Standard Bank

# Merchant Online

USER GUIDE

10 AUGUST 2016

## Table of Contents

Overview ..... 2
1. Navigation ..... 3
   1. Main Navigation ..... 3
   2. Global Menu ..... 3
2. Dashboard ..... 3
3. Statements ..... 4
4. Batch Insights ..... 4
   Batch Listing Page ..... 4
   Batch Details Overview Tab ..... 4
   Batch Details Transactions Tab ..... 4
5. Reports ..... 5
6. Recon ..... 5
   Recon Overview ..... 5
   Recon Details ..... 5
      Identified Exceptions ..... 5
7. Exports ..... 6
   Quick Export: ..... 6
   Custom Export ..... 6
8. Global Menu ..... 7
   Help Centre ..... 7
   Bulletin Board ..... 7
9. My Account ..... 7
   My Profile ..... 7
      Password Criteria: ..... 7
   My Users ..... 8
      Disable a user ..... 8
      Create new user ..... 8

# Overview

Standard Bank Merchant Online is a secure and convenient platform that provides you instant access to electronic merchant statements, transaction reports, settlement insights and a convenient way to submit queries directly to your bank.


### Convenience

Get a centralised view of transactions from all your bank terminals on a single secure web portal.

### Electronic Statements

Online access to your Merchant Statements.

### Rich Reporting

View a number of insightful reports.

### Electronic Queries

Submit queries directly to the bank from Merchant Online.

### Online Bulletins

Receive important news alerts from Standard Bank through Merchant Online.

### 24/7 Access

Login anytime, from anywhere, 24/7/365.

### On The Go

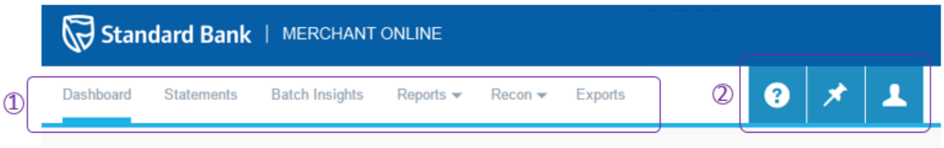
Merchant Online is tablet and pc compatible.

### Secure

Your data is kept secure with SSL encryption and the highest data security standards.

# 1. Navigation

The above screenshot shows the main navigation for Merchant Online. A user selects only one of the items from the Main Navigation (1) or the Global menu (2).




## 1. Main Navigation

The Main Navigation consists of tabs starting from the left:

- Dashboard – view a summary of a merchant profile, settlement and transaction overview
- Statements – view and download their latest merchant statements
- Batch Insights – Get an overview of your batch or drill into a batch to see what transactions have been settled.
- Reports – Run reports to see an overview of your transactions.
- Recon – Upload your Sales or manually reconcile your sales.
- Exports – export your settlement data

## 2. Global Menu


The Global Menu is made up of:

1. Walk me through this page and Help Centre
    - Walk me through this page
        - Step by step walkthrough of the page
    - Help Centre, which consists of:
        - Getting Started – to view and access all walkthroughs
        - Frequently Asked Questions
        - Definitions – glossary of terms
2. Bulletin Board
    - Where Standard Bank publish bulletins on updates or scheduled maintenance.
3. My Account
    - Consists of:
        - My Profile: users can make personal information and rest passwords
        - My Users: Admin users can create and manager users

# 2. Dashboard

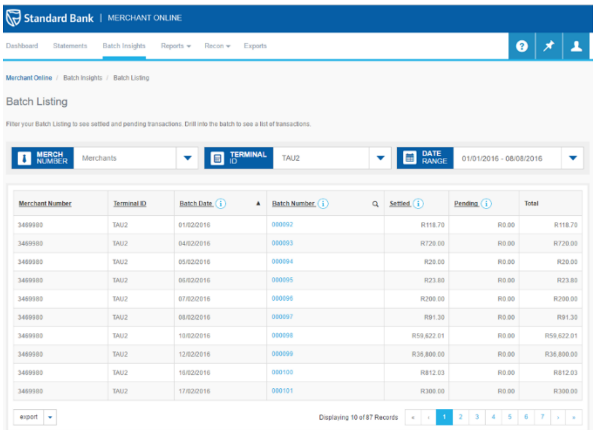
The Dashboard page provides you with a high level overview in a format that can quickly highlight important metrics. You can also download your statements.

