**Welcome to Paperless Transaction Corporation!**

**Your account is approved!**

We look forward to serving your organization with our donation products and services. The purpose of this document is to communicate with you important information about your account with us so the products and services can be created and implemented quickly to help you process donations efficiently.

It is our goal to provide you with outstanding client support throughout the duration of our partnership. Please feel free to contact us with questions at any time. This document is critically important to read thoroughly to ensure a smooth go-live.  It includes important information to understand for constituent/donor records, reconciliation, and bank settlement.

By now you should have received emails from Chase Paymentech/Resource Online, First Data/ ClientLine, Orbital, Auth.net (depending on your selected services) and or E-Chex. They each contain user name information, passwords, and activation processes that MUST occur within a small window of time. Please archive these emails so you can refer back to them if necessary.

**If you applied for an AMEX account**, the last step in establishing your AMEX account is to verify some basic account information (name, address, checking account details) with them directly.  You will need to contact them at 800-528-5200; choose option 2 and then option 2 again. (We will need your new acct# afterwards so that we can add it into your merchant profile, so please send that number to the Support Department as soon as possible.)

**If you are using our “TEXT2GIVE” solution**, and it is mentioned anywhere on your website, you **MUST** have the following phrase posted near the call to action: “Message & data rates may apply” as well as posting “Terms and Conditions & Privacy” urls: T&C: [http://singlepoint.com/terms](http://singlepoint.com/terms/givehope)

Privacy: [http://singlepoint.com/privacy](http://singlepoint.com/privacy/givehope).

It is very important for us to have your PCI security information on file. If you already have this certification, please fax or email it to our Support team. If you are not currently PCI compliant, all clients have an opportunity to take advantage of First Data’s Rapid Comply PCI certification audit. The cost is $150 and will be billed and collected when due.

Again, we thank you for partnering with Paperless Transaction Corporation and look forward to a great partnership with you.

1. **Reporting Tools**

If you are using our gateway to process your credit card and check donations/ transactions, you will need to be familiar with these tools.

**Paperless Virtual Terminal Reporting:**  our "Front-end" authorization reporting tool for check and credit card transactions through the Paperless Hosted pages, API’s or Virtual Terminals. It shows all transaction data (Name, date, amount, transaction type, and any notes or info in custom fields). Our new Reconciliation module also imports “back-end” financial settlement information from credit card processing that allows users to verify that authorized transactions were submitted for settlement and it will soon do the same for check/ ACH transaction settlements as well. Your email address is your User ID for this tool, and an email will be set to you so that you can create a password for this site  <https://virtual.paperlesstrans.com>. For your convenience the Paperless VT User Guide is attached in separate document.

**E-Chex:**  our "back-end" settlement tool for all check/ACH transactions through the Paperless Hosted pages, API or Virtual Terminal. It shows checks that cleared and deposited in your bank account and those that were returned and deducted from your bank account. (A user id and password will be emailed to you. If you have not received this email, please alert us at ach@paperlesstrans.com). To log in go here: <http://www.echex.net> Check transactions will settle independently from credit card transactions and typically show up with "PTC" attached to the descriptor. For your convenience the E-Chex User Guide is attached in separate document.

**Resource Online:**  Chase Paymentech's "back-office" settlement tool for all credit card transactions for your merchant account.  It shows reconciliation data (– batch submissions, authorizations, settlements, and chargebacks) so merchants can see daily deposits into their account and the corresponding transaction's authorization numbers.  For training or assistance in understanding report data, you can call 1.888.886.8869 (U.S.) or 1.800.265.5158 (CAN). Credit card transaction batch deposits will settle independently from check transactions and typically show up with a descriptor of "MerchBnk" or "Merchsvcs" attached to them. **ONLY one person from your organization can be designated as your administrator for your account, and they must then create additional user accounts for other personnel within the organization, if necessary. YOU CANNOT SHARE LOGINS according to PCI regulations and the system will LOCK OUT the admin and user id’s that attempt to do circumvent these rules.** For your convenience the Resource Online User Guide is attached in separate document.

