

Payment Gateway - FAQ

1. All Payment Gateways

1.1. What Payment Gateways are available to use with Payments2Us?

Currently Payments2Us is available with:

Windcave (formally Payment Express) - <https://www.windcave.com/>

Stripe - <https://stripe.com/au>

Authorize.Net - <https://www.authorize.net/>

NAB Transact - <https://www.nab.com.au/business/payments-and-merchants/ecommerce-and-online>

EziDebit - <https://www.ezidebit.com>

DataTrans - <https://www.datatrans.ch/en/>

If you have any queries regarding other payment gateways, please email support@payments2us.com

1.2. How can I handle credit card and paypal on the same Payment Form. Do I need to have two webhooks on the same Payment Form?

Your question might also look like " I have Stripe and Paypal both option on Payment Form and I do need both to be configured both on single form but payment form only gives me the option of single webhook key. It seems that you either need to go with Stripe or with Paypal, but the solutions is to use a different payment form for each. Attached a picture of the form's section."

Orders/Supplies/Payments

Enable Delivery Address	<input type="checkbox"/>	
Freight Amount		
Shopify Webhook	https://aakonsult.secure.force.com/services/apexrest/AAkPay/shopify/a0x4Q00000KfVHI	
Stripe Webhook	https://aakonsult.secure.force.com/services/apexrest/AAkPay/stripewebhook/a0x4Q00000KfVHI	
PayPal Webhook	https://aakonsult.secure.force.com/services/apexrest/AAkPay/paypalwebhook/a0x4Q00000KfVHI	
Webhook Secret Key	<input type="text"/>	

Whilst the webhooks are specified at the Payment Form level, they are NOT specific to that Payment Form. You can create two Payment Forms, one for Stripe, one for PayPal and enter the corresponding webhook in each respective Payment Form.

So you would specify Stripe and the Stripe Webhook Secret Key on Payment Form 1.

And specify PayPal and the PayPal Webhook Secret Key on Payment Form 2.

You can then use Stripe or PayPal as checkout options with with Payment Form.


1.3. How do we setup a test Merchant Facility?

The simplest way is to use the [Create Samples from the About Payments2Us Tab](#). This will generate a DEMO FACILITY in the merchant facility tab and that will have a test account.

If you have created a Full or Partial Sandbox and that has included copies of your Merchant Facility, then you will first need go to the Merchant Facility Tab, then rename the DEMO FACILITY or delete it. Then use the Create Samples again from the Merchant Facility.

If you want to test using your payment gateway specific, vs. the Windcave generated one, or you wish to see the transactions in the Payment Gateways online portal, then you will need to [contact the Payment Gateway directly](#) and setup your own test account. Most Payment Gateway providers provide an online option for this, some require you to lodge a support request.

If in a newly generated sandbox, you may wish to review the [Sandbox FAQ on Sandboxes](#).

 **TIP:** If creating / generating a new new test/demo facility, you will most likely need to [re-authorise Payments2Us](#).

When you setup your Merchant Facilities, did you get this card type included? It is normal for Visa/Mastercard to be setup and included, but you will also need a separate Merchant Facility for American Express, Diners Card etc.

If you did get this setup, did you notify payments2us.com that you wish to use this facility and provide the Merchant Info?. If not, please contact support@payments2us.com with the details. Please note, additional Merchant Facilities do attract a once-off/one time setup fee.

Option 2.

Please contact your Merchant Facility provider (bank) and let them know which card types are not working.

AFTER checking with Merchant Facility provider, if have not been able to resolve then please contact support@payments2us.com

Option 3.

If the issuing bank is say an overseas bank, then it could be that particular bank that is causing the issue. The card holder will need to contact the bank and ask them to resolve.

2.3. Our Payment Gateway is Windcave, how do the different usernames and passwords work?

There are a series different sets of usernames:

- Payline Account - This is the Windcave portal username that can be used to view all the transactions from within Windcave via <https://sec.windcave.com/pxmi3/logon>
- PxPost Account - This is the account used to enter into the Payment Gateway UserID field on your Merchant Facility. Enter the password for this account in the Payment Gateway Password field. This is the connection between Salesforce and Windcave. If these credentials are incorrect the transactions will be declined.

For customers who also use PxPay (Prepay), you will also have:

- PxPay Account - This is the account used in the the PxPay/PxFusion UserID field. Enter the password for this account in the PxPay/PxFusion Password field.

Things to note:

- Each username has it's own password. They are unrelated and if any change will not change the other accounts.
- Changing of passwords for all accounts need to be manually done through Windcave. They cannot be reset within the Payline portal. If you need to reset any passwords contact Windcave via <https://www.windcave.com/contact>
- If you reset any passwords, everywhere that uses those credentials will need to be updated
- Payments2Us does not hold any of your passwords not has the authority to access or reset passwords.

- When contacting Windcave you will need to quote your Customer Number. If you do not have this contact support@payments2us.com to retrieve

2.4. Why changes made to HPP (PxPay) in Payline is not reflecting in the Payment forms?

You can make changes to the HPP in Payline, but only the Windcave support can apply changes to live pages. So once you make your changes you will have to lodge a request to Windcave support (Support@windcave.com) to make those updates live.

2.5. Will resetting the Payline password cause any issue/break any setting with Payments2us?

Payline is used for you can access online to your account. You can log into this <https://sec.windcave.com/pxmi3/logon>

Please note that this is not needed by Payments2Us . Resetting the Payline password will not have any impact on Payments2Us setup.

