



# **SEQUOIA MOSAIC 3000: INTERNET-ACQUIRING PLATFORM**

## **Getting started**

**User's manual**

**Version 1.0**

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# Chapter 1. About the document

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## 1.1. Purpose of the document

This document describes how to start working with a SM 3000 Internet-acquiring platform. This document was prepared for users of the SM 3000 Internet-acquiring platform.

## 1.2. How to use this manual

The manual is designed to explicate the main steps to start working with the Platform and its operational work steps.

The terms, abbreviations and useful references to other documents about the SM 3000 system are provided at the final part of the document.

Terms and Abbreviations - a glossary of terms commonly used in the card processing and electronic funds transfer industry.



To know how to use the ALFEBA documentation, to find information about the register structure and graphic tags, used in the documentation, see the Manual 200100 «Documents register».

## 1.3. Classification

This document has been classified as External.

## 1.4. Document sheet

200102

## 1.5. Document contacts

In the case of questions or proposals about information presented in this document, you can contact Alfeba's Documentation Division by email [doc@alfeba.com](mailto:doc@alfeba.com), by phone +598 2 208 31 42 or by mail, using the address: Av. Agraciada 2770, Montevideo, 11823, Uruguay.

## 1.6. Document history

Version	Date	Modification	Notes	Authors
1.0	14.07.2020	-	Init. Version	Natalia Bogorodskaya

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# Chapter 2. About payment processing

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## 2.1. General information

In this chapter we provide the principal information of the main steps to start working with a Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP].

## 2.2. About payment processing

Sequoia Mosaic 3000 Internet - Acquiring Platform [SM3000 IAP] is a e-commerce solution that enables you to manage the payment transactions of your business. The platform supports multiple payment methods and integration methods.



About available payment methods and supported integration methods see Manual 200101 «SM3000: IAP. Functional description».

The Merchants and their agents, Payment operators/ facilitators, Acquiring banks, Issuing banks and Payment systems work together to support the possibility of the on-line transaction processing and to provide to the Cardholder/ Customer e-commerce products.



Terms and Abbreviations of the industry are provided in every manual of the SM30000 IAP documentation and are attached in the Chapter 4 of this Manual.

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# Chapter 3. Getting started

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## 3.1. General information

In this chapter we describe how to start working with the Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP].

## 3.2. The possible schemes

ALFEBA offers you to work with SM3000 solutions by 2 options:

**SAAS** - software as a service, that enables you to access to all of the e-commerce functions to work with internet-acquiring and provide your services to the Merchants, their agents and cardholders, without the software installation, software license acquisition and hardware bought.

**Software license** - full SM3000 IAP software installation with the hardware of the customer.

## 3.3. Project management, quality management and PCI DSS

ALFEBA works with its customers on the base of the PMI principles of the international project management. It means, that signing the contract with a SaaS customer, ALFEBA starts its work with a Project principal documentation creation and plans and project office from two parties for the project implementation.

SaaS approach means, that the Project will be created and supported using the AMAZON AWS PCI DSS Level 1 facilities, using the certified PCI DSS infrastructure.



The SM3000 IAP is constructed using the ISO QMS principles. In the Platform's documentation you can find links to the QMS ISO requirements.

## 3.4. Implementation and support

The project contains two parts:

- A. Implementation part of the project and
- B. Production part of the project.

The main steps of the SaaS is provided in the Section 3.5.

## 3.5. The main steps of the SAAS

### A. Implementation phase of the SaaS project

#### **Step 1. To register with a SM3000 IAP**

ALFEBA makes all of the needs settings for your Payment operator/ Facilitator

#### **Step 2. To choose your payment gateway**

You asking us to connect you to the Processing gateway, of to the Processing center. The list of the existent Gateway realizations is provided in the Attachment 4.3.

#### **Step 3. To choose your bank-acquirer**

You should inform us about your Bank-acquirer to accept the international cards. We'll made necessary settings before and offer the information interchange methods.

#### **Step 4. Generate a security keys for the MPI server**

We generate the special security keys fro close the transactions traffic in the case of the using API and internal MPI server.

#### **Step 5. To create a merchant**

You can create a Merchant with the Platform by yourself, if the Merchant will be working by Virtual terminal. In the case of the APIs usage our team will help you to make necessary settings after the principal merchant information is entered.

