



MERCHANT ACCOUNTING & REPORTING SYSTEM (M.A.R.S.) MANUAL
Version 1.0 –1.31



Powered by:-

Avenues (I) Pvt. Ltd.,

Level II, Plaza Asiad,
S.V. Road, Santa Cruz (West),
Mumbai- 400054. India.
Tel: (022) 6742 5555 /
2600 0816 / 3091 3622 /
5692 0419
Fax: (022) 2648 0772 /
6742 5542
Web Site : www.avenues.info
Email : contact@ccavenue.com

Avenues World Pte. Ltd.,

16 Raffles Quay,
#34-04, Hong Leong Building,
Singapore 048581.
Tel: (65) 6325 4802
Fax: (65) 63254803
Web Site : www.avenues.info
Email : contact@ccavenue.com

Avenues Inc.,

171 Madison Avenue,
Suite No. 1006, Nap Building,
Manhattan, New York,
NY 10016. USA.
Tel: +1 212 685 6060
Fax: 1 212685 6030
Web Site : www.avenues.info
Email : contact@ccavenue.com

AVENUES LIMITED

1001-2, New Victory House,
93-103 Wing Lok Street,
Central, H.K. (SAR),
China.
Web Site : www.avenues.info
Email : contact@ccavenue.com



COPYRIGHT NOTICE

Copyright © 2001 - 2007 AVENUES. All Rights Reserved

This documentation is the confidential and proprietary intellectual property of AVENUES INDIA PVT. LTD. Any unauthorized use, reproduction, preparation of derivative works, performance or display of this document or software represented by this document, without the express written permission of AVENUES INDIA PVT. LTD. is strictly prohibited.

CCAVENUE, CINEAVENUE, RESAVENUE, EVENTAVENUE and the AVENUES logo design are trademarks and/or service marks of AVENUES INDIA PVT. LTD. All other trademarks, service marks, and trade names are owned by their respective companies.

Integration Support /Technical Support

service@ccavenue.com

91-22- 67425555/26000816/30913622/ 56920419

Financial Services

Mon-Fri 10:00 am-6:30 pm IST, Sat 10:00 am-4:00 pm IST

accounts@ccavenue.com

91-22- 67425555/26000816/30913622/ 56920419

Risk Management

Mon -Fri 10:00 am-6:30 pm IST, Sat 10:00 am-4:00 pm IST

risk@ccavenue.com

91-22-67425555/26000816/30913622/ 56920419



1. INTRODUCTION.....	5
1.1 Overview And Objective.....	5
2. MANAGING YOUR CCAVENUE™ ACCOUNT.....	6
2.1 Logging In To Your CCAvenue™ Account.....	6
2.2 Navigating Through Your CCAvenue™ Account.....	7
2.3 Setting Up Your CCAvenue™ Account.....	11
3. PAYMENT PROCESSING OPTIONS.....	17
3.1 Overview Of Various Payment Processing Options.....	17
3.2 VARIABLE AMOUNT INTERFACE.....	17
3.2.1 Overview and Requirements.....	17
3.2.2 Site Integration.....	17
3.3 SHOPPING CART INTERFACE.....	20
3.3.1 Overview and Requirements.....	20
3.3.2 Product Management.....	20
3.3.3 Site Integration.....	23
3.4 BILL PAYMENT COLLECTION INTERFACE.....	24
3.4.1 Overview and Requirements.....	24
3.4.2 How To Collect A Bill Payment?.....	24
3.5 AUCTION PAYMENT COLLECTION INTERFACE.....	26
3.5.1 Overview and Requirements.....	26
3.5.2 How to Collect An Auction Payment?	26
3.6 VIRTUAL TERMINAL INTERFACE.....	27
3.6.1 Overview and Requirements.....	27
3.6.2 How to Use The Virtual Terminal Interface?	27
4. ADVANCED SITE INTEGRATION FOR REALTIME SUCCESS/FAILURE.....	30
4.1 Pre-requisites.....	30
4.2 Download Integration Kit.....	30
4.3 Steps To Integration.....	31
4.4 Testing advanced site integration.....	33
5. TRANSACTION MANAGEMENT.....	34
5.1 Authorise And Capture Facility.....	34
5.2 Pending Orders.....	36
5.3 Accounts Management.....	40
5.4 Search Transaction Data.....	44
5.5 Order Cancellations And Refunds.....	45
6. SECURITY AND LOSS PREVENTION FEATURES.....	47
6.1 CCAvenue™ Security Features Overview.....	47
6.1 Credit Card Chargeback Risk and Policy.....	49
6.3 The Risk Management And Loss Prevention.....	50
7. SALES IN CURRENCIES OTHER THAN INR AND EXPORT PROCEDURES.....	51
8. GETTING HELP.....	52
9. APPENDIX A- GLOSSARY.....	53



1. INTRODUCTION

The CCAvenue Transaction Gateway offers e-merchants in India a one-stop solution for processing e-transactions ranging from credit card transactions, direct debit from their online bank accounts, cash cards and mobile payments.

At CCAvenue we strive to offer value added services to the e-merchant to increase the number of transactions, their value and overall profitability and to enhance transaction security and pro-actively counter fraud and charge-back related losses.

1.1 OVERVIEW AND OBJECTIVES

The CCAvenue System has been designed for quick integration and ease of use. The CCAvenue User Guide will introduce you to the CCAvenue India Gateway and familiarize you with the features and methods of integration of CCAvenue India.

The CCAvenue India User Guide is intended as a set up guide for new merchants of CCAvenue.com. It outlines the steps required to be followed by a new merchant to bring their account from newly created to completely integrated. This document has been written assuming a basic level of familiarity HTML and technical aspect of e-commerce. *(If you need to learn more about HTML basics please read appendix A.)* Reading this document should be the first step a merchant takes after signing up for their account. It contains indispensable information about how the merchant's account functions, and what its limitations are.



2. MANAGING YOUR CCAVENUE ACCOUNT

2.1 LOGGING IN TO YOUR CCAVENUE ACCOUNT

You may log in to your CCAvenue Account either from the login box provided on the CCAvenue main page (<http://www.ccavenue.com>) or by clicking on the key icon provided on the left hand corner of the navigation bar at the top of any of the inner content pages.

Client ID ::
Your ID Here
Password ::
Login Type :
Merchant
I Agree
Terms of Service
Forgot Password??

TO LOGIN FROM MAIN PAGE

TO LOGIN FROM INNER CONTENT PAGES

Client ID:
Password:
Use of CCAvenue constitutes acceptance of the terms of CCAvenue's Client Agreement
I have read the Client Agreement and I accept the terms.
Forgot Password?

The first time you log into your CCAvenue account you will be using the client id and password provided to you in your activation email. When you log in from the CCAvenue main page an additional field of Login Type appears in the Login box. Please ensure that the Login Type selected is 'Merchant' in order to access your CCAvenue Merchant Account. The client id or username assigned to you cannot be changed however to ensure the security of your account we recommend that you change your password regularly.



2.2 NAVIGATING THROUGH YOUR CCAVENUE ACCOUNT

Upon logging in to your account, you will be taken to the main menu. Here you will find a number of features provided for your convenience:

- 1) Date & Time Stamp
- 2) The Last Login Information Box
- 3) The Navigation Bar
- 4) The News Scroll Bar
- 5) The Main Menu

The screenshot shows the CCAvenue merchant dashboard. At the top, there is a navigation bar with links: MAIN MENU, PENDING ORDERS, COLLECT BILL PAYMENT, COLLECT AUCTION PAYMENT, SETTINGS & OPTIONS, REPORTS & STATISTICS, PRODUCT MANAGEMENT, CALCULATOR, VIRTUAL TERMINAL, NEW, LOOK UP TRANSACTION DATA, HELP DESK, and LOG OUT. Below the navigation bar, the date and time are displayed: DATE: June 16th, 2003, IST: 1:42:02 PM, and a welcome message: Good Afternoon! (Callout 1). On the left, a box displays the merchant's last login information: Merchant Name: Vishwas Patel, Account Type: Economy, Last Login: Date: 16/06/2003, Time: 01:27:35, Last Login IP: 192.168.3.110 (Callout 2). The main content area is titled 'MAIN MENU' and contains an account summary for Client ID: vishwas, including current transaction earnings (Rs.0/-), amount last paid (Rs.0 on Aug 20, 2001), and number of pending orders (None). It also lists information and help functions such as 'How to set up your CCAvenue account?', 'Generate HTML for Shopping Cart Interface', and 'Tips & Hints for Indian Internet Merchants' (Callout 5). On the right, there is a news scroll bar titled 'FROM THE CCAVENUE NEWS DESK - Case Studies Of Successful E-Businesses - updated every fortnight.' (Callout 4). A callout 3 points to the navigation bar.

2.2.1 THE DATE AND TIME STAMP :

The current date and time stamp is displayed in the top left hand corner right below the CCAvenue banner. The time is displayed in Indian Standard Time and a welcome message greets you when you log in.

2

2.2.2 THE LAST LOGIN INFORMATION BOX :

The Last Login Information Box in the left hand panel displays your merchant name, account type, date and time of last login and the IP from which you logged in the previous time. This useful feature helps to keep a track of your last account access and can alert you to any unauthorised access.

3

2.2.3 THE NAVIGATION BAR :

The navigation bar runs throughout your account pages and provides links to the main sections of your account.



A summary of the various links and a brief description of the functions are outlined below. As you read on you will find more detailed information about each link and the functions and features, they offer in the subsequent pages of this user guide.

The **MAIN MENU** takes you back to the main page of your CCAvenue account. *(Please find detailed description under Section 2.2.5 Page No. 8)*

The **PENDING ORDERS** lists all the pending and most recent orders awaiting shipping. Through this section, you can view the details of orders placed by your customers and capture the orders so that the transactions are processed and amounts are credited to your account. Please note that we recommend that you access this section regularly (at least 4 times a day) and capture orders as orders are kept pending for only 12 days inclusive of the date of placement of the order. At the end of the 12th day the order is automatically cancelled by the system. *(Please find detailed description under Section 5.2 Page No. 36)*

The **COLLECT BILL PAYMENT** lets you create and send by email an invoice / bill to collect online payment from your customers. *(Please find detailed description under Section 3.4 Page No. 24)*

The **COLLECT AUCTION PAYMENT** lets you send an email to the winning bidder on your auction site and collect payment for the auctioned item online. *(Please find detailed description under Section 3.5 Page No. 26)*

The **SETTINGS & OPTIONS** allows you to configure and set up your CCAvenue account to work for you. *(Please find detailed description under Section 2.3 Page No. 10)*

The **REPORTS & STATISTICS** takes you to the Reports and Statistics Centre where you will find detailed reports for your CCAvenue Account. *(Please find detailed description under Section 5.3.1 Page No. 41)*

The **PRODUCT MANAGEMENT** section is for merchants using the shopping cart interface to enter and manage the product description and pricing information. *(Please find detailed description under Section 3.3.2 Page No. 20)*

Merchant Accounting & Reporting System (M.A.R.S.)



The **VIRTUAL TERMINAL** allows you to authorize and process credit card transactions from any computer with an Internet connection and a Web browser. *(Please find detailed description under Section 3.6 Page No. 27)*

The **CURRENCY CONVERTER** is a useful link for quick conversion of amounts from one currency to its equivalent in any other currency you choose.

The **LOOK UP TRANSACTION DATA** provides a comprehensive search facility for the merchants to look up past order details and status of the orders. *(Please find detailed description under Section 5.4 Page No. 45)*

The **HELP DESK** provides a handy link to help related topics and CCAvenue support services from any of the CCAvenue account pages.

The **LOG OUT** link allows the merchant to log out of their account securely.

4

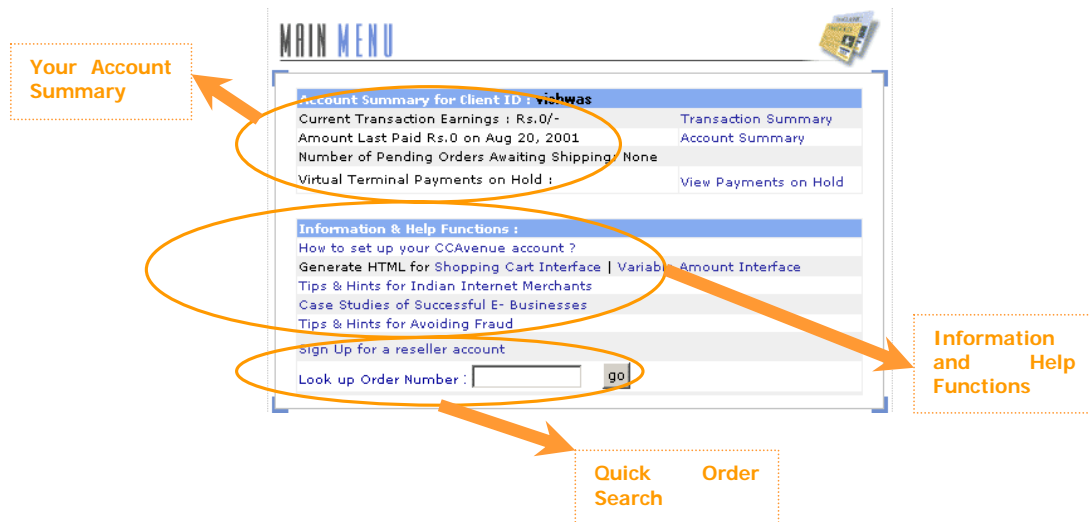
2.2.4 THE CCAVENUE NEWS SCROLL :

Check the News scroll on the right hand panel of your main CCAvenue Account page to view the latest announcements. We will keep you updated about new features, enhancements, policies and news about CCAvenue right here through the scrolling news items. Click on any of the scrolling headlines to get a more detailed news report.

5

2.2.5 THE MAIN MENU :

The Main Menu is the main page of your CCAvenue Account provides you with a comprehensive snapshot of your CCAvenue account status as well as quick links to transaction and account summaries, tips, help-related topics and other features. A handy search for order details on the basis of the order number has also been provided at the bottom of the main menu.



Your Account Summary provides a ready reference to information regarding:

- Your current transaction earnings.
- The last payment information.



- c) The number of pending orders
 - d) The number of virtual terminal orders currently on hold.
- Quick links to the Transaction summary and Account summary of your account have been provided alongside the relevant information.

The Information and Help Functions provide important links to information relating to setting up your CCAvenue Account, HTML code for quick integration of your website as well as links to Tips & Hints and Case studies.

The Look Up Order Number search provides a quick search facility for merchants to look up order details on the basis of the order number entered. Please note that this search requires that the entire order number be provided and in the correct case as the search is case sensitive.

2.3 SETTING UP YOUR CCAVENUE ACCOUNT

The CCAvenue India account has been configured using information provided by you at the time of registration. In addition to this information, you will need to provide further details to configure your account for email functionality, SMS alerts etc. You may also edit relevant details as required (except for certain critical data) through the Setting and Options link.

Under  the following links are available:



2.3.1 CHANGE PASSWORD



The 'Change Password' link in the 'Settings and Options' section provides you with this feature. To successfully change your password you must provide your username, enter your old password and enter your new password two times to confirm the change. The password is case sensitive and must contain a minimum of 5 and a maximum of 8 alphanumeric characters only.

Change Password	
User Name :	<input type="text"/>
Old Password :	<input type="password"/>
New Password : (Should be between 5 and 8 characters)	<input type="password"/>
Enter New Password Again :	<input type="password"/>
<input type="submit" value="Submit"/>	

Fig 1.1 Screen for changing password

2.3.2 CHANGE REGISTRATION TYPE



Your account has automatically been configured to the type of account selected at the time of registration. If you have registered for an Economy Account, you may choose to upgrade to the Premium Account at a later date by clicking on this link. Downgrades from a Premium Account to an Economy Account are not allowed. To upgrade to a Premium account you will need to pay the difference between the set up fees either by cheque or draft or by credit card (Master/Visa).



As soon as CCAvenue receives the payment the upgrade of your account will be effected and an email informing you of the same will be sent to your email account.



2.3.3 GENERAL SETTINGS :

The general settings section allows you to review information about your account as provided by you at the time of registration and change it as may be required, with the exception of certain critical information. The name of the person/ company/ entity to whom payouts are to be made, bank information, the url and the mailing address of the company cannot be changed from this interface for your own protection. For security purposes if any of these are to be changed then you must send a formal request in writing with a signature on your company letterhead, accompanied by a photocopy of a valid photo id. Please note - emails will not be accepted. You may mail or fax to Avenues (I) Pvt Ltd. Other than these details, all other information on this page may be changed as required.