2.6. Why am I getting so many Payment Txn's at a Status of "Confirmation" (Windcave PxPay)?

The way the process for the forms work is:

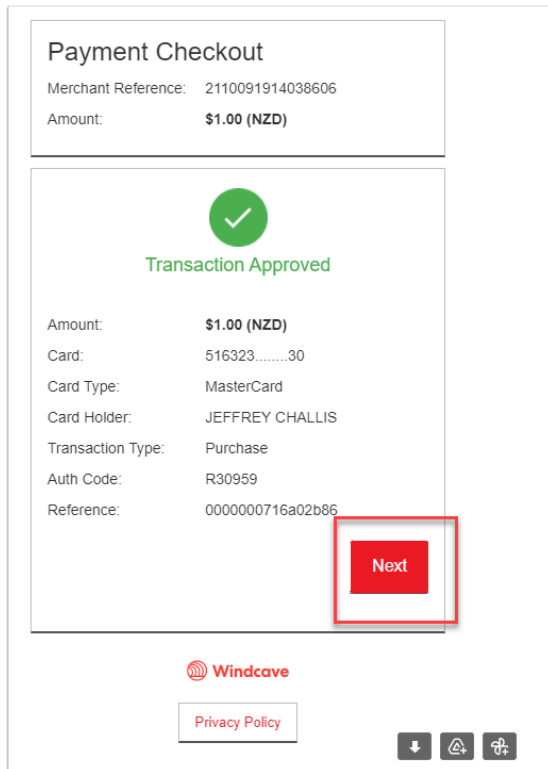
1. Payments2Us Checkout form (users enters details)
2. We create the Payment Txn - status of "Confirmation" - includes details entered
3. We pass over to the Windcave PxPay form
4. User enters payment details
- 4a. [THIS STEP SHOULD NOT HAPPEN, but is currently setup] User sees Windcave PxPay screen.
5. Windcave returns to Payments2Us checkout screen.
6. Payments2Us checks Windcave to confirm the payment details. Then updates the Payment Txn to a status of "Payment Complete"

If step 6 of this setup procedure has not been implemented, the transaction created will be in Confirmation status.

<https://help.payments2us.com/m/installation/l/824448-how-to-setup-windcave-payment-express-pxpay>

TIP: Do not close the screen/browser after step 4a: What usually happens is that the user completes steps 1, 4a and they see they have paid and all is okay, then they close the screen/browser and that stops steps 5 and 6. So, Salesforce does NOT get updated.

Solution will be to complete Step 6 in the setup link- <https://help.payments2us.com/m/installation/l/824448-how-to-setup-windcave-payment-express-pxpay>



Payment Checkout

Merchant Reference: 2110091914038606

Amount: \$1.00 (NZD)

Transaction Approved

Amount: \$1.00 (NZD)

Card: 516323.....30

Card Type: MasterCard

Card Holder: JEFFREY CHALLIS

Transaction Type: Purchase

Auth Code: R30959

Reference: 0000000716a02b86

Next

Windcave

[Privacy Policy](#)

The "Next" button confirms that the transaction was initiated from Payments2Us.

2.7. Can we have a different currency other than AUD on the checkout form?

Multi currency only works with a Merchant Facility of NAB in Australia and BNZ in NZ.

This feature can be used with the above banks if an organization would like the customer/donor to select a different currency on the checkout form

2.8. Regular payments with expired dates are failing or how to ignore expiry dates

You need to make sure your Merchant Facility (known as the Acquirer) has given permission and setup your account for ignoring recurring payment expiry dates AND they have applied those settings to your account. Should you not do this step, then you are

likely to be in breach of your terms and conditions with the acquirer and the transactions are likely to fail.

Note, the ignoring of expiry dates is **ONLY** available for recurring billing. The initial sign up or card updates will always require an expiry date.

Once you have confirmed permission with the acquirer, then you can enable "Use Client Type - Recurring" on the Merchant Facility

The screenshot shows the 'Merchant Facility PX Pay' interface. At the top, there's a navigation bar with 'Payments2Us', 'Home', 'About Payments2Us', 'Merchant Facilities', 'Payment Forms', 'Payment Txns', and 'Manual Payments'. Below this, the 'Merchant Facility' section is active, showing 'DEMO FACILITY PX Pay'. The 'Processing Options' section is expanded, showing 'Payment Gateway Options' on the left and 'Chosen' options on the right. The 'Chosen' section has a red box around 'Use Client Type - Recurring'. Below this, there's a 'Gateway Metadata' section with 'Available' and 'Chosen' columns. The 'Available' column lists 'Created Date', 'Created Time', 'City', and 'State'. The 'Chosen' column is empty. At the bottom, there's an 'Excluded from' section with 'Available' and 'Chosen' columns. The 'Available' column lists 'Account'. At the bottom right, there are 'Cancel' and 'Save' buttons.

2.9. Why do I get the error "Authorisation failed the transaction was declined. Funds were not transferred (76)" when updating card details?

When the card is updated, an Auth transaction for \$0.01 is attempted. This does NOT charge the card, but reserves 1 cent. This reserve disappears after 7 days.

The card holder most likely does not have any funds left/over their limit and the transaction has failed.

Try in a few days time, or contact the card holder.

If the card still fails, ask the card holder to contact their bank to see why the funds are not being approved.

The error message is returned from the payment gateway (Windcave) and is not something generated by Payments2Us. You can try contacting their support, but extremely likely to be asked to contact the Card holder and ask them to check with their bank.

2.10. Why do I get error "The transaction was Declined (JD)"?

This error means the Billing Token is invalid.

The billing token is located on the Recurring Payment Object and is used to charge the Credit Card for Recurring Billing/Donations.

What may have happened is Windcave Billing Tokens often have 4 or 5 leading zeros. If you have migrated the data and used Excel, then it is likely the leading zeros were removed. Update the Billing Token on the Recurring Payment with the Correct Token.

