



Your User's Guide to Streamline **Online**

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Welcome

This is your User Guide to Streamline Online

As you know, Streamline Online is the web-based Management Information service for Streamline customers.

You simply click through to your own section of our secure site at www.streamline-online.com to view and download all of the most recent card transactions accepted by your business.

What's more, you can pick up Requests for Information (RFI) and chargeback notices instantly, rather than waiting for them to arrive by post. This means you have valuable extra time to make your response. Losing a payment by not meeting a tight RFI deadline is something you can now more easily avoid.

This guide is designed to help you:

- Get early notification of chargeback details by email
- Reconcile card transactions to your bank account
- Search for transaction details
- View your invoice details
- View your Streamline currency processing and settlement data

- Grant access to Streamline Online to selected personnel
- Reissue a new Activation Code if a user has forgotten their PIN or password.

You can access further assistance when using Streamline Online by clicking the 'Help' link at the top of each screen.

Important Note:

If you currently use the services of WorldPay Ecommerce solutions to collect payments for goods or services sold via your website or call centre, you may already be receiving management information from them. The Streamline Online service is complementary to, and may in some areas duplicate, any such management information.

Streamline offers a full range of products and services that you and your business can benefit from. To find out more, please visit streamline.com

Which User Category are you?

As you read through this User Guide you will see places in which facilities are detailed differently in relation to 'User Status'.

Streamline Online groups users of the service into three categories:

<p>SuperUser</p>	<ul style="list-style-type: none"> • The first user created in your organisation • Can create other Users, Administrators and SuperUsers (including a deputy or replacement) • Can modify the details and powers of other Users, Administrators and SuperUsers • Has access to all reports
<p>Administrator</p>	<ul style="list-style-type: none"> • Can create other Users and Administrators • Can modify the details and powers of other Users and Administrators • Has access to all reports <p>(The SuperUser can delegate all online administration to an Administrator while retaining overall control.)</p>
<p>User</p>	<ul style="list-style-type: none"> • Can view and download the reports they have been authorised to see by a SuperUser or Administrator

As well as having three levels of user, Streamline Online can also be set up for up to three organisational levels: Group, Company and Outlet. A Group may consist of several distinct Companies; a Company have one or more Outlets. (You can of course have a single level, or just two.)

If you opt for this three-level structure, SuperUsers are always placed at the highest level, with permission to view all details of all the groups or companies or outlets beneath.

An Administrator or User at Company level can view reports for that company and all outlets reporting into it.

An Administrator or User at Outlet level can only see reports for that outlet.

How to Join

To use Streamline Online, details such as your address and email will need to be entered on the website by an Administrator or SuperUser.

We will then send you two separate letters of confirmation.

The first letter welcomes you to Streamline Online and contains your User ID. The second contains your Activation Code.

Once you have received both letters you activate your account in the following way:

- Open your browser (we recommend either Internet Explorer or Firefox at the present time)
- Go to streamline-online.com
- Key in your User ID and then click the 'continue' button
- Keep a record of your User ID as you will need it every time you log on.



- Key the first 5 digits of your Activation Code into the first box and the second set of 5 digits into the second box. Then click the 'continue' button.



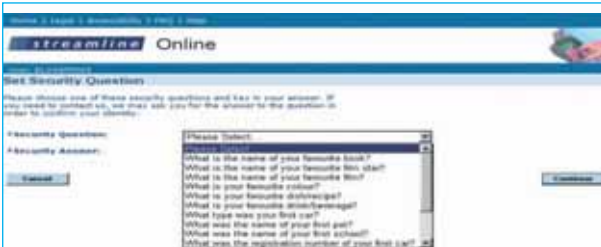
- Think of a 4-digit Personal Identification Number (PIN) and key it in. You will need this every time you log on, so use a number that you will be able to remember, and please keep it secure.
- Think of a password of between 6 and 20 characters



and key that it in too. Again, you will need this every time you log on, so use a password that you will be able to remember.

