



**COLLECTING SOLUTION**

# **Getting started with your Merchant Back Office**

## **Back Office user manual**

Document version 1.2

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# 1. WELCOME TO THE MERCHANT BACK OFFICE

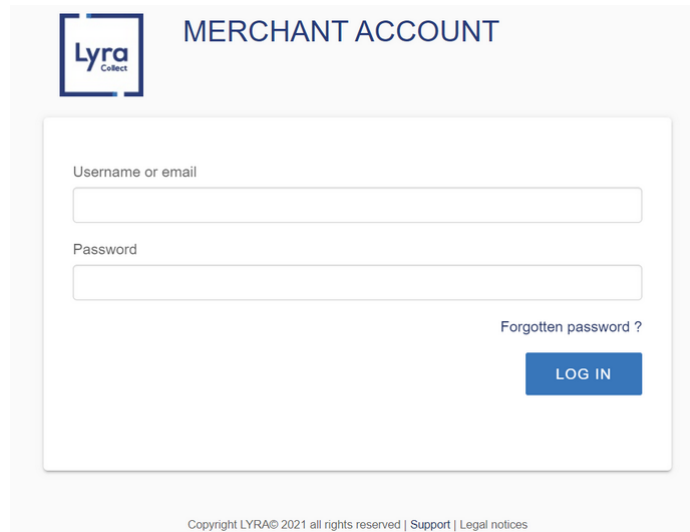
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Welcome to the Merchant Back Office. You should have received your login information.

The Back Office is a valuable tool for managing your business and your daily companion. This intuitive management tool allows you to track and manage different transactions and financial movements on your account in real time (refunds, reconciliations, etc.).

Sign in to the Back Office:

<https://secure.lyra.com/portal/>



The screenshot shows the 'MERCHANT ACCOUNT' login page for Lyra Collect. It features the Lyra Collect logo in the top left corner. The main heading is 'MERCHANT ACCOUNT'. Below this, there is a login form with two input fields: 'Username or email' and 'Password'. To the right of the password field is a link for 'Forgotten password?'. A blue 'LOG IN' button is positioned at the bottom right of the form. At the very bottom of the page, there is a small copyright notice: 'Copyright LYRA© 2021 all rights reserved | Support | Legal notices'.

To access the management page of your Back Office, you must identify yourself with your username and password that you have received by e-mail.

If you forget your password, click on **Forgotten password?** and follow the instructions. For more information, see the [FAQ](#).

## 2. VIDEO TUTORIAL

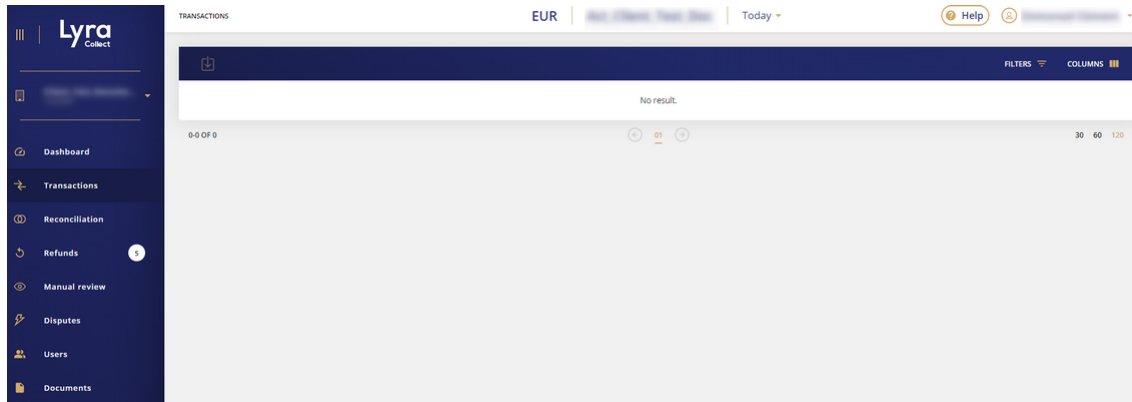
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The provided video tutorial will allow you to learn more about the Merchant Back Office in just a few minutes.




## 3. EXPLORING THE INTERFACES FOR MANAGING AND MONITORING ACTIVITIES

Depending on your offer, the management interface offers different menus.



Icon	Menus	Description	Access
	Display mode	Icon next to the Lyra Collect title. Allows you to choose the display mode: via icons with menu names or simple icons. The icon appears horizontally or vertically depending on the display mode.	By default
	Test mode	Allows you to access the <b>Test</b> interface and perform/view the various actions in Test mode.	By default
	Production mode	Allows you to access the <b>Production</b> interface and perform/view the various actions in Production mode.	By default
	<b>Dashboard</b>	Allows you to obtain an overview presented on charts for the follow-up of your activity.	Optional
	<b>Transactions</b>	Allows you to view and track transaction details in real time.	By default
	<b>Reconciliations</b>	Allows you to track automated bank reconciliations, access a detailed overview of transactions (net result after deduction of commissions, refunds and chargebacks).	By default
	<b>Refunds</b>	Allows you to determine your repayment capacity based on your account balance and get a quick overview of your current, pending or completed refunds. <b>Not available for Marketplaces.</b>	Optional
	<b>Manual review</b>	Allows you to perform manual actions on transactions, for example, <b>Apply</b> or <b>Reject</b> an approved transaction.	By default
	<b>Disputes</b>	Allows you to view and manage dispute cases. In this tab, you will find ways to process/dispute chargebacks, request supporting documents, etc.	By default
	<b>MOTO payment</b>	Allows to make a manual payment on a buyer's behalf. Please note that this payment method is not covered by 3D Secure.	Optional
	<b>Users</b>	Allows you to view and manage the store users if you have the necessary permissions.	Optional
	<b>Documents</b>	Displays the page for viewing and downloading <b>Statements and invoices</b> .	By default
	<b>Other actions</b>	Allows you to access the Expert Back Office. It can also be used for accessing the Lyra Collect online document archive.	Optional
	<b>Identify your company/store</b>	This icon is used for identifying the company associated with your store.	By default
	<b>Help</b>	Allows you to access documentation, contacts for technical questions and/or with regard to your payments.	By default

Icon	Menus	Description	Access
		In the event of an incident, the service status tracking site is also available on this page.	
	<b>My account</b>	Allows you to access the <b>Settings</b> menu of your account to manage your preferences (language, time zone, display mode, etc.). Also allows you to access the <b>Logout</b> button.	<i>By default</i>

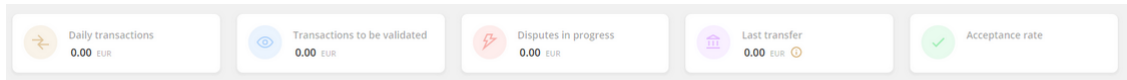
## 4. EXPLORING THE DASHBOARD

The **Dashboard** menu offers a visual summary of your store data.

