planet

Merchant Portal User Guide

Version 2.0 – 10 February 2023

Notice

Version history

Version	Date	Modification(s)
2.0	February 10, 2023	▪ Document conversion to the Planet Template ▪ Minor content enhancement
1.11	January 31, 2021	Initial version

Table of contents

1. General login

1) Access the Portal via the URL address.

2) Enter the Username and Password.

> *i* Passwords require a minimum of ten (10) characters with at least one numeric, one alpha character, and one special character (~!@#$%^&*_-+=`|\() { } []:;" '<>,.?/.).

3) Passwords will expire after 90 days. The user will be forced to change the password upon expiration and log in with the new password.

4) A new password must be different from the previous twenty-four (24).

5) Password cannot be changed more than once per day.

1.1 Login screen

If the user has an active account but has forgotten the password or username, the **Forgot Your Password?** option will email a temporary login once the user security options have been satisfied. The account is locked out of Portal after three failed attempts; however, the **Account Locked?** option, as shown before, will assist the valid user in unlocking their account.

1.2 Recover password

1) Select **Forgot Password**.

2) Enter the Username on the Forgot Password Screen.

3) Select Submit Request.
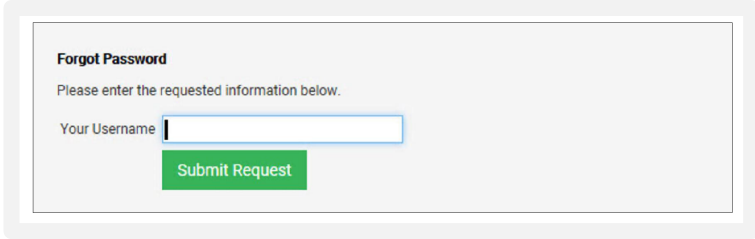
1.2.1 Exceptions

The **Forgot Password** option cannot be used under the following conditions and will need to contact their Planet Support team:

If the user account is inactive.

1) A user cannot activate a user credential if the account is locked due to failing to answer the security question within three (3) tries. A user will also be locked out if the security answers have been unsuccessfully attempted three times.

2) If a user has not accessed the account in the last 90 days, the status is changed to **Inactive**.

1.3 Solutions

When the **Forgot Password** option is attempted, and no exception conditions exist, the alternate **Submit Request** page will appear. An email will be sent with a temporary password to Planet's address on record.



Upon receipt of temporary password:

1) Log in to the Merchant Portal using the temporary password.

2) Upon successful login, the **Change Password** page will appear.

3) Change the temporary password to a new password of your choosing (See the Change Password instructions in Chapter **1**).

4) The Welcome Screen will open after logging in with the correct username and password.

2. Homepage

The Homepage displays menu options to access information about **Accounts**, **Transactions,** and Reports. Each category has menu options specific to that category. These are described in detail throughout the guide.

