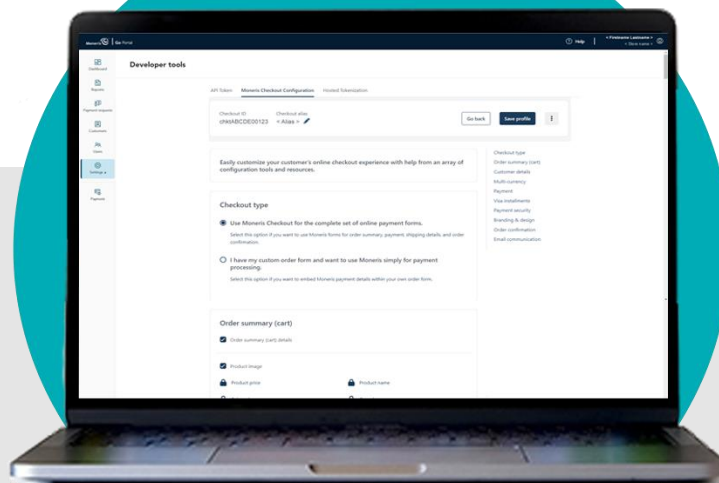




Moneris® Checkout

Using the MCO configurator in
Moneris Go portal
Reference Guide





Need help?

Web: www.moneris.com/en/support/moneris-go/moneris-go-portal

Email: onlinepayments@moneris.com

Toll-free: 1-866-319-7450

Record your Moneris merchant ID here:

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Getting Started

In this section, we give you an overview of Moneris Checkout and describe everything you need to know to get started on integrating your ecommerce solution with Moneris Checkout.

What is Moneris Checkout?

Moneris Checkout allows you to process transactions by integrating a Moneris-hosted checkout page into your ecommerce Website. Moneris Checkout uses server-to-server communications at the back end in conjunction with your own merchant server and identifies each transaction with a unique ticket number, without exposing the data in the Web browser.

Moneris Checkout supports a cohesive, modular pay page design with parameters that you can customize such as order summary, customer details, and payment details. Once you integrate Moneris Checkout into your solution, you can use the Moneris Go portal's Moneris Checkout (MCO) configurator to configure your checkout parameters and manage anti-fraud tools such as Moneris Kount®, AVS, CVV, and 3-D Secure. You can also enable Visa installment plans (Installments enabled by Visa®) and set minimum/maximum purchase limits. Supported payment types include credit, debit, gift cards and digital wallets, including Apple Pay® and Google Pay™.

- To begin, please follow the [How to get started](#) steps (page 4).

How to get started

The steps below describe what you need to do to integrate Moneris Checkout into your ecommerce solution.

- 1

 Ensure your Moneris Go portal user account is activated and you can log in and access your Moneris Go portal store (for instructions, refer to the ***Moneris Go portal Reference Guide***, which is available on <https://www.moneris.com/en/support/moneris-go/moneris-go-portal>).

Note: *Your user account must be enabled with full administrative access and user-level permissions so that you can perform the setup and configuration steps as directed below. (Contact your store administrator if you need to have these permissions enabled.)*
- 2

 Review the specifications in the ***Moneris Checkout Integration Guide*** (this guide is available on the Moneris Developer Portal at <https://developer.moneris.com>).

Note: *If you need to view or copy your store's API token, see [API token](#) (page 63).*
- 3

 Create a Moneris Checkout profile (see [Creating a Moneris Checkout profile](#) on page 8).

Note: *If you want to make configuration updates to an existing profile, skip this step.*
- 4

 Configure your Moneris Checkout profile per your integration requirements (see [List of Moneris Checkout features/settings](#) on page 5).

List of Moneris Checkout features/settings

This section describes the features/settings that are supported by Moneris Checkout.

Important! Please ensure that you configure these features/settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

3-D Secure

Fraud-prevention tool that uses smart authentication methods such as SMS, knowledge-based, or biometric verification in real-time.

To configure this setting, see [Configuring the checkout's "Payment security"](#) (page 44).

Alias/name

The customizable alias can make it easier for you to identify a specific checkout profile. To configure this setting, see [Editing the checkout profile's alias](#) (page 15).

Apple Pay

Digital wallet payment method for your checkout customers. To configure this setting, see [Enabling Apple Pay in the checkout](#) (page 38).

Address verification (AVS)

Fraud-prevention tool that allows for verification of cardholder address details against card issuer records. To configure this setting, see [Configuring the checkout's "Payment security"](#) (page 44).

Brand colours

Design element you use to customize the look and feel of your checkout. To configure this setting, see [Configuring the checkout's "Branding & design"](#) (page 46).

Business logo

Design element you use to customize the look and feel of your checkout. To configure this setting, see [Configuring the checkout's "Branding & design"](#) (page 46).

Button customization

Design element you use to customize the look and feel of your checkout. To configure this setting, see [Configuring the checkout's "Branding & design"](#) (page 46).

Card logos

Display for customers which card types are supported by your checkout. To configure this setting, see [Configuring the checkout's "Payment" settings](#) (page 35).

Checkout type

Set parameters for your checkout's payment forms. To configure this setting, see [Configuring the "Checkout type" setting](#) (page 14).

Confirmation page

Set the content in your checkout's order confirmation page, displayed when your checkout customer submits their order. To configure this setting, see [Configuring the checkout's "Order confirmation" content](#) (page 49).

Customer personal details

Set which personal details are to be captured when customers use your checkout. To configure this setting, see [Configuring the checkout's "Customer details"](#) (page 18).

CVV

Fraud-prevention tool that sends the 3- or 4-digit card validation values to the card issuer for authentication. To configure this setting, see [Configuring the checkout's "Payment security"](#) (page 44).

Email communications

Set the contents in your checkout's confirmation email, and set the permissions that trigger the sending of confirmation email. To configure this setting, see [Configuring the checkout's "Email communication" content](#) (page 51).

Gift cards

Moneris Gift card payment method for your checkout customers. To configure this setting, see [Configuring the checkout's "Payment" settings](#) (page 35).

Google Pay

Digital wallet payment method for your checkout customers. To configure this setting, see [Configuring the checkout's "Payment" settings](#) (page 35).

Header/footer

Design element you can use to customize the look and feel of your checkout. To configure this setting, see [Configuring the checkout's "Branding & design"](#) (page 46).

Kount

Fraud-prevention tool that uses smart authentication methods such as SMS, knowledge-based, or biometric verification in real-time. To configure this setting, see [Configuring the checkout's "Payment security"](#) (page 44).

Merchant email

Set the event(s) that must occur in your checkout to trigger the sending of a confirmation email to you. To configure this setting, see [Configuring the checkout's "Email communication" content](#) (page 51).

Multi-currency pricing (MCP)

Allow customers to pay in the currency of their choice while you receive settlement and reporting in Canadian dollars. To configure this setting, see [Configuring the checkout's "Multi-currency pricing" settings](#) (page 23).

Order summary details

Set the content that your checkout customers see in their order cart. To configure this setting, see [Configuring the checkout's "Order summary \(cart\)" details](#) (page 16).

Shipping destinations

Set your checkout's shipping destination controls. To configure this setting, see [Configuring the checkout's "Customer details"](#) (page 18).

Transaction limits

Set your checkout's maximum and minimum transaction limits. To configure this setting, see [Configuring the checkout's "Payment" settings](#) (page 35).

Tokenize cards

Allow customers to register (tokenize) a debit/credit card through your checkout. To configure this setting, see [Configuring the checkout's "Payment" settings](#) (page 35).

Transaction type

Set the transaction type that your checkout will support. To configure this setting, see [Configuring the checkout's "Payment" settings](#) (page 35).

Vault update cards

Allow customers to update card data tokenized through your checkout. To configure this setting, see [Configuring the checkout's "Payment" settings](#) (page 35).

Visa installments

Allow customers to pay using an installment plan. To configure this setting, see [Configuring the checkout's "Visa installments" settings](#) (page 42).



Using the Moneris Checkout Configurator

In this section, we describe everything you need to know to use the Moneris Checkout configurator in Moneris Go portal to configure the checkout profile for your Moneris Checkout integration.


Creating a Moneris Checkout profile

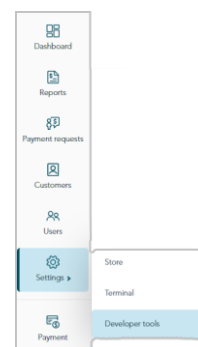
Follow the steps below to create a new checkout profile. A profile defines the parameters and behaviour of your Moneris Checkout integration.

Important! To integrate Moneris Checkout into your ecommerce solution, you need to create and configure your Moneris Checkout profile in conjunction with developing your ecommerce solution according to Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Log into the Moneris Go portal, and access the store through which you want to create the checkout profile. (For login and store navigation instructions, refer to the **Moneris Go portal Reference Guide** available on <https://www.moneris.com/en/support/moneris-go/moneris-go-portal>.)

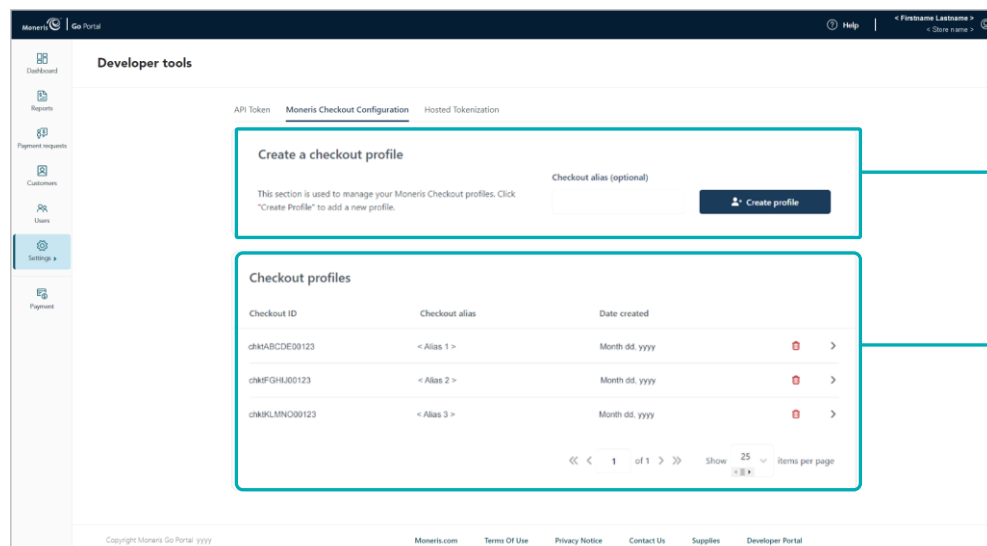
2. On the sidebar menu (shown here), click on **Settings > Developer tools**.

Note: If the sidebar menu is not displayed on your screen, click on the "menu"  icon in the top left corner of your screen, or expand your browser window to display the sidebar menu.



3. When the "Developer tools" page displays, click on the **Moneris Checkout Configuration** tab to display the "Create a checkout profile" module (shown below).

Note: If one or more checkout profiles are saved, they will be listed in the "Checkout profiles" module (shown below).



"CREATE A CHECKOUT PROFILE" MODULE

"CHECKOUT PROFILES" MODULE

4. Go to the "Create a checkout profile" module, and do following:

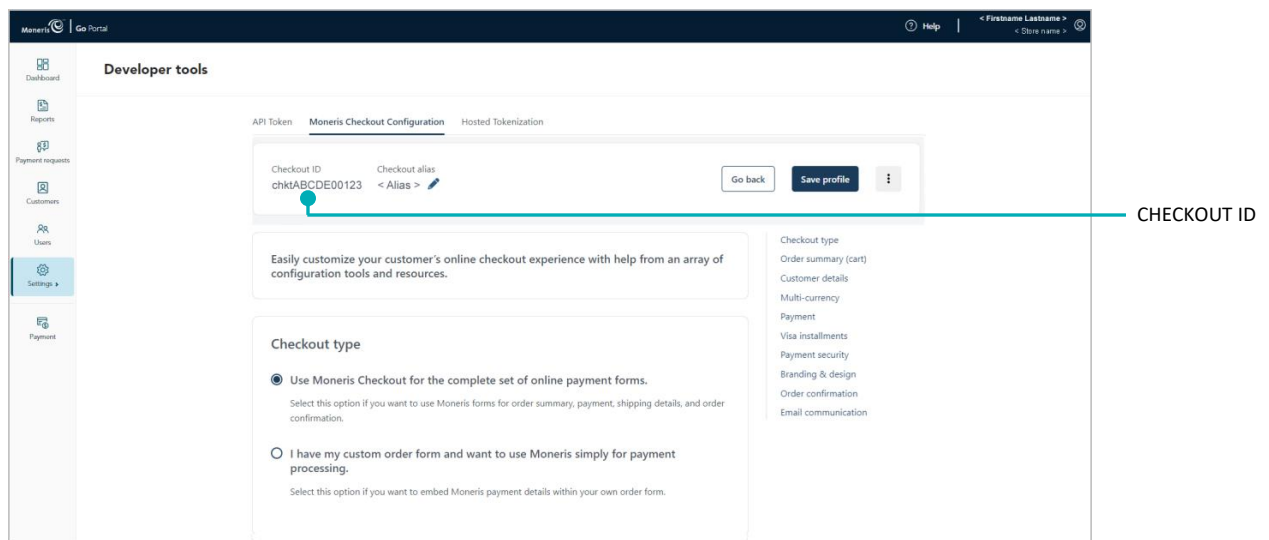
a. In the **Checkout alias** field, optionally enter checkout profile alias.

Note: An alias can make it easier for you to identify a specific checkout profile when you have more than one. If you do not append a custom alias, the default alias, "Standard" will be applied. (You can always update the alias at a later time.)

b. Click on the **Create profile** button.

c. When the new profile is created (shown below), click on the **Save profile** button.

Note: The profile's "Checkout ID" (shown below) is a unique alpha-numerical string that is used in the preload request to identify and regulate the checkout integration in your ecommerce solution.



d. When the "Successfully updated the profile" response displays, the operation is complete:


- To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
- To configure profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
- To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

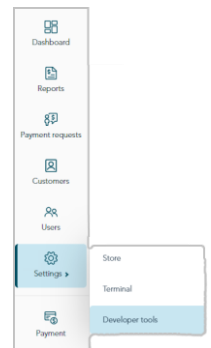
Reopening a Moneris Checkout profile

Follow the steps below to reopen a checkout profile.