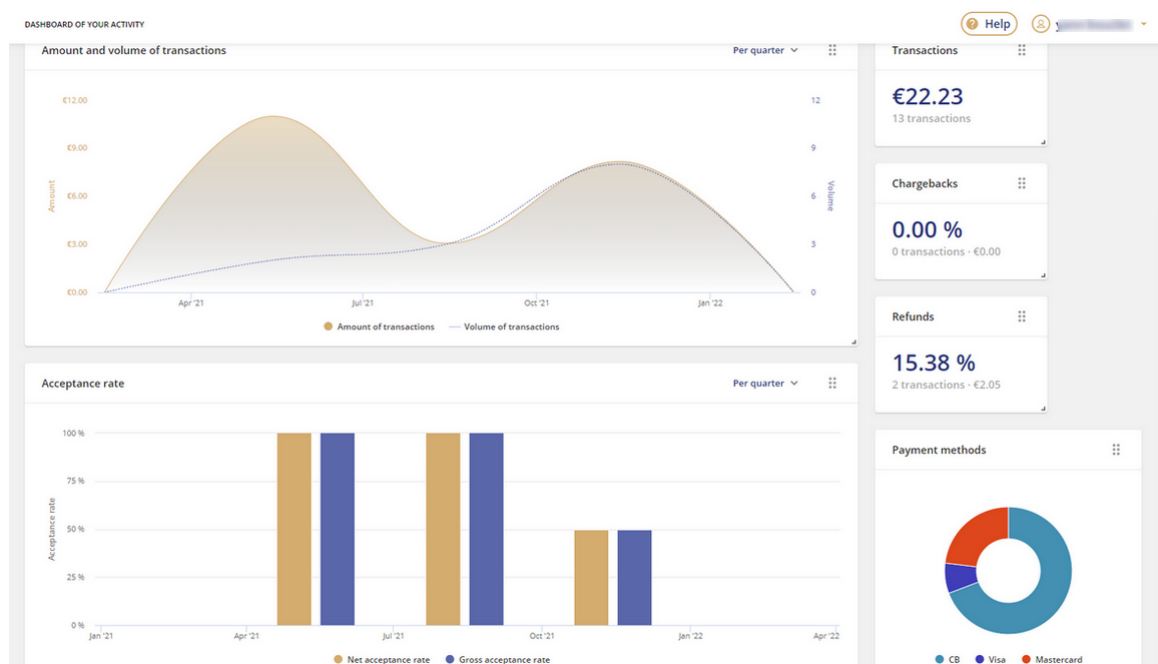
It allows to visualize and quickly see the status of your store. Several types of information are provided:

- Transactions of the day, pending disputes, acceptance rate, last transfers made via your account.

The data is updated in real time in the different currencies of the store.



You can filter the information by currency, store, buyer and period.

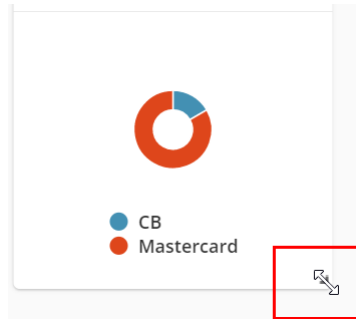


- The transactions amount during the period.
- The percentage of chargebacks and refunds.
- The percentage and number of transactions made by each payment method.
- The evolution curve of the invoiced amount compared to the volume of transactions.
- The net acceptance rate versus the gross acceptance rate.

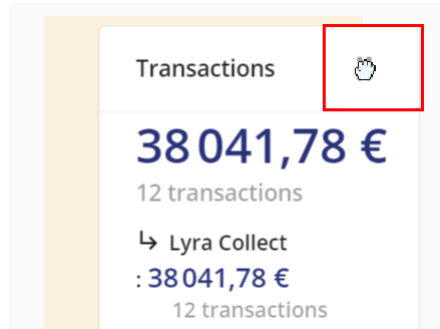
Move the cursor to display a tooltip with details on each chart.

The dashboard display is customizable. You can organize the data display according to your needs, relevance, screen size, etc.

For example, you can reduce or enlarge the size of a field by using the arrow as follows:

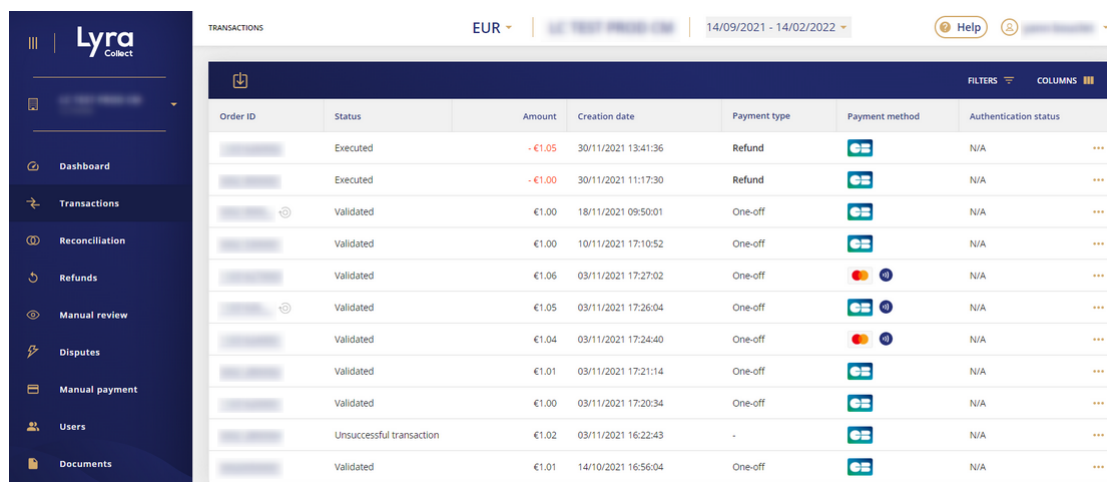


You can also move a field with your cursor as follows:





## 5. EXPLORING THE TRANSACTION MANAGEMENT INTERFACE

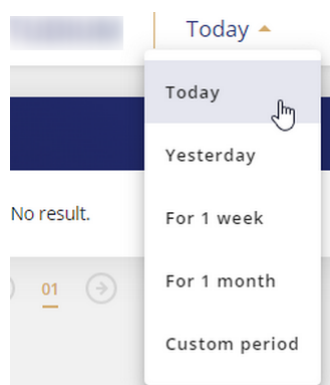


Order ID	Status	Amount	Creation date	Payment type	Payment method	Authentication status
	Executed	-€1.05	30/11/2021 13:41:36	Refund		N/A
	Executed	-€1.00	30/11/2021 11:17:30	Refund		N/A
	Validated	€1.00	18/11/2021 09:50:01	One-off		N/A
	Validated	€1.00	10/11/2021 17:10:52	One-off		N/A
	Validated	€1.06	03/11/2021 17:27:02	One-off		N/A
	Validated	€1.05	03/11/2021 17:26:04	One-off		N/A
	Validated	€1.04	03/11/2021 17:24:40	One-off		N/A
	Validated	€1.01	03/11/2021 17:21:14	One-off		N/A
	Validated	€1.00	03/11/2021 17:20:34	One-off		N/A
	Unsuccessful transaction	€1.02	03/11/2021 16:22:43	-		N/A
	Validated	€1.01	14/10/2021 16:56:04	One-off		N/A

The **Transactions** menu allows you to track your transactions within the period of your choice (transactions over the day, over the previous day, over the week, over the month or over a specified period).

The use of the **FILTERS** tool available in the blue section will help you find your transactions.

By default, the **Transactions** tab displays the transactions of the day. To select the transactions to be displayed, click on the desired period.



If you choose **Custom period**, specify the desired period in the window that appears:

- **Custom period min.** : select the date of your choice. You can add the **time**, if needed.  
*Please note that the specified period cannot exceed 6 months.*
- **Custom period max.** : select the date of your choice. You can add the **time**, if needed.

### WARNING












The selected display periods are preserved in both **Production** and **Test** mode. Remember to delete them if necessary when you change modes.

Each transaction is identified via its order number, status, amount, creation date, payment type, payment method used, etc.

Depending on the transaction status, certain actions can be performed, such as validate, modify, duplicate, cancel the transaction, etc.

For example, the **Refund** action is displayed if you click on the icon with 3 dots ( **...** ) which displays the pop-up menu.

Each action can be identified by its name and an icon.

Icon	Action	Description
	<b>Export</b>	Allows you to export the list of transactions in CSV format (compatible with Microsoft Excel).
	<b>Filters</b>	Allows you to display the search window with filters. For example, you can search for one or more transactions using their creation date and time, amount, status, order number, etc.
	Customize the <b>Columns</b> display.	Allows you to select the columns to be displayed for analyzing the content of your transactions. By default, the Back Office displays the data deemed most relevant, but you can enable/disable the columns of your choice.
<input type="checkbox"/>	<b>Checkbox</b>	Allows you to select one or more transactions before applying an action to that selection, for example, for validating or rejecting the transactions.
	<b>Context menu for viewing details</b>	This icon is present to the right of each transaction line. By clicking on this icon, you can display the pop-up menu available for this transaction, for example, <b>Details</b> for viewing the transaction details, <b>Refund</b> for refunding the transaction.
	<b>Details</b>	Allows to view transaction details. Clicking on this icon allows you to access details, e.g., about the payment method, the buyer, the amount of commissions, the transaction, etc. You will also be able to perform operations with this transaction, such as <b>Refund, Modify, Duplicate, Apply, Reject</b> , etc.
	<b>Refund</b>	This operation makes it possible to re-credit a customer's account after a transaction. The customer account is credited with the refunded amount, the merchant account is debited with the same amount. In some cases, it is possible to partially or fully refund a the transaction amount. The merchant can initiate a refund request at any time. When a refund is issued, Lyra Collect verifies that the payment account balance is sufficient to cover the refunded amount and that this amount is lower than or equal to the initial transaction. Once processed, the refund amount is deducted from the next fund transfer to the merchant. Once the refund is confirmed, a credit transaction line is created in the Back Office.
	<b>Modify</b>	Allows, depending on card types, to modify the amount and the date of capture in the bank within certain constraints, for example, the modified amount cannot be greater than the initial amount.
	<b>Duplicate</b>	It allows to create a new transaction with the exact same characteristics as the transaction that was used for duplication. A duplicated transaction has the same characteristics as all the other transactions, and it can be duplicated itself.
	<b>Apply</b>	Allows to indicate that the transaction can be postponed to the selected submission date. Manual validation is available via <b>Manual review</b>
	<b>Reject</b>	Allows to reject a transaction. Transactions can be rejected via <b>Manual review</b>
	<b>Cancel</b>	Allows to cancel a transaction. This operation can only be performed with transactions that have not been rejected and that have not expired. The cancellation can not be done in several installments and can not be partial. To cancel only a part of the transaction, use the <b>Modify</b> and enter a lower amount that will cancel a part of the transaction.

## 6. EXPLORING THE RECONCILIATION TRACKING INTERFACE

Transfer execution date	Wire ref.	Sales amount	Refunds & chargebacks	Gross fee amount	Operations balance	Miscellaneous operations	Wire amount
27/04/2021	<u>                    </u>	CHF 14.00	CHF 0.00	- CHF 0.72	CHF 13.28	CHF 0.00	CHF 13.28
22/04/2021	<u>                    </u>	CHF 16.00	CHF 0.00	- CHF 0.74	CHF 15.26	CHF 0.00	CHF 15.26
20/04/2021	<u>                    </u>	CHF 15.00	CHF 0.00	- CHF 0.73	CHF 14.27	CHF 0.00	CHF 14.27



The **Reconciliations** menu allows you to follow the automated bank reconciliation, to access the detailed information about your captures (total of your transactions, commission amounts, refund and chargeback amounts, holdbacks, etc.).

All the information is sorted by transfer execution date. Each transfer is identified by its date, reference, the amount of sales made over the period, the various refunds and chargebacks over the period, the amounts of commissions applied to each sale, the transfer amount, the dates of the operations that are part of this transfer, etc.




You can click on an underlined number to access the page with a detailed summary of the amounts.

The date of your transfers is defined according to the frequency established at the beginning of your relationship.