On the Homepage, the merchant's name will appear in the banner at the top left of the screen. This screen also displays the last ten batches processed.
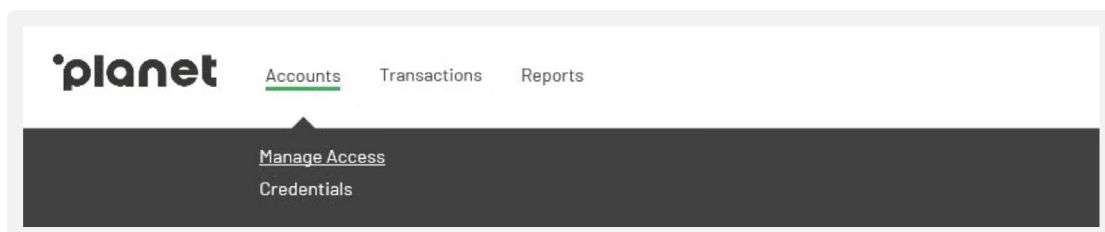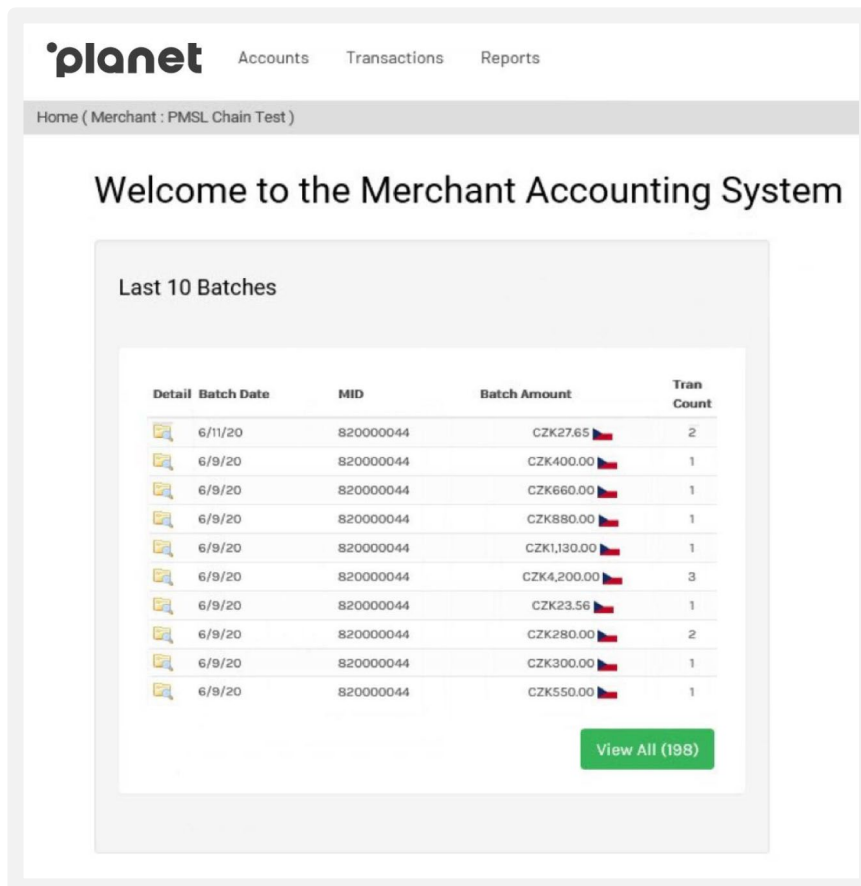
Selecting the menu options displays information about that category, and you can choose options for details. User Access levels control these options, and all options shown here may not be available to every user. Planet Support teams and Relationship Managers will guide access assignments based on user functions.
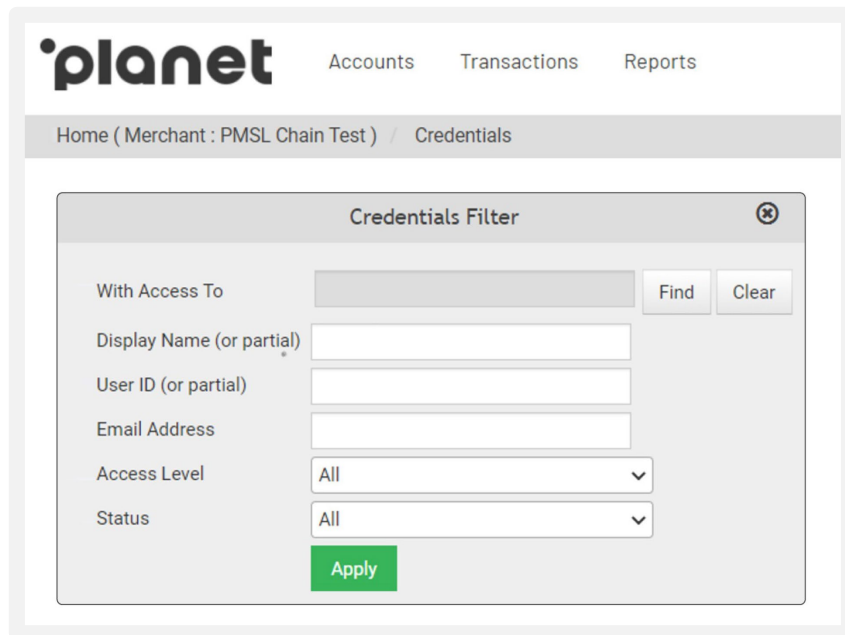
3. User setup and credentials

Selecting **Accounts** allows users to view and/or create access profiles. Click **Credentials**.

Use any information available in the **Credentials** filter to locate a user. Click **Apply** to access **User information**, **Access Level** (permissions), and **Status**.

> ℹ️ **Status** may not be available to all users.

4. Create a Merchant Portal User

An Administrator can create Merchant Portal users by entering and activating the following information on the **Access Profile** screen.