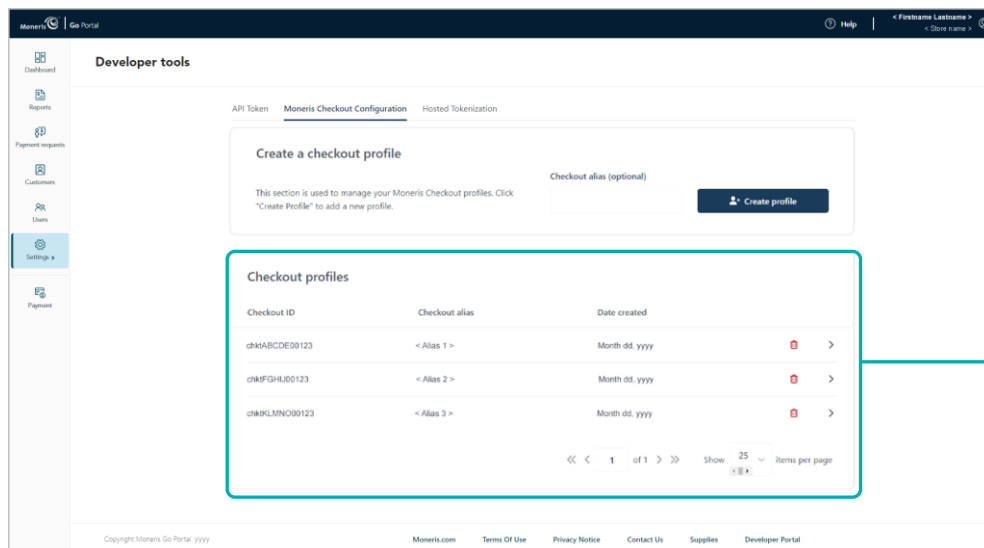
1. Log into the Moneris Go portal, and access the store containing the MCO profile that you want to reopen. (For login and store navigation instructions, refer to the **Moneris Go portal Reference Guide** available on <https://www.moneris.com/en/support/moneris-go/moneris-go-portal>.)

2. On the sidebar menu (shown below), click on **Settings > Developer tools**.

Note: If the sidebar menu is not displayed on your screen, click on the "menu"  icon in the top left corner of your screen, or expand your browser window to display the sidebar menu.



3. When the "Developer tools" page displays, click on the **Moneris Checkout Configuration** tab to display the "Checkout profiles" module (shown below).

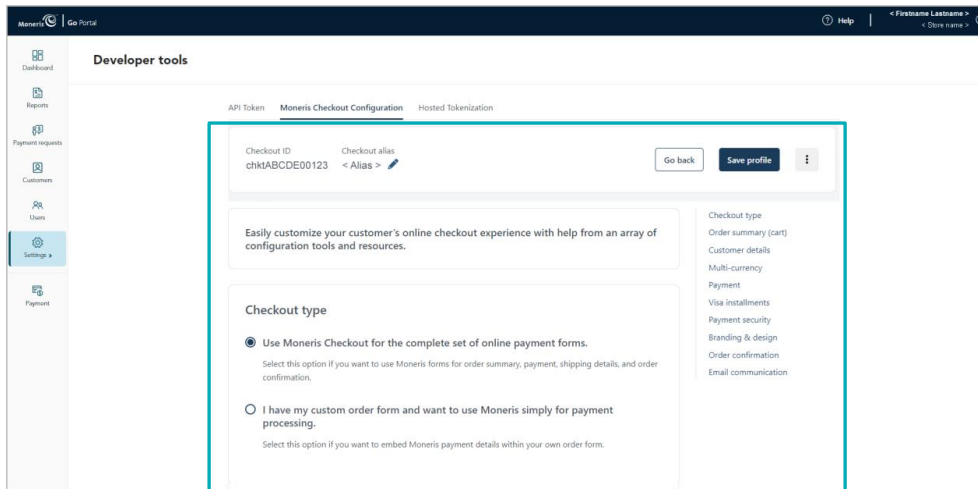


"CHECKOUT PROFILES"
MODULE

4. Go to the "Checkout profiles" module, and click on the profile that you want to open.

Note: To change the number of profiles listed on a page, click on the "Show # items per page" drop-down, and select a number (**10**, **25**, or **50**). To advance to the next page or last page, click on the **Next page >** icon or the **Last page >>** icon respectively. To go back to the previous page or the first page, click on the **Previous page <** icon or the **First page <<** icon respectively.

5. When the profile (shown partially below) is open in the MCO configurator, you can:
- Preview a full-screen version of the checkout (see [Previewing the checkout](#) on page 12).
 - Configure the profile (see [List of Moneris Checkout features/settings](#) on page 5).
 - Delete the profile (see [Deleting a Moneris Checkout profile](#) on page 57).



OPEN PROFILE

Previewing the checkout

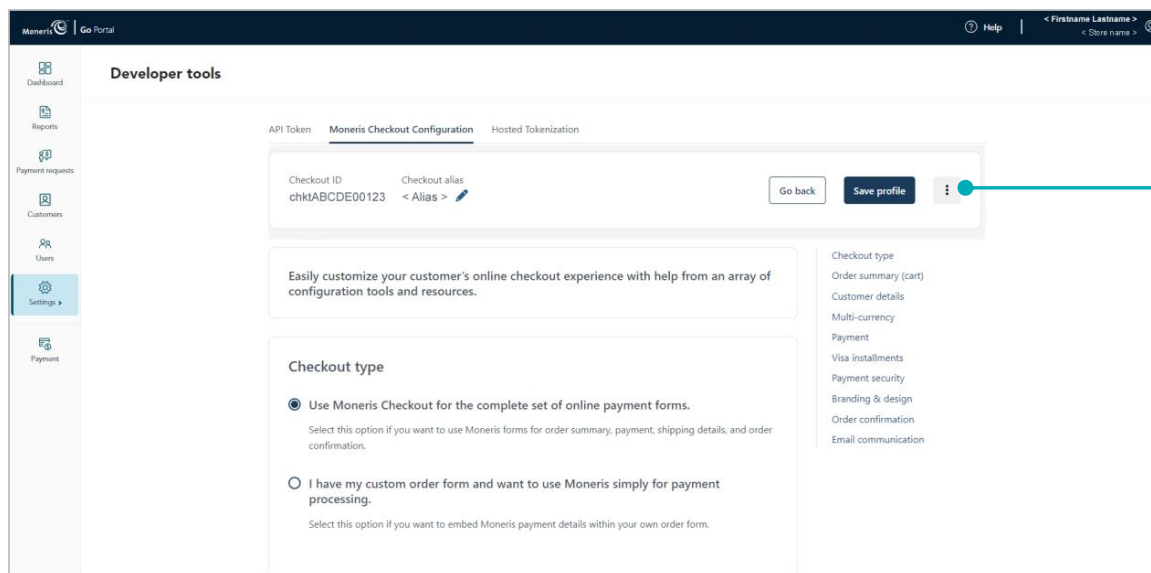
Follow the steps below to generate a full-screen preview of your MCO checkout. The preview is based on the checkout profile's current configuration.

Note: The preview function is supported only if the checkout is configured to use Moneris for the complete set of online payment forms (see [Configuring the "Checkout type" setting](#) on page 14).

1. Ensure the profile for the checkout that you want to preview is open on your screen.

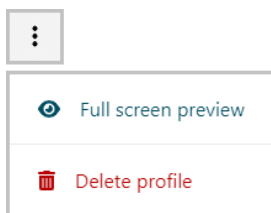
Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator (shown below), click on the "more options" (ellipsis) button.



"MORE OPTIONS"
BOTTOM

3. When the drop-down displays (shown below), click on **Full screen preview**.



- Wait while the MCO configurator generates the checkout preview (shown below).

Note: Your checkout preview will look different depending on how you have configured the profile.

The screenshot displays the Moneris Go Portal's Developer tools section, specifically the Moneris Checkout Configuration tab. The interface shows a checkout preview for a store named 'Store name'. The preview is divided into two main sections: 'Checkout' and 'Cart'.

Checkout Section:

- Payment Method:** Offers 'Pay with your digital wallet for faster checkout' with buttons for Apple Pay and Google Pay. Below this, it says 'or enter details manually'.
- Contact Information:** Includes input fields for First Name (Optional), Last Name (Optional), Email (Optional), and Phone Number (Optional).
- Cardholder Information:** Displays logos for Visa, Mastercard, American Express, and Discover. Below these are input fields for Cardholder Name, Card Number, MMYY, and CVV.
- Billing Address:** Includes input fields for Address Line 1, Address Line 2 (optional), City, Country (dropdown), Province, and Postal Code.
- Payment Options:** Shows two options: 'Full Amount' (Total: \$226.00) and '6 Monthly Payments' (\$37.66 / Month, APR 0.00%, Total: \$226.00). A note states 'Installments enabled by VISA' with a 'Learn More' link.
- Order Summary:** A table showing Subtotal (200.00), Tax (26.00), and Total (\$226.00). It includes 'Back' and 'Checkout' buttons.

Cart Section:

- Shows a single item: 'iPad (9th)' with a quantity of '2 x' and a price of '100.00'.
- The Subtotal is '200.00'.

At the top of the preview, there is a 'Checkout ID' (CHKIABCD00123) and a 'Checkout alias' (< Alias >). Buttons for 'Exit full screen preview' and 'Save profile' are located at the top right of the preview area. The footer of the portal includes copyright information and links to Moneris.com, Terms Of Use, Privacy Notice, Contact Us, Support, and Developer Portal.

CHECKOUT PREVIEW

- When you are finished previewing the checkout, click on the **Exit full screen preview** button to return to your MCO configurator screen.
 - To configure profile settings, see [List of Moneris Checkout features/settings](#) (page 5).

Configuring a Moneris Checkout profile

Configuring the "Checkout type" setting

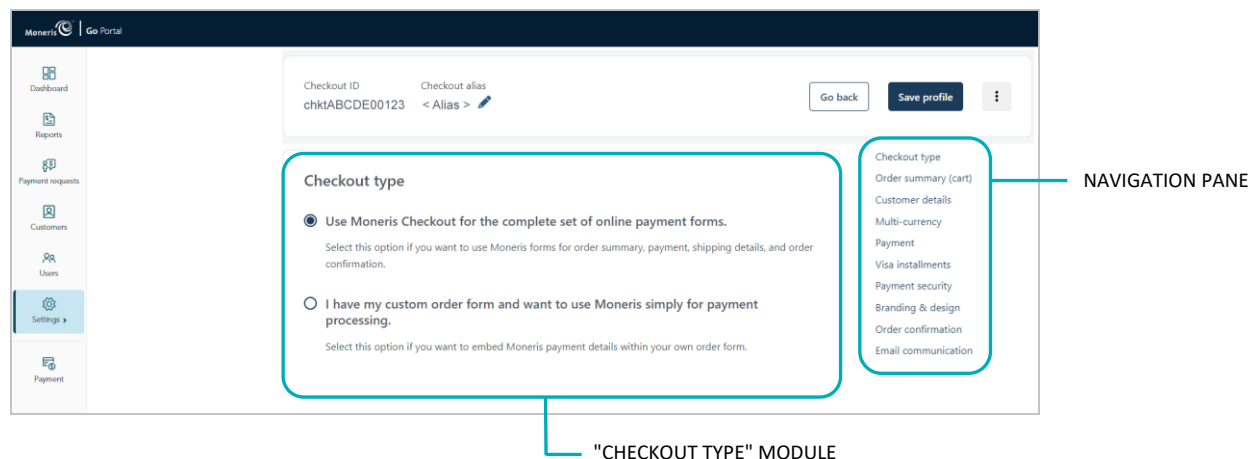
Follow the steps below to configure the checkout to use Moneris for the complete set of online payment forms or to use Moneris only for payment processing.

Important! Please ensure that you configure this setting per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Checkout type** in the navigation pane to jump to the "Checkout type" module (shown below).




3. Select the checkout type for your integration:
 - To use Moneris for all order processes, select the **Use Moneris for the complete set of online payment forms** radio button.
 - To use your own custom order form, select the **I have my custom order form and want to use Moneris simply for payment processing** radio button.
4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

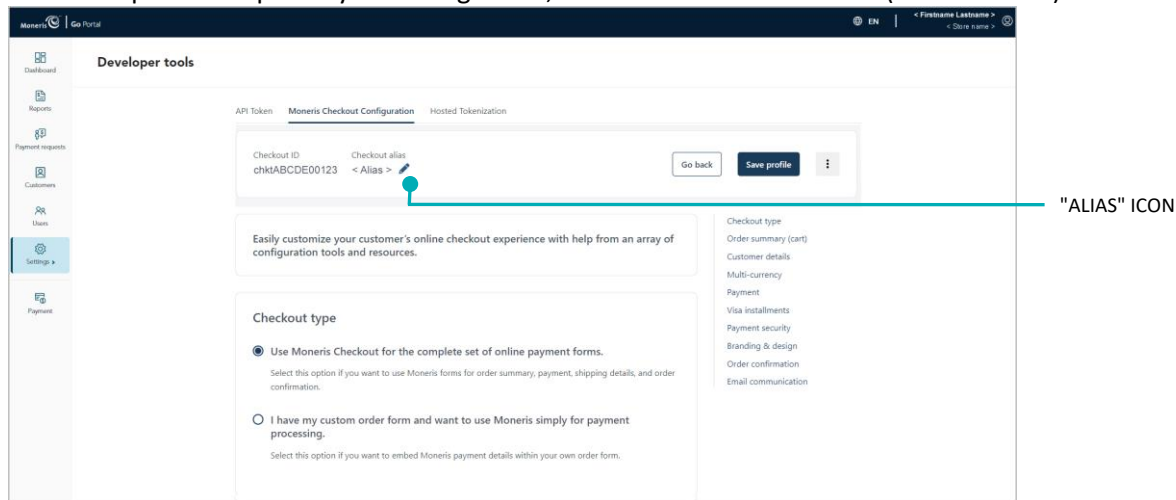
Editing the checkout profile's alias

Follow the steps below to edit the checkout profile's alias. If you configure a custom alias yourself, it can make it easier for you to identify a specific profile if you have more than one.

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on the "Alias"  icon (shown below).



3. When the "Edit checkout alias" window displays (shown here), do the following:

- a. Enter the new alias in the **Checkout alias** field.
- b. Click on the **Save** button to close the window.



4. Save the profile's new configuration:

- a. Click on the **Save profile** button.
- b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Configuring the checkout's "Order summary (cart)" details

Follow the steps below to configure the details to include in the checkout's order summary cart. Order summary details include product images, product names, product price, quantity, and subtotal.