#### **Step 6. To create a service**

After the Merchant creation you should add the Merchant's services, based on the fees, rates, MCC-codes and other parameters. Here the merchant keys are generating automatically and are available from the Merchant profile.

#### **Step 7. API keys**

We generate the special security keys fro close the transactions traffic in the case of the using API by the Merchant.

#### **Step 8. To create an agent (if it is needed)**

You can create an agent if your Merchant was contracted by your agent or intermediary party. Using Agents functionality you can manage the fees and rates.



**Step 9. Go live**

After the settings were made you can start the Merchant service.

Implementation part steps of the SaaS project, corresponding to the Internal Platform's documentation notes is provided in the Picture 3.5.0.0.

**B. Production part of the SaaS project****Step 10. Manage your orders**

With a transactions search you can manage the Merchants orders, that is available through the Transactions menu of the Platform.

**Step 11. Transactions Reports**

To look through the passed transactions through the Platform you can use predefined or create your own reports, using the Reports menu of the Platform.

**Step 12. Logging**

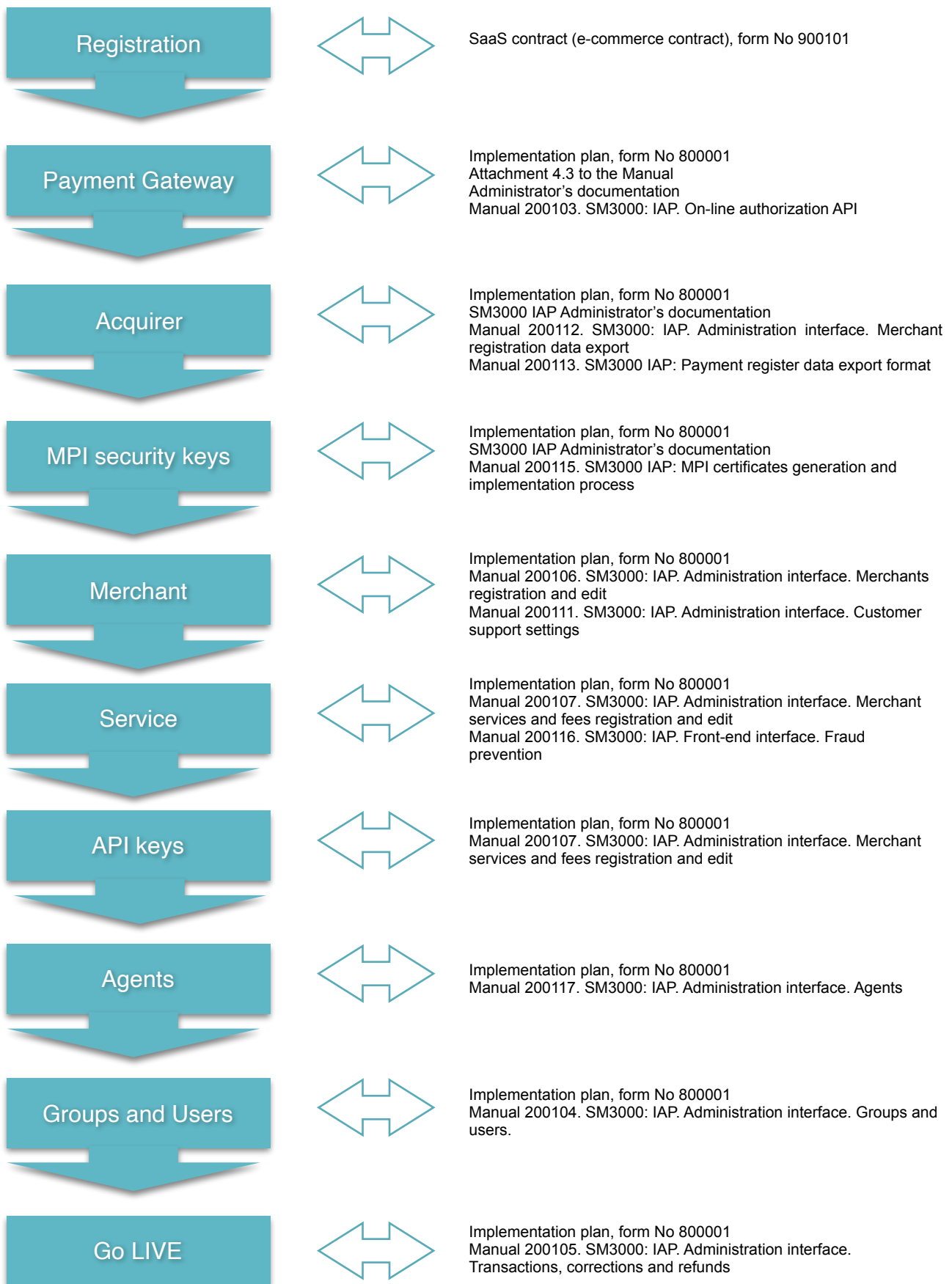
Any movement of the Platform's user is protocolled by the requirements of the PCI DSS and ISO QMS standards. At the Administration menu or from the Merchant, Service or the transactions pages you have the access to view logs always.

