

Opayo Account

User guide



Contents

Welcome to Opayo	3
Settings	5
Transactions	19
Search for transactions	27
Virtual Terminal	28
Customising your Payment Pages	30



Welcome to Opayo

Opayo is your own cloud-based administration area that allows you to manage your Opayo account without needing your own management software.

View all of your transactions, create and define reports, search for customer transactions, process telephone orders, and much more with Opayo.

In this guide, we will outline everything Opayo can do, and how you can do it.

Every account with Opayo has a Test and a Live system. Both the Test and Live systems look and work in the same way. In this guide we will provide information that can be used on either platform.

Logging into your Opayo account

You must first log in before you can start using your Opayo account.

To do this you must go to the Opayo login page.

Your Opayo account is currently still called MySagePay, and will be rebranded soon. Don't worry, we'll let you know when this is about to happen. Until then, please continue to use the following URLs to sign into the relevant system:

Test Server: <https://test.sagepay.com/mysagepay/login.msp>

Live Server: <https://live.sagepay.com/mysagepay/login.msp>

After reaching the login page you will be able to enter your details and login to your account.

Sign in to MySagePay

Vendor Name

Username

Password

Remember me

Sign in

[Reset/Unlock your password](#)
[Recover your username](#)
[Need help?](#)

[Click here for Test MySagePay](#)

Users

If you are logging into your Opayo account for the first time, you will need to use the main administrative credentials that were provided by Opayo.

These details include a Vendor name, and an administrative password. If you do not have access to your administrative password, e-mail support@opayo.io with your **account reference** or **merchant number** and the relevant **vendor name** and we will re-send the details through to you.

You'll need your vendor name to hand when logging in as this needs to be entered in both the vendor name and user name boxes.

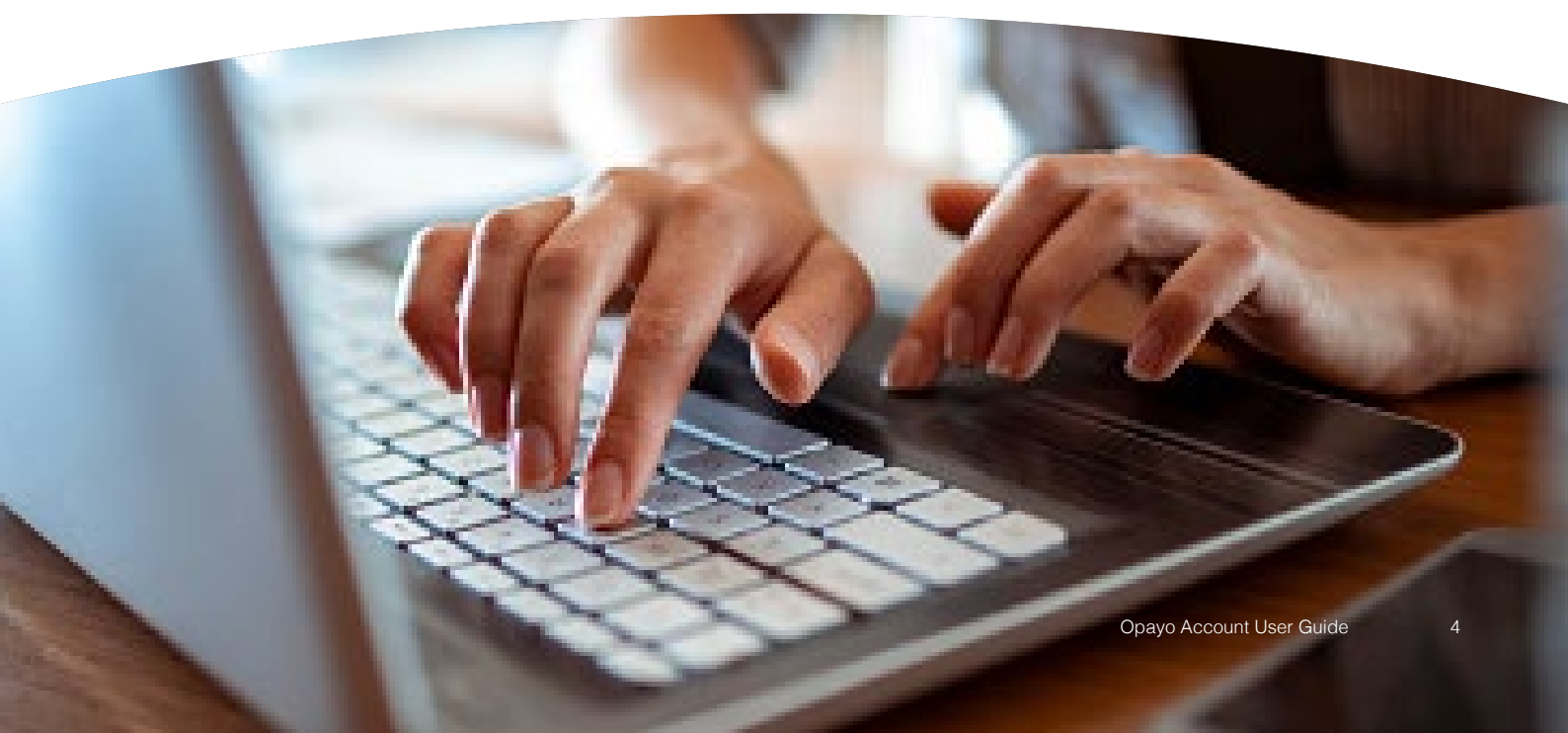
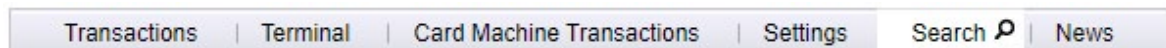
If you are logging in as your own User, the vendor name will be your Opayo vendor name, and your Username and Password will be the details you created.

[More information on logging into your Opayo account can be found on our website.](#)

What you will see

You are now logged into your Opayo admin panel. You will only be presented with the Settings tab when using the main admin login.

To access the following other options, you will need to create and sign in with a user that has administrative rights



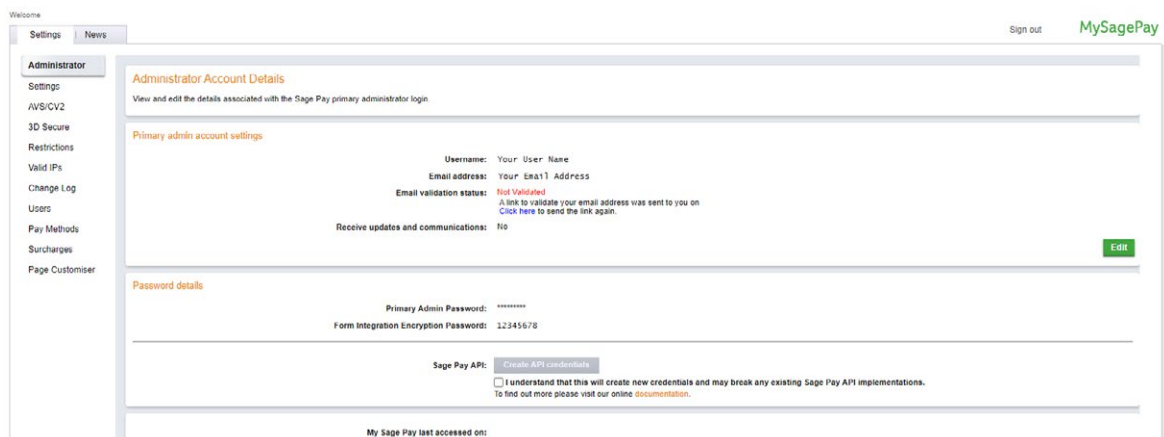
Settings

The settings area of your Opayo account is where you will manage the users, restrictions, and fraud prevention tools available to you.

Once on the Settings tab, all of the available options will be listed on the left hand side of the screen. In this section we will cover each section and run through the options available to you.

Administrator

You will only have the “Administrator” tab available when logged in as the main administrator for the account. The Administrator tab gives you access to the Form integration encryption password for [Form integration](#) and PI credentials for [PI integration](#).



The Form encryption password can be found in the “Form Integration Encryption Password” section as per the following Screenshot:



You can reset or create PI credentials as per the following screenshot:



Once you have ticked the box at the bottom of the page, you will see the following screen confirming the new PI credentials:

Sage Pay API credentials

If you wish to integrate using the Sage Pay API you will need the following credentials to authenticate your API calls.

Environment:	Test or Live
Vendor Name:	Your Vendor Name
Integration Key:	Your Integration Key
Integration Password:	Your Integratio Password

Please store these credentials safely. If you lose them, you will need to generate a new set of credentials using the same process.

Ensure that you are using the correct credentials for each environment.

Please note that these credentials are only valid for our REST API. To find out more please visit our online [documentation](#).

My Account

The My Account section allows you to change the details of the user currently logged into the account.

You are able to create a new password and add a new email address for this user so you can receive updates and communications from Opayo.

The screenshot shows the 'My Account' section of the Opayo dashboard. The top navigation bar includes 'Dashboard (BETA)', 'Transactions', 'Terminal', 'Card Machine Transactions', 'Settings', 'Search', and 'News'. The user is logged in as 'Opayo' and can 'Sign out'. The 'My Account' sidebar menu includes 'Settings', 'AVS/CV2', '3D Secure', 'Restrictions', 'Valid IP's', 'Change Log', 'Users', 'Pay Methods', 'Surcharges', and 'Page Customiser'. The main content area is titled 'My Account Details' and contains the following information:

- My account settings:**
 - Username: Opayo
 - Name: [Redacted]
 - Email address: customer@opayn.in
 - Email validation status: **Not Validated**
A link to validate your email address was sent to you on 25/05/2021
[Click here to send the link again.](#)
 - Receive updates and communications: No
 - Homepage: transactions.msp

[Edit](#)
- My password:**
 - Login password: [Redacted]

[Change](#)
- My Sage Pay last accessed on: 25/05/2021 21:52:26

If you are logged in as the Administrator, you will not be able to change the password.

You can only change passwords for users that you have created, not the Administrator set-up by Opayo.



