



# CTS User Guide

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# Contents

<b>Contents .....</b>	<b>3</b>
<b>1. Introduction.....</b>	<b>4</b>
1.1. Pre-requisites.....	4
1.2. Logging into CTS.....	5
1.3. Viewing the CTS Dashboard.....	5
<b>2. Running Standard Tests .....</b>	<b>6</b>
2.1. POS Transaction Test.....	7
2.2. ATM Transaction Test.....	8
2.3. E-commerce Transaction Test.....	9
2.4. MOTO.....	10
2.5. Refund.....	11
2.6. Reversals.....	12
<b>3. STIP .....</b>	<b>13</b>
<b>4. Transaction History.....</b>	<b>14</b>
<b>5. Clearing.....</b>	<b>15</b>
<b>6. Reset Password.....</b>	<b>16</b>
<b>7. Smart Client UAT Validation.....</b>	<b>17</b>
<b>8. Common Errors.....</b>	<b>18</b>
<b>9. FAQ.....</b>	<b>19</b>
<b>10. Glossary.....</b>	<b>20</b>
<b>11. Document History.....</b>	<b>21</b>

# 1. Introduction

The Card Transaction System (CTS) helps you to integrate your systems with the GPS Apex authorisation system. The service is written as a SOAP and REST service and enables you to submit card test transactions in the UAT environment in line with your program setup. All input parameters are simple (string or numeric), making integration and testing simple and fast.

## 1.1. Pre-requisites

To access CTS, you need the following:

- Your IP address(es) added to the 'allowed list' if different to web services IP address(es)
- Your program set up in UAT
- A username and password (you can use the same credentials which you use to access [Smart Client](#) UAT with CTS enabled)
- EHI set up at product level

To submit test transactions, you need the following:

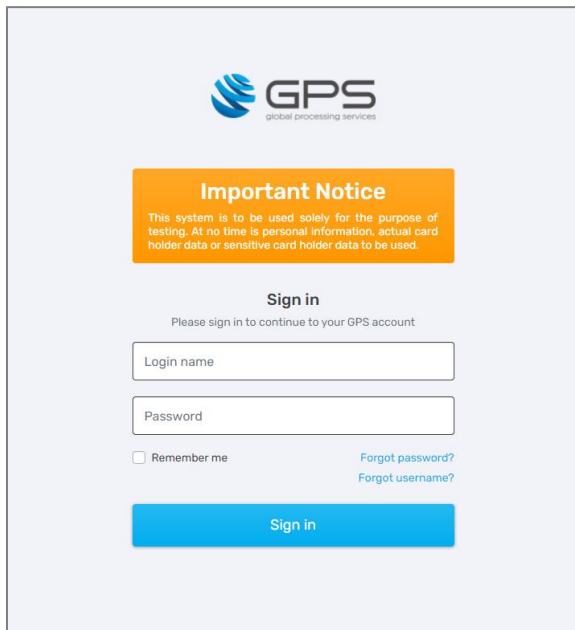
- Cards created, activated and with an available balance
- 9-digit token, CVV2, PIN and Expiry Date (provided in the [Ws\\_CreateCard](#) web service response)

**Note:** If a PIN was not specified in the [Ws\\_CreateCard](#) web service, you can use the [Ws\\_PINControl](#) web service to set the PIN.

## 1.2. Logging into CTS

You can access CTS at: <https://cts-uat.globalprocessing.net:54340/>

The login screen appears:



The login screen features the GPS logo at the top. Below it is an orange box with the heading "Important Notice" and a disclaimer: "This system is to be used solely for the purpose of testing. At no time is personal information, actual card holder data or sensitive card holder data to be used." Underneath is a "Sign in" section with the instruction "Please sign in to continue to your GPS account". It contains two input fields for "Login name" and "Password". There is a checkbox for "Remember me" and two links: "Forgot password?" and "Forgot username?". A blue "Sign in" button is at the bottom.

Figure 1: GPS Login Screen

**Note:** If you try to access the URL and see the message "This site can't be reached", this means that your IP address is not on the 'allowed list' on our system.

## 1.3. Viewing the CTS Dashboard

Once successfully logged into the CTS platform you can view the tests available:

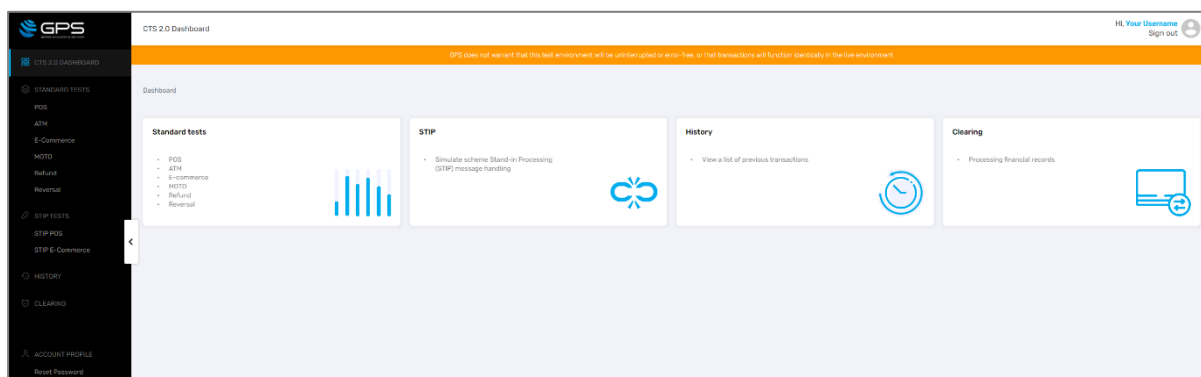


Figure 2: CTS Dashboard

## 2. Running Standard Tests

You can carry out several types of simulation tests on CTS:

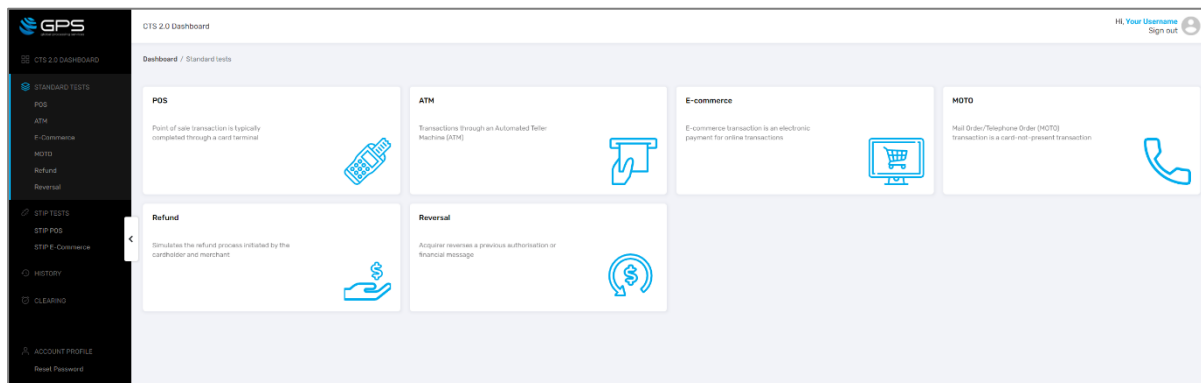


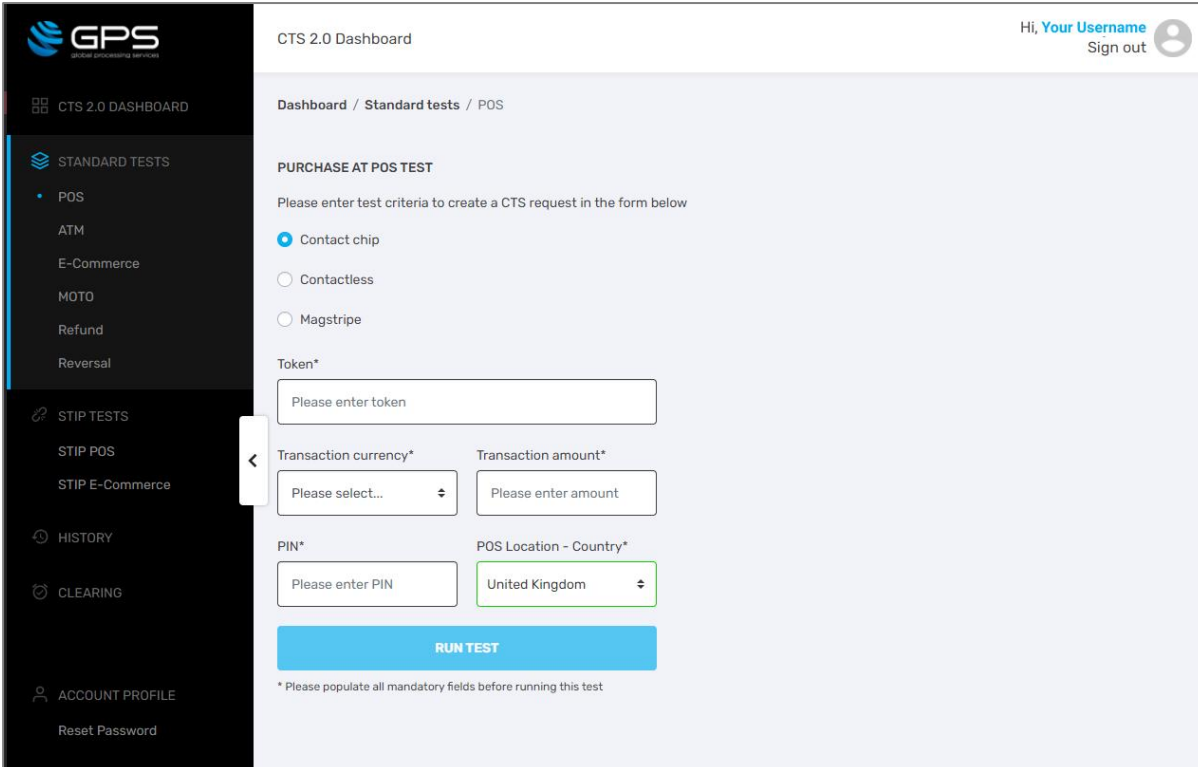
Figure 3: Standard Tests Screen

Click the icon of the simulation test you want to run. The following tests are available:

- **POS** – simulates a Point of Sale transaction completed through a card terminal
- **ATM** – simulates a balance enquiry or cash withdrawal transaction made on an Automated Teller Machine (ATM)
- **E-Commerce** – simulates an online, e-commerce transaction
- **MOTO** – simulates a Mail Order/Telephone Order (MOTO) transaction
- **Refund** – simulates a refund transaction initiated by a cardholder or merchant
- **Reversal** – simulates an acquirer reversing a previous authorisation

## 2.1. POS Transaction Test

You can use this test to simulate a Point of Sale (POS) transaction on a card terminal.



The screenshot shows the GPS CTS 2.0 Dashboard. The left sidebar contains navigation links: CTS 2.0 DASHBOARD, STANDARD TESTS (with sub-links for POS, ATM, E-Commerce, MOTO, Refund, and Reversal), STIP TESTS (with sub-links for STIP POS and STIP E-Commerce), HISTORY, CLEARING, ACCOUNT PROFILE, and Reset Password. The main content area is titled 'CTS 2.0 Dashboard' and shows the user 'Hi, Your Username' with a 'Sign out' button. The breadcrumb trail is 'Dashboard / Standard tests / POS'. The section is titled 'PURCHASE AT POS TEST' and instructs the user to 'Please enter test criteria to create a CTS request in the form below'. There are three radio buttons for card type: 'Contact chip' (selected), 'Contactless', and 'Magstripe'. Below these are input fields for 'Token\*' (placeholder: 'Please enter token'), 'Transaction currency\*' (placeholder: 'Please select...'), 'Transaction amount\*' (placeholder: 'Please enter amount'), 'PIN\*' (placeholder: 'Please enter PIN'), and 'POS Location - Country\*' (dropdown menu showing 'United Kingdom'). A blue 'RUN TEST' button is at the bottom. A note at the bottom states: '\* Please populate all mandatory fields before running this test'.

Figure 4: POS Transaction Test Screen

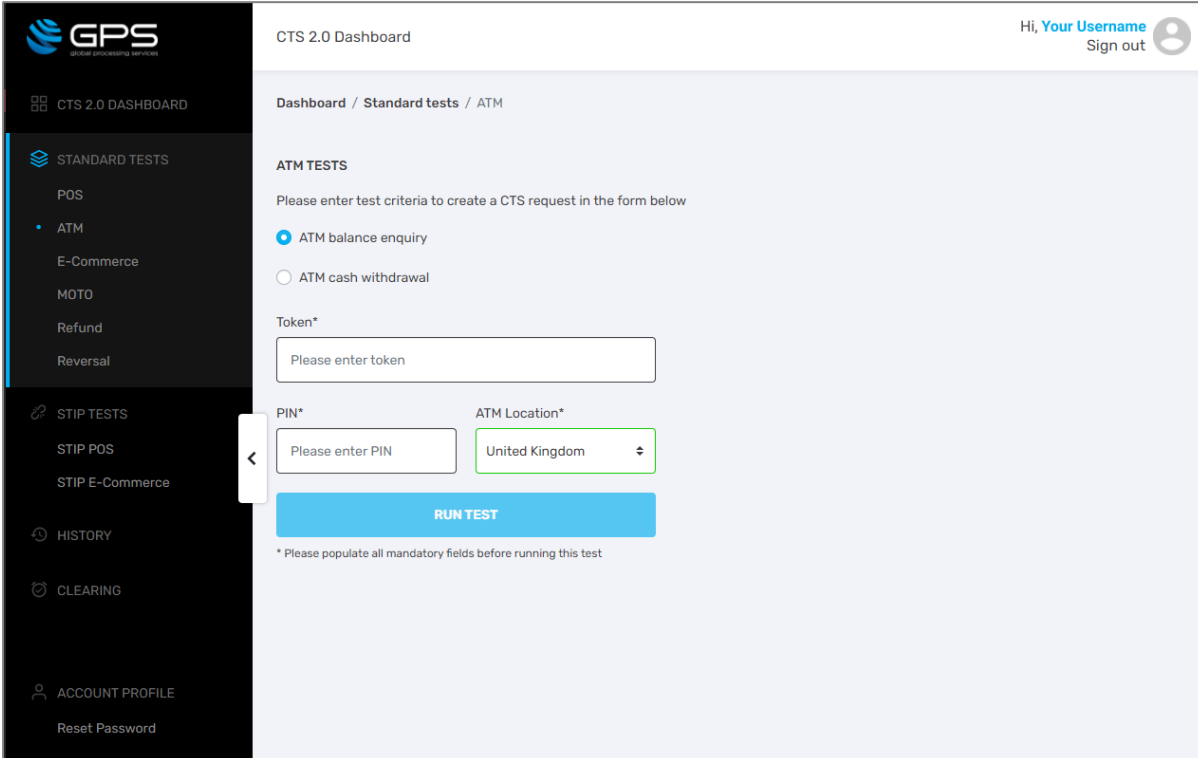
1. Select the card element being tested:
  - Contact chip
  - Contactless
  - Magstripe
2. Enter the 9-digit **Token**, **Transaction currency**, **Transaction amount**, card **PIN** and **POS Location - Country**.