# 3. Statements

This is where you can search for statements for a specified period. At registration we make your last three months statements available. You can download single statement or multiple statements into a compressed folder.

# 4. Batch Insights

Batch Insights provides you with information about your batch. This includes a Listing Page, Batch Overview and Batch details grid showing all your transactions from a specific batch.

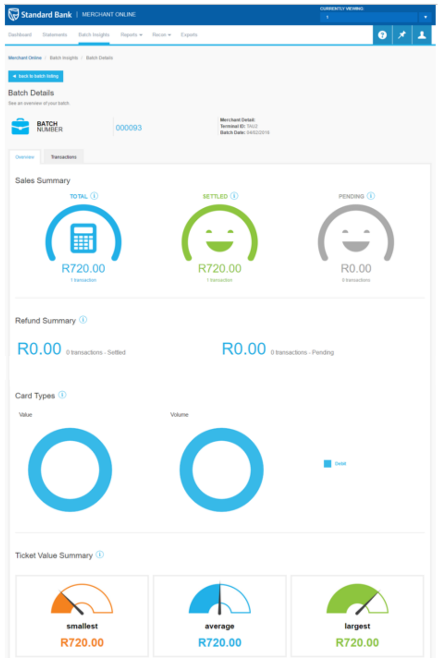



## Batch Listing Page

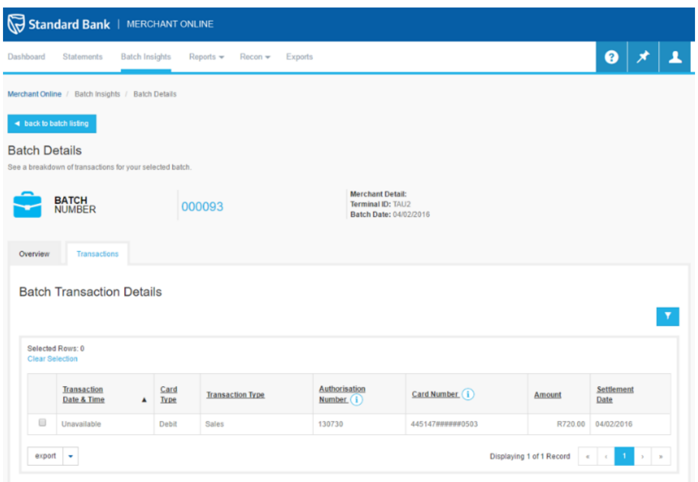
Look up a batch using the filters by selecting one batch at a time. Use the search icon to help search for your batch. Drill into the desired batch by selecting the batch number.

## Batch Details Overview Tab

The overview provides you with a summary of the transactions within the specific batch which includes a Sales and Refunds Summary, Card Type graphical representation and Ticket Value Summary.




## Batch Details Transactions Tab




The batch details page gives a detailed breakdown of the selected batch where you can see important information about a batch. We show trading day and time (if available), card type, transaction type, authorisation number, card number, sales amount and settlement date. If you want to query single or multiple transactions with Standard bank, then select the transactions of interest and select Query. You can also export your transactions in CSV or Excel format.

# 5. Reports

You have access to the following summary level reports:

- Card Type Report – Breakdown of transactions by Card Type (Credit, Debit or Hybrid)
- Approved vs. Declined Report– Breakdown of transactions by Approved and declined transactions
- Card Association Report – Breakdown of transactions by Card Association (Visa, MasterCard, Amex or Diners)
- Transaction Type Report– Breakdown of transactions by transaction type (Sale, Sale with Cashback, Cashback and Refund)

Transaction level detail is not available for these reports.