Settings

The Settings enable you to change the details of your account and apply certain restrictions. You have four options in this section:-

The screenshot shows the MySagePay dashboard with the 'Settings' menu selected. The 'Display & General Settings' section is active, displaying four sub-sections: 'Restricted domains' with a table containing 'yourcompany.com' and an 'Add' button; 'Language Settings' showing 'Current Language Selected is EN - English' and an 'Edit' button; 'Account settings' with fields for 'Company display name', 'Full homepage URL', 'Support email address', 'Send HTML emails', 'Default Terminal currency', and 'Payment page templates', along with an 'Edit' button; and 'Your payment pages logo' with instructions and a note about dimensions.

Restricted Domains

This is where you are able to add specific e-mail domains to your account, that once applied, restrict users to only use email addresses from the domains listed.

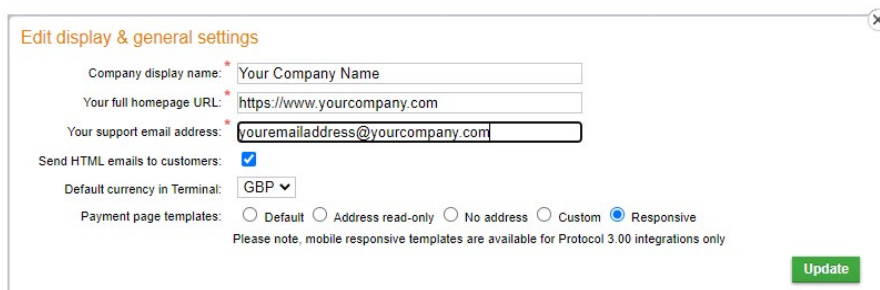
For example - if you add opayo.io to the list, users can only change their email addresses to name@opayo.io

The modal box titled 'Add a restricted domain' contains the following text: 'Add a domain to your list of restricted domains below, e.g. sagepay.com. If you have a list of restricted domains then users may only change their email addresses to ones with domains from this list.' Below the text is a text input field labeled 'Restricted domain : *' and an 'Add' button.

Account settings

This section allows you to change company details on display to your customers, and included in your confirmation emails if sent from Opayo.

Here, you can also change your company display name, your homepage URL, and your support e-mail address.



Edit display & general settings

Company display name:

Your full homepage URL:

Your support email address:

Send HTML emails to customers:

Default currency in Terminal:

Payment page templates: Default Address read-only No address Custom Responsive

Please note, mobile responsive templates are available for Protocol 3.00 integrations only

Update

If you have telephone payments enabled on your account, you can change the default currency.

You can also activate your customised payment pages here. If your account uses customised pages, these can be activated here.

[Learn more.](#)

Language settings

Access the current selected language for your payment pages and edit these when using Opayo's payment pages.

Payment pages logo

If you have provided Opayo with your company logo it will be displayed here. This logo will appear on your Opayo payment pages.

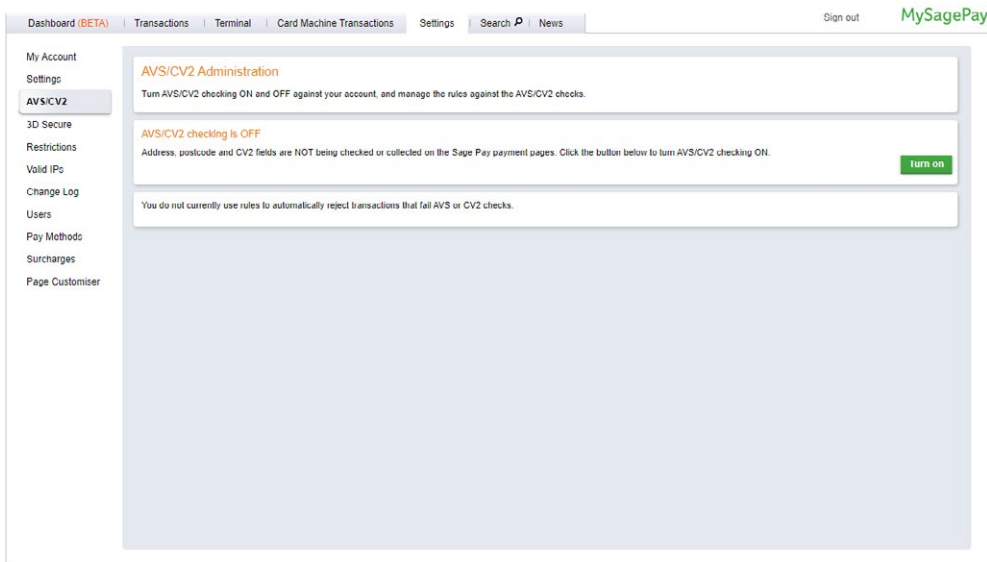


AVS/CV2

AVS (Address Verification System) and CV2 (Card Verification checks) are fraud prevention tools available on your Opayo account.

The AVS fraud prevention tool matches the numerical values in the customer's address and postcode to the card details held with the issuing bank to ensure they are correct. The CV2 uses the three-digit or four-digit security code on the reverse of the card to ensure it matches with the card details provided.

In this section, you can turn the AVS and CV2 fraud prevention checks on and apply rules to the account.



Adding a rule

These rules allow you to define how the results of your AVS and CV2 checks will be used by Opayo's systems.

From only performing the checks to rejecting transactions based on the results, you can decide what to do with the transactions based on the results returned.

When setting your rules you can have as many or as few as you would like. To set a rule all you need to do is pick a start price and end price range - anything from 0.00 - 100,000.00 and select what you would like to accept.

[For full details on how to set your AVS/CV2 rule base click here.](#)

Add a new AVS/CV2 rule

Enter the range for all transactions to which this rule applies.

Start value: End value:

For transactions within this range:

- Accept DATA NOT CHECKED (bank or card scheme don't check values)
- Accept ADDRESS MATCH ONLY (CV2 check fails, Address check succeeds)
- Accept SECURITY CODE MATCH ONLY (Address fails, CV2 check succeeds)
- Accept NO DATA MATCHES (both CV2 and AVS checks fail)

Add rule

3D Secure and PSD2

Otherwise known as Verified by Visa, Mastercard Secure Code, or American Express Safekey, 3D Secure is an additional fraud prevention tool available to your Opayo account. 3D Secure requires shoppers to have registered their card as part of the scheme to add another layer of protection to your account when transactions are processed.

Strong Customer Authentication

The Revised Payment Services Directive (PSD2) was introduced as a follow-up to the original Payment Services Directive by the European Commission, taking effect in January 2018. The aim is to bring in new laws to increase customer protection, foster innovation, and inspire pan-European competition.

A key element of PSD2 is the introduction of the Regulatory Technical Standards on Strong Customer Authentication (SCA). This was introduced to help combat fraud by improving customer security whilst reducing the liability held against businesses for unauthorised transactions. It makes payments more secure for both your business and your customer by adding an extra layer of protection known as two-factor authentication (2FA).

SCA applies to card-based ecommerce transactions (including digital wallets backed by cards), where both the card issuer (i.e. financial institution with whom the cardholder has a relationship) and the acquirer (i.e. financial institution with whom the merchant has a relationship) both reside within the European Economic Area (EEA).

Implementation Period

The current 3D Secure implementation was supported until the end of 2020, at which time 3D Secure version 2 became mandatory worldwide. 3D Secure version 2 functionality is now available to Opayo customers on our test and live environments. The deadline for ecommerce compliance in Europe was 31 December 2020.

In the UK, the new deadline for ecommerce compliance is 14 March 2022.

3D Secure v2 is
mandatory in the UK from

**14 March
2022**





How will the shopper be authenticated?

All ecommerce transactions where the cardholder is in-session, must perform 3D Secure authentication. During 3D Secure authentication, a challenge authentication can take place, or a frictionless authentication can also take place.



Something you know

- Password
- Passphrase
- PIN
- Sequence
- Secret fact



Something you own

- Mobile phone
- Wearable device
- Smart card
- Token



Something you are

- Retina scan
- Fingerprint
- Voice pattern
- Facial recognition

Exemptions to SCA

There are several exemptions to SCA that may be requested to improve the payment experience. You first need to speak with your acquirer to get their approval of any exemptions you choose to use. Once your acquirer has advised of suitable exemptions for your business model, you can request an exemption on a per-transaction basis when submitting your transaction request to Opayo. If you choose to use an exemption, any chargeback liability is passed to you for the transaction. The card issuer may not always agree with your exemption. In this instance, they may return a 'soft decline' and request that 2FA is performed.

[For more information on SCA please take a look at our guide here.](#)

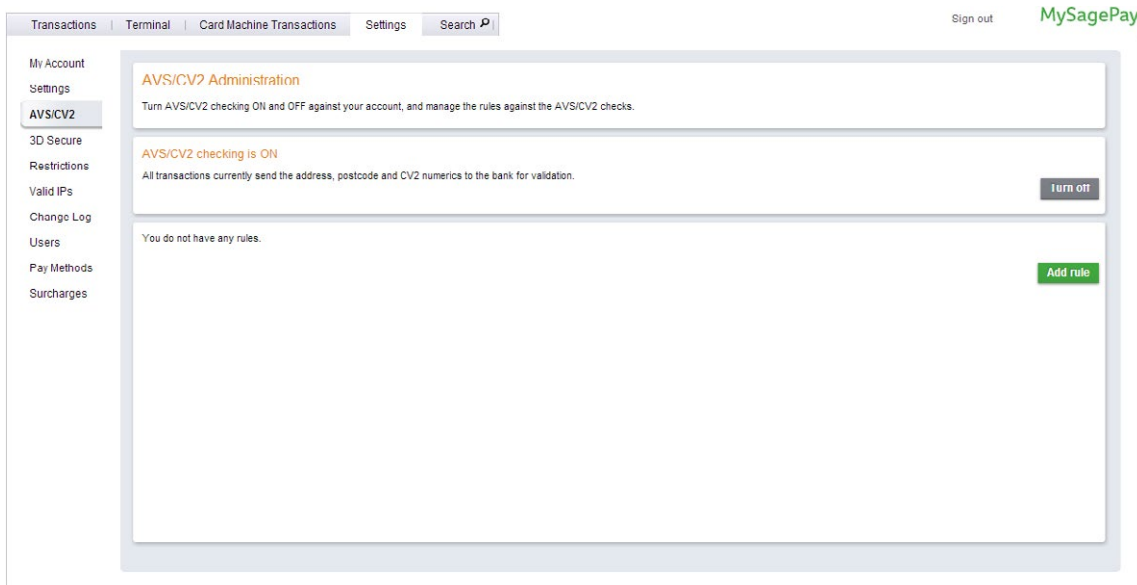
Setting your rules

3D Secure also offers you the ability to add rules to your Opayo account that will accept or reject transactions based on the results of the 3D Secure checks.

