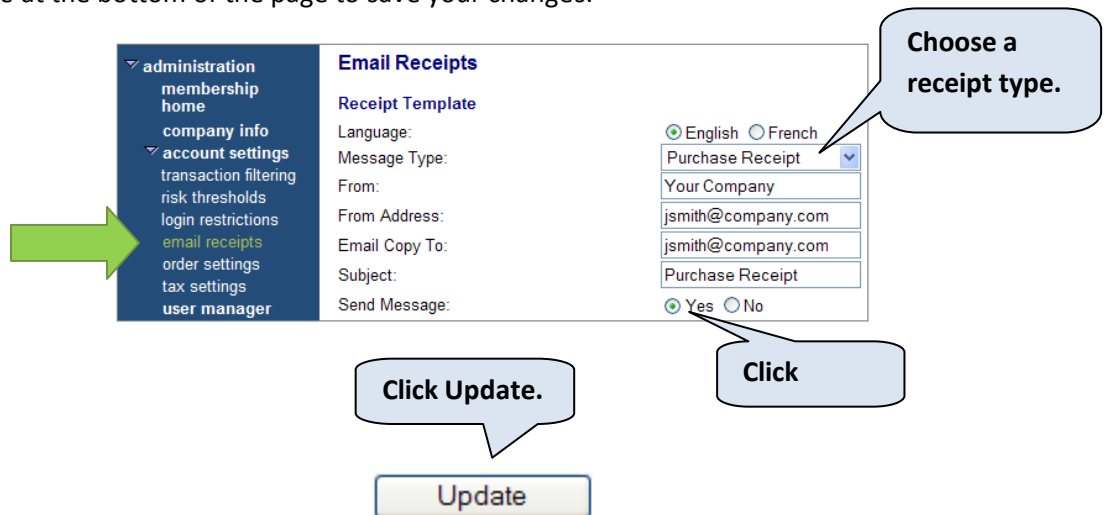
The Beanstream *Email Receipts* module lets you easily create custom receipts for every type of transaction including, purchases, voids, returns, void returns, pre-authorizations and pre-auth completions.

**Before your start:** Check with your developer to see if they have created email receipts through the Beanstream eStorebuilder Cart or another 3<sup>rd</sup> party application. If this is the case, don't worry about customizing the Beanstream Email Receipt module. You'll end up sending duplicate emails to your clients.

Navigate to administration → account settings → email receipts to access the Email Receipts page.

### 4.1 Basic Receipts

We've set up basic receipt templates complete with your company contact information. To activate these basic receipts, just click "Yes" beside the "Send Message" field. You'll need to do this for every transaction type. Go through all of the options in the *Message Type* dropdown menu and click "Yes" for each type of receipt that you would like to send. Click *Update* at the bottom of the page to save your changes.



You may also modify the default language settings, update the "From" name and address, change the "CC" email address and modify the email subject line for each email receipt. Don't forget to make changes to each message type.

## 4.2 More customization options

Click "Custom" to modify the email content.

Choose a "custom" template type to modify the content of an email. You may remove entire lines and edit field titles (Order Date, Order Number, Order Total, etc). You can also add a number of additional variables. A complete list of options can be found in our General Administration Guide. Do not modify variable formats (%date%, %time%, etc) as this will cause data display problems. Click *Update* to save your changes.

Template Type:  Default  custom

Receipt Template:

Please note that you are required to include the following service/policy information within your email receipts, if applicable:

- Return/refund policy, if restricted
- Terms and conditions of sale, if restricted
- Exact date free trial period ends, if offered
- Cancellation policies
- Your website's URL

INTERNET PURCHASE RECEIPT

Order Date: %date% %time%

Order Number: %trnOrderNumber%

Bank Auth Number: %trnAuthCode%

Order Total: %trnAmount%

Name on Card: %trnCardOwner%

Email Address: %ordEmailAddress%

## 4.3 CC your email receipts to more than one address

You can CC your email receipts to an unlimited number of email addresses. Just enter the addresses in the "Email Copy To" field separated by a semi-colon.

Email Copy To:

## 4.4 Receive Email Notifications for Declined Transactions

To receive a notification for declined transactions, scroll to the bottom of the Email Receipts page and select the checkbox beside the text "Send a Declined Transaction Notification to the primary contact email address..."