The following table will help you understand how a bank reconciliation works:

Information	ID code	Description
<b>Wire transfer execution date</b>	date	Refers to the date when the transfer order is sent to the bank. As explained above, the transfer will be executed on the date that was established when you entered the relationship.
<b>Wire transfer reference number</b>	in black, underlined and clickable	Refers to the wire transfer reference number. By clicking this reference, you can display all the details (summary of the transfer, commissions, sales amount, possible refunds and chargebacks, etc.).
<b>Sales amount</b>	in green	Combines all the transactions made over the specified period. This is the total amount debited to the buyers. No commission has yet been applied. Clicking on the amount displays the sales details.
<b>Refunds and chargebacks</b>	in red	This line combines all refunds and/or chargebacks made by Lyra Collect regarding the transactions over the specified period. The amount appears in red and in negative because it will be debited from the sales amount. Click on the amount to display the details.
<b>Commissions incl. VAT</b>	in black	Refers to the commissions retained by Lyra Collect for each transaction. The gross commission is the sum of the commission amount before tax and the applied VAT. The sum of the commissions appears in negative since it will be debited from the sales amount.
<b>Balance of operations</b>	in black	The transaction balance is the amount remaining after subtracting commissions and amounts advanced for refunds and/or outstanding payments.
<b>Miscellaneous operations</b>	in black with a small icon 	Miscellaneous operations include all operations performed to readjust the reconciliation. These may be amounts to be added to or debited from the transaction balance. The details of these miscellaneous operations can be viewed by clicking the  icon.
<b>Wire transfer amount</b>	in green	This is the net capture amount (after deducting refunds, chargebacks, commissions and miscellaneous transactions) that will be transferred to the merchant's bank account.

The following table lists the actions that can be identified by icons.

Icon	Action	Description
	<b>Export</b>	Allows you to export the list of transactions in CSV format (compatible with Microsoft Excel).
	<b>Filters</b>	Allows you to display the search window with filters. For example, you can search for: <ul style="list-style-type: none"><li>• The status of the transfer (paid or in progress)</li><li>• The wire transfer reference</li><li>• The amount (sales, transfer, etc.)</li><li>• The transfer execution date</li></ul>
	Customize the <b>Columns</b> display.	Allows you to select the columns to be displayed for analyzing the content of your transactions. By default, the Back Office displays the data deemed most relevant, but you can enable/disable the columns of your choice.

## 7. EXPLORING THE REFUND MANAGEMENT INTERFACE

Refund date	Processing delay	Status	Activity	Transaction identifier	Refund amount
12/02/2021 16:35:49	N/A	Pending		77:1985	€86.93
23/11/2020 16:34:31	N/A	Declined		77:1985	€0.05
09/10/2020 13:32:39	N/A	Pending		77:1985	€1.99
09/10/2020 13:17:16	N/A	Declined		77:1985	€0.01
18/09/2020 09:11:38	N/A	In progress		77:1985	€10.35

Access to the **Refunds** menu requires the *View refunds* user right to be available in the permissions list of the user account.

**Warning:**

**Only an authorized person can access the Refunds tab.  
Refunds must always be made via the Transactions tab.**

The tab has been set up to allow the merchant:

- To have a global and quick overview of your current, pending or completed refunds.
- To understand the refund request statuses, especially in case of an insufficient balance (due to insufficient sales) for covering the amounts to be refunded.

**Warning:**

**However, the Refunds tab is not yet available to Marketplace customers.**

As soon as the connection is established, the merchant is informed about the number of refunds that require attention because they are in pending status (or in progress).

This number is shown on the right side of the **Refunds** menu.

Example:



Once the **Refunds** menu is displayed, the merchant is provided with two types of important information:

### 1. Available balance

The balance amount is displayed by default and clicking the the ⓘ icon provides you with all the data necessary for “reconciling” this amount.

Available balance : €0.00 ⓘ

Refund date	Processing
12/02/2021 16:35:49	N/A
23/11/2020 16:34:31	N/A
09/10/2020	....

Balance available for refunds		€0.00
(A - B - C + D + E)		
Net sales (A)		€0.00
Chargebacks (B)		€0.00
Refunds in progress (C)		€0.00
Other operations (D)		€0.00
Current holdback (E) ▼		€0.00

The available balance is calculated according to the following formula:

$$(A - B - C) + D + E$$

(A = Net sales, B = Chargebacks, C = Refunds in progress, D = Other transactions, E = Current holdback).

As long as the balance does not allow it, the request for refund status remains **Waiting to be processed**.

## 2. Refund table

By default, the **In progress** and **Waiting to be processed** filters are applied as soon as the table is displayed. You can delete them to apply other statuses, if needed.

There can be 5 refund statuses:

- **Processing:** the refund is taken into account and is being processed. The next status is **Executed**.
- **Executed:** the refund has been validated for returning the funds to the cardholder.
- **Waiting to be processed:** the available balance is not sufficient for making the refund or or validation by the operations department is required.
- **Rejected:** the operations service has rejected the refund request.
- **Cancelled:** the refund request is no longer taken into account and will remain non-executable.

Each status is identifiable by a color code (blue for **In progress** orange for **Waiting to be processed**, etc.).





When needed, icons with tooltips appear to provide more details on the status:

Icon	Status	Example of description
⚠	Waiting to be processed	The refund could not be processed for over seven days, please contact the Lyra Collect operations team.
ⓘ	Waiting to be processed	Pending verification of available funds.
🔔	In progress	This refund is being processed by our operations team.
ⓘ	In progress	Refunds in progress.
🔄	All statuses	Partial refund possible

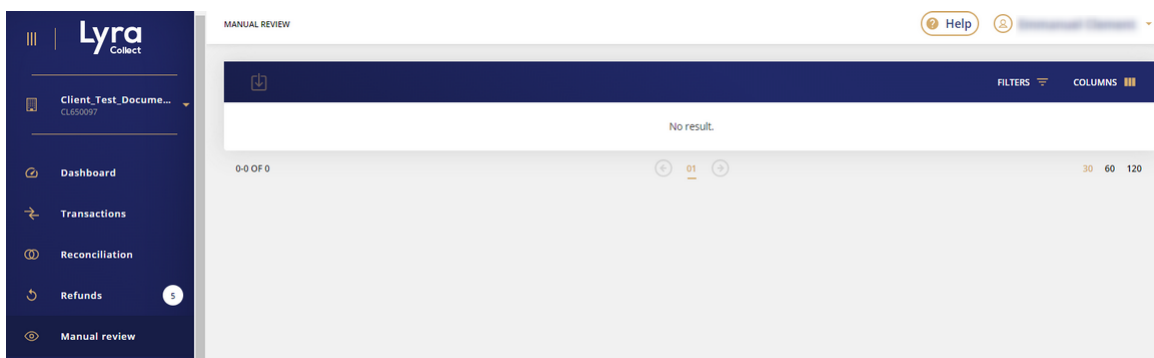
### Warning:

Refunds of transactions that are older than one year are not allowed.  
In this case, an alternative refund method should be considered.

