



Control Centre

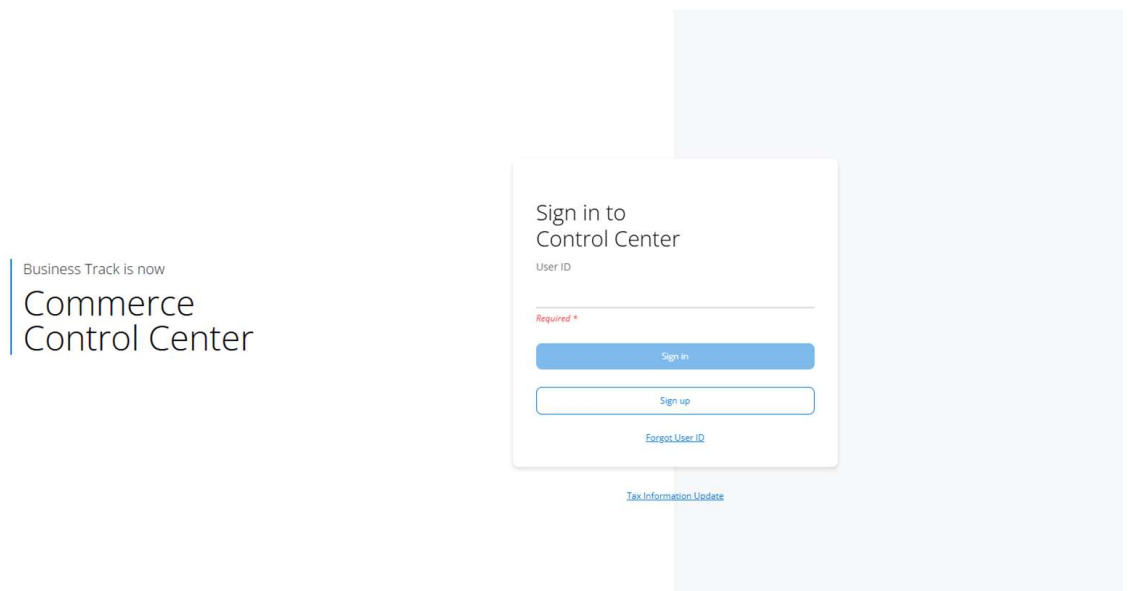


User Guide

Log in

a. First-Time Login

1. Upon registration, you will receive two separate emails:
 - One containing your **User ID**.
 - One containing your **temporary password** (sent from donotreply@commercecontrol.com).
2. Navigate to the Control Center sign-in page: www.commercecontrol.com.



- Enter the User ID provided via email and click **Sign In**.
3. Enter your temporary password and click **Sign in with Password**.

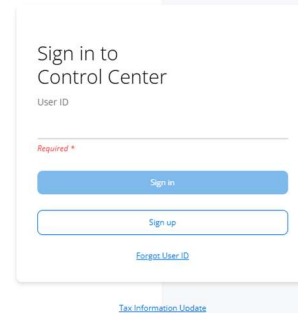
Note:

- To change your User ID, click the **Edit** icon and return to Step 2.
 - To view the password entered, click the **See** icon.
4. Set your permanent password:
 - Type your temporary password in the **Old Password** field.
 - Create a new password that meets the security requirements and enter it in both the **New Password** and **Confirm Password** fields.
 5. Click **Submit** to continue.
 6. You will receive a confirmation message that your password was successfully updated, along with a confirmation email.

b. Recurring Login (Subsequent Access)

1. Go to www.commercecontrol.com.

Business Track is now
Commerce
Control Center



Sign in to
Control Center

User ID

*Required **

Sign in

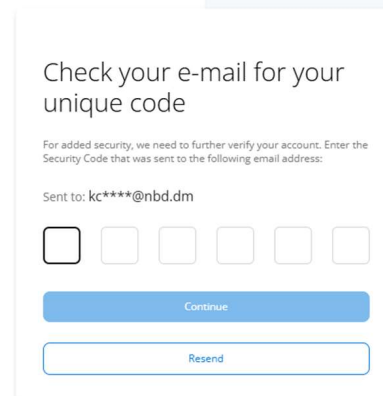
Sign up

[Forgot User ID](#)

[Tax Information Update](#)

2. Enter your **User ID**.
3. Click **Sign In**.
4. Enter your **password** and click **Sign in with Password**.
5. A **6-digit verification code** will be sent to your registered email. Enter this code on the screen.

Business Track is now
Commerce
Control Center



Check your e-mail for your
unique code

For added security, we need to further verify your account. Enter the
Security Code that was sent to the following email address:

Sent to: kc****@nbd.dm

Continue

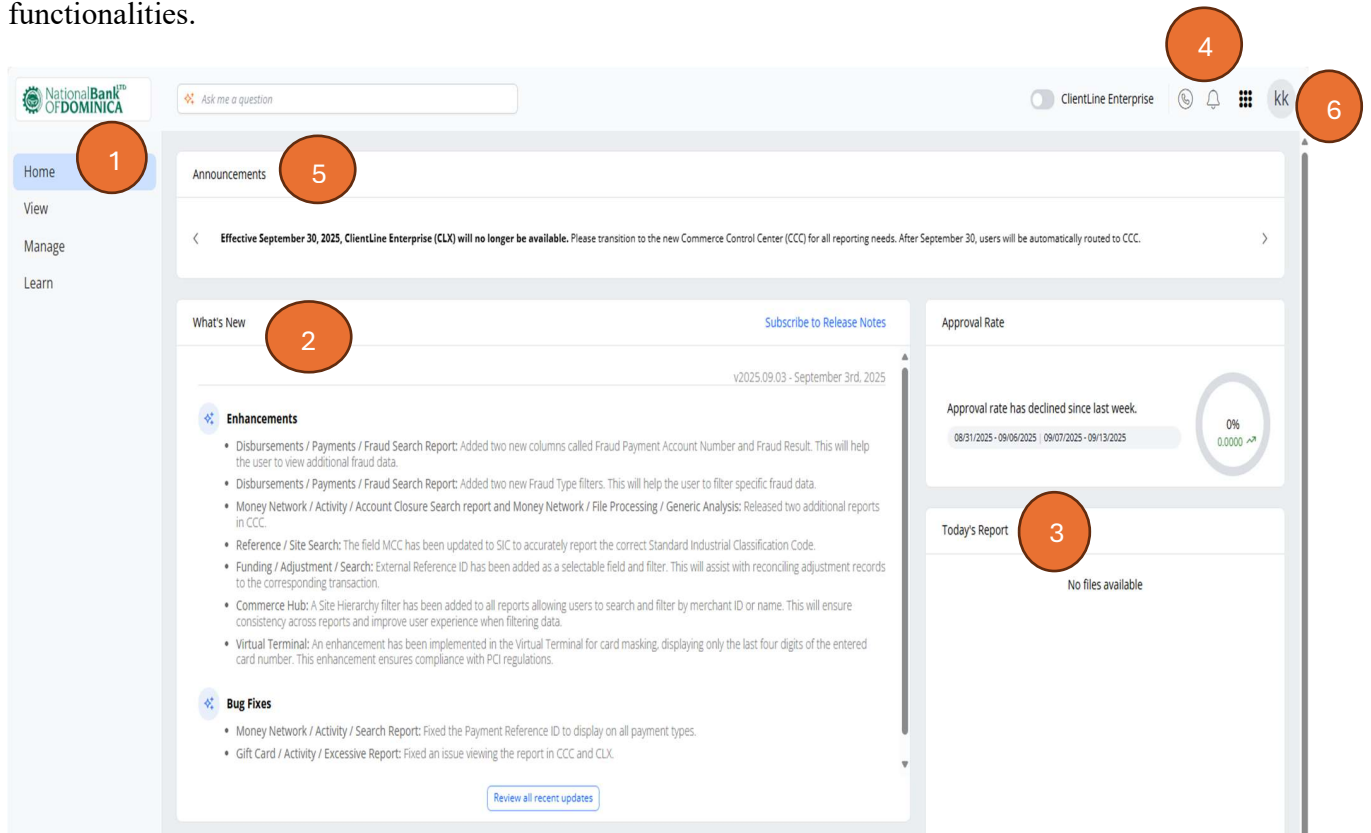
Resend

[Didn't get the security code or need some help?](#)

- o Note: The code is valid for **15 minutes only**.
6. You may also set up login using a **Passkey** for quicker access.

Home Page

After logging in, you will land on the **Home Page**, which provides access to all functionalities.



The screenshot shows the Home Page interface with the following callouts:

- 1**: Main Menu (Home, View, Manage, Learn)
- 2**: What's New section (Enhancements and Bug Fixes)
- 3**: Today's Report section (No files available)
- 4**: Notifications icon (bell)
- 5**: Announcements section (Effective September 30, 2025, ClientLine Enterprise (CLX) will no longer be available...)
- 6**: User profile icon (kk)

1. **Main Menu.** Principal options to navigate through Control Centre:

- Home → Main page.
- View → Reports
- Manage → User Management, User Settings, Schedules, Saved Templates

2. **What's New.** Updates from the releases done that are important to know by the user

3. **Today's Report.** Section from where the reports scheduled are available

4. **Notifications.** Section to get notification about specific events. From here users can access to the inbox to check all the notifications received.

5. **Announcements.** Section to share important messages of upcoming releases or changes

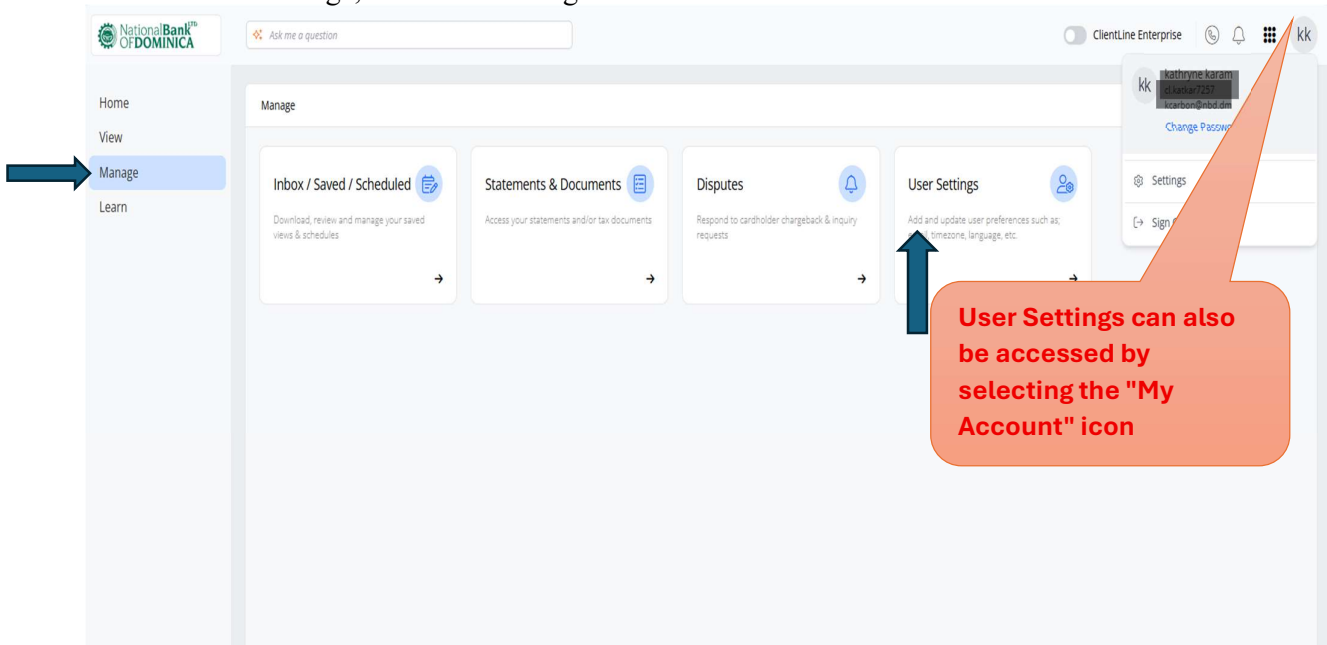
6. **My account.** Section to add and update user preferences

Manage

In Manage option of the menu, user will be able to access Inbox/Saved/Scheduled reports, and User Settings. From the User Settings, merchants will be able to add and update user preferences such as emails, language, etc. To receive scheduled reports, it is mandatory to provide a valid email address.