To give a user access to the Merchant Portal to view their account information, the access must be assigned at the Merchant level. Click the **Add** button located next to **Login Information.**
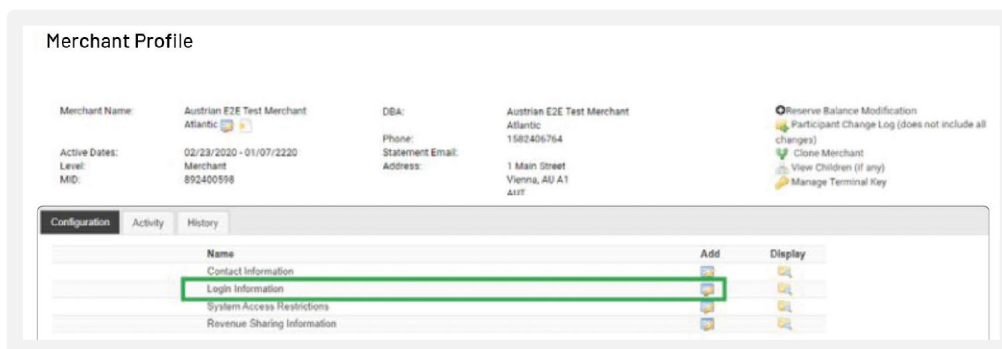
Enter the following information on the **Access Profile** screen. See figure next for field definitions for this **Global Access Profile Template** page.

Once entered, click **Save**. Once saved, the Merchant Portal user record will be in a **Pending** status. Contact your Planet Support team. Your Planet Support team member will follow procedures agreed upon between you and the Planet team to **Activate** the **Pending** Merchant Portal user.

Upon activation, the user should be sent an email from the Merchant Portal Administrator to use at the initial login. Click **Forgot Password,** and you will receive an email from the system with a temporary password to use.

Table 1 Field definitions for the global access profile template

Report	Description
Access Profile (Role)	Select from the drop-down menu –Access profiles can be set up for each participant. The Administrator can choose from Regular User, Dispute User, or Administrator. Profiles should be assigned based on the job function of the user.
Username	A minimum of 8 characters can be alphanumeric.
Display/Name	First and Last name of the contact
Email address	Used for forgot password link.
Phone Number	Contact phone number
First usable day	Date made active in MAS
Last usable day	The default date is 2099
Access level	Default to Person
Force password	The default is 60 days for MWEB.
Password	The system will create a Password.

Available User Roles and their associated functions are:

Regular User – Allows viewing of all transactions (for example, transactions, transaction batches, and authorization logs). In addition, the regular user can:

- User may edit their account profiles

- Access **Reports** option file search

Dispute User – Same permissions as a Regular User plus the ability to:

- View disputes

- Add dispute documentation

Administrator – Same access as a Regular User with the additional ability to:

- Add another user

- Update a user's credentials granting additional access or changing passwords for another user

5. Transactions

Each category under **Activity** will allow the user to display and download **Authorization**, **Transaction,** and **Batches**. Each category has a unique filter screen. Enter desired data in fields to retrieve details.

Results will be displayed online with options to download a single page or all pages in the results display. The user can select the folder icon to the left of the line item to view details about the specific **Authorization**, **Transaction**, or **Batch**.
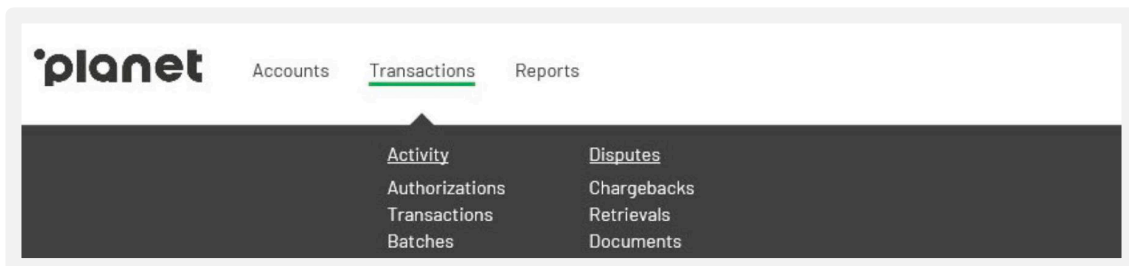
Filters by category are listed below. Following the Filters, there are examples of Transaction detail results.