The rules that are added to the account allow you to define your own restrictions across multiple price ranges without having to individually review each transaction. To add rules to your account you will first need to login to either [Test](#) or [Live](#) MySagePay as an administrative user.

All rules that have been added to the account will be applied to all processed transactions.

Once logged into MySagePay, select “Settings” followed by 3D Secure. This will open the 3D Secure management page within MySagePay.



Note: Each rule will need to be added to Test and Live individually. Any rules added to the account DO NOT transfer from Test to Live, or from Live to Test.

[More information on logging into MySagePay can be found on our website.](#)





Add a new 3D secure rule ✕

Start Value: * End Value: *

For transactions within this range:

- Perform the 3D secure authentication
- Accept non-3D secure cards to be authorised
- Accept authorisations when MPI errors occur
- Accept cards from non-3D secure issuers to be authorised
- Accept 3D secure failures to continue for authorisation

Once on the 3D Secure management page, you will be able to add rules to your account. To add a rule select the “Add Rule” button and you will be presented with a pop-up where you can define the parameters of your rule.

Add a start price and end price and select the restrictions to apply.

[More information on rules bases can be found on our website.](#)

Restrictions

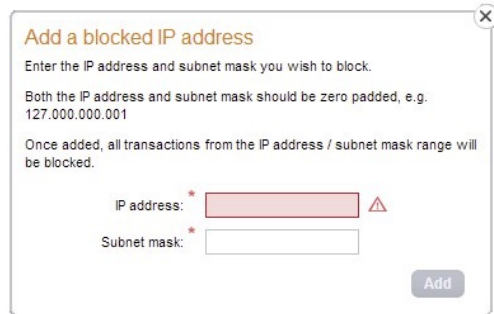
The restrictions section is where you can manage IP addresses, countries, and cards you would like to prevent from processing transactions through your account.

There are four options to choose from when deciding what you would like to block.

Blocking IP addresses

Here you can block specific or ranges of IP addresses from processing transactions through your account.

[Find out more about blocking IP addresses.](#)



Add a blocked IP address

Enter the IP address and subnet mask you wish to block.

Both the IP address and subnet mask should be zero padded, e.g. 127.000.000.001

Once added, all transactions from the IP address / subnet mask range will be blocked.

IP address: * ⚠

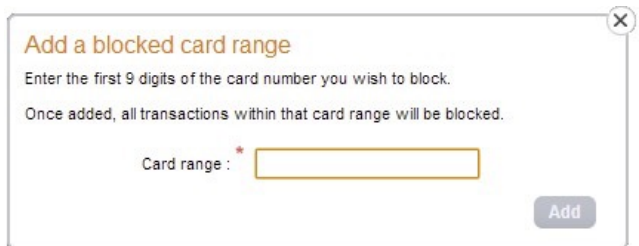
Subnet mask: *

Add

Blocking card ranges

By entering the first 9 digits of a specific card you will prevent any card beginning with those numbers from processing a transaction through your account.

[Find out more about blocking card ranges.](#)



Add a blocked card range

Enter the first 9 digits of the card number you wish to block.

Once added, all transactions within that card range will be blocked.

Card range : *

Add

Blocking countries

Blocking a country will stop any transactions from being accepted when the IP address used is from a country you have.

To block a country you will need to select it from a list provided by Opayo.

[Find out more about blocking countries.](#)



Add a blocked country

Choose one or more country from the list.

Once added, all transactions from that country will be blocked.

- Afghanistan
- Aland Islands
- Albania
- Algeria
- American Samoa
- Andorra

Add

Blocking issuing countries

By selecting to block a country you will prevent any cards that are issued in that country from being able to make a purchase through your account.

To block an issuing country, you will need to select it from a list provided by Opayo.

[Find out more about blocking issuing countries.](#)



Add a blocked issuing country

Choose one or more country from the list.

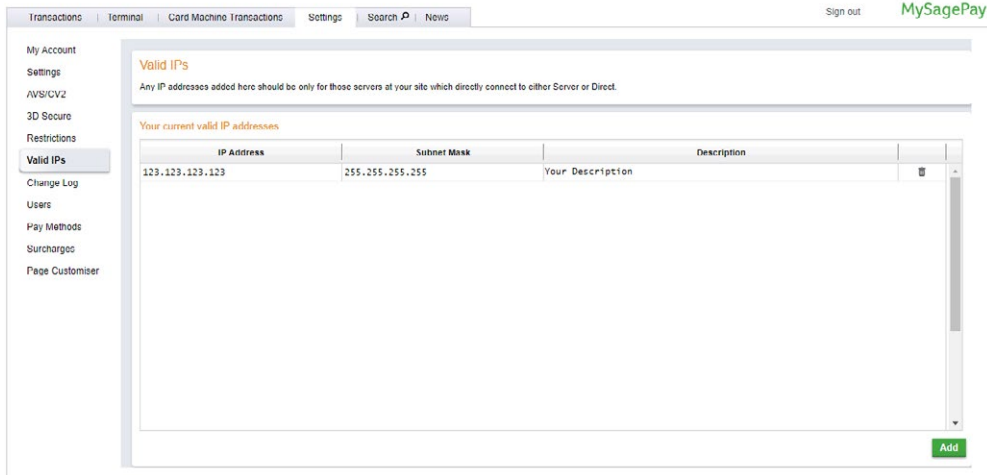
Once added, all transactions made with cards issued from that country will be blocked.

- Afghanistan
- Aland Islands
- Albania
- Algeria
- American Samoa
- Andorra

Add

Valid IPs

If you are using Opayo's Server or Direct method of integration you will need to add a valid IP address for your application or website server within the settings area of Opayo.



The Valid IP section allows you to manage the IP addresses of your website or applications that you would like Opayo to accept transactions from.

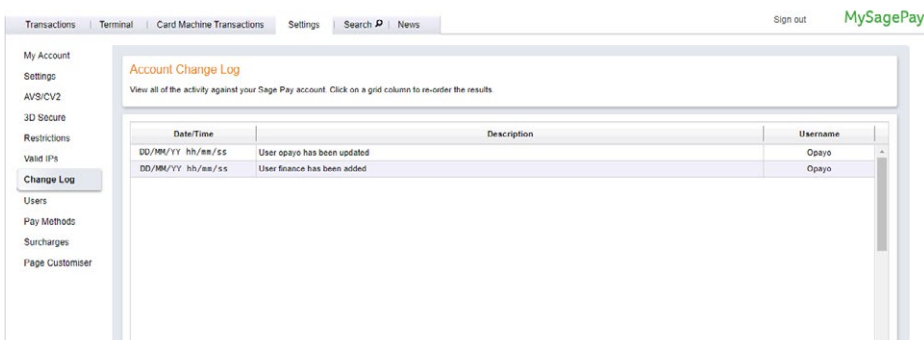
If Opayo receives a transaction request from an IP address that is not on your valid list, it will be rejected by our system.

[More information on adding IP addresses to your Opayo account can be found here.](#)

If you are using the Opayo's virtual terminal to process transactions, or the Form and PI methods of integration, you will not need to use this section of Opayo.

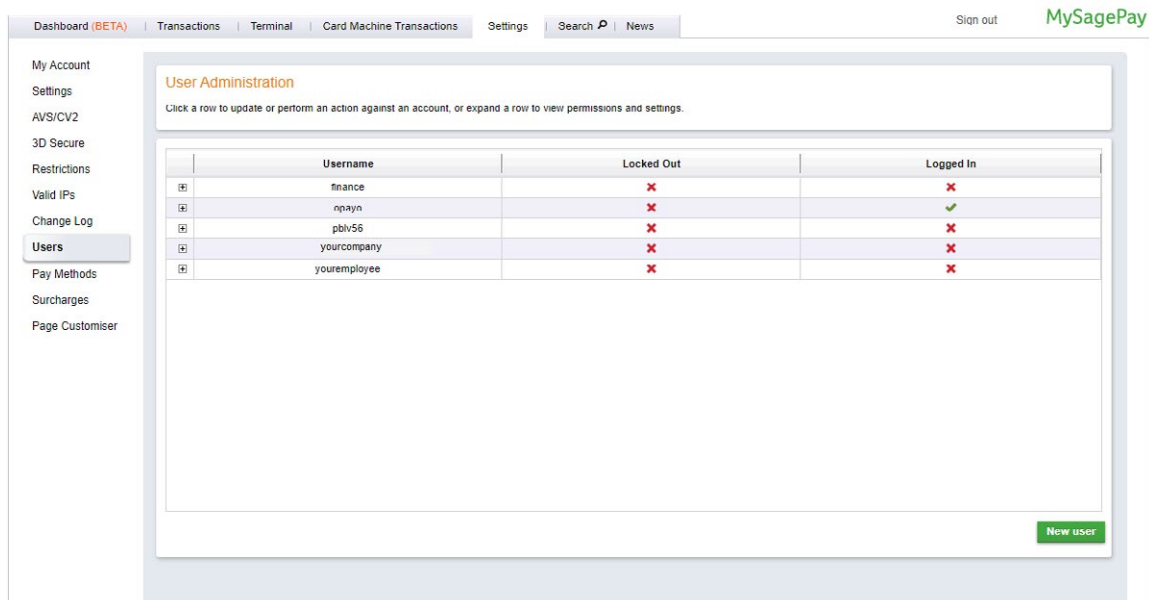
Change Log

The change log provides a list of all of the changes that have been made manually to your Opayo admin panel since you began using your account. You will be shown changes to rules, restrictions, and users.