To add email, follow these steps:

1. Select Manage, then User Setting



2. Select Report Delivery

< Manage / Settings

User Preferences Fiscal Calendar Report Delivery ←

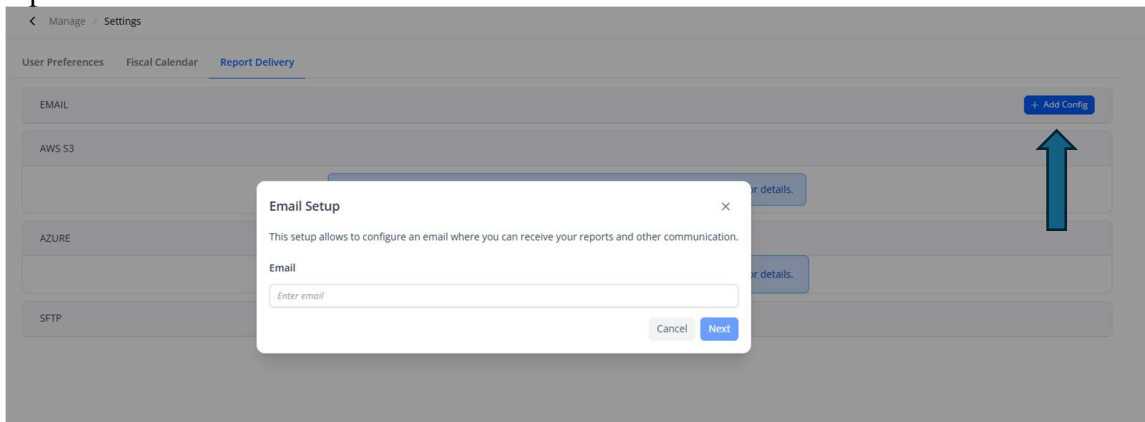
Name Kathrine Karam	User ID karam253	Email kkarbon@nbd.dm
Preferred Language English	Postal Code 0019	United States 0000000000

General (Refreshes and redirects page to Home)

Time Zone America/New_York	Date Format MM/DD/YYYY - 09/18/2025	Currency USD
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Revert Save

3. Select **Add Config** and enter the preferred email address for receiving scheduled reports.



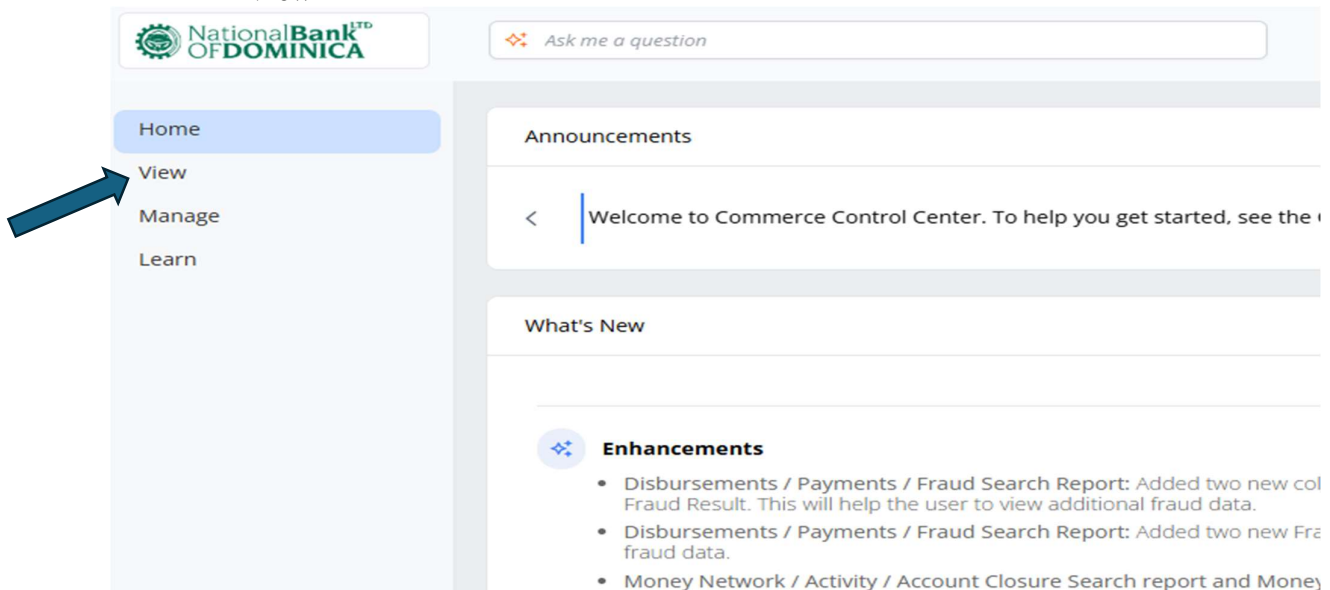
4. Once email is confirmed, select **Send code**; a one-time code will be sent to the email from donotreply@commercecontrol.com
5. Input the one-time code and submit.

Authorization, Funding, Settlement

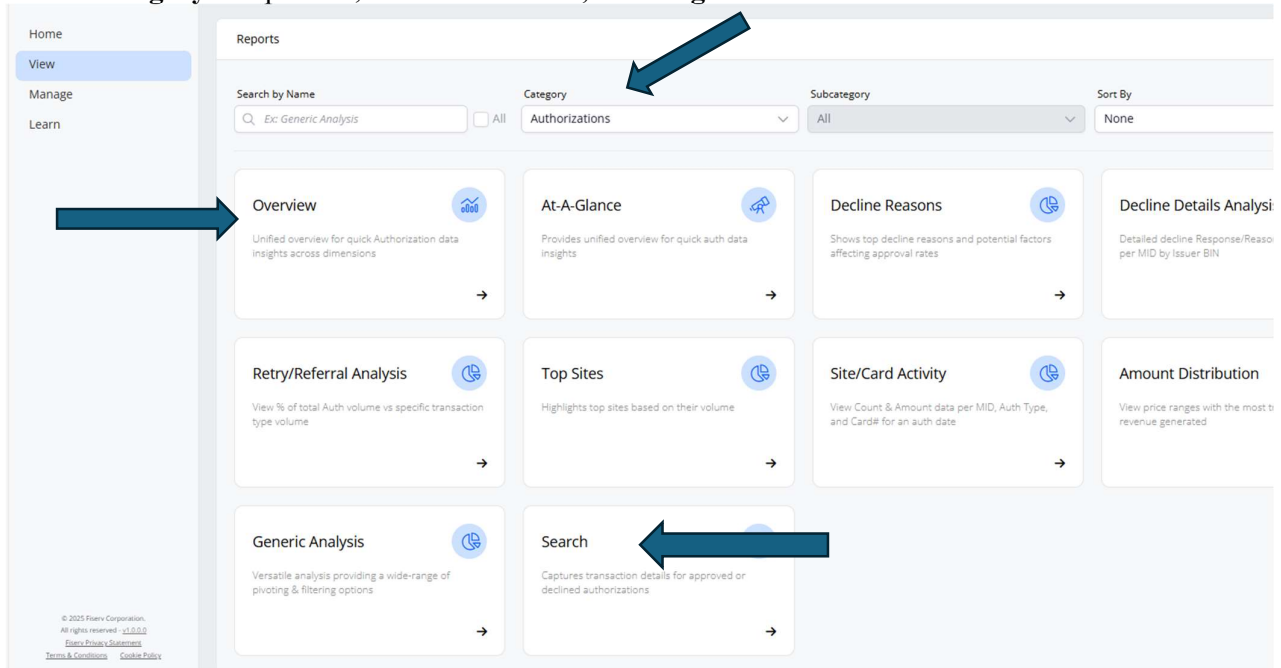
Control Centre provides a list of Reports that can be customized by the user using the filters and grouping to get the report as user wants. Once a Report is generated, it can be saved as a template, which will keep the parameters and filters that you selected. **The View Screen allows the merchant to find the required data on authorized transactions, fundings or settlements.**