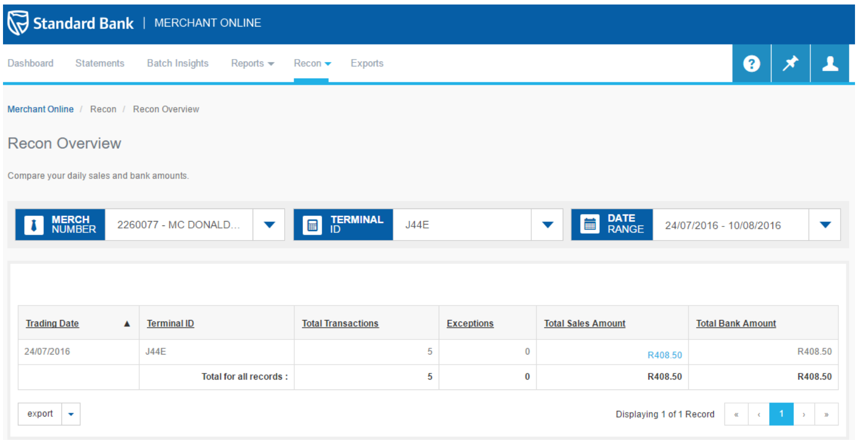
# 6. Recon

Recon allows you to easily compare your sales from your Point of Sale to what Standard Bank has or will settle you. Merchant Online automatically identifies exceptions for you so that you can manage your sales. An exception is a discrepancy that has been identified for you to perform an action to reconcile your sales back to Standard Bank. E.g. a transaction that you have not been settled for.

## Recon Overview

The Recon Overview page gives you an overview of your sales by trading day. We have calculated your sales on the info we have received from Standard Bank. We compare your sales and determine if there are any exceptions based on whether you have been settled or where there may be a mismatch of the sales and bank amounts for a transaction.

Drill into your Sales to see the transactions that make up the trading day or see what exception have been identified.




## Recon Details

The Recon Details page gives you a breakdown of the transactions for the merchant number, trading day and terminal you have selected.

*Important Note: If we do not know the trading date of the transaction it will not appear in your Recon.*