**Note:** If the transaction currency is different to the billing currency of the card, then GPS will provide the transaction amount according to the exchange rate.


3. Click **Run Test**.

## 2.2. ATM Transaction Test

You can use this test to simulate an ATM Balance enquiry or cash withdrawal at an ATM location.



CTS 2.0 Dashboard

Hi, [Your Username](#)  [Sign out](#)

Dashboard / Standard tests / ATM

**ATM TESTS**

Please enter test criteria to create a CTS request in the form below

☒ ATM balance enquiry  
☐ ATM cash withdrawal

Token\*

PIN\* ATM Location\*

**RUN TEST**

\* Please populate all mandatory fields before running this test

Figure 5: ATM Transaction Test Screen

1. Select the ATM element being tested:
  - ATM balance enquiry
  - ATM cash withdrawal
2. Enter the 9-digit **Token**, **Transaction currency**, **Transaction amount**, card **PIN** and **ATM Location** (Country).

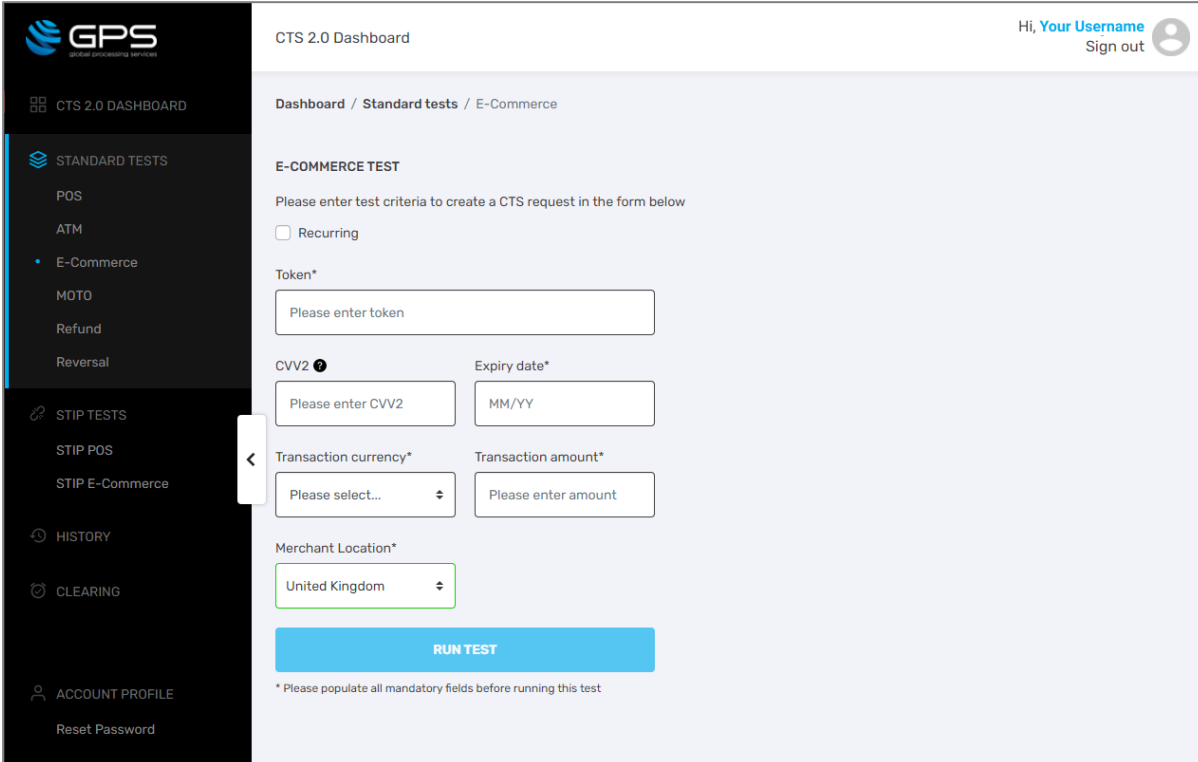
**Note:** If the transaction currency is different to the billing currency of the card, then GPS will provide the transaction amount according to the exchange rate.

3. Click **Run Test**.



## 2.3. E-commerce Transaction Test

You can use this test to simulate an e-commerce transaction made through an online website.



The screenshot shows the CTS 2.0 Dashboard with a sidebar menu on the left. The main content area is titled 'E-COMMERCE TEST' and contains a form for creating a CTS request. The form includes fields for Token, CVV2, Expiry date, Transaction currency, Transaction amount, and Merchant Location. A 'RUN TEST' button is at the bottom. A note at the bottom states: '\* Please populate all mandatory fields before running this test'.

Figure 6: E-Commerce Transaction Test Screen

1. Enter the 9-digit **Token**, the cards' **CVV2** (if required) and the card **Expiry date**.
2. Enter the **Transaction currency**, **Transaction amount**, and **Merchant Location** (Country).