2.11. How do I remove the Windcave logo and/or Privacy Statement from the form?

It is part of your contractual agreement in using Windcave to have both the logo and privacy terms shown. You therefore cannot remove these.

2.12. We are using/have recently move to Commonwealth Bank (CBA) for our Merchant Facility/Acquiring and now the Bank Deposit Date is wrong

For CBA, after you go live, please keep an eye on the Bank Deposit date. If the Bank Deposit Date does not change from day to day, then this means CBA have missed a setup step. The below is what we've been told in the past in relation to the issue/fix that CBA needs to do:

The merchant officer mentioned that they made a change to settlement options and timing to fix issue

- (CHANGED TO) Bank Initiated, vs. Merchant Initiated.
- Windcave advised "enabling Host Settlement"

PLEASE NOTE, this is something **only** CBA can fix. There is nothing that Payments2Us or Windcave can change.

! NOTE: Windcave is retiring the connectivity to CBA as the acquirer in 17 April 2023. You will need to get Acquiring through Windcave Directly or switch Payment Gateways. With Windcave doing the acquiring, the funds can still settle into your bank account. We advise acting on this early as application process can take some time. You can apply directly to Windcave at: <https://sec.windcave.com/pxmi3/merchantapplicationau>

Should you have further questions, please contact Windcave Support or Sales directly

2.13. Why I am getting "Authorisation Failed" error and Payment Response Text says "Transmission Error"?

When the "Payment Response Text" field says "TRANSMISSION ERROR" this is an indicator that this is an issue with Windcave. Please check the below link from Windcave website FAQ:

<https://www.windcave.com/support-merchant-frequently-asked-questions-merchant-faq> and look for the below question.

What happens when I get a "Transmission Error" response for a transaction?

Your 1st step should be to check if your telecommunications lines are still active and your Keypad hasn't changed. You should then proceed to contact Windcave to help troubleshoot.

2.14. Why do I get a Payment Gateway error of "Payment Response Code" is "AF" and Payment Response Text is "TRANSMISSION ERROR"?

This indicates an issue with the Payment Gateway. It is normally temporary and should resolve relatively quickly.

For further information, please contact Windcave Support.

Note, Windcave does offer an alert service for interruptions - please check their website or contact Windcave Support for more info or signing up.

2.15. How can I check the status of Windcave? Is Windcave down? & Why am I getting timeout errors?

Should Windcave service be down, you will likely get a timeout error.

You can check the status of Windcave and subscribe to outage alerts at:

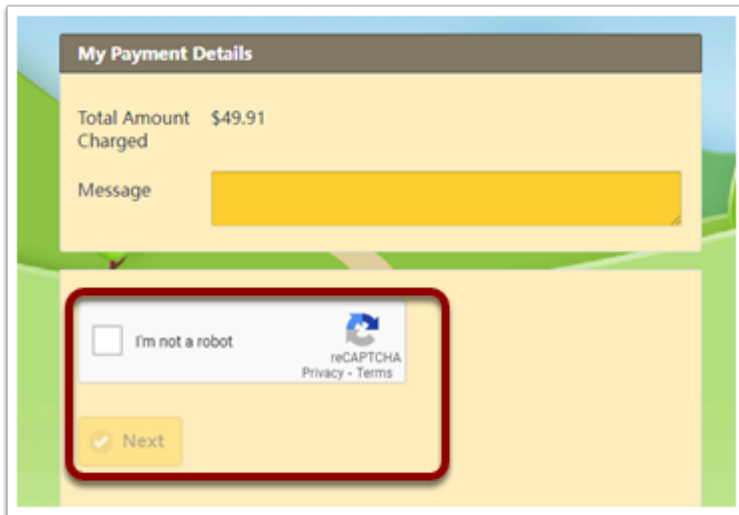
<https://status.windcave.com/>

Should you get timeout errors, we do have a process that runs 4 times a day to check the Payment Txn in Salesforce with Windcave online. It is also a good idea for you to check Payment Txns in Salesforce status vs. the Status of the payment in Windcave's online portal (PayLine)

2.16. We are using Windcave PxPay and notice the Credit Card Number is not showing

For Windcave PxPay, the Card Numbers only show after the Captcha has been completed AND the "Next" button is pressed.

After the "Next" button is pressed, the Windcave hosted PxPay form will display and that will prompt for the card holder and card details.



2.17. Why do I get a response code of "JL"

JL response code means the card number associated to the token has been declined by the schemes (Visa/MasterCard) with a 'retry never' response.

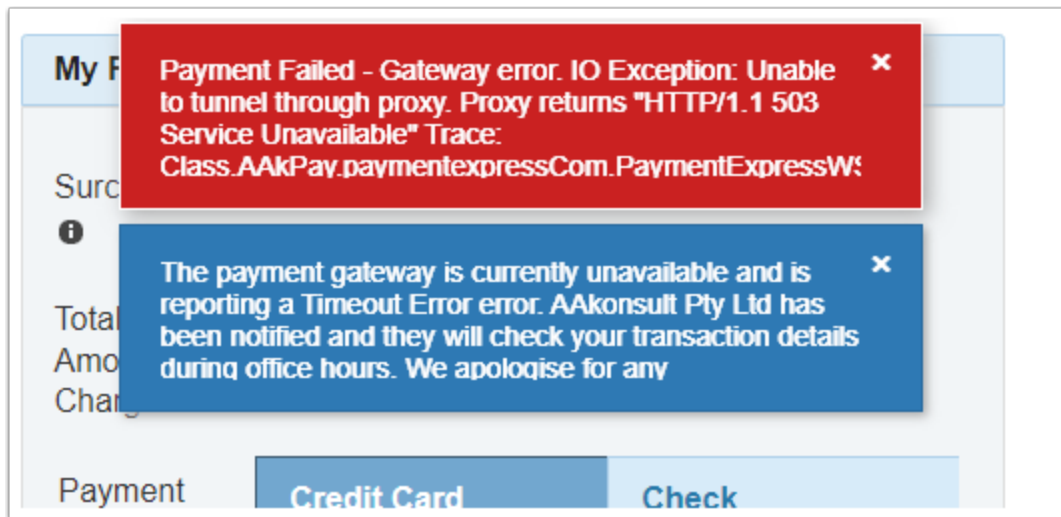
The customer/card holder should present a new card to be used for billing as its been blocked by the banking system.