**ClientLine:**  First Data’s "back-office" settlement tool that gives you 24/7 access to your electronic payment information for all credit card transactions for your merchant account.  Like Resource Online, it shows reconciliation data (– batch submissions, authorizations, settlements, and chargebacks) so merchants can see daily deposits into their account and the corresponding transaction's authorization numbers.  The portal has a Reference module that allows you to view a Demo (<https://www.myclientline.net/publicS/clrp/training/demo.asp>), take their Tutorial or download a User Guide. As a reminder, credit card transaction batch deposits will settle independently from check transactions and typically show up with a descriptor of "MerchBnk" or "Merchsvcs" attached to them. For your convenience the Client Line User Guide is attached in separate document.

1. **Contact Information**

For **Sales** related matters, please email your individual representative or sales@paperlesstrans.com

For **Support** related matters please email support@paperlesstrans.com

For **Design** related matters please email designteam@paperlesstrans.com The design team will create the products your purchased from us.

For any edits to your products or text campaigns, please email changes@paperlesstrans.com

For ACH, check or billing issues, please email ach@paperlesstrans.com

1. **Reporting Guides**

**Paperless VT User Guide**

**Logging into your Paperless VT:**

-Going to our website <https://virtual.paperlesstrans.com/>

-If you’ve forgotten your password, click "Forgot password?" link and enter your email address and press "OK".

-An email will be sent with a link to create a new password

**Scheduling a “recurring” transaction:**

-Choose "Create Schedule" module

-Click the type of transaction, “Check/ACH” or “Credit Card”

-Insert necessary payment fields (marked with red asterisk)

-Choose “Frequency” (One-time, weekly, monthly, etc.)

-Click “Schedule"

-Exit screen via Quick Menu (Do NOT hit back button of browser)

**Voiding/ Refunding a CREDIT CARD transaction:**

-Choose "Void/Refund" module

-Enter the “Authorization Number” of the transaction or click “Don’t Know”

-If “Don’t Know,” insert transaction date and search for the desired transaction

-Click magnifying glass icon for transaction detail and enter the “Refund Amount”

-Click “Process”

**Voiding an ACH/CHECK transaction:**

-Voiding a check transaction ***must*** occur on the same day as it is entered in the system and can only be done by the ACH Department of Paperless Transactions. Simply email your merchant information, authorization #, dollar amount & date of the transaction to ach@paperlesstrans.com and they will reply when it is complete.

**Refunding an ACH/CHECK transaction:**

-Refunding of ACH settled transactions must be handled and completed by the merchant/ organization directly to the donor. Paperless Transactions can no longer issue refunds for settled ACH transactions.

**Viewing scheduled recurring donations:**

-Choose "View Schedules"

-Enter the first or last name of the donor or enter their unique "Profile Number"

**Editing a scheduled recurring donation:**

-Choose "View Schedules"

-Enter the first or last name of the donor or enter their unique "Profile Number"

-Click on the pencil icon near the donor’s schedule

-Edit the desired information and click “Save Changes”

**Stopping a scheduled recurring donation:**

-Choose "View Schedules"

-Enter the first or last name of the donor or enter their unique "Profile Number"

-Click on the pencil icon near the donor’s schedule

-Edit the desired information and click “Stop Schedule”

**Viewing donation history of a scheduled donor:**

-Choose "View Schedules"

-Enter the first or last name of the donor or enter their unique "Profile Number"

-Click on the green dollars icon near the donor schedule

-Enter the desired “Date Range” of your search

-Click “Find Transaction”

**Upload a batch of transactions:**

-Choose "Upload Batch"

-Download the “Batch Template"

-Insert pertinent information in the appropriate tabs (do no delete any tabs or columns)

-Rename & save your spreadsheet

-Select “Choose File”

-Select your spreadsheet

-Click “Upload File”

-Check results and make sure all cc#s look valid (like test transactions in template)

-Refer to Paperless Support (<http://support.paperlesstrans.com/api-objects-generic-objects.php>)