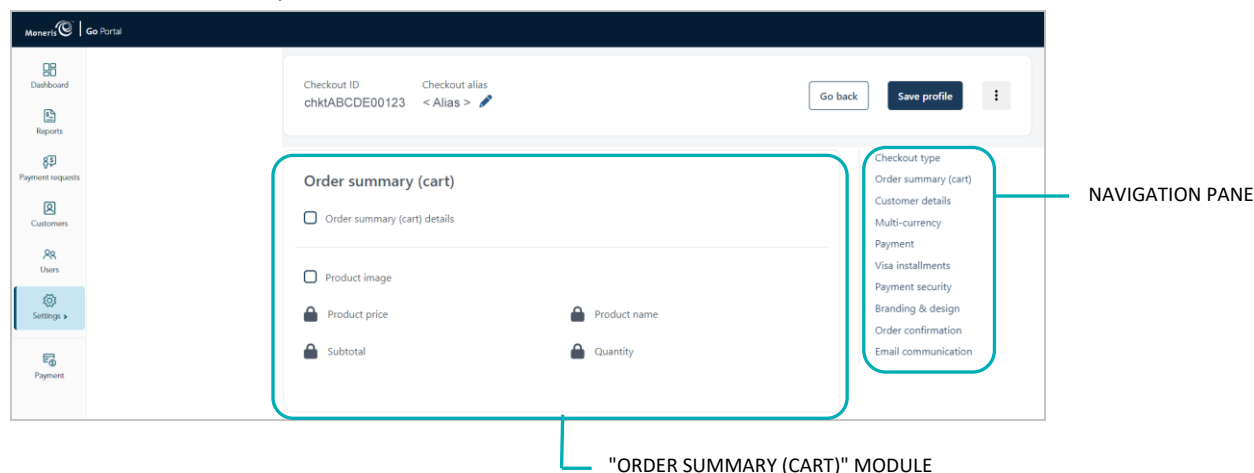
Note: Order summary details settings are visible only if the profile is configured to use Moneris for the complete set of online payment forms (see [Configuring the "Checkout type" setting on page 14](#)).

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Order summary (cart)** in the navigation pane to jump to the "Order summary (cart)" module (shown below).



3. Enable/disable order summary details:

To enable order summary details:

- a. Checkmark the **Order summary (cart) details** box.
- b. Enable/disable each line item to include in the order summary. Line items include **Product image**, **Product name**, **Product price**, **Quantity**, and **Subtotal**.

Note: To enable a line item, checkmark the box beside the desired line item. To disable a line item, unmark the box beside the undesired line item. (If a field/checkbox is locked, it means you cannot enable/disable it from the configurator.)

To disable order summary details:

- a. Unmark the **Order summary (cart) details** box.

4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Configuring the checkout's "Customer details"

Follow the steps below to configure the customer details to capture in the checkout. Customer details include first name, last name, phone, email, billing address, and shipping address.

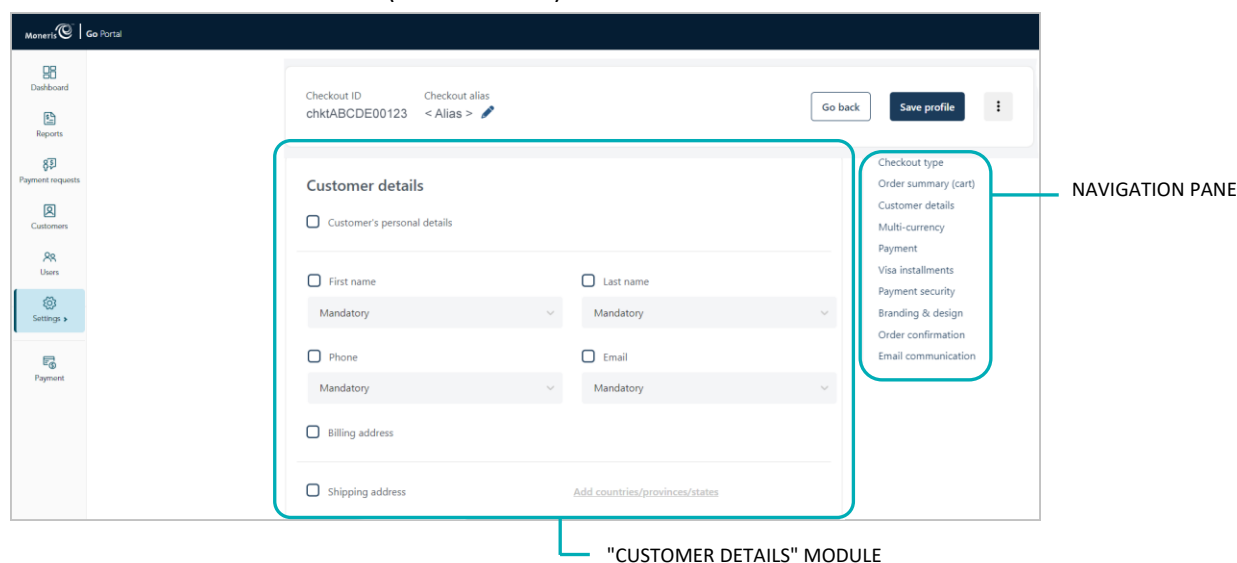
Note: Customer details settings are visible only if the profile is configured to use Moneris for the complete set of online payment forms (see [Configuring the "Checkout type" setting on page 14](#)).

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Customer details** in the navigation pane to jump to the "Customer details" module (shown below).



3. Configure which customer details to support in the checkout:

To enable support for capturing customer details:

- a. Checkmark the **Customer's personal details** box.
- b. Enable/disable each line-item field (**First name**, **Last name**, **Phone**, **Email**, **Billing address**, and **Shipping address**) to include/exclude in customer details.

Note: To enable a line-item field, checkmark the box beside the desired line item. To disable a line item, unmark the box beside the undesired line item.

- c. The customer phone number and email data must be submitted in the transaction: If you do not enable the **Phone** field and the **Email** field (step 3b), you must send the "phone" data and "email" data in your preload request.

- d. If you enabled "First name", "Last name", "Phone", and/or "Email", click on their corresponding drop-down, and select **Mandatory** or **Optional** data entry.

Note: *If you enabled the "Phone" field and "Email" field, you must enable mandatory data entry for each field.*

- e. If you enabled the "Shipping address" fields in step 3b, optionally add/remove shipping controls:
 - To add a shipping control, see [Adding shipping controls in the checkout](#) (page 20).
 - To remove a shipping restriction, see [Removing shipping controls in the checkout](#) (page 22).

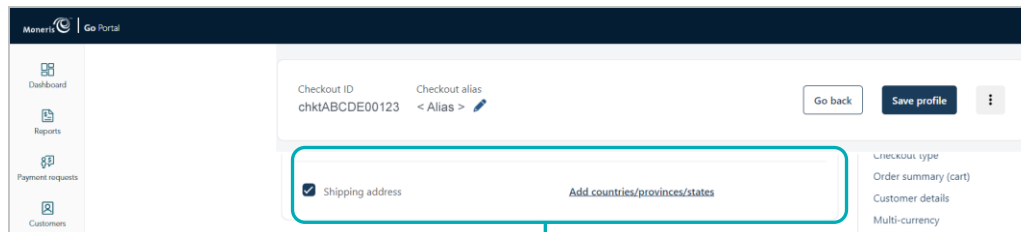
To disable support for capturing customer details:

- a. Unmark the **Customer's personal details** box.
4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Adding shipping controls in the checkout

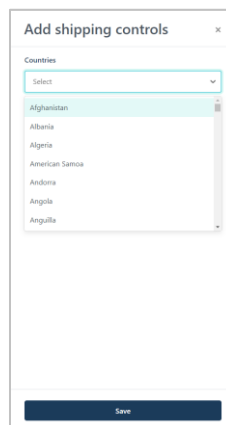
Follow the steps below to add one or more shipping controls to restrict the available shipping address(es) that customers will be permitted to select when entering their shipping details in the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and is enabled to support capturing customer personal details (see [Configuring the checkout's "Customer details"](#) on page 18).
2. Go to the "Customer details" module (shown partially below), and checkmark the **Shipping address** box.

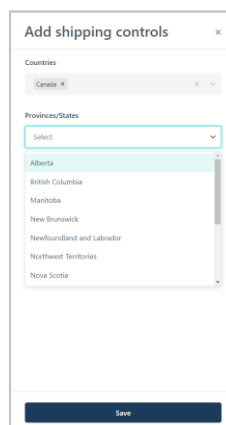


"CUSTOMER DETAILS" MODULE

3. Click on **Add countries provinces/states**.
4. When the "Add shipping controls" window displays (shown below), click on the "Countries" drop-down and select one or more countries (e.g., **Canada**) as desired.

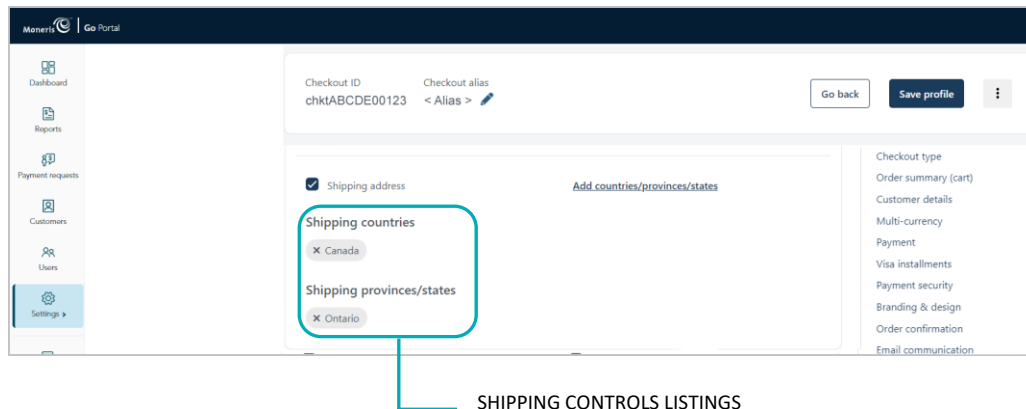


5. If the "Provinces/States" drop-down displays (shown below), and you want to impose a province state shipping control, click on the drop-down and select the desired province(s)/state(s).



6. When you are finished, click on the **Save** button to close the window.

Note: When the page refreshes, the countries/provinces/states to which you applied shipping controls will be listed under "Shipping countries" and "Shipping provinces/states" respectively (shown below).



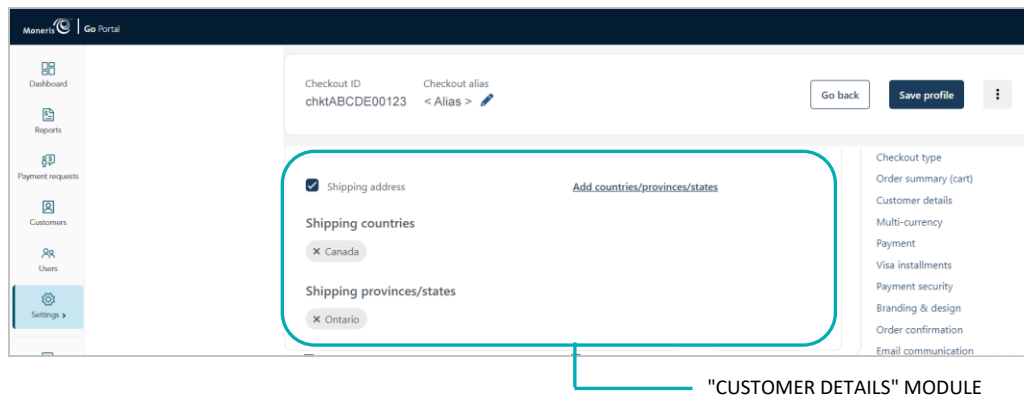
7. Save the profile's new configuration:

- a. Click on the **Save profile** button.
- b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Removing shipping controls in the checkout

Follow the steps below to remove one or more shipping controls in the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and is enabled to support capturing customer personal details (see [Configuring the checkout's "Customer details"](#) on page 18).
2. Go to the "Customer details" module (shown partially below), and do the following:



- a. Under "Shipping countries" and/or "Shipping provinces/states", click on the delete icon (x) beside the destination that you want to remove (de-list).
 - b. When the "Shipping control deleted successfully" response displays, go to the next step.
3. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Configuring the checkout's "Multi-currency pricing" settings

Follow the steps below to configure multi-currency pricing (MCP) in the checkout. With multi-currency pricing, your checkout customers can opt to pay in the currency of their choice while you receive settlement and reporting in Canadian dollars.

Note: If you want to use MCP in your checkout, the MCP feature must be enabled on your Moneris Go portal store (contact us to enable this feature on your store).

The multi-currency settings described in this procedure are applicable only to the payment page through which you are integrating Moneris Checkout and are not applicable to your entire Website.

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Multi-currency** in the navigation pane to jump to the "Multi-currency" module (shown below).

The screenshot displays the Moneris Go Portal configurator interface. On the left is a vertical navigation pane with icons for Dashboard, Reports, Payment requests, Customers, Users, Settings (highlighted), and Payment. The main content area shows the 'Multi-currency' module settings for a checkout profile with ID 'chkIABCDE00123'. At the top of this module, there are checkboxes for 'Enable multi-currency' (checked), 'Geo-locate', 'Bin lookup', and 'Add all currencies'. Below this is a section for 'Default currencies' with a table of currencies and their markups. The 'Canadian Dollar' is the base currency. Other currencies listed include Australian Dollar, Hong Kong Dollar, Pound Sterling, US Dollar, Yen, Euro, Indian Rupee, UAE Dirham, Won, and Yuan Renminbi, all with a 0% markup. At the bottom of the module, there is an 'Additional currencies' section with an 'Add currency' button and a field for '% Markup to all currencies' with an 'Apply to all' button. A red box highlights the 'Multi-currency' module content. A red line points from the 'Multi-currency' option in the navigation pane to the highlighted module.

Currency	Markup
Canadian Dollar	
Australian Dollar	0 %
Hong Kong Dollar	0 %
Pound Sterling	0 %
US Dollar	0 %
Yen	0 %
Euro	0 %
Indian Rupee	0 %
UAE Dirham	0 %
Won	0 %
Yuan Renminbi	0 %

3. Enable/disable multi-currency pricing (MCP) in the checkout:

To disable MCP:

- a. Unmark the **Enable multi-currency** box.
- b. Continue at step 4 (page 25).

To enable MCP:

- a. Checkmark the **Enable multi-currency** box.
- b. Enable/disable location-based multi-currency pricing (geo-location)¹ in the checkout:
 - To enable geo-location, checkmark the **Geo-locate** box.
 - To disable geo-location, unmark the **Geo-locate** box.
- c. Enable/disable BIN lookup² in the checkout:
 - To enable BIN lookup, checkmark the **BIN lookup** box.
 - To disable BIN lookup, unmark the **BIN lookup** box.
- d. Configure optional currency settings as desired:
 - To enable/disable a specific default currency, see [Enabling/disabling a default currency](#) (page 26).

Editing the percentage markup(s):

- To edit one currency at a time, see [Editing a currency's percentage markup: "Add all currencies" disabled](#) (page 27).
- To edit all currencies simultaneously, see [Editing a currency's percentage markup: "Add all currencies" enabled](#) (page 28).

Adding/removing supplemental currency listing(s):

- To add a specific currency, see [Enabling a supplementary currency](#) (page 29).
- To remove a specific currency, see [Disabling/de-listing a supplementary currency](#) (page 32).
- To add all supplemental currency listings simultaneously, see [Enabling/listing all supplemental currencies simultaneously](#) (page 31).
- To remove all supplemental currency listings simultaneously, see [Disabling/de-listing all supplementary currencies simultaneously](#) (page 34).