2.3.3.1 Change Contact Information

The contact information is pre-configured as per the data provided at the time of your registration. You may change this information as required. Please note that the email id provided here will be the email to which all the order emails will be sent. All CCAvenue correspondence other than payouts will be addressed to the contact person mentioned in this field so please ensure that all the contact information provided here is accurate and up-to-date.

Change contact information	
If you need to change the contact person's name, phone number, or E-mail address, enter the appropriate changes to the information below.	
Contact Name :	<input type="text" value="Wishwas Patel"/>
Tel. No. :	<input type="text" value="6000816"/>
Fax No. :	<input type="text"/>
Email :	<input type="text" value="seasons@vsnl.com"/>

2.3.3.2 Assign and Change Copy to Mail Id

In addition to the above contact person's id if you wish to assign an additional email id to which all email correspondence including order details will also be sent you may do so here.

Change Copy to [CC] Mail Id	
Provide an additional email id where all your CCAvenue correspondence can be 'cc'ed besides the one provided during registration. This is to enable quick response-time even in cases of technical failures and absence of persons..	
CC to Email Id	<input type="text"/>



2.3.3.3 Change Transaction Type

Your CCAvenue account allows the following transaction type settings for your website namely:

- The Amount Interface
- The ShopCart Interface
- Both Amount & ShopCart Interface

You will however have to integrate the appropriate code to make the specific transaction type functional.

The screenshot shows a web form titled "Change Transaction Type". It contains a text instruction: "Please note that, if you changed the interface type, you have to customize your shopping page HTML code according to the Interface type." Below this is a dropdown menu labeled "Transaction Type" with the word "Select" inside it.

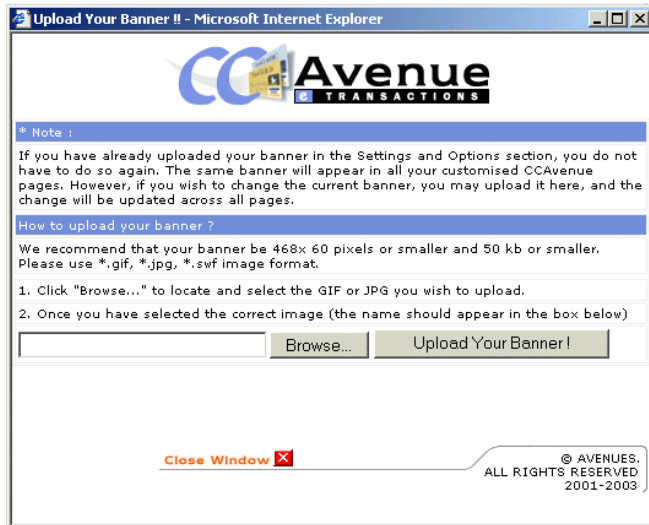
2.3.3.4 Change Logo

To customize the look of your online ordering screens, you can specify a graphic logo or banner to be used. This image will be displayed at the top of the customer shopping screens where the plain-text store name usually appears.

Please follow these steps carefully to ensure that your logo is uploaded and displayed correctly:

- **Step 1:** Create the graphic file in .gif, .jpg or .swf format.
- **Step 2:** Maximum allowable dimensions are 468 pixels width, 60 pixels height.
- **Step 3:** Be sure the file size is small so that it will download quickly.

- **Step 4:** Click on the 'Upload Here' link, this will open a window as displayed on the right.
- **Step 5:** Browse and select the .gif, .jpg or .swf image you wish to upload (the name will appear in the box provided).
- **Step 6:** Click on the 'Upload Your Banner' button.
- **Step 7:** The banner will now be visible on your CCAvenue shopping cart and shipping and transaction pages.



After updating the banner, you should then view the ordering screens to be sure that the image is uploaded correctly and is displayed properly.

This image will be displayed at the top of the customer shopping screens where the plain-text store name usually appears.



2.3.3.5 Change Web Store Name

The web store name is displayed on the top of the Shopping cart and Shipping/billing pages if you have not uploaded the logo or banner image as described above. You may change and set the Web store name as often as you like however your website URL cannot be changed.

Change Webstore Name	
Web Store Name	<input type="text" value="Seasons India"/>

2.3.3.6 Change the Return page

You can set the url to which you want your customers to return to after completing a transaction at CCAvenue. This url will be displayed on the CCAvenue Thank You page offering your customer a 'Return to your site' link.

Return to your Web site from the Thank-You page	
If you enter a Web page address below, CCAvenue's screens will offer the customer a "Return to your site" link on our Thank You page after an order has been placed.	
Return Page URL	<input type="text" value=""/> [Ex- http://www.ccavenue.com/mer_register/main.jsp]

2.3.3.7 Change Delivery Option

Depending on the type of merchandise you are selling, you can select the delivery option mode. In case of transactions where physical delivery of merchandise is involved by courier, post or hand-delivery choose the '**Offline**' or '**Both**' mode where in the customer will be prompted to enter his mailing address in the 'Delivery Details' field. If you are using the system for accepting payments for merchandise with an online mode of delivery (for example purchase of downloadable products, online registrations, acceptance of fees etc.) then select the '**Online**' mode to remove the 'Delivery Details' field from the Shipping and Billing page.

Change Delivery Option	
To change your mode of delivery, select one of the below.	
Online: Ideal for delivery of downloads, registration forms, acceptance of fees, etc. This will remove the 'Delivery Details' box from your Billing and Shipping page.	
Offline/Both: Ideal for all transactions involving traditional modes of delivery: courier, post, hand-delivery, etc. When you select either of these options, the customer will have to provide his/her physical address against 'Delivery Details'.	
Delivery Option	<input type="radio"/> Online <input type="radio"/> Offline <input checked="" type="radio"/> Both



2.3.4 SUBSCRIBE TO SMS ALERTS :

You can choose to have order information for successful transactions sent to you by SMS on your mobile phone. You may set up to 2 mobile numbers on which to receive SMS order alerts. A charge of Re. 1/- for each SMS sent per mobile number will be deducted from the your weekly payout amounts.

To activate your SMS alerts select the 'Yes' radio button and enter the mobile number/s in the fields provided on the SMS settings page as shown below and submit.



Your SMS Settings	
1. Do you want to activate the SMS service? All successful transactions will be sent by SMS to the Mobile no(s) given below. A charge of Rs.1/- per SMS per Mobile no. will be deducted from your weekly payout.	<input type="radio"/> Yes <input checked="" type="radio"/> No
2. If Yes, please mention your Mobile Number(s). Please start your Mobile number with the Country Code (i.e. 91) (Format : 919800000000) Note : Please add your country code while specifying your mobile no. If you don't include the country code you will not receive the SMS.	Mobile 1 : <input type="text"/>
(Optional)	Mobile 2 : <input type="text"/>

Submit

CC Avenue endeavours to provide this value added service with the assistance of third party service providers. While every effort is taken to ensure that the SMS Order Alert service works, delays and down times are possible, which are beyond the control of Avenues (I) Pvt. Ltd. and their service providers. The usage of this service does not in any way remove the obligation of every sub-merchant to access his account on www.ccavenue.com to check and capture pending orders.




2.3.5 CUSTOMIZE YOUR SHIPPING /BILLING PAGE :

To enhance your customer's experience on your website we recommend that you visit the 'Customize Your Shipping/ Billing Pages' to customize your shopping pages so that they integrate completely with the look and feel of your website.




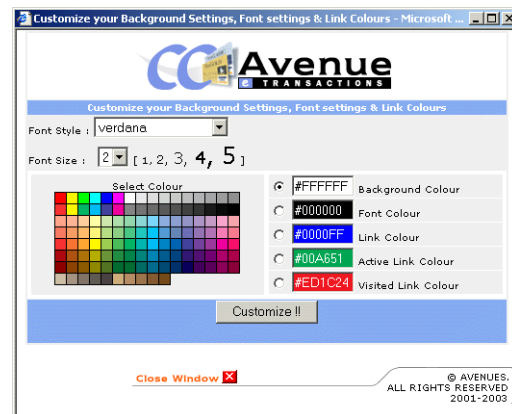
How to customize?


You have the option of customizing the Shipping and Billing Page, the Transaction Result Page as well as the Shopping Cart pages.

Each  image in the "Customize Your Page" section is associated with a particular design element of the CAvenue Page.

Customize Element

Click on the  image to customize the particular design element, like background, table settings, fonts, etc.



- ➔ When you click on the  image, the customization window pops up. You can choose the colour for the background and size and colour of fonts as per your requirement, and click 'Customize!!' Separate colours can be set for link, active link and visited link colour.
- ➔ On submission, details of your customization are saved for future use.

Preview Customization

- To preview after customization, click 'Preview & Save Settings' provided alongside the relevant section.
- You may complete all the customization and then preview all changes in one go; or preview after each change that you make. If you are not happy, these can be revised by going back to the particular element.
- By clicking 'Customize' in the customization windows, you will save your new design details for future use, even after you log out. These will be deleted only after you update the same.
- To upload the preview settings to your live pages on the Internet, click 'Save Settings' on the preview page. This will instantly updated your settings. So get creative!



When to use?



To see what the customised settings will do to the your CCAvenue page and to save and update the new settings on your live pages instantly on the internet.



To see your CCAvenue pages as they currently appear online.



To see & apply the default look of the pages. If you wish to undo the customization you have selected for your pages, simply 'Preview' the default look and click 'Submit'. The default CCAvenue look will be implemented in the relevant pages.



3. PAYMENT PROCESSING OPTIONS

3.1 OVERVIEW OF THE VARIOUS PAYMENT PROCESSING OPTIONS

CCAvenue offers you a range of facilities for collecting and processing online payments from your customers namely:

- **Variable Amount Interface**
- **Shopping Cart Interface**
- **Collect Bill Payment Interface**
- **Collect Auction Payment Interface**
- **Virtual Terminal Interface**

The first two interfaces namely the **Variable Amount** and the **Shopping Cart** are for use with an online storefront on your own website. The remaining methods of collecting payments can be accessed from your password secured merchant account at www.CCAvenue.com.

3.2. THE VARIABLE AMOUNT INTERFACE

3.2.1 Variable Amount Overview and Requirements

The Variable Amount Interface is the best option for you if you have only a couple of items for sale on your website OR if you have your own custom shopping cart and require only a **'BUY NOW'** or **'PROCEED TO PAY NOW'** button. To use this option for collection of online payments you need to incorporate certain lines of simple HTML code to put a 'BUY NOW' button on your website. You will find the HTML code for integration of the Variable amount interface on the main menu itself under the head **Generate HTML for Variable Amount Interface**.

Although the Variable amount interface in itself works on simple HTML code, you do need to have some script to generate a unique order id for each transaction that is sent to the CCAvenue™ gateway for processing. What script and the programming language you use to run this script is entirely at your own discretion; it may be written in perl, ASP, JSP, etc.

We do however have a sample script written in ASP (Active Server Pages) for your convenience.

3.2.2 Variable Amount Site Integration

The CCAvenue system expects certain input data with specific names to be sent to the CCAvenue website. For this reason, it is essential that the names of the input fields on the merchant's web site and the CCAvenue.com web site match exactly. To achieve this, the relevant data field values of the shopping cart must be assigned to the appropriate data field of the form provided below. Some of these input data fields are mandatory and marked in **red**, and must be sent to the CCAvenue system with every order. Please ensure that the values have no unnecessary blank spaces preceding or trailing the values.

Line 1: <form action="https://www.ccavenue.com/shopzone/cc_details.jsp"
 method="post" >

This line defines the beginning of the form. The `method` is the way we are sending the information. The `action` property of this form tells the form where to send the information contained in the input fields. For all Variable Amount transactions, the `action` property should be **https://www.ccavenue.com/shopzone/cc_details.jsp** for online processing. Please do not change any part of this line.

Line 2: <input type="hidden" name="Order_Id" value="ORD_ID1234">

This field is a compulsory field that sends the id, which is to be the unique identifier for this order, to the CCAvenue™ site. This must be a unique id generated at your website and



may contain combination of letters, numbers, dashes(-), forward slashes(/) or back slashes(\) up to a maximum of **100** characters.

Line 3: `<input type="hidden" name="Amount" value="1000">`

The amount field must contain the information about the final total of the amount to be processed by the CCAvenue™ payment system.

Line 4: `<input type="hidden" name="Merchant_Id" value="M_demos_17">`

This field represents the merchant id assigned to you by CCAvenue™ and identifies the order as one originating from your website. This field will accept up to a maximum of **50** characters only.

Line 5: `<input type="hidden" name="billing_cust_name" value="John Doe">`

This field must contain the customer's name as it appears on his / her credit card and will accept up to **50** characters.

Line 6: `<input type="hidden" name="billing_cust_address" value="123 Green Acres, West Eden">`

The customer's billing address information must be sent in this parameter and it will accept a maximum of **500** characters.

Line 7: `<input type="hidden" name="billing_cust_country" value="U.K.">`

The customer's billing country must be sent in this parameter and it will accept a maximum of **50** characters.

Line 8: `<input type="hidden" name="billing_cust_tel" value="41-345-345678">`

This field must contain the customer's telephone and will accept up to **50** characters.

Line 9: `<input type="hidden" name="billing_cust_email" value="johndoe@hotmail.com">`

This field must contain the customer's email and will accept up to **50** characters.

Line 10: `<input type="hidden" name="billing_cust_notes" value="Send right away!">`

This field has been provided to capture any special instructions or notes that the customer wishes to convey to the merchant and will accept up to **500** characters.

Line 11: `<input type="hidden" name="delivery_cust_name" value="John Doe">`

This field must contain the recipient's name and will accept up to **50** characters.

Line 12: `<input type="hidden" name="delivery_cust_address" value="123 Green Acres, West Eden ">`

This field must contain the recipient's address where the merchandise is to be delivered and will accept up to **500** characters.

Line 13: `<input type="hidden" name="delivery_cust_tel" value="41-345-345678">`

This field must contain the recipient's telephone number and will accept up to **50** characters.

Line 14: `<input type="submit" value="Proceed To Buy Now">`

This creates a button displaying the text "Proceed To Buy Now" and on clicking which all the above parameterised information is sent to the CCAvenue™ shipping and billing page. You can change this text of the button to anything that you want displayed on your website; for example "CheckOut".

Line 15: `</form>`

This simply demarcates and ends the form.

Merchant Accounting & Reporting System (M.A.R.S.)



To enhance your customer's experience on your website you can customise the CCAvenue shipping / billing pages so that it blends with your website. Please refer to **Section 2.3.5** to read more on how to '**Customise the Shipping and Billing Page**'.

3.3 THE SHOPPING CART INTERFACE

3.3.1 Shopping Cart Overview and Requirements

Merchants who have only an HTML website and do not have the software programming expertise required to develop their own custom shopping cart, CCAvenue has provided a ready-to-use shopping cart.

3.3.2 Product Management

Before you can integrate the shopping cart you need to perform a few necessary and extremely easy steps, as follows:

Step 1: Select the correct Interface Type in Settings and Options

If you wish to use the shopping cart interface then you must go the General settings' link in the 'Setting and Options' section. Go to the Change Interface type and select either 'ShopCart Interface' or 'Both Amount and ShopCart Interface' and click on 'Submit' to update the settings.

Step 2: Add and Manage Products

The next step requires that you upload the products you wish to display on your shopping cart by visiting the 'Product Management' section. (Please note that if you have skipped the previous step you will not get access to the product management features.)

PRODUCT MANAGEMENT

[NOTE: For CCAvenue Shopping Cart users only]

Please select a function:-

- Add a New Product
- Bulk-Load Products from a File
- List of Deleted Products
- Generate HTML

Search

Product ID #	Product Name	Price	Weight	
2-5000	Ghagra Choli	Rs.1	N/A	Modify Delete
2-5128	Salwar Kameez --- Color ---	Rs.1	N/A	Modify Delete
2-5890	T-shirt --- Size --- --- Colour ---	Rs.5000	0.5 kg	Modify Delete

Ask customer to type in :
[Specify Inscription](#)

Number of Current products : 3
Number of Deleted products : 3
Total Number of products on file : 6

Annotations:

- All the Product Management Function Links are listed here.
- Search for any product by entering the Product Id and clicking the 'Search' link.
- The listing of all Current products is displayed with product id, product name, price, weight and links to 'Modify' or 'Delete'.

You can add products by any of the two methods:

- 1) Adding one product at a time by clicking on the 'Add a new Product' Link.

Add Your Product You need to provide the Product Id, Product Name, the Unit Price, Weight of the product and the Unit of weight.

Add your Product

Product ID Number
Letters, Numbers, and dashes are ok.

Product Name
For best results, use both upper- and lower- case letters

Price Rs. **Weight** kg

Currently Available ?
 Yes, available for immediate shipment.
 No, product is backordered or temporarily unavailable.