2.18. Why do I get an Error message "Payment Failed - Gateway Error: IO Exception: Unable to tunnel through proxy. Proxy returns...."

If you get an error message below, then this could be you are using a Windcave developer/test account and it has been setup on a production server.

To fix this, on the Merchant Facility, there is a field call "Environment". Change this value from Sandbox to Production.

If you cannot save, there is a validation rule to stop the prod/sandbox on the Merchant facility object. Locate that Validation Rule and mark it as Inactive.



3. Authorize.net Specific

3.1. How do I enable eCheck for once-off payments?

On the Merchant Facility, select "eCheck Once-off" in the "Payment Gateway Options" field

3.2. When do eCheck's settle?

eChecks can take up to 6 days to clear and settle into your bank account. The Payment Txn will have a status of "eCheck Pending" until it is settled.

When the daily [Recurring Payment Processor](#) finishes, a second process is started that checks

Authorize.net for transactions over the last 7 days to see if the transaction have settled successfully or not. The Payment Txn status is updated to "Payment Complete" if the transaction was successful and "Error" if it was not. The transaction check processor also updates the Payment Txn field "Settlement Date/Time" and assigns the Authorize.net Batch Id to "Payer Id" field.

For more on Authorize.net eCheck settlements, see [How does the eCheck.Net settlement process work?](#)

3.3. eCheck Payment Txn's are stuck at the status of "eCheck Pending" and/or Banked Payment is not going to YES

Please see the FAQ Above "When do eChecks's settle".

The Recurring Payment Process MUST be started, even if you are not using Recurring Payments. The Recurring Payment Processor when finished then triggers another processor that checks for eChecks being settled and will then mark the transactions as Payment Complete or Error.

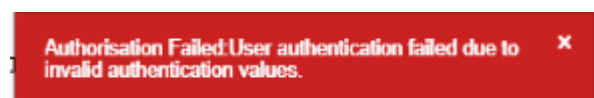
See FAQ on [starting batch processors](#) (but select the one for "Recurring Payment Processor")

3.4. I'm getting Error "Authorisation Failed: User authentication failed due to invalid authentication values"

This is an error message returned from Authorize.net. It generally means you have the wrong username/password details entered in the Merchant Facility Tab in Salesforce. Or, you may have the Environment on the Merchant Facility incorrectly set (Production/Sandbox).

Please note, the "Sandbox" environment is used with Authorize.net accounts located at: <https://sandbox.authorize.net/> If you are using a production account, but in "Test Mode", then this will most likely require the environment to still be set to Production. When "Test Mode" is enabled, authorize.net will only allow test cards to be used.

If using <https://sandbox.authorize.net/> and environment of Sandbox, please make sure "Test Mode" is also set in the Authorize.net portal.



3.5. Authorize.net error "The FDC Merchant ID or Terminal ID is incorrect. Call Merchant Service Provider"

To take a payment, you need 3 components.

1. An Online form/App - This is Payments2Us (Payments2Us also includes receipting, deduplication, events, memberships etc).

2. A Payment Gateway. This connects the form with the card holders bank - no matter where they are on the planet and transfers the funds to the Merchant Facility.
3. A Merchant Facility. This is like a line of credit. If the card holder queries the transaction, the funds go back to the card holder from the merchant facility.

The Merchant Facility then puts the funds into your bank.

For item 2, your organisation has selected Authorize.net.

For item 3, this can be with Authorize.net or any other provider of Merchant Services.

You will also see in the error message "The FDC Merchant ID or Terminal ID is incorrect. Call Merchant Service Provider" that says to contact the "Merchant Service Provider" - This is what is described in item 3 above.

You will see when signing up for Authorize.net that they have the option of item 2 only OR item 2+3 - <https://www.authorize.net/en-us/sign-up/pricing.html>

So, you need to contact Authorize.net and ask them to add/setup a Merchant Facility. Or, ask them for guidance on how you get this setup.

3.6. Authorize.net error - "authorizeNetSettledTransProcessor.processGetTransactions".

After the recurring payment run, we do a check for direct debits(eChecks) / cards that have settled.

The Authorize.net processor has run and has found transactions that do not have a corresponding entry in Salesforce hence the error.

This could be as you are doing payments with Authorize.net in another system and not just Payments2us/Salesforce, then the transactions do not exist in Salesforce. When we do a check, we cannot locate those payments and mark them off.

- The other product has created the transaction

- Payments2us is checking for all transactions in Auth.net. That transaction does not exist, so is reporting it as an error.

The error message includes the Trans Id. You can use that to locate the transaction in Authorize.net

3.7. Authorize.net error - "Bill to first name is required" when doing a Refund.

This is an error message returned by Authorize.net not Payments2us. Please login to your authorize.net account and check if you have First Name as required field.

Also if the payment is not settled please do a refund by checking the Void field in the refund screen.

<https://help.payments2us.com/m/userguide/l/749400-refunds-faq#what-does-ticking-the-void-transaction-checkbox-do-when-processing-a-refund>

4. EziDebit Specific

4.1. Do you use or update the Plan in EziDebit?

Payments2Us does not use, create or update the plan in EziDebit.