**Review a batch of transactions:**

-Choose "Review Batch"

-Select the Batch Number to see the valid transactions or

-Select “View Errors” to see the transactions that did not process/ authorize

**Adding a new user:**

-Choose "Manage Users"

-Click "New User"

-Insert Name, Title and Email address

-Click “Save User”

**Manage an existing user:**

-Choose "Manage Users"

-Click the pencil icon to change any user data

-Click “Save User”

**Lookup a Transaction:**

-Choose "Lookup Transaction"

-Choose the desired Date Range

-Choose “Name” and insert the first or last name of the donor or

-Choose “Profile Number” and insert the profile # of the donor or

-Choose “Batch Number” and insert the desired batch # or

-Choose “None of these”

-Select additional filters to search for a specific amount range, check or credit card, or terminal

-Select “Find Transaction”

**Viewing donation history non-recurring donors:**

-Choose "Lookup Transaction"

-Enter the desired “Date Range” of your search

-Enter the last name of the donor (or refine search with their full name if necessary)

-Click “Find Transaction”

**Export Transactions:**

-Choose "Export Transaction" module

-Choose the desired Date Range

-Select any Filters (Terminal or Transaction Type) desired

-Choose any and all fields that you desire to be exported and arrange the order of these fields

-Enter an email address that you'd like the report sent to if desired

-Choose “Process Request” and wait for the report to be compiled

-View report on your PC or download and open it as a spreadsheet

**Export of Scheduled Transactions:**

-Choose "Export Transaction" module

-Choose the desired Date Range (choose at least a 1 month period)

-Select Terminal Filter so that ONLY the "Schd" (Scheduler) terminal is chosen

-Choose any and all fields that you desire to be exported and arrange the order of these fields

-Enter an email address that you'd like the report sent to if desired

-Choose “Process Request” and wait for the report to be compiled

-View report on your PC or download and open it as a spreadsheet

**Edit Schedules of Donor’s who no longer appear in View Schedule module:**

-Choose "Lookup Transaction"

-Choose a Date Range that will show their donations when they were a "scheduled donor"

-Choose “Name” and insert the first or last name of the donor in that text box.

-Select “Find Transaction” and their past transactions should appear

-Click the magnifying glass next to a transaction to see the details (it will have their profile # listed)

-Click the highlighted profile # and you will be in the View Schedule module with that specific donor's profile listed below

-Edit the profile by clicking the pencil icon, update the necessary information and then save your changes.

**E-Chex User Guide**

This tool captures information for check processing and is primarily used for bank statement reconciliation purposes for check processing.

1.) Check your email for a login link to E-Chex

2.) Follow the link and login

3.) Click on the “Ledger” Tab

4.) Select "Detail" View (rather than "Summary")

5.) Make sure your terminal selection is set at "All"

6.) Choose your desired Date Range to see all of the check transactions over that period of time

7.) You will notice that each transaction is listed twice, the first being when the transaction "posted" and the second when the transaction is "settled".

8.) Transactions that are “returned” will show up in “red” with a reason code. Common ACH return codes are listed in the FAQ section.

**Resource Online User Guide**

As a reminder, this tool does not include donor names, custom fields, and other donor type information.  Nor does it include specific financial settlement information about ACH processing (deposits, returns, billing information, costs, etc.). It captures information for credit card processing for all terminals and gateways connected to a specific merchant account (434…….).  It is primarily used for bank statement reconciliation of credit card transactions.  There are custom file formats available for export/import into accounting systems including Quickbooks. For personalized assistance or training you can call ROL’s support team at 800-254-9556.

The only way to match “front-end” (transaction) data *(reports pulled from the Paperless VT or another gateway such as auth.net)* to “back-end” (settlement) data is to match the AUTHORIZATION#s reported in each tool.  Simply pull reports from each "front-end" reporting tool and then compare that transaction data to the settlement data pulled from Resource Online (ROL.

The "back-end" reporting tool is called **Resource Online (ROL)** has 2 modules, Recon Solutions & Virtual Transaction Manager.