¹ Geo-location detects the IP address of customers using your checkout and displays product prices and transaction amounts in the currency corresponding to the country/location in which customers are using the checkout subject to the following restrictions: If a customer's IP address does not correspond with a currency that your checkout is configured to support, the checkout will display prices and transaction amounts in United States dollars (USD). If a customer's IP address does not correspond with a supported currency and your checkout is not configured to support USD, the checkout will display prices and transaction amounts in Canadian dollars (CAD).

² BIN Lookup is supported only for Visa and Mastercard. BIN lookup compares the customer billing currency (determined by card issuer) against the default currencies supported by your checkout (or, if geo-location is enabled, BIN lookup compares customer billing currency against the currency corresponding to the location in which the customer is using the checkout). If BIN lookup detects a discrepancy and the checkout supports more than one default currency, the checkout will prompt the customer to choose a preferred (supported) currency for the transaction. If the checkout supports only one default currency, the customer will not be prompted to choose a different currency.

4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Enabling/disabling a default currency

Follow the steps below to enable/disable a default currency in the checkout.

Note: Default currencies include Australian Dollar, Canadian Dollar, Euro, Hong Kong Dollar, Indian Rupee, Pound Sterling, UAE Dirham, US Dollar, Won, Yen, and Yuan Renminbi. If a currency listing is enabled, customers may opt to pay in that currency when using the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and multi-currency pricing is enabled in the checkout (see [Configuring the checkout's "Multi-currency pricing" settings](#) on page 23).
2. Go to the profile's "Multi-currency" module (shown below), and confirm that the "Default currencies" list is displayed. (If it is not displayed, unmark the **Add all currencies** box.)

"MULTI-CURRENCY" MODULE

3. Enable/disable one or more default currencies as desired.

Note: To enable a currency, checkmark the box beside it. To disable a currency, unmark the box beside the undesired currency. Support for pricing in Canadian dollars is mandatory (i.e., the "Canadian Dollar" listing is always enabled).

4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Editing a currency's percentage markup: "Add all currencies" disabled

Follow the steps below to edit a percentage markup for one or more listed checkout currencies when the "Add all currencies" feature is disabled.

1. Ensure the checkout profile that you want to configure is open on your screen and multi-currency pricing is enabled in the checkout (see [Configuring the checkout's "Multi-currency pricing" settings](#) on page 23).
2. Go to the profile's "Multi-currency" module (shown below), and do any of the following:

"MULTI-CURRENCY" MODULE

To edit the percentage markup of each currency independently:

- a. Locate the currency that you want to edit, and enter a numeric % value in the currency's **Markup** field.
- b. Repeat for each currency that you want to edit.

To edit the percentage markup of all currencies simultaneously:

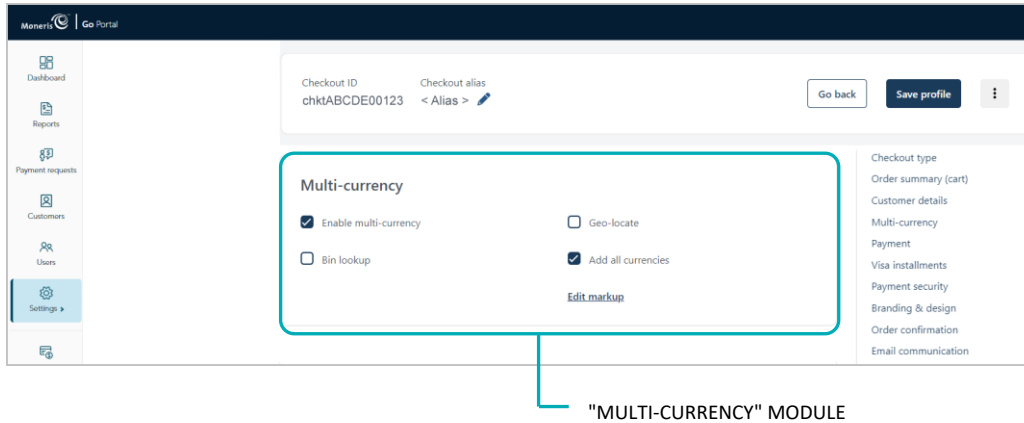
- a. In the **% Markup to all currencies** field, enter a numeric % value.
- b. Click on the **Apply to all** button.

3. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Editing a currency's percentage markup: "Add all currencies" enabled

Follow the steps below to edit a percentage markup for one or more listed currencies in the checkout when the "Add all currencies" feature is enabled.

1. Ensure the checkout profile that you want to configure is open on your screen and multi-currency pricing is enabled in the checkout (see [Configuring the checkout's "Multi-currency pricing" settings](#) on page 23).
2. Go to the profile's "Multi-currency" module (shown below), and click on **Edit markup**.



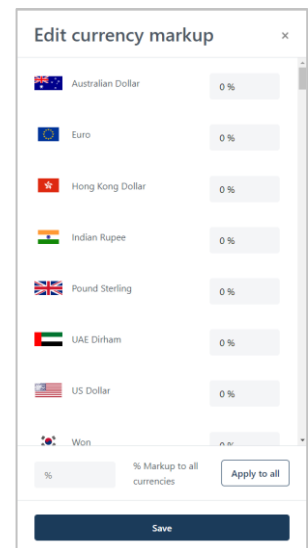
3. When the "Edit currency markup" window opens (shown here), do one of the following:

To edit the percentage markup of any currency independently:

- a. Enter a numeric % value in field beside the currency that you want to edit.
- b. Repeat for each currency that you want to edit.
- c. Click on the **Save** button to close the window.

To edit the percentage markup of all currencies simultaneously:

- a. In the **% Markup to all Currencies** field, enter a numeric % value.
- b. Click on the **Apply to all** button.
- c. Click on the **Save** button to close the window.



4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Enabling a supplementary currency

Follow the steps below to add (enable) a supplemental currency in the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and multi-currency pricing is enabled in the checkout (see [Configuring the checkout's "Multi-currency pricing" settings](#) on page 23).
2. Go to the profile's "Multi-currency" module (shown below), and confirm that the "Default currencies" list is displayed. (If it is not displayed, unmark the **Add all currencies** box.)

Multi-currency

☒ Enable multi-currency ☐ Geo-locate

☐ Bin lookup ☐ Add all currencies

Default currencies

<input checked="" type="checkbox"/> Canadian Dollar	Markup	0 %	<input checked="" type="checkbox"/> Euro	Markup	0 %
<input checked="" type="checkbox"/> Australian Dollar	Markup	0 %	<input checked="" type="checkbox"/> Indian Rupee	Markup	0 %
<input checked="" type="checkbox"/> Hong Kong Dollar	Markup	0 %	<input checked="" type="checkbox"/> UAE Dirham	Markup	0 %
<input checked="" type="checkbox"/> Pound Sterling	Markup	0 %	<input checked="" type="checkbox"/> Won	Markup	0 %
<input checked="" type="checkbox"/> US Dollar	Markup	0 %	<input checked="" type="checkbox"/> Yuan Renminbi	Markup	0 %
<input checked="" type="checkbox"/> Yen	Markup	0 %			

Additional currencies

% Markup to all currencies

"MULTI-CURRENCY" MODULE

3. Click on **Add currency**.
4. When the "Add currency" window displays (shown here), do the following:
 - a. Click on the drop-down, and select the currencies that you want to add.
 - b. When you are finished, click on the **Save** button to close the window.
 - c. When the "Additional currency saved successfully" response displays, confirm that the "Additional currencies" list is updated.
5. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:

Add currency

Currencies

Select

- Afghanistan
- Algerian Dinar
- Argentine Peso
- Aruban Florin
- Azerbaijan Manat
- Bahraini Dinar
- Baht

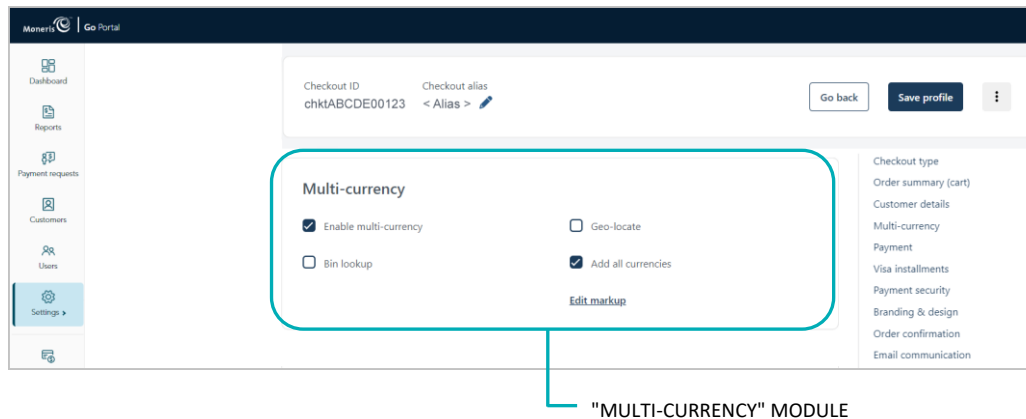
Save

- To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
- To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
- To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Enabling/listing all supplemental currencies simultaneously

Follow the steps below to enable and list all supplemental currencies in the checkout simultaneously.

1. Ensure the checkout profile that you want to configure is open on your screen and multi-currency pricing is enabled in the checkout (see [Configuring the checkout's "Multi-currency pricing" settings](#) on page 23).
2. Go to the profile's "Multi-currency" module (shown below), and checkmark the **Add all currencies** box.

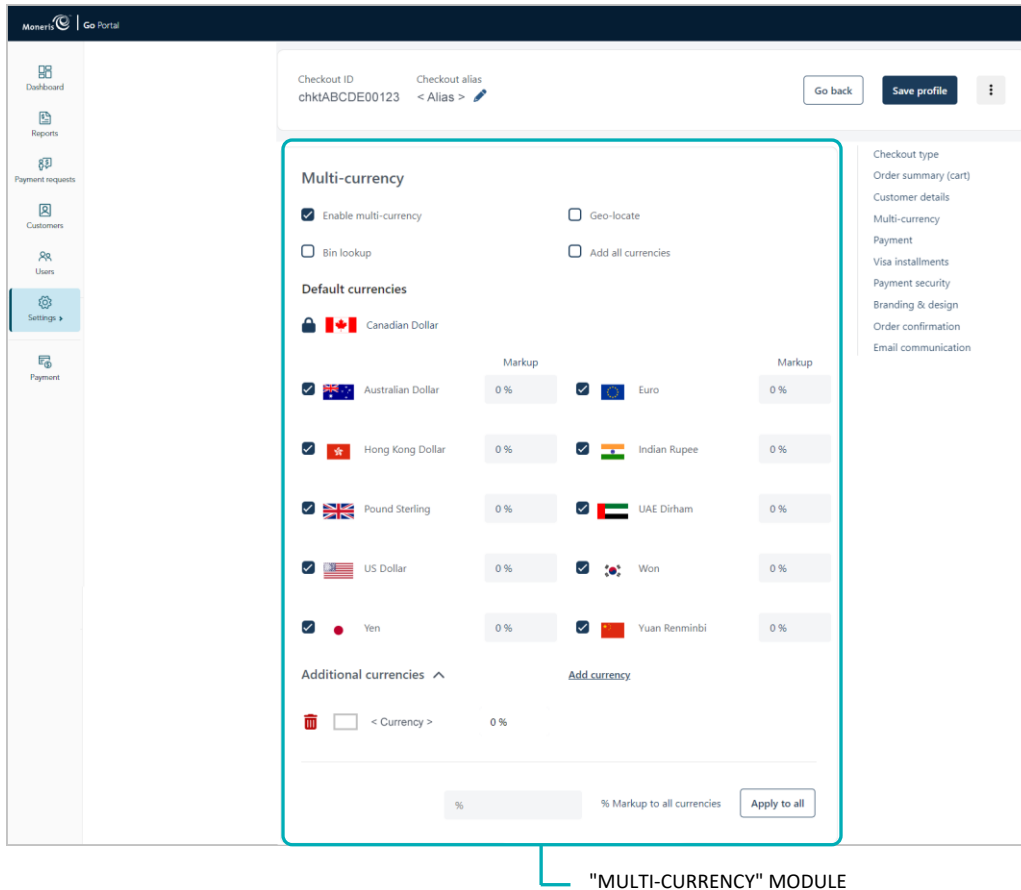



3. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

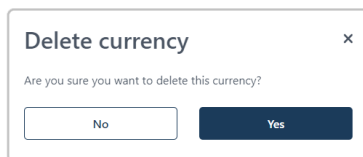
Disabling/de-listing a supplementary currency

Follow the steps below to disable and de-list a supplemental currency in the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and multi-currency pricing is enabled in the checkout (see [Configuring the checkout's "Multi-currency pricing" settings](#) on page 23).
2. Go to the profile's "Multi-currency" module (shown below), and confirm that the "Additional currencies" list is displayed. (If it is not displayed, unmark the **Add all currencies** box.)



3. Go to the "Additional currencies" list, and do the following:
 - a. Locate the currency that you want to disable, and click on its **Delete**  icon.
 - b. When the "Delete currency" dialog displays (shown below), click on **Yes**.



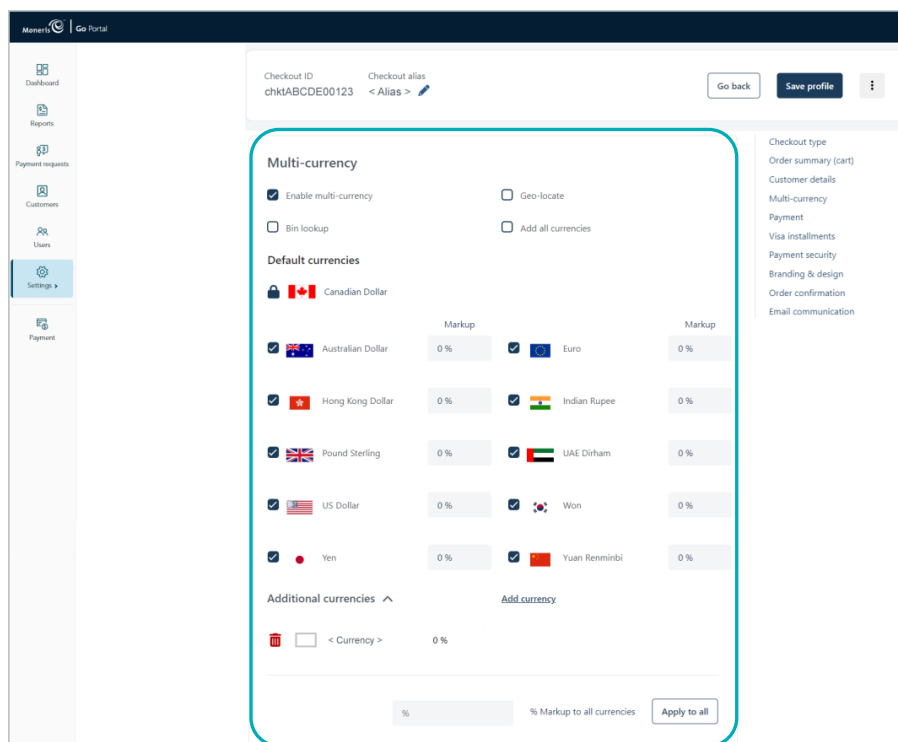
- c. When the screen refreshes, confirm that the currency is no longer listed under "Additional currencies".