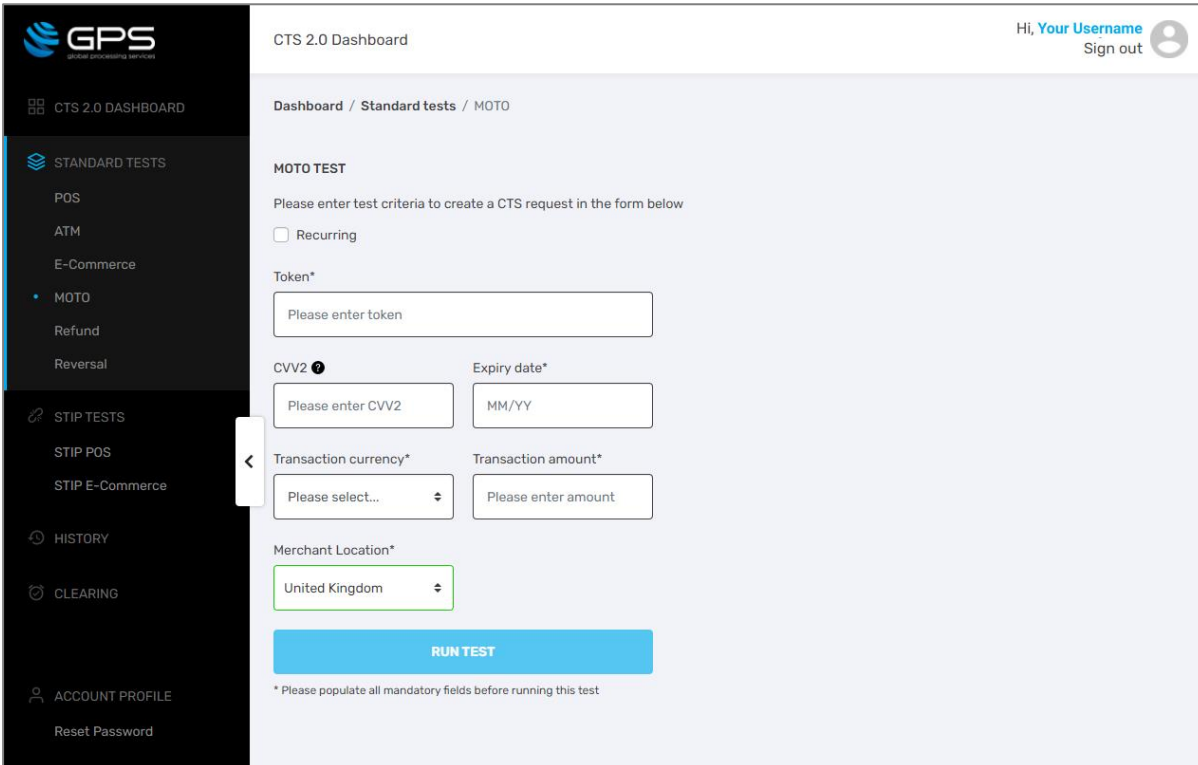
**Note:** If the transaction currency is different to the billing currency of the card, then GPS will provide the transaction amount according to the exchange rate.

3. Click **Run Test**.


**Note:** If you want to simulate a recurring transaction, select the tick box labelled recurring.

## 2.4. MOTO

You can use this test to simulate a Mail and Telephone Order (MOTO) transaction, which is a payment made over the telephone (for example, via a call centre) or via a mail order catalogue.



CTS 2.0 Dashboard

Hi, [Your Username](#)  Sign out

Dashboard / Standard tests / MOTO


**MOTO TEST**

Please enter test criteria to create a CTS request in the form below

☐ Recurring

Token\*

Please enter token

CVV2\*  Expiry date\*

Please enter CVV2 MM/YY

Transaction currency\* Transaction amount\*

Please select... Please enter amount

Merchant Location\*

United Kingdom

**RUN TEST**

\* Please populate all mandatory fields before running this test

Figure 7: MOTO Transaction Test Screen

1. Enter the 9-digit **Token**, the card's **CVV2** (if required) and the card **Expiry date**.
2. Enter the **Transaction currency**, **Transaction amount**, and **Merchant Location** (Country).

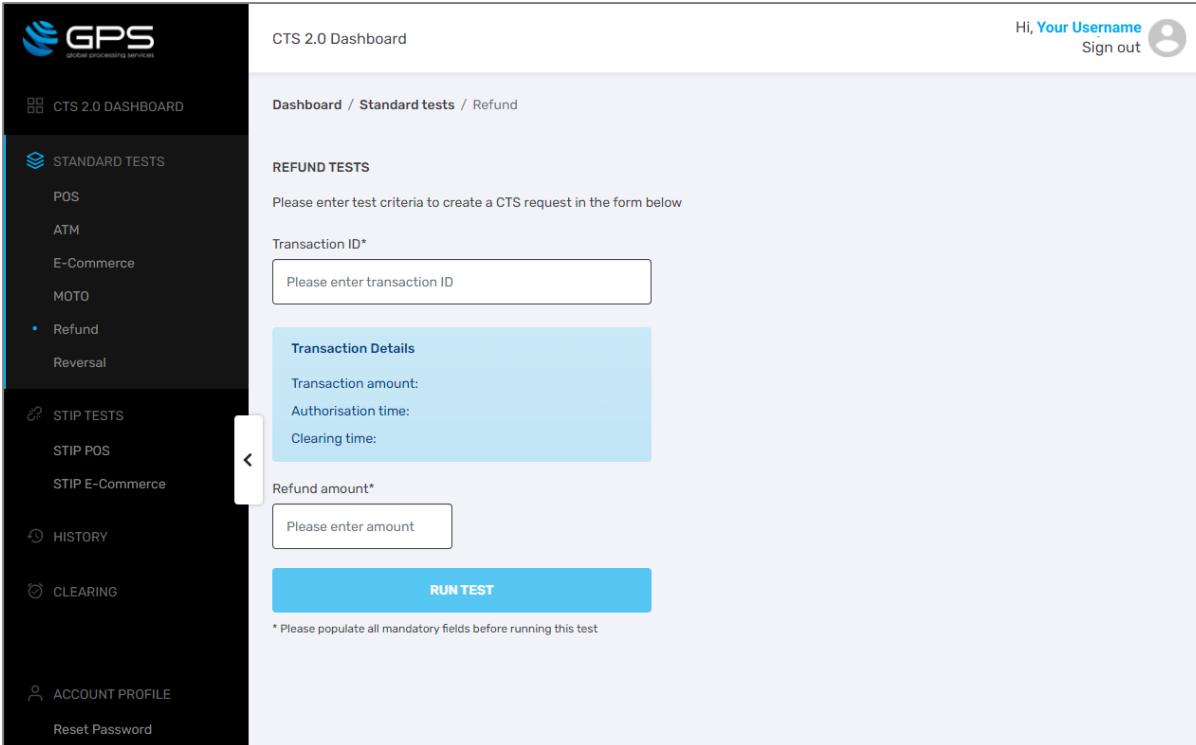
**Note:** If the transaction currency is different to the billing currency of the card, then GPS will provide transaction the amount according to the exchange rate.

3. Click **Run Test**.

**Note:** If you want to simulate a recurring transaction, select the tick box labelled recurring.

## 2.5. Refund

You can use this test to simulate a refund process initiated by the cardholder and merchant.