Payments2Us uses the "plan" / schedule on the Recurring Payment. The Recurring Payment Processor that runs each morning will generate and charge Cards/Direct Debits that are due on that day.

4.2. Do you charge the Direct Debit account holder when they sign up?

No, the online setup form is used to tokenise the account details and to create the Recurring Payment Schedule.

For EziDebit, the Recurring Payment is automatically marked as Active. The Recurring Payment Processor will generate a charge on the Next Payment Date.

4.3. Why Payment TXN Errors with message "Invalid value provided for the 'DebitDate' parameter. The Date cannot be more than 30 days in the past and valid values are in the format of 'YYYY-MM-DD'"?

This error occurs if the attempted charge date is more than 30 days of the Transaction date on the Payment Txn.

4.4. How can we process Credit Card payments without CVV?

You can use Transact Payment to process cards without CVV. See [Transact Payment](#) for more information.

4.5. Why do I get the error "You must provide a value for either the 'EziDebitCustomerID' parameter or the

'YourSystemReference' "?'

This error occurs when the "Payment Gateway Customer Profile Id" on the Recurring Record is blank.

The most common reason for this is the Recurring Record was created manually and the Account Details were updated manually rather than via the Update Account Details button.

To solve this,

1. Update the field with Contract Id from Ezidebit for the payee, if payee exists in Ezidebit.

In EziDebit, you can see this value in the URL when clicking on the Payee

2. If payee does not exist in Ezidebit then Update the Account details via Update Account Details button.

See link Section 5

<https://help.payments2us.com/m/installation/l/1282795-how-to-upload-recurring-credit-cards-direct-debits-for-ezidebit>

4.6. Why am I getting the error "Error 102 Invalid Digital Key"?

(1) The Invalid digital key error is mostly associated with keys wrongly entered on the Merchant Facility.

Please make sure you have the values correctly entered as below.

1. Enter the EziDebit Supplied "Public Key" into the "Payment Gateway User Id" field
2. Enter the EziDebit Supplied "Digital Key" into the "Payment Gateway Password" field

<https://help.payments2us.com/m/installation/l/1248962-how-to-setup-ezidebit>

OR

(2) Organization Id on the Merchant Facility is incorrect. Please check if you have the correct Organization Id entered

<https://help.payments2us.com/m/userguide/l/1228354-how-to-locate-your-salesforce-org-id>

If this does not solve the issue, you can contact Ezidebit to make sure the keys provided is for Ezidebit Production/ Ezidebit Sandbox.

OR

(3) Your "Environment" field on the Merchant Facility is set incorrectly. For example, this should have "Production" when using live Credentials.

OR

(4) You have entered the Username/Password for the EziDebit online portal. The digital key is different; please contact EziDebit for the Digital keys for integration.

4.7. Why am I getting the error "EziDebitUtil.TestPublicKey, try/catch : Unexpected character ('<' (code 60)): expected a valid value (number, String, array, object, 'true', 'false' or 'null') at input location [1,2]"?

This looks like EziDebit did not respond or came back with an error when we tried to generate a one time key for the integration.

Should this be once off or very sporadic then it can be ignored. If not, we'll need EziDebit to investigate as their servers are not responding in a timely manner or responding with incorrect information.

4.8. With EziDebit credit card transactions that are processed through the Batch Processor, are they considered "Online/real-time" Online payments for businesses or "Direct Debit" Direct Debit Payment Solution

We maintain the Credit Card and Direct Debit schedule in Salesforce and do not use the EziDebit Inbuild recurring billing.

For Recurring Payments, we use the ProcessRealTimeTokenPayment EziDebit API for Credit Cards and the AddPaymentUnique EziDebit API for Direct Debits

4.9. Why is the Payment Txn stuck with a status of Direct Debit Processing?

Unlike Credit Cards, Direct Debits do NOT settle the same day. They may take between 3 and 7 days (or even up to 10 days in some rare instances) to settle.

After the Recurring Payment Processor is run in the early hours of the morning, a second processor is run that checks EziDebit to see if the transactions have settled. Once they do, the status is changed to Payment Complete and the normal receipting and updates processing occurs.

4.10. Why do I get an Error Message, with Program Area: EziDebitUtil.GetPayments and Subject: ED.GetPayments

The EziDebitUtil.GetPayments is a process that run every morning. It runs 10 times. This is once of every one of the 10 previous days.

This error log would be an unexpected response from EziDebit. We can assume that this is a temporary issue with their servers and that it would be rectified shortly.

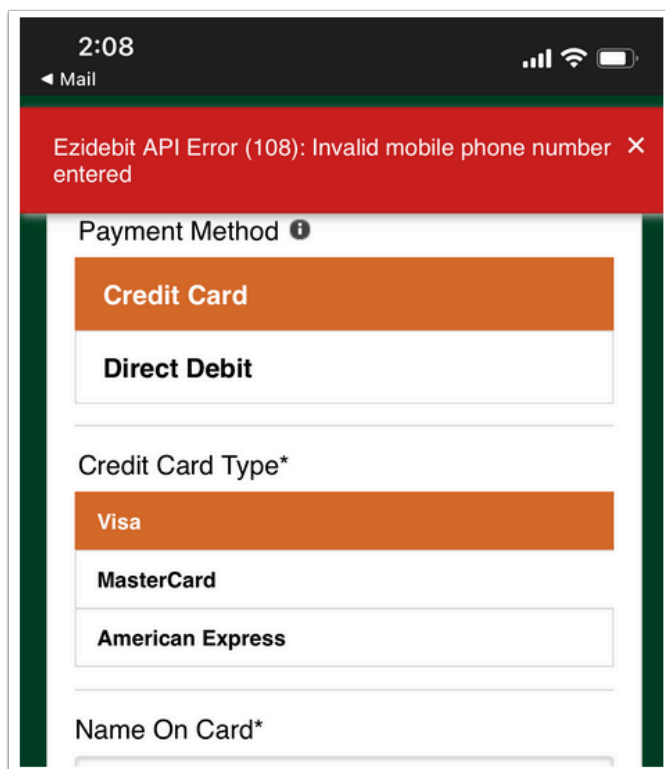
As the routine goes back over the last 10 days each morning, anything missed today will be picked up and corrected tomorrow morning.