The following table lists the actions that can be identified by icons.

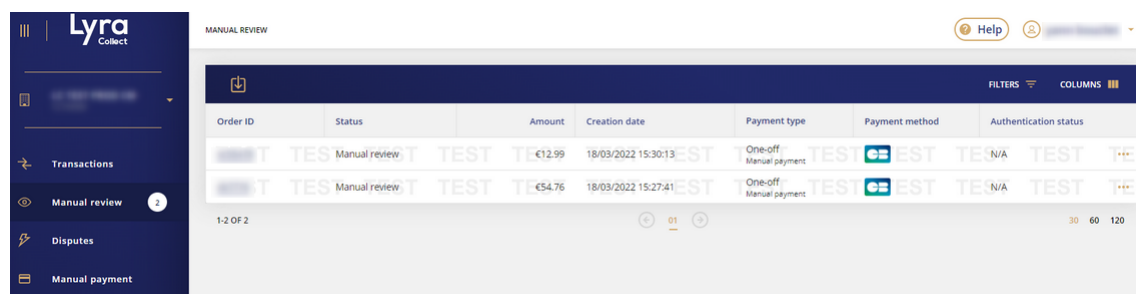
Icon	Action	Description
	<b>Export</b>	Allows you to export the list of transactions in CSV format (compatible with Microsoft Excel).
	<b>Filters</b>	Allows you to display the search window with filters. For example, you can search for: <ul style="list-style-type: none"> <li>• the refund date (minimum and/or maximum)</li> <li>• the refund amount (minimum and/or maximum)</li> <li>• the refund status (several choices possible)</li> </ul>
	Customize the <b>Columns</b> display.	Allows you to select the columns to be displayed for analyzing the content of your transactions. By default, the Back Office displays the data deemed most relevant, but you can enable/disable the columns of your choice.
	<b>Context menu for viewing details</b>	This icon is present to the right of each refund line. When it is active, click on it to display the context menu: <ul style="list-style-type: none"> <li>• <b>Modify</b> to review the amount to be refunded if partial refund is possible, or to change the capture date.</li> <li>• <b>Cancel</b> to cancel the refund amount.</li> </ul>

## 8. EXPLORING THE MANUAL REVIEW INTERFACE



The **Manual review** tab only displays content if there are transactions whose status requires manual validation. In this case, a notification appears on the tab informing you about the number of transactions requiring manual review.

The transactions displayed in this tab will be validated or rejected by the merchant via a manual action.



Icon	Action	Description
	<b>Export</b>	Allows you to export the list of transactions in CSV format (compatible with Microsoft Excel).
	<b>Filters</b>	Allows you to display the search window with filters. For example, you can search for one or more transactions using their creation date and time, amount, status, order number, etc.
	Customize the <b>Columns</b> display.	Allows you to select the columns to be displayed for analyzing the content of your transactions. By default, the Back Office displays the data deemed most relevant, but you can enable/disable the columns of your choice.
<input type="checkbox"/>	<b>Checkbox</b>	Allows you to select one or more transactions before applying an action to that selection, for example, for validating or rejecting the transactions.
	<b>Context menu for viewing details</b>	This icon is present to the right of each transaction line. By clicking on this icon, you can display the context menu available for this transaction, for example, <b>Details</b> to see the transaction details, <b>Validate</b> or <b>Reject</b> the transaction.
	<b>Details</b>	Allows to view transaction details. Clicking on this icon allows you to access details, e.g., about the payment method, the buyer, the amount of commissions, the transaction, etc. You will also be able to perform operations with this transaction, such as <b>Modify</b> , <b>Validate</b> , <b>Reject</b> .
	<b>Modify</b>	Allows, depending on card types, to modify the amount and the date of capture in the bank within certain constraints, for example, the modified amount cannot be greater than the initial amount.
	<b>Validate</b>	Validates that the transaction can be postponed to the selected submission date.
	<b>Reject</b>	Allows to reject a transaction.



## 9. EXPLORING THE DISPUTE MANAGEMENT INTERFACE

The **Disputes** menu allows you to manage dispute cases and to follow Lyra Collect's efforts in preventing and disputing chargebacks in real time.

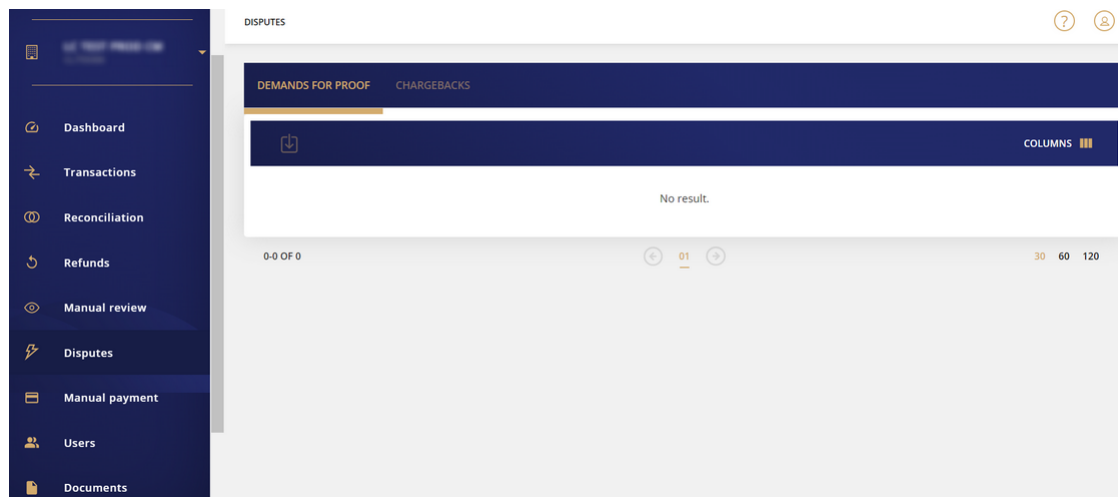
A chargeback occurs when a successful transaction is disputed by the end customer via their bank. This dispute can occur days or months after the transaction, up to 390 days.