To retrieved data, follow these steps:

1. Select 'View'.

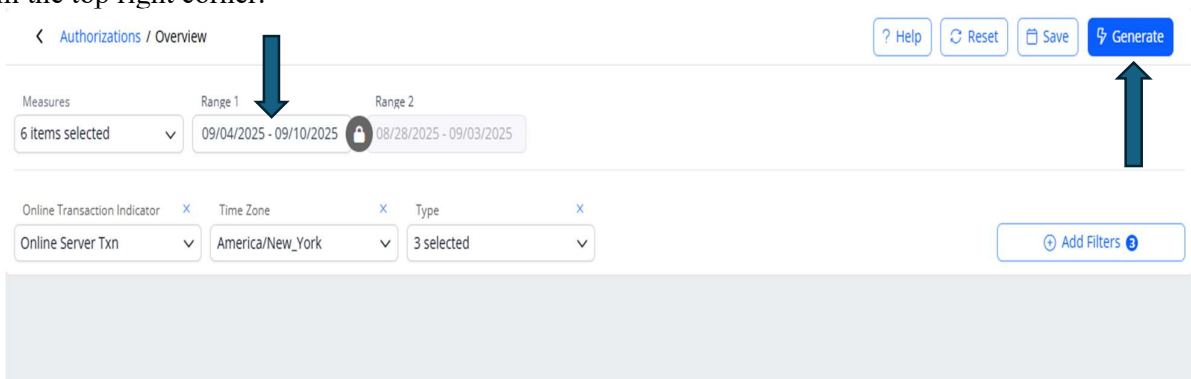


2. From 'Category' drop down, 'Authorizations', 'Funding or Settlement' can be selected



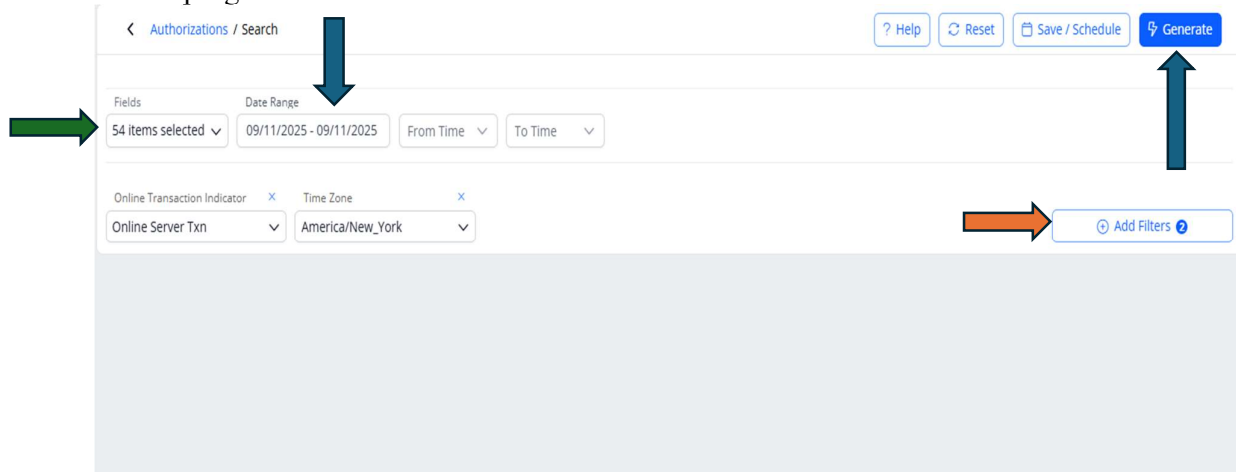
'Overview' will give a quick visualization of the selected category, while 'Search' provides a more detailed report.

3. If 'Overview' is selected, set the required dates from 'Range 1' and then 'Generate' from the top right corner.



This will give a comparison of the previous number of days selected to the actual days selected.

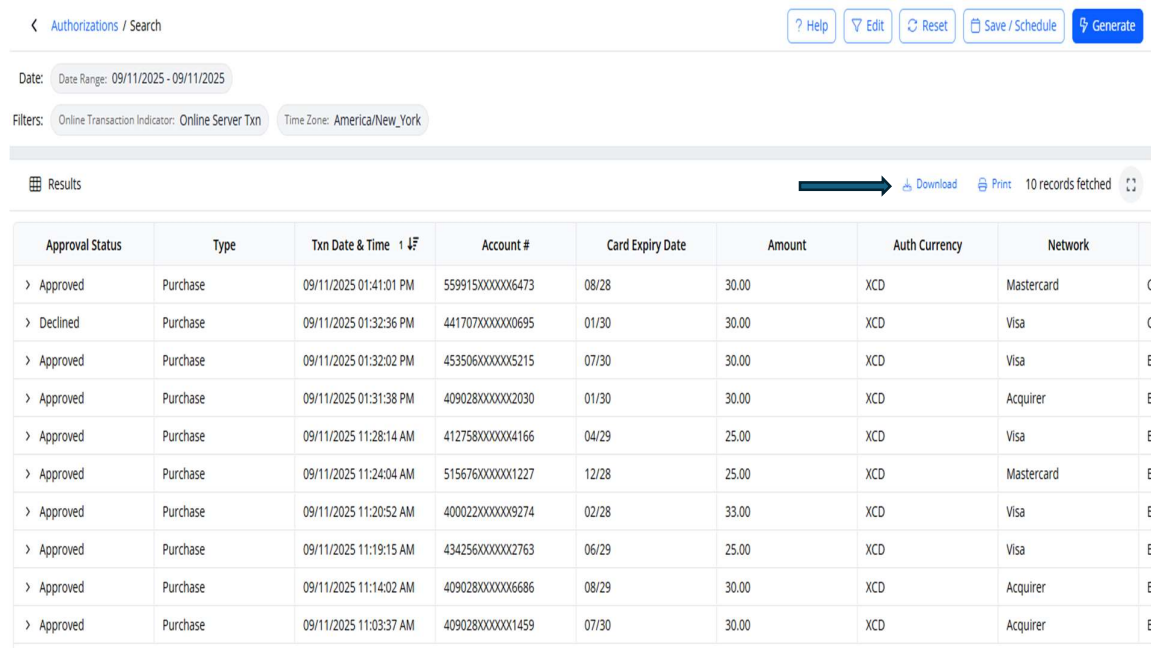
4. If 'Search' is selected, set the required dates from 'Date Range' and then 'Generate' from the top right corner.