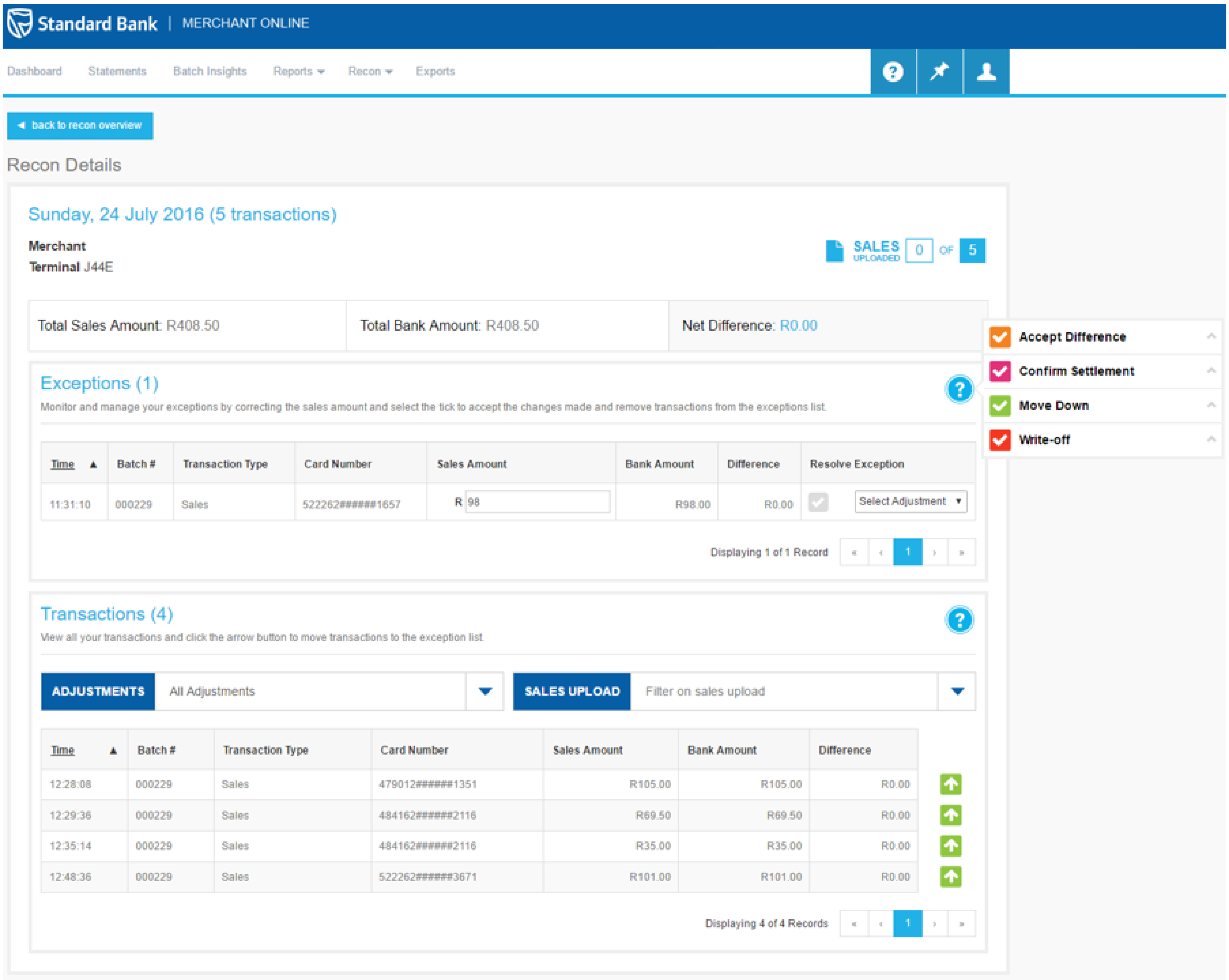
### Identified Exceptions

If we have picked up a discrepancy, these transactions will automatically be in the Exceptions grid. Some exceptions that we can identify include:

- Difference between sales and bank amounts
- Missing settlement, where you have not been settled by the bank yet

Alternatively if you have reviewed your sales and think that a transaction is different to what you expect then you can move a transaction up from the Transaction grid to the Exceptions grid by selecting the green up arrow . After investigating your exceptions you can perform one of the following actions (select an adjustment action and then select ) from the Resolve Exception column to reconcile your sales:

- **Accept Difference:** Your Sales Amount and Bank Amount do not match and you have adjusted your Sales to be more or less than the bank amount. You can accept the amount difference to reconcile the transaction.
- **Confirm Settlement:** Settlement data is missing for this transaction. If you have verified settlement with the Bank then select Confirm Settlement.
- **Write-off:** Settlement data is missing for this transaction. If the Bank confirmed that no settlement will take place then select Write-off.




# 7. Exports

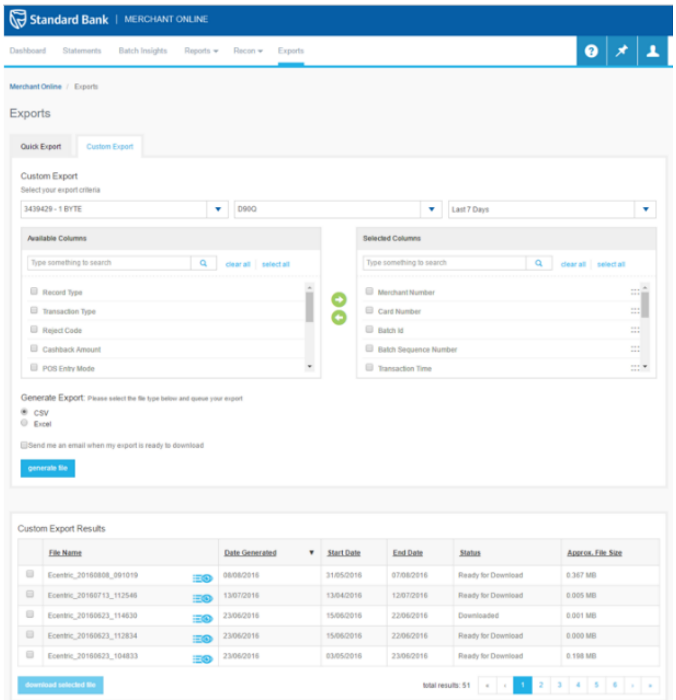
Exports allows you to download your latest settled transactions in CSV format. Choose from Quick or Custom Export to generate your data.