Click Here To

OR, use the areas below for Product Varieties & Options.

If the product is not available, you can simply select the 'No' radio button, which ensures the appropriate message, will be displayed to your customer informing him / her that the product chosen is currently unavailable.

Advanced options are also available where you can give the customer up to 3 options for every product and specify multiple choices within each of these options.

Specify the text to be displayed to the customer asking for special message, inscription etc which he wants added on to the product.

Add Your Product Options

	1	2	3
Name of Option (Size, Color, Flavor, etc.)	<input type="text" value="Size"/>	<input type="text" value="Colour"/>	<input type="text"/>
Name of Choices One per line	<input type="text" value="Small"/> <input type="text" value="Medium"/> <input type="text" value="Large"/> <input type="text" value="X-large"/>	<input type="text" value="White"/> <input type="text" value="Yellow"/> <input type="text" value="Red"/> <input type="text" value="Green"/> <input type="text" value="Blue"/>	<input type="text"/>
Name of Customer Text Option (Inscription, Monogramme, etc.)	<input type="text" value="Specify the text for Inscription"/>		
	<input type="button" value="Add Product"/>		

2) Uploading the details of a number of products by clicking on the **'Bulk Upload Products from a File'** link.

This feature is useful for advanced users, or clients who have a large product list. Currently, the bulk loader works only with products that do not have any advanced options. If some of your products have options and choices, you can upload your products using the bulk upload feature however the customer options and choices must be entered by clicking on the modify link provided alongside each product in the list of current products.

To bulk-load a list of products from a file, simply follow these three steps.

Step 1: Prepare your Input File in the required text file format

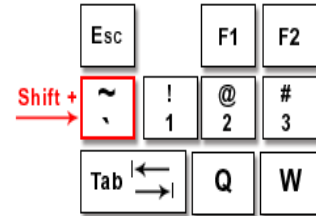
Create a text file (sometimes called an ASCII text file) containing a list of products to be loaded or updated. Each line of the text file needs to contain three items: the Product ID, the Product Name, and the Price in Indian Rupees (Rs.).

Use only the "~" to separate the Product ID, the Product Name, the Price, the Weight with the Unit of weight.

Use only the "~" (Tilde) to separate the Product ID, the Product Name, the Price, the Weight with the Unit of weight.

Do NOT use the Space bar to separate the Product ID, the Product Name, the Price, the Weight, and the Unit of weight.

Also please remember that Product IDs cannot contain any embedded spaces or special characters and must only contain letters, numbers, and hyphens.



Ensure that each product's details are on consecutive lines. An example product file might look like this:

Example A: ProductID ~ Product Name ~ Price

A-001 ~ Yellow - Shirt ~ 500
2232 ~ Set of 14 Vessels ~ 1500
ASG-221 ~ Salwar ~ 2000

OR

Example B: ProductID ~ Product Name ~ Price ~ Weight

A-001 ~ Yellow - Shirt ~ 500 ~ 0.5lbs
2232 ~ Set of 14 Vessels ~ 1500 ~ 20kg
ASG-221 ~ Salwar ~ 1500 ~ 12kg

A word of warning, as the bulk-load system is keyed on Product ID, if a Product ID in your input file already exists in our database, then that product's information will be updated with the new data from your input file.

Any product in the database whose ID is not in your input file will remain unchanged.

Step 2: Upload your Input File to a web site

Choose a name for your input file that ends in '.txt'. Then upload the file to a temporary location on your Web site using FTP. The URL to access the file should be something like <http://www.my-isp.com/myname/products.txt>.

Step 3: Load the products into CCAvenue

Finally, enter the URL where you uploaded your input file. Press Submit and your products will be loaded immediately.

Enter the URL of the Product File :

[Ex - http://www.my-isp.com/myname/pr_file.txt]

If you like, you can delete the input file from your Web site when you're finished.



3.3.3 Shopping Cart Site Integration

If you have registered with CCAvenue for using our shopping cart interface, then you need to place **'Add to Cart'** link next to each of the products displayed on your website and a **'View Shopping Cart / Checkout'** link at the top and bottom of the shopping area on each of your pages.

The 'Add to Cart' Link: You need to place this button near each product description on your shopping pages. (see our Demo Shop for a demonstration). When a customer presses the 'Add to Cart' Button, that product will be added to the customer's shopping cart. We will then give the customer an opportunity to select quantities and product varieties, if any. The customer can then select more items to purchase, or pay and finish.

The HTML code to generate this link is:

```
<A HREF="http://www.ccavenue.com/shopzone/custcart/sendtocart.jsp?
M_demos_17,productID,continue-page">Add to cart/Checkout</a>
```

If you wish to create a graphical version of this button instead, the code would be:

```
<A HREF="http://www.ccavenue.com/shopzone/custcart/sendtocart.jsp?
M_demos_17,productID,continue -page"></a>
```

The 'View Shopping Cart / Checkout' Link: allows customers to either view the contents of their shopping cart, or pay and finish.

The HTML code to generate this link is:

```
<A HREF="http://www.ccavenue.com/shopzone/custcart/sendtocart.jsp?
M_demos_17,shopcart,continue-page">View Shopping Cart/Checkout</a>
```

If you are going to create a graphical version of this button instead, the code would be:

```
<A HREF="http://www.ccavenue.com/shopzone/custcart/sendtocart.jsp?
M_demos_17,shopcart,continue -page"></a>
```

Note the red text, continue-page and productID in the examples above. In place of continue-page, insert the address of the Main Shopping page at your Web site. (This usually starts with http:// or www.) When the customer presses the "Add More Items" button from a CCAvenue page, we will send the customer back to the continue-page address that you specify.

For small shops, you will probably want us to send the customer back to the page from where he/she originally clicked on this link. Larger shops might want to send the customer to a search page in order to browse for his/her next product.

productID refers to the actual product id of each product that exists in your shop. This is an identifier used by your Web page to communicate with CCAvenue's software. It tells CCAvenue which product is being selected when a customer clicks on the "Add to Cart" button for that product. The product ID number can be any combination of letters, numbers, and dashes (-) Please note that each product entry is required to be made via the Your Products interface.



3.4 COLLECT BILL PAYMENT INTERFACE

3.4.1 Collect Bill Payment Overview and Requirements

Ideal for all merchants as a means to confirm any telephonic or electronic negotiations; or to otherwise raise instant bills to shorten the transaction processing time. In this section, the sub-merchant can create an online bill in seconds to forward to a prospective customer; or use this online bill as a reminder, inviting a serious prospect to complete a previously initiated transaction.

3.4.2 How To Collect A Bill Payment?

The sub-merchant will select from the following two options:

- **Online Invoice/Bill**
- **Transaction Completion Reminder**

Online Invoice/Bill:

In this section, the sub-merchant after having negotiated deal, to formalise it instantly can send a quick and easy invoice/bill with this CCAvenue feature. To send your Invoice/Bill now, you need to fill out the form with the information as described below.

STEP 1: Enter the data below and submit.

Your Customer Name: (Max 50 characters)

Your Customer Address: (Max 500 characters)

Your Customer Email Address: (Max 50 characters)

Your Unique Invoice/Bill Memo No.: This should be the unique number generated by your site to identify the transaction. The Invoice/Bill Memo No. must be alphanumeric in value, with a maximum length of 30 characters only.

Description of Goods / Services Sold / To be Sold: (Max 500 characters)

Total Price Including Shipping: Enter the amount to be billed in Indian Rupees

Additional Terms, Conditions, Notes or Instructions: (Optional - Max 125 characters)

STEP 2: Select Email Format and Send
 You can select the format in which you want the email to be sent either as an HTML or a plain Text email. The HTML email is visually pleasing and well formatted with colour and links, however all email applications do not support these; e.g. older versions of AOL and LYCOS

Transaction Completion Reminder:

This special 'Transaction Completion Reminder' Memo facility enables you to follow-up on your customers whose transactions have previously been 'Rejected / Not Authorized' by CCAvenue. This feature will give your customer the opportunity to complete the purchasing procedure for your goods/services, by paying through any of his/her other credit cards, or by directly debiting his/her Indian bank account. It enables your customer to pay directly through CCAvenue, instead of having to go to your site and placing his/her order all over again before actual payment through

Merchant Accounting & Reporting System (M.A.R.S.)



CCAvenue. This saves your customer time and makes it much easier for him/her to complete the transaction. To send these prospects a reminder Click here.

To send your 'Transaction Completion Reminder' memo now, please fill in the information below:

Failed Transaction Order Number :

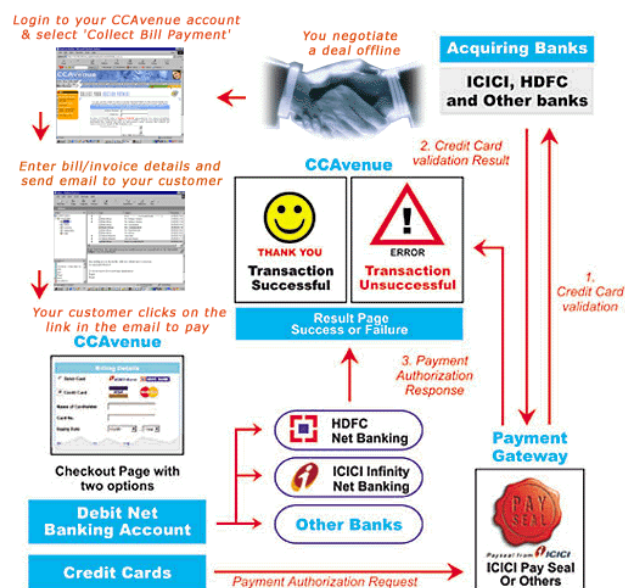
Retrieve Your Transaction Failure Data

STEP 1: Search for the Failed Order
Enter the order id and click the 'Retrieve Transaction Failure Data' to retrieve the details of the error Transaction.

STEP 2: View the Details of the Regenerated Order
Review the details of the failed order and then click on the 'Send Email now' link to send the Regenerated Order to your customer.



In the case of both these options a bill is generated and then sent by email to the customer's email address. A link [» Click To Pay](#) to CCAvenue Payment gateway will be appear after the invoice details in this email. By clicking on this link or copying and pasting the link in his browser window address bar, the customer will be directed to the billing pages of the CCAvenue payment interface. The customer must fill in the required details and submit. On successful completion of the transaction the order details will be displayed in the 'Pending Orders' section for capture with 'Invoice Order' OR 'Regenerated Order' marked in **Bold Red** text just below order number.





3.5 COLLECT AUCTION PAYMENT INTERFACE

3.5.1 Collect Auction Payment Overview and Requirements

You can use this facility to send an Auction Payment Collection email to the winning bidder of a completed auction. This feature is ideal for merchants hosting auctions either on their own sites, or on auction sites like baazee.com and ebay.com.

3.5.2 How To Collect An Auction Payment?

This process follows the following steps:

Step 1) You host and conduct an auction on your website or on an auction site like Ebay or Baazee etc.

Step 2) After close of auction, you can send the bill to the winning bidder by logging in to your CCAvenue merchant account and clicking on the 'Collect Auction Payment' link in the top menu.

Step 3) You will be required to fill in the details of the auction, the customer and the order details, and submit.

COLLECT YOUR AUCTION PAYMENT

You can use this screen to send an Auction Payment Memo to the winning bidder of a completed auction. To read more about this feature and see how it works, [Click here](#)

To send an Auction Payment Memo now, please fill in the auction information below:

Auction Number:

Order Id:

In place of OrderID, enter a **Unique OrderID** generated by your site, e.g InterShop unique session id, Site Server order id or any id that is used by your site to identify the transaction. This OrderID can have an alphanumeric value. However, this OrderID can have a maximum length of 30 characters only.

Product Description:
(Max 500 characters)

Total Price Including Shipping:
Indian Rupees

Winning Bidder Email Address:

Additional Instructions:
[Optional]
(Max 125 characters)

Enter the details of the Auction below and submit.

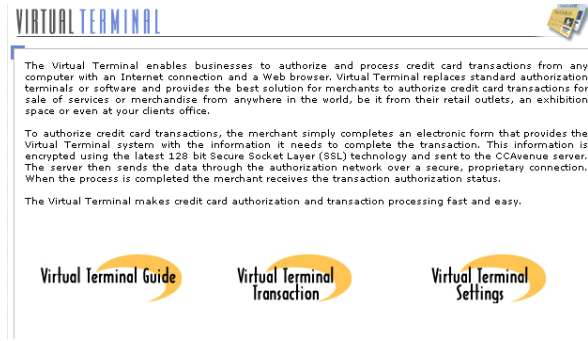
Auction Number: (Max 50 characters)
Order Id: (Max 30 characters)
Product Description: (Max 50 characters)
Total Price Including Shipping: Enter the amount to be billed in Indian Rupees
Winning Bidder's Email Address: (Max 50 characters)
Additional Instructions: (Optional - Max 125 characters)

Using these details, CCAvenue will send an e-bill to your customer, inviting him to pay through CCAvenue simply by clicking on a link in the mail. Upon clicking on this, the link provided in the e-mail the customer will be taken to the CCAvenue Billing and Shipping Page where he can pay online using his credit card or online net banking account with any of the specified Indian banks. On successful authorisation of the order you can log in to your CCAvenue account and visit the 'Pending Orders' section to capture the order which will be marked as an 'Auction Order' in bold red text just below the order id.

3.6 VIRTUAL TERMINAL INTERFACE

3.6.1 Virtual Terminal Overview and Requirements

The Virtual Terminal Interface is ideal for exporters, exhibitors and retailers who wish to authorize credit card transactions for sale of services or merchandise from anywhere in the world, be it from their retail outlets, an exhibition space or even at their client's office.



3.6.2 How To Use The Virtual Terminal Interface?

To use the Virtual Terminal Interface you need to first define the Settings for the Virtual Terminal Interface as per your requirements from the [Virtual Terminal Settings](#) link. After having done this you may enter a Virtual Terminal Order by clicking on [Virtual Terminal Transaction](#) link.

STEP 1: Define Virtual Terminal Settings

This section allows the sub-merchant to determine and set the features required for any transaction processed through the Virtual Terminal.

To configure the fields that will appear on the Virtual Terminal page, execute the following steps:

Payment Options: Determine whether you would like to receive payments by credit cards only or both credit cards and net banking for any Virtual Terminal transaction.

Display Shipping Details: By default the setting is 'Yes' which means that the Virtual Terminal will prompt you to capture the shipping details, however if your business model does not require these then you may select the 'NO' option and the Virtual Terminal page will not display the fields for capturing shipping information.

Tax Information: This section is optional and you may enter the details of your Sales tax number and service tax information if you wish these to be displayed on the invoice generated by the Virtual Terminal Interface.

Additional Instructions: Again an optional field, if you wish to add any special message for your customer in the invoice, specify it here in this field.

Exhibition Name and Place: If you are processing orders at an exhibition stall and wish to display this information on the invoice then you may enter the name of the Exhibition and the location.

Merchant Accounting & Reporting System (M.A.R.S.)



Click the Submit button to save your Virtual Terminal transaction settings. The system returns a message indicating that the settings have been successfully applied.

Change Virtual Terminal Settings	
Payment Option Note : Determine whether you would like to receive payments by credit cards only or both credit cards and net banking for any Virtual Terminal transaction.	<input type="radio"/> Only Credit Cards <input checked="" type="radio"/> Both (Credit Cards & NetBanking)
Display Shipping Details (On Virtual Terminal Screen) Note : By default the setting is 'Yes' which means that the Virtual Terminal will prompt you to capture the shipping details, however if your business model does not require these then you may select the 'NO' option and the Virtual Terminal page will not display the fields for capturing shipping information.	<input checked="" type="radio"/> Yes <input type="radio"/> No
BST No. <input type="text"/> w.e.f <input type="text"/>	
CST No. <input type="text"/> w.e.f <input type="text"/>	
Service Tax <input type="text"/>	
Additional Instruction : <input type="text"/> <small>(Max. 500 characters) E.g. Please send all your billing questions to seasons@vsnl.com</small>	
Exhibition Name : <input type="text"/>	
Exhibition Place : <input type="text"/>	
<input type="button" value="Change Virtual Settings"/>	

Step 1: Configure the options as per your requirements and submit:

Payment Options: Determine whether you would like to receive payments by credit cards only or both credit cards and net banking for any Virtual Terminal transaction.

Display Shipping Details: By default the setting is 'Yes' which means that the Virtual Terminal will prompt you to capture the shipping details. If your business model demands then you may select the 'NO' option to ensure that the VT page will not display the fields for capturing shipping information.