You can customize the output of the Search result by adding or removing fields using the 'Fields Drop down'

Consideration: If user have access to more than one business account and want to generate a report for a specific account, click the Add Filters button. In the search bar, type Site Hierarchy and select it. The Site Hierarchy filter will appear, use the dropdown to select the desired account.

The download button can be used to save the data generated as a '.xlsx or .csv' file.

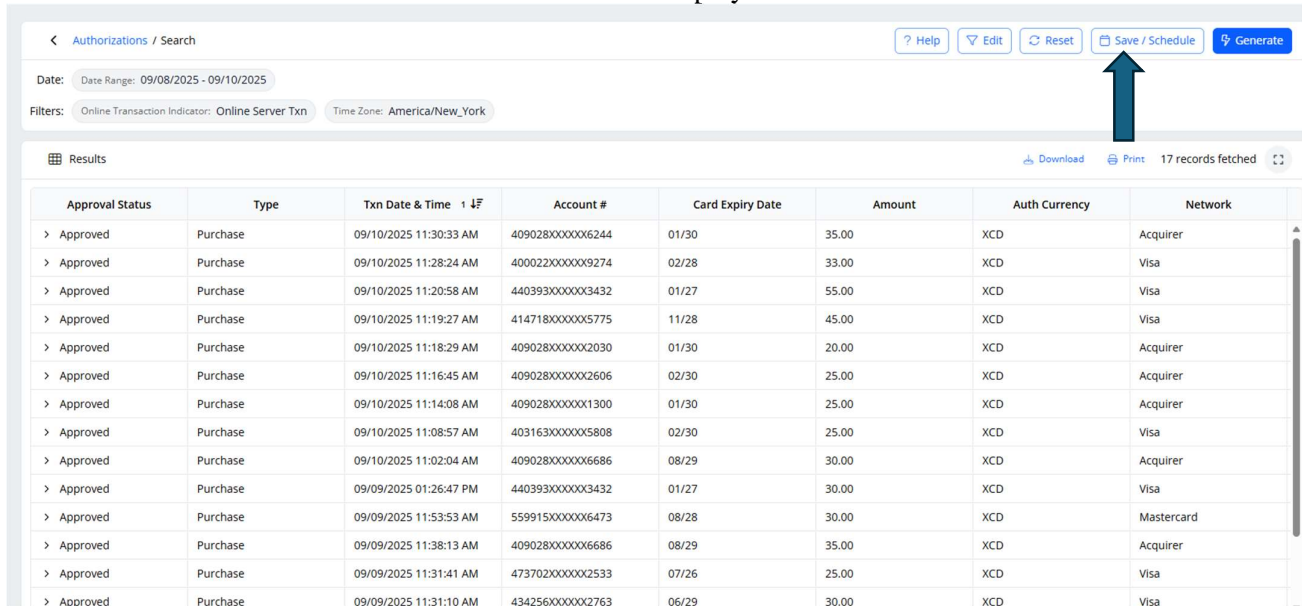


Approval Status	Type	Txn Date & Time	Account #	Card Expiry Date	Amount	Auth Currency	Network
> Approved	Purchase	09/11/2025 01:41:01 PM	559915XXXXXX06473	08/28	30.00	XCD	Mastercard
> Declined	Purchase	09/11/2025 01:32:36 PM	441707XXXXXX0695	01/30	30.00	XCD	Visa
> Approved	Purchase	09/11/2025 01:32:02 PM	453506XXXXXX5215	07/30	30.00	XCD	Visa
> Approved	Purchase	09/11/2025 01:31:38 PM	409028XXXXXX02030	01/30	30.00	XCD	Acquirer
> Approved	Purchase	09/11/2025 11:28:14 AM	412758XXXXXX4166	04/29	25.00	XCD	Visa
> Approved	Purchase	09/11/2025 11:24:04 AM	515676XXXXXX1227	12/28	25.00	XCD	Mastercard
> Approved	Purchase	09/11/2025 11:20:52 AM	400022XXXXXX9274	02/28	33.00	XCD	Visa
> Approved	Purchase	09/11/2025 11:19:15 AM	434256XXXXXX2763	06/29	25.00	XCD	Visa
> Approved	Purchase	09/11/2025 11:14:02 AM	409028XXXXXX6686	08/29	30.00	XCD	Acquirer
> Approved	Purchase	09/11/2025 11:03:37 AM	409028XXXXXX1459	07/30	30.00	XCD	Acquirer

Scheduling Reports

Reports can be scheduled on a periodic basis. The Schedule button allows to generate a one time or recurring report from search results using the available parameters and filters with the objective to monitor and manage business information

1. Generate the required report.
2. Click **'Save/Schedule'** and a left window will display.



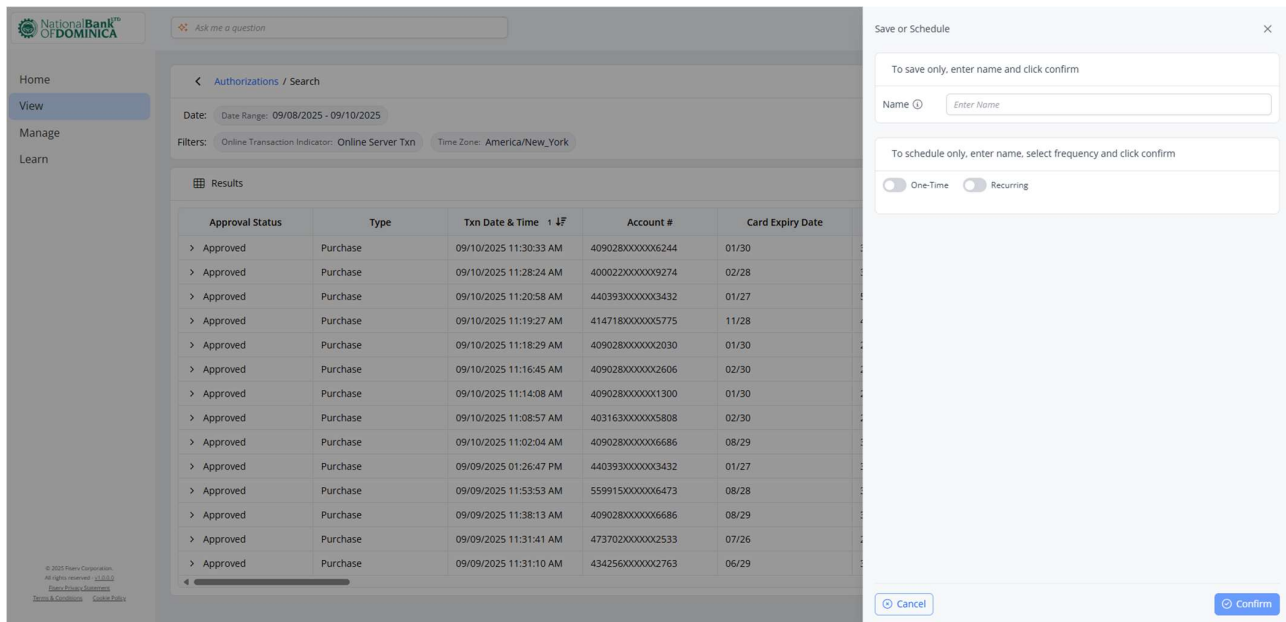
Authorizations / Search

Date: Date Range: 09/08/2025 - 09/10/2025

Filters: Online Transaction Indicator: Online Server Txn Time Zone: America/New_York