Users

Here, you can manage all of the User profiles for your Opayo account. You can add and remove users and change permissions of existing users in your account.



The main screen provides you with an overview of your existing users. Here, you can select any user to amend the details and permissions. By selecting the user you want to amend you can change all permissions for the user along with the passwords and email addresses assigned.

You can also lock, unlock and delete the users by selecting them.

Adding new users is also done here, by clicking New User you can create new details.

Add new user

Username:

First name:

Last name:

Email address:

Confirm email address:

Receive updates and communications:

Enter password:

Confirm password:

Password Criteria:
Passwords must be between 8 and 32 characters, contain at least one uppercase letter (A-Z), one lowercase letter (a-z), one number (0-9) and one special character @#%&*+~_

Account Privileges:

- View All transactions
- REFUND transactions
- RELEASE and AUTHORISE transactions
- ABORT and CANCEL transactions
- VOID transactions
- REPEAT or REPEATDEFERRED transactions
- MANUAL transactions via the Terminal screens

My Sage Pay Access:

- Search
- Transactions
- Settings (Admin settings)
- Terminal
- Dashboard (Protocol 3 Only)

Default Landing Page:

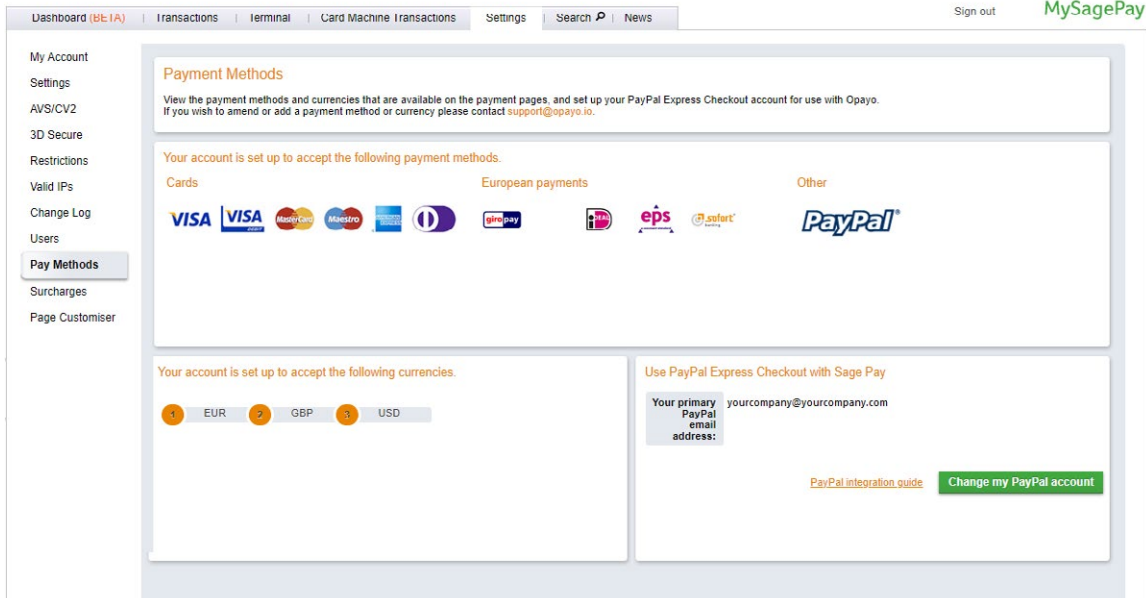
- Search
- Transactions
- Settings
- Terminal

When adding or amending users or any changes that you make will appear in the change log so you can monitor the changes you have made.

All users should have their own Opayo credentials, user accounts SHOULD NOT be shared.

Pay Methods

This provides you with an overview of your available payment methods.



Along with the card types and currencies offered by your account, you can also set-up your PayPal account to be used on your Opayo account here to link your PayPal account with Opayo.

Before adding your PayPal account to Opayo, you will need to make a number of changes to your PayPal account directly in order to enable Opayo.

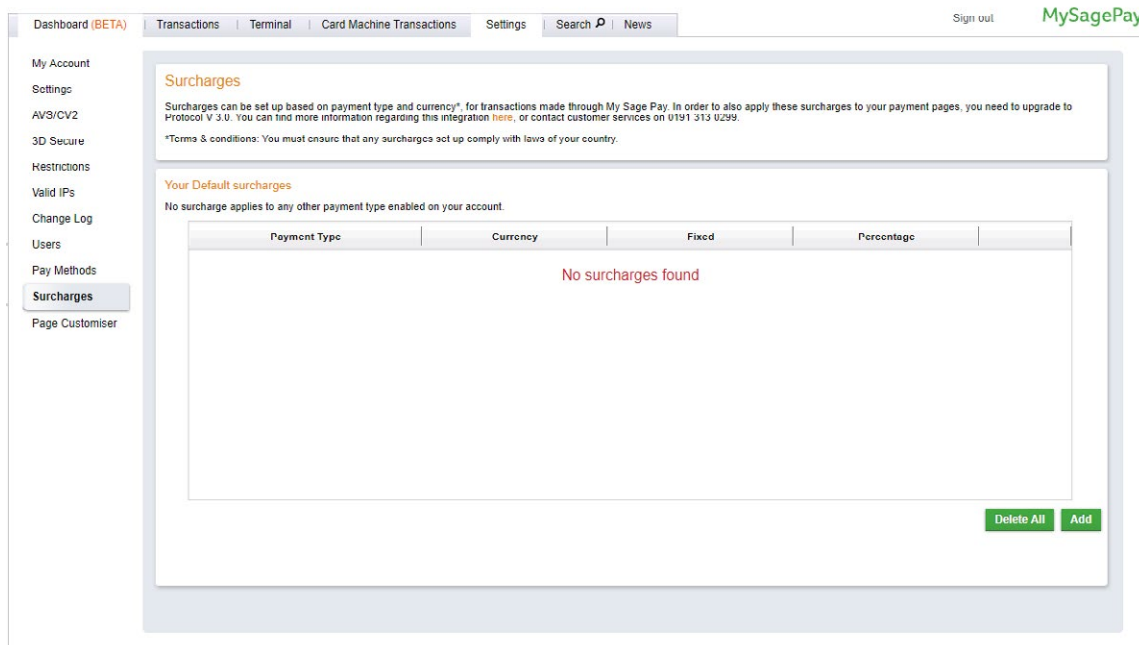
Once this step is completed, all you need to do within your Opayo account to set-up PayPal is click on the PayPal option in the bottom right hand of the screen and enter your PayPal e-mail address.

This will then link your PayPal account to Opayo's system.

[To find out what settings you need to amend have a look here.](#)

Surcharges

Surcharges allow you to apply additional charges to cards processed via your Opayo account. Please ensure that you are eligible to add a surcharge and comply with the laws of your country.



You can set a surcharge for each card type accepted on your account. The amount can either be fixed (a set amount) or a percentage of the transaction.

Once the surcharge has been added to your account it will then be added to the value of the transaction once the customer reaches the payment pages, or when you are processing the transaction through the Opayo terminal.

Surcharges can only be used to recover the charges that are imposed on your company by your merchant bank. Any surcharges you add to your account cannot exceed those transactional charges.

For e-commerce transactions you must be using the latest integration protocol.

Transactions

This section enables you to manage the day to day activity of your Opayo account. Here you can see all transactions that are processed through your account, manage those transactions, perform voids and refunds, and manage your settlement.

The transactions section gives you five options to manage your transactions.

- 1. Transactions
- 2. Summary
- 3. Settlement
- 4. Bulk Actions
- 5. Invalid

Each of these options will provide an overview of all of the transactions that have been processed through your account.

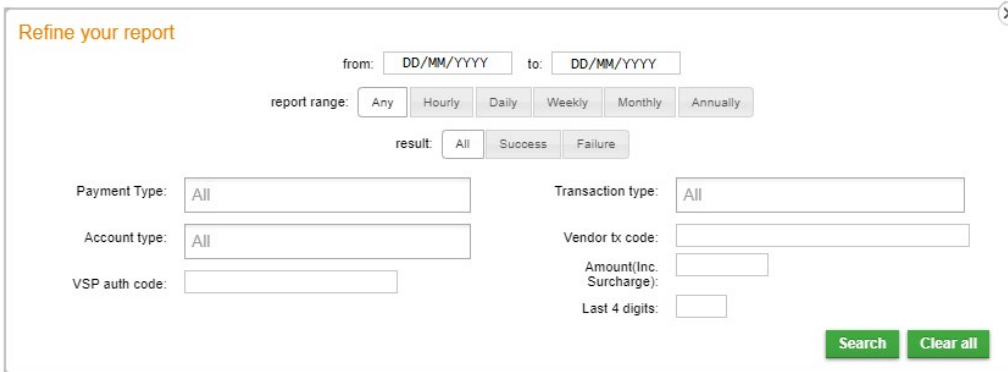
Transactions

The transactions section is where you can view all transactions that have been processed through your account.