4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Disabling/de-listing all supplementary currencies simultaneously

Follow the steps below to disable and de-list all supplemental currencies in the checkout simultaneously.

1. Ensure the checkout profile that you want to configure is open on your screen and multi-currency pricing is enabled in the checkout (see [Configuring the checkout's "Multi-currency pricing" settings](#) on page 23).
2. Go to the profile's "Multi-currency" module (shown below), and unmark the **Add all currencies** box.



"MULTI-CURRENCY" MODULE

3. If any currency is listed under "Additional currencies", you can disable/de-list it now (continue at step 3 in [Disabling/de-listing a supplementary currency](#) on page 32).
4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Configuring the checkout's "Payment" settings

Follow the steps below to configure the checkout's payment settings, including digital wallets, card logos, card details, transaction type, gift cards, and transaction limits.

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Payment** in the navigation pane to jump to the "Payment" module (shown below).

The screenshot displays the Moneris Go Portal interface. On the left is a vertical navigation pane with icons for Dashboard, Reports, Payment requests, Customers, Users, Settings (highlighted), and Payment. The main content area shows the 'Payment' module for checkout ID 'chktABCDE00123'. It includes sections for 'Accepted digital wallets' (Apple Pay and Google Pay), 'Card details' (Display card logos, Cardholder name, Card number, Expiry date, CVV), 'Transaction type' (Purchase, Preauthorization, Card verification, Tokenize card), 'Transaction limits' (Transaction min (\$), Transaction max (\$)), and 'Gift cards' (Accept gift cards, Max number of gift cards). A 'NAVIGATION PANE' label points to the left sidebar, and a '"PAYMENT" MODULE' label points to the main content area.

3. To configure digital wallets, go to the "Accepted digital wallets" area in the module, and:

For Apple Pay:

- To enable Apple Pay, see [Enabling Apple Pay in the checkout](#) (page 38).
- To disable Apple Pay, unmark the **Apple Pay** box.

For Google Pay:

- a. To enable Google Pay, checkmark the **Google Pay** box.
- b. Click on **Google Pay API Terms of Service** to review the terms.

Note: To disable Google Pay, unmark the **Google Pay** box.

4. To enable card logos, go to the "Card details" area in the module, and checkmark **Display card logos** box.³

Note: To hide (disable) card logos, unmark the **Display card logos** box.

5. To set the transaction type, go to the "Transaction type" area in the module, and:

- a. Select the radio button beside the desired transaction type (**Purchase**, **Preauthorization**, or **Card verification**).

- b. To enable Moneris to tokenize and store card data, checkmark the **Tokenize card** box:⁴

Note: Enabling this feature will allow your checkout customers to register a debit/credit card for future transactions through the checkout. Returning customers can opt to use a previously registered card as their payment method.

- c. To allow stored card data to be updated through the checkout, checkmark the **Vault Update Card** box.⁵

Note: Enabling this feature will allow returning checkout customers to update debit/credit card data that they previously registered through the checkout.

6. To configure gift card acceptance in the checkout, go to the "Gift cards" area in the module, and:

- a. To enable gift card processing, checkmark the **Accept gift cards** box.⁶

Note: To disable gift card processing, unmark the **Accept gift cards** box.

- b. To limit the number of gift cards that can be used to pay for any one transaction, enter a numeric value from 1 to 5 in the **Max number of gift cards** field. Otherwise, to disable limits, leave the field unfilled.

³ Card details such as "Cardholder name", "Card number", "Card expiry date", and "CVV" cannot be enabled/disabled from the configurator.

⁴ If you want to use the card tokenization and Vault update card features, Moneris Vault must be enabled on your store. Contact us if you want Moneris Vault enabled on your store.

⁵ This feature can be enabled only if you select "Card Verification" as the transaction type. See also the previous footnote.

⁶ If you want to accept gift cards, Moneris Gift must be enabled on your store. Contact us if you want Moneris Gift enabled on your store. Gift card transactions are always processed as a "Purchase" even if the checkout is configured to support Pre-authorizations.

7. To set the transaction amount minimum and/or maximum that can be charged for any one order submitted through the checkout, go to the "Transaction Limits" area in the module, and:
 - a. To set a minimum, checkmark the box beside **Transaction min (\$)**, and enter a dollar amount (#.##) in the corresponding field.
 - b. To set a maximum, checkmark the box beside **Transaction max (\$)**, and enter a dollar amount (#.##) in the corresponding field.

Note: To disable a limit, unmark the box beside the undesired limit type.

8. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Enabling Apple Pay in the checkout

Follow the steps below to enable Apple Pay in the checkout so that customers using the checkout can pay using Apple Pay.⁷

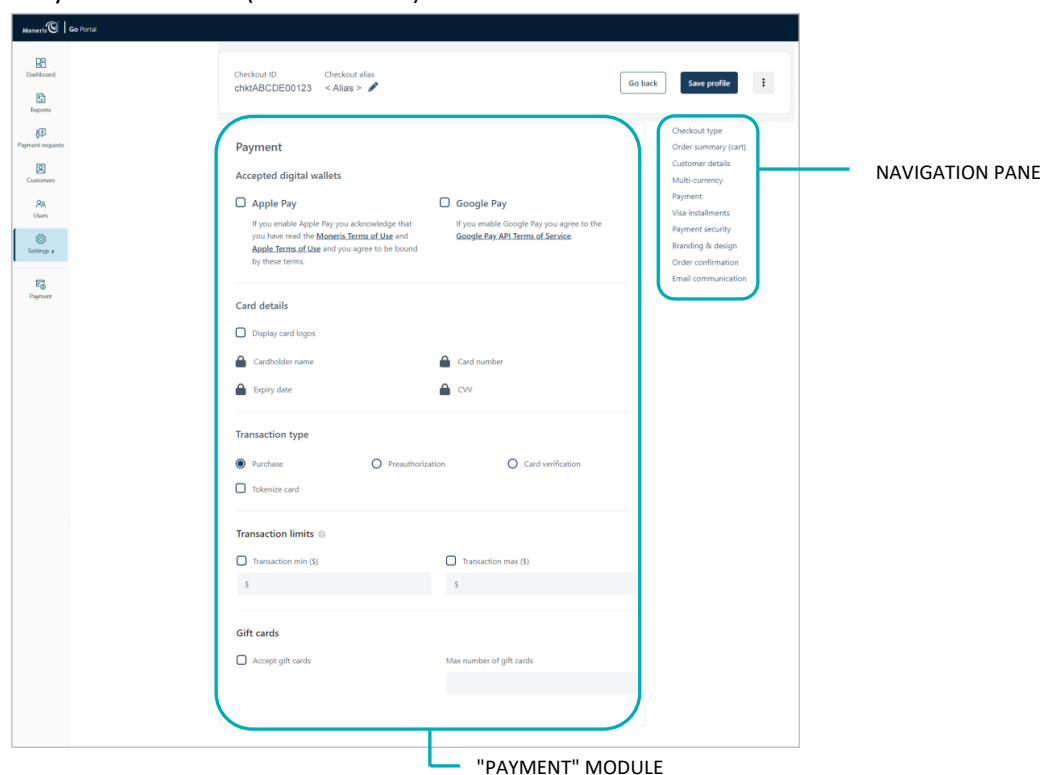
Note: Your Moneris Go portal store must be enabled to support Apple Pay configuration using Simple Web Setup (contact us if you need to have this feature enabled on your store).

Important! Please ensure that you configure this setting per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in How to get started (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see Reopening a Moneris Checkout profile (page 10). To create a new profile, see Creating a Moneris Checkout profile (page 8).

2. While the profile is open in your configurator, click on **Payment** in the navigation pane to jump to the "Payment" module (shown below).



3. Click on the **Terms of Use** link and the **Apple Terms of Use** link, and read the terms.

⁷ Customers who want to use Apple Pay to pay for goods/services on your ecommerce solution must use the Safari browser. Please refer to the appropriate Apple Pay integration guide for instructions on how to integrate Apple Pay into your in-browser/Web ecommerce solution. To view this guide, visit the [Moneris Developer Portal](#).

4. Checkmark the **Apple Pay** box.
5. When the "Apple Pay enablement" window displays (shown here), do one of the following:
 - To register a new domain, continue in [Registering a new domain: Apple Pay enablement](#) (page 40).
 - To enable the currently registered domain(s), proceed to step 6.
Note: Any currently registered domain(s) will be listed in this window.
6. Click on the **Enable Apple Pay for the registered domains** button.



7. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Registering a new domain: Apple Pay enablement

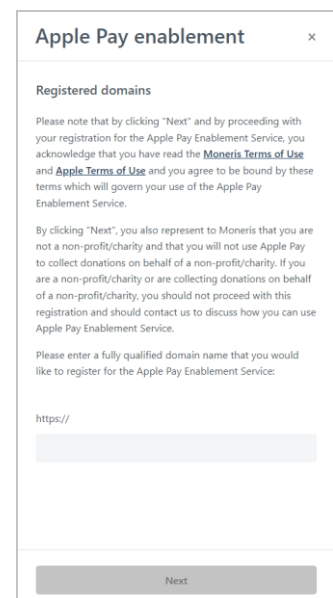
Follow the steps below to register a new domain to support Apple Pay acceptance in the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and Apple Pay acceptance is enabled in the checkout (see [Enabling Apple Pay in the checkout](#) on page 38).
2. When the "Apple Pay enablement" window displays (shown below), click on the **Add a new domain** button.

Note: Any newly added or currently registered domain(s) will be listed in this window.



3. When the window refreshes to display the "Registered domains" statement (shown here), do the following:
 - a. Read the terms of service.
 - b. In the **http//** field, enter the domain address that you want to register (include "www" in the address), and click on the **Next** button.

A screenshot of a web window titled "Apple Pay enablement" with a close button (x) in the top right corner. The main content area is labeled "Registered domains" and contains the following text: "Please note that by clicking 'Next' and by proceeding with your registration for the Apple Pay Enablement Service, you acknowledge that you have read the [Moneris Terms of Use](#) and [Apple Terms of Use](#) and you agree to be bound by these terms which will govern your use of the Apple Pay Enablement Service." Below this, it says: "By clicking 'Next', you also represent to Moneris that you are not a non-profit/charity and that you will not use Apple Pay to collect donations on behalf of a non-profit/charity. If you are a non-profit/charity or are collecting donations on behalf of a non-profit/charity, you should not proceed with this registration and should contact us to discuss how you can use Apple Pay Enablement Service." At the bottom, it says: "Please enter a fully qualified domain name that you would like to register for the Apple Pay Enablement Service:" followed by a text input field with "https://" pre-filled. At the very bottom of the window is a "Next" button.

4. When the window refreshes to display the "Download" button and domain address (shown here), do the following:

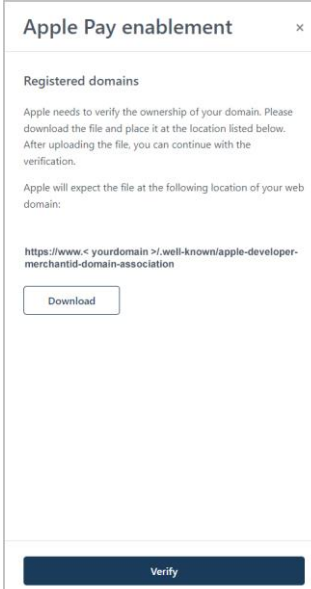
- a. Click on the **Download** button.

Note: This action will initiate the download of a file to your computer.

- b. Ensure that you place the file in the location for your Website that matches the domain address shown in the window.

Note: This action will allow Apple to validate your domain.

- c. Click on the **Verify** button.



Apple Pay enablement x

Registered domains

Apple needs to verify the ownership of your domain. Please download the file and place it at the location listed below. After uploading the file, you can continue with the verification.

Apple will expect the file at the following location of your web domain:

<https://www.< yourdomain >/.well-known/apple-developer-merchantid-domain-association>


Download

Verify

5. When the refreshed "Apple Pay enablement" window (shown here) lists your domain(s), do one of the following:

- To add another domain, go back to step 2 of this procedure (page 40).
- To register the currently added domain(s), proceed to step 6 below.

6. Click on the **Enable Apple Pay for the registered domains** button.



Apple Pay enablement x

Registered domains

< Domain #1 >

< Domain #2 >

Add a new domain

Enable Apple Pay for the registered domains

7. Save the profile's new configuration:

- a. Click on the **Save profile** button.

- b. When the "Successfully updated the profile" response displays, the operation is complete:

- To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
- To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
- To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Configuring the checkout's "Visa installments" settings

Follow the steps below to configure the checkout to support Installments enabled by Visa ("Visa installments"). If one or more installment plans are enabled, customers using an eligible card in the checkout can pay for qualifying purchases over a defined period of time in fixed, equal installment payments.

Note: If you want to support Visa installments in the checkout, the *Installments enabled by Visa* feature must be enabled on your Moneris Go portal store (contact us to enable this feature on your store).

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Visa installments** in the navigation pane to jump to the "Visa installments" module (shown below).

Moneris Go Portal

Checkout ID: chktABCDE00123 Checkout alias: < Alias > Go back Save profile

Visa installments

Merchants using Moneris Checkout (MCO) can use this control panel to configure settings for installments by Visa by making the desired selections below.

Set purchase limits

Set minimum and maximum purchase limits by entering a dollar value in the corresponding text box.

Minimum Maximum

Min. purchase amount Max. purchase amount

Select installments plan

Select the monthly duration of the installment plan(s) that you would like to display. Click on the corresponding checkbox to activate your choice(s).
A maximum of 3 plans can be enabled at once.

Merchant-Funded

3 Months	6 Months	12 Months	18 Months	24 Months
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Installment Access Fee: 0.2%	Installment Access Fee: 0.2%	Installment Access Fee: 0.2%	Installment Access Fee: 0.2%	Installment Access Fee: 0.2%
Installment Funding Cost: 1.9%	Installment Funding Cost: 2.5%	Installment Funding Cost: 4%	Installment Funding Cost: 5.4%	Installment Funding Cost: 8.2%
Moneris Installment Fee: X%	Moneris Installment Fee: X%	Moneris Installment Fee: X%	Moneris Installment Fee: X%	Moneris Installment Fee: X%

Consumer-Funded

3 Months	6 Months	12 Months	18 Months	24 Months
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Installment Access Fee: 0.2%	Installment Access Fee: 0.2%	Installment Access Fee: 0.2%	Installment Access Fee: 0.2%	Installment Access Fee: 0.2%
Moneris Installment Fee: X%	Moneris Installment Fee: X%	Moneris Installment Fee: X%	Moneris Installment Fee: X%	Moneris Installment Fee: X%

Reset

NAVIGATION PANE

"VISA INSTALLMENTS" MODULE

3. Enable/disable Visa installments in the checkout:

To enable the Visa installments feature:

- a. Toggle the "Visa installments" switch to the right (blue).
- b. Go to the "Set purchase limits" area, and optionally set a minimum and maximum qualifying Purchase amount:
 - To set the minimum, enter a dollar value in the **Minimum** field (the default is set to \$100.00).
 - To set the maximum, enter a dollar value in the **Maximum** field.