Results: Download Print 17 records fetched

Approval Status	Type	Txn Date & Time	Account #	Card Expiry Date	Amount	Auth Currency	Network
> Approved	Purchase	09/10/2025 11:30:33 AM	409028XXXXXX6244	01/30	35.00	XCD	Acquirer
> Approved	Purchase	09/10/2025 11:28:24 AM	400022XXXXXX9274	02/28	33.00	XCD	Visa
> Approved	Purchase	09/10/2025 11:20:58 AM	440393XXXXXX3432	01/27	55.00	XCD	Visa
> Approved	Purchase	09/10/2025 11:19:27 AM	414718XXXXXX5775	11/28	45.00	XCD	Visa
> Approved	Purchase	09/10/2025 11:18:29 AM	409028XXXXXX2030	01/30	20.00	XCD	Acquirer
> Approved	Purchase	09/10/2025 11:16:45 AM	409028XXXXXX2606	02/30	25.00	XCD	Acquirer
> Approved	Purchase	09/10/2025 11:14:08 AM	409028XXXXXX1300	01/30	25.00	XCD	Acquirer
> Approved	Purchase	09/10/2025 11:08:57 AM	403163XXXXXX5808	02/30	25.00	XCD	Visa
> Approved	Purchase	09/10/2025 11:02:04 AM	409028XXXXXX6686	08/29	30.00	XCD	Acquirer
> Approved	Purchase	09/09/2025 01:26:47 PM	440393XXXXXX3432	01/27	30.00	XCD	Visa
> Approved	Purchase	09/09/2025 11:53:53 AM	559915XXXXXX6473	08/28	30.00	XCD	Mastercard
> Approved	Purchase	09/09/2025 11:38:13 AM	409028XXXXXX6686	08/29	35.00	XCD	Acquirer
> Approved	Purchase	09/09/2025 11:31:41 AM	473702XXXXXX2533	07/26	25.00	XCD	Visa
> Approved	Purchase	09/09/2025 11:31:10 AM	434256XXXXXX2763	06/29	30.00	XCD	Visa



Save or Schedule

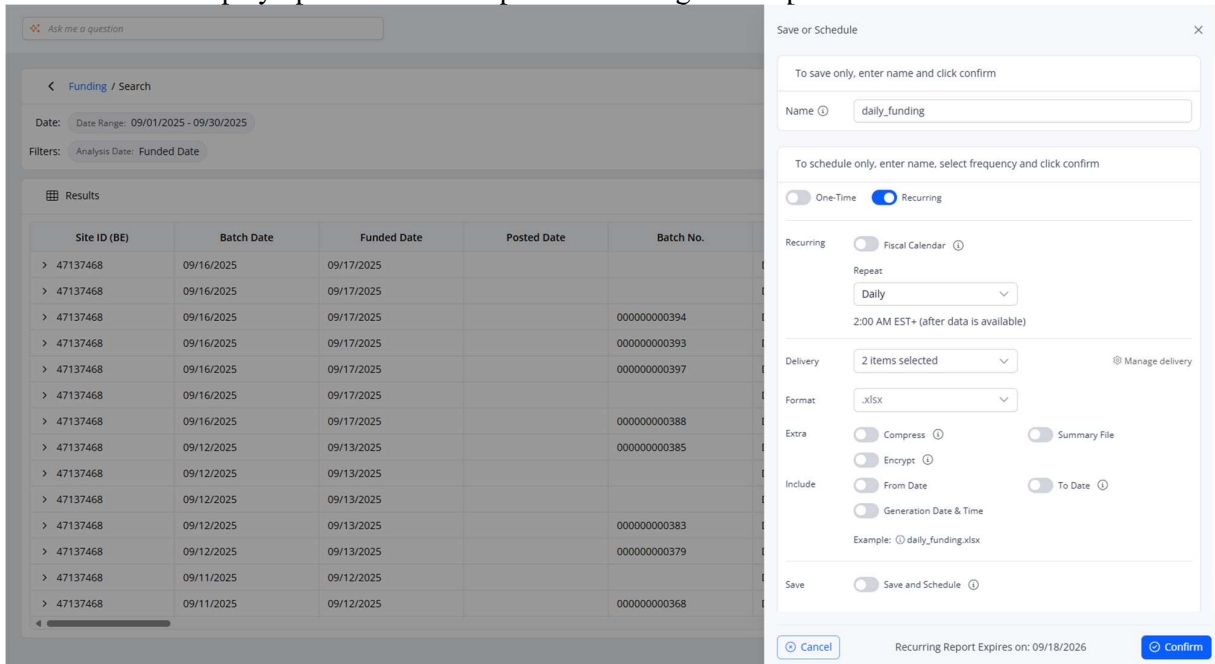
To save only, enter name and click confirm