In this interface, you will find the means to process/dispute chargebacks, prove the order authenticity and the payer's identity via supporting documents.

It is divided into 2 parts:

- An interface for tracking requests for supporting documents
- An interface for tracking chargebacks

### Requests for supporting documents





The following table shows you the different columns of the **Requests for supporting documents** tab:

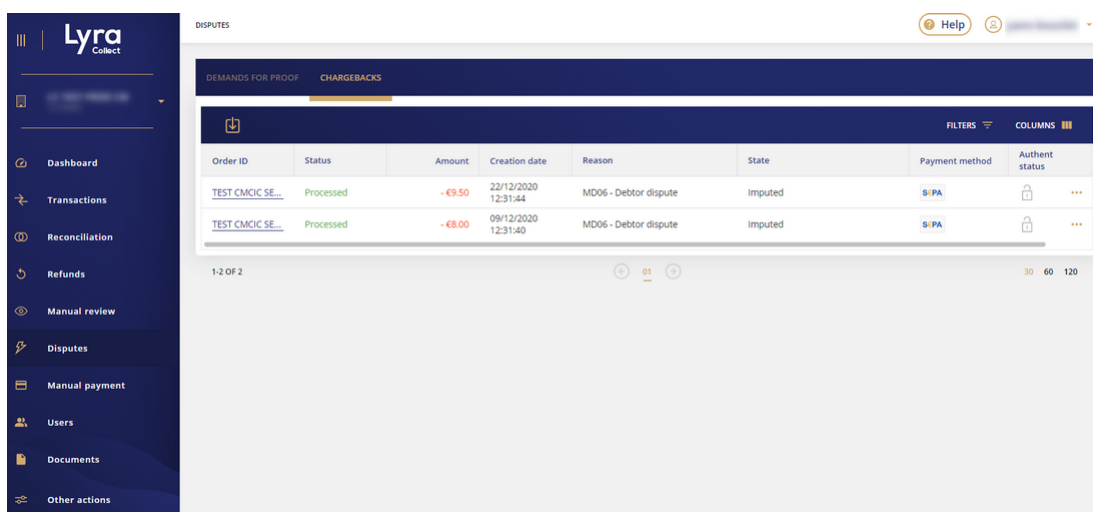
Column title	Description
<b>Activity</b>	In view of improving the follow-up of your requests, this information allows us to identify which activity (store, for example) the order number to be processed belongs to.
<b>Order ID</b>	This is the order number concerned by the dispute. The number is interactive. When you click on the number, the dispute tracking page is displayed with all the details about it (exchanged messages and receipts). You will also be able to follow and/or continue the exchanges concerning the dispute. If a refund is possible, you can trigger it by clicking the <b>Refund</b> button.
<b>Status</b>	Refers to the status of the dispute. The different possible statuses are: <ul style="list-style-type: none"><li>• <b>To be processed</b> A new request has arrived. You have 6 days to transmit the elements.</li><li>• <b>Transmitted file</b> The merchant has forwarded items.</li><li>• <b>Validated file</b> All requested elements have been provided to the issuer. If the elements do not allow for the chargeback request to be dismissed, a new line will be created in the <b>Transactions</b> tab with a <i>validated</i> status and a payment type set to <i>Chargeback</i>.</li><li>• <b>Expired</b></li></ul>

Column title	Description
	The merchant has not submitted all the necessary documents within the required time frame. The request for supporting documents can no longer be edited.
<b>Remaining days count</b>	Refers to the count of the day(s) remaining in the dispute period. The regulatory period is set at 6 days. If the merchant does not respond within the allocated time, the chargeback process is triggered.
<b>Amount</b>	Refers to the amount of the dispute.
<b>Initial transaction</b>	This field indicates the date and time of the original transaction.
<b>Reason</b>	Indicates the reason for the dispute. Examples: Request following a dispute, cardholder's request

The following table lists the actions that can be identified by icons.




Icon	Action	Description
	<b>Export</b>	Allows you to export the list of transactions in CSV format (compatible with Microsoft Excel).
	Customize <b>Columns</b> display	Allows you to select the columns to display for completing your data analysis. By default, the Back Office displays the data deemed most relevant, but you can enable/disable certain columns.

## Chargebacks








The following table shows you the different columns of the **Chargebacks** tab:

Column name	Description
<b>Order ID</b>	This is the order number concerned by the dispute. The number is interactive. When you click on it, the dispute tracking page is displayed with all the details about it. You will also be able to access the <b>Challenge</b> button if the dispute can be challenged. Click on <b>Actions &gt; Challenge</b> .
<b>Status</b>	Refers to the chargeback status. The different possible statuses are: <ul style="list-style-type: none"> <li>Processing</li> <li>Processed</li> </ul>
<b>Amount</b>	Refers to the chargeback amount.
<b>Creation date</b>	This field indicates the date and time when the chargeback was created. This information can be completed by displaying the column <b>Date of last update</b> .
<b>Reason</b>	Indicates the reason for the chargeback. The reason can be identified via an international code and label defined by the card issuers. <b>Example:</b> 21 - Expired card

Column name	Description
	14 - Transaction not authorized by the issuer
<b>Status</b>	<p>Indicates the chargeback status.</p> <p>Examples of statuses:</p> <ul style="list-style-type: none"> <li>Assigned</li> <li>Refunded</li> <li>Chargeback challenge, analysis in progress</li> </ul>
<b>Authentication status</b>	<p>Authentication statuses provide information about the initial transaction. A logo is present on each order. A tooltip provides information on the transaction status. Example:</p> <p> <b>Approved:</b> the initial transaction has been approved.</p> <p> <b>Rejected</b></p> <p> <b>Withdrawn</b></p> <p><b>N/A</b>    <b>N/A</b></p>
<b>Payment method</b>	<p>Displays the payment method logo used for the transaction</p> <p>This information can be completed by displaying the column entitled <b>Product code of the payment method</b>.</p>

The following table lists the actions that can be identified via icons.

Icon	Action	Description
	<b>Context menu for challenging a chargeback</b>	This icon is displayed to the right of each chargeback line. Once you click on it, the <b>Challenge</b> button will appear. The menu is active when a challenge is not already in progress on the selected line.
	<b>Challenge button</b>	When you click on the <b>Challenge</b> button, a window appears where you can write a challenge comment and attach supporting documents.
	<b>Export</b>	Allows you to export the list of chargebacks in CSV format (compatible with Microsoft Excel).
	<b>Filters</b>	Allows you to display the search window via predefined filters (amount, creation dates, etc.).
	Customize <b>Columns</b> display.	Allows you to select the columns to be displayed for analyzing the chargeback table. By default, the Back Office displays the data deemed most relevant, but you can enable/disable certain columns.