All search filters allow the selection of a merchant by **Name** or **MID**. You can search for the specific location name if there is more than one location, and those locations are grouped via a chain MID. When searching by **Name,** a minimum of four characters are required. Once four characters have been entered, all names matching those four characters will appear in the drop-down menu. Use the arrow to see them, and choose the merchant's name you would like, for example, store number.

If there is only one location, then there is no association by chain **MID** and the merchant's name will be the default.

If you search by **MID**, select the radio button by **MID**, and enter the **MID** number.
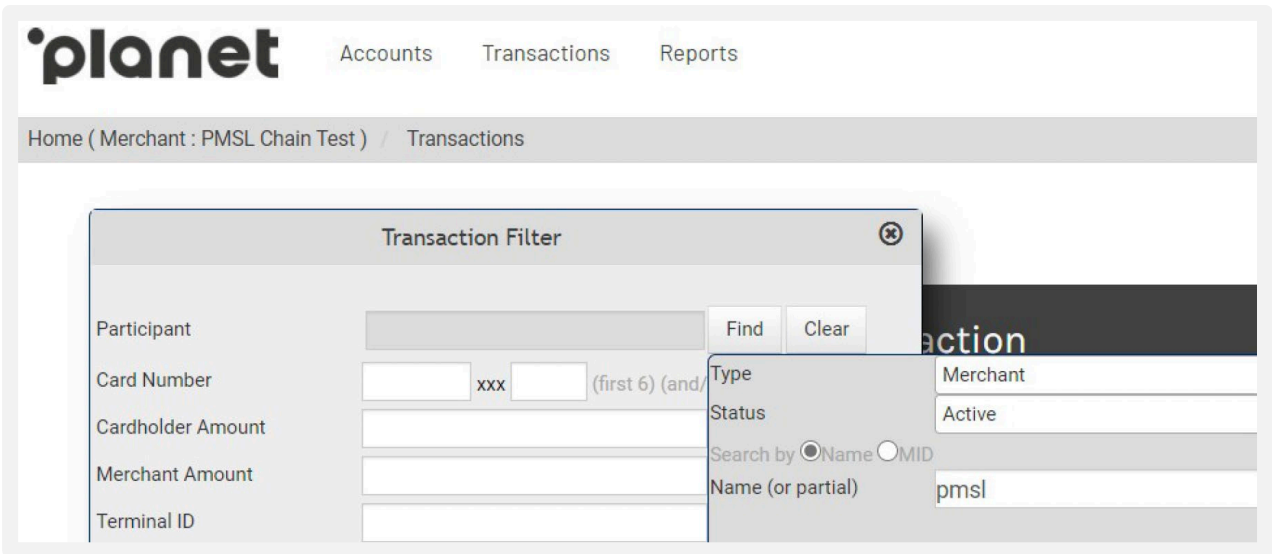
The following three screens show filters for **Authorizations**, **Transactions,** and **Batches**. The most commonly used search criteria are highlighted.
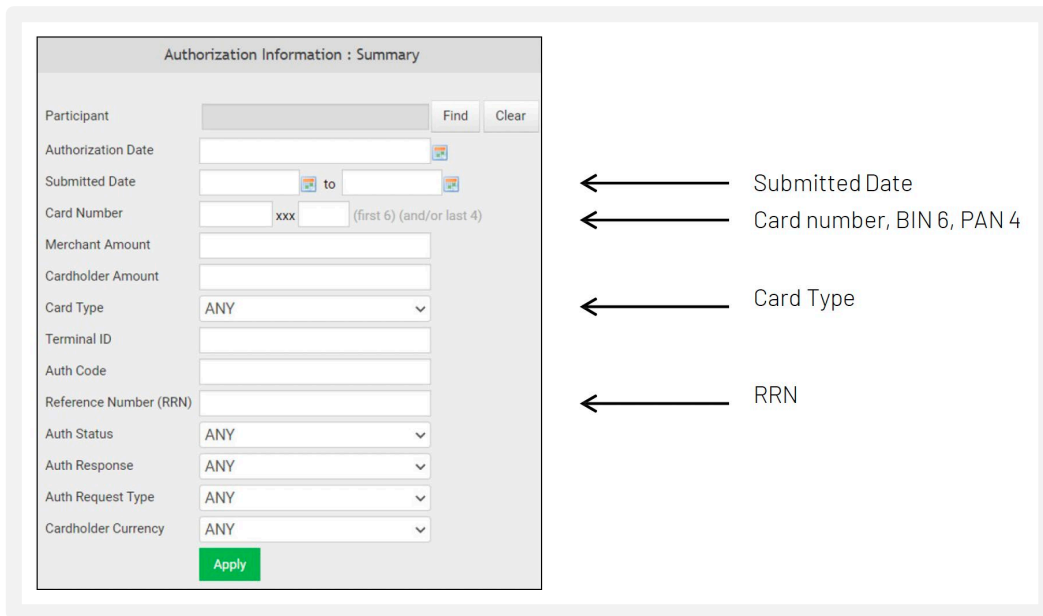
Transaction Filter