	Customer Name	Type	Vendor Tx Code	Amount(Inc. St)	Received	CV2	Add	PC	3D	Fraud Screening	Refund	Repeat	Reference
(S)	Test Opayo	Payment	1621655112334-0071	6.15 GBP	24/05/2021 12:18:24	✓	✓	✓	✓	✓			
(S)	Prname Mname Sumam	Payment	-1021054980017-378	4.10 GBP	24/05/2021 12:10:23	✓	✓	✓	✓	✓			
(S)	TEST MOTO	Payment	CoFMOT0eastSub2	20.00 GBP	24/05/2021 12:08:48	✓	✓	✓	✓	✓			
(S)	Test Opayo	Payment	MotoCoFFirstUsage3	20.00 GBP	24/05/2021 12:05:44	✓	✓	✓	✓	✓			
(S)	TEST MOTO	Payment	CoFMOT0eastSub1	20.00 GBP	24/05/2021 11:54:52	✓	✓	✓	✓	✓			
(S)	Test Opayo	Payment	MotoCoFFirstUsage2	20.00 GBP	24/05/2021 11:53:57	✓	✓	✓	✓	✓			
(S)	TEST MOTO	Payment	CoFMOT0eastSub4	20.00 GBP	24/05/2021 11:47:31	✓	✓	✓	✓	✓			
(S)	TEST MOTO	Payment	CoFMOT0eastSubsequent1	20.00 GBP	24/05/2021 11:35:40	✓	✓	✓	✓	✓			
(R)	Test Opayo	Payment	MotoCoFFirstUsage1	20.00 GBP	24/05/2021 11:32:24	✓	✓	✓	✓	✓			
(S)	TEST MOTO	Payment	CoFMOT0eastSubsequent	20.00 GBP	24/05/2021 11:31:00	✓	✓	✓	✓	✓			
(R)	Test Opayo	Payment	MotoCoFFirstUsage	20.00 GBP	24/05/2021 11:20:15	✓	✓	✓	✓	✓			
(S)	TEST MOTO	Payment	CoFMOT0eastSub1	20.00 GBP	24/05/2021 11:16:57	✓	✓	✓	✓	✓			
(R)	Test Opayo	Payment	MotoCoFFirst1a	20.00 GBP	24/05/2021 11:14:28	✓	✓	✓	✓	✓			

You are able to obtain a full list of your transactions, or if needed, you can refine your date range by using the options along the top of the screen.

If you are having difficulty locating a transaction you can refine your search further by selecting the advanced button.



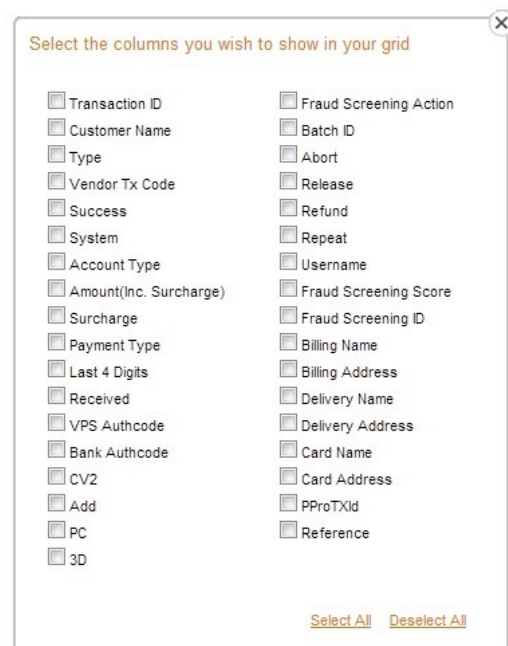
The 'Refine your report' dialog box contains the following fields and options:

- from: DD/MM/YYYY to: DD/MM/YYYY
- report range: Any, Hourly, Daily, Weekly, Monthly, Annually
- result: All, Success, Failure
- Payment Type: All
- Transaction type: All
- Account type: All
- Vendor tx code: [text input]
- VSP auth code: [text input]
- Amount(Inc. Surcharge): [text input]
- Last 4 digits: [text input]
- Buttons: Search, Clear all

Once selected, you can narrow your search further. You can enter the amount, card type, payment type, account type (e-commerce, MOTO, or Continuous Authority), and the last four digits of the card that was used for the transaction. All transactions processed through your account, whether successful or failed, will appear here.

The transaction list will show transactions that meet your defined criteria; however you are also able to change the information that is displayed in the transaction list.

By selecting the “show/hide columns” option at the bottom right-hand side of the transaction list you will be given a full list of details to select from.



The 'Select the columns you wish to show in your grid' dialog box contains the following columns:

<input type="checkbox"/> Transaction ID	<input type="checkbox"/> Fraud Screening Action
<input type="checkbox"/> Customer Name	<input type="checkbox"/> Batch ID
<input type="checkbox"/> Type	<input type="checkbox"/> Abort
<input type="checkbox"/> Vendor Tx Code	<input type="checkbox"/> Release
<input type="checkbox"/> Success	<input type="checkbox"/> Refund
<input type="checkbox"/> System	<input type="checkbox"/> Repeat
<input type="checkbox"/> Account Type	<input type="checkbox"/> Username
<input type="checkbox"/> Amount(Inc. Surcharge)	<input type="checkbox"/> Fraud Screening Score
<input type="checkbox"/> Surcharge	<input type="checkbox"/> Fraud Screening ID
<input type="checkbox"/> Payment Type	<input type="checkbox"/> Billing Name
<input type="checkbox"/> Last 4 Digits	<input type="checkbox"/> Billing Address
<input type="checkbox"/> Received	<input type="checkbox"/> Delivery Name
<input type="checkbox"/> VPS Authcode	<input type="checkbox"/> Delivery Address
<input type="checkbox"/> Bank Authcode	<input type="checkbox"/> Card Name
<input type="checkbox"/> CV2	<input type="checkbox"/> Card Address
<input type="checkbox"/> Add	<input type="checkbox"/> PProTXId
<input type="checkbox"/> PC	<input type="checkbox"/> Reference
<input type="checkbox"/> 3D	

Buttons: Select All, Deselect All

Once you have selected which fields you would like to be included, they will then appear for each transaction on the list.

Exporting

If you would like a copy of your transaction list you can do so by clicking on either the “Print Friendly” or “Export to CSV” buttons. This copy can be exported to Excel in CSV format, or a printable version.

Transaction details

Here you can view and manage your transactions. Once you have located the transaction, you can perform certain actions depending on the transaction type, and the date it was made.

To perform any actions on transactions processed through your account, you must first click on the transaction to bring up the transaction details screen.

All options available to perform on a transaction will then be displayed in the bottom right of the pop-up, e.g. Refund, Repeat, Release, Authorise or Void

Once the transaction detail has loaded you will also see a number of options down the left hand side of the screen.

These options are:

Summary

A breakdown of the transaction details including the provided customer's details (name and address).

The screenshot shows a 'Successful Payment' window with a 'Summary' tab selected. The main content area is titled 'Transaction Summary' and contains the following information:

- Customer name: Test Opayo
- Customer email: Customer_Ema11
- Completed: 25/05/2021 22:27:43.157
- Amount(tinc. Surcharged): 486.50 - GBP
- Surcharged: 0.00 - GBP
- Description: Terminal Payment
- Sage Pay unique ID:

Below this, there are three columns of address information:

Billing Address	Delivery Address	Cardholder Address
BilAddress Line 00 BilAddress Line 2 BilCity W141A 2BL United Kingdom	Test Opayo BilAddress Line 00 BilAddress Line 2 BilCity W141A 2BL United Kingdom	BilAddress Line 00 BilAddress Line 2 BilCity W141A 2BL United Kingdom

At the bottom right of the window, there are four buttons: Print, Refund, Repeat, and Void.

Additional Details

This screen shows additional information that were either provided or are part of the transaction. If you are passing the shopping basket information as per protocol guidelines, this information will display here.

The screenshot shows a 'Successful Payment' window with an 'Additional Details' tab selected. The main content area is titled 'Additional Details' and contains the following information:

- Refunded: No
- Repeated: No
- Client IP: User: Opayo
- Started: 25/05/2021 22:27:42.467
- Completed: 25/05/2021 22:27:43.157
- Gift Aid: No - The customer did not check the gift aid box
- System used: Terminal
- Callback URL: None
- Client location:

Below this, there is a section for 'Shopping basket' which states: 'No shopping basket provided'.

At the bottom right of the window, there are four buttons: Print, Refund, Repeat, and Void.

Authorisation details

This screen shows the Merchant Number used for the transaction, along with the authorisation code, and the settlement details. The card information such as the address, card type, and last 4 digits can be found here.

The screenshot shows a 'Successful Payment' window with an 'Authorisation Details' tab selected. The main content area is titled 'Authorisation Details' and contains the following information:

- Acquire: Your Acquirer
- Merchant number: 123456789
- Bank authcode: 123456789
- VP5 authcode: 123456789
- Attempt: 1
- Account type: M
- Settlement info: This transaction has not been settled.

Below this, there is a section for 'Cardholder name' and 'Card address' which includes the last 4 digits: 0006.

Additional card details: Credit Card - Sagepay Test Visa, GB

At the bottom right of the window, there are four buttons: Print, Refund, Repeat, and Void.

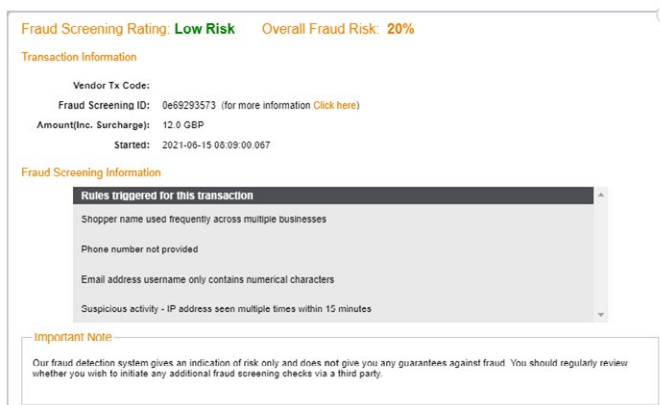
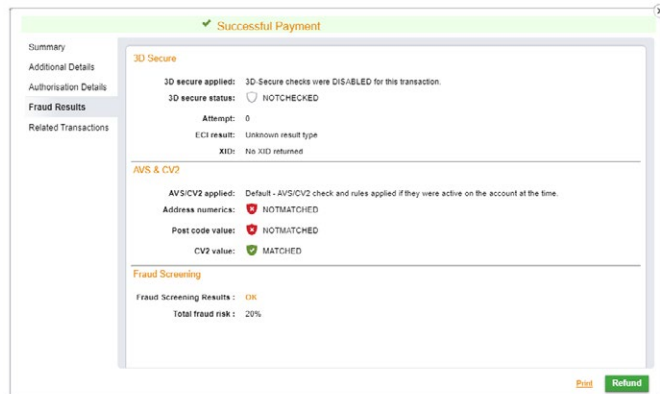
Fraud results

A breakdown of the fraud prevention checks and result for Address, Postcode, and Security Code as well as the Fraud screening results and the 3D Secure results.