BST No: Provide the City sales tax number and its corresponding 'With effect From' date.

CST No: Provide the Country sales tax number and its corresponding 'With effect From' date.

Service Tax: Provide the service tax being charged (Please note this is a for display only and no computations are made on this basis).

Additional Instructions: If you wish to add any special message for your customer in the invoice, specify it here in this field (Max 500 characters).

Exhibition Name and Place: If you are processing orders at an exhibition stall and wish to display this information on the invoice then you may enter these fields.

STEP 2: Enter A Virtual Terminal Transaction

The steps below outline the process to enter a new VT transaction you need to fill in the Virtual Terminal Invoice Information form. This page allows you to input information associated with each virtual terminal order or invoice. The merchant needs to enter the invoice number, which must be a unique number for each order. **Please note that once an invoice number has been assigned it may not be used again.** In the billing information section you need to enter the customer's billing information associated with the transaction. Required fields are customer name, address, country, telephone number, and email address.

Shipping Information requires you to enter the customer's shipping information associated with the transaction. If the shipping information is the same as the billing information a simple checkbox selection will automatically populate the information in the appropriate fields. Fields available in this section include: Name, Address, Country, and Telephone Number. You may also check a box on this page to populate the shipping information with details entered above in the Customer Billing Information section of this page. If checked, the details will populate the fields in the Shipping Information section.

Product Details allows you to enter details of the products being ordered like Product Description / Goods Sold and Total Amount (in INR).

You must select the Payment option by which the customer wishes to pay depending upon which the relevant details will need to be provided.

The sub-merchant will also be required to verify and check that the Card member is present, his the signature matches (with the signature panel on the card) and he has presented some form of personal identification (like Driving License, Passport). After entering all the required details click the **'Submit this Invoice'** button.

Merchant Accounting & Reporting System (M.A.R.S.)



If your transaction is approved, you will receive a message indicating that the transaction is approved and in a new window the successful Invoice will be displayed with a link for printing the invoice at the bottom. You must print out the successful Virtual Terminal order invoice and obtain the signature of the customer on the invoice and send a copy of the same to CCAvenue for their records before payment for the captured Virtual Terminal orders will be released. If your transaction is declined, you will receive a message indicating that the transaction was declined during authorization. In case of JCB card and the Amex (only in case the Amex server is down) a status of 'B' will be returned indicating that the transaction is under batch processing. In case of batch processing orders, they will appear under the pending orders link only after the orders have been processed in the offline mode.

If you have integrated and activated the Real Time Success / Failure feature then the authorisation parameters will be posted to your website at runtime so that you may update your live database.

On successfully completing the transaction, the order will appear under the 'Pending Orders' link of the sub-merchant backend. The merchant must capture the Virtual Terminal order within the stipulated 12 days, as is the case for all other orders. The sub-merchant may view the orders, which are on hold on account of the non-receipt of invoice copies.

Please note that you can open only one Virtual Terminal Transaction form at a time and complete the entire transaction process before opening a new form for another transaction.

Step 1: Enter VT Transaction Information:

Invoice No: Must be a unique number for each order.(Max 50 characters)

Billing Details: Enter the customer's billing information associated with the transaction. You need to provide the Customer's Name, Address, Country, Telephone Number, and Email Address.

Shipping Details: If the shipping details are the same as the billing details then simply tick the checkbox OR provide the Recipient's Name, Address and Tel. No.

Product Details: You need to provide the Product details as in Product description, Total Amount and Additional terms and Conditions if any.

Select the Payment Option: Select the Credit card by which you wish to make payment Or the Net banking options. Depending upon the option selected you will be prompted to enter either Net banking Authorisation Information OR Credit Card Charge Authorisation Information as the case may be.

Step 2: Print the Invoice:

You must take a print out of the successful VT transaction invoice and obtain the signature of the customer on the same.

Step 3: As in the case of all other orders, a successful VT order will appear under 'Pending Orders'. You must capture the order within 12 days.

There is one basic difference between **VT orders** and all other regular orders in that the transaction amounts of this order will be placed '**On Hold**' with all VT orders awaiting receipt of the duly signed invoice copies.

Step 4: A copy of the duly signed invoice must be sent to CCAvenue before payouts will be made for this order.

Virtual Terminal Invoice Defaults
To enter a Virtual Transaction, please fill in the information below. All fields are mandatory unless otherwise specified.
Virtual Fmt: [] Invoice No: []
Virtual Patel: [] Note: Please Enter Unique Invoice Nos. Previous Invoice Nos. cannot be repeated. The Invoice No. can be alphanumeric in value, with a maximum length of 50 characters only.
Website: <http://www.ccavenue.com>,
Email: info@ccavenue.com,
Tel: 8000018, Fax: [] Date: 1/7/2007

BILLING DETAILS
Customer Name: [] (Max 50 characters)
(As appearing on his Card)
Customer Address: [] (Max 500 characters)
(As appearing on his Card Statement)
Country: [India] (Max 50 characters)
Customer Tel: [] (Max 50 characters)
Customer Email: [] (Max 50 characters)

SHIPPING/DELIVERY DETAILS | Is Delivery Address same as above
Customer Name: [] (Max 50 characters)
Customer Address: [] (Max 500 characters)
Customer Tel: [] (Max 50 characters)

PRODUCT DETAILS
Product Description / Goods Sold: [] (Max 500 characters)
Total (INR) Amount (Rs.): [] (Max 50)
Additional Terms & Conditions / Other Notes or Instructions: [] (Max 500 characters)

Please select any one option and click on the "Submit" button.

Credit Cards
 MasterCard
 Visa
 American Express
 Diners Club International
 Citibank eCards

Debit your Indian Bank Account
 Citibank Online
 Citibank NRI Rupee Checking A/C
 Citibank Suvodha Online
 ICICI Infinity Net-Banking
 HDFC Net-Banking
 UTI iConnect Net-Banking
 IDBI iNet-Banking
 Global Trust iBank Net-Banking
 Carleton e-Pay
 Federal Bank eNet

NETBANKING AUTHORIZATION (Only for Netbanking Users)
I am undertaking to pay Vishwas Patel by directly debiting my HDFC Bank Account. I agree that charges recorded hereon were incurred by me and receipt or merchandise is hereby acknowledged as non-reversible or refundable.
Account Name: []

CREDIT CARD CHARGE AUTHORIZATION (Only for Credit Card Users)
I HEREBY AUTHORIZE Vishwas Patel, MUMBAI to charge my Card. I agree that the charges recorded hereon were incurred by me and receipt of the service or merchandise is hereby acknowledged as non-reversible or refundable. I am aware that Vishwas Patel uses CCAvenue.com as their Payment Services and my Credit Card Statement will reflect a charge as recorded by www.CCAvenue.com OR Avenue@1 Pvt. Ltd.
Card Number: [] Expiry Date: [Month] / [Year]

Please verify and tick the appropriate option.
 The Cardholder is Present
 The signature matches with the signature panel on the card
 We have verified the Cardholder's identity with Personal ID (Driving License, Passport) (Optional)

Submit this Invoice

4. ADVANCED SITE INTEGRATION FOR REAL TIME SUCCESS / FAILURE

4.1 OVERVIEW AND PRE-REQUISITES

The Real Time Success / Failure feature is available for merchants who have their own custom shopping cart or web application and maintain an active database at their end, which needs to be updated with the authorisation status of the transaction in real time. To avail of the Real Time Success/ Failure feature you must send an email request to the CCAvenue personnel at contact@ccavenue.com or service@ccavenue.com with an explanation about your need for the facility. After reviewing your request the CCAvenue personnel will approve your account for the real time feature.

The pre-requisites for using this facility are:

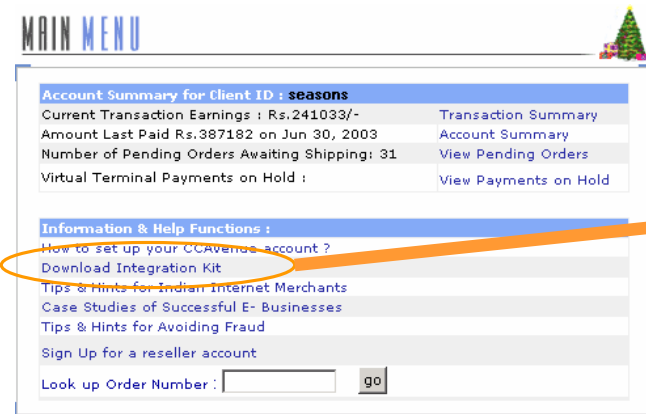
- 1) Your website must run on a web server, which supports any of the following scripting languages.
 - **ASP - Active Server Pages**
 - **JSP – Java Server Pages**
 - **PHP – PHP: Hypertext Pre-processor**
- 2) You will need intermediate level of programming skills in the scripting language or you may consider hiring the services of a programmer for integrating the feature with your website.

How the Real Time Success Failure Feature works?

The Real Time Success Failure Feature works on the basis of Checksum verification. The **Checksum** refers to a random numeric string generated using a mathematical algorithm (a complex quadratic equation) to ensure that data is not tampered along the way. The way it works is lets say a message has to be sent from **A** to **B**. **A** and **B** both mutually agree on a Key that only both of them possess. A checksum is calculated with a mathematical function using the parameters passed and the Key as input. This checksum is then sent along with the message to point **B**. **B** then recalculates this checksum using the Key and the same algorithm. If the checksum that **B** calculates is different from the checksum that **A** has passed then the data has been tampered with along the way.

4.2 DOWNLOAD INTEGRATION KIT

The first step to integrating this feature is to download the Integration Kit. After your account has been approved for the Real Time success / Failure feature the link to Download the Integration Kit will automatically appear on the main menu of your account. You need to log in to your CCAvenue account and click on the link to download the kit.



To Download Integration Kit
Step 1: You need to log in to your CCAvenue account and click on the link to download the kit.
Step 2: Select the option 'Save this file to disk' and click on the 'OK' button.
Step 3: Select the directory and folder path in which to save the zip file and hit the 'Save' button.
Step 4: Extract the file using the WinZip utility to access the folders and files provided.



The zip file contains the following files and folders:

1) StepsToIntegration.doc provides a step by step guide to integrating the feature with your website.

2) ASP folder:

This folder contains the following sample codes:

Please note that you could insert your subroutines/functions to the checkout & redirecturl.jsp page & further customize the pages.

libfuncs.asp : functions necessary for calculating, verifying checksum
checkout.asp : sample code for your ASP checkout page
redirecturl.asp : sample code for your ASP redirect page

3) JSP folder:

This folder contains the following sample codes:

Please note that you could insert your subroutines/functions to the checkout & redirecturl.jsp page & further customize the pages.

libFunctions.jsp : functions necessary for calculating ,verifying checksum
checkout.jsp : sample code for your JSP checkout page
redirecturl.jsp : sample code for your JSP redirect page

4) PHP folder:

This folder contains the following sample codes:

Please note that you could insert your subroutines/functions to the checkout & redirecturl.php3 page & further customize the pages.

libfuncs.php3 : functions necessary for calculating, verifying checksum
checkout.php3 : sample code for your PHP checkout page
redirecturl.php3 : sample code for your PHP redirect page

Three separate folders have been provided depending upon the type of scripting language supported by your website you will need to use the relevant folder only.

4.3 STEPS TO INTEGRATION

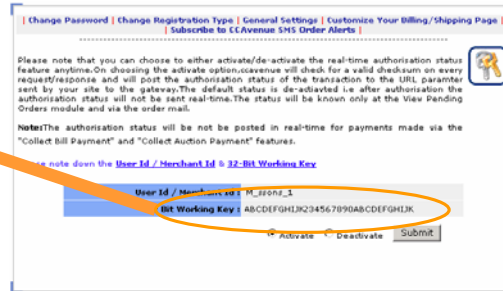
To successfully integrate you need to follow the below steps:

1. Go to the **'Settings and Options'** link in the top menu and click on the **'Generate Working Key'** link.
 - Please login to your CCAvenue account
 - Go to "Settings & Options"
 - Click the "Generate Working Key"
 - Copy the 32-bit Working Key and assign it to the variable by the name **'WorkingKey'** in the files **'checkout.asp'** as well as **'redirecturl.asp'** (or similar **.jsp** or **.php** files).





The Working Key is an unique 32 bit alphanumeric key assigned exclusively to you. You need to copy this key and assign it to the variable by the name 'WorkingKey' in the files 'checkout.asp' as well as 'redirecturl.asp' (or similar .jsp or .php files).



2. The **libfuncs** file contains functions for calculating and verifying the checksum. In the sample **checkout page** (eg. **checkout.asp**) you will see a Form with following parameters. You need to pass corresponding values to these parameters.

Merchant_Id: This ID is generated for you at the time of activation of your site. This Member ID uniquely identifies you as a Member of CCAvenue. You can get your CCAvenue Merchant Id/User Id at "Generate Key" of "Settings & Options" section.

Amount: Amount is the total amount of the transaction (greater than 0) in INR, without a currency symbol or other non-numeric character. Only a decimal allowed.

Order_Id: A Unique alphanumeric ID generated by you to uniquely identify this order. The Description/Order ID should be unique since it would allow you to identify the transaction easily.

Redirect_Url: Replace the value '**http://www.xyz.com/xyz.asp**' with the url of your page where you will be receiving and processing the return values. The sample receiving page (eg. **redirecturl.asp**) contains the code which can be customized by you as required.

Once the customer on your website has finished authenticating the transaction he is returned back to your website. The URL to which the customer returns back is called the Redirect URL. Once the authorization process has been completed, the customer will be redirected to this URL to which we pass return values namely the AuthDesc parameter indicating the status of the transaction along with all of the parameters mentioned above.

WorkingKey: This key also known as the Working Key is a 32 bit alphanumeric key is assigned to each merchant. Please note that you have to generate this key by logging in to your CCAvenue merchant account and using the "**Generate Key**" function at the "**Settings & Options**" menu and assign this key to this variable.

Checksum: A checksum is calculated using the **getChecksum** function, which runs a mathematical function using the parameters passed and the Key as input.

If you would like the Billing/Shipping page on CCAvenue to be auto-filled with the details provided by the customer on your site, please send the following optional parameters with their corresponding values, namely:

billing_cust_name
 billing_cust_address
 billing_cust_country



billing_cust_tel
 billing_cust_email
 delivery_cust_name
 delivery_cust_address
 delivery_cust_tel
 billing_cust_notes

If the above parameters are sent with "" values (that is without a value) then your customer will be prompted to enter these details on the CCAvenue Shipping/Billing Page.

Note: "billing_cust_notes" is an optional field i.e. the customer will not be prompted to fill in the same.

Merchant_param: This is an optional parameter you can send with any values of your choice.

Below is a list of all the variables that you will deal with in any transaction.

List of parameters	Data Length	Input/Output	Compulsory
Order_Id	30	I & O	Yes
Amount	5	I & O	Yes
Merchant_Id	50	I & O	Yes
Redirect_Url	50	I & O	Yes
Checksum	10	I & O	Yes
billing_cust_name	50	I & O	No
billing_cust_address	200	I & O	No
billing_cust_country	50	I & O	No
billing_cust_tel	50	I & O	No
billing_cust_email	50	I & O	No
delivery_cust_name	50	I & O	No
delivery_cust_address	200	I & O	No
delivery_cust_tel	50	I & O	No
billing_cust_notes	500	I & O	No
Merchant_Param	100	I & O	No
AuthDesc	1	Only O	Yes

3. Depending upon the scripting language you will be using, you need to upload the files pertaining to your platform onto your website.
4. Once all the above steps are taken care of and you are ready to go live/test,
 - ➔ Please login to your CCAvenue account
 - ➔ Go to "Settings & Options"
 - ➔ Click the "Generate Working Key"
 - ➔ Choose the "**Activate**" option & click submit.



Change Password | Change Registration Type | General Settings | Customize Your Billing/Shipping Page |
Subscribe to CCAvenue SMS Order Alerts

Please note that you can choose to either activate/de-activate the real-time authorization status feature anytime. On choosing the activate option, ccavenue will check for a valid checksum on every request/response and will post the authorization status of the transaction to the URL parameter sent by your site to the gateway. The default status is de-activated i.e. after authorization the authorization status will not be sent real-time. The status will be known only at the View Pending Orders module and via the order mail.

Notes: The authorization status will be not be posted in real-time for payments made via the "Collect Bill Payment" and "Collect Auction Payment" features.

Please note down the **User Id / Merchant Id** & **32-Bit Working Key**

User Id / Merchant Id : M_#0NF_1
32 BIT Working Key : A506E90HT9C34567890ABCDEF012345

Activate Deactivate

Please Note: The Deactivate option is checked by default. When this feature is deactivated the authorization status of an order will not be available to you in real-time, but only by an order mail & at the "View Pending Orders".