- In choosing a password, make sure that it is nothing too obvious, such as your name, or 'admin'. A mixture of numbers and letters is best. For tips on choosing secure passwords, use the 'Help' link at the top of the screen.

- Choose a Security Question and Answer. This should also be something that you can remember. We may use this question and answer to confirm your identity if you call the Merchant Helpdesk on [08457 61 62 63](tel:08457616263).



- Finally, press 'Continue'. Your account will then be activated, and you will arrive at the Streamline Online Homepage.

Once all of the above has been carried out, you should safely dispose of the letter that details your Activation Code, as it will no longer be required.

For better security, it's a good idea to keep changing your user password. Streamline Online will automatically prompt you to do this every 30 days.

Logging On

You will need your User ID, PIN and Password to log on to Streamline Online.

Here are the steps you'll need to take:

- Go to Streamline.com
- Follow the link to Streamline Online
- Key in your User ID and click 'continue'
- Key in the requested numbers or letters of your PIN and your Password.

Please Note: For extra security, you will be prompted to change your password every 30 days.

Useful Tip - Add Streamline Online Log On page to your Internet Explorer 'Favorites' pull down menu the first time you visit to help you shortcut the process next time.

Care: You have three attempts to enter the right PIN & Password characters. If Streamline Online does not recognise the characters entered after your third attempt, your user ID will be locked, and you will be unable to log on. We do this for added security, to protect your data against unauthorised log on attempts.

To unlock your user ID, you will need to request and enter a fresh Activation Code - just follow the procedure in the 'Forgotten your PIN or Password?' section later in this Guide.



For security purposes, please check the 'Last Log-on' date and time details shown, to make sure that no one has 'borrowed' your identity and made an unauthorised visit. If you believe the date and time information to be incorrect, please make a note of the information shown, exit the site, then report it to your Administrator and to the Streamline Merchant Helpdesk immediately, on **08457 61 62 63**.



Once you are logged on you will arrive at the Streamline Online Homepage, where you'll be able to choose the report you want or explore other options. (please see next section)



Services

The options available to you* are listed in the menu at the left-hand side of every screen. Just click entries on this menu to navigate around the site. The options listed on the menu will be as follows:

- Requests for Information (RFIs) and chargebacks
- Invoices
- Transactions
- Currency Reports
- User Maintenance
- User Guide (this guide)
- Log off.

***Please Note:** You may not see all of these options listed, as your SuperUser and/or Administrator may have decided they are not relevant to your user status. For instance, you may only have 'Invoices' or 'Transactions'. And if your business only takes card transactions in Sterling, the Currency Reports facility will not be of use to you.

There are links at the top of every screen for Further Information, including a 'Help' link.

Printing and Saving

Choose 'File/Print' to print your data, or click the appropriate link above the table data to download the file.

Wherever data is displayed in a table, you can choose to save it to your computer as a CSV (Comma-Separated Values) file, or as an Excel file (MS Excel 97 or later required).

Where the table represents Search Results, the downloaded file will have additional columns to those shown on the Search Results screen, holding all the data shown on the relevant 'Detail' screen.

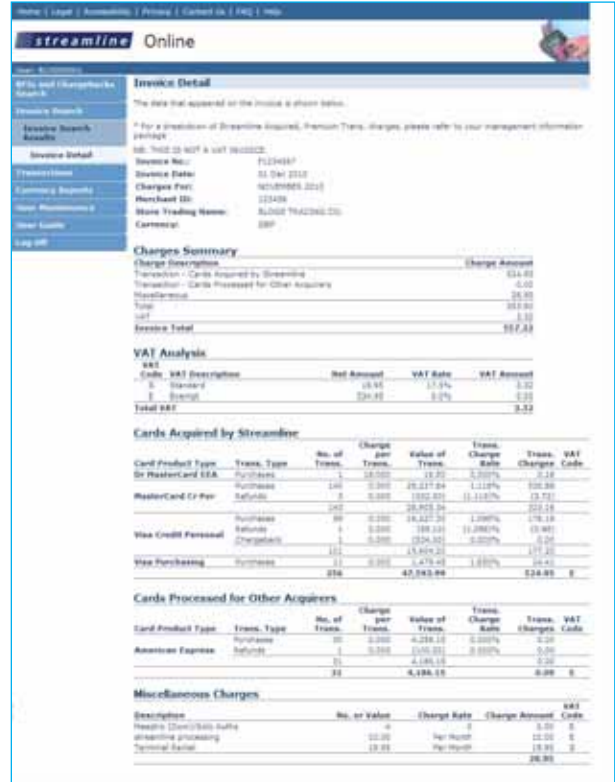
Note that the standard settings in Windows XP Service Pack 2 may prevent you from downloading files. You may have to adjust your Security settings to permit this.