-**Recon Solutions** is used to view past merchant statements and to pull daily batch reports (these daily totals correspond to daily deposits to the bank account).

* **To pull statements,** go to the module, choose the desired month and click on the blue box that highlights the last day of the month.
* **To pull batch reports,** choose that module under Daily Report Review and enter the desired date range, and click "generate" report.  This shows you ALL of the activity for **ALL** of your TIDs (001, 002, and 003) if you are using multiple payment gateways such as auth.net or a mobile swiping device.  This is a good report because it can give you an idea of the exact dollar amount that will be deposited in your checking acct.  You can drill down deeper by clicking the actual highlighted batch # to see the transactions that comprise that batch.

-**Virtual Transaction Manager** (VTM) is used to search all of the transactions and filter them based on multiple criteria. Choose "All Transactions" under the Batch and Transaction report module.  Choose the "transaction day" date range and a report is generated showing all individual transactions that comprise the daily total with their corresponding authorization #’s which were generated.

**Credit Card & ACH Settlement/ Reconciliation User Guide**

**How to reconcile donations with deposits to your bank”**

Credit card and Check transactions will fund/ settle separately so you have to pull reports to reconcile them separately. ​In other words, you'll pull a "credit card only" report and "checks only" report in the Paperless Virtual Terminal (VT). You'll then compare the data from the “credit card only” report to the settlement data that you pull from Resource Online and likewise, you’ll compare the data from the “check only” report to the data from E-Chex.

**For Credit Cards (using our new Reconciliation Module)**

**(matching daily transactions that were processed and submitted for settlement)**

* Log into the Paperless VT (<https://virtual.paperlesstrans.com>)
* Go to **Lookup Transaction** module
* Enter your desired date range for a single date such as 10/21/2014 12:00AM thru 10/21/2014 11:59PM and select “None of These” in the criteria section
* Select “Transaction Type” so you can de-select “Check Void” and “Check Processing” (you only want to see credit card transactions)
* Click on the “Find Transaction” button
* Your report will compile and appear on your screen.
* You can download it to your computer (recommended) by clicking on the Excel icon or you can copy and paste it into a spreadsheet.
* Now, go to the **Reconciliation Module**, and select the day following the date that you just pulled, in our example that would be 10/22/2014.
* Select “Credit Card” as the transaction type and click “Get Report”.
* Pull this report and copy the data to an Excel spreadsheet.
* Compare the data from both reports by sorting the data by “Auth #”.
* This will confirm that all credit card transactions processed in our gateway were sent for settlement.

Credit card transactions typically take 48 hours to settle into your bank. So, if you had 5 transactions made on the 21st that totaled $300, you will typically see that deposit on the 23rd. Typically (99.9% of the time) any credit card transaction that was approved and authorized in the Paperless VT will settle properly and be deposited in your bank account within 48 hours (except AMEX, which takes 72 hours).

**For Credit Cards (using Resource Online)**

**(matching batch deposits into your bank account)**

* Log into Resource Online (<http://rol.paymentech.com/> and enter your User Name and single-use password.)
* Go to the Recon Solutions module and select the “Batch Summary” and select your desired date range.
* You will see the daily totals of your transactions, the amount settled transactions (all Visa, MasterCard and Discover) and the non-settled transactions (AMEX-settled separately 24 hours later).
* You can match the “Amount Settled” totals to your bank statements deposits. They will appear as “MerchSVCS” with your 434xxx acct number.
* If you want to match individual transactions within each batch, simply click on the highlighted batch # and then you will see the auth#s and amounts of each transaction. You can then compare these auth#s to the auth#s pulled from within the Paperless VT.