Field	
Participant	[ ] Find Clear
Card Number	[ ] xxx [ ] (first 6) (and/or last 4)
Cardholder Amount	[ ]
Merchant Amount	[ ]
Terminal ID	[ ]
Gateway ID	[ ]
Transaction From	[ ] to [ ]
Submitted From	[ ] to [ ]
Processed From	[ ] to [ ]
Card Type	ANY ▾
Transaction Type	ANY ▾
Transaction Status	ANY ▾
Authorization Code	[ ]
Cardholder Currency	ANY ▾
Is Offline?	ANY ▾
Acquirer Ref. Number (ARN)	[ ]
Retrieval Ref. Number (RRN)	[ ]
Order Number	[ ]
VAT Voucher ID	[ ]
Product Type(s)	ALL / Pay in Your Currency / Multicurrency / Like to Like

Pay in Your Currency™ Choice ◉ BOTH ○ Opt-in Only ○ Opt-out Only

Apply

- Card number, BIN 6, PAN 4
- Dates
- Card Type
- ARN for Settled (processed transactions)
- RRN

Batch Filter

Field	
Merchant	[ ] Find Clear
Batch Amount	[ ]
Batch Number	[ ]
Terminal Id	[ ]
Batch From	[ ] to [ ]

Apply

- Terminal ID
- Batch From and To

5.1 Transaction filter results

5.2 Transaction Detail

Results when selecting the Folder Icon on the left of the specific transaction.

The **Transaction** detail page also has tabs for easy navigation. Some data may not be available to all users.

> **i** Displaying details via the Folder Icon can also be done on **Authorization** and **Batch** results.

5.3 Transaction Exceptions and Disputes

The Exceptions and Disputes categories operate similarly to the **Transaction** categories in Chapter **5**. Filters are unique and can be used to retrieve data such as **Chargebacks** and **Retrievals** that Planet received on behalf of the merchant and loaded to the Merchant Portal.

The display online and the Folder Icons for access details for each line item work in the same way described in Chapter **5**.

Users may view **Chargebacks** and **Retrievals** submitted to the Merchant Portal. Disputes information can be accessed via the **Chargeback** Filter or the **Disputes** Tab on the **Transaction** Details page.

1) Locating a Chargeback: Click **Transactions**, then select **Transactions** from the drop-down menu.

2) Now, you can locate your chargeback by entering **the Merchant Name** or **MID** and **RRN**. Once you enter the information, click **Apply**.

   a) If the Acquirer **Reference Number** (ARN) is available, you can also search with that data.

3) Once you click **Apply**, you will see your chargeback. Click the folder icon. (This will open all the transaction details)

4) Click the **Dispute** Tab.

5) Select the folder to take you to the **Chargeback** detail page.