## Quick Export:

Quick Export quickly gives you access to the latest settlement file we have on record for all your registered merchant numbers. Generally speaking this will be the previous business day except on Monday or where Monday was a public holiday. This is due to Standard settlement processes.

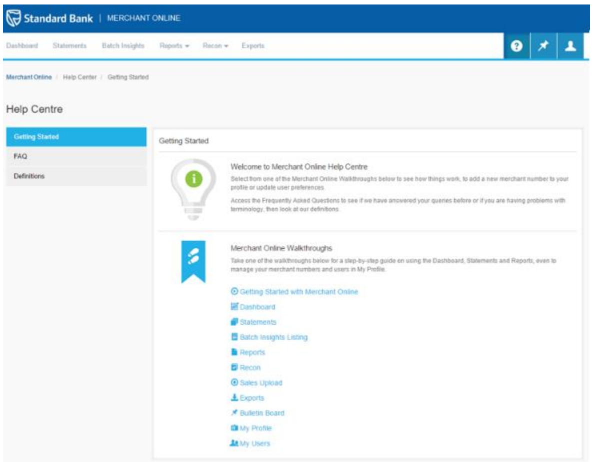
## Custom Export

Custom export allows you to create your own settlement file by selecting the data you require. You will only have access to the last three months' worth of data.



# 8. Global Menu

The Global Menu is made up of:

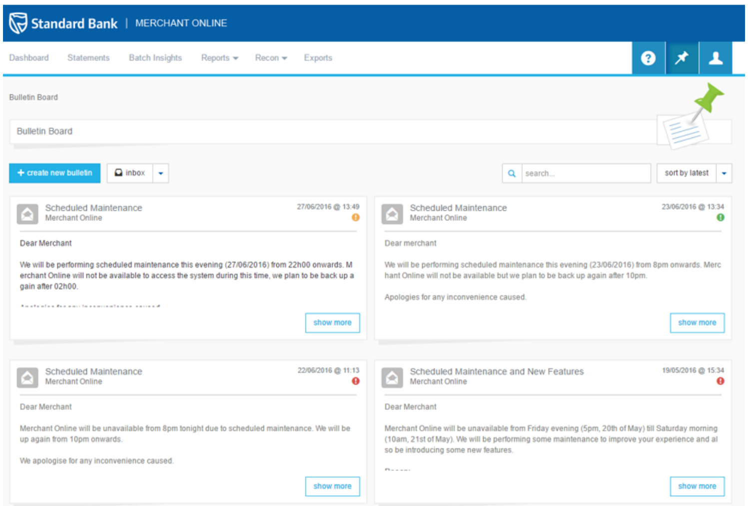



## Help Centre

Go to the Help Centre to get info on Frequently Asked Questions. Walkthroughs and Definitions.

## Bulletin Board

From time to time Standard bank send you message in the form of a Bulletin. This will contain information on Scheduled Maintenance or other important message we want to share with you.




# 9. My Account

Here you can make changes to your personal information in My Profile or if you need to create other users and assign specific roles and merchants numbers the go to My Users.

## My Profile

This is where a user can change personal settings like, Password Reset, Name and Surname and Cell, and then save changes. Email cannot be updated.