**(matching individual transactions that were processed and settled)**

* Log into the Paperless VT (<https://virtual.paperlesstrans.com>)
* Go to **Transaction History** module
* Enter your desired date range
* Choose “Filter By Transaction Type” and deselect “Check Void” and “Check Processing” so that you are only running a credit transaction report
* Drag & drop the desired custom fields that you want and sort them accordingly \*(Make sure to include the “AUTH Number” field).
* Click the “Save Column Order” button
* Enter your email in the space provided if you would like the report emailed to you
* Click on the “Process Request” button (Don’t be alarmed when the page refreshes back to today’s date.)
* Your report will take a few minutes to compile and then appear in the “Recent Requests” section.
* You can download it to your computer (recommended) by clicking on the Excel icon or you can view the data by clicking on the computer monitor icon.
* Log into Resource Online and go to the Virtual Transaction Manager module and select “All Transactions”.
* Select your desired date range that matches the report you pulled in the Paperless VT and in the “Trans Type” section, choose “SALE”.
* Pull this report and export the data to an Excel spreadsheet.
* Compare the 2 reports by sorting the data by “Auth #”.
* This will confirm that all credit card transactions processed in our gateway were sent for settlement.

**For ACH/ Check transactions**

* Log into the Paperless VT (<https://virtual.paperlesstrans.com>)
* Go to Export Transactions module
* Enter your desired date range
* Choose “Filter By Transaction Type” and deselect “Check Void” and “Check Processing” so that you are only running a credit transaction report
* Drag & drop the desired custom fields that you want and sort them accordingly \*(Make sure to include the “AUTH Number” field).
* Click the “Save Column Order” button
* Enter your email in the space provided if you would like the report emailed to you
* Click on the “Process Request” button (Don’t be alarmed when the page refreshes back to today’s date.)
* Your report will take a few minutes to compile and then appear in the “Recent Requests” section.
* You can download it to your computer (recommended) by clicking on the Excel icon or you can view the data by clicking on the computer monitor icon.
* Log into E-Chex (<http://www.echex.net/pages/home.cfm>)
* Click on the “Ledger” Tab
* Select "Detail" View (rather than "Summary")
* Make sure your terminal selection is set at "All"
* Choose your desired Date Range to see all of the check transactions over that period of time
* You will notice that each transaction is listed twice, the first being when the transaction "posted" and the second when the transaction is "settled".
* You can match the “Amount Settled” totals to your bank statements deposits. They will appear with "PTC" as the descriptor.
* You can see and compare the auth #s from your VT report to the auth #s listed in the E-Chex Ledger.
* Transactions that are “rejected/ returned” will show up with a reason code in “red”.

Check transactions typically take 10-15 business days to settle.

1. **Decline Codes**

**Credit Card Decline codes**

Displayed by the last two digits of each error message.

***01    Call***

This means that the card holder's credit card company has blocked the transaction. Have the client call the 800 number on the back of the card and find out why.

***02    Call***

This means that the card holders credit card company has blocked the transaction. Have the client call the 800 number on the back of the card and find out why.

***04    Hold-call or Pick Up Card***

Merchant to keep the card. There is a problem with the card. Call the 800 number on the back of the card to determine the issue.

***05    Decline    Do not honor.***

The customer's credit card company is telling you not to honor the card. There is a problem with their account. Have them call the 800 number on the back of the card to find out why. This message is a default bank-generated error regarding your credit card. It can relate to a number of issues including Internet and/or overseas purchasing restrictions on your card, an incorrect password, incorrect expiry date or insufficient funds, etc.

***07    Hold-call or Pick Up Card***

Merchant to keep the card. There is a problem with the card. It has been marked for fraud. Call the 800 number on the back of the card to determine the issue.

***12    Decline - Invalid Transaction***

Please verify that you are typing in the credit card information correctly and run the transaction again.

***14    Card No. Error***

Account number entered incorrectly (bad swipe or mistyped). Verify account number with customer and re-enter (or re-swipe if card is on hand). ***19    DECLINED:0720900009: ERROR :19***

This error should only occur if this is a newly approved merchant account. If this is a new merchant account then, there was an error that occurred on the platform file caused by closing the account and then reopening it. The system did not move all of the data to the open page file. Contact MINDBODY's MAP team and we can easily fix this for you. If this is not a new merchant account please contact MINDBODY's MAP team and they will further investigate the cause.

***28    No Reply***

The card holder's bank is not replying to the credit card transaction. Try waiting and then rerunning the transaction.