You could chose to activate/de-activate this real-time authorisation feature anytime by logging in to your CCAvenue account.

4.4 TESTING ADVANCED SITE INTEGRATION

Remember that before testing you must have completed step 4 of the Steps to Integration. Two types of '**AuthDesc**' statuses can be sent by CCAvenue namely '**Y**', '**N**' OR '**B**'.

- ➔ **Y** - indicates that the transaction has been **successfully authorised** by the gateway.
- ➔ **N** - indicates an **unsuccessful transaction**, as it did not receive authorisation from the gateway.
- ➔ **B** - indicates that the transaction is in batch processing mode and the authorisation status can only be determined at a later point in time. This happens only in case of transactions processed using a JCB card and in very rare cases for American Express Cards if the Amex server is down. In the case of these transactions, the authorisation status is available only after 5-6 hours by mail from CCAvenue and at the "Pending Orders" section.

The sample receiving pages (eg. **redirecturl.asp**) can be directly used for integration with CCAvenue depending upon the platform of your application. You need to simply change the variables to match your variables as well as insert routines for handling a successful or unsuccessful transaction. The Checksum sent by the CCAvenue server needs to be verified using the **verifyChecksum** function.

If the **verifyChecksum** function returns a value of '**false**' then the data has been tampered with along the way from the CCAvenue server to the receiving page. This could mean that either any of the following Merchant_Id, Order_Id, Amount, AuthDesc, WorkingKey values may have been tampered with. In such cases, we recommend that you verify the authorisation status and the details of the transaction by logging into your CCAvenue merchant account and viewing the details of that order in the "Pending Orders" section.

Once activated, you can test the integration with the gateway by placing an order using a dummy card number eg. 4111 1111 1111 1111 to test for a unsuccessful transaction OR use a LIVE card number for a nominal amount (not more than Rs.10/-) to test a successful transaction. Please enter the key word "**SUB-MERCHANT TEST**" in the Instructions/Notes text area in the CCAvenue Shipping/Billing Page.



5. TRANSACTION MANAGEMENT

5.1 AUTHORIZE AND CAPTURE FACILITY

What exactly is the 'Authorise and Capture Facility'? In order to understand this you need to understand the way in which the credit card payment processes work. As you may already be knowing, once a transaction of say Rs. 10,000/- comes from your site and is forwarded to the gateway and authorized in real time, it means that the amount of Rs. 10,000/- is blocked from your customer's credit card limit for a period of 13 days. For eg. If you customer's credit card has a credit limit of Rs. 40,000/-, Rs. 10,000 will be blocked for your transaction for a period of 13 days from the time of the transaction from your site. Your customer after doing the transaction from your site, will have only a credit card limit of Rs. 30,000/- left. This Rs. 10,000 that is blocked for 13 days will not be reflected in his credit card statement until and unless you capture the order from your CCAvenue account backend.

Only after you capture the order will

- a) The debit of Rs. 10,000/- be reflected in your customer's credit card statement and
- b) The order amount less the transaction discount is credited to your CCAvenue account statement.

Therefore, it is imperative that you ship the order within 12 days and capture the amounts from your CCAvenue account backend. If your business model requires that you capture the amount before you actually ship the order and your customer is agreeable to the same, then you may do so. If you do not capture within 12 days, the transaction automatically evaporates from the payment gateway system on the 13th day and the credit card limit of Rs. 40,000/- is restored to your customer's credit card. You cannot block your customer's card forever. This facility helps Merchants in a way that if they want to cancel or do partial capture within 12 days of the receipt of the order, then they do not have to pay any cancellation charges of 5% on the cancelled amounts. Before the introduction of this facility, merchants had to pay cancellation charges for orders they could not fulfil. Please note that in cases where the customer has selected the net banking option for payment the transaction amount in case of a successful transaction is immediately debited from his account.

The CCAvenue system requires that you view the details of orders placed by your customers and capture the orders within 12 days so that the order amounts can be credited to your account.

The steps to be followed '**To Capture an Order**' are as outlined below:

STEP 1: Click on the '**Pending Orders**' link.

STEP 2: Select the orders you wish to view the details of click the '**View Selected Orders**' button.

STEP 3: For each order you will be capturing select the Delivery Mode from the dropdown menu of delivery options, enter the Delivery Details in the box provided and select the '**Shipped / Executed**' radio button.

STEP 4: Click on the '**Update Orders**' button.

Please note that we recommend that you access the 'Pending Orders' section regularly (at least 4 times a day) and capture orders keeping in mind that orders are kept pending for only 12 days inclusive of the date of placement of the order. At the close of the 12th day (i.e. on the 13th day) the order is automatically cancelled by the system.

Note: In case an order paid through credit cards is cancelled within the 12-day period of capture then transaction charges will not be applied to that order. However, in case of transactions paid using the net banking option the TDR will still be applicable as the cancellation of that order amounts to a refund.



5.2 PENDING ORDERS

View and update all new transactions awaiting capture and shipment in this section. When there are more than 10 pending transactions then a summary of the new transactions are displayed giving order number, date order was received, name of customer, amount of the order, the number of days left to capture and fraud alert status. The checkboxes provided alongside each order allows you to select the orders for which you wish to view the details. You may select up to 10 orders at one time and click on the 'View Selected Orders' button at the bottom of the page to view the corresponding order details.

client@ccavenue
Merchant Name:
Seasons Infotech Ltd
Account Type:
Premium
Last Login:
Date: 19/06/2003
Time: 02:51:59
Last Login IP:
192.168.3.118

PENDING ORDERS

Please select the pending orders, you would like to view.
(Note : You can select up to 10 orders at a time.)

Or, [click here](#) to view all 35 pending orders.

CC Avenue Fraud Alert Advisory:

- ▲ Low Fraud Risk! Proceed at your own discretion.
- ▲ High Fraud Risk! This order cannot be shipped/executed until your customer complies with CC Avenue requirements.

Sr. No.	Order Number	Order Received Date	Customer Name	Amount[Rs.]	No. of days left to capture	Fraud Alert	View
1	VHutchin	Jun 5, 2003	Vandana hutchinson	4130.00	0		<input type="checkbox"/>
2	AA-1514	Jun 4, 2003	Rishabh Sheth	12380.00	0	▲ (Details)	<input type="checkbox"/>
3	AA-1513	Jun 4, 2003	Sukuma R Buradagunta	5010.00	0		<input type="checkbox"/>
4	AA-1510	Jun 4, 2003	RESHMA PHILLIPS	3970.00	0		<input checked="" type="checkbox"/>
5	AA-1507	Jun 3, 2003	Shareena Yadav	3570.00	0		<input type="checkbox"/>
6	AA-1505	Jun 3, 2003	Angela Perez	3570.00	0		<input type="checkbox"/>
7	AA-1504	Jun 3, 2003	Radhika Waderha	5040.00	0		<input type="checkbox"/>
8	AA-1503	Jun 3, 2003	Rosemary Dunning	3190.00	0		<input type="checkbox"/>
9	AA-1501	Jun 3, 2003	rupa mukherjee-kapitzki	3840.00	0		<input checked="" type="checkbox"/>
10	AA-1498	Jun 2, 2003	ILEANA GONZALEZ	11780.00	0		<input type="checkbox"/>
11	AA-1495	Jun 2, 2003	Zehra Moosa	3570.00	0		<input type="checkbox"/>

The **Fraud Alert System** instituted at CCAvenue displays a yellow or red flag alongside orders deemed as low risk or high risk respectively. Clicking on the '**Details**' link provides more information about the orders risk status and the reasons for the same.

Check the boxes for the orders for which you wish to view the details and click the '**View Selected Orders**' button.

1 The **Fraud Alert Advisory** displays a yellow or red flag alongside orders deemed as low risk or high risk respectively.

2 **Order Details** giving details of the customer and the recipient. The link on the customer's email id lets you communicate with your customer instantly.

3 The **'Analyse IP Address'** link provides a valuable tool to verify the originating IP address for the order.

4 The **Capture Alert System** alerts you to the number of days left for capturing an order.

5 **Order Amount and Net Payable.**

6 To **Capture The Order** select the delivery mode enter delivery details, select the 'Shipped / Executed' radio button and **'Update Orders'** button at the bottom.

7 If you wish to have another **Copy of the Order Email** sent to the email ids specified in your account settings, simply check this box before updating the order.

Virtual Terminal Order

Order Number: **Kisho1** Order Received: Jun 11, 2008
 Last Day left to Capture: 4 1 2 3 4 5 6 7 8 9 10 11 12

Invoice Number : Kisho1
Product Description : Indian Ethnic Wear (Gift Items)
Additional Info : The Cardholder was present, the signature matched with the signature panel on the card.
Credit Card Holder : Mrs.Andjena Kishoendajal
Billing Address : (As entered by the Customer)
 Daalseweg 116 3555 SW Utrecht - 3555 SW Utrecht Netherlands Netherlands Antilles
Customer's Phone Number : 31-030-2467899
Customer's E-mail ID : flalmaho@xs4all.nl
Customer's IP Address : 203.124.231.93([Analyze IP Address](#))
Recipient's Name : Mrs. Andjena Kishoendajal
Shipping Address :
 Daalseweg 116 3555 SW Utrecht - 3555 SW Utrecht Netherlands
Recipient's Phone Number :
 31-030-2467899
Special Instructions :
 Anti-Fraud Recommendation (Click Here)

Subtotal : Rs 3000.00
Customer Total : Rs 3000.00
Less Fee : Rs 150.0
Net Payment : Rs 2850.00

Capture Amount (in Rs.) : 3000.00
Delivery Mode : ---- Select ----
Delivery Details :

Order No Kisho1 :
 PENDING SHIPPED / EXECUTED CANCEL [Print This Invoice](#) [Print This Order](#)

Check this box if you need another copy of these 1 orders sent to you via E-mail.

[Update Orders](#)

5.2.1 FRAUD ALERT ADVISORY 1

The Fraud Alert Advisory instituted at CCAvenue™ provides a valuable tool for merchants by scrutinising orders and flagging suspicious orders as **Low risk** or **High risk** orders based on certain criteria. By clicking on the 'Details' link alongside the flag a detailed Fraud Report for that order will be displayed. In case of low risk orders you may capture the orders at your own discretion however in case of orders marked as high risk you will not be able to capture the order until your customer provides manual authorisation as requested. In case of orders marked as high risk an email is sent to the customer asking him/her to provide by email or fax within 4 days the credit card statement which clearly shows the card number & the billing address of the card along with a national ID of the credit card holder whose credit card has been used for this transaction. This photo ID could be either his/her Driver's License, Social Security Card or Passport or National Identity Card.



5.2.2 ORDER DETAILS 2 :

Order Details provides all the information regarding the order. There are totally 5 types of orders.

- 1) Variable Amount Orders
- 2) Shopping cart Orders: In case of orders from the Shopping Cart the details of the cart like product id, description and quantities ordered are provided just below the order id.
- 3) Invoice Orders: These are orders processed through the bill/invoice collection facility.
- 4) Regenerated Orders: These orders have been generated through the ETI (Error Transaction Invoice) Facility.
- 5) Auction Orders: These are orders generated through the Auction Collection facility.
- 6) Virtual Terminal Orders: These are orders generated using the Virtual Terminal Facility.

In case of Invoice Orders, Regenerated Orders, Auction Orders and Virtual Terminal Orders the type of order will be displayed in **Bold Red** text just below order number.

Order Number

Customer's Information
 Credit Card Holder' name
 Billing Address
 Customer's Phone Number
 Customer's E-mail ID
 Customer's IP Address

Recipient's Information
 Recipient's Name
 Shipping Address
 Recipient's Phone Number

Special Instructions
 Any special instructions

Order Received: Jun 11, 2003
Last Day left to capture

Product ID	Description	Qty	Price
2-Aug2001	Saree	1	Rs.13330

Credit Card Holder: Jasmine kaur
Billing Address:(As entered by the Customer)
 1859 Heatherstone Way, Lasalle, Ontario, Canada-N9H2G1
 United States
Customer's Phone : 408-934-9897
Customer's E-mail : kaurjasmine@hotmail.com
Customer's IP Address : 64.175.45.89 ([Analyze IP Address](#))

Recipient's Name :
 Jasmine Kaur
Shipping Address :
 2077 Alviso Adobe Ct, Militas, CA-95035, USA.
Recipient's Phone Number :
 408-934-9897

Special Instructions :
 Please make the blouse as a regular one with short sleeves and boat shaped neck. The back of the neck be 8 inches and the front 7 inches. Please do make the saree as an automatic one or ready-to-wear one. I would really appreciate it if you could send the product to me by Aug-20th, as I need to wear it on my brother's wedding. Thanks.

Only in case of orders through the 'Shopping cart interface' then the 'Cart Details' in terms of Product Id, Product description, Quantity and Unit Price.

A convenient link is provided on the customer's email id. Clicking on this link will open out the default email client on your computer allowing you to communicate with your customer instantly.

Using the buttons provided you may mark off the orders that have now been shipped and then press the '**Update**' button to immediately credit your CCAvenue account balance. If you do not wish to fulfil any order than you can select the '**Cancel**' radio button and update the order.

5.2.3 ANALYSE IP ADDRESS LINK 3 :

The '**Analyse IP Address**' link provided alongside the customer's IP address opens out a the CCAvenue Advanced Live IP Lookup. The CCAvenue Advanced live IP Lookup information will assist you in pin-pointing your client / customers location at the time of the transaction. In most cases, the IP will lead to an Internet Service Provider like AOL, VSNL, Satyam etc.

Use the information to determine if the ISP is in the same city, state or country as your customer. The search originates from the Avenues servers located at Interland / Dialtone Data Centre in Miami, U.S.A. and

CCAvenue LIVE IP LOOKUP						
The CCAvenue advanced live IP Lookup information will assist you in pin-pointing your client / customers location at the time of the transaction. In most cases, the IP will lead to an Internet Service Provider like AOL, VSNL, Satyam etc.						
Use the information to determine if the ISP is in the same city, state or country as your customer. The search shall originate from the Avenues servers located at Interland/Dialtone Data Centre in Miami, U.S.A. and the search shall conclude mostly to your client / customers ISP. Please match the end trace result with your customers billing address, as provided on the CCAvenue Order.						
If you have any doubts about your client / customer's credentials, you are advised to email us at rsb@ccavenue.com and seek manual authorization of the order.						
Enter Host/URL:	202.155.40.200	-< 202.134.186.117		Stop	Snap...	
Real-time report for 202.155.40.200 (30% done)						
Analysis: The routing loop (202.155.30.58 / 202.155.30.33) in network 'infrastructure.INDOSAT.net' starting in hops 25-26 is not allowing IP packets to get to their destination.						
Hop	%Loss	IP Address	Node Name	Location	Tzone	ms
0		192.168.0.26	04925.ad5.av			0
1		10.1.3.3				20
2		216.87.0.49				0
3		66.234.14.54				0
4		66.234.14.42				2
5		64.200.110.24	miamiflca2-g			0
6		64.200.119.89	miamiflca2-g			0
7		64.200.240.19	dnvgatwcc2-o			15
8		64.200.127.50	dnvgatwcc2-o			28
9		64.200.210.58	hmdatwcc3-g			38
10		64.200.95.110	washdc5cc1	Washington, DC, U.S.A.		15
11		157.130.20.24	OigabIEthernc	Vienna, VA, USA		15
12		152.63.41.30	0.50-1-2-0X1	Vienna, VA, USA		15
13		147.83.18.110	0.50-0.0.0.0.0	Vienna, VA, USA		15
14						15

Merchant Accounting & Reporting System (M.A.R.S.)



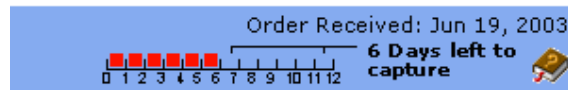
the search shall conclude to your client / customers ISP. Please match the end trace result with your customers billing address, as provided on the CCAvenue Order.

If you have any doubts about your client / customer's credentials, you are advised to email us at risk@ccavenue.com and seek manual authorization of the order.

5.2.4 CAPTURE ALERT SYSTEM :

As explained in detail in the 'Authorise and Capture Facility' you must capture orders within 12 days for the transaction amounts to be credited to your account. Orders older than 12 days old will be cancelled and will evaporate from the 'Pending Orders' section. The Capture Alert System has been put into place to keep you updated about the number of days left to capture an order.

The date the order is received is displayed on the top right hand corner and just below it a graphical chart of the 12 days within which each order must be captured is displayed. As the days progress a red box appears for each day that has expired. The empty spaces represent the days remaining within which you can capture the order.