Invoice Search

If you receive monthly Streamline invoices, use the 'Invoice Search' menu listing to see your invoices for the last 12 months. New monthly invoice data will be available from 0730 (UK time) on the first working day of the month.

Please note: These are not VAT invoices – you'll still receive the paper VAT invoice from us by post in the usual way as evidence for VAT reclaim.

Search for details of a particular invoice by filling in any or all of the fields on the Invoice Search screen. Narrow your search to find your information faster.

Invoice Detail

The data that appeared on the invoice is shown below.

* For a breakdown of Streamline Acquired, Person Type, charges please refer to your management information reports.

Ref: THIS IS NOT A VAT INVOICE.

Invoice No.:	71234567
Invoice Date:	31 Dec 2005
Charge For:	NOTBONES 2005
Merchant ID:	22428
Main Trading Name:	ALDOUS TRADING CO.
Currency:	GBP

Changes Summary

Charge Description	Charge Amount
Transaction - Cards Acquired by Streamline	524.00
Transaction - Cards Processed for Other Acquirers	6.00
Merchant Fee	28.00
Tip	30.00
VAT	0.00
Invoice Total	588.00

VAT Analysis

Code	VAT Description	Net Amount	VAT Rate	VAT Amount
0	Standard	48.00	0.0%	0.00
0	Standard	124.00	0.0%	0.00
Total VAT				0.00

Cards Acquired by Streamline

Card Product Type	Trans. Type	No. of Trans.	Charge per Trans.	Value of Trans.	Trans. Charge Rate	Trans. Charge	VAT Code
Debit MasterCard UKA	Purchases	1	10.00	10.00	0.000%	0.00	
MasterCard CF-Pay	Purchases	100	0.300	29,970.00	1.118%	335.36	
MasterCard CF-Pay	Refunds	0	0.000	0.00	0.118%	0.00	
Visa Credit Personal	Purchases	80	0.200	16,000.00	1.200%	192.00	
Visa Credit Personal	Refunds	0	0.000	0.00	0.200%	0.00	
Visa Purchasing	Purchases	100	0.300	29,970.00	1.000%	299.70	
Total		181		45,940.00		527.06	

Cards Processed for Other Acquirers

Card Product Type	Trans. Type	No. of Trans.	Charge per Trans.	Value of Trans.	Trans. Charge Rate	Trans. Charge	VAT Code
American Express	Refunds	1	0.000	0.00	0.000%	0.00	
American Express	Purchases	0	0.000	0.00	0.000%	0.00	
Total		1		0.00		0.00	

Miscellaneous Charges

Description	No. of Value	Charge Rate	Charge Amount	VAT Code
Merchant (Card/Ref) Suite	0	0.000%	0.00	0
Streamline processing	10.00	0.000%	0.00	0
Terminal Fee	10.00	0.000%	0.00	0
Total			0.00	

Where the table represents Search Results, the downloaded file will have additional columns to those shown on the Search Results screen, holding all the data shown on the relevant 'Detail' screen.

Note that the standard settings in Windows XP Service Pack 2 may prevent you from downloading files. You may have to adjust your Security settings to permit this.