### Password Criteria:

Your password must conform to the following rules:

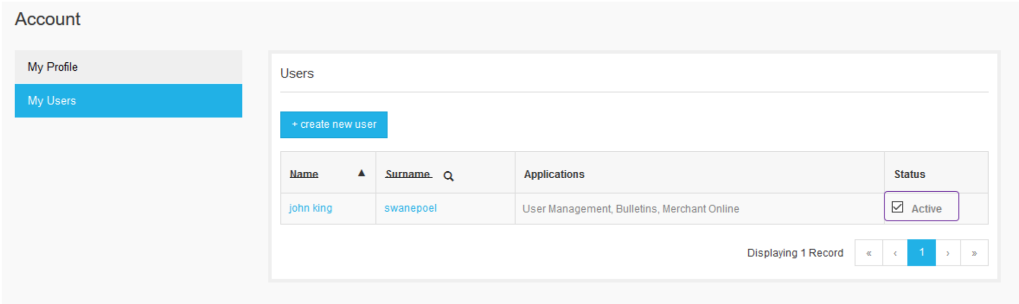
- Be at least 8 characters.
- Contain at least one lower case letter
- Contain at least one upper case letter
- Contain at least one numeric character
- Contain at least one special character (#, !, ?, ^, or @)
- Not repeat for last 10 changes

# My Users

Select “My Users” to manage and create users. “My users” is made up of a user listing grid and a “create new user” button.

## Disable a user

If an employee has left your company or you don’t want them to have access to Merchant Online anymore then deactivate their account by deselecting the check box next to their name under the Status column.

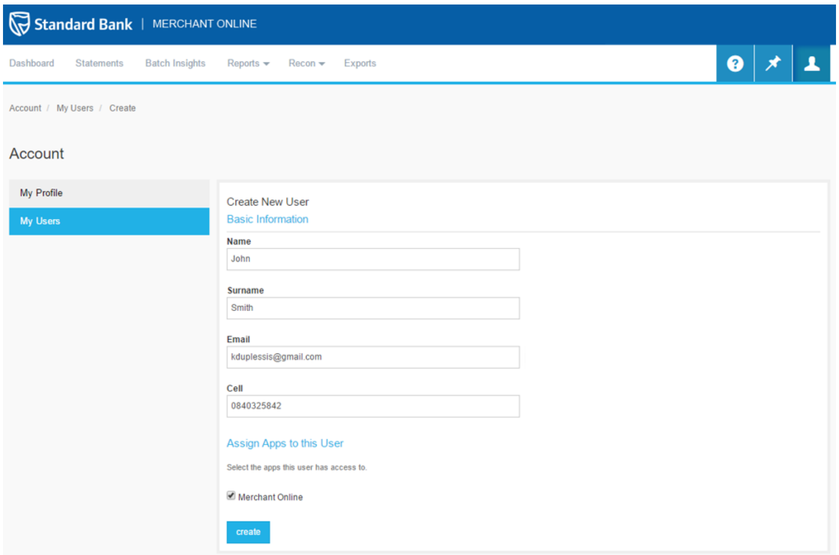



## Create new user

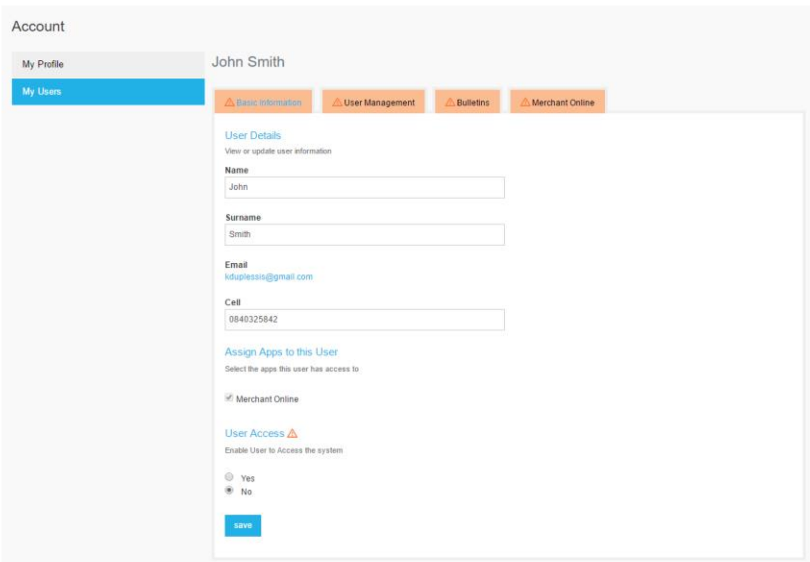
The *create new user* process involves creating a user and assigning them roles, attributes and enabling them in the system across four tab including Basic Information, User Management, Bulletins and Merchant Online. Follow the steps below in order then you shouldn’t have any problems setting up a new user.