Unlike other receipts, declined email notifications will be sent to the person have listed as **your primary contact in the Company Info module**. Note that declined emails are also not sent for Web /Virtual Terminal transactions. As these are manually processed transactions, you'll see an immediate transaction response at the end of the process - there should be no need for an additional email.

## 4.5 Show Receipt After Transaction

This option on the Email Receipts page is actually used in conjunction with the Beanstream Web terminal module. When selected, a confirmation page will be displayed to the staff member that has manually processed the transaction using the web terminal in the member area.

## 5 Implementing Popular Risk Management Features

Online credit card processing happens instantly and, unlike in a retail setting, there is usually no real-time oversight of the transaction process by a staff member. The Beanstream system offers a number of free risk management tools that will help you to retain control over your purchase process. Read through the following sections to learn more about implementing several popular risk management tools.

### 5.1 Require CVD Numbers

CVD numbers (also known as CVV or CVV2) are the three digit card verification numbers that appear on the back of a credit card. AS CVD numbers cannot be obtained by fraudulently “skimming” data during the swipe process, accepting these numbers helps to verify that a customer is the valid owner of a card. You can make CVD numbers mandatory by going to *administration* → *account settings* → *order settings* in the member area. Select the box marked, “Require CVD numbers for credit card transactions.” If you have created your own custom payment forms, make sure you have included a field to receive this information before you set this restriction.

### 5.2 Accept Verified by Visa

The Verified by Visa (VBV) program allows customers to enter secure, Visa passcodes with their credit card payment information. VBV integrations lower merchant risk, attract security conscious customers and improve a merchant’s chances of winning chargeback disputes. Specific pass/fail VBV codes will be returned to the Beanstream merchant reporting area each time a transaction is processed. You must have VBV enabled merchant accounts to use this feature. Web developers will also need to consult our Transaction Processing API guide for instructions on integrating this service.

### 5.3 Beanstream Secure Badge

Beanstream strongly recommends adding our *SecureBadge* to your checkout pages. When a customer clicks on the authorized Beanstream logo will be directed to a tool that verifies your relationship with our secure, industry certified processing services. The code and logos for adding a SecureBadge to your payment pages can be found at <http://www.beanstream.com/public/media.asp>. You’ll need to make sure that you’ve entered a website domain name in our *Company Info* module. Go to *administration* → *company info* in the left menu and verify the Website URL field. The domain name listed here must match the domain name on the page where you’ll be putting the secure badge.

## 5.4 Allow Pre-Authorizations

Pre-authorizations are often used instead of purchase transactions as a method of reducing the risks associated with credit card processing. When you process a pre-authorization, customer cards will be validated; however, you will not receive funds until you complete the transaction by processing a “pre-auth completion.” Merchants can then review customer-submitted data and identify high risk situations before processing the final transaction that will appear on a customer card statement.

Typically, you will need to process pre-auth completions within seven days of the original transaction. You may submit a request to shorten or extend this period to [support@beanstream.com](mailto:support@beanstream.com). Some limitations apply.

By default, the system will only allow purchases to be processed through merchant’s a web interface. To allow pre-authorizations, navigate to *administration* → *account settings* → *order settings* in the left menu of the Beanstream member area. Under *Transaction Validation Options*, choose *Pre-Authorization Only* or *Purchases and Pre-Authorizations*.

**NOTE:** If you are using a custom website payment page or 3<sup>rd</sup> party cart, this setting should be implemented in consultation with your developer or system provider. Consult our Process Transaction API guide for details on processing pre-auths and adjustments via API.

## 5.5 Transaction Filters

Transaction filtering allows you to block transactions from known problem sources before they occur. You can find this tool under *administration* → *account settings* → *transaction filtering* in the left menu of the member area. You have five options:

- 1) Prevent a specific IP from submitting transaction requests.
- 2) Block transactions from specific problem credit cards.
- 3) Block all problem IP addresses and credit cards that have been identified in our database.
- 4) Accept transactions from specific workstations.

The screenshot shows the 'Transaction Filtering' page. On the left, a navigation menu lists: administration, membership, home, company info, account settings, transaction filtering (highlighted), risk thresholds, login restrictions, email receipts, order settings, user manager, security, configuration, processing, reporting/analysis, documentation, and logout. The main content area is titled 'Transaction Filtering' and includes:

- Restricted IPs:** A list containing '11.11.123.123' and '12.12.123.123'. A blue callout '1' is next to the first IP.
- Restricted Cards:** A list containing '123456789456' and '225262633333'. A blue callout '2' is next to the first card number.
- Accepted IP:** A list containing '100.100.100.100'. A blue callout '4' is next to the IP address.