If you would like to further review the risk associated to the transaction processed by your customer, please select the relevant Fraud Screening Results.

The Fraud Screening Results will show the fraud recommendation as either OK or REJECT.

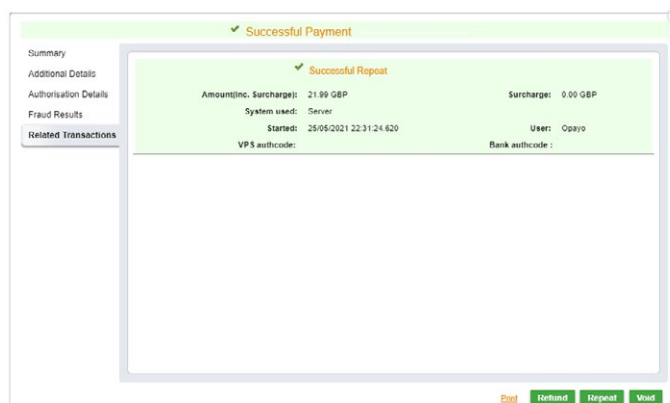
The total fraud score will give the numerical % score that has been assigned to the transaction. To view a summary of rules triggered click the Fraud Screening Result.



Important: All of Opayo's fraud screening results, and scores, are advisory ONLY and are simply a recommendation, not a definitive answer.

Related transactions

Here you will see any other processed transactions that relate to the original transaction. Refunds and Repeat transactions will be displayed here.





Summary

The Summary section enables you to view a complete breakdown of the transactions processed through your account.

Dashboard (BETA) Transactions Terminal Card Machine Transactions Settings Search ID News Sign out MySagePay

Transactions Summary

Summary Report from: 19/05/2021 to: 25/05/2021

report range Any Daily Weekly Monthly Annually

Settlement

Dulk Actions

Invalid

Transaction Breakdown	Volume In	Value In	Volume Out	Value Out	Total Volume	Net Value
Successful	21	--	0	0.00	21	1,850.10
OBP	21	1,850.10	0	0.00	21	1,850.10
Continuous	1	21.00	0	0.00	1	21.00
Opayo	1	21.00	0	0.00	1	21.00
Credit	1	21.99	0	0.00	1	21.99
Visa	1	21.99	0	0.00	1	21.99
Repeat	1	21.99	0	0.00	1	21.99
e-Commerce	11	108.21	0	0.00	11	108.21
Gateway	11	108.21	0	0.00	11	108.21
Credit	11	108.21	0	0.00	11	108.21
Visa	11	108.21	0	0.00	11	108.21
Payment	11	108.21	0	0.00	11	108.21
MOTO	9	1,438.99	0	0.00	9	1,438.99
Gateway	0	120.00	0	0.00	0	120.00
Credit	6	120.00	0	0.00	6	120.00
Visa	6	120.00	0	0.00	6	120.00
Payment	6	120.00	0	0.00	6	120.00
Opayo	3	1,318.99	0	0.00	3	1,318.99
Credit	3	1,318.99	0	0.00	3	1,318.99
Visa	3	1,318.99	0	0.00	3	1,318.99
Payment	3	1,318.99	0	0.00	3	1,318.99
Failed	2	--	0	0.00	2	41.99
OBP	2	41.99	0	0.00	2	41.99
e-Commerce	2	41.99	0	0.00	2	41.99
Gateway	2	41.99	0	0.00	2	41.99
Credit	2	41.99	0	0.00	2	41.99
Visa	2	41.99	0	0.00	2	41.99
Payment	2	41.99	0	0.00	2	41.99

You can drill down through your transactions from successful and failed, to e-commerce or MOTO, to users, and card types. This also provides you with the volumes and values of the transactions for analysis.

Settlement

Acquirer	Batch ID	Date	Currency	No of Payments	Payment Val.	No of Refunds	Refund Val.	Total Trans.	Net Amt.
NatWest Streamline	847572	26/04/2021	GBP	1	1,500.00	0	0.00	1	1,500.00
American Express	850172	07/05/2021	GBP	2	12.00	0	0.00	2	12.00
NatWest Streamline	855957	25/05/2021	GBP	12	210.25	0	0.00	12	210.25

The settlement section of your Opayo account shows you the details of all of the transactions that have been sent to your bank for settlement.

At the end of each day, Opayo takes all of the transactions that were processed and collects them into a “Batch”. This batch is then sent to your merchant bank for the funds to be moved from your customer’s account to your business bank account.

The settlement screen provides you with a list of all batches that have been sent to your bank, depending on the selected report range, along with the volume and values of the individual batches.

If you want to view the contents of a specific batch, select the required batch and a list of the included transactions will appear as a pop up.

Vendor Tx Code	Type	System	Amount(Incl. Sur)	Payment Type	Received	VPS Authcode	Bank Authcode
Test-1234	Payment	D	6.00 GBP	MasterCard	06/05/2021 09:18:58	12345678	12345678
Test-5678	Payment	D	6.00 GBP	VisaDebit/Delta	06/05/2021 09:21:28	12345678	12345678

Row 1 to 2 of 2 rows

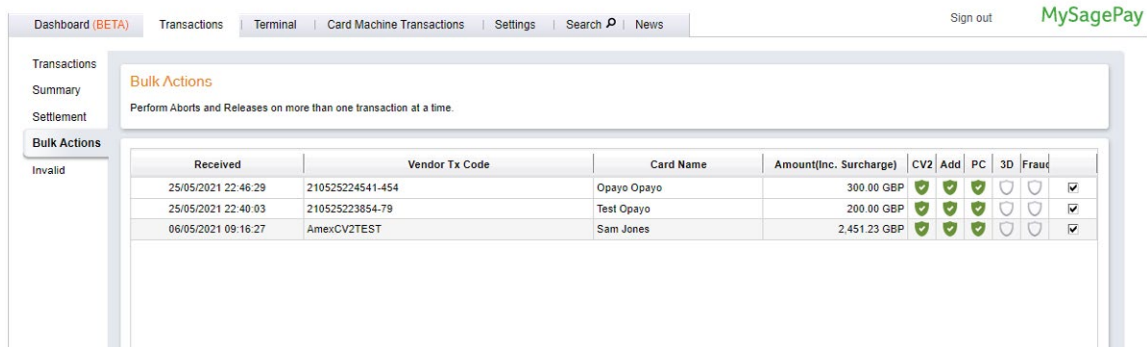
[show/hide columns](#) [Print friendly](#) [Export to CSV](#)

You can then use the settlement totals displayed here to reconcile with your bank statements or use the ‘Export to CSV’ option to download a copy of the included transactions.

Bulk Actions

If you are using the Deferred payment method, the bulk actions screen can be used to perform actions on more than one transaction at a time.

With the Deferred payment type you have two actions you can take - Release or Abort.



Dashboard (BETA) Transactions Terminal Card Machine Transactions Settings Search News Sign out MySagePay

Transactions Bulk Actions

Summary Perform Aborts and Releases on more than one transaction at a time.

Settlement

Bulk Actions

Received	Vendor Tx Code	Card Name	Amount(Incl. Surcharge)	CV2	Add	PC	3D	Fraud
25/05/2021 22:46:29	210525224541-454	Opayo Opayo	300.00 GBP	✓	✓	✓	✓	✓
25/05/2021 22:40:03	210525223854-79	Test Opayo	200.00 GBP	✓	✓	✓	✓	✓
06/05/2021 09:16:27	AmexCV2TEST	Sam Jones	2,451.23 GBP	✓	✓	✓	✓	✓

Release will enable the transaction to be sent for settlement and allow the funds to be taken from the shoppers account and credited to your own.

Abort will cancel the transaction and prevent any funds from being taken. This is used if you no longer wish to process the transaction.

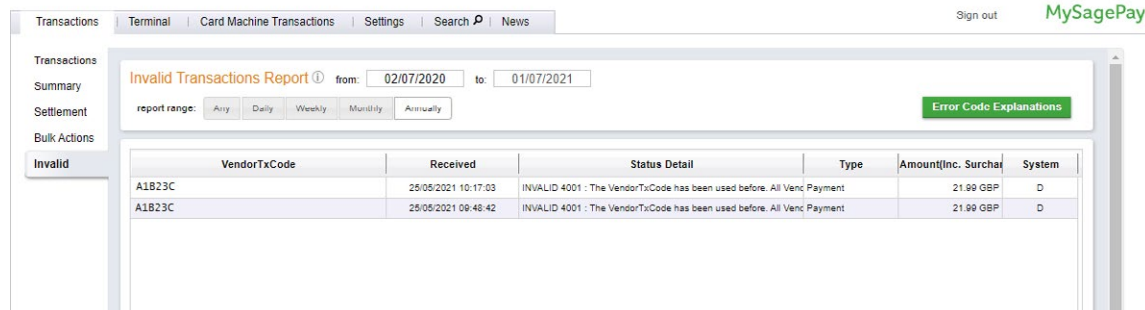
If you have a large amount of Deferred transactions processed through your account, bulk actions will save a lot of time by being able to Release or Abort multiple transactions at once.



Invalid

The Invalid section of Opayo provides you with a list of the invalid transactions that have been attempted on your account.

An Invalid is a transaction that has not been registered with Opayo's system due to issues with the information provided.



Transactions | Terminal | Card Machine Transactions | Settings | Search | News | Sign out | MySagePay

Invalid Transactions Report from: 02/07/2020 to: 01/07/2021

report range: Any Daily Weekly Monthly Annually [Error Code Explanations](#)

VendorTxCode	Received	Status Detail	Type	Amount(Incl. Surcha	System
A1823C	25/05/2021 10:17:03	INVALID 4001: The VendorTxCode has been used before. All Venc Payment		21.99 GBP	D
A1823C	25/05/2021 09:48:42	INVALID 4001: The VendorTxCode has been used before. All Venc Payment		21.99 GBP	D

This is commonly caused by the transactions being sent to Opayo by an IP address that has not been added to the account, or if required information is either missing or provided in the wrong format.