An additional 'Last Day. HURRY!!' visual also appears in the left hand panel alongside the relevant order.

In addition to these visual alerts on each order, an email alert is also sent to you 24 hours prior to the order cancellation deadline informing you of the impending cancellation schedule. If an order is cancelled automatically after the 12th day then an email will be sent informing you that the order has been cancelled.

5.2.5 ORDER AMOUNT :

The details of each order will also contain the Subtotal amount, the Customers' Total, the Transaction Fee, Net Payable amount for that order.

The **Subtotal** is the total amount for the order placed by the customer.

The **Customer's Total** is equal to the amount captured and indicates final amount charged to the customer. You will see that this amount is as a norm the same as the Subtotal amount, however if you do a partial capture, then only the amount captured by you will be displayed here.

The **Transaction Fee** charged will be based on the transaction discount rate chargeable to you. (i.e. 7% in case of CCAvenue Economy and 5% in case of CCAvenue Premium accounts). The transaction fee is charged as a percentage of the Customer's Total (i.e. captured amount).

The **Net Payable** is the total amount to be credited to your account for this order and is equal to the Customer's total minus the Transaction Fee.

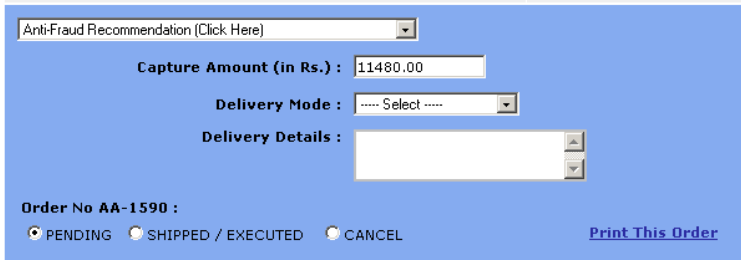
Sub total : Rs. 3840.00
Customer total : Rs3840.00
Less Fee : Rs192.00
Net Payment : Rs. 3648.00

5.2.6 TO CAPTURE THE ORDER :

To capture the order you need to perform the following steps:

Step 1: Check the Capture

Amount: The capture amount displayed by default is equal to the Subtotal of the order. You can also perform a 'Partial Capture' if you cannot fulfil the entire order but can only ship a part of the order and wish to charge the customer only for the part order fulfilled OR you wish to give a discount to your customer you can do so by changing the capture amount.



The screenshot shows a web form for capturing an order. At the top, there is a dropdown menu for 'Anti-Fraud Recommendation (Click Here)'. Below it, the 'Capture Amount (in Rs.)' is set to '11480.00'. There is a 'Delivery Mode' dropdown menu currently showing '..... Select'. Below that is a 'Delivery Details' text area with a scroll bar. At the bottom left, the order number is 'Order No AA-1590 :'. There are three radio buttons: 'PENDING' (selected), 'SHIPPED / EXECUTED', and 'CANCEL'. A 'Print This Order' link is on the bottom right.

Update Orders

Step 2: Select the Delivery Mode: You need to specify the mode by which you will be delivering the merchandise, either by airmail, courier, hand delivery, Indian Registered Post or others. In case of products, which can be downloaded or viewed online, or for online subscriptions etc choose the 'Delivered Online' option.

Step 3: Enter Delivery Details: You need to provide information about airway bill number and/or courier details in this textbox. The information you fill here will be communicated in the order confirmation email that is sent to your customer.

Step 4: Select the 'Shipped/Executed' Radio Button

Step 5: Click on the 'Update Orders' Button

5.2.7 COPY OF THE ORDER EMAIL :

To get copies of the order emails for all the orders selected and displayed on this page check the check box provide before clicking the 'Update Orders' button. A copy of the order emails will be resent to the email address specified in your account settings.



5.3 ACCOUNTS MANAGEMENT

CAvenue provide extensive tools to the merchant for reviewing your transaction activity, locating and tracking orders as well as information about your account balance and payout details under the following links:

- The CCAvenue Reports and Statistics Centre
- CCAvenue Account Summary

5.3.1 THE CCAVENUE REPORTS AND STATISTICS CENTRE

The links provided to detailed reports and statistical information on your transactional and sales activity. The Reporting Centre provides summary reports on Transactions for the last 30 days, 60 Days, 90 Days, Gross sales by month, net sales by month, Weekly payments, Pending Orders, SMS report as well as the Sales report for the previous financial year.

Statistics and reporting centre Merchant Sales Analysis: Provides synoptically data of sales for the current Financial Year including Total Transactions, Pending Transactions, Shipped Transactions, Total sales, Shipped sales and Pending Sales, Overseas Sales, Domestic Sales and the Average Ticket Size.

5.3.1.1 30 DAYS, 60 DAYS, 90 DAYS TRANSACTION SUMMARY

The Reporting Centre provides summary reports on Transactions for the last 30 days, 60 Days and 90 Days Transactions. Information about the transaction id as to the type, date of transaction, Transaction amount, Capture amount, TDR applied, the corresponding amount payable to CCAvenue and the balance amount which will be credited to your account.

The Transaction id marked in blue will open out a new window showing the order details.

Transaction Statement for client id:

Your CCAvenue Transaction Statement shows a 30 days transaction summary. You can also view either a 60 days or a 90 days transaction summary.

30 Days Transaction Summary
 60 Days Transaction Summary
 90 Days Transaction Summary
 180 Days Transaction Summary
 365 Days Transaction Summary

30 Days Transaction Summary						
Transaction Type	Transaction ID	Date	Transaction Amount	Capture Amount	TDR (%)	Payable Amount / Balance
Shipped	SADina	May 21, 2003	900.00	900.00	5.00	855.0 / 855.0
Shipped	AA-1439	May 21, 2003	9590.00	9590.00	5.00	9111.0 / 9966.0
Shipped	AA-1438	May 21, 2003	4910.00	4910.00	5.00	4665.0 / 14631.0
Shipped	AA-1435	May 21, 2003	4720.00	4720.00	5	4484.0 / 19115.0
Shipped	MTairnikant	May 21, 2003	400.00	400.00	5.00	380.0 / 19495.0
Shipped	AA-1433	May 21, 2003	3490.00	3490.00	5.00	3316.0 / 22811.0
Shipped	AA-1432	May 21, 2003	15050.00	15050.00	5	14296.0 / 37109.0
Shipped	AA-1498	Jun 11, 2003	11780.00	11780.00	5.0	11191.0 / 221642.0
Shipped	AA-1495	Jun 11, 2003	3570.00	3570.00	5	3392.0 / 225034.0
Shipped	AA-1493	Jun 11, 2003	3650.00	3650.00	5.0	3468.0 / 226502.0
Shipped	AA-1492	Jun 11, 2003	3490.00	3490.00	5.0	3316.0 / 231818.0
Shipped	AA-1491	Jun 11, 2003	7100.00	7100.00	5.00	6745.0 / 238562.0
Shipped	AA-1488	Jun 11, 2003	3690.00	3690.00	5.0	3506.0 / 242069.0
Shipped	AA-1486	Jun 11, 2003	12320.00	12320.00	5.00	11704.0 / 253773.0
Shipped	AA-1485	Jun 11, 2003	6970.00	6970.00	5.00	6622.0 / 260595.0
Shipped	AA-1481	Jun 11, 2003	6320.00	6320.00	5	6004.0 / 266399.0

Rs.266399.0 : Total earnings this pay period
Rs.266399.0 to be applied to 2003-06-16



5.3.1.2 GROSS SALES BY MONTH & CARD TYPE

Summary of CAvenue credit card sales volume by month (according to date of transaction capture). These are gross-sale figures, which means the amounts shown are before any CAvenue fees were applied.

Month	Card Type	Gross Sales Volume	# of Orders
7/2003	Master Card	Rs 21100.00	1
7/2003	Total	Rs 21100.00	1
6/2003	American Express	Rs 102730.00	18
6/2003	Visa	Rs 544930.00	72
6/2003	Master Card	Rs 349978.00	50
6/2003	Total	Rs 997638.00	140
5/2003	American Express	Rs 110515.00	19
5/2003	Visa	Rs 496058.00	69
5/2003	Master Card	Rs 399330.00	50
5/2003	Total	Rs 1005903.00	138

Gross Sales By Month & Card Type Summary of CAvenue credit card sales volume by month (according to date of transaction capture). These are gross-sale figures, which means the amounts shown are before any CAvenue fees were applied.

5.3.1.3 NET SALES BY MONTH

Summary of CAvenue credit card sales volume by month (according to date of transaction capture). These are net-sale figures, which means the amounts shown are after CAvenue fees were applied.

Net Sales By Month Summary of CAvenue credit card sales volume by month (according to date of transaction capture). These are net-sale figures, which means the amounts shown are after any CAvenue fees were applied.

The totals for the year are marked in red and the grand totals are marked in bold red.

Month	Net Sales Volume	# of Orders
7/2003	Rs. 20045.0	1
6/2003	Rs.947756.1	140
5/2003	Rs.955607.9	138
4/2003	Rs.732798.06	112
3/2003	Rs.396485.34	73
2/2003	Rs.397280.5	65
1/2003	Rs.363395.5	61
Yr 2003	Rs.3822331.0	590
12/2002	Rs.387313.1	65
11/2002	Rs.711782.75	109
10/2002	Rs.458542.75	69
9/2002	Rs.276470.66	42
8/2002	Rs.334281.25	57
7/2002	Rs.313329.94	58
6/2002	Rs.297706.25	44
5/2002	Rs.409568.75	64
4/2002	Rs.294718.5	49
3/2002	Rs.426458.25	75
2/2002	Rs.284925.94	46
1/2002	Rs.209563.34	39
Yr 2002	Rs.4484461.5	717
12/2001	Rs.222661.0	28
11/2001	Rs.171127.31	34
10/2001	Rs.144951.95	24
9/2001	Rs.688136.25	15
Yr2001	Rs.626876.44	101
Grand Total	Rs.8883849.8	1488

5.3.1.4 WEEKLY PAYMENTS

The CAvenue payments summary page allows you to select the payment periods for the last year for which you wish to view payment details.

Sr.No.	Pay Period	Check
1	2003-06-30	<input type="checkbox"/>
2	2003-06-24	<input type="checkbox"/>
3	2003-06-16	<input type="checkbox"/>
4	2003-06-02	<input type="checkbox"/>
5	2003-05-26	<input type="checkbox"/>
6	2003-05-19	<input type="checkbox"/>
7	2003-05-14	<input type="checkbox"/>
8	2003-04-28	<input type="checkbox"/>
9	2003-04-21	<input type="checkbox"/>
10	2003-04-15	<input type="checkbox"/>
11	2003-03-31	<input type="checkbox"/>
12	2003-03-24	<input type="checkbox"/>
13	2003-03-10	<input type="checkbox"/>
14	2003-02-22	<input type="checkbox"/>

Submit

Weekly Payments page gives a summary of the pay periods for the last one year.

Check the boxes for the periods for which you wish to view details and click on the 'Submit' button.



5.3.1.5 SMS REPORT

Summary of total number of SMS sent out per week for the last one-year period along with the amount payable to CCAvenue for the same.

Your SMS Details		
Week Ended	No. of Messages	Amount (Rs.)
2002-08-05	5	5
2002-08-12	18	18
2002-08-19	23	23
2002-08-26	12	12
2002-09-14	24	24
2002-09-21	13	13
2002-10-05	33	33
2002-10-14	27	27
2002-10-21	15	15
2002-11-09	68	68
2002-11-18	35	35
2002-12-16	90	90

5.3.1.6 SALES REPORT FOR THE PREVIOUS FINANCIAL YEAR.

CC Avenue :: Reports And Statistics - Microsoft Internet Expl...

CC Avenue
TRANSACTIONS

Merchant Sales Analysis
Gross Sales
Apr 1, 2002-March 31,2003

Total Transactions:	758
Pending Transactions:	0
Shipped Transactions:	758
Total Sales: (Shipped & Pending Orders)	Rs.5366784
Total Shipped Order Sales:	Rs.5078724
Total Pending Order Sales:	Rs.0
Total Overseas Sales:	Rs.4995544
Total Domestic Sales:	Rs.83180
Average Ticket Size:	Rs.6481

Close Window X

© AVENUES.
ALL RIGHTS RESERVED
2001-2003



5.3.2 CCAVENUE ACCOUNT SUMMARY

On clicking on the **'Account Summary'** link from the Main Menu you will be displayed your CCAvenue account details for the last pay period. Payments for CCAvenue are done on a weekly basis.

CCAvenue Account Summary			
Pay Period ending Jun 30, 2003			
Account Details	Amount (Dr.)	Amount (Cr.)	Balance
Total Sales Earnings		Rs.390878.0	Rs.1000.0
Refunds	Rs.-3640.00		
SMS	Rs.-56.0		
Cheque Payment	Rs 387182.0		
Current Balance			Rs.1000.0
Payment Issued on 2003-06-30 of Rs 387182.0/- (Details)			

[Archives](#)

The **Refund** amounts are marked in red and the amount deducted for **SMS charges** are also marked in red. A balance of **Rs. 1000/-** is always maintained in your CCAvenue account. The date the payment is issued and amount is provided on the last row. The **'Details'** link opens a window giving the details of the payment.

The **'Cheque Payment Details'** giving the information about payment issue date, amount of cheque, cheque number and date, bank name and branch on which the cheque was drawn and despatch details.

Cheque Payment Details	
Merchant	seasons
Payment Issued On	Jun 30, 2003
Pay To	Seasons Infotech Ltd
Cheque Date	2003-06-27
Cheque Amount	387182.0
Cheque No.	093958
Bank Name	Citibank
Bank Branch	Mumbai
Despatch Details	.

CCAvenue settles payments on a weekly basis. Once the net payables in your account exceed Rs.1000/-, CCAvenue will issue cheques on a regular weekly cycle for all amounts over & above of Rs.1000/- (which is the minimum balance to be maintained at all times). That is, for the transactions captured by you till Thursday, you will be paid on the following Monday.

Your cheques will be couriered every Friday evening via a PROFESSIONAL Courier and the dispatch details of the same will be emailed to you the following Monday.

Alternatively, if you have an account in any of the banks (HDFC, ICICI, CITI Bank, HSBC, Standard Chartered, Centurion Bank, IDBI, Global Trust Bank) below, you cheques can be directly deposited to your account with same being reflected the next day.



5.4 SEARCH TRANSACTION DATA

The 'Look Up Transaction Data' link on the top menu will bring you to the search facility. You may search through your transaction database. Searches may be performed on a broad or narrow basis. To get started, enter the search date criteria by means of start and end date. You may then narrow down your search by specifying an email address, customer name, telephone number or order number etc.

LOOK UP TRANSACTION DATA

Transaction Query
Search your previous transaction records

Explanation : Search through your transaction database. Searches may be performed on a broad or narrow basis. To get started, enter the search date criteria by means of start and end date. You may narrow down your search by specifying an email address, customer name, telephone number or order number.

Search Specifications

Start Date: [Date] [Month] [Year] **Required :** We will search for all transactions registered between the start date and end date.

End Date: [Date] [Month] [Year]

Search Criteria

<input type="checkbox"/> Order Id	[Text Box]	Specific Search : We will only look for this Order Number. For a broad search, leave this field blank.
<input type="checkbox"/> Shipping Name	[Text Box]	Broad Search : We will search for every customer with similar name to the one entered. We recommend entering a portion of the first or last name only.
<input type="checkbox"/> Email	[Text Box]	Broad Search : We will search for every customer with an email address similar to the one entered. We recommend entering a portion of the email for a broader search.
<input type="checkbox"/> Billing/Shipping Address	[Text Box]	Broad Search : We will search for every customer with an address similar to the one entered.
<input type="checkbox"/> Order Status	<input type="checkbox"/> All <input type="checkbox"/> Shipped <input type="checkbox"/> Pending <input type="checkbox"/> Cancelled <input type="checkbox"/> Refund <input type="checkbox"/> Failure	Specific Search : We will only look for transactions with the specified status.
<input type="checkbox"/> Shipping Name	[Text Box]	Broad Search : We will search for every customer with similar name to the one entered. We recommend entering a portion of the first or last name only.
<input type="checkbox"/> Email	[Text Box]	Broad Search : We will search for every customer with an email address similar to the one entered. We recommend entering a portion of the email for a broader search.
<input type="checkbox"/> Billing/Shipping Address	[Text Box]	Broad Search : We will search for every customer with an address similar to the one entered.
<input type="checkbox"/> Order Status	<input type="checkbox"/> All <input type="checkbox"/> Shipped <input type="checkbox"/> Pending <input type="checkbox"/> Cancelled <input type="checkbox"/> Refund <input type="checkbox"/> Failure	Specific Search : We will only look for transactions with the specified status.
<input type="checkbox"/> Medium	[Select]	Specific Search : We will only look for transactions initiated with the payment medium.
<input type="checkbox"/> Amount	Low [Text Box] High [Text Box]	Broad Search : We will present all sales where the total sales price is between low and high.
<input type="checkbox"/> IP Address	[Text Box]	Broad Search : We will only search for transactions with a similar IP address.