***41    Hold-call or Pick Up Card***

Lost card, merchant to keep. There has been fraud reported on the account. Call the 800 number on the back of the card.

***43    Hold-call or Pick Up Card***

Stolen card, merchant to keep card. There has been fraud reported on the account. Call the 800 number on the back of the card.

***51    Decline    Insufficient funds.***

They do not have enough money in their account.

***54    Expired Card***

Expired card.

***57    Transaction not permitted***

The bank that has issued this card does not allow this type of purchase. Have the client call the 800 number on the back of their card for further explanation.

***61    Decline    Exceeds issuer withdrawal limit.***

Card cannot be used until withdrawal limit has been increased/lifted.

***62    Decline    Invalid service code, restricted.***

The customer's credit card company does not allow them to purchase products from your business type. Card cannot be used to purchase from your business.

***65    Decline    Activity limit exceeded.***

Card cannot be used for the purchase.

***78    No Account***

Issuing Bank is declining the transactions, and they're may be a problem at the issuing banks end. Clients need to contact corresponding institutions. It appears both clients have the same issuing bank.

***91    No Reply***

The card holder's bank is not replying to the credit card transaction. Try waiting and then rerunning the transaction.

***93    Decline    Violation, cannot complete.***

Have the customer call the 800 number on the back of the card to determine the issue.

***96  System Malfunction***

Card issuing bank is having a system malfunction and is declining the transaction attempt. Cardholder must contact Issuing Bank.

***CV    Failure CV***

Card Type Verification Error. This means that the type of card has not been added to your account (Or there is an account number error). Please contact the MAP team to resolve the issue.

***HV    Failure HV***

This means that there was a configuration error when your account was added. Please contact the MAP team to resolve the issue.

***N4    Decline***

Exceeds issuer withdrawal limit. Card cannot be used until withdrawal limit has been increased/lifted.

***DECLINED:0720900009:STOP RECURRING :R1***

The client has contacted their card institution and requested a block for all re-occurring billing charges to this card. You will need to contact your client directly to request that they remove this block or get a new card from them.

***No Such Issuer***

This is not a legitimate credit card. Obtain new payment details

**Common ACH Return Codes**

* **R01 Insufficient Funds** - available balance is not sufficient to cover the dollar amount of the debit entry
* **R02 Account Closed** - previously active account has been closed by customer or customer's bank
* **R03 No Account/Unable to Locate Account** - account structure is valid and passes editing process, but does not correspond to individual or is not an open account (this can also be

because the account type is wrong)

* **R04 Invalid Account Number** - unauthorized debit to consumer account using corporate SEC

Code (CCD, CTX, CBR)

* **R05 Unauthorized Debit Entry** - account number structure not valid: entry may fail check digit validation or may contain an incorrect number of digits
* **R06 Returned Per ODFI's Request** - ODFI has requested RDFI to return the ACH entry (optional to RDFI); ODFI indemnifies RDFI
* **R07 Authorization Revoked by Customer** - consumer, who previously authorized ACH payment, has revoked authorization from Originator (must be returned no later than 60 days from settlement date and customer must sign affidavit)
* **R08 Payment Stopped** - Receiver of a recurring debit transaction has stopped payment on a specific ACH debit. (RDFI should verify the Receiver's intent when a request for stop payment is made to insure this is not intended to be a revocation of authorization)
* **R09 Uncollected Funds** - sufficient book or ledger balance exist to satisfy dollar value of the transaction in process of collection brings available or cash reserve balance below dollar value of the debit entry
* **R10 Customer Advises Not Authorized** - customer has authorized RDFI that Originator of transaction is not authorized to debit account (must be returned no later than 60 days from settlement date of original entry and customer must sign affidavit)
* **R11 Check Safekeeping Entry Return** - used when returning a check safekeeping entry, RDFI should use appropriate field in addenda to specify reason for return (i.e, "exceeds dollar limit," "stale date," etc)
* **R12 Branch Sold To Another DFI** - financial institution receives entry destined for an account at a branch that has been sold to another financial institution
* **R13 RDFI Not Qualified to Participate** - financial institution is not qualified to participate in ACH or the routing number is incorrect
* **R14 Account Holder Deceased** - account-holder is deceased (used in the event of a Representative Payee, Guardian, or trustee.)
1. **Country Codes**