If this still causes you concern, please contact EziDebit Support and provide them with the approximate date/time. Perhaps also ask to sign up to their service interruption emails.

4.11. Why do I get Error Message "Ezidebit API Error (108): Invalid mobile phone number entered" when a card holder does a card update?

The card update screen generally only displays the card details. Behind the scenes, we also copy information such as phone, mobile onto the Payment Txn record and use some of this as part of the card update/validation. This is required as part of the card update process.

The error means that the Recurring Payment, related Contact has an invalid Mobile Phone. Update the value in this and then try again.



The screenshot shows a mobile app interface. At the top, the status bar displays the time 2:08, signal strength, Wi-Fi, and battery icons. Below the status bar is a navigation bar with a back arrow and the text 'Mail'. A red banner at the top of the app contains the error message: 'Ezidebit API Error (108): Invalid mobile phone number entered' with a close button (X). Below the banner is a 'Payment Method' section with an information icon. It contains two buttons: 'Credit Card' (highlighted in orange) and 'Direct Debit'. Below this is a 'Credit Card Type*' section with three buttons: 'Visa' (highlighted in orange), 'MasterCard', and 'American Express'. At the bottom is a 'Name On Card*' section with a text input field.

5. Stripe Specific

5.1. From which field does the Statement Description on card holders account populate with?

The Statement Description on Card holders account comes from the Merchant Facility-> "Organisation Name" field.

5.2. Why do I get the error "signed document does not match

hash check"?

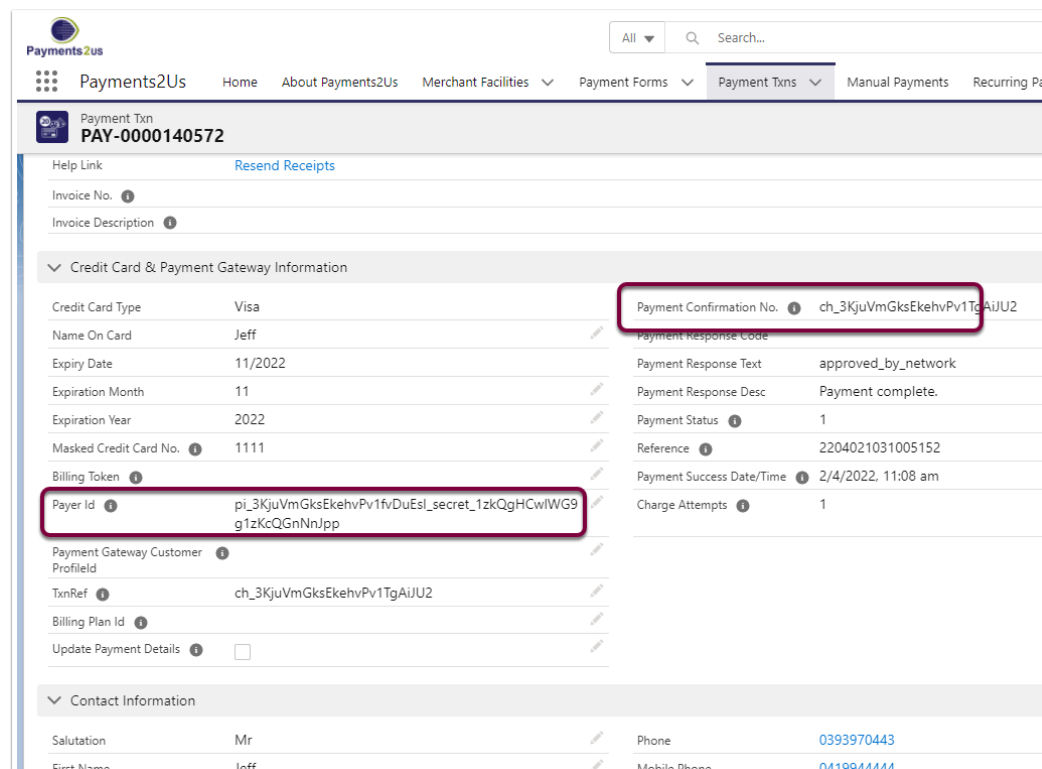
This generally means the Webhook Secret Key has not been setup correctly.

- Please re-apply the procedure [Stripe Webhook Secret Key setup](#). In particular, make sure you copy the secret key after revealing and not the webhook reference.
- Also, you may need to [re-authorise Payments2Us App](#)

5.3. Stripe Support has asked for the Request Id, how/where do I find this?

Locate the Payment Txn that you are looking to have investigated, then locate:

- Payment Confirmation No.
- If the Payment Confirmation No. is blank, then use Payer Id



Payments2us

Payment Txn
PAY-0000140572

Help Link [Resend Receipts](#)

Invoice No. [?](#)

Invoice Description [?](#)