Name

To schedule only, enter name, select frequency and click confirm

One-Time Recurring

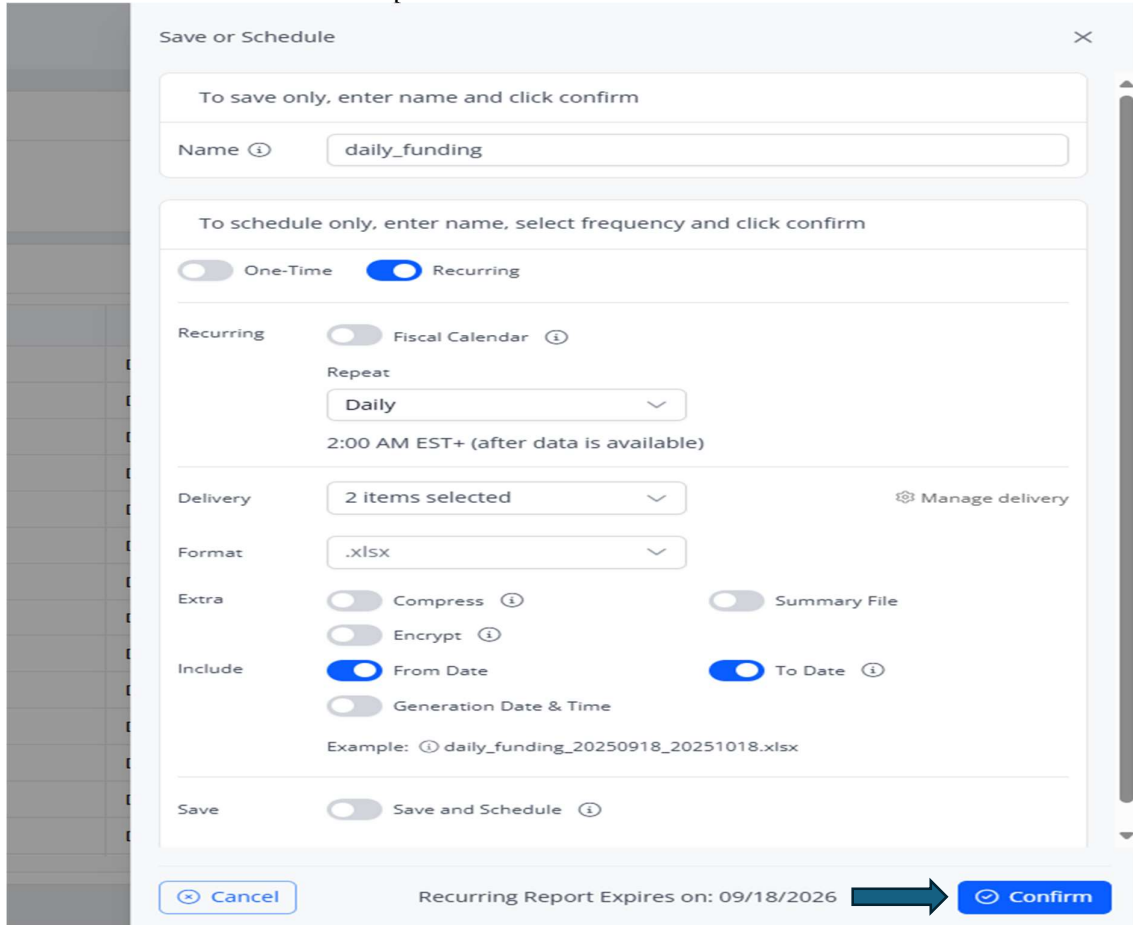
3. Customize the display options in the left panel according to user preferences.



The screenshot shows a web application interface. On the left, there is a table with the following columns: Site ID (BE), Batch Date, Funded Date, Posted Date, and Batch No. The table contains 18 rows of data. On the right, a 'Save or Schedule' dialog box is open. It has two sections: 'To save only, enter name and click confirm' and 'To schedule only, enter name, select frequency and click confirm'. The 'Recurring' option is selected. The 'Repeat' dropdown is set to 'Daily'. The 'Delivery' dropdown is set to '2 Items selected'. The 'Format' dropdown is set to '.xlsx'. The 'Extra' section has 'Compress', 'Encrypt', and 'Summary File' options. The 'Include' section has 'From Date', 'To Date', and 'Generation Date & Time' options. The 'Save' section has a 'Save and Schedule' option. At the bottom of the dialog, there are 'Cancel' and 'Confirm' buttons, and a note that the 'Recurring Report Expires on: 09/18/2026'.

- To generate a one-time report, select the "One-Time" option in the toggle. For recurring reports, choose the "Recurring" option.
- **Name (required).** Complete the Name field with the name of the file you want to schedule.
- Select the **file format (required)**. There are various formats available for each report type. The available options will change based on the report type being requested.
- **Include to date.** Check this box if you want to add in the name the end date of the report in the name of the file (this is a variable).
- **Include from date.** Check this box if you want to add in the name the start date of the report in the name of the file (this is a variable).
- **Deliver To (required).** Place where you will receive the report: Inbox (Control Centre) or Email (not always allowed, it may vary depending on the report type).

4. Click on Confirm button to complete the schedule.



Save or Schedule

To save only, enter name and click confirm

Name

To schedule only, enter name, select frequency and click confirm

One-Time Recurring

Recurring Fiscal Calendar ⓘ

Repeat

2:00 AM EST+ (after data is available)

Delivery [Manage delivery](#)

Format

Extra Compress ⓘ Summary File

Encrypt ⓘ

Include From Date To Date ⓘ

Generation Date & Time

Example: ⓘ daily_funding_20250918_20251018.xlsx

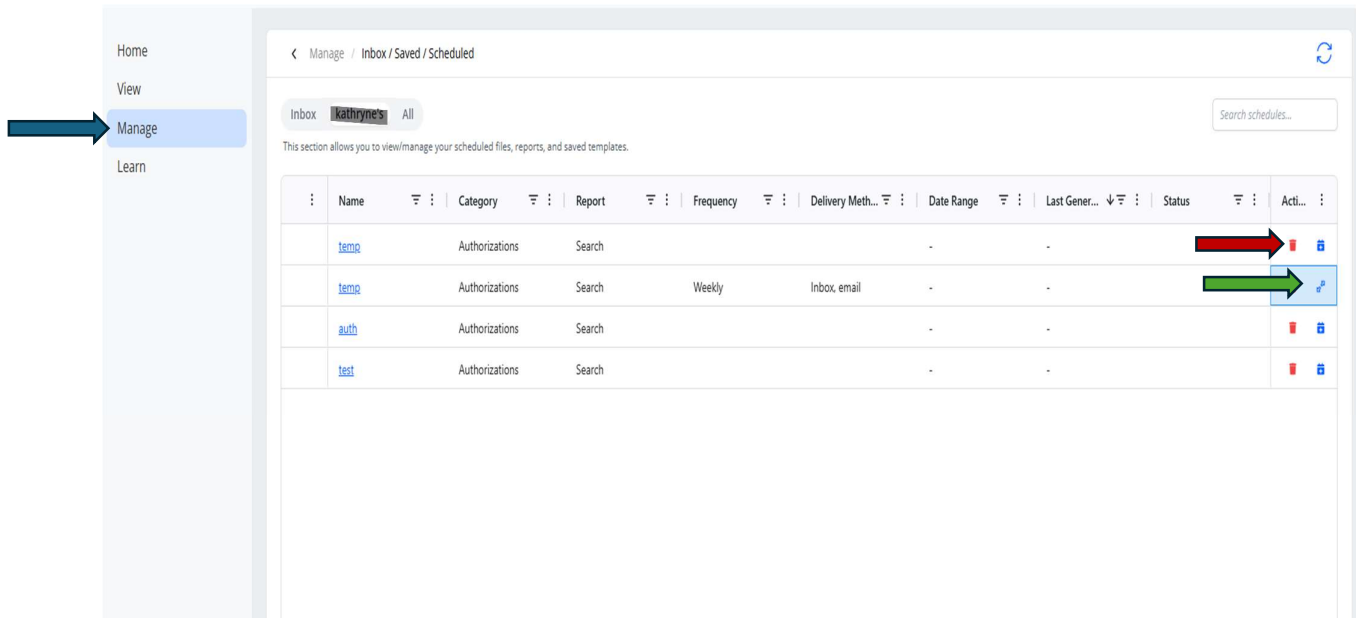
Save Save and Schedule ⓘ

Recurring Report Expires on: 09/18/2026

5. A confirmation of the schedule will appear on the screen.

Manage Schedule Reports

Once a Report is scheduled, you can go to Manage screen from the menu to download, view, edit, delete, or use to re-schedule a report.



