



ePDQ Gaming Original Credits

V4.0 Released March 2009

Software Version: 5.9 Payment Engine

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Store Set Up

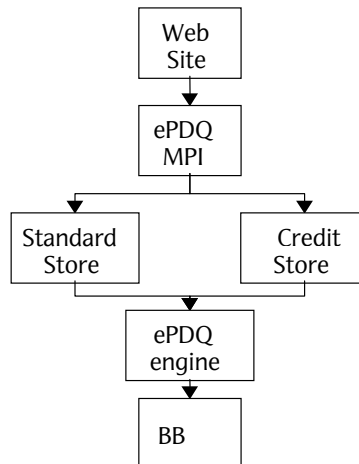
If you are using ePDQ to pay gaming winnings to cardholders you must ensure you follow the requirements below:

1. You must use two ePDQ stores, one of which must be dedicated to the payment of Visa gaming winnings using a "credit" (refund) transaction type known as 'Original Credits'.

When you apply to submit original credit transactions we will allocate you with two merchant numbers. Each of these will be allocated to an ePDQ store. You will be provided with separate store ID and log in details. You must choose one store to submit the winnings (using refund transactions) to us so that we may categorise these as original credit transactions.

You must not submit any transaction type other than "credit" (refund) on your dedicated original credit store, as these will be rejected or charged back.

2. You should ensure that when you integrate the ePDQ MPI code you also create some ad hoc code to ensure that you only submit credit (refund) transactions to your Credit store. An example of a credit transaction is provided later in this document. A typical integration would be:



All transactions submitted through your ePDQ Credit store will be accessible via a separate store administration. You must ensure that you have not activated any fraud rules that may interfere with the legitimate processing of a credit (refund) transaction. You may however wish to consider using some relevant rules for your business.

Submitting Transactions

As detailed above, you will need to integrate the MPI code to pass credit (refund) transactions to all cardholders where gaming winnings are to be paid.

As the Credit store will not hold any records of previously authorised sale transactions, all credits must be submitted as new "independent" credits. You will not be able to submit a credit using the "existing transaction credit" option.

The following is an example of how to submit a credit transaction:

```
EngineDocList
  DocVersion = 1.0
  EngineDoc
    ContentType = OrderFormDoc
    User
      Name = JDoe // User's name
      Password = MyPassword // User's password
      ClientId = 55555 // This must be your Credit store ID
    Instructions
      Pipeline = Payment // fraud rules will be checked
    OrderFormDoc
      Mode = P
      Consumer
        PaymentMech
          Type = CreditCard
          CreditCard
            Number = 4111111111111111
            Expires = 12/11
      Transaction
        Type = Credit
        CurrentTotals
          Totals
            Total = 3530 // Amount in pennies
```

The above is shown as an example only. Any implementation you undertake should be tested. You can check test transactions in your store administrator tool.

Further information on submitting credit transactions can be found in the main API integration guide.

Reconciliation

Any transactions submitted through your ePDQ Credit store will be recorded in the main ePDQ database and can be viewed through the ePDQ store administrator tool. You should refer to the main User Guide and follow the instructions for logging into your store and reconciliation. You will need to ensure that the client/store ID details you use to log in are for your Credit store.

Using Strategy Rules

As with any ePDQ store, you have access to strategy rules that can be used to monitor any transactions processed through your store.

Credit (refund) transactions can also be checked. It is advisable that you familiarise yourself with how the strategy rules work before you activate any. It may be advisable to make use of the strategy rules to check that the card you are crediting winnings to is a genuine card.

If you do not wish to use the strategy rules you can either ensure that none are activated, or you can change the "pipeline" to "PaymentNoFraud". This setting bypasses the fraud rule checks.

Submitting Standard Transactions

You will be allocated two stores when you sign up to ePDQ to process 'Original Credit' transactions. Whilst one store will be solely allocated to processing 'Original Credit' payments, the other can be used for standard, sale and refund processing. You must ensure that you do not use this store to process winnings to any card. You may process a refund if a cardholder cancels a bet, or if you do not wish to honor the bet.

Standard refunds can be processed as either independent credits or based on any existing transaction. Details on how to submit standard transaction credits can be found in the main API guide. An example of a credit based on an existing transaction is below:

```
OrderFormDoc
  Mode = P
  Id = 841ecfda-1dd2-1000-008d-080020adf649 // <= 32 chars
  Transaction
  Type = Credit
```

The ID above is the transaction ID of a transaction that has already been processed through the engine.

You can view details of your standard transactions through the store administrator tool. Follow the instructions for logging in as detailed in the main User Guide, ensuring that you use your standard store client/store ID to log in.