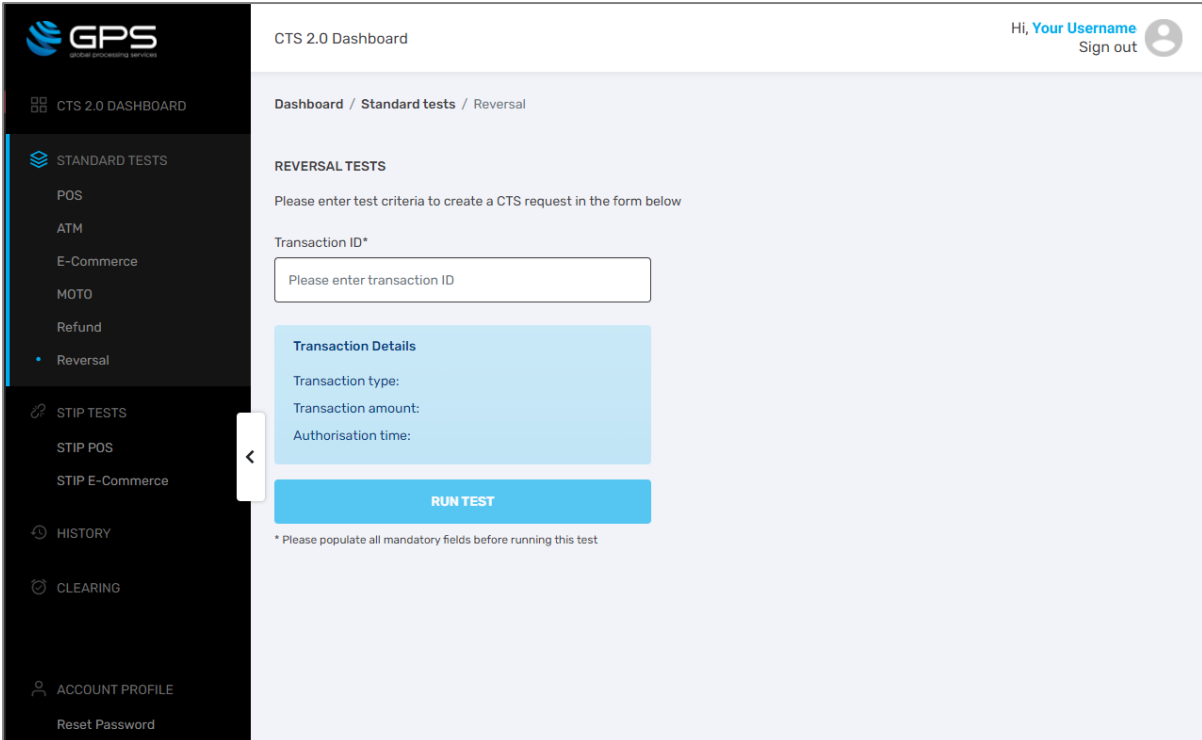
The screenshot shows the 'Refund' screen within the CTS 2.0 Dashboard. The left sidebar contains navigation options: CTS 2.0 DASHBOARD, STANDARD TESTS (with sub-items POS, ATM, E-Commerce, MOTO, Refund, and Reversal), STIP TESTS (with sub-items STIP POS and STIP E-Commerce), HISTORY, CLEARING, ACCOUNT PROFILE, and Reset Password. The 'Refund' option is selected. The main content area is titled 'CTS 2.0 Dashboard' and 'Hi, Your Username Sign out'. Below the breadcrumb 'Dashboard / Standard tests / Refund', the section is 'REFUND TESTS'. It prompts the user to 'Please enter test criteria to create a CTS request in the form below'. There is a 'Transaction ID\*' field with a placeholder 'Please enter transaction ID'. A blue box titled 'Transaction Details' lists 'Transaction amount:', 'Authorisation time:', and 'Clearing time:'. Below this is a 'Refund amount\*' field with a placeholder 'Please enter amount'. A blue 'RUN TEST' button is at the bottom. A footnote states: '\* Please populate all mandatory fields before running this test'.

Figure 8: Refund Screen

1. Enter the 10-digit **Transaction ID** that corresponds to a transaction that has been successfully cleared.
2. Enter the **Refund amount** (this can be a partial amount, or full amount which cannot exceed the total amount of the transaction).
3. Click **Run Test**.

## 2.6. Reversals

You can use this test to simulate an acquirer reversing a previous authorisation.



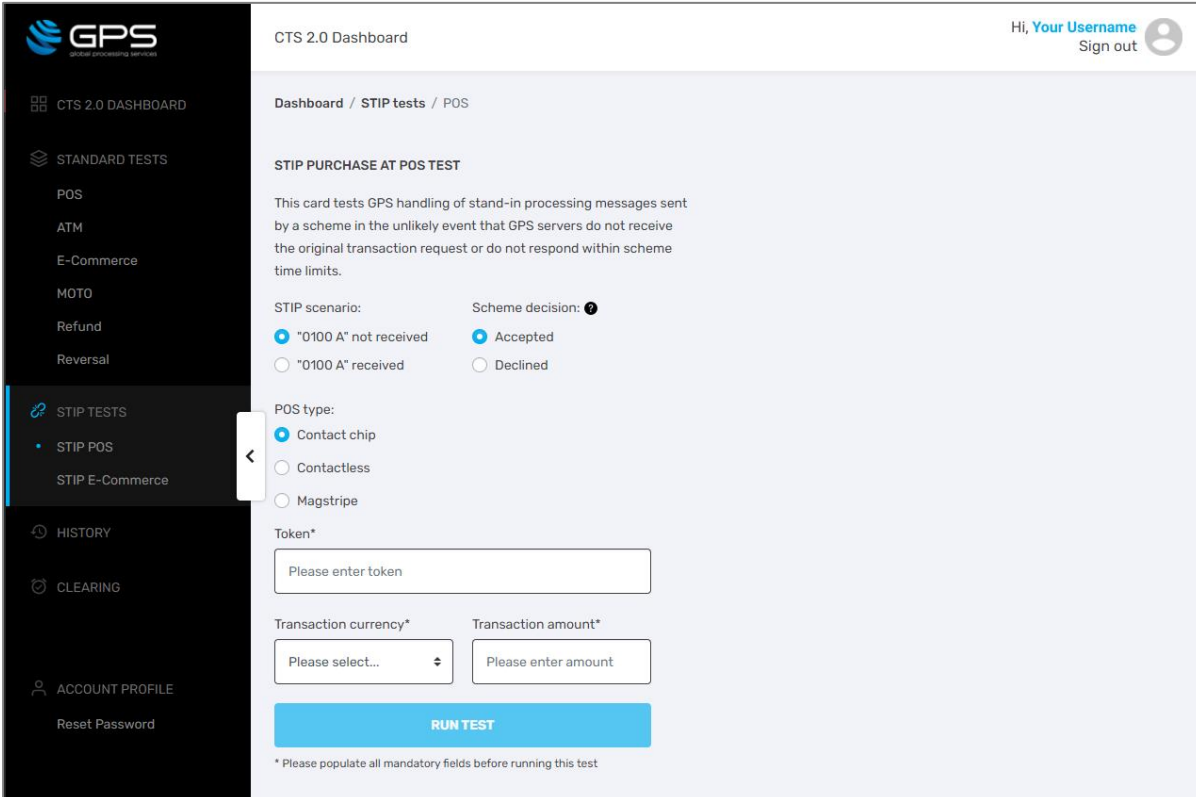
The screenshot shows the CTS 2.0 Dashboard interface. On the left is a dark sidebar with the GPS logo and navigation menu. The main content area is light blue and titled 'CTS 2.0 Dashboard'. It shows the breadcrumb 'Dashboard / Standard tests / Reversal' and the section 'REVERSAL TESTS'. Below this, it says 'Please enter test criteria to create a CTS request in the form below'. There is a text input field for 'Transaction ID\*' with the placeholder 'Please enter transaction ID'. Below the input field is a light blue box titled 'Transaction Details' containing labels for 'Transaction type:', 'Transaction amount:', and 'Authorisation time:'. At the bottom of the form is a blue button labeled 'RUN TEST'. A small asterisk note at the bottom reads '\* Please populate all mandatory fields before running this test'.

Figure 9: Reversals Screen

1. Enter the 10-digit **Transaction ID** that corresponds to an authorisation.
2. Click **Run Test**.

### 3. STIP

You can use this test to simulate scheme Stand-in Processing (STIP) messages for POS and e-commerce transactions.



