ALFEBA
PROCESSING SOLUTIONS

SEQUOIA MOSAIC 3000:

INTERNET-ACQUIRING PLATFORM

Security and logs

User's manual

Version 1.0

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Content

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Chapter 1. About the document

This chapter contains the next sections:

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1.1. Purpose of the document

This document describes the security principles, security and log procedures with a Platform with the 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 process of the security and logs jobs operations.

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.

1.3. Classification

This document has been classified as External.

1.4. Document sheet

200110

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, 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	24.06.2020	-	Init. Version	Natalia Bogorodskaya

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Chapter 2. About security principles

This chapter contains the next sections:

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2.1. General information

In this chapter we describe how we follow the PCI DSS requirements to work with a cardholder and merchant data and to control the processing jobs.

2.2. Security governance

In according to the PCI DSS requirements each Payment operator or facilitator has to comply to the international security standards to work with a cardholder data and to process payments. The main document covering the security governance is General (Governing) Security Policy. This document must be developed and accepted by the Payment operator/ facilitator.

Objectives of the security governance are:

- Describe and set up company security principles;
- Inform users on information security standards;
- Inform users on mandatory compliance and its principles;
- Describe the hierarchy of security policies, guidelines, guides and job instructions;
- Describe roles and responsibilities;
- Implement templates for lesser policies, guidelines, guides and job instructions;
- Define and authorize the consequences of violation;
- Describe security policy maintenance and life-cycle;
- And in general – help to minimize risk.

For further information see the PCI DSS requirements: https://www.pcisecuritystandards.org/pci_security/maintaining_payment_security

The SM3000 IAP Platform as a EFT transactions processing software for the e-commerce meets the requirements goals of the PCI DSS, that is provided in the Picture 2.2.0.0.:

Picture 2.2.0.0. SM3000 IAP: Meeting the requirements goals of the PCI DSS

Build and Maintain a Secure Network	**SM3000 IAP implements inside of the infrastructure, maintaining a firewall configuration to protect cardholder data**	**SM3000 IAP supports customer's maintenance of the system passwords and other security parameters**

- **Manual 200104 «SM3000 IAP. Administration interface. Groups and users»**

Protect Cardholder Data	**SM3000 IAP protects stored cardholder data**	**SM3000 IAP supports encrypted transmission of cardholder data**
Maintain a Vulnerability Management Program	**SM3000 IAP applications can be scanned using the anti-virus software or programs**	**SM3000 IAP maintains internal secure applications and databases**
Implement Strong Access Control Measures	**SM3000 IAP supports restricted access to cardholder data by business need-to-know, using groups of users**	**SM3000 IAP maintains assigning a unique ID to each person with computer access based on Users configuration**

- **Manual 200104 «SM3000 IAP. Administration interface. Groups and users»**

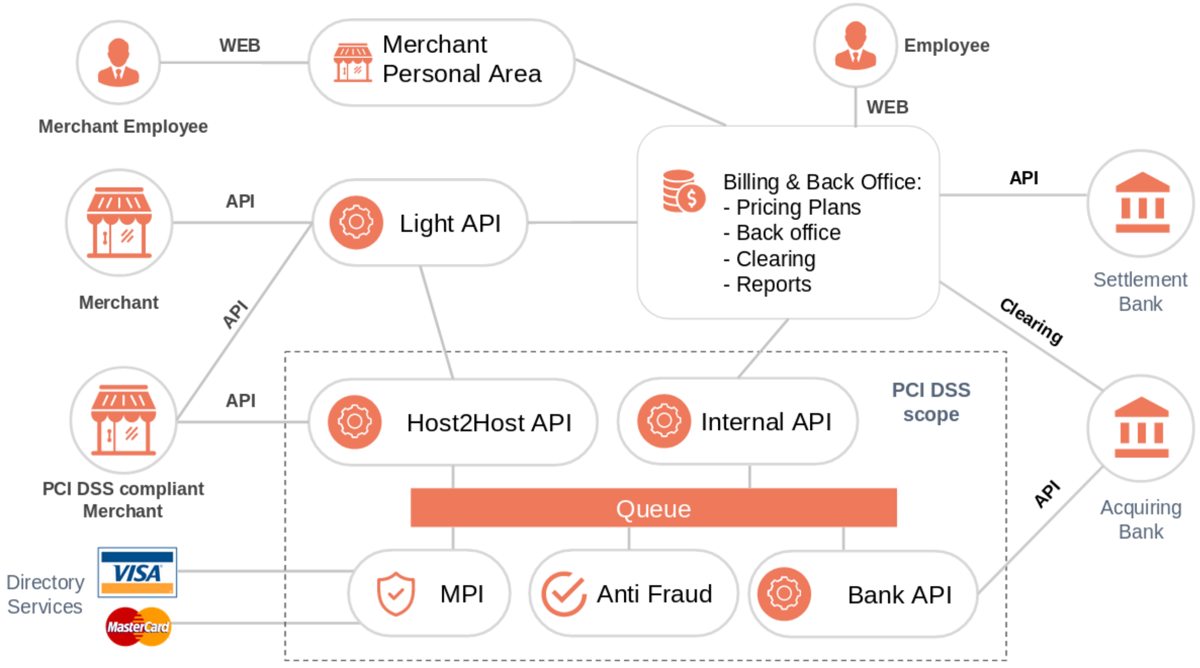
Regularly Monitor and Test Networks	**SM3000 IAP supports tracking and monitoring of all access to the processing and cardholder data**	**SM3000 IAP supports testing of the security systems and processes**

- **Current manual. Chapter 4. Logging.**

2.3. Security architecture

The PCI DSS scope infrastructure is presented in the Picture 2.3.0.0.

Picture 2.3.0.0. SM3000 IAP Service diagram



In according to this scheme the Platform includes:

- Billing and Back Office (Administration) are a group of services that are responsible for accounting for Merchant in the system, managing commissions, clearing, creating and submitting reports.
- Merchant Personal Area is a personal office for Merchant, where it can manage its services, unload reports, request technical support, etc.
- Lite API is a service that provides an external API for Merchant. Cardholder data does not pass through this API.
- Host2Host API is a service that is responsible for external interactions with Merchants that meet the PCI DSS requirements. This service also provides cardholder with a form for entering card data.
- Internal API is a service that provides an interface for internal billing requests.
- Queue is a bus for all services to interact.
- MPI (Merchant plug-in) is a service for interaction with DS of Visa and MasterCard 3D-Secure. To check 3D Secure.
- Anti Fraud is an anti-fraud subsystem.
- Bank API is a service that implements protocols for interaction with external systems.

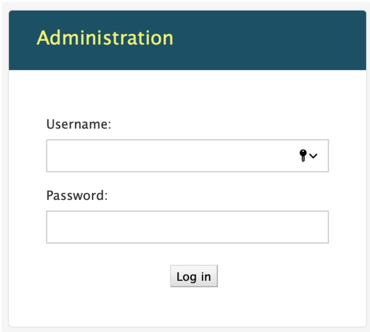
The following external agents interact with Gateway:

- Merchant Employee who uses a personal account through WEB.
- Merchant - Merchant services that turn to Gateway to initiate payment, payment status and other activities.
- PCI DSS Merchant - Merchant services compliant to PCI DSS that turn to Gateway. Merchant data has the right to interact on host2Host API, which allows to accept cardholder data.
- Employee is a gateway staff Managing Merchants, Reporting, and other needed operations.
- Settlement Bank - the services of the bank providing settlement.
- Acquiring Bank - services of the bank providing internet acquiring online (authorization, return, etc.), and clearing.

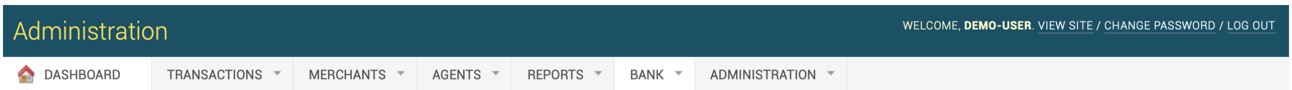
To find more information on the Services infrastructure and Data flow see Manual # 200101 «SM3000: IAP. Functional description» and Manual # 200105 «SM3000: IAP. Administration interface. Transactions, corrections and refunds»

2.3. Logging into the Platform

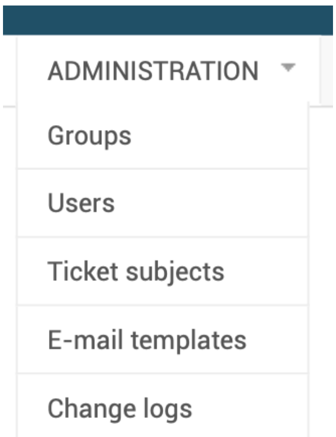
To start working with a SM3000 IAP you have to login into the system with his own Username and Password, assigned previously:



After the enter to the system the main page with the menu above will be shown:



To work with a security and logging jobs you should choose the needed item from the **ADMINISTRATION** menu:



Chapter 3. E-mail templates jobs

This chapter contains the next sections:

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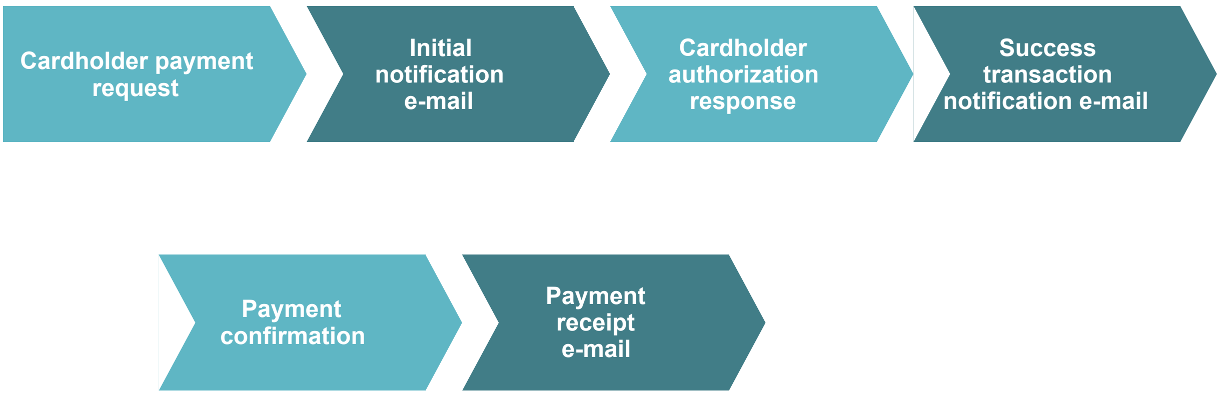
3.1. General information

In this chapter we provide the principal information how to work with a e-mail template, to search them, view, create, edit, eliminate and look through the history logs with the SM3000 IAP Administration (Back-office) of the Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP].

3.2. The e-mail notifications process description

The e-mail notifications are implemented with the Platform to support the customer notification about the transactions paid. The possible options of the Cardholder e-mail notifications are presented in the Picture 2.2.0.0.

Picture 2.2.0.0. The Cardholder e-mail notification process



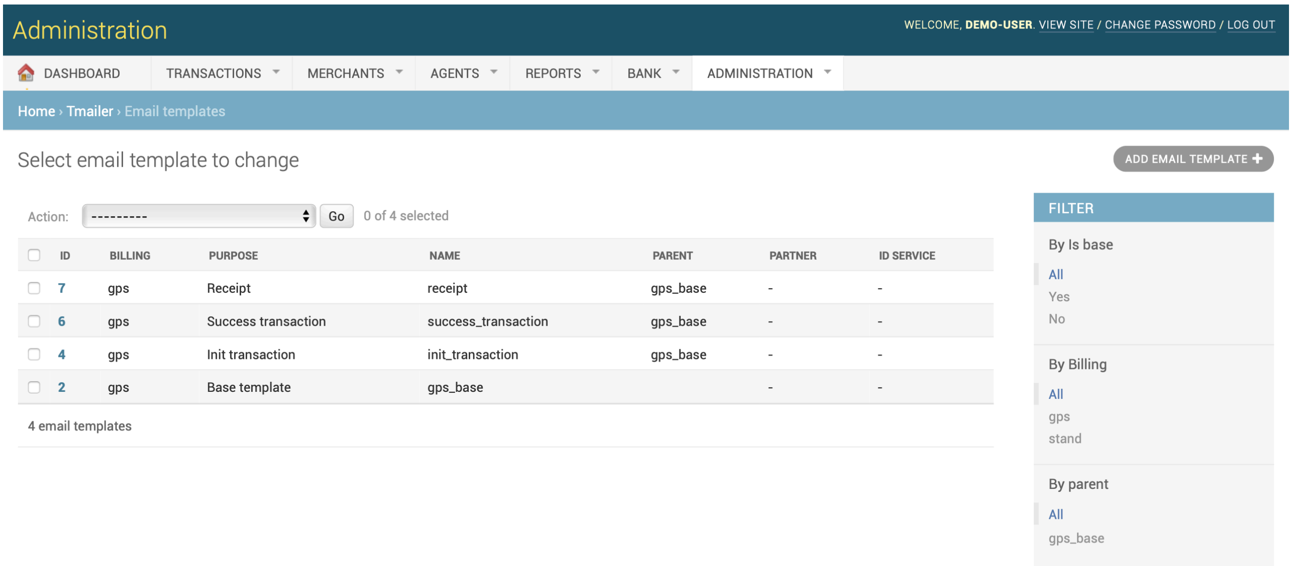
To learn more about the card transactions see Manual # 200105 «SM3000: IAP. Administration interface. Transactions, corrections and refunds».

ISO

The e-mail notifications were developed under the ISO QMS standards to improve the customers services security.

3.3. E-mail templates search and view

To look through the e-mail available templates list you should open the **E-mail template** Item from the **ADMINISTRATION** menu of the principal bar. The **E-mail templates** page with a list of the tickets will be opened:

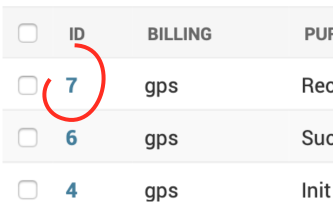


The page fields description is provided in the Table 3.3.0.0.

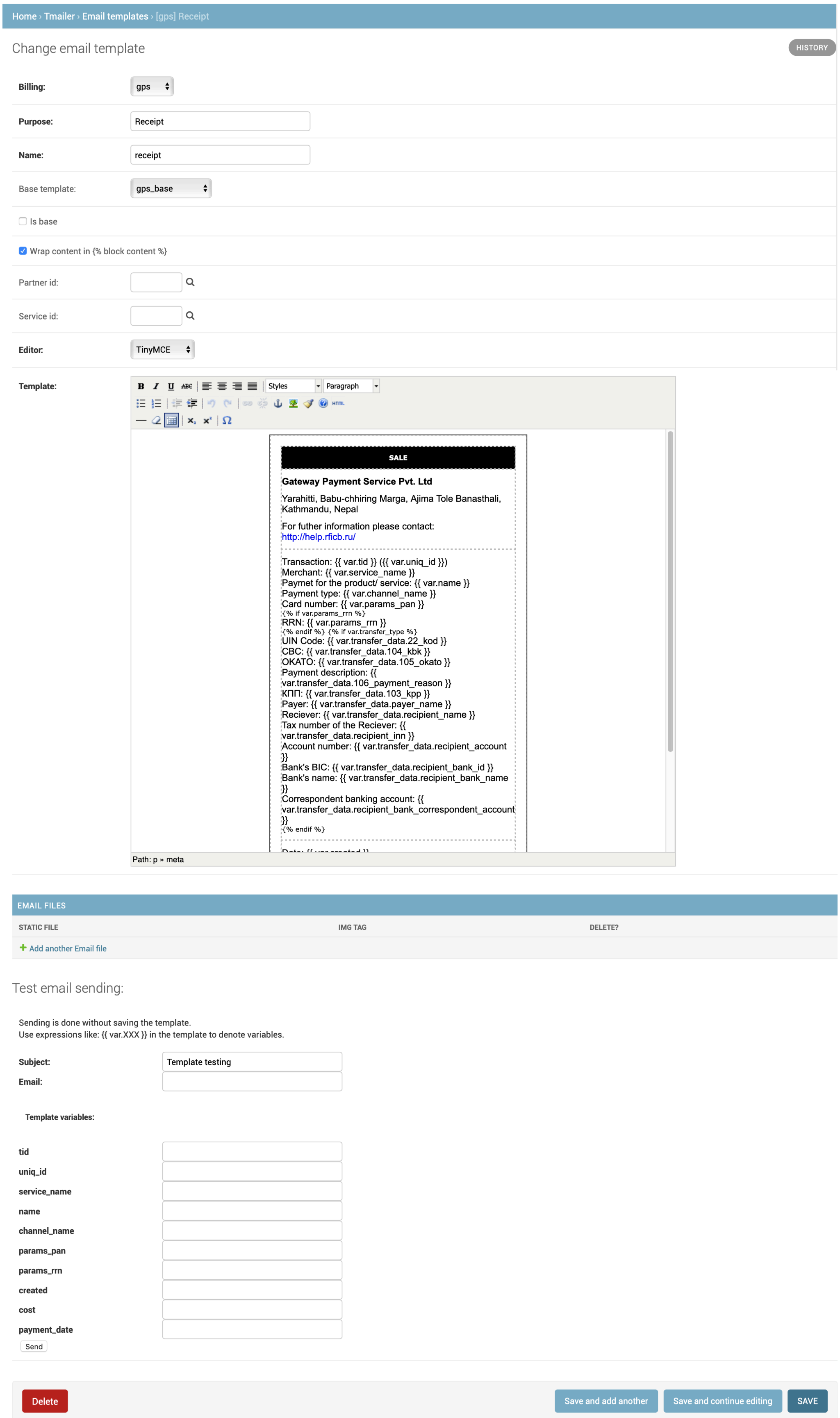
Table 3.3.0.0. The E-mail templates page fields description

Field name	Field format	Data format	Description
Add email template	Button	Link	Links to the new e-mail creation page
Action	Button with a field	Logic	Runs the chosen action. The only one action is available now: Delete selected e-mail template
ID	Link	Link	Shows the E-mail template ID and links to the E-mail template details page
Billing	Text	Text	Shows the gateway billing that the e-mail template is linked to
Purpose	Text	Text	Shows the purpose of the e-mail notification. F.e. receipt, success, initial etc.
Name	Text	Text	Shows t name of the template
Parent	Text	Text	Shows the base template that the e-mail template is linked to
Partner	Text	Text	Shows the Merchant name in the case if the e-mail template will be used for the certain Merchant only
ID Service	Text	Text	Shows the Service ID of the Merchant profile in the case if the e-mail template will be used for the certain Service ID of the Merchant profile only
Filter by Ls Base	Button	Button	Filters the e-mail templates by Ls Base: All, Yes, No
Filter by Billing	Button	Button	Filters the e-mail templates by Billing
Filter by Parent	Button	Button	Filters the e-mail templates by Parent

To look through the e-mail notification details you should activate the needed **ID** of the notification template on the **E-mail templates** page:



The page with a e-mail notification template will e opened:



The page fields description is provided in the Table 3.3.0.1.

Table 3.3.0.1. The E-mail template detail page fields description

Field name	Field format	Data format	Description
History	Button	Link	Links to the operations log with the current e-mail template
Billing	Logic	Text	Shows the gateway billing that the email template is linked to
Purpose	Text	Text	Shows the purpose of the e-mail notification. F.e. receipt, success, initial etc.
Name	Text	Text	Shows t name of the template
Base template (Parent)	Text	Text	Shows the base template that the e-mail template is linked to
Is Base	Bool	Bool	Means if the current template can be the parent template to the other templates
Wrap content in {% block content %}	Text	Text	If the functions are used in the template, you have to them into the symbols {% block content %}.
Partner ID	Text	Text	Used for the Merchant ID in the case if the e-mail template will be used for the certain Merchant only
Service ID	Text	Text	Used for the Service ID of the Merchant profile in the case if the e-mail template will be used for the certain Service ID of the Merchant profile only
Editor ID	Logic	Text	Chooses the type of the editor: TinyMCE** or CodeMirror***
Template	Editor field	Editor field	To input the notification template message body
EMAIL FIELDS: Static file	Button with a file upload	Button with a file upload	Uploads the image file that can be added to the template message
EMAIL FIELDS: IMG tag	Image	Image	Shows the uploaded image file
EMAIL FIELDS: Delete	Bool	Bool	Deletes the chosen image file
EMAIL FIELDS: Add another email file?	Button with a file upload	Button with a file upload	Uploads one more image file that can be added to the template message
Test email sending: subject	Text	Text	Subject of the test e-mail notification message****
Test email sending: E-mail	Text	Text	E-mail address of the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: TID	Text	Text	Transaction ID for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: Uniq_ID	Text	Text	Uniq ID for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: Service name	Text	Text	Service (Merchant) name for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: name	Text	Text	Product name for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: Channel_name	Text	Text	Payment type for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: params_pam	Text	Text	Card number for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: params_rrn	Text	Text	RRN number for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: created	Text	Text	Creation date for the test e-mail notification message****

Field name	Field format	Data format	Description
TEST E-MAIL SENDING: Template variables: cost	Text	Text	Receipt amount for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: payment_date	Text	Text	Payment date for the test e-mail notification message****
TEST E-MAIL SENDING: Template variables: send	Button	Button	Runs the test message sending command
Delete	Button	Button	Deletes the current template
Save and add another	Button	Button	Saves the information and opens the empty new page to fill in to create the new notification message template
Save and continue editing	Button	Button	Saves the information and allows to continue the job
Safe	Button	Button	Saves the information, makes it available for the Merchant at the time of saving

* See for the further information of the Python templates https://docs.djangoproject.com/en/3.0/ref/templates/language/

** See for the further information about the TinyMCE editor here: https://www.tiny.cloud

*** See for the further information about the CodeMirror editor here: https://codemirror.net

**** All of the values must be inputed every time when you'd like to send a test message. The test values are not stored with a Platform.

3.4. E-mail templates creation and edit

To create the new notification message template you should press the **Add email template** button in the corner of the **Email templates** list page:

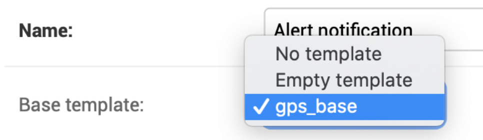
The page with an empty form will be opened as it was shown in the Section 3.3. The page fields is provided in the Table 3.3.0.1.

To start a new notification message template creation job you have to fill in the Billing field, choosing the available billing:

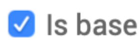
The message template you are creating will be linked to the chosen Billing.

Then you should input the name of the new template and a purpose, for what you are arming the template:

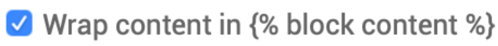
After that you should choose the Base template which you'd like to use. If you prefer to create your own separate template you have to choose Empty template:



If you'd like to create one template to use for other templates creation later you have to mark the Is Base filed:

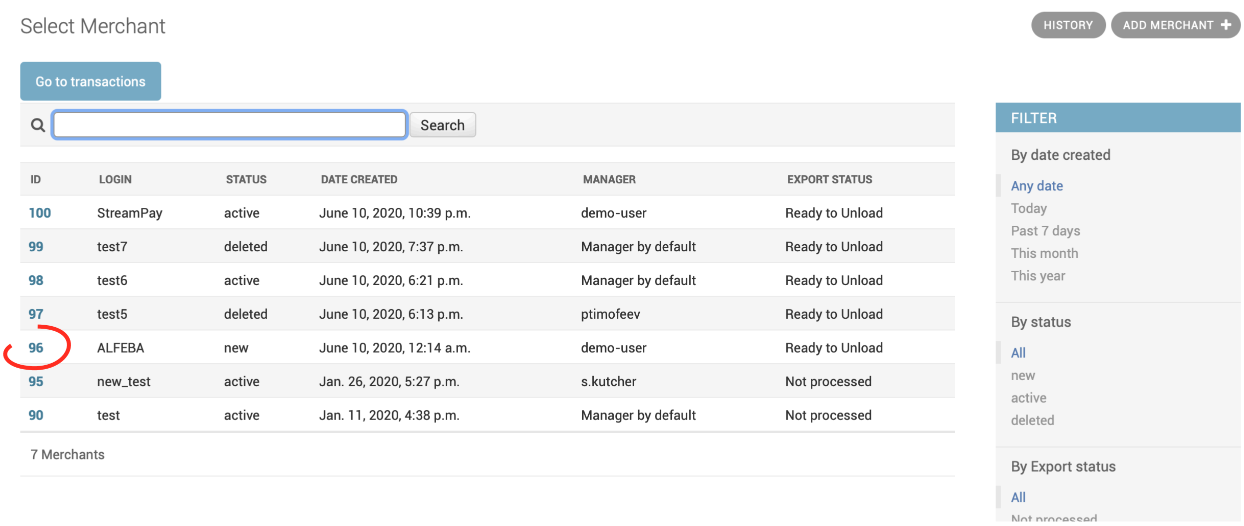


To use functions inside of the message body you have to mark the **Wrap content in {% block content %}** field:



To specify the Merchant for the message mailing only you have to input the Merchant ID. We recommend to do it using the Search option:

By pressing the magnifier image of the Partner ID field the page **The Select merchant** will be opened:



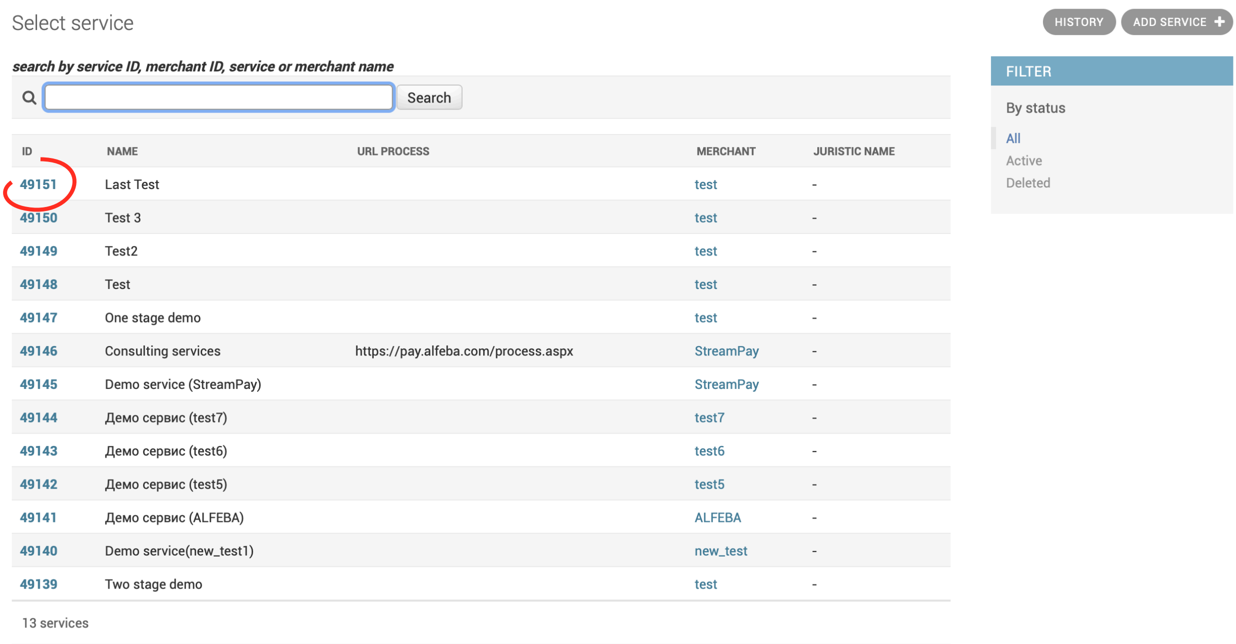
ID	LOGIN	STATUS	DATE CREATED	MANAGER	EXPORT STATUS
100	StreamPay	active	June 10, 2020, 10:39 p.m.	demo-user	Ready to Unload
99	test7	deleted	June 10, 2020, 7:37 p.m.	Manager by default	Ready to Unload
98	test6	active	June 10, 2020, 6:21 p.m.	Manager by default	Ready to Unload
97	test5	deleted	June 10, 2020, 6:13 p.m.	ptimofeev	Ready to Unload
96	ALFEBA	new	June 10, 2020, 12:14 a.m.	demo-user	Ready to Unload
95	new_test	active	Jan. 26, 2020, 5:27 p.m.	s.kutcher	Not processed
90	test	active	Jan. 11, 2020, 4:38 p.m.	Manager by default	Not processed

On this page you have to choose the needed merchant pressing the link of the ID field.

The Partner ID field in the page will be filled in automatically:

If you’d like to specify the Service to send the current notification message you have to add the Service ID number to the Service ID filed of the page. We recommend it use the Search option to do:

By pressing the magnifier image of the Partner ID field the page **Select service** will be opened:

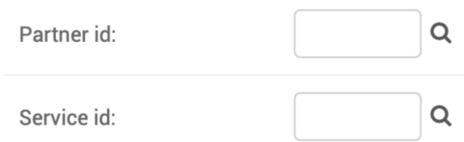


ID	NAME	URL PROCESS	MERCHANT	JURISTIC NAME
49151	Last Test		test	-
49150	Test 3		test	-
49149	Test2		test	-
49148	Test		test	-
49147	One stage demo		test	-
49146	Consulting services	https://pay.alfeba.com/process.aspx	StreamPay	-
49145	Demo service (StreamPay)		StreamPay	-
49144	Демо сервис (test7)		test7	-
49143	Демо сервис (test6)		test6	-
49142	Демо сервис (test5)		test5	-
49141	Демо сервис (ALFEBA)		ALFEBA	-
49140	Demo service(new_test1)		new_test	-
49139	Two stage demo		test	-

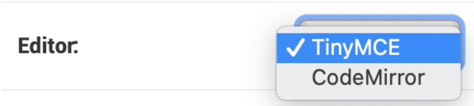
On this page you have to choose the needed service pressing the link of the ID field.

The **Service ID** field in the page will be filled in automatically:

If you don’t like to do any limits of this message sending you should leave two fields Partner ID and Service ID empty:



To create the message body you have to use one of the template editors, that are implemented into our Platform. To do it you have to choose the needed editor from the list. By the current example we use the TinyMCE editor:



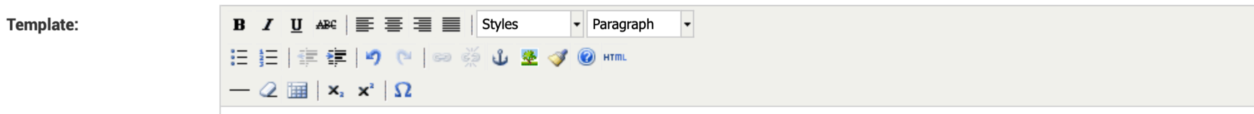
These editors are most popular in the processing and banking software today.

To know how to use the Python templates we recommend you to see https://docs.djangoproject.com/en/3.0/ref/templates/language/

For the further information about the TinyMCE editor, please see here: https://www.tiny.cloud

For the further information about the CodeMirror editor, please see here: https://codemirror.net

To create the message body you have to use the Template edit window:



Here we create the example of the Successful transaction alert:

Dear Customer!

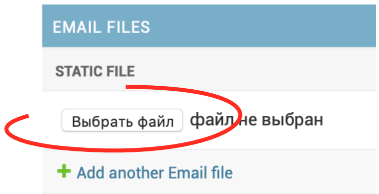
We inform you, that your transaction payment № {{ var.tid }} by amount **{{ var.cost }} {{ var.currency }}** was processed successfully.
The transaction information you can get using this link.
Transaction details:

Name:	**{{ var.name }}**
Transaction:	**{{ var.tid }}**
Transaction date:	**{{ var.created }}**
Merchant:	**{{ var.service_name }}**
Amount:	**{{ var.cost }} {{ var.currency }}**
E-mail:	**{{ var.email }}**
{% if var.phone %}Phone:{% endif %}	**{% if var.phone %}{{ var.phone }}{% endif %}**
{% if var.postaddress %}Delivery address:{% endif %}	**{% if var.postaddress %} {{ var.postaddress }}{% endif %}**

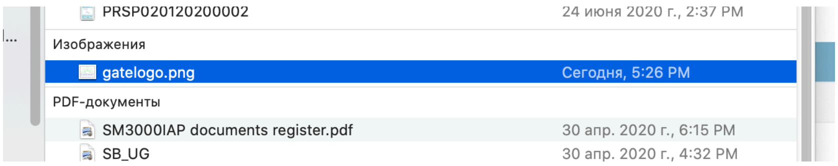
If you have any questions please do not hesitate to contact us.
Have a nice day,
GPS team

To add the image to the message template you should use the Email files directory of the page. To start the job you have to activate the **Add another email file** link:

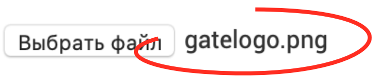
The file chose menu will be opened depending on your language setting:



Then you have to press the **Upload file** and choose the file from your computer:

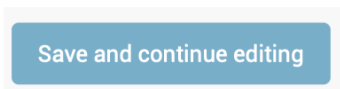


The chosen file will be demonstrated:

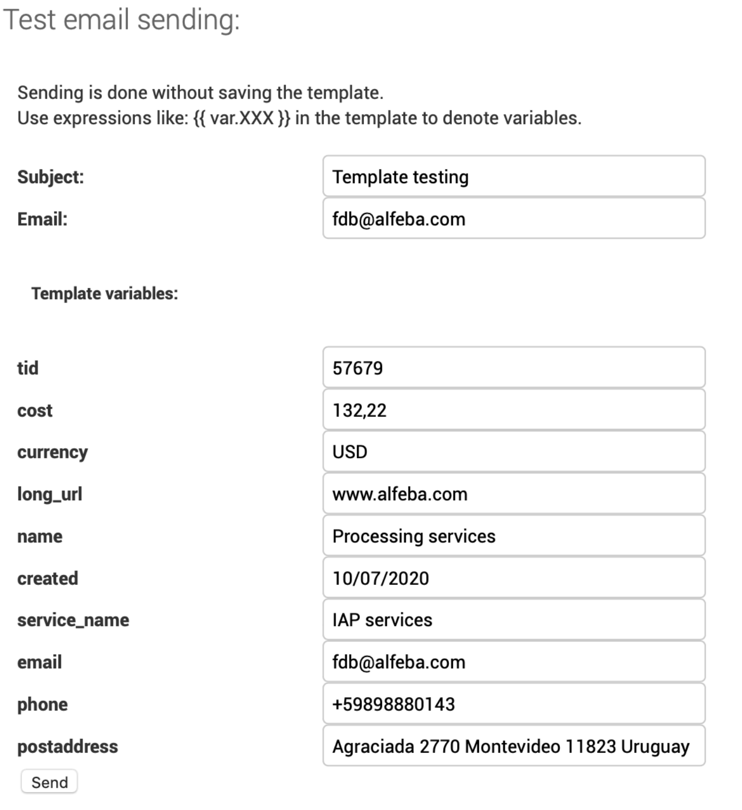


If you prefer to add another file you have to activate the link and to repeat the procedure:

When you finish the main fields filing in you can **Save and continue editing** button to preventer the data lost:



To see the result of your work under the message template composition we recommend you to use the Test email sending option. To do it you have to fill in the fields of this part of the page and press the **Send** button of this section:


Test email sending:

Sending is done without saving the template.
Use expressions like: {{ var.XXX }} in the template to denote variables.

Subject:	Template testing
Email:	fdb@alfeba.com

Template variables:

tid	57679
cost	132,22
currency	USD
long_url	www.alfeba.com
name	Processing services
created	10/07/2020
service_name	IAP services
email	fdb@alfeba.com
phone	+59898880143
postaddress	Agraciada 2770 Montevideo 11823 Uruguay

Send

The template variables will be shown depending on the functions, added into the message body.

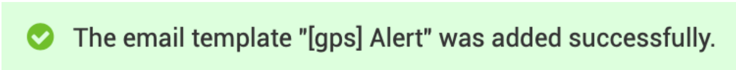
To see the example's parameters and their meanings see the Table 3.3.0.1.

The test message will be send to the e-mail box mentioned by you immediately.

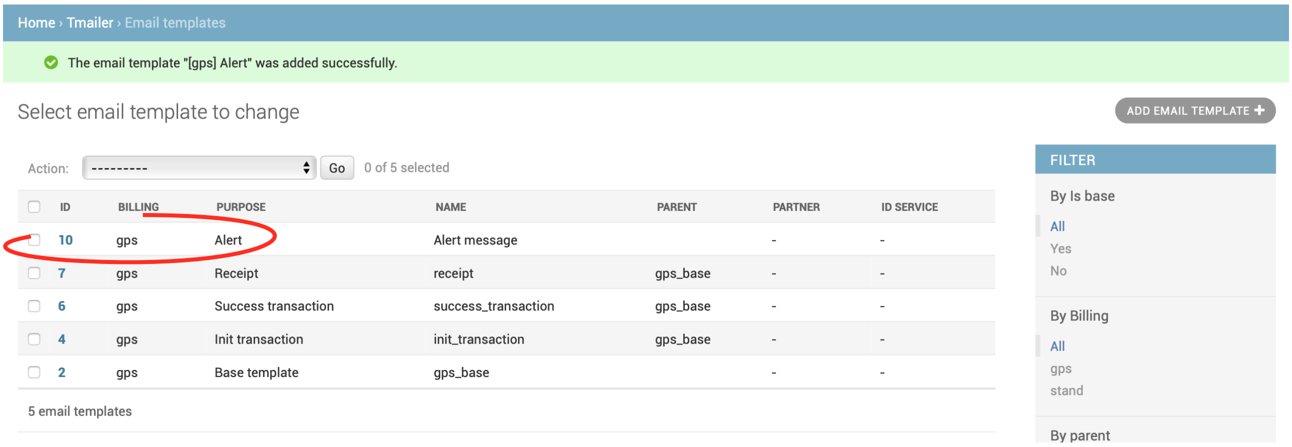
The data you are entering into the fields of the **Test email sending** section of the Page will not be stored with a Platform. All of the values must be inputed every time when you'd like to send a test message.

To save the template you have to press the **SAVE** button:

The correspondent message will be shown:



and you will redirect to the Templates list page:



The created templated will be shown in the list of the templates.

To edit the existent notification template you have to pass the same steps as it was explicates before in this section.

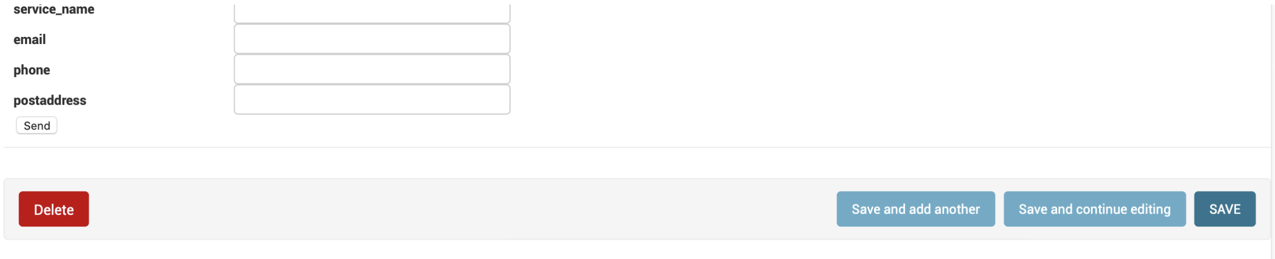
3.5. E-mail template elimination

You can delete the notification template by 2 options:

1) One or more by group of items from the email templates list page, using the correspondent **Action** and
2) One by one from the email template details page, pressing the **Delete** button.

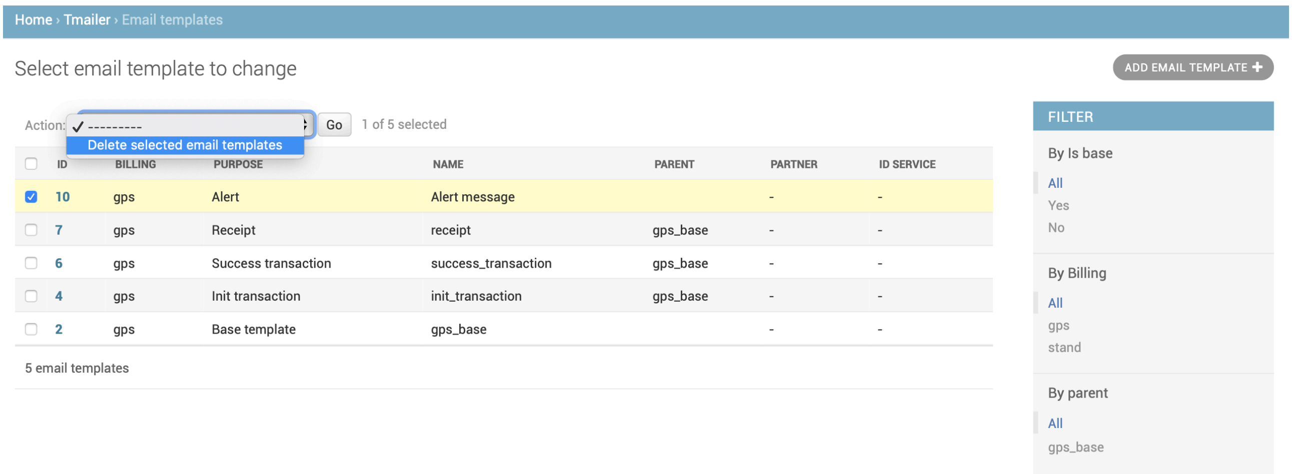
3.5.1. Email template elimination by each item

To delete the notification template from the Email template details page you have to press the button in the Notification template details page:

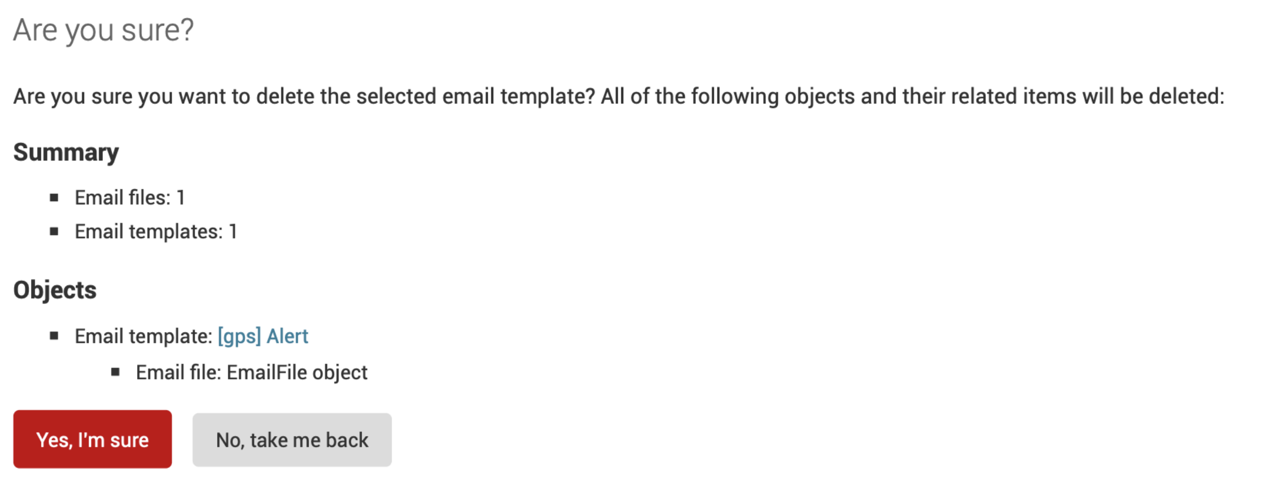


3.5.2. Email template elimination by one or by group of items

To delete the needed one or more email templates using the **Email templates** list page you have to mark the needed template, choose the **Action Delete selected email templates** and press the **Go** button.

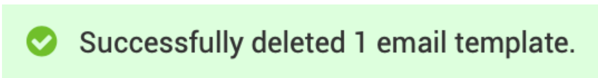


Using both options the Platform will request to confirm the delete operation:

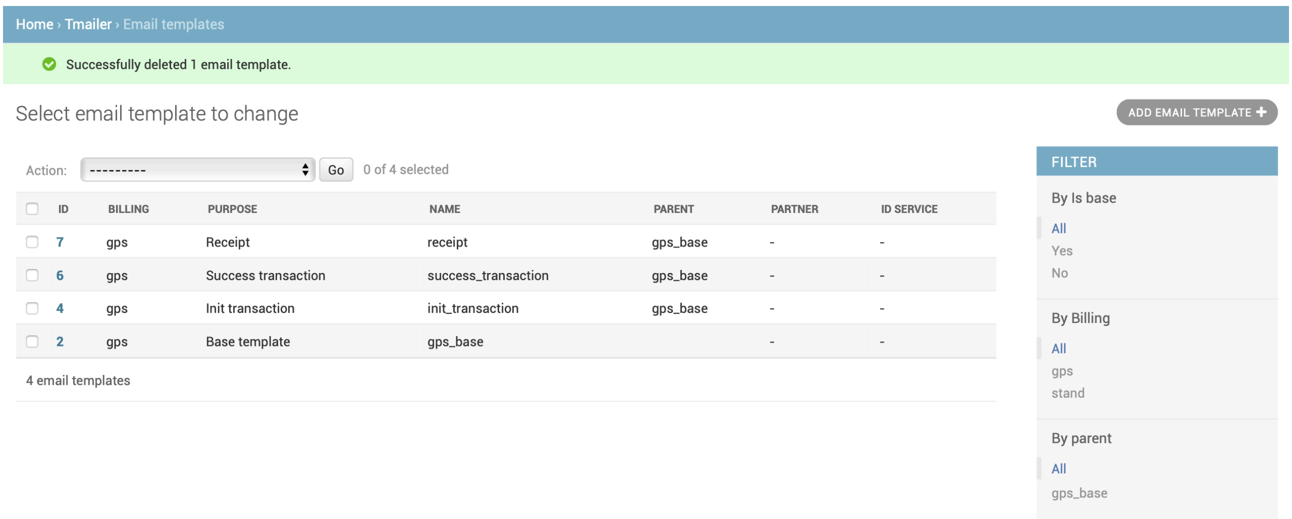


To decline the operation you have to press **No, take me back** button. To confirm the delete operation you should press the **Yes, I'm sure** button.

The Platform informs you about the success of the delete operation by the message



and redirects you to the Email templates list page:



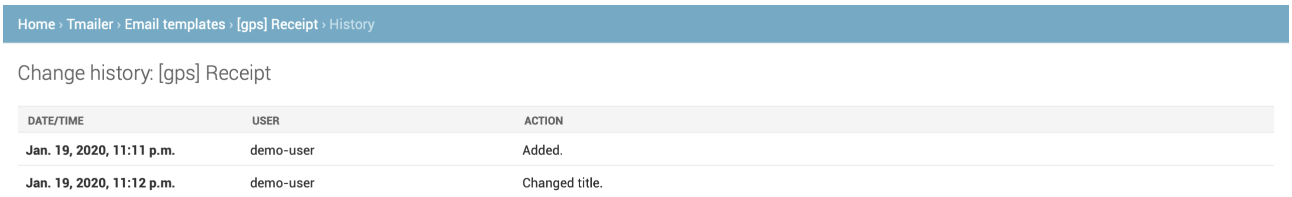
The deleted templated will be excluded from the list of the Email notification message templates.

3.6. E-mail template history logging

In accordance with ISO QMS principles and PCI DSS requirements each operation, made using the platform must be stored.

To look the history log we developed the special page in the Platform, which you can open using the **HISTORY** button on the Email template details page:

Pressing this button you will be transferred to the History page of the all operations, made with the current item:



The page fields are described in the Table 3.6.0.0.

Table 3.6.0.0. The History page fields description

Field name	Field format	Data format	Description
Date/ Time	Date/ time	Date/ time	Shows the date and time of the taken action
User	Text	Text	Shows the user name, took the current action
Action	Text	Text	Describes the taken action by the User

This page doesn’t contain any information

Chapter 4. Logging

This chapter contains the next sections:

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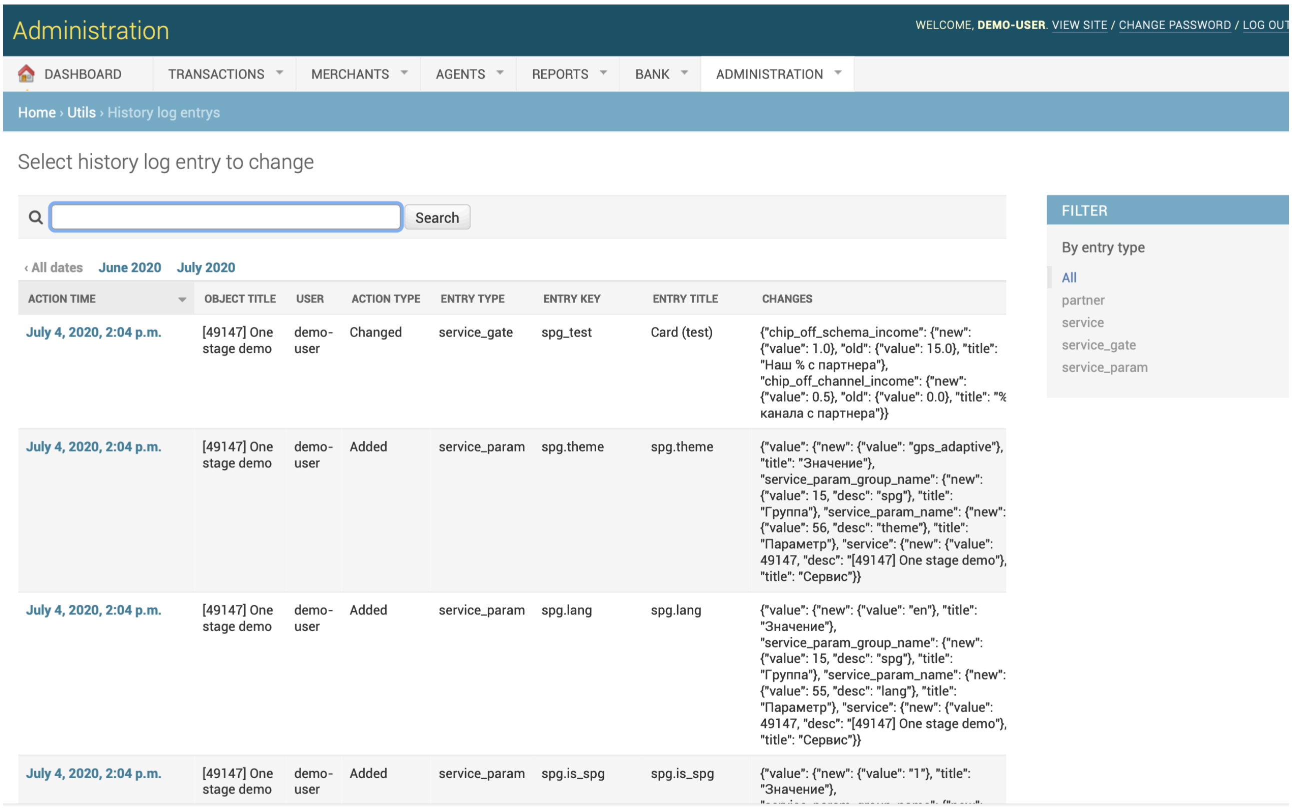
4.1. General information

In this chapter we describe how to view logs of the operations made with the Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP].

4.2. Logs search and view

To look through the logs of the operations with a Platform you have to open the History log entries page:

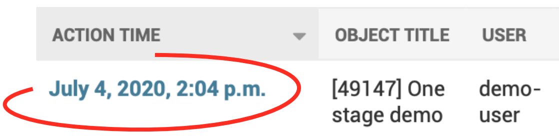


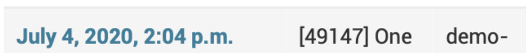
The page fields description is provided in the Table 4.2.0.0.

Table 4.2.0.0. The Log entries lost page fields description

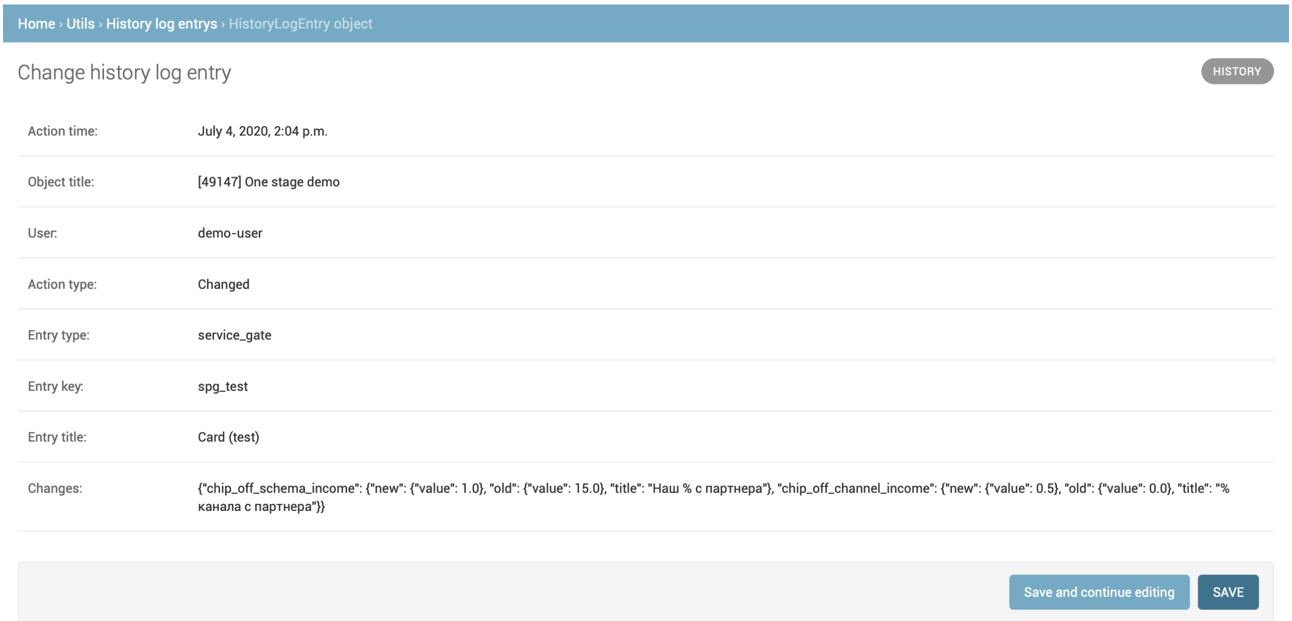
Field name	Field format	Data format	Description
Search	Button with a field	Text	Searches the item by User, Service ID, Merchant IDService Gate or Service parameter
Action time	Link	Dat/Time	Shows the Item date and time and links to the Log details page
Object title	Text	Text	Shows the object title with a code and name, for example: [49147] One stage demo
User	Text	Text	Shows the User name
Action type	Text	Text	Shows the Action type name: Changed, Added etc.
Entry type	Text	Text	Shows the type of the entry: Service_gate, Service_param etc.
Entry key	Text	Text	Shows the key of the entry
Entry title	Text	Text	Shows the entry title
Changes	Text	Text	Describes the changes, made by the user, f.e. «{"chip_off_schema_income": {"new": {"value": 1.0}, "old": {"value": 15.0}, "title": "Наш % с партнера"}, "chip_off_channel_income": {"new": {"value": 0.5}, "old": {"value": 0.0}, "title": "% канала с партнера»}}»
Filter by Entry type	Button	Button	Filters the items by type: • All • partner • service • service_gate • service_param

To look through the details of the item you should activate the link - ID of the item:





The page Change History Log entry will be opened with the name of the item in the header of the page:



The page fields description is provided in the Table 4.2.0.1.

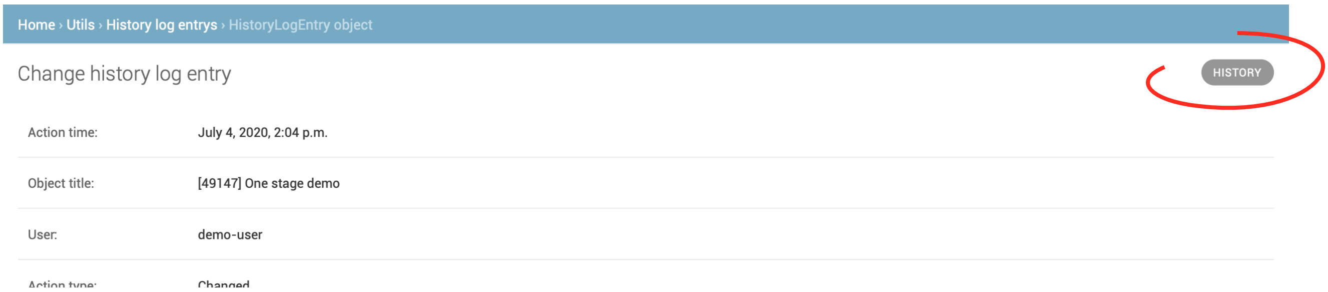
Table 4.2.0.0. The Log entry details page fields description

Field name	Field format	Data format	Description
History	Button	Button	Links to the page with a history of the operations with the current entry
Action time	Dat/Time	Dat/Time	Shows the Item date and time and links to the Log details page
Object title	Text	Text	Shows the object title with a code and name, for example: [49147] One stage demo
User	Text	Text	Shows the User name
Action type	Text	Text	Shows the Action type name: Changed, Added etc.
Entry type	Text	Text	Shows the type of the entry: Service_gate, Service_param etc.
Entry key	Text	Text	Shows the key of the entry
Entry title	Text	Text	Shows the entry title
Changes	Text	Text	Describes the changes, made by the user, f.e. «{"chip_off_schema_income": {"new": {"value": 1.0}, "old": {"value": 15.0}, "title": "Наш % с партнера"}, "chip_off_channel_income": {"new": {"value": 0.5}, "old": {"value": 0.0}, "title": "% канала с партнера»}}»
Save and continue editing	Button	Button	Saves the data and allows to continue the job
Safe	Button	Button	Saves the data and transfers to the Log entries list page

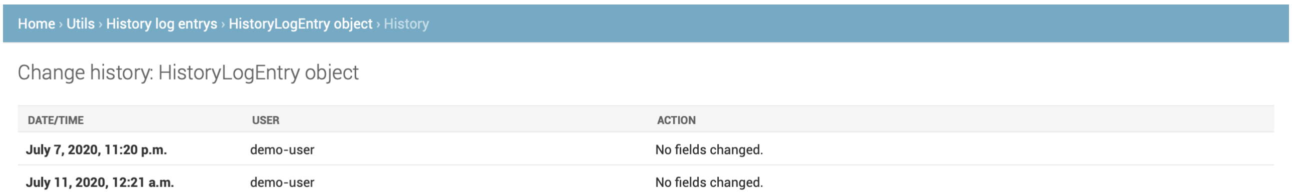
4.3. Logs entry operations history view

In accordance with ISO QMS principles and PCI DSS requirements each operation, made using the platform must be stored.

To look the history log we developed the special page in the Platform, which you can open using the **HISTORY** button on the Log entry details page:



Pressing this button you will be transferred to the History page of the all operations, made with the current item:



The page fields are described in the Table 4.3.0.0.

Table 4.3.0.0. The History page fields description

Field name	Field format	Data format	Description
Date/ Time	Date/ time	Date/ time	Shows the date and time of the taken action
User	Text	Text	Shows the user name, took the current action
Action	Text	Text	Describes the taken action by the User

Chapter 5. Attachments

This chapter contains the next sections:

This page doesn't contain any information

5.1. 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

5.2. External documents references

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

Document code	Document name	Document Purpose	Document category
200101	SM3000: IAP. Functional description	Describes the platform, its main functionality and used systems, platforms and databases	User's manual
200104	SM3000: IAP. Administration interface. Groups and users	Describes the users and their roles processes registration	User's manual
200105	SM3000: IAP. Administration interface. Transactions, corrections and refunds	Describes the work with both own and agent based authorizations' transactions, corrections and refunds	User's manual

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