## 10. EXPLORING THE MOTO PAYMENT INTERFACE

The screenshot displays the Lyra Collect Merchant Back Office interface for manual payments. On the left is a dark sidebar with navigation icons and labels: Dashboard, Transactions, Reconciliation, Refunds, Manual review, Disputes, Manual payment, Users, Documents, and Other actions. The main area is titled 'MANUAL PAYMENT' and features a 'Details' form. At the top right of the form is a toggle for 'ADVANCED' mode. The form contains several input fields: 'Amount \*' with a Euro symbol, 'Order ID \*', 'Requested capture date \*' (pre-filled with '18/03/2022'), 'Buyer language' (a dropdown menu set to 'English'), and 'Purchaser email'. Below these fields is a 'Manual validation' toggle and a 'PROCEED TO PAYMENT' button.

The MOTO payment interface allows to manually enter payments via the Merchant Back Office. This service is used to finalize a remote sale by phone.

### WARNING

This payment method is not covered by 3D Secure. We discourage the excessive use of the manual payment method to avoid risks of fraud.

This tab is optional.

1. Enter the amount of the sale in the **Amount** field.
2. Enter an order number.
3. Choose a date of capture in the bank.
4. Select the buyer's language if it is different from the language of the Back Office.

The buyer will receive the e-mail notification in this language.

5. Enter the buyer's e-mail address for sending the notification.
6. You can enable the **Advanced** mode to display additional fields.

- **Buyer reference.**
- **Buyer's name.**
- **Buyer's first name.**
- **Phone.**
- **Mobile Phone.**
- Full **Address** with a **Zip code, City, State, Country.**

7. Enable manual validation, if you wish.
8. Click **Proceed to payment.**
9. Enter the buyer's card details.
10. Validate to proceed to the payment.

If you are paying manually in test mode, click on the **Test cards** menu that appears at the bottom of the page during the **Proceed to payment** step.

You will be able to choose your test card and the case to test by clicking on it.

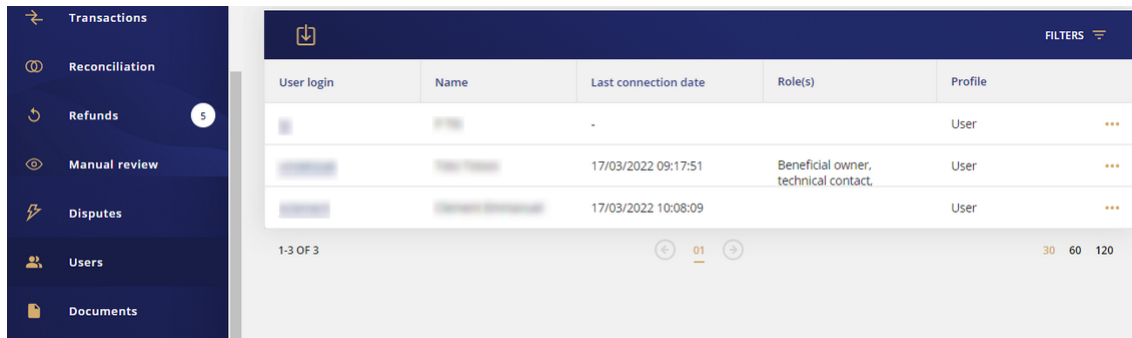
75495665: Test Cards

CB VISA VISA ELECTRON MASTERCARD MAESTRO MASTERCARD DEBIT VISA DEBIT

Pan	Description	Status	3DS	3DS2
4970 1000 0000 0055	Payment accepted, payment guarantee = NO	✓		
4970 1000 0000 0022	Accepted payment with interactive 3D Secure auth.	✓	🔒	
4970 1000 0000 0014	Payment accepted with 3D Secure authentication	✓	🔒	
4970 1000 0000 0113	Payment refused	✗		
4970 1000 0000 0063	Payment rejected due to failed 3D Secure authentication	✗	🔒	
4970 1000 0000 0071	Authorization refused due to exceeded limit	✗	🔒	
4970 1000 0000 0435	Payment declined: error the 3D Secure authentication server	✗	🔒	
4970 1100 0000 1003	Payment with authentication with a challenge and with	✓		🔒

Debug Test Cards

# 11. EXPLORING THE USER MANAGEMENT INTERFACE



The **Users** interface allows you to view the list of your company's users and their profiles/roles via the Merchant Back Office.

## WARNING


There are two user profiles: *administrator* or *user*.

The administrator profile allows the creation and management of all profiles. The user profile remains a classic profile that allows the consultation of permissions.

A profile can have one or more roles: *beneficial owner*, *administrative contact*, *technical contact*, *legal representative*.


Depending on your profile, you can:

- View the user list.

You can search for users (last name, first name, user name, role) using the **Filters** icon: .

- Consult user permissions.
- Create a new user.
- Assign permissions.
- Export the user list.

Click the **Export** icon () to export the user list.

Example of the **Permissions** page accessible via the  icon or by clicking on the **User name**.

## User data

Title  
Mr

First name  
[Redacted]

Name  
[Redacted]