You can now see the **Chargeback.**

Suppose the user chooses to respond to the (or represent the Dispute). In that case, they can upload supporting documentation to have Planet's Support team submit the Dispute response to Visa, MasterCard, or other card brands processed by the merchant. Planet Support teams monitor for uploaded supporting documentation and will take appropriate actions when the merchant submits it.
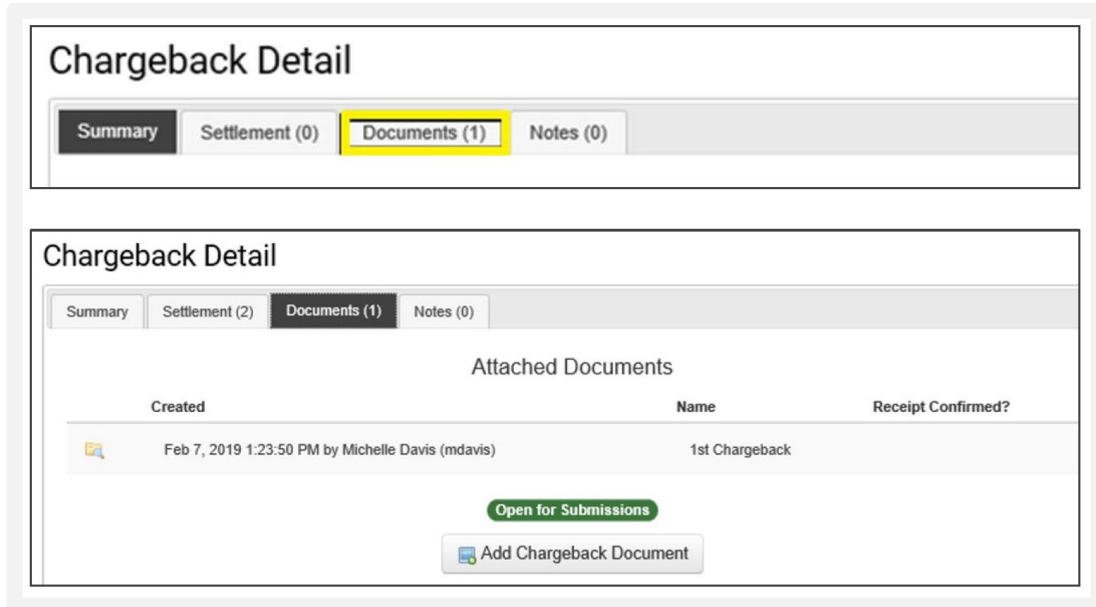
6) Click the **Documents** tab to add documentation to your chargeback.

7) Click **Add Chargeback Document**.

8) Once you upload the Document, the system will return you to the **Chargeback** detail page. To verify that your document was uploaded, click the **Documents** tab.
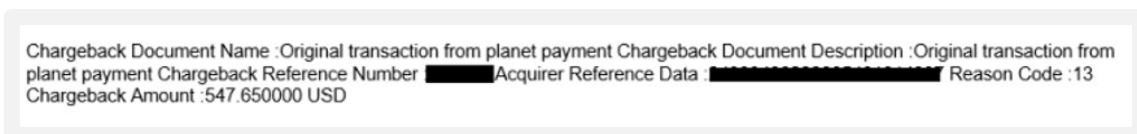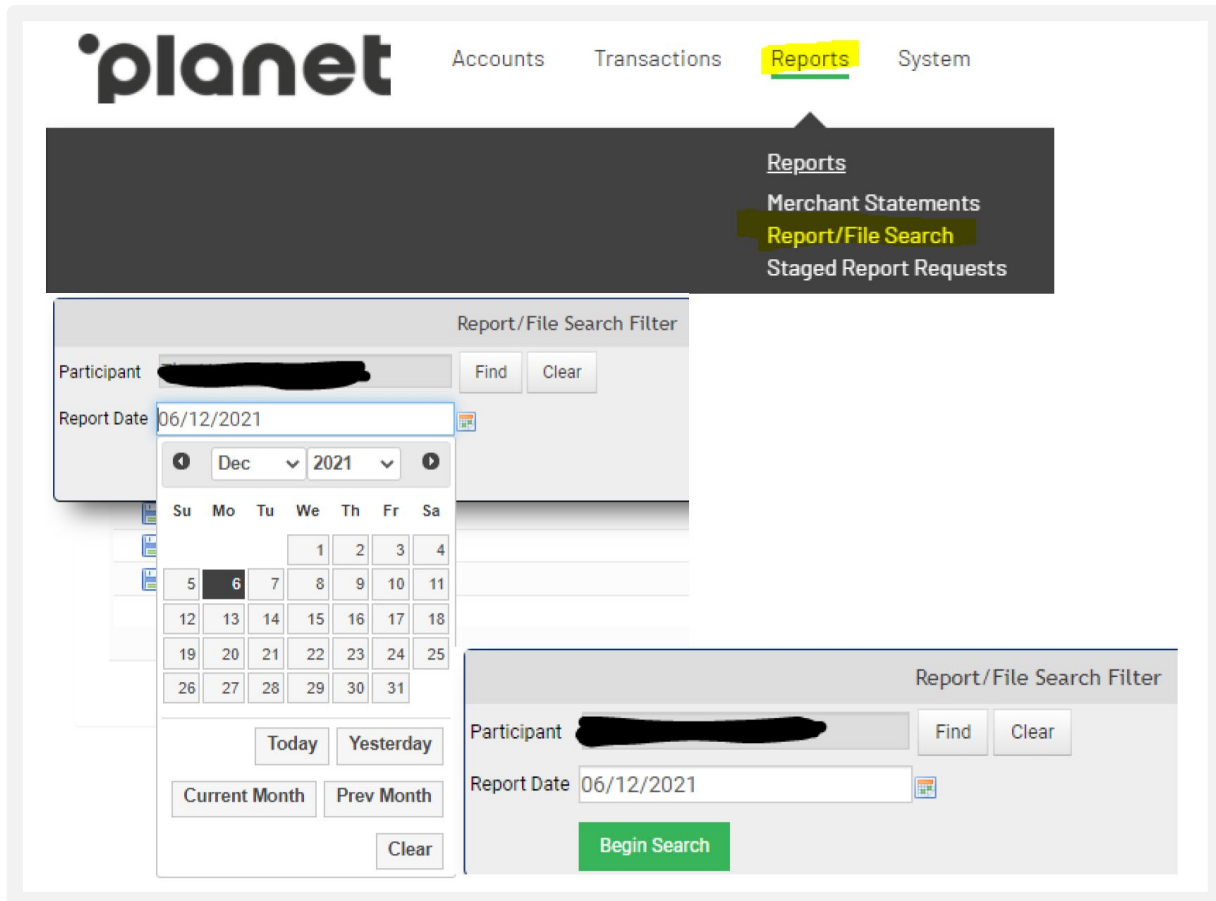