The screenshot shows the 'STIP PURCHASE AT POS TEST' screen in the CTS 2.0 Dashboard. The sidebar on the left contains the following menu items: CTS 2.0 DASHBOARD, STANDARD TESTS, POS, ATM, E-Commerce, MOTO, Refund, Reversal, STIP TESTS (highlighted), STIP POS, STIP E-Commerce, HISTORY, CLEARING, ACCOUNT PROFILE, and Reset Password. The main content area has a breadcrumb trail: Dashboard / STIP tests / POS. Below this, the title 'STIP PURCHASE AT POS TEST' is followed by a description: 'This card tests GPS handling of stand-in processing messages sent by a scheme in the unlikely event that GPS servers do not receive the original transaction request or do not respond within scheme time limits.' The form includes two sections: 'STIP scenario' with radio buttons for '\*0100 A\* not received' (selected) and '\*0100 A\* received'; and 'Scheme decision' with radio buttons for 'Accepted' (selected) and 'Declined'. The 'POS type' section has radio buttons for 'Contact chip' (selected), 'Contactless', and 'Magstripe'. There is a 'Token\*' field with a placeholder 'Please enter token'. Below this are 'Transaction currency\*' (a dropdown menu with 'Please select...' and a downward arrow) and 'Transaction amount\*' (a text input with 'Please enter amount'). A blue 'RUN TEST' button is at the bottom. A footnote at the bottom states: '\* Please populate all mandatory fields before running this test'.

Figure 10: STIP Tests Screen

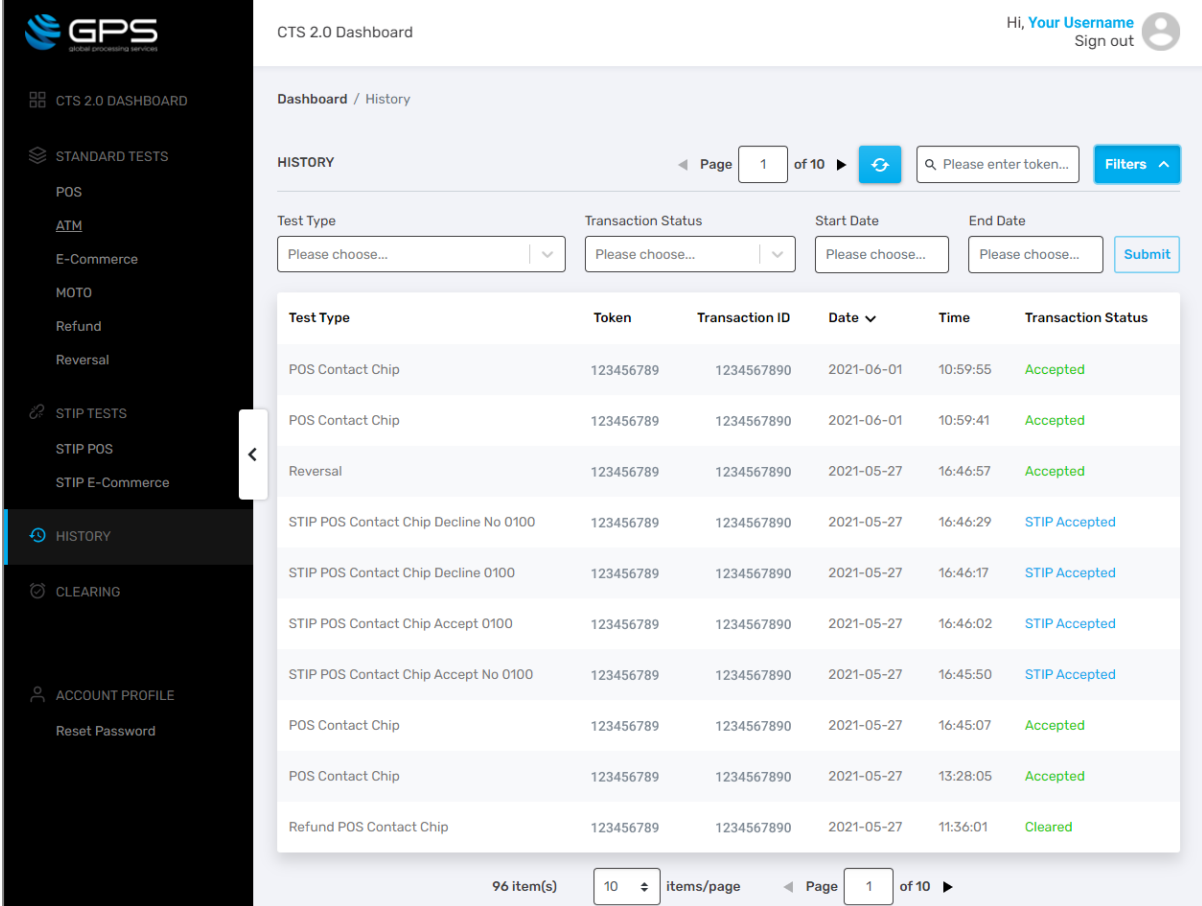
1. Select the STIP scenario and decision that you would like to simulate.
2. Choose the POS type from the list.
3. Enter the 9-digit **Transaction ID** that corresponds to an authorisation.
4. Enter the **Transaction currency** and **Transaction amount**.

**Note:** If the transaction currency is different to the billing currency of the card, then GPS will provide transaction the amount according to the exchange rate.

5. Click **Run Test**.

## 4. Transaction History

The History screen displays a list of all the transactions made using CTS.



The screenshot shows the CTS 2.0 Dashboard with the History screen selected. The left sidebar contains navigation options: CTS 2.0 DASHBOARD, STANDARD TESTS (POS, ATM, E-Commerce, MOTO, Refund, Reversal), STIP TESTS (STIP POS, STIP E-Commerce), HISTORY (selected), CLEARING, and ACCOUNT PROFILE (Reset Password). The main content area displays the History screen with a breadcrumb 'Dashboard / History'. At the top right, it says 'Hi, Your Username' with a 'Sign out' link. Below this is a search bar 'Please enter token...' and a 'Filters' button. The 'HISTORY' section includes filter dropdowns for 'Test Type', 'Transaction Status', 'Start Date', and 'End Date', each with a 'Please choose...' prompt, and a 'Submit' button. A table lists transactions with columns: Test Type, Token, Transaction ID, Date, Time, and Transaction Status. The table contains 10 rows of transaction data. At the bottom, it shows '96 item(s)', a dropdown for '10 items/page', and pagination 'Page 1 of 10'.