Role(s)  
Administrative contact

Profile  
User

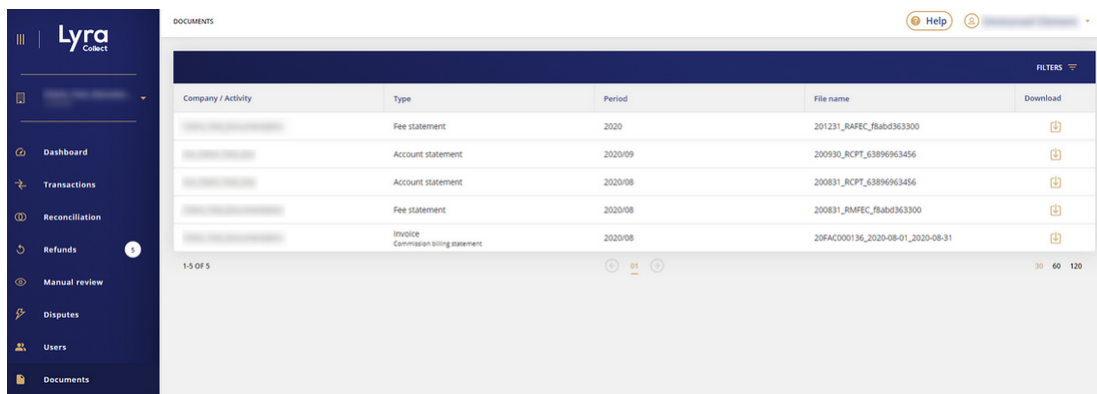
Account status  
Active

Last login  
18/03/2022

## Activities

LE TEST MARCH 2022					
TRANSACTIONS	MANUAL REVIEW		USERS		
View transactions	✓	View manual reviews	✓	View users	✓
Modify a transaction	✓	Validate a transaction	✓	Create a user	✗
Duplicate a transaction	✓	DEMANDS FOR PROOF		Update a user and their permissions	✗
Cancel a transaction	✓	View document requests	✓	ACCOUNT STATEMENTS	
Perform a refund	✓	Update a document request	✓	View account statements	✓
View refunds	✓	CHARGEBACKS		OTHER	
RECONCILIATION		View chargebacks	✓	Access to the Expert Back Office	✓
View reconciliations	✓	View chargeback disputes	✗		
MANUAL PAYMENT		Create a chargeback dispute	✗		
Perform MOTO payment	✗				

## 12. EXPLORING THE DOCUMENT MANAGEMENT INTERFACE



The screenshot shows the 'DOCUMENTS' interface in the Lyra Collect Merchant Back Office. The interface includes a sidebar with navigation options: Dashboard, Transactions, Reconciliation, Refunds, Manual review, Disputes, Users, and Documents. The main content area displays a table of documents with the following columns: Company / Activity, Type, Period, File name, and Download. The table contains five rows of data, each with a download icon to its right. The table is paginated, showing 1-5 of 5 items.


Company / Activity	Type	Period	File name	Download
[REDACTED]	Fee statement	2020	201231_RAFEC_fbabd363300	[Download Icon]
[REDACTED]	Account statement	2020/09	200930_RCPT_63896963456	[Download Icon]
[REDACTED]	Account statement	2020/08	200831_RCPT_63896963456	[Download Icon]
[REDACTED]	Fee statement	2020/08	200831_RMPEC_fbabd363300	[Download Icon]
[REDACTED]	Invoice Commission billing statement	2020/08	20FAC000136_2020-08-01_2020-08-31	[Download Icon]

The **Documents** interface allows you to view your invoices as well as your expense reports and account statements at any time via the Merchant Back Office.

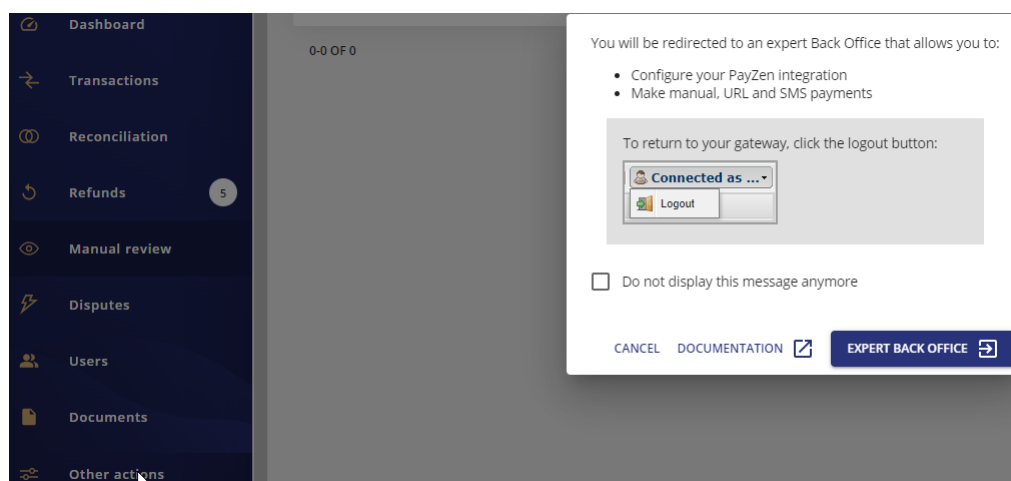
Note that a statement is not an invoice and therefore has no accounting value.

Clicking on the download icon to the right of the document allows you to download the document.

The documents are stored in PDF format, you will need an Acrobat PDF reader to view them.

You can filter your search by clicking on the column names (Type, Period, File name) or by using the **Filters** icon - .

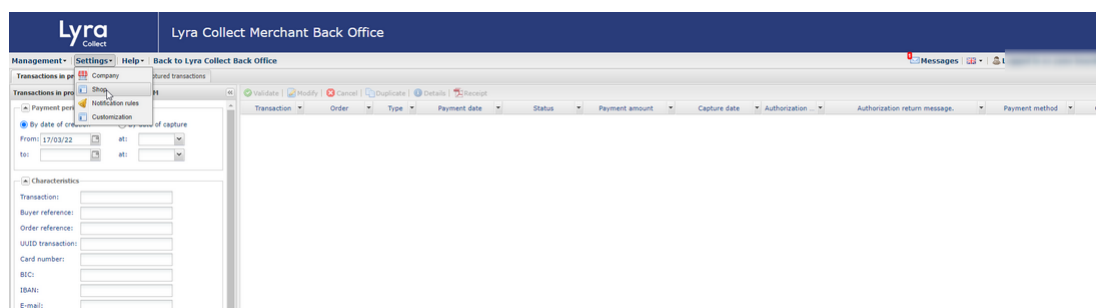
## 13. EXPLORING YOUR EXPERT BACK OFFICE



The **Other actions** button allows you to access the **Expert Back Office**.

Access to the Expert Back Office is subject to the attribution of the *Access to the Expert Back Office* permission, since this **Expert Back Office** interface allows, among other things, to manage advanced configuration tasks, such as:

- **Customize payment pages and e-mails** in complete autonomy, using online templates.
- Manage **notification rules** to configure the criteria for sending notifications by e-mail, SMS or via the notification URL.
- Configure the **risk management module** to define your own anti-fraud rules based on numerous criteria.
- Configure the company and store(s).



For more information, click the **Documentation** button in the **Help** menu to access the **Expert Back Office** user guides.

To return to your Merchant Back Office, simply click on the **Lyra Collect Back Office** button.