Name	Category	Report	Frequency	Delivery Meth...	Date Range	Last Gener...	Status	Acti...
temp	Authorizations	Search						[Delete] [Details]
temp	Authorizations	Search	Weekly	Inbox email				[Delete] [Details]
auth	Authorizations	Search						[Delete] [Details]
test	Authorizations	Search						[Delete] [Details]

To delete a Saved Template, follow the steps below:

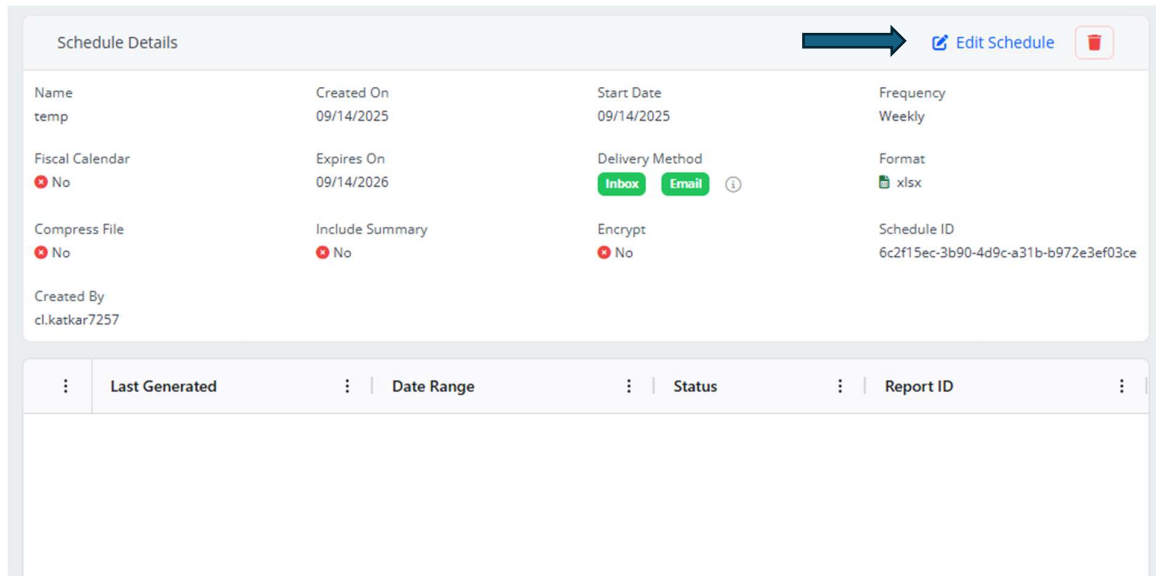
- click on the **(Delete)** icon at the right of the row under Actions column in the table.
- You will receive a message to confirm if you want to delete the saved template.
- Click on Delete button to complete the action or 'Cancel' to abort the deletion of the saved template.
- Saved template will be deleted after clicking on Delete button.

Consideration: If a Saved template is deleted and a scheduled report was created based on it, the deletion will not affect the schedule.

To edit a Schedule Report, Follow the steps below:

- click on the **(Show schedule details)** icon at the right of the row under Actions column in the table.

- Click Edit Schedule



Schedule Details

Name temp	Created On 09/14/2025	Start Date 09/14/2025	Frequency Weekly
Fiscal Calendar <input checked="" type="radio"/> No	Expires On 09/14/2026	Delivery Method <input checked="" type="radio"/> Inbox <input checked="" type="radio"/> Email ⓘ	Format <input checked="" type="radio"/> xlsx
Compress File <input checked="" type="radio"/> No	Include Summary <input checked="" type="radio"/> No	Encrypt <input checked="" type="radio"/> No	Schedule ID 6c2f15ec-3b90-4d9c-a31b-b972e3ef03ce
Created By cl.katkar7257			

⋮	Last Generated	⋮	Date Range	⋮	Status	⋮	Report ID	⋮
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- Edit the parameters need to change and click **confirm**.

APPENDIX

Settlement

- Account Last 4 #
- Auth Code
- Batch Date
- Batch No.
- Funded Date
- Network
- Payment Method
- Processed Currency
- Process Sale Amount
- Reject Reason Code
- Site ID (BE)
- Site Name
- Transaction Mode
- Transaction Status
- Transaction Type
- Transaction Charge
- Transaction Date
- Terminal ID

Funding

- Site ID (BE)
- Batch Date
- Funded Date
- Batch No.
- Minor Category
- Product Code
- Account Currency Net Amount
- Debit Amount (MDR/Fee)
- Transaction Amount
- Processed Currency

Authorization

- Account #
- Decline Reason
- Terminal ID
- Amount
- Transaction Date & Time
- Auth Currency
- Network
- Payment Method
- Auth Code

Understanding Authorization, Settlement, and Funding

When accepting card payments, three key processes occur: **Authorization**, **Settlement**, and **Funding**.

1. Authorization

- **Definition:** The cardholder's bank (issuing bank) approves or declines the transaction.
 - **How it works:**
 1. The customer uses their card at your POS terminal or online store.
 2. Transaction details are sent to the card network (e.g., Visa, Mastercard).
 3. The issuing bank verifies funds, validity, and security.
 4. The bank sends back an **approval** or **decline** message.
 - **Key Point:** No money moves at this stage; the bank places a **hold** on the cardholder's account.
-

2. Settlement

- **Definition:** The process of transmitting approved transactions for payment.
 - **How it works:**
 1. At the end of the day, your terminal batches approved transactions.
 2. The acquiring bank forwards them to the card networks.
 3. Card networks route transactions to issuing banks.
 4. Issuing banks release held funds to your acquiring bank.
 - **Key Point:** Settlement is like “clearing the day's sales” so funds can move.
-

3. Funding

- **Definition:** The deposit of funds from card sales into your business bank account.
 - **How it works:**
 1. After settlement, your acquiring bank receives funds from issuing banks.
 2. The acquiring bank deducts fees (processing, interchange, service charges, etc.).
 3. The net amount is deposited into your merchant account (typically **1–3 business days**).
 - **Key Point:** This is when you receive **payment** from transactions.
-

Summary

- **Authorization** = Bank checks and holds funds.
- **Settlement** = Transactions are finalized.
- **Funding** = Money deposited into your account.