9) Once the document is uploaded, Planet will confirm receipt. This will be noted with a name, date, and time stamp. This indicates that Planet will now match this documentation to the represented in the Card Scheme system application.
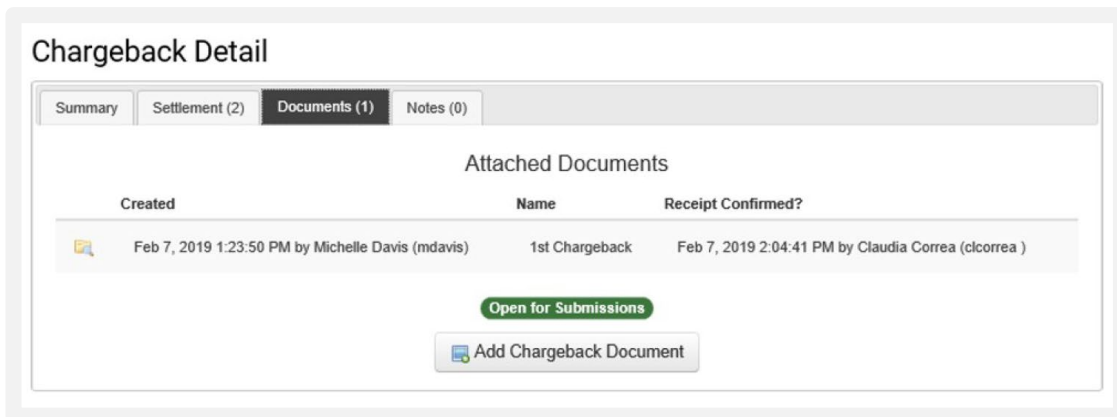
10) A notice is sent once the action is completed through the association. The notification will be sent to the statement email address on file. Check a sample of the notice below.

Chargeback Document Name :Original transaction from planet payment Chargeback Document Description :Original transaction from planet payment Chargeback Reference Number ▮▮▮▮Acquirer Reference Data :▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮ Reason Code :13 Chargeback Amount :547.650000 USD
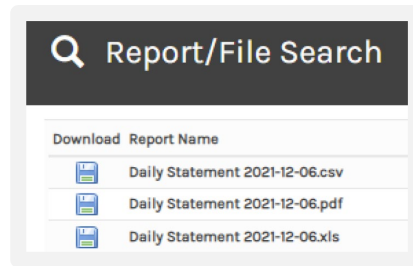
6. Reports

PMSL/PMSS merchants can view their daily statements that have already been emailed in this section. These will have a periodic description, either daily, weekly, or monthly. Click **Reports**, **Report/File** Search, and the date required (see the figure before).

The statements have the following labeling:

- **Daily statements xls** – A listing of all of the previous day's transactions which the merchant has been settled for by Planet.