[Search Now...]

The 'Look Up Transaction Data' search facility allows you to retrieve transaction information based on the criteria you select.

For **All** searches you must enter the date range between which to search. In addition to this you may select one or more of the other search criteria on which to base your query, by checking the checkbox provided alongside. You can search by:

Order Id: This is a specific search wherein only that order which matches the order id entered exactly will be retrieved. For a broad search, leave this field blank.

Shipping Name: Enter a portion of the first name or last name to retrieve all records for customers having similar name.

Email: Enter the exact email id to retrieve the orders for the customer with an email address that is an exact match. We recommend entering a portion of the email for a broader search.

Billing/Shipping Address: We will search for every customer with an address similar to the one entered.

Order Status: You can search by order status by selecting one or more status option. If you select the 'All' option all the different status checkboxes will be selected.

Medium: You can select the medium of payment i.e. whether payment was made using Citibank E-Cards, Citibank Suvidha, Citibank Online A/C, Citibank Rupee Checking A/C, Citibank Visa, Citibank Master, Diner's Club (Citibank), American Express Card, JCB Cards, HDFC Debit Card, Master/Visa ICICI Debit Card OR Centurion Bank (Debit) etc. The search will retrieve records for transactions initiated with the selected payment medium.

Amount: You can specify the range for the transaction amount to retrieve all transactions where the amount of the sale is between the low and high amount specified.

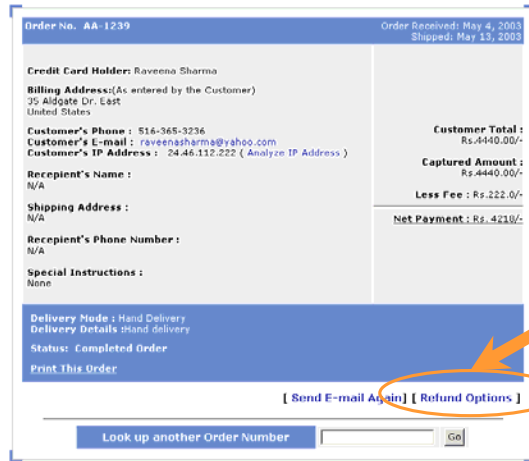
IP Address: We will only search for transactions with a similar IP address.

5.4 ORDER CANCELLATIONS AND REFUNDS

The CAvenue interface allows you to process order cancellations and refunds. If a customer cancels an order after you have captured it or you wish to issue a refund for the order you may do so by executing the following steps:

Step 1: Retrieve the transaction details by searching on the basis of order id or customer email id etc in the **'LOOKUP TRANSACTION DATA'**.

Step 2: Click on the **'Refund Options'** link at the bottom of the page



Click on the **'Refunds Options'** link provided at the bottom of the page.

Enter the amount of the refund that you wish to issue to the customer and hit the **'Go'** button.



Step 3: Enter the refund amount in the field provided and hit the **'Go'** button. You can refund the entire amount of the order if so required.

Please note that you can only perform a refund once for each transaction.

6. SECURITY AND LOSS PREVENTION FEATURES

6.1 CCAVENUE SECURITY FEATURES OVERVIEW

Security is a key concern for all parties when transacting online business. At CCAvenue, we have ensured you have no worries on this front as you expand your operations in cyberspace. Listed here are our key security measures:

Handling your customers' sensitive data

CCAvenue adopts stringent security measures to ensure that critically sensitive information, such as your customer's personal information and their credit card details are protected.

Your customers enter all their personal information and credit card details on CCAvenue's secure server and the same is encrypted before it is transmitted TO THE RESPECTIVE BANK'S SECURE PAGES.

Your customers' entire credit card or net banking Authorization are done at THE RESPECTIVE BANK GATEWAYS.

Secure technologies for CCAvenue's server

CCAvenue's servers are behind security firewalls to ensure maximum protection of your customer's details and your account details. This guarantees that your information is inaccessible to any third party.

CCAvenue uses industry-standard SSL (Standard Sockets Layer) Technology, which is used worldwide, for this data encryption.

CCAvenue also follows strict in-house security guidelines for ensuring confidentiality of your customer information.

Internationally Certified Security standards

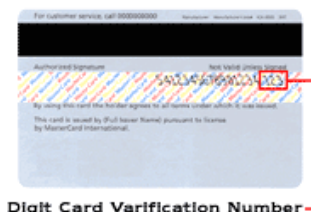
CCAvenue is registered with Verisign, the world's best and most trust worthy Net Authentication Agency.

CCAvenue uses the most powerful Verisign Secure Socket Layer (SSL) for encrypting customer data during transmission. To put this into non-technical terms, it would take 340,000,000,000 years for today's fastest computers to crack Verisign SSL. The SSL is an industry standard protocol adopted by the Internet community to provide secure transmission for private information being sent over the Internet.

Hence, with CCAvenue by your side, the benefits of the latest technologies are yours without you having to change your interface. Stay ahead in the rapidly changing landscape of E-commerce. For now, no matter how fast the transactions grow in volume, regardless of your website size or hosting environment, things never go out of control.

ADDED SECURITY

The Card Verification Method, or CVM, consists of a 3 or 4-digit numeric code that is printed at the back of the credit card along with (after) the credit card number, where the card holder signs in his signature on the card. This additional 3 or 4 digit numeric code is not embossed on the card nor available in the magnetic stripe. This additional 3 or 4 digit is code is featured / incorporated on all Master Cards and Visa cards issued worldwide, including cards 'Valid only in India and Nepal'. Visa calls this security feature as CVV2 and Master Card calls it as CVC2.



The purpose of CVM is to ensure that the person submitting the transaction is in possession of the actual card, since the code cannot be copied from charge slips / receipts or skimmed from the magnetic band. CCAvenue requests your customer to provide this numeric code for your order and



submits it with the authorization through the Citibank gateway. The card processor (i.e. Visa or Master Card) will then validate the code supplied with the number on record for the specific card, and return a match / no-match response.

6.2 CREDIT CARD CHARGEBACK RISK AND POLICY

What is a credit card chargeback?

A refund that is forced by a credit cardholder's credit card company is known as charge back. This occurs when a cardholder decides to formally dispute a charge on his/her credit card bill, usually because someone else fraudulently used that card number.

Credit Cards permit chargeback's as per VISA & MASTERCARD rules. Any online transaction may also be revoked or refuted by a customer via his card-issuing bank for any of the following reasons, within 6 months from date of the transaction.

- a) The Merchant has not shipped the goods or delivered the promised service.
- b) The Merchant has taken back the goods /cancelled the services but not yet issued a refund on the credit card.
- c) The cardholder's credit card has been fraudulently used by someone else to procure goods and services - without knowledge or prior agreement of the cardholder.

What is CCAvenue's credit card chargeback policy?

CCAvenue's payment gateway service provider, ICICI Bank and Citibank, have state-of-the-art fraud screening capabilities to reduce risks. However, if any chargeback is initiated by the cardholder, you will be liable to pay the amount back to CCAvenue or it will be adjusted with the current balance of your account with CCAvenue; or you will be liable to refund back the disputed amount back to CCAvenue. Fraudulent use of a credit card on the Internet is always at the risk of the Merchant. Please note that this practice is universal and is followed by all payment gateway service providers the world over. CCAvenue has however instituted an in-house **Risk Management Team**, to screen all the transactions so as to assist our merchants to minimalise losses due to fraud.

In cases which prima facie look fraudulent, the same will be referred back to payment gateway for a further thorough authorization and if it is still authorized then CCAvenue will forward the transaction to you so as to enable you to use your judgment whether or not you want to execute the order or not. The chargeback disputes are normally less than 1% of the total transactions in a year.

- a) You should keep complete proof of goods being shipped. This could be in the form of a Courier consignment note or Receipt from the final consignee.
- c) You can prove that the customer was informed in advance about refunds / return of goods for replacement faulty goods.

A CHARGEBACK CAN ONLY BE REVERSED IF THE CREDIT CARD HOLDER FORMALLY INFORMS HIS/HER BANK OR CREDIT CARD ISSUING INSTITUTION THAT HE/SHE WILL ACCEPT THE DISPUTED CHARGE.



6.3 THE RISK MANAGEMENT AND LOSS PREVENTION

At CCAvenue, we have created a dedicated **RISK MANAGEMENT TEAM** and instituted the **FRAUD ALERT SYSTEM** to reduce the risk of fraudulent orders and thus prevent loss in the form of charge back.

Our methods of controlling Online Credit Card Fraud include but not restricted to those elaborated below, however there is absolutely no reasonable way to completely eliminate online credit card fraud.

AVS (Address Verification Service) check: Since AVS is not possible in India in real time, we carryout a Virtual AVS on each transaction wherein our Risk Management Team matches the customer's billing address with his IP address location at the time of the transaction, his Tel. no. & the Zip Code provided by him.

Reverse IP Checking

Many frauds occur from IP (Internet Protocol) addresses that are not valid or are not what you think they are. I can give you a link that you can check the IP address of a particular order <http://www.amnesi.com/hostinfo/ipinfo.jhtml> CCAvenue provides the original IP of each & every transaction, which is displayed on all your respective CCAvenue orders.

Zip Code Mapping

We have also found that certain zip codes produce fraud rates that are significantly different than the norms. Keep in mind that professional criminals are aware of this fraud prevention technique and will often offer address information that attempts to bypass this. Our team checks whether the zip code of the order to which the goods are to be shipped is genuine or not.

We also keep a watch for the following:

Orders that are for amounts greater than the norm or mostly of one type of item. Criminals trying to commit fraud will often place large orders for specific items that they know they can resell easily. Customers who place multiple small orders draw attention as well. Some criminals are aware that cautious merchants scrutinize large transactions so the criminal simply places many smaller orders rather than one large one.

Orders that originate from email addresses issued by free hosting providers like yahoo.com, hotmail.com, etc. While this may be extreme due to the widespread use of Hotmail and Yahoo addresses, it should at least set off some warning bells when combined with other warning signs.

Orders from different persons being shipped to the same delivery address. This may indicate a drop box or drop location where criminals are having orders delivered to. Pay particular attention if the card or the shipping address is in an area prone to credit card fraud.

Depending upon the analysis of the order our Risk Management Team flags orders as **Low Risk** or **High Risk**.

In case of orders marked as **Low Risk** you will be informed about the reasons for marking the order as a low risk order. You may however at your own discretion capture the order if you see fit.

In case of **High Risk** orders, the 'Shipped/Execute' radio button will not appear against that particular order and you will not be able to capture the order until **Manual Authorization** is received.



Our **Manual Authorization** procedure requests your clients to fax or scan and email the following documents to us within 4 days for verification.

(A) The credit card statement that clearly shows the card number & the billing address of the card. The statement should be a recent one & should be of the same credit card used for the transaction.

(B) A national ID of the person who has used the credit card. This should be a photo ID of any of the following: -

- * Driver's Licence
- * Social Security Card
- * Passport or National Identity Card

Once the **Manual Authorization** is received and passes scrutiny of our Risk Management Team only then will the High Risk status be removed for that order.



7. SALES IN CURRENCIES OTHER THAN INR AND EXPORT PROCEDURES

How do I sell my product and service in more than one currency?

You may represent your product pricing in any number of currencies. At the end of the transaction when your client has to checkout to the CCAvenue payment option page, we require that the payment amount is in INR equivalent only. This is because we do not process the final payment in any other currency but INR as we are subject to such RBI rules and Regulations. You need not create a different set of shopping cart links.

Example:

Let us assume you are keen to sell a product at US\$ 10/- to a prospective US customer and feel that it is an attractive price for your product. So you represent US\$ 10 on your web page. When the customer completes his shopping and the data of your shopping cart is to be sent to the CCAvenue pay page you need to ensure that you have converted this amount to INR.

What benchmark to use? No genius in the world can predict at what exchange rate (INR >< US\$) rate the end customer is going to get his credit card bill as this fluctuates by the minute. So to play safe ensure that no matter what happens the end customer should not see any amount over US\$ 10/- on his credit card billing statement.

How does one do this?

Lets say the US\$ rate today for INR is INR 48.50 = US\$ 1. You should take a benchmark of INR 48.0 = US\$ 1. Which means that even if the clients' bank is actually using the exchange rate INR is INR 48.50 = US\$ 1 the client will only be billed US\$ 9.89 / and not the US\$ 10/- which he agreed to pay you. (This is arrived at by $US\$ 10 \times 48.0 = INR 480 / 48.5 = 9.89$)

Of course you will have to constantly monitor that INR >< US\$ rate of exchange and ensure that at any given time the difference parameter is maintained. However one great factor which works in your favour constantly is the fact that the US\$ is constantly appreciating against the INR so even if you do not change or monitor your differential factor for small changes you will still land up charging the customer a little lesser in US\$ than that he was shown the bill for. However you must also ensure that you do not under price yourself on the exchange rate too much and do upwardly revise your INR calculation if there is a huge jump in the exchange rates, so that this jump can add to your profitability.

Therefore, when you throw the final amount of your shopping cart onto the CCAvenue pay page, you need to convert this amount at a fixed rate into INR and throw the INR amount only. Your buyer from outside India will see the INR amount on this CCAvenue page (which offers multiple payment options). He will also be told that if he wants to view this INR amount in his local currency he could also use the live CCAvenue currency converter link. This would show him the approximate amount in his local currency, which would be billed to his credit card statement at the time of that precise particular transaction. Your customer will be billed in his local currency in his card statement.

How can I ensure that the payment amount reflected on the final CCAvenue™ checkout page is in INR equivalent?

You need to have a backend process that will convert your displayed foreign currency price into INR. Eg. If a customer in the US buys a product worth US\$10, this amount must get converted to Indian Rupees at the current exchange rate at your end; before it is thrown to CCAvenue. Your buyer from outside India will see the INR amount on this CCAvenue page (which offers multiple payment options). At this point, he can view the exchange value of the INR amount being billed to him in his local currency; by using the live CCAvenue currency converter link. By calculating the exchange value at the precise time of the transaction, (INR >< US\$)the customer can see exactly how much will be billed to him in his currency on his credit card statement.



Your customer will be billed in his local currency in his card statement.

Particulars	Amount
Live Conversion rate on the CCAvenue currency converter	US\$1 = INR 46.5
Actual Amount billable by CCAvenue in INR	(US\$10 x 46.5) INR 465
Your website Conversion rate	US\$1 = INR 46.0
Amount thrown to CCAvenue Payment checkout page	(US\$10 x 46.0) INR 460
Amount billed to, and payable by customer in US\$ according to your exchange ratio	Extra
Amount Charged to your customer's credit card	INR460 >< US\$9.89

Please do a test transaction on a website like www.saranam.com and see how it works, it will be more clear then.

With the exchange rate fluctuating on a daily basis, how can I ensure a comfortable deal for the customers and myself?

No genius in the world can predict at what exchange rate (INR >< US\$) rate the end customer is going to get his credit card bill as this fluctuates by the minute. So to play safe, you must ensure that, no matter what happens, the end customer should not see any amount over US\$10/- on his credit card billing statement. For this, you need to work with a benchmark. Let's assume, the US\$ rate today for INR is INR 48.50 = US\$ 1. You should take a benchmark of INR 48.0 = US\$ 1. Which means that even if the clients' bank is actually using the exchange rate INR is INR 48.50 = US\$1, the client will only be billed US\$9.89; as against US\$10/- which he agreed to pay you. (This is arrived at by $US\$10 \times 48.0 = INR\ 480 / 48.5 = 9.89$) To ensure the best deal for both you and the customer, you will have to regularly monitor the INR >< US\$ rate of exchange, and maintain an optimum difference parameter. While small corrections in the exchange rate do not affect your customer's price negatively, you must also be careful not to under price yourself on the exchange rate too much. Do upwardly revise your INR calculation if there is a huge jump in the exchange rates, so that this jump can add to your profitability.

How is the charge reflected in my customers' credit card statement? Does CCAvenue issue me a F.I.R.C (Foreign Inward Remittance Certificate) for all my overseas sales?

RBI insists that Merchants in India settle transactions in INR only and the respective banks give a foreign exchange inward remittance certificate (F.I.R.C.), which we (CCAvenue) then pass on to you (Our Sub Merchant). This takes care of the Income Tax part of things, to enable you to claim exports benefits under section 80 HH of the Income Tax Act.