Change to Procedure

TERMS FOR CREDITING WINNINGS

How you may credit winnings

You must comply with the following procedures when paying any winnings to Cardholders who have used their Card to enter into transactions with **you**:

Visa (including credit and debit cards)

Winnings **MUST** be credited to the card which the Cardholder used to make the Initial card payment. This is completed by you initiating an Original Credit Transaction and sending a Refund Message Type, on a dedicated Merchant ID, provided by us, for us to process and translate in to an Original Credit Message Type.

Original Credits may not be made to Cardholders resident in certain countries. We will inform you of the excluded countries from time to time. If you attempt to make an Original Credit to a Cardholder from an excluded country the Credit will be returned to you either as a reject or chargeback. Winnings must not be credited to the Cardholder's account other than via this dedicated Merchant ID.

Maestro - winnings must be credited to the card, which the Cardholder used to make the Transaction, this is completed by you initiating a Refund. Maestro do not support Original Credit Message types, no dedicated Merchant ID is required.

MasterCard – refunds or winnings must not be refunded to the card account, either by BACS or other means.

Original Credits - Special Procedures

Where you submit an original credit to us for processing you must ensure that:

- the amount of the credit is not more than US\$ 50,000 or the sterling equivalent;
- if you are submitting more than one credit in respect of a Cardholder the amount on any day does not exceed US\$ 50,000 or the sterling equivalent.
- the credit is to the Card account used to make the initial Card Payment;
- the credit is not being made to a Cardholder from a country excluded from the Original Credit scheme (Please refer to page 7);

- you have checked the identity of the Cardholder and where the Cardholder is making the Card Payment.
- all Original Credits are received from you as Refunds and processed by us using the separate Merchant ID number we allocate to you for Original Credits.
 - (a) the dedicated Merchant ID used for Original Credits must not be used for processing sales transactions.
 - (b) Original Credit Merchant IDs may only be used to credit a Card account, and may not be used to process debits.

In certain situations an Original Credit may be returned to you. For example, if a Card account has been closed, the Card number is incorrect or the Card Issuer cannot credit the account of the Cardholder because of local law restrictions.

You must pay us the amount of all Original Credits. Normally we will deduct the amount of the credit from the amount of any Card Payments we are due to pay to you under the terms of the Merchant Agreement. However, if the amount of credit is more than the value of Card Payments we will collect the difference from you by direct debit. We may also apply the right of set off contained in the Merchant Agreement to any outstanding credit amounts in any currency.

The statement we provide to you will give details of all Original Credits. We will tell you the amount of any charges which apply to Original Credits from time to time.

Non-Participating Countries for Original Credits

Following confirmation from Visa of the geographic scope for the Original Credits, please see below a list of non-participating countries and their country codes. Visa has confirmed that the following regions will be excluded: United States, Latin American Countries, Canada and Asia Pacific. From time to time, when notified by Visa, we will be updating the countries on the exclusion list.

Should you attempt to make an Original Credit to a cardholder from an excluded country the Original Credit will be returned to you as either a reject or chargeback.

COUNTRY CODE	COUNTRY
	LATIN AMERICA COUNTRIES REGION
660	ANGUILLA
28	ANTIGUA & BARBUDA
32	ARGENTINA
533	ARUBA
44	BAHAMAS
52	BARBADOS
84	BELIZE
60	BERMUDA
68	BOLIVIA
76	BRAZIL
92	BRITISH VIRGIN ISLANDS
136	CAYMAN ISLANDS
152	CHILE
170	COLOMBIA
188	COSTA RICA
212	DOMINICA
218	ECUADOR
222	EL SALVADOR
308	GRENADA
312	GUADALOUPE
320	GUATEMALA
328	GUYANA
332	HAITI
340	HONDURAS
388	JAMAICA
474	MARTINIQUE
484	MEXICO
500	MONTSERRAT
530	NETHERLANDS ANTILLES
558	NICARAGUA
591	PANAMA
600	PARAGUAY
604	PERU
630	PUERTO RICO
214	REPUBLICA DOMINICANA

COUNTRY CODE	COUNTRY
659	ST. KITTS-NEVIS
662	ST. LUCIA
670	ST. VINCENT & GRENADINES
740	SURINAM
780	TRINIDAD AND TOBAGO
796	TURKS & CAICOS ISLANDS
850	U.S. VIRGIN ISLANDS
858	URUGUAY
862	VENEZUELA
	USA REGION
840	U.S.A.
	CANADA
124	CANADA
	ASIA PACIFIC REGION
458	MALAYSIA
360	INDONESIA
036	AUSTRALIA
344	HONG KONG
356	INDIA
410	KOREA
392	JAPAN
316	GUAM
554	NEW ZEALAND