Printing and Saving

Choose 'File/Print' to print your data, or click the appropriate link above the table data to download the file.

Wherever data is displayed in a table, you can choose to save it to your computer as a CSV (Comma-Separated Values) file, or as an Excel file (MS Excel 97 or later required).

Transaction Information

Use this screen to view online details of your transactions processed over the last 31 days.* Transaction data will be available from 0900 (UK time) each working day. Note that on peak processing days, such as the first working day after a public holiday weekend, it may take us a few minutes longer to make your data available.

To search through a Company's or Outlet's transactions, choose "View Transactions", and pick a Streamline processed or transaction date.



Choose 'Transaction Search' to search for a particular transaction by date, amount, reference number, etc. If your search returns more than 200 records, please refine your search criteria.

You can fill in any or all of the fields to narrow your search to find your information faster.

*Transactions are uploaded to Streamline Online when you first register for the service: transactions before that date are not shown. So during the first month, this page will show records applying to a period less than 31 days. You can click any item in the Search Results list for full details.



Printing and Saving

Choose 'File/Print' to print your data, or click the appropriate link above the table data to download the file.

Wherever data is displayed in a table, you can choose to save it to your computer as a CSV (Comma-Separated Values) file, or as an Excel file (MS Excel 97 or later required).

Where the table represents Search Results, the downloaded file will have additional columns to those shown on the Search Results screen, holding all the data shown on the relevant 'Detail' screen.

Note that the standard settings in Windows XP Service Pack 2 may prevent you from downloading files. You may have to adjust your Security settings to permit this.



Some users will see 'Streamline International' screens if they use that service.

Currency Reports

If your company receives Currency Processing and Settlement reports, you can view them on screen to help you reconcile your bank account. Choose a specific company to see the reports available for that company.

- Daily Currency Processing Summary (also known as NBT339). Available for 31 days online from 0930 (UK time) each working day
- Daily Currency Settlement Summary (also known as NBT505). Available for 31 days online from 1700 (UK time) each working day
- Currency Settlement Summary by Day (also known as NBT506). Available for 400 days online from 1700 (UK time) each working day.

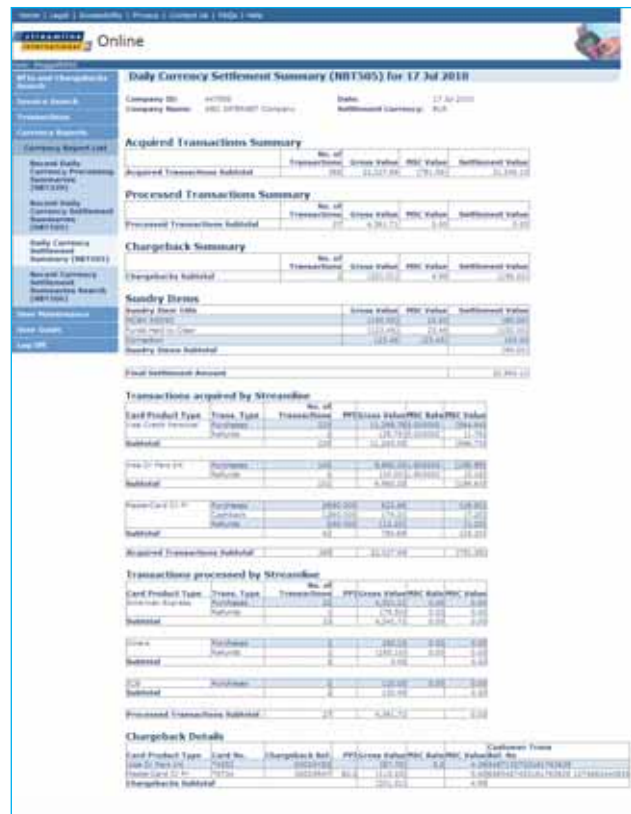
Currency processing and settlement data will be available from 1600 (UK time) each working day.