Although this information is helpful, there are no actions that you can take within your Opayo account for invalid transactions. This area of your Opayo account is for information only.



Search for transactions

If you want to find a specific transaction that has been processed through your account, you can use the search section to locate this.

The search screen allows you to enter any part of your customer's name (surnames usually provide the best results) or address (numerical details) to locate a specific transaction.

The screenshot shows the 'Transaction Search' section of the MySagePay dashboard. At the top, there are navigation tabs for 'Transactions', 'Terminal', 'Card Machine Transactions', 'Settings', 'Search', and 'News'. The 'Search' tab is active. Below the navigation, there is a search input field with a magnifying glass icon and an 'advanced' button. Below the search field, there is a table with columns for 'Success', 'Type', 'Received', 'Customer Name', 'Amount(Incl. Surch)', 'CV2', 'Add', 'PC', '3D', 'Fraud Screening', 'Release', 'Abort', 'Refund', and 'Re'. The table is currently empty, and a message below it says 'Enter any full word in the customer's name or addresses to find them.'

If Opayo's systems return too many results, or not the results you were looking for, you can further refine your search by selecting the advanced button in the top right-hand corner of the screen.

Opayo will then return a list of all transactions processed through your account matching your search criteria. The search section can be used any time you want to locate a transaction that is on your account.

You can refine the search further by entering the card type, authorisation code, transaction type, amount, and last four digits of the card.

The screenshot shows the 'Refine your report' dialog box. It has a title bar with a close button. The dialog contains several input fields and buttons. At the top, there are 'from' and 'to' date pickers (DD/MM/YYYY). Below that is a 'report range' section with buttons for 'Any', 'Hourly', 'Daily', 'Weekly', 'Monthly', and 'Annually'. There is a 'result' section with buttons for 'All', 'Success', and 'Failure'. Below these are several input fields: 'Payment Type' (All), 'Account type' (All), 'VSP auth code', 'Transaction type' (All), 'Vendor tx code', 'Amount(Incl. Surch)', and 'Last 4 digits'. At the bottom right, there are 'Search' and 'Clear all' buttons.



Virtual Terminal

The Virtual Terminal allows you to process Mail Order or Telephone Order (MOTO) transactions.

Before you can use Opayo's Virtual Terminal you must have a MOTO (mail order/telephone order) Merchant Number assigned to your account.

If you have this in place already you will be able to use the Virtual Terminal.

Once you have selected the Terminal section you can enter the details of your customer as provided and process a transaction.

The screenshot shows the Opayo Virtual Terminal interface. At the top, there is a navigation bar with 'Dashboard (BETA)', 'Transactions', 'Terminal', 'Card Machine Transactions', 'Settings', 'Search', and 'News'. On the right, there are links for 'Sign out' and 'MySagePay'. The main content area is titled 'terminal' and includes the instruction: 'Use the Terminal to process mail order/telephone order (MOTO) payments.' Below this, there are three tabs: 'Billing Address', 'Delivery Address', and 'Advanced'. The 'Billing Address' tab is active, showing fields for 'First name', 'Last name', 'Phone number', 'Email address', 'Address line 1', 'Address line 2', 'Town/City', 'Post/zip code', and 'Country' (set to 'United Kingdom'). A checkbox labeled 'Make Delivery Address same as Billing Address' is checked. To the right of these fields, there are logos for VISA, VISA gift, VISA Signature, MasterCard, Maestro, and American Express. Below the logos are fields for 'Amount', 'Currency' (set to 'GBP'), 'Card number', 'Payment Type' (set to '--'), 'Expiry date (mmyy)', 'CV2', and 'Name on card'. There is also a 'Cardtype Surcharge' section with 'Default' and 'Other' radio buttons. At the bottom, there are fields for 'Total Amount' and 'Description' (set to 'Terminal Payment taken by Opayo'). A 'Make Payment' button is located at the bottom right of the form.

The first screen of the Terminal is for your customer's billing information such as name, billing address, and postcode.

You will also see tabs for Delivery Address and Advanced. The Delivery Address tab allows you to enter an alternative address if the customer would like the goods delivered elsewhere.

The screenshot shows the MySagePay Terminal interface. The 'Billing Address' tab is selected. The form includes fields for First name, Last name, Phone number, Address line 1, Address line 2, Town/city, Post/zip code, and Country (set to United Kingdom). A checkbox for 'Delivery Address is same as Billing Address' is checked. On the right, there are logos for VISA, VISA Electron, VISA Signature, Mastercard, American Express, and Discover. Fields for Amount, Currency (GBP), Card number, Payment Type, Expiry date (mm/yy), CV2, Name on card, and Cardtype (Surcharge) are visible. A 'Make Payment' button is at the bottom right.

The Advanced tab enables you to change the unique transaction code (Vendor Tx code), change the payment type, and add a reference to the transaction.

You can also make changes to your fraud prevention tools for specific transactions without having to add or remove any features for all customers.

Once you are happy with all of the customer details, move over to the right-hand side of the screen, enter the amount and confirm the currency for the transaction.

The screenshot shows the MySagePay Terminal interface with the 'Advanced' tab selected. The 'Unique Tx code' field contains 'R10525225053 825'. The 'Transaction type' is set to 'PAYMENT' and the 'Reference' is 'Invoice_123456'. Under 'Apply AVS/CV2 checks?', there are four radio button options: 'Perform checks if enabled on account. Apply Rules if they exist' (selected), 'Force AVS/CV2 checks regardless of account settings. Apply Rules if they exist', 'Disable AVS/CV2 checks and Rules for this transaction only', and 'Force AVS/CV2 checks but disable Rules for this transaction'. The right-hand side of the form is identical to the previous screenshot, showing card payment details and the 'Make Payment' button.

Then, enter the customer's card details and select Make Payment. This will process the transaction and once completed add it to the transactions section within your Opayo account.

Customising your Payment Pages

Having the ability to quickly edit your payment pages is fundamental to any business. Customised Payment Pages allows you to do just that.

Before you start using the Page Customiser

Before you can start using the Page Customiser to make any changes to your payment pages, you will first need to ensure that your Opayo account is set to use the Responsive Payment Pages.

To do this you will need to log into your Opayo account and go to the Settings tab. Once here, select Settings from the menu on the left of the page.

In the Account Settings box you will see Payment page templates - click the edit button for this and select Responsive for the payment pages.

Edit display & general settings

Company display name: *

Your full homepage URL: *

Your support email address: *

Send HTML emails to customers:

Default currency in Terminal:

Payment page templates: Default Address read-only No address Custom Responsive

Please note, mobile responsive templates are available for Protocol 3.00 integrations only

Important: You will need to do this on both your test and live Opayo platforms if you wish to use the Page Customiser.

Locate the Page Customiser by logging into your Opayo account panel as a user with administrative rights. Once logged in, click Settings followed by Page Customiser from the menu along the left of the screen. This will open the Page Customiser in a separate window which will allow you to edit and preview your payment pages before publishing.

Which pages can I edit?

Types of pages

When making changes to your payment pages you can edit 3 types of payment pages.

Desktop	Mobile	iFrame
---------	--------	--------

Desktop - These are the standard payment pages that will be seen when using desktop computer and some mobile devices with a large enough screen.

Mobile - These are the standard payment pages optimised for use with smaller mobile devices - mobile phones and tablets with smaller screens.

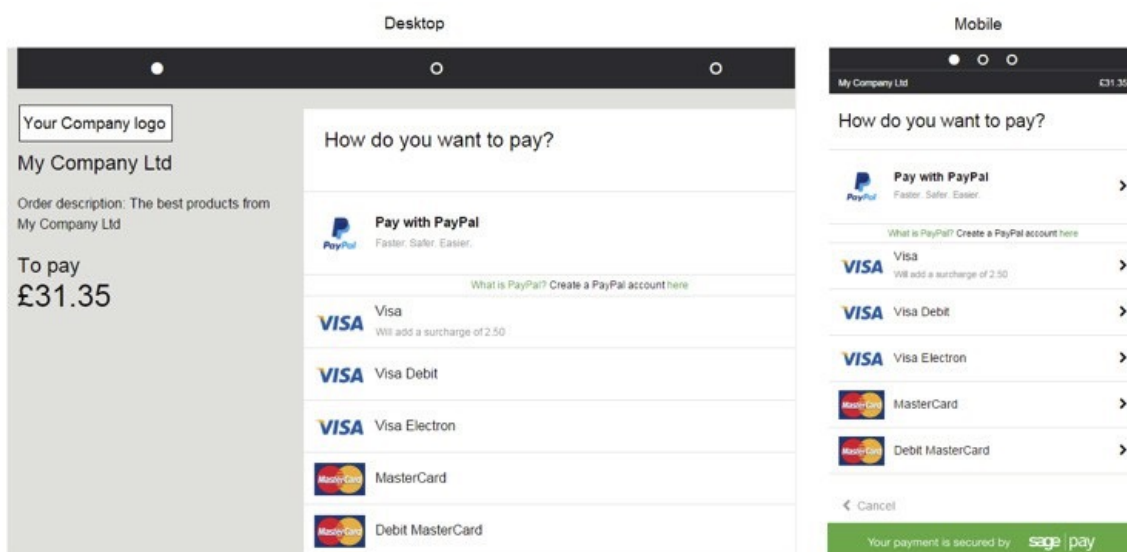
iFrame - for customers using Opayo's Server method of integration. The iFrame can be embedded into your own website giving the shopper the impression the entire payment process is being carried out on your website.