**Step 13. Be in touch with your customer**

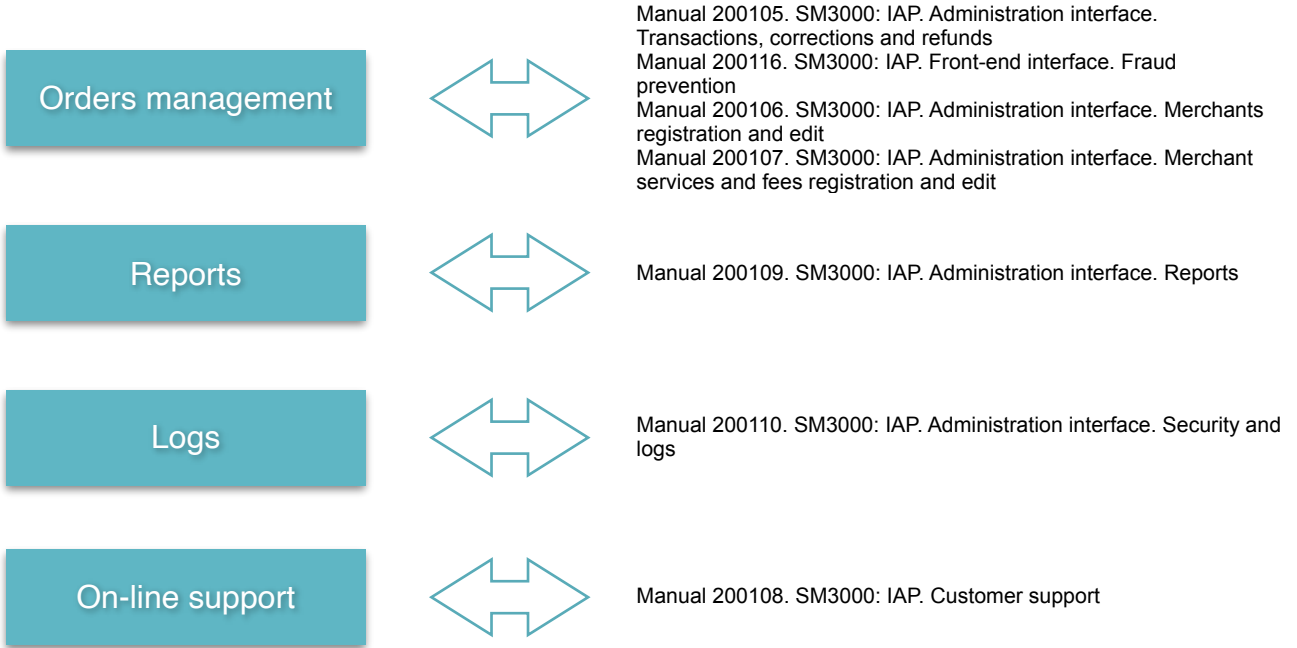
Using the Ticket based customer support you can answer the questions of the Merchant remotely.

Production part steps of the SaaS project, corresponding to the Internal Platform's documentation notes is provided in the Picture 3.5.0.1.

**Picture 3.5.0.0. Implementation part of the SaaS**



**Picture 3.5.0.1. Production part of the SaaS**



## 3.6. SM3000 IAP Documentation

ALFEBA works hard under the improving the best quality customers management and support processes. For this purpose we developed and maintain the SM3000 IAP full description of the business processes for our customers to help them to master work skills with a SM3000 IAP.



For further information about the SM3000 IAP documentation see Manual 200100 «SM3000: IAP. Documents register».

## Chapter 4. Attachments

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## 4.1. Terms and abbreviations

### 3

**3D-Secure** Is an XML-based protocol designed to be an additional security layer for online credit and debit card transactions.

### A

**API** Application programming interface

**Authorization** Is an approval from a card issuer, usually through a credit card processor, that the customer has sufficient funds to cover the cost of the transaction.

### B

**BO** Back-office, of the SM3000 IAP, where the Operator's employers work to maintain the Platform jobs, as Merchants, Transactions, Agents, Reports and file exchange with a main Processing system.

### C

**Cardholder** A person who owns a card, such as a cardholder of a credit card or debit card

**ChargeBack** Is a return of money to a payer. Most commonly the payer is a consumer. The chargeback reverses a money transfer from the consumer's credit card. The chargeback is ordered by the bank that issued the consumer's payment card.

### F

**FE** Front-end, of the SM3000 IAP, where the cards authorizations are processed in on-line mode

### I

**IAP** Internet acquiring platform. The Platform created as a separate application for the Payment operators and Payment facilitators.

**ID** Identification number (f.e. transaction ID or Merchant ID)

**Incoming-File** The data file, that Platform receives from the Bank's processor

### L

**Light API** The interface to connect the Merchant's own platform to the SM3000 IAP

### M

**MasterCard** MasterCard International payment system

**Merchant** A legal entity carrying out trading activities on the Internet using the software provided by the system

**MPI** Merchant Plug-in

## O

**Operator** Payment operator or Payment facilitator, that uses SM3000 IAP

**Outgoing-File** The data file, that the Platform sends to the Bank's processor

## P

**PAN** Primary account number, or simply a card number, is the card identifier found on payment cards, such as credit cards and debit cards, as well as stored-value cards, gift cards and other similar cards.

**Payment Gateway** A hardware-software complex developed and supported by a payment system that automates the acceptance of payments on the Internet.

**Payment System** Payment system between users, financial organizations and business organizations. Allows you to pay, bills and purchases, transfer money.

## R

**Refund** A process in which a customer returns a product to the original retailer in exchange for money previously paid

**Reversal** The operation of crediting funds to the payer's account as compensation for the cancellation of the provision of the service or the poorly rendered service.

## S

**Service** Merchant's service entry, registered for each MCC. It has its own parameters, fees etc.

**SM3000** Sequoia Mosaic 3000. The processing platform of the cards issuing and acquiring processing, ATMs, POSs, e-commerce and m-commerce processing

**System** A payment system that allows you to transfer money, accept payment for goods and services through various payment gateways.

## T

**Transaction** Within the framework of this service, a completely completed data exchange operation with a payment system, including debiting / crediting funds to an end user account.

## V

**VISA** VISA International payment system



## 4.2. External documents references

The manual uses the links to the other documentation of the SM3000 IAP, listed below:

<b>Document code</b>	<b>Document name</b>	<b>Document Purpose</b>	<b>Document category</b>
200100	SM3000: IAP. Documents register	The full list and principles to work with SM3000 documentation	User's manual

### 4.3. The list of the existent Gateway realizations for SM3000 IAP

**Table 4.3.0.0. The Templates details page fields description**

<b>Platform name</b>	<b>Bank/ Processing</b>	<b>Realization notes</b>
SM3000 EPS	StreamPay, UY RFI BANK, RU	AlbaProcessing, AlbaProcessing Funding, AlbaProcessing P2P, AlbaProcessing EMoney, AlbaProcessing Foreign
CyberSource	CyberSource, US	
TIETO	PastaBank, UE	Pasta Banka
TSYS	Tinkoff, RU	Tinkoff Bank
Way4	AlfaBank, RU	Emoney Alfabank
SmartVista	CardStandard, RU	CardStandard, CardStandard Funding, CardStandard P2P, CardStandard EMoney, CardStandard MTrans

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