Daily Currency Processing Summary (NBT339) for 07 Nov 2010

Company ID: 447000 Processing Date: 27 Jul 2010
 Company Name: ABC INTERNATIONAL Company Trading Date: 28 Jul 2010
 Settlement Currency: EUR

Merchant ID	Merchant Name	Transaction Currency	Card Product Type	Exchange Rate	No. of Transactions	Value of Sales	No. of Refunds	Value of Refunds	Net Value	Settlement Value
0710000	ABC INTERNATIONAL Merchant-UK	EUR	MasterCard Europe	1.000000	2	5,000.00	0	0.00	5,000.00	5,000.00
0710000	ABC INTERNATIONAL Merchant-UK	EUR	MasterCard Europe	1.000000	0	0.00	0	0.00	0.00	0.00
0710000	ABC INTERNATIONAL Merchant-UK	EUR	Visa Debit Europe	1.000000	1	1,000.00	0	0.00	1,000.00	1,000.00
0710000	ABC INTERNATIONAL Merchant-UK	EUR	Visa Debit Europe	1.000000	0	0.00	0	0.00	0.00	0.00
Merchant Total					2	6,000.00	0	0.00	6,000.00	6,000.00



Daily Currency Settlement Summary (NBT505) for 17 Jul 2010

Company ID: 447000 Date: 27 Jul 2010
 Company Name: ABC INTERNATIONAL Company Settlement Currency: EUR

Transaction Type	No. of Transactions	Store Value	Net Value	Settlement Value
Acquired Transactions Subtotal	100	10,000.00	10,000.00	10,000.00
Processed Transactions Subtotal	20	2,000.00	0.00	0.00
Chargeback Subtotal	0	0.00	0.00	0.00
Standby Items				
Standby Items Subtotal				
Final Settlement Amount				10,000.00

Card Product Type	Trans. Type	No. of Transactions	Store Value	Net Value	Settlement Value
Transactions acquired by Streamline					
MasterCard Europe	Acquired	2	5,000.00	5,000.00	5,000.00
MasterCard Europe	Refund	0	0.00	0.00	0.00
Visa Debit Europe	Acquired	1	1,000.00	1,000.00	1,000.00
Visa Debit Europe	Refund	0	0.00	0.00	0.00
Processed Transactions Subtotal		20	2,000.00	0.00	0.00

User Maintenance

Administrator Options

A 'SuperUser' or 'Administrator' has the power to set up Online User IDs for colleagues within your organisation. For example, you could create two new online users and choose which type of report each user should see, delegating chargeback details to one, and invoice details to the other.

Only a 'SuperUser' or 'Administrator' can amend a user's details. (For a reminder of the various levels of control please see page 4.)

Make sure that you have set up User IDs for deputies within your organisation to cover for such things as Sick Leave and Holidays. You should create a second SuperUser ID as soon as you can.

If you are no longer the SuperUser in your organisation, for example because you are transferring to different duties, make sure that you create a new SuperUser ID for the colleague replacing you.

Use the 'User Maintenance' menu entry to create or amend User IDs.

Use 'Create a User' to create a new User ID for one of your colleagues. They will then receive their own Welcome and Activation Code letters, and will be asked to choose their own PIN and password when they first log-on.

Choose 'View User' to create a Search for an existing user. Once you have the user's details on-screen, you can:

- Edit the user's details, change permissions, reports that they can see etc
- Delete them permanently from the service
- Issue a new Activation Code (if they have forgotten their PIN or password). The new Activation Code will be posted to the user the following day.

About Activation Codes:

- For security reasons, Activation Codes cannot be issued by telephone, email or online
- Issuing an Activation Code cancels any other Activation Codes that may have been sent out recently
- Activation Codes expire after 21 days – if you haven't used it by then, you will need to request another one.