### *Steps 1: Create User - Basic Information*

After you have selected create new user enter their information in the Basic Information tab, select Merchant Online and then Create. The user you have created will then receive an email with an activation code to activate their account.

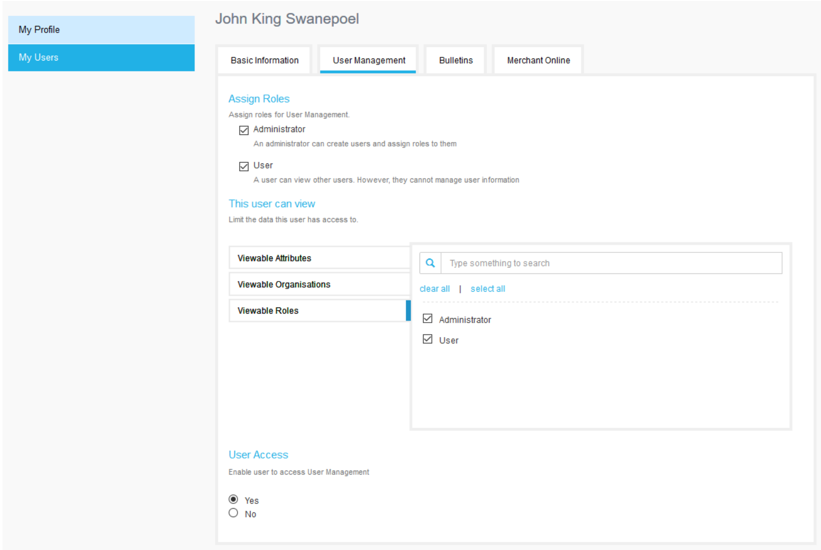



### *Steps 2: Basic Information Tab*




Under the User Access section towards the bottom of the form, select Yes and then Save to give them access to Merchant Online. You will notice the tab header for Basic information has changed from orange to white. Which means it has been correctly set-up.

*Steps 3: User Management Tab*




To fully enable the user you must assign one or multiple Roles and Permissions (***This user can view***).

*Important Note: You must assign a Role, and select an item from each of the **This user can view** tabs, which include Viewable Roles, Viewable attributes and Viewable Organisations.*

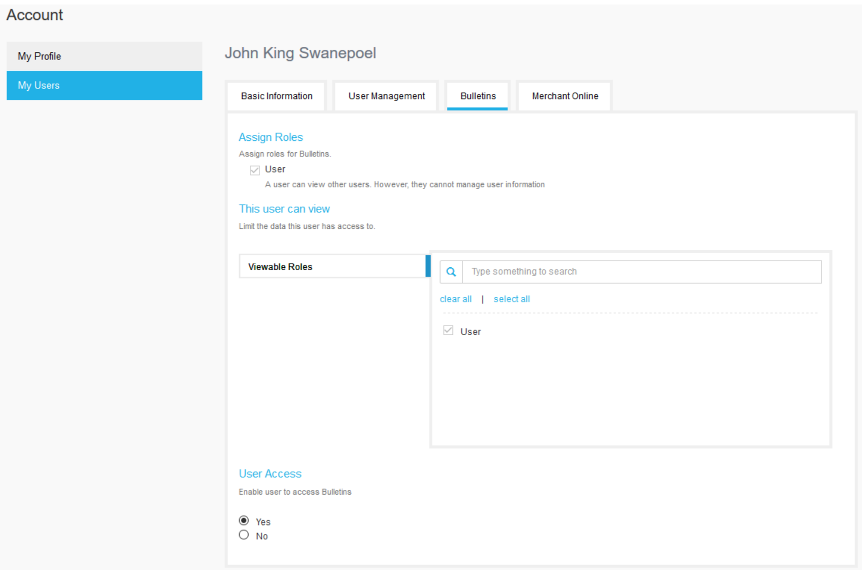
**Role:** to allow this user to create other users assign the Administrator role to their account, alternatively just set them up as a user to view reports.