▼ Credit Card & Payment Gateway Information

Credit Card Type	Visa	Payment Confirmation No. ?	ch_3KjuVmGksEkehVp1TgAUJ2
Name On Card	Jeff	Payment Response Code	
Expiry Date	11/2022	Payment Response Text	approved_by_network
Expiration Month	11	Payment Response Desc	Payment complete.
Expiration Year	2022	Payment Status ?	1
Masked Credit Card No. ?	1111	Reference ?	2204021031005152
Billing Token ?		Payment Success Date/Time ?	2/4/2022, 11:08 am
Payer Id ?	pi_3KjuVmGksEkehVp1fVduEsl_secret_1zkQgHCwlWG9g1zKcQGnNnJpp	Charge Attempts ?	1
Payment Gateway Customer ProfileId			
TxnRef ?	ch_3KjuVmGksEkehVp1TgAUJ2		
Billing Plan Id ?			
Update Payment Details ?	<input type="checkbox"/>		

▼ Contact Information

Salutation	Mr	Phone	0393970443
First Name	lauff	Middle Name	RM19QAAAAA

Login to Stripe Dashboard, then go to:

- For production: <https://dashboard.stripe.com/logs>
- For Test/Sandbox: <https://dashboard.stripe.com/test/logs>

Paste the valued (Payment Confirmation No. OR Payer Id) from above into the search box and press enter (1)

Then copy the value of the id beginning with "req_". This is what you need to send to Stripe support.

The screenshot shows the 'Logs' section of the Payments2us Developers interface. The search bar is highlighted with a red box and contains the text 'ch_3KjuVmGksEkehVp1TgAJU2'. The log details for a successful POST request are shown, with the 'req_id' field highlighted by another red box. The log details include the status (200 OK), ID, Time, IP address, API version, Source, Idempotency key, and Origin.

5.4. I cannot see/edit the Expiry Date or CVV

For some themes, the Expiry date and CVV can be a little light and harder to see. User will see this when entering the card details.

Should this be a concern, you can:

- Select a different "Theme" option on the Merchant Facility
- Change the Payment Gateway on the Merchant Facility to "Stripe SCA". This is the preferred option for Stripe as it uses their newer APIs
- Get your web developer to setup [custom theme](#). Note, custom themes do have an extra [monthly cost](#) and should your web developer have questions that cannot be answered from the help guide, then you may need a [Premium Support Block](#) to assist. The advantage to this option though is your form would better match the rest of your websites branding.

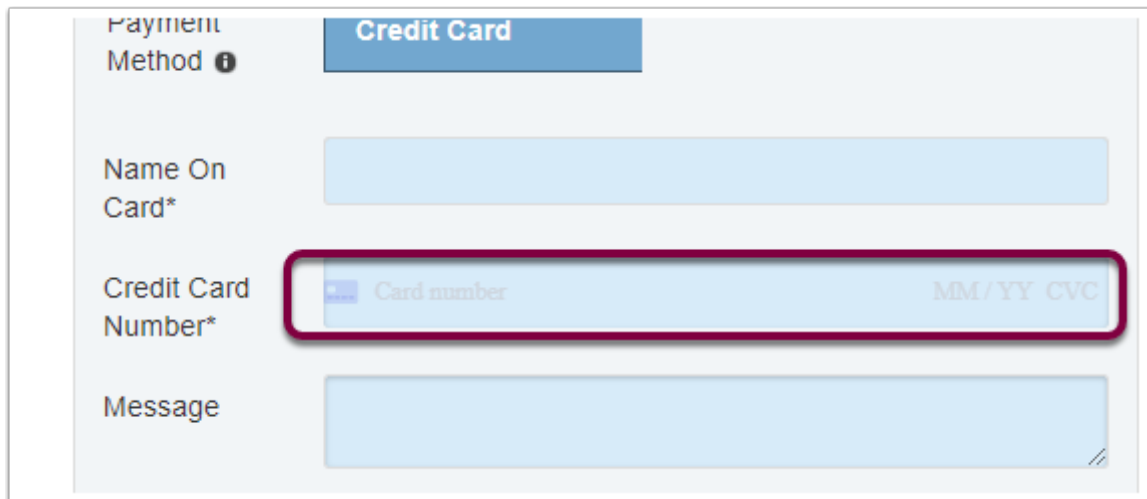
The screenshot shows the 'Payment Method' form with the 'Credit Card' option selected. The 'Credit Card Number*' field is highlighted with a red box, showing the placeholder text 'Card number' and 'MM/YY CVC'. The form also includes fields for 'Name On Card*' and 'Message'.

5.5. How can I separate out the card number, CVV and expiry

date

For Stripe, the section highlighted below is controlled 100% by Stripe. It is hosted on their server.

There is no way to split this out or separate these fields. The Payments2Us Payment Form builder has no influence on these fields.



Payment Method ⓘ **Credit Card**

Name On Card*

Credit Card Number*

Message

5.6. We are getting a Stripe Webhook failure email

If you are getting an email from Stripe Saying you are getting a Webhook Failure, then check:

1. Go through the [Stripe setup process again](#). Make SURE you have used the [Reveal for the secret key](#), vs. copying another reference shown on the page.
2. Recheck **all** [Sharing Rules](#) have all been setup correctly. Suggested Sharing Rule setups do change from time to time.
3. The Payment Txn is located by the "TxnRef" field AND Last Modified Date (Created date prior to version 9) is in the last 5 days. Probably it can occur when your admin has enabled [Create Audit Fields](#) - please get this turned off.

5.7. Why are Credit Card fields missing from Stripe SCA?

For Stripe SCA, the Credit Card details do not show until the "Next" button is pressed. This is due to the way Stripe SCA works and its method of managing security features such as Secure 3D.

Donation Amount £0.00 GBP

Payment Method

Credit Card

Message

☐ I'm not a robot reCAPTCHA Privacy - Terms

Back

5.8. What is the difference between Payment Gateway "Stripe" and "Stripe SCA"

See [payment gateway comparison](#) for an up-to-date comparison between gateway options.