User Detail	
Full details of the selected user. Use the buttons at the bottom of the section to change the user's configuration.	
Group / Company / Merchant ID:	99999
Permissions Level:	Company
Title:	Mr
First Name:	John
Surname:	Smith
User ID:	SMITHJ001
User Type:	Merchant Administrator
Functionality that this user is entitled to see:	<ul style="list-style-type: none"> • Bills and Chargebacks • Deposits • Transactions
Last Activation Address	
Address 1:	10000 HOUSE
Address 2:	10000 STREET
Address 3:	10000 STREET
Address 4:	10000 STREET
Address 5:	10000 STREET
Post Code:	BN1 1AA
Creating User ID:	BLDG00000
Date of Creation:	20 Feb 2006 08:28:33 (GMT)
User's Telephone No.:	0200 000000
User's Email Address:	
User Status:	Created
Postal Requirement:	Normal Print
Security Questions:	-RESTRICTED ACCESS-
Security Answers:	-RESTRICTED ACCESS-

Logging Off

When you've finished your online session, use the Log Off menu entry. For enhanced security, there is a '10-minute time-out'. This means you'll be automatically logged off after ten minutes if you don't click on anything. This will help to prevent unauthorised use.

Lost ID

Forgotten your **User ID**?

If you've forgotten your User ID, ask the Streamline Online Administrator in your organisation to look it up for you, using their 'View User/Search' screen.

Forgotten your **PIN** or **Password**?

If you've forgotten your PIN or Password, ask your organisation's Streamline Online Administrator to issue you with a fresh Activation Code.

The Administrator can issue a fresh Activation Code for a colleague by navigating to the User Maintenance screen, searching for the user's details, and clicking on the "Issue New Activation Code" button on the "View User Detail" screen.

When the code arrives by post, enter your User ID on the log on page as usual, and you'll be asked to enter the new Activation Code. You can then choose a new PIN and Password.

If you are an Administrator, and have forgotten your own PIN or Password, contact the Merchant Helpdesk by telephone on your usual contact number.

Accessibility

We've designed all Streamline Online website pages to be accessible by standard 'Assistive Technologies' such as screen readers.

We are committed to making our site more accessible and support the Web Accessibility Initiative (WAI).

The application does not open links in a new window (apart from Help screens).

Welcome and Activation Code letters can be supplied in alternative formats such as Braille Grade 1, Braille Grade 2, Large Print or Audiotape. There is a section on the Registration Form and on the 'Create User' screens to request such formats.

Privacy and Security

We take the privacy of your data very seriously. All your data is sent over a secure 128-bit SSL connection – at the time of writing the strongest standard encryption method used on the worldwide web.

For security reasons, and following advice from MasterCard and Visa, we can only show the last four digits of any card number. When creating a search, you can enter the full card number if you know it. Otherwise use the * symbol to represent missing digits. For example, enter '*1234' to search for any card number ending in '1234'. Whenever you arrive at a screen on which a card number appears, we will only display the last four digits.

Your User ID, PIN and Password give you a unique identity. You'll be able to see only the data that you have permission to see.

Always keep your PIN and Password secret, so that no one else can use them to log on and see your data.

For additional security we will never send you any emails that contain a link to this or any other secure site.

We strongly recommend that you only ever navigate to our site by keying in the web address into your browser's Address field, or by clicking on the Logon page in your 'favorites'.

Cookies

To use Streamline Online, you must have 'cookies' enabled in your web browser (they are enabled by default). A cookie is a small piece of text placed on your computer by our web server. Cookies enable us to manage your progress through the website, and are not a security or privacy risk.

If you have disabled cookies within Internet Explorer, you can enable them again by following these instructions:

To enable cookies in Internet Explorer v6:

- From the 'Tools' menu, select 'Internet Options'
- Select the 'Privacy' tab
- Click on the 'Edit' button in the 'Websites' panel
- Under 'Address of Website' key in '<http://www.streamline-online.com>', and click on the 'Allow' button
- Save changes by clicking on 'OK' twice.