Individual pages

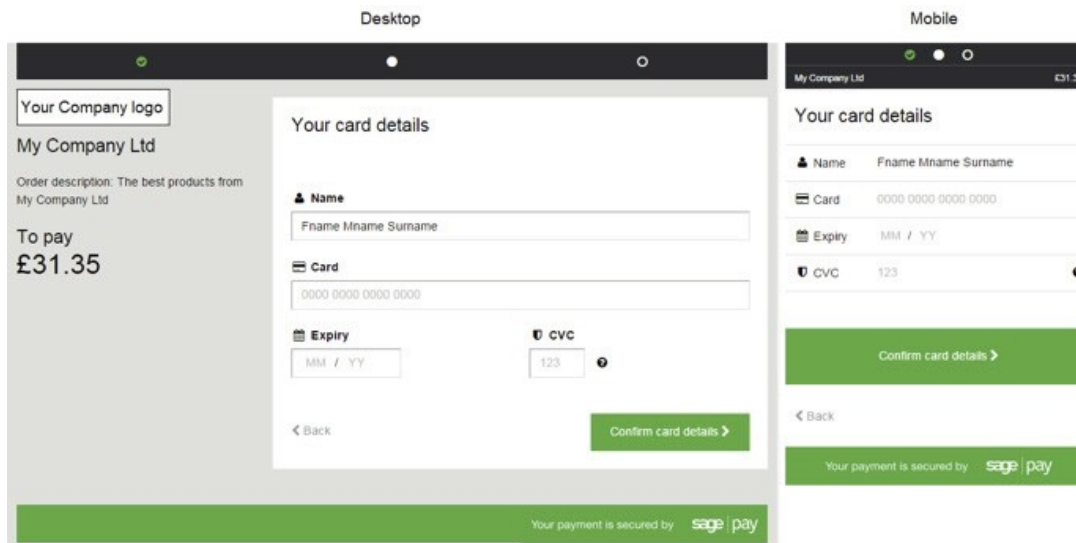
When editing the payment pages for both desktop and mobile there are 3 payment pages that you can edit.

Card Selection	Card Details	Order Summary
----------------	--------------	---------------

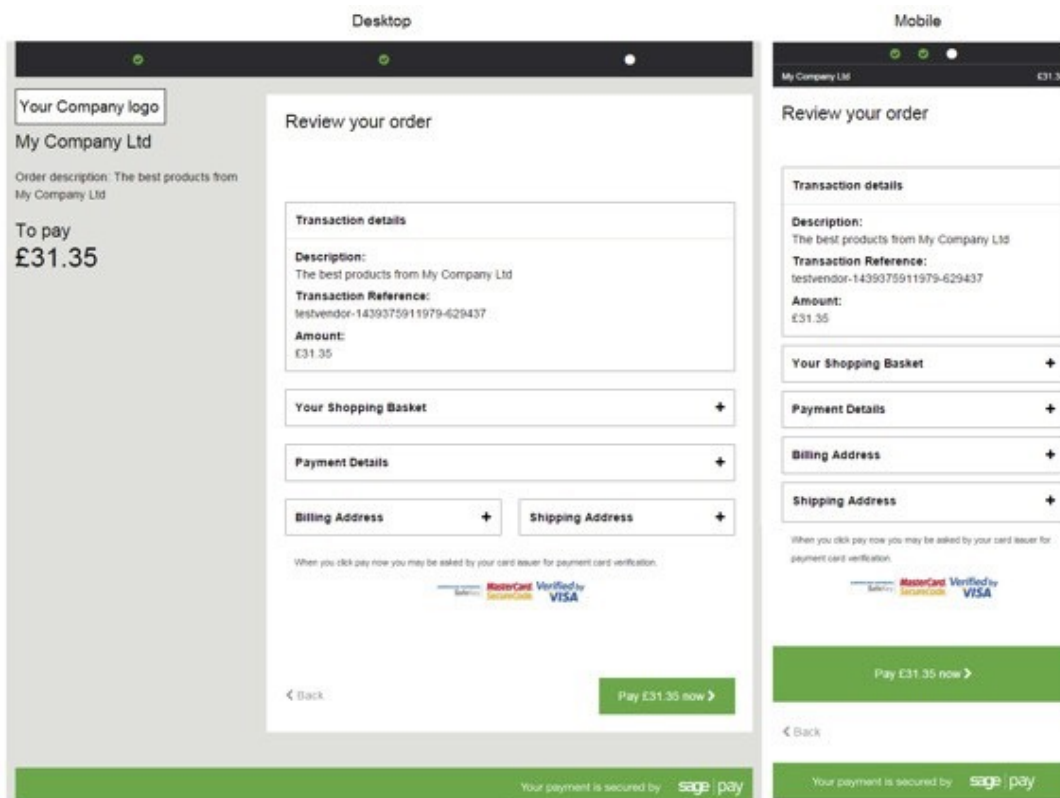
Card Selection page - here the customer will select the payment type they will be using to make the purchase. They can then choose from all the payment methods available on your account.



Card Details page - this page is used to capture the card details when the transaction is processed. This information includes Name, Card Number, and Security Code (CVC).




Order Summary page - this is the final page where your customer can review their order before sending for authorisation.



iFrame - If you are using Opayo's Server integration with the iFrame on your website, you will only be able to edit one page. This is the Card Details page.

Both the Card Selection and Order Confirmation pages are not available if you are using Server iFrame integration, ensuring a faster checkout.

Your card details

Name	Fname Mname Surname
Card	0000 0000 0000 0000
Expiry	MM / YY
CVC	123 

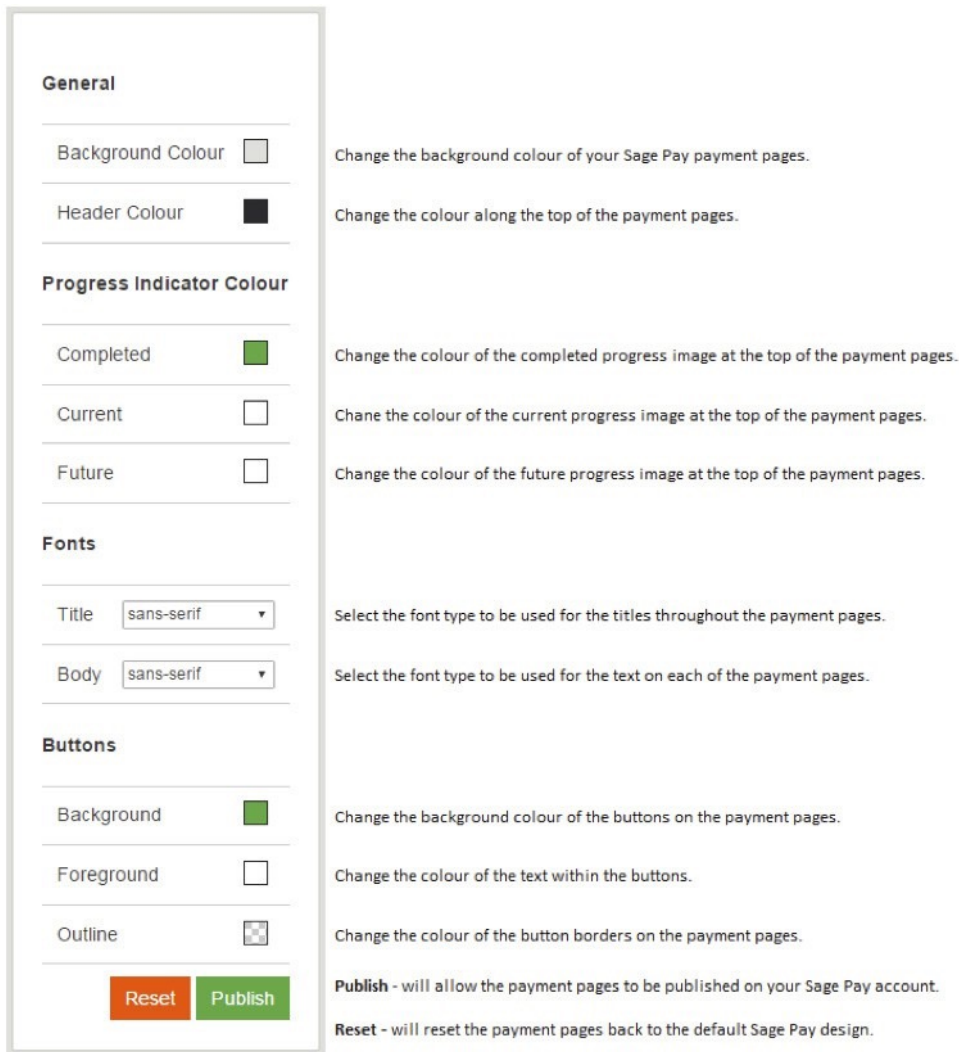
[Confirm card details >](#)

[< Back](#)



Editing your pages

To begin editing your payment pages you will first need to select the page you would like to change. Once chosen, you can edit the page using the options available in the menu on the left. These options allow you to change the look and feel of your payment pages.



The image shows a customization menu for Sage Pay payment pages. It is organized into several sections: General, Progress Indicator Colour, Fonts, and Buttons. Each section contains options with color swatches or dropdown menus, and a corresponding description of the change. At the bottom of the menu are 'Reset' and 'Publish' buttons.

Section	Option	Description
General	Background Colour <input type="checkbox"/>	Change the background colour of your Sage Pay payment pages.
	Header Colour <input checked="" type="checkbox"/>	Change the colour along the top of the payment pages.
Progress Indicator Colour	Completed <input checked="" type="checkbox"/>	Change the colour of the completed progress image at the top of the payment pages.
	Current <input type="checkbox"/>	Change the colour of the current progress image at the top of the payment pages.
	Future <input type="checkbox"/>	Change the colour of the future progress image at the top of the payment pages.
Fonts	Title <input type="text" value="sans-serif"/>	Select the font type to be used for the titles throughout the payment pages.
	Body <input type="text" value="sans-serif"/>	Select the font type to be used for the text on each of the payment pages.
Buttons	Background <input checked="" type="checkbox"/>	Change the background colour of the buttons on the payment pages.
	Foreground <input type="checkbox"/>	Change the colour of the text within the buttons.
	Outline <input checked="" type="checkbox"/>	Change the colour of the button borders on the payment pages.

Reset - will reset the payment pages back to the default Sage Pay design.
Publish - will allow the payment pages to be published on your Sage Pay account.

Any changes you make to one page will be applied to all payment pages - you cannot have multiple designs across each individual page.

[Find out more about Customised Payment Pages here.](#)



We understand that your business never sleeps, that's why our UK based support team are here to help you 24/7:

Call us

Email us

Or visit

support@opayo.io

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