The "SCA" in "Stripe SCA" stands for Strong Customer Authentication. This means it includes [Secure 3D](#) anti fraud functionality to make transactions more secure.

Any new functionality of Payments2Us will only be added to "Stripe SCA". Currently a big difference is Apple Pay and Google Pay are only available with "Stripe SCA".

One key user experience difference is "Stripe SCA" requires users to press the "Next" button before the credit card/payment details section will show.

5.9. Can I take a payment without a CCV or setup a Recurring Payment without a CCV

For Stripe, all external facing forms require a CCV

When you are logged in as a Salesforce user, CCV is optional with:

- [Batch Entry](#)
- [Transact Payment](#) (Note, this can work with once-off or recurring setup)

- [Import Files](#) (Note, this can work with once-off or recurring setup). Also see the [Import Files FAQ](#).

5.10. Why do I see an error saying "Expiry Date Update is not available for Payment Gateway Stripe"

Stripe does NOT provide use with the ability to just update the expiry date. That is why the message on the Card Expiry Update shows.

Some gateways do provide this. You can see a comparison at: <https://help.payments2us.com/m/installation/l/1284641-what-are-the-differences-between-payment-gateways>

You'll need to do a full Card Update with Stripe but using the "Card Update" button/component on the Recurring Payment Object. Alternatively send the Card Update link to the Card Holder so they can update the details.

Follow up question we some times receive: Can we update the expiry date within the Stripe Dashboard.

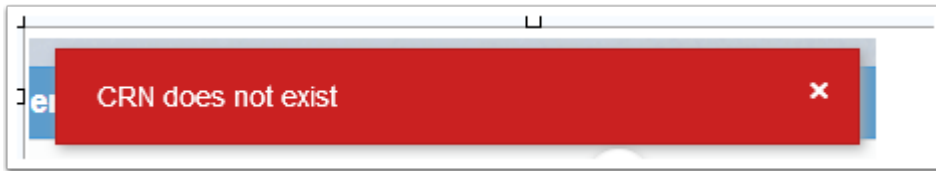
Unfortunately this update within Stripe will not sync back to Salesforce. For the next charge, we will still be sending the old expiry date and this will cause the payment to fail.

You'll need to use the Card Update and enter the full details from the Recurring Payment, or send the Card Update link to the Card Holder so they can update the Card Details.

The screenshot shows a modal window titled "Update Regular Payment Details". Inside the modal, there are two dropdown menus: "* Month" with the value "10" and "* Year" with the value "2023". Below these dropdowns, a red error message is displayed: "Expiry Date Update is not available for payment gateway Stripe". At the bottom of the modal, there are two buttons: "Cancel" and "Confirm". The background of the page shows a form with fields for "URL Token" (value: UT-0000017) and "Expiry Reminder" (checkbox: unchecked).

6. NAB Transact

6.1. Why are we getting "CRN does not exist" error on checkout form?



Please check if the sharing rules have been setup properly. Especially check for the Recurring Payments Sharing Settings.

[Add Recurring Payments Sharing Settings](#)

Note: this is applicable if the error is in the Payment Gateway Response Desc

6.2. Why can I not see details such as email in NAB Transact?

We pass as many details as we possibly can to NAB Transact. The integration options are very limited an email is not an item that is available to us.

We do pass in the "Billing Token" field from the Payment Txn to the Transaction Reference (aka Purchase Order No.) field in NAB Transact.

All reporting should be completed from within Salesforce. This will have all the details you need, including Email address.

The use of NAB Transact login should be in the very rare circumstance of an issue between NAB Transact and Salesforce reconciling.

6.3. NAB have asked us to review their Risk Management settings in NAB Transact

If NAB have asked you to review their Risk Management settings in NAB Transact and adjust them to meet the Payments2Us security and ensure the Payments2Us Risk software is compatible with the NAB Transact Risk settings, then please note:

- These settings are in addition to ours. The most restrictive of either NAB Transact settings or our settings will be used. Our settings are applied first before submitting the transactions to NAB Transact.
- We do have a number of settings that are configurable, such as the [Risk and IP Management](#).
- Salesforce as a platform also provides a number of [inbuilt security controls](#) that we leverage.

To answer this question, the you can use the NAB Transact settings in conjunction with ours. If the NAB settings are less restrictive than PaymentsUs settings then the Payments2Us settings will apply.

Sample below of NAB Transact Risk Settings that you may be asked to confirm.



Rule	Enabled	Criteria	Action or Score
Country Access Settings			
Allowed/Restricted country list		See table below	100
Purchase Settings			
Amount below low threshold	✗	\$0.01	100
Amount above high threshold	✗	\$1000000.00	100
Customer IP Settings			
IP is known open proxy ⓘ	✗		100
IP and card issuing country do not match ⓘ	✓		100
IP is from high risk country ⓘ	✗		100
Customer Billing Settings			
Customer IP and billing country do not match	✗		100
Customer IP and delivery country do not match	✗		100
Delivery and billing countries do not match	✗		100
Customer email is from a free domain ⓘ	✗		100
Transaction Screening Rules			
Too many transactions from same issuing bank ⓘ	✗	More than 5 in 5 mins	100
Too many declined transactions from same IP ⓘ	✗	More than 5 in 5 mins	100
Too many transactions from same IP	✓	More than 5 in 1 min	100
Too many transactions from same card	✗	More than 5 in 5 mins	100
Low txn amount followed by high txn amount on same card ⓘ	✗	At least 10 times higher in 5 mins	100
Too many transactions with same customer email	✗	More than 5 in 5 mins	100

7. Global Payments Oceania

7.1. How does the Void checkbox on the Refund transaction work

The Void checkbox is only used for transactions that were "[Authorised](#)", but have not yet been completed. The "Void" option will release the hold on the authorised transactions.