**This user can view:**

- Viewable Attributes: Assign all items to the user.
- Viewable Organisations: Your organisation should be assigned by default.
- Viewable Roles: Assign all items to an administrator or only User to someone who should not have admin permission.

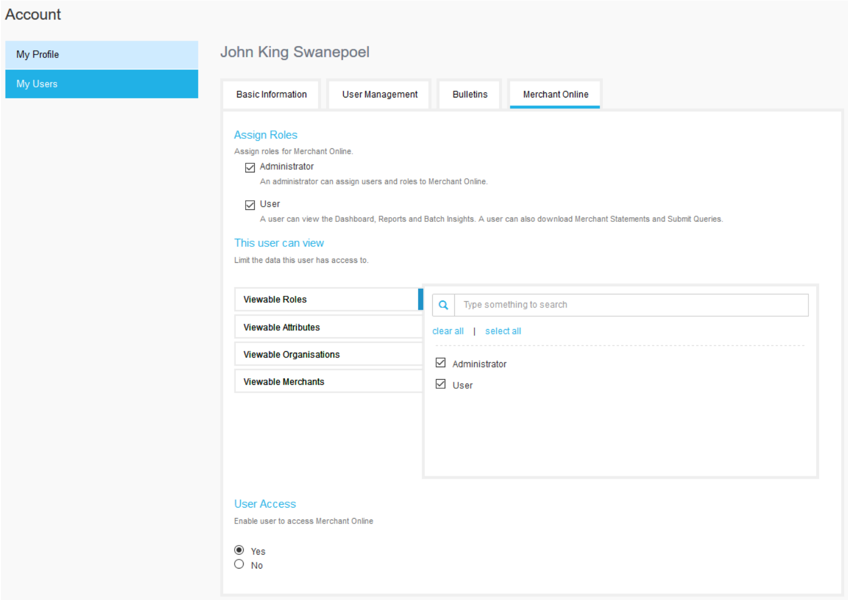
Under the User Access section towards the bottom of the form, select Yes and then Save to set them up. The User management tab will change colour from orange to white if you have enabled the user correctly.

*Steps 4: Bulletins Tab*




All users will be assigned as a user in the Bulletins tab, which allows them to see bulletins sent from Standard Bank. Roles and **This user can view** items should be selected by default so you just need to select Yes under the User Access section towards the bottom of the form and then Save.

*Step 5: Merchant Online Tab*




To fully enable the user you must assign one or multiple Roles and Permissions (**This user can view**).

*Important Note: You must assign a Role, and select an item from each of the **This user can view** tabs, which include Viewable Roles, Viewable attributes, Viewable Organisations and Viewable Merchants.*

**Role:** to allow this user to create other users assign the Administrator role to their account, alternatively just set them up as a user to view reports.

**This user can view:**

- Viewable Roles: Assign all items to an administrator or only User to someone who does not have admin permission.
- Viewable Attributes: Assign all items to the user.
- Viewable Organisations: Your organisation should be assigned by default.
- Viewable Merchant Numbers: Assign only the specific merchant numbers that the person should have access to, alternatively add all items.

Under the User Access section towards the bottom of the form, select Yes and then Save to set them up. The Merchant Online tab will change colour from orange to white if you have enabled the user correctly.