Note: *If you leave this field blank, the maximum qualifying Purchase amount is automatically set to the cardholder's available credit limit.*

- c. Go to the "Select installments plan" area in the module, and select (enable) up to three installment plans:

Note: *An installment plan is implemented in monthly durations (3x, 6x, 12x, 18x, 24x, 36x, or 48x months). You may enable any combination of merchant-funded plans and/or consumer-funded plans.⁸*

- To enable an installment plan, checkmark the box in the desired plan.
- To disable an installment plan, unmark the box in the undesired plan.

- d. If you want to reset the default plan settings, click on the **Reset** button. Otherwise, proceed to step 4.

To disable the Visa installments feature:

- a. Toggle the "Visa installments" switch to the left (grey).

4. Save the profile's new configuration:

- a. Click on the **Save profile** button.
- b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

⁸ In a "Merchant-funded plan", you (the merchant) are responsible for paying the installment funding fees to the issuer. In a "Consumer-funded plan", the cardholder is responsible for paying the installment funding fees to the issuer.

Configuring the checkout's "Payment security"

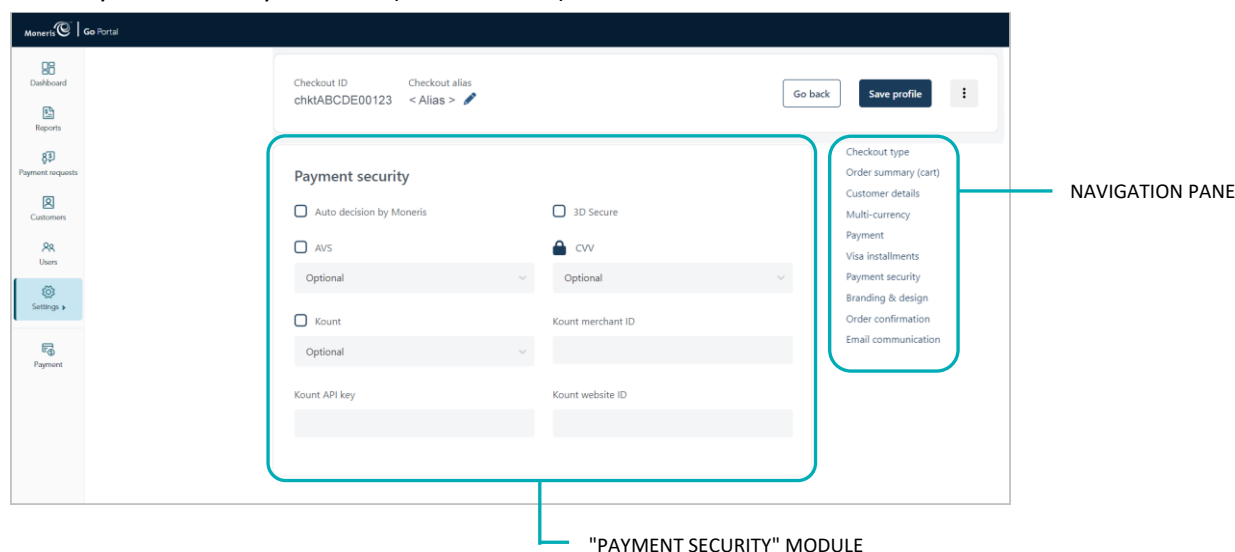
Follow the steps below to configure the checkout's payment security fraud-prevention tools, including 3-D Secure, address verification (AVS), card verification value (CVV), and Moneris Kount (if supported in your merchant account).⁹

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Payment security** in the navigation pane to jump to the "Payment security" module (shown below).



3. To enable Moneris to determine how transaction requests are handled in the checkout, checkmark the **Auto decision by Moneris** box.¹⁰ (To disable this feature, unmark the **Auto decision by Moneris** box.)
4. To enable one or more fraud-prevention tools including **AVS**, **Postal Code Only**, **CVV**, **3D Secure**, and **Kount**, checkmark the box beside the desired tool.¹¹ (To disable a tool, unmark the box beside the undesired tool.):

⁹ The fraud-prevention tools displayed on your module are dependent on the fraud-prevention features for which your store is enabled. Some fraud-prevention tools may be enabled/disabled by default and may/may not be configurable from your module.

¹⁰ Decisions are based on AVS, CVV, 3-D Secure, and Moneris Kount response codes. Moneris auto-decision may/may not be configurable from your module and may be enabled/disabled by default depending on the fraud-prevention features for which your store is enabled.

¹¹ If "Postal Code Only" and "3D Secure" are both enabled, checkout customers will be prompted to enter their full billing address (if enabled) but only their postal code data will be sent for address verification. In all circumstances, if shipping address is enabled for the profile, checkout customers will be

- a. If you enable "3D Secure" authentication¹² for this MCO profile, you must ensure the customer contact fields and the billing address fields that you submit are populated with data as described below:
 - If the profile is configured to use Moneris' checkout forms (see [Configuring the "Checkout type" setting](#) on page 14), enable mandatory data entry in the customer details fields "First Name", "Last Name", "Email", "Phone", and "Billing Address" (see [Configuring the checkout's "Customer details"](#) on page 18).
 - If the profile is configured to use your own custom checkout forms (see [Configuring the "Checkout type" setting](#) on page 14), ensure that the contact fields ("first_name", "last_name", "email", and "phone") and the billing address fields ("address_1", "address_2", "city", "province", "country", and "postal_code") are populated with data in your preload requests.
 - b. If you enabled "Auto decision by Moneris" (step 3) and you enabled one or more fraud-prevention tools (step 4), configure each tool to make its "pass" response mandatory or optional in transaction requests (for each tool, select **Mandatory** or **Optional** from its corresponding drop-down).¹³
 - c. If you checkmarked the "Kount" fraud-prevention tool (step 4), you must enter your Kount account details in the following Kount fields:¹⁴
 - In the **Kount merchant ID** field, enter your Kount merchant ID (if you need to obtain this ID, contact your authorized Kount representative).
 - In the **Kount API key** field, enter your Kount API key (if you need to obtain this key, contact your authorized Kount representative).
 - In the **Kount website ID** field, enter the ID of the Kount fraud-prevention program that you want to apply to your checkout (if you need to obtain this ID, contact your authorized Kount representative).
5. Save the profile's new configuration:
- a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

prompted to enter their full shipping address. (To enable/disable customer shipping and billing address fields, see [Configuring the checkout's "Customer details"](#) on page 18).

¹² For 3-D Secure integration specifications, refer to the *3D Secure 2.2 Integration Guide* (available at <https://developer.moneris.com/Documentation/NA/E-Commerce%20Solutions/E-Fraud/3DSecure>).

¹³ For supported Moneris auto-decisioning rule permutations, refer to the table in [Auto-decisioning rules and responses for Moneris Checkout](#) on page 61. This table can help inform your configuration choices.

¹⁴ The "Kount" tool is configurable if your store is enabled for Moneris Kount Enterprise.

Configuring the checkout's "Branding & design"

Follow the steps below to configure the checkout's branding and design elements, including logo, colours, and customizations like payment window type, merchant name, headers, footers, and navigation button names.

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Branding & design** in the navigation pane to jump to the "Branding & design" module (shown below).

The screenshot displays the Moneris Go Portal interface. On the left is a vertical navigation pane with icons for Dashboard, Reports, Payment requests, Customers, Users, Settings (highlighted), and Payment. The main content area shows the 'Branding & design' module for a checkout profile with ID 'chktABCDE00123'. At the top of this module, there are fields for 'Checkout ID' and 'Checkout alias' with a 'Go back' button and a 'Save profile' button. The 'Branding & design' section includes a 'Logo' field with a 'Logo URL' input. Below this is the 'Colours' section with fields for 'Header text' (value: FFFFFFFF), 'Header background' (value: 00677F), 'Button text' (value: FFFFFFFF), 'Button background' (value: 00677F), and a 'Background' dropdown menu set to 'Light grey'. The 'Customizations' section contains several checkboxes: 'Enable fullscreen' (checked), 'Merchant name in header' (unchecked), 'Powered by Moneris footer' (unchecked), 'Header' (unchecked), and 'Card borders/shadows' (unchecked). At the bottom, there are dropdown menus for 'Process text' (value: Checkout) and 'Cancel text' (value: Back). A red box highlights the 'Branding & design' module content, and a red line points from the 'Branding & design' option in the navigation pane to this box. Another red line points from the label 'NAVIGATION PANE' to the navigation pane itself.

NAVIGATION PANE

"BRANDING & DESIGN" MODULE

3. Configure the checkout's branding & design elements as desired:

Logo

- a. Go to the "Logo" area in the module, and enable/disable a logo:
 - To enable a logo, enter the logo image file address in the **URL** field.
 - To disable a logo, leave the **URL** field unfilled.

Colours

- a. Go to the "Colours" area in the module, and do one or more of the following:
 - In the **Header text** and **Header background** fields, enter HEX values to format the respective colour aspects of the checkout header.
 - In the **Button text** and **Button background** fields, enter HEX values to format the respective colour aspects of the button on which your customer will click on to submit their order for processing.
 - In the "Background" drop-down list, click on a supported background colour (**Light grey** or **White**) to select (enable) it.

Customizations

- a. Go to the "Customizations" area in the module, and set controls for the size of the checkout's payment form window:
 - To enable Moneris to control the size of the payment form window, checkmark the **Enable fullscreen** box.
***Note:** If this option is enabled, you may customize the checkout's payment form further by configuring additional options as instructed in step b of this procedure.*
 - To control the size of the payment form window yourself, unmark the **Enable fullscreen** box.
- b. Enable/disable the payment form customization options **Header**, **Merchant name in header**, **Powered by Moneris footer**, and **Card borders/shadows** per your requirements.¹⁵
 - To enable a customization, checkmark the box beside the desired customization.
 - To disable a customization, unmark the box beside the undesired customization.
- c. From the "Process Text" drop-down list, select a label to display on the button on which the checkout customers will click to submit their order (e.g., **Checkout**, **Buy**, **Purchase**, **Book**, **Subscribe**, **Donate**, or **Process**).
- d. From the "Cancel Text" drop-down list, select the text of the hyperlink on which the checkout customers will click to interrupt the submission of their order so that they can return to your ecommerce site (e.g., **Cancel**, **Back**, **Back to Store**, or **Continue Shopping**).

¹⁵ If the "Enable fullscreen" customization option is disabled (unmarked), all other payment form customization options on your module will be disabled (locked) except for the "Card borders/shadows" setting.

4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Configuring the checkout's "Order confirmation" content

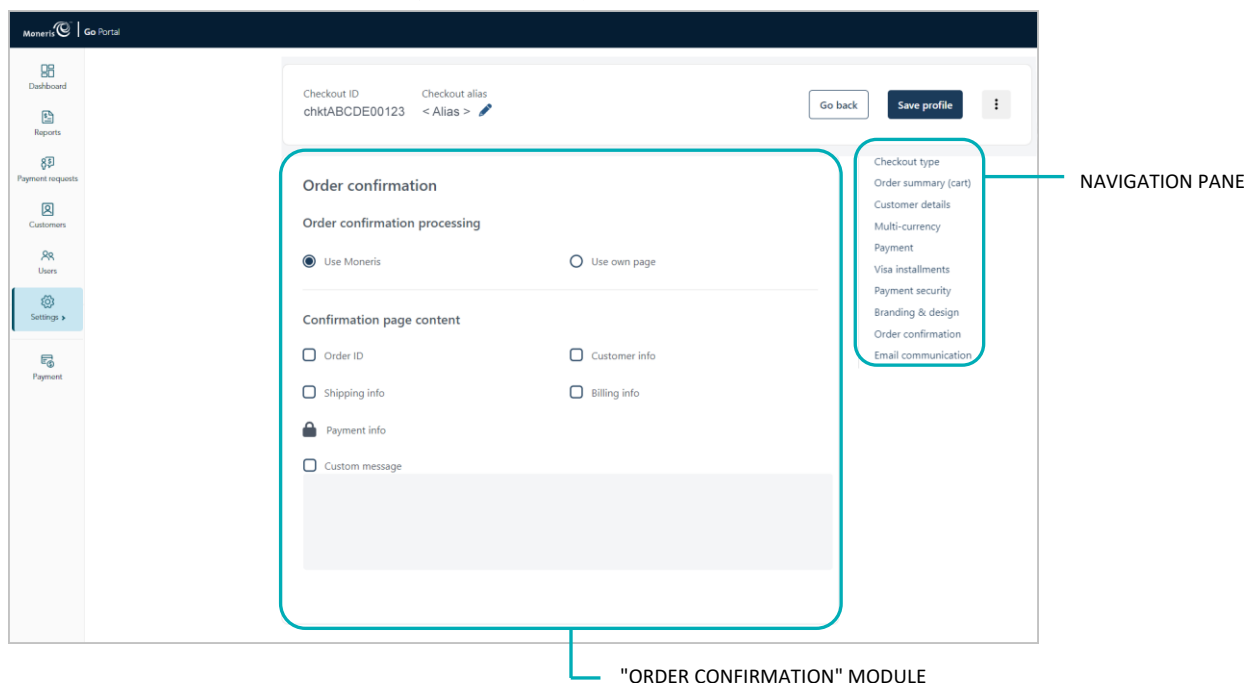
Follow the steps below to configure the checkout's order confirmation content, including order details and customizable message.

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Order confirmation** in the navigation pane to jump to the "Order confirmation" module (shown below).



3. Configure who does the order confirmation processing:
 - a. Go to the "Order confirmation processing" area in the module, and:
 - To enable Moneris to perform the order confirmation processing, select the **Use Moneris** radio button.
 - To enable your own system to perform the order confirmation processing, select the **Use Own Page** radio button.

4. To configure the checkout's confirmation page content:

- a. Go to the "Confirmation page content" area in the module, and enable/disable the line items **Order ID**, **Customer info**, **Shipping info**, **Billing info**, **Payment info**, and **Custom message**.

Note: To enable a field, checkmark the box beside the desired field. To disable a field, unmark the box beside the undesired field. If a field/checkbox is locked, it means you cannot enable/disable it from the module.

- b. If you enabled the "Custom message" field, enter your message in the field.