To enable cookies in Internet Explorer for the Mac:

- From the Edit or Explorer menu, select Preferences
- Click to expand Receiving Files. Click Cookies
- From the When receiving cookies drop-down menu, click to choose Ask for each site.

After making any changes to cookie settings, you should close and re-open your browser to ensure the changes take effect.

If you experience any problems with cookies, you should refer in the first instance to your own PC support desk.

Javascript

The application does not require Scripting to be enabled.

Security

You can help us to protect your data. The UK Government's National Infrastructure Security Co-ordination Centre recommends that you protect your computer by:

- Ensuring your browser is up to date. Visit your browser supplier's website regularly and install any recommended patches and updates
- Using an Internet firewall to protect your computer from hackers, and keeping it up to date
- Scanning your computer regularly for viruses and spyware, and keeping your scanning software up to date.

Streamline supports this policy, and cannot accept responsibility for data that is compromised if this policy is not adhered to. For further guidance and policy, see the "Information Security" section of Streamline's Merchant Operating Instructions (MOI), available online at streamline.com. You will require your Merchant ID number to access the MOI page.

Browser Security

There are many different browsers available, but some are more secure than others. We recommend only visiting Streamline Online with Microsoft Internet Explorer v5.0, 5.01, 5.5, 6.0 or Firefox 1.0.

While the service may be used with other browsers, we cannot guarantee that it will work correctly.

System Maintenance

We occasionally need to suspend the service for essential maintenance or upgrades.

We undertake:

- to restrict such temporary suspensions to an absolute minimum
- to time such periods so that they cause the least inconvenience.

Changes at your Company

If you change your Company identity or Outlet/Merchant identity (for example by changing the legal entity from a Sole Trader/Partnership to a Limited Company), your existing Streamline Online service will need to be closed. You will need to re-register for the service as a 'New Merchant' and will need to set up your other users again. If you are planning to do this, we recommend that you archive any Streamline Online data from the old system set-up before closing it down.

Some Technical Terms Explained

Assistive Technologies

Enhancements to a computer to assist users with disabilities to browse the web easily. For example, software that reads aloud (through the PC speakers) the contents of a web page to assist blind or partially sighted users.

Cookies

A cookie is a small piece of text placed on your computer by our web server. Cookies enable websites to track your progress through the website or store your preferences for the website, and are not a security or privacy risk.

CSV

'Comma Separated Values' - the name of a commonly-used file format for exchanging data between computers. CSV-format files can be readily imported into most spreadsheet programs such as Microsoft Excel or Lotus 1-2-3. Save the file to disk, then open the file in your spreadsheet program.

DDA

The Disability Discrimination Act (DDA) is UK legislation, which makes it illegal to discriminate against users with disabilities. Our website is designed to ensure all users can access their data easily and securely. We support the Web Accessibility Initiative (WAI).

Firewall

A security mechanism that isolates and protects your computer from threats on the Internet. It is important to install, correctly configure, and regularly update a firewall. If necessary, we recommend you seek advice to ensure you have the right firewall product to protect you.

Spyware

Spyware is software that can get installed on your computer without your knowledge or permission as you browse the Web. It monitors your activity on your computer, and usually reports it back to whoever installed it. Such data might be a list of the websites that you have visited (for targeting web-based advertising or junk mail), or it might be User IDs and Passwords that you use at Online Banking sites.

Spyware is always an invasion of your privacy and can be used for criminal purposes.

We suggest you install and regularly use Spyware detection and removal tools.

If necessary, we recommend you seek advice to ensure you have the right anti-Spyware product to protect you – there are some well-respected (and free) software tools available.

Streamline does not install Spyware on your computer.

Virus

A computer virus is malicious software, which can get installed on your PC, and make mischief – in the worst cases viruses can render your computer inoperable. Your computer can be infected by opening contaminated email attachments, or simply by visiting a malicious website.

We strongly recommend that you install, use and regularly update anti-virus software.

If necessary, we recommend you seek advice to ensure you have the right anti-virus software product to protect your computer.



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