- **Daily statements csv** – A listing of all of the previous day's transactions which the merchant has been settled for by Planet in CSV format.

- **Daily statements PDF** – A more detailed summary of transactions from the previous day with interchange totals, DCC breakdown, and payment details.

There is an example of what this will look like after you click **Begin Search.**

All reports are downloadable by selecting the icon under **Download**. This applies to daily, weekly, and month-end reports.
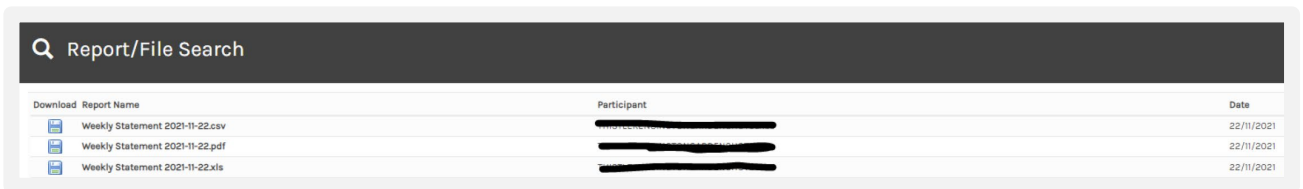
Monthly statements, Invoices, and Rebate reports are available in Merchant Portal on the first of the month for the required month. For example, the November 2021 month-end reports were available on the 1st of November 2021. The Monthly statements are available in **XLS**, **CSV,** and **PDF** formats. Monthly invoices are available in **CSV** and **PDF** format. Monthly rebate reports are available in **CSV** and **PDF** format.
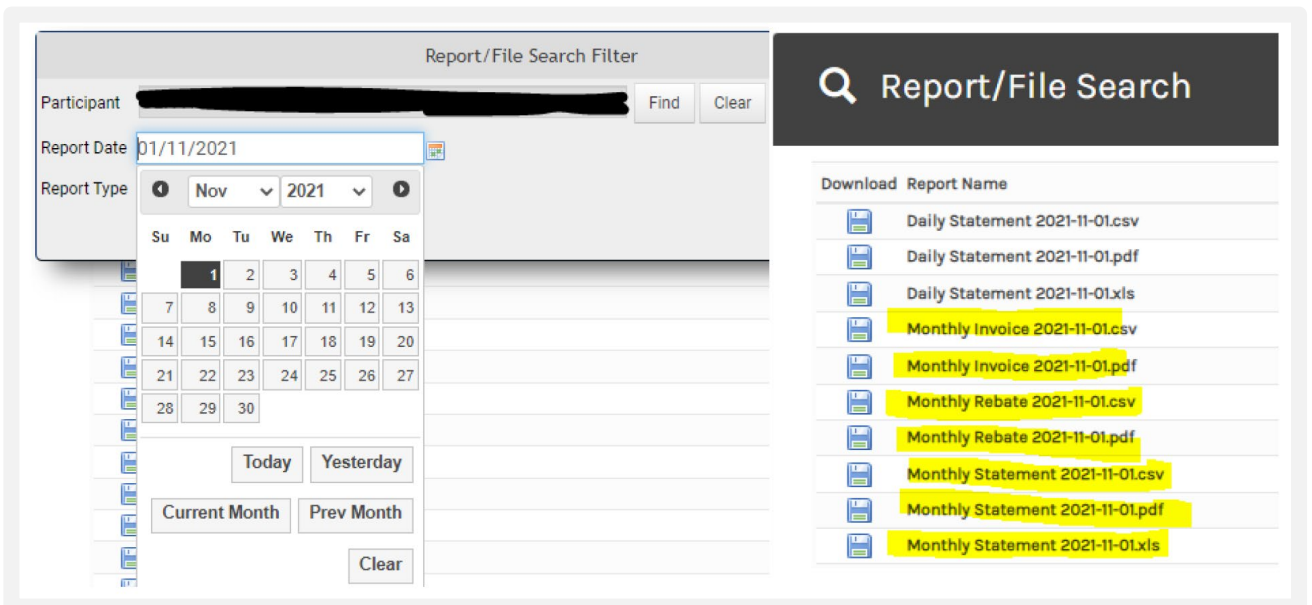
A user who has visibility to multiple **Merchant IDs / Locations** may search statements as above by selecting the type **Merchant**, entering the **MID** in the search location, and clicking **Go**.