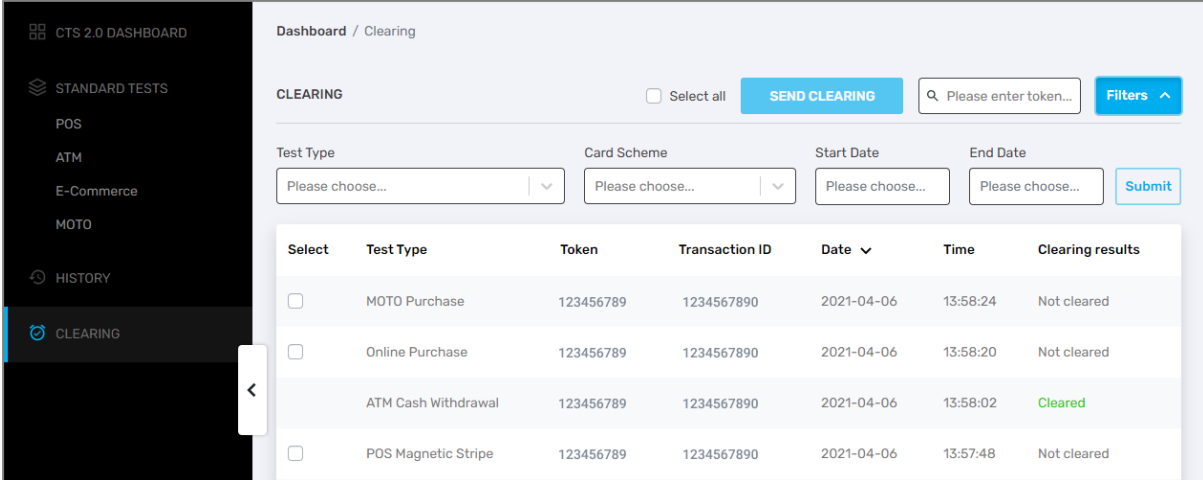
Test Type	Token	Transaction ID	Date	Time	Transaction Status
POS Contact Chip	123456789	1234567890	2021-06-01	10:59:55	Accepted
POS Contact Chip	123456789	1234567890	2021-06-01	10:59:41	Accepted
Reversal	123456789	1234567890	2021-05-27	16:46:57	Accepted
STIP POS Contact Chip Decline No 0100	123456789	1234567890	2021-05-27	16:46:29	STIP Accepted
STIP POS Contact Chip Decline 0100	123456789	1234567890	2021-05-27	16:46:17	STIP Accepted
STIP POS Contact Chip Accept 0100	123456789	1234567890	2021-05-27	16:46:02	STIP Accepted
STIP POS Contact Chip Accept No 0100	123456789	1234567890	2021-05-27	16:45:50	STIP Accepted
POS Contact Chip	123456789	1234567890	2021-05-27	16:45:07	Accepted
POS Contact Chip	123456789	1234567890	2021-05-27	13:28:05	Accepted
Refund POS Contact Chip	123456789	1234567890	2021-05-27	11:36:01	Cleared

Figure 11: History Screen

You can use the filter options to refine the list of transactions.

## 5. Clearing

The Clearing screen displays a list of all eligible transactions made using CTS that can be cleared to simulate the presentment/financial record.



Select	Test Type	Token	Transaction ID	Date	Time	Clearing results
<input type="checkbox"/>	MOTO Purchase	123456789	1234567890	2021-04-06	13:58:24	Not cleared
<input type="checkbox"/>	Online Purchase	123456789	1234567890	2021-04-06	13:58:20	Not cleared
<input type="checkbox"/>	ATM Cash Withdrawal	123456789	1234567890	2021-04-06	13:58:02	Cleared
<input type="checkbox"/>	POS Magnetic Stripe	123456789	1234567890	2021-04-06	13:57:48	Not cleared

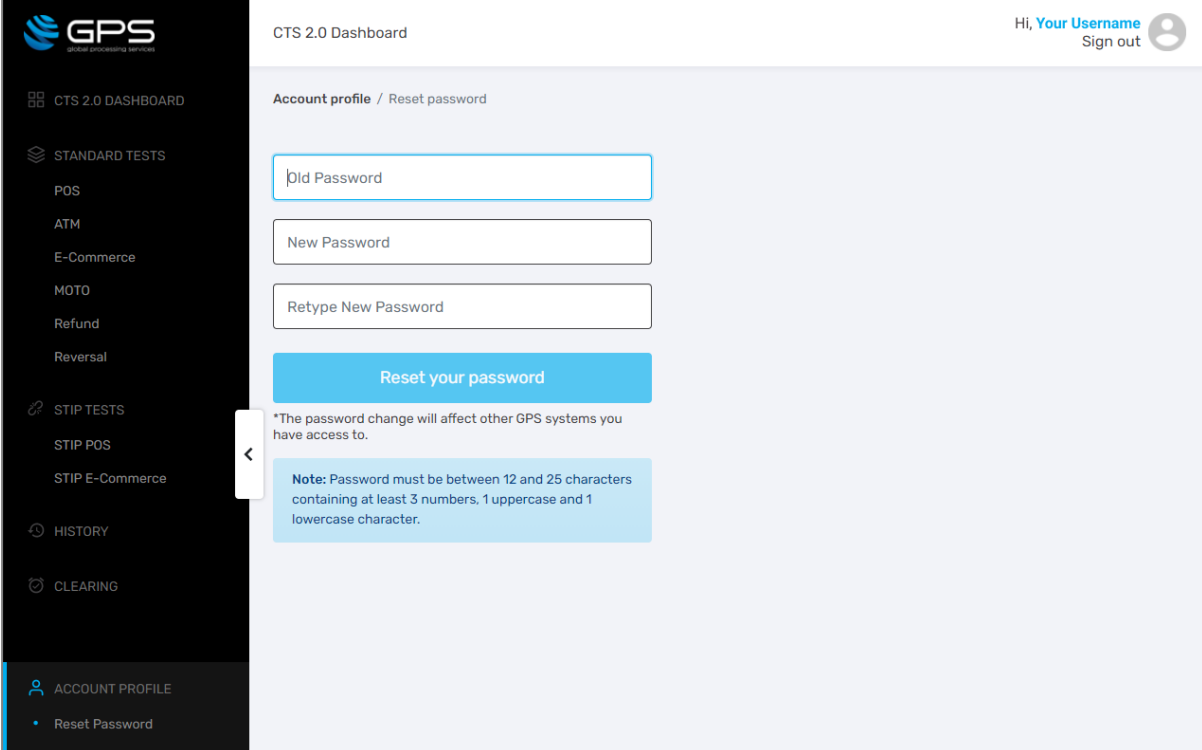
Figure 9: Clearing Screen

Using the tick box on the left, select the required authorisations then click **Submit** to send the transactions to clearing.


You can use the filter options to help refine the list of transactions.

## 6. Reset Password

The reset password option will allow you to reset your password for CTS (this will impact other GPS related systems that use these credentials).



CTS 2.0 Dashboard

Hi, [Your Username](#)  [Sign out](#)

**Account profile / Reset password**

Old Password

New Password

Retype New Password

**Reset your password**

\*The password change will affect other GPS systems you have access to.

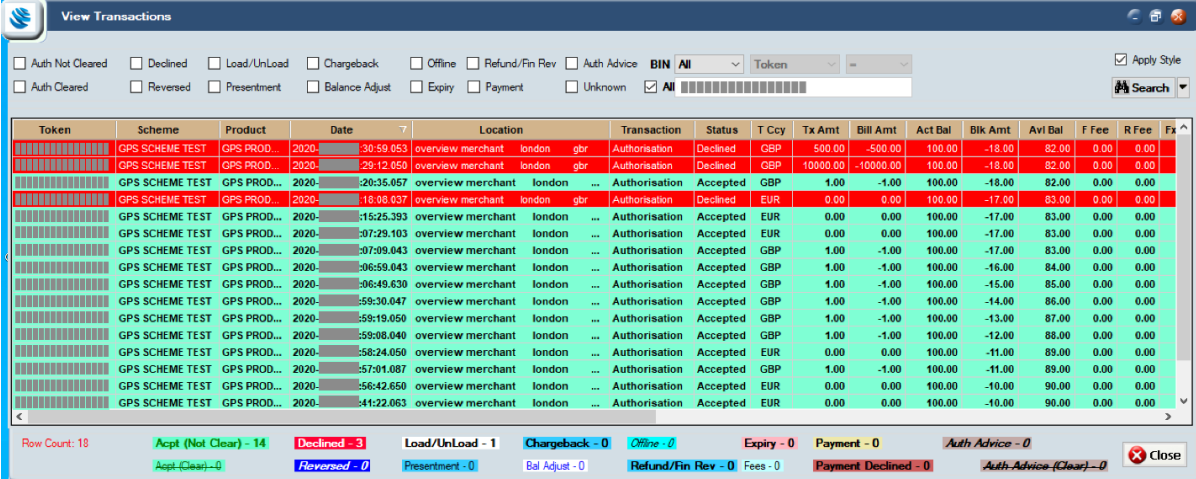
**Note:** Password must be between 12 and 25 characters containing at least 3 numbers, 1 uppercase and 1 lowercase character.