5. Save the profile's new configuration:

- a. Click on the **Save profile** button.
- b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Configuring the checkout's "Email communication" content

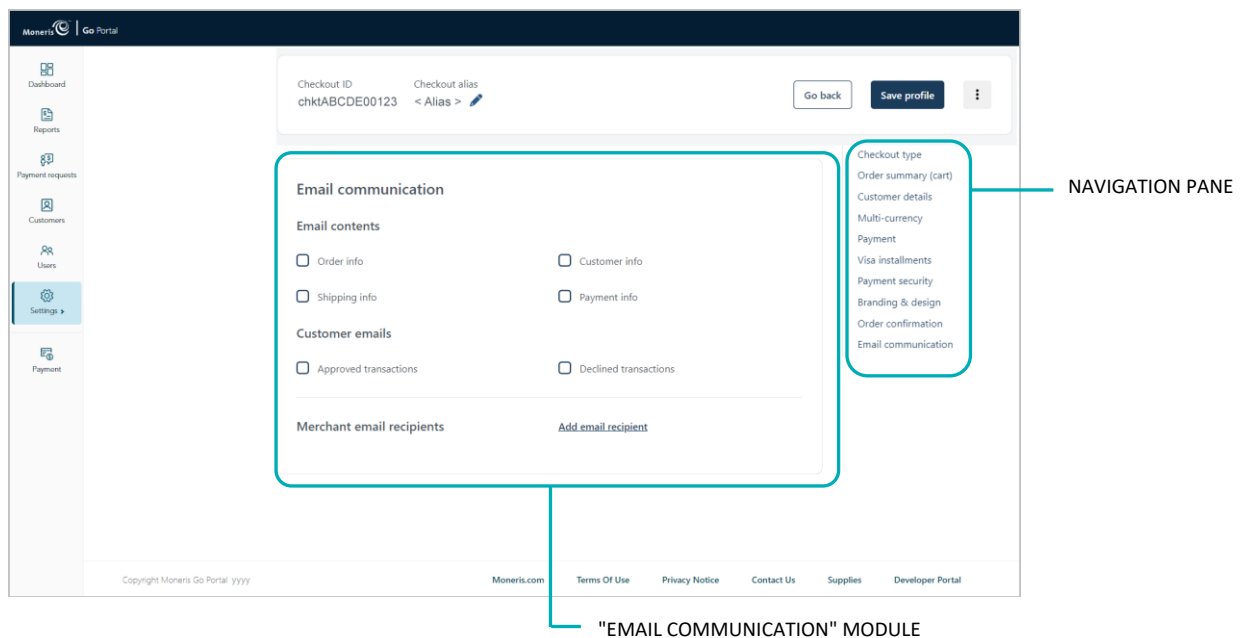
Follow the steps below to configure the checkout's confirmation email content (includes order, payment, customer, and shipping details), and set approved/declined permissions for sending auto-response emails to customers and any specified merchant recipients.

Important! Please ensure that you configure these settings per your ecommerce solution's integration requirements. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

1. Ensure the checkout profile that you want to configure is open on your screen.

Note: To reopen an existing profile, see [Reopening a Moneris Checkout profile](#) (page 10). To create a new profile, see [Creating a Moneris Checkout profile](#) (page 8).

2. While the profile is open in your configurator, click on **Email communication** in the navigation pane to jump to the "Email communication" module (shown below).



3. To configure confirmation email contents:

- a. Go to the "Email contents" area in the module, and enable/disable email content including **Order info**, **Customer info**, **Shipping info**, and **Payment info**.

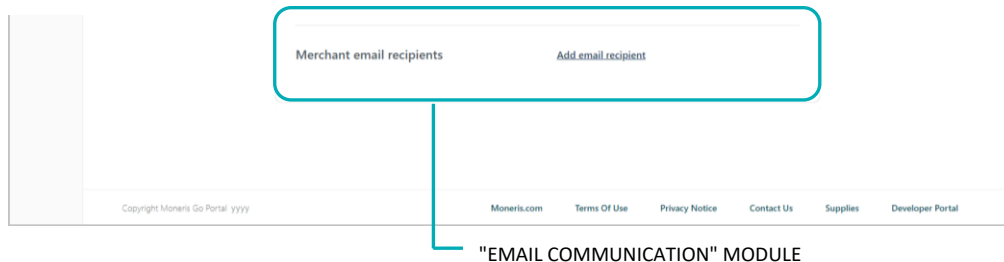
Note: To enable any content, checkmark the box beside the desired content. To disable content, unmark the box beside the undesired content.

4. To configure the email permission(s) that will cause a confirmation email to be sent to customers:
 - a. Go to the "Customer emails" area in the module, and enable/disable the email permissions **Approved transactions** and **Declined transactions**.
***Note:** To enable a permission, checkmark the box beside the desired permission. To disable a permission, unmark the box beside the undesired permission.*
5. To configure one or more recipients to receive confirmation emails for approved/declined transactions that are processed through the checkout:
 - To add a new email recipient, see [Adding a new merchant email recipient](#) (page 53).
 - To remove an email recipient, see [Removing a merchant email recipient](#) (page 55).
 - To edit the details of an email recipient, see [Editing a saved merchant email recipient](#) (page 56).
6. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Adding a new merchant email recipient

Follow the steps below to set up a new recipient address to receive confirmation email regarding every approved/declined transaction that is processed through the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and email content and permissions are set (see [Configuring the checkout's "Email communication" content](#) on page 51).
2. While the profile's "Email communication" module (shown partially below) is open in your configurator, click on **Add email recipient**.



3. When the "Add email recipient" window displays (shown here), do the following:
 - a. In the **First name** field, enter the recipient's given name.
 - b. In the **Last name** field, enter the recipient's surname.
 - c. In the **Position/label**, enter the recipient's position title.
 - d. In the **Email address** field, enter the recipient's email address to which you want customer confirmation emails to be sent.
 - e. To enable the recipient to receive confirmation emails for transactions that are approved, checkmark the **Approved transactions** box.
 - f. To enable the recipient to receive confirmation emails for transactions that are declined, checkmark the **Declined transactions** box.
 - g. Click on the **Save** button to close the window.

Note: When the page refreshes, the added merchant address will be listed in the "Merchant email recipients" area in the module (shown below).

Add email recipient

First name

Last name

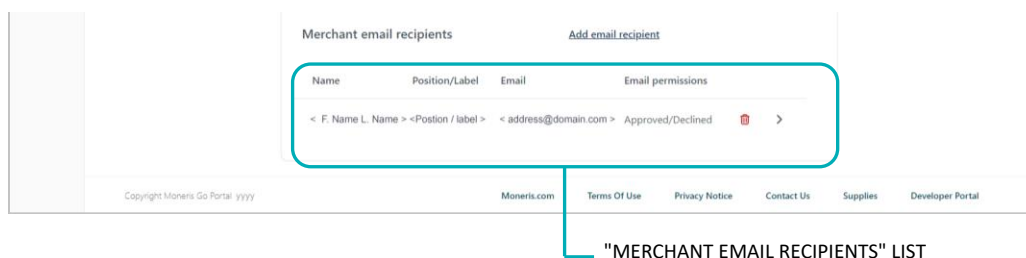
Position/Label

Email address

☐ Approved transactions

☐ Declined transactions

Save

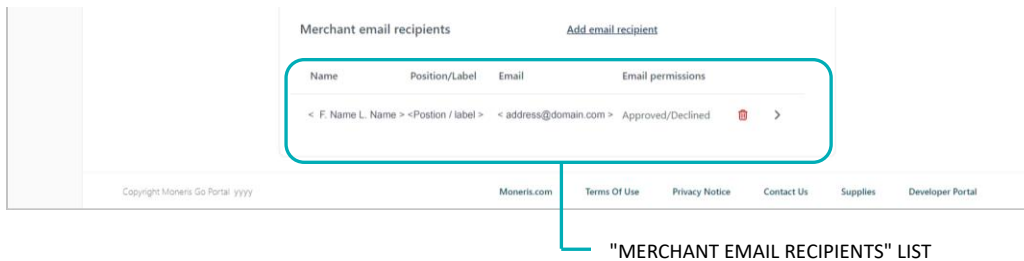



4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

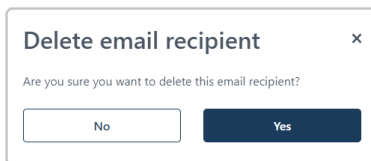
Removing a merchant email recipient

Follow the steps below to remove a recipient from the checkout's merchant email recipient list thereby preventing them from receiving confirmation email regarding approved/declined transactions that are processed through the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and the checkout's email content and permissions are set (see [Configuring the checkout's "Email communication" content](#) on page 51).
2. While the profile's "Email communication" module is open in your configurator (shown partially below), go the "Merchant email recipients" list, and do the following:



- a. Locate the recipient that you want to remove, and click on its **Delete**  icon.
- b. When the "Delete email recipient" dialog displays (shown below), click on the **Yes** button to close the dialog.



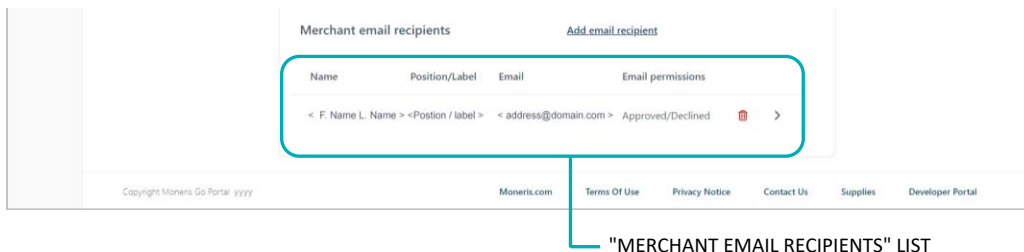
Note: When the page refreshes, the deleted recipient address will no longer be listed in the "Merchant email recipients" area. Repeat these steps to remove another recipient addresses as desired.

3. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).


Editing a saved merchant email recipient

Follow the steps below to edit the details of a saved recipient address, which is configured to receive confirmation email regarding every approved/declined transaction that is processed through the checkout.

1. Ensure the checkout profile that you want to configure is open on your screen and email content and permissions are set (see [Configuring the checkout's "Email communication" content](#) on page 51).
2. While the profile's "Email communication" module is open in your configurator, go to the "Merchant email recipients" list (shown below), and click on the email recipient that you want to edit.



3. When the "Edit email recipient" window displays (shown here), edit any of the fields/settings as desired:
 - a. In the **First name** field, enter the recipient's given name.
 - b. In the **Last name** field, enter the recipient's surname.
 - c. In the **Position/label**, enter the recipient's position title.
 - d. In the **Email address** field, enter the recipient's email address to which you want customer confirmation emails to be sent.
 - e. To enable the recipient to receive confirmation emails for transactions that are approved, checkmark the **Approved transactions** box.
 - f. To enable the recipient to receive confirmation emails for transactions that are declined, checkmark the **Declined transactions** box.
 - e. Click on the **Save** button to close the window.

Edit email recipient 

First name

< First name >

Last name

< Last name >

Position/Label

< Position / label >

Email address

< address@domain.com >

☒ Approved transactions

☒ Declined transactions

Save

4. Save the profile's new configuration:
 - a. Click on the **Save profile** button.
 - b. When the "Successfully updated the profile" response displays, the operation is complete:
 - To preview a full-screen version of the checkout, see [Previewing the checkout](#) (page 12).
 - To configure other profile settings, see [List of Moneris Checkout features/settings](#) (page 5).
 - To exit the MCO configurator, click on the **Go back** button (unsaved changes will be discarded).

Deleting a Moneris Checkout profile


Follow the steps below to delete a checkout profile by using the delete function in the "Checkout profiles" module.

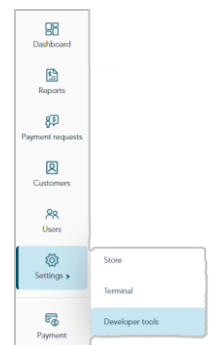
Note: To delete the profile using the delete function in the open profile, see [Using an open MCO profile's deletion function](#) (page 59).

Important! Please ensure that you perform this operation per your ecommerce solution's integration requirements. A profile's unique checkout ID is used in the preload request to identify your ecommerce solution's Moneris Checkout integration. You must develop your ecommerce solution per Moneris' integration specifications as outlined in [How to get started](#) (page 4).

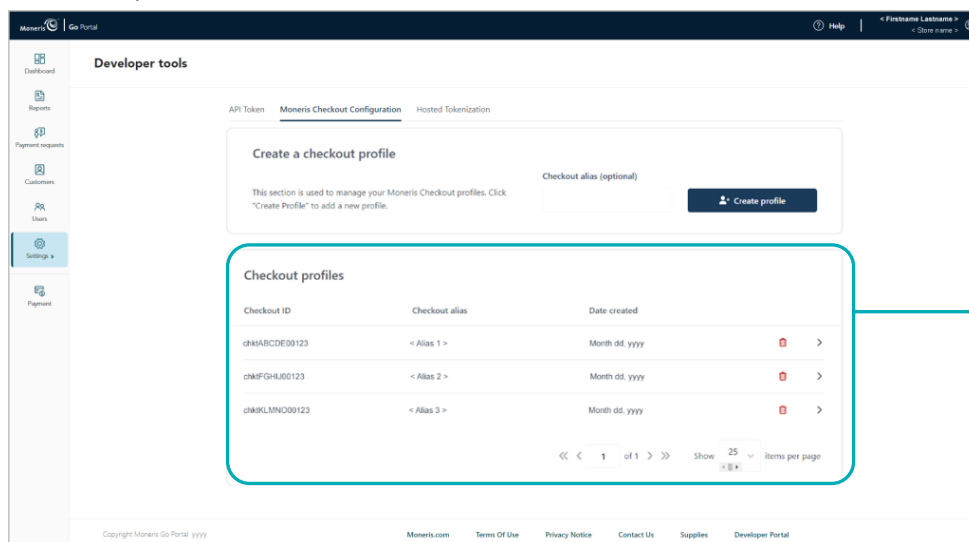
1. Log into the Moneris Go portal, and access the store containing the MCO profile that you want to delete. (For login and store navigation instructions, refer to the **Moneris Go portal Reference Guide** available on <https://www.moneris.com/en/support/moneris-go/moneris-go-portal>.)

2. On the sidebar menu (shown here), click on **Settings > Developer tools**.

Note: If the sidebar menu is not displayed on your screen, click on the "menu"  icon in the top left corner of your screen, or expand your browser window to display the sidebar menu.




3. When the "Developer tools" page displays, click on the **Moneris Checkout Configuration** tab to display the "Checkout profiles" module (shown below).



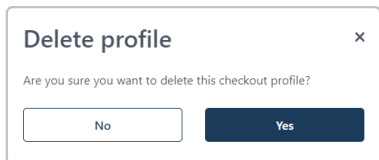
"CHECKOUT PROFILES"
MODULE

4. Go to the "Checkout profiles" module, and do the following:

- a. Locate the MCO profile that you want to delete, and click on its **Delete**  icon.

Note: To change the number of profiles listed on a page, click on the "Show # items per page" drop-down, and select a number (**10**, **25**, or **50**). To advance to the next page or last page, click on the **Next page >** icon or the **Last page >>** icon respectively. To go back to the previous page or the first page, click on the **Previous page <** icon or the **First page <<** icon respectively.