Below these lists, there are checkboxes for 'Apply restrictions from all merchants' and 'Allow Transaction requests from any IP address not in my restricted or accepted IP listing to process through my account.' A blue callout '3' is positioned over the explanatory text for the Restricted Cards section.



## 5.6 Advanced Security Settings

A number of additional security settings can also be customized using our Order Settings module. These settings are designed for merchants doing advanced integrations using the Beanstream API. Consult your developer and review our Transaction Processing API guide if you are interested in implementing these features.

### PGP Signing & Encryption

Activate this option to ensure that all transactions are passed and validated using a PGP key.

### Validate Referring Host

Ensure that transactions are only processed if they come through a designated URL or purchase page. If fraudulent transactions are being attempted from another location, Beanstream will ensure no processing takes place.

### Validate Orders Against Inventory

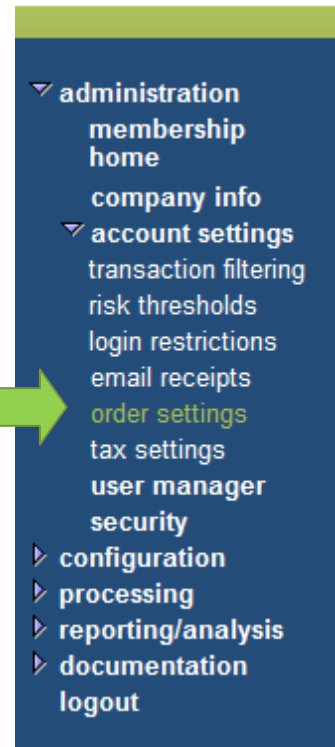
This feature is used in conjunction with the Beanstream secure workspace, our inventory module and an API integration. Compare purchase prices and item quantities against data stored in the Beanstream inventory module.

### Username and Password Validation

Specify a company username and password to pass with each transaction. This is a mandatory setting for anyone processing adjustment transactions (returns, voids etc) through a custom application. Most merchants will not require this feature.

### Hash Validation

Developers that wish to implement hash validation as an added security feature can activate this option. Additional information on setting up hash validation is available in our Process Transaction API Guide.



## 6 The Transaction Report: An Essential Tool

Use the Beanstream Transaction Report to search through order histories, process adjustments and review errors, declines and warnings. In the member area, navigate to *reporting/analysis* → *transaction report*. Use the search and sort fields at the top of the screen to choose your report criteria and then click on the *Refresh* button.

The list you generate will display a number of basic transaction details including the credit card transaction (CC) approval ✓ or decline ✗. To view more, click on a line item. You'll be presented with full transaction details. You can also use the buttons at the bottom of the "details" page to process voids, returns and send email messages.

### **About AVS responses**

Address Verification Services is a card verification program setup through the card issuing banks. If a customer card has been issued by a participating bank, an AVS result will be returned on the Transaction Report. A checkmark indicates that the billing address submitted with the transaction successfully matches data on file at the bank. An “x” indicates that the address did not match. The transaction details screen will provide more detailed information on an AVS decline. If you think the transaction may be fraudulent, follow up with the customer and process a return if desired.

### **Downloading Transaction Data: Using data in Excel and other applications**

Use Download button at the bottom of the Transaction Report to export complete transaction details to a spreadsheet or text application. Report downloads will be created in .csv file format. You'll receive all of the information you need in a simple, flexible format for use in your custom applications.

The Daily Activity Report, available under *reporting/analysis* → *daily activity report* in the left menu, can also be downloaded to .csv. Use this report to access daily sales totals and account balances.

### **Other Useful Reporting Options**

Beanstream offers a full complement of reports to help you view transaction histories, analyse account activity and trend sales over time. Many of our report functions are also available through a reporting API. A full explanation of all of Beanstream's report options can be found in our Reporting Guide. Look for this guide in the documentation section of your member area.

## 7 Where to Find More Information

Merchants can find complete system information in our [online resource centre](#). If you still have questions, don't hesitate to contact us at 1-888-472-0811.