Figure 12: Reset Password Screen



## 7. Smart Client UAT Validation

You can use Smart Client UAT to see the transactions that have taken place on the card by either searching on the 9-digit token or transaction ID provided in the CTS response. For details, see the [Smart Client User Guide](#).



Token	Scheme	Product	Date	Location	Transaction	Status	T Ccy	Tx Amt	Bill Amt	Act Bal	Bk Amt	Avl Bal	F Fee	R Fee	Tx
GPS SCHEME TEST	GPS PROD...	2020-03-30 09:053	overview merchant	london gbr	Authorisation	Declined	GBP	500.00	-500.00	100.00	-18.00	82.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-29 12:050	overview merchant	london gbr	Authorisation	Declined	GBP	10000.00	-10000.00	100.00	-18.00	82.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-26 05:057	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-18.00	82.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-18 08:037	overview merchant	london gbr	Authorisation	Declined	EUR	0.00	0.00	100.00	-17.00	83.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-15 25:393	overview merchant	london gbr	Authorisation	Accepted	EUR	0.00	0.00	100.00	-17.00	83.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-07 29:103	overview merchant	london gbr	Authorisation	Accepted	EUR	0.00	0.00	100.00	-17.00	83.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-07 09:043	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-17.00	83.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-06 59:043	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-16.00	84.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-06 49:630	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-15.00	85.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-06 30:047	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-14.00	86.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-05 19:050	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-13.00	87.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-05 08:040	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-12.00	88.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-05 24:050	overview merchant	london gbr	Authorisation	Accepted	EUR	0.00	0.00	100.00	-11.00	89.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-05 01:087	overview merchant	london gbr	Authorisation	Accepted	GBP	1.00	-1.00	100.00	-11.00	89.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-05 42:650	overview merchant	london gbr	Authorisation	Accepted	EUR	0.00	0.00	100.00	-10.00	90.00	0.00	0.00	
GPS SCHEME TEST	GPS PROD...	2020-03-04 22:063	overview merchant	london gbr	Authorisation	Accepted	EUR	0.00	0.00	100.00	-10.00	90.00	0.00	0.00	

Row Count: 18    Acpt (Not Clear) - 14    Declined - 3    Load/Unload - 1    Chargeback - 0    Offline - 0    Expiry - 0    Payment - 0    Auth Advice - 0  
 Acpt (Clear) - 0    Reversed - 0    Presentment - 0    Bal Adjust - 0    Refund/Fin Rev - 0    Fees - 0    Payment Declined - 0    Auth Advice (Clear) - 0

Figure 13: Smart Client Transactions Screen

## 8. Common Errors

The CTS system provides users with responses each time a transaction is executed. Depending on the information that is sent, the transaction is either *approved* or *declined*. If the transaction is declined the system provides a relevant reason and response code as to why it has declined.

Occasionally, if the system does not get a response in the required time frame, a timeout may occur and a 400 or 500 error is presented to the user. It will show as aborted in the history screen. If this continues, please raise a Jira for Ops to investigate further.

For a list of response codes, refer to the [GPS External Host Interface Guide](#).

## 9. FAQ

### **Q. What MCC codes are used?**

The following Merchant Category Codes (MCC) are used:

- E-commerce: 5734 - Computer Software Stores
- MOTO: 5311 – Department Stores
- POS: 5734 - Computer Software Stores
- ATM: 6011 – Automated Cash Disburse

### **Q. What merchant name is displayed on the transactions?**

The following Merchant names will be displayed:

- E-commerce: e-comm merchant
- MOTO: moto merchant
- POS: Shop with Chip POS
- ATM: offsite ATM

### **Q. Are PSD2 counter limits validated in CTS?**

Currently the CTS system does not validate against any PSD2 counters that may be setup in the system as there are a number of different hosts that can manage these limits.

### **Q. Are contactless limits validated in the CTS tests?**

Due to the contactless limits varying by country, currency and merchant, unfortunately CTS will be unable to validate this.

### **Q. What FX Rate does CTS provide?**

If the transaction currency is different to the billing currency of the card, GPS will provide an FX transaction based on static values pulled from a database. These rates may not represent the market value.

## 10. Glossary

This section explains terms used in this document.

<b>Contact chip</b>	Card transaction where the POS terminal reads and validates the card's chip.
<b>Contactless</b>	Secure payment method using a debit or credit card or another payment device by using RFID technology and near-field communication. To use the system, a cardholder taps the payment card near a POS terminal equipped with the technology.
<b>CVV2</b>	The Card Verification Value (CVV) is a 3-digit number on VISA and MasterCard branded credit and debit cards. Cardholders are typically required to enter the CVV during any online or cardholder not present transactions. CVV numbers are also known as CVV2 numbers, which are the same as CVV numbers, except that they have been generated by a 2nd generation process that makes them harder to guess.
<b>EHI</b>	The GPS External Host Interface (EHI) is a system which provides real-time transactional data and control over your transaction authorisations.
<b>GPS Web Services</b>	GPS's SOAP based Application Program Interface (API) which enables integration of your systems with GPS.
<b>Issuer</b>	The card issuer, typically a financial organisation authorised to issue cards. The issuer has a direct relationship with the relevant card scheme.
<b>Magstripe</b>	The magnetic stripe on the back of the card. Can be used for a card point of sale (POS) transaction using a merchant POS terminal.
<b>Merchant</b>	The shop or store providing a product or service that the cardholder is purchasing. Physical stores use a terminal or card reader to request authorisation for transactions. Online sites provide an online shopping basket and use a payment service provider to process their payments.
<b>Merchant Category Code (MCC)</b>	A unique identifier of the merchant, to identify the type of account provided to them by their acquirer.
<b>MOTO</b>	Mail and Telephone Order (MOTO) transaction, which is a payment made over the telephone (e.g., via a Call centre) or via a mail order catalogue.
<b>POS</b>	Point of Sale transaction.
<b>Smart Client</b>	GPS's user interface for managing your account on the GPS system. Smart Client is installed as a desktop application and requires a VPN connection to GPS systems in order to be able to access your account.

## 11. Document History

Version	Date	Description	Author
1.0	09/02/2021	First version	AW
1.1	13/04/2021	Clearing added	AW
1.2	06/04/2021	Additional POS tests added STIP added Reversals added	AW
	06/04/2022	Minor text amendments	WS