CCAvenue will issue you a FIRC (Foreign Inward Remittance Certificate) for all overseas transactions done. This will be issued on a quarterly basis. A small documentation fee may be levied.



8. GETTING HELP

This CCAvenue Merchant Account & Reporting System manual was prepared to give merchants a ready reference to questions they may have. It is available both in hard copy and online at the CCAvenue web site <http://www.ccavenue.com>

Appendix A is a glossary of common terms for CCAvenue usage.
Specific questions about a merchant account status should be directed to CCAvenue.

Due to our merchant protection policy, all email inquiries must be sent from the email address, which is on the merchant account file. All vital requests received that are not on account file will not be honoured as valid merchant requests. Changes in email address, merchant information, or cancellation requests must be faxed or mailed in writing with a signature on a company letterhead, accompanied by a photocopy of a valid photo id-emails will not be accepted. Merchant changes and Avenues India Pvt. Ltd. At (022) 26480772.

Integration Support /Technical Support:
service@ccavenue.com
**91-22- 67425555/26000816/30913622/
56920419**

Financial Services
**Mon -Fri 10:00am-6:30 pm IST, Sat
10:00am-4:00 pm IST**
accounts@ccavenue.com
**91-22- 67425555/26000816/30913622/
56920419**

Risk Management
**Mon -Fri 10:00am-6:30 pm IST, Sat
10:00am-4:00 pm IST**
risk@ccavenue.com
**91-22-67425555/26000816/30913622/
56920419**



9. GLOSSARY

▾ Acquiring Bank / Merchant Bank

The bank that does business with merchants enabling them to accept credit cards. A merchant has an account with this bank and each day deposits the value of a day's credit card sales. Acquiring banks buy (acquire) the merchant's sales slips and credit the tickets' value to the merchant's account. Also called the acquirer.

▾ Acquiring Processor

The processor provides credit card processing, billing, reporting and settlement, and operational services to acquiring banks. Many financial institutions do not do their own bankcard processing because it is more cost-effective to let someone invest in the equipment and people and do it for them.

▾ Aggregator

Organizations that provide merchants (in many cases start-up companies) with an Internet merchant account. Newly established companies may have difficulty qualifying immediately for merchant services from local banks due to the company's age, lack of transaction history, etc. Aggregators will accept financial responsibility for these merchants' transactions, effectively acting as guarantor to the acquiring bank for the smaller and newly established companies that banks may not wish to accept directly due to the higher risk involved. Aggregators will combine these smaller merchants under their merchant account enabling them to participate in e-commerce.

▾ Application Service Provider (ASP)

A third-party organization that manages and distributes software-based services and solutions to customers across a wide area network from a central data center.

▾ Authorization

The act of insuring that the cardholder has adequate funds available against their line of credit. A positive authorization results in an authorization code being generated and those funds being set aside. The cardholder's available credit limit is reduced by the authorized amount.

▾ Batch

The accumulation of captured (sale) transactions waiting to be settled. Multiple batches may be settled throughout the day.

▾ Brick-and-mortar

A traditional business that operates by dealing with customers in a face-to-face



environment, such as an office or store

▾ **Browser**

A software application used to locate and display World Wide Web pages. NCSA Mosaic, Netscape Navigator, and Microsoft Internet Explorer are all browsers.

▾ **Business to Business Commerce (B2B)**

Commercial transactions between two or more businesses. B2B was originally undertaken using EDI. XML is now the preferred solution.

▾ **Business to Consumer Commerce (B2C)**

The sale of Goods or Services to a Consumer where the transaction takes place over the Internet.

▾ **Capture**

Converting the authorization amount into a billable transaction record within a Batch. Transactions cannot be captured unless previously authorized and the goods or services have been shipped or transmitted to the consumer.

▾ **Card Association**

Visa and MasterCard, which are the licensing and regulatory agencies for bankcard activities.

▾ **Cardholder**

Any person who opens a credit card account and makes purchases using a credit card.

▾ **Card-not-present Transaction**

A credit card transaction in which the merchant has received the card number from the buyer, but is unable to physically link the card to the buyer (i.e. Mail Order/Telephone Order or online transactions). This type of transaction carries the highest interchange rate due to high risk factor.

▾ **Card-present Transaction**

A card transaction in which the buyer physically gives the merchant their credit card in which to pay for the purchase. This type of transaction carries the lowest interchange rate since the buyer is actually present for the transaction. Also called a face-to-face transaction.



▾ **Certificate Authority (CA)**

A trusted third-party organization or company that issues digital certificates used to create digital signatures and public-private key pairs. The role of the CA in this process is to guarantee that the individual granted the unique certificate, is who he or she claims to be.

▾ **Chargeback**

A chargeback is a transaction returned by a customer's card-issuing bank due to dispute or non-acceptance of the transaction.

▾ **Clearing**

The process of exchanging transaction details between an acquirer and an issuer to facilitate posting the transaction on the cardholder's account and reconciling their settlement position.

▾ **Click-and-mortar**

Click-and-mortar describes a store that exists both online and in the physical world, for example Barnes and Noble.

▾ **Consumer Fraud**

Unauthorized use of cardholder information such as attempts to purchase products or services using another person's card.

▾ **Cryptography**

The process of securing private information that is passed through public networks, by mathematically encrypting the information so that it is unreadable to anyone except the person(s) holding the mathematical "key" that is needed in order to decrypt the information.

▾ **Data Capture**

The collection of merchant bank card sales receipts from the merchant's point-of-sale terminal or electronic cash register by an electronic means

▾ **Digital Certificate**

An attachment to an electronic message used for security purposes. The most common use of a digital certificate is to verify that a user sending a message is who he or she claims to be, and to provide the receiver with the means to encode a reply.



▾ Digital Signature

A digital code, attached to an electronic message that verifies the sender. Digital signatures are especially important for electronic commerce and are a key component of most authentication schemes. To be effective, digital signatures must not be open to forgery. A number of different encryption techniques use digital signatures.

▾ Discount Rate

The fee a merchant pays its acquiring bank/merchant bank for the privilege to deposit the value of each day's credit purchases. The fee is usually a small percentage of the purchase value.

▾ Disintermediation

Removing the middleman. This term is used to describe the function of many Internet-based businesses that use the World Wide Web to sell products directly to customers rather than going through traditional retail channels. By eliminating the middlemen, companies can sell their products cheaper and faster.

▾ Domain Name

An organization's Internet address. For example, firstecom.com is the domain name of First Ecom, the payment processor. The '.com' designation indicates the site is for a company. Other popular suffixes are '.org' for non-profit organizations and '.net' which is used by organizations and businesses connected with Internet services. Organizations may add two letter endings to these addresses (e.g. www.microsoft.com.hk) to indicate they are in a specific country. The '.edu', '.mil', and '.gov' domains are traditionally reserved for government organizations.

▾ Electronic Banking (E-banking)

A form of banking that allows individuals access to personal or business banking services over a public network such as the Internet. E-banking usually allows 24 hour access to basic banking services, including the ability to transfer funds through personal computers via telephone lines between financial institutions. E-banking uses computer and electronic technology as a substitute for paper transactions such as checks.

▾ Electronic Commerce (E-Commerce)

The buying and selling of goods and services on the Internet, especially the World Wide Web. In practice, this term and a new term, 'e-business', are often used interchangeably. For online retail selling, the term 'e-tailing' is sometimes used.

▾ Electronic Merchant (E-merchant)

A merchant that runs his/her business electronically via the Internet.



Electronic Payment (E-payment)

The ability to effect payment online without the physical transfer of cash or documents, regardless of time or location. E-payment methods include credit cards, debit cards, smart cards, e-checks, etc.

Encryption

A way of coding the information in a file or e-mail message so that if a third party intercepts it as it travels over a network it cannot be read. Only the person or persons that have the right type of decoding software (i.e. key) can decrypt the message.

ESD

Electronic Software Distribution, a system for selling software over a network. ESD systems provide secure communications that customers use to download and pay for software. These systems can operate over the Internet or on a direct modem-to-modem connection. ESD systems can also allow users to use software for a trial period before purchasing.

Firewall

A system designed to prevent unauthorized access to or from a private network, usually unauthorized access from the Internet into a private network.

Host(ing)

Web sites that are stored on a server by an Internet Service Provider (ISP)

HTTP

Hyper Text Transfer Protocol, the underlying protocol used by the World Wide Web. HTTP defines how messages are formatted and transmitted, and what actions Web servers and browsers should take in response to various commands. For example, when you enter a URL in your browser, this actually sends an HTTP command to the Web server directing it to fetch and transmit the requested Web page.

HTML

Hyper Text Markup Language, the language used to create documents on the World Wide Web and which governs how Web pages are formatted and displayed. HTML defines the structure and layout of a Web document by using a variety of tags and attributes.

Internet Access Provider (IAP)

An organization that provides access to the Internet, whether through dial-up, cable modem or wireless. Often considered to be a subset of Internet Service Providers.



Internet Point-of-Sale (IPOS)

Allows merchants to safely channel and process traditional card-based transaction data over the Internet in real-time. The transaction is classified as a person present transaction, rather than an Internet (i.e. person not present) sale.

Internet Service Provider (ISP)

An organization that provides a range of Internet services such as access, Web development, and/or Web site hosting.

IP Address

An identifier for a computer or device on a TCP/IP network. Networks using the TCP/IP protocol route messages according to the IP address of the destination. The format of an IP address is a 32-bit numeric address written as four numbers separated by periods. Each number can be from zero to 255. For example, 1.160.10.240 could be an IP address. Within an isolated network, IP addresses can be assigned at random as long as each one is unique. However, connecting a private network to the Internet requires using registered IP addresses (called Internet addresses) to avoid duplicates.

Issuing Bank

The bank that extends credit to customers through bankcard accounts. The bank issues the credit card and receives the cardholder's payment at the end of the billing period. Also called the issuer or the cardholder bank.

Key

A password or table needed to decipher encoded data.

Mail Order/Telephone Order (MO/TO)

A credit card transaction where the order and payment information are transmitted to the merchant via the mail or telephone.

Merchant

The party that offers goods or services in exchange for payment. Merchants that accept payment by card must have a relationship with an Acquiring Bank.

Merchant Fraud

Fraud perpetrated against other parties, usually the cardholder or the bank, typically through the use of the card acceptor's payment system.



▾ **On-Us Transaction**

Any electronic banking transaction in which the acquiring member and the issuing member are the same institution or are within the same network facility.

▾ **Payment Gateway**

An electronic application that integrates with a merchant's Web site in order to transmit transaction data to the payment card acquirer for both authorization and settlement purposes. A payment gateway accepts transactions from online merchant storefronts and routes them to a financial institution's processing system.

▾ **Payment Switch**

The switch routes payment card transaction data to the respective financial institution for the purposes of approving, processing, and settling electronic payment transactions.

▾ **Per Transaction Fee**

A transaction is the process that takes place when a cardholder makes a purchase with a payment card. A fee is then charged on these authorized transactions to cover necessary costs associated with processing the transaction.

▾ **Personal Identification Number (PIN)**

A number that must be entered along with a payment card number for certain credit or debit cards to make a transaction. The PIN functions as a password in that it does not allow the holder to use the card without first providing the PIN.

▾ **PKI**

Public Key Infrastructure, an entire system of digital certificates, Certificate Authorities, and other registration authorities that verify and authenticate the validity of each party involved in an Internet transaction. PKIs are currently evolving and there is no single PKI or even a single agreed-upon standard for setting up a PKI.

▾ **Plug-in**

A software module designed to add functionality to an existing software application.

▾ **Point-of-Sale (POS)**

The location at of the merchant's physical place of business where consumers make face-to-face purchases.

▾ **Point-of-Sale (POS) Terminal**



A server that is placed in the merchant's location and connected to the banks' systems, interfacing cardholder software and acquirer payment systems. It is used to electronically read, authorize, record, and transfer data to and from the merchant for each sale. Also called a swipe box.

▾ **Public Key Cryptography**

An encryption method that uses two Keys: one key to encrypt the message and another key to decrypt the message. The two keys are mathematically related so that data encrypted with either key can only be decrypted using the other. Each user has a public and a private key, and only the public key is distributed to parties with whom the user exchanges encrypted messages.

▾ **Recurring Payments**

A type of transaction that allows the merchant to process multiple authorizations for the same buyer. Recurring payment can be either multiple payments for a fixed amount or repeated billings.

▾ **Secure Server**

A secure Web server that encrypts and decrypts messages to protect them against third party tampering. Purchases made from a secure Web server ensure that a user's payment or personal information is encrypted and not accessible to unauthorized persons

▾ **Settlement**

As the sales transaction value moves from the merchant to the acquiring bank to the issuer, each party buys and sells the sales ticket. Settlement is what occurs when the acquiring bank and the issuing bank exchange data or funds during that function.

▾ **Shopping Cart**

Software that handles an online store's catalog and ordering process. A shopping cart is the interface between a business's Web site and its internal infrastructure. Shopping carts allow consumers to select merchandise from a Web page, review what they have selected, make changes or additions, and purchase the merchandise

▾ **Smart Card**

A smart card is a credit card with a built-in microprocessor and memory used for identification and financial transactions. It allows electronic money to be stored in a secure, but portable medium and when inserted into a reader, it transfers data to and from a central computer.

▾ **SSL**



Secure Sockets Layer, a standard that enables secure credit card transactions on the Internet. SSL is the leading security protocol developed by Netscape for transmitting private documents via the Internet. SSL uses a private key to encrypt data and then sends this over the SSL connection. Netscape Navigator, Internet Explorer, and most commercially available Web browsers support SSL. Many Web sites use the protocol to obtain confidential user information. By convention, Web pages that require an SSL connection start with https instead of http.

▾ **Stored Value Card**

A card that contains either a computer chip or magnetic strip and is used to store or debit money electronically.

▾ **TCP/IP**

Transmission Control Protocol/Internet Protocol, the suite of communications protocols used to connect hosts on the Internet. TCP/IP uses several protocols, principally TCP and IP. TCP/IP is built into the UNIX operating system and is used by the Internet, making it the de facto standard for transmitting data over networks.

▾ **Third-party Fraud**

Unauthorized use of payment card information by individuals, such as hackers who have illegally obtained the card information.

▾ **Third-party Processor**

A company that contracts with banks and financial institutions to perform some or all of the tasks necessary to process payment cards, including authorization and settlement.

▾ **URL**

Uniform Resource Locator, the global address of documents and other resources on the World Wide Web. The first part of the address indicates what protocol to use, and the second part specifies the IP address or the domain name where the resource is located.

▾ **Web or World Wide Web (WWW)**

A system of inter-connected Internet servers that supports specially formatted documents. The documents are formatted in HTML, which supports links to other documents, as well as graphics, audio, and video files. Internet users can jump from one HTML document to another simply by clicking on designated hot spots. Not all Internet servers are part of the World Wide Web.



Avenues (I) Pvt. Ltd., Avenues World Pte. Ltd., Avenues Inc. and AVENUES LIMITED are the Holding company for a number of e-Ventures aimed at providing end-to-end solutions for a variety of industry verticals.

CCAvenue World

CCAvenue is India's largest payment gateway and has the largest share in the volume of online transactions. With the launch of CCAvenue World, we will be India's only payment gateway with the ability to process your transactions in US \$. This feature, combined with our close geographical proximity, will now give you benefits that you have never enjoyed before.

ResAvenue

ResAvenue aims to provide cost cutting, advanced hotel industry transaction processing solutions and electronic commerce services to help the Hotelier achieve profitability, so that they can focus on their core competency--a superb guest experience. As the owner/promoter of an independent or branded hotel, a major hotel chain or hotel management company, you can stay ahead of your competitors and capture new market share with an effective Online Distribution Strategy through the ResAvenue Property Management System.



CineAvenue

CineAvenue is aimed at venue owners (theatres, schools, sports, entertainment and event venues) to provide an interactive seat map technology and private label experience, to enable them to seamlessly offer patrons, a 24/7 Internet box office, completely integrated with all possible electronic real time payment options. With real time control of online inventory, CineAvenue will provide the Venue owner with a complete, inexpensive, simple-to-use, un-staffed, reliable and totally secure ticketing solution.

EventAvenue

EventAvenue aims to provide event organisers, convention organisers, exhibition convenors and essentially anyone wishing to organise/host an event an online tool with which they can reach and manage the needs of their customers better. EventAvenue has been developed as a ASP model offering online registration and booking capabilities to various event organisers. There will be a comprehensive web application to create, publish, advertise events and offer real time online registration and booking with real time payments right from the organisers own website.