These codes are necessary for transactions coming from outside of the USA and processed through our gateway for merchants who have enabled the international credit card module .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Code** | **Country** |  | **Code** | **Country** |
| ad | Andorra |  | ck | Cook Islands |
| ae | United Arab Emirates |  | cl | Chile |
| af | Afghanistan |  | cm | Cameroon |
| ag | Antigua and Barbuda |  | cn | China |
| ai | Anguilla |  | co | Colombia |
| al | Albania |  | cr | Costa Rica |
| am | Armenia |  | cs | Former Czechoslovakia |
| an | Netherlands Antilles |  | cu | Cuba |
| ao | Angola |  | cv | Cape Verde |
| aq | Antarctica |  | cx | Christmas Island |
| ar | Argentina |  | cy | Cyprus |
| as | American Samoa |  | cz | Czech Republic |
| at | Austria |  | de | Germany |
| au | Australia |  | dj | Djibouti |
| aw | Aruba |  | dk | Denmark |
| az | Azerbaidjan |  | dm | Dominica |
| ba | Bosnia-Herzegovina |  | do | Dominican Republic |
| bb | Barbados |  | dz | Algeria |
| bd | Bangladesh |  | ec | Ecuador |
| be | Belgium |  | ee | Estonia |
| bf | Burkina Faso |  | eg | Egypt |
| bg | Bulgaria |  | eh | Western Sahara |
| bh | Bahrain |  | er | Eritrea |
| bi | Burundi |  | es | Spain |
| bj | Benin |  | et | Ethiopia |
| bm | Bermuda |  | fi | Finland |
| bn | Brunei Darussalam |  | fj | Fiji |
| bo | Bolivia |  | fk | Falkland Islands |
| br | Brazil |  | fm | Micronesia |
| bs | Bahamas |  | fo | Faroe Islands |
| bt | Bhutan |  | fr | France |
| bv | Bouvet Island |  | fx | France (European Territory) |
| bw | Botswana |  | ga | Gabon |
| by | Belarus |  | gb | Great Britain |
| bz | Belize |  | gd | Grenada |
| ca | Canada |  | ge | Georgia |
| cc | Cocos (Keeling) Islands |  | gf | French Guyana |
| cf | Central African Republic |  | gh | Ghana |
| cg | Congo |  | gi | Gibraltar |
| ch | Switzerland |  | gl | Greenland |
| ci | Ivory Coast (Cote D'Ivoire) |  | gm | Gambia |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| gn | Guinea |  | ma | Morocco |
| gp | Guadeloupe (French) |  | mc | Monaco |
| gq | Equatorial Guinea |  | md | Moldavia |
| gr | Greece |  | mg | Madagascar |
| gs | S. Georgia & S. Sandwich Isls. |  | mh | Marshall Islands |
| gt | Guatemala |  | mk | Macedonia |
| gu | Guam (USA) |  | ml | Mali |
| gw | Guinea Bissau |  | mm | Myanmar |
| gy | Guyana |  | mn | Mongolia |
| hk | Hong Kong |  | mo | Macau |
| hm | Heard and McDonald Islands |  | mp | Northern Mariana Islands |
| hn | Honduras |  | mq | Martinique (French) |
| hr | Croatia |  | mr | Mauritania |
| ht | Haiti |  | ms | Montserrat |
| hu | Hungary |  | mt | Malta |
| id | Indonesia |  | mu | Mauritius |
| ie | Ireland |  | mv | Maldives |
| il | Israel |  | mw | Malawi |
| in | India |  | mx | Mexico |
| int | International |  | my | Malaysia |
| io | British Indian Ocean Territory |  | mz | Mozambique |
| iq | Iraq |  | na | Namibia |
| ir | Iran |  | nc | New Caledonia (French) |
| jm | Jamaica |  | ne | Niger |
| jo | Jordan |  | net | Network |
| jp | Japan |  | nf | Norfolk Island |
| ke | Kenya |  | ng | Nigeria |
| kg | Kyrgyzstan |  | ni | Nicaragua |
| kh | Cambodia |  | nl | Netherlands |
| ki | Kiribati |  | no | Norway |
| km | Comoros |  | np | Nepal |
| kn | Saint Kitts & Nevis Anguilla |  | nr | Nauru |
| kp | North Korea |  | nt | Neutral Zone |
| kr | South Korea |  | nu | Niue |
| kw | Kuwait |  | nz | New Zealand |
| ky | Cayman Islands |  | om | Oman |
| kz | Kazakhstan |  | pa | Panama |
| la | Laos |  | pe | Peru |
| lb | Lebanon |  | pf | Polynesia (French) |
| lc | Saint Lucia |  | pg | Papua New Guinea |
| li | Liechtenstein |  | ph | Philippines |
| lk | Sri Lanka |  | pk | Pakistan |
| lr | Liberia |  | pl | Poland |
| ls | Lesotho |  | pm | Saint Pierre and Miquelon |
| lt | Lithuania |  | pn | Pitcairn Island |
| lu | Luxembourg |  | pr | Puerto Rico |
| lv | Latvia |  | pt | Portugal |
| ly | Libya |  | pw | Palau |
|  |  |  |  |  |
| py | Paraguay |  | tm | Turkmenistan |
| qa | Qatar |  | tn | Tunisia |
| re | Reunion (French) |  | to | Tonga |
| ro | Romania |  | tp | East Timor |
| ru | Russian Federation |  | tr | Turkey |
| rw | Rwanda |  | tt | Trinidad and Tobago |
| sa | Saudi Arabia |  | tv | Tuvalu |
| sb | Solomon Islands |  | tw | Taiwan |
| sc | Seychelles |  | tz | Tanzania |
| sd | Sudan |  | ua | Ukraine |
| se | Sweden |  | ug | Uganda |
| sg | Singapore |  | uk | United Kingdom |
| sh | Saint Helena |  | um | USA Minor Outlying Islands |
| si | Slovenia |  | us | United States |
| sj | Svalbard and Jan Mayen Islands |  | uy | Uruguay |
| sk | Slovak Republic |  | uz | Uzbekistan |
| sl | Sierra Leone |  | va | Vatican City State |
| sm | San Marino |  | vc | Saint Vincent & Grenadines |
| sn | Senegal |  | ve | Venezuela |
| so | Somalia |  | vg | Virgin Islands (British) |
| sr | Suriname |  | vi | Virgin Islands (USA) |
| st | Saint Tome (Sao Tome) and Principe |  | vn | Vietnam |
| su | Former USSR |  | vu | Vanuatu |
| sv | El Salvador |  | wf | Wallis and Futuna Islands |
| sy | Syria |  | ws | Samoa |
| sz | Swaziland |  | ye | Yemen |
| tc | Turks and Caicos Islands |  | yt | Mayotte |
| td | Chad |  | yu | Yugoslavia |
| tf | French Southern Territories |  | za | South Africa |
| tg | Togo |  | zm | Zambia |
| th | Thailand |  | zr | Zaire |
| tj | Tadjikistan |  | zw | Zimbabwe |
| tk | Tokelau |  |  |  |
|  |  |  |

1. **Gateways**

**Orbital-** The Paperless gateway currently uses Orbital’s gateway to authenticate and transmit credit card transactions. They have a Virtual Terminal that every merchant has access to if necessary. This is very rarely used by our merchants due to its lack of real reporting data, but in rare instances a merchant will use this VT to stop a Refund or Void that was entered incorrectly through the Paperless VT. Their support hotline phone # is 866-645-1314.

**Authorize.net**- Merchants who use this gateway for processing outside of the Paperless gateway and need support can call 877-447-3938 anytime.

PayFlowPro-

ROAM-