- b. When the "Delete profile" dialog displays (shown below), click on its **Yes** button.



- c. When the "Profile deleted successfully" response displays, the operation is complete.

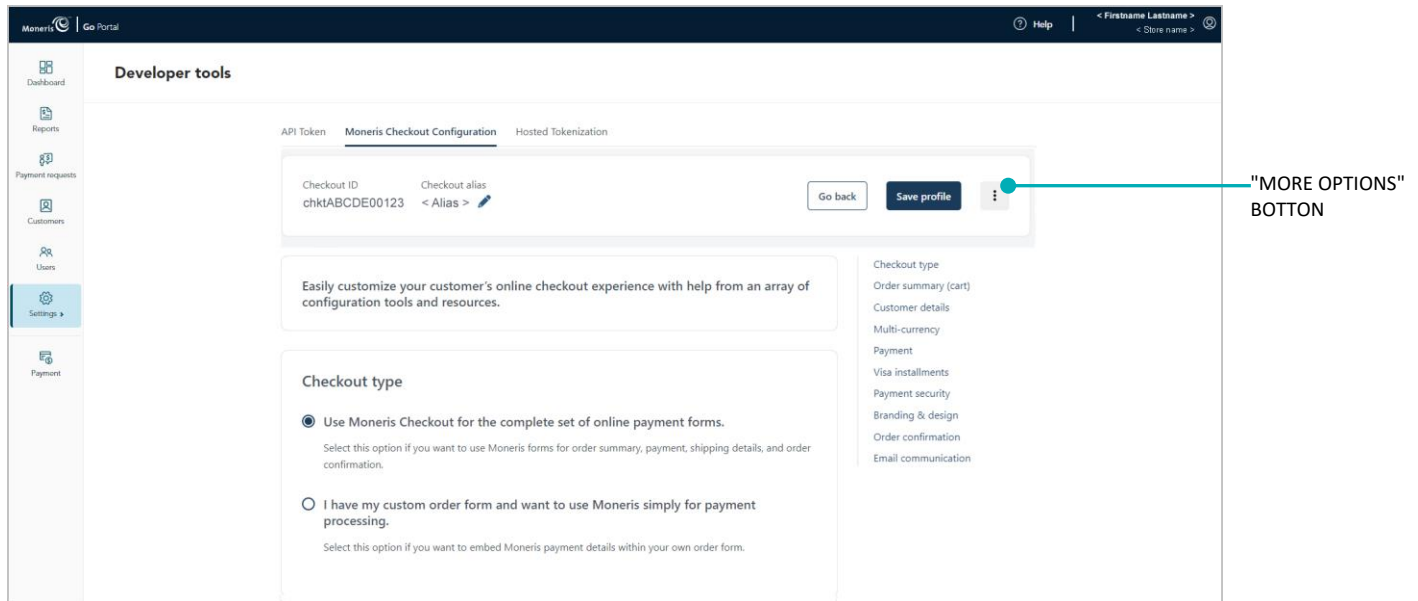
Note: The deleted profile will be de-listed from the "Checkout profiles" module.

Using an open MCO profile's deletion function

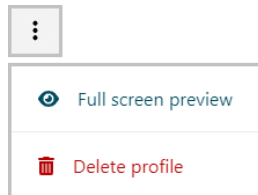
Follow the steps below to use an open MCO profile's delete function to delete the profile.

Note: To delete a closed profile, see [Deleting a Moneris Checkout profile](#) (page 57).

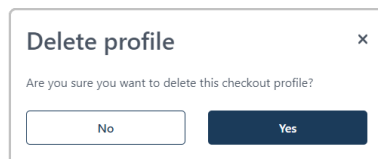
1. While the profile is open in your configurator (shown partially below), click on the "more options" (ellipsis) button.



2. When the drop-down displays (shown below), click on **Delete profile**.



3. When the "Delete profile" dialog displays (shown below), click on its **Yes** button.

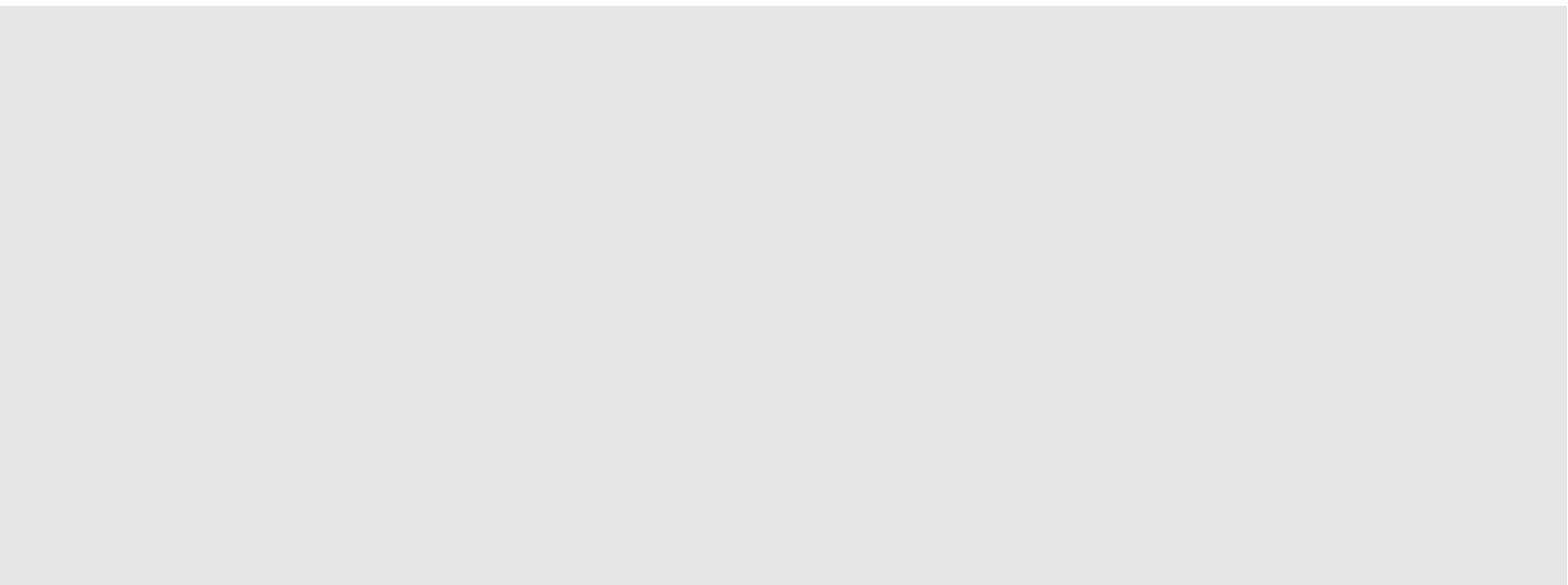


4. When the "Profile deleted successfully" response displays, the operation is complete.

Note: The configurator will refresh back the "Developer tools" page, and the deleted profile will be de-listed from the "Checkout profiles" module on that page.



Appendix



Auto-decisioning rules and responses for Moneris Checkout

If you enabled the "Auto decision by Moneris" feature for the checkout as described in [Configuring the checkout's "Payment security"](#) (page 44), please refer to the table below to inform your fraud-prevention tool configuration choices.

AVS = address verification service | CVV = card verification value | CAVV = cardholder authentication verification value

Fraud-Prevention Tool	Enabled?	Pass Response Mandatory?	Deny Response Codes	Description of Deny Response Codes
AVS	Yes	Yes	C	Full address, including postal code, submitted but not verified due to incompatible formats.
		Yes	I	Address information not verified.
		Yes	N	No match, or no billing information supplied.
		Yes	R	Retry, system unable to process.
		No	N/A	AVS will be performed on address and postal code but no decision will be made by Moneris. Note: You may opt to decision manually.
	No	N/A	N/A	AVS not performed.
Postal Code Only	Yes	Yes	C	Postal code submitted but not verified due to incompatible formats.
		Yes	I	Postal code submitted but not verified.
		Yes	N	Postal code submitted. No match, or no billing information supplied.
		Yes	R	Retry, system unable to process.
		No	N/A	Postal code verification will be performed, but no decision will be made by Moneris. Note: You may opt to decision manually.
	No	N/A	N/A	AVS not performed.
CVV ¹⁶	Always	Yes	N	No match.
			P	Not processed.
			S	CVV ¹⁷ should be on card but no CVV was presented.
			D	Invalid security code. Note: American Express & JCB only.
			Other	Invalid response code.
		No	N/A	CVV ¹⁸ will be performed but no decision will be made by Moneris. Note: You may opt to decision manually.

¹⁶ May be referenced as "CVD" (card verification digits) on some reports and transaction pages.

¹⁷ May be referenced as "CVD" (card verification digits) on some reports and transaction pages.

¹⁸ May be referenced as "CVD" (card verification digits) on some reports and transaction pages.

Fraud-Prevention Tool	Enabled?	Pass Response Mandatory?	Deny Response Codes	Description of Deny Response Codes
3D Secure	Yes	Always	0	CAVV could not be verified or CAVV data was not provided when expected.
			B	CAVV passed verification—attempted authentication, no liability shift.
	No	N/A	N/A	3-D Secure not performed.
Kount (Essential)	Always	Always	N/A	<p>Moneris denies transaction requests based on the risk categories assigned to you upon your enrollment in the Moneris Kount Essential solution.</p> <p>Note: This setting cannot be changed as it is required for participation in the Moneris Kount Essential solution.</p> <p>If Kount status code "A" (approve), "R" (review), or "E" (escalate) is accompanied by a Gateway response code that is less than "50", the transaction will be sent for authorization.</p> <p>However, Kount status code "D" (decline) or a Gateway response code that is equal to/greater than "50" will result in a declined transaction.</p>
Kount (Enterprise)	Yes	Yes	As per your rules	<p>You determine rules and responses based on your risk portfolio. Moneris Checkout makes decisions based on an "Accept" or "Deny" notification from your rule configuration with Kount.</p> <p>Note: If Kount status code "A" (approve), "R" (review), or "E" (escalate) is accompanied by a Gateway response code that is less than "50", the transaction will be sent for authorization. (You may subsequently use Kount's Admin Portal to manually review the authorized transaction.)</p> <p>However, Kount status code "D" (decline) or a Gateway response code that is equal to/greater than "50" will result in a declined transaction.</p>
		No	As per your rules	<p>You determine rules and responses based on your risk portfolio. Moneris Checkout will not make a decision based on these responses but will return the response from Kount to inform your post-transaction risk management.</p> <p>Note: All transactions will be sent for authorization, and Kount status code/response details will be included in every transaction's JSON receipt response. (You may manually review the Kount details for any transaction.)</p>
	No	N/A	N/A	Kount risk inquiry not performed.


API token

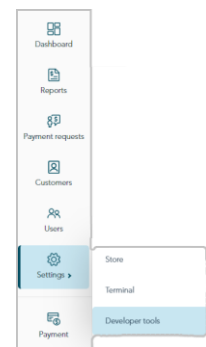
The steps below describe how to view and copy your Moneris Go portal store's API token.

Note: The API token is a unique alphanumeric value that is assigned to every Moneris Go portal store. The API token is used to authenticate a store and facilitate ecommerce transactions through that store. For information on how to use the API token in your Moneris Checkout integration, refer to the **Moneris Checkout Integration Guide** (see [How to get started on page 4](#)).

1. Log into the Moneris Go portal, and access the store containing the API token that you want to view/copy. (For login and store navigation instructions, refer to the **Moneris Go portal Reference Guide** available on <https://www.moneris.com/en/support/moneris-go/moneris-go-portal>.)

2. On the sidebar menu (shown here), click on **Settings > Developer tools**.

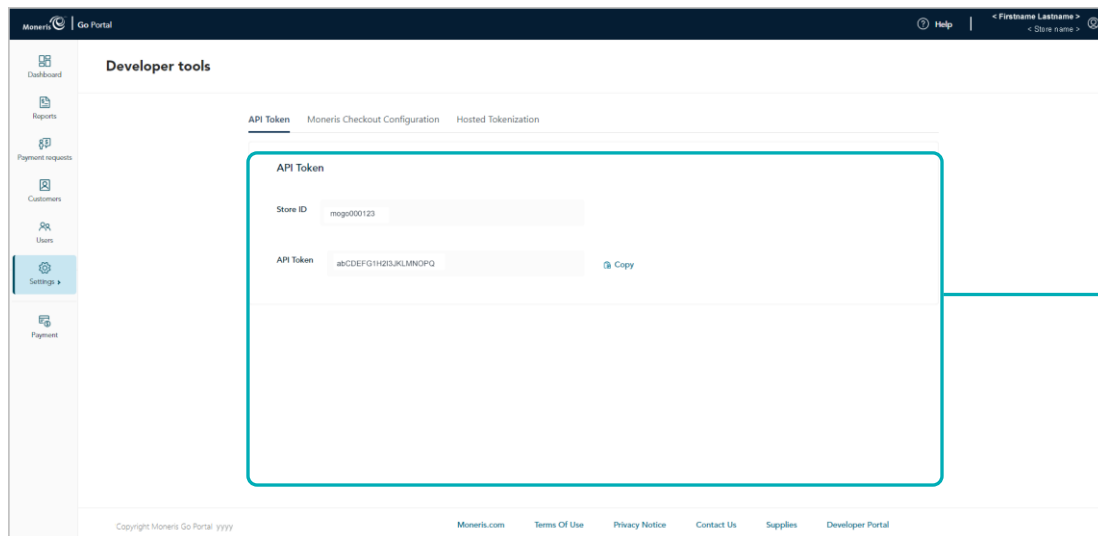
Note: If the sidebar menu is not displayed on your screen, click on the "menu"  icon in the top left corner of your screen, or expand your browser window to display the sidebar menu.



3. When the "Developer tools" page displays, you should see the "API Token" module (shown below), which lists your store's API token and store ID.


Note: If the "API Token" module is not displayed, click on the **API token** tab to display the module.

Important! To prevent your API token from being compromised, do not share it over email, text message, etc.



"API TOKEN" MODULE

4. If you want to copy the API token to your device's clipboard:

a. Click on the **Copy**  icon.

b. When the "API Token copied" response displays, the operation is complete.

Important! To prevent your API token from being compromised, do not share it over email, text message, etc.



Merchant Support

At Moneris, help is always here for you.

If you need assistance with your payment processing solution, we're here to help, 24/7.

We're only one click away.

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 - integration guides
 - APIs
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Need us on-site? We'll be there.

One call and a knowledgeable technician can be on the way. Count on minimal disruptions to your business as our Field Services provide assistance with your payment terminals.

Can't find what you are looking for?

Call Moneris Customer Care (available 24/7) toll-free at **1-866-319-7450**, or email onlinepayments@moneris.com. We'll be happy to help.

You can also send us a secure message 24/7 by logging in to Merchant Direct® at moneris